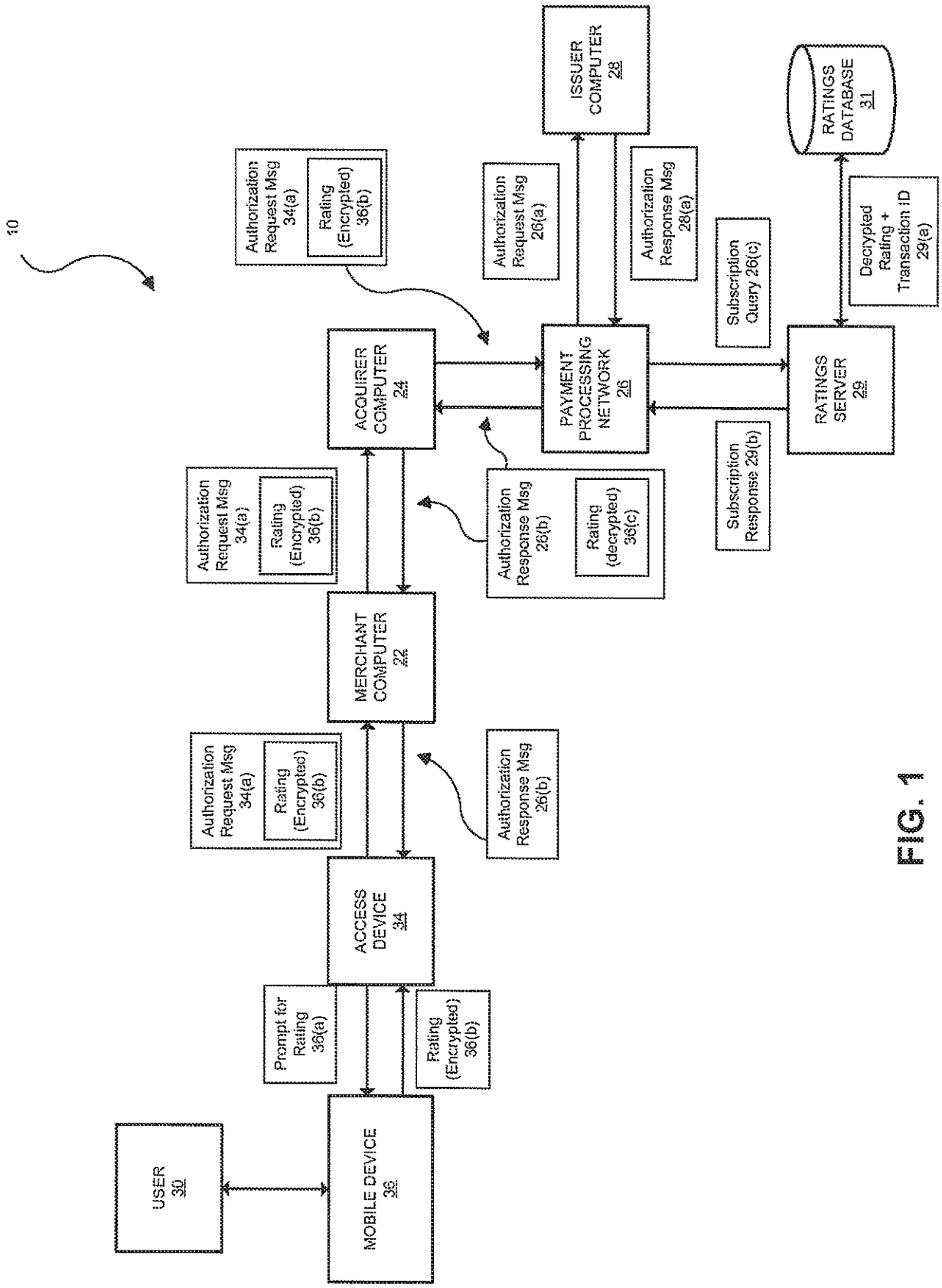

10
USER 30
MOBILE DEVICE 36
Prompt for Rating 36(a)
Rating (Encrypted) 36(b)
ACCESS DEVICE 34
Authorization Request Msg 34(a)
Rating (Encrypted) 36(b)
MERCHANT COMPUTER 22
Authorization Request Msg 34(a)
Rating (Encrypted) 36(b)
ACQUIRER COMPUTER 24
Authorization Response Msg 26(b)
Rating (decrypted) 36(c)
Authorization Response Msg 26(b)
Authorization Request Msg 34(a)
Rating (Encrypted) 36(b)
Authorization Request Msg 26(a)
PAYMENT PROCESSING NETWORK 26
ISSUER COMPUTER 28
Authorization Response Msg 28(a)
Subscription Response 29(b)
Subscription Query 26(c)
RATINGS SERVER 29
RATINGS DATABASE 31
Decrypted Rating + Transaction ID 29(a)

