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(71) Applicant *(for all designated States except US)*: **ESERV-GLOBAL UK LIMITED** [GB/GB]; 7th Floor East Gate House, Carr Street, Ipswich, Suffolk IP4 1HA (GB).

(72) Inventors; and
(75) Inventors/Applicants *(for US only)*: **METAIREAU, Patrick** [FR/FR]; 12, rue de la Défense, F-92320 Chatillon (FR). **MARI, Christian** [FR/FR]; 4, rue du révérend Père Cloarec, F-92400 Courbevoie (FR).

(74) Agents: **COLE, Douglas** et al.; Mathys & Squire LLP, 120 Holborn, London, Greater London EC1N 2SQ (GB).

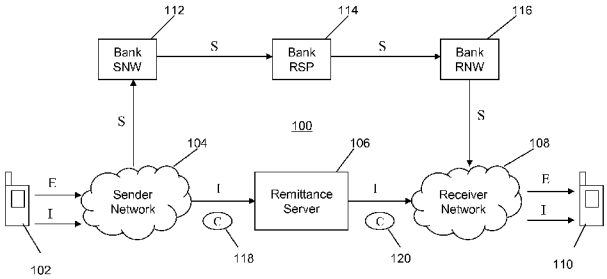
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(54) **Title**: TRANSACTION PROCESSING SYSTEM AND METHOD



"I": per-transaction information Flow
"E": Fund flows on individual transaction level (Sending and Receiving via bank, SVA with MNO, or agent for cash in/out)
"S":Settlement flows on aggregated level (daily basis, netting is performed)

Figure 1

(57) **Abstract**: A method of processing a transaction between a first user in a first telecommunications network and a second user in a second telecommunications network is disclosed. The first and second telecommunications networks comprise respective first and second transaction processing systems which are not required to have a direct interface between them. A transaction request is received from a first user in the first telecommunications network to effect a transfer of credit to a second user in the second telecommunications network. The transaction request includes an identifier of the second user. A credit value for the transaction is determined. The system verifies that the first user has access to credit sufficient to effect the transfer, and credit associated with the first user is reserved in the first network for the transaction. A transaction instruction message (including the determined value for the transaction) is generated to instruct transfer of credit to the second user, and is forwarded to a trusted third party intermediary server, which interfaces to a plurality of telecommunications networks to arrange transactions between the telecommunications networks. After a confirmation message is received confirming delivery of the credit to the second user, the reserved credit is then debited from an account associated with the first user in the first telecommunications network. An accounting packet associated with at least one transaction and the accounting packet or an aggregated accounting packet for a plurality of transactions is forwarded to an accounting server associated with the intermediary server. This effects transfer of monetary value between an account associated with the first telecommunications network and an account associated with the trusted third party intermediary server.

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