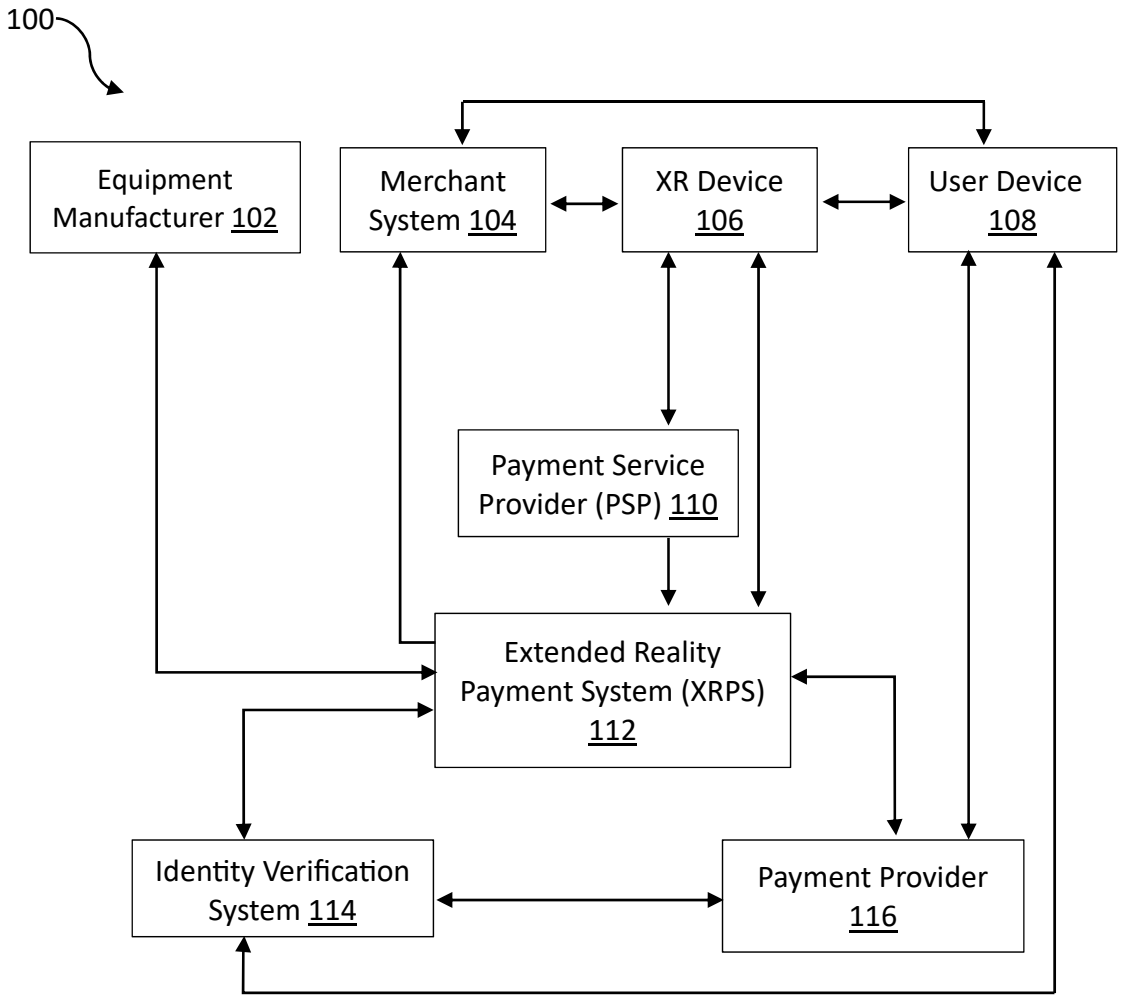

100
Equipment Manufacturer 102
Merchant System 104
XR Device 106
User Device 108
Payment Service Provider (PSP) 110
Extended Reality Payment System (XRPS) 112
Identity Verification System 114
Payment Provider 116

