WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a record server computer from a first processing network computer that is in communication with a token service computer configured to generate and store tokens in association with primary account numbers, a token, a device identifier associated with a user device, a session identifier associated with a registration request, and metadata about the token wherein the token comprises an identifier for a payment account that is a substitute for a primary account number, such that the metadata does not include the primary account number;

receiving, by the record server computer, a metadata request from a second processing network computer in response to the second processing network computer receiving an authorization request message comprising the token, and the device identifier and/or the session identifier, the metadata request comprising at least the device identifier and/or the session identifier;

responsive to the metadata request, retrieving, by the record server computer, the metadata; and

providing, by the record server computer, the metadata to the second processing network computer, wherein the second processing network computer processes the authorization request message using the token and the metadata.

2. The method of claim 1, wherein the metadata comprises transaction controls associated with the token.

3. The method of claim 1, wherein the registration request further comprises a public key, the user device storing a private key corresponding to the public key.

4. The method of claim 1, wherein the method further comprises:

receiving, by the first processing network computer, the registration request from the user device, the registration request comprising the device identifier;

determining, by the first processing network computer, the session identifier associated with the registration request; and

after receiving the registration request, providing, by the first processing network computer, the token to the user device.

5. The method of claim 4, wherein the session identifier is a random number.

6. The method of claim 5, wherein the user device is a mobile phone.

7. The method of claim 1, wherein the authorization request message is received from an access device.

8. The method of claim 1, wherein the second processing network computer processes the authorization request message by using the metadata to validate the token and the user device that provided the token.

9. The method of claim 1, wherein the metadata request was generated in response to the second processing network computer receiving the authorization request message comprising the token, and the device identifier and/or the session identifier.

10. The method of claim 9, wherein an access device generated the authorization request message after the access device receives the token and the device identifier and/or the session identifier from the user device.

11. The method of claim 1, wherein the authorization request message comprises the token, and the device identifier and the session identifier.

12. The method of claim 1, wherein the record server computer comprises a plurality of data tables correlating a plurality of tokens and metadata for the tokens.

13. The method of claim 1, wherein the record server computer manages a blockchain with data correlating a plurality of tokens and metadata for the tokens.

14. The method of claim 1, wherein the record server computer communicates with the first processing network computer and the second processing network computer via APIs.

15. A system comprising:

a record server computer comprising a processor, and a non-transitory computer readable medium comprising code, executable by the processor for performing operations comprising:

receiving, from a first processing network computer that is in communication with a token service computer configured to generate and store tokens in association with primary account numbers, a token, a device identifier associated with a user device, a session identifier associated with a registration request, and metadata about the token wherein the token comprises an identifier for a payment account that is a substitute for a primary account number, such that the metadata does not include the primary account number;

receiving a metadata request from a second processing network computer in response to the second processing network computer receiving an authorization request message comprising the token, and the device identifier and/or the session identifier, the metadata request comprising at least the device identifier and/or the session identifier;

retrieving the metadata in response to the metadata request; and

providing the metadata to the second processing network computer, wherein the second processing network computer processes the authorization request message using the token and the metadata.

16. The system of claim 15, further comprising:

the first processing network computer.

17. A method comprising:

providing, by a user device, a registration request comprising a device identifier to a first processing network computer, which is configured to provide the registration

request to a record server computer, and that is in communication with a token service computer configured to generate and store tokens in association with primary account numbers;

receiving, by the user device and from the first processing network computer, a token and a session identifier; and

providing, by the user device, the token and the session identifier and/or the device identifier to an access device, wherein the access device transmits an authorization request message for a transaction to a second processing network computer, which transmits a metadata request comprising the session identifier and/or the device identifier to the record server computer, receives metadata, and processes the transaction using the metadata, wherein the token comprises an identifier for a payment account that is a substitute for a primary account number, such that the metadata does not include the primary account number.

18. The method of claim 17, wherein the user device provides the session identifier and the device identifier to the access device.

19. The method of claim 17, wherein the registration request is provided to the first processing network computer via an authorizing entity computer.

20. The method of claim 17, further comprising:

providing, by the user device, a public key to the first processing network computer, wherein the user device stores a private key associated with the public key.