



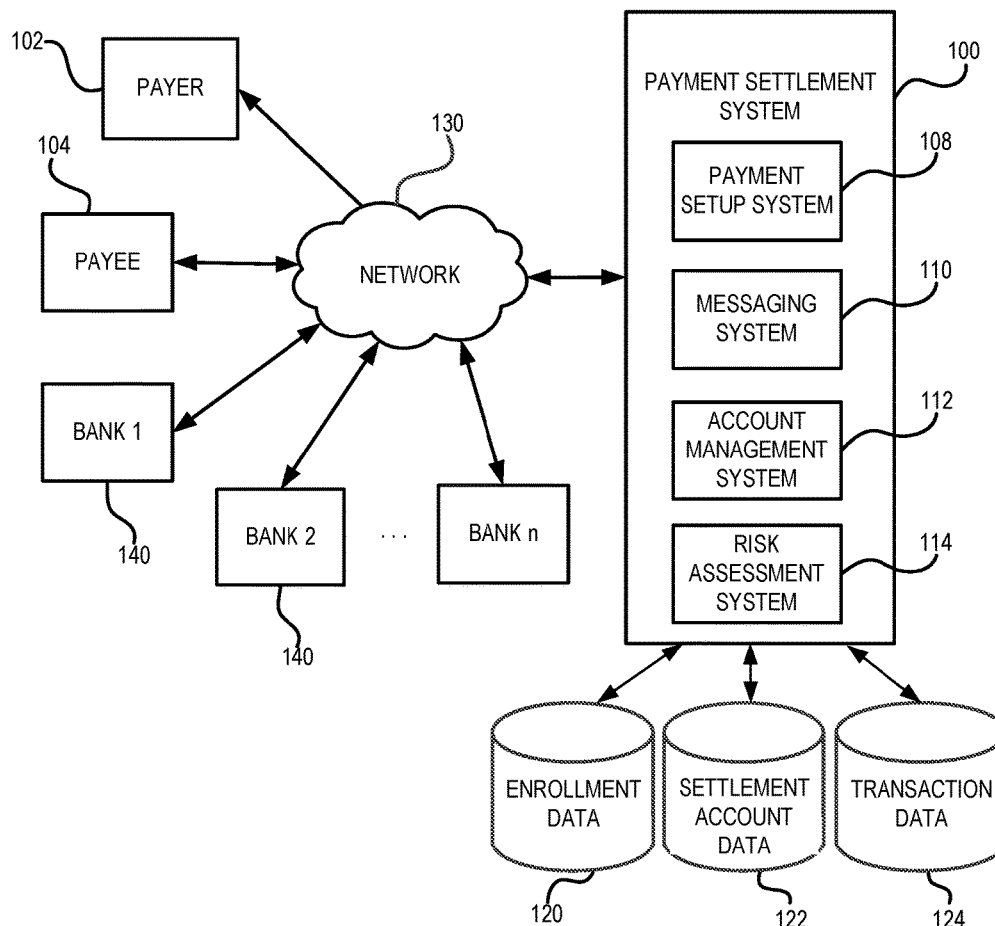
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(19) **United States**(12) **Patent Application Publication**  
**Ganesan**(10) **Pub. No.: US 2018/0197167 A1**(43) **Pub. Date: Jul. 12, 2018**(54) **SYSTEM AND METHOD FOR  
PERSON-TO-PERSON PAYMENTS**(71) Applicant: **Early Warning Services, LLC,**  
Scottsdale, AZ (US)(72) Inventor: **Ravi Ganesan,** San Diego, CA (US)(73) Assignee: **Early Warning Services, LLC,**  
Scottsdale, AZ (US)(21) Appl. No.: **15/403,560**(22) Filed: **Jan. 11, 2017****Publication Classification**(51) **Int. Cl.**  
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**G06Q 20/32** (2006.01)**G06Q 20/10** (2006.01)**G06Q 20/02** (2006.01)(52) **U.S. Cl.**CPC ..... **G06Q 20/223** (2013.01); **G06Q 20/4016**  
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(57)

**ABSTRACT**

A person-to-person (P2P) payment system provides payment from a payer to a payee without the payer identifying a payee payment receiving preference, such as the payee account into which funds are to be posted. The payment system includes a setup system for setting up payment between the payer and the payee and a messaging system for handling messages between the payer and the payment system and the payee and the payment system, including communications with the payee by way of a payee phone number or email address provided by the payer. A risk assessment system determines a risk score for the P2P transaction and, based on that score, the bank of the payer provides a guarantee to the bank of the payee.



