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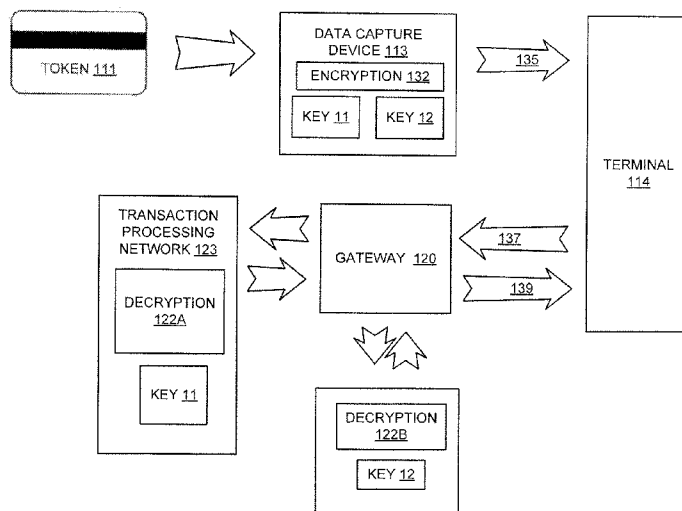
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(54) Title: BATCH SETTLEMENT TRANSACTIONS SYSTEM AND METHOD



(57) Abstract: Systems and methods for performing settlement of token access transactions are provided. In one embodiment, the invention provides for batch processing bank card transactions, including receiving transaction records for a plurality of bank card transactions, wherein at least some of the transaction records include encrypted token information; determining whether the transaction records contain encrypted token information; decrypting the encrypted token information for a transaction record that is determined to have encrypted token information; and providing clear text token information obtained by decrypting the encrypted token information for a transaction record for transaction settlement.

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INTERNATIONAL SEARCH REPORT

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<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - H04K 1/00 (2008.04) USPC - 705/65 According to International Patent Classification (IPC) or to both national classification and IPC</p>		
<p>B. FIELDS SEARCHED</p>		
<p>Minimum documentation searched (classification system followed by classification symbols) USPC: 705/65</p>		
<p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC: 705/1, 35, 39, 64, 67; 713/150, 168, 170, 172</p>		
<p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) PubWEST(USPT,PGPB,EPAB,JPAB); Google Scholar Search Terms Used: Decrypt, information, data, transact, account,number, key , merchant, expire, date, flag, mark etc.</p>		
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p>		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2005/0077349 A1 (BONALLE et al.) 14 April 2005 (14.04.2005) entire document, especially para [0060], [0087], [0118], [0125], [0126], [0135], [0160]	1-40
Y	US 2004/0091114 A1 (CARTER et al.) 13 May 2004 (13.05.2004) entire document, especially para [0190], [0193], [0225]	1-40
A	US 2004/0220934 A1 (DEARING et al.) 04 November 2004 (04.11.2004)	1-40
A	US 2004/0054643 A1 (GANESH et al.) 18 March 2004 (18.03.2004)	1-40
<p><input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/></p>		
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<p>Date of the actual completion of the international search</p> <p>23 May 2008 (23.05.2008)</p>		<p>Date of mailing of the international search report</p> <p align="center">10 JUN 2008</p>
<p>Name and mailing address of the ISA/US</p> <p>Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201</p>		<p>Authorized officer:</p> <p align="center">Lee W. Young</p> <p>PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774</p>