SUMMARY

[004a] According to a first aspect, the present disclosure refers to a system for facilitating purchase of products from a plurality of different merchants, the system comprising: at least one memory; and at least one payment processor, coupled to the at least one memory, that receives communications from a first online retail platform associated with a first merchant and from a second online retail platform associated with a second merchant, the at least one payment processor configured to: receive, from a user computing device of a customer, a first user identifier (ID) of the customer associated with the first merchant and a second user ID of the customer associated with the second merchant; after receipt of the first user ID and the second user ID, allocate an enrollment identifier to the customer based on the first user ID and the second user ID, the enrollment identifier being distinct from, the first user ID and the second user ID, the enrollment identifier being used to identify the customer during online purchase of products from the first merchant and the second merchant; receive, from the first online retail platform, a first message including first product information of a first product for which a first pay button was selected by the customer, and receive, from the second online retail platform, a second message including second product information of a second product for which a second pay button was selected by the customer; responsive to the selection of the first pay button and the second pay button, receive additional data that includes the first user ID and the second user ID; based on receiving the first user ID and the second user ID, retrieve the enrollment identifier; based on the retrieved enrollment identifier, initiate a single transaction that corresponds to purchase of the first product and the second product by the customer, and cause payment to be made to the first merchant and the second merchant corresponding to the single transaction; and responsive to the single transaction, and the payment made to the first merchant and the second merchant via the single transaction, send to the first merchant a first product release message, and send to the second merchant a second product release message.

[004b] According to a second aspect, the present disclosure refers to a computer-implemented method for facilitating purchase of products from a plurality of different merchants, the method comprising: receiving, by a payment processor, communications from a first online retail platform associated with a first merchant and

from a second online retail platform associated with a second merchant; receiving, from a user computing device of a customer, by the payment processor, a first user identifier (ID) of the customer associated with the first merchant and a second user ID of the customer associated with the second merchant; after receipt of the first user ID and the second user ID, allocating, by the payment processor, an enrollment identifier to the customer based on the first user ID and the second user ID, distinct from, the first user ID and the second user ID, the enrollment identifier being used to identify the customer during online purchase of products from the first merchant and the second merchant; receiving, by the payment processor, from the first online retail platform, a first message including first product information of a first product for which a first pay button was selected by the customer, and receiving, by the payment processor from a second online retail platform, a second message including second product information of a second product for which a second pay button was selected by the customer; responsive to the selection of the first pay button and the second pay button, receiving, by the payment processor, additional data that includes the first user ID and the second user ID; based on receiving the first user ID and the second user ID, retrieving, by the payment processor, the enrollment identifier; based on the retrieved enrollment identifier, initiating, by the payment processor, a single transaction that corresponds to purchase of the first product and the second product by the customer and causing payment to be made to the first merchant and the second merchant corresponding to the single transaction; and responsive to the single transaction and the payment made to the first merchant and the second merchant via the single transaction, sending, by the payment processor, to the first merchant a first product release message, and sending to the second merchant a second product release message.

[004c] According to a third aspect, the present disclosure refers to a non-transitory computer readable medium storing program instructions for facilitating purchase of products from a plurality of different merchants, which, when executed by a processor, cause the processor to at least perform operations comprising: receiving, by a payment processor, communications from a first online retail platform associated with a first merchant and from a second online retail platform associated with a second merchant; receiving, from a user computing device of a customer, by the payment processor, a first user identifier (ID) of the customer associated with the first merchant and a second user ID of the customer associated with the second merchant; after receipt of the first user ID and the second user ID, allocating, by the payment processor, an enrollment identifier to the customer based on the first user ID and the second user ID, the enrollment identifier being distinct from the first user ID and the second user ID, the

