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METHOD AND SYSTEM FOR IMPLEMENTING A MOBILE APPLICATION INTERFACE

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TECHNICAL FIELD

[0001] The present disclosure generally relates to systems, devices, products, apparatus, and methods for software applications. More particularly, but not exclusively to techniques (e.g., a system, method, and computer program product) for implementing a mobile application interface.

BACKGROUND

[0002] An online banking system (e.g., internet banking system, web banking system, home banking system, etc.) may refer to an electronic system that enables customers of a financial institution, such as a bank, to conduct a range of financial transactions through a website operated by the website. The online banking system may connect to or be part of a core banking system operated by the financial institution to provide access to services in place of traditional branch banking. More recently, mobile banking and mobile payment functions have been incorporated with online banking systems.

[0003] Mobile banking may refer to a service provided by a financial institution that allows customers of a financial institution to conduct financial transactions remotely using a mobile device, such as a smartphone or tablet. Unlike online banking, mobile banking may use software that is hosted on the mobile device, usually in the form of a software application (e.g., a mobile application), provided by the financial institution for the purpose of carrying out functions associated with mobile banking. Mobile banking may be dependent on the availability of data connection to the mobile device.

[0004] A mobile payment service (e.g., mobile money, mobile money transfer, etc.) may refer to an electronic payment transaction service that is operated according to financial regulation and is performed via a mobile device. Instead of conducting a payment transaction with a physical item, such as cash, check, or a credit card, a consumer may use a mobile device (e.g., a software application on a mobile device) to pay (e.g., during an electronic payment transaction) for goods and/or services.

[0005] However, financial institutions, such as issuers, may find it difficult to implement services that provide a clear view of all information a user may desire, as such implementations may require large amounts of resources (e.g., network resources, software development resources, etc.) and may require reprioritization of work.

SUMMARY

[0006] This summary is provided to introduce a selection of concepts, in a simplified format, which is further described in detailed description of the present disclosure. This summary is neither intended to identify key or essential inventive concepts of the description nor is it intended for determining the scope of the present disclosure.

[0007] The present disclosure includes methods, systems and computer program products for implementing a mobile application interface**.** Particularly, the present disclosure provides a method comprises receiving an input regarding a request to carry out an operation of a mobile payment application; determining data associated with an account identifier of an account of a user associated with the request to carry out the operation of the mobile payment application; and providing a user interface including the data associated with the account identifier to display via the mobile payment application.

[0008] The foregoing summary is illustrative only and is not intended to be in any way limiting. In addition to the illustrative aspects, embodiments, and features described above, further aspects, embodiments, and features will become apparent by reference to the drawings and the following detailed description.

[0009] Additional advantages and details of the present disclosure are explained in greater detail below with reference to the exemplary embodiments that are illustrated in the accompanying schematic figures and description.

BRIEF DESCRIPTION OF THE DRAWINGS:

[0010] The accompanying drawings, which are incorporated in and constitute a part of this disclosure, illustrate exemplary embodiments and together with the description, serve to explain the disclosed principles. In the figures, the left-most digit(s) of a reference number identifies the figure in which the reference number first appears. The same numbers are used throughout the figures to reference like features and components. Some embodiments of device and/or methods in accordance with embodiments of the present subject matter are now described below, by way of example only, and with reference to the accompanying figures.

[0011] **FIG. 1** illustrates a systematic representation of an environment in which systems, devices, products, apparatus, and/or methods for implementing a mobile application interface, according to a non-limiting embodiment of the present disclosure.

[0012] **FIG. 2** is a diagram of a non-limiting embodiment or aspect of components of one or more devices of **FIG. 1**, according to a non-limiting embodiment of the present disclosure.

[0013] **FIG. 3** illustrates a flowchart of a method for implementing a mobile application interface, according to a non-limiting embodiment of the present disclosure.

[0014] It should be appreciated by those skilled in the art that any block diagrams herein represent conceptual views of illustrative systems embodying the principles of the present subject matter. Similarly, it will be appreciated that any flowcharts, flow diagrams, state transition diagrams, pseudo code, and the like represent various processes which may be substantially represented in computer readable medium and executed by a computer or processor, whether or not such computer or processor is explicitly shown.

DETAILED DESCRIPTION:

[0015] In the present document, the word "exemplary" is used herein to mean "serving as an example, instance, or illustration". Any embodiment or implementation of the present subject matter described herein as "exemplary" is not necessarily to be construed as preferred or advantageous over other embodiments.

[0016] The following disclosure may provide exemplary systems, devices, and methods for conducting a financial transaction and related activities. Although reference may be made to such financial transactions in the examples provided below, aspects are not so limited. That is, the systems, methods, and apparatuses may be utilized for any suitable purpose.

[0017] As used herein, the term "comprising" is not intended to be limiting, but may be a transitional term synonymous with "including," "containing," or "characterized by." The term "comprising" may thereby be inclusive or open-ended and does not exclude additional, unrecited elements or method steps when used in description. This is consistent with the use of the term throughout the specification.

