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(54) Title: UNIT CREDIT GUARANTEE (UCG) CREATION & MANAGEMENT PLATFORM

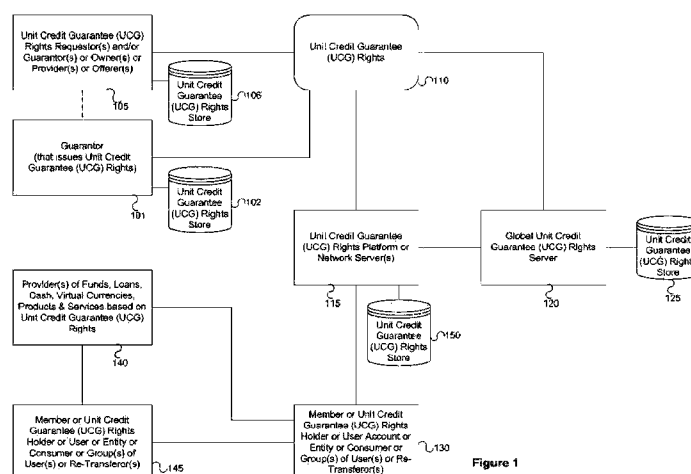


Figure 1

(57) Abstract: Defining, unitizing, denominating & dematerializing, generating, storing, updating, circulating & managing Credit Guarantee right(s) or contract(s) and Unit Credit Guarantee & Credit Guarantee Circulation & Management Platform or Network is disclosed for enabling to searching, matching, filtering, selecting, inviting & requesting provider and/or consumer of unitize Credit Guarantee right(s) or contract(s) and enabling to sending, receiving, re-storing, circulating, transferring, re-transferring, synchronizing, updating, presenting, publishing, accessing, using, consuming, viewing details, monitoring, tracking, mapping, logging, storing, presenting & viewing details of consumption, each transfer & re-transfer including identity & name of transferor & transferee, number of unitize Credit Guarantee right(s) or contract(s) transferred, details of each transaction, event, activity & action, accounting, auditing, metering, payments, billing, reporting, notifying & managing one or more unitize Credit Guarantee right(s) or contract(s).

TITLE

Unit Credit Guarantee (UCG) Creation & Management Platform

5 COPYRIGHT INFORMATION

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FIELD OF INVENTION

15 The present invention relates generally to define, generate, register, store, send, receive, transfer, deposit, update, present, consume, use, access, monitor, log or track, transact, report & manage Unit Credit Guarantee (UCG) Right.

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BACKGROUND OF THE INVENTION

Currently, there are no standards or laws and systems for defining, generating, standardizing, unitizing & dematerializing of Credit Guarantee in the form of units. Currently, also there is no centralized server(s) who maintains Unitize Credit Guarantee Rights and enables to easily circulation, transferring, accounting of Unitize Credit Guarantee Rights and provides one or more networks, social networks, systems, applications, services, platform, frameworks, exchanges, marketplaces for carrying out the management of Unitize Credit Guarantee Rights. At present a Credit Guarantee owner or provider desiring applying, receiving, & issuing Credit Guarantee may take weeks, or even months before any Credit Guarantee received, consumed, transferred & issued and it is expensive and time consuming tedious process. Credit Guarantee principal or owner or provider cannot easily search, match, provide, transfer, manage, and account Credit Guarantee to 3rd parties. Borrower, consumer or user cannot easily search, request & gets Credit Guarantee for their various needs. Currently also there is no platform or network where user can define and generate Unitize Credit Guarantee Right including Unitize Personal Guarantee Right and provided to other users including one or more connected or related or other users of one or more networks or platforms.

The present invention relates to a creating, defining, describing, legalizing, standardizing, convert into denomination of Credit Guarantee in the form of Unit Credit Guarantee (UCG) Right and generating of Unit Credit Guarantee (UCG) Right and enables users to store, send, receive, transfer, circulate, update, present, consume, use, access, monitor, log or track, transact, report & manage Unit Credit Guarantee (UCG) Right. Each Unit Credit Guarantee (UCG) Right contains standardized rights and value.

Each Unit Credit Guarantee (UCG) Right may conditional, unconditional, transferable or transmissible, non-transferable, divisible or fractionable or denominatable or denominable, assignable, have associate or auto or manually or remotely updated obligation to make re-payment of received cash, fund, loan, cash, products & services in exchange of Unit Credit Guarantee (UCG) Right within particular period, have associate or auto or manually or remotely updated contract agreements, privacy settings, preferences, privacy policies, terms & conditions, promise to pay, various contract agreements, have associate or auto or manually or remotely updated unique global identity, description, conditions, rules, Credit Guarantee number, identity, name & contact address & location of applicant & applicant's bank, Cash Collateral Account Number, Guarantee Servicing Account Number, Guarantee Payment Account Number, reason,

owner(s) identity, details & profile, issued bank identity, details & profile, amount, validity, currency code, name & type, digital signatures & certificates, issued date, maturity date, expiration date, Unit Credit Guarantee (UCG) Right account number, defined Unit Credit Guarantee (UCG) Right including Right of using Credit Guarantee for receiving, applying, demanding, borrowing, debiting, crediting, transferring, gifting, donating, depositing, paying and requesting one or more Unit Credit Guarantee (UCG) Right associate value in the form of money, cash, credits, credit line, revolving credit, virtual currencies, goods or products & services from one or more providers of funds, loans, cash, credits, credit line, revolving credit, products & services including banks, individuals, any type of entity, sellers, online and/or offline merchants.

Present invention also enable user(s) including individual or person, group(s) of persons, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, school, collage, temple, brand, and any types of named entity to create, define, model, generate, transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right, wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may comprises unique identity & account number of personal guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more contracts, agreements, deeds, documents disclosing credit abilities.

Each Unit Credit Guarantee (UCG) Right can Transferred from/to/within/among networks, platforms, web sites, applications, services, users, user accounts, banks, systems, devices & persons like money & digital currencies and server can monitors, tracks, logs, & stores while each transfer, information about each or one or more or group(s) of Unit Credit Guarantee (UCG) Right associate transferor, transferee, bank, beneficiary, transaction details, account details including payments, re-payments, installments, interest.

Server can data mine, process & notify, report, & present said relevant logged & stored data to principal or owner of Unit Credit Guarantee (UCG) Rights, Transferor, Transferee, Platform, Administrator, User, Beneficiary & Provider of Funds, Loans, Cash, Credits, Credit Line, Revolving Credit, Products & Services.

The global market for providing, circulating, transferring & using Credit Guarantee, Bank Guarantee & Person to Person Credit Guarantee rights is very huge and accounted for trillions of dollar value and has potential of trillions more.

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Presently, there is no convenient, centralized Unitize Credit Guarantee (UCG) Rights server, network, platform & marketplace for defining, generating, storing, circulating, transferring, issuing, sending, receiving & managing Unitize Credit Guarantee (UCG) rights. Accordingly, there is a need for a centralized Unitize Credit Guarantee (UCG) Rights server, network,
10 platform & marketplace and a method of defining, generating, storing, circulating, depositing, transferring, issuing, sending, receiving, updating & managing Unitize Credit Guarantee (UCG) rights in an expeditious manner.

Therefore, it is with respect to these considerations and others that the present invention has been
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OBJECT OF THE INVENTION

Main objective of the present invention is to creating, defining, describing, legalizing, standardizing, convert into lowest or defined denomination and generating of Credit Guarantee in the form of Unitize Credit Guarantee or Credit Guarantee (UCG) Right and enables users to store, send, receive, deposit, transfer, circulate, update, present, consume, use, access, monitor, log or track, transact, report & manage Unit Credit Guarantee (UCG) Right.

Other main objective of the present invention is to enable user including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity to create, define, model, generate, transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right, wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may comprises unique identity & account number of personal guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, maximum limit of re-transfer of number of UCG, conditions & type of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more contracts, agreements, deeds, documents disclosing credit abilities.

Primary objective of the present invention is to dematerialization (DEMAT) or electronic or digital recording of Credit Guaranteed and enable to register, create, operate, & manage Unit Credit Guarantee (UCG) Right account(s) for depositing, debiting or crediting of deposited, consumed & expired Unit Credit Guarantee (UCG) Rights, transferring to one or more accounts of one or more networks, re- transferring, updating, calculating, debiting, crediting, consuming, spending, using, accessing, paying fees, interest, commission & charges to guarantor and/or guarantor bank, monitoring, tracking & storing one or more Unit Credit Guarantee (UCG) Rights related transactions, actions, & activities, repayment of received or used credits in exchange of Unit Credit Guarantee (UCG) Right(s), viewing account, reports, notification.

Other main objective of the present invention is to maintain global database(s) of Unit Credit Guarantee (UCG) Right(s) with unique identity, metadata & information which can access by

one or more networks, platforms, websites, applications, services, database, devices via API & web services.

Other objective of the present invention is to make complete or one or more steps of Credit
 5 Guarantee procedure, process, steps, workflow digital or electronic or online or wizard based, automated and/or partial automated with human or administrator(s) intervention including registering, consulting, applying, uploading or downloading documents, reviewing, evaluating, verifying, validating, processing, send or receive a guarantee offer, send or receive sign
 10 guarantee offer, collaboratively defining, drafting documents specifications, inputting online pre-created forms, contracts or agreements or deeds or certificate, negotiating, accepting terms & conditions & signing or digitally signing documents or contracts, opening accounts, confirming, issuing, paying fees or charges, permitting, ordering, advising, referring, transferring, re-transferring, re-approval for re-transfer, storing, circulating, updating, receiving permission, delivery, dividing or unitizing, dematerializing, transacting, consuming, using, receiving &
 15 repaying funds, loans, cash, credits, credit line, revolving credit, virtual currencies, goods or products & services, applications etc. based on unitize Credit Guarantee (UCG) Rights, settling, claiming, monitoring, tracking, recording, logging, accounting, metering, billing, supporting, viewing Unit Credit Guarantee (UCG) Rights balances, viewing recent transactions, viewing statements, credit rating or scoring, notifying, reporting & managing of Credit Guarantee and/or
 20 unitize Credit Guarantee or credit guarantee and searching, matching, filtering, inviting & requesting for Credit Guarantee and/or unitize Credit Guarantee or credit guarantee.

Other objective of the present invention is to enable social network(s) of account holder of Unit
 Credit Guarantee (UCG) Rights and facilitates to create, edit & manage profile, search, match,
 25 select, import, export, invite, sent request, accept invitation and add connections or contacts from one or more networks, applications, services, databases, & devices, search, match, select, request, communicate & negotiate with providers of Unit Credit Guarantee (UCG) Rights, enable to publish requirement for finding or matching provider of Unit Credit Guarantee (UCG) Rights, provider of Unit Credit Guarantee (UCG) Rights is enabled to search, match, analyze public data
 30 of account holders of Unit Credit Guarantee (UCG) Rights for searching, matching, inviting account holders or users of one or more Unit Credit Guarantee (UCG) Rights' networks, platforms, servers, databases, applications, services & devices for providing Unit Credit Guarantee (UCG) Rights, enable account holder or holder of Unit Credit Guarantee (UCG) Rights to search, match, select, request Provider(s) of Funds, Loans, Cash, Virtual Currencies,
 35 Products & Services based on Unit Credit Guarantee (UCG) Rights for purchasing products &

services, receive credits, cash & loans in exchange of Unit Credit Guarantee (UCG) Rights or use services of Provider(s) of Funds, Loans, Cash, Virtual Currencies, Digital Currencies, Products & Services based on Unit Credit Guarantee (UCG) Rights for applying, selecting, confirming purchase of products & services, receive cash, credits & loans via new innovative payment mode as Unit Credit Guarantee (UCG) Rights, enable Provider(s) of Funds, Loans, Cash, Virtual Currencies, Digital Currencies, Products & Services based on Unit Credit Guarantee (UCG) Rights to issue periodic statements indicating amount of installments, interest, charges, fees & commission for receiving payments from borrower, who purchased products & services, received cash, credits & loans in exchange of Unit Credit Guarantee (UCG) Rights.

Other objective of the present invention is to create social graph and monitoring, tracking & storing information about connections, transactions, events, interactions, debiting, crediting, activities, actions between or among edges including account holders of Unit Credit Guarantee (UCG) Rights and Unit Credit Guarantee (UCG) Rights. Social network of account holders or users of Unit Credit Guarantee (UCG) Rights also create & present directories of Providers of Unit Credit Guarantee (UCG) Rights, Prospective users of Unit Credit Guarantee (UCG) Rights, Provider(s) of Funds, Loans, Cash, Virtual Currencies, Products & Services based on or in exchange of Unit Credit Guarantee (UCG) Rights.

SUMMARY OF THE INVENTION

In accordance with one aspect of the present invention, a computerized Unit Credit Guarantee (UCG) Right global centralize server, platform, network, exchange, system, application, service is disclosed for facilitating the defining, standardizing, legalizing, generating, storing, sending, receiving, circulating, transferring, accessing, consuming or using, trading, monitoring, tracking, accounting, & managing of one or more Unit Credit Guarantee (UCG) Rights and searching, matching, requesting, inviting users for providing & transferring Unit Credit Guarantee (UCG) Rights. The computerized server, platform, network, exchange, system, application, service includes at least one unitized Credit Guarantee (UCG) Right relating to insuring particular amount of monitory value rights, and a computer-accessible forum configured to allow a plurality of participants to apply, issue, define, denominate, generate, store, update, order, advice, send, receive, deposit, transfer, share, publish, present, synchronize, sell, trade, donate, gift, access, consume, use, notify, account, report, monitor, track, log & mange the unitized Credit Guarantee (UCG) right or contract. The plurality of participants includes at least one Unit Credit Guarantee (UCG) Rights principal or owner having the unitized Unitize Credit Guarantee (UCG) rights or contract and desiring to search, match, determine, select, invite, request & find receiver or consumer or user or borrower of Unit Credit Guarantee (UCG) Rights and provide, transfer, assign & manage the unitized Unit Credit Guarantee (UCG) Rights. The plurality of participants also includes at least one receiver or consumer or user or borrowers of unitize Credit Guarantee (UCG) rights desiring to obtain the unitized Credit Guarantee (UCG) rights.

In accordance with another aspect of the present invention, a method is disclosed for trading at least one unitized Credit Guarantee (UCG) right or contract relating to insuring or guaranteeing or underwriting or trusting associate value and right to get or access fund, cash, credits, credit line, revolving credit & amount rights by a principal or owner of the unitized Credit Guarantee (UCG) right or contract to at least one consumer or user, or borrower or buyer or receiver of Unit Credit Guarantee (UCG) Rights through a computerized unitized Credit Guarantee (UCG) rights platform, network, marketplace, exchange, server, application, service & system. The method includes the steps of: storing in a computerized storage device information describing the principal or owner of unitized Credit Guarantee (UCG) rights providing, generating, storing, updating & listing the unitized Credit Guarantee (UCG) right or contract on the computerized unitized Credit Guarantee (UCG) rights platform, network, marketplace, exchange, server, application, service & system, storing in a computerized storage device information describing the consumer or user, or borrower or buyer or receiver of unitize Credit Guarantee (UCG) right

or contract using, accessing, consuming, receiving & purchasing the unitize Credit Guarantee (UCG) right or contract through the computerized platform, network, marketplace, exchange, server, application, service & system, and processing in a microprocessor the accounting, monitoring, tracking, logging, recording, storing, processing, synchronizing, consuming, 5 accessing of the received by the user or consumer or borrower of the Credit Guarantee (UCG) right or contract.

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DETAILED DESCRIPTION OF THE INVENTION

The present invention now will be described more fully hereinafter with reference to the accompanying drawings, which form a part hereof, and which show, by way of illustration, specific exemplary embodiments by which the invention may be practiced. This invention may, however, be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure will be thorough and complete, and will fully convey the scope of the invention to those skilled in the art. Among other things, the present invention may be embodied as methods or devices.

