Abstract

Computer system and computer-implemented method for electronic wallet transactions

A computerised network is disclosed for processing payment transactions using a plurality of electronic wallets. The network comprises at least one universal switch machine and a payment network server. Each universal switch machine is configured to: i) accept payment transactions using the plurality of electronic wallets; ii) retrieve from an electronic wallet database, a list of electronic wallets associated with a plurality of electronic wallet server providers each registered for payment transactions using one or more of the plurality of electronic wallets; iii) receive transaction details of each of the payment transactions, the transaction details comprising an electronic wallet identifier identifying at least one of the plurality of electronic wallets selected from the list of electronic wallets, a payment amount and a customer electronic device identifier; and iv) transmit a payment transaction request for each of the payment transactions to a payment network server for authorisation, the payment transaction request comprising the transaction details and a merchant identifier.

[Figure to print with the abstract: Fig. 1]