

WHAT IS CLAIMED IS:

1. A method comprising:
 - receiving, at a first software module on a mobile device, the mobile device comprising the first software module configured to execute acceptance processing and a second software module configured to emulate a user device associated with a user, one or more identifiers associated with one or more physical items external to the mobile device, the one or more identifiers being read by the mobile device using an input component;
 - receiving, at the first software module, an indication that an authorization request is to be initiated;
 - exchanging, between the first software module and the second software module of the mobile device, interaction data associated with the one or more physical items and a token associated with the user by:
 - providing, by the first software module, an API call comprising the interaction data to the second software module; and
 - receiving, by the first software module, an API response comprising the token from the second software module; and
 - transmitting, by the first software module, the interaction data and the token associated with the user to a remote computer to cause the remote computer to generate an authorization request message comprising the interaction data and the token.
2. The method of claim 1, wherein the first software module is hosted by a resource provider, and wherein the mobile device is operated by an entity different from the resource provider associated with the first software module.
3. The method of claim 1 further comprising:
 - receiving, by the first software module from the remote computer, configuration data defining a set of rules associated with interaction processing; and
 - configuring the first software module according to the configuration data.

4. The method of claim 3, wherein providing, by the first software module, the API call to the second software module is based on the configuration data.

5. The method of claim 1, wherein the API response further includes a cryptogram associated with the token.

6. The method of claim 1, wherein the first software module communicates directly with the second software module via the API call and the API response.

7. The method of claim 1, wherein the one or more physical items are involved in an interaction between the user of the mobile device and a resource provider that hosts the first software module, wherein the remote computer provides the authorization request message to an authorizing entity computer and wherein the authorizing entity computer determines whether or not to authorize the interaction and generates an authorization response message, and wherein the method further comprises:

receiving, by the first software module, the authorization response message comprising an indication of whether or not the interaction is authorized from the remote computer; and

displaying, by the first software module, the indication of whether or not the interaction is authorized to the user.

8. The method of claim 1, wherein the input component includes a code scanner, a reader, a camera, or one or more RF transceivers that send and receive communications using NFC, radio frequency, or wireless communication protocols including Bluetooth, BLE, Wi-Fi, and iBeacon.

9. The method of claim 1, wherein prior to exchanging, between the first software module and the second software module of the mobile device, the interaction data associated with the one or more physical items and the token associated with the user, the method further comprises:

receiving, by the second software module of the mobile device, the token from a mobile application platform;

storing, by the second software module of the mobile device, the token in a secure element of the mobile device, whereby the first software module cannot access the token without the second software module.

10. A mobile device comprising:
 - one or more processors; and
 - one or more memories storing computer executable instructions that, when executed by the one or more processors, cause the mobile device to perform operations comprising:
 - receiving, at a first software module on the mobile device, the mobile device comprising the first software module configured to execute acceptance processing and a second software module configured to emulate a user device associated with a user, one or more identifiers associated with one or more physical items external to the mobile device, the one or more identifiers being read by the mobile device using an input component;
 - receiving, at the first software module, an indication that an authorization request is to be initiated;
 - exchanging, between the first software module and the second software module of the mobile device, interaction data associated with the one or more physical items and a token associated with the user by:
 - providing, by the first software module, an API call comprising the interaction data to the second software module; and
 - receiving, by the first software module, an API response comprising the token from the second software module; and
 - transmitting, by the first software module, the interaction data and the token associated with the user to a remote computer to cause the remote computer to generate an authorization request message comprising the interaction data and the token.
11. The mobile device of claim 10 further comprising:
 - a secure element; and
 - the input component.

12. The mobile device of claim 10, wherein prior to exchanging, between the first software module and the second software module of the mobile device, the interaction data associated with the one or more physical items and the token associated with the user further comprises:

receiving a selection of a selected user device of a plurality of user devices presented on the mobile device, wherein the selected user device is the user device.

13. The mobile device of claim 10, wherein prior to receiving, at the first software module, the one or more identifiers associated with the one or more physical items, wherein the operations further comprise:

receiving, by the second software module, user credentials via an interface provided by the second software module;

transmitting, by the second software module, a token request comprising the user credentials to a mobile application platform, wherein the mobile application platform requests the token for the user credentials from a token service; and

receiving, by the second software module, the token from the mobile application platform.

14. The mobile device of claim 10, wherein the operations further comprise:

receiving, by the first software module from the remote computer, configuration data defining a set of rules associated with interaction processing; and

configuring the first software module according to the configuration data, wherein the API call is based on the configuration data.

15. The mobile device of claim 14, wherein providing, by the first software module, the API call to the second software module is based on the configuration data.

16. The mobile device of claim 10, wherein the first software module is hosted by a resource provider, and wherein the mobile device is operated by an entity different from the resource provider associated with the first software module.

17. The mobile device of claim 10, wherein the one or more identifiers include one or more barcodes and/or one or more QR codes.

18. The mobile device of claim 10, wherein the operations further comprise exchanging, between the first software module and the second software module of the mobile device, a cryptogram associated with the token.

19. A system comprising:
a remote computer; and
a mobile device comprising:
one or more processors; and
one or more memories storing computer executable instructions
that, when executed by the one or more processors, cause the mobile device to perform operations comprising:
receiving, at a first software module on the mobile device,
the mobile device comprising the first software module configured to execute acceptance processing and a second software module configured to emulate a user device associated with a user, one or more identifiers associated with one or more physical items external to the mobile device, the one or more identifiers being read by the mobile device using an input component;
receiving, at the first software module, an indication that an authorization request is to be initiated;
exchanging, between the first software module and the second software module of the mobile device, interaction data associated with the one or more physical items and a token associated with the user by:
providing, by the first software module, an API call comprising the interaction data to the second software module; and

receiving, by the first software module, an API response comprising the token from the second software module; and

transmitting, by the first software module, the interaction data and the token associated with the user to the remote computer to cause the remote computer to generate an authorization request message comprising the interaction data and the token.

20. The system of claim 19, wherein the remote computer further comprises:
one or more processors; and
one or more memories storing computer executable instructions that, when executed by the one or more processors, cause the mobile device to perform operations comprising:

providing, by the remote computer, configuration data, wherein the configuration data defines a set of rules associated with interaction processing;

receiving, by the remote computer, the interaction data and the token associated with the user from the mobile device;

generating, by the remote computer, the authorization request message comprising the interaction data and the token; and

transmitting, by the remote computer, the authorization request message to an authorizing entity computer to cause the authorizing entity computer to determine whether or not to authorize an interaction.