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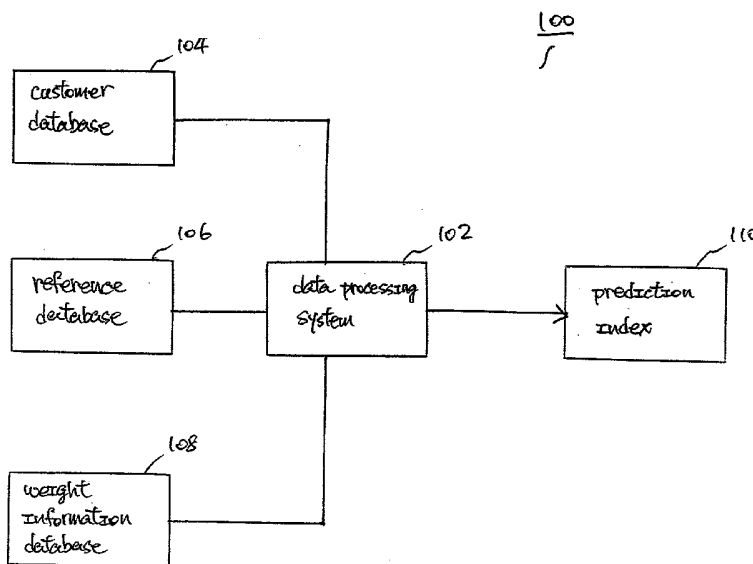
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(54) Title: RATING SYSTEM AND METHOD FOR IDENTIFYING DESIRABLE CUSTOMERS



(57) Abstract: An advanced rating method and system for identifying desirable customers. A prediction index is calculated for each customer to predict a trend of profit that the customer may generate. The prediction index is calculated based on various types of customer data including at least two types of customer data selected from the following: assets levels of the customer, demographic information of the customer, and transaction history of the customer. A score for each selected type of customer data is determined. Proper weights corresponding to each type of customer data are also obtained. The prediction index is then calculated based on the respective weights and scores corresponding to the selected types of customer data using an advanced algorithm. The prediction index is compared with a preset threshold to determine whether the customer is desirable.

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INTERNATIONAL SEARCH REPORT

International application No.

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A. CLASSIFICATION OF SUBJECT MATTER

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US CL : 705/1, 36, 36

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. : 705/1, 35, 36

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
Fons, S., Jerome, Understanding Moody's Corporate Bond Ratings and Rating Process

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X, P	US 6,658,393 B1 (Basch et al.) 2 Dec. 2003 (02.12.2003), Cols. 1-3, Cols. 5-12	1-5, 10-17, 22-34
Y	US 2003/0208431 A1 (Raynes et al.) 06 Nov. 2003 (06.11.2003), Entire Document	6-7, 18-19, 35-36
X, E	US 2004/0111353 A1 (Ellis et al.) 10 June 2004 (10.06.2004), Paras 11-13, Paras. 26-31, Paras. 45-46, Para. 61	1-38

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

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