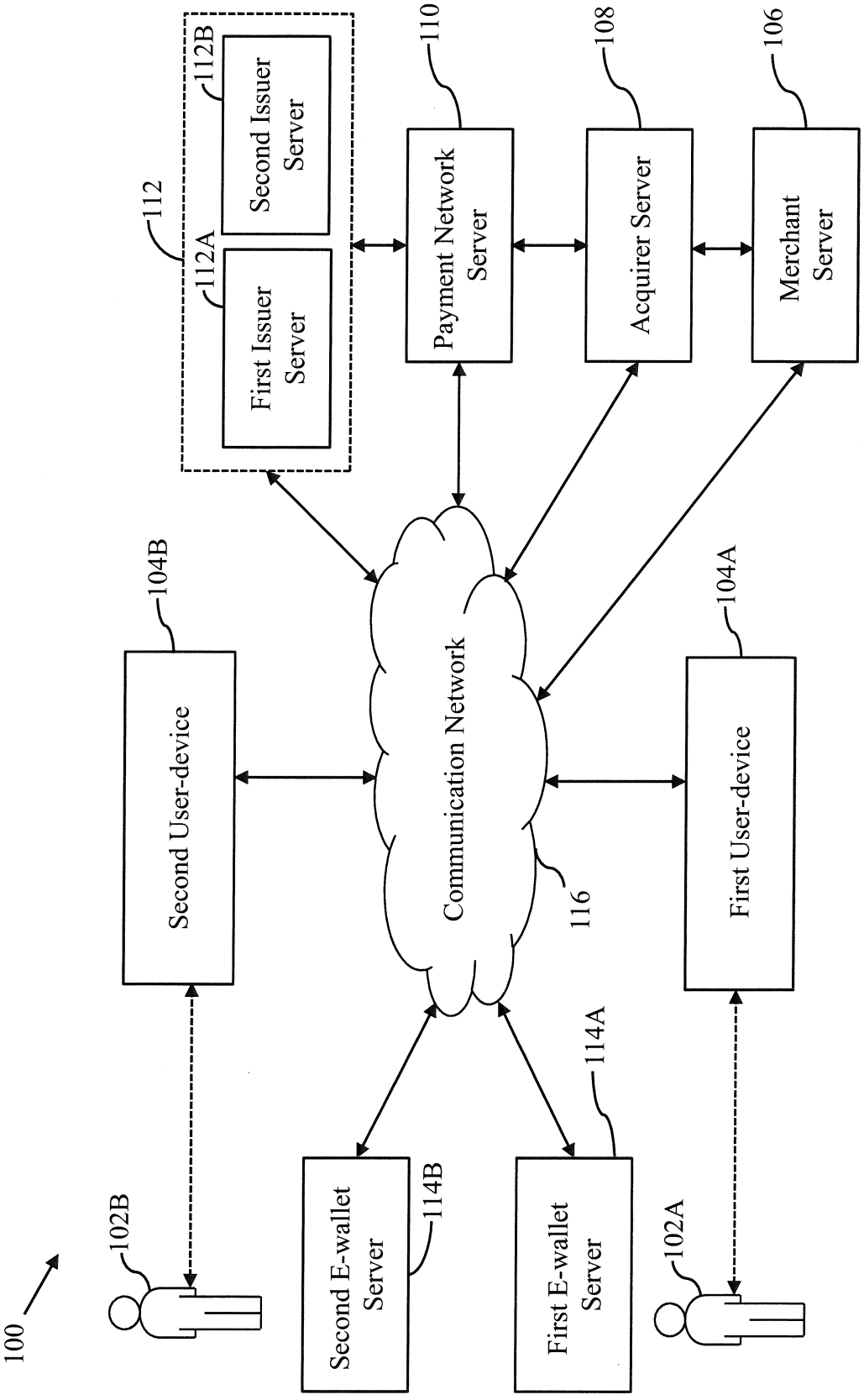

100
102B
102A
Second User-device
First User-device
104B
104A
Second E-wallet Server
First E-wallet Server
114B
114A
Communication Network
116
112
112A
First Issuer Server
112B
Second Issuer Server
Payment Network Server
110
Acquirer Server
108
Merchant Server
106

FIG. 1

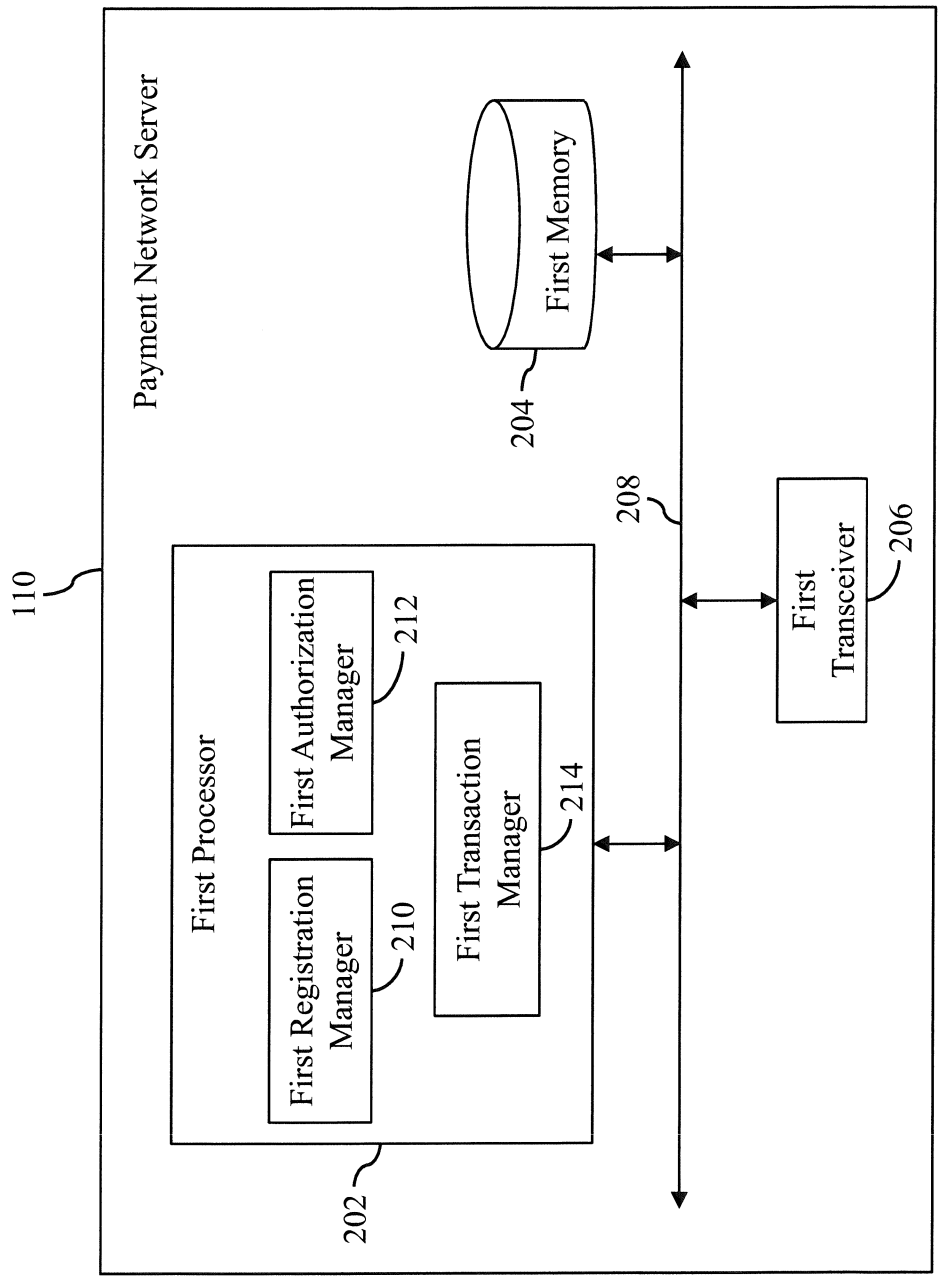

110
Payment Network Server
First Processor
First Registration Manager
210
First Authorization Manager
212
First Transaction Manager
214
202
First Memory
204
208
First Transceiver
206