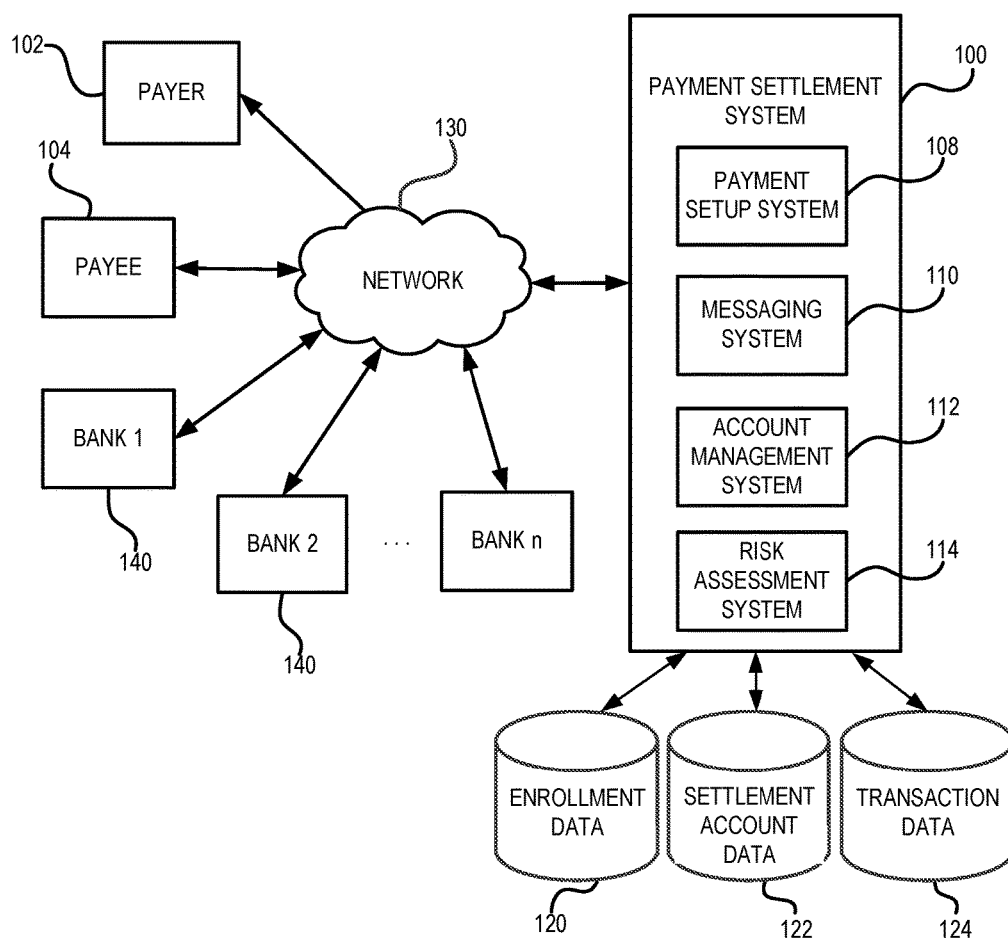


FIG. 1

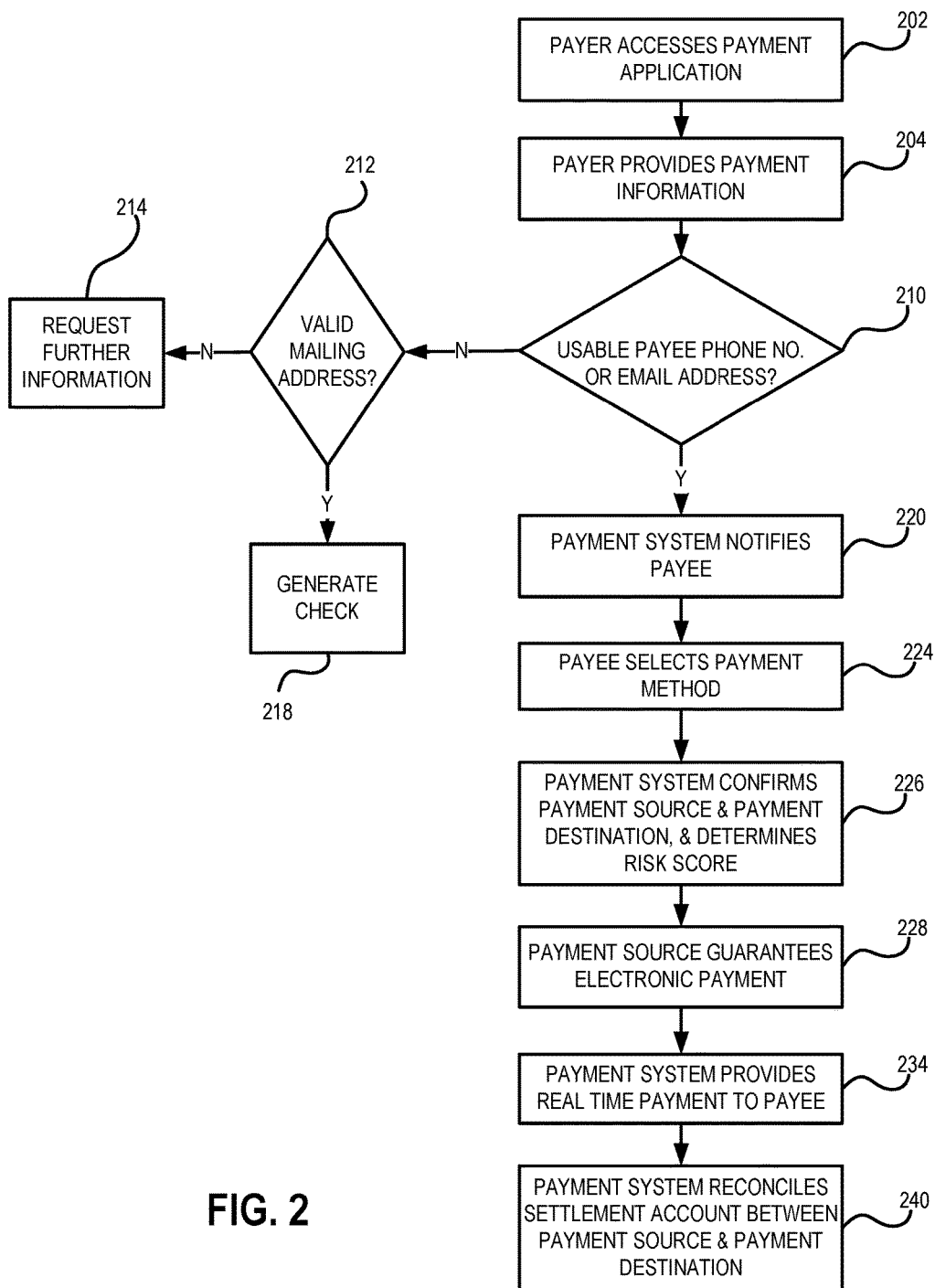


FIG. 2

X

JOHN SMITH  
PAYMENT SERVICE ACCT XXXXXX

PLEASE ENTER YOUR PAYMENT INFORMATION

PAYEE NAME: JANE DOE  
 PAYEE ADDRESS: 23 MAPLE ST, ANY TOWN, USA  
 PAYEE EMAIL: JDOE@EMAIL.COM  
 PAYEE PHONE NO.: 480-555-1234  
 PAYMENT AMT: \$850.27  
 MEMO LINE: HOME DECORATIONS

PAY TO  
THE ORDER OF JANE DOE

EIGHT HUNDRED FIFTY AND 27/100

FOR: HOME DECORATIONS

I:3020750181: 01484543827

DATE: SEPTEMBER 1, 2016

\$850.27

DOLLARS

JOHN SMITH

WHEN FINISHED, CLICK [HERE](#)

FIG. 3

TO 480-555-1234

PAYMENT NOTIFICATION

PAYER: JOHN SMITH PAYEE: JANE DOE

AMT: \$850.27

A REQUEST HAS BEEN MADE FOR PAYMENT TO YOU THROUGH OUR PAYMENT SYSTEM. PLEASE SELECT HOW YOU WOULD LIKE TO RECEIVE THE PAYMENT & ENTER THE INFORMATION REQUESTED:

- ☐ 1. USE MY ACCOUNT AT PENNY PAYMENT SERVICE  
MY PAYMENT SERVICE ACCOUNT IS: \_\_\_\_\_
- ☐ 2. DEPOSIT THE PAYMENT IN MY BANK ACCOUNT  
MY ROUTING & ACCOUNT NO IS: \_\_\_\_\_
- ☐ 3. SEND A PAPER CHECK VIA MAIL TO MY ADDRESS AT \_\_\_\_\_
- ☐ 4. SEND A CHECK VIA EMAIL FOR ME TO CAPTURE AND REMOTELY DEPOSIT

ENTER THE NUMBER CORRESPONDING TO YOUR PREFERENCE & CLICK [HERE](#)

FIG. 4

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