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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
12 November 2015 (12.11.2015)

WIPO | PCT

(10) International Publication Number
WO 2015/171625 A1

(51) International Patent Classification:
*G06Q 20/38* (2012.01) *G06Q 20/12* (2012.01)
*G06Q 20/40* (2012.01)

(21) International Application Number:
PCT/US2015/029267

(22) International Filing Date:
5 May 2015 (05.05.2015)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/988,815 5 May 2014 (05.05.2014) US

(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, M1-11F, San Francisco, California 94128 (US).

(72) Inventor: **KUMNICK, Phillip**; 1607 East Briarwood Terrace, Phoenix, Arizona 85048 (US).

(74) Agents: **MILLER, Patrick B.** et al.; Kilpatrick Townsend & Stockton LLP, Two Embarcadero Center, 8th Floor, San Francisco, California 94111 (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, BN, 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, IR, IS, JP, KE, KG, KN, KP, KR, 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, 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, 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,

*[Continued on next page]*

(54) Title: SYSTEM AND METHOD FOR TOKEN DOMAIN CONTROL

(57) Abstract: A method for providing a token code in conjunction with a value token is disclosed. The token code serves as a shared secret for authenticating the use of the value token. Multiple token holders can possess the same value token, but each token holder may have a different token code for use with the value token.

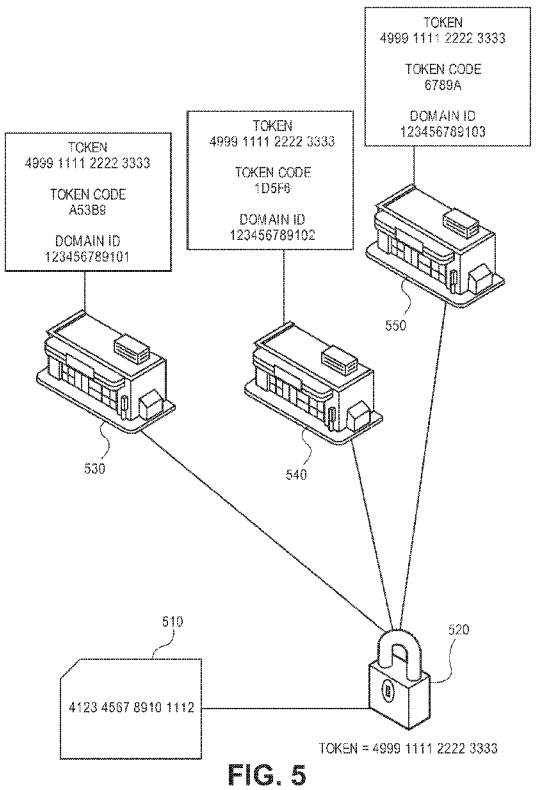



FIG. 5

WO 2015/171625 A1

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))*