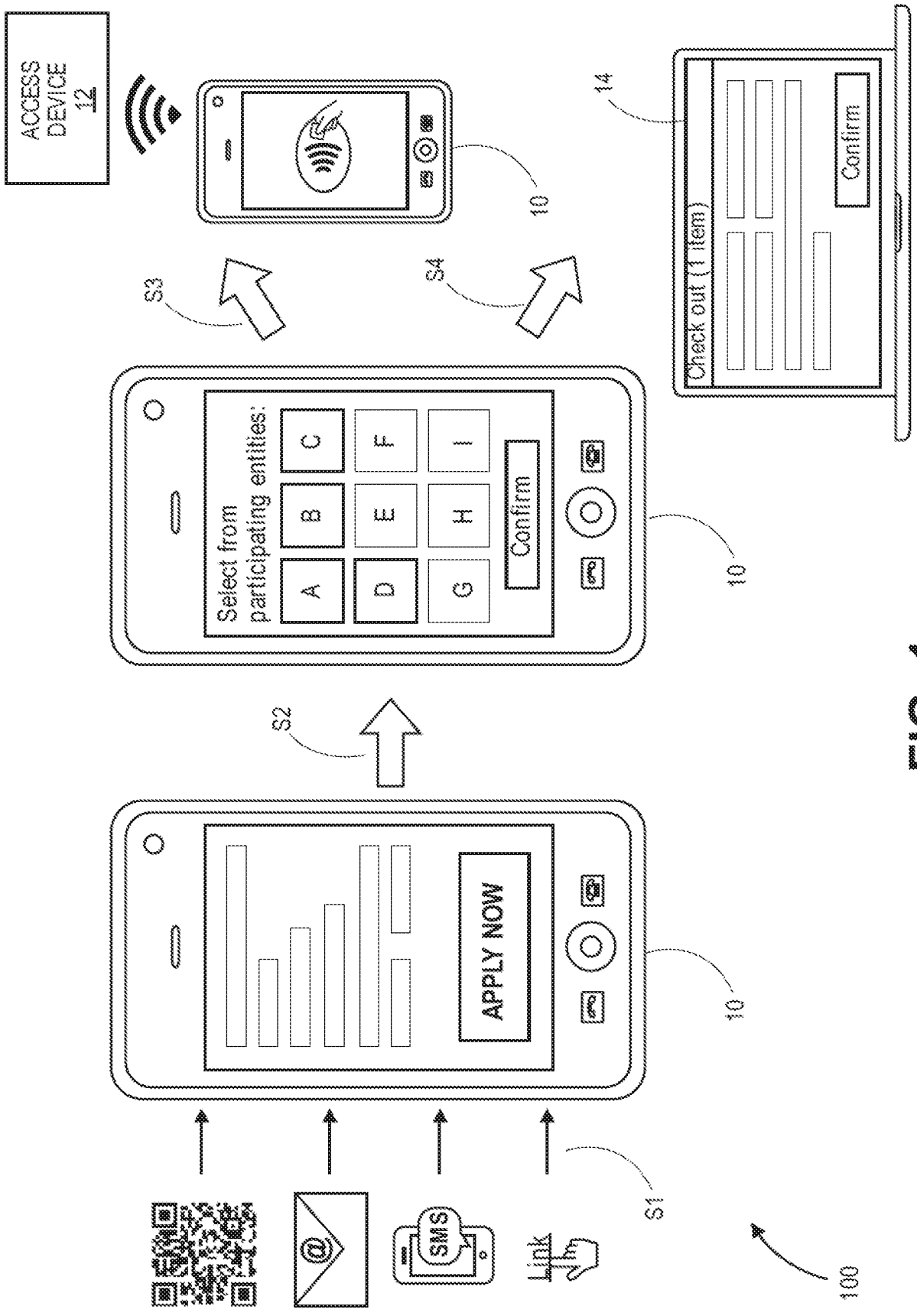

ACCESS DEVICE 12
10
14
Check out (1 item)
Confirm
S3
S4
Select from participating entities:
A
B
C
D
E
F
G
H
I
Confirm
10
S2
APPLY NOW
10
SMS
Link
S1
100

