ABSTRACT

A method of providing a digital gift card to a beneficiary, the method including, in one or more electronic processing devices: receiving, from a digital wallet of an individual, a request to create a digital gift card including information indicative of at least one of: an occasion associated with the digital gift card and beneficiary information associated with the beneficiary; determining, based on at least one of the occasion and the beneficiary information, a plurality of gift card offers offered by respective merchants; presenting, from the digital wallet, the plurality of gift card offers; receiving, from the digital wallet, an indication of a selected gift card offer; processing a payment from the digital wallet to the merchant offering the selected gift card offer; and sending a digital gift card notification for the selected gift card offer to the beneficiary, to thereby allow the beneficiary to obtain the digital gift card in a digital wallet of the beneficiary and redeem the digital gift card with the merchant using the digital wallet of the beneficiary.

Fig. 3