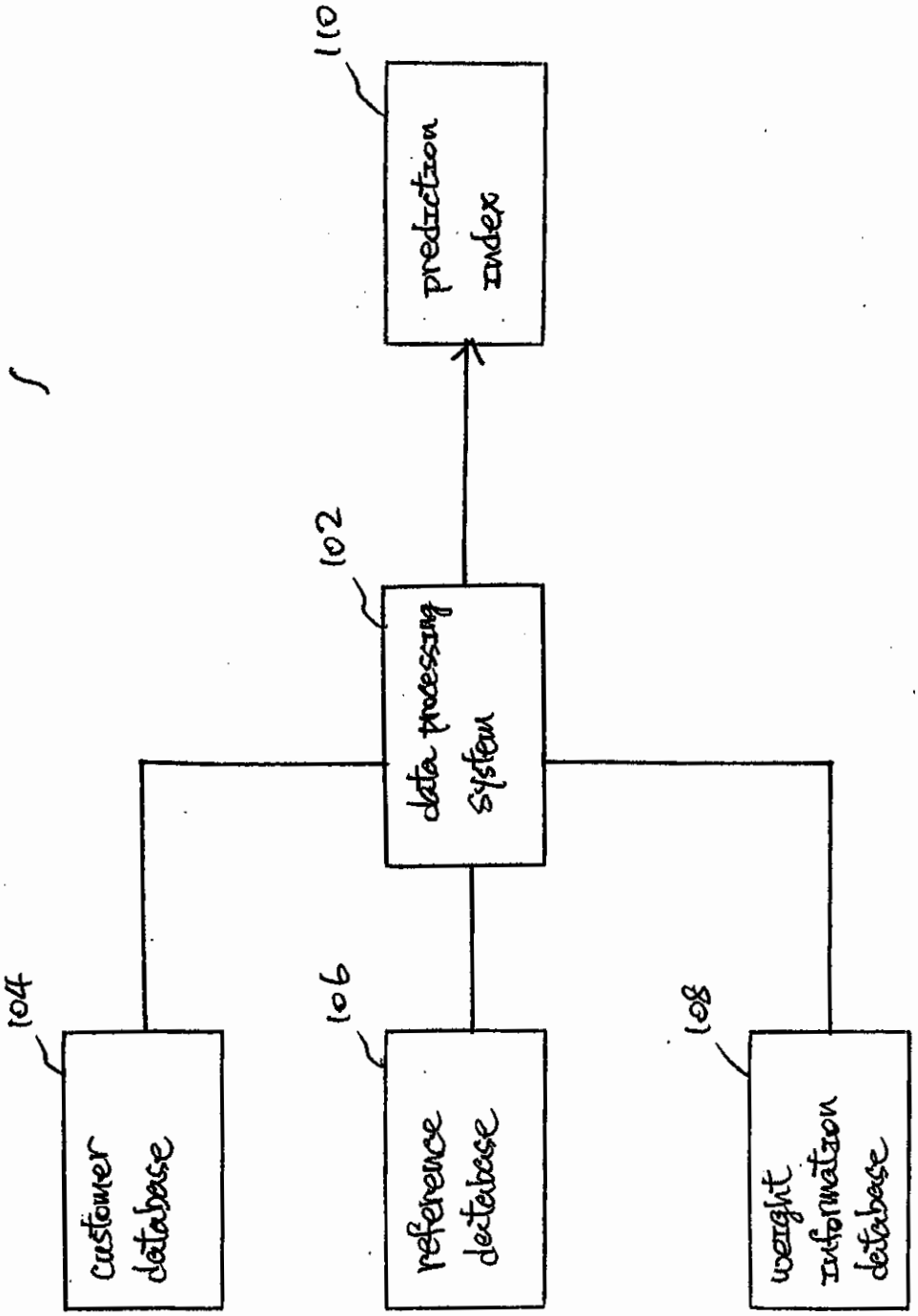

100
110
prediction index
102
data processing system
104
customer database
106
reference database
108
weight information database

