

WHAT IS CLAIMED IS:

1. A method comprising:
receiving, by a resource provider computer from a first user device
associated with a user, a transaction request comprising a credential or a token;
identifying, by the resource provider computer, a second user device
associated with the credential or the credential;
5 transmitting, by the resource provider computer to the second user device,
an authentication request corresponding to the first user device;
receiving, by the resource provider computer from the second user device,
an authentication response, the authentication response comprising an indication that
the first user device is authenticated; and
10 transmitting, by the resource provider computer, an authorization request
message to an authorizing entity computer in response to receiving the indication that
the first user device is authenticated.
2. The method of claim 1, wherein the credential is an identifier for the
second user device.
3. The method of claim 1, wherein the resource provider computer
receives the credential associated with the user from the first user device, and the
method further comprises:
obtaining, by the resource provider computer from a token provider
computer, the token corresponding to the credential and a cryptogram; and
15 generating, by the resource provider computer, the authorization request
message to include the token and the cryptogram, and exclude the credential.
4. The method of claim 3, wherein the cryptogram includes data about
an authentication method used in the authentication request.

5. The method of claim 1, wherein the authorization request message further includes a first identifier for the first user device and a second identifier for the second user device, wherein transmitting the authorization request message causes an authorizing entity computer to maintain an association between the credential, the first identifier for the first user device, and the second identifier for the second user device, the association allowing subsequent transactions initiated by the first user device to be conducted.

6. The method of claim 1, wherein prior to receiving the transaction request from the first user device, the method comprises:

receiving, by the resource provider computer, a first identifier of the first user device and a second identifier of the second user device;

associating, by the resource provider computer, the first user device with the second user device; and

storing, by the resource provider computer, the first identifier of the first user device with the second identifier of the second user device in a database.

7. The method of claim 6, wherein identifying the second user device comprises retrieving the identifier of the second user device from the database.

8. The method of claim 1, wherein the first user device does not have a user interface that includes an alphanumeric key pad.

9. The method of claim 1, wherein the authentication request includes a biometric authentication request.

10. The method of claim 1, wherein the first user device is a household appliance and the second user device is a mobile phone.

11. A resource provider computer comprising:
one or more processors; and
one or more computer-readable media comprising code, when executed
by the one or more processors, cause the resource provider computer to perform a
method comprising:
- 5 receiving, from a first user device associated with a user, a transaction
request comprising a credential or a token;
identifying a second user device associated with the credential;
transmitting, to the second user device, an authentication request
corresponding to the first user device;
- 10 receiving, from the second user device, an authentication response, the
authentication response comprising an indication that the first user device is
authenticated; and
transmitting an authorization request message to an authorizing entity
computer in response to receiving the indication that the first user device is
- 15 authenticated.

12. The resource provider computer of claim 11, wherein the method further comprises:

receiving, from the authorizing entity computer, an authorization response message.

13. The resource provider computer of claim 11, resource provider computer grants access to a secure location if the authorization request message is approved.

14. The resource provider computer of claim 11, wherein the credential is a first identifier of the first user device.

15. The resource provider computer of claim 11, wherein the resource provider computer stores an association between the first user device and the credential, and wherein method further comprises:

receiving a de-enrollment message comprising a first identifier of the first user device; and

5 removing the association between the first user device and the credential.

16. The resource provider computer of claim 15, wherein the transaction request is a first transaction request and the authorization request message is a first authorization request message and wherein the method further comprises:

receiving, from the first user device, a second transaction request comprising the credential associated with the user; and

determining that the first user device is authenticated, and that communication with the second user device is not needed; and

10 transmitting a second authorization request message in response to determining that the first user device is authenticated.

17. The resource provider computer of claim 11, wherein the resource provider computer receives the credential associated with the user from the first device, and the method further comprises:

obtaining, by the resource provider computer from a token provider computer, and a cryptogram; and

generating, by the resource provider computer, the authorization request message to include the token and the cryptogram, and exclude the credential.

18. A method comprising:

receiving, by a processing network computer from a resource provider computer, an authorization request message comprising a token, a first identifier for a first user device and a second identifier for a second user device, the authorization request message transmitted by the resource provider computer in response to the resource provider computer receiving an indication from the second user device that the first user device is authenticated;

receiving, by the processing network computer from a token service provider computer, a credential associated with the token;

replacing, by the processing network computer, the token in the authorization request message with the credential;

transmitting, by the processing network computer, the authorization request message comprising the credential to an authorizing entity computer; and

maintaining, by the processing network computer, an association between the credential, the first identifier for the first user device, and the second identifier for the second user device.

19. The method of claim 18, further comprising:

receiving, by the processing network computer from the authorizing entity computer, an authorization response message comprising the credential;

replacing, by the processing network computer, the credential in the authorization response message with the token; and

transmitting, by the processing network computer, the authorization response message to the resource provider computer.

20. The method of claim 18, wherein the authorization request message comprises a cryptogram.