Claims

1. A computerized method for identifying payment instruments for payment transactions, the method performed by a computer system and comprising:

receiving, from an electronic device of a first user, instructions for making payment from the first user to a second user, the payment instructions comprising a payment amount and an identifier of the second user;

identifying, upon receiving the payment instructions, a plurality of predefined payment instruments of the second user that are pre-associated with the second user identifier by the second user;

selecting one from the plurality of predefined payment instruments of the second user based on the payment instructions and a set of conditions predefined by the second user; and

communicating, to a payment institution for a payment instrument of the first user, identification data of the selected second user payment instrument for processing a payment transaction based on the payment instructions in cooperation with at least one payment network,

wherein the payment amount is subsequently transferred from the first user payment instrument to the selected second user payment instrument upon completion of said processing of the payment transaction.

2. The method according to claim 1, wherein the payment instructions further comprise an identifier of the first user, the method further comprising:

identifying a plurality of predefined payment instruments of the first user that are pre-associated with the first user identifier by the first user;

selecting one from the plurality of predefined payment instruments of the first user based on the payment instructions and a set of conditions predefined by the first user.

3. The method according to claim 1 or 2, further comprising communicating identification data of the selected first user payment instrument to the first user electronic device.

4. The method according to any one of claims 1 to 3, further comprising performing a registration process comprising:

receiving a registration request from an electronic device of the respective user, the registration request comprising:

a number of user identifiers of the user;

identification data of a number of payment instruments of the user; and

the set of conditions predefined by the user;

associating each user identifier to at least one user payment instrument; and

applying the set of conditions to the user payment instruments.

5. The method according to any one of claims 1 to 4, wherein the conditions are applied in a predefined order for selecting the payment instruments for the respective user.

6. The method according to any one of claims 1 to 5, wherein the conditions enable a default payment instrument of the respective user to be selected.

7. The method according to any one of claims 1 to 6, wherein the conditions relate to at least one of payment amount, identifier, payment purpose, and payment currency.

8. The method according to any one of claims 1 to 7, wherein the payment instructions further comprise a message indicating a payment purpose.

9. The method according to any one of claims 1 to 8, wherein each user identifier comprises one of email address, phone number, social media handle, and organization name.

10. The method according to any one of claims 1 to 9, further comprising communicating an error message to the first user electronic device in response to failure to select the first and/or second user payment instrument.

11. A computer system for identifying payment instruments for payment transactions, the computer system comprising:

a communication module configured for receiving, from an electronic device of a first user, instructions for making payment from the first user to a second user, the payment instructions comprising a payment amount and an identifier of the second user;

an identification module configured for identifying, upon receiving the payment instructions, a plurality of predefined payment instruments of the second user that are pre-associated with the second user identifier by the second user;

a determination module configured for selecting one from the plurality of predefined payment instruments of the second user based on the payment instructions and a set of conditions predefined by the second user; and

the communication module further configured for communicating, to a payment institution for a payment instrument of the first user, identification data of the selected second user payment instrument for processing a payment transaction based on the payment instructions in cooperation with at least one payment network,

wherein the payment amount is subsequently transferred from the first user payment instrument to the selected second user payment instrument upon completion of said processing of the payment transaction.

12. The computer system according to claim 11, wherein the payment instructions further comprise an identifier of the first user,

the identification module further configured for identifying a plurality of predefined payment instruments of the first user that are pre-associated with the first user identifier by the first user; and

the determination module further configured for selecting one from the plurality of predefined payment instruments of the first user based on the payment instructions and a set of conditions predefined by the first user.

13. The computer system according to claim 11 or 12, wherein the communication module is further configured for communicating identification data of the selected first user payment instrument to the first user electronic device.

14. The computer system according to any one of claims 11 to 13, further comprising a registration module configured for performing a registration process comprising:

receiving, from an electronic device of the respective user, a registration request comprising:

a number of user identifiers of the user;

identification data of a number of payment instruments of the user; and

the set of conditions predefined by the user;

associating each user identifier to at least one user payment instrument; and

applying the set of conditions to the user payment instruments.

15. The computer system according to any one of claims 11 to 14, wherein the conditions are applied in a predefined order for selecting the payment instruments for the respective user.

16. The computer system according to any one of claims 11 to 15, wherein the conditions enable a default payment instrument of the respective user to be selected.

17. The computer system according to any one of claims 11 to 16, wherein the conditions relate to at least one of payment amount, identifier, payment purpose, and payment currency.

18. The computer system according to any one of claims 11 to 17, wherein the payment instructions further comprise a message indicating a payment purpose.

19. The computer system according to any one of claims 11 to 18, wherein the second user identifier is unique to the first user.

20. A non-transitory computer-readable storage medium storing computer-readable instructions that, when executed, cause a computer system to perform the method according to any one of claims 1 to 10.