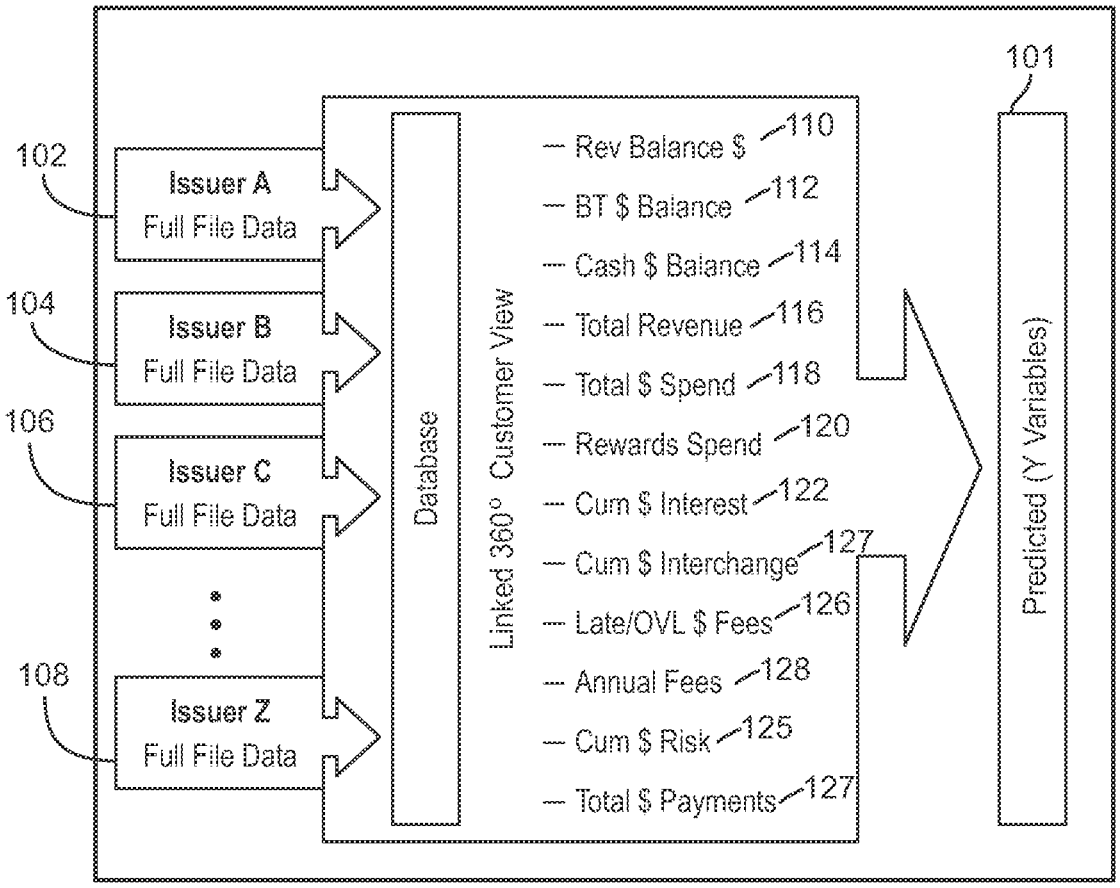

101
102
Issuer A
Full File Data
104
Issuer B
Full File Data
106
Issuer C
Full File Data
108
Issuer Z
Full File Data
Database
Linked 360° Customer View
Rev Balance $ 110
BT $ Balance 112
Cash $ Balance 114
Total Revenue 116
Total $ Spend 118
Rewards Spend 120
Cum $ Interest 122
Cum $ Interchange 127
Late/OVL $ Fees 126
Annual Fees 128
Cum $ Risk 125
Total $ Payments 127
Predicted (Y Variables)

