What is claimed is:

1. A customer-initiated payment transaction system for transacting customer-initiated payments, the system comprising:
a mobile device of a customer, the mobile device comprising a digital wallet and a near-field communication (NFC) device;
a multi-payment gateway affiliated with the customer;
a network;
a server having a database; and
a multi-function device (MFD) card of the customer comprising a NFC antenna wherein the MFD card stores MFD card information corresponding to a plurality of payment methods, wherein a customer-initiated payment transaction comprises the steps of:

the MFD card activating the digital wallet for processing the customer-initiated payment transaction wherein the mobile device receives the MFD card information from the MFD card via NFC between the MFD card and the mobile device;

the digital wallet receiving merchant information and payment information of a merchant by the digital wallet communicating with the merchant via one of:

NFC, the merchant further comprising a NFC tag; and

quick read (QR) code scanning, the merchant further comprising a QR tag;

the digital wallet receiving a payment method selection from the customer for payment;

the digital wallet generating a payment authorization request based on the merchant information and the payment method selection;

the digital wallet sending the payment authorization request to the multi-payment gateway;

the multi-payment gateway directly or indirectly communicating to the merchant a result of the customer-initiated payment transaction; and

the digital wallet receiving a result of the payment authorization request from the multi-payment gateway, wherein activating the digital wallet by the MFD card includes transferring a chip serial number of the MFD card, or a card serial number of the MFD card, from the MFD card to the mobile device,
wherein the digital wallet is activated for processing the payment transaction if the

transferred chip serial number of the MFD card or the transferred card serial number of the MFD card matches the chip serial number of the MFD card or the card serial number of the MFD card stored in the mobile device,

wherein the merchant information is stored in the database, and wherein the mobile device obtains geolocation data of the merchant using a global positioning sensor of the mobile device and sends the geolocation data to the server, and in response, the server searches for and retrieves the merchant information corresponding to the geolocation data and sends the merchant information to the mobile device.

2. The customer-initiated payment transaction system of claim 1, wherein the payment methods include one of a credit card, a debit card, a prepaid cash card, or a loyalty points program card.

3. The customer-initiated payment transaction system of claim 2, wherein the account stored on the MFD card is a plurality of accounts and each account is one of a credit card, a debit card, a prepaid cash card, or a loyalty points program card.

4. The customer-initiated payment transaction system of claim 1, wherein the mobile device does not store the MFD card information prior to the step of the MFD card activating the digital wallet.

5. The customer-initiated payment transaction system of claim 1, wherein the payment method selection is a cryptocurrency and the merchant information includes a merchant public key.

6. The customer-initiated payment transaction system of claim 1, wherein the payment method selection is a cryptocurrency and the payment transaction further comprise the steps of:

the multi-payment gateway requesting to a cryptocurrency exchange an exchange of the customer's cryptocurrency to a currency accepted by the merchant; and

the merchant receiving the exchanged currency.

7. The customer-initiated payment transaction system of claim 1, wherein the payment method selection is an account for an integrated loyalty points system.

8. The customer-initiated payment transaction system of claim 1, wherein the payment method selection is a plurality of payment methods and the customer-initiated payment transaction further comprises the steps of:

the digital wallet receiving multi-payment information including an amount to be deducted from each of the plurality of payment methods; and

the multi-payment gateway receiving the multi-payment information from the digital wallet.

9. The customer-initiated payment transaction system of claim 1, wherein the customer-initiated payment transaction further includes the step of:

the customer launching the digital wallet on the mobile device.

10. The customer-initiated payment transaction system of claim 1, wherein a cancellation of the customer-initiated payment transaction comprises the steps of:

the customer launching the digital wallet on the mobile device;

the digital wallet requesting to the multi-payment gateway a status inquiry of the customer-initiated payment transaction;

the digital wallet requesting to the multi-payment gateway the cancellation of the customer-initiated payment transaction;

the multi-payment gateway receiving an authorization of the cancellation of the customer-initiated payment transaction from the merchant;

the digital wallet receiving from the multi-payment gateway the authorization of the cancellation;

the digital wallet displaying a confirmation notification of the cancellation of the customer-initiated payment transaction on the mobile device; and

the multi-payment gateway sending a message to the merchant of the cancellation.

