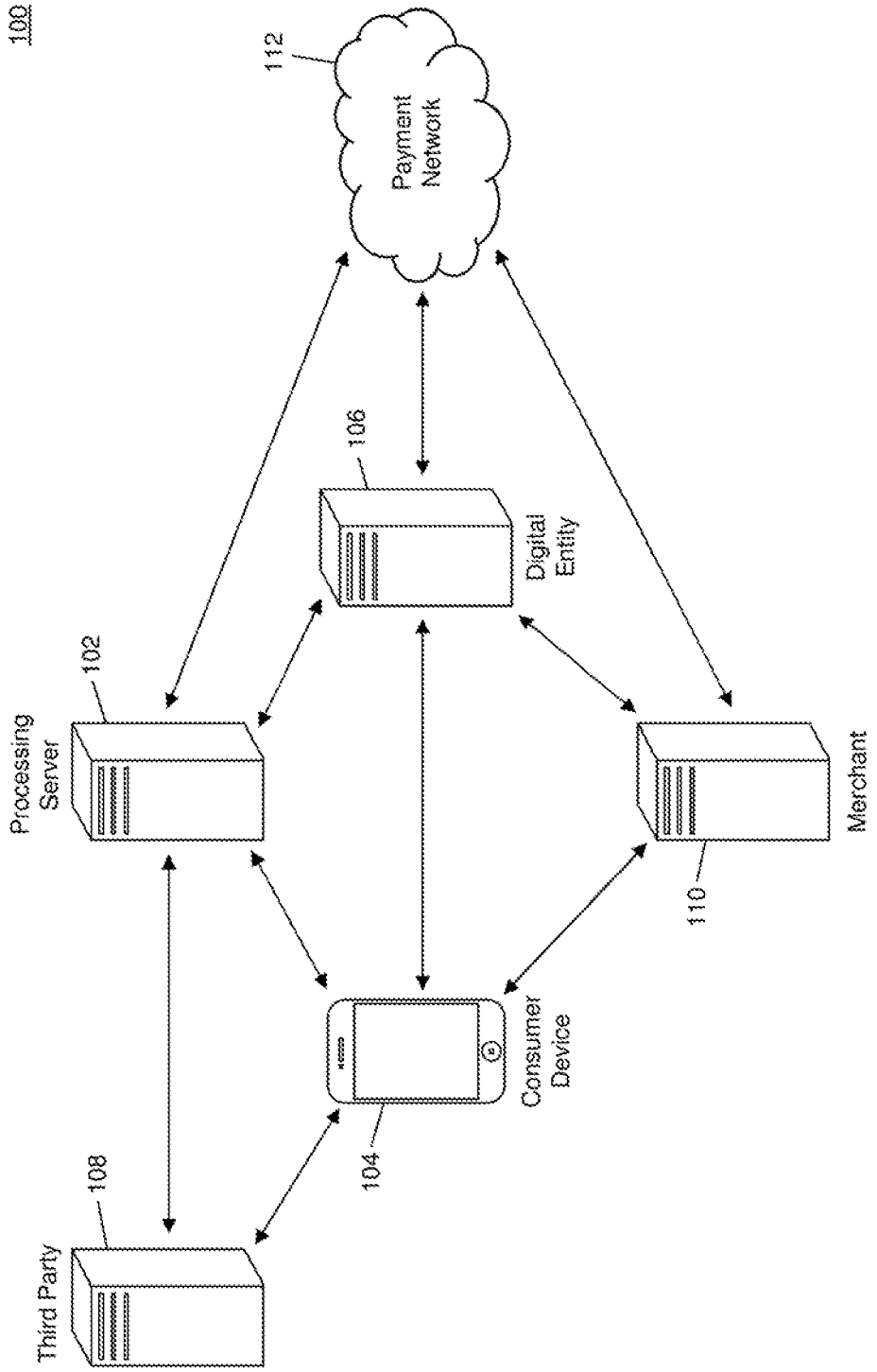

100
112
Payment Network
106
Digital Entity
102
Processing Server
Merchant
110
Consumer Device
104
108
Third Party

