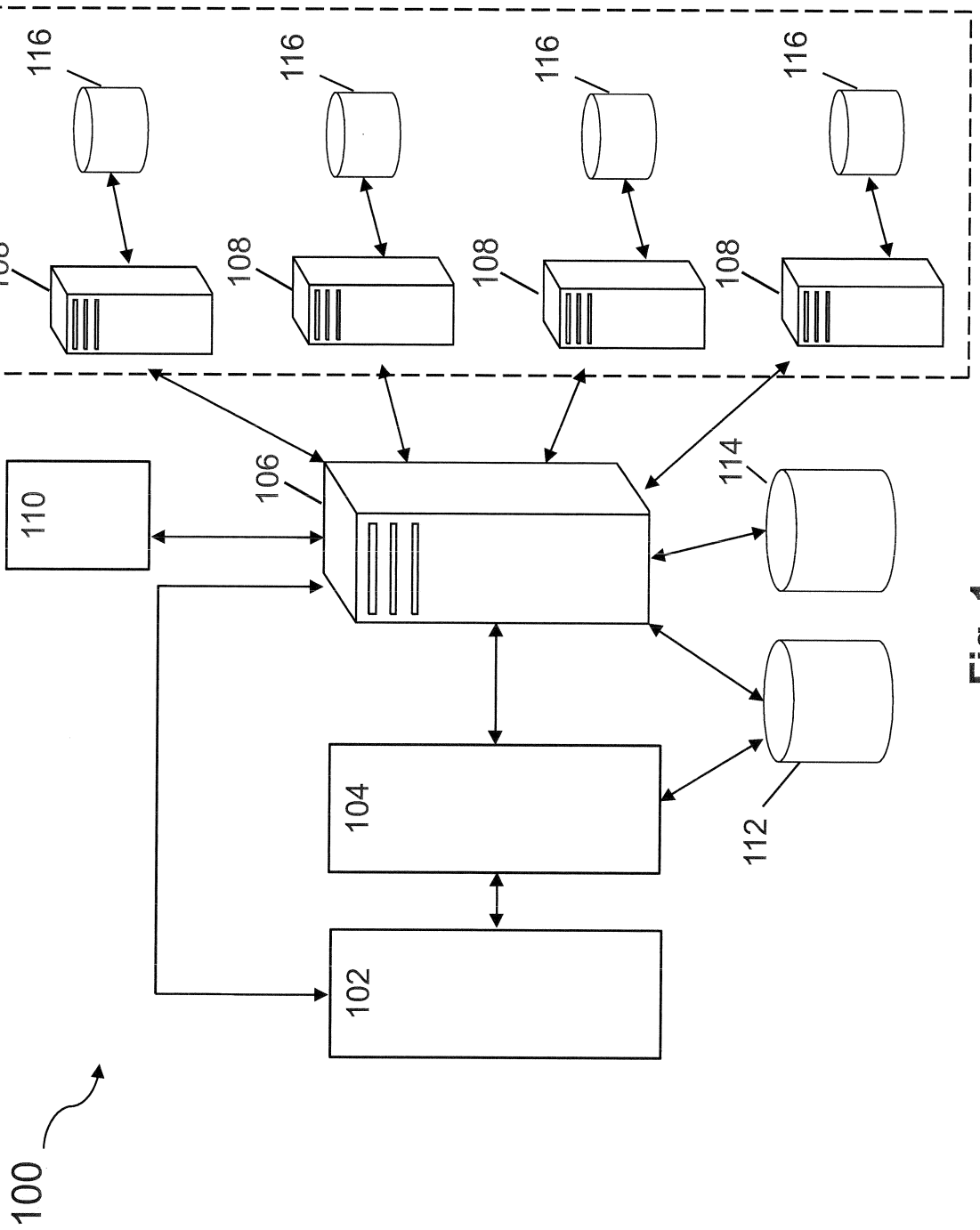



Fig. 1

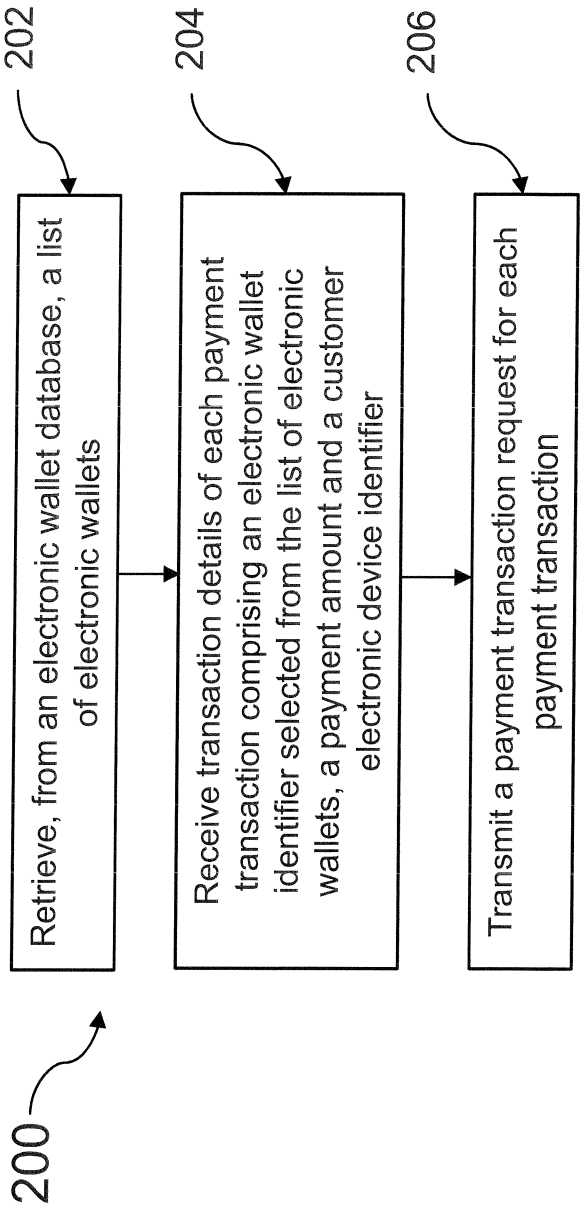

200
202
Retrieve, from an electronic wallet database, a list of electronic wallets
204
Receive transaction details of each payment transaction comprising an electronic wallet identifier selected from the list of electronic wallets, a