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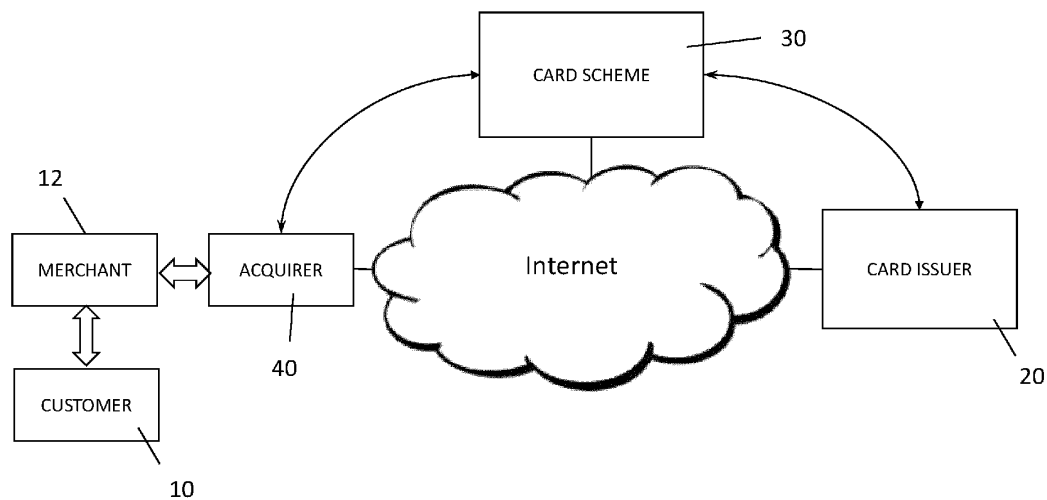


Fig. 1

(57) **Abstract:** A method of processing a transaction in a digital network uses data strings to identify parties, the data strings having a prescribed format comprising first, second and third data fields and a checksum, whereby the value of first data field identifies an accrediting entity; the value of the second data field identifies an issuing entity acting as a settlement proxy for a customer; the value of the third data field identifies a customer; and the value of the checksum establishes the integrity of the data string. The method comprises the steps of: providing a primary data string to a customer; assigning an address space within the third data field for use by a further party acting with the authority of the customer, such that (i) all third data values within the assigned address space are available for use in creating valid data strings and (ii) valid data strings having third data values which lie within the designated address space are subordinate data strings to the primary data string within a data hierarchy; establishing constraints subject to which transactions using a given subordinate data string may be conducted and identifying to the accrediting agency, by reference to a range of values lying within the assigned address space, a location within the network of those transaction constraints; requesting a token having the prescribed data format and a valid checksum from the accrediting entity by submitting a token request that includes the given subordinate data string;

[Continued on next page]

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parsing the token request to identify the given subordinate data string and the location of the transaction constraints; requesting the transaction constraints from the location and storing them at the accrediting entity.