(54) Title: APPLICATION PROCESSING AND DECISION SYSTEMS AND PROCESSES

(57) Abstract: The present invention relates to application processing and decisioning systems and processes (Fig. 1). One embodiment of the invention includes a method for automating decisioning for a credit request associated with an applicant (Fig. 2). The method includes providing a user computer interface adapted to receive information associated with an applicant, and further adapted to display and receive information associated with at least one decision rule (Fig. 3).

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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

A. CLASSIFICATION OF SUBJECT MATTER

IPC: G06Q 40/00(2007.01)

USPC: 705/38, 37, 35, 36R, 39

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, 37, 35, 36R, 39

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-PGPUB; USPAT; USOCR; EPO; JPO; DEWENT; IBM_TDB

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
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</table>

Boxes:

- [ ] Further documents are listed in the continuation of Box C.
- [ ] See patent family annex.

- "A" - document defining the general state of the art which is not considered to be of particular relevance
- "E" - earlier application or patent published on or after the international filing date
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- "P" - document published prior to the international filing date but later than the priority date claimed

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