

What is claimed is:

1. A computer-implemented method for authorizing and provisioning a token to an appliance, comprising:

registering, with at least one processor, an original account identifier to at least one appliance, wherein the original account identifier is not associated with any user;

associating, with at least one processor, a device token to the original account identifier, wherein the device token is stored by the at least one appliance;

associating, with at least one processor, a user account identifier for a user to at least one of the device token and the original account identifier registered to the at least one appliance;

generating, with at least one processor, a device profile for the at least one appliance based at least partially on at least one of the following appliance parameters: model, manufacturer, transaction history, age, service history, or any combination thereof;

receiving, from the at least one appliance, a transaction request for a transaction, the transaction request comprising the device token;

identifying, with at least one processor, the user account identifier based on the device token;

determining, with at least one processor, that the transaction is authorized based at least partially on the user account identifier and the original account identifier registered to the at least one appliance; and

in response to determining that the transaction is authorized, processing the transaction.

2. The computer-implemented method of claim 1, wherein determining that the transaction is authorized comprises:

communicating an authorization request to an issuer system associated with the original account identifier registered to the at least one appliance;

communicating an authorization request to an issuer system associated with the user account identifier; and

receiving at least one authorization response message from at least one of the issuer system associated with the user account identifier and the issuer system associated with the original account identifier registered to the at least one appliance.

3. The computer-implemented method of claim 1, wherein registering the original account identifier to the at least one appliance comprises associating at least one device identifier unique to the at least one appliance with the original account identifier.

4. The computer-implemented method of claim 1, further comprising:
aggregating, with at least one processor, transaction values from the transaction and at least one other transaction initiated by the at least one appliance within a time period to calculate an aggregated transaction value; and

generating, with at least one processor, an authorization request to deduct the aggregated transaction value from a user account corresponding to the user account identifier.

5. The computer-implemented method of claim 1, further comprising generating a credit limit value for the at least one appliance based at least partially on the device profile.

6. The computer-implemented method of claim 5, wherein processing the transaction comprises:

determining, with at least one processor, that a transaction value associated with the transaction satisfies the credit limit value;

in response to determining that the transaction value does not satisfy the credit limit value, communicating, with at least one processor, a rejection of the transaction to the at least one appliance or to an acquirer system;

receiving, from the at least one appliance and/or at least one other appliance, a new transaction request for the transaction, the new transaction request comprising the device token and at least one other device token associated with the at least one other appliance; and

in response to determining that the new transaction is authorized, processing, with at least one processor, the new transaction by charging a first portion of the transaction value to an account corresponding to the device token and a second portion of the transaction value to an account corresponding to the at least one other device token.

7. The computer-implemented method of claim 5, further comprising altering, with at least one processor and based at least partially on the device profile, the credit limit value.

8. The computer-implemented method of claim 1, further comprising associating, with at least one processor, a merchant domain restriction with the device token based at least partially on the at least one device profile.

9. The computer-implemented method of claim 8, wherein processing the transaction comprises:

determining, based on the device token and the merchant domain restriction, that a transaction is authorized; and

in response to determining that the transaction is authorized, processing, with at least one processor, the transaction.

10. A system for authorizing and provisioning a token to an appliance, comprising at least one processor programmed and/or configured to:

register an original account identifier to at least one appliance, wherein the original account identifier is not associated with any user;

associate a device token to the original account identifier, wherein the device token is stored by the at least one appliance;

associate a user account identifier for a user to at least one of the device token and the original account identifier registered to the at least one appliance;

generate a device profile for the at least one appliance based at least partially on at least one of the following appliance parameters: model, manufacturer, transaction history, age, service history, or any combination thereof;

receive, from the at least one appliance, a transaction request for a transaction, the transaction request comprising the device token;

identify the user account identifier based on the device token;

determine that the transaction is authorized based at least partially on the user account identifier and the original account identifier registered to the at least one appliance; and

in response to determining that the transaction is authorized, process the transaction.

11. The system of claim 10, wherein the at least one processor is programmed and/or configured to determine that the transaction is authorized by:

communicating an authorization request to an issuer system associated with the original account identifier registered to the at least one appliance;

communicating an authorization request to an issuer system associated with the user account identifier; and

receiving at least one authorization response message from at least one of the issuer system associated with the user account identifier and the issuer system associated with the original account identifier registered to the at least one appliance.

12. The system of claim 10, wherein the at least one processor is programmed and/or configured to register the original account identifier to the at least one appliance by associating at least one device identifier unique to the at least one appliance with the original account identifier.

13. The system of claim 10, wherein the at least one processor is further programmed and/or configured to:

aggregate transaction values from the transaction and at least one other transaction initiated by the at least one appliance within a time period to calculate an aggregated transaction value; and

generate an authorization request to deduct the aggregated transaction value from a user account corresponding to the user account identifier.

14. The system of claim 10, wherein the at least one processor is further programmed and/or configured to generate a credit limit value for the at least one appliance based at least partially on the device profile.

15. The system of claim 14, wherein the at least one processor is programmed and/or configured to process the transaction by:

determining that a transaction value associated with the transaction satisfies the credit limit value;

in response to determining that the transaction value does not satisfy the credit limit value, communicating a rejection of the transaction to the at least one appliance;

receiving, from the at least one appliance and/or at least one other appliance, a new transaction request for the transaction, the new transaction request comprising the device token and at least one other device token associated with the at least one other appliance; and

in response to determining that the new transaction is authorized, processing the new transaction by charging a first portion of the transaction value to an account corresponding to the device token and a second portion of the transaction value to an account corresponding to the at least one other device token.

16. The system of claim 15, wherein the at least one processor is further programmed and/or configured to alter, based at least partially on the device profile, the credit limit value.

17. The system of claim 16, wherein the at least one processor is programmed and/or configured to alter the credit limit value when the user account identifier is associated to the device token or the original account identifier is registered to the at least one appliance.

18. The system of claim 10, wherein the at least one processor is programmed or configured to associate a merchant domain restriction with the device token based at least partially on the device profile.

19. The system of claim 18, wherein the at least one processor is programmed and/or configured to process the transaction by:

determining, based on the device token and the associated merchant domain restriction, whether a transaction is authorized; and

in response to determining that the transaction is not authorized, communicating a rejection of the transaction to the at least one appliance; or

in response to determining that the transaction is authorized, processing the transaction.

20. A computer-implemented method for authorizing an appliance to process a transaction, comprising:

registering, with at least one processor, an original account identifier to at least one appliance, wherein the original account identifier is not associated with any user;

generating, with at least one processor, a device profile for the at least one appliance based at least partially on at least one of the following appliance parameters: model, manufacturer, transaction history, age, service history, or any combination thereof;

receiving, from the at least one appliance, a transaction request comprising at least one of the original account identifier and a token uniquely identifying the original account identifier;

generating, with at least one processor, an authorization request comprising the original account identifier; and

communicating the authorization request to an issuer system associated with the original account identifier.