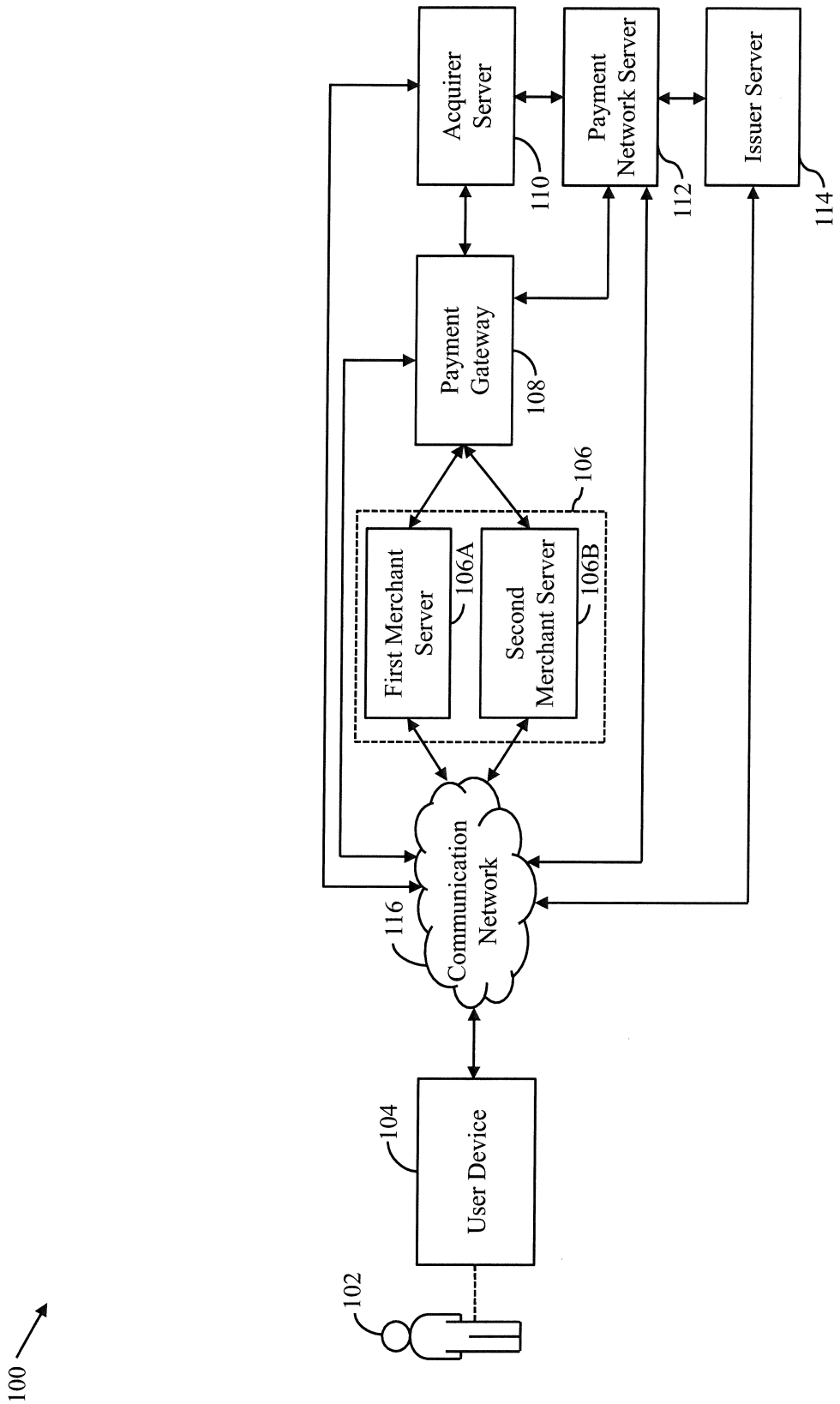

100
102
User Device
104
Communication Network
116
First Merchant Server
106A
Second Merchant Server
106B
106
Payment Gateway
108
Acquirer Server
110
Payment Network Server
112
Issuer Server
114

FIG. 1

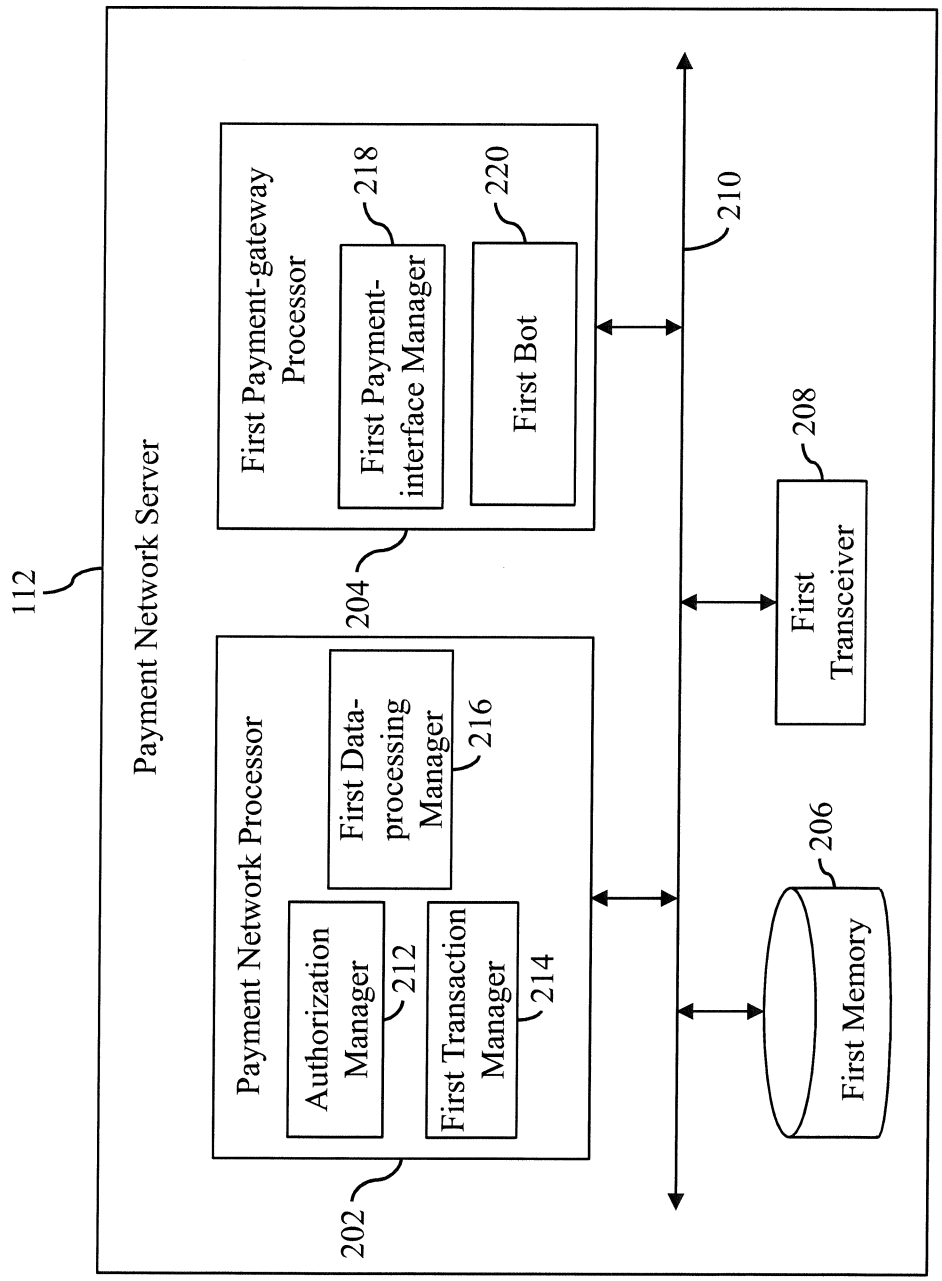

112
Payment Network Server
First Payment-gateway Processor
218
First Payment-interface Manager
220
First Bot
210
204
208
First Transceiver
Payment Network Processor
First Data-processing Manager
216
Authorization Manager
212
First Transaction Manager
214
206
First Memory
202

