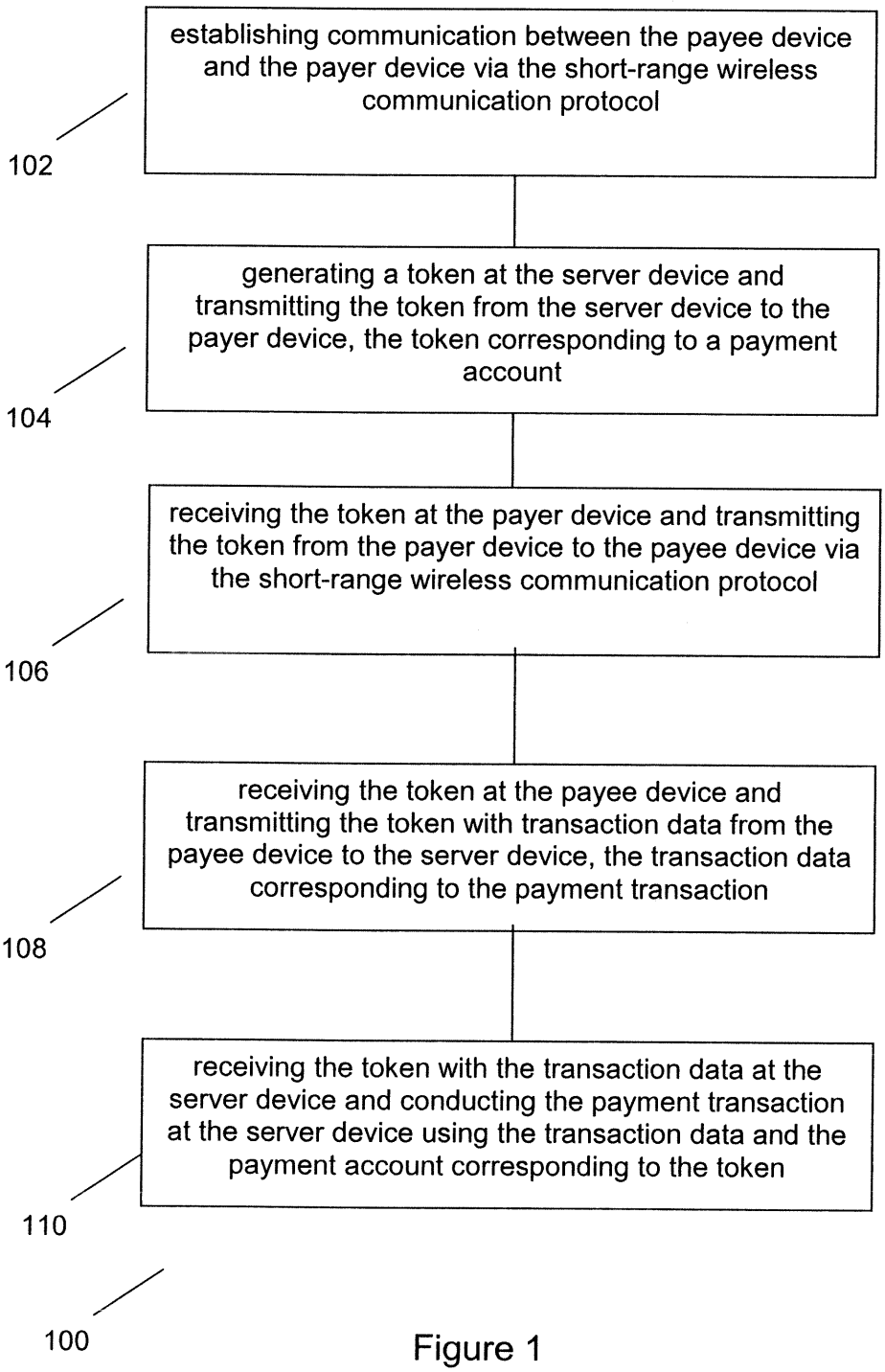

establishing communication between the payee device and the payer device via the short-range wireless communication protocol
102
generating a token at the server device and transmitting the token from the server device to the payer device, the token corresponding to a payment account
104
receiving the token at the payer device and transmitting the token from the payer device to the payee device via the short-range wireless communication protocol
106
receiving the token at the payee device and transmitting the token with transaction data from the payee device to the server device, the transaction data corresponding to the payment transaction
108
receiving the token with the transaction data at the server device and conducting the payment transaction at the server device using the transaction data and the payment account corresponding to the token
110
100

