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(54) **CUSTOMIZED CREDIT OFFER STRATEGY
BASED ON TERMS SPECIFIED BY AN
APPLICANT**

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G06Q 40/00 (2006.01)

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(58) **Field of Classification Search** **705/26,**
705/35-39

Anon, Regulation Z Conumentary Amendments, Retail Banking
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See application file for complete search history.

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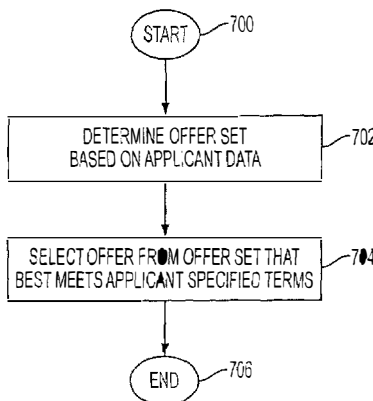
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(57) **ABSTRACT**

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A customized offer is transmitted to an applicant. A requested
term is obtained from the applicant and a set of offers is
determined for the applicant. An offer is selected from among
the set of offers to display to the applicant using the requested
term and the selected offer is transmitted to the applicant.
Alternatively, a requested term is obtained from an applicant
and the requested term is fixed. A set of offers is determined
with the fixed requested term. An offer is selected from
among the set of offers to display to the applicant and the
selected offer is transmitted to the applicant.

11 Claims, 9 Drawing Sheets



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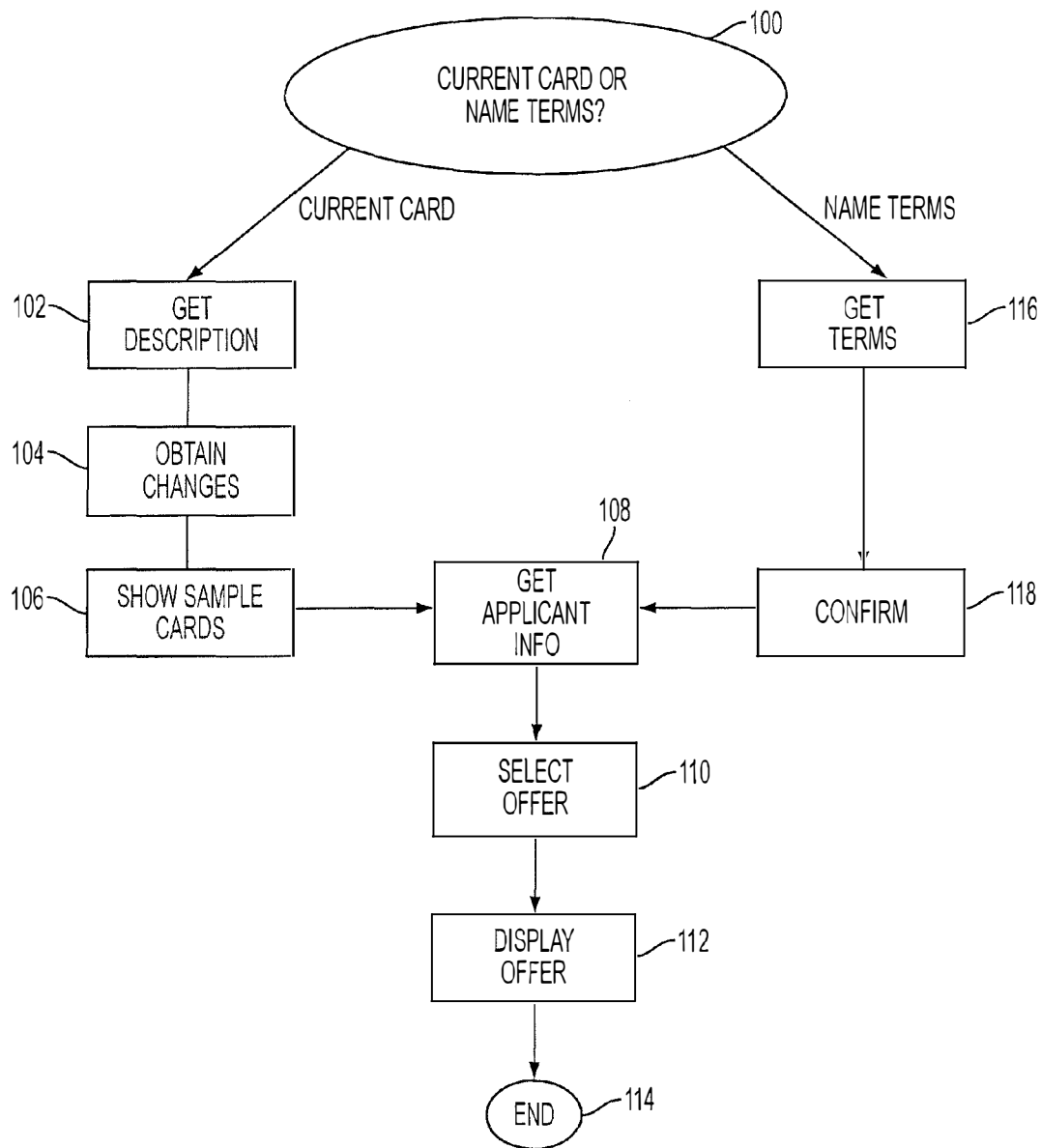


FIG. 1

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↓

WHAT WAS THE INTRODUCTORY INTEREST RATE (APR)?	<input type="text" value="CHOOSE"/>	▼
WHAT IS THE ONGOING INTEREST RATE (APR)?	<input type="text" value="CHOOSE"/>	▼
WHAT IS YOUR ANNUAL FEE?	<input type="text" value="CHOOSE"/>	▼
WHAT IS YOUR CREDIT LINE?	<input type="text" value="CHOOSE"/>	▼
DO YOU HAVE A REWARDS PROGRAM?	<input type="text" value="CHOOSE"/>	▼
DO YOU HAVE 24 HOUR INTERNET ACCESS TO YOUR ACCOUNT?	<input type="text" value="NO"/>	▼
ARE YOUR ONLINE PURCHASES PROTECTED AGAINST FRAUD?	<input type="text" value="NO"/>	▼
CAN YOU PAY YOUR BILL ONLINE?	<input type="text" value="NO"/>	▼



FIG. 2

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