

Credit Scoring Project

Product Requirements

Emurgo Labs

1. Introduction

This project is to calculate the credit scoring for user in our system, using both onchain and offchain data.

After that, the scoring will be used in other systems, for example: to borrow money from Lending contract, etc.

2. Plutus Smart Contracts

Based on these requirements, there will be two plutus smart contracts in the system, including:

1. MintScoringToken Contract: this contract is to mint a new Scoring Token for user with score attached in datum, the score will be calculated based on onchain and offchain data.

2. ManageScoringToken Contract: this contract is to manage the Scoring Token's flow and the attached datum when the operator update new score for user at the beginning of each month or when user use the Scoring Token as a reference to borrow a package from Lending contract.

3. Architecture

