

CLAIMS

What is claimed is:

1. A method for providing customer identity protection, comprising:
 - receiving, by a trusted third-party computer processor for a trusted third party and from a customer, a request for a verified vendor token for a vendor of a good or service;
 - generating, by the trusted third-party computer processor, the verified vendor token, the verified vendor token comprising a unique identifier;
 - mapping, by the trusted third-party computer processor, the unique identifier to a customer identifier maintained by the trusted third party;
 - receiving, by the trusted third-party computer processor and from the vendor, the verified vendor token, wherein the vendor received the verified vendor token from the customer;
 - verifying, by the trusted third-party computer processor, that the verified vendor token is valid;
 - confirming, by the trusted third-party computer processor, a payment relationship with the vendor;
 - receiving, by the trusted third-party computer processor and from the vendor, the verified vendor token and an invoice for the good or service; and
 - issuing, by the trusted third-party computer processor, payment for the good or service to the vendor.
2. The method of claim 1, further comprising:
 - receiving, by the trusted third-party computer processor and from the vendor, one or more customer qualification rules;
 - receiving, by the trusted third-party computer processor, customer information for the customer; and

verifying, by the trusted third-party computer processor, that the customer is qualified by comparing the customer qualification rules to the customer information.

3. The method of claim 2, wherein the customer qualification rules comprise a minimum credit score, a minimum account balance, and/or a minimum age.

4. The method of claim 1, wherein the trusted third party is a financial institution.

5. The method of claim 4, wherein the customer is a customer of the financial institution.

6. The method of claim 1, further comprising:
provisioning, by the trusted third-party computer processor, a vendor-specific payment token to the vendor;
wherein the vendor-specific payment token is mapped to a financial account for the customer;
wherein the trusted third-party computer processor receives the vendor-specific payment token with the invoice; and
the trusted third-party computer processor issues the payment for the good or service to the vendor from the financial account to the customer.

7. The method of claim 1, further comprising:
collecting, by the trusted third-party computer processor, payment for the invoice from the customer.

8. The method of claim 1, wherein the trusted third-party computer processor does not receive usage information regarding the goods or services from the vendor.

9. A system for providing customer identity protection, comprising:
a customer electronic device;
a vendor system for a vendor of a good or service comprising at least one computer processor; and
a trusted third-party system for a trusted third party comprising at least one computer processor;
wherein:
the customer electronic device is configured to request a verified vendor token for the vendor from the trusted third-party system;
the trusted third-party system is configured to generate the verified vendor token, the verified vendor token comprising a unique identifier;
the trusted third-party system is configured to map the unique identifier to a customer identifier maintained by the trusted third-party system;
the trusted third-party system is configured to communicate the verified vendor token to the customer device;
the trusted third-party system is configured to receive the verified vendor token from the vendor system, wherein the vendor system received the verified vendor token from the customer;
the trusted third-party system is configured to verify that the verified vendor token is valid;
the trusted third-party system is configured to confirm a payment relationship with the vendor system;
the trusted third-party system is configured to receive the verified vendor token and an invoice for the good or service from the vendor system; and

the trusted third-party system is configured to issue payment for the good or service to the vendor system.

10. The system of claim 9, wherein:

the trusted third-party system is configured to receive one or more customer qualification rules from the vendor system;

the trusted third-party system is configured to receive customer information for the customer; and

the trusted third-party system is configured to verify that the customer is qualified by comparing the customer qualification rules to the customer information.

11. The system of claim 10, wherein the customer qualification rules comprise a minimum credit score, a minimum account balance, and/or a minimum age.

12. The system of claim 9, wherein the trusted third party is a financial institution.

13. The system of claim 12, wherein the customer is a customer of the financial institution.

14. The system of claim 10, wherein:

the trusted third-party computer processor is configured to provision a vendor-specific payment token to the vendor, wherein the vendor-specific payment token is mapped to a financial account for the customer;

the trusted third-party computer processor is configured to receive the vendor-specific payment token with the invoice; and

the trusted third-party computer processor is configured to issue the payment for the good or service to the vendor from the financial account to the customer.

15. The system of claim 10, wherein the trusted third-party computer processor is further configured to receive payment for the invoice from the customer.

16. The system of claim 10, wherein the trusted third-party computer processor does not receive usage information regarding the goods or services from the vendor.

17. A non-transitory computer readable medium having stored thereon software instructions that, when executed by a processor, cause the processor to perform the following:

- receive a request for a verified vendor token for a vendor of a good or service from a customer,

- generate the verified vendor token, the verified vendor token comprising a unique identifier;

- map the unique identifier to a customer identifier maintained by a trusted third party;

- receive the verified vendor token from the vendor, wherein the vendor received the verified vendor token from the customer;

- verify that the verified vendor token is valid;

- confirm a payment relationship with the vendor;

- receive the verified vendor token and an invoice for the good or service from the vendor; and

- issue payment for the good or service to the vendor.

18. The non-transitory computer readable medium of claim 17, further comprising software instructions that, when executed by a processor, cause the processor to perform the following:

- receive one or more customer qualification rules from the vendor;
- receive customer information for the customer; and
- verify that the customer is qualified by comparing the customer qualification rules to the customer information.

19. The non-transitory computer readable medium of claim 18, wherein the customer qualification rules comprise a minimum credit score, a minimum account balance, and/or a minimum age.

20. The non-transitory computer readable medium of claim 17, further comprising software instructions that, when executed by a processor, cause the processor to perform the following:

- provision a vendor-specific payment token to the vendor, wherein the vendor-specific payment token is mapped to a financial account for the customer;
- receive the vendor-specific payment token with the invoice; and
- issue the payment for the good or service to the vendor from the financial account to the customer.