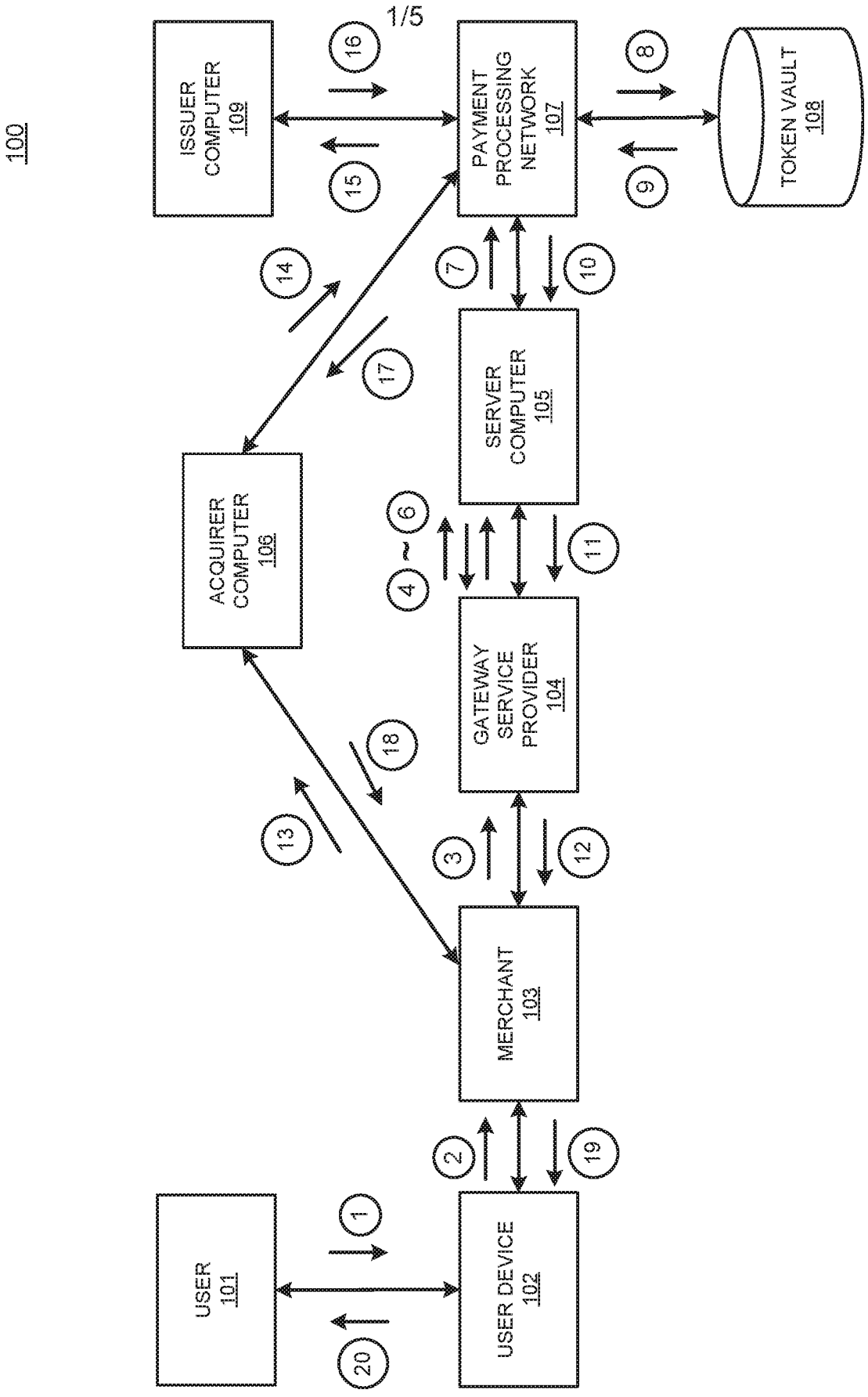

100
USER 101
USER DEVICE 102
MERCHANT 103
GATEWAY SERVICE PROVIDER 104
SERVER COMPUTER 105
ACQUIRER COMPUTER 106
PAYMENT PROCESSING NETWORK 107
TOKEN VAULT 108
ISSUER COMPUTER 109
1
2
3
4
6
7
8
9
10
11
12
13
14
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19
20