payment amount and a customer electronic device identifier
206
Transmit a payment transaction request for each payment transaction

Fig. 2

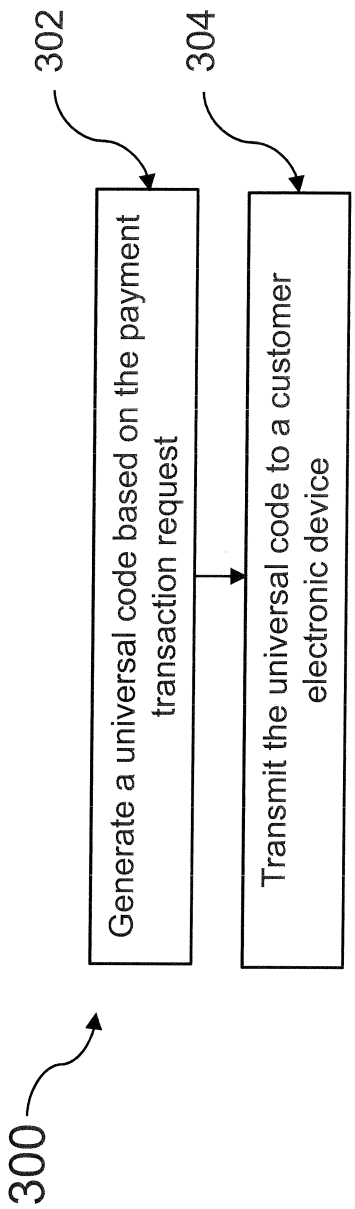

300
302
Generate a universal code based on the payment transaction request
304
Transmit the universal code to a customer electronic device

