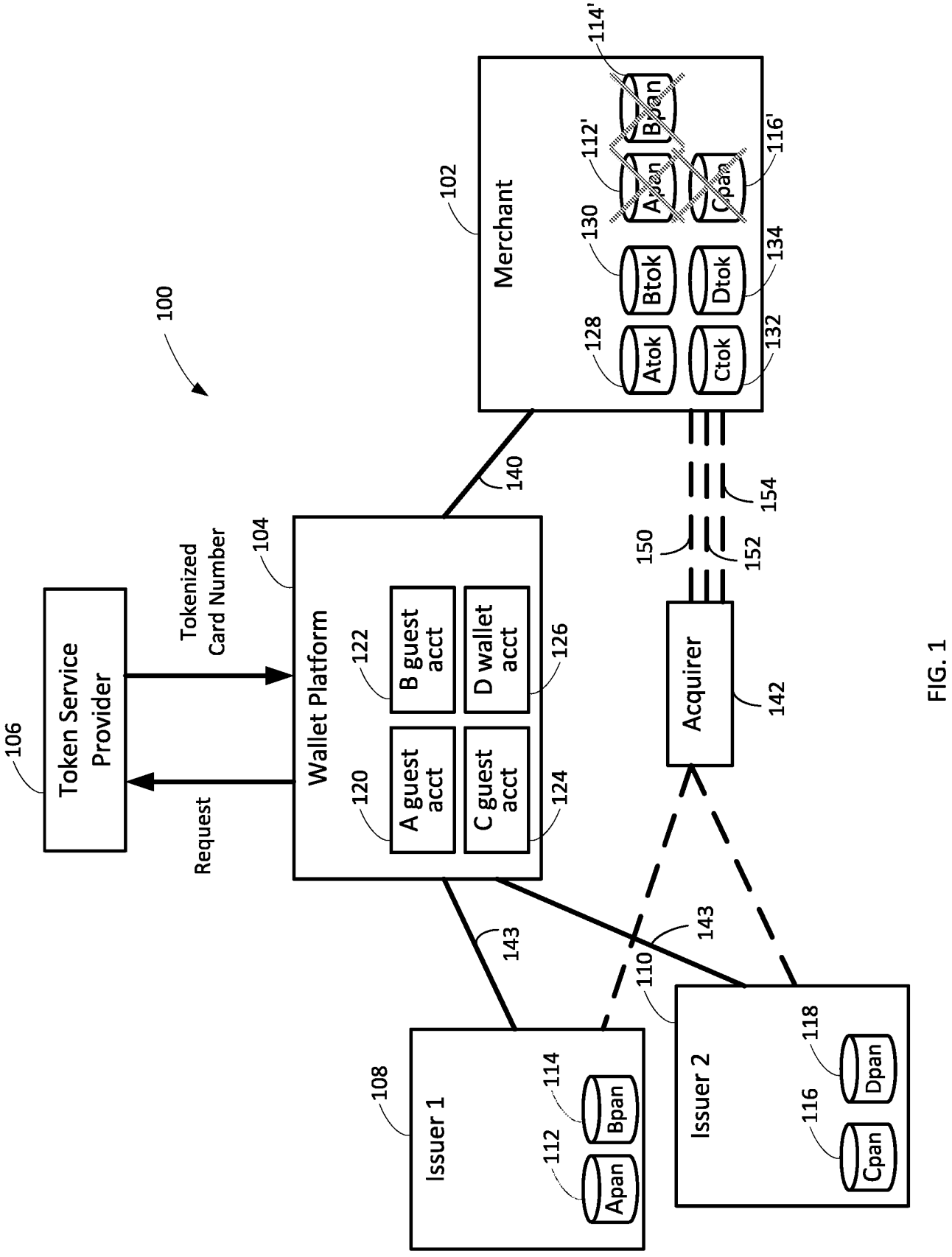

100
Token Service Provider
106
Tokenized Card Number
Request
Wallet Platform
104
A guest acct
120
B guest acct
122
C guest acct
124
D wallet acct
126
140
Merchant
102
Atok
128
Btok
130
Ctok
132
Dtok
134
Apan
112'
Bpan
114'
Cpan
116'
154
150
152
Acquirer
142
143
143
Issuer 1
108
Apan
112
Bpan
114
110
Issuer 2
Cpan
116
Dpan
118

