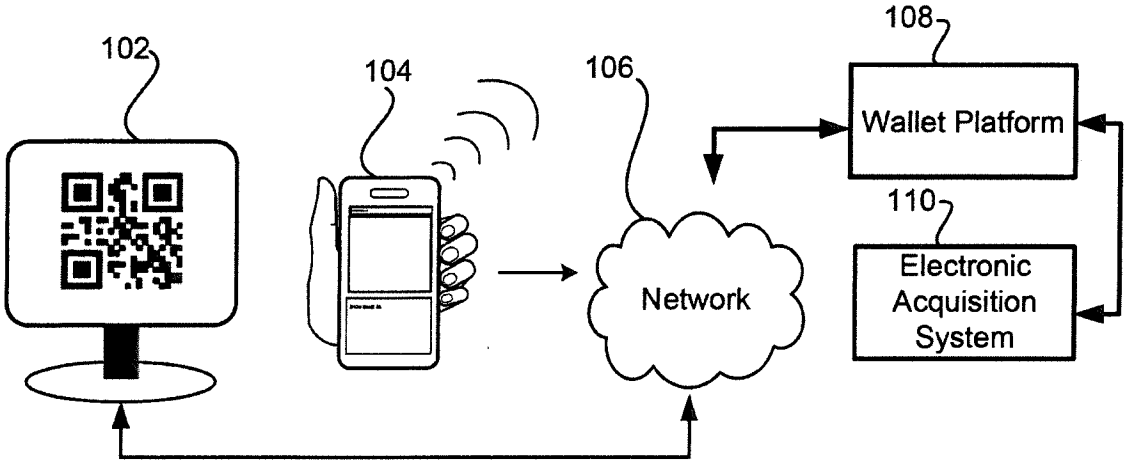

102
104
106
108
Wallet Platform
110
Electronic Acquisition System
Network

FIG. 1A

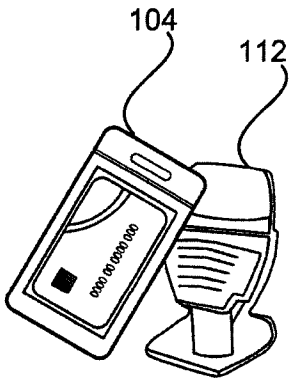

104
112

FIG. 1B

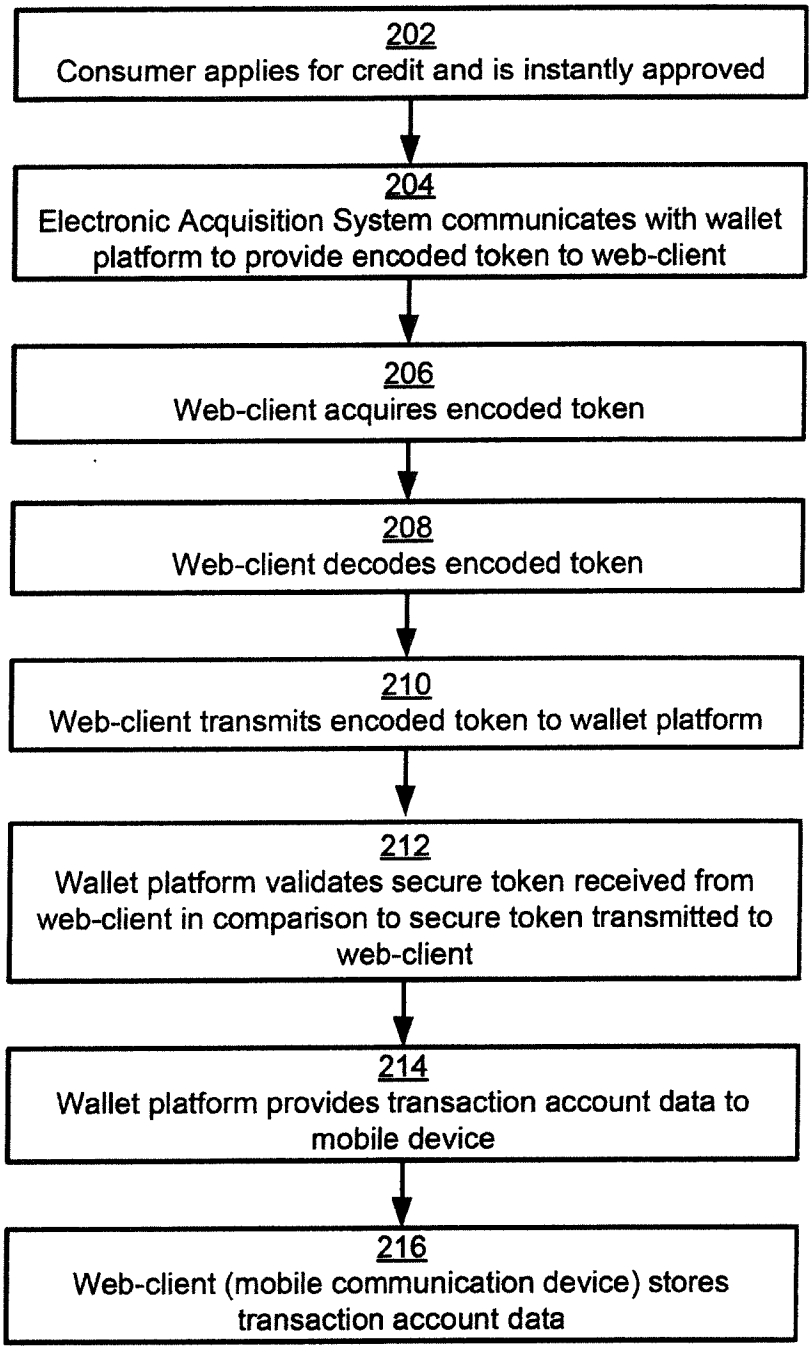

202
Consumer applies for credit and is instantly approved
204
Electronic Acquisition System communicates with wallet platform to provide encoded token to web-client
206
Web-client acquires encoded token
208
Web-client decodes encoded token
210
Web-client transmits encoded token to wallet platform
212
Wallet platform validates secure token received from web-client in comparison to secure token transmitted to web-client
214
Wallet platform provides transaction account data to mobile device
216
Web-client (mobile communication device) stores transaction account data

FIG. 2