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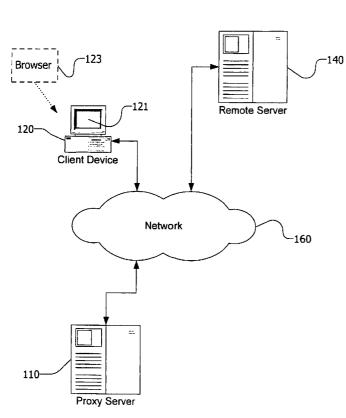
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(54) Title: PROVISION OF TRANSPARENT PROXY SERVICES TO A USER OF A CLIENT DEVICE



(57) Abstract: A proxy server (110) for the transparent control of electronic commerce transactions is provided through which an individual without a credit card is enabled to shop at online merchant sites. Upon opening an account within the proxy server, the account can be funded using numerous fund sources, for example credit cards, checking accounts, money orders, gift certificates, incentive codes, online currency, coupons, and stored value cards. A user (120) with a funded account can shop at numerous remote servers (140) through the proxy When merchandise is selected server. for purchase, a purchase transaction is executed in which a credit card belonging to the proxy server is temporarily or permanently assigned to the user. The credit card, once loaded with funds from the user's corresponding funded account, is used to complete the purchase transaction. The proxy server provides controls that include monitoring the data streams and, in response, controlling the information flow between the user and the merchant sites.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/06663

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A. CLASSIFICATION OF SUBJECT MATTER					
IPC(7) : G06F 15/16 US CL : 709/201,203:247,202,229: 713/201:707/501					
US CL: 709/201,203;247,202,229; 713/201;707/501 According to International Patent Classification (IPC) or to both national classification and IPC					
B. FIELDS SEARCHED					
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0.9. 1071201,203,241,202,227, 1131201,1011301					
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.	
Υ -	US 6,138,162 A (PISTRIOTTO et al) 24 October 2000, col 2-col 11.			1-96	
Y	US 5,991,795 A (HOWARD et al) 23 November 1999, col 2-col 13.			1-96	
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El	r documents are listed in the continuation of Box C.		Con notant family and		
			See patent family annex.		
			later document published after the inte date and not in conflict with the appli		
	at defining the general state of the art which is not considered to be		principle or theory underlying the inv		
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"P" document published prior to the international filing date but later than the "&" document member of the same patent family				family	
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