

CLAIMS

1. A method of characterizing a sample into a species, the method comprising:
 - identifying a range value for each of a plurality of characteristics of an unidentified sample, wherein one of the plurality of characteristics is an open account characteristic;
 - applying a distance function to each range value against an existing set of range values, each existing set of range values having a known species;
 - determining, via the distance function, a closest match between the unidentified sample and one of the known species;
 - determining whether a level of the closest match between the unidentified sample and the one of the known species reaches a threshold value;
 - responsive to the closest match being below the threshold value, adding the unidentified sample to a set containing the one of the known species; and
 - responsive to the closest match being above the threshold value, characterizing the unidentified sample to a new species.
2. The method of claim 1, wherein one of the plurality of characteristics is an open account range value.
3. The method of claim 1, wherein one of the plurality of characteristics is a purchase range value.
4. The method of claim 1, wherein one of the plurality of characteristics is a transfer range value.
5. The method of claim 1, wherein one of the plurality of characteristics is a pay bills range value.
6. The method of claim 1, wherein one of the plurality of characteristics is an investment range value.
7. The method of claim 1, wherein one of the plurality of characteristics is a save range value.

8. The method of claim 1, wherein one of the plurality of characteristics is a borrow range value.
9. The method of claim 1, wherein one of the plurality of characteristics is a track range value.
10. A system for characterizing an individual into a species, comprising:
 - a plurality of servers, each server dedicated to receiving data for a corresponding characteristic of the individual, wherein one of the plurality of servers is dedicated to receiving data for an open account characteristic;
 - a plurality of input systems, each input system corresponding to a respective one of the plurality of servers, each input system collecting the data for the corresponding characteristic;
 - a plurality of database systems, each database system corresponding to a respective one of the plurality of servers, each database system storing the data for the corresponding characteristic;
 - a first analysis tool running on one or more of the plurality of servers that uses an algorithm to determine a placement of the characteristic of the individual on a predetermined range of values;
 - a second analysis tool running one of the plurality of servers that determines whether the individual matches an existing species by:
 - applying a distance function to each range value of the predetermined range of values against an existing set of range values, each existing set of range values having an existing species;
 - determining, via the distance function, a closest match between the individual and one of the existing species; and
 - determining whether a level of the closest match between the unidentified sample and the one of the known species reaches a threshold value;

responsive to the closest match being below the threshold value,
categorizing the individual into the matching species; and

responsive to the closest match being above the threshold value,
categorizing the individual as a new species.

11. The system of claim 10, wherein the second analysis tool includes a module that generates a curve based on placement of each characteristic of the individual on its respective predetermined range of values.
12. The system of claim 10, wherein the second analysis tool includes a module that performs a correlation between a first curve representing data of the individual and a second curve representing data of a species.