



US00D847840S

(12) **United States Design Patent** (10) **Patent No.:** **US D847,840 S**
Poschel et al. (45) **Date of Patent:** **** May 7, 2019**

(54) **DISPLAY SCREEN OR PORTION THEREOF WITH A CREDIT SCORE SIMULATION INTERFACE**

(71) Applicant: **EQUIFAX, INC.**, Atlanta, GA (US)
(72) Inventors: **Timothy G. Poschel**, Roswell, GA (US); **Brian Cloward**, Cumming, GA (US); **Josh Hanson**, Cumming, GA (US); **Moises Lomas**, Lawrenceville, GA (US)
(73) Assignee: **Equifax Inc.**, Atlanta, GA (US)
(**) Term: **15 Years**

(21) Appl. No.: **29/612,314**
(22) Filed: **Jul. 31, 2017**
(51) **LOC (11) Cl.** **14-04**
(52) **U.S. Cl.**
USPC **D14/486**
(58) **Field of Classification Search**
USPC D14/485-495; D20/11; D21/324, 325
CPC G06F 3/048; G06F 3/0481; G06F 3/04817; G06F 3/0482; G06F 3/0483; G06F 3/04842; G06F 3/0485; G06F 3/04855; G06F 3/0486; G06F 3/0488; G06F 3/04886; G06F 9/4443; G06F 17/211; G06F 17/212; H04N 5/783; G06Q 30/0276; G06Q 20/10; G06Q 30/02; G06Q 40/025; H04L 51/046
See application file for complete search history.

(56) **References Cited**
U.S. PATENT DOCUMENTS

D590,414 S *	4/2009	Bhat	.....	D14/486
D591,304 S *	4/2009	Banks	.....	D14/485
D625,325 S *	10/2010	Vu	.....	D14/486
D681,046 S *	4/2013	Davis	.....	D14/486
D687,458 S *	8/2013	Philopoulos	.....	D14/486
D694,774 S *	12/2013	Schuller	.....	D14/486
D696,680 S *	12/2013	Bae	.....	D14/486

(Continued)

OTHER PUBLICATIONS

“Comparing US Bank’s Free Credit Score with other Free Credit Score Services” Sep. 21, 2015, posted at travelwithgrant.boardingarea.com, [site visited Nov. 27, 2018]. https://travelwithgrant.boardingarea.com/2015/09/21/comparing-us-banks-free-credit-score-with-other-free-credit-score-services.*

(Continued)

