CLAIMS

1. A computer apparatus for completing a transaction using a favourites list, the apparatus comprising:

at least one processor; and

at least one memory including computer program code;

the at least one memory and the computer program code configured to, with at least one processor, cause the computer apparatus at least 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;

receive a master favourites list and the payer account, the master favourites list comprising at least the favourite list;

receive a weightage for each criterion based on which the favourites list is determined, the weightage identifying a relative importance of each criterion in determining the favourites list, and each criterion is selected from one of the following: a payee category, a time at which the transaction request is received, a location at which the transaction request is received, and a transaction history;

associate the master favourites list and the payer 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;

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; and

initiate settlement for the transaction based on the order.

2. The computer apparatus of claim 1, wherein the at least one memory and the computer program code is configured with the at least one processor to cause the computer apparatus to:

identify, from the payee data, a payee category; and

determine the favourites list based on at least the payee category.

3. The computer apparatus of claim 1 or 2, wherein the at least one memory and the computer program code is configured with the at least one processor to cause the computer apparatus to:

identify a time at which the transaction request is received based on the transaction request, the transaction request further comprises at least the time at which the transaction request is made; and

determine the favourites list based on at least the time at which the transaction request is received.

4. The computer apparatus of any one of claims 1 to 3, wherein the at least one memory and the computer program code is configured with the at least one processor to cause the computer apparatus to:

identify a location at which the transaction request is received based on the transaction request, the transaction request further comprises at least the location at which the transaction request is made; and

determine the favourites list based on at least the location at which the transaction request is received.

5. The computer apparatus of claim 1, wherein the master favourites list may include item categories selected from at least one of the following: a food-item category, an apparel-item category, a travel-item category, a medication-item category and a global-item category.

6. The computer apparatus of any one of claims 1 to 5, wherein the at least one memory and the computer program code is configured with the at least one processor to cause the computer apparatus to:

analyze historical transaction data associated with the payer account to determine the favourites list for the transaction, the favourites list comprising items most regularly purchased in transactions associated with the payment vehicle.

7. The computer apparatus of any one of claims 1 to 6, wherein the order comprises the favourites list.

8. A computer-readable storage medium having stored thereon computer program code which when executed by a computer causes the computer to execute a computer process in accordance with any of claims 9 to 16.

9. A computer process for completing a transaction using a favourites list, the method comprising:

receiving, at a server, 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;

receiving, at the server, a master favourites list and the payer account, the master favourites list comprising a predetermined master list of items associated with a payment vehicle corresponding to the payer account, the master favourites list comprising at least the favourites list;

receiving, at the server, a weighting for each criterion based on which the favourites list is determined, the weightage identifying a relative importance of each criterion in determining the favourites list, and each criterion is selected from one of the following: a payee category, a time at which the transaction request is received, a location at which the transaction request is received, and a transaction history;

associating, in a database associated with the server, the master favourites list and the payer account;

determining, at the server, 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;

sending, from the server to the client terminal, the favourites list;

receiving, at the server, an order request from the client terminal, the order request comprising an order for purchase of one or more items from the favourites list; and

initiating settlement for the transaction, at the server, based on the order.

10. The computer process of claim 9, wherein determining the favourites list further comprises:

identifying, from the payee data, a payee category; and

determining the favourites list based on at least the payee category.

11. The computer process of claim 9 or 10, wherein determining the favourites list further comprises:

identifying, at the server, a time at which the transaction request is received based on the transaction request, the transaction request further comprises at least the time at which the transaction request is made; and

determining, at the server, the favourites list based on the time at which the transaction request is received.

12. The computer process of any one of claims 9 to 11, wherein determining the favourites list further comprises:

identifying, at the server, a location at which the transaction request is received based on the transaction request, the transaction request further comprises at least the location at which the transaction request is made; and

determining, at the server, the favourites list based on the location at which the transaction request is received.

13. The computer process of claim 9, wherein the master favourites list comprises one or more items from a respective one or more categories, the one or more categories comprising at least one of: a food-item category, an apparel-item category, a travel-item category, a medication-item category and a global-item category.

14. The computer process of any one of claims 9 to 13, wherein determining the favourites list further comprises:

analyzing, at the server, historical transaction data associated with the payer account to determine the favourites list for the transaction, the favourites list comprising items most regularly purchased in transactions associated with the payment vehicle and comprising the payee data.

15. The computer process of any one of claims 9 to 14, wherein the order comprises the favourites list.

16. The computer process of any one of claims 9 to 15, wherein the order comprises an order value and the payment vehicle is associated with funds for use in settling the transaction, wherein initiating settlement comprises settling the transaction based on the order if the funds are equal to or greater than the order value.