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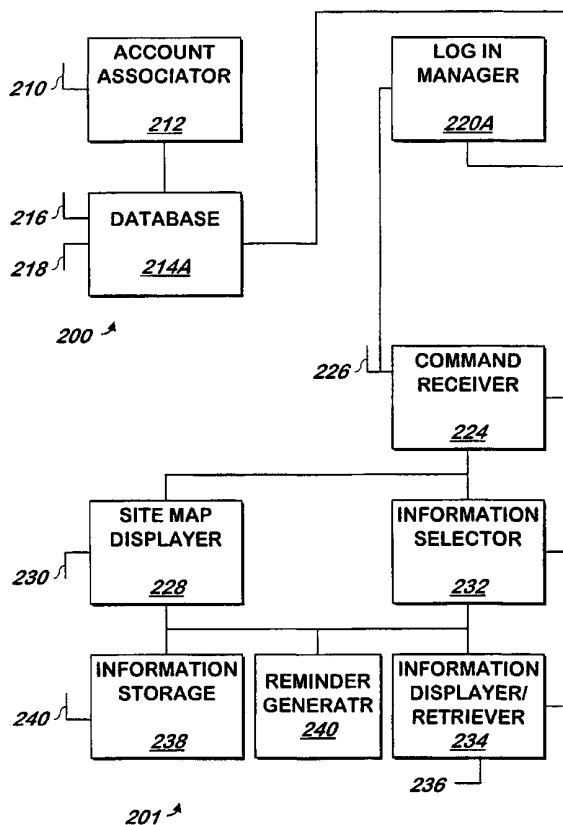
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(54) Title: METHOD AND SYSTEM FOR PROVIDING INFORMATION RESPONSIVE TO A USER



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(57) Abstract: A method and system receives a password and a request for a type of information and selects one set of information from many sets of information. The sets of information may be web pages or other types of information. Each set of information is identified using attributes as being applicable to one or more types of individuals, businesses or both. The password describes a type of individual, business or both. The set of information having the attributes most closely matching those of the password and matching the type requested is the set of information selected. The set of information selected is provided to the user for display.

METHOD AND SYSTEM FOR PROVIDING INFORMATION RESPONSIVE TO A
USER

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Field of the Invention

The present invention is related to computer software and more specifically to computer software for providing information over the Internet.

Background of the Invention

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To receive information over the Internet, a user may navigate to one or more web pages. To navigate to a web page, the user identifies information he would like to receive and selects a hyperlink in order to receive it. When the hyperlink is selected, either an existing web page is transmitted to the user for display, or a web page is built and then transmitted for display. The web page displayed contains the information the user identified.

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The optimal information to display to the user may vary according to many factors. For example, information on accounting procedures for a business may vary according to the stage of the business. A description of important considerations for accounting procedures for new businesses may be entirely different from considerations for accounting procedures for established businesses. In addition, some types of users may require more detailed information than others. For example, an accountant may want a great deal of detail about accounting systems while a company president may desire only a high level overview.

When a user requests information, the user may prefer that the information specific to his or her circumstances be displayed. For example, when the president of a new company requests information on accounting methods, what he probably
5 wants is information on accounting methods for new companies that is tailored for presidents of companies.

Some web pages do not provide such tailored information. These web pages provide only a single, one-size-fits-all set of information that does not optimally provide the
10 information the user desires. If tailored information is available, it may be too difficult to reach. For example, to allow a user to receive the information tailored to his or her needs, one can list all possibilities and allow the user to select the one that best fits. For example, one could
15 list the following four links:

Accounting Methods for Presidents of Established Businesses

Accounting Methods for Presidents of New Businesses

Accounting Methods for Accountants of Established Businesses

Accounting Methods for Accountants of New Businesses

20 Although this listing technique will work, if there are many types of information, many categories of businesses and many types of people for which the information is tailored, the number of links can become too large to easily navigate. However, in certain circumstances, it can be the best method
25 because it provides a list of all the information available. This way, if the president of a small company wants to anticipate the needs of his business as it grows into a large company, he can view the information that, though not tailored to his current circumstances, is nevertheless
30 desired by him at the time.

What is needed is a method and system for providing information that is automatically tailored to the needs of a

user that can also provide other available information as well.

Summary of Invention

A system and method allows a user to enter a password
5 and request a type of information, such as information on
business accounting methods. The system decodes the username
or password entered by the user to determine information
about the user, his business or both. This information may
be information supplied by the user or other information,
10 such as credit information supplied by a banking institution
or other party. The system then selects specific information
that is not only the type requested, but tailored to the
information about the individual decoded from the password.
The username or password can be encoded with information
15 about the individual at the time the individual opens an
account at the banking institution or any other time. The
information requested by the user may be provided to the
user, for example via a web browser. The information can
include special programs or pricing that are made specially
20 available to customers of the banking institution. These
special programs may be displayed to all members of the
banking institution, or only to members that meet certain
criteria from the information about the user. The user can
submit a request for additional information, and that request
25 can be sent to a business partner of the financial
institution, along with other information supplied by the
financial institution, such as information about the credit
worthiness of the user, and a direct debit from the user's
account to the business partner's account can be arranged.
30 Users can be prohibited from viewing certain information,
such as information that was supplied by a competitor. If
the user wishes to see information beyond that selected for
him or her, the user can request a site map to see other
information.

Brief Description of the Drawings

Figure 1 is a block schematic diagram of a conventional computer system.

Figure 2A is a block schematic diagram of a system for opening an account at a banking institution and receiving a password according to one embodiment of the present invention.

Figure 2B is a block schematic diagram of a system for providing information to a user according to one embodiment of the present invention.

Figure 2C is a block schematic diagram of the apparatus of Figures 2A and 2B according to an alternate embodiment of the present invention.

Figure 3A is a flowchart illustrating a method of providing a password according to one embodiment of the present invention.

