

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
01 July 2021 (01.07.2021)



(10) International Publication Number
WO 2021/133497 A1

- (51) **International Patent Classification:**
G06Q 20/32 (2012.01) *G06Q 20/34* (2012.01)
- (21) **International Application Number:**
PCT/US2020/061871
- (22) **International Filing Date:**
23 November 2020 (23.11.2020)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
16/726,210 23 December 2019 (23.12.2019) US
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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, 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,
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,

(54) **Title:** CARD ISSUING WITH RESTRICTED VIRTUAL NUMBERS

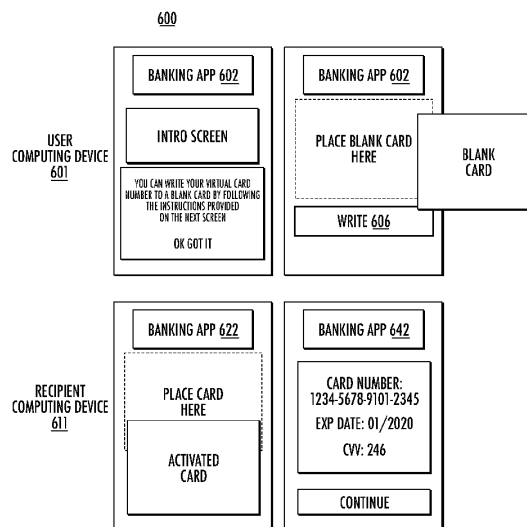


FIG. 6

(57) **Abstract:** Various embodiments are directed to applying, via contactless card authentication, one or more restrictions to a virtual card number and generating the card number for use by a recipient. The one or more restrictions may be specifically personalized to the recipient and may include, for example, a merchant restriction, an amount restriction, a time period restriction, or a location restriction. The generated virtual card number along with the applied one or more restrictions may be consumed in various ways, such as writing the number to a blank card, transmitting the number directly to the recipients computing device, etc., all via near-field communication.

[Continued on next page]

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))