

Title (en)

ALLOCATION METHOD AND DEVICE FOR DIVIDING THE SUM OF A BANK TRANSACTION BETWEEN A PLURALITY OF USERS

Title (de)

VERFAHREN UND VORRICHTUNG ZUR AUFTEILUNG DER SUMME EINER BANKTRANSAKTION ZWISCHEN MEHREREN BENUTZERN

Title (fr)

PROCÉDÉ ET DISPOSITIF DE RÉPARTITION DU MONTANT D'UNE OPÉRATION BANCAIRE ENTRE UNE PLURALITÉ D'UTILISATEURS

Publication

EP 3756154 A2 20201230 (FR)

Application

EP 19757607 A 20190204

Priority

- FR 1851583 A 20180223
- FR 2019050246 W 20190204

Abstract (en)

[origin: WO2019162589A2] The invention relates to an allocation method for automatically dividing the sum of a first bank transaction between a first user and at least a second user, said method involving a step of having a share identifier define a common sharing space for sharing between the first user and at least the second user, said common space comprising the identifiers of the users taking part in the share and at least one bank transaction allocation rule, a step of obtaining (200) the first bank transaction recorded in a bank account of the first user, said bank transaction being associated with an allocation request and with a share identifier, a step of associating (201) the obtained first bank transaction with the common sharing space corresponding to the share identifier, a step of sending an authorization of an allocation request at least to the second user according to the allocation rule associated with the common sharing space, and when an authorization (203) to allocate a share has been obtained: a step of ordering (204) a second bank transaction between a bank account of the at least one second user and the first user's bank account according to an allocated amount obtained by the allocation rule of the common sharing space. The invention also relates to an allocation requesting method and a method for validating an allocation request implemented in the terminals assigned to the first and second users, respectively, as well as to devices suitable for carrying out the allocation methods.

IPC 8 full level

G06Q 20/08 (2012.01); **G06Q 20/10** (2012.01); **G06Q 20/40** (2012.01); **G06Q 30/06** (2012.01)

CPC (source: EP US)

G06Q 20/085 (2013.01 - EP); **G06Q 20/102** (2013.01 - EP); **G06Q 20/108** (2013.01 - EP); **G06Q 20/29** (2013.01 - US); **G06Q 20/3223** (2013.01 - US); **G06Q 20/40** (2013.01 - US); **G06Q 20/405** (2013.01 - EP); **G06Q 30/06** (2013.01 - EP)

Citation (search report)

See references of WO 2019162589A2

Designated contracting state (EPC)

AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

Designated extension state (EPC)

BA ME

DOCDB simple family (publication)

WO 2019162589 A2 20190829; **WO 2019162589 A3 20200730**; EP 3756154 A2 20201230; FR 3078425 A1 20190830; US 2021004782 A1 20210107

DOCDB simple family (application)

FR 2019050246 W 20190204; EP 19757607 A 20190204; FR 1851583 A 20180223; US 201916971427 A 20190204