Figure 3B is a flowchart illustrating a method of providing information according to one embodiment of the present invention.

20 Detailed Description of a Preferred Embodiment

The present invention may be implemented as computer software on one or more conventional computer systems. Referring now to Figure 1, a conventional computer system 150 for practicing the present invention is shown. Processor 160 retrieves and executes software instructions stored in storage 162 such as memory, which may be Random Access Memory (RAM) and may control other components to perform the present invention. Storage 162 may be used to store program instructions or data or both. Storage 164, such as a computer disk drive or other nonvolatile storage, may provide storage of data or program instructions. In one embodiment, storage 164 provides longer term storage of instructions and

data, with storage 162 providing storage for data or instructions that may only be required for a shorter time than that of storage 164. Input device 166 such as a computer keyboard or mouse or both allows user input to the system 150. Output 168, such as a display or printer, allows the system to provide information such as instructions, data or other information to the user of the system 150. Storage input device 170 such as a conventional floppy disk drive or CD-ROM drive accepts via input 172 computer program products 174 such as a conventional floppy disk or CD-ROM or other nonvolatile storage media that may be used to transport computer instructions or data to the system 150. Computer program product 174 has encoded thereon computer readable program code devices 176, such as magnetic charges in the case of a floppy disk or optical encodings in the case of a CD-ROM which are encoded as program instructions, data or both to configure the computer system 150 to operate as described below.

In one embodiment, each computer system 150 is a conventional Sun Microsystems Ultra 1 Creator computer running the Solaris 2.5.1 operating system commercially available from Sun Microsystems of Mountain View, California, or an AS/400 running the AS/400 operating system, both commercially available from International Business Machines Corporation of White Plains, New York, although other systems may be used.

In one embodiment, the present invention is implemented as a service provided by a banking institution, although the present invention can be provided by others. As used herein, a "banking institution" means any institution that holds funds on deposit for its customers, such as a bank or a credit union.

To use the service, a party obtains a password from a password provider such as the banking institution. If the

party is a customer of the banking institution, he or she may obtain a password to use the service that has no expiration date. Non-customers wishing to use the service may obtain a password that has an expiration date 30 days from the date
5 they obtain the password, although other expiration thresholds may also be used.

Referring now to Figure 2A a system 200 for opening an account at a banking institution and receiving a password is shown according to one embodiment of the present invention.
10 Account associator 212 receives at input 210 a name, social security number, and other information such as address and mother's maiden name for an individual and an account number. Account associator 212 stores the data received, thereby associating the information about the individual with the
15 account number. In one embodiment, an account number is a number that is preassigned from a list and printed on an index card referred to as an account card, on which the information about the individual is written when the account is opened. This procedure allows a stack of account cards to
20 be preprinted with different account numbers. When a client opens an account at the banking institution, an account card is removed from the stack and handed to the client. The client writes information about himself on the card and the information is entered to account associator 212 at input
25 210. The operation of account associator 212 is similar to conventional software that assigns a customer to an account number at banking institutions.

Password encoder 214 encodes certain information into a password for use as described below. Password encoder 214
30 receives at input 216 the following characteristic information about the individual and his business (e.g. the business which employs him): 1) the name of the individual, 2) a descriptor of the industry most closely describing the individual's business, 3) a descriptor of the business life

cycle most closely describing the stage of the individual's business (i.e. idea, seed, pre-revenue, pre-profit, pre-IPO, post IPO)), 4) the location of the individual's business, 5) a descriptor most closely matching the individual's title
5 within his or her business, 6) a descriptor of the type of client the individual is to the banking institution (i.e. prospect/guest, investor, alliance partner, employee, client, executive banking client).

The life cycle descriptors listed above correspond as
10 follows: idea: the business has a concept but has not been significantly funded, seed: the business has received an initial round of funding sufficient to start the business and perhaps prove its concept, pre-revenue: the business is being developed and has sufficient financing to operate as a going
15 concern but has not yet received funds from its customers, pre-profit: the business is receiving funds from its customers but has not yet shown a profit, pre-IPO: significant management time is being devoted to an initial public offering, post IPO: the business has either gone
20 public or is profitable and has no plans to do so.

The descriptors of the type of client listed above correspond as follows: prospect/guest: the individual is a prospective client or other individual with whom the banking institution does not have another relationship as a client,
25 such as a developer or tester of the system described below, investor: the individual is an investor in the financial institution, such as a shareholder, alliance partner: the individual is a business partner of the banking institution, client: the individual is a client of the banking
30 institution, and executive banking client: the individual is a client of the banking institution and maintains a large balance or transacts a significant amount of business with the banking institution.

The identifiers may correspond to other categories of the business or individual in other embodiments of the present invention. Other information about the individual or his or her business may also be received at input 216 in
5 other embodiments of the present invention. In one embodiment, this other information includes information about the credit worthiness of the individual or business, such as a credit rating.

In one embodiment, an expiration date may also be
10 received at input 216. The expiration date specifies a date after which the password that is generated by password generator will no longer be valid.

Password generator 214 generates a password using the information it receives at input 216 according to the
15 following algorithm. The password is provided by password encoder 214 at output 218.

In one embodiment, inputs 210 and 216 are coupled to a conventional input device such as a keyboard and a mouse, and output 218 is coupled to a conventional output device such as
20 a conventional printer or computer monitor. Account associator 212 may also have an output (not shown) coupled to a similar output device or to output 218.

In one embodiment, account associator 212 and password encoder 214 communicate with one another so that passwords
25 can be generated for account holders without using a separate input device. In such embodiment, the user of the system 200, such as an employee of the banking institution, enters all the information required by account associator 212 and password encoder 214 using a single input device.

30 Once the individual has received a password, he may use the system 201 of Figure 2B to retrieve information tailored to people and companies like those entered for the individual.