Fig. 1

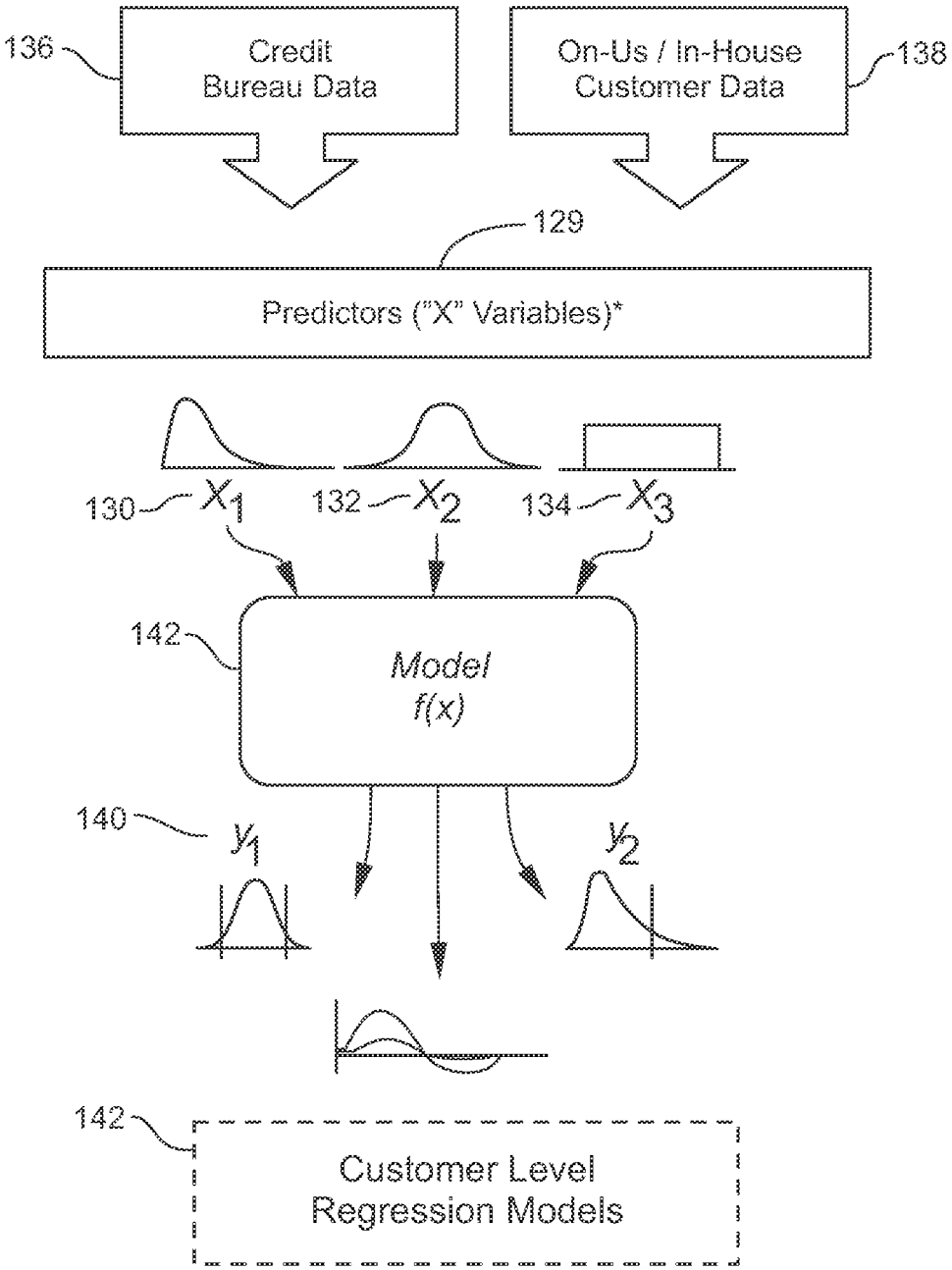

136
Credit Bureau Data
On-Us / In-House Customer Data
138
129
Predictors ("X" Variables)*
130
$X_1$
132
$X_2$
134
$X_3$
142
Model f(x)
140
$y_1$
$y_2$
142
Customer Level Regression Models

