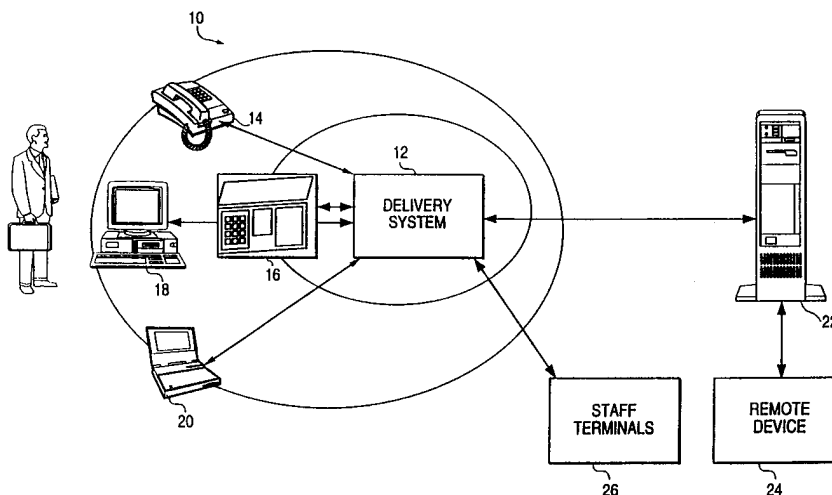




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(54) Title: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES



## (57) Abstract

A delivery system (12) and method allows a financial institution to provide financial services to a plurality of remote devices (24), such as personal computers (PCs) (18), personal data assistants (PDAs) (20), and screen phone (14). In addition to providing services to these remote devices (24), the system and method provide services to automatic teller machines (ATMs) (16), external service providers (22), and internally within the financial institution to staff terminals (26) and to the individual branches of the financial institution. The system is comprised of a set of re-usable global components which are modular and are organized into services sets. By separating the components of the system into independent components, the system and method can be developed and tested on a component level rather than the entire system level, thereby substantially reducing the development and maintenance cycle time.

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## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US97/18702

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(6) : G06F 17/60

US CL : 705/42, 43

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. : 705/35, 39, 42, 43

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

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,025,373 A (KEYSER, JR. ET AL.) 18 June 1991, the abstract, Figs. 3, 4 and 8, column 2 line 55 to column 6 line 25, column 9 lines 8-22, column 12 line 20 to column 13 line 3, and column 17 line 26 to column 18 line 2.	1-58
Y	US 5,220,501 A (LAWLOR ET AL.) 15 June 1993, the abstract, Figs. 1, 1A and 2, column 1 line 20 to column 17 line 6, and column 17 line 43 to column 23 line 56.	1-58
Y	US 5,453,601 A (ROSEN) 26 September 1995, the abstract, Figs. 1-3 and 7, column 3 line 38 to column 5 line 44, column 6 line 35 to column 11 line 36, and column 17 line 34 to column 18 line 5.	1-58

☒ Further documents are listed in the continuation of Box C.
 ☐ See patent family annex.

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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,E	US 5,710,889 A (CLARK ET AL.) 20 January 1998, the abstract, Figs. 1, 16, 22, and 29, column 2 line 35 to column 3 line 34, column 4 line 52 to column 5 line 2, and column 26 line 44 to column 29 line 14.	1-58
A	US 4,905,186 A (FUKUI) 27 February 1990, the entire document.	1-58
A	US 5,050,207 A (HITCHCOCK) 17 September 1991, the entire document.	1-58
A,P	US 5,682,482 A (BURT ET AL.) 28 October 1997, the entire document.	1-58
A,E	US 5,699,522 A (SHIMIZU ET AL.) 16 December 1997, the entire document.	1-58