Referring now to Figure 2B, a system 201 for providing information to a user is shown according to one embodiment of the present invention. The user may enter a username and the password assigned as described above to log in manager 220 at
5 input 226. The user may be the individual who receives the password as described above, or may be a different individual.

Input 226 is coupled to a TCP/IP connection such as the internet or an intranet. To communicate with the system 201,
10 the user uses another TCP/IP connection and an input/output device such as a personal computer running suitable communications software coupled to an internet service provider or an intranet and running a web browser such as Netscape Navigator commercially available from Netscape
15 Corporation of Mountain View, California or Microsoft Internet Explorer commercially available from Microsoft Corporation of Redmond, Washington.

In one embodiment, the username is encoded into a portion of the password. Log in manager 220 validates the
20 password by encoding the username entered at input 226 and comparing the encoded username against the encoded username contained in the password received at input 226. In another embodiment, log in manager 220 checks the username against a list of usernames and passwords stored in log in manager 220
25 or in account associator 212 via a connection not shown. If the password is valid, log in manager 220 passes the password to password decoder 222.

Password decoder 220 decodes the password received from log-in manager 222 using the rules of encoding described
30 above. Control of the user is then passed to command receiver 224.

In one embodiment, the information about the user and the company of the user is not encrypted into the password.

Instead, the information is stored in any of the components of system 201 or system 200 or a new component. Referring now to Figure 2C, an alternative embodiment of the present invention is shown. All components illustrated in Figure 2
5 operate the same as their counterparts in Figures 2A and 2B. Components in Figure 2C having a reference number ending with an 'A' operate similarly to their counterparts in Figures 2A and 2B as further explained below.

Database 214A replaces password encoder 214 and stores
10 the username and password in a conventional database. The other information entered as described above such as characteristics of the user and his business and expiration date, is also stored in database 214A. In one embodiment, the database 214A includes account information at the banking
15 institution and in another embodiment, the account is associated using account associator 212 as described above. When the user logs in, he supplies a username and password via input 226. Log in manager 220A validates the username and password by searching for them in database 214A. Log in
20 manager can then retrieve the other information about the user stored in database 214A and supply it to information selector 232 in place of password decoder 222. In one embodiment, when a user logs in, log in manager 220A signals information displayer/retriever 234 to retrieve a cookie from
25 the user's computer system. The cookie can contain the username, username and password, or neither of these, and may contain some or all of the other information stored by database 214A. If no such cookie is found, information displayer/retriever 234 prompts the user for a username and
30 password. Information displayer/retriever 234 retrieves the username and password using a conventional CGI script and passes them to log in manager 220 for validation as described above. If the validation is successful, information displayer/retriever 234 places a cookie on the user's

computer using input/output 236. If the cookie will contain information other than the username and password, that information is provided from database 214A by log in manager 220A. Information selector 232 then selects information
5 using the information stored in database 214A provided by log in manager 220A or uses the information in the cookie retrieved by information displayer/retriever 234.

Referring again to Figure 2B, command receiver 224 receives via input 226 commands from the user in the form of
10 links to desired information. Rather than simply jumping to a web page pointed to by the link, the link activates information selector 232. This is performed by sending an indication of the information indicated by the user to information selector. Information selector 232 then
15 retrieves or receives some or all of the decoded password information from password decoder 222.

Based on the information desired by the user, information selector matches one of the available web pages to the user using the information it receives. In one
20 embodiment, the information provided by the system 201 is organized into individual web pages and stored in information storage 238. Each web page has one or more attributes corresponding to: 1) some or all of the information about the individual that can be encoded into the individual's
25 password, and 2) the type of information the web page contains. For example, a web page may contain as attributes an indication that it contains accounting method information for presidents of pre-IPO stage companies. Another web page may contain as attributes an indication that it contains
30 accounting method information for presidents of post-IPO stage companies. If the individual has clicked on a link that purports to provide accounting method information, information selector 232 will receive this information and retrieve the title and stage of company for the individual

from password decoder 222. Based on the information requested and the information about the individual decoded by password decoder 222, information decoder 232 will select a web page from those stored in information storage 238 by
5 searching through the those web pages until it locates the web page having the closest match to the desired information and the information decoded from the individual's password. Information selector 232 will provide the address of the web page it selects to information displayer/retriever 234.
10 Information displayer/retriever 234 will retrieve the web page from information storage 238 and provide it to the user via input/output 236. The user can receive the web page, for example via the Internet, and display the web page using a conventional browser

15 It isn't necessary to scan all of the web pages every time information is requested. In one embodiment, information storage 238 signals information selector 232 each time information storage receives a new web page or different attributes of an existing web page via input 240 coupled to
20 an input device such as a personal computer (not shown). The web pages may be developed on this personal computer or received by the personal computer coupled to a TCP/IP communication link. When so signaled, information selector 232 builds a data structure such as a tree of attributes
25 including information type descriptors (e.g. accounting methods) and pointers to the web page corresponding to the attributes. This allows information selector 232 to select the web page for the user using the internal data structure alone. The pointer of the selected web page can be provided
30 to information displayer/retriever 234 as described above.

In one embodiment, a user's entry in database 214 (or the cookie produced using the database) or the password is marked with an indication of certain information the user is not allowed to see. For example, each page in information

storage 238 may have the name of the company that produced it or the names of companies that should not be allowed to see it and information such as the company name of the user company names of competitors are listed in each user's entry
5 in the database. Information selector 232 enforces the restriction that competitors of a company that produced the page are not allowed to see pages so produced. Other reasons for not allowing a party to view a page may also be included, such a insufficient credit worthiness, or other reasons.

10 Web pages may contain links to other web pages that require selection based on attributes and information request descriptors, and/or others that do not. This capability may be used to simplify the selection of which page to display using the following technique in one embodiment.

