28. A shoptrail revenue sharing processor-implemented method, comprising:

obtaining a user shopping trail data structure including information on user site browsing activity and user site navigation activity;

identifying a plurality of online merchants associated with the user site browsing activity and the user site navigation activity;

calculating, via a processor, from the user shopping trail data structure, relative user engagement contributions for each of the online merchants;

querying a database for a conversion table for converting the relative user engagaement contributions into revenue sharing ratios for each of the online online merchants; and

calculating revenue shares for each of the online online merchants using the relative user engagaement contributions and the conversion table; and

providing a notification of the revenue shares for each of the online merchants.

29. The method of claim 28, further comprising:

generating card authorization requests to process revenue sharing transactions for the online merchants; and

providing the generated card authorization requests for transaction processing.

30. A shoptrail revenue sharing system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain a user shopping trail data structure including information on user site browsing activity and user site navigation activity;

identify a plurality of online merchants associated with the user site browsing activity and the user site navigation activity;

calculate, via the processor, from the user shopping trail data structure, relative user engagement contributions for each of the online merchants;

query a database for a conversion table for converting the relative user engagaement contributions into revenue sharing ratios for each of the online online merchants; and

calculate revenue shares for each of the online online merchants using the relative user engagaement contributions and the conversion table; and

provide a notification of the revenue shares for each of the online merchants.

31. The system of claim 30, the memory further storing instructions to:

generate card authorization requests to process revenue sharing transactions for the online merchants; and

provide the generated card authorization requests for transaction processing.

32. A processor-readable tangible medium storing processor-executable shoptrail revenue sharing instructions to:

obtain a user shopping trail data structure including information on user site browsing activity and user site navigation activity;

identify a plurality of online merchants associated with the user site browsing activity and the user site navigation activity;

calculate, via the processor, from the user shopping trail data structure, relative user engagement contributions for each of the online merchants;

query a database for a conversion table for converting the relative user engagaement contributions into revenue sharing ratios for each of the online online merchants; and

calculate revenue shares for each of the online online merchants using the relative user engagaement contributions and the conversion table; and

provide a notification of the revenue shares for each of the online merchants.

33. The medium of claim 32, further storing instructions to:

generate card authorization requests to process revenue sharing transactions for the online merchants; and

provide the generated card authorization requests for transaction processing.

34. A flexible mode payment processor-implemented method, comprising:

obtaining a user request to perform a funds transfer;

providing a request for a selection of a communication mode to utilize for the funds transfer;

obtaining a user selection of the communication mode to utilize for the funds transfer;

generating a funds transfer request; and

providing the funds transfer request via the user-selected communication mode.

35. The method of claim 35, wherein the communication mode is near-field communication.

36. The method of claim 35, wherein the communication mode is capture of a Quick Response code via a camera operatively connected to a user device.

37. A flexible mode payment apparatus, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain a user request to perform a funds transfer;

provide a request for a selection of a communication mode to utilize for the funds transfer;

obtain a user selection of the communication mode to utilize for the funds transfer;

generate a funds transfer request; and

provide the funds transfer request via the user-selected communication mode.

38. The apparatus of claim 37, wherein the communication mode is near-field communication.

39. The apparatus of claim 37, wherein the communication mode is capture of a Quick Response code via a camera operatively connected to a user device.

40. A processor-readable tangible medium storing processor-executable flexible mode payment instructions to:

obtain a user request to perform a funds transfer;

provide a request for a selection of a communication mode to utilize for the funds transfer;

obtain a user selection of the communication mode to utilize for the funds transfer;

generate a funds transfer request; and

provide the funds transfer request via the user-selected communication mode.

41. The medium of claim 40, wherein the communication mode is near-field communication.

42. The medium of claim 40, wherein the communication mode is capture of a Quick Response code via a camera operatively connected to a user device.

43. A virtual wallet receipt management processor-implemented method, comprising:

initiating purchase transactions via a virtual wallet application executing on a user device;

obtaining, in response, purchase receipts acknowledging processing of the purchase transactions;

obtaining a request for exporting the purchase receipts from the user device;

generating a data structure storing information related to the purchase receipts, via the virtual wallet application executing on the user device; and

providing the data structure in response to the request for exporting the purchase receiupts from the user device.

44. A virtual wallet receipt management apparatus, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

initiate purchase transactions via a virtual wallet application executing on a user device;

obtain, in response, purchase receipts acknowledging processing of the purchase transactions;

obtain a request for exporting the purchase receipts from the user device;

generate a data structure storing information related to the purchase receipts, via the virtual wallet application executing on the user device; and

provide the data structure in response to the request for exporting the purchase receiupts from the user device.

45. A processor-readable tangible medium storing processor-executable virtual wallet receipt management instructions to:

initiate purchase transactions via a virtual wallet application executing on a user device;

obtain, in response, purchase receipts acknowledging processing of the purchase transactions;

obtain a request for exporting the purchase receipts from the user device;

generate a data structure storing information related to the purchase receipts, via the virtual wallet application executing on the user device; and

provide the data structure in response to the request for exporting the purchase receiupts from the user device.