Accordingly, the present invention may take the form of an entirely hardware embodiment, an entirely software embodiment or an embodiment combining software and hardware aspects. The following detailed description is, therefore, not to be taken in a limiting sense.

Throughout the specification and claims, the following terms take the meanings explicitly associated herein, unless the context clearly dictates otherwise. The phrase "in one embodiment" as used herein does not necessarily refer to the same embodiment, though it may. Furthermore, the phrase "in another embodiment" as used herein does not necessarily refer to a different embodiment, although it may. Thus, as described below, various embodiments of the invention may be readily combined, without departing from the scope or spirit of the invention.

In addition, as used herein, the term "or" is an inclusive "or" operator, and is equivalent to the term "and/or," unless the context clearly dictates otherwise. The term "based on" is not exclusive and allows for being based on additional factors not described, unless the context clearly dictates otherwise. In addition, throughout the specification, the meaning of "a," "an," and "the" include plural references. The meaning of "in" includes "in" and "on."

In accordance with one aspect of the present invention, a computerized Unit Credit Guarantee Circulation & Management platform, network, system, database, device, application, service is disclosed for facilitating the preparing & define, generating, unitizing, denominating & dematerializing, maintaining or storing the Credit Guarantee right(s) or contract(s), enabling the Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) to searching, matching, filtering, selecting, inviting & requesting provider and/or consumer of unitize Credit Guarantee right(s) or contract(s) and enabling Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) and/or Member of Network or Platform or Unit Credit Guarantee (UCG) Rights User Account or Consumer or Group(s) of User(s) or re-Transferor(s) to sending,

receiving, re-storing, circulating, transferring, re-transferring, synchronizing, updating, presenting, publishing, accessing, using, consuming, viewing details, accounting, auditing, metering, payments, billing, reporting, notifying & managing one or more unitize Credit Guarantee right(s) or contract(s). The computerized platform, network, system, database, device, application, service includes at least one Unit Credit Guarantee (UCG) Rights relating to any types of Credit Guarantee and/or Credit Guarantee right(s) including personnel guarantee and bank guarantee, and a computer-accessible medium configured to allow a plurality of participants to register, send, receive, synchronize, transfer, re-transfer, store, circulate, update, download, upload, assign, select, search, match of Unit Credit Guarantee (UCG) Rights and monitor, track, log, account, audit, bill, notify, & report access, use & consumption of Unit Credit Guarantee (UCG) Rights. The plurality of participants includes at least one provider of Unit Credit Guarantee (UCG) Rights having at least one Unit Credit Guarantee (UCG) Rights and desiring to transfer Unit Credit Guarantee (UCG) Rights. The plurality of participants also includes at least one Recipient or User or Consumer of Unit Credit Guarantee (UCG) Rights desiring to obtain, receive, request to provide, re-transfer, share, circulate, access, use, consume, track, monitor, log, account, audit & manage own or transferred Unit Credit Guarantee (UCG) Rights.

Following are descriptions of key elements of a Unit Credit Guarantee Circulation & Management platform, network, application, service, device, database and global network in accordance with one or more embodiments of the present invention. A Unit Credit Guarantee Circulation & Management platform, network, application, service, device, database and global network may have some or all of these elements, as well as any additional elements necessary for the setup, execution, and daily operation of a Unit Credit Guarantee Circulation & Management platform, network, application, service, device, database and global network.

In one embodiment Key Fundamentals of a Unit Credit Guarantee Circulation & Management platform, network, application, service, device, database and global network:

Unit Credit Guarantee (UCG) Right: is a defined, unitize, portable, generated, denominated & dematerialize or digital or data record form of Credit Guarantee or Credit Guarantee right, agreement, deed & contract and can digitally or electronically store, update, search, match, select, transfer, assign, synchronize, publish, present, send, receive, circulate, access, use, consume, monitor, track, account, audit, manage, in-cash, act as payment method, act as medium of exchange for buying of products & services, receiving loans, credits, funds, payment of bills.

In another embodiment Unitize Credit Guarantee right(s) or contract(s) comprises associated or auto or manually or remotely updated obligation to make re-payment of received cash, fund, loan, cash, products & services in exchange of Unit Credit Guarantee (UCG) Right within particular period, associated or auto or manually or remotely updated contract agreements, privacy settings, preferences, privacy policies, terms & conditions, promise to pay, various contract agreements, associated or auto or manually or remotely updated unique global identity, description, conditions, rules, Credit Guarantee number, applicant, applicant bank, reason, owner(s) identity, details & profile, issued bank identity, details & profile, amount, validity, currency code, name & type, location, digital signature, certificate, issued date, maturity date, expiration date, account number, guarantee types, list of verified collateral for guarantee, Unit Credit Guarantee (UCG) Right including Right of using Credit Guarantee for receiving, applying, demanding, borrowing, debiting, crediting, transferring, gifting, donating, depositing, paying and requesting one or more Unit Credit Guarantee (UCG) Right associate value in the form of money, cash, virtual currencies, goods or products & services from one or more providers of funds, loans, venture funds, cash, products & services including banks, individuals, any type entity, sellers, online and/or offline merchants.

In another embodiment unitize Credit Guarantee right(s) or contract(s) may conditional, unconditional, transferable or transmissible, non-transferable, divisible, fractionable, denominable, non-divisible, assignable.

In another embodiment unitize Credit Guarantee right(s) or contract(s) to circulate, synchronize, store, update & transfer from/to/within/among one or more networks, platforms, web sites, applications, services, databases, institutes, banks, systems, devices & persons similar to money & digital currencies. Electronic Unit Credit Guarantee (UCG) Rights is exchanged electronically. This involves the use of computer networks, the internet and digital stored value systems.

In another embodiment Unit Credit Guarantee (UCG) Right or Unitize Credit Guarantee (UCG) Right can be in paper or physical form.

In another embodiment Unit Credit Guarantee (UCG) Right can be in multimedia form including text, database record, XML, link, image or photo, voice, video or visual presentation, one or more types of file or document, translated in one or more language(s), object and any types of digital representation.

In another embodiment Unit Credit Guarantee (UCG) Right is/are in the form of personal guarantee which can provided, validate & authorized by individual or group(s) of people celebrity or and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity based on name, fame, goodwill, brand or name recognition, market recognition, relationships. Provider of cash, loans, credits, products & services can provide cash, loans, credits, products & services in exchange of Unit Credit Guarantee (UCG) Right provided by personal guarantee based on his/her name, goodwill, value, intellectual quality, position, education, qualification. In one embodiment generally Personal Guarantee are not verified, validated, authorized, approved & provided by any guarantor bank or financial institutions.

In another embodiment in personal guarantee type of Unit Credit Guarantee (UCG) Right which are generated by individual or group(s) of persons and any other type of legal entity can transfer particular number of Unit Credit Guarantee (UCG) Rights for particular duration to one or more other authorized accounts [e.g. 305 Mr. David transferred UCG 50,000 units to 330 Mr. John] who have rights to act as second or successive guarantor(s) in the event of non-repayment by users of Unit Credit Guarantee (UCG) Right and/or have right to transfer other authorized persons for allowing to use and/or enable to further act as third or successive guarantor and/or enable to further distributing Unit Credit Guarantee (UCG) Rights to other accounts [e.g. 330 Mr. John transferred UCG 50,000 units to 345 Mr. Smith] of Unit Credit Guarantee (UCG) Right. In the triggering of event of nonpayment of credits, loans & bills of provider of credits, loans & bills in exchange of Unit Credit Guarantee (UCG) Rights by any transferee or holder of Unit Credit Guarantee (UCG) Rights [e.g. 345 Mr. Smith purchased ABC cycle from 340 – Online_Store by using of personal guarantee based UCG 1000 provided by 330 Mr. John which provided originally by 305 Mr. David to 330 Mr. John and in the triggering of event of non repayment of bill amount by 345 Mr. John to 340 Online_Store within particular duration set by 340 Online_Store, 340 Online_Store can demand, claim and/or receive payments of bills from original or parent or main guarantor 305 Mr. David and in the event of non repayment of bill amount to 340 Online_Store 305 by Mr. David, 340 Online_Store can demand, claim and/or receive payments of bills from 330 Mr. John In another embodiment in the event of non repayment of bill amount by 330 Mr. John, Online_Store can adjust bill amount by own.

In another embodiment Unit Credit Guarantee (UCG) Right can define, create, convert and generate by individual or person for providing personal guarantee to other users including one or more connected or related users of network(s).

- 5 Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s): A person who is owner & provider of Unit Credit Guarantee (UCG) Rights and binds himself/herself by an agreement with a banker or other creditor to be responsible for paying the debt of another person if the latter fails to pay when the debt is due. Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) can receive, store, order, monitor, track, manage account & manage
- 10 Unit Credit Guarantee (UCG) Rights and transfer, store, synchronize one or more Unit Credit Guarantee (UCG) Rights to one or more users, group(s) of users, members, consumers, re-transferor & any types of entities of one or more networks, platforms, servers, databases, devices, applications, services, web services, web sites, portals.
- 15 In another embodiment enable Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) or user including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, government, trust, association, brand, and any types of named entity to create, define, model, generate, transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right including Unitize
- 20 Personal Guarantee (UPG) Right, wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may comprises unique identity & account number of personal guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, maximum limit of re-transfer of number of UCG, conditions & type of personal guarantee, one or more providers or users or guarantor(s)' identity,
- 25 name, profile or accessible profile link & digital signatures, number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more contracts, agreements, deeds, documents disclosing credit abilities.

Credit Guarantee: Credit guarantee includes bank guarantee, guarantee provided by financial

30 institutions, persons, institutes & any other types of credit guarantee. Credit guarantee is the guarantee that often provides for a specific remedy to creditor if his debtor does not return his debt. Credit guarantee is very helpful to avoid the fear of non-payment. In case customer becomes insolvent or bankrupt, creditor can demand same amount from the company who gave credit guarantee. It can be a guarantee from a lending institution ensuring that the liabilities of a

35 debtor will be met. In other words, if the debtor fails to settle a debt, the bank will cover it. A

Credit Guarantee enables the customer (debtor) to acquire goods, buy equipment, or draw down loans, and thereby expand business activity. A "Credit Guarantee" is a debt instrument created by banks or individual or any types of entities which carries a predefined face value, date of maturity, and annual interest rate. Even though Credit Guarantees have similar characteristics to other debt instruments, they are unique due to their high value, flexibility, resale potential, and discount.

Guarantor or Issuing Bank & financial institutions or Individual or any types of entity as Guarantor: The entity that issues the guarantee and preparing & define, generating, issuing, validating, unitizing, denominating & dematerializing and storing Credit Guarantee right(s) or contract(s).

Provider(s) of Funds, Loans, Venture Funds, Cash, Virtual Currencies, Credit Limits, Credit Lines, Resolving Credits, Products & Services, Applications etc. based on Unit Credit Guarantee (UCG) Rights: can provide money, cash, credits, credit line, revolving credit, make payments, virtual currencies, goods or products & services based on installments, particular duration & amounts of re-payments, additional payment of fees, charges & interest of credit, cash & loan in exchange of Unit Credit Guarantee (UCG) Rights. In another embodiment provider may includes individual, group(s) of persons, legal entity including company, organization, shop, government, school, collage, temple, trust, association, brand, manufacturer, seller, supplier, society, website, club who can provides money, cash, credits, make payments, virtual currencies, goods or products & services in exchange of Unit Credit Guarantee (UCG) Rights issued, transfer, received & consumed based on personal guarantee.

Member of Unit Credit Guarantee (UCG) Rights Network, Platform, Web Site, Application, Service, Database, Device, Server or Unit Credit Guarantee (UCG) Rights User Account or Holder or User or Consumer or Group(s) of User(s) or Re-Transferor(s): is receiver, re-transferor, consumer, holder & user of Unit Credit Guarantee (UCG) Rights and enabled to receive money, cash, credits, credit line, revolving credit, make payments, virtual currencies, goods or products & services based on installments, particular duration & amounts of re-payments, additional payment of fees, charges & interest of credit, cash & loan in exchange of Unit Credit Guarantee (UCG) Rights and enabled to view, access & manage Transferred Unit Credit Guarantee (UCG) Rights accounts, re-payment of credit accounts, user profile, user data, user connections or social graph and social networks.

Unit Credit Guarantee (UCG) Rights Platform or Network Server(s) & Database(s): One or more networks, platforms, web sites, portals, databases, servers, devices, applications, objects, services can independently works and/or register with Global Unique Unit Credit Guarantee (UCG) Rights Server to enabling participants to searching, matching, filtering, selecting, inviting & requesting provider and/or consumer of unitize Credit Guarantee right(s) or contract(s) and enabling to sending, receiving, re-storing, circulating, transferring, re-transferring, synchronizing, updating, presenting, publishing, accessing, using, consuming, viewing details, accounting, auditing, metering, payments, billing, reporting, notifying & managing one or more unitize Credit Guarantee right(s) or contract(s).

Global Unit Credit Guarantee (UCG) Rights Server: is centralize database of unique Unit Credit Guarantee (UCG) Rights and enables participants to register, store, access, request, search, match, transfer, update, circulate, assign, and synchronize Unit Credit Guarantee (UCG) Rights from/to one or more Unit Credit Guarantee (UCG) Rights networks, platforms, web sites, web pages, portals, databases, servers, devices, applications, objects, services, user accounts, user profile and any types of digital or electronic sources and/or destinations.

In one embodiment of present invention a method of unitizing, circulating, storing, depositing, transferring and consuming or using unitize Credit Guarantee right(s) or contract(s) comprising: enabling to preparing & define, unitizing, denominating & dematerializing Credit Guarantee right(s) or contract(s); maintaining or storing unitize Credit Guarantee right(s) or contract(s) with unique identity and information; and enabling to searching, matching, filtering, selecting, inviting & requesting provider and/or consumer of unitize Credit Guarantee right(s) or contract(s) and enabling to sending, receiving, depositing, re-storing, circulating, transferring, re-transferring, synchronizing, updating, presenting, publishing, accessing, using, consuming, viewing account details, maintaining account, auditing, metering, billing, re-payments of credits, reporting & notifying depositing, transferring & consuming & managing one or more unitize Credit Guarantee right(s) or contract(s).

In another embodiment unitize Credit Guarantee right(s) or contract(s) comprises one or more types of credit guarantee including personal guarantee, and guarantee provided by any legal entities including company, shop, group(s) of persons, association, trust, manufacturer, seller.

In another embodiment sender, receiver, holder, consumer & user of unitize Credit Guarantee right(s) or contract(s) comprises user, user account, group(s) of user(s), company, bank, financial

institution, service provider, provider or seller of products & services, network, web site, application, service, database, device, server and one any types of entities.

5 In another embodiment enabling to receive cash in exchange of unitize Credit Guarantee right(s) or contract(s).

In accordance with another embodiment of present invention enabling to receive credit or credits line or credit limits in exchange of unitize Credit Guarantee right(s) or contract(s).

10 In yet another embodiment enabling to purchase products & services in exchange of unitize Credit Guarantee right(s) or contract(s).

15 In another embodiment enabling to receive loan in exchange of unitize Credit Guarantee right(s) or contract(s).

In another embodiment enabling to use unitize Credit Guarantee right(s) or contract(s) as payment method.

20 In another important embodiment enabling to circulate unitize Credit Guarantee right(s) or contract(s) similar to money or digital money.

25 In yet another very important embodiment enabling to use unitize Credit Guarantee right(s) or contract(s) for re-payment of loan, contract fulfillment, advance payment and payment for goods & service delivered.

In another embodiment enabling to use unitize Credit Guarantee right(s) or contract(s) as equivalent to money or digital money.

30 In another embodiment monitoring, tracking, mapping, storing & maintaining path & details of transfer of each unitize Credit Guarantee right(s) or contract(s) including transfer or deposit from one or more account(s) to other account(s).

In another embodiment said monitoring, tracking, mapping, logging, storing, presenting & viewing details of consumption, each transfer & re-transfer including identity & name of

transferor & transferee, number of unitize Credit Guarantee right(s) or contract(s) transferred, details of each transaction, event, activity & action.

