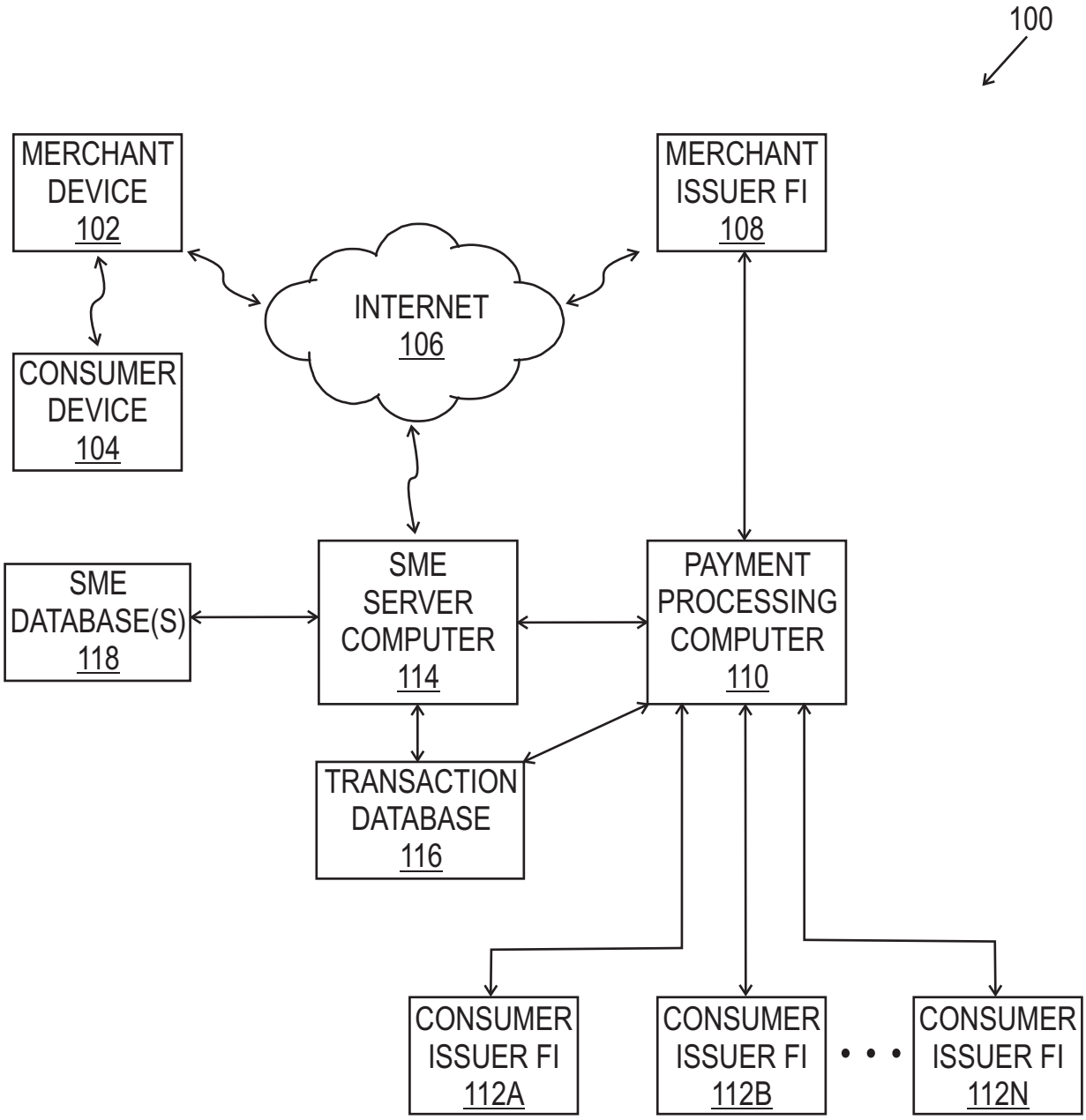

100
MERCHANT DEVICE 102
MERCHANT ISSUER FI 108
INTERNET 106
CONSUMER DEVICE 104
SME DATABASE(S) 118
SME SERVER COMPUTER 114
PAYMENT PROCESSING COMPUTER 110
TRANSACTION DATABASE 116
CONSUMER ISSUER FI 112A
CONSUMER ISSUER FI 112B
CONSUMER ISSUER FI 112N

