



- (51) **International Patent Classification:**
G06Q 20/32 (2012.01) *G06Q 20/36* (2012.01)
- (21) **International Application Number:**
PCT/US2020/061873
- (22) **International Filing Date:**
23 November 2020 (23.11.2020)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
16/725,435 23 December 2019 (23.12.2019) US
- (71) **Applicant: CAPITAL ONE SERVICES, LLC** [US/US];
1680 Capital One Drive, McLean, Virginia 22102 (US).
- (72) **Inventors: MCHUGH, Katherine;** c/o Capital One Services, LLC, 1680 Capital One Drive, McLean, Virginia 22102 (US). **NEWTON, Lesley;** c/o Capital One Services, LLC, 1680 Capital One Drive, McLean, Virginia 22102 (US). **BARRETT, Casey;** c/o Capital One Services, LLC, 1680 Capital One Drive, McLean, Virginia 22102 (US). **ZEARFOSS, Patrick;** c/o Capital One Services, LLC, 1680 Capital One Drive, McLean, Virginia 22102 (US).
- (74) **Agent: PARK, Peter et al.;** Kacvinsky Daisak Bluni PLLC, 2601 Weston Parkway, Suite 103, Cary, North Carolina 27513 (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.

- (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))

- (54) **Title:** AUTHENTICATION FOR THIRD PARTY DIGITAL WALLET PROVISIONING

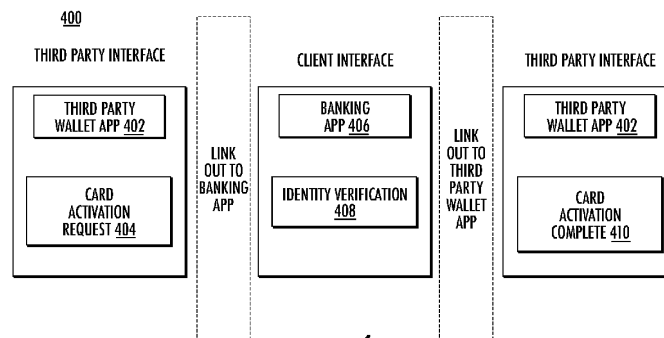


FIG. 4

- (57) **Abstract:** Various embodiments are directed to securely verifying an identity of a user who is requesting to add or link a financial instrument to a third-party digital wallet using one-tap contactless card authentication. The financial instrument may be added or linked to the third-party wallet in at least two scenarios: pull provisioning and push provisioning. In either provisioning scenarios, the user may be required to authenticate the financial instrument being added or linked by successfully verifying the identity of the user via the one-tap contactless card authentication at a banking application associated with the financial instrument.

