CLAIMS

1. A system comprising:

a network interface that sends and receives information;

a processor and memory that execute instructions causing the system to:

receive a plurality of consumer personal account numbers via the network interface, receiving the plurality of consumer personal account numbers from other than one or more consumers associated with the plurality of consumer personal account numbers;

obtain tokenized card numbers corresponding to each of the consumer personal account numbers;

create guest wallet accounts on behalf of each of the one or more consumers, whereby a single application program interface (API) can be used by the merchant to process transactions initiated by the one or more consumers;

update the guest wallet accounts to include the tokenized card numbers;

build payloads including the tokenized card numbers;

send the payloads to a merchant for use by the merchant in replacing stored consumer personal account information with corresponding data from the payloads;

receive one or more registrations initiated by the one or more consumers for one or more new wallet accounts; and

combine the guest wallet accounts created on behalf of the one or more consumers with the corresponding one or more new wallet accounts.

2. The system of claim 1, wherein the instructions further cause the processor and memory to assign a CallID to each of the guest wallet accounts created on behalf of the one or more consumers, the CallID binding the tokenized card number to the merchant.

3. The system of claim 1, wherein receiving the plurality of consumer personal account numbers via the network interface includes receiving the plurality of consumer personal account numbers from a merchant that stores the consumer personal account numbers.

4. The system of claim 1, wherein the executed instructions cause the system to receive via the network interface the plurality of consumer personal account numbers from one or more issuers associated with the plurality of consumer personal account numbers.

5. The system of claim 1, wherein the payloads further include CallIDs associated with each of the guest wallet accounts, the CallIDs binding the one or more consumers and the merchant and serve as future identifiers for data sent by the merchant corresponding to consumer activity at the merchant.

6. The system of claim 1, wherein the system creates the guest wallet accounts on behalf of the one or more consumers absent any action by the one or more consumers.

7. The system of claim 1, wherein obtaining the tokenized card numbers comprises

requesting the tokenized card numbers from a token service; and

receiving the tokenized card numbers from the token service.

8. The system of claim 1, wherein the merchant can use the single API to process transactions regardless of the source of the transactions.

9. The system of claim 8, wherein the source of the transactions is over-the-web.

10. A processor-implemented method comprising:

receiving, via an API exposed by a wallet platform, one or more requests from other than one or more consumers to create guest wallet accounts on behalf of the one or more consumers, the one or more requests including personal account numbers (PANs) of the one or more consumers;

obtaining, at the wallet platform from a token service, tokenized card numbers corresponding to the personal account numbers;

creating the guest wallet accounts on behalf of the one or more consumers whereby a common application program interface (API) can be used by a merchant to process transactions initiated by the one or more consumers;

sending to the merchant associated with the one or more consumers, via an API call of the wallet platform, one or more payloads containing guest wallet account information corresponding to the guest wallet accounts created on behalf of the one or more consumers;

receiving at the wallet platform registration requests from the one or more consumers to create new wallet accounts;

creating the new wallet accounts for each of the one or more consumers in response to the registration requests; and

incorporating the guest wallet accounts created on behalf of the one or more consumers into the corresponding new wallet account for the one or more consumers.

11. The method of claim 10, further comprising:

receiving a request from the one or more consumers for a status of the one or more consumers' guest wallet accounts; and

providing information corresponding to the guest wallet accounts according to a channel through which the request is received.

12. The method of claim 11, wherein providing information corresponding to the guest wallet accounts according to the channel through which the request is received comprises returning information about a guest wallet account associated with the merchant for a request received through the merchant.

13. The method of claim 11, wherein providing information corresponding to the guest wallet account according to the channel through which the request is received comprises returning information about for all guest wallet accounts for the one or more consumers associated with merchants holding tokens for PANs from an issuer for requests received through the issuer.

14. The method of claim 11, wherein providing information corresponding to the guest wallet account according to the channel through which the request is received comprises returning information for PANs from all issuers associated with any merchant for requests received via the wallet platform.

15. The method of claim 10, wherein the merchant can use the common API to process transactions regardless of the source of the transactions.

16. The method of claim 15, wherein the source of the transactions is over-the-web.

17. A non-transitory computer-readable medium storing instructions that cause one or more processors to:

receive a plurality of consumer personal account numbers via a network interface, receiving the plurality of consumer personal account numbers from other than one or more consumers associated with the plurality of consumer personal account numbers;

obtain tokenized card numbers corresponding to each of the consumer personal account numbers;

create guest wallet accounts on behalf of each of the one or more consumers, whereby a single application program interface (API) can be used by a merchant to process transactions initiated by the one or more consumers;

update the guest wallet accounts to include the tokenized card numbers;

build payloads including the tokenized card numbers;

send the payloads to a merchant for use by the merchant in replacing stored consumer personal account information with corresponding data from the payloads;

receive one or more registrations initiated by the one or more consumers for one or more new wallet accounts; and

combine the guest wallet accounts created on behalf of the one or more consumers with the corresponding one or more new wallet accounts.