

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
11 August 2022 (11.08.2022)



(10) International Publication Number
WO 2022/169862 A1

- (51) **International Patent Classification:**
G06Q 20/40 (2012.01) *G07F 7/10* (2006.01)
G06Q 20/34 (2012.01)
- (21) **International Application Number:**
PCT/US2022/014927
- (22) **International Filing Date:**
02 February 2022 (02.02.2022)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
17/166,622 03 February 2021 (03.02.2021) US
- (71) **Applicant: CAPITAL ONE SERVICES, LLC** [US/US];
1680 Capital One Drive, McLean, Virginia 22102 (US).
- (72) **Inventors: MORETON, Paul;** c/o Capital One Services, LLC, 1680 Capital One Drive, MCLEAN, Virginia 22102 (US). **RULE, Jeffrey;** 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,

(54) **Title: URL-BASED AUTHENTICATION FOR PAYMENT CARDS**

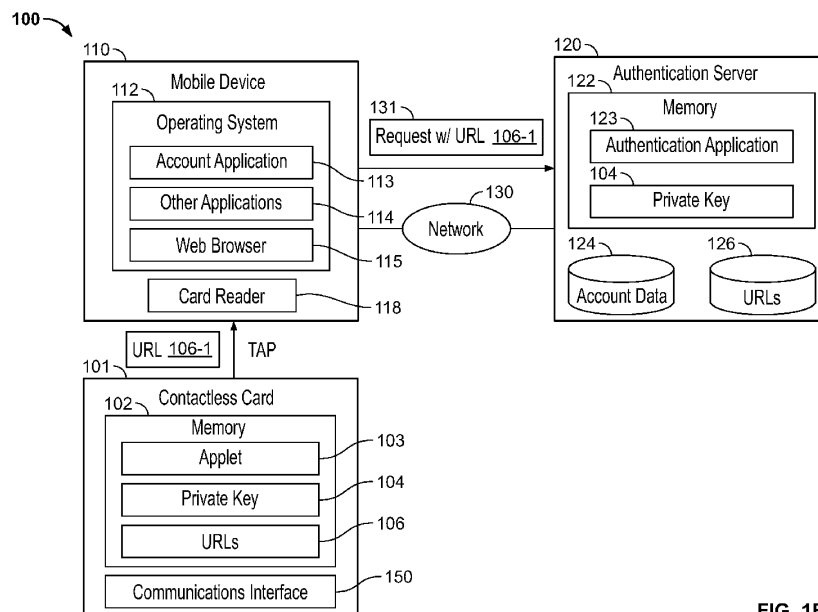


FIG. 1B

(57) **Abstract:** Systems, methods, articles of manufacture for authentication of payment cards. A server may assign, in a database, an expected card identifier to a contactless card, the contactless card associated with an account. The server may receive, from a client device, a request comprising a uniform resource locator (URL), a parameter of the URL comprising a card identifier, wherein the URL is transmitted by the contactless card to the client device. The server may extract the card identifier from the URL and compare the extracted card identifier to the expected card identifier in the database. The server may determine, based on the comparison, that the extracted card identifier matches the expected card identifier. The server may authenticate the request based on the extracted card identifier matching the expected card identifier, and transmit, to the client device, an indication specifying that the request was authenticated.

[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).

Published:

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