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Jeffrey [SG/SG]; 203 Petir Road, #06-671, Singapore 670203 (SG).

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(74) Agent: **LAWRENCE Y. D. HO & ASSOCIATES**; 30 Bideford RD, # 07-01 Thongsia Bldg., Singapore 229922 (SG).

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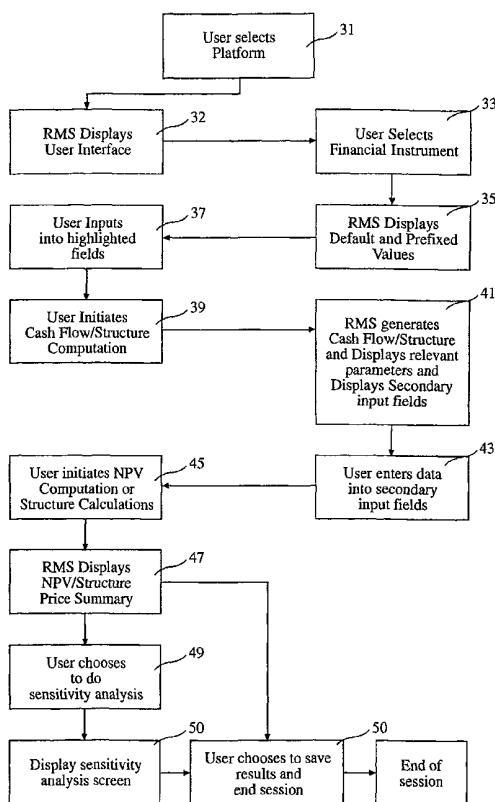
(71) Applicant (for all designated States except US): **PI ETA CONSULTING COMPANY PTE LTD** [SG/SG]; The Alpha, #03-16A, 10 Science Park Road, Singapore Science Park II, Singapore 609602 (SG).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **LIM, Cheong, Kee,**

[Continued on next page]

(54) Title: FULLY FLEXIBLE FINANCIAL INSTRUMENT PRICING SYSTEM WITH INTELLIGENT USER INTERFACES



(57) Abstract: The present risk management system with intelligent user interfaces divides all processes within the system into different "flowchart" phases. Decisions or inputs that can have knock-on effects on other decisions or inputs will be required at an earlier phase or level. If say, a particular decision or input has a knock-on effect on another decision or input, the system will require this decision or input to be entered at an earlier phase. This ensures a systematic and logical input of data as opposed to having all decisions or inputs appearing at the same time or in one phase, as in the case of other financial option and derivative pricing and structuring software programs. The system uses this "flowchart" process to provide an on-line guidance system for the users to input only the required decisions or inputs as they go along. As such, in adopting the intelligent user interface processing methodology, the user need not be an "expert" in knowing which inputs are required and which are not. This system also minimizes user input errors.

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CLASSIFICATION OF SUBJECT MATTER

IPC⁷: G06F 17/60

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)

IPC⁷: G06F

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)

wpi epodoc

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	WO 94/20912 A (C ATS SOFTWARE) 15 September 1994 (15.09.94) <i>abstract, claims 1-11, figures 5,9,10,11,13,16.</i>	1-4
Y	WO 00/00919 A (FINANCIAL SYSTEMS JAPAN INC) 21 January 2000 (21.01.00) <i>the whole document.</i>	1-4
A	WO 99/19821 A (DERIVATIVES NET INC) 22 April 1999 (22.04.99) <i>abstract.</i>	1-4
A	US 5930762 A (MASCH) 27 July 1999 (27.07.99) <i>the whole document.</i>	1-4
A	WO 98/54666 A (KREININ et al.) 3 December 1998 (03.12.98) <i>abstract.</i>	1-4

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See patent family annex.

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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

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