

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
09 July 2020 (09.07.2020)



(10) International Publication Number
WO 2020/142465 A1

- (51) International Patent Classification:
G06F 21/00 (2013.01)
- (21) International Application Number:
PCT/US2019/069005
- (22) International Filing Date:
30 December 2019 (30.12.2019)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
16/237,551 31 December 2018 (31.12.2018) US
- (71) Applicant: **PAYPAL, INC.** [US/US]; 2211 North First Street, San Jose, California 95131 (US).
- (72) Inventors: **JU, Yona**; 2211 North First Street, San Jose, California 95131 (US). **JOU, Fun-Chen**; 2211 North First Street, San Jose, California 95131 (US).
- (74) Agent: **CHEN, Tom**; Haynes And Boone, LLP, 2323 Victory Avenue, Suite 700, Dallas, Texas 75219 (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, 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.

(54) Title: CREDENTIAL STORAGE MANAGER FOR PROTECTING CREDENTIAL SECURITY DURING DELEGATED ACCOUNT USE

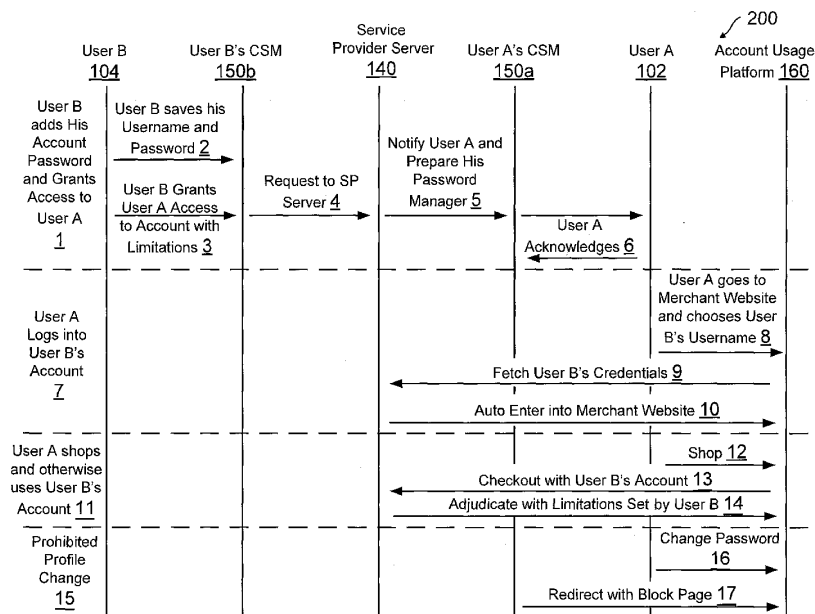


FIG. 2

(57) Abstract: There are provided systems and methods for a credential storage manager for protecting credential security during delegated account use. A first user that controls the account may delegate usage of the account to a second user through a credential manager of a transaction process that manages sensitive authentication information and delegates account usage. The credential manager may automatically fill authentication information for use of the account by the second user. A device fingerprint of a device of the second user may be used to provide risk prevention and access the account. The credential manager may prevent revealing of the credentials and navigation to sensitive data or processes with the account. Two-factor authentication may be performed by receiving a code in a message received by a device of the first user, scraping the code from the message, and entering the code to a device of the second user.

[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))