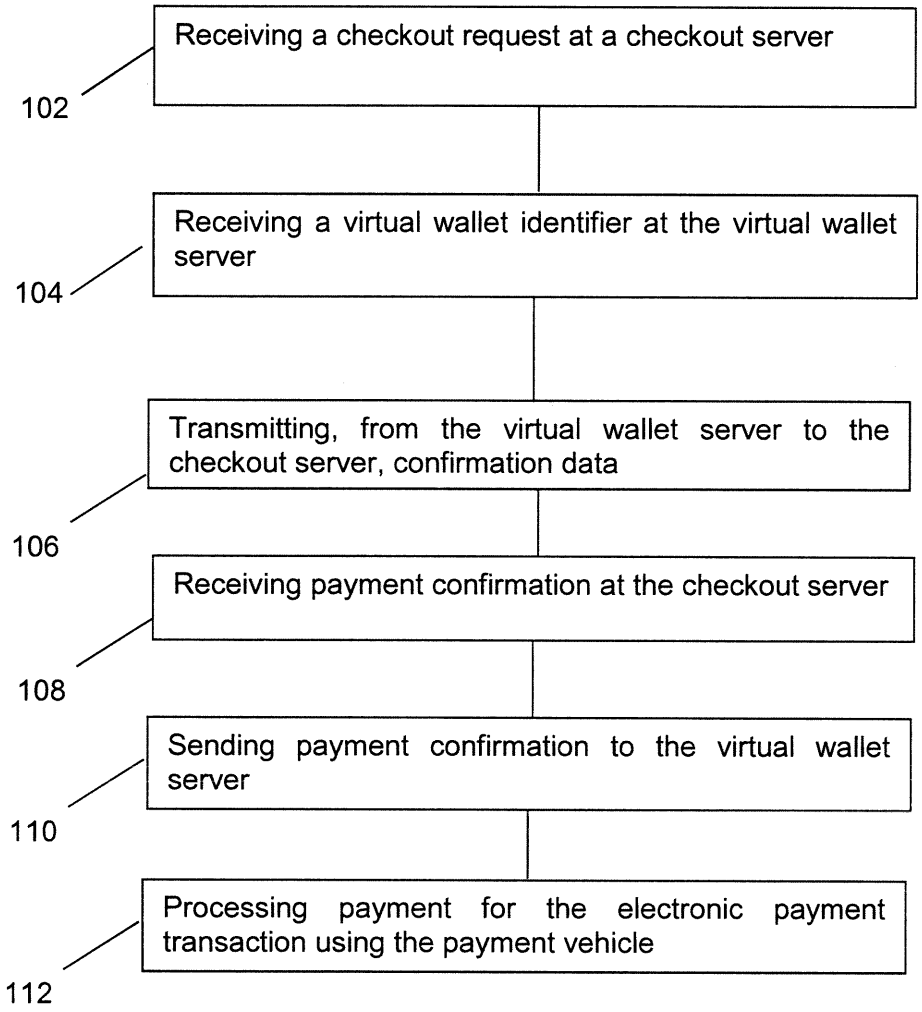

Receiving a checkout request at a checkout server
102
Receiving a virtual wallet identifier at the virtual wallet server
104
Transmitting, from the virtual wallet server to the checkout server, confirmation data
106
Receiving payment confirmation at the checkout server
108
Sending payment confirmation to the virtual wallet server
110
Processing payment for the electronic payment transaction using the payment vehicle
112

