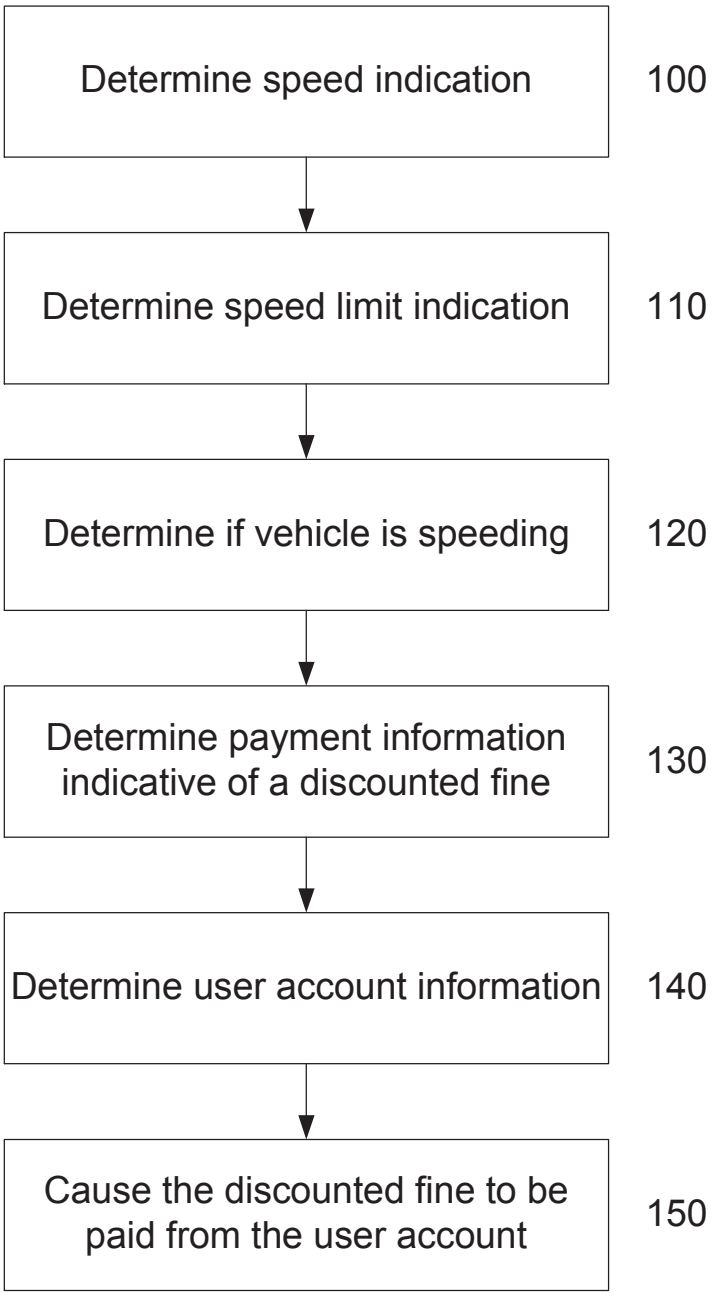

Determine speed indication
100
Determine speed limit indication
110
Determine if vehicle is speeding
120
Determine payment information indicative of a discounted fine
130
Determine user account information
140
Cause the discounted fine to be paid from the user account
150