enrollment identifier being used to identify the customer during online purchase of products from the first merchant and the second merchant; receiving, by the payment processor, from the first online retail platform, a first message including first product information of a first product for which a first pay button was selected by the customer and receiving, by the payment processor from a second online retail platform a second message including second product information of a second product for which a second pay button was selected by the customer; responsive to the selection of the first pay button and the second pay button, receiving, by the payment processor, additional data that includes the first user ID and the second user ID; based on receiving the first user ID and the second user ID, retrieving, by the payment processor, the enrollment identifier; based on the retrieved enrollment identifier, initiating, by the payment processor, a single transaction that corresponds to purchase of the first product and the second product by the customer and causing payment to be made to the first merchant and the second merchant corresponding to the single transaction; and responsive to the single transaction and the payment made to the first merchant and the second merchant via the single transaction, sending to the first merchant a first product release message, and sending to the second merchant a second product release message.

[005] According to a first example, there is provided a system for facilitating purchase of products from a plurality of different merchants, the system including a payment processor module that is communication with a first e-commerce platform associated with a first merchant and a second e-commerce platform associated with a second merchant, wherein the payment processor module is configured to: receive data including: first product information relating to a first product to be purchased by a customer through the first e-commerce platform; and second product information relating to a second product to be purchased by the customer through the second e-commerce platform, wherein the data is received in real-time without delay after the customer provides an indication of intent to purchase the first and the second products; and initiate a single transaction based on the data that is received, wherein the single transaction corresponds to the purchase of the first and the second products by the customer.

[006] According to a second example, there is provided a method for facilitating purchase of products from a plurality of different merchants, including: receiving, at a payment processor module, data including: first product information relating to a first product to be purchased by a customer through a first e-commerce platform associated with a first merchant; first customer credentials associated with a customer account

with the first merchant; second product information relating to a second product to be purchased by the customer through a second e-commerce platform associated with a second merchant; and second customer credentials associated with a customer account with the second merchant, wherein the data is received in real-time without delay after the customer provides an indication of intent to purchase the first and the second products; and initiating, at the payment processor module, a single transaction based on the data that is received, wherein the single transaction corresponds to the purchase of the first and the second products by the customer.

[007] According to a third example, there is provided a method for facilitating purchase of products from a plurality of different merchants, including: transmitting data including: first product information relating to a first product to be purchased by a customer from a first e-commerce platform associated with a first merchant to a payment processor module; and second product information relating to a second

CLAIMS

1. A system for facilitating purchase of products from a plurality of different merchants, the system comprising:

at least one memory; and

at least one payment processor, coupled to the at least one memory, that receives communications from a first online retail platform associated with a first merchant and from a second online retail platform associated with a second merchant, the at least one payment processor configured to:

receive, from a user computing device of a customer, a first user identifier (ID) of the customer associated with the first merchant and a second user ID of the customer associated with the second merchant;

after receipt of the first user ID and the second user ID, allocate an enrollment identifier to the customer based on the first user ID and the second user ID, the enrollment identifier being distinct from, the first user ID and the second user ID, the enrollment identifier being used to identify the customer during online purchase of products from the first merchant and the second merchant;

receive, from the first online retail platform, a first message including first product information of a first product for which a first pay button was selected by the customer, and receive, from the second online retail platform, a second message including second product information of a second product for which a second pay button was selected by the customer;

responsive to the selection of the first pay button and the second pay button, receive additional data that includes the first user ID and the second user ID;

based on receiving the first user ID and the second user ID, retrieve the enrollment identifier;

based on the retrieved enrollment identifier, initiate a single transaction that corresponds to purchase of the first product and the second product by the customer, and cause payment to be made to the first merchant and the second merchant corresponding to the single transaction; and

responsive to the single transaction, and the payment made to the first merchant and the second merchant via the single transaction, send to the first merchant a first product release message, and send to the second merchant a second product release message.

2. The system as claimed in claim 1, wherein:

functions of the first online retail platform are exposed via a first application programming interface (API);

functions of the second online retail platform are exposed via a second API; and

functions of the payment processor are exposed via a payment API, such that the first message and the second message can be received at the payment processor from the respective online retail platforms in real-time after each respective pay button is selected.

