CLAIMS

1. A method of executing a payment transaction involving a stored value card (SVC) via a payment service provider, comprising:

deploying a computing system, the computing system being electronically communicatively linked to a user computing device, a card issuer computing server, and a merchant computing terminal, the computing system including a server of the payment service provider and a database that stores SVC transactional relationships among a plurality of merchants and a plurality of SVC card issuers, and stores information of an e-wallet account of the user with the payment service provider;

determining, by the computing system using the database, a stored value card of the card issuer that can be applied by the user as payment in a transaction between the user and the merchant based on an SVC transaction relationship between the merchant and the card issuer stored in the database;

presenting, by the computing system, a first graphics interface on the user computing device for identifying the stored value card, the first graphics interface enabling the user to purchase the stored value card or add value to an existing stored value card using the e-wallet account of the user with the payment service provider, wherein the first graphics interface includes:

a field for an identification number of the stored value card,

a field for a value of the stored value card, and

a first user selection icon for inserting the identification number of the stored value card into a second graphics interface;

presenting, by the computing system, the second graphics interface on the computing device of the user configured to be coupled to the first graphics interface for using the stored value card for payment in the transaction between the user and the merchant, wherein selection of the first user selection icon causes the identification number of the stored value card to be inserted onto the second graphics interface, and wherein the second graphics interface includes a

second user selection icon for applying the stored value card to the transaction between the user and the merchant for payment to the merchant; and

after the stored value card is purchased or value is added to the existing stored value card through the first graphics interface, automatically extracting card information of the stored value card and inserting at least the identification number of the stored value card into suitable sections on the second graphics interface for payment in the transaction between the user and the merchant.

2. The method of claim 1, comprising automatically inserting the value for the stored value card in the first graphics interface based on a payment amount of the transaction between the user and the merchant shown on the second graphics interface.

3. The method of claim 2, wherein the automatically inserting the value for the stored value card based on the payment amount of the transaction between the user and the merchant includes adjusting the payment amount by removing an impact on the payment amount of a factor in the transaction between the user and the merchant that conflicts with the stored value card.

4. The method of claim 1, wherein the causing the identification information of the stored value card to be inserted onto the second graphics interface includes automatically inserting the identification information of the stored value card onto the second graphics interface.

5. The method of claim 1, comprising setting a time limit for the user to use or redeem the stored value card by making payment using the stored value card in the transaction between the user and the merchant through the second graphics interface.

6. The method of claim 1, wherein the presenting the first graphics interface includes providing a browser extension to a webpage of the second graphics interface.

7. The method of claim 1, wherein the presenting the first graphics interface includes providing a mini-program to the user computing device, the mini-program including a browser to access the second graphics interface and providing the first graphics interface through the mini-program.

8. A device for executing a payment transaction involving a stored value card (SVC) via a payment service provider, comprising:

one or more processors; and

one or more computer-readable memories coupled to the one or more processors and having instructions stored thereon that are executable by the one or more processors to perform the method of any of claims 1 to 7.

9. An apparatus for executing a payment transaction involving a stored value card (SVC) via a payment service provider, the apparatus comprising a plurality of modules for performing the method of any of claims 1 to 7.

10. A non-transitory storage medium having executable instructions stored thereon, which, when executed by a processor, configures the processor to implement the method of any of claims 1 to 7.