Abstract: A method of performing cross-selling within an authorized online banking environment. One method can include obtaining data relating to online banking activities performed by a customer within an authorized online banking environment, determining at least one product to offer the customer based on the data relating to online banking activities performed by the customer, and providing an offer of the at least one product to the customer within the authorized online banking environment.
Published: 2008 August 28
**INTERNATIONAL SEARCH REPORT**

**A  CLASSIFICATION OF SUBJECT MATTER**

**IPC**

G06Q 30/00 (2006 01), G07G 1/14 (2006 01)

**USPC**

705/14

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)

US 705/14

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)

banking, cross, sell, stealing, sales, online, financial, product

**C  DOCUMENTS CONSIDERED TO BE RELEVANT**

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>US 5,870,724 (LAWLOR et al) 9 Feb 1999 (09 04 1999), entire document</td>
<td>1-32</td>
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<td>A</td>
<td>REILLY, B &quot;Upselling&quot; strategies hit the Net, BtoB Magazine, December 1996, pages 1-7, highlighted areas</td>
<td>1-32</td>
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</tbody>
</table>

**Date of the actual completion of the international search**

11 March 2008 (11 03 2008)

**Date of mailing of the international search report**

14 APR 2008

**Name and mailing address of the ISA/US**

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