CLAIMS

1. A method for facilitating payment using an instant messaging application, comprising

establishing, in the instant messaging application, an order with a merchant, the order comprising an order value;

receiving, from the instant messaging application, confirmation that payment of the order value should be made using a digital wallet co-located on a same device as the instant messaging application and registered to the instant messaging application to communicate with the digital wallet;

displaying payment vehicle details of a payment vehicle used with the digital wallet and a payment request on the instant messaging application to process the payment; and

sending confirmation of payment from the digital wallet to the merchant after payment of the order value has been made.

2. A method according to claim 1, wherein establishing an order comprises identifying, from content of an instant message in the instant messaging application, one or more items for purchase, the order value being a total value for purchase of the one or more items.

3. A method according to claim 1, wherein establishing an order comprises identifying, from content of a voice message in the instant messaging application, one or more items for purchase, the order value being a total value for purchase of the one or more items.

4. A method according to any one of claims 1 to 3, wherein the order comprises one or more items for purchase and establishing an order comprises receiving confirmation that there are to be no further changes to the one or more items.

5. A method according to any one of claims 1 to 4, wherein establishing an order comprises producing an instant message listing the one or more items contained in the order.

6. A method according to any preceding claim, wherein receiving confirmation that payment of the order should be made comprises displaying a confirmation message in

the instant messaging application, the confirmation message requesting confirmation that the order value should be paid to settle the order.

7. A method according to any one of the preceding claims, wherein receiving confirmation that payment of the order should be made comprises receiving a unique identifier to allow payment of the order value using the digital wallet.

8. A method according to any one of the preceding claims, wherein sending confirmation comprises sending confirmation of payment from the digital wallet and/or the merchant to the instant messaging application.

9. A method according to any one of the preceding claims, wherein the instant messaging application is installed on a device, the method further comprising checking whether a digital wallet is installed on the device and registered for use, with the instant messaging application, for processing payment orders made through the instant messaging application.

10. A method according to claim 9, further comprising displaying a digital wallet setup page in the instant messaging application, when no digital wallet is located on the device.

11. A method according to claim 10, further comprising receiving payment vehicle details through the digital wallet setup page, the payment vehicle details relating to a payment vehicle for use in paying the order value.

12. A method according to any one of the preceding claims, further comprising issuing e-tickets in response to the confirmation of payment and sending the issued e-tickets to the instant messaging application.

13. A computing system for facilitating payment using an instant messaging application, comprising

an order establishing module for establishing, in the instant messaging application, an order with a merchant, the order comprising an order value;

a receiver for receiving, from the instant messaging application, confirmation that payment of the order value should be made using a digital wallet co-located on a same device as the instant messaging application and registered to the instant messaging application to communicate with the digital wallet;

a display for displaying payment vehicle details of a payment vehicle used with the digital wallet and a payment request on the instant messaging application to process the payment; and

a transmitter for sending confirmation of payment from the digital wallet to the merchant after payment of the order value has been made.

14. A system for facilitating payment using an instant messaging application, comprising a computer, the computer 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 at least to:

establish, in the instant messaging application, an order with a merchant, the order comprising an order value;

receive from the instant messaging application, confirmation that payment of the order value should be made using a digital wallet co-located on a same device as the instant messaging application and registered to the instant messaging application to communicate with the digital wallet;

display payment vehicle details of a payment vehicle used with the digital wallet and a payment request on the instant messaging application to process the payment; and

send confirmation of payment from the digital wallet to the merchant after payment of the order value has been made.

15. The system as claimed in claim 14, the system is a mobile device.

16. A computer readable medium including computer program code for facilitating payment using an instant messaging application configured to, with at least one processor, cause a computer at least to implement the method in any of claims 1 to 12.