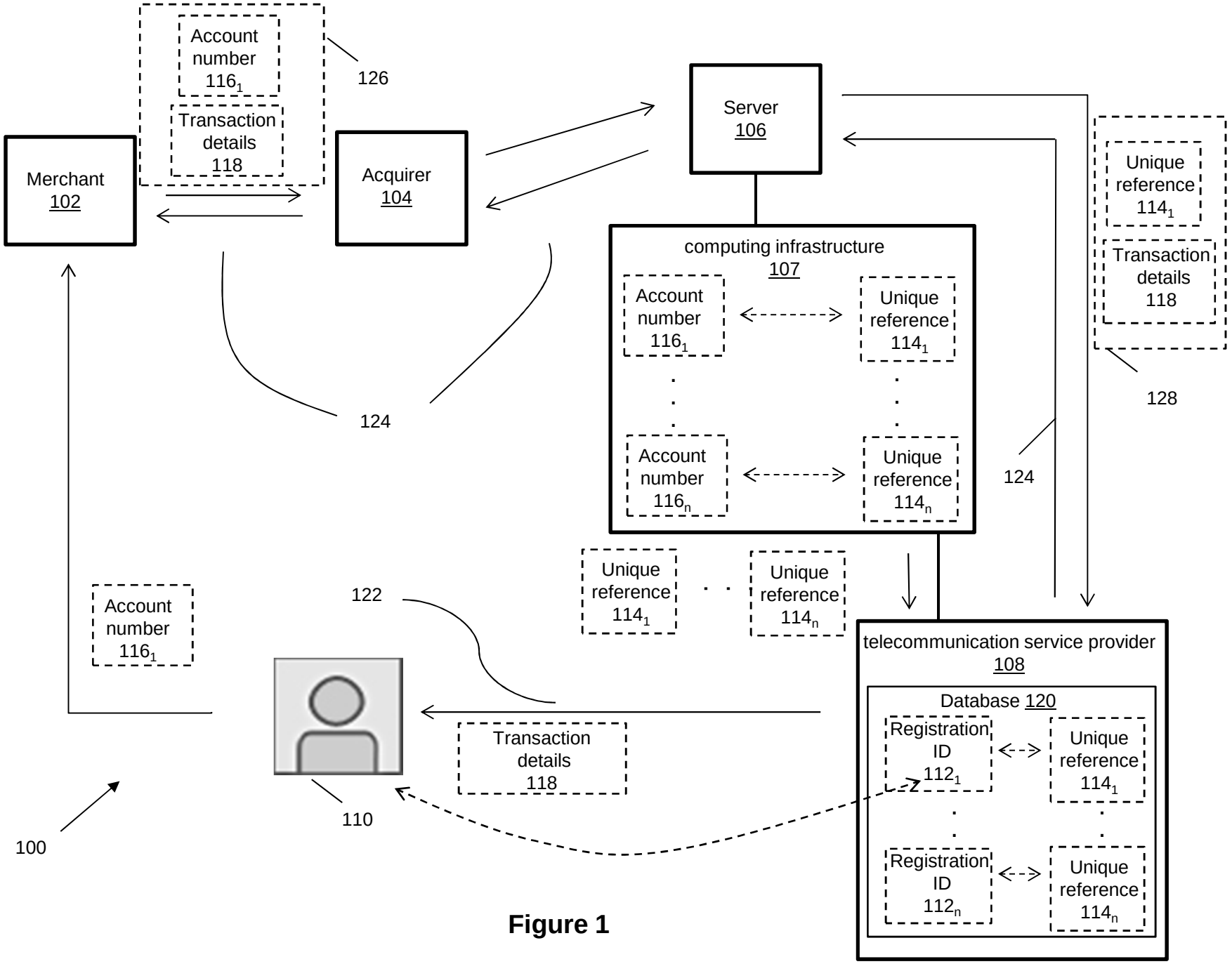

Account number 116_1
Transaction details 118
126
Merchant 102
Acquirer 104
Server 106
Unique reference 114_1
Transaction details 118
128
computing infrastructure 107
Account number 116_1
Unique reference 114_1
Account number 116_n
Unique reference 114_n
124
124
Unique reference 114_1
Unique reference 114_n
122
Account number 116_1
telecommunication service provider 108
Database 120
Registration ID 112_1
Unique reference 114_1
Registration ID 112_n
Unique reference 114_n
Transaction details 118
110
100

