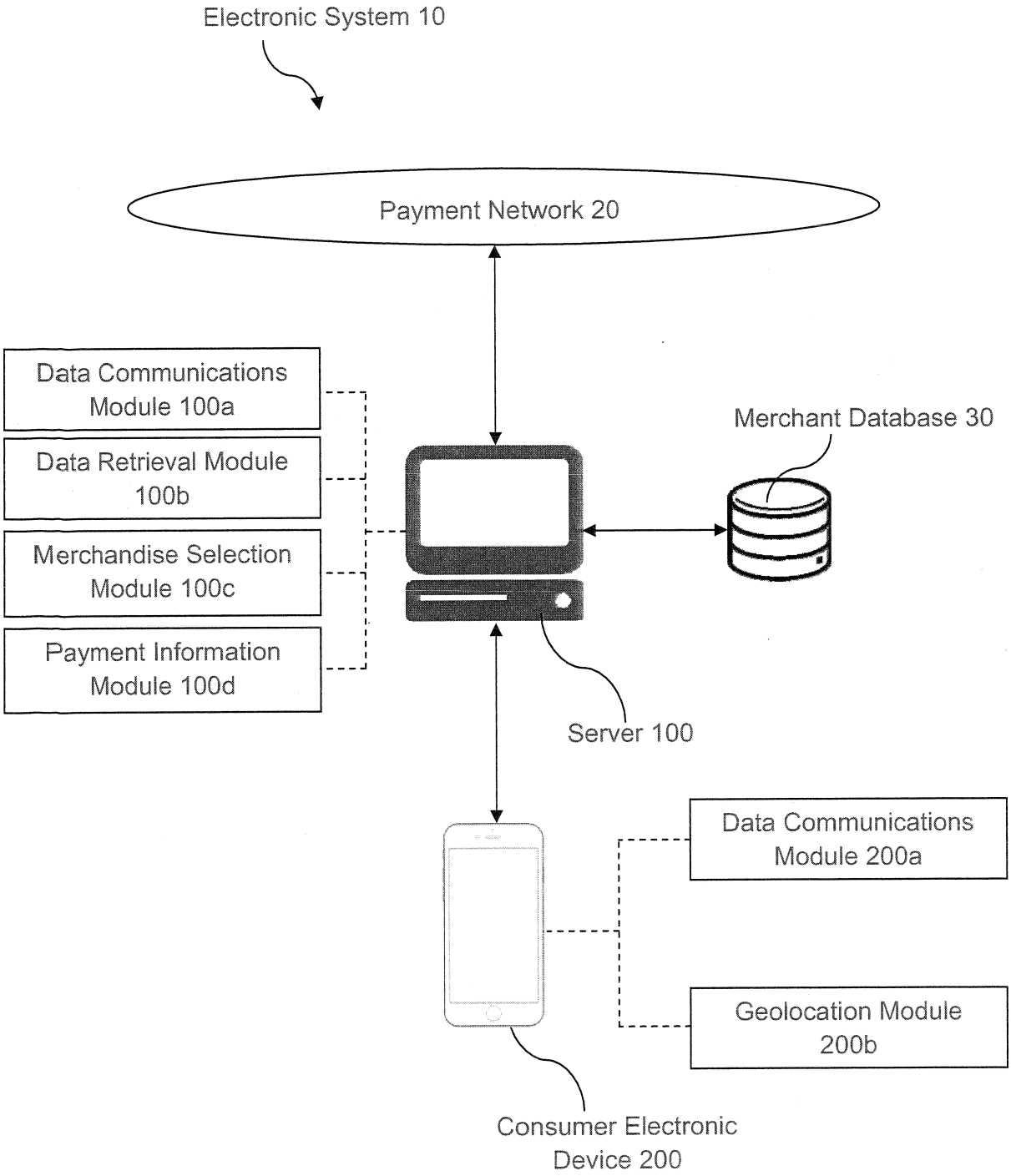
Electronic System 10
Payment Network 20
Data Communications Module 100a
Data Retrieval Module 100b
Merchandise Selection Module 100c
Payment Information Module 100d
Merchant Database 30
Server 100
Data Communications Module 200a
Geolocation Module 200b
Consumer Electronic Device 200

