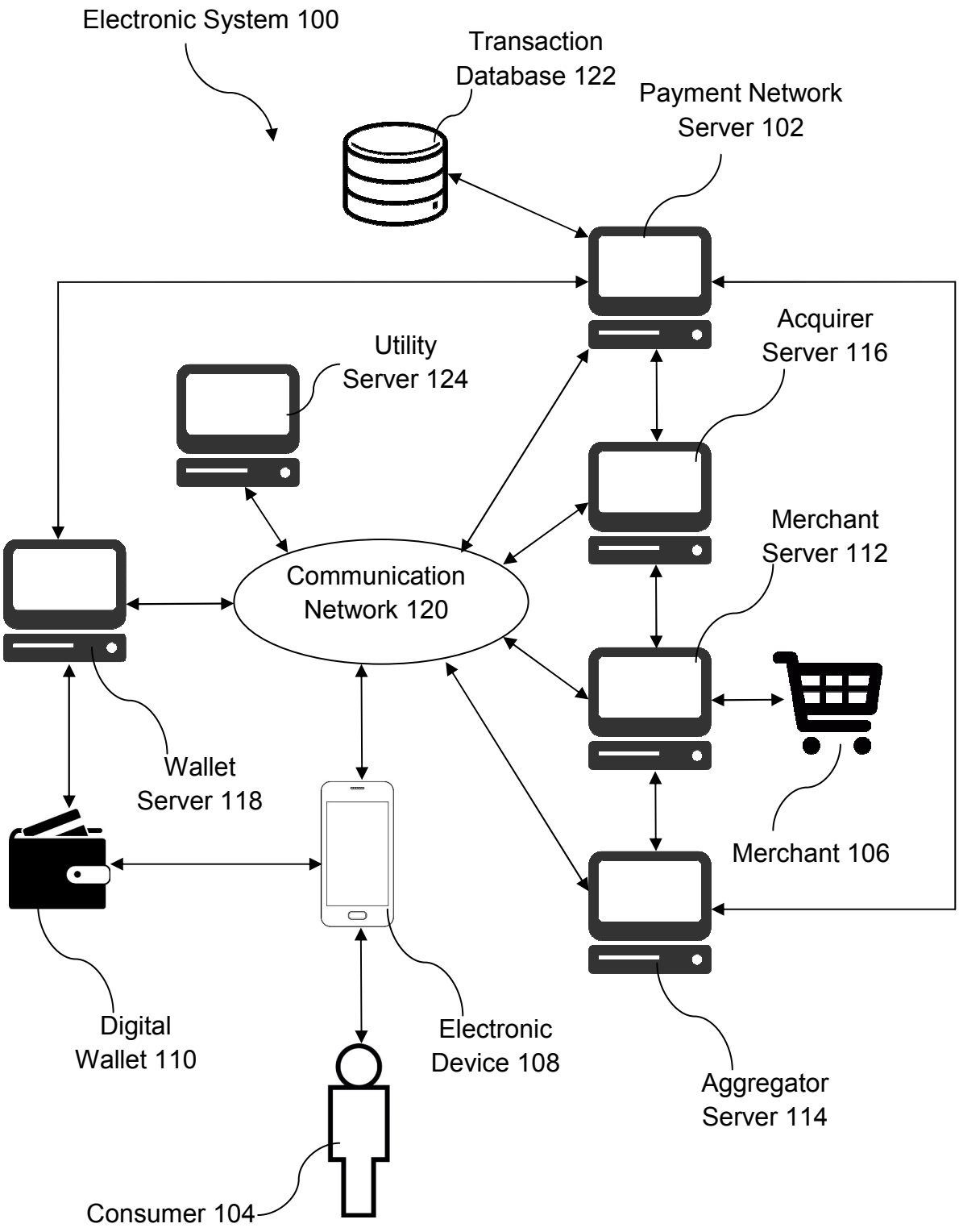

Electronic System 100
Transaction Database 122
Payment Network Server 102
Utility Server 124
Acquirer Server 116
Merchant Server 112
Communication Network 120
Wallet Server 118
Merchant 106
Digital Wallet 110
Electronic Device 108
Aggregator Server 114
Consumer 104

