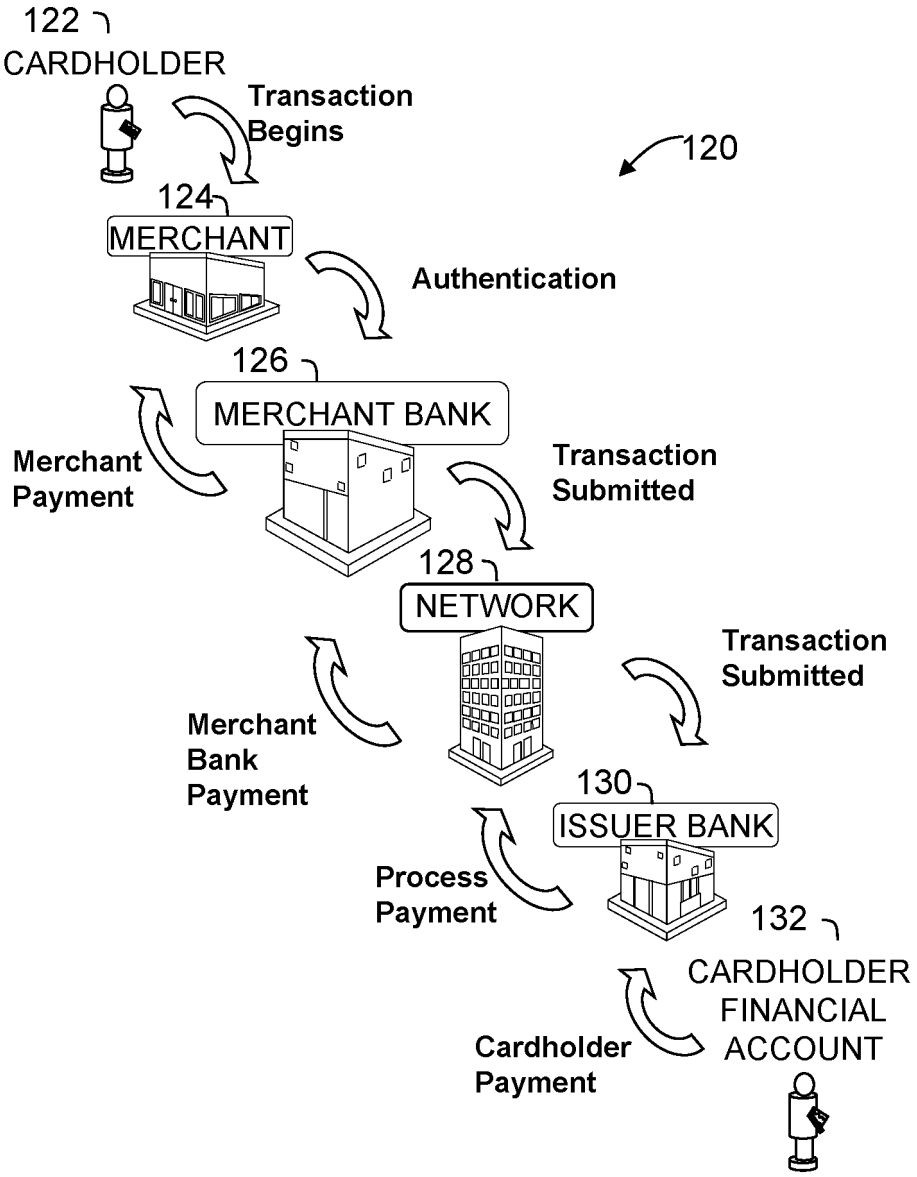

122
CARDHOLDER
Transaction Begins
120
124
MERCHANT
Authentication
126
MERCHANT BANK
Merchant Payment
Transaction Submitted
128
NETWORK
Transaction Submitted
Merchant Bank Payment
130
ISSUER BANK
Process Payment
132
CARDHOLDER FINANCIAL ACCOUNT
Cardholder Payment

