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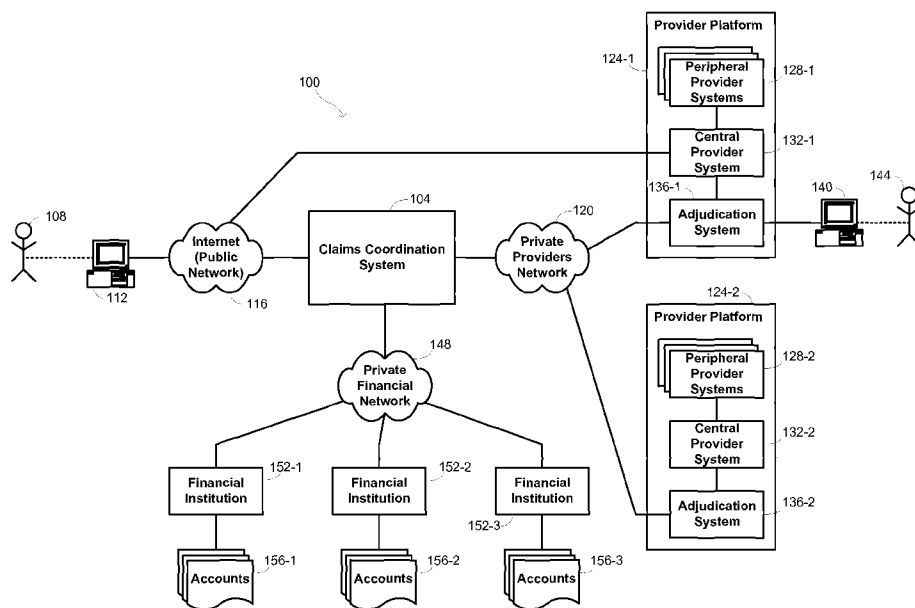
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(54) Title: METHODS AND SYSTEMS FOR ADJUDICATION AND PROCESSING OF CLAIMS



(57) Abstract: Methods and systems process a request for reimbursement of an expense incurred from a service provider by a customer. A first electronic packet having the reimbursement request is received at a coordination system. The reimbursement request includes an identification of the customer, an identification of a reimbursement-account provider, and a reimbursement amount. A second electronic packet is transmitted from the coordination system to a provider platform maintained by or on behalf of the reimbursement-account provider. The second electronic packet includes the identification of the customer, the reimbursement amount, and information related to a service provided for the customer by the service provider. A third electronic packet is received from the provider platform at the coordination system. The third electronic packet comprises an approval of the reimbursement request. Instructions are issued with the coordination system to effect payment for the service by the reimbursement-account provider.

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— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

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B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) IPC (8)--G06Q 20/00 (2007.01) USPC--705/17 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched PUBWEST (see search terms below); 705/2-4; 705/8; 705/17; 705/22; 705/39; 705/44; 235/375-383 Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) PUBWEST (PGPB, USPT, EPAB, JPAB) Google Scholar; USPTO website, Google.com/patents. search terms: Reimbursement processing; ?Reimbursement processing?; ?Claims adjudication? ?Claims adjudication and processing?		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,899,981 A (TAYLOR et al.) 04 May 1999 (04.05.1999) col 7, ln 66; col 8, ln 6-19, ln 14-19, col 20, ln 11-28; col 17, ln 46-51, ln 6-8, ln 61-67; col 10, ln 40-42, 26-33, ln 34- 63; col 8, ln 12-14, ln 15-19; col 13, ln 64-69; col 14, ln 46-52; col 8, ln 24-30; col 17, ln 33-45; FIGS. 1, 20b, 21d, 5c.	1-16, 18 and 20-29
X -- Y	US 2004/0122751 A1 (KURTZ et al.) 24 June 2004 (24.06.2004) para [0037], [0043], [0044]; [0045]; [0039]; [0024]; [0018]; [0023]; [0021]; [0030]; [0032]; [0034]; [0035].	17 ----- 1-16 and 18-29
Y	US 6,343,271 B1 (PETERSON et al.) 29 Jan. 2002 (29.01.2002) col 7, ln 6-9; col 15, ln 44-48; col 10, ln 50-55; col 8, ln 17-20, ln 40-43; col 13, ln 41-48; col 15, ln 49-61, 37-38, ln 44-48; col 14, ln 26-29; col 16, ln 21-28; col 10, ln 50-55; col 8, ln 17-20; col 17, ln 6-8; FIG 4.	3-16 and 19-29
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