

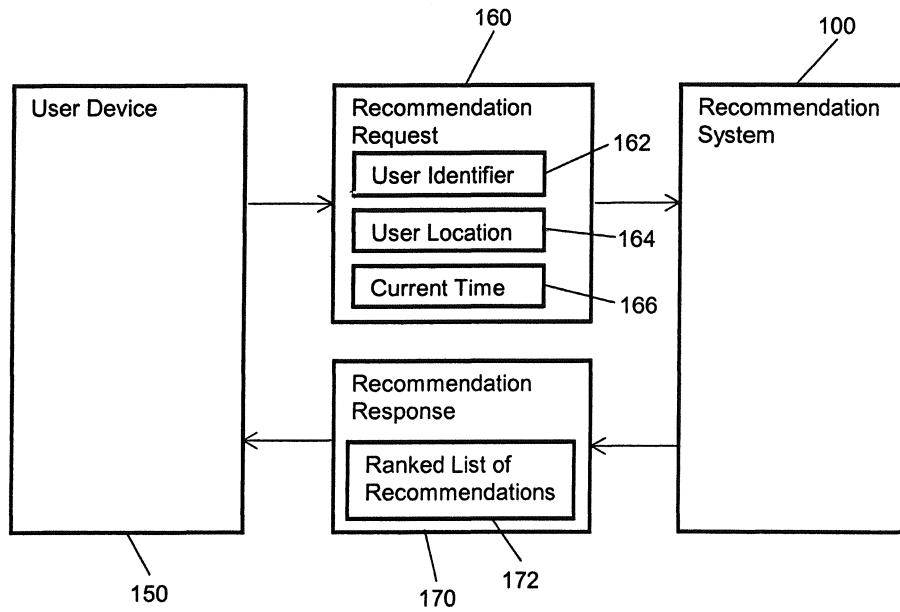


FIG.1

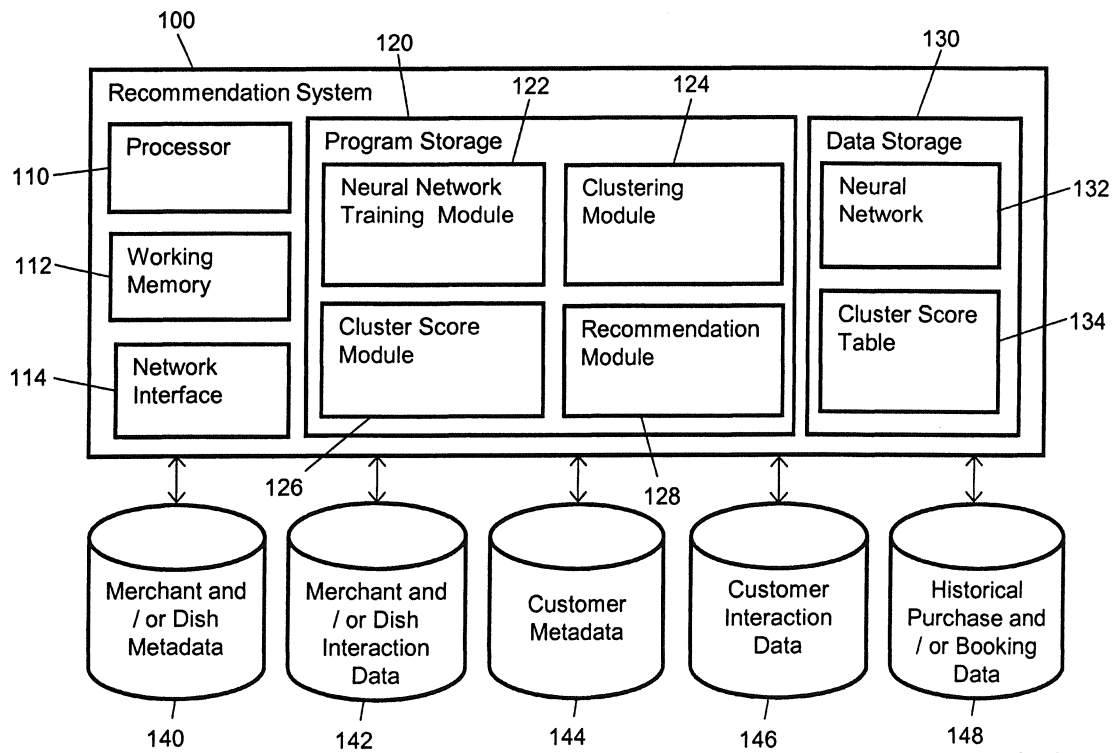


