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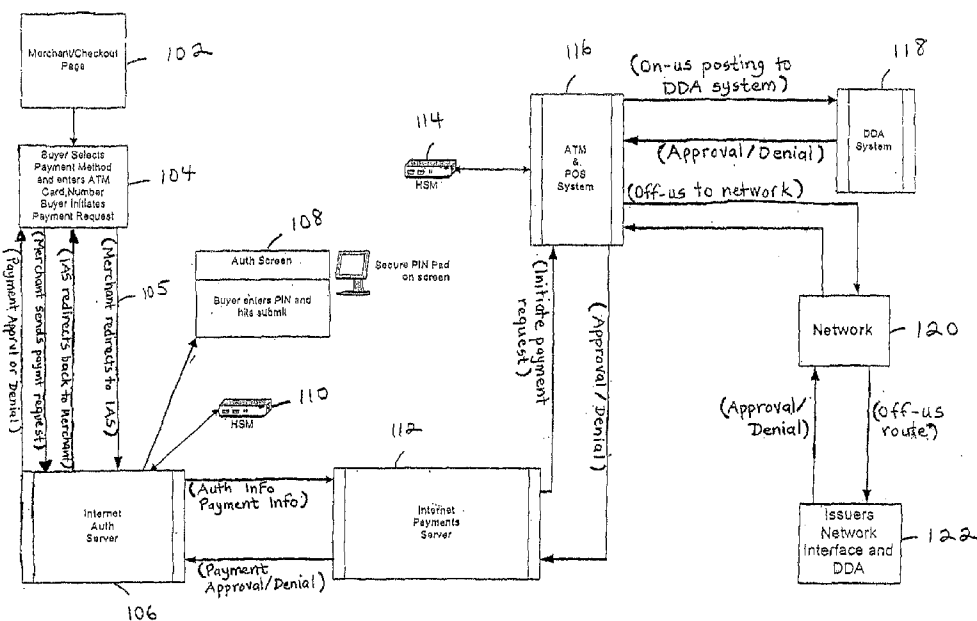
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(54) Title: INTERNET DEBIT SYSTEM



(57) Abstract: A PIN based Internet debit system and method is provided. The system and method allow for the transmission of an eCommerce Internet transaction with a debit card or ATM card and the cardholders existing PIN. In addition, the system and method allow for secure and encrypted transmission of such PIN and transaction data via the Internet or the payment network and the issuing financial institution. In one embodiment of the invention, a pop-up is used to get control of a user's browser to present a PIN pad such that the user may enter PIN information associated with the user's debit/ATM cards. In this way, the invention provides debit card or ATM type functionality to web pages.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/08226

A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06Q 40/00(2006.01)**
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USPC: 705/39,41,43,72,75;713/153

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. : 705/39,41,43,72,75; 713/153

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 NONE

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2003/0126094 A1 (FISHER et al) 03 July 2003 (03.07.2003), entire document.	1-8
A	US 2003/0097343 A1 (PINIZZOTTO) 22 May 2003 (22.05.2003), entire document.	1-8
A	US 2002/0123972 A1 (HODGSON et al) 05 September 2002 (05.09.2002), entire document.	1-8

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