FIG. 1

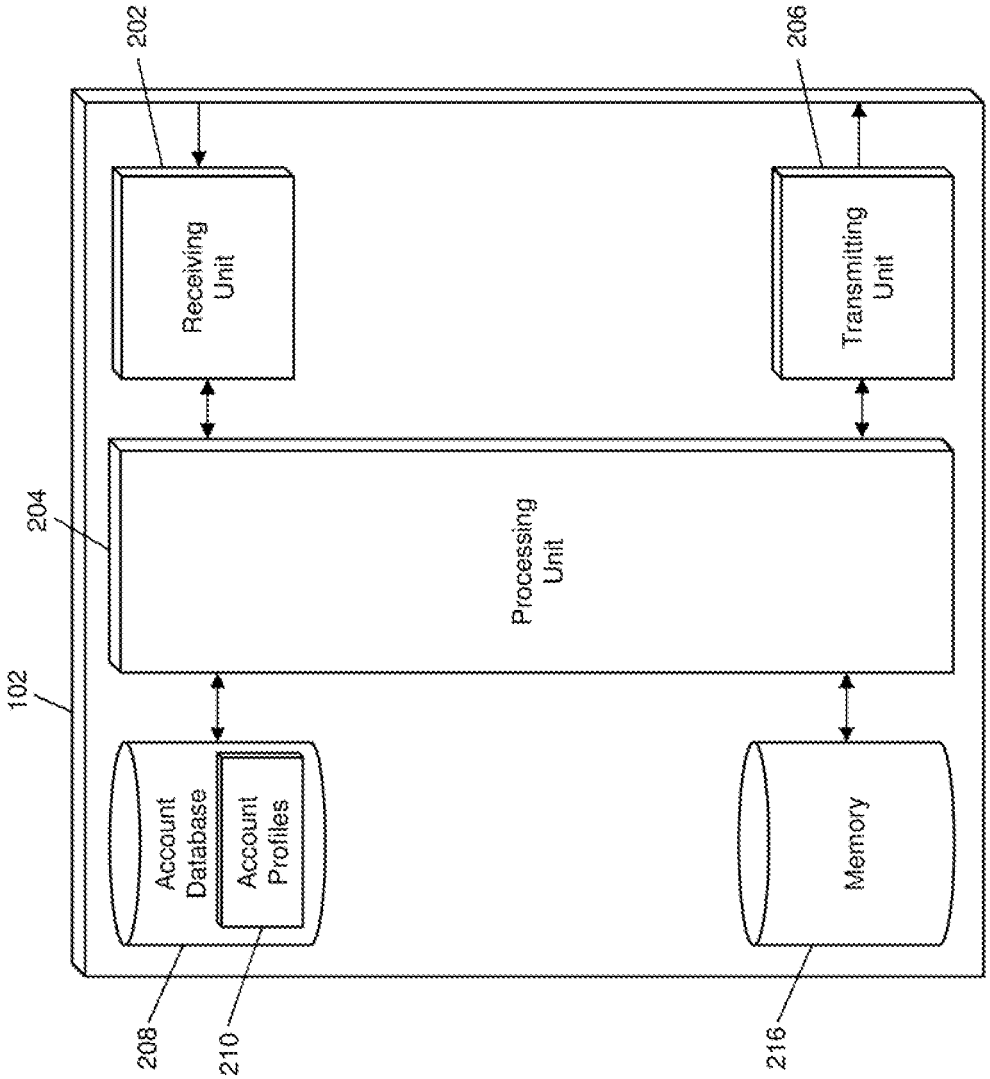

202
206
Receiving Unit
Transmitting Unit
204
Processing Unit
102
Account Database
Account Profiles
Memory
208
210
216

