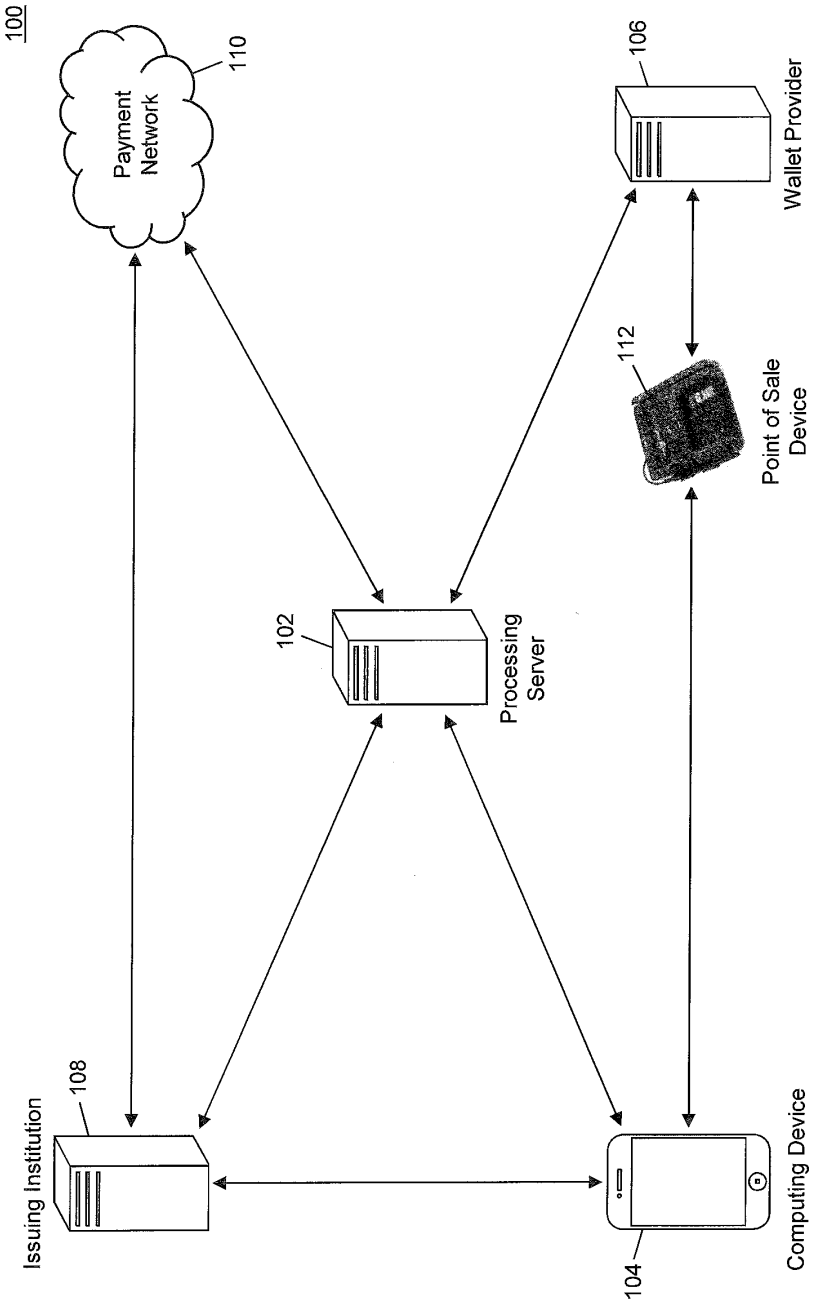

100
Payment Network
110
106
Wallet Provider
112
Point of Sale Device
102
Processing Server
108
Issuing Institution
104
Computing Device