FIG. 1

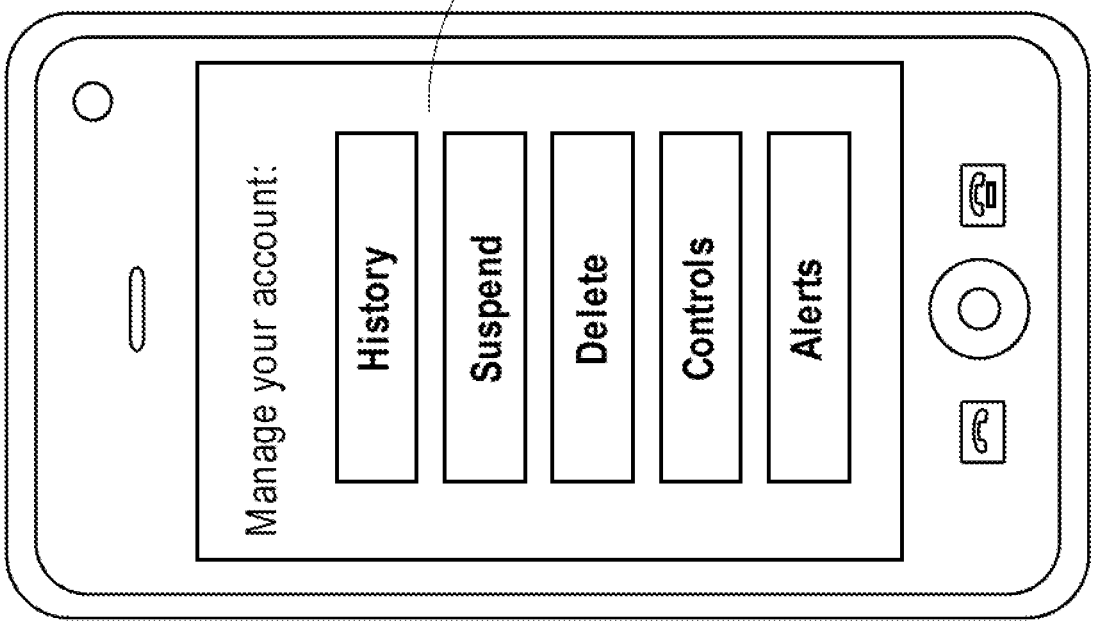

300
Manage your account:
History
Suspend
Delete
Controls
Alerts

FIG. 3

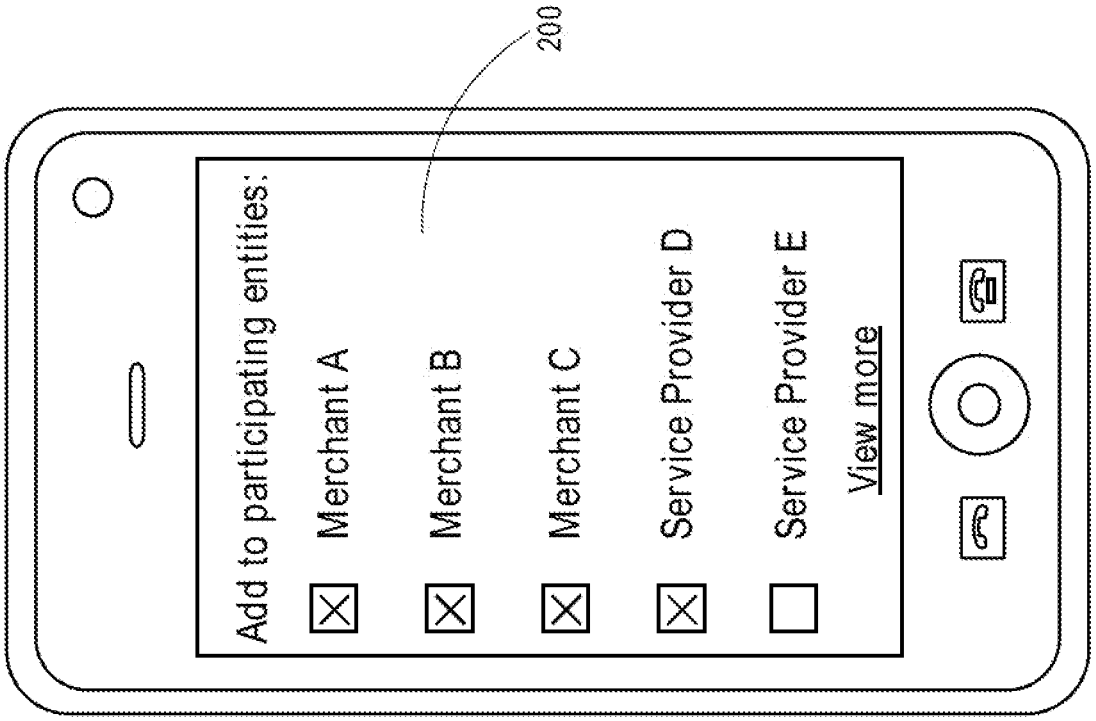

200
Add to participating entities:
Merchant A
Merchant B
Merchant C
Service Provider D
Service Provider E
View more

FIG. 2

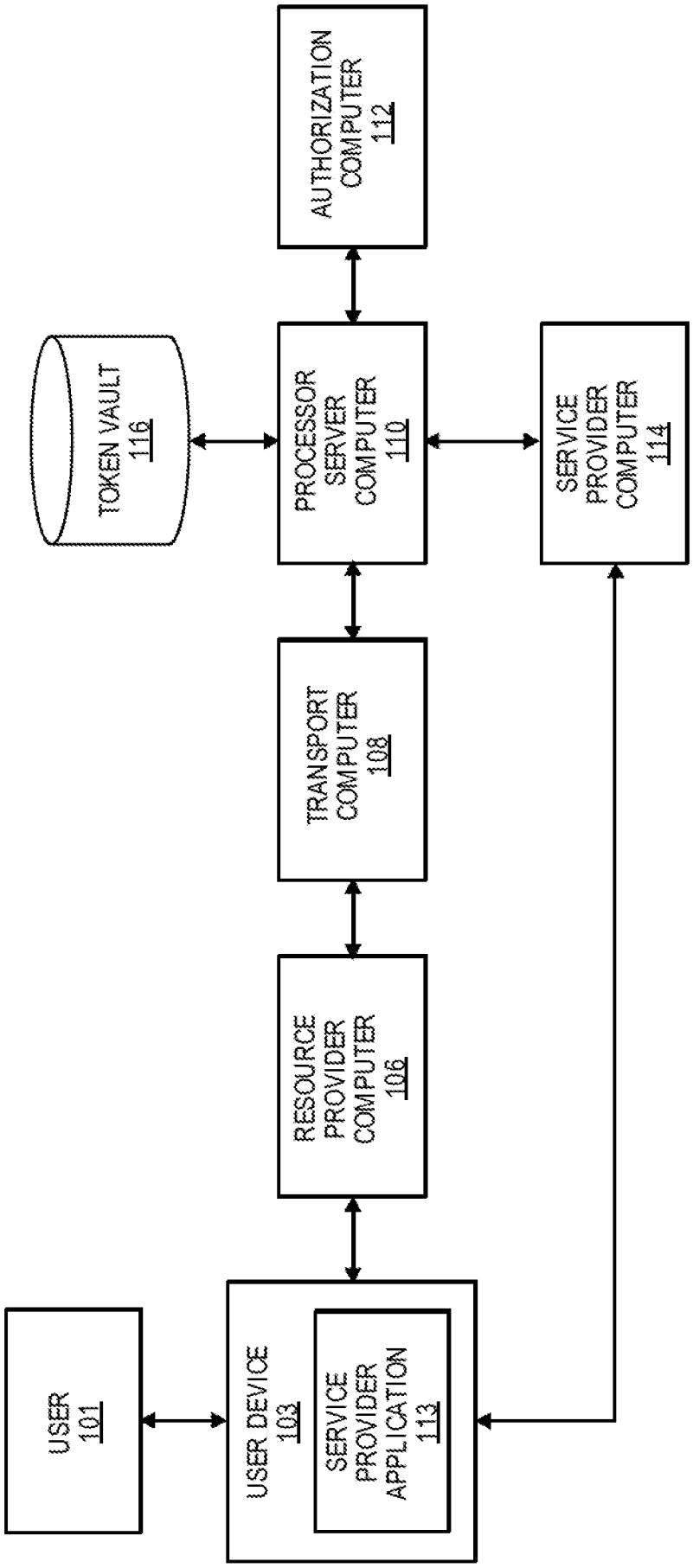

AUTHORIZATION COMPUTER 112
TOKEN VAULT 116
PROCESSOR SERVER COMPUTER 110
SERVICE PROVIDER COMPUTER 114
