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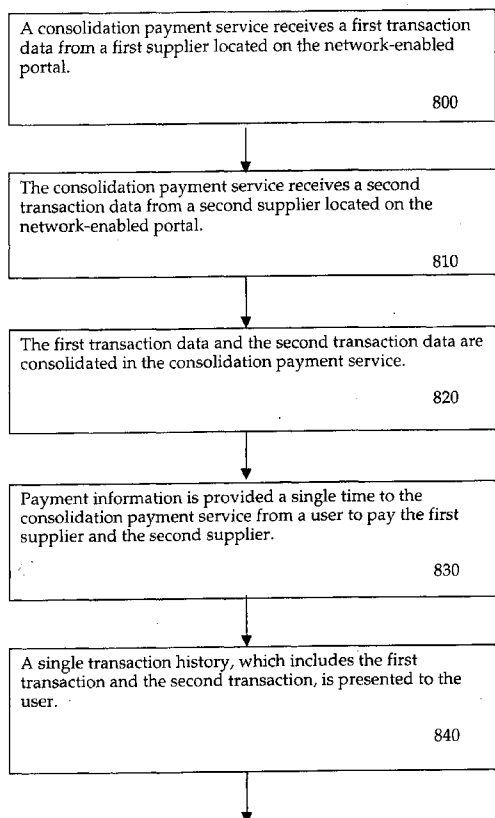
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[Continued on next page]

(54) Title: METHOD AND APPARATUS FOR CONSOLIDATING BILLING INFORMATION AND PAYING SUPPLIERS ON A NETWORK



(57) Abstract: Transaction information from more than one supplier on a network-enabled portal is consolidated by a consolidation payment service and a user provides payment information to the consolidation payment service a single time to pay the suppliers. A consolidation payment service receives a first transaction data from a first supplier located on a network-enabled portal (800). The consolidation payment service receives a second transaction data from a second supplier located on the network-enabled portal (810). The consolidation payment service consolidates the first transaction data and the second transaction data. The consolidation payment service receives payment information a single time from a user (830) to pay the first supplier and the second supplier. The user is presented with a single transaction history that includes the first transaction data and the second transaction data (see Figure 5).

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

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A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06F 17/60**

USPC: 705/39,16,30,34,35,40,42;715/530

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
U.S. : 705/39,16,30,34,35,40,42;715/530

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

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,064,971 A (HARTNETT) 16 MAY 2000 (16.05.2000), see the abstract, the background, and the summary of the invention.	1-21
X,P	US 6,128,603 A (DENT et al) 03 October 2000 (03.10.2000), see the entire document.	18-21
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Y,P		1-21
Y	US 5,875,437 A (ATKINS) 23 February 1999 (23.02.1999), see the abstract, the background, and the summary of the invention.	1-21

Further documents are listed in the continuation of Box C.

See patent family annex.

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"A" document defining the general state of the art which is not considered to be of particular relevance	"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
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"O" document referring to an oral disclosure, use, exhibition or other means		
"P" document published prior to the international filing date but later than the priority date claimed		

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INTERNATIONAL SEARCH REPORT

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Continuation of B. FIELDS SEARCHED Item 2:

MICROSOFT PRESS COMPUTER DICTIONARY 3RD EDITION 1997

COSIDINE, VAN NOSTRAND SCIENTIFIC ENCYCLOPEDIA, 6TH EDITION BY VAN NOSTRAND REINHOLD, 1983

DOWNES ET AL., DICTIONARY OF FINANCE AND INVESTMENT TERMS, 5TH EDITION BY BARRON'S FINANCIAL GUIDES, 1998

Continuation of B. FIELDS SEARCHED Item 3:

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