

Title (en)

COLLABORATIVE ELECTRONIC PLATFORM FOR PREDICTING NON-PAYMENTS FOR COMPANIES AND ASSOCIATED METHOD

Title (de)

KOLLABORATIVE ELEKTRONISCHE PLATTFORM ZUR VORHERSAGE VON NICHTBEZAHLUNGEN FÜR UNTERNEHMEN UND ZUGEHÖRIGES VERFAHREN

Title (fr)

PLATEFORME ÉLECTRONIQUE COLLABORATIVE POUR LA PRÉDICTION DE DÉFAUTS DE PAIEMENT ENTRE ENTREPRISES ET PROCÉDÉ ASSOCIÉ

Publication

EP 4128122 A1 20230208 (FR)

Application

EP 21722522 A 20210331

Priority

- FR 2003218 A 20200331
- FR 2021050564 W 20210331

Abstract (en)

[origin: WO2021198615A1] Collaborative electronic platform (100) for predicting non-payments between a company (20) and customers of the company, comprising a data storage system (11), at least one computer server (12) and means (13) for processing and calculating which implement at least one machine learning model, the platform being capable of importing the company's financial data, the model estimating the occurrence of non-payments on the part of customers on the basis of the imported financial data, the platform being connected to a plurality of companies (20) forming a real-time information sharing community on the platform, which is capable of sending any information shared by a first company to other companies in the community which are interested in said information, and comprising an application programming interface API for executing a user risk management program on terminals (25) of the companies that are part of the community.

IPC 8 full level

G06Q 30/04 (2012.01); **G06Q 10/06** (2012.01); **G06Q 20/00** (2006.01); **G06Q 30/02** (2012.01)

CPC (source: EP US)

G06Q 10/0635 (2013.01 - EP US); **G06Q 20/102** (2013.01 - US); **G06Q 20/14** (2013.01 - US); **G06Q 20/389** (2013.01 - US); **G06Q 30/0201** (2013.01 - EP); **G06Q 30/04** (2013.01 - EP US)

Citation (search report)

See references of WO 2021198615A1

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

Designated validation state (EPC)

KH MA MD TN

DOCDB simple family (publication)

WO 2021198615 A1 20211007; EP 4128122 A1 20230208; US 2023128246 A1 20230427

DOCDB simple family (application)

FR 2021050564 W 20210331; EP 21722522 A 20210331; US 202117995034 A 20210331