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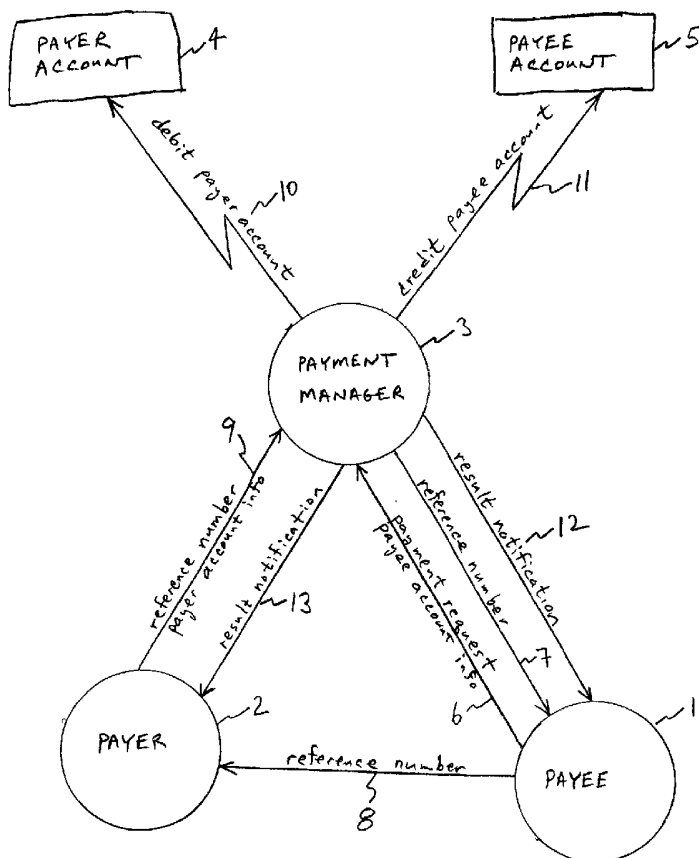
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(54) Title: METHOD AND SYSTEM FOR SECURE PERSON TO PERSON PAYMENT



(57) Abstract: The invention relates to a method and system for enabling an interparty payment. A request for payment is sent by a payee, including an account number and personal identification number (PIN) for a credit account, to a host computer. In response, the host computer generates a transaction reference that indexes a payment amount and the credit account into which the payment amount is to be credited. The transaction reference is forwarded through the payee to a payer. The payer then provides the host computer with payment information comprising the transaction reference and a debit account with authentication token, such as a PIN, from which the payment amount is to be taken. The host computer, using a bank financial network, transfers the payment amount from the debit account to the credit account to complete the interparty payment. The payer and/or payee are then optionally sent payment receipts by the host computer.

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# INTERNATIONAL SEARCH REPORT

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**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) : G06F 17/60  
 US CL : 705/40, 26

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)  
 U.S. : 705/40, 26

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,408,284 B1 (HILT et al) 18 June 2002, see entire document.	1-25
Y,P	US 6,629,080 B1 (KOLLS) 30 September 2003, see entire document.	1-25

Further documents are listed in the continuation of Box C.

See patent family annex.

<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 application or patent 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>"&amp;" document member of the same patent family</p>
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