

The invention claimed is:

1. A system for creating communications to effectuate a purchase using an electronic wallet application, the electronic wallet application stored and executed on a mobile computing device, the system comprising:
  - a first processor of a payment server;
  - a first memory in communication with the first processor, the first memory storing instructions, that when executed by the first processor, cause the first processor to,
    - receive data from a merchant consisting of: a mobile number corresponding to the mobile computing device and a mobile wallet account of the electronic wallet application, an indicator of an item selected for purchase, and a merchant identifier; and
    - communicate a response message to the mobile computing device using the mobile number, the response message including a URL to the electronic wallet application, the URL including payment details, wherein payment details include an APP-ID, a Store/Merchant-ID, and the item selected details;
  - a second processor of the mobile computing device;
  - a second memory in communication with the second processor, the second memory storing instructions, that when executed by the second processor, cause the processor to:
    - receive the response message;
    - redirect a browser of the mobile computing device to open the electronic wallet application of the mobile computing device based on the URL of the response message;
    - populate the electronic wallet application with the payment details of the URL;
    - create a transaction in the electronic wallet application using the payment details of the response message;
    - verify the electronic wallet application using the APP-ID; and
    - communicate the item selected details and transaction details through an API to the merchant.

2. The system of claim 1, wherein the first memory stores further instructions, upon execution by the second processor, for:
  - receiving a sign in to a payment application;
  - verifying authorization to use the payment application; in response to the authorization being verified,
  - receiving a mobile number;
  - communicating a test message to the mobile number wherein the test message comprises a URL;
  - in response to an acceptable message being received from the URL,storing that the mobile number is verified as being related to the electronic wallet system.
3. The system of claim 1, wherein the APP-ID, Store/Merchant-ID and Card Details follow a pre-determined protocol.
4. The system of claim 1, wherein the URL contains the payment details and the payment details are utilized by the electronic wallet system.
5. The system of claim 1, wherein the payment details are stored remotely and are accessed by the electronic wallet system, to display and complete the transaction.
6. The system of claim 1, wherein the payment details include a payment token.
7. The system of claim 6, wherein the first memory stores further instructions, upon execution by the first processor, for sending the payment token with the payment details to the electronic wallet system.
8. The system of claim 7, wherein the second memory stores further instructions, upon execution by the first processor, for communicating the payment token from the electronic wallet system to the merchant.
9. The system of claim 8, wherein the first memory stores further instructions, upon execution by the first processor, for receiving the payment token from the

merchant for verification.

10. The system of claim 1, wherein the URL links to a wallet system wherein the electronic wallet system is pre-populated with the store and the selected items.

11. The system of claim 1, wherein the item selected for purchase and the merchant identifier are received from a merchant web site or a merchant application.

12. The system of claim 1, wherein the APP-ID comprises a Team ID and a bundle ID search string.

13. The system of claim 1, wherein the second memory stores instructions, upon execution by the second processor, for transferring funds to the merchant using the Store/Merchant-ID.

14. The system of claim 1, wherein the items selected are displayed in the electronic wallet system.

15. The system of claim 9, wherein the payment token includes shipping data.

16. The system of claim 1, wherein the instruction for authenticating the payment details in the URL through the electronic wallet system further comprises receiving a bio identification;

determining a comparison of a received bio identification to a stored bio identification;

if the bio identification is scored over a threshold, approving the transaction;

if the bio identification is scored under a threshold, denying the transaction.

17. A computer-implemented method for creating communications to effectuate a purchase using an electronic wallet application, the electronic wallet application stored and executed on a mobile computing device, the method comprising:

receiving, by a payment server, an electronic contact message, the electronic contact message consisting of a mobile number corresponding to the mobile

computing device and a mobile wallet account of the electronic wallet application, an indicator of an item selected for purchase, and a merchant identifier;

communicating, by the payment server, a response message to the mobile computing device using the mobile number, the response message including a URL to the electronic wallet application, the URL including payment details, wherein payment details include an APP-ID, a Store/Merchant-ID, and the item selected details;

receiving, by the mobile computing device, the response message;

redirecting, by the mobile computing device, a browser of the mobile computing device to open the electronic wallet application of the mobile computing device based on the URL of the response message;

populating, by the mobile computing device, the electronic wallet application with the payment details of the URL;

creating, by the mobile computing device, a transaction in the electronic wallet application using the payment details of the response message;

validating, by the mobile computing device, the electronic wallet application using the APP-ID; and and

communicating, by the mobile computing device, the item selected details and transaction details through an API to a merchant.