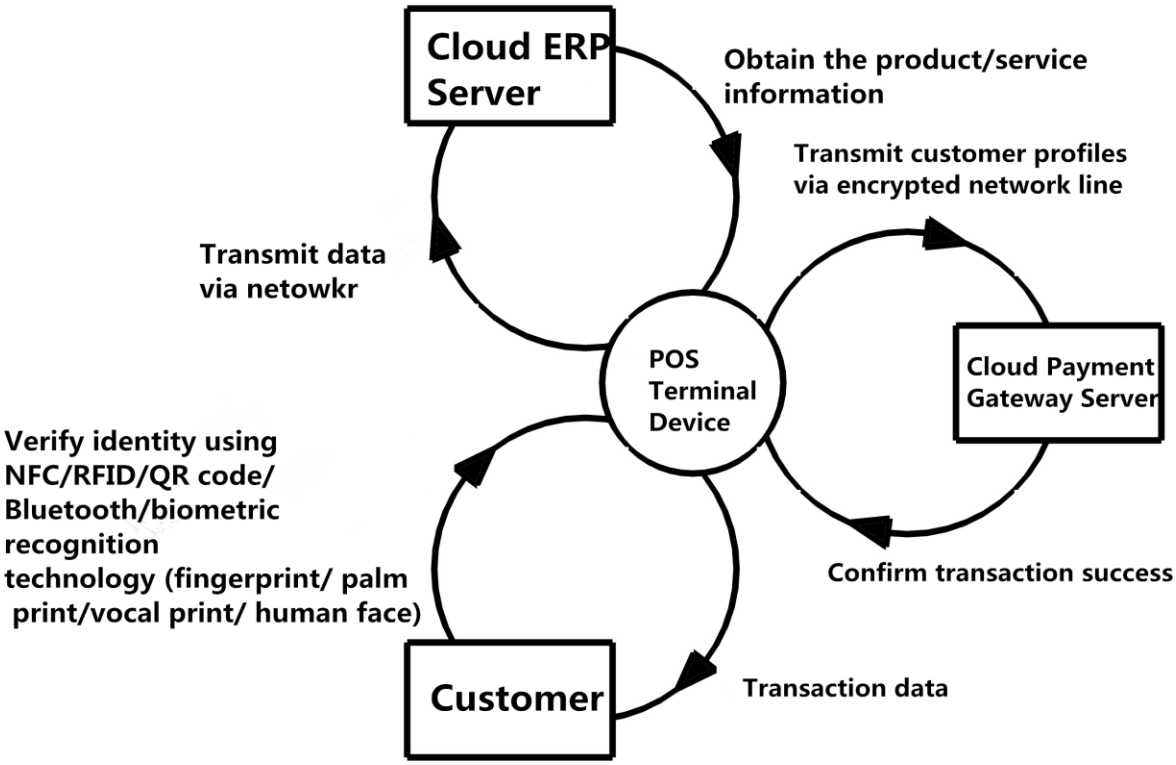

Cloud ERP Server
Obtain the product/service information
Transmit customer profiles via encrypted network line
Transmit data via netowkr
POS Terminal Device
Cloud Payment Gateway Server
Verify identity using NFC/RFID/QR code/ Bluetooth/biometric recognition technology (fingerprint/ palm print/vocal print/ human face)
Confirm transaction success
Customer
Transaction data

