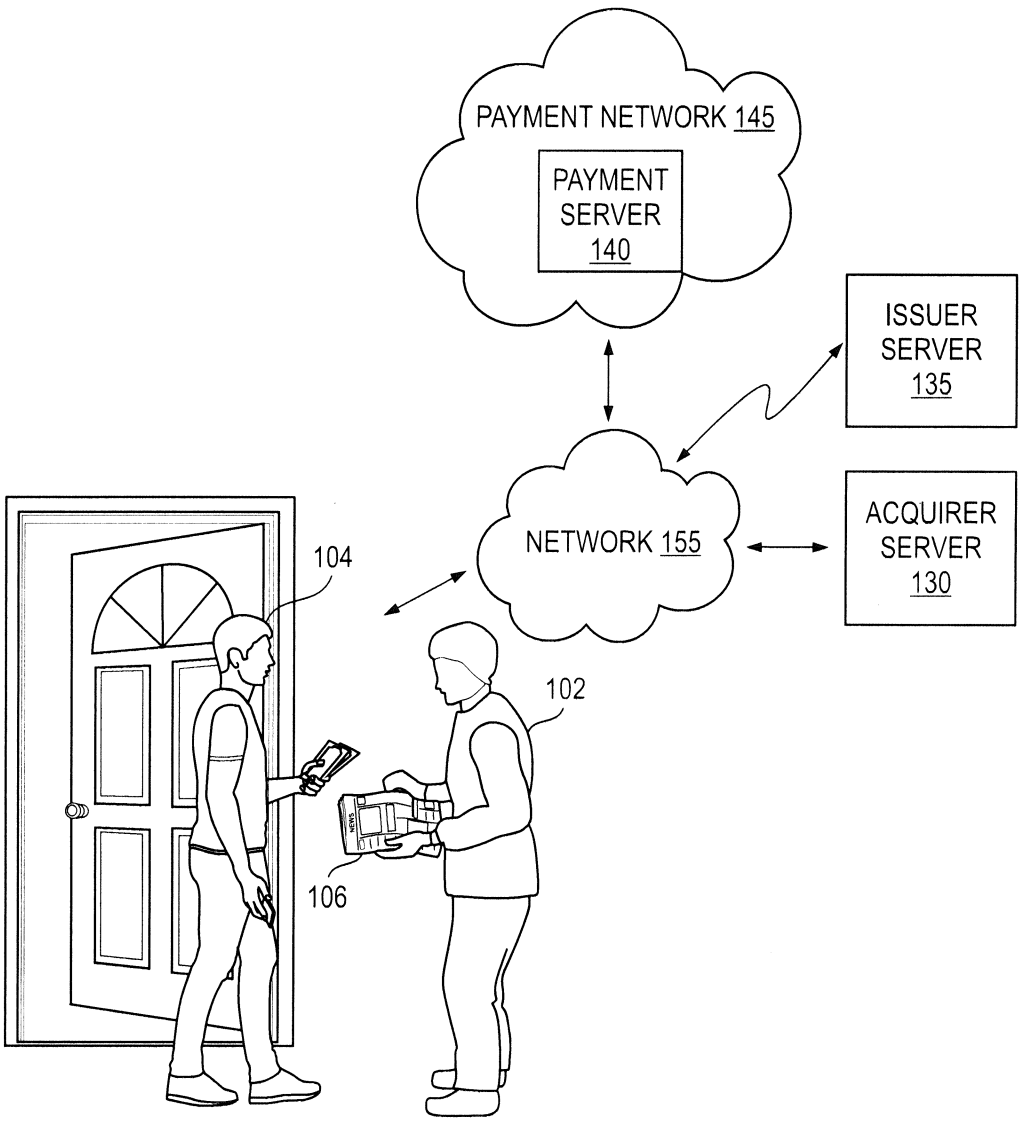

PAYMENT NETWORK 145
PAYMENT SERVER 140
ISSUER SERVER 135
NETWORK 155
ACQUIRER SERVER 130
104
102
106
100

FIG. 1

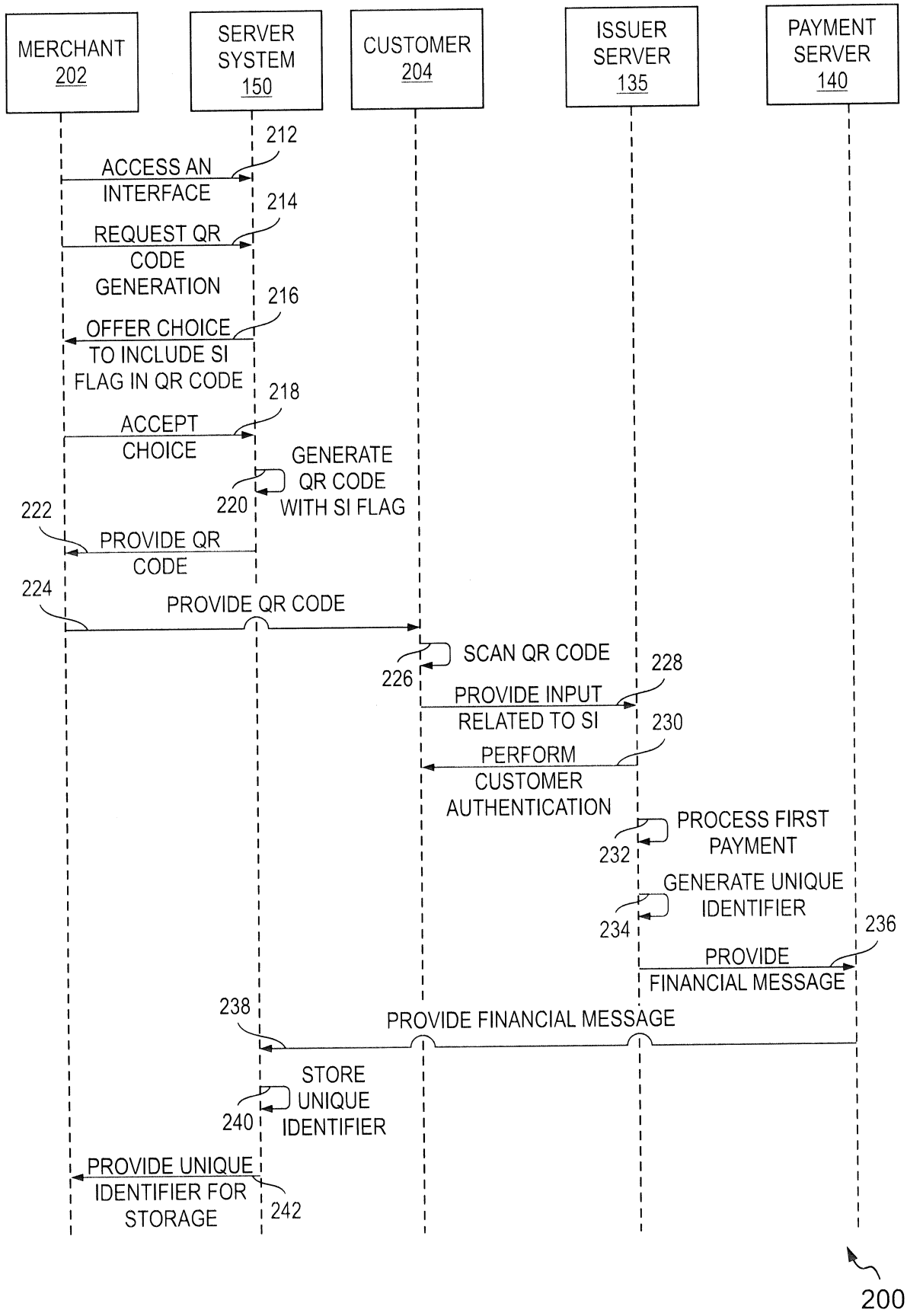

MERCHANT 202
SERVER SYSTEM 150
CUSTOMER 204
ISSUER SERVER 135
PAYMENT SERVER 140
212
ACCESS AN INTERFACE
214
REQUEST QR CODE GENERATION
216
OFFER CHOICE TO INCLUDE SI FLAG IN QR CODE
218
ACCEPT CHOICE
GENERATE QR CODE WITH SI FLAG
220
222
PROVIDE QR CODE
224
PROVIDE QR CODE
SCAN QR CODE
226
228
PROVIDE INPUT RELATED TO SI
230
PERFORM CUSTOMER AUTHENTICATION
PROCESS FIRST PAYMENT
232
