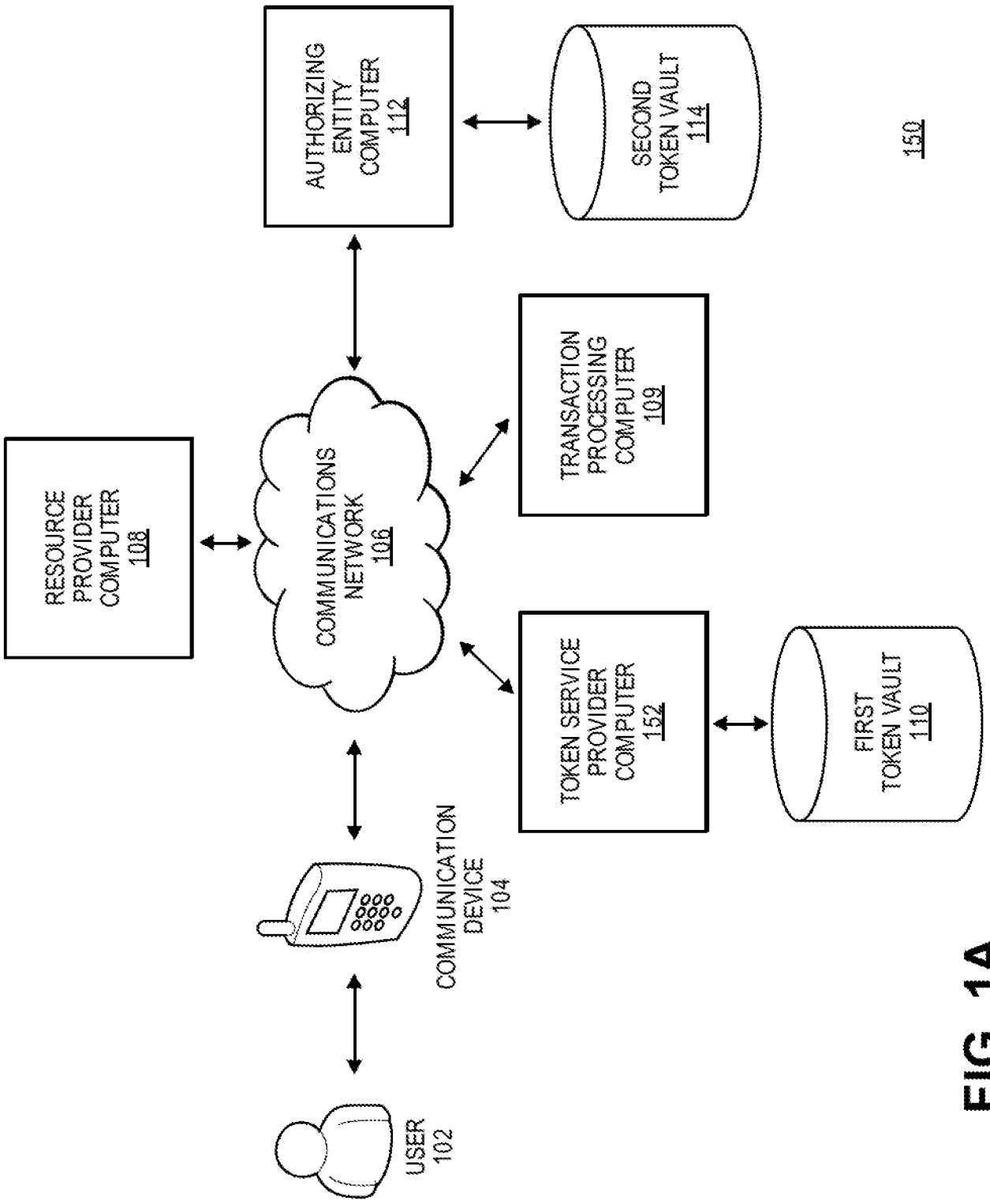

AUTHORIZING ENTITY COMPUTER 112
SECOND TOKEN VAULT 114
150
RESOURCE PROVIDER COMPUTER 108
COMMUNICATIONS NETWORK 106
TRANSACTION PROCESSING COMPUTER 109
TOKEN SERVICE PROVIDER COMPUTER 152
FIRST TOKEN VAULT 110
COMMUNICATION DEVICE 104
USER 102

