

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

(19) World Intellectual Property  
Organization  
International Bureau

(43) International Publication Date  
09 September 2022 (09.09.2022)



(10) International Publication Number  
**WO 2022/187350 A1**

- (51) **International Patent Classification:**  
*G06Q 20/32* (2012.01)
- (21) **International Application Number:**  
PCT/US2022/018502
- (22) **International Filing Date:**  
02 March 2022 (02.03.2022)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**  
17/192,486 04 March 2021 (04.03.2021) US
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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, IT, JM, 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:** TECHNIQUES TO AUTOMATICALLY AND SECURELY PROVIDE SENSITIVE DATA IN DATA ELECTRONIC  
FIELDS

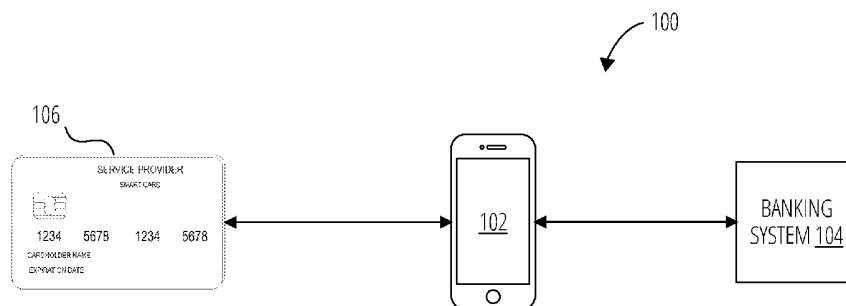


**FIG. 1**

(57) **Abstract:** A system, which facilitates auto-completion of payment data on web checkout forms on smartphones. When a user arrives at a web page that requests payment information, a user interface element prompts the user to tap a smart card on the smartphone. With NFC communication the card sends identification data of the user to the mobile phone as a cryptogram. The mobile phone sends it further to a banking system server, which verifies the cryptogram and receives the user identification from the cryptogram. The server obtains the user's payment information and proposes it to the user of the smartphone, who may make a selection if there are multiple options. After the user selects the payment details, they are populated automatically in the web form.

WO 2022/187350 A1