Primary Examiner — Jack Reickel
Assistant Examiner — John M Otte

(74) *Attorney, Agent, or Firm* — Kilpatrick Townsend & Stockton LLP

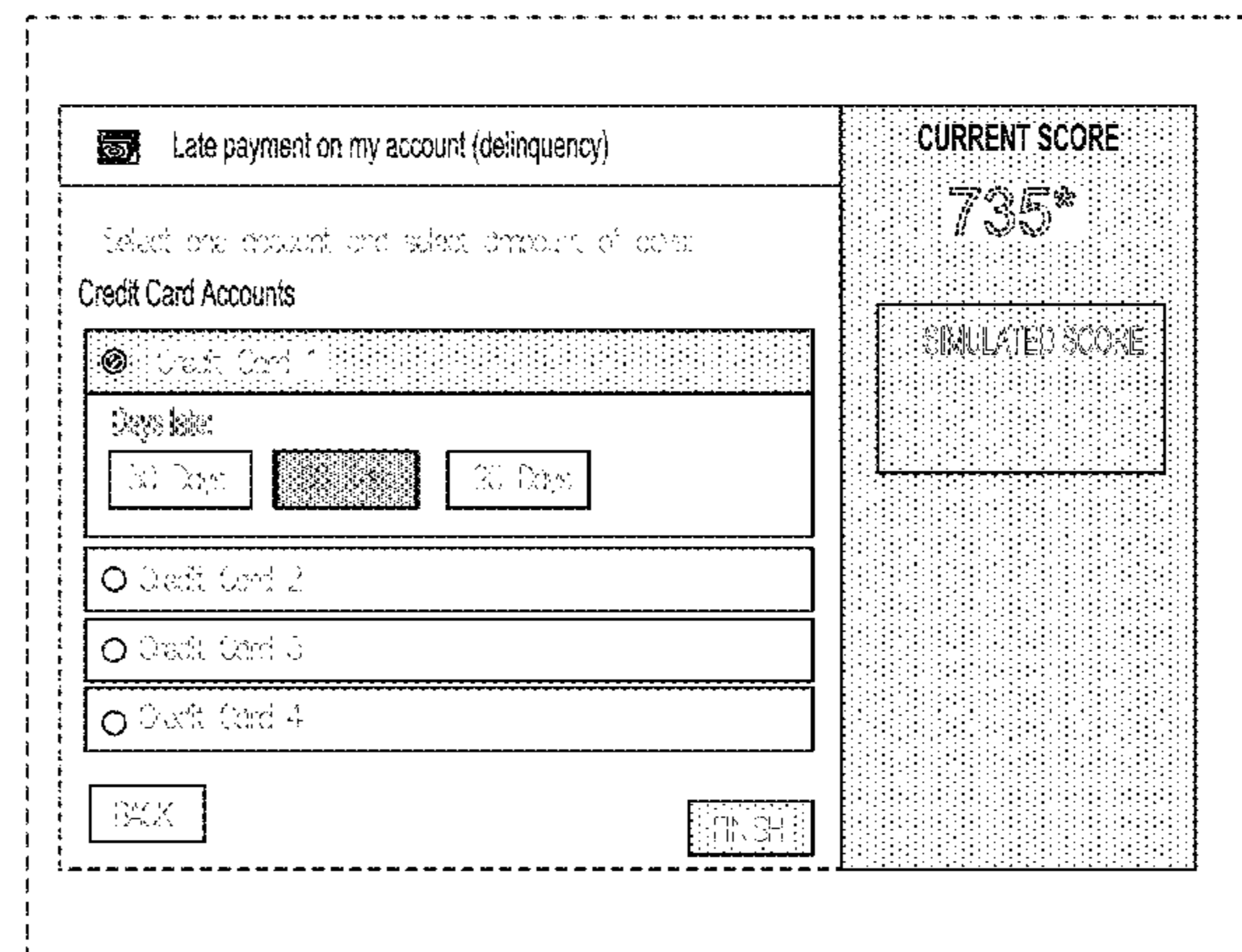
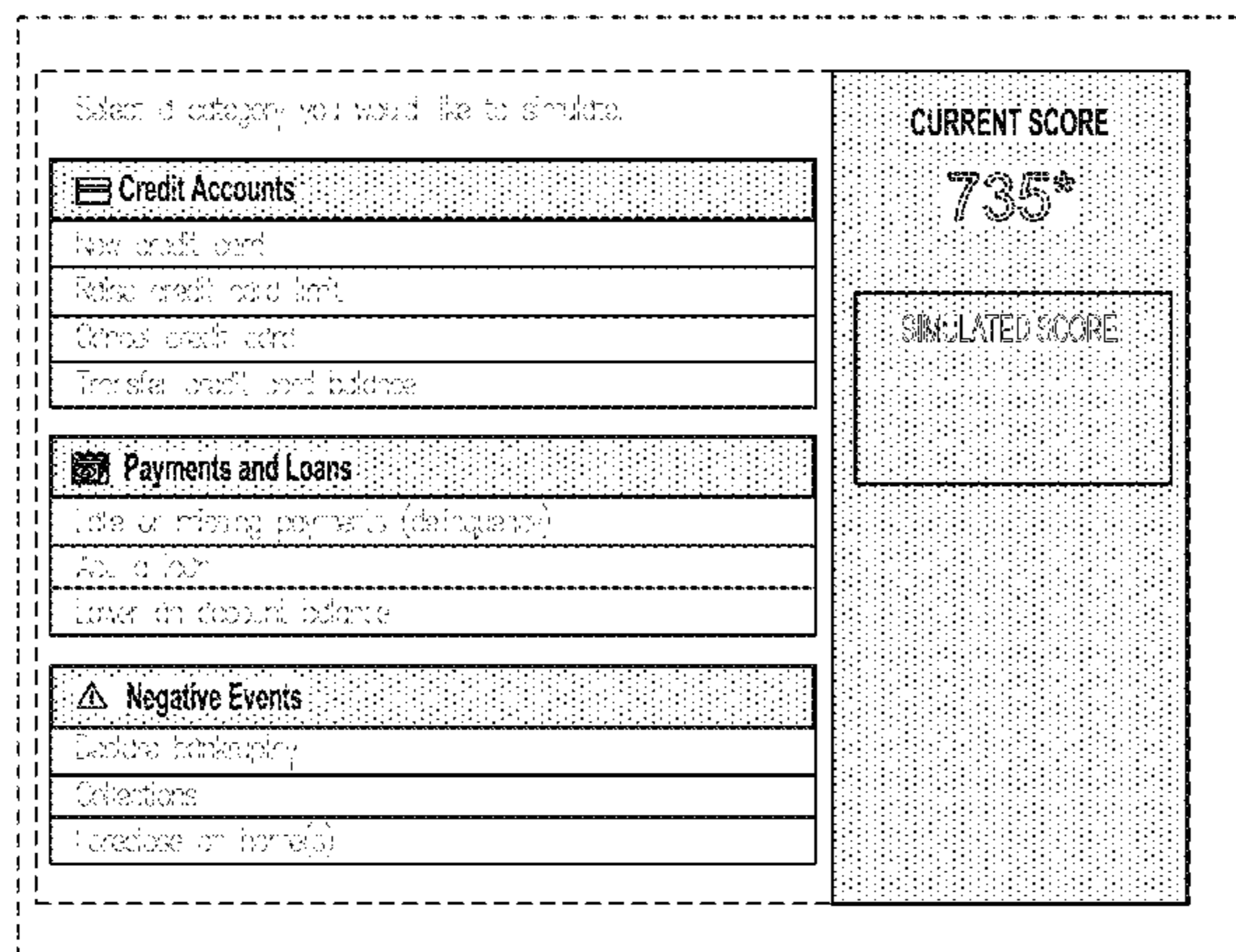
(57) **CLAIM**

