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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
25 October 2018 (25.10.2018)

WIPO | PCT

(10) International Publication Number
WO 2018/194581 A1

(51) International Patent Classification:
G06Q 20/00 (2012.01) *G06Q 20/36* (2012.01)

(21) International Application Number:
PCT/US2017/028330

(22) International Filing Date:
19 April 2017 (19.04.2017)

(25) Filing Language: English

(26) Publication Language: English

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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, 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.

WO 2018/194581 A1

(54) Title: SYSTEM, METHOD, AND APPARATUS FOR CONDUCTING A SECURE TRANSACTION USING A REMOTE POINT-OF-SALE SYSTEM

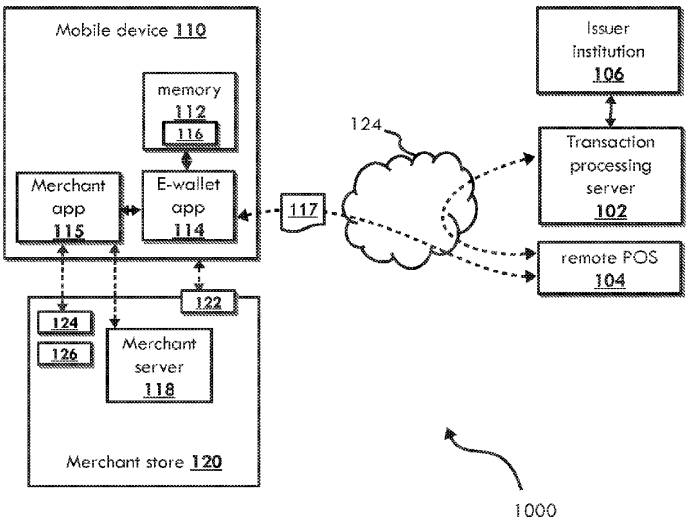


FIG. 1

(57) Abstract: Provided is a computer-implemented method for conducting a secure payment transaction for a purchase at a merchant using a client device and a remote point-of-sale (POS) system associated with the merchant. The method includes receiving, with a client device, at least one identifier for at least one product to be purchased, the at least one product associated with a transaction value, and detecting a checkout action with the client device. In response to detecting the checkout action, the method includes generating at least one transaction message based on the transaction value of the at least one item to be purchased and at least one account identifier, generating a cryptogram based at least partially on the at least one transaction message and the at least one issuer key, and transmitting the cryptogram to the remote POS system associated with the merchant. A system and computer program product are also disclosed.

[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))*