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(54) SCHEMA-BASED SERVICE FOR IDENTITY-BASED DATA ACCESS TO FINANCIAL DATA

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(60) Provisional application No. 60/275,809, filed on Mar. 14, 2001.

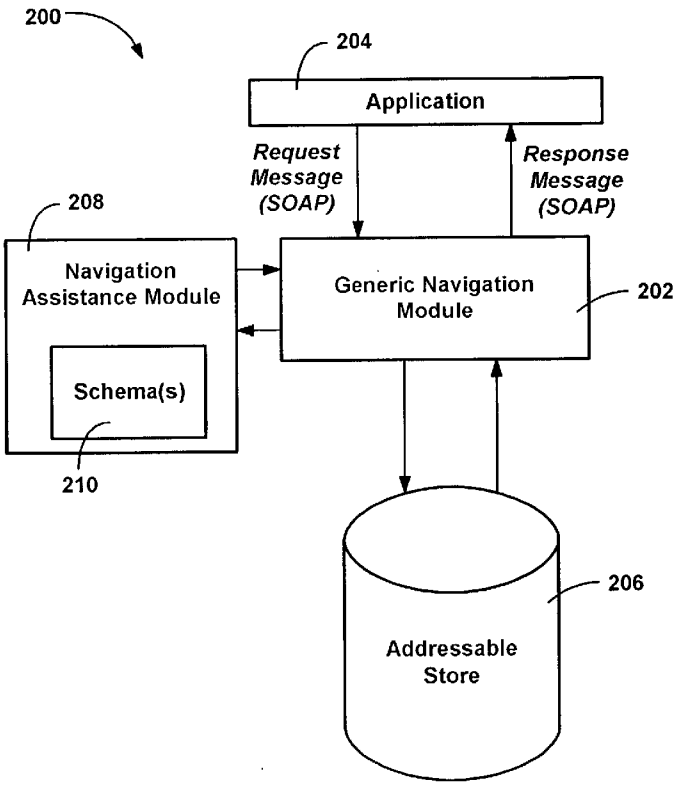
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(57) **ABSTRACT**

A schema-based Wallet service for centralized access to per-user financial data, wherein access to data is based on each user's identity. The Wallet service includes a schema that defines rules and a structure for each user's data, and also includes methods that provide access to the data in a defined way. The Wallet schema thus corresponds to a logical document containing the data for each user. The user manipulates (e.g., reads or writes) data in the logical document by data access requests through defined methods. In one implementation, the Wallet schemas are arranged to provide XML documents, and the services provide methods that control access to the data based on the requesting user's identification, defined role and scope for that role In this way, document data can be accessed by its owner, and shared to an extent determined by the owner. The structure of the data is defined from the perspective of the data, not from that of an application program or a device, whereby appropriate programs can communicate with the Wallet service to access the data, with existing knowledge of the schema-defined format, regardless of the device or application program in use. Extensibility is defined into the schema.



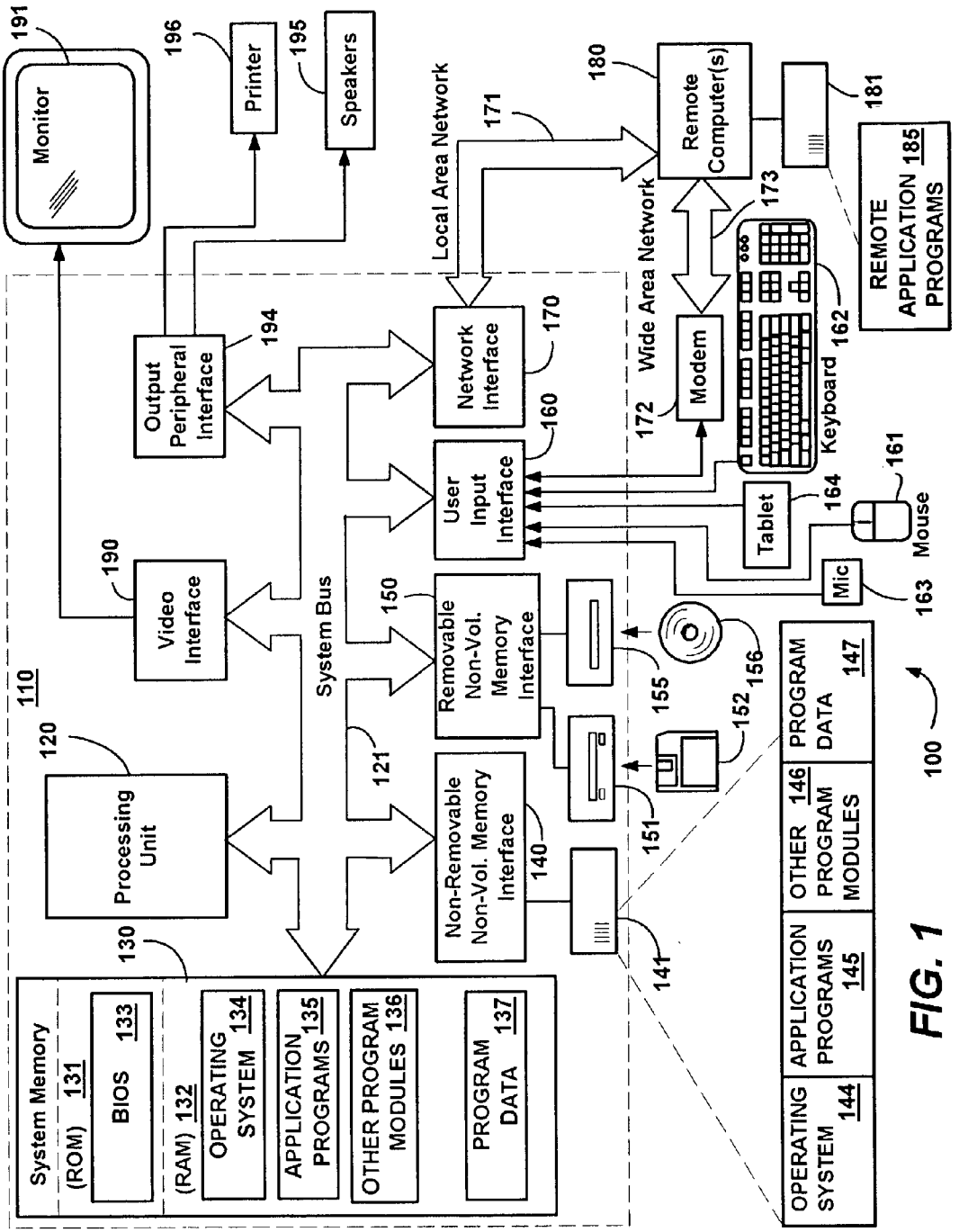

Monitor
191
Printer
196
Speakers
195
Local Area Network
171
Remote Computer(s)
180
181
REMOTE APPLICATION PROGRAMS 185
Wide Area Network
173
Modem
172
Keyboard
162
Output Peripheral Interface
194
Network Interface
170
User Input Interface
160
Tablet
164
Mouse
161
Mic
163
Video Interface
190
System Bus
Removable Non-Vol. Memory Interface
150
Non-Removable Non-Vol. Memory Interface
140
Processing Unit
120
110
121
155
156
152
151
141
100
System Memory
(ROM) 131
BIOS 133
(RAM) 132
OPERATING SYSTEM 134
APPLICATION PROGRAMS 135
OTHER PROGRAM MODULES 136
PROGRAM DATA 137
130
OPERATING SYSTEM 144
APPLICATION PROGRAMS 145
OTHER PROGRAM MODULES 146
PROGRAM DATA 147

FIG. 1

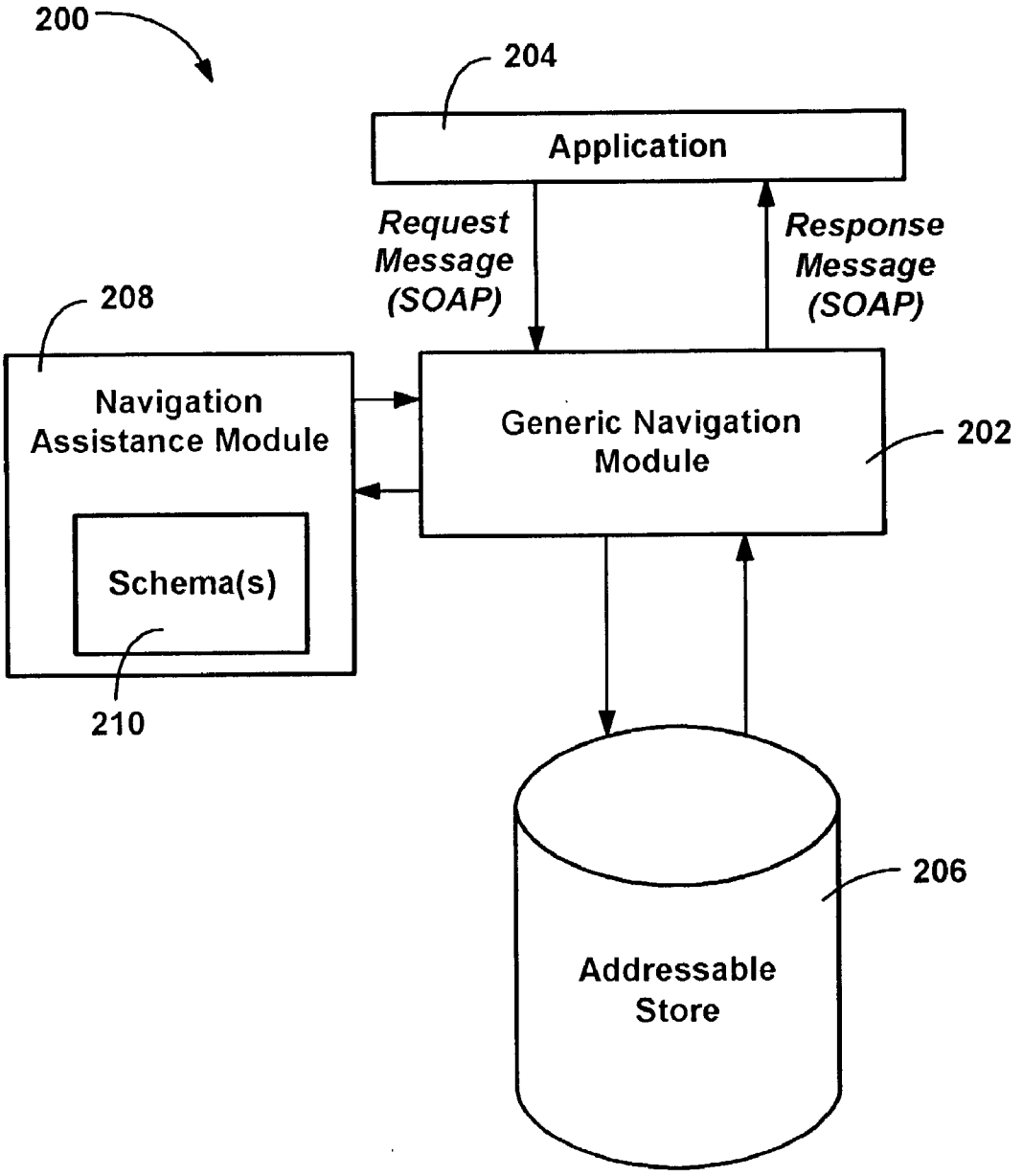

200
204
Application
Request Message (SOAP)
Response Message (SOAP)
208
Navigation Assistance Module
Schema(s)
210
Generic Navigation Module
202
206
Addressable Store

