



- (51) **International Patent Classification:**
G06Q 40/02 (2012.01) *G06Q 20/36* (2012.01)
- (21) **International Application Number:**
PCT/US2019/049602
- (22) **International Filing Date:**
04 September 2019 (04.09.2019)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
62/727,450 05 September 2018 (05.09.2018) US
- (71) **Applicant:** VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).
- (72) **Inventor:** WILLIAMS, Otto; 5468 Bellevue Circle, Dublin, California 94568 (US).
- (74) **Agent:** RICKETT, Cynthia H. et al.; Kilpatrick Stockton Townsend LLP, Mailstop: IP Docketing - 22, 1100 Peachtree Street, 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, 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, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, 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,

(54) **Title:** GLOBAL REMITTANCE SYSTEM AND METHOD

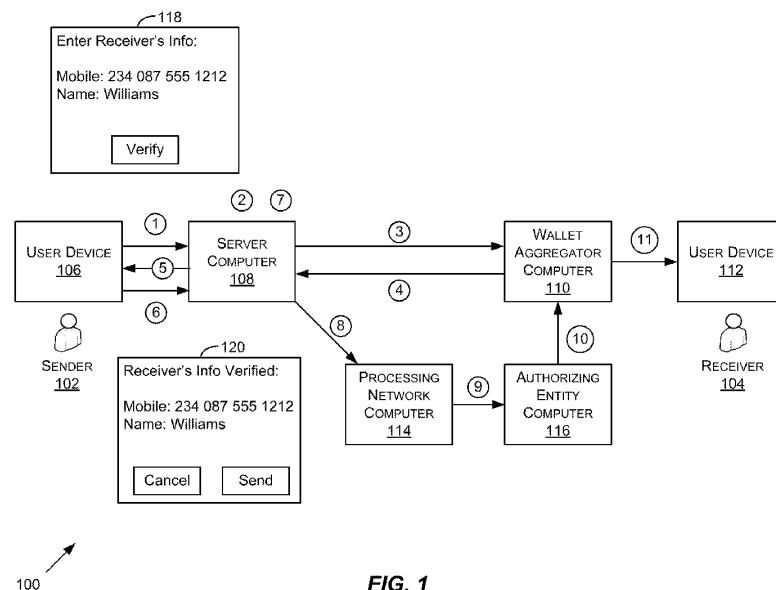


FIG. 1

(57) **Abstract:** A system and method are disclosed. The method comprises receiving, by a server computer from a first user device, transfer data regarding a receiver operating a second user device. The server computer can transmit a verification request message to a wallet aggregator computer. The server computer can then receive a verification response message from the wallet aggregator, the verification response message comprising an account identifier of the receiver. The server computer can then transmit a confirmation request message to the first user device and receive a confirmation response message. The server computer can then send a transaction message (e.g., an OCT message) comprising the receivers account identifier.

[Continued on next page]

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))*
- *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))*