FIG. 1

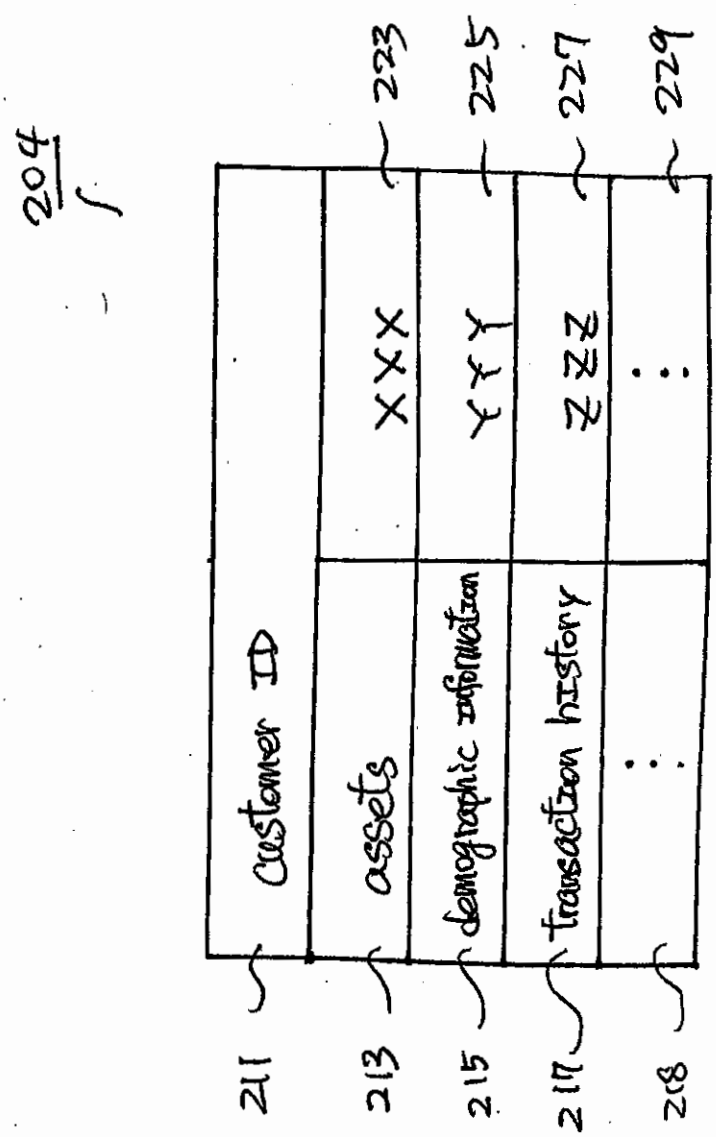

204
customer ID
assets
demographic information
transaction history
XXX
YYY
ZZZ
211
213
215
217
218
223
225
227
229

Fig. 2.

300

311 Types of Customer Data	312 Range	313 Assigned Score
Asset Levels	$0	1.67
	$0-$1,000	3.33
322	$1,000-$10,000	5
	$10,000-$100,000	6.67
	$100,000-$1,000,000	8.33
	> $1,000,000	10
Number of Trades in the Past Three Months	0	1.67
	0-1	3.33
	2-5	5
	6-10	6.67
	10-18	8.33
	>19	10
Duration with the Firm (in months)	< 12	2
	12-36	4
	36-60	6
	60-90	10
	>90	8
Age of Customer	< 25	2
	25-35	4
	35-45	8
	45-60	10
	>60	6
Customers in Household	1	2
	2	4
	3	6
	4	8
	>=5	10
Net Worth	$0-$20,000	1.67
	$20,000-$30,000	3.33
	$30,000-$100,000	5
	$100,000-$250,000	6.67
	$250,000-$1,000,000	8.33
	> $1,000,000	10
City Population	>1,000,000	10
	500,000-1,000,000	7.5
	50,000-500,000	5
	0-50,000	2.5

FIG. 3

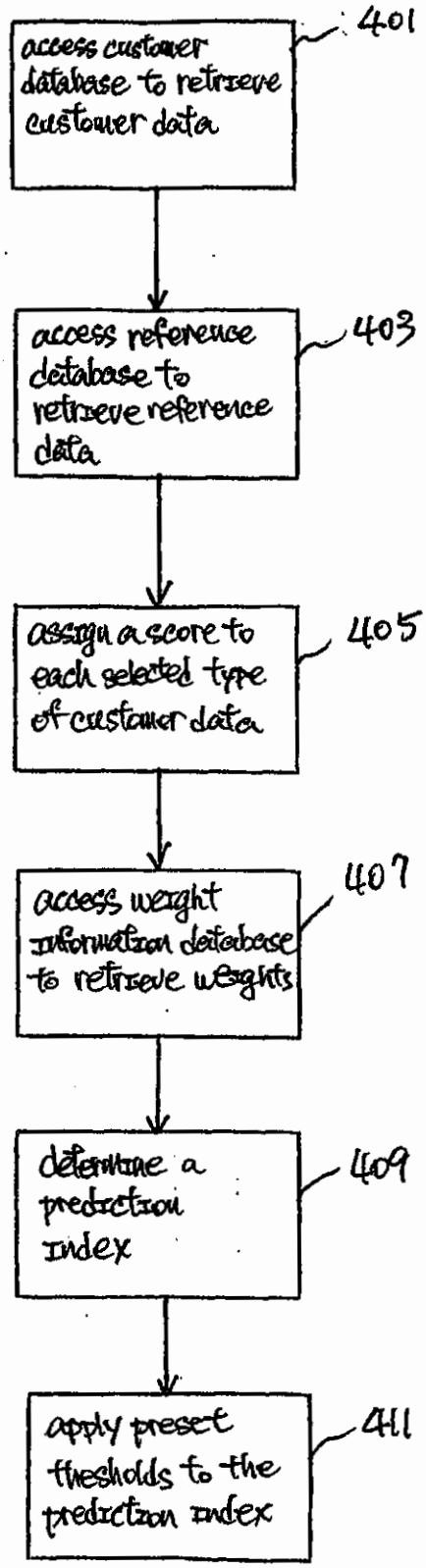

access customer database to retrieve customer data
401
access reference database to retrieve reference data
403
assign a score to each selected type of customer data
405
access weight information database to retrieve weights
407
determine a prediction index
409
apply preset thresholds to the prediction index
411

