

ENHANCED DATA SECURITY AND PRESENTATION SYSTEM AND METHOD

BACKGROUND

[0001] Many business entities may desire certain information about their customers before deciding to enter into transactions with them. For instance, it may be desirable to perform a credit check for a customer before performing a transaction by inquiring a credit reporting agency for information about the customer (e.g., a credit score, the likelihood the customer will default, and so forth).

[0002] In return, the credit reporting agency may provide that information, which is often based on their own proprietary models. This turnaround time can be very quick (e.g., seconds). However, these credit reporting agencies do not have access to all available pertinent information. For instance, they would not have access to data associated with individual transactions previously made by the customer with a payment account. Some of that data can be very pertinent and, when factored in, can greatly improve the accuracy of the information (e.g., a better predicted likelihood the customer will default) that is requested by the business entity.

[0003] At the same time, for security and privacy purposes, it would be undesirable to grant the credit reporting agency free access to such personal data. Thus, a problem exists for how to enable the transaction data associated with a customer to be factored into the models of the credit reporting agency without granting the credit reporting agency access to that data, without compromising the quick turnaround time expected by the business entities.

[0004] Embodiments of the present invention are directed to methods and systems of data communication between mobile devices and access devices. Embodiments of the invention address these and other problems, individually and collectively.

BRIEF SUMMARY

[0005] Embodiments of the present invention are directed to systems, methods, apparatuses, and computer readable media for quickly and efficiently providing individual-level scores that are serve as more-accurate predictions of a target event. These predictions are made using a model that factors specific variables based on transaction attributes gathered from transaction data that may be exclusive to certain entities. In some embodiments, these transaction attributes are associated with transactions made using a payment account (e.g., an credit card account) with a particular entity. The individual-level scores can be calculated by that entity, but uploaded elsewhere (e.g., to a database associated with a credit reporting agency) in order to leverage existing infrastructure for the quick return of individual-level scores upon request.

[0006] In some embodiments, a method is disclosed that includes receiving from a plurality of issuers, at a first data processing system, data associated with a first set of individuals. The data may include one or more hashed account identifiers for each individual in the first set of individuals. The method may further include assigning, by the first data processing system, a unique user identifier (UUID) to each individual in the first set of individuals. The method may further include storing, by the first data processing system, the data for each individual in the first set of individuals based on the UUID for the respective individual. The method may further include transmitting, by the first data processing system to a second data processing system, for each individual in the first set of individuals: the one or more hashed account identifiers for the respective individual, the UUID for the respective individual, and target event data. The second data processing system may collect transaction data associated with each individual in the first set of individuals and apply a predictive model to the transaction data associated with each individual in the first set of individuals in order to calculate an individual-level score associated with the respective individual.

[0007] In various embodiments, the predictive model may be configured to determine a predicted default rate for an individual based on a set of transactional attributes in the transaction data associated with the respective individual. The set of transactional attributes may include two or more of: a number of months since a first transaction performed by the respective individual; a bank relation associated with

the respective individual; a top risk activation indication associated with the respective individual, wherein the top risk activation indication is based on any transactions with high-risk merchants performed over the last twelve months by the respective individual; an average ticket size for all transactions performed over the last twelve months by the respective individual; a share of medical-related transactions out of all transactions performed over the last twelve months by the respective individual; a share of construction-related transactions out of all transactions performed over the last twelve months by the respective individual; a number of months with at least one upscale transaction performed by the respective individual; and an average number of insufficient funds declines per active month experienced by the respective individual.

[0008] In various embodiments, the method may further include receiving from a plurality of issuers, at the first data processing system, updated data associated with the first set of individuals. In various embodiments, the method may further include storing, by the first data processing system, the updated data for each individual in the first set of individuals based on the UUID for the respective individual. In various embodiments, the method may further include transmitting, by the first data processing system to the second data processing system, the updated data for each individual in the first set of individuals. In various embodiments, the target event data includes any past default events associated with the respective individual.

[0009] In some embodiments, a computer system is disclosed that includes a processor and a computer-readable memory containing program instructions that, when executed by the processor, cause the processor to: receive from a plurality of issuers, at a first data processing system, data associated with a first set of individuals. The data may include one or more hashed account identifiers for each individual in the first set of individuals. The program instructions when executed by the processor, may further cause the processor to assign, by the first data processing system, a unique user identifier (UUID) to each individual in the first set of individuals. The program instructions when executed by the processor, may further cause the processor to store, by the first data processing system, the data for each individual in the first set of individuals based on the UUID for the respective individual. The program instructions when executed by the processor, may further cause the processor to transmit, by the first data processing system to a second data

processing system, for each individual in the first set of individuals: the one or more hashed account identifiers for the respective individual; the UUID for the respective individual; and target event data. In some embodiments, the second data processing system collects transaction data associated with each individual in the first set of individuals and applies a predictive model to the transaction data associated with each individual in the first set of individuals in order to calculate an individual-level score associated with the respective individual.

[0010] In various embodiments, the predictive model is configured to determine a predicted default rate for an individual based on a set of transactional attributes in the transaction data associated with the respective individual. The set of transactional attributes may include two or more of: a number of months since a first transaction performed by the respective individual; a bank relation associated with the respective individual; a top risk activation indication associated with the respective individual, wherein the top risk activation indication is based on any transactions with high-risk merchants performed over the last twelve months by the respective individual; an average ticket size for all transactions performed over the last twelve months by the respective individual; a share of medical-related transactions out of all transactions performed over the last twelve months by the respective individual; a share of construction-related transactions out of all transactions performed over the last twelve months by the respective individual; a number of months with at least one upscale transaction performed by the respective individual; and an average number of insufficient funds declines per active month experienced by the respective individual.

[0011] In various embodiments, the program instructions when executed by the processor, may further cause the processor to receive from a plurality of issuers, at the first data processing system, updated data associated with the first set of individuals; and store, by the first data processing system, the updated data for each individual in the first set of individuals based on the UUID for the respective individual. In various embodiments, the target event data includes any past default events associated with the respective individual.

