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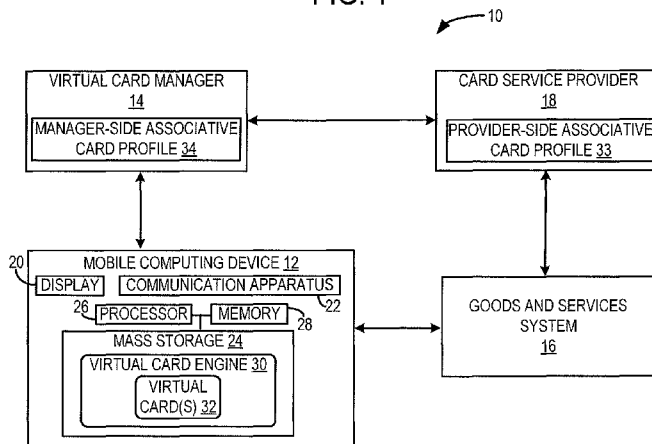
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FIG. 1



(57) Abstract: A virtual card management system including one or more servers having memory executable via a processor is provided. The virtual card management system including a virtual card manager executable on the one or more servers having an integration connector engine configured to communicatively link at least one card service provider and the virtual card manager. The virtual card management system may further include a virtual card management platform configured to communicatively link the virtual card manager with at least one virtual card engine, each virtual card engine including one or more virtual cards, the virtual card management platform including an enablement module configured to selectively enable a virtual card transaction between at least one virtual card and a corresponding card service provider based on a set of predetermined authentication rules.

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## INTERNATIONAL SEARCH REPORT

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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 20/00; G06K 5/00; G06Q 20/00A0; G07F 7/08; H04L 9/00; H04L 9/32

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  
(Chinese Patents and application for patent)

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

eKOMPASS(KIPO internal) &amp; Keywords: virtual card, authentication, mobile device, enablement module

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X A	KR 10-2004-0069294 A (KBC CORPORATION) 05 August 2004 See the abstract, pages 2-5, figures 1,3,4 and claims 1,3,8.	1,12,20 2-11,13-19,21-23
A	KR 10-0538477 B1 (MQUAY INC.) 23 December 2005 See the abstract, pages 2-5 and figures 1,5,8-11.	1-23
A	US 7085931 B1 (LAWRENCE, SMITH et al.) 01 August 2006 See the abstract, column 1, line 10-column 3, line 12 and figure 2.	1-23
A	US 2006-0163343 A1 (LEE, CHANGRYEOL) 27 July 2006 See the abstract, paragraphs [0002]-[0024] and figures 5-11.	1-23
A	US 5991413 A1 (ARDITTI, DAVID et al.) 23 November 1999 See the abstract, column 1, line 12-column 4, line 10 and figure 1.	1-23

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

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**INTERNATIONAL SEARCH REPORT**

Information on patent family members

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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