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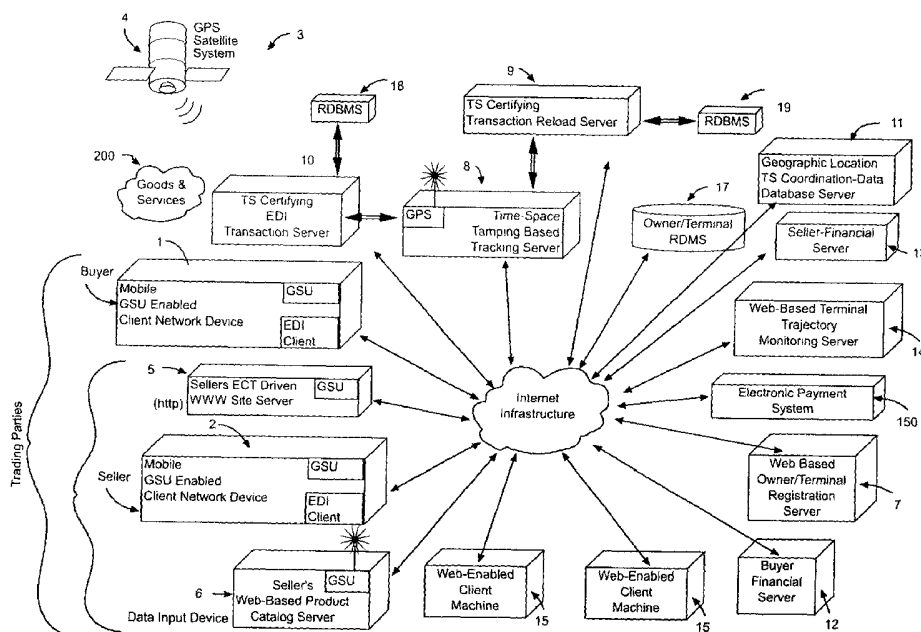
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- (71) Applicant (*for all designated States except US*): **REVEO, INC.** [US/US]; 85 Executive Boulevard, Elmsford, NY 10523 (US).
- (72) Inventor; and
- (75) Inventor/Applicant (*for US only*): **FARIS, Sadeg, M.** [US/US]; 24 Pocantico Road, Pleasantville, NY 10570 (US).
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(54) Title: INTERNET-BASED METHOD OF AND SYSTEM FOR AUTHORIZING ELECTRONIC PAYMENT USING TIME-SPACE STAMPING



(57) Abstract: Internet-based methods of and systems for enabling electronic-commerce-related transactions in ways which help reduce the financial risk associated with expressions of fraudulent conduct such as, for example, unauthorized charging or debiting of another's financial account, fraudulent repudiation of contracts for goods and/or services, and denial of financial authorization for purchased goods and/or services, in connection with electronic commerce related transactions.



For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 01/26619

A. CLASSIFICATION OF SUBJECT MATTER
 IPC 7 G07F19/00 G06F17/60

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)

IPC 7 G07F G06F

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 practical, search terms used)

EPO-Internal, WPI Data, PAJ, IBM-TDB, INSPEC, COMPENDEX

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 98 47116 A (ERICSSON TELEFON AB L M) 22 October 1998 (1998-10-22) abstract page 21, line 7 - page 22, line 4 page 24, line 3 - line 15 figures 1-5	1-36
X	EP 0 969 430 A (SUN MICROSYSTEMS INC) 5 January 2000 (2000-01-05)	1-6, 10, 15, 20, 25, 30
A	the whole document	7-9, 11-14, 16-19, 21-24, 26-29, 31-36

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Further documents are listed in the continuation of box C.



Patent family members are listed in annex.

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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.

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Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
 NL - 2280 HV Rijswijk
 Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,
 Fax: (+31-70) 340-3016

Authorized officer

Van Dop, E

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International Application No

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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	WO 96 41488 A (DICE COMPANY) 19 December 1996 (1996-12-19) the whole document	1-36
A	--- "METHODOLOGY FOR ELECTRONIC MAIL TO USE GLOBAL POSITIONING TECHNIQUES" IBM TECHNICAL DISCLOSURE BULLETIN, IBM CORP. NEW YORK, US, vol. 36, no. 8, 1 August 1993 (1993-08-01), pages 73-74, XP000390146 ISSN: 0018-8689 the whole document	1-36
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International Application No

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