(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
12 February 2009 (12.02.2009)

PCT

(10) International Publication Number
WO 2009/021242 A3

(51) International Patent Classification:
G06Q 40/00 (2006.01)

(21) International Application Number:
PCT/US2008/072830

(22) International Filing Date: 11 August 2008 (11.08.2008)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
60/954,978 9 August 2007 (09.08.2007) US

(71) Applicant and
(72) Inventor: **DALAL, Pankaj, B.** [US/US]; 115-01 Sutter Ave., South Ozone Park, NY (US).

(74) Agent: **VOLK, Michael, D., Jr.**; Stoneman Volk Patent Group, 3770 N. 7th Street, Suite 100, Phoenix, AZ 85014-5022 (US).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, NO, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Declaration under Rule 4.17:
— *of inventorship (Rule 4.17(iv))*

Published:
— *with international search report*
— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

(88) Date of publication of the international search report:
9 April 2009

(54) Title: FINANCIAL DECISION SYSTEMS

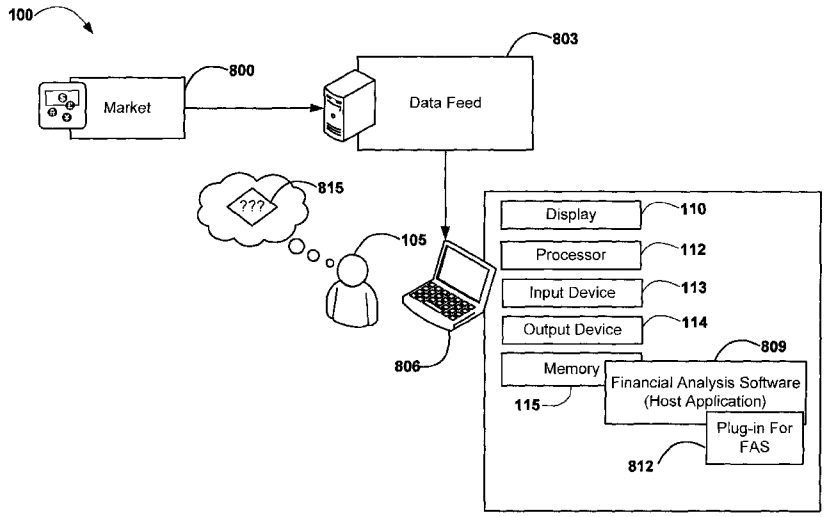


FIG. 64

(57) Abstract: The financial decision system provides for real-time calculation of buying pressure and selling pressure for any tradable instrument market. Additionally, it provides real-time visual simultaneous plots and charts of buying pressure and selling pressure. Further, the system automatically presents buy and sell indicators and expert commentary based on automatically detected market trend changes. The system automatically analyzes market trends and changes in multiple timeframes simultaneously to identify, in real time, multiple confirmations of suggested trading actions, such as buying or selling. The system also encompasses training materials and methods necessary for teaching concepts and methods of usage to improve the likelihood of success for new users.

WO 2009/021242 A3