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(54) Title: REAL TIME VERIFICATION OF TRANSFERS OF FUNDS

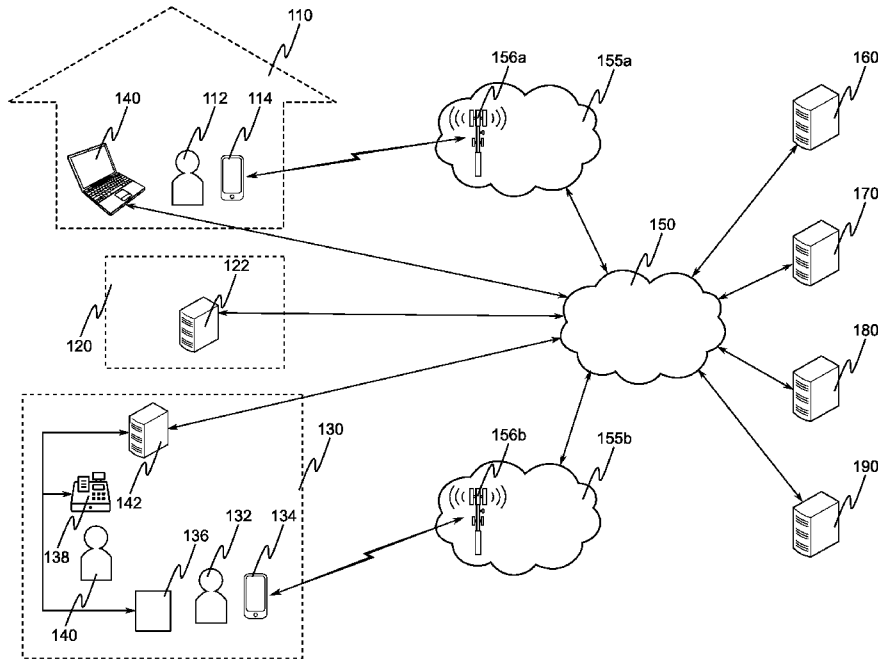


FIG. 1

(57) Abstract: Systems and methods, including a method including receiving a first request to verify a first requested transfer of funds from a first account to a first merchant prior to the first merchant receiving an acceptance of the first requested transfer of funds; identifying a first instance of an application program installed on a first mobile wireless device as being associated with the first account; causing, in response to receiving the first request, a first notification of the first requested transfer of funds to be presented on the first mobile wireless device via the first instance of the application program; determining that the first requested transfer of funds is not approved by a user of the account based on a first message received from the first instance of the application program or a failure to receive a message from the first instance of the application program within a predetermined period of time.



SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR,
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- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 20/12; G06Q 20/20; G06Q 20/32; G06Q 20/40 (2017.01)

CPC - G06Q 20/12; G06Q 20/20; G06Q 20/3224; G06Q 20/325; G06Q 20/34; G06Q 20/4016 (2017.02)

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)

See Search History document

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

USPC - 705/39.000; 705/44.000 (keyword delimited)

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

See Search History document

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2013/0332358 A1 (ZHAO et al) 12 December 2013 (12.12.2013) entire document	1-8, 10-18, 20
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Y		9, 19
Y	US 2004/0139004 A1 (COHEN et al) 15 July 2004 (15.07.2004) entire document	9, 19
A	US 2013/0036055 A1 (AMERICAN EXPRESS TRAVEL RELATE et al) 07 February 2013 (07.02.2013) entire document	1-20
A	US 2010/0057616 A1 (KAPUR et al) 04 March 2010 (04.03.2010) entire document	1-20
A	US 2003/0233334 A1 (SMITH) 18 December 2003 (18.12.2003) entire document	1-20

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

* Special categories of cited documents:

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"&" document member of the same patent family

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