FIG.1

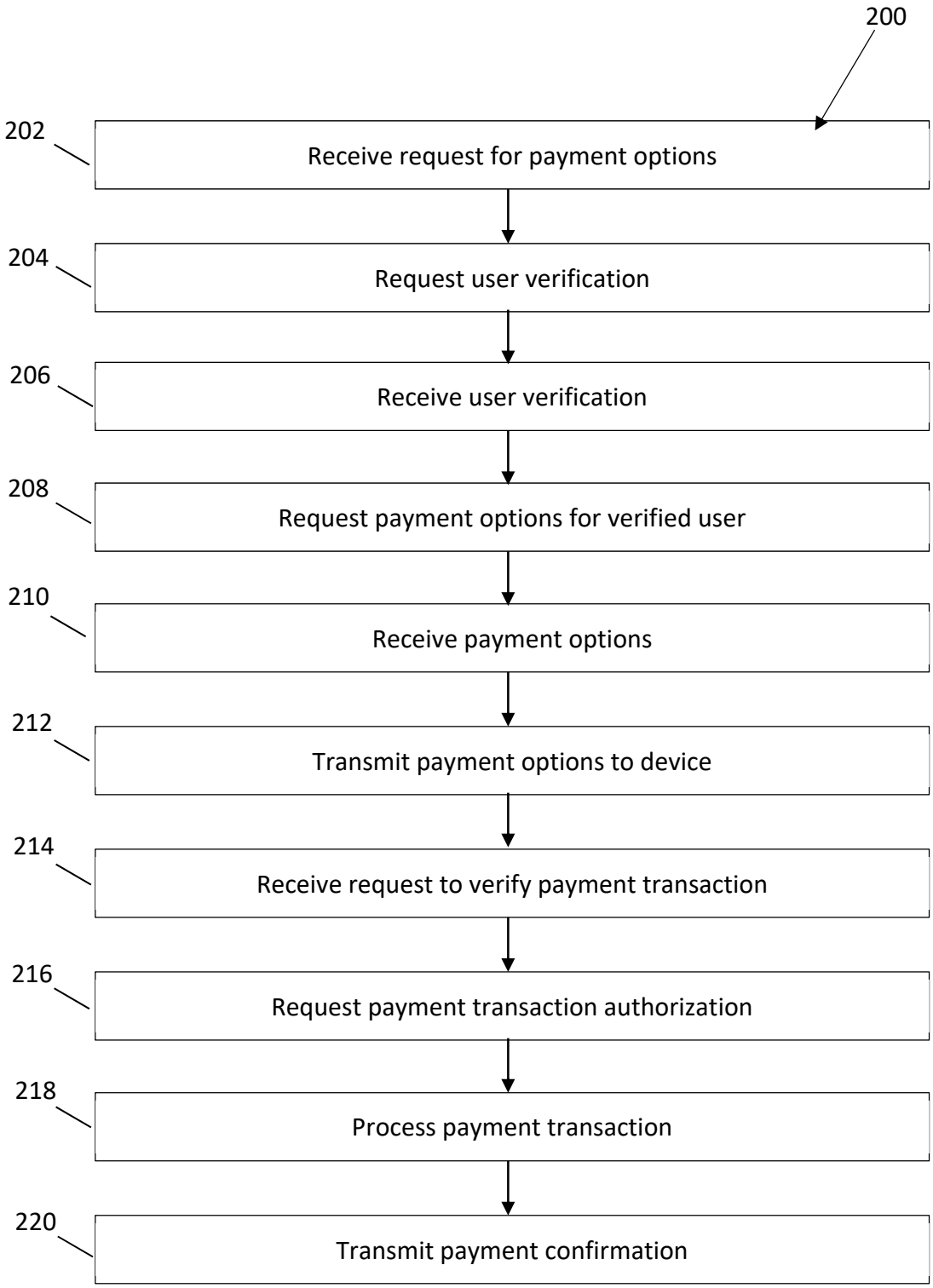

200
202
Receive request for payment options
204
Request user verification
206
Receive user verification
208
Request payment options for verified user
210
Receive payment options
212
Transmit payment options to device
214
Receive request to verify payment transaction
216
Request payment transaction authorization
218
Process payment transaction
220
Transmit payment confirmation

FIG.2

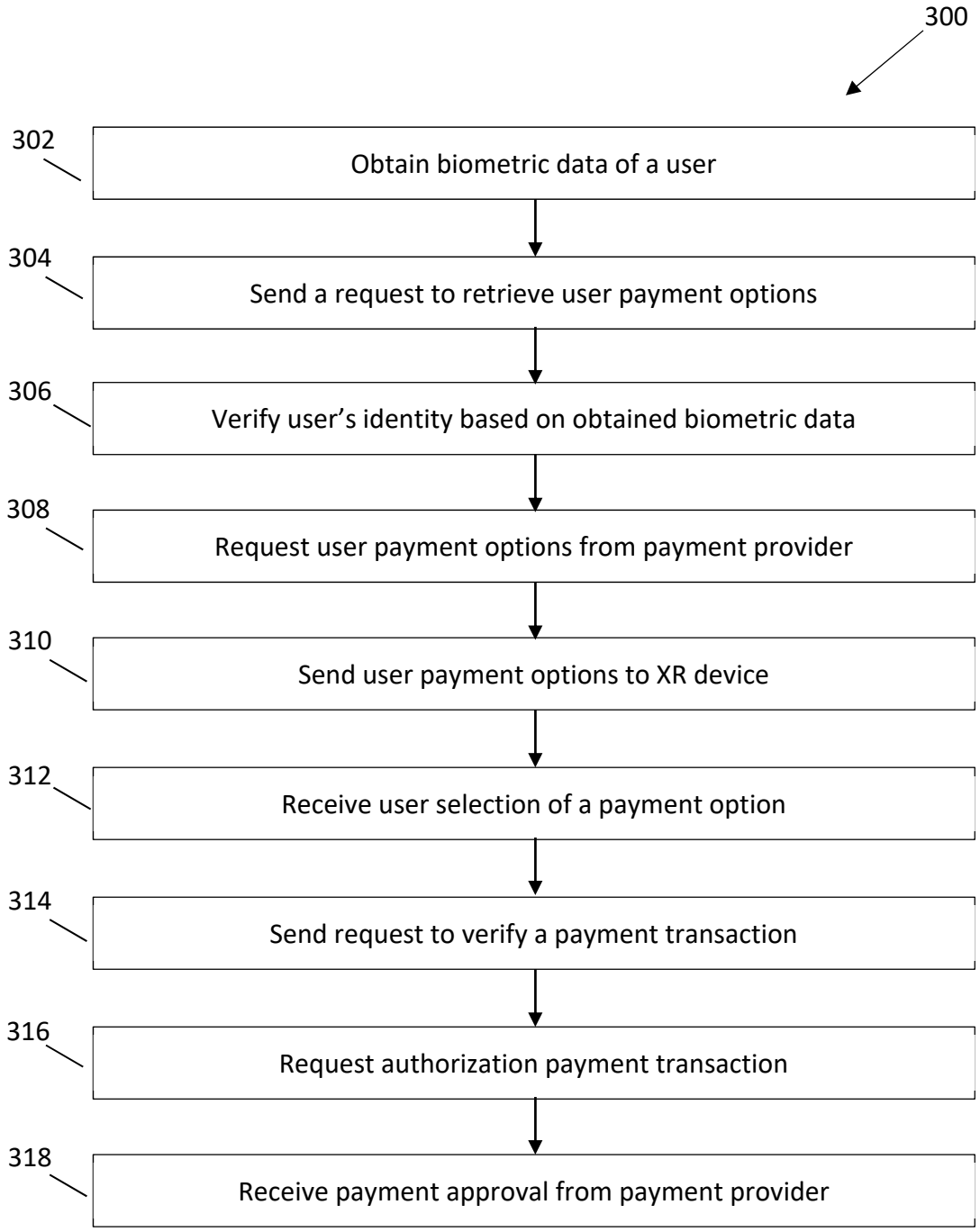

300
302
Obtain biometric data of a user
304
Send a request to retrieve user payment options
306
Verify user's identity based on obtained biometric data
308
Request user payment options from payment provider
310
Send user payment options to XR device
312
Receive user selection of a payment option
314
Send request to verify a payment transaction
316
Request authorization payment transaction
318
Receive payment approval from payment provider

