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(71) Applicant *(for all designated States except US)*: **INFOSYS LIMITED** [IN/IN]; 44, Electronic City, Hosur Road, Bangalore 560100 (IN).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **MAIYA, Rajashekara, V.** [IN/IN]; 59/9, T-1, Nisarga Apartments, 8th Main, 18th Cross, Malleswaram, Bangalore 560055 (IN). **KUNJUMPIDUKKAL, Sachindran** [IN/IN]; Puthan Valappil House, (P.O) Aroli, Kannur 670566 (IN). **VISWANATH, Manjunath Dindukurthi** [IN/IN]; L-149, TNHB, Old Hudco, Rayakota Road, Hosur 635109 (IN). **VENKATARAMAN, Krishnaprasad** [IN/IN]; 219, B2, Godavari Block, National Games Village, Koramangala, Bangalore 560047 (IN).

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(54) **Title**: SYSTEM AND METHOD FOR MANAGING REFERRAL WORKFLOWS IN A FINANCIAL INSTITUTION

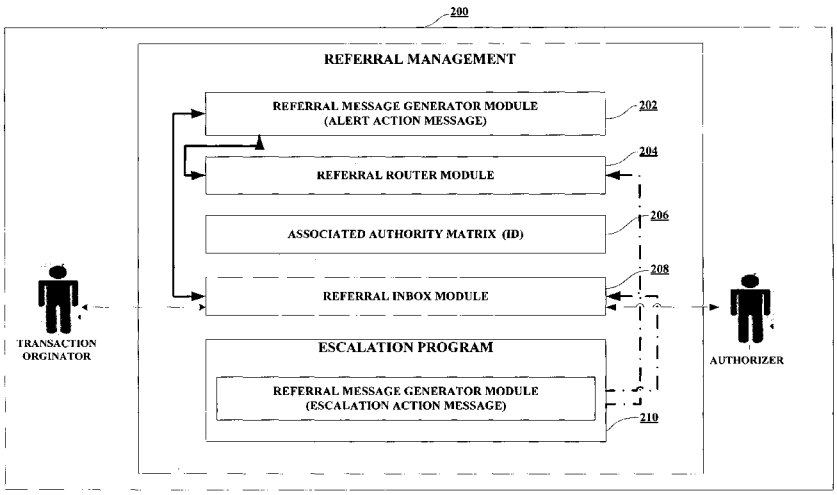


FIGURE 2

(57) **Abstract**: Disclosed herein is a system for managing exceptions raised during a financial or non-financial transaction in a financial institution. The method includes the steps of referring such transactions to a plurality of designated authorizers, based on an associated authority matrix. The system can be used to set up controls within a financial institution and to implement automated escalation mechanisms.

WO 2013/140415 A1