

CLAIMS

1. A method for issuing dedicated tokens for reward accounts, comprising:
 - receiving, by a computer program executed by an information processing apparatus comprising at least one computer processor and from an electronic wallet, a request to provision a credit or debit-based token for a financial instrument and a dedicated reward-based token for rewards-based transactions also associated with the financial instrument to an electronic wallet;
 - generating, by the computer program, the credit or debit-based token for the financial instrument and the dedicated reward-based token associated with the financial instrument, wherein the credit or debit-based token and the dedicated reward-based token each have a different Bank Identification Number (BIN);
 - providing, by the computer program, both the credit or debit-based token and the dedicated reward-based token to the electronic wallet;
 - receiving, by the computer program and from a card association, a transaction authorization for a pending transaction with a merchant comprising a received token from the electronic wallet, wherein the received token does not comprise an indicator that identifies the received token as the dedicated rewards-based token to the merchant;
 - identifying, by the computer program, the received token as the dedicated reward-based token;
 - authorizing, by the computer program, the pending transaction against available reward points for a rewards account associated with the financial instrument; and
 - completing, by the computer program, the transaction using the available reward points.

2. The method of claim 1, wherein the request to provision the credit or debit-based token and the dedicated reward-based token for rewards-based transactions to an electronic wallet comprises a first request to provision the credit or debit-based token for transactions with the financial instrument and a second request to provision the dedicated reward-based token for rewards-based transactions associated with the financial instrument.

3. The method of claim 2, wherein the first request comprises an account number for the financial instrument.

4. The method of claim 3, further comprising:
determining, by the computer program, an indication that the financial instrument is eligible for the dedicated reward-based token.

5. The method of claim 1, wherein the BIN for the dedicated reward-based token identifies the account as a rewards account.

6. The method of claim 1, further comprising:
storing, by the computer program, a mapping of the credit or debit-based token and the dedicated reward-based token to the financial instrument.

7. The method of claim 1, wherein the dedicated reward-based token is identified as a secondary token.

8. The method of claim 7, further comprising:

storing, by the computer program, an indicator with the dedicated reward-based token to the financial instrument in a second token vault, wherein the indicator identifies the dedicated reward-based token.

9. The method of claim 1, further comprising:
charging, by the computer program, the transaction against the available reward points.

10. The method of claim 9, further comprising:
charging, by the computer program, a remaining balance after applying the available rewards points to the financial instrument.

11. The method of claim 1, wherein the computer program identifies the received token as the dedicated rewards-based token based on an identifier stored in a token vault.

12. A non-transitory computer readable storage medium, including instructions stored thereon, which when read and executed by one or more computer processors, cause the one or more computer processors to perform steps comprising:

receiving, from an electronic wallet, a request to provision a credit or debit-based token for a financial instrument and a dedicated reward-based token for rewards-based transactions also associated with the financial instrument to the electronic wallet;

generating the credit or debit-based token for the financial instrument and the dedicated reward-based token associated with the financial instrument, wherein

the credit or debit-based token and the dedicated reward-based token each have a different Bank Identification Number (BIN);

providing both the credit or debit-based token and the dedicated reward-based token to the electronic wallet;

receiving, from a card association, a transaction authorization for a pending transaction with a merchant comprising a received token from the electronic wallet, wherein the received token does not comprise an indicator that identifies the received token as the dedicated rewards-based token to the merchant;

identifying the received token as the dedicated reward-based token;

authorizing the pending transaction against available reward points for a rewards account associated with the financial instrument; and

completing the transaction using the available reward points.

13. The non-transitory computer readable storage medium of claim 12, wherein the request to provision the credit or debit-based token and the dedicated reward-based token for rewards-based transactions to an electronic wallet comprises a first request to provision the credit or debit-based token for transactions with the financial instrument and a second request to provision the dedicated reward-based token for rewards-based transactions associated with the financial instrument.

14. The non-transitory computer readable storage medium of claim 13, wherein the first request comprises an account number for the financial instrument.

15. The non-transitory computer readable storage medium of claim 14, further including instructions stored thereon, which when read and executed by one or more computer processors, cause the one or more computer processors to

determine an indication that the financial instrument is eligible for the dedicated reward-based token.

16. The non-transitory computer readable storage medium of claim 12, wherein the BIN for the dedicated reward-based token identifies the account as a rewards account.

17. The non-transitory computer readable storage medium of claim 12, further including instructions stored thereon, which when read and executed by one or more computer processors, cause the one or more computer processors to store a mapping of the credit or debit-based token and the dedicated reward-based token to the financial instrument.

18. The non-transitory computer readable storage medium of claim 12, wherein the dedicated reward-based token is identified as a secondary token.

19. The non-transitory computer readable storage medium of claim 18, further including instructions stored thereon, which when read and executed by one or more computer processors, cause the one or more computer processors to store an indicator with the dedicated reward-based token to the financial instrument in a second token vault, wherein the indicator identifies the dedicated reward-based token.

20. The non-transitory computer readable storage medium of claim 12, further including instructions stored thereon, which when read and executed by one or more computer processors, cause the one or more computer processors to charge

the transaction against the available reward points, and to charge a remaining balance after applying the available rewards points to the financial instrument.