11. A payment transaction system for transacting payments, the system comprising:

a mobile device of a customer, the mobile device comprising a digital wallet and a

near-field communication (NFC) sensor;

a merchant having a merchant point-of-sale device, merchant information, and payment information;

a multi-payment gateway affiliated with the customer;

a network;

a server having a database; and

a multi-function device (MFD) card of the customer comprising a NFC antenna wherein the MFD card stores information corresponding to a plurality of payment methods,

wherein the mobile device receives MFD card information from the MFD card via NFC between the card and the mobile device, wherein a payment transaction comprises the steps of:

the merchant point-of-sale device receiving the payment information;

the MFD card activating the digital wallet for processing the payment transaction;

the digital wallet sending customer identification to the merchant point-of-sale device;

the multi-payment gateway receiving the merchant information and the payment information from the merchant point-of-sale device;

the digital wallet receiving the merchant information and the payment information from the multi-payment gateway; and

the digital wallet receiving a payment method selection for payment from the customer,

wherein the digital wallet is activated for processing the payment transaction via NFC between the MFD card and the mobile device,

wherein activating digital wallet by the MFD card includes transferring a chip serial number of the MFD card, or a card serial number of the MFD card, from the MFD card to the mobile device,

wherein the digital wallet is activated for processing the payment transaction if the transferred chip serial number of the MFD card or the transferred card serial number of the MFD card matches the chip serial number of the MFD card or the card serial number of the MFD card stored in the mobile device,

wherein the merchant information is stored in the database, and wherein the mobile device obtains geolocation data of the merchant using a global positioning sensor of the mobile device and sends the geolocation data to the server, and in response, the server searches for

and retrieves the merchant information corresponding to the geolocation data and sends the merchant information to the mobile device.

12. The payment transaction system of claim 11, wherein the digital wallet comprises one or more of a registered NFC payment card, a registered Bluetooth payment card, and a registered OTA card.

13. The payment transaction system of claim 11, wherein the account stored on the MFD card is one of a credit card, a debit card, a prepaid cash card, or a loyalty points program card,
wherein the account stored on the MFD card is a plurality of accounts and each account is one of a credit card, a debit card, a prepaid cash card, or a loyalty points program card,
wherein the digital wallet is activated for processing the customer-initiated payment transaction via NFC between the MFD card and the mobile device.

14. The payment transaction system of claim 11, wherein the payment method selection is a cryptocurrency and the merchant information includes a merchant public key.

15. The payment transaction system of claim 11, wherein the payment method selection is a cryptocurrency and the payment transaction further comprise the steps of:

the multi-payment gateway requesting to a cryptocurrency exchange an exchange of the customer's cryptocurrency to a currency accepted by the merchant; and

the merchant receiving the exchanged currency.

16. The payment transaction system of claim 11, wherein the payment method selection is an account for an integrated loyalty points system.

17. The payment transaction system of claim 11, wherein the payment method selection is a plurality of payment methods and the customer-initiated payment transaction further comprises the steps of:

the digital wallet receiving multi-payment information including an amount to be deducted from each of the plurality of payment methods; and

the multi-payment gateway receiving the multi-payment information from the digital

wallet.

18. The payment transaction system of claim 11, wherein a cancellation of the payment transaction comprises the steps of:

the customer launching the digital wallet on the mobile device;

the digital wallet requesting to the multi-payment gateway a status inquiry of the payment transaction;

the digital wallet requesting to the multi-payment gateway the cancellation of the customer-initiated payment transaction;

the multi-payment gateway receiving an authorization of the cancellation of the customer-initiated payment transaction from the merchant;

the digital wallet receiving from the multi-payment gateway the authorization of the cancellation;

the digital wallet displaying a confirmation notification of the cancellation of the customer-initiated payment transaction on the mobile device; and

the multi-payment gateway sending a message to the merchant of the cancellation.