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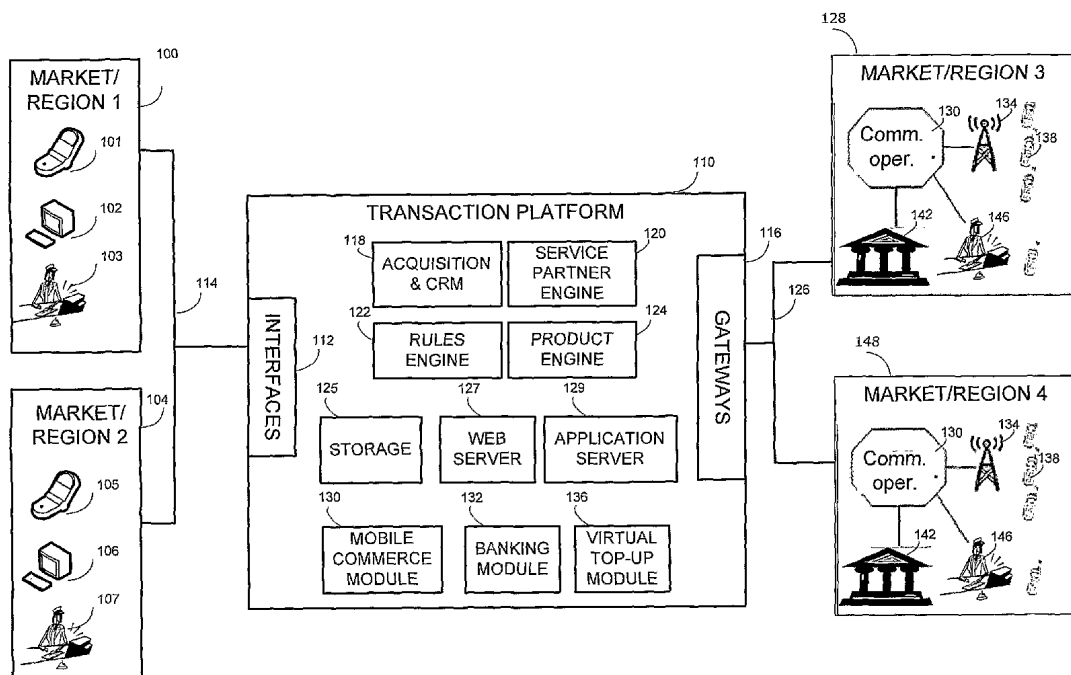
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[Continued on next page]

(54) Title: APPARATUS AND METHOD FOR FACILITATING MONEY OR VALUE TRANSFER



(57) Abstract: An apparatus and method for transferring money or value, using a wide range of interfaces to initiate a transfer and a wide range of options for receiving the transfer, including receiving the transferred sum directly to the communication device/account of the receiver. The receiver can use the transferred sum as an airtime credit, to obtain cash or to pay for other goods or services.

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 USPC: **235/379;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. : 235/379; 705/39

 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)
 EAST database

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X, P	US 7,152,783 B2 (CHARRIN) 26 December 2006 (26.12.2006), column 4, line 55 through column 19, line 9.	1-27
X, P	US 7,172,112 B2 (BONALLE ET AL.) 06 February 2007 (06.02.2007), column 9, line 25 through column 44, line 57.	1-27
X, T	US 2008/0006685 A1 (RACKLEY III ET AL.) 10 January 2008 (10.01.2008), item [0145] through item [0495].	1-27
X, P	US 2007/0084914 A1 (COHAGAN ET AL.) 19 April 2007 (19.04.2007), item [0030] through item [0094].	1-27

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"O"	document referring to an oral disclosure, use, exhibition or other means		
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