

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
15 July 2021 (15.07.2021)



(10) International Publication Number
WO 2021/142356 A1

- (51) International Patent Classification:
G06Q 20/40 (2012.01) *G06Q 20/38* (2012.01)
- (21) International Application Number:
PCT/US2021/012821
- (22) International Filing Date:
08 January 2021 (08.01.2021)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
62/959,055 09 January 2020 (09.01.2020) US
63/022,783 11 May 2020 (11.05.2020) US
63/070,646 26 August 2020 (26.08.2020) US
63/109,713 04 November 2020 (04.11.2020) US
- (71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).
- (72) Inventors; and
(71) Applicants: **SETON, Anuja** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US). **LEITMAN, Steven** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).
(72) Inventors: **CALLISTO, Declan**; P.O. Box 8999, San Francisco, California 94128 (US). **MAZUREK, Todd**; P.O. Box 8999, San Francisco, California 94128 (US). **BERRY, Neerav**; P.O. Box 8999, San Francisco, California 94128 (US). **BARTLETT, Lacey**; P.O. Box 8999, San Francisco, California 94128 (US).
- (74) Agent: **FULLER, Thomas et al.**; 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,

(54) Title: SYSTEM AND METHOD FOR TOKEN PROCESSING

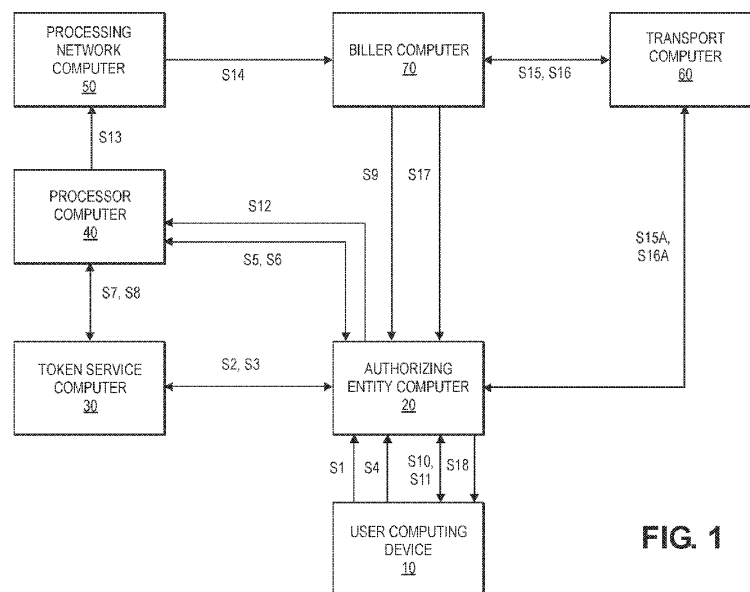


FIG. 1

(57) Abstract: A method includes receiving a token associated with the credential or a token reference identifier associated with the token from a processor computer. The method also includes transmitting the token to a biller computer, which uses the token to process the bill, by generating an authorization request message comprising the token for an interaction involving the bill. The method also includes receiving the authorization request message comprising the token, retrieving the credential associated with the token, and transmitting a modified authorization request message including the credential to an authorizing entity computer, which authorizes the interaction.

[Continued on next page]

HR, HU, ID, IL, IN, IR, IS, IT, 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, 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).

Published:

- *with international search report (Art. 21(3))*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*