[0012] In some embodiments, a method is disclosed that includes receiving a plurality of scores corresponding one-to-one with a plurality of individuals, wherein

each score of the plurality of scores is determined by applying a predictive model configured to determine a predicted default rate associated with the individual. The predictive model may be further configured to utilize data associated with the respective individual including values of a first set of transactional attributes, the first set of transactional attributes including two or more of: a number of months since a first transaction performed by the respective individual; a bank relation associated with the respective individual; a top risk activation indication associated with the respective individual, wherein the top risk activation indication is based on any transactions with high-risk merchants performed over the last twelve months by the respective individual; an average ticket size for all transactions performed over the last twelve months by the respective individual; a share of medical-related transactions out of all transactions performed over the last twelve months by the respective individual; a share of construction-related transactions out of all transactions performed over the last twelve months by the respective individual; a number of months with at least one upscale transaction performed by the respective individual; and an average number of insufficient funds declines per active month experienced by the respective individual. The method may further include storing the plurality of scores in a database. The method may further include receiving, from an issuer, a request for a score for an individual. The method may further include locating the score for the individual among the plurality of scores in the database. The method may further include sending, to the issuer, the requested score for the individual.

[0013] In various embodiments, the method may further include receiving an updated plurality of scores corresponding one-to-one with the plurality of individuals; and updating the plurality of scores in the database based on the updated plurality of scores. In various embodiments, the request for the score for the individual includes a unique user identifier (UUID) associated with the individual, and the score for the individual is stored in the database based on the UUID associated with the individual. In various embodiments, the receiving, locating, and sending steps of the method are performed within a total of three seconds. In various embodiments, the plurality of scores are factored into a combined scoring model to obtain a plurality of combined scores corresponding one-to-one with the plurality of individuals.

[0014] In some embodiments, a computer system is disclosed that includes a processor and a computer-readable memory containing program instructions that, when executed by the processor, cause the processor to: receive a plurality of scores corresponding one-to-one with a plurality of individuals. Each score of the plurality of scores may be determined by applying a predictive model configured to determine a predicted default rate associated with the individual, and the predictive model may be further configured to utilize data associated with the respective individual including values of a first set of transactional attributes. The first set of transactional attributes may include two or more of: a number of months since a first transaction performed by the respective individual; a bank relation associated with the respective individual; a top risk activation indication associated with the respective individual, wherein the top risk activation indication is based on any transactions with high-risk merchants performed over the last twelve months by the respective individual; an average ticket size for all transactions performed over the last twelve months by the respective individual; a share of medical-related transactions out of all transactions performed over the last twelve months by the respective individual; a share of construction-related transactions out of all transactions performed over the last twelve months by the respective individual; a number of months with at least one upscale transaction performed by the respective individual; and an average number of insufficient funds declines per active month experienced by the respective individual. In some embodiments, the program instructions, when executed by the processor, may further cause the processor to store the plurality of scores in a database. In some embodiments, the program instructions, when executed by the processor, may further cause the processor to receive, from an issuer, a request for a score for an individual. In some embodiments, the program instructions, when executed by the processor, may further cause the processor to locate the score for the individual among the plurality of scores in the database. In some embodiments, the program instructions, when executed by the processor, may further cause the processor to send, to the issuer, the requested score for the individual.

[0015] In various embodiments, a computer system is disclosed that includes a processor and a computer-readable memory containing program instructions that, when executed by the processor, further cause the processor to: receive an updated

plurality of scores corresponding one-to-one with the plurality of individuals and update the plurality of scores in the database based on the updated plurality of scores. In some embodiments, the request for the score for the individual includes a unique user identifier (UUID) associated with the individual, and the score for the individual is stored in the database based on the UUID associated with the individual. In various embodiments, the receiving, locating, and sending steps are performed within a total of three seconds. In various embodiments, the plurality of scores are factored into a combined scoring model to obtain a plurality of combined scores corresponding one-to-one with the plurality of individuals. In various embodiments, the requested score for the individual is the combined score associated with the individual.

[0016] These and other embodiments of the invention are described in further detail below.

BRIEF DESCRIPTION OF THE DRAWINGS

[0017] FIG. 1 is a system diagram that shows a process flow for data collection, in accordance with certain embodiments.

[0018] FIG. 2 is a system diagram that shows a process flow for score distribution, in accordance with certain embodiments.

[0019] FIG. 3 is a chart of certain transaction attributes used in calculating individual-level scores, in accordance with certain embodiments.

[0020] FIG. 4 illustrates an example formula for calculating individual-level scores, in accordance with certain embodiments.

[0021] FIG. 5 illustrates example transaction attribute values for individuals that are used in the individual-level score calculation, in accordance with certain embodiments.

[0022] FIG. 6 illustrates the corresponding single variable and cross-variable bins and values used in the individual-level score calculation for the transactional values shown in FIG. 5, in accordance with certain embodiments.

[0023] FIG. 7 illustrates example individual-level calculations based on the corresponding single variable and cross-variable bins shown in FIG. 6, in accordance with certain embodiments.

[0024] FIGS. 8-9 illustrate data sampling for the models used to calculate the individual-level scores, in accordance with certain embodiments.

[0025] FIG. 10 is a graph comparing the predicted and actual default probabilities for individuals in a sample, in accordance with certain embodiments.

DETAILED DESCRIPTION

[0026] In the following description, various embodiments will be described. For purposes of explanation, specific configurations and details are set forth in order to provide a thorough understanding of the embodiments. However, it will also be apparent to one skilled in the art that the embodiments may be practiced without the specific details. Furthermore, well-known features may be omitted or simplified in order not to obscure the embodiment being described.

[0027] Embodiments of the present invention are directed to systems, methods, apparatuses, and computer readable media for quickly and efficiently providing individual-level scores that serve as more-accurate predictions of a target event. These predictions are made using a model that factors specific variables based on transaction attributes gathered from transaction data that may be exclusive to certain entities. In some embodiments, these transaction attributes are associated with transactions made using a payment account (e.g., an credit card account) with a particular entity. The individual-level scores can be calculated by that entity, but uploaded elsewhere (e.g., to a database associated with a credit reporting agency) in order to leverage existing infrastructure for the quick return of individual-level scores upon request.

[0028] Prior to discussing embodiments of the invention, description of some terms may be helpful in understanding embodiments of the invention.

[0029] An "Account identifier" or "Primary account number (PAN)" may include a reference number to an account (e.g. a payment account and/or payment device associated with the account).

[0030] The term “computer” as used herein refers to a system comprising a processor and a computer readable medium, such as computer memory or other data storage device, coupled to the processor. The computer readable medium stores code executable by the processor.

