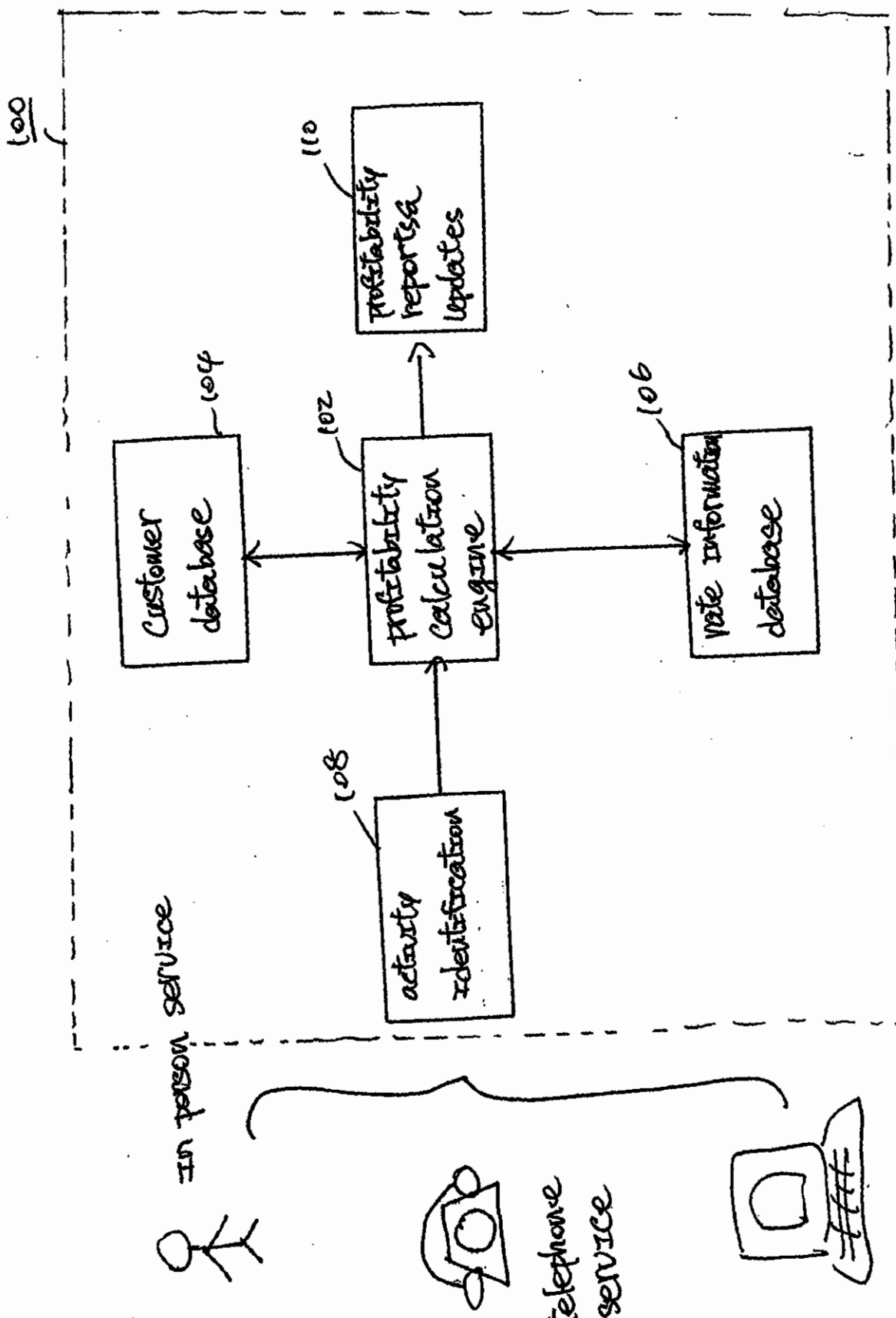

100
110
profitability reporting updates
104
customer database
102
profitability calculation engine
106
rate information database
108
identity identification
in person service
telephone service
online service

