

WHAT IS CLAIMED:

1. A method of processing a transaction, the method comprising:
receiving, by a digital application on a communication device from an access device, an SRT (secure remote transaction) unique identifier identifying a resource provider registered in an SRT system in the transaction;
transmitting, by the digital application, a message comprising the SRT identifier and an access data reference identifier associated with access data to an application server associated with the digital application, which transmits the message to the SRT system, wherein the SRT system searches a database for access data using the access data reference identifier, retrieves the access data, and provides the access data to a transport computer which processes the transaction using the access data, wherein the SRT system centrally stores the access data for a plurality of different digital applications and their application servers; and
receiving a notification that the transaction is authorized.
2. The method of claim 1, wherein the SRT unique identifier is encoded in a QR code, the access device is an access terminal that is configured to generate authorization request messages.
3. The method of claim 1, wherein the access data comprises a real credential.
4. The method of claim 1, wherein the access data comprises an access token.
5. The method of claim 1, wherein the transaction is a transaction to access secure data, and the notification comprises the secure data.
6. The method of claim 1, wherein the communication device is a mobile phone comprising a camera and the SRT unique identifier is embedded in a machine readable code.

7. The method of claim 1, wherein after the communication device receives the SRT unique identifier, the communication device displays a plurality of user devices, wherein one of the user devices corresponds to the access data.

8. The method of claim 7, further comprising:
receiving, by the communication device, a selection of the user device that corresponds to the access data from a user of the user device.

9. The method of claim 8, wherein the plurality of user devices are a plurality of cards.

10. The method of claim 8, wherein the access data comprises an access token, which is a substitute for a real credential.

11. The method of claim 1, wherein the transport computer generates and transmits an authorization request message comprising the access data to an authorizing entity computer to obtain authorization for the transaction.

12. The method of claim 1, wherein the access data comprises an access token, and wherein the transport computer generates and transmits an authorization request message comprising the access token to a processing network computer, which obtains a real credential using the access token and communicates with an authorizing entity computer to obtain authorization for the transaction.

13. A system comprising:
an SRT system; and
a communication device comprising:
a processor; and
a computer readable medium, the computer readable medium comprising code, executable by the processor, to perform a method comprising:

receiving, by a digital application from an access device, an SRT (secure remote transaction) unique identifier identifying a resource provider registered in the SRT system in a transaction;

transmitting a message comprising the SRT unique identifier and an access data reference identifier associated with access data to an application server associated with the digital application, which transmits the message to the SRT system, wherein the SRT system searches a database for access data using the access data reference identifier, retrieves the access data, and provides the access data to a transport computer which processes the transaction using the access data, wherein the SRT system centrally stores the access data for a plurality of different digital applications and their application servers; and

receiving a notification that the transaction is authorized.

14. The system of claim 13, wherein the communication device of claim 14, further comprises:

an antenna coupled to the processor; and
a camera coupled to the processor.

15. The system of claim 14, wherein the SRT unique identifier is present in a two-dimensional machine readable code and the camera is adapted to scan the two-dimensional machine readable code.

16. A method for processing a transaction comprising:

receiving, by an SRT (secure remote transaction) system, from a digital application on a communication device in the transaction, a message comprising an SRT unique identifier identifying a resource provider registered in the SRT system and an access data reference identifier associated with access data;

searching a database for access data using the access data reference identifier;

retrieving the access data; and

providing the access data to a transport computer which processes the transaction using the access data, wherein the SRT system centrally stores the access data for a plurality of different digital applications and their application servers.

17. The method of claim 16, wherein the access data comprises an access token, which a substitute for a real credential.

18. The method of claim 16, further comprising:
validating, by the SRT system, the SRT unique identifier, before retrieving the access data.

19. The method of claim 16, further comprising:
generating, by the SRT system, a correlation ID; and
providing the correlation ID to the transport computer along with the access data.