Title: SYSTEM AND METHOD FOR DISTRIBUTING VERTICAL PRODUCTS AND SERVICES

Abstract: An integrated e-commerce platform provides tools for independent and institutional agents to anticipate, recognize, analyze, and fulfill customer needs. The platform provides customer retention and customer sales tool to the different agents providing products and services. Databases store customer information and profiles, transaction, and agent information including data about the hierarchical arrangement of agents in relation to other agents. Additionally, decision support tools allow identification of support and products that best fulfill a customer’s needs. As a result of this platform, agents act as distribution channels for vertical services offered by the platform as well as provide customers with a one-stop shopping arrangement. In addition to the revenue agents generate by selling their own products and services, incremental revenue can be as a result of commissions on sales by other sponsored agents based on the hierarchy of agents.
SYSTEM AND METHOD FOR
DISTRIBUTING VERTICAL PRODUCTS AND SERVICES

Related Applications

This application relates to and claims priority from U.S. Application Serial No. 60/267,136 filed February 8, 2001 entitled A CENTRALIZED INCOME CENTER FOR REAL ESTATE PROFESSIONALS, the disclosure of which is hereby incorporated in its entirety by reference.

Field of the Invention

The present invention relates to facilitating electronic transactions via a computer network and, more particularly, to improving the capability of service providers in such transactions to cross-sell their services.

Background of the Invention

The various industries associated with home ownership involve services and products that relate to purchasing a home, maintaining a home, and even selling a home and moving into the next home. These services can include such items as a mortgage-backed loan, mortgage insurance, title insurance, home inspection, home warranty, home insurance, legal services, appraisers, movers, termite inspection, radon inspection, bill consolidation, home improvement services, home equity loans, auto loans, etc.

Historically, the professionals that provided these services included such people as realtors, brokers, loan officers, accountants, insurance agents, financial planners, tax preparers, builders, mortgage bankers, contractors, local banks, etc. Under present market
models, however, these professionals face a number of challenges. For example, each of the above identified professionals typically receive income only for the services or products they directly provide a home buyer or owner; thus limiting their sources of income. In addition, these professionals currently face increased costs for acquiring new customers, dwindling customer loyalty, and a reduction in profitability on the services that are sold. Accordingly, the present business climate is lessening the influence of these independent or institutional agents and professionals in transactions relating to home ownership.

The ultimate victim is the home buyer who loses the expertise and advice of a professional in one of the most complex and expensive transaction that typical consumers will ever complete.

Summary of the Invention

The present invention addresses the shortcomings of the prior art by providing an electronic commerce one-stop shop for home ownership professionals and their clients. As a result, home buyers and owners will have available to them a variety of service and product providers that can provide advice, education and a complete suite of the products and services needed by the home owner. In addition, the home ownership professionals can create partnerships and referral arrangements with a host of other professionals so as to benefit from cross-selling of their products and other’s products to clients of the one-stop shop. Additionally, the one-stop shop can track referrals so that professionals can receive an income stream from derivative (or commissioned) selling activity, track transactions
and customer information to provide a source of data mining to anticipate customer needs, and help professionals with client retention through education and other techniques.

One aspect of the present invention relates to a system and method that provides incremental revenue to agents that are logically arranged in some type of hierarchy; the information about the hierarchy is stored for later reference. The system includes an electronic commerce platform for consumer transactions and a transaction evaluating engine. The engine analyzes the transaction to identify the agent providing the service of the transaction, identifies any agents that are located upstream from that agent and then distributes between these agents some revenue that is based on the transaction.

Another aspect of the present invention relates to a method for providing vertical services from an integrated e-commerce platform. This method include providing a number of different functionalities that share data between one another to created a seamless integration of the different functionalities. These functionalities include customer retention tools and techniques, an income center that provides business-to-business applications and tools, an e-commerce platform for performing online transactions, a revenue tracking engine that evaluates transactions and distributes revenue between the involved agents, and a decision support engine to improve the personalization of the services and products offered.

