

WHAT IS CLAIMED

1 1. A user device comprising:
2 a substrate;
3 a first memory unit coupled to the substrate comprising a first transaction
4 token, the first transaction token is (a) utilized only in a first transaction channel and
5 (b) a substitute for an account identifier for an account of a user; and
6 a second memory unit coupled to the substrate comprising a second
7 transaction token, the second transaction token is (a) utilized only in a second
8 transaction channel and (b) a substitute for the account identifier for the account of
9 the user, wherein the first and second transaction channels are different from each
10 other and the first transaction token is different from the second transaction token.

1 2. The user device of claim 1, wherein the user device is a transaction
2 card, the first memory unit is a magnetic stripe, the first transaction channel is a contact
3 transaction channel, the second memory unit is a memory chip, and the second
4 transaction channel is a contactless transaction channel.

1 3. The user device of claim 1, wherein the user device is a mobile
2 phone.

1 4. The user device of claim 3, wherein the first transaction channel is
2 an in-app transaction channel and the second transaction channel is a contactless
3 transaction channel.

1 5. The user device of claim 1, further comprising:
2 a third transaction token associated with the account identifier for the
3 account of the user displayed on the substrate utilized only in a third transaction
4 channel, wherein the first, second, and third transaction channels are different from
5 each other.

1 6. The user device of claim 1, further comprising:
2 the account identifier for the account of the user displayed on the
3 substrate to be utilized in a third transaction channel, wherein the third transaction

4 channel is different from the first transaction channel and the second transaction
5 channel.

1 7. The user device of claim 5, wherein the third transaction channel is
2 a card-not-present transaction channel.

1 8. A method for using a user device comprising a first memory unit
2 comprising a first transaction token and a second memory unit comprising a second
3 transaction token, the first and second transaction tokens being (a) different and (b) a
4 substitute for an account identifier for an account of a user, the method comprising:
5 receiving, by a server computer, a first authorization request message
6 including the first transaction token;
7 determining, by the server computer, that the first transaction token was
8 utilized in a first transaction channel;
9 sending, by the server computer, an indication that the first transaction
10 token is verified with the first authorization request message;
11 receiving, by the server computer, a second authorization request
12 message including the second transaction token;
13 determining, by the server computer, that the second transaction token
14 was utilized in a second transaction channel, wherein the first and second transaction
15 channels are different; and
16 sending, by the server computer, an indication that the second transaction
17 token is verified with the second authorization request message.

1 9. The method of claim 8, wherein the user device is a transaction
2 card, the first memory unit is a magnetic stripe, the first transaction channel is a contact
3 transaction channel, the second memory unit is a memory chip, and the second
4 transaction channel is a contactless transaction channel.

1 10. The method of claim 8, wherein the user device is a mobile phone.

1 11. The method of claim 8, wherein the first transaction channel is an
2 in-app transaction channel and the second transaction channel is a contactless
3 transaction channel.

1 12. The method of claim 8, wherein the user device further comprises a
2 third transaction token associated with the account identifier for the account of the user
3 displayed on a substrate to be utilized in a third transaction channel, wherein the first,
4 second, and third transaction channels are different from each other.

1 13. The method of claim 8, wherein the user device further comprises
2 the account identifier for the account of the user displayed on a substrate to be utilized
3 in a third transaction channel, wherein the third transaction channel is different from the
4 first transaction channel and the second transaction channel.

1 14. The method of claim 12, wherein the third transaction channel is a
2 card-not-present transaction channel.

1 15. A server computer comprising:
2 a processor; and
3 a non-transitory computer-readable medium coupled to the processor, the
4 computer-readable medium comprising code, executable by the processor, for
5 performing a method involving a user device comprising a first memory unit comprising
6 a first transaction token and a second memory unit comprising a second transaction
7 token, the first and second transaction tokens being (a) different and (b) a substitute for
8 an account identifier for an account of a user, the method comprising:
9 receiving a first authorization request message including the first
10 transaction token;
11 determining that the first transaction token was utilized in a first
12 transaction channel;
13 sending an indication that the first transaction token is verified with the first
14 authorization request message;

15 receiving a second authorization request message including the second
16 transaction token;
17 determining that the second transaction token was utilized in a second
18 transaction channel, wherein the first and second transaction channels are different;
19 and
20 sending an indication that the second transaction token is verified with the
21 second authorization request message.

1 16. The server computer of claim 15, wherein the user device is a
2 transaction card, the first memory unit is a magnetic stripe, the first transaction channel
3 is a contact transaction channel, the second memory unit is a memory chip, and the
4 second transaction channel is a contactless transaction channel.

1 17. The server computer of claim 15, wherein the user device is a
2 mobile phone.

1 18. The server computer of claim 15, wherein the first transaction
2 channel is an in-app transaction channel and the second transaction channel is a
3 contactless transaction channel.

1 19. The server computer of claim 15, wherein the user device further
2 comprises a third transaction token associated with the account identifier for the
3 account of the user displayed on a substrate to be utilized in a third transaction channel,
4 wherein the first, second, and third transaction channels are different from each other.

1 20. The server computer of claim 19, wherein the third transaction
2 channel is a card-not-present transaction channel.