

ABSTRACT

Provided is a method for generating a token. The method may include receiving a token creation request from a first user device of a first user, wherein the token creation request comprises first payment token data associated with a first payment token provisioned to the first user device and monetary amount data associated with a monetary amount; communicating an approval request based on the token creation request to an issuer system; receiving an approval response based on the approval request from the issuer system; generating a second payment token based on the approval response; and communicating second payment token data associated with the second payment token to a second user device of a second user. A system and computer program product are also disclosed.

<FIG. 3>