

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
12 May 2022 (12.05.2022)



(10) International Publication Number
WO 2022/098494 A1

- (51) International Patent Classification:
G06Q 20/34 (2012.01)
- (21) International Application Number:
PCT/US2021/055359
- (22) International Filing Date:
18 October 2021 (18.10.2021)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
17/088,399 03 November 2020 (03.11.2020) US
- (71) Applicant: **CAPITAL ONE SERVICES, LLC** [US/US];
1680 CAPITAL ONE DRIVE, MCLEAN, Virginia 22102 (US).
- (72) Inventors: **RULE, Jeffrey**; c/o Capital One Services, LLC,
1680 Capital One Drive, McLean, Virginia 22102 (US).
LUTZ, Wayne; c/o Capital One Services, LLC, 1680 Capital One Drive, McLean, Virginia 22102 (US).
- (74) Agent: **CARR, Nick et al.**; Kacvinsky Daisak Bluni PLLC,
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, 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, 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: WEB-BASED ACTIVATION OF CONTACTLESS CARDS

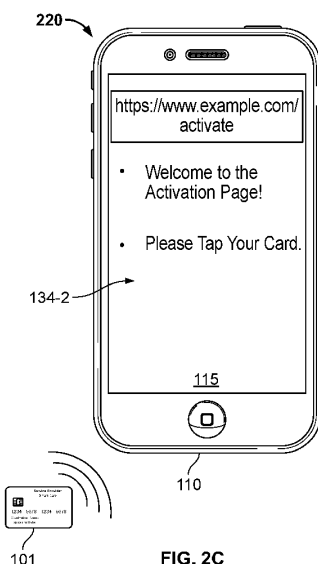


FIG. 2C

(57) Abstract: Systems, methods, articles of manufacture, and computer-readable media. A computing device may wirelessly receive a network address for a resource from a contactless card that is in an inactivated payment state. A web browser executing on the computing device may access the resource at the network address. The resource in the web browser may operate a card reader of the computing device to receive a cryptogram from the contactless card. The resource in the web browser may transmit the cryptogram to a server. The resource in the web browser may receive, from the server, a response specifying that the contactless card has been transitioned from the inactivated payment state to an activated payment state.

WO 2022/098494 A1