

Title (en)

SECURED DISINTERMEDIATED SYSTEM FOR SEEKING AND ACQUIRING FUNDING

Title (de)

GESICHERTES DISINTERMEDIATIONSSYSTEM ZUR SUCHE UND ERFASSUNG VON FINANZIERUNG

Title (fr)

SYSTÈME SÉCURISÉ SANS INTERMÉDIAIRE PERMETTANT DE RECHERCHER ET D'ACQUÉRIR UN FINANCEMENT

Publication

EP 3117388 A1 20170118 (EN)

Application

EP 15760942 A 20150313

Priority

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- IB 2015051862 W 20150313

Abstract (en)

[origin: WO2015136503A1] A disintermediated on-line system for matching a plurality of lenders to a borrower is described. The system comprises: a lender engine for enabling a plurality of remotely-located lenders to each set up a lender profile; the lender profile including an offer value parameter representing an amount of funds that the lender is making available to the system, and a range parameter representing the risk that the lender is prepared to accept; a borrower engine for enabling a remotely-located borrower to set up a borrower specification, the borrower specification specifying: an asset against which funds are to be secured; personal information regarding the borrower; and a loan value parameter representing an amount of funds that the borrower requires; and a risk calculation engine comprising a processor for calculating a total risk score from the borrower specification.

IPC 8 full level

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