FIG.3

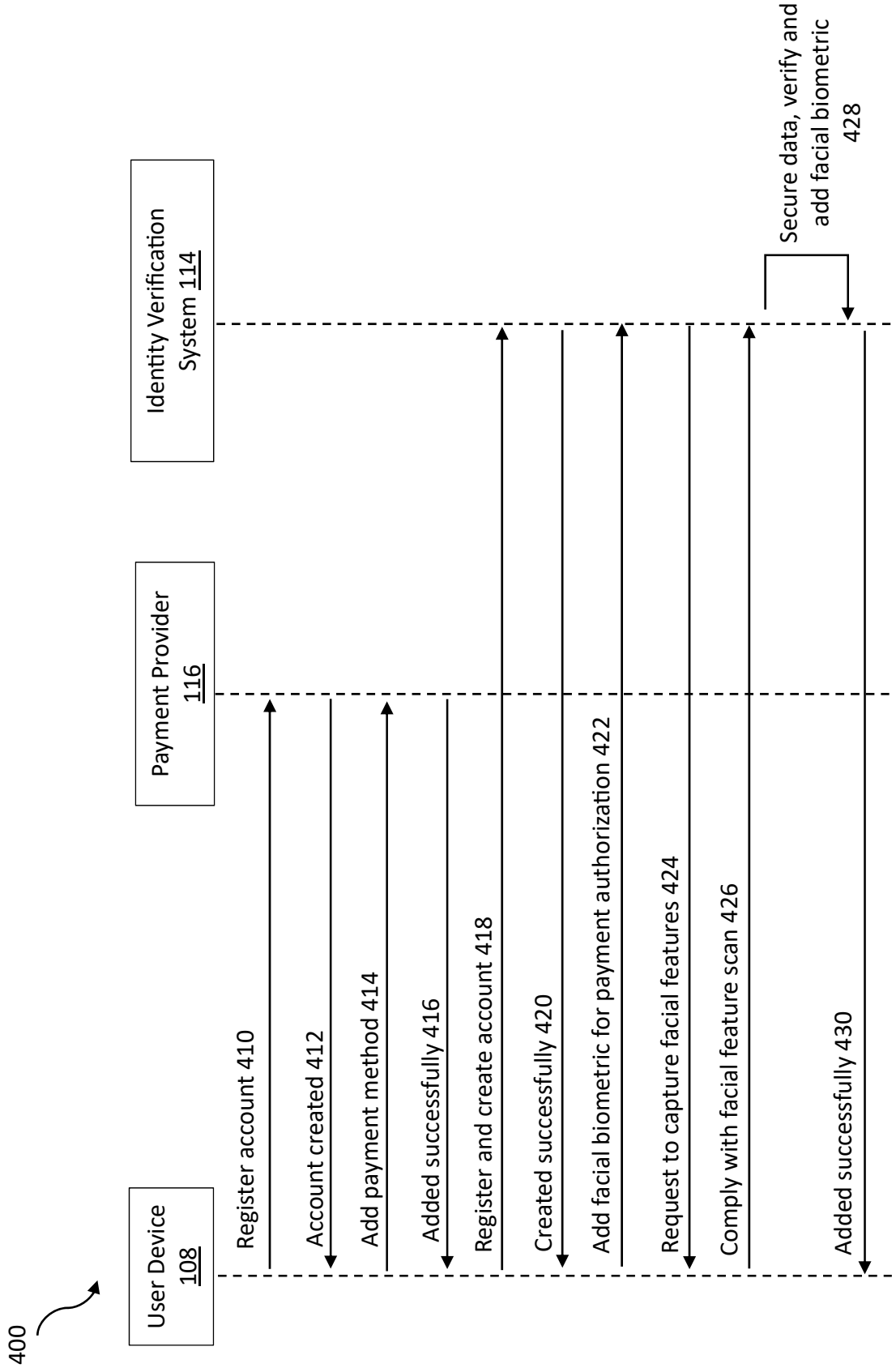

400
User Device 108
Payment Provider 116
Identity Verification System 114
Register account 410
Account created 412
Add payment method 414
Added successfully 416
Register and create account 418
Created successfully 420
Add facial biometric for payment authorization 422
Request to capture facial features 424
Comply with facial feature scan 426
Secure data, verify and add facial biometric 428
Added successfully 430

