

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
30 May 2025 (30.05.2025)



(10) International Publication Number
WO 2025/109411 A1

(51) International Patent Classification:

G06Q 20/32 (2012.01) G06Q 20/40 (2012.01)
G06Q 20/20 (2012.01)

(21) International Application Number:

PCT/IB2024/060910

(22) International Filing Date:

05 November 2024 (05.11.2024)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

202311080092 24 November 2023 (24.11.2023) IN

(72) Inventor; and

(71) Applicant: **KUMAR, Tarun** [IN/IN]; A 1204, Prateek
Laurel, Sector 120 Noida, GB Nagar, UP-201301, India,
NOIDA 201301 (IN).

(74) Agent: **KARAN** et al.; 119, Tower B, Ithum Business,
Park, Sector 62, Noida, Uttar Pradesh, 201301, India, Noi-
da 201301 (IN).

(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, CV, CZ, DE, DJ, DK, DM,
DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,
HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG,
KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY,
MA, MD, MG, MK, MN, MU, 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,

(54) Title: GEOLOCATION-BASED PAYMENT SYSTEM AND A METHOD THEREOF

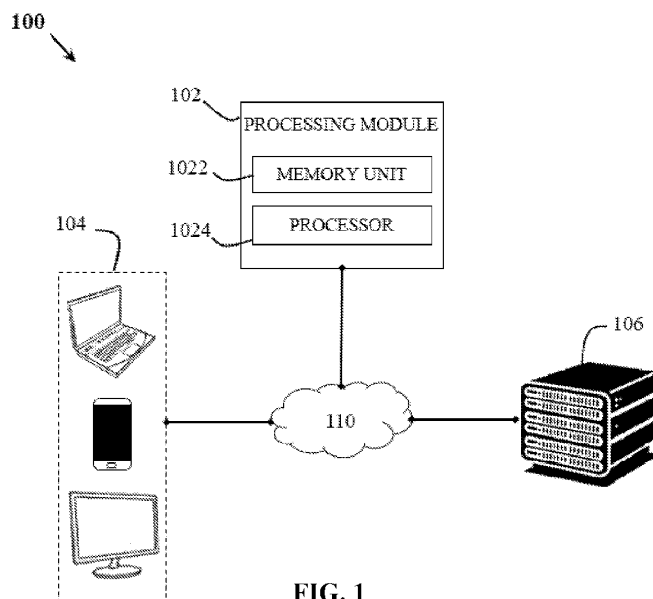


FIG. 1

(57) Abstract: The invention relates to a geolocation-based payment system (100) that comprises at least one user device (102) equipped with a geolocation sensor to determine the user's current location and a payment application to facilitate transactions. The system (100) also includes a server (106) that manages user and merchant accounts, transaction data, and communication. A processing module (104), connected to the user device (102) and the server (106) via a wireless communication network (110), is configured to receive geolocation data from the user device (102), compare it with predefined geofenced areas associated with registered merchant locations, retrieve a dynamic merchant identifier for the detected area, and transmit it to the user device (102). This setup enables the user device (102) to complete payment transactions without requiring interaction with a physical merchant device such as a POS terminal or a QR code.

[Continued on next page]

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, CV, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, 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, ME, 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