

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
12 June 2025 (12.06.2025)



(10) International Publication Number
WO 2025/122936 A1

(51) International Patent Classification:

G06F 21/34 (2013.01) G06Q 20/32 (2012.01)
G06F 21/45 (2013.01)

(21) International Application Number:

PCT/US2024/058975

(22) International Filing Date:

06 December 2024 (06.12.2024)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

63/608,113 08 December 2023 (08.12.2023) US
18/972,385 06 December 2024 (06.12.2024) US

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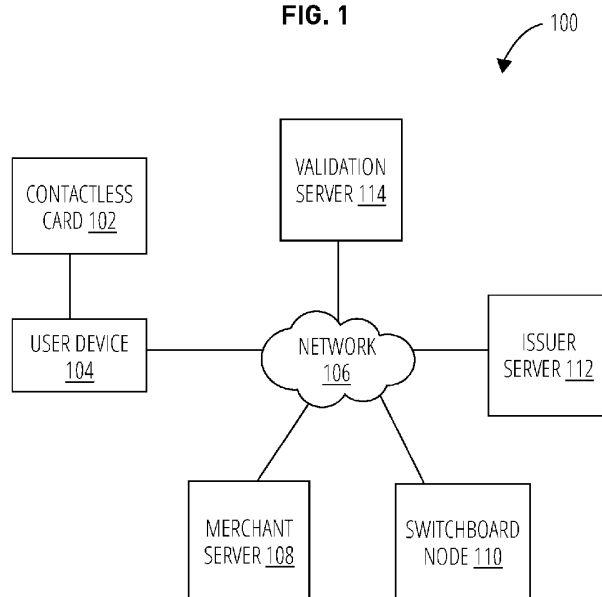
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(81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,
AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ,
CA, CH, CL, CN, CO, CR, CU, CV, CZ, DE, DJ, DK, DM,
DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,
HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG,
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,

(54) Title: SYSTEMS AND TECHNIQUES TO PERFORM CARD FUNCTIONS IN A COMPUTER ENVIRONMENT

FIG. 1



(57) Abstract: Disclosed herein are systems and methods to perform card functions in a computer environment. In some embodiments, a switchboard node is provided. The switchboard node receives a request to establish a validation session. The validation session is established and encrypted data from a contactless card is validated by a validator. Once the encrypted data is validated, the switchboard node requests that an issuer server completes a requested function. The issuer completes a portion of the function and then encrypts a message to a merchant indicating to the merchant that the function is complete. The encrypted message is received and decrypted by the merchant and the merchant completes the remainder of the function in communication with a user device.

[Continued on next page]

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, 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))