FIG.2

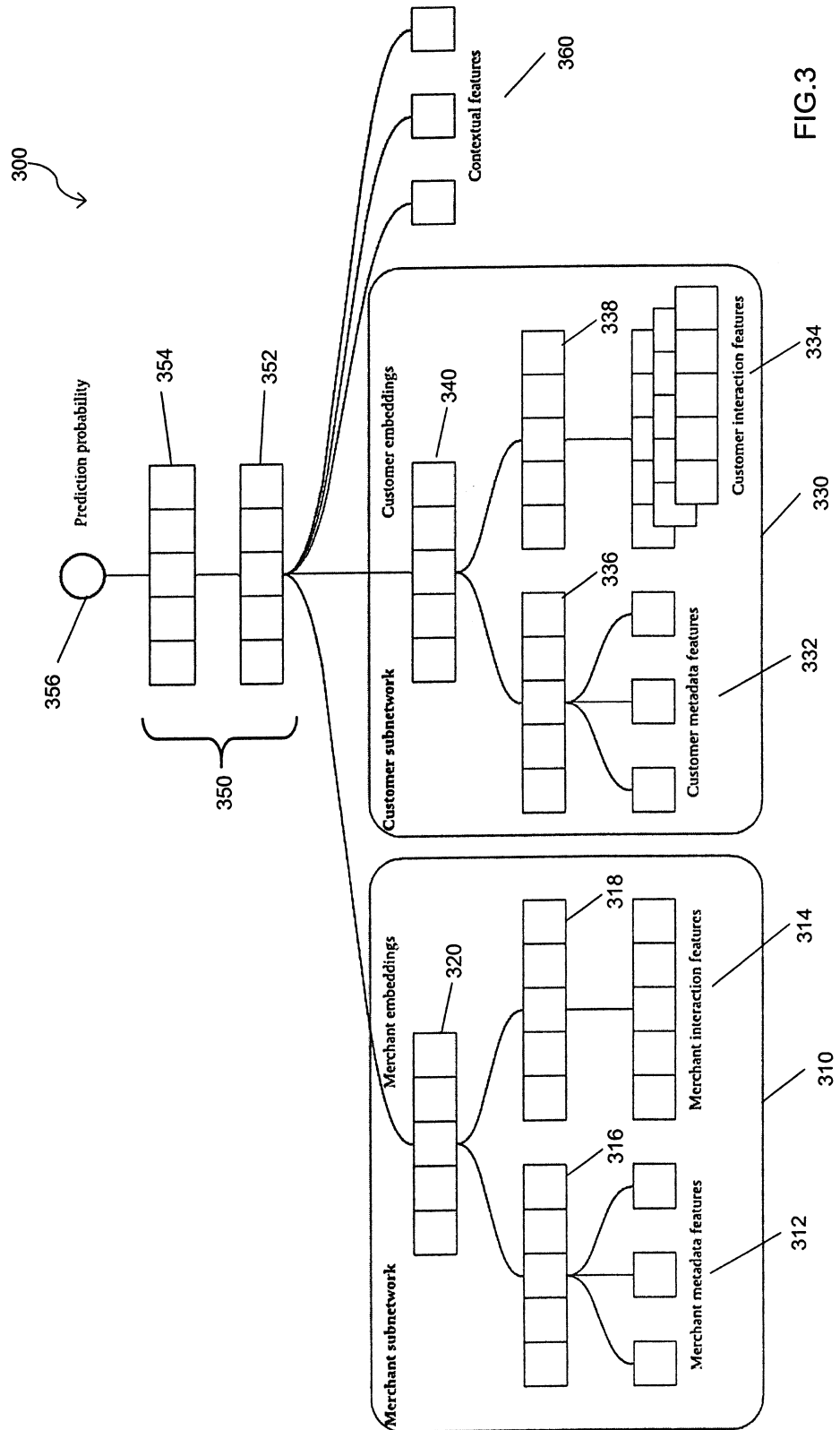


FIG.3

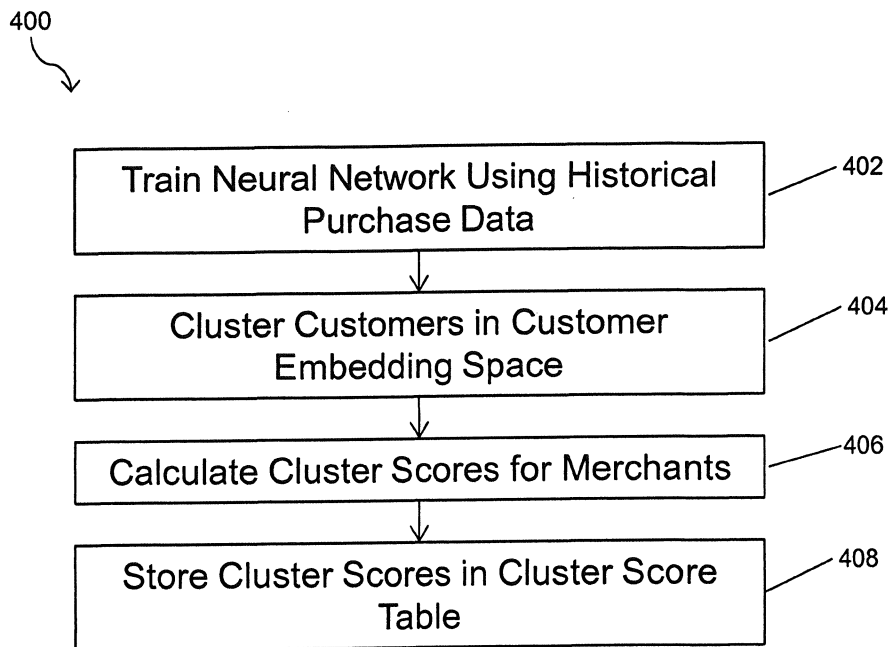


