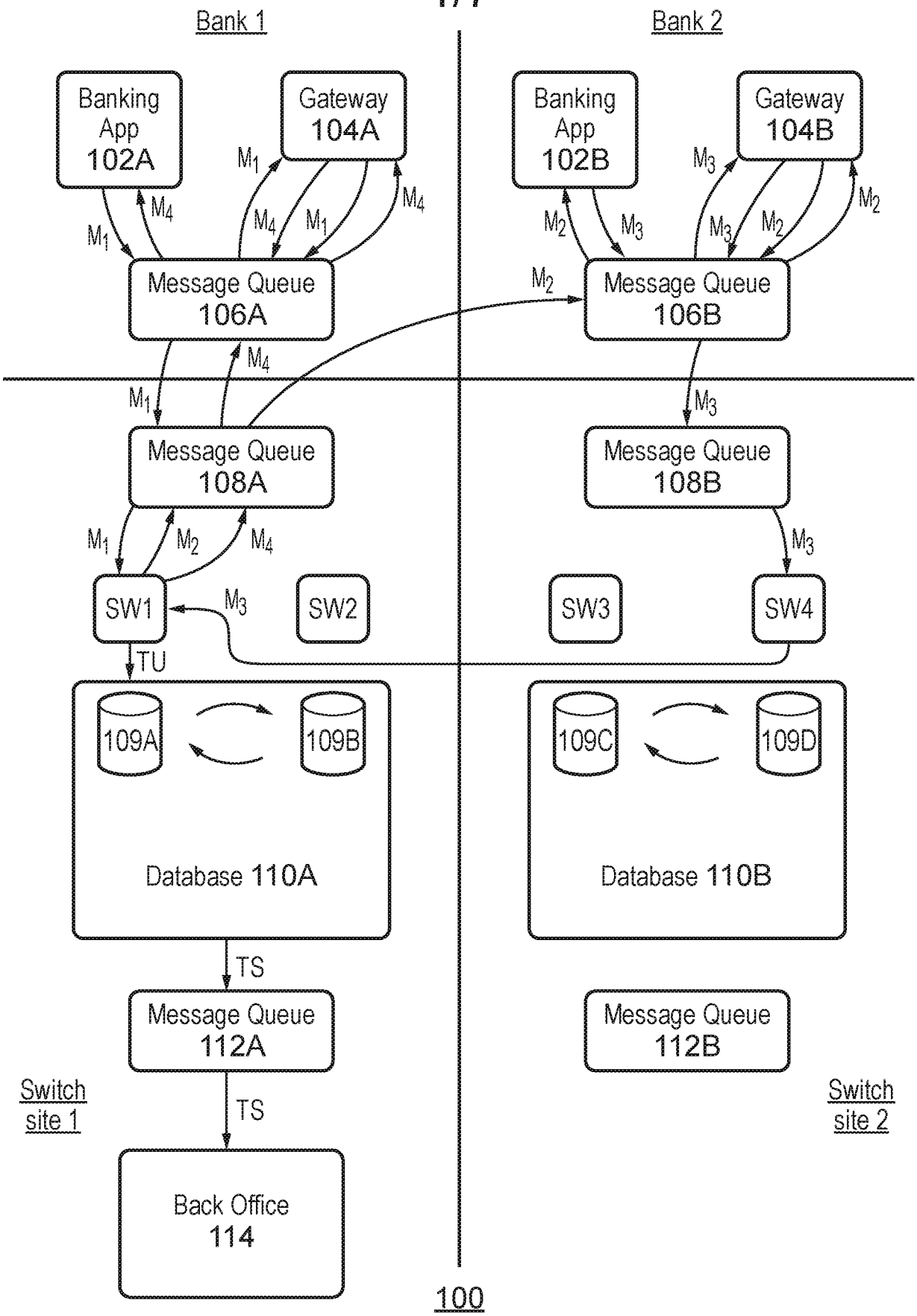

Bank 1
Bank 2
Banking App 102A
Gateway 104A
Banking App 102B
Gateway 104B
Message Queue 106A
Message Queue 106B
Message Queue 108A
Message Queue 108B
SW1
SW2
SW3
SW4
TU
109A
109B
109C
109D
Database 110A
Database 110B
TS
Message Queue 112A
Message Queue 112B
TS
Switch site 1
Switch site 2
Back Office 114
100