FIG. 1

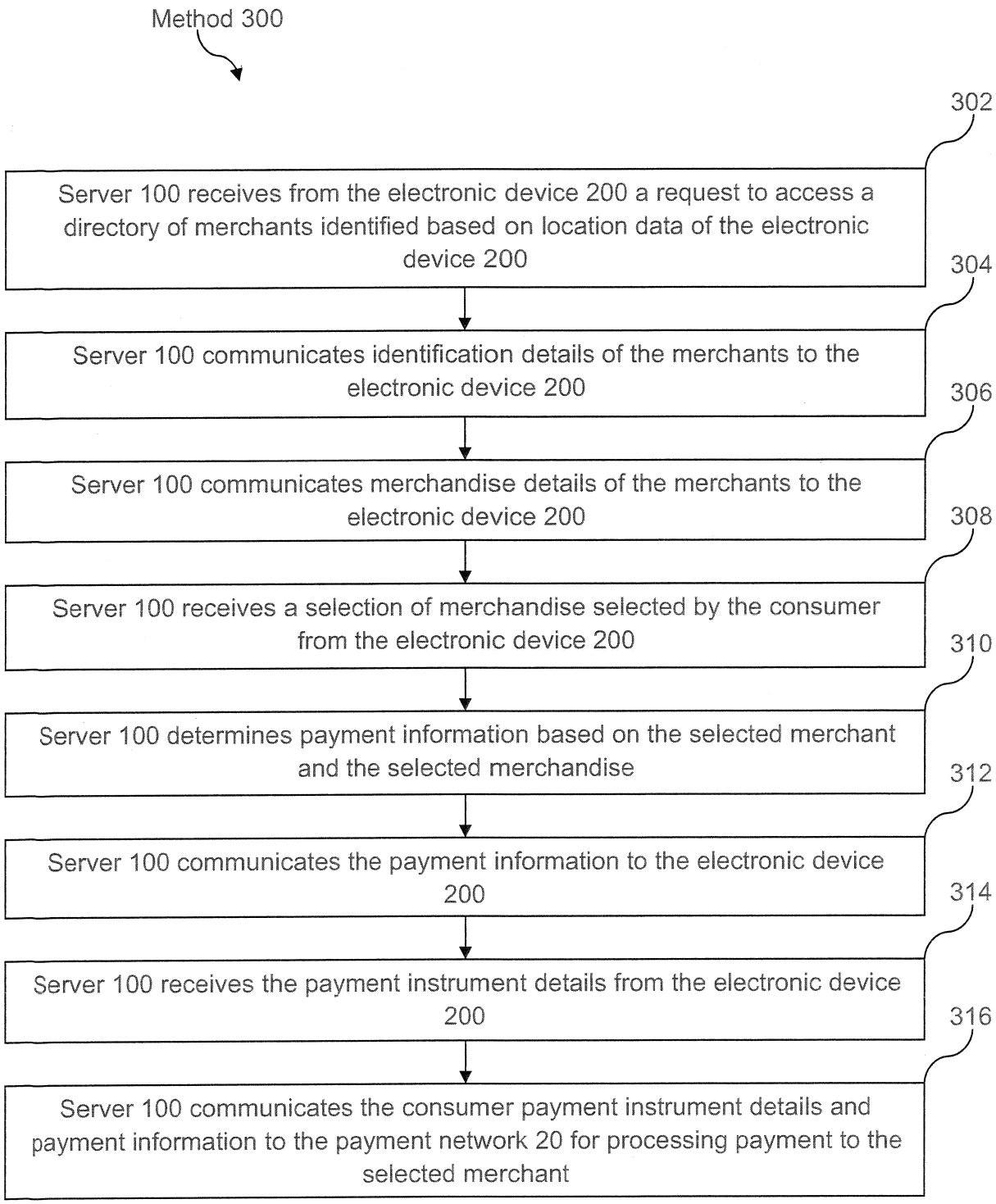
Method 300
302
Server 100 receives from the electronic device 200 a request to access a directory of merchants identified based on location data of the electronic device 200
304
Server 100 communicates identification details of the merchants to the electronic device 200
306
Server 100 communicates merchandise details of the merchants to the electronic device 200
308
Server 100 receives a selection of merchandise selected by the consumer from the electronic device 200
310
Server 100 determines payment information based on the selected merchant and the selected merchandise
312
Server 100 communicates the payment information to the electronic device 200
314
Server 100 receives the payment instrument details from the electronic device 200
316
Server 100 communicates the consumer payment instrument details and payment information to the payment network 20 for processing payment to the selected merchant

