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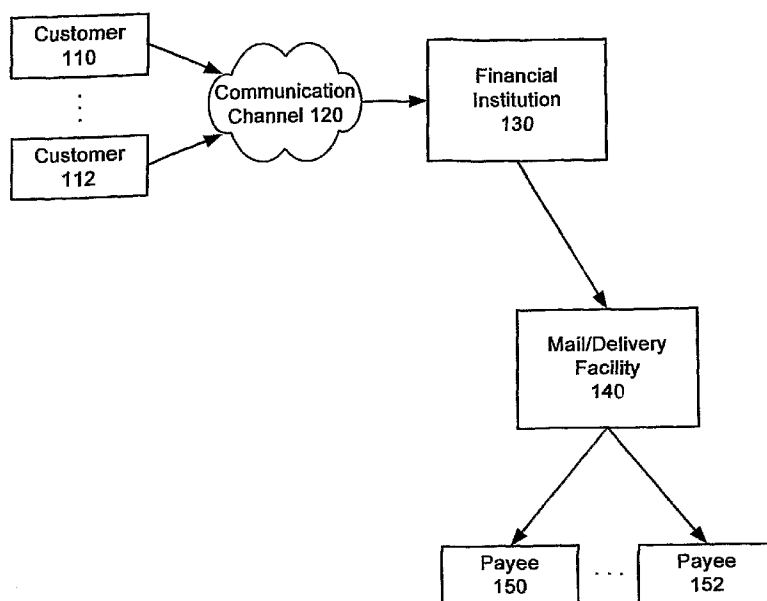
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(54) Title: METHOD AND SYSTEM FOR EXPEDITING PAYMENT DELIVERY



(57) Abstract: A method and system of the present invention are directed to expediting payments for scheduled delivery (e.g., same day delivery, next day delivery) to various payees or recipients. A computer implemented method and system for expediting payments may include receiving recipient data and payment data from a customer at a remote location; wherein recipient data comprises recipient identifier and payment data comprises payment type and delivery time; obtaining a payment instrument based at least in part on the payment data; debiting an amount of the payment instrument from an account identified by the customer; and delivering the payment instrument to a facility; wherein the facility delivers the payment instrument to a recipient identified by the recipient data entered by the customer.

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A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06Q 40/00**(2006.01)

USPC: 705/39

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, 40

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)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2004/0064409 A1 KIGHT et al) 01 April 2004, see entire document	1- 28
A	US 2002/0023055 A1 (ANTOGNINI et al) 21 February 2002	
A,E	US 7,177,836 B1 (GERMAN et al) 13 February 2007	
A	US 2002/0087469 A1 (GANESAN et al) 04 July 2002	
A	US 6,173,272 B1 (THOMAS et al) 09 January 2001	
A	US 6,202,054 B1 (LAWLOR et al) 13 March 2001	
A	US 6,292,789 B1 (SCHUTZER) 18 September 2001	

Further documents are listed in the continuation of Box C.

See patent family annex.

* Special categories of cited documents:	Symbol	Description
"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
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"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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