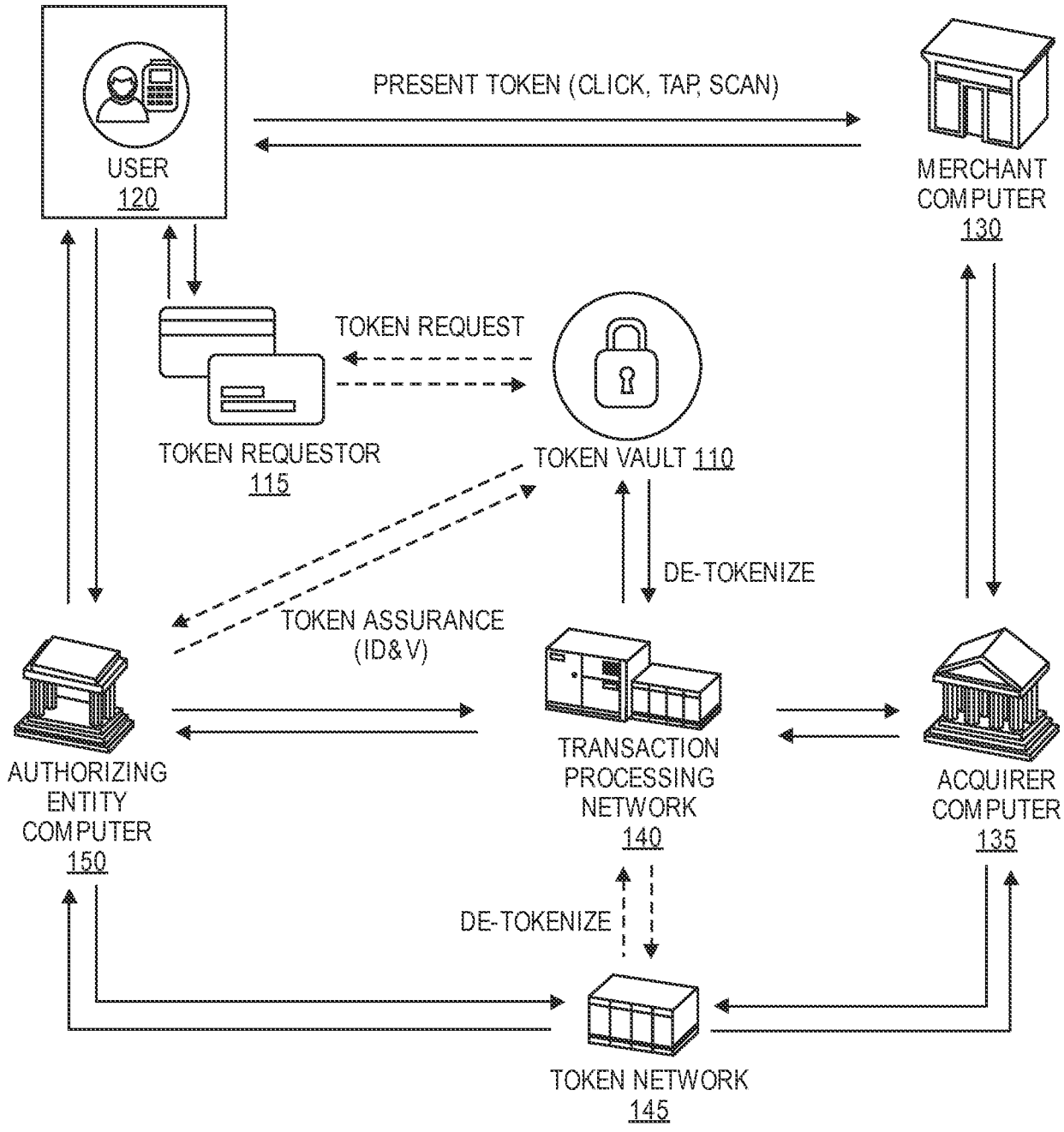

PRESENT TOKEN (CLICK, TAP, SCAN)
USER
120
MERCHANT
COMPUTER
130
TOKEN REQUEST
TOKEN REQUESTOR
115
TOKEN VAULT 110
DE-TOKENIZE
TOKEN ASSURANCE
(ID&V)
AUTHORIZING
ENTITY
COMPUTER
150
TRANSACTION
PROCESSING
NETWORK
140
ACQUIRER
COMPUTER
135
DE-TOKENIZE
TOKEN NETWORK
145

