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

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
02 October 2025 (02.10.2025)

WIPO | PCT

(10) International Publication Number
WO 2025/207339 A1

(51) International Patent Classification:
G06Q 20/40 (2012.01) *G06Q 20/02* (2012.01)
G06Q 20/38 (2012.01) *G06K 19/06* (2006.01)
G06Q 20/32 (2012.01)

(21) International Application Number:
PCT/US2025/019893

(22) International Filing Date:
14 March 2025 (14.03.2025)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
63/570,321 27 March 2024 (27.03.2024) US

(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).

(72) Inventors: **MANOHARAN, Hemanth Kumar**; Visa International Service Association, P.O. Box 8999, San Francisco, California 94128 (US). **GORE, Prasad, Madhukar**; Visa International Service Association, P.O. Box 8999, San Francisco, California 94128 (US). **HENRY, Anto, Anthony Muthu Joseph**; Visa International Service Association, P.O. Box 8999, San Francisco, California 94128 (US). **GEORGE, Nikhil**; Visa International Service Association, P.O. Box 8999, San Francisco, California 94128 (US). **PATHAK, Sumit**; Visa International Service Association, P.O. Box 8999, San Francisco, California 94128 (US). **HEGADE, Akshay**; Visa International Service Association, P.O. Box 8999, San Francisco, California 94128 (US). **MAITI, Debadyuti**; Visa International Service Association, P.O. Box 8999, San Francisco, California 94128 (US).

(74) Agent: **PREPELKA, Nathan, J.** et al.; The Webb Law Firm, One Gateway Center, 420 Ft. Duquesne Blvd., Suite 1200, Pittsburgh, Pennsylvania 15222 (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, 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.

(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR INITIATING PULL PAYMENTS

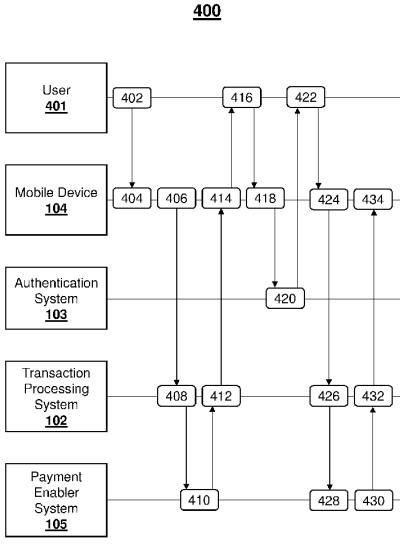


FIG. 4

(57) Abstract: Systems, methods, and computer program products are provided for initiating pull payments. The system includes a processor configured to receive a transaction request from a mobile device, the transaction request initiated by the mobile device scanning encoded indicia. The processor is also configured to communicate an authentication request to an authentication system, the authentication request configured to cause the authentication system to prompt the user for a proof of identity. The processor is further configured to receive the proof of identity from the mobile device. The processor is further configured to, in response to receiving the proof of identity, identify a payment enabler system based on the transaction request. The processor is further configured to initiate a pull payment transaction, via payment enabler system, to transfer the transaction value from an account associated with the account identifier to a merchant account associated with the merchant identifier.

WO 2025/207339 A1

[Continued on next page]

(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).

Declarations under Rule 4.17:

— *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

— *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

Published:

— *with international search report (Art. 21(3))*