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(54) Title: FINANCIAL SYSTEM FOR ISOLATED ECONOMIC ENVIRONMENT

(57) Abstract: A system and method for conducting financial transactions in an isolated economic environment. The present invention includes a nonisolated financial account system based in a non-isolated environment which maintains accounts for users. A self-sufficient financial account system in the isolated economic environment maintains a representation of the account. The account in the non-isolated financial account system and the self-sufficient financial account system are synchronized using the asynchronous connection. When the asynchronous connection is not available, the self-sufficient financial account system funds the representation of the account in anticipation of a funding of the account in the non-isolated financial account system, such as a regular direct deposit of a payroll check.



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INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/42

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. : 705/42,35,39,41

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)
USPAT, JPO, EPO, DERWENTS WPI

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X, P	US 2002/0165821 A1 (TREE) 07 November 2002 (07.11.2002), see entire document.	1-3
A	US 2002/0026416 A1 (PROVINSE) 28 February 2002 (28.02.2002), see entire document.	1-3
A	US 6,205,435 B1 (BIFFAR) 20 March 2001 (20.03.2001), see entire document.	1-3
A	US 6,047,067 A (ROSEN) 04 April 2000 (04.04.2000), see entire document.	1-3



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"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
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