FIG.4

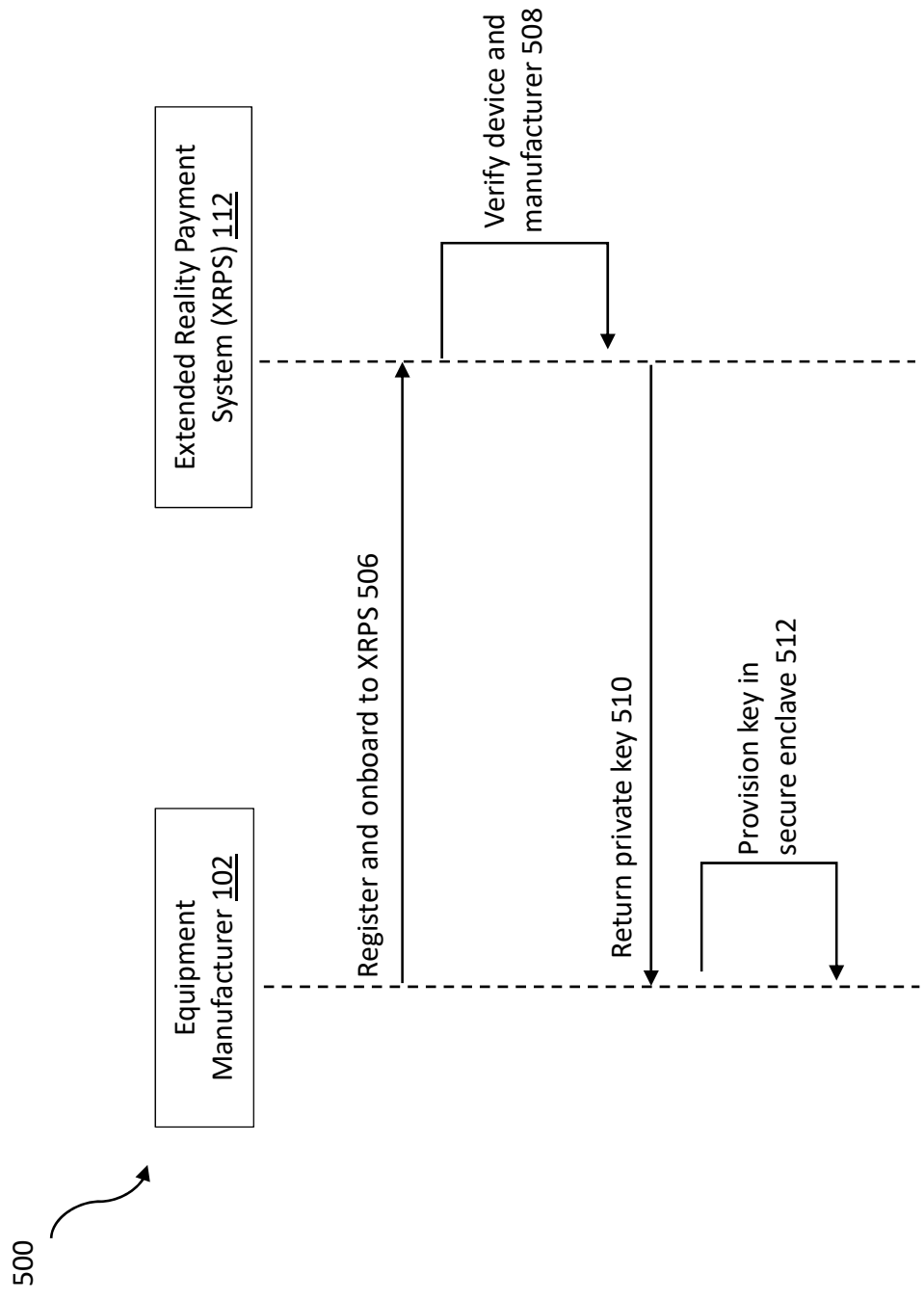

500
Equipment Manufacturer 102
Extended Reality Payment System (XRPS) 112
Register and onboard to XRPS 506
Verify device and manufacturer 508
Return private key 510
Provision key in secure enclave 512

