

PULL AND PUSH SYSTEM FOR X-PAY DIGITAL WALLETS

ABSTRACT

Provided are systems and methods for extending QR and person-to-person based digital wallet payments to non-issuer digital wallets. In one example, the method may include receiving a send request to send payment from a sending account of a digital wallet to a receiving account, executing an authentication protocol

5 between the mobile device and an issuer of the sending account, pulling the requested payment from the issuer of the sending account to the sponsor system, where the pulling shifts a liability of a chargeback to the issuer of the sending account, and pushing the requested payment from the sponsor system to an issuer of the receiving account. In addition, if the merchant is a QR merchant, a method may include

10 accessing the PAN and merchant info from the QR code to process a pull/push transaction using non-issuer digital wallet credentials from contactless tap.

[Figure 1]