FIG. 1

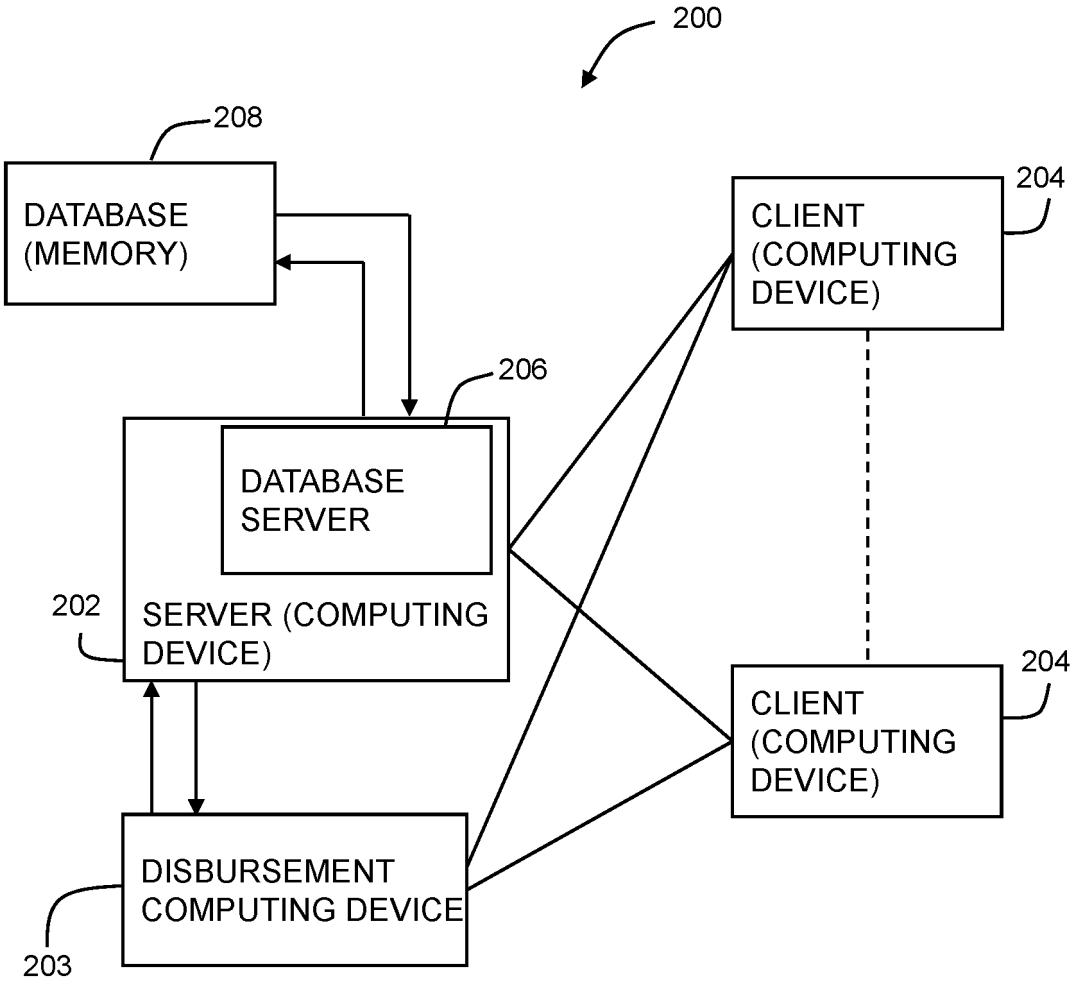

200
208
DATABASE (MEMORY)
204
CLIENT (COMPUTING DEVICE)
206
DATABASE SERVER
202
SERVER (COMPUTING DEVICE)
204
CLIENT (COMPUTING DEVICE)
DISBURSEMENT COMPUTING DEVICE
203

