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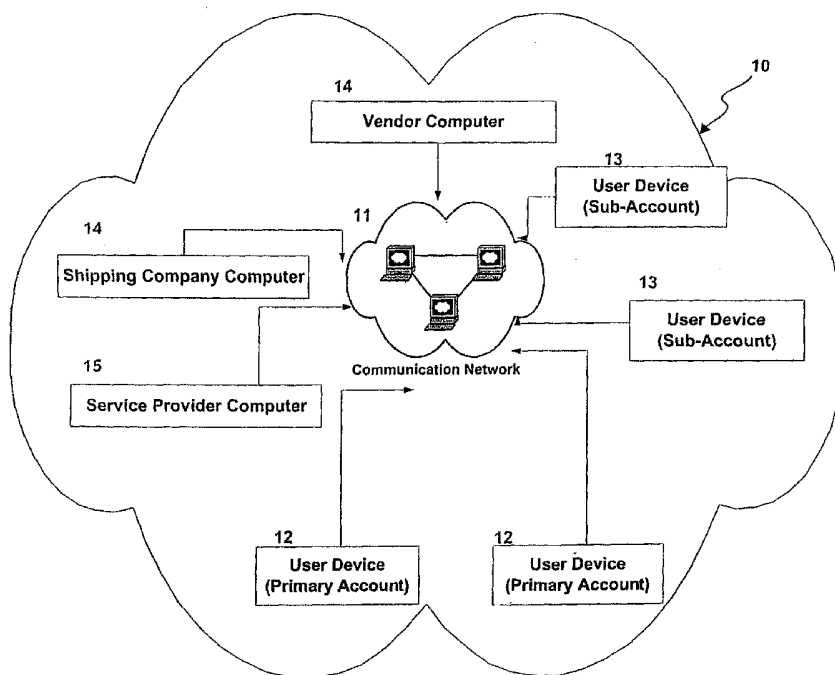
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(54) Title: USING ACCOUNT HIERARCHY AND LOCKING ACCOUNTS



(57) Abstract: Apparatus and methods are provided for facilitating electronic commerce in an environment in which a service provider (15) handles business transactions between registered users (12) and participating vendors (14) and shipping companies (14), wherein users may establish and manage primary accounts (12) and sub-accounts (13) to purchase goods and services from participating vendors' web sites (11).

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 0/421581

<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(7) : G06F 17/60 US CL : 705/36 According to International Patent Classification (IPC) or to both national classification and IPC</p>																	
<p>B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/36, 41</p>																	
<p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched</p>																	
<p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Please See Continuation Sheet</p>																	
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <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 6473,740 B2 (COCKRILL et al) 29 October 2002 (29.10.2002) , col. 4, lines 10-56, col. 5, lines 12-25, col. 7, lines 43-67, col. 9, lines 22-54, col. 17, lines 36-53, and col. 18, lines 20-39.</td> <td>1-3 and 12-14</td> </tr> <tr> <td>A</td> <td>US 5,287,269 A (DORROUGH et al) 15 February 1994 (15.02.1994)</td> <td>1-24</td> </tr> <tr> <td>A</td> <td>US 5,839,119 A (KRSUL et al) 17 November 1998 (17.11.1998)</td> <td>1-24</td> </tr> <tr> <td>A</td> <td>US 5,826,243 A (MUSMANNO et al) 20 October 1998 (20.10.1998)</td> <td>1-24</td> </tr> </tbody> </table>			Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	Y	US 6473,740 B2 (COCKRILL et al) 29 October 2002 (29.10.2002) , col. 4, lines 10-56, col. 5, lines 12-25, col. 7, lines 43-67, col. 9, lines 22-54, col. 17, lines 36-53, and col. 18, lines 20-39.	1-3 and 12-14	A	US 5,287,269 A (DORROUGH et al) 15 February 1994 (15.02.1994)	1-24	A	US 5,839,119 A (KRSUL et al) 17 November 1998 (17.11.1998)	1-24	A	US 5,826,243 A (MUSMANNO et al) 20 October 1998 (20.10.1998)	1-24
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<p>Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201</p>		<p>Authorized officer <i>Ella Colbert</i> Ella Colbert Telephone No. 571-272-6741</p>															

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Continuation of B. FIELDS SEARCHED Item 3:

WEST

Search terms: vendors, merchants, suppliers, e-commerce, user, customer, service provider, website, primary account, main account, sub-account, second account, credit card, debit card, pre-paid card, bank, funds transfer, limit.