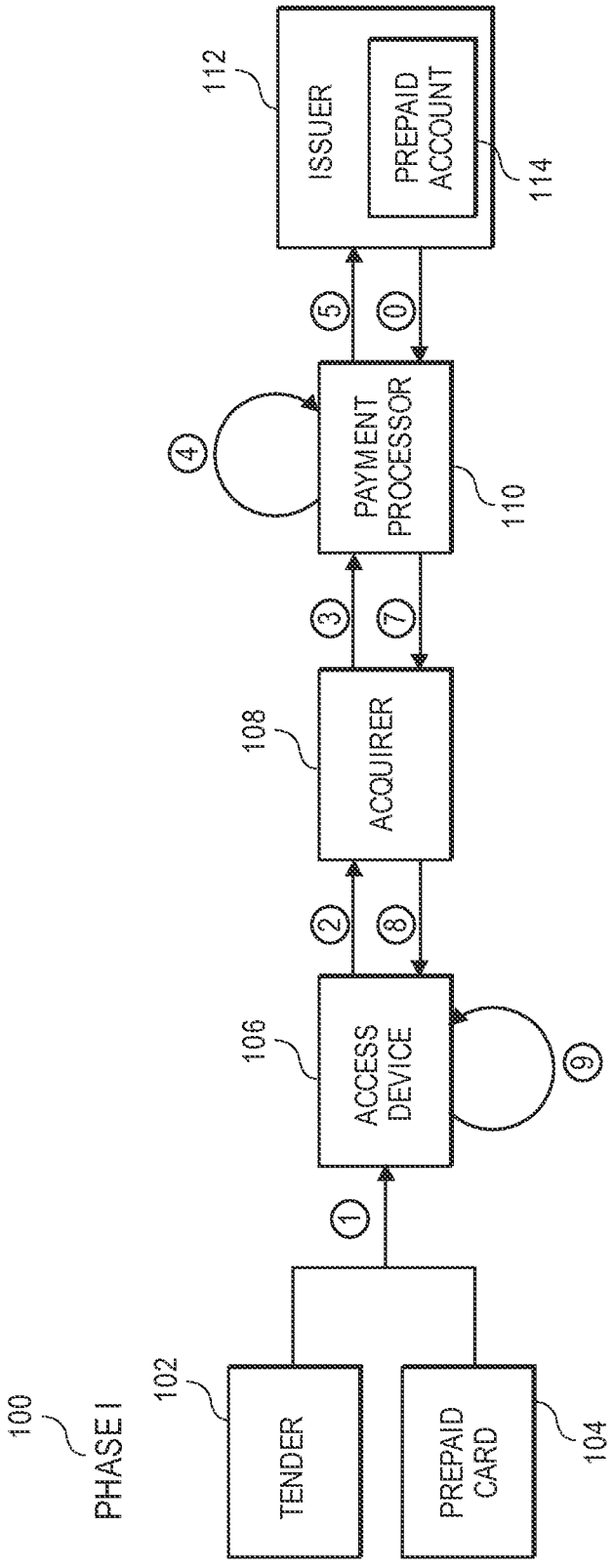


FIG. 1
(PRIOR ART)

