

CLAIMS

1. A method, comprising:

receiving, by a logic layer processor, over a communication network, from a plurality of electronic resources, initial user personal identifiable information (PII) of a user of a plurality of users;

wherein user PII comprises a plurality of data elements;

classifying, by the logic layer processor, the plurality of data elements of the initial PII of the user to populate a profile map data structure having a standardized predefined data schema of a plurality of vector elements so as to form a user-specific profile map data structure of the user, comprising at least a plurality of:

- (i) a demographic user-specific parameter,
- (ii) a psychographic user-specific parameter,
- (iii) a behavioral user-specific parameter
- (iv) a quantitative user-specific parameter, or
- (v) any combination thereof;

iteratively receiving, by the logic layer processor, over the communication network, from the plurality of electronic resources, additional user personal identifiable information (PII) of the user based at least in part on the user-specific profile map data structure;

iteratively classifying, by the logic layer processor, the additional user PII of the user to update the user-specific profile map data structure of the user; and

enabling, by the logic layer processor, a plurality of user-specific data management software functions based on the user-specific profile map data structure.

2. The method according to claim 1, wherein at least one user-specific data management software function from the plurality of user-specific data management software functions is

configured to generate a user-specific profile interface for display on a computing device of the user based on the updated user-specific profile map data structure of the user; and

wherein the user-specific profile interface comprises a plurality of graphical elements that are configured to:

- (i) allow the user to adjust the user-specific profile map data structure of the user,
- (ii) grant an access right to a person, an entity, or both, to access a portion of the user-specific profile map data structure of the user, or
- (iii) any combination thereof.

3. The method according to claim 1, wherein at least one user-specific data management software function from the plurality of user-specific data management software functions is configured to anonymize the updated user-specific profile map data structure of the user to generate a synthetic profile map of the user; and

wherein the synthetic profile map cannot be used to identify or infer any user identifying data of the user.

4. The method according to claim 1, further comprising:

receiving, by the logic layer processor, over the communication network through an application programming interface (API) from a remote computing device of a person, an entity, or both, a request for an access right to a portion of the user-specific profile map data structure of the user.

5. The method according to claim 4, wherein at least one user-specific data management software function from the plurality of user-specific data management software functions is configured to grant the access right;

and further comprising:

extracting, by the logic layer processor, from the updated user-specific profile map data structure, the requested portion of the user-specific profile map data structure of the user; and

returning, by the logic layer processor, through the API, to the remote computing device over the communication network, the requested portion of the user-specific profile map data structure of the user.

6. The method according to claim 5, wherein the requested portion of the user-specific profile map data structure of the user is configured to automatically populate at least one pre-defined software object designated by the person, the entity, or both.

7. The method according to claim 5, wherein at least one second user-specific data management software function from the plurality of user-specific data management software functions is configured to anonymize the requested portion of the user-specific profile map data structure to generate a synthetic PII of the user;

wherein the synthetic PII of the user cannot be used to identify or infer any user identifying data of the user; and

further comprising returning, by the logic layer processor, through the API, to the remote computing device over the communication network, the synthetic PII of the user.

8. The method according to claim 1, further comprising:

validating, by the logic layer processor, at least one data element of the user PII based at least in part on at least one electronic resource.

9. The method according to claim 8, wherein the at least one electronic resource is a user-independent electronic resource.
10. The method according to claim 9, further comprising:
accessing, by the logic layer processor, over the communication network, the user-independent electronic resource to validate the at least one data element of the user PII.
11. The method according to claim 1, wherein the plurality of data elements comprises at least one form and metadata of the at least one form.
12. The method according to claim 11, wherein the at least one form is at least one of: a financial document, a bank statement, a credit card statement, an appraisal document, a home inspection document, a signed contract, a disclosure form, a driver license, a tax return, a W-2 form, a 1099 form, a pay stub, a financial-related document, or any combination thereof.
13. The method according to claim 1, wherein iteratively classifying the additional user PII of the user comprises iteratively classifying the additional user PII of the user until the user-specific profile map data structure of the user is populated with data that exceeds a predefined data threshold.
14. The method according to claim 13, wherein the predefined data threshold is based on demographic factors, psychographic factors, behavioral factors, user interface (UI) design psychology, or any combination thereof.
15. A system, comprising:
a non-transitory memory; and

at least one logic layer processor configured to execute computer code stored in the non-transitory memory that causes the at least one logic layer processor to:

receive over a communication network, from a plurality of electronic resources, initial user personal identifiable information (PII) of a user of a plurality of users;

wherein user PII comprises a plurality of data elements;

classify the plurality of data elements of the initial PII of the user to populate a profile map data structure having a standardized predefined data schema of a plurality of vector elements so as to form a user-specific profile map data structure of the user, comprising at least a plurality of:

- (i) a demographic user-specific parameter,
- (ii) a psychographic user-specific parameter,
- (iii) a behavioral user-specific parameter
- (iv) a quantitative user-specific parameter, or
- (v) any combination thereof;

iteratively receive over the communication network, from the plurality of electronic resources, additional user personal identifiable information (PII) of the user based at least in part on the user-specific profile map data structure;

iteratively classify the additional user PII of the user to update the user-specific profile map data structure of the user; and

enable a plurality of user-specific data management software functions based on the user-specific profile map data structure.

16. The system according to claim 15, wherein at least one user-specific data management software function from the plurality of user-specific data management software functions is

configured to generate a user-specific profile interface for display on a computing device of the user based on the updated user-specific profile map data structure of the user; and

wherein the user-specific profile interface comprises a plurality of graphical elements that are configured to:

- (i) allow the user to adjust the user-specific profile map data structure of the user,
- (ii) grant an access right to a person, an entity, or both, to access a portion of the user-specific profile map data structure of the user, or
- (iii) any combination thereof.

17. The system according to claim 15, wherein at least one user-specific data management software function from the plurality of user-specific data management software functions is configured to anonymize the updated user-specific profile map data structure of the user to generate a synthetic profile map of the user; and

wherein the synthetic profile map cannot be used to identify or infer any user identifying data of the user.

18. The system according to claim 15, wherein the at least one logic layer processor is further configured to:

receive over the communication network through an application programming interface (API) from a remote computing device of a person, an entity, or both, a request for an access right to a portion of the user-specific profile map data structure of the user.

19. The system according to claim 18, wherein at least one user-specific data management software function from the plurality of user-specific data management software functions is configured to grant the access right;

and wherein the at least one logic layer processor is further configured to:

extract from the updated user-specific profile map data structure, the requested portion of the user-specific profile map data structure of the user; and

return through the API, to the remote computing device over the communication network, the requested portion of the user-specific profile map data structure of the user.

20. The system according to claim 19, wherein the requested portion of the user-specific profile map data structure of the user is configured to automatically populate at least one pre-defined software object designated by the person, the entity, or both.

21. The system according to claim 19, wherein at least one second user-specific data management software function from the plurality of user-specific data management software functions is configured to anonymize the requested portion of the user-specific profile map data structure to generate a synthetic PII of the user;

wherein the synthetic PII of the user cannot be used to identify or infer any user identifying data of the user; and

wherein the at least one logic layer processor is further configured to return, through the API, to the remote computing device over the communication network, the synthetic PII of the user.

22. The system according to claim 15, wherein the at least one logic layer processor is further configured to validate at least one data element of the user PII based at least in part on at least one electronic resource.
23. The system according to claim 22, wherein the at least one electronic resource is a user-independent electronic resource.
24. The system according to claim 23, wherein the at least one logic layer processor is further configured to access over the communication network, the user-independent electronic resource to validate the at least one data element of the user PII.
25. The system according to claim 15, wherein the plurality of data elements comprises at least one form and metadata of the at least one form.
26. The system according to claim 25, wherein the at least one form is at least one of: a financial document, a bank statement, a credit card statement, an appraisal document, a home inspection document, a signed contract, a disclosure form, a driver license, a tax return, a W-2 form, a 1099 form, a pay stub, a financial-related document, or any combination thereof.
27. The system according to claim 15, wherein the at least one logic layer processor is configured to iteratively classify the additional user PII of the user by iteratively classifying the additional user PII of the user until the user-specific profile map data structure of the user is populated with data that exceeds a predefined data threshold.

28. The system according to claim 27, wherein the predefined data threshold is based on demographic factors, psychographic factors, behavioral factors, user interface (UI) design psychology, or any combination thereof.