TRANSPORT COMPUTER 108
RESOURCE PROVIDER COMPUTER 106
USER 101
USER DEVICE 103
SERVICE PROVIDER APPLICATION 113
400

FIG. 4

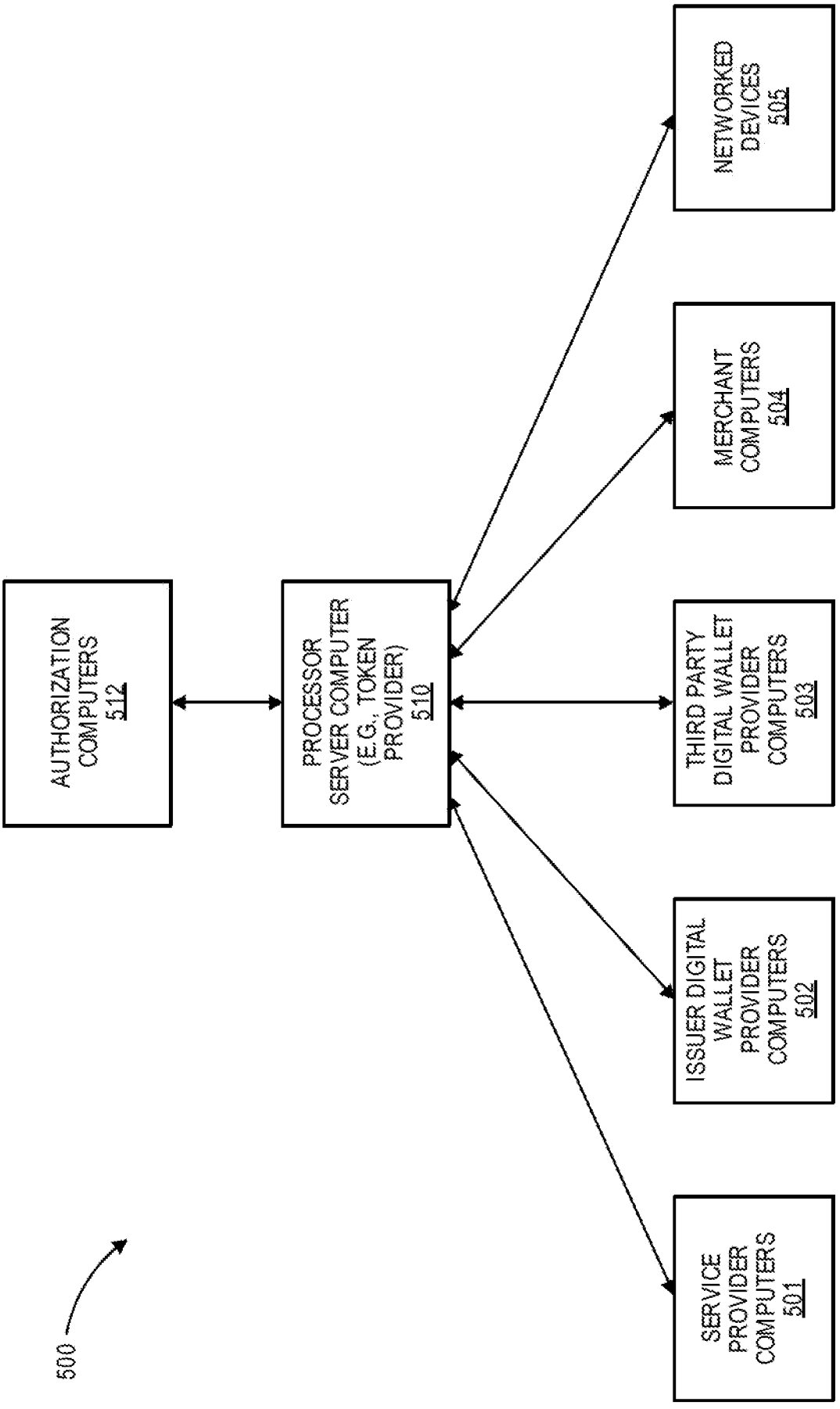

500
AUTHORIZATION COMPUTERS 512
PROCESSOR SERVER COMPUTER (E.G., TOKEN PROVIDER) 510
SERVICE PROVIDER COMPUTERS 501
ISSUER DIGITAL WALLET PROVIDER COMPUTERS 502
THIRD PARTY DIGITAL WALLET PROVIDER COMPUTERS 503
MERCHANT COMPUTERS 504
NETWORKED DEVICES 505

