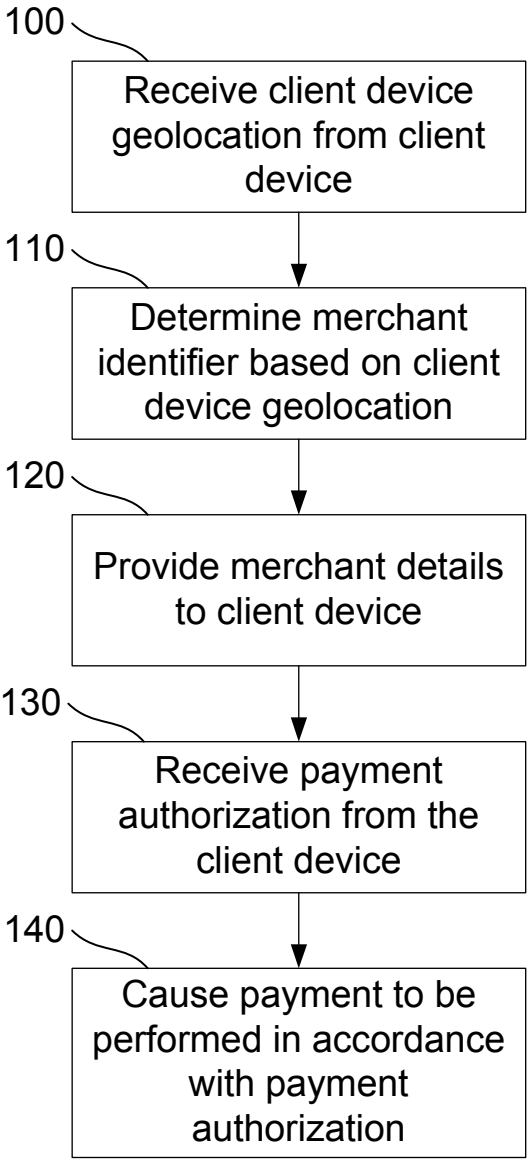

100
Receive client device geolocation from client device
110
Determine merchant identifier based on client device geolocation
120
Provide merchant details to client device
130
Receive payment authorization from the client device
140
Cause payment to be performed in accordance with payment authorization

