

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
30 December 2021 (30.12.2021)



(10) International Publication Number
WO 2021/263032 A1

(51) International Patent Classification:

G06Q 20/06 (2012.01) G06Q 20/40 (2012.01)
G06Q 20/02 (2012.01) G06Q 20/38 (2012.01)

(21) International Application Number:

PCT/US2021/038966

(22) International Filing Date:

24 June 2021 (24.06.2021)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

63/044,828 26 June 2020 (26.06.2020) US

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

(72) Inventors: **PAREKH, Raj**; P.O. Box 8999, San Francisco, California 94128 (US). **KURIEN, Libby**; P.O. Box 8999, San Francisco, California 94128 (US). **SHEFFIELD, Cuy**; 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 CURRENCY AGGREGATION PROCESSING



100

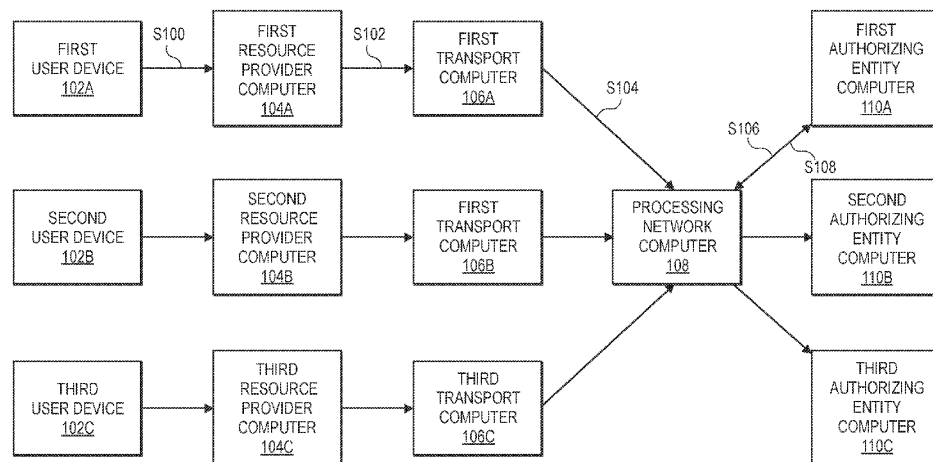


FIG. 1

(57) Abstract: A method is disclosed. The method comprises receiving, by a processing network computer, a plurality of clearing files from a plurality of transport computers. The processing network computer may then generate, based on the data in the plurality of clearing files, a settlement file comprising a first settlement amount and a first destination associated with an account at a custodian computer. The processing network computer may then transmit the settlement file to an authorizing entity computer. The processing network computer may then transmit a transfer instruction file comprising the first destination, a second settlement amount, and a second destination associated with a transport computer to a custodian computer. Later, the authorizing entity computer sends the first settlement amount to the first destination at the custodian computer. Then the custodian computer, or the processing network computer, sends the second settlement amount to the second destination associated with the transport computer.

WO 2021/263032 A1

[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 applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

Published:

— *with international search report (Art. 21(3))*