FIG. 2

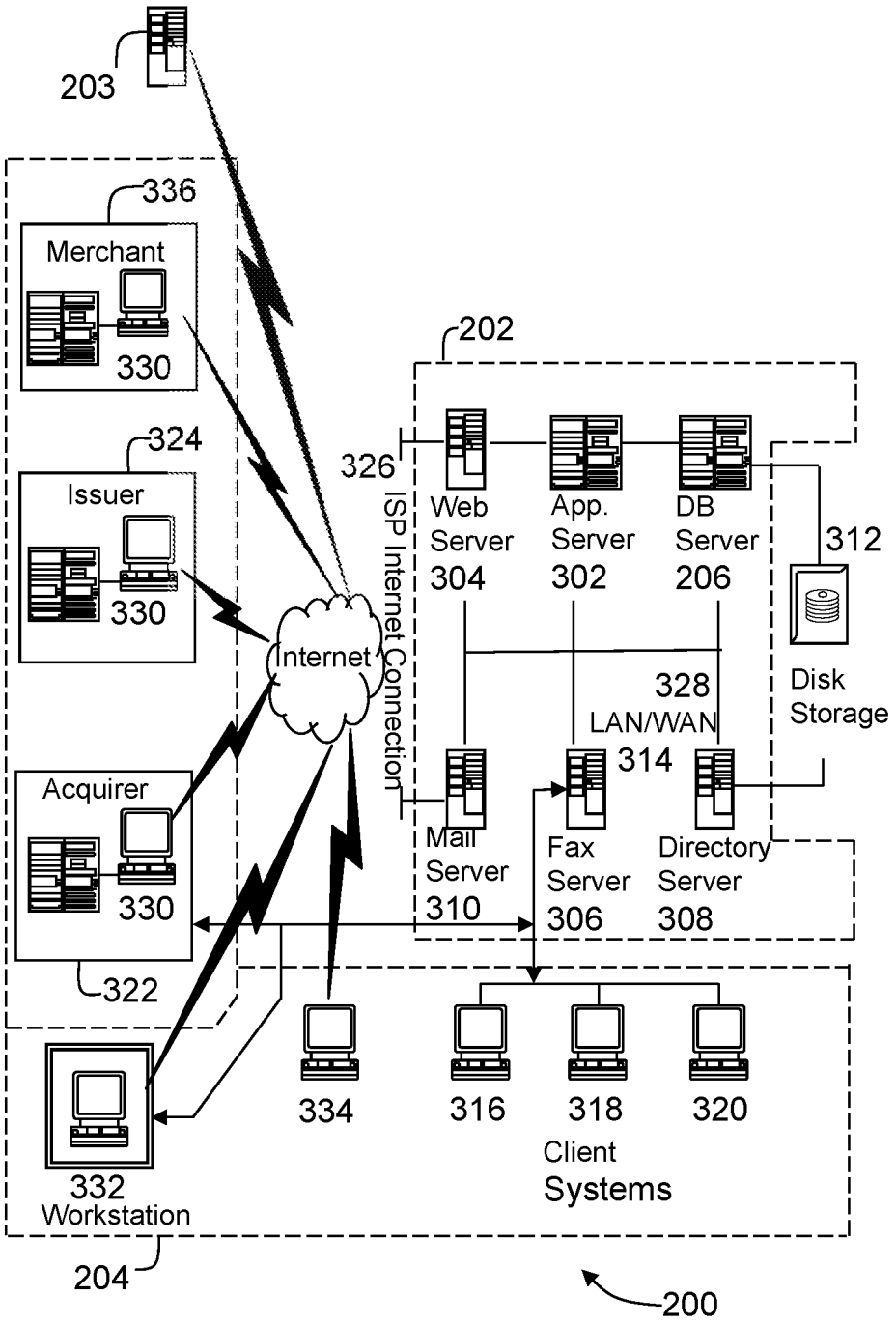

203
336
Merchant
330
324
Issuer
330
Acquirer
330
322
326
ISP Internet Connection
Internet
202
Web
Server
304
App.
Server
302
DB
Server
206
312
Disk
Storage
328
LAN/WAN
314
Mail
Server
310
Fax
Server
306
Directory
Server
308
334
316
318
320
Client
Systems
332
Workstation
204
200