FIG. 2

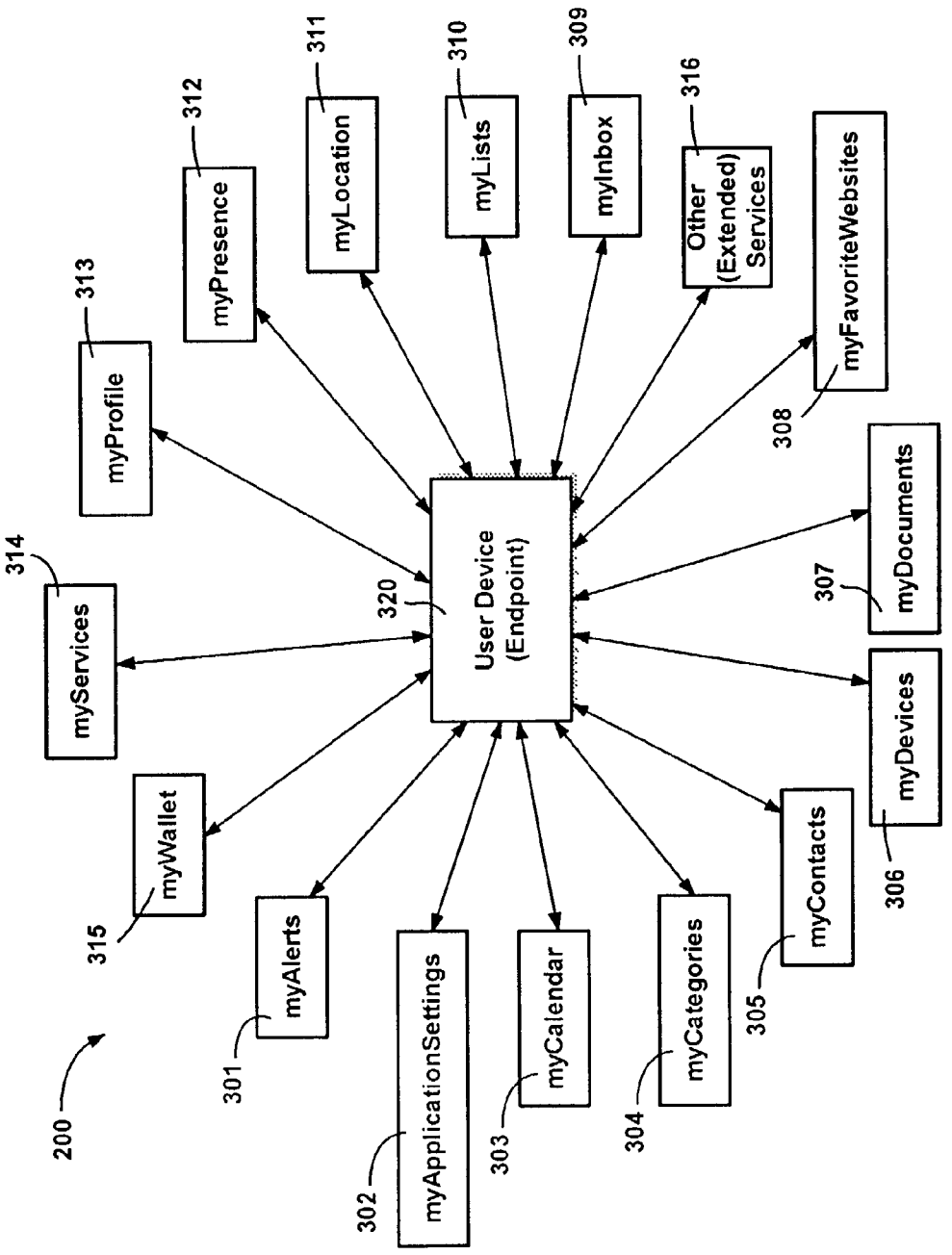

User Device (Endpoint)
320
myProfile
313
myPresence
312
myLocation
311
myLists
310
myInbox
309
Other (Extended) Services
316
myFavoriteWebsites
308
myDocuments
307
myDevices
306
myContacts
305
myCategories
304
myCalendar
303
myApplicationSettings
302
myAlerts
301
myWallet
315
myServices
314
200

FIG. 3

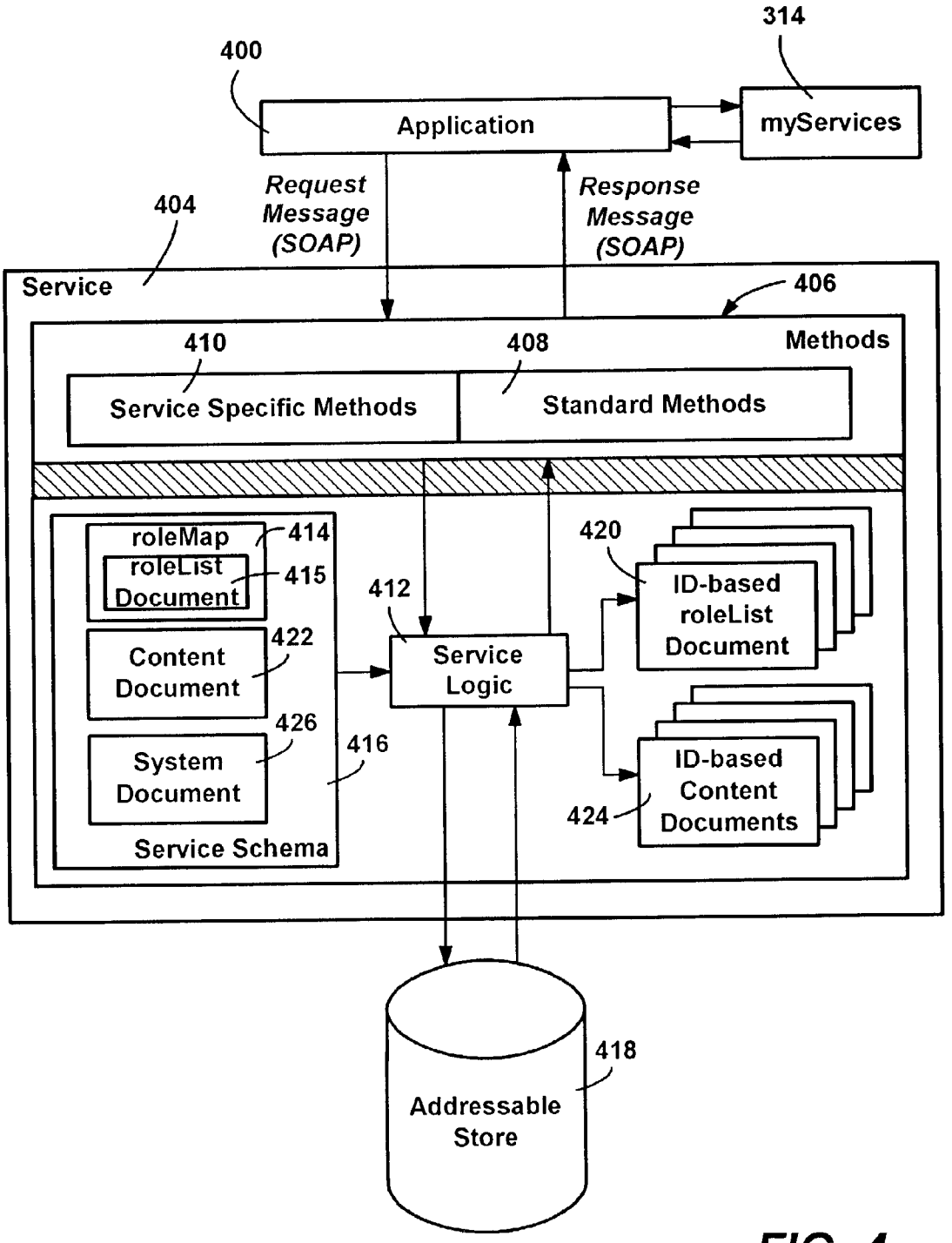

314
400
Application
myServices
Request Message (SOAP)
Response Message (SOAP)
404
Service
406
410
408
Methods
Service Specific Methods
Standard Methods
roleMap
414
roleList Document
415
420
412
ID-based roleList Document
Content Document
422
Service Logic
426
System Document
416
ID-based Content Documents
424
Service Schema
418
Addressable Store

FIG. 4

SCHEMA-BASED SERVICE FOR IDENTITY-BASED DATA ACCESS TO FINANCIAL DATA

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] The present application claims priority from U.S. patent application Ser. No. 10/017,680, filed Oct. 22, 2002, which claims priority from U.S. provisional application serial No. 60/275,809, filed Mar. 14, 2001 and entitled "Identity-Based Service Communication Using XML Messaging Interfaces," which are hereby incorporated herein by reference in their entireties.

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FIELD OF THE INVENTION

[0003] The invention relates generally to computer network data access, and more particularly to systems, methods and data structures for accessing data and data-related services over a network.

BACKGROUND OF THE INVENTION

[0004] There are many types of data that users need to manage and otherwise access. For example, users keep word processing documents, spreadsheet documents, calendars, telephone numbers and addresses, e-mail messages, financial information and so on. In general, users maintain this information on various personal computers, hand-held computers, pocket-sized computers, personal digital assistants, mobile phones and other electronic devices. In most cases, a user's data on one device is not accessible to another device, without some manual synchronization process or the like to exchange the data, which is cumbersome. Moreover, some devices do not readily allow for synchronization. For example, if a user leaves his cell phone at work, he has no way to get his stored phone numbers off the cell phone when at home, even if the user has a computing device or similar cell phone at his disposal. As is evident, these drawbacks result from the separate devices each containing their own data.

[0005] Corporate networks and the like can provide users with remote access to some of their data, but many users do not have access to such a network. For many of those that have access, connecting to a network with the many different types of devices, assuming such devices can even connect to a network, can be a complex or overwhelming problem.

[0006] Moreover, even if a user has centrally stored data, the user needs the correct type of device running the appropriate application program to access that data. For example, a user with a PDA that maintains a user's schedule (e.g., appointments, meetings and so on) with a simple to-do list application program ordinarily will not be able to use that program to open a calendar stored by an email application program or the like at work. In general, this is because the data is formatted and accessed according to the way the application program wants it to be formatted.

[0007] What is needed is a model wherein data is centrally stored for users, with a set of services that control access to the data with defined methods, regardless of the application program and/or device.

SUMMARY OF THE INVENTION

[0008] Briefly, the present invention provides a Wallet service (.NET Wallet, or myW) for centralized (e.g., Internet) access to per-user financial data, based on each user's identity, wherein the Wallet service includes a schema that defines rules and a structure for the data, and also includes methods that provide access to the data in a defined way. Because the structure of the data is defined from the perspective of the data, not from that of an application program or a device, programs can communicate with the services to access the data, with existing knowledge of the format. In one implementation, the Wallet schemas are arranged to provide XML documents, and the services provide methods that control access to the data based on the requesting user's identification, defined role and scope for that role. In this way, data can be accessed by its owner, and shared to an extent determined by the owner. Extensibility is defined into the schema.

[0009] Other benefits and advantages will become apparent from the following detailed description when taken in conjunction with the drawings, in which:

BRIEF DESCRIPTION OF THE DRAWINGS

[0010] **FIG. 1** is a block diagram representing an exemplary computer system into which the present invention may be incorporated;

[0011] **FIG. 2** is a block diagram representing a generic data access model in accordance with one aspect of the present invention;

[0012] **FIG. 3** is a representation of services for identity-based data access in accordance with one aspect of the present invention;

[0013] **FIG. 4** is a block diagram representing a schema-based service for accessing data arranged in a logical content document based on a defined schema for that service in accordance with one aspect of the present invention.

DETAILED DESCRIPTION

[0014] Exemplary Operating Environment

[0015] **FIG. 1** illustrates an example of a suitable computing system environment **100** on which the invention may be implemented. The computing system environment **100** is only one example of a suitable computing environment and is not intended to suggest any limitation as to the scope of use or functionality of the invention. Neither should the computing environment **100** be interpreted as having any dependency or requirement relating to any one or combination of components illustrated in the exemplary operating environment **100**.

[0016] The invention is operational with numerous other general purpose or special purpose computing system environments or configurations. Examples of well known com-

puting systems, environments, and/or configurations that may be suitable for use with the invention include, but are not limited to: personal computers, server computers, hand-held or laptop devices, tablet devices, multiprocessor systems, microprocessor-based systems, set top boxes, programmable consumer electronics, network PCs, minicomputers, mainframe computers, distributed computing environments that include any of the above systems or devices, and the like.

[0017] The invention may be described in the general context of computer-executable instructions, such as program modules, being executed by a computer. Generally, program modules include routines, programs, objects, components, data structures, and so forth, that perform particular tasks or implement particular abstract data types. The invention may also be practiced in distributed computing environments where tasks are performed by remote processing devices that are linked through a communications network. In a distributed computing environment, program modules may be located in local and/or remote computer storage media including memory storage devices.

