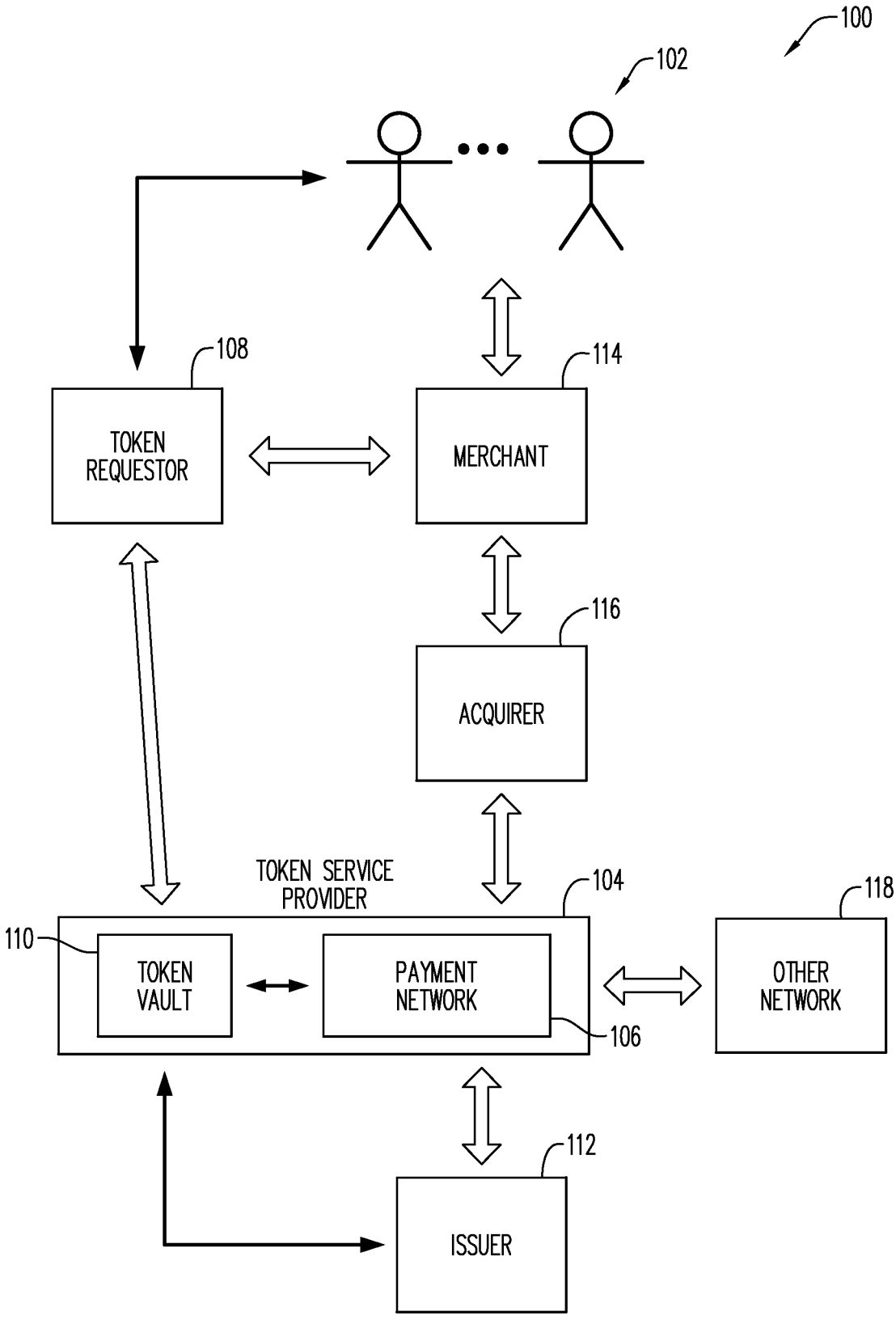

100
102
108
114
TOKEN REQUESTOR
MERCHANT
116
ACQUIRER
TOKEN SERVICE PROVIDER
104
118
110
TOKEN VAULT
PAYMENT NETWORK
OTHER NETWORK
106
112
ISSUER

