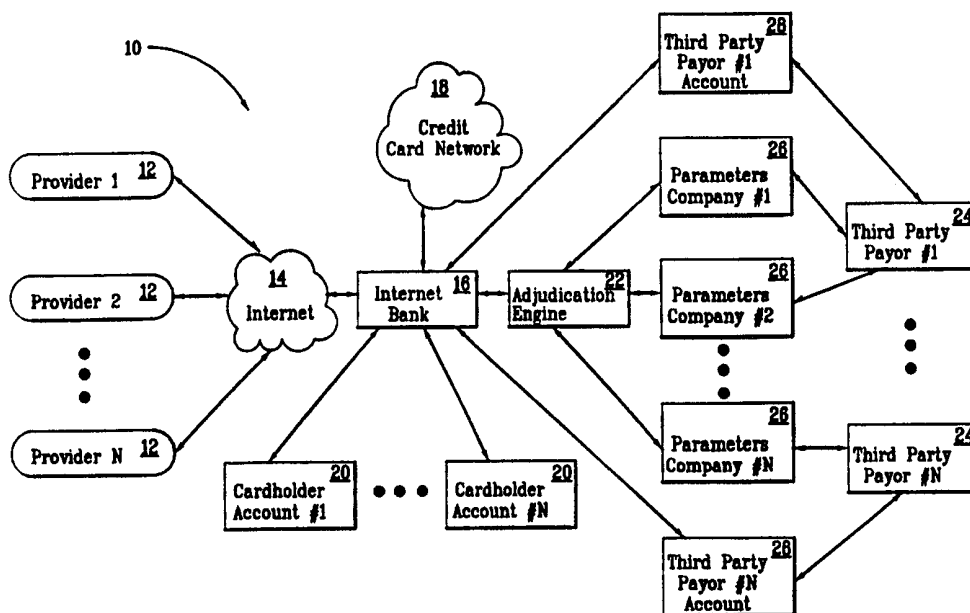




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<p>(21) International Application Number: PCT/US99/04209 (22) International Filing Date: 25 February 1999 (25.02.99) (30) Priority Data: 09/031,968 27 February 1998 (27.02.98) US (71) Applicant: ONEHEALTHBANK.COM, INC. [US/US]; Building 2, 379 Princeton-Hightstown Road, Cranbury, NJ 08512 (US). (72) Inventors: BOYER, Dean, F.; 120 Woods Road, East Windsor, NJ 08520 (US). HAMMERSLA, W., Edward, III; 10 Jarrett Court, Princeton Junction, NJ 08550 (US). (74) Agents: DUNNAM, Michael, P. et al.; Woodcock Washburn Kurtz Mackiewicz &amp; Norris LLP, 46th floor, One Liberty Place, Philadelphia, PA 19103 (US).</p>		<p>(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).   <b>Published</b>  <i>With international search report.</i>                   (88) Date of publication of the international search report:                  8 September 2000 (08.09.00)</p>

(54) Title: POINT OF SERVICE THIRD PARTY FINANCIAL MANAGEMENT VEHICLE FOR THE HEALTHCARE INDUSTRY



(57) Abstract

A point of service third party adjudicated payment system (10) and method which provides for the creation of an adjudicated settlement transaction at a point of service which designates the portion of the service to be paid by the third party payor (24) and the portion to be paid by the customer. The system includes a point of service terminal which accepts a payment system access card, such as a credit card, debit card, or purchase card, for payment for a purchase of a service and/or product by a customer, where at least part of the purchase is reimbursable by a third party payor (24). The point of service terminal creates a purchase transaction which is adjudicated by an adjudication engine (22) to determine a first portion of the purchase which is to be paid by the third party payor and a second portion of the purchase which is to be paid by the customer

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## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US99/04209

<b>A. CLASSIFICATION OF SUBJECT MATTER</b>		
IPC(6) : G06F 17/60 US CL : 705/2, 4 According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b>		
Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/2, 4		
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) APS		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,359,509 A (LITTLE ET AL.) 25 October 1994 (25.10.94), see entire document	1-23
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Y	Imperial Bank Retains Counterpart Capital Corporation to Help Expand its Health Care Division, PR Newswire, 16 April 1997 (16.04.97), see entire document	4-6, 7, 12-13, 16-17, 20-21, 23
Y	INTEGRA Signs \$37 Million Healthnet Contract; Becomes National Supplier of Terminals for Health Care Transaction Processing, PR Newswire, 23 November 1988 (23.11.88), see entire document	1-23
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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.
Y	CROCKETT, BARTON. Processor Announces Health-Care Credit Card, American Banker, v157, n188, p1(2), 29 September 1992 (29.09.92), see entire document	7, 16-17, 23