Title: SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT

Abstract: A system and method for monitoring unauthorized changes to a database and providing a notification to a user according to preferences set by the user. The user can select one or more data entries within a database to be monitored. When these data entries are changed, a notification is sent to the user.
A. CLASSIFICATION OF SUBJECT MATTER
   IPC(7) : G06F 17/30, 7/00, 17/60
   US CL : 707/1, 707/35,38
   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. : 707/1; 707/35,38
   Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

C. DOCUMENTS CONSIDERED TO BE RELEVANT
   Category * Citation of document, with indication, where appropriate, of the relevant passages Relevant to claim No.
   A US 6,029,149 A (DYKSTRA et al) 22 February 2000 (22.02.2000) 1-34
   A US 6,112,190 A (FLETCHER et al) 29 August 2000 (22.08.2000) 1-34

Further documents are listed in the continuation of Box C. See patent family annex.

- Special categories of cited documents:
   *P* 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
   *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
   *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
   *&O* document member of the same patent family
   *&A* document published prior to the international filing date but later than the priority date claimed
   *&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)
   *&G* document referring to an oral disclosure, use, exhibition or other means
   &E earlier application or patent published on or after the international filing date

Date of the actual completion of the international search

Date of mailing of the international search report
28 OCT 2002

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Form PCT/ISA/210 (second sheet) (July 1998)
Continuation of Item 4 of the first sheet:
Title is too long.
NOTIFYING A CUSTOMER OF CHANGES MADE TO A CREDIT REPORT