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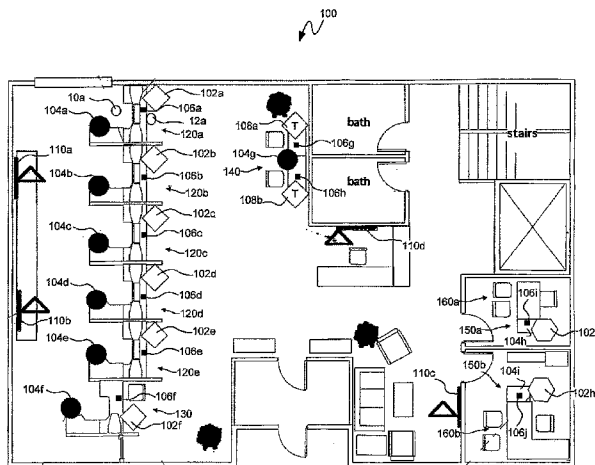
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[Continued on next page]

(54) Title: A BANKING CUSTOMER INTERACTION SYSTEM



(57) Abstract: A customer interaction process may include conducting various activities at customer interaction console in addition to banking transactions. The customer interaction process may include retrieving customer account information associated with the customer and conducting a customer service activity with the customer at the console using the account information. The customer interaction process may also include retrieving banking product information associated with a banking product and conducting at least one sales activity using the banking product information. The customer interaction process may also include providing marketing information to customers at the customer interaction console. A configurable console system may include a plurality of customer interaction consoles and a plurality of panel assemblies that may be positioned between consoles. A multi-position chair may also be used in the system and may be positioned into multiple positions including one or more sitting positions at different heights, one or more leaning positions at different angles, and one or more storage positions.

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*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/32665

**A. CLASSIFICATION OF SUBJECT MATTER**  
 IPC: **G07F 19/00( 2006.01);G06K 5/00( 2006.01);G06F 7/08( 2006.01);G06Q 20/00( 2006.01),40/00( 2006.01)**

USPC: **235/379,380,381,382;705/16,42,43**  
 According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)  
 U.S. : 235/379,380,381,382; 705/16,42,43

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 5,606,496 A (D'AGOSTINO et al) 25 February 1997 (25.02.1997), see entire document.	1-10,12,15,17-22,26,27,29 ----- 11,13,14,16,23-25,28,30,33,40
X --- Y	US 5,970,888 A (SHEPPARD et al) 26 October 1999 (26.10.1999), see entire document.	31,32,34-39,42-48 ----- 33,40,41

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

* Special categories of cited documents:	
"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search <b>23 September 2006 (23.09.2006)</b>	Date of mailing of the international search report <b>02 NOV 2006</b>
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Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201	Authorized officer <i>April A. Taylor</i> Telephone No. (571) 272-2403
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# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/32665

## Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1.  Claims Nos.:  
because they relate to subject matter not required to be searched by this Authority, namely:
  
2.  Claims Nos.:  
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:
  
3.  Claims Nos.:  
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

## Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:  
Please See Continuation Sheet

1.  As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2.  As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of any additional fees.
3.  As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:

4.  No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.: 1-48

- Remark on Protest**
- The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- No protest accompanied the payment of additional search fees.

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US05/32665

### BOX III. OBSERVATIONS WHERE UNITY OF INVENTION IS LACKING

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1. In order for all inventions to be examined, the appropriate additional examination fees must be paid.

Group I, claim(s) 1-48, drawn to a banking customer interaction process and system, classified in Class 235, subclass 379.

Group II, claim(s) 49-60, drawn to a multi-position chair, classified in Class 297, subclass 300.1.

The inventions listed as Groups I and II do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons: In particular, the banking customer interaction process and system of Group I is completely different from the specifics of a multi-position chair of Group II.