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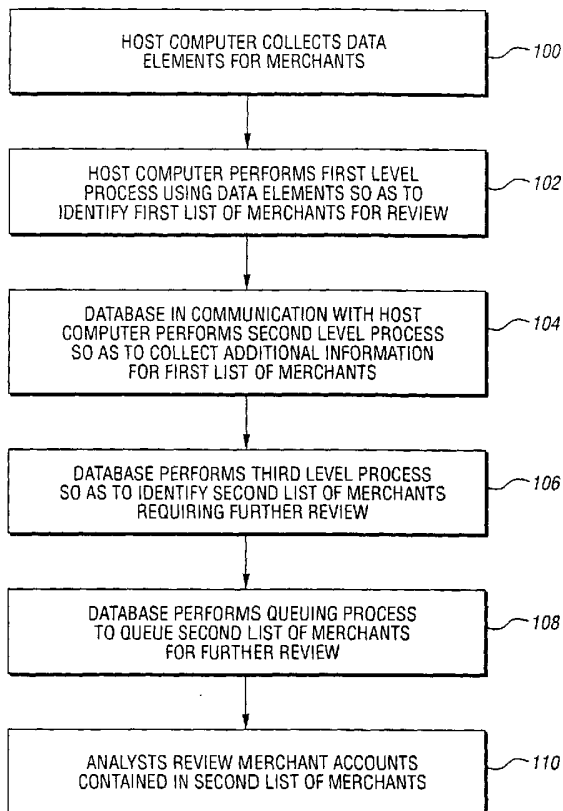
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(54) Title: TIERED PROCESSING METHOD AND SYSTEM FOR IDENTIFYING AND MITIGATING MERCHANT RISK



(57) Abstract: A method for identifying merchant risk includes collecting data elements for a plurality of merchants (100); automatically performing a first level process using the data elements so as to identify a first subset of merchants for review (102); automatically performing a second level process so as to collect additional information for the first subset of merchants (104); and automatically performing a third level process (106) using the first subset of merchants and the additional information so as to identify a second subset of merchants requiring further review (108). A system for practicing the method is also disclosed.



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A. CLASSIFICATION OF SUBJECT MATTER IPC(7) :G06F 17/60 US CL : 705/38 According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/38 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Please See Extra Sheet.		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,262,941 A (SALADIN ET AL.) 16 November 1993 (16.11.1193), see entire document.	1-22
Y	US 6,064,375 A (VELEZ ET AL) 16 May 2000 (16.05.2000), see entire document.	1-22
A	US 6,141,651 A (RILEY ET AL) 31 October 2000 (31.10.2000), see entire document.	1-22
A	US 6,154,729 A (CANNON ET AL) 28 November 2000 (28.11.2000), see entire document.	1-22
A,P	US 2001/0039532 A1 (COLEMAN, JR. ET AL) 08 November 2001 (08.11.01), see entire document.	1-22
Y,P	US 2002/0007302 A1 (WORK ET AL) 17 January 2002 (17.01.02), see entire document.	1-22
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B. FIELDS SEARCHED

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JPO, EPO, DERWENT, NPL:

tier, identify, analyze, merchant risk, credit risk, credit card, fraud, risk, payment, card transactions, sales