Figure 1

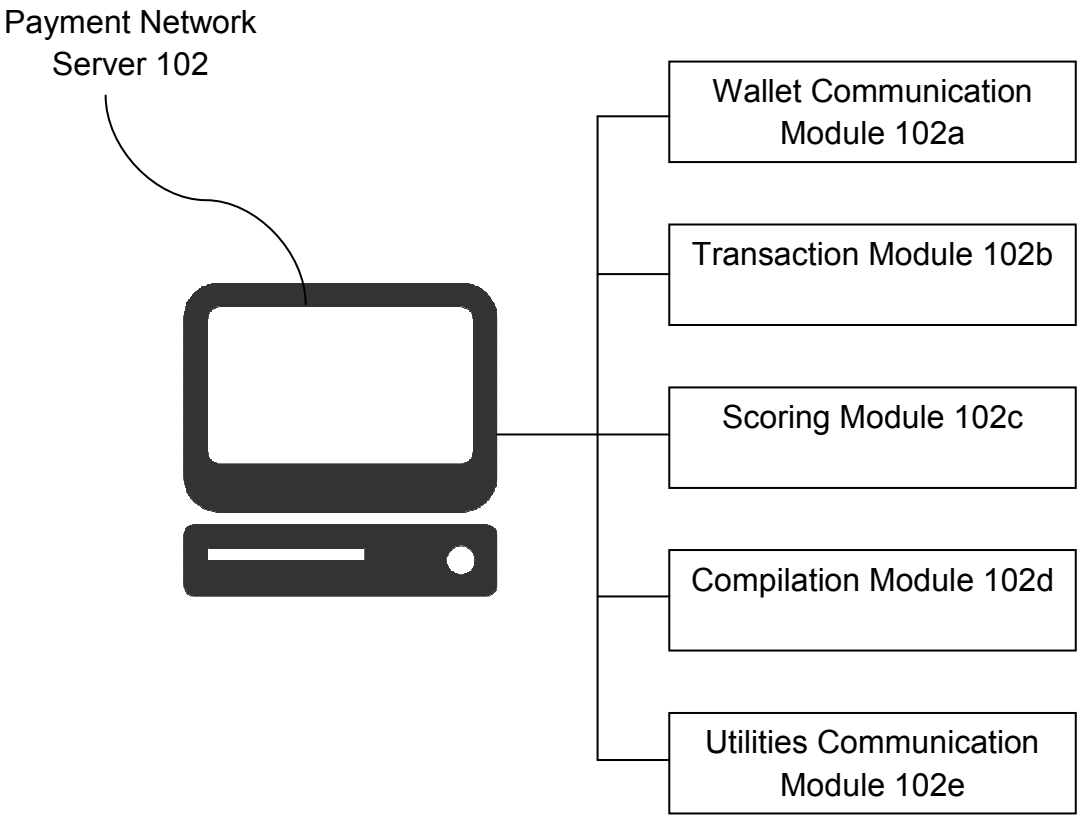

Payment Network
Server 102
Wallet Communication
Module 102a
Transaction Module 102b
Scoring Module 102c
Compilation Module 102d
Utilities Communication
Module 102e

Figure 2A

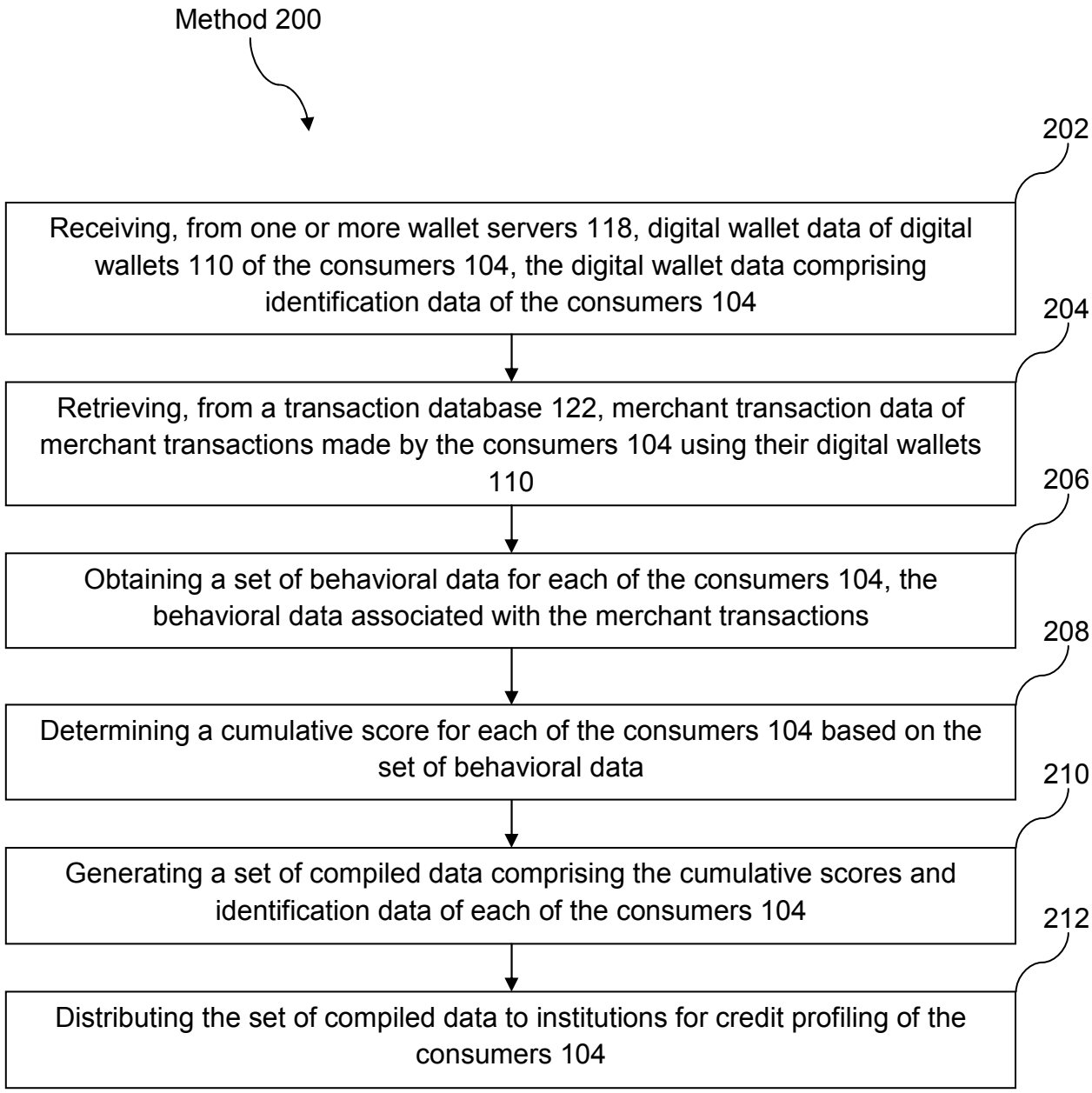

Method 200
202
Receiving, from one or more wallet servers 118, digital wallet data of digital wallets 110 of the consumers 104, the digital wallet data comprising identification data of the consumers 104
204
Retrieving, from a transaction database 122, merchant transaction data of merchant transactions made by the consumers 104 using their digital wallets 110
206
Obtaining a set of behavioral data for each of the consumers 104, the behavioral data associated with the merchant transactions
208
Determining a cumulative score for each of the consumers 104 based on the set of behavioral data
210
Generating a set of compiled data comprising the cumulative scores and identification data of each of the consumers 104
212
Distributing the set of compiled data to institutions for credit profiling of the consumers 104

