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(54) Title (EN): METHOD AND SYSTEM FOR DETERMINING A SUPPLEMENTAL CREDIT METRIC

(54) Title (FR): PROCÉDÉ ET SYSTÈME DE DÉTERMINATION D'UN INDICATEUR DE CRÉDIT COMPLÉMENTAIRE

(57) Abstract:

(EN): A method of determining a supplemental credit metric based on transaction data of a user including: receiving user transaction data including transaction parameters; determining a supplemental credit metric of the user based on the transaction parameters; receiving a request message; determining information identifying the user based on the request message; determining information corresponding to the supplemental credit metric of the user; and communicating the information corresponding to the supplemental credit metric of the user to a computing device. A system of determining a supplemental credit metric based on transaction data of a user is also disclosed.

(FR): La présente invention concerne un procédé permettant de déterminer un indicateur de crédit complémentaire sur la base de données de transaction d'un utilisateur, consistant : à recevoir des données de transaction d'utilisateur comprenant des paramètres de transaction ; à déterminer un indicateur de crédit complémentaire de l'utilisateur sur la base des paramètres de transaction ; à recevoir un message de demande ; à déterminer des informations identifiant l'utilisateur sur la base du message de demande ; à déterminer des informations correspondant à l'indicateur de crédit complémentaire de l'utilisateur ; et à communiquer les informations correspondant à l'indicateur de crédit complémentaire de l'utilisateur à un dispositif informatique. L'invention concerne également un système permettant de déterminer un indicateur de crédit complémentaire sur la base de données de transaction d'un utilisateur.

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