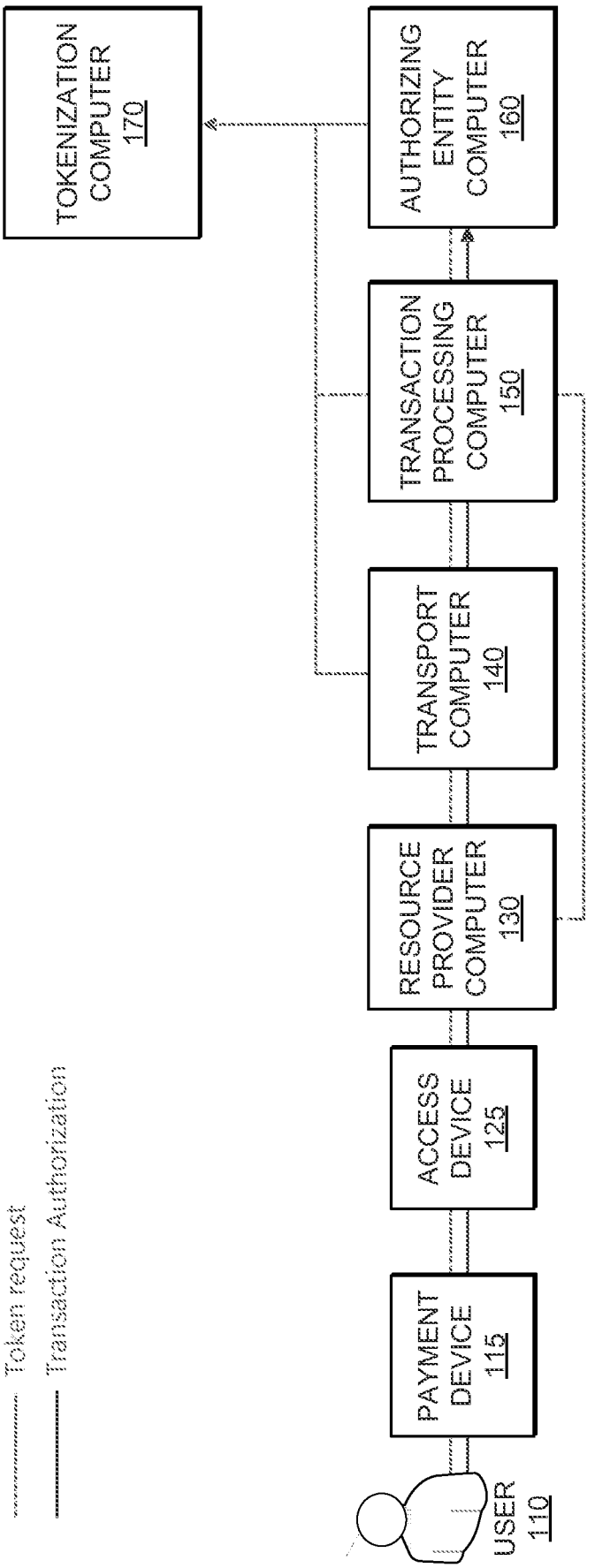

TOKENIZATION COMPUTER 170
AUTHORIZING ENTITY COMPUTER 160
TRANSACTION PROCESSING COMPUTER 150
TRANSPORT COMPUTER 140
RESOURCE PROVIDER COMPUTER 130
ACCESS DEVICE 125
PAYMENT DEVICE 115
USER 110
Token request
Transaction Authorization
100