FIG.5

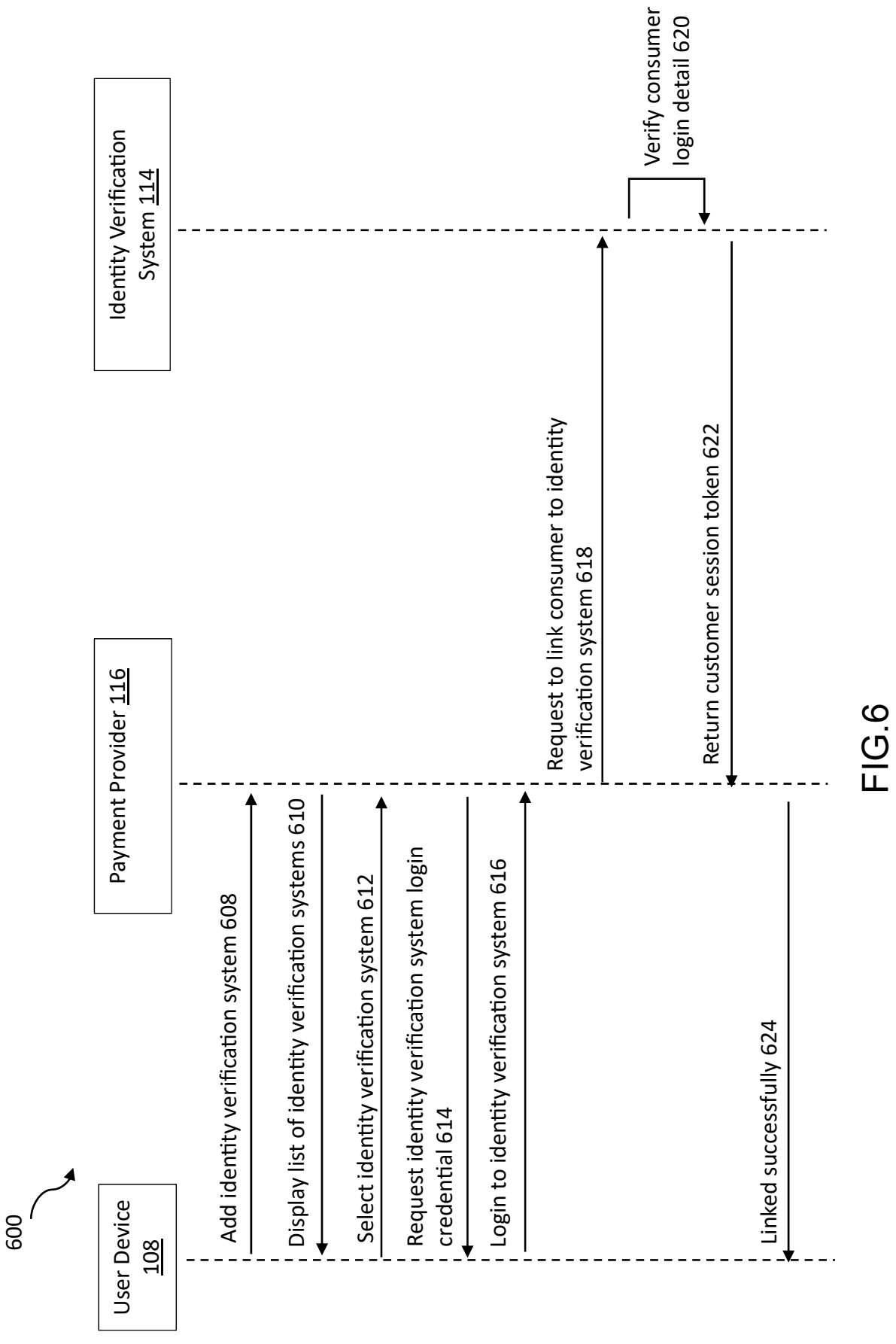

600
User Device 108
Payment Provider 116
Identity Verification System 114
Add identity verification system 608
Display list of identity verification systems 610
Select identity verification system 612
Request identity verification system login credential 614
Login to identity verification system 616
Request to link consumer to identity verification system 618
Verify consumer login detail 620
Return customer session token 622
Linked successfully 624

FIG.6

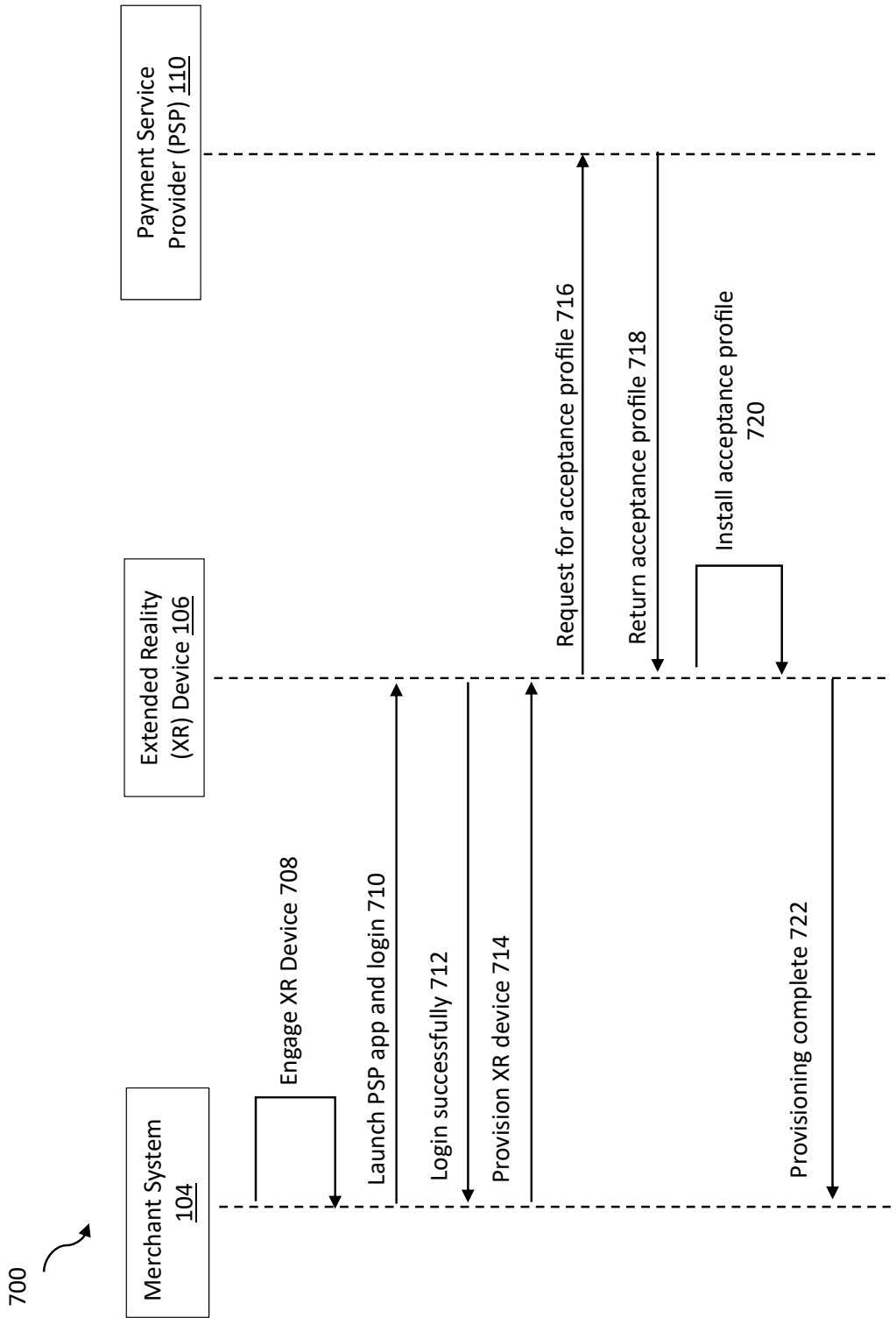

700
Merchant System 104
Extended Reality (XR) Device 106
Payment Service Provider (PSP) 110
Engage XR Device 708
Launch PSP app and login 710
Login successfully 712
Provision XR device 714
Request for acceptance profile 716
Return acceptance profile 718
Install acceptance profile 720
Provisioning complete 722

