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[Continued on next page]

(54) Title: SYSTEM FOR MANAGING MULTIPLE CREDIT ACCOUNTS

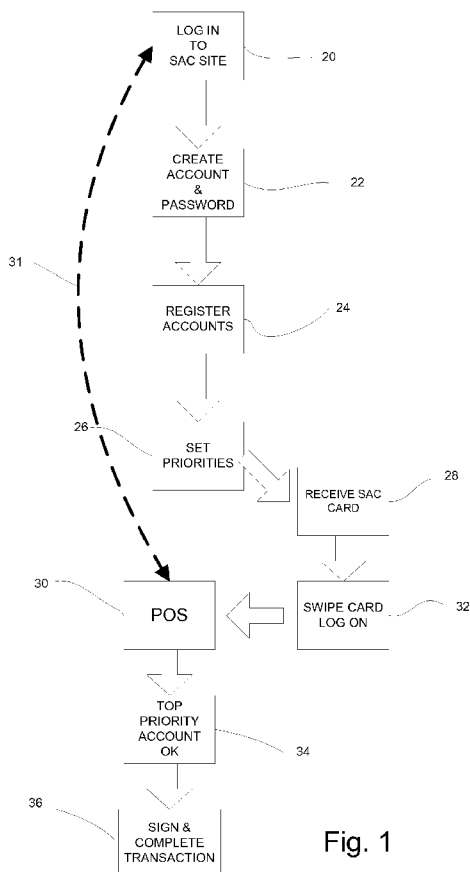


Fig. 1

(57) Abstract: In an improved system for managing consumer credit accounts a consumer registers a plurality of credit accounts through a secure web page establishing a priority of accounts in the process. The web page aggregates data from all of the registered accounts and a single credit card or device is issued to access the aggregated accounts. The single card is used at points of sale like an ordinary credit card except that it requires a password like a debit card. When a purchase is made the request is relayed to the credit account that has the top priority and sufficient available credit. A single card can access a plurality of separate credit accounts so there is no need to carry multiple cards. If the single card is stolen, it can be rapidly inactivated with a single call. It will not be necessary to cancel the underlying accounts.

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USPC: 705/16,17,18,20,21,22,23,24,25,26,39,44

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B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

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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)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2002/0069122 A1 (YUN et al.) 06 June 2002 (06.06.2002), see paragraphs [0023] - [0024], [0026] - [0028], [0030] - [0051], [0054] - [0064], [0067] - [0068], figures 4, 5, 9 -	1-14
A	US 5,699,528 (HOGAN) 16 December 1997 (16.12.1997), see entire document.	
A	US 6,609,113 B1 (O'LEARY et al.) 19 August 2003 (19.08.2003), see entire document.	

Further documents are listed in the continuation of Box C.

See patent family annex.

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