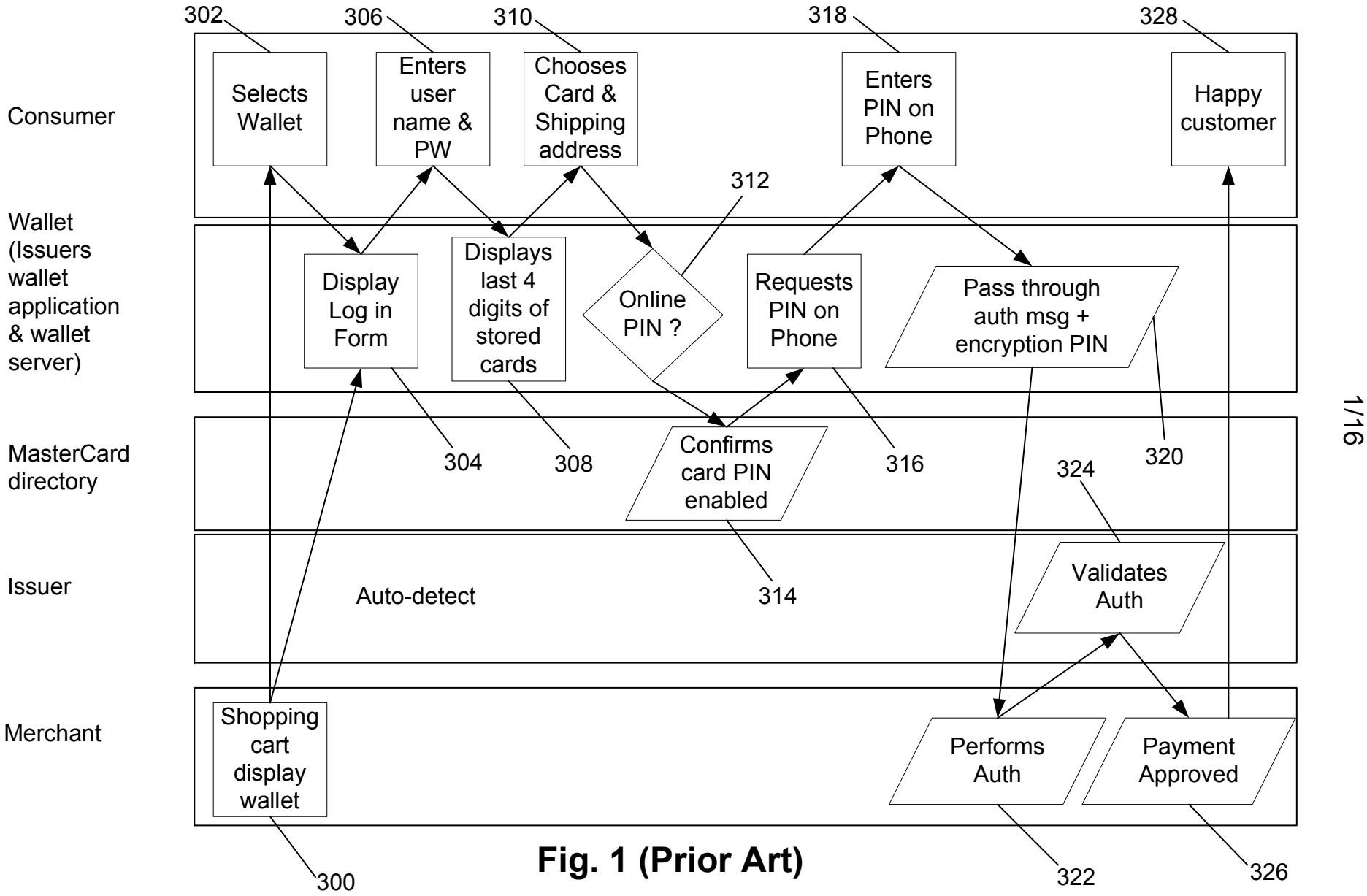
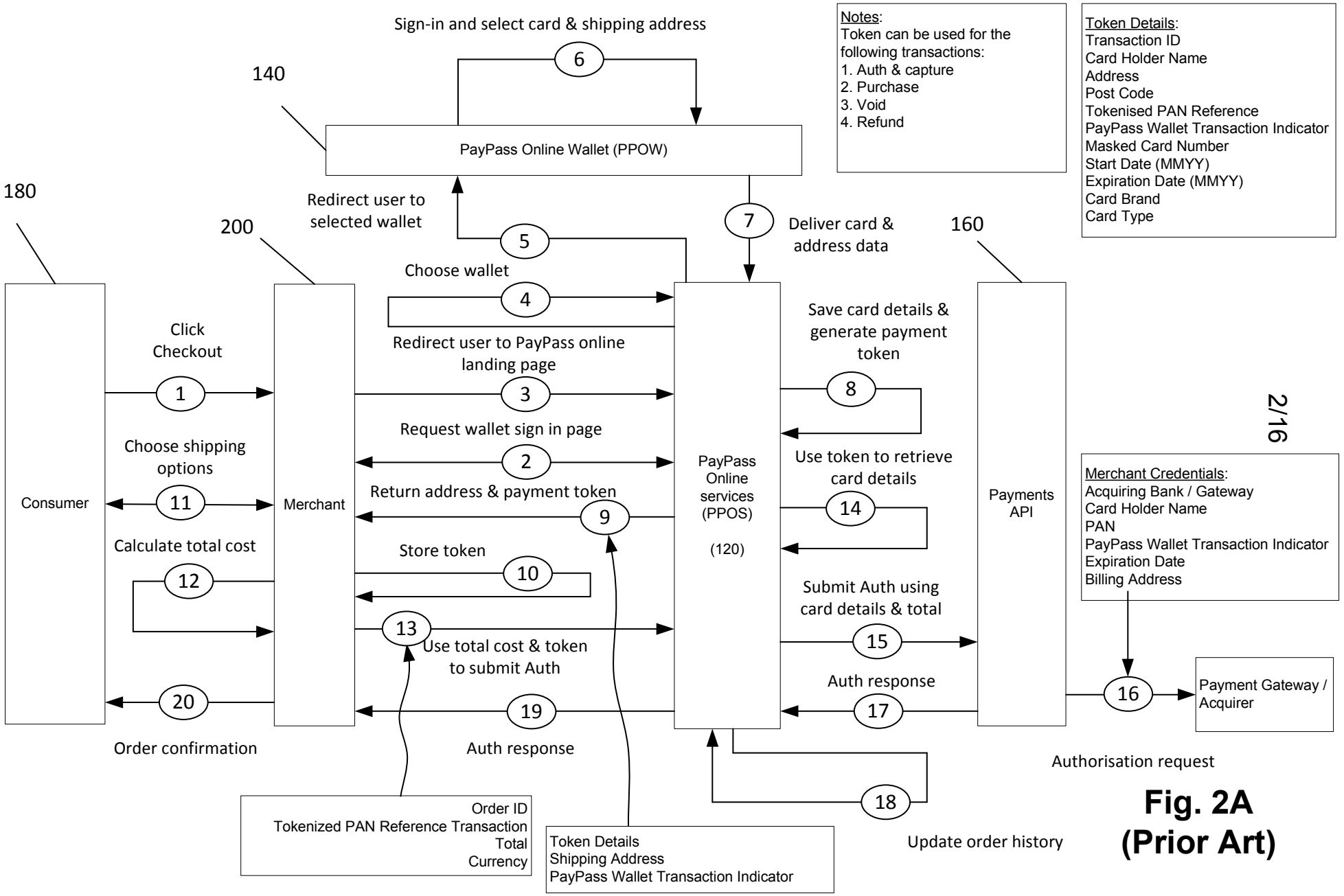


