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(54) Title: NETWORK CHAT WITH INTEGRATED BILLING

(57) Abstract: A method for facilitating negotiated fee-based billable communication on a network that is comprised of forming a business relationship between a third party and a plurality of business service providers, facilitating communication between the business service providers and clients of the business service providers via the network, facilitating real-time negotiation between the business service providers and the clients for a flat or time-based communication fee and facilitating automatic billing of the client and automatic payment of the business service provider for a billable communication session.