FIG. 1

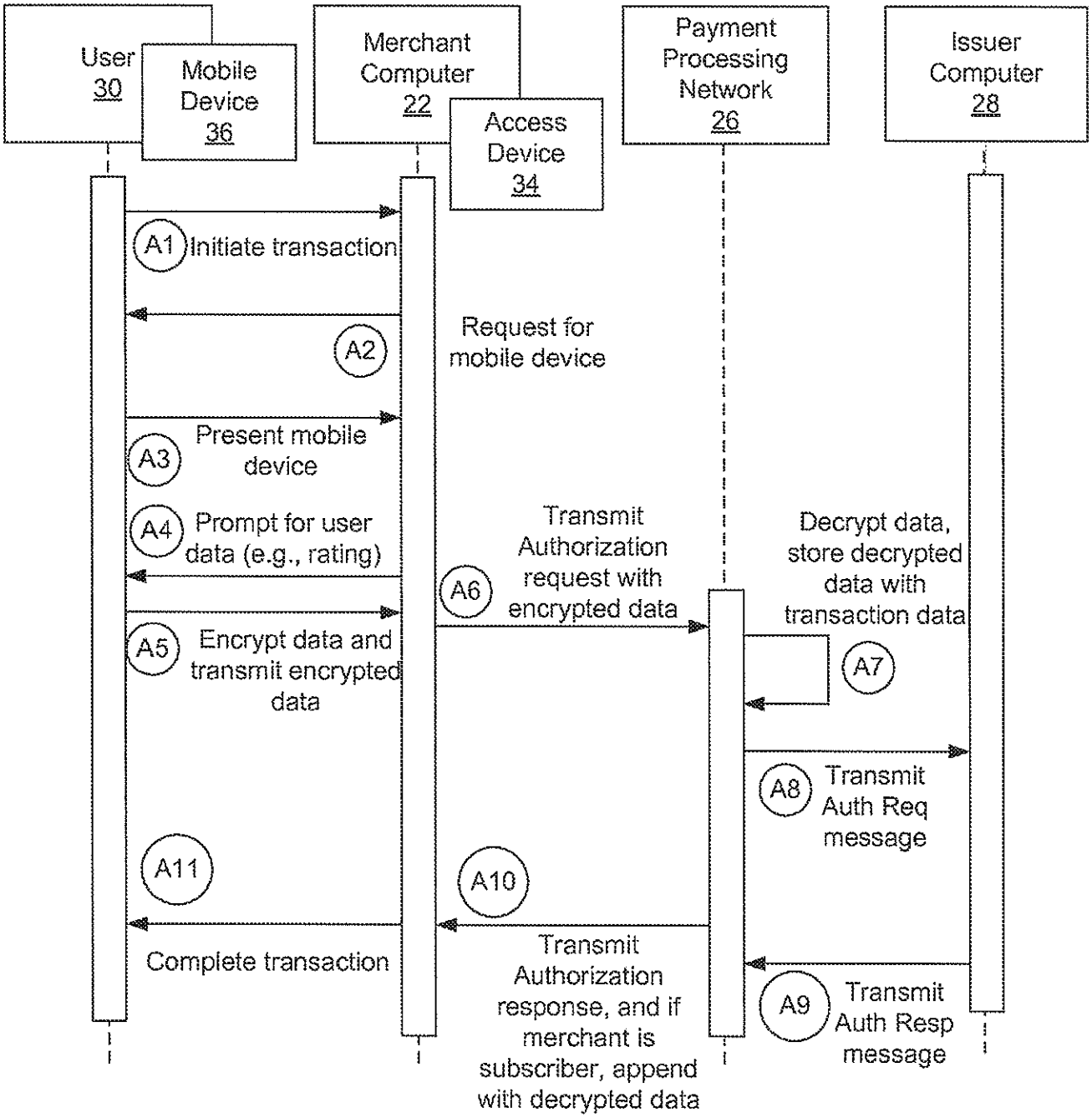

User
30
Mobile
Device
36
Merchant
Computer
22
Access
Device
34
Payment
Processing
Network
26
Issuer
Computer
28
A1
Initiate transaction
A2
Request for
mobile device
A3
Present mobile
device
A4
Prompt for user
data (e.g., rating)
A5
Encrypt data and
transmit encrypted
data
A6
Transmit
Authorization
request with
encrypted data
Decrypt data,
store decrypted
data with
transaction data
A7
A8
Transmit
Auth Req
message
A9
Transmit
Auth Resp
message
A10
Transmit
Authorization
response, and if
merchant is
subscriber, append
with decrypted data
A11
Complete transaction

