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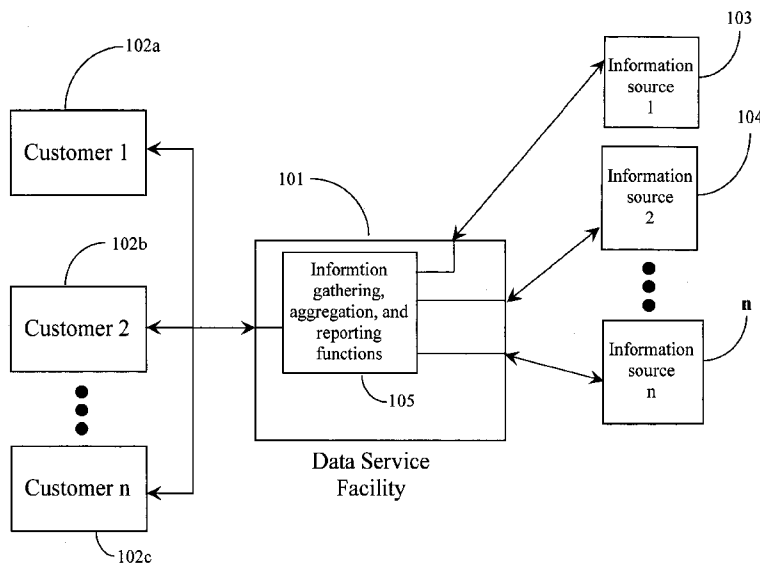
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(54) Title: HOST EXCHANGE IN BILL PAYING SERVICES



(57) Abstract: An account exchange system is provided by a data aggregation service enabled for gathering data for a subscriber from a data repository of a first financial institution, using account exchange software operating on a server coupled to the data aggregation service. Initiated by a subscriber the account exchange software causes an account to be terminated at the first financial institution and a new account to be opened at a second financial institution, using data from the first financial institution, and processing the data to be compatible with data requirements at the second financial institution.

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INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8) - G06Q 30/00 (2008.01)
 USPC - 705/40
 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)
 USPC - 705/40

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 USPC - 705/21, 34, 35, 39

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 PubWEST(USPT,PGPB,EPAB,JPAB); Google Scholar
 Search Terms Used: Gather, obtain, collect, data, finance, database, repository, account, exchange, terminate, close, open, second, process, transfer

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2006/0116949 A1 (WEHUNT et al.) 01 June 2006 (01.06.2006) entire document, especially para [0003], [0008]- [0013], [0018], [0027], [0030], [0033], [0038], [0041],	1-26

Further documents are listed in the continuation of Box C.

* 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
"E" earlier application or patent but published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"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
"P" document published prior to the international filing date but later than the priority date claimed	

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