

WHAT IS CLAIMED IS:

1. A method comprising:
providing, by a first service provider application of a plurality of service provider applications on a communication device to a first service provider computer, a first request for a first application token;
receiving, by the first service provider application on the communication device, a token container including an encrypted application token from the first service provider computer, the encrypted application token corresponding to the first application token, the token container associated with a container identifier and a token state associated with the encrypted application token, the container identifier and the token state maintained by a token service computer, the token state including at least one of a newly generated token, a redeemed token, or a value added token;
receiving, by an account management application on the communication device from the first service provider application on the communication device, the token container, the token service computer in communication with the first service provider computer, the first application token;
storing the encrypted application token in the token container in the account management application; and
providing, by the account management application on the communication device to the token service computer, the encrypted application token.
2. The method of claim 1, wherein the token service computer and the first service provider computer have respective cryptographic keys of a cryptographic key pair.
3. The method of claim 2, wherein the cryptographic key pair is a symmetric key pair.
4. The method of claim 1, further comprising:
providing, by a second service provider application on the communication device to a second service provider computer, a second request for a second application token;

receiving, by the account management application on the communication device from the token service computer in communication with the second service provider computer, the second application token; and

storing the second application token in the token container in the account management application.

5. A communication device comprising:
- a memory configured to store computer-executable instructions; and
 - a processor in communication with the memory configured to execute the computer-executable instructions to perform the steps of:
 - providing, by a first service provider application of a plurality of service provider applications on the communication device to a first service provider computer, a first request for a first application token;
 - receiving, by the first service provider application on the communication device, a token container including an encrypted application token from the first service provider computer, the encrypted application token corresponding to the first application token, the token container associated with a container identifier and a token state associated with the encrypted application token, the container identifier and the token state maintained by a token service computer, the token state including at least one of a newly generated token, a redeemed token, or a value added token;
 - receiving, by an account management application on the communication device from the first service provider application on the communication device, the token container, the token service computer in communication with the first service provider computer, the first application token;
 - storing the encrypted application token in the token container in the account management application; and
 - providing, by the account management application on the communication device to the token service computer, the encrypted application token.

6. The communication device of claim 5, wherein the token service computer and the first service provider computer have respective cryptographic keys of a cryptographic key pair.

7. The communication device of claim 6, wherein the cryptographic key pair is a symmetric key pair.

8. The communication device of claim 5, the steps further comprising:
providing, by a second service provider application on the communication device to a second service provider computer, a second request for a second application token;
receiving, by the account management application on the communication device from the token service computer in communication with the first service provider computer, the second application token; and
storing the second application token in the token container in the account management application.

9. A method comprising:
receiving, by a service provider computer from a service provider application of a plurality of service provider applications on a communication device, a request for an application token; and
transmitting, by the service provider computer, a provisioning request to a token service computer to provision the application token to a token container on an account management application on the communication device, wherein transmitting the provisioning request comprises:

transmitting, by the service provider computer to the service provider application, an encrypted application token; and

transmitting, by the service provider application to the token service computer, the provisioning request and the encrypted application token, the encrypted application token corresponding to the application token, the token container associated with a container identifier and a token state associated with the encrypted application token, the container identifier and the token state maintained by the token service computer, the token state including at least one of a newly generated token, a redeemed token, or a value added token.

10. The method of claim 9, wherein the token container is transmitted to the account management application with the application token.

11. The method of claim 9, wherein the service provider computer transmits the provisioning request directly to the token service computer.

12. The method of claim 9, wherein the token container is stored to the account management application prior to the receiving.