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(54) Title: PERSONALIZED CONSUMER ADVERTISING PLACEMENT

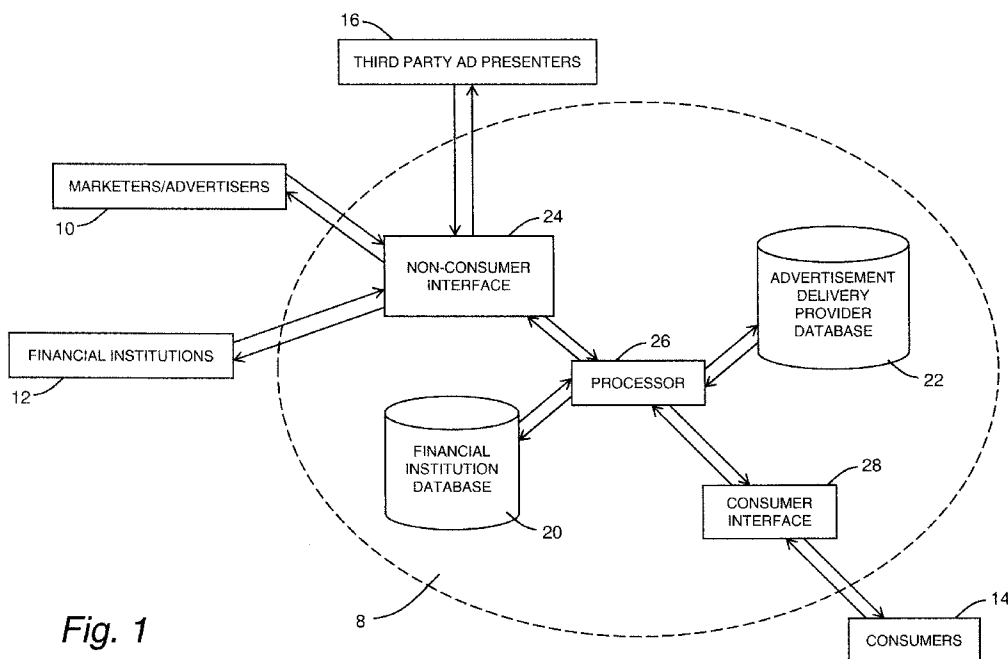


Fig. 1

(57) Abstract: The subject personalized consumer advertising / ad placement system provides the ability for advertisers, ad agencies, and any other applicable organization to determine and electronically present their "ideal" consumer profile and have their advertisement /promotion placed in front of all consumers who match the profile based on the anonymous mining of the consumers actual spending across a broad base of spending categories.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/80092

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 30/00 (2008.04)

USPC - 705/14

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)

IPC(8): G06Q 30/00 (2008.04)

USPC: 705/14

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

USPC: 705/1, 7, 14, 27, 500; 725/23, 32, 42

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

Electronic databases: USPTO WEST (PGPB, USPT, EPAB, JPAB); Google Scholar

Search Terms Used: user or consumer or customer targeted ad or advertisement, financial institution or bank, user or consumer or customer profile, comparing or matching profile, delivering or presenting or distributing ad or advertisement etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2005/0038699 A1 (Lillibridge et al.) 17 February 2005 (17.02.2005) (abstract, fig. 1, and para [0010]-[0023], [0030]-[0043], [0048]-[0051])	1-25
A	US 7,072,849 B1 (Filepp et al.) 04 July 2006 (04.07.2006)	1-25
A	US 2004/0172343 A1 (Allibhoy et al.) 02 September 2004 (02.09.2004)	1-25
A	US 2003/0222134 A1 (Boyd) 04 December 2003 (04.12.2003)	1-25
A	US 2002/0003162 A1 (Ferber et al.) 10 January 2002 (10.01.2002)	1-25

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* Special categories of cited documents:

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"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

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