FIG. 2A

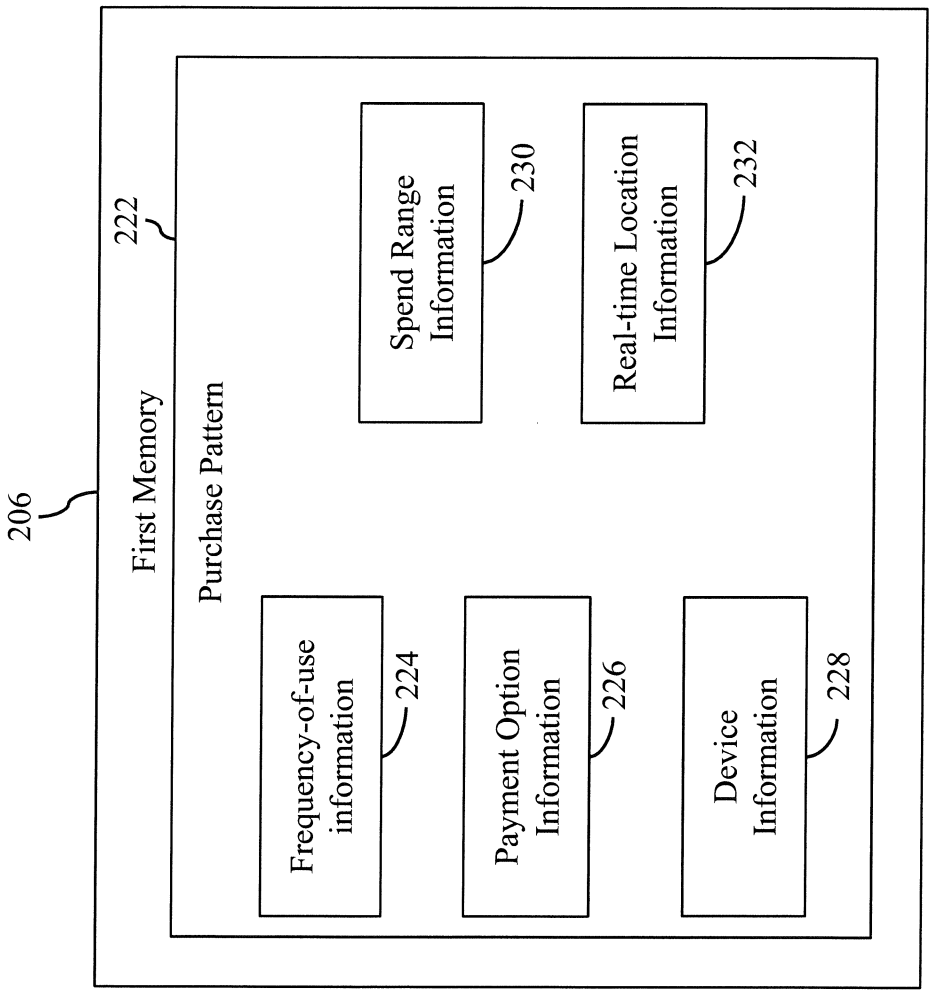

206
First Memory
222
Purchase Pattern
Frequency-of-use information
224
Payment Option Information
226
Device Information
228
Spend Range Information
230
Real-time Location Information
232

FIG. 2B

224 ↘

Payment Category 224A	Payment Option 224B	Payment Interface 224C	Frequency-of-use 224D
Transaction Cards	First Transaction Card	First Merchant Website	25
		Second Merchant Website	24
		Second Merchant Application	34
	Second Transaction Card	First Merchant Application	15
		First Merchant Website	20
E-wallets	First e-wallet	First Merchant Application	5
		First Merchant Website	10
Net-banking	First Account	Second Merchant Application	25

FIG. 2C

226

Payment Category 226A	Payment Option 226B	Information 226C	
Transaction Cards	First Transaction Card	Encrypted Card Number	2380 xxxx xxxx x876
		Encrypted Expiry Date	xx/xx/xxxx
		Encrypted Account Number	xxxxxxxxxx678
	Second Transaction Card	Encrypted Card Number	2380 xxxx xxxx x056
		Encrypted Expiry Date	xx/xx/xxxx
		Encrypted Account Number	xxxxxxxxxx453
E-wallets	First e-wallet	Encrypted Registered Contact Number	xx46xxx927
		Encrypted Registered E-mail ID	shxxxxxxxfgx@xxil.com
Net-banking	First Account	Encrypted Account Number	xxxxxxx856xxx
		Encrypted Customer ID	xxxx5x47

FIG. 2D

228

Payment Category 228A	Payment Option 228B	Payment Interface 228C	Information 228D	
Transaction Cards	First Transaction Card	First Merchant Website	User Device 1	xxx.xx.xxx.234
			User Device 2	xxx.xx.xxx.567
		Second Merchant Website	User Device 1	xxx.xx.xxx.234
			User Device 2	xxx.xx.xxx.567
			User Device 3	xxx.xx.xxx.867
		Second Merchant Application	User Device 1	xxx.xx.xxx.234
			User Device 2	xxx.xx.xxx.567
	Second Transaction Card	First Merchant Application	User Device 1	xxx.xx.xxx.234
		First Merchant Website	User device 1	xxx.xx.xxx.234
			User Device 2	xxx.xx.xxx.567
E-wallets	First e-wallet	First Merchant Application	User Device 1	xxx.xx.xxx.234
		First Merchant Website	User Device 1	xxx.xx.xxx.234
Net-banking	First Account	Second Merchant Application	User Device 1	xxx.xx.xxx.234

FIG. 2E

230

Payment Category 230A	Payment Option 230B	Payment Interface 230C	Spend Range 230D
Transaction Cards	First Transaction Card	First Merchant Website	$200 - $1,000
		Second Merchant Website	$0 - $500
		Second Merchant Application	$100 - $800
	Second Transaction Card	First Merchant Application	$100 - $1,500
		First Merchant Website	$50 - $400
E-wallets	First e-wallet	First Merchant Application	$10 - $100
		First Merchant Website	$20 - $200
Net-banking	First Account	Second Merchant Application	$200 - $5,000