FIG. 1

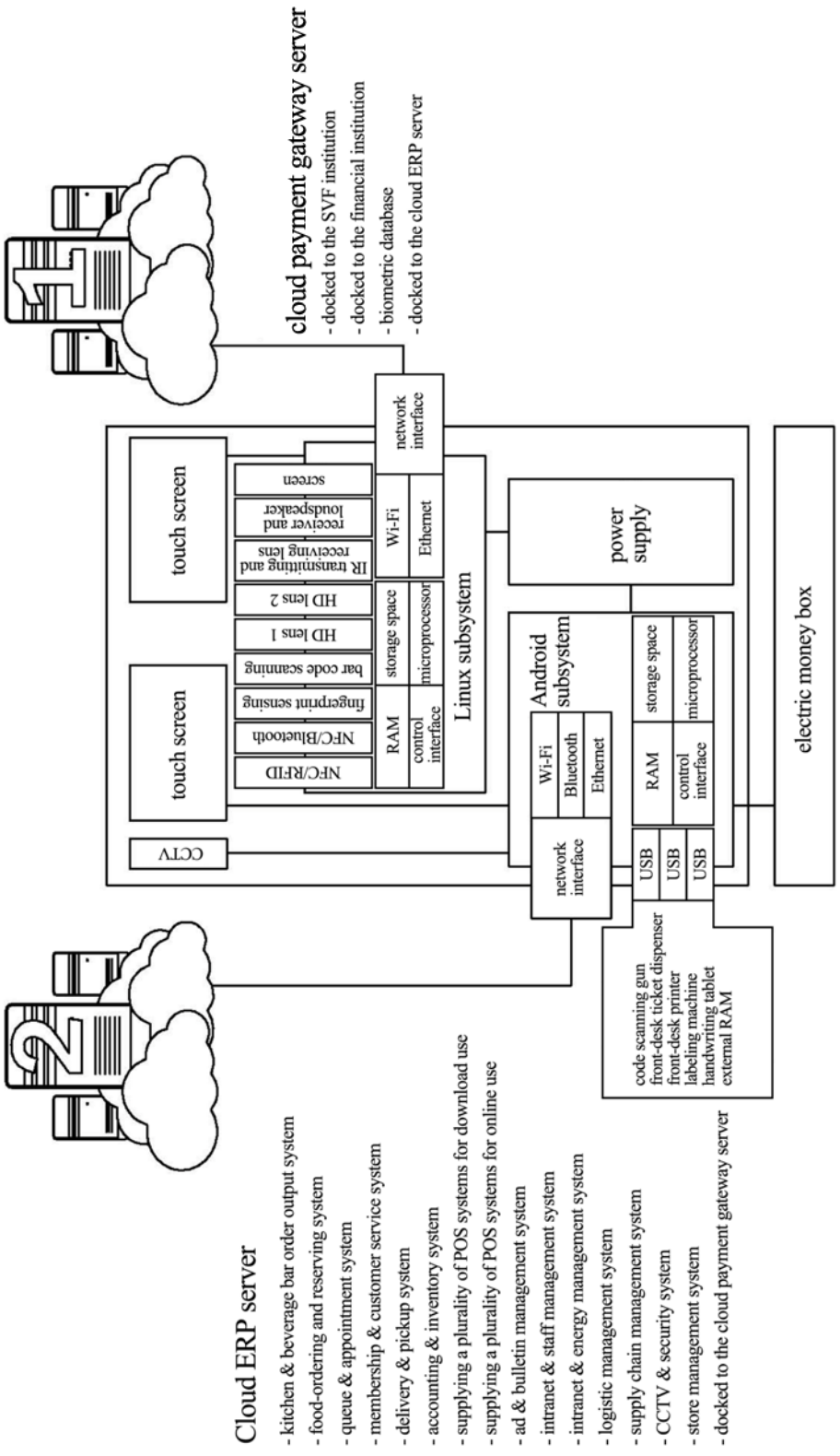

cloud payment gateway server
- docked to the SVF institution
- docked to the financial institution
- biometric database
- docked to the cloud ERP server
network interface
touch screen
touch screen
CCTV
NFC/RFID
NFC/Bluetooth
fingerprint sensing
bar code scanning
HD lens 1
HD lens 2
IR transmitting and receiving lens
receiver and loudspeaker
screen
RAM
control interface
storage space
microprocessor
Wi-Fi
Ethernet
Linux subsystem
Android subsystem
Wi-Fi
Bluetooth
Ethernet
network interface
power supply
USB
USB
USB
RAM
control interface
storage space
microprocessor
code scanning gun
front-desk ticket dispenser
front-desk printer
labeling machine
handwriting tablet
external RAM
electric money box
Cloud ERP server
- kitchen & beverage bar order output system
- food-ordering and reserving system
- queue & appointment system
- membership & customer service system
- delivery & pickup system
- accounting & inventory system
- supplying a plurality of POS systems for download use
- supplying a plurality of POS systems for online use
- ad & bulletin management system
- intranet & staff management system
- intranet & energy management system
- logistic management system
- supply chain management system
- CCTV & security system
- store management system
- docked to the cloud payment gateway server