[0018] For purposes of the description hereinafter, the terms "end," "upper," "lower," "right," "left," "vertical," "horizontal," "top," "bottom," "lateral," "longitudinal," and derivatives thereof shall relate to the disclosure as it is oriented in the drawing figures. However, it is to be understood that the disclosure may assume various alternative variations and step sequences, except where expressly specified to the contrary. It is also to be understood that the specific devices and processes illustrated in the attached drawings, and described in

the following specification, are simply exemplary embodiments or aspects of the disclosure. Hence, specific dimensions and other physical characteristics related to the embodiments or aspects of the embodiments disclosed herein are not to be considered as limiting unless otherwise indicated.

[0019] No aspect, component, element, structure, act, step, function, instruction, and/or the like used herein should be construed as critical or essential unless explicitly described as such. In addition, as used herein, the articles "a" and "an" are intended to include one or more items and may be used interchangeably with "one or more" and "at least one." Furthermore, as used herein, the term "set" is intended to include one or more items (e.g., related items, unrelated items, a combination of related and unrelated items, etc.) and may be used interchangeably with "one or more" or "at least one." Where only one item is intended, the term "one" or similar language is used. Also, as used herein, the terms "has," "have," "having," or the like are intended to be open-ended terms. Further, the phrase "based on" is intended to mean "based at least partially on" unless explicitly stated otherwise. The phrase "based on" may also mean "in response to" where appropriate.

[0020] As used herein, the terms "communication" and "communicate" may refer to the reception, receipt, transmission, transfer, provision, and/or the like of information (e.g., data, signals, messages, instructions, commands, and/or the like). For one unit (e.g., a device, a system, a component of a device or system, combinations thereof, and/or the like) to be in communication with another unit means that the one unit is able to directly or indirectly receive information from and/or send (e.g., transmit) information to the other unit. This may refer to a direct or indirect connection that is wired and/or wireless in nature. Additionally, two units may be in communication with each other even though the information transmitted may be modified, processed, relayed, and/or routed between the first and second unit. For example, a first unit may be in communication with a second unit even though the first unit passively receives information and does not actively transmit information to the second unit. As another example, a first unit may be in communication with a second unit if at least one intermediary unit (e.g., a third unit located between the first unit and the second unit) processes information received from the first unit and transmits the processed information to the second unit. In some non-limiting embodiments or aspects, a message may refer to a network packet (e.g., a data packet and/or the like) that includes data.

[0021] Accordingly, systems, devices, products, apparatus, and/or methods for implementing a mobile application interface are disclosed that overcome some or all of the deficiencies of the prior art. These and other features and characteristics of the present disclosure, as well as the methods of operation and functions of the related elements of structures and the combination of parts and economies of manufacture, will become more apparent upon consideration of the following description with reference to the accompanying drawings, all of which form a part of this specification, wherein like reference numerals designate corresponding parts in the various figures. It is to be expressly understood, however, that the drawings are for the purpose of illustration and description only and are not intended as a definition of the limits of the present disclosure. As used in the specification, the singular form of "a," "an," and "the" include plural referents unless the context clearly dictates otherwise.

[0022] As used herein, the terms "issuer," "issuer institution," "issuer bank," or "payment device issuer," may refer to one or more entities that provide accounts to individuals (e.g., users, customers, and/or the like) for conducting payment transactions, such as credit payment transactions and/or debit payment transactions. For example, an issuer institution may provide an account identifier, such as a primary account number (PAN), to a customer that uniquely identifies one or more accounts associated with that customer. In some non-limiting embodiments or aspects, an issuer may be associated with a bank identification number (BIN) that uniquely identifies the issuer institution. As used herein, the term "issuer system" may refer to one or more computer systems operated by or on behalf of an issuer, such as a server executing one or more software applications. For example, an issuer system may include one or more authorization servers for authorizing a transaction.

[0023] As used herein, the term "transaction service provider" may refer to an entity that receives transaction authorization requests from merchants or other entities and provides guarantees of payment, in some cases through an agreement between the transaction service provider and an issuer institution. For example, a transaction service provider may include a payment network such as Visa®, MasterCard®, American Express®, or any other entity that processes transactions. As used herein, the term "transaction service provider system" may refer to one or more computer systems operated by or on behalf of a transaction service provider, such as a transaction service provider system executing one or more software applications. A transaction service provider system may include one or more processors and,

in some non-limiting embodiments or aspects, may be operated by or on behalf of a transaction service provider.

[0024] As used herein, the term "merchant" may refer to one or more entities (e.g., operators of retail businesses) that provide goods and/or services, and/or access to goods and/or services, to a user (e.g., a customer, a consumer, and/or the like) based on a transaction, such as a payment transaction. As used herein, the term "merchant system" may refer to one or more computer systems operated by or on behalf of a merchant, such as a server executing one or more software applications. As used herein, the term "product" may refer to one or more goods and/or services offered by a merchant.

