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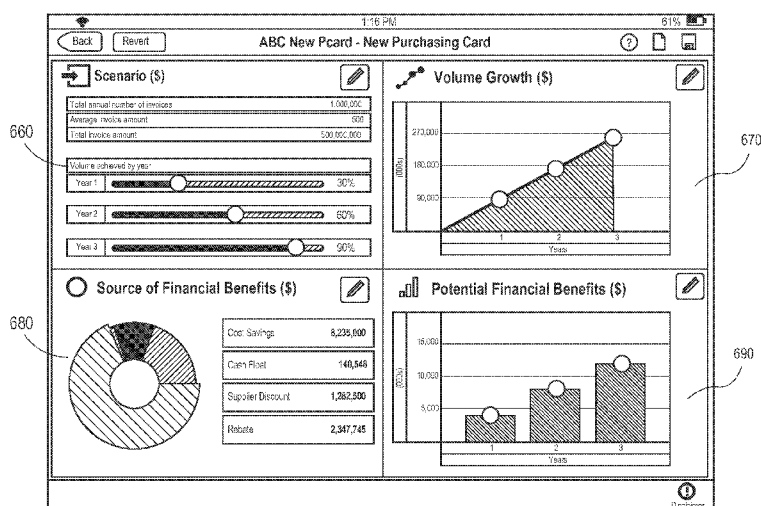
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[Continued on next page]

(54) **Title:** CALCULATION APPLICATION AND METHOD**FIG. 13A**

(57) **Abstract:** Embodiments of the present invention provide a solution for generating interactive cost saving reports on card programs offered to customers. In one embodiment, a method comprises receiving, at a computing device (e.g., a mobile device), characterization data associated with an entity, determining a benchmark data source corresponding to the characterization data, and receiving benchmark data from the determined benchmark data source. The method continues by calculating financial benefit values from the benchmark data and characterization data, generating an interactive savings report, wherein the interactive savings report includes summarized data of the calculated financial benefit values, and displaying the interactive savings report including a plurality of visual metrics corresponding to the summarized data of the calculated financial benefit values, wherein the plurality of visual metrics are interactive.



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A. CLASSIFICATION OF SUBJECT MATTER**G06Q 40/02(2012.01)i, G06Q 30/02(2012.01)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 40/02

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: credit card, benchmark, financial benefit, incentive

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y A	KR 10-2002-0069040 A (CLICKVALUE INC.) 29 August 2002 See abstract, page 3, line 13-page 5, line 15, page 36, and figures 2-4.	1-6, 10-16, 20 7-9, 17-19
Y A	US 2008-0140505 A1 (ALLISON M. ROMANO et al.) 12 June 2008 See paragraphs [0032]-[0034], [0038]-[0047], and figures 2-4.	1-6, 10-16, 20 7-9, 17-19
A	KR 10-2005-0059838 A (BIZMODEL CO., LTD.) 21 June 2005 See page 4, lines 2-15, page 5, lines 17-28 and figure 2.	1-20
A	US 2007-0271135 A1 (AMIT BRACHA) 22 NOVEMBER 2007 See abstract, paragraphs [0035]-[0042], and figures 1, 2.	1-20
A	KR 10-2011-0054881 A (T&C ADCOM INC.) 25 MAY 2011 See abstract, paragraphs [0023]-[0058], and figures 1-4.	1-20



Further documents are listed in the continuation of Box C.



See patent family annex.

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Information on patent family members

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Patent document cited in search report	Publication date	Patent family member(s)	Publication date
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