FIG. 1

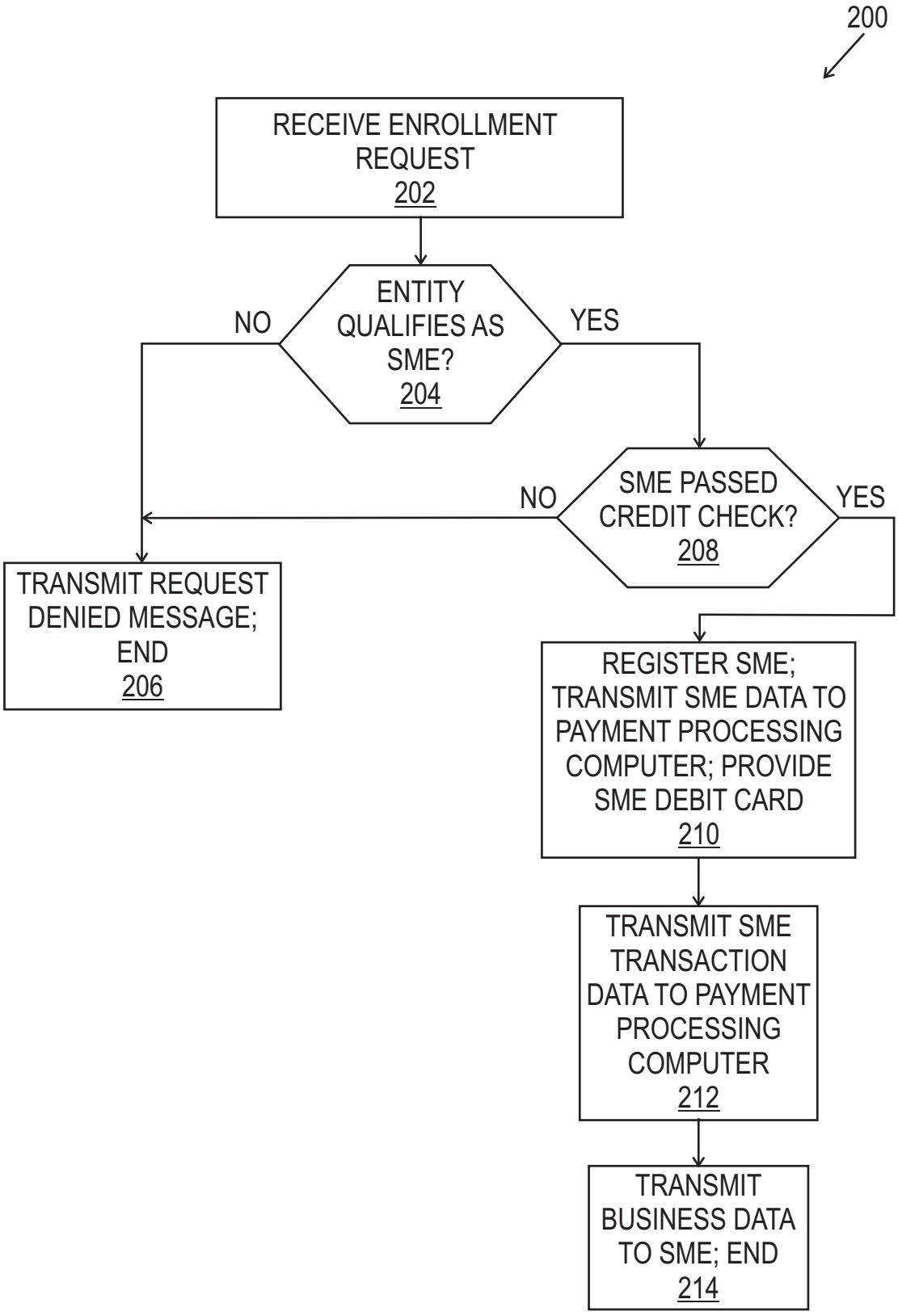

200
RECEIVE ENROLLMENT REQUEST
202
ENTITY QUALIFIES AS SME?
204
NO
YES
SME PASSED CREDIT CHECK?
208
NO
YES
TRANSMIT REQUEST DENIED MESSAGE; END
206
REGISTER SME; TRANSMIT SME DATA TO PAYMENT PROCESSING COMPUTER; PROVIDE SME DEBIT CARD
210
TRANSMIT SME TRANSACTION DATA TO PAYMENT PROCESSING COMPUTER
212
TRANSMIT BUSINESS DATA TO SME; END
214