Figure 1

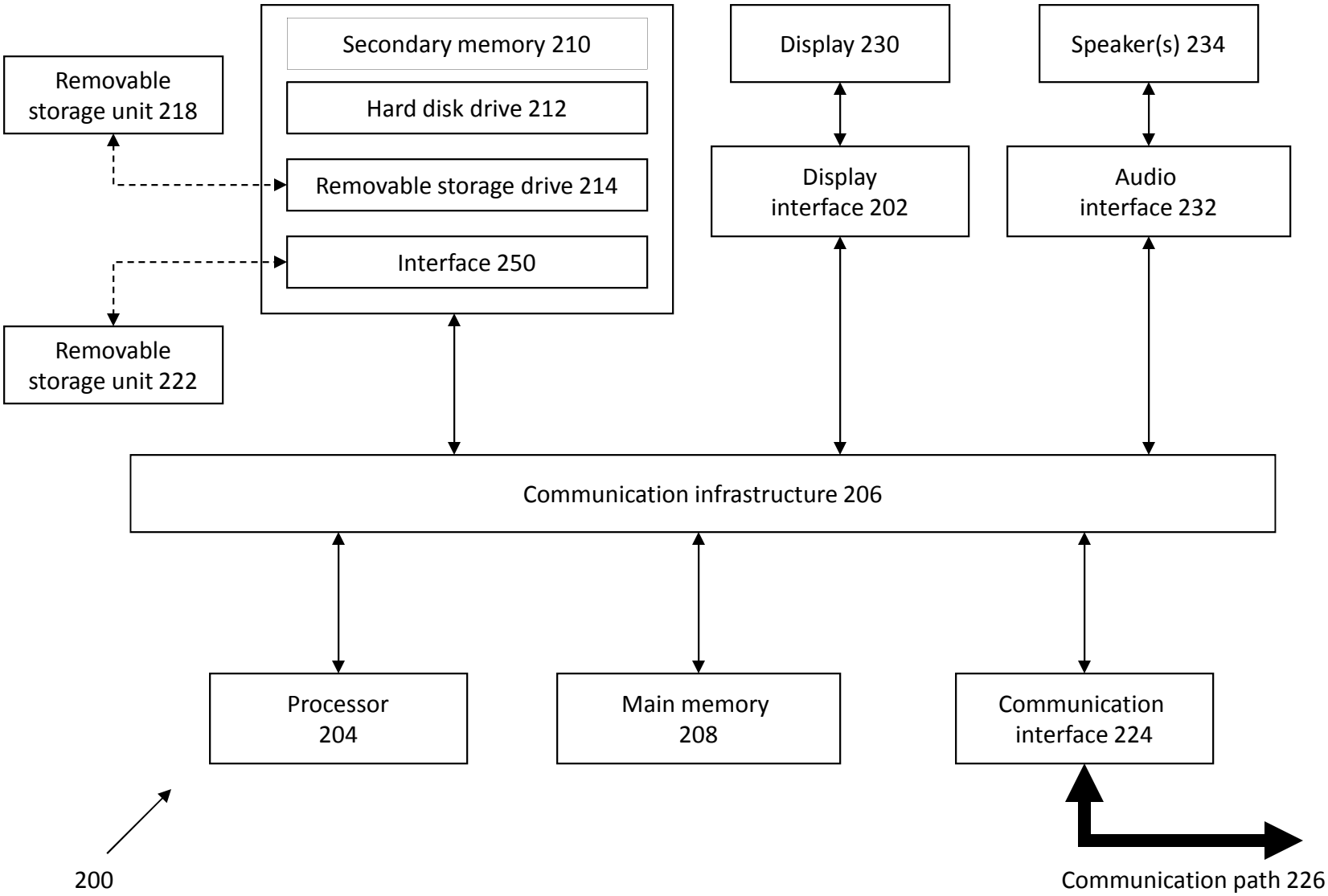

Secondary memory 210
Hard disk drive 212
Removable storage drive 214
Interface 250
Removable storage unit 218
Removable storage unit 222
Display 230
Display interface 202
Speaker(s) 234
Audio interface 232
Communication infrastructure 206
Processor 204
Main memory 208
Communication interface 224
200
Communication path 226

Figure 2

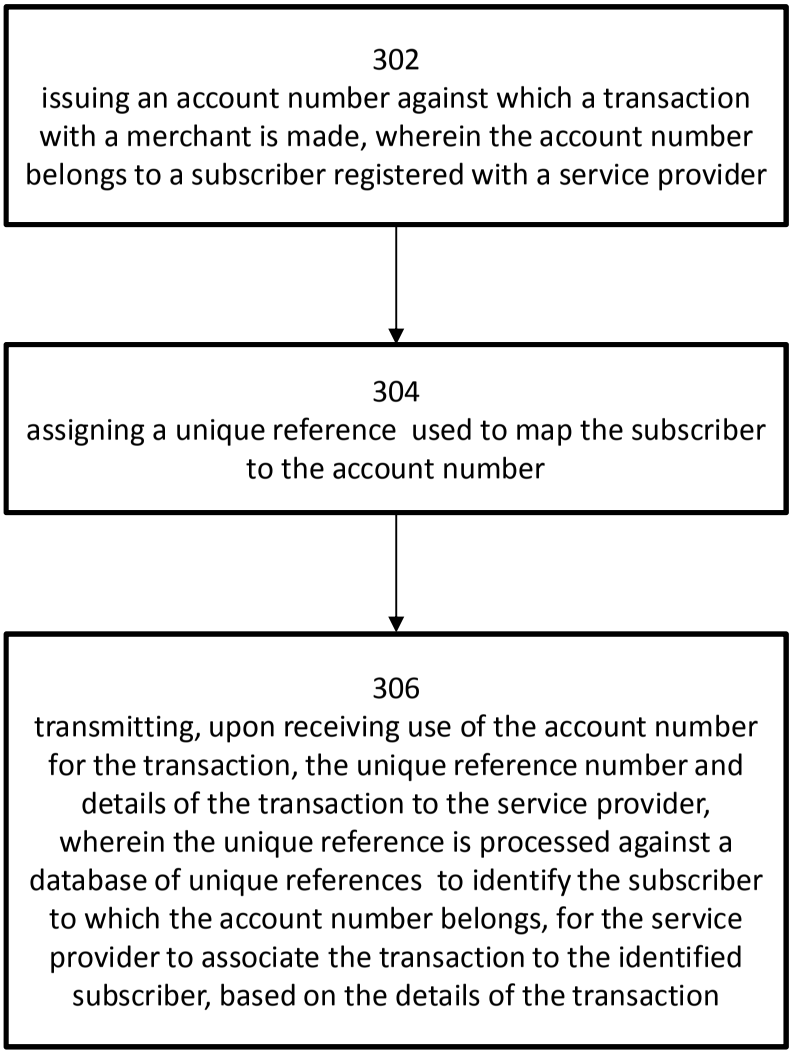

302
issuing an account number against which a transaction with a merchant is made, wherein the account number belongs to a subscriber registered with a service provider
304
assigning a unique reference used to map the subscriber to the account number
306
transmitting, upon receiving use of the account number for the transaction, the unique reference number and details of the transaction to the service provider, wherein the unique reference is processed against a database of unique references to identify the subscriber to which the account number belongs, for the service provider to associate the transaction to the identified subscriber, based on the details of the transaction

