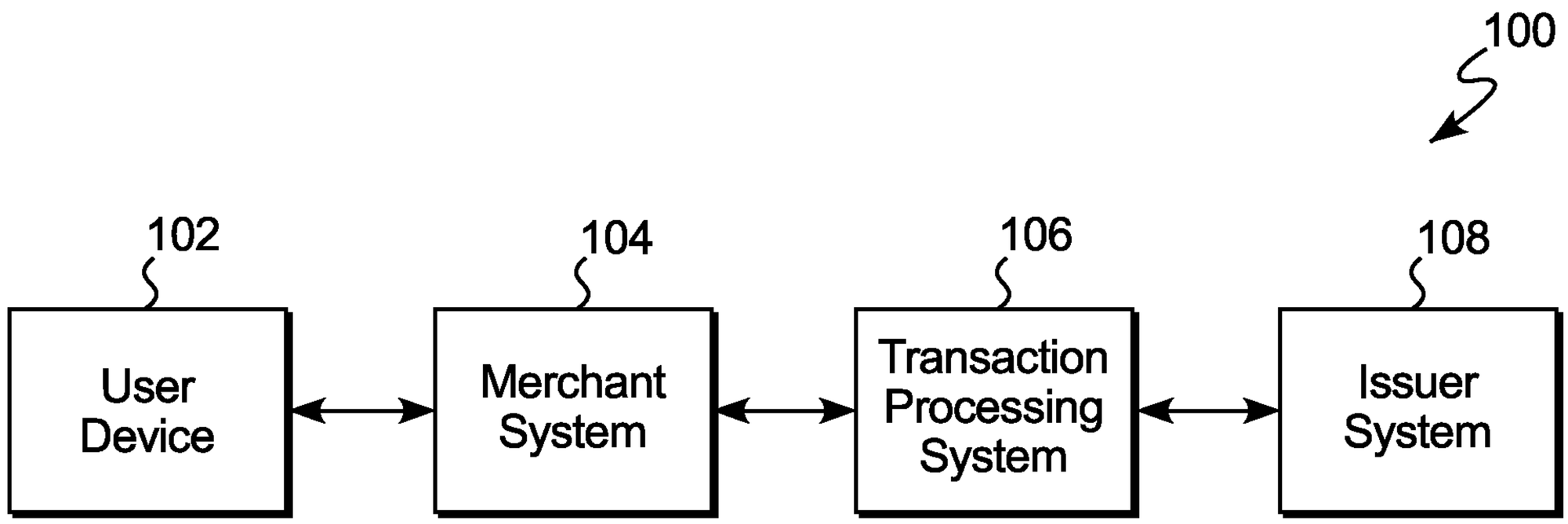


FIG. 1
(Prior Art)

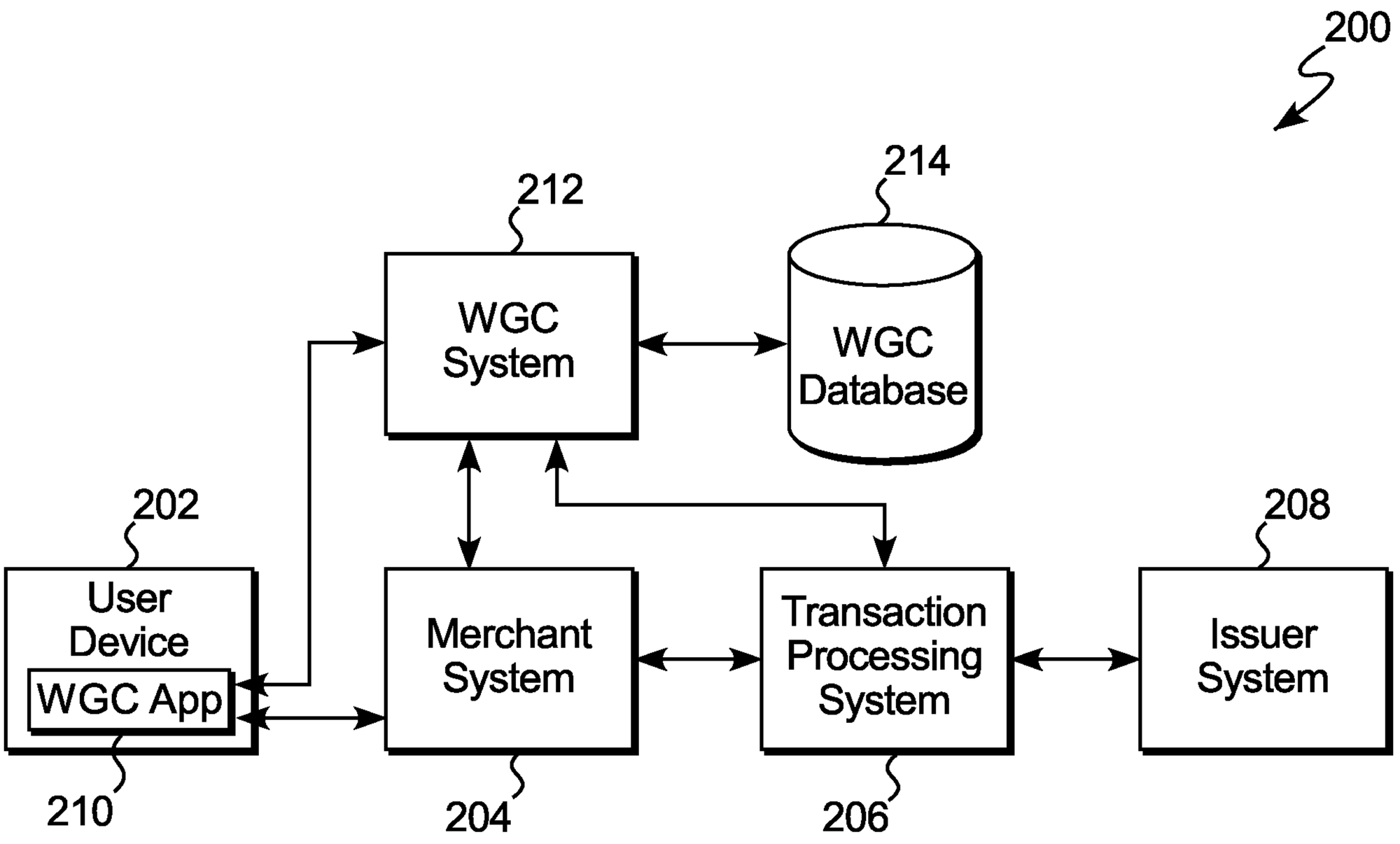

200
212
214
WGC System
WGC Database
202
208
User Device
WGC App
Merchant System
Transaction Processing System
Issuer System
210
204
206