5 In another embodiment enabling unitize Credit Guarantee right(s) or contract(s) to circulate, synchronize, store, update & transfer from/to/within/via/among one or more networks, platforms, web sites, applications, services, databases, servers, banks, systems, devices, user accounts, user profiles & persons in digital as well as paper form.

10 In another embodiment enabling to present notification or report or presenting details of each transfer by each transferor to each transferee.

15 In another embodiment notifying or reporting or presenting details of each transfer by each transferor to each transferee via email, SMS, instant message, web page, user profile, & user account.

20 In another embodiment enabling guarantor or issuing bank and/or guarantor and/or personal guarantor and/or platform, network, web site and/or beneficiary and/or 3rd parties service provider(s) and/or holder or user to check, verify, digitally sign, update & digitally approve said at least one unitize Credit Guarantee right(s) or contract(s) to certify compliance with said at least one requirement of listing, storing, circulating, transferring, using, consuming, accessing, & converting into money or cash, purchasing of products & services on or via said platform or network.

25 In another embodiment enabling to preparing & defining, unitizing, denominating & dematerializing Credit Guarantee right(s) or contract(s) from paper forms into digital or electronic forms.

30 In another embodiment enable to make complete or one or more steps of Credit Guarantee procedure, process, steps, workflow digital or electronic or online or wizard based, automated and/or partial automated with human or administrator(s) intervention.

35 In another embodiment steps or process or workflow comprises registering, consulting, applying, uploading or downloading documents, reviewing, evaluating, verifying, validating, processing, send or receive a guarantee offer, send or receive sign guarantee offer, collaboratively defining, drafting documents specifications, inputting online pre-created forms,

contracts or agreements or deeds or certificate, negotiating, accepting terms & conditions & signing or digitally signing documents or contracts, opening accounts, confirming, issuing, paying fees or charges, permitting, ordering, advising, referring, transferring, re-transferring, re-approval for re-transfer, storing, circulating, updating, receiving permission, delivery, dividing or
 5 unitizing, dematerializing, transacting, consuming, using, receiving & repaying funds, loans, venture funds, cash, virtual currencies, goods or products & services, applications etc. based on unitize Credit Guarantee (UCG) Rights, settling, claiming, monitoring, tracking, recording, logging, accounting, metering, billing, supporting, viewing Unit Credit Guarantee (UCG) Rights balances, viewing recent transactions, viewing statements, credit rating or scoring, notifying,
 10 reporting & managing of Credit Guarantee and/or unitize Credit Guarantee or credit guarantee and searching, matching, filtering, inviting & requesting for Credit Guarantee and/or unitize Credit Guarantee or credit guarantee.

In another embodiment unitize Credit Guarantee right(s) or contract(s) comprising conditional,
 15 unconditional, transferable or transmissible, non-transferable, divisible or fractionable or denominatable or denominable, non-divisible, assignable unitize Credit Guarantee right(s) or contract(s).

In another embodiment unitize Credit Guarantee right(s) or contract(s) comprises associated or
 20 auto or manually or remotely updated obligation to make re-payment of received cash, fund, loan, cash, products & services in exchange of Unit Credit Guarantee (UCG) Right within particular period or pay particular number of installments within particular duration, associated or auto or manually or remotely updated contract agreements, privacy settings, preferences, privacy policies, terms & conditions, promise to pay, various contract agreements, associated or
 25 auto or manually or remotely updated unique global identity, description, conditions, rules, Credit Guarantee number, applicant, applicant bank, reason, owner(s) identity, details & profile, issued bank identity, details & profile, amount, validity, currency code, name & type, location, digital signature, certificate, issued date, maturity date, expiration date, account number, Unit Credit Guarantee (UCG) Right including Right of using Credit Guarantee for receiving,
 30 applying, demanding, borrowing, debiting, crediting, transferring, gifting, donating, depositing, paying and requesting one or more Unit Credit Guarantee (UCG) Right associate value in the form of money, cash, virtual currencies, goods or products & services from one or more providers of funds, loans, venture funds, cash, products & services including banks, sellers, online and/or offline merchants.

In another embodiment monitoring, tracking, logging and storing information about each transfer of unitize Credit Guarantee right(s) or contract(s) and details about associate transferor, transferee, bank, beneficiary, transaction details, account details including payments, re-payments, installments, charges, fees, commissions, interest.

5

In another embodiment enabling to data mine, process & notify, report, & present said relevant logged & stored data to principal or owner of Unit Credit Guarantee (UCG) Rights, Transferor, Transferee, Platform, Administrator, User, Beneficiary & Provider of Funds, Loans, Venture Funds, Cash, Products & Services.

10

In another embodiment monitoring, tracking, logging and storing credit rating & scoring of consumer, user, holder, transferor and transferee of unitize Credit Guarantee right(s) or contract(s).

15 In another embodiment said credit rating & scoring are based on timely payment or repayment of loans, venture funds, withdrawal, installments, cash, interest, charges, fees, commissions, using of unitize Credit Guarantee right(s) or contract(s) including transfer & refer to other users, purchasing of products & services & utilizing unitize Credit Guarantee right(s) or contract(s) for generating revenue, earning income, get training, education & qualification, business growth,
20 research & development, fulfilling needs, maintain health, managing tasks & workflow.

In another embodiment said regulation of transferring and/or utilizing said unitize Credit Guarantee right(s) or contract(s) provide enforcement, transfer, reporting, provide for a specific duration of use of said unitize Credit Guarantee right(s).

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In another embodiment charging of fixed or variable fees based on per Unit Credit Guarantee (UCG) Rights or total amount of or percentage of value of Unit Credit Guarantee (UCG) Rights deposited and/or transferred and/or used or consumed.

30 In another embodiment enable to crediting the expired Unit Credit Guarantee (UCG) Rights with the account of Unit Credit Guarantee (UCG) Rights.

In another embodiment Unit Credit Guarantee (UCG) Rights of owner have expire date or duration limit of use (e.g. 5 years) and have rights to transfer particular number of Unit Credit

35 Guarantee (UCG) Rights for particular duration to first transferee and first transferee have rights

to further transfer particular number of Unit Credit Guarantee (UCG) Rights for particular duration to second or consecutive transferee. System credits the expired Unit Credit Guarantee (UCG) Rights with the account of holder of Unit Credit Guarantee (UCG) Rights and debits the account of provider of Unit Credit Guarantee (UCG) Rights.

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In another embodiment original owner or guarantor of Unit Credit Guarantee (UCG) Rights can replace or transfer or assign complete rights to other user or entity.

10 In another embodiment Unit Credit Guarantee (UCG) Rights networks, platforms, applications, services & web sites can be in multi language or localization/globalization enabled, various countries currency types & date and time enabled.

In another embodiment one or more Unit Credit Guarantee (UCG) Rights have joint ownership.

15 In another embodiment original owner or guarantor of Unit Credit Guarantee (UCG) Rights has right to the information on the outstanding balance of the account of the borrower with the financial institution subject to the borrower's consent.

20 In another embodiment original owner or guarantor of Unit Credit Guarantee (UCG) Rights has right to call upon the borrower to pay off the loan to release owner from all liabilities under the guarantee. This right can be exercised at anytime and even before the financial institution has called upon the borrower to pay the debt. However, this right may be subject to the terms and conditions of the loan, which may vary from customer to customer.

25 In another embodiment original owner or guarantor of Unit Credit Guarantee (UCG) Rights has the right to be indemnified by the borrower for any payment made to the financial institution or other entities including banks, shop, trust, companies, persons. This means that owner can sue the borrower for the amount that owner have paid to the financial institution or other entities including banks, shop, trust, companies, persons.

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In another embodiment original owner or guarantor of Unit Credit Guarantee (UCG) Rights may be held liable for the liabilities of the borrower in accordance with the terms of the guarantee document.

In another embodiment a guarantor can only be rendered liable under a guarantee if the borrower is in default of any payment to the financial institution or other entities including banks, shop, trust, companies, persons and the financial institution makes a demand on the guarantor.

- 5 In another embodiment a guarantor is released from his obligations under a guarantee upon full payment of the debt owing to the financial institution or other entities including banks, shop, trust, companies, persons. For a guarantee to be enforceable against the guarantor, the terms of a guarantee must be adhered to by the financial institution or other entities including banks, shop, trust, companies, persons.

10

In another embodiment members to manage social network(s), group(s), user connections or contacts, social graph, profile, re-payments of credits provided by providers in exchange of Unit Credit Guarantee (UCG) Rights.

- 15 In another embodiment present invention can integrated with 3rd parties' networks, platforms, search, engines, e-commerce web sites, exchanges, web sites, web pages, applications, services, databases, & devices.

- In another embodiment present invention can also enabled in manually & paper form and
20 completely or partially digital or electronic form. In another embodiment paper form Unit Credit Guarantee (UCG) Rights can convert, transfer & deposit in dematerialize or digital form.

- In another embodiment present invention enables applying, verifying, validating, reviewing, evaluating, approving and providing Unit Credit Guarantee (UCG) Rights card(s) to applicant, so
25 Unit Credit Guarantee (UCG) Rights card(s) holder(s) can use card(s) for online and/or offline purchasing of products & services from retailers, sellers, merchants, web sites in exchange of or based on card or Unit Credit Guarantee (UCG) Rights account associated number and/or value of Unit Credit Guarantee (UCG) Rights or stored Unit Credit Guarantee (UCG) Rights .

- 30 In another embodiment user account of Unit Credit Guarantee (UCG) Rights platform or network or database or server or device or application or service may based on multi user, multi members, multi accounts with multi rights & privileges, privacy settings, preferences, rules & security policies to enable administrator to set rights, privileges & policies to provide access rights to other members including authorize to create account, manage Unit Credit Guarantee

(UCG) Rights including deposit, transfer, consume, access, update, view account & statements, receive or make payments.

5 In another embodiment one or more members or users of Unit Credit Guarantee (UCG) Rights platform or network can refer & connect provider(s) of Unit Credit Guarantee (UCG) Rights to/with one or more other members or users of Unit Credit Guarantee (UCG) Rights platform or network.

10 In another embodiment before transferring of Unit Credit Guarantee (UCG) Rights notifying or alerting transferor and accept confirmation or cancelation of transfer from transferor.

15 In another embodiment enable receiver of Unit Credit Guarantee (UCG) Rights to accept & accept associate agreements, terms, privacy policies & conditions or deny Unit Credit Guarantee (UCG) Rights received from one or more providers of Unit Credit Guarantee (UCG) Rights.

20 In another embodiment enable holder of Unit Credit Guarantee (UCG) Rights to return or cancel one or more Unit Credit Guarantee (UCG) Rights of one or more providers of Unit Credit Guarantee (UCG) Rights before expiration date of received Unit Credit Guarantee (UCG) Rights.

25 In another embodiment enable transferor of Unit Credit Guarantee (UCG) Rights to provide one or more Unit Credit Guarantee (UCG) Rights to one or more members or users of Unit Credit Guarantee (UCG) Rights platform or network based on one or more transfer conditions including maximum limit of transferable Unit Credit Guarantee (UCG) Rights to other members or users of Unit Credit Guarantee (UCG) Rights platform or network, user transferred Unit Credit Guarantee (UCG) Rights only for distribution to particular purpose or group(s) of uses or members of Unit Credit Guarantee (UCG) Rights platform or network.

30 In another embodiment triggering of the event of non-repayment of cash, loan, advance payments and payment of purchased products & services in exchange of Unit Credit Guarantee (UCG) Rights received from one or more providers of cash, loan, advance payments and products & services in exchange of Unit Credit Guarantee (UCG) Rights, provider can first claim to borrower, in the event of failure of repayment by original borrower provider can approach, claim and/or receive payments from transfer of Unit Credit Guarantee (UCG) Rights of borrower
35 in reverse order of transferor up to parent or main or principal or original transferor of Unit

Credit Guarantee (UCG) Rights. For example [A] is parent or main or principal or original transferor of Unit Credit Guarantee (UCG) Rights and transfer [UCG 100] to [B] and [B] further transfer [UCG 50] to [C] from [UCG 100] received from [A]. [C] Purchases product [T] from provider [D] in exchange of [UCG 25] of received from [B] and based on payments of bill of purchased product [T] within 6 months duration. In the triggering of event of non-repayment of bill of purchased product [T] by [C] after expiration of 6 months period, system send alerts or notifications via email, present at user profile and any other communication medium to [C] regarding non-payment of bill of purchased product [T] and provide particular number or range of duration for payment of bill of purchased product [T] to [C], after expiration of provided particular number or range of duration for payment of bill of purchased product [T] to [C], system now send or present alert or notification to [B] regarding non-payment of bill of purchased product [T] by [C] and provide particular number or range of duration for payment of bill of purchased product [T] to [B], after expiration of provided particular number or range of duration for payment of bill of purchased product [T] to [B], system now send or present alert or notification to original or main or principal or provider of Unit Credit Guarantee (UCG) Rights [A] regarding non-payment of bill of purchased product [T] by [C] as well as transferor [B] and provide particular number or range of duration for payment of bill of purchased product [T] to [A]. In the event of expiration of provided particular number or range of duration for payment of bill of purchased product [T] to [A], system can automatically provide negative score or rating to [A], [b] & [C] and present to other providers.

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BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 shows the illustrative preferred embodiment of a Unit Credit Guarantee Circulation & Management Platform.

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FIG. 2 shows the illustrative preferred modules of a Unit Credit Guarantee Circulation & Management Platform. One or more modules are optional and execute in any order, concurrently or individually.

10 FIG. 3-12 shows the illustrative preferred embodiment of a Unit Credit Guarantee Circulation & Management Platform with examples.

DETAILED DESCRIPTION OF THE DRAWINGS

15 The present invention will now be described more fully with reference to the Figures in which the preferred embodiment of the present invention is shown. The subject matter of this disclosure may, however, be embodied in many different forms and should not be construed as being limited to the embodiment set forth herein.

20 In one embodiment Figure 1 describes the Unit Credit Guarantee Circulation & Management Platform, Server, and Network. Present invention propose, suggest, invent & enables & provide system, application, method & interface to enables guarantor including person, group of person(s) or individual(s), bank or financial institutions and any type of entity including company, organization, shop, government, trust, association, & brand 101 i.e. the entity that
25 issues the guarantee to define, create, generate, and provide 110 dematerialized, standardized, legalized, denominated & unitize Credit Guarantee (UCG) right(s) or contact(s) to Unit Credit Guarantee (UCG) Rights Guarantor or Owner(s) or Provider(s) 105.

In another embodiment is to enable Unit Credit Guarantee (UCG) Rights Guarantor(s) or
30 Owner(s) or Provider(s) or Offerer(s) 105 including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity to create, define, model, generate, store 106 transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right, wherein user
35 created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee

(UPG) Right may comprises unique identity & account number of personal guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, maximum limit of re-transfer of number of UCG, conditions & type of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more contracts, agreements, deeds, documents disclosing credit abilities.

In one embodiment guarantor bank 101 can store unitize Credit Guarantee (UCG) & Credit Guarantee (CGB) right(s) or contact(s) at 102 database(s) of 101 guarantor bank and/or 150 database(s) of Unit Credit Guarantee (UCG) Rights Platform or Network and/or 125 database(s) of Global Unit Credit Guarantee (UCG) Rights and/or 106 database(s), device(s) & application(s) of Unit Credit Guarantee (UCG) Rights Guarantor or Owner(s) or Provider(s) 105 and/or one or more 3rd parties' database(s), device(s) & application(s) (Not shown in figure).

