



- (51) **International Patent Classification:**
G06Q 30/06 (2012.01) *H04L 29/06* (2006.01)
- (21) **International Application Number:**
PCT/US2019/054092
- (22) **International Filing Date:**
01 October 2019 (01.10.2019)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
16/149,508 02 October 2018 (02.10.2018) US
- (71) **Applicant:** VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; P.O. Box 8999, San Francisco, California 94128-8999 (US).
- (72) **Inventor:** PURVES, Thomas; 791 Ashbury Street, San Francisco, California 94117 (US).
- (74) **Agent:** JEWIK, Patrick R. et al.; Kilpatrick Townsend & Stockton LLP, Mailstop: IP Docketing - 22, 1100 Peachtree Street, 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, 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).

(54) **Title:** REAL-TIME CARBON OFFSET DETERMINATION

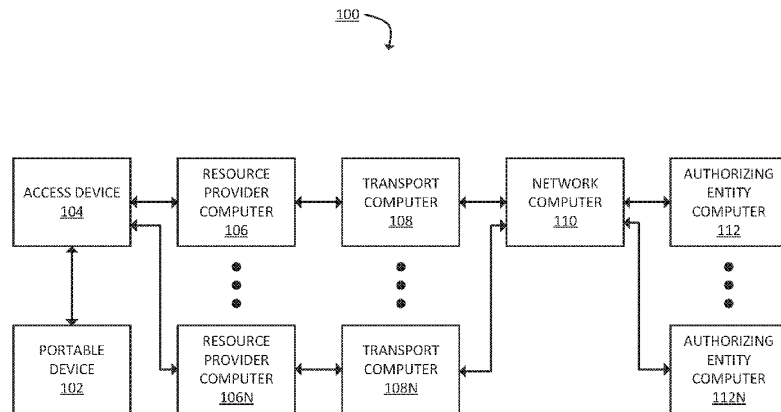


FIG. 1

(57) **Abstract:** A system and method is disclosed. A network computer can receive an authorization request message comprising access data. The network computer can also receive product data for a transaction. The network computer can then determine an offset value based on the product data. The network computer can then perform additional processing based upon the offset value.

[Continued on next page]

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))*