of the present disclosure, by way of non-limiting examples only, along with the accompanying drawings briefly described below.

Brief Description of the Drawings

[0010] Figure 1 is an illustration of an electronic system for identifying payment instruments for payment transactions, in accordance with embodiments of the present disclosure.

[0011] Figure 2 is a flowchart illustration of a computerized method implemented on a computer system for identifying payment instruments for payment transactions, in accordance with embodiments of the present disclosure.

[0012] Figure 3A to Figure 3E are various illustrations of a registration process for users to associate the payment instruments with user identifiers and to set conditions for sending and receiving payments, in accordance with embodiments of the present disclosure.

[0013] Figure 4 is a schematic illustration of a computerized method implemented on the electronic system for identifying payment instruments for a payment transaction between a sender and a receiver, in accordance with embodiments of the present disclosure.

[0014] Figure 5 are illustrations of screenshots of an app for performing the payment transaction illustrated in Figure 4, in accordance with embodiments of the present disclosure.

[0015] Figure 6 is a schematic illustration of yet another computerized method implemented on the electronic system for identifying payment instruments for a payment transaction between a sender and a receiver, in accordance with embodiments of the present disclosure.