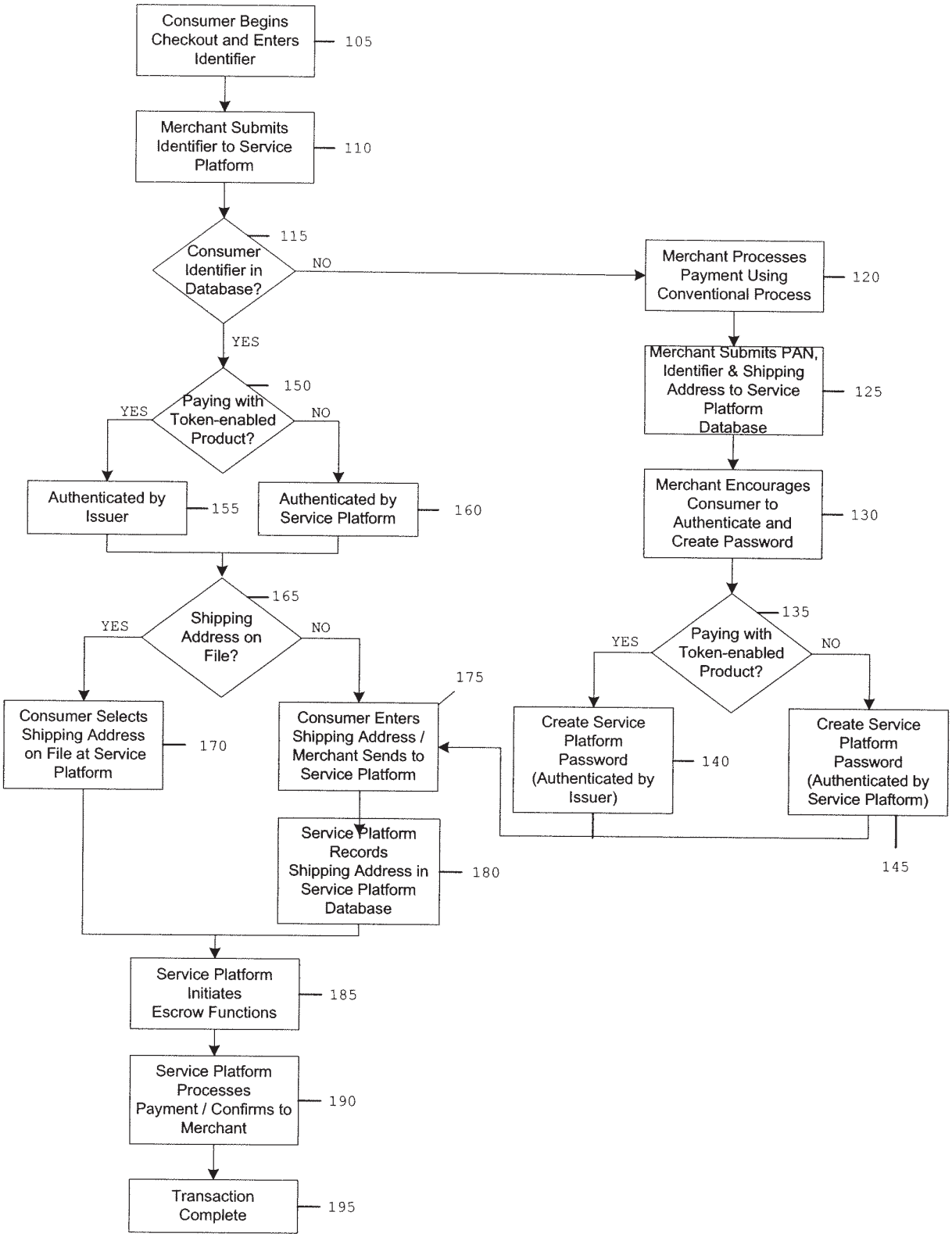

Consumer Begins Checkout and Enters Identifier
105
Merchant Submits Identifier to Service Platform
110
Consumer Identifier in Database?
115
NO
YES
Merchant Processes Payment Using Conventional Process
120
Merchant Submits PAN, Identifier & Shipping Address to Service Platform Database
125
Merchant Encourages Consumer to Authenticate and Create Password
130
Paying with Token-enabled Product?
135
YES
NO
Create Service Platform Password (Authenticated by Issuer)
140
Create Service Platform Password (Authenticated by Service Platform)
145
Paying with Token-enabled Product?
150
YES
NO
Authenticated by Issuer
155
Authenticated by Service Platform
160
Shipping Address on File?
165
YES
NO
Consumer Selects Shipping Address on File at Service Platform
170
Consumer Enters Shipping Address / Merchant Sends to Service Platform
175
Service Platform Records Shipping Address in Service Platform Database
180
Service Platform Initiates Escrow Functions
185
Service Platform Processes Payment / Confirms to Merchant
190
Transaction Complete
195