15 A user may be presented with various selections of information he or she may wish to receive using a top-level web page that points to other web pages. Rather than require information selector 232 to select web pages every time the user selects information he wishes to receive from the top
20 level web page, information selector 232 builds top level web pages for each permutation of every combination of information that could be encoded into a password, and link every web page applicable to that combination to the top level web page. In this manner, information selector 232
25 selects the proper top level web page to display to the user. After that page is displayed, the links to the page are used to navigate the web site using a conventional web browser. In such embodiment, information storage signals information selector 232 each time a new web page is added or attributes
30 of a web page are changed. Information selector 232 scans the web pages in information storage 238 and builds the top-level web page for each permutation of information possible for each individual and links the top level web pages to a data structure containing every possible combination of

information for the user. When a user enters the web site, the proper top level page is selected by information selector 232 and the location of the web page in information storage 238 is sent to information displayer/retriever 234.

5 Information displayer/retriever 234 provides for display via input/output 236 to the individual the web page selected by information selector. The user may then place a mouse cursor over any of the links, and click the mouse to navigate the site using a conventional web browser.

10 In one embodiment, one or more of the pages accessible using the system 201 may contain a link to a business partner of the banking institution, or may describe programs or pricing that are made specially available to customers of the banking institution. As used herein, "specially available"

15 means not generally available to all members of the general public, although potentially available to some members of the general public who may nevertheless not be customers of the banking institution.

In one embodiment, information displayer/retriever 234

20 displays certain web pages related to business partners of the banking institution or their programs with a request button or link to allow the user to request additional information from the business partner or begin a dialog with that partner. Information displayer/retriever 234 can accept

25 the request received at input/output 236 via a CGI script or other similar data collection method and route it via input/output 236 to the business partner described in the web page the user was viewing when the button or link was pressed. Information displayer 234 can obtain the address of

30 that partner stored in information storage 238. Information selector 232 may add to the request information about the user it receives, and may also retrieve other information to be routed to the business partner with the request. The other information may include credit information such as

credit rating or credit history information and may include account balance and other information related to the user's account at the banking institution.

In another embodiment, the request is routed to
5 information selector 232, which selects the proper one of
several business partners depending on any one or more of: 1)
the information about the user it receives, 2) information
supplied by the user in the request, and 3) the most recent
information that was displayed to the user. Information
10 selector 232 provides the proper address to information
displayer/retriever 234, which routes the request to the
proper business partner. A copy of the request can be routed
to an employee of the banking institution by information
displayer/retriever 234. In one embodiment, the request is
15 routed via e-mail, and in another embodiment, a CGI script is
accessed at a web site operated for the business partner.

In one embodiment, information selector also signals
reminder generator 240, which generates a reminder at a later
time. The reminder can be generated to any of the user, the
20 business partner or an employee of the banking institution so
that it can be determined if the request sent to the business
partner was properly handled. Reminder generator 240 sends
the one or more reminders to information displayer/retriever
234 for transmission via e-mail or CGI script.

In one embodiment, information selector 232 signals
financer 242. Financer 242 arranges direct debit of the
user's account at the banking institution to pay for any
services related to the request, or arranges financing
options such as loans or charges to a credit card account or
30 line of credit. In one embodiment, such financing
alternatives or direct debit may also be entered to financer
240 manually using input/output 242 which may be coupled to a
conventional keyboard/monitor/mouse either directly, via a

conventional personal computer or via an internet connection similar to that of input/output 236.

Referring now to Figure 3A, a method of providing a password is shown according to one embodiment of the present invention. If the individual is opening an account at a banking institution 310, an account is opened 312 for example, by assigning or associating a name and social security number to an account number, or vice versa as described above. Other information may also be assigned or associated.

Information about an individual, organization such as a business or both such as the information described above is requested 314 and received 314 along with an optional username. The information received in step 314 is encoded 316 as described above, with the encoded information referred to as a "password". Alternatively, step 316 may include merely creating a password that is not encoded as described above. The password is provided 318. If the individual does not have an account or is not opening an account, an expiration date is encoded 320 into the password or entered elsewhere as described above and the method continues at step 314.

Referring now to Figure 3B, a method of providing information is shown according to one embodiment of the present invention. User log in information is received 328. The user log in information may include a user name and a password provided as described above with reference to Figure 3A, and in such case, step 328 follows step 318. In between steps 318 and 328, the password is remembered by a user or written down or printed on a product, a passbook or a brochure, and not provided directly from step 318 to step 328. If desired, the username and password may be verified as described above, by encoding the username and comparing it

with a portion of the password, consulting a database, or other similar techniques.

In one embodiment, the password is decoded as described above **332**. The password or decoded password or database is
5 checked for an expiration date **332**, and if the current date is after the expiration date or the threshold for the password has been otherwise exceeded (or if the password, username or both are invalid), the user is restricted from accessing the system and the method terminates **346**. Although
10 an expiration date is used in one embodiment, in other embodiments, the password or database may specify a number of uses or total duration of use. The number of uses for a password (e.g. only one time use, or a set number of times) or the duration of use (e.g. 90 minutes over any number of
15 uses) may be maintained in a database as the user uses the system. In such embodiments, step **332** consists of checking the password against the database to determine that the user has not exceeded his allotment.

A user command is received **334**. The command received in
20 step **334** may be in the form of a hyperlink or any other type of command.

If the command received in step **334** is a request to see a site map **336**, a conventional site map listing or providing access to some or all of the available web pages are provided
25 **338** for display and the method continues at step **348**. In one embodiment, the site map contains a list of available web pages along with the attributes of each page and the type of information the web pages contains.

If the user requests information **340**, information is
30 selected **342** appropriate for the type of user and his business as identified by the password received in step **328** and decoded in step **330** as described above. In one embodiment, the information selected is a conventional web

page, though other forms of information may be selected by the present invention. The information selected in step 342 is provided 344 for display, for example by transmitting it over a TCP/IP communications facility such as the Internet.

