



(51) International Patent Classification:
G06F 21/57 (2013.01) *G06Q 20/40* (2012.01)
G06F 21/30 (2013.01)

(21) International Application Number:
PCT/US2018/046777

(22) International Filing Date:
14 August 2018 (14.08.2018)

(25) Filing Language: English

(26) Publication Language: English

(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128-8999 (US).

(72) Inventors: **FILATOV, Alexander**; Yaroslavskaya 17-23, Moscow, 129366 (RU). **VALETOVA, Elena**; Yuzhnobutovskaya str., 38-54, Moscow, 117042 (RU). **DAWOOD, Fazluddin Iqbal**; B107, API-1000, Alwasl Road, Umm Suqeim 3, Dubai (AE). **CAMPBELL, Charles**; Villa 5A, District 1, Jumeirah Village Triangle, Dubai (AE). **MAHANTY, Ghanashyama**; 1394, Bin Hendi tower, Dubai (AE). **DELL, Anthony**; 209, Marina Residence 5, Palm

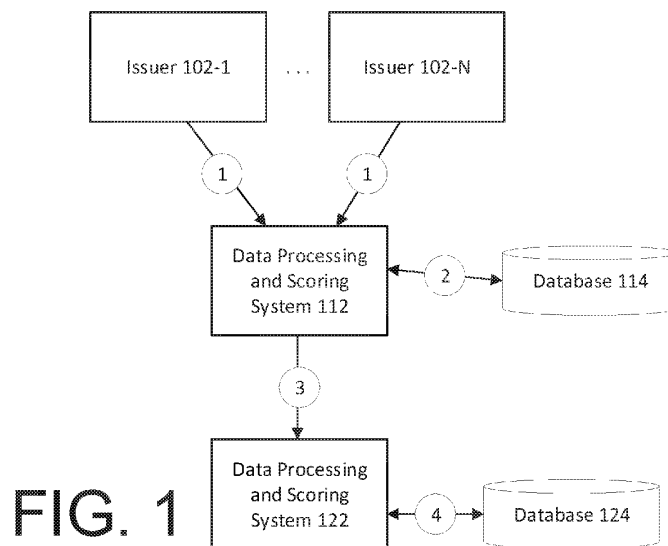
Jumeirah, Dubai (AE). **ZABEGAEV, Ilya**; Ozerkovskaya emb. 48/50, bld. 2, apt. 77, Moscow, 115054 (RU).

(74) Agent: **WANG, Xiaoyu** et al.; Kilpatrick Townsend & Stockton LLP, 1100 Peachtree Street, Suite 2800, Atlanta, Georgia 30309 (US).

(81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV,

(54) Title: ENHANCED DATA SECURITY AND PRESENTATION SYSTEM AND METHOD



(57) Abstract: Disclosed are 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 for the individual, which may be exclusive to certain entities. These individual-level scores can be updated and periodically uploaded to an entity (e.g., a reporting agency) that can utilize existing infrastructure to quickly provide these scores to any requesters.

MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM,
TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW,
KM, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

Published:

- *with international search report (Art. 21(3))*