

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
01 December 2022 (01.12.2022)



(10) International Publication Number
WO 2022/249023 A1

(51) International Patent Classification:
G06Q 20/08 (2012.01) *G06Q 20/30* (2012.01)
G06Q 20/38 (2012.01)

(21) International Application Number:
PCT/IB2022/054791

(22) International Filing Date:
23 May 2022 (23.05.2022)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
202121023338 25 May 2021 (25.05.2021) IN

(71) Applicant: **NATIONAL PAYMENTS CORPORATION OF INDIA** [IN/IN]; 1001A, B Wing, 10th Floor, The Capital, Bandra-Kurla Complex, Bandra (East), Mumbai-, Maharashtra 400051 (IN).

(72) Inventors: **KHAN, Arif**, 1001A, B Wing, 10th Floor, The Capital, Bandra-Kurla Complex, Bandra (East), Mumbai-, Maharashtra 400051 (IN). **DUBEY, Ashutosh**, 1001A, B Wing, 10th Floor, The Capital, Bandra-Kurla Complex, Bandra (East), Mumbai-, Maharashtra 400051 (IN). **GAURAV, Nishant**, Raheja Titanium, Western Express Hwy, Geetanjali Railway Colony, RamNagar, Goregaon, Mumbai-, Maharashtra 400063 (IN). **PALAGIRI, Sateesh**,

Plot No. 12 ICICI Towers, off, ISB Rd, Financial District, Nanakaramguda-, Telangana 500032 (IN).

(74) Agent: **DEWAN, Mohan**; R. K. Dewan & Co. Podar Chambers, S. A. Brelvi Road, Fort, Mumbai-, Maharashtra 400001 (IN).

(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, IQ, 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,

(54) Title: A SYSTEM AND METHOD FOR FACILITATING RULE-BASED PARTIALLY ONLINE AND OFFLINE PAYMENT TRANSACTIONS

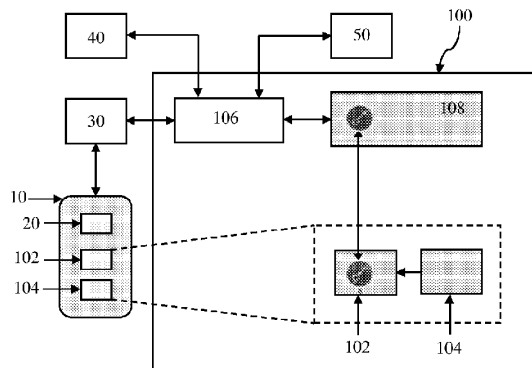


Figure 1

(57) Abstract: The present disclosure discloses a system (100) and method (200) for facilitating registered users to perform rule-based partially online and offline payment transactions. A PSP tool (20), installed in an electronic device (10) associated with a registered user, executes a trusted application (104) in a secured storage area of the device (10). The trusted application (104), the PSP tool (20), and the PSP server (30) are enabled to communicate with an authentication engine (108) and a plurality of banking system servers (40, 50) via an electronic switch (106) to facilitate the registered user to enroll and create (204a) a Unified-payments-Interface (UPI) lite account; load money (204b) into the created account from a registered financial account, wherein the money is stored as a balance value in the secured storage area; and utilize the balance value (204c) for performing the partially online and offline payment transactions without hitting the banking system servers (40, 50).

[Continued on next page]

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 the identity of the inventor (Rule 4.17(i))*
- *of inventorship (Rule 4.17(iv))*

Published:

- *with international search report (Art. 21(3))*
- *in black and white; the international application as filed
contained color or greyscale and is available for download
from PATENTSCOPE*