FIG. 2

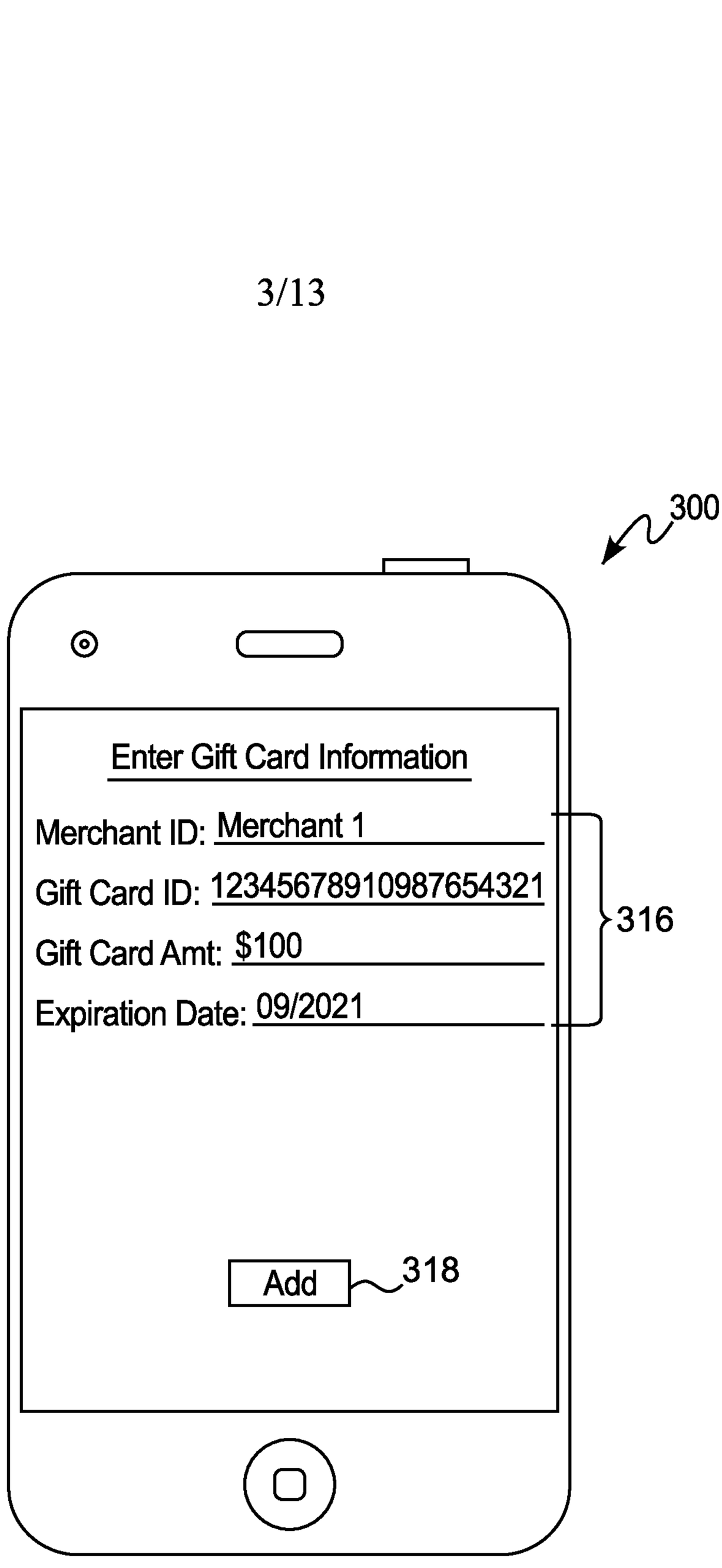

300
Enter Gift Card Information
Merchant ID: Merchant 1
Gift Card ID: 12345678910987654321
Gift Card Amt: $100
Expiration Date: 09/2021
316
Add
318