FIG. 1A

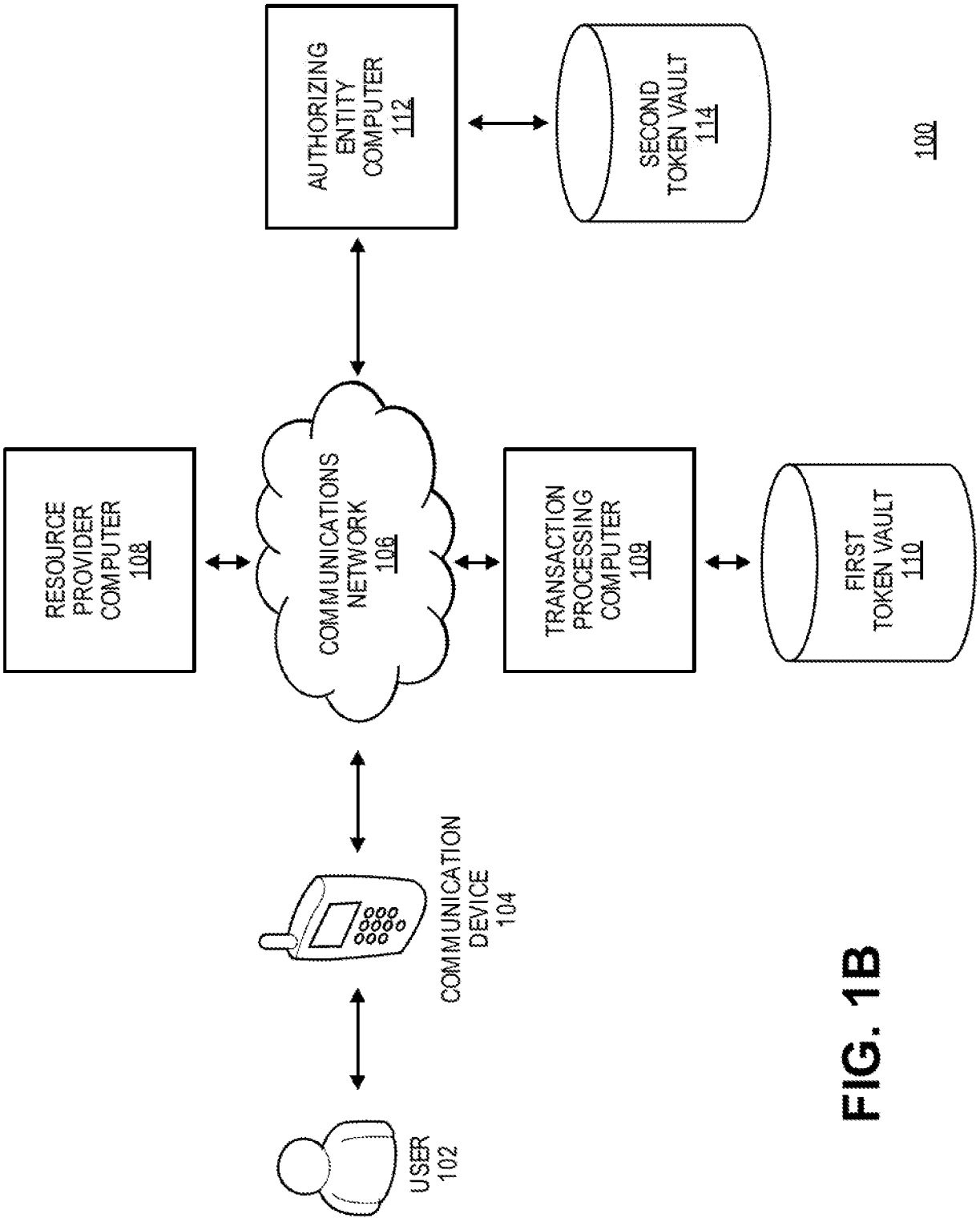

AUTHORIZING ENTITY COMPUTER 112
SECOND TOKEN VAULT 114
100
RESOURCE PROVIDER COMPUTER 108
COMMUNICATIONS NETWORK 106
TRANSACTION PROCESSING COMPUTER 109
FIRST TOKEN VAULT 110
COMMUNICATION DEVICE 104
USER 102