FIG.7

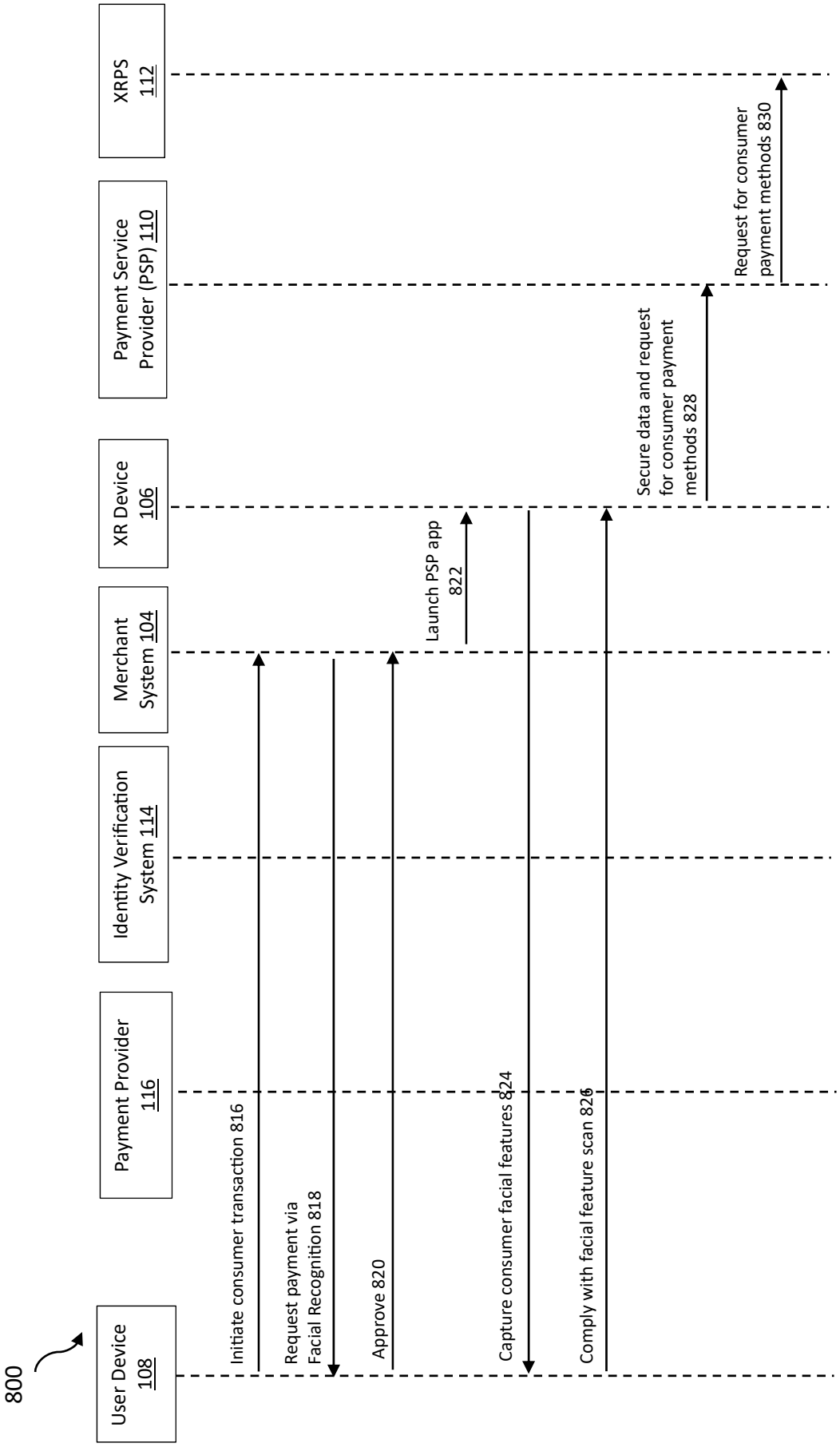

800
User Device 108
Payment Provider 116
Identity Verification System 114
Merchant System 104
XR Device 106
Payment Service Provider (PSP) 110
XRPS 112
Initiate consumer transaction 816
Request payment via Facial Recognition 818
Approve 820
Launch PSP app 822
Capture consumer facial features 824
Comply with facial feature scan 826
Secure data and request for consumer payment methods 828
Request for consumer payment methods 830