GENERATE UNIQUE IDENTIFIER
234
236
PROVIDE FINANCIAL MESSAGE
238
PROVIDE FINANCIAL MESSAGE
STORE UNIQUE IDENTIFIER
240
PROVIDE UNIQUE IDENTIFIER FOR STORAGE
242
200

FIG. 2

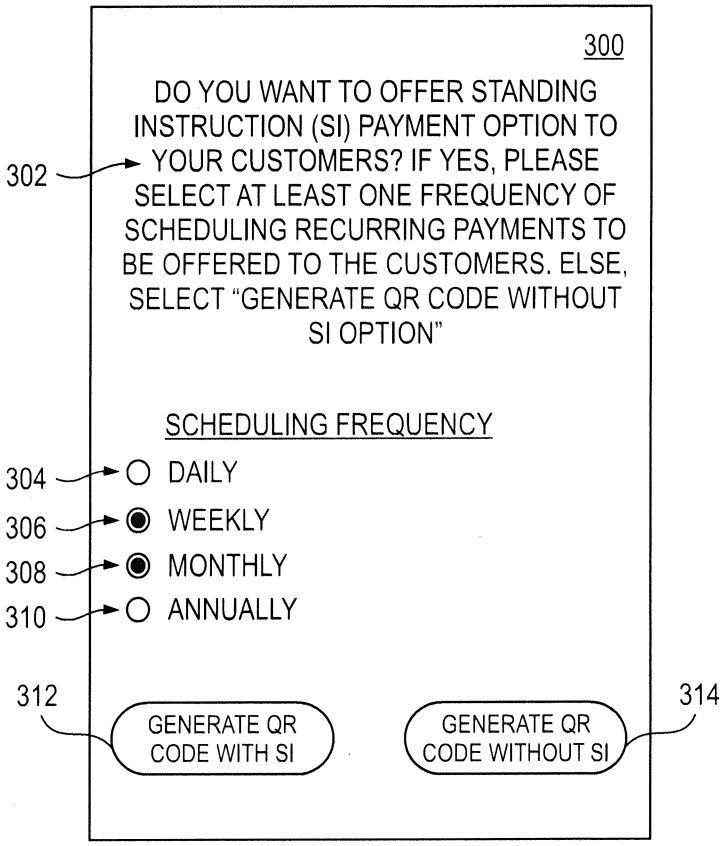

300
DO YOU WANT TO OFFER STANDING INSTRUCTION (SI) PAYMENT OPTION TO YOUR CUSTOMERS? IF YES, PLEASE SELECT AT LEAST ONE FREQUENCY OF SCHEDULING RECURRING PAYMENTS TO BE OFFERED TO THE CUSTOMERS. ELSE, SELECT "GENERATE QR CODE WITHOUT SI OPTION"
302
SCHEDULING FREQUENCY
304
DAILY
306
WEEKLY
308
MONTHLY
310
ANNUALLY
312
GENERATE QR CODE WITH SI
314
GENERATE QR CODE WITHOUT SI