Fig. 1

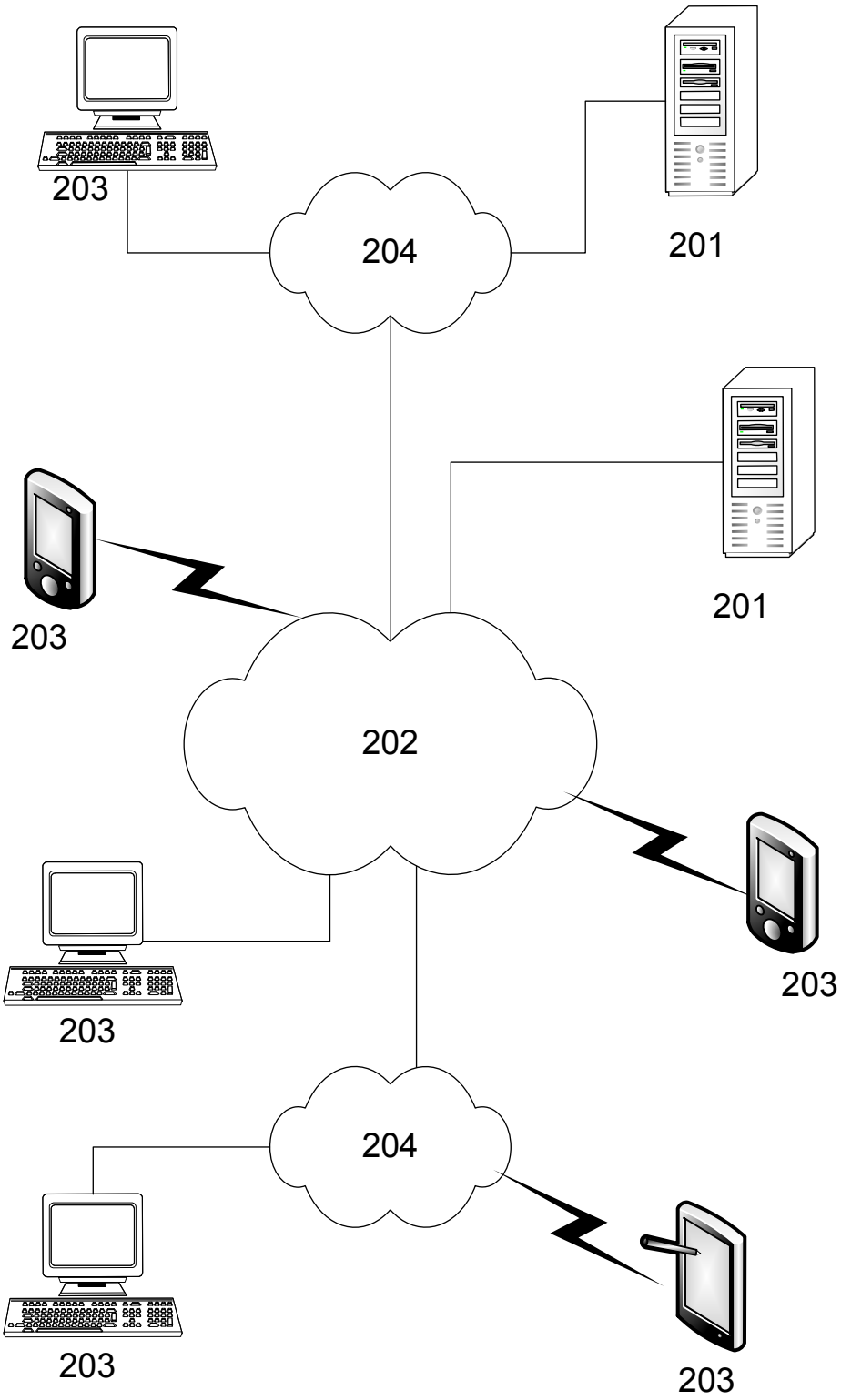


Fig. 2

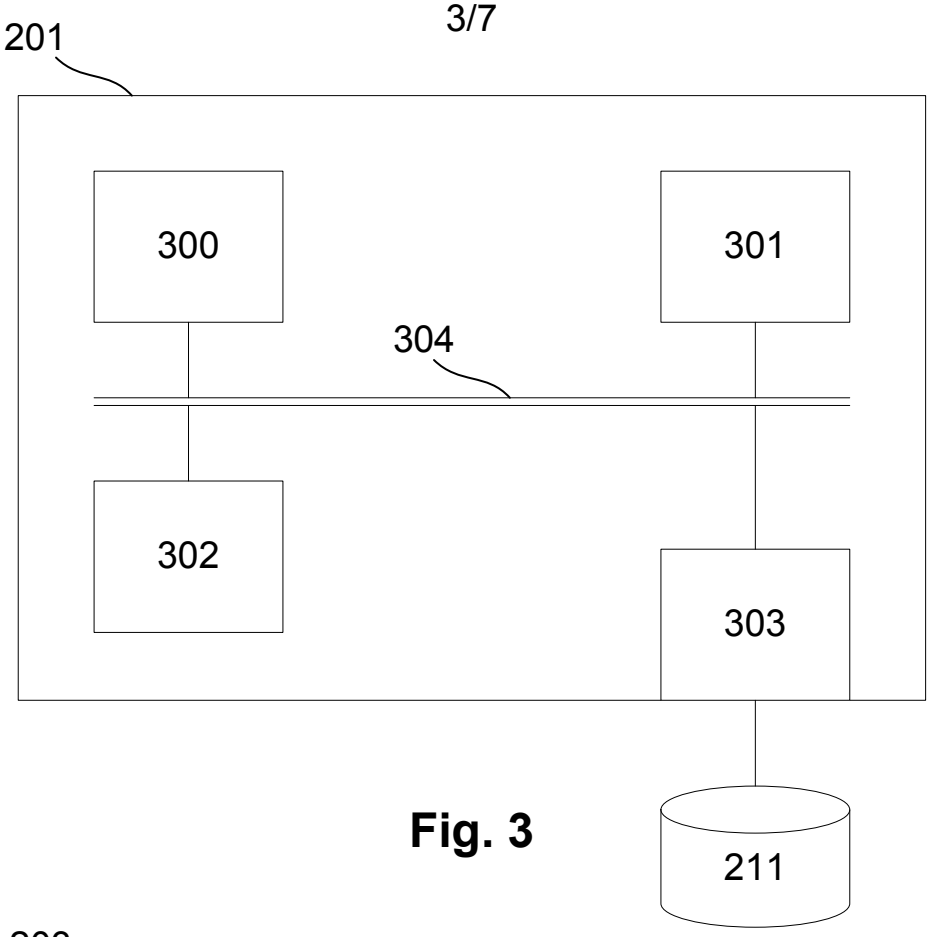


Fig. 3

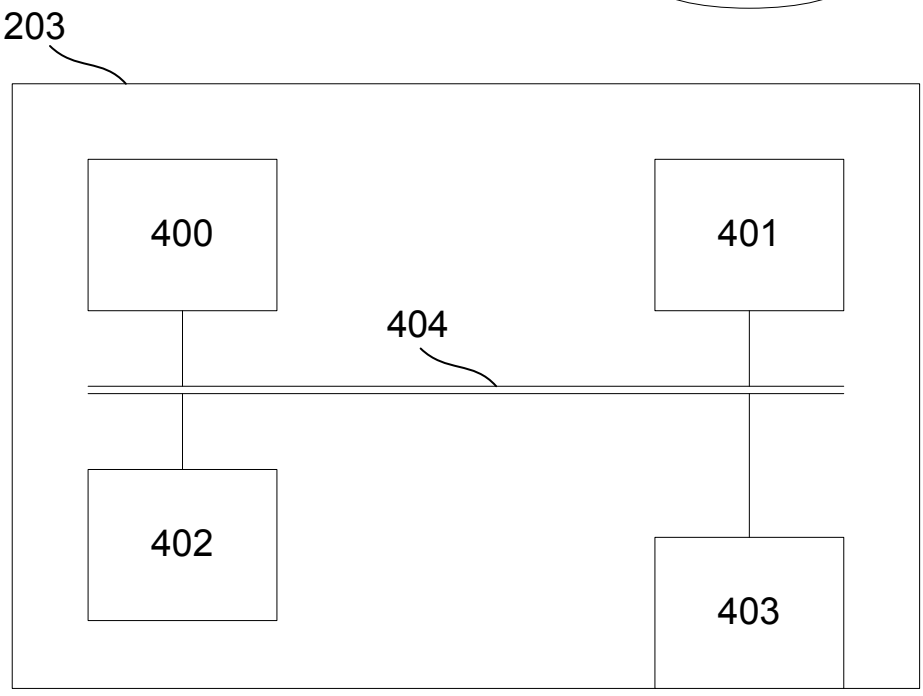


Fig. 4

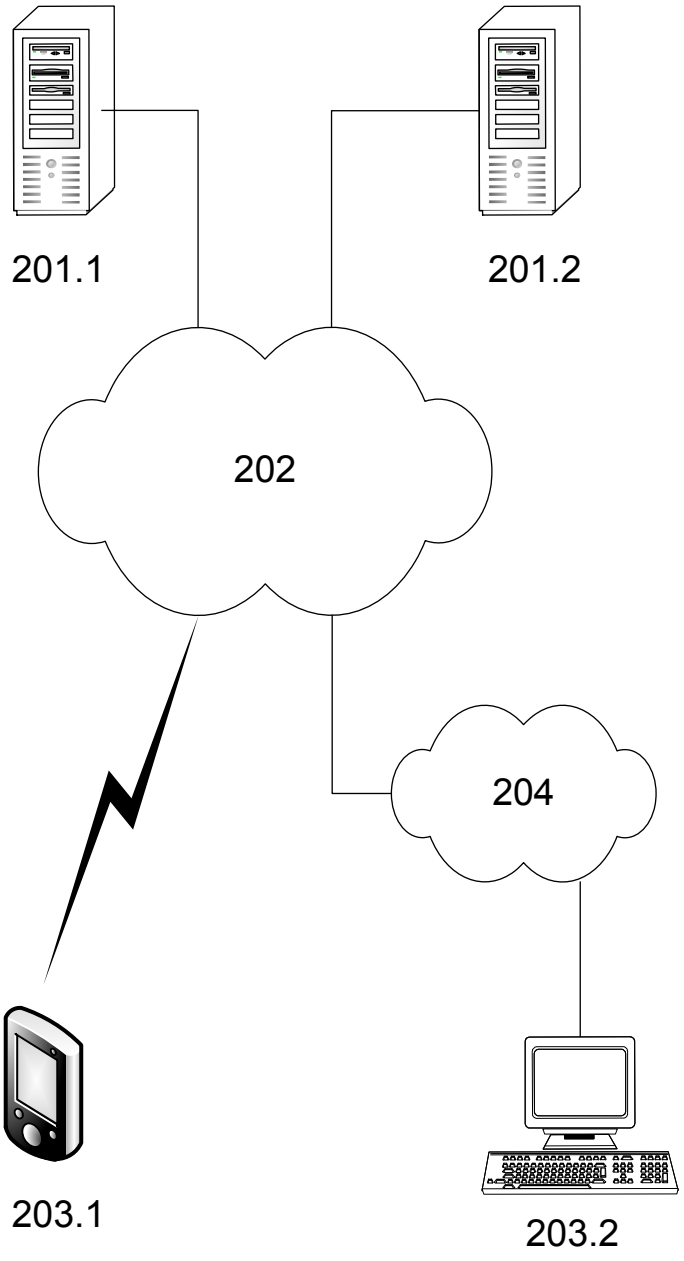