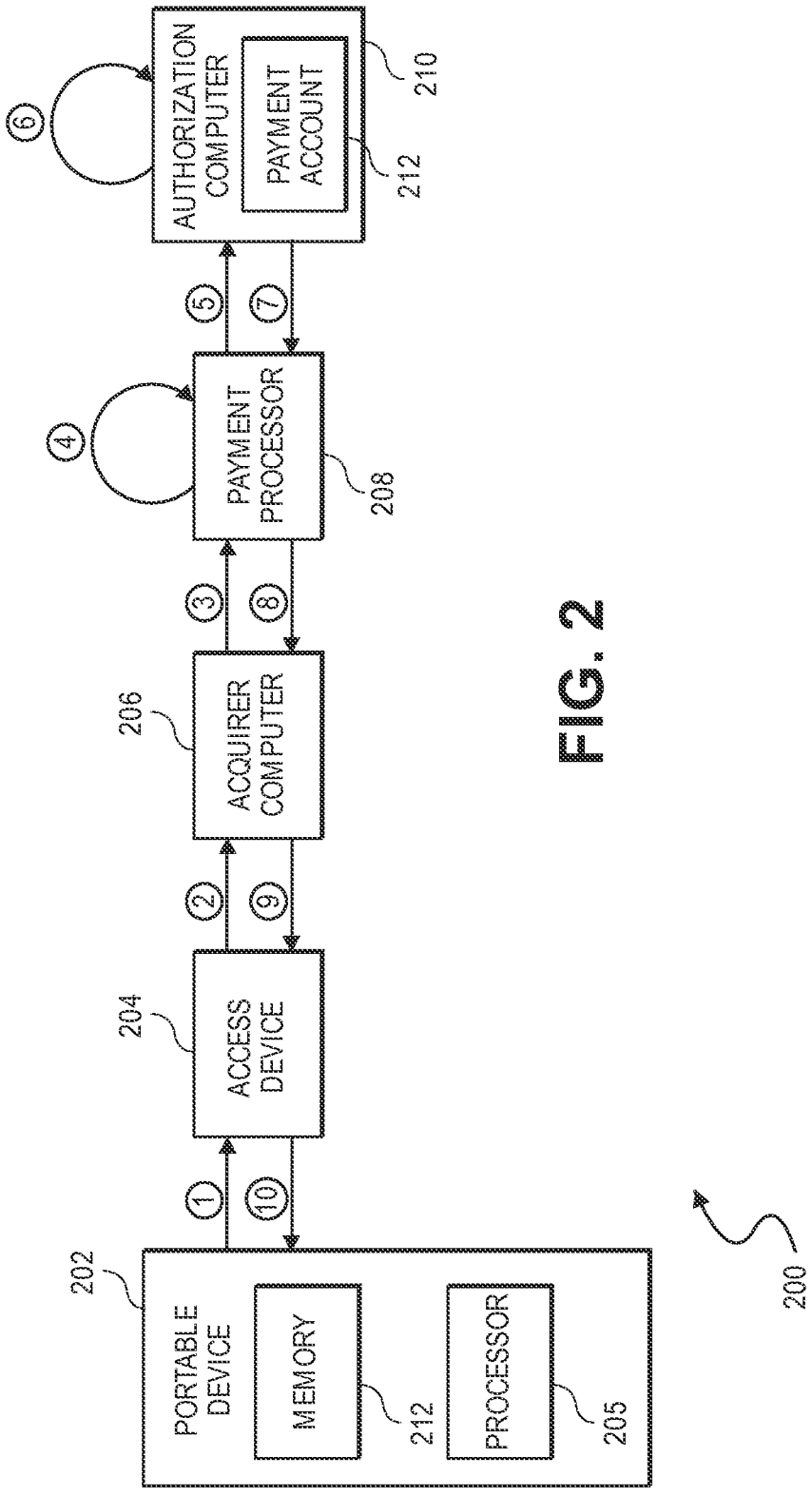

AUTHORIZATION COMPUTER
PAYMENT ACCOUNT
210
212
PAYMENT PROCESSOR
208
ACQUIRER COMPUTER
206
ACCESS DEVICE
204
PORTABLE DEVICE
202
MEMORY
212
PROCESSOR
205
200
1
2
3
4
5
6
7
8
9
10