FIG. 3

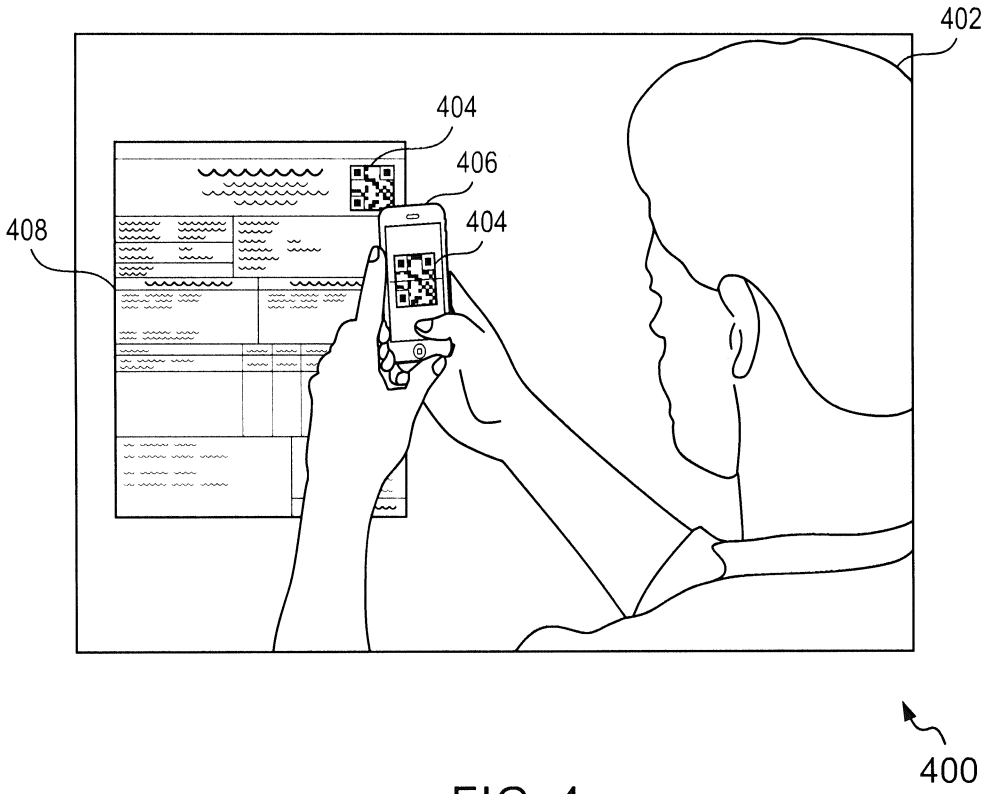


FIG. 4

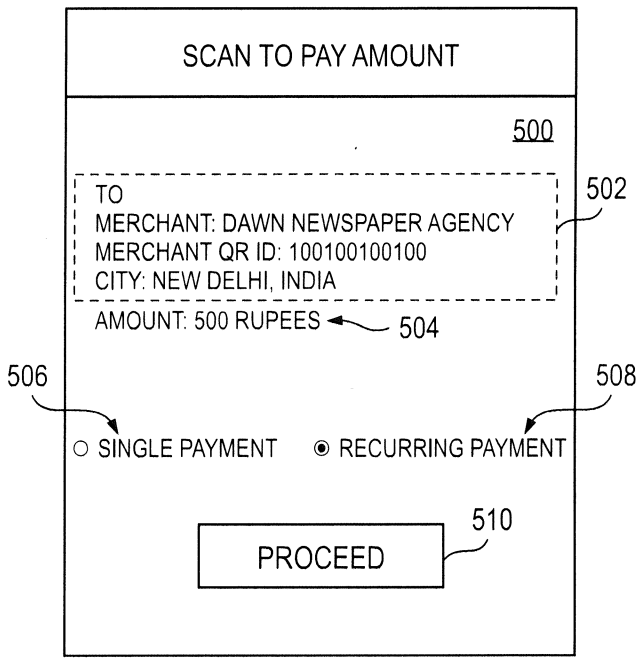

SCAN TO PAY AMOUNT
500
TO
MERCHANT: DAWN NEWSPAPER AGENCY
MERCHANT QR ID: 100100100100
CITY: NEW DELHI, INDIA
502
AMOUNT: 500 RUPEES
504
506
508
SINGLE PAYMENT
RECURRING PAYMENT
510
PROCEED