FIG. 5

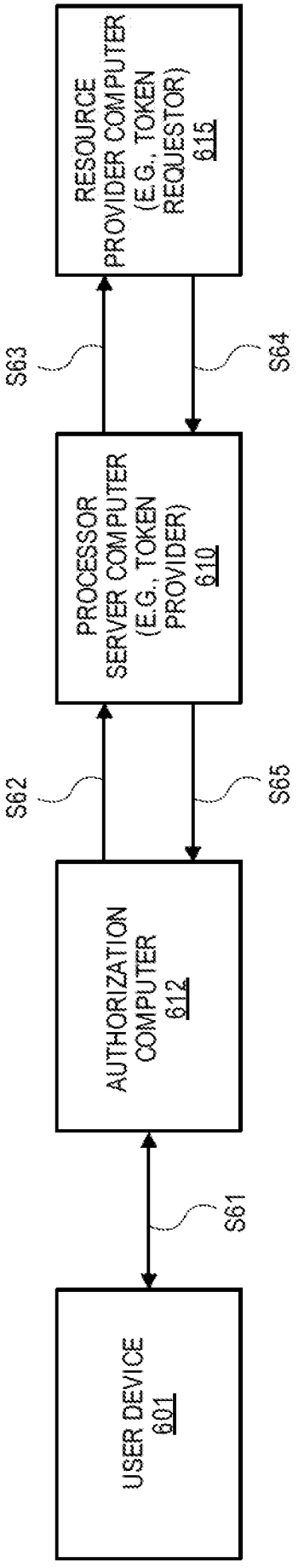

RESOURCE PROVIDER COMPUTER (E.G., TOKEN REQUESTOR) 615
PROCESSOR SERVER COMPUTER (E.G., TOKEN PROVIDER) 610
AUTHORIZATION COMPUTER 612
USER DEVICE 601
S61
S62
S63
S64
S65
600

FIG. 6

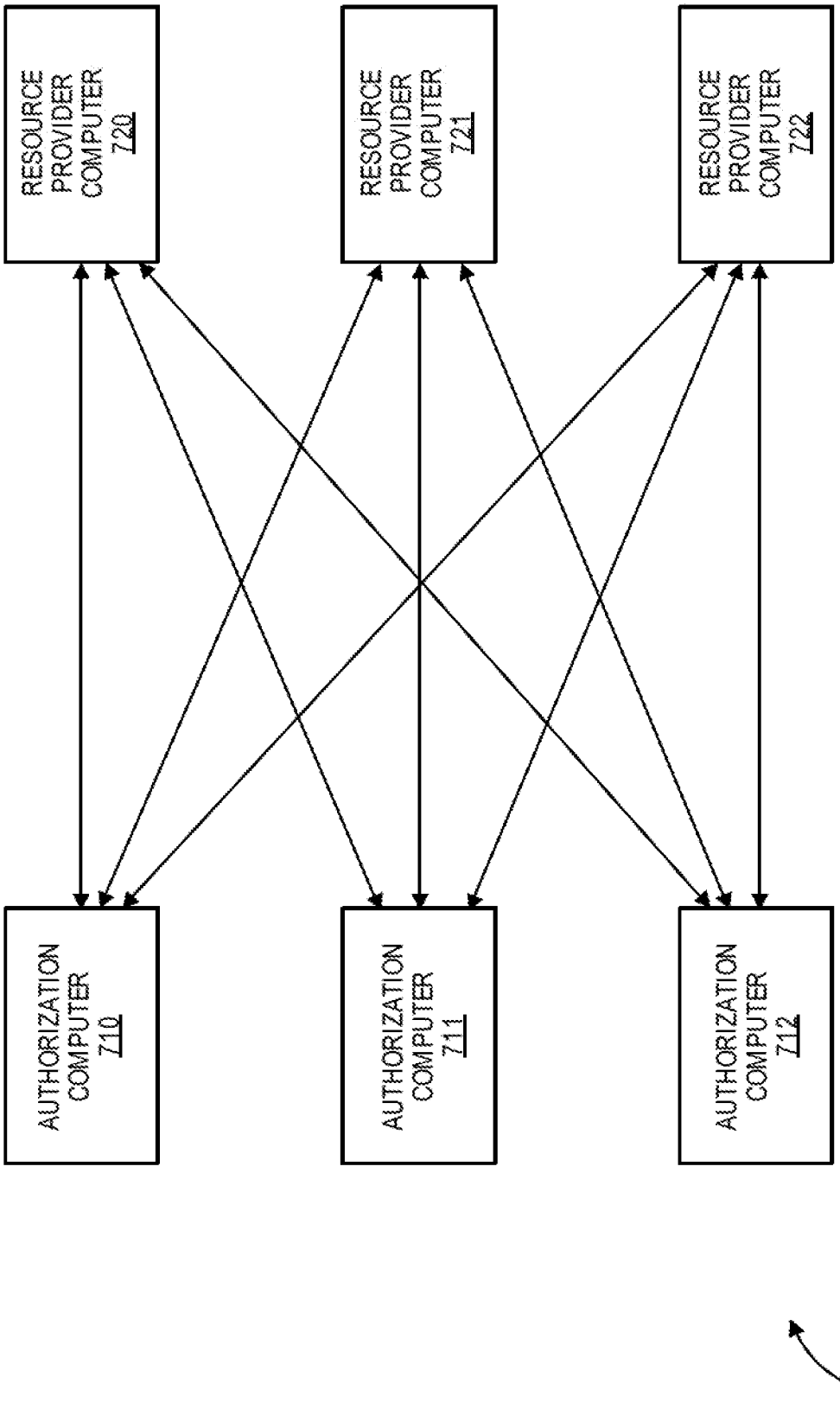

RESOURCE PROVIDER COMPUTER Z20
RESOURCE PROVIDER COMPUTER Z21
RESOURCE PROVIDER COMPUTER Z22
AUTHORIZATION COMPUTER Z10
AUTHORIZATION COMPUTER Z11
AUTHORIZATION COMPUTER Z12
700