FIG. 1

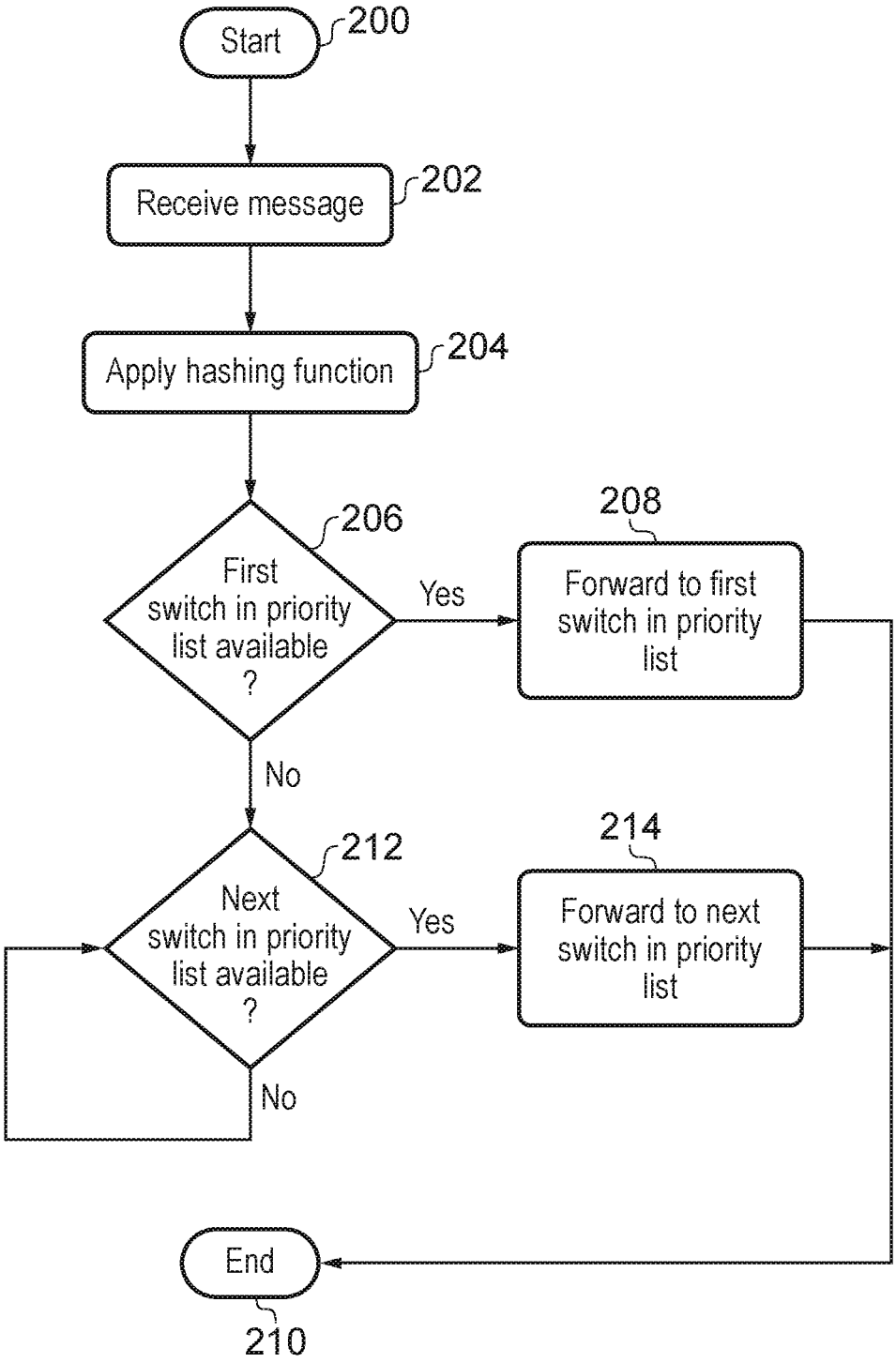

Start
200
Receive message
202
Apply hashing function
204
First switch in priority list available ?
206
Yes
Forward to first switch in priority list
208
No
Next switch in priority list available ?
212
Yes
Forward to next switch in priority list
214
No
End
210

