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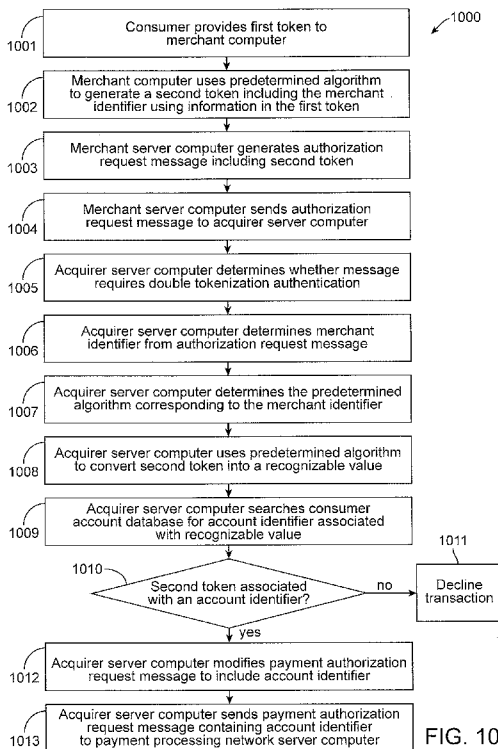


FIG. 10

(57) Abstract: Embodiments of the present invention are directed generally to systems, methods, and apparatuses for authenticating a cardholder using double tokenization authentication. Embodiments of the invention are directed at a method. The method includes receiving at a first entity a first token from a consumer and determining a second token associated with the first token. Once the second token is determined, the second token is sent to a server computer at a second entity. The server computer then determines an account identifier associated with the second token and processes a transaction using the account identifier.





SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ,  
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**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 20/40(2012.01)i**

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**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

G06Q 20/40; G06Q 99/00; H04B 7/24; G06F 17/60; G06Q 30/00; G06Q 20/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

eKOMPASS(KIPO internal) &amp; Keywords: token, multiple, authentication, consumer, merchant, acquirer, transaction

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y A	US 2002-0152123 A1 (JOSEPH GIORDANO et al.) 17 October 2002 See abstract, paragraphs 11-17, 50 and claims 1-20.	1,2,6,8-10,13-16 ,19-23,25 3-5,7,11,12,17,18 ,24
Y A	WO 2007-126552 A1 (MICROSOFT CORPORATION) 08 November 2007 See abstract and claims 8-10.	1,2,6,8-10,13-16 ,19-23,25 3-5,7,11,12,17,18 ,24
A	KR 10-2011-0006736 A (KIM, JU HAN) 20 January 2011 See abstract, figures 1-3 and claims 1-5.	1-25
A	US 2007-0143227 A1 (ARTHUR KRANZLEY et al.) 21 June 2007 See abstract and claims 1-22.	1-25

 Further documents are listed in the continuation of Box C. See patent family annex.

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"&amp;" document member of the same patent family

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**INTERNATIONAL SEARCH REPORT**

Information on patent family members

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