Abstract

Computer systems and computer-implemented methods for electronic wallet transactions

A computerised network for carrying out payment transactions of a plurality of electronic wallets is described, the network comprising at least one merchant computer apparatus, a database and a universal wallet server. The merchant computer apparatus is configured to accept payment transactions using the plurality of electronic wallets, to receive transaction details of each of the payment transactions, and to transmit a transaction request for each of the payment transactions. The database is configured to associate issuing institutions with a plurality of electronic wallet service providers. The universal wallet server is configured to receive the transaction request; to query the database to identify an issuing institution for the electronic wallet service provider; to transmit an authorisation request to the issuing institution; to receive an authorisation response from the issuing institution; and to transmit a transaction response to the merchant computer apparatus to indicate if the transaction request is allowed.

[Figure to print with the abstract: Fig. 1]