Fig. 2

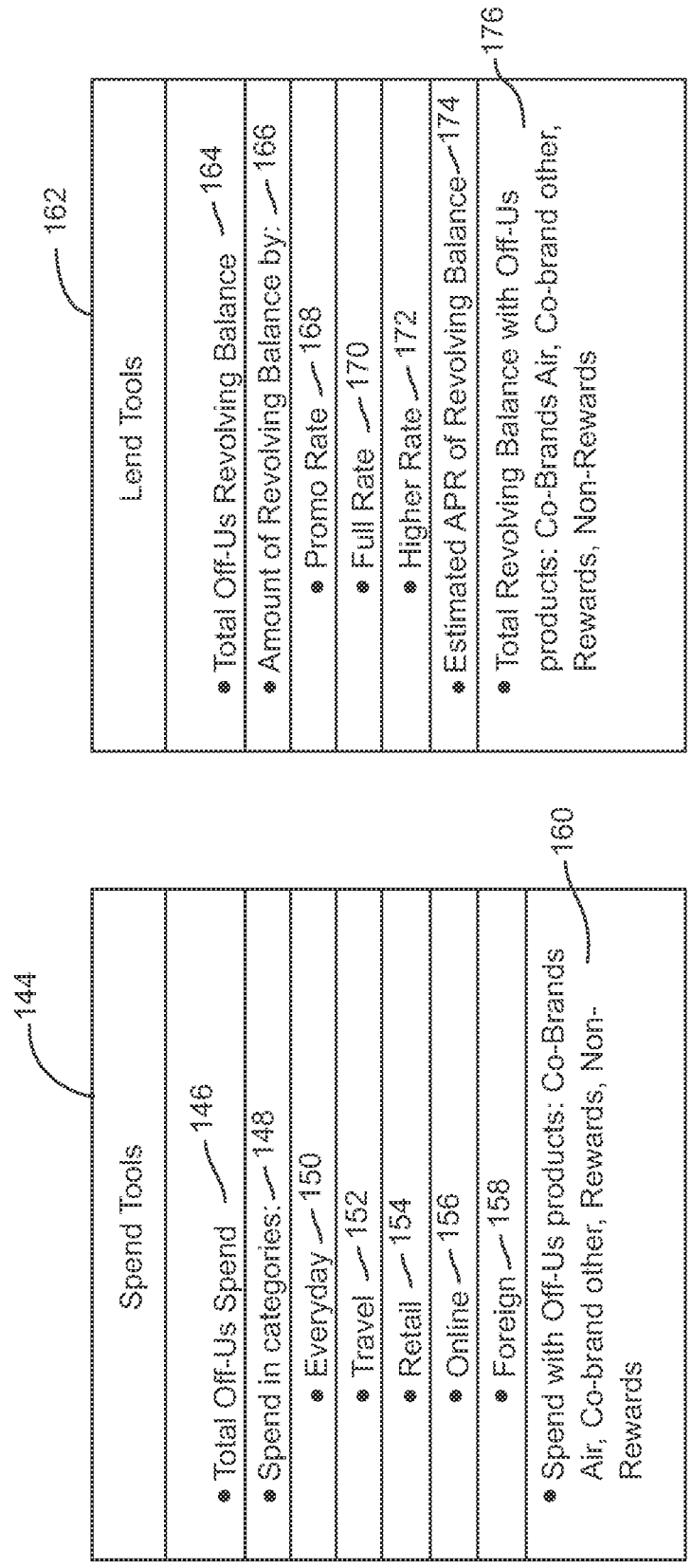

144
Spend Tools
• Total Off-Us Spend
146
• Spend in categories:
148
• Everyday
150
• Travel
152
• Retail
154
• Online
156
• Foreign
158
• Spend with Off-Us products: Co-Brands Air, Co-brand other, Rewards, Non-Rewards
160

Fig. 3


162
Lend Tools
• Total Off-Us Revolving Balance
164
• Amount of Revolving Balance by:
166
• Promo Rate
168
• Full Rate
170
• Higher Rate
172
• Estimated APR of Revolving Balance
174
• Total Revolving Balance with Off-Us products: Co-Brands Air, Co-brand other, Rewards, Non-Rewards
176