Brief Description of the Drawings

The present invention is illustrated by way of example and not by way of limitation, in the figures of the accompanying drawings and in which like reference numeral refer to similar elements and in which:
FIG. 1 illustrates an exemplary hardware platform for certain aspects of various embodiments of the present invention.

FIG. 2 illustrates a block diagram of the separate functionality present in an integrated platform according to an embodiment of the present invention.

FIG. 3 illustrates a flowchart for enrolling Consultants according to an embodiment of the present invention.

FIG. 4 depicts a flowchart for tracking revenue from a transaction according to an embodiment of the present invention.

Detailed Description

In the following description, for purposes of explanation, numerous specific details are set forth in order to provide a thorough understanding of the present invention. It will be apparent, however, to one schooled in the art that the present invention may be practiced without these specific details. In other instances, well known structures and devices are shown in block diagram form in order to avoid unnecessarily obscuring the present invention. For example, the specific environment of real-estate related professionals will often be provided to describe different aspects or concepts of the present invention. However, other environments, such as selling financial products and services, are also contemplated within the scope of the present invention. Any business environment with independent or institutional agents that provide a variety of products or services to customers will benefit from the present invention.

Exemplary Hardware
The description of the invention that follows is exemplary. However, it should be clearly understood that the present invention may be practiced without the specific details described herein. Well known structures and devices are shown in block diagram form in order to avoid unnecessarily obscuring the present invention.

At least portions of the invention are intended to be implemented on or over a local computer network or a more distributed network such as the Internet. An example of such a network is described in Figure 1, attached.

Figure 1 is a block diagram that illustrates a computer system 100 upon which an embodiment of the invention may be implemented. Computer system 100 includes a bus 102 or other communication mechanism for communicating information, and a processor 104 coupled with bus 102 for processing information. Computer system 100 also includes a main memory 106, such as a random access memory (RAM) or other dynamic storage device, coupled to bus 102 for storing information and instructions to be executed by processor 104. Main memory 106 also may be used for storing temporary variables or other intermediate information during execution of instructions to be executed by processor 104. Computer system 100 further includes a read only memory (ROM) 108 or other static storage device coupled to bus 102 for storing static information and instructions for processor 104. A storage device 110, such as a magnetic disk or optical disk, is provided and coupled to bus 102 for storing information and instructions.

Computer system 100 may be coupled via bus 102 to a display 112, such as a cathode ray tube (CRT), for displaying information to a computer user. An input device 114, such as a keyboard, including alphanumeric and other keys, is coupled to bus 102 for communicating information and command selections to processor 104. Another type of
user input device is cursor control 116, such as a mouse, a trackball, or cursor direction keys for communicating direction information and command selections to processor 104 and for controlling cursor movement on display 112. This input device typically has two degrees of freedom in two axes, a first axis (e.g., x) and a second axis (e.g., y), that allows the device to specify positions in a plane.

Computer system 100 operates in response to processor 104 executing one or more sequences of one or more instructions contained in main memory 106. Such instructions may be read into main memory 106 from another computer-readable medium, such as storage device 110. Execution of the sequences of instructions contained in main memory 106 causes processor 104 to perform the process steps described herein. In alternative embodiments, hard-wired circuitry may be used in place of or in combination with software instructions to implement the invention. Thus, embodiments of the invention are not limited to any specific combination of hardware circuitry and software.

The term “computer-readable medium” as used herein refers to any medium that participates in providing instructions to processor 104 for execution. Such a medium may take many forms, including but not limited to, non-volatile media, volatile media, and transmission media. Non-volatile media includes, for example, optical or magnetic disks, such as storage device 110. Volatile media includes dynamic memory, such as main memory 106. Transmission media includes coaxial cables, copper wire and fiber optics, including the wires that comprise bus 102. Transmission media can also take the form of acoustic or light waves, such as those generated during radio-wave and infra-red data communications.
Common forms of computer-readable media include, for example, a floppy disk, a flexible disk, hard disk, magnetic tape, or any other magnetic medium, a CD-ROM, any other optical medium, punchcards, papertape, any other physical medium with patterns of holes, a RAM, a PROM, and EPROM, a FLASH-EPROM, any other memory chip or cartridge, a carrier wave as described hereinafter, or any other medium from which a computer can read.

