

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

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
07 November 2024 (07.11.2024)



(10) International Publication Number
WO 2024/228179 A3

(51) International Patent Classification:

G06Q 20/36 (2012.01) G06Q 20/02 (2012.01)
G06Q 20/32 (2012.01) H04W 4/80 (2018.01)
G06Q 20/38 (2012.01) G06K 19/06 (2006.01)
G06Q 20/20 (2012.01) G06F 16/955 (2019.01)
G06Q 20/04 (2012.01)

(21) International Application Number:

PCT/IB2024/056660

(22) International Filing Date:

08 July 2024 (08.07.2024)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

63/513,048	11 July 2023 (11.07.2023)	US
2024-097236	17 June 2024 (17.06.2024)	JP

(71) Applicant: **PI-XCELS PTE. LTD.** [SG/SG]; 20 Anson Road, #11-01, Twenty Anson, Singapore 079912 (SG).

(72) Inventor: **LIM, Daniel Ching Luen**; 20 Anson Road, Twenty Anson #11-01, Singapore 079912 (SG).

(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, 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.

(54) Title: METHOD OF ELECTRONIC WALLET PAYMENTS USING NEAR FIELD COMMUNICATION

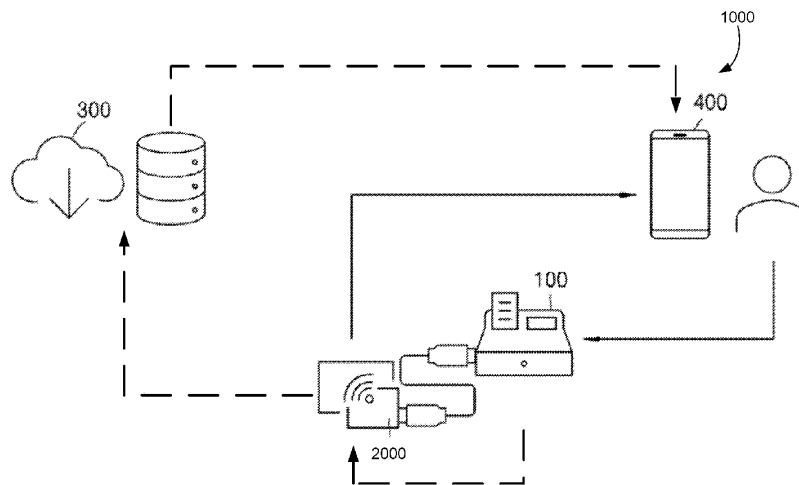


FIG. 1

(57) Abstract: Computing devices and methods for facilitating electronic wallet payments using Near Field Communication (NFC). In an example, the method includes receiving, from a Point-Of-Sale (POS) terminal, transaction information corresponding to a transaction and an identification of an electronic wallet payment application of an electronic wallet payment server; sending, to a server, the transaction information and the identification of the electronic wallet payment application; establishing a uniform resource locator (URL) which addresses the server and which identifies a first web resource which activates the electronic wallet payment application; generating, via a Near Field Communication (NFC) tag controller, an NFC data exchange format (NDEF) message comprising the URL as a payload; and emitting, via the NFC tag controller, an NFC signal corresponding to the NDEF message.

[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).

Published:

- *with international search report (Art. 21(3))*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*
- *upon request of the applicant, before the expiration of the time limit referred to in Article 21(2)(a)*
- *in black and white; the international application as filed contained color or greyscale and is available for download from PATENTSCOPE*

(88) Date of publication of the international search report:

12 December 2024 (12.12.2024)