FIG. 5A

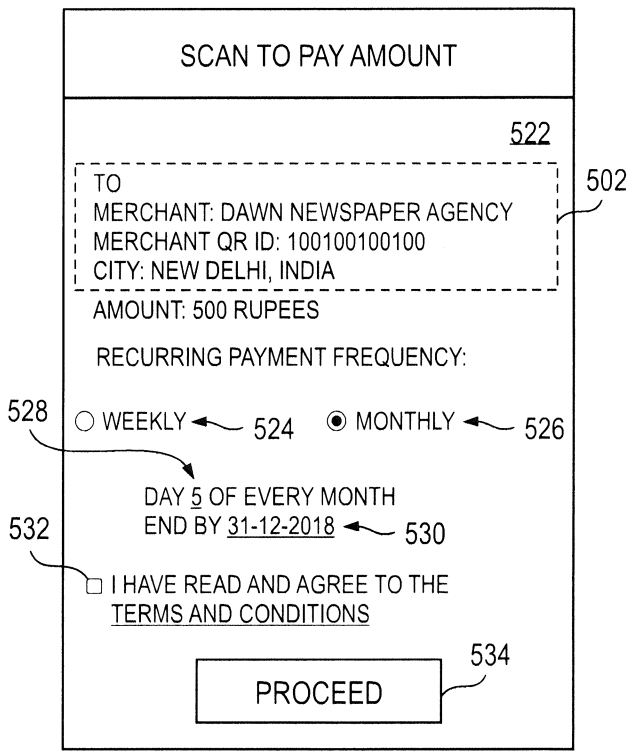

SCAN TO PAY AMOUNT
522
TO
MERCHANT: DAWN NEWSPAPER AGENCY
MERCHANT QR ID: 100100100100
CITY: NEW DELHI, INDIA
502
AMOUNT: 500 RUPEES
RECURRING PAYMENT FREQUENCY:
528
WEEKLY
524
MONTHLY
526
DAY 5 OF EVERY MONTH
END BY 31-12-2018
530
532
I HAVE READ AND AGREE TO THE
TERMS AND CONDITIONS
534
PROCEED

FIG. 5B

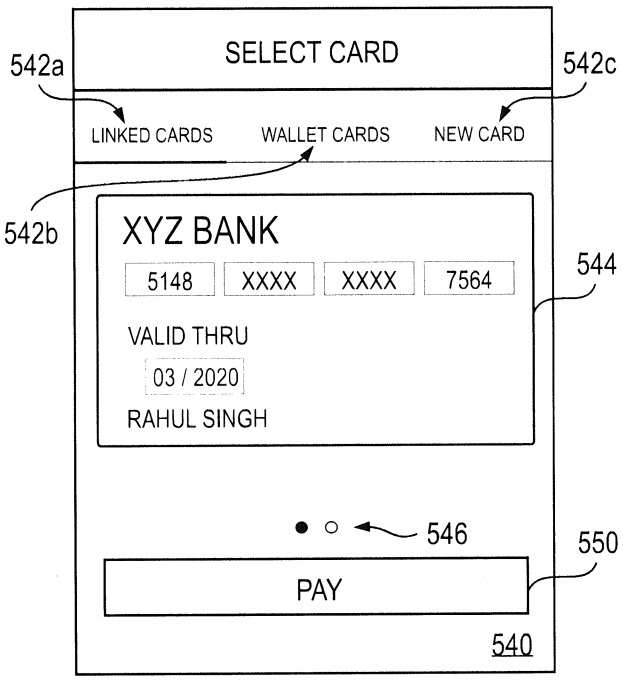

SELECT CARD
542a
542c
LINKED CARDS
WALLET CARDS
NEW CARD
542b
XYZ BANK
5148
XXXX
XXXX
7564
544
VALID THRU
03 / 2020
RAHUL SINGH
546
550
PAY
540

FIG. 5C

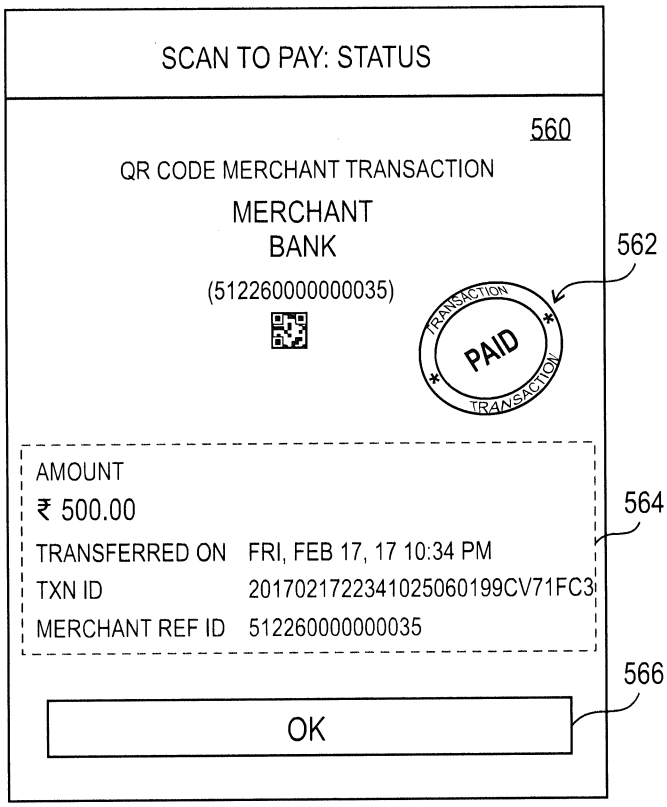

SCAN TO PAY: STATUS
560
QR CODE MERCHANT TRANSACTION
MERCHANT
BANK
(512260000000035)
562
TRANSACTION
PAID
TRANSACTION
AMOUNT
₹ 500.00
564
TRANSFERRED ON FRI, FEB 17, 17 10:34 PM
TXN ID 20170217223410250601 99CV71FC3
MERCHANT REF ID 512260000000035
566
OK

