(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
9 December 2004 (09.12.2004)

PCT

(10) International Publication Number
WO 2004/107116 A2

(51) International Patent Classification[7]: G06F

(21) International Application Number:
PCT/US2004/016272

(22) International Filing Date: 24 May 2004 (24.05.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

60/472,422	22 May 2003 (22.05.2003)	US
60/472,412	22 May 2003 (22.05.2003)	US
60/472,748	23 May 2003 (23.05.2003)	US
60/472,747	23 May 2003 (23.05.2003)	US

(71) Applicant *(for all designated States except US)*: **PERSHING INVESTMENTS, LLC** [US/US]; White Clay Center, Route 273, Newark, DE 19711 (US).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **YIP, Patrick** [IN/US]; 7 Braidburn Way, Morristown, NJ 07960 (US).

REDDY, Praveen [IN/US]; 55 River Drive South, Apartment 1001, Jersey City, NJ 07310 (US).

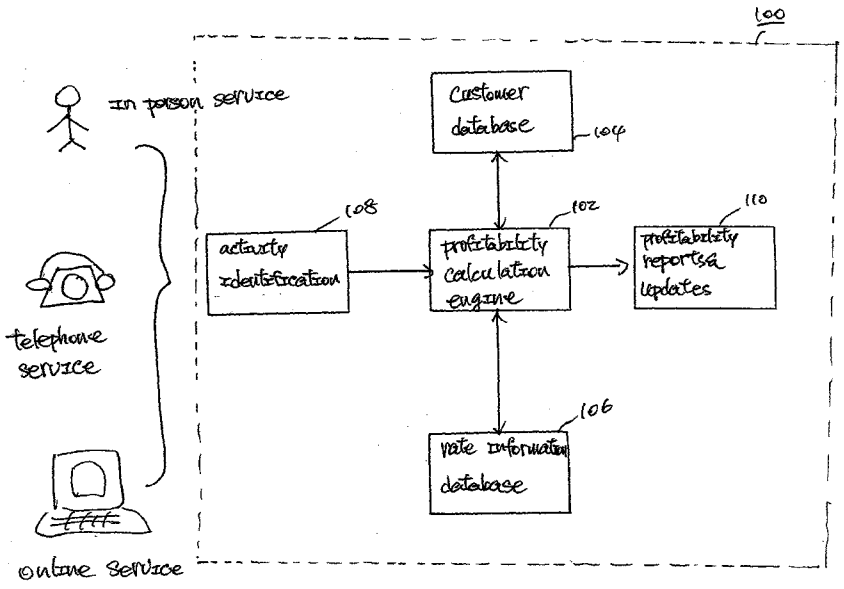
(74) Agent: **CHEN, Wei-Chen**; McDermott, Will & Emery, 600 13th Street, N.W., Washington, DC 20005-3096 (US).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, 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, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: ACTIVITY-DRIVEN, CUSTOMER PROFITABILITY CALCULATION SYSTEM



(57) Abstract: An activity-driven, profitability calculation method and system track expenses and/or income associated with each activity initiated by customers or accounts. The method detects and identifies activities associated with an account, and obtains rate information associated with the identified activities. The rate information specifies any expenses or incomes associated with the identified activities. A profitability status related to the account, such as an amount of profits or loss, is updated based on the rate information associated with the identified activities. The determined profitability status of the account or customer may be used to determine service type or level that would be received by the account or customer.

WO 2004/107116 A2

Published:
— *without international search report and to be republished upon receipt of that report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.