COMPUTER SYSTEM AND COMPUTER-IMPLEMENTED METHOD FOR PROCESSING A PAYMENT TRANSACTION USING A WIFI ROUTER

Field of the invention

[0001] The present invention relates to a computer system and computer-implemented method for processing a payment transaction using a WiFi router, in particular, for processing a payment transaction between a merchant and a user using a merchant WiFi network.

Background of the invention

[0002] The payment industry has moved into a new era of electronic cashless payments. Card-not-present transactions are ubiquitous. They enable users to buy products over the internet in a quick and easy manner. Even in retail shops, digital payments are on the rise as consumers are encouraged to pay using mobile wallets in place of cash or physical payment cards.

[0003] Nonetheless, gaps remain in this almost seamless payment experience for the users. For example, retailers struggle to identify consumers as the consumers shop in-store and therefore are unable to provide a more personal shopping experience to the consumers. Moreover, most if not all mobile wallet's usage is still tied to a presence of an internet connection of the user's electronic device – an absence of such a connection renders mobile wallets useless for payment transactions.

[0004] It is therefore desirable to provide a system and method which help to ameliorate at least some of the problems discussed above, and/or to provide the public with a useful choice.

Summary of the invention

[0005] In accordance with a first aspect of the present invention, there is provided a WiFi router for processing a payment transaction between a merchant and a user using a merchant WiFi network connected to the router, the router comprising a computer processor and a data storage device, the data storage device storing instructions operable to cause the processor to:

receive, from a user electronic device, a connection request for connecting the user electronic device to the merchant WiFi network for paying the payment transaction, the connection request comprising a user device identifier associated with the user electronic device;