Fig. 3

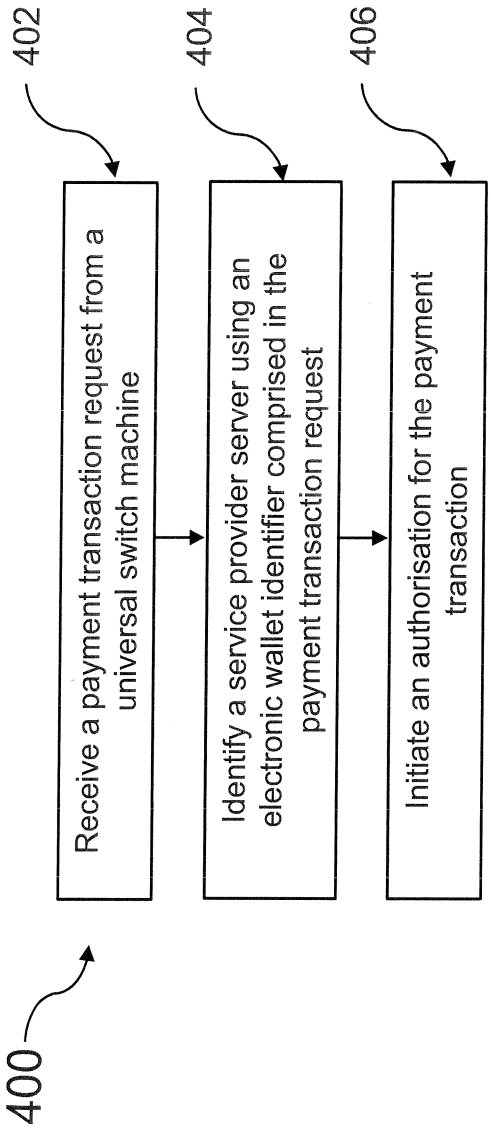

400
402
Receive a payment transaction request from a universal switch machine
404
Identify a service provider server using an electronic wallet identifier comprised in the payment transaction request
406
Initiate an authorisation for the payment transaction

Fig. 4

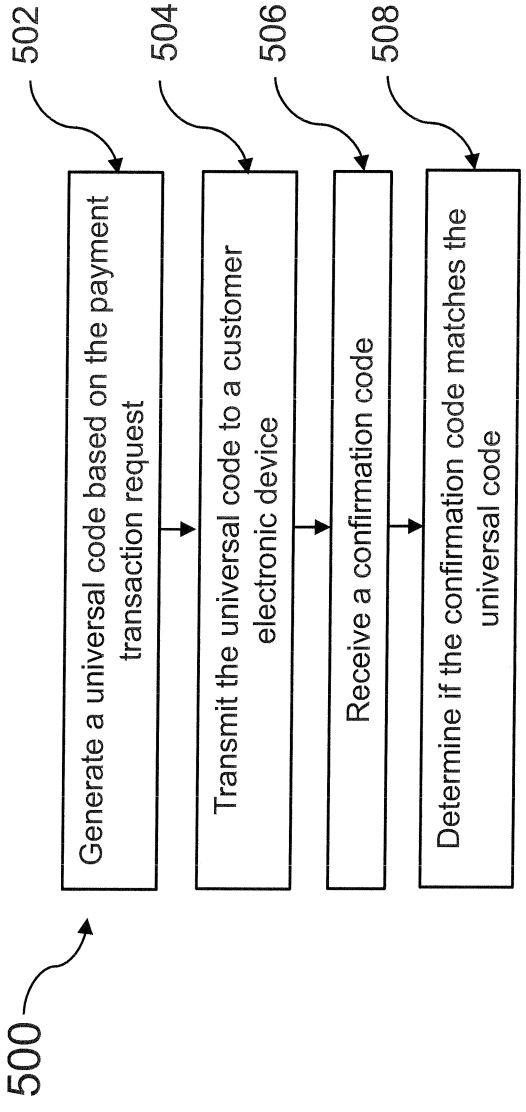

500
502
Generate a universal code based on the payment transaction request
504
Transmit the universal code to a customer electronic device
506
Receive a confirmation code
508
Determine if the confirmation code matches the universal code