FIG. 3

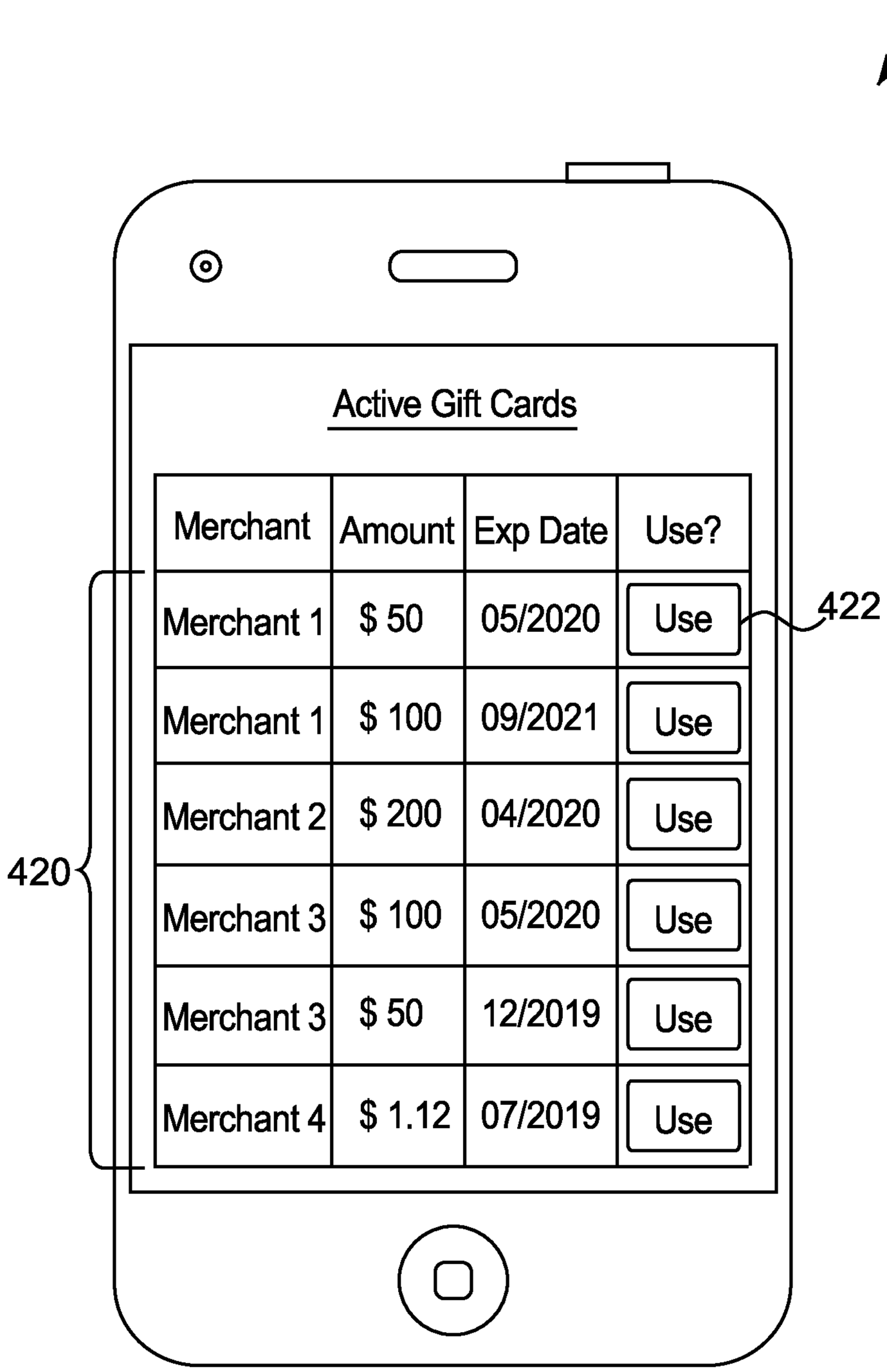

400
Active Gift Cards
Merchant
Amount
Exp Date
Use?
Merchant 1
$ 50
05/2020
Use
422
Merchant 1
$ 100
09/2021
Use
Merchant 2
$ 200
04/2020
Use
Merchant 3
$ 100
05/2020
Use
Merchant 3
$ 50
12/2019
Use
Merchant 4
$ 1.12
07/2019
Use
420