FIG. 1

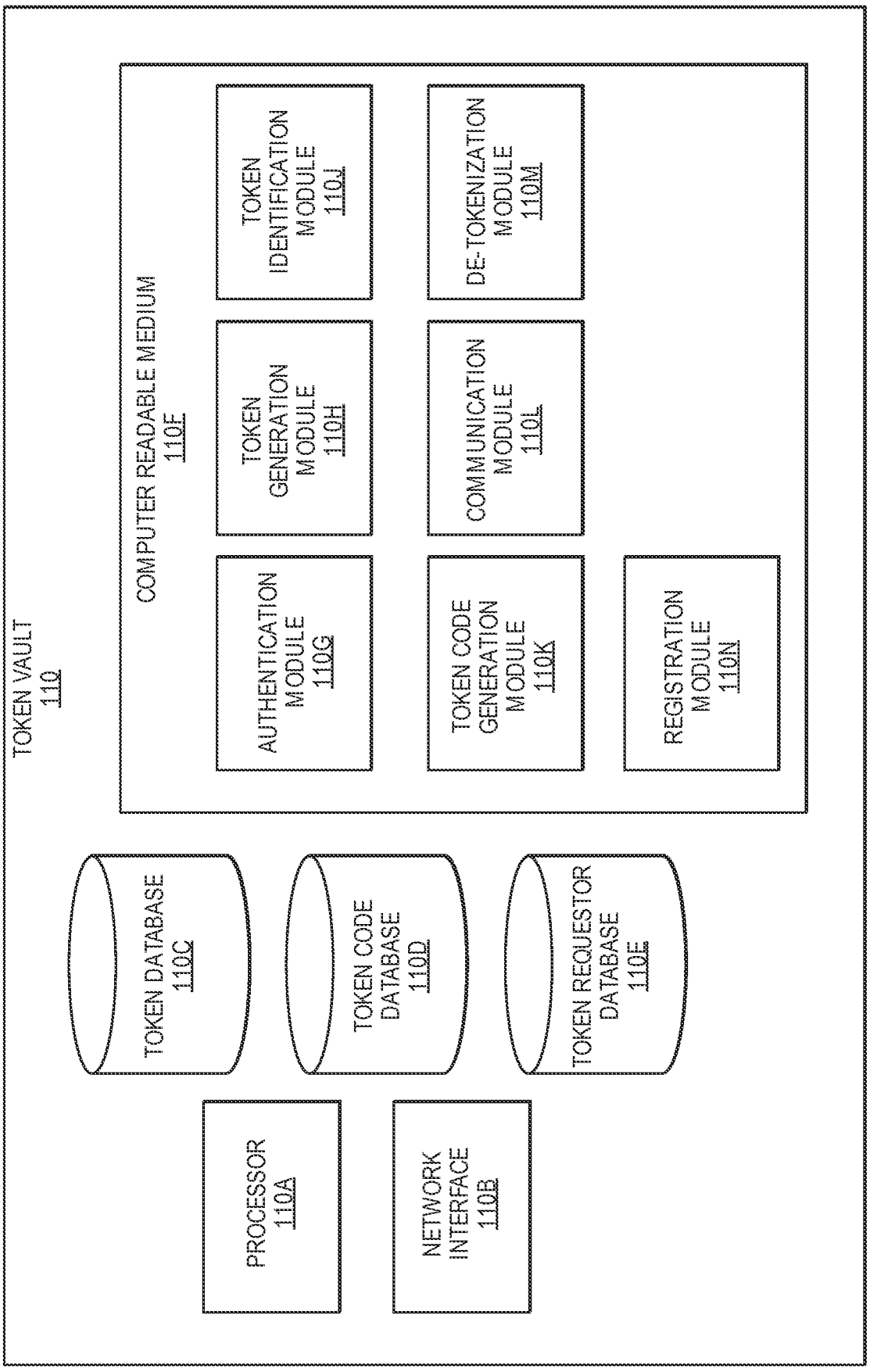

TOKEN VAULT
110
COMPUTER READABLE MEDIUM
110F
AUTHENTICATION MODULE
110G
TOKEN GENERATION MODULE
110H
TOKEN IDENTIFICATION MODULE
110J
TOKEN CODE GENERATION MODULE
110K
COMMUNICATION MODULE
110L
DE-TOKENIZATION MODULE
110M
REGISTRATION MODULE
110N
TOKEN DATABASE
110C
TOKEN CODE DATABASE
110D
TOKEN REQUESTOR DATABASE
110E
PROCESSOR
110A
NETWORK INTERFACE
110B

