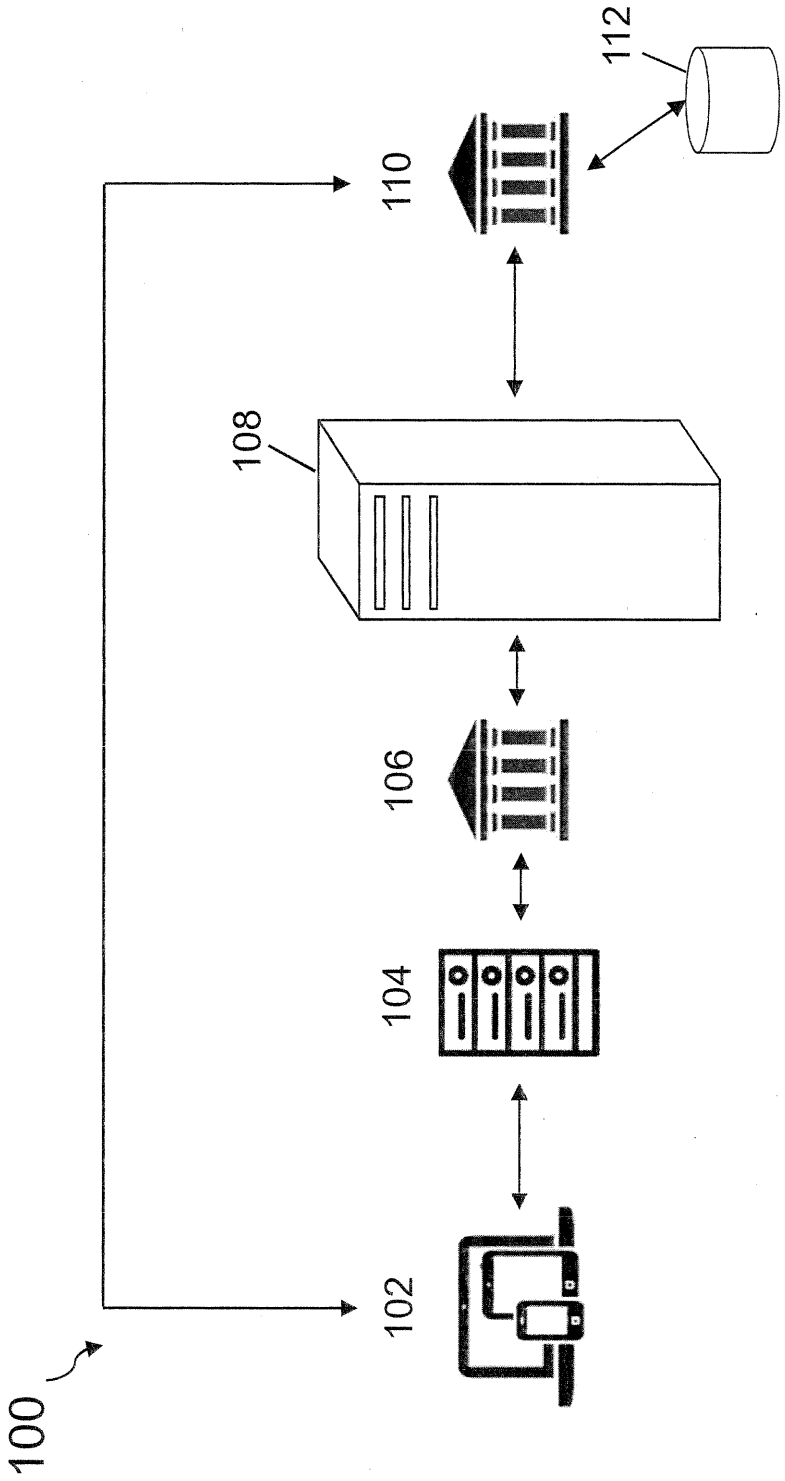


Fig. 1

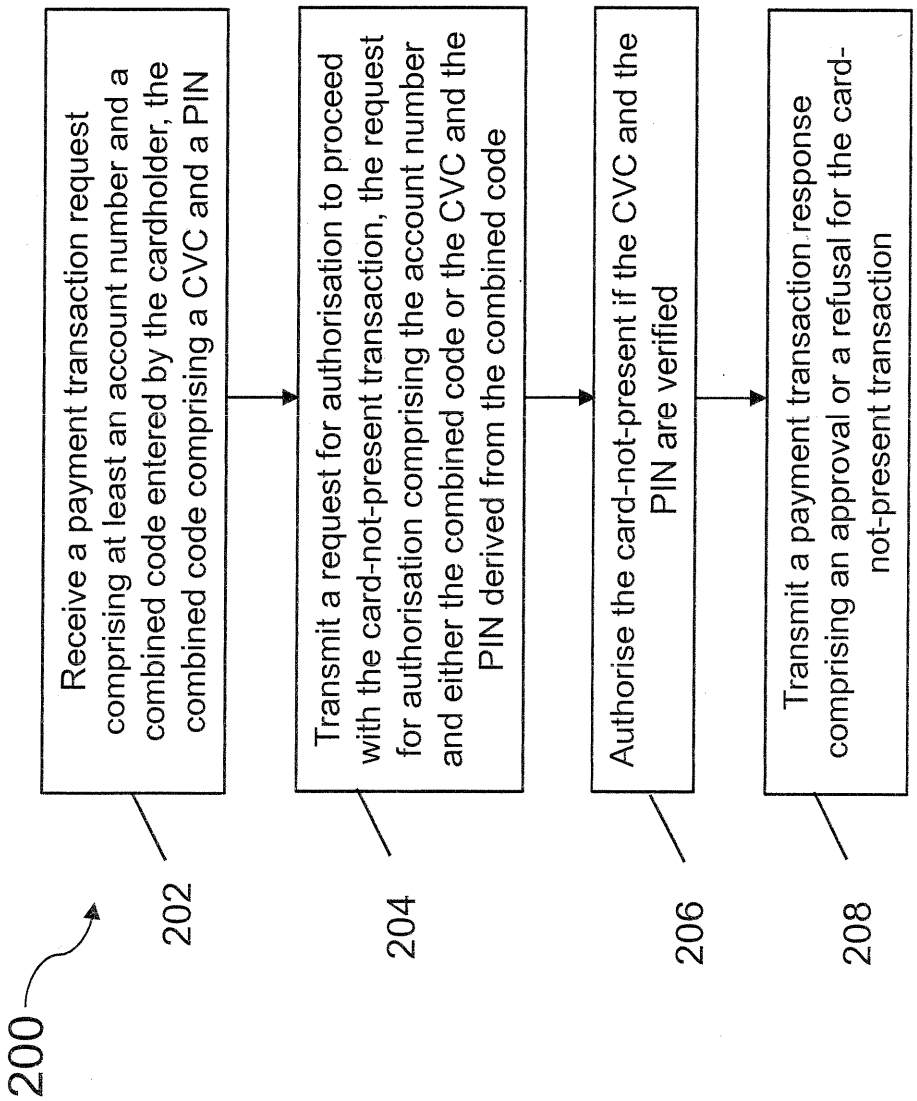

200
202
Receive a payment transaction request comprising at least an account number and a combined code entered by the cardholder, the combined code comprising a CVC and a PIN
204
Transmit a request for authorisation to proceed with the card-not-present transaction, the request for authorisation comprising the account number and either the combined code or the CVC and the PIN derived from the combined code
206
Authorise the card-not-present if the CVC and the PIN are verified
208
Transmit a payment transaction response comprising an approval or a refusal for the card-not-present transaction

