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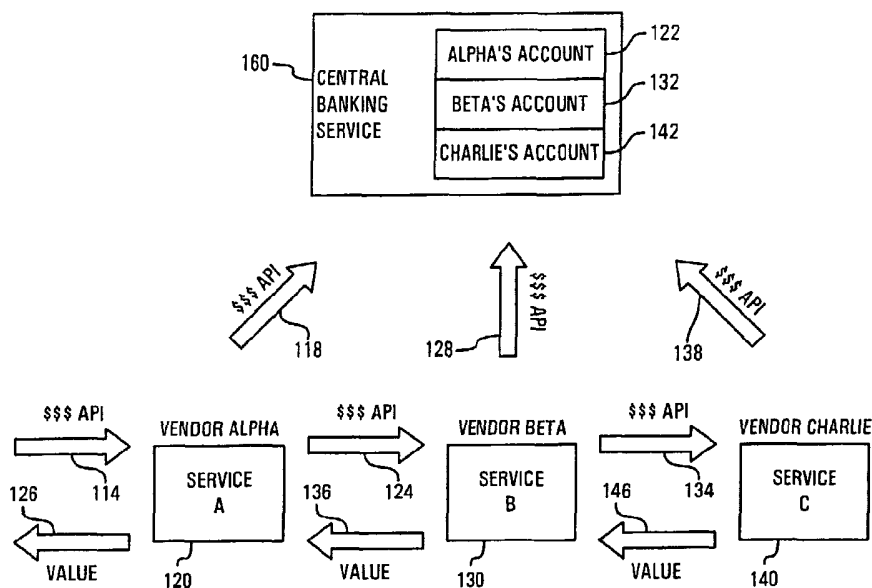
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR IMPLEMENTING FRICTIONLESS MICROPAYMENTS FOR CONSUMABLE SERVICES



(57) Abstract: The present invention is directed to a system, method and software program product for implementing a policy payment agent which, based on policy thresholds set by the consumer, determines whether or not autonomously issue a payment. Initially, the consumer sets the payment policy through the selection of payment parameters such as the type of consumable or transaction, maximum one-time payment amount, and recent spending rate. If the payment request meets the payment policy criteria, then the payment agent autonomously issues a payment. Otherwise, the request is passed to the user for manual intervention.

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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*

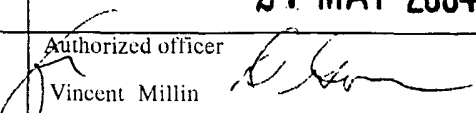
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According to International Patent Classification (IPC) or to both national classification and IPC				
B. FIELDS SEARCHED				
Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/40				
Documentation searched 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) EAST				
C. DOCUMENTS CONSIDERED TO BE RELEVANT				
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.		
Y	US 6,061,665 A1 (Bahreman) 9 May 2000, col.12, line 32 to col.13, line 7	1-34		
Y	US 5,999,919 A1 (Jarecki et al) 7 December 1999, col.15, line 60 to col.16, line 12	1-34		
Y	US 2001/0039535 A1 (Tsiounis et al) 8 November 2001, see claim 1	1-34		
Y	US 5,987,140 A1 (Rowney et al) 16 November 1999, see abstract	1-34		
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.				
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