

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
21 July 2022 (21.07.2022)



(10) International Publication Number
WO 2022/154848 A1

(51) International Patent Classification:

G06Q 20/40 (2012.01) G06Q 20/06 (2012.01)
G06Q 20/04 (2012.01) G06Q 20/20 (2012.01)
G06Q 20/24 (2012.01)

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(21) International Application Number:

PCT/US2021/057386

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(22) International Filing Date:

29 October 2021 (29.10.2021)

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(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

17/147,304 12 January 2021 (12.01.2021) 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,

(54) Title: FALSE FRAUDULENT CORRECTION METHODS AND APPARATUSES

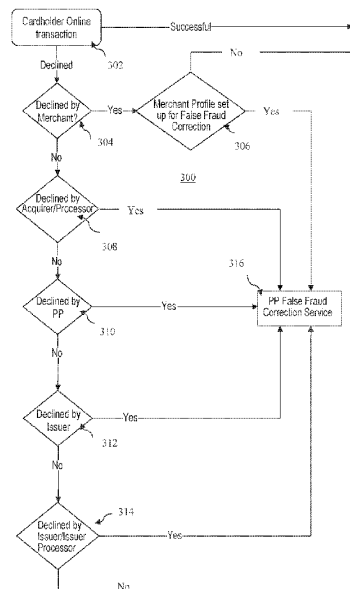


Figure 3

(57) Abstract: A computer-implemented method and apparatus are provided to reduce false fraudulent declines of transactions. Payment processor (PR) systems may be provided with a request acceptor and a replacement transaction generator. The request acceptor receives a notification of a decline of a first transaction attempted by a cardholder with a merchant, for allegedly fraudulent, and a request to determine whether the first transaction was falsely identified as fraudulent, and if so, to remedy the first transaction. The replacement transaction generator generates, in response to a determination that the first transaction was falsely identified as fraudulent, and the merchant is a false fraudulent reduction partner merchant, a replacement second transaction to replace the declined first transaction. The replacement second transaction may include a bypass authorization code, and made available to the cardholder to use to transact with the merchant bypassing the declined first transaction.

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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))
