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(54) **Title:** PLAN INTERACTION UTILIZING CRYPTOGRAM

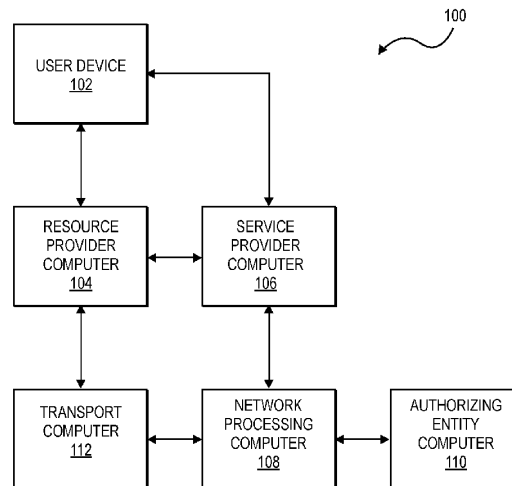


FIG. 1

(57) **Abstract:** A method includes a network processing computer receiving an authorization request message comprising a token and a cryptogram during an interaction between a resource provider and a user. The network processing computer determines user credentials associated with the token. The network processing computer then determines a plan identifier based on the authorization request message. The network processing computer provides the plan identified to an authorizing entity computer.

[Continued on next page]

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