Various forms of computer readable media may be involved in carrying one or more sequences of one or more instructions to processor 104 for execution. For example, the instructions may initially be carried on a magnetic disk of a remote computer. The remote computer can load the instructions into its dynamic memory and send the instructions over a telephone line using a modem. A modem attached to computer system 100 can receive the data on the telephone line and use an infra-red transmitter to convert the data to an infra-red signal. An infra-red detector can receive the data carried in the infra-red signal and appropriate circuitry can place the data on bus 102. Bus 102 carries the data to main memory 106, from which processor 104 retrieves and executes the instructions. The instructions received by main memory 106 may optionally be stored on storage device 110 either before or after execution by processor 104.

Computer system 100 also includes a communication interface 118 coupled to bus 102. Communication interface 118 provides a two-way data communication coupling to a network link 120 that is connected to a local network 122. For example, communication interface 118 may be an integrated services digital network (ISDN) card or a modem to provide a data communication connection to a corresponding type of telephone line. As another example, communication interface 118 may be a local area network (LAN) card to
provide a data communication connection to a compatible LAN. Wireless links may also be implemented. In any such implementation, communication interface 118 sends and receives electrical, electromagnetic or optical signals that carry digital data streams representing various types of information.

Network link 120 typically provides data communication through one or more networks to other data devices. For example, network link 120 may provide a connection through local network 122 to a host computer 124 or to data equipment operated by an Internet Service Provider (ISP) 126. ISP 126 in turn provides data communication services through the world wide packet data communication network now commonly referred to as the “Internet” 128. Local network 122 and Internet 128 both use electrical, electromagnetic or optical signals that carry digital data streams. The signals through the various networks and the signals on network link 120 and through communication interface 118, which carry the digital data to and from computer system 100, are exemplary forms of carrier waves transporting the information.

Computer system 100 can send messages and receive data, including program code, through the network(s), network link 120 and communication interface 118. In the Internet example, a server 130 might transmit a requested code for an application program through Internet 128, ISP 126, local network 122 and communication interface 118. The received code may be executed by processor 104 as it is received, and/or stored in storage device 110, or other non-volatile storage for later execution. In this manner, computer system 100 may obtain application code in the form of a carrier wave.
As mentioned previously, a specific example of a real-estate related one-stop shop 200 will be provided to assist in understanding aspects of the present invention. However, this exemplary environment is not the only product and services business that could benefit from the present inventive systems and methods described herein.

The present system and methods benefit the end consumer who owns or is buying a house; however, another party that is provided significant benefits is a professional agent such as a realtor or broker, for example, that is providing related services or products to the home owner. Many additional professionals related to home buying, home ownership, and financial services can also benefit from the present system as well. The present systems and methods can be referred to as a customer acquisition and retention system.

Throughout the following description, these systems, methods, and techniques will, for simplicity, frequently be referred to as “the system” although such referral is not meant to limit the present invention to a single embodiment or single set of methods or arrangement of apparatus. The different functionalities present in the integrated system 200 are detailed below.

HOME OWNERSHIP CONSULTANT

The professional agents that offer products and services for the home buyer or home owner can be collectively referred to as a Home Ownership Consultant 202, these Consultants will use various aspects and embodiments of the present invention to provide their specific product or service to the customer, to attract customers by offering a variety of different services and products through other participating professionals, to educate and
inform their customers; and to create recurring revenue streams by referring customers and professionals. As a result, the consultants can return to their prominent role in helping and advising their customers with a complex and costly transaction.