FIG. 1B

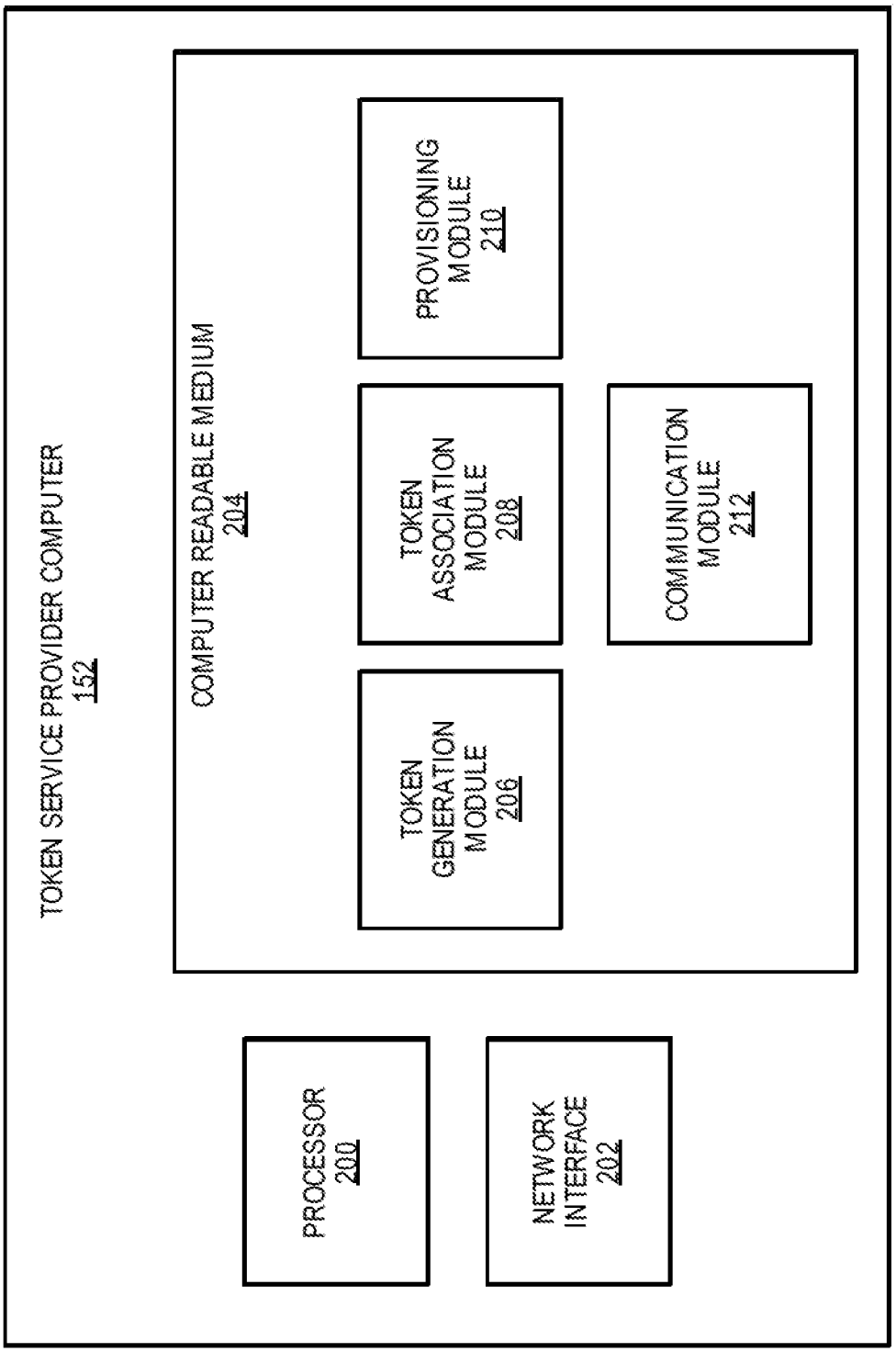

TOKEN SERVICE PROVIDER COMPUTER
152
COMPUTER READABLE MEDIUM
204
PROVISIONING MODULE
210
TOKEN ASSOCIATION MODULE
208
COMMUNICATION MODULE
212
TOKEN GENERATION MODULE
206
PROCESSOR
200
NETWORK INTERFACE
202