Figure 2B

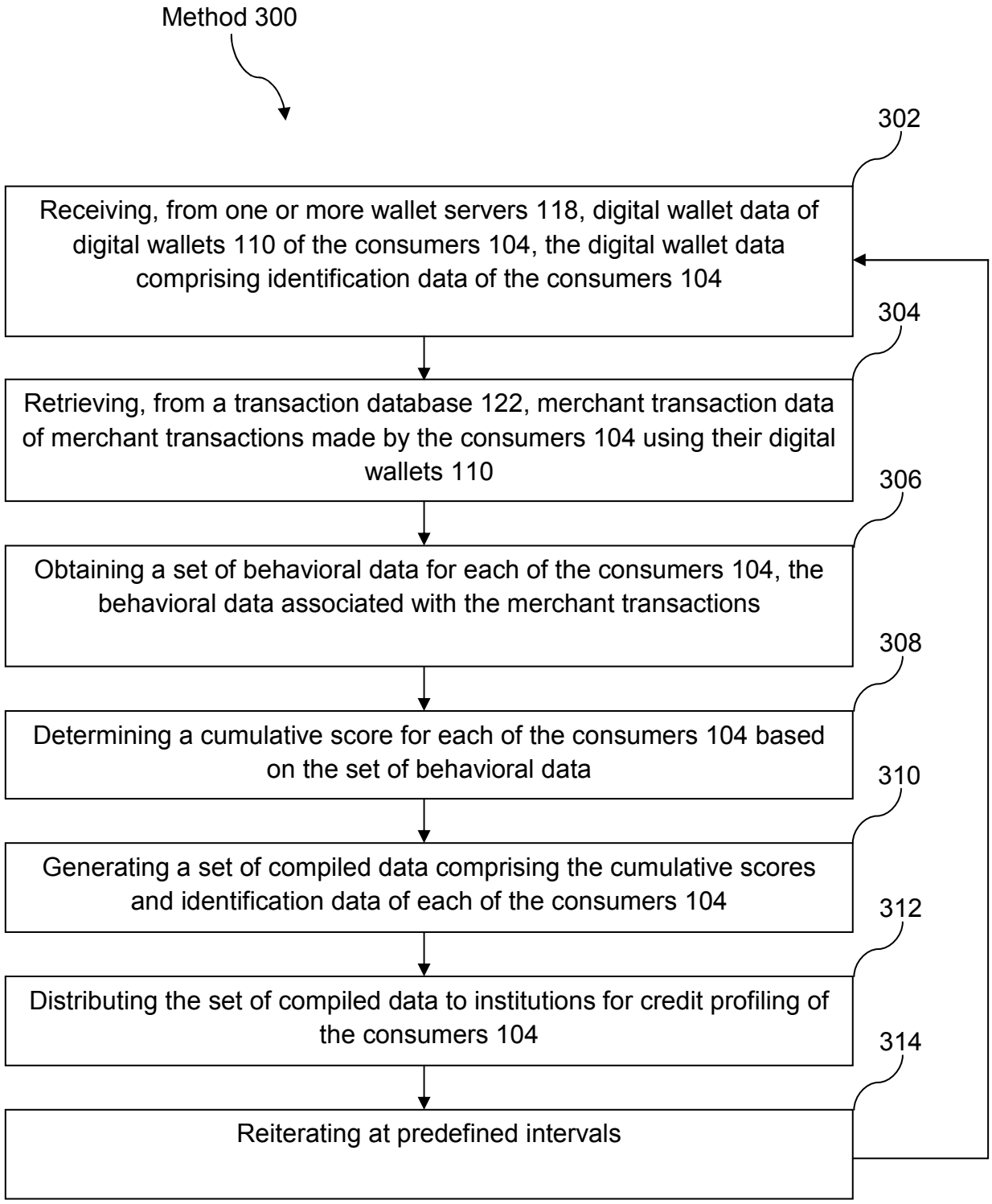

Method 300
302
Receiving, from one or more wallet servers 118, digital wallet data of digital wallets 110 of the consumers 104, the digital wallet data comprising identification data of the consumers 104
304
Retrieving, from a transaction database 122, merchant transaction data of merchant transactions made by the consumers 104 using their digital wallets 110
306
Obtaining a set of behavioral data for each of the consumers 104, the behavioral data associated with the merchant transactions
308
Determining a cumulative score for each of the consumers 104 based on the set of behavioral data
310
Generating a set of compiled data comprising the cumulative scores and identification data of each of the consumers 104
312
Distributing the set of compiled data to institutions for credit profiling of the consumers 104
314
Reiterating at predefined intervals

