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(71) Applicant: **CULLINAN CONSULTING GROUP PTY LTD** [AU/AU]; Level 10, 140 William Street, Melbourne, Victoria 3000 (AU).

(72) Inventors: **COURSE, Philip Leslie**; 10/201 Franklin Street, Melbourne, Victoria 3000 (AU). **AJZENSZTAT, Frank**; 38 Hampden Road, Armidale, Victoria 3143 (AU). **BRINKMAN, Wens Peter**; 55 Fernhill Road, Sandringham, Victoria 3191 (AU).

(74) Agent: **KROUZECKY, Stephen George**; P.O. Box 520, North Ryde, New South Wales 1670 (AU).

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(54) Title: A SYSTEM AND METHOD FOR PREPARING PARTIES FOR A FINANCIAL TRANSACTION

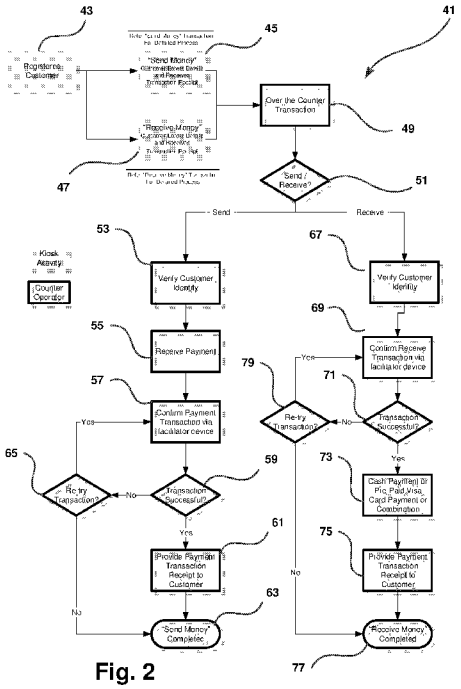


Fig. 2

(57) Abstract: A financial transaction system and method for preparing parties for a financial transaction to be processed by a financial service or product provider. The system including a governing host, a discrete terminal located separately of the point-of-sale terminal of the other party and capable of being accessed and operated independently by the one party offline of any point-of-sale activity. The terminal communicating with the governing host to prepare the transaction, and providing for the initial validating and enforcing of business rules of the other party governing the transaction with the one party. The terminal generating a transaction key confirming that the initial validating and enforcing has been successful. The facilitator device operated by the other party to read the transaction key on being supplied with same from the one party and communicating with the governing host to complete a second preparatory stage of the transaction. The terminal and facilitator device able to validate or reject the transaction having regard to compliance with the business rules.

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