[0018] With reference to **FIG. 1**, an exemplary system for implementing the invention includes a general purpose computing device in the form of a computer **110**. Components of the computer **110** may include, but are not limited to, a processing unit **120**, a system memory **130**, and a system bus **121** that couples various system components including the system memory to the processing unit **120**. The system bus **121** may be any of several types of bus structures including a memory bus or memory controller, a peripheral bus, and a local bus using any of a variety of bus architectures. By way of example, and not limitation, such architectures include Industry Standard Architecture (ISA) bus, Micro Channel Architecture (MCA) bus, Enhanced ISA (EISA) bus, Video Electronics Standards Association (VESA) local bus, and Peripheral Component Interconnect (PCI) bus also known as Mezzanine bus.

[0019] The computer **110** typically includes a variety of computer-readable media. Computer-readable media can be any available media that can be accessed by the computer **110** and includes both volatile and nonvolatile media, and removable and non-removable media. By way of example, and not limitation, computer-readable media may comprise computer storage media and communication media Computer storage media includes both volatile and nonvolatile, removable and non-removable media implemented in any method or technology for storage of information such as computer-readable instructions, data structures, program modules or other data. Computer storage media includes, but is not limited to, RAM, ROM, EEPROM, flash memory or other memory technology, CD-ROM, digital versatile disks (DVD) or other optical disk storage, magnetic cassettes, magnetic tape, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to store the desired information and which can accessed by the computer **110**. Communication media typically embodies computer-readable instructions, data structures, program modules or other data in a modulated data signal such as a carrier wave or other transport mechanism and includes any information delivery media The term "modulated data signal" means a signal that has one or more of its characteristics set or changed in such a manner as to encode information in the signal. By way of example, and not limitation, communication media includes wired media such as a wired network or direct-wired connection, and wireless media such as acoustic, RF, infrared and other wireless media. Combinations of the any of the above should also be included within the scope of computer-readable media.

[0020] The system memory **130** includes computer storage media in the form of volatile and/or nonvolatile memory such as read only memory (ROM) **131** and random access memory (RAM) **132**. A basic input/output system **133** (BIOS), containing the basic routines that help to transfer information between elements within computer **110**, such as during start-up, is typically stored in ROM **131**. RAM **132** typically contains data and/or program modules that are immediately accessible to and/or presently being operated on by processing unit **120**. By way of example, and not limitation, **FIG. 1** illustrates operating system **134**, application programs **135**, other program modules **136** and program data **137**.

[0021] The computer **110** may also include other removable/non-removable, volatile/nonvolatile computer storage media. By way of example only, **FIG. 1** illustrates a hard disk drive **141** that reads from or writes to non-removable, nonvolatile magnetic media, a magnetic disk drive **151** that reads from or writes to a removable, nonvolatile magnetic disk **152**, and an optical disk drive **155** that reads from or writes to a removable, nonvolatile optical disk **156** such as a CD ROM or other optical media. Other removable/non-removable, volatile/nonvolatile computer storage media that can be used in the exemplary operating environment include, but are not limited to, magnetic tape cassettes, flash memory cards, digital versatile disks, digital video tape, solid state RAM, solid state ROM, and the like. The hard disk drive **141** is typically connected to the system bus **121** through a non-removable memory interface such as interface **140**, and magnetic disk drive **151** and optical disk drive **155** are typically connected to the system bus **121** by a removable memory interface, such as interface **150**.

[0022] The drives and their associated computer storage media, discussed above and illustrated in **FIG. 1**, provide storage of computer-readable instructions, data structures, program modules and other data for the computer **110**. In **FIG. 1**, for example, hard disk drive **141** is illustrated as storing operating system **144**, application programs **145**, other program modules **146** and program data **147**. Note that these components can either be the same as or different from operating system **134**, application programs **135**, other program modules **136**, and program data **137** Operating system **144**, application programs **145**, other program modules **146**, and program data **147** are given different numbers herein to illustrate that, at a minimum, they are different copies. A user may enter commands and information into the computer **20** through input devices such as a tablet, or electronic digitizer, **164**, a microphone **163**, a keyboard **162** and pointing device **161**, commonly referred to as mouse, trackball or touch pad. Other input devices not shown in **FIG. 1** may include a joystick, game pad, satellite dish, scanner, or the like. These and other input devices are often connected to the processing unit **120** through a user input interface **160** that is coupled to the system bus, but may be connected by other interface and bus structures, such as a parallel port, game port or a universal serial bus (USB) A monitor **191** or other type of display device is also connected to the system bus **121** via an interface, such as a video interface **190**. The monitor **191**

may also be integrated with a touch-screen panel or the like. Note that the monitor and/or touch screen panel can be physically coupled to a housing in which the computing device **110** is incorporated, such as in a tablet-type personal computer. In addition, computers such as the computing device **110** may also include other peripheral output devices such as speakers **195** and printer **196**, which may be connected through an output peripheral interface **194** or the like.

[**0023**] The computer **110** may operate in a networked environment using logical connections to one or more remote computers, such as a remote computer **180**. The remote computer **180** may be a personal computer, a server, a router, a network PC, a peer device or other common network node, and typically includes many or all of the elements described above relative to the computer **110**, although only a memory storage device **181** has been illustrated in **FIG. 1**. The logical connections depicted in **FIG. 1** include a local area network (LAN) **171** and a wide area network (WAN) **173**, but may also include other networks. Such networking environments are commonplace in offices, enterprise-wide computer networks, intranets and the Internet. For example, in the present invention, the computer system **110** may comprise source machine from which data is being migrated, and the remote computer **180** may comprise the destination machine. Note however that source and destination machines need not be connected by a network or any other means, but instead, data may be migrated via any media capable of being written by the source platform and read by the destination platform or platforms.

[**0024**] When used in a LAN networking environment, the computer **110** is connected to the LAN **171** through a network interface or adapter **170**. When used in a WAN networking environment, the computer **110** typically includes a modem **172** or other means for establishing communications over the WAN **173**, such as the Internet. The modem **172**, which may be internal or external, may be connected to the system bus **121** via the user input interface **160** or other appropriate mechanism. In a networked environment, program modules depicted relative to the computer **110**, or portions thereof, may be stored in the remote memory storage device. By way of example, and not limitation, **FIG. 1** illustrates remote application programs **185** as residing on memory device **181**. It will be appreciated that the network connections shown are exemplary and other means of establishing a communications link between the computers may be used.

[**0025**] Data Access Model

[**0026**] The present invention generally operates in an architecture/platform that connects network-based (e.g., Internet-based) applications, devices and services, and transforms them into a user's personal network which works on the user's behalf, and with permissions granted by the user. To this end, the present invention is generally directed to schema-based services that maintain user, group, corporate or other entity data in a commonly accessible virtual location, such as the Internet. The present invention is intended to scale to millions of users, and be stored reliably, and thus it is likely that a user's data will be distributed among and/or replicated to numerous storage devices, such as controlled via a server federation. As such, while the present invention will be generally described with respect to an identity-centric model that enables a user with an appropriate identity and credentials to access data by communicating with various core or other services, it is understood that the schema-based services described herein are arranged for handling the data of millions of users, sorted on a per-user-identity basis. Note that while "user" is generally employed herein for simplicity, as used herein the term "user" is really a substitute for any identity, which may be a user, a group, another entity, an event, a project, and so on.

[**0027**] As generally represented in **FIG. 2**, a data access model **200** includes a generic navigation module **202** through which applications **204** and the like may access a wide variety of identity-based data, such as maintained in an addressable store **206**. To access the data, a common set of command methods may be used to perform operations on various data structures that are constructed from the data in the addressable store **206**, even though each of those data structures may represent different data and be organized quite differently. Such command methods may describe generic operations that may be desired on a wide variety of data structures, and include, for example, insert, delete, replace, update, query or changequery methods.

[**0028**] In accordance with one aspect of the present invention and as described in detail below, the data is accessed according to various schemas, with the schemas corresponding to identity-based services through which users access their data. As used herein, a "schema" generally comprises a set of rules that define how a data structure may be organized, e.g., what elements are supported, in what order they appear, how many times they appear, and so on. In addition, a schema may define, via color-coding or other identification mechanisms, what portions of an XML document (that corresponds to the data structure) may be operated on. Examples of such XML-based documents are described below. The schema may also define how the structure of the XML document may be extended to include elements not expressly mentioned in the schema.

[**0029**] As will be understood below, the schemas vary depending on the type of data they are intended to organize, e.g., an email-inbox-related schema organizes data differently from a schema that organizes a user's favorite websites. Further, the services that employ schemas may vary. As such, the generic navigation module **202** has associated therewith a navigation assistance module **208** that includes or is otherwise associated with one or more schemas **210**. As will be understood, a navigation assistance module **208** as represented in **FIG. 2** corresponds to one or more services, and possesses the information that defines how to navigate through the various data structures, and may also indicate which command methods may be executed on what portions of the data structure. Although in **FIG. 2** only one navigation assistance module **208** is shown coupled to the generic navigation module **202**, there may be multiple navigation assistance modules that may each specialize as desired. For example, each navigation assistance module may correspond to one service. Moreover, although the navigation assistance module **208** is illustrated as a separate module, some or all of the operations of the navigation assistance module **208** may be incorporated into the generic navigation module **202**, and vice versa. In one embodiment, the various data structures constructed from the schema and addressable store data may comprise XML documents of various XML

classes. In that case, the navigation assistance module **208** may contain a schema associated with each of the classes of XML documents.

[**0030**] The present invention provides a number of schema-based services that facilitate data access based on the identity of a user. Preferably, the user need not obtain a separate identity for each service, but rather obtains a single identity via a single set of credentials, such as with the Microsoft® Passport online service. With such an identity, a user can access data via these services from virtually any network connectable device capable of running an application that can call the methods of a service.

[**0031**] Services and Schemas

[**0032**] ".NET My Services" comprises identity-centric services which may be generally implemented in XML (extensible Markup Language) Message Interfaces (XMIs). While the present invention will be described with respect to XML and XMI, it can readily be appreciated that the present invention is not limited to any particular language or set of interfaces. The NET My Services model essentially corresponds to one implementation of the generic data access model **200** of **FIG. 2**.

[**0033**] As generally represented in **FIG. 3**, .NET My Services **300** is implemented as a set of Web services **301-316**, each bound to a .NET Identity (PUID, such as a Passport® unique identifier similar to a globally unique identifier when Passport® is the authentication service). The services **301-316** can communicate with one another via a service-to-service communications protocol (SSCP), described below. As also described below, each service presents itself as a set of XML documents that can be manipulated from an application program **202** (**FIG. 2**) or the like using a set of standard methods and domain-specific methods. To this end, a user device **320** (endpoint) running such application programs connects a user's applications to the services, and the data controlled by those services, such as over the Internet or an Intranet, such as over the Internet or an Intranet. Note that endpoints can be client devices, applications or services. In keeping with the present invention, virtually any device capable of executing software and connecting to a network in any means may thus give a user access to data that the user is allowed to access, such as the user's own data, or data that a friend or colleague has specified as being accessible to that particular user.

[**0034**] In general, a .NET Identity is an identifier assigned to an individual, a group of individuals, or some form of organization or project. Using this identifier, services bound to that identity can be located and manipulated. A general effect is that each identity (e.g., of a user, group or organization) has tied to it a set of services that are partitioned along schema boundaries and across different identities. As will be understood, the XML-document-centric architecture of .NET My Services provides a model for manipulating and communicating service state that is very different from prior data access models. The XML-document-centric approach, in conjunction with loose binding to the data exposed by the services, enables new classes of application programs. As will also be understood, the .NET My Services model **300** presents the various services **301-316** using a uniform and consistent service and method model, a uniform and consistent data access and manipulation model, and a uniform and consistent security authorization model.

[**0035**] In a preferred implementation, the .NET My Services model **300** is based upon open Internet standards. Services are accessed by means of SOAP (Simple Object Access Protocol) messages containing an XML payload. Service input and output is expressed as XML document outlines, and each of these document outlines conform to an XML schema document. The content is available to a user interacting with the .NET My Services service endpoint **320**.

[**0036**] Turning to **FIG. 4**, in the .NET My Services model, an application **400** requests performance of a method that operates on data structures. The application may make a request that is generic with respect to the type of data structure being operated upon and without requiring dedicated executable code for manipulating data structures of any particular data type. To this end, in one implementation the application first contacts a special myServices service **314** to obtain the information needed to communicate with a particular service **404**, through a set of methods **406** of that service **404**. For example, the needed information received from the myServices service **314** includes a URI of that service **404**. Note that the service **404** may correspond to essentially any of the services represented in **FIG. 3**, such as the myWallet service **315**.

