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(54) Title: AUTOMATIC ADJUSTMENT OF LIMITS BASED ON MACHINE LEARNING FORECASTING

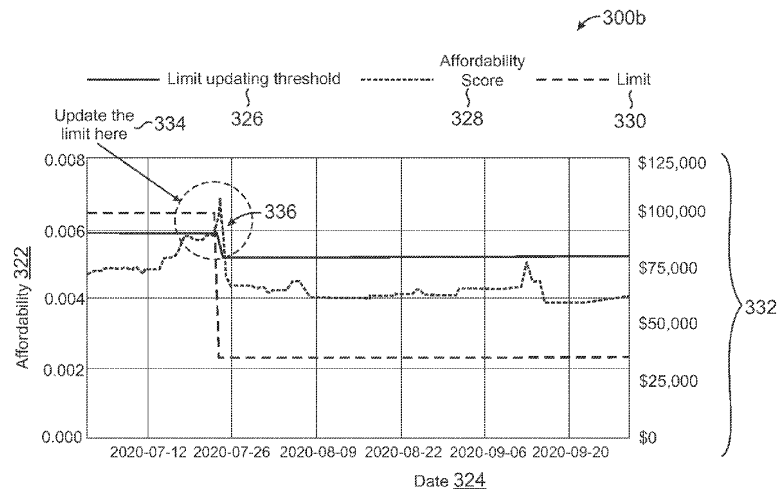


FIG. 3B

(57) Abstract: There are provided systems and methods for automatic adjustment of limits based on machine learning forecasting. An entity, such as company or other entity, may purchase items utilizing a payment instrument or card provided to the company by a credit provider system or entity. In order to provide proper underwriting for credit extensions, such as balances and limits of extendable credit, the credit provider system may utilize a forecasting machine learning (ML) model trained to predict a future global balance of funds or a likelihood of repayment of the extended credit limit. This may be based on information retrievable balances from a banking system and a staleness of this data. When the data is stale and has not been updated, the forecasted balance may have a wider range, and thus risk factors may designate less risky and lower limits.

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