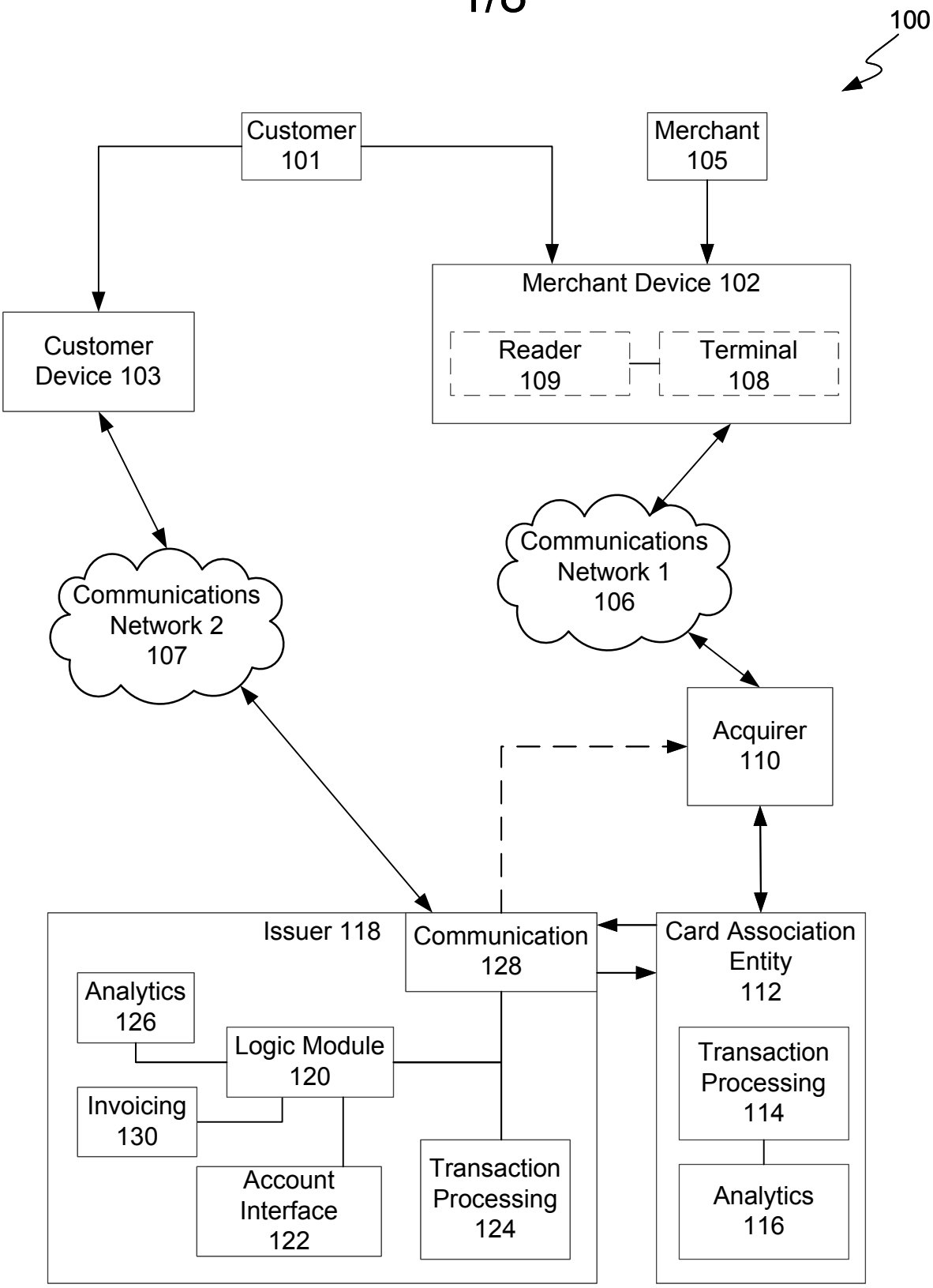

100
Customer
101
Merchant
105
Merchant Device 102
Reader
109
Terminal
108
Customer
Device 103
Communications
Network 2
107
Communications
Network 1
106
Acquirer
110
Issuer 118
Communication
128
Card Association
Entity
112
Analytics
126
Logic Module
120
Invoicing
130
Account
Interface
122
Transaction
Processing
124
Transaction
Processing
114
Analytics
116