Fig. 1

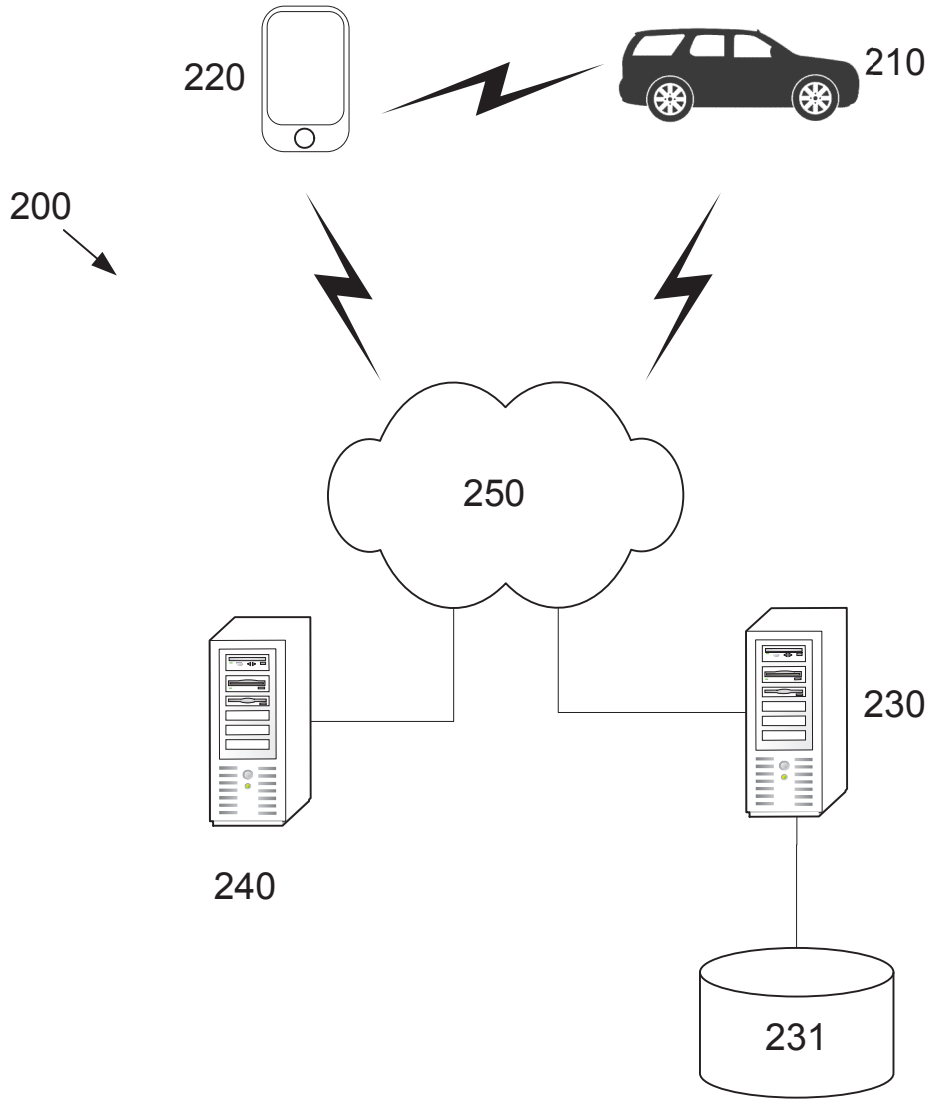


FIG. 2

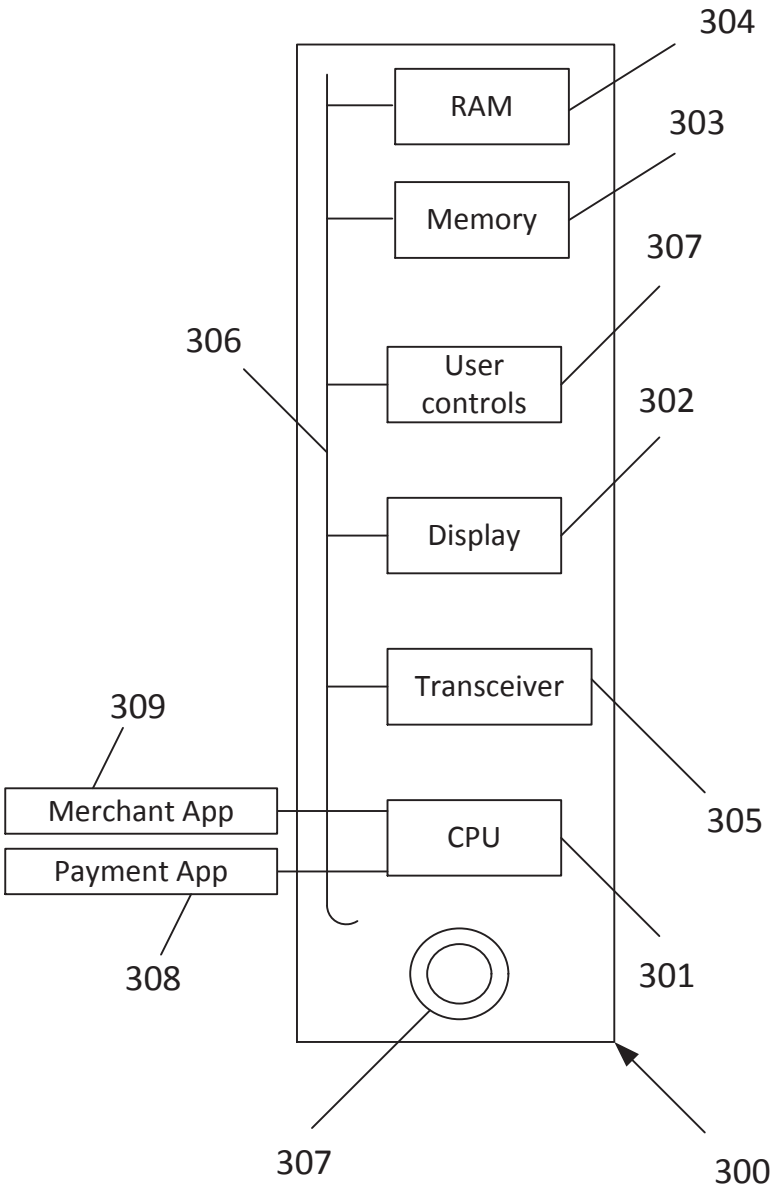

304
RAM
303
Memory
307
306
User controls
302
Display
Transceiver
309
305
Merchant App
CPU
Payment App
308
301
307
300

Fig.3

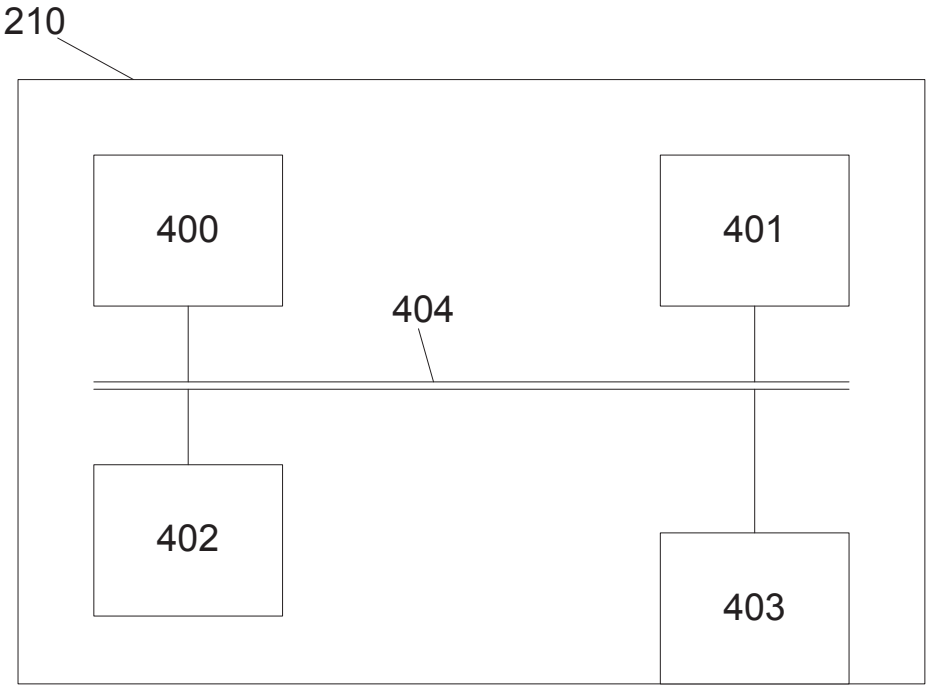


Fig. 4