FIG. 4

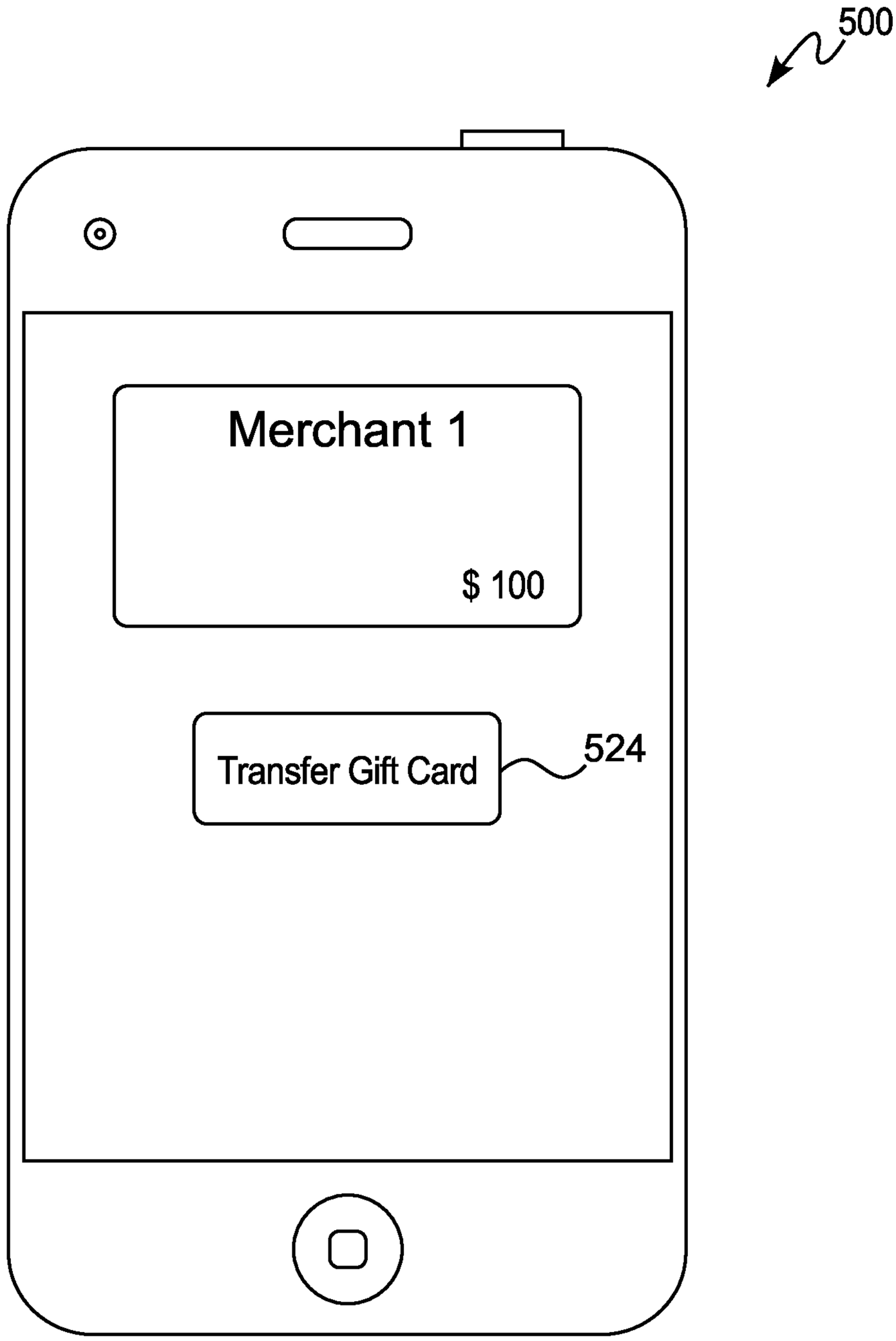


FIG. 5

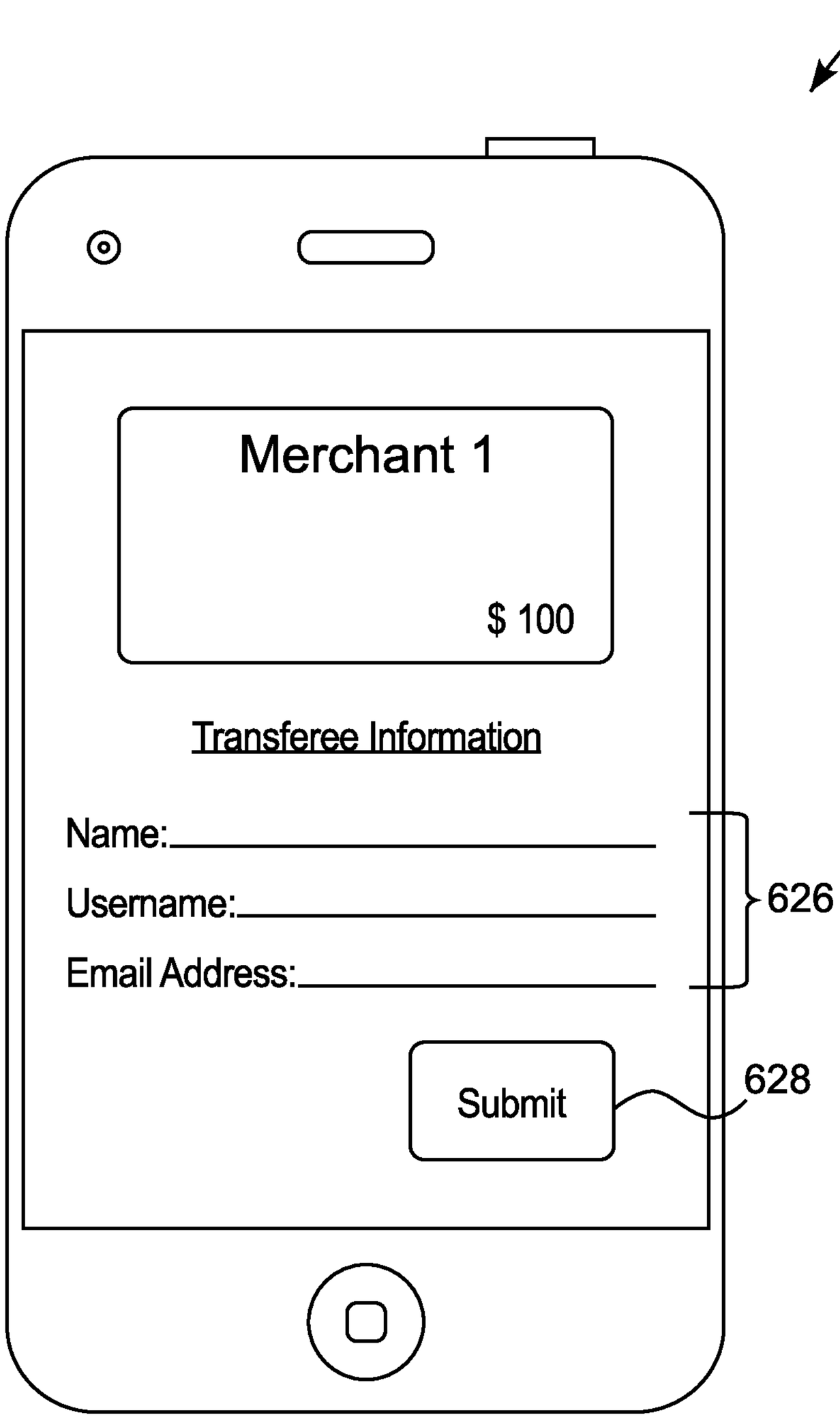

600
Merchant 1
$ 100
Transferee Information
Name:
Username:
Email Address:
626
Submit
628

FIG. 6

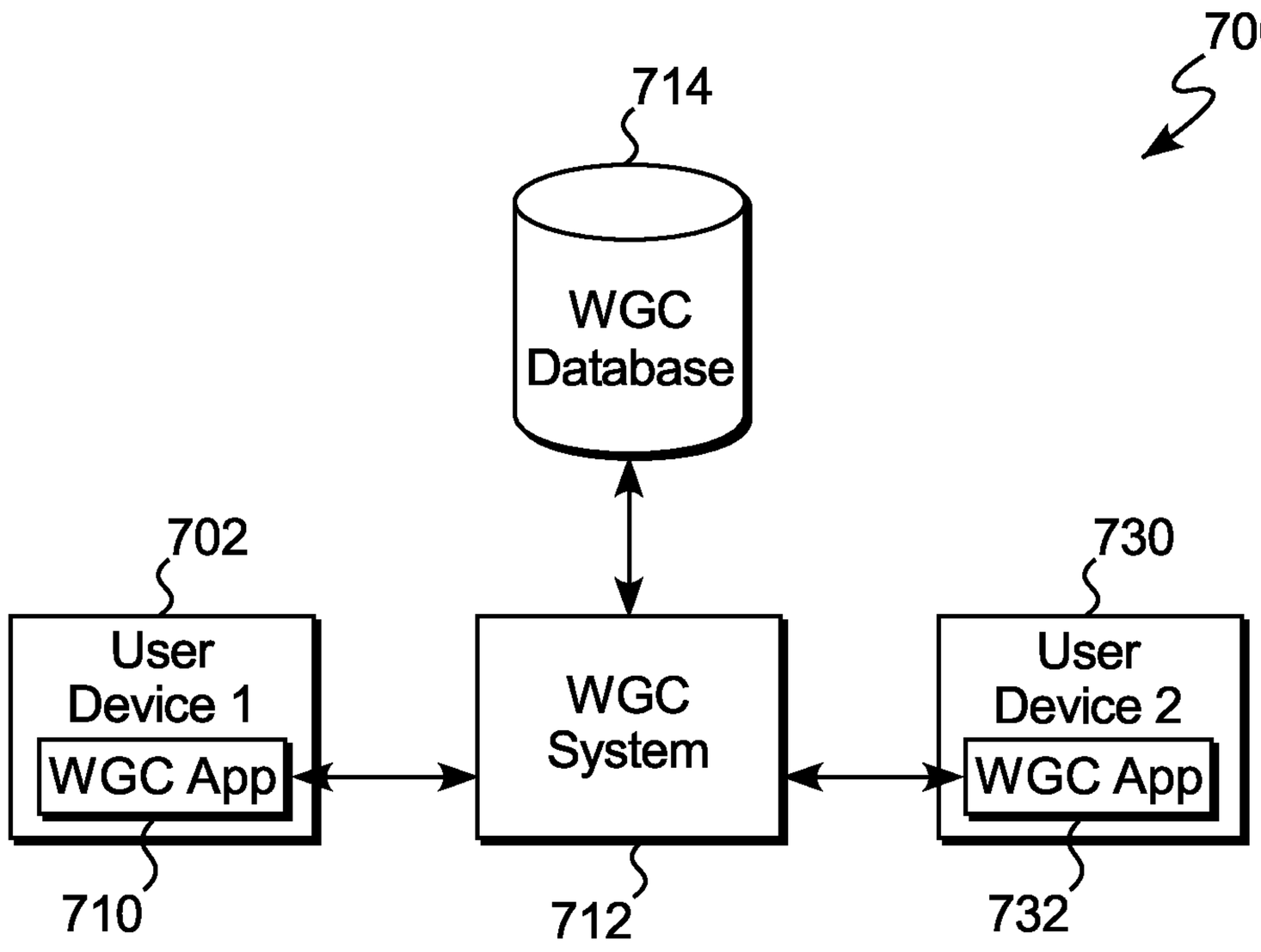

700
714
WGC
Database
702
730
User
Device 1
WGC App
WGC
System
User
Device 2
