WHAT IS CLAIMED IS:

1. A computer-implemented method, comprising:

receiving, by a directory server computer from a resource provider computer, an authentication request message including transaction data and a token request indicator, each portion of the transaction data being different from a token;

transmitting the authentication request message to an access control server computer associated with an authorizing entity, wherein receipt of the authentication request message causes the access control server computer to authenticate a user and transmit an authentication response message;

receiving, by the directory server computer, the authentication response message;

in response to identifying that the token request indicator was included in the authentication request message, transmitting, by the directory server computer to a token provider computer, a token request message requesting a new token, the token request message being transmitted based at least in part on the token request indicator, wherein transmitting the token request message causes the token provider computer to provision the new token and generate an association between the new token and an identifier of the transaction data, wherein a cryptogram corresponding to the new token is generated as part of generating the new token, wherein the token provider computer maintains a mapping between the new token, the cryptogram, and the identifier of the transaction data;

receiving, by the directory server computer, the new token from the token provider computer;

modifying, by the directory server computer, the authentication response message to include the new token; and

transmitting, by the directory server computer, the authentication response message as modified to the resource provider computer.

2. The computer-implemented method of claim 1, further comprising:

receiving, by the directory server computer from the resource provider computer, a cryptogram request message associated with the new token, wherein receipt of the cryptogram request message causes the directory server computer to:

transmit the cryptogram request message to the token provider computer; and

receive, from the token provider computer, a cryptogram response message comprising a cryptogram associated with the new token from the token provider computer; and

transmitting, by the directory server computer to the resource provider computer, the cryptogram response message comprising the cryptogram associated with the new token.

3. The computer-implemented method of claim 2, wherein the cryptogram is associated with one or more token restrictions.

4. The computer-implemented method of claim 1, wherein transmitting the authentication response message as modified to the resource provider computer causes the resource provider computer to:

generate an authorization request message comprising the new token; and

transmit, to an authorizing entity computer, the authorization request message comprising the new token.

5. The computer-implemented method of claim 1, further comprising:

transmitting a data request message to the access control server computer; and

receiving, from the access control server computer, a data response message comprising user-specific data associated with the user, wherein the authentication response message received from the directory server computer further comprises the user-specific data received from the access control server computer.

6. The computer-implemented method of claim 1, wherein receipt of the authentication request message further causes the access control server computer to

provide user-specific data associated with the user within the authentication response message transmitted to the directory server computer.

7. The computer-implemented method of claim 6, wherein the user-specific data comprises at least one of: a billing address, a phone number, an electronic mail address, an account identifier, or transaction device data associated with the user.

8. A directory server computer, comprising:

a processor, and

a computer readable medium coupled to the processor, the computer readable medium comprising code, executable by the processor, for implementing a method comprising:

receiving, from a resource provider computer, an authentication request message including transaction data and a token request indicator, each portion of the transaction data being different from a token;

transmitting the authentication request message to an access control server computer associated with an authorizing entity, wherein receipt of the authentication request message causes the access control server computer to authenticate a user and transmit an authentication response message;

receiving the authentication response message;

in response to identifying that the token request indicator was included in the authentication request message, transmitting, to a token provider computer, a token request message requesting a new token, the token request message being transmitted based at least in part on the token request indicator, wherein transmitting the token request message causes the token provider computer to provision the new token and generate an association between the new token and an identifier of the transaction data, wherein a cryptogram corresponding to the new token is generated as part of generating the new token, wherein the token provider computer maintains a mapping between the new token, the cryptogram, and the identifier of the transaction data;

receiving the new token from the token provider computer;

modifying the authentication response message to include the new token; and

transmitting the authentication response message as modified to the resource provider computer.

9. The directory server computer of claim 8, the method further comprising:

receiving, from the resource provider computer, a cryptogram request message associated with the new token, wherein receipt of the cryptogram request message causes the directory server computer obtain a cryptogram associated with the new token from the token provider computer; and

transmitting, to the resource provider computer, a cryptogram response message comprising the cryptogram associated with the new token.

10. The directory server computer of claim 8, wherein transmitting the authentication response message as modified causes the resource provider computer to transmit an authorization request message comprising the new token.

11. The directory server computer of claim 8, wherein receipt of the authentication request message by the access control server computer further causes the access control server computer to provide user-specific data associated with the user within the authentication response message.

12. The directory server computer of claim 8, wherein the new token is generated as part of an authentication process for authenticating the user associated with the transaction data.

13. A computer-implemented method, comprising:

receiving, by a resource provider computer associated with a resource provider, transaction data corresponding to a transaction, each portion of the transaction data being different from a token;

transmitting, by the resource provider computer to a directory server computer, an authentication request message including the transaction data and a token request indicator, wherein the directory server computer subsequently transmits the authentication request message to an access control server computer associated with an authorizing entity, wherein receipt of the authentication request message

causes the access control server computer to authenticate a user and transmit an authentication response message to the directory server computer; and

receiving, by the resource provider computer from the directory server computer, the authentication response message comprising a new token, wherein the new token is provisioned by a token provider computer and obtained by the directory server computer from the token provider computer based at least in part on inclusion of the token request indicator in the authentication request message, and wherein provisioning the new token comprises generating the new token and generating an association between the new token and a portion of the transaction data, wherein the token provider computer provisions a cryptogram corresponding to the new token as part of generating the new token, wherein the association is updated to maintain a mapping between the new token, the portion of the transaction data, and the cryptogram.

14. The computer-implemented method of claim 13, further comprising:

generating, by the resource provider computer, an authorization request message comprising the token; and

transmitting the authorization request message comprising the token to an authorization entity computer for the transaction.

15. The computer-implemented method of claim 13, wherein the receipt of the authentication request message further causes the directory server computer to:

transmit a data request message to the access control server computer; and

receive, from the access control server computer, a data response message comprising user-specific data associated with the user.

16. The computer-implemented method of claim 15, wherein the directory server computer updates the authentication response message to comprise the user-specific data received from the access control server computer.

17. The computer-implemented method of claim 13, wherein the portion of the transaction data comprises an account identifier.