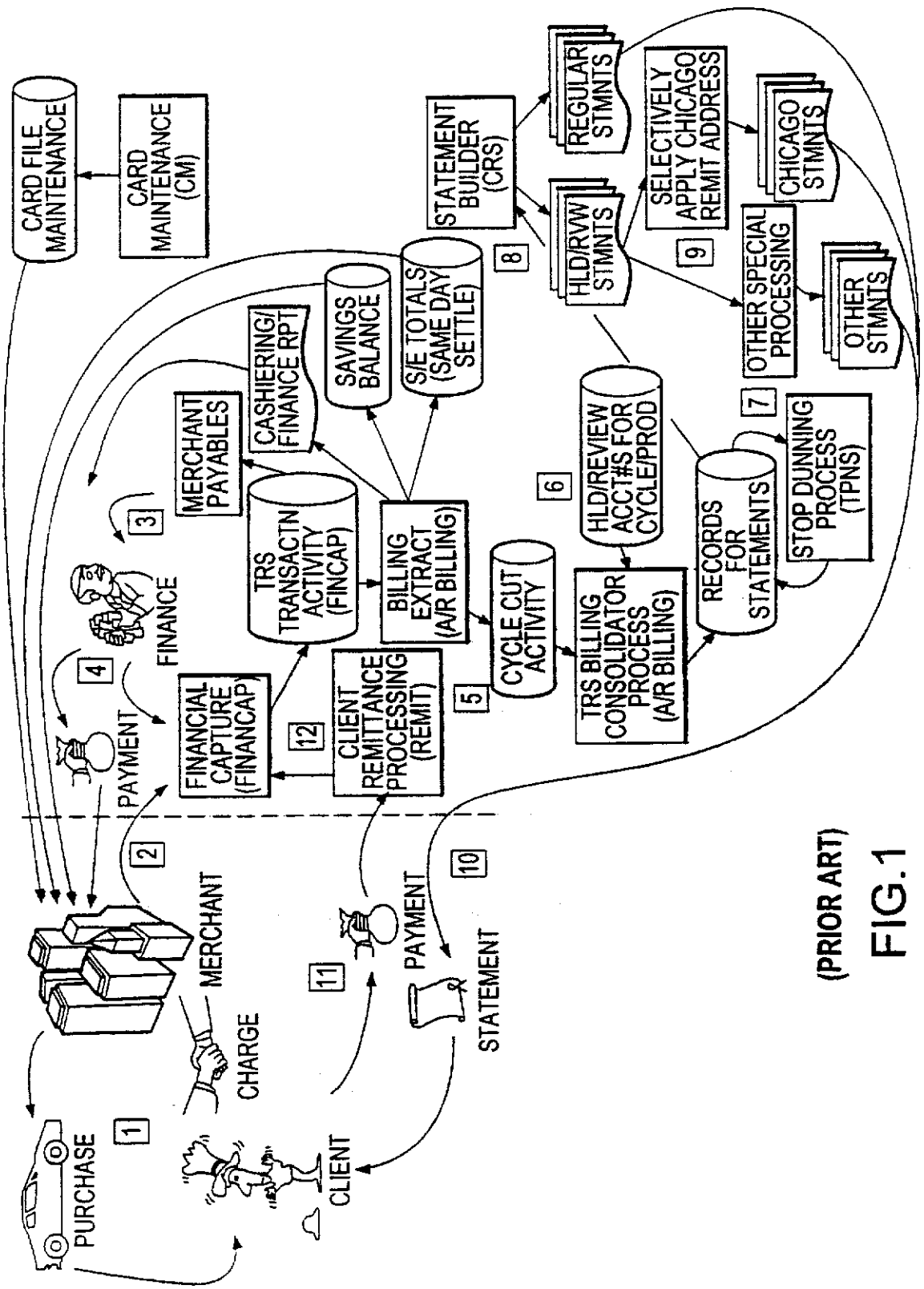


(PRIOR ART)