WGC App
710
712
732

FIG. 7

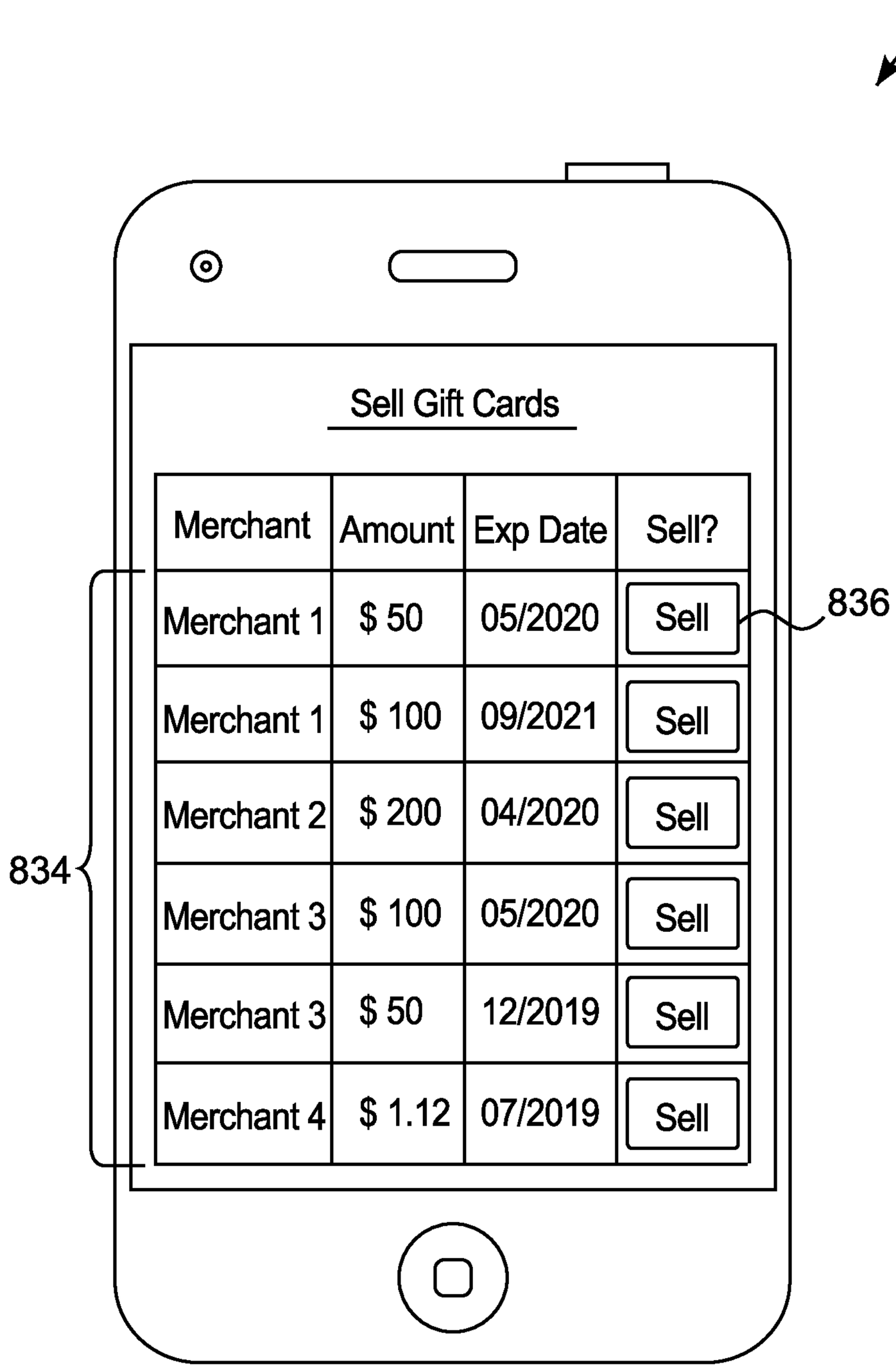

800
Sell Gift Cards
Merchant
Amount
Exp Date
Sell?
Merchant 1
$ 50
05/2020
Sell
836
Merchant 1
$ 100
09/2021
Sell
Merchant 2
$ 200
04/2020
Sell
Merchant 3
$ 100
05/2020
Sell
Merchant 3
$ 50
12/2019
Sell
Merchant 4
$ 1.12
07/2019
Sell
834

