Abstract: In one aspect, a computing apparatus includes: a transaction handler to process transactions, a data warehouse to store transaction data recording the transactions processed by the transaction handler, a portal coupled with the data warehouse to receive one or more parameters as an input and to provide spending activity information for presentation as a response to the input, and an analytics engine coupled with the portal and the data warehouse to analyze spending activities of a user based on the transaction data and the one or more parameters to generate the spending activity information regarding transactions in a plurality of accounts of the user.
INTERNATIONAL SEARCH REPORT

International application No. PCT/US2010/053061

A. CLASSIFICATION OF SUBJECT MATTER

G06Q 20/00(2006.01)i, G06Q 40/00(2006.01)1, G06Q 30/00(2006.01)1

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)
G06Q 20/00; G06F 17/50; G06Q 30/00; G06Q 40/00; G06Q 10/00; G06F 17/40

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
Korean utility models and applications for utility models
Japanese utility models and applications for utility models

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
eKOMPASS (KIPO internal) & Keywords: transaction, analyz, spending activity

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
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<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
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<tr>
<td>Y</td>
<td>US 2009-0048884 A1 (OLIVES JEFFREY ROLLAND et al.) 19 February 2009 See figure 11, paragraphs 7, 9-10, 19, 22, 61-62, 69-72, 111, and claims 1, 15</td>
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<td>A</td>
<td>US 2008-0082418 A1 (EDWARD W. FORDYCE et al.) 03 April 2008 See paragraphs 50-54</td>
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☐ Further documents are listed in the continuation of Box C. ☑ See patent family annex.

* Special categories of cited documents:
  "A" document defining the general state of the art which is not considered to be of particular relevance
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Date of the actual completion of the international search
30 MAY 2011 (30.05.2011)

Date of mailing of the international search report
30 MAY 2011 (30.05.2011)

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Facsimile No. 82-42-472-7140

Authorized officer
LEE, CHUNG KEUN
Telephone No. 82-42-481-5667

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<td>US 2009-0048884 A1</td>
<td>19.02.2009</td>
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<td>EP 2078280 A4</td>
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