FIG. 2

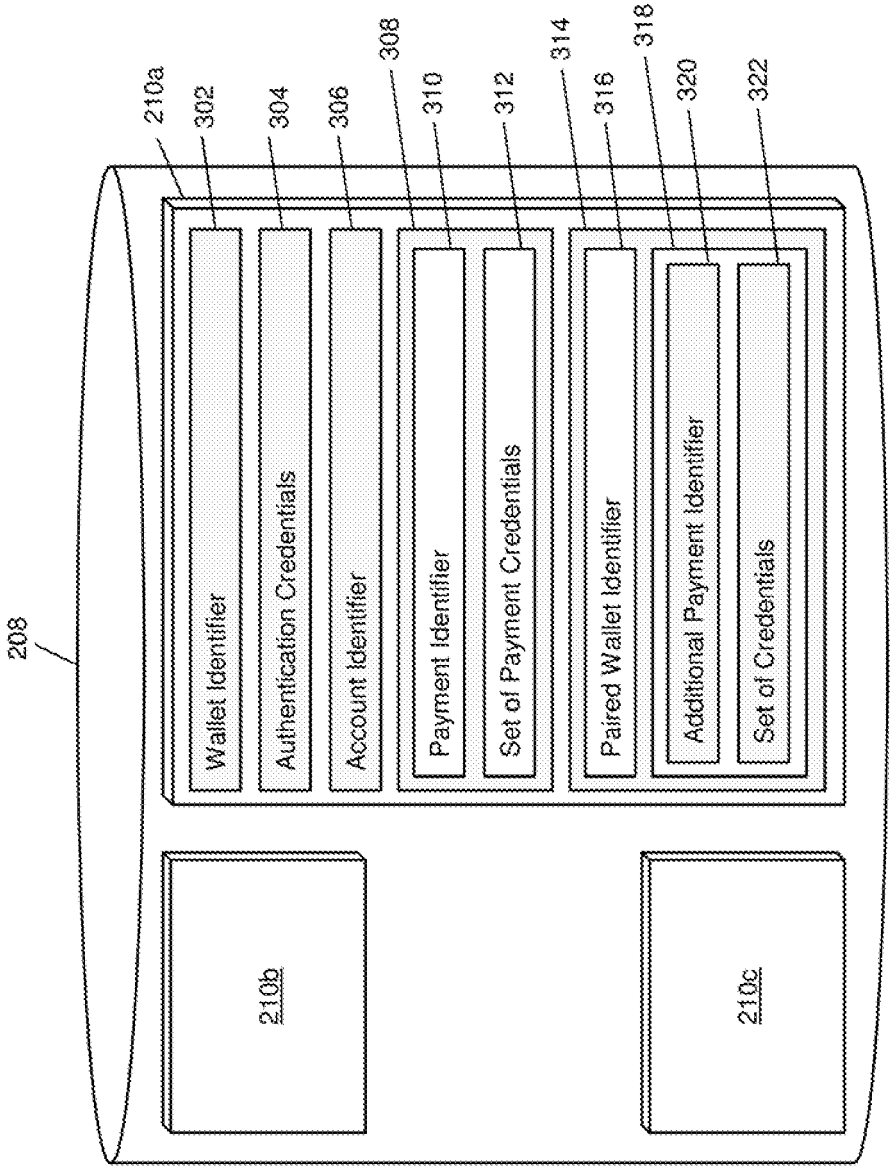

208
210a
302
304
306
308
310
312
314
316
318
320
322
Wallet Identifier
Authentication Credentials
Account Identifier
Payment Identifier
Set of Payment Credentials
Paired Wallet Identifier
Additional Payment Identifier
Set of Credentials
210b
210c