Figure 3

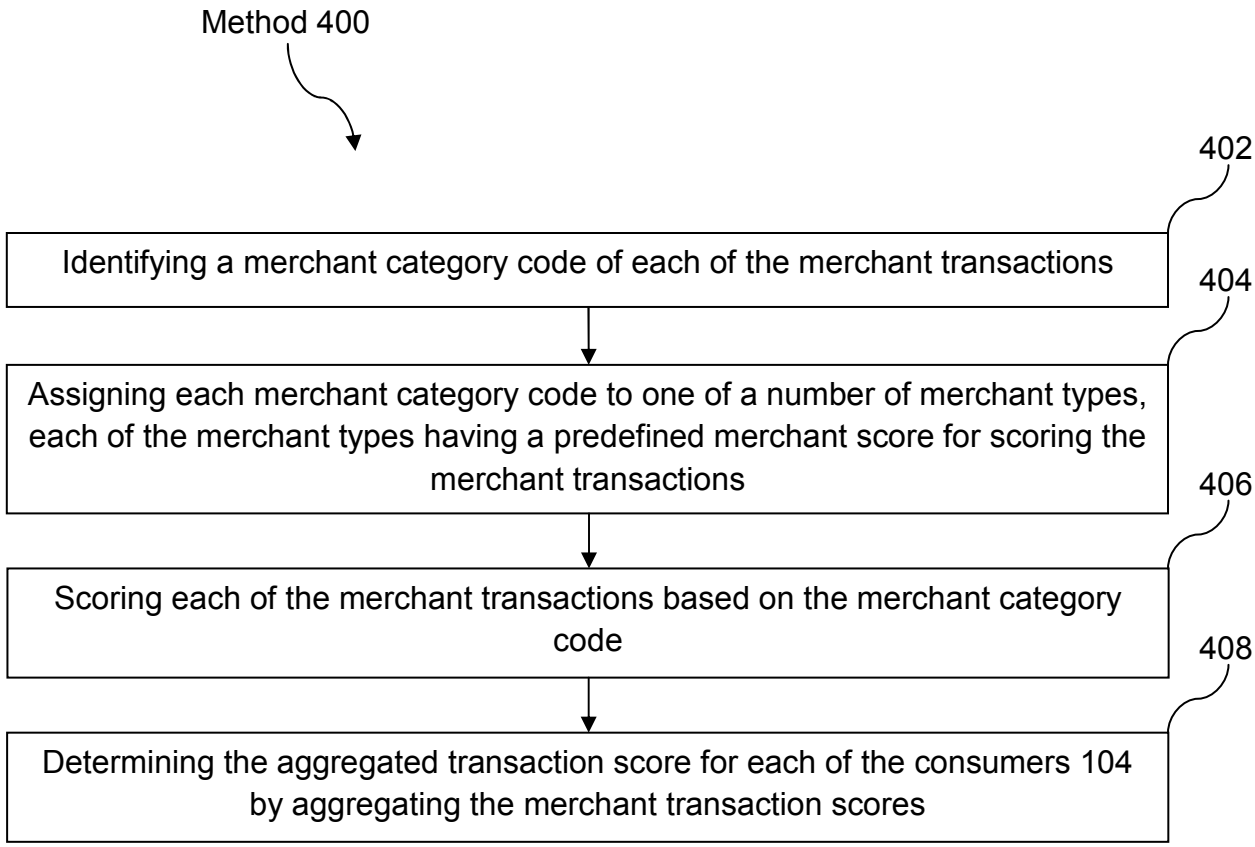

Method 400
402
Identifying a merchant category code of each of the merchant transactions
404
Assigning each merchant category code to one of a number of merchant types, each of the merchant types having a predefined merchant score for scoring the merchant transactions
406
Scoring each of the merchant transactions based on the merchant category code
408
Determining the aggregated transaction score for each of the consumers 104 by aggregating the merchant transaction scores

Figure 4A

Industry	Merchant Category Code	Merchant Type	Predefined Merchant Score
Accounting and Legal Services	7276	Constructive	+1
Accounting and Legal Services	8111	Constructive	+1
Accounting and Legal Services	8930	Constructive	+1
Accounting and Legal Services	8931	Constructive	+1
Automotive Used Only Car Sales	5521	Constructive	+1
Book Stores	5942	Constructive	+1
Consumer Credit reporting	7321	Constructive	+1
Consumer Electronics / Appliances	5722	Constructive	+1
Consumer Electronics / Appliances	5732	Constructive	+1
Computer / Software Stores	5734	Constructive	+1
Children's Apparel	5641	Consumption	0
Family Apparel	5651	Consumption	0
Family Apparel	5691	Consumption	0
Men's Apparel	5611	Consumption	0
Women's Apparel	5621	Consumption	0
Women's Apparel	5631	Consumption	0
Miscellaneous Apparel	5681	Consumption	0
Miscellaneous Apparel	5698	Consumption	0
Miscellaneous Apparel	5699	Consumption	0
Miscellaneous Apparel	5931	Consumption	0
Bars/Taverns/Nightclubs	5813	Inhibitive	-1
Beer/Wine/Liquor Stores	5921	Inhibitive	-1
Casino and gambling activities	7995	Inhibitive	-1
Jewellery and Giftware	5944	Inhibitive	-1

Figure 4B

Consumers 104	Merchant Transaction Score Total	Percentile Group	Aggregated Transaction Score
First Consumer 104a	24	80-100	50
Second Consumer 104b	8	20-40	20
Third Consumer 104c	-2	0-20	10

Percentile Group	Predefined Percentile Score
0-20	10
20-40	20
40-60	30
60-80	40
80-100	50

