

Claims

1. A communications server apparatus for a primary user's main e-wallet and a group e-wallet, comprising:

a communications server; and

a communications network equipment operable for the communications server, at least one merchant communications device, and at least one customer communications device, to establish communication with each other therethrough;

wherein the customer communications device comprises a first processor and a first memory, the customer communications device being configured, under control of the first processor, to execute first instructions stored in the first memory to:

request a transaction to the communications server using the group e-wallet;

and wherein the communications server comprises a second processor and a second memory, the communications server being configured, under control of the second processor, to execute second instructions stored in the second memory to:

determine if the customer is authorised for the group e-wallet;

determine if the service category is valid for the group e-wallet; and

allow the transaction if the customer is authorised and the service category is valid, and deny the transaction otherwise;

and wherein the merchant communications device comprises a third processor and a third memory; the merchant communications device being configured, under control of the third processor, to execute third instructions stored in the third memory to:

receive data from the communications server confirming the transaction has been successfully processed;

wherein the group e-wallet is separated from the primary user's main e-wallet.

2. The communications server apparatus of claim 1 wherein the service category includes merchant category groupings.
3. The communications server apparatus of any preceding claim wherein the communications server apparatus is further configured to determine if the transaction value is under a remaining balance for the group e-wallet.
4. The communications server apparatus of claim 3 wherein the communications server apparatus is further configured to determine if the transaction value is under a predetermined spending limit for the customer.
5. The communications server apparatus of claim 4 wherein the communications server apparatus is further configured to determine if the transaction value is under a remaining value limit for the customer.
6. The communications server apparatus of any preceding claim wherein the communications server apparatus is further configured to provide analytics of the group e-wallet spending history, and to display the analytics to the customer.
7. The communications server apparatus of any preceding claim wherein the customer has one or more privileges selected from the group consisting of: creating the group e-wallet, topping up the group e-wallet, adding secondary users to the group e-wallet, imposing spending limits for the group e-wallet or the secondary users, imposing merchant type limits for the group e-wallet or the secondary users, imposing transaction type limits for the group e-wallet or the secondary users.
8. The communications server apparatus of any preceding claim wherein the customer communication device is further configured to receive a request to transfer funds from the primary user's main e-wallet to the group e-wallet.

9. The communications server apparatus of any preceding claim further comprising a plurality of group e-wallets.
10. A method, performed in a service related to a primary user's main e-wallet and a group e-wallet, the method comprising, under control of a processor for one or more server instances:
- receiving a transaction request from a customer for the group e-wallet in relation to a service category;
 - determining if the customer is authorised for the group e-wallet;
 - determining if a transaction value is valid for the group e-wallet, and/or the customer;
 - determining if the service category is valid for the customer; and
 - allowing the transaction if the customer is authorised, the transaction value is authorised, and the service category is valid, and denying the transaction otherwise,
- wherein the group e-wallet is separated from the primary user's main e-wallet.
11. A computer program or computer program product comprising instructions for implementing the method of claim 10.
12. A non-transitory storage medium storing instructions, which when executed by a processor, cause the processor to perform the method of claim 10.