100

Figure 1

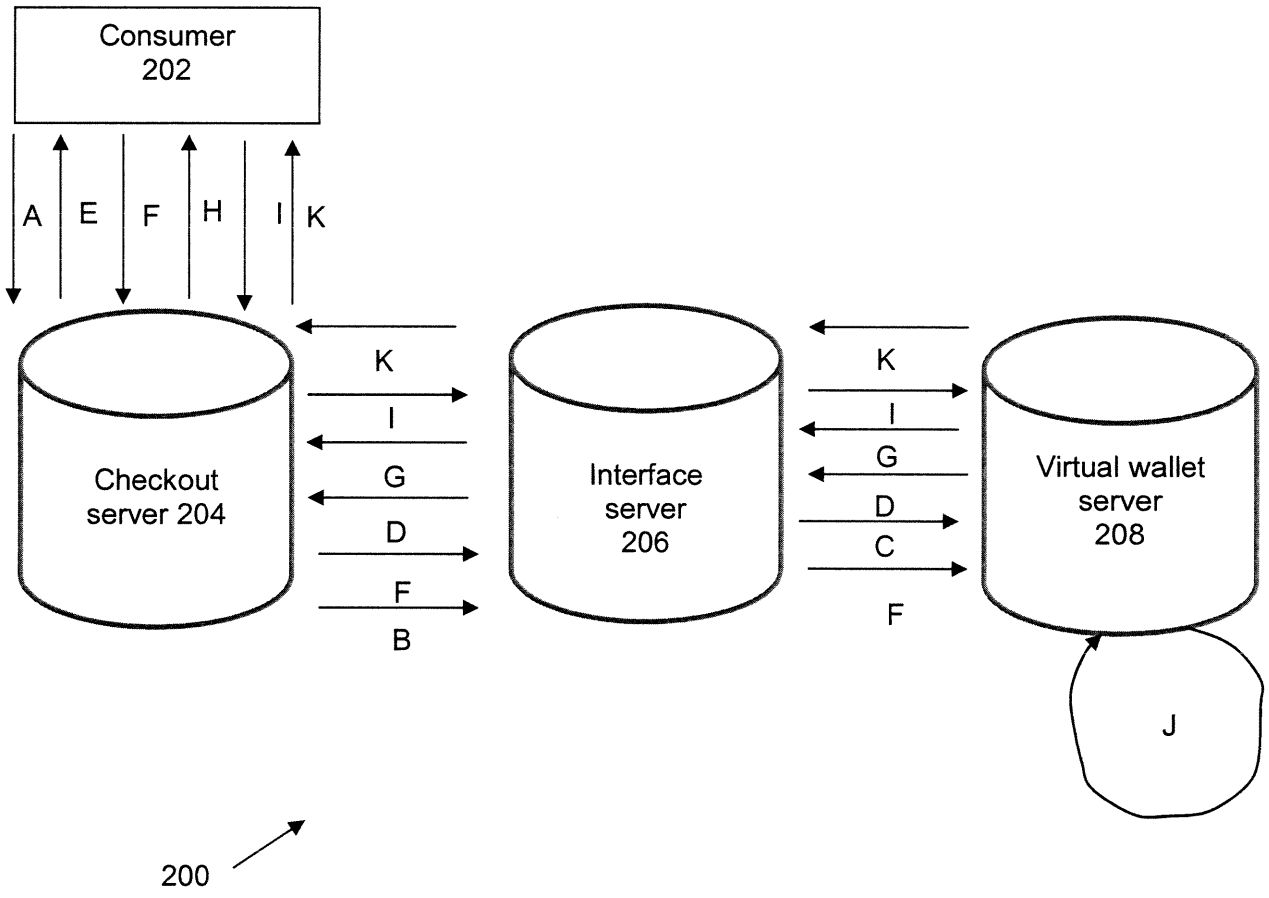

Consumer
202
A
E
F
H
I
K
Checkout
server 204
Interface
server
206
Virtual wallet
server
208
K
I
G
D
F
B
K
I
G
D
C
F
J
200

