

CLAIMS

What is claimed is:

1. A method for generating a payment token having issuer-specified domain controls, comprising:
in an information processing apparatus comprising at least one computer processor:
receiving, from an issuer of a financial instrument, an identification of a domain control or restriction on a payment token for the financial instrument, the domain control or restriction to be applied by the issuer;
requesting generation of the payment token with a pass-through indicator from a token service provider;
receiving, from the token service provider, the payment token; and
storing an association of the domain control or restriction and the payment token.
2. The method of claim 1, wherein the pass-through indicator is a bank identification number.
3. The method of claim 1, wherein the pass-through indicator is a cryptogram parameter for the payment token.
4. The method of claim 1, wherein the token service provider is not associated with a payment network.

5. The method of claim 1, wherein the domain control or restriction is applied by the issuer.

6. The method of claim 1, wherein the domain control or restriction is dynamic.

7. The method of claim 1, wherein the domain control or restriction controls use of the payment token with a certain merchant, with a certain device, in a certain environment, at a certain time, in a certain geography, or at a certain authentication level.

8. A method for processing a transaction using issuer-specified domain controls, comprising:

in an information processing apparatus comprising at least one computer processor:

receiving, from a payment network, a transaction comprising a payment token, the payment token comprising a pass-through indicator;
retrieving a domain control or restriction associated with the payment token; and
applying the control or restriction to the transaction.

9. The method of claim 8, wherein the pass-through indicator is a bank identification number.

10. The method of claim 8, wherein the pass-through indicator is a cryptogram parameter for the payment token.

11. The method of claim 8, wherein the domain control or restriction controls use of the payment token with a certain merchant, with a certain device, in a certain environment, at a certain time, in a certain geography, or at a certain authentication level.

12. The method of claim 8, wherein the domain control or restriction is dynamic.

13. The method of claim 8, wherein the domain control or restriction is stored in a database.

14. The method of claim 13, further comprising:
updating the domain control or restriction stored in the database.

15. The method of claim 8, wherein the payment network applies a payment-network level domain control or restriction on the transaction.

16. A system for processing a transaction using issuer-specified domain controls, comprising:

an issuer of a financial instrument system;

a payment network; and

a token service provider;

wherein:

the payment network receives a transaction comprising a payment token, the payment token comprising a pass-through indicator;

the payment network passes the transaction to the issuer;
the issuer system receives a domain control or restriction
associated with the payment token; and
the issuer system applies the control or restriction to the
transaction.

17. The system of claim 16, wherein the pass-through indicator is a bank identification number.

18. The system of claim 16, wherein the pass-through indicator is a cryptogram parameter for the payment token.

19. The system of claim 16, wherein the domain control or restriction controls use of the payment token with a certain merchant, with a certain device, in a certain environment, at a certain time, in a certain geography, or at a certain authentication level.

20. The system of claim 16, wherein the payment network applies a payment-network level domain control or restriction on the transaction before passing the transaction to the issuer.