(57) Abstract: A method for processing a recurring transfer request from a stored value fund for an online system (see Fig. 1) is disclosed. A handler (160) associated with a payor is determined and money is transferred from that handler to the stored value fund. The payor is informed that a payee accepts payment from the online system. Subscription type information which includes two of a per-request payment cap, a fixed payment amount, a limit on payment per time period, a time period and a limit on the number of payments in the time period. Pay-out instructions are also received and include two of a payor identifier, a payee identifier, a transfer amount, a payment description. The transfer funds are automatically sent from the stored value fund to the payee.
(84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TAJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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# INTERNATIONAL SEARCH REPORT

**CLASSIFICATION OF SUBJECT MATTER**

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<th>IPC(7)</th>
<th>US CL</th>
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<td>:G 06F 17/00</td>
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**FIELDS SEARCHED**

- Minimum documentation searched (classification system followed by classification symbols)
  - U.S.: 705/44

- Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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**DOCUMENTS CONSIDERED TO BE RELEVANT**

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<tr>
<th>Category*</th>
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<tr>
<td>Y</td>
<td>US 6,148,377 A (CARTER et. al.) 14 NOVEMBER 2000, entire document</td>
<td>1-20</td>
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<td>Y</td>
<td>US 5,920,847 A (KOLLING et. al.) 06 JULY 1999, entire document</td>
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**Date of the actual completion of the international search**

12 JANUARY 2003

**Date of mailing of the international search report**

1 SEP 2003

**Name and mailing address of the ISA/US Commissioner of Patents and Trademarks**

Box PCT
Washington, D.C. 20231
Facsimile No. (703) 806-5250

**Authorized officer**

GEoffrey Akers

**Telephone No.**

(703) 806-5844

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