FIG. 2

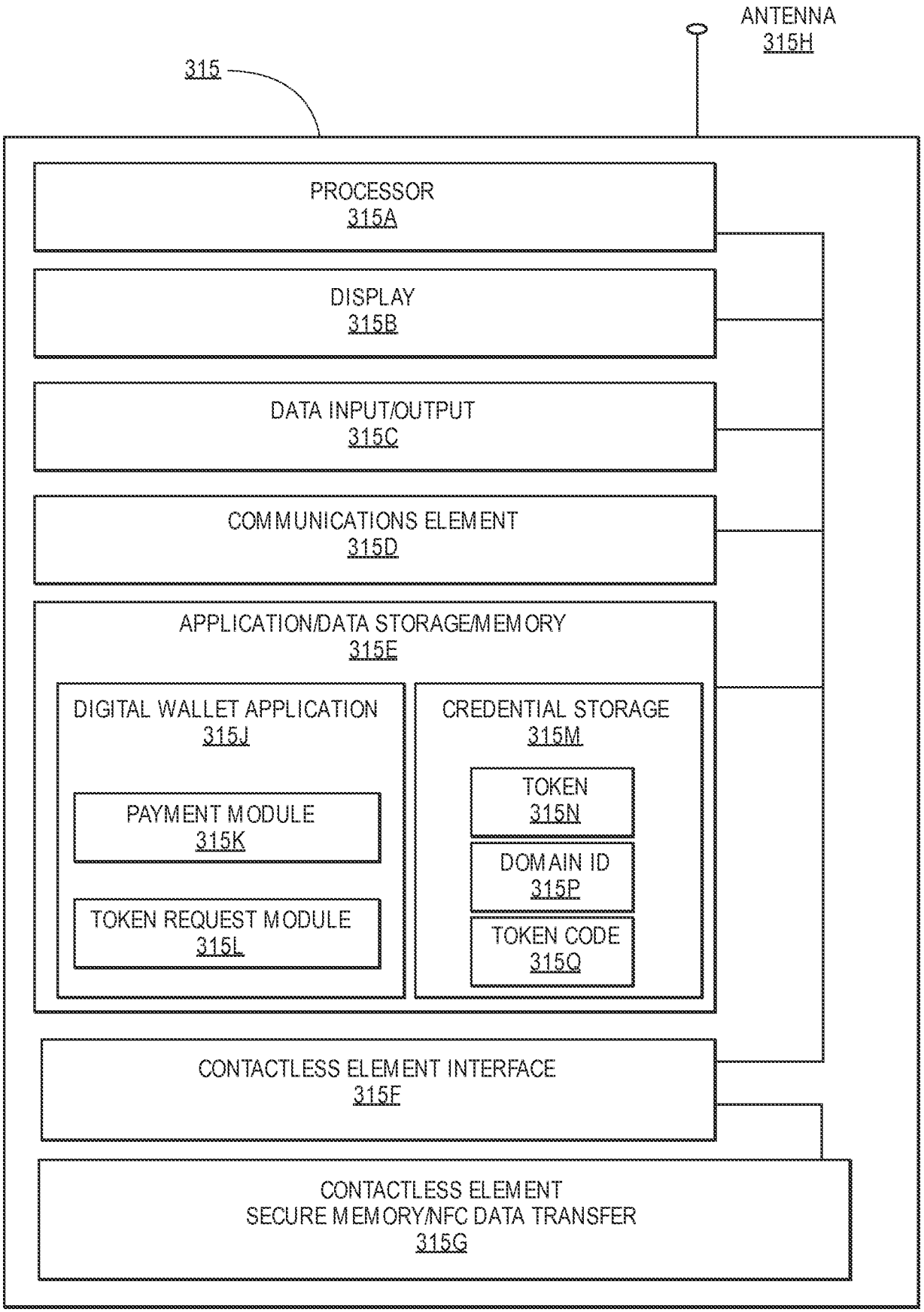

315
ANTENNA
315H
PROCESSOR
315A
DISPLAY
315B
DATA INPUT/OUTPUT
315C
COMMUNICATIONS ELEMENT
315D
APPLICATION/DATA STORAGE/MEMORY
315E
DIGITAL WALLET APPLICATION
315J
PAYMENT MODULE
315K
TOKEN REQUEST MODULE
315L
CREDENTIAL STORAGE
315M
TOKEN
315N
DOMAIN ID
315P
TOKEN CODE
315Q
CONTACTLESS ELEMENT INTERFACE
315F
CONTACTLESS ELEMENT
SECURE MEMORY/NFC DATA TRANSFER
315G

