

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
18 June 2020 (18.06.2020)



(10) International Publication Number
WO 2020/123521 A1

(51) International Patent Classification:

G06Q 20/38 (2012.01) G06Q 20/36 (2012.01)
G06Q 20/20 (2012.01) G06Q 20/32 (2012.01)

(21) International Application Number:

PCT/US2019/065497

(22) International Filing Date:

10 December 2019 (10.12.2019)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

62/777,687 10 December 2018 (10.12.2018) US

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(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: TWO-DIMENSIONAL CODE TRANSACTION PROCESSING COMMON GATEWAY

MERCHANT TWO-DIMENSIONAL CODE PAYMENT FLOW - OPTION 1

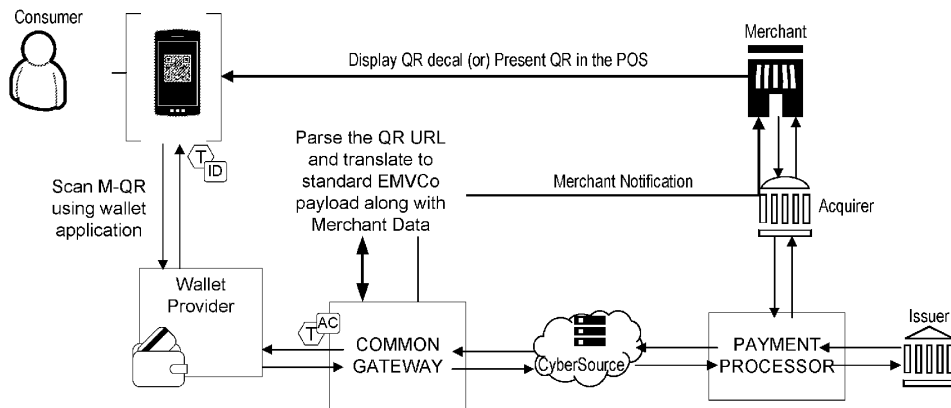


FIG. 6A

(57) Abstract: Embodiments of the invention may provide a technical solution by creating an interoperable or common transaction payment gateway with two-dimensional code so that legacy two-dimensional code payment platform may communicate with the more robust transaction payment platform. Aspects of the invention design a handle message, instead of the typical actual transaction message, encoded in the two-dimensional code such that merchants or consumers may transmit such handle to be further processed or decoded by the transaction handler. An advantage of embodiments of the invention may no longer need the consumer or merchant to upgrade its existing device to interpret the two-dimensional code to retrieve the handle and may no longer need to upgrade its payment processing network infrastructure. Embodiments of the invention bridge a gap between the legacy close loop two-dimensional code infrastructure and the robust and sophisticated payment transaction infrastructure.

[Continued on next page]

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).

Published:

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