FIG. 2

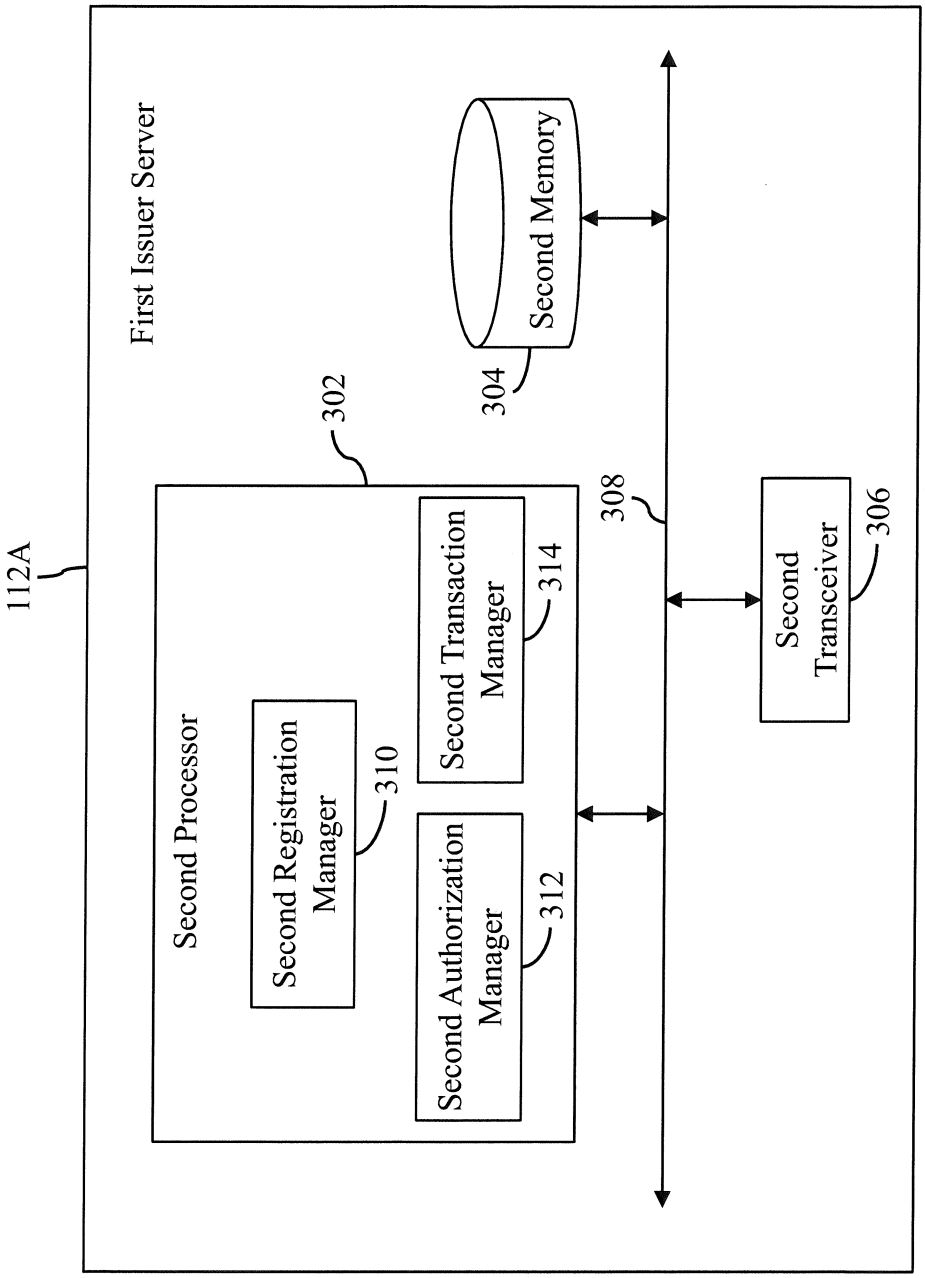

112A
First Issuer Server
Second Processor
302
Second Registration Manager
310
Second Authorization Manager
312
Second Transaction Manager
314
Second Memory
304
308
Second Transceiver
306

FIG. 3

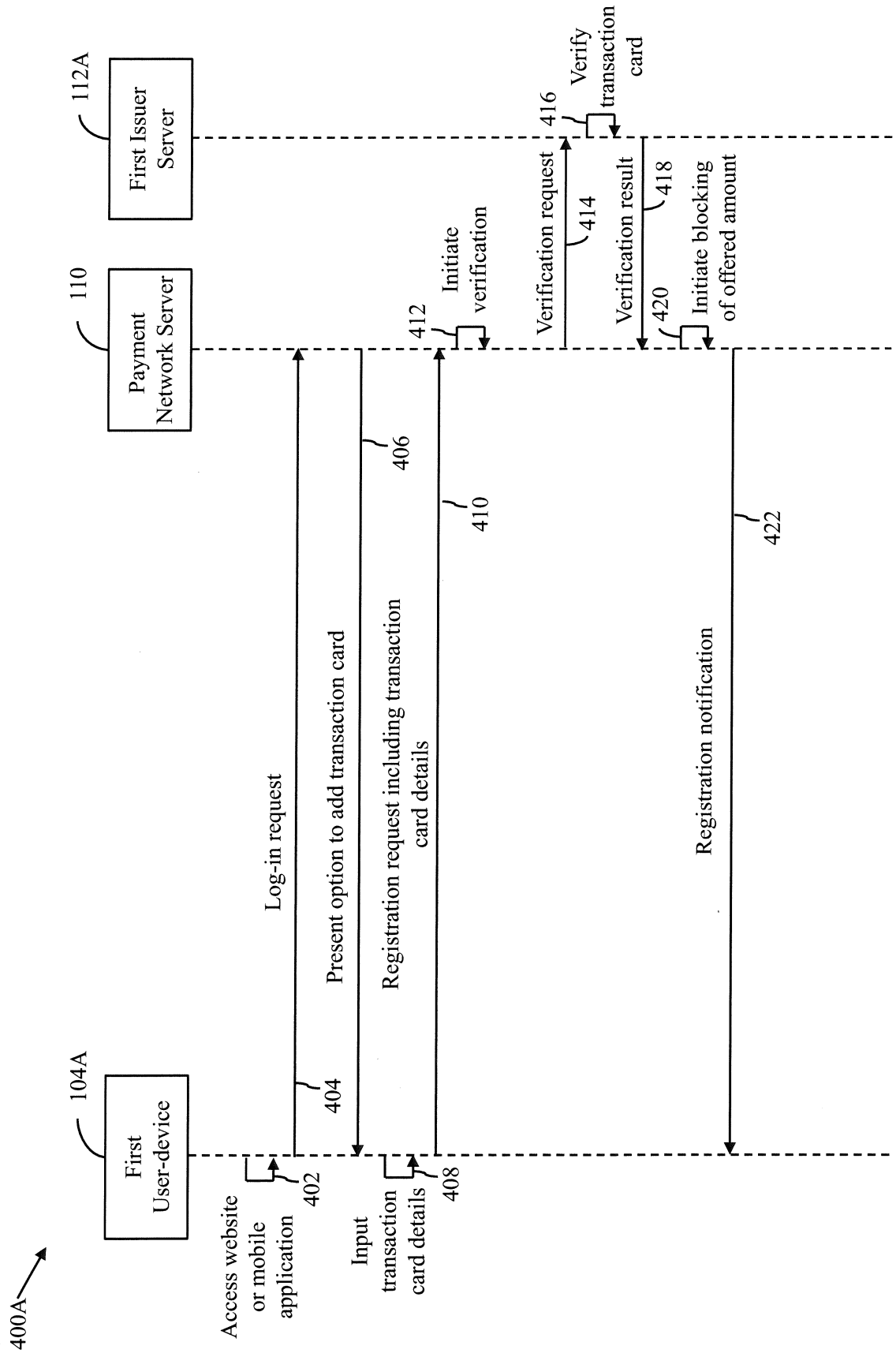

400A
First User-device
104A
Payment Network Server
110
First Issuer Server
112A
Access website or mobile application
402
Log-in request
404
Present option to add transaction card
406
Input transaction card details
408
Registration request including transaction card details
410
Initiate verification
412
Verification request
414
Verify transaction card
416
Verification result
418
Initiate blocking of offered amount
420
Registration notification
422

FIG. 4A

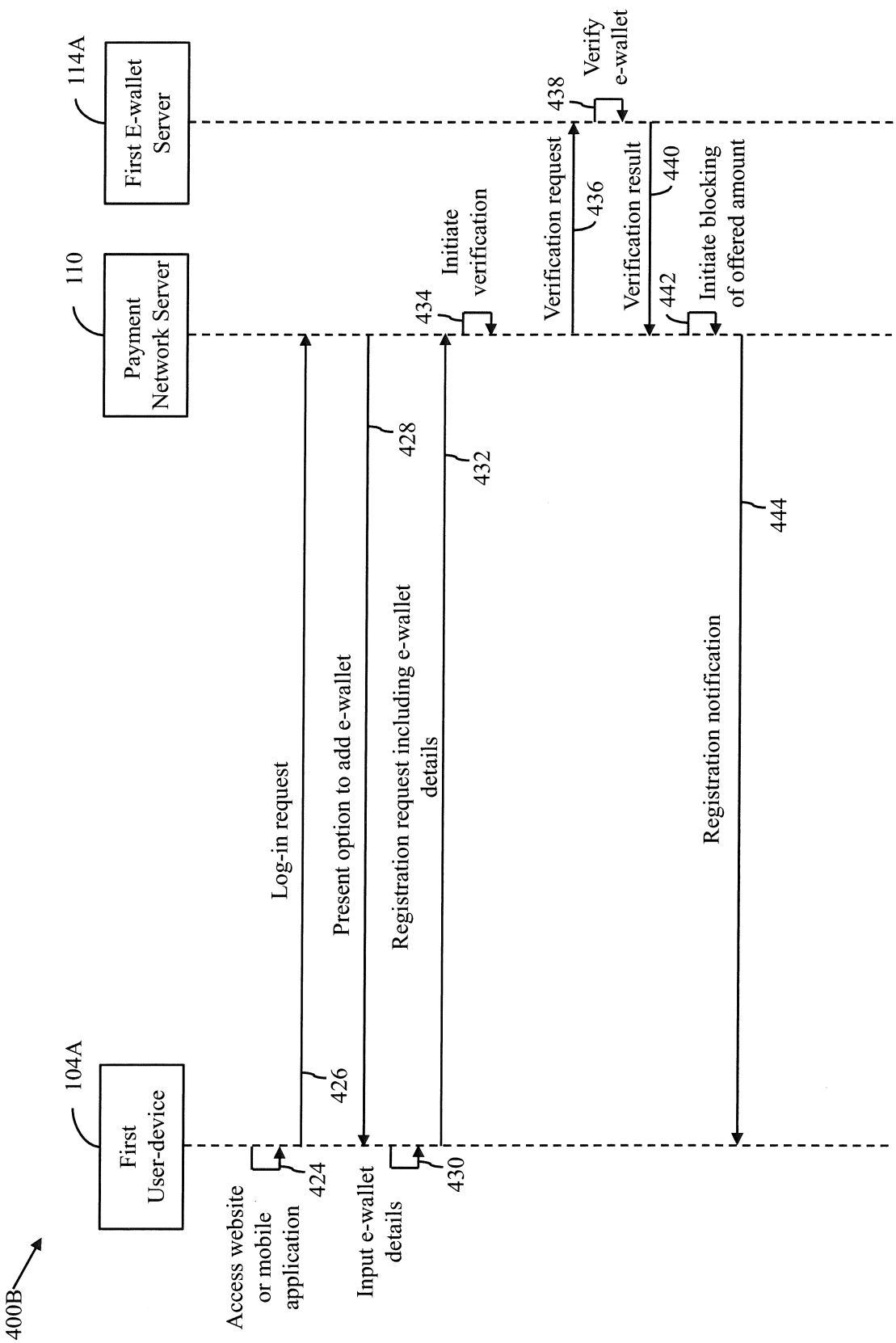

400B
First User-device
104A
First E-wallet Server
114A
Payment Network Server
110
Access website or mobile application
424
Log-in request
426
Present option to add e-wallet
428
Input e-wallet details
430
Registration request including e-wallet details
432
Initiate verification
434
Verification request
436
Verify e-wallet
438
Verification result
440
Initiate blocking of offered amount
442
Registration notification
444

