REPLACEMENT SHEET
DATE: 2 0 JUN 2002

DISTRIBUTED NETWORK BASED ELECTRONIC WALLET



ABSTRACT

A system, in which information is the primary asset and in which investments may be made in information, includes multiple data stores for storing different types of a user's information. The safe, secure and properly authorized transfer of information while preserving individual privacy is provided. The system also provides for secure backup and storage, as well as for ubiquitous and nomadic access to information while maintaining the privacy of such information. A first data store includes static identification data about a user. A second data store includes moderately dynamic personal data about the user. A third data store includes dynamic demographic information data about the user. An electronic wallet can be used with the system to download selected portions of the data for use by the user. A method of use of the data includes using the data for billing out forms, providing services to the user and allowing merchants to selectively target users for sales while maintaining user anonymity.