FIG. 1

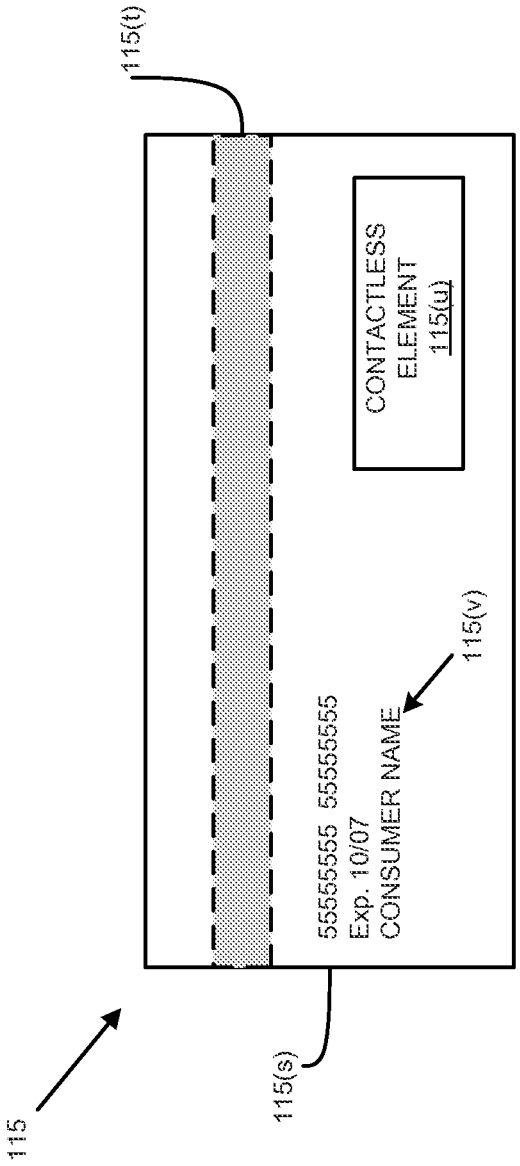

115(t)
CONTACTLESS ELEMENT 115(u)
55555555 55555555
Exp. 10/07
CONSUMER NAME
115(v)
115(s)
115

FIG. 2

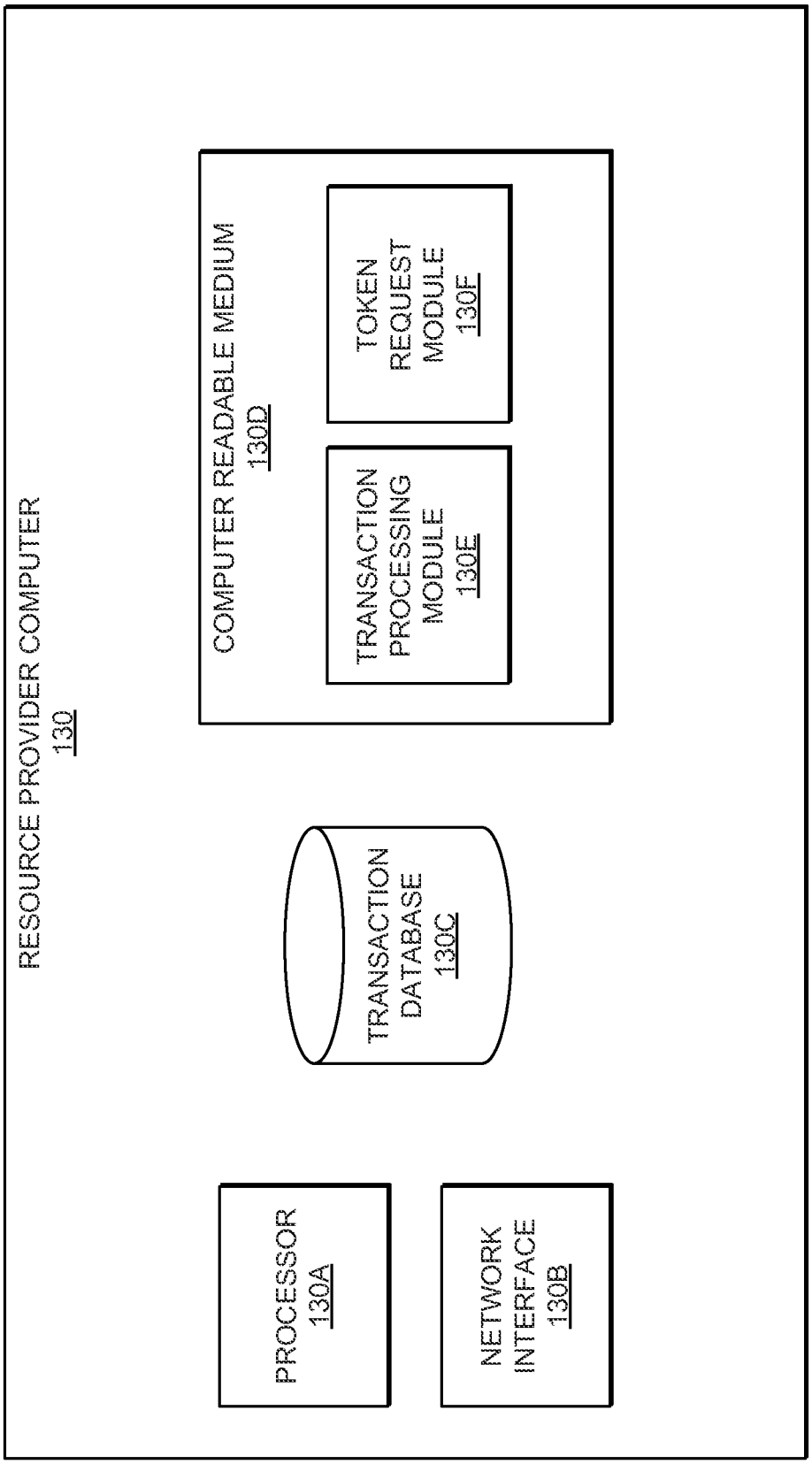

RESOURCE PROVIDER COMPUTER
130
COMPUTER READABLE MEDIUM
130D
TRANSACTION PROCESSING MODULE
130E
TOKEN REQUEST MODULE
130F
TRANSACTION DATABASE
130C
PROCESSOR
130A
NETWORK INTERFACE
130B