FIG.1

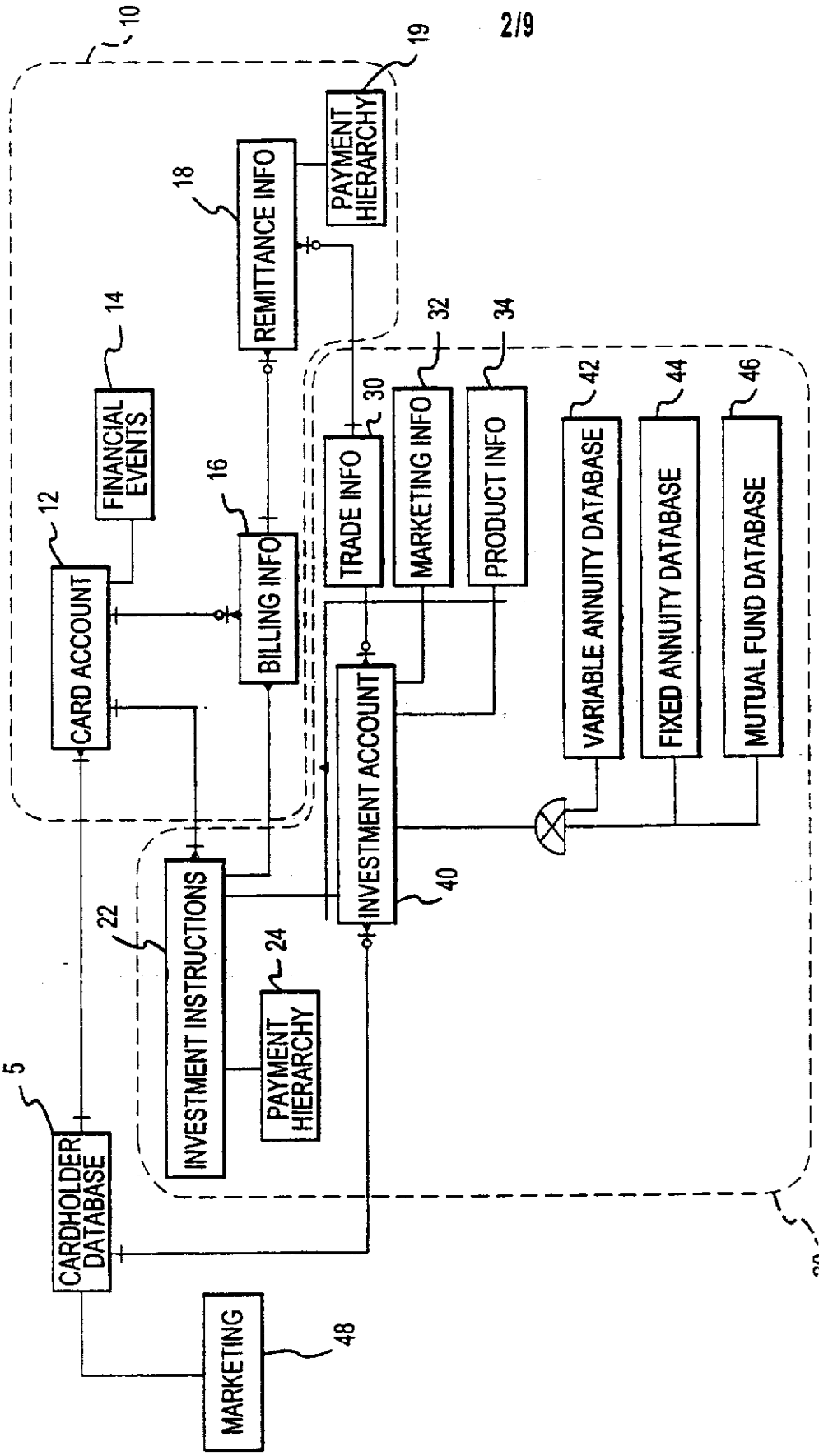

10
19
PAYMENT HIERARCHY
18
REMITTANCE INFO
14
FINANCIAL EVENTS
12
CARD ACCOUNT
16
BILLING INFO
32
34
30
TRADE INFO
MARKETING INFO
PRODUCT INFO
42
44
46
VARIABLE ANNUITY DATABASE
FIXED ANNUITY DATABASE
MUTUAL FUND DATABASE
INVESTMENT ACCOUNT
40
22
INVESTMENT INSTRUCTIONS
24
PAYMENT HIERARCHY
5
CARDHOLDER DATABASE
MARKETING
48
20