FIG. 1

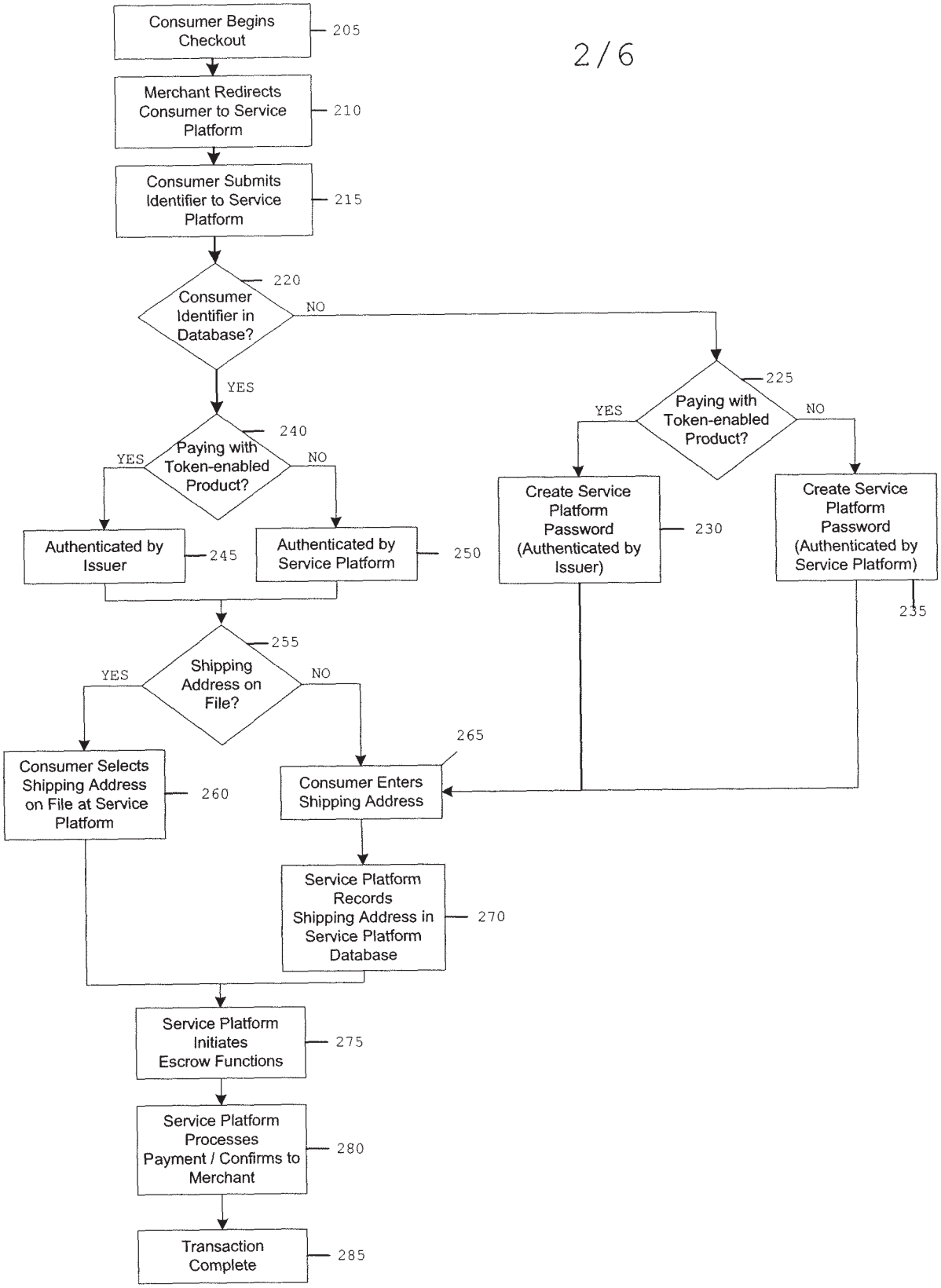

Consumer Begins Checkout
205
Merchant Redirects Consumer to Service Platform
210
Consumer Submits Identifier to Service Platform
215
Consumer Identifier in Database?
220
NO
YES
Paying with Token-enabled Product?
240
YES
NO
Authenticated by Issuer
245
Authenticated by Service Platform
250
Paying with Token-enabled Product?
225
YES
NO
Create Service Platform Password (Authenticated by Issuer)
230
Create Service Platform Password (Authenticated by Service Platform)
235
Shipping Address on File?
255
YES
NO
Consumer Selects Shipping Address on File at Service Platform
260
Consumer Enters Shipping Address
265
Service Platform Records Shipping Address in Service Platform Database
270
Service Platform Initiates Escrow Functions
275
Service Platform Processes Payment / Confirms to Merchant
280
Transaction Complete
285