FIG. 4B

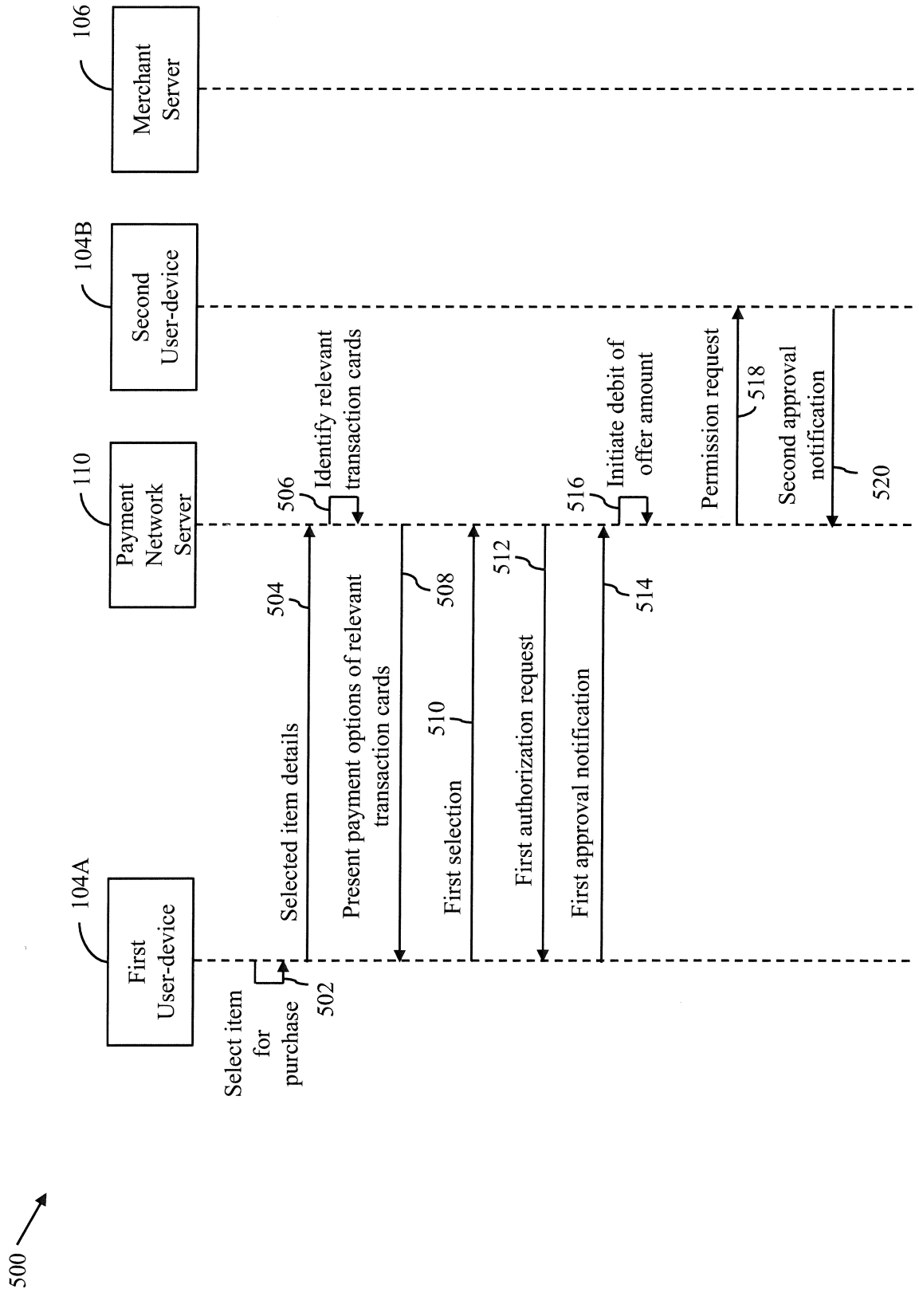

500
First User-device
104A
Payment Network Server
110
Second User-device
104B
Merchant Server
106
Select item for purchase
502
Selected item details
504
Identify relevant transaction cards
506
Present payment options of relevant transaction cards
508
First selection
510
First authorization request
512
First approval notification
514
Initiate debit of offer amount
516
Permission request
518
Second approval notification
520

FIG. 5A

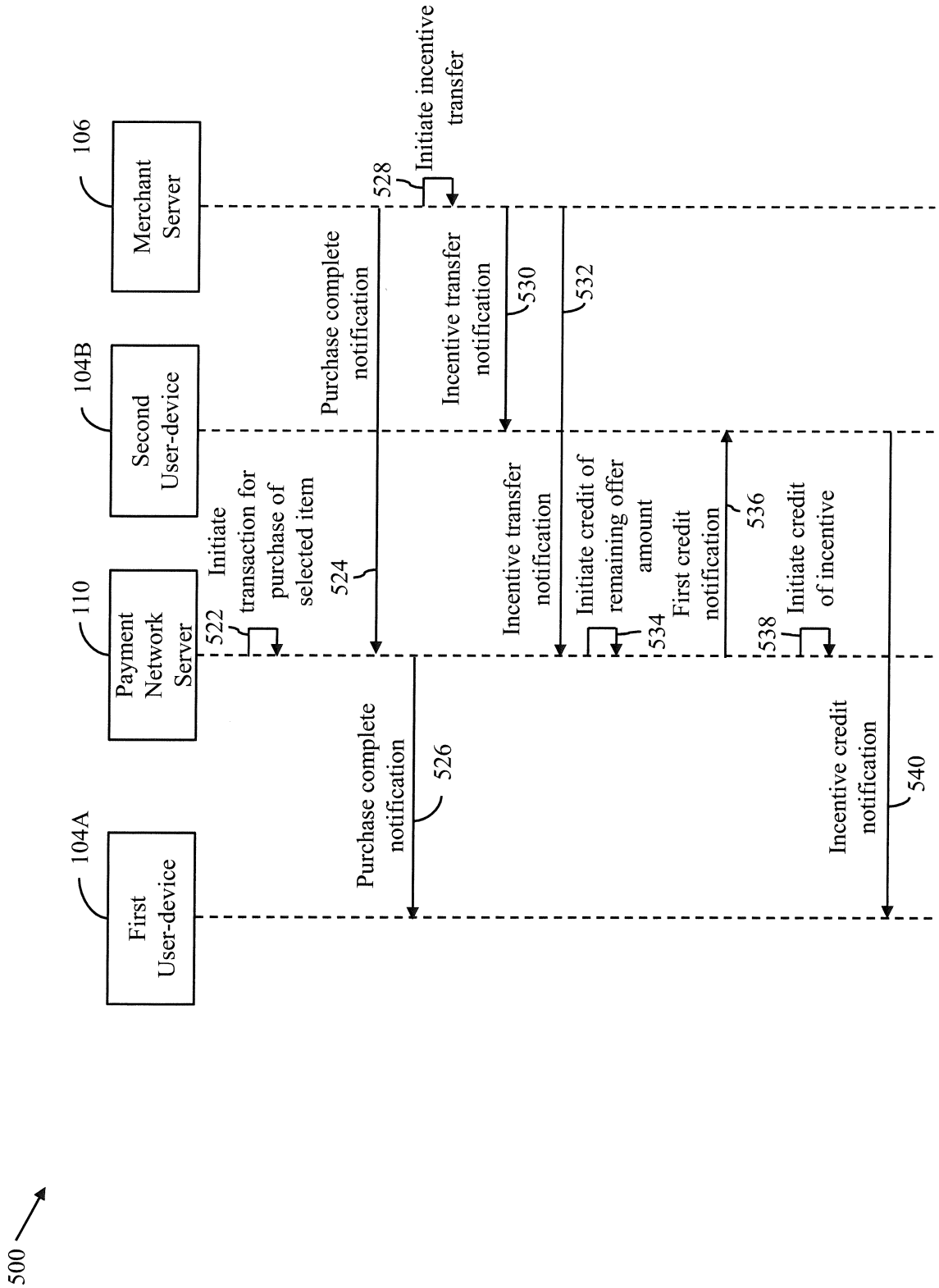

500
First User-device
104A
Payment Network Server
110
Second User-device
104B
Merchant Server
106
Initiate transaction for purchase of selected item
522
Purchase complete notification
524
Purchase complete notification
526
Initiate incentive transfer
528
Incentive transfer notification
530
Incentive transfer notification
532
Initiate credit of remaining offer amount
534
First credit notification
536
Initiate credit of incentive
538
Incentive credit notification
540