FIG. 7

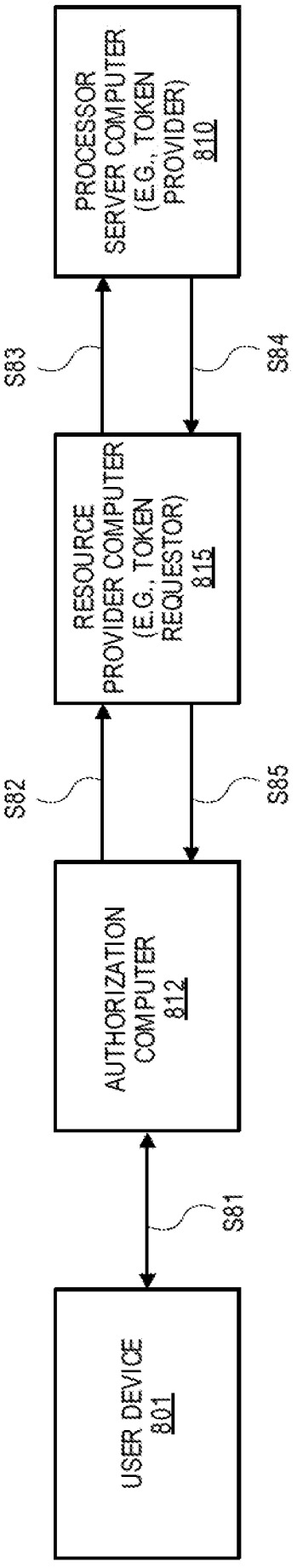

USER DEVICE
801
AUTHORIZATION
COMPUTER
812
RESOURCE
PROVIDER COMPUTER
(E.G., TOKEN
REQUESTOR)
815
PROCESSOR
SERVER COMPUTER
(E.G., TOKEN
PROVIDER)
810
S81
S82
S83
S84
S85
800

