

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
24 September 2020 (24.09.2020)



(10) International Publication Number
WO 2020/190788 A1

(51) International Patent Classification:

H04M 3/51 (2006.01) H04L 9/14 (2006.01)
H04L 29/06 (2006.01) H04W 4/80 (2018.01)
H04L 9/08 (2006.01)

(21) International Application Number:

PCT/US2020/022809

(22) International Filing Date:

13 March 2020 (13.03.2020)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

16/356,987 18 March 2019 (18.03.2019) US

(71) Applicant: **CAPITAL ONE SERVICES, LLC** [US/US];
1680 Capital One Drive, McLean, Virginia 22102 (US).

(72) Inventors: **RULE, Jeffrey**; c/o Capital One Services, LLC,
1680 Capital One Drive, McLean, Virginia 22102 (US).
ILINCIC, Rajko; c/o Capital One Services, LLC, 1680
Capital One Drive, McLean, Virginia 22102 (US).

(74) Agent: **RUSSELL, Matthew S.** et al.; Kacvinsky Daisak
Blumi 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, 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, 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))

(54) Title: SYSTEM AND METHOD FOR PRE-AUTHENTICATION OF CUSTOMER SUPPORT CALLS

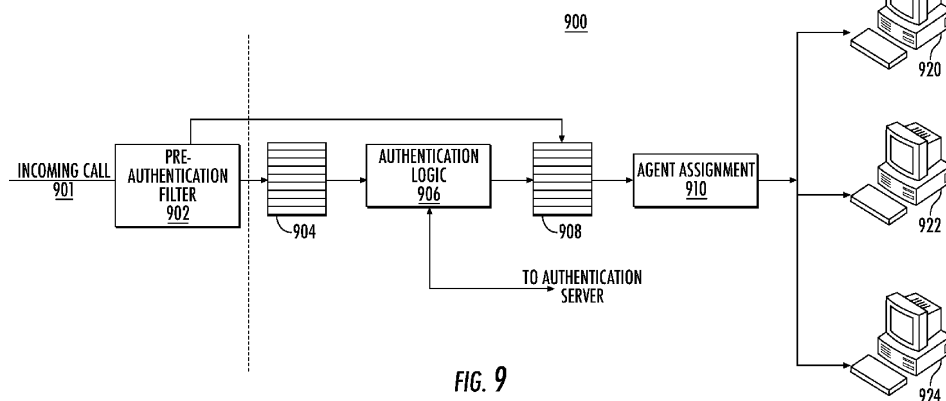


FIG. 9

(57) Abstract: A system and method are disclosed that leverage multi-factor authentication features of a service provider and intelligent call routing to increase security and efficiency at a customer call center. Pre-authentication of customer support requests reduces the potential for misappropriation of sensitive customer data during call handling. A contactless card uniquely associated with a client may provide a second factor of authentication to reduce the potential for malicious third-party impersonation of the client. Pre-authorized customer support calls are intelligently and efficiently routed in a manner that reduces the opportunity for malicious call interference and information theft.

WO 2020/190788 A1