FIG. 3

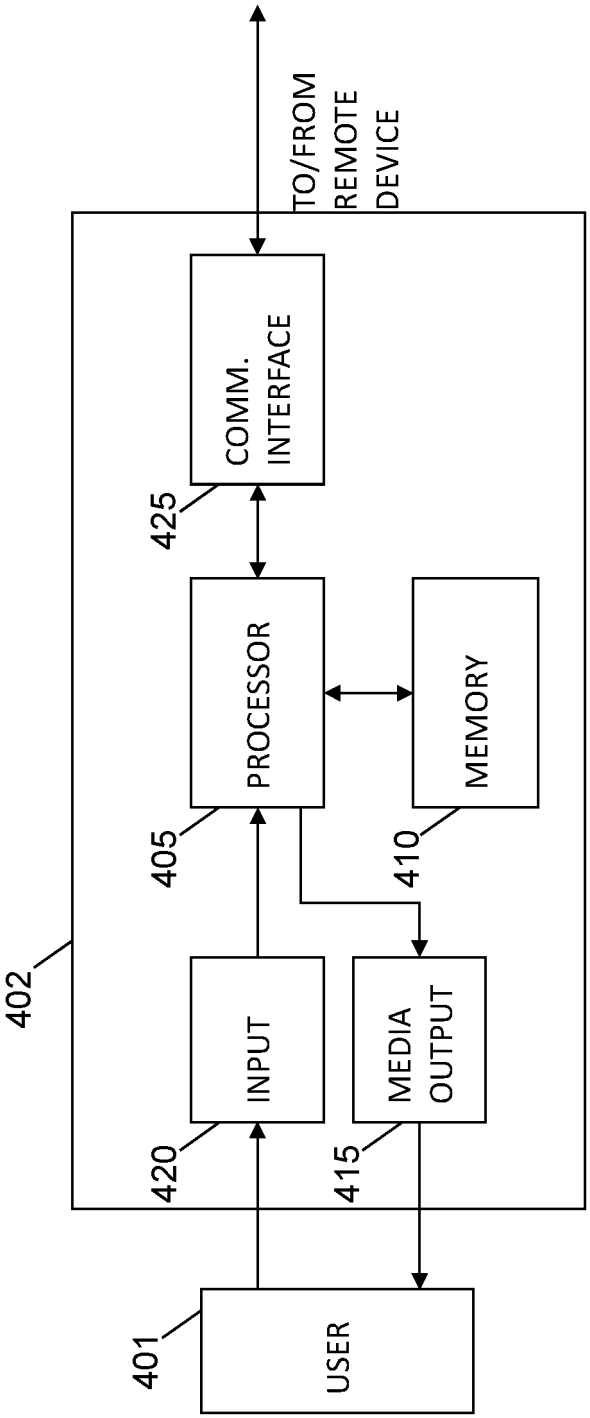

TO/FROM REMOTE DEVICE
COMM. INTERFACE
425
PROCESSOR
MEMORY
405
410
402
INPUT
MEDIA OUTPUT
420
415
401
USER

FIG. 4

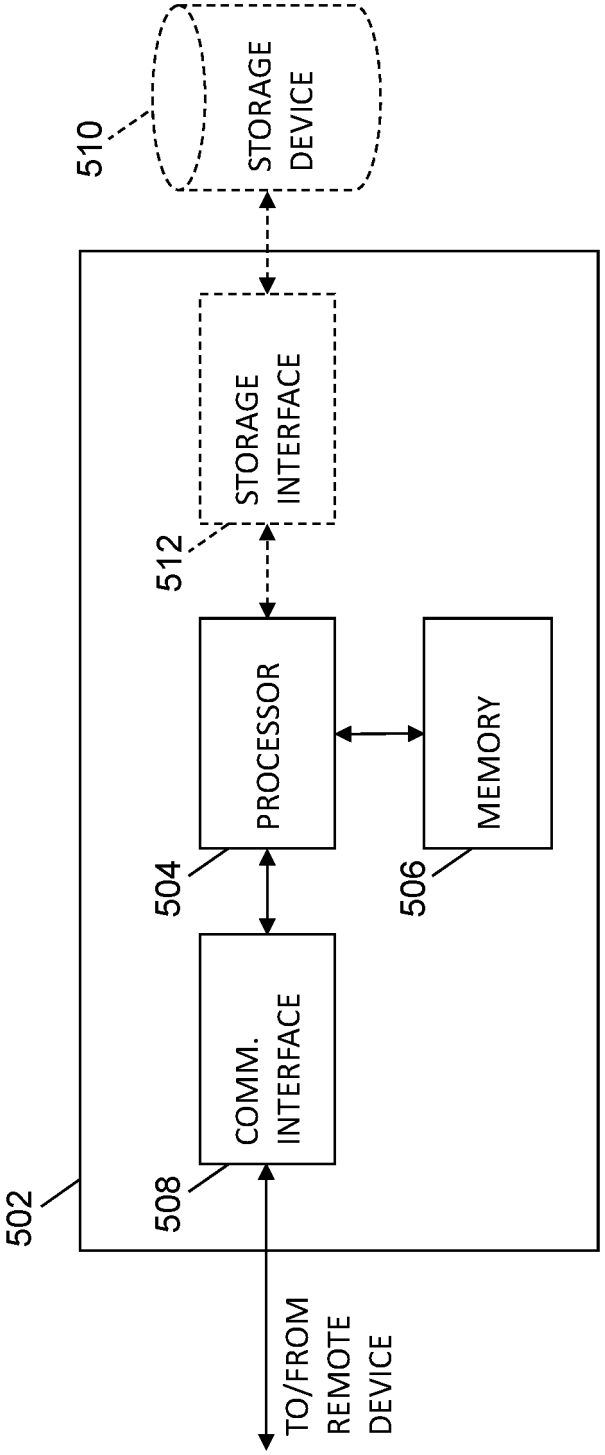

510
STORAGE DEVICE
STORAGE INTERFACE
512
PROCESSOR
MEMORY
504
506
COMM. INTERFACE
508
502
TO/FROM REMOTE DEVICE

FIG. 5