FIG. 1

204

211 activity ID	212 activity description	213 activity rate
XXX	YYY	ZZZ

FIG. 2a

254

261 account ID	262 account information	263 profitability data
AAA	BBB	$$$

FIG. 2b

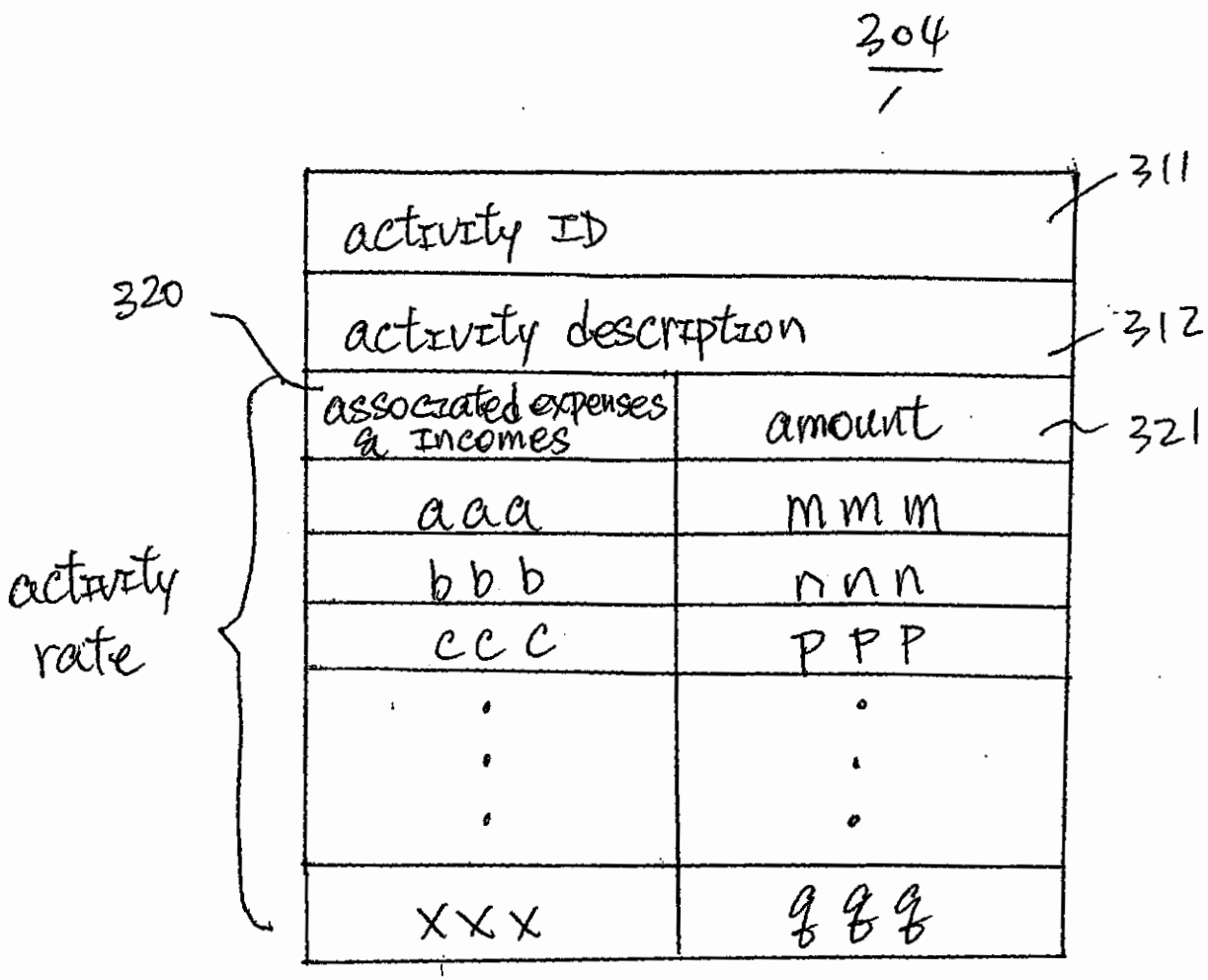

304
311
activity ID
320
activity description
312
associated expenses & incomes
amount
321
aaa
mmm
bbb
nnn
ccc
ppp
activity rate
xxx
$$$