Figure 3

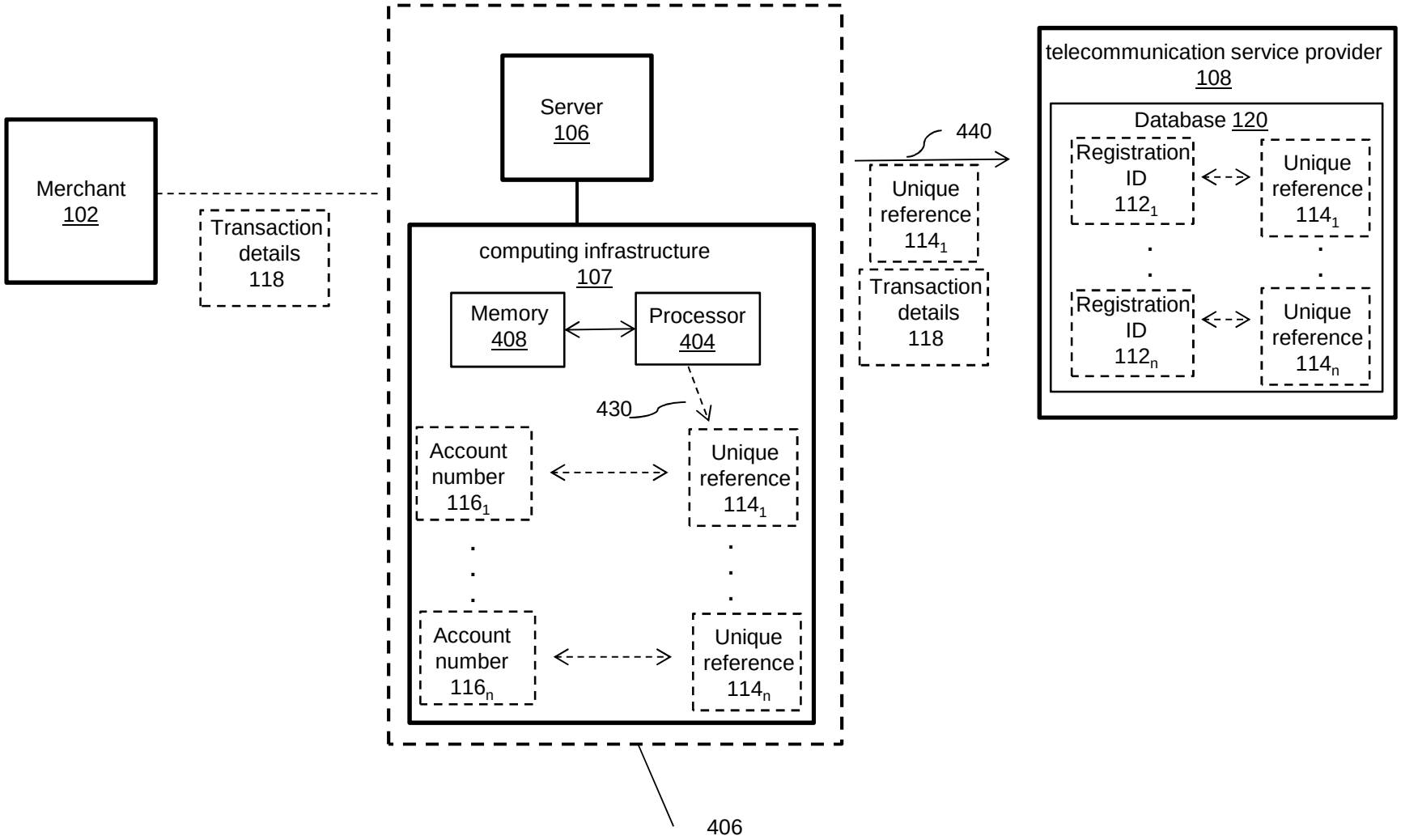

Merchant
102
Transaction details
118
Server
106
computing infrastructure
107
Memory
408
Processor
404
430
Account number
116$_1$
Unique reference
114$_1$
Account number
116$_n$
Unique reference
114$_n$
406
440
Unique reference
114$_1$
Transaction details
118
telecommunication service provider
108
Database 120
Registration ID
112$_1$
Unique reference
114$_1$
Registration ID
112$_n$
Unique reference
114$_n$

