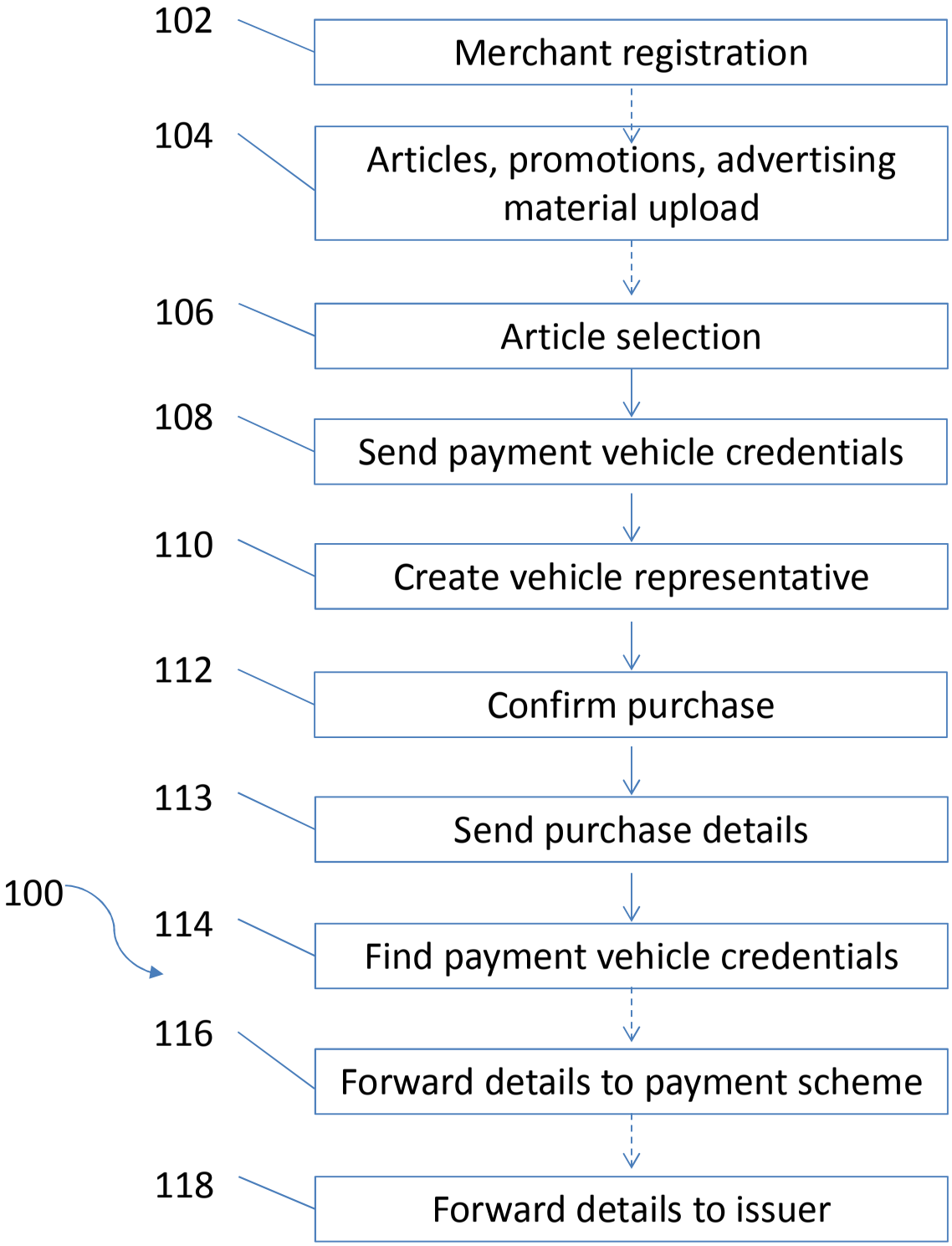

102
Merchant registration
104
Articles, promotions, advertising material upload
106
Article selection
108
Send payment vehicle credentials
110
Create vehicle representative
112
Confirm purchase
113
Send purchase details
100
114
Find payment vehicle credentials
116
Forward details to payment scheme
118
Forward details to issuer

