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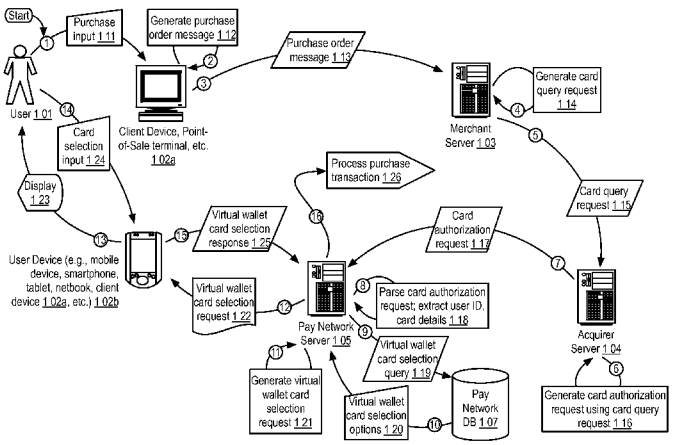


FIGURE 1A

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

(57) Abstract: The virtual wallet card selection apparatuses, methods and systems ("VWCS") transform virtual wallet card selections by users utilizing mobile devices via VWCS components into virtual wallet card-based transaction purchase notifications. In one implementation, the VWCS is an apparatus, having a memory, computing processor, and network communication device that obtains a user authentication request for a purchase transaction, and extracts a universal card account number from it. Upon querying a database, the VWCS determines that the user has access to a virtual wallet and obtains virtual wallet card selection options for the user from the database. The VWCS provides the virtual wallet card selection options to a user mobile device, and obtains a user selection of an account included among the options. The VWCS initiates a purchase transaction using the user selection. Also, upon completion of authorization of the purchase transaction, the VWCS provides a purchase receipt to the user mobile device.

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