FIG. 2F

232

Payment Category 232A	Payment Option 232B	Payment Interface 232C	Real-time Location 232D	
Transaction Cards	First Transaction Card	First Merchant Website	User Device 1	Location 1, Location 2, and Location 3
			User Device 2	Location 1 and Location 3
		Second Merchant Website	User Device 1	Location 1 and Location 2
			User Device 2	Location 1 and Location 3
			User Device 3	Location 3
		Second Merchant Application	User Device 1	Location 2 and Location 3
			User Device 2	Location 1 and Location 3
	Second Transaction Card	First Merchant Application	User Device 1	Location 1 and Location 2
		First Merchant Website	User device 1	Location 1 and Location 3
			User Device 2	Location 2
E-wallets	First e-wallet	First Merchant Application	User Device 1	Location 1
		First Merchant Website	User Device 1	Location 3
Net-banking	First Account	Second Merchant Application	User Device 1	Location 2

FIG. 2G

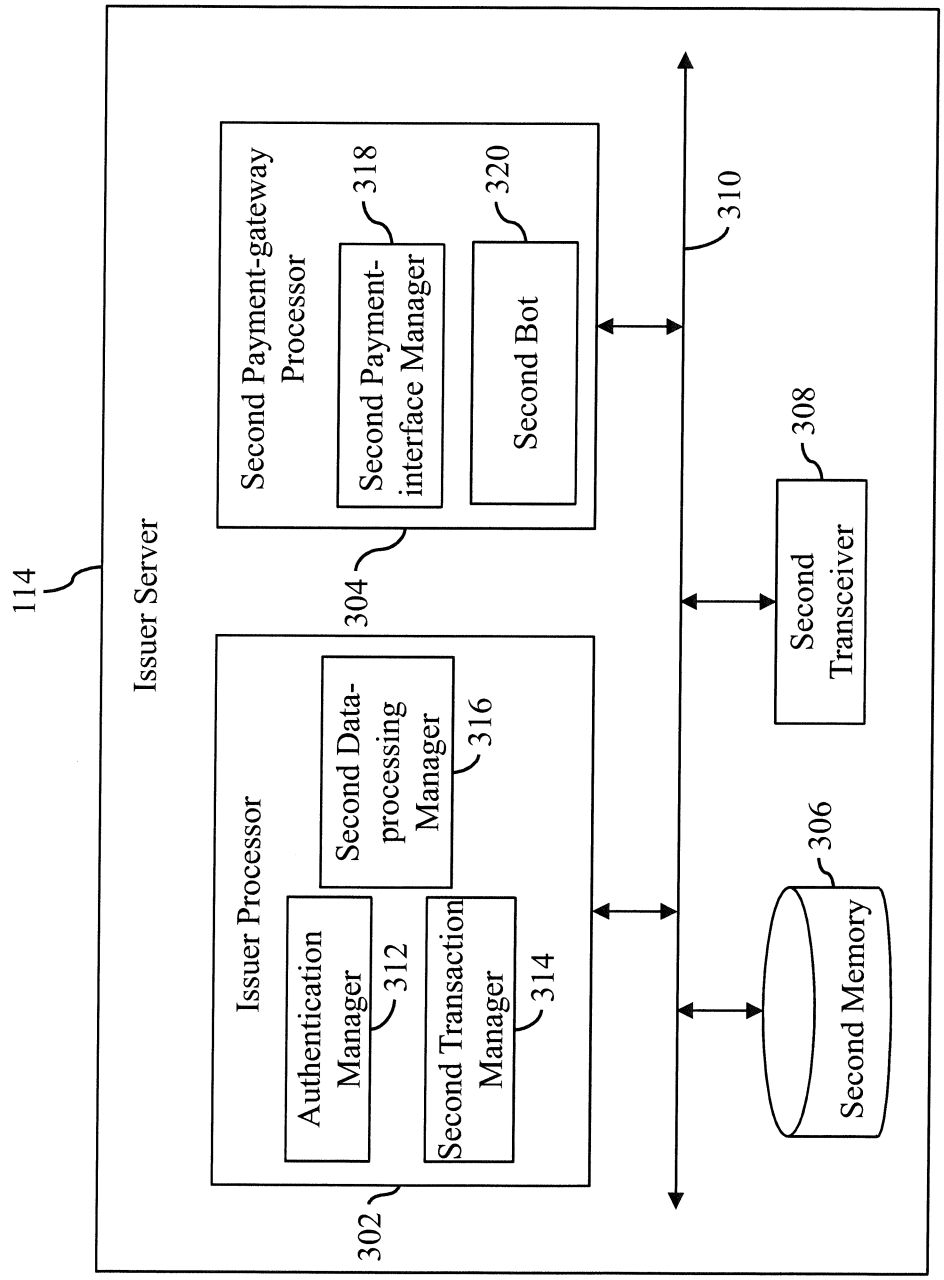

114
Issuer Server
Second Payment-gateway Processor
318
Second Payment-interface Manager
320
Second Bot
304
310
Issuer Processor
Second Data-processing Manager
316
Authentication Manager
312
Second Transaction Manager
314
302
308
Second Transceiver
306
Second Memory

