

SYSTEMS AND METHODS FOR COMMUNICATING RISK USING TOKEN ASSURANCE DATA

ABSTRACT OF THE DISCLOSURE

Systems and methods for communicating risk using token assurance data are provided.

- 5 A network token system provides a platform that can be leveraged by external entities (e.g., third party wallets, e-commerce merchants, payment enablers / payment service providers, etc.) or internal payment processing network systems that have the need to use the tokens to facilitate payment transactions. An authorization request message can include a token assurance level code that is indicative of a token assurance level
- 10 associated with a generated token. External or internal entities may use the token assurance level to evaluate risk associated with a payment transaction that uses the token.

Figure 4A