WHAT IS CLAIMED

1. A method, comprising performing, by a resource providing entity computer associated with a resource providing entity:

prior to receiving a request to conduct a transaction from a user;

receiving a payment token and user identifying information associated with the payment token directly from a server computer, wherein the payment token is an identifier for an account of the user that substitutes a real account identifier associated with the account, wherein the resource providing entity is an entity selected by the user among a plurality of resource providing entities;

storing the payment token in association with an account-on-file for the user at a storage accessible by the resource providing entity computer;

the method further comprising, subsequent to storing the payment token:

receiving, from a user device of the user, the request to conduct the transaction;

identifying the payment token associated with the user; and

processing the transaction using the payment token, wherein processing the transaction includes:

generating a transaction authorization request message including the payment token;

transmitting the transaction authorization request message to the server computer; and

receiving a transaction authorization response message from the server computer indicating whether the transaction is authorized.

2. The method of claim 1, further comprising:

prior to receiving the payment token from the server computer:

receiving authentication information from the user device;

performing an authentication method using the authentication information to authenticate the user; and

providing results of the authentication method to the server computer.

3. The method of claim 1, further comprising:

prior to receiving the payment token from the server computer:

requesting the payment token from the server computer.

4. The method of claim 1, further comprising:

prior to receiving the payment token from the server computer:

transmitting, to the server computer, a request to participate in a tokenization program offered by an entity associated with the server computer.

5. The method of claim 1, further comprising:

retrieving a list of payment tokens associated with the user from the storage accessible by the resource providing entity computer;

providing, to the user, the list of payment tokens associated with the user;

receiving a selection of the payment token from the user device;

processing the transaction using the payment token.

6. The method of claim 1, wherein the transaction is an electronic transaction, the method further comprising:

providing a checkout page associated with the electronic transaction, wherein payment information associated with the payment token is prefilled by the resource providing entity computer on the checkout page.

7. The method of claim 1, wherein the transaction is initiated at a transaction terminal of the resource providing entity.

8. The method of claim 1, further comprising:

determining the user already has an existing account-on-file; or

generating a new account-on-file for the user prior to storing the payment token.

9. The method of claim 1, further comprising:

receiving, from the server computer, authentication information associated with the user.

10. A resource providing entity computer associated with a resource providing entity, the resource providing entity computer comprising:

a processor; and

a computer readable medium coupled to the processor, the computer readable medium comprising code executable to perform a method comprising:

prior to receiving a request to conduct a transaction from a user;

receiving a payment token and user identifying information associated with the payment token directly from a server computer, wherein the payment token is an identifier for an account of the user that substitutes a real account identifier associated with the account, wherein the resource providing entity is an entity selected by the user among a plurality of resource providing entities;

storing the payment token in association with an account-on-file for the user at a storage accessible by the resource providing entity computer;

the method further comprising, subsequent to storing the payment token:

receiving, from a user device of the user, the request to conduct the transaction using the account-on-file for the user; and

processing the transaction using the payment token, wherein processing the transaction includes:

generating a transaction authorization request message including the payment token;

transmitting the transaction authorization request message to the server computer; and

receiving a transaction authorization response message from the server computer indicating whether the transaction is authorized.

11. The resource providing entity computer of claim 10, wherein the method further comprises:

prior to receiving the payment token from the server computer:

receiving authentication information from the user device;

performing an authentication method using the authentication information to authenticate the user; and

providing results of the authentication method to the server computer.

12. The resource providing entity computer of claim 10, wherein the method further comprises:

prior to receiving the payment token from the server computer:

requesting the payment token from the server computer.

13. The resource providing entity computer of claim 10, wherein the method further comprises:

prior to receiving the payment token from the server computer:

transmitting, to the server computer, a request to participate in a tokenization program offered by an entity associated with the server computer.

14. The resource providing entity computer of claim 10, wherein the method further comprises:

retrieving a list of payment tokens associated with the user from the storage accessible by the resource providing entity computer;

providing, to the user, the list of payment tokens associated with the user;

receiving a selection of the payment token from the user device;

processing the transaction using the payment token.

15. The resource providing entity computer of claim 10, wherein the transaction is an electronic transaction, wherein the method further comprises:

providing a checkout page associated with the electronic transaction, wherein payment information associated with the payment token is prefilled by the resource providing entity computer on the checkout page.

16. The resource providing entity computer of claim 10, wherein the transaction is initiated at a transaction terminal of the resource providing entity.

17. The resource providing entity computer of claim 10, wherein the method further comprises:

determining the user already has an existing account-on-file; or

generating a new account-on-file for the user prior to storing the payment token.

18. The resource providing entity computer of claim 10, wherein the method further comprises:

receiving, from the server computer, authentication information associated with the user.