In another embodiment Unit Credit Guarantee (UCG) Rights Requestor(s) and/or Guarantor(s) or Owner(s) or Provider(s) 105 and/or Guarantor Bank or Individual or any type of entity (that issues Unit Credit Guarantee (UCG) Rights) 101 and/or Provider(s) of Funds, Loans, Venture Funds, Cash, Credits, Credit Line, Revolving Credit, Virtual Currencies, Products & Services, Applications etc. based on Unit Credit Guarantee (UCG) Rights 140 and/or Unit Credit Guarantee (UCG) Rights User or Consumer or Group(s) of User(s) or Provider(s) 130 & 145 can register with Unit Credit Guarantee (UCG) Rights Platform or Network 115 and/or Global Unit Credit Guarantee (UCG) Rights Server 120 and/or one or more other networks, applications, services, devices, databases, servers, portals, web pages & web sites (not shown in figure 1)

In another embodiment enable registered Unit Credit Guarantee (UCG) Rights Requestor(s) and/or Guarantor(s) or Owner(s) or Provider(s) 105 to consult with expert or guarantor bank for Credit Guarantee, submit or apply application or submit documents for Credit Guarantee, receive & store Credit Guarantee in the form of certificate, digital or electronic or dematerialize Unitize Credit Guarantee or Credit Guarantee (UCG) Rights, order to issue Unit Credit Guarantee (UCG) Rights, store, transfer, circulate, share, update, use, access, present & provide Unitize Credit Guarantee or Credit Guarantee (UCG) Rights. In another embodiment enable registered Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) or User 105 including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, brand, and

any types of named entity to create, define, model, generate, transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right, wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may comprises unique identity & account number of personal
 5 guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, maximum limit of re-transfer of number of UCG, conditions & type of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more
 10 contracts, agreements, deeds, documents disclosing credit abilities.

In another embodiment enable registered Guarantor Bank (that issues Unit Credit Guarantee (UCG) Rights) 101 to receive Credit Guarantee application(s) & associate documents, review, investigate & evaluate each Credit Guarantee application & documents, make & sign contract(s),
 15 receive fees & payments and issue, advice, store & provide Credit Guarantee certificate and/or Unit Credit Guarantee (UCG) Rights

In another embodiment enable registered 130 Member of Unit Credit Guarantee (UCG) Rights Platform(s), Network(s), Application(s), Service(s), Server(s) & Web Site(s) or User or
 20 Consumer or Group(s) of User(s) or Re-Provider(s) of Unit Credit Guarantee (UCG) Rights to store, send, receive, re-transfer, re-share, circulate, update, present, consume, use, access, view associate accounts, billings, logs, activities, actions, events, transactions, behavior in the form of reports, statements, notifications & manage Unitize Credit Guarantee (UCG) Rights

In another embodiment enable registered 140 Provider(s) of Funds, Loans, Venture Funds, Cash, Credits, Credit Line, Revolving Credit, Virtual Currencies, Products & Services, Applications etc. based on or in exchange of Unit Credit Guarantee (UCG) Rights to provide Funds, Loans, Venture Funds, Cash, Credits, Credit Line, Revolving Credit, Virtual Currencies, Products & Services directly and/or indirectly via 3rd parties services, networks, applications, interfaces,
 30 databases, devices, web pages, web sites, platforms, profiles, & users to 130 Unit Credit Guarantee (UCG) Rights Member or User or Consumer. In another embodiment provider may includes individual, group(s) of persons, legal entity including company, organization, shop, government, school, collage, temple, trust, association, brand, manufacturer, seller, supplier, society, website, club who can provides money, cash, credits, make payments, virtual

currencies, goods or products & services in exchange of 105 user generated Unit Credit Guarantee (UCG) Rights issued, transfer, received & consumed based on personal guarantee.

5 In another embodiment application, service, device, database & interface is provided to 105 requestor(s) of Unit Credit Guarantee (UCG) Rights to get consultation, apply or submit application or request for Credit Guarantee and Credit Guarantee in the form Unitize Credit Guarantee (UCG) Rights to 101 guarantor bank.

10 In one embodiment 101 Guarantor Bank is also provided with one or more applications, services, devices, databases & interfaces to enable 101 Guarantor Bank to provide consulting, process submitted application, review, validate, verify, investigate & evaluate credit, define & create contract(s) or agreement(s) or deed(s), sign or digitally sign contract(s), receive fees and issue, store & provide guarantee certificate in the form of paper, digital file and/or in the form of Unitize Credit Guarantee (UCG) Rights 110 to 105 requestor(s) of Unit Credit Guarantee (UCG) Rights. Each 110 Unit Credit Guarantee (UCG) Right may conditional, unconditional, transferable, non-transferable, have associate obligation to payment within particular period or pay particular number of installments within particular duration, have associate contact agreements, privacy settings, preferences, privacy policies, terms & conditions, promise to pay, letters of credit, various contract agreements, have associate unique global identity, description, conditions, rules, Credit Guarantee number, owner(s) id, details & profile, issued bank id, details & profile, amount, currency type, location, digital signature, certificate, issued date, expiration date.

25 In another embodiment 115 Unit Credit Guarantee (UCG) Rights Platform or Network enables users or consumers, providers, banks, guarantor to register, store 110 Unit Credit Guarantee (UCG) Rights, send, receive, store, transfer, update, present, consume, use, access, view monitored, logged or tracked activities, actions, transactions, events, transact, report & manage Unit Credit Guarantee (UCG) Rights.

30 In another embodiment 115 Unit Credit Guarantee (UCG) Rights Platform or Network enables 105 Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) to search, match, auto match, filter, analyze, sort, determine, select one or more 130 Users or Members of 115 Platform or Network and/or users of other networks, platforms, applications, services, databases, devices & servers including connected or related users including friends, family, relatives & any other users of network. 105 Unit Credit Guarantee (UCG) Rights Guarantor(s) or

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Owner(s) or Provider(s) can accept request or sent invitation to get 110 Unit Credit Guarantee (UCG) Rights to 130 Unit Credit Guarantee (UCG) Rights User or Consumer or Group(s) of User(s) or Provider(s) of one or more network(s) and/or platform(s).

- 5 In another embodiment 115 Unit Credit Guarantee (UCG) Rights Platform or Network and/or 120 Global Unit Credit Guarantee (UCG) Rights Server stores & maintains 110 Unit Credit Guarantee (UCG) Rights from one or more 101 Guarantor Bank(s) and/or 130 Unit Credit Guarantee (UCG) Rights User or Consumer or Group(s) of User(s) or Provider(s) and/or members or users of one or more networks, platforms, applications including e-wallets, digital or
10 virtual currency sources, services, devices including smart phones, servers, web sites, portals, & databases.

- In another embodiment 115 Unit Credit Guarantee (UCG) Rights Platform or Network enables 130 Member of Network or Platform or Unit Credit Guarantee (UCG) Rights User or Consumer
15 or Group(s) of User(s) or Provider(s) to search, match, auto match, filter, analyze, sort, determine, select one or more 145 Users or Members of 115 Platform or Network and/or users of other networks including social networks & peer to peer networks, platforms, applications, services, databases, devices & servers including connected or related users including friends, family, relatives & any other users of network to circulate, transfer, assign, provide, update,
20 present, publish, send, synchronize, share one or more Unit Credit Guarantee (UCG) Rights. 130 Member of Network or Platform or Unit Credit Guarantee (UCG) Rights User or Consumer or Group(s) of User(s) or Provider(s) can accept request or sent invitation to transfer, assign, provide, refer, update, present, publish, send, synchronize, share one or more Unit Credit Guarantee (UCG) Rights to 145 Users or Members of 115 Platform or Network and/or any other
25 users of one or more other networks, platforms, applications, services, databases, devices & servers. Possessor or holder of Unit Credit Guarantee (UCG) Rights 101, 105, 115, 120, 130, 140, & 145 can circulate, transfer, assign, provide, update, present, publish, send, synchronize, share one or more Unit Credit Guarantee (UCG) Rights to any other users, members, networks including social networks & peer to peer networks, platforms, applications, objects, files,
30 storage, profile, services, databases, devices including smart phones, web pages, web sites, portals & servers based on connections, relationships, interests, invitations, requests, search criteria, selection, auto match making, activities, actions, events, transactions, reference, interactions, location, current location & place, requirements, specifications, access ownership, rights & privileges, privacy settings, preferences, user data, user profile, user connections,

consumption in return of funds, cash, credits, credit line, revolving credit, payments, direct deposits to others account, product & services, contract fulfillment, payment for goods delivered.

In another embodiment 130 Member of Network or Platform or Unit Credit Guarantee (UCG)

5 Rights User Account or Consumer or Group(s) of User(s) or Re-Transferor(s) can receive one or more 110 Unit Credit Guarantee (UCG) Rights from one or more 105 Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) for one or more times for particular duration.

10 In another embodiment 130 Member of Network or Platform or Unit Credit Guarantee (UCG) Rights User Account or Consumer or Group(s) of User(s) or Re-Transferor(s) can transfer, re-transfer, send, receive, deposit to account, assign one or more 110 Unit Credit Guarantee (UCG) Rights to one or more other 130 Members or Unit Credit Guarantee (UCG) Rights User Accounts, Consumers, Group(s) of User(s) & Re-Transferor(s) of one or more networks,
15 platforms, web sites, applications, services, databases, & devices.

In another embodiment 105 Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s) or Credit Guarantee Requestor(s) can apply, receive, order, and store 110 Unit Credit Guarantee (UCG) Rights for one or more Credit Guarantee.

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In another embodiment 101 Guarantor Bank can define, issue, provide, store and dematerialize 110 Unit Credit Guarantee (UCG) Rights for plurality of 105 Unit Credit Guarantee (UCG) Rights Guarantor(s) or Owner(s) or Provider(s).

25 In another embodiment 110 Unit Credit Guarantee (UCG) Right is/are in the form of personal guarantee which can provided, validate & authorized by 105 individual or group(s) of people celebrity or and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity based on name, fame, goodwill, brand or name recognition, market recognition, relationships. 140 Provider of cash, loans, credits,
30 products & services can provide cash, loans, credits, products & services in exchange of 110 Unit Credit Guarantee (UCG) Right provided by personal guarantor based on personal guarantee including based on his/her name, goodwill, value, intellectual quality, position, education, qualification, arts. In one embodiment generally Personal Guarantee are not verified, validated, authorized, define, generates, approved, signed & provided by any 101 guarantor bank or
35 financial institutions.

In another embodiment Unit Credit Guarantee (UCG) Right can define, create, convert and generate by 105 individual or person for providing personal guarantee to 130 or 145 other users including one or more connected or related users of network(s).

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In another embodiment 120 Global Unit Credit Guarantee (UCG) Rights Server can act as centralize storage of 110 Unit Credit Guarantee (UCG) Rights with default required information and one or more registered or member networks, platforms, applications, services, servers, databases, devices, portals, web sites and registered members, users, consumers, user accounts of
10 one or more networks, platforms, applications, services, servers, databases, devices, portals, web sites can register, re-store, access, use, consume, update, transfer, deposit, synchronize including snapshot, merge, transactional, pull & push synchronize 110 Unit Credit Guarantee (UCG) Rights from/to 120 Global Unit Credit Guarantee (UCG) Rights Server and monitors, tracks, logs, process & store information about related or registered 110 Unit Credit Guarantee (UCG)
15 Rights including details of each transfer, associate transferor & transferee including name & identity, number of 110 Unit Credit Guarantee (UCG) Rights transferred, date, conditions & duration of transfer, re-payment details including amount, date, user credit rating & score.

FIG. 2 shows the illustrative preferred modules of a Unit Credit Guarantee & Credit Guarantee
20 Circulation & Management Platform. One or more modules are optional and execute in any order, concurrently or individually.

201 Credit Guarantee Applying Module enables users to electronically apply for Credit Guarantee or Credit Guarantee, upload documents including various standardized forms, address,
25 identity & business proof, profile, financial documents, Trading, Profit & Loss A/c. and Balance Sheets, Bank Statement, Share Holdings, assets related documents, bank deposits documents, income statements and any other types of collateral related documents.

After applying & uploading documents for Credit Guarantee or Credit Guarantee, 205 Credit
30 Guarantee Processing Module receives applications & uploaded documents from one or more applications for processing. Administrator manually or automatically processes, analyzes, reviews, evaluates, verifies, validates, & audits each application. Administrator can also communicate with applicant for demanding more documents, clarifying, provide consulting, and negotiate with applicant for providing Credit Guarantee or Credit Guarantee. After processing
35 administrator can and take decision regarding providing or denying of Credit Guarantee or Credit

Guarantee to each applicant. Applicant can also accept & confirm provided Credit Guarantee or Credit Guarantee to Credit Guarantee or Credit Guarantee provider or bank.

- After confirmation of Credit Guarantee or Credit Guarantee, 210 Credit Guarantee Preparing
- 5 Module enables Credit Guarantee or Credit Guarantee provider to prepare contracts, agreements, & deeds for Credit Guarantee or Credit Guarantee and sent to applicant for review. Applicant can review the contracts, agreements, & deeds and confirm or provide changes or modification in track mode to Credit Guarantee or Credit Guarantee provider. In one embodiment after finalizing of contracts, agreements, & deeds of Credit Guarantee or Credit Guarantee, authorized person or
- 10 administrator on behalf of bank can sent to applicant for manually or digitally sign contracts, agreements, & deeds of Credit Guarantee or Credit Guarantee. Applicant can manually or digitally sign the document and sent manually and/or digitally to Credit Guarantee or Credit Guarantee provider. Credit Guarantee or Credit Guarantee provider receives signed documents manually and/or digitally and scan & verifies manually received documents and convert &
- 15 upload digital documents. After that authorized person or administrator on behalf of bank manually and/or digitally sign the contracts, agreements, & deeds of Credit Guarantee or Credit Guarantee and prepare Credit Guarantee or Credit Guarantee certificate for issue to each applicant.
- 20 After preparing Credit Guarantee or Credit Guarantee certificate for issue, 215 Credit Guarantee Issuing Module enables Credit Guarantee or Credit Guarantee provider to issue and manage issued Credit Guarantee or Credit Guarantee of each applicant. Credit Guarantee or Credit Guarantee can manually sent Credit Guarantee or Credit Guarantee certificate in paper form and/or digitally sent Credit Guarantee or Credit Guarantee certificate to each guarantor.
- 25 Guarantor is enabled to request Credit Guarantee or Credit Guarantee to issue Credit Guarantee or Credit Guarantee in the form of unitize, denominated & dematerialized Credit Guarantee (UCG) Rights. Credit Guarantee or Credit Guarantee provider receives request and prepare for converting Credit Guarantee or Credit Guarantee of each requestor into unitize, portable, denominated & dematerialize Credit Guarantee (UCG) Rights.
- 30
- 220 Unit Credit Guarantee (UCG) Rights Creating Module enables Credit Guarantee or Credit Guarantee provider to create, model, define, prepare, verify, validate Unit Credit Guarantee (UCG) Rights for each Credit Guarantee or Credit Guarantee of each guarantor of Credit Guarantee or Credit Guarantee. Unit Credit Guarantee (UCG) Rights can in the form of database

record, XML, file, text, URL or link, image, secure file or zipped or encrypted file, binary file, object, image, voice, video or visual format, and any other type of digital format.

In another embodiment enable 105 prospective Unit Credit Guarantee (UCG) Rights

- 5 Guarantor(s) or Owner(s) or Provider(s) or Offerer(s) or user including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity to create, define, model, generate, transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right, wherein user
10 created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may comprises unique identity & account number of personal guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, maximum limit of re-transfer of number of UCG, conditions & type of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures,
15 number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more contracts, agreements, deeds, documents disclosing credit abilities.

- After preparing of Unit Credit Guarantee (UCG) Rights, 225 Unit Credit Guarantee (UCG)
20 Rights Storage Module enables Credit Guarantee or Credit Guarantee provider to digitally store & synchronize Unit Credit Guarantee (UCG) Rights to 102 database(s) of Credit Guarantee or Credit Guarantee provider(s) or bank guarantor and/or 106 database of guarantor and/or sent to each guarantor via any communication medium including email, FTP & web services and/or 150 database of platform or network or server or application of guarantor where guarantor registered
25 as member and/or 125 database of Global Unit Credit Guarantee (UCG) Rights Server for enabling global network to network circulation of Unit Credit Guarantee (UCG) Rights via web services, FTP, and any types of communication systems, applications, methods, services, devices, protocols & interfaces.

