According to an aspect of the present disclosure, there is provided a method for receiving an electronic receipt of an electronic payment transaction into a mobile device, the mobile device including an installed application used to perform the electronic payment transaction, the installed application including a unique transaction identity for the electronic payment transaction, the method comprising: receiving, by a server, the unique transaction identity from a merchant store with which the electronic payment transaction is performed, the unique transaction identity generated at the merchant store for the electronic payment transaction and based on a payment card; generating and storing, by the server, the electronic receipt issued for the electronic payment transaction, the electronic receipt including itemized details of the electronic payment transaction; in response to a query from the mobile device for the electronic receipt issued for the electronic payment transaction, verifying, by the server, that the electronic receipt matches against the unique transaction identity in the installed application; transmitting, by the server, the electronic receipt to the mobile device in response to verifying that the electronic receipt matches against the unique transaction identity in the installed application, whereby the electronic receipt is received into the mobile device; and transmitting, by the server, the electronic receipt for the electronic payment transaction to the merchant store in connection with the electronic payment transaction, wherein generating and storing the electronic receipt includes generating and storing the electronic receipt only after the electronic receipt is billed against the payment card used for the electronic payment transaction, and wherein generating and storing the electronic receipt, transmitting the electronic receipt to the mobile device, and transmitting the electronic receipt to the merchant store are performed in lieu of the merchant store printing a paper receipt for the electronic payment transaction.

According to another aspect of the present disclosure, there is provided a system for receiving an electronic receipt of an electronic payment transaction into a mobile device, the system comprising: a processor associated with a merchant store, the processor configured to: generate a unique transaction identity for the electronic payment transaction, for at least one purchase associated with the electronic payment transaction, based on a payment card used in the electronic payment transaction; and transmit the unique transaction identity to the mobile device for storing into an installed application in the mobile device; and a server having a processor configured to: receive the unique transaction identity from the merchant store; generate and store an electronic receipt for the electronic payment transaction; transmit the electronic receipt to the

mobile device after verifying that the electronic receipt matches against the unique transaction identity in the installed application, in response to a query from the mobile device for the electronic receipt issued for the electronic payment transaction; and transmit the electronic receipt to the merchant store in connection with the electronic payment transaction, wherein the processor of the server is configured to generate and store the electronic receipt only after the electronic receipt is billed against the payment card used for the electronic payment transaction, and wherein the processor of the server is configured to generate and store the electronic receipt, transmit the electronic receipt to the mobile device, and transmit the electronic receipt to the merchant store in lieu of the processor associated with the merchant store being configured to print a paper receipt for the electronic payment transaction.

CLAIMS

1. A method for receiving an electronic receipt of an electronic payment transaction into a mobile device, the mobile device including an installed application used to perform the electronic payment transaction, the installed application including a unique transaction identity for the electronic payment transaction, the method comprising:

receiving, by a server, the unique transaction identity from a merchant store with which the electronic payment transaction is performed, the unique transaction identity generated at the merchant store for the electronic payment transaction and based on a payment card;

generating and storing, by the server, the electronic receipt issued for the electronic payment transaction, the electronic receipt including itemized details of the electronic payment transaction;

in response to a query from the mobile device for the electronic receipt issued for the electronic payment transaction, verifying, by the server, that the electronic receipt matches against the unique transaction identity in the installed application;

transmitting, by the server, the electronic receipt to the mobile device in response to verifying that the electronic receipt matches against the unique transaction identity in the installed application, whereby the electronic receipt is received into the mobile device; and

transmitting, by the server, the electronic receipt for the electronic payment transaction to the merchant store in connection with the electronic payment transaction, wherein generating and storing the electronic receipt includes generating and storing the electronic receipt only after the electronic receipt is billed against the payment card used for the electronic payment transaction, and wherein generating and storing the electronic receipt, transmitting the electronic receipt to the mobile device, and transmitting the electronic receipt to the merchant store are performed in lieu of the merchant store printing a paper receipt for the electronic payment transaction.

2. The method of claim 1, further comprising locating, by the server, the mobile device used to perform the electronic payment transaction for verification of the electronic receipt.

3. The method of claim 1, further comprising receiving, by the server, from the installed application in the mobile device, the query for the electronic receipt.

4. The method of claim 1, wherein the electronic receipt is billed against the payment card at a payment gateway.

5. The method of claim 1, further comprising receiving, by the server, an instruction from the merchant store, with which the electronic payment transaction is performed, to generate the electronic receipt; and

wherein generating and storing the electronic receipt, by the server, includes generating and storing the electronic receipt, by the server, in response to the instruction received from the merchant store.

6. A system for receiving an electronic receipt of an electronic payment transaction into a mobile device, the system comprising:

a processor associated with a merchant store, the processor configured to:

generate a unique transaction identity for the electronic payment transaction, for at least one purchase associated with the electronic payment transaction, based on a payment card used in the electronic payment transaction; and

transmit the unique transaction identity to the mobile device for storing into an installed application in the mobile device; and

a server having a processor configured to:

receive the unique transaction identity from the merchant store;

generate and store an electronic receipt for the electronic payment transaction;

transmit the electronic receipt to the mobile device after verifying that the electronic receipt matches against the unique transaction identity in the installed application, in response to a query from the mobile device for the electronic receipt issued for the electronic payment transaction; and

transmit the electronic receipt to the merchant store in connection with the electronic payment transaction, wherein the processor of the server is configured to generate and store the electronic receipt only after the electronic receipt is billed against the payment card used for the electronic payment transaction, and wherein the processor of the server is configured to generate and store the electronic receipt, transmit the electronic receipt to the mobile device, and transmit the electronic receipt to the merchant store in lieu of the processor associated with the merchant store being configured to print a paper receipt for the electronic payment transaction.

7. The system of claim 6, wherein the processor associated with the merchant store is further configured to receive details of a payment card from the mobile device, via a contactless sensor at the merchant store; and

wherein the system further comprises a payment gateway having a processor configured to bill the electronic receipt against the payment card used for the electronic payment transaction based on the details of the payment card.

8. The system of claim 6, wherein the processor of the server is further configured to locate the mobile device used to perform the electronic payment transaction for verification of the electronic receipt.

9. The system of claim 6, wherein the processor of the server is further configured to receive, from the installed application in the mobile device, the query for the electronic receipt.

10. The system of claim 9, wherein the query includes the unique transaction identity in the installed application, the unique transaction identity being encrypted; and

wherein the processor of the server is configured to decrypt the unique transaction identity prior to verifying that the electronic receipt matches against the unique transaction identity in the installed application.

11. The system of claim 6, wherein the electronic receipt includes line item data for the at least one purchase associated with the electronic payment transaction.