Fig. 5

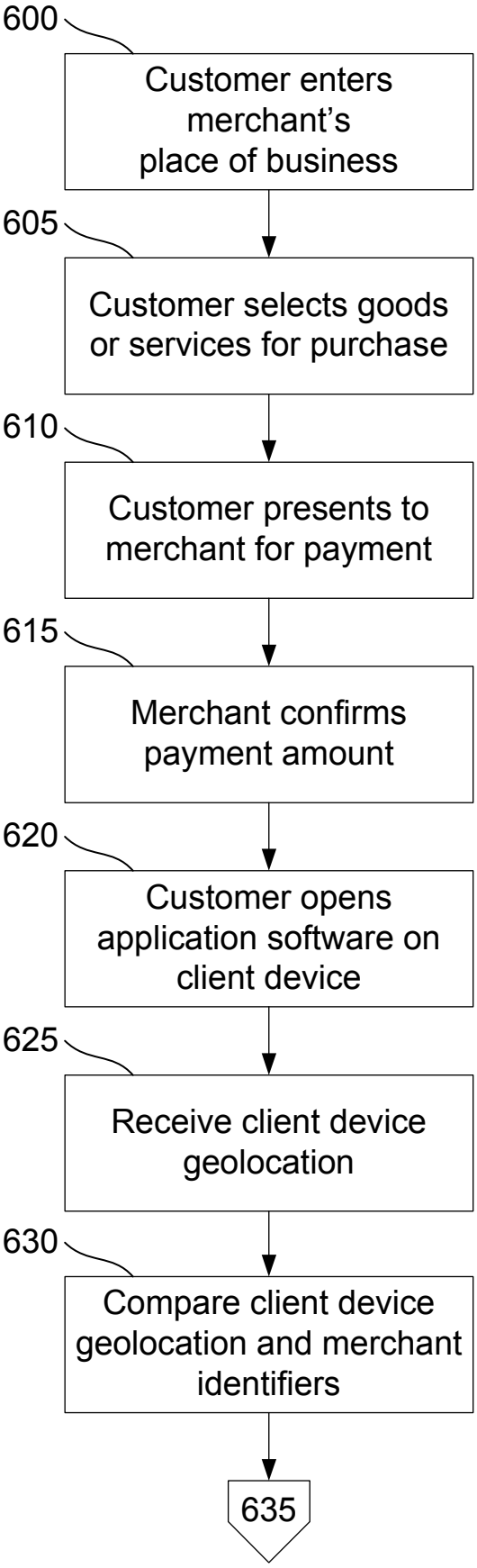

600
Customer enters merchant's place of business
605
Customer selects goods or services for purchase
610
Customer presents to merchant for payment
615
Merchant confirms payment amount
620
Customer opens application software on client device
625
Receive client device geolocation
630
Compare client device geolocation and merchant identifiers
635

