

CLAIMS:

1. A method comprising:

receiving, by a server computer of an issuer, an authorization request message from a transaction processing network, the authorization request message comprising a primary account number associated with an account with the issuer, a token assurance level associated with a payment token along with data used to generate the token assurance level,

wherein the authorization request message is for conducting a payment transaction using the primary account number,

wherein the payment transaction is initiated using the payment token,

wherein the token assurance level represents a level of trust in an association between the payment token and the primary account number;

performing, by the server computer, an account validation and authorization check using information included in the authorization request message;

generating, by the server computer, an authorization response message authorizing or declining the payment transaction based on the account validation and authorization check; and

transmitting, by the server computer, the authorization response message to the transaction processing network, the authorization response message including at least a determination of the issuer authorizing or declining the payment transaction using the primary account number.

2. The method of claim 1, wherein the token assurance level is based on an identification and verification method used to identify and verify an identity of an account holder associated with the account.

3. The method of claim 1, wherein the token assurance level is based on an entity performing an identification and verification method used to identify and verify an identity of an account holder associated with the account.

4. The method of claim 2, wherein the token assurance level is updated when additional identification and verification method is performed.

5. The method of any one of claims 2 to 4, wherein a first identification and verification method to identify and verify an identity of the account holder results in a first token assurance level and a second identification and verification method to identify and verify an identity of the account holder results in a second token assurance level different than the first token assurance level.
6. The method of any one of claims 1 to 5, wherein the authorization response message further comprising the primary account number and the token assurance level associated with the payment token along with data used to generate the token assurance level.
7. The method of any one of claims 1 to 6, further comprising:
 - prior to receiving the authorization request message:
 - performing, by the server computer, an identification and verification method, wherein the identification and verification method includes:
 - transmitting, by the server computer, request for information to an account holder associated with the account;
 - receiving, by the server computer, information from the account holder verifying an identity of an account holder associated with the account;
 - determining, by the server computer, the token assurance level based on the identification and verification method; and
 - transmitting, by the server computer, the token assurance level and the data used to generate the token assurance level to the transaction processing network.
8. The method of claim 7, wherein the identification and verification method depends from a user device of the account holder.
9. The method of claim 7 or 8, wherein the token assurance level determined by the issuer is higher than another token assurance level determined by any other entity.
10. A system associated with an issuer, the system comprising:
 - a processor; and
 - a non-transitory computer readable medium coupled to the processor, the non-transitory computer readable medium comprising code, that when executed by the processor, causes the processor to:

receive an authorization request message from a transaction processing network, the authorization request message comprising a primary account number associated with an account with the issuer, a token assurance level associated with a payment token along with data used to generate the token assurance level,

wherein the authorization request message is for conducting a payment transaction using the primary account number,

wherein the payment transaction is initiated using the payment token, wherein the token assurance level represents a level of trust in an association between the payment token and the primary account number;

perform an account validation and authorization check using information included in the authorization request message;

generate an authorization response message authorizing or declining the payment transaction based on the account validation and authorization check; and

transmit the authorization response message to the transaction processing network, the authorization response message including at least a determination of the issuer authorizing or declining the payment transaction using the primary account number.

11. The system of claim 10, wherein the token assurance level is based on an identification and verification method used to identify and verify an identity of an account holder associated with the account.

12. The system of claim 10, wherein the token assurance level is based on an entity performing an identification and verification method used to identify and verify an identity of an account holder associated with the account.

13. The system of claim 11, wherein the token assurance level is updated when additional identification and verification method is performed.

14. The system of any one of claims 11 to 13, wherein a first identification and verification method to identify and verify an identity of the account holder results in a first token assurance level and a second identification and verification method to identify and verify an identity of the account holder results in a second token assurance level different than the first token assurance level.

15. The system of any one of claims 10 to 14, wherein the authorization response message further comprising the primary account number and the token assurance level associated with the payment token along with data used to generate the token assurance level.

16. The system of any one of claims 10 to 15, wherein the code, when executed by the processor, further causes the processor to:

prior to receiving the authorization request message:

perform an identification and verification method, wherein the identification and verification method includes:

transmit request for information to an account holder associated with the account;

receive information from the account holder verifying an identity of an account holder associated with the account;

determine the token assurance level based on the identification and verification method; and

transmit the token assurance level and the data used to generate the token assurance level to the transaction processing network.

17. The system of claim 16, wherein the identification and verification method depends from a user device of the account holder.

18. The system of claim 16 or 17, wherein the token assurance level determined by the issuer is higher than another token assurance level determined by any other entity.