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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
22 May 2020 (22.05.2020)

WIPO | PCT

(10) International Publication Number
WO 2020/102484 A1

(51) International Patent Classification:
G06Q 20/36 (2012.01) *H04L 9/30* (2006.01)
G06Q 20/38 (2012.01) *H04L 9/32* (2006.01)
G06Q 20/32 (2012.01) *H04L 9/08* (2006.01)

(21) International Application Number:
PCT/US2019/061385

(22) International Filing Date:
14 November 2019 (14.11.2019)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
62/767,111 14 November 2018 (14.11.2018) US

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

(72) Inventors: **SHANKAR, Ramesh**; 29 Otay Ave., San Mateo, California 94403 (US). **MOHAMMED, Sayeed**; 1171 Compass LN, 102, Foster City, California 94404 (US). **SURIN, Anjana Neera**; 1431 Beach Park Blvd., Apt. 101, Foster City, California 94404 (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, 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: CLOUD TOKEN PROVISIONING OF MULTIPLE TOKENS

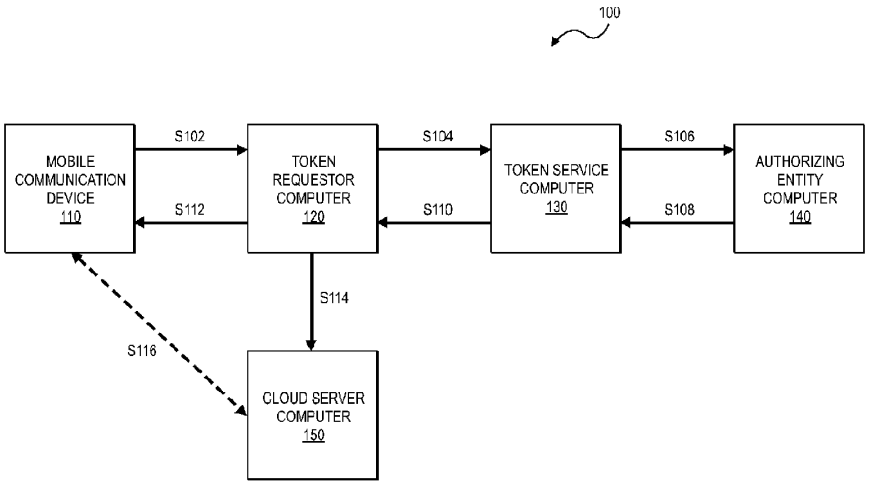

FIG. 1

(57) Abstract: A method is disclosed. The method includes receiving, by a token service computer, a token request message, the token request message being originated from a token requestor computer. The method also includes determining, by the token service computer, two or more access tokens based upon a single credential, and then transmitting the two or more access tokens to the token requestor computer in a token response message.

[Continued on next page]

WO 2020/102484 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).

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))*