FIG. 5D

572 574

ISO DATA ELEMENT	PARAMETER	PURPOSE
DE 108 SE3	SF1	SI FLAG IS INDICATIVE OF STANDING INSTRUCTION TRANSACTION
	SF2	SI FLAG IS INDICATIVE OF RECURRING PAYMENT FREQUENCY
	SF3	SI DATE OF THE MONTH IS INDICATIVE OF THE DATE ON WHICH CUSTOMER PAYMENT ACCOUNT WILL BE DEBITED EVERY MONTH
	SF4	SI END DATE IS INDICATIVE OF THE DATE ON WHICH SI WILL END
	SF5	SI UNIQUE IDENTIFIER

570

FIG. 5E

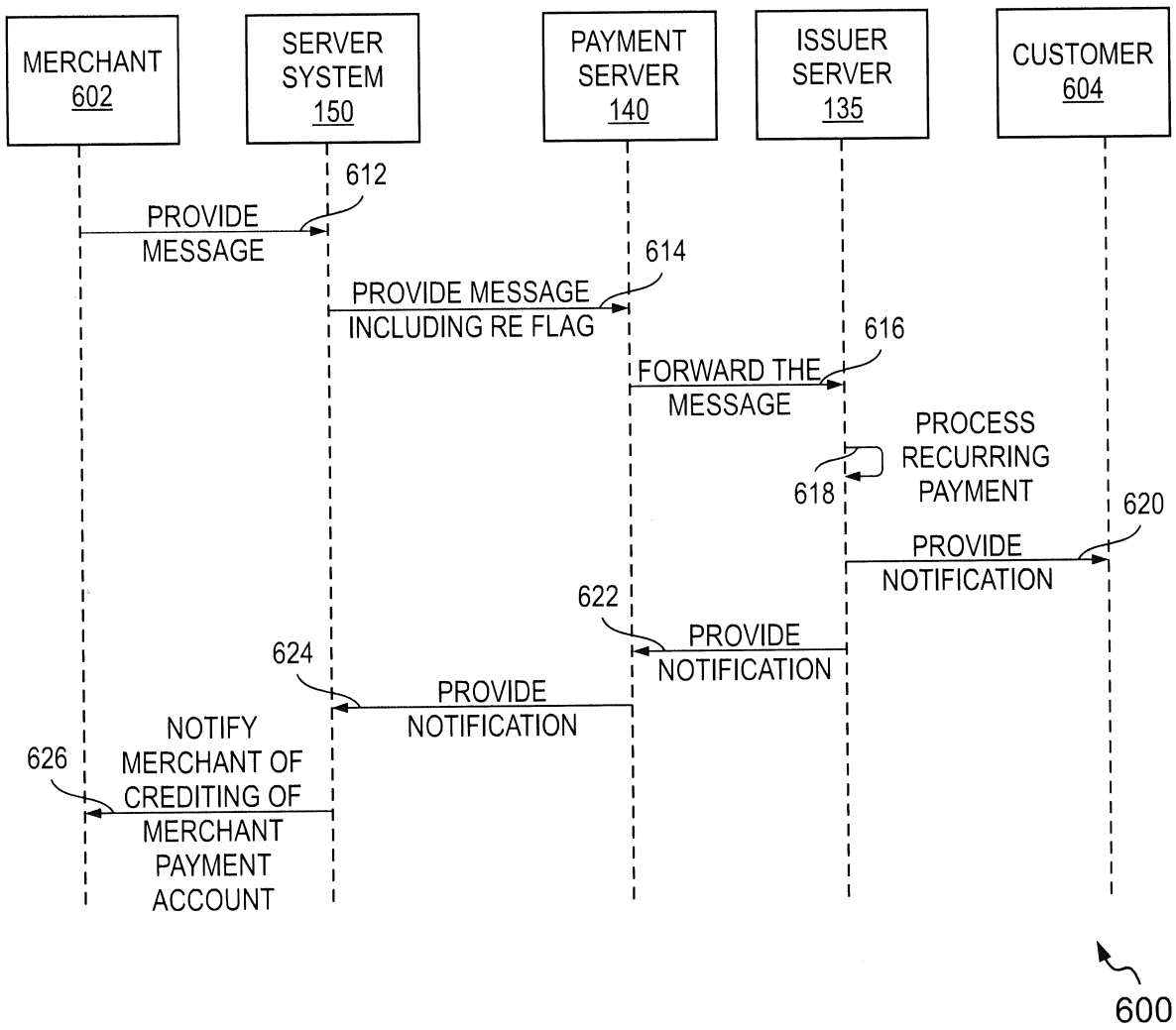

MERCHANT
602
SERVER
SYSTEM
150
PAYMENT
SERVER
140
ISSUER
SERVER
135
CUSTOMER
604
612
PROVIDE
MESSAGE
614
PROVIDE MESSAGE
INCLUDING RE FLAG
616
FORWARD THE
MESSAGE
PROCESS
RECURRING
PAYMENT
618
620
PROVIDE
NOTIFICATION
622
PROVIDE
NOTIFICATION
624
PROVIDE
NOTIFICATION
626
NOTIFY
MERCHANT OF
CREDITING OF
MERCHANT
PAYMENT
ACCOUNT
600