FIG. 3

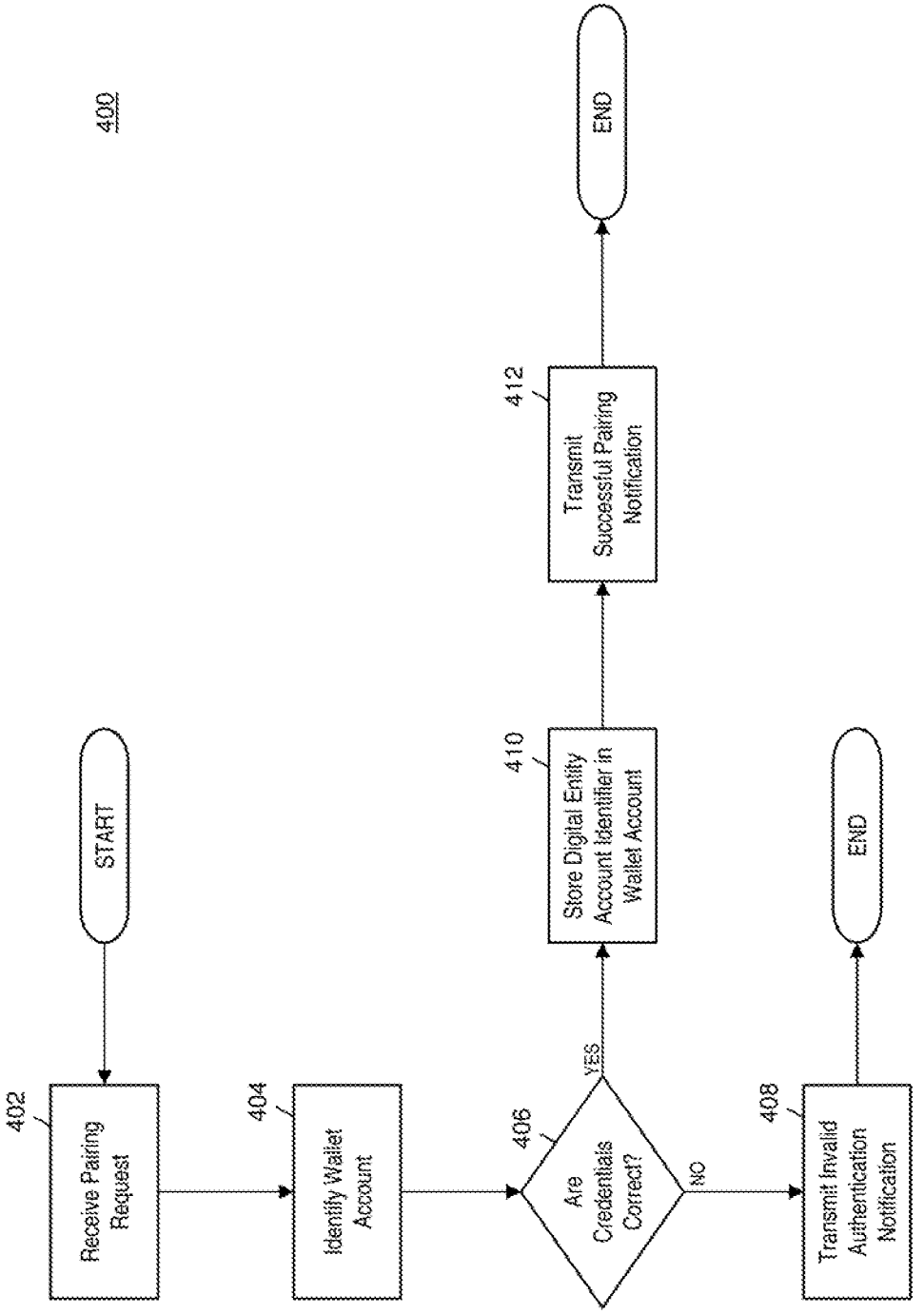

400
START
402
Receive Pairing Request
404
Identify Wallet Account
406
Are Credentials Correct?
YES
NO
408
Transmit Invalid Authentication Notification
END
410
Store Digital Entity Account Identifier in Wallet Account
412
Transmit Successful Pairing Notification
END

