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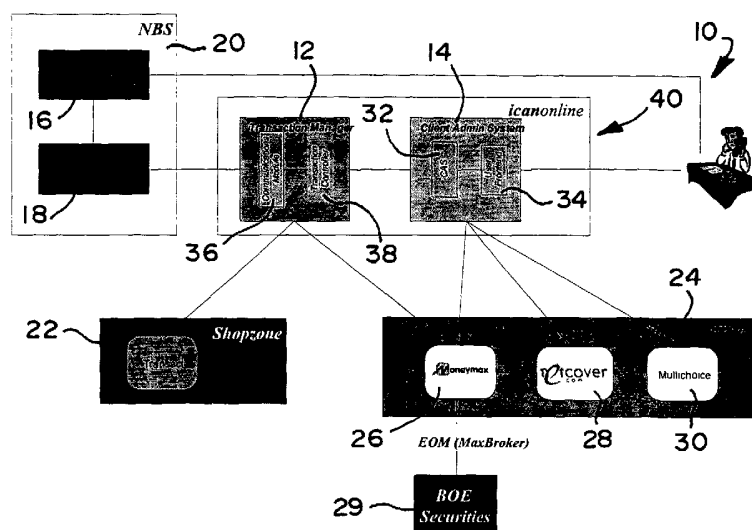
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(54) Title: A DATA PROCESSING SYSTEM



(57) Abstract: A web-based processing system providing subscribers with a facility to open an Internet bank directly, an online shopping facility and various other services. The system includes a central computing facility including a transaction manager server (12) and a client administration system (CAS) server (14), which are connected to banking servers (16) and (18) of a banking institution (20). The transaction manager server (12) is connected to various merchants (32), via an online shopping facility (22) and a plurality of different e-commerce websites (24). The server (14) handles client interfaces, whereas the server (12) interfaces with banking servers and online shopping facility (12) and the e-commerce websites (24). The transaction manager handles all transactions and external communications between the various servers. The central computing facility monitors data processing carried out between remote client devices and the merchants and the banking institution and records the data in a client administration database.



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patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/IB01/02076

A. CLASSIFICATION OF SUBJECT MATTER IPC(7) : G06F 17/60 US CL : 705/26 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. : 705/1,17,21,26,34,35,39,42,50,80 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) Automated banking, remote ordering, merchant, online trading, purchasing, shopping, transactions.																				
C. DOCUMENTS CONSIDERED TO BE RELEVANT <table border="1"> <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>Y</td> <td>US 4,799,156^A (SHAVIT et al) 17 January 1989 (17.01.1989), see entire document.</td> <td>1-15</td> </tr> <tr> <td>Y</td> <td>US 5,710,887^A (CHELLIAH et al) 20 January 1998 (20.01.1998), see entire document.</td> <td>1-15</td> </tr> <tr> <td>Y</td> <td>US 5,826,241^A (STEIN et al) 20 October 1998 (20.10.1998), see entire document.</td> <td>1-15</td> </tr> <tr> <td>Y</td> <td>US 5,995,626^A (NISHIOKA et al) 30 November 1999 (19.11.1999), see entire document.</td> <td>1-15</td> </tr> <tr> <td>Y</td> <td>US 6,072,870^A (NGUYEN et al) 6 June 2000 (06.06.2000), see entire document.</td> <td>1-15</td> </tr> </tbody> </table>			Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	Y	US 4,799,156 ^A (SHAVIT et al) 17 January 1989 (17.01.1989), see entire document.	1-15	Y	US 5,710,887 ^A (CHELLIAH et al) 20 January 1998 (20.01.1998), see entire document.	1-15	Y	US 5,826,241 ^A (STEIN et al) 20 October 1998 (20.10.1998), see entire document.	1-15	Y	US 5,995,626 ^A (NISHIOKA et al) 30 November 1999 (19.11.1999), see entire document.	1-15	Y	US 6,072,870 ^A (NGUYEN et al) 6 June 2000 (06.06.2000), see entire document.	1-15
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<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.																				
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INTERNATIONAL SEARCH REPORT

International application No.

PCT/IB 01/02016

C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,E	US 6,324,525 B1 (KRAMER et al) 27 November 2001 (27.11.2001), see entire document.	1-15
Y,E	US 2001/0047313 A1 (KANAI) 29 November 2001 (29.11.2001), see entire document.	1-15
Y,E	US 2002/0010640 A1 (DUTTA et al) 24 January 2002 (24.01.2002), see abstract.	1-15
Y,E	US 2002/0055906 A1 (KATZ et al) 9 May 2002 (09.05.2002), see entire document.	1-15