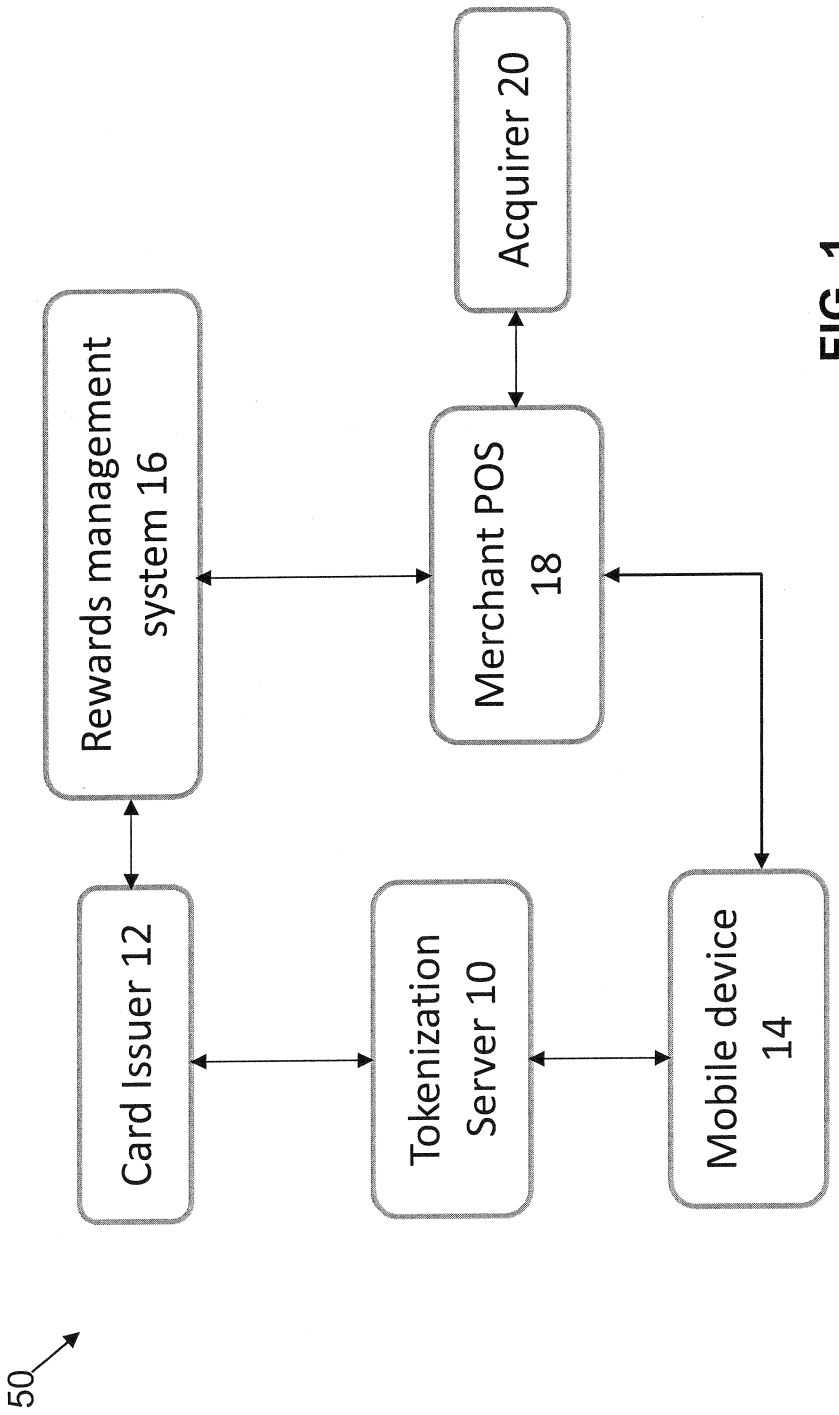

50
Card Issuer 12
Tokenization Server 10
Mobile device 14
Rewards management system 16
Merchant POS 18
Acquirer 20

FIG. 1