Figure 2

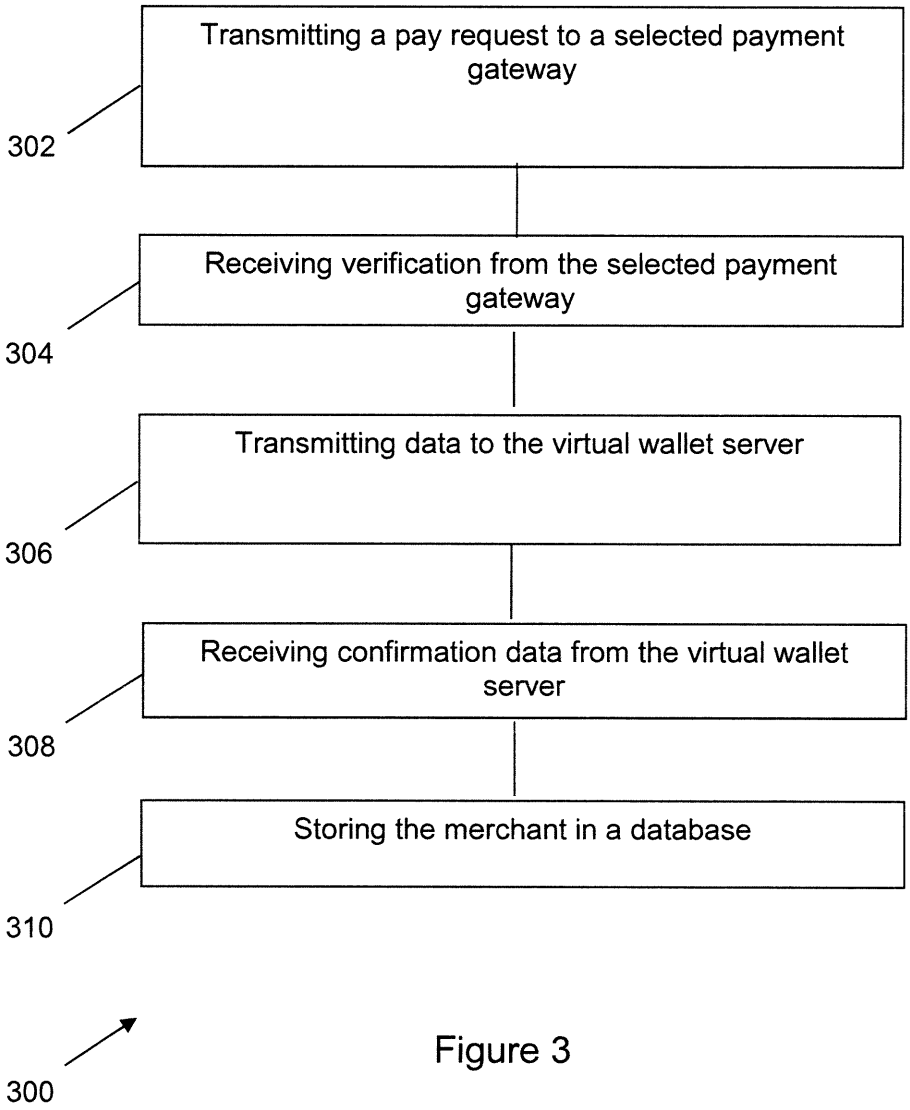

Transmitting a pay request to a selected payment gateway
302
Receiving verification from the selected payment gateway
304
Transmitting data to the virtual wallet server
306
Receiving confirmation data from the virtual wallet server
308
Storing the merchant in a database
310
300