FIG. 4

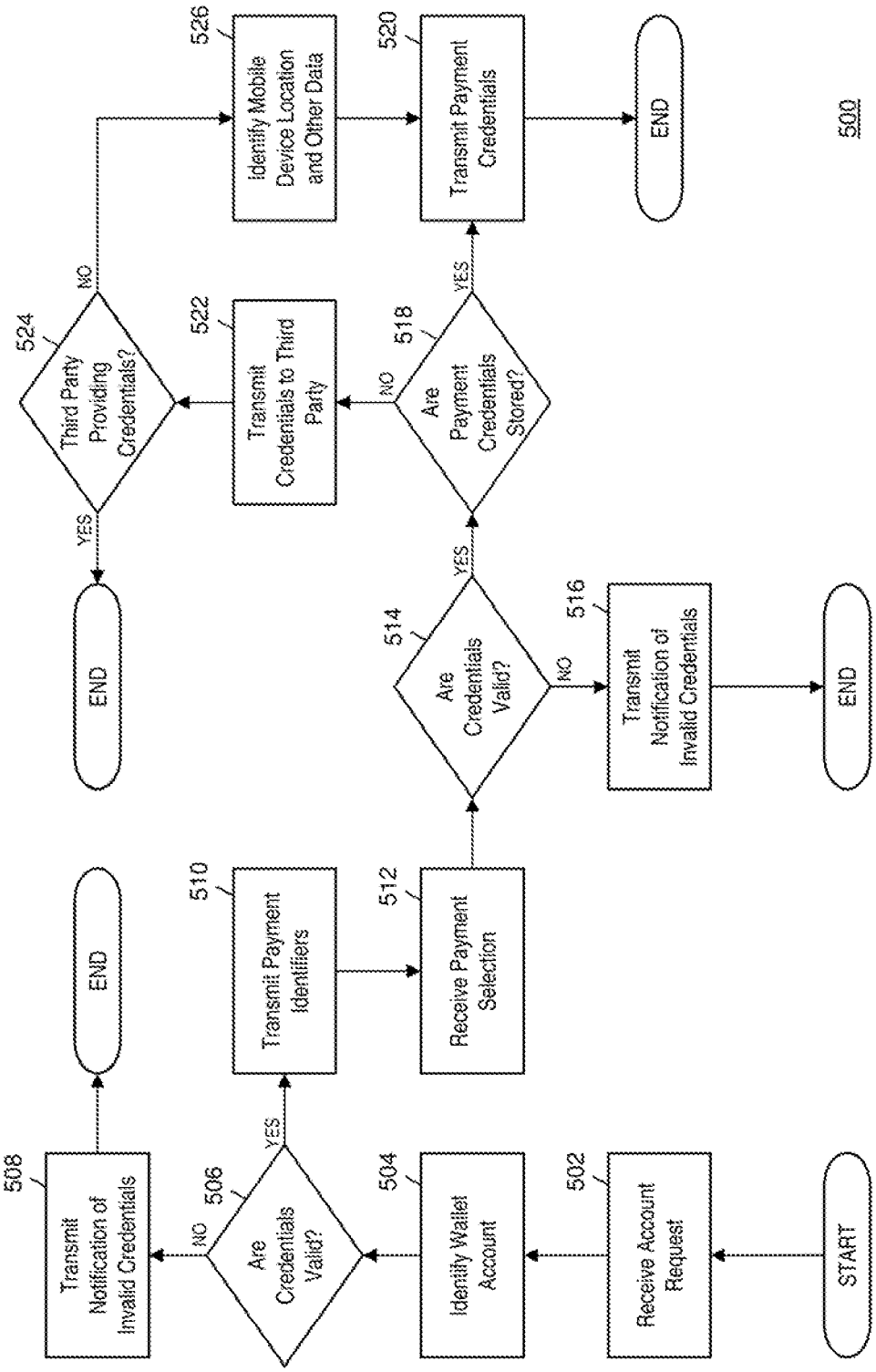

START
Receive Account Request
502
Identify Wallet Account
504
Are Credentials Valid?
506
NO
YES
Transmit Notification of Invalid Credentials
508
END
Transmit Payment Identifiers
510
Receive Payment Selection
512
Are Credentials Valid?
514
NO
YES
Transmit Notification of Invalid Credentials
516
END
Are Payment Credentials Stored?
518
NO
YES
Transmit Credentials to Third Party
522
Third Party Providing Credentials?
524
NO
YES
END
Identify Mobile Device Location and Other Data
526
Transmit Payment Credentials
520
END
500

