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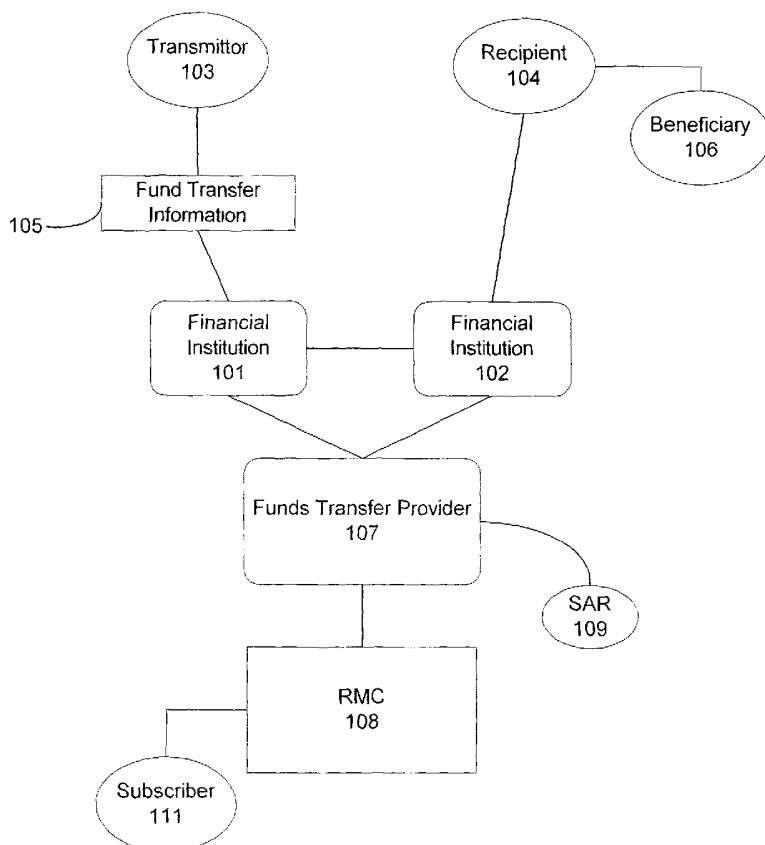
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[Continued on next page]

(54) Title: ELECTRONIC FUND TRANSFER PARTICIPANT RISK MANAGEMENT CLEARING



(57) Abstract: A computer implemented method and system for managing risk related to transfer of funds (105). the method indicates that a person is a transaction participant according to the person's status as at least one of: a transaction originator (103), an intermediary, a recipient (104) or a beneficiary (106). Data can be gathered generally related to one or more risk variables. Data can also be received relating to details of a financial transaction and one or more risk variables according to risk criteria. A report can be generated including an indication that the transaction participant is associated with elevated risk and at least some of the structured data.



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IPC(7) : G06F 17/60

US CL : 705/40, 39, 38, 37, 35

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)

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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)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,732,400 A (MANDLER et al) 24 march 1998, entire document.	1-30
A	US 6,016,963 A (EZAWA et al) 25 January 2000, entire document.	1-30

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

"	Special categories of cited documents:	"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
"A"	document defining the general state of the art which is not considered to be of particular relevance	"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
"E"	earlier document published on or after the international filing date	"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
"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)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

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