Claims

1. A payment network server for facilitating credit profiling of consumers, the payment network server comprising:

a wallet communication module configured for:

receiving, from one or more wallet servers, digital wallet data of digital wallets of the consumers, the digital wallet data comprising identification data of the consumers;

a transaction module configured for:

retrieving, from a transaction database, merchant transaction data of merchant transactions made by the consumers using their digital wallets; and

identifying a merchant category code of each of the merchant transactions, the merchant category codes belonging to one of a number of merchant types comprising a constructive merchant type and an inhibitive merchant type;

a scoring module configured for:

obtaining a set of behavioral data for each of the consumers, the behavioral data associated with the merchant transactions;

scoring each of the merchant transactions based on the merchant category code, wherein the merchant transactions of the constructive merchant type are positively scored and the merchant transactions of the inhibitive merchant type are negatively scored;

determining an aggregated transaction score for each of the consumers by aggregating the merchant transaction scores; and

determining a cumulative score for each of the consumers based on the set of behavioral data, the set of behavioral data comprising the aggregated transaction scores of the consumers; and

a compilation module configured for:

generating a set of compiled data comprising the cumulative scores and identification data of each of the consumers; and

distributing the set of compiled data to institutions for said credit profiling of the consumers, said credit profiling comprising generating a credit profile of a risky consumer based on the negatively scored merchant transactions made by the risky consumer.

2. The server according to claim 1, the set of behavioral data further associated with mobile communication activity of the consumers, the set of behavioral data for each of the consumers comprising a mobile communication score, the scoring module further configured for determining the mobile communication scores from mobile communication data of the consumers.

3. The server according to claim 2,

the wallet communication module further configured for:

receiving, from the wallet servers, the mobile communication data collected by the wallet servers from electronic devices of the consumers operating the digital wallets; and

determining, from the mobile communication data and for each of the consumers, a number of calls communicated and/or number of messages communicated; and

the scoring module further configured for:

determining the mobile communication score for each of the consumers based on the number of calls and/or number of messages.

4. The server according to claim 3, the scoring module configured for determining a number of unique parties of the calls and/or messages, wherein the mobile communication score for each of the consumers is determined based additionally on the number of unique parties.

5. The server according to any one of claims 1 to 4, the set of behavioral data further associated with current ages of the consumers, the set of behavioral data for

each of the consumers comprising an age score, the scoring module further configured for determining the age scores from the identification data of the consumers.

6. The server according to claim 5, the scoring module further configured for:

determining the current age of each of the consumers based on the identification data thereof; and

determining the age score for each of the consumers based on the current age.

7. The server according to any one of claims 1 to 6, the set of behavioral data further associated with utilities settlement promptness of the consumers, the set of behavioral data for each of the consumers comprising an aggregated utilities score, the scoring module further configured for determining the aggregated utilities scores from utility bills and utility transactions of the consumers.

8. The server according to claim 7, further comprising:

a utilities communication module configured for:

receiving, from one or more utility servers, utility bill data of the utility bills issued to the consumers, the utility bills data comprising issuance dates of the utility bills;

the transaction module further configured for:

retrieving, from the transaction database, utility transaction data of the utility transactions made by the consumers using their digital wallets for settlement of the utility bills, the utility transaction data comprising transaction dates of the utility transactions; and

the scoring module further configured for:

determining a time duration between the issuance date of each of the utility bills and the transaction date of the corresponding utility transaction; and

scoring each of the utility bills based on the time duration; and

determining the aggregated utilities score for each of the consumers by aggregating the utility bill scores.

9. The server according to any one of claims 1 to 8, wherein the consumers are underbanked consumers pre-identified by the wallet servers based on absence of pre-existing credit profiles, such that said credit profiling is performed for the underbanked consumers.