FIG. 2

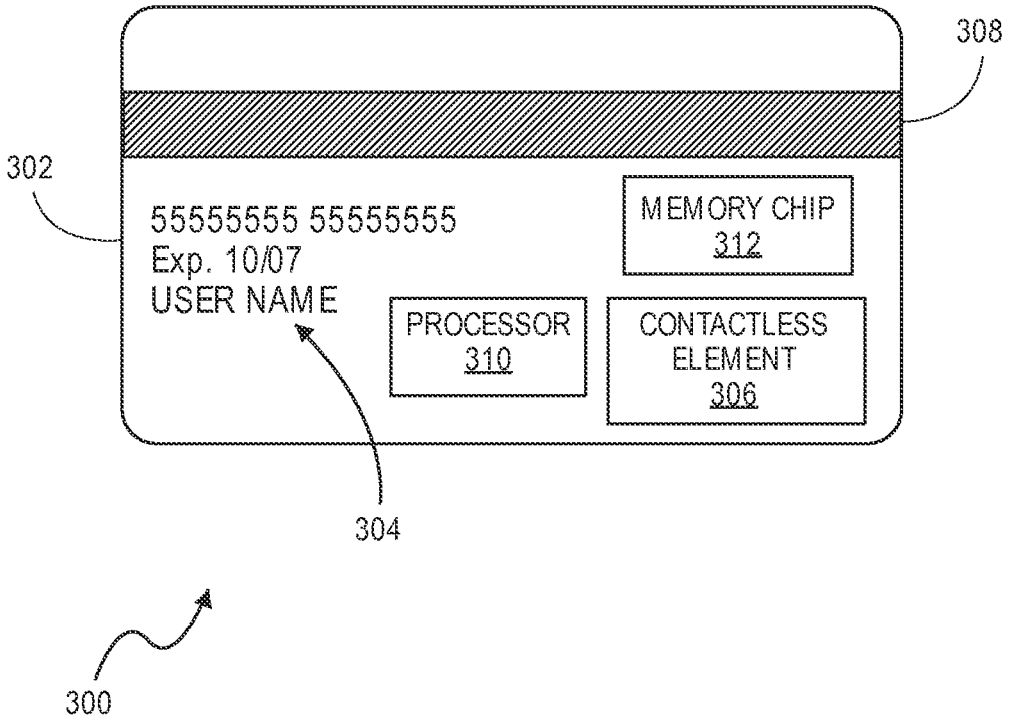

308
302
55555555 55555555
Exp. 10/07
USER NAME
MEMORY CHIP
312
PROCESSOR
310
CONTACTLESS
ELEMENT
306
304
300

FIG. 3

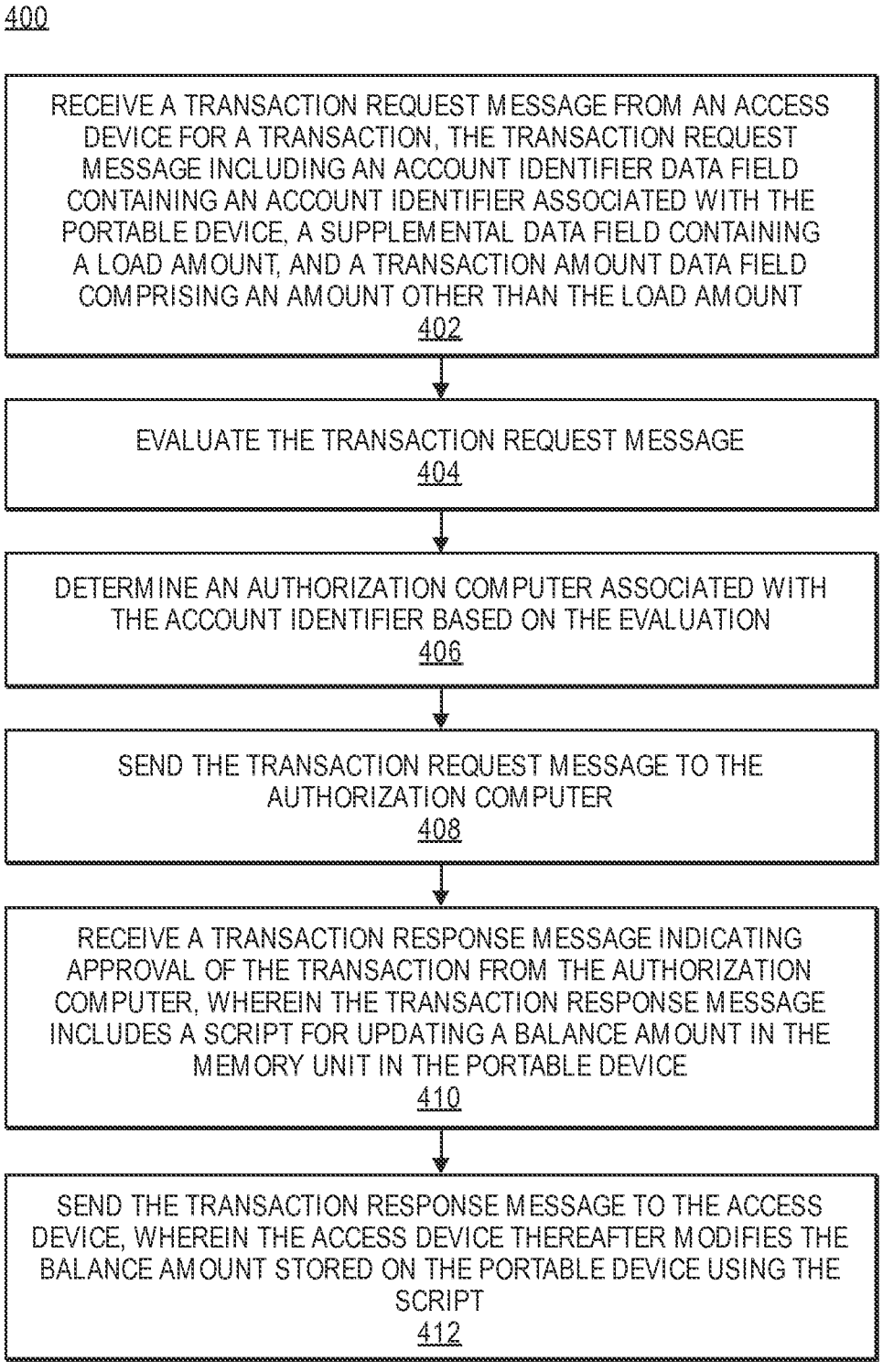

400
RECEIVE A TRANSACTION REQUEST MESSAGE FROM AN ACCESS DEVICE FOR A TRANSACTION, THE TRANSACTION REQUEST MESSAGE INCLUDING AN ACCOUNT IDENTIFIER DATA FIELD CONTAINING AN ACCOUNT IDENTIFIER ASSOCIATED WITH THE PORTABLE DEVICE, A SUPPLEMENTAL DATA FIELD CONTAINING A LOAD AMOUNT, AND A TRANSACTION AMOUNT DATA FIELD COMPRISING AN AMOUNT OTHER THAN THE LOAD AMOUNT
402
EVALUATE THE TRANSACTION REQUEST MESSAGE
404
DETERMINE AN AUTHORIZATION COMPUTER ASSOCIATED WITH THE ACCOUNT IDENTIFIER BASED ON THE EVALUATION
406
SEND THE TRANSACTION REQUEST MESSAGE TO THE AUTHORIZATION COMPUTER
408
RECEIVE A TRANSACTION RESPONSE MESSAGE INDICATING APPROVAL OF THE TRANSACTION FROM THE AUTHORIZATION COMPUTER, WHEREIN THE TRANSACTION RESPONSE MESSAGE INCLUDES A SCRIPT FOR UPDATING A BALANCE AMOUNT IN THE MEMORY UNIT IN THE PORTABLE DEVICE
410
SEND THE TRANSACTION RESPONSE MESSAGE TO THE ACCESS DEVICE, WHEREIN THE ACCESS DEVICE THEREAFTER MODIFIES THE BALANCE AMOUNT STORED ON THE PORTABLE DEVICE USING THE SCRIPT
412

