cart plug-ins used by different merchants also pose a problem when integrating with current virtual wallets.

[5] A need therefore exists to provide a method and system for making an electronic payment transaction that seeks to address at least some of the above problems.

SUMMARY

[5a] According to an aspect, the present disclosure refers to a computer system for making an electronic payment transaction, the system comprising: a checkout server; and a virtual wallet server; the checkout server and virtual wallet server each comprising: at least one processor; and at least one memory including computer program code; the computer program code of the checkout server and the virtual wallet server collectively configure the computer system to, with the respective at least one processor: receive, at the checkout server, a checkout request; transmit, from the checkout server to the virtual wallet server, an enablement request to enable a virtual wallet registered on the virtual wallet server for use for the electronic payment transaction; in response to the enablement request, enable, by the virtual wallet server, payment for the electronic payment transaction using the virtual wallet registered on the virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle; receive a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet; send shopping cart details including a shopping cart value from the checkout server to the virtual wallet server; transmit, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred; receive a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle; send payment confirmation to the virtual wallet server; and process, by the virtual wallet server, payment for the shopping cart value using the payment vehicle.

[5b] According to another aspect, the present disclosure refers to a computer process for making an electronic payment transaction, the computer process comprising the steps of: receiving a checkout request at a checkout server; transmitting, from the checkout server to a virtual wallet server, an enablement request

to enable a virtual wallet registered on the virtual wallet server for use for the electronic payment transaction; in response to the enablement request, enabling, by the virtual wallet server, payment for the electronic payment transaction using the virtual wallet registered on a virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle; receiving a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet; sending shopping cart details including a shopping cart value from the checkout server to the virtual wallet server; transmitting, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred; receiving a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle; sending payment confirmation to the virtual wallet server; and processing, by the virtual wallet server, payment for the shopping cart value using the payment vehicle.

[5c] According to another aspect, the present disclosure refers to a computer process for making an electronic payment transaction, the computer process comprising the steps of: receiving a checkout request at a checkout server and enabling payment for the electronic payment transaction using a virtual wallet registered on a virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle: registering a merchant for receiving payment for the electronic payment transaction, the merchant being associated with the checkout server; receiving a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet; sending shopping cart details including a shopping cart value from the checkout server to the virtual wallet server, transmitting, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred; receiving a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle; sending payment confirmation to the virtual wallet server; processing payment for the shopping cart value using the payment vehicle; and de-registering the merchant after processing payment for the electronic transaction.

[6] In an example, the present disclosure provides a computer system for making an electronic payment transaction, the system comprising:

a checkout server; and

a virtual wallet server;

the checkout server and virtual wallet server each comprising:

at least one processor; and

at least one memory including computer program code;

the computer program code of the checkout server and the virtual wallet server collectively configure the computer system to, with the respective at least one processor:

receive, at the checkout server, a checkout request;

enable payment for the electronic payment transaction using a virtual wallet registered on the virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle;

receive a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet;

send shopping cart details including a shopping cart value from the checkout server to the virtual wallet server;

transmit, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred;

receive a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle;

send payment confirmation to the virtual wallet server; and

process payment for the shopping cart value using the payment vehicle.

[7] In an example, also disclosed herein is a computer process for making an electronic payment transaction, the computer process comprising the steps of:

receiving a checkout request at a checkout server and enabling payment for the electronic payment transaction using a virtual wallet registered on a virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle;

receiving a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet;

sending shopping cart details including a shopping cart value from the checkout server to the virtual wallet server;

transmitting, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred;

receiving a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle;

sending payment confirmation to the virtual wallet server; and

processing payment for the shopping cart value using the payment vehicle.

[8] In an example, further disclosed herein is a computer system for making an electronic payment transaction, the system comprising an interface server in communication with:

a checkout server; and

a virtual wallet server,

the interface server comprising:

at least one processor; and

at least one memory including computer program code, the computer program code being adapted to configure, with the at least one processor, the interface server to:

receive an enablement request from the checkout server and forward the enablement request to the virtual wallet server, the enablement request being a request to enable use of a virtual wallet in making the electronic transaction;

receive, from the virtual wallet server, parameters for displaying an enabled visual payment indicator on a consumer device and forward the parameters to the checkout server, the enabled visual payment

CLAIMS

1. A computer system for making an electronic payment transaction, the system comprising:

a checkout server; and

a virtual wallet server;

the checkout server and virtual wallet server each comprising:

at least one processor; and

at least one memory including computer program code;

the computer program code of the checkout server and the virtual wallet server collectively configure the computer system to, with the respective at least one processor:

receive, at the checkout server, a checkout request;

transmit, from the checkout server to the virtual wallet server, an enablement request to enable a virtual wallet registered on the virtual wallet server for use for the electronic payment transaction;

in response to the enablement request, enable, by the virtual wallet server, payment for the electronic payment transaction using the virtual wallet registered on the virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle;

receive a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet;

send shopping cart details including a shopping cart value from the checkout server to the virtual wallet server;

transmit, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred;

receive a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle;

send payment confirmation to the virtual wallet server; and

process, by the virtual wallet server, payment for the shopping cart value using the payment vehicle.