FIG. 2

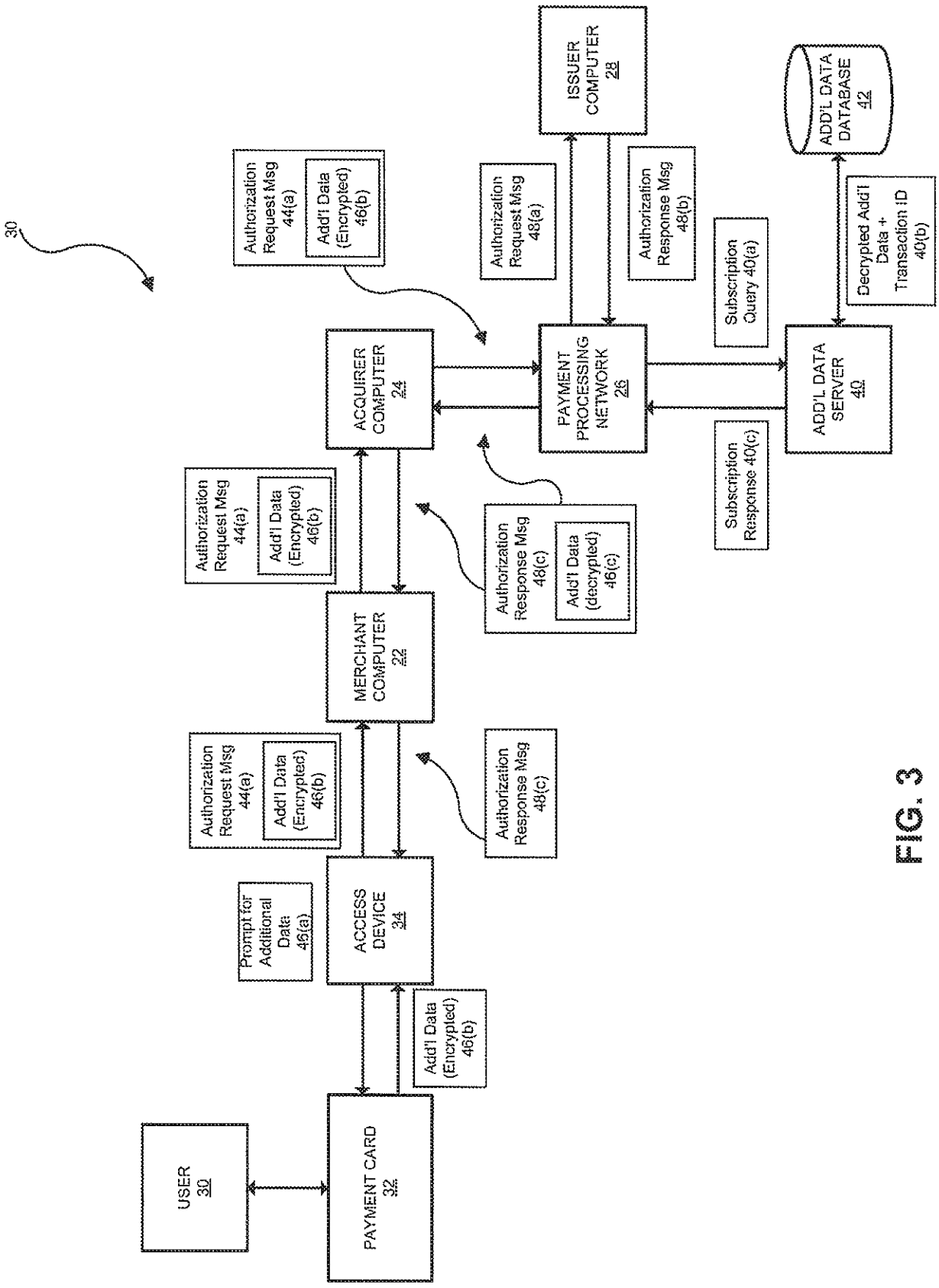

30
USER 30
PAYMENT CARD 32
ACCESS DEVICE 34
MERCHANT COMPUTER 22
ACQUIRER COMPUTER 24
PAYMENT PROCESSING NETWORK 26
ISSUER COMPUTER 28
ADD'L DATA SERVER 40
ADD'L DATA DATABASE 42
Add'l Data (Encrypted) 46(b)
Prompt for Additional Data 46(a)
Authorization Request Msg 44(a)
Authorization Response Msg 48(c)
Add'l Data (decrypted) 46(c)
Authorization Request Msg 48(a)
Authorization Response Msg 48(b)
Subscription Query 40(a)
Subscription Response 40(c)
Decrypted Add'l Data + Transaction ID 40(b)

