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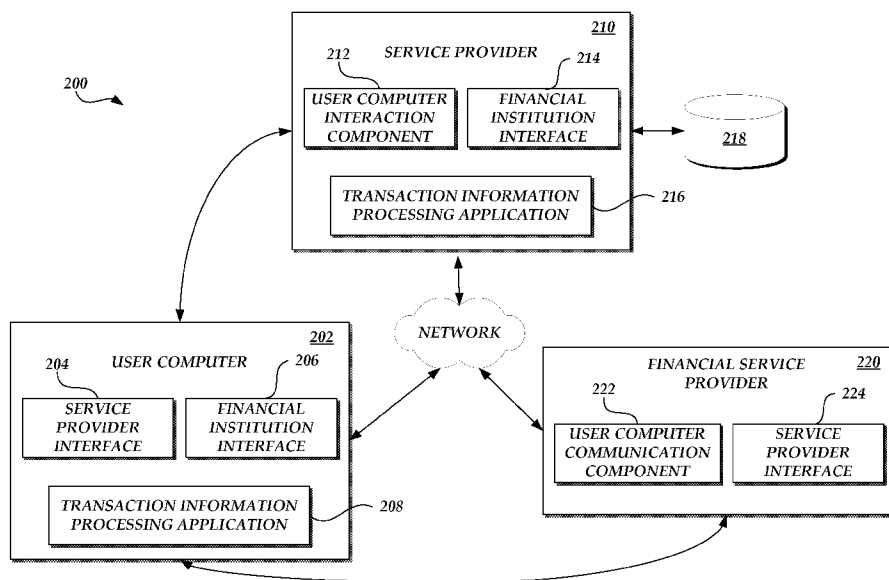
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(54) Title: MANAGING TRANSACTION ACCOUNTS



(57) Abstract: A transaction account verification system and method are provided. A user computing device transmits an account registration request that includes a selection of an account verification technique. A service provider obtains the request and initiates a set of transactions with an identified financial service provider. The service provider generates a verification token reflective of the set of transactions and at least one piece of information associated with the selected account verification technique. The user computing device generates a user verification token from user input regarding the set of transactions and at least one piece of information associated with the selected account verification technique. The service provider can verify the transaction account and set transaction thresholds based upon matching verification tokens.

WO 2008/005876 A3

INTERNATIONAL SEARCH REPORT

PCT/US 07/72552

A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8) - H04K 1/00 (2007.01)
 USPC - 705/64
 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: 705/64

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 USPC: 705/64, 67, 75; 713/155, 168, 172 (view text search terms below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 pubWEST(PGPB,USPT,EPAB,JPAB; PLUR=YES); DialogPRO(Engineering); Google Scholar; Text search terms: Two parties exchange financial identification information account information, complete financial transaction, one parties not comfortable exchanging financial information

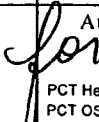
C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X - Y	US 2002/0013767 A1 (KATZ) 31 January 2002 (31.01.2002) entire document, especially Abstract and para [0058], [0060], [0068]-[0070], [0078], [0081], [0087], [0089], [0094], [0116], [0118] and [0149]	1, 3-6, 10-11, 18, 21-23, 27-28, 30-32, 36-37 ----- 2, 7-9, 12-17, 19-20, 24-26, 29, 33-35, 38-39
Y	US 2005/0182660 A1 (HENLEY) 18 August 2005 (18.08.2005) entire document, especially Abstract, FIGS.1B, 9-10 and para [0033], [0071], [0081], [0089], [0107] and [0110]-[0111]	2, 7-8, 12-17, 19, 24-25, 33-34, 39
Y	US 6,868,408 B1 (ROSEN) 15 March 2005 (15.03.2005) entire document, especially Abstract (Abstract - Page 4, ln 60-65) and (col 3, ln 57-65) and (col 8, ln 38)	9, 20, 29, 38
Y	US 2005/0027650 A1 (WALKER, et al.) 03 February 2005 (03.02.2005) entire document, especially Abstract, FIG.4 and para [0041] and [0045]	26, 35
A	KIM, Dan J. et al. 'Information Assurance in B2C Websites for Information Goods/Services'. In Electronic Markets, Volume 14, Number 4, December 2004, p. 344-359. [retrieved on 2007-11-19]. Retrieved from the Internet: <URL: http://sce.uhcl.edu/cs/pub/Kim_J2.pdf >	1-39

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:	"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
"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent but published on or after the international filing date	"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
"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)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

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