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[Continued on next page]

(54) Title: SYSTEM AND METHOD OF MULTI-FACTOR BALANCE INQUIRY AND ELECTRONIC FUNDS TRANSFER

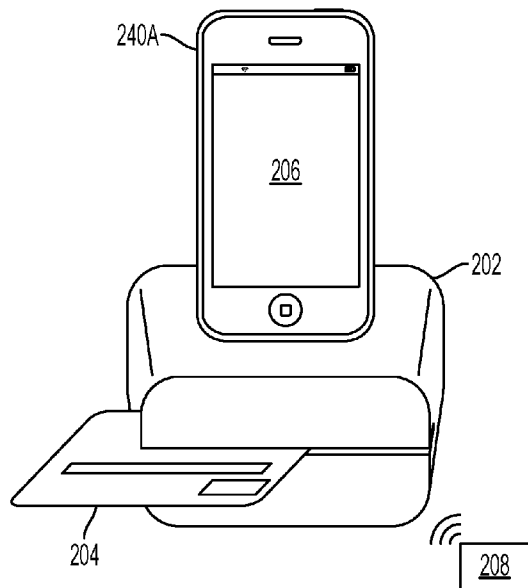


FIG. 2A

(57) Abstract: A system and method of processing balance inquiries and electronic funds transfers (EFTs) using multi-factor authentication. The method may include receiving an identifier of a financial account and contact information associated with the financial account and initiating a communication via the contact information. Upon receiving an authentication via the communication, the method may include processing a balance inquiry and/or EFT of the financial account based on the identifier and the authentication. The method may include determining a balance of the financial account based on the balance inquiry and/or causing funds to be electronically transferred. The system and method may also facilitate a balance inquiry from a mobile device to an EFT provider.



TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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A. CLASSIFICATION OF SUBJECT MATTER

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USPC - 705/67

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 20/00, 20/10, 20/32 (2012.01)

USPC - 705/42, 43, 44, 64, 67, 68, 72

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)

PatBase, Google Patents, Google.com

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2003/0046094 A1 (SINGH et al) 06 March 2003 (06.03.2003) entire document	1-26
Y	US 2002/0073024 A1 (GILCHRIST) 13 June 2002 (13.06.2002) entire document	1-26
Y	US 2007/0265064 A1 (KESSMAN et al) 15 November 2007 (15.11.2007) entire document	12-14
A	US 2009/0178120 A1 (ROYYURU et al) 09 July 2009 (09.07.2009) entire document	1-26
A	WO 2010/140876 A1 (HO) 09 December 2010 (09.12.2010) entire document	1-26

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21 August 2012

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