

CLAIMS

1. A method for deterministically linking mobile applications, by an electronic wallet computer application executing on a mobile electronic device, comprising:

determining, by the electronic wallet computer application, that a financial institution mobile application for a financial institution having a plurality of provisioned accounts associated with a customer is present on the mobile electronic device;

accessing, by the electronic wallet computer application, the financial institution mobile application;

determining, by the electronic wallet computer application and based on the access to the financial institution mobile application, that there is an account out of the plurality of accounts that is not provisioned to the electronic wallet computer application and is eligible for provisioning to the electronic wallet computer application;

displaying, by the electronic wallet computer application, a provisioning icon to provision one of the eligible accounts to the electronic wallet computer application on a display of the mobile electronic device;

receiving, by the electronic wallet computer application, a selection of the provisioning icon;

in response to receipt of a selection of the provisioning icon, requesting, by the electronic wallet computer application, login credentials for the financial institution from the customer in a lightbox or a browser window on the mobile electronic device;

receiving, by the electronic wallet computer application, the login credentials for the customer in the lightbox or the browser window;

authenticating, by a financial institution backend associated with the financial institution mobile application, the customer using the login credentials;

initiating, by the electronic wallet computer application and using an OAuth token, a session with the financial institution backend associated with the financial institution mobile application;

requesting, by the electronic wallet computer application and with the OAuth token and from the financial institution backend, an identification of an account that is eligible for provisioning to the electronic wallet computer application;

receiving, by the electronic wallet computer application, a pointer to an account that is eligible for provisioning to the electronic wallet computer application from the financial institution backend;

displaying, by the electronic wallet computer application, an icon for the account on the display of the mobile electronic device;

receiving, by the electronic wallet computer application, a selection of the icon for the account;

communicating, by the electronic wallet computer application, the pointer and the OAuth token to the financial institution backend;

receiving, by the electronic wallet computer application, a provisioning payload for the account from the financial institution backend; and

initiating, by the electronic wallet computer application, in-application provisioning of the account using the provisioning payload.

2. The method of claim 1, wherein the electronic wallet computer application comprises a third-party electronic wallet application.

3. The method of claim 1, wherein the financial institution mobile application comprises a financial institution electronic wallet computer application.

4. The method of claim 1, further comprising:
verifying, by the electronic wallet computer application, that the financial institution mobile application is present on the mobile electronic device using an API of the mobile electronic device.

5. A system, comprising:
a financial institution backend; and
a mobile electronic device comprising at least one processor, a display, and an electronic wallet computer application and a financial institution mobile application for a financial institution having a plurality of provisioned accounts associated with a customer, and a memory storing code for a lightbox or a browser window and storing a set of instructions that when executed by the at least one processor, causes the at least one processor to perform the steps of:

determining, via the electronic wallet computer application, that the financial institution mobile application for a financial institution having a plurality of provisioned accounts associated with a customer, is present on the mobile electronic device;

accessing, via the electronic wallet computer application, the financial institution mobile application;

determining, via the electronic wallet computer application and based on the access to the financial institution mobile application, that there is an account out of the plurality of provisioned accounts that is not provisioned to the electronic wallet computer application and is eligible for provisioning to the electronic wallet computer application;

displaying, via the electronic wallet computer application, a provisioning icon to provision one of the eligible accounts to the electronic wallet computer application on the display of the mobile electronic device;

receiving via the electronic wallet computer application, a selection of the provisioning icon;

in response to receipt of a selection of the provisioning icon, requesting, via the electronic wallet computer application, login credentials for the financial institution from the customer in the lightbox or the browser window;

receiving, via the electronic wallet computer application, the login credentials for the customer in the lightbox or the browser window;

authenticating the customer, via the financial institution backend associated with the financial institution mobile application and using the login credentials;

initiating, via the electronic wallet computer application initiates a session with the financial institution backend and using an OAuth token, a session with the financial institution backend associated with the financial institution mobile application;

requesting, via the electronic wallet computer application and with the OAuth token an identification of an account that is eligible for provisioning to the electronic wallet computer application from the financial institution backend;

receiving, via the electronic wallet computer application, a pointer to the account that is eligible for provisioning to the electronic wallet computer application from the financial institution backend;

displaying, via the electronic wallet computer application, an icon representing the account on the display of the mobile electronic device;

receiving, via the electronic wallet computer application, a selection of the icon representing the account;

communicating, via the electronic wallet computer application, the pointer and the OAuth token to the financial institution backend;

receiving, via the electronic wallet computer application, a provisioning payload for the account from the financial institution backend; and

initiating, by the electronic wallet computer application, in-application provisioning of the account using the provisioning payload.

6. The system of claim 5, wherein the electronic wallet computer application comprises a third-party electronic wallet computer application.

7. The system of claim 5, wherein the financial institution mobile application comprises a financial institution electronic wallet computer application.

8. The system of claim 5, wherein the memory of the mobile device stores the set of instructions, that when executed by the at least one processor, further causes the at least one processor to perform the step of verifying, via the electronic wallet computer application, that the financial institution mobile application is present on the mobile electronic device using an API of the mobile electronic device.

9. The system of claim 5, wherein the memory of the mobile device stores the set of instructions, that when executed by the at least one processor, further causes the at least one processor to perform the step of determining, via the electronic wallet computer application, that there is an account that is eligible for provisioning to the electronic wallet computer application based on by the financial institution mobile application.