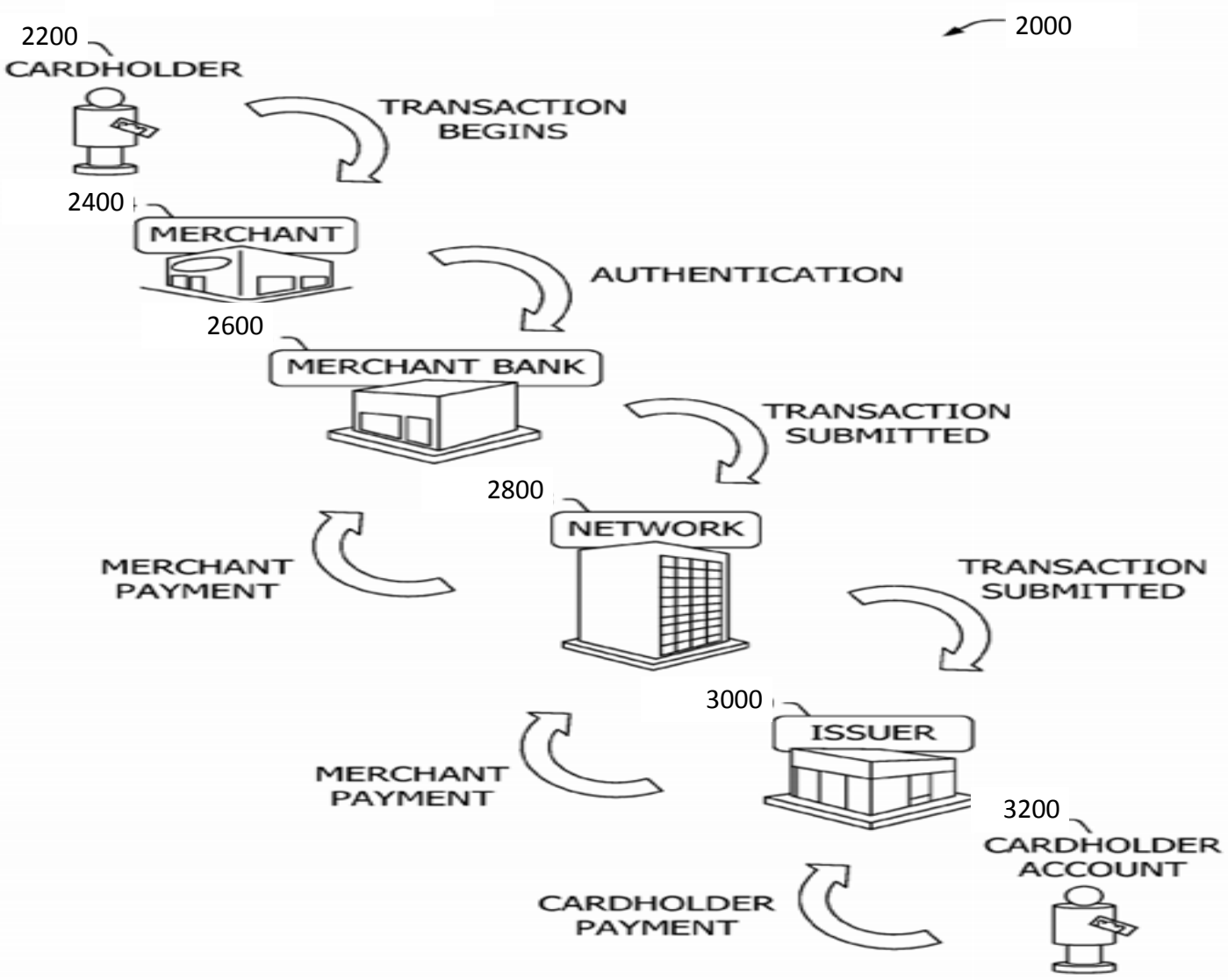
Fig. 1 (Prior Art)



2/16

Fig. 2A (Prior Art)

Fig. 2B (Prior Art)