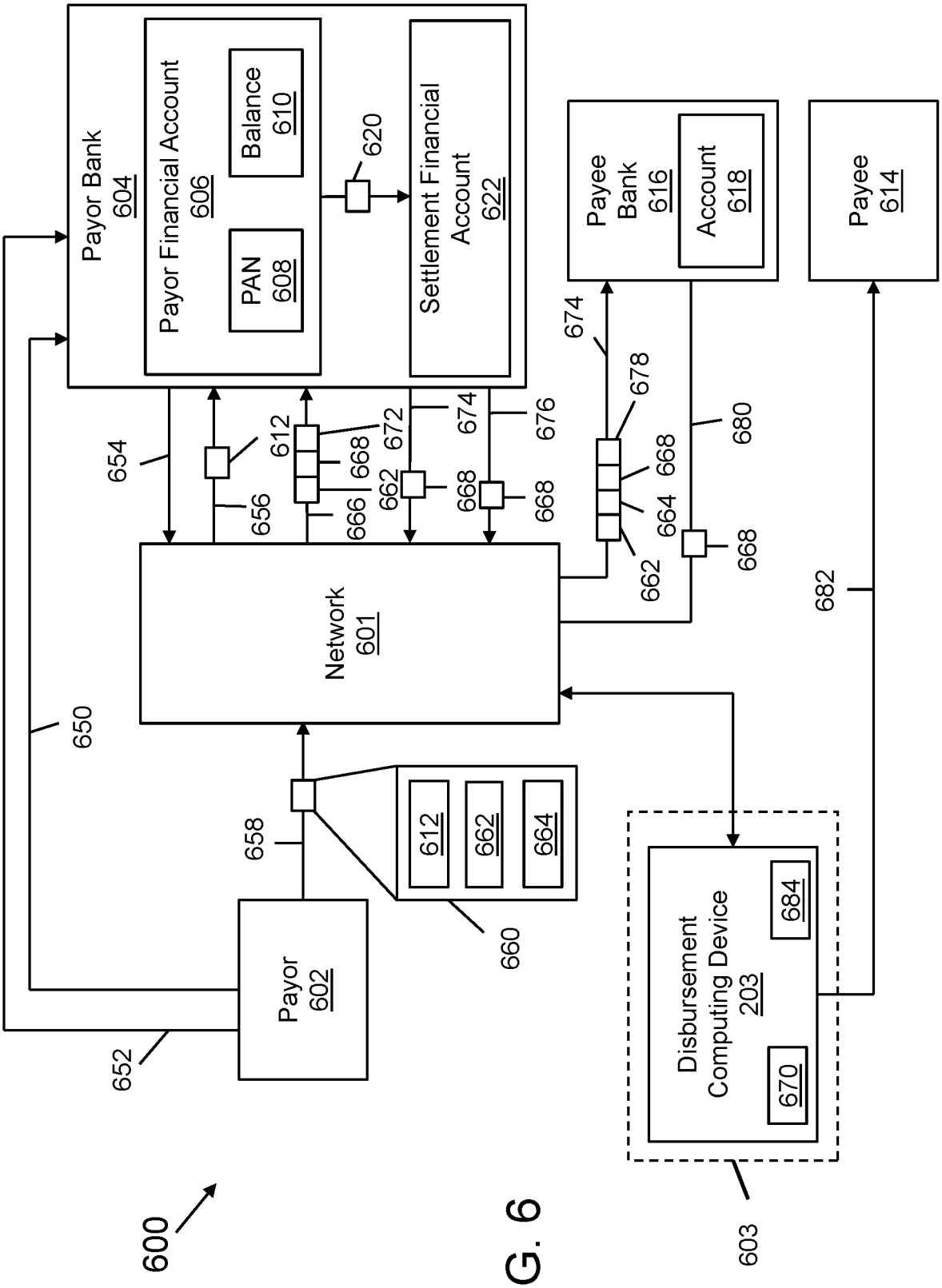

600
Payor Bank
604
Payor Financial Account
606
Balance
610
PAN
608
620
Settlement Financial
Account
622
Payee
Bank
616
Account
618
Payee
614
654
656
612
668
672
662
666
674
676
678
680
682
650
Network
601
658
660
612
662
664
Payor
602
652
Disbursement
Computing Device
203
684
670
603