[**0037**] In an alternate implementation, the services and data may be available on an intranet or the like. In such an event, it may be unnecessary to use the myServices service **314**, e.g., if the URI of the desired services are fixed for any user of the intranet. Notwithstanding, a more flexible approach with an intranet may be to have the myServices service that simply provides an intranet URI, such as from a simple lookup table, whereby an administrator and the applications would not be bound to anything fixed.

[**0038**] The service **404** includes or is otherwise associated with a set of methods **406** including standard methods **408**, such as to handle requests directed to insert, delete, replace, update, query or changequery operations on the data. The set of methods of a particular service may also include service specific methods **410**. In general, the only way in which an application can communicate with a service are via that service's methods.

[**0039**] Each service includes service logic **412** for handling requests and providing suitable responses. To this end, the service logic performs various functions such as authorization, authentication, and signature validation, and further limits valid users to only the data which they are permitted to access. The security aspect of a service is not discussed herein, except to note that in general, for otherwise valid users, the user's identity determines whether a user can access data in a requested manner. To this end, a roleMap **414** comprising service-wide roleList document templates **415** and scopes (e.g., part of the overall service's schema **416**), in conjunction with user-based data maintained in an addressable store **418**, determines whether a particular requested method is allowed, e.g., by forming an identity-based roleList document **420**. If a method is allowed, the scope information in the roleMap **414** determines a shape of data to return, e.g., how much content is allowed to be accessed for this particular user for this particular request. The content is obtained in accordance with a content document **422** in the service's schema **416** and the actual user data corresponding to that content document in the addressable store **418**. In this manner, a per-identity shaped content

document **424** is essentially constructed for returning to the user, or for updating the addressable store, as appropriate for the method. Note that **FIG. 4** includes a number of ID-based roleList documents and ID-based content documents, to emphasize that the service **406** is arranged to serve multiple users. Also, in **FIG. 4**, a system document **426** is present as part of the schema **416**, as described below.

[**0040**] Returning to **FIG. 3**, in one implementation, access to .NET My Services **300** is accomplished using SOAP messages formatted with .NET My Services-specific header and body content. Each of the .NET My Services will accept these messages by means of an HTTP POST operation, and generate a response by "piggy-backing" on the HTTP Response, or by issuing an HTTP POST to a .NET My Services response-processing endpoint **320**. In addition to HTTP as the message transfer protocol, .NET My Services will support raw SOAP over TCP, a transfer protocol known as Direct Internet Message Encapsulation (or DIME). Other protocols for transferring messages are feasible.

[**0041**] Because .NET My Services are accessed by protocol, no particular client-side binding code, object models, API layers, or equivalents are required, and are thus optional. The .NET My Services will support Web Services Description Language (WSDL). It is not mandatory that applications wishing to interact with .NET My Services make use of any particular bindings, and such bindings are not described herein. Instead, the present invention will be generally described in terms of messages that flow between requestors of a particular service and the service endpoints. In order to interact with .NET My Services, a service needs to format a .NET My Services message and deliver that message to a .NET My Services endpoint. In order to format a message, a client needs to manipulate XML document outlines, and typically perform some simple, known (public-domain) cryptographic operations on portions of the message.

[**0042**] In accordance with one aspect of the present invention, and as described in **FIG. 4** and below, in one preferred implementation, services (including the myWallet service **315**) present three logical XML documents, a content document **422**, roleList document **415** (of the roleMap **414**), and a system document **426**. These documents are addressable using .NET My Services message headers, and are manipulated using standard .NET My Services methods. In addition to these common methods, each service may include additional domain-specific methods, such as updateNotificationData.

[**0043**] Each .NET MyServices service thus logically includes a content document **422**, which in general is the main, service-specific document. The schema for this document **422** is a function of the class of service, as will become apparent from the description of the myWallet service's content document below. For example, in the case of the myWallet service **315**, the content document presents data in the shape dictated by the .NET My Services MyWallet schema, whereas in the case of the ".NET FavoriteWebSites" service **308**, the content document presents data in the shape dictated by a .NET myFavoriteWebSites schema.

[**0044**] Each service also includes a roleList document **415** that contains roleList information, comprising information that governs access to the data and methods exported by the service **404**. The roleList document is manipulated using the .NET My Services standard data manipulation mechanisms The shape of this document is governed by the .NET My Services core schema's roleListType XML data type.

[**0045**] Each service also includes a system document **426**, which contains service-specific system data such as the roleMap, schemaMap, messageMap, version information, and service specific global data. The document is manipulated using the standard .NET data manipulation mechanism, although modifications are limited in a way that allows only the service itself to modify the document. The shape of this system document **426** may be governed by the system document schema for the particular service, in that each service may extend a base system document type with service specific information.

[**0046**] As is understood, the present invention is generally based on schemas, which in general comprise a set of rules or standards that define how a particular type of data can be structured. Via the schemas, the meaning of data, rather than just the data itself, may be communicated between computer systems. For example, a computer device may recognize that a data structure that follows a particular address schema represents an address, enabling the computer to "understand" the component part of an address. The computer device may then perform intelligent actions based on the understanding that the data structure represents an address. Such actions may include, for example, the presentation of an action menu to the user that represents things to do with addresses. Schemas may be stored locally on a device and/or globally in a federation's "mega-store." A device can keep a locally-stored schema updated by subscribing to an event notification service (in this case, a schema update service) that automatically passes messages to the device when the schema is updated. Access to globally stored schemas is controlled by the security infrastructure.

[**0047**] General Schema Commonality

[**0048**] The .NET My Services data is defined using annotated XSD schema files. The XSD files accurately type the data, but since XSD is a verbose and complex language, it is not a particularly efficient way to convey structure and meaning. Thus, for purposes of simplicity herein, the myWallet schemas are described below in terms of schema outlines with accompanying element/attribute descriptions. These document outlines accurately show the structure of the data contained within a service. However, because the present application is not viewable in color, the nodes, elements and/or attributes of the schema outlines (which may be described as bold blue, or blue), are represented in the schema outlines as boldface type. Those described as underlined red, or red, are represented as underlined type, while others referred to as black are represented in normal type.

[**0049**] The meaning of these bold (blue), underlined (red) and normal (black) items has significance with respect to the data model and to the data language that accesses and manipulates the data (e.g., via the insert, delete, replace, update, query, changequery or other methods). For example, each document described below contains a root element having an element name that matches that of the service, e.g., the myWallet service has a root element named myWallet. The .NET My Services name for this item is the root.

[**0050**] Documents contain elements that resemble first-class top-level objects, including, for example, <catDef/>,

<myApplicationsSettings/> (other another name as appropriate) and <order/>. Such items are denoted in the outlines as bold (blue), and may be identified using an <xdb:blue/> tag. Bold (blue) items define major blocks of data within a service. These node sets are directly addressable by an identifier attribute, and their change status is tracked through a changeNumber attribute. Top-level bold blue items may be considered objects. As seen below, some bold (blue) objects contain nested bold blue objects. They usually contain frequently changing underlined (red) properties, which reduces the amount of synchronization traffic. Nested bold (blue) items may be considered property groups.

[0051] Each bold blue item contains one or more underlined (red) items which are elements or attributes. These items may be identified using the <xdb:red/> tag. These items are special in that they may be used within predicates (filters) to aid in xdb:bold blue selection. These items are also directly addressable and may be manipulated directly by the data manipulation language.

[0052] Each underlined (colored red) element may contain one or more non-colorized elements and attributes, which are valid and semantically meaningful XML items in the service document. Such items are opaque to the data language. These uncolored (i.e., non-bold or underlined) elements and attributes may not be addressed directly, may not be selected in a node selection operation, and may not be used in a predicate node test. Note that if one of these items is in the path to an underlined red item, it may be used in a location step to the underlined red item, but may not be used as the selected node. Note that being opaque does not mean that the item is not considered during schema validation, but rather means that the item may not be used in a predicate, may not be directly addressed, and may not be inserted by itself As can be readily appreciated, in this manner, the .NET My Services thus limits the granularity of access to nodes within the service document, since only xdb:bold blue and xdb:underlined red marked items are directly addressable, and only those elements and attributes tagged with the xdb:underlined red annotation may be used in predicates to influence node selection. Using this technique, the .NET My Services storage system can efficiently manage indexes, increase the performance of node selection, partially shred the document data, and in general (because the node selections are well defined) fine-tune the node selection logic on a per-xdb:blue basis. The primary purpose of the xdb:blue is to define a base-level XML object that is designed to be operated on as a unit. The primary purpose of the xdb:red items is to aid in the selection of xdb:bold blues. The xdb:red items may be changed by the data language primitives so some level of fine-grained manipulation of the data is available, but only in very limited ways.

[0053] Bold blue items have unique IDs, which are usually assigned by .NET My Services, and are returned from update operations within the new blueId node. In all cases, the order of xxxBold blue follows the pre-order traversal of the document XML tree. Item IDs are UUIDs in the following format (h stands for a hexadecimal digit): hhhhhhhh-hhhh-hhhh-hhhh-hhhhhhhhhhhh.

[0054] In addition to identifiers, names and change numbers, nodes and especially red nodes may include creator identifiers, category information, and {any} fields. Category information enables data to be grouped and/or distinguished in some way, such as to share certain calendar information with golf buddies, send an email to immediately family, designate things such as which telephone number is the user's primary number, e.g., if a user has a second home, and so on. Fields of type "any" may comprise fully-typed, namespace-qualified fields that contain any type of content (e.g., free-form XML) therein. Such "any" fields thus allow extensibility of the schema, yet maintain the defined structure of a schema.

[0055] In one implementation, the core data-manipulation language implemented by the .NET My Services includes an insertRequest, or insert message. This primitive inserts any schema-valid XML fragment into a selected context, thereby changing the existing state of the document. A queryRequest, or message, retrieves data, such as to retrieve a document. Multiple queries may be specified in one request, and queries that select nothing are considered successful. It is possible to assert that the number of nodes in the selection falls in a given range. This is expressed using minOccurs and maxOccurs attributes. If a minOccurs/maxOccurs test fails on any node, the request is considered unsuccessful. Note that this is different from a failure code, which would be returned, for example, for a malformed request.

[0056] A deleteRequest primitive deletes the selected nodes and all their children. Note that, just like for other requests, attributes may be selected as well as elements. Empty selections result in successful operations, similar to Query. The minOccurs/maxOccurs tests are supported wherever select is allowed.

[0057] A replaceRequest primitive (replace message) is designed to replace the content of each of the selected nodes with the specified new content. Selected nodes themselves are not affected in any way. This may be considered as an atomic delete of the content of the selected node, followed by an insert. The content (text, attributes, elements) in the selected nodes are replaced with the new item specified in this message. The node type of the selected node and of the replacement node are thus required to be the same. The changequery request essentially returns result comprising data that has changed.

[0058] As mentioned above, each of the services includes a RoleList document and scope information that describes which users have what type of access to which data. For example, a data owner will have read/write access to his or her own data, and can provide various types of rights to that data to other users based on their IDs, (e.g., read only to some users, read write to others). Each role list identifier may be associated with a scope, by which the kinds of data stored according to a given schema can be controlled per user. For example, a user can give a friend (with one identity) access via a service to a home telephone number, home address and so forth, but can give other users (with other identities) access only to a business telephone number. In general, a scope can be defined such that that it includes everything except any specifically listed items, or excludes everything except any specifically listed items.

[0059] .NET Wallet (myWallet) Service

[0060] The .NET Wallet service, generally referred to as myWallet, is designed to store and manage an identity-defined user's financial-related information, such as credit and debit card information, bank account information, and

the like, and thus provides an electronic wallet for users. To this end, the myWallet service uses an XML schema to describe payment instruments in a user's wallet and the methods by which a payment instrument is stored and manipulated in the store. The methods and access rights that allow for the manipulation of contents in a user's wallet by different role type.