FIG. 3

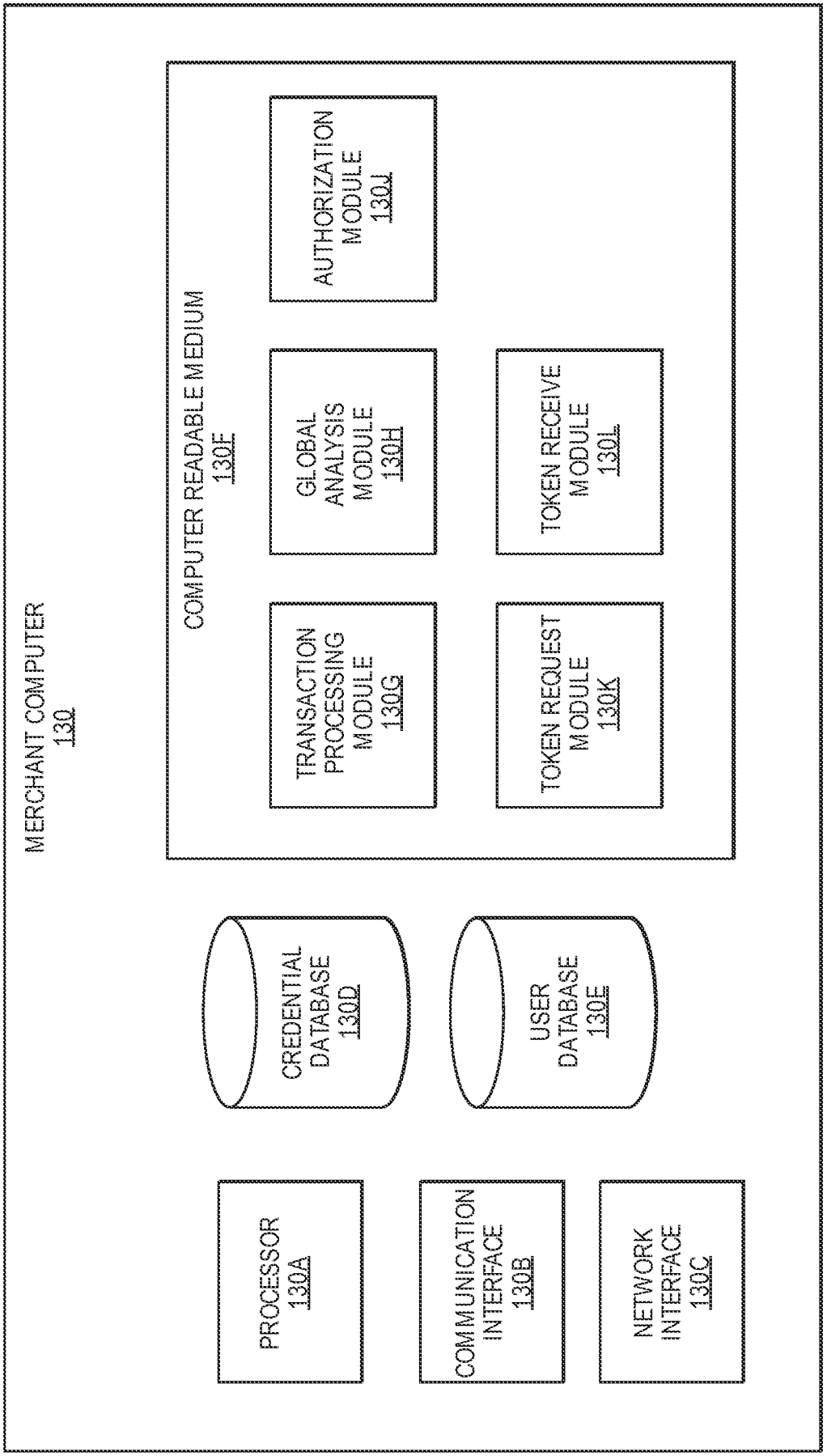

MERCHANT COMPUTER
130
COMPUTER READABLE MEDIUM
130F
TRANSACTION PROCESSING MODULE
130G
GLOBAL ANALYSIS MODULE
130H
AUTHORIZATION MODULE
130J
TOKEN REQUEST MODULE
130K
TOKEN RECEIVE MODULE
130L
CREDENTIAL DATABASE
130D
USER DATABASE
130E
PROCESSOR
130A
COMMUNICATION INTERFACE
130B
NETWORK INTERFACE
130C