FIG. 6

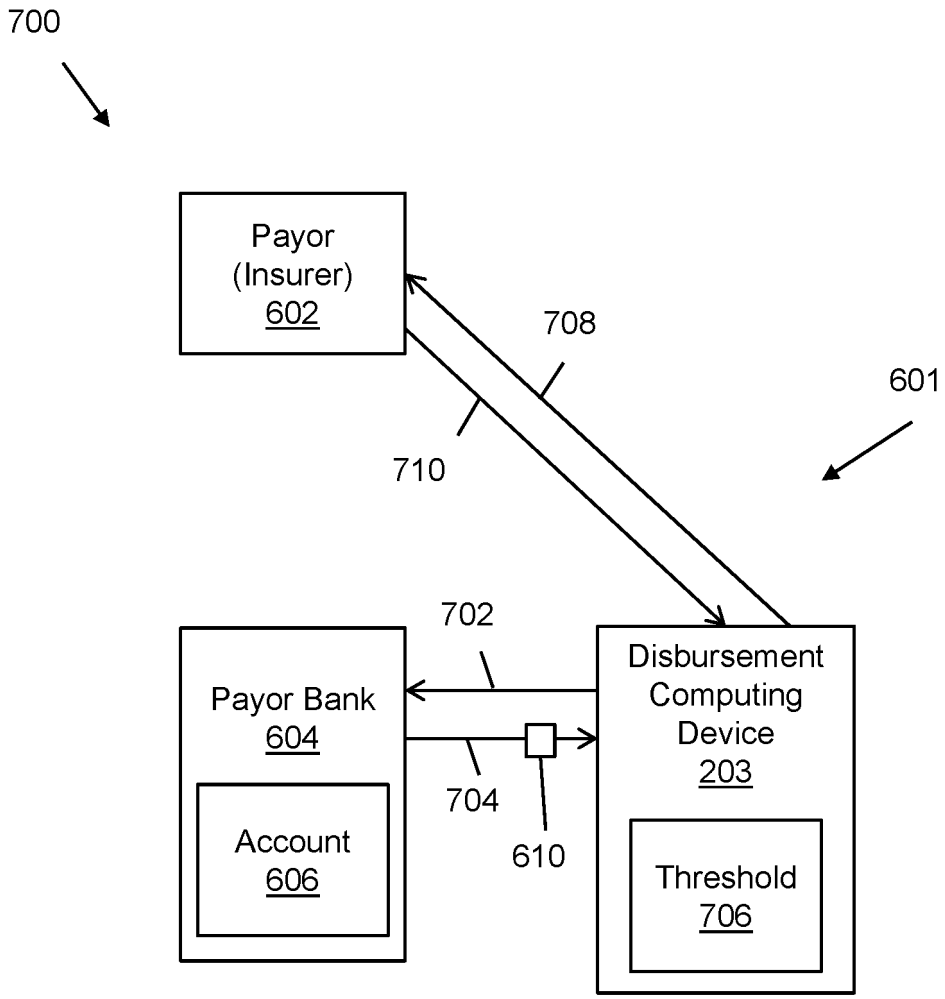

700
Payor
(Insurer)
602
708
601
710
702
Payor Bank
604
Account
606
Disbursement
Computing
Device
203
704
610
Threshold
706