FIG. 5B

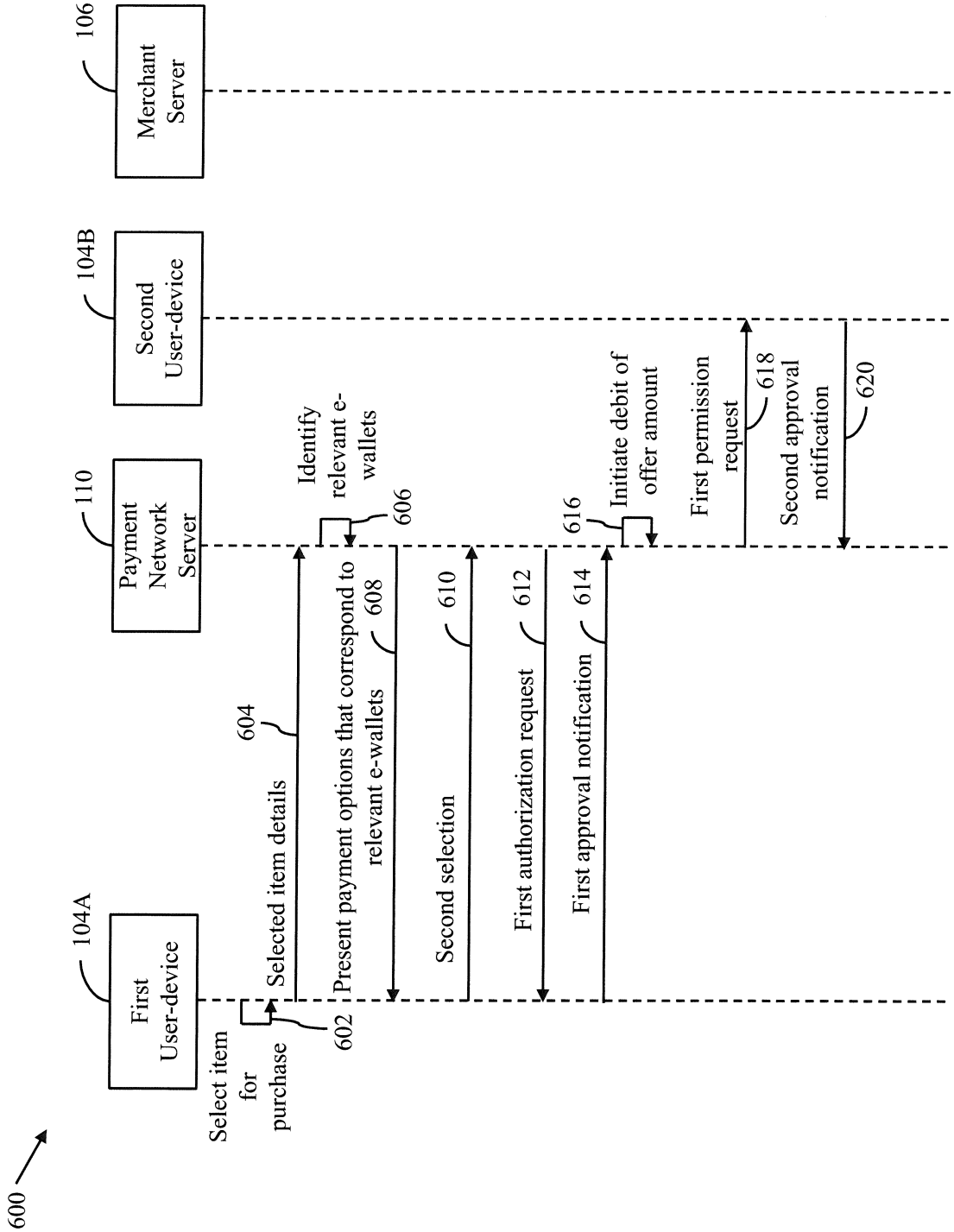

600
First User-device
104A
Payment Network Server
110
Second User-device
104B
Merchant Server
106
Select item for purchase
602
Selected item details
604
Present payment options that correspond to relevant e-wallets
608
Identify relevant e-wallets
606
Second selection
610
First authorization request
612
First approval notification
614
Initiate debit of offer amount
616
First permission request
618
Second approval notification
620

FIG. 6A

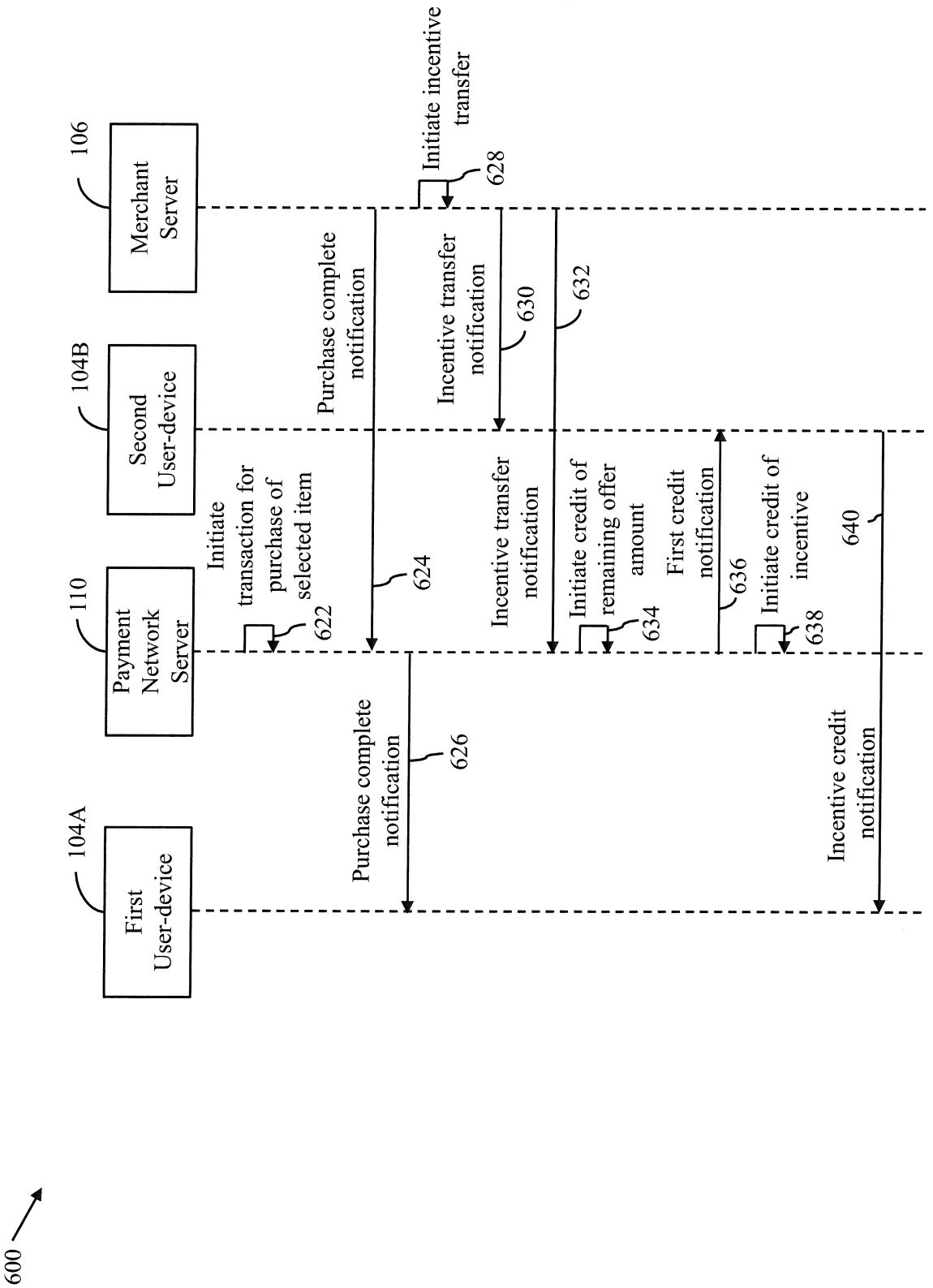

600
First User-device
104A
Payment Network Server
110
Second User-device
104B
Merchant Server
106
Initiate transaction for purchase of selected item
622
Purchase complete notification
624
Purchase complete notification
626
Initiate incentive transfer
628
Incentive transfer notification
630
Incentive transfer notification
632
Initiate credit of remaining offer amount
634
First credit notification
636
Initiate credit of incentive
638
Incentive credit notification
640

