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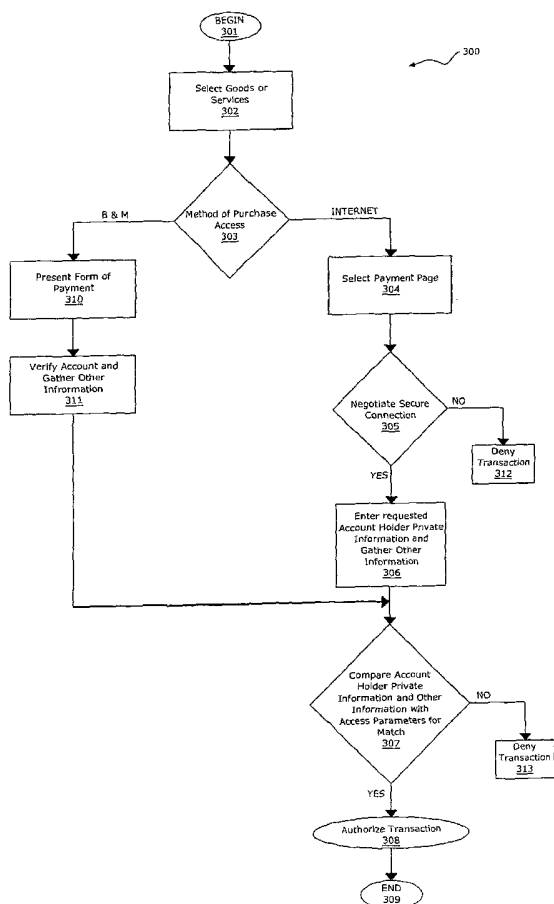
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(54) Title: E-COMMERCE ACCOUNT HOLDER SECURITY PARTICIPATION



(57) Abstract: E-commerce account holder security participation is provided for preventing unauthorized access to and use of private electronic account information. A method is provided to enable the account holder to participate in the protection of their private accounts and information. The account holder specifies and controls a single or a series of access parameters (306), associated with each private account or record, that must be satisfied before a transaction of funds or information is authorized (308). This account access protection is provided in addition to connection security provided in e-commerce transactions and is structured to stop unauthorized user access in possession of the account holder's name, address, account number or credit card number. The account holder can effect access parameter changes anywhere at any time via a computing device where the access parameter data is stored in the computing device, secure server or other secure location.



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— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

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INTERNATIONAL SEARCH REPORT

International application No.

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**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) : H04L 9/32  
 US CL : 705/26, 705/64, 67, 72

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. : 705/26, 705/64, 67, 72

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
 NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
 EAST (US AND FOREIGN PATENT) DATABASES

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,930,764 A (MELCHIONE et al) 27 July 1997, entire document	1-11
X	US 5,963,915 A (KIRSCH) 05 October 1999, entire document	1-11

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

* Special categories of cited documents:	"T"
"A" document defining the general state of the art which is not considered to be of particular relevance	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
"B" earlier application or patent published on or after the international filing date	"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
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"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
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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