FIG. 1

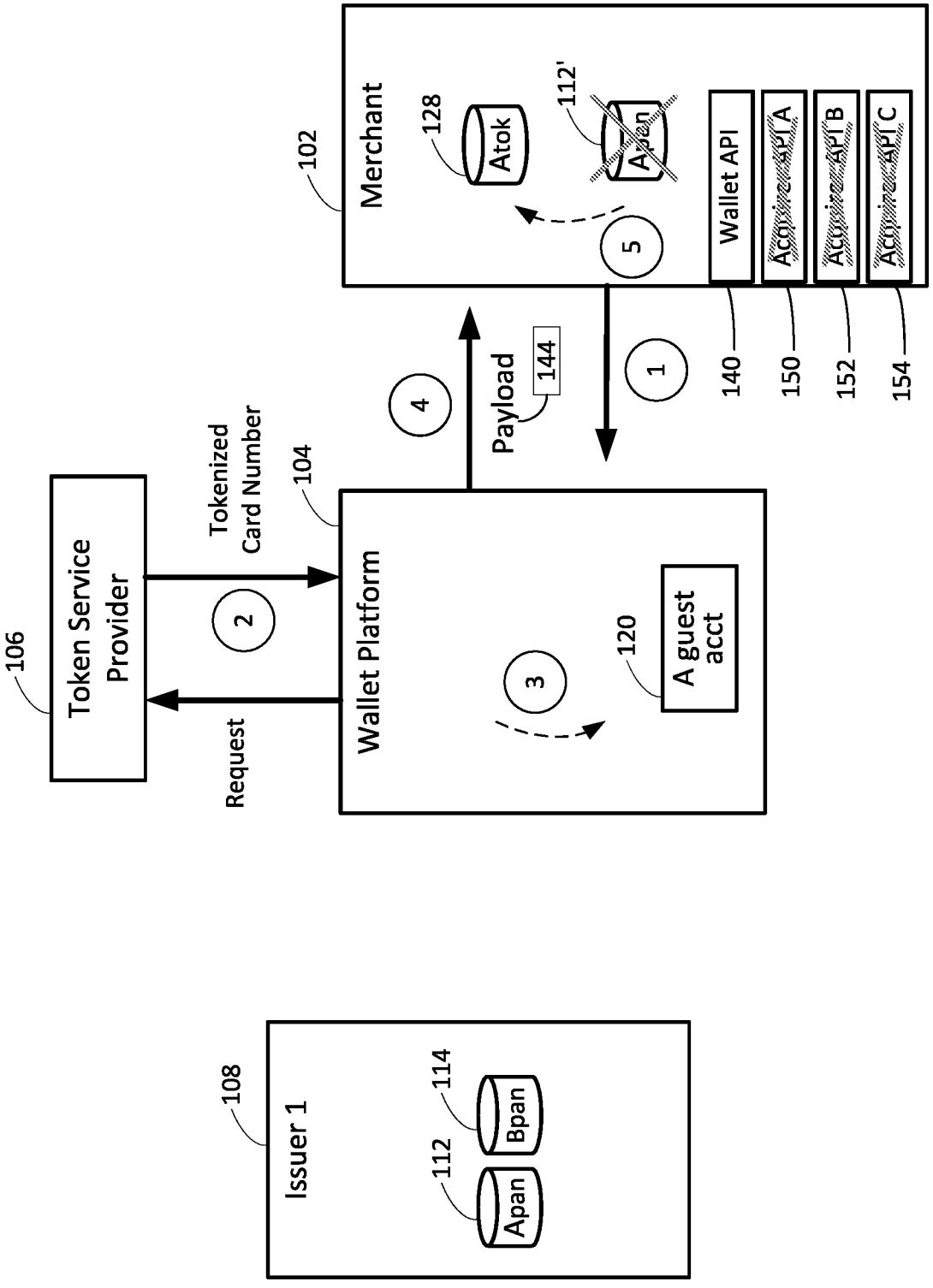

Merchant
102
128
Atok
112'
Apan
Wallet API
Acquirer API A
Acquirer API B
Acquirer API C
140
150
152
154
5
1
Payload
144
4
Tokenized
Card Number
104
Wallet Platform
3
120
A guest
acct
2
Request
106
Token Service
Provider
108
Issuer 1
114
Bpan
112
Apan