5 In one embodiment, the user may request additional information. Some requests may require selection of information as described above, others may not require such selection. If the request requires additional selection 348, the method continues at step 334, 336, or 342. If the
10 request does not require selection 348, the request is received and the information provided 350 in a manner similar to that of step 344 and the method continues at step 346. If no additional requests are made 348, the method terminates
15 346. Step 344 may include forwarding the request and other information such as credit information to a business partner as described above, and may include tracking the request as described above.

What is claimed is:

1. A system for providing at least one set of information from a plurality of sets of information, the system comprising:

5 a password decoder having an input operatively coupled to receive a password comprising characters, the password decoder for decoding the password received at the password decoder input to produce a decoded password and providing at least one indication of the decoded password at an output; and

10 an information selector having a first input operatively coupled to receive a request for information and a second input coupled to the password decoder output for receiving the at least one indication of the decoded password, the information selector for selecting the at least one set of
15 information from the plurality of sets of information responsive to at least one of the indications received at the second input, and for providing at an output at least one identifier of the at least one set of information selected.

2. The system of claim 1, additionally comprising:

5 an account associator having a first input operatively coupled to receive information about an individual, the account associator for associating information about an individual with an account at a banking institution; and

10 a password encoder having an input operatively coupled to receive at least one selected from information about the individual and information about an organization associated with the individual, the password encoder for encoding at least a portion of the information received at the password
encoder input to produce the password, and providing the password at an output.

3. The system of claim 2, additionally comprising a site map displayer having an input coupled to the information selector first input and operatively coupled to receive a request for a description of a plurality of the plurality of the sets of information, the site map displayer for providing at an output the description of the plurality of the plurality of the sets of information responsive to the request received at the site map displayer first input.

4. The system of claim 3, wherein:

at least one of the sets of information comprise one selected from a program specially offered to customers of the banking institution and prices specially offered to customers of the banking institution.

5. A method of providing information, the method comprising:

receiving a password;

receiving a request for information, the request corresponding to a plurality of sets of information;

selecting one of the sets of information responsive to the request and the password; and

providing the set of information selected.

6. The method of claim 5, wherein the password comprises at least one identifier, and the selecting step is responsive to at least one of the at least one identifier.

7. The method of claim 6, wherein at least one of the at least one identifier identifies a type of individual, and the selecting step is responsive to the identifier identifying the type of individual.

8. The method of claim 6, wherein at least one of the at least one identifier identifies a type of business and the

selecting step is responsive to the identifier identifying the type of business.

9. The method of claim 8, wherein at least a different one of the at least one identifier identifies a type of individual, and the selecting step is additionally responsive to the identifier identifying the type of individual.

10. The method of claim 9, wherein the identifiers are encoded into the password.

11. The method of claim 5, comprising the additional step of providing a password.

12. The method of claim 5, wherein the providing a password step is performed in conjunction with one selected from opening an account at a banking institution and maintaining a relationship with a banking institution.

13. The method of claim 12, wherein the providing the password step is additionally performed in conjunction with providing a criteria for expiration of the password.

14. The method of claim 12, wherein at least one of the sets of information comprises a web page.

15. The method of claim 12, wherein at least one of the sets of information describes at least one selected from a program offered specially for customers of the banking institution and pricing offered specially for customers of
5 the banking institution.

16. A computer program product comprising a computer useable medium having computer readable program code embodied therein for providing information, the computer program product comprising:

5 computer readable program code devices configured to cause a computer to receive a password;

computer readable program code devices configured to cause a computer to receive a request for information, the request corresponding to a plurality of sets of information;

10 computer readable program code devices configured to cause a computer to select one of the sets of information responsive to the request and the password; and

computer readable program code devices configured to cause a computer to provide the set of information selected.

17. The computer program product of claim 16, wherein the password comprises at least one identifier, and the computer readable program code devices configured to cause a computer to select step are responsive to at least one of the
5 at least one identifier.

18. The computer program product of claim 17, wherein at least one of the at least one identifier identifies a type of individual, and the computer readable program code devices configured to cause a computer to select are responsive to
5 the identifier identifying the type of individual.

19. The computer program product of claim 17, wherein at least one of the at least one identifier identifies a type of business and the computer readable program code devices configured to cause a computer to select are responsive to
5 the identifier identifying the type of business.

20. The computer program product of claim 19, wherein at least a different one of the at least one identifier identifies a type of individual, and the computer readable program code devices configured to cause a computer to select
5 are additionally responsive to the identifier identifying the type of individual.

21. The computer program product of claim 20, wherein the identifiers are encoded into the password.

22. The computer program product of claim 16, additionally comprising computer readable program code devices configured to cause a computer to provide a password.

23. The computer program product of claim 16, wherein the computer readable program code devices configured to cause a computer to provide a password are performed in conjunction with one selected from opening an account at a
5 banking institution and maintaining a relationship with a banking institution.

24. The computer program product of claim 23, wherein the computer readable program code devices configured to cause a computer to provide the password are additionally performed in conjunction with providing a criteria for
5 expiration of the password.

25. The computer program product of claim 23, wherein at least one of the sets of information comprises a web page.

26. The computer program product of claim 23, wherein at least one of the sets of information describes at least one selected from a program offered specially for customers of the banking institution and pricing offered specially for
5 customers of the banking institution.

27. A method of providing information to a user, the method comprising:

receiving an identifier of the user;

identifying at least one characteristic of one selected
5 from a business of the user and the user responsive to the identifier received; and

providing the information to the user responsive to the at least one characteristic identified.

28. The method of claim 27 wherein:

the identifier is received over the Internet; and

the information is provided over the Internet.

29. The method of claim 27, wherein at least of the at least one characteristic identified comprises a stage of the business.

30. The method of claim 27, wherein at least of the at least one characteristic identified comprises a position of the user within the business.

31. The method of claim 27, wherein at least of the at least one characteristic identified comprises a size of the business.

