

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
26 August 2021 (26.08.2021)



(10) International Publication Number
WO 2021/167600 A1

(51) International Patent Classification:
H04L 29/06 (2006.01)

(21) International Application Number:
PCT/US2020/018773

(22) International Filing Date:
19 February 2020 (19.02.2020)

(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: **LOBATO, Levi**; Jaime Balmes No. 8 Piso 40 Polanco Los Morales, Miguel Hidalgo Ciudad De Mexico, 11550 (MX). **NORENA, Diego**; 1004 NW 65 Ave., Mia-

mi, Florida 33126 (US). **MARTINEZ, Lee Araujo**; Jaime Balmes No. 8 Piso 40 Polanco Los Morales, Miguel Hidalgo Ciudad De Mexico, 11550 (MX). **HERNANDEZ, Gabriel**; Jaime Balmes No. 8 Piso 40 Polanco Los Morales, Miguel Hidalgo Ciudad De Mexico, 11550 (MX).

(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,

(54) Title: **TOKEN PROCESSING FOR ACCESS INTERACTIONS**

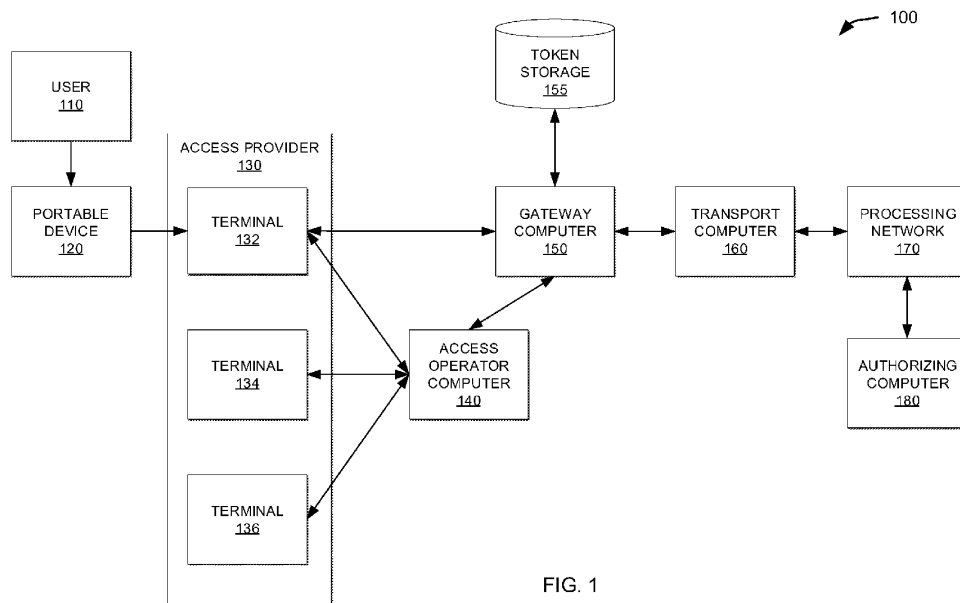


FIG. 1

(57) Abstract: Systems and method of managing mass access transactions are disclosed. One method includes receiving, by an access operator computer from an access device of an access provider, a first transaction request with a credential and first transaction amount. The access operator computer identifies a token, based on the credential, and transmits a pre-authorization request message with the credential and a pre-authorization amount, then receives a pre-authorization response message. The access operator computer then receives, from the access device or another access device, a second transaction request for a second transaction, with the credential and a second transaction amount. The access operator computer identifies the token and determines that the token has been used at the access provider. Then, a total amount is formed by aggregating the first transaction amount and the second transaction amount, and the access operator computer initiates the transmission of a clearing message including the total amount.

[Continued on next page]

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).

Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

Published:

— *with international search report (Art. 21(3))*
