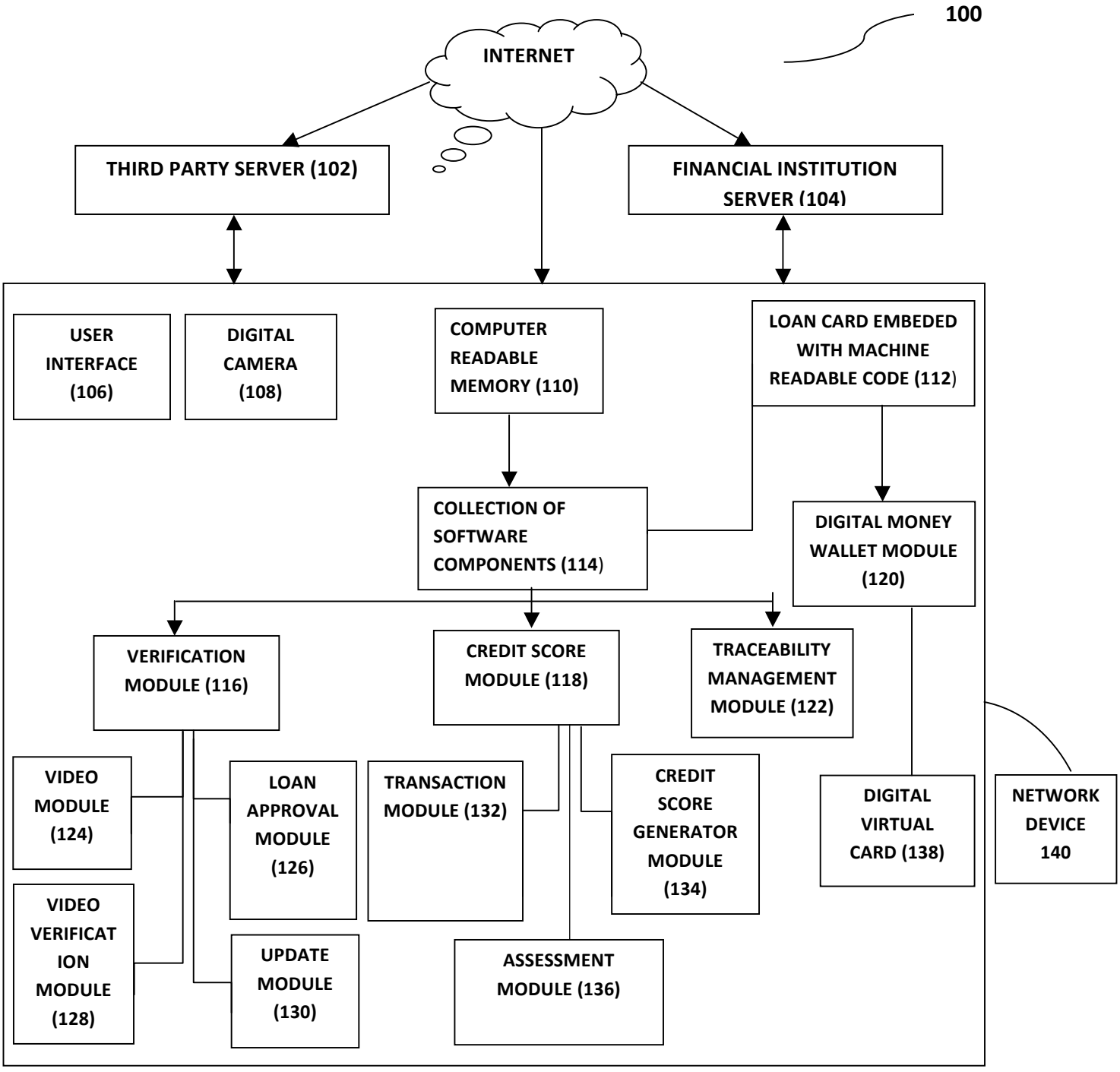

100
INTERNET
THIRD PARTY SERVER (102)
FINANCIAL INSTITUTION SERVER (104)
USER INTERFACE (106)
DIGITAL CAMERA (108)
COMPUTER READABLE MEMORY (110)
LOAN CARD EMBEDED WITH MACHINE READABLE CODE (112)
COLLECTION OF SOFTWARE COMPONENTS (114)
DIGITAL MONEY WALLET MODULE (120)
VERIFICATION MODULE (116)
CREDIT SCORE MODULE (118)
TRACEABILITY MANAGEMENT MODULE (122)
VIDEO MODULE (124)
LOAN APPROVAL MODULE (126)
TRANSACTION MODULE (132)
CREDIT SCORE GENERATOR MODULE (134)
DIGITAL VIRTUAL CARD (138)
NETWORK DEVICE 140
VIDEO VERIFICATION MODULE (128)
UPDATE MODULE (130)
ASSESSMENT MODULE (136)

