Abstract

Methods and systems for secure online payment

A secure online payment system is proposed in which, upon initiation by a card holder of a payment operation to an online merchant, the card holder is directed to a wallet-hosting website which stores at least one digital wallet associated with the card holder. Each digital wallet is associated with at least one payment card associated with the card holder, and the website has access to database storing payment card data relating to the payment card. At the website, a card holder authentication process is performed. Upon successful authentication, payment card data is extracted from the database, and a successful authentication indicator message is generated and returned to the merchant. The successful authentication indicator message includes the payment card data, code indicating that the card holder has been successfully identified, and code indicative of the fact that the payment card is registered in the wallet. The merchant is then enabled to perform a payment authorization process, using the payment card data and the authentication indicator message.

[Figure to print with the abstract: Fig. 1]