FIG. 8A

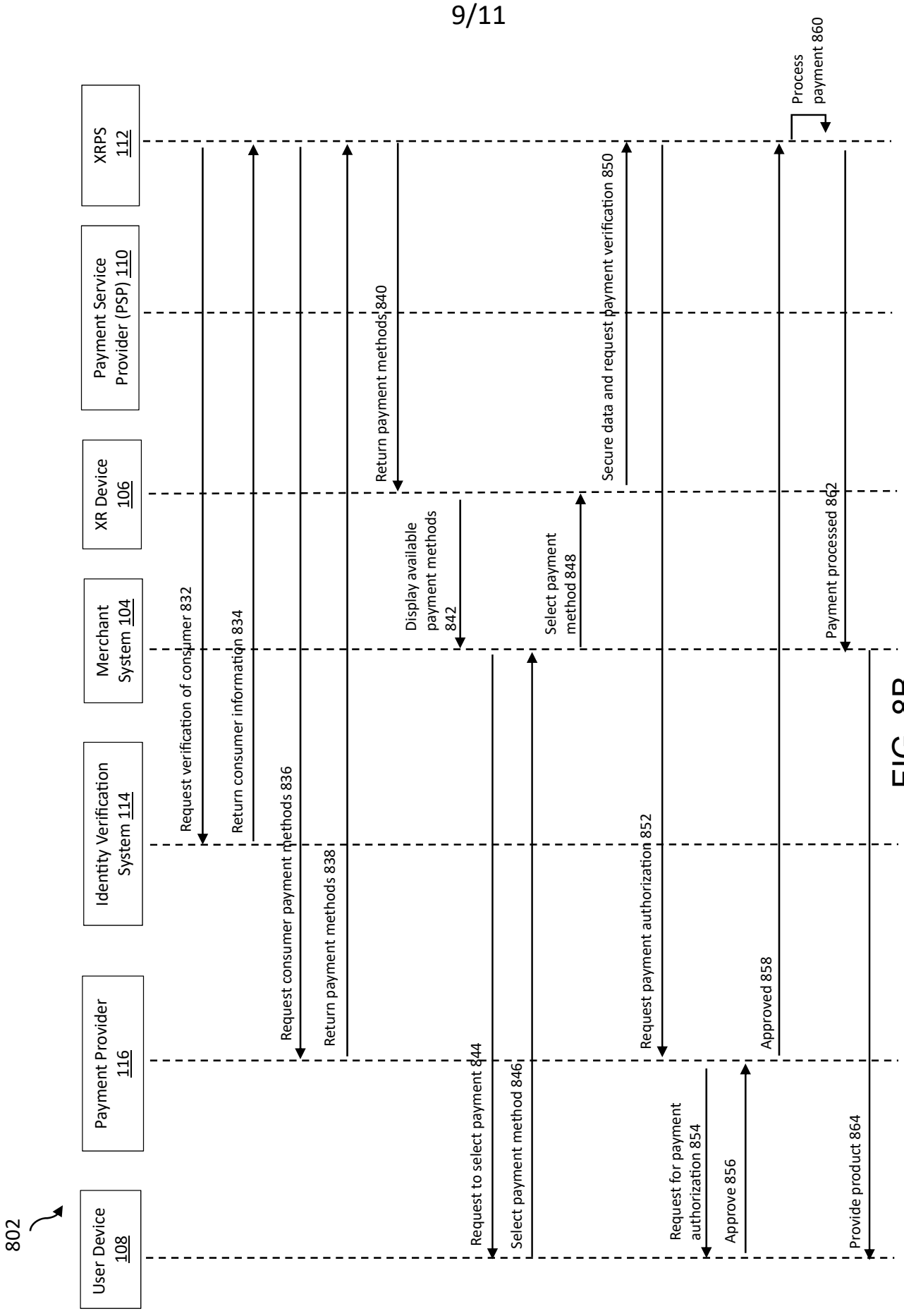

802
User Device 108
Payment Provider 116
Identity Verification System 114
Merchant System 104
XR Device 106
Payment Service Provider (PSP) 110
XRPS 112
Request verification of consumer 832
Return consumer information 834
Request consumer payment methods 836
Return payment methods 838
Return payment methods 840
Display available payment methods 842
Request to select payment 844
Select payment method 846
Select payment method 848
Secure data and request payment verification 850
Request payment authorization 852
Request for payment authorization 854
Approve 856
Approved 858
Process payment 860
Payment processed 862
Provide product 864

