(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
27 July 2006 (27.07.2006)

PCT

(10) International Publication Number
WO 2006/079001 A2

(51) International Patent Classification:
H04L 9/00 (2006.01)

(21) International Application Number:
PCT/US2006/002214

(22) International Filing Date: 20 January 2006 (20.01.2006)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
11/040,363 21 January 2005 (21.01.2005) US

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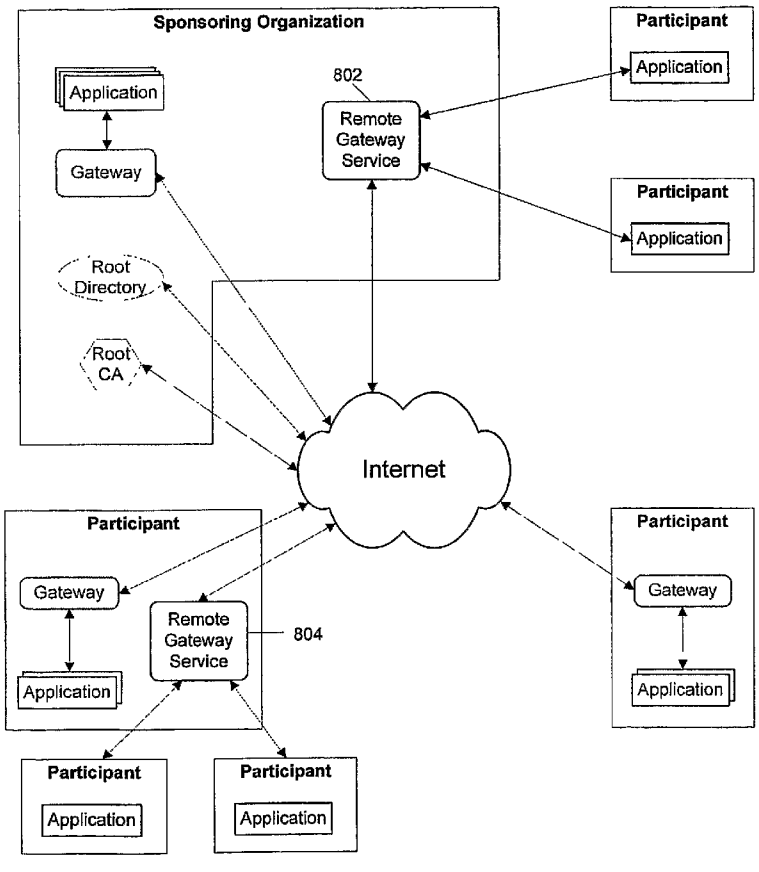
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(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT,

[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR PERFORMING DATA EXCHANGES RELATED TO FINANCIAL TRANSACTIONS OVER A PUBLIC NETWORK



(57) Abstract: Methods and systems for exchanging data related to financial transactions utilizing a public network are disclosed. One or more participant computer systems are in communication with the public network. Each participant computer system includes at least one application for performing functions related to a financial transaction, and a gateway providing an interface for sending and receiving data between participant computer systems. At least one directory is used to identify a path for transmitting data between participant computer systems. Upon receiving a message from an application, the gateway accesses the directory to determine a destination address. The gateway then uses the address to open a channel through the public network to send the message to another participant computer system.

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RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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))*

Published:

— *without international search report and to be republished upon receipt of that report*

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