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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
02 January 2026 (02.01.2026)

WIPO | PCT

(10) International Publication Number
WO 2026/005905 A1

(51) International Patent Classification:
G06Q 20/38 (2012.01) *G06Q 20/36* (2012.01)
G06Q 20/40 (2012.01) *G06Q 20/02* (2012.01)
G06Q 20/06 (2012.01) *H04L 9/00* (2006.01)

(21) International Application Number:
PCT/US2025/029562

(22) International Filing Date:
15 May 2025 (15.05.2025)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
18/753,393 25 June 2024 (25.06.2024) US

(71) Applicant: **MASTERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).

(72) Inventors: **ABREU, Eduardo**; 2000 Purchase Street, Purchase, NY 10577 (US). **SENCI, David, J.**; 2000 Purchase Street, Purchase, NY 10577 (US). **WILLIAMS, Kyle**; 2000 Purchase Street, Purchase, NY 10577 (US).

(74) Agent: **KLOCINSKI, Steven**; Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577 (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, CV, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG,

(54) Title: METHOD AND SYSTEM FOR NON-FUNGIBLE TOKEN VALIDATION FOR ENABLING PAYMENT ACCOUNT TRANSACTION BLOCKING

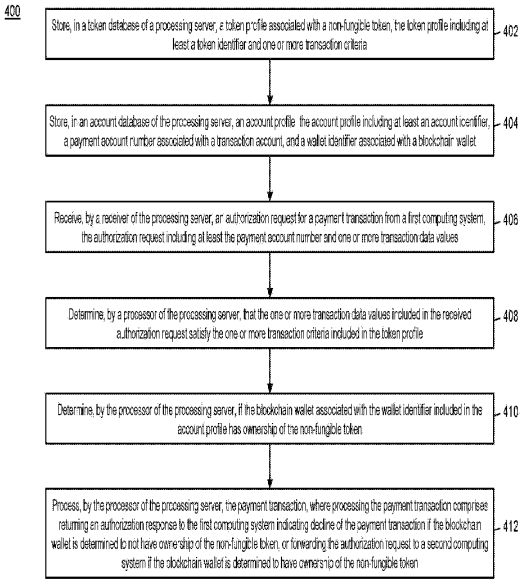


FIG. 4

(57) Abstract: A method for account and transaction blocking for payment transactions using validation of non-fungible tokens includes: storing a token profile associated with a non-fungible token including a token identifier and transaction criteria; storing an account profile including an account identifier, a payment account number associated with a transaction account, and a wallet identifier associated with a blockchain wallet; receiving an authorization request for a payment transaction including the payment account number and transaction data values; determining that the transaction data values satisfy the transaction criteria; determining if the blockchain wallet has ownership of the non-fungible token; and processing the payment transaction, where processing the payment transaction comprises returning an authorization response indicating decline of the payment transaction if the blockchain wallet does not have ownership of the non-fungible token, or forwarding the authorization request if the blockchain wallet does to have ownership of the

[Continued on next page]

WO 2026/005905 A1

KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, MG, MK, MN, MU, 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, UY, UZ, VC, VN, WS, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, CV, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, 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, ME, 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))*

non-fungible token.