



(51) International Patent Classification:

G06Q 20/32 (2012.01) G06Q 20/38 (2012.01)
G06Q 20/34 (2012.01) G06Q 20/40 (2012.01)

(21) International Application Number:

PCT/US2024/043984

(22) International Filing Date:

27 August 2024 (27.08.2024)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

18/462,714 07 September 2023 (07.09.2023) US

(71) Applicant: CAPITAL ONE SERVICES, LLC [US/US];
1680 Capital One Drive, McLean, Virginia 22102 (US).

(72) Inventor: FERGUSON, Dexter; c/o Capital One Services,
LLC, 1680 Capital One Drive, McLean, Virginia 22102
(US).

(74) Agent: MATVENKO, Boris et al.; 2601 Weston Parkway,
Suite 103, Cary, North Carolina 27513 (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, 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,
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,

(54) Title: ASSIGNMENT OF NEAR-FIELD COMMUNICATIONS APPLETS

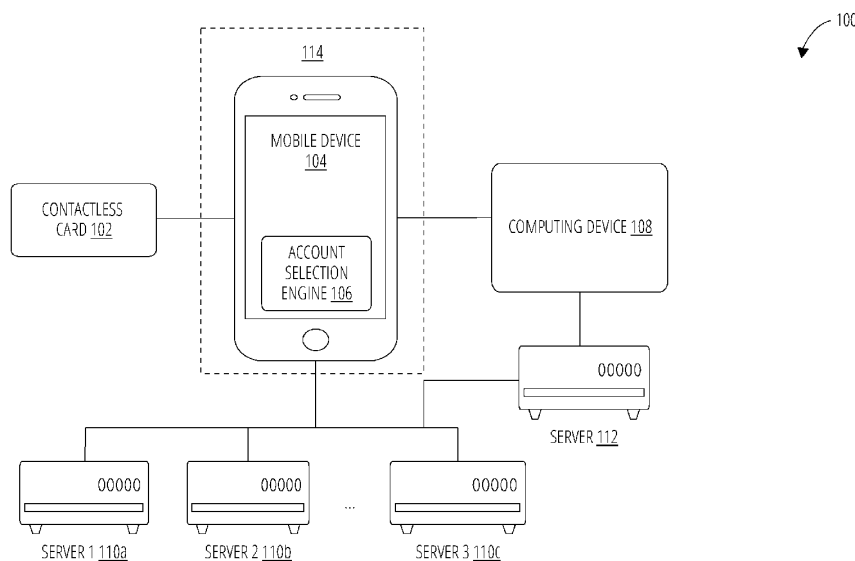


FIG. 1

(57) Abstract: A method, a system, and a computer program product for using contactless cards and mobile applications for selecting and using methods of payment for transactions. An identifier associated with a transaction is received. The transaction is configured to be executed using at least one computing device. One or more virtual identifiers are generated using the received identifier. At least one virtual identifier is selected and assigned to the transaction. Execution of the transaction is triggered by the computing device using the assigned virtual identifier.

[Continued on next page]

WO 2025/054042 A1

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))*