Figure 4C

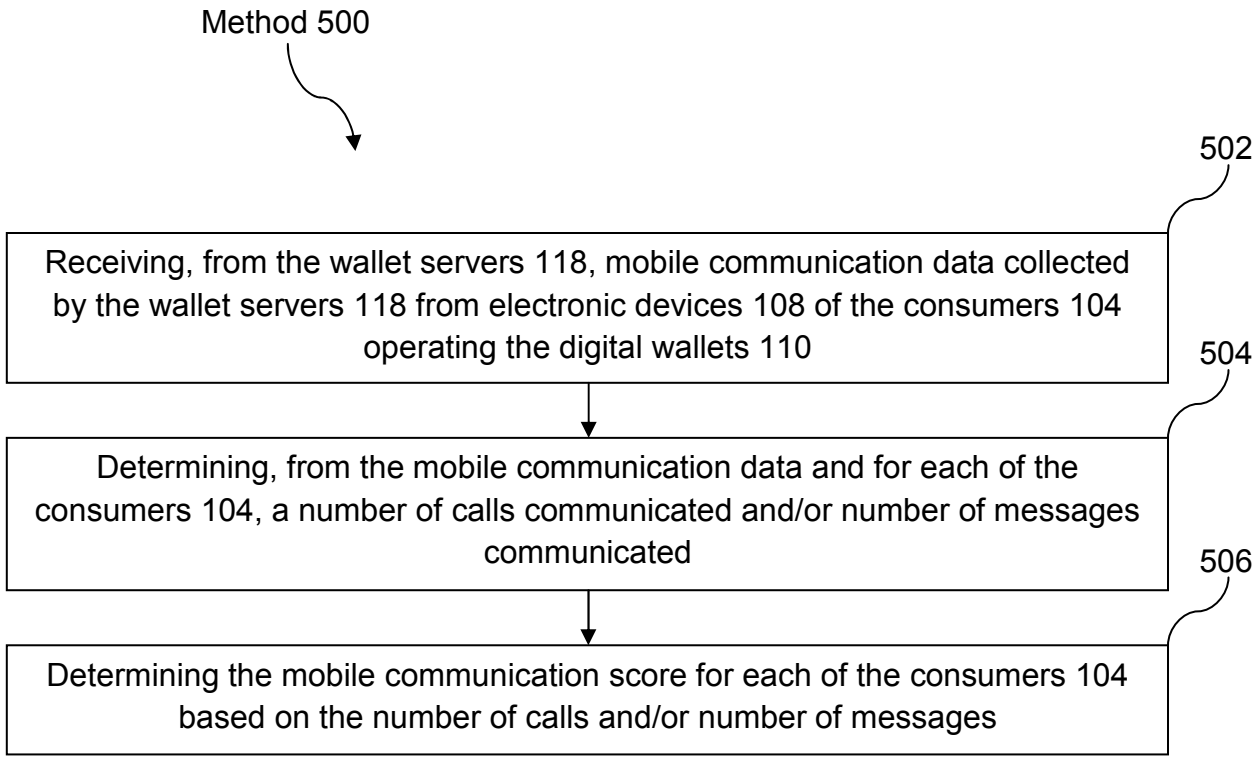

Method 500
502
Receiving, from the wallet servers 118, mobile communication data collected by the wallet servers 118 from electronic devices 108 of the consumers 104 operating the digital wallets 110
504
Determining, from the mobile communication data and for each of the consumers 104, a number of calls communicated and/or number of messages communicated
506
Determining the mobile communication score for each of the consumers 104 based on the number of calls and/or number of messages

Figure 5A

Consumers 104	Number of Calls	Percentile Group	Mobile Communication Score (Calls)
First Consumer 104a	18	80-100	50
Second Consumer 104b	14	60-80	40
Third Consumer 104c	7	20-40	20

Consumers 104	Number of Messages	Percentile Group	Mobile Communication Score (Messages)
First Consumer 104a	120	40-60	30
Second Consumer 104b	185	80-100	50
Third Consumer 104c	90	20-40	20

Percentile Group	Predefined Percentile Score
0-20	10
20-40	20
40-60	30
60-80	40
80-100	50

Figure 5B

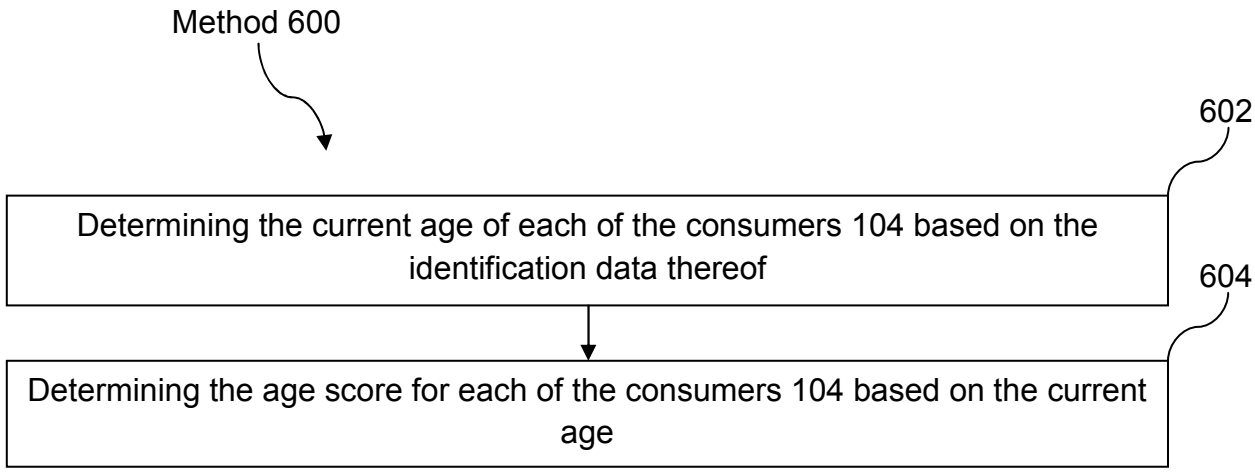


Figure 6A

Consumers 104	Current Age	Raw Age Score	Normalized Age Score
First Consumer 104a	32	34	41
Second Consumer 104b	27	36.5	45
Third Consumer 104c	45	27.5	34

