CLAIMS

1. A computer-implemented method for cross-border money remittance, the method executed by at least one processor, and comprising:

initiating, by a money remittance application running on a first user device, a cross-border money remittance for transferring money from a banking account of a first user to a digital wallet or banking account of a second user;

transmitting remittance information regarding the cross-border money remittance to a first messenger application on the first user device;

in response to receiving the remittance information regarding the cross-border money remittance, requesting, by the first messenger application, user information indicating the second user;

transmitting, by the first messenger application, a transaction notification to a second messenger application running on a second user device associated with the second user, the transaction notification comprising information of the cross-border money remittance;

in response to receiving the transaction notification, requesting, by the second messenger application, the second user to initiate reception of the money; and

in response to the second user initiating the reception of the money, completing the cross-border money remittance by transferring the money to the digital wallet or banking account of the second user.

2. The method according to claim 1, further comprising:

receiving, by the money remittance application, processing instructions to process the cross-border money remittance using the first messenger application, wherein the remittance information are transmitted to the first messenger application in response to receiving the processing instructions.

3. The method according to claim 1 or 2, further comprising:

transmitting, by the money remittance application, an application programming interface (API) call to a server associated with the first messenger application, the API call comprising the remittance information; and

receiving, by the money remittance application, from the server, a transaction identification unique to the cross-border money remittance, the transaction identification comprising the remittance information.

4. The method according to claim 3, wherein transmitting the remittance information regarding the cross-border money remittance to the first messenger application on the first user device comprises:

in response to receiving the transaction identification, invoking, by the money remittance application, the first messenger application and transmitting the transaction identification to the first messenger application.

5. The method according to claim 3, wherein the transaction identification comprises a uniform resource locator and wherein transmitting the remittance information regarding the cross-border money remittance to the first messenger application on the first user device comprises:

in response to receiving the transaction identification, instructing, by the money remittance application, a browser application on the first user device to call a website corresponding to the uniform resource locator; and

invoking, by the browser application, the first messenger application, thereby transmitting the transaction identification to the first messenger application.

6. The method according to any one of claims 1 to 5, wherein the remittance information the transaction notification each comprise a first user identification identifying the second user; and wherein completing the cross-border money remittance in response to the second user initiating the reception of the money comprises:

in response to the second user initiating the reception of the money, determining whether the first user identification corresponds to a second user identification associated with the second messenger application; and

completing the cross-border money remittance only in the case that it is determined that the first user identification corresponds to the second user identification.

7. The method according to any one of claims 1 to 6,

wherein the transaction notification comprises transaction information regarding the cross-border money remittance; and

wherein the method further comprises a graphical user interface (GUI) of the second messenger application showing the transaction information.

8. The method according to claim 7,

wherein the second messenger application requesting the second user to initiate the reception of the money comprises the graphical user interface of the second messenger application showing a reception button requesting the second user to initiate the reception of the money.

9. The method according to claim 8,

wherein the graphical user interface of the second messenger application shows the transaction information and the reception button within a dialog box window associated with a text conversation between the first user and the second user.

10. The method according to any one of claims 7 to 9, further comprising:

the first messenger application receiving first instructions on how the graphical user interface of the second messenger application shows the transaction information, wherein the transaction notification comprises the first instructions; and/or

the first messenger application receiving second instructions indicating a user-specific text message which is to be shown on the graphical user interface of the second messenger application together with the transaction information, wherein the transaction notification comprises the second instructions.

11. The method according to any one of claims 1 to 10,

wherein the banking account of the first user is associated with a first institution platform and wherein the digital wallet or banking account of the second user is associated with a second institution platform different from the first institution platform.

12. The method according to any one of claims 1 to 11,

wherein the first messenger application and/or the second messenger application comprises a cross-border money remittance application.

13. The method according to any one of claims 1 to 12, further comprising:

in response to the first messenger application receiving instructions requesting a status of the cross-border money remittance, showing, by a graphical user interface (GUI) of the first messenger application, information indicating whether the second user initiated the reception of the money and/or whether the money has been transferred to the digital wallet or banking account of the second user.

14. The method according to any one of claims 1 to 13, further comprising:

in response to the second messenger application receiving instructions requesting a status of the cross-border money remittance, showing, by a graphical user interface (GUI) of the second messenger application, information indicating whether the money has been transferred to the digital wallet or banking account of the second user.

15. A non-transitory computer-readable medium storing computer executable code comprising instructions for cross-border money remittance according to the method of any one of claims 1 to 14.

16. A server device for executing a cross-border money remittance, the server device comprising:

at least one processor configured to:

receive, from a money remittance application of a first user device, an application programming interface (API) call associated with a messenger application, the API call comprising remittance information regarding a cross-border money remittance for transferring money from a banking account of a first user to a digital wallet or banking account of a second user;

in response to receiving the API call, transmit a transaction identification unique to the cross-border money remittance to the money remittance application of the first user device, the transaction identification comprising the remittance information;

receive, from a first instance of the messenger application running on the first user device, a transaction notification comprising user information indicating a second user device associated with the second user;

in response to receiving the transaction notification, transmit remittance data to a second instance of the messenger application running on the second user device, the remittance data representing the remittance information and a reception request, wherein the reception request comprises instructions to request the second user of the second user device to initiate reception of the money;

receive an initiation notification from the second user device, the initiation notification indicating that the second user initiated the reception of the money;

in response to receiving the initiation notification, provide control instructions to complete the cross-border money remittance by transferring the money to the digital wallet or banking account of the second user.

17. The server device according to claim 16,

wherein the remittance information comprises a first user identification identifying the second user;

wherein the initiation notification comprises a second user identification associated with the second instance of the messenger application running on the second user device; and

wherein the at least one processor is configured to determine whether the first user identification corresponds to the second user identification and to provide the control instructions to complete the cross-border money remittance only in the case that it is determined that the first user identification corresponds to the second user identification.

18. The server device according to claim 16 or 17,

wherein the banking account of the first user is associated with a first institution and wherein the digital wallet or banking account of the second user is associated with a second institution different from the first institution.

19. The server device according to claim 18, wherein the at least one processor is further configured to:

in response to receiving, from the first instance of the messenger application running on the first user device, instructions requesting a status of the cross-border money remittance, transmit a first request to the first institution requesting a first status of the cross-border money remittance and transmit a second request to the second institution requesting a second status of the cross-border money remittance; and in response to receiving a first response from the first institution responsive to the first request and a second response from the second institution responsive to the second request, determine the status of the cross-border money remittance using the first status and the second status, and transmit the status of the cross-border money remittance to the first instance of the messenger application running on the first user device; and/or

in response to receiving, from the second instance of the messenger application running on the second user device, instructions requesting a status of the cross-border money remittance, transmit a first request to the first institution requesting a first status of the cross-border money remittance and transmit a second request to the second institution requesting a second status of the cross-border money remittance; and in response to receiving a first response from the first institution responsive to the first request and a second response from the second institution responsive to the second request, determine the status of the cross-border money remittance using the first status and the second status, and transmit the status of the cross-border money remittance to the second instance of the messenger application running on the second user device.

20. A system for cross-border money remittance, the system comprising:

the first user device;

the second user device; and

the server device according to any one of claims 16 to 19.