[0061] For example, in addition to the XML schema for wallet content, the .NET Wallet service provides, under the user's control, the ability for data access by a merchant on behalf of a user. The myWallet service accomplishes this via a query only method for a merchant to view the payment instrument to which a user has granted access. As another example, access by a financial issuer on behalf of a user is allowed, whereby a financial issuer may manage the payment instruments that are issued by this issuer (e.g. the credit card issuer), provided that the user has granted the issuer such access right. For example, a financial issuer may manage certain aspects of wallet content on behalf of a user, such as to update the expiration date of a card, change the billing address when a user is moved and notified his or her bank, change the bank routing number when the bank is merged, and so forth.

[0062] To increase security and data privacy, the key elements of a wallet (e.g. credit card number) may be encrypted using a key or password that only the user knows. By doing so, even if a user's account is compromised, the key data in wallet is still protected and non-usable.

[0063] The myWallet service is thus directed to payment instrument information, which comprises a payment method that the entity will use to pay, including card based payment instruments like credit cards and debit cards, and account based payment instruments, such as traditional checking accounts and savings accounts, or any non-traditional account that allows a user to accumulate charges and be billed on a regular basis, such as a telephone bill.

[0064] In keeping with the present invention, the .NET Wallet service supplies such information on demand to appropriate Net-based services, applications or devices. To this end, the .NET Wallet service uses .NET My Services to support a rich sharing model based on the access control list, role map, and identity header.

[0065] The .NET Wallet service exposes the changeNotify method to be used on the .NET Wallet element only. When such an operation occurs on the .NET Wallet with a pending changeNotify request outstanding, a notification will be sent to the subscriber via the .NET Alerts service.

[0066] myWallet/Roles

[0067] As with other services, the myWallet service controls data access by using the rt0, rt1, rt2, rt3 and rt99 roleTemplates, using the following scopes:

```
scope allElements
<hs:scope id=7215df55-e4af-449f-a8e4-72a1f7c6a987>
  <hs:shape base=t>
  </hs:shape>
</hs:scope>
scope onlySelfElements
<hs:scope id=a159c93d-4010-4460-bc34-5094c49c1633>
```

-continued

```
  <hs:shape base=nil>
    <hs:include select=//*[@creator='$callerId']/>
  </hs:shape>
</hs:scope>
scope onlySelfSubscriptionElements
<hs:scope id=b7f05a6d-75cd-4958-9dfb-f532ebb17743>
  <hs:shape base=nil>
    <hs:include select=//subscription[@creator='$callerId']/>
  </hs:shape>
</hs:scope>
scope onlyPublicElements
<hs:scope id=da025540-a0c0-470f-adcf-9f07e5a5ec8f>
  <hs:shape base=nil>
    <hs:include select=//*[cat/@ref='hs:public']/>
    <hs:include select=//subscription[@creator='$callerId']/>
  </hs:shape>
</hs:scope>
```

[0068] The myWallet roleTemplate rt0 role to gives complete read/write access to information within the content document of the service being protected through this roleTemplate. The standard methods following table illustrates the available methods and the scope in effect when accessing the myWallet service through that method while mapped to this roleTemplate:

TABLE

myWallet roleTemplate rt0

method	scope/name
query	allElements
insert	allElements
replace	allElements
delete	allElements
update	allElements

[0069] The myWallet roleTemplate role gives complete read access to information within the content document of the service being protected through this roleTemplate. Applications mapping to this role also have a limited ability to write to information in the content document. Applications may create nodes in any location, but may only change/replace, or delete nodes that they created. The following table illustrates the available methods and the scope in effect when accessing the myWallet service through that method while mapped to this roleTemplate:

TABLE

myWallet roleTemplate rt1

method	scope/name
query	allElements
insert	onlySelfElements
replace	onlySelfElements
delete	onlySelfElements

[0070] The myWallet roleTemplate rt2 gives complete read access to information within the content document of the service being protected through this roleTemplate. Applications mapping to this role have very limited write access and are only able to create and manipulate their own subscription nodes. The following table illustrates the avail-

able methods and the scope in effect when accessing the myWallet service through that method while mapped to this roleTemplate:

TABLE

myWallet roleTemplate rt2

method	scope/name
query	allElements
Insert	onlySelfSubscriptionElements
replace	onlySelfSubscriptionElements
delete	onlySelfSubscriptionElements

[0071] The myWallet roleTemplate rt3 gives limited read access to information within the content document that is categorized as "public." The following table illustrates the available methods and the scope in effect when accessing the myWallet service through that method while mapped to this roleTemplate:

TABLE

myWallet roleTemplate rt3

method	scope/name
query	onlyPublicElements

[0072] The myWallet roleTemplate rt99 blocks access to the content document. Note that lack of a role in the roleList has the same effect as assigning someone to rt99. No methods/scope are in effect when accessing the myWallet service while mapped to this rt99 roleTemplate.

[0073] myWallet/Content

[0074] The content document is an identity centric document, with its content and meaning a function of the user identifier (puid) used to address the service. Accessing the document is controlled by the associated roleList document. The following table comprises a schema outline that illustrates the layout and meaning of the information found in the content document for the myWallet service:

TABLE

myWallet/content

```
<m:myWallet changeNumber=" " instanceId=" ..."
  xmlns:m=" http://schemas.microsoft.com/hs/2001/10The/myWallet"
  xmlns:hs=" http://schemas.microsoft.com/hs/2001/10/core" >1.1
  <m:card changeNumber=" ..." id=" ..." creator=" ..." >0 unbounded
    <m:cat ref=" ..." >0 unbounded</m:cat>
    <m:typeOfCard>1 1</m:typeOfCard>
    <m:networkBrand>1 1</m:networkBrand>
    <m:affiliateBrand>0 1</m:affiliateBrand>
    <m:cardNumber>1 1</m:cardNumber>
    <m:displayNumber>1 1</m:displayNumber>
    <m:nameOnCard xml:lang=" ..." dir=" ...">1 1</m:nameOnCard>
    <m:description xml:lang=" ..." dir=" ...">1 1</m:description>
    <m:expirationDate>0 1</m:expirationDate>
    <m:issueDate>0 1</m:issueDate>
    <m:validFromDate>0 1</m:validFromDate>
    <m:issueNumber>0 1</m:issueNumber>
    <m:currency>1 1
    <m:currencyCode>1 1</m:currencyCode>
  </m:currency>
  <m:billingAddress>1 1
    <hs:cat ref=" ..." >0 unbounded</hs:cat>
    <hs:officialAddressLine xml:lang=" ..." dir=" ..." >0 1</hs:officialAddressLine>
    <hs:internalAddressLine xml:lang=" ..." dir=" ..." >0 1</hs:internalAddressLine>
    <hs:primaryCity xml:lang=" ..." dir=" ..." >0 1</hs:primaryCity>
    <hs:secondaryCity xml:lang=" ..." dir=" ..." >0,1</hs:secondaryCity>
    <hs:subdivision xml:lang=" ..." dir=" ..." >0 1</hs:subdivision>
    <hs:postalCode>0 1</hs:postalCode>
    <hs:countryCode>0,1</hs:countryCode>
    <hs:latitude>0 1</hs:latitude>
    <hs:longitude>0 1</hs:longitude>
    <hs:elevation>0 1</hs:elevation>
    <hs:velocity>0 1
      <hs:speed>0,1</hs:speed>
      <hs:direction>0 1</hs:direction>
    </hs:velocity>
    <hs:confidence>0 1</hs:confidence>
    <hs:precision>0 1</hs:precision>
    {any}
  </m:billingAddress>
  <m:paymentInstrumentsIssuerPuid>0 1</m:paymentInstrumentsIssuerPuid>
  {any}
</m:card>
<m:account changeNumber=" ..." id=" ..." creator=" ..." >0 unbounded
  <m:cat ref=" ..." >0 unbounded</m:cat>
  <m:typeOfAccount>1,1</m:typeOfAccount>
```

TABLE-continued

myWallet/content

```
<m:accountRoutingNumber>0 1</m:accountRoutingNumber>
<m:accountNumber xml:lang=" ..." dir=" ..." >1 1</m:accountNumber>
<m:displayNumber>1 1</m:displayNumber>
<m:nameOnAccount xml:lang=" ..." dir=" ..." >1 1</m:nameOnAccount>
<m:description xml:lang=" ..." dir=" ..." >1 1</m:description>
<m:currency>1 1
  <m:currencyCode>1 1</m:currencyCode>
</m:currency>
<m:accountAddress>1 1
  <hs:cat ref=" ..." >0 unbounded</hs:cat>
  <hs:officialAddressLine xml:lang=" ..." dir=" ..." >0 1</hs:officialAddressLine>
  <hs:internalAddressLine xml:lang=" ..." dir=" ..." >0 1</hs:internalAddressLine>
  <hs:primaryCity xml:lang=" ..." dir=" ..." >0 1</hs:primaryCity>
  <hs:secondaryCity xml:lang=" ..." dir=" ..." >0 1</hs:secondaryCity>
  <hs:subdivision xml:lang=" ..." dir=" ..." >0 1</hs:subdivision>
  <hs:postalCode>0 1</hs:postalCode>
  <hs:countryCode>0 1</hs:countryCode>
  <hs:latitude>0 1</hs:latitude>
  <hs:longitude>0 1</hs:longitude>
  <hs:elevation>0 1</hs:elevation>
    <hs:velocity>0 1
      <hs:speed>0 1</hs:speed>
      <hs:direction>0 1</hs:direction>
    </hs:velocity>
    <hs:confidence>0 1</hs:confidence>
    <hs:precision>0 1</hs:precision>
    {any}
  </m:accountAddress>
  <m:paymentInstrumentsIssuerPuid>0 1</m:paymentInstrumentsIssuerPuid>
  {any}
</m:account>
<m:subscription changeNumber=" ..." id=" ..." creator=" ..." >0 unbounded
  <hs:trigger select=" ..." mode=" ..." baseChangeNumber=" ..." >1 1</hs:trigger>
  <hs:expiresAt>0 1</hs:expiresAt>
  <hs:context uri=" ..." >1 1{any}</hs:context>
  <hs:to>1 1</hs:to>
</m:subscription>
</m:myWallet>
```

[0075] The meaning of the attributes and elements shown in the table are set forth below, wherein in the syntax used in the table, boldface type corresponds to a blue node, and underlined type to a red node, as described above, and the minimum and maximum occurrence information (0, 1, unbounded) indicates whether an element or attribute is required or optional, and how many are possible, as also discussed above.

[0076] The /myWallet (minOccurs=1 maxOccurs=1) node includes a change number attribute, /myWallet/@changeNumber (minOccurs=0 maxOccurs=1). The changeNumber attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system. The attribute is read-only to applications, with attempts to write this attribute silently ignored, (e.g., without generating an error). The /myWallet/@instanceId (string minOccurs=0 maxOccurs=1) attribute is a unique identifier typically assigned to the root element of a service. It is a read-only element and assigned by the .NET My Services system when a user is provisioned for a particular service.

[0077] The /myWallet/card (minOccurs=0 maxOccurs=unbounded) element encapsulates information associated with credit or debit card-like payment instruments. This element includes the /myWallet/card/@changeNumber (minOccurs=0 maxOccurs=1) changeNumber attribute, designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system, and is read-only to applications. Attempts to write this attribute are silently ignored. The /myWallet/card/@id (minOccurs=0 maxOccurs=1) comprises a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message. Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored.

[0078] The /myWallet/card/@creator (string minOccurs=0 maxOccurs=1) attribute identifies the creator in terms of userId, appId, and platformId of the node. The /myWallet/card/cat (minOccurs=0 maxOccurs=unbounded) element is used to categorize the element that contains it by referencing a global category definition in either the .NET Categories service system document or an external resource containing category definitions, or by referencing an identity centric category definition in the content document of the .NET Categories service for a particular puid. The /myWallet/card/cat/@ref (anyURI minOccurs=0 maxOccurs=1) is an attribute that references a category definition (<catDef/>) element, using the rules outlined in the myCategories section of the present application.

[0079] The /myWallet/card/typeOfCard (string minOccurs=1 maxOccurs=1) is required to store the card type, for

example, whether the type is a credit card, a debit card, and so forth. Valid values are defined in an enumeration list in the My Wallet schema. The /myWallet/card/networkBrand (anyURI minOccurs=1 maxOccurs=1) element is required, and is designed to store a reference to the global or regional/national well recognized and accepted card brand, also known as card type. This is to ensure a naming convention among various applications and/or services, so that data is usable across these applications and/or services. Examples are VISA, MasterCard, American Express, Discover, Diners Club, and so forth.

