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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
12 February 2015 (12.02.2015)

WIPO | PCT

(10) International Publication Number
WO 2015/021420 A1

(51) International Patent Classification:
G06Q 20/32 (2012.01) *G06Q 20/36* (2012.01)

(21) International Application Number:
PCT/US2014/050407

(22) International Filing Date:
8 August 2014 (08.08.2014)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

61/863,878	8 August 2013 (08.08.2013)	US
61/866,514	15 August 2013 (15.08.2013)	US
61/868,487	21 August 2013 (21.08.2013)	US
61/870,153	26 August 2013 (26.08.2013)	US
61/898,428	31 October 2013 (31.10.2013)	US
61/978,172	10 April 2014 (10.04.2014)	US

(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P. O. Box 8999, M1-11F, San Francisco, California 94128-8999 (US).

(72) Inventors: **WONG, Erick**; 6 Heritage Place, Menlo Park, California 94025 (US). **PIRZADEH, Kiushan**; 1035 Monterey Avenue, Foster City, California 94404 (US). **MAKHOTIN, Oleg**; 18650 Center Street, Castro Valley, California 94506 (US). **POWELL, Glenn**; 47830 Maya Street, Fremont, California 94539 (US). **KARPENKO, Igor**; 585 Leyte Terrace, Sunnyvale, California 94089 (US). **SHEETS, John**; 915 Elizabeth Street, San Francisco, California 94114 (US). **LIU, Frederick**; 1624 Trestle Glen Road, Oakland, California 94610 (US).

(74) Agents: **LEEGE, Brian F.** et al.; Kilpatrick Townsend & Stockton Llp, Two Embarcadero Center, Eighth Floor, San Francisco, California 94111 (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, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ,

[Continued on next page]

(54) Title: METHODS AND SYSTEMS FOR PROVISIONING MOBILE DEVICES WITH PAYMENT CREDENTIALS

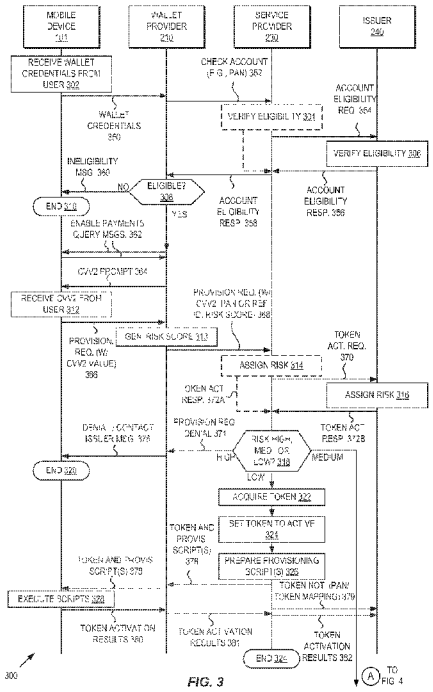


FIG. 3

(57) Abstract: Embodiments are described that are directed to optimizing the provisioning of payment account credentials to mobile devices utilizing mobile wallets. In some embodiments, one of multiple provisioning schemes may be selectively chosen for payment account credential provisioning based upon a determined risk involved with a particular provisioning request. A low risk provisioning request leads to an immediate provisioning of a payment credential, whereas a provisioning request of high risk results in the provisioning request being denied. In some embodiments, medium risk provisioning requests will cause an additional user authentication to be performed before the payment account provisioning is finalized. The additional user authentication may occur using a separate communication channel than the channel in which the provisioning request was received.

WO 2015/021420 A1

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, 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))*