FIG. 1

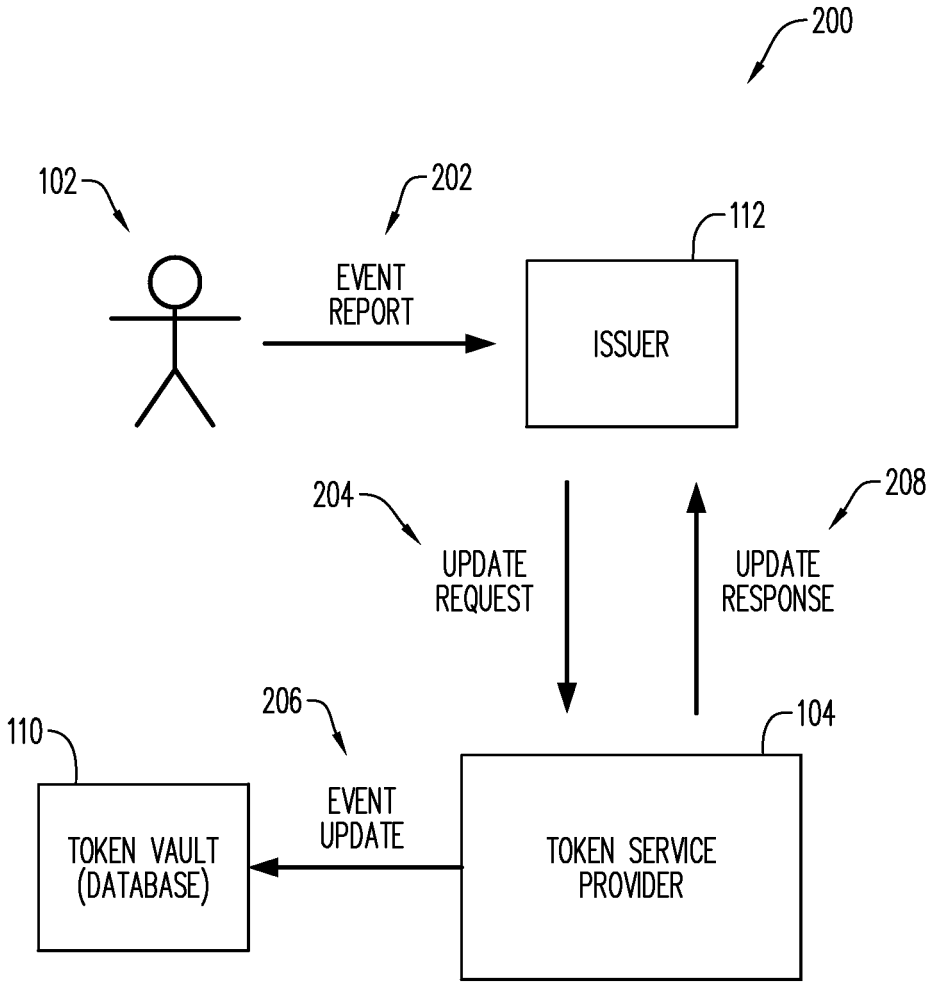

200
102
202
EVENT
REPORT
112
ISSUER
204
UPDATE
REQUEST
208
UPDATE
RESPONSE
206
110
104
EVENT
UPDATE
TOKEN VAULT
(DATABASE)
TOKEN SERVICE
PROVIDER