Figure 1

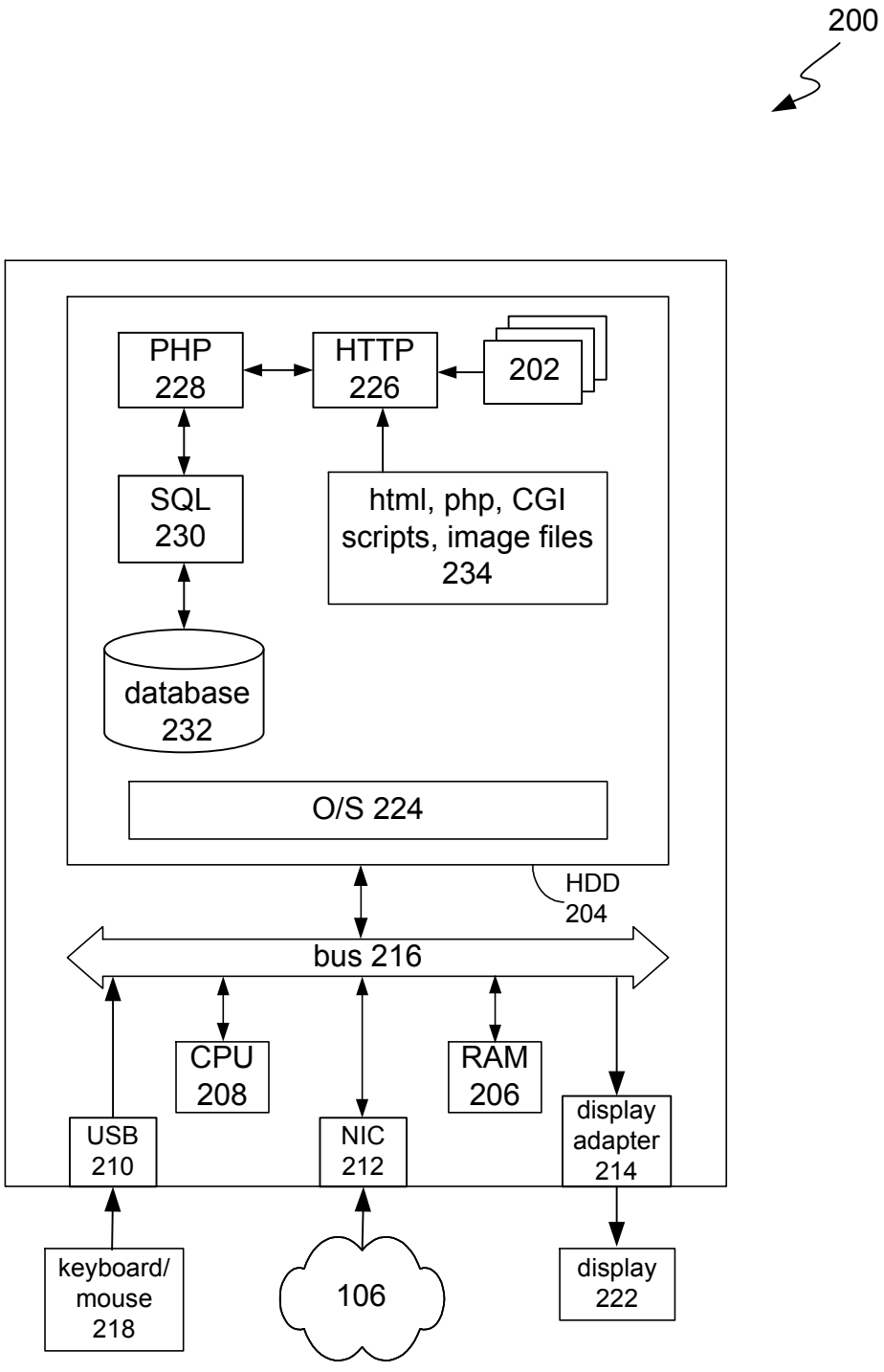

200
PHP 228
HTTP 226
202
SQL 230
html, php, CGI scripts, image files 234
database 232
O/S 224
HDD 204
bus 216
CPU 208
RAM 206
display adapter 214
USB 210
NIC 212
keyboard/ mouse 218
106
display 222