5 **[0031]** The term “server computer” may include a powerful computer or cluster of computers. For example, the server computer can be a large mainframe, a minicomputer cluster, or a group of servers functioning as a unit. In one example, the server computer may be a database server coupled to a Web server. The server computer may be coupled to a database and may include any hardware, software,
10 other logic, or combination of the preceding for servicing the requests from one or more client computers. The server computer may comprise one or more computational apparatuses and may use any of a variety of computing structures, arrangements, and compilations for servicing the requests from one or more client computers.

15 **[0032]** “Processing logic” may refer to any suitable data computation device or devices such as a processor, field-programmable gate array, or otherwise. A processor may comprise one or more microprocessors working together to accomplish a desired function. The processor may include a CPU comprising at least one high-speed data processor adequate to execute program components for
20 executing user and/or system-generated requests. The CPU may be a microprocessor such as AMD's Athlon, Duron and/or Opteron; IBM and/or Motorola's PowerPC; IBM's and Sony's Cell processor; Intel's Celeron, Itanium, Pentium, Xeon, and/or XScale; and/or the like processor(s).

[0033] A “memory” may be any suitable device or devices that can store electronic data. A suitable memory may comprise a non-transitory computer readable medium
25 that stores instructions that can be executed by a processor to implement a desired method. Examples of memories may comprise one or more memory chips, disk drives, etc. Such memories may operate using any suitable electrical, optical, and/or magnetic mode of operation.

30 **[0034]** An “issuer” is typically a business entity (e.g., a bank or credit union) which issues a payment device (such as a credit card, debit card, smart card, prepaid device or contactless device) to an account owner (e.g., customer) and which

provides administrative and management functions for the payment account. A payment account may be any account usable in a transaction, such as a credit, debit or prepaid account.

[0035] FIG. 1 is a system diagram that shows a process flow for data collection. In some embodiments, there may be one or more Issuers 102-1 to 102-N.

[0036] In some embodiments, the Data Processing and Scoring System 112 may be configured to perform communications with the one or more Issuers 102-1 to 102-N. In some embodiments, Data Processing and Scoring System 112 may be associated with an entity, such as a credit reporting agency, and the issuers may request credit checks from the credit reporting agency pertaining to customers of the issuers. There may be a Database 114 associated with the Data Processing and Scoring System 112. The Data Processing and Scoring System 112 may be an example of a first data processing system.

[0037] In some embodiments, the Data Processing and Scoring System 122 may be configured to perform communications with the one or more Issuers 102-1 to 102-N. In some embodiments, Data Processing and Scoring System 122 may be associated with an entity, such as a transaction processor (e.g., a processor of Credit Card transactions), that would have access to transaction data for the various individuals that it processes transactions for. There may be a Database 124 associated with the Data Processing and Scoring System 122. The Data Processing and Scoring System 122 may be an example of a second data processing system.

[0038] During the data collection process, at step 1, the Data Processing and Scoring System 112 may request customer data from the one or more Issuers 102-1 to 102-N. For each issuer, this data may include information associated with that issuer's customers, such as customer identities, account identifiers or personal account numbers (PANs), and card expiration dates associated with those customers. In some embodiments, a customer's identity may include national passport data. In some embodiments, a customer's PAN may be received in hashed form (e.g., a hashed account identifier) and may include PANs associated with credit card and/or debit cards of the customer. In some embodiments, the PANs may be hashed using HMAC-SHA256. In some embodiments, the client passport data and card expiration dates may also be received in hashed form, such as using a hash

algorithm such as HMAC/or/SHA256. Sending the actual (e.g., unhashed) values of each customer's data (e.g., their passport data, PANs, and card expiration dates) is not necessarily needed because this data is primarily used for matching purposes, such as to aggregate all the data for a specific, unique individual who may be a customer of many of the Issuers 102-1 to 102-N. Hashed values are sufficient for this purpose and can provide additional security. This is described in additional detail below.

[0039] At step 2, the Data Processing and Scoring System 112 may take the received data and create a unique identity for each unique individual, such that data collected from different sources for a single individual can be aggregated and stored within the Database 114. Since an individual may be a customer of more than one issuer, some of the data received from different issuers may pertain to a single individual. For instance, there may be an individual (e.g., "John Smith") who is a customer of both Issuer 102-1 and Issuer 102-N. The Data Processing and Scoring System 112 may receive data from Issuer 102-1 that contains information associated with "John Smith" and also data from Issuer 102-N that contains information associated with "John Smith". All of this data should be stored in a way that associates the data with the same individual. However, storing the data based on individual name may be insufficient; there may be many individuals named "John Smith". In order to identify data pertaining to a unique individual, the Data Processing and Scoring System 112 may match the hashed client passport data received from the different issuers. In some embodiments, the Data Processing and Scoring System 112 may create a Unique User Identity (UUID) for each unique individual and associate all the data received for that particular individual with their UUID.

For instance, both Issuer 102-1 and Issuer 102-N may each have data that is associated with hashed passport data with a value of "mdfj107k". Thus, all of this data would be associated with a single unique individual. That individual would be assigned a UUID and the data from both Issuer 102-1 and Issuer 102-N (e.g., all of the hashed PANs) would be stored under that UUID. In some embodiments, the Data Processing and Scoring System 112 may link all data for an individual, including the hashed PANs associated with that individual. Other data for the individual may include hashes of personal data for the individual, such as hashes of real passport data, name of the individual, contact data for the individual, and so

forth. In some embodiments, the Data Processing and Scoring System 112 may also collect, aggregate, and store historical data for target events (described below) associated with each individual under their corresponding UUID. The Data Processing and Scoring System 112 may store all of this information in the associated Database 114. It is important to note that the Data Processing and Scoring System 112 and the Database 114 do not contain actual PANs – only the hashed PANs.

[0040] At step 3, the Data Processing and Scoring System 112 may feed data in the associated Database 114 to the Data Processing and Scoring System 122. This data will contain information about the various individuals, including each individual's UUID, their respective hashed PANs, but not any personal data associated with the individuals (e.g., actual or hashed values associated with real passport data, names, contact information). In some embodiments, the PANs may be hashed using HMAC-SHA256. Sending the actual or hashed values of personal data (e.g., passport data, names, contact information) is not necessarily needed because the hashed PANs can be used for matching purposes against hashed PANs known by the Data Processing and Scoring System 122 (e.g., to aggregate all the transaction data associated with PANs for specific, unique individual who may be a customer of many of the Issuers 102-1 to 102-N).