FIG. 2A

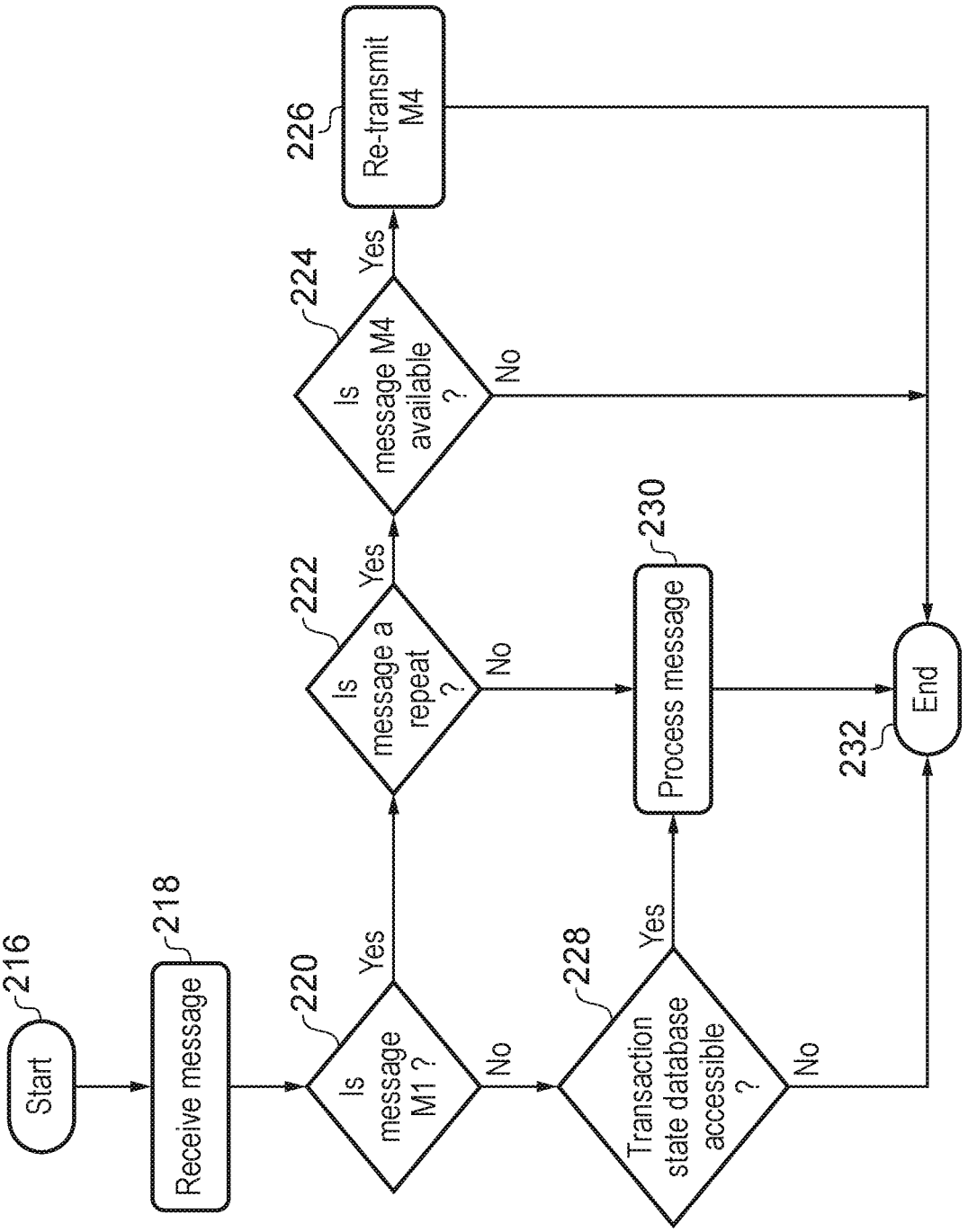

Start
216
Receive message
218
Is message M1 ?
220
Yes
No
Is message a repeat ?
222
Yes
No
Is message M4 available ?
224
Yes
No
Re-transmit M4
226
Transaction state database accessible ?
228
Yes
No
Process message
230
End
232

