SUMMARY

[0006] Embodiments of the present invention relate to systems and methods for implementing a mobile tokenization hub (also called a "tokenization cloud" or "Visa® tokenization cloud" (VTC)) with a common tokenization capability (CTC) module (or system) that may provide common tokenization between a number of different entities, for a number of different purposes. For example, the CTC module can provide and store tokens for mobile payment transactions, transit transactions, digital wallet applications, merchant point of sale (POS) applications, personalization services, account and token management systems, and the like.

[0007] Disclosed herein is a method comprising receiving a token request from a mobile device. The method further comprises identifying device information associated with the token request and determining a type of token corresponding to the device information. The method further comprises sending a request for the type of token; receiving a token having the requested type; and returning the token to the mobile device.

[0008] Disclosed herein is a system comprising a mobile tokenization hub server computer in communication with one or more mobile devices and a CTC module. The mobile tokenization hub server computer comprises a processor and a non-transitory computer readable storage medium including instructions stored thereon which, when executed by the processor cause the processor to implement a method of receiving a token request from a mobile device, identifying device information associated with the token request, determining a type of token corresponding to the device information. The method further comprises sending a request for the type of token to a CTC module configured to communicate with the mobile tokenization hub server computer; receiving a token having the requested type from the CTC module; and returning the token to the mobile device.

[0009] An aspect of the present invention comprises a method for requesting dynamic identification information. The method

CLAIMS

1. A method comprising:

receiving a request for dynamic identification information associated with a token from a registered system;

transmitting the token to a common tokenization capability module that includes a de-tokenization module that converts the token into an account identifier;

receiving the account identifier from the de-tokenization service;

transmitting the account identifier to a payment processing network to generate the dynamic identification information;

receiving the dynamic identification information from the payment processing network; and

transmitting the dynamic identification information to the registered system.

2. The method of claim 1, wherein the dynamic identification information is a dynamic card verification value.

3. The method of claim 1, wherein the account identifier is a primary account number.

4. The method of claim 1, wherein the registered system is an issuer computer or a mobile wallet provider.

5. The method of claim 4, wherein the issuer generates a second dynamic identification information and validates the token by comparing the received dynamic identification information with the second dynamic identification information.do card verification value and expiration date for the token.

6. The method of claim 1, further comprising:

generating a pseudo card verification value and expiration date for the token.