FIG.4

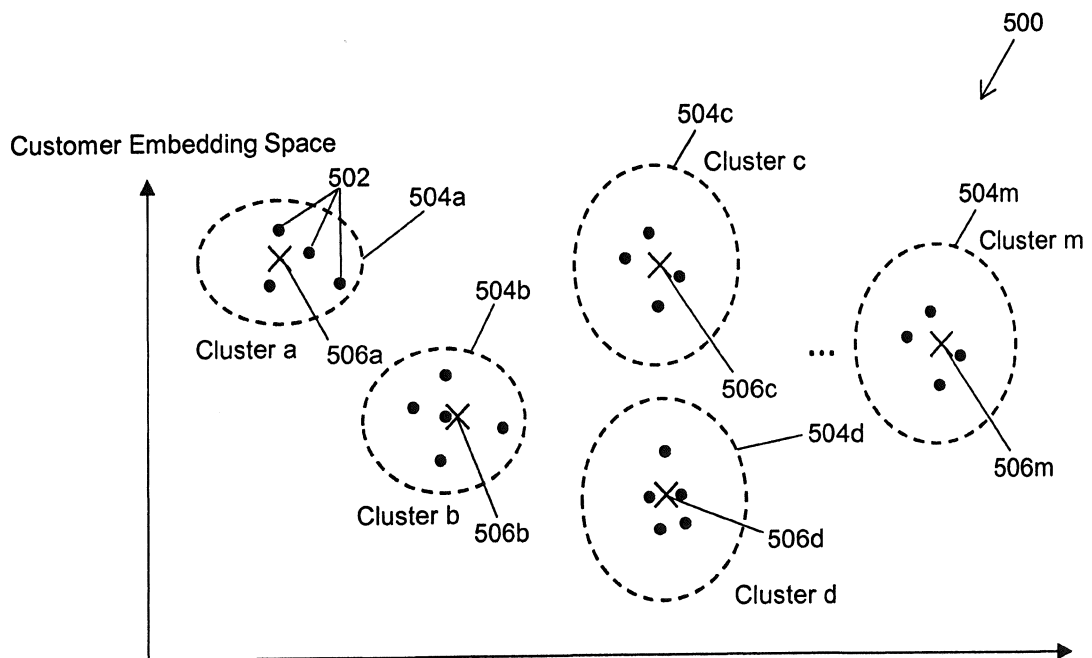


FIG.5