FIG.2

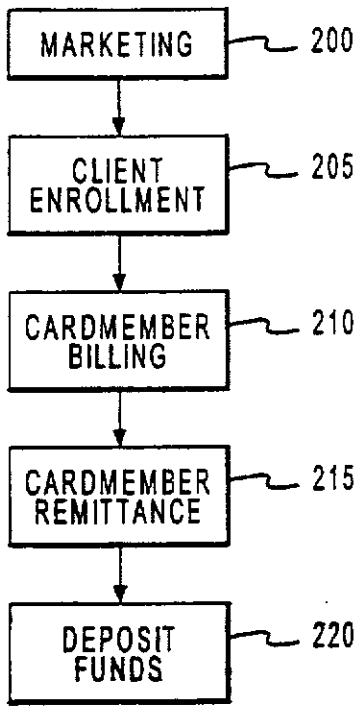

MARKETING
200
CLIENT ENROLLMENT
205
CARDMEMBER BILLING
210
CARDMEMBER REMITTANCE
215
DEPOSIT FUNDS
220

FIG.3A

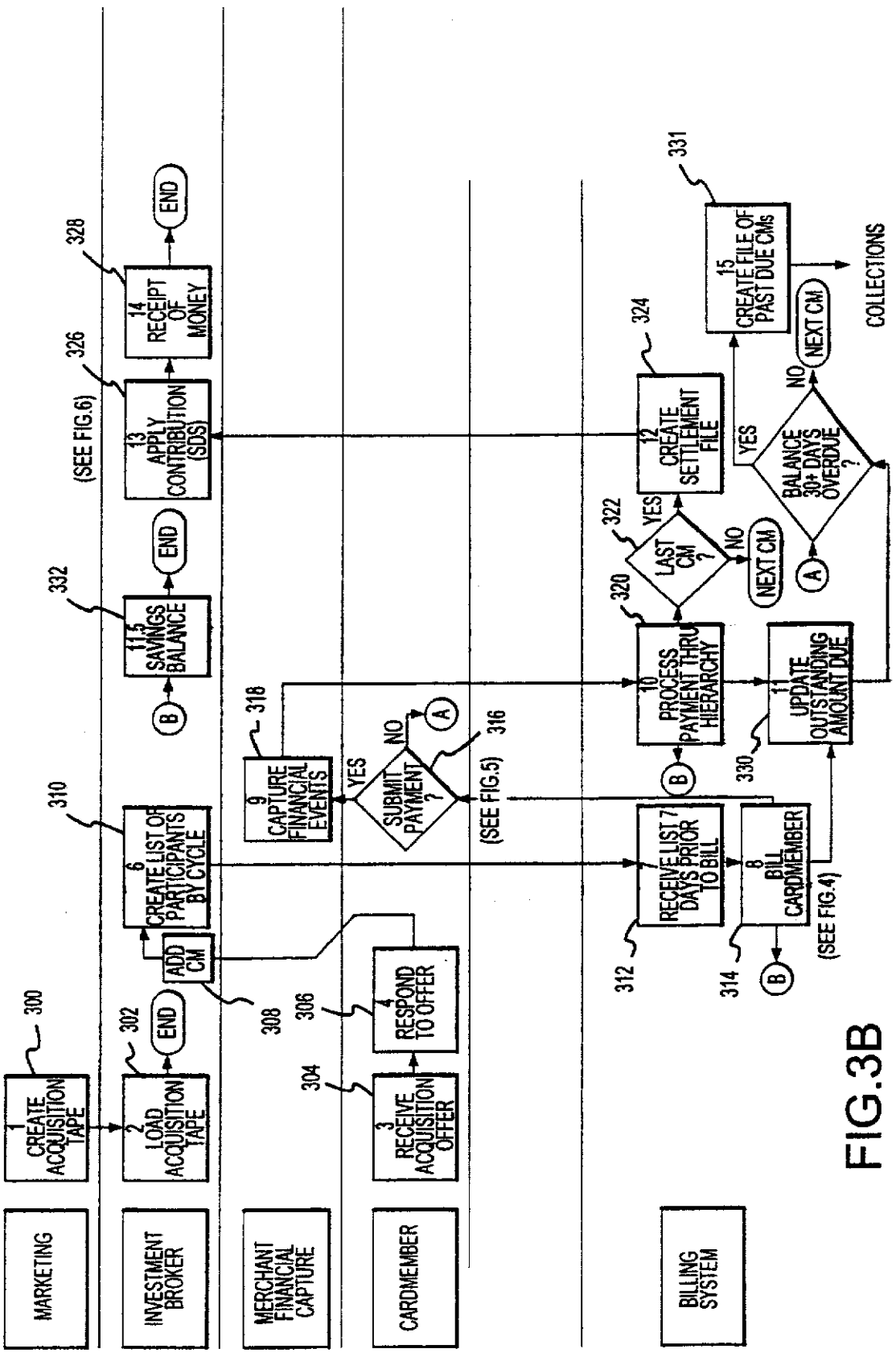

MARKETING
INVESTMENT BROKER
MERCHANT FINANCIAL CAPTURE
CARDMEMBER
BILLING SYSTEM
1 CREATE ACQUISITION TAPE
2 LOAD ACQUISITION TAPE
3 RECEIVE ACQUISITION OFFER
4 RESPOND TO OFFER
6 CREATE LIST OF PARTICIPANTS BY CYCLE
7 RECEIVE LIST 7 DAYS PRIOR TO BILL
8 BILL CARDMEMBER
9 CAPTURE FINANCIAL EVENTS
10 PROCESS PAYMENT THRU HIERARCHY
11 UPDATE OUTSTANDING AMOUNT DUE
12 CREATE SETTLEMENT FILE
13 APPLY CONTRIBUTION (SDS)
14 RECEIPT OF MONEY
15 CREATE FILE OF PAST DUE CMs
11.5 SAVINGS BALANCE
ADD CM
SUBMIT PAYMENT ?
LAST CM ?
BALANCE 30+ DAYS OVERDUE ?
YES
NO
NEXT CM
END
(SEE FIG.6)
(SEE FIG.5)
(SEE FIG.4)
COLLECTIONS
300
302
304
306
308
310
312
314
316
318
320
322
324
326
328
330
331
332