FIG. 2

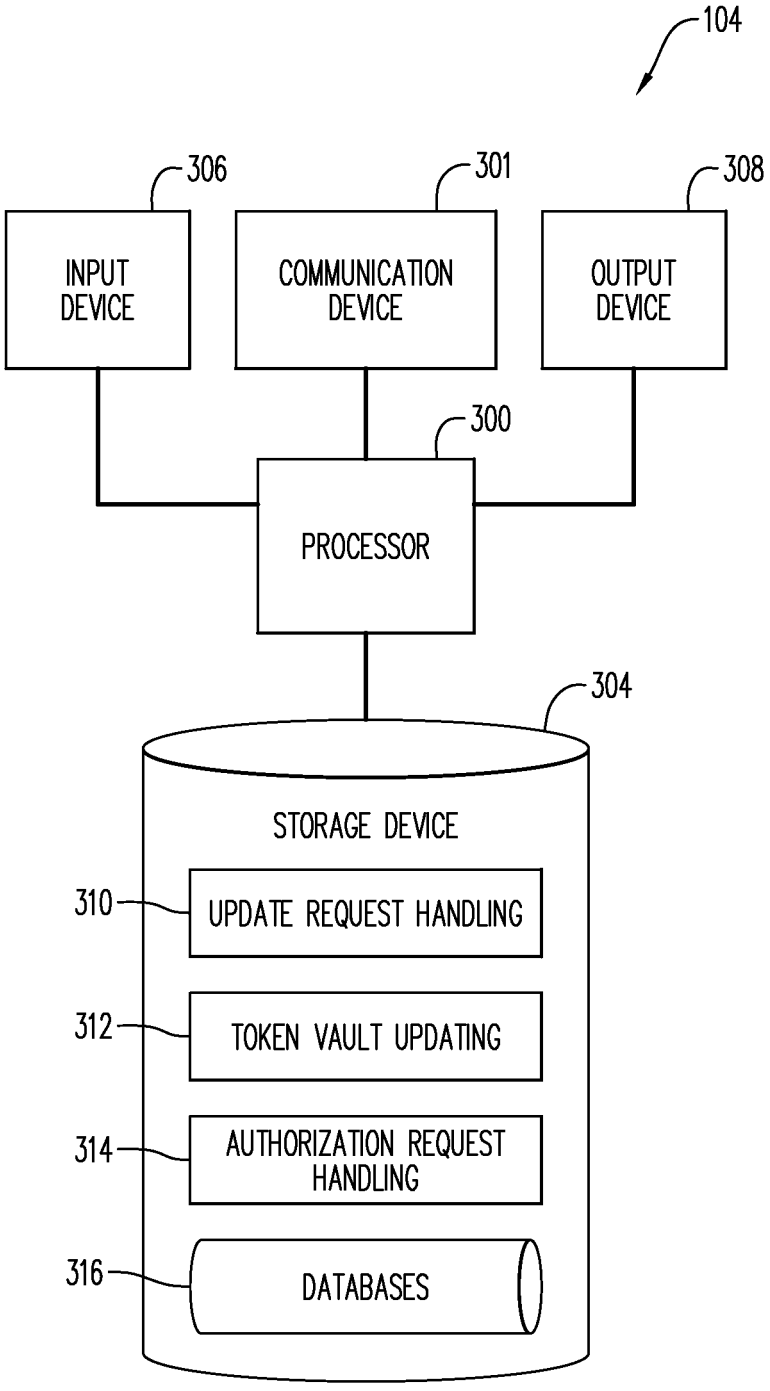

104
306
301
308
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
300
PROCESSOR
304
STORAGE DEVICE
310
UPDATE REQUEST HANDLING
312
TOKEN VAULT UPDATING
314
AUTHORIZATION REQUEST HANDLING
316
DATABASES

