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(71) Applicant *(for all designated States except US)*: **CREATIVE ON-LINE TECHNOLOGIES LIMITED** [AU/AU]; 144 Northwood Street, Leederville, Western Australia 6007 (AU).

(72) Inventor; and

(75) Inventor/Applicant *(for US only)*: **ONG, Yong, Kin (Michael)** [AU/AU]; 5 Sellenger Court, City Beach, Western Australia 6015 (AU).

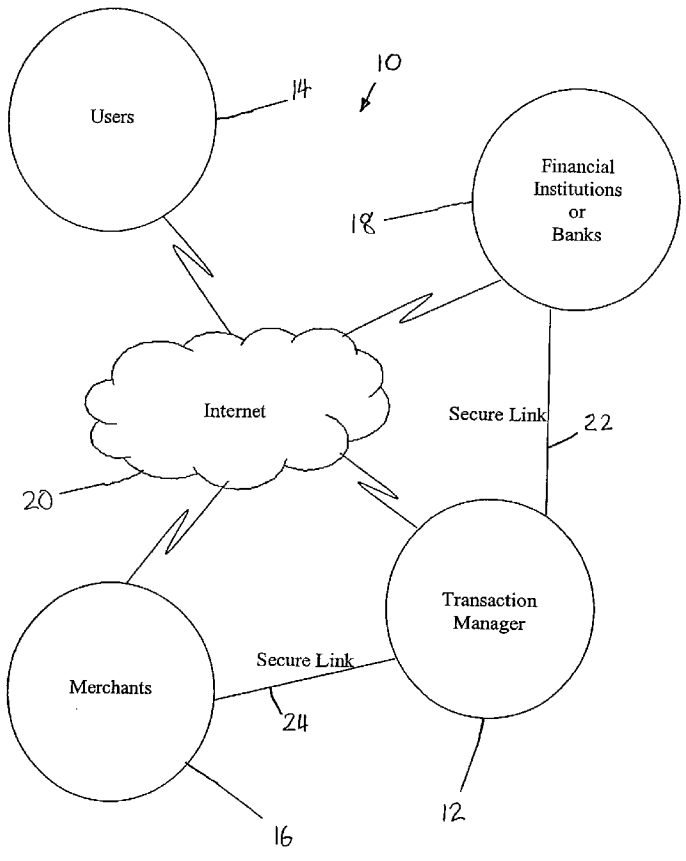
(74) Agent: **WALLACE, Rohan, James**; C/-Griffith Hack, 256 Adelaide Terrace, Perth, Western Australia 6000 (AU).

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(54) Title: ELECTRONIC TRANSFER SYSTEM



(57) Abstract: A method of conducting an on-line transaction includes providing a transaction manager (12). Generating a single use transaction request identification, the transaction manager relating the transaction request identification to banking information of a registered user. Providing the registered user with the transaction request identification;the registered user requesting to purchase a product or service having a value from a merchant, the purchase request including providing the transaction request identification to the merchant. The merchant sending a payment request to the transaction manager for a fund transfer of the value from the user to the merchant, the payment request including the transaction request identification and the value; the transaction manager checking the validity of the transaction request identification and disabling re-use of the transaction request identification; and if the transaction request identification is valid, sending an EFT request to a financial institution to transfer the value in funds from the user to the merchant, the EFT request including the banking information; checking whether sufficient funds are present in the user's bank account and if sufficient funds are present, the financial institution performing the transfer according to the banking information; and the transaction manager receiving confirmation of the transfer from the financial institution and sending the confirmation to the merchant.

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