32. The method of claim 27, wherein at least of the at least one characteristic identified comprises a competitor of the business.

33. The method of claim 27, wherein at least of the at least one characteristic identified comprises competitive information of the business.

34. The method of claim 27 additionally comprising:
receiving a first request for additional information;
and

providing a second request to a third party.

35. The method of claim 34 additionally comprising providing to the third party credit information regarding one selected from the user and the business.

36. A computer program product comprising a computer useable medium having computer readable program code embodied therein for providing information to a user, the computer program product comprising:

5 computer readable program code devices configured to cause a computer to receive an identifier of the user;

computer readable program code devices configured to cause a computer to identify at least one characteristic of

one selected from a business of the user and the user
10 responsive to the identifier received; and

computer readable program code devices configured to
cause a computer to provide the information to the user
responsive to the at least one characteristic identified.

37. The computer program product of claim 36 wherein:
the identifier is received over the Internet; and
the information is provided over the Internet.

38. The computer program product of claim 36, wherein
at least of the at least one characteristic identified
comprises a stage of the business.

39. The computer program product of claim 36, wherein
at least of the at least one characteristic identified
comprises a position of the user within the business.

40. The computer program product of claim 36, wherein
at least of the at least one characteristic identified
comprises a size of the business.

41. The computer program product of claim 36, wherein
at least of the at least one characteristic identified
comprises a competitor of the business.

42. The computer program product of claim 36, wherein
at least of the at least one characteristic identified
comprises competitive information of the business.

43. The computer program product of claim 36
additionally comprising:

computer readable program code devices configured to
cause a computer to receive a first request for additional
5 information; and

computer readable program code devices configured to
cause a computer to provide a second request to a third
party.

44. The computer program product of claim 43 additionally comprising computer readable program code devices configured to cause a computer to provide to the third party credit information regarding one selected from
5 the user and the business.

45. A system for providing information to a user, comprising:

a log in manager having an input for receiving an identifier of the user, the log in manager for identifying
5 and providing at an output at least one characteristic of one selected from a business of the user and the user responsive to the identifier received at the log in manager input; and

an information selector having an input coupled to the log in manager output for receiving the at least one
10 characteristic, the information selector for selecting, responsive to at least one of the at least one characteristic received at the log in manager input at least one set of information from a plurality of sets of information and for providing at an output an identifier of each of the at least
15 one set of information selected; and

an information displayer/retriever having an input coupled to the information selector output for receiving the identifier of each of the at least one set of information, the information displayer retriever for providing at an
20 output the at least one set of information responsive to the identifier of each of the at least one set of information received at the information displayer/retriever input.

46. The system of claim 45 wherein the log in manager input and information displayer/retriever output are coupled to the Internet.

47. The system of claim 45 wherein the log in manager additionally has an input/output coupled to a database, and the log in manager identifies the at least one characteristic

by retrieving the at least one characteristic from the
5 database.

48. The system of claim 47 wherein the at least one characteristic is associated with an account at a banking institution.

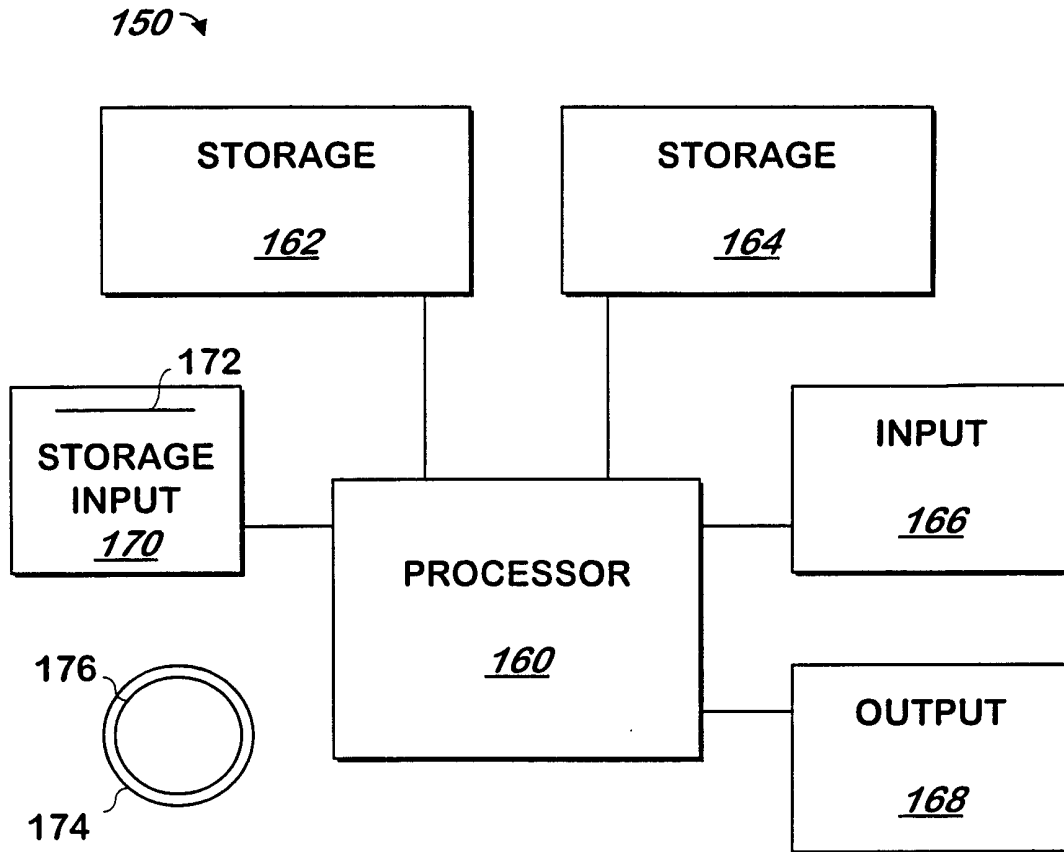


FIG. 1
(PRIOR ART)

