PCT WORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau

INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 7 : G06F 17/60

A2

(11) International Publication Number: WO 00/42551

(43) International Publication Date: 20 July 2000 (20.07.00)

(21) International Application Number: PCT/US00/00624

(22) International Filing Date: 11 January 2000 (11.01.00)

(30) Priority Data:

60/115,925	14 January 1999 (14.01.99)	US
09/241,043	1 February 1999 (01.02.99)	US

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(81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published

Without international search report and to be republished upon receipt of that report.

(54) Title: ELECTRONIC ACCOUNT DATA OR TRANSACTIONS ROUTING SYSTEM

(57) Abstract

A system for routing electronic account data, includes: a first provider of account services having a first user service provider for communicating account data initiated from a first set of users and a first customer service provider for communicating the account data with a first set of customers; a second provider of account services having a second user service provider for communicating account data initiated from a second set of users and a second customer service provider for communicating the account data with a second set of customers; and an electronic account exchange system communicating with the first and second user service providers and the first and second customer service providers, the electronic account exchange system being operable to permit one or more of the first set of users to communicate its account data with one or more of the second set of customers.

