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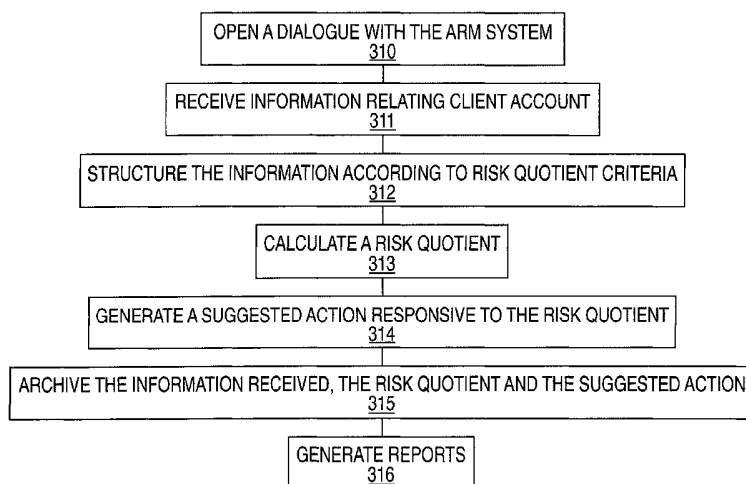
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(54) Title: AUTOMATED ACCOUNT RISK MANAGEMENT



(57) Abstract: A computerized system and method for structuring risk management (102, 210) and assist a financial institution quantify financial, legal, regulatory and reputational risk associated with opening accounts related to management of financial assets and investments and facilitate analysis and quantification of risk (104, 105, 210). An automated account opening risk management system receives information (312) quantifying factors relating to financial, legal, regulatory and/or reputational risk. The information is utilized to generate a risk quotient or other rating based upon a weighting algorithm applied to the criteria. The risk quotient is indicative of risk associated with an account (312, 313, 314). The quotient can be monitored on account opening, periodically or during a transaction. A log or other stored history can be created to help mitigate adverse effects relating to a problematic account by demonstrating to regulatory bodies, shareholders, news media and other interested parties that corporate governance is being addressed through tangible risk management processes (400, 501).



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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/07243

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60
 US CL : 705/38

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)
 U.S. : 705/1,10,35,36,37,38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Credit, risk, investment, regulatory, financial risk, account.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,119,103 A (BASCH et al) 12 September 2000 (12.09.2000), see entire document.	1-22
Y,P	US 6,317,727 B1 (MAY) 13 November 2001(13.11.2001), see entire document.	1-22
Y,P	US 2001/0011243 A1 (DEMBO et al) 02 August 2001 (02.08.2001), see entire document.	1-22
Y,P	US 2002/0019804 A1 (SUTTON) 14 February 2002 (14.02.2002), see entire document.	1-22
Y,E	US 2002/0046053 A1 (HARE et al) 18 April 2002 (18.04.2002), see entire document.	1-22

Further documents are listed in the continuation of Box C.

See patent family annex.

* Special categories of cited documents:	"T"
"A" document defining the general state of the art which is not considered to be of particular relevance	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 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	

Date of the actual completion of the international search

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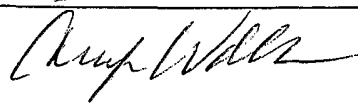
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C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,E	US 2002/0099640 A1 (LANGE) 25 July 2002 (25.07.2002), see entire document.	1-22
Y,E	US 2002/0111890 A1 (SLOAN et al) 15 August 2002 (15.08.2002), see entire document.	1-22