FIG. 2

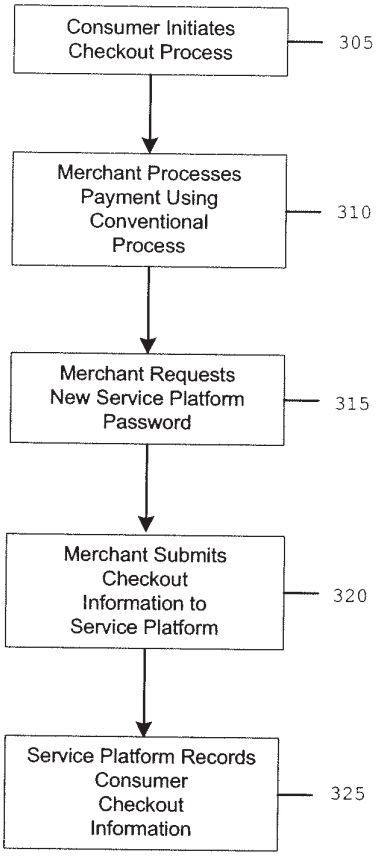

Consumer Initiates Checkout Process
305
Merchant Processes Payment Using Conventional Process
310
Merchant Requests New Service Platform Password
315
Merchant Submits Checkout Information to Service Platform
320
Service Platform Records Consumer Checkout Information
325

FIG. 3A

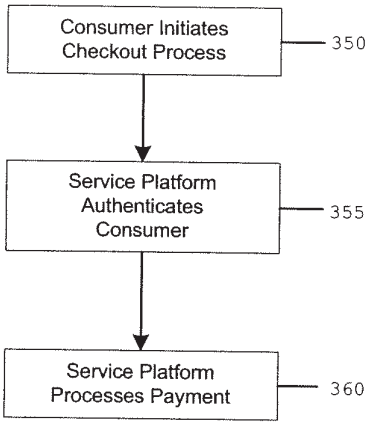

Consumer Initiates Checkout Process
350
Service Platform Authenticates Consumer
355
Service Platform Processes Payment
360

FIG. 3B

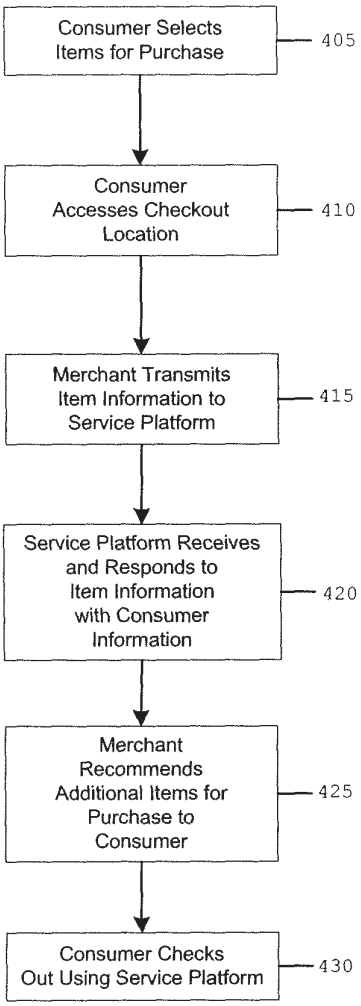

Consumer Selects Items for Purchase
405
Consumer Accesses Checkout Location
410
Merchant Transmits Item Information to Service Platform
415
Service Platform Receives and Responds to Item Information with Consumer Information
420
Merchant Recommends Additional Items for Purchase to Consumer
425
Consumer Checks Out Using Service Platform
430