- 30 After storing of Unit Credit Guarantee (UCG) Rights, 230 Unit Credit Guarantee (UCG) Rights Synchronize Module enables to synchronize one or more Unit Credit Guarantee (UCG) Rights from/to one or more networks, platforms, applications, objects, services, databases, web sites, web pages, portals, accounts, user profile, servers and any types of storage medium based on initiation of transfer or re-transfer or deposit or consumption or registering or updating or sharing
35 or circulating or importing or exporting process, permission, approval, sanctioning,

authentication, authorization, privacy policies, rights & privileges, rules, privacy settings & preferences of guarantor or owner or holder or provider of Unit Credit Guarantee (UCG) Rights or authorized person or administrator on behalf of guarantor or owner or holder or provider of Unit Credit Guarantee (UCG) Rights.

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In one embodiment Credit Guarantee or Credit Guarantee provider and/or any users and/or Unit Credit Guarantee (UCG) Rights can register with one or more networks, platforms, applications, objects, services, databases, devices, web sites, web pages, portals, Unit Credit Guarantee (UCG) Rights accounts, servers via 235 Unit Credit Guarantee (UCG) Rights Registering Module to enable enables Unit Credit Guarantee (UCG) Rights to circulate, share, donate update, deposit, consume & transfer Unit Credit Guarantee (UCG) Rights within platform or network by registered Credit Guarantee or Credit Guarantee provider and/or users and/or provider of funds, cash, credit and products & services, enables Credit Guarantee or Credit Guarantee provider to search, match, find, connect, request, invite one or more member of one or more networks, platforms, applications, objects, services, databases, devices, web sites, web pages, portals, Unit Credit Guarantee (UCG) Rights accounts, & servers to provide, transfer, share, donate, update, manage, monitor, track, account, audit & present one or more Unit Credit Guarantee (UCG) Rights, enables users to re-transfer, deposit, consume, use, circulate, manage, monitor, track, account, & audit Unit Credit Guarantee (UCG) Rights.

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After registering with platform or network or web site or application or service or database, 240 Unit Credit Guarantee (UCG) Rights Provider and/or Prospective User Search & Match and Determination Module and/or 245 Unit Credit Guarantee (UCG) Rights Request and/or Invitation to/by Provider and/or Prospective User Module enables provider of Unit Credit Guarantee (UCG) Rights to search, match, select, determine, analyze, request, connect, invite one or more members or subscriber or prospective consumer or user of platform or network or web site or application or service or database to transfer, provide, donate, update, share, present one or more Unit Credit Guarantee (UCG) Rights.

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After identifying one or more confirmed Unit Credit Guarantee (UCG) Rights user(s), Unit Credit Guarantee (UCG) Rights provider(s) can transfer, synchronize, store, send, publish, provide, authorize, deposit, share, & present one or more Unit Credit Guarantee (UCG) Rights to one or more account(s) of one or more user(s) of network or platform or application or service or web site or server or database via 250 Unit Credit Guarantee (UCG) Rights Transferring or Sending Module.

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User can receive, deposit, store & view one or more Unit Credit Guarantee (UCG) Rights from one or more guarantor, owner, holder & provider of Unit Credit Guarantee (UCG) Rights from one or more networks, platforms, applications, objects, services, databases, web sites, web pages, portals, Unit Credit Guarantee (UCG) Rights accounts, user profile, devices, servers via 255 Unit Credit Guarantee (UCG) Rights Receiving Module.

After receiving Unit Credit Guarantee (UCG) Rights, holder of Unit Credit Guarantee (UCG) Rights, 260 Unit Credit Guarantee (UCG) Rights Transaction, Consumption & Exchange Module enable holder of Unit Credit Guarantee (UCG) Rights to re-transfer, deposit, donate, share, update, present, authorize to hold or consume one or more Unit Credit Guarantee (UCG) Rights to one or more users of one or more networks, platforms, applications, objects, services, databases, web sites, web pages, portals, Unit Credit Guarantee (UCG) Rights accounts, user profile, devices, servers. Holder of Unit Credit Guarantee (UCG) Rights can use Unit Credit Guarantee (UCG) Rights for various payments or buy, request, apply & receive loans, venture funds, credits, cash, products & services in exchange of Unit Credit Guarantee (UCG) Rights from one or more provider of funds, loans, venture funds, credits, cash, products & services including banks, companies, financial institutions, individuals, group of persons, service providers, agents, e-commerce web sites, & sellers.

While initiating, processing, execution & completion of each transactions, activities, actions, & process related to Unit Credit Guarantee (UCG) Rights, 265 Unit Credit Guarantee (UCG) Rights Monitoring, Tracking & Logging Module can monitors, tracks, records, logs, processes & stores information about each transmission, transferring, updating, storing, transaction, activity, action, interaction related to Unit Credit Guarantee (UCG) Rights including transfer details including date, details or narration & number of Unit Credit Guarantee (UCG) transferred, name & identity of transferor and transferee, name, identity, details of providers of loans, venture funds, payments, credits, cash, products & services, details of loans, venture funds, payments, credits, cash, products & services including amount, number, duration & amount of installments and offers of loans, venture funds, payments, credits, cash, products & services, details of all re-payments made and like.

270 Unit Credit Guarantee (UCG) Rights Metering, Billing & Re-Payments Module monitors, track, stores, processes, accounts, calculates, bill, prepare periodic statement, meter & updates each holder of Unit Credit Guarantee (UCG) Rights expiration date of Unit Credit Guarantee

(UCG) Rights, re-payment installment of one or more received or consumed or purchased or used loans, advance payments, credits, cash, products & services from one or more providers of loans, payments, credits, cash, products & services in exchange of Unit Credit Guarantee (UCG) Rights.

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275 Unit Credit Guarantee (UCG) Rights Account Module updates account of holders of Unit Credit Guarantee (UCG) Rights, enables to transfer, deposit, exchange, consume one or more Unit Credit Guarantee (UCG) Rights to one or more accounts of one or more networks, platforms, servers, devices & databases and/or provider(s) of loans, advance payments, credits, cash, products & services, enables to view updated periodic statement and enables to re-payments of received or consumed or purchased or used loans, advance payments, credits, cash, products & services from one or more providers of loans, payments, credits, cash, products & services.

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In one embodiment 280 Unit Credit Guarantee (UCG) Rights Verification, Validating & Authenticating Module enables guarantor bank, guarantor of Unit Credit Guarantee (UCG) Rights, transferor and providers of loans, payments, credits, cash, products & services to monitor, track, verify, validate, digitally sign, authenticate, & authorize while or before re-transfer(s), updates, consumption or exchange including receiving loans, payments, credits, cash, products & services in exchange of Unit Credit Guarantee (UCG) Rights, transaction, store, & deposits.

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285 Unit Credit Guarantee (UCG) Rights Reporting & Notifying Module prepares, formats, updates, stores, sent, provide, notify, publish & present one or more statements, reports & notification related to periodic statements, re-payments of installments or billed amount related to received loans, payments, credits, cash, products & services, one or more transfers, updates, consumptions including receiving loans, payments, credits, cash, products & services in exchange of Unit Credit Guarantee (UCG) Rights, transactions, store, & deposits at user device & user profile via email, SMS, instant message, paper forms, data record, XML & file or document.

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290 Unit Credit Guarantee (UCG) Rights Credit Rating Module monitors, tracks, logs, updates & stores credit rating, weighing or scoring of each members or user of global network and/or one or more platforms, networks, applications, services, databases, devices & servers based on timely re-payments related to received loans, payments, credits, cash, products & services from

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providers, proper use or transfer of Unit Credit Guarantee (UCG) Rights and enables guarantor bank, guarantor, providers including providers of loans, payments, credits, cash, products & services and transferor of Unit Credit Guarantee (UCG) Rights to view credit worthiness of member or user to take decision regarding whether provide or transfer or not provide or not transfer Unit Credit Guarantee (UCG) Rights.

295 Unit Credit Guarantee (UCG) Rights Supporting, Claiming & Settlement Module enables providers of loans, payments, credits, cash, products & services in exchange of Unit Credit Guarantee (UCG) Rights to claim and settle payments of provided loans, payments, credits, cash, products & services in exchange of Unit Credit Guarantee (UCG) Rights from guarantor bank and/or guarantor in case non re-payments of billed amounts related to loans, payments, credits, cash, products & services provided by providers.

The said one or more modules, objects, process or components discussed in Figure 2 can interact with each other's in any order and steps. One or more modules or component works in any combination and separately. All components are not necessary and fewer or more components may comprise Unit Credit Guarantee (UCG) Rights platform(s) or network(s) or server(s) or database(s) or client applications, services & web sites. Components or modules can work concurrently or step by step. One or more components or modules are on same server or different server(s) or database(s) or storage medium(s).

In one embodiment Figure 3-12 describes the various examples of 115 Unit Credit Guarantee (UCG) Rights Platform or Network. For example 305 Unit Credit Guarantee (UCG) Rights Requestor(s) [e.g. Mr. David] apply to 301 Guarantor Bank [e.g. Citi Bank] for receiving Credit Guarantee or Credit Guarantee and submits application forms and documents related to collateral securities for Credit Guarantee. 301 Guarantor Bank [e.g. Citi Bank] reviews, evaluates, verifies, validates & confirm Credit Guarantee or Credit Guarantee of 310 [e.g. \$ 1,00,00,000 for 5 Years] to 305 [Mr. David] and as per request & instruction of 305 [Mr. David], 301 Guarantor Bank [e.g. Citi Bank] converts, define, & transform unitize Credit Guarantee (UCG) Rights in to [e.g. 1,00,00,000 UCG units each equal to \$ 1 value] by using Figure 6 Bank Guarantee Generator interface for Bank or Financial Institutes and In another embodiment 305 [Mr. David] presented with figure 5. Personal Guarantee Generator interface which enables 305 [Mr. David] to define, create, convert & generate one or more Unit Credit Guarantee (UCG) Right himself e.g. 305 [Mr. David] generates personal guarantee of [\$ 1,00,000], wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may

comprises inputted or selected or default pre-defined or customized fields including Unitize Personal Guarantee (UPG) Right may comprises unique identity & account number of personal guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, maximum limit of re-transfer of number of UCG, conditions & type of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more contracts, agreements, deeds, documents disclosing credit abilities. After generating of Unit Credit Guarantee (UCG) Right guarantor or generator of Unit Credit Guarantee (UCG) Right stores to 302 Unit Credit Guarantee (UCG) Rights Store of 301 Guarantor Bank [e.g. Citi Bank] and/or 306 Unit Credit Guarantee (UCG) Rights Store of 305 personal guarantor and/or 302 Unit Credit Guarantee (UCG) Rights Store of 315 Unit Credit Guarantee (UCG) Rights Platform or Network [e.g. OnlineUCG Website, where Mr. David registered and have UCG account] and/or Global 320 Unit Credit Guarantee (UCG) Rights Server [e.g. Global_UCG Website]. Figure 7 shows online Unit Credit Guarantee (UCG) Rights account of 305 [Mr. David] at 315 [e.g. OnlineUCG Website] and [Transaction No. 1] shows deposited Unit Credit Guarantee (UCG) Rights by Guarantor Bank [e.g. Citi Bank]. Now 305 [Mr. David] are enabled to Log-In (Figure 4 – 410) to [e.g. OnlineUCG Website, where Mr. David registered and have UCG account] and can view account & statements details including transferred, deposited, consumed, total holding, available balanced, & stored Unit Credit Guarantee (UCG) Rights. Figure 3 shows that 305 [Mr. David] accept request of business requirement of [50,00,000 units of Unit Credit Guarantee (UCG) Rights] and personal requirement of [50,000 units of Unit Credit Guarantee (UCG) Rights] of 330 [Mr. John] & confirms, provides or deposits or transferred [Bank guarantee based UCG 50,00,000 units and personal guarantee based UCG 50,000 for 2 Years] via [Figure 6 - Transfer or Use UCG Option] to 330 [Mr. John's account on same network or website i.e. OnlineUCG Website], wherein transferred transaction record appears or reflected in [Figure 11 (Transaction No. 4 & 6 - Mr. John Account Profile)]. In the triggering of event of expiration of 2 Years of Unit Credit Guarantee (UCG) Rights of 330 [Mr. John], automatically [50,50,000 units of Unit Credit Guarantee (UCG) Rights] credited to the account of 330 [Mr. John] and automatically [50,50,000 units of Unit Credit Guarantee (UCG) Rights] debited to the account of 305 [Mr. David]. After receiving of Unit Credit Guarantee (UCG) Rights from [Mr. David], 330 [Mr. John] sent invitation to 345 [Mr. Smith] to share or transfer received Unit Credit Guarantee (UCG) Rights from [Mr. David]. 345 [Mr. Smith] accept invitation and confirm to requirement of [Bank guarantee based UCG 25,00,000 units and personal guarantees based UCG 50,000 for 1 Year]. 330 [Mr. John] re-transfers or deposits [Figure 11 (Transaction No. 5) - Bank guarantee

based 25,00,000 units of Unit Credit Guarantee (UCG) Rights and (Transaction No. 7) - personal guarantees based 50,000 UCG] from [Figure 11 - UCG Account of 330 Mr. John] to [Figure 12 - UCG Account of - 345 Mr. Smith], wherein re-transferred or deposited transaction record appears or reflected in [Figure 12 (Transaction No. 4 & 5 - Mr. Smith Account Profile)]. In the triggering of event of expiration of 1 Years of Unit Credit Guarantee (UCG) Rights of 330 [Mr. Smith], automatically [25,50,000 units of Unit Credit Guarantee (UCG) Rights] credited to the account of 345 [Mr. Smith] and automatically [25,50,000 units of Unit Credit Guarantee (UCG) Rights] debited to the account of 345 [Mr. John]. 305 [Mr. David] can view each monitored, tracked & recorded transactions related to originally transferred [50,50,000 units of Unit Credit Guarantee (UCG) Rights] to 330 [Mr. John] as well as re-transferred transaction of [25,50,000 units of Unit Credit Guarantee (UCG) Rights] by 330 [Mr. John] to 345 [Mr. Smith]. 330 [Mr. John] can only view each monitored, tracked & recorded transactions related to re-transferred transaction of [25,50,000 units of Unit Credit Guarantee (UCG) Rights] to 345 [Mr. Smith]. Users or Members of Account Holder of network can search, match, select, invite, and send request for Unit Credit Guarantee (UCG) Rights and can transfer, re- transfer, use, consume, & deposits Unit Credit Guarantee (UCG) Rights. For example 330 [Mr. John] visits e-commerce website 340 [www.Online_Store.com], search listed products related to “cycle” and add to cart [ABC Cycle] & selects Mode of Payment as “UCG” and Purchase of Cycle of \$1000 in exchange of UCG 1000 unit. 340 [www.Online_Store.com] accepts “UCG” as mode of payment and provides credit facilities in exchange of “UCG” based on re-payment of purchased amount within particular duration [e.g. 1 Year] which not exceeds expiration period of transferred “UCG”. When 330 [Mr. John] fully paid \$1000 to 340 [www.Online_Store.com] then system automatically credited [1000 units of Unit Credit Guarantee (UCG) Rights] to the Unit Credit Guarantee (UCG) Rights account of 340 [www.Online_Store.com] and debited [1000 units of Unit Credit Guarantee (UCG) Rights] to the Unit Credit Guarantee (UCG) Rights account of 330 [Mr. John]. In one embodiment in the event of non-payment of credits received from provider of credit provider of credit can claim & received payments from guarantor bank and later guarantor can claim, sue or settle with users of Unit Credit Guarantee (UCG) Rights for receiving payments. In another embodiment in personal guarantee in case of any types of conflict Unit Credit Guarantee (UCG) Rights Platform or Network, Global Unit Credit Guarantee (UCG) Rights Server, Guarantor bank, Guarantor and Provider(s) of Loans, Cash, Products & Services based on Unit Credit Guarantee (UCG) Rights can follow rules & regulations and provide support, solution, settlements and resolutions of conflict.

