



- (51) **International Patent Classification:**
G06Q 20/40 (2012.01) *G06Q 20/00* (2012.01)
- (21) **International Application Number:**
PCT/US2024/051632
- (22) **International Filing Date:**
16 October 2024 (16.10.2024)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
18/491,767 21 October 2023 (21.10.2023) US
- (71) **Applicant:** SIMNANG IP, LLC [US/US]; 172 North East Promontory, Suite 300, Farmington, Utah 84025 (US).
- (72) **Inventors:** ROBERTS, Rhett M.; 1646 South 150 West, Farmington, Utah 84037 (US). SMITH, Sloan A.; 172 North East Promontory, Suite 300, Farmington, Utah 84025 (US).
- (54) **Title:** SYSTEMS AND METHODS FOR CONFIGURABLE AUTHORIZATION EXPIRATION

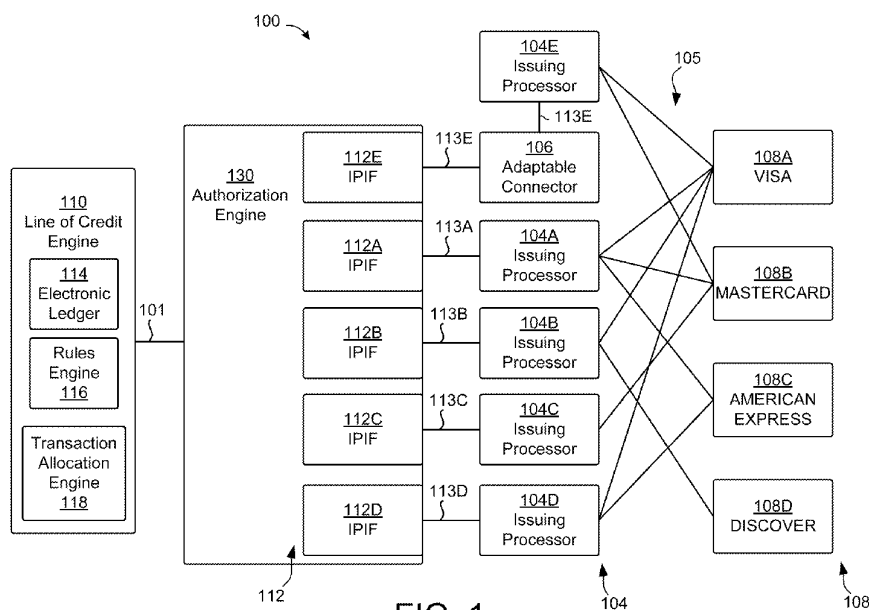


FIG. 1

(57) **Abstract:** Systems and methods for configuring authorization expiration. The disclosed systems and methods receive rule data for defining an expiration for transaction authorizations and receive a transaction authorization request for a transaction. If the transaction authorization, request is approved, the disclosed systems and methods can compare the transaction data to the rule data to determine whether a match occurs for the transaction data and the rule data. If there is a match, the disclosed systems and. methods can set a transaction authorization, expiration to the expiration value. The disclosed systems and methods can transmit the transaction data to a ledger system, which is configured to update an available balance based on the transaction data. If the transaction remains pending to a current time corresponding to the transaction authorization expiration, the disclosed systems and method can effectuate expiration, of the transaction authorization, in which case there would further be a transmission of in indication of expiration of the transaction

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).

Published:

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

authorization to the ledger system, which is configured to reverse the update to available balance, according to the transaction authorization expiration.