FIG. 5

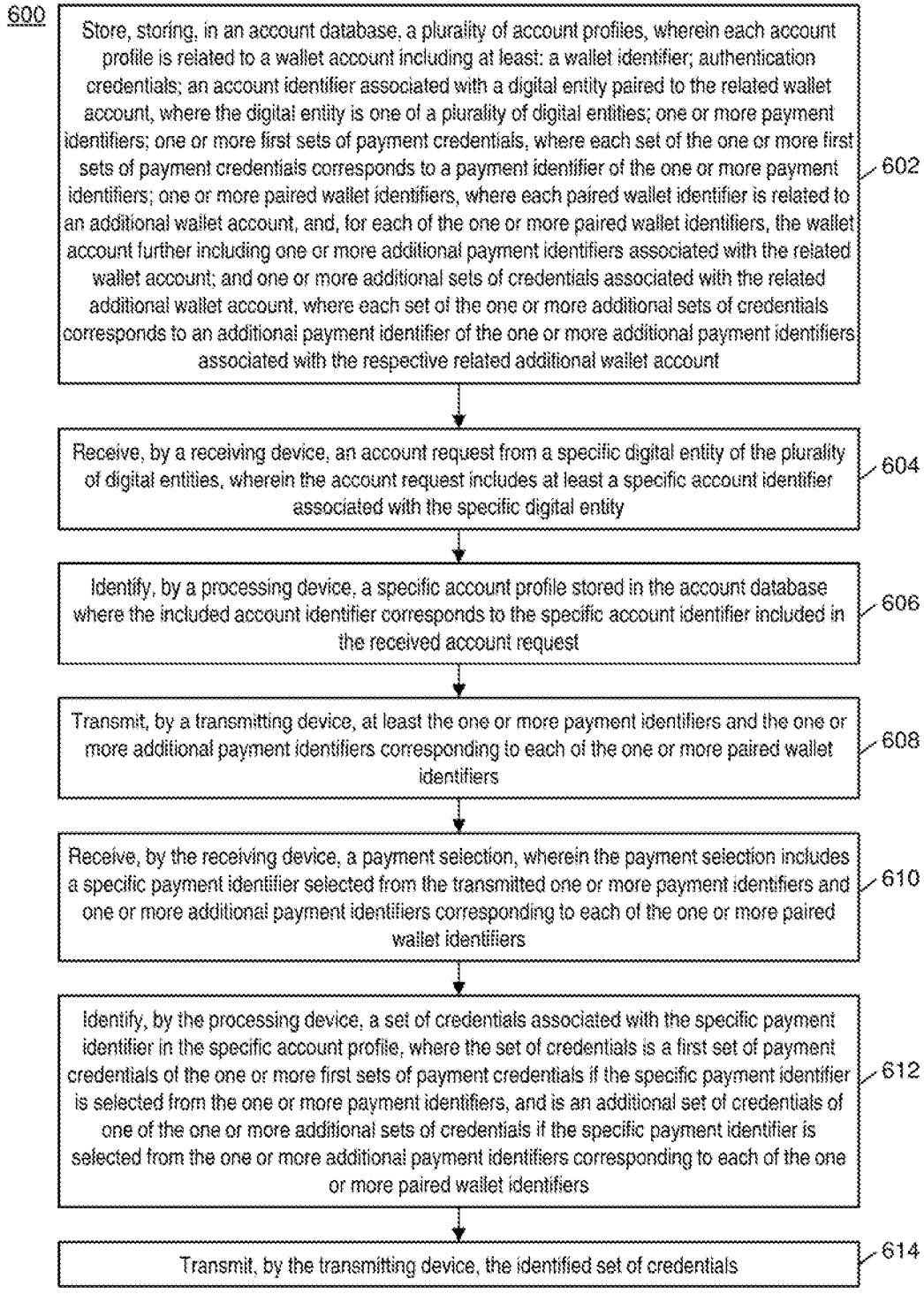

600
Store, storing, in an account database, a plurality of account profiles, wherein each account profile is related to a wallet account including at least: a wallet identifier; authentication credentials; an account identifier associated with a digital entity paired to the related wallet account, where the digital entity is one of a plurality of digital entities; one or more payment identifiers; one or more first sets of payment credentials, where each set of the one or more first sets of payment credentials corresponds to a payment identifier of the one or more payment identifiers; one or more paired wallet identifiers, where each paired wallet identifier is related to an additional wallet account, and, for each of the one or more paired wallet identifiers, the wallet account further including one or more additional payment identifiers associated with the related wallet account; and one or more additional sets of credentials associated with the related additional wallet account, where each set of the one or more additional sets of credentials corresponds to an additional payment identifier of the one or more additional payment identifiers associated with the respective related additional wallet account
602
Receive, by a receiving device, an account request from a specific digital entity of the plurality of digital entities, wherein the account request includes at least a specific account identifier associated with the specific digital entity
604
Identify, by a processing device, a specific account profile stored in the account database where the included account identifier corresponds to the specific account identifier included in the received account request
606
Transmit, by a transmitting device, at least the one or more payment identifiers and the one or more additional payment identifiers corresponding to each of the one or more paired wallet identifiers
608
Receive, by the receiving device, a payment selection, wherein the payment selection includes a specific payment identifier selected from the transmitted one or more payment identifiers and one or more additional payment identifiers corresponding to each of the one or more paired wallet identifiers
610
Identify, by the processing device, a set of credentials associated with the specific payment identifier in the specific account profile, where the set of credentials is a first set of payment credentials of the one or more first sets of payment credentials if the specific payment identifier is selected from the one or more payment identifiers, and is an additional set of credentials of one of the one or more additional sets of credentials if the specific payment identifier is selected from the one or more additional payment identifiers corresponding to each of the one or more paired wallet identifiers
612
Transmit, by the transmitting device, the identified set of credentials
614