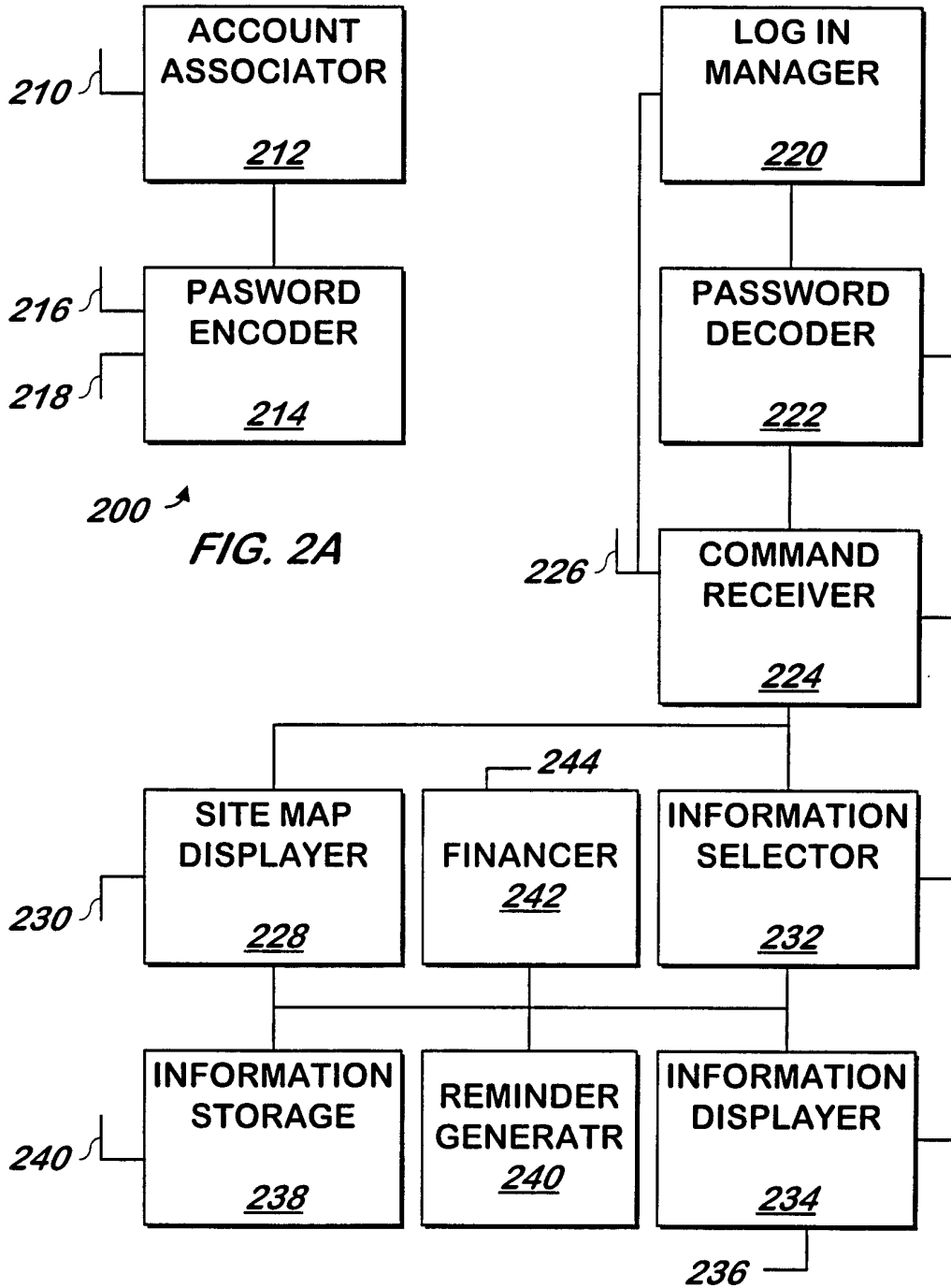


FIG. 2A

FIG. 2B

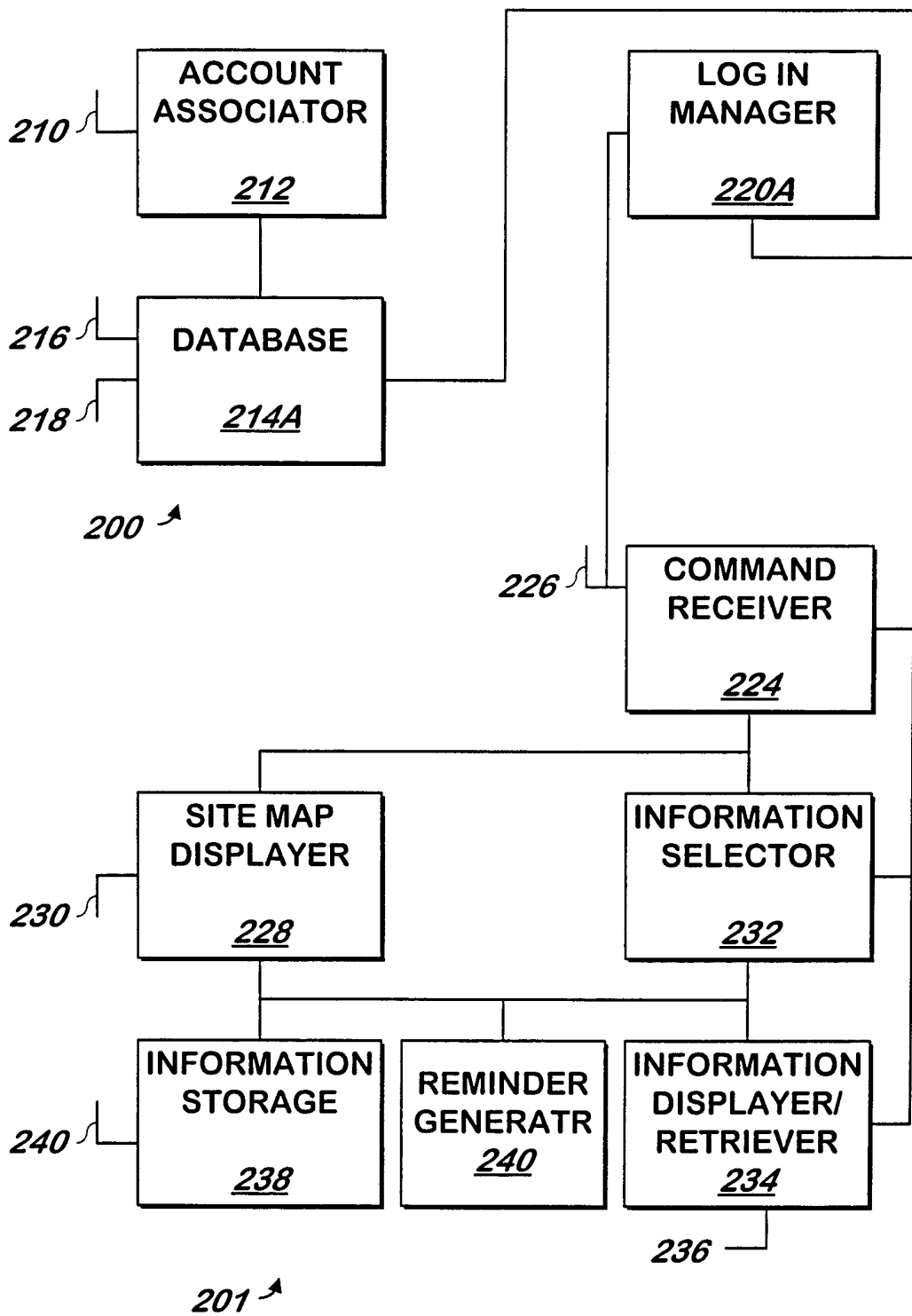