FIG. 2

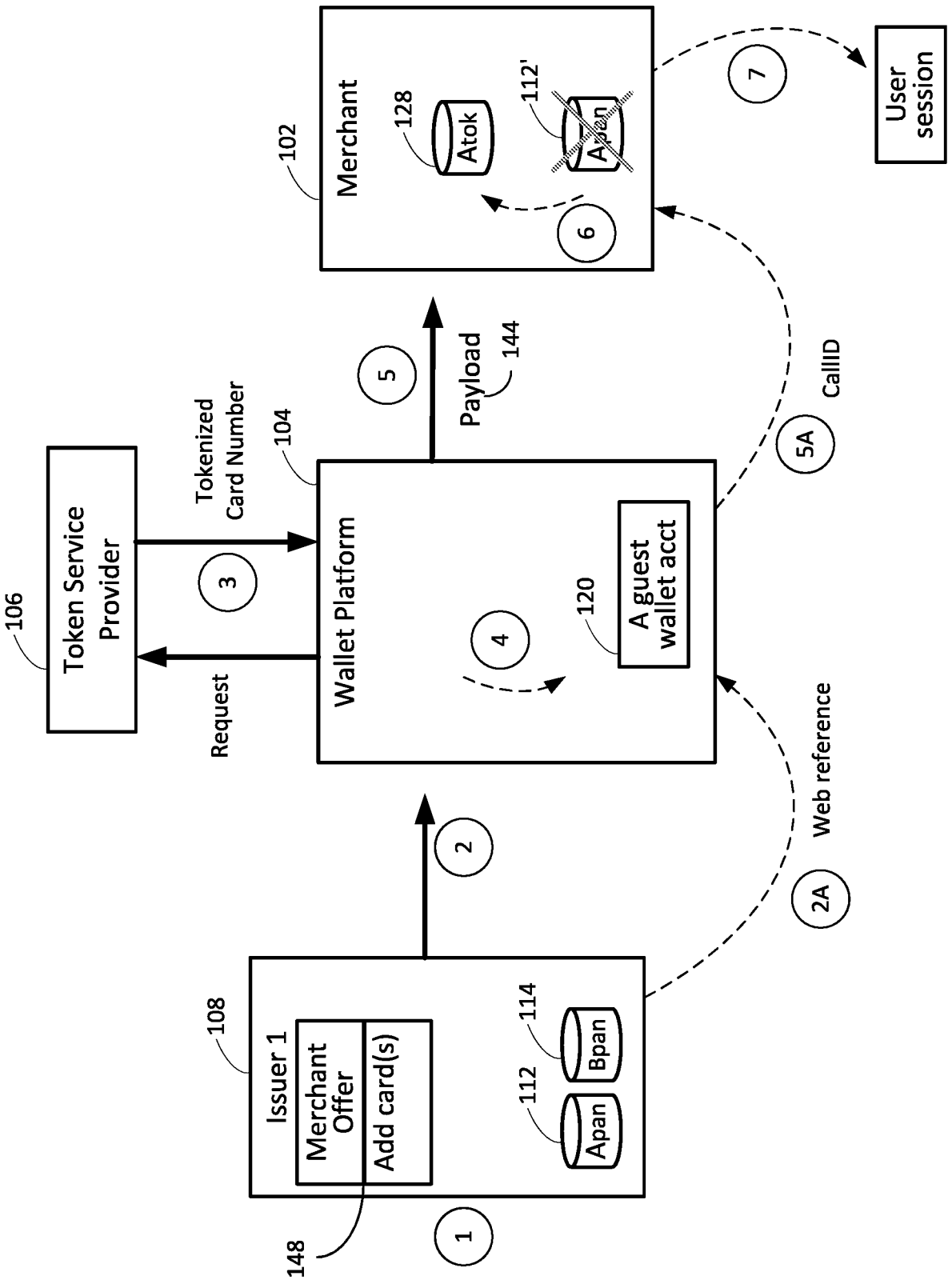

Merchant
102
Atok
128
Apan
112'
User session
7
6
Payload
144
5
Tokenized Card Number
104
Token Service Provider
106
3
Request
Wallet Platform
4
A guest wallet acct
120
5A
CallID
Web reference
2A
2
Issuer 1
108
Merchant Offer
Add card(s)
148
Apan
112
Bpan
114
1

