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International Bureau

INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 7 : G06F 17/60	A2	(11) International Publication Number: WO 00/30007
		(43) International Publication Date: 25 May 2000 (25.05.00)

(21) International Application Number: PCT/US99/27035

(22) International Filing Date: 12 November 1999 (12.11.99)

(30) Priority Data:
60/108,286 13 November 1998 (13.11.98) US

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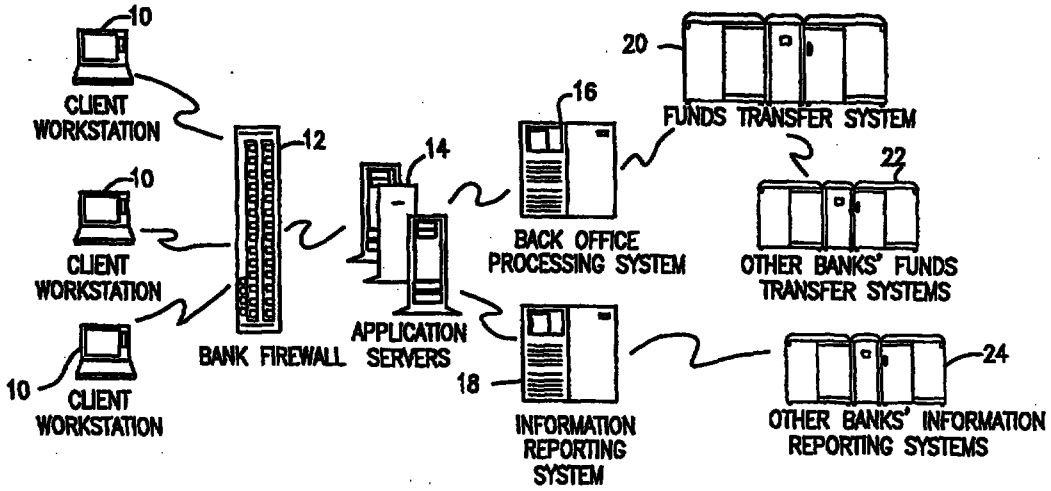
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(81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published
Without international search report and to be republished upon receipt of that report.

(54) Title: SYSTEM AND METHOD FOR MULTICURRENCY AND MULTIBANK PROCESSING OVER A NON-SECURE NETWORK



(57) Abstract

A system and method for initiating multicurrency/multibank wire transfers and account reporting. Using a standard Internet browser, a customer of a financial institution accesses the funds transfer and information reporting system of the present invention. Access to the system is restricted based on the user's security profile and access rights. Once logged into the system, the user provides instructions to move funds from their accounts with the financial institution or funds from an account with any other financial institution. Furthermore, the customer is able to view the details of its accounts maintained at the financial institution or at any other financial institution in the same session. Wire transactions can be in the form of a pre-defined or free formatted instruction. Furthermore, the wire transactions can involve several banks and several different currencies. Once the multibank/multicurrency wire transactions are entered, they can be approved and released by the users with the appropriate security profile and access rights. Customers can retrieve balance and transaction reports from their demand deposit accounts, controlled disbursement accounts and lockbox accounts that they have with the financial institution and with other banks.