2. A computer system according to claim 1, wherein, to enable payment, the computer system displays a payment mark associated with the virtual wallet server, selection of which confirms payment using the virtual wallet.

3. A computer system according to claim 2, further comprising a merchant terminal, the merchant terminal being configured to:

send the checkout request to the checkout server; and

display the payment mark.

4. A computer system according to claim 3, wherein receiving a payment confirmation comprises receiving confirmation of selection of the payment mark from the merchant terminal.

5. A computer system according to claim 1, the checkout server further being configured to receive a one-time registration of a merchant.

6. A computer process for making an electronic payment transaction, the computer process comprising the steps of:

receiving a checkout request at a checkout server;

transmitting, from the checkout server to a virtual wallet server, an enablement request to enable a virtual wallet registered on the virtual wallet server for use for the electronic payment transaction;

in response to the enablement request, enabling, by the virtual wallet server, payment for the electronic payment transaction using the virtual wallet registered on a virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle;

receiving a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet;

sending shopping cart details including a shopping cart value from the checkout server to the virtual wallet server;

transmitting, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred;

receiving a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle;

sending payment confirmation to the virtual wallet server; and

processing, by the virtual wallet server, payment for the shopping cart value using the payment vehicle.

7. The computer process as claimed in claim 6, wherein enabling payment comprises displaying a payment mark associated with the virtual wallet server, selection of which confirms payment using the virtual wallet.

8. The computer process as claimed in claim 7, wherein receiving a payment confirmation comprises receiving confirmation of selection of the payment mark.

9. The computer process as claimed in claim 6, wherein the payment data further comprises a personal identification number.

10. The computer process as claimed in claim 9, wherein the personal identification number comprises a subset of characters of a social security number or a personal account number (PAN).

11. The computer process as claimed in claim 10, wherein the personal identification number comprises a string of characters and the subset further comprises the first six characters and last four characters of the personal account number.

12. The computer process as claimed in claim 6, wherein the computer process further comprises a one-time registration of a merchant associated with the checkout server.

13. The computer process as claimed in claim 6, wherein the computer process further comprises registration of a merchant for receiving payment for the electronic payment transaction, the merchant being associated with the checkout server.

14. The computer process as claimed in claim 12, wherein one-time registration of a merchant comprises the steps of:

transmitting a pay request to a selected payment gateway for verification of the merchant, wherein the identification data comprises information for uniquely identifying the merchant;

receiving verification from the selected payment gateway;

transmitting data to the virtual wallet server, wherein the data is configured to facilitate registration of the merchant;

receiving confirmation data from the virtual wallet server for registration of the merchant; and

saving the merchant in a database of the interface server.

15. The computer process as claimed in claim 14, wherein the identification data further comprises details of the selected payment gateway, including the payment gateway application programming interface (API) credentials.

16. The computer process as claimed in claim 14, wherein receiving verification from the selected payment gateway comprises receiving data that is configured to indicate that the merchant is legitimate.

17. A computer process for making an electronic payment transaction, the computer process comprising the steps of:

receiving a checkout request at a checkout server and enabling payment for the electronic payment transaction using a virtual wallet registered on a virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle:

registering a merchant for receiving payment for the electronic payment transaction, the merchant being associated with the checkout server;

receiving a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet;

sending shopping cart details including a shopping cart value from the checkout server to the virtual wallet server,

transmitting, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred;

receiving a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle;

sending payment confirmation to the virtual wallet server;

processing payment for the shopping cart value using the payment vehicle; and

de-registering the merchant after processing payment for the electronic transaction.

18. The computer process as claimed in claim 6, wherein enabling payment occurs in response to receiving the checkout request.

19. The computer process as claimed in claim 6, wherein the step of sending shopping cart details from the checkout server to the virtual wallet server occurs simultaneously with the step of receiving a virtual wallet identifier at the virtual wallet server.