FIG. 4

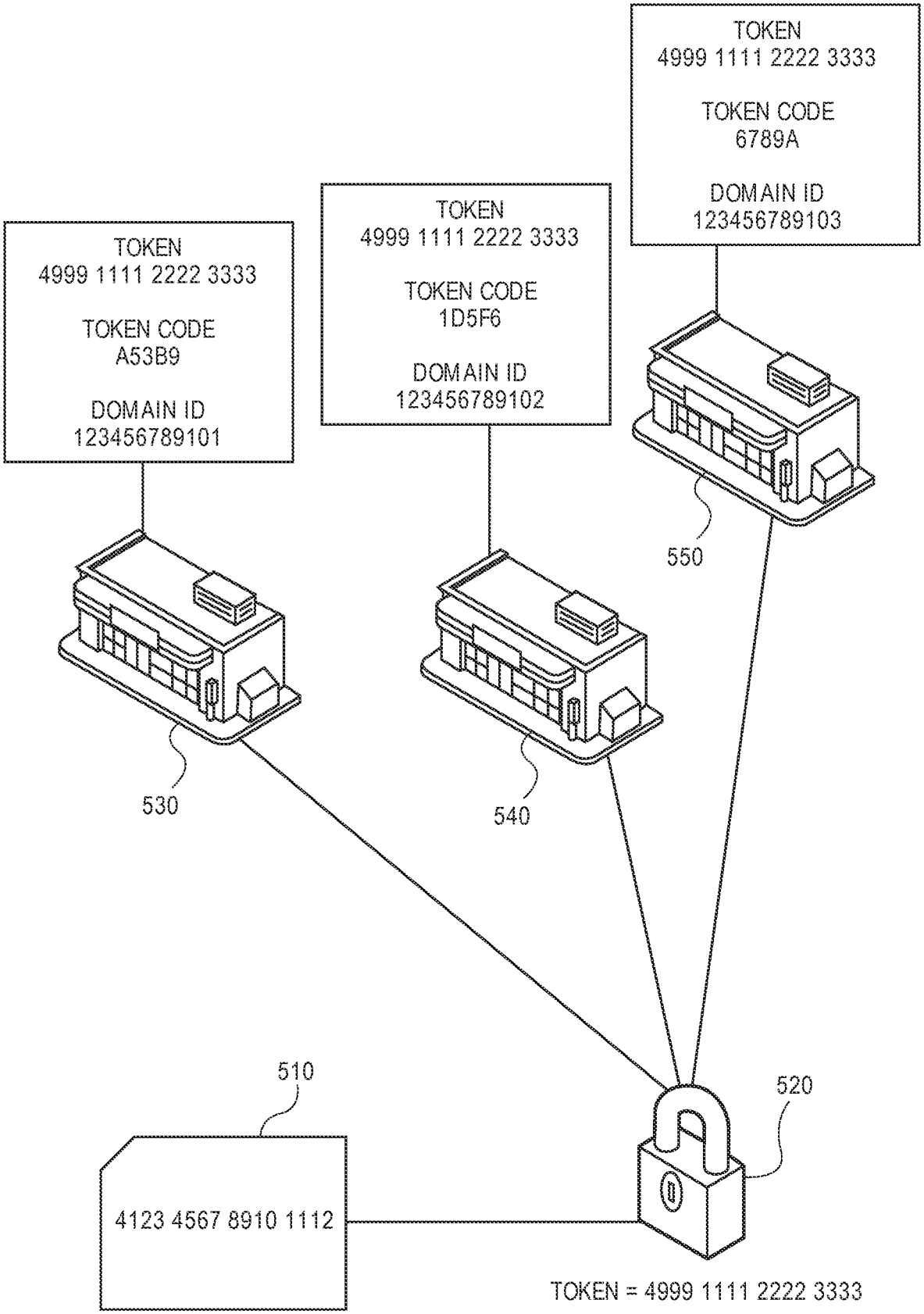

TOKEN
4999 1111 2222 3333
TOKEN CODE
6789A
DOMAIN ID
123456789103
TOKEN
4999 1111 2222 3333
TOKEN CODE
1D5F6
DOMAIN ID
123456789102
TOKEN
4999 1111 2222 3333
TOKEN CODE
A53B9
DOMAIN ID
123456789101
550
530
540
510
520
4123 4567 8910 1112
TOKEN = 4999 1111 2222 3333

