

Abstract

LOAN MATCHING SYSTEM AND METHOD

An automatic matching system for loan / credit operation and preferably for loan operation, comprising a loan / credit document verification and generation unit, an optional loan / credit document privacy data processing unit, an artificial intelligence loan / credit matching unit, and a loan / credit offer and auction unit operatively connected with each other; wherein the loan / credit offer and auction unit is configured to notify each lender of a group of potential lender entities and/or companies of a first loan / credit operation and to transmit a first loan / credit document and/or a verified second loan / credit document, so as to require each lender to provide a loan offer for the first loan / credit operation, and initiate an online first auction based on the loan offer, and generate and update in real time an online offer ranking table according to initial and revised offers of each lender during auction period, and determine at least one top ranked lenders and an ultimate accepted/selected lender to proceed with and complete the first loan / credit operation.

(FIG. 1)