

## SEARCH HISTORY

<b>Application Number</b>	PCT/US 17/41052
<b>Search Conducted By</b>	KS
<b>Search Approved By</b>	KS

<b>US/IPC Classifications Searched</b>	IPC(8): G06Q 40/00 (2017.01) CPC: G06Q 40/02, G06Q 40/025, G06Q 40/00
<b>Date Conducted</b>	24-28 August 2017 (24.08.2017 to 28.08.2017)

<b>Documentation Searched</b>	PatBase, Google Scholar, Google Patents
<b>Search Terms Used</b>	credit score, credit metric, credit measure, credit risk, supplemental, partial, transaction, Personal-digital-assistant, PDA, wireless, portable, cellular, handheld, mobile, device, phone, authorization, request, info*, data, parameter*, VISA INTERNATIONAL SERVICE ASSOCIATION, VISA, MATHEW, ZHU, ONDAP, KHIEW, ANTIOLA, KEDIA, DOW, temporary, interim, auxiliary, provisional, ad-hoc, foreign, different, new, region*, country, area, state*, international
<b>Date Conducted</b>	24-28 August 2017 (24.08.2017 to 28.08.2017)

<b>Electronic Database Searched</b>	PatBase
<b>Files Searched</b>	US Granted, US Applications, WIPO Applications, French Applications, British Applications, German Utility Models, European Granted, Canadian Granted, German Granted, European Applications, Canadian Applications, German Applications, Japanese Applications, Korean Granted/Examined, Korean Applications, Other Authorities Full-text: AU BE BR CA CH CN DE DK EP ES FI FR GB IN JP KR SE TH TW US WO Bibliographic: (Europe) AT BA BE BG CH CS CY CZ DD DK EE ES FI GE GR HR HU IE IS IT LT LU LV MC MD MT NL NO PL PT RO RS SE SI SK SM TR UA YU (Asia) EA GC HK ID IL IN KZ MN MY PH RU SG SU TH TJ TW UZ VN (North America) CA CR CU DO GT HN MX NI PA SV TT (South America) AR BR CL CO EC PE UY (Australasia) AU NZ (Africa) AP DZ EG KE MA MW OA

## SEARCH HISTORY

	ZA ZM ZW
Date Conducted	24-28 August 2017 (24.08.2017 to 28.08.2017)
Search Logic:	
Search history	
Search 1:	IPC=(G06Q40/00) (Results 50585)
Search 2:	CPC=(G06Q40/02) (Results 12798)
Search 3:	CPC=(G06Q40/025 OR G06Q40/00) (Results 12193)
Search 4:	1 OR 2 OR 3 (Results 56789)
Search 5:	PD<20170707 (Results 1000000)
Search 6:	TA=(credit score OR credit metric OR credit measure) (Results 187)
Search 7:	TA=(credit near (score OR metric OR measure OR risk)) (Results 760)
Search 8:	FT=((supplemental near credit) near (score OR metric OR measure OR risk)) (Results 2)
Search 9:	FT=(partial near transaction) (Results 1061)
Search 10:	(6 OR 7) and 9 (Results 2)
Search 11:	FT=(supplemental near (credit risk OR credit score OR credit metric OR credit measure)) (Results 2)
Search 12:	FT=(transaction* near (credit risk OR credit score OR credit metric OR credit measure)) (Results 223)
Search 13:	FT=((Personal-digital-assistant OR PDA OR wireless OR portable OR cellular OR handheld OR mobile) near (device OR phone)) (Results 1000000)
Search 14:	FT=((transaction near authorization) near request) (Results 2406)
Search 15:	12 and 14 (Results 19)
Search 16:	15 and 13 (Results 15)
Search 17:	16 and 4 (Results 7)
Search 18:	16 and 5 (Results 15)
Search 19:	16 and (6 OR 7) (Results 1)
Search 20:	15 and 5 (Results 19)
Search 21:	15 and (6 OR 7) (Results 1)
Search 22:	FT=((transaction* near (info* OR data OR parameter*)) near (credit risk OR credit score OR credit metric OR credit measure)) (Results 20)
Search 23:	22 and 14 (Results 0)
Search 24:	22 and FT=((Personal-digital-assistant OR PDA OR wireless OR portable OR cellular OR handheld OR mobile OR iphone OR Android) ) (Results 16)
Search 25:	(6 OR 7) and 24 (Results 3)
Search 26:	25 and 4 (Results 2)
Search 27:	25 and 5 (Results 3)
Search 28:	24 and 4 (Results 8)
Search 29:	24 and 5 (Results 14)
Search 30:	PA=(VISA INTERNATIONAL SERVICE ASSOCIATION OR VISA) (Results 1403)
Search 31:	INV=(MATHEW OR ZHU OR ONDAP OR KHIEW OR ANTIOLA OR KEDIA OR DOW) (Results 472085)
Search 32:	(30 OR 31) and (6 OR 7) (Results 12)