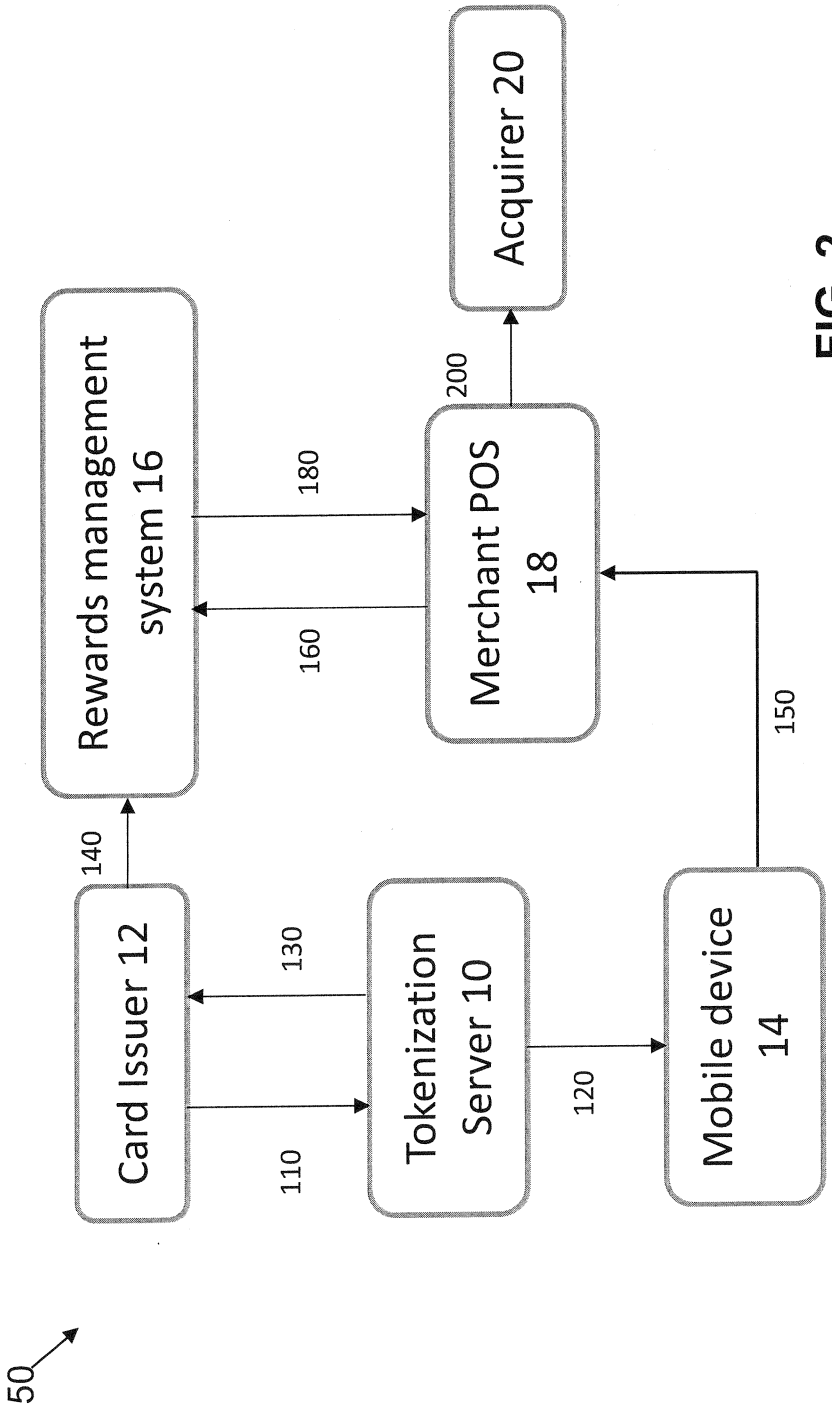

50
Card Issuer 12
Tokenization Server 10
Mobile device 14
Rewards management system 16
Merchant POS 18
Acquirer 20
110
120
130
140
150
160
180
200

