980 5709-4 (IPOS 3 copy)

PCT WORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau

INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification : G06F 15/00 — A1

(11) International Publication Number: WO 97/43893

(43) International Publication Date: 27 November 1997 (27.11.97)

(21) International Application Number: PCT/US97/08413

(22) International Filing Date: 23 May 1997 (23.05.97)

(30) Priority Data:
60/018,195 23 May 1996 (23.05.96) US

(71) Applicant (*for all designated States except US*): CITIBANK, N.A. [US/US]; 399 Park Avenue, New York, NY 10043 (US).

(72) Inventors; and

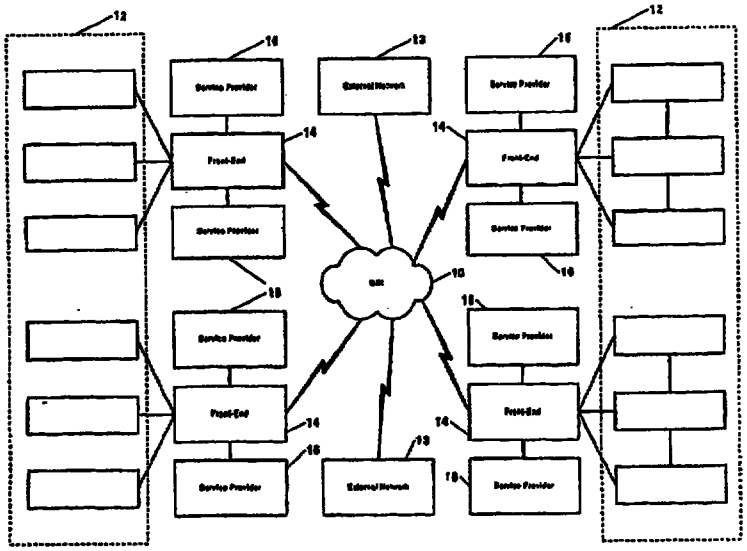
(75) Inventors/Applicants (*for US only*): SCHEIN, Arthur, A. [US/US]; 42 Forestdale Road, Rockville Center, NY 11570 (US). ARON, Paul [US/US]; 2022 Parkwood Drive, Scotch Plains, NJ 07076-2620 (US). DEMETER, Dan, A. [US/US]; 1066 Quentin Place, Woodmere, NY 11598 (US). ATAIE, Faraz [US/US]; Apartment 256, 240 E. 27th Street, New York, NY 10016 (US). BAMBERGER, Frank [US/US]; 19 Grace Court, Brooklyn, NY 10016 (US). MCGLYNN, John [US/US]; 64 Soundview Drive, Stamford, CT 06902 (US). MUSALO, Florence [US/US]; 73 The Waterway, Manhasset, NY 11030 (US). PAUL, Margot [US/US]; 182 Schraalenburgh Road, Harrington Park, NJ 07640 (US). POPLIZIO, John [US/US]; 15 Anderson Avenue, Milford, CT 06460 (US). RICO, Lucila (Uchie) [US/US]; Apartment 9G, 235 E. 87th Street, New York, NY 10178 (US). TSIEN, Michael [US/US]; 1 Consulate Drive, Tuckahoe, NY 10707 (US). YORKE, Michael [US/US]; 8 Saint John Place, Port Washington, NY 11050 (US).

(74) Agent: HOGUE, Dale, Curtis, Sr.; Kilpatrick Stockton LLP, Suite 800, 700 13th Street N.W., Washington, DC 20005 (US).

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

Published
With international search report.
Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

(54) Title: GLOBAL FINANCIAL SERVICES INTEGRATION SYSTEM AND PROCESS



(57) Abstract

A global standard messaging system and process for allowing customers to access a full range of global financial services using a variety of access points. The system includes a global communications network that integrates customer information and makes the information accessible from remote locations. The system includes a comprehensive database assembled from diverse sources and systems and processes for retrieving the information from the central database in a meaningful and practical way. The system includes several levels of access communications as well as built-in flexibility so that it can be accessed by a variety of remote systems of varying degrees of complexity and language. System and process permit rapid communication among worldwide users of the service as may be desired by industries relating to the transfer of finances.