3. The system as claimed in claim 2, wherein the at least one payment processor is further configured to:

cause payments to be made to the first merchant and the second merchant corresponding to the single transaction that is made by the customer prior to the first product release message being sent to the first merchant and prior to the second product release message being sent to the second merchant.

4. The system as claimed in claim 3, wherein:

the first online retail platform is configured to send a first API request to the payment processor, the first API request comprising a purchase request indication of the first product;

the second online retail platform is configured to send a second API request to the payment processor, the second API request comprising a second purchase request indication of the second product; and

the payment processor is configured to send an API response to the respective online retail platforms, the API response comprising the first and the second product release messages.

5. The system as claimed in claim 3, wherein the first product information comprises an identifier and a price of the first product, and the second product information comprises an identifier and a price of the second product, and wherein transaction data of the single transaction comprises a total of the price of the first and the second products.

6. The system as claimed in claim 1, wherein the payment processor is further configured to:

receive customer registration data comprising:

first customer credentials associated with a customer account with the first merchant; and

second customer credentials associated with a customer account with the second merchant; and

enroll the first and the second customer credentials in association with a unique identifier of the customer.

7. The system as claimed in claim 6, wherein the payment processor is further configured to:

receive additional data comprising:

the first customer credentials; and

the second customer credentials, wherein the additional data is received in real-time after each respective pay button is selected by the customer; and

authenticate the additional data based on the enrolled first and the second customer credentials, wherein the single transaction corresponding to the purchase of the first and the second products is initiated after a successful authentication.

8. The system as claimed in claim 1, wherein the first product is added to a first virtual cart associated with the first merchant and the second product is added to a second virtual cart associated with the second merchant, and the user computing device is configured to display the first virtual cart and the second virtual cart on a user interface on the user computing device.

9. A computer-implemented method for facilitating purchase of products from a plurality of different merchants, the method comprising:

receiving, by a payment processor, communications from a first online retail platform associated with a first merchant and from a second online retail platform associated with a second merchant;

receiving, from a user computing device of a customer, by the payment processor, a first user identifier (ID) of the customer associated with the first merchant and a second user ID of the customer associated with the second merchant;

after receipt of the first user ID and the second user ID, allocating, by the payment processor, an enrollment identifier to the customer based on the first user ID and the second user ID, distinct from, the first user ID and the second user ID, the enrollment identifier being used to identify the customer during online purchase of products from the first merchant and the second merchant;

receiving, by the payment processor, from the first online retail platform, a first message including first product information of a first product for which a first pay button was selected by the customer, and receiving, by the payment processor from a second online retail platform, a second message including second product information of a second product for which a second pay button was selected by the customer;

responsive to the selection of the first pay button and the second pay button, receiving, by the payment processor, additional data that includes the first user ID and the second user ID;

based on receiving the first user ID and the second user ID, retrieving, by the payment processor, the enrollment identifier;

based on the retrieved enrollment identifier, initiating, by the payment processor, a single transaction that corresponds to purchase of the first product and the second product by the customer and causing payment to be made to the first merchant and the second merchant corresponding to the single transaction; and

responsive to the single transaction and the payment made to the first merchant and the second merchant via the single transaction, sending, by the payment processor, to the first merchant a first product release message, and sending to the second merchant a second product release message.

10. The method as claimed in claim 9, further comprising:

exposing functions of the first online retail platform via a first application programming interface (API);

exposing functions of the second online retail platform via a second API; and

exposing functions of the payment processor via a payment API, such that the first message and the second message can be received at the payment processor from the respective online retail platforms in real-time after each respective pay button is selected.

11. The method as claimed in claim 10, further comprising:

causing payments to be made to the first merchant and the second merchant corresponding to the single transaction that is made by the customer, prior to sending the first product release message to the first merchant and prior to sending the second product release message to the second merchant.