Figure 4

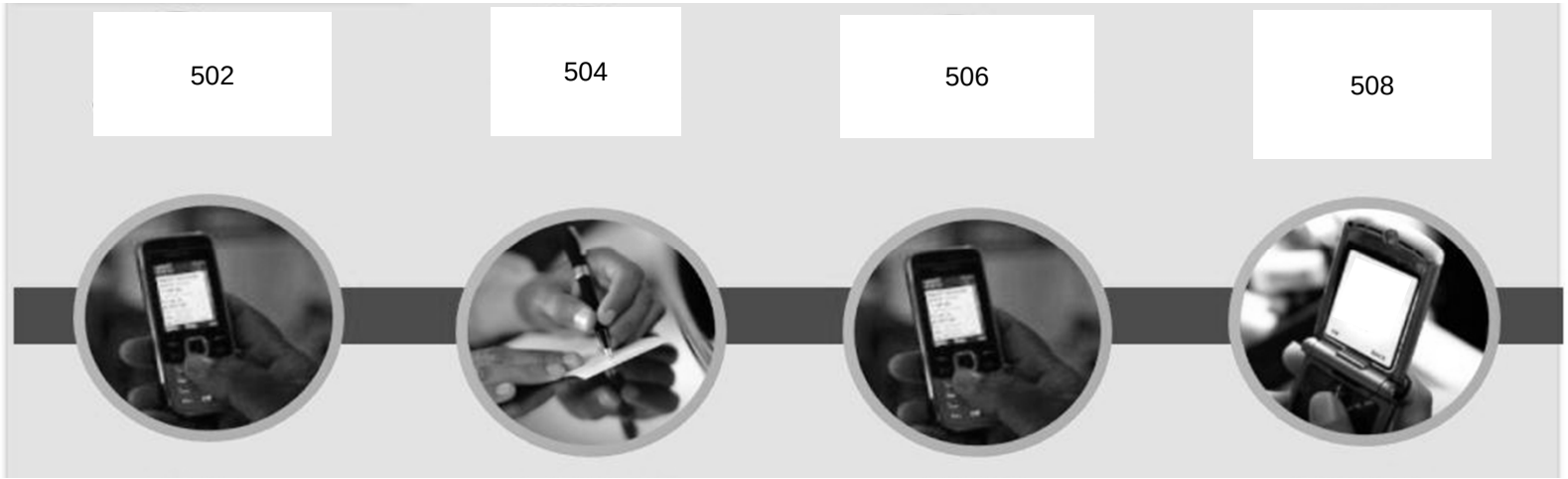


Figure 5

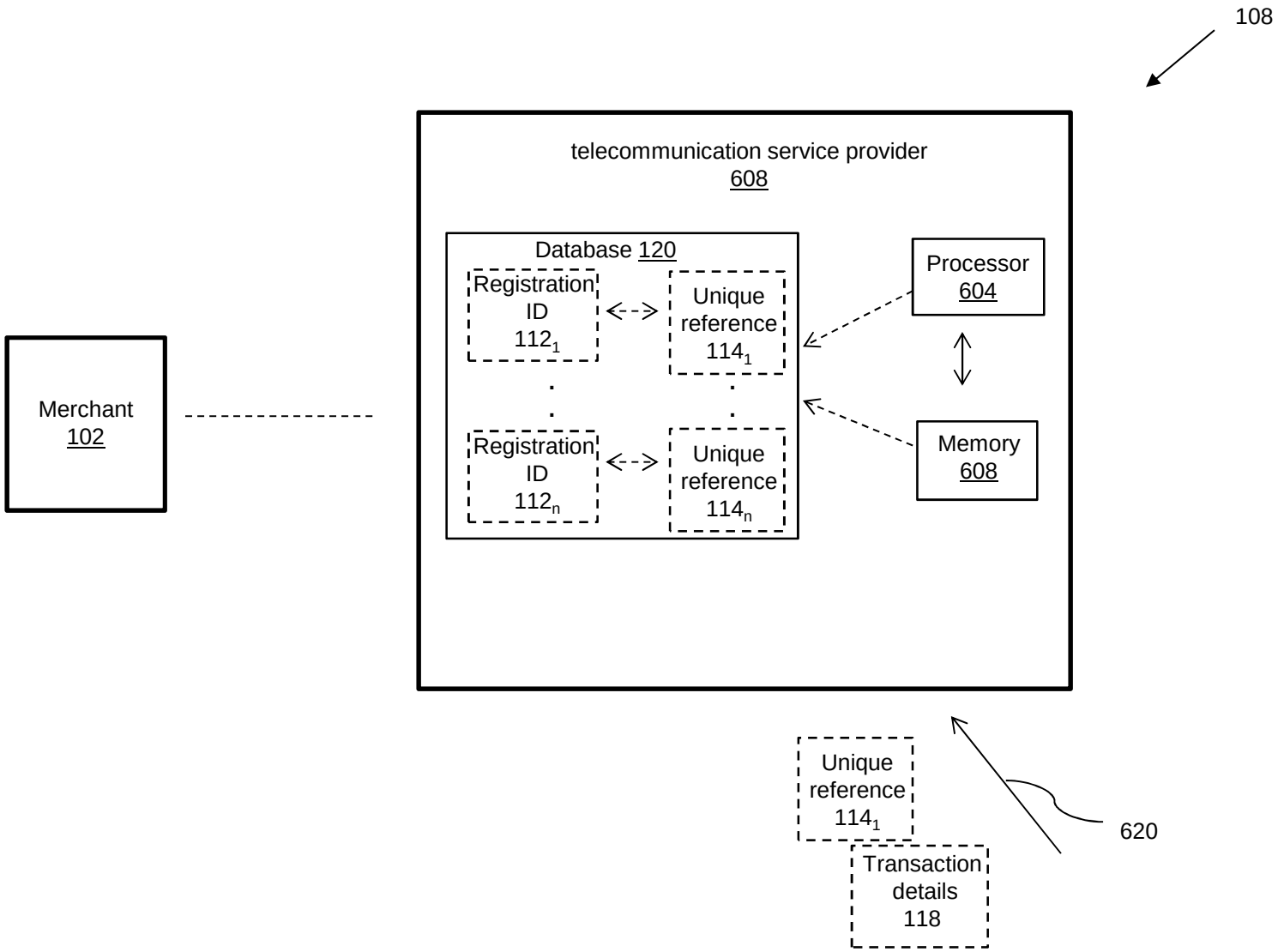

108
telecommunication service provider
608
Database 120
Registration ID 112_1
Unique reference 114_1
Registration ID 112_n
Unique reference 114_n
Processor 604
Memory 608
Merchant 102
Unique reference 114_1
Transaction details 118
620