FIG. 8

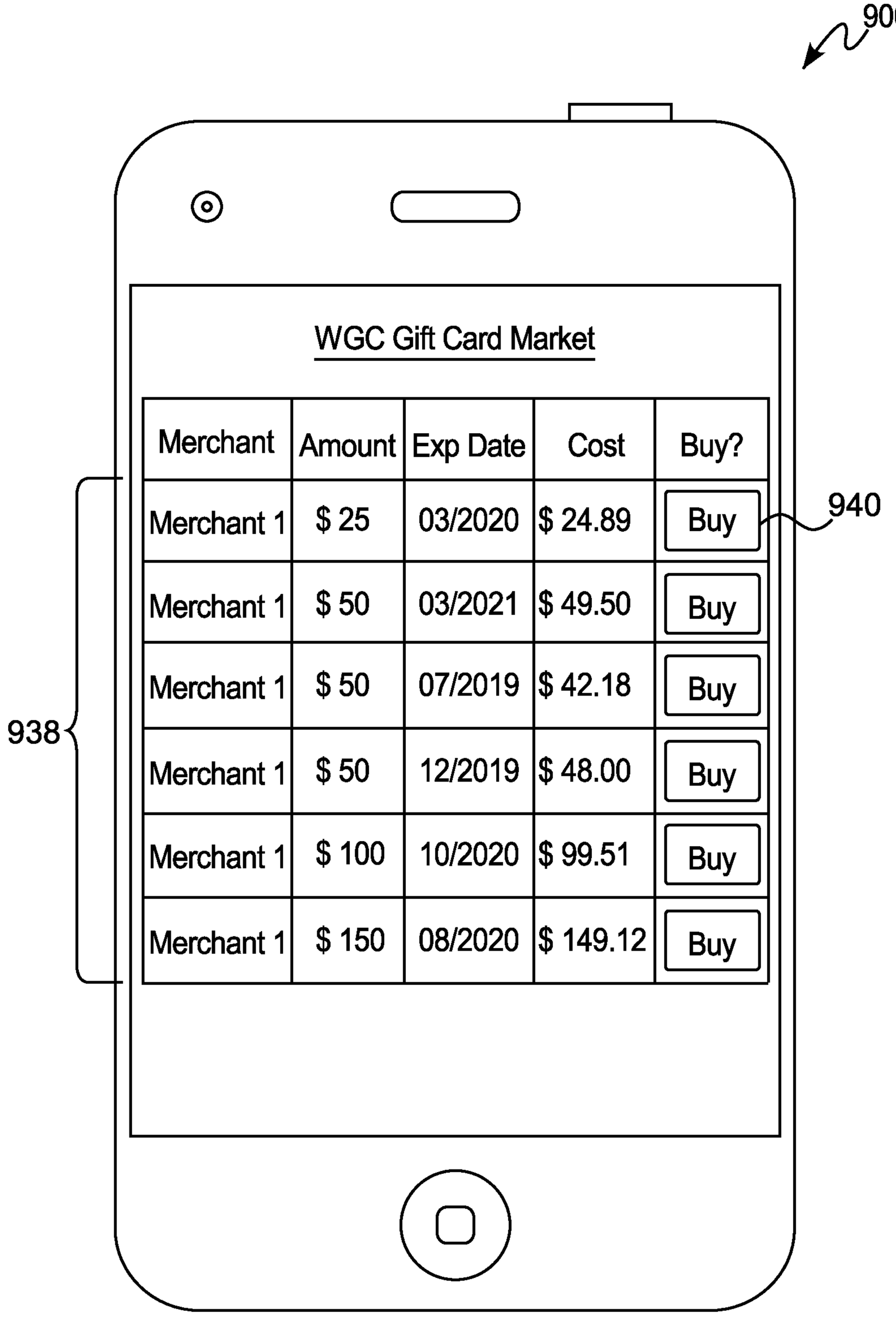

900
WGC Gift Card Market
Merchant
Amount
Exp Date
Cost
Buy?
Merchant 1
$ 25
03/2020
$ 24.89
Buy
940
Merchant 1
$ 50
03/2021
$ 49.50
Buy
Merchant 1
$ 50
07/2019
$ 42.18
Buy
Merchant 1
$ 50
12/2019
$ 48.00
Buy
Merchant 1
$ 100
10/2020
$ 99.51
Buy
Merchant 1
$ 150
08/2020
$ 149.12
Buy
938