Figure 1

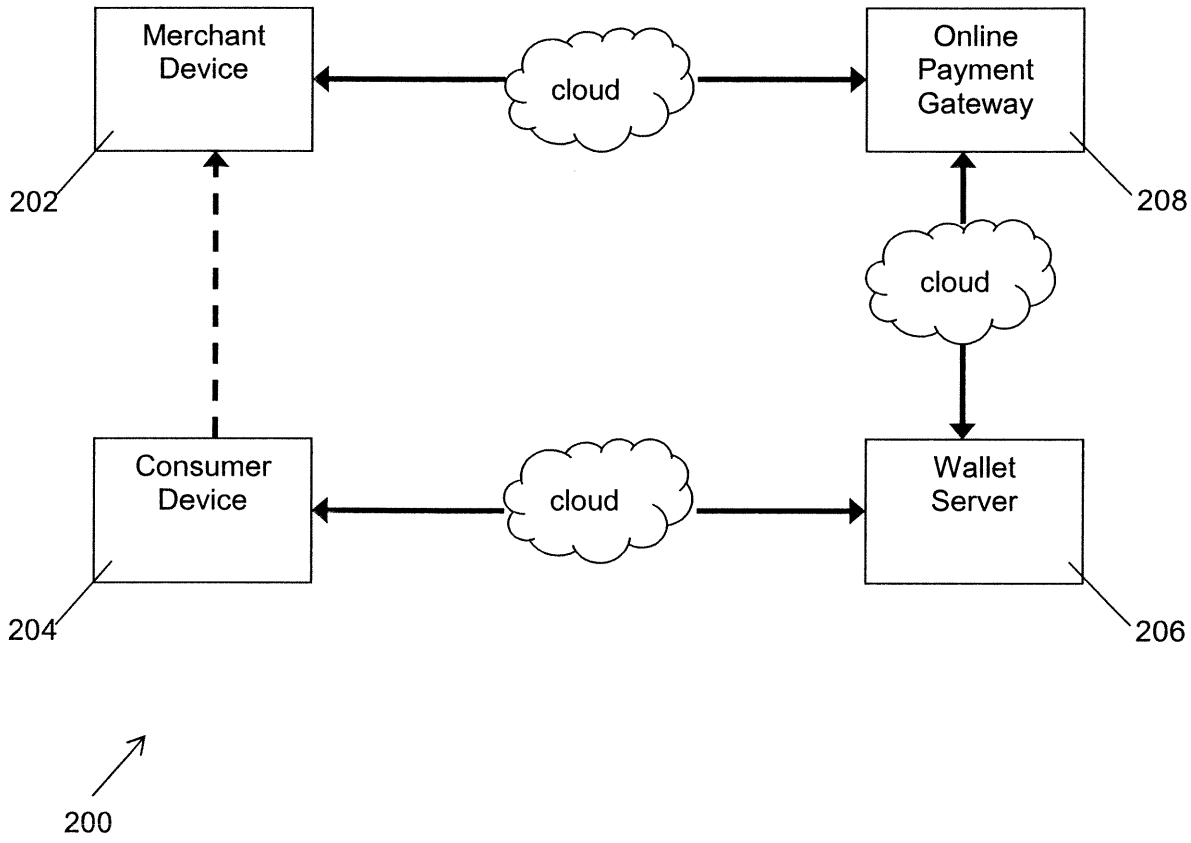

Merchant Device
cloud
Online Payment Gateway
202
208
cloud
Consumer Device
cloud
Wallet Server
204
206
200