Fig. 6A

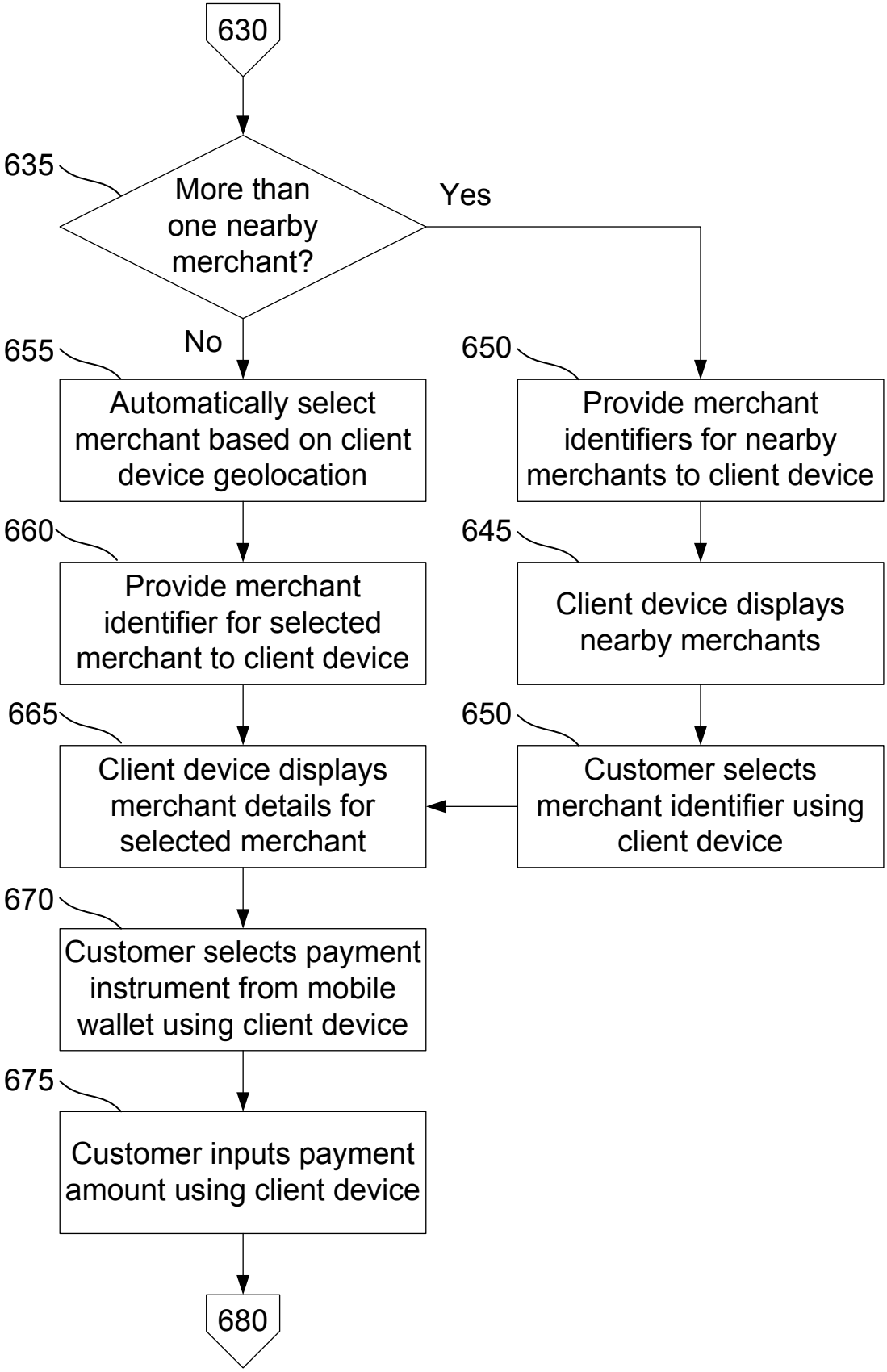

630
635
More than one nearby merchant?
Yes
No
655
Automatically select merchant based on client device geolocation
660
Provide merchant identifier for selected merchant to client device
665
Client device displays merchant details for selected merchant
670
Customer selects payment instrument from mobile wallet using client device
675
Customer inputs payment amount using client device
680
650
Provide merchant identifiers for nearby merchants to client device
645
Client device displays nearby merchants
650
Customer selects merchant identifier using client device