Fig. 5

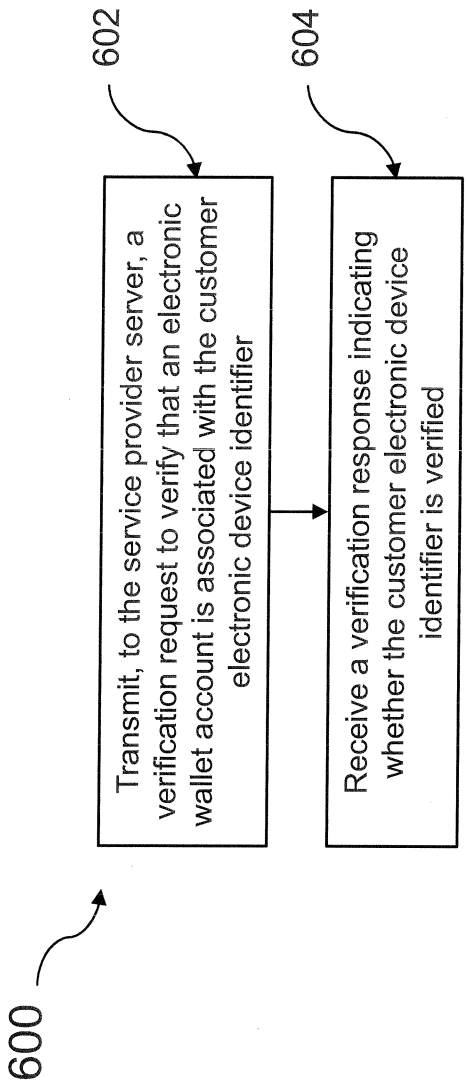

600
602
Transmit, to the service provider server, a verification request to verify that an electronic wallet account is associated with the customer electronic device identifier
604
Receive a verification response indicating whether the customer electronic device identifier is verified

Fig. 6

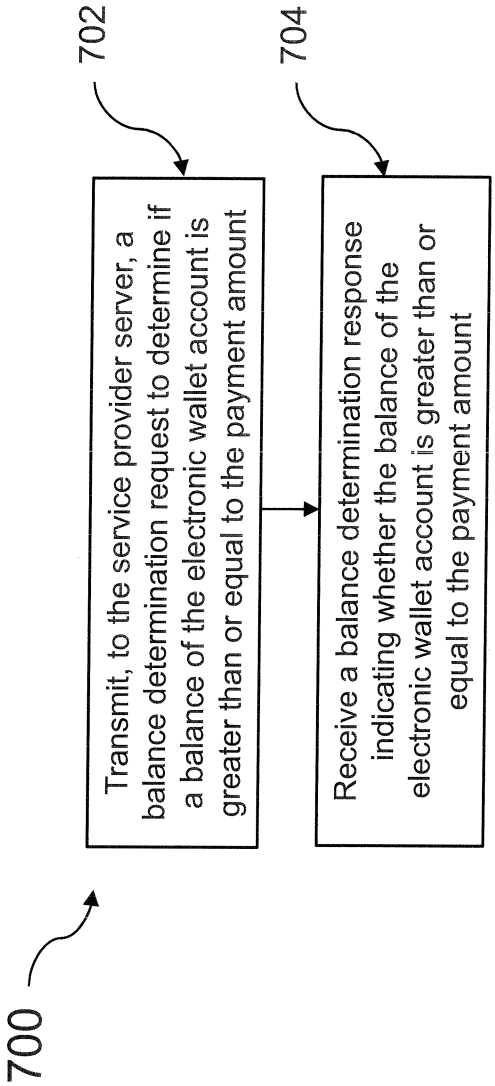

700
702
Transmit, to the service provider server, a balance determination request to determine if a balance of the electronic wallet account is greater than or equal to the payment amount
704
Receive a balance determination response indicating whether the balance of the electronic wallet account is greater than or equal to the payment amount

