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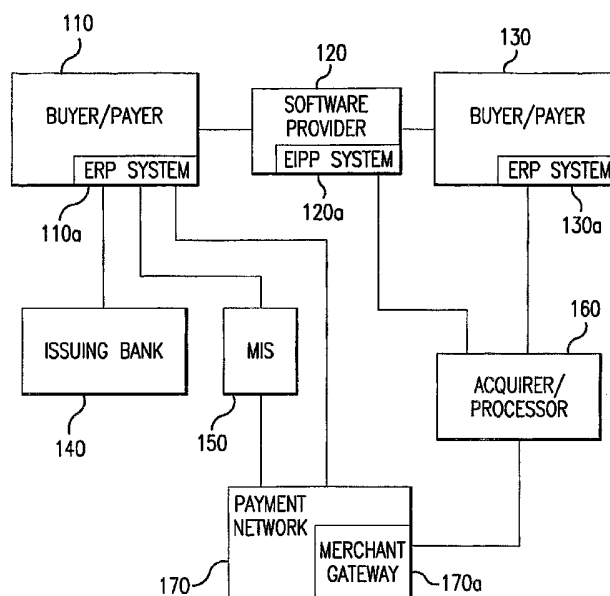
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(54) Title: METHOD AND SYSTEM FOR AUTOMATED PAYMENT AUTHORIZATION AND SETTLEMENT



(57) Abstract: The present invention provides a system and method to enable a third party service provider of EIPP services (120a) to initiate authorization and settlement of payment card payments with invoice line item data (Level III data), on behalf of either Buyer/Payers (110) or Supplier/Payees (130) to credit card acquirers (160) and/or transaction processors (160). Payment initiation (550) is based on submission of either a pre-approved invoice or order confirmation validated against a purchase order, or an invoice approved by the Buyer/Payer organization (110) and scheduled for payment (665).

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/30384

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8)- G06Q 40/00
USPC- 705/40

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. : 705/1, 705/26, 705/27, 705/30, 705/34, 705/35, 705/40, 705/44, 707/9, 707/10, 707/100, 713/155

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)

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,629,081 B1 (CORNELIUS et al.) 30 September 2003 (30.09.2003) see col. 5 line 20, col. 18 lines 20-35, col. 19 lines 10-35, col. 20 lines 5-15, col. 21 lines 15-25, col. 24 lines 50-55, col. 34 lines 10-35, col. 34 lines 20-45, col. 74 lines 15-20, col. 80 lines 10-15, col. 203 lines 55-60, col. 205 lines 10-15, col. 206 lines 10-40, col. 206 lines 10-40, col. 207 lines 10-15, col. 207 lines 55-60, and in figures 9, 10, 16, 17, 18, figure 42 box 4202, figure 76 boxes 7606, 7608 and 7610, fig. 78 boxes 7806 and 7808, figure 105 boxes 10502 and 10504.	1-4
A	US 6,044,362 A (NEELY) 28 March 2000 (28.03.2000) see the abstract	1-4
A	US 6,098,053 A (SLATER) 01 August 2000 (01.08.2000) see figure 1.	1
A	US 6,006,199 A (BERLIN et al.) 21 December 1999 (21.12.1999) see the abstract.	1
A	US 5,850,442 A (MUFTIC) 15 December 1998 (15.12.1998) see the entire document.	1
A,P	US 6,850,900 B1 (HARE et al.) 01 February 2005 (01.02.2005) see figure 3.	1
A	US 6,609,113 B1 (O'LEARY et al.) 19 August 2003 (19.08.2003) see figure 2.	1
A	US 6,658,568 B1 (GINTER et al.) 02 December 2003 (02.12.2003) see figure 51G and claim 10.	1
A	US 6,714,962 B1 (HELLAND et al.) 30 March 2004 (30.03.2004) see the abstract.	1

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

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