FIG. 9

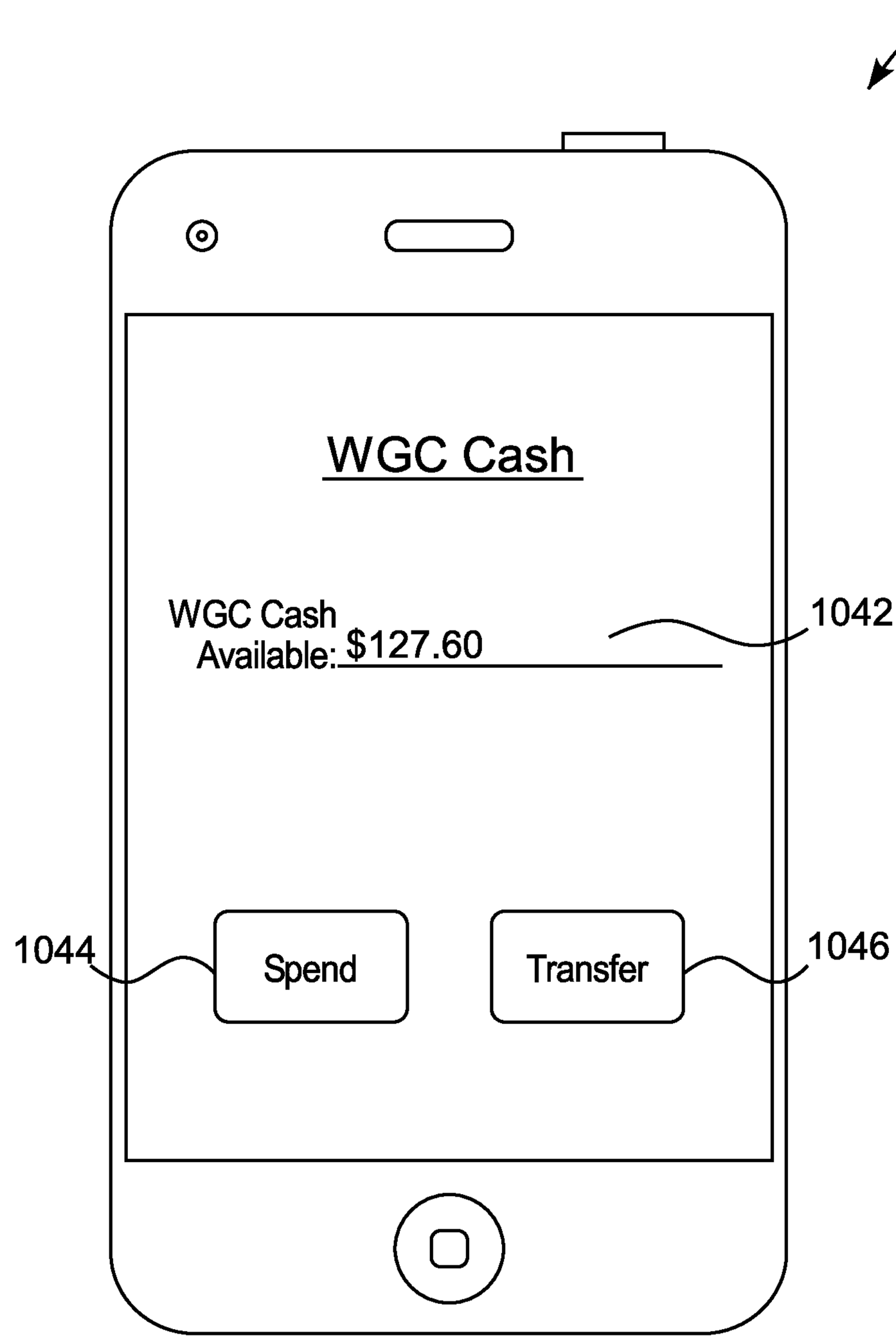

1000
WGC Cash
WGC Cash
Available: $127.60
1042
1044
Spend
Transfer
1046

FIG. 10

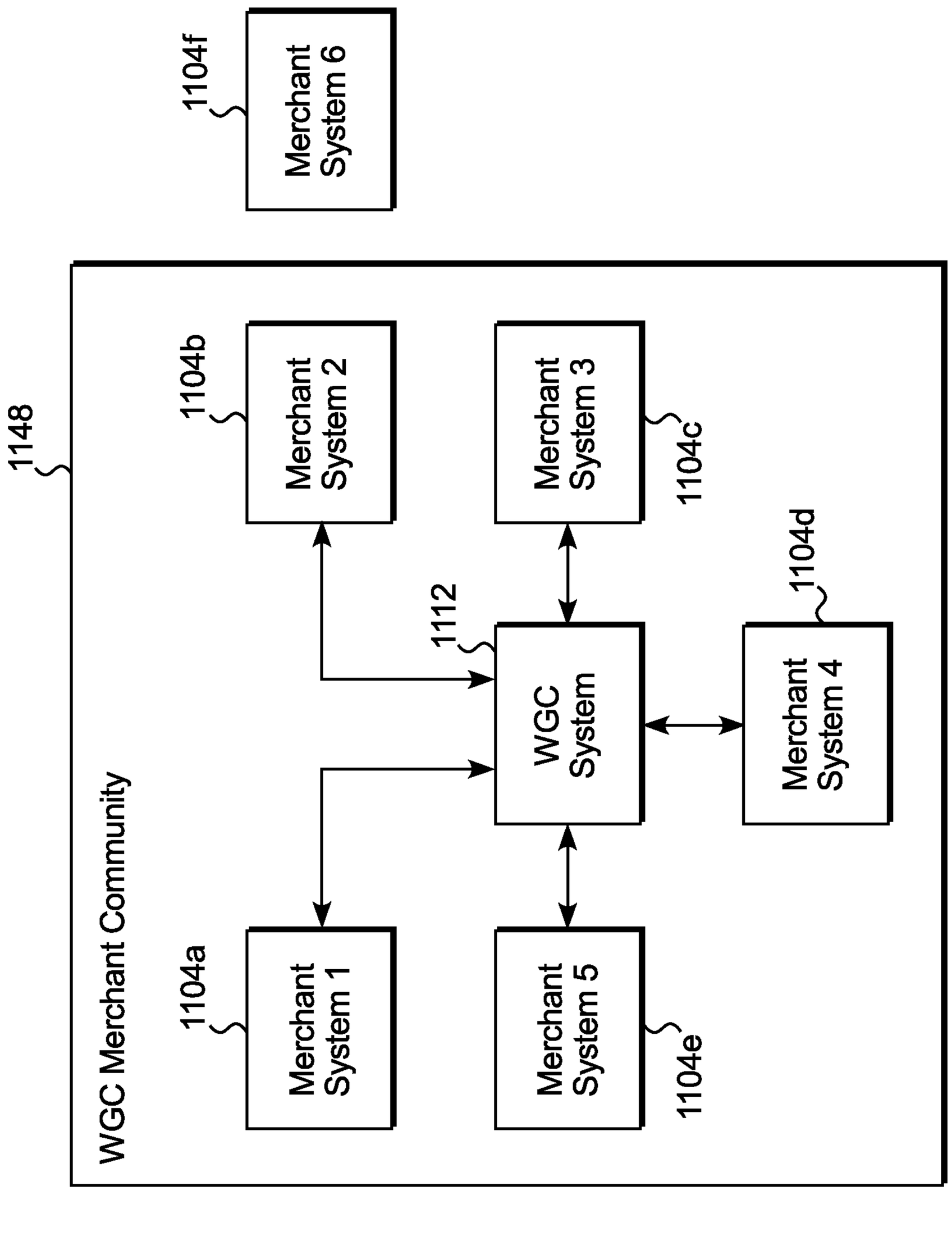

1100
1148
WGC Merchant Community
1104a
Merchant System 1
1104b
Merchant System 2
1104c
Merchant System 3
1104d
Merchant System 4
1104e
Merchant System 5
1104f
Merchant System 6
1112
WGC System