FIG.3B

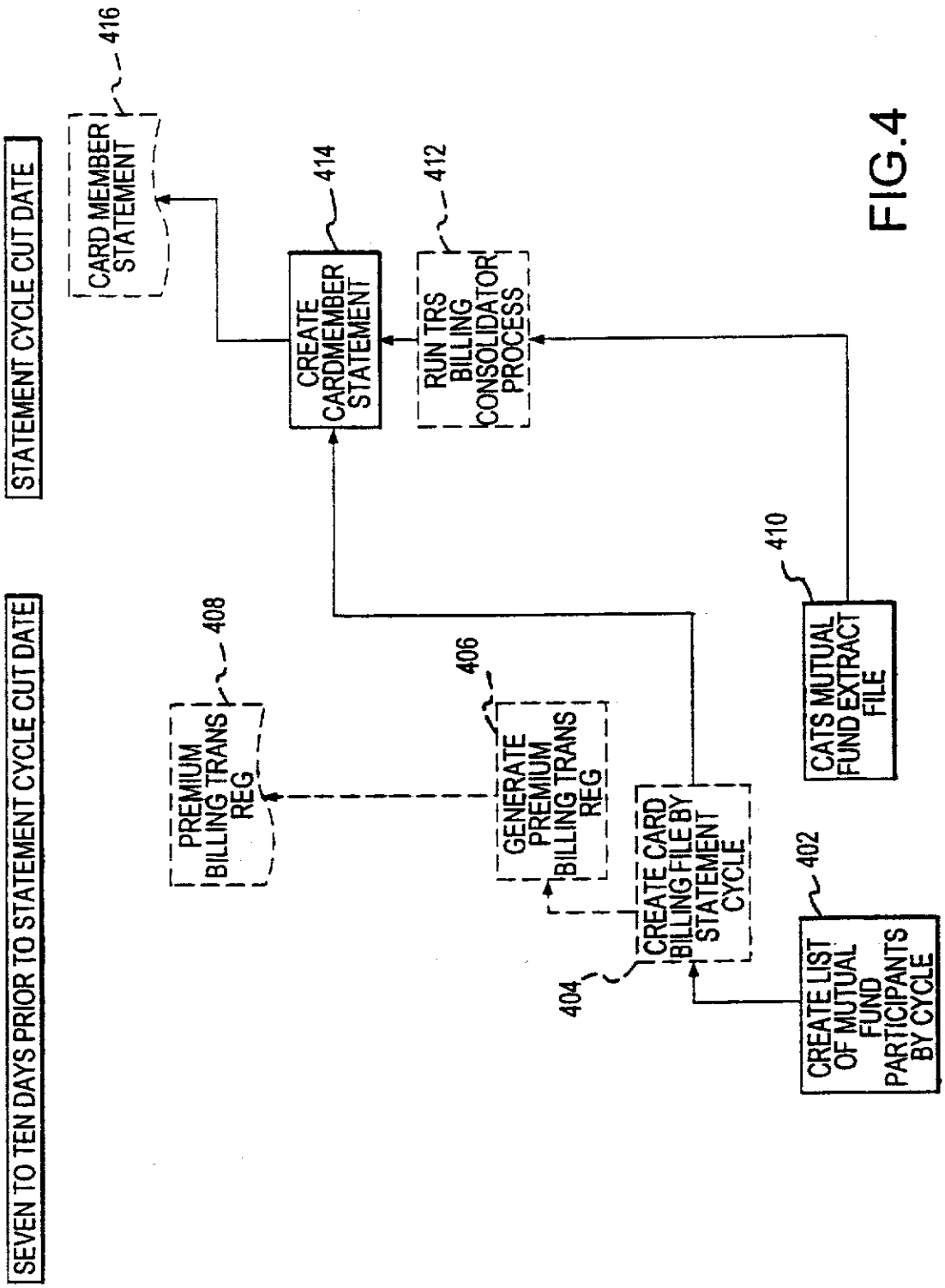

SEVEN TO TEN DAYS PRIOR TO STATEMENT CYCLE CUT DATE
STATEMENT CYCLE CUT DATE
CREATE LIST OF MUTUAL FUND PARTICIPANTS BY CYCLE
402
CREATE CARD BILLING FILE BY STATEMENT CYCLE
404
GENERATE PREMIUM BILLING TRANS REG
406
PREMIUM BILLING TRANS REG
408
CATS MUTUAL FUND EXTRACT FILE
410
RUN TRS BILLING CONSOLIDATOR PROCESS
412
CREATE CARDMEMBER STATEMENT
414
CARD MEMBER STATEMENT
416