FIG. 6

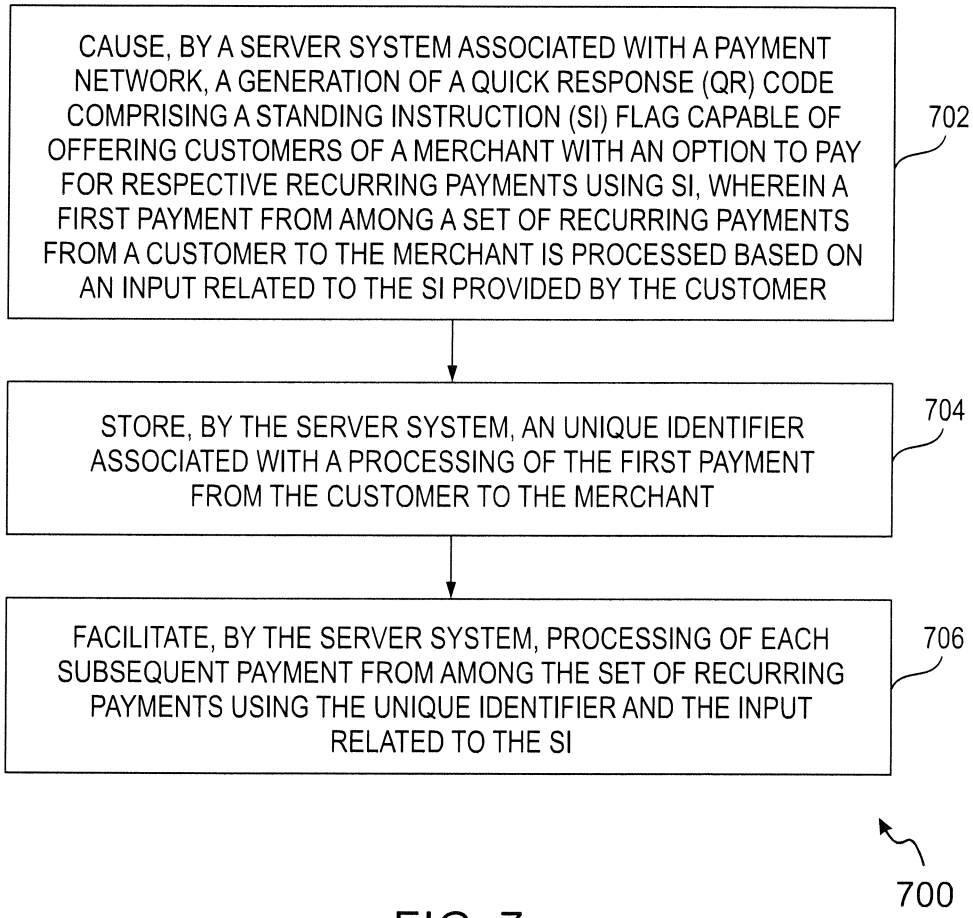

CAUSE, BY A SERVER SYSTEM ASSOCIATED WITH A PAYMENT NETWORK, A GENERATION OF A QUICK RESPONSE (QR) CODE COMPRISING A STANDING INSTRUCTION (SI) FLAG CAPABLE OF OFFERING CUSTOMERS OF A MERCHANT WITH AN OPTION TO PAY FOR RESPECTIVE RECURRING PAYMENTS USING SI, WHEREIN A FIRST PAYMENT FROM AMONG A SET OF RECURRING PAYMENTS FROM A CUSTOMER TO THE MERCHANT IS PROCESSED BASED ON AN INPUT RELATED TO THE SI PROVIDED BY THE CUSTOMER
702
STORE, BY THE SERVER SYSTEM, AN UNIQUE IDENTIFIER ASSOCIATED WITH A PROCESSING OF THE FIRST PAYMENT FROM THE CUSTOMER TO THE MERCHANT
704
FACILITATE, BY THE SERVER SYSTEM, PROCESSING OF EACH SUBSEQUENT PAYMENT FROM AMONG THE SET OF RECURRING PAYMENTS USING THE UNIQUE IDENTIFIER AND THE INPUT RELATED TO THE SI
706
700

