

WHAT IS CLAIMED

1 1. A method, comprising performing, by a server computer:
2 sending, to an authorization computer, a list of participating resource
3 providing entities, wherein the authorization computer prompts a user operating a user
4 device to make a selection from the list of participating resource providing entities;
5 receiving a selection of one or more resource providing entities from the
6 participating resource providing entities;
7 receiving a request to issue tokens associated with an account of the user
8 for the one or more resource providing entities; and
9 for each of the one or more resource providing entities:
10 determining a payment token associated with the account of the user,
11 wherein the payment token is an identifier for the account of the user that substitutes a
12 real account identifier associated with the account; and
13 sending the payment token from the server computer directly to a
14 resource providing entity computer associated with the resource providing entity,
15 wherein the user conducts a transaction with the resource providing entity using the
16 payment token.

1 2. The method of claim 1, further comprising:
2 determining an authentication method supported by the authorization
3 computer;
4 for each of the list of participating resource providing entities:
5 determining an authentication method supported by the
6 participating resource providing entity;
7 comparing the authentication method supported by the participating
8 resource providing entity and the authentication method supported by the
9 authorization computer;
10 upon determining that the compared authentication methods match,
11 including the participating resource providing entity in the list of participating
12 resource providing entities.

1 3. The method of claim 2, further comprising:
2 determining that at least one of the participating resource providing
3 entities has an account on file for the user; and
4 sending, to the authorization computer, information indicating the at least
5 one participating resource providing entity with which the user has the account on file.

1 4. The method of claim 3, wherein the selection of the one or more
2 resource providing entities by the user includes a participating resource providing entity
3 that has an account on file for the user, and wherein the user conducts the transaction
4 using the account on file.

1 5. The method of claim 1, further comprising:
2 generating a link routed to the server computer; and
3 sending the link to the authorization computer, wherein the user activates
4 the link using the user device after the authorization computer prompts the user.

1 6. The method of claim 5, further comprising:
2 for each of the plurality of participating resource providing entities selected
3 by the user:
4 prompting the user for authentication information for the
5 participating resource providing entity; and
6 sending the authentication information to the participating resource
7 providing entity.

1 7. The method of claim 6, wherein the authentication information is
2 utilized to generate a new account for the user associated with the participating
3 resource providing entity.

1 8. The method of claim 1, further comprising:
2 generating a plurality of links routed to the plurality of resource providing
3 entities; and

4 sending the plurality of links to the authorization computer, wherein the
5 user activates the plurality of links using the user device after the authorization
6 computer prompts the user.

1 9. The method of claim 1, wherein the account is a new account,
2 further comprising:
3 receiving, from the authorization computer, account information
4 associated with the account.

1 10. The method of claim 1, wherein the account is an existing account,
2 further comprising:
3 retrieving account information associated with the account.

1 11. A server computer comprising:
2 a processor; and
3 a computer readable medium coupled to the processor, the computer
4 readable medium comprising code executable to perform a method comprising:
5 sending, to an authorization computer, a list of participating resource
6 providing entities, wherein the authorization computer prompts a user operating a user
7 device to make a selection from the list of participating resource providing entities;
8 receiving a selection of one or more resource providing entities from the
9 participating resource providing entities;
10 receiving a request to issue tokens associated with an account of the user
11 for the one or more resource providing entities; and
12 for each of the one or more resource providing entities:
13 determining a payment token associated with the account of the user,
14 wherein the payment token is an identifier for the account of the user that substitutes a
15 real account identifier associated with the account; and
16 sending the payment token from the server computer directly to a
17 resource providing entity computer associated with the resource providing entity,
18 wherein the user conducts a transaction with the resource providing entity using the
19 payment token.

1 12. The server computer of claim 11, the method further comprising:
2 determining an authentication method supported by the authorization
3 computer;
4 for each of the list of participating resource providing entities:
5 determining an authentication method supported by the
6 participating resource providing entity;
7 comparing the authentication method supported by the participating
8 resource providing entity and the authentication method supported by the
9 authorization computer;
10 upon determining that the compared authentication methods match,
11 including the participating resource providing entity in the list of participating
12 resource providing entities.

1 13. The server computer of claim 12, the method further comprising:
2 determining that at least one of the participating resource providing
3 entities has an account on file for the user; and
4 sending, to the authorization computer, information indicating the at least
5 one participating resource providing entity with which the user has the account on file.

1 14. The server computer of claim 13, wherein the selection of the one
2 or more resource providing entities by the user includes a participating resource
3 providing entity that has an account on file for the user, and wherein the user conducts
4 the transaction using the account on file.

1 15. The server computer of claim 11, the method further comprising:
2 generating a link routed to the server computer; and
3 sending the link to the authorization computer, wherein the user activates
4 the link using the user device after the authorization computer prompts the user.

1 16. The server computer of claim 15, the method further comprising:
2 for each of the plurality of participating resource providing entities selected
3 by the user:

4 prompting the user for authentication information for the
5 participating resource providing entity; and
6 sending the authentication information to the participating resource
7 providing entity.

1 17. The server computer of claim 16, wherein the authentication
2 information is utilized to generate a new account for the user associated with the
3 participating resource providing entity.

1 18. The server computer of claim 11, the method further comprising:
2 generating a plurality of links routed to the plurality of resource providing
3 entities; and
4 sending the plurality of links to the authorization computer, wherein the
5 user activates the plurality of links using the user device after the authorization
6 computer prompts the user.

1 19. The server computer of claim 11, wherein the account is a new
2 account, the method further comprising:
3 receiving, from the authorization computer, account information
4 associated with the account.

1 20. The server computer of claim 11, wherein the account is an existing
2 account, the method further comprising:
3 retrieving account information associated with the account.