

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
19 August 2021 (19.08.2021)



(10) International Publication Number
WO 2021/163139 A1

(51) International Patent Classification:

G06F 8/61 (2018.01) *G06F 9/451* (2018.01)
G06F 8/36 (2018.01) *G06F 9/445* (2006.01)
G06F 8/72 (2018.01) *G06F 9/54* (2006.01)

(21) International Application Number:

PCT/US2021/017389

(22) International Filing Date:

10 February 2021 (10.02.2021)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

62/972,492 10 February 2020 (10.02.2020) US

(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). **ASTREIN, Jennifer**; P.O. Box 8999, San Francisco, California 94128 (US). **PIERRE, Alexandre**; P.O. Box 8999, San Francisco, California 94128 (US).

(74) Agent: **GADKAR, Arush** 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,

(54) Title: METHOD AND SYSTEM FOR NON-MONOLITHIC CONTACTLESS ACCEPTANCE ON MOBILE DEVICES

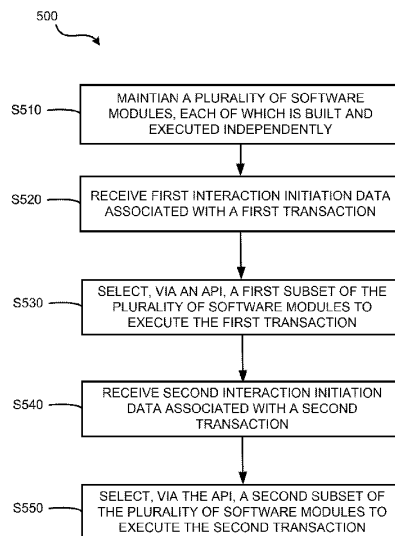


FIG. 5

(57) Abstract: A method conducted using a mobile device is disclosed. The method includes maintaining a plurality of software modules, wherein each software module of the plurality of software modules is built and executed independently of other software modules. The mobile device receives first interaction initiation data corresponding to a first transaction. In response to receiving the first interaction initiation data, a first subset of the plurality of software modules is selected via an application interface to execute the first transaction. The mobile device receives second interaction initiation data corresponding to a second transaction. In response to receiving the second interaction initiation data, a second subset of the plurality of software modules to execute the second transaction is selected via the application interface. The first subset of the plurality of software modules is different than the second subset of the plurality of software modules.

[Continued on next page]

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).

Declarations under Rule 4.17:

- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*
- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

Published:

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