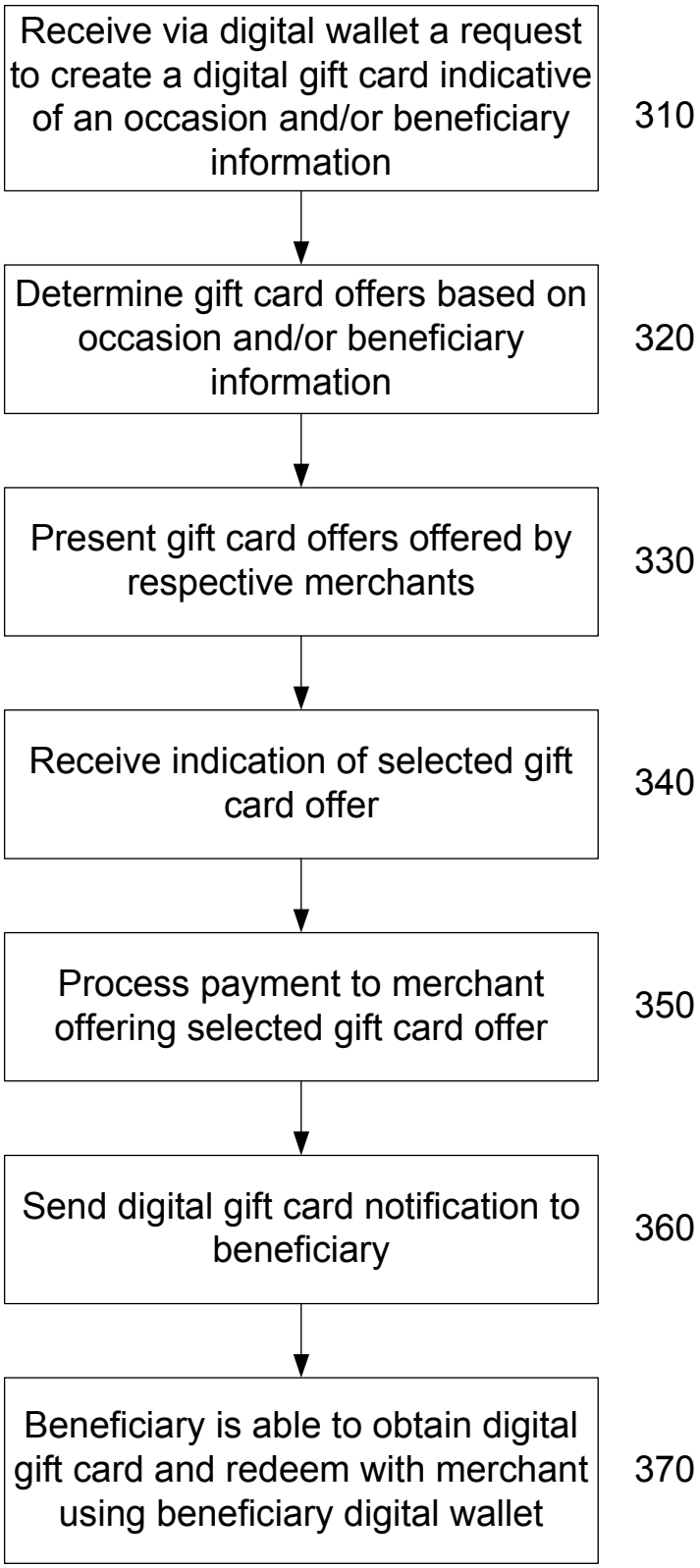

Receive via digital wallet a request to create a digital gift card indicative of an occasion and/or beneficiary information
310
Determine gift card offers based on occasion and/or beneficiary information
320
Present gift card offers offered by respective merchants
330
Receive indication of selected gift card offer
340
Process payment to merchant offering selected gift card offer
350
Send digital gift card notification to beneficiary
360
Beneficiary is able to obtain digital gift card and redeem with merchant using beneficiary digital wallet
370

Fig. 3

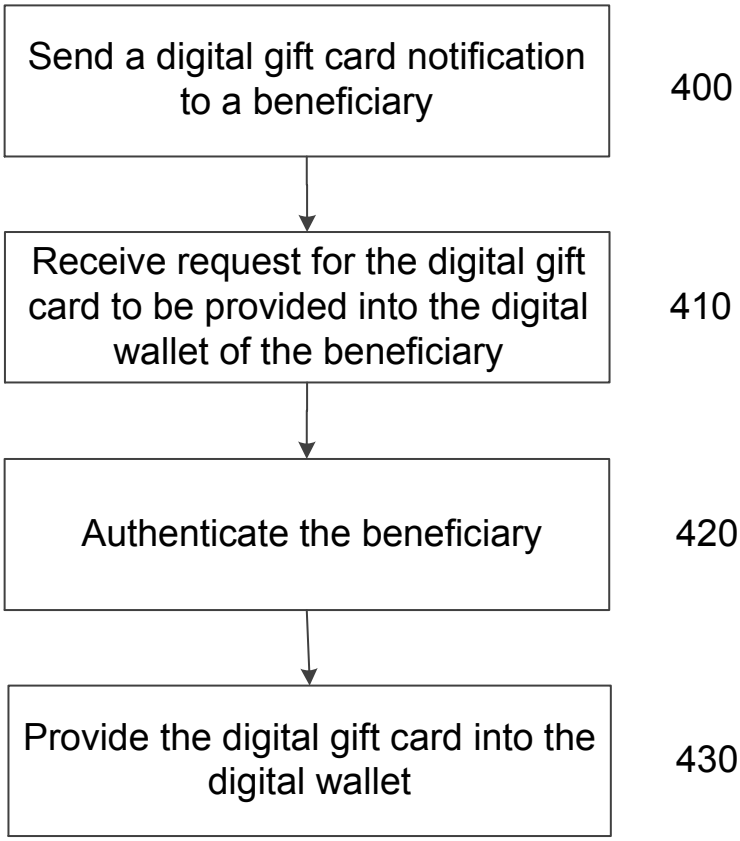

Send a digital gift card notification to a beneficiary
400
Receive request for the digital gift card to be provided into the digital wallet of the beneficiary
410
Authenticate the beneficiary
420
Provide the digital gift card into the digital wallet
430

Fig. 4

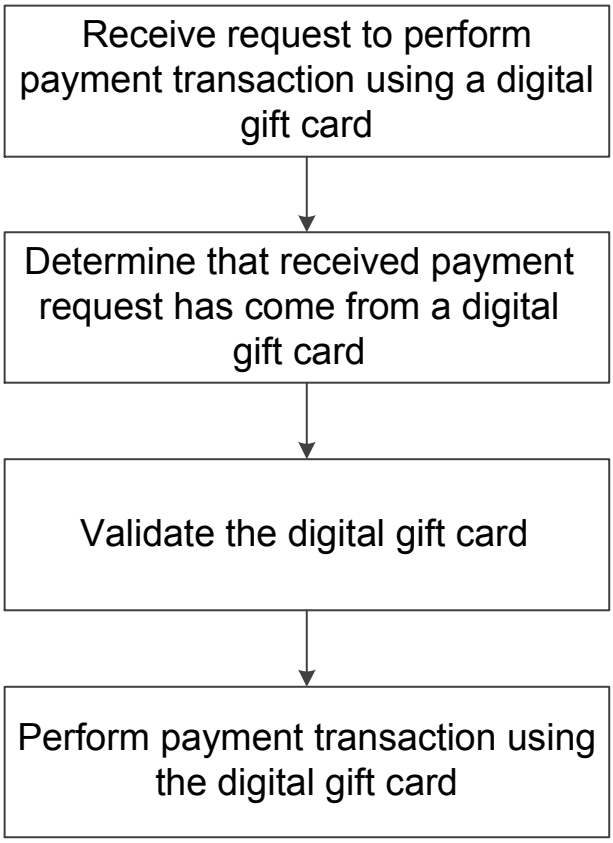

Receive request to perform payment transaction using a digital gift card
500
Determine that received payment request has come from a digital gift card
510
Validate the digital gift card
520
Perform payment transaction using the digital gift card
530