Figure 6

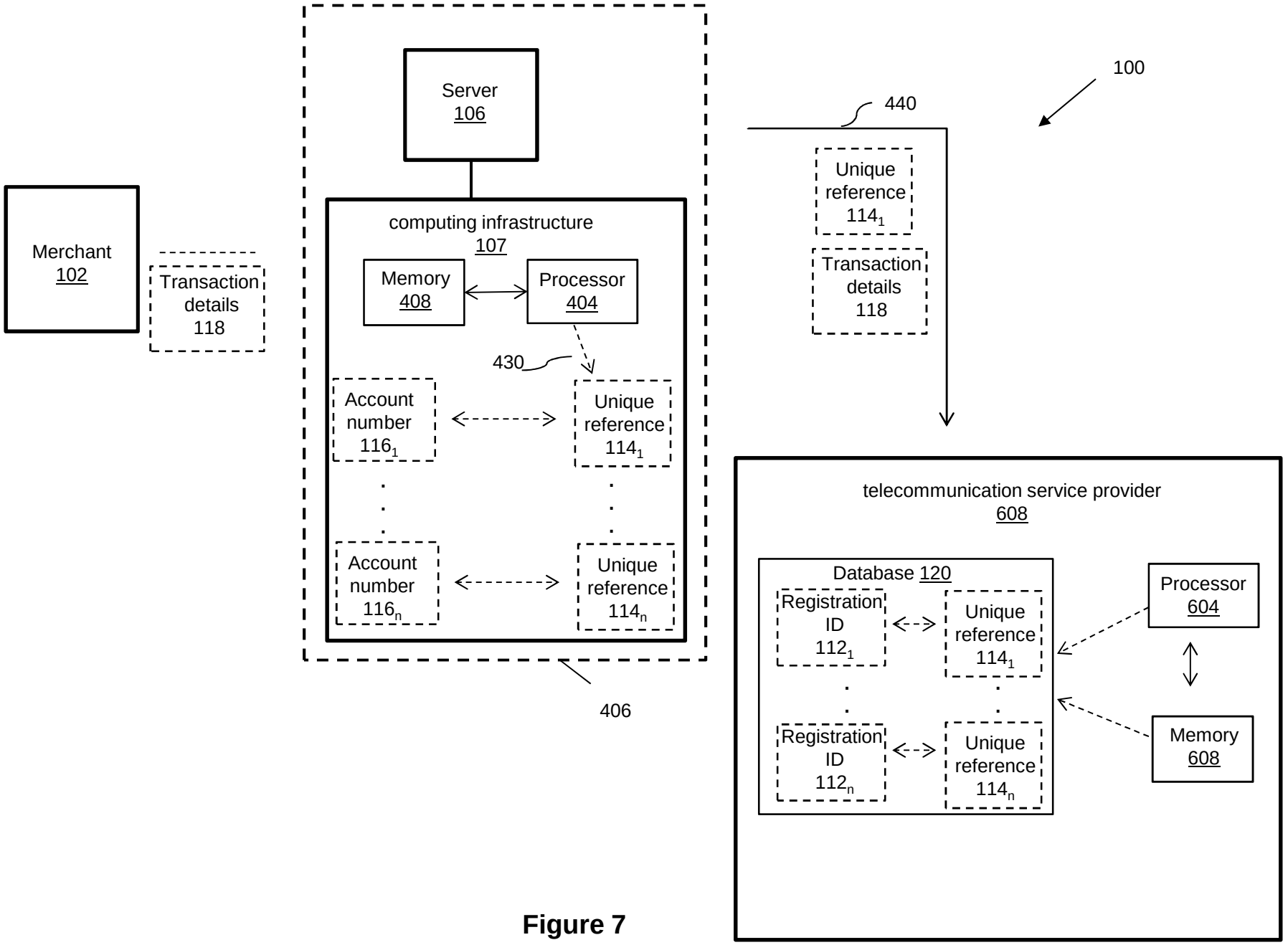

Merchant
102
Transaction details
118
Server
106
computing infrastructure
107
Memory
408
Processor
404
430
Account number
116$_1$
Unique reference
114$_1$
Account number
116$_n$
Unique reference
114$_n$
406
100
440
Unique reference
114$_1$
Transaction details
118
telecommunication service provider
608
Database 120
Registration ID
112$_1$
Unique reference
114$_1$
Registration ID
112$_n$
Unique reference
114$_n$
Processor
604
Memory
608