[0080] The /myWallet/card/affiliateBrand (string minOccurs=0 maxOccurs=1) element is optional, and is designed to store the affiliated brand (i.e. sub-brand) or private brand for the card. Examples are Carte Bleue (a co-branded VISA debit card used in France), NHL Platinum credit card (a co-branded MasterCard issued by MBNA), and so on. The My Wallet service will not restrict the list, but rather lets the application validate and define a list of supported cards.

[0081] The /myWallet/card/cardNumber (string minOccurs=1 maxOccurs=1) attribute is required. The schema includes the following validation rules for listed networkBrand types:

TYPE	VALIDATION RULES
VISA	prefix 4, card# length 16 or 13, Luhn mod 10 check sum
Mastercard	prefix 51–55, card# length 16, Luhn mod 10 check sum
American Express	prefix 34 or 37, card# length 15, Luhn mod 10 check sum
Discover	prefix 6011, card# length 16, Luhn mod 10 check sum
Diners Club	prefix 300–305 or 36 or 38, card# length 14, Luhn mod 10 check sum
JCB	prefix 3, card# length 16, Luhn mod 10 check sum

[0082] The /myWallet/card/displayNumber (string minOccurs=1 maxOccurs=1) field specifies the last four digits of the card number, and is a required, read-only field derived from the card number by the system. The /myWallet/card/nameOnCard (string minOccurs=1 maxOccurs=1) field stores the card holder's name, and is required. The /myWallet/card/nameOnCard/@xml:lang (minOccurs=1 maxOccurs=1) attribute is required and is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element.

[0083] The /myWallet/card/nameOnCard/@dir (string minOccurs=0 maxOccurs=1) attribute is optional, and specifies the default layout direction for the localized string. Valid values include rtl (right to left), and ltr (left to right). The /myWallet/card/description (string minOccurs=1 maxOccurs=1) provides a short description for the card for easy reference (e.g., my Bank X Visa, my corporate Amex, and so on). The /myWallet/card/description/@xml:lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766 The value of this attribute indicates the language type of the content within this element.

[0084] The /myWallet/card/description/@dir (string minOccurs=0 maxOccurs=1) comprises an optional attribute that specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right). The /myWallet/card/expirationDate (dateTime minOccurs=0 maxOccurs=1) optionally stores the expiration date of a card, while the /myWallet/card/issueDate (dateTime minOccurs=0 maxOccurs=1) attribute optionally stores the date that this card is issued. The /myWallet/card/validFromDate (dateTime minOccurs=0 maxOccurs=1) attribute optionally stores the date from which the card is valid. Optional.

[0085] The /myWallet/card/issueNumber (string minOccurs=0 maxOccurs=1) field stores the issue number of the card, used by some types of debit cards, and is optional. The /myWallet/card/currency (minOccurs=0 maxOccurs=1) stores the billing currency of this card, and is also optional. The /myWallet/card/currency/currencyCode (string minOccurs=1 maxOccurs=1) attribute stores the three letter ISO 4217 currency code, e.g., USD (US dollar), GBP (United Kingdom pound), and so forth.

[0086] The /myWallet/card/billingAddress (minOccurs=1 maxOccurs=1) attribute stores the billing address of the card, and is required. The /myWallet/card/billingAddress/cat (minOccurs=0 maxOccurs=unbounded) element is used to categorize the element that contains it by referencing a global category definition in either the .NET Categories service system document or an external resource containing category definitions, or by referencing an identity centric category definition in the content document of the .NET Categories service for a particular puid. The /myWallet/card/billingAddress/cat/@ref (anyURI minOccurs=0 maxOccurs=1) attribute references a category definition (<catDef/>) element using the rules outlined in the myCategories section of the present application.

[0087] The /myWallet/card/billingAddress/officialAddressLine (string minOccurs=0 maxOccurs=1) element contains the most precise, official line for the address relative to the postal agency servicing the area specified by the city(s)/postalCode. When parsing an address for official postal usage, this element contains the official, parsable address line that the regional postal system cares about Typical usage of this element includes enclosing a street address, post office box address, private bag, or any other similar official address. Internal routing information such as department name, suite number within a building, internal mailstop number, or similar properties should be placed within the internalAddressLine element. The /myWallet/card/billingAddress/officialAddressLine/@xml:lang (minOccurs=1 maxOccurs=1) attribute is required, and used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element.

[0088] The /myWallet/card/billingAddress/officialAddressLine/@dir (string minOccurs=0 maxOccurs=1) is an optional attribute that specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right). The /myWallet/cardibillingAddress/internalAddressLine (string minOccurs=0 maxOccurs=1) element contains internal routing information relative to the address specified by the officialAddressLine. Items like department name, suite number within a building, internal mailstop number, or similar properties may be placed within this element. The /myWallet/card/billingAddress/internal-

AddressLine/@xml:lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element.

[0089] The myWallet/card/billingAddress/internalAddressLine/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right). The /myWallet/card/billingAddress/primaryCity (string minOccurs=0 maxOccurs=1) element defines the primary city for this address, while the /myWallet/card/billingAddress/primaryCity/@xml:lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/card/billingAddress/primaryCity/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0090] The /myWallet/card/billingAddress/secondaryCity (string minOccurs=0 maxOccurs=1) optional element defines the secondary city for this address. Example types for this element include city district, city wards, postal towns, and so forth. The /myWallet/card/billingAddress/secondaryCity/@xml:lang (minOccurs=1 maxOccurs 1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/card/billingAddress/secondaryCity/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0091] The /myWallet/cardibillingAddress/subdivision (string minOccurs=0 maxOccurs=1) element contains the official subdivision name within the country or region for this address. In the United States, this element would contain the two-letter abbreviation for the name of the state. This element is also commonly treated as the "first order admin subdivision" and will typically contain subdivision names referring to administrative division, Bundesstaat, canton, federal district, province, region, state or territory. The /myWallet/card/billingAddress/subdivision/@xml:lang (minOccurs=1 maxOccurs=1) is a required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element, while the /myWallet/card/billingAddress/subdivision/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right). The /myWallet/card/billingAddress/postalCode (string minOccurs=0 maxOccurs=1) element contains the official postal code for this address, while the /myWallet/card/billingAddress/countryCode (string minOccurs=0 maxOccurs=1) element contains the 2 letter ISO-3 166 id of the country, dependency, or functionally equivalent region for this address.

[0092] The /myWallet/card/billingAddress/latitude (string minOccurs=0 maxOccurs=1) element specifies the latitude value for this address in units of decimal degrees while the /myWallet/card/billingAddress/longitude (string minOccurs=0 maxOccurs=1) element specifies the longitude value for this address in units of decimal degrees. The /myWallet/card/billingAddress/elevation (string minOccurs=0 maxOccurs=1) element specifies the elevation above sea level with respect to WGS84 geodetic datum, in units of meters. Geodetic datum WGS84 is required for these elements. The /myWallet/card/billingAddress/velocity (minOccurs=0 maxOccurs=1) element specifies the last reported velocity associated with this address. Of course for fixed addresses, the velocity node would either not be present, or speed would be zero indication stationary position. The /myWallet/card/billingAddress/velocity/speed (string minOccurs=0 maxOccurs=1) element specifies the last known speed associated with this report in units of meters per second. The /myWallet/card/billingAddress/velocity/direction (string minOccurs=0 maxOccurs=1) element specifies the last known direction associated with this report in units of degrees decimal. The /myWallet/card/billingAddress/confidence (string minOccurs=0 maxOccurs=1) element specifies a percentage value that indicates the confidence value that this location is accurate within the specified precision. The /myWallet/card/billingAddress/precision (string minOccurs=0 maxOccurs=1) element specifies the precision in meters of this location. The value defines a spherical zone that the location falls within.

[0093] The /myWallet/card/billingAddress/{ any} (minOccurs=0 maxOccurs=unbounded) allows an application to store any extended billing address information deemed necessary. Future extensions to the schema are thus facilitated and simple to implement.

[0094] The /myWallet/card/paymentInstrumentsIssuerPuid (string minOccurs=0 maxOccurs=1) optional element is meant to store Passport ID of the issuer for this card, usually a financial institution.

[0095] The /myWallet/card/{any} (minOccurs=0 maxOccurs=unbounded) field type allows any new type of card information to be stored, whereby future extensions to the schema are thus facilitated and simple to implement.

[0096] The /myWallet/account (minOccurs=0 maxOccurs=unbounded) element encapsulates information associated with the account-like payment instruments. The account can be a traditional bank account, or, for example, the account can be an account with a service provider wherein charges to the account are accumulated and billed to the account holder on a regular basis, (like phone bills, Internet Service Provider bills, and so forth).

[0097] The /myWallet/account/@changeNumber (minOccurs=0 maxOccurs=1) changeNumber attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system The attribute is read-only to applications, and attempts to write this attribute are silently ignored.

[0098] The /myWallet/account/@id (minOccurs=0 maxOccurs=1) attribute is a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message.

Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored.

[0099] The /myWallet/account/@creator (string minOccurs=0 maxOccurs=1) attribute identifies the creator in terms of userId, appId, and platformId of the node.

[0100] The /myWallet/account/cat (minOccurs=0 maxOccurs=unbounded) element is used to categorize the element that contains it by referencing a global category definition in either the .NET Categories service system document or an external resource containing category definitions, or by referencing an identity centric category definition in the content document of the .NET Categories service for a particular puid. The /myWallet/account/cat/@ref (anyURI minOccurs=0 maxOccurs=1) attribute references a category definition (<catDef/>) element using the rules outlined in the myCategories section of the present application.

[0101] The /myWallet/account/typeOfAccount (string minOccurs=1 maxOccurs=1) required element is designed to store the account type Examples include checking, savings, stored value account and billToAccount. Valid values are defined in the enumeration list in the schema.

[0102] The /myWallet/account/accountRoutingNumber (string minOccurs=0 maxOccurs=1) number identifies the issuer of this account in a particular banking system. In the United States, it is the ACH routing transit number. Optional, as it is only applicable to traditional banking accounts. The /myWallet/account/accountNumber (string minOccurs=1 maxOccurs=1) stores the account number, and is required. The /myWallet/account/accountNumber/@xml lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element.

[0103] The /myWallet/account/accountNumber/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right). The /myWallet/account/displayNumber (string minOccurs=1 maxOccurs=1) stores the last four characters or digits of the account number, and is required. This will be a read-only field derived from account number by the system.

[0104] The /myWallet/account/nameOnAccount (string minOccurs=1 maxOccurs=1) specifies the account holder name. The /myWallet/account/nameOnAccount/@xml:lang (minOccurs=1 maxOccurs=1) is a required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/account/nameOnAccount/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string Valid values are rtl (right to left), and ltr (left to right).

[0105] The /myWallet/account/description (string minOccurs=1 maxOccurs=1) provides a short description for the account for easy reference (e.g., my Bank X checking), and is required. The /myWallet/account/description/@xml lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/account/description/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0106] The /myWallet/account/currency (minOccurs=0 maxOccurs=1) field specifies the currency of this account. The /myWallet/account/currency/currencyCode (string minOccurs=1 maxOccurs=1) indicates the three letter ISO 4217 currency code. Examples are USD (US dollar), GBP (United Kingdom pound), and so forth.

[0107] The /myWallet/account/accountAddress (minOccurs=1 maxOccurs=1) maintains the account address. The /myWallet/account/accountAddress/cat (minOccurs=0 maxOccurs=unbounded) element is used to categorize the element that contains it by referencing a global category definition in either the .NET Categories service system document or an external resource containing category definitions, or by referencing an identity centric category definition in the content document of the .NET Categories service for a particular puid.

[0108] The /myWallet/account/accountAddress/cat/@ref (anyURI minOccurs=0 maxOccurs=1) attribute references a category definition (<catDef/>) element using the rules outlined in the myCategories section of the present application

[0109] The /myWallet/account/accountAddress/officialAddressLine (string minOccurs=0 maxOccurs=1) element contains the most precise, official line for the address relative to the postal agency servicing the area specified by the city(s)/postalCode. When parsing an address for official postal usage, this element contains the official, parsable address line that the regional postal system cares about. Typical usage of this element would be to enclose a street address, post office box address, private bag, or any other similar official address. Internal routing information like department name, suite number within a building, internal mailstop number, or similar properties should be placed within the internalAddressLine element.

