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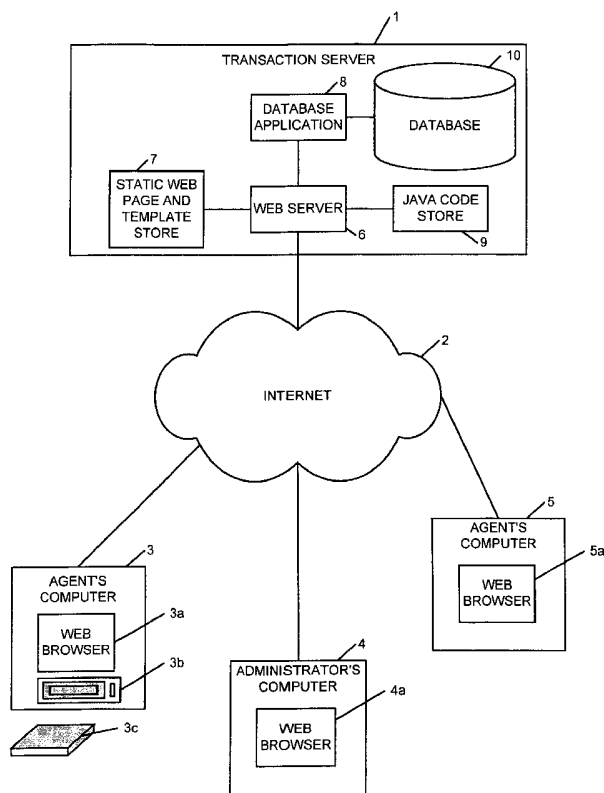
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[Continued on next page]

(54) Title: A COMPUTERIZED MONEY TRANSFER SYSTEM AND METHOD



(57) Abstract: A computerized money transfer system implements a money transfer service for transferring money from a sending entity to at least one receiving entity. A plurality of agent terminals operable by agents of the money transfer service are interconnected by a communications network. A money transfer control system is connected to the communications network for controlling the implementation of the money transfer service. The money transfer control system includes an agent account data store storing account data for each agent and a transaction data store storing transaction data for transactions by agents implementing money transfers from a sending entity to at least one receiving entity. When data is input to an agent terminal by a sending agent instigating a money transfer requested by a sending entity to at least one receiving entity, the data is transmitted to the money transfer control system. The input data identifies the sending and receiving entities, sending agent and at least one receiving agent that is to remit the money transferred thereto to the or each receiving entity. The money transfer control system records the input data in the transaction data store as a transaction from a sending agent to at least one receiving agent for a sending entity and at least one receiving entity and updates the agent account data in the agent account data store for the sending and receiving agents.

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<p>B. FIELDS SEARCHED</p> <p>Minimum documentation searched (classification system followed by classification symbols) IPC 7 G07F</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched</p> <p>Electronic data base consulted during the international search (name of data base and, where practical, search terms used) EPO-Internal, WPI Data, PAJ</p>														
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1"> <thead> <tr> <th>Category *</th> <th>Citation of document, with indication, where appropriate, of the relevant passages</th> <th>Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>X</td> <td>WO 01/11524 A (RAPIDMONEY CORP) 15 February 2001 (2001-02-15) page 1, line 13 - line 15 page 3, line 2 - line 25 page 7, line 11 - line 33 page 8, line 1 - page 9, line 6 figure 3 page 6, line 1 - line 15</td> <td>1-66</td> </tr> <tr> <td>A</td> <td>US 5 448 043 A (MOROHASHI YOSHIHARU ET AL) 5 September 1995 (1995-09-05) figures 2,7A,12A,12B</td> <td>1,17,31, 32, 46-48, 52,56, 60,61, 63,65,66</td> </tr> <tr> <td></td> <td style="text-align: center;">-/--</td> <td></td> </tr> </tbody> </table>			Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	X	WO 01/11524 A (RAPIDMONEY CORP) 15 February 2001 (2001-02-15) page 1, line 13 - line 15 page 3, line 2 - line 25 page 7, line 11 - line 33 page 8, line 1 - page 9, line 6 figure 3 page 6, line 1 - line 15	1-66	A	US 5 448 043 A (MOROHASHI YOSHIHARU ET AL) 5 September 1995 (1995-09-05) figures 2,7A,12A,12B	1,17,31, 32, 46-48, 52,56, 60,61, 63,65,66		-/--	
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<p><input checked="" type="checkbox"/> Further documents are listed in the continuation of box C. <input checked="" type="checkbox"/> Patent family members are listed in annex.</p>														
<p>* Special categories of cited documents :</p> <p>*A* document defining the general state of the art which is not considered to be of particular relevance</p> <p>*E* earlier document but published on or after the international filing date</p> <p>*L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</p> <p>*O* document referring to an oral disclosure, use, exhibition or other means</p> <p>*P* document published prior to the international filing date but later than the priority date claimed</p> <p>*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</p> <p>*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</p> <p>*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.</p> <p>*Z* document member of the same patent family</p>														
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<p>Name and mailing address of the ISA European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016</p>		<p>Authorized officer Heselius, P</p>												

INTERNATIONAL SEARCH REPORT

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
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