FIG. 7

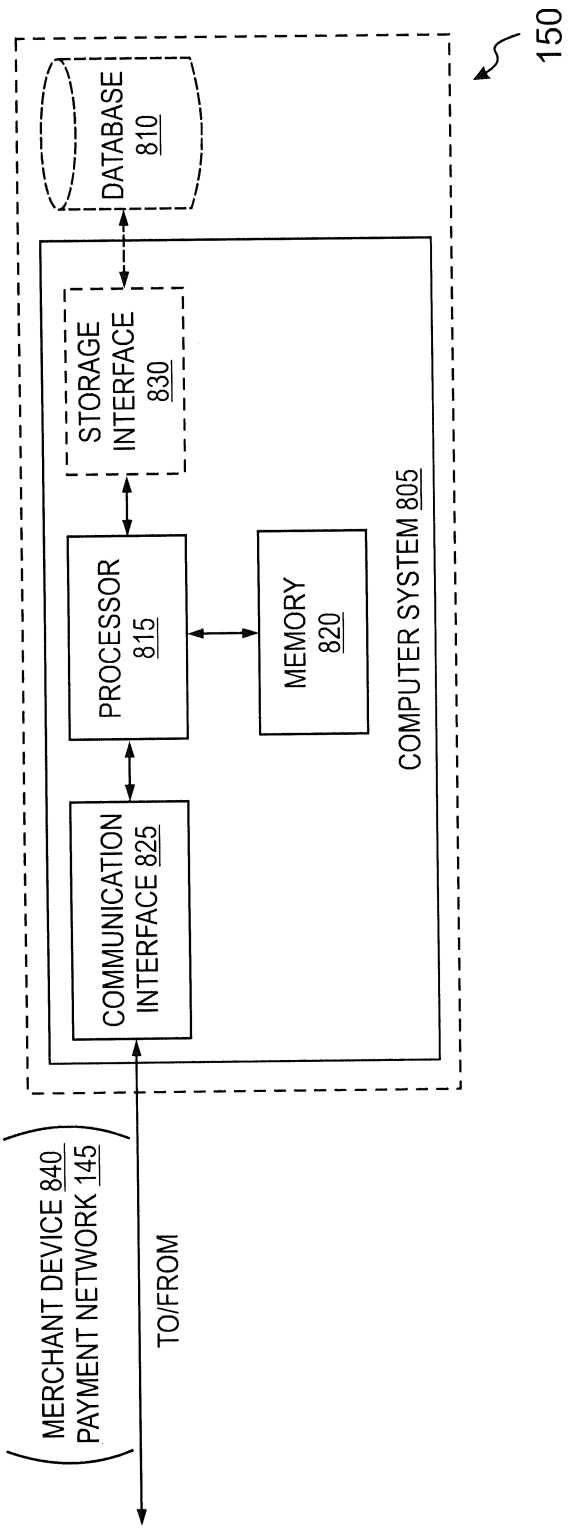

150
DATABASE 810
STORAGE INTERFACE 830
PROCESSOR 815
MEMORY 820
COMPUTER SYSTEM 805
COMMUNICATION INTERFACE 825
MERCHANT DEVICE 840
PAYMENT NETWORK 145
TO/FROM