FIG. 5

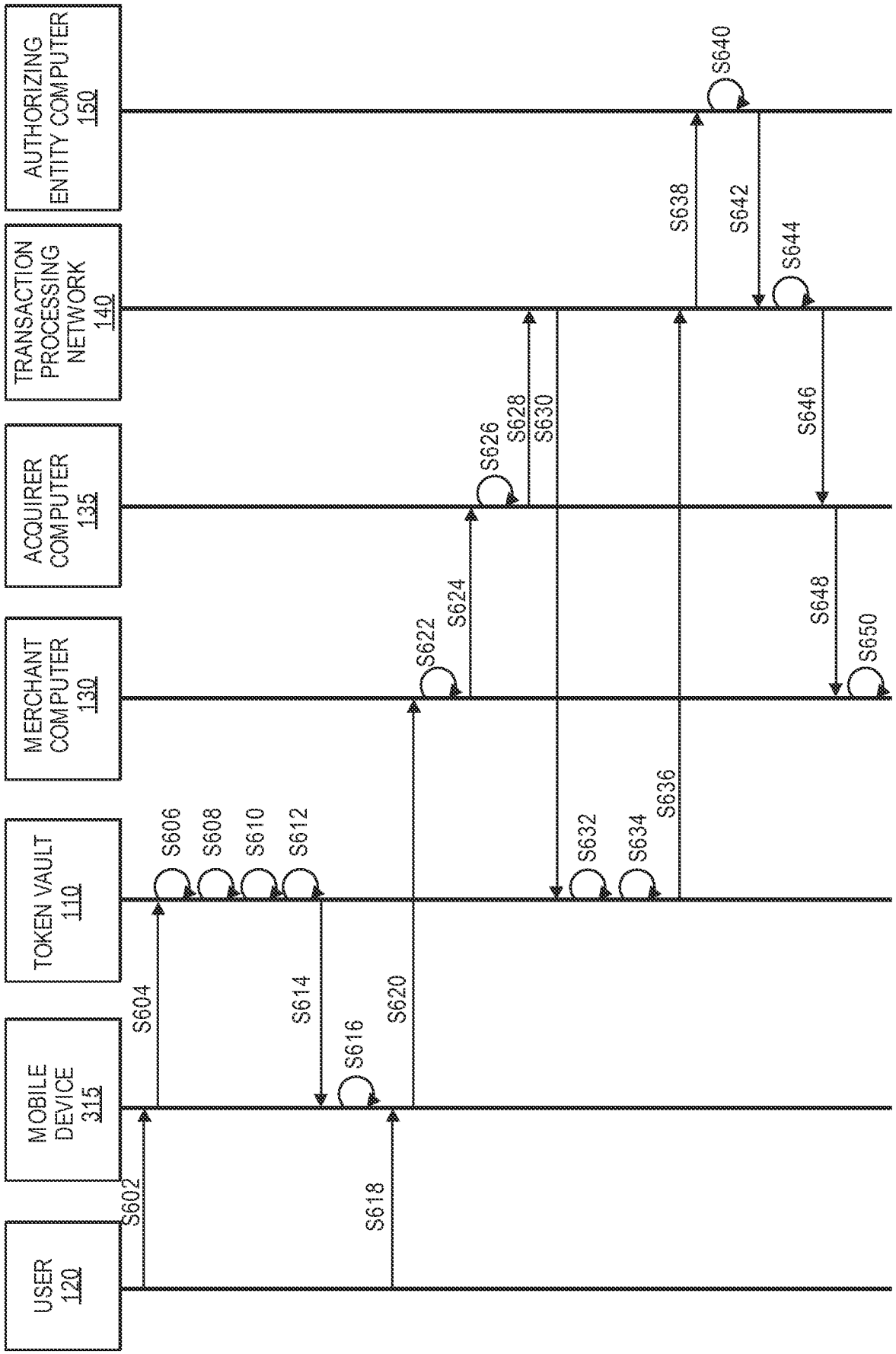

USER 120
MOBILE DEVICE 315
TOKEN VAULT 110
MERCHANT COMPUTER 130
ACQUIRER COMPUTER 135
TRANSACTION PROCESSING NETWORK 140
AUTHORIZING ENTITY COMPUTER 150
S602
S604
S606
S608
S610
S612
S614
S616
S618
S620
S622
S624
S626
S628
S630
S632
S634
S636
S638
S640
S642
S644
S646
S648
S650