FIG. 2

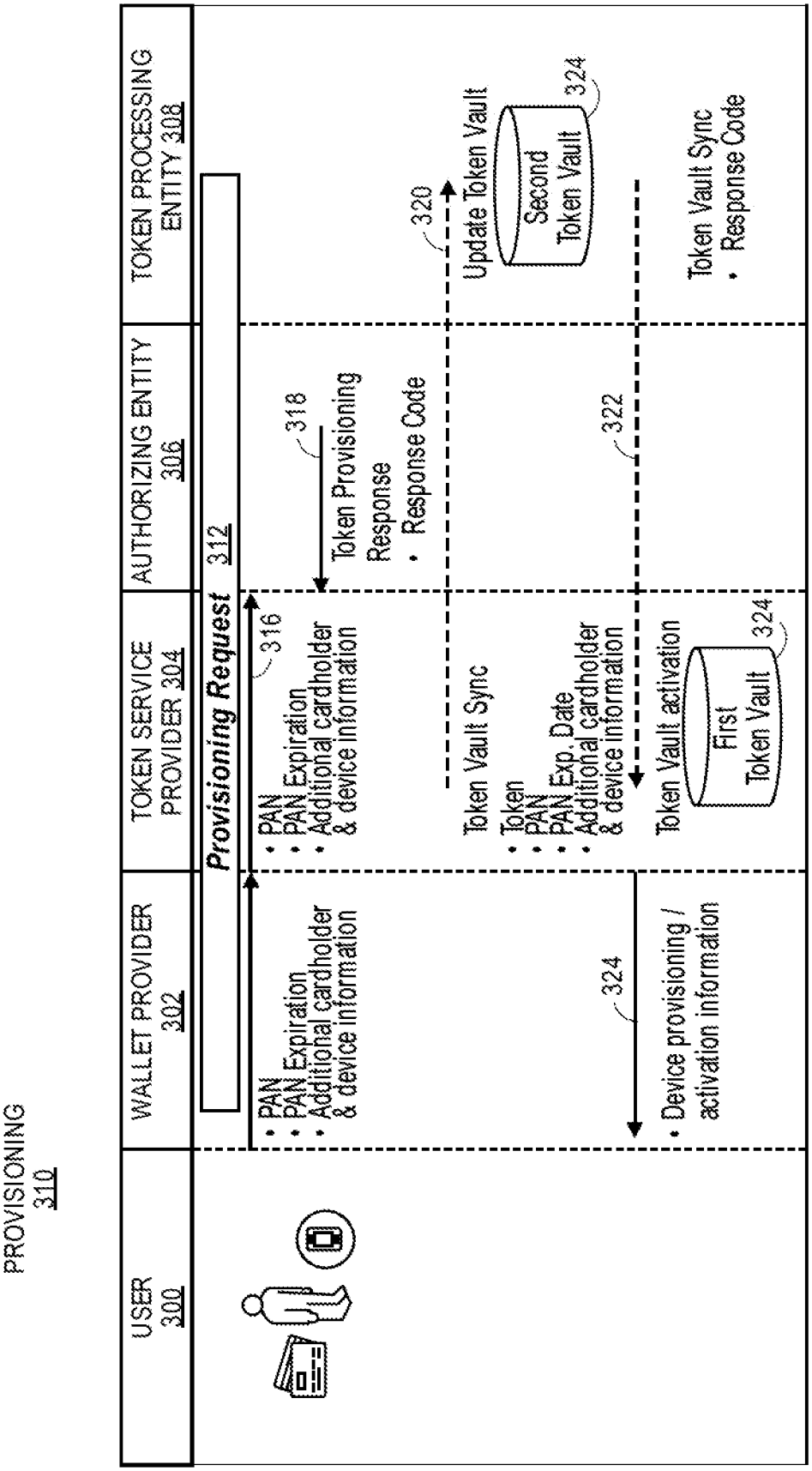

PROVISIONING
310
USER
300
WALLET PROVIDER
302
TOKEN SERVICE
PROVIDER 304
AUTHORIZING ENTITY
306
TOKEN PROCESSING
ENTITY 308
Provisioning Request 312
316
• PAN
• PAN Expiration
• Additional cardholder
& device information
318
Token Provisioning
Response
• Response Code
320
Update Token Vault
Second
Token Vault
324
Token Vault Sync
• Token
• PAN
• PAN Exp. Date
• Additional cardholder
& device information
322
Token Vault Sync
• Response Code
• PAN
• PAN Expiration
• Additional cardholder
& device information
324
• Device provisioning /
activation information
Token Vault activation
First
Token Vault
324

