

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
20 September 2007 (20.09.2007)

PCT

(10) International Publication Number
WO 2007/106786 A3

(51) International Patent Classification:

H04K 1/00 (2006.01)

(21) International Application Number:

PCT/US2007/063823

(22) International Filing Date: 12 March 2007 (12.03.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

60/781,138 10 March 2006 (10.03.2006) US

60/781,052 10 March 2006 (10.03.2006) US

60/781,450 10 March 2006 (10.03.2006) US

(71) Applicant (for all designated States except US): **VAN-TAGESCORE SOLUTIONS, LLC** [US/US]; Four Stamford Plaza, 9th Floor, 107 Elm Street, Stamford, CT 06902 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **MORRIS, Sherri** [US/US]; 1543 Sever Creek Drive, Lawrenceville, GA 30043 (US). **ROBIDA, Chuck** [US/US]; 660 Estate Club Circle, Roswell, GA 30075 (US). **ZARIKIAN, Lisa** [US/US]; 580 Edgehill Place, Alpharetta, GA 30022 (US).

(74) Agents: **KIRSCH, Gregory, J.** et al.; Needle & Rosenberg, P.C., Suite 1000, 999 Peachtree Street, Atlanta, GA 30309-3915 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

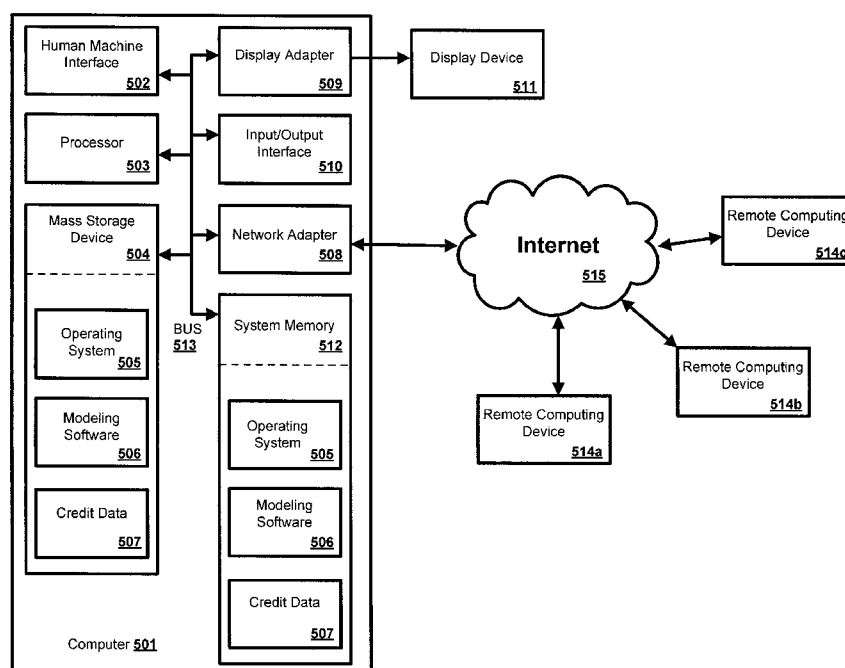
Published:

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

(88) Date of publication of the international search report:
13 December 2007

[Continued on next page]

(54) Title: METHODS AND SYSTEMS FOR MULTI-CREDIT REPORTING AGENCY DATA MODELING



(57) Abstract: Provided are methods and systems by which a data sample can be generated in order to create a true multi-Credit Reporting Agency model, eliminating the biases and variability in traditional multi-CRA models by allowing the creation of a single multi-CRA method which requires neither alignment nor translation to be applicable on all CRAs.



For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/63823

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - H04K 01/00 (2007.01)

USPC - 705/51

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)

USPC: 705/51

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

USPC: 705/30, 38

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

PubWest(PGPB,USPT,EPAB,JPAB); Google, Answers.com; Search terms: Model, retrieve, source, list, credit, report, agency, merging, consumer, sample, date, audit, stacked distribution, parallel validation, stacked validation, data

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2005/0279824 A1 (ANDERSON et al.) 22 December 2005 (22.12.2005) para [0003], [0004], [0011], [0031], [0033], [0036], [0041], [0048], [0054], [0055], [0063]-[0065], [0068], [0077]	1-4, 6, 8-11, 13 and 15-19
--		
Y		5, 7, 12, 14 and 20
Y	US 2005/0102226 A1 (OPPENHEIMER et al.) 12 May 2005 (12.05.2005) para [0041], [0059], [0081], [0090], [0096], [0117], [0119], [0121], [0151], [0191]	5 and 12
Y	US 5,802,142 A (BROWNE) 01 September 1998 (01.09.1998) See Fig. 35	7, 14 and 20

☐ Further documents are listed in the continuation of Box C.


* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

14 September 2007 (14.09.2007)

Date of mailing of the international search report

24 OCT 2007

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450

Facsimile No. 571-273-3201

Authorized officer:

Lee W. Young

PCT Helpdesk: 571-272-4300

PCT OSP: 571-272-7774