INCOME CENTER

At the center of the system, from the perspective of the Home Ownership Consultant, is a network based point-of-sale transaction platform 204. This platform is preferably a web-based platform that is arranged as a business-to-business platform that, as is known in the art, provides applications, web pages, and other services to the Consultants. Active Server pages, HTML and Java based data as well as ASP-enabled applications are all contemplated. Specifically, the Home Ownership Consultants can enter the site, limited by password protection and other authentication methods, to access the e-commerce tools, products and services offered by the system. Through these tools, the Home Ownership Consultant is able to conduct on-line transactions with their customers. With these tools, a home owner can access a Consultant's web site, arriving either through the present system or arriving from a separate Consultant web site, and purchase products or services from the Consultant using the transaction platform of the income center. As a result, the Consultant may see more consumer traffic by visitors to the one-stop shop and the Consultant does not have to develop and implement their own independent transaction processing system. In addition to more standard business-to-business functionality, the income center offers some of the following features.
Universal data sharing among income center applications and among other applications offered through the present system. This data sharing allows a Consultant, for example, to enter customer data once and have it automatically populate all other applications throughout the entire system platform. Conventionally, this feature can be implemented using a common database of customer information that is accessible by the different applications so that specific data can be retrieved via a unique identification string associated with each customer or some other identifying information. Not only is manually entered data shared between the applications, but the customer data can be updated dynamically by transactions and other system activity.

Transaction tracking is provided to the Consultant as well as to the Consultant’s customer. Through this functionality, the status of a transaction and associated information can be monitored on-line by either the Consultant or the customer. The customer may query for the transaction information via a different interface, or gateway, than the Consultant and the scope of information available to each party can be tailored according to their respective needs. Accordingly, the income center can provide robust order tracking/status to a variety of users.

In many aspects of home ownership, complex calculations are involved to evaluate a consumer. For example, these calculations can include, but are not limited to, the amount of a mortgage the customer qualifies for, the amount of insurance that needs to be purchased, the estimated moving costs for a 4 bedroom house, and cost-of-living comparisons. Some of these calculations are meaningful only to the Consultant to evaluate the customer and some of these calculations are useful for both the Consultant and the customer. Thus, on-line calculators are provided to the Consultant who can provide some
(or all) of this functionality to their clients. These tools make the Consultant's web site more friendly and useful so as to attract customers and the Consultant also is educating the customer to help with any upcoming transactions.

A customer tracking database 214 is provided for Consultants to help maintain contact information and other information that will help customize and personalize the products and services offered by the Consultant. This database does not have to be only for existing customers but can include prospective clients as well.

The present one-stop shop allows the storage of information 216 related to how Consultants are hierarchically arranged in relation to other Consultants and professionals who they recruited to participate in the system. Thus, in addition to the customer tracking database described above, each Consultant can have a Partner database 216 that stores information about other Consultants and professionals who offer services and products through the one-stop shop. As such, a Consultant can view their own downline Consultants and any Consultants further downline from them. In practice, a mortgage banker might recommend a home inspector or insurance company to their own customers. Also, a builder might prefer that a home buyer utilize a particular loan source. Through the web presence that each Consultant maintains via the present system, they could provide information about those "preferred" partners and help generate business for those partners (as well as themselves).

FIG. 3 depicts a flowchart of a Consultant (independent or institutional agent) becoming a member, or partner, of the integrated platform (one-stop shop) 200. In step 302, the agent enrolls via a web-based sign-up screen that collects information about the agent and their business. During the agent's membership, the agent has incentive to recruit
other agents in step 304. These agents also provide information about themselves and their sponsoring agent during the sign-up process. As a result, hierarchical information is generated and stored in step 306 that can be used to determine which Consultants, or agents, will receive commissions on a completed transaction and how much those commissions will be. In making that determination, part of the sign-up process will be collecting (step 308) data about such things as commission rates, revenue sharing plans and similar information. There can be default commission rates based on the distance in the hierarchy between tow agents or there can be tiered commission rates based upon high producers, there can also be custom commission agreements on how the agents will split the commission. Additionally, the present invention allows agents to pool together and share revenue and commission so that a sale by one agent is considered a sale by all. Other commission and revenue splitting schemes and techniques are also contemplated as would be apparent to one of ordinary skill in this field.

