(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
21 November 2013 (21.11.2013)

WIPO | PCT

(10) International Publication Number
WO 2013/172852 A1

(51) International Patent Classification:
G06Q 20/08 (2012.01) *G06Q 40/04* (2012.01)

(21) International Application Number:
PCT/US2012/038603

(22) International Filing Date:
18 May 2012 (18.05.2012)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
13/475,364 18 May 2012 (18.05.2012) US

(71) Applicant *(for all designated States except US)*: **JPMORGAN CHASE BANK, N.A.** [US/US]; 270 Park Avenue, New York, NY 10036 (US).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **SETHI, Vince** [GB/GB]; 12 Grosvenor Road, Chandler Ford, Southampton SO53 5BW (GB). **KEY, Andrew** [GB/GB]; 39 Morgan Le Fay Drive, Chandlers Ford, Hampshire SO53 4JQ (GB).

(74) Agents: **PHONG, Dinh** et al.; Goodwin Procter, LLP, 901 New York Avenue, NW, Washington, DC 20001 (US).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

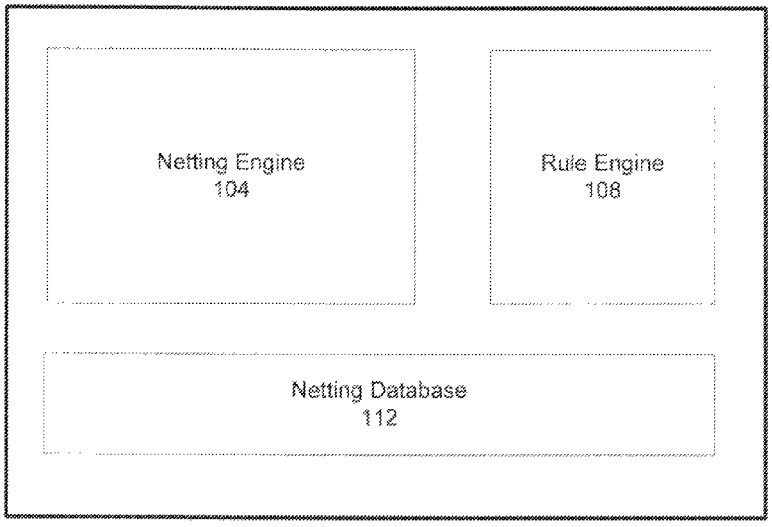
(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report (Art. 21(3))*

(54) Title: DYNAMIC MANAGEMENT AND NETTING OF TRANSACTIONS USING EXECUTABLE RULES

FIG. 1A



(57) Abstract: Systems and methods for dynamically managing and netting transactions based on one or more sets of netting rales are disclosed. The present invention dynamically associates transactions with one or more collections based on the execution of netting rules to identify transactions that may be ideal for netting and to perform netting operations and calculations accordingly. The present invention may execute the netting rules according to the priority of the netting rule within a rule hierarchy and utilizes unique solutions allowing for the efficient processing of transactions even as netting rules are created, modified and removed from time- to-time. In addition, embodiments of the disclosed netting system utilize denormalized sets of data and maintain a complete audit trail for all operations.

WO 2013/172852 A1