Fig. 2

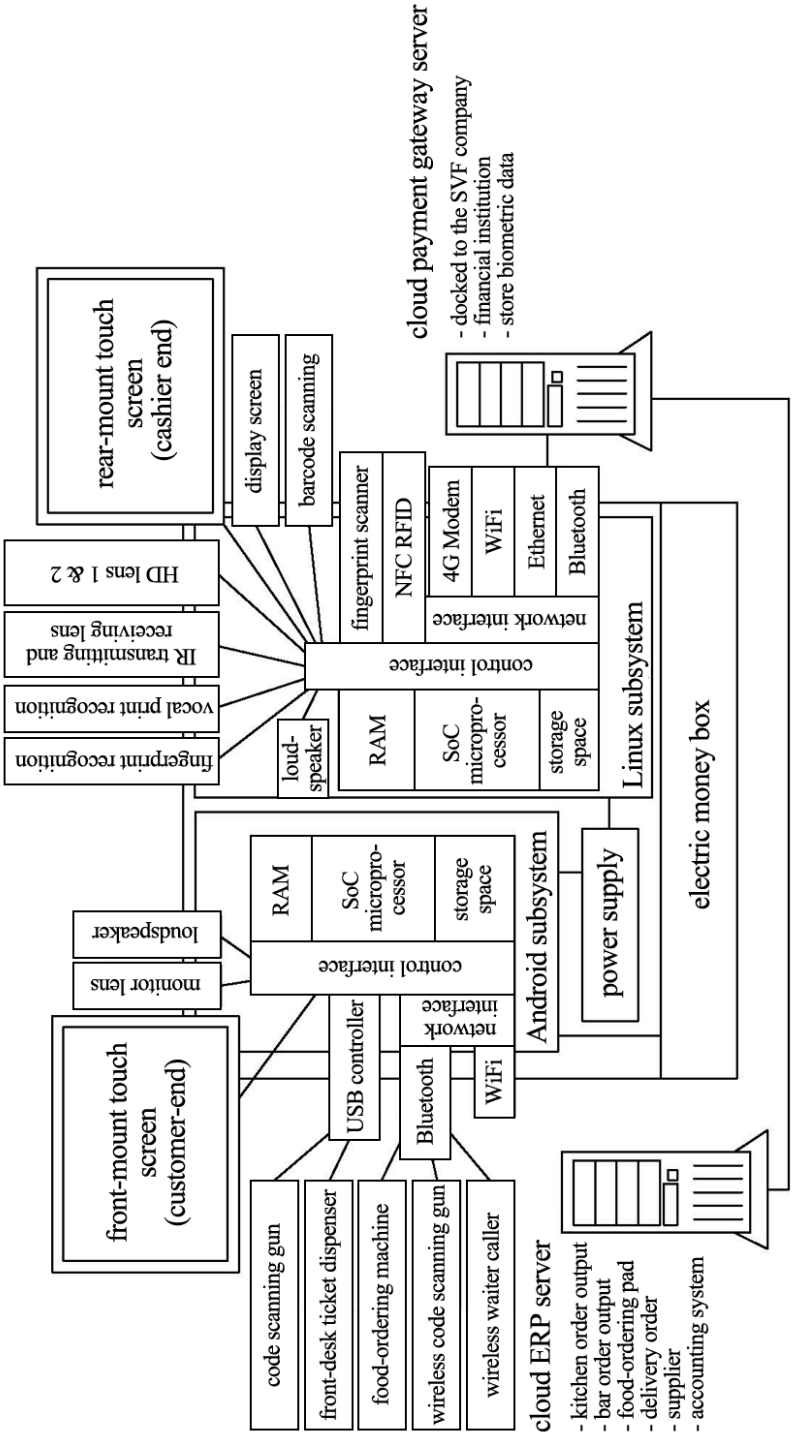

cloud payment gateway server
- docked to the SVF company
- financial institution
- store biometric data
rear-mount touch screen (cashier end)
display screen
barcode scanning
fingerprint scanner
NFC RFID
4G Modem
WiFi
Ethernet
Bluetooth
network interface
control interface
HD lens 1 & 2
IR transmitting and receiving lens
vocal print recognition
fingerprint recognition
loud-speaker
RAM
SoC micropro-cessor
storage space
Linux subsystem
electric money box
power supply
Android subsystem
loudspeaker
monitor lens
front-mount touch screen (customer-end)
USB controller
Bluetooth
WiFi
code scanning gun
front-desk ticket dispenser
food-ordering machine
wireless code scanning gun
wireless waiter caller
cloud ERP server
- kitchen order output
- bar order output
- food-ordering pad
- delivery order
- supplier
- accounting system