FIG. 6B

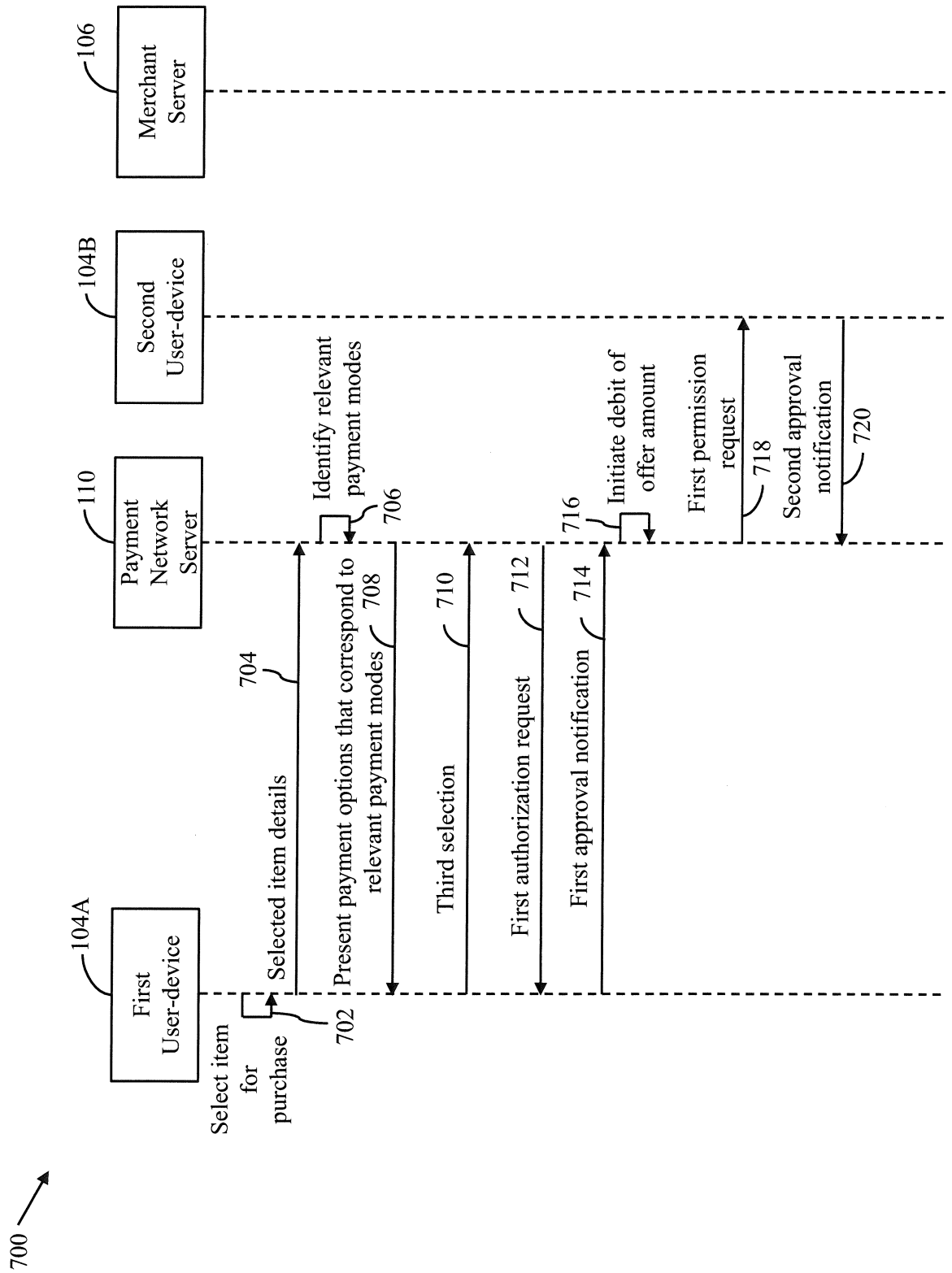

700
First User-device
104A
Payment Network Server
110
Second User-device
104B
Merchant Server
106
Select item for purchase
702
Selected item details
704
Identify relevant payment modes
706
Present payment options that correspond to relevant payment modes
708
Third selection
710
First authorization request
712
First approval notification
714
Initiate debit of offer amount
716
First permission request
718
Second approval notification
720

FIG. 7A

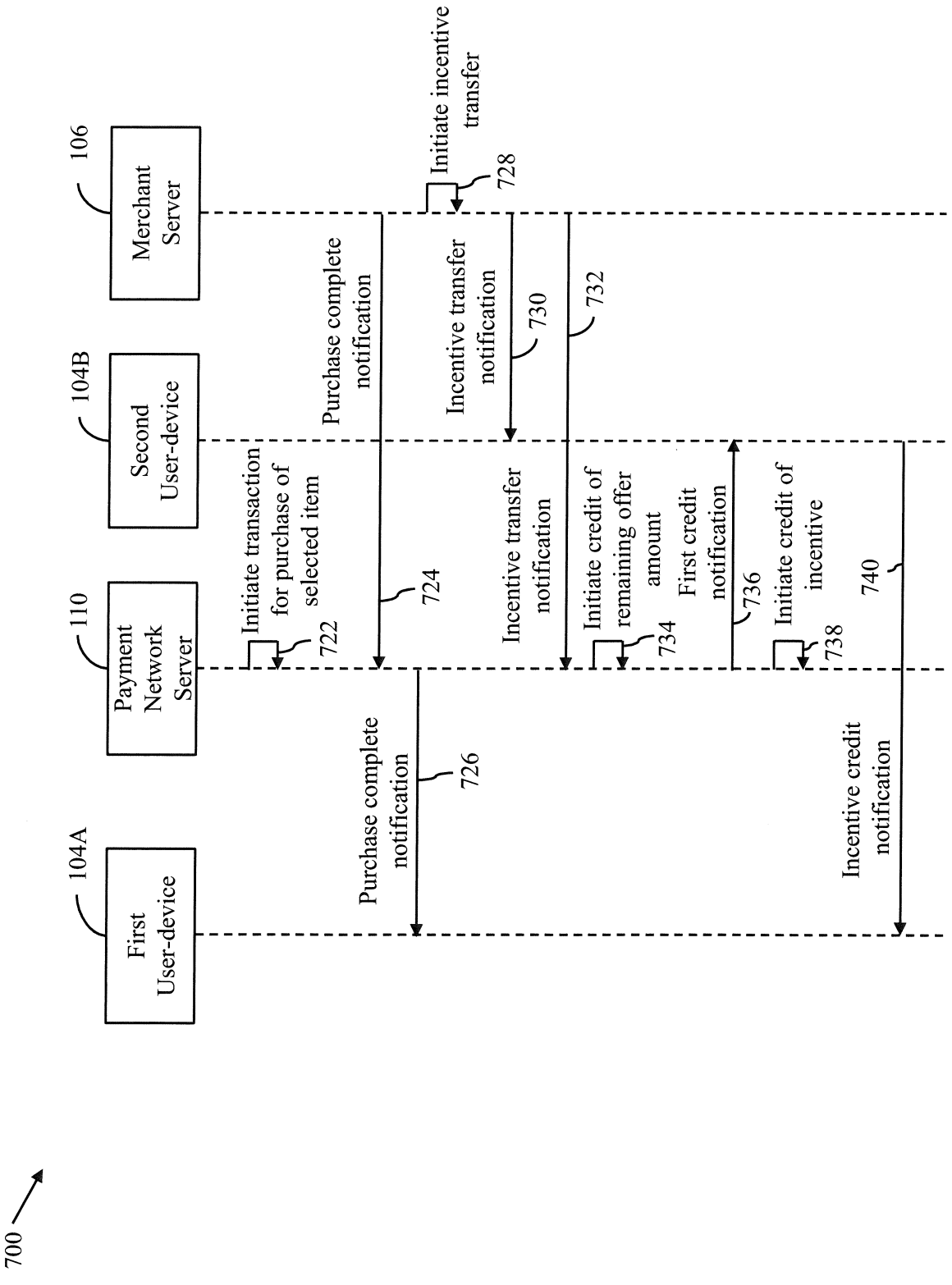

700
First User-device
104A
Payment Network Server
110
Second User-device
104B
Merchant Server
106
Initiate transaction for purchase of selected item
722
Purchase complete notification
724
Purchase complete notification
726
Initiate incentive transfer
728
Incentive transfer notification
730
Incentive transfer notification
732
Initiate credit of remaining offer amount
734
First credit notification
736
Initiate credit of incentive
738
Incentive credit notification
740

FIG. 7B

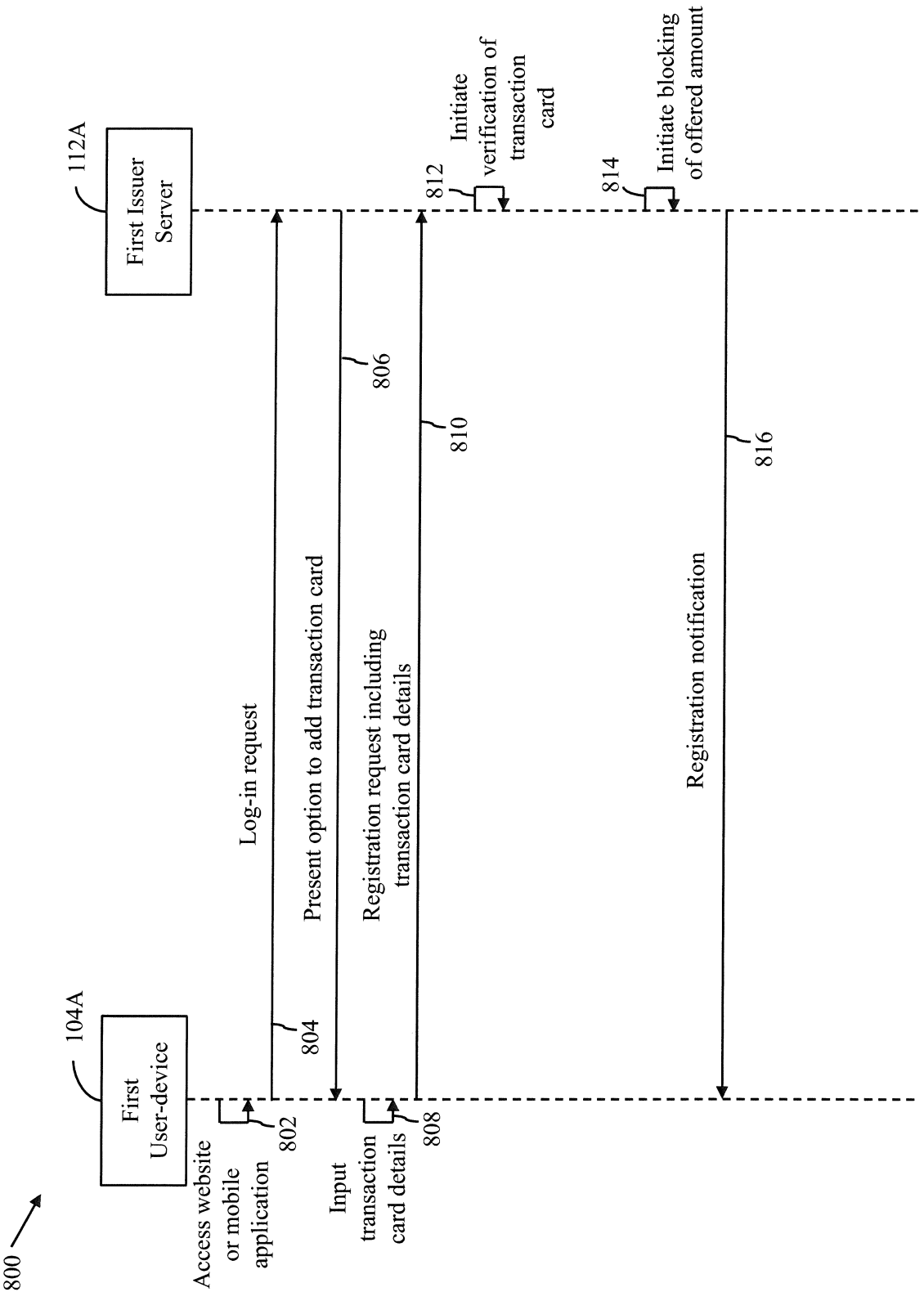

800
104A
First User-device
112A
First Issuer Server
Access website or mobile application
802
Log-in request
804
Present option to add transaction card
806
Input transaction card details
808
Registration request including transaction card details
810
812
Initiate verification of transaction card
814
Initiate blocking of offered amount
816
Registration notification