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

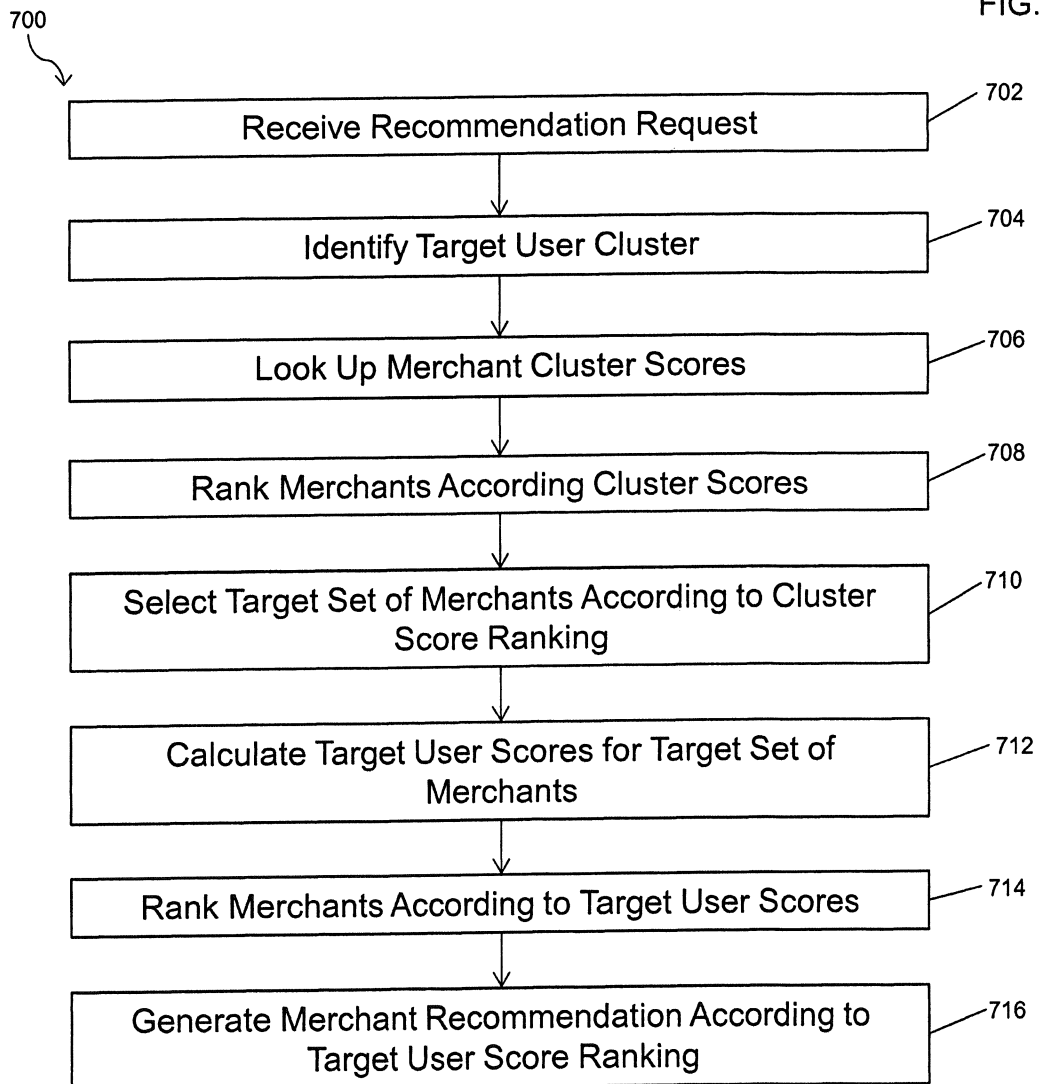


FIG.7