

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
30 September 2021 (30.09.2021)



(10) International Publication Number
WO 2021/194928 A1

- (51) International Patent Classification:
G06Q 20/02 (2012.01) *G06Q 20/38* (2012.01)
G06Q 20/14 (2012.01) *G06Q 30/06* (2012.01)
- (21) International Application Number:
PCT/US2021/023408
- (22) International Filing Date:
22 March 2021 (22.03.2021)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
62/994,189 24 March 2020 (24.03.2020) US
17/197,823 10 March 2021 (10.03.2021) US
- (71) Applicant: JPMORGAN CHASE BANK, N.A. [US/US];
383 Madison Avenue, New York, New York 10179 (US).
- (72) Inventor: DAO, Tuan; 383 Madison Avenue, New York,
New York 10179 (US).
- (74) Agent: KING, Robert A.; 77 West Wacker Drive, Suite
3100, c/o Greenberg Traurig, LLP, Chicago, Illinois 60601
(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, 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.

(54) Title: SYSTEMS AND METHODS FOR CUSTOMER IDENTITY PROTECTION FROM SERVICE OR PRODUCT PROVIDERS

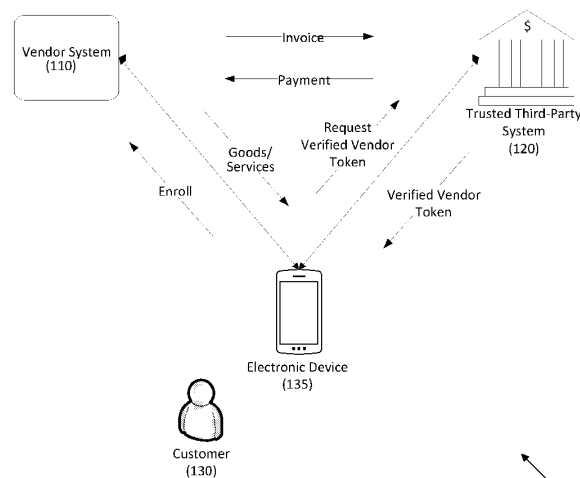


FIGURE 1

(57) Abstract: Systems and methods for systems and methods for customer identity protection from service or product providers are disclosed. In one embodiment, a method may include: receiving, by a trusted third-party and from a customer, a request for a verified vendor token for a vendor of a good or service; generating, by the trusted third-party, the verified vendor token comprising a unique identifier; mapping, by the trusted third-party, the unique identifier to a customer identifier; receiving, by the trusted third-party and from the vendor, the verified vendor token, verifying, by the trusted third-party, that the verified vendor token is valid; confirming, by the trusted third-party, a payment relationship with the vendor; receiving, by the trusted third-party and from the vendor, the verified vendor token and an invoice for the good or service; and issuing, by the trusted third-party, payment for the good or service to the vendor.

[Continued on next page]

(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))