FIG. 1

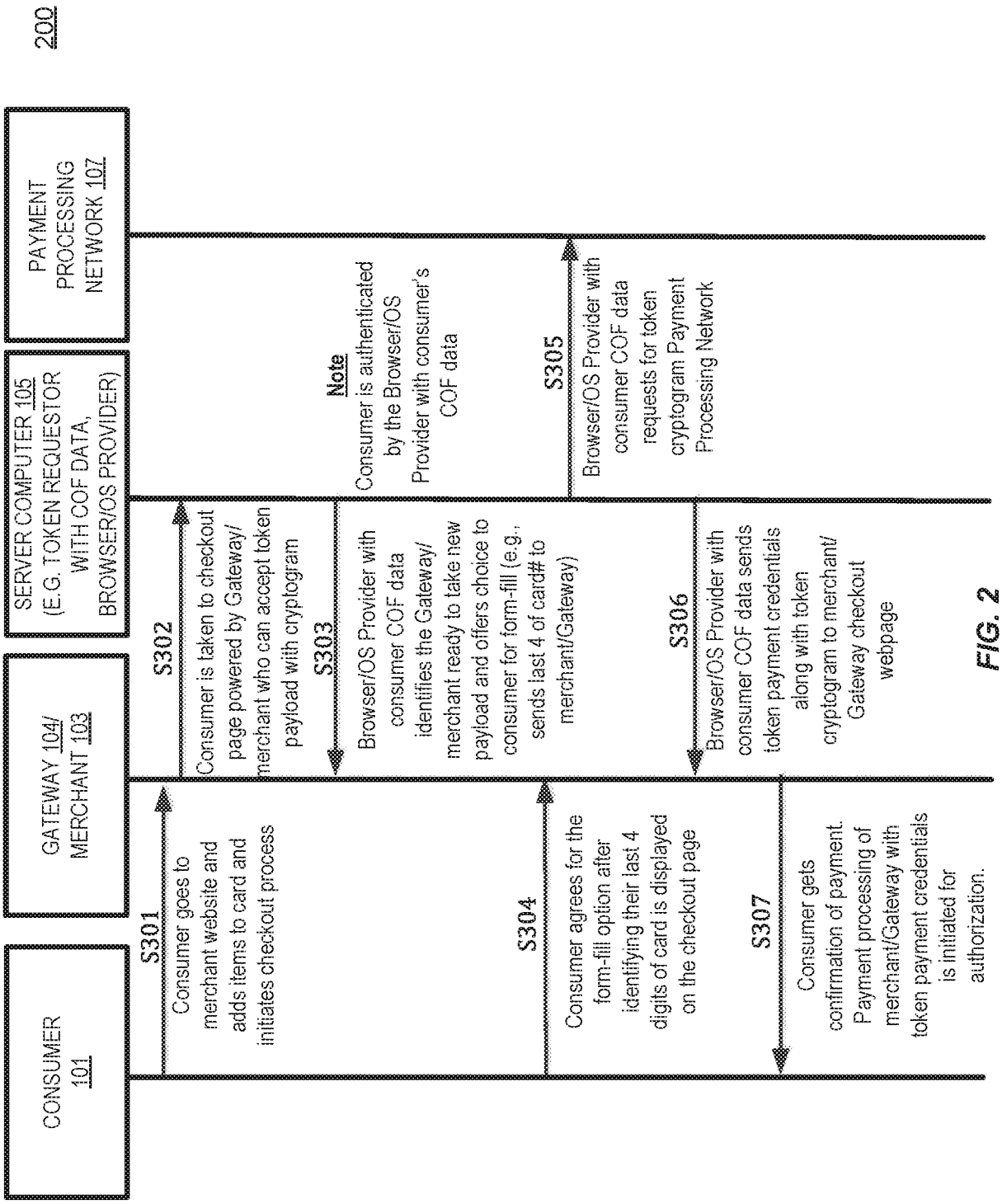

200
CONSUMER 101
GATEWAY 104/ MERCHANT 103
SERVER COMPUTER 105 (E.G. TOKEN REQUESTOR WITH COF DATA, BROWSER/OS PROVIDER)
PAYMENT PROCESSING NETWORK 107
S301
Consumer goes to merchant website and adds items to card and initiates checkout process
S302
Consumer is taken to checkout page powered by Gateway/ merchant who can accept token payload with cryptogram
S303
Browser/OS Provider with consumer COF data identifies the Gateway/ merchant ready to take new payload and offers choice to consumer for form-fill (e.g., sends last 4 of card# to merchant/Gateway)
Note
Consumer is authenticated by the Browser/OS Provider with consumer's COF data
S304
Consumer agrees for the form-fill option after identifying their last 4 digits of card is displayed on the checkout page
S305
Browser/OS Provider with consumer COF data requests for token cryptogram Payment Processing Network
S306
Browser/OS Provider with consumer COF data sends token payment credentials along with token cryptogram to merchant/ Gateway checkout webpage
S307
Consumer gets confirmation of payment. Payment processing of merchant/Gateway with token payment credentials is initiated for authorization.