[0025] As used herein, the term "acquirer" may refer to an entity licensed by the transaction service provider and approved by the transaction service provider to originate transactions (e.g., payment transactions) involving a payment device associated with the transaction service provider. As used herein, the term "acquirer system" may also refer to one or more computer systems, computer devices, and/or the like operated by or on behalf of an acquirer. The transactions the acquirer may originate may include payment transactions (e.g., purchases, original credit transactions (OCTs), account funding transactions (AFTs), and/or the like). In some non-limiting embodiments, the acquirer may be authorized by the transaction service provider to assign merchant or service providers to originate transactions involving a payment device associated with the transaction service provider. The acquirer may contract with payment facilitators to enable the payment facilitators to sponsor merchants. The acquirer may monitor the compliance of the payment facilitators in accordance with regulations of the transaction service provider. The acquirer may conduct due diligence of the payment facilitators and ensure proper due diligence occurs before signing a sponsored merchant. The acquirer may be liable for all transaction service provider programs that the acquirer operates or sponsors. The acquirer may be responsible for the acts of the acquirer's payment facilitators, merchants that are sponsored by the acquirer's payment facilitators, and/or the like. In some non-limiting embodiments or aspects, an acquirer may be a financial institution, such as a bank.

[0026] As used herein, the term "payment gateway" may refer to an entity and/or a payment processing system operated by or on behalf of such an entity (e.g., a merchant service provider, a payment service provider, a payment facilitator, a payment facilitator that contracts with an acquirer, a payment aggregator, and/or the like), which provides payment services (e.g., transaction service provider payment services, payment processing services, and/or the like) to

one or more merchants. The payment services may be associated with the use of portable financial devices managed by a transaction service provider. As used herein, the term "payment gateway system" may refer to one or more computer systems, computer devices, servers, groups of servers, and/or the like operated by or on behalf of a payment gateway.

[0027] As used herein, the terms "client" and "client device" may refer to one or more computing devices, such as processors, storage devices, and/or similar computer components, that access a service made available by a server. In some non-limiting embodiments or aspects, a client device may include a computing device configured to communicate with one or more networks and/or facilitate transactions such as, but not limited to, one or more desktop computers, one or more portable computers (e.g., tablet computers), one or more mobile devices (e.g., cellular phones, smartphones, personal digital assistant, wearable devices, such as watches, glasses, lenses, and/or clothing, and/or the like), and/or other like devices. Moreover, the term "client" may also refer to an entity that owns, utilizes, and/or operates a client device for facilitating transactions with another entity.

[0028] As used herein, the term "server" may refer to one or more computing devices, such as processors, storage devices, and/or similar computer components that communicate with client devices and/or other computing devices over a network, such as the Internet or private networks and, in some examples, facilitate communication among other servers and/or client devices.

[0029] As used herein, the term "system" may refer to one or more computing devices or combinations of computing devices such as, but not limited to, processors, servers, client devices, software applications, and/or other like components. In addition, reference to "a server" or "a processor," as used herein, may refer to a previously-recited server and/or processor that is recited as performing a previous step or function, a different server and/or processor, and/or a combination of servers and/or processors. For example, as used in the specification, a first server and/or a first processor that is recited as performing a first step or function may refer to the same or different server and/or a processor recited as performing a second step or function.

[0030] Non-limiting embodiments or aspects of the present disclosure are directed to systems, methods, and computer program products for implementing a mobile application interface. In some non-limiting embodiments or aspects, a mobile payment system may include

at least one processor programmed or configured to receive an input regarding a request to carry out an operation of an mobile payment application, determine data associated with an account identifier of an account of a user associated with the request to carry out an operation of the mobile payment application, and provide a user interface including the data associated with the account identifier to display via the mobile payment application. In this way, the mobile payment system may ensure that accurate and clear information, in particular regarding account identifier information, is displayed via a user interface of a mobile payment application.

[0031] The description of the present disclosure describes and illustrates non-limiting embodiments and/or aspects of a system, method, and computer program product for implementing a mobile application interface.

[0032] **FIG. 1** illustrates a systematic representation of an environment in which systems, devices, products, apparatus, and/or methods for implementing a mobile application interface according to a non-limiting embodiment of the present disclosure. In **FIG. 1**, environment 100 includes mobile payment system 102, issuer system 104, transaction service provider system 106, user device 108, merchant system 110, and communication network 112. Mobile payment system 102, issuer system 104, transaction service provider system 106, user device 108, and/or merchant system 110 may interconnect (e.g., establish a connection to communicate) via wired connections, wireless connections, or a combination of wired and wireless connections.

[0033] In an embodiment of the present disclosure, mobile payment system 102 may include one or more devices configured to communicate with issuer system 104, transaction service provider system 106, user device 108, and/or merchant system 110 via communication network 112. For example, mobile payment system 102 may include a server, a group of servers, and/or other like devices, but not limited to. In some non-limiting embodiments or aspects, mobile payment system 102 may be associated with a payment processor. For example, mobile payment system 102 may be operated by the payment processor. In another example, mobile payment system 102 may be associated with (e.g., a component of) transaction service provider system 106. In some non-limiting embodiments or aspects, mobile payment system 102 may be in communication with a data storage device, which may be local or remote to mobile payment system 102. In some non-limiting embodiments or aspects, mobile payment

system 102 may be capable of receiving information from, storing information in, transmitting information to, and/or searching information stored in the data storage device.