[0041] In some embodiments, the Data Processing and Scoring System 112 may also provide country-level, statistically-valid samples of target events associated with various individuals (e.g., based on UUID). In some embodiments, the target events may include early payment default, delinquency > 90 days at 12 MOB, and so forth. These target events may already be known to the Data Processing and Scoring System 112 (e.g., such as if Data Processing and Scoring System 112 is associated with a credit reporting agency). Since this information represents known, historical outcomes, it is relevant to the Data Processing and Scoring System 122 for building the predictive model (e.g., as training data in a supervised machine learning model) used to determine the likelihood for a future target event associated with a given individual. Thus, for a given individual, the Data Processing and Scoring System 112 would be sending that individual's UUID, that individual's hashed PANs, and historical data for any target events associated with that individual (if those target events exist for the individual).

[0042] For instance, assume that, in the United States, there is a global list of unique individuals whose data is maintained by the Data Processing and Scoring System 112. To simplify further, consider that a subset of these individuals may include individual A (with UUID of “1234”), individual B (with UUID of “1235”), and individual C (with UUID of “1236”). There may be historical target event data associated with these individuals, such as defaults. For example, individual A and individual B may have defaulted at some time in the past, while individual C has never defaulted. All of this information can be sent to the Data Processing and Scoring System 122, which may have access to transaction data associated with individuals A, B, and C (including their historical transaction data leading up to the default events). The Data Processing and Scoring System 122 may be tasked with generating a predictive model for determining the likelihood of default based on the transaction data for an individual. This involves determining the factors (e.g., “transactional attributes” or transaction patterns from the transaction data) that are predictors of default and how each those factors impact the occurrence of default. In more concrete terms, this would involve determining various factors (e.g., “transactional attributes”) in the historical transaction data for individuals A and B (who are known to have defaulted in the past) leading up to their default events that are not present for individual C (who did not default), and then determining the individual impact of each of those factors. Some of the transactional attributes may correspond to a single variable in the model, while other transactional attributes may be combined into cross-variables in the model. The model can then be verified by applying it to transaction data for a test sample of individuals not used to generate the model for whom the target events are known (e.g., applying it to individual D that is known to have defaulted in the past) to see if the model accurately predicts the target event based on the transaction data (e.g., the model ends up accurately predicting that individual D is highly likely to default based on the transaction patterns that existed leading up to the actual default event). Examples of model generation may include various regressions, such as piecewise linear regression, through which the individual impact (e.g., coefficients) for the different variables (obtained based on the transactional attributes determined from the transaction data) that are predictive of likelihood of the target event occurring (e.g., default) can be determined.

[0043] At step 4, the Data Processing and Scoring System 122 may aggregate transaction data for each individual at the UUID level. For instance, the Data Processing and Scoring System 122 may be associated with a transaction processor and have access to transaction data associated with various PANs. This information can be contained in one or more internal databases (e.g., including Database 124 or an entirely separate database). A particular individual associated with a UUID may be associated with numerous PANs (e.g., if the individual has numerous accounts) and each PAN may be associated with its own transaction data (e.g., based on transactions made using the account corresponding to that PAN). In order to aggregate all the transaction data for an individual at the UUID level, all of the hashed PANs for that individual that were received from the Data Processing and Scoring System 112 can be matched against hashes of the PANs in the one or more internal databases. For any hashed PANs that match, the transaction data associated with that PAN can be collected. Thus, all the available transaction data associated with PANs for a particular individual can be collected and aggregated. In some embodiments, the Data Processing and Scoring System 122 can generate the predictive model at this step if the available data is sufficient (e.g., the target events and transaction data are known for individuals in the entire country), while in other embodiments, the predictive model may have been generated well in advance. In either case, with the predictive model established, the Data Processing and Scoring System 122 can calculate individual-level scores based on applying the predictive model to the transaction data for a particular individual. In some embodiments, the Data Processing and Scoring System 122 may store the calculated individual-level scores in Database 124 (along with other data for the individual, such as the individual's hashed PANs, transaction data, or target events) based on the individual's UUID.

[0044] In some embodiments, the data collection process illustrated in FIG. 1 may initially be performed to initialize the various databases (e.g., Database 114 and Database 124), and also periodically for any data updates in order to capture changes in the data. These changes may include changes in passport data, new card issue, replacement of compromised/stolen cards, and so forth. For instance, every five days, the Data Processing and Scoring System 112 may request any new customer data (e.g., established in the last five days) from the one or more Issuers

102-1 to 102-N. The Data Processing and Scoring System 112 may add the updated data to Database 114 and then push any relevant updated data (e.g., excluding any changes to personal data) to the Data Processing and Scoring System 122, which may use the updated data to obtain any missing transaction data and re-calculate individual-level scores. For instance, individual A may have opened a new account with an issuer and have a new PAN. The new hashed PAN can be sent to the Data Processing and Scoring System 122, where it can be used to collect transaction data associated with that PAN. That transaction data can be added to, and aggregated with, the existing transaction data for the individual and used to calculate a new individual-level score for the individual. At no point in either the initial data collection process or updated data collection process would the Data Processing and Scoring System 122 have access to personal data (e.g., real passport data, names, contact information), or either of the Data Processing and Scoring Systems 112 and 122 have access to actual PANs.

[0045] FIG. 2 is a system diagram that shows a process flow for score distribution. As in FIG. 1, there may be one or more Issuers 102-1 to 102-N, a Data Processing and Scoring System 112 associated with a Database 114, and a Data Processing and Scoring System 122 associated with a Database 124.

[0046] At step 1, the Data Processing and Scoring System 122 may perform a batch upload of the calculated individual-level scores (which may be stored in Database 124) to the Data Processing and Scoring System 112 for storage in the Database 114. In some embodiments, for each individual, only the UUID and corresponding individual-level scores are shared. No transactional or personally-identifying information is shared. Thus, the Data Processing and Scoring System 112 will have access to the individual-level scores without having to further retrieve them from the Data Processing and Scoring System 122 at a later time. For a particular individual, the Data Processing and Scoring System 112 may use the UUID corresponding to the individual-level score in order to associate and store the individual-level score with other data for that individual that was stored based on UUID (e.g., the hashed passport data).

[0047] At step 2, any of the Issuers 102-1 to 102-N may request individual-level scores from the Data Processing and Scoring System 112 using existing integrated

channels. In some embodiments, these requests may identify specific individuals associated with the request based on passport data or hashed passport data for the individual(s), as opposed to the UUID (which the issuers may not know, since that is assigned by the Data Processing and Scoring System 112).