FIG. 8

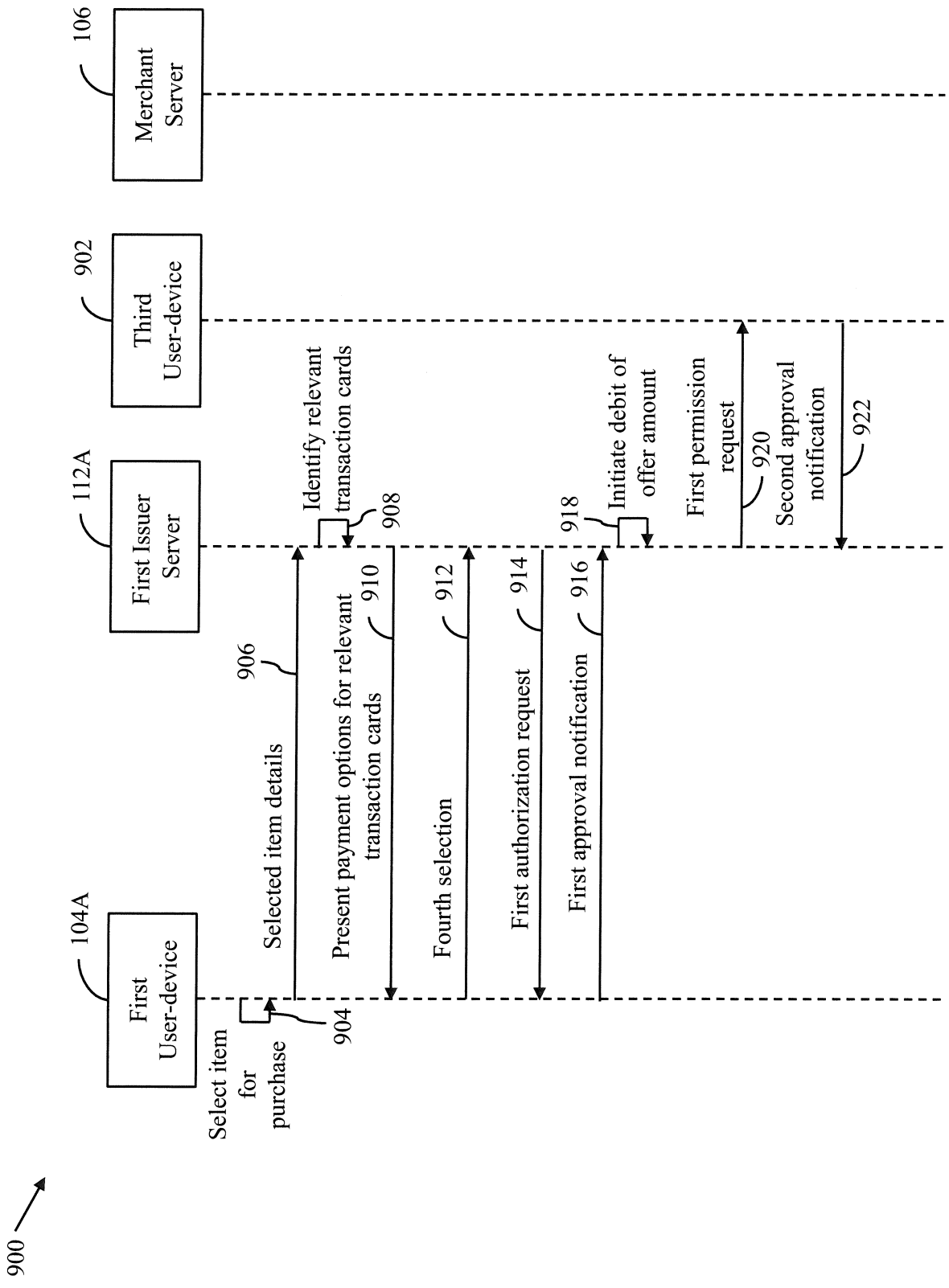

900
First User-device
104A
First Issuer Server
112A
Third User-device
902
Merchant Server
106
Select item for purchase
904
Selected item details
906
Present payment options for relevant transaction cards
910
Identify relevant transaction cards
908
Fourth selection
912
First authorization request
914
First approval notification
916
Initiate debit of offer amount
918
First permission request
920
Second approval notification
922

FIG. 9A

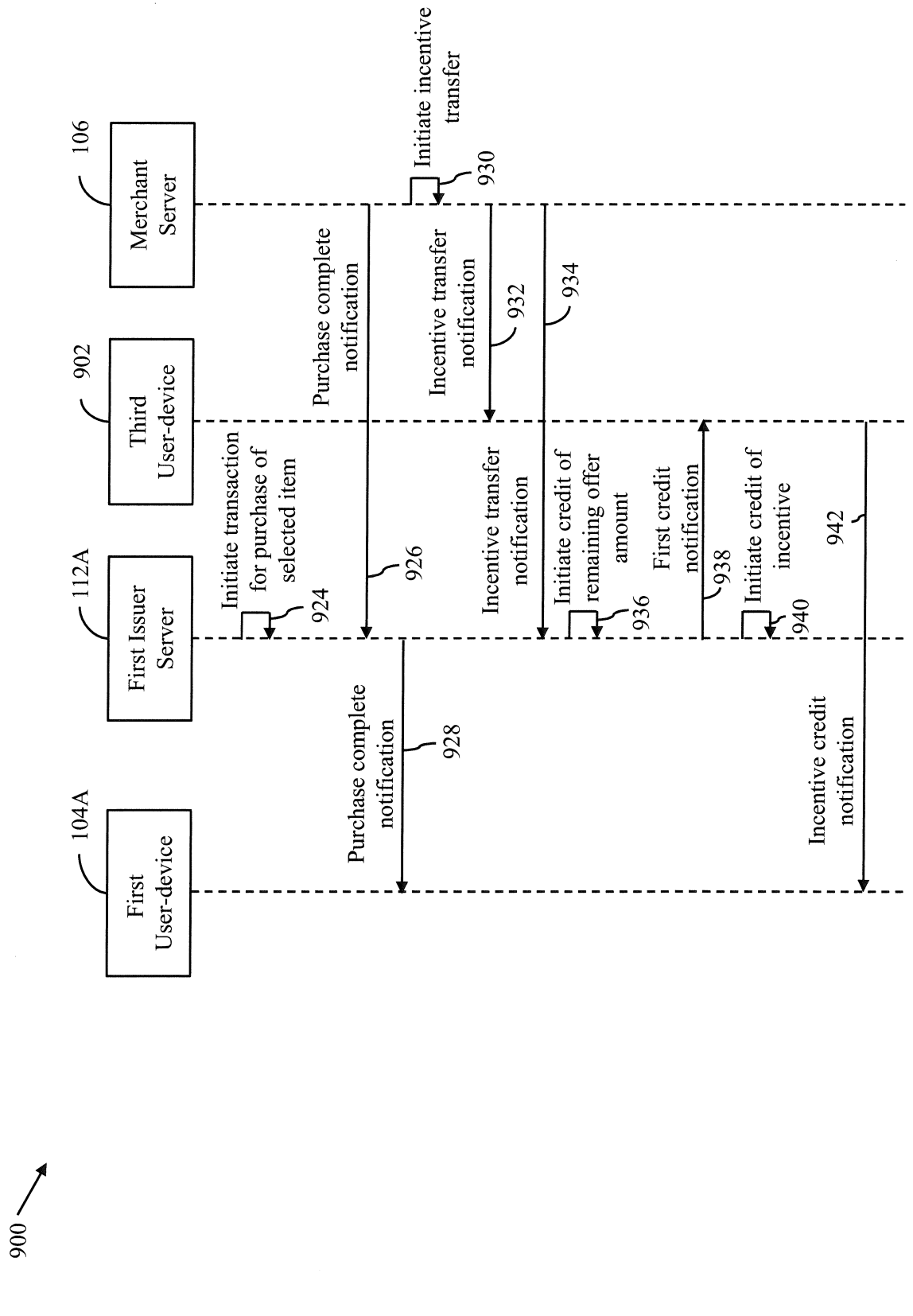

900
First User-device
104A
First Issuer Server
112A
Third User-device
902
Merchant Server
106
Initiate transaction for purchase of selected item
924
Purchase complete notification
926
Initiate incentive transfer
930
Incentive transfer notification
932
Incentive transfer notification
934
Initiate credit of remaining offer amount
936
First credit notification
938
Initiate credit of incentive
940
Purchase complete notification
928
Incentive credit notification
942