Fig. 5

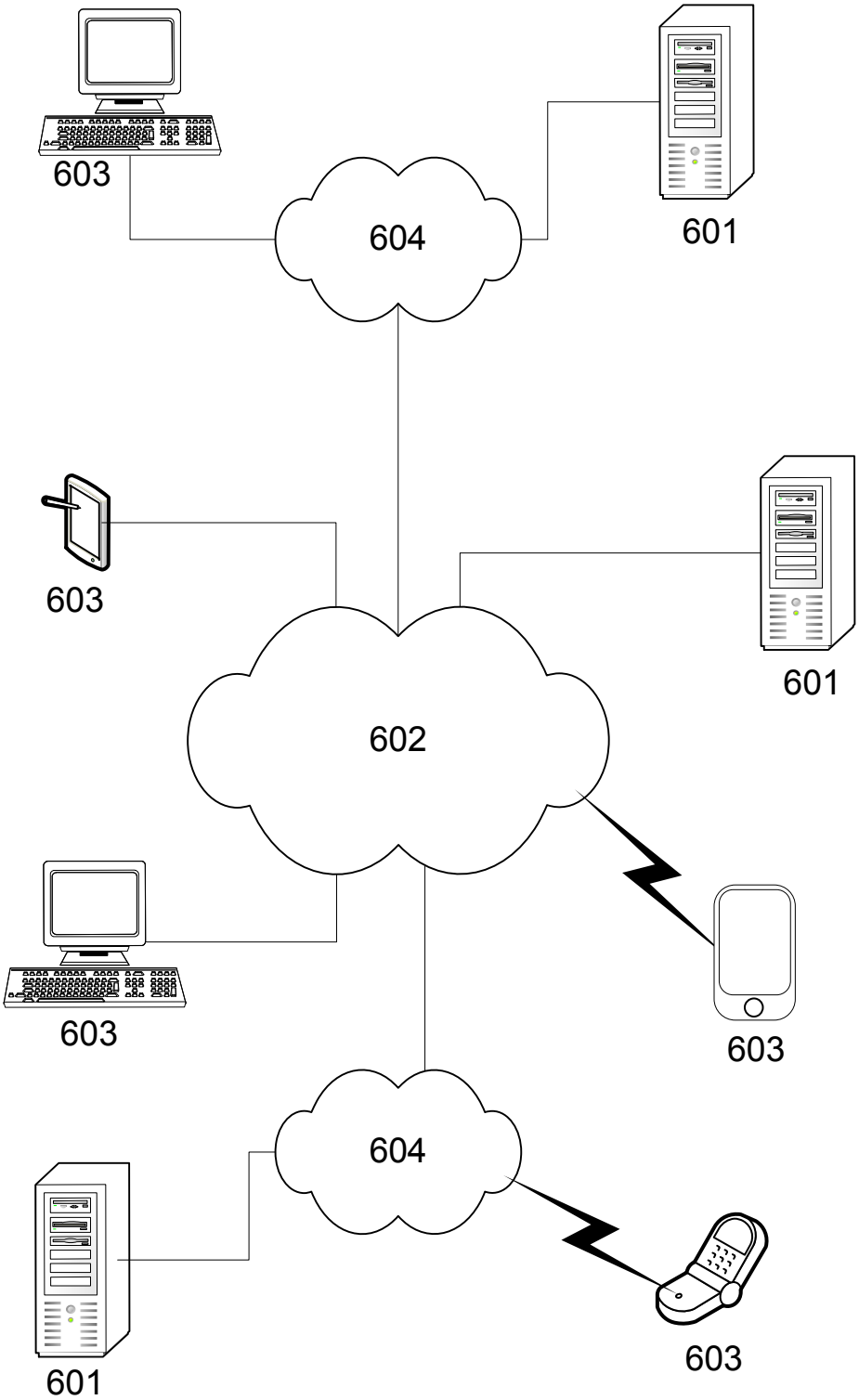


Fig. 6

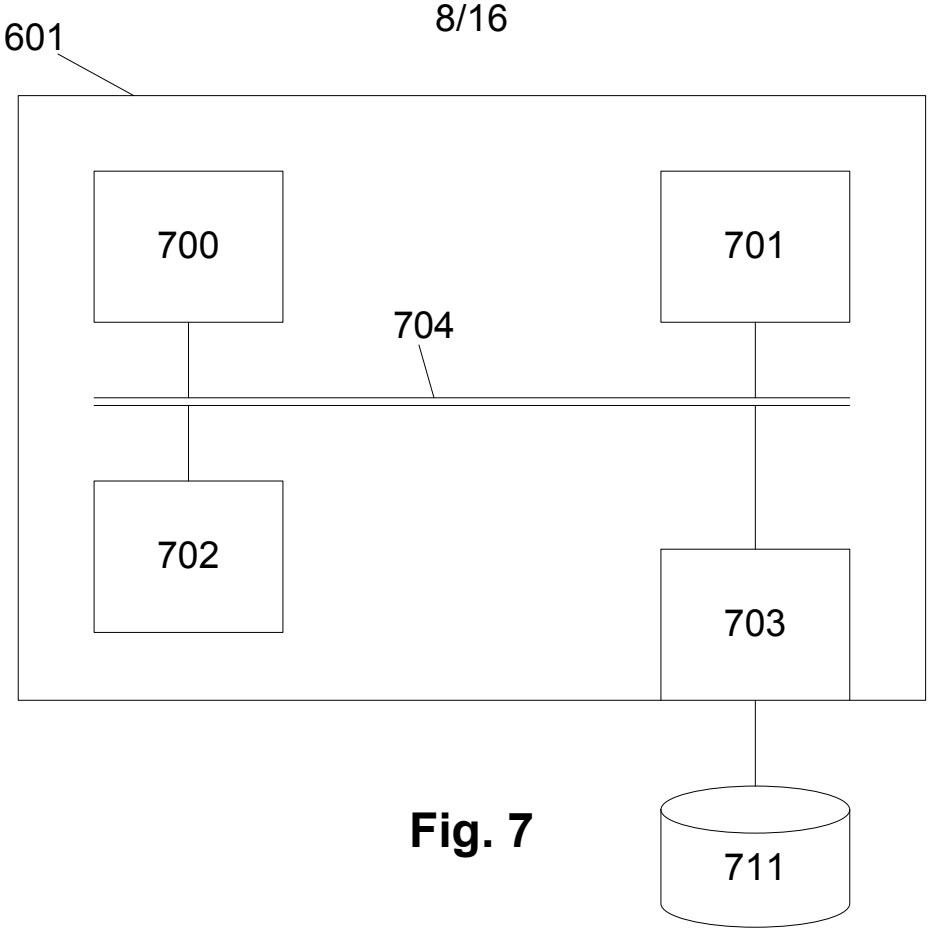


Fig. 7

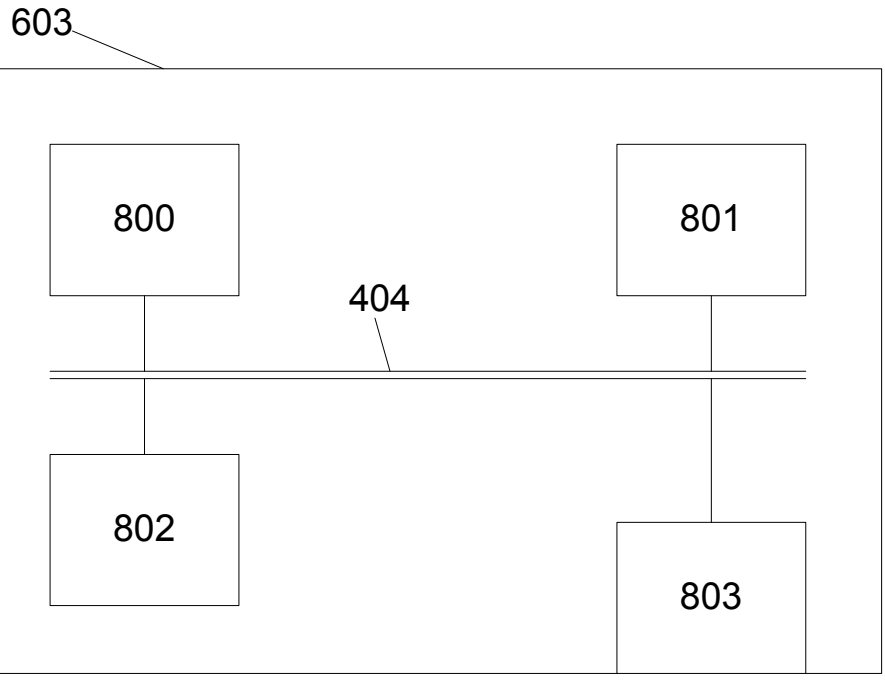


Fig. 8

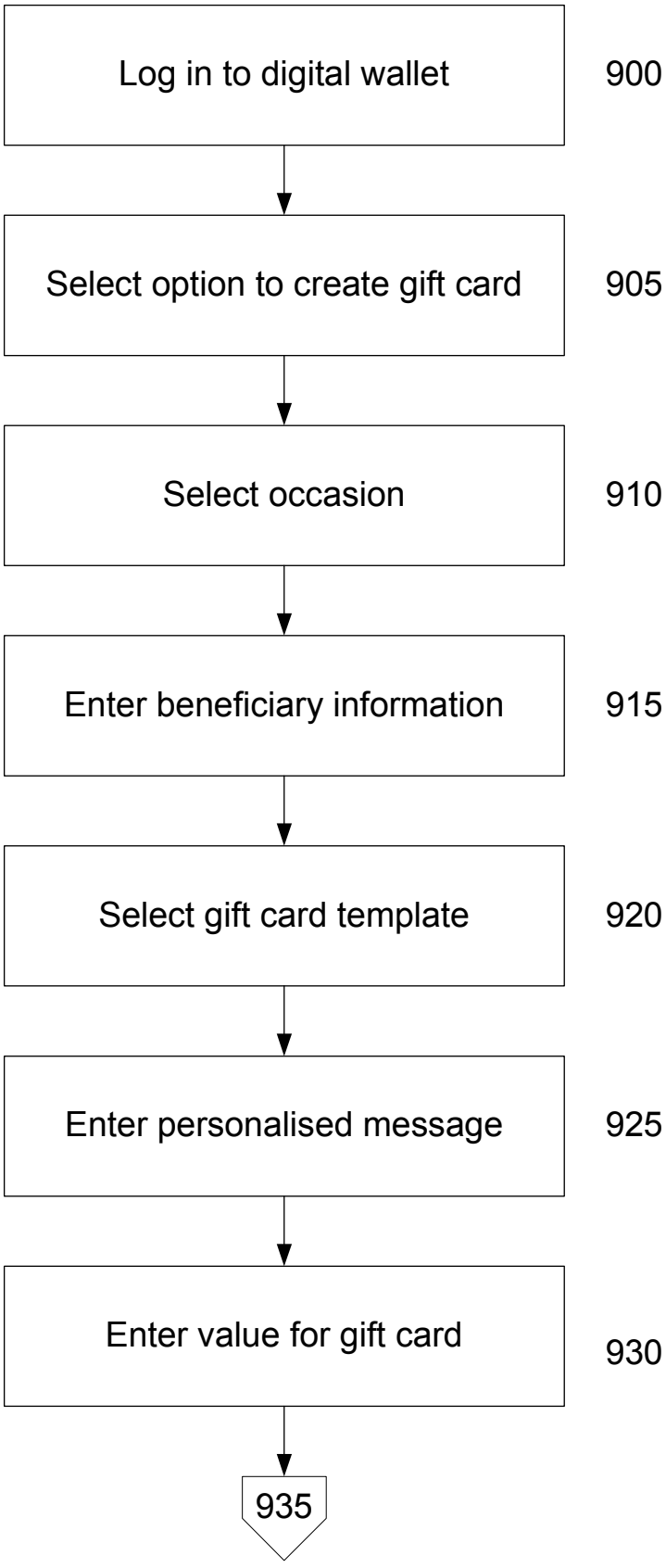

Log in to digital wallet
900
Select option to create gift card
905
Select occasion
910
Enter beneficiary information
915
Select gift card template
920
Enter personalised message
925
Enter value for gift card
930
935