Figure 2

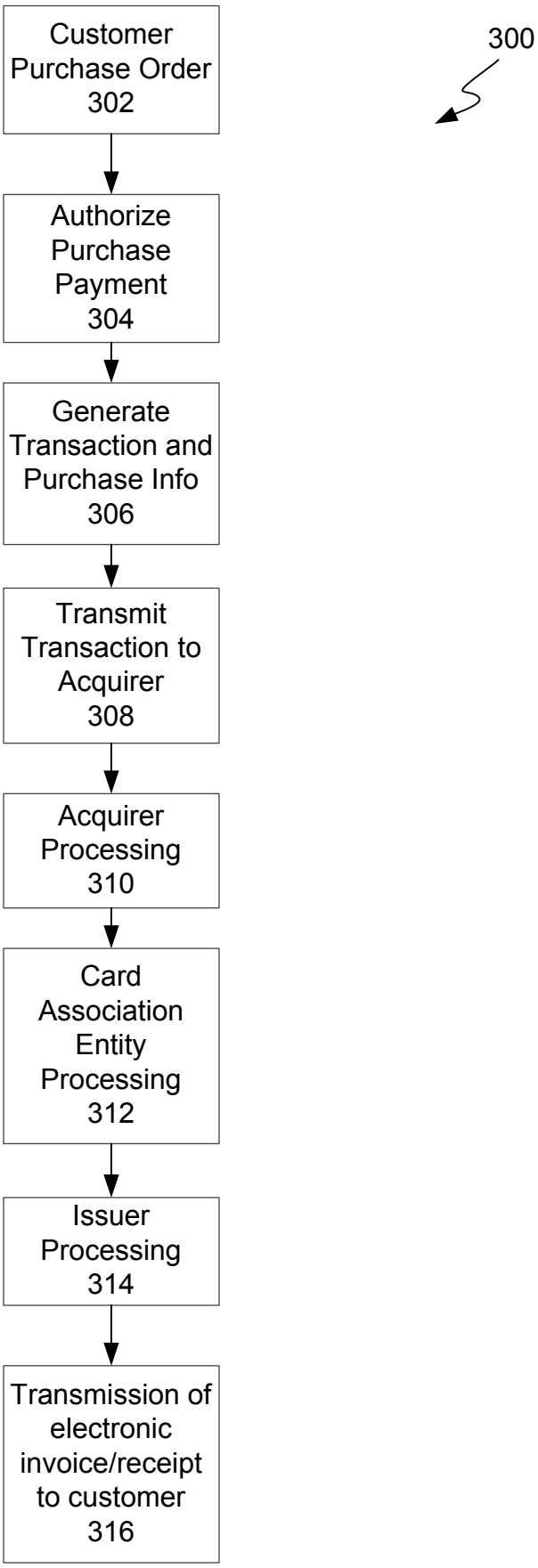

Customer Purchase Order 302
300
Authorize Purchase Payment 304
Generate Transaction and Purchase Info 306
Transmit Transaction to Acquirer 308
Acquirer Processing 310
Card Association Entity Processing 312
Issuer Processing 314
Transmission of electronic invoice/receipt to customer 316