Figure 1

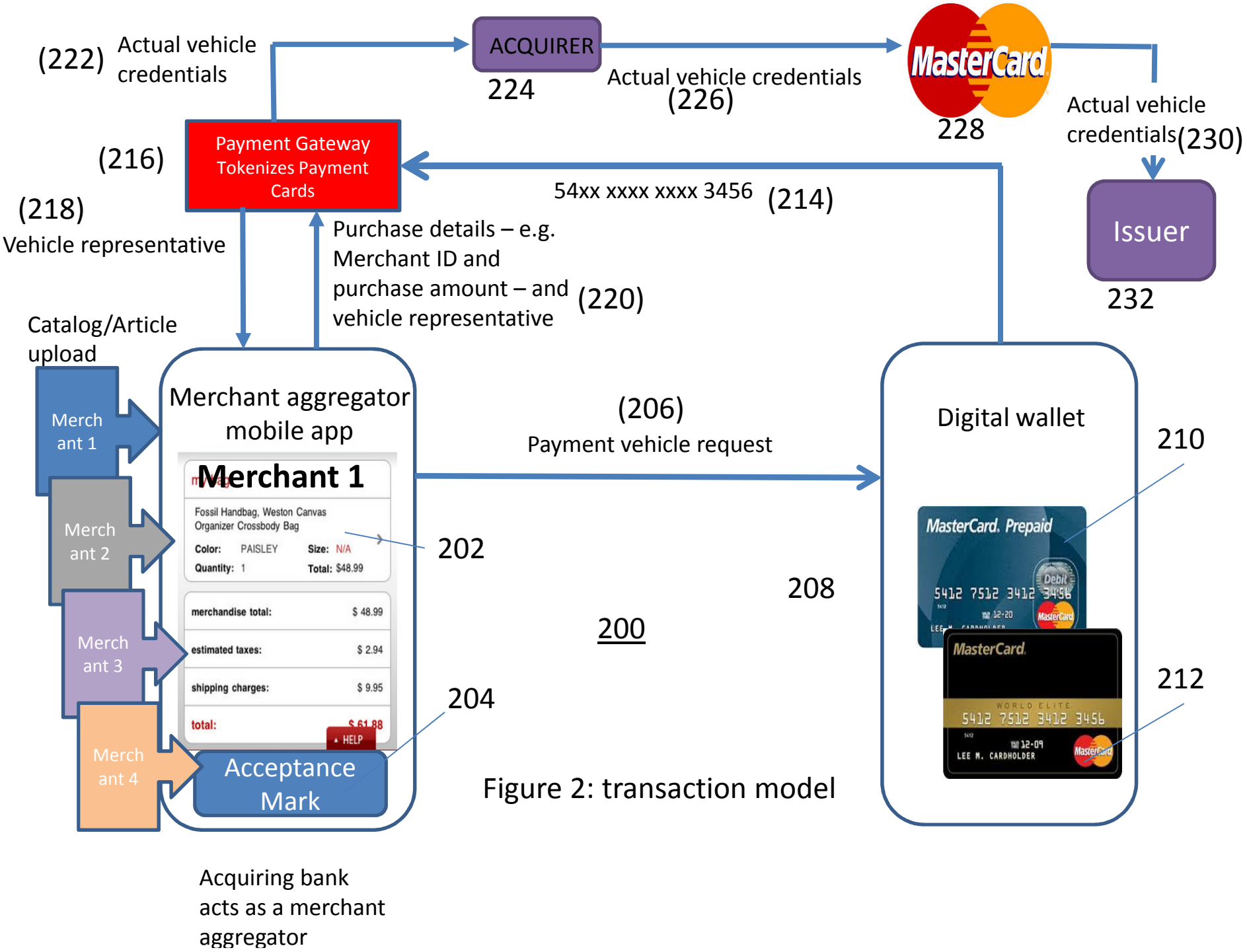