[0110] The /myWallet/account/accountAddress/officialAddressLine/@xml lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element The /myWallet/account/accountAddress/officialAddressLine/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0111] The /myWallet/account/accountAddress/internalAddressLine (string minOccurs=0 maxOccurs=1) element contains internal routing information relative to the address specified by the officialAddressLine. Items like department name, suite number within a building, internal mailstop number, or similar properties may be placed within this element. The /myWallet/account/accountAddress/internalAddressLine/@xml lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/account/accountAddress/internalAddressLine/@dir (string minOccurs=0

maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0112] The /myWallet/account/accountAddress/primaryCity (string minOccurs=0 maxOccurs=1) element defines the primary city for this address. The /myWallet/account/accountAddress/primaryCity/@xml:lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/account/accountAddress/primaryCity/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right). The /myWallet/account/accountAddress/secondaryCity (string minOccurs=0 maxOccurs 1) optional element defines the secondary city for this address. Example types for this element include city district, city wards, postal towns, and the like. The /myWallet/account/accountAddress/secondaryCity/@xml:lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/account/accountAddress/secondaryCity/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0113] The /myWallet/account/accountAddress/subdivision (string minOccurs=0 maxOccurs=1) contains the official subdivision name within the country or region for this address. In the United States, this element would contain the two letter abbreviation for the name of the state. This element is also commonly treated as the "first order admin subdivision" and will typically contain subdivision names referring to administrative division, Bundesstaat, canton, federal district, province, region, state, territory. The /myWallet/account/accountAddress/subdivision/@xml:lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /myWallet/account/accountAddress/subdivision/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0114] The /myWallet/account/accountAddress/postalCode (string minOccurs=0 maxOccurs=1) element contains the official postal code for this address, while the /myWallet/account/accountAddress/countryCode (string minOccurs=0 maxOccurs=1) element contains the 2 letter ISO-3166 id of the country, dependency, or functionally equivalent region for this address.

[0115] The /myWallet/account/accountAddress/latitude (string minOccurs=0 maxOccurs=1) element specifies the latitude value for this address in units of decimal degrees while the /myWallet/account/accountAddress/longitude (string minOccurs=0 maxOccurs=1) element specifies the longitude value for this address in units of decimal degrees. The /myWallet/account/accountAddress/elevation (string minOccurs=0 maxOccurs=1) element specifies the elevation above sea level with respect to WGS84 geodetic datum, in units of meters. Geodetic datum WGS84 is required for these elements. The /myWallet/account/accountAddress/velocity (minOccurs=0 maxOccurs=1) element specifies the last reported velocity associated with this address. Of course for fixed addresses, the velocity node would either not be present, or speed would be zero indication stationary position. The /myWallet/account/accountAddress/velocity/speed (string minOccurs=0 maxOccurs=1) element specifies the last known speed associated with this report in units of meters per second. The /myWallet/account/accountAddress/velocity/direction (string minOccurs=0 maxOccurs=1) element specifies the last known direction associated with this report in units of degrees decimal. The /myWallet/account/accountAddress/confidence (string minOccurs=0 maxOccurs=1) element specifies a percentage value that indicates the confidence value that this location is accurate within the specified precision. The /myWallet/account/accountAddress/precision (string minOccurs=0 maxOccurs=1) element specifies the precision in meters of this location. The value defines a spherical zone that the location falls within.

[0116] The /myWallet/account/accountAddress/{any} (minOccurs=0 maxOccurs=unbounded) field allows for extensibility of the schema with respect to account address information.

[0117] The /myWallet/account/paymentInstrumentsIssuerPuid (string minOccurs=0 maxOccurs=1) optional element is meant to store the Passport ID of the issuer for this account. An issuer for an account can be a financial institution for traditional bank accounts. It can also be a service provider for stored value accounts.

[0118] The /myWallet/account/{any} (minOccurs=0 maxOccurs=unbounded) field allows for extensibility of the schema with respect to accounts in general.

[0119] The/myWallet/subscription (minOccurs=0 maxOccurs=unbounded) element defines a subscription node as described above in the subscription section.

[0120] my Wallet/System

[0121] The system document is a global document for the service, having content and meaning that are independent of the puid used to address the service. The document is read only to all users. The system document contains a set of base items common to other services in the .NET My Services model, as described above in the common system section of the present application, and is extended to include service-specific global information by the following:

[0122] This schema outline in the table below illustrates the layout and meaning of the information for the myWallet service.

[0123] My Wallet/System

[0124] The system document is a global document for each service, having content and meaning that is independent of the puid used to address the service. The document is read only to all users. Each system document contains a set of base items common to each of the .NET My Services described herein, and is optionally extended by each service to include service-specific global information. The following schema outline illustrates the layout and meaning of the information found in the myWallet system document:

TABLE

/MyWallet/ system

```
<sys:system changeNumber=" ..." instanceId=" ..."
  xmlns:hs=" http://schemas.microsoft.com/hs/2001/10/core"
  xmlns:sys=" http://schemas.microsoft.com/hs/2001/10The /MyWallet/system" >1 1
  <hs:systemVersion changeNumber=" ..." id=" ..." creator=" ..." >1 1
    <hs:version majorVersion=" ..." minorVersion=" ..." buildNumber=" ..." qfe=" ..." >1 1
      <hs:productReleaseName>1 1</hs:productReleaseName>
      <hs:productImplementationName>1 1</hs:productImplementationName>
    </hs:version>
    <hs:buildDate>1..1</hs:buildDate>
    <hs:buildDetails machine=" ..." branch=" ..." type=" ..." official=" ..." >1 1</hs:buildDetails>
  </hs:systemVersion>
  <hs:roleMap changeNumber=" ..." id=" ..." creator=" ..." >1 1
    <hs:scope id=" ..." >0 unbounded
      <hs:name xml:lang=" ..." dir=" ..." >0 unbounded</hs:name>
      <hs:shape base=" ...">1 1
        <hs:include select=".." >0 unbounded</hs:include>
        <hs:exclude select=" ..." >0 unbounded</hs:exclude>
      </hs:shape>
    </hs:scope>
    <hs:roleTemplate name=" ..." priority=" ..." >0 unbounded
      <hs:fullDescription xml:lang=" ..." dir=" ..." >0 1</hs:fullDescription>
      <hs:method name=" ..." scopeRef=" ..." >0 unbounded</hs:method>
    </hs:roleTemplate>
  </hs:roleMap>
  <hs:methodMap changeNumber=" ..." id=" ..." creator=" ..." >1 1
    <hs:method name=" ..." >0 unbounded{any}</hs:method>
  </hs:methodMap>
  <hs:schemaMap changeNumber=" ..." id=" ..." creator=" ..." >1 1
    <hs:schema namespace=" ..." schemaLocation=" ..." alias=" ..." >0 unbounded{any}</hs:schema>
  </hs:schemaMap>
  <hs:wsdlMap changeNumber=" ..." id=" ..." creator=" ..." >1 1
    <hs:wsdl wsdlLocation=" ..." >0 unbounded{any}</hs:wsdl>
    <hs:disco discoLocation=" ..." >0 unbounded{any}</hs:disco>
    <hs:wsil wsilLocation=" ..." >0 unbounded{any}</hs:wsil>
  </hs:wsdlMap>
  </any>
</sys:system>
```

[0125] The meaning of the attributes and elements shown in the preceding sample document outline follow, beginning with /system (minOccurs=1 maxOccurs=1), the element that encapsulates a system document common to the various services. Although each service has its own system document, the common system document attributes and elements are described once, for purposes of simplicity, with service-specific system document attributes and elements specified for each service, below. The /system/@changeNumber (minOccurs=0 maxOccurs=1) attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system. The attribute is read-only to applications. Attempts to write this attribute are silently ignored.

[0126] The /system/@instanceId (string minOccurs=0 maxOccurs=1) attribute is a unique identifier typically assigned to the root element of a service. It is a read-only element and assigned by the .NET My Services system when a user is provisioned for a particular service.

[0127] The /system/systemVersion (minOccurs=1 maxOccurs=1) element defines version information describing this instance of the .NET MyServices service. The /systemVersion/@changeNumber (minOccurs=0 maxOccurs=1) changeNumber attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system. The attribute is read-only to applications; attempts to write this attribute are silently ignored, (e.g, without generating an error).

[0128] The /system/systemVersion/@id (minOccurs=0 maxOccurs=1) attribute is a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message. Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored.

[0129] The /system/systemVersion/@creator (string minOccurs=0 maxOccurs=1) attribute identifies the creator in terms of userId, appId, and platformId of the node. The /system/systemVersion/version (minOccurs=1 maxOccurs=1) element defines major, minor, and build number version information. The /system/systemVersion/version/@majorVersion (string minOccurs=0 maxOccurs=1) attribute specifies the major version number of the .NET MyServices service.

[0130] The /system/systemVersion/version/@minorVersion (string minOccurs=0 maxOccurs=1) attribute specifies the minor version number of the .NET MyServices service. The /system/systemVersion/version/@buildNumber (string minOccurs=0 maxOccurs=1) attribute specifies the buildNumber of the .NET MyServices service. The /system/systemVersion/version/@qfe (string minOccurs=0 maxOc-

curs=1) attribute specifies the qfe version number of the .NET MyServices service. The /system/systemVersion/version/productReleaseName (string minOccurs=1 maxOccurs=1) element defines the major product release string (as in .NET My Services Beta 1, and so on). The /system/systemVersion/version/productImplementationName (anyURI minOccurs=1 maxOccurs=1) element defines the class of the service to differentiate between different implementations.

[0131] The /system/systemVersion/buildDate (dateTime minOccurs=1 maxOccurs=1) element defines the date and time that the .NET My Services system was built. The time is in UTC (Z relative) form. The /systemVersion/buildDetails (minOccurs=1 maxOccurs=1) element defines details of the build including the machine that generated the build, the branch id of the software that contributed to the build, the type of build (chk/fre), and if the build was generated by an official build release process.

[0132] The /system'systemVersion/buildDetails/@machine (string minOccurs=0 maxOccurs=1) attribute specifies the machine that generated the build. The system/systemVersion/buildDetails/@branch (string minOccurs=0 maxOccurs=1) attribute specifies the software branch id for the source code that contributed to this build. The /system/systemVersion/buildDetails/@type (string minOccurs=0 maxOccurs=1) attribute specifies the type of build. A value of chk indicates that this is a checked or debug build. A value of fre indicates that this is a retail build. The /system/systemVersion/buildDetails/@official (string minOccurs=0 maxOccurs=1) attribute indicates that the build was produced by an official build process (value of yes), or an unofficial process (value of no).

[0133] The /system/roleMap (minOccurs=1 maxOccurs=1) element encapsulates all the elements that make up a roleMap, which include document class relative roleTemplate, priority, name, method, and per-method scope. An individual roleTemplate defines the maximum scope of information, and the allowable methods used to access that information for each request mapped into the template. The /system/roleMap/@changeNumber (minOccurs=0 maxOccurs=1) changeNumber attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system. The attribute is read-only to applications Attempts to write this attribute are silently ignored. The /system/roleMap/@id (minOccurs=0 maxOccurs=1) attribute is a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message. Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored.

[0134] The /system/roleMap/@creator (string minOccurs=0 maxOccurs=1) attribute identifies the creator in terms of userId, appId, and platformId of the node. The /system/roleMap/scope (minOccurs=0 maxOccurs=unbounded) element defines a scope which may be referred to by roles within this roleMap to indicate what portions of the document are visible to this role for the specified method.

[0135] The /system/roleMap/scope/@id (minOccurs=0 maxOccurs=1) attribute is a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message. Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored. The /system/roleMap/scope/name (string minOccurs=0 maxOccurs=unbounded) node includes the /system/roleMap/scope/name/@xml:lang (minOccurs=1 maxOccurs=1) required attribute, which is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /system/roleMap/scope/name/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0136] The /system/roleMap/scope/shape (minOccurs=1 maxOccurs=1) comprises a shape that defines the node set that is visible through the document when operating through this shape element. The /system/roleMap/scope/shape/@base (string minOccurs=0 maxOccurs=1) attribute specifies the initial set of nodes visible through the shape. A value of t indicates that the shape is initialized to include all possible nodes relative to the shape that is currently in effect. For instance, each role defines a scope containing a shape. When defining a shape for a role, the value t indicates all possible nodes available in the specified document for this role. When defining a shape in an ACL entry, a value of t means all of the nodes visible in the shape for the computed role. When using a shape in a data language (e.g., query, insert, replace and so on) operation, a value of t indicates all of the possible nodes selected by the data language operation (relative to the ACL shape which itself is relative to the role's shape). The value nil indicates the opposite of t, which is the empty node set. Nodes from this set may then be included into the shape.

