ABSTRACT

PAYMENT PLATFORM SERVER AND PAYMENT TRANSACTION PROCESSING METHOD

Payment platform servers and payment transaction processing methods are disclosed. A payment processing method in a payment platform server comprises: receiving, from a payer, a payment initiation request for a payment from the payer to a payee, the payment initiation request comprising an indication of the payee and an indication of a payment amount; receiving an indication of a payment card associated with the payer; determining if the payee accepts payment card payments; if the payee accepts payment card payments, initiating a payment card transaction from the payment card associated with the payer to an account associated with the payee; and if the payee does not accept payment card payments initiating a payment card transaction from the payment card associated with the payer to an account associated with the payment platform and initiating a fund transfer for the payment amount from an account associated with the payment platform to an account associated with the payee.

[FIG.3A]