[0034] In an embodiment of the present disclosure, issuer system 104 may include one or more devices configured to communicate with mobile payment system 102, transaction service provider system 106, user device 108, and/or merchant system 110 via communication network 112. In some non-limiting embodiments or aspects, issuer system may include a server, a group of servers, and/or other like devices. In some non-limiting embodiments or aspects, issuer system 104 is associated with an issuer. For example, issuer system 104 may be operated by an issuer.

[0035] In an embodiment of the present disclosure, transaction service provider system 106 may include one or more devices configured to communicate with mobile payment system 102, issuer system 104, user device 108, and/or merchant system 110 via communication network 112. For example, transaction service provider system 106 may include a computing device, such as a server, a group of servers, and/or other like devices. In some non-limiting embodiments or aspects, transaction service provider system 106 may be associated with a transaction service provider system.

[0036] In another embodiment, user device 108 may include a computing device configured to communicate with mobile payment system 102, issuer system 104, transaction service provider system 106, and/or merchant system 110 via communication network 112. For example, user device 108 may include a computing device, such as a desktop computer, a portable computer (e.g., tablet computer, a laptop computer, and/or the like), a mobile device (e.g., a cellular phone, a smartphone, a personal digital assistant, a wearable device, and/or the like), and/or other like devices. In some non-limiting embodiments or aspects, user device 108 may be associated with a user (e.g., an individual operating user device 108).

[0037] In an aspect, merchant system 110 may include one or more devices configured to communicate with mobile payment system 102, issuer system 104, transaction service provider system 106, and/or user device 108 via communication network 112. For example, merchant system 110 may include a computing device, such as a server, a group of servers, one or more point-of-sale (POS) devices, and/or other like devices. In some non-limiting embodiments or aspects, merchant system 110 may be associated with a merchant.

[0038] In an embodiment of the present disclosure, communication network 112 may include one or more wired and/or wireless networks. For example, communication network 112 may include a cellular network (e.g., a long-term evolution (LTE) network, a third-generation (3G) network, a fourth-generation (4G) network, a fifth-generation (5G) network, a code division multiple access (CDMA) network, etc.), a public land mobile network (PLMN), a local area network (LAN), a wide area network (WAN), a metropolitan area network (MAN), a telephone network (e.g., the public switched telephone network (PSTN) and/or the like), a private network, an ad hoc network, an intranet, the Internet, a fiber optic-based network, a cloud computing network, and/or the like, and/or a combination of some or all of these or other types of networks.

[0039] The number and arrangement of devices and networks shown in FIG. 1 are provided as an example. Further, there may be additional devices and/or networks, fewer devices and/or networks, different devices and/or networks, or differently arranged devices and/or networks than those shown in FIG. 1. Furthermore, two or more devices shown in FIG. 1 may be implemented within a single device, or a single device shown in FIG. 1 may be implemented as multiple, distributed devices. Additionally or alternatively, a set of devices (e.g., one or more devices) of environment 100 may perform one or more functions described as being performed by another set of devices of environment 100, but not limited to.

[0040] **FIG. 2** illustrates a block diagram of any device 200 of **FIG. 1**, according to a non-limiting embodiment of the present disclosure. The device 200 may correspond to mobile payment system 102 (e.g., one or more devices of mobile payment system 102), transaction service provider system 106 (e.g., one or more devices of transaction service provider system 106), user device 108, and/or merchant system 110. In some non-limiting embodiments or aspects, mobile payment system 102, transaction service provider system 106, user device 108, and/or merchant system 110 may include at least one device 200 and/or at least one component of device 200. As shown in FIG. 2, device 200 may include bus 202, processor 204, memory 206, storage component 208, input component 210, output component 212, and communication interface 214.

[0041] Bus 202 may include a component that permits communication among the components of device 200. In some non-limiting embodiments or aspects, processor 204 may be implemented in hardware, software, or a combination of hardware and software. For example, processor 204 may include a processor (e.g., a central processing unit (CPU), a

graphics processing unit (GPU), an accelerated processing unit (APU), etc.), a microprocessor, a digital signal processor (DSP), and/or any processing component (e.g., a field-programmable gate array (FPGA), an application-specific integrated circuit (ASIC), etc.) that can be programmed to perform a function. Memory 206 may include random access memory (RAM), read-only memory (ROM), and/or another type of dynamic or static storage memory (e.g., flash memory, magnetic memory, optical memory, etc.) that stores information and/or instructions for use by processor 204.

[0042] Storage component 208 may store information and/or software related to the operation and use of device 200. For example, storage component 208 may include a hard disk (e.g., a magnetic disk, an optical disk, a magneto-optic disk, a solid-state disk, etc.), a compact disc (CD), a digital versatile disc (DVD), a floppy disk, a cartridge, a magnetic tape, and/or another type of computer-readable medium, along with a corresponding drive.

[0043] Input component 210 may include a component that permits device 200 to receive information, such as via user input (e.g., a touch screen display, a keyboard, a keypad, a mouse, a button, a switch, a microphone, etc.). Additionally or alternatively, input component 210 may include a sensor for sensing information (e.g., a global positioning system (GPS) component, an accelerometer, a gyroscope, an actuator, etc.). Output component 212 may include a component that provides output information from device 200 (e.g., a display, a speaker, one or more light-emitting diodes (LEDs), etc.).

