



- (51) **International Patent Classification:**
G06Q 20/06 (2012.01) *G06Q 40/02* (2023.01)
G06Q 20/40 (2012.01)
- (21) **International Application Number:**
PCT/US2023/012170
- (22) **International Filing Date:**
02 February 2023 (02.02.2023)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
17/692,453 11 March 2022 (11.03.2022) US
- (71) **Applicant: MASTERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).
- (72) **Inventors: DEWAR, Michael, Alan**; 1 Old Forge Cottages Carrington Road, Richmond, Surrey TW10 5AA (GB). **ANASTASIA, Jonathan**; 61 Fernwood Road, Larchmont, NY 10538 (US). **IANNACE, Marianne**; 204 Turtle Bay Drive, Branford, CT 06405 (US).
- (74) **Agent: KLOCINSKI, Steven**; Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577 (US).
- (81) **Designated States** (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CV, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS,

(54) **Title:** CROSS-NETWORK ASSESSMENT OF TRANSACTIONS FOR PROVIDER REPUTATION

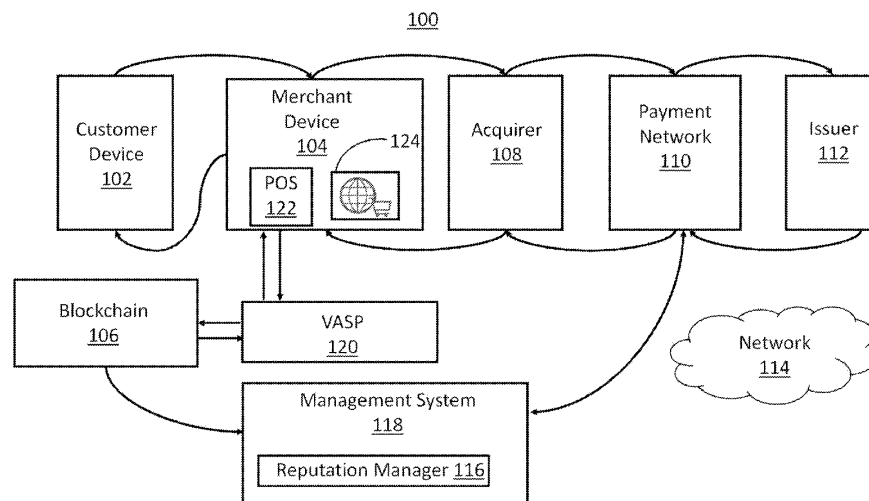


Figure 1

(57) **Abstract:** A management system for cross-network assessment of transactions for provider reputation receives a provider string associated with a provider identification and that includes a provider score. The provider identification is extracted from the provider string. In view of the provider identification, a potential merchant identification code is determined from a set of known merchant identification codes. At least one transaction associated with the potential merchant identification code can be identified by analyzing transaction data stored in a structured data resource associated with the management system. In view of the provider score, a transaction score is assigned to each transaction associated with the potential merchant identification code. The transaction score is stored. Merchant statistics are determined by analyzing the at least one transaction. A report is generated in view of the merchant statistics and the transaction score. The report is provided for display via a graphical user interface.

[Continued on next page]

RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH,
TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS,
ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, CV, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, ME, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— with international search report (Art. 21(3))
