ABSTRACT

A method of performing a point of sale (POS) payment transaction at a merchant location, the method including, in one or more electronic processing devices: (a) receiving a transaction request including an indication of a transaction identifier from the user device; (b) retrieving an indication of payment information from a merchant system using the transaction identifier; (c) requesting user account information from the user device; (d) receiving the user account information in response to user input; and (e) initiating payment authorization with a payment processing system using the payment information and user account information to enable the payment transaction to be performed.

Fig. 1