FIG. 3

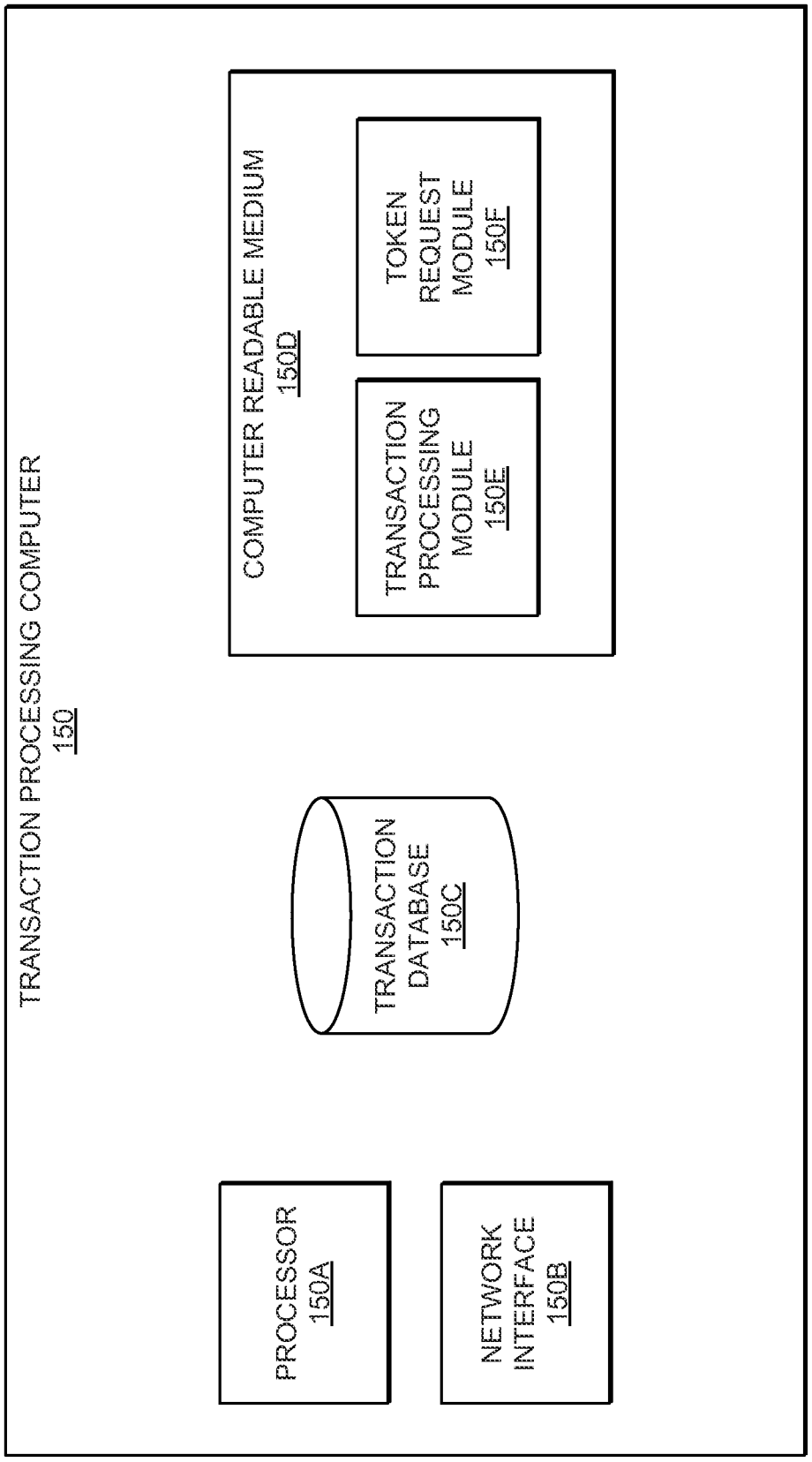

TRANSACTION PROCESSING COMPUTER
150
COMPUTER READABLE MEDIUM
150D
TOKEN REQUEST MODULE
150F
TRANSACTION PROCESSING MODULE
150E
TRANSACTION DATABASE
150C
PROCESSOR
150A
NETWORK INTERFACE
150B