FIG. 2

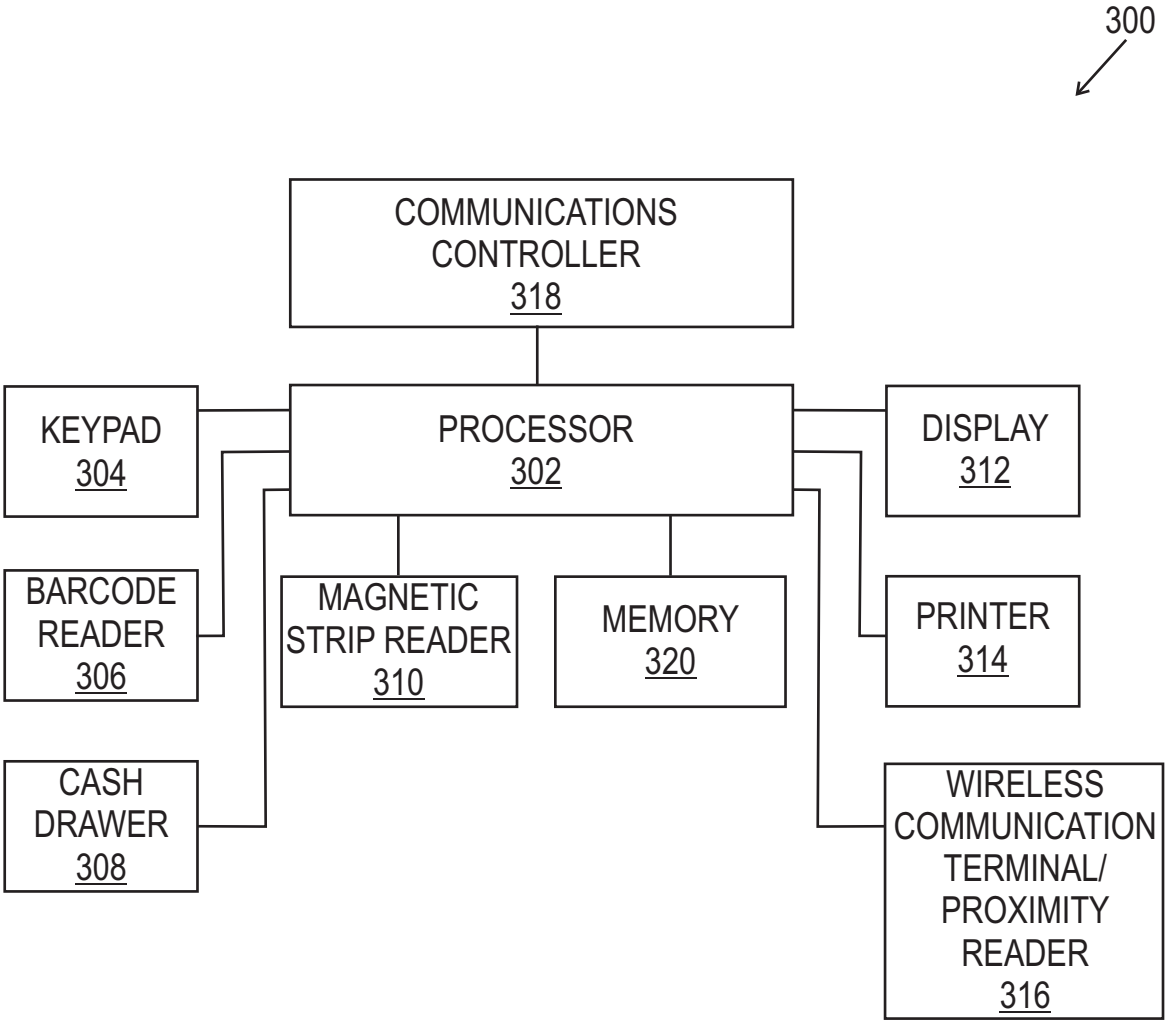

300
COMMUNICATIONS CONTROLLER 318
KEYPAD 304
PROCESSOR 302
DISPLAY 312
BARCODE READER 306
MAGNETIC STRIP READER 310
MEMORY 320
PRINTER 314
CASH DRAWER 308
WIRELESS COMMUNICATION TERMINAL/ PROXIMITY READER 316