[0044] Communication interface 214 may include a transceiver-like component (e.g., a transceiver, a separate receiver and transmitter, etc.) that enables device 200 to communicate with other devices, such as via a wired connection, a wireless connection, or a combination of wired and wireless connections. Communication interface 214 may permit device 200 to receive information from another device and/or provide information to another device. For example, communication interface 214 may include an Ethernet interface, an optical interface, a coaxial interface, an infrared interface, a radio frequency (RF) interface, a universal serial bus (USB) interface, a Wi-Fi® interface, a cellular network interface, and/or the like.

[0045] Device 200 may perform one or more processes described herein. Device 200 may perform these processes based on processor 204 executing software instructions stored by a computer-readable medium, such as memory 206 and/or storage component 208. A computer-readable medium (e.g., a non-transitory computer-readable medium) is defined

herein as a non-transitory memory device. A non-transitory memory device includes memory space located inside of a single physical storage device or memory space spread across multiple physical storage devices.

[0046] Software instructions may be read into memory 206 and/or storage component 208 from another computer-readable medium or from another device via communication interface 214. When executed, software instructions stored in memory 206 and/or storage component 208 may cause processor 204 to perform one or more processes described herein. Additionally or alternatively, hardwired circuitry may be used in place of or in combination with software instructions to perform one or more processes described herein. Thus, embodiments or aspects described herein are not limited to any specific combination of hardware circuitry and software.

[0047] The number and arrangement of components shown in FIG. 2 are provided as an example. In some non-limiting embodiments or aspects, device 200 may include additional components, fewer components, different components, or differently arranged components than those shown in FIG. 2. Additionally or alternatively, a set of components (e.g., one or more components) of device 200 may perform one or more functions described as being performed by another set of components of device 200.

[0048] **FIG. 3** illustrates a flowchart of a method for implementing a mobile application interface, according to a non-limiting embodiment of the present disclosure. In some aspects, one or more of the steps of process 300 may be performed (e.g., completely, partially, etc.) by mobile payment system 102 (e.g., one or more devices of mobile payment system 102). In some non-limiting embodiments or aspects, one or more of the steps of process 300 may be performed (e.g., completely, partially, etc.) by another device or a group of devices separate from or including mobile payment system 102 (e.g., one or more devices of mobile payment system 102), issuer system 104, transaction service provider system 106 (e.g., one or more devices of transaction service provider system 106), and/or user device 108.

[0049] As shown in **FIG. 3** of the present disclosure, at step 302, process 300 includes receiving an input regarding a request to carry out an operation of a mobile application, such as a mobile payment application. For example, mobile payment system 102 may receive a request to access, setup, execute, and/or the like, an online service of an issuer (e.g., an issuer associated with issuer system 104), a transaction service provider (e.g., a transaction service

provider associated with transaction service provider system 106), and/or a merchant (e.g., a merchant associated with merchant system 110) via a mobile application.

[0050] In some non-limiting embodiments or aspects, mobile payment system 102 may provide a user interface to the user device for accessing one or more functions of a mobile payment application. For example, mobile payment system 102 may provide a web-based user interface to user device 108 for accessing one or more functions of a mobile payment application via the web-based user interface.

[0051] As shown in **FIG. 3** of the present disclosure, at step 304, process 300 includes determining data associated with an account identifier. For example, mobile payment system 102 may determine (e.g., receive, retrieve, generate, etc.) data associated with an account identifier. In some non-limiting embodiments or aspects, mobile payment system 102 may determine data associated with an account identifier of an account of a user associated with the request to carry out an operation of a mobile payment application.

[0052] In **FIG. 3** of the present disclosure, at step 302, process 300 includes providing a user interface including the data associated with the account identifier. For example, mobile payment system 102 may provide a user interface including the data associated with the account identifier to display via the mobile application. In some non-limiting embodiments or aspects, mobile payment system 102 may display (e.g., cause to be displayed) the user interface on a user device associated with the user. For example, mobile payment system 102 may display the user interface on the user device associated with the user, wherein the user interface comprises an identifier associated with an issuer that issued the account of the user.

[0053] In one example, mobile payment system 102 may perform an action involving an online service via a function of the mobile application. In some non-limiting embodiments or aspects, mobile payment system 102 may perform an operation of a mobile payment application based on receiving a user input via the user interface displayed on user device 108 associated with the user.

[0054] In some non-limiting embodiments or aspects, mobile payment system 102 may perform an action involving an online service associated with transaction service provider system 106. In some non-limiting embodiments or aspects, mobile payment system 102 may perform an action involving an online service associated with merchant system 110.

[0055] In some non-limiting embodiments or aspects, mobile payment system 102 may execute an application programming interface (API) call between a system that operates an online service and user device 108 associated with the user. For example, mobile payment system 102 may execute the API call between merchant system 110 that operates an online service and user device 108.

