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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
21 June 2018 (21.06.2018)

WIPO | PCT

(10) International Publication Number
WO 2018/111410 A1

(51) International Patent Classification:
G06Q 20/36 (2012.01) *G06Q 20/20* (2012.01)
G06Q 20/32 (2012.01)

(21) International Application Number:
PCT/US2017/058431

(22) International Filing Date:
26 October 2017 (26.10.2017)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
15/378,801 14 December 2016 (14.12.2016) US

(71) Applicant: **MASTERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).

(72) Inventor: **KOHLI, Manoneet**; 11 Lake Street, Apt. 4A, White Plains, NY 10603 (US).

(74) Agent: **DOBBYN, Colm J.**; Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577 (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, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV,

(54) Title: SYSTEM AND METHOD FOR SECURED TAX REFUND FOR CROSS BORDER TRANSACTONS WITH MOBILE DEVICE WALLET APPLICATION

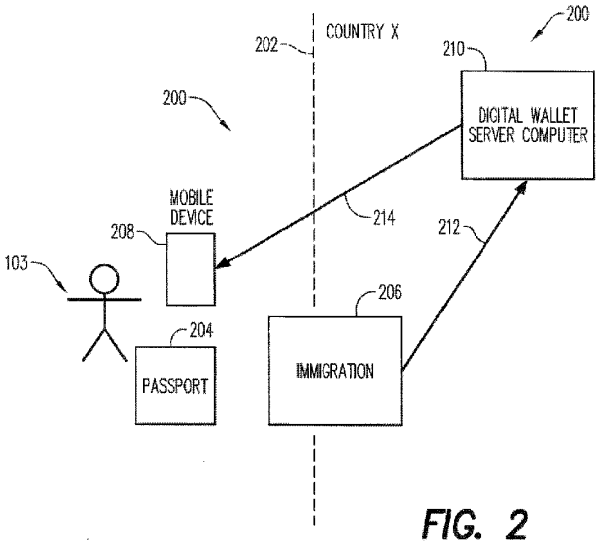


FIG. 2

(57) Abstract: A digital wallet server computer communicates with a digital wallet application program running on a payment-enabled mobile device. The entry of the mobile device into a country that is foreign to the user's country of residence is detected. The server computer receives transaction information regarding VAT- bearing payment account transactions via the wallet application. The total amount of VAT charged to the user during a trip to the foreign country is calculated. The server computer receives an indication of the user's departure from the foreign country and then initiates a payment account credit transaction to refund the total VAT into the user' s payment account.

[Continued on next page]

WO 2018/111410 A1

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))*