

(19) World Intellectual Property Organization
International Bureau



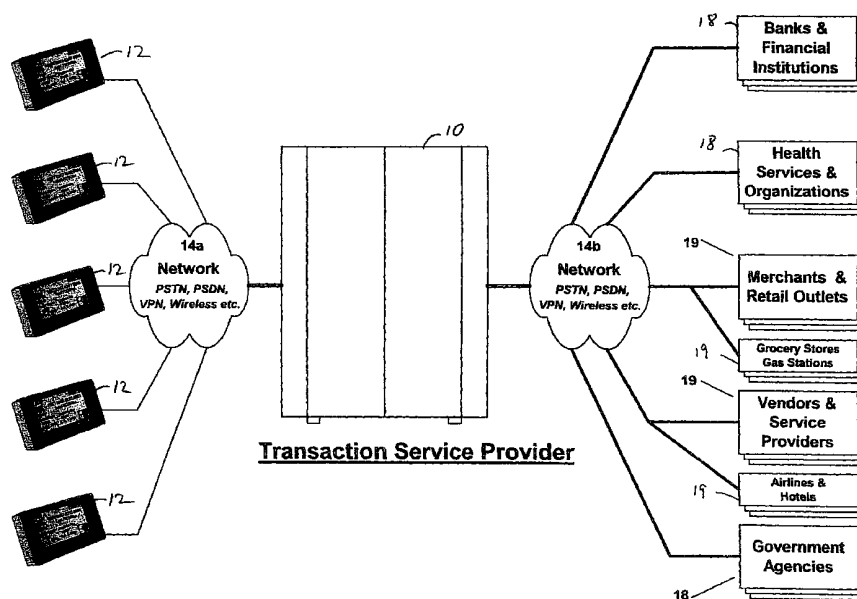
(43) International Publication Date
15 March 2001 (15.03.2001)

PCT

(10) International Publication Number
WO 01/18629 A3

- (51) International Patent Classification⁷: **G06F 17/60**
- (21) International Application Number: PCT/US00/21955
- (22) International Filing Date: 10 August 2000 (10.08.2000)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
09/372,365 11 August 1999 (11.08.1999) US
- (71) Applicant: C-SAM, INC. [US/US]; 1480 Golden Bell Court, Downers Grove, IL 60515 (US).
- (72) Inventor: SATYAN, Pitroda, G.; 1480 Golden Bell Court, Downers Grove, IL 60515 (US).
- (74) Agents: SHEKLETON, Gerald, T. et al.; Welsh & Katz, Ltd., 22nd Floor, 120 South Riverside Plaza, Chicago, IL 60606 (US).
- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).
- Published:
— With international search report.
- (88) Date of publication of the international search report:
10 May 2001
- For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: SYSTEM AND METHOD FOR SERVICING ELECTRONIC TRANSACTIONS



(57) Abstract: A service transaction provider (10) for administering a plurality of accounts for a client, includes a computer (12), having a processor, a data storage medium, and a network port (14a). The storage medium is configured to store the clients' personal information, account information, and transactional information. The processor configured to create a database of client's personal information, account information, and transactional information; designate as confidential a predetermined first portion of the database client information; designate as non-confidential a predetermined second portion of the database of client information; and provide the client with access to the first and second portions of the database of client information via the network port.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/21955

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/26, 27, 35, 36, 37, 38

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)

U.S. : 705/26, 27, 35, 36, 37, 38

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)

Please See Extra Sheet.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,717,923 A (DEDRICK) 10 February 1998, col. 2-16.	1-33
A	US 5,842,178 A (GIOVANNOLI) 24 November 1998, abstract.	1-19
A	US 5,852,809 A (ABEL et al) 22 December 1998, col. 6-10.	1-19
A	US 5,715,314 A (PAYNE et al) 03 February 1998, abstract.	20-33
A	US 5,899,980 A (WILF et al) 04 May 1999, abstract.	20-33
A	US 4,799,156 A (SHAVIT et al) 17 January 1989, abstract.	20-33



Further documents are listed in the continuation of Box C.



See patent family annex.

* Special categories of cited documents:	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
A document defining the general state of the art which is not considered to be of particular relevance	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
E earlier document published on or after the international filing date	*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*Z* document member of the same patent family
O document referring to an oral disclosure, use, exhibition or other means	
P document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

23 JANUARY 2001

Date of mailing of the international search report

15 FEB 2001

Name and mailing address of the ISA/US
Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

VINCENT A. MILLIN

Telephone No. (703) 308-1065

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US00/21955

B. FIELDS SEARCHED

Electronic data bases consulted (Name of data base and where practicable terms used):

STN, WEST, EAST

search terms: service provider, Internet, network, personal information, account information, transactional information, confidential, non-confidential, ...