[0137] The /system/roleMap/scope/shape/include (minOccurs=0 maxOccurs=unbounded) element specifies the set of nodes that should be included into the shape relative to the possible set of nodes indicated by the base attribute. The /system/roleMap/scope/shape/include/@select (string minOccurs=0 maxOccurs=1) item specifies an XPATH expression that selects a set of nodes relative to the externally established context. The expression can never travel outside the node-set established by this externally established current context. The expression may match zero or more nodes, and the operation manipulates all selected nodes. The minOccurs and maxOccurs attributes are optional and place restrictions and limitations on the number of nodes selected.

[0138] The /system/roleMap/scope/shape/exclude (minOccurs=0 maxOccurs=unbounded) element specifies the set of nodes that should be excluded from the shape relative to the possible set of nodes indicated by the base attribute. The /system/roleMap/scope/shape/exclude/@select (string minOccurs=0 maxOccurs=1) item specifies an XPATH expression that selects a set of nodes relative to the externally established context. The expression can never travel outside the node-set established by this externally established current context. The expression may match zero (0) or more nodes, and the operation manipulates all selected nodes. The minOccurs and maxOccurs attributes are

optional and place restrictions and limitations on the number of nodes selected. The /system/roleMap/roleTemplate (minOccurs=0 maxOccurs=unbounded) element encapsulates the definition of a role. The attribute set for this element includes the document class that this roleTemplate refers to, the name of the roleTemplate, and the priority of the roleTemplate.

[0139] The /system/roleMap/roleTemplate/@name (string minOccurs=0 maxOccurs=1) element specifies the name of the role. The /system/roleMap/roleTemplate/@priority (int minOccurs=0 maxOccurs=1) element specifies the priority of the roleTemplate which is used to select that actual roleTemplate when the role evaluation determines that the subject maps to multiple roleTemplates.

[0140] The /system/roleMap/roleTemplate/fullDescription (string minOccurs=0 maxOccurs=1) element contains a description of this role template which specifies the capabilities a caller will have when accessing information through this role. The /system/roleMap/roleTemplate/fullDescription/@xml:lang (minOccurs=1 maxOccurs=1) required attribute is used to specify an ISO 639 language code or an ISO 3166 country code as described in RFC 1766. The value of this attribute indicates the language type of the content within this element. The /system/roleMap/roleTemplate/fullDescription/@dir (string minOccurs=0 maxOccurs=1) optional attribute specifies the default layout direction for the localized string. Valid values are rtl (right to left), and ltr (left to right).

[0141] The /system/roleMap/roleTemplate/method (minOccurs=0 maxOccurs=unbounded) element specifies the methods available within this roleTemplate by name, and by scope. When a subject maps to a roleTemplate, the method in the request must match one of these elements for the message to continue to flow. If the method exists, the data available to the method is a function of the scope referenced by this method combined with an optional scope referenced by the role defined in the roleList.

[0142] The /system/roleMap/roleTemplate/method/@name (string minOccurs=0 maxOccurs=1) element specifies the name of the method. The /system/roleMap/roleTemplate/method/@scopeRef (string minOccurs=0 maxOccurs=1) attribute specifies the scope within this document that is in effect for this method. The /system/methodMap (minOccurs=1 maxOccurs=1) element defines the methodMap. While in most cases, the roleMap section contains a definitive list of methods, these methods are likely to be scattered about the roleMap in various templates. This section contains the definitive non-duplicated list of methods available within the service.

[0143] The /system/methodMap/@changeNumber (minOccurs=0 maxOccurs=1) changeNumber attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system. The attribute is read-only to applications. Attempts to write this attribute are silently ignored.

[0144] The /system/methodMap/@id (minOccurs=0 maxOccurs=1) attribute is a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message. Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored. The /system/methodMap/@creator (string minOccurs=0 maxOccurs=1) attribute identifies the creator in terms of userId, appId, and platformId of the node.

[0145] The /system/methodMap/method (minOccurs=0 maxOccurs=unbounded) element defines a method that is available within this service. The /system/methodMap/method/@name (string minOccurs=0 maxOccurs=1) attribute specifies the name of a method available within the service. The /system/methodMap/method/{any} (minOccurs=0 maxOccurs=unbounded) provides for extensibility. The /system/schemaMap (minOccurs=1 maxOccurs=1) element defines the various schema's that define the data structures and shape of information managed by this service. Each schema is defined by its namespace URI, its location, and a preferred namespace alias.

[0146] The /system/schemaMap/@changeNumber (minOccurs=0 maxOccurs=) changeNumber attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system. The attribute is read-only to applications. Attempts to write this attribute are silently ignored.

[0147] The /system/schemaMap/@id (minOccurs=0 maxOccurs=1) attribute is a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored.

[0148] The /system/schemaMap/@creator (string minOccurs=0 maxOccurs=1) attribute identifies the creator in terms of userId, appId, and platformId of the node. The /system/schemaMap/schema (minOccurs=0 maxOccurs=unbounded) element defines a schema which defines datastructures and the shape of information managed by this service. Multiple schema elements exist for each service, once for each logical grouping of information exposed by the service. The /system/schemaMap/schema/@namespace (anyURI minOccurs=0 maxOccurs=1) attribute specifies the namespace URI of this schema. The /system/schemaMap/schema/@schemaLocation (anyURI minOccurs=0 maxOccurs=1) attribute specifies the location (in the form of a URI) of the resource containing schema. When a schema is reachable through a variety of URIs, one schema element will exist for each location.

[0149] The /system/schemaMap/schema/@alias (string minOccurs=0 maxOccurs=1) attribute specifies the preferred alias that should be used if possible when manipulating information covered by this schema in the context of this service. The /system/schemaMap/schema/{any} (minOccurs=0 maxOccurs=unbounded) provides for extensibility. The /system/wsdlMap (minOccurs=1 maxOccurs=1) element defines the wsdlMap for this service. This map includes the location of WSDL documents, DISCO documents, and WSIL documents for this web service. These documents are used by applications to understand the format of messages that may be sent to the various services. The /system/wsdlMap/@changeNumber (minOccurs=0 maxOc-

curs=1) changeNumber attribute is designed to facilitate caching of the element and its descendants. This attribute is assigned to this element by the .NET My Services system. The attribute is read-only to applications. Attempts to write this attribute are silently ignored.

[0150] The /system/wsdlMap/@id (minOccurs=0 maxOccurs=1) attribute is a globally unique ID assigned to this element by .NET My Services. Normally, .NET My Services will generate and assign this ID during an insertRequest operation, or possibly during a replaceRequest. Application software can override this ID generation by specifying the useClientIds attribute in the request message. Once an ID is assigned, the attribute is read-only and attempts to write it are silently ignored. The /system/wsdlMap/@creator (string minOccurs=0 maxOccurs=1) attribute identifies the creator in terms of userId, appId, and platformId of the node.

[0151] The /system/wsdlMap/wsdl (minOccurs=0 maxOccurs=unbounded) element is used to specify the location of a WSDL file for this service. Multiple entries may exist pointing to the same file hosted in multiple locations, or to variations on the content within the WSDL files.

[0152] The /system/wsdlMap/wsdl/@wsdlLocation (anyURI minOccurs=0 maxOccurs=1) attribute is a URI that specifies the location of the WSDL file. The /system/wsdlMap/wsdl/{any} (minOccurs=0 maxOccurs=unbounded) provides for extensibility.

[0153] The /system/wsdlMap/disco (minOccurs=0 maxOccurs=unbounded) element is used to specify the location of a DISCO (web-services discovery) file for this service. Multiple entries may exist pointing to the same file hosted in multiple locations, or to variations on the content within the DISCO files. The /system/wsdlMap/disco/@discoLocation (anyURI minOccurs=0 maxOccurs=1) attribute is a URI that specifies the location of the DISCO file. The /system/wsdlMap/disco/{any} (minOccurs=0 maxOccurs=unbounded) provides extensibility. The /system/wsdlMap/wsil (minOccurs=0 maxOccurs=unbounded) element is used to specify the location of a WSIL file for this service. Multiple entries may exist pointing to the same file hosted in multiple locations, or to variations on the content within the WSIL files. The /system/wsdlMap/wsil/@wsilLocation (anyURI minOccurs=0 maxOccurs=1) attribute is a URI that specifies the location of the WSIL file. The /system/wsdlMap/wsil/{any} (minOccurs=0 maxOccurs=unbounded) provides extensibility.

[0154] myWallet Methods

[0155] The myWallet service supports the standard methods query, insert, replace, delete, and update.

[0156] As can be seen from the foregoing detailed description, there is provided a schema-based myWallet service that allows users to access their document data based on their identities and corresponding roles with respect to the data. The schema-based myWallet service provides documents data access independent of the application program and device, and in a centrally-accessible location such as the Internet. The schema-based myWallet service is extensible to handle extended documents information.

[0157] While the invention is susceptible to various modifications and alternative constructions, certain illustrated embodiments thereof are shown in the drawings and have been described above in detail. It should be understood, however, that there is no intention to limit the invention to the specific forms disclosed, but on the contrary, the intention is to cover all modifications, alternative constructions, and equivalents falling within the spirit and scope of the invention.

What is claimed is:

1. In a computer network, a method comprising,

providing a wallet schema, the wallet schema having financial data-related fields arranged into a content document with defined structures for the fields;

receiving a data access request directed to financial data, the request including associated identity information; and

in response to the data access request, manipulating at least one set of financial data in a logical wallet document that includes data therein according to the associated identity information, each set of data in the logical wallet document structured to correspond to a field in the content document.

2. The method of claim 1 wherein manipulating at least one set of data comprises reading data from at least one field in the logical wallet document.

3. The method of claim 1 wherein manipulating at least one set of data comprises writing data to at least one field in the logical wallet document.

4. A computer-readable medium having computer-executable instructions for performing the method of claim 1

5. In a computer network, a method comprising,

receiving a request to retrieve financial data, the request including associated identity information;

reading from a data store to obtain financial data based on the associated identity information;

constructing a wallet document including at least part of the data, the document arranged according to a defined schema for financial data; and

returning the document in response to the request.

6. The method of claim 5 wherein the schema includes at least one defined field for extending the schema.

7. A computer-readable medium having computer-executable instructions for performing the method of claim 5.

8. A computer-readable medium having stored thereon a data structure, comprising:

a first set of data that identifies a type of financial data;

a second set of data corresponding to identifying information about the type of financial data identified in the first set of data; and

wherein the first and second sets of data are regularized according to a schema in a centralized service such that an identity-based recipient of the data structure interprets the data according to the schema to obtain financial information from the centralized service.

9. The data structure of claim 8 wherein the first set of data comprises data corresponding to an account at a financial institution, and wherein the second set of data comprises an account number.

10. The data structure of claim 8 wherein the second set of data comprises a routing number.

11. The data structure of claim 8 wherein the second set of data comprises currency data associated with the account.

12. The data structure of claim 8 wherein the second set of data comprises a name associated with the account.

13. The data structure of claim 8 wherein the second set of data comprises a location corresponding to an entity that is associated with the account.

13. The data structure of claim 13 wherein the location corresponds to an address.

14. The data structure of claim 8 wherein the first set of data comprises data corresponding to a type of financial card, and wherein the second set of data comprises a card number.

15. The data structure of claim 8 wherein the second set of data comprises a name associated with the card.

16. The data structure of claim 8 wherein the second set of data comprises currency data associated with the card.

19. The data structure of claim 8 wherein the second set of data comprises a location corresponding to an entity that is associated with the card.

19. The data structure of claim **18** wherein the card is a credit card, and wherein the location comprises a billing address.

20. The data structure of claim 8 wherein the second set of data comprises an expiration date of the card.

21. The data structure of claim 8 wherein the second set of data comprises an issue date of the card.

22. The data structure of claim 8 wherein the second set of data comprises a date from which the card is valid.

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