

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
28 July 2022 (28.07.2022)



(10) International Publication Number
WO 2022/159083 A1

(51) International Patent Classification:

G06F 21/31 (2013.01) H04L 29/06 (2006.01)
G06F 21/46 (2013.01) G06Q 20/40 (2012.01)

(21) International Application Number:

PCT/US2021/014005

(22) International Filing Date:

19 January 2021 (19.01.2021)

(25) Filing Language:

English

(26) Publication Language:

English

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

(72) Inventor: HEGDE, Vilas; P.O. Box 8999, San Francisco,
California 94128-8999 (US).

(74) Agent: BELL, Vanessa et al.; Kilpatrick Townsend &
Stockton LLP, Mailstop: IP Docketing - 22, 1100 Peachtree
Street, Suite 2800, Atlanta, Georgia 30309 (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,
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,

(54) Title: INTERACTION REQUEST SYSTEM AND METHOD

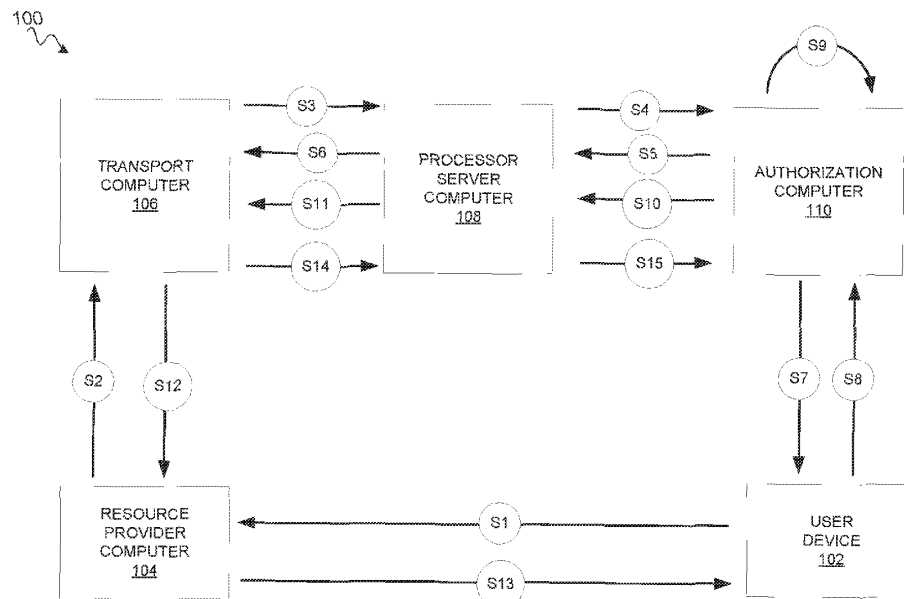


FIG. 1

(57) Abstract: Techniques for processing an interaction using an interaction request include receiving, by an authorization computer from a transport computer, a request for a value, transmitting, by the authorization computer, the request for the value to a user device for approval, transmitting, by the authorization computer to the transport computer, a message comprising an identifier for the request for the value, receiving, by the authorization computer from the user device, an indication of approval of the request for the value, responsive to receiving the indication of approval from the user device, determining, by the authorization computer, whether or not the value should be granted, and transmitting, by the authorization computer to the transport computer, an authorization code indicating whether or not the value is granted and the identifier for the request.

[Continued on next page]

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).

Declarations under Rule 4.17:

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

Published:

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