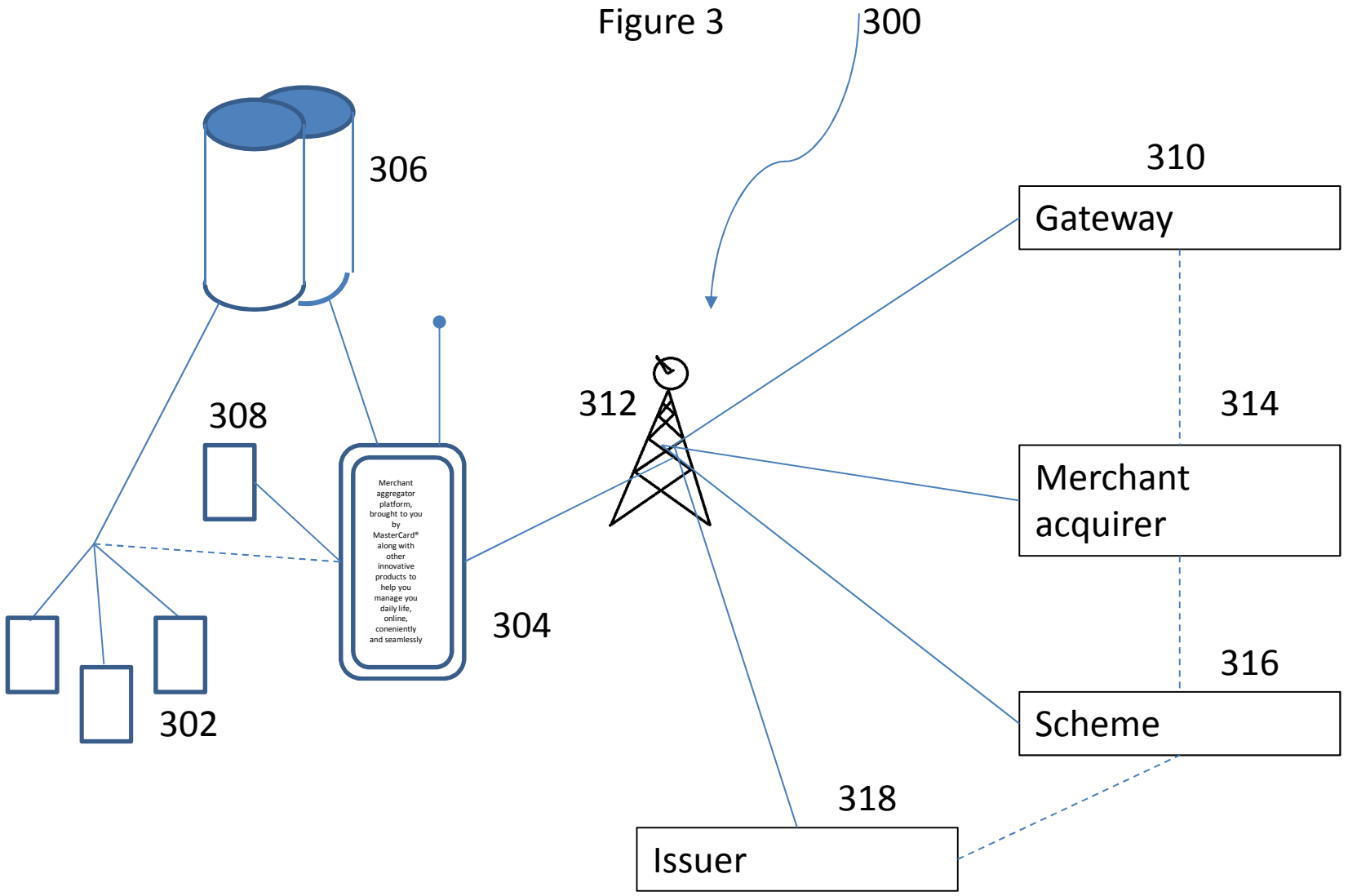