As a reward or incentive, the Consultants can not only earn revenue on the service or product that they directly provide but they can also earn a commission or referral fee for any transaction carried out by the downline Consultant or on a product or service provided by the integrated platform 200. Thus, the home owner benefits by having a one-stop shop available for the multitude of different transactions involved with home ownership and the Consultants benefit from providing a value-added service to the customer, generating additional incremental revenue, and fostering a relationship with partners they know and trust. A win-win situation is created for all parties to the transaction. As another possible source of revenue for Consultants, they could also receive an incentive for each partner Consultant that they recruit to participate in the system.
Other tools that can benefit a Consultant include offering e-mail accounts, webpage building tools, a single shopping cart for all transactions occurring within the system, and customer support.

CUSTOMER RETENTION

The present system provides a customer retention system 206 that helps Consultants effortlessly maintain periodic (e.g., weekly) personalized contact with their customer base. This global system relieves every single Consultant from creating newsletters and information of interest to a customer and then performing the oftentimes overlooked task of staying in contact with the customer.

For example, the system can send out a weekly newsletter (via fax, e-mail, regular mail, etc.) that is branded with the Consultant's information. As a result, the relationship between the Consultant and the customer is strengthened without requiring any activity by the Consultant. The newsletter can include offers for other products and services within the system thereby generating possible cross-selling opportunities and revenue streams for the Consultants. If the newsletter is sent electronically, it can include embedded links directly to other services and products to maximize the cross-selling possibilities.

In practice, this customer retention system can interface with the customer database's that are maintained for the different Consultants to ensure that Consultants are properly credited with the sales activity of customers that they originally introduced to the system. However, the customer retention system includes separate information which the customer can maintain and update, such as a personal profile, to ensure more personalized service is provided by the system.
As a result of the data stored about a customer, the system can estimate the needs and readiness to buy of customers and provide this information to the Consultants.

**CUSTOMER SALES MALL**

To complement the business-to-business transaction platform described earlier, the present system also provides a business-to-consumer transaction platform 208 for the customers of the Consultants. This web-based platform can be considered a shopping mall for services and products related to owning a home. As mentioned earlier, the customers can maintain their own accounts on the systems and have affiliated with themselves a unique identification number or string. This identification can allow them access to the system and permit their transactions and other activities to be tracked while they are interacting with the system. Some of the information available to a customer includes: their system account information, their present order status, and their transaction history. Other information such as a personal profile is not only made available to the customer but can also be edited by them as well.

Through the sales mall, a customer is presented with all the different items needed to buy, own or sell a home. Preferably, the customer is presented a single shopping cart to collect all the transactions of a current session. One example of a home ownership service available to a customer is the electronic mortgage banking center described in detail in the referenced priority patent application.

**REVENUE TRACKING**
The system provides suite of data collection routines 210 that collects membership information (i.e., the Consultant, the upstream Consultants (if any), the customer) related to a transaction, keeps track of product orders, and maintains production reports for every member. This revenue tracking functionality is a back-office arrangement that integrates with the income center, the sales mall, the Consultant databases and the customer databases. For transaction orders, the data collection routines can track the commission splits, bonus structures, compensation amounts, any system overrides in place, or revenue sharing pools amongst Consultants. Specifically, the revenue tracking application includes the following features:

1. Automatic calculation of bonuses and commissions for product orders and membership sign-ups. It allows the Consultants to get paid for every product and service sold. The system derives these calculations directly from the shopping cart of the income center and sales mall and tracks all the sales and revenue generated by any member.