The ornamental design for a display screen or portion thereof with a credit score simulation interface, as shown and described.

DESCRIPTION

FIG. 1 is a front view of an embodiment of a display screen or portion thereof with a credit score simulation interface showing a first image of the new design; FIG. 2 is a second image thereof; FIG. 3 is a third image thereof; FIG. 4 is a fourth image thereof; FIG. 5 is a fifth image thereof; and, FIG. 6 is a sixth image thereof. The appearance of the transitional image sequence transitions between the images shown in FIGS. 1-6. The process or period in which one image transitions to another image forms no part of the claimed design. The peripheral broken line depicted in FIGS. 1-6 and showing of the display screen or portion thereof is included for the purpose of illustrating environment structure and forms no part of the claimed design. All other broken lines depicted in FIGS. 1-6 form no part of the claimed design.

1 Claim, 6 Drawing Sheets



(56)

References Cited

U.S. PATENT DOCUMENTS

8,938,684 B2 * 1/2015 Guertler G06F 3/0482
715/744
D726,749 S * 4/2015 Herried D14/486
9,137,509 B2 * 9/2015 Adcock H04N 5/783
D765,709 S * 9/2016 Gagnier D14/486
D766,257 S * 9/2016 Zhang D14/485
D768,183 S * 10/2016 Steplyk D14/486
D774,530 S * 12/2016 Clement D14/486
D781,324 S * 3/2017 Marohn D14/486
D788,128 S * 5/2017 Wada D14/485
D791,807 S * 7/2017 Smith D14/486
D796,540 S * 9/2017 McLean D14/487
D797,774 S * 9/2017 Park D14/486
D804,493 S * 12/2017 Daniel H04L 51/046
D14/485
2006/0004654 A1 * 1/2006 Kornegay G06Q 20/10
705/39
2012/0005070 A1 * 1/2012 McFall G06Q 30/02
705/38
2014/0074689 A1 * 3/2014 Lund G06Q 40/025
705/38
2015/0205448 A1 * 7/2015 Clement G06F 3/0482
715/798
2016/0371749 A1 * 12/2016 Liu G06Q 30/0276

OTHER PUBLICATIONS

“myFico.com—You’ve got to be kidding” Dec. 15, 2009, posted at
eliminatethemuda.com, [site visited Nov. 27, 2018]. <https://web.archive.org/web/20091215151346/http://eliminatethemuda.com/2009/10/myfico-com-youve-got-to-be-kidding>.*

* cited by examiner

Select a category you would like to simulate:

<input checked="" type="checkbox"/> Credit Accounts
New credit card
Raise credit card limit
Cancel credit card
Transfer credit card balance
<input type="checkbox"/> Payments and Loans
Late or missing payments (delinquency)
Add a loan
Lower an account balance
<input type="checkbox"/> Negative Events
Declare bankruptcy
Collections
Foreclose on home(s)

CURRENT SCORE

735*

SIMULATED SCORE

FIG. 1

The screenshot displays a user interface for simulating a credit score based on a delinquency. At the top left, there is a camera icon and the text "Late payment on my account (delinquency)". Below this, a prompt reads "Select one account and select amount of days:". Underneath, the section "Credit Card Accounts" lists four options: "Credit Card 1", "Credit Card 2", "Credit Card 3", and "Credit Card 4", each with an unselected radio button. At the bottom left, there is a "BACK" button, and at the bottom right, there is a "FINISH" button. On the right side of the interface, a shaded area displays the "CURRENT SCORE" as "735*" and a "SIMULATED SCORE" box which is currently empty.

FIG. 2

The screenshot displays a user interface for simulating the impact of a late payment on a credit score. The main title is "Late payment on my account (delinquency)". Below this, a prompt asks the user to "Select one account and select amount of days:". Under the heading "Credit Card Accounts", there are four radio button options: "Credit Card 1" (selected), "Credit Card 2", "Credit Card 3", and "Credit Card 4". Below the selected option, a "Days late:" section contains three buttons: "30 Days", "60 Days", and "90 Days". At the bottom left is a "BACK" button and at the bottom right is a "FINISH" button. On the right side of the interface, the "CURRENT SCORE" is shown as "735*", and a shaded box labeled "SIMULATED SCORE" is positioned below it.

FIG. 3

The screenshot displays a user interface for simulating a credit score based on a late payment. At the top left, there is a camera icon and the text "Late payment on my account (delinquency)". Below this, a prompt reads "Select one account and select amount of days:". Under the heading "Credit Card Accounts", there are four radio button options: "Credit Card 1", "Credit Card 2", "Credit Card 3", and "Credit Card 4". The "Credit Card 1" option is selected. Below the selected option, a "Days late:" section contains three buttons: "30 Days", "60 Days", and "90 Days". The "60 Days" button is currently selected. At the bottom left, there is a "BACK" button, and at the bottom right, there is a "FINISH" button. On the right side of the interface, a shaded area displays the "CURRENT SCORE" as "735*" and a box labeled "SIMULATED SCORE" is positioned below it.

FIG. 4

☰ Raise the credit limit on my credit...