FIG. 2B

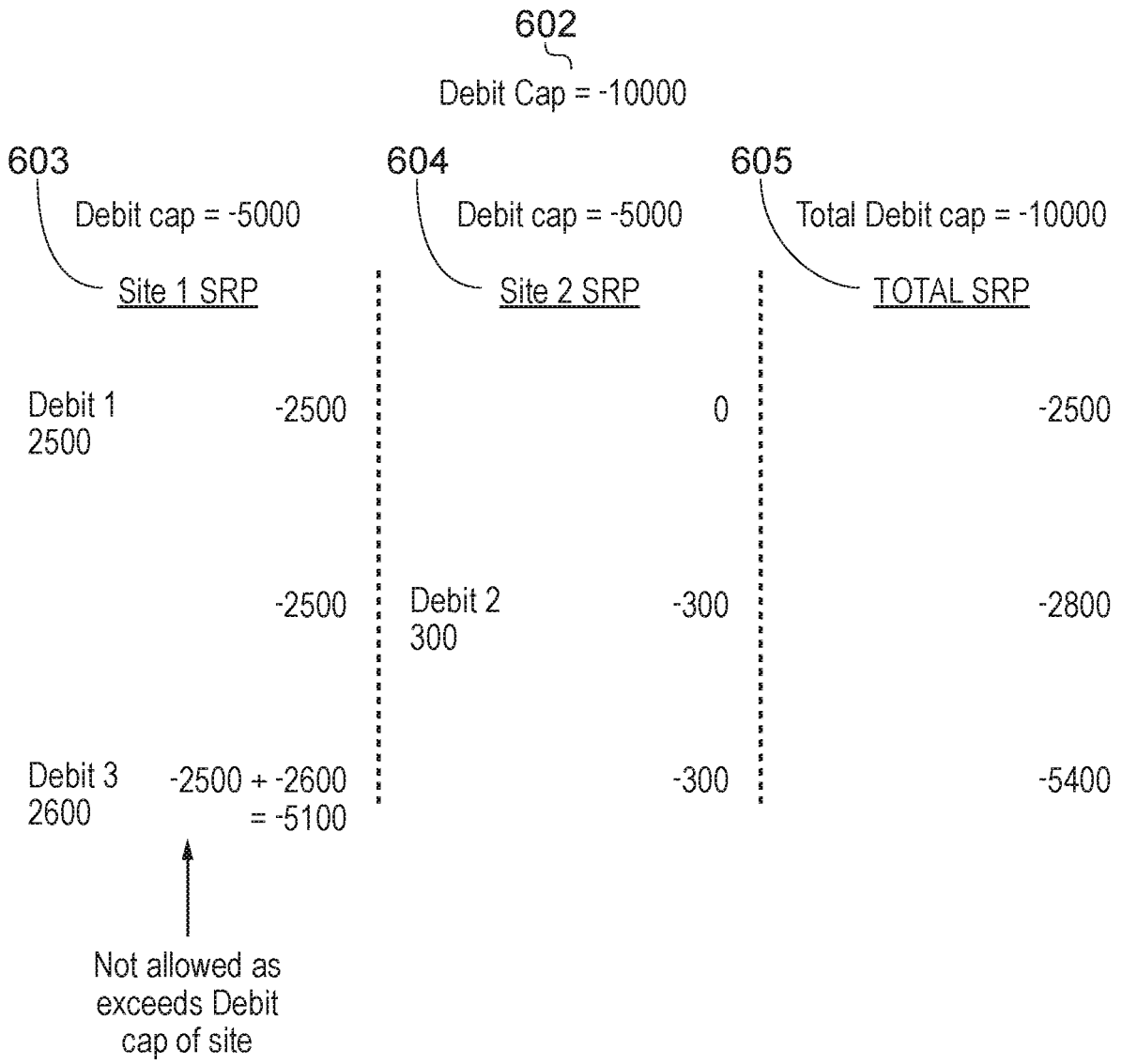

602
Debit Cap = -10000
603
Debit cap = -5000
Site 1 SRP
604
Debit cap = -5000
Site 2 SRP
605
Total Debit cap = -10000
TOTAL SRP
Debit 1
2500
-2500
0
-2500
-2500
Debit 2
300
-300
-2800
Debit 3
2600
-2500 + -2600
= -5100
-300
-5400
Not allowed as
exceeds Debit
cap of site