FIG. 3

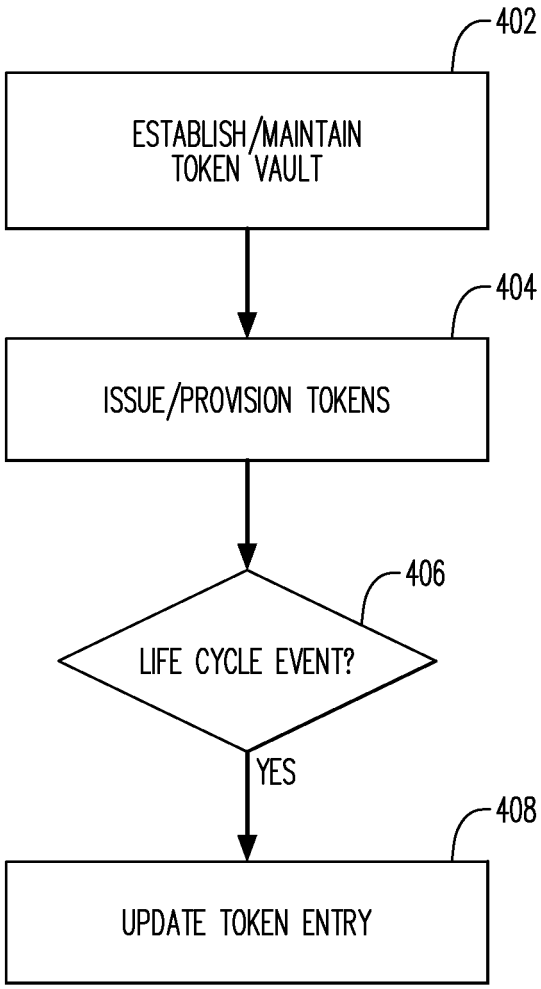

402
ESTABLISH/MAINTAIN TOKEN VAULT
404
ISSUE/PROVISION TOKENS
406
LIFE CYCLE EVENT?
YES
408
UPDATE TOKEN ENTRY

FIG. 4

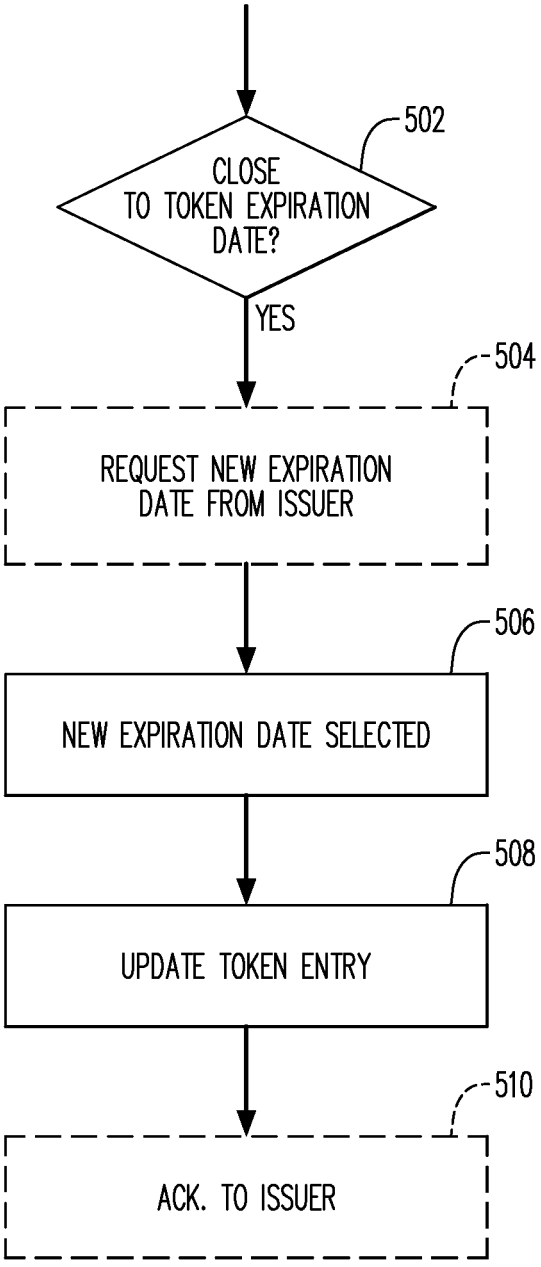

502
CLOSE TO TOKEN EXPIRATION DATE?
YES
504
REQUEST NEW EXPIRATION DATE FROM ISSUER
506
NEW EXPIRATION DATE SELECTED
508
UPDATE TOKEN ENTRY
510
ACK. TO ISSUER

FIG. 5

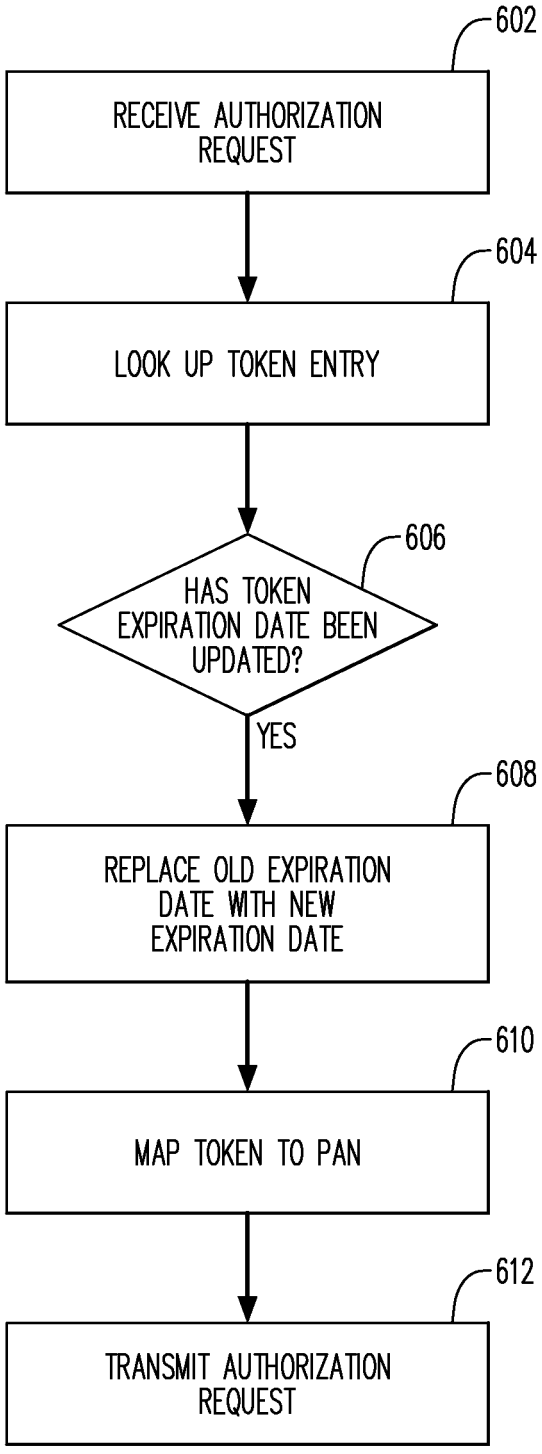

602
RECEIVE AUTHORIZATION REQUEST
604
LOOK UP TOKEN ENTRY
606
HAS TOKEN EXPIRATION DATE BEEN UPDATED?
YES
608
REPLACE OLD EXPIRATION DATE WITH NEW EXPIRATION DATE
610
MAP TOKEN TO PAN
612
TRANSMIT AUTHORIZATION REQUEST

