WHAT IS CLAIMED IS:

1. A method comprising:

receiving access device data by a mobile communication device from an access device;

generating, by the mobile communication device, a token request including the access device data and communication device data;

sending, by the mobile communication device, the token request to a server computer, wherein the server computer thereafter determines a token and generates a cryptogram, the cryptogram generated using the access device data and the communication device data;

receiving, by the mobile communication device, the token and the cryptogram; and

providing, by the mobile communication device, the token and the cryptogram to the access device, wherein the access device forwards the cryptogram and the token to the server computer, which verifies the cryptogram and processes the token,

wherein the access device data comprises location information of the access device, and wherein the communication device data comprises location information of the communication device, and

wherein the cryptogram is generated using token specific information, the token specific information including when the token was requested.

2. The method of claim 1, wherein the access device data was present in a two-dimensional code displayed on the access device.

3. The method of claim 1, wherein the access device data comprises a resource provider ID and a transaction initiate timestamp.

4. A communication device comprising;

a processor, and

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

receiving access device data from an access device;

generating a token request including the access device data and communication device data;

sending the token request to a server computer, wherein the server computer thereafter determines a token and generates a cryptogram, the cryptogram generated using the access device data and the communication device data;

receiving the token and the cryptogram; and

providing the token and the cryptogram to the access device, wherein the access device forwards the cryptogram and the token to the server computer, which verifies the cryptogram and processes the token,

wherein the access device data comprises location information of the access device, and wherein the communication device data comprises location information of the communication device, and

wherein the cryptogram is generated using token specific information, the token specific information including when the token was requested.

5. The communication device of claim 4, wherein the access device data was present in a two-dimensional code displayed on the access device.

6. The communication device of claim 4, wherein the access device data comprises a resource provider ID and a transaction initiate timestamp.

7. A method comprising:

providing, by an access device, access device data to a mobile communication device, wherein the mobile communication device generates a token request including the access device data and communication device data and sends the token request to a server computer, which returns a token and a token cryptogram to the mobile communication device;

receiving, by the access device, the token and the cryptogram from the mobile communication device;

generating, by the access device, an authorization request message; and

transmitting, by the access device, the authorization request message to the server computer, wherein the server computer verifies the cryptogram and processes the transaction using the token,

wherein the access device data comprises location information for the access device, and wherein the communication device data comprises location information for the communication device, and

wherein the cryptogram is generated using token specific information, the token specific information including when the token was requested.

8. The method of claim 7, wherein the access device data was present in a two-dimensional code displayed on the access device.

9. An access device comprising:

a processor; and

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

providing access device data to a mobile communication device, wherein the mobile communication device generates a token request including the access device data and communication device data and sends the token request to a server computer, which returns a token and a token cryptogram to the mobile communication device;

receiving, by the access device, the token and the cryptogram from the mobile communication device;

generating an authorization request message; and

transmitting the authorization request message to the server computer, wherein the server computer verifies the cryptogram and processes the transaction using the token,

wherein the access device data comprises location information for the access device, and wherein the communication device data comprises location information for the communication device, and

wherein the cryptogram is generated using token specific information, the token specific information including when the token was requested.

10. The access device of claim 9, wherein the access device data was present in a two-dimensional code displayed on the access device.