Furthermore, different users of the payment service provider may transfer funds between their respective electronic wallets. As such, electronic wallets provided by the payment service provider may be funded by the users of those electronic wallets using their financial account, or through payments or other fund transfers from other users with electronic wallets. However, the funding of such electronic wallets via entities without user payment accounts provided by the payment service provider can raise a number of issues.

**[0005]** For example, if a user wishes to fund their electronic wallet via a paycheck from their employer that does not have a user payment account provided by the payment service provider, that user may (1) receive a physical check from their employer, deposit that physical check in their bank account, and then transfer the deposited funds from their bank account to their electronic wallet, or (2) instruct their employer to deposit their paycheck directly into their bank account and then transfer the deposited funds from their bank account to their electronic wallet. Such conventional electronic wallet fund transfers require that the user have a bank account, require that the user provide their bank account information to the payer, and can be time consuming and costly for both the user and the payer.

**[0006]** Thus, there is a need for an improved electronic wallet fund transfer system.

## SUMMARY OF INVENTION

**[0006a]** According to a first aspect of the present invention, there is provided an electronic wallet fund transfer system, comprising: a non-transitory memory storing a user account that is associated with a user and that is provided by a payment service provider; one or more hardware processors coupled to the memory and operable to read instructions from the memory to perform the steps of: receiving, from a payer, a request for fund transfer information for the user account; providing, to the payer, a routing number that is associated with the payment service provider and a virtual account number that is associated with the user account; receiving, from a financial institution, information about a funds transfer to a payment service provider account that is provided to the payment service provider by the financial institution, wherein the information about the funds transfer includes a funding amount and the virtual account number; and allocating the funding amount to the user account using the virtual account number.

**[0006b]** According to a second aspect of the present invention, there is provided a method for transferring funds to an electronic wallet, comprising: receiving, by a payment service provider device over a network from a payer device that is associated with a payer, a request for fund transfer information for a user account; providing, by the payment service provider device over the network to the payer device, a routing number that is associated with the payment service provider and a virtual account number that is associated with the user account; receiving, by the payment service provider device over the network from a financial institution device, information about a funds transfer to a payment service provider account that is provided to a payment service provider by a financial institution, wherein the information about the funds transfer includes a funding amount and the virtual account number; and allocating, by the payment service provider device, the funding amount to the user account using the virtual account number.

**[0006c]** According to a third aspect of the present invention, there is provided a non-transitory machine-readable medium comprising a plurality of machine-readable instructions which, when executed by one or more processors, are adapted to cause the one or more processors to perform a method comprising: receiving, from a payer, a request for fund transfer information for an user account; providing, to the payer, a routing number that is associated with a payment service provider and a virtual account number that is associated with the user account; receiving, from a financial institution, information about a funds transfer to a payment service provider account that is provided to the payment service provider by the financial institution, wherein the information about the funds transfer includes a funding amount and the virtual account number; and allocating the funding amount to the user account using the virtual account number.

BRIEF DESCRIPTION OF THE FIGURES

**[0007]** Fig. 1 is a flow chart illustrating an embodiment of a method for transferring funds to an electronic wallet;

**[0008]** Fig. 2 is a schematic view illustrating an embodiment of an electronic wallet fund transfer system;

**[0009]** Fig. 3a is a screen shot illustrating an embodiment of a fund transfer method selection screen;

**[0010]** Fig. 3b is a screen shot illustrating an embodiment of an electronic wallet authentication screen;

**[0011]** Fig. 3c is a screen shot illustrating an embodiment of a fund transfer method confirmation screen;

**[0012]** Fig. 4 is a schematic view illustrating an embodiment of a networked system;

**[0013]** Fig. 5 is a perspective view illustrating an embodiment of a payer device;

**[0014]** Fig. 6 is a schematic view illustrating an embodiment of a computer system; and