AN APPARATUS FOR PROCESSING A PURCHASE TRANSACTION

ABSTRACT

Disclosed is an apparatus for processing a purchase transaction. The apparatus comprises at least one processor and at least one memory including computer program code. The at least one memory and the computer program code are configured to, with the at least one processor, cause the apparatus at least to receive, from a client terminal, data representing a basket for purchase, and a creation request to create a payment vehicle for initiating the purchase transaction based on the data representing the basket. The at least one memory and at least one processor also cause the apparatus to receive (i) unique consumer identification information of a consumer purchasing the basket, (ii) a transaction value of the basket, and (iii) the creation request, and determine whether the consumer is authorized to be issued a payment vehicle based at least on the unique consumer identification information. In response to a determination that the consumer is so authorized, the payment vehicle is created in response to the creation request and has an available balance equal to or higher than the transaction value. The purchase transaction is then processed using the payment vehicle

FIG. 1