FIG. 3

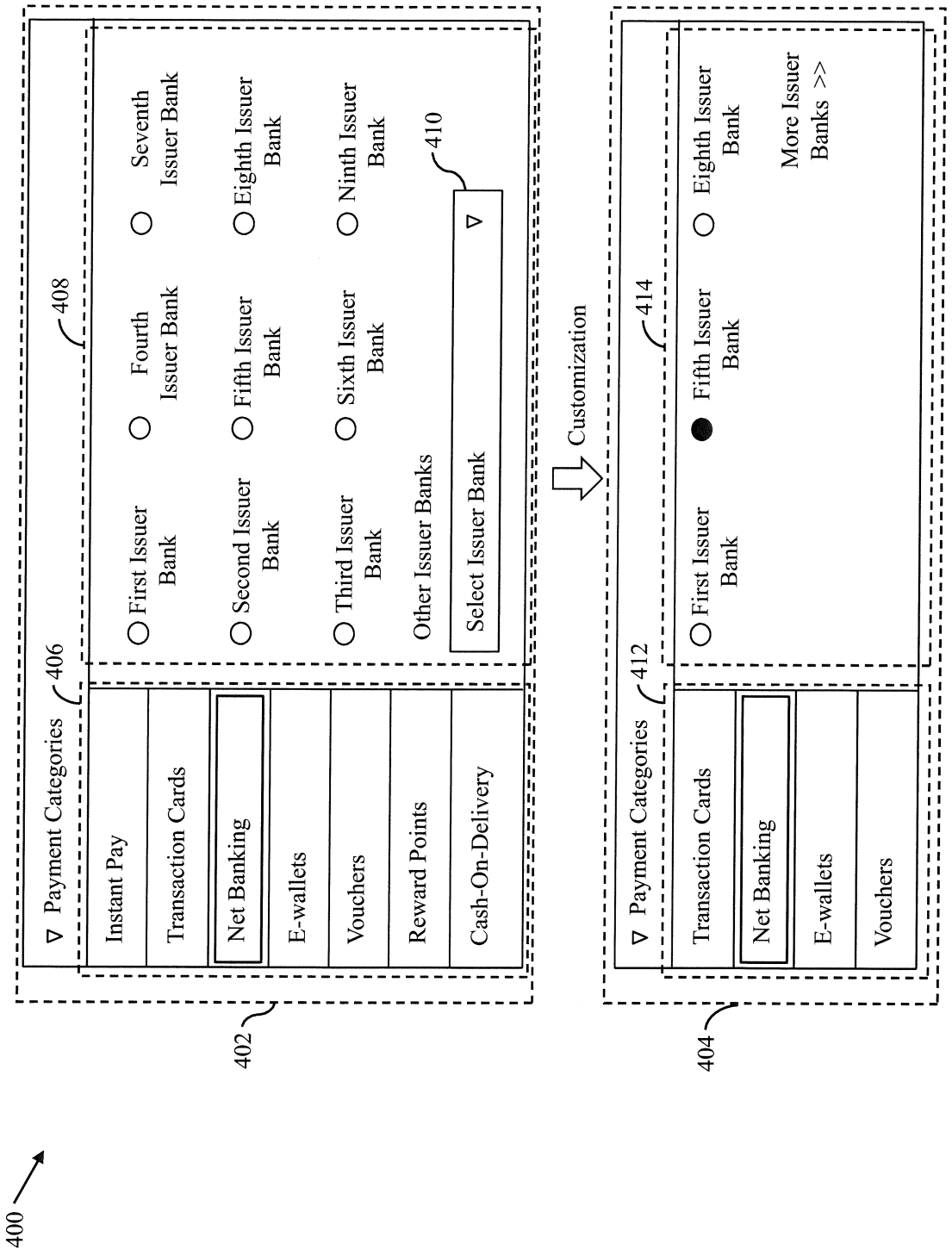

400
402
Payment Categories
406
Instant Pay
Transaction Cards
Net Banking
E-wallets
Vouchers
Reward Points
Cash-On-Delivery
408
First Issuer Bank
Second Issuer Bank
Third Issuer Bank
Fourth Issuer Bank
Fifth Issuer Bank
Sixth Issuer Bank
Seventh Issuer Bank
Eighth Issuer Bank
Ninth Issuer Bank
Other Issuer Banks
Select Issuer Bank
410
Customization
404
Payment Categories
412
Transaction Cards
Net Banking
E-wallets
Vouchers
414
First Issuer Bank
Fifth Issuer Bank
Eighth Issuer Bank
More Issuer Banks >>

FIG. 4

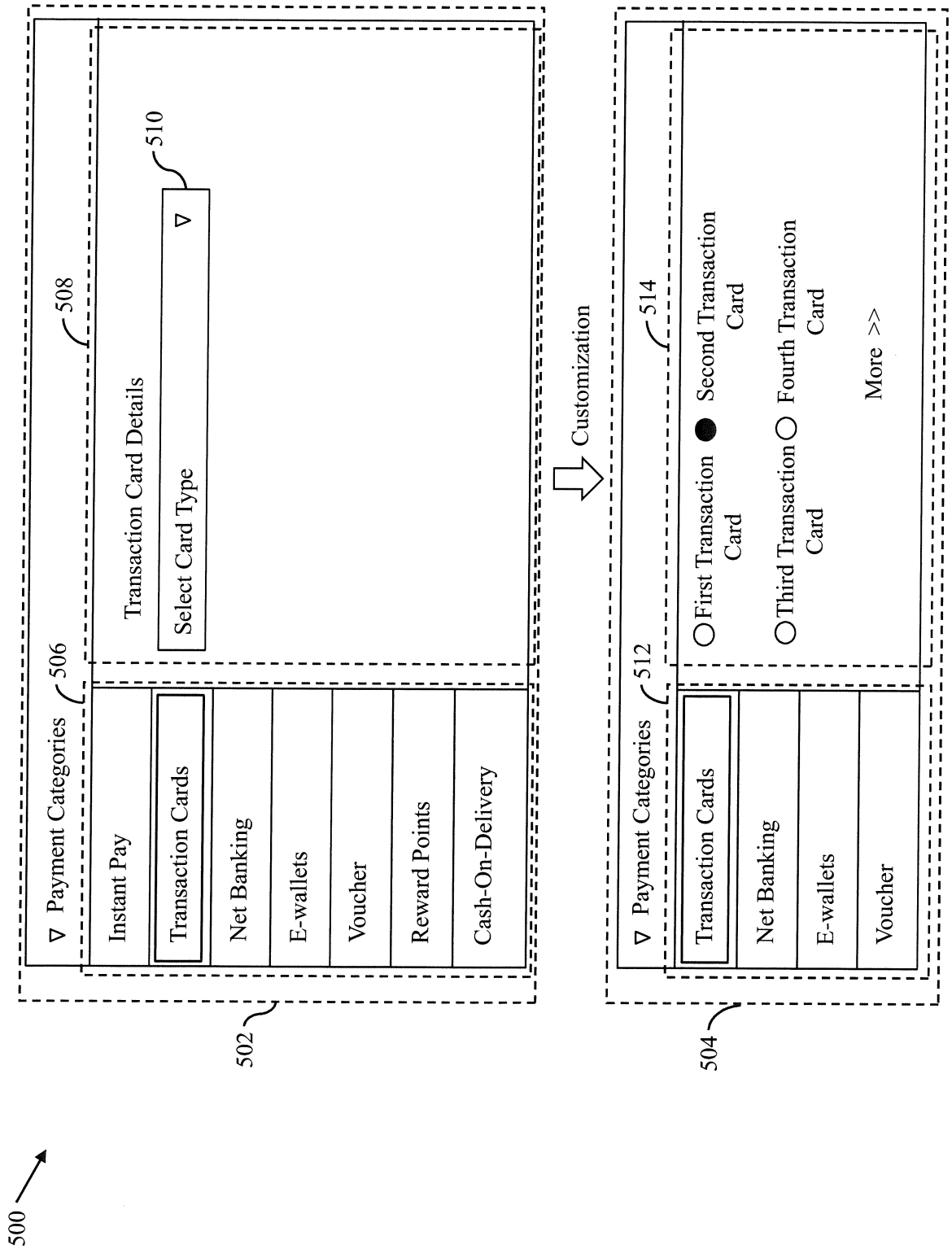

500
502
Payment Categories
506
Instant Pay
Transaction Cards
Net Banking
E-wallets
Voucher
Reward Points
Cash-On-Delivery
508
Transaction Card Details
Select Card Type
510
Customization
504
Payment Categories
512
Transaction Cards
Net Banking
E-wallets
Voucher
514
First Transaction Card
Second Transaction Card
Third Transaction Card
Fourth Transaction Card
More >>

