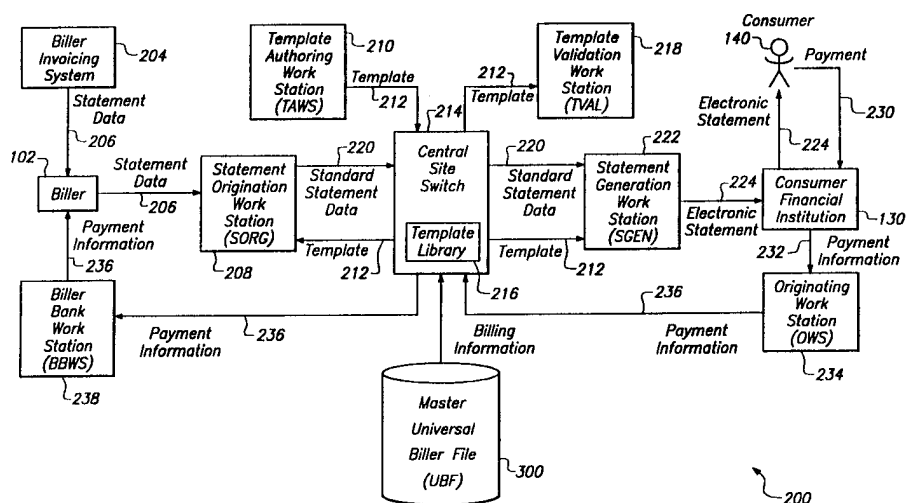




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(21) International Application Number: PCT/US97/18398 (22) International Filing Date: 8 October 1997 (08.10.97) (30) Priority Data: 60/028,095 9 October 1996 (09.10.96) US (71) Applicant (for all designated States except US): VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; 900 Metro Center Boulevard, Foster City, CA 94404 (US). (72) Inventors; and (75) Inventors/Applicants (for US only): KOLLING, Ray [US/US]; 350 Sharon Park Drive, Menlo Park, CA 94025 (US). OCCHINO, Michael [US/US]; 20935 Elbridge Court, Castro Valley, CA 94552 (US). ROUGHGARDEN, Jeffrey, D. [US/US]; 133 Cervantes Road, Redwood City, CA 94062-3846 (US). HAYWARD, James, T. [CA/CA]; Box 159, 1745 Wooden Road, Shawnigan Lake, British Columbia V0R 2W0 (CA). (74) Agent: SCOTT, Jonathan, O.; Hickman Beyer & Weaver, P.O. Box 61059, Palo Alto, CA 94306 (US).		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO patent (GH, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG). Published <i>With international search report.</i> (88) Date of publication of the international search report: 4 June 1998 (04.06.98)	

(54) Title: ELECTRONIC STATEMENT PRESENTMENT SYSTEM



Electronic Statement Presentment (ESP) System

(57) Abstract

An electronic statement presentment (ESP) system (200) replaces the preparations and mailing of paper statements and invoices from a biller (102) with electronic delivery. Electronic statements (224) have the same look as paper statements as well as including video, audio, graphics, and custom enclosures. Statements are segmented into mandatory and optional components to minimize download time. The ESP system (200) operates independently or is an enhancement to any suitable electronic bill payment system. A central switch computer (214) coordinates template storage, validation, routing and message passing between billers (102), workstations and consumer financial institutions (CFIs) (130). A template authoring workstation (TAWS) (210) creates a template (212) of static biller information to serve as a basis for the electronic statement. The template (212) is stored in a template library (216) at the switch (214). Batches of customer statement data (206) are sent from a biller's legacy invoicing system (204) to a statement origination workstation (SORG) (208) along with a template identifier. The batch of customer statement data is sorted by a statement generation workstation (SGEN) identifier associated with each customer record.

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INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 97/18398

A. CLASSIFICATION OF SUBJECT MATTER

IPC 6 G07F19/00 G07F7/10

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)

IPC 6 G07F

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 practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	<p>"APPLY YOUR MARKETING TALENT TO PROMOTE ON-LINE BANKING" BANK MARKETING, 1 May 1996, pages 25-30, XP000579413 see page 28</p> <p style="text-align: center;">--- -/--</p>	1-46

☒ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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Date of the actual completion of the international search	Date of mailing of the international search report
23 March 1998	31/03/1998
Name and mailing address of the ISA European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016	Authorized officer Kirsten, K

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 97/18398

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	<p>SIRBU M ET AL: "NETBILL: AN INTERNET COMMERCE SYSTEM OPTIMIZED FOR NETWORK DELIVERED SERVICES"</p> <p>DIGEST OF PAPERS OF THE COMPUTER SOCIETY COMPUTER CONFERENCE (SPRING) COMPCON, TECHNOLOGIES FOR THE INFORMATION SUPERHIGHWAY SAN FRANCISCO, MAR. 5 - 9, 1995,</p> <p>no. CONF. 40, 5 March 1995, INSTITUTE OF ELECTRICAL AND ELECTRONICS ENGINEERS, pages 20-25, XP000577034</p> <p>see figure 3</p> <p style="text-align: center;">---</p>	1-46
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A	<p>US 5 465 206 A (HILT JAMES J ET AL) 7</p> <p>November 1995</p> <p>cited in the application</p> <p>see claim 1; figure 4</p> <p style="text-align: center;">---</p>	1-46
A	<p>US 5 193 055 A (BROWN GORDON T ET AL) 9</p> <p>March 1993</p> <p>see claim 1; figure 1</p> <p style="text-align: center;">-----</p>	1-46

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