



- (51) **International Patent Classification:**
G06Q 10/04 (2012.01) *G06Q 40/02* (2012.01)
- (21) **International Application Number:**
PCT/CN2020/084504
- (22) **International Filing Date:**
13 April 2020 (13.04.2020)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (71) **Applicant: ALIPAY (HANGZHOU) INFORMATION TECHNOLOGY CO., LTD.** [CN/CN]; No. 556 Xixi Road, 8th Floor, Section B, Suite 801-11, West Lake District, Hangzhou, Zhejiang 310000 (CN).
- (72) **Inventors: LIU, Gan;** No. 556 Xixi Road, 8th Floor, Section B, Suite 801-11, West Lake District, Hangzhou, Zhejiang 310000 (CN). **HUA, Zhigang;** No. 556 Xixi Road, 8th Floor, Section B, Suite 801-11, West Lake District, Hangzhou, Zhejiang 310000 (CN). **WANG, Zhen;** No. 556 Xixi Road, 8th Floor, Section B, Suite 801-11, West Lake District, Hangzhou, Zhejiang 310000 (CN). **YANG, Shuang;** No. 556 Xixi Road, 8th Floor, Section B, Suite 801-11, West Lake District, Hangzhou, Zhejiang 310000 (CN).
- (74) **Agent: BEIJING BESTIPR INTELLECTUAL PROPERTY LAW CORPORATION;** Room 409, Tower B, Ka Wah Building, No. 9 Shangdi 3rd Street, Haidian District, Beijing 100085 (CN).
- (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, 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,

(54) **Title:** METHOD AND SYSTEM FOR OPTIMIZING ALLOCATION OF BORROWING REQUESTS

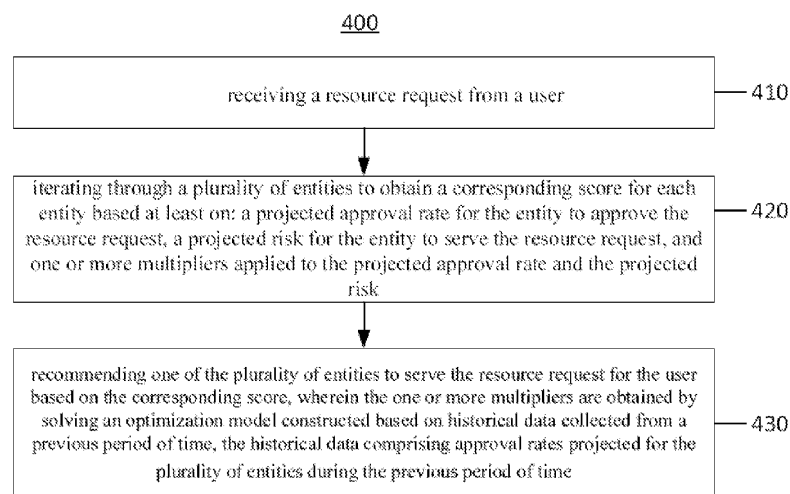


FIG. 4

(57) **Abstract:** Methods, systems, and apparatus, including computer programs encoded on computer storage media, for optimizing resource allocation. The method may comprise: receiving a resource request from a user; iterating through a plurality of entities to obtain a corresponding score for each entity based at least on: a projected approval rate for the entity to approve the resource request, a projected risk for the entity to serve the resource request, and one or more multipliers applied to the projected approval rate and the projected risk; and recommending one of the plurality of entities to serve the resource request for the user based on the corresponding score, wherein the one or more multipliers are obtained by solving an optimization model constructed based on historical data collected from a previous period of time, the historical data comprising approval rates projected for the plurality of entities during the previous period of time.

[Continued on next page]

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))*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*
- *upon request of the applicant, before the expiration of the time limit referred to in Article 21(2)(a)*

(88) Date of publication of the international search report:

28 January 2021 (28.01.2021)