

WHAT IS CLAIMED IS:

- 1 1. A method comprising:
2 receiving, by a gateway computer, interaction data for an interaction with a
3 resource provider interacting with an access device;
4 responsive to receiving the interaction data, transmitting, by the gateway
5 computer, a network token request message to a token service computer;
6 receiving, by the gateway computer from the token service computer, a
7 network token response message comprising a network access token;
8 obtaining, by the gateway computer, a supplemental access token
9 associated with the network access token;
10 transmitting, by the gateway computer, a value inquiry message
11 comprising the supplemental access token to a value assessment computer;
12 receiving, by the gateway computer, a value inquiry response message
13 comprising a value indicator from the value assessment computer; and
14 initiating generating, by the gateway computer, an authorization request
15 message comprising an interaction amount that is based at least in part on the value
16 indicator in the value inquiry response message.
- 1 2. The method of claim 1, further comprising:
2 transmitting, by the gateway computer, the value indicator to the access
3 device, wherein the access device presents the value indicator to a user at the access
4 device.
- 1 3. The method of claim 2, wherein the access device confirms use of
2 the value indicator in the interaction.
- 1 4. The method of claim 1, wherein the authorization request message
2 comprises the network access token.
- 1 5. The method of claim 1, further comprising:
2 transmitting, the authorization request message to an authorizing entity
3 computer via a processing computer.

1 6. The method of claim 5, further comprising:
2 receiving an authorization response message from the authorizing entity
3 computer; and
4 transmitting, the authorization response message to the access device.

1 7. The method of claim 6, further comprising:
2 replacing, in the authorization response message, the network access
3 token with the supplemental access token.

1 8. The method of claim 1, wherein the interaction amount is a second
2 amount, and wherein the access device generates a first amount for the interaction, and
3 the second amount is the first amount reduced by the value indicator.

1 9. A gateway computer comprising:
2 a processor; and
3 a computer readable medium coupled to the processor and containing
4 instructions for causing the processor to perform a method comprising:
5 receiving interaction data for an interaction with a resource provider
6 interacting with an access device;
7 responsive to receiving the interaction data, transmitting a network token
8 request message to a token service computer;
9 receiving, from the token service computer, a network token response
10 message comprising a network access token;
11 obtaining a supplemental access token associated with the network
12 access token;
13 transmitting a value inquiry message comprising the supplemental access
14 token to a value assessment computer;
15 receiving a value inquiry response message comprising a value indicator
16 from the value assessment computer; and
17 initiating generating an authorization request message comprising an
18 interaction amount that is based at least in part on the value indicator in the value
19 inquiry response message.

1 10. The gateway computer of claim 9, wherein the network access
2 token is 16 digits long and has a same format as a real credential.

1 11. The gateway computer of claim 9, wherein the supplemental
2 access token has a different format as the network access token.

1 12. The gateway computer of claim 9, wherein obtaining the
2 supplemental access token comprises generating the supplemental access token.

1 13. The gateway computer of claim 9, wherein generating the
2 authorization request message comprising the interaction amount that is based at least
3 in part on the value indicator in the value inquiry response message comprises
4 subtracting the value indicator from an initial amount to obtain the interaction amount.

1 14. A method comprising:
2 transmitting, by a resource provider computer, interaction data to a
3 gateway computer;
4 in response to transmitting the interaction data to the gateway computer,
5 receiving, by the resource provider computer from the gateway computer, a value
6 indicator;
7 generating, by the resource provider computer, an authorization request
8 message comprising a supplemental access token; and
9 transmitting, by the resource provider computer, the authorization request
10 message to the gateway computer, which modifies the authorization request message
11 to include a network access token associated with the supplemental access token to
12 form a modified authorization request message, and transmits the modified
13 authorization request message to an authorizing entity computer for authorization.

1 15. The method of claim 14, wherein the resource provider computer
2 stores the supplemental access token.

1 16. The method of claim 14, wherein the supplemental access token
2 has a same format as the network access token.

1 17. The method of claim 14, wherein the gateway computer is in
2 communication with a token service computer and a value assessment computer.

1 18. The method of claim 14 , wherein the gateway computer transmits
2 a value inquiry message comprising the supplemental access token to a value
3 assessment computer, and receives an value inquiry response message comprising the
4 value indicator from the value assessment computer.

1 19. The method of claim 18, further comprising:
2 presenting, by the resource provider computer, the value indicator to a
3 user.

1 20. The method of claim 14, wherein the resource provider computer
2 comprises a data storage storing a plurality supplemental access tokens for different
3 users.

1 21. A resource provider computer comprising:
2 a processor; and
3 a computer readable medium coupled to the processor for implementing a
4 method according to any of claims 14-20.

1 22. A system comprising:
2 the resource provider computer of claim 21; and
3 the gateway computer in communication with the resource provider
4 computer.