FIG. 6

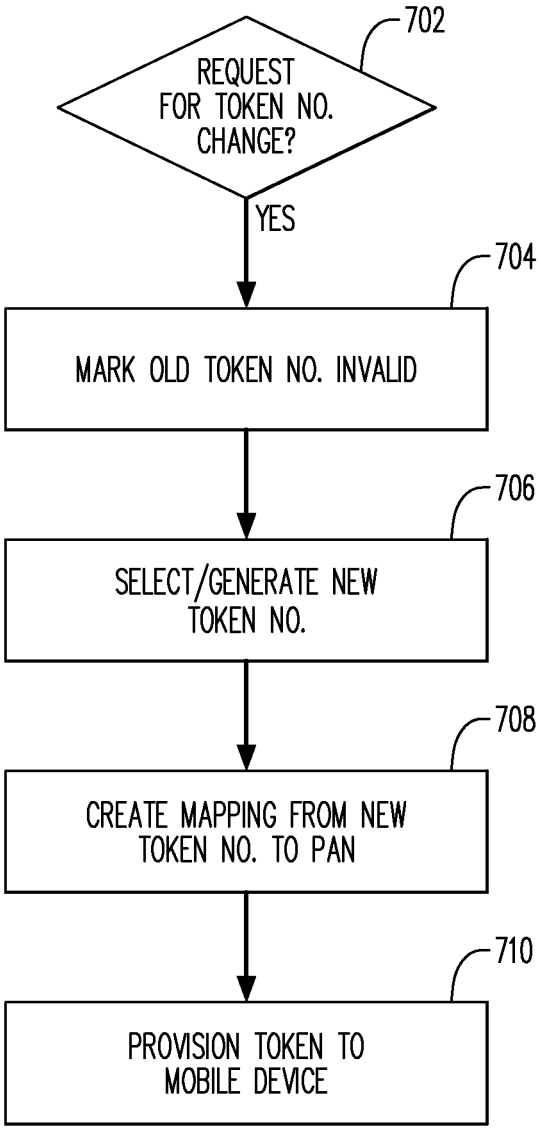

702
REQUEST FOR TOKEN NO. CHANGE?
YES
704
MARK OLD TOKEN NO. INVALID
706
SELECT/GENERATE NEW TOKEN NO.
708
CREATE MAPPING FROM NEW TOKEN NO. TO PAN
710
PROVISION TOKEN TO MOBILE DEVICE

FIG. 7

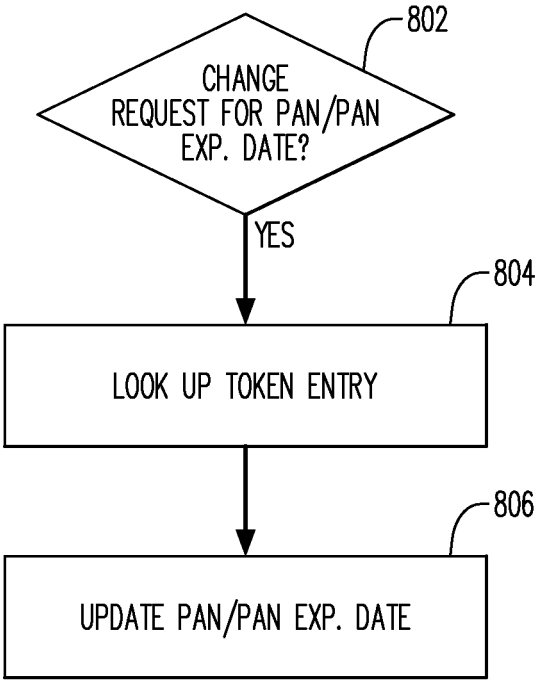

802
CHANGE REQUEST FOR PAN/PAN EXP. DATE?
YES
804
LOOK UP TOKEN ENTRY
806
UPDATE PAN/PAN EXP. DATE

FIG. 8