FIG.4

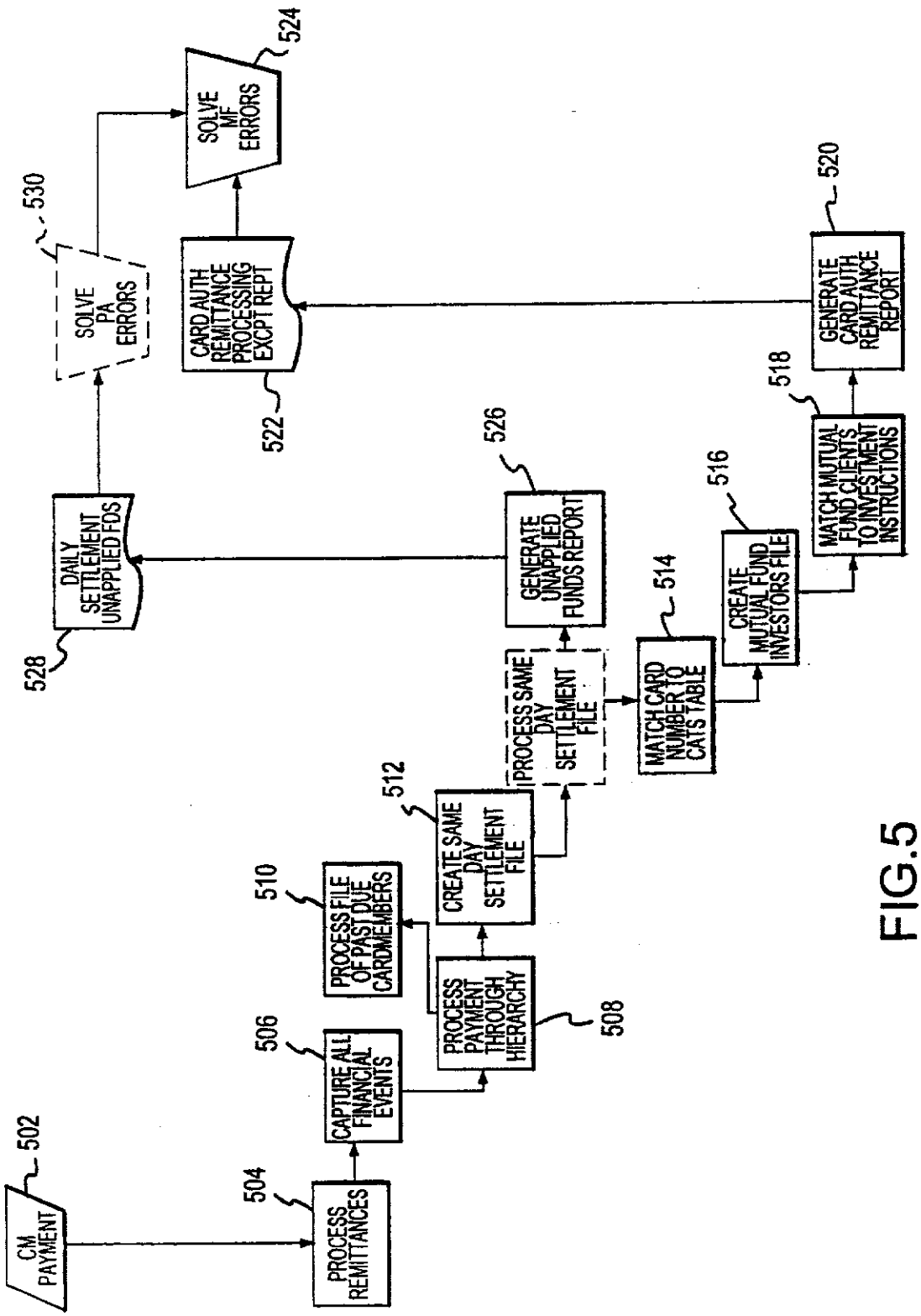

CM PAYMENT
502
PROCESS REMITTANCES
504
CAPTURE ALL FINANCIAL EVENTS
506
PROCESS PAYMENT THROUGH HIERARCHY
508
PROCESS FILE OF PAST DUE CARDMEMBERS
510
CREATE SAME DAY SETTLEMENT FILE
512
PROCESS SAME DAY SETTLEMENT FILE
MATCH CARD NUMBER TO CATS TABLE
514
CREATE MUTUAL FUND INVESTORS FILE
516
MATCH MUTUAL FUND CLIENTS TO INVESTMENT INSTRUCTIONS
518
GENERATE CARD AUTH REMITTANCE REPORT
520
CARD AUTH REMITTANCE PROCESSING EXCPT REPT
522
SOLVE MF ERRORS
524
GENERATE UNAPPLIED FUNDS REPORT
526
DAILY SETTLEMENT UNAPPLIED FDS
528
SOLVE PA ERRORS
530