FIG. 3

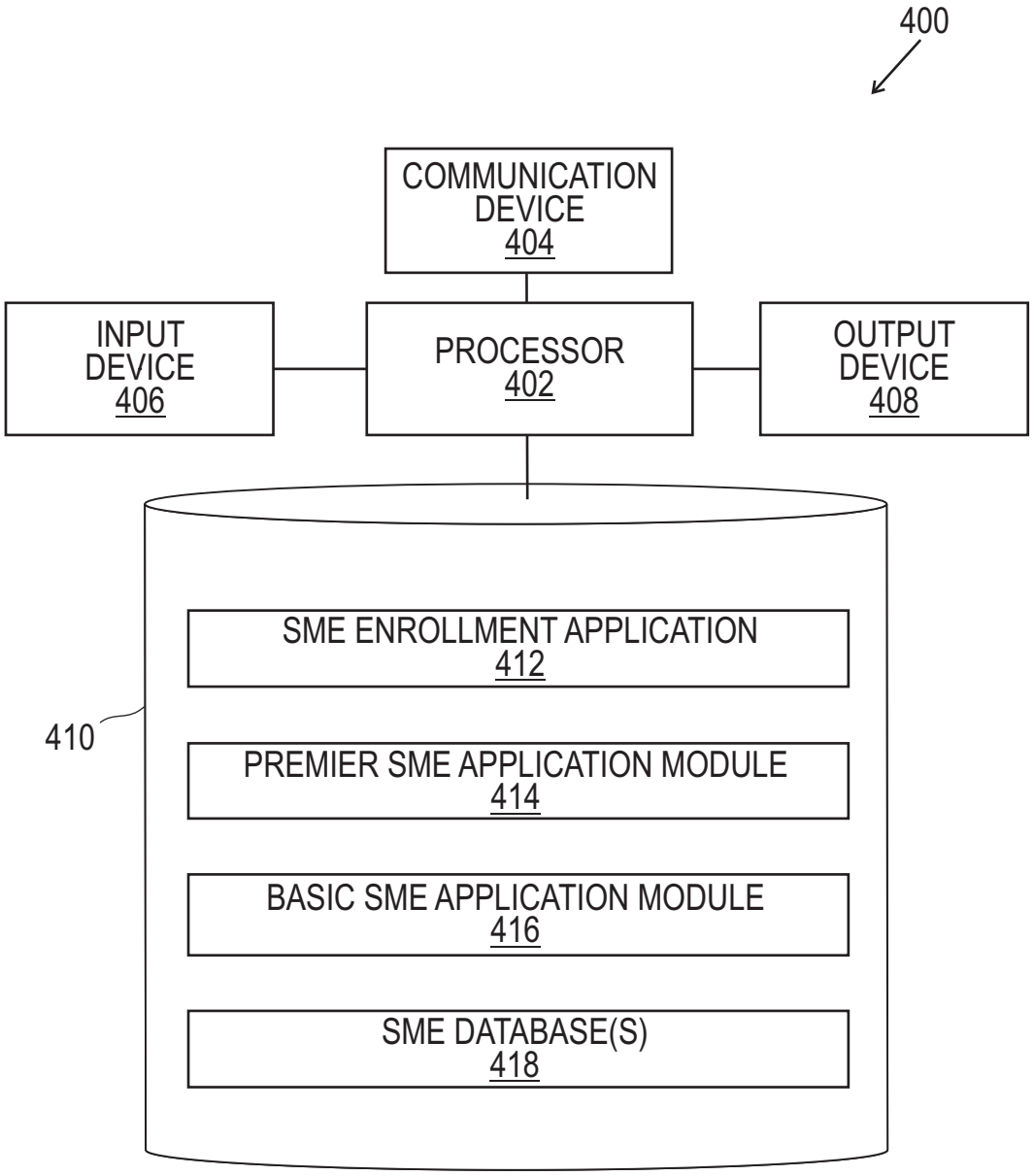

400
COMMUNICATION DEVICE 404
INPUT DEVICE 406
PROCESSOR 402
OUTPUT DEVICE 408
410
SME ENROLLMENT APPLICATION 412
PREMIER SME APPLICATION MODULE 414
BASIC SME APPLICATION MODULE 416
SME DATABASE(S) 418