Fig. 9A

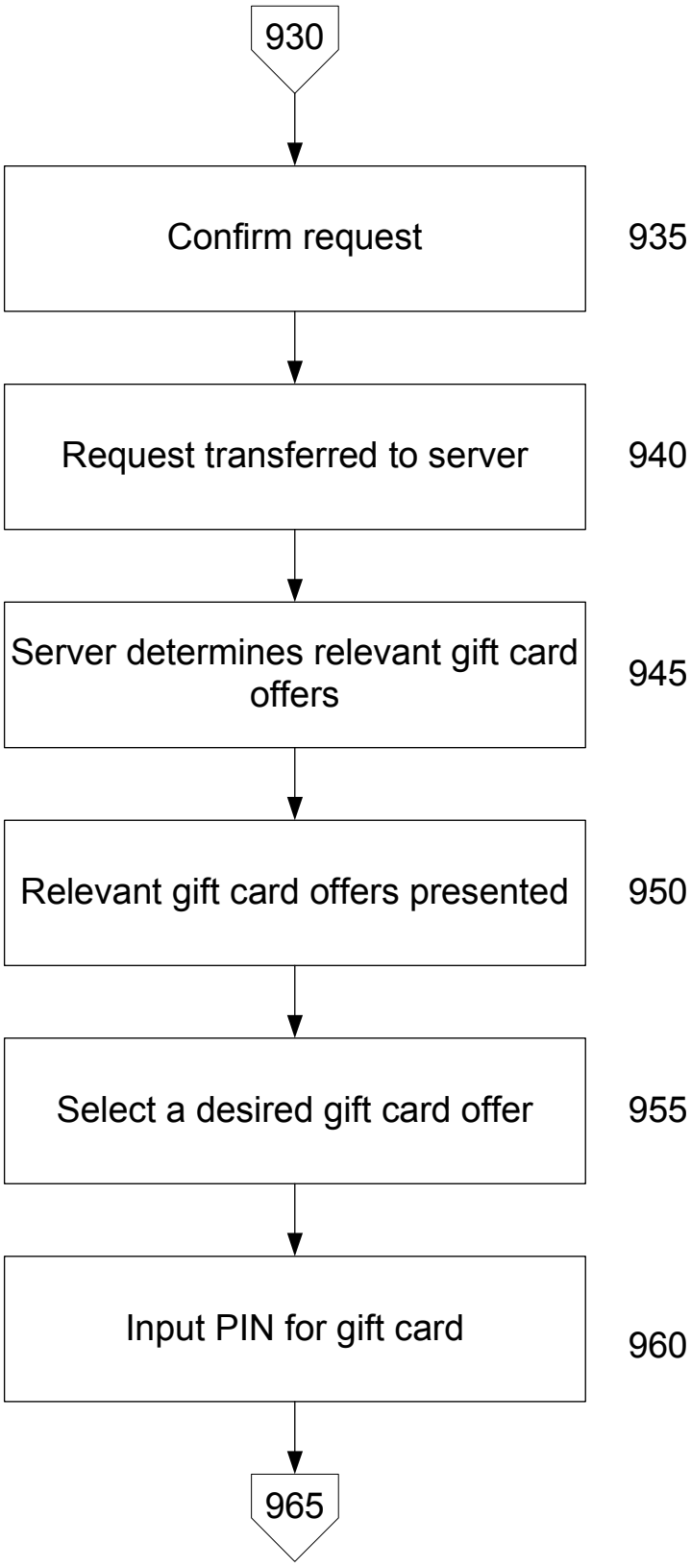

930
Confirm request
935
Request transferred to server
940
Server determines relevant gift card offers
945
Relevant gift card offers presented
950
Select a desired gift card offer
955
Input PIN for gift card
960
965

Fig. 9B

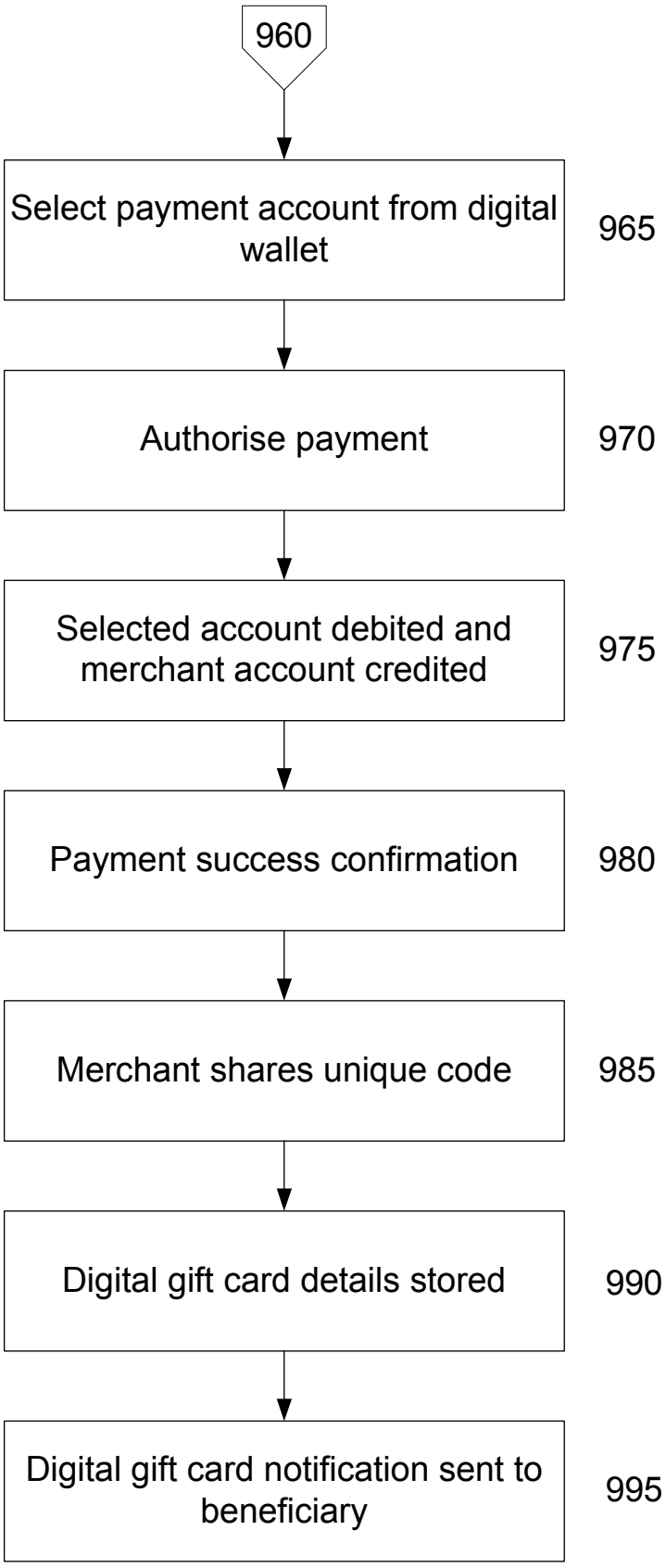

960
Select payment account from digital wallet
965
Authorise payment
970
Selected account debited and merchant account credited
975
Payment success confirmation
980
Merchant shares unique code
985
Digital gift card details stored
990
Digital gift card notification sent to beneficiary
995

