

AMENDMENTS TO THE CLAIMS:

This listing of the claims will replace prior versions, and listings, of claims in the application:

Please amend the claims as follows:

1. (Currently Amended) A method for enrolling a payer in an electronic system to facilitate making a payment to a payee, comprising the steps of:
  - a. storing, in a first computing system operated for the benefit of the payee, electronic enrollment data identifying a payer that wishes to provide the payee with payment information to be used in a future payment from said payer to said payee;
  - b. generating in said first computing system an electronic instruction to a second computing system to obtain financial account information from the payer, said instruction defining a communications link to be used by said second computing system to obtain said financial account information directly from said payer;
  - c. transmitting said instruction to said second computing system;
  - d. receiving a token from said second computing system subsequent to the transmission of said instruction, said token representing financial account information of the payer obtained from the payer by said second computing system via said defined communications link without providing said token to said payer;
  - e. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer, without said first computing system receiving or storing said financial account information; and

f. processing a payment to said payee that is authorized by said ~~from the payer,~~ by electronically generating a payment transaction instruction in the first computing system, including a representation of the token, and electronically transmitting said payment transaction instruction to a payment processing system ~~computing system other than the first computing system~~ having access to said financial account information corresponding to said token, wherein such payment processing is performed without the first computing system having access to the payer's financial account information represented by said token.

2. (previously presented) The method of claim 1 wherein said communication link instruction comprises a telephone number to enable an automated call to the payer to obtain the financial account information.

3. (previously presented) The method of claim 1 wherein said communication link instruction comprises transferring an existing telephone call with the payer to an automated telephone response system that automatically receives the financial account information.

4. (previously presented) The method of claim 1 wherein said communication link instruction is a secure internet link to the second computing system, and said communication link instruction is transmitted to a payer computing device being used by the payer to enter said electronic enrollment data to cause said payer computing device to access the second computing system for entry of financial account information.

5. (previously presented) The method of claim 1 wherein said communication link instruction comprises contact information for the payer to enable the second computing system to transmit connection instructions to the payer for communicating the financial account information to the second computing system.

6. (previously presented) The method of claim 5 wherein said contact information comprises one of an email address and a mobile telephone number whereby the second computing system sends a link for a secure data entry connection to the payer via one of email and text.

Non-Elected Claims 8-10: Cancelled without prejudice or disclaimer.

11. (New) A method for enrolling a payer in an electronic system to facilitate making a payment to a payee, comprising the steps of:

- a. performing a first enrollment process comprising storing, in a first computing system operated for the benefit of the payee, electronic enrollment data identifying a payer that wishes to provide the payee with payment information for a future payment from said payer to said payee;
- b. generating in said first computing system an electronic instruction to a second computing system to perform a secondary enrollment process comprising obtaining financial account information from the payer, said instruction defining a communications link to be used by said second computing system to communicate directly with said payer to obtain said financial account information without exposing the first computing system to said financial account information;
- c. transmitting said instruction to said second computing system;
- d. receiving a token from said second computing system subsequent to the transmission of said instruction and in response thereto, said token representing financial account

information of the payer obtained by the second computing system from the payer without providing said token to said payer;

e. combining information received in said first and secondary enrollment processes by electronically storing said token in association with said electronic enrollment data for the payer, such that said financial account information is not disclosed to said first computing system of the payee;

f. obtaining an authorization from said payer for a payment to said payee; and

g. processing said authorized payment to said payee by electronically generating a payment transaction instruction using said stored token associated with said payer, and electronically transmitting said payment transaction instruction to a payment processing system having access to said financial account information corresponding to said token, whereby said payment is authorized and processed without disclosure of the payer's financial account information represented by said token to said first computing system.

12. (New) The method of claim 11 wherein said communication link instruction comprises a telephone number to enable an automated call to the payer to obtain the financial account information.

13. (New) The method of claim 11 wherein said communication link instruction comprises transferring an existing telephone call with the payer to an automated telephone response system that automatically receives the financial account information.

14. (New) The method of claim 11 wherein said communication link instruction is a secure internet link to the second computing system, and said communication link instruction is transmitted to a payer computing device being used by the payer to enter said electronic

enrollment data to cause said payer computing device to access the second computing system for entry of financial account information.

15. (New) The method of claim 11 wherein said communication link instruction comprises contact information for the payer to enable the second computing system to transmit connection instructions to the payer for communicating the financial account information to the second computing system.

16. (New) The method of claim 15 wherein said contact information comprises one of an email address and a mobile telephone number whereby the second computing system sends a link for a secure data entry connection to the payer via one of email and text.

17. (New) A method for facilitating secure payments to a merchant, comprising the steps of:

a. providing an enrollment computing system having an interface for receiving financial account information from financial account holders and an electronic data transmission channel to a merchant computing system operated by or for the benefit of the merchant;

b. electronically receiving in said enrollment computing system, from the merchant computing system via said data transmission channel, an instruction from the merchant computing system specifying a communications link for communicating with a specific consumer who is identified to the merchant and wishes to register a financial account to make payments to the merchant;

c. using said enrollment computing system, performing a financial account enrollment process comprising obtaining financial account information from the consumer via the communications link specified by the merchant computing system, and storing said financial account information;

d. using said enrollment computing system, generating a token representing said financial account information, and storing said token in a digital record with said financial account information for later use in processing payments, without providing said token to the consumer;

e. electronically transmitting said token from the enrollment computing system to the merchant computing system as a representation of the financial account information obtained in response to the instruction received from the merchant computing system, without providing said financial account information to the merchant computing system; and

f. electronically providing said financial account information to a payment processing system;

whereby upon receipt of an electronic instruction to process a payment authorized by the consumer, said electronic instruction including said token, said token is translated into the financial account information corresponding to said token for processing of the authorized payment without disclosing the financial account information to said merchant computing system.

18. (New) The method of claim 17 wherein said communication link instruction comprises a telephone number to enable an automated call to the consumer to obtain the financial account information.

19. (New) The method of claim 17 wherein said communication link instruction comprises transferring an existing telephone call with the consumer to an automated telephone response system that automatically receives the financial account information.

20. (New) The method of claim 17 wherein said communication link instruction is a secure internet link to the enrollment computing system, and said communication link instruction

is transmitted to a device being used by the consumer to enter identification data to cause said device to access the enrollment computing system for entry of financial account information.

21. (New) The method of claim 17 wherein said communication link instruction comprises contact information for the consumer to enable the enrollment computing system to transmit connection instructions to the consumer for communicating the financial account information to the enrollment computing system.

22. (New) The method of claim 21 wherein said contact information comprises one of an email address and a mobile telephone number whereby the enrollment computing system sends a link for a secure data entry connection to the consumer via one of email and text.