FIG. 3

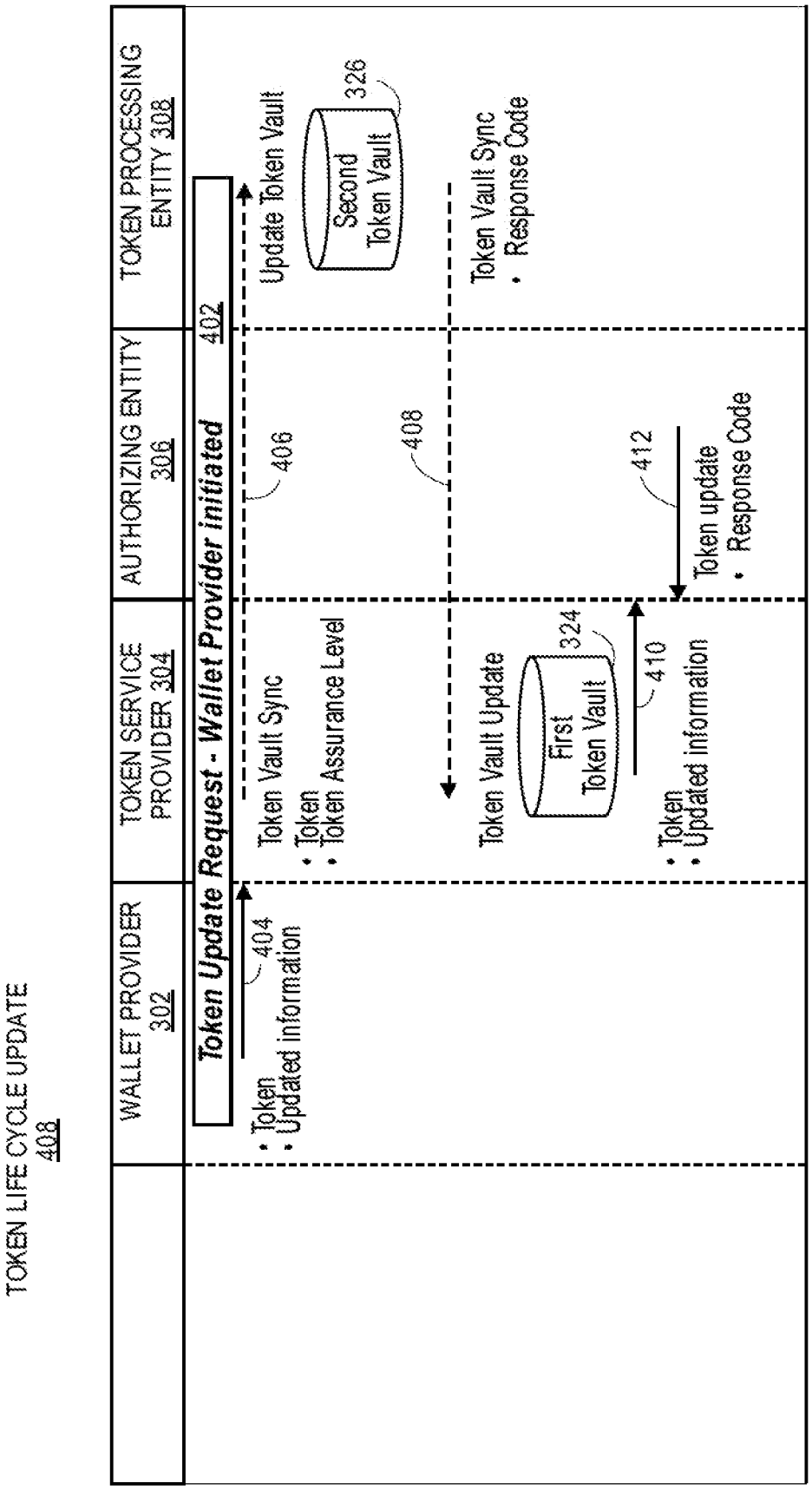

TOKEN LIFE CYCLE UPDATE
408
WALLET PROVIDER 302
TOKEN SERVICE PROVIDER 304
AUTHORIZING ENTITY 306
TOKEN PROCESSING ENTITY 308
Token Update Request - Wallet Provider initiated 402
404
• Token
• Updated information
406
Token Vault Sync
• Token
• Token Assurance Level
Update Token Vault
Second Token Vault
326
408
Token Vault Update
First Token Vault
324
410
• Token
• Updated information
412
Token update
• Response Code
Token Vault Sync
• Response Code

