

Title (en)

CREDIT PREQUALIFICATION AND GRANTING SYSTEM AND METHOD

Title (de)

KREDIT PREQUALIFIZIERUNG UND GEWÄHRUNG SYSTEM UND VERFAHREN

Title (fr)

PRESELECTION POUR L'OCTROI D'UN CREDIT ET SYSTEME ET PROCEDE D'OCTROI

Publication

EP 1222555 A4 20020717 (EN)

Application

EP 00920006 A 20000331

Priority

- US 0008673 W 20000331
- US 28528199 A 19990402

Abstract (en)

[origin: WO0060487A1] A system and method for prequalifying a consumer for credit and selectively offering an opportunity to enroll or apply for a credit account to the consumer only if the consumer satisfies certain preselection criteria. More particularly, the invention relates to a system and method for prequalifying and selectively offering an opportunity to enroll or apply for a credit account (S4(b)) only to consumers satisfying certain preselection criteria, wherein individual consumers are automatically prequalified (S3) for credit at a point of contact between the consumer and a vendor (S10) and wherein the individual consumers are unaware that they are being prequalified.

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IPC 8 full level

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CPC (source: EP)

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- See references of WO 0060487A1

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