

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
24 November 2022 (24.11.2022)



(10) International Publication Number
WO 2022/245225 A1

(51) International Patent Classification:
G06E 1/00 (2006.01)

(21) International Application Number:
PCT/NZ2021/050149

(22) International Filing Date:
25 August 2021 (25.08.2021)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2021901523 21 May 2021 (21.05.2021) AU

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(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, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, IT, JO, JP, KE, KG, KH, KN,

KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, 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, ST, 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, KM, ML, MR, NE, SN, TD, TG).

Published:

- with international search report (Art. 21(3))
- in black and white; the international application as filed contained color or greyscale and is available for download from PATENTSCOPE

(54) Title: METHODS AND SYSTEMS FOR DETERMINING PAYMENT BEHAVIOURS

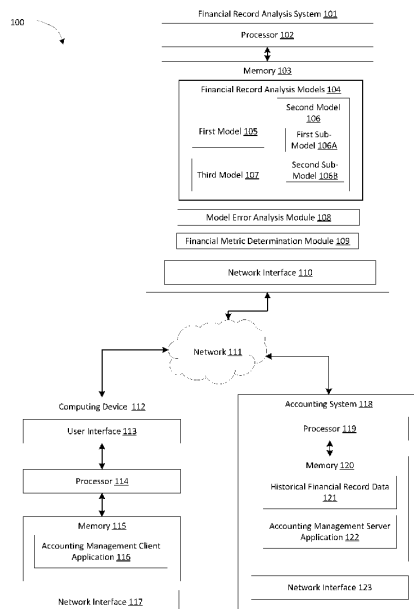


Figure 1

(57) Abstract: Described is determining a dataset of historical financial record data related to an entity set comprising one or more entities having a common attribute, the historical financial record data comprising an actual payment date or an indication of voiding for each of a plurality of invoices associated with one or more entities of the entity set. Also described is determining a first model of payment behavior of the entity set configured to predict a date of payment of an invoice by an entity.

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