Fig. 2

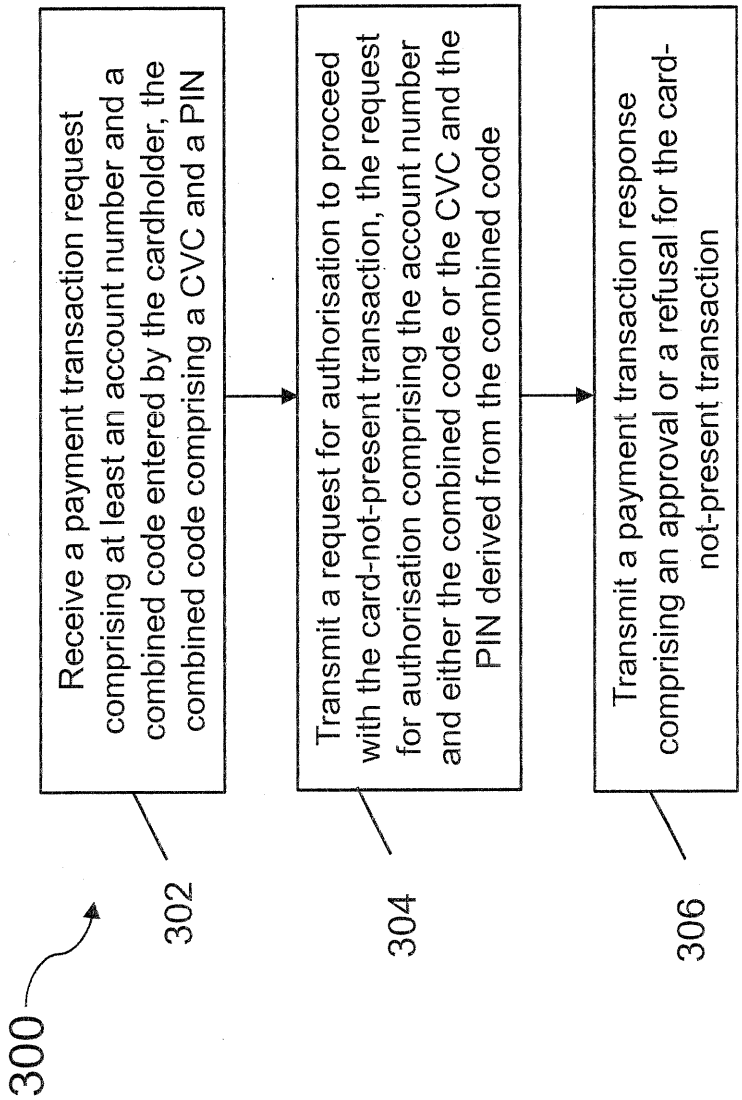

300
302
Receive a payment transaction request comprising at least an account number and a combined code entered by the cardholder, the combined code comprising a CVC and a PIN
304
Transmit a request for authorisation to proceed with the card-not-present transaction, the request for authorisation comprising the account number and either the combined code or the CVC and the PIN derived from the combined code
306
Transmit a payment transaction response comprising an approval or a refusal for the card-not-present transaction