FIG. 5

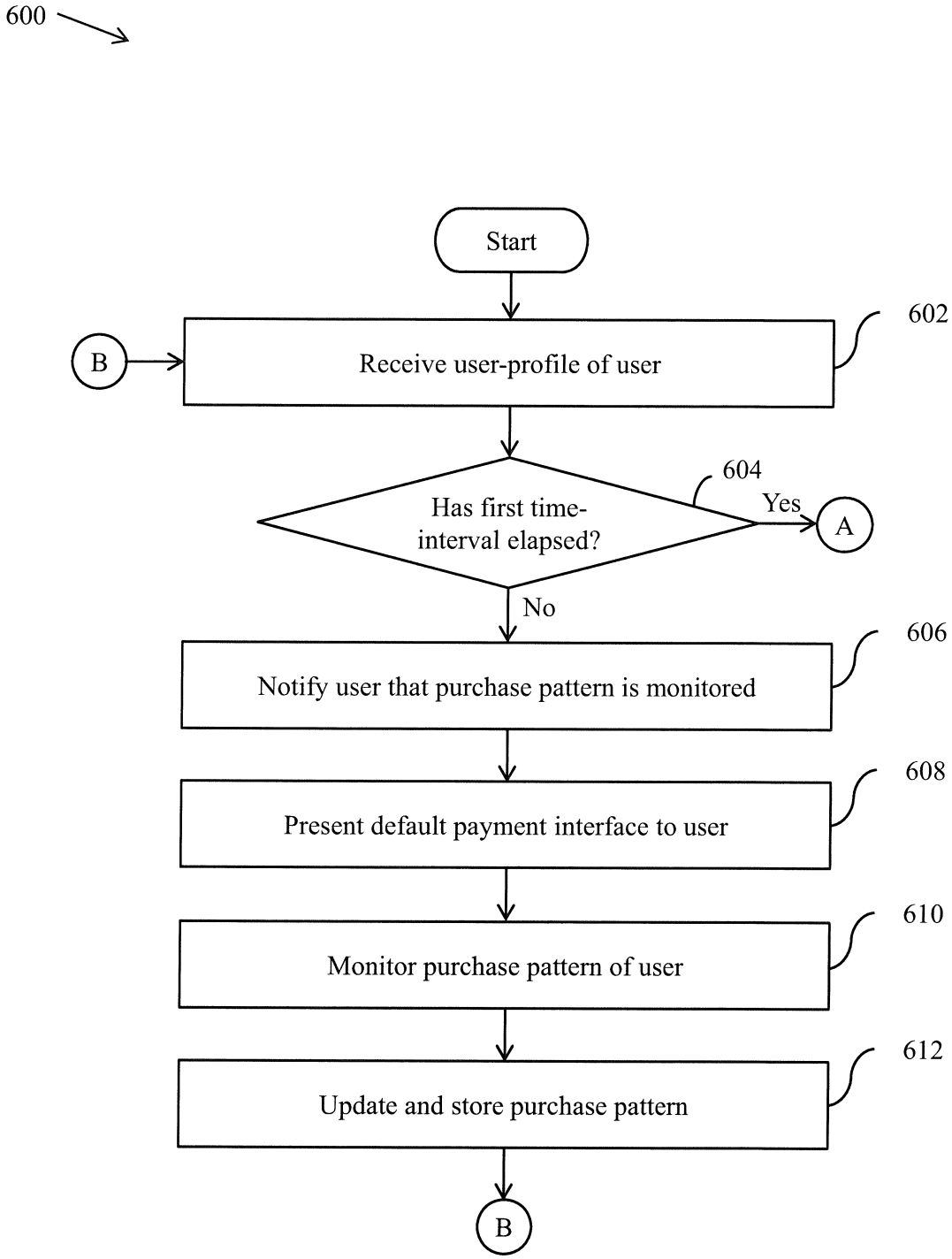

600
Start
B
Receive user-profile of user
602
604
Has first time-interval elapsed?
Yes
A
No
606
Notify user that purchase pattern is monitored
608
Present default payment interface to user
610
Monitor purchase pattern of user
612
Update and store purchase pattern
B

FIG. 6A

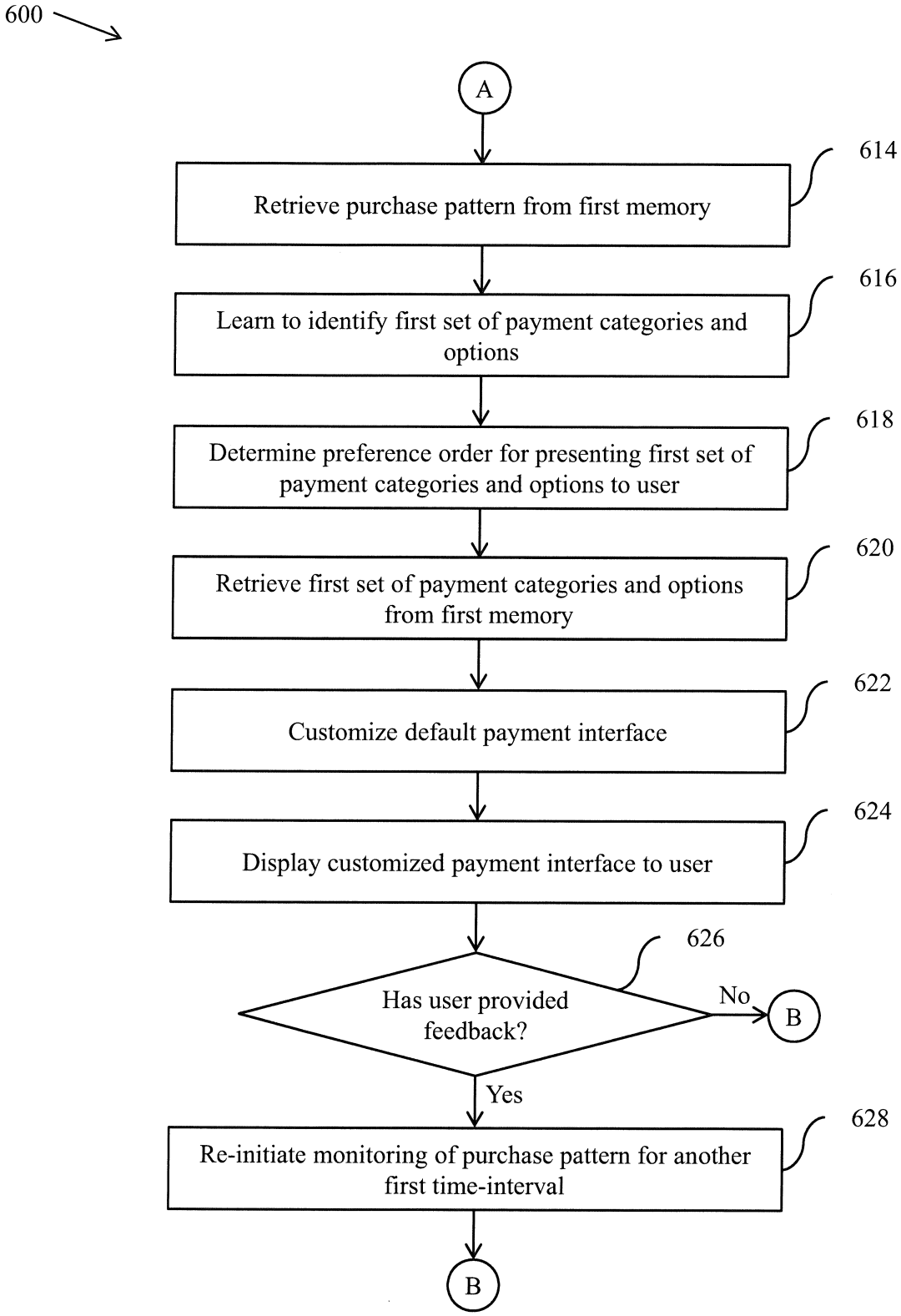

600
A
614
Retrieve purchase pattern from first memory
616
Learn to identify first set of payment categories and options
618
Determine preference order for presenting first set of payment categories and options to user
620
Retrieve first set of payment categories and options from first memory
622
Customize default payment interface
624
Display customized payment interface to user
626
Has user provided feedback?
No
B
Yes
628
Re-initiate monitoring of purchase pattern for another first time-interval
B