Fig. 7

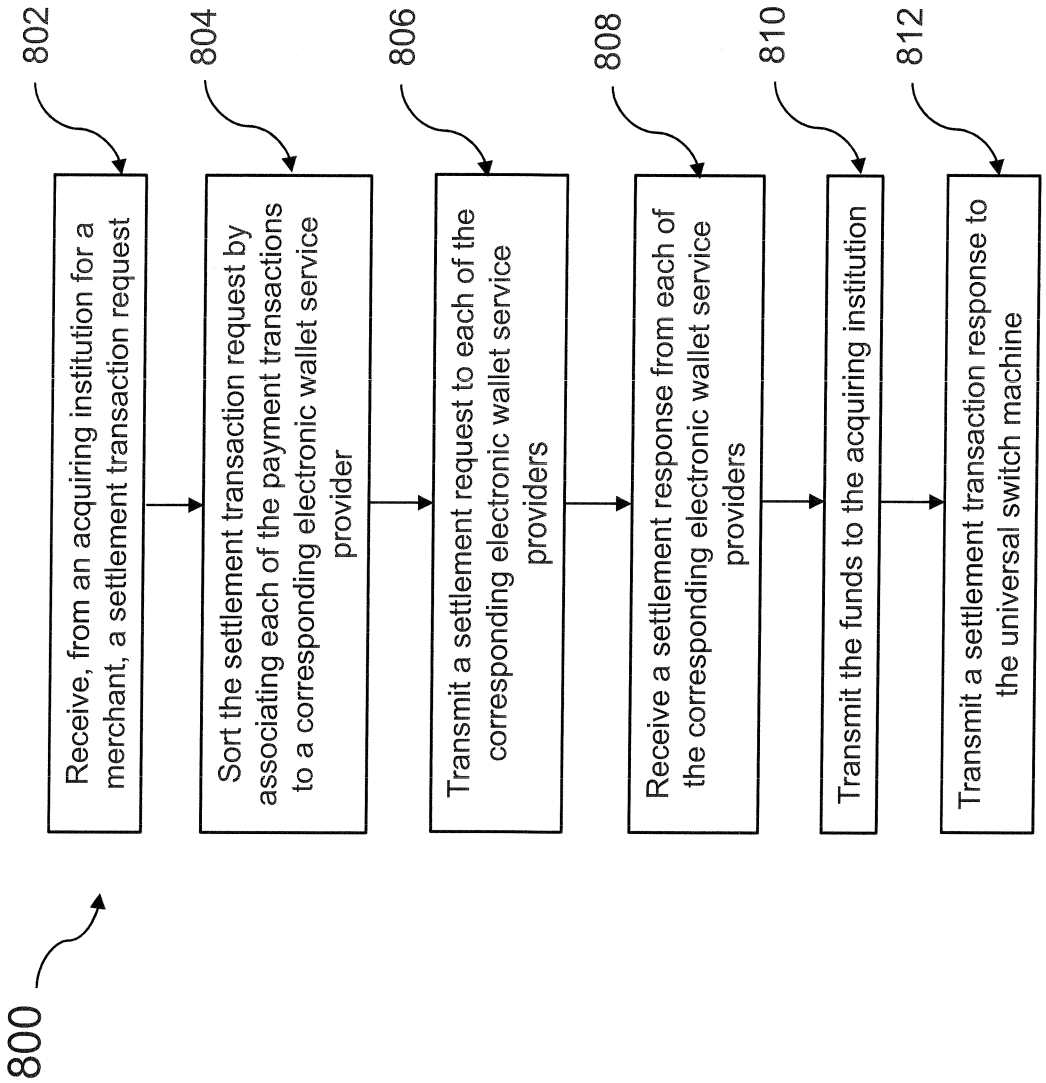

800
802
Receive, from an acquiring institution for a merchant, a settlement transaction request
804
Sort the settlement transaction request by associating each of the payment transactions to a corresponding electronic wallet service provider
806
Transmit a settlement request to each of the corresponding electronic wallet service providers
808
Receive a settlement response from each of the corresponding electronic wallet service providers
810
Transmit the funds to the acquiring institution
812
Transmit a settlement transaction response to the universal switch machine