FIG.5

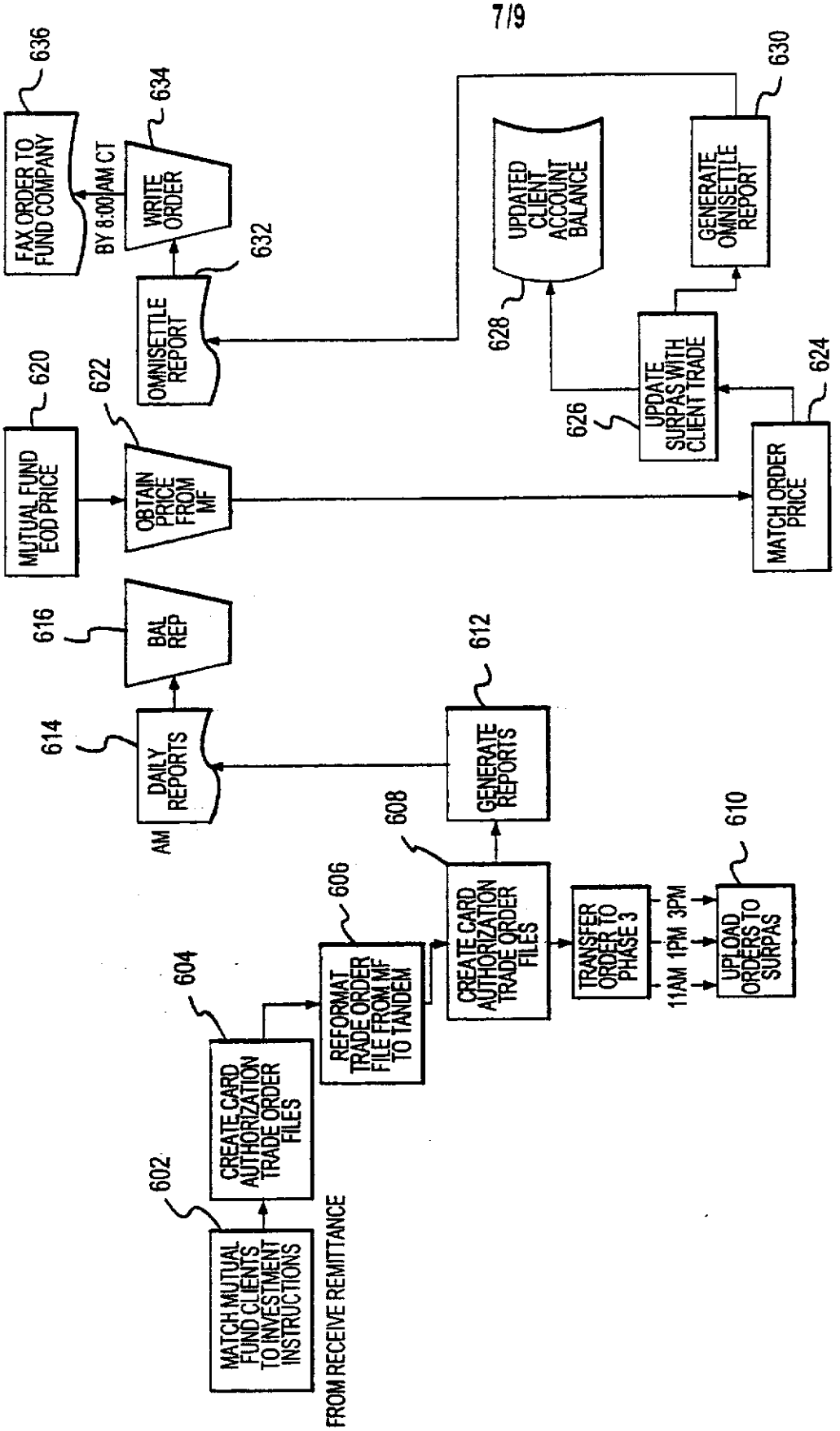

FROM RECEIVE REMITTANCE
602
MATCH MUTUAL FUND CLIENTS TO INVESTMENT INSTRUCTIONS
604
CREATE CARD AUTHORIZATION TRADE ORDER FILES
606
REFORMAT TRADE ORDER FILE FROM MF TO TANDEM
608
CREATE CARD AUTHORIZATION TRADE ORDER FILES
610
TRANSFER ORDER TO PHASE 3
11AM 1PM 3PM
UPLOAD ORDERS TO SURPAS
612
GENERATE REPORTS
614
DAILY REPORTS
AM
616
BAL REP
620
MUTUAL FUND EOD PRICE
622
OBTAIN PRICE FROM MF
624
MATCH ORDER PRICE
626
UPDATE SURPAS WITH CLIENT TRADE
628
UPDATED CLIENT ACCOUNT BALANCE
630
GENERATE OMNISETTLE REPORT
632
OMNISETTLE REPORT
634
WRITE ORDER
BY 8:00 AM CT
636
FAX ORDER TO FUND COMPANY

FIG.6

PERSONAL CARD STATEMENT OF ACCOUNT

705

CLOSING DATE DECEMBER 20, 1996

ACCOUNT NUMBER 3720

PREVIOUS CARD BALANCE $	CARD PAYMENTS/CREDITS $	NEW CARD CHARGES $	NEW CARD BALANCE $	S&T AND/OR SPA MINIMUM PAYMENT $	MINIMUM AMOUNT DUE $
233.09	-233.09	157.50	157.50	20.00	177.50

STATEMENT INCLUDES PAYMENTS AND CHARGES RECEIVED BY DECEMBER 20, 1996.
*INDICATES POSTING DATE.

TERMS-PAYABLE IN FULL UPON RECEIPT OF STATEMENT.