FIG. 9B

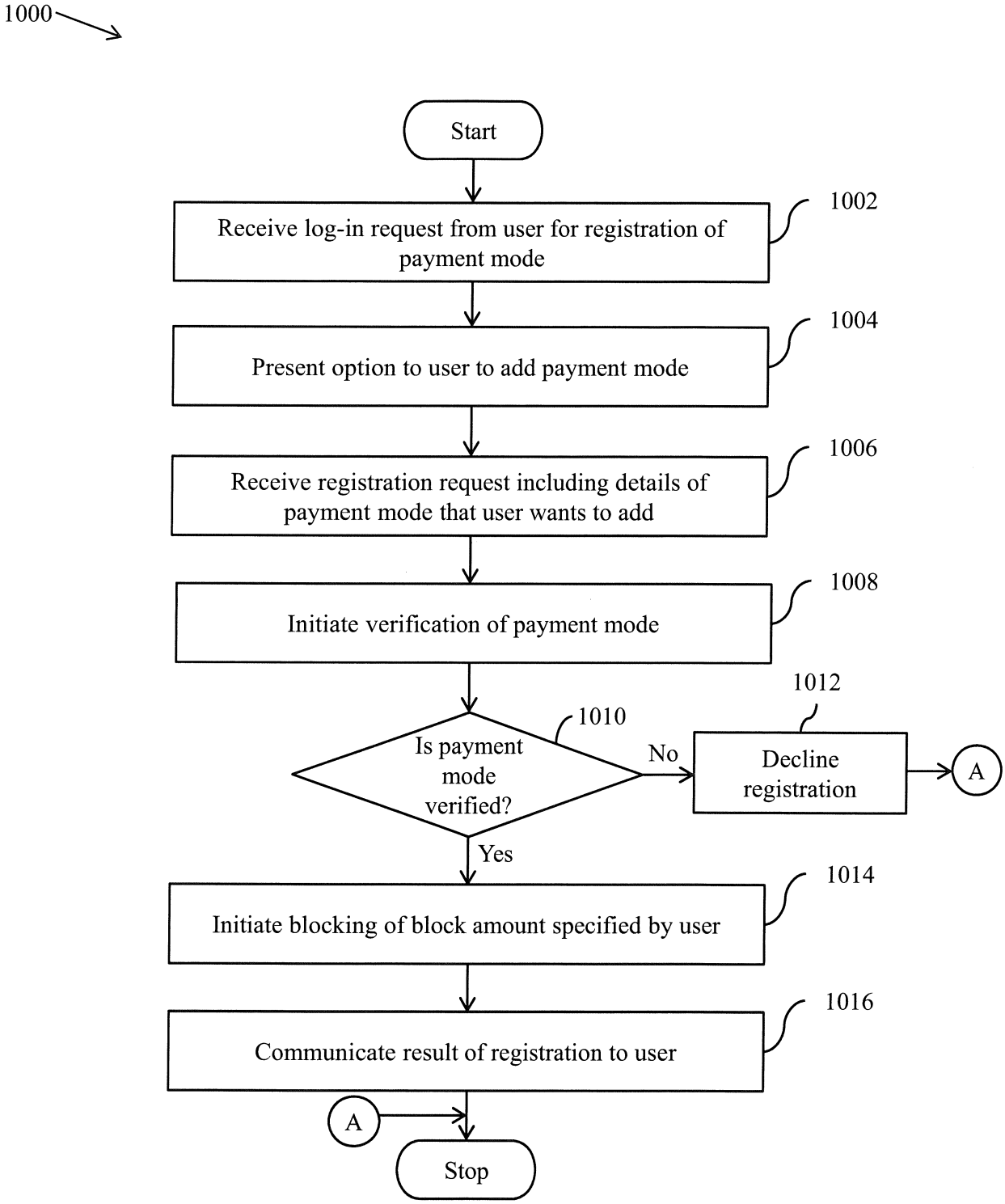

1000
Start
Receive log-in request from user for registration of payment mode
1002
Present option to user to add payment mode
1004
Receive registration request including details of payment mode that user wants to add
1006
Initiate verification of payment mode
1008
Is payment mode verified?
1010
No
1012
Decline registration
A
Yes
Initiate blocking of block amount specified by user
1014
Communicate result of registration to user
1016
A
Stop

FIG. 10

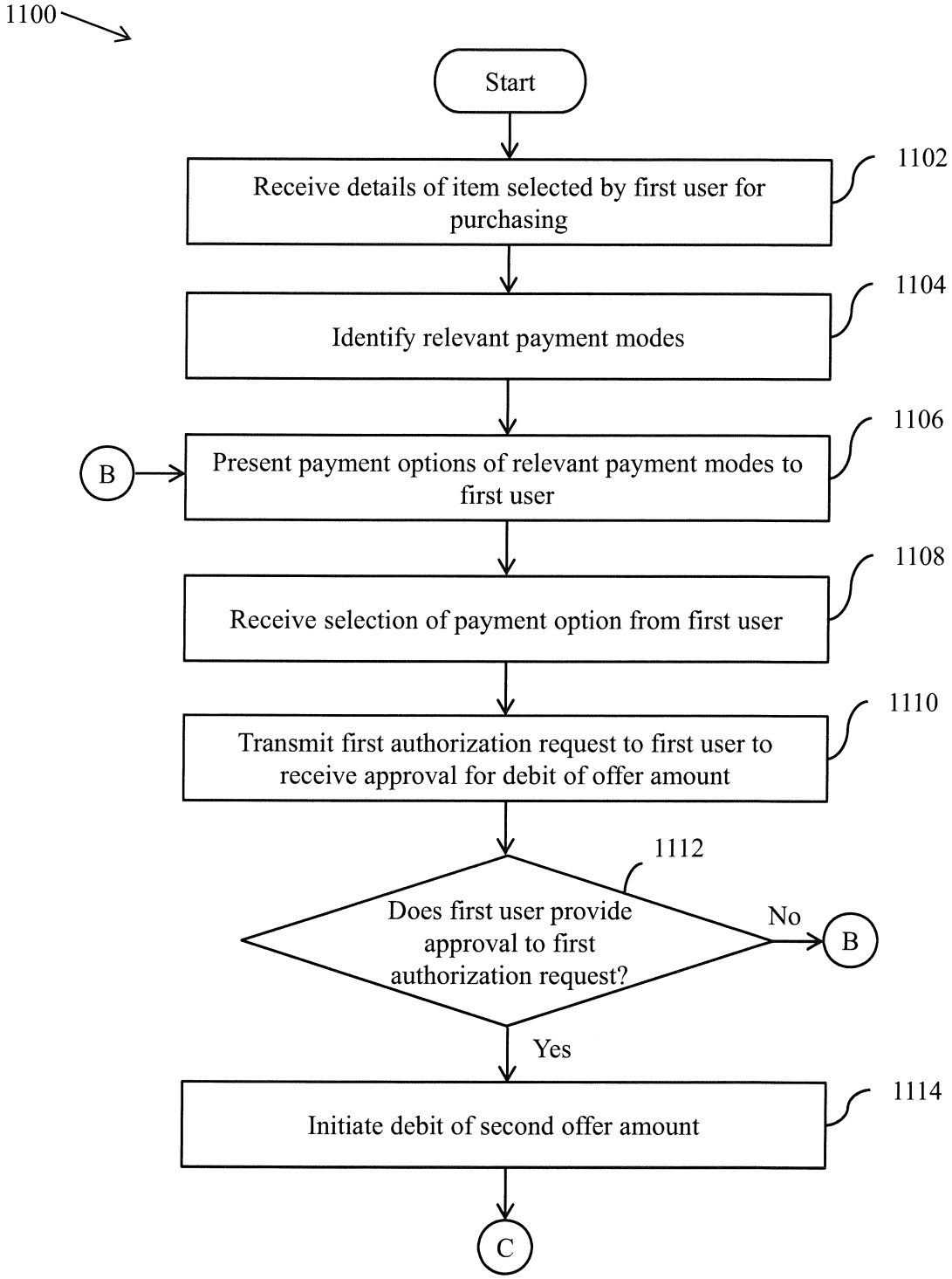

1100
Start
Receive details of item selected by first user for purchasing
1102
Identify relevant payment modes
1104
B
Present payment options of relevant payment modes to first user
1106
Receive selection of payment option from first user
1108
Transmit first authorization request to first user to receive approval for debit of offer amount
1110
1112
Does first user provide approval to first authorization request?
No
B
Yes
Initiate debit of second offer amount
1114
C

