

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
04 November 2021 (04.11.2021)



(10) International Publication Number
WO 2021/222734 A1

- (51) International Patent Classification:
H04L 29/06 (2006.01) *G06Q 40/02* (2012.01)
- (21) International Application Number:
PCT/US2021/030145
- (22) International Filing Date:
30 April 2021 (30.04.2021)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
63/018,769 01 May 2020 (01.05.2020) US
63/067,969 20 August 2020 (20.08.2020) US
63/152,209 22 February 2021 (22.02.2021) US
- (71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).
- (72) Inventors: **MODI, Vikram**; P.O. Box 8999, San Francisco, California 94128 (US). **SINGH, Shantnu**; P.O. Box

- 8999, San Francisco, California 94128 (US). **SETHURAMAN, Ramji**; P.O. Box 8999, San Francisco, California 94128 (US). **SEVANTO, Jarkko Oskari**; P.O. Box 8999, San Francisco, California 94128 (US). **WATSON, Caleb**; P.O. Box 8999, San Francisco, California 94128 (US). **CHAUHAN, Anshu**; P.O. Box 8999, San Francisco, California 94128 (US). **VERMA, Sonal**; P.O. Box 8999, San Francisco, California 94128 (US). **GOMES, Micael**; P.O. Box 8999, San Francisco, California 94128 (US).
- (74) Agent: **JEWIK, Patrick et al.**; 1100 Peachtree Street, NE 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,

(54) Title: DIGITAL TAG

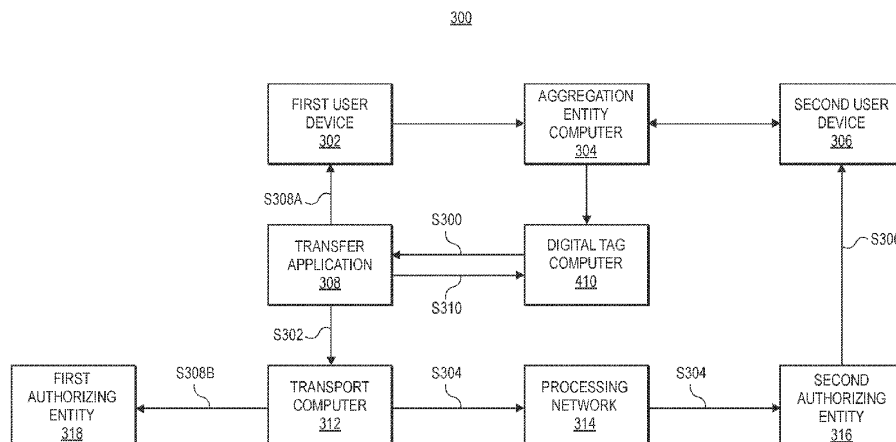


FIG. 3

(57) Abstract: A method is disclosed. The method comprising receiving, by a transfer application on a first user's device, a payload comprising a digital tag associated with a second user, a transaction identifier, and a transaction amount. Transmitting, by the transfer application to a digital tag computer, the digital tag associated with the second user. Receiving, by the transfer application from the digital tag computer, a primary account number or token associated with the digital tag and transmitting, by the transfer application to an acquiring computer, a push transfer message.

[Continued on next page]

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).

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))*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*