FIG. 6B

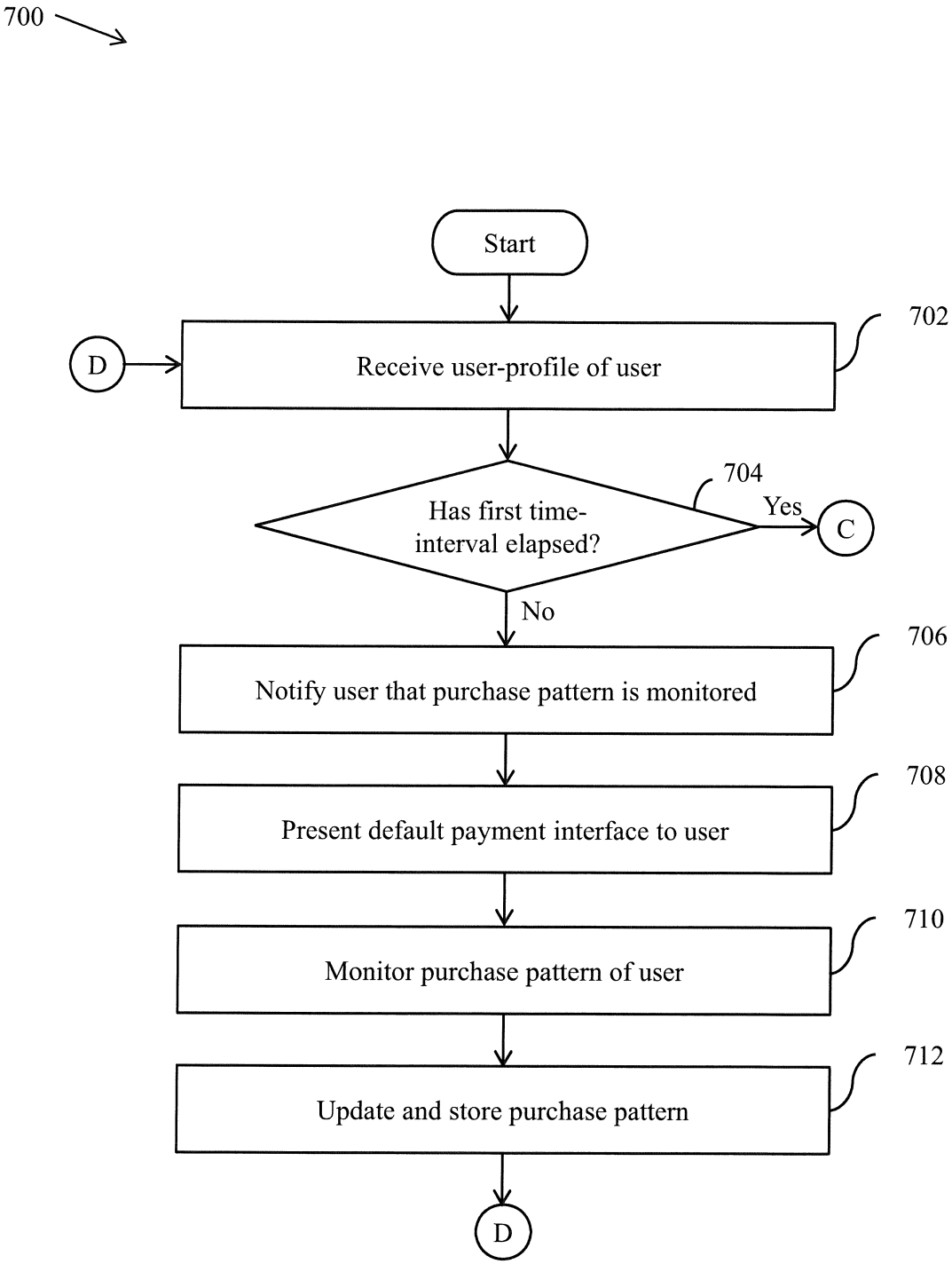

700
Start
D
Receive user-profile of user
702
Has first time-interval elapsed?
704
Yes
C
No
Notify user that purchase pattern is monitored
706
Present default payment interface to user
708
Monitor purchase pattern of user
710
Update and store purchase pattern
712
D

