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[Continued on next page]

(54) Title: AUTOMATED TRANSACTION SYSTEM

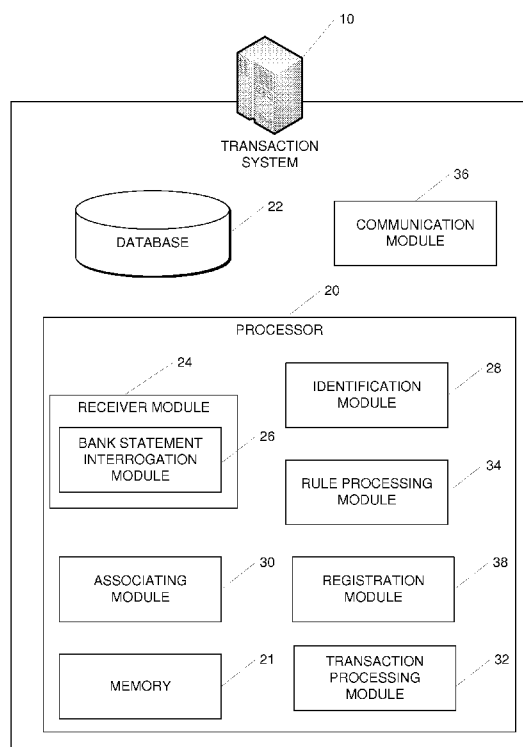


FIGURE 2

(57) Abstract: This invention relates to an automated transaction system, a method of operating the same, and to a method and system for vending a token for a prepaid service. The system essentially comprises a database storing rules to be applied by the system to financial transactions and a processor to direct operation of the system. In particular, the processor is operable to receive, in a real-time or near real-time, deposit data indicative of a deposit of a financial value made into a bank account held at a bank for a financial transaction for the purchase of goods and/or services. The processor is further configured to process the financial transaction requested and apply one or more stored rules to the processing of the determined requested transaction. The financial transaction may be for the purchase of tokens for a pre-paid service such as the provision of a commodity, e.g., electricity.

**Declarations under Rule 4.17:**

- *as to the identity of the inventor (Rule 4.17(i))*
- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*
- *of inventorship (Rule 4.17(iv))*

- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 20/38 (2014.01)

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)

IPC(8) - G06Q 20/38, G06F 17/60 (2014.01)

USPC - 705/39, 40, 42, 43

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
CPC - G 06Q 20/102 G 06Q 20/10 (2013.01)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Orbit, Google Patents, Google Scholar, Google

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	CA 2703131 (GUSTIN et al) 30 December 1998 (30.12.1998) entire document	1-22
A		23-24
Y	US 2004/0111370 A1 (SAYLORS et al) 10 June 2004 (10.06.2004) entire document	1-22
Y	US 2005/0097320 A1 (GOLAN et al) 05 May 2005 (05.05.2005) entire document	7, 16
Y	WO 2006/011019 A1 (TAYLOR et al) 02 February 2006 (02.02.2006) entire document	11, 22
A		23-24
A	WO 01/86450 A1 (SANTOS et al) 15 November 2001 (15.11.2001) entire document	1-24
A	WO 95/12859 (HILT) 11 May 1995 (11.05.1995) entire document	1-24
A	WO 2007/136986 A2 (SAUNDERS) 29 November 2007 (29.11.2007) entire document	1-24

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"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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