

Abstract

Computer system and computer-implemented method for processing a payment transaction using a WiFi router

A WiFi router for processing a payment transaction between a merchant and a user using a merchant WiFi network connected to the WiFi router is described. The router is configured to: (i) receive a connection request for connecting a user electronic device to the merchant WiFi network; (ii) determine that the user electronic device is enrolled with the merchant for making payment using the merchant WiFi network; (iii) transmit a connection response indicating that the user electronic device is connected to the router for paying the payment transaction; (iv) receive a confirmation response for the merchant to proceed with the payment transaction; (v) retrieve payment instrument data associated with a user payment instrument in response to proceed with the payment transaction; and (vi) communicate a payment transaction request for processing the payment transaction.

[Figure to print with the abstract: Fig. 2]