FIG. 2

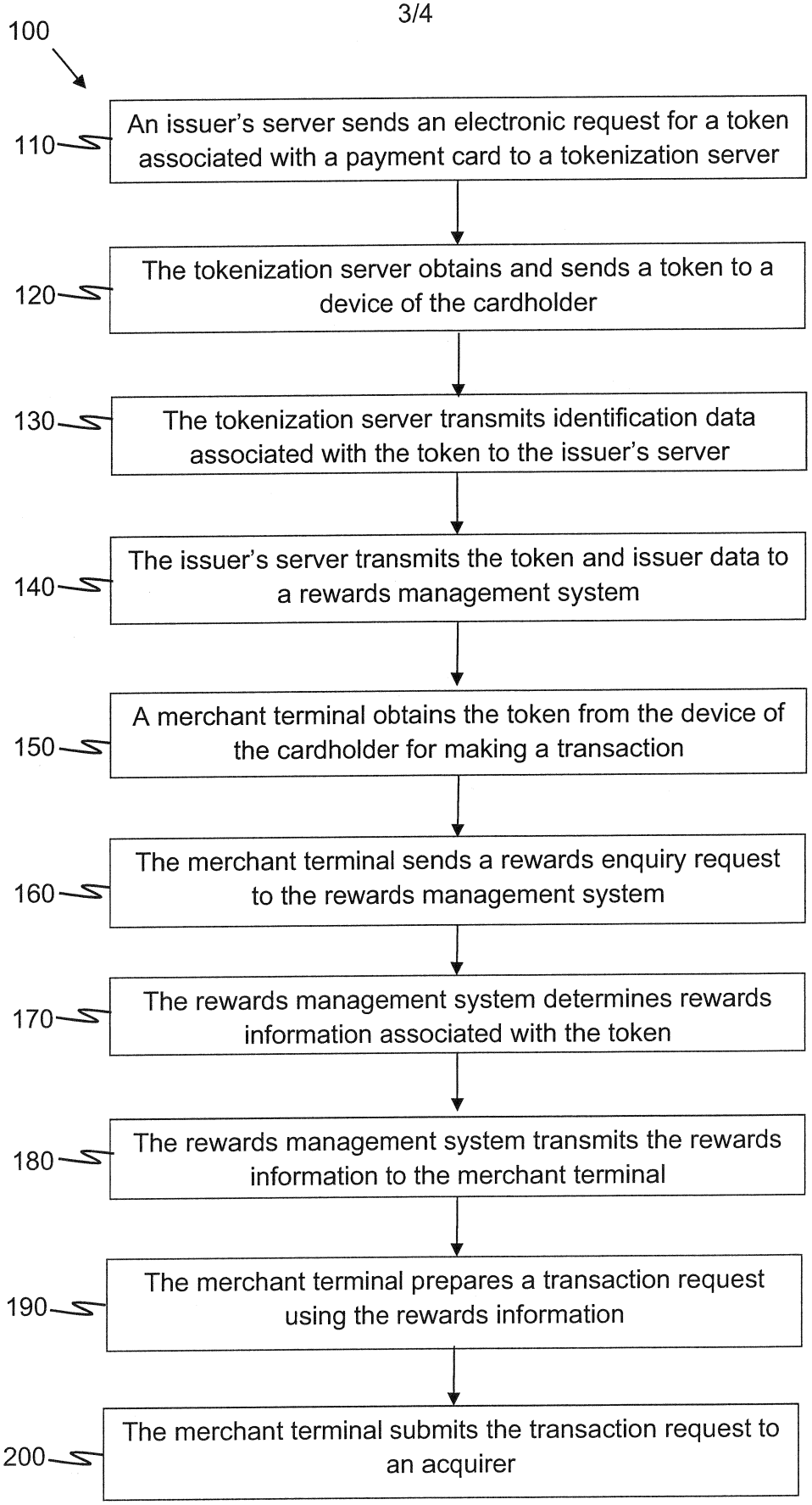

100
110
An issuer's server sends an electronic request for a token associated with a payment card to a tokenization server
120
The tokenization server obtains and sends a token to a device of the cardholder
130
The tokenization server transmits identification data associated with the token to the issuer's server
140
The issuer's server transmits the token and issuer data to a rewards management system
150
A merchant terminal obtains the token from the device of the cardholder for making a transaction
160
The merchant terminal sends a rewards enquiry request to the rewards management system
170
The rewards management system determines rewards information associated with the token
180
The rewards management system transmits the rewards information to the merchant terminal
190
The merchant terminal prepares a transaction request using the rewards information
200
The merchant terminal submits the transaction request to an acquirer