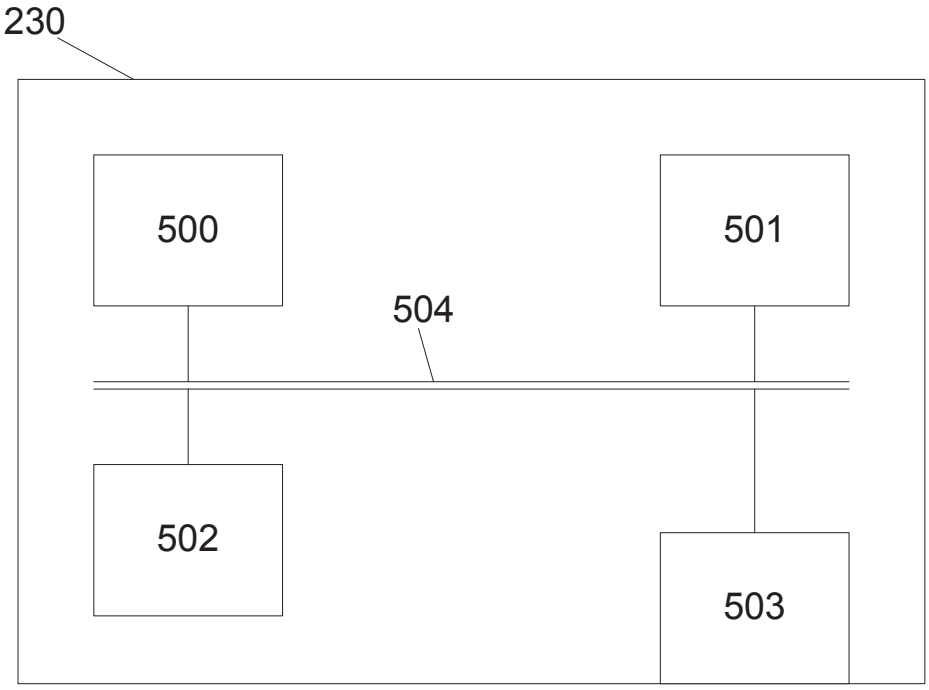


Fig. 5

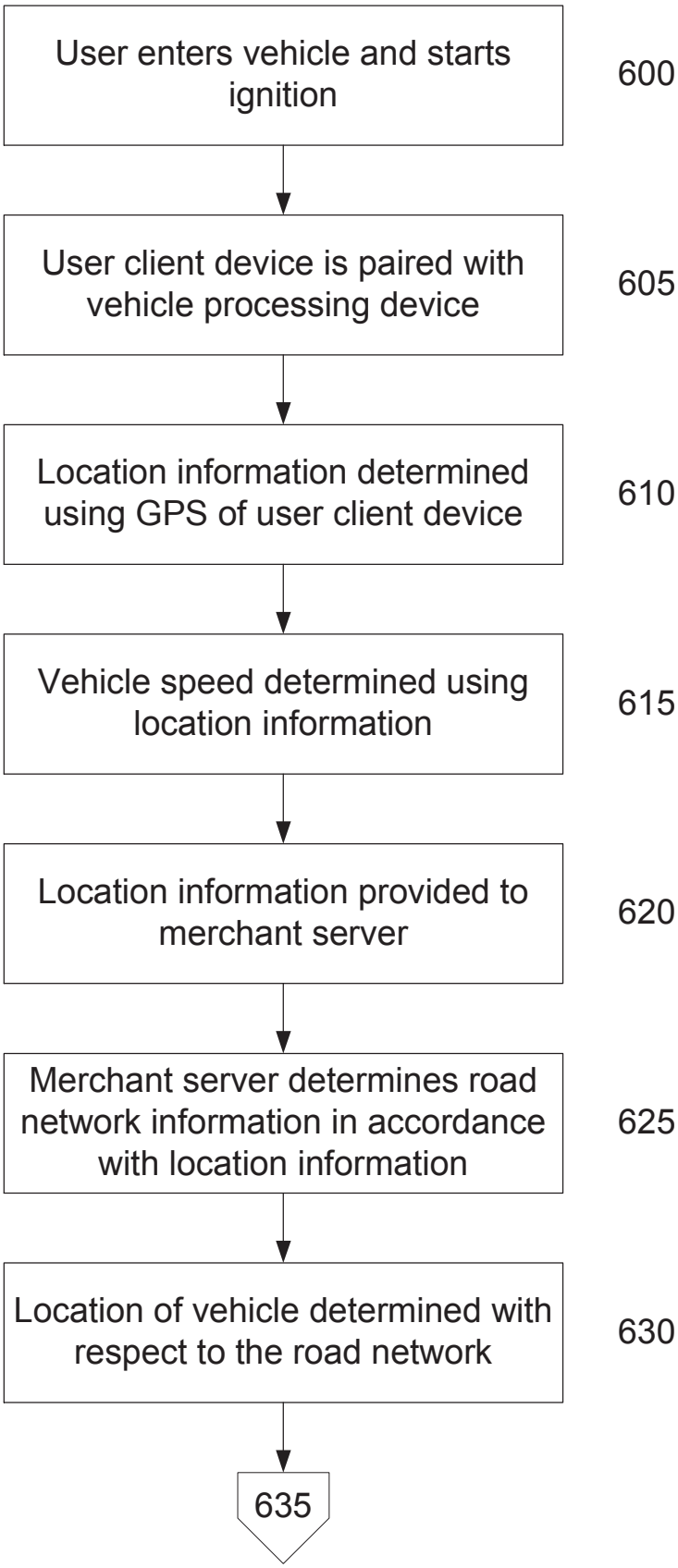

User enters vehicle and starts ignition
600
User client device is paired with vehicle processing device
605
Location information determined using GPS of user client device
610
Vehicle speed determined using location information
615
Location information provided to merchant server
620
Merchant server determines road network information in accordance with location information
625
Location of vehicle determined with respect to the road network
630
635