FIG. 6

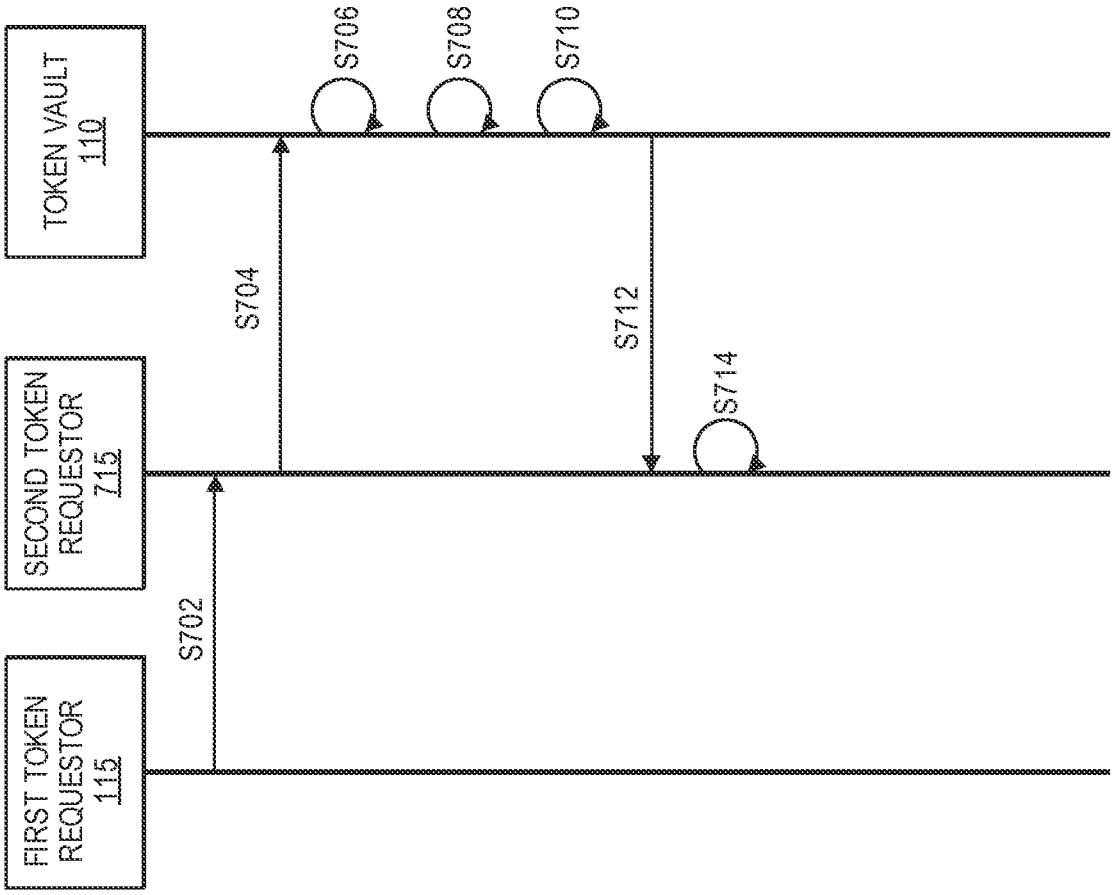

TOKEN VAULT
110
SECOND TOKEN
REQUESTOR
715
FIRST TOKEN
REQUESTOR
115
S702
S704
S706
S708
S710
S712
S714

FIG. 7

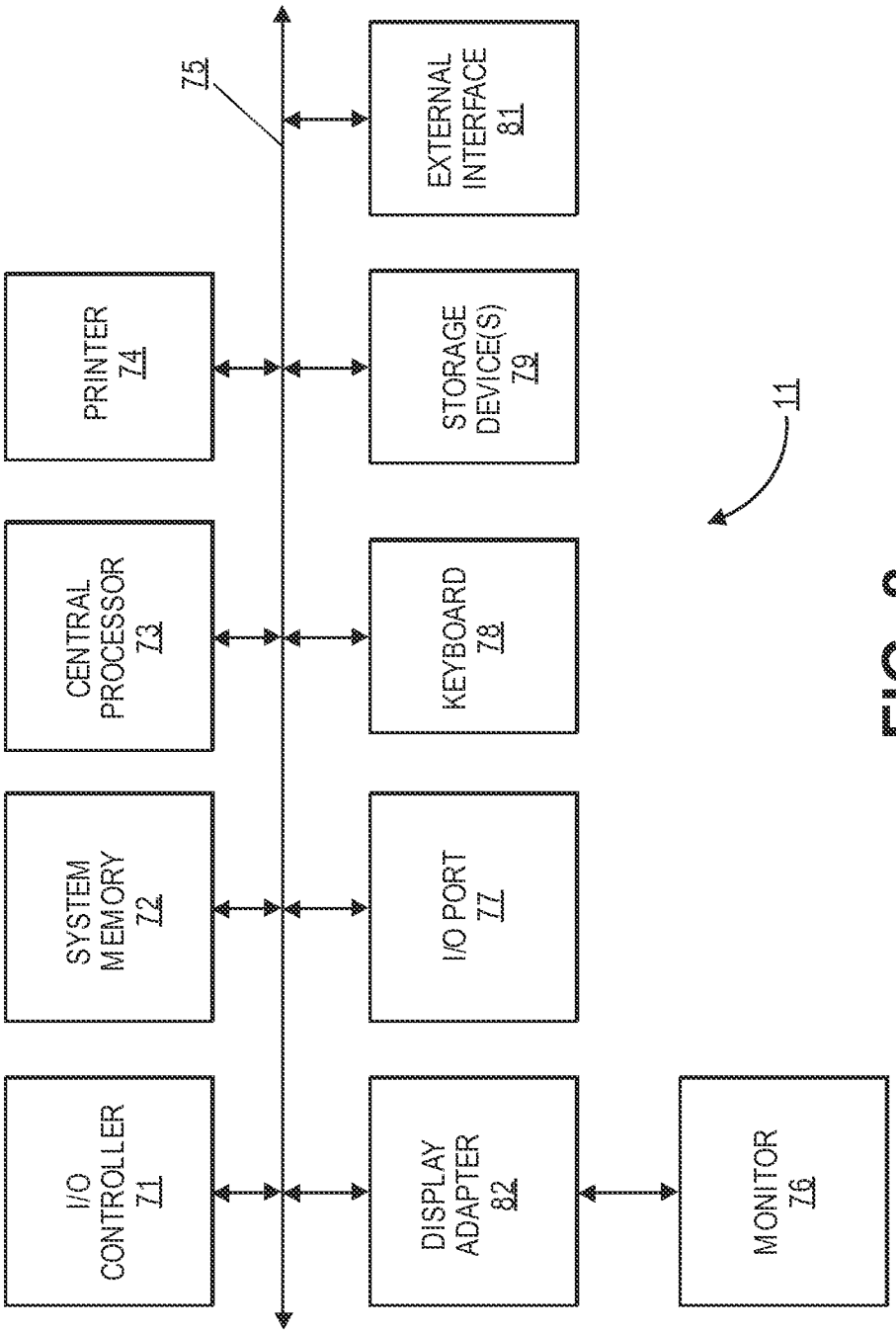

I/O CONTROLLER 71
SYSTEM MEMORY 72
CENTRAL PROCESSOR 73
PRINTER 74
75
EXTERNAL INTERFACE 81
DISPLAY ADAPTER 82
I/O PORT 77
KEYBOARD 78
STORAGE DEVICE(S) 79
MONITOR 76
11

FIG. 8