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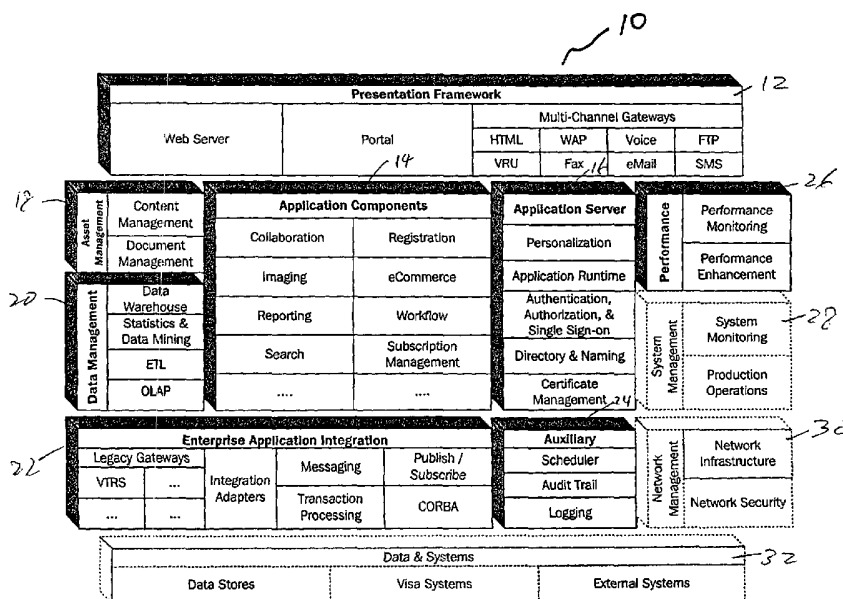
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[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR DELIVERING MULTIPLE SERVICES ELECTRONICALLY TO CUSTOMERS VIA A CENTRALIZED PORTAL ARCHITECTURE



(57) Abstract: A system for facilitating handling of credit card transactions (10) is provided. The system is made up of a number of components representing different functional areas including presentation framework (12) application components (14), application servers (16), asset management (18), and performance management (26). In one application, the system is utilized by a credit card association to help facilitate processing of credit card transactions. The system provides a platform and associated functionality upon which various types of applications relating to credit card transaction processing can be implemented and executed.



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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/26091

A. CLASSIFICATION OF SUBJECT MATTER

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US CL : 705/36, 41-44; 235/379

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. : 705/36, 41-44; 235/379

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)
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 4,197,986 A (NAGATA) 15 April 1980 (15.04.1980), column 1, lines 1-64	1
Y	US 5,678,010 A (PITTINGER et al) 14 October 1997, column 1, line 51 to column 2, line 2	1
Y	US 6,055,513 A (KATZ et al) 25 April 2000 (25.04.2000), Abstract; and column 8, line 34 to column 12, line 59	1

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

* Special categories of cited documents:

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"E" earlier application or patent published on or after the international filing date
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"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
"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
"&" document member of the same patent family

Date of the actual completion of the international search

09 October 2002 (09.10.2002)

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INTERNATIONAL SEARCH REPORT

Continuation of B. FIELDS SEARCHED Item 3:

EAST:

search terms: credit card, transaction processing, delivery system, functional component area