Figure 2: transaction model

Figure 3


300
306
310
Gateway
308
312
314
Merchant aggregator platform, brought to you by MasterCard® along with other innovative products to help you manage you daily life, online, conveniently and seamlessly
Merchant acquirer
304
316
Scheme
302
318
Issuer

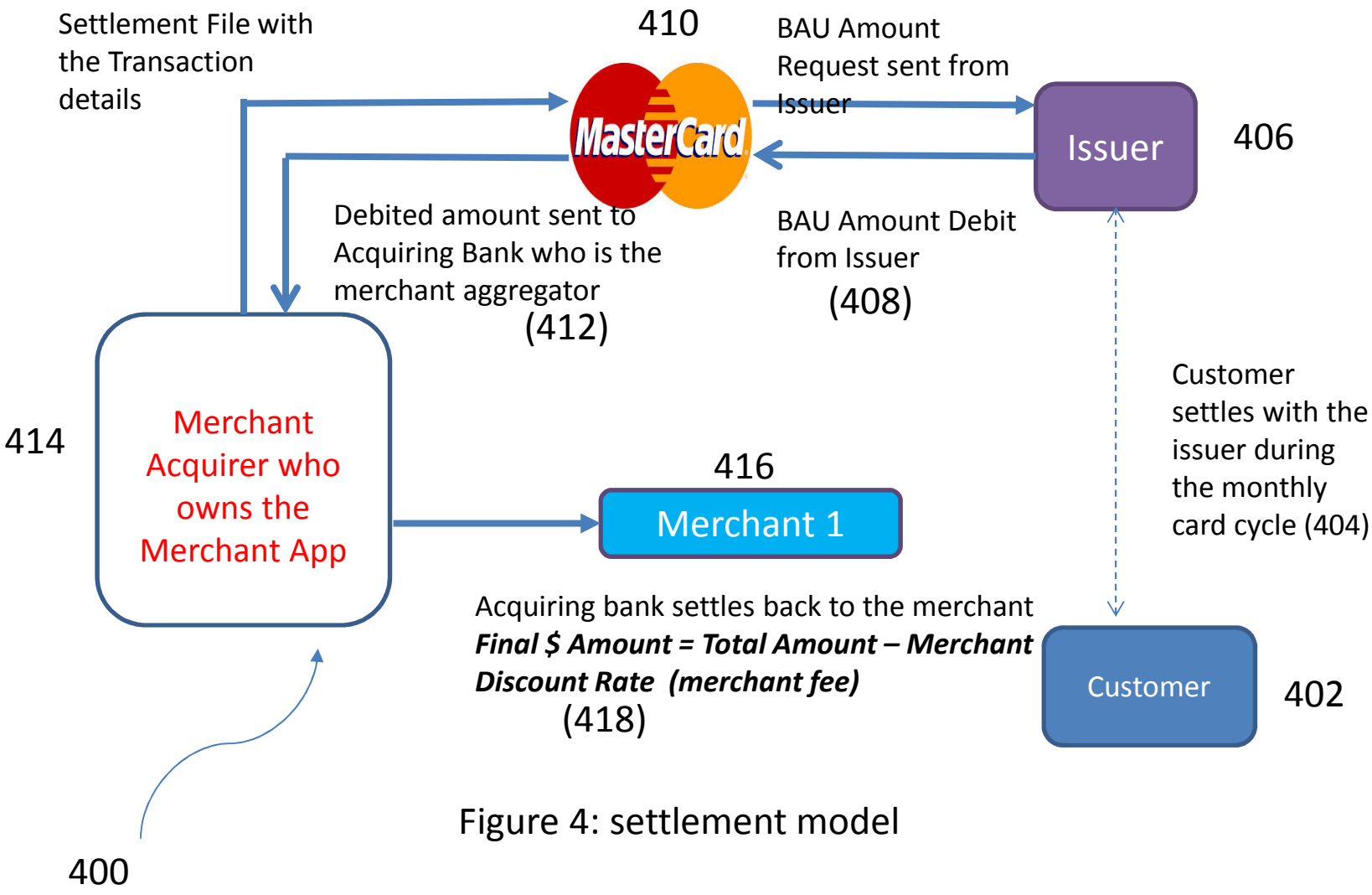