FIG. 1

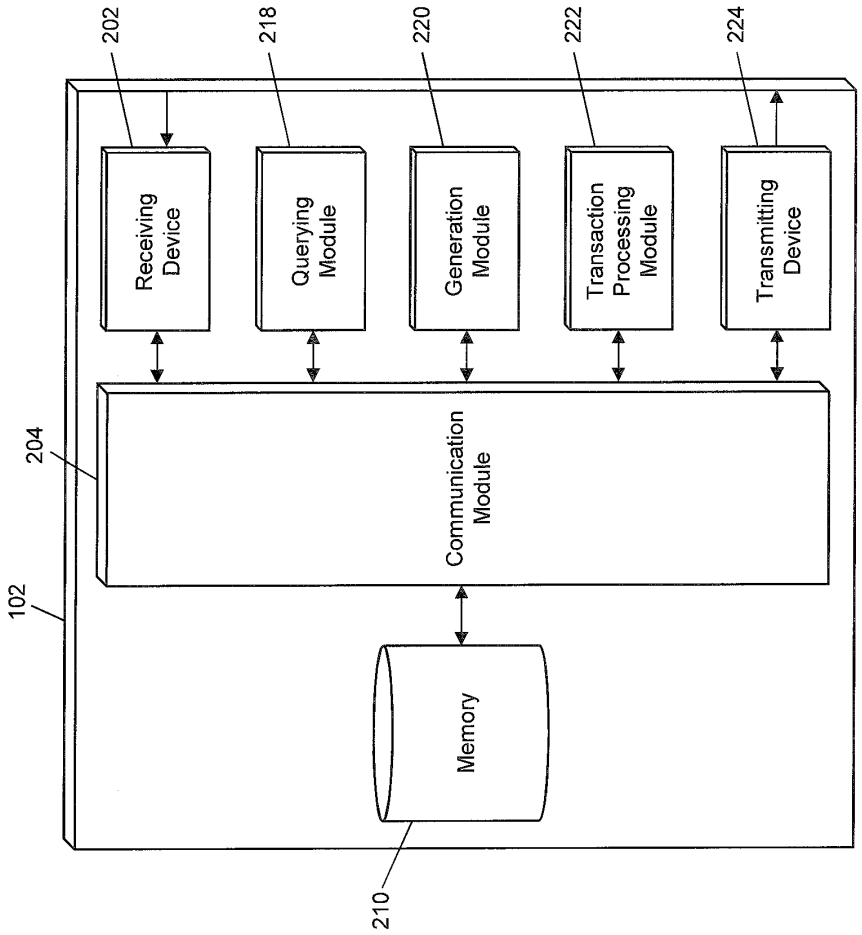

202
218
220
222
224
Receiving Device
Querying Module
Generation Module
Transaction Processing Module
Transmitting Device
204
Communication Module
102
Memory
210

