WHAT IS CLAIMED IS:

1. A method comprising:

providing, by a token server computer (160), a cryptographic key to a mobile application provider computer (140);

receiving, by the token server computer (160) from a mobile device (110) via the mobile application provider computer (140), a token request message including encrypted user data associated with a user of the mobile device (110), wherein the encrypted user data is generated using the cryptographic key;

decrypting, by the token server computer (160), the encrypted user data using the cryptographic key to obtain user data;

identifying, by the token server computer (160), an account associated with the user data;

generating, by the token server computer (160), a token associated with the account;

storing, by the token server computer (160), the token; and

sending, by the token server computer (160) via the mobile application provider computer (140), the token to the mobile device (110).

2. The method of claim 1, further comprising:

receiving, by the token server computer (160) from the mobile device (110), a token status request message inquiring about a status of the token;

identifying, by the token server computer (160), the status of the token at a token database accessible by the token server computer (160); and

providing, by the token server computer (160), token status information to the mobile device (110).

3. The method of claim 1, wherein the token server computer (160) periodically receives a token statue request message at predetermined time-periods.

4. The method of claim 1, wherein the cryptographic key and the user data associated with the user of the mobile device (110) are stored by the mobile application provider computer (140).

5. The method of claim 1, wherein the token server computer (160) receives the token request message from a token module (112) provided on the mobile device (110), and token server computer (160) sends the token associated with the encrypted user data to the token module (112) provided on the mobile device (110).

6. The method of claim 1, further comprising:

providing, by the token server computer (160), an access token to a token module (112) stored on the mobile device (110), wherein the access token enables a mobile application stored on the mobile device (110) to access the token server computer (160) for a predetermined amount of time associated with the access token.

7. The method of claim 6, wherein the access token binds the encrypted user data to the mobile application.

8. A token server computer (160) comprising:

a processor; and

a memory element comprising code, executable by the processor, for implementing a method comprising:

providing a cryptographic key to a mobile application provider computer (140);

receiving, from a mobile device (110) via the mobile application provider computer (140), a token request message including encrypted user data associated with a user of the mobile device (110), wherein the encrypted user data is generated using the cryptographic key;

decrypting the encrypted user data using the cryptographic key to obtain user data;

identifying an account associated with the user data;

generating a token associated with the account;

storing the token; and

sending, via the mobile application provider computer (140), the token to the mobile device (110).

9. The token server computer (160) of claim 8, wherein the method further comprises:

receiving, from the mobile device (110), a token status request message inquiring about a status of the token;

identifying the status of the token at a token database accessible by the token server computer (160); and

providing token status information to the mobile device (110).

10. The token server computer (160) of claim 8, wherein the token server computer (160) periodically receives a token statue request message at predetermined time-periods.

11. The token server computer (160) of claim 8, wherein the cryptographic key and the user data associated with the user of the mobile device (110) are stored by the mobile application provider computer (140).

12. The token server computer (160) of claim 8, the token server computer (160) receives the token request message from a token module (112) provided on the mobile device (110), and token server computer (160) sends the token associated with the encrypted user data to the token module (112) provided on the mobile device (110).

13. The token server computer (160) of claim 8, wherein the method further comprises:

providing, by the token server computer (160), an access token to a token module (112) stored on the mobile device (110), wherein the access token enables a mobile application stored on the mobile device (110) to access the token server computer (160) for a predetermined amount of time associated with the access token.

14. The token server computer (160) of claim 13, wherein the access token binds the encrypted user data to the mobile application.