FIG. 8

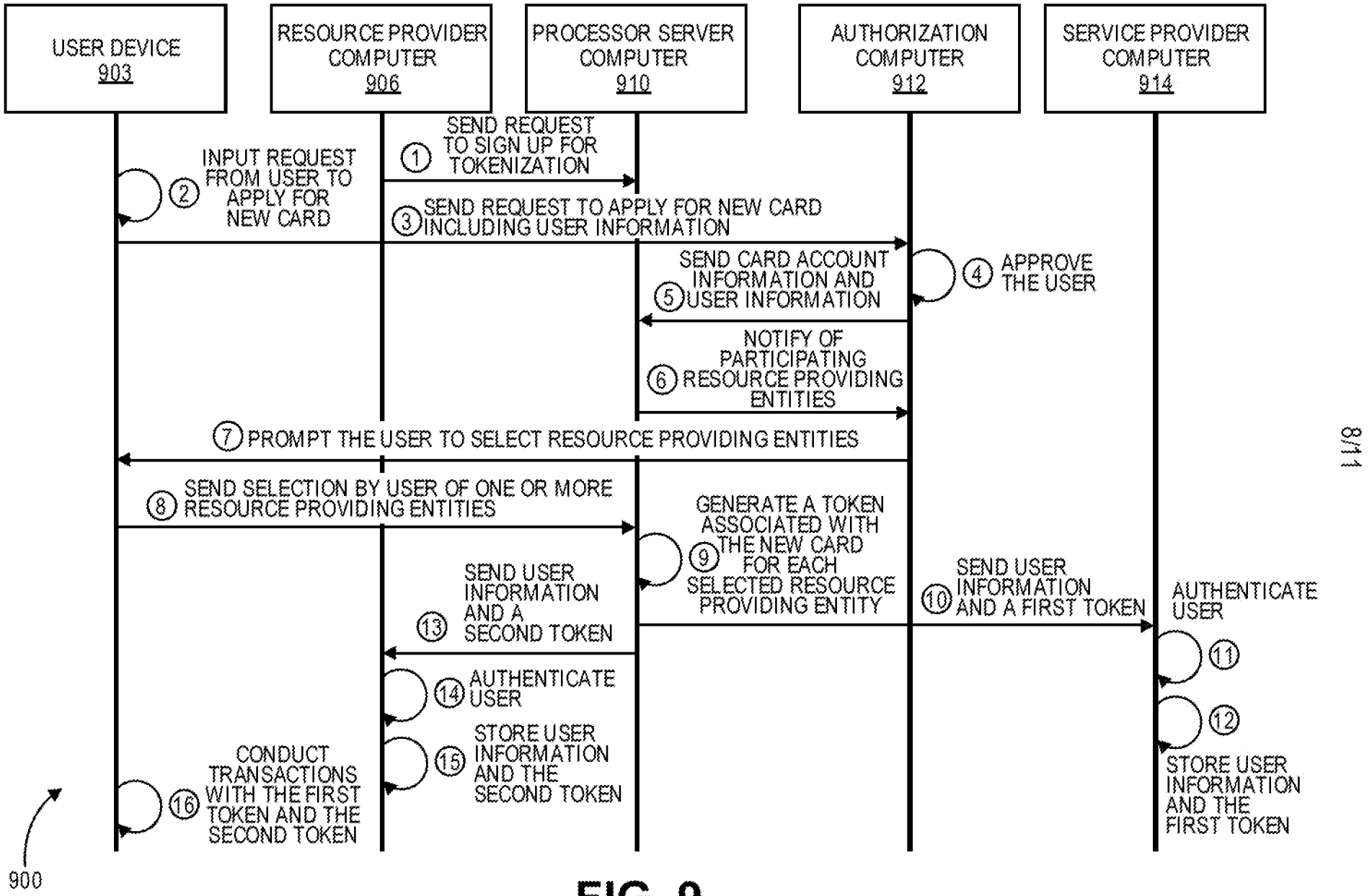

USER DEVICE
903
RESOURCE PROVIDER COMPUTER
906
PROCESSOR SERVER COMPUTER
910
AUTHORIZATION COMPUTER
912
SERVICE PROVIDER COMPUTER
914
1 SEND REQUEST TO SIGN UP FOR TOKENIZATION
2 INPUT REQUEST FROM USER TO APPLY FOR NEW CARD
3 SEND REQUEST TO APPLY FOR NEW CARD INCLUDING USER INFORMATION
4 APPROVE THE USER
5 SEND CARD ACCOUNT INFORMATION AND USER INFORMATION
6 NOTIFY OF PARTICIPATING RESOURCE PROVIDING ENTITIES
7 PROMPT THE USER TO SELECT RESOURCE PROVIDING ENTITIES
8 SEND SELECTION BY USER OF ONE OR MORE RESOURCE PROVIDING ENTITIES
9 GENERATE A TOKEN ASSOCIATED WITH THE NEW CARD FOR EACH SELECTED RESOURCE PROVIDING ENTITY
10 SEND USER INFORMATION AND A FIRST TOKEN
11 AUTHENTICATE USER
12 STORE USER INFORMATION AND THE FIRST TOKEN
13 SEND USER INFORMATION AND A SECOND TOKEN
14 AUTHENTICATE USER
15 STORE USER INFORMATION AND THE SECOND TOKEN
16 CONDUCT TRANSACTIONS WITH THE FIRST TOKEN AND THE SECOND TOKEN
900