Fig. 4

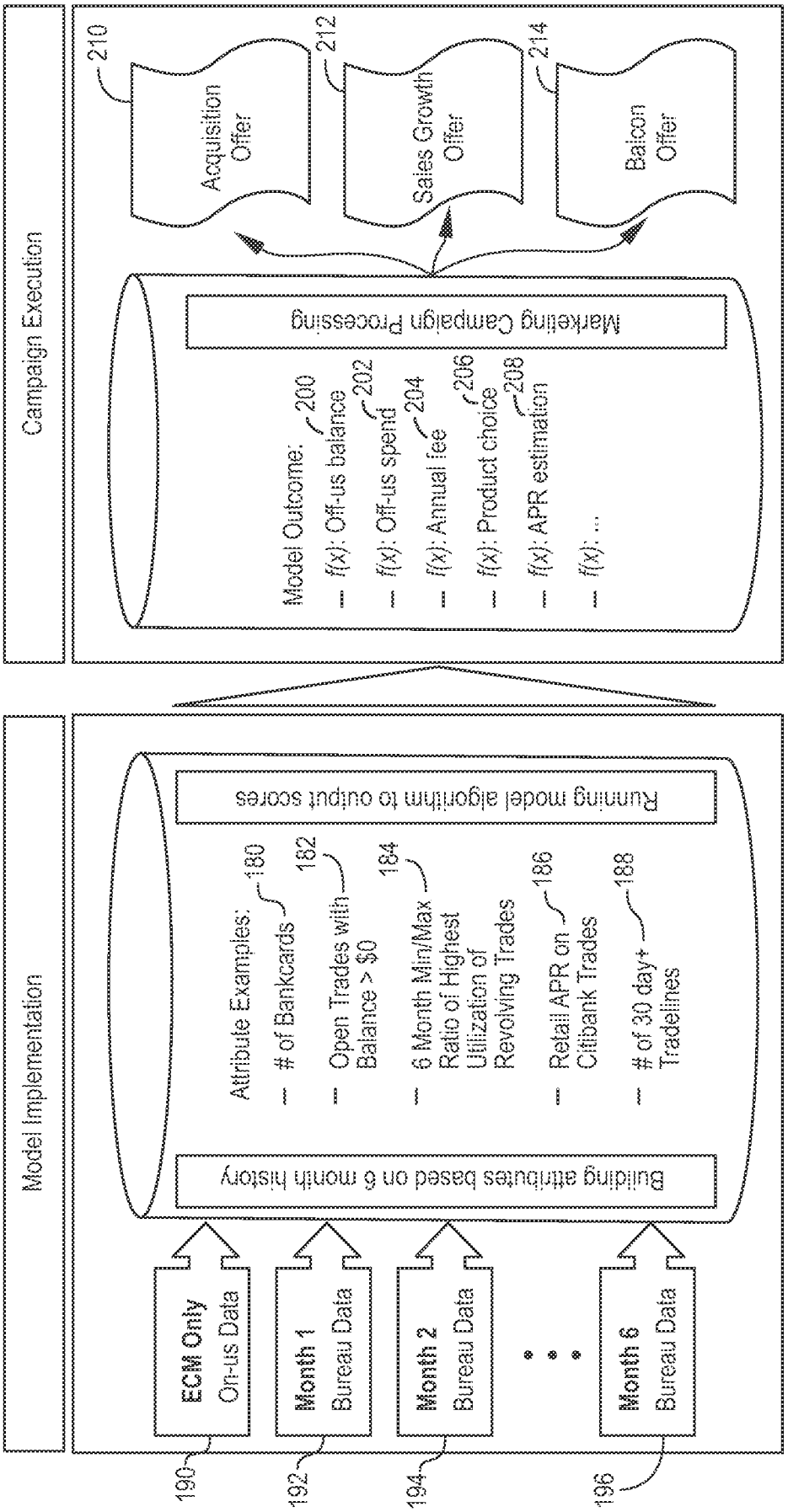

Model Implementation
ECM Only
On-us Data
Month 1
Bureau Data
Month 2
Bureau Data
Month 6
Bureau Data
190
192
194
196
Building attributes based on 6 month history
Attribute Examples:
180
# of Bankcards
182
Open Trades with Balance > $0
184
6 Month Min/Max Ratio of Highest Utilization of Revolving Trades
186
Retail APR on Citibank Trades
188
# of 30 day+ Tradelines
Running model algorithm to output scores
Campaign Execution
210
Acquisition Offer
212
Sales Growth Offer
214
Balcon Offer
Marketing Campaign Processing
Model Outcome:
200
f(x): Off-us balance
202
f(x): Off-us spend
204
f(x): Annual fee
206
f(x): Product choice
208
f(x): APR estimation
f(x): ...