Figure 3

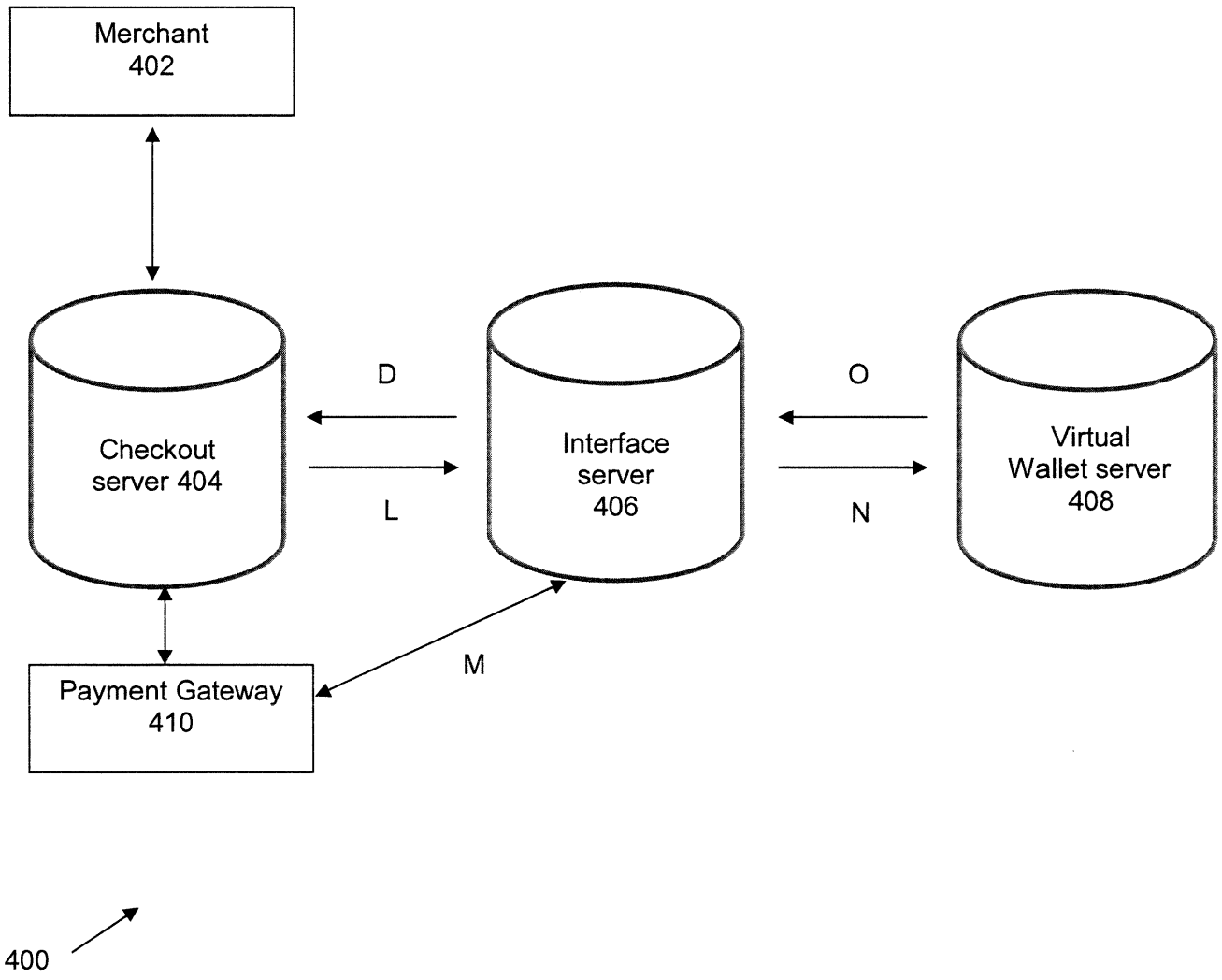

Merchant
402
Checkout
server 404
D
L
Interface
server
406
O
N
Virtual
Wallet server
408
M
Payment Gateway
410
400

Figure 4

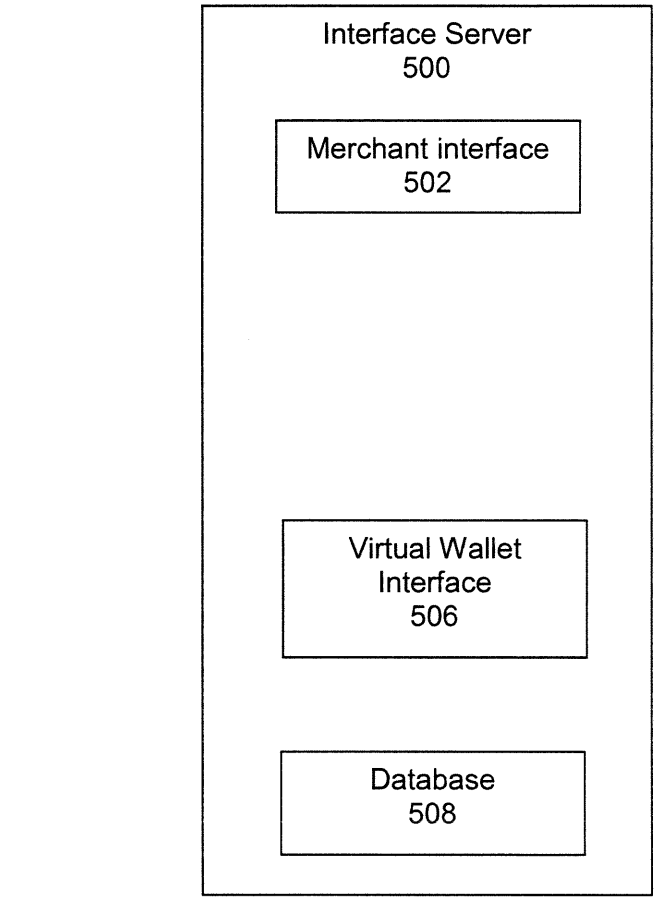

Interface Server
500
Merchant interface
502
Virtual Wallet
Interface
506
Database
508
500