FIG. 4

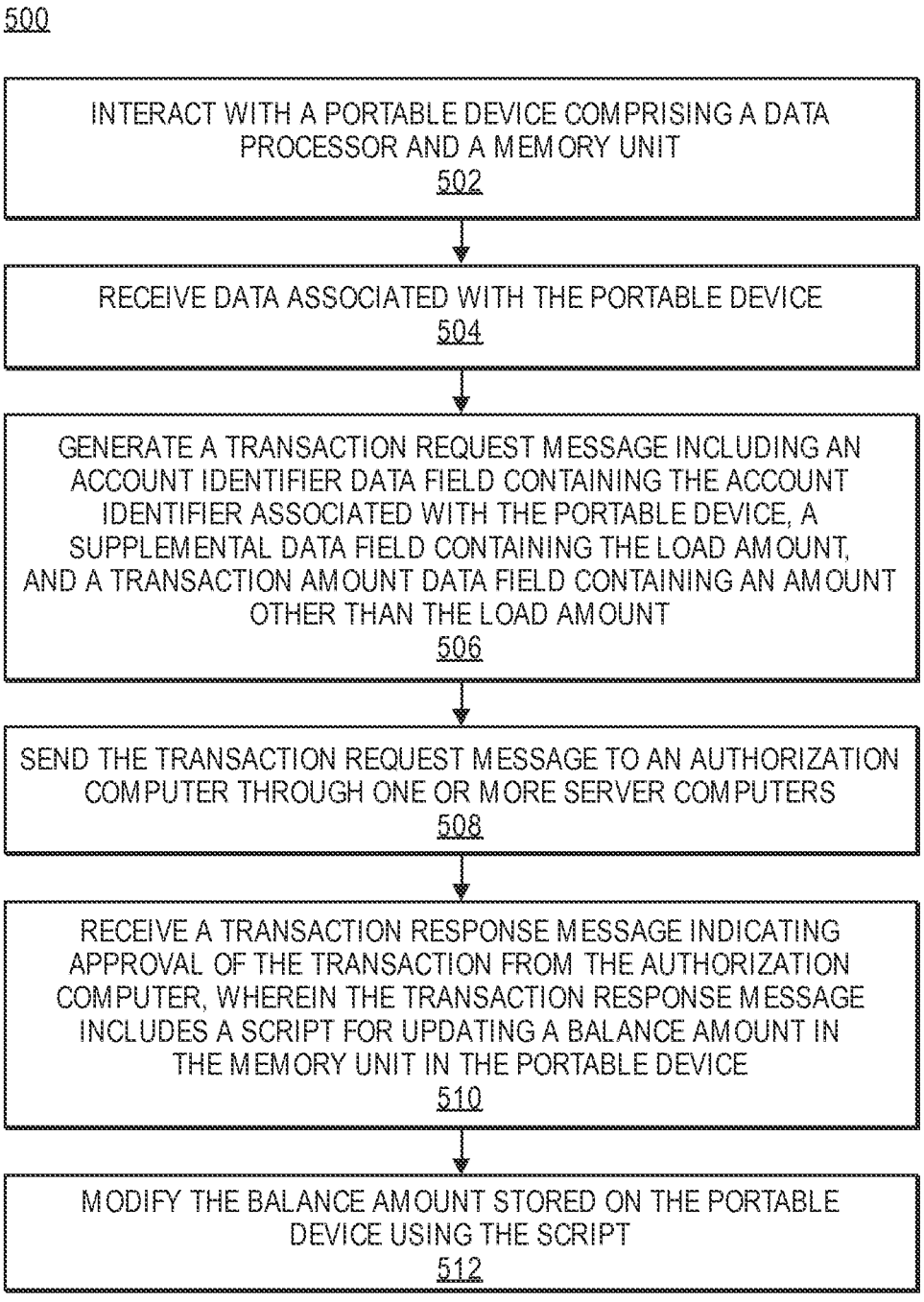

500
INTERACT WITH A PORTABLE DEVICE COMPRISING A DATA PROCESSOR AND A MEMORY UNIT
502
RECEIVE DATA ASSOCIATED WITH THE PORTABLE DEVICE
504
GENERATE A TRANSACTION REQUEST MESSAGE INCLUDING AN ACCOUNT IDENTIFIER DATA FIELD CONTAINING THE ACCOUNT IDENTIFIER ASSOCIATED WITH THE PORTABLE DEVICE, A SUPPLEMENTAL DATA FIELD CONTAINING THE LOAD AMOUNT, AND A TRANSACTION AMOUNT DATA FIELD CONTAINING AN AMOUNT OTHER THAN THE LOAD AMOUNT
506
SEND THE TRANSACTION REQUEST MESSAGE TO AN AUTHORIZATION COMPUTER THROUGH ONE OR MORE SERVER COMPUTERS
508
RECEIVE A TRANSACTION RESPONSE MESSAGE INDICATING APPROVAL OF THE TRANSACTION FROM THE AUTHORIZATION COMPUTER, WHEREIN THE TRANSACTION RESPONSE MESSAGE INCLUDES A SCRIPT FOR UPDATING A BALANCE AMOUNT IN THE MEMORY UNIT IN THE PORTABLE DEVICE
510
MODIFY THE BALANCE AMOUNT STORED ON THE PORTABLE DEVICE USING THE SCRIPT
512

FIG. 5

```
{
"SystemsTraceAuditNumber" : 350420,
"RetrievalReferenceNumber" : "401010350420",
"DateAndTimeLocalTransaction" : "2021-10-26T21:32:52",
"AcquiringBin" : 409999,
"AcquirerCountryCode" : "101",
"SenderReference" : " ",
"SenderAccountNumber" : "1234567890123456",
"SenderCountryCode" : "USA",
"TransactionCurrency" : "USD",
"SenderName" : "John Smith" ,
"SenderAddress" : "44 Market St.",
"SenderCity" : "San Francisco",
"SenderStateCode" : "CA",
"RecipientCardPrimaryAccountNumber" : "4957030420210454",
"Amount" : "112.00"
"BusinessApplicationID" : "AA",
"MerchantCategoryCode" : 6012,
"TransactionIdentifier" : 234234322342343,
"SourceOfFunds" : "03",
"CardAcceptor" : {
    "Name" : "John Smith"
    "TerminalId" : "13655392"
    "IdCode" : "VMT200911026070",
    "Address" : {
        "State" : "CA",
        "County" : "081",
        "Country" : "USA",
        "ZipCode" : "94105"
        }
    },
    "FeeProgramIndicator" : "123"
}
```


602

604

606

600

FIG. 6
(PRIOR ART)

