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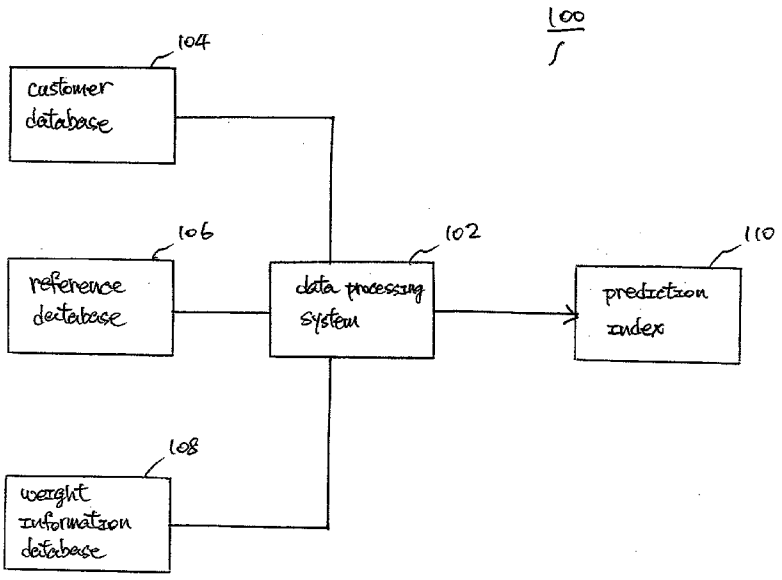
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(54) Title: RATING SYSTEM AND METHOD FOR IDENTIFYING DESIRABLE CUSTOMERS



(57) Abstract: An advanced rating method and system for identifying desirable customers. A prediction index is calculated for each customer to predict a trend of profit that the customer may generate. The prediction index is calculated based on various types of customer data including at least two types of customer data selected from the following: assets levels of the customer, demographic information of the customer, and transaction history of the customer. A score for each selected type of customer data is determined. Proper weights corresponding to each type of customer data are also obtained. The prediction index is then calculated based on the respective weights and scores corresponding to the selected types of customer data using an advanced algorithm. The prediction index is compared with a preset threshold to determine whether the customer is desirable.

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