Fig. 6B

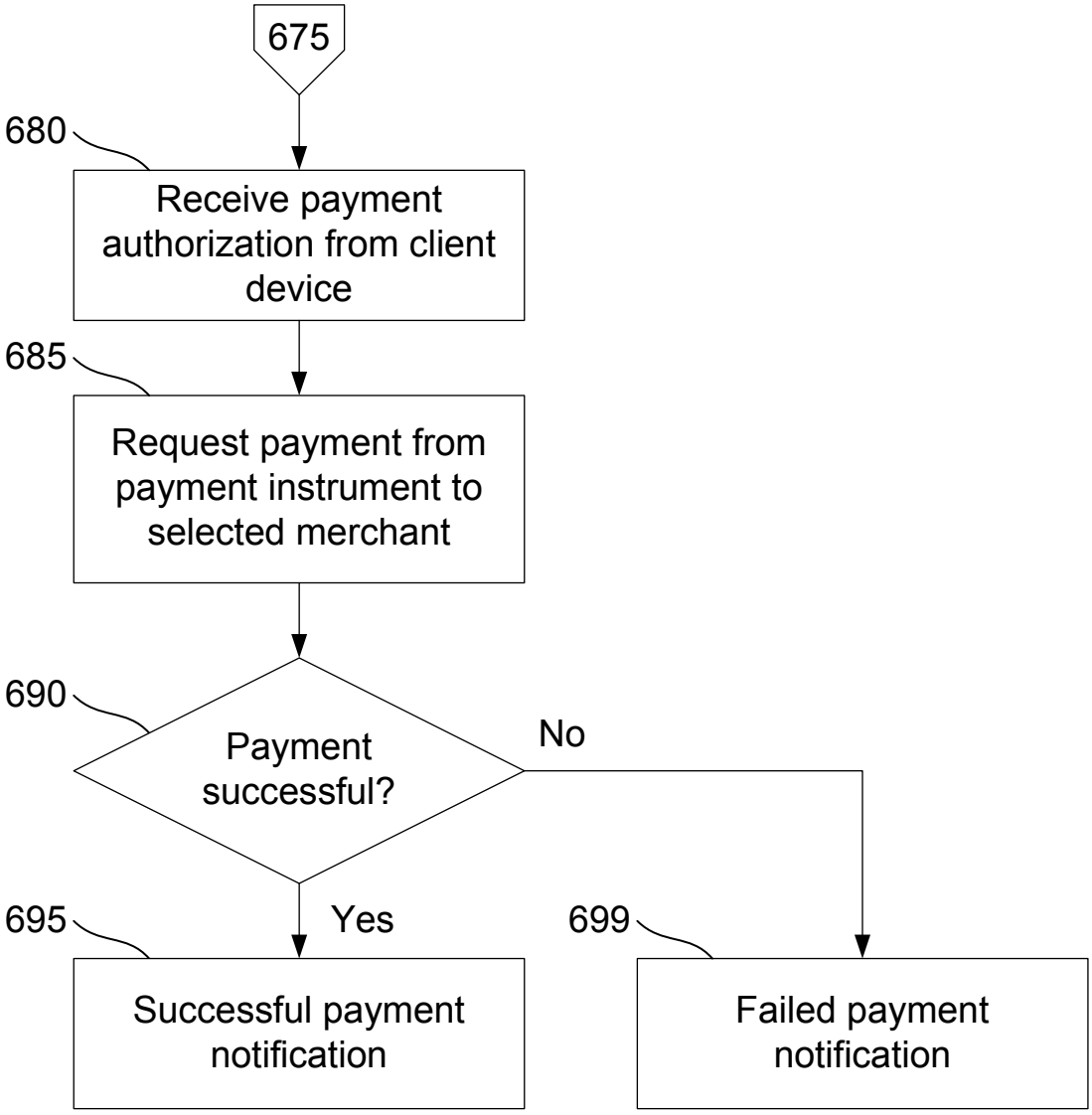

675
680
Receive payment authorization from client device
685
Request payment from payment instrument to selected merchant
690
Payment successful?
No
Yes
695
Successful payment notification
699
Failed payment notification

Fig. 6C