FIG. 4

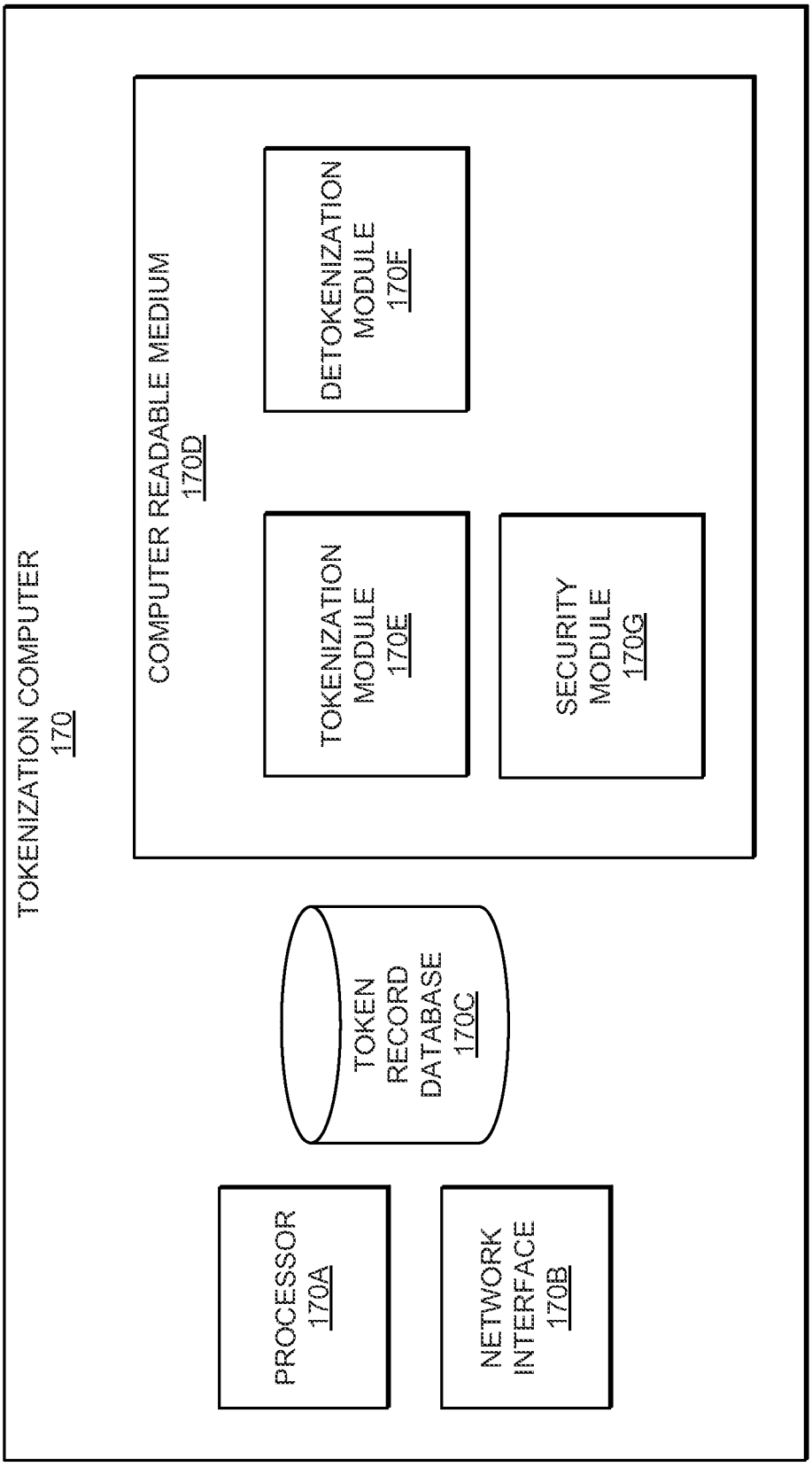

TOKENIZATION COMPUTER
170
COMPUTER READABLE MEDIUM
170D
DETOKENIZATION MODULE
170F
TOKENIZATION MODULE
170E
SECURITY MODULE
170G
TOKEN RECORD DATABASE
170C
PROCESSOR
170A
NETWORK INTERFACE
170B