Fig. 6A

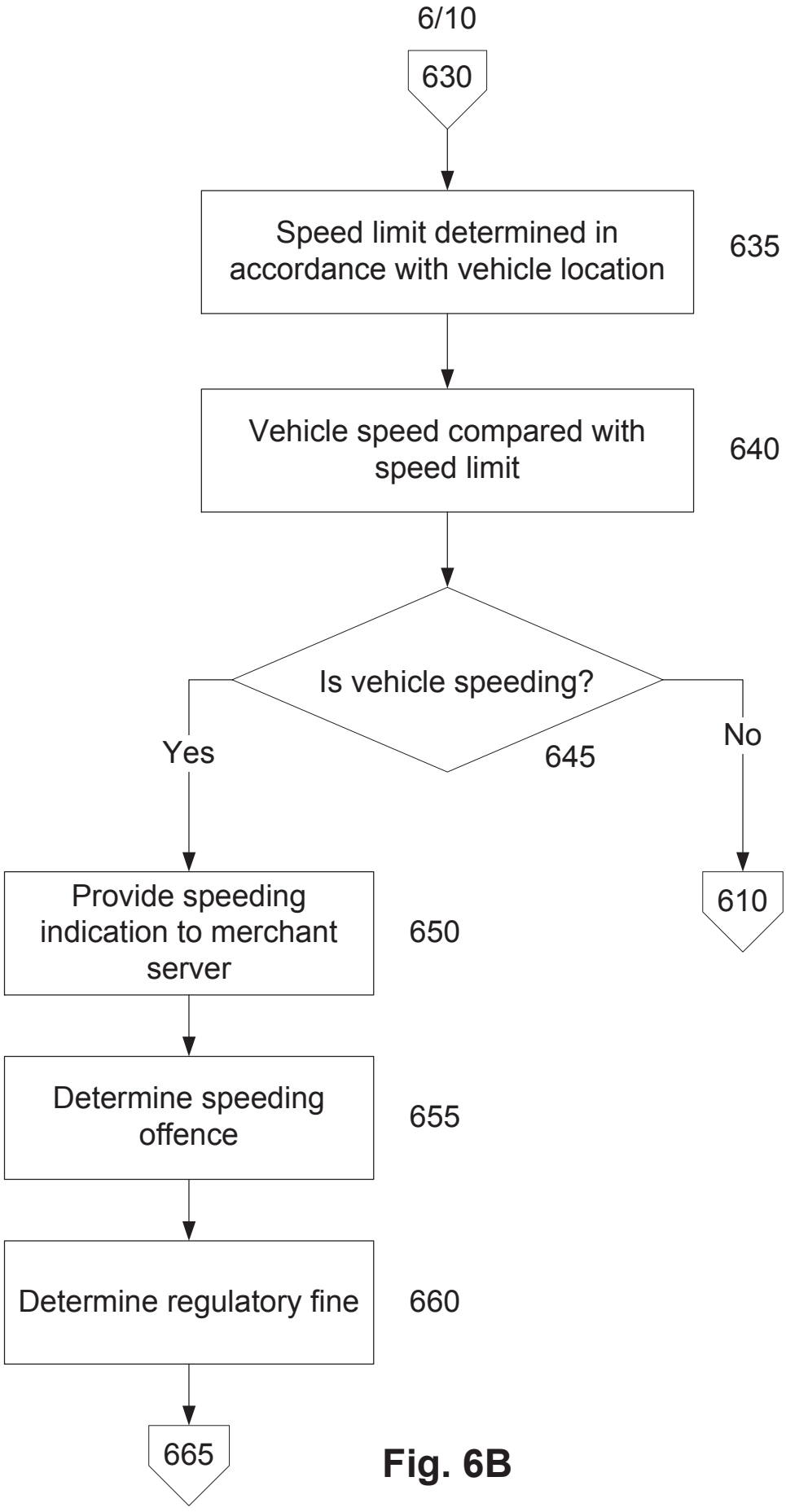

630
Speed limit determined in accordance with vehicle location
635
Vehicle speed compared with speed limit
640
Is vehicle speeding?
645
Yes
No
Provide speeding indication to merchant server
650
610
Determine speeding offence
655
Determine regulatory fine
660
665