Figure 4 shows exemplary 410 Log-In and 430 Registration screen of exemplary website 315 [OnlineUCG Website].

Figure 5 shows exemplary Personal Guarantee Generator interface which enables 105 or 305 user(s) including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity to create, define, model, generate, store, synchronize, transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right, wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may comprises unique identity & account number of personal guarantee, currency code, type, name & amount of guarantee, issue & expiration date of guarantee, maximum limit of re-transfer of number of UCG, conditions & type of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number & amount of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right and associate one or more contracts, agreements, deeds, documents disclosing credit abilities. 105 or 305 User generated 310 Unit Credit Guarantee (UCG) Right including 310 Unitize Personal Guarantee (UPG) Right can store at 306 database of personal guarantee creator or generator and/or 350 data store of 315 Unit Credit Guarantee (UCG) Rights Platform or Network and/or 325 data store of 320 Global Unit Credit Guarantee (UCG) Rights Server.

Figure 6 shows exemplary Credit or Bank Guarantee Generator for Bank or Financial Institutes interface which enables 301 Guarantor including bank Guarantor to create, define, model, generate, store, synchronize, transfer, share, issue, provide & present Unit Credit Guarantee (UCG) Right, wherein inputted, selected & generated Unit Credit Guarantee (UCG) Right may comprises Unique Identity of Bank Guarantee, Currency Code, Currency Name, Amount of Personal Guarantee, Number of units of (UCG), Date of Issue, Date of Generating of (UCG), Valid Till or Expiration Date of UCG, Name & Address of issuing Bank, Condition & Type of Bank Guarantee, Account No. & Identity of Guarantor, Name of Applicant/Guarantor, Address of Applicant/Guarantor, Profile Link of Guarantor, Authorized Signature(s) & Guarantor issued under Joint Digital Signature(s) of one or more administrators and Uploaded Document(s) including one or more contacts, agreements, deeds, profile and any other documents.

Figure 7 shows exemplary Unit Credit Guarantee (UCG) Rights Account Details of [Mr. David] of exemplary website 315 [OnlineUCG Website] and details of various transactions including deposited, transferred, generated, received & consumed Unit Credit Guarantee (UCG) Rights related transactions, wherein details including UCG Account No., Total Holding of UCG, Amount Per UCG, Currency Name, Type of UCG including credit guarantee, bank guarantee & personal guarantee, Available UCG Balance and Date, Transaction No. (Not shown on figure), Narration & Details, Transferor ID, Name, A/C & Network, Transfer No. of UCG, Transfer No. of UCG for Particular Duration (e.g. No. of Years, Months or Days - Not shown on figure), remaining life or duration of Unit Credit Guarantee (UCG) Rights (Not shown on figure), Received or Transferee ID, Name, A/C & Network, Used, Deposited & Closing Balance of Unit Credit Guarantee (UCG) Rights, details of received amounts, cash, credits, products & services, advance payments, payment of bills in exchange of Unit Credit Guarantee (UCG) Rights with details of repayment terms & conditions (Not shown on figure), Details of re-payments of credits received from each providers of loans, cash, credits, credit lines, advance payments, bills payment & purchase of products & services in exchange of or based on Unit Credit Guarantee (UCG) Rights including minimum or maximum, installment amount, total dues, due date, charges, fees, interests, commission, redeemable points, vouchers & coupons (Not shown on figure). Provider of Unit Credit Guarantee (UCG) Rights can increase and/or decrees numbers and/or duration of transferred Unit Credit Guarantee (UCG) Rights. In another embodiment users can exchange Unit Credit Guarantee (UCG) Rights of first provider with other Unit Credit Guarantee (UCG) Rights of second provider. In another embodiment guarantor bank can increase and/or decrees numbers and/or duration of approved Unit Credit Guarantee (UCG) Rights.

Figure 8-10 shows exemplary Unit Credit Guarantee (UCG) Rights Account of [Mr. David] related [Transfer or Use UCG Option], which enables account holder [Mr. David] to transfer or use "UCG" from one or more accounts including account(s) of [Mr. David] to one or more selected "UCG" accounts within exemplary website or "UCG" platform 315 [OnlineUCG Website].

Figure 11 shows exemplary Unit Credit Guarantee (UCG) Rights Account Details of [Mr. John] of exemplary website 315 [OnlineUCG Website] and details of various transactions including deposited, transferred, received & consumed Unit Credit Guarantee (UCG) Rights related transactions.

Figure 12 shows exemplary Unit Credit Guarantee (UCG) Rights Account Details of [Mr. Smith] of exemplary website 315 [OnlineUCG Website] and details of various transactions including deposited, transferred, received & consumed Unit Credit Guarantee (UCG) Rights related transactions.

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Many changes and modifications will occur to those skilled in the art upon studying this description. All such changes and modifications which are within the spirit of the invention are intended to be included within the scope of the claims.

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I claim:

1. A method comprising:

enabling to preparing, defining, generating, unitizing, denominating & dematerializing
Credit Guarantee right(s) or contract(s);

maintaining or storing unitize Credit Guarantee right(s) or contract(s) with unique
identity and information; and

enabling at least one of searching, matching, filtering, selecting, inviting & requesting
provider and/or consumer of unitize Credit Guarantee right(s) or contract(s) and enabling
at least one of sending, receiving, depositing, re-storing, circulating, transferring, re-
transferring, synchronizing, updating, presenting, publishing, accessing, using,
consuming, viewing account details, maintaining account, auditing, metering, billing, re-
payments of credits, reporting & notifying depositing, transferring & consuming &
managing one or more unitize Credit Guarantee right(s) or contract(s).

2. A method according to claim 1, wherein unitize Credit Guarantee right(s) or contract(s)
comprises one or more types of credit guarantee including personnel guarantee by
individual, group(s) of persons, legal entity including company, organization, shop,
government, school, collage, temple, trust, association, brand, manufacturer, seller,
supplier, society, website, club.

3. A method according to claim 1, wherein generator, sender, receiver, transferor,
transferee, holder, consumer & user of unitize Credit Guarantee right(s) or contract(s)
comprises user, user account, group(s) of user(s), company, bank, financial institution,
service provider, provider or seller of products & services, network, web site, application,
service, database, device, server and one any types of entities.

4. A method according to claim 1, wherein enabling to receive cash in exchange of unitize
Credit Guarantee right(s) or contract(s).

5. A method according to claim 1, wherein enabling to receive credit or credits line or credit
limits in exchange of unitize Credit Guarantee right(s) or contract(s).

6. A method according to claim 1, wherein enabling to purchase products & services in
exchange of unitize Credit Guarantee right(s) or contract(s).

7. A method according to claim 1, wherein enabling to receive loan in exchange of unitize Credit Guarantee right(s) or contract(s).
- 5 8. A method according to claim 1, wherein enabling to use unitize Credit Guarantee right(s) or contract(s) as payment method.
9. A method according to claim 1, wherein enabling to circulate unitize Credit Guarantee right(s) or contract(s) similar to money or digital money.
- 10 10. A method according to claim 1, wherein enabling to use unitize Credit Guarantee right(s) or contract(s) for re-payment of loan, contract fulfillment, advance payment and payment for goods & service delivered.
- 15 11. A method according to claim 1, wherein enabling to use unitize Credit Guarantee right(s) or contract(s) as equivalent to money or digital money.
12. A method according to claim 1, wherein monitoring, tracking, mapping, storing & maintaining path & details of transfer of each unitize Credit Guarantee right(s) or contract(s).
- 20 13. A method according to claim 1, wherein monitoring, tracking, mapping, logging, storing, presenting & viewing details of consumption, each transfer & re-transfer including identity & name of transferor & transferee, number of unitize Credit Guarantee right(s) or contract(s) transferred, details of each transaction, event, activity & action.
- 25 14. A method according to claim 1, wherein enabling unitize Credit Guarantee right(s) or contract(s) to circulate, synchronize, store, update & transfer from/to/within/via/among one or more networks, platforms, web sites, applications, services, databases, servers, banks, systems, devices, user accounts, user profiles & persons in digital as well as paper form.
- 30 15. A method according to claim 1, wherein notifying or reporting or presenting details of each transfer by each transferor to each transferee.

16. A method according to claim 15, wherein notifying or reporting or presenting details of each transfer by each transferor to each transferee via email, SMS, instant message, web page, user profile, & user account.
- 5 17. A method according to claim 1, wherein enabling guarantor or issuing bank and/or guarantor and/or platform, network, web site and/or beneficiary and/or 3rd parties service provider(s) and/or holder or user to check, verify, digitally sign, update & digitally approve said at least one unitize Credit Guarantee right(s) or contract(s) to certify
10 compliance with said at least one requirement of listing, storing, circulating, transferring, using, consuming, accessing, & converting into money or cash, purchasing of products & services on or via said platform or network.
18. A method according to claim 1, wherein enabling to preparing & defining, unitizing, denominating & dematerializing Credit Guarantee right(s) or contract(s) from paper
15 forms into digital or electronic forms.
19. A method according to claim 1, wherein enable to make complete or one or more steps of Credit Guarantee procedure, process, steps, workflow digital or electronic or online or wizard based, automated and/or partial automated with human or administrator(s)
20 intervention.
20. A method according to claim 19, wherein steps or process or workflow comprises registering, consulting, applying, uploading or downloading documents, reviewing, evaluating, verifying, validating, processing, send or receive a guarantee offer, send or
25 receive sign guarantee offer, collaboratively defining, drafting documents specifications, inputting online pre-created forms, contracts or agreements or deeds or certificate, negotiating, accepting terms & conditions & signing or digitally signing documents or contracts, opening accounts, confirming, issuing, paying fees or charges, permitting, ordering, advising, referring, transferring, re-transferring, re-approval for re-transfer,
30 storing, circulating, updating, receiving permission, delivery, dividing or unitizing, dematerializing, transacting, consuming, using, receiving & repaying funds, loans, cash, virtual currencies, goods or products & services, applications etc. based on unitize Credit Guarantee (UCG) Rights, settling, claiming, monitoring, tracking, recording, logging, accounting, metering, billing, supporting, viewing Unit Credit Guarantee (UCG) Rights
35 balances, viewing recent transactions, viewing statements, credit rating or scoring,

notifying, reporting & managing of Credit Guarantee and/or unitize Credit Guarantee or credit guarantee and searching, matching, filtering, inviting & requesting for Credit Guarantee and/or unitize Credit Guarantee or credit guarantee.

- 5 21. A method according to claim 1, wherein unitize Credit Guarantee right(s) or contract(s) comprising conditional, unconditional, transferable or transmissible, non-transferable, divisible or fractionable or denominatable or denominable, non-divisible, assignable unitize Credit Guarantee right(s) or contract(s).
- 10 22. A method according to claim 1, wherein unitize Credit Guarantee right(s) or contract(s) comprises associated or auto or manually or remotely updated obligation to payment within particular period or pay particular number of installments within particular duration, associated or auto or manually or remotely updated contact agreements, privacy settings, preferences, privacy policies, terms & conditions, promise to pay, letters of
- 15 credit, various contract agreements, associated or auto or manually or remotely updated unique global identity, description, conditions, rules, Credit Guarantee number, applicant, applicant bank, reason, owner(s) id, details & profile, issued bank id, details & profile, amount, validity, currency code, name & type, location, digital signature, certificate, issued date, maturity date, expiration date, account number, Unit Credit Guarantee
- 20 (UCG) Right including Right of using Credit Guarantee for receiving, applying, demanding, borrowing, debiting, crediting, transferring, gifting, donating, depositing, paying and requesting one or more Unit Credit Guarantee (UCG) Right associate value in the form of money, cash, virtual currencies, goods or products & services from one or more providers of funds, loans, cash, products & services including banks, sellers, online
- 25 and/or offline merchants.
23. A method according to claim 1, wherein monitoring, tracking, logging and storing information about each transfer of unitize Credit Guarantee right(s) or contract(s) and details about associate transferor, transferee, bank, beneficiary, transaction details,
- 30 account details including payments, re-payments, installments, interest.
24. A method according to claim 23, wherein enabling to data mine, process & notify, report, & present said relevant logged & stored data to principal or owner of Unit Credit Guarantee (UCG) Rights, Transferor, Transferee, Platform, Administrator, User,
- 35 Beneficiary & Provider of Funds, Loans, Cash, Products & Services.

25. A method according to claim 1, wherein monitoring, tracking, logging and storing credit rating & scoring of consumer, user, holder, transferor and transferee of unitize Credit Guarantee right(s) or contract(s).
- 5
26. A method according to claim 25, wherein said credit rating & scoring are based on timely payment or repayment of loans, withdrawal, installments, cash, interest, charges, fees, commissions, using of unitize Credit Guarantee right(s) or contract(s) including transfer & refer to other users, purchasing of products & services & utilizing unitize Credit
- 10
- Guarantee right(s) or contract(s) for generating revenue, earning income, get training, education & qualification, business growth, research & development, fulfilling needs, maintain health, managing tasks & workflow.
27. A method according to claim 1, wherein said regulation of transferring and/or utilizing said unitize Credit Guarantee right(s) or contract(s) provide enforcement, transfer,
- 15
- reporting, provide for a specific duration of use of said unitize Credit Guarantee right(s).
28. A method according to claim 1, wherein enabling to charging of fees for annual or periodic membership for Unit Credit Guarantee (UCG) Rights account and charging of
- 20
- fixed or variable fees based on per Unit Credit Guarantee (UCG) Rights or total amount of or percentage of value of Unit Credit Guarantee (UCG) Rights deposited and/or transferred and/or used or consumed.
29. A system comprises:
- 25
- a module is configure to prepare, define, generate, unitize, denominate & dematerialize Credit Guarantee right(s) or contract(s);
- a storage medium for maintaining or storing unitize Credit Guarantee right(s) or contract(s) with unique identity and information; and
- enable to search, match, filter, select, invite & request provider and/or consumer of
- 30
- unitize Credit Guarantee right(s) or contract(s) and enable to send, receive, deposit, re-store, circulate, transfer, re-transfer, synchronize, update, present, publish, access, use, consume, maintain account, view account details, audit, meter, bill, re-payments of credits, report & notify deposits, transfers & consumption & manage one or more unitize Credit Guarantee right(s) or contract(s).
- 35

30. A system according to claim 29, wherein unitize Credit Guarantee right(s) or contract(s) comprises one or more types of credit guarantee including personnel guarantee by individual, group(s) of persons, legal entity including company, organization, shop, government, school, collage, temple, trust, association, brand, manufacturer, seller, supplier, society, website, club..
31. A system according to claim 29, wherein generator, sender, receiver, transferor, transferee, holder, consumer & user of unitize Credit Guarantee right(s) or contract(s) comprises user, user account, group(s) of user(s), company, bank, financial institution, service provider, provider or seller of products & services, network, web site, application, service, database, device, server and one any types of entities.
32. A system according to claim 29, wherein enable to receive cash in exchange of unitize Credit Guarantee right(s) or contract(s).
33. A system according to claim 29, wherein enable to receive credit or credits line or credit limits in exchange of unitize Credit Guarantee right(s) or contract(s).
34. A system according to claim 29, wherein enable to purchase products & services in exchange of unitize Credit Guarantee right(s) or contract(s).
35. A system according to claim 29, wherein enable to receive loan in exchange of unitize Credit Guarantee right(s) or contract(s).
36. A system according to claim 29, wherein enable to use unitize Credit Guarantee right(s) or contract(s) as payment method.
37. A system according to claim 29, wherein enable to circulate unitize Credit Guarantee right(s) or contract(s) similar to money or digital money.
38. A system according to claim 29, wherein enable to use unitize Credit Guarantee right(s) or contract(s) for re-payment of loan, contract fulfillment, advance payment and payment for goods & service delivered.

