



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : G06F		(11) International Publication Number: WO 00/02112
A2		(43) International Publication Date: 13 January 2000 (13.01.00)
(21) International Application Number: PCT/US99/15509 (22) International Filing Date: 7 July 1999 (07.07.99) (30) Priority Data: 60/091,979 7 July 1998 (07.07.98) US 09/235,610 20 January 1999 (20.01.99) US 09/241,546 1 February 1999 (01.02.99) US (71) Applicant: TRANSILLUMINANT CORPORATION [US/US]; Suite 608, 300 Brannan Street, San Francisco, CA 94107 (US). (72) Inventors: KRAMER, Glenn, A.; 752 Grand View Avenue, San Francisco, CA 94114 (US). VOGEL, Mark, B.; 378 Sanchez Street, San Francisco, CA 94114 (US). POSNER, David, B.; 4030 Altadena Lane, San Jose, CA 95127 (US). (74) Agents: SACHS, Robert, R. et al.; Fenwick & West LLP, Two Palo Alto Square, Palo Alto, CA 94306 (US).		(81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG). Published <i>Without international search report and to be republished upon receipt of that report.</i>

(54) Title: TIC: CUSTOMIZATION OF ELECTRONIC CONTENT BASED ON USER SIDE INTERPRETATION OF ONLINE REPORTS, WITH HIERARCHICAL MODELS OF CONSUMER ATTRIBUTES FOR TARGETING CONTENT IN A PRIVACY-PRESERVING MANNER

(57) Abstract

A system and method provide for the interpretation and augmenting of structured documents electronically delivered to an individual consumer's computer using consumer profiles developed from and maintained with information reflecting the consumer's online and offline transactions, by selecting the variable content alternatives encoded in the structured documents that most closely match the consumer's profile. The consumer profiles are logically controlled by the consumer's computer, thus providing for enhanced security over information that is personal and confidential to the consumer, yet still allowing third parties such as web sites and others electronically delivering structured documents to the consumer to have such documents customized based on the consumer's profile. The consumer profile includes hierarchical attribute vectors which encode attributes of a consumer at progressively higher levels of abstraction, and allowing for querying of any combination of abstracted data or abstracted attributes of a consumer. The consumer profiles are updated with a process that reflects the relevance of each transaction to the consumer's profile, and accommodates a decay in the influence of transactions over time. A selection process for selecting content allows for multiple items of content to be selected for sequenced display to the consumer, through a limited presentation space. Additionally, financial documents are arranged for display in a manner which facilitates the inclusion or promotional information into individual transaction lines, so as to take advantage of the consumer's visual scanning of the statement.

