ABSTRACT

TOKEN SERVICE PROVIDER FOR ELECTRONIC/MOBILE COMMERCE TRANSACTIONS

In some embodiments, a verification system includes a memory storing a common identifier that identifies a user. The system may also include one or more hardware processors coupled to the memory and configured to read instructions from the memory to perform the steps of: receiving a token associated with a request to complete a transaction with an environment; determining the common identifier associated with the token, the common identifier being associated with an identifier of the merchant, an identifier of the user requesting the transaction, and a funding instrument associated with the user; and determining, based on information associated with the common identifier, whether to approve the transaction.

(Fig. 1)