FIG. 11A

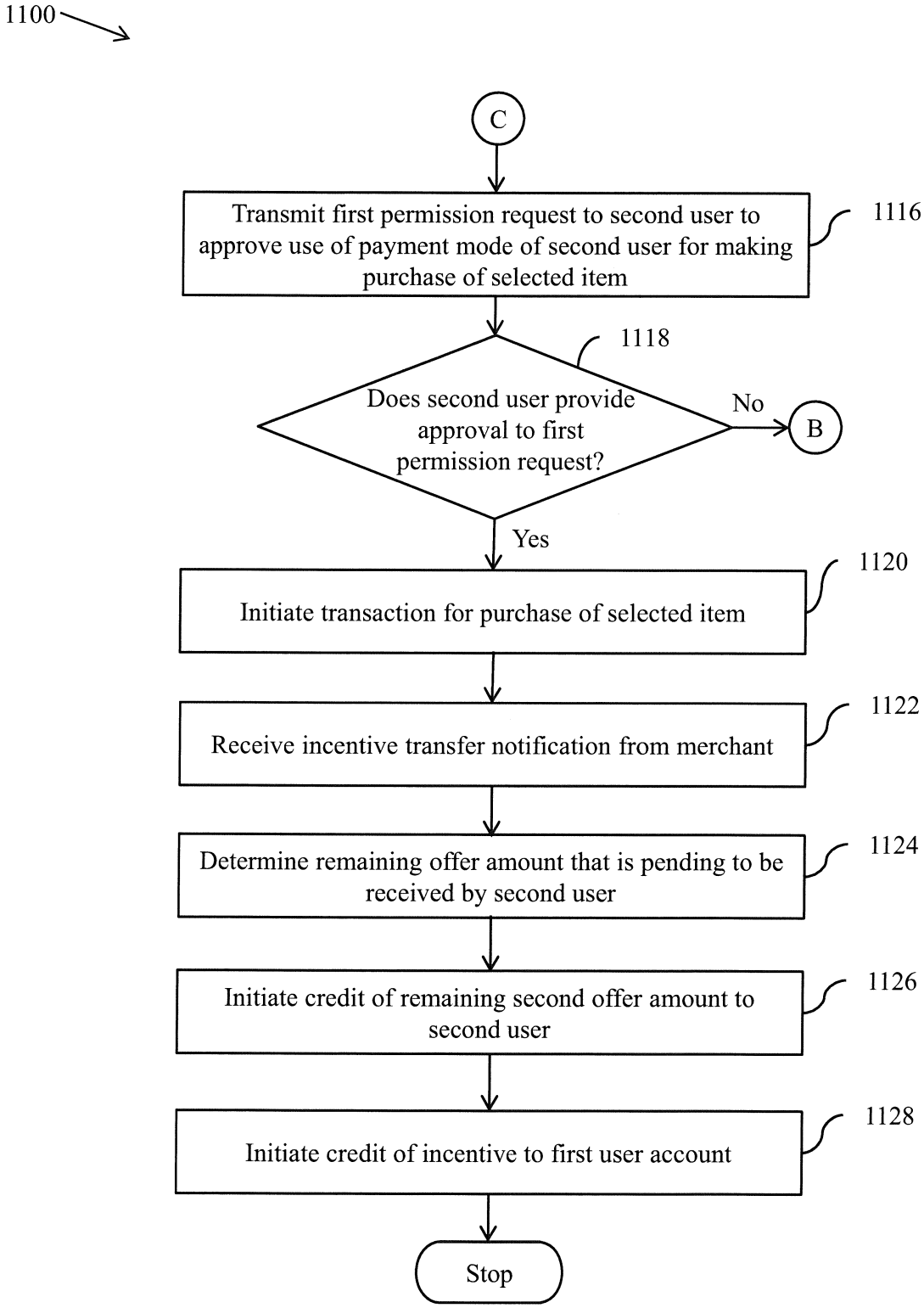

1100
C
Transmit first permission request to second user to approve use of payment mode of second user for making purchase of selected item
1116
1118
Does second user provide approval to first permission request?
No
B
Yes
Initiate transaction for purchase of selected item
1120
Receive incentive transfer notification from merchant
1122
Determine remaining offer amount that is pending to be received by second user
1124
Initiate credit of remaining second offer amount to second user
1126
Initiate credit of incentive to first user account
1128
Stop

FIG. 11B

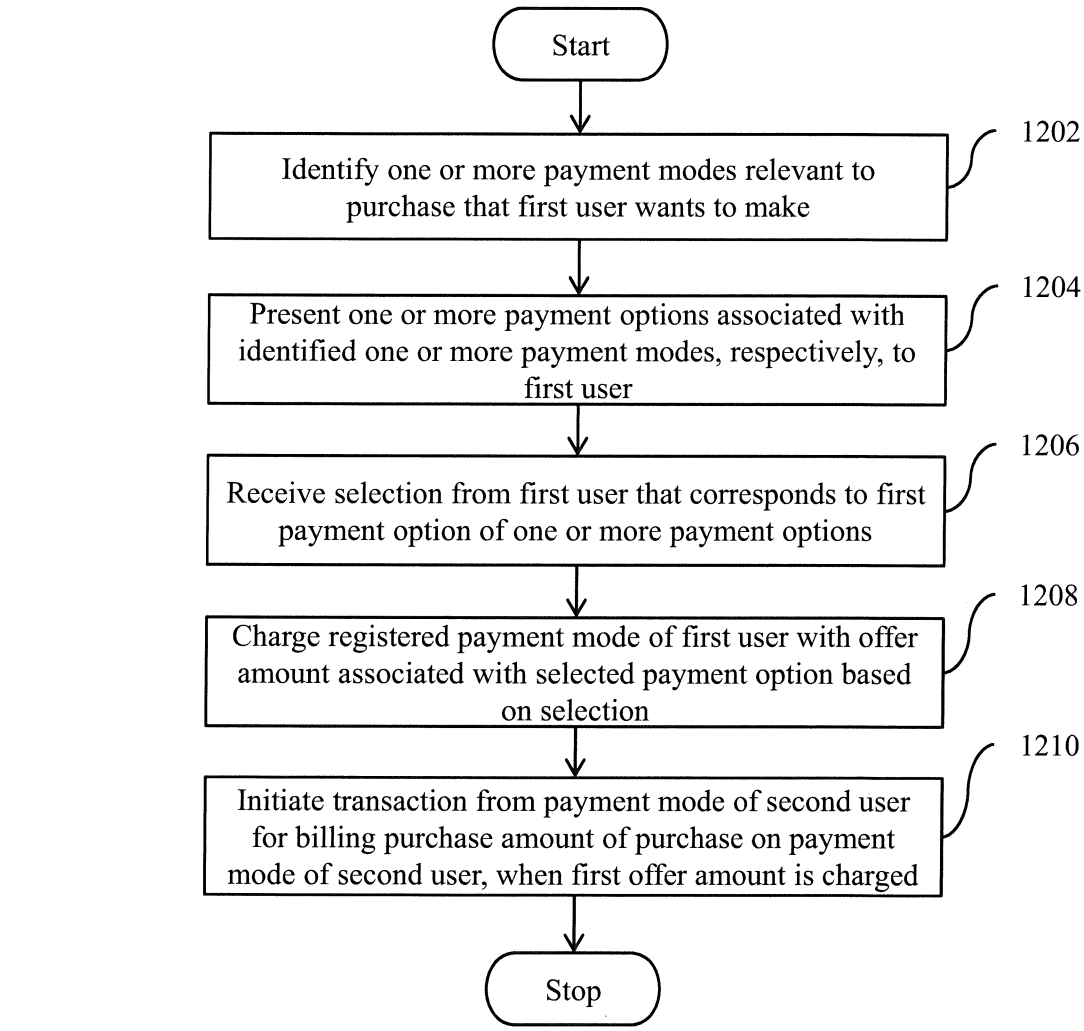

1200
Start
Identify one or more payment modes relevant to purchase that first user wants to make
1202
Present one or more payment options associated with identified one or more payment modes, respectively, to first user
1204
Receive selection from first user that corresponds to first payment option of one or more payment options
1206
Charge registered payment mode of first user with offer amount associated with selected payment option based on selection
1208
Initiate transaction from payment mode of second user for billing purchase amount of purchase on payment mode of second user, when first offer amount is charged
1210
Stop

FIG. 12

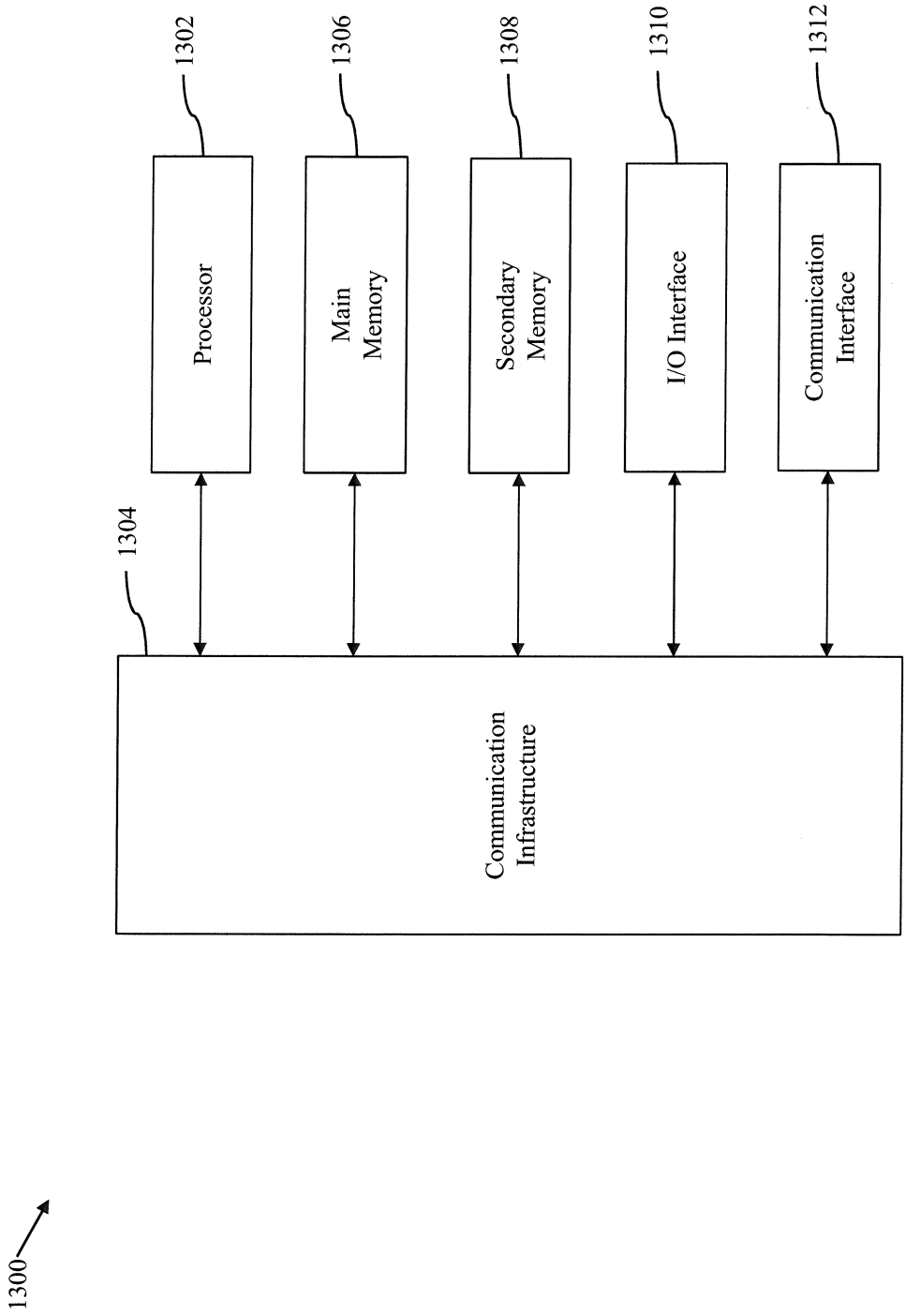

1300
1304
Communication Infrastructure
Processor
1302
Main Memory
1306
Secondary Memory
1308
I/O Interface
1310
Communication Interface
1312

FIG. 13