2. Genealogy Tracking. When a Consultant enters a new member into the system, a genealogy tracking feature automatically enrolls the member in the appropriate position in the Consultant's hierarchy and assigns commissions accordingly. A graphical user interface can be provided to simplify conveying the exact structure of each Consultant's organization such as providing sponsorship and enroller information as well as a list of customers and their transaction history.
Decision support systems have been available in certain markets and business environments in the past. For example, a product named HopSuite™ from Incent provides decision-support and lead-generation software for financial services institutions. This web based platform provides customers with a set of fully-integrated decision support modules covering a wide variety of financial planning topics. This product provides a central platform on which is built a learning tool that allows customers to learn about products and offerings, an evaluation tool that captures customer information which is evaluated to customize and personalize reports and output for each particular customer, and an opt-in email tool that allows a customer to continue the sales process by forwarding their information to a Consultant offering the appropriate service or product.

This tool is integrated into the present system to further augment the benefits achieved by both the customer and the Consultant in using the system. The benefits to the customer include that the customer receives training, education and information on a variety of subjects so that their decision-making is more informed and more accurately reflects their needs. The benefits to the Consultant include that the Consultant receives an interested customer, the customer is self-educated, and the Consultant has information about the customer that permits focusing the customer on only a limited set of offerings (i.e., speed and applicability help close the deal).

**BUSINESS MODEL**

The systems and methods of the present invention provide an integrated distribution system for services and products focused on empowering Consultants (e.g., Realtors, Financial Planners, Insurance Agents, etc.) to leverage customer relationships to
generate more leads, close more sales and earn more revenues. Within the above
descriptions, a specific example of the home ownership market was provided; however, the
services or products offered can be in other markets that include independent or
institutional agents, such as the financial products market.

By providing an integrated package of customer retention technologies, customer
sales technologies, related products and services, training and incentive programs, the
Consultants are able to identify customer needs, satisfy customer needs, build customer
loyalty and generate incremental revenue streams. The consumers benefit by having a one-
stop shop for complex transactions and a historical database of their transactions and
customer profiles. As a result, this shop provides directed educational information, easy e-
commerce platforms for purchasing a variety of products, and a multitude of related
service providers that can fulfill their long-term and short-term needs.

The system itself benefits by utilizing the customer base that the Consultants have
already established as an audience for the system's proprietary products and services, to
attract additional partners and offerings by the system, and to encourage more Consultants
to become members (and thus pay) the system. Thus, the Consultants act as distribution
channels, for vertical services and products offered by the system, to the Consultant's
customer base.

In addition to the above mentioned benefits to the consumer and the Consultants,
the Consultants additionally benefit from a multi-level revenue stream that is based not
only on their own sales transactions but also on the sales of the additional Consultants in
their genealogy. Accordingly, this incentive program encourages Consultants to encourage
more Consultants to join the system which benefits both the system and the sponsoring Consultants.

Now that all the participants and functions have been introduced, FIG. 4 depicts an exemplary flowchart of the multi-level revenue permitted by aspects of the present system. In step 402, the agent (or Consultant) becomes a member of the integrated platform or one-stop shop. Upon becoming a member, the agent in step 404 can upload a lot of information about their customer base to the system. Alternatively, or in conjunction, a customer can be directed to the shopping mall and, as part of receiving access permission, provide additional information and profile data. Part of this data can preferably include information identifying the sponsoring Consultant. The customer, in step 406, conducts business and transactions across the one-stop shop. Some of this can be information gathering and some of this can be buying services and products. The decision support functions monitor the transactions in order to anticipate the customers needs and provide referrals to appropriate Consultants and other service providers. Similarly, the customer profile can be updated as well as the transaction log to reflect the latest activity of the customer. Two types of transactions in particular initiate further activity. In step 408 the customer purchases a vertical service offered through the integrated platform. The Consultant sponsoring this customer gets a commission on that sales according to the agreement information stored when that Consultant signed-up.

Another type of service or product could be purchased from a member Consultant of the integrated platform. In this scenario, the Consultant receives the revenue from the transaction in step 410. These transaction types do not necessarily occur exclusively and both, or multiples ones, can occur during the same session of a customer.
Regardless of the type of transaction that occurred in either step 408 or step 410, each transaction is analyzed to determine the commission stream. The revenue tracking functionality determines, from the information stored about the Consultants, if any Consultants are upstream ("above" in a hierarchical sense) of the Consultant receiving the revenue in steps 408 or 410. If there one or more such Consultants, then a commission is generated on the transaction and split amongst the different Consultants. This split is performed according to the information collected in step 308.