[0056] In summary, some non-limiting embodiments of the present disclosure includes methods, systems and computer program products for implementing a mobile application interface**.** Particularly, the present disclosure provides a method comprises receiving an input regarding a request to carry out an operation of a mobile payment application; determining data associated with an account identifier of an account of a user associated with the request to carry out the operation of the mobile payment application; and providing a user interface including the data associated with the account identifier to display via the mobile payment application, in order to make the payment options more prominent, discoverable, and clear.

[0057] Specifically, the mobile payment system described in the present disclosure is set up based on the following processes, but not limiting to:

- User sets up one default payment method for all online merchants and a second default payment method for all in-store merchants but can quickly change at time of transaction;
- No need to specify a payment method during initial connection;
- Surface the underlying payment method within the mobile interface of the connected business for visibility.

Thus, providing the user interface including the data associated with the account identifier to display via the mobile payment application, making the payment options more prominent, discoverable, and clear.

[0058] In an embodiment, one or more computer-readable storage media may be utilized in implementing embodiments consistent with the present disclosure. A computer-readable storage medium refers to any type of physical memory on which information or data readable by a processor may be stored. Thus, a computer-readable storage medium may store instructions for execution by one or more processors, including instructions for causing the processor(s) to perform steps or stages consistent with the embodiments described herein. The term “computer-readable medium” should be understood to include tangible items and exclude carrier waves and transient signals, i.e., be non-transitory. Examples include Random Access

Memory (RAM), Read-Only Memory (ROM), volatile memory, non-volatile memory, hard drives, Compact Disc (CD) ROMs, DVDs, flash drives, disks, and any other known physical storage media.

[0059] The described operations may be implemented as a method, system or article of manufacture using standard programming and/or engineering techniques to produce software, firmware, hardware, or any combination thereof. The described operations may be implemented as code maintained in a "non-transitory computer readable medium", where a processor may read and execute the code from the computer readable medium. The processor is at least one of a microprocessor and a processor capable of processing and executing the queries. A non-transitory computer readable medium may include media such as magnetic storage medium (e.g., hard disk drives, floppy disks, tape, etc.), optical storage (CD-ROMs, DVDs, optical disks, etc.), volatile and non-volatile memory devices (e.g., EEPROMs, ROMs, PROMs, RAMs, DRAMs, SRAMs, Flash Memory, firmware, programmable logic, etc.), etc. Further, non-transitory computer-readable media may include all computer-readable media except for a transitory. The code implementing the described operations may further be implemented in hardware logic (e.g., an integrated circuit chip, Programmable Gate Array (PGA), Application Specific Integrated Circuit (ASIC), etc.).

[0060] The illustrated steps are set out to explain the exemplary embodiments shown, and it should be anticipated that ongoing technological development will change the manner in which particular functions are performed. These examples are presented herein for purposes of illustration, and not limitation. Further, the boundaries of the functional building blocks have been arbitrarily defined herein for the convenience of the description. Alternative boundaries can be defined so long as the specified functions and relationships thereof are appropriately performed. Alternatives (including equivalents, extensions, variations, deviations, etc., of those described herein) will be apparent to persons skilled in the relevant art(s) based on the teachings contained herein. Such alternatives fall within the scope and spirit of the disclosed embodiments. Also, the words "comprising," "having," "containing," and "including," and other similar forms are intended to be equivalent in meaning and be open ended in that an item or items following any one of these words is not meant to be an exhaustive listing of such item or items or meant to be limited to only the listed item or items. It must also be noted that as used herein, the singular forms "a," "an," and "the" include plural references unless the context clearly dictates otherwise.

[0061] Finally, the language used in the specification has been principally selected for readability and instructional purposes, and it may not have been selected to delineate or

circumscribe the inventive subject matter. Accordingly, the disclosure of the embodiments of the disclosure is intended to be illustrative, but not limiting, of the scope of the disclosure.

[0062] With respect to the use of substantially any plural and/or singular terms herein, those having skill in the art can translate from the plural to the singular and/or from the singular to the plural as is appropriate to the context and/or application. The various singular/plural permutations may be expressly set forth herein for sake of clarity.

[0063] Although the present disclosure has been described in detail for the purpose of illustration based on what is currently considered to be the most practical and preferred embodiments or aspects, it is to be understood that such detail is solely for that purpose and that the present disclosure is not limited to the disclosed embodiments or aspects, but, on the contrary, is intended to cover modifications and equivalent arrangements that are within the spirit and scope of the present disclosure. For example, it is to be understood that the present disclosure contemplates that, to the extent possible, one or more features of any embodiment can be combined with one or more features of any other embodiment. Additional details regarding non-limiting embodiments or aspects of the present disclosure may be found in the attached Appendix. The Appendix includes additional details regarding systems, methods, and computer program products for implementing a mobile application interface according to non-limiting embodiments or aspects.

[0064] In summary, numerous benefits have been described which result from employing the concepts described herein. The foregoing description of the one or more forms has been presented for purposes of illustration and description. It is not intended to be exhaustive or limiting to the precise form disclosed. Modifications or variations are possible in light of the above teachings. The one or more forms were chosen and described in order to illustrate principles and practical application to thereby enable one of ordinary skill in the art to utilize the various forms and with various modifications as are suited to the particular use contemplated.

