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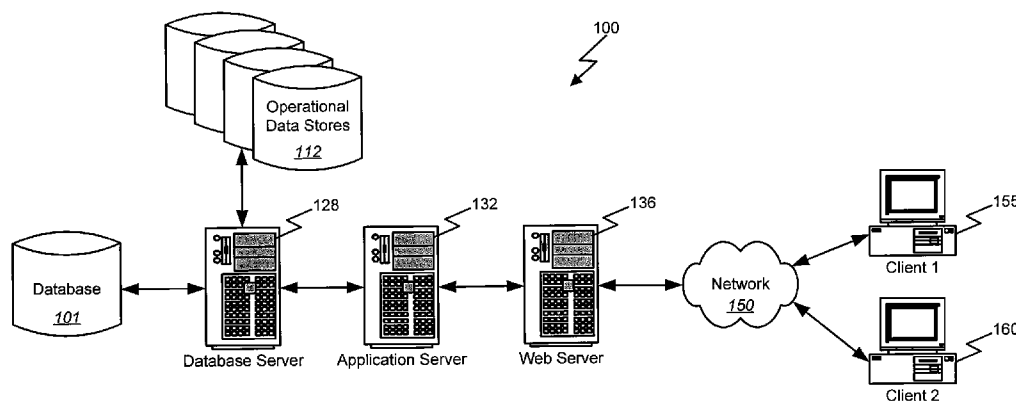
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- (71) Applicant (for all designated States except US): **FIRST DATA CORPORATION** [US/US]; 6200 S. Quebec St., Suite 270, Greenwood Village, CO 80111 (US).
- (72) Inventor; and
- (75) Inventor/Applicant (for US only): **THOMPSON, Ray** [US/US]; 11813 Golden Blvd, Bellevue, NB 68123-1346 (US).
- (74) Agents: **GIBBY, Darin, J.** et al.; Townsend and Townsend and Crew LLP, 1200 17th Street, Suite 2700, Denver, CO 80202 (US).

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(54) Title: ACCOUNT INFORMATION ANALYSIS



(57) Abstract: Methods, systems, and machine-readable media are disclosed for managing financial data associated with a plurality of financial service providers. According to one embodiment, a method of managing financial data associated with a plurality of financial service providers can comprise receiving a set of criteria for identifying one or more accounts for one of the financial service providers. The criteria can specify an environment in which the financial data is stored, the environment comprising a plurality of categories for storing the financial data. The criteria can also include a date criterion. The one or more accounts can be identified based on the set of criteria in the environment specified by the criteria. The identified accounts can be evaluated based on the set of criteria. In some cases, the method can further comprise updating the accounts based on the evaluation.

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8) - G06Q 40/00 (2007.10)
 USPC - 705/35
 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: 705/35

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 USPC: 705/1, 30; 700/1, 90

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 WEST(USPAT, US PUB, EPO, JPO, DERWENT) DialogPRO(Engineering); Google ?
 environment and financial with service providers and categories and evaluating and service and stored and accounts and identifying and date with criteria and storing with data

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2003/0227487 A1 (Hugh) 11 December 2003 (11.12.2003), entire document.	1-35
A	US 2003/0158759 A1 (Kannenberg) 21 August 2003 (21.08.2003), entire document.	1-35

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent but published on or after the international filing date	"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
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"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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