Figure 6B

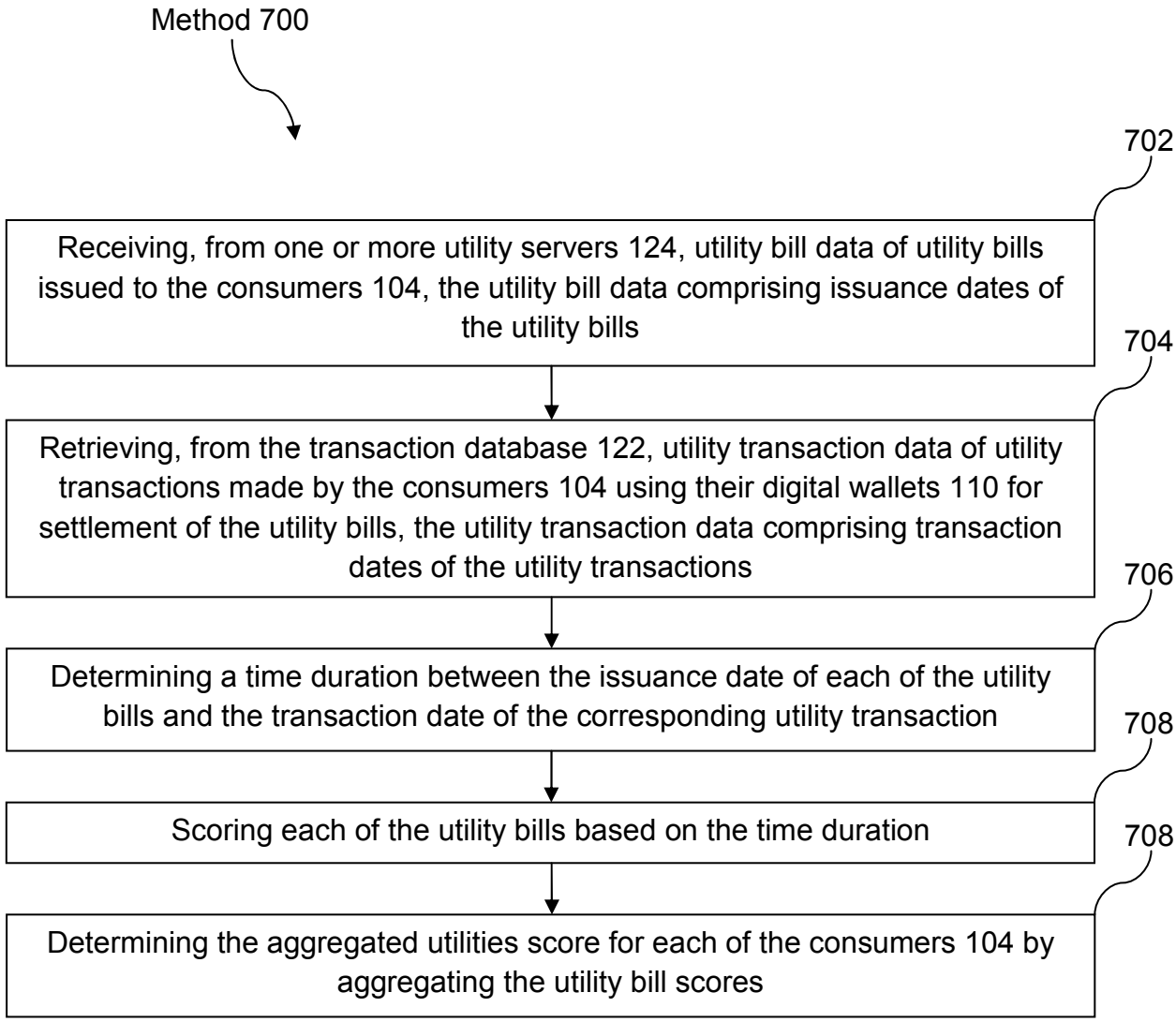


Figure 7A

Time Duration from Issuance Date of Utility Bill to Date of Utility Transaction	Utility Bill Score
1 day or less	+10
Between 1 day and 1 week	+5
Between 1 week and 1 month	0
Between 1 and 2 months	-5
2 months or more	-10

Figure 7B

Consumers 104	Utility Bill	Time Duration	Utility Bill Score
First Consumer 104a	Water	Between 1 day and 1 week	5
	Gas	Between 1 day and 1 week	5
	Electricity	1 day or less	10
Second Consumer 104b	Water	Between 1 and 2 months	-5
	Gas	Between 1 day and 1 week	5
	Electricity	Between 1 week and 1 month	0
Third Consumer 104c	Water	Between 1 and 2 months	-5
	Gas	2 months or more	-10
	Electricity	1 day or less	10

Consumers 104	Utility Bill Score Total	Percentile Group	Aggregated Utilities Score
First Consumer 104a	20	80-100	50
Second Consumer 104b	0	20-40	20
Third Consumer 104c	-5	0-20	10