Fig. 9C

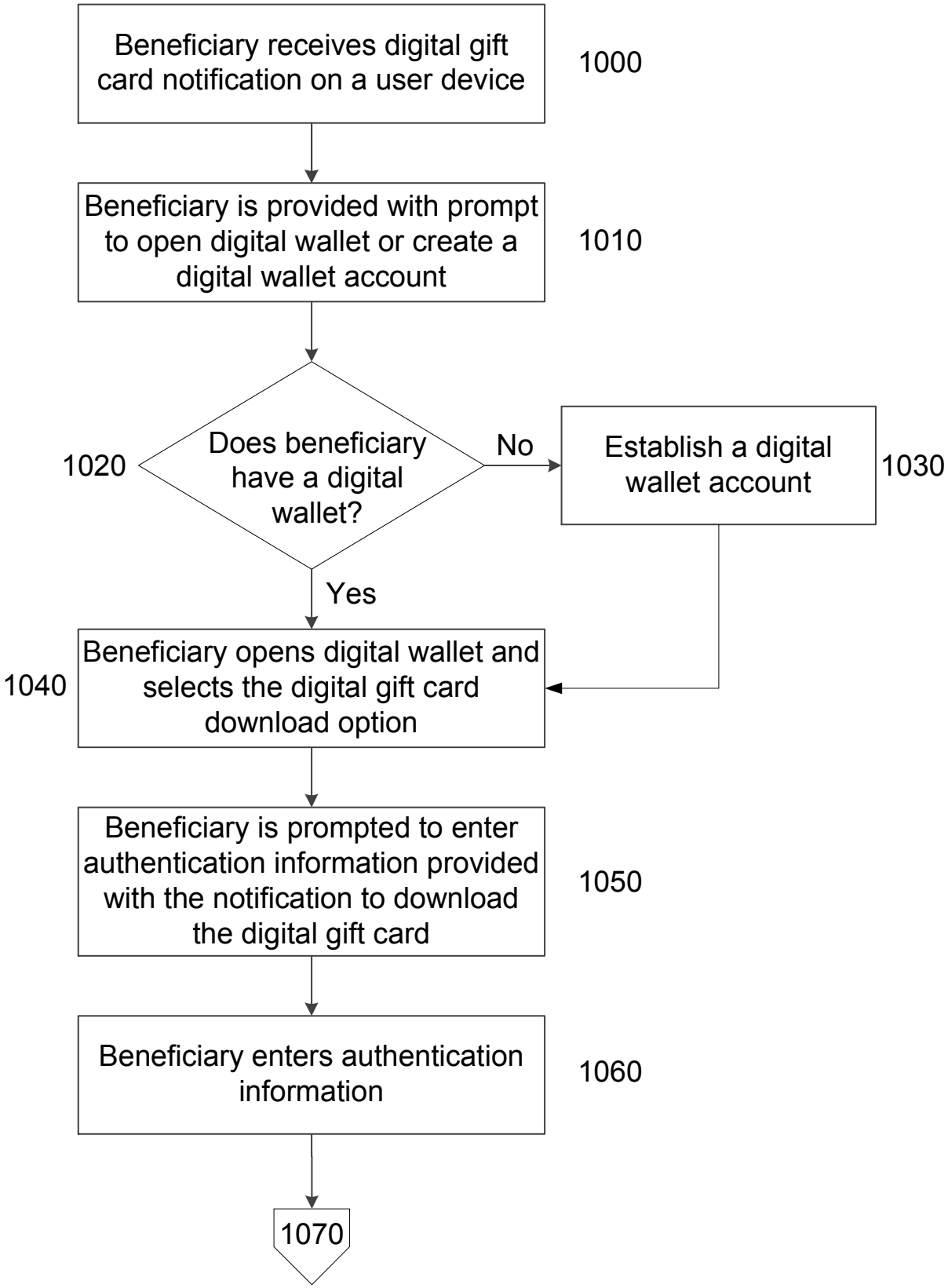

Beneficiary receives digital gift card notification on a user device
1000
Beneficiary is provided with prompt to open digital wallet or create a digital wallet account
1010
1020
Does beneficiary have a digital wallet?
No
Establish a digital wallet account
1030
Yes
1040
Beneficiary opens digital wallet and selects the digital gift card download option
Beneficiary is prompted to enter authentication information provided with the notification to download the digital gift card
1050
Beneficiary enters authentication information
1060
1070

Fig. 10A

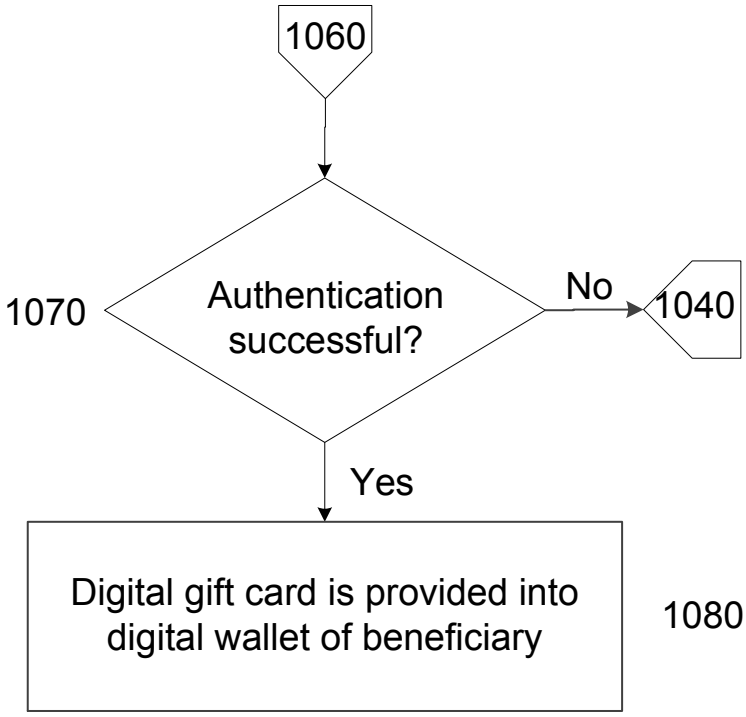

1060
1070
Authentication successful?
No
1040
Yes
Digital gift card is provided into digital wallet of beneficiary
1080

