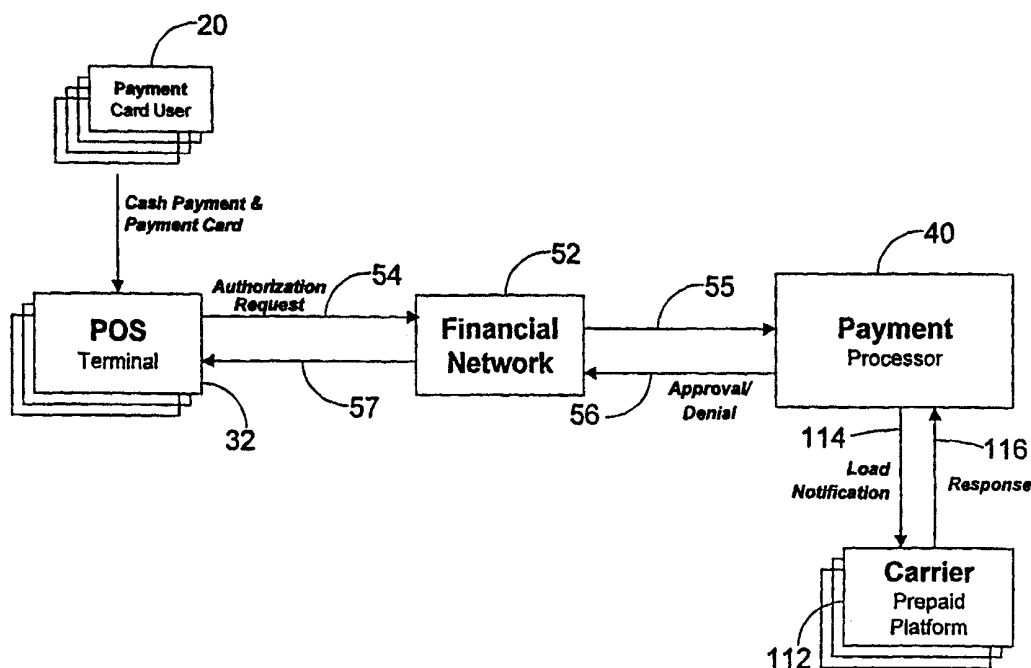




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(54) Title: ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT



(57) Abstract

Payments in cash are submitted to a merchant at a point of sale (32). The payment transaction (55) is effected electronically to credit the end user's intermediary account (40). Subsequent electronic communications (114) between the intermediary account (40) and a vendor site (112) effect payment to the vendor for goods or services on behalf of the end user (20). This system leverages the existing credit card payment system (52) in reverse so as to provide the convenience of submitting cash payments at a multitude of merchant locations (32).

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US99/27407

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60; H04K 1/00; G06K 5/00

US CL : 705/1, 16, 17, 26, 40; 235/380

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. : 705/1, 16, 17, 26, 40

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

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Dialog**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

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Box PCT
Washington, D.C. 20231

Facsimile No. (703)305-3230

Authorized officer

James P. Trammell

Telephone No. (703) 305-3900

Joni Hill

INTERNATIONAL SEARCH REPORT

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C (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,677,955 A (DOGGETT et al) 14 October 1997 (14.10.1997), entire document.	1-49
A	Worthington, Steve, "The Cashless Society", INTERNATIONAL JOURNAL OF RETAIL & DISTRIBUTION MANAGEMENT, V23, No. 7, 1995, pp. 31-40.	1-49
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