Percentile Group	Predefined Percentile Score
0-20	10
20-40	20
40-60	30
60-80	40
80-100	50

Figure 7C

Behavioral Data	First Consumer 104a	Second Consumer 104b	Third Consumer 104c
Aggregated Transaction Score	50	20	10
Mobile Communication Score (Calls)	50	40	20
Mobile Communication Score (Messages)	30	50	20
Normalized Age Score	41	45	34
Aggregated Utilities Score	50	20	10
Cumulative Score	**221**	**175**	**94**

Figure 8

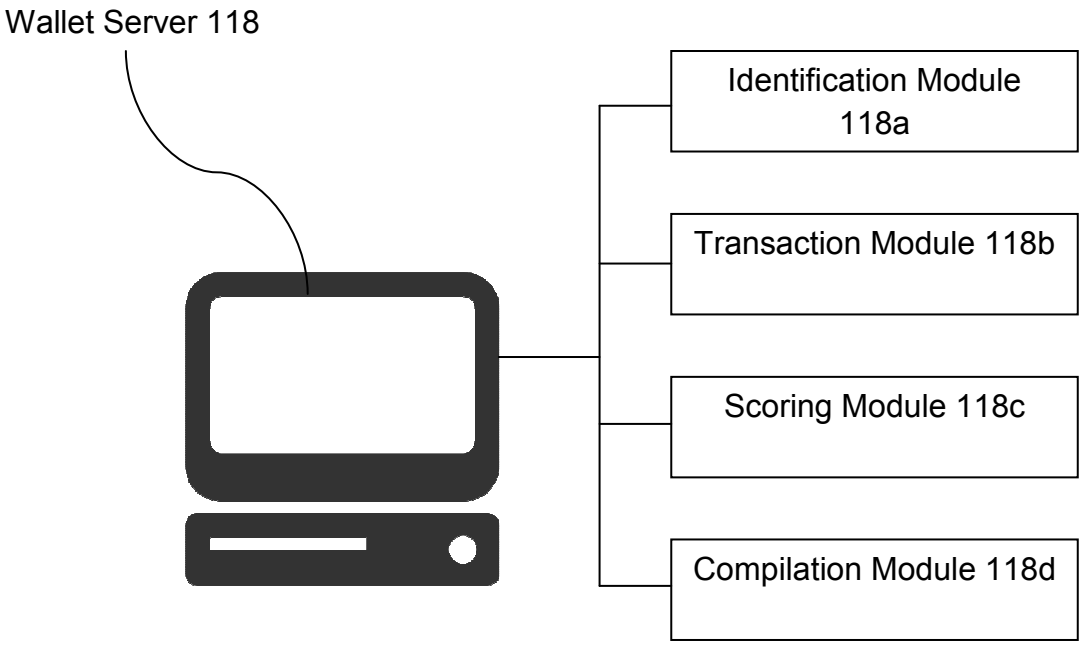

Wallet Server 118
Identification Module 118a
Transaction Module 118b
Scoring Module 118c
Compilation Module 118d