Figure 3

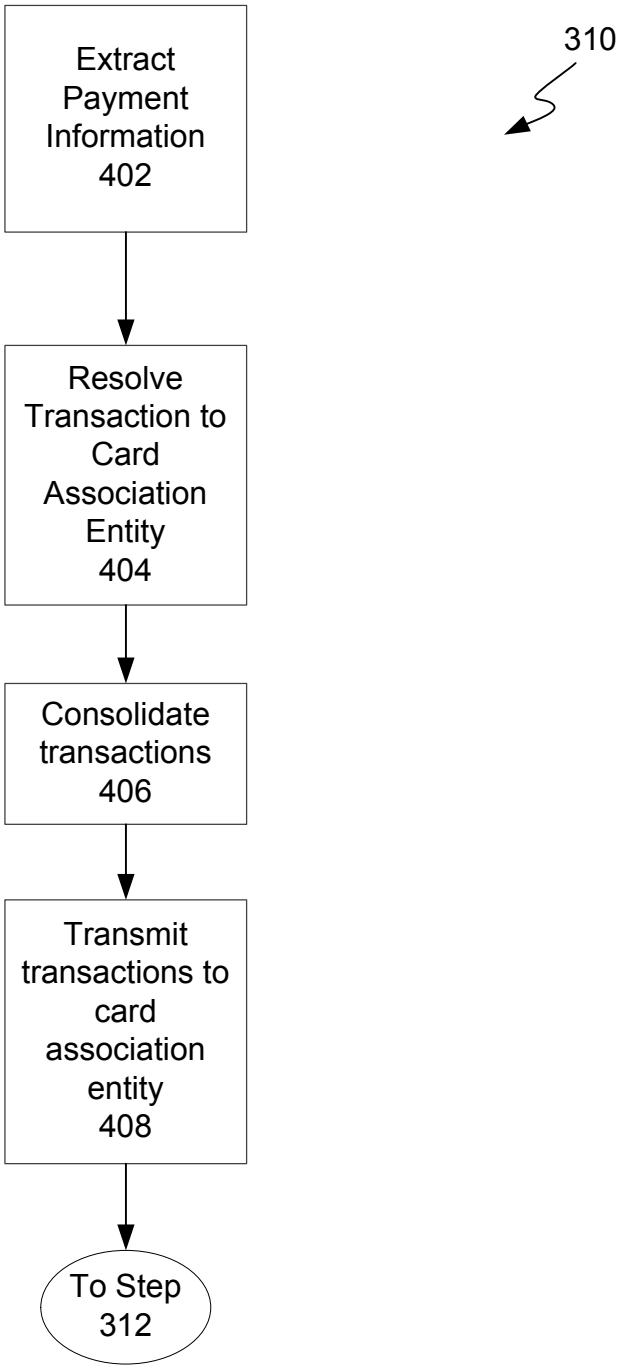

Extract Payment Information 402
Resolve Transaction to Card Association Entity 404
Consolidate transactions 406
Transmit transactions to card association entity 408
To Step 312
310