FIG. 9

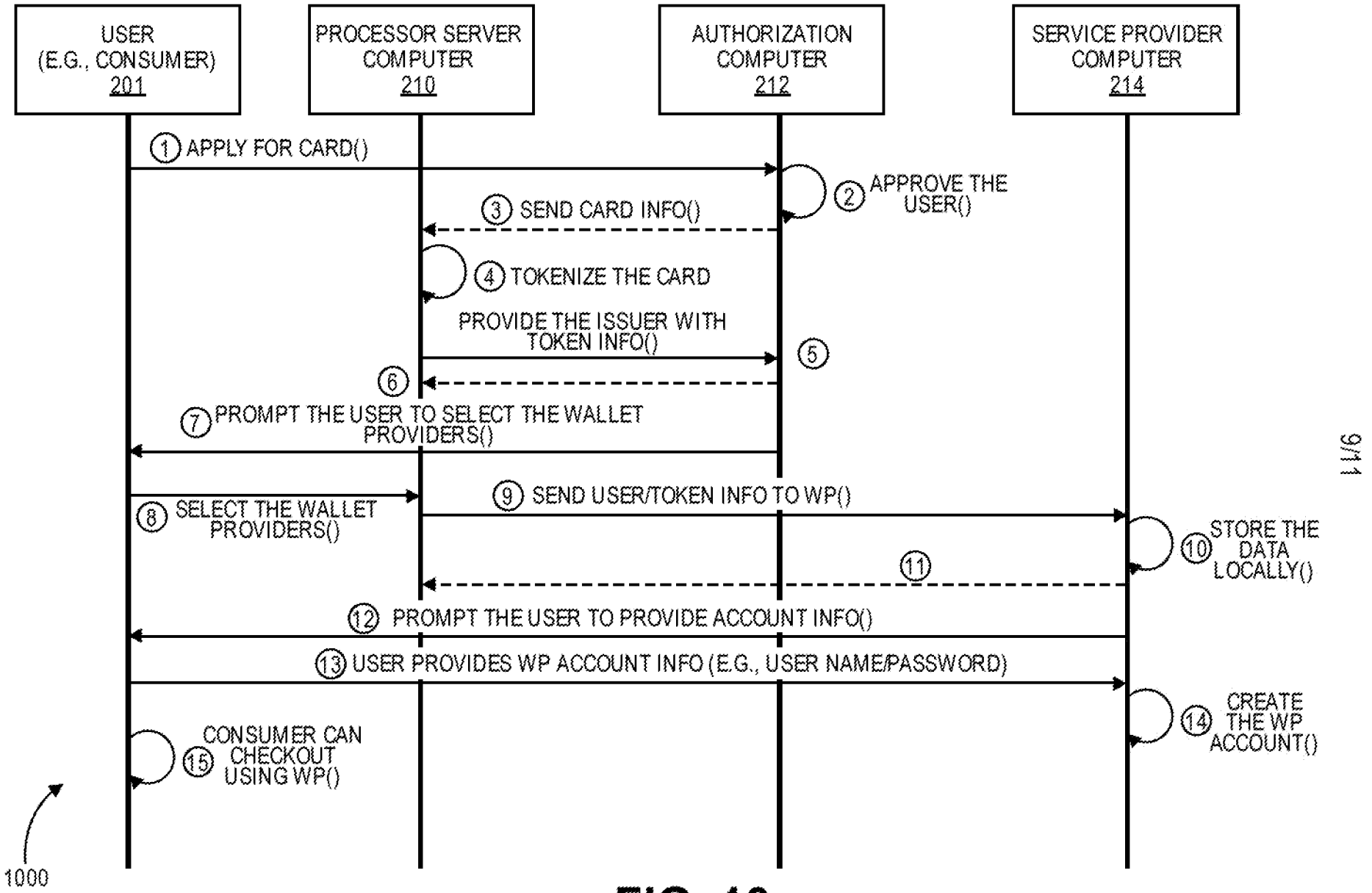

USER
(E.G., CONSUMER)
201
PROCESSOR SERVER
COMPUTER
210
AUTHORIZATION
COMPUTER
212
SERVICE PROVIDER
COMPUTER
214
1 APPLY FOR CARD()
2 APPROVE THE USER()
3 SEND CARD INFO()
4 TOKENIZE THE CARD
PROVIDE THE ISSUER WITH TOKEN INFO()
5
6
7 PROMPT THE USER TO SELECT THE WALLET PROVIDERS()
8 SELECT THE WALLET PROVIDERS()
9 SEND USER/TOKEN INFO TO WP()
10 STORE THE DATA LOCALLY()
11
12 PROMPT THE USER TO PROVIDE ACCOUNT INFO()
13 USER PROVIDES WP ACCOUNT INFO (E.G., USER NAME/PASSWORD)
14 CREATE THE WP ACCOUNT()
15 CONSUMER CAN CHECKOUT USING WP()
1000

FIG. 10

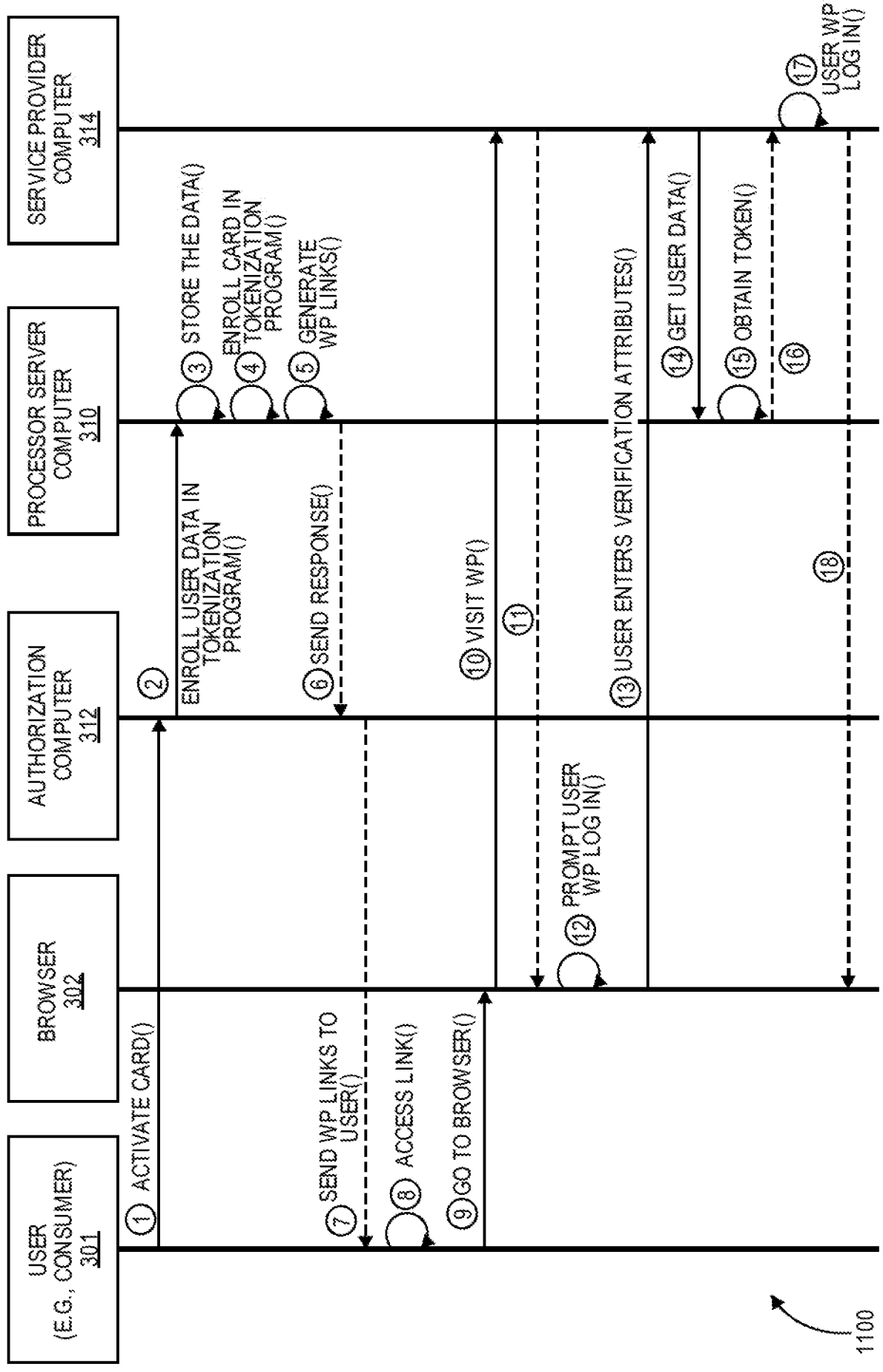

USER (E.G., CONSUMER) 301
BROWSER 302
AUTHORIZATION COMPUTER 312
PROCESSOR SERVER COMPUTER 310
SERVICE PROVIDER COMPUTER 314
1 ACTIVATE CARD()
2 ENROLL USER DATA IN TOKENIZATION PROGRAM()
3 STORE THE DATA()
4 ENROLL CARD IN TOKENIZATION PROGRAM()
5 GENERATE WP LINKS()
6 SEND RESPONSE()
7 SEND WP LINKS TO USER()
8 ACCESS LINK()
9 GO TO BROWSER()
10 VISIT WP()
11
12 PROMPT USER WP LOG IN()
13 USER ENTERS VERIFICATION ATTRIBUTES()
14 GET USER DATA()
15 OBTAIN TOKEN()
16
17 USER WP LOG IN()
18
1100