FIG. 7

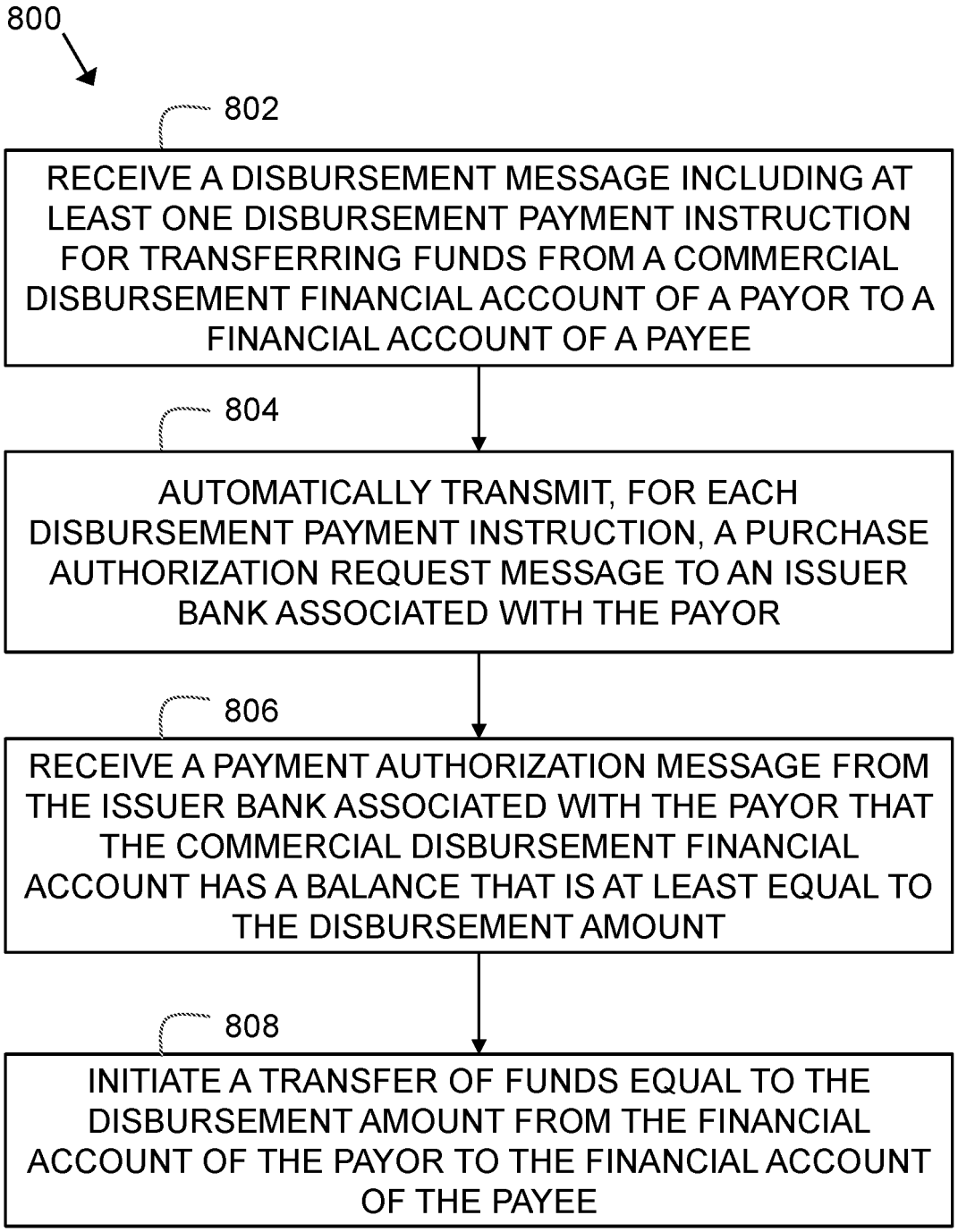

800
802
RECEIVE A DISBURSEMENT MESSAGE INCLUDING AT LEAST ONE DISBURSEMENT PAYMENT INSTRUCTION FOR TRANSFERRING FUNDS FROM A COMMERCIAL DISBURSEMENT FINANCIAL ACCOUNT OF A PAYOR TO A FINANCIAL ACCOUNT OF A PAYEE
804
AUTOMATICALLY TRANSMIT, FOR EACH DISBURSEMENT PAYMENT INSTRUCTION, A PURCHASE AUTHORIZATION REQUEST MESSAGE TO AN ISSUER BANK ASSOCIATED WITH THE PAYOR
806
RECEIVE A PAYMENT AUTHORIZATION MESSAGE FROM THE ISSUER BANK ASSOCIATED WITH THE PAYOR THAT THE COMMERCIAL DISBURSEMENT FINANCIAL ACCOUNT HAS A BALANCE THAT IS AT LEAST EQUAL TO THE DISBURSEMENT AMOUNT
808
INITIATE A TRANSFER OF FUNDS EQUAL TO THE DISBURSEMENT AMOUNT FROM THE FINANCIAL ACCOUNT OF THE PAYOR TO THE FINANCIAL ACCOUNT OF THE PAYEE