Figure 4

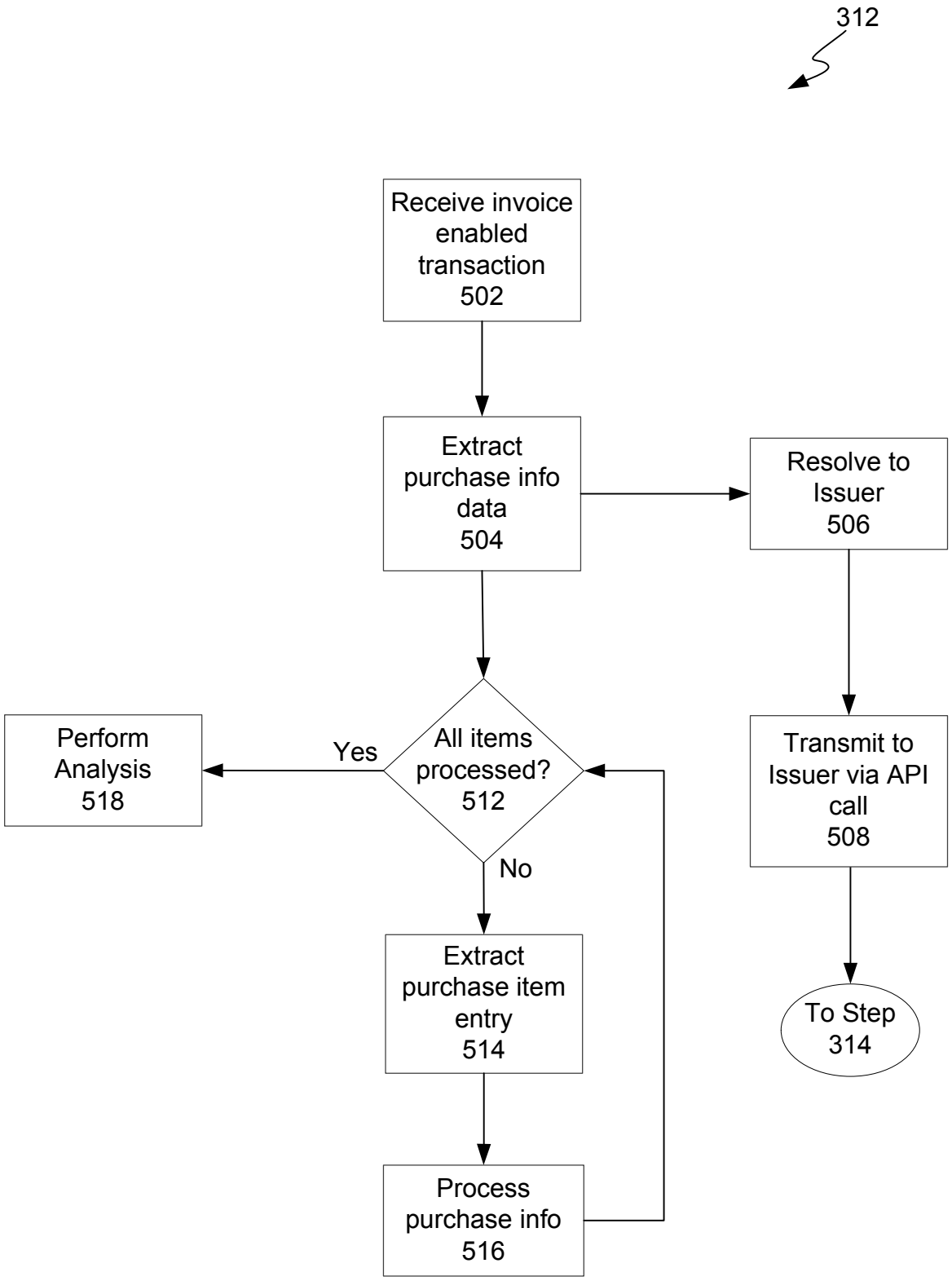

312
Receive invoice enabled transaction 502
Extract purchase info data 504
Resolve to Issuer 506
Transmit to Issuer via API call 508
To Step 314
All items processed? 512
Yes
No
Perform Analysis 518
Extract purchase item entry 514
Process purchase info 516