Fig. 6B

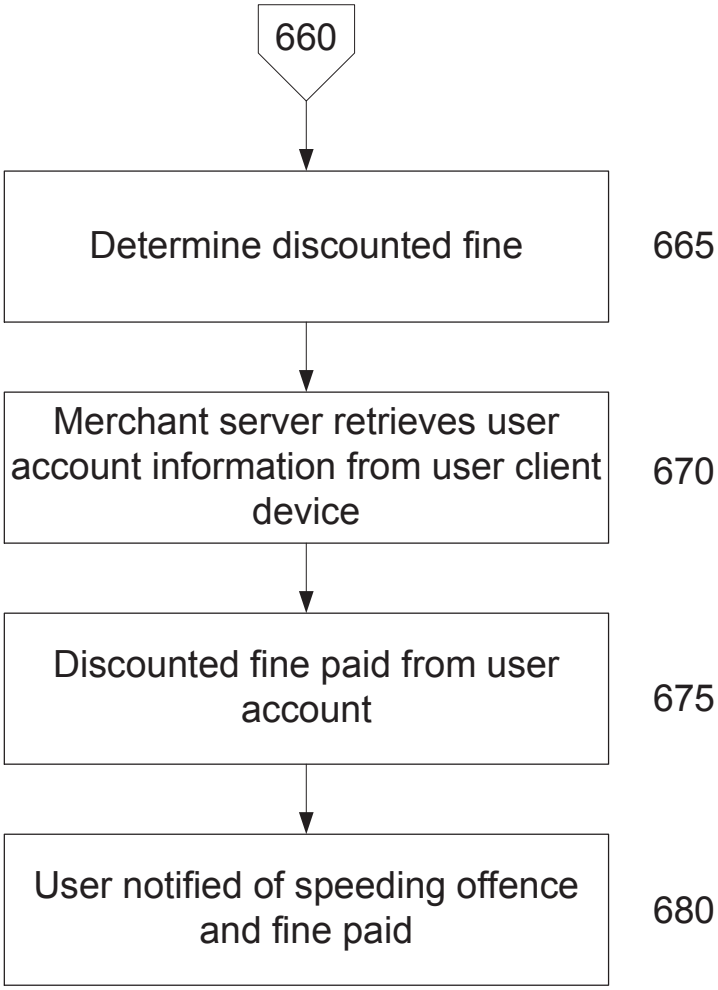

660
Determine discounted fine
665
Merchant server retrieves user account information from user client device
670
Discounted fine paid from user account
675
User notified of speeding offence and fine paid
680

Fig. 6C

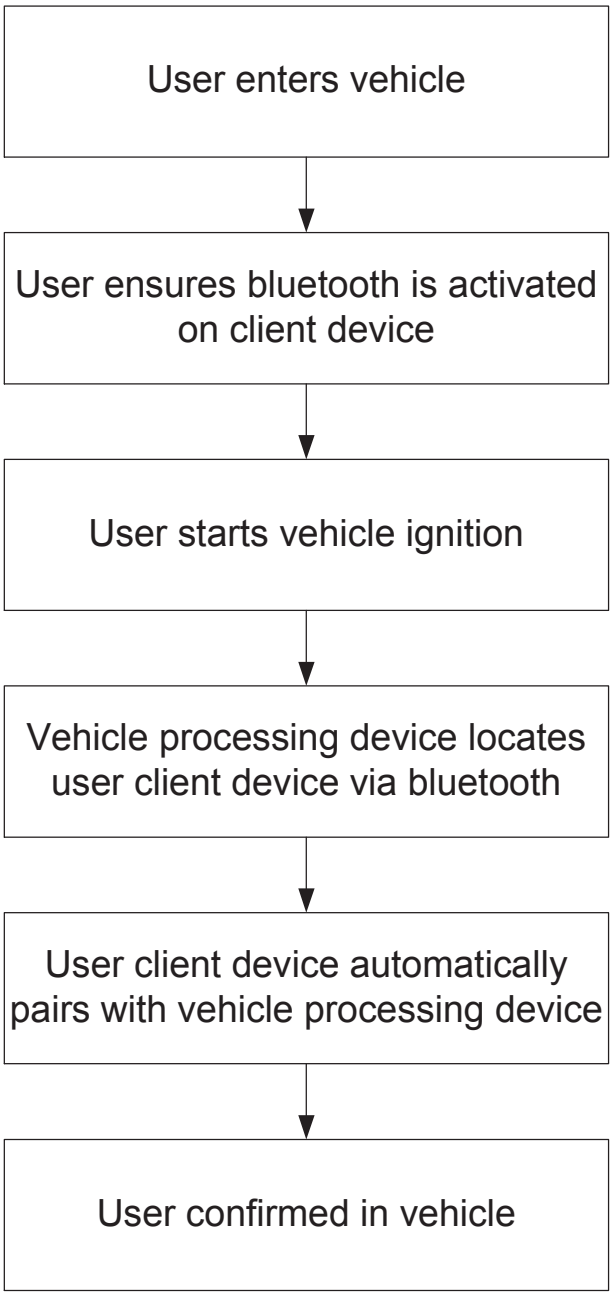

User enters vehicle
700
User ensures bluetooth is activated on client device
705
User starts vehicle ignition
710
Vehicle processing device locates user client device via bluetooth
715
User client device automatically pairs with vehicle processing device
720
User confirmed in vehicle
725