Different embodiments:

[0065] Embodiment 1. A computer-implemented method for implementing a mobile application interface, comprising:

receiving, with at least one processor, an input regarding a request to carry out an operation of a mobile payment application;

determining, with at least one processor, data associated with an account identifier of an account of a user associated with the request to carry out an operation of the mobile payment application; and

providing, with at least one processor, a user interface including the data associated with the account identifier to display via the mobile payment application.

[0066] Embodiment 2. The computer-implemented method of embodiment 1, further comprising displaying the user interface on a user device associated with the user.

[0067] Embodiment 3. The computer-implemented method of embodiment 1, wherein displaying the user interface on a user device associated with the user comprises displaying the user interface on the user device associated with the user, wherein the user interface comprises an indicia associated with an issuer that issued the account of the user.

[0068] Embodiment 4. The computer-implemented method of embodiment 1, further comprising performing the operation of the mobile payment application based on providing the user interface.

[0069] Embodiment 5. The computer-implemented method of embodiment 4, wherein performing the operation of the mobile payment application comprises performing the operation of the mobile payment application based on receiving a user input via the user interface displayed on a user device associated with the user.

[0070] Embodiment 6. The computer-implemented method of embodiment 4, wherein performing the operation of the mobile payment application comprises performing an action involving an online service associated with a transaction service provider system.

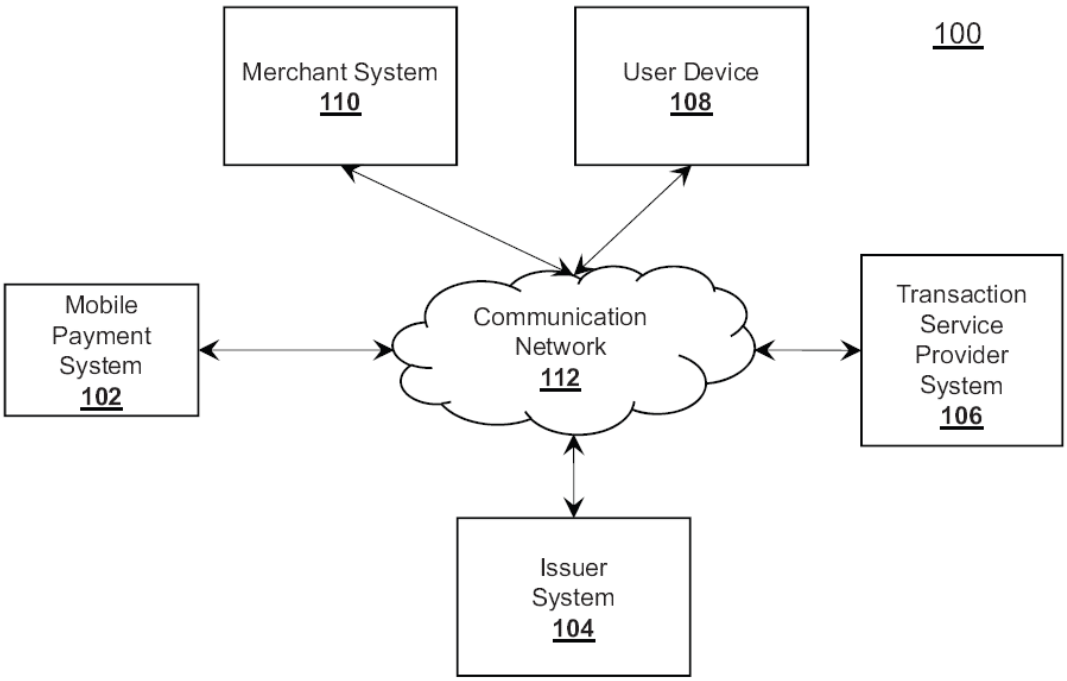
[0071] Embodiment 7. The computer-implemented method of embodiment 4, wherein performing the operation of the mobile payment application comprises performing an action involving an online service associated with a merchant system.

[0072] Embodiment 8. The computer-implemented method of embodiment 4, wherein performing the operation of the mobile payment application comprises executing an application programming interface (API) call between a merchant system that operates an online service and a user device associated with the user.