FIG. 4

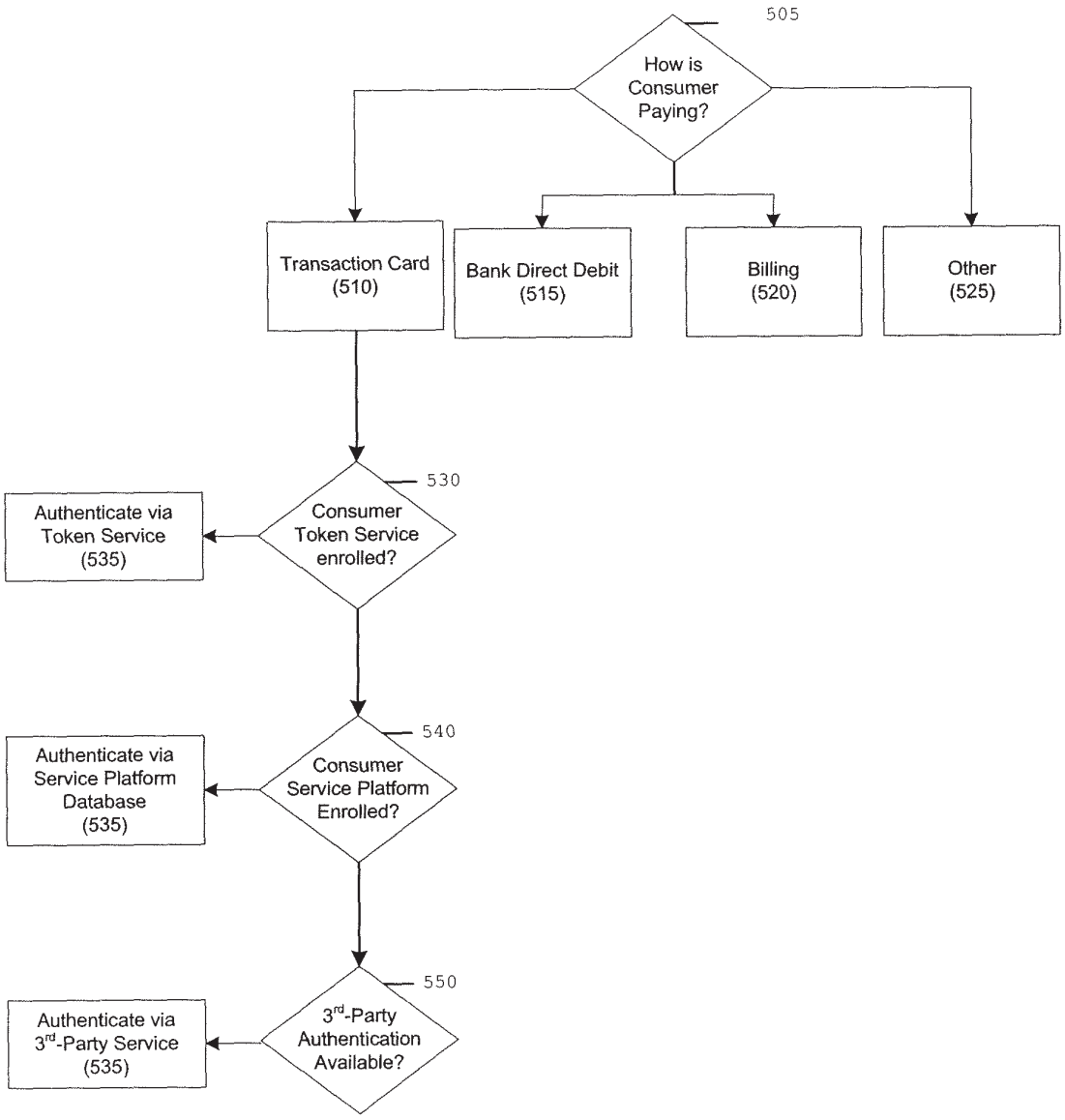

505
How is Consumer Paying?
Transaction Card (510)
Bank Direct Debit (515)
Billing (520)
Other (525)
530
Consumer Token Service enrolled?
Authenticate via Token Service (535)
540
Consumer Service Platform Enrolled?
Authenticate via Service Platform Database (535)
550
3rd-Party Authentication Available?
Authenticate via 3rd-Party Service (535)

FIG. 5

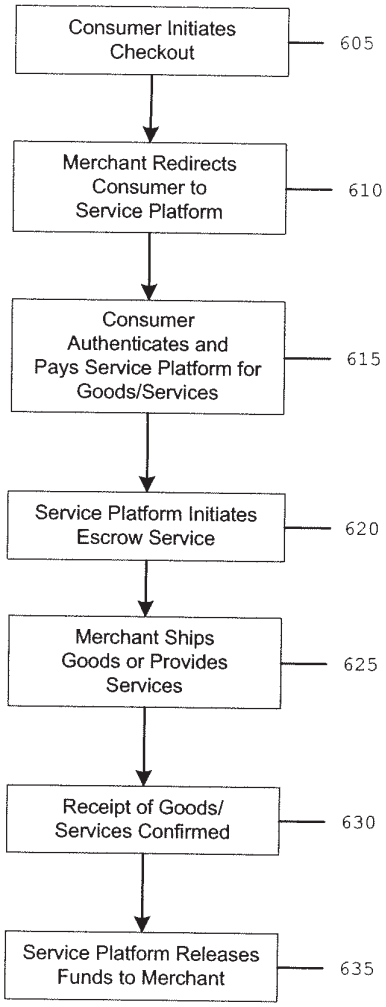

Consumer Initiates Checkout
605
Merchant Redirects Consumer to Service Platform
610
Consumer Authenticates and Pays Service Platform for Goods/Services
615
Service Platform Initiates Escrow Service
620
Merchant Ships Goods or Provides Services
625
Receipt of Goods/ Services Confirmed
630
Service Platform Releases Funds to Merchant
635

FIG. 6