



(51) International Patent Classification:

G06Q 20/38 (2012.01) G06Q 20/34 (2012.01)
G06Q 20/32 (2012.01) G06Q 20/40 (2012.01)
G06Q 20/20 (2012.01) H04W 4/80 (2018.01)

(21) International Application Number:

PCT/US2024/011742

(22) International Filing Date:

17 January 2024 (17.01.2024)

(25) Filing Language:

English

(26) Publication Language:

English

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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,
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).

(54) Title: SYSTEM AND METHOD FOR MULTIFACTOR PAYMENT

(57) Abstract: A method is disclosed. According to the method, a card receives transaction information from a point-of-service device. The transaction information includes a transaction amount. An application associated with the card running on a mobile device receives the transaction information from the card. The card selectively pursues, based on the transaction amount, a multifactor authentication. In accordance with the multifactor authentication, the card transmits a first partial cryptogram to the application running on the mobile device. The application running on the mobile device generates a second partial cryptogram, combines the first partial cryptogram and the second partial cryptogram to form a full cryptogram, and transmits the full cryptogram to the point-of-service device.

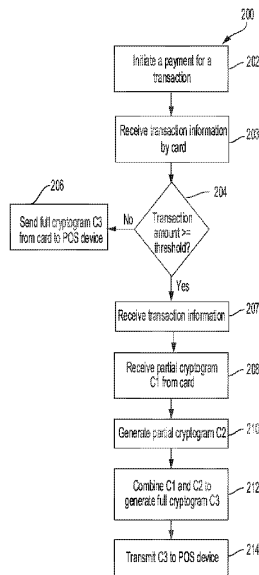


FIG. 2

Published:

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