10. A computerized method for facilitating credit profiling of consumers, the method performed by a payment network server and comprising:

receiving, from one or more wallet servers, digital wallet data of digital wallets of the consumers, the digital wallet data comprising identification data of the consumers;

retrieving, from a transaction database, merchant transaction data of merchant transactions made by the consumers using their digital wallets;

obtaining a set of behavioral data for each of the consumers, the behavioral data associated with the merchant transactions;

identifying a merchant category code of each of the merchant transactions, the merchant category codes belonging to a merchant type from a group comprising a constructive merchant type and an inhibitive merchant type;

scoring each of the merchant transactions based on the merchant category code, wherein the merchant transactions of the constructive merchant type are positively scored and the merchant transactions of the inhibitive merchant type are negatively scored;

determining an aggregated transaction score for each of the consumers by aggregating the merchant transaction scores;

determining a cumulative score for each of the consumers based on the set of behavioral data, the set of behavioral data comprising the aggregated transaction scores of the consumers;

generating a set of compiled data comprising the cumulative scores and identification data of each of the consumers; and

distributing the set of compiled data to institutions for said credit profiling of the consumers, said credit profiling comprising generating a credit profile of a risky consumer based on the negatively scored merchant transactions made by the risky consumer.

11. The method according to claim 10, the set of behavioral data comprising a mobile communication score for each of the consumers, the method further comprising:

receiving, from the wallet servers, mobile communication data collected by the wallet servers from electronic devices of the consumers operating the digital wallets;

determining, from the mobile communication data and for each of the consumers, a number of calls communicated and/or number of messages communicated; and

determining the mobile communication score for each of the consumers based on the number of calls and/or number of messages.

12. The method according to claim 10 or 11, the set of behavioral data comprising an age score for each of the consumers, the method further comprising:

determining a current age of each of the consumers based on the identification data thereof; and

determining the age score for each of the consumers based on the current age.

13. The method according to any one of claims 10 to 12, the set of behavioral data comprising an aggregated utilities score for each of the consumers, the method further comprising:

receiving, from one or more utility servers, utility bill data of utility bills issued to the consumers, the utility bill data comprising issuance dates of the utility bills;

retrieving, from the transaction database, utility transaction data of utility transactions made by the consumers using their digital wallets for settlement of the utility bills, the utility transaction data comprising transaction dates of the utility transactions;

determining a time duration between the issuance date of each of the utility bills and the transaction date of the corresponding utility transaction;

scoring each of the utility bills based on the time duration; and

determining the aggregated utilities score for each of the consumers by aggregating the utility bill scores.

14. The method according to any one of claims 10 to 13, the method being iteratively performed at predefined intervals, wherein the set of behavioral data is associated with a predefined period before each of the predefined intervals.

15. A computerized method for facilitating credit profiling consumers, the method performed by a wallet server and comprising:

identifying the consumers from a wallet database, each of the consumers having identification data;

identifying, from the wallet database, digital wallets of the consumers based on the identification data thereof,

retrieving, from the wallet database, merchant transaction data of merchant transactions made by the consumers using their digital wallets;

obtaining a set of behavioral data for each of the consumers, the behavioral data associated with the merchant transactions;

identifying a merchant category code of each of the merchant transactions, the merchant category codes belonging to a merchant type from a group comprising a constructive merchant type and an inhibitive merchant type;

scoring each of the merchant transactions based on the merchant category code, wherein the merchant transactions of the constructive merchant type are positively scored and the merchant transactions of the inhibitive merchant type are negatively scored;

determining an aggregated transaction score for each of the consumers by aggregating the merchant transaction scores;

determining a cumulative score for each of the consumers based on the set of behavioral data, the set of behavioral data comprising the aggregated transaction scores of the consumers;

generating a set of compiled data comprising the cumulative scores and identification data of each of the consumers; and

distributing the set of compiled data to institutions for said credit profiling of the consumers, said credit profiling comprising generating a credit profile of a risky consumer based on the negatively scored merchant transactions made by the risky consumer.

16. The method according to claim 15, further comprising identifying, from among the consumers, underbanked consumers based on absence of pre-existing credit profiles, wherein said credit profiling is performed for the underbanked consumers.