FIG. 5

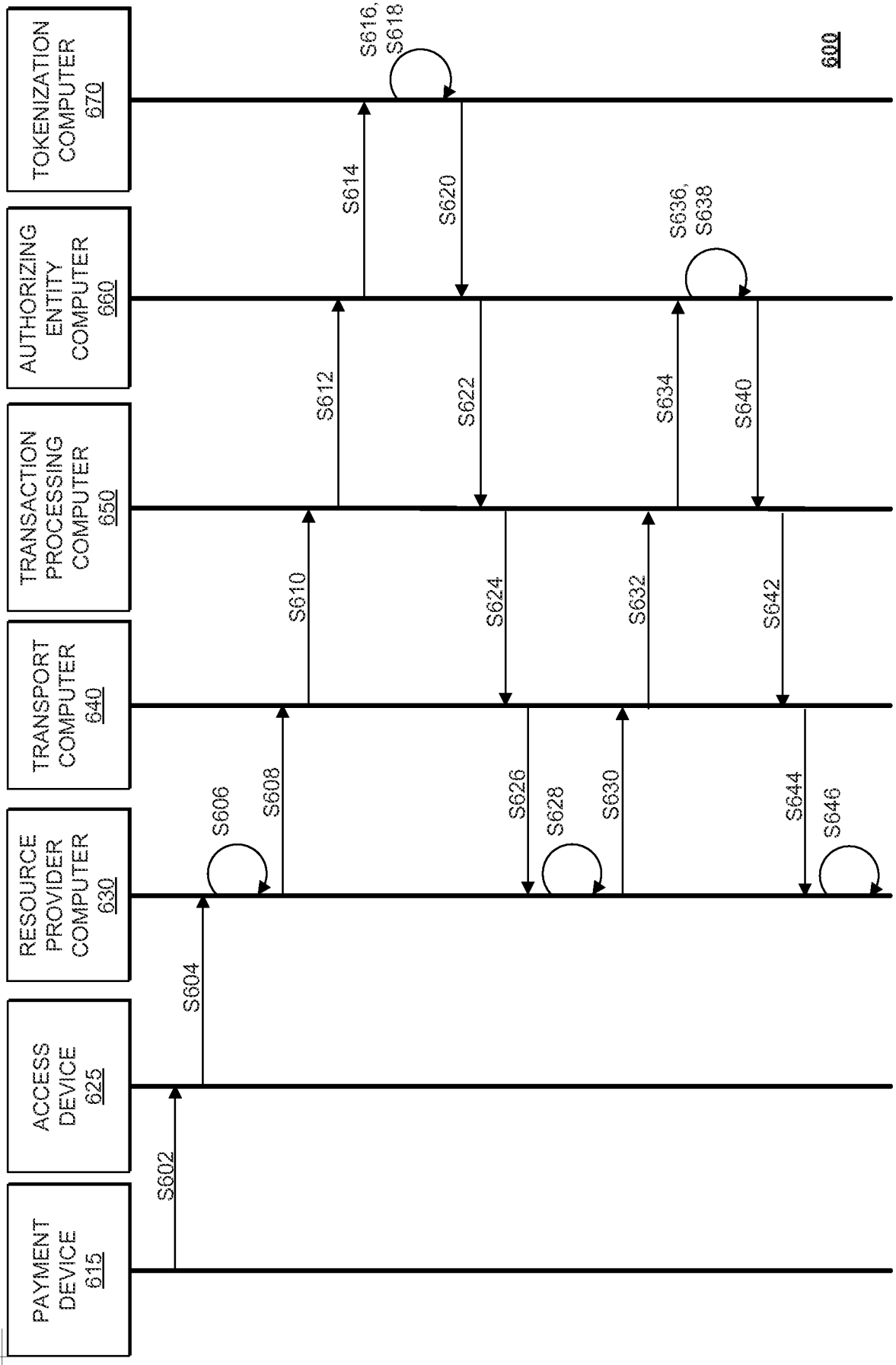

PAYMENT DEVICE 615
ACCESS DEVICE 625
RESOURCE PROVIDER COMPUTER 630
TRANSPORT COMPUTER 640
TRANSACTION PROCESSING COMPUTER 650
AUTHORIZING ENTITY COMPUTER 660
TOKENIZATION COMPUTER 670
600
S602
S604
S606
S608
S610
S612
S614
S616, S618
S620
S622
S624
S626
S628
S630
S632
S634
S636, S638
S640
S642
S644
S646

FIG. 6

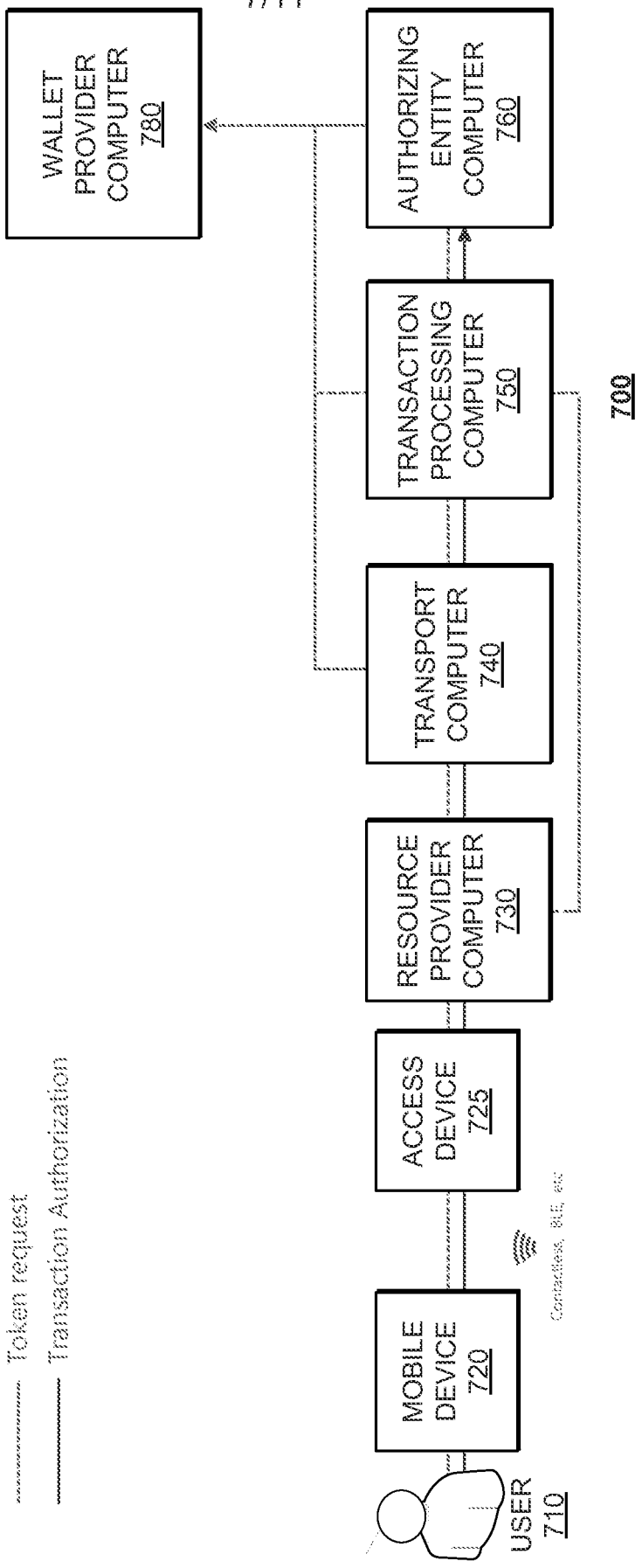

WALLET PROVIDER COMPUTER 780
AUTHORIZING ENTITY COMPUTER 760
TRANSACTION PROCESSING COMPUTER 750
TRANSPORT COMPUTER 740
RESOURCE PROVIDER COMPUTER 730
ACCESS DEVICE 725
MOBILE DEVICE 720
USER 710
700
Token request
Transaction Authorization
Contactless, BLE, etc