39. A system according to claim 29, wherein enable to use unitize Credit Guarantee right(s) or contract(s) as equivalent to money or digital money.
- 5 40. A system according to claim 29, wherein monitor, track, map, store & maintain path & details of transfer of each unitize Credit Guarantee right(s) or contract(s).
- 10 41. A system according to claim 29, wherein monitor, track, map, log, store, present & view details of consumption, each transfer & re-transfer including identity & name of transferor & transferee, number of unitize Credit Guarantee right(s) or contract(s) transferred, details of each transaction, event, activity & action.
- 15 42. A system according to claim 29, wherein enable unitize Credit Guarantee right(s) or contract(s) to circulate, synchronize, store, update & transfer from/to/within/via/among one or more networks, platforms, web sites, applications, services, databases, servers, banks, systems, devices, user accounts, user profiles & persons in digital as well as paper form.
- 20 43. A system according to claim 29, wherein a module is configured to notify or report or present details about each transfer by each transferor to each transferee.
- 25 44. A system according to claim 43, wherein notifying or reporting or presenting details about each transfer by each transferor to each transferee via email, SMS, instant message, web page, user profile, & user account.
- 30 45. A system according to claim 29, wherein guarantor or issuing bank and/or guarantor and/or platform, network, web site and/or beneficiary and/or 3rd parties service provider(s) and/or holder or user is enabled to check, verify, digitally sign, update & digitally approve said at least one unitize Credit Guarantee right(s) or contract(s) to certify compliance with said at least one requirement of listing, storing, circulating, transferring, using, consuming, accessing, & converting into money or cash, purchasing of products & services on or via said platform or network.
- 35 46. A system according to claim 29, wherein enable to prepare, define, unitize, denominate & dematerialize Credit Guarantee right(s) or contract(s) from paper forms into digital or electronic forms.

47. A system according to claim 29, wherein enable to make complete or one or more steps of Credit Guarantee procedure, process, steps, workflow digital or electronic or online or wizard based, automated and/or partial automated with human or administrator(s) intervention.
48. A system according to claim 47, wherein steps or process or workflow comprises register, consult, apply, upload or download documents, review, evaluate, verify, validate, process, send or receive a guarantee offer, send or receive sign guarantee offer, collaboratively define, draft documents specifications, input online pre-created forms, contracts or agreements or deeds or certificate, negotiate, accept teams & conditions & sign or digitally sign documents or contracts, open accounts, confirm, issue, pay fees or charges, permit, order, advice, refer, transfer, re-transfer, re-approval for re-transfer, store, circulate, update, receive permission, delivery, divide or unitize, dematerialize, transact, consume, us, receive & repay funds, loans, cash, virtual currencies, goods or products & services, applications etc. based on unitize Credit Guarantee (UCG) Rights, settle, claim, monitor, track, record, log, account, meter, bill, support, view Unit Credit Guarantee (UCG) Rights balances, view recent transactions, view statements, credit rat or score, notify, report & manage of Credit Guarantee and/or unitize Credit Guarantee or credit guarantee and search, match, filter, invite & request for Credit Guarantee and/or unitize Credit Guarantee or credit guarantee.
49. A system according to claim 29, wherein unitize Credit Guarantee right(s) or contract(s) comprises conditional, unconditional, transferable or transmissible, non-transferable, divisible or fractionable or denominatable or denominable, non-divisible, assignable unitize Credit Guarantee right(s) or contract(s).
50. A system according to claim 29, wherein unitize Credit Guarantee right(s) or contract(s) comprises associated or auto or manually or remotely updated obligation to payment within particular period or pay particular number of installments within particular duration, associated or auto or manually or remotely updated contact agreements, privacy settings, preferences, privacy policies, terms & conditions, promise to pay, letters of credit, various contract agreements, associated or auto or manually or remotely updated unique global identity, description, conditions, rules, Credit Guarantee number, applicant, applicant bank, reason, owner(s) id, details & profile, issued bank id, details & profile,

- amount, validity, currency code, name & type, location, digital signature, certificate, issued date, maturity date, expiration date, account number, Unit Credit Guarantee (UCG) Right including Right of using Credit Guarantee for receiving, applying, demanding, borrowing, debiting, crediting, transferring, gifting, donating, depositing, paying and requesting one or more Unit Credit Guarantee (UCG) Right associate value in the form of money, cash, virtual currencies, goods or products & services from one or more providers of funds, loans, cash, products & services including banks, sellers, online and/or offline merchants.
51. A system according to claim 29, wherein monitor, track, log and store information about each transfer of unitize Credit Guarantee right(s) or contract(s) and details about associate transferor, transferee, bank, beneficiary, transaction details, account details including payments, re-payments, installments, interest.
52. A system according to claim 51, wherein enable to data mine, process & notify, report, & present said relevant logged & stored data to principal or owner of Unit Credit Guarantee (UCG) Rights, Transferor, Transferee, Platform, Administrator, User, Beneficiary & Provider of Funds, Loans, Cash, Products & Services.
53. A system according to claim 29, wherein monitor, track, log and store credit rating & scoring of consumer, user, holder, transferor and transferee of unitize Credit Guarantee right(s) or contract(s).
54. A system according to claim 53, wherein said credit rating & scoring are based on timely payment or repayment of loans, withdrawal, installments, cash, interest, charges, fees, commissions, using of unitize Credit Guarantee right(s) or contract(s) including transfer & refer to other users, purchasing of products & services & utilizing unitize Credit Guarantee right(s) or contract(s) for generating revenue, earning income, get training, education & qualification, business growth, research & development, fulfilling needs, maintain health, managing tasks & workflow.
55. A system according to claim 29, wherein said regulation of transferring and/or utilizing said unitize Credit Guarantee right(s) or contract(s) provide enforcement, transfer, reporting, provide for a specific duration of use of said unitize Credit Guarantee right(s).

56. A system according to claim 29, wherein a module is configured to charge fees for annual or periodic membership for Unit Credit Guarantee (UCG) Rights account and charge fixed or variable fees based on per Unit Credit Guarantee (UCG) Rights or total amount of or percentage of value of Unit Credit Guarantee (UCG) Rights deposited and/or transferred and/or used or consumed.
57. A method according to claim 1, wherein enable user including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity to create, define, model, convert, generate, issue, authorize, transfer, share, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right.
58. A method according to claim 57, wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right may comprises unique identity of personal guarantee, currency type, name & amount of personal guarantee, expiration date of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right, and associate one or more documents disclosing personal credit abilities.
59. A system according to claim 1, wherein user(s) including individual or person, group(s) of people, non-banking or non-financial institutions and any types of legal entity including company, organization, shop, government, trust, association, brand, and any types of named entity is/are enable to create, define, model, convert, generate, issue, authorize, transfer, share, provide & present Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right.
60. A system according to claim 59, wherein user created or generated Unit Credit Guarantee (UCG) Right including Unitize Personal Guarantee (UPG) Right comprises unique identity of personal guarantee, currency type, name & amount of personal guarantee, expiration date of personal guarantee, one or more providers or users or guarantor(s)' identity, name, profile or accessible profile link & digital signatures, number of units of Unitize Credit Guarantee (UCG) Rights, date of generating of Unit Credit Guarantee (UCG) Right, and associate one or more documents disclosing personal credit abilities.

