AN APPARATUS FOR COMPLETING A TRANSACTION USING A FAVOURITES LIST

ABSTRACT

Disclosed is a computer apparatus for completing a transaction using a favourites list. The computer apparatus includes at least one processor and at least one memory including computer program code. The at least one memory and the computer program code are configured to, with at least one processor, cause the computer apparatus to: receive a transaction request from a client terminal, the transaction request comprising at least payer data identifying a payer account and payee data identifying a payee account; determine the favourites list for the transaction based on the payee data, wherein the favourites list comprises a predetermined list of items and is associated with a payment vehicle corresponding to the payer account; send to the client terminal, the favourites list; and receive an order request from the client terminal, the order request comprising an order for purchase of one or more items from the favourites list. The memory, code and processor are further configured to initiate settlement for the transaction based on the order.

FIG. 1