Fig. 10B

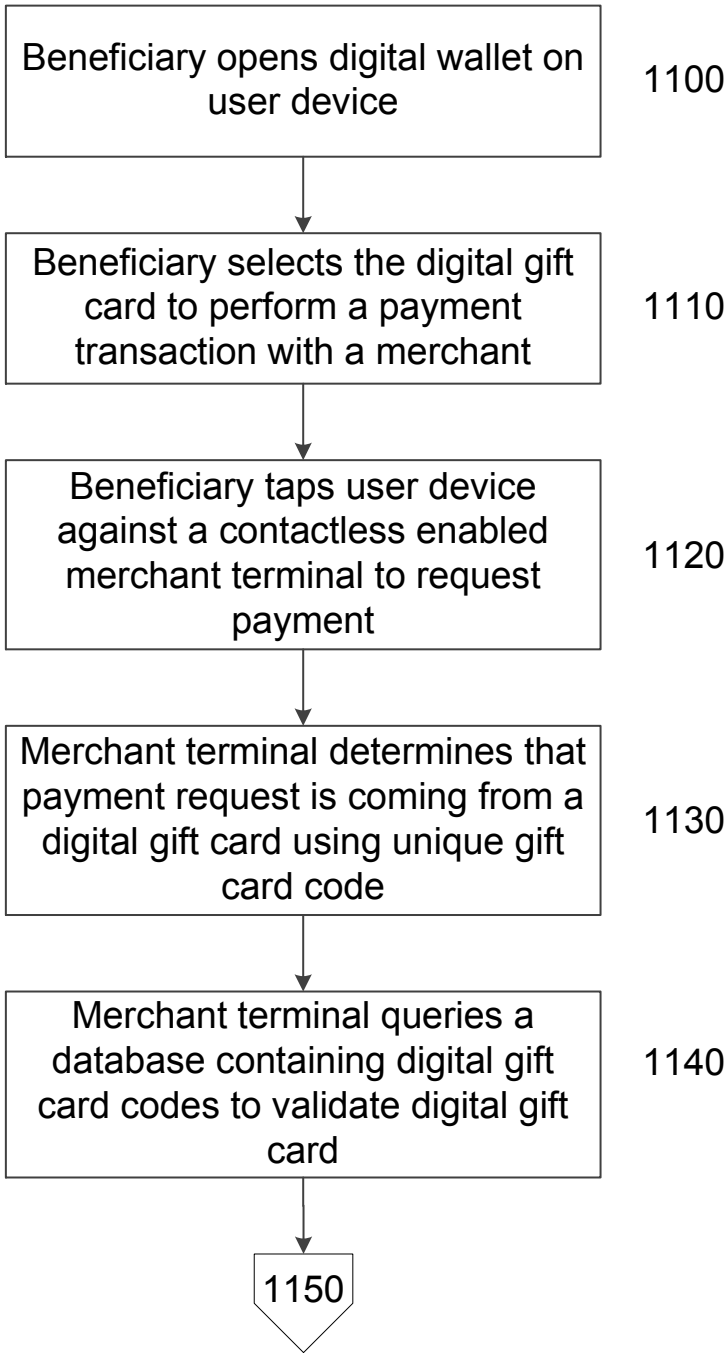

Beneficiary opens digital wallet on user device
1100
Beneficiary selects the digital gift card to perform a payment transaction with a merchant
1110
Beneficiary taps user device against a contactless enabled merchant terminal to request payment
1120
Merchant terminal determines that payment request is coming from a digital gift card using unique gift card code
1130
Merchant terminal queries a database containing digital gift card codes to validate digital gift card
1140
1150

Fig. 11A

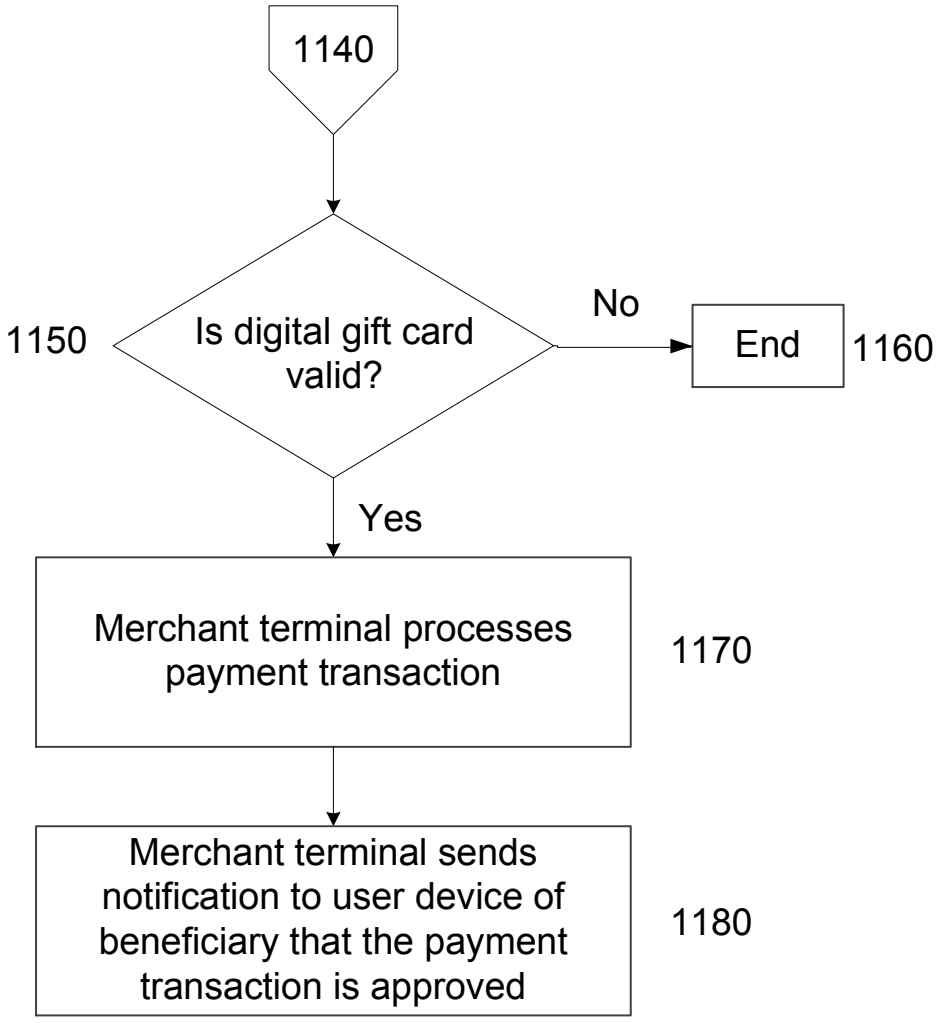

1140
1150
Is digital gift card valid?
No
End
1160
Yes
Merchant terminal processes payment transaction
1170
Merchant terminal sends notification to user device of beneficiary that the payment transaction is approved
1180

Fig. 11B


1200
1210
1211
1212
MasterPass
Hello, Jane
Cards
Shipping Addresses
Profile
Preferences
Create Gift Card
Download Gift Card

Fig. 12