FIG. 2

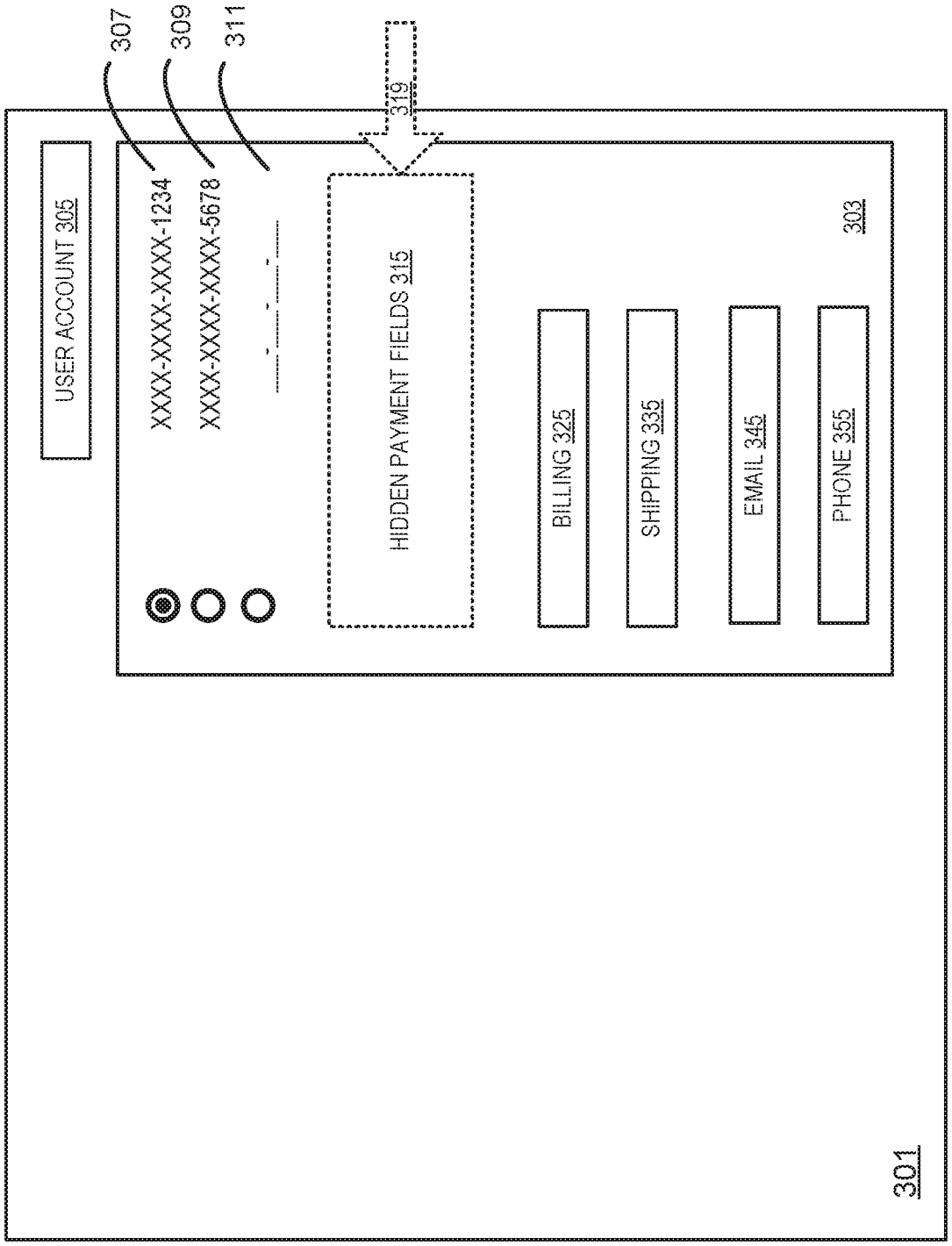

307
309
311
319
USER ACCOUNT 305
XXXX-XXXX-XXXX-1234
XXXX-XXXX-XXXX-5678
HIDDEN PAYMENT FIELDS 315
BILLING 325
SHIPPING 335
EMAIL 345
PHONE 355
303
301