FIG. 7A

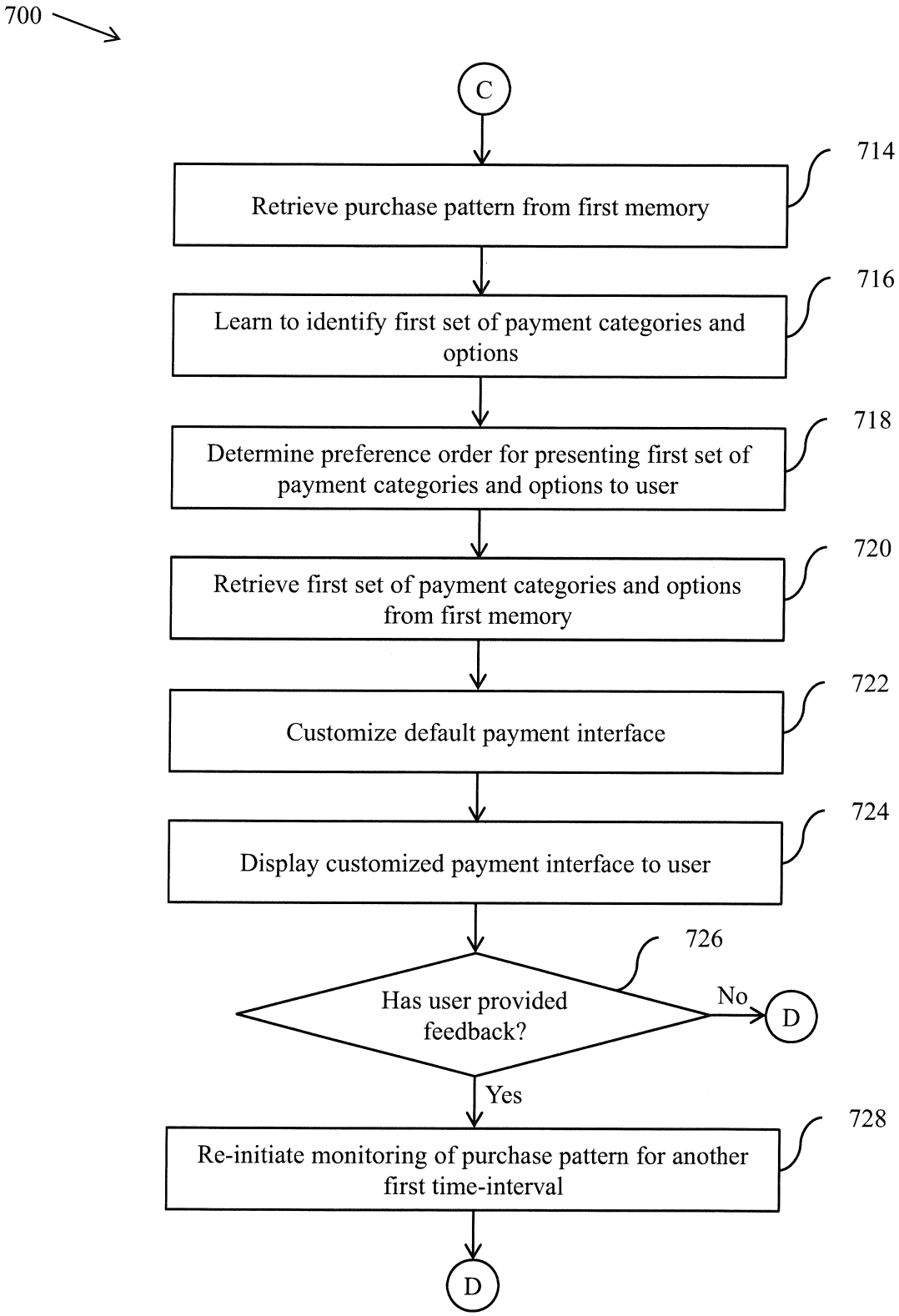

700
C
714
Retrieve purchase pattern from first memory
716
Learn to identify first set of payment categories and options
718
Determine preference order for presenting first set of payment categories and options to user
720
Retrieve first set of payment categories and options from first memory
722
Customize default payment interface
724
Display customized payment interface to user
726
Has user provided feedback?
No
D
Yes
728
Re-initiate monitoring of purchase pattern for another first time-interval
D

FIG. 7B

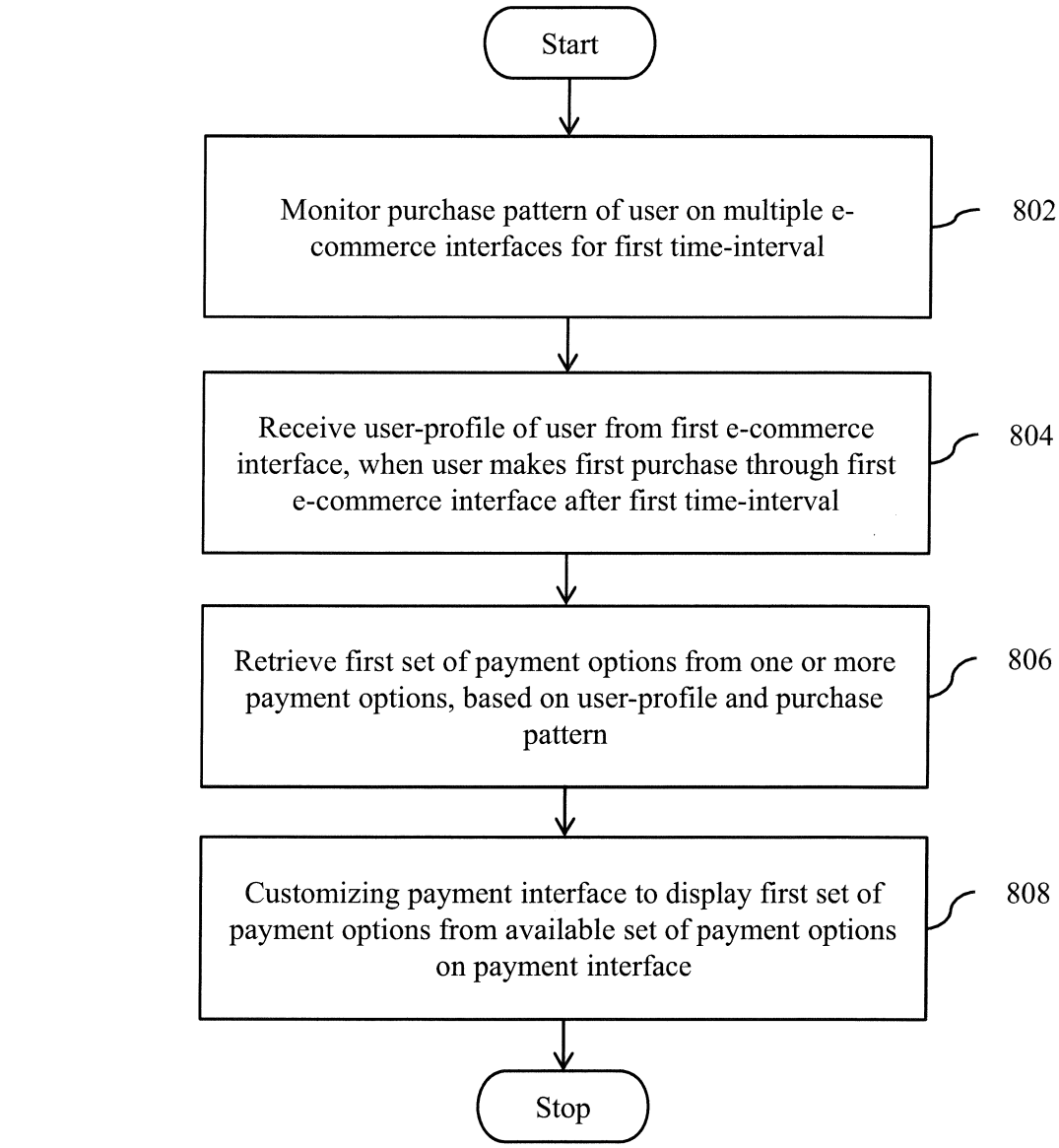

800
Start
Monitor purchase pattern of user on multiple e-commerce interfaces for first time-interval
802
Receive user-profile of user from first e-commerce interface, when user makes first purchase through first e-commerce interface after first time-interval
804
Retrieve first set of payment options from one or more payment options, based on user-profile and purchase pattern
806
Customizing payment interface to display first set of payment options from available set of payment options on payment interface
808
Stop

