

(51) International Patent Classification:
G06Q 30/00 (2012.01)

(21) International Application Number:

PCT/US2014/036342

(22) International Filing Date:

1 May 2014 (01.05.2014)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

61/818,729

2 May 2013 (02.05.2013)

US

(71) Applicant: **THE DUN & BRADSTREET CORPORATION** [US/US]; 103 JFK Parkway, Short Hills, NJ 07078 (US).

(72) Inventors: **KRAMSKAIA, Alla**; 11 Tulip Court, Edison, NJ 08820 (US). **BALLEW, Paul, Douglas**; 29 Winding Way, Madison, NJ 07940 (US). **BASU, Nipa**; 22 Shields Lane, Bridgewater, NJ 08807 (US). **DANITZ, Michael, Eric**; 708 River Road, Chatham, NJ 07928 (US). **SRIVASTAVA, Jayesh**; 9 Highview Drive, Woodbridge, NJ 07095 (US). **KIERZKOWSKI, Karolina, Anna**; 437 Miltonia Street, Linden, NJ 07036 (US). **SCRIFFIG-NANO, Anthony, James**; 37 Woodrow Place, West Caldwell, NJ 07006 (US). **NICODEMO, John, Mark**; 4965 Wagner Drive, Bethlehem, PA 18020 (US). **WACH-HOLZ, Kathleen**; 895 Gove Road, Nazareth, PA 18064

(US). **DAVIES, Robin, Fry**; 5001 Lower Macungie Road, Macungie, PA 18062 (US). **YUAN, Xin**; 21 Mayflower Drive, Basking Ridge, NJ 07920 (US).

(74) Agent: **GREELEY, Paul, D.**; Ohlandt, Greeley, Ruggiero & Perle, LLP, One Landmark Square, 10th Floor, Stamford, CT 06901 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: A SYSTEM AND METHOD USING MULTI-DIMENSIONAL RATING TO DETERMINE AN ENTITY'S FUTURE COMMERCIAL VIABILITY

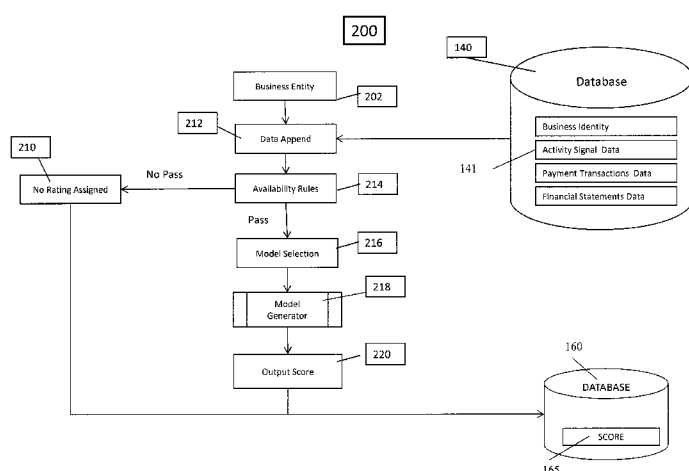


FIG. 2

(57) Abstract: A method and system for determining an entity's future commercial viability comprising (a) using a first predictive modeling, determining a future commercial viability of the entity, the first predictive modeling derived by identifying patterns in data and relating to predictive attributes, generating a viability score; (b) using predictive modeling to generate a relative ranking of the entity against its peer group, generating a comparative viability score; (c) measuring data depth to quantify how much is known about the entity and, thus confidence in the viability score and comparative viability score, generating a data depth indicator; (d) assigning a company profile by segmentation to define and group the entity with other similar entities in terms of size, years in business, availability of complete financial statement and commercial trade history; and (e) outputting a multi-dimensional viability rating comprising the viability score, comparative viability score, data depth indicator, and company profile.



Declarations under Rule 4.17:

— *of inventorship (Rule 4.17(iv))*

— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*

Published:

— *with international search report (Art. 21(3))*