

CLAIMS

What is claimed is:

1. A method for deterministically linking mobile applications comprising:
 - in a mobile electronic device comprising at least one computer processor executing a mobile computer application:
 - the mobile computer application accessing a financial institution mobile application to determine if there is an account that is eligible for provisioning to the mobile computer application;
 - the mobile computer application initiating a secure session with the financial institution backend in response to a determination that there is an account eligible for provisioning to the mobile computer application;
 - the mobile computer application requesting an identification of an account that is eligible for provisioning to the mobile computer application from the financial institution backend;
 - the mobile computer application receiving a pointer to an account that is eligible for provisioning to the mobile computer application from the financial institution backend;
 - the mobile computer application displaying an icon for the eligible account;
 - the mobile computer application receiving selection of the icon;
 - the mobile computer application returning the pointer to the financial institution backend;
 - the mobile computer application receiving a provisioning payload for the eligible account from the financial institution backend;
 - and

the mobile computer application initiating in-application provisioning of the eligible account.

2. The method of claim 1, wherein the mobile computer application comprises an electronic wallet application.

3. The method of claim 2, wherein the mobile computer application comprises a third-party electronic wallet application.

4. The method of claim 1, wherein the financial institution mobile application comprises a financial institution electronic wallet application.

5. The method of claim 1, further comprising:
the mobile computer application verifying that the financial institution mobile application associated with a financial institution backend is present on the mobile electronic device.

6. The method of claim 5, wherein the mobile computer application verifies that the financial institution mobile application associated with a financial institution backend is present on the mobile electronic device using an API exposed by an operating system of the mobile electronic device.

7. The method of claim 1, wherein the mobile computer application determines that there is an account that is eligible for provisioning to the mobile computer application based on a payload stored by the financial institution mobile application.

8. The method of claim 1, further comprising:
the mobile computer application identifying a financial institution mobile application that is installed on the mobile electronic device.

9. A method for deterministically linking mobile applications comprising:

in a mobile electronic device comprising at least one computer processor executing a mobile computer application:

the mobile computer application determining that a financial institution mobile application associated with a financial institution backend is not present on the mobile electronic device;

the mobile computer application retrieving a cookie from the mobile electronic device from a prior session with the financial institution backend;

the mobile computer application providing the cookie to the financial institution in a browser session;

the mobile computer application receiving verification from the financial institution that there are eligible accounts for provisioning to the mobile computer application;

the mobile computer application initiating a secure session with the financial institution backend in response to a determination that there is an account eligible for provisioning to the mobile computer application;

the mobile computer application requesting an identification of an account that is eligible for provisioning to the mobile computer application from the financial institution backend;

the mobile computer application receiving a pointer to an account that is eligible for provisioning to the mobile computer application from the financial institution backend;

the mobile computer application displaying an icon for the eligible account;

the mobile computer application receiving selection of the icon;

the mobile computer application returning the pointer to the financial institution backend;

the mobile computer application receiving a provisioning payload for the eligible account from the financial institution backend;

and

the mobile computer application initiating in-application provisioning of the eligible account.

10. The method of claim 9, wherein the mobile computer application comprises a third-party electronic wallet application.

11. The method of claim 9, wherein the financial institution mobile application comprises a financial institution electronic wallet application.

12. The method of claim 9, wherein the mobile computer application determines that the financial institution mobile application associated with a financial institution backend is not present on the mobile electronic device using an API exposed by an operating system of the mobile electronic device.

13. The method of claim 9, wherein the prior session with the financial institution comprises a prior browser session with the financial institution.

14. A method for deterministically linking mobile applications comprising:

in a mobile electronic device comprising at least one computer processor executing a mobile computer application:

the mobile computer application identifying a financial institution mobile computer application associated with a financial institution backend on the mobile electronic device;

the mobile computer application accessing the financial institution mobile computer application to determine if there is an account that is eligible for tokenization to the mobile computer application;

the mobile computer application displaying the account that is eligible for tokenization;

the mobile computer application receiving selection of the account;

the mobile computer application requesting a provisioning payload for the selected account from the financial institution mobile computer application;

the mobile computer application receiving a provisioning payload for the eligible account from the financial institution mobile computer application, the financial institution mobile computer application receiving the provisioning payload from the financial institution backend; and

the mobile computer application initiating in-application provisioning of the eligible account.

15. The method of claim 14, wherein the mobile computer application comprises a third party electronic wallet application.

16. The method of claim 14, wherein the financial institution mobile application comprises a financial institution electronic wallet application.

17. The method of claim 14, further comprising:
the mobile computer application verifying that the financial institution mobile application associated with a financial institution backend is present on the mobile electronic device.

18. The method of claim 17, wherein the mobile computer application verifies that the financial institution mobile application associated with a financial institution backend is present on the mobile electronic device using an API exposed by an operating system of the mobile electronic device.

19. The method of claim 14, wherein the mobile computer application determines that there is an account that is eligible for provisioning to the mobile computer application based on a payload stored by the financial institution mobile application.

20. The method of claim 14, further comprising:

the mobile computer application identifying a financial institution
mobile application that is installed on the mobile electronic device.