FIG. 2

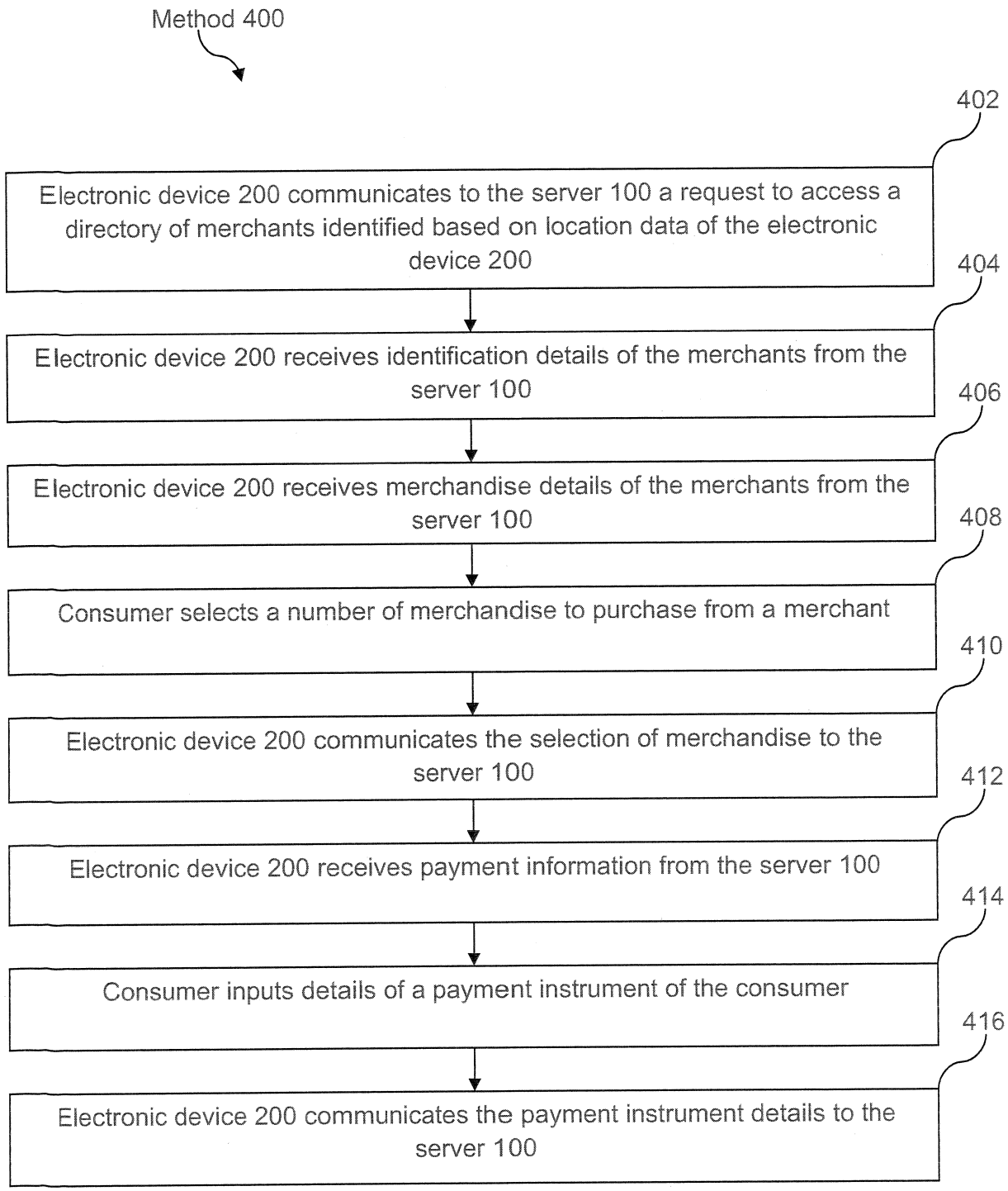
Method 400
402
Electronic device 200 communicates to the server 100 a request to access a directory of merchants identified based on location data of the electronic device 200
404
Electronic device 200 receives identification details of the merchants from the server 100
406
Electronic device 200 receives merchandise details of the merchants from the server 100
408
Consumer selects a number of merchandise to purchase from a merchant
410
Electronic device 200 communicates the selection of merchandise to the server 100
412
Electronic device 200 receives payment information from the server 100
414
Consumer inputs details of a payment instrument of the consumer
416
Electronic device 200 communicates the payment instrument details to the server 100