FIG. 4

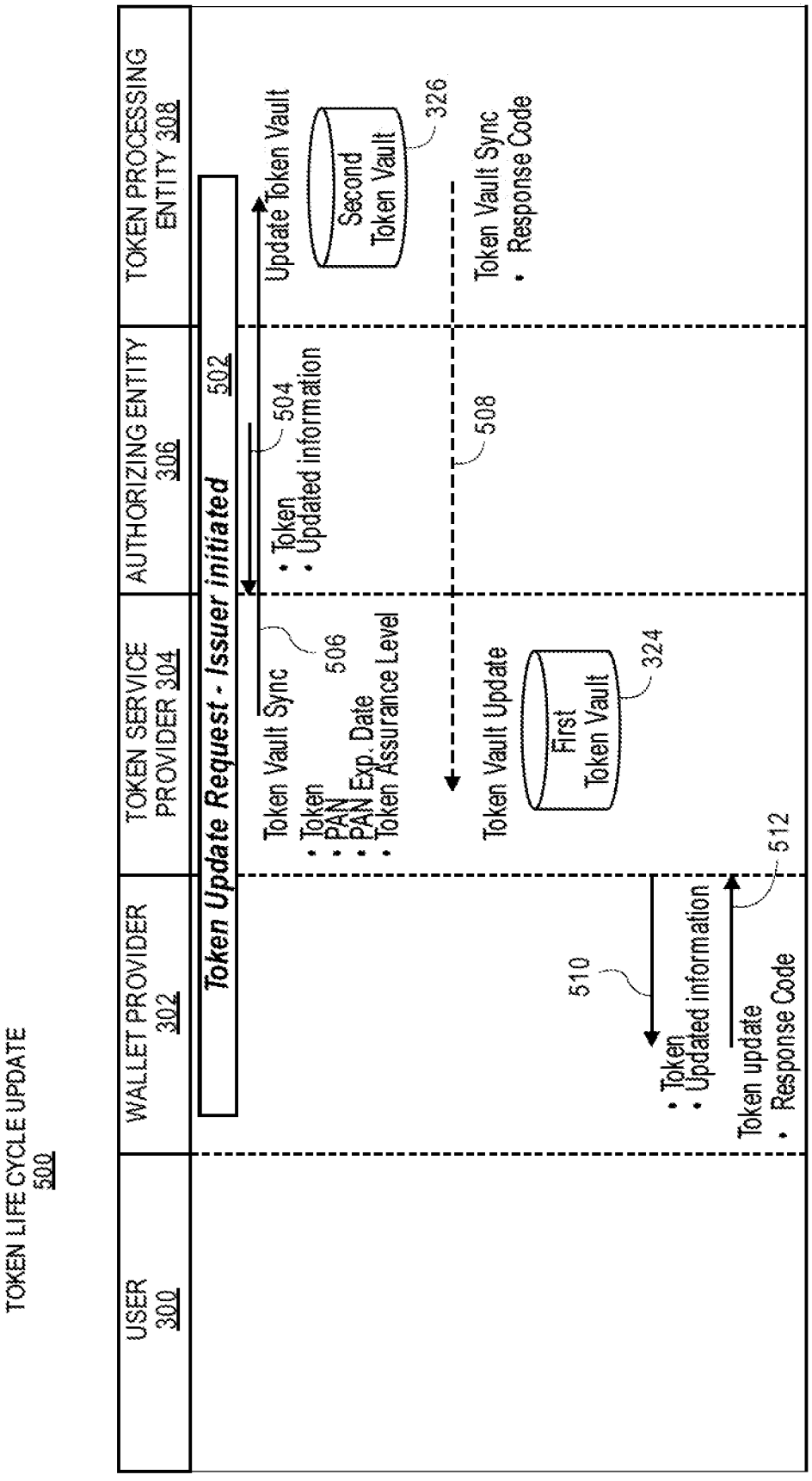

TOKEN LIFE CYCLE UPDATE
500
USER
300
WALLET PROVIDER
302
TOKEN SERVICE
PROVIDER 304
AUTHORIZING ENTITY
306
TOKEN PROCESSING
ENTITY 308
Token Update Request - Issuer initiated
502
Token Vault Sync
• Token
• PAN
• PAN Exp. Date
• Token Assurance Level
506
504
• Token
• Updated information
Update Token Vault
Second
Token Vault
326
508
Token Vault Update
First
Token Vault
324
Token Vault Sync
• Response Code
510
• Token
• Updated information
Token update
• Response Code
512