FIG. 11

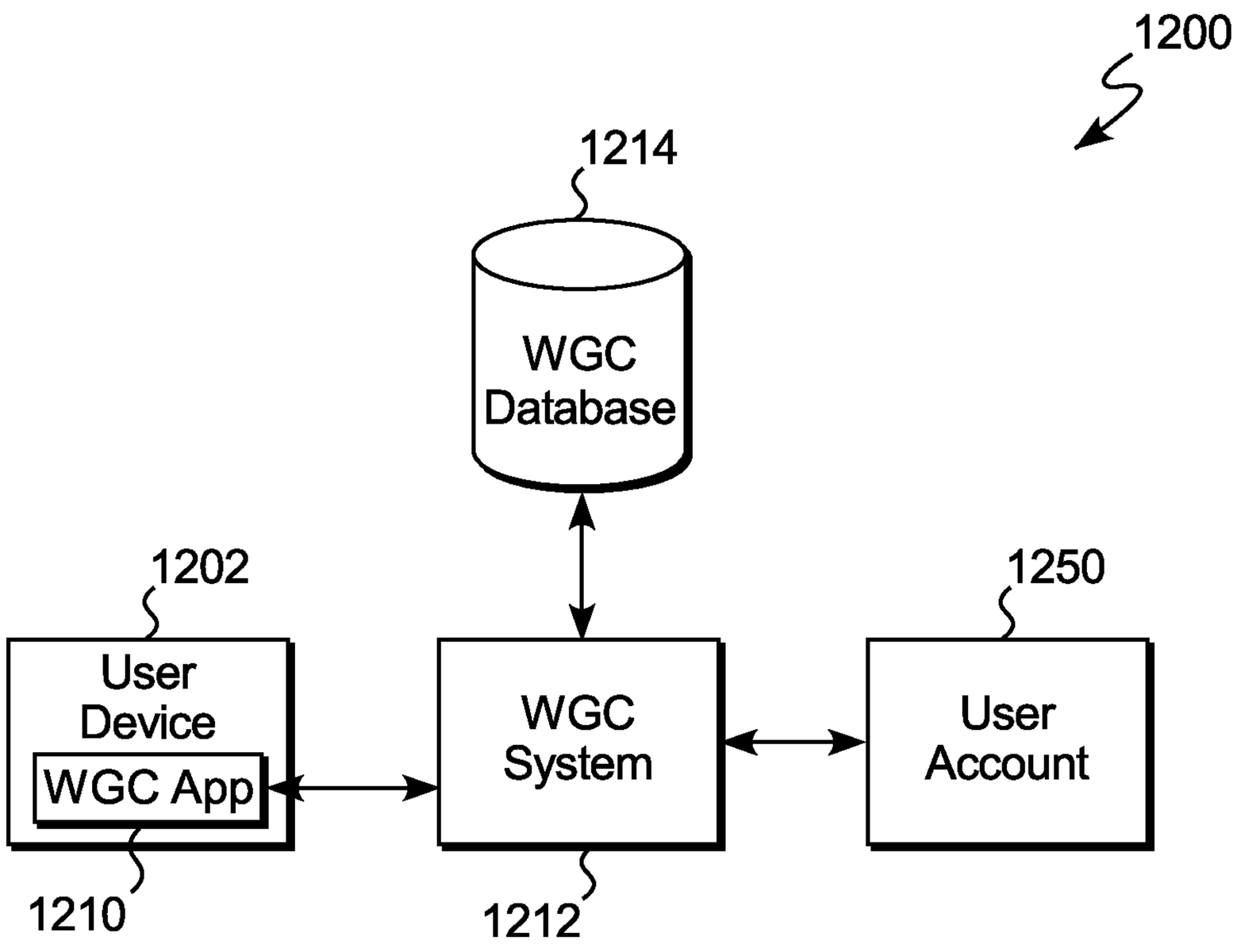

1200
1214
WGC
Database
1202
User
Device
WGC App
1210
WGC
System
1212
1250
User
Account

FIG. 12

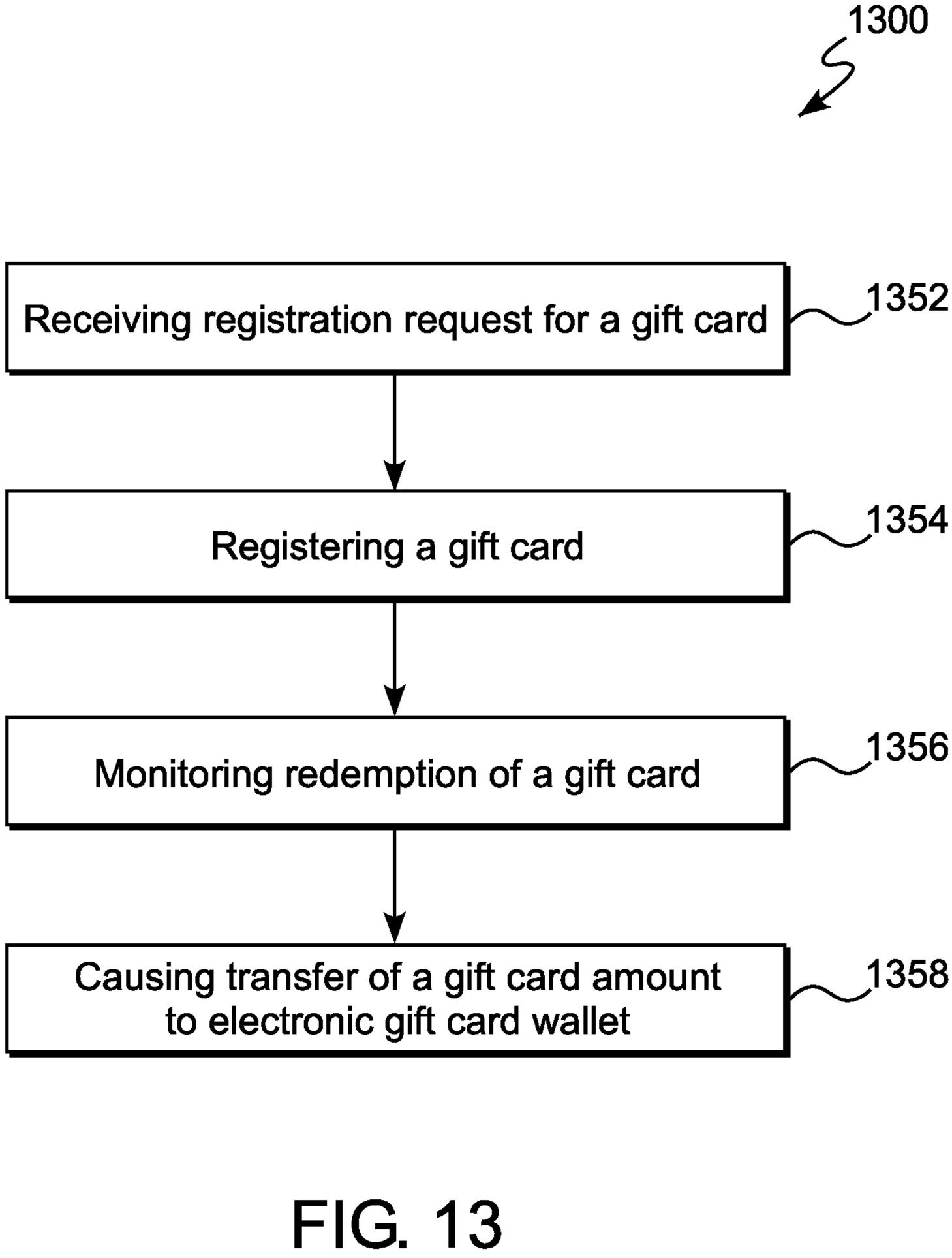

1300
Receiving registration request for a gift card
1352
Registering a gift card
1354
Monitoring redemption of a gift card
1356
Causing transfer of a gift card amount to electronic gift card wallet
1358

FIG. 13