

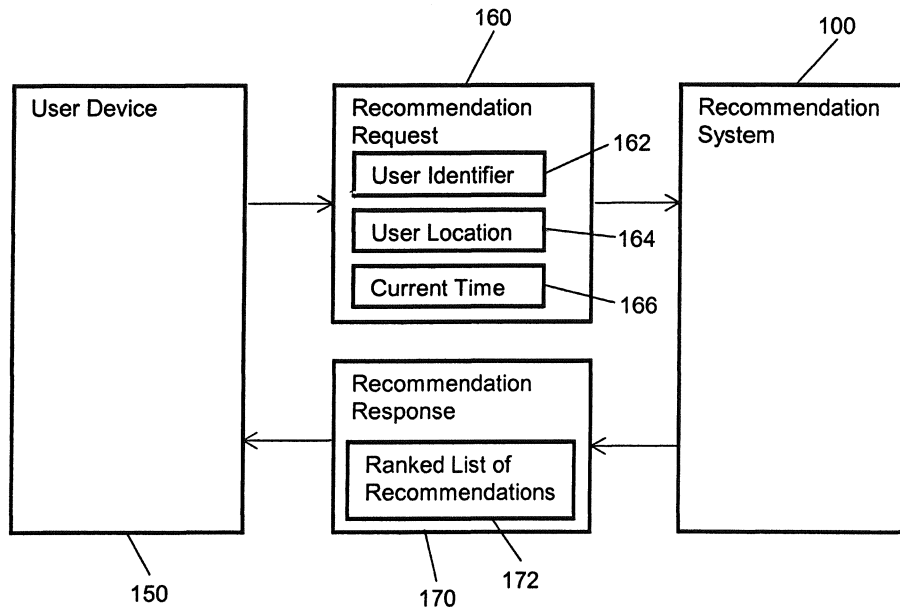


FIG.1

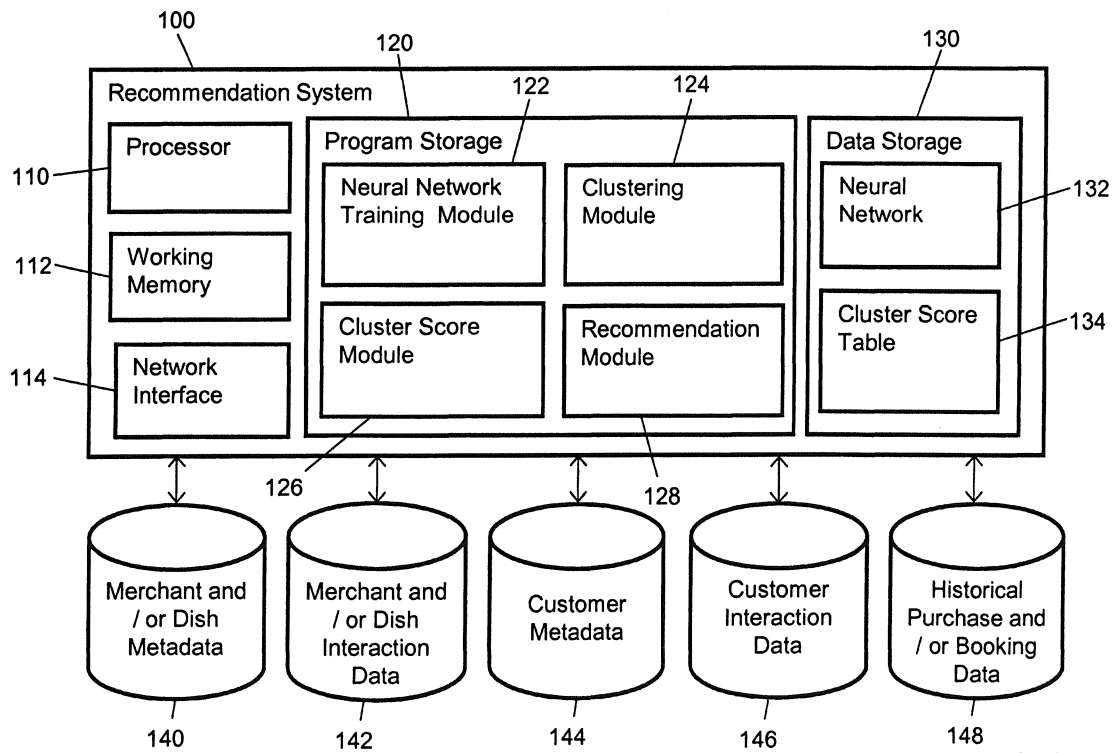


FIG.2

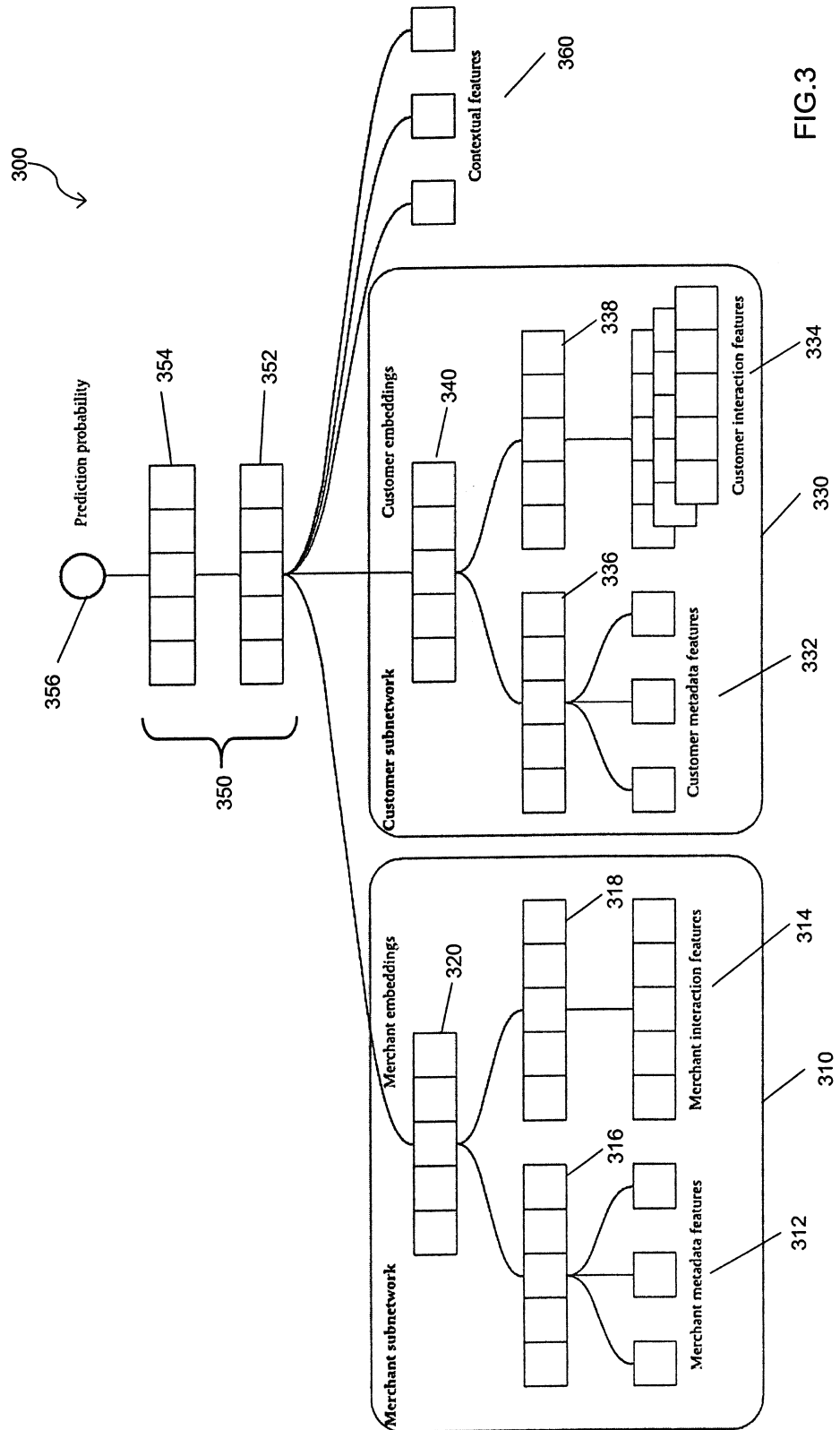


FIG. 3

