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(54) Title: METHODS AND APPARATUS FOR FACILITATING A TRANSACTION

(57) Abstract: A system, method, apparatus, means, and computer program code for conducting a transaction include, identifying information defining a transaction including at least a transaction amount, identifying an account identifier associated with the transaction, and establishing a pre-authorization record associated with the account identifier, the pre-authorization record including an authorization restriction based on the transaction amount.
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INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER

   IPC(7) : G06F 017/60
   US CL : 705/75

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. : 705/75, 705/64, 705/64

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

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<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
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<td>US 2003/0061153 A1 (Birdsong) 27 March 2003 (27.03.2003), paragraphs [0017]-[0023] and [0036]-[0040]</td>
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Date of the actual completion of the international search

27 May 2005 (27.05.2005)

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23 JUN 2005

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