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(54) Title: SYSTEM AND METHOD FOR NEW EXECUTION AND MANAGEMENT OF FINANCIAL AND DATA TRANS-
ACTIONS

(57) Abstract: A system and method for execution of financial and data transactions includes a point-of-sale device configured to execute a transaction in which at least one good or service is sold to an individual having a card with a storage medium encoding a card number. The transaction is completed after said point-of-sale device receives a data transmission authorizing said transaction. The point-of-sale device is configured to communicate via the Internet with a first computing system. The first computing system stores a set of instructions that cause the first computing system to evaluate the transaction to determine whether the transaction is to be authorized, and to send a transmission authorizing the transaction via the open network to said point-of-sale device.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US06/27610

A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06K 5/00(2006.01);G06F 7/08(2006.01);G06Q 30/00(2006.01)**

USPC: 235/380,381;705/14

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. : 235/380-381,705/14

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NPL's submitted in 11/486999

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	US 20030236704 A1 (Antonucci) 25 December 2003 (25.12.2003), all pages	1-28
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Y		1-21, 24-28
Y	US 6,023,682 A1 (Checchio) 08 February 2000 (08.02.2000), all pages	1-21,24-28
Y	US 4,386,266 (Chesarek) 31 May 1983 (31.05.1983), all pages	22-23
Y	US 6,394,341 (Makipaa et al.) 28 May 2002 (28.05.2002), all pages	22-23

Further documents are listed in the continuation of Box C.

See patent family annex.

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