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[Continued on next page]

(54) Title: ELECTRONIC MONEY TRANSFER SERVICE

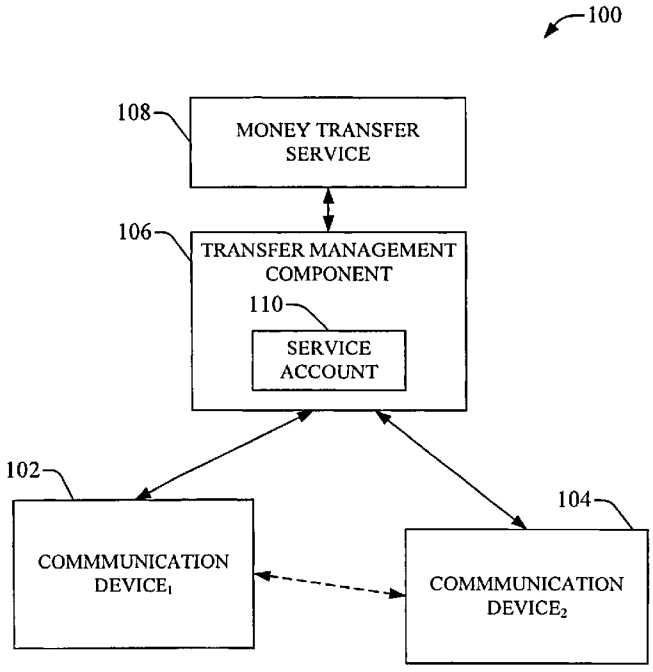


FIG. 1

(57) Abstract: Techniques for efficient transfer of funds between parties using personal communication devices are presented. A first user can use a first communication device to transfer funds from an account associated with the first user to a second user via a communication address associated with the second user's second communication device even if the second user is not registered with a financial service provider associated with the account of the first user. The funds can be sent from the first communication device using the Internet, mobile communication systems, or other communication technology via a message, an email, a voice mail, etc., to the second user, wherein notification of the funds can be sent to the second communication device. The first user can send funds using an account with the financial service provider or an affiliated account, and the second user can have the funds deposited into a desired account.

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B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

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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)

PatSearch (RUPTO internal), Esp@cenet, PAJ, USPTO

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	EP 1980986 A2 (FIRETHORN HOLDINGS, LLC) 15.10.2008, par. [0063], [0075], [0087]-[0112], [0114], [0117], [0122]-[0130], [0135], [0148]-[0156], [0181], [0196]-[0200], [0213]-[0214], [0224]-[0225], [0248]-[0251], [0304]-[0311], [0338]-[0339], fig. 1, 2	1-26
A	WO 2011/028840 A2 (VISA INTERNATIONAL SERVICE ASSOCIATION) 10.03.2011	1-26
A	RU 2346328 C2 (QUALCOMM INCORPORATED) 10.02.2009	1-26

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Date of the actual completion of the international search	Date of mailing of the international search report
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