

WHAT IS CLAIMED IS:

1. A method of processing a remote transaction initiated by a communication device provisioned with a token, the method comprising:
receiving, by a service provider computer, from an application operating on the communication device, a token request message for a token authentication cryptogram corresponding to the token, wherein the token authentication cryptogram includes encrypted user exclusive data, and wherein the token authentication cryptogram is usable for validating the token;
generating, by the service provider computer, the token authentication cryptogram derived from the user exclusive data; and
sending, by the service provider computer to the application, the token authentication cryptogram, wherein the token authentication cryptogram is subsequently provided in an authorization request message with the token and used by a transaction processing computer to validate the token, and wherein the user exclusive data is subsequently extracted from the token authentication cryptogram and utilized for additional processing different from validating the token .
2. The method of claim 1, wherein the user exclusive data comprises at least one of: a resource provider identifier, user preference information, or a user identifier.
3. The method of claim 1, wherein the token authentication cryptogram is generated by encrypting the user exclusive data utilizing a triple data encryption algorithm.
4. The method of claim 1, wherein the token authentication cryptogram is sent to the application utilizing a token response message.
5. The method of claim 1, wherein the application is hosted by a resource provider computer.

6. The method of claim 1, wherein receipt of the token authentication cryptogram causes the application to transmit the token authentication cryptogram in the authorization request message to the transaction processing computer.

7. The method of claim 1, wherein content of the user exclusive data is specified by the service provider computer.

8. A method of processing a transaction initiated by a communication device, the method comprising:

sending, by a service provider, to a token provider computer, a token request message for a token authentication cryptogram, wherein the token request message comprises user exclusive data;

receiving, by the service provider, from the token provider computer, a token and a token authentication cryptogram corresponding to the token, the token authentication cryptogram derived from the user exclusive data and being usable for validating the token; and

sending, by the service provider to the communication device, the token and the token authentication cryptogram, wherein the token authentication cryptogram is subsequently provided in an authorization request message with the token and used by a transaction processing computer to validate the token, and wherein the user exclusive data is subsequently extracted from the token authentication cryptogram and utilized for additional processing different from validating the token.

9. The method of claim 8, wherein the user exclusive data comprises at least one of: a resource provider identifier, user preference information, or a user identifier.

10. The method of claim 8, wherein the token authentication cryptogram is generated by encrypting the user exclusive data utilizing a triple data encryption algorithm.

11. The method of claim 8, wherein the token and the token authentication cryptogram is sent to the communication device utilizing a token response message.

12. The method of claim 8, wherein the token and the token authentication cryptogram is sent to an application operating on the communication device.

13. The method of claim 12, wherein the application is hosted by a resource provider computer.

14. The method of claim 13, wherein receipt of the token authentication cryptogram causes the application to transmit the token authentication cryptogram in the authorization request message to the transaction processing computer.

15. The method of claim 8, wherein content of the user exclusive data is specified by the service provider computer.

16. A service provider computer comprising,
a processor, and

a computer readable medium coupled to the processor, the computer readable medium comprising code for causing the processor to perform operations
5 comprising:

sending, to a server computer, a request for a token authentication cryptogram, wherein the request comprises user exclusive data;

receiving, from the server computer, a token and a token authentication cryptogram derived from the user exclusive data, the token authentication cryptogram being usable for validating the token, the token authentication cryptogram embedding an encrypted version of the user exclusive data; and

sending, to an application operating on a user device, the token and the token authentication cryptogram with transaction data, wherein the token authentication cryptogram is subsequently provided in an authorization request message with the token and used to validate the token, and the user exclusive data is subsequently extracted from the token authentication cryptogram and utilized for additional processing different from validating the token.

17. The service provider computer of claim 16, wherein the user exclusive data comprises at least one of: a resource provider identifier, user preference information, or a user identifier.

18. The service provider computer of claim 16, wherein the server computer is a token provider computer and the token authentication cryptogram is generated by encrypting the user exclusive data utilizing a triple data encryption algorithm.

19. The service provider computer of claim 16, wherein the token authentication cryptogram is requested utilizing a token request message.

20. The service provider computer of claim 16, wherein the token authentication cryptogram is sent to the application in a token response message.