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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
26 November 2015 (26.11.2015)

WIPO | PCT

(10) International Publication Number
WO 2015/179649 A1

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

(21) International Application Number:
PCT/US2015/031987

(22) International Filing Date:
21 May 2015 (21.05.2015)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
14/283,937 21 May 2014 (21.05.2014) US

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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, 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, 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))*

(54) Title: METHODS OF PAYMENT TOKEN LIFECYCLE MANAGEMENT ON A MOBILE DEVICE

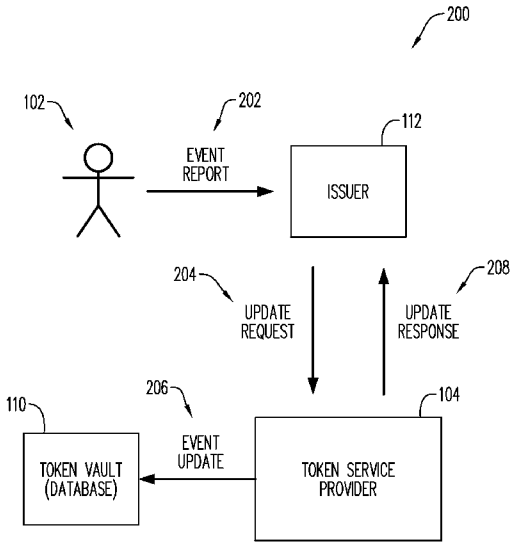


FIG. 2

(57) Abstract: A method includes maintaining a token database in a computer system, where the token database maps tokens to primary account numbers (PANs) for payment card accounts. The method further includes storing a respective entry in the token database for a token, with the token being mapped by the respective entry to a respective PAN and the respective PAN identifies a payment card account that belongs to a cardholder who uses a mobile device. The method also includes provisioning the token to the mobile device and determining at a subsequent point in time that a lifecycle event has occurred or will soon occur with respect to the token. In addition, the method includes updating the respective entry for the token in the token database in response to determining that the lifecycle event has occurred.

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