FIG. 3A

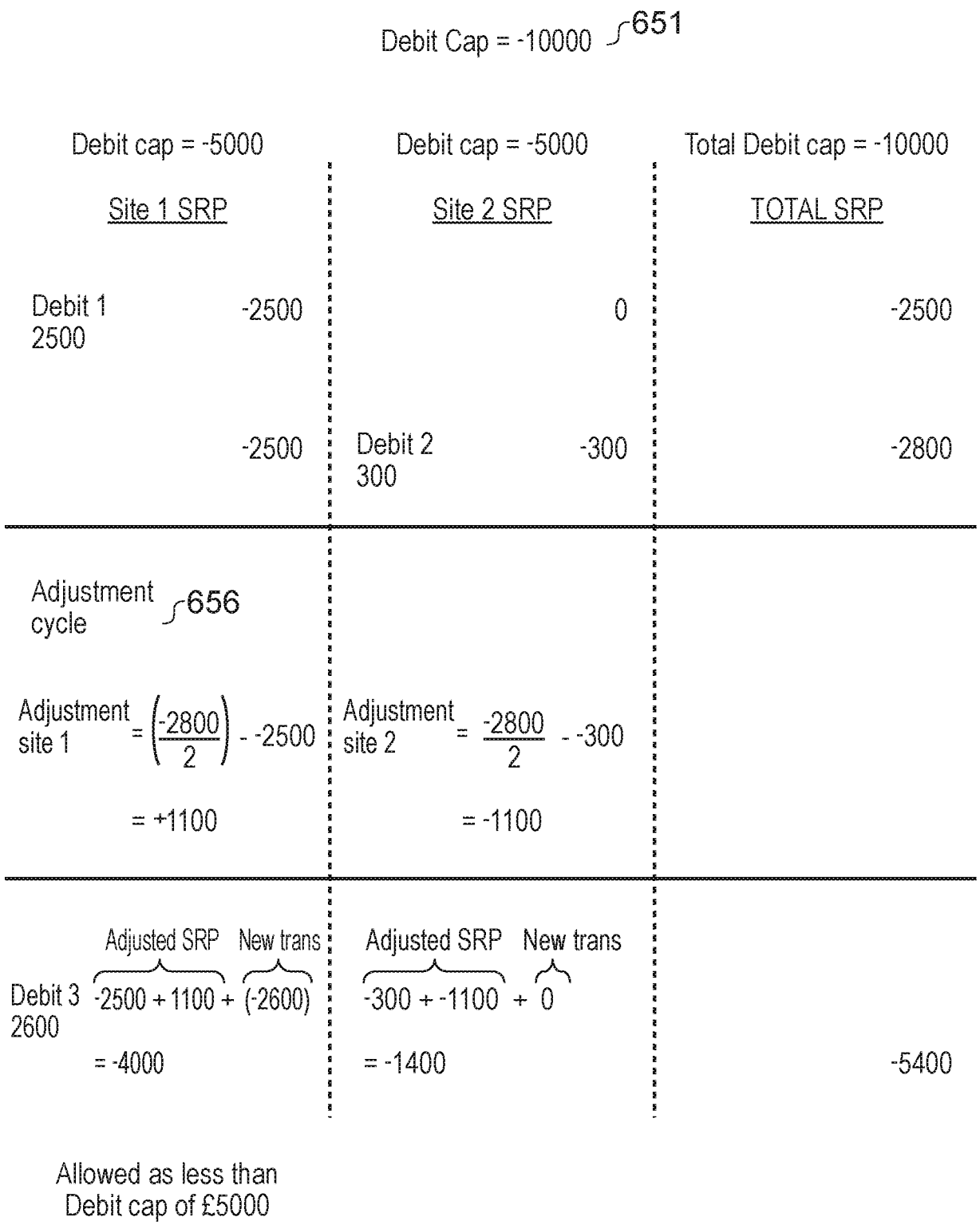

Debit Cap = -10000
651
Debit cap = -5000
Site 1 SRP
Debit cap = -5000
Site 2 SRP
Total Debit cap = -10000
TOTAL SRP
Debit 1
2500
-2500
0
-2500
-2500
Debit 2
300
-300
-2800
Adjustment cycle
656
Adjustment site 1 = (-2800/2) - -2500
= +1100
Adjustment site 2 = -2800/2 - -300
= -1100
Debit 3
2600
Adjusted SRP
New trans
-2500 + 1100 + (-2600)
= -4000
Adjusted SRP
New trans
-300 + -1100 + 0
= -1400
-5400
Allowed as less than
Debit cap of £5000