While particular embodiments of the present invention have been disclosed, it is to be understood that various different modifications are possible and are contemplated within the true spirit and scope of the appended claims. There is no intention, therefore, of limitations to the exact abstract or disclosure herein presented.
CLAIMS

WHAT IS CLAIMED IS:

1. A system for providing incremental revenue to an agent within a hierarchical arrangement of a plurality of agents, said system comprising:

   an electronic commerce platform configured to perform a transaction involving a consumer, the transaction also involving a service or product;

   a first non-volatile memory configured to store information regarding the hierarchical arrangement; and

   a transaction evaluation engine in communication with the electronic commerce platform and the non-volatile memory, said transaction evaluation engine configured to:

       analyze the transaction to identify a provider agent, if any, from among the plurality of agents, said provider agent providing the service or product involved in the transaction,

       identify one or more upstream agents, if any, located above the provider agent in the hierarchical arrangement; and

       provide first revenue to the provider agent and the one or more upstream agents, said revenue based upon the transaction.

2. The system of claim 1, further comprising:

       a second non-volatile memory configured to store information regarding the consumer; and
wherein the transaction evaluation engine is in communication with the second
5 non-volatile memory and is further configured to:

analyze the transaction to identify a sponsoring agent, if any, associated
with the consumer; and

provide second revenue to the sponsoring agent based upon the transaction.

3. The system of claim 2, wherein the transaction evaluation engine is further configured
to:

identify a subset of agents, if any, located upstream of the sponsoring agent in the
hierarchical arrangement; and

5 provide third revenue to the sponsoring agent and the identified subset of agents
based upon the transaction.

4. The system of claim 1, wherein the first non-volatile memory stores information about
commission rates amongst respect agents in the hierarchical arrangement.

5. The system of claim 1, wherein the first non-volatile memory stores information about
revenue sharing between respective agents in the hierarchical arrangement.

6. The system of claim 1, wherein the plurality of agents are arranged in the hierarchical
arrangement so that a first agent is located directly upstream of a second agent, wherein
said first agent referred said second agent to be a member of said system.
7. The system of claim 1, wherein the one or more upstream agents are required to be located less than a predetermined number of levels above the provider agent.

8. The system of claim 1, wherein the first revenue is split evenly among the provider agent and the one or more upstream agent.

9. The system of claim 1, wherein the first revenue is distributed among the provider agent and the one or more upstream agents according to the hierarchical arrangement.

10. The system of claim 4, wherein the first revenue is distributed to the provider agent and the one or more upstream agent according to the commission rates.

11. The system of claim 1, wherein a first portion of the first revenue is based on the transaction, said first portion provided to the provider agent; and a second portion of the first revenue related to a commission on the transaction, said second portion provided to the one or more upstream agents.

12. The system of claim 1, further comprising:

   a decision support system in communication with the electronic commerce platform and the second non-volatile memory, said decision support system configured to analyze activity of the consumer within the system and identify to the consumer one or more suggested transactions available on the electronic commerce platform.
13. The system of claim 12, wherein the second non-volatile memory includes a profile of the consumer for use by the decision support system.

14. The system of claim 1, further comprising:

a customer retention engine in communication with the electronic commerce platform and the first non-volatile memory, said customer retention engine configured to provide, without initiation by a sponsoring agent, periodic business-related communication between the sponsoring agent and a customer base associated with the sponsoring agent.

15. The system of claim 14, wherein information about the customer base is stored in a second non-volatile memory in communication with the customer retention engine.

16. The system of claim 14, wherein the periodic business related communication includes web-based links to one or more transactions available from the electronic commerce platform.

17. The system of claim 1, wherein:

each of the plurality of agents is a home ownership professional, and the service or product relates to ownership of a home.