FIG. 2C

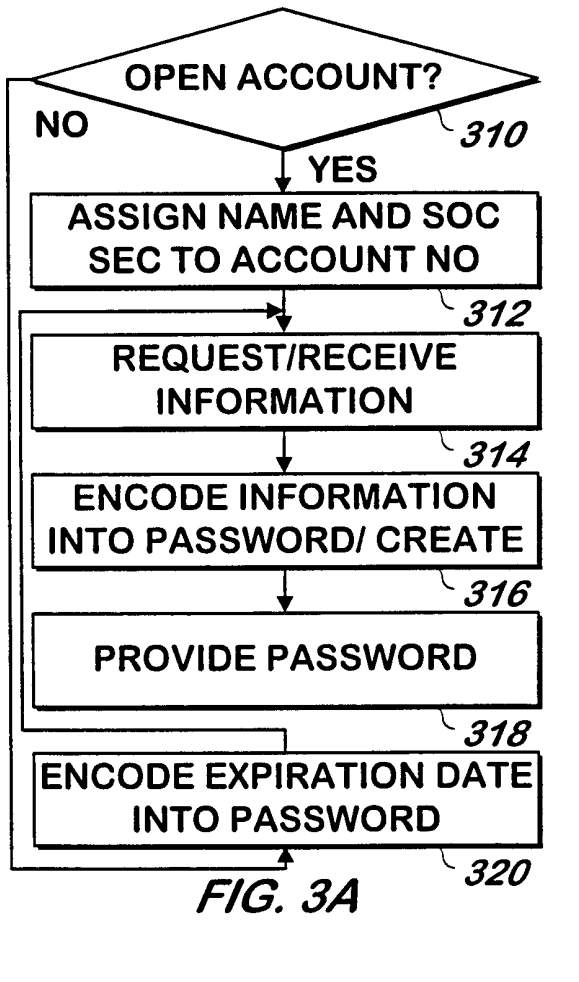


FIG. 3A

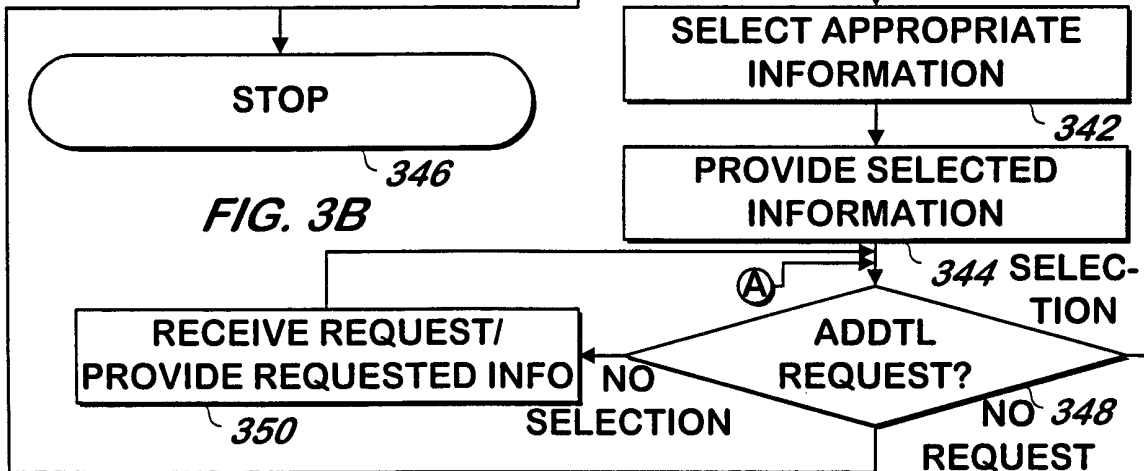


FIG. 3B