FIG. 3

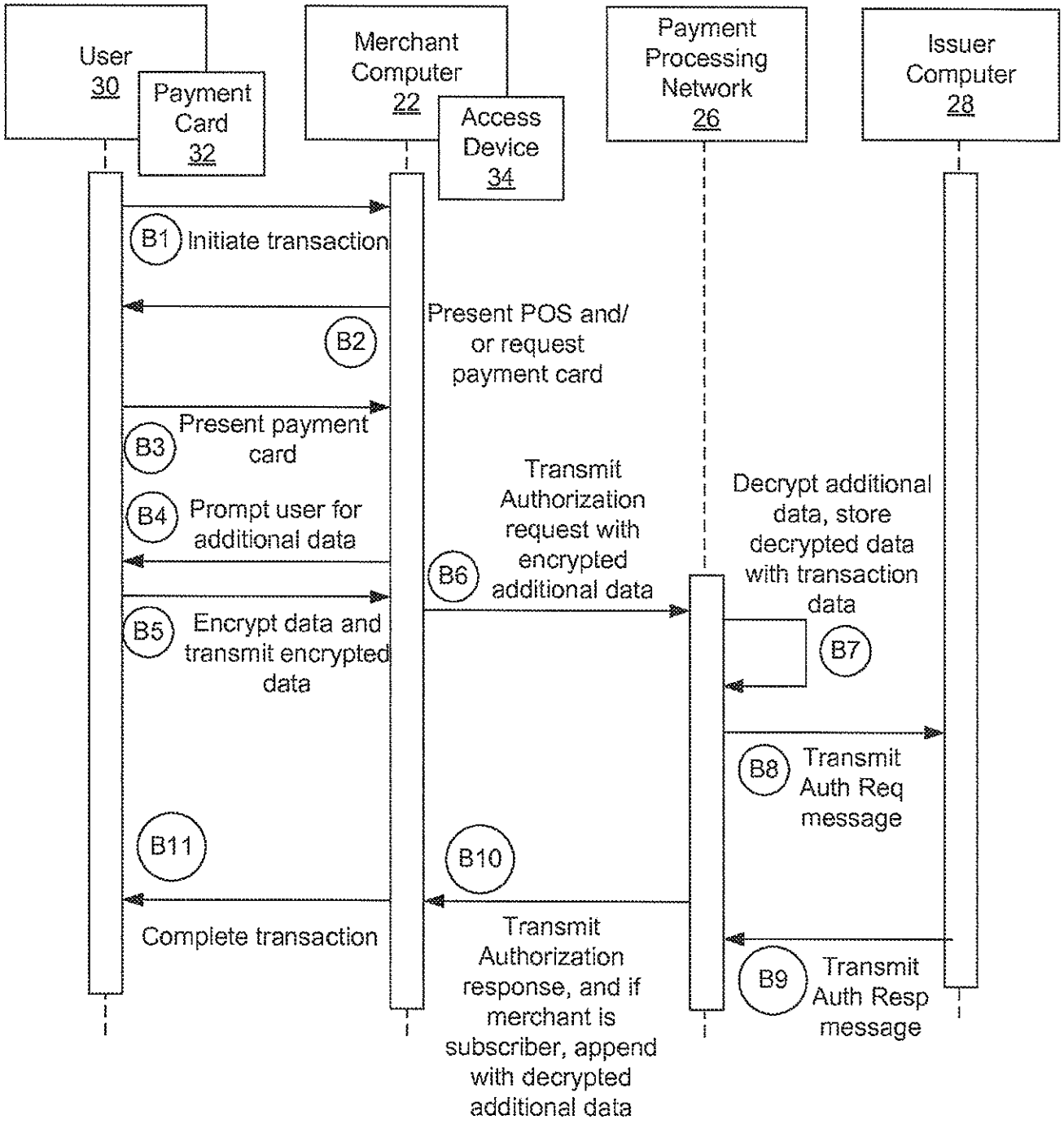

User
30
Payment Card
32
Merchant Computer
22
Access Device
34
Payment Processing Network
26
Issuer Computer
28
B1
Initiate transaction
B2
Present POS and/ or request payment card
B3
Present payment card
B4
Prompt user for additional data
B5
Encrypt data and transmit encrypted data
B6
Transmit Authorization request with encrypted additional data
B7
Decrypt additional data, store decrypted data with transaction data
B8
Transmit Auth Req message
B9
Transmit Auth Resp message
B10
Transmit Authorization response, and if merchant is subscriber, append with decrypted additional data
B11
Complete transaction