FIG. 4

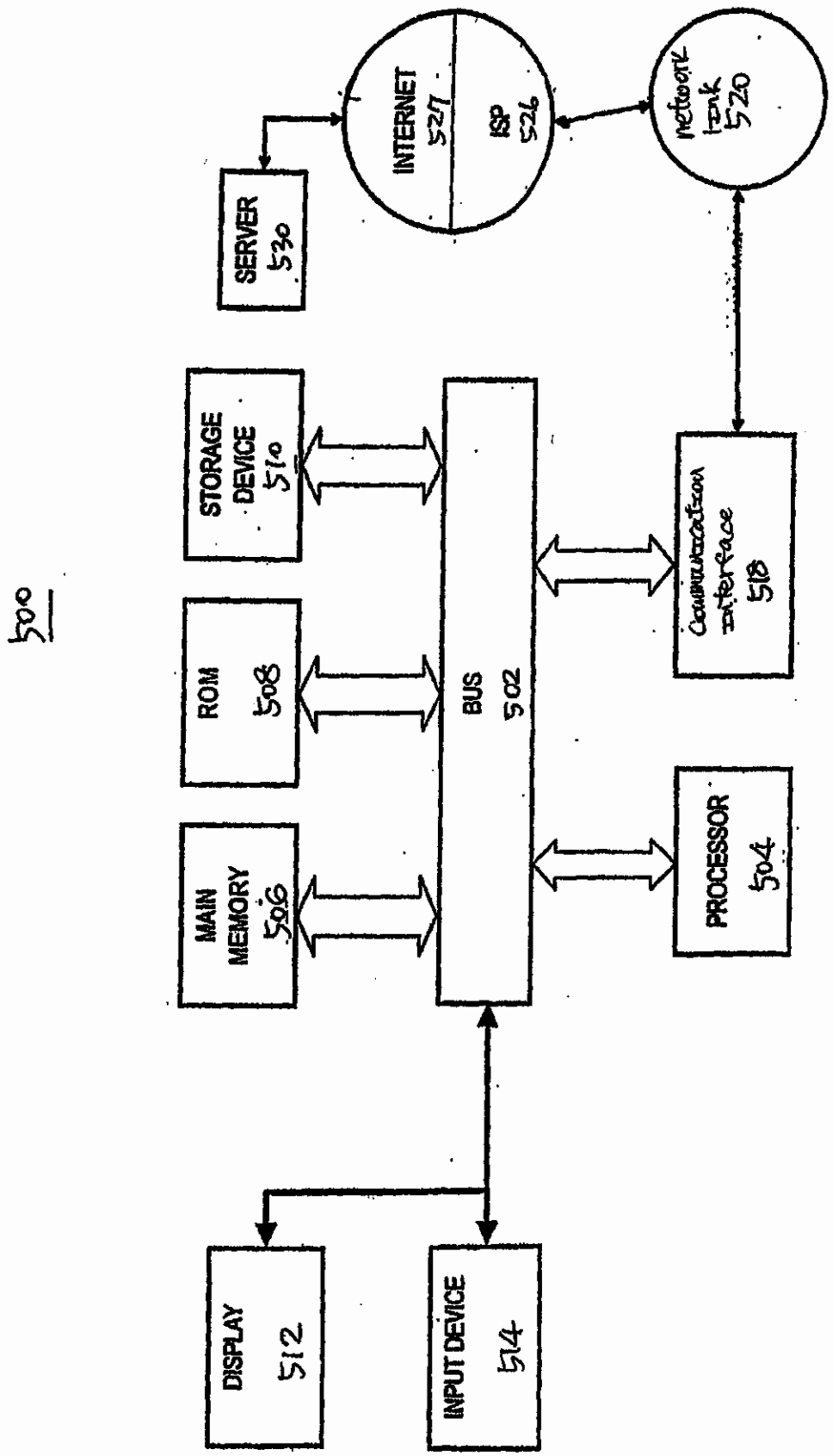

500
INTERNET 527
ISP 526
network link 520
SERVER 530
STORAGE DEVICE 510
ROM 508
MAIN MEMORY 506
BUS 502
Communication interface 518
PROCESSOR 504
DISPLAY 512
INPUT DEVICE 514

FIG. 5