FOR FAST BALANCE AND PAYMENT INFORMATION, CALL OUR AUTOMATED SERVICE LINE AT 1-800-292-2639 USING A TOUCH TONE PHONE. PLEASE HAVE YOUR ACCOUNT NUMBER READY. IF YOU HAVE A QUESTION ABOUT YOUR ACCOUNT, CALL 1-800-528-4800 (24 HOURS/7 DAYS).

SUMMARY OF ACCOUNT:	TOTAL BALANCE	$455.99
SIGN & TRAVEL AND/OR	MINIMUM PAYMENT	$20.00
SPECIAL PURCHASE ACCOUNT	SEE THE ENCLOSED SIGN & TRAVEL AND/OR SPECIAL PURCHASE ACCOUNT STATEMENT OF ACCOUNT FOR COMPLETE TRANSACTION DETAIL.	

CARD DETAIL	AMOUNT $
CARD PAYMENTS	
DECEMBER 7, 1996*	-150.79
215.44 PYMT RECVD-THANK YOU	
64.65 APPLIED TO SIGN & TRAVEL/SPA	
TOTAL OF CARD PAYMENTS	-150.79
CARD TRANSACTIONS FOR CARD 3720-672026-82000	
NOVEMBER 14, 1996	22.15
LA PENICHE INC NEW ORLEANS LA	
FOOD/BEVERAGE	
REFERENCE 000000105840 ROC NUMBER 0000105840	
NOVEMBER 26, 1996	20.70
LOUISIANA SUPERDOME NEW ORLEANS LA	
CHAIN ADDITION	
REFERENCE 00014031	

705

JOIN US IN THE CHARGE AGAINST HUNGER IN NOV. & DEC. HELP PROVIDE A MEAL FOR SOMEONE WHO IS HUNGRY. FOR MORE INFO. PLEASE REFER TO CARDMEMBER VALUES OR CALL (888)-8-TO-GIVE.

