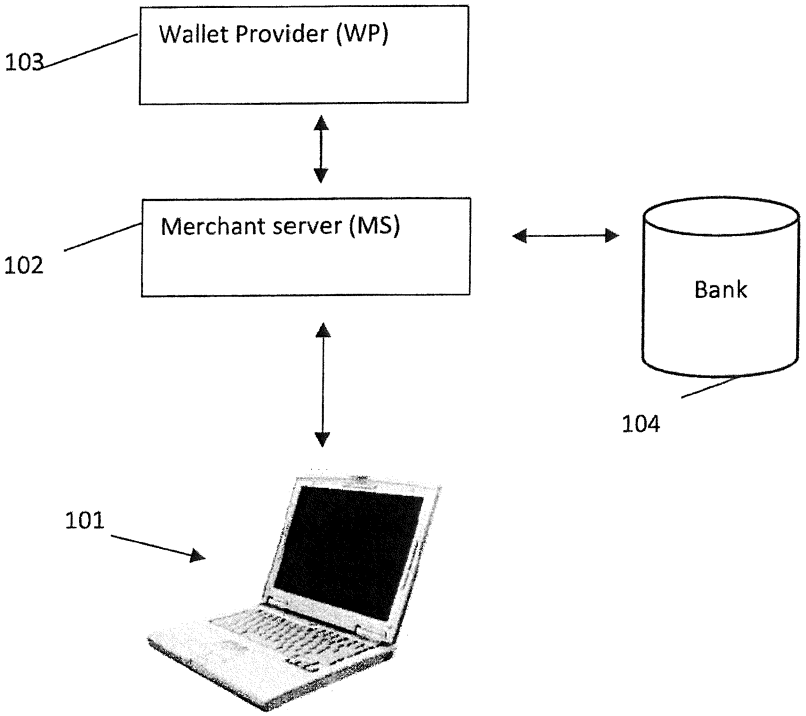

Fig. 1

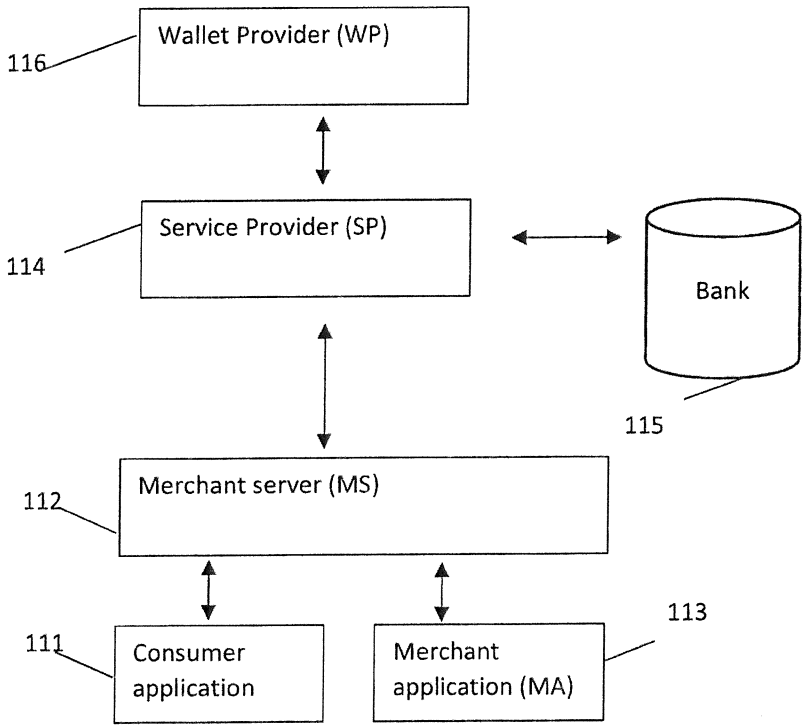
Wallet Provider (WP)
116
Service Provider (SP)
114
Bank
115
Merchant server (MS)
112
Consumer application
111
Merchant application (MA)
113

Fig. 2

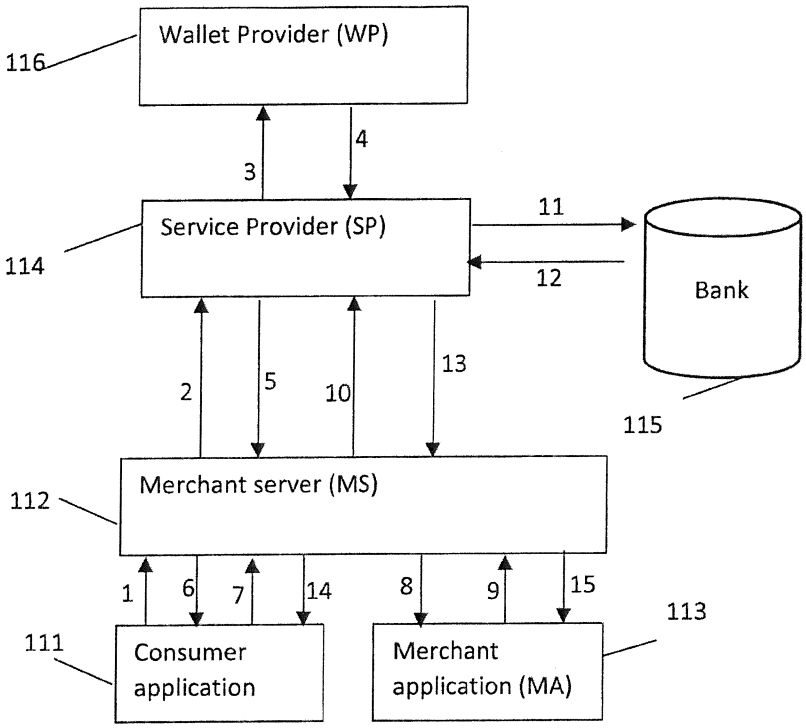
Wallet Provider (WP)
116
4
3
Service Provider (SP)
11
12
Bank
114
2
5
10
13
115
Merchant server (MS)
112
1
6
7
14
8
9
15
113
111
Consumer application
Merchant application (MA)