Fig. 8

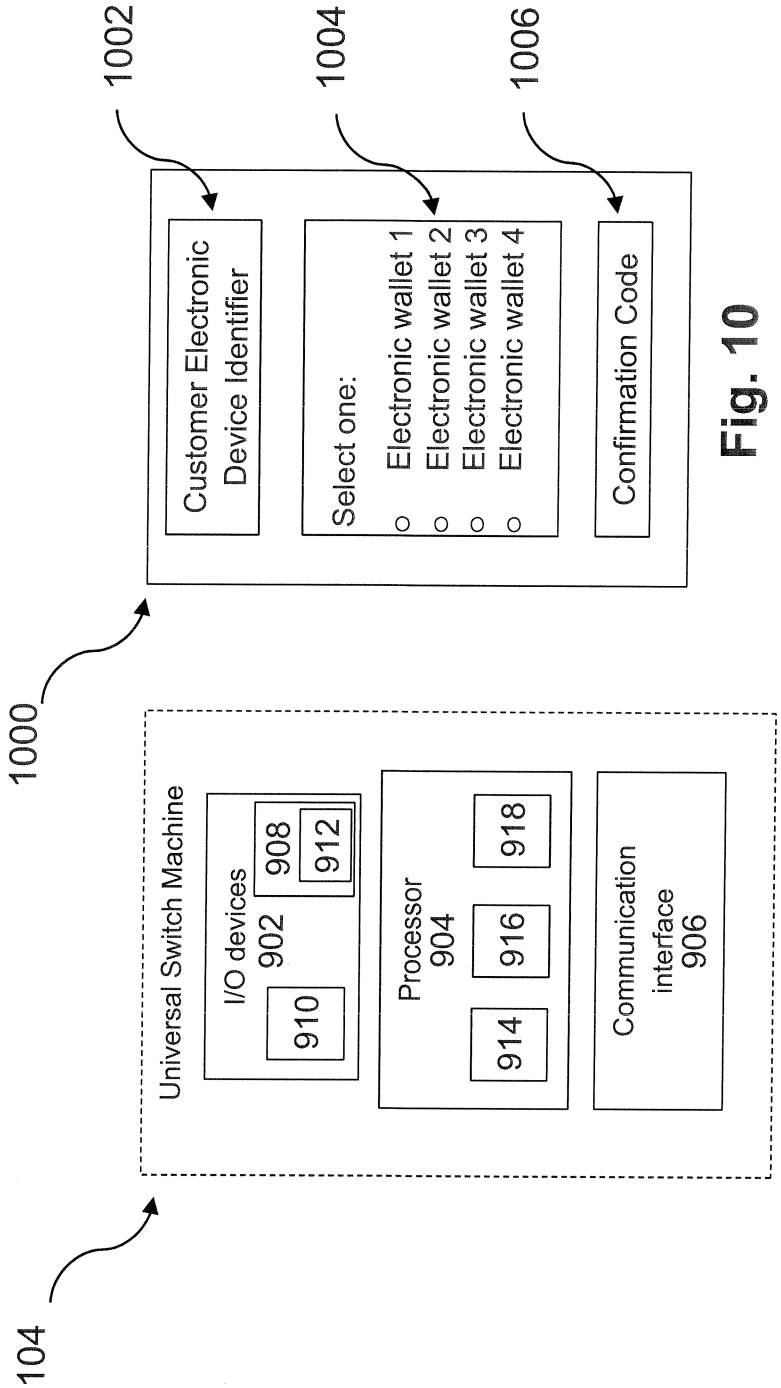

104
1000
Universal Switch Machine
I/O devices
902
908
912
910
Processor
904
914
916
918
Communication
interface
906
1002
1004
1006
Customer Electronic
Device Identifier
Select one:
Electronic wallet 1
Electronic wallet 2
Electronic wallet 3
Electronic wallet 4
Confirmation Code

Fig. 9

Fig. 10

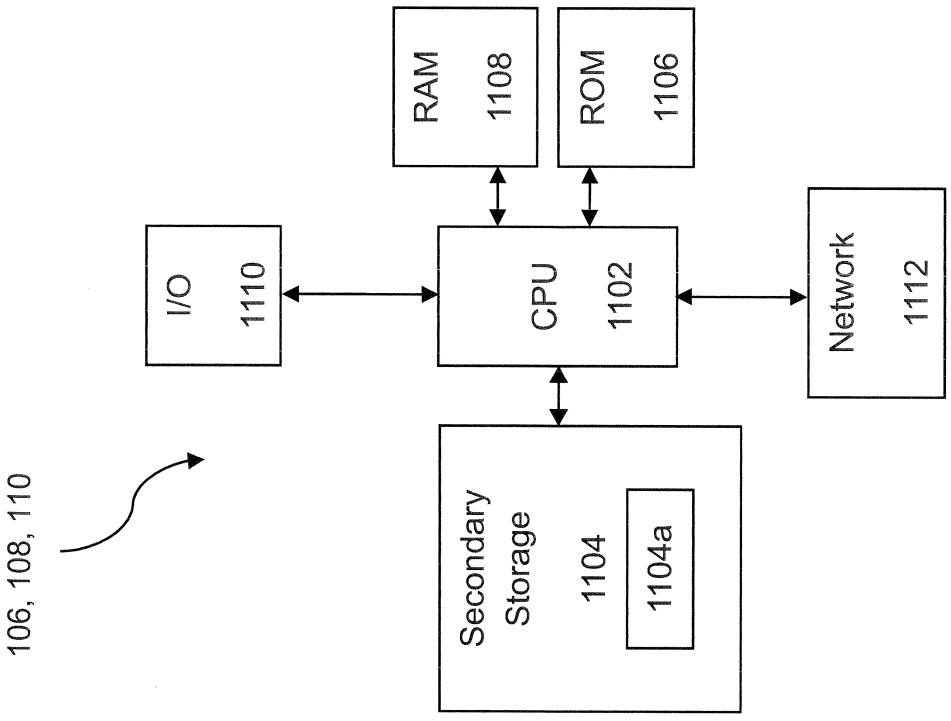

106, 108, 110
I/O
1110
RAM
1108
ROM
1106
CPU
1102
Network
1112
Secondary
Storage
1104
1104a

Fig. 11