(54) Title: FRAUD/RISK BUREAU

(57) Abstract: Systems and methods for generating fraud/risk report for consumers are disclosed. A server computer in a fraud/risk system receives a request from a client computer of a user for a fraud/risk report associated with a consumer. The server computer queries a database that stores pre-filtered data provided from third party sources, and data (filtered or not filtered) from a payment processing network that processes payment card transactions. The pre-filtered data are associated with reported fraudulent activities. The server computer then generates a fraud/risk report and provides that report to the client computer of the user. The report includes the pre-filtered data that were associated with the consumer. The fraud/risk report may also be customized based on the request of the user or based on pre-determined criteria stored in the server computer.
Published:

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A. CLASSIFICATION OF SUBJECT MATTER

G06Q 40/00(2006.01)i, G06Q 10/00(2006.01)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 40/00; G06Q 30/00; G06Q 10/00; G06F 17/40

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: fraud risk, report, pre-filtered data, third party source, payment card, transaction, consumer, query, receipt, processor, medium

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
</tr>
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<tbody>
<tr>
<td>A</td>
<td>KR 10-2009-0001918 A (SHINHAN BANK) 9 JANUARY 2009 See the abstract, page 3, paragraph [0021] - page 97, paragraph [0780] and figures 1-17.</td>
<td>1-21</td>
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Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:
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Date of the actual completion of the international search
11 JANUARY 2011 (11.01.2011)

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W0 2008-127288 A1                  | 22.06.2010      |
| KR 10-2009-0001918 A                  | 09.01.2009      | None                   |                 |