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(54) Title: A METHOD OF IMPLEMENTING A FINANCIAL WELLNESS PROGRAMME AND A SYSTEM THEREFOR

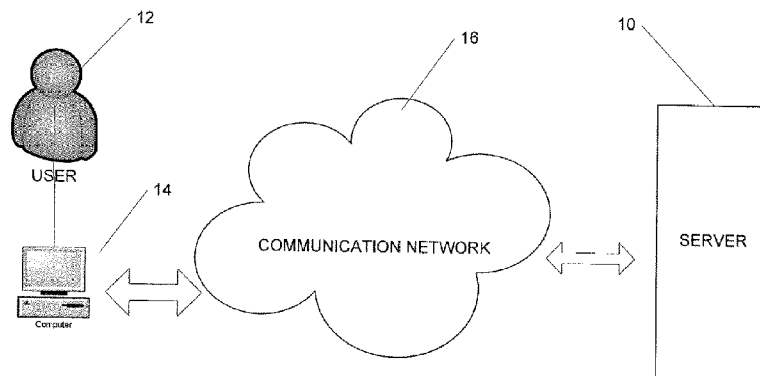


FIGURE 1

(57) Abstract: A system and method of implementing a financial management programme includes defining a plurality of financial management programme areas and receiving data relating to the financial compliance of an individual or organisation in each of the financial management programme areas. The data is stored in a database and then processing the data to determine an award for the individual or organisation based on their financial compliance.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/IB12/56783

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/06 (2013.01)

USPC - 705/35, 38, 7.11

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

USPC: 705/4, 7.11, 7.12, 7.13, 35, 38, 44

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

MicroPatent (US-G, US-A, EP-A, EP-B, WO, JP-bib, DE-C,B, DE-A, DE-T, DE-U, GB-A, FR-A); DialogPro (Derwent, INSPEC, NTIS, PASCAL, Current Contents Search, Dissertation Abstracts Online, Inside Conferences); IP.com; Google; reward, incentive, prize, award, individual, person, organization, business, company, corporation, compliance, conform, fulfill, financial, money, program, plan, protocol

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2006/0069631 A1 (GOULDING, B et al.) March 30, 2006; abstract; figures 1-4; paragraphs [0004], [0005], [0011], [0014], [0015], [0021]-[0029]; claims 1, 7	1, 3, 7
Y		2, 4-6, 8-14
Y	US 2009/0150192 A1 (GORE, A et al.) June 11, 2009; paragraphs [0060], [0063], [0066]	2, 5, 8-12
Y	US 7774277 B1 (BOOKER, T) August 10, 2010; abstract; claims 1, 6	4, 10
Y	US 2007/0106581 A1 (MITCHELL, J et al.) May 10, 2007; paragraph [0070]	6, 12
Y	US 7904332 B1 (MERKLEY, Jr., J et al.) March 8, 2011; figures 12A, 12B, 17A, 17B; column 5, lines 8-24; column 14, lines 25-59; column 25, lines 11-20	13, 14

Further documents are listed in the continuation of Box C.

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