METHODS OF PAYMENT TOKEN LIFECYCLE MANAGEMENT ON A MOBILE DEVICE

ABSTRACT OF THE DISCLOSURE

A method includes maintaining a token database in a computer system, where the token database maps tokens to primary account numbers (PANs) for payment card accounts. The method further includes storing a respective entry in the token database for a token, with the token being mapped by the respective entry to a respective PAN and the respective PAN identifies a payment card account that belongs to a cardholder who uses a mobile device. The method also includes provisioning the token to the mobile device and determining at a subsequent point in time that a lifecycle event has occurred or will soon occur with respect to the token. In addition, the method includes updating the respective entry for the token in the token database in response to determining that the lifecycle event has occurred.

(Figure 2)