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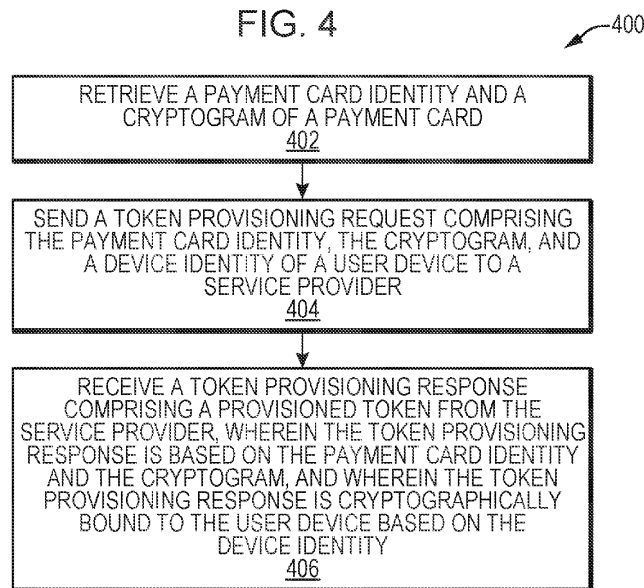
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(54) Title: TAP TO PROVISION DEVICE BINDING TECHNIQUE

FIG. 4



(57) Abstract: Disclosed are systems and methods to provision a token for use in a digital wallet of a user device via tap-to-provision and tap-to-provision device-binding techniques. In one aspect, a computer-implemented method retrieves, by a user device via communication between the user device and a payment card associated with a payment account, a payment card identity and a cryptogram of the payment card. The user device further sends a token provisioning request including the payment card identity, the cryptogram, and a device identity of the user device to a service provider. Finally, the user device receives a token provisioning response including a provisioned token from the service provider, where the token provisioning response is based on the payment card identity and the cryptogram, and where the token provisioning response is cryptographically bound to the user device based on the device identity.

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