FIG. 3

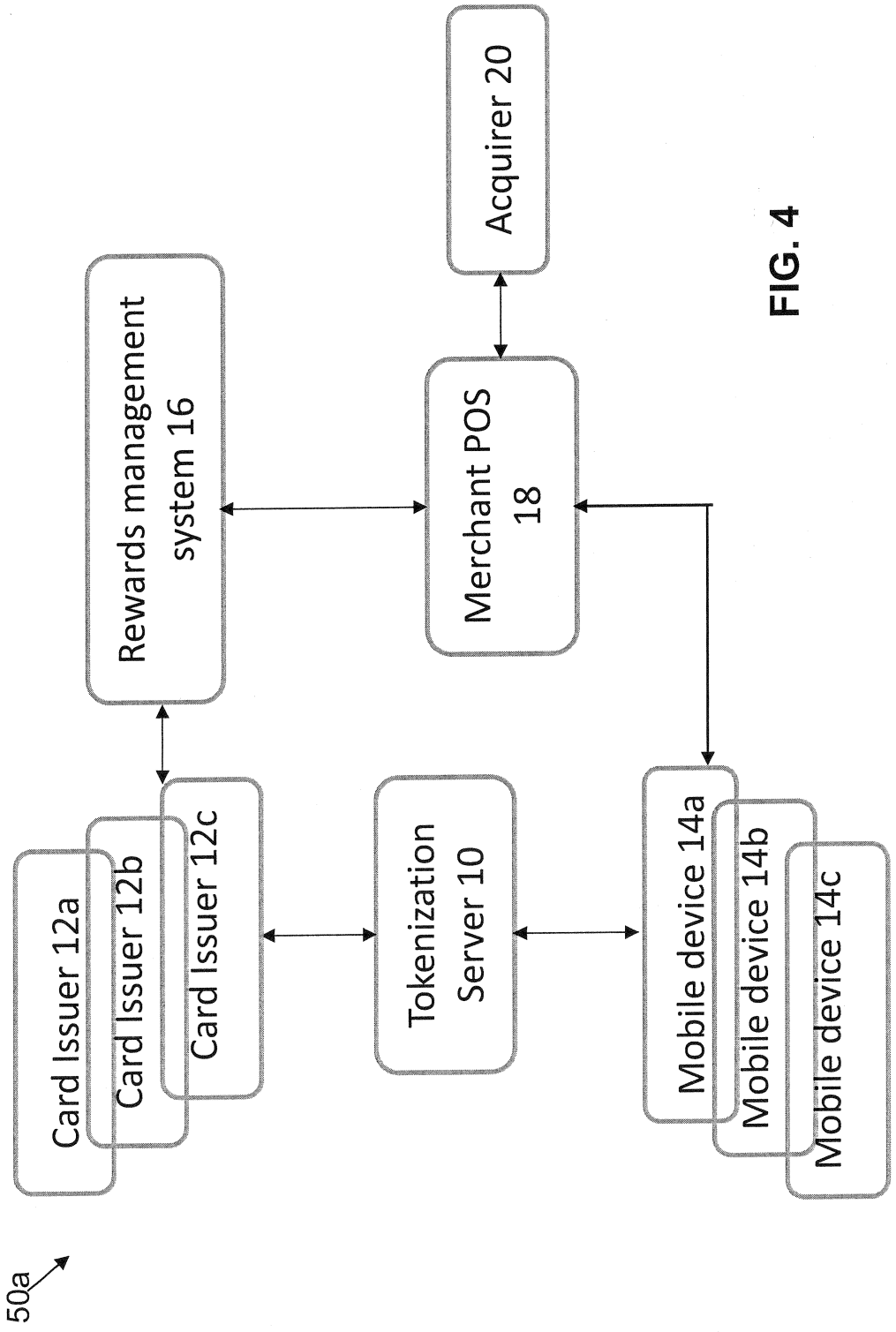

50a
Card Issuer 12a
Card Issuer 12b
Card Issuer 12c
Rewards management system 16
Tokenization Server 10
Merchant POS 18
Acquirer 20
Mobile device 14a
Mobile device 14b
Mobile device 14c

FIG. 4