Title: A COMPUTER SYSTEM FOR PROVIDING PROJECTED INCENTIVE BASED LOANS

Abstract: A computer system for providing projected incentive based loans manages and tracks (506) loan data for a loan made to a purchaser in association with the purchase of goods or services (516). The system projects purchase amounts to be made by a purchaser, such as a small business, over a period of time. Purchases can be goods or services, such as packaging shipping services. Based on the amount of the projected purchases, an incentive rate agreed upon by the seller of the goods or services and the purchaser is used to compute a loan amount. The present value of the incentives to be earned over the projection period is loaned to the purchaser. The incentive rate is stored in the system (512) and used to generate invoices (508) and manage loan repayment.
**INTERNATIONAL SEARCH REPORT**

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7): G06F 17/80 ; US CL: 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 CL: 705/14, 28, 35, 38, 39, 40, 400

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)

USPTO Patent Full-Text and Full-Page Image Databases; Delphion patent collections; PatentCafe ICO patent database collections

**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>A</td>
<td>US 5,267,026 A (HOFFMAN) 22 March 1994 (22.03.1994); entire document, see in particular claim 1.</td>
<td>1-8</td>
</tr>
<tr>
<td>A</td>
<td>US 6,006,207 A (MUMICK et al.) 21 December 1999 (21.12.1999); Figure 1, claim 1.</td>
<td>1-8</td>
</tr>
</tbody>
</table>

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

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

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"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

"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

"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

"&" member document of the same patent family

Date of the actual completion of the international search

09 November 2005 (09.11.2005)

Date of mailing of the international search report

17 JAN 2000

Name and mailing address of the ISA/US

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Form PCT/ISA/210 (second sheet) (April 2005)