FIG. 7

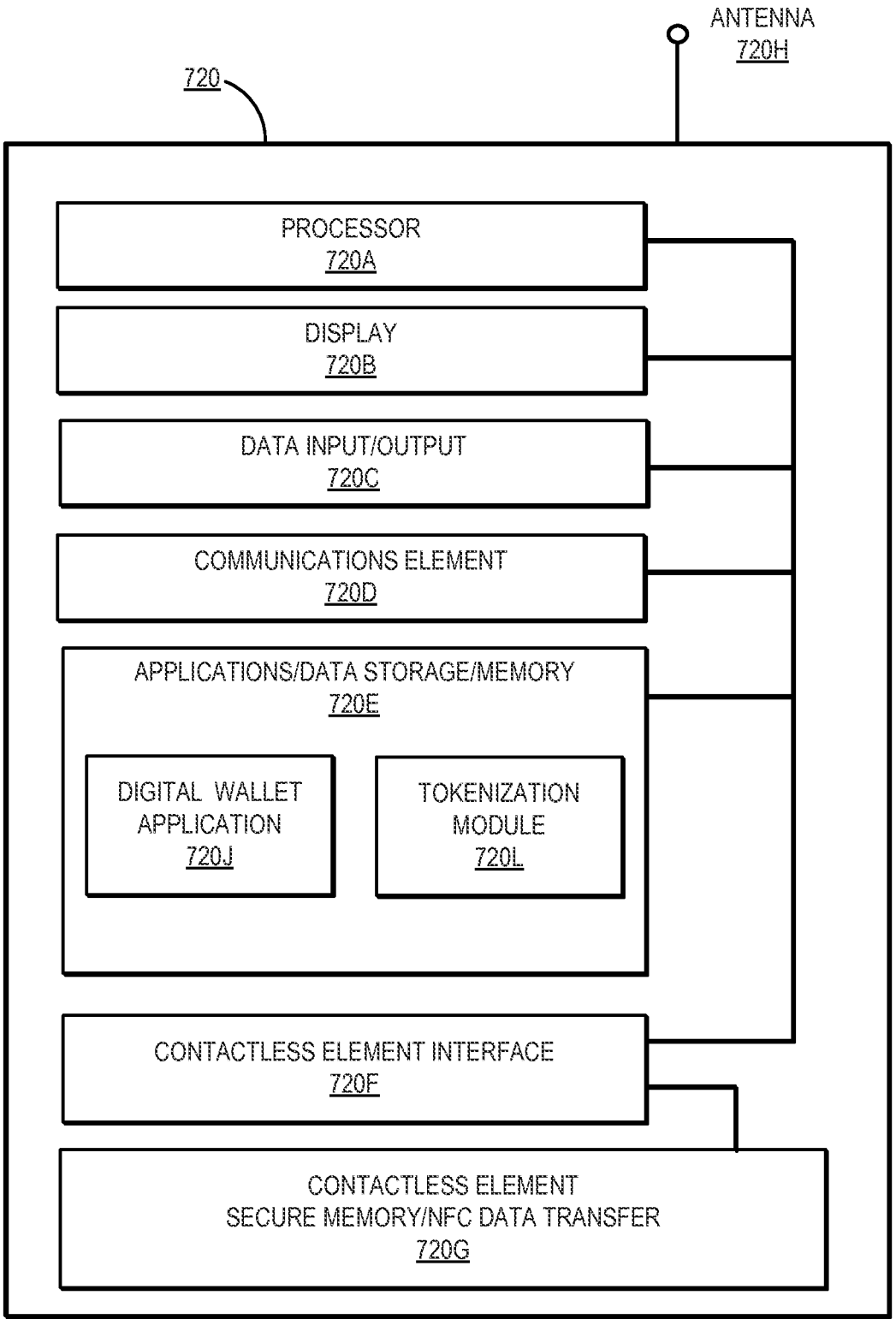

ANTENNA
720H
720
PROCESSOR
720A
DISPLAY
720B
DATA INPUT/OUTPUT
720C
COMMUNICATIONS ELEMENT
720D
APPLICATIONS/DATA STORAGE/MEMORY
720E
DIGITAL WALLET
APPLICATION
720J
TOKENIZATION
MODULE
720L
CONTACTLESS ELEMENT INTERFACE
720F
CONTACTLESS ELEMENT
SECURE MEMORY/NFC DATA TRANSFER
720G

