limiting examples of offers associated with the offer icon 140a-b include an amount or percentage off the present or a future purchase, reward points, a free product or service, a rebate, a promotional repayment program, or the like. In the non-limiting example of FIG. 4, the offer icons 140a-b are associated with a repayment in installments (140a) and a 5% off the purchase (140b).

[0086] Referring to FIGS. 1 and 4, the payment application 108 may receive a user input 142 from the user of the user device 106. The user input 142 may comprise a selection of the payment device to be used in the payment transaction. After providing the user input 142, the user may select a payment submission selectable option 144 to cause the payment application 108 to proceed with processing the payment transaction.

[0087] In response to the user selecting the payment device identifier, the payment application 108 may determine the electronic wallet that comprises the payment device credentials of the selected payment device. The electronic wallet may be determined based on the wallet identifier associated with the selected payment device. In embodiments in which the selected payment device is associated with a plurality of electronic wallets, further user input may be received by the payment application 108, which further user input comprises a selection of a single wallet identifier of the plurality of wallet identifiers, to cause the payment transaction to proceed using the selected payment device using the selected electronic wallet.

[0088] Referring to FIG. 1, in response to determining the electronic wallet that comprises the payment device credentials of the selected payment device, the payment application 108 may facilitate a transfer of payment data between the merchant system 102 and the corresponding electronic wallet. For the description hereinafter, the payment device selected by the user is determined to have its payment credentials stored in the first electronic wallet 116, such that the payment application 108 may facilitate the transfer of payment data between the merchant system 102 and the first electronic wallet 116.

[0089] The payment data transferred may be data required to process electronic payment transactions over the electronic payment network 120, such as data elements specified in ISO 8583. Certain of the payment data may be data collected by the merchant system 102 (and/or the acquirer and/or gateway systems 122 thereof), which may comprise transaction data associated with the payment transaction. Non-limiting examples of transaction data may comprise a merchant, acquirer, or gateway