

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
14 November 2002 (14.11.2002)

PCT

(10) International Publication Number
WO 02/091127 A3

- (51) International Patent Classification⁷: G06F 17/30, 7/00, 17/60
- (21) International Application Number: PCT/US02/14654
- (22) International Filing Date: 9 May 2002 (09.05.2002)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data: 09/852,597 10 May 2001 (10.05.2001) US
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- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZM, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- Published:**
— with international search report
- (88) Date of publication of the international search report: 3 April 2003
- 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.*



WO 02/091127 A3

(54) Title: SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT

(57) Abstract: A system and method for monitoring unauthorized changes to a database and providing a notification to a user according to preferences set by the user. The user can select one or more data entries within a database to be monitored. When these data entries are changed, a notification is sent to the user.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/14654

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : GO6F 17/30, 7/00, 17/60
 US CL : 707/1; 707/35,38

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. : 707/1; 707/35,38

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)
 US Patents

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A, P	US 6,311,169 B2 (DUHON) 30 October 2001 (03.10.2001)	1-34
A	US 6,119,103 A (BASCH et al) 12 September 2000 (12.09.2000)	1-34
A	US 6,029,149 A (DYKSTRA et al) 22 February 2000 (22.02.2000)	1-34
A	US 6,112,190 A (FLETCHER et al) 29 August 2000 (22.08.2000)	1-34
A, E	US 6,405,181 B2 (LENT et al) 11 June 2002 (11.06.2002)	1-34
A	US 6,088,686 A (WALKER et al) 11 July 2000 (11.07.2000)	1-34

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"X"

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"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

"&"

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Date of the actual completion of the international search

20 September 2002 (20.09.2002)

Date of mailing of the international search report

28 OCT 2002

Name and mailing address of the ISA/US

Commissioner of Patents and Trademarks
 Box PCT
 Washington, D.C. 20231

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INTERNATIONAL SEARCH REPORT

PCT/US02/14654

Continuation of Item 4 of the first sheet:

Title is too long.

NOTIFYING A CUSTOMER OF CHANGES MADE TO A CREDIT REPORT