Figure 5

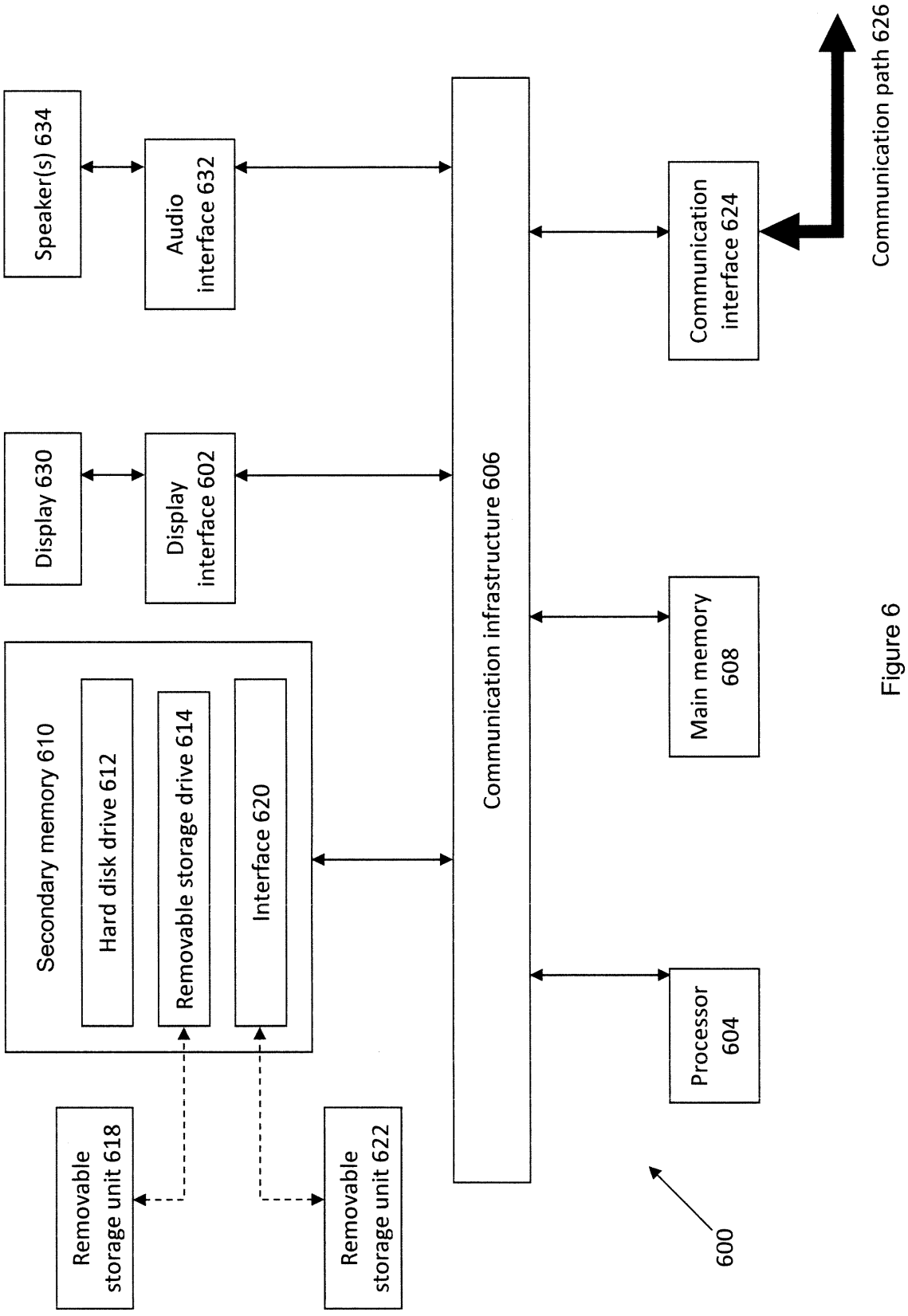

Speaker(s) 634
Audio interface 632
Display 630
Display interface 602
Secondary memory 610
Hard disk drive 612
Removable storage drive 614
Interface 620
Communication infrastructure 606
Communication interface 624
Communication path 626
Main memory 608
Processor 604
Removable storage unit 618
Removable storage unit 622
600

Figure 6