FIG. 5

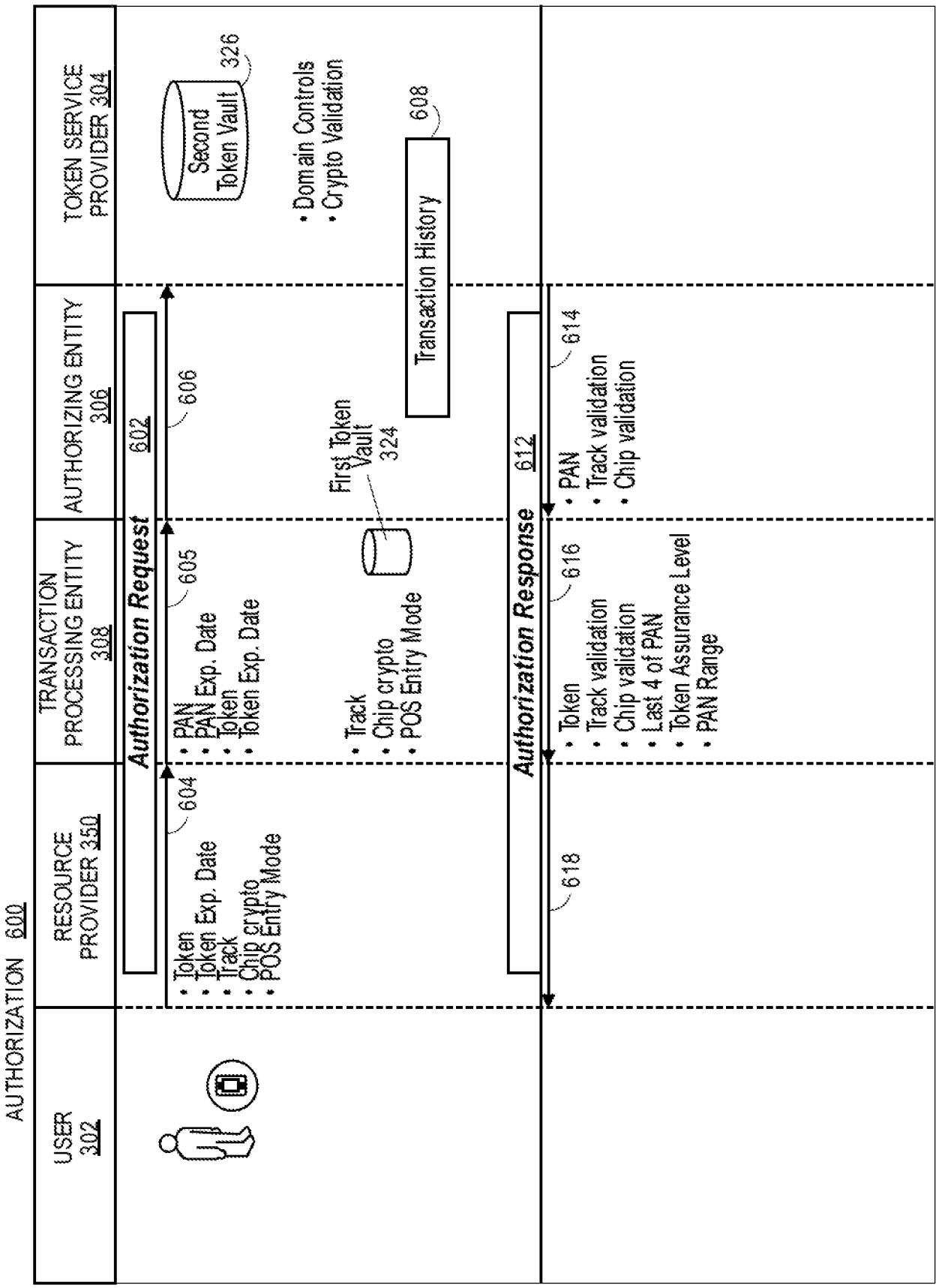

AUTHORIZATION 600
USER 302
RESOURCE PROVIDER 350
TRANSACTION PROCESSING ENTITY 308
AUTHORIZING ENTITY 306
TOKEN SERVICE PROVIDER 304
Authorization Request 602
604
• Token
• Token Exp. Date
• Track
• Chip crypto
• POS Entry Mode
605
• PAN
• PAN Exp. Date
• Token
• Token Exp. Date
606
First Token Vault 324
• Track
• Chip crypto
• POS Entry Mode
Transaction History 608
Second Token Vault 326
• Domain Controls
• Crypto Validation
Authorization Response 612
614
• PAN
• Track validation
• Chip validation
616
• Token
• Track validation
• Chip validation
• Last 4 of PAN
• Token Assurance Level
• PAN Range
618

