WHAT IS CLAIMED IS:

1. A system, comprising:

a non-transitory memory; and

one or more hardware processors coupled to the non-transitory memory and configured to read instructions from the non-transitory memory to cause the system to perform operations comprising:

receiving a token associated with a request to complete a first transaction, the request containing a first status of a user;

generating a common identifier associated with the token, the common identifier being associated with an identifier of a merchant associated with the first transaction, an identifier of the user requesting the first transaction, and a funding instrument associated with the user;

determining, based on information associated with the common identifier, whether to approve the first transaction, wherein the determining whether to approve the first transaction comprises:

analyzing the content in one or more postings of the user on an electronic social media network to obtain information about the user;

determining a second status of the user based on the information about the user; and

evaluating a risk of the first transaction in response to a match or a mismatch between the first status and the second status;

sending the common identifier to the merchant;

receiving, as a part of a second transaction involving the user and the merchant, the common identifier from the merchant; and

tracking a behavior of the user based on the received common identifier.

2. The system of claim 1, wherein the first status is a purported location of the user, and wherein the second status is an actual location of the user.

3. The system of claim 1, wherein the common identifier uniquely identifies the user with respect to the electronic social media network, the electronic social media network being different from the merchant, wherein the first transaction is initiated in response to an engagement of the user with respect to an advertisement displayed on a website of the

electronic social media network, and wherein the first transaction is initiated and processed while the user remains on the website of the electronic social media network.

4. The system of claim 1, wherein the token is an open loop token that is routable back to a token service provider that issued the token.

5. The system of claim 1, wherein the token is a closed loop token that is recognizable by a token service provider that issued the token.

6. The system of claim 1, wherein a scope of the token is based on knowledge about one or more preferences of the user.

7. The system of claim 6, wherein the knowledge about the one or more preferences of the user is based on a social media profile of the user on the electronic social media network.

8. The system of claim 1, wherein a scope of the token is based on knowledge about one or more preferences of the merchant.

9. The system of claim 1, wherein a scope of the token is based on knowledge about one or more preferences of a token service provider that issued the token.

10. A method of verifying a transaction, comprising:

receiving a token associated with a request to complete a first transaction, the request containing a first status of a user;

generating a common identifier associated with the token, the common identifier being associated with an identifier of a merchant associated with the first transaction, an identifier of the user requesting the first transaction, and a funding instrument associated with the user;

determining, based on information associated with the common identifier, whether to approve the first transaction, wherein the determining whether to approve the first transaction comprises:

analyzing the content in one or more postings of the user on an electronic social media network to obtain information about the user;

determining a second status of the user based on the information about the user; and

evaluating a risk of the first transaction in response to a match or a mismatch between the first status and the second status;

sending the common identifier to the merchant;

receiving, as a part of a second transaction involving the user and the merchant, the common identifier from the merchant; and

tracking a behavior of the user based on the received common identifier.

11. The method of claim 10, wherein the first status is a purported location of the user, and wherein the second status is an actual location of the user.

12. The method of claim 10, wherein the common identifier uniquely identifies the user with respect to the electronic social media network, the electronic social media network being different from the merchant, wherein the first transaction is initiated in response to an engagement of the user with respect to an advertisement displayed on a website of the electronic social media network, and wherein the first transaction is initiated and processed while the user remains on the website of the electronic social media network.

13. The method of claim 10, wherein the token is an open loop token that is routable back to a token service provider that issued the token.

14. The method of claim 10, wherein the token is a closed loop token that is recognizable only by a token service provider that issued the token.

15. The method of claim 10, wherein a scope of the token is based on knowledge about one or more preferences of the user.

16. The method of claim 15, wherein the knowledge about the one or more preferences of the user is based on a social media profile of the user on the electronic social media network.

17. The method of claim 10, wherein a scope of the token is based on knowledge about one or more preferences of the merchant.

18. The method of claim 10, wherein a scope of the token is based on knowledge about one or more preferences of a token service provider that issued the token.

19. A non-transitory machine-readable medium having stored thereon machine-readable instructions executable to cause a machine to perform operations comprising:

receiving a token associated with a request to complete a first transaction, the request containing a first status of a user;

generating a common identifier associated with the token, the common identifier being associated with an identifier of a merchant, an identifier of the user requesting the first transaction, and a funding instrument associated with the user;

determining, based on information associated with the common identifier, whether to approve the first transaction, wherein the determining whether to approve the first transaction comprises:

analyzing the content in one or more postings of the user on an electronic social media network to obtain information about the user;

determining a second status of the user based on the information about the user; and

evaluating a risk of the first transaction in response to a match or a mismatch between the first status and the second status;

sending the common identifier to the merchant;

receiving, as a part a second transaction involving the user and the merchant, the common identifier from the merchant; and

tracking a behavior of the user based on the received common identifier.

20. The non-transitory machine-readable medium of claim 19, wherein the first status is a purported location of the user, and wherein the second status is an actual location of the user.