

WHAT IS CLAIMED IS:

- 1 1. A method comprising:
2 receiving, by a gateway computer, interaction data for an interaction
3 with a resource provider interacting with an access device;
4 responsive to receiving the interaction data, transmitting, by the
5 gateway computer, a network token request message to a token service computer;
6 receiving, by the gateway computer from the token service computer, a
7 network token response message comprising a network access token;
8 obtaining, by the gateway computer, a supplemental access token
9 associated with the network access token;
10 transmitting, by the gateway computer, a value inquiry message
11 comprising the supplemental access token to a value assessment computer;
12 receiving, by the gateway computer, a value inquiry response message
13 comprising a value indicator from the value assessment computer; and
14 initiating generating, by the gateway computer, an authorization
15 request message comprising an interaction amount that is based at least in part on
16 the value indicator in the value inquiry response message.
- 1 2. The method of claim 1, further comprising:
2 transmitting, by the gateway computer, the value indicator to the
3 access device, wherein the access device presents the value indicator to a user at
4 the access device.
- 1 3. The method of claim 2, wherein the access device confirms use
2 of the value indicator in the interaction.
- 1 4. The method of claim 1, wherein the authorization request
2 message comprises the network access token.
- 1 5. The method of claim 1, further comprising:
2 transmitting, the authorization request message to an authorizing entity
3 computer via a processing computer.

1 6. The method of claim 5, further comprising:
2 receiving an authorization response message from the authorizing
3 entity computer; and
4 transmitting, the authorization response message to the access device.

1 7. The method of claim 6, further comprising:
2 replacing, in the authorization response message, the network access
3 token with the supplemental access token.

1 8. The method of claim 1, wherein the interaction amount is a
2 second amount, and wherein the access device generates a first amount for the
3 interaction, and the second amount is the first amount reduced by the value
4 indicator.

1 9. A gateway computer comprising:
2 a processor; and
3 a computer readable medium coupled to the processor and containing
4 instructions for causing the processor to perform a method comprising:
5 receiving interaction data for an interaction with a resource provider
6 interacting with an access device;
7 responsive to receiving the interaction data, transmitting a network
8 token request message to a token service computer;
9 receiving, from the token service computer, a network token response
10 message comprising a network access token;
11 obtaining a supplemental access token associated with the network
12 access token;
13 transmitting a value inquiry message comprising the supplemental
14 access token to a value assessment computer;
15 receiving a value inquiry response message comprising a value
16 indicator from the value assessment computer; and
17 initiating generating an authorization request message comprising an
18 interaction amount that is based at least in part on the value indicator in the value
19 inquiry response message.

1 10. The gateway computer of claim 9, wherein the network access
2 token is 16 digits long and has a same format as a real credential.

1 11. The gateway computer of claim 9, wherein the supplemental
2 access token has a different format as the network access token.

1 12. The gateway computer of claim 9, wherein obtaining the
2 supplemental access token comprises generating the supplemental access token.

1 13. The gateway computer of claim 9, wherein generating the
2 authorization request message comprising the interaction amount that is based at
3 least in part on the value indicator in the value inquiry response message comprises
4 subtracting the value indicator from an initial amount to obtain the interaction
5 amount.

1 14. A method comprising:
2 transmitting, by a resource provider computer, interaction data to a
3 gateway computer;
4 in response to transmitting the interaction data to the gateway
5 computer, receiving, by the resource provider computer from the gateway computer,
6 a value indicator;
7 generating, by the resource provider computer, an authorization
8 request message comprising a supplemental access token; and
9 transmitting, by the resource provider computer, the authorization
10 request message to the gateway computer, which modifies the authorization request
11 message to include a network access token associated with the supplemental
12 access token to form a modified authorization request message, and transmits the
13 modified authorization request message to an authorizing entity computer for
14 authorization.

1 15. The method of claim 14, wherein the resource provider
2 computer stores the supplemental access token.

1 16. The method of claim 14, wherein the supplemental access token
2 has a same format as the network access token.

1 17. The method of claim 14, wherein the gateway computer is in
2 communication with a token service computer and a value assessment computer.

1 18. The method of claim 14 , wherein the gateway computer
2 transmits a value inquiry message comprising the supplemental access token to a
3 value assessment computer, and receives an value inquiry response message
4 comprising the value indicator from the value assessment computer.

1 19. The method of claim 18, further comprising:
2 presenting, by the resource provider computer, the value indicator to a
3 user.

1 20. The method of claim 14, wherein the resource provider
2 computer comprises a data storage storing a plurality supplemental access tokens
3 for different users.

1 21. A resource provider computer comprising:
2 a processor; and
3 a computer readable mediu coupled to the processor for implementing
4 a method according to any of claims 14-20.

1 22. A system comprising:
2 the resource provider computer of claim 21; and
3 the gateway computer in communication with the resource provider
4 computer.

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