FIG. 4

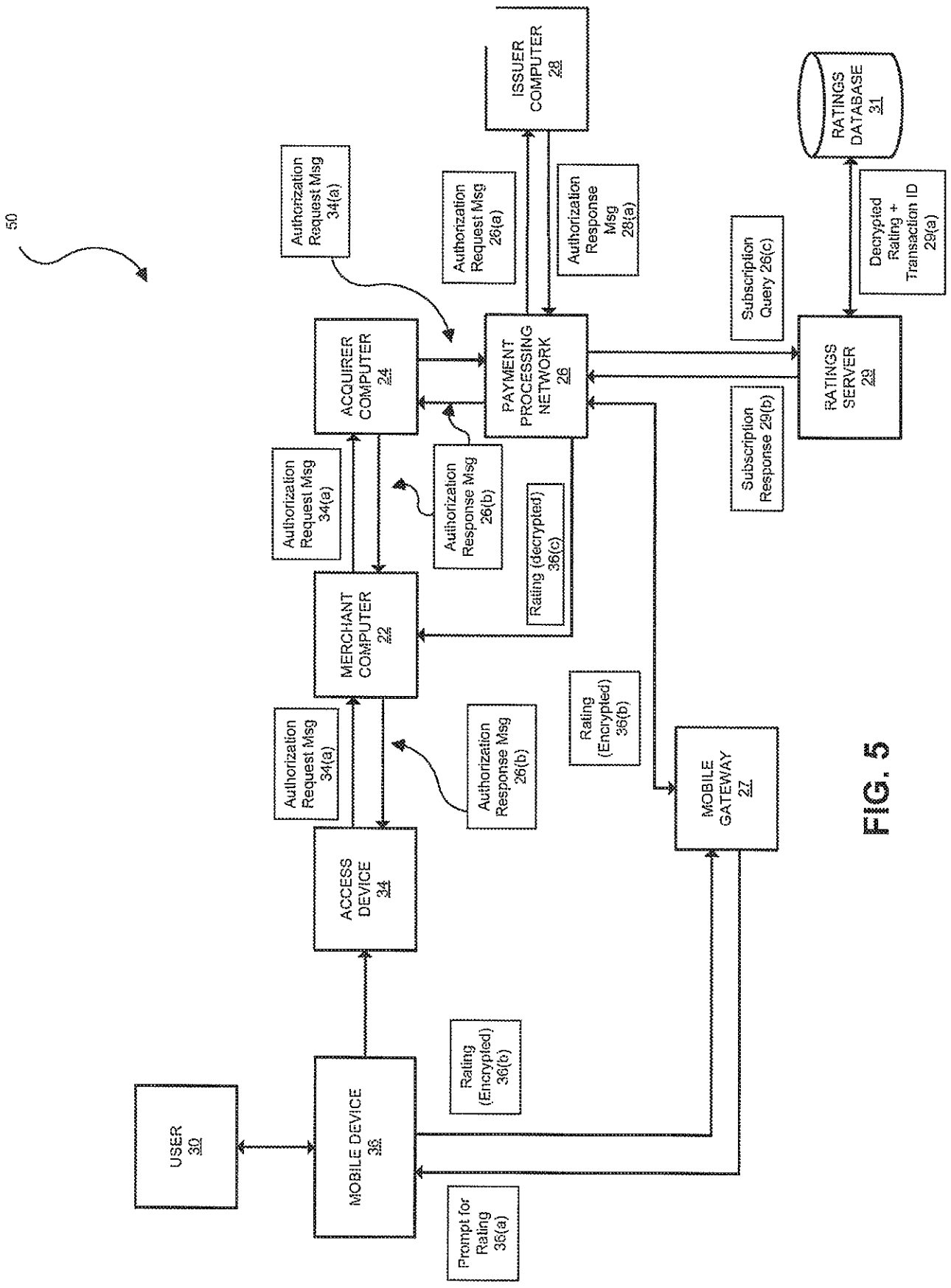

50
USER 30
MOBILE DEVICE 38
ACCESS DEVICE 34
MERCHANT COMPUTER 22
ACQUIRER COMPUTER 24
PAYMENT PROCESSING NETWORK 26
ISSUER COMPUTER 28
RATINGS DATABASE 31
RATINGS SERVER 29
MOBILE GATEWAY 27
Authorization Request Msg 34(a)
Authorization Request Msg 26(a)
Authorization Response Msg 28(a)
Authorization Request Msg 34(a)
Authorization Response Msg 26(b)
Authorization Request Msg 34(a)
Authorization Response Msg 26(b)
Rating (decrypted) 36(c)
Rating (Encrypted) 36(b)
Rating (Encrypted) 36(b)
Subscription Query 26(c)
Subscription Response 29(b)
Decrypted Rating + Transaction ID 29(a)
Prompt for Rating 36(a)