FIG. 8

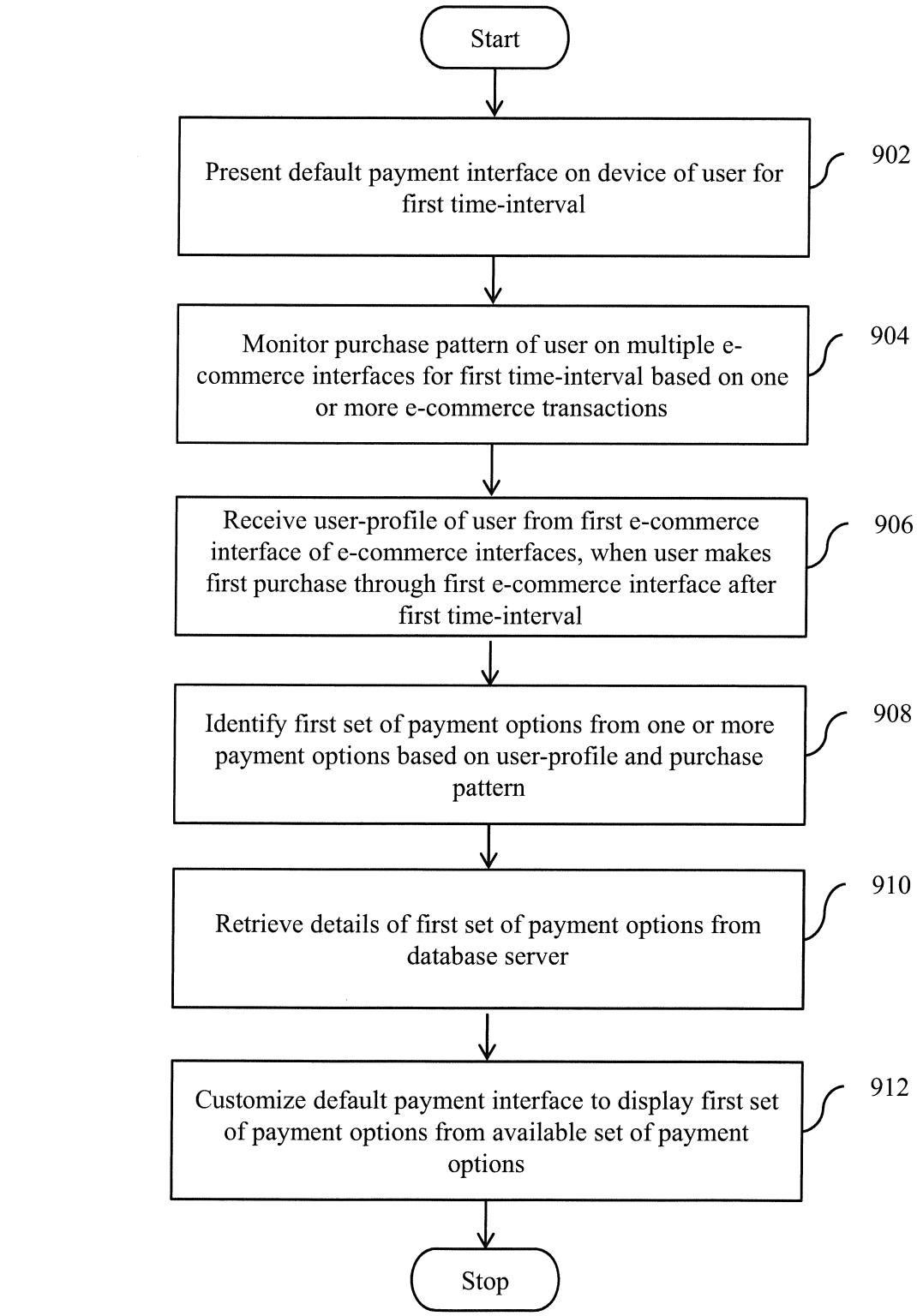

900
Start
Present default payment interface on device of user for first time-interval
902
Monitor purchase pattern of user on multiple e-commerce interfaces for first time-interval based on one or more e-commerce transactions
904
Receive user-profile of user from first e-commerce interface of e-commerce interfaces, when user makes first purchase through first e-commerce interface after first time-interval
906
Identify first set of payment options from one or more payment options based on user-profile and purchase pattern
908
Retrieve details of first set of payment options from database server
910
Customize default payment interface to display first set of payment options from available set of payment options
912
Stop

FIG. 9

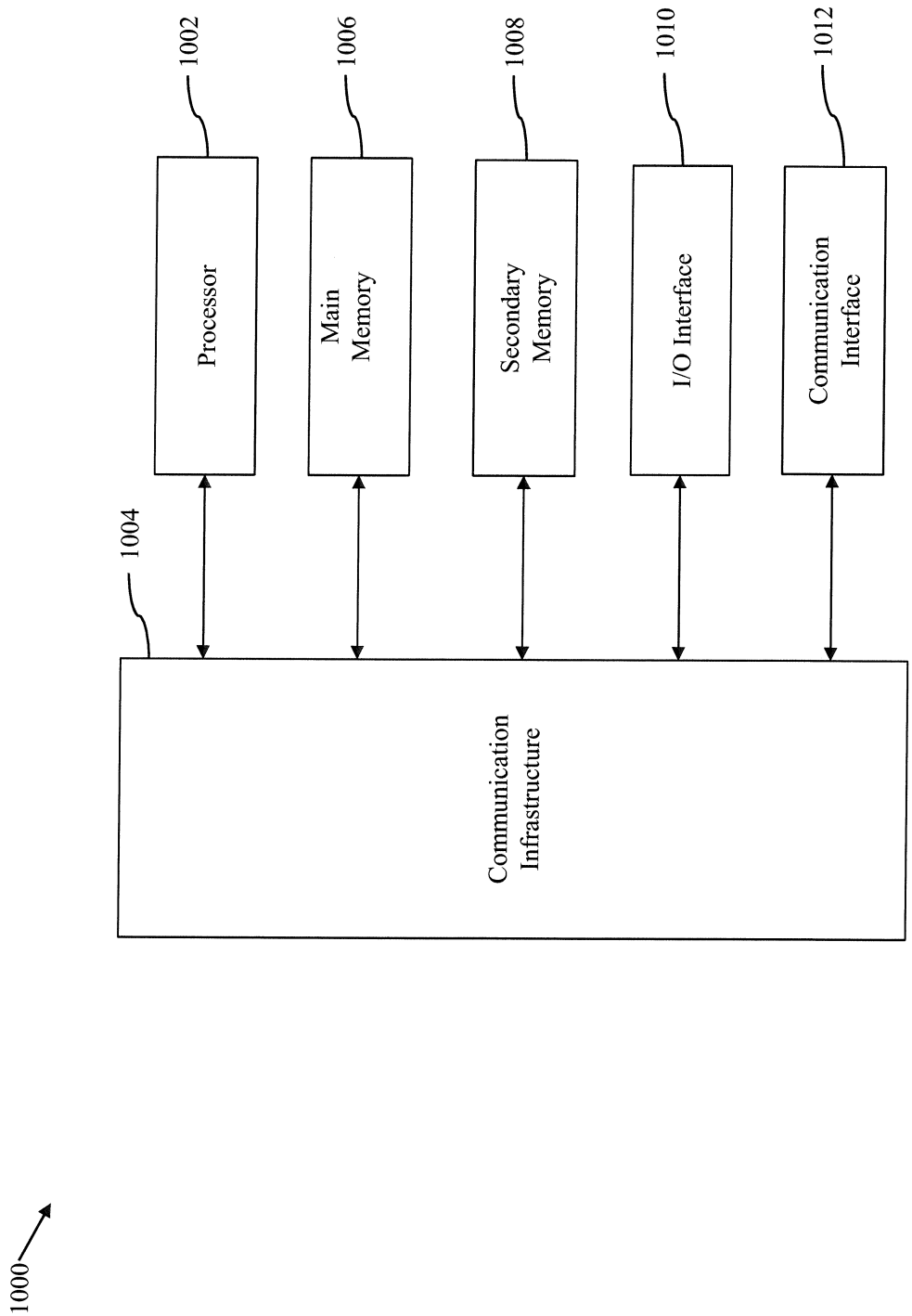

1000
1002
Processor
1004
Communication Infrastructure
1006
Main Memory
1008
Secondary Memory
1010
I/O Interface
1012
Communication Interface

FIG. 10