12. The method as claimed in claim 11, further comprising:

sending a first API request from the first online retail platform to the payment processor, wherein the first API request comprises a purchase request indication of the first product;

sending a second API request from the second online retail platform to the payment processor, wherein the second API request comprises a second purchase request indication of the second product; and

subsequently sending an API response from the payment processor to the respective online retail platforms, wherein the API response comprises the first and the second product release messages.

13. The method as claimed in claim 11, wherein the first product information comprises an identifier and a price of the first product, and the second product information comprises an identifier and a price of the second product, and wherein transaction data of the single transaction comprises a total of the price of the first and the second products.

14. The method as claimed in claim 9, further comprising, receiving, at the payment processor, customer registration data comprising:

the first user ID; and

the second user ID; and

enrolling, at the payment processor, the first user ID and the second user ID in association with a unique identifier of the customer.

15. The method as claimed in claim 9, wherein the first product is added to a first virtual cart associated with the first merchant and the second product is added to a second virtual cart associated with the second merchant, and the user computing device is configured to display the first virtual cart and the second virtual cart on a user interface on the user computing device.

16. The method as claimed in claim 15, wherein the single transaction is made using a digital wallet application.

17. A non-transitory computer readable medium storing program instructions for facilitating purchase of products from a plurality of different merchants, which, when executed by a processor, cause the processor to at least perform operations comprising:

receiving, by a payment processor, communications from a first online retail platform associated with a first merchant and from a second online retail platform associated with a second merchant;

receiving, from a user computing device of a customer, by the payment processor, a first user identifier (ID) of the customer associated with the first merchant and a second user ID of the customer associated with the second merchant;

after receipt of the first user ID and the second user ID, allocating, by the payment processor, an enrollment identifier to the customer based on the first user ID and the second user ID, the enrollment identifier being distinct from the first user ID and the second user ID, the enrollment identifier being used to identify the customer during online purchase of products from the first merchant and the second merchant;

receiving, by the payment processor, from the first online retail platform, a first message including first product information of a first product for which a first pay button was selected by the customer and receiving, by the payment processor from a second online retail platform a second message including second product information of a second product for which a second pay button was selected by the customer;

responsive to the selection of the first pay button and the second pay button, receiving, by the payment processor, additional data that includes the first user ID and the second user ID;

based on receiving the first user ID and the second user ID, retrieving, by the payment processor, the enrollment identifier;

based on the retrieved enrollment identifier, initiating, by the payment processor, a single transaction that corresponds to purchase of the first product and the second product by the customer and causing payment to be made to the first merchant and the second merchant corresponding to the single transaction; and

responsive to the single transaction and the payment made to the first merchant and the second merchant via the single transaction, sending to the first merchant a first product release message, and sending to the second merchant a second product release message.

18. The non-transitory computer readable medium as claimed in claim 17, wherein the program instructions further cause the processor to perform operations comprising:

exposing functions of the first online retail platform via a first application programming interface (API);

exposing functions of the second online retail platform via a second API; and

exposing functions of the payment processor via a payment API, such that the first message and the second message can be transmitted to the payment processor from the respective online retail platforms in real-time after each respective pay button is selected.

19. The non-transitory computer readable medium as claimed in claim 18, wherein the program instructions further cause the processor to perform operations comprising:

receiving a first API request from the first online retail platform at the payment processor, wherein the first API request comprises a purchase request indication of the first product;

receiving a second API request from the second online retail platform at the payment processor, wherein the second API request comprises a second purchase request indication of the second product; and

subsequently sending, from the payment processor, an API response to the respective online retail platforms, wherein a first API response comprises the first product release message and a second API response comprises the second product release message.

20. The non-transitory computer readable medium as claimed in claim 19, wherein the first product is added to a first virtual cart associated with the first merchant and the second product is added to a second virtual cart associated with the second merchant, and the user computing device is configured to display the first virtual cart and the second virtual cart on a user interface on the user computing device.