5 **[0048]** At step 3, the Data Processing and Scoring System 112 may match hashed passport data (first hashing the passport data, if it was received unhashed) from the request against the hashed passport data stored in the Database 114, in order to determine the individual(s) being identified with the request. When a match is found, the UUID attached to the matching hashed passport data in Database 114
10 can then be used to locate all of the other data associated with that UUID and corresponding to that particular individual. Thus, the Data Processing and Scoring System 112 may retrieve the individual-level score that was previously with that UUID. Thus, all the individual-scores associated with the individual(s) in the request can be retrieved from the Database 114.

15 **[0049]** At step 4, the Data Processing and Scoring System 112 may send the individual-level scores back to the requesting issuers. In some embodiments, the existing channels and infrastructure may enable the Data Processing and Scoring System 112 to respond to issuer requests within 3 seconds (e.g., steps 2 through 4 may be performed within 3 seconds).

20 **[0050]** FIG. 3 is a chart of certain transaction attributes used in calculating individual-level scores. These are transaction attributes associated with transactional data that may be exclusive to the financial entity associated with a data processing and scoring system (e.g., the Data Processing and Scoring System 122). Some of these transaction attributes may be converted into single variables or combined into
25 cross-variables for the calculation of the individual-level score.

[0051] In some embodiments, transaction attribute 302 is the number of months since the individual's first transaction. If the number of months is greater than 12, then the value of this is '12'. This can be turned into a single variable.

[0052] In some embodiments, transaction attribute 304 is a dummy variable
30 associated with the individual's bank relations (e.g., if application bank is the primary transaction bank). If the application issuer is the main one in terms of transaction

count over the last 12 months, then the value of this is '1', otherwise it is '0'. This can be turned into a single variable.

[0053] In some embodiments, transaction attribute 306 represents the transactions involving activation in top risk MCCs (e.g., pawn shops, betting, security brokers). In some embodiments, transaction attribute 308 is the average ticket size for transactions associated with the individual. Transaction attributes 306 and 308 can be combined into a cross variable 320.

[0054] In some embodiments, transaction attribute 310 represents share of medical transactions. In some embodiments, transaction attribute 312 represents share of construction transactions. Transaction attributes 310 and 312 can be combined into a cross variable 322.

[0055] In some embodiments, transaction attribute 314 represents the upscale consistency of transactions. In some embodiments, transaction attribute 316 represents insufficient funds decline rate. Transaction attributes 314 and 316 can be combined into a cross variable 324.

[0056] FIG. 4 illustrates an example formula for calculating individual-level scores.

[0057] In some embodiments, the example formula 400 for calculating individual-level scores and the probability of default for an individual involves a sigmoid function of $[\text{Intercept} + (\text{ATS} > 0) * \text{beta_1} + (\text{ATS} > 300) * \text{beta_2} + (\text{ATS} > 400) * \text{beta_3} + (\text{ATS} > 600) * \text{beta_4} + (\text{months_with_Visa} > 0) * \text{gamma_1} + (\text{months_with_Visa} > 6) * \text{gamma_2} + (\text{upscale} > 0) * \text{delta_1} + (\text{upscale} > 1) * \text{delta_2} + (\text{upscale} > 2) * \text{delta_3} + (\text{upscale} > 3) * \text{delta_4} + (\text{upscale} > 4) * \text{delta_5} + (\text{upscale} > 5) * \text{delta_6} + \text{relationship} * \text{epsilon} + (\text{share} > 0) * \text{zeta_1} + (\text{share} > 1) * \text{zeta_2}]$.

[0058] In the preceding formula, the value of the intercept and the coefficients (e.g., beta_1, beta_2, beta_3, beta_4, gamma_1, gamma_2, delta_1, delta_2, delta_3, delta_4, delta_5, delta_6, epsilon, zeta_1, and zeta_2) may be obtained by training the model (e.g., via a piecewise linear regression) using training data containing known probabilities of default.

[0059] The variables (ATS>0), (ATS>300), (ATS>400), and (ATS>600) may be dummy variables corresponding to a cross-variable (e.g., cross-variable 320) based on the average ticket size for an individual's transactions (e.g., transaction attribute

308) and activation in top risk MCCs (e.g., transaction attribute 306). For instance, the individual's average ticket size and activation in top risk MCCs can be combined in a certain manner to obtain a value for the cross-variable, which would fall into one of the bins (e.g., (ATS>0), (ATS>300), (ATS>400), and (ATS>600)). The value of the dummy variable corresponding to that bin would be set to '1', while the others would be set to '0'. As an example, if based on the individual's average ticket size and activation in top risk MCCs, the resulting cross-variable value is 500, then (ATS>400) will be '1' while (ATS>0), (ATS>300), and (ATS>600) may each be '0'.

[0060] The variables (months_with_Visa>0) and (months_with_Visa>6) may be dummy variables associated with the number of months the individual has an account associated with the financial entity (e.g., transaction attribute 302) associated with the data processing and scoring system (e.g., the Data Processing and Scoring System 122). In this case, the financial entity is Visa. The number of months may fall into one of the bins (e.g., (months_with_Visa>0) and (months_with_Visa>6)). The value of the dummy variable corresponding to that bin would be set to '1', while the other would be set to '0'. Thus, if the individual had an account with Visa less than 6 months, then (months_with_Visa>0) will be '1' and (months_with_Visa>6) will be '0'. Otherwise, (months_with_Visa>0) will be '0' and (months_with_Visa>6) will be '1'.

[0061] The variables (upscale>0), (upscale>1), (upscale>2), (upscale>3), (upscale>4), and (upscale>5) may be various dummy variables for the cross-variable (e.g., cross-variable 324) that is associated with the number of months with at least one transaction with a merchant classified as 'upscale' (specific MCCs) (e.g., transaction attribute 314) and the average number of insufficient funds declines per active month (e.g., transaction attribute 316). For instance, a purchase at a high-end jewelry store could be considered upscale. This upscale consistency in terms of number of months can be combined in a certain manner (not discussed) with the insufficient funds decline rate associated with the individual's transactions to determine a value for the cross-variable, which would fall into one of the bins (e.g., (upscale>0), (upscale>1), (upscale>2), (upscale>3), (upscale>4), and (upscale>5)). The value of the dummy variable corresponding to that bin would be set to '1', while the others would be set to '0'.

[0062] The variable 'relationship' may be a dummy variable associated with the bank relations (e.g., transaction attribute 304). If the application issuer is considered the main bank in terms of transaction count during the last 12 months, then this variable would be set to '1'. Otherwise it would be set to '0'.

