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(54) Title: SYSTEMS, PROCESSORS, AND METHODS FOR MANAGING USER FINANCIAL INFORMATION

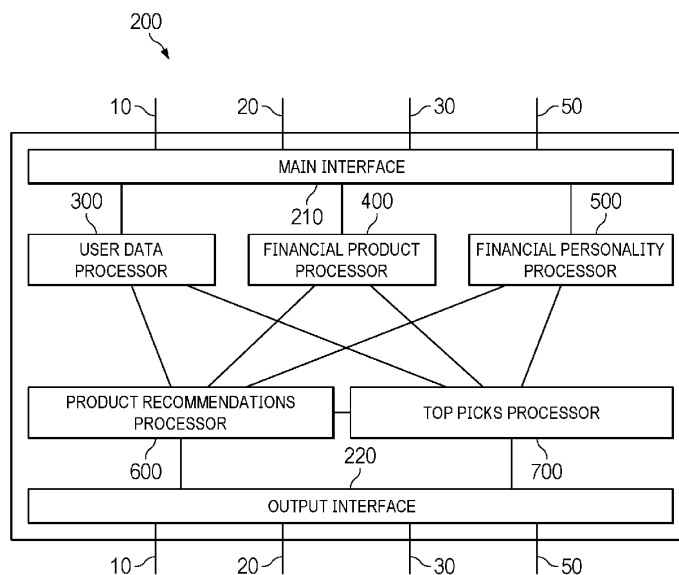


FIG. 2

(57) Abstract: Embodiments relate to methods and systems for managing user financial information. The method includes performing a main financial institution processing, which includes generating an inflow and outflow of value into and out of all financial accounts held by the user in at least a first and second financial institution, generating an inflow/outflow ratio, identifying all recurring and non-recurring payments made by all financial accounts held in the first and second financial institution, and generating a financial institution score based on at least one of the above. The method includes determining a financial institution ranking, determined by comparing the financial institution scores and ranking based on the comparing. The method includes generating product recommendation(s) based on the financial institution score(s) and/or the financial institution ranking.

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