## SEARCH HISTORY

Search 33: 32 and 4 (Results 3)  
 Search 34: 32 and 5 (Results 12)  
 Search 35: FT=(((supplemental OR temporary OR interim OR auxiliary OR provisional OR ad-hoc) near (credit risk OR credit score OR credit metric OR credit measure)) w10 transaction\*) (Results 0)  
 Search 36: FT=(((supplemental OR temporary OR interim OR auxiliary OR provisional OR ad-hoc) near (credit risk OR credit score OR credit metric OR credit measure))) (Results 21)  
 Search 37: FT=(transaction\* w10 (Personal-digital-assistant OR PDA OR wireless OR portable OR cellular OR handheld OR mobile OR iphone OR Android)) (Results 28461)  
 Search 38: 36 and 37 (Results 0)  
 Search 39: 36 and FT=(transaction\* and (Personal-digital-assistant OR PDA OR wireless OR portable OR cellular OR handheld OR mobile OR iphone OR Android)) (Results 16)  
 Search 40: 39 and 4 (Results 14)  
 Search 41: 39 and 5 (Results 16)  
 Search 42: FT=((foreign OR different OR new) w3 (region\* OR country OR area OR state\*)) (Results 613484)  
 Search 43: 37 and 42 (Results 2878)  
 Search 44: (6 OR 7 OR 36) and 43 (Results 1)  
 Search 45: 43 and 4 (Results 413)  
 Search 46: 45 and 5 (Results 411)  
 Search 47: 36 and 42 (Results 0)  
 Search 48: 6 and 42 (Results 11)  
 Search 49: FT=(((foreign OR international OR different OR new) w3 (region\* OR country OR area OR state\*)) w10 (credit risk OR credit score OR credit metric OR credit measure)) (Results 3)  
 Search 50: 49 and 4 (Results 2)  
 Search 51: 49 and 5 (Results 3)

Electronic Database Searched	Google Patents
Files Searched	US and Foreign Patents and Applications
Date Conducted	24 August 2017 (24.08.2017)
Search Logic:	
<p>About 2,930 results (0.26 seconds) supplemental credit metric transaction partial          6 results (0.41 seconds) supplemental "credit metric" OR "credit measure" transaction partial          About 519 results (0.53 seconds) supplemental "credit metric" OR "credit measure" OR "credit score" transaction partial          Your search - "supplemental credit metric" OR "supplemental credit measure" OR "supplemental credit ... - did not match any patent results.          About 27 results (0.58 seconds) credit score "partial transaction"</p>	

## SEARCH HISTORY

---

Electronic Database Searched	Google Scholar
Files Searched	NPL
Date Conducted	24 August 2017 (24.08.2017)
Search Logic: About 20,800 results (0.07 sec) supplemental credit metric About 15,400 results (0.08 sec) supplemental credit metric transaction partial Your search - "supplemental credit metric" transaction partial - did not match any articles. 7 results (0.06 sec) "supplemental credit" metric transaction partial	