

CLAIMS

1. A method of characterizing a sample into a species, the method comprising:
 - identifying a range value for each of a plurality of characteristics of an unidentified sample;
 - applying a distance function to each range value against an existing set of range values, each existing set of range values having a known species;
 - determining, via the distance function, a closest match between the unidentified sample and one of the known species;
 - determining whether a level of the closest match between the unidentified sample and the one of the known species reaches a threshold value;
 - responsive to the closest match being below the threshold value, adding the unidentified sample to a set containing the one of the known species; and
 - responsive to the closest match being above the threshold value, characterizing the unidentified sample to a new species.
2. The method of claim 1, wherein one of the plurality of characteristics is an open account range value.
3. The method of claim 1, wherein one of the plurality of characteristics is a purchase range value.
4. The method of claim 1, wherein one of the plurality of characteristics is a transfer range value.
5. The method of claim 1, wherein one of the plurality of characteristics is a pay bills range value.
6. The method of claim 1, wherein one of the plurality of characteristics is an investment range value.
7. The method of claim 1, wherein one of the plurality of characteristics is a save range value.
8. The method of claim 1, wherein one of the plurality of characteristics is a borrow range value.

9. The method of claim 1, wherein one of the plurality of characteristics is a track range value.
10. The method of claim 1, wherein the plurality of characteristics is an open account characteristic.
11. A system for characterizing an individual into a species, comprising:
 - a plurality of servers, each server dedicated to receiving data for a corresponding trait of the individual;
 - a plurality of input systems, each input system corresponding to a respective one of the plurality of servers, each input system collecting the data for the corresponding trait;
 - a plurality of database systems, each database system corresponding to a respective one of the plurality of servers, each database system storing the data for the corresponding trait;
 - a first analysis tool running on one or more of the plurality of servers that uses an algorithm to determine a placement of the trait of the individual on a predetermined range of values;
 - a second analysis tool running one of the plurality of servers that uses the placement of the trait on the predetermined range of values to determine whether the individual matches an existing species;
 - responsive to a match to an existing species, categorizing the individual into the matching species; and
 - responsive to no match to an existing species, categorizing the individual as a new species.
12. The system of claim 11, wherein the second analysis tool includes a module that generates a curve based on placement of each trait of the individual on its respective predetermined range of values.

13. The system of claim 11, wherein the second analysis tool includes a module that performs a correlation between a first curve representing data of the individual and a second curve representing data of a species.
14. A method of identifying service gaps in a product offering, the method comprising:
 - generating species of individuals by analyzing a plurality of traits for each of the individuals;
 - determining services required by each species responsive to the analysis of the plurality of traits;
 - comparing the services required to services available in a product offering;
 - and
 - generating a database of unsupported services responsive to the comparing of services required that are not available in the product offering.
15. The method of claim 14, wherein generating species of individuals comprises assigning values of traits of each of the individuals and comparing the assigned values to existing values for a species.
16. The method of claim 15, further comprising generating a list of traits for use in characterizing individuals and a corresponding range of values for each trait.
17. The method of claim 15, wherein comparing the assigned values to existing values for a species comprises comparing values using a mathematical distance formula.
18. The method of claim 14, further comprising generating interface code responsive to generating the database of service, the interface code comprising executable

code that causes an output device to display contents of the database of services required.

19. The method of claim 14, wherein determining services required by each species includes generating a table of services associated with each trait.
20. The method of claim 14, wherein the plurality of traits includes a transfer trait and an investment trait.