5 **[0063]** The variables (share>0) and (share>1) may be various dummy variables for the cross-variable (e.g., cross variable 322) associated with both share of medical (e.g., transaction attribute 310) and share of construction (e.g., transaction attribute 312). For instance, the share of medical transactions can be combined in a certain manner with the share of construction transactions to obtain a value for the cross-
10 variable, which would fall into one of the bins (e.g., (share>0) and (share>1)). The value of the dummy variable corresponding to that bin would be set to '1', while the other would be set to '0'.

[0064] FIG. 5 illustrates example transaction attribute values for individuals that are used in the individual-level score calculation. These are the same transaction
15 attributes shown in FIG. 3.

[0065] In particular, these values may correspond to two individuals (e.g., example 1 and example 2). For instance, for transaction attribute 302, it can be seen that the first individual has made transactions for 13 months while the second individual has made transactions for 3 months. For transaction attribute 304, the
20 application issuer is the main bank for individual 1 in terms of transaction count over the last 12 months, but this is not the case for individual 2. For transaction attribute 306, individual 1 did not make any transactions in pawn shops, betting, or security brokers over the last 12 months while individual 2 did. For transaction attribute 308, the average ticket size over the last 12 months for individual 1 is 700P while the
25 average ticket size over the last 12 months for individual 2 is 332P. For transaction attribute 310, the share of medical transactional volume for individual 1 is 0.1, while for individual 2 it is 0.18. For transaction attribute 312, the share of construction transactional volume for individual 1 is 0.02, while for individual 2 it is 0.01. For transaction attribute 314, the number of months that individual 1 conducted at least
30 one upscale transaction is 9, while with individual 2 it is 1. For transaction attribute 316, the average number of insufficient funds declines per month for individual 1 is 0, while for individual 2 it is 1.5.

[0066] FIG. 6 illustrates the corresponding single variable and cross-variable bins and values used in the individual-level score calculation for the transactional values shown in FIG. 5.

[0067] For instance, in FIG. 5, the transaction attribute 302 had values of 13 and 3, respectively, for individuals 1 and 2. The transaction attribute 302 corresponds to a single variable, which may correspond to the dummy variables (months_with_Visa>0) and (months_with_Visa>6) from the formula in FIG. 4 (e.g., the number of months the individual has an account associated with the financial entity associated with the data processing and scoring system). Thus, the chart in FIG. 6 shows that individual 1's transactional attribute 302 value of 13 would place the individual in the (months_with_Visa>6) bin, while individual 2's transactional attribute 302 value of 3 would place the individual in the (months_with_Visa>0) bin.

[0068] The transaction attribute 304 corresponds to a single variable associated with bank relations (e.g., if the application issuer is main in terms of transaction count over last 12 months), which may correspond to the dummy variable 'relationship' from the formula in FIG. 4. The chart in FIG. 5 shows that since individual 1 and individual 2 have transactional attribute 304 value of 'Main' and 'Not Main', respectively, the corresponding values for the dummy variable 'relationship' are '1' and '0' as seen in FIG. 6.

[0069] The transaction attributes 306 and 308 correspond to a cross-variable (e.g., cross-variable 320) associated with activation in top risk MCCs and average ticket size, which may correspond to the dummy variables (ATS>0), (ATS>300), (ATS>400), and (ATS>600) from the formula in FIG. 4. Although the formula for the cross-variable is not disclosed, FIG. 6 shows that the cross-variable value is 600 for individual 1 and 300 for individual 2.

[0070] The transaction attributes 310 and 312 correspond to a cross-variable (e.g., cross-variable 322) associated with share of medical volume and share of construction volume, which may correspond to the dummy variables (share>0) and (share>1) from the formula in FIG. 4. Although the formula for the cross-variable is not disclosed, FIG. 6 shows that the cross-variable value is 100 for both individual 1 and individual 2.

[0071] The transaction attributes 314 and 316 correspond to a cross-variable (e.g., cross-variable 324) associated with upscale consistency and insufficient funds decline rate, which may correspond to the dummy variables (upscale>0), (upscale>1), (upscale>2), (upscale>3), (upscale>4), and (upscale>5) from the formula in FIG. 4. Although the formula for the cross-variable is not disclosed, FIG. 6 shows that the cross-variable value is 6 for individual 1 and 1 for individual 2.

13 would place the individual in the (months_with_Visa>6) bin, while individual 2's transactional attribute 302 value of 3 would place the individual in the (months_with_Visa>0) bin.

[0072] FIG. 7 illustrates example individual-level calculations based on the corresponding single variable and cross-variable bins shown in FIG. 6.

[0073] Assume that in FIG. 7, the "Coefficient" column provides the coefficients associated with each of the variables from the formula in FIG. 4. These coefficients are for demonstration purposes only, as the actual coefficients would be from modeling (e.g., via piecewise linear regression) based on training data of individuals containing knowledge of the target event (e.g., the actual default rates for those individuals).

[0074] The "Parameter" and "Value" columns correspond to the various variable/cross-variable bins from the formula in FIG. 4. For instance, the "upscale" parameter with "0" value corresponds to the (upscale>0) bin from the formula in FIG. 4. It can be seen that the associated coefficient is 1.23. Finally, a "1" in the column for E.g. #1 (individual 1) or E.g. #2 (individual 2) denotes which variables/cross-variables bins are associated with that individual's score calculation, based on the values for that individual's transaction attribute. Note that in this specific instance in FIG. 7, the 'relationship' parameter is inverted due to the '0' value, so the lack of a '1' in the column for individual 1 actually denotes that the application issuer is the main bank for individual 1. So in other words, for the formula shown in FIG. 4, individual 1

falls under the bins of (ATS>600), (months_with_Visa>6), (upscale>5), and (share>1), with relationship = 1.

[0075] Thus, from the chart in FIG. 7 and the formula in FIG. 4, it can be determined that the calculation of the formula for individual 1 would be: $-5.00 + (1)*(0.23) + (1)*(0.18) + (1)*(0.43) + (1)*(0.33)$, which comes out to a linear score of -3.83. This corresponds to a probability of default of 0.02 and a default score of 776. Similarly, it can be determined that the calculation of the formula for individual 2 would be: $-5.00 + (1)*(0.66) + (1)*(0.48) + (1)*(0.98) + (1)*(0.21) + (1)*(0.33)$, which comes out to a linear score of -2.34. This corresponds to a probability of default of 0.09 and a default score of 668.