FIG. 2

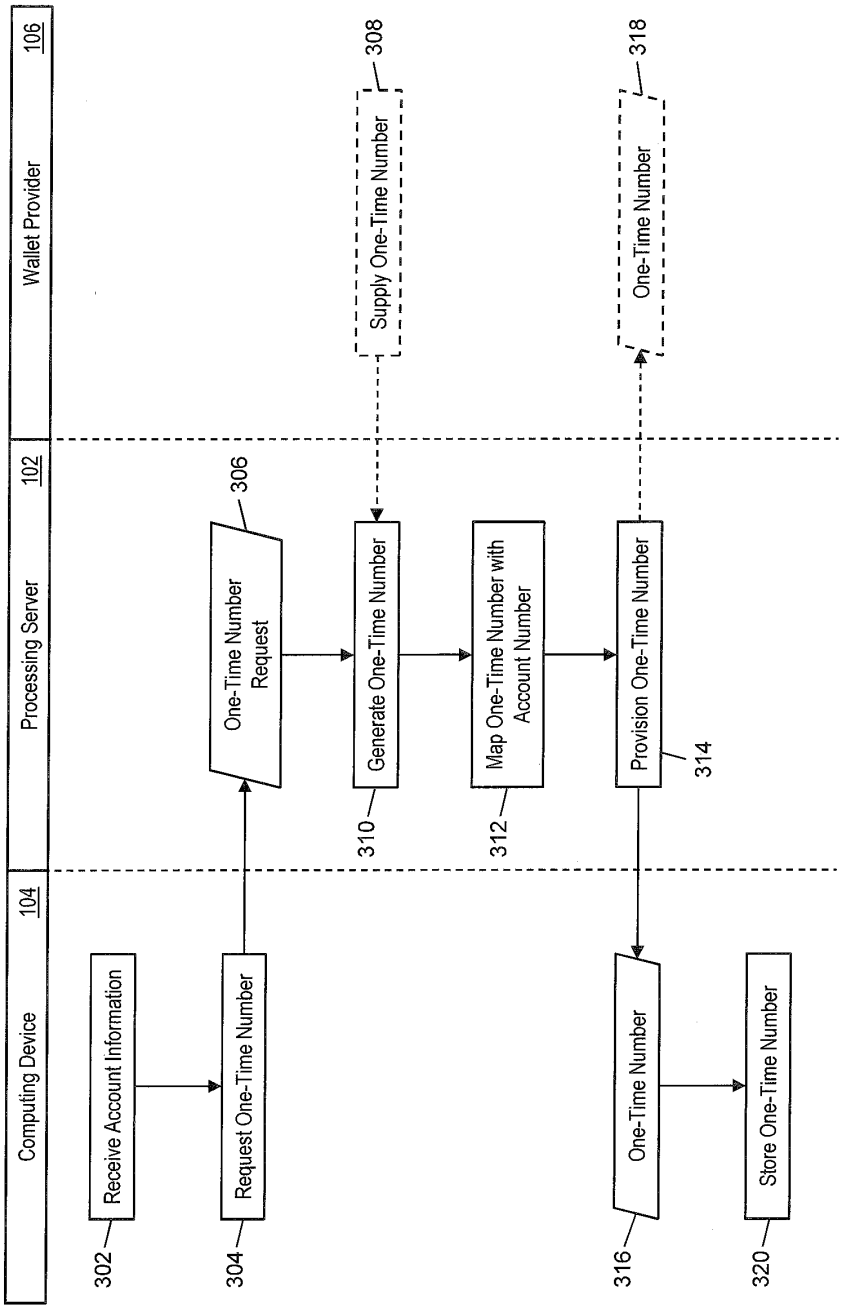

Computing Device 104
Processing Server 102
Wallet Provider 106
Receive Account Information
Request One-Time Number
One-Time Number Request
Generate One-Time Number
Map One-Time Number with Account Number
Provision One-Time Number
Supply One-Time Number
One-Time Number
One-Time Number
Store One-Time Number
302
304
306
308
310
312
314
316
318
320