FIG.1

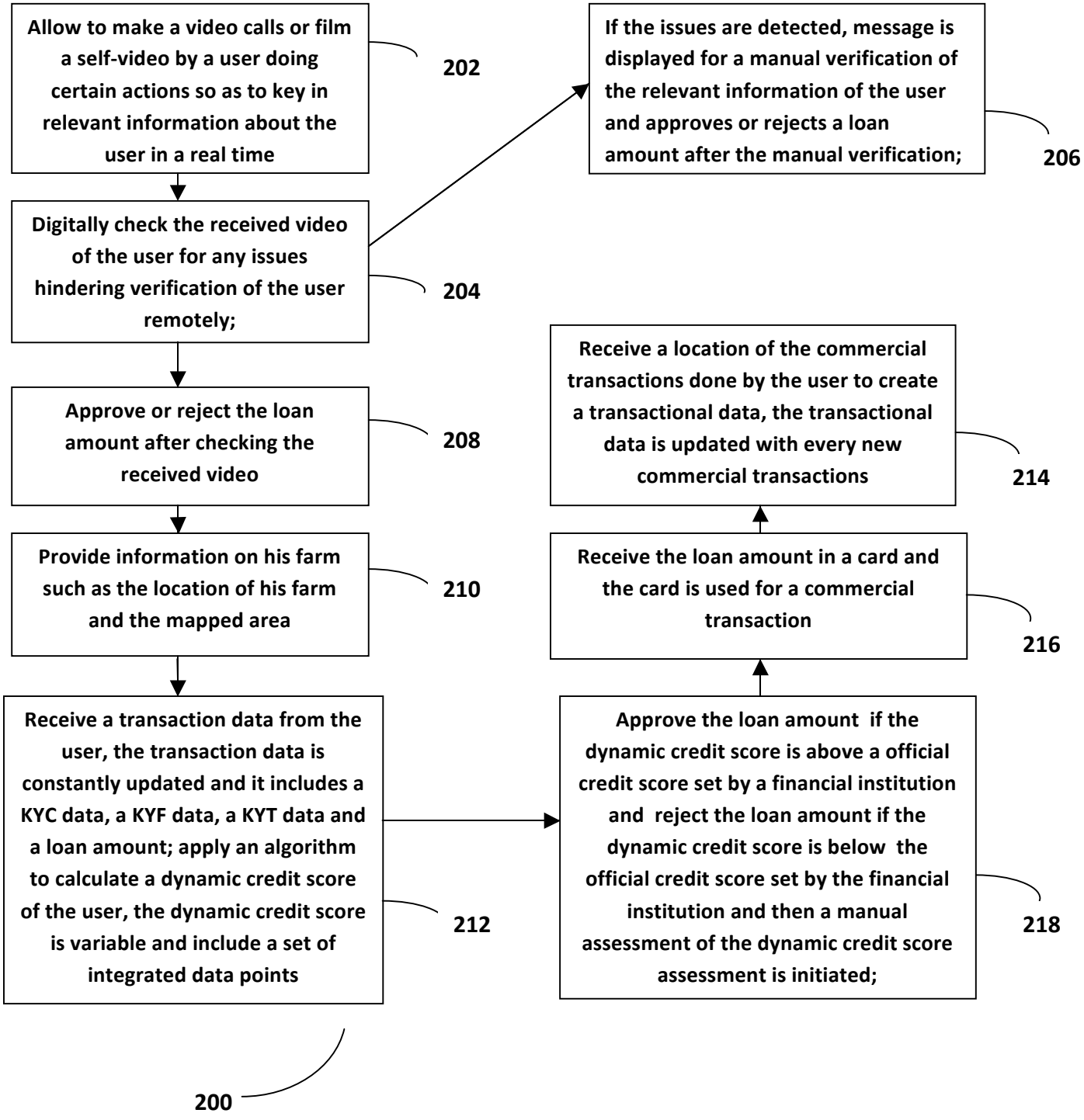

Allow to make a video calls or film a self-video by a user doing certain actions so as to key in relevant information about the user in a real time
202
Digitally check the received video of the user for any issues hindering verification of the user remotely;
204
If the issues are detected, message is displayed for a manual verification of the relevant information of the user and approves or rejects a loan amount after the manual verification;
206
Approve or reject the loan amount after checking the received video
208
Provide information on his farm such as the location of his farm and the mapped area
210
Receive a transaction data from the user, the transaction data is constantly updated and it includes a KYC data, a KYF data, a KYT data and a loan amount; apply an algorithm to calculate a dynamic credit score of the user, the dynamic credit score is variable and include a set of integrated data points
212
Approve the loan amount if the dynamic credit score is above a official credit score set by a financial institution and reject the loan amount if the dynamic credit score is below the official credit score set by the financial institution and then a manual assessment of the dynamic credit score assessment is initiated;
218
Receive the loan amount in a card and the card is used for a commercial transaction
216
Receive a location of the commercial transactions done by the user to create a transactional data, the transactional data is updated with every new commercial transactions
214
200

FIG.2