Figure 2

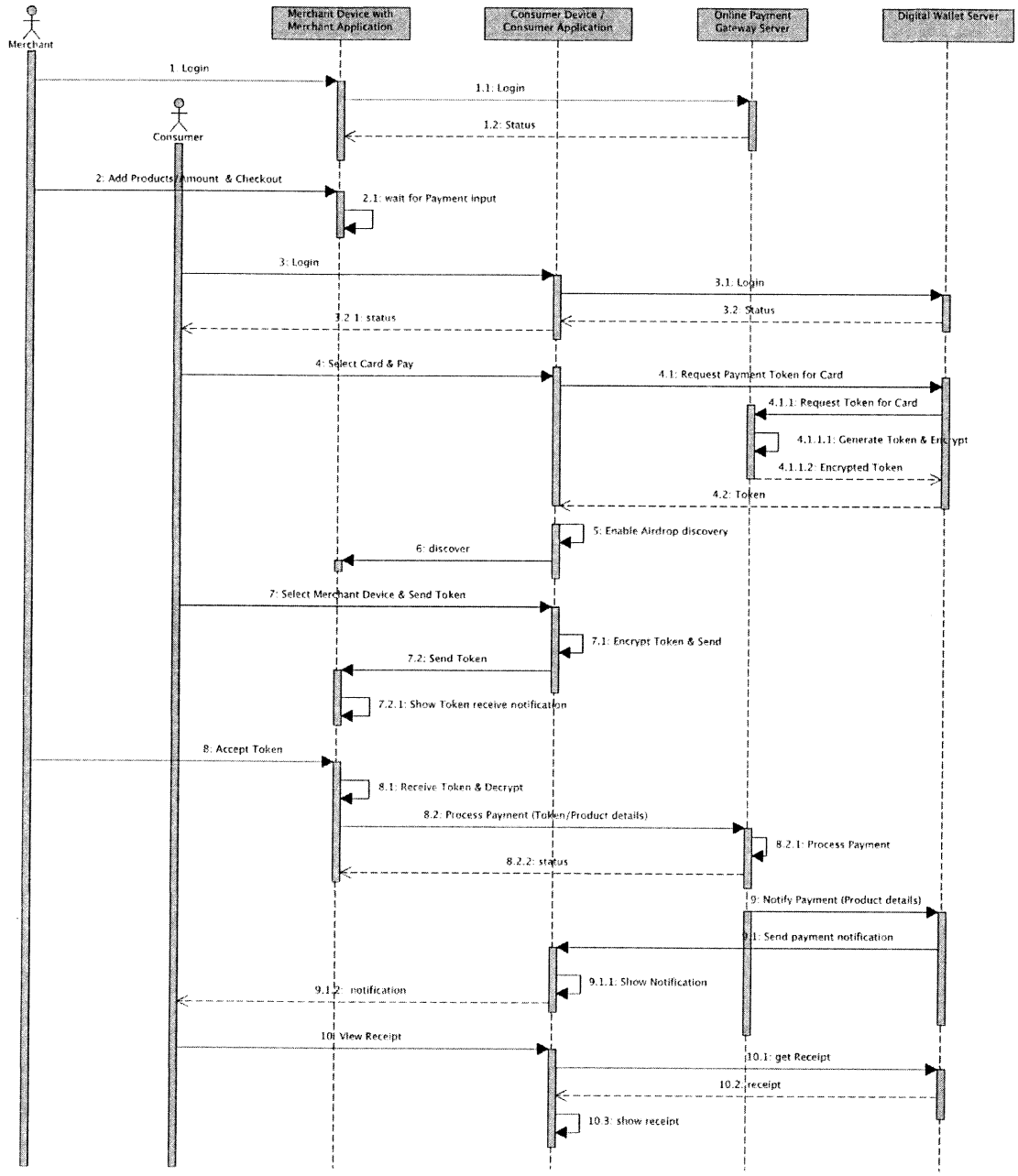

Merchant
Merchant Device with Merchant Application
Consumer Device / Consumer Application
Online Payment Gateway Server
Digital Wallet Server
Consumer
1: Login
1.1: Login
1.2: Status
2: Add Products/Amount & Checkout
2.1: wait for Payment input
3: Login
3.1: Login
3.2: Status
3.2.1: status
4: Select Card & Pay
4.1: Request Payment Token for Card
4.1.1: Request Token for Card
4.1.1.1: Generate Token & Encrypt
4.1.1.2: Encrypted Token
4.2: Token
5: Enable Airdrop discovery
6: discover
7: Select Merchant Device & Send Token
7.1: Encrypt Token & Send
7.2: Send Token
7.2.1: Show Token receive notification
8: Accept Token
8.1: Receive Token & Decrypt
8.2: Process Payment (Token/Product details)
8.2.1: Process Payment
8.2.2: status
9: Notify Payment (Product details)
9.1: Send payment notification
9.1.1: Show Notification
9.1.2: notification
10: View Receipt
10.1: get Receipt
10.2: receipt
10.3: show receipt