Fig. 3

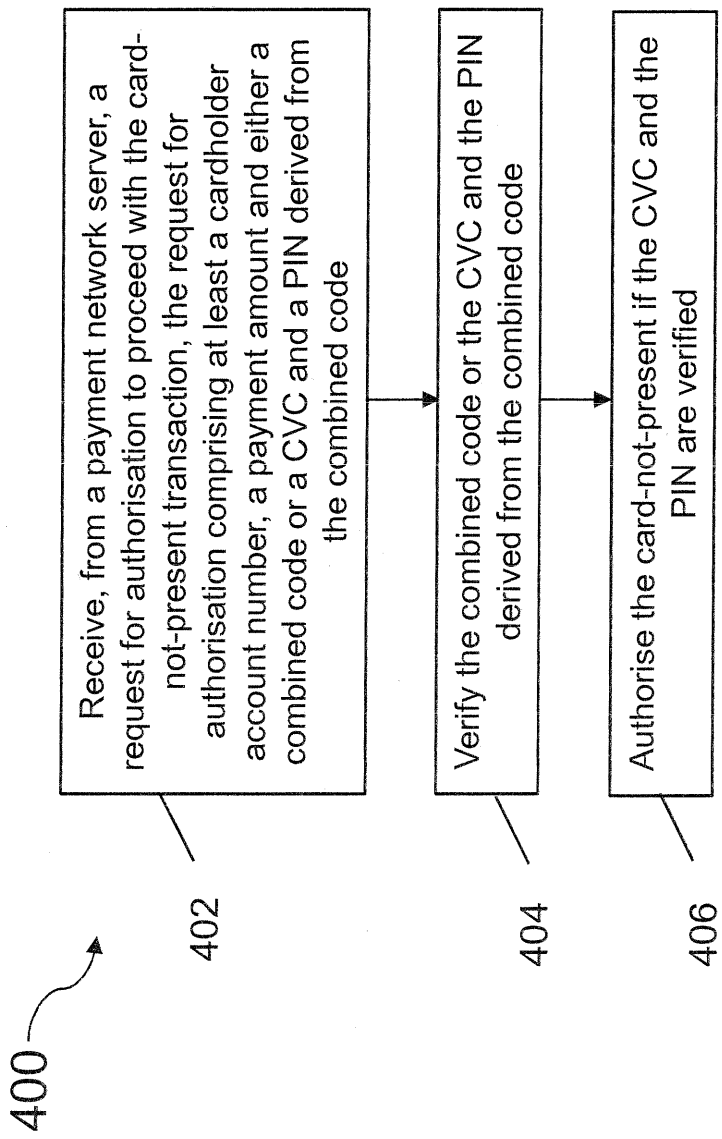

400
402
Receive, from a payment network server, a request for authorisation to proceed with the card-not-present transaction, the request for authorisation comprising at least a cardholder account number, a payment amount and either a combined code or a CVC and a PIN derived from the combined code
404
Verify the combined code or the CVC and the PIN derived from the combined code
406
Authorise the card-not-present if the CVC and the PIN are verified

Fig. 4

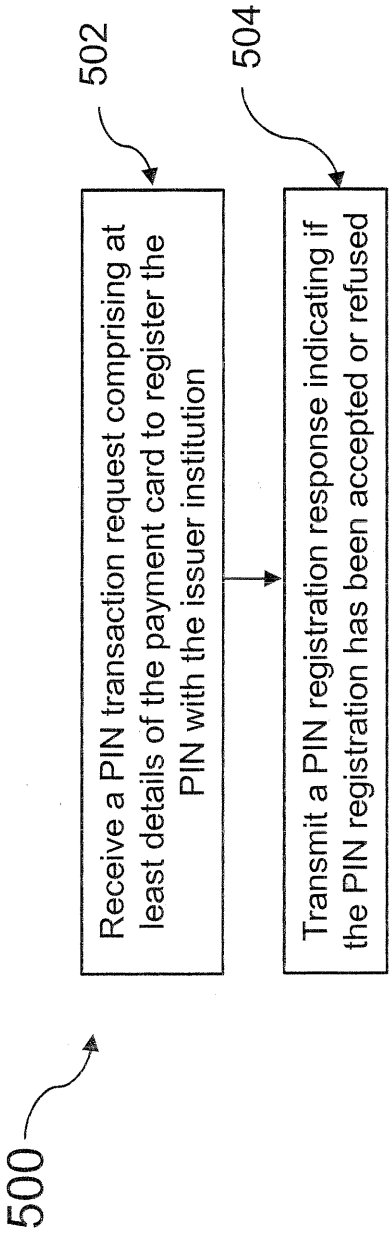

500
502
Receive a PIN transaction request comprising at least details of the payment card to register the PIN with the issuer institution
504
Transmit a PIN registration response indicating if the PIN registration has been accepted or refused