FIG. 11

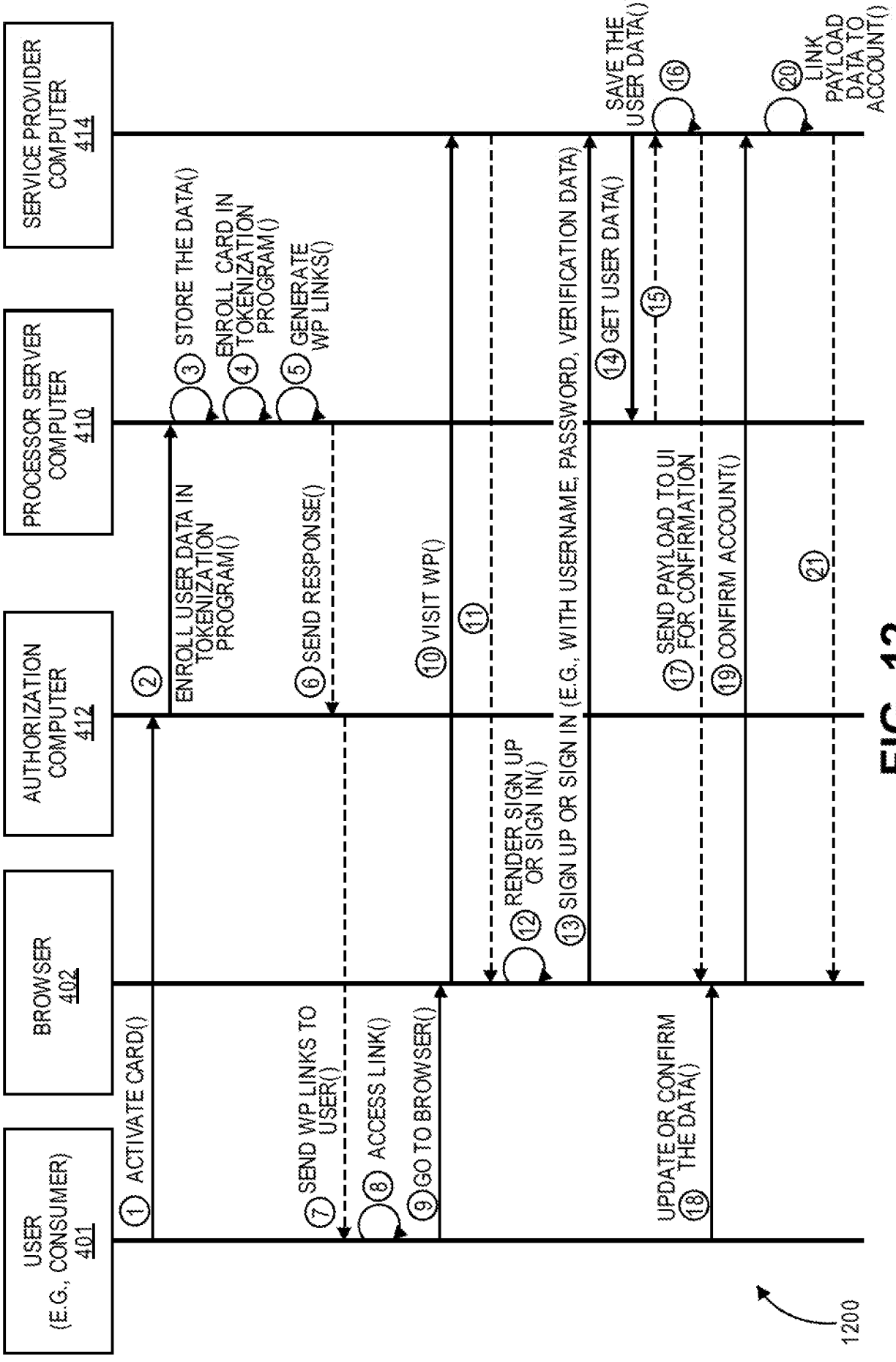

USER (E.G., CONSUMER) 401
BROWSER 402
AUTHORIZATION COMPUTER 412
PROCESSOR SERVER COMPUTER 410
SERVICE PROVIDER COMPUTER 414
1 ACTIVATE CARD()
2 ENROLL USER DATA IN TOKENIZATION PROGRAM()
3 STORE THE DATA()
4 ENROLL CARD IN TOKENIZATION PROGRAM()
5 GENERATE WP LINKS()
6 SEND RESPONSE()
7 SEND WP LINKS TO USER()
8 ACCESS LINK()
9 GO TO BROWSER()
10 VISIT WP()
11
12 RENDER SIGN UP OR SIGN IN()
13 SIGN UP OR SIGN IN (E.G., WITH USERNAME, PASSWORD, VERIFICATION DATA)
14 GET USER DATA()
15
16 SAVE THE USER DATA()
17 SEND PAYLOAD TO UI FOR CONFIRMATION
18 UPDATE OR CONFIRM THE DATA()
19 CONFIRM ACCOUNT()
20 LINK PAYLOAD DATA TO ACCOUNT()
21
1200

FIG. 12