Fig. 3

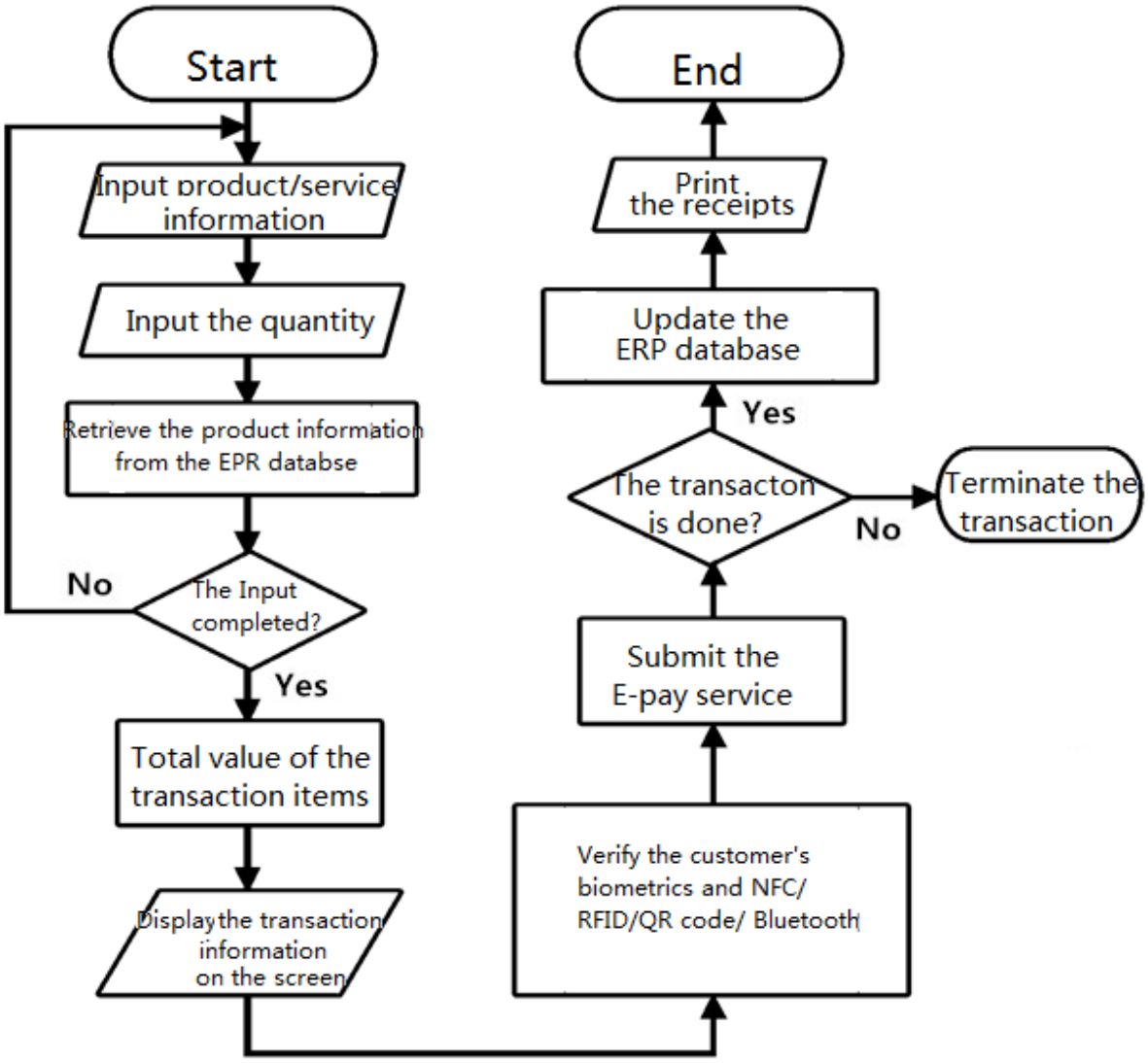

Start
Input product/service information
Input the quantity
Retrieve the product information from the EPR databse
The Input completed?
No
Yes
Total value of the transaction items
Display the transaction information on the screen
Verify the customer's biometrics and NFC/ RFID/QR code/ Bluetooth
Submit the E-pay service
The transacton is done?
No
Terminate the transaction
Yes
Update the ERP database
Print the receipts
End