FIG. 3

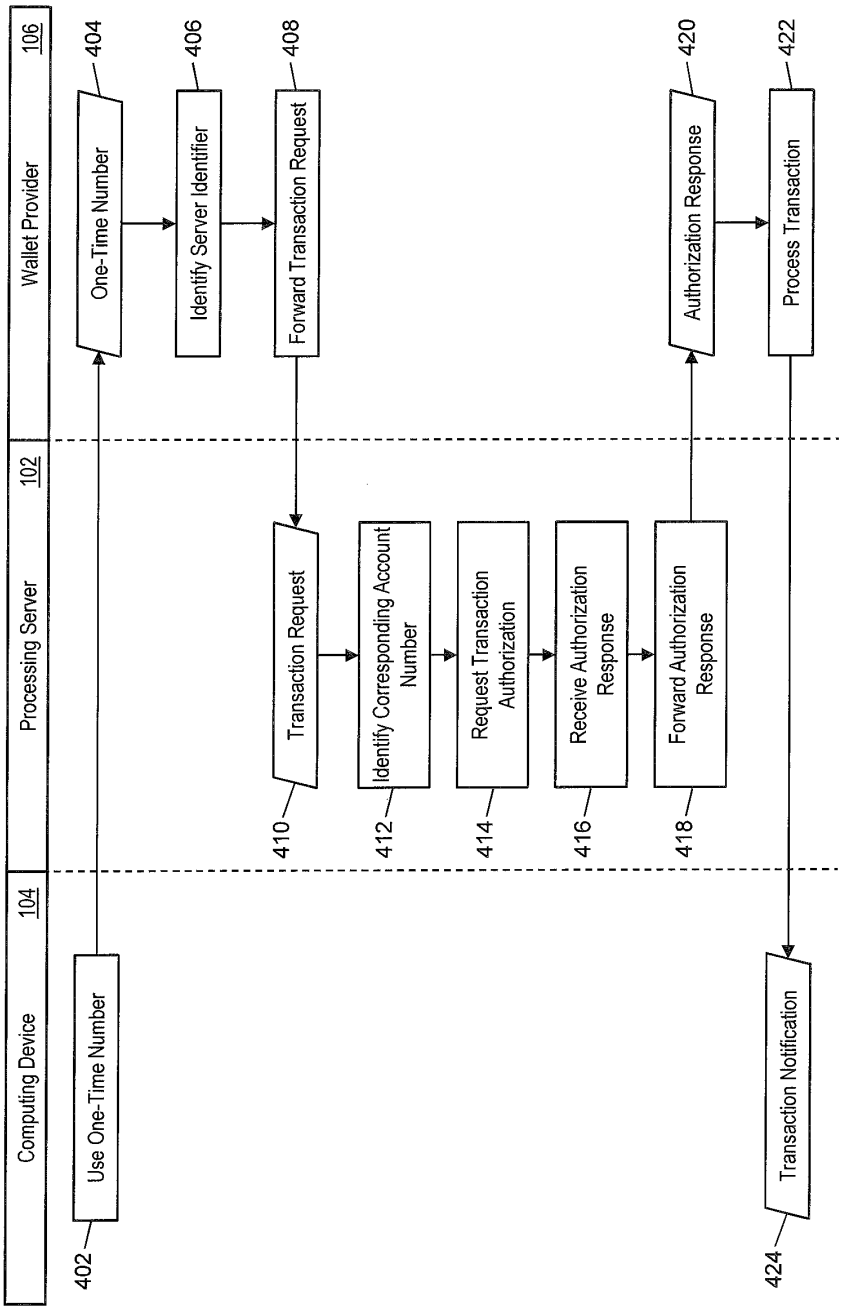

Computing Device 104
Processing Server 102
Wallet Provider 106
Use One-Time Number
One-Time Number
Identify Server Identifier
Forward Transaction Request
Transaction Request
Identify Corresponding Account Number
Request Transaction Authorization
Receive Authorization Response
Forward Authorization Response
Authorization Response
Process Transaction
Transaction Notification
402
404
406
408
410
412
414
416
418
420
422
424

FIG. 4

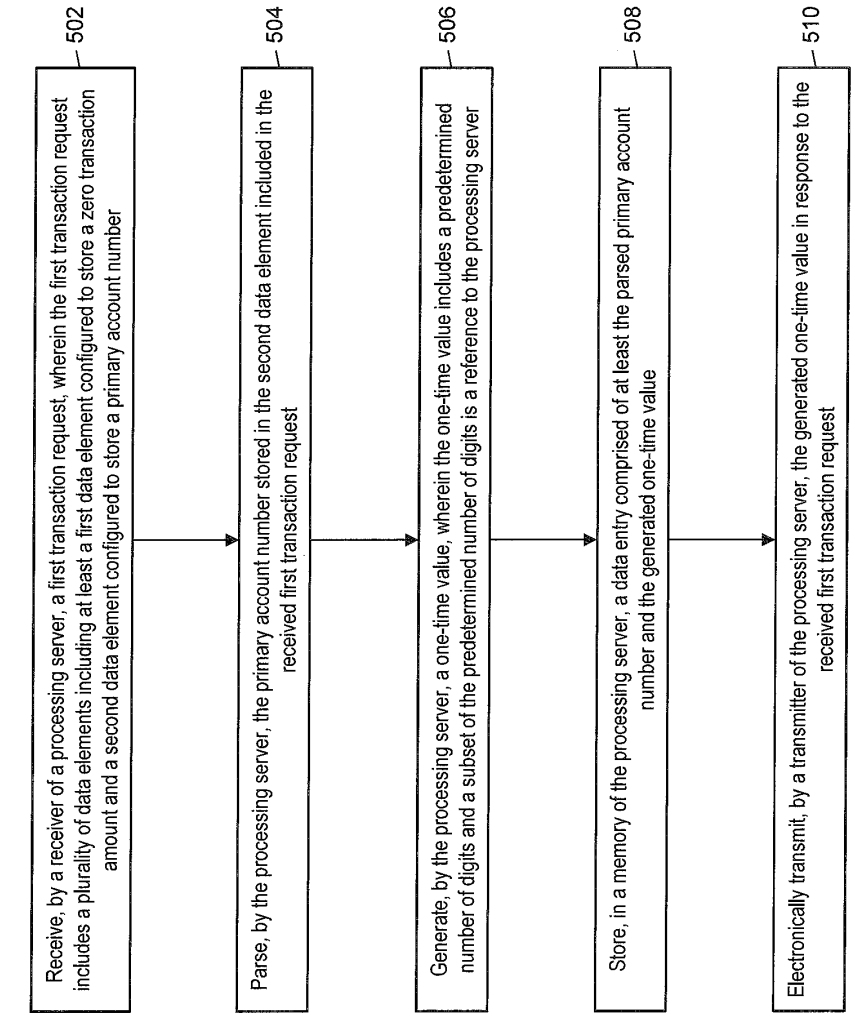

500
502
Receive, by a receiver of a processing server, a first transaction request, wherein the first transaction request includes a plurality of data elements including at least a first data element configured to store a zero transaction amount and a second data element configured to store a primary account number
504
Parse, by the processing server, the primary account number stored in the second data element included in the received first transaction request
506
Generate, by the processing server, a one-time value, wherein the one-time value includes a predetermined number of digits and a subset of the predetermined number of digits is a reference to the processing server
508
Store, in a memory of the processing server, a data entry comprised of at least the parsed primary account number and the generated one-time value
510
Electronically transmit, by a transmitter of the processing server, the generated one-time value in response to the received first transaction request

