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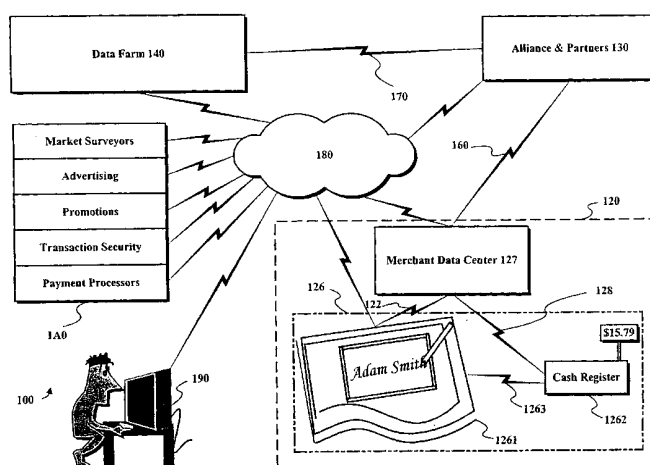
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: A SECURE INTERNET VAULT FOR CONSUMER RECEIPTS, LEGAL DOCUMENTS AND COMMERCE



(57) Abstract: Apparatus and methods for providing an Internet site serving as a secure, electronic vault, repository or file cabinet for consumer's transaction records, legal documents, insurance policies and other secure information that consumers may wish to store on a website. This storage, provides commerce services that save the consumer time. In various embodiments, the invention is as follows: participating merchants send transactions records to the Internet site for viewing from the consumer website. To view the electronic record, the consumer visits the site, identifies himself and selects the record they wish to view. The consumer may search for a particular record using multiple criteria and view an image of the record. Once the record is selected, the consumer may download data related to the record personal-finance programs. This saves time for consumers tracking personal spending or creating expense reports. As transactions are identified and viewed, the website displays advertisements to the consumer, targeted, based upon consumer demographics, stated preferences, purchasing history or other methods.



WO 00/75835 A3

INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER
IPC 7 G06F17/60 G07F19/00

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)

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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 practical, search terms used)

EPO-Internal, PAJ

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	SIEGFRIED HERDA: "NON-REPUDIATION: CONSTITUTING EVIDENCE AND PROOF IN DIGITAL COOPERATION" COMPUTER STANDARDS AND INTERFACES, CH, ELSEVIER SEQUOIA. LAUSANNE, vol. 17, no. 1, 1995, pages 69-79, XP000611337 ISSN: 0920-5489 the whole document	1-3,6
P,X	EP 0 969 430 A (SUN MICROSYSTEMS INC) 5 January 2000 (2000-01-05) the whole document -/--	1-6



Further documents are listed in the continuation of box C.



Patent family members are listed in annex.

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C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

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