FIG. 3a

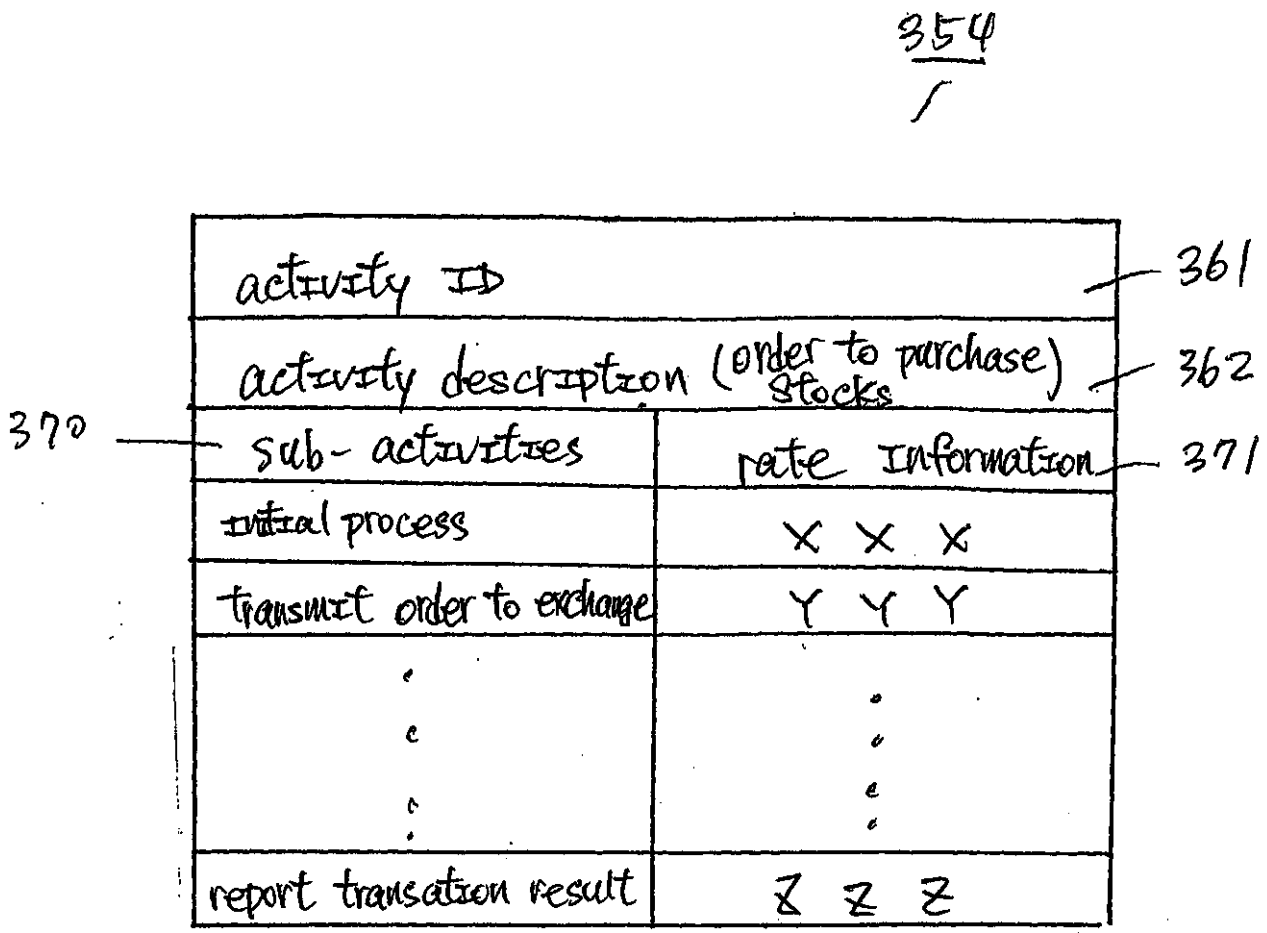

354
activity ID
361
activity description (order to purchase stocks)
362
370
sub-activities
rate information
371
initial process
X X X
transmit order to exchange
Y Y Y
report transaction result
Z Z Z

FIG. 3b

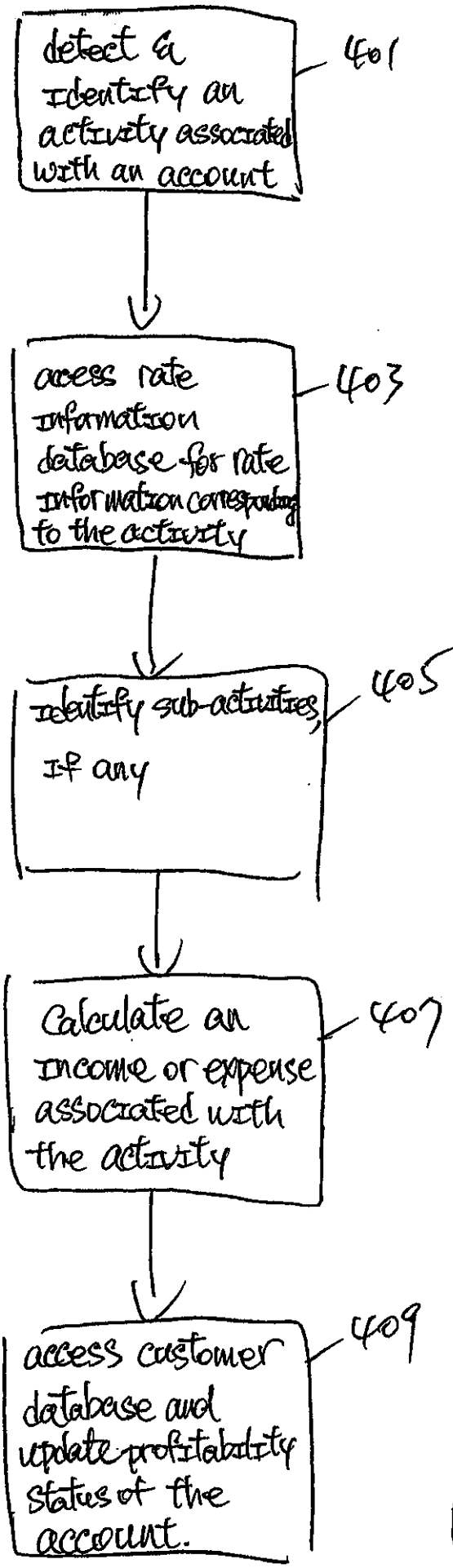

detect & identify an activity associated with an account
401
access rate information database for rate information corresponding to the activity
403
identify sub-activities, if any
405
Calculate an income or expense associated with the activity
407
access customer database and update profitability status of the account.
409

FIG. 4.