FIG. 5

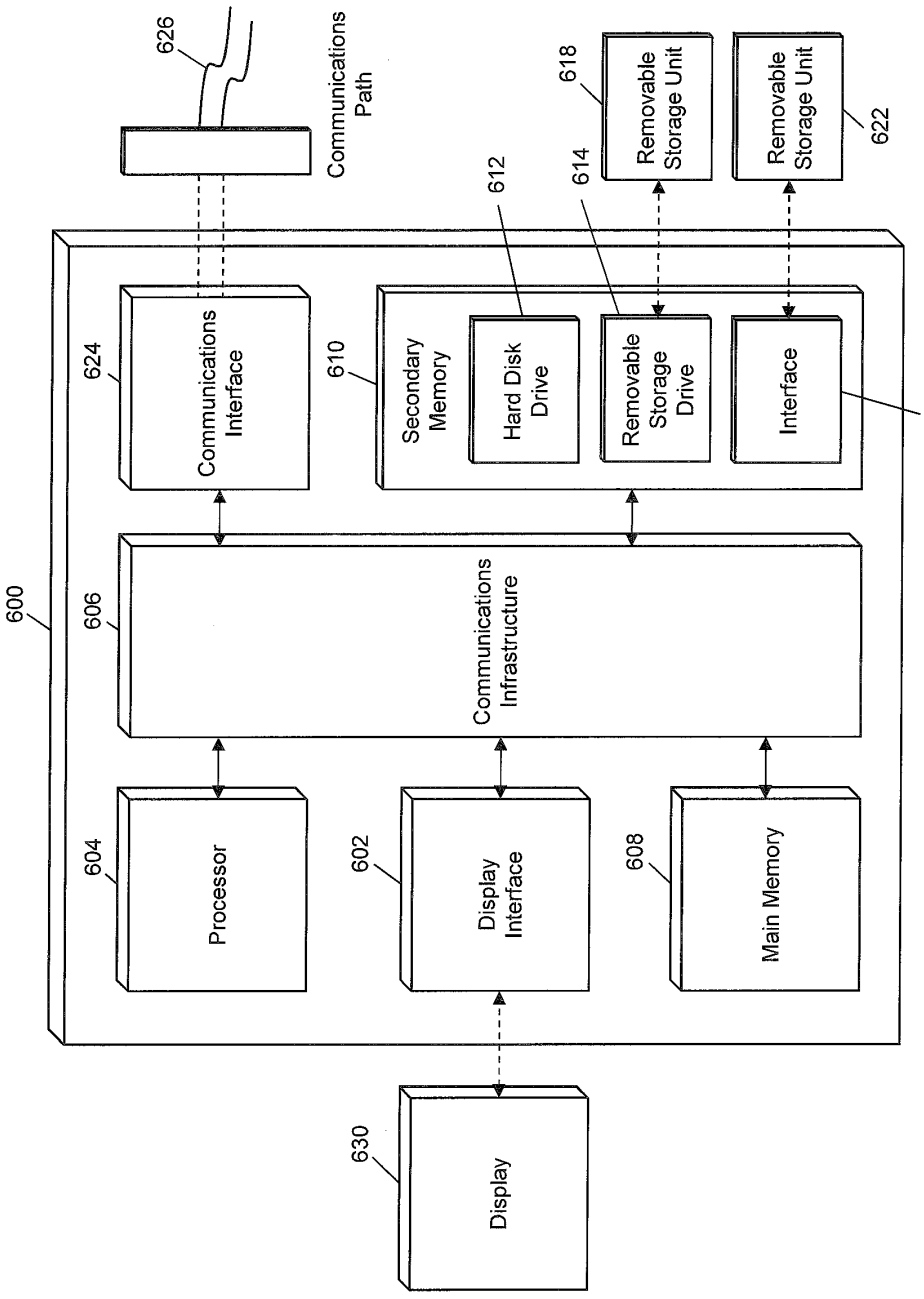

626
Communications Path
618
Removable Storage Unit
622
Removable Storage Unit
612
614
624
Communications Interface
610
Secondary Memory
Hard Disk Drive
Removable Storage Drive
Interface
620
600
606
Communications Infrastructure
604
Processor
602
Display Interface
608
Main Memory
630
Display

FIG. 6