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(54) Title: TOKEN FAILSAFE SYSTEM AND METHOD

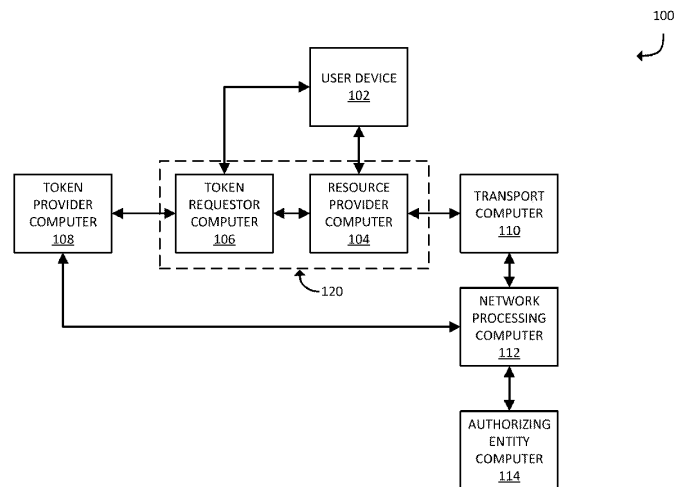


FIG. 1

(57) Abstract: A method comprises a token requestor computer transmitting a first authorization request message comprising a token and first cryptogram for authorization of an interaction to a server computer. The token requestor computer receives a first authorization response message comprising a response code from the server computer, then generates a cryptogram request message comprising the token or a token identifier and the response code. The token requestor computer transmits the cryptogram request message to a token provider computer, which generates a second cryptogram. The token requestor computer receives the second cryptogram and credential and generates a second authorization request message comprising the second cryptogram and the credential. The token requestor computer transmits the second authorization request message to the server computer. A second authorization response message is received from the server computer in response to the second authorization request message. The second authorization response

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message indicates whether the interaction is authorized.