FIG. 6

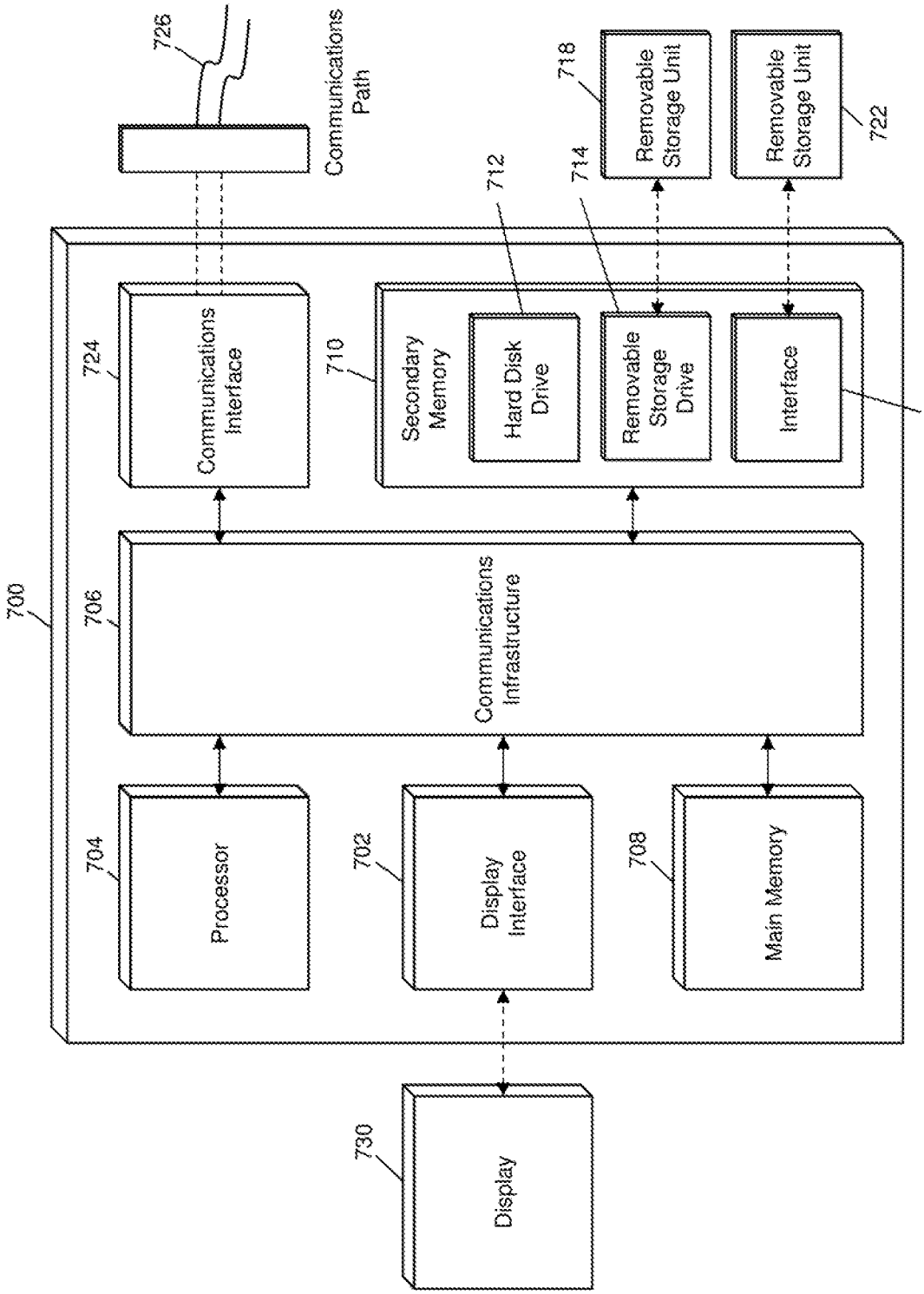

726
Communications Path
718
Removable Storage Unit
722
Removable Storage Unit
712
714
724
Communications Interface
710
Secondary Memory
Hard Disk Drive
Removable Storage Drive
Interface
720
700
706
Communications Infrastructure
704
Processor
702
Display Interface
708
Main Memory
730
Display

FIG. 7