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

(72) Inventors: **MISTRY, Adi**; 631 43rd Avenue, San Francisco, California 94121 (US). **PATTON, William, Parker, Jr.**; 122 El Toyonal, Orinda, California 94563 (US).

BRUMMER, Christoffel, Daniel Maurice; 616 Portofino Ln., Foster City, California 94404 (US).

(74) Agent: **PREPELKA, Nathan, J.** et al.; The Webb Law Firm, One Gateway Center, 420 Ft. Duquesne Blvd., Suite 1200, Pittsburgh, Pennsylvania 15222 (US).

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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR HOST BASED PURCHASE RESTRICTION

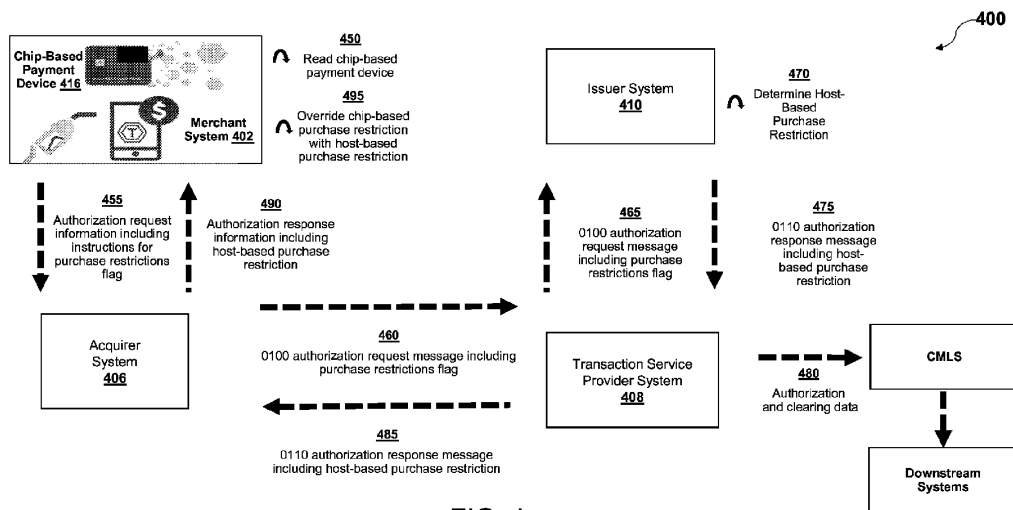


FIG. 4

(57) Abstract: Systems, methods, and computer program products that receive, from a merchant system, an authorization request associated with a transaction at the merchant system using a chip-based payment device storing a chip-based purchase restriction in a chip-card format, the authorization request including a purchase restrictions flag indicating whether the merchant system supports host-based purchase restrictions; determine, based on the purchase restrictions flag, that the merchant system supports host-based purchase restrictions; and transmit, to the merchant system, an authorization response associated with the transaction, wherein the authorization response includes a field including a host-based purchase restriction in the same chip-card format that the chip-based purchase restriction is stored on the chip-based payment device, and wherein the host-based purchase restriction is configured to cause the merchant system to override the chip-based purchase restriction with the host-based purchase restriction for processing the transaction.

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