FIG. 4

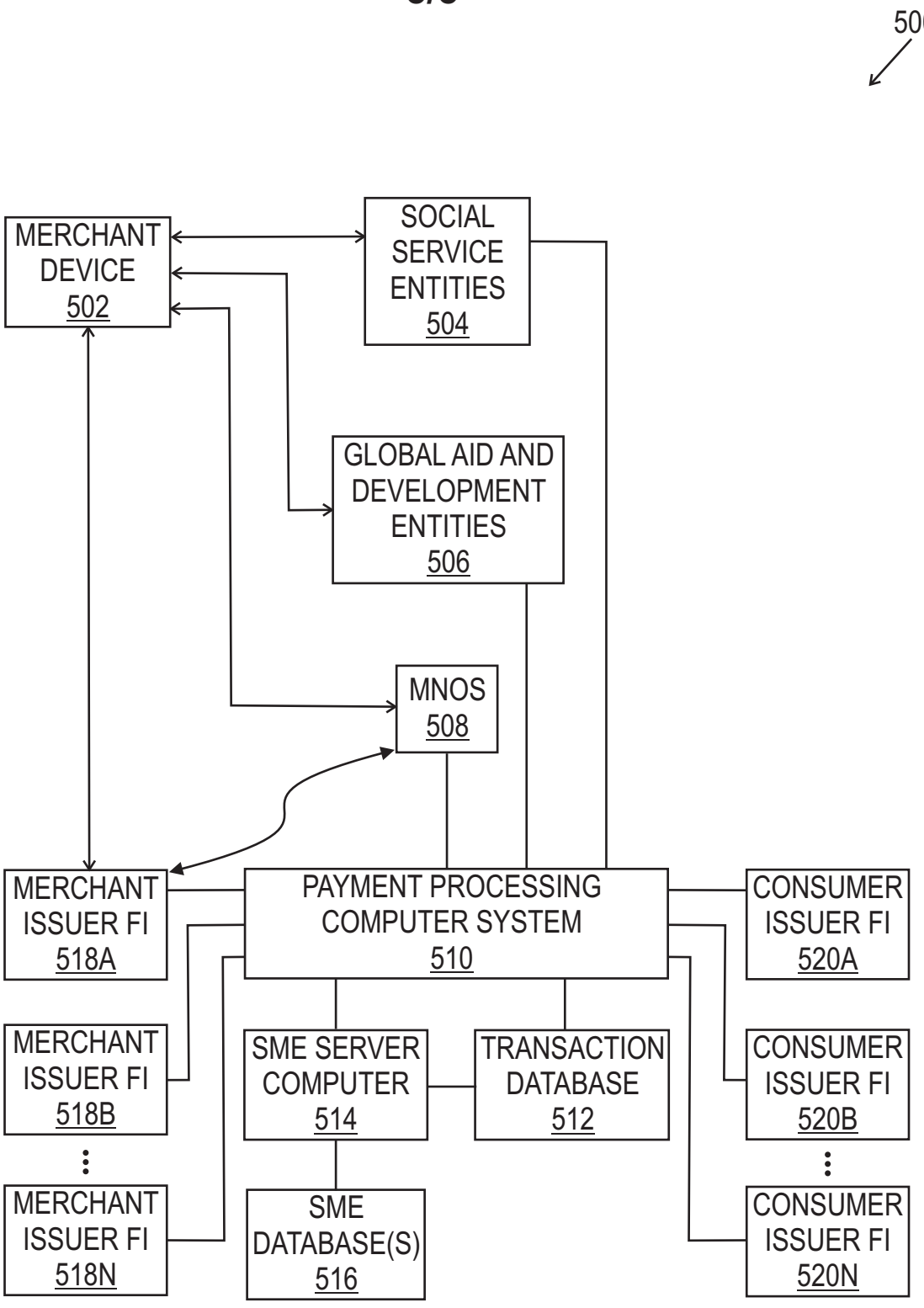

500
MERCHANT DEVICE 502
SOCIAL SERVICE ENTITIES 504
GLOBAL AID AND DEVELOPMENT ENTITIES 506
MNOS 508
MERCHANT ISSUER FI 518A
PAYMENT PROCESSING COMPUTER SYSTEM 510
CONSUMER ISSUER FI 520A
MERCHANT ISSUER FI 518B
SME SERVER COMPUTER 514
TRANSACTION DATABASE 512
CONSUMER ISSUER FI 520B
MERCHANT ISSUER FI 518N
SME DATABASE(S) 516
CONSUMER ISSUER FI 520N

FIG. 5