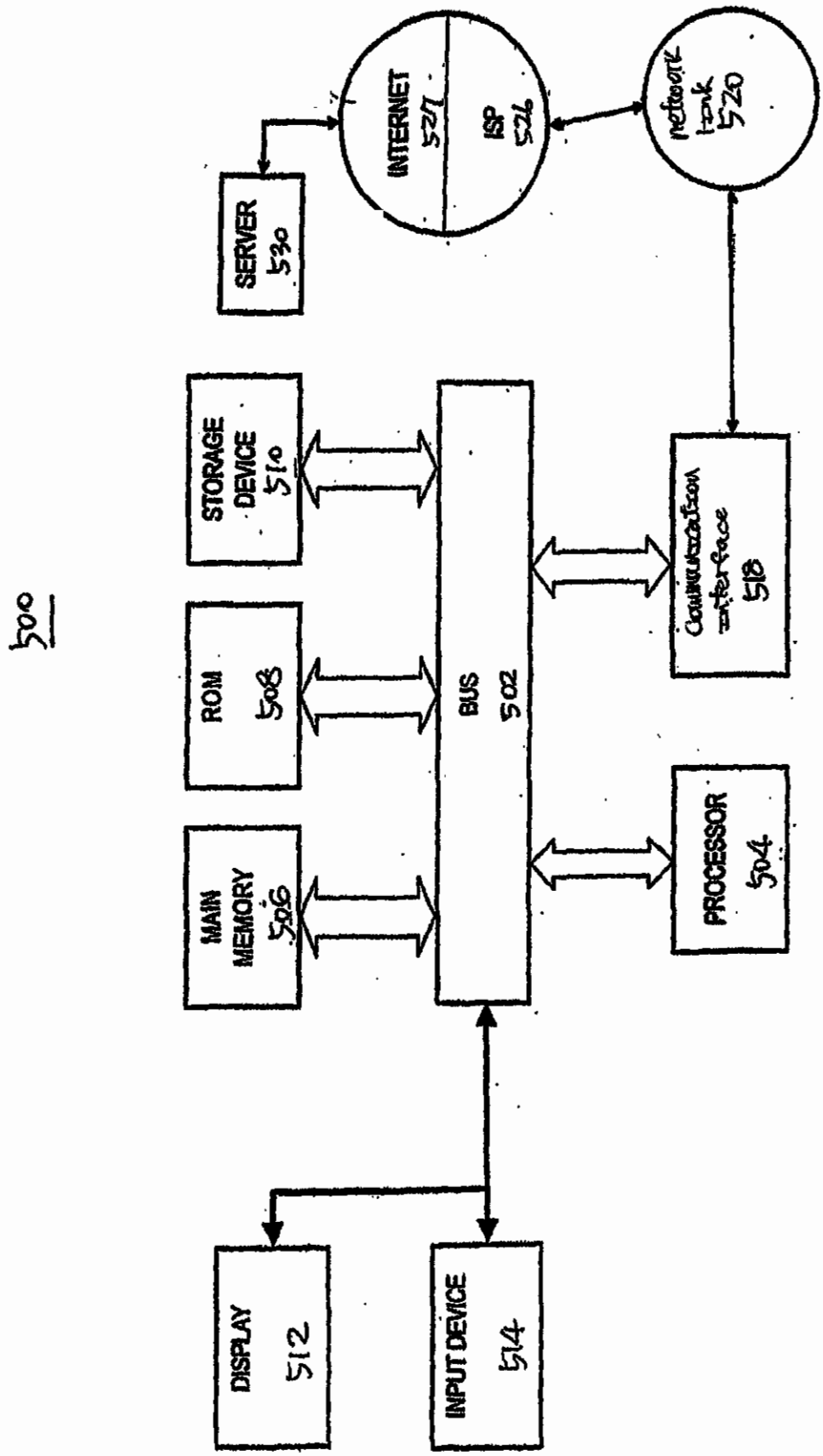

500
INTERNET 527
ISP 526
network link 520
SERVER 530
STORAGE DEVICE 510
ROM 508
MAIN MEMORY 506
BUS 502
Communication interface 518
PROCESSOR 504
DISPLAY 512
INPUT DEVICE 514

FIG. 5