FIG. 6

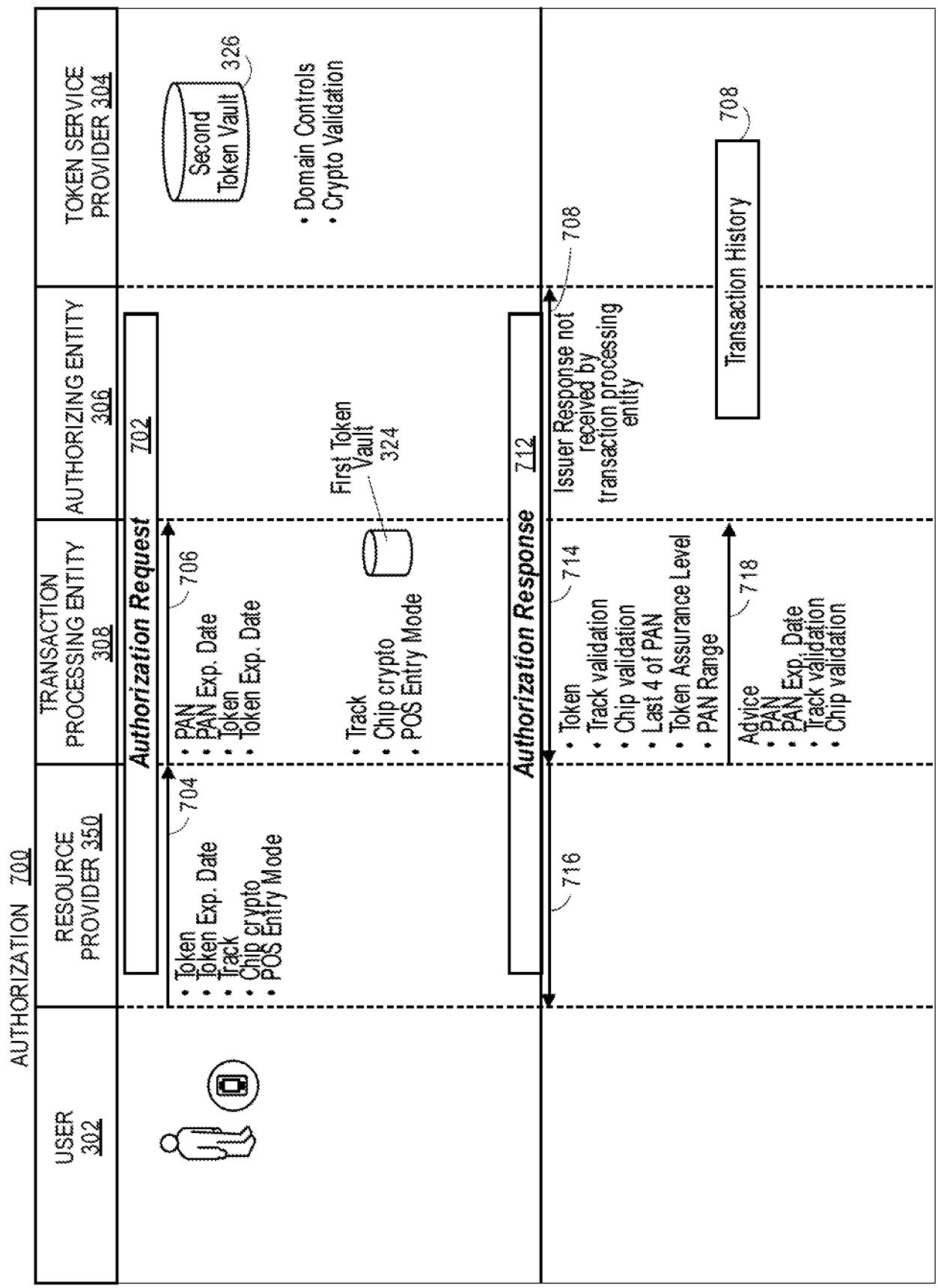

AUTHORIZATION 700
USER 302
RESOURCE PROVIDER 350
TRANSACTION PROCESSING ENTITY 308
AUTHORIZING ENTITY 306
TOKEN SERVICE PROVIDER 304
Authorization Request 702
704
• Token
• Token Exp. Date
• Track
• Chip crypto
• POS Entry Mode
706
• PAN
• PAN Exp. Date
• Token
• Token Exp. Date
• Track
• Chip crypto
• POS Entry Mode
First Token Vault 324
Second Token Vault 326
• Domain Controls
• Crypto Validation
Authorization Response 712
716
• Token
• Track validation
• Chip validation
• Last 4 of PAN
• Token Assurance Level
• PAN Range
714
Advice
• PAN
• PAN Exp. Date
• Track validation
• Chip validation
718
Issuer Response not received by transaction processing entity
708
Transaction History
708

FIG. 7