Figure 7

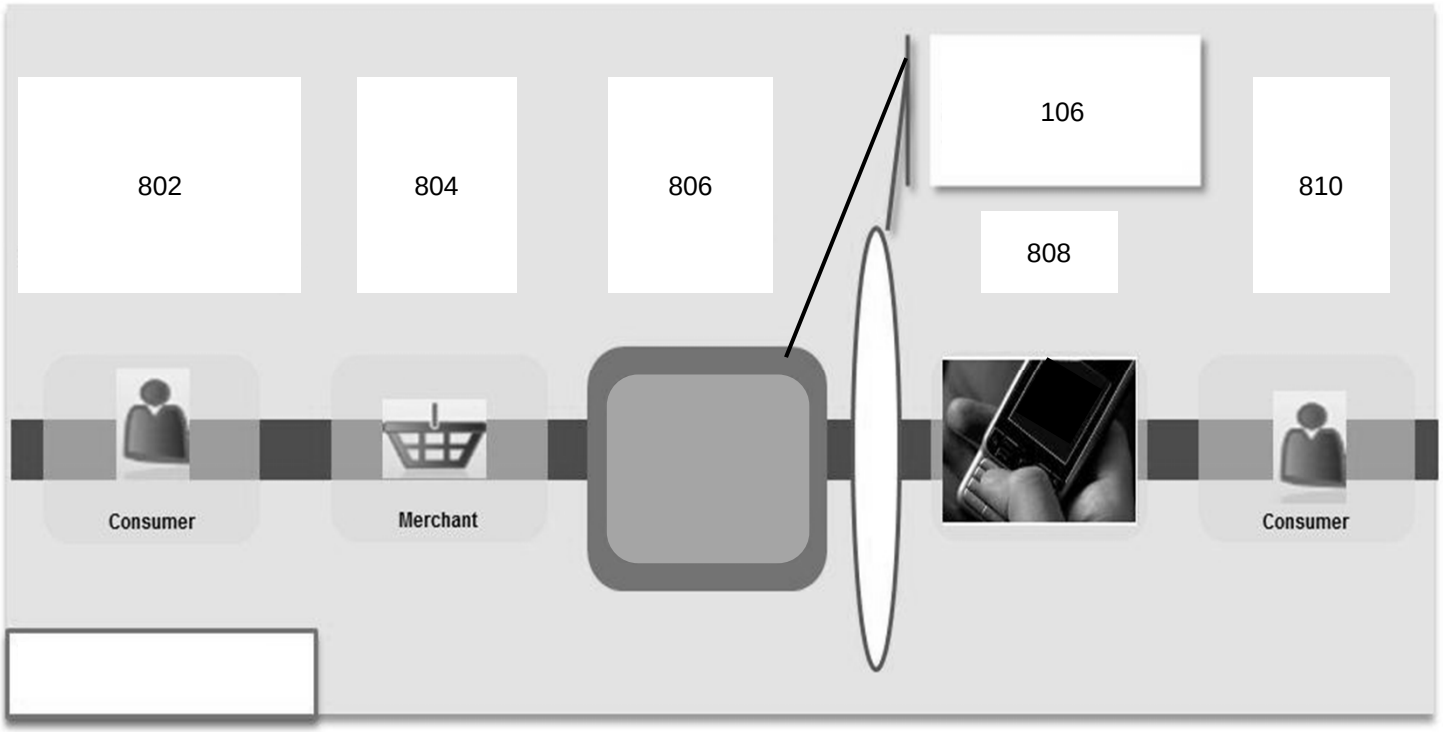


Figure 8