Fig. 3

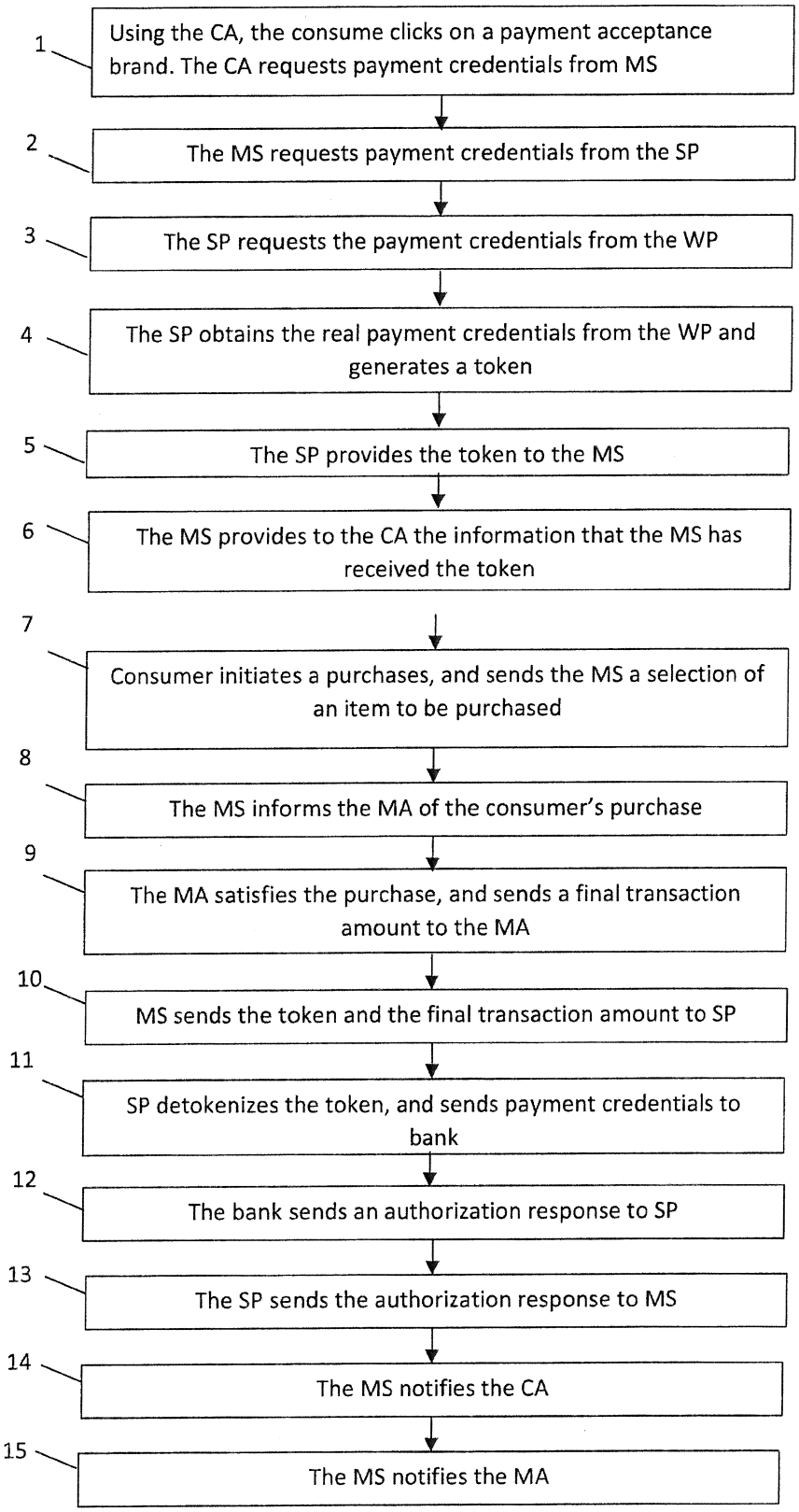
1
Using the CA, the consume clicks on a payment acceptance brand. The CA requests payment credentials from MS
2
The MS requests payment credentials from the SP
3
The SP requests the payment credentials from the WP
4
The SP obtains the real payment credentials from the WP and generates a token
5
The SP provides the token to the MS
6
The MS provides to the CA the information that the MS has received the token
7
Consumer initiates a purchases, and sends the MS a selection of an item to be purchased
8
The MS informs the MA of the consumer's purchase
9
The MA satisfies the purchase, and sends a final transaction amount to the MA
10
MS sends the token and the final transaction amount to SP
11
SP detokenizes the token, and sends payment credentials to bank
12
The bank sends an authorization response to SP
13
The SP sends the authorization response to MS
14
The MS notifies the CA
15
The MS notifies the MA

Fig. 4