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**PCT**

NOTIFICATION OF THE INTERNATIONAL  
APPLICATION NUMBER AND OF THE  
INTERNATIONAL FILING DATE

(PCT Rule 20.2(c))

To:  
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Confirmation No: 4902

Date of mailing  
(day/month/year) 14 Jul 2017

Applicant's or agent's file reference  
8223-1704143

**IMPORTANT NOTIFICATION**

International application No.  
PCT/US2017/041052

International filing date (day/month/year)  
07 Jul 2017

Priority date (day/month/year)

Applicant  
VISA INTERNATIONAL SERVICE ASSOCIATION

Title of the invention  
METHOD AND SYSTEM FOR DETERMINING A SUPPLEMENTAL CREDIT METRIC

1. The applicant is hereby notified that the international application has been accorded the international application number and the international filing date indicated above.

2. The applicant is further notified that the record copy of the international application:

- was transmitted to the International Bureau on 14 Jul 2017.
- has not yet been transmitted to the International Bureau for the reason indicated below and a copy of this notification has been sent to the International Bureau\*:
  - because the necessary national security clearance has not yet been obtained.
  - because (reason to be specified):

\* The International Bureau monitors the transmittal of the record copy by the receiving Office and will notify the applicant (with Form PCT/IB/301) of its receipt. Should the record copy not have been received by the expiration of 14 months from the priority date, the International Bureau will notify the applicant (Rule 22.1(c)).

3. FOREIGN TRANSMITTAL LICENSE INFORMATION Completed by: LT

- Additional license for foreign transmittal not required. This subject matter is covered by a license already granted or the equivalent U.S. national application. Refer to that license for information concerning its scope.
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(date)
  - 37 CFR 5.15(a)
  - 37 CFR 5.15(b)

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