Fig. 5

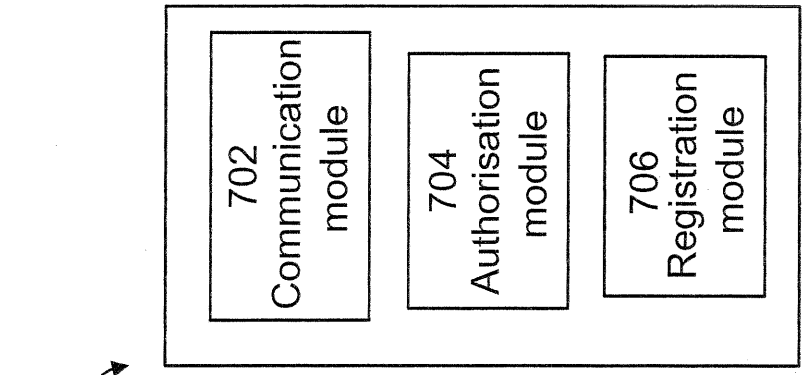

700
702 Communication module
704 Authorisation module
706 Registration module

Fig. 7

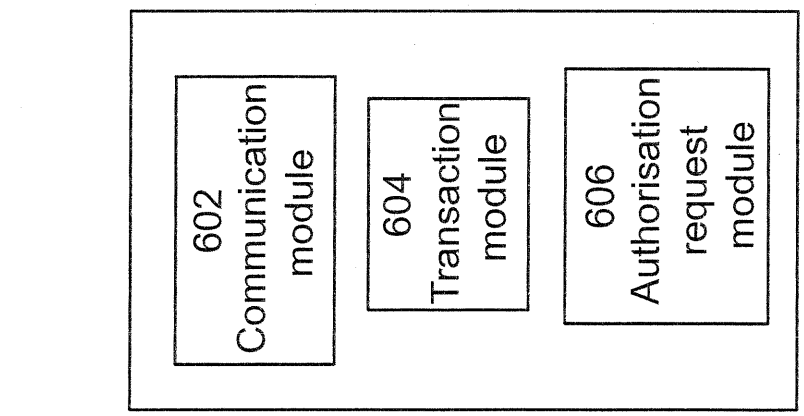

600
602 Communication module
604 Transaction module
606 Authorisation request module

Fig. 6

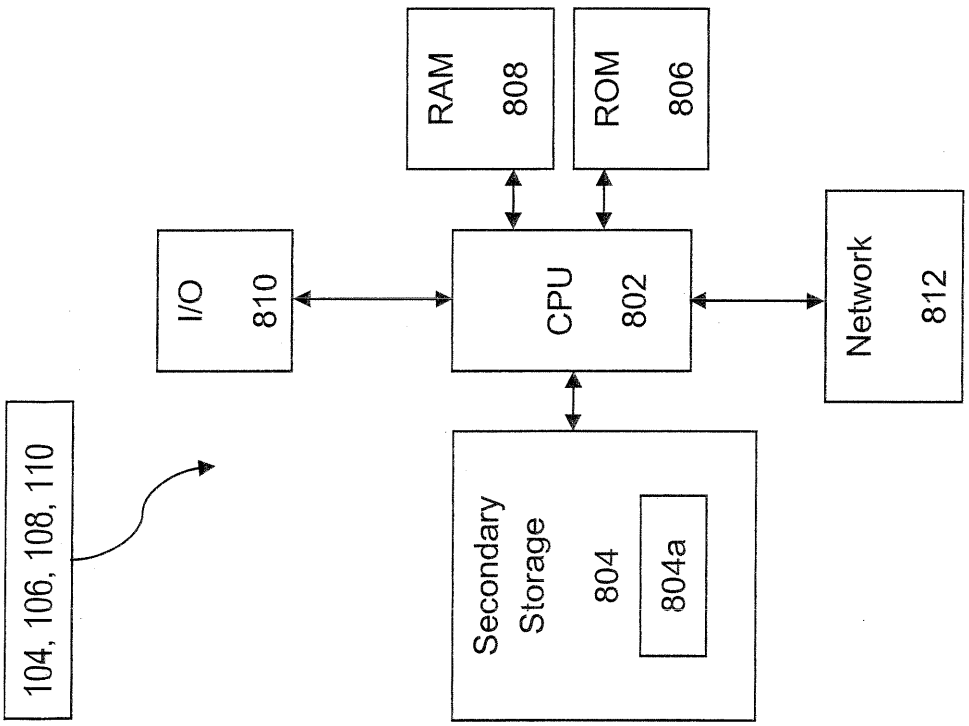

RAM
808
ROM
806
I/O
810
CPU
802
Network
812
104, 106, 108, 110
Secondary
Storage
804
804a

Fig. 8