FIG. 8

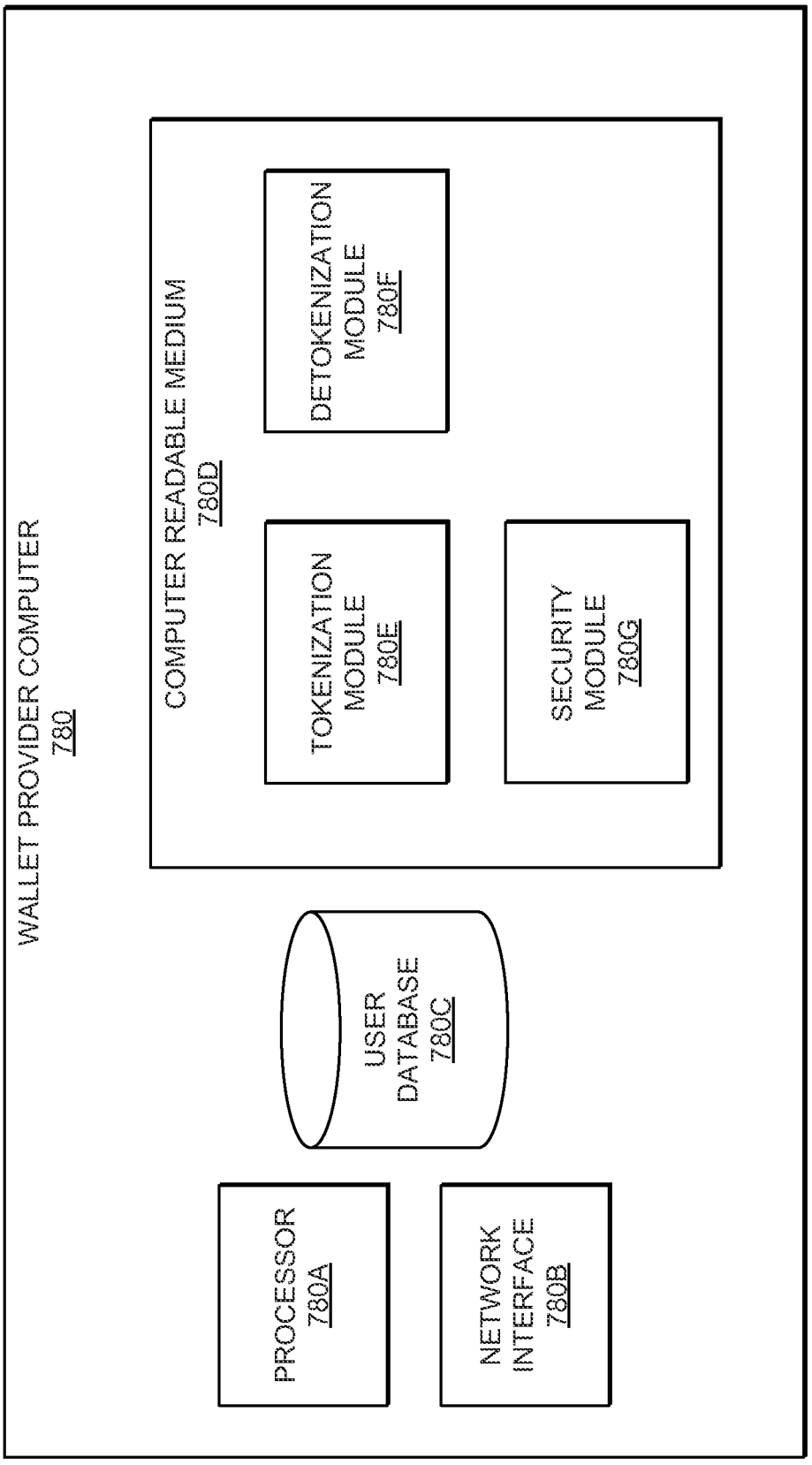

WALLET PROVIDER COMPUTER
780
COMPUTER READABLE MEDIUM
780D
DETOKENIZATION MODULE
780F
TOKENIZATION MODULE
780E
SECURITY MODULE
780G
USER DATABASE
780C
PROCESSOR
780A
NETWORK INTERFACE
780B