18. The system of claim 1, wherein:

each of plurality of agents is a financial services professional, and the service or product relates to a vertical financial services product.
19. The system of claim 1, further comprising:

an on line mortgage banking center in communication with the electronic commerce platform configured to provide real-time mortgage approval.

20. A method for providing incremental revenue to an agent within a hierarchical arrangement of a plurality of agents, said method comprising the steps of:

performing an electronic commerce transaction involving a consumer;

analyzing the transaction to determine a provider agent, if any, fulfilling the transaction for the consumer;

identifying one or more agents located upstream from the provider agent in the hierarchical arrangement; and

distributing first revenue, based on the transaction, between the provider agent and the one or more agents located upstream.

21. The method of claim 20, further comprising the steps of:

analyzing the transaction to determine a sponsoring agent, if any, of the consumer;

and

distributing second revenue, based on the transaction, to the sponsoring agent.

22. The method of claim 21, further comprising the steps of:
identifying a subset of agents, if any, located upstream of the sponsoring agent in
the hierarchical arrangement; and
providing third revenue, based on the transaction, to the sponsoring agent and the
identified subset of agents.

23. The method of claim 20 wherein the step of distributing first revenue, includes the step
of:

splitting the first revenue according to commission rates associated with the
provider agent and the one or more agents located upstream.

24. A method for providing services and products, via an integrated platform, to a
plurality of consumers and a plurality of hierarchically arranged agents, the method
including the steps of:

providing a customer retention engine configured to send periodic communication
from the integrated platform to one or more consumers;

providing an income center configured to allow access to the plurality of agents,
said access permitting the respective agents to provide one or more electronic commerce
tools to a consumer;

providing an online commerce platform to the plurality of consumers, said platform
configured to support transactions involving one or more vertical services and to support
transactions involving one or more services or products offered by respective ones of the
plurality of agents;
providing a revenue tracking engine configured to analyze activity of the income
center and activity of the online commerce platform, to determine for each transaction one
or more of: a particular consumer, a particular sponsoring agent, a particular provider
agent, a first subset of agents upstream from the particular sponsoring agent, and a second
subset of agents upstream form the particular provider agent;

providing a decision support engine configured to analyze information about
respective consumers, including activity on the online commerce platform, in order to
suggest appropriate service or product offerings; and

providing intercommunication between the customer retention engine, the income
center, the online commerce platform, the revenue tracking engine and the decision support
engine to permit sharing of data.

25. The method of step 24, further comprising the step of:

for each transaction on the online commerce platform splitting revenue between the
particular provider agent and the second subset of agents.

26. The method of step 24, further comprising the step of:

for each transaction on the online commerce platform splitting revenue between the
particular sponsoring agent and the first subset of agents.

27. A computer readable medium bearing instructions for providing incremental revenue
to an agent within a hierarchical arrangement of a plurality of agents, said instructions
being arranged to cause one or more processors upon execution thereof to perform the steps of:

5 performing an electronic commerce transaction involving a consumer;
analyzing the transaction to determine a provider agent, if any, fulfilling the transaction for the consumer;
identifying one or more agents located upstream from the provider agent in the hierarchical arrangement; and
10 distributing first revenue, based on the transaction, between the provider agent and the one or more agents located upstream.
FIG. 1
302  AGENT BECOMES MEMBER

304  AGENT RECRUITS OTHER AGENTS

306  HIERARCHY INFORMATION STORED

308  COMMISSION RATES, REVENUE SHARING AND OTHER INFORMATION COLLECTED

FIG. 3
402  AGENT BECOMES MEMBER OF ONE STOP SHOP

404  CUSTOMERS OF AGENT ARE ENTERED EITHER BY CONSULTANT OR WHEN CUSTOMER ACCESSES SHOPPING MALL

406  CUSTOMERS TRANSACTS BUSINESS

408  VERTICAL SERVICE, AGENT GETS COMMISSION

410  AGENT PRODUCT, AGENT GETS REVENUE

412  SPONSORING AGENT(S) GET COMMISSION

FIG. 4