METHOD AND SYSTEM FOR IMPLEMENTING A MOBILE APPLICATION INTERFACE

ABSTRACT

The present disclosure includes methods, systems and computer program products for implementing a mobile application interface**.** Particularly, the present disclosure provides a method comprises receiving an input regarding a request to carry out an operation of a mobile payment application; determining data associated with an account identifier of an account of a user associated with the request to carry out the operation of the mobile payment application; and providing a user interface including the data associated with the account identifier to display via the mobile payment application.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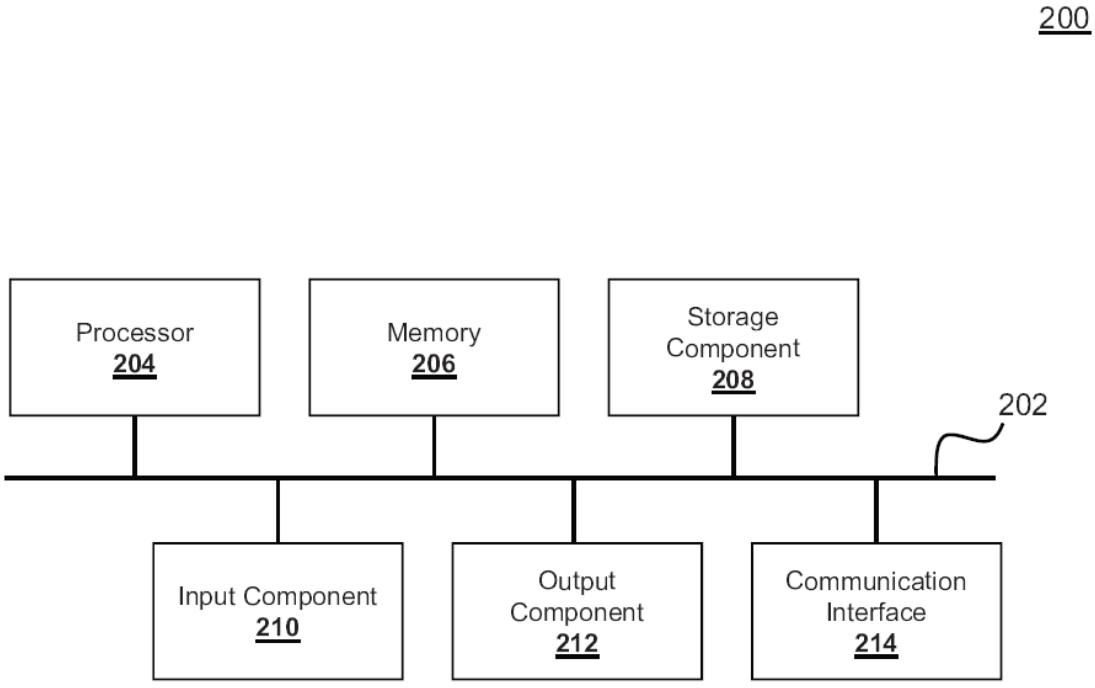
Merchant System
110
User Device
108
Mobile
Payment
System
102
Communication
Network
112
Transaction
Service
Provider
System
106
Issuer
System
104

FIG. 1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Processor
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Memory
206
Storage
Component
208
202
Input Component
210
Output
Component
212
Communication
Interface
214

FIG. 2

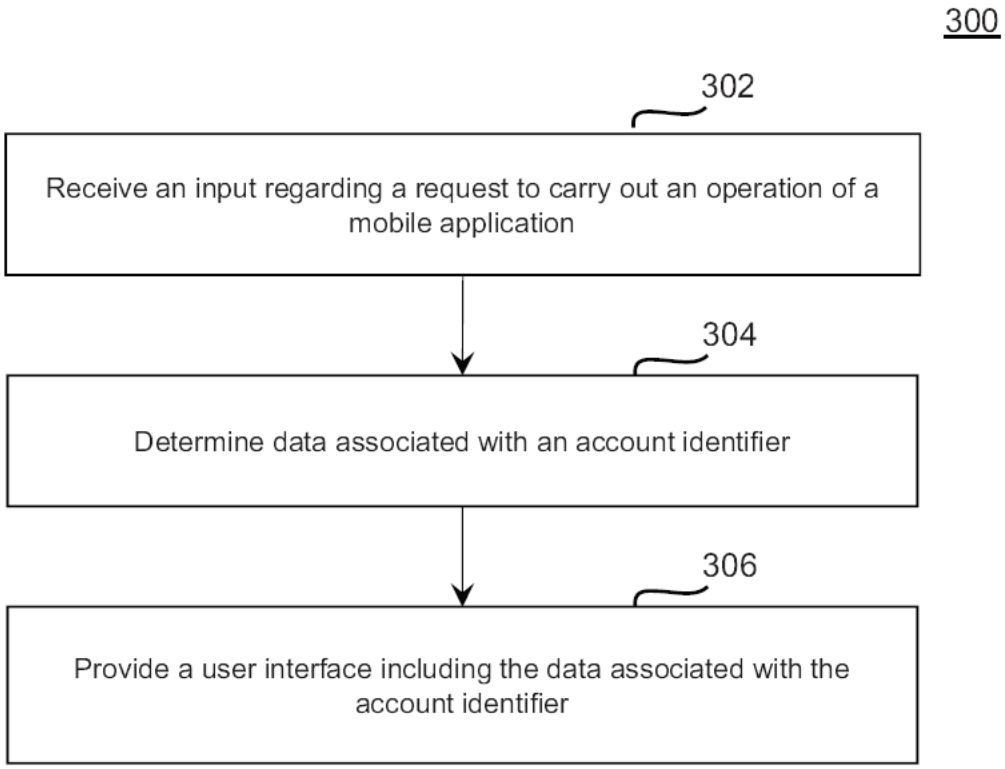
300
302
Receive an input regarding a request to carry out an operation of a mobile application
304
Determine data associated with an account identifier
306
Provide a user interface including the data associated with the account identifier

FIG. 3