Fig. 5

Fig. 6

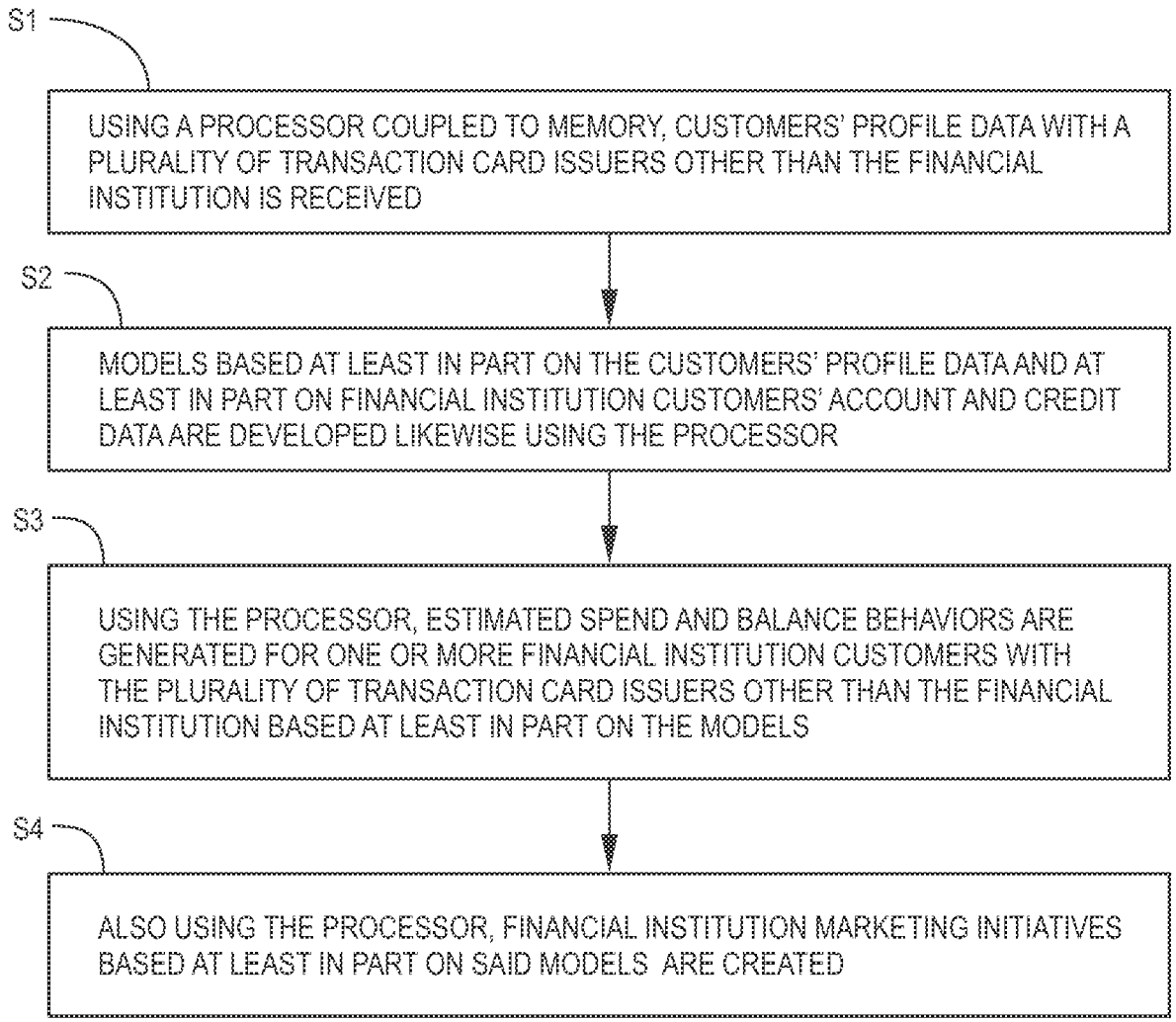

S1
USING A PROCESSOR COUPLED TO MEMORY, CUSTOMERS' PROFILE DATA WITH A PLURALITY OF TRANSACTION CARD ISSUERS OTHER THAN THE FINANCIAL INSTITUTION IS RECEIVED
S2
MODELS BASED AT LEAST IN PART ON THE CUSTOMERS' PROFILE DATA AND AT LEAST IN PART ON FINANCIAL INSTITUTION CUSTOMERS' ACCOUNT AND CREDIT DATA ARE DEVELOPED LIKEWISE USING THE PROCESSOR
S3
USING THE PROCESSOR, ESTIMATED SPEND AND BALANCE BEHAVIORS ARE GENERATED FOR ONE OR MORE FINANCIAL INSTITUTION CUSTOMERS WITH THE PLURALITY OF TRANSACTION CARD ISSUERS OTHER THAN THE FINANCIAL INSTITUTION BASED AT LEAST IN PART ON THE MODELS
S4
ALSO USING THE PROCESSOR, FINANCIAL INSTITUTION MARKETING INITIATIVES BASED AT LEAST IN PART ON SAID MODELS ARE CREATED

Fig. 7