

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
07 December 2023 (07.12.2023)



(10) International Publication Number
WO 2023/234943 A1

(51) International Patent Classification:

G06Q 20/34 (2012.01) G06Q 20/22 (2012.01)
G06Q 20/32 (2012.01)

(21) International Application Number:

PCT/US2022/032038

(22) International Filing Date:

03 June 2022 (03.06.2022)

(25) Filing Language:

English

(26) Publication Language:

English

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

(72) Inventors: IRUKULA, Deepak; 6-29/2, Dichpalle Man-
dal, Telangana, Nizamabad 503230 (IN). PINNIBOYINA,

Vinod Kumar; Kolte-Patil Mirabilis, Flat no #201, Tower
D, Wing 1, Horamavu Agara Main Road, Karnataka, Ban-
galuru 560043 (IN). KHADAR, Habeeb Shaik; 28-453/9,
Nazeer Garden, Chittoor, Andhra Pradesh, Ganganapalle
517001 (IN).

(74) Agent: PREPELKA, Nathan, J. et al.; The Webb Law
Firm, One Gateway Center, 420 Fort Duquesne Blvd., Ste.
1200, Pittsburgh, Pennsylvania 15222 (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, IQ, IR, IS, IT, JM, 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,

(54) Title: SYSTEMS, METHODS, AND COMPUTER PROGRAM PRODUCTS FOR AUTOMATICALLY SELECTING A CARD
FOR CONTACTLESS PAYMENT

100

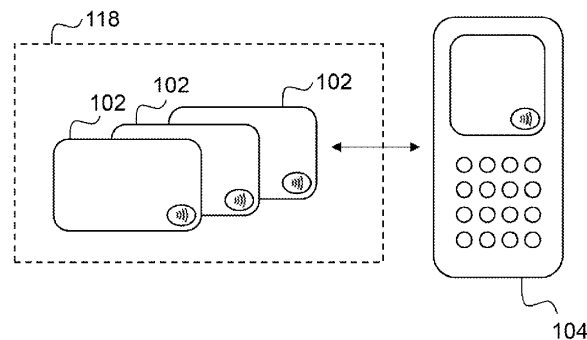


FIG. 1A

(57) Abstract: Provided is a method for automatically selecting one of a plurality of payment cards for contactless payment. The method may include receiving, by a first priority input circuit of a first payment card of a plurality of payment cards, a priority adjusting input from a user. In response to receiving the priority adjusting input, adjusting the respective priority indicator of the first payment card based on the priority adjusting input. The method may further include, receiving by a respective communication circuit of each respective payment card of the plurality of payment cards, a polling request from a transaction terminal. In response to receiving the polling request, transmitting, by each respective communication circuit of each respective payment card of the plurality of payment cards, a respective response to the polling request. The response to the polling request may include a respective priority indicator for the respective payment card.

[Continued on next page]



WO 2023/234943 A1

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, SC, 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))