FIG. 9

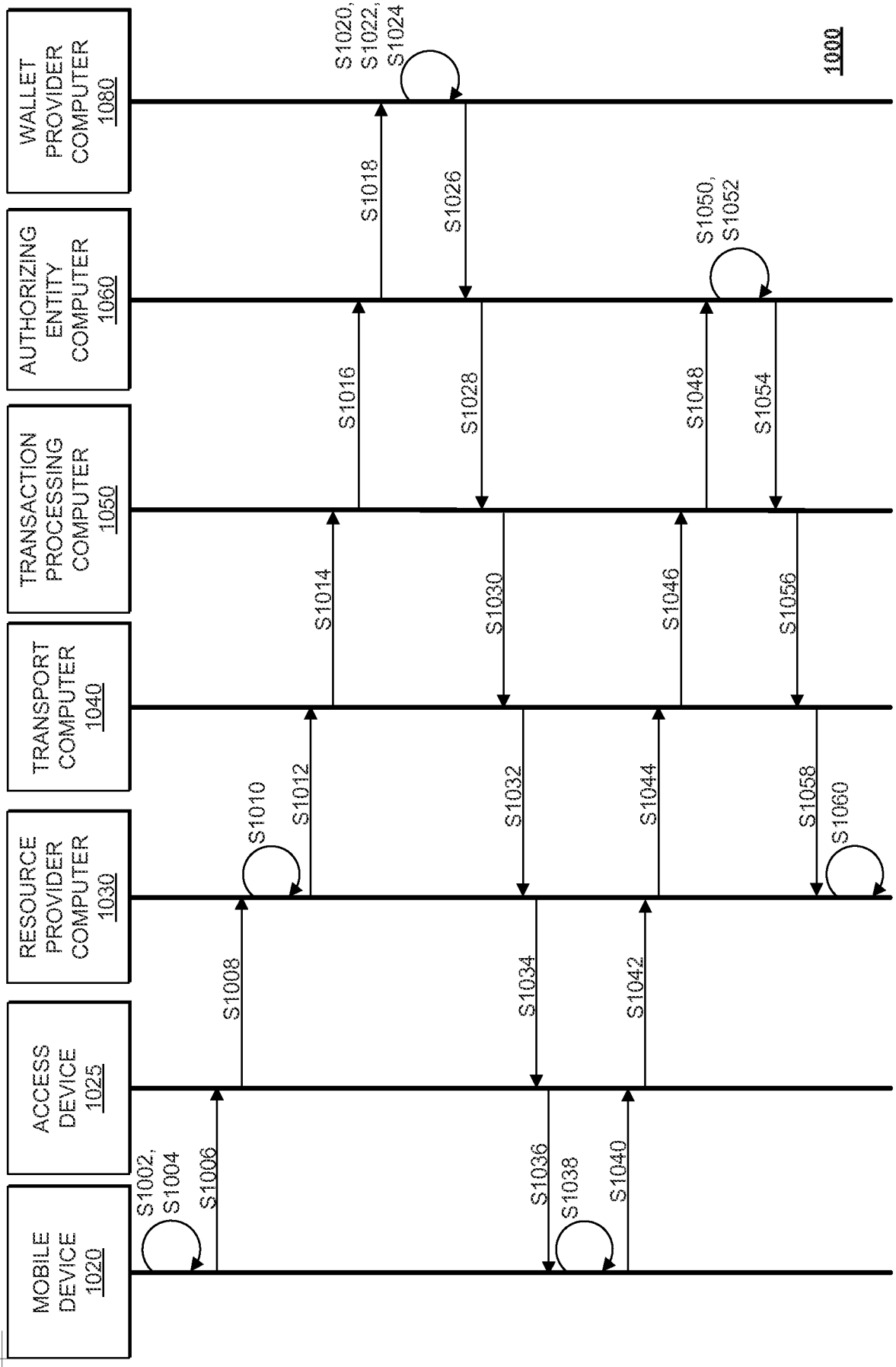

MOBILE DEVICE 1020
ACCESS DEVICE 1025
RESOURCE PROVIDER COMPUTER 1030
TRANSPORT COMPUTER 1040
TRANSACTION PROCESSING COMPUTER 1050
AUTHORIZING ENTITY COMPUTER 1060
WALLET PROVIDER COMPUTER 1080
1000
S1002, S1004
S1006
S1008
S1010
S1012
S1014
S1016
S1018
S1020, S1022, S1024
S1026
S1028
S1030
S1032
S1034
S1036
S1038
S1040
S1042
S1044
S1046
S1048
S1050, S1052
S1054
S1056
S1058
S1060

FIG. 10

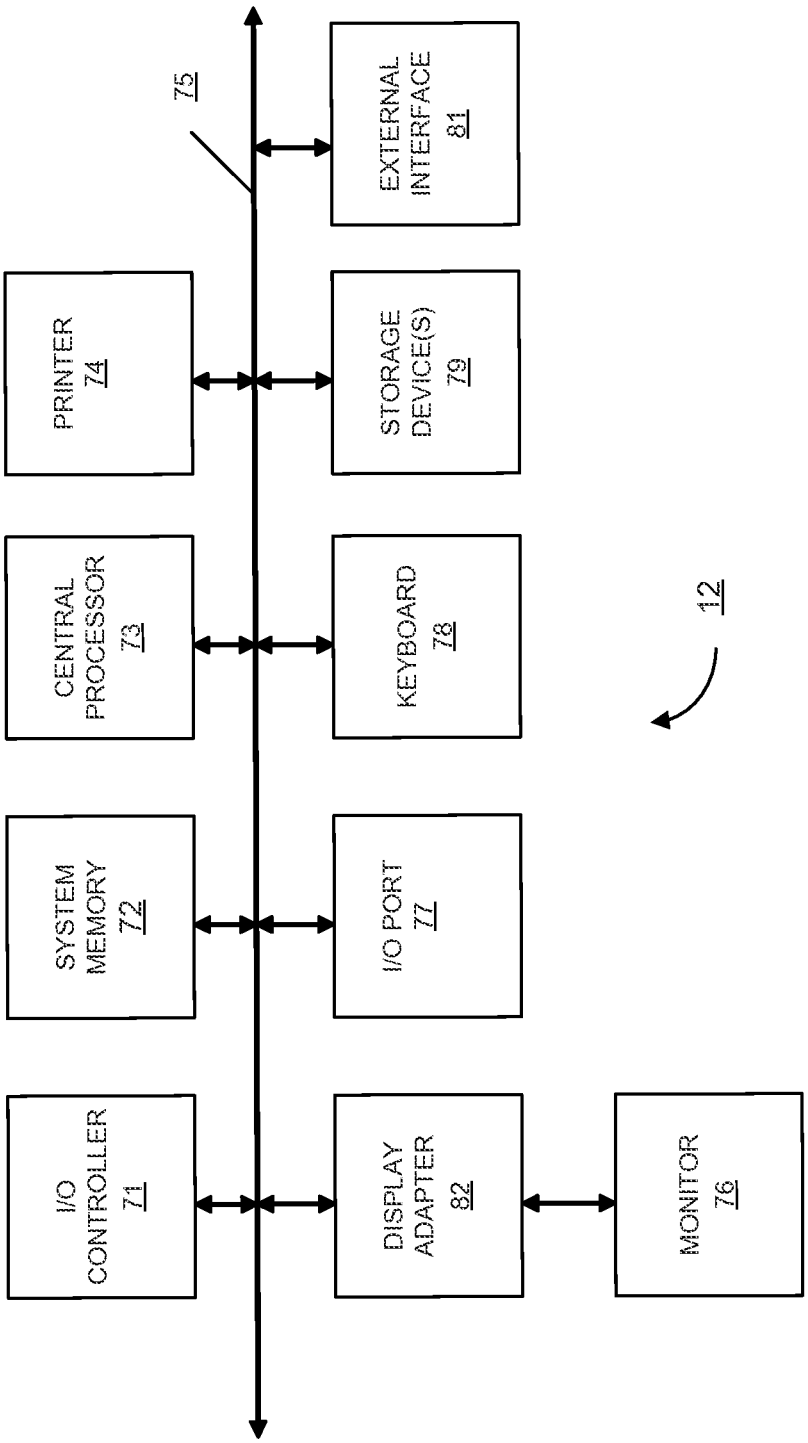

75
EXTERNAL INTERFACE 81
PRINTER 74
STORAGE DEVICE(S) 79
CENTRAL PROCESSOR 73
KEYBOARD 78
12
SYSTEM MEMORY 72
I/O PORT 77
I/O CONTROLLER 71
DISPLAY ADAPTER 82
MONITOR 76

FIG. 11