FIG. 3

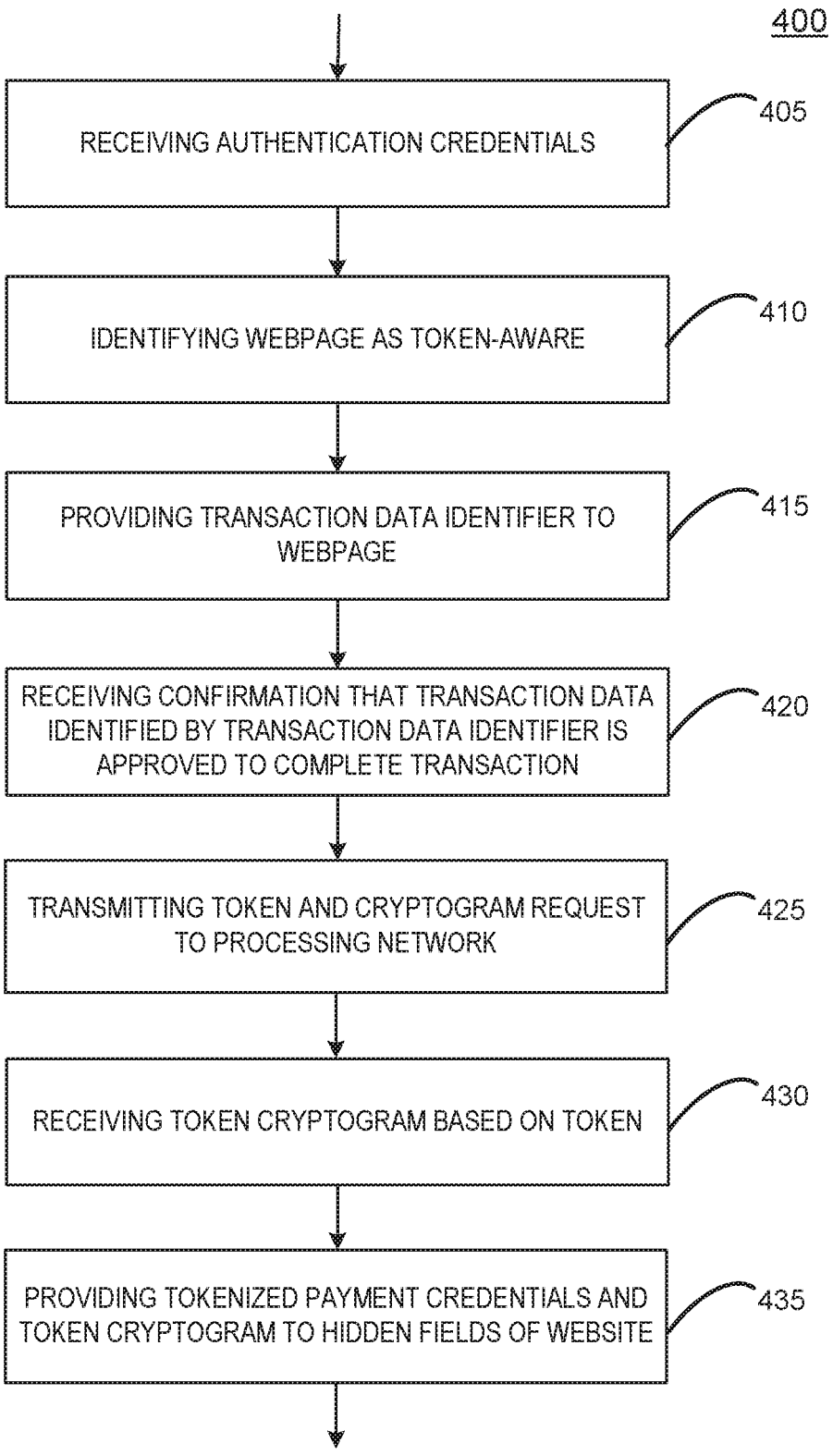

400
RECEIVING AUTHENTICATION CREDENTIALS
405
IDENTIFYING WEBPAGE AS TOKEN-AWARE
410
PROVIDING TRANSACTION DATA IDENTIFIER TO WEBPAGE
415
RECEIVING CONFIRMATION THAT TRANSACTION DATA IDENTIFIED BY TRANSACTION DATA IDENTIFIER IS APPROVED TO COMPLETE TRANSACTION
420
TRANSMITTING TOKEN AND CRYPTOGRAM REQUEST TO PROCESSING NETWORK
425
RECEIVING TOKEN CRYPTOGRAM BASED ON TOKEN
430
PROVIDING TOKENIZED PAYMENT CREDENTIALS AND TOKEN CRYPTOGRAM TO HIDDEN FIELDS OF WEBSITE
435

