

Title (en)

RATING SYSTEM AND METHOD FOR IDENTIFYING DESIRABLE CUSTOMERS

Title (de)

EINSTUFUNGSSYSTEM UND -VERFAHREN ZUR IDENTIFIZIERUNG ERWÜNSCHTER KUNDEN

Title (fr)

SYSTEME ET PROCEDE DE TARIFICATION PERMETTANT D'IDENTIFIER DES CLIENTS CORRESPONDANT AU PROFIL RECHERCHE

Publication

**EP 1625481 A4 20090701 (EN)**

Application

**EP 04753149 A 20040524**

Priority

- US 2004016273 W 20040524
- US 47242203 P 20030522

Abstract (en)

[origin: WO2004107117A2] An advanced rating method and system for identifying desirable customers. A prediction index is calculated for each customer to predict a trend of profit that the customer may generate. The prediction index is calculated based on various types of customer data including at least two types of customer data selected from the following: assets levels of the customer, demographic information of the customer, and transaction history of the customer. A score for each selected type of customer data is determined. Proper weights corresponding to each type of customer data are also obtained. The prediction index is then calculated based on the respective weights and scores corresponding to the selected types of customer data using an advanced algorithm. The prediction index is compared with a preset threshold to determine whether the customer is desirable.

IPC 8 full level

**G06Q 10/00** (2006.01); **G06Q 40/00** (2006.01)

CPC (source: EP KR)

**G06Q 10/06** (2013.01 - KR); **G06Q 10/10** (2013.01 - EP); **G06Q 30/0201** (2013.01 - KR); **G06Q 30/0202** (2013.01 - KR);  
**G06Q 40/02** (2013.01 - EP KR)

Citation (search report)

- [L] The technical aspects identified in the present application (Art. 92 EPC) are considered part of common general knowledge. Due to their notoriety no documentary evidence is found to be required. For further details see the accompanying Opinion and the reference below.
- See references of WO 2004107117A2

Designated contracting state (EPC)

AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LU MC NL PL PT RO SE SI SK TR

DOCDB simple family (publication)

**WO 2004107117 A2 20041209**; **WO 2004107117 A3 20060601**; AU 2004244266 A1 20041209; AU 2004244266 B2 20080117;  
CA 2522612 A1 20041209; CN 101044499 A 20070926; EP 1625481 A2 20060215; EP 1625481 A4 20090701; JP 2007502482 A 20070208;  
KR 100751966 B1 20070824; KR 20060021854 A 20060308

DOCDB simple family (application)

**US 2004016273 W 20040524**; AU 2004244266 A 20040524; CA 2522612 A 20040524; CN 200480014173 A 20040524;  
EP 04753149 A 20040524; JP 2006533355 A 20040524; KR 20057022076 A 20051118