FIG. 3B

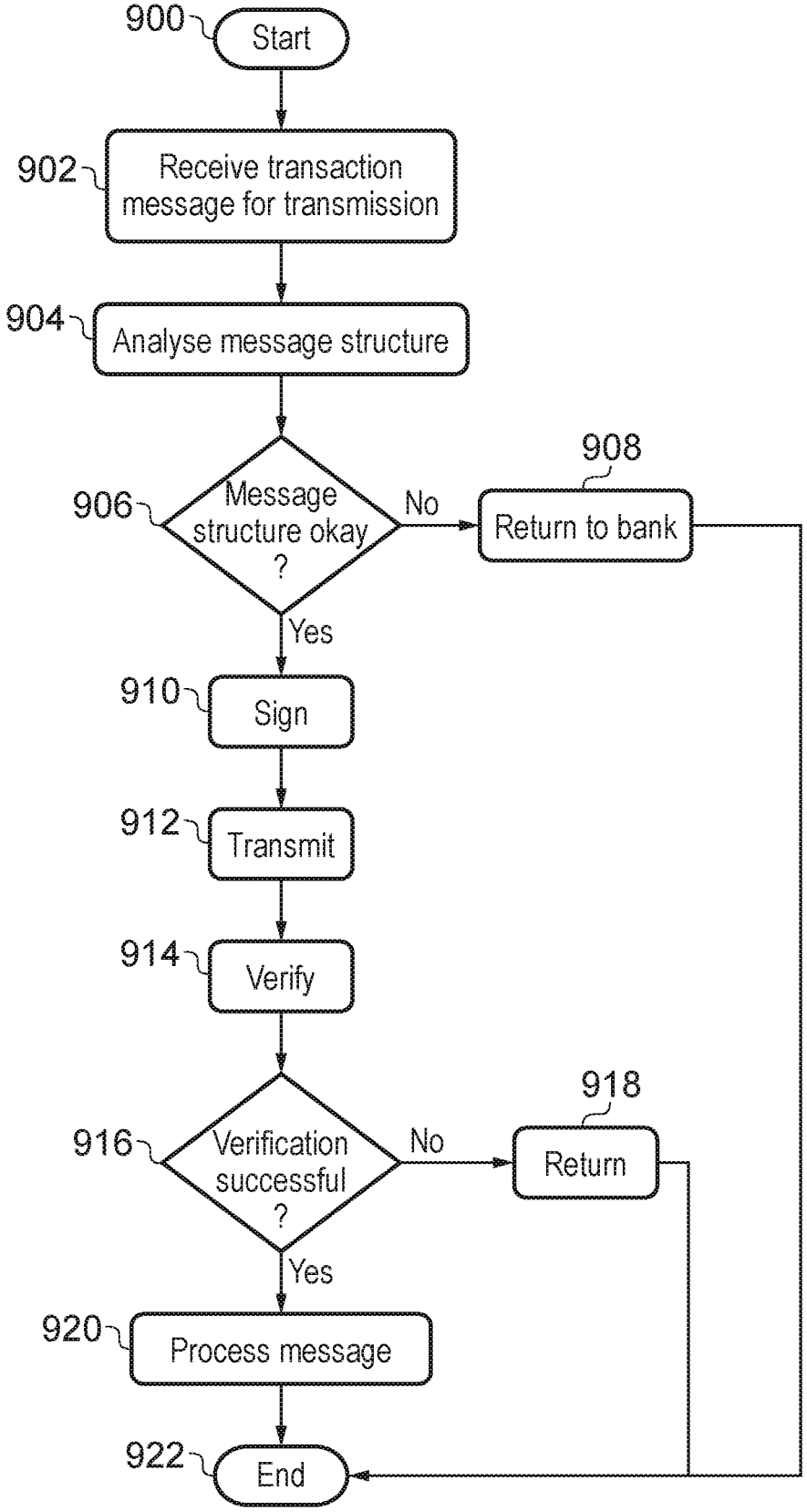

900
Start
902
Receive transaction message for transmission
904
Analyse message structure
906
Message structure okay ?
No
908
