

CLAIMS

1. A method of initiating a transaction, the method comprising:
 - receiving financial data associated with an entity;
 - calculating a first financial health score for the entity using the financial data;
 - receiving a funding requirement indication from a device associated with the entity;
 - generating a credit line request for the entity, the credit line request comprising an indication of the first financial health score and an indication of the funding requirement indication;
 - sending the credit line request to a server associated with a lending institution;
 - receiving a credit line response from the server associated with the lending institution, the credit line response comprising an interest rate dependency indication, the interest rate dependency indication indicating a dependency of an interest rate on a financial health score for the entity;
 - storing a smart contract on a distributed ledger, the smart contract corresponding to a pre-approved credit line for the entity, the pre-approved credit line having an interest rate set according to the interest rate dependency indication;
 - receiving further financial data associated with the entity;
 - calculating a second financial health score using the further financial data;
 - receiving a credit line usage request from the device associated with the entity; and
 - executing the smart contract on the distributed ledger to initiate a loan from the lending institution to the entity, the loan having an interest rate set using the second financial health score and the interest rate dependency.
2. A method according to claim 1, wherein the distributed ledger is a permissioned distributed ledger and the smart contract is stored on a private channel of the permission distributed ledger accessible by the server associated with the lending institution.
3. A method according to claim 1 or claim 2, wherein the first financial health score and the second financial health score are multidimensional measures derived from the financial data of the entity.

4. A method according to any preceding claim, wherein the credit line response further comprises an indication of a restriction on use of funding proceeds.
5. A method according to claim 4, wherein the funding requirement indication comprises an indication of an invoice and the indication of the restriction on the use of funding proceeds comprises an indication that the funding proceeds may only be used for payment of the invoice.
6. A method according to any one of claims 4 or 5, wherein the loan is executed to have the restriction on use of funding proceeds.
7. A method according to claim 6, wherein initiating the loan comprises providing a payment card account with a value associated with the loan and placing a restriction on the use of the payment card account.
8. A method according to any one of claims 1 to 6, wherein initiating the loan comprises initiating a transfer of a value associated with the loan to a bank account.
9. A method according to any one of claims 1 to 6, wherein initiating the loan comprises providing a payment card account with a value associated with the loan.
10. A computer readable medium carrying computer executable instructions which when executed on at least one processor cause the at least one processor to carry out a method according to any one of claims 1 to 9.
11. A credit line management system comprising a computer processor and a data storage device, the data storage device storing instructions operative by the processor to:
 - receive financial data associated with an entity;
 - calculate a first financial health score for the entity using the financial data;
 - receive a funding requirement indication from a device associated with the entity;

generate a credit line request for the entity, the credit line request comprising an indication of the first financial health score and an indication of the funding requirement indication;

send the credit line request to a server associated with a lending institution;

receive a credit line response from the server associated with the lending institution, the credit line response comprising an interest rate dependency indication, the interest rate dependency indication indicating a dependency of an interest rate on a financial health score for the entity;

store a smart contract on a distributed ledger, the smart contract corresponding to a pre-approved credit line for the entity, the pre-approved credit line having an interest rate set according to the interest rate dependency indication;

receive further financial data associated with the entity;

calculate a second financial health score using the further financial data;

receive a credit line usage request from the device associated with the entity;

and

execute the smart contract on the distributed ledger to initiate a loan from the lending institution to the entity, the loan having an interest rate set using the second financial health score and the interest rate dependency.

12. A system according to claim 11, wherein the distributed ledger is a permissioned distributed ledger and the smart contract is stored on a private channel of the permission distributed ledger accessible by the server associated with the lending institution.

13. A system according to claim 11 or claim 12, wherein the first financial health score and the second financial health score are multidimensional measures derived from the financial data of the entity.

14. A system according to any one of claims 11 to 13, wherein the credit line response further comprises an indication of a restriction on use of funding proceeds.

15. A system according to claim 14, wherein the funding requirement indication comprises an indication of an invoice and the indication of the restriction on the use

of funding proceeds comprises an indication that the funding proceeds may only be used for payment of the invoice.

16. A system to any one of claims 14 or 15, wherein the loan is executed to have the restriction on use of funding proceeds.

17. A system according to claim 16, wherein initiating the loan comprises providing a payment card account with a value associated with the loan and placing a restriction on the use of the payment card account.

18. A system according to any one of claims 11 to 16, wherein initiating the loan comprises initiating a transfer of a value associated with the loan to a bank account.

19. A system according to any one of claims 11 to 16, wherein initiating the loan comprises providing a payment card account with a value associated with the loan.