

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
24 February 2022 (24.02.2022)



(10) International Publication Number
WO 2022/039726 A1

(51) International Patent Classification:
G06Q 20/38 (2012.01) *G06Q 20/32* (2012.01)
G06Q 20/40 (2012.01)

(21) International Application Number:
PCT/US2020/046841

(22) International Filing Date:
18 August 2020 (18.08.2020)

(25) Filing Language: English

(26) Publication Language: English

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

(72) Inventors: **CHEN, Yuexi**; P.O. Box 8999, San Francisco, California 94128 (US). **PRICE, Benjamin**; P.O. Box 8999, San Francisco, California 94128 (US).

(74) Agent: **JEWIK, Patrick R.** et al.; Kilpatrick Townsend & Stockton LLP, Mailstop: IP Docketing - 22, 1100 Peachtree Street, Suite 2800, Atlanta, Georgia 30309 (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,

(54) Title: RAPID CRYPTOCURRENCY TRANSACTION PROCESSING

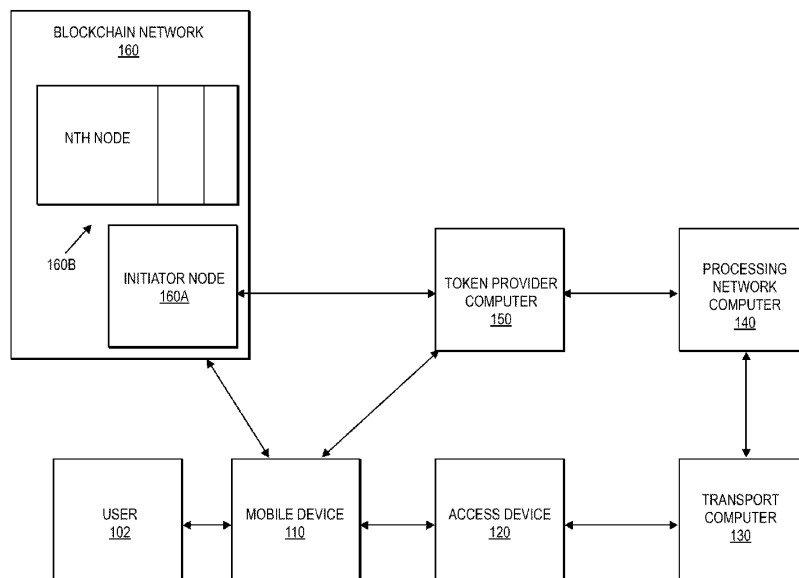


FIG. 1

(57) Abstract: A method for conducting cryptocurrency transactions at an access device. The method includes initiating communication with an access device operated by a second user in a transaction between the first user and the second user, and then transmitting a request for transaction data to the access device. The method also includes receiving the transaction data comprising a transaction amount and a second cryptocurrency address from the access device from the access device, and signing, using a private cryptographic key, the first cryptocurrency address, the second cryptocurrency address, and the amount to create a signed cryptocurrency transaction. The method also includes transmitting the signed cryptocurrency transaction to a node of a blockchain network, and receiving a cryptocurrency transaction identifier from the node. The method also comprises generating a cryptogram using at least an access token on the mobile application and at least some of the transaction data.

[Continued on next page]

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).

Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

Published:

— *with international search report (Art. 21(3))*