Fig. 7

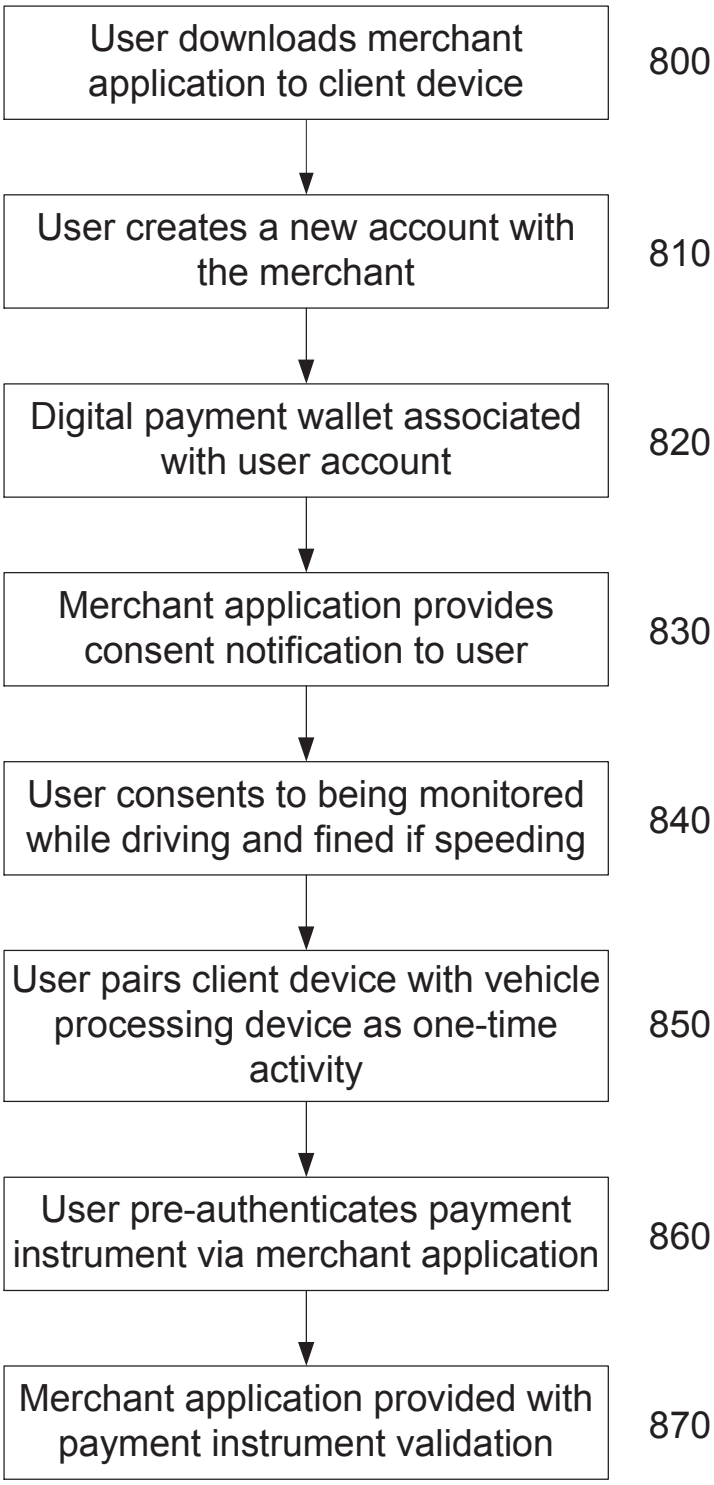
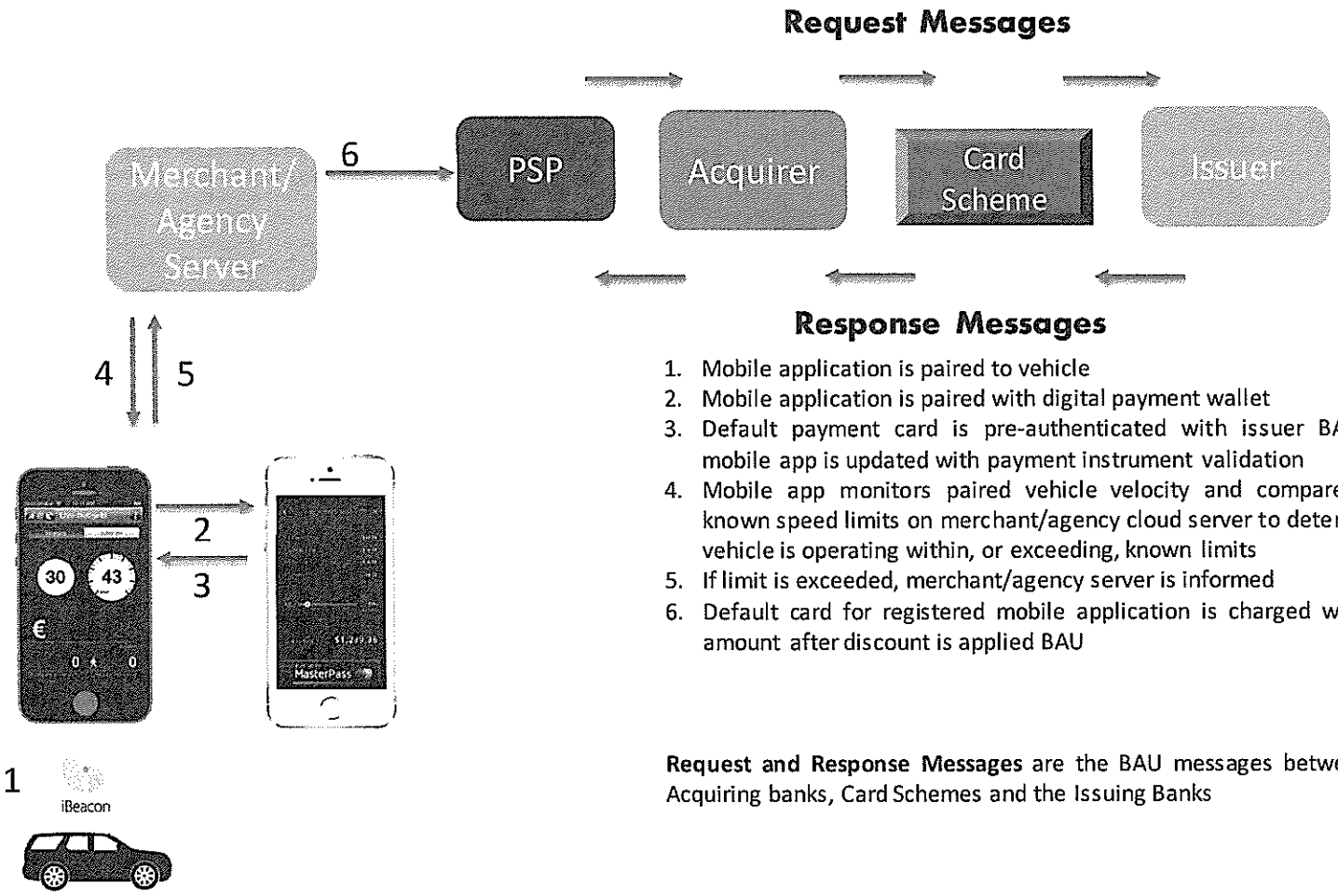

User downloads merchant application to client device
800
User creates a new account with the merchant
810
Digital payment wallet associated with user account
820
Merchant application provides consent notification to user
830
User consents to being monitored while driving and fined if speeding
840
User pairs client device with vehicle processing device as one-time activity
850
User pre-authenticates payment instrument via merchant application
860
Merchant application provided with payment instrument validation
870

Fig. 8



Response Messages

1. Mobile application is paired to vehicle
2. Mobile application is paired with digital payment wallet
3. Default payment card is pre-authenticated with issuer BAU and mobile app is updated with payment instrument validation
4. Mobile app monitors paired vehicle velocity and compares with known speed limits on merchant/agency cloud server to determine if vehicle is operating within, or exceeding, known limits
5. If limit is exceeded, merchant/agency server is informed
6. Default card for registered mobile application is charged with fine amount after discount is applied BAU

Request and Response Messages are the BAU messages between the Acquiring banks, Card Schemes and the Issuing Banks

Fig. 9