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(54) **Title:** SYSTEM AND METHOD FOR RESOLVING TRANSACTIONS WITH LUMP SUM PAYMENT CAPABILITIES

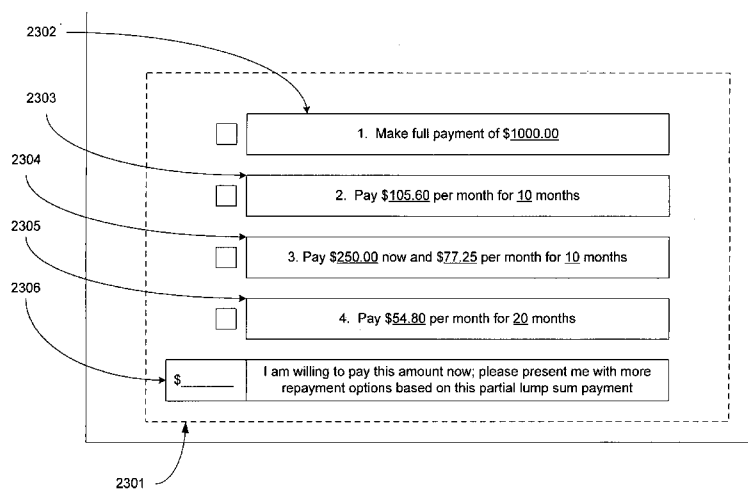


FIG. 23A

(57) **Abstract:** A system and method for the online settling of a transaction is provided. The system includes a server having a rules based engine including rules established on behalf of a party to the transaction, such as a creditor. The rules based engine is configured to process data and present a transaction settlement offer set comprising a plurality of selectable offers to the user based on at least one decision made by the rules based engine. The server is further configured to receive a lump sum payment proposal from the user and to use the rules based engine to process information comprising the lump sum payment proposal and present a second transaction settlement offer set to the user based at least in part on the lump sum payment proposal from the user.

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PCT/US2011/000082**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 40/00(2006.01)i, G06Q 20/00(2006.01)i**

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)

G06Q 40/00; G06F 17/60

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

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) & Keywords:transaction settlement offer, creditor, debtor, lump sum payment proposal, amount, select

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2006-0085332 A1 (G.CHRISTOPHER IMREY et al.) 20 April 2006 See the abstract, paragraphs [0053],[0057],[0074],[0096],[0102], claims 1, 2,5,6,8,12,13.	1-23
A	US 2007-0156580 A1 (G.CHRISTOPHER IMREY et al.) 05 July 2007 See the abstract, paragraphs [0052],[0056],[0073],[0095],[0101],[0111], claims 1,2,8,9,17.	1-23
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A	US 2006-0085330 A1 (G.CHRISTOPHER IMREY et al.) 20 April 2006 See the abstract and paragraphs [0051],[0055],[0072],[0094],[0100],[0110].	1-23

 Further documents are listed in the continuation of Box C. See patent family annex.

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