Figure 4: settlement model

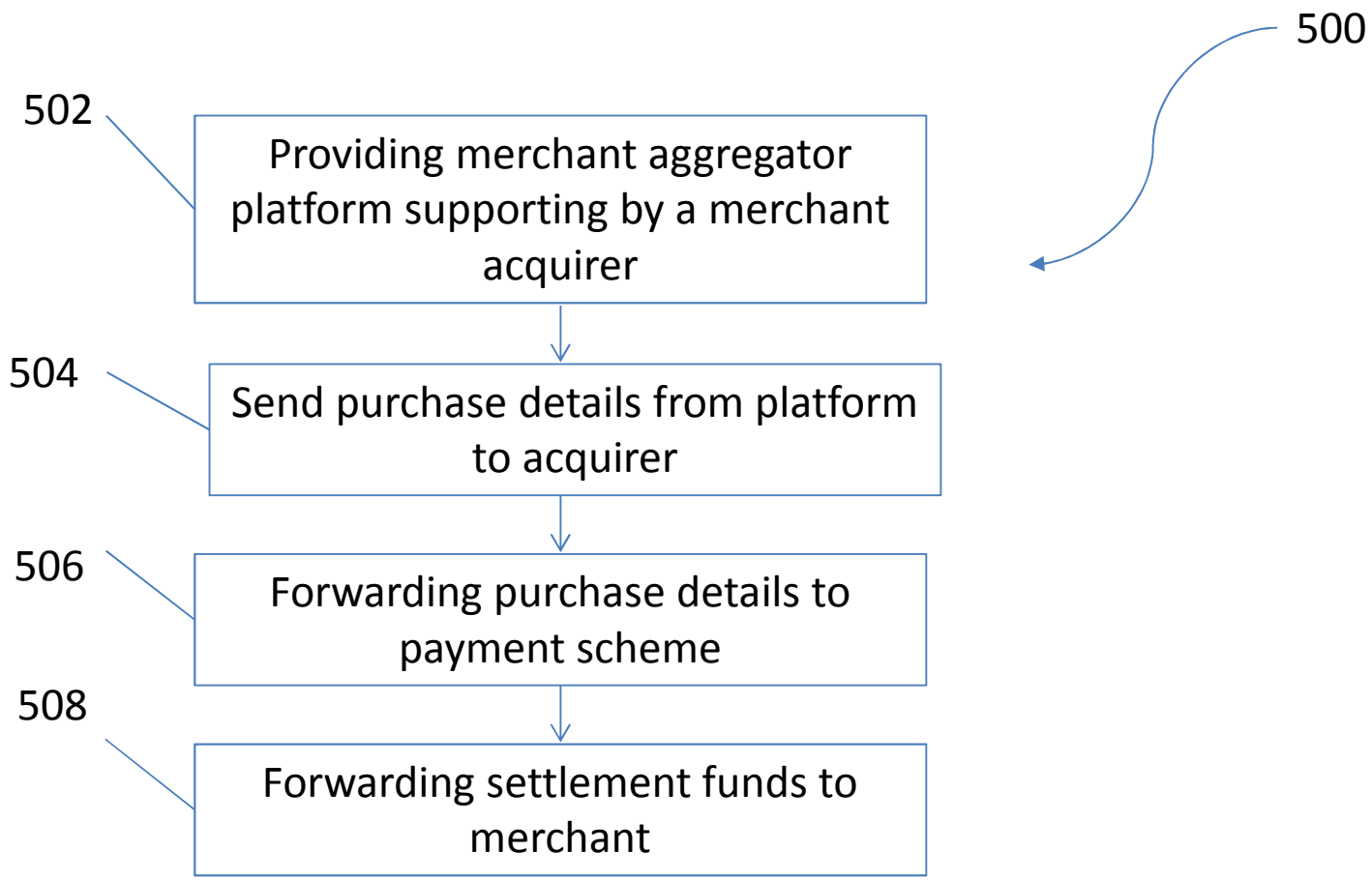

500
502
Providing merchant aggregator platform supporting by a merchant acquirer
504
Send purchase details from platform to acquirer
506
Forwarding purchase details to payment scheme
508
Forwarding settlement funds to merchant