Fig. 4

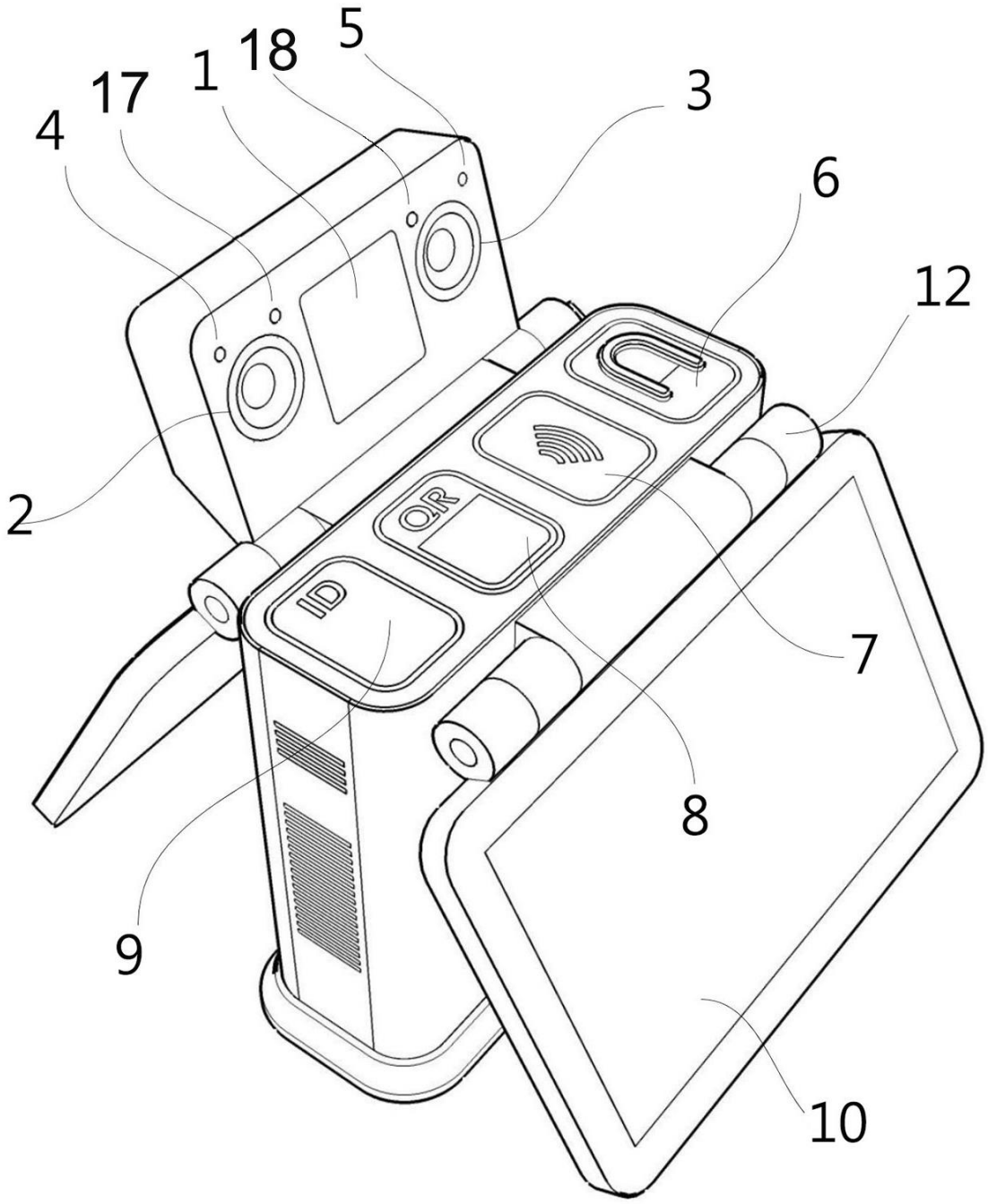


Fig. 5

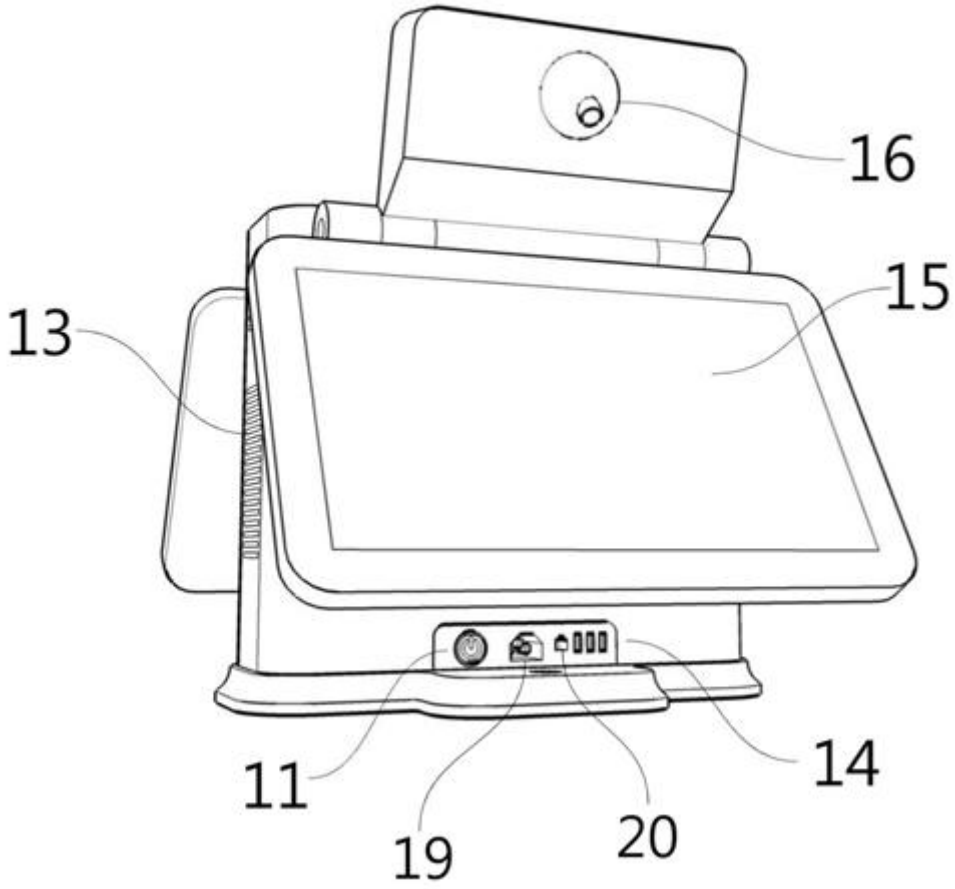


Fig. 6

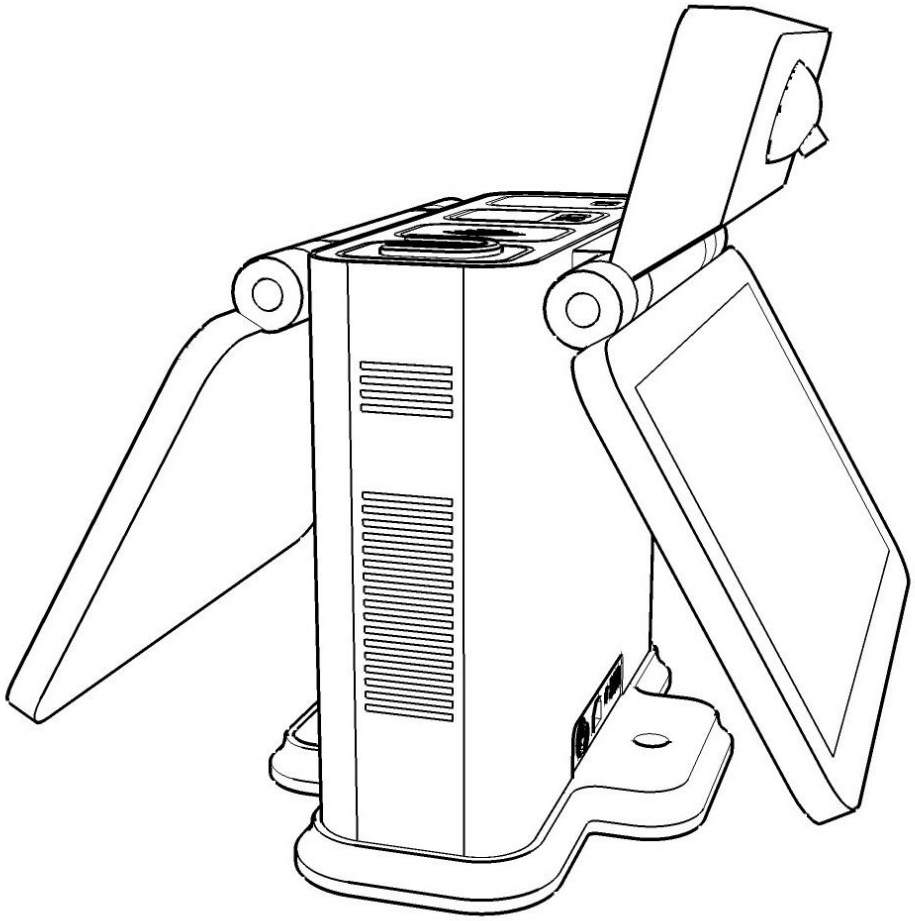


Fig. 7

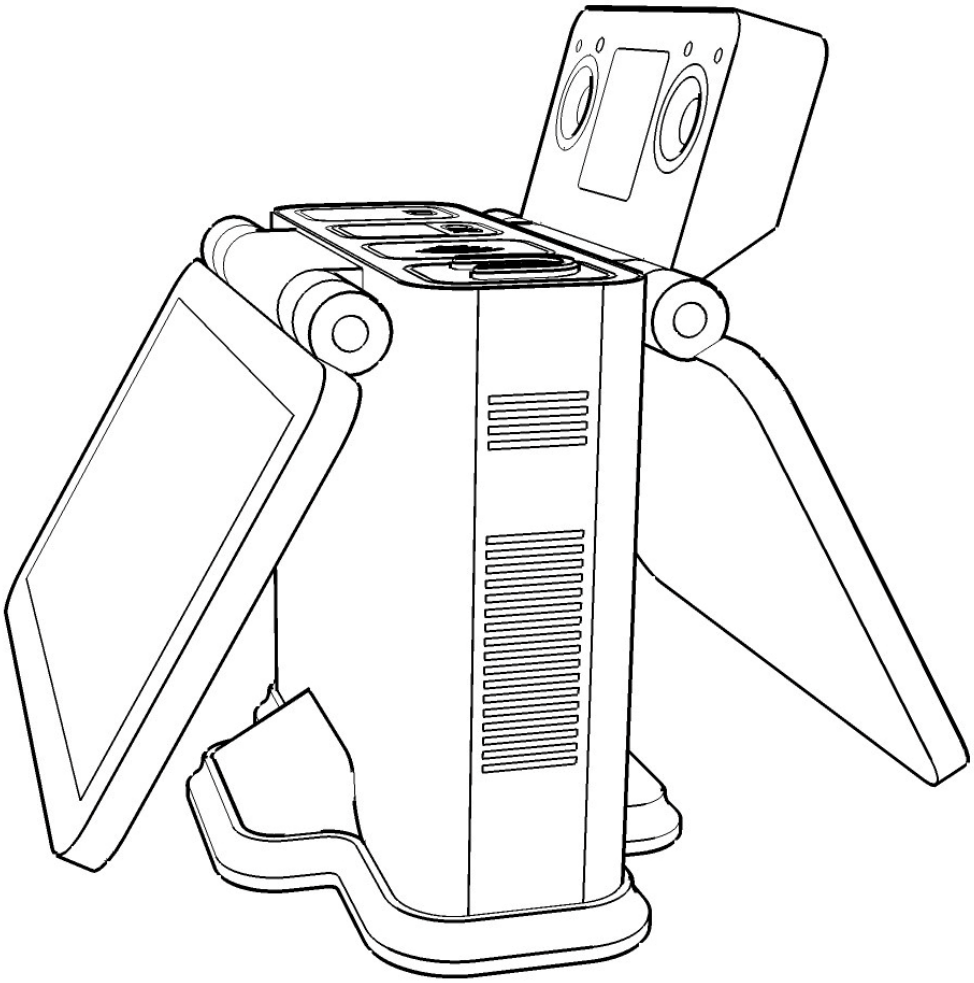


Fig. 8

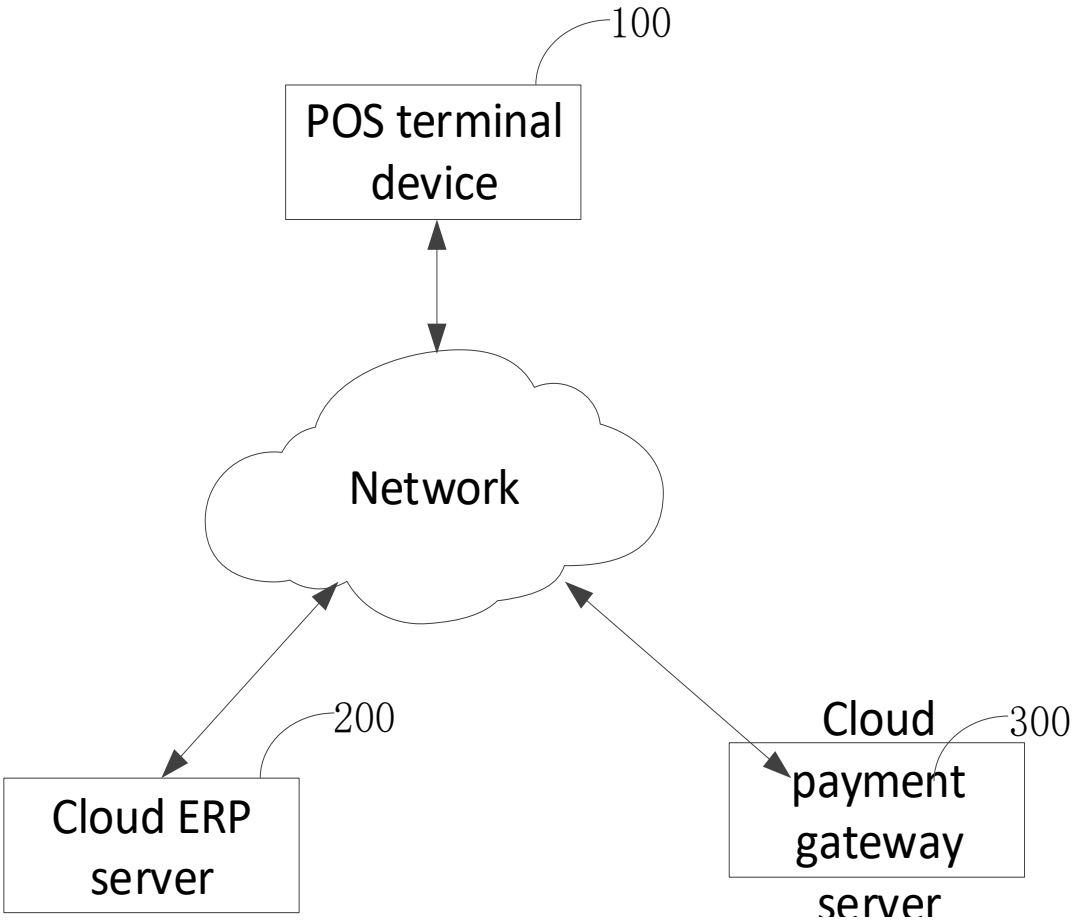

100
POS terminal device
Network
200
Cloud ERP server
Cloud payment gateway server
300

Fig. 9

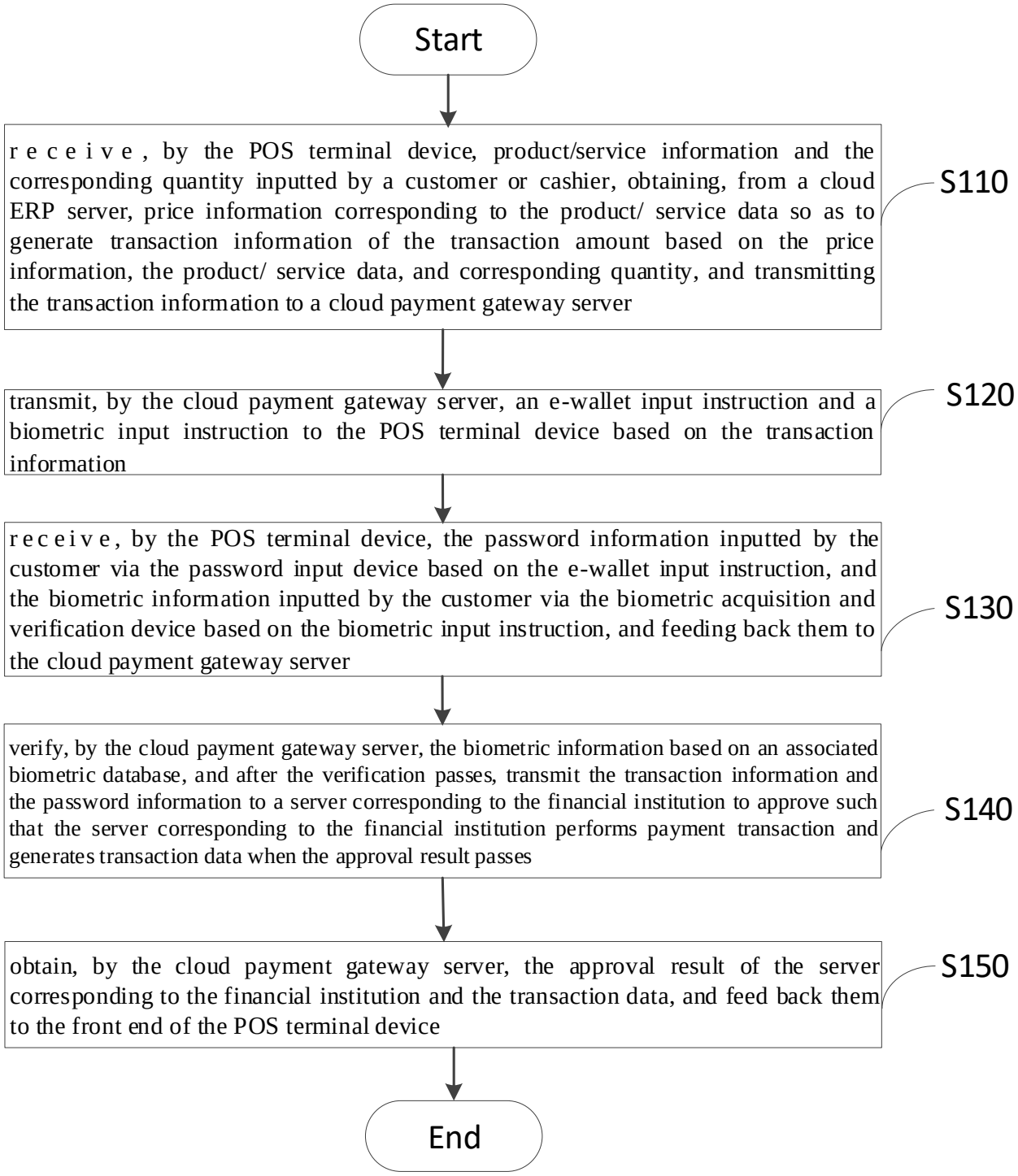

Start
receive, by the POS terminal device, product/service information and the corresponding quantity inputted by a customer or cashier, obtaining, from a cloud ERP server, price information corresponding to the product/ service data so as to generate transaction information of the transaction amount based on the price information, the product/ service data, and corresponding quantity, and transmitting the transaction information to a cloud payment gateway server
S110
transmit, by the cloud payment gateway server, an e-wallet input instruction and a biometric input instruction to the POS terminal device based on the transaction information
S120
receive, by the POS terminal device, the password information inputted by the customer via the password input device based on the e-wallet input instruction, and the biometric information inputted by the customer via the biometric acquisition and verification device based on the biometric input instruction, and feeding back them to the cloud payment gateway server
S130
verify, by the cloud payment gateway server, the biometric information based on an associated biometric database, and after the verification passes, transmit the transaction information and the password information to a server corresponding to the financial institution to approve such that the server corresponding to the financial institution performs payment transaction and generates transaction data when the approval result passes
S140
obtain, by the cloud payment gateway server, the approval result of the server corresponding to the financial institution and the transaction data, and feed back them to the front end of the POS terminal device
S150
End

Fig. 10