Figure 3

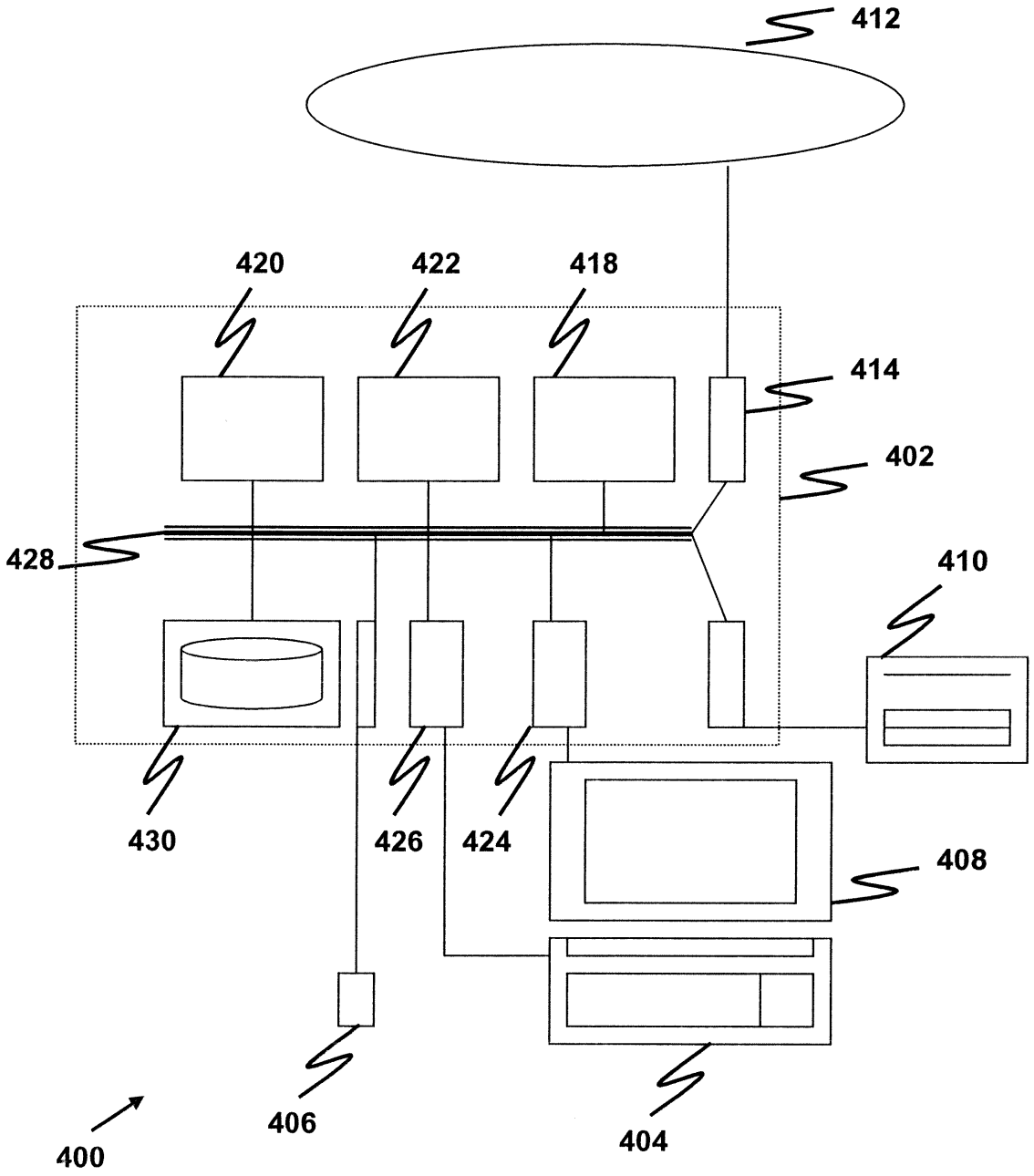


Figure 4