

WHAT IS CLAIMED IS:

1. A method comprising:
 - receiving, by an assertions model manager, a first request from a resource provider computer for a plurality of assertions, including an account assertion, related to a digital identity of a user, wherein the first request comprises a resource provider identifier for a resource provider operating the resource provider computer and a user identifier for the user;
 - responding, by the assertions model manager, to the first request with a response message, comprising a plurality of assertions specific to the resource provider identifier or a type of resource provider, and each assertion in the plurality of assertions is a secure fact about the user, wherein one of the plurality of assertions is an account assertion that provides information about an account of the user, but does not reveal sensitive account data about the account;
 - receiving, by the assertions model manager, a second request from the resource provider computer for a value interaction from the user, the second request comprising the user, the resource provider identifier, and an interaction value; and responsive to receiving the second request, initiating, by the assertions model manager, the value interaction for the interaction value.
2. The method of claim 1, wherein the response message contains a sequence number and the sequence number is used to verify the second request.
3. The method of claim 1, further comprising:
 - requesting, by the assertions model manager, approval from the user before completing the value interaction.
4. The method of claim 1, wherein the account assertion is based on an access token of the user.
5. The method of claim 4, wherein the access token is stored at the assertions model manager.

1 6. The method of claim 1, wherein the digital identity is cryptographic
2 key associated with the user.

1 7. The method of claim 1, wherein initiating the value interaction
2 comprises:
3 generating, by the assertions model manager, a value interaction
4 message on behalf of the resource provider computer based on the second request and

the account assertion, wherein the value interaction message comprises access data;
and
transmitting, by the assertions model manager, the value interaction
message to a processing network.

8. The method of claim 1, wherein the ~~first request comprises a resource provider identifier and the~~ method further comprises, after receiving the first request and before responding to the first request:
retrieving, by the assertions model manager, the digital identity of the user from a digital identity provider;
determining, by the assertions model manager, ~~an~~ the account of the user;
and
determining, by the assertions model manager, an assertions model based on the resource provider identifier and the digital identity, wherein the assertions model includes an account assertion based on the account of the user.

9. The method of claim 1, wherein the account assertion is based on a plurality of accounts of the user.

10. The method of claim 9, wherein initiating the value interaction further comprises:
generating a plurality of value interaction messages.

11. An assertions model manager comprising:
a processor; and
a computer-readable medium comprising code executable by the processor to implement a method comprising:
receiving a first request from a resource provider computer for a plurality of assertions, including an account assertion, related to a digital identity of a user, wherein the first request comprises a resource provider identifier for a resource provider operating the resource provider computer and a user identifier for the user;

10 responding to the first request with a response message,
11 comprising a plurality of assertions specific to the resource provider identifier or a
12 type of resource provider, and each assertion in the plurality of assertions is a
13 secure fact about the user, wherein one of the plurality of assertions is an
14 account assertion that provides information about an account of the user, but
15 does not reveal sensitive account data about the account;

16 receiving a second request from the resource provider computer for
17 a value interaction from the user, the second request comprising the user, the
18 resource provider identifier, and an interaction value; and
19 responsive to receiving the second request, initiating the value
20 interaction for the interaction value.

1 12. The assertions model manager of claim 11, wherein the response
2 message contains a sequence number and the sequence number is used to verify the
3 second request.

1 13. The assertions model manager of claim 11, wherein the method
2 further comprises:
3 requesting approval from the user before completing the value interaction.

1 14. The assertions model manager of claim 11, wherein the account
2 assertion is based on an access token of the user.

1 15. The assertions model manager of claim 14, wherein the access
2 token is stored at the assertions model manager.

1 16. The assertions model manager of claim 11, wherein the assertions
2 model manager includes one or more computers.

1 17. The assertions model manager of claim 11, wherein initiating the
2 value interaction comprises:
3 generating a value interaction message on behalf of the resource provider
4 computer based on the second request and the account assertion, wherein the value
5 interaction message comprises access data; and
6 transmitting the value interaction message to a processing network.

1 18. The assertions model manager of claim 11, wherein the ~~first~~
2 ~~request comprises a resource provider identifier and the~~ method further comprises, after
3 receiving the first request and before responding to the first request:
4 retrieving the digital identity of the user from a digital identity provider;

determining ~~an~~ the account of the user; and

6 determining an assertions model based on the resource provider identifier
7 and the digital identity, wherein the assertions model includes an account assertion
8 based on the account of the user.

1 19. The assertions model manager of claim 11, wherein the account
2 assertion is based on a plurality of accounts of the user.

1 20. The assertions model manager of claim 19, wherein initiating the
2 value interaction further comprises:
3 generating a plurality of value interaction messages.

1 21. A method comprising:
2 receiving, by a resource provider computer, a user identifier from a user
3 initiating an interaction with a resource provider;
4 sending, by the resource provider computer, a first request comprising the
5 user identifier and a resource provider identifier for the resource provider to an
6 assertions model manager, wherein the assertions model manager determines a
7 plurality of assertions specific to the resource provider identifier or a type of resource
8 provider, and each assertion in the plurality of assertions is a secure fact about the user,
9 wherein one of the plurality of assertions is an account assertion that provides
10 information about an account of the user, but does not reveal sensitive account data
11 about the account;
12 receiving, by the resource provider computer from the assertions model
13 manager, a response message comprising ~~a~~ the plurality of assertions, wherein one of
14 the plurality of assertions is ~~an~~ the account assertion;
15 completing, by the resource provider computer, the interaction with the
16 user;
17 sending, by the resource provider computer, a second request for a value
18 interaction for an interaction value to the assertions model manager, the second request
19 comprising the user identifier, the resource provider identifier, and the interaction value;
20 and

21 receiving, by the resource provider computer, a notification that the value
22 interaction has been completed.

1 22. A resource provider device comprising:

2 ~~A~~a processor; and

3 a computer-readable medium comprising code executable by the

4 processor to implement a method comprising:

5 receiving a user identifier from a user initiating an interaction with a
6 resource provider;

7 sending a first request comprising the user identifier and a resource
8 provider identifier for the resource provider to an assertions model manager,
9 wherein the assertions model manager determines a plurality of assertions
10 specific to the resource provider identifier or a type of resource provider, and
11 each assertion in the plurality of assertions is a secure fact about the user,
12 wherein one of the plurality of assertions is an account assertion that provides
13 information about an account of the user, but does not reveal sensitive account
14 data about the account;
15 receiving, from the assertions model manager, a response
16 message comprising ~~a~~ the plurality of assertions, wherein one of the plurality of
17 assertions is ~~an~~ the account assertion;
18 completing the interaction with the user;
19 sending a second request for a value interaction for an interaction
20 value to the assertions model manager, the second request comprising the user
21 identifier, the resource provider identifier, and the interaction value; and
22 receiving a notification that the value interaction has been
23 completed.