Figure 9A

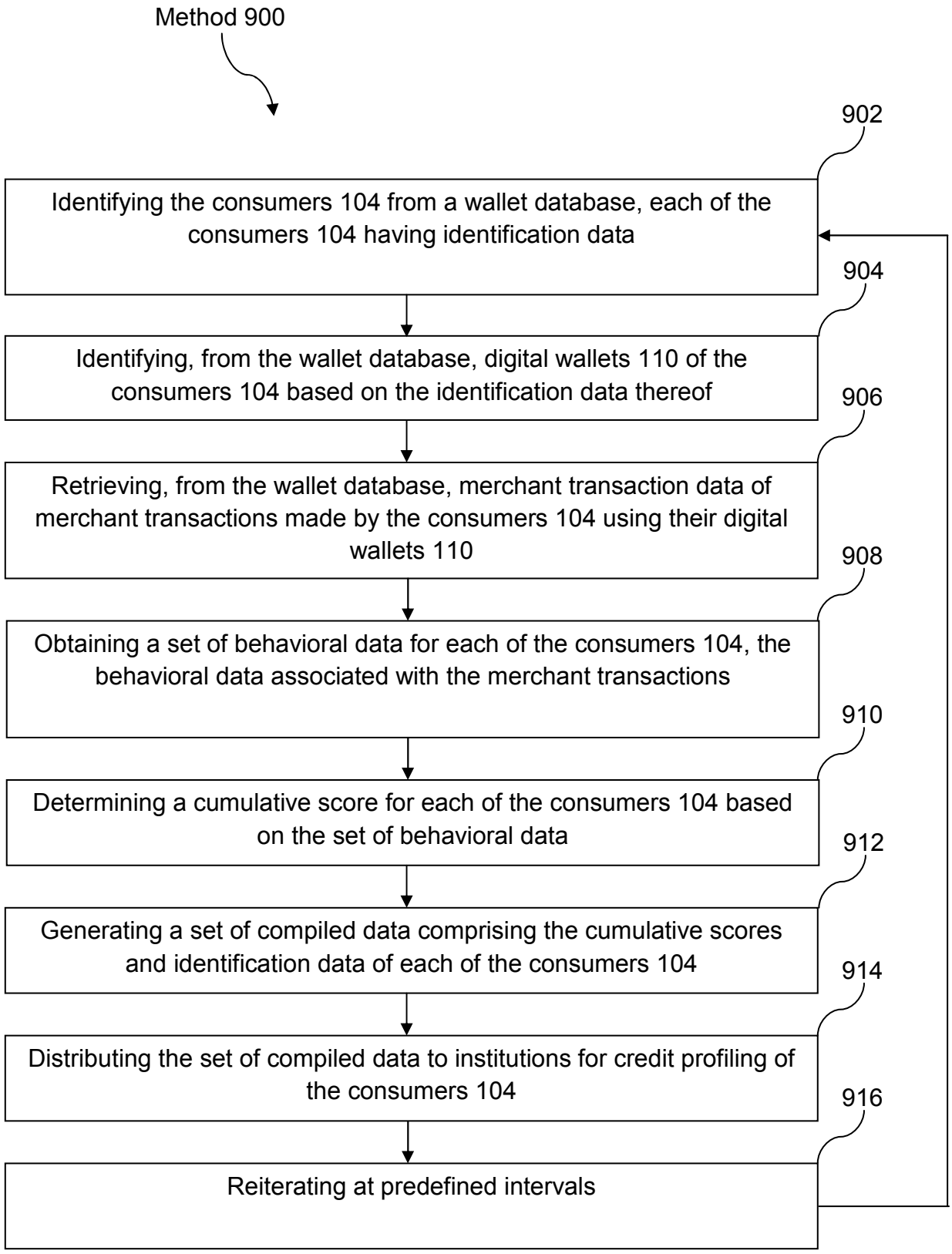

Method 900
902
Identifying the consumers 104 from a wallet database, each of the consumers 104 having identification data
904
Identifying, from the wallet database, digital wallets 110 of the consumers 104 based on the identification data thereof
906
Retrieving, from the wallet database, merchant transaction data of merchant transactions made by the consumers 104 using their digital wallets 110
908
Obtaining a set of behavioral data for each of the consumers 104, the behavioral data associated with the merchant transactions
910
Determining a cumulative score for each of the consumers 104 based on the set of behavioral data
912
Generating a set of compiled data comprising the cumulative scores and identification data of each of the consumers 104
914
Distributing the set of compiled data to institutions for credit profiling of the consumers 104
916
Reiterating at predefined intervals

Figure 9B

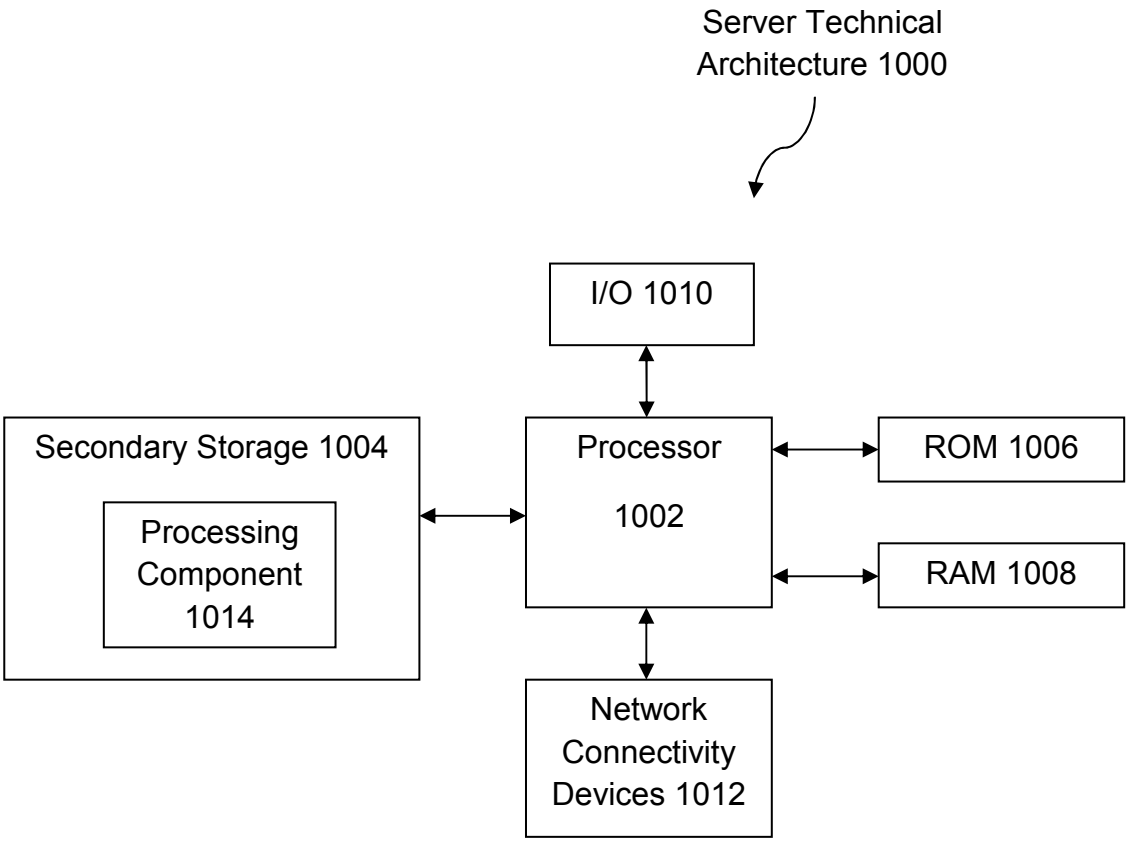

Server Technical
Architecture 1000
I/O 1010
Secondary Storage 1004
Processing
Component
1014
Processor
1002
ROM 1006
RAM 1008
Network
Connectivity
Devices 1012

Figure 10