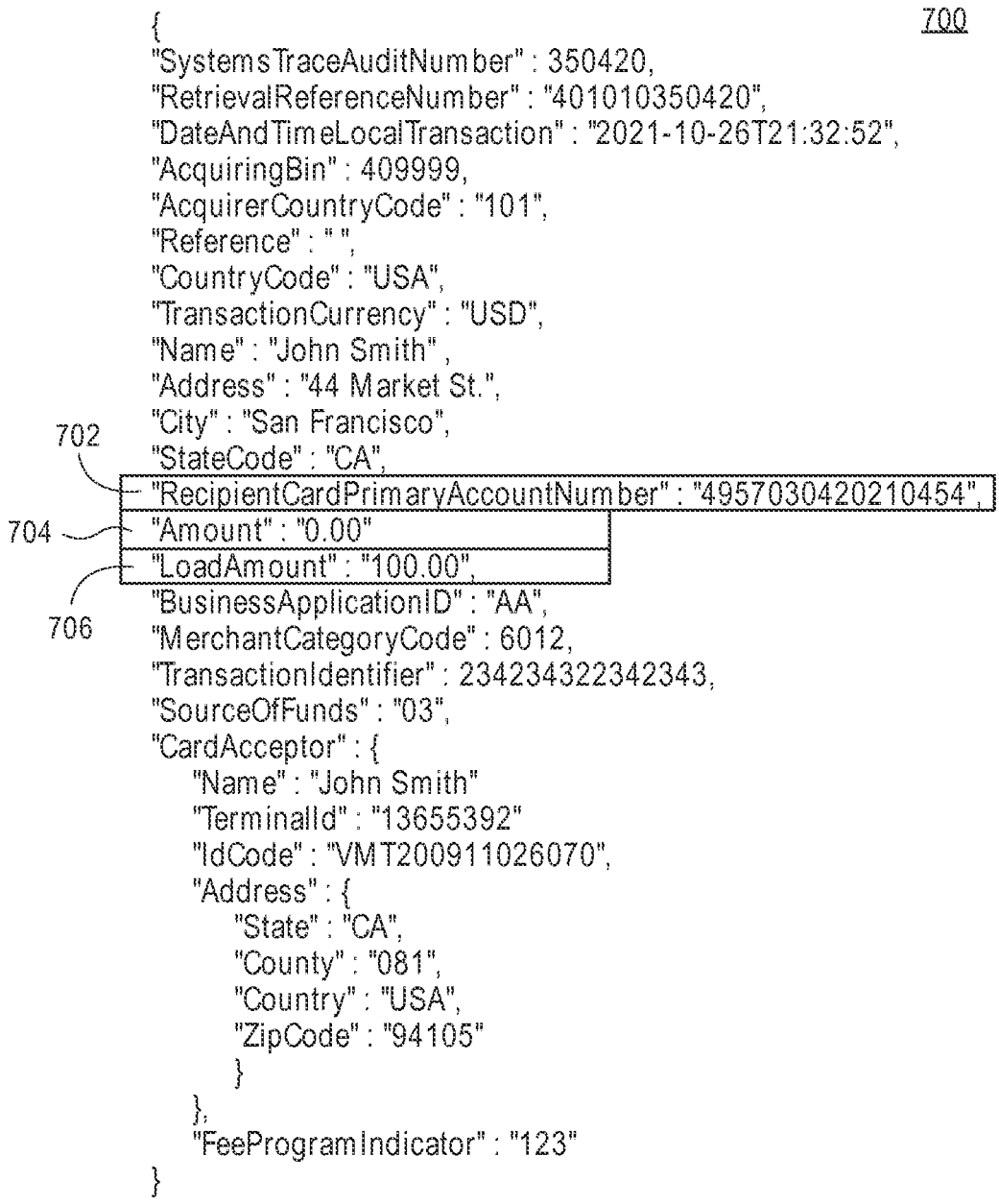

700
{
"SystemsTraceAuditNumber" : 350420,
"RetrievalReferenceNumber" : "401010350420",
"DateAndTimeLocalTransaction" : "2021-10-26T21:32:52",
"AcquiringBin" : 409999,
"AcquirerCountryCode" : "101",
"Reference" : " ",
"CountryCode" : "USA",
"TransactionCurrency" : "USD",
"Name" : "John Smith" ,
"Address" : "44 Market St.",
"City" : "San Francisco",
"StateCode" : "CA",
"RecipientCardPrimaryAccountNumber" : "4957030420210454",
"Amount" : "0.00"
"LoadAmount" : "100.00",
"BusinessApplicationID" : "AA",
"MerchantCategoryCode" : 6012,
"TransactionIdentifier" : 234234322342343,
"SourceOfFunds" : "03",
"CardAcceptor" : {
"Name" : "John Smith"
"TerminalId" : "13655392"
"IdCode" : "VMT200911026070",
"Address" : {
"State" : "CA",
"County" : "081",
"Country" : "USA",
"ZipCode" : "94105"
}
},
"FeeProgramIndicator" : "123"
}
702
704
706

