



ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI,
FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL,
PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM,
GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US07/74362

A. CLASSIFICATION OF SUBJECT MATTER
 IPC: **G06Q 10/00**(2006.01);**G06Q 50/00**(2006.01)

USPC: 705/2
 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. : 705/2,3,4,7, 40; 600/300

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

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,208,973 (BOYER) 27 March 2001 (27.03.2001), Col. 5, line 44 to Col. 8, line 24	1-26
X	US 20050015280 A1 (GAB EL et al) 20 Jan 2005 (20.01.2005), paras. 5-8.	1-26
A	US 2004/0064343 A1 (KORPMAN et al) 01 April 2004 (01.04.2004), paras. 16-28.	1-26
A	US 20030009355 A1 (GUPTA) 09 Jan 2003 (09.01.2003), paras. 9-12.	1-26

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

* Special categories of cited documents:		
"A"	document defining the general state of the art which is not considered to be of particular relevance	"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
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"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)	"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
"O"	document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
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Date of the actual completion of the international search 21 June 2008 (21.06.2008)	Date of mailing of the international search report 08 AUG 2008
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201	Authorized officer Luke Gilligan Telephone No. 571-272-3600

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US07/74362

Continuation of B. FIELDS SEARCHED Item 3:
EAST FILES USPAT; PGPUB
search terms: credit card, debit card, ATM, health, insurance, POS, registration, eligibility, verification