[0076] FIG. 8 illustrates data sampling for the models used to calculate the individual-level scores. In particular, the data can be taken from two consecutive years (e.g., year 1 and year 2). FIG. 9 illustrates how the sampled data is used to build the models for calculating the individual-level scores. FIGS. 8 and 9 are discussed in unison.

[0077] The training sample 802 can be randomly selected from a portion of year 1. At step 902, it can be seen that the training sample 802 can be used to build the main score model. The test sample 804 can also be randomly selected from another portion of year 1. At step 904, it can be seen that the test sample 804 can be used to test performance of the main score model. In some embodiments, at step 906, the main score model can be combined with another model (e.g., a combined scoring model), with the test sample used to build the combined scoring model.

[0078] The reserve sample 806 can be randomly selected from a portion of year 1. At step 908, it can be seen that the reserve sample 806 can be used to test performance of the combined scoring model. The out of time sample 808 can be taken from a portion of a completely different year (e.g., year 2). At step 910, it can be seen that the out of time sample 808 can be used to test the scoring performance of both the main score model and the combined scoring model.

[0079] FIG. 10 is a graph comparing the predicted and actual default probabilities for individuals in a sample.

[0080] The individuals in a sample are broken into equal-sized deciles (e.g., ten buckets). In every group, the actual default rate and the predicted default rate (e.g., based on a model involving the transaction attributes associated with FIGS. 3 and 4) were compared. It can be seen that a model predicated on these specific transaction attributes (and variables/cross-variables) yields predicted default rates very close to actual default rates.

[0081] A computer system may be used to implement any or all of the entities or components described above. The subsystems of the computer system may be interconnected via a system bus. Additional subsystems such as a printer, keyboard, fixed disk (or other memory comprising computer readable media), monitor, which is coupled to display adapter, and others may be used. Peripherals and input/output (I/O) devices, which couple to an I/O controller (which can be a processor or other suitable controller), can be connected to the computer system by any number of means known in the art, such as a serial port. For example, a serial port or external interface can be used to connect the computer apparatus to a wide area network such as the Internet, a mouse input device, or a scanner. The interconnection via system bus allows the central processor to communicate with each subsystem and to control the execution of instructions from system memory or the fixed disk, as well as the exchange of information between subsystems. The system memory and/or the fixed disk may embody a computer readable medium. In some embodiments, the monitor may be a touch sensitive display screen.

[0082] A computer system can include a plurality of the same components or subsystems, e.g., connected together by an external interface or by an internal interface. In some embodiments, computer systems, subsystem, or apparatuses can communicate over a network. In such instances, one computer can be considered a client and another computer a server, where each can be part of a same computer system. A client and a server can each include multiple systems, subsystems, or components.

[0083] It should be understood that any of the embodiments of the present invention can be implemented in the form of control logic using hardware (e.g. an application specific integrated circuit or field programmable gate array) and/or using computer software with a generally programmable processor in a modular or

integrated manner. As used herein, a processor includes a single-core processor, multi-core processor on a same integrated chip, or multiple processing units on a single circuit board or networked. Based on the disclosure and teachings provided herein, a person of ordinary skill in the art will know and appreciate other ways
5 and/or methods to implement embodiments of the present invention using hardware and a combination of hardware and software.

[0084] Any of the software components or functions described in this application may be implemented as software code to be executed by a processor using any suitable computer language such as, for example, Java, C, C++, C#, Objective-C,
10 Swift, or scripting language such as Perl or Python using, for example, conventional or object-oriented techniques. The software code may be stored as a series of instructions or commands on a computer readable medium for storage and/or transmission, suitable media include random access memory (RAM), a read only memory (ROM), a magnetic medium such as a hard-drive or a floppy disk, or an
15 optical medium such as a compact disk (CD) or DVD (digital versatile disk), flash memory, and the like. The computer readable medium may be any combination of such storage or transmission devices.

[0085] Such programs may also be encoded and transmitted using carrier signals adapted for transmission via wired, optical, and/or wireless networks conforming to a
20 variety of protocols, including the Internet. As such, a computer readable medium according to an embodiment of the present invention may be created using a data signal encoded with such programs. Computer readable media encoded with the program code may be packaged with a compatible device or provided separately from other devices (e.g., via Internet download). Any such computer readable
25 medium may reside on or within a single computer product (e.g. a hard drive, a CD, or an entire computer system), and may be present on or within different computer products within a system or network. A computer system may include a monitor, printer, or other suitable display for providing any of the results mentioned herein to a user.

[0086] The above description is illustrative and is not restrictive. Many variations of the invention will become apparent to those skilled in the art upon review of the disclosure. The scope of the invention should, therefore, be determined not with
30

reference to the above description, but instead should be determined with reference to the pending claims along with their full scope or equivalents.

[0087] One or more features from any embodiment may be combined with one or more features of any other embodiment without departing from the scope of the invention.

[0088] A recitation of "a", "an" or "the" is intended to mean "one or more" unless specifically indicated to the contrary.

WHAT IS CLAIMED IS:

1 1. A method comprising:
2 receiving from a plurality of issuers, at a first data processing system,
3 data associated with a first set of individuals, the data including:
4 one or more hashed account identifiers for each individual in the
5 first set of individuals;
6 assigning, by the first data processing system, a unique user identifier
7 (UUID) to each individual in the first set of individuals;
8 storing, by the first data processing system, the data for each individual
9 in the first set of individuals based on the UUID for the respective individual; and
10 transmitting, by the first data processing system to a second data
11 processing system, for each individual in the first set of individuals:
12 the one or more hashed account identifiers for the respective
13 individual;
14 the UUID for the respective individual; and
15 target event data, and
16 wherein the second data processing system collects transaction data
17 associated with each individual in the first set of individuals using at least the hashed
18 account identifiers and the UUID without using personal data associated with the first
19 set of individuals, and applies a predictive model to the transaction data associated
20 with each individual in the first set of individuals in order to calculate an individual-
21 level score associated with the respective individual,
22 wherein the predictive model is configured to determine a predicted
23 default rate for an individual based on a set of transactional attributes in the
24 transaction data associated with the respective individual, and
25 wherein the predictive model is a machine learning model trained with
26 a training sample of transaction data including a known default rate for individuals in
27 the training sample of transaction data and tested with a testing sample of
28 transaction data including a known default rate for individuals in the testing sample of
29 transaction data prior to applying the predictive model to the transaction data
30 associated with each individual in the first set of individuals.