FIG. 3

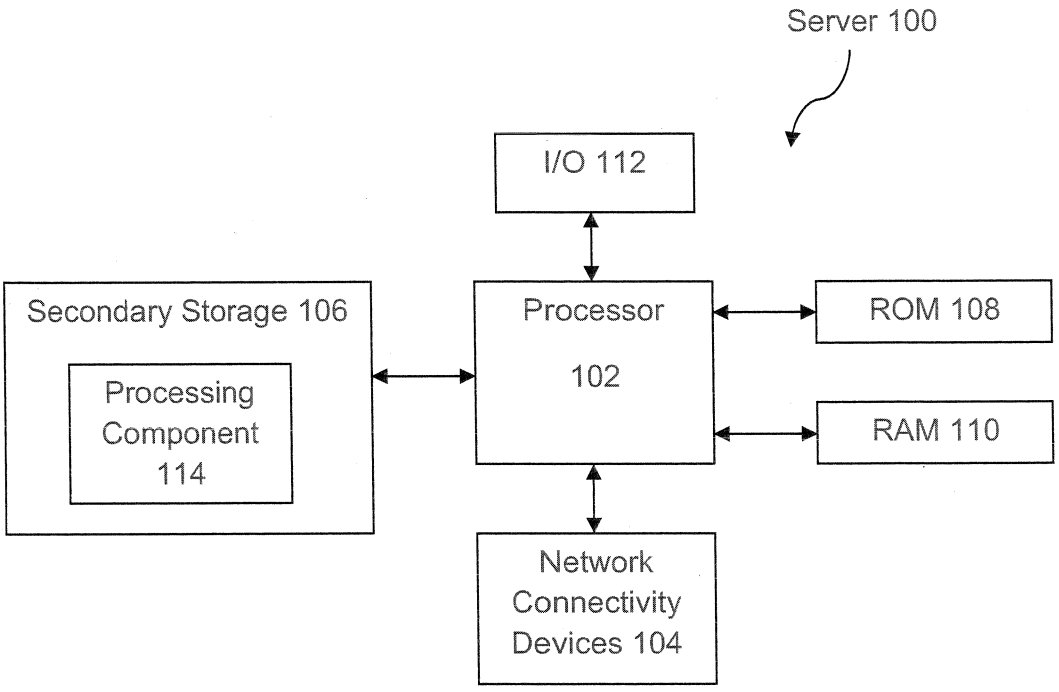
Server 100
I/O 112
Secondary Storage 106
Processing Component 114
Processor 102
ROM 108
RAM 110
Network Connectivity Devices 104

FIG. 4