Figure 5

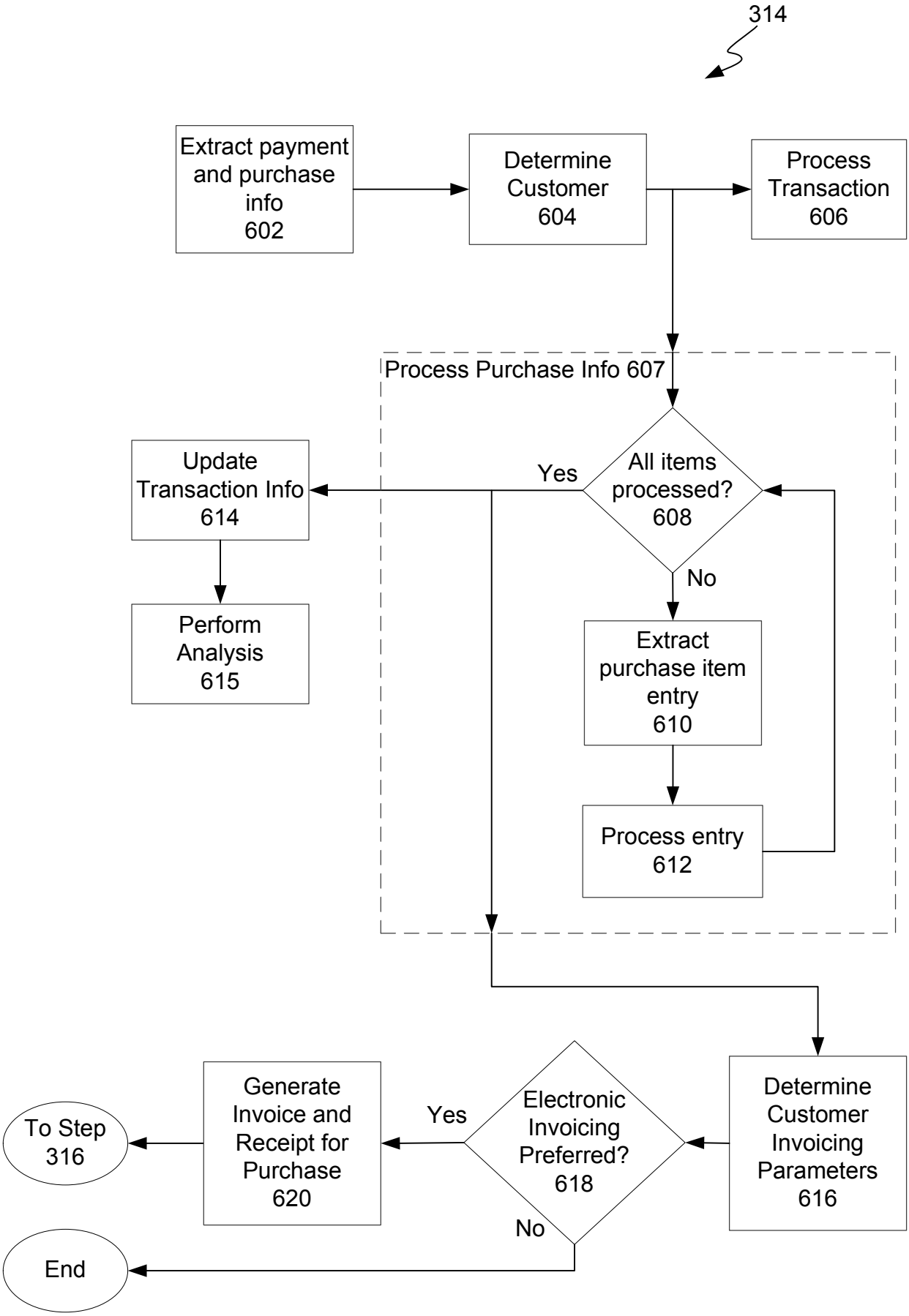

314
Extract payment and purchase info 602
Determine Customer 604
Process Transaction 606
Process Purchase Info 607
All items processed? 608
Yes
No
Update Transaction Info 614
Perform Analysis 615
Extract purchase item entry 610
Process entry 612
Determine Customer Invoicing Parameters 616
Electronic Invoicing Preferred? 618
Yes
No
Generate Invoice and Receipt for Purchase 620
To Step 316
End