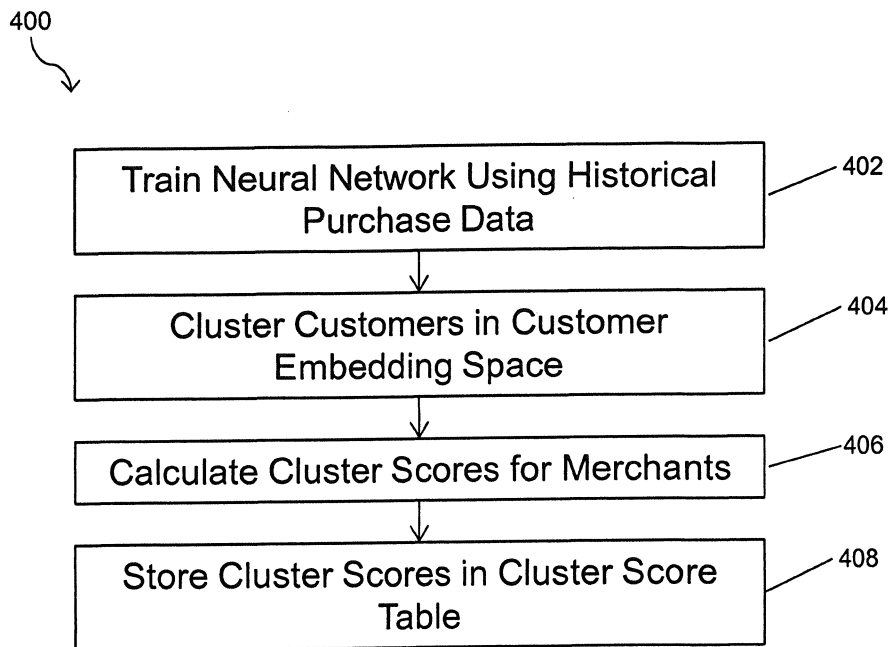


FIG.4

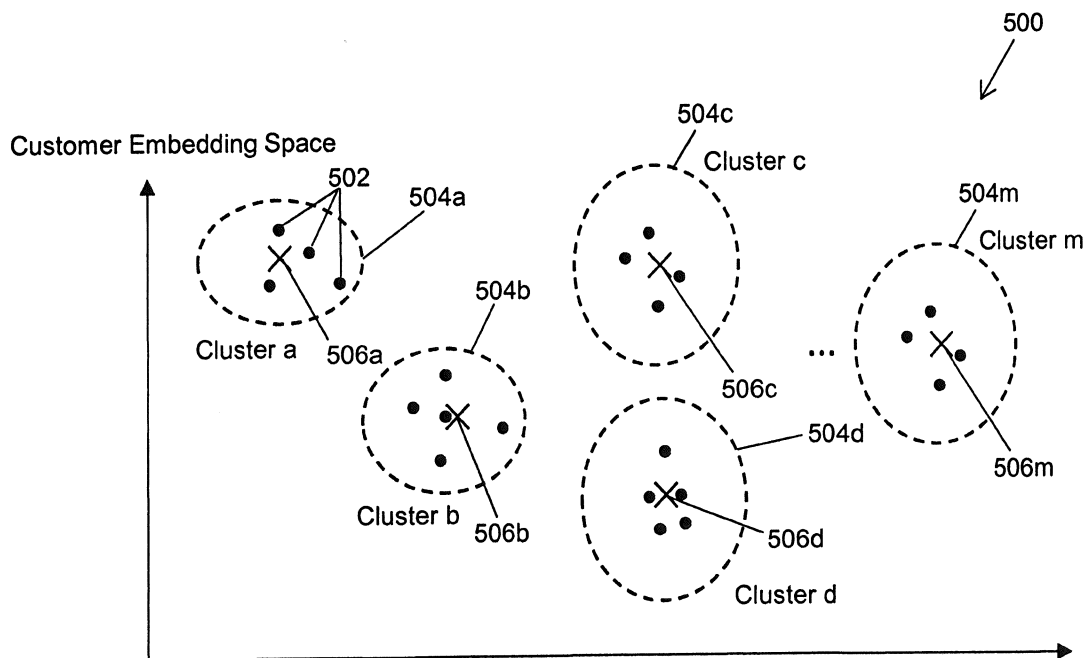


FIG.5

600

Merchant	Score for cluster a	Score for cluster b	Score for cluster c	Score for cluster d	...	Score for cluster m
1	a(1)	b(1)	c(1)	d(1)	...	m(1)
2	a(2)	b(2)	c(2)	d(2)	...	m(2)
...	...	...	...	...	...	...
n	a(n)	b(n)	c(n)	d(n)	...	m(n)

