

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
23 June 2022 (23.06.2022)



(10) International Publication Number
WO 2022/133026 A1

(51) International Patent Classification:
H04L 9/32 (2006.01) *G06F 21/33* (2013.01)
H04L 9/08 (2006.01)

(21) International Application Number:
PCT/US2021/063703

(22) International Filing Date:
16 December 2021 (16.12.2021)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
63/127,515 18 December 2020 (18.12.2020) US
63/225,313 23 July 2021 (23.07.2021) US

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

(72) Inventors: **AABYE, Andreas**; P.O. Box 8999, San Francisco, California 94128 (US). **MCMILLAN, Christopher**; P.O. Box 8999, San Francisco, California 94128 (US).

CLARK, Adam; P.O. Box 8999, San Francisco, California 94128 (US). **AABYE, Christian**; P.O. Box 8999, San Francisco, California 94128 (US). **HURRY, Simon**; P.O. Box 8999, San Francisco, California 94128 (US).

(74) Agent: **DORAN-CIVAN, Neslihan I.** et al.; Kilpatrick, Townsend & Stockton LLP, 1100 Peachtree Street Suite 2800, Atlanta, Georgia 30309 (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, 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,

(54) Title: METHOD AND SYSTEM FOR AUTHENTICATION CREDENTIAL

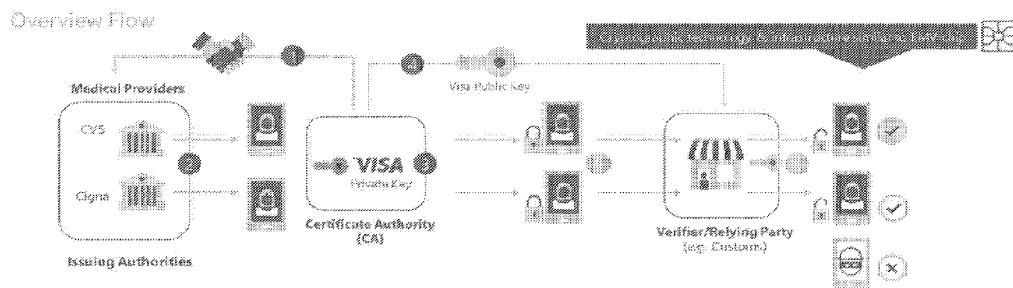


FIG. 1

(57) Abstract: An issuing authority (IA) may validate the identity of a user and issue a digital license to the user. IA may generate IA public-private key pair, and provide IA public key to the certification authority (CA). IA may sign the digital license with IA private key, and provision the signed digital license on the user device. IA may request CA to certify the digital license. CA may use IA public key to validate the digital license, and sign IA public key with CA private key, thereby generating a digital certificate associated with the issuing authority that is linked to the digital license. A relying party may use CA public key to validate the digital license. The relying party can retrieve the information from the digital license and trust that the retrieved information is legitimate.

[Continued on next page]

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).

Declarations under Rule 4.17:

- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

Published:

- *with international search report (Art. 21(3))*
- *with information concerning incorporation by reference of missing element or part (Rule 20.6)*