

SYSTEM FOR PROCESSING AN ELECTRONIC PAYMENT REQUEST

Abstract

- 5 A digital wallet provider system for processing electronic payment requests, the system including a server with one or more computer processors in communication with non-transitory computer readable data storage which are configured to:
- (a) receive electronic payment request message data, with an associated telephone number, for initiating an electronic payment request;
 - 10 (b) parse the message data to identify electronic payment request parameters;
 - (c) use the associated telephone number to identify a digital wallet account stored in said data storage;
 - (d) retrieve payment information from the digital wallet account;
 - 15 (e) authenticate said payment information;
 - (f) send electronic payment request to the authorization server;
 - (g) receive data representing electronic payment request approval status; and
 - (h) send message data representing electronic payment request approval status.
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Figure 1