Select one account and enter an amount:

Credit Card 1

Enter new limit:	Current limit:	Current balance:
\$ 7000	\$ 1,500	\$ 1,500

Credit Card 2

Credit Card 3

Credit Card 4

BACK

FINISH

CURRENT SCORE
735*

SIMULATED SCORE

FIG. 5

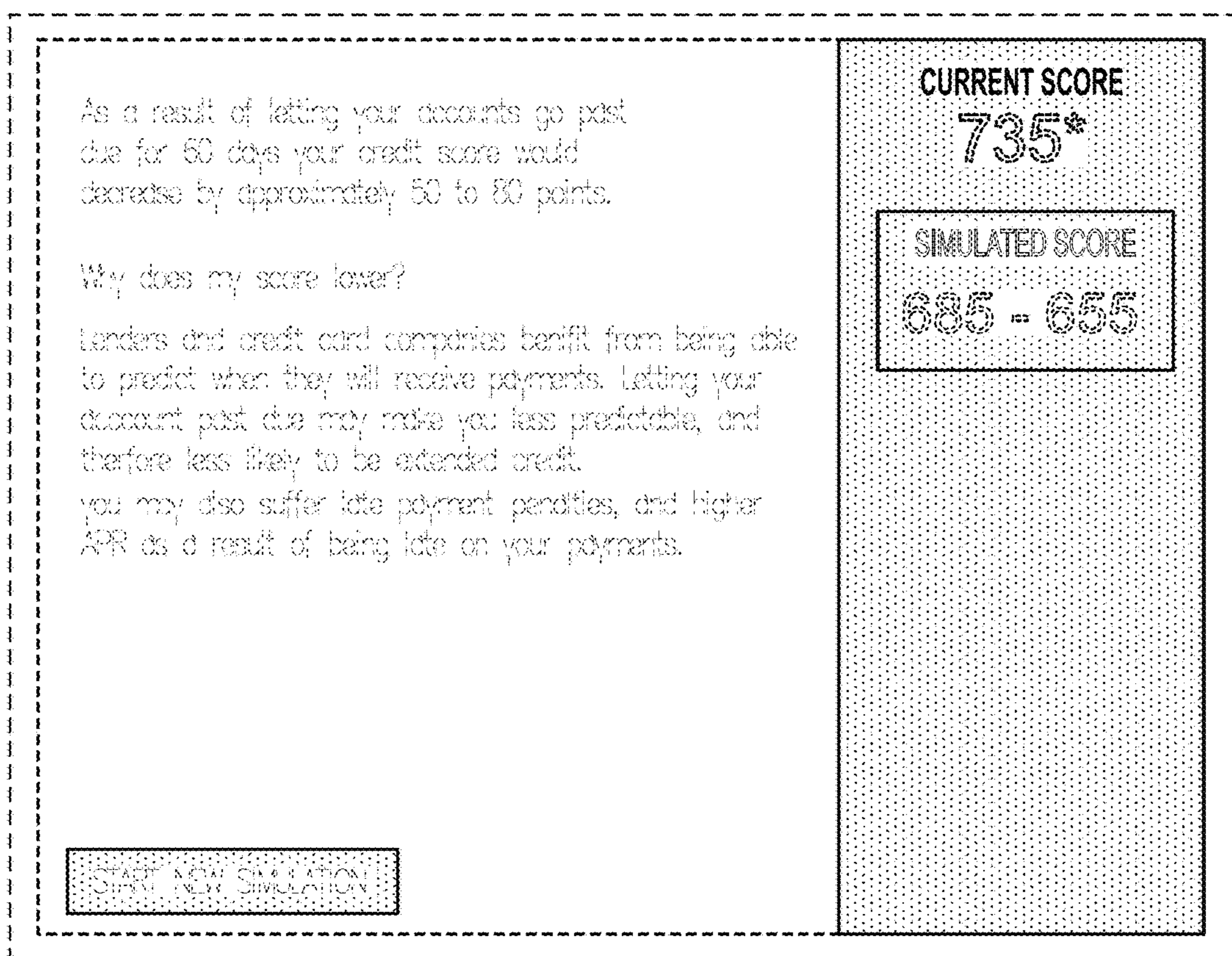


FIG. 6