FIG. 8

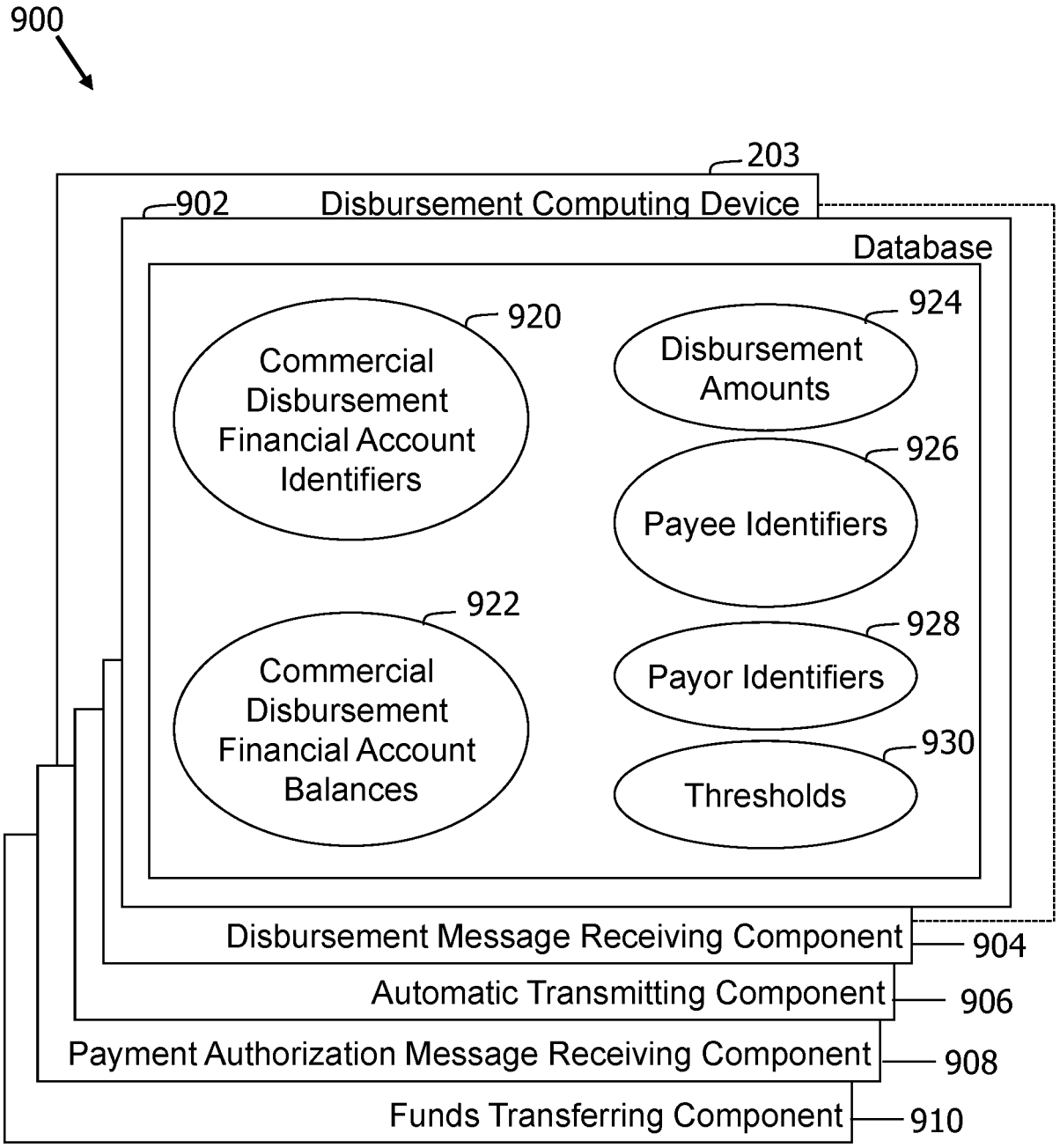

900
203
902
Disbursement Computing Device
Database
920
Commercial Disbursement Financial Account Identifiers
924
Disbursement Amounts
926
Payee Identifiers
922
Commercial Disbursement Financial Account Balances
928
Payor Identifiers
930
Thresholds
Disbursement Message Receiving Component
904
Automatic Transmitting Component
906
Payment Authorization Message Receiving Component
908
Funds Transferring Component
910

FIG. 9