Figure 6

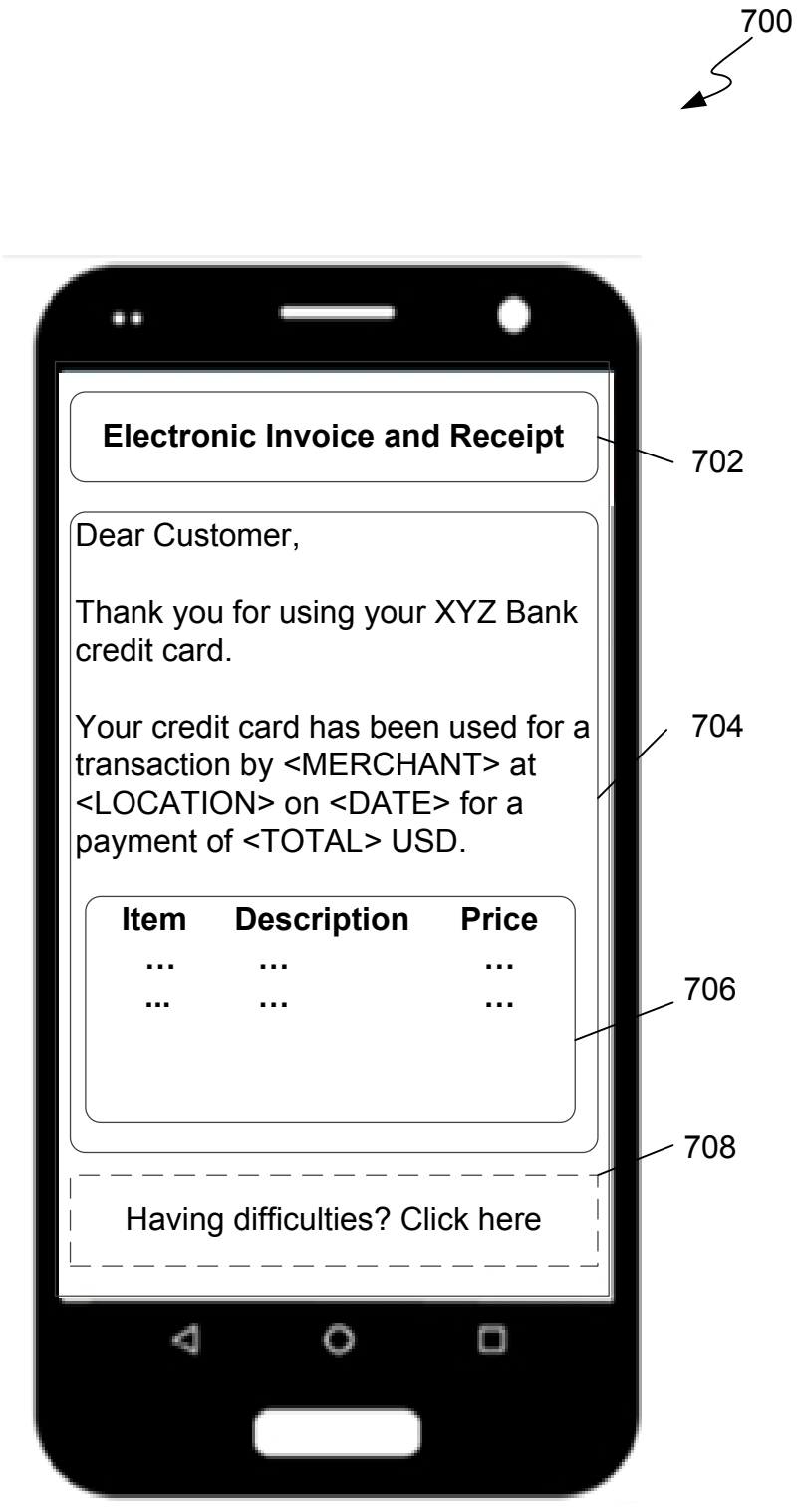

700
Electronic Invoice and Receipt
702
Dear Customer,
Thank you for using your XYZ Bank credit card.
Your credit card has been used for a transaction by <MERCHANT> at <LOCATION> on <DATE> for a payment of <TOTAL> USD.
704
Item
Description
Price
...
...
...
...
...
...
706
708
Having difficulties? Click here

Figure 7

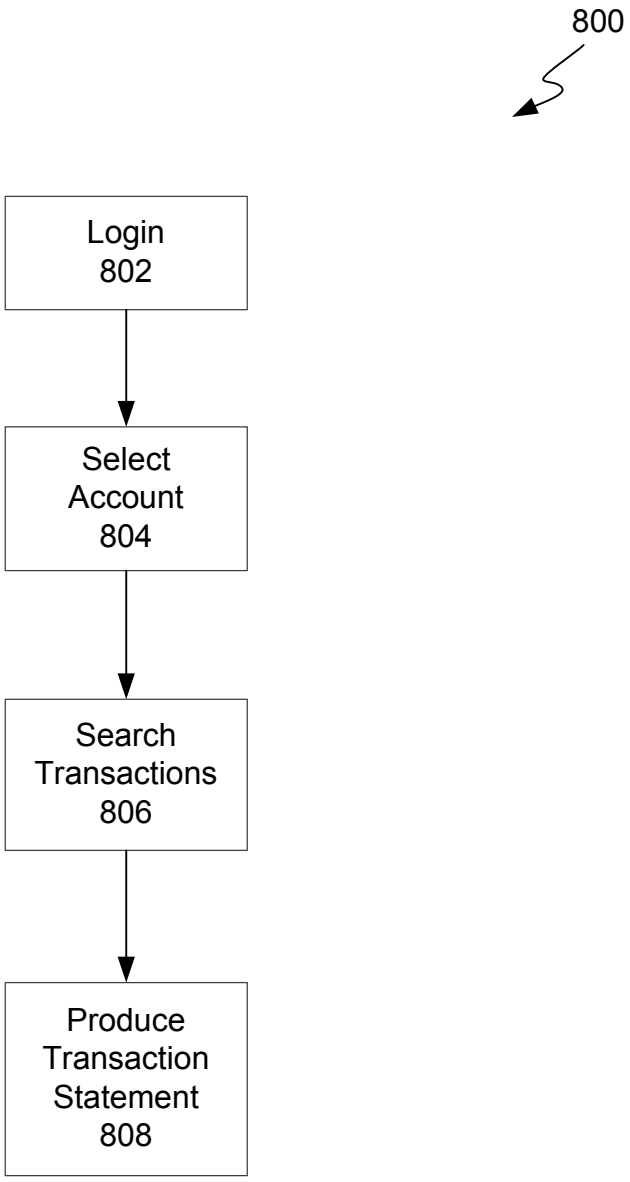

800
Login
802
Select
Account
804
Search
Transactions
806
Produce
Transaction
Statement
808

Figure 8