*FIG. 4*

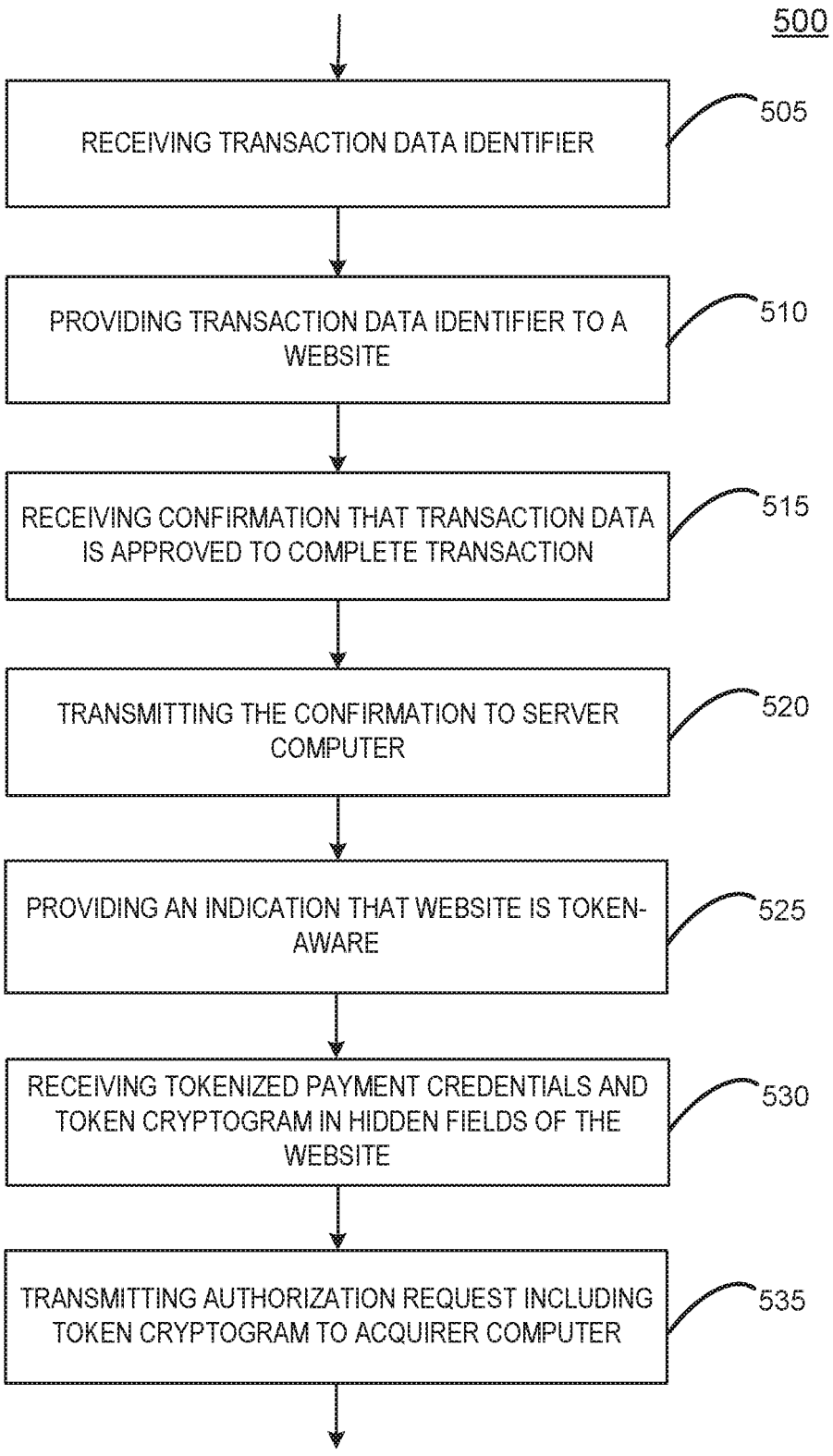

500
RECEIVING TRANSACTION DATA IDENTIFIER
505
PROVIDING TRANSACTION DATA IDENTIFIER TO A WEBSITE
510
RECEIVING CONFIRMATION THAT TRANSACTION DATA IS APPROVED TO COMPLETE TRANSACTION
515
TRANSMITTING THE CONFIRMATION TO SERVER COMPUTER
520
PROVIDING AN INDICATION THAT WEBSITE IS TOKEN-AWARE
525
RECEIVING TOKENIZED PAYMENT CREDENTIALS AND TOKEN CRYPTOGRAM IN HIDDEN FIELDS OF THE WEBSITE
530
TRANSMITTING AUTHORIZATION REQUEST INCLUDING TOKEN CRYPTOGRAM TO ACQUIRER COMPUTER
535

*FIG. 5*