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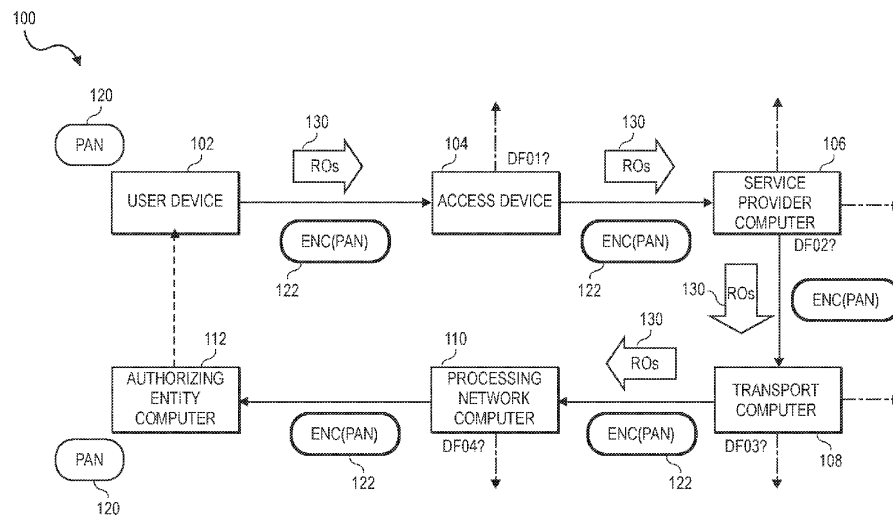


FIG. 1

(57) Abstract: A method is disclosed. The method includes receiving, by a user device from the access device, a routing path list comprising a first set of network nodes. After receiving the routing path list, the user device determines a routing options list comprising a second set of network nodes based on the first set of network nodes in the routing path list. The method also includes obtaining an encrypted credential or token, and transmitting, by the user device to the access device, the routing options list, and the encrypted credential or token to the access device. The access device transmits an authorization request message comprising the encrypted credential or token, and the routing options list to a server computer via at least some of the network nodes in the second set of network nodes. The server computer may be an authorizing entity computer.

[Continued on next page]

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