PLEASE REFER TO PAGE 4 FOR IMPORTANT INFORMATION REGARDING YOUR CARD ACCOUNT

CONTINUED ON REVERSE

↓ PLEASE FOLD ON THE PERFORATION BELOW, DETACH AND RETURN WITH YOUR PAYMENT ↓

PAYMENT COUPON

ACCOUNT NUMBER 3720

PLEASE PAY BY: JANUARY 14, 1997

MINIMUM AMOUNT DUE $177.50

PLEASE ENTER ACCOUNT NUMBER ON ALL CHECKS AND CORRESPONDENCE. PAYABLE IN U.S. DOLLARS UPON RECEIPT WITH A CHECK DRAWN ON A BANK IN THE U.S. OR MONEY ORDER, PROCESSABLE THROUGH THE U.S. BANKING SYSTEM.

70153-3062

MAIL PAYMENT TO: AMERICAN EXPRESS TRS
SUITE 0001
CHICAGO IL 60679-0001

CHECK HERE IF ADDRESS OR TELEPHONE NUMBER HAS CHANGED. NOTE CHANGES ON REVERSE SIDE. ☐

2067202685 00017750000157509

FIG.7A

CARD DETAIL CONTINUED	AMOUNT $	PAGE 2 OF 4
NOVEMBER 30, 1996 TRAVEL & LEISURE 800-888-8728 NY, NY DU 1961029 SUBSCRIPTION REFUND	-33.00	
DECEMBER 1, 1996 VERA CRUZ NEW ORLEANS LA FOOD/BEVERAGE FOOD/BEV 17.74 TIP 12.26 REFERENCE 00010174	30.00	705
DECEMBER 2, 1996 CREDIT PENDING INVESTIGATION OF DISPUTE	-24.65	
DECEMBER 2, 1996 GEVALIA KAFFE 800-436-2542 IA 112996 57 COFEE SHIPMENT	-24.65	
DECEMBER 3, 1996 REBILLING OF OUR PREV. ISSUED CREDIT	24.65	
DECEMBER 11, 1996 PRIVELEGED ASSETS MINNEAPOLIS MN DEC CONTRIBUTION PRIVELEGED ASSETS CERTIFICATE # 9555854655 FOR INQUIRIES CALL 1-800-633-4003 REFERENCE 955854655 ROC NUMBER 9555864655	60.00	710
TOTAL FOR NEW CHARGES 157.50 NEW CREDIT -82.30	75.20	
TOTAL OF CARD ACTIVITY	NEW CARD CHARGES 157.50 NEW CARD PAYMENTS/CREDITS -233.09	

CHANGE OF ADDRESS
IF CORRECT ON FRONT
DO NOT USE

CONTINUED ON NEXT PAGE

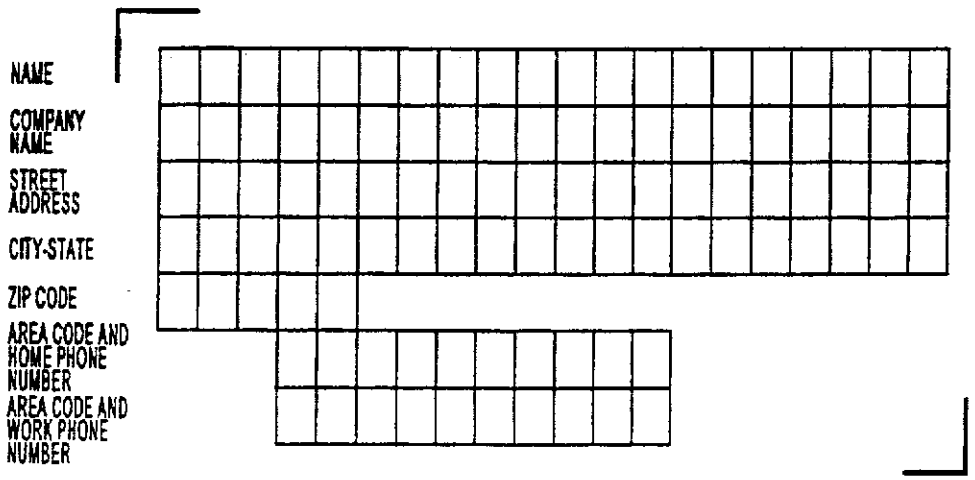


FIG.7B