FIG.6

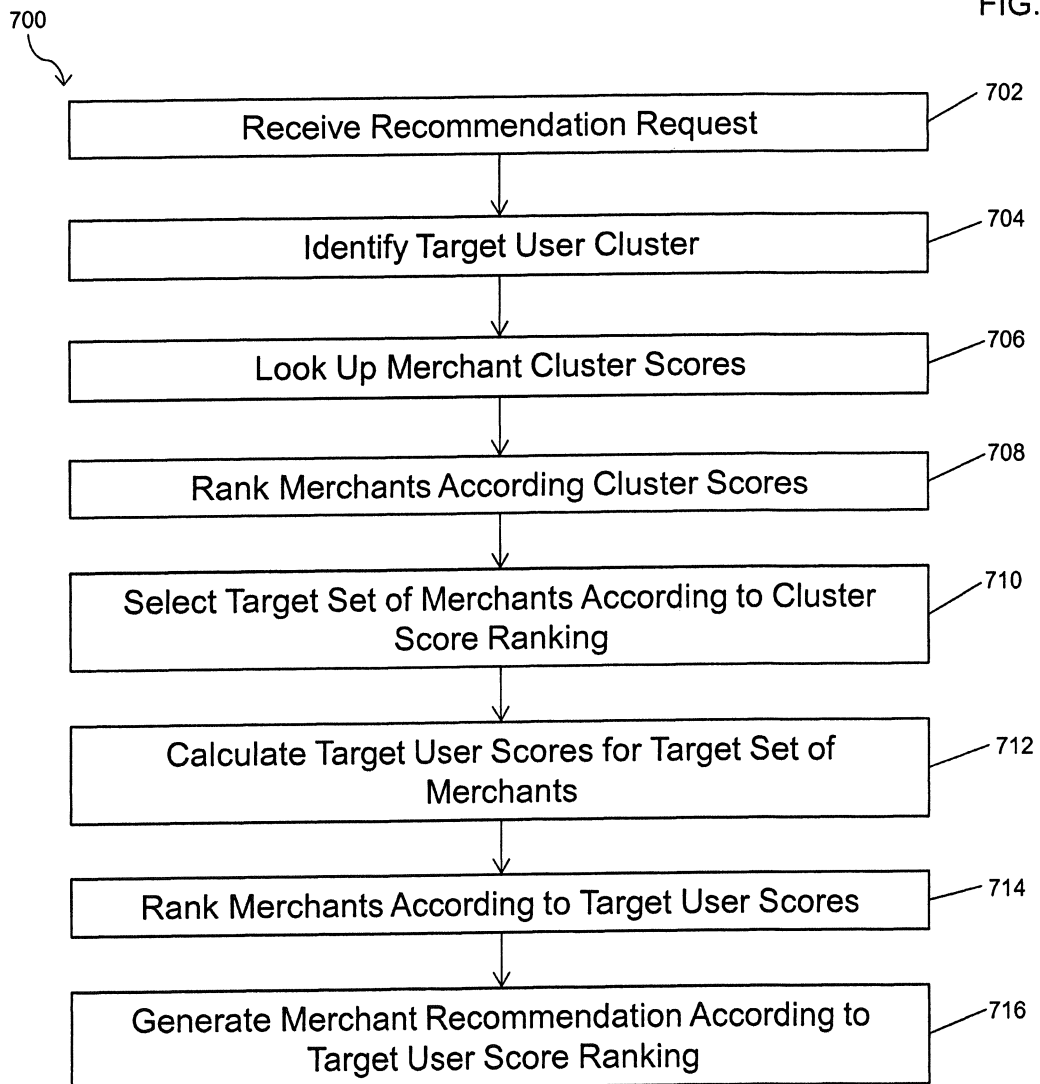


FIG.7