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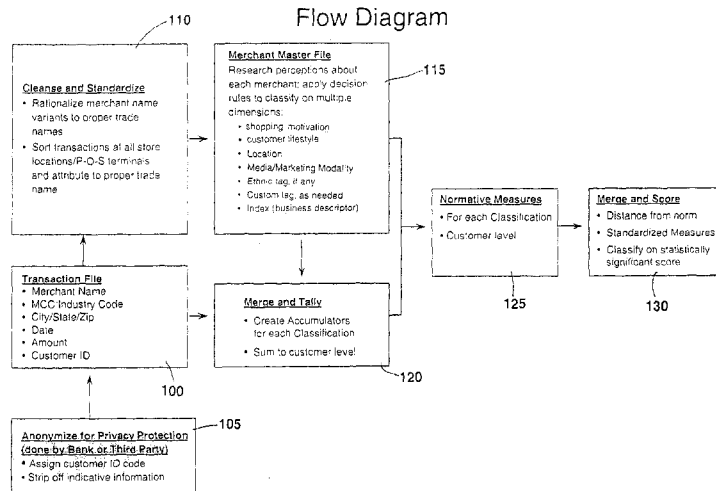
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(54) Title: METHOD FOR ANALYZING CREDIT CARD TRANSACTION DATA

Card Transaction Scoring Process
Flow Diagram



(57) Abstract: A method of analyzing debit and credit card transaction data to provide interpretations of customer purchasing patterns for use by third parties, such as financial services marketers, in providing offers and incentives to targeted groups of consumers. Bulk credit card or debit card transaction data that has been gathered for a large sample of cardholders is obtained, a multi-step process is applied to prepare the data for analysis, multiple categories of marketing "intelligence" or decisions are attached to each transaction contained in the bulk transaction data, a summation of all of the different intelligence categories for each cardholder and for the entire sample is performed to create comparative normalizations, and a score in vector form is generated for each customer based on differences or variations in the way in which that customer shops relative to the bulk-derived normalized data for each field or dimension within the comparative normalization.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 07/21448

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2008.01)

USPC - 705/39

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)

IPC(8): G06Q 40/00 (2008.01)

USPC: 705/39

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

USPC: 705/1, 8, 14, 38; 707/1, 3, 6, 7

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

USPTO WEST (PGPB, USPT, EPAB, JPAB); GOOGLE SCHOLAR

Search Terms Used: merchant\$, retailer\$, seller\$, consumer\$, buyer\$, purchaser\$, target\$, market\$, research\$, aggregate\$, collect\$, associate\$, category\$, taxonom\$, characterize\$, lifestyle\$, bulk etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2005/0159996 A1 (LAZARUS et al.) 21 July 2005 (21.07.2005), entire document, especially para [0013]-[0038], [0103], [0111], [0119], [0236], [0287], [0323], [0331], [0435], [0454]-[0455], [0474] and Fig 2	1-7
A	US 2005/0027597 A1 (PETERSON) 03 February 2005 (03.02.2005), entire document	1-7
A	US 2003/0163416 A1 (KITAJIMA) 28 August 2003 (28.08.2003), entire document	1-7
A	US 2005/0189414 A1 (FANO et al.) 01 September 2005 (01.09.2005), entire document	1-7

 Further documents are listed in the continuation of Box C.

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"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

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Date of the actual completion of the international search

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