Figure 5

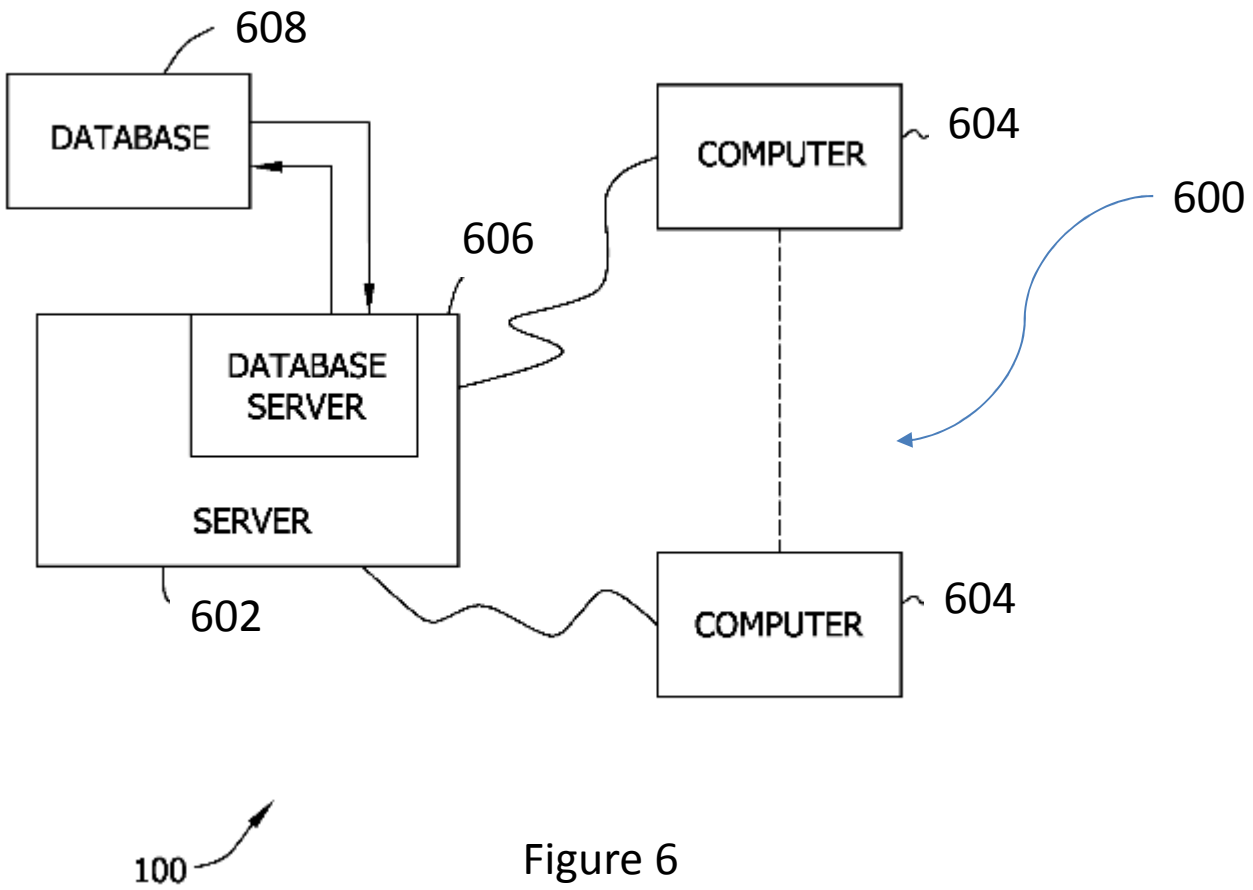

608
DATABASE
COMPUTER
604
600
606
DATABASE
SERVER
SERVER
602
COMPUTER
604
100

Figure 6