1 2. The method of claim 1, wherein the set of transactional
2 attributes including two or more of:
3 a number of months since a first transaction performed by the
4 respective individual;
5 a bank relation associated with the respective individual;
6 a top risk activation indication associated with the respective individual,
7 wherein the top risk activation indication is based on any transactions with high-risk
8 merchants performed over the last twelve months by the respective individual;
9 an average ticket size for all transactions performed over the last
10 twelve months by the respective individual;
11 a share of medical-related transactions out of all transactions
12 performed over the last twelve months by the respective individual;
13 a share of construction-related transactions out of all transactions
14 performed over the last twelve months by the respective individual;
15 a number of months with at least one upscale transaction performed by
16 the respective individual; and
17 an average number of insufficient funds declines per active month
18 experienced by the respective individual.

19 3. The method of claim 1, further comprising:
20 receiving from a plurality of issuers, at the first data processing system,
21 updated data associated with the first set of individuals; and
22 storing, by the first data processing system, the updated data for each
23 individual in the first set of individuals based on the UUID for the respective
24 individual.

1 4. The method of claim 3, further comprising:
2 transmitting, by the first data processing system to the second data
3 processing system, the updated data for each individual in the first set of individuals.

1 5. The method of claim 1, wherein the target event data includes
2 any past default events associated with the respective individual.

1 6. A computer system comprising:
2 a processor;

3 a computer-readable memory containing program instructions that,
4 when executed by the processor, cause the processor to:

5 receive from a plurality of issuers, at a first data processing
6 system, data associated with a first set of individuals, the data including:
7 one or more hashed account identifiers for each
8 individual in the first set of individuals;
9 assign, by the first data processing system, a unique user
10 identifier (UUID) to each individual in the first set of individuals;
11 store, by the first data processing system, the data for each
12 individual in the first set of individuals based on the UUID for the respective
13 individual; and
14 transmit, by the first data processing system to a second data
15 processing system, for each individual in the first set of individuals:
16 the one or more hashed account identifiers for the
17 respective individual;
18 the UUID for the respective individual; and
19 target event data, and
20 wherein the second data processing system collects transaction
21 data associated with each individual in the first set of individuals using at least
22 the hashed account identifiers and the UUID without using personal data
23 associated with the first set of individuals, and applies a predictive model to
24 the transaction data associated with each individual in the first set of
25 individuals in order to calculate an individual-level score associated with the
26 respective individual,

27 wherein the predictive model is configured to determine a
28 predicted default rate for an individual based on a set of transactional
29 attributes in the transaction data associated with the respective individual, and
30 wherein the predictive model is a machine learning model
31 trained with a training sample of transaction data including a known default
32 rate for individuals in the training sample of transaction data and tested with a
33 testing sample of transaction data including a known default rate for
34 individuals in the testing sample of transaction data prior to applying the
35 predictive model to the transaction data associated with each individual in the
36 first set of individuals.

1 7. The computer system of claim 6, wherein the set of transactional
2 attributes including two or more of:

3 a number of months since a first transaction performed by the
4 respective individual;

5 a bank relation associated with the respective individual;

6 a top risk activation indication associated with the respective individual,
7 wherein the top risk activation indication is based on any transactions with high-risk
8 merchants performed over the last twelve months by the respective individual;

9 an average ticket size for all transactions performed over the last
10 twelve months by the respective individual;

11 a share of medical-related transactions out of all transactions
12 performed over the last twelve months by the respective individual;

13 a share of construction-related transactions out of all transactions
14 performed over the last twelve months by the respective individual;

15 a number of months with at least one upscale transaction performed by
16 the respective individual; and

17 an average number of insufficient funds declines per active month
18 experienced by the respective individual.

19 8. The computer system of claim 6, wherein the program
20 instructions, when executed by the processor, further cause the processor to:

21 receive from a plurality of issuers, at the first data processing system,
22 updated data associated with the first set of individuals; and

23 store, by the first data processing system, the updated data for each
24 individual in the first set of individuals based on the UUID for the respective
25 individual.

1 9. The computer system of claim 6, wherein the target event data
2 includes any past default events associated with the respective individual.

1 10. The method of claim 1, further comprising:

2 receiving, from the second data processing system, a plurality of
3 scores corresponding one-to-one with the first set of individuals;

4 storing the plurality of scores in a database;

5 receiving, from an issuer, a request for a score for an individual;
6 locating the score for the individual among the plurality of scores in the
7 database; and
8 sending, to the issuer, the requested score for the individual.

1 11. The method of claim 10, further comprising:
2 receiving an updated plurality of scores corresponding one-to-one with
3 the first set of individuals; and
4 updating the plurality of scores in the database based on the updated
5 plurality of scores.

1 12. The method of claim 10, wherein the request for the score for
2 the individual includes the unique user identifier (UUID) associated with the
3 individual, and wherein the score for the individual is stored in the database based
4 on the UUID associated with the individual.

1 13. The method of claim 10, wherein the receiving, locating, and
2 sending steps are performed within a total of three seconds.

1 14. The method of claim 10, wherein the plurality of scores are
2 factored into a combined scoring model to obtain a plurality of combined scores
3 corresponding one-to-one with the first set of individuals.

1 15. The computer system of claim 6, wherein the program
2 instructions, when executed by the processor, further cause the processor to:
3 store the plurality of scores in a database;
4 receive, from an issuer, a request for a score for an individual;
5 locate the score for the individual among the plurality of scores in the
6 database; and
7 send, to the issuer, the requested score for the individual.

1 16. The computer system of claim 15, wherein the program
2 instructions, when executed by the processor, further cause the processor to:
3 receive an updated plurality of scores corresponding one-to-one with
4 the first set of individuals; and

5 update the plurality of scores in the database based on the updated
6 plurality of scores.

7 17. The computer system of claim 15, wherein the request for the
8 score for the individual includes the unique user identifier (UUID) associated with the
9 individual, and wherein the score for the individual is stored in the database based
10 on the UUID associated with the individual.

1 18. The computer system of claim 15, wherein the receiving,
2 locating, and sending steps are performed within a total of three seconds.

1 19. The computer system of claim 15, wherein the plurality of scores
2 are factored into a combined scoring model to obtain a plurality of combined scores
3 corresponding one-to-one with the first set of individuals.

1 20. The computer system of claim 19, wherein the requested score
2 for the individual is the combined score associated with the individual.