FIG. 8B

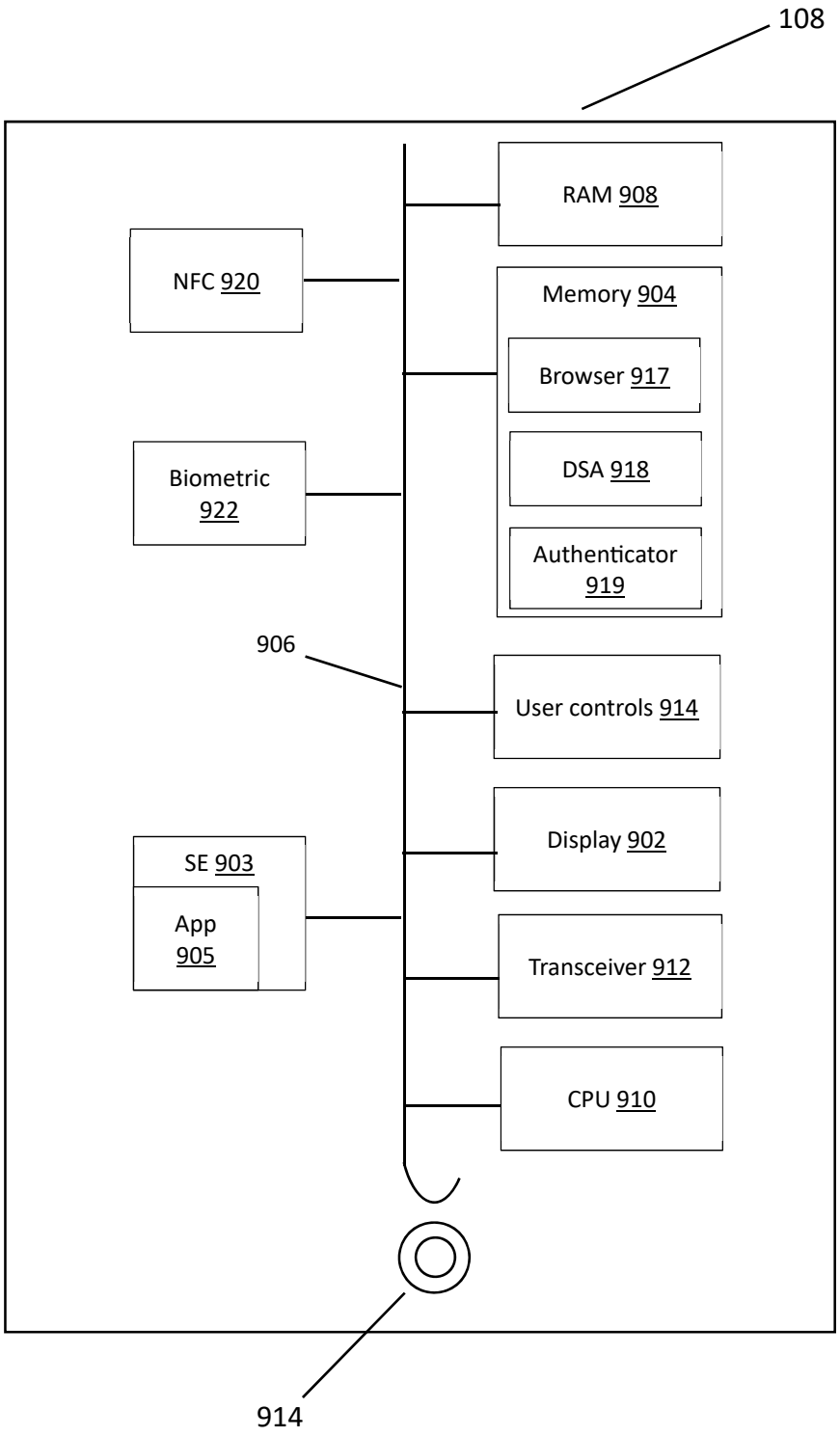

108
RAM 908
NFC 920
Memory 904
Browser 917
DSA 918
Biometric 922
Authenticator 919
906
User controls 914
Display 902
SE 903
App 905
Transceiver 912
CPU 910
914

FIG. 9

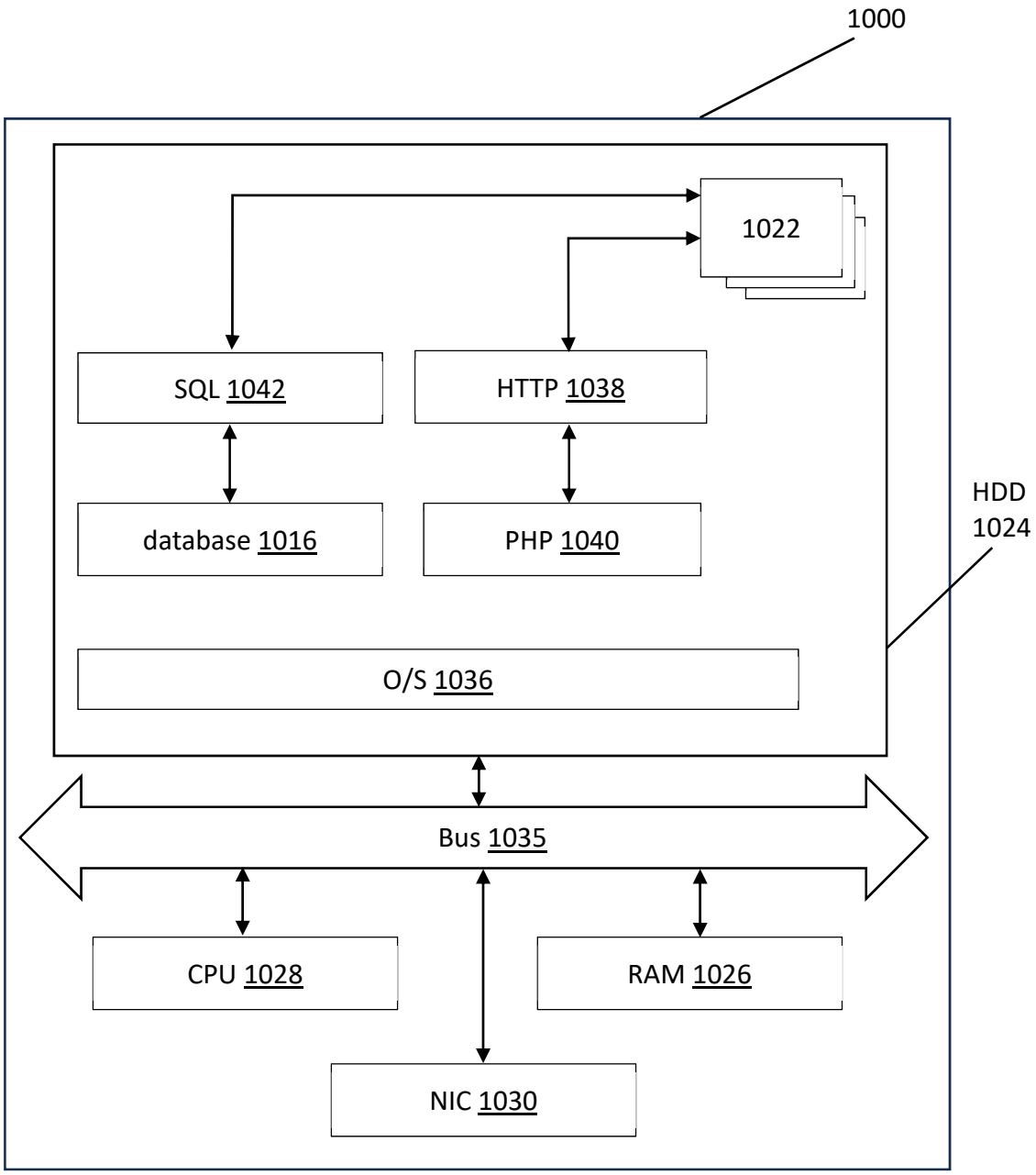

1000
1022
SQL 1042
HTTP 1038
database 1016
PHP 1040
HDD
1024
O/S 1036
Bus 1035
CPU 1028
RAM 1026
NIC 1030

FIG. 10