SYSTEM FOR MAKING AN ELECTRONIC PAYMENT TRANSACTION

ABSTRACT

Disclosed herein is a computer system for making an electronic payment transaction. The system comprises a checkout server and a virtual wallet server. The checkout server and virtual wallet server each comprise at least one processor and at least one memory including computer program code. The computer program code of the checkout server and the virtual wallet server collectively configure the computer system to, with the respective at least one processor, receive, at the checkout server, a checkout request and enable payment for the electronic payment transaction using a virtual wallet registered on the virtual wallet server, the virtual wallet comprising a payment vehicle having a payment vehicle identifier comprising a number of characters for uniquely identifying the payment vehicle. The computer program code is further configured to cause the computer system to receive a virtual wallet identifier at the virtual wallet server, the virtual wallet identifier identifying the virtual wallet, send shopping cart details including a shopping cart value from the checkout server to the virtual wallet server, transmit, from the virtual wallet server to the checkout server, payment data comprising a proper subset of the characters from which the payment vehicle identifier can be inferred and receive a payment confirmation at the checkout server, confirming payment for the electronic payment transaction should be made using the payment vehicle. That payment confirmation is then sent to the virtual wallet server, and payment is processed for the shopping cart value using the payment vehicle.

FIG. 1