

WHAT IS CLAIMED IS:

- 1 1. A method comprising:
2 receiving, by a network processing computer, an authorization request
3 message comprising a token and a cryptogram during an interaction between a
4 resource provider and a user;
5 determining, by the network processing computer, user credentials
6 associated with the token;
7 determining, by the network processing computer, a plan identifier based
8 on the authorization request message; and
9 providing, by the network processing computer, the plan identifier or plan
10 information associated with the plan identifier to an authorizing entity computer.
- 1 2. The method of claim 1 further comprising:
2 receiving and storing the plan identifier in a database, wherein determining
3 comprising retrieving the plan identifier from the database.
- 1 3. The method of claim 1, wherein a user device associated with the
2 user generates the cryptogram based on the plan identifier, and wherein determining
3 the plan identifier comprises decrypting the cryptogram to obtain the plan identifier.
- 1 4. The method of claim 3, wherein the user device provides the
2 cryptogram and the token to a resource provider computer associated with the resource
3 provider, and wherein the resource provider computer provides the authorization
4 request message to the network processing computer.
- 1 5. The method of claim 1, wherein providing, by the network
2 processing computer, the plan identifier to an authorizing entity computer, comprises
3 providing the plan identifier to the authorizing entity computer in a modified authorization
4 request message that is sent to the authorizing entity computer.

1 6. The method of claim 1, wherein providing, by the network
2 processing computer, the plan identifier to an authorizing entity computer, comprises
3 providing the plan identifier to the authorizing entity computer via an API.

1 7. The method of claim 1, wherein determining the user credentials
2 associated with the token comprises:
3 providing, by the network processing computer, the token to a token
4 provider computer, wherein the token provider computer determines the user
5 credentials associated with the token; and
6 receiving, by the network processing computer, the user credentials from
7 the token provider computer.

1 8. The method of claim 1 further comprising:
2 receiving, by the network processing computer, an authorization response
3 message from the authorizing entity computer, wherein the authorization response
4 message comprises an indication of whether or not the interaction is authorized.

1 9. The method of claim 8 further comprising:
2 providing, by the network processing computer, the user credentials to a
3 token provider computer, wherein the token provider computer determines the token
4 associated with the user credentials;
5 receiving, by the network processing computer, the token from the token
6 provider computer;
7 modifying, by the network processing computer, the authorization
8 response message to comprise at least the indication of whether or not the interaction is
9 authorized and the token; and
10 providing, by the network processing computer, the authorization
11 response message to a resource provider computer associated with the resource
12 provider.

1 10. The method of claim 1, wherein the authorization request message
2 is received from a resource provider computer associated with the resource provider,

3 and wherein prior to receiving the authorization request message, a user device
4 associated with the user receives one or more plans from a service provider computer
5 during the interaction, receives a selection of a plan of the one or more plans from the
6 user, determines a plan identifier based on the selected plan, obtains the token, and
7 provides the plan identifier and the token to the resource provider computer, wherein
8 the resource provider computer generates the authorization request message
9 comprising the token and provides the authorization request message to the network
10 processing computer.

1 11. A network processing computer comprising:
2 a processor; and
3 a computer readable medium coupled to the processor, the computer
4 readable medium comprising code, executable by the processor, for implementing a
5 method comprising:
6 receiving an authorization request message comprising a token and
7 a cryptogram during an interaction between a resource provider and a user;
8 determining user credentials associated with the token;
9 determining a plan identifier based on the authorization request
10 message; and
11 providing the plan identifier or plan information associated with the
12 plan identifier to an authorizing entity computer.

1 12. The network processing computer of claim 11, further comprising a
2 network interface coupled to the processor.

1 13. The network processing computer of claim 12, wherein a user
2 device associated with the user generates the cryptogram based on the plan identifier.

1 14. The network processing computer of claim 13, wherein the user
2 device provides the cryptogram and the token to a resource provider computer
3 associated with the resource provider, and wherein the resource provider computer
4 provides the authorization request message to the network processing computer.

1 15. The network processing computer of claim 11, wherein the method
2 further comprises storing the plan identifier along with the token in a database.

1 16. The network processing computer of claim 11 further comprising,
2 on the computer readable medium:
3 a communication module; and
4 a plan processing module.

1 17. The network processing computer of claim 11, wherein the user
2 credentials comprise a PAN.

1 18. A method comprising:
2 receiving, by a user device, one or more plans from a service provider
3 computer during an interaction between a user of the user device and a resource
4 provider of a resource provider computer;
5 receiving, by the user device, a selection of a plan of the one or more
6 plans from the user;
7 determining, by the user device, a plan identifier based on the selected
8 plan;
9 obtaining, by the user device, a token; and
10 providing, by the user device, the plan identifier and the token to the
11 resource provider computer.

1 19. The method of claim 18, wherein providing the plan identifier to the
2 resource provider computer comprises providing the plan identifier in encoded form in a
3 cryptogram.

1 20. The method of claim 19, wherein the method further comprises:
2 generating the cryptogram.