Return to bank
Yes
910
Sign
912
Transmit
914
Verify
916
Verification successful ?
No
918
Return
Yes
920
Process message
922
End

FIG. 4

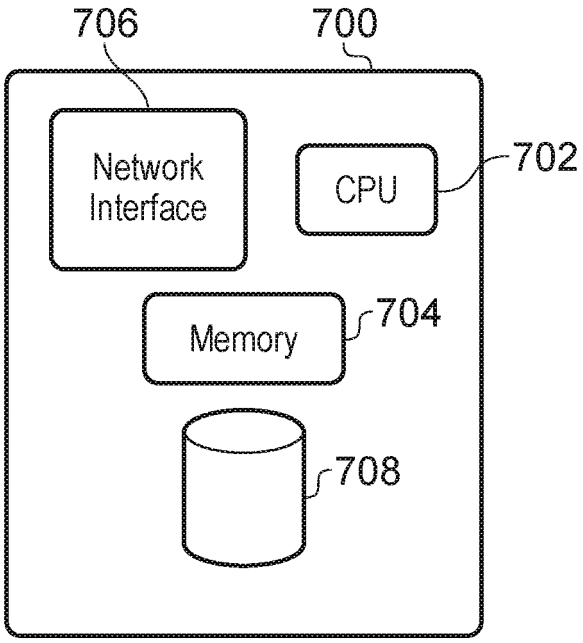


FIG. 5