FIG. 8

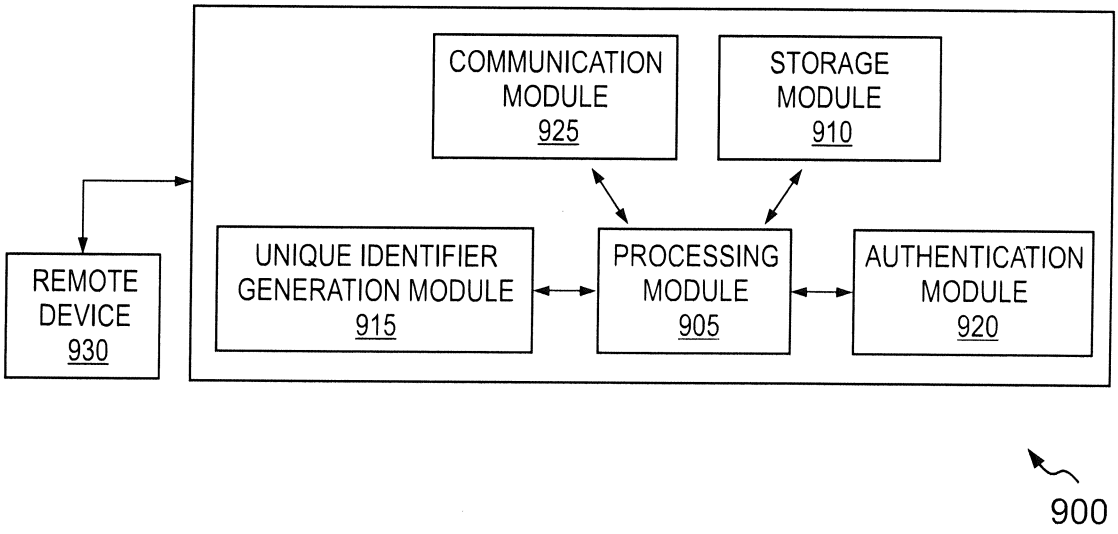


FIG. 9

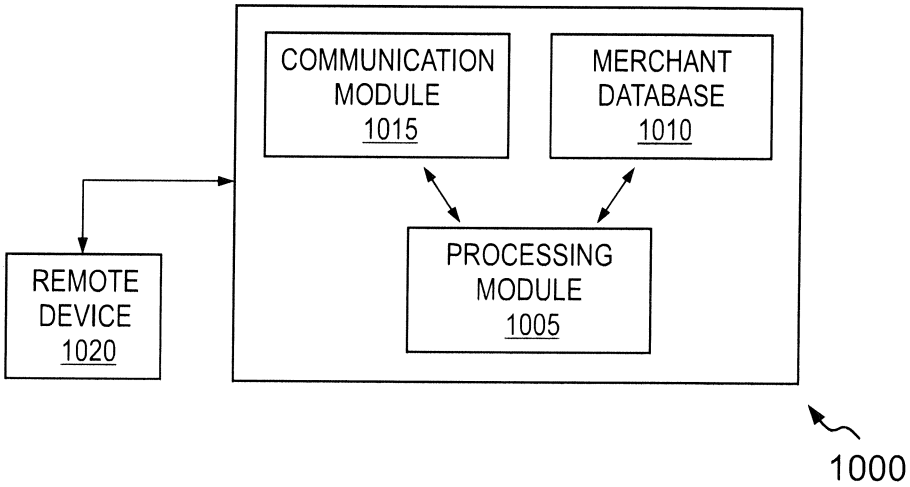


FIG. 10

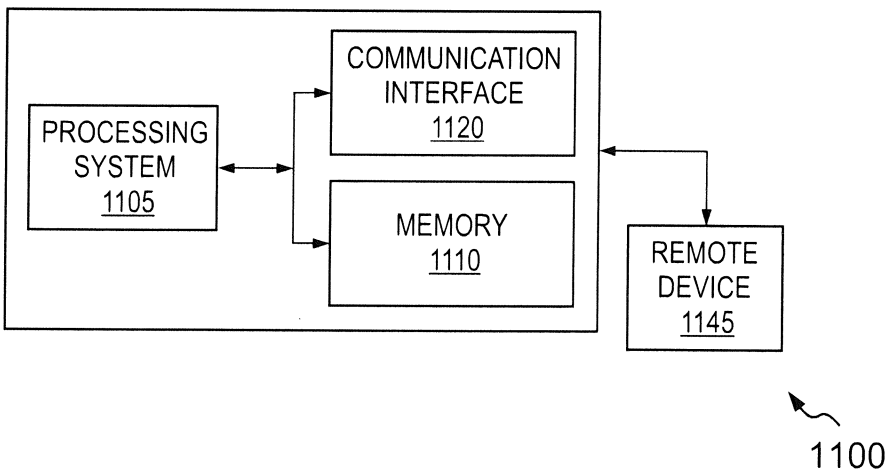


FIG. 11

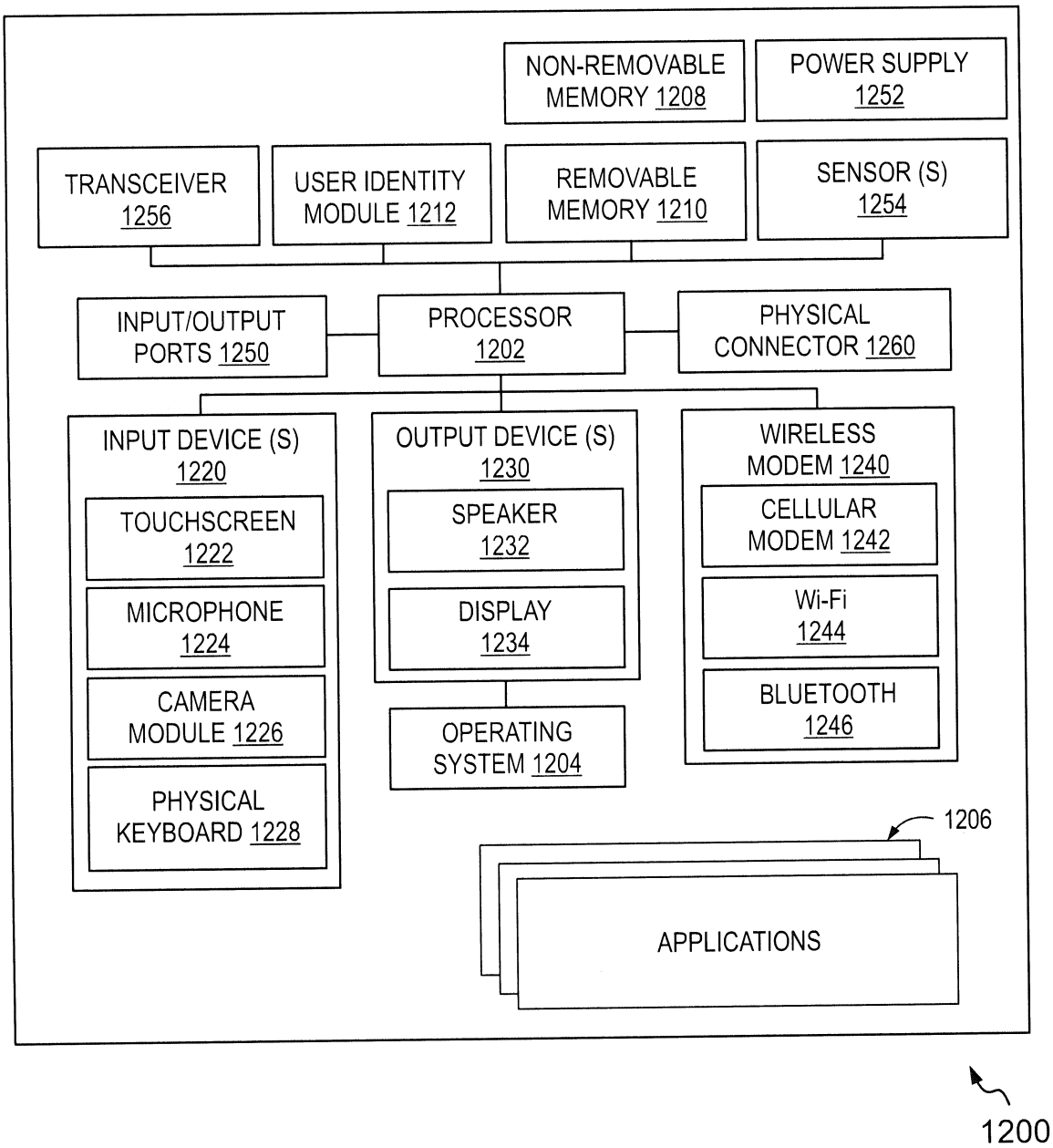

NON-REMOVABLE MEMORY 1208
POWER SUPPLY 1252
TRANSCEIVER 1256
USER IDENTITY MODULE 1212
REMOVABLE MEMORY 1210
SENSOR (S) 1254
INPUT/OUTPUT PORTS 1250
PROCESSOR 1202
PHYSICAL CONNECTOR 1260
INPUT DEVICE (S) 1220
TOUCHSCREEN 1222
MICROPHONE 1224
CAMERA MODULE 1226
PHYSICAL KEYBOARD 1228
OUTPUT DEVICE (S) 1230
SPEAKER 1232
DISPLAY 1234
OPERATING SYSTEM 1204
WIRELESS MODEM 1240
CELLULAR MODEM 1242
Wi-Fi 1244
BLUETOOTH 1246
1206
APPLICATIONS
1200

FIG. 12