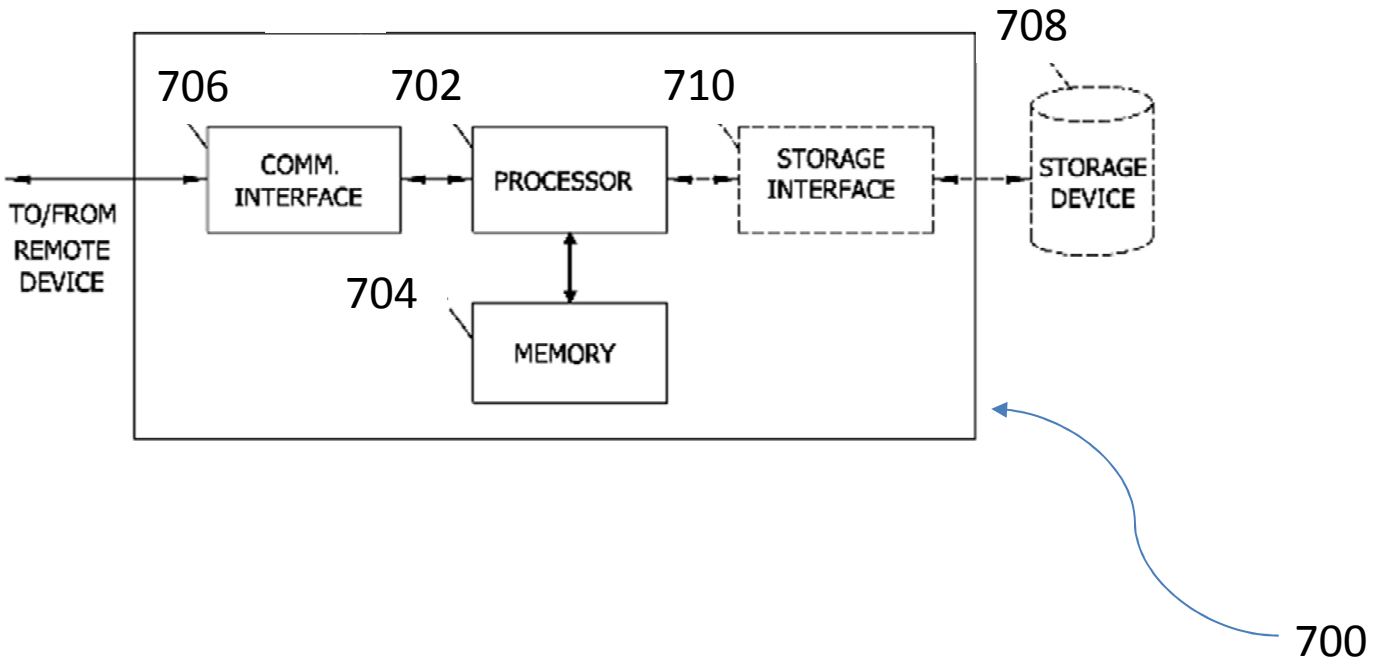

708
706
702
710
COMM. INTERFACE
PROCESSOR
STORAGE INTERFACE
STORAGE DEVICE
TO/FROM REMOTE DEVICE
704
MEMORY
700

Figure 7