

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
18 January 2018 (18.01.2018)



(10) International Publication Number
WO 2018/013144 A1

(51) International Patent Classification:

G06Q 20/30 (2012.01) G06Q 20/04 (2012.01)
G06Q 40/02 (2012.01) G06Q 20/36 (2012.01)
G06Q 20/38 (2012.01)

(21) International Application Number:

PCT/US2016/042653

(22) International Filing Date:

15 July 2016 (15.07.2016)

(25) Filing Language:

English

(26) Publication Language:

English

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

(72) Inventors: ARENDT, John; 250 Baldwin Avenue, Apt.
No. 802, San Mateo, CA 94401 (US). PRAKASH, Gyan;
1106 Admiralty Lane, Foster City, CA 94404 (US). SIVA-
NARAYANA, Gaddam; 3770 Flora Visa Avenue, Apt.
No. 307, Santa Clara, CA 95051 (US).

(74) Agent: TAKAGI, Moeka et al.; Kilpatrick Townsend and
Stockton, LLP, VISA Mailstop: IP Docketing - 22, 1100
Peachtree Street, Suite 2800, Atlanta, GA 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, DK, DM, DO, DZ,
EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR,
HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, 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, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ,
UA, UG, US, UZ, VC, VN, 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,
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,

(54) Title: DIGITAL ASSET DISTRIBUTION BY TRANSACTION DEVICE

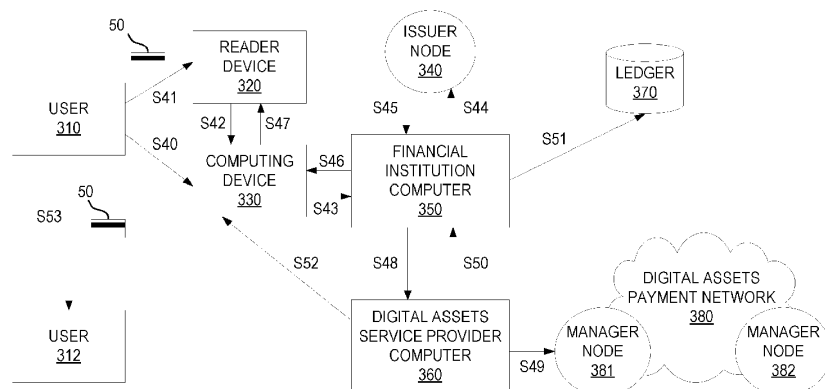


FIG. 3

(57) Abstract: A user can associate a digital asset corresponding to a value with a transaction device to be used by another user. For example, a first user can load a digital asset corresponding to a cryptocurrency amount onto a transaction device, where the first user then provides the transaction device to a second user. The second user can utilize the cryptocurrency amount on the transaction device to conduct a transaction. The generation and use of digital assets can be managed using ledgers that store data in the form of block chains.

[Continued on next page]



WO 2018/013144 A1

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))*