FIG. 5

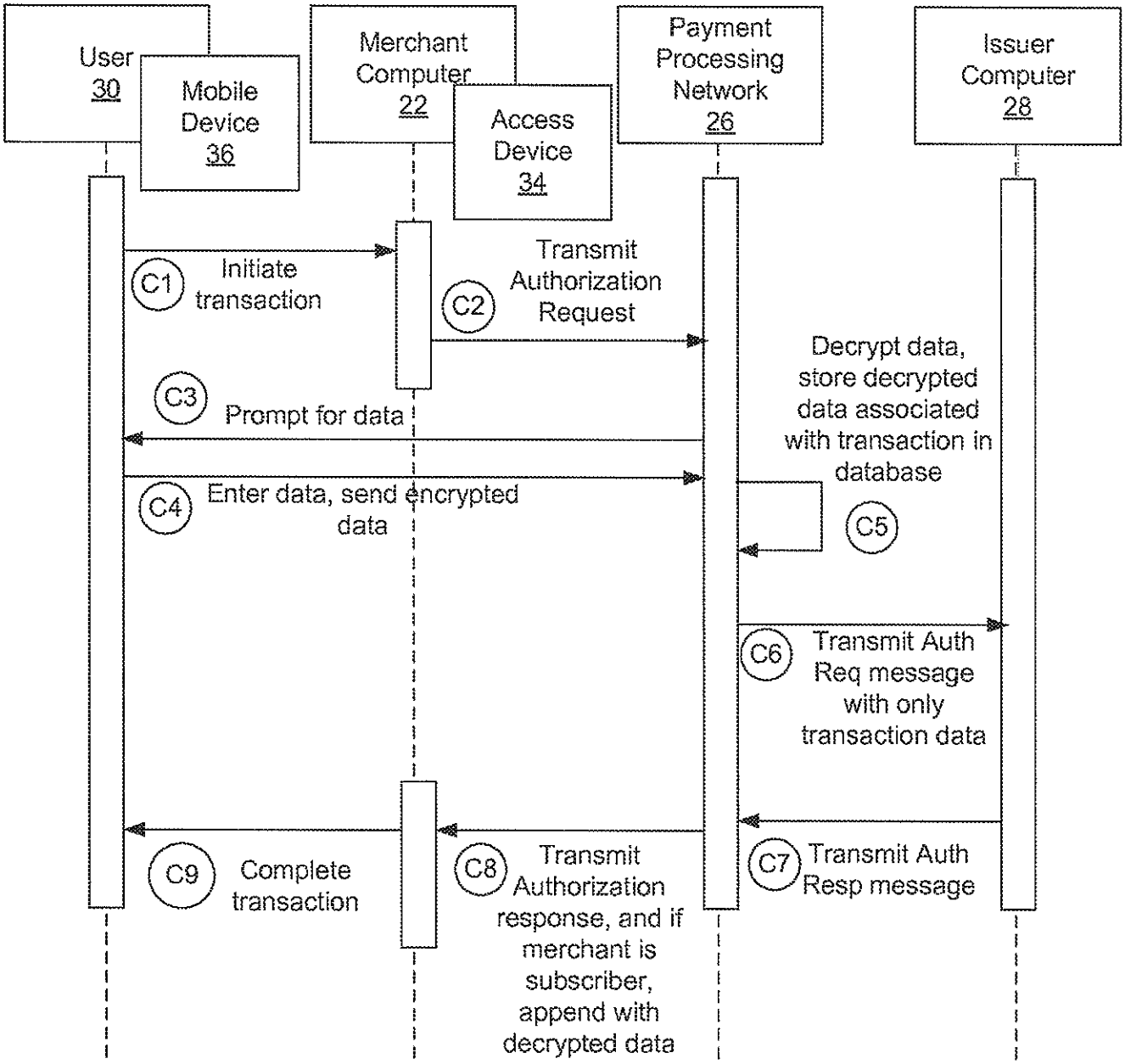
