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Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

— *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

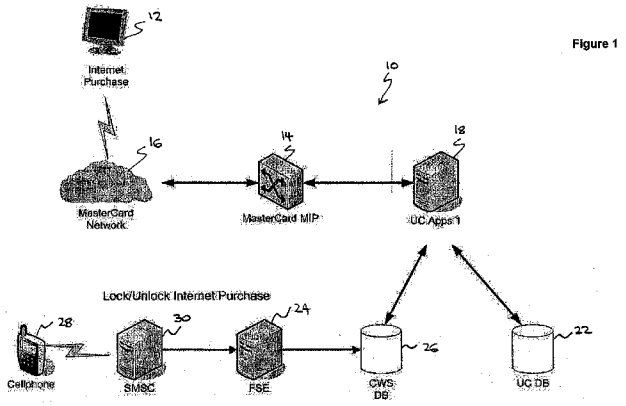
— *of inventorship (Rule 4.17(iv))*

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(54) **Title**: TRANSACTION SYSTEM AND METHOD



(57) **Abstract**: A transaction method and system comprising receiving a request to change a transaction channel or mode of an account having a plurality of transaction channels/modes from a first state to a second state; and changing the state of the transaction channel/mode to the second state in response to the received request is disclosed. The invention further discloses a transaction facilitator for facilitating transactions in relation to an account having a plurality of transaction channels or modes, and operable to receive via the communication network a request from an owner of the account to change the state of a transaction channel/mode of the plurality of transaction channels/modes from a first state to a second state; wherein, upon receipt of the request the transaction facilitator is operable to change the state of the transaction channel to the second state.

WO 2010/147559 A8

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