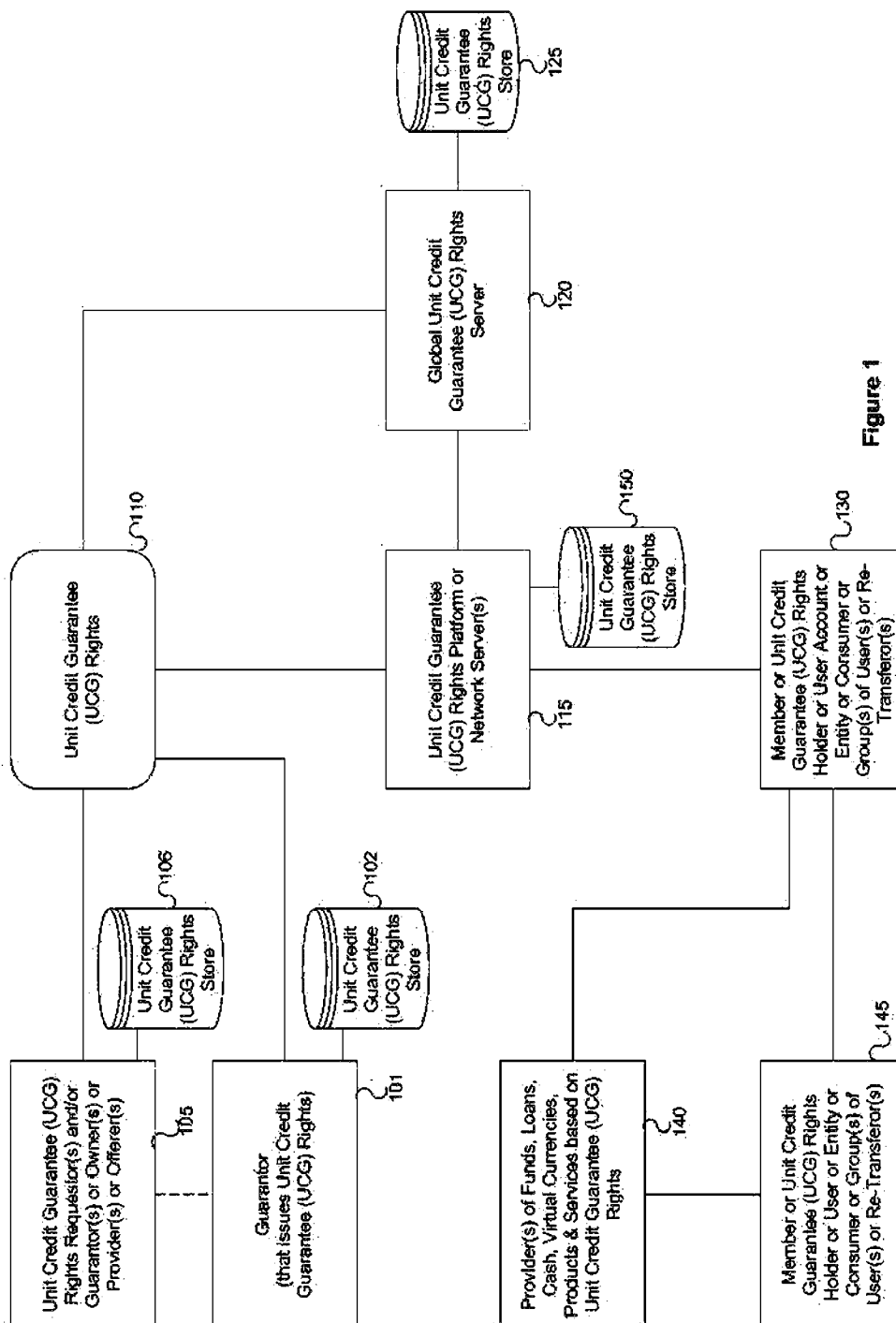


Figure 1

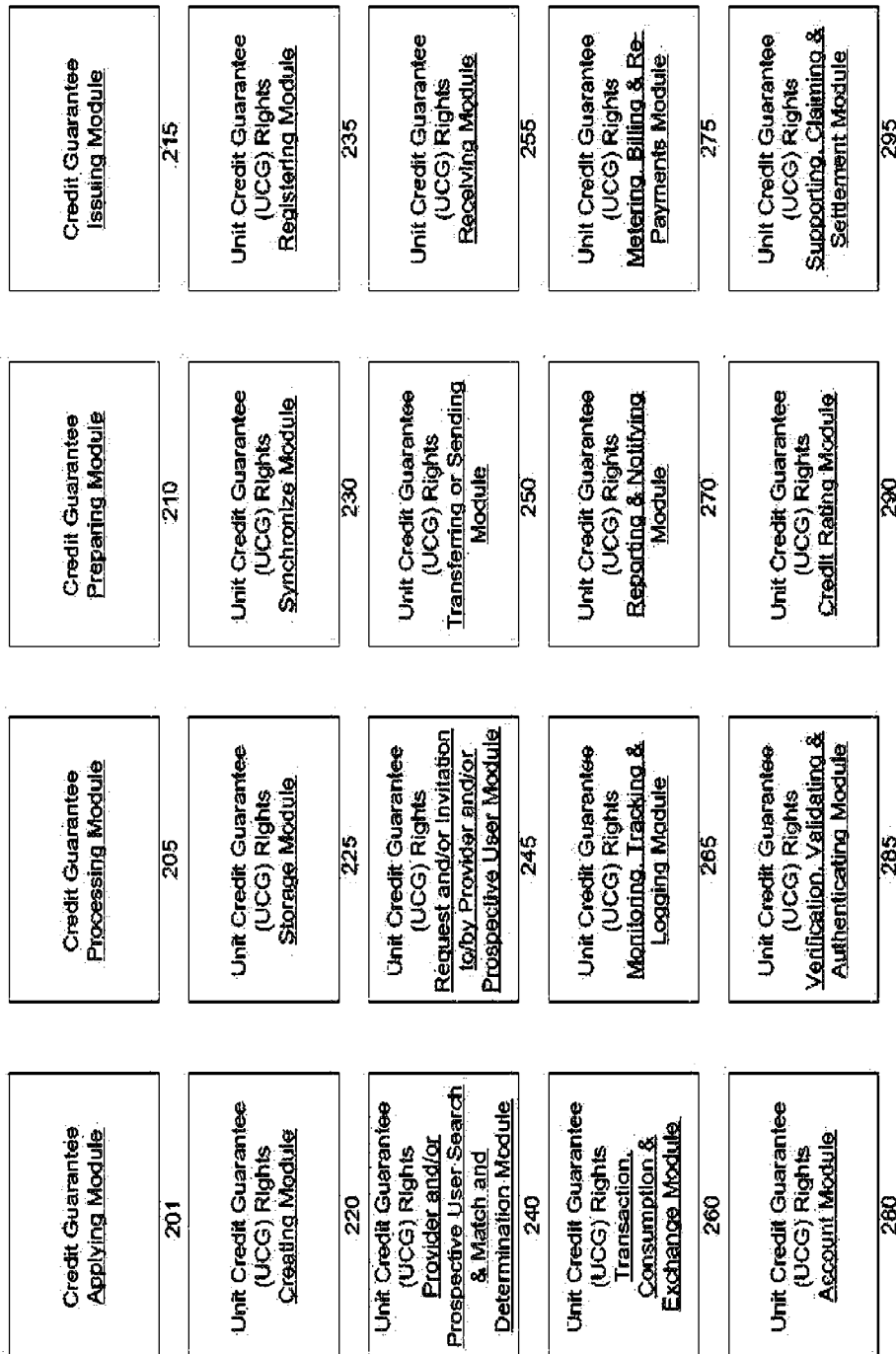


Figure 2

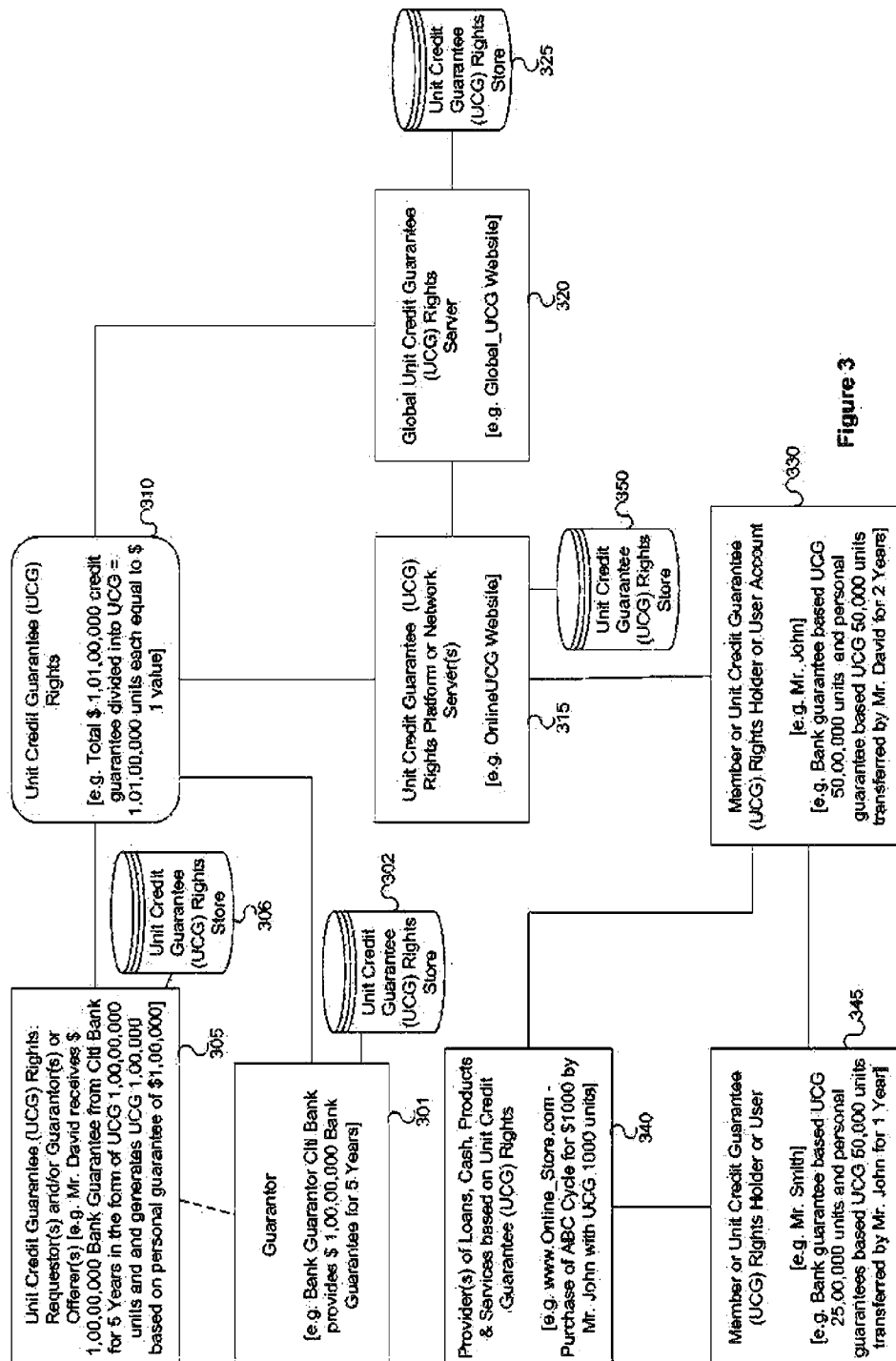


Figure 3

Log-In to OnlineUCG

Welcome Mr. David,
Email:

Password:

☐ Remember me


[Forget your Password?](#)

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Registration to OnlineUCG

Register to Unit Credit Guarantee (UCG) Rights Platform
or Network [OnlineUCG]

Full Name:
Nick Name:
Your Email:
Password:
Confirm:
Birthday:
Gender: ☐ Female ☒ Male
Country:
State:
Postal Code:

Security Check
Enter **both words** below, **separated by a space**.
Can't read the words below? [Try different words](#)

Verification
By clicking Sign Up, you are indicating that
☒ you have read and agree to the [Terms of Use](#)
and [Privacy Policy](#).

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Figure 4

Personal Guarantee Generator	
Photo	
Unique Identity of Personal Guarantee :	US-1986-5467-8973-0234
Currency Code :	\$
Currency Name :	Dollar
Amount of Personal Guarantee :	\$1,00,000 One Hundred Thousand Dollar
Number of units of (UCG) :	1,00,000
Maximum Limit of Transfer :	500 Units of UCG
Date of Generating of (UCG) :	07-March-2013
Expiration Date of Personal Guarantee :	07-March-2015 2 Years
Condition & Type of Guarantee :	Transferable
Account No. of Guarantor :	123456789
Name of Guarantor :	Mr. David
Address of Guarantor :	102/A, "Super", Times Square, 100010, NYC, NY, U.S.A.
Unique Personal Identification No.:	Passport No. ACVP20936US
Digital Signature(s) :	[1] [2]
	Details of Signatory Details of Signatory
Uploaded Document(s) :	{1} Other Required Documents Upload Documents
	Draft Generate UCG Generate and Deposit UCG

Figure 5

Bank Guarantee UCG Generator	
Unique Identity of Bank Guarantee :	<input type="text" value="003GT011028506"/>
Currency Code :	<input type="text" value="\$"/>
Currency Name :	<input type="text" value="United States Dollar"/>
Amount of Personal Guarantee :	<input type="text" value="\$1,00,00,000"/> Ten Million Dollar
Number of units of (UCG) :	<input type="text" value="1,00,00,000"/>
Date of Issue :	<input type="text" value="05-March-2013"/>
Date of Generating of (UCG) :	<input type="text" value="05-March-2013"/>
Valid Till or Expiration Date :	<input type="text" value="05-March-2015"/> 2 Years
Name & Address of Bank :	<input type="text" value="550/A Citi Bank, Times Square, 100010, NYC, NY, U.S.A."/>
Condition & Type of Bank Guarantee :	<input type="text" value="Transferable"/>
Account No. & Identity of Guarantor :	<input type="text" value="123456789"/>
Name of Applicant/Guarantor :	<input type="text" value="Mr. David"/>
Address of Applicant/Guarantor :	<input type="text" value="102 Times Square, 100010, NYC, NY, U.S.A."/>
Unique Personal Identification No. :	<input type="text" value="Passport No."/> <input type="text" value="ACVP20936US"/>
Authorized Signature(s) & Guarantor issued under Joint Digital Signature(s) of:	<div> <div>[1] <input type="text"/></div> <div>[2] <input type="text"/></div> <div>[3] <input type="text"/></div> </div> <div> <div>Details of Signatory</div> <div>Details of Signatory</div> <div>Details of Signatory</div> </div>
Uploaded Document(s) :	<div> <div>(1) Contract or Agreement or Deed</div> <div>(2) Profile of Mr. David</div> <div>(3) Bank Guarantee Documents</div> <div>(4) Bank Guarantee Certificate</div> </div> <div> <input type="button" value="Upload Documents"/> </div>
	<div> <input type="button" value="Draft"/> <input type="button" value="Generate UCG"/> <input type="button" value="Generate and Deposit UCG"/> </div>

Figure 6

OnlineUCG

Welcome, Mr. David
Last Log in: Mar 06 2013 10:01 A.M IST

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UCG Account | Transfer or Use UCG[Search](#)[Manage Connections](#)[Invite for UCG](#)[Request for UCG](#)[View Statements](#)[Manage Profile](#)**UCG Account :**

UCG Account No.	Available UCG	Type of UCG	View Statements
123456789	50,000	Personal Guarantee	View

Date	Narration & Details	Transferor ID, Name, A/C & Network	Transfer No. of UCG	Transferee ID, Name, A/C & Network	Used	Deposit	Closing Balance (UCG)
5 07/03/2013	Personal Guarantee	Mr. David - (123456789)	50,000	Mr. John - (98765321)	0	0	50,000
More..							
4 07/03/2013	Generating Personal Guarantee by Mr. David	-	-	-	0	1,00,000	1,00,000
More..							

UCG Account No.	Available UCG	Type of UCG	View Statements
123456789	48,00,000	Bank Guarantee	View

Date	Narration & Details	Transferor ID, Name, A/C & Network	Transfer No. of UCG	Transferee ID, Name, A/C & Network	Used	Deposit	Closing Balance (UCG)
3 07/03/2013	VC for starting business...	Mr. David - (123456789)	50,00,000	Mr. John - (98765321)	0	0	47,00,000
More..							
2 06/03/2013	Receive Credit from Barclays Credit...	-	-	-	3,00,000	0	97,00,000
More..							
1 05/03/2013	Receive UCG from Cit Bank...	-	1,00,00,000	-	0	1,00,00,000	1,00,00,000
More..							

Figure 7

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From UCG Account(s)	Type of UCG	UCG	Transfer or Use UCG	Maximum Limit of Transfer	Expiry Duration of UCG	Details
Mr. David - 123456789	Bank Guarantee	97,00,000 Unit	<input type="text" value="50,00,000"/>	-	<input type="text" value="2 Year"/>	View Details Add
Mr. David - 123456789	Personal Guarantee	1,00,000 Unit	<input type="text"/>	50,000 Unit	<input type="text"/>	View Details Add
Mr. John - 98765321	Personal Guarantee	5,200 Unit	<input type="text"/>	5,00 Unit	<input type="text"/>	View Details Add
Mr. John - 98765321	Bank Guarantee	5,200 Unit	<input type="text"/>	5,00 Unit	<input type="text"/>	View Details Add
Mr. A - 100200300100	Personal Guarantee	3,100 Unit	<input type="text"/>	5,00 Unit	<input type="text"/>	View Details Add
Mrs. B - 500400300200	Personal Guarantee	2,000 Unit	<input type="text"/>	500 Unit	<input type="text"/>	View Details Add

To Account: Transfer Description: Total Transfer UCG: 50,00,000 Unit

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From UCG Account(s)	Type of UCG	UCG	Transfer or Use UCG	Maximum Limit of Transfer	Expiry Duration of UCG	Details
Mr. David - 123456789	Bank Guarantee	47,00,000 Unit	<input type="text"/>	-	<input type="text"/>	View Details Add
Mr. David - 123456789	Personal Guarantee	1,00,000 Unit	50,000	50,000 Unit	2 Year	View Details Add
Mr. John - 98765321	Personal Guarantee	5,200 Unit	<input type="text"/>	5,00 Unit	<input type="text"/>	View Details Add
Mr. John - 98765321	Bank Guarantee	5,200 Unit	<input type="text"/>	5,00 Unit	<input type="text"/>	View Details Add
Mr. A - 100200300100	Personal Guarantee	3,100 Unit	<input type="text"/>	5,00 Unit	<input type="text"/>	View Details Add
Mrs. B - 500400300200	Personal Guarantee	2,000 Unit	<input type="text"/>	500 Unit	<input type="text"/>	View Details Add

To Account(s)	Transfer Description	Total Transfer UCG
Mr. John - 98765321	Personal Guarantee	50,000 Unit
Back	Continue	

Figure 9

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From UCG Account(s)	Type of UCG	UCG	Transfer or Use UCG	Maximum Limit of Transfer	Expiry Duration of UCG	Details
Mr. David - 123456789	Bank Guarantee	47,00,000 Unit	<input type="text"/>	-	<input type="text"/>	View Details Add
Mr. David - 123456789	Personal Guarantee	50,000 Unit	<input type="text"/>	50,000 Unit	<input type="text"/>	View Details Add
Mr. John - 98765321	Personal Guarantee	5,200 Unit	<input type="text" value="500"/>	5,00 Unit	1 Year	View Details Add
Mr. John - 98765321	Bank Guarantee	5,200 Unit	<input type="text"/>	5,00 Unit	6 Months	View Details Add
Mr. A - 100200300100	Personal Guarantee	3,100 Unit	<input type="text" value="200"/>	5,00 Unit	6 Months	View Details Add
Mrs. B - 500400300200	Personal Guarantee	2,000 Unit	<input type="text" value="500"/>	500 Unit	<input type="text"/>	View Details Add

To Account(s)	Transfer Description	Total Transfer UCG
Mr. Smith - 123123123	Personal	1,200 Unit
Back	Continue	

Figure 10

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OnlineUCG

Welcome, Mr. John
Last Log In: Mar 07 2013 11:05 A.M IST

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UCG Account :

UCG Account No.	Available UCG	Type of UCG	View Statements
98765321	0	Personal Guarantee	View

Date	Narration & Details	Transferor ID, Name, A/C & Network	Transfer No. of UCG	Transferee ID, Name, A/C & Network	Used	Deposit	Closing Balance (UCG)
08/03/2013	Personal Help...	Mr. John - (98765321)	50,000	Mr. Smith - (123123123)	0	0	0
More..							
07/03/2013	Personal Guarantee	Mr. David - (123456789)	50,000	Mr. John - (98765321)	0	0	50,000
More..							

UCG Account No.	Available UCG	Type of UCG	View Statements
98765321	39,90,000	Bank Guarantee	View

Date	Narration & Details	Transferor ID, Name, A/C & Network	Transfer No. of UCG	Transferee ID, Name, A/C & Network	Used	Deposit	Closing Balance (UCG)
08/03/2013	VC for starting business...	Mr. John - (98765321)	25,00,000	Mr. Smith - (123123123)	0	0	39,90,000
More..							
07/03/2013	VC for starting business...	Mr. David - (123456789)	50,00,000	Mr. John - (98765321)	0	0	64,90,000
More..							
06/03/2013	Friendly Help...	Mr. Brad - (1234512345)	5,00,000	Mr. John - (98765321)	0	0	14,90,000
More..							
05/03/2013	Purchase Cycle from Online Store.com...	-	-	-	10,000	0	9,90,000
More..							
04/03/2013	Receive UCG from HDFC Bank...	-	10,00,000	-	0	10,00,000	10,00,000
More..							

Figure 11

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OnlineUCG

Welcome, Mr. Smith
Last Log in: Mar 08 2013 10:02 A.M IST

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UCG Account :

UCG Account No.	Available UCG	Type of UCG	View Statements
123123123	51,200	Personal Guarantee	View

Date	Narration & Details	Transferor ID, Name, A/C & Network	Transfer No. of UCG	Transferee ID, Name, A/C & Network	Used	Deposit	Closing Balance (UCG)
5 08/03/2013	Personal Help...	Mr. John - (98765321)	50,000	Mr. Smith - (123123123)	0	0	50,000
More..							
6 08/03/2013	Help...	Mr. David - (123456789)	1,200	Mr. Smith - (123123123)	0	0	1,200
More..							

UCG Account No.	Available UCG	Type of UCG	View Statements
123123123	30,99,000	Bank Guarantee	View

Date	Narration & Details	Transferor ID, Name, A/C & Network	Transfer No. of UCG	Transferee ID, Name, A/C & Network	Used	Deposit	Closing Balance (UCG)
4 08/03/2013	VC for starting business...	Mr. John - (98765321)	25,00,000	Mr. Smith - (123123123)	0	0	30,99,000
More..							
3 06/03/2013	Help for education...	Mr. Brad - (1234512345)	5,00,000	Mr. Smith - (123123123)	0	0	5,99,000
More..							
2 05/03/2013	Purchase Mobile Numia 920 from Online Store..	-	-	-	1,000	0	99,000
More..							
1 04/03/2013	Family Friend...	Mr. Yogesh - (100200300)	1,00,000	Mr. Smith - (123123123)	0	0	1,00,000
More..							

Figure 12

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INTERNATIONAL SEARCH REPORT

International application No

PCT/IB2013/052065

A. CLASSIFICATION OF SUBJECT MATTER

INV. G06Q40/02 G06Q10/06
ADD.

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

G06Q

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

EP0-Internal

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2001/027440 A1 (TANAKA SHUICHI [JP] ET AL) 4 October 2001 (2001-10-04) the whole document -----	1-60
X	US 2012/078815 A1 (ROSSI STEPHEN EDWARD [US] ET AL) 29 March 2012 (2012-03-29) the whole document -----	1-60
X	US 2005/137957 A1 (MCDANIEL JAMES M JR [US]) 23 June 2005 (2005-06-23) the whole document -----	1-60
X	US 2011/145128 A1 (HUKKAWALA NAEEM [US] ET AL) 16 June 2011 (2011-06-16) the whole document -----	1-60



Further documents are listed in the continuation of Box C.



See patent family annex.

* Special categories of cited documents :

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

18 June 2013

Date of mailing of the international search report

27/06/2013

Name and mailing address of the ISA/

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Authorized officer

Mülthaler, Evelyn

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No

PCT/IB2013/052065

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 2001027440 A1	04-10-2001	JP 3823009 B2	20-09-2006
		JP 2001283114 A	12-10-2001
		US 2001027440 A1	04-10-2001

US 2012078815 A1	29-03-2012	NONE	

US 2005137957 A1	23-06-2005	NONE	

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		WO 2011084140 A1	14-07-2011