FIG. 7

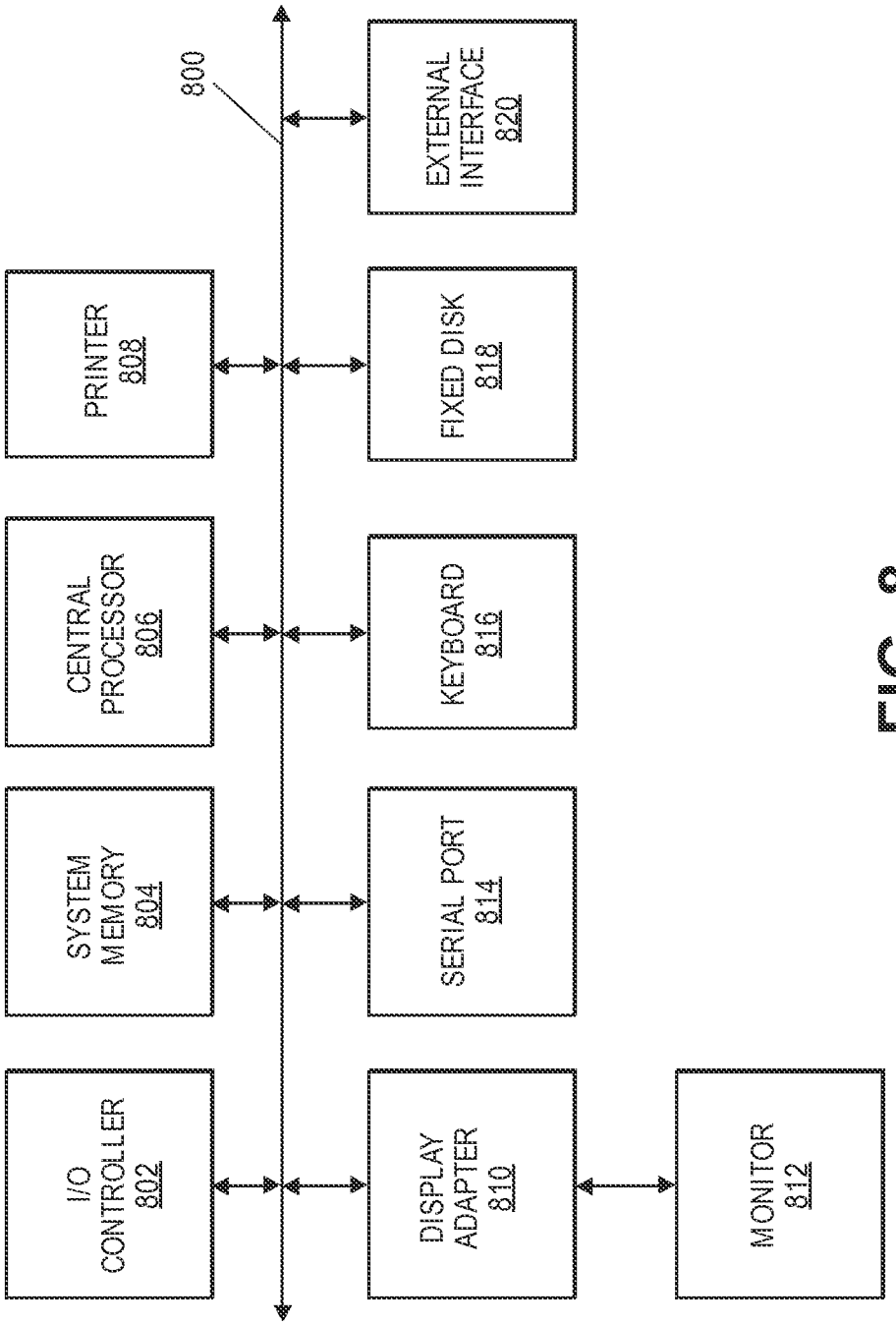

800
I/O CONTROLLER 802
SYSTEM MEMORY 804
CENTRAL PROCESSOR 806
PRINTER 808
DISPLAY ADAPTER 810
MONITOR 812
SERIAL PORT 814
KEYBOARD 816
FIXED DISK 818
EXTERNAL INTERFACE 820

FIG. 8