

WHAT IS CLAIMED IS:

1 1. A method comprising:

2 receiving, by a gateway computer, interaction data for an interaction with a
3 resource provider interacting with an access device, said interaction data comprising a
4 real credential;

5 responsive to receiving the interaction data, transmitting, by the gateway
6 computer, a network token request message to a token service computer;

7 receiving, by the gateway computer from the token service computer, a
8 network token response message comprising a network access token that identifies a
9 loyalty account;

10 generating, by the gateway computer based on the network access token
11 and the real credential, a supplemental access token associated with the network
12 access token, where the supplemental access token is a token for conducting
13 transactions that is supplemental to the network access token;

14 transmitting, by the gateway computer, a value inquiry message
15 comprising the supplemental access token to a value assessment computer;

16 receiving, by the gateway computer, a value inquiry response message
17 comprising a value indicator from the value assessment computer; and

18 initiating generating, by the gateway computer, an authorization request
19 message comprising an interaction amount that is based at least in part on the value
20 indicator in the value inquiry response message,

21 wherein the gateway computer modifies the authorization request
22 message to include the network access token associated with the supplemental access
23 token to form a modified authorization request message, and wherein the gateway
24 computer transmits the modified authorization request message to an authorizing entity
25 computer for authorization.

1 2. The method of claim 1, further comprising:

2 transmitting, by the gateway computer, the value indicator to the access
3 device, wherein the access device presents the value indicator to a user at the access
4 device.

1 3. The method of claim 2, wherein the access device confirms use of
2 the value indicator in the interaction.

1 4. The method of claim 1, further comprising:
2 receiving an authorization response message from the authorizing entity
3 computer; and
4 transmitting, the authorization response message to the access device.

1 5. The method of claim 4, further comprising:
2 replacing, in the authorization response message, the network access
3 token with the supplemental access token.

1 6. The method of claim 1, wherein the interaction amount is a second
2 amount, and wherein the access device generates a first amount for the interaction, and
3 the second amount is the first amount reduced by the value indicator.

1 7. A gateway computer comprising:
2 a processor; and
3 a computer readable medium coupled to the processor and containing
4 instructions for causing the processor to perform a method comprising:
5 receiving interaction data for an interaction with a resource provider
6 interacting with an access device, said interaction data comprising a real credential;
7 responsive to receiving the interaction data, transmitting a network token
8 request message to a token service computer;
9 receiving, from the token service computer, a network token response
10 message comprising a network access token that identifies a loyalty account;
11 obtaining a supplemental access token associated with the network
12 access token, wherein the supplemental access token was generated based on the
13 network access token and the real credential, and wherein the supplemental access
14 token is a token for conducting transactions that is supplemental to the network access
15 token;

16 transmitting a value inquiry message comprising the supplemental access
17 token to a value assessment computer;
18 receiving a value inquiry response message comprising a value indicator
19 from the value assessment computer; and
20 initiating generating an authorization request message comprising an
21 interaction amount that is based at least in part on the value indicator in the value
22 inquiry response message, wherein the gateway computer modifies the authorization
23 request message to include the network access token associated with the supplemental
24 access token to form a modified authorization request message, and where the gateway
25 computer transmits the modified authorization request message to an authorizing entity
26 computer for authorization.

1 8. The gateway computer of claim 7, wherein the network access
2 token is 16 digits long and has a same format as a real credential.

1 9. The gateway computer of claim 7, wherein the supplemental
2 access token has a different format as the network access token.

1 10. The gateway computer of claim 7, wherein generating the
2 authorization request message comprising the interaction amount that is based at least
3 in part on the value indicator in the value inquiry response message comprises
4 subtracting the value indicator from an initial amount to obtain the interaction amount.

1 11. A method comprising:
2 transmitting, by a resource provider computer, interaction data to a
3 gateway computer, said interaction data comprising a real credential;
4 in response to transmitting the interaction data to the gateway computer,
5 receiving, by the resource provider computer from the gateway computer, a value
6 indicator;
7 generating, by the resource provider computer, an authorization request
8 message comprising a supplemental access token, wherein the supplemental access
9 token was generated based on a network access token and the real credential, wherein
10 the network access token identifies a loyalty account, and wherein the supplemental

11 access token is a token for conducting transactions that is supplemental to the network
12 access token; and
13 transmitting, by the resource provider computer, the authorization request
14 message to the gateway computer, which modifies the authorization request message
15 to include a network access token associated with the supplemental access token to
16 form a modified authorization request message, and transmits the modified
17 authorization request message to an authorizing entity computer for authorization.

1 12. The method of claim 11, wherein the resource provider computer
2 stores the supplemental access token.

1 13. The method of claim 11, wherein the supplemental access token
2 has a same format as the network access token.

1 14. The method of claim 11, wherein the gateway computer is in
2 communication with a token service computer and a value assessment computer.

1 15. The method of claim 11, wherein the gateway computer transmits
2 a value inquiry message comprising the supplemental access token to a value
3 assessment computer, and receives a value inquiry response message comprising the
4 value indicator from the value assessment computer.

1 16. The method of claim 15, further comprising:
2 presenting, by the resource provider computer, the value indicator to a
3 user.

1 17. The method of claim 11, wherein the resource provider computer
2 comprises a data storage storing a plurality supplemental access tokens for different
3 users.

1 18. A resource provider computer comprising:
2 a processor; and

3 a computer readable medium coupled to the processor for implementing a
4 method according to any of claims 11-17.

1 19. A system comprising:
2 the resource provider computer of claim 18; and
3 the gateway computer in communication with the resource provider
4 computer.