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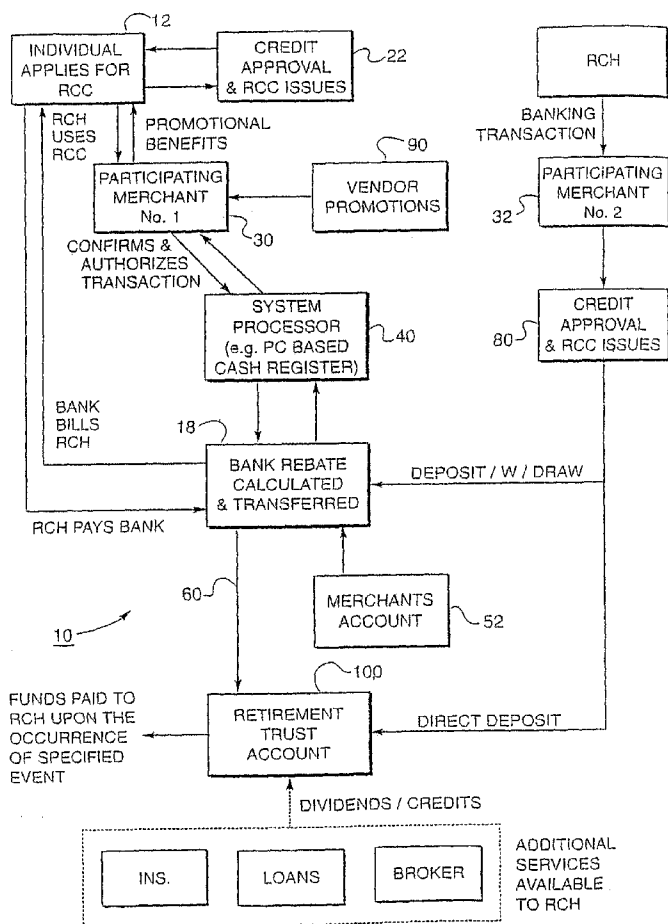
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(54) Title: FINANCIAL TRANSACTION SYSTEM WITH RETIREMENT SAVING BENEFIT



(57) Abstract: The system is a rebate program for the benefit of participating individuals such as wage earners. Participating individuals apply and are approved and are issued a card (14) with an identifiable account number (24) using credit approval systems. The card may include debit, smart card, customer loyalty and security features. The rebate is calculated (18) and transferred to the participant's account in a trust fund. The card may also be used to engage in other financial transactions. The system may include a wide range of retail merchants as well as professional services available to the participants. Funds are disbursed to the participant upon the occurrence of certain specified events (100).

WO 2002/010881 A3

INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER IPC(7) :G06F 17/60 US CL :235379 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. : 235/379,380; 705/35 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched none Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) BRS search terms: trust, financial, account, credit, rebate, retire?, card, withdrawal		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,806,045 A (BIORGE et al.) 08 September 1998 (08/09/98), column 10 lines 5-67, figures 4a-4d.	1-28
Y	US 5,926,792 A (KOPPES et al.) 20 July 1999 (20/07/99), column 10 lines 27-57, figure 7.	1-28
Y	US 6,012,635 A (SHIMADA et al) 11 January 2000 (11/01/00), column 8 lines 13-60, figure 4.	1-28
A	US 6,041,313 A (GILBERT et al.) 21 March 2000 (21/03/00), see entire document.	1-28
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