ABSTRACT

**TOKEN PROVISIONING UTILIZING A SECURE AUTHENTICATION SYSTEM**

Systems and methods of the invention are directed to provisioning a token by a secure authentication system. A user may initiate a transaction that causes a resource provider computer to transmit an authentication request message to a directory server computer. The directory server computer may transmit the authentication request message to an access control server computer for authentication. Subsequent to receiving the authentication request message, the directory server computer may request a token for the transaction from a token provider computer. If authentication is successful, the token may be included in an authentication response message transmitted by the directory server computer to the resource provider computer. The token may then be utilized by the resource provider computer in lieu of sensitive user information for any suitable purpose. In some embodiments, user-specific-data provided by the access control server computer may be included in the authentication response message.

FIG. 4