

Title (en)

SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION

Title (de)

SYSTEM UND VERFAHREN FÜR SYSTEM ZU SYSTEM KREDIT-INFORMATIONEN-ÜBERTRAGUNG

Title (fr)

SYSTEME ET PROCEDE PERMETTANT DE TRANSMETTRE DES INFORMATIONS DE CREDIT DE SYSTEME A SYSTEME

Publication

EP 1114380 A4 20011128 (EN)

Application

EP 99943734 A 19990819

Priority

- US 9918725 W 19990819
- US 9732998 P 19980820
- US 37629499 A 19990818

Abstract (en)

[origin: WO0011586A1] The invention relates to a credit updating system (16) which permits credit files stored in different formats, and possibly in different countries, to be seamlessly exchanged and updated without conversion on the end users' part. A central credit repository (20) stores credit information in a universal format, such as the ICCIF format formulated by Equifax, In., but contains an interpreter module (40) to accept and map data from idiosyncratic foreign credit systems (24) to that database. The client (10a) of the credit system, such as banks issuing credit cards, can specify language, currency denomination, exchange rate and other information according to their needs. System-to-system credit file updating is enhanced.

IPC 1-7

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IPC 8 full level

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CPC (source: EP)

G06F 16/84 (2018.12); **G06Q 40/02** (2013.01)

Citation (search report)

- [X] US 4868866 A 19890919 - WILLIAMS JR BILLY L [US]
- See references of WO 0011586A1

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DOCDB simple family (publication)

WO 0011586 A1 20000302; **WO 0011586 A8 20000525**; **WO 0011586 A9 20000713**; AU 5677199 A 20000314; CA 2341039 A1 20000302; EP 1114380 A1 20010711; EP 1114380 A4 20011128

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