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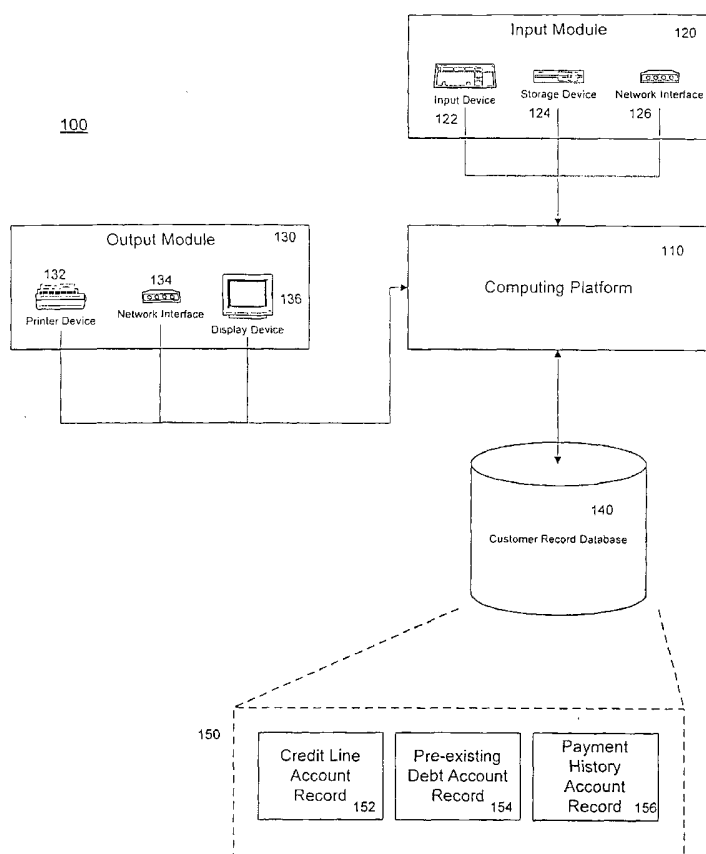
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR PROVIDING A REAFFIRMATION CREDIT CARD INCLUDING AN INCREASING CREDIT LIMIT



(57) Abstract: A system and method is provided to manage a reaffirmation credit card account associated with an outstanding debt of a user. The reaffirmation credit card account includes a credit line account record (152), providing an available credit up to a credit limit, and a pre-existing debt account record (154). The outstanding debt of the user is transferred to the pre-existing debt account record (154). When a payment is allocated between the credit line account record (152) and the pre-existing debt account record (154), based on predetermined allocation criteria. The amount of available credit in the credit line account record (152) is increased, based on whether the received payment or series of payments satisfies predetermined payment criteria.



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INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER																										
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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. : 705/39, 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) reaffirm\$, adjust, credit line, credit card account, payment, debt, pre-existing debt, allocation.																										
C. DOCUMENTS CONSIDERED TO BE RELEVANT																										
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.																								
X,P	US 2002/0002537 A1 (BASTIANSEN) 03 January 2002 (03.01.2002); see abstract; page 1, paragraph 2.	1-36																								
A,E	US 2002/0042773 A1 (FUGITTE et al.) 11 April 2002 (11.04.2002); see abstract; page 2, paragraph 20.	1-36																								
A	US 5,852,811 A (ATKINS) 22 December 1998 (22.12.1998); see abstract; column 3, lines 15-23.	1-36																								
A	US 6,070,153 A (SIMPSON) 30 May 2000 (30.05.2000); see abstract.	1-36																								
X	JP355078377A (OSADA et al.) 12 June 1980 (12.06.1980); see abstract.	1-36																								
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.																										
<table border="0"> <tr> <td colspan="2">* Special categories of cited documents:</td> <td>"T"</td> <td>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</td> </tr> <tr> <td>"A"</td> <td>document defining the general state of the art which is not considered to be of particular relevance</td> <td>"X"</td> <td>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</td> </tr> <tr> <td>"E"</td> <td>earlier application or patent published on or after the international filing date</td> <td>"Y"</td> <td>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</td> </tr> <tr> <td>"L"</td> <td>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)</td> <td>"&"</td> <td>document member of the same patent family</td> </tr> <tr> <td>"O"</td> <td>document referring to an oral disclosure, use, exhibition or other means</td> <td></td> <td></td> </tr> <tr> <td>"P"</td> <td>document published prior to the international filing date but later than the priority date claimed</td> <td></td> <td></td> </tr> </table>			* Special categories of cited documents:		"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	"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	"E"	earlier application or patent published on or after the international filing date	"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	"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)	"&"	document member of the same patent family	"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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