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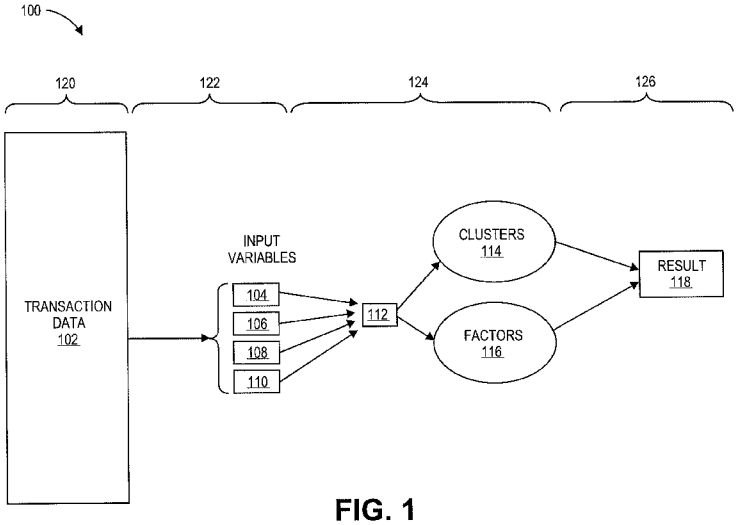


FIG. 1

(57) Abstract: A system and method of using transaction data for a population of account holders, such as credit card holders, is described. A frequency distribution input variable (Frd) and average amount distribution input variable (Avd) are calculated for each account and each merchant category. The Frd and Avd, either alone or in conjunction with each other, are used to assign accounts to clusters as well as calculate factors for factor analysis. The assigned cluster and calculated factors for each account are both used for further processing, such for as selecting accounts to which advertising materials will be sent or determining a surrogate account for a control group.

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INTERNATIONAL SEARCH REPORT

International application No.
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A. CLASSIFICATION OF SUBJECT MATTER

G06Q 40/00(2006.01)i, G06Q 20/00(2006.01)i

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)

G06Q 40/00; G06F 11/30; G06F 17/30; G06Q 20/00

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

Korean utility models and applications for utility models
Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) & Keywords: card, credit, debit, transaction, account, purchase, buy, order, average, frequency, group, cluster.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2007-0061190 A1 (KEITH WARDELL) 15 March 2007 See the abstract, paragraphs [0043]-[0048], figures 1A-6D, and claim 1.	1-20
A	KR 10-2009-0035503 A (BIZMODELINE CO., LTD.) 09 April 2009 See the abstract, pages 8-9, and figure 6.	1-20
A	US 2006-0178856 A1 (KEITH ROBERTS et al.) 10 August 2006 See the abstract, paragraphs [0030]-[0032], and figures 4-7.	1-20
A	KR 10-2005-0044215 A (NAUTILUS HYOSUNG INC.) 12 May 2005 See the abstract, pages 3-4, and figures 1-4g.	1-20

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

☒ See patent family annex.

* Special categories of cited documents:
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"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
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		WO 2006-028739 A2	16.03.2006
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