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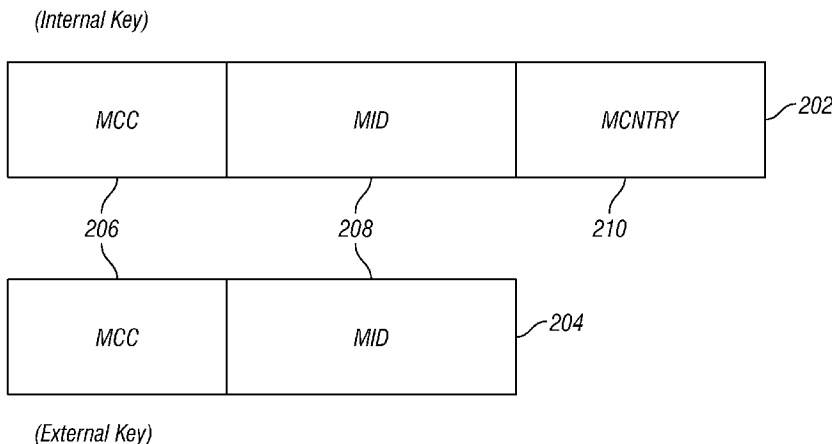
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[Continued on next page]

(54) Title: METHOD AND APPARATUS FOR A MERCHANT PROFILE BUILDER



(57) Abstract: A merchant profile builder (MPB) is provided. The complete merchant profiling process is split into three pieces: Data Preprocessing, Weekly Summary Calculation, and Merchant Profile Calculation. In the Data Preprocessing stage, authorization data and daily fraud data are processed on a weekly basis to yield: an authorization extract file and fraud authorization data, each of which are sorted by a merchant key. In the Weekly Summary Calculation stage, the files output by the Data Preprocessing stage are used as input to compile basic statistics for each merchant based only on data for one week. There are separate weekly summaries for authorizations and fraud authorizations. In the Merchant Profile Calculation stage, the weekly summaries from the 16 most recent weeks are combined together and averages are calculated and output a set of merchant profiles and a set of default profiles.

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— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

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 USPC - 705/1
 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)
 USPC: 705/1

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 USPC: 235/379 (see keywords below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Pub WEST (USPT, PGPB, JPAB, EPAB), Google Scholar, Google Patents.
 Search Terms Used: merchant adj profile, fraud adj (detect\$ or predict\$), score, card adj authori, compar\$, merchant adj key, fraud adj rate, standard adj deviation, conditional adj fraud, segment\$ adj indicator, real ajd time, compar\$, extract adj file.

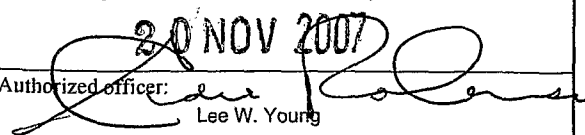
C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,819,226 A (GOPINATHAN et al.), 06 October 1998 (06.10.1998), entire document especially col 6, ln 10-16; col 6, ln 40-60; col 8, ln 1-32; col 17, ln 1-6; col 17, ln 1-55; col 27 ln 64 to col 28, ln 15; col 28, ln 2-9.	1-24
Y	US 2002/0099649 A1 (LEE et al.), 25 July 2002 (25.07.2002), entire document especially table 1; table 2; para [0044]; para [0065]; para [0066]; para [0101]; para [0131]; para [0367].	1-24
Y	US 2002/0046092 A1 (OSTROFF), 18 April 2002 (18.04.2002), para [0014]-[0022]	8-10 and 20-22

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

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"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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