FIG. 3

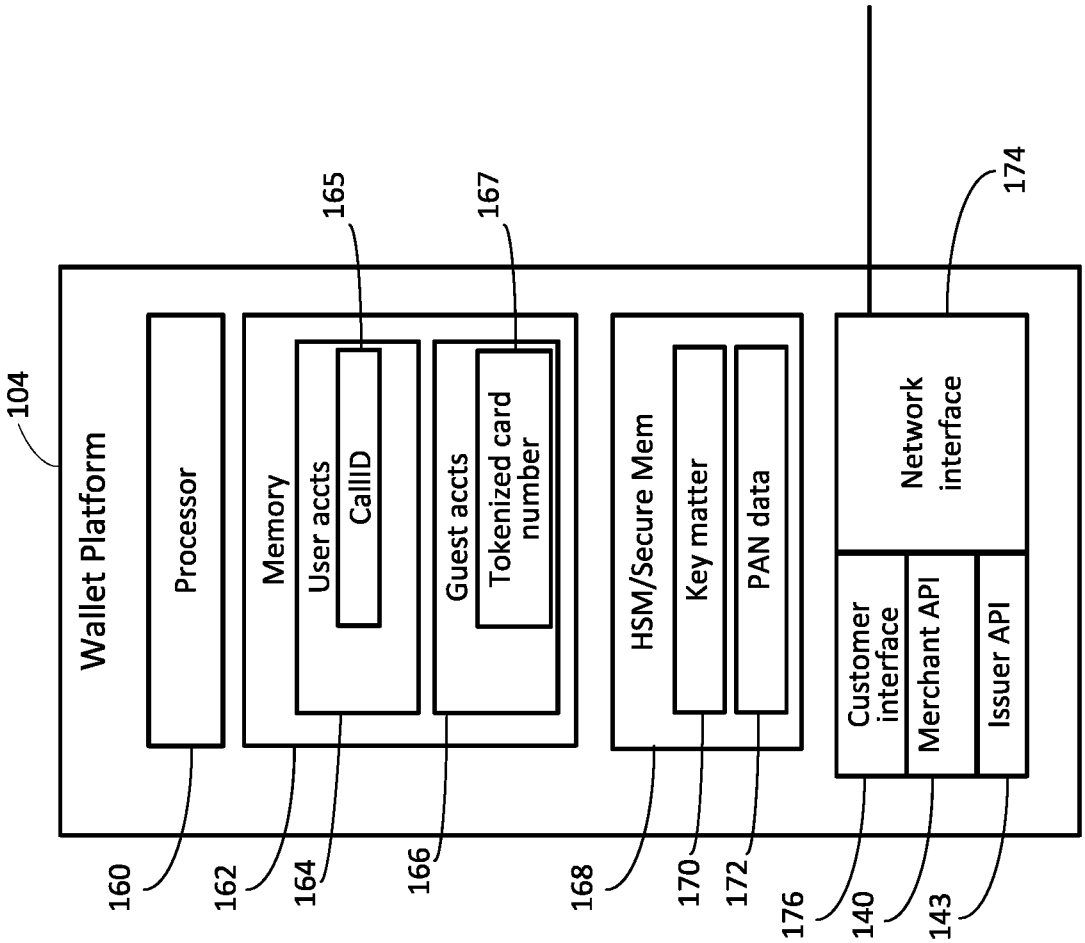

104
Wallet Platform
Processor
Memory
User accts
CallID
Guest accts
Tokenized card number
HSM/Secure Mem
Key matter
PAN data
Network interface
Customer interface
Merchant API
Issuer API
165
167
174
160
162
164
166
168
170
172
176
140
143

FIG. 4

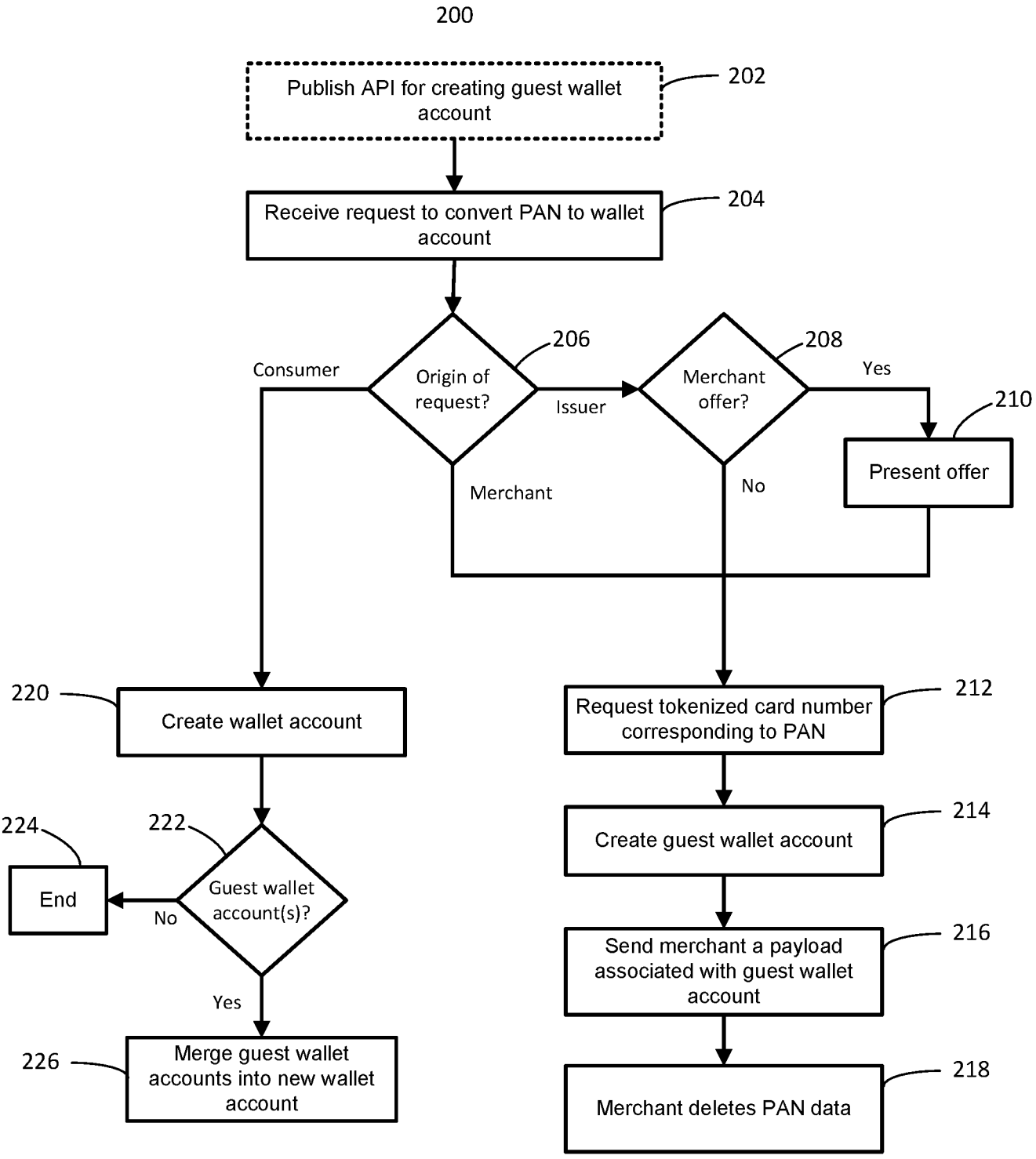

200
Publish API for creating guest wallet account
202
Receive request to convert PAN to wallet account
204
Origin of request?
206
Consumer
Issuer
Merchant
Merchant offer?
208
Yes
No
Present offer
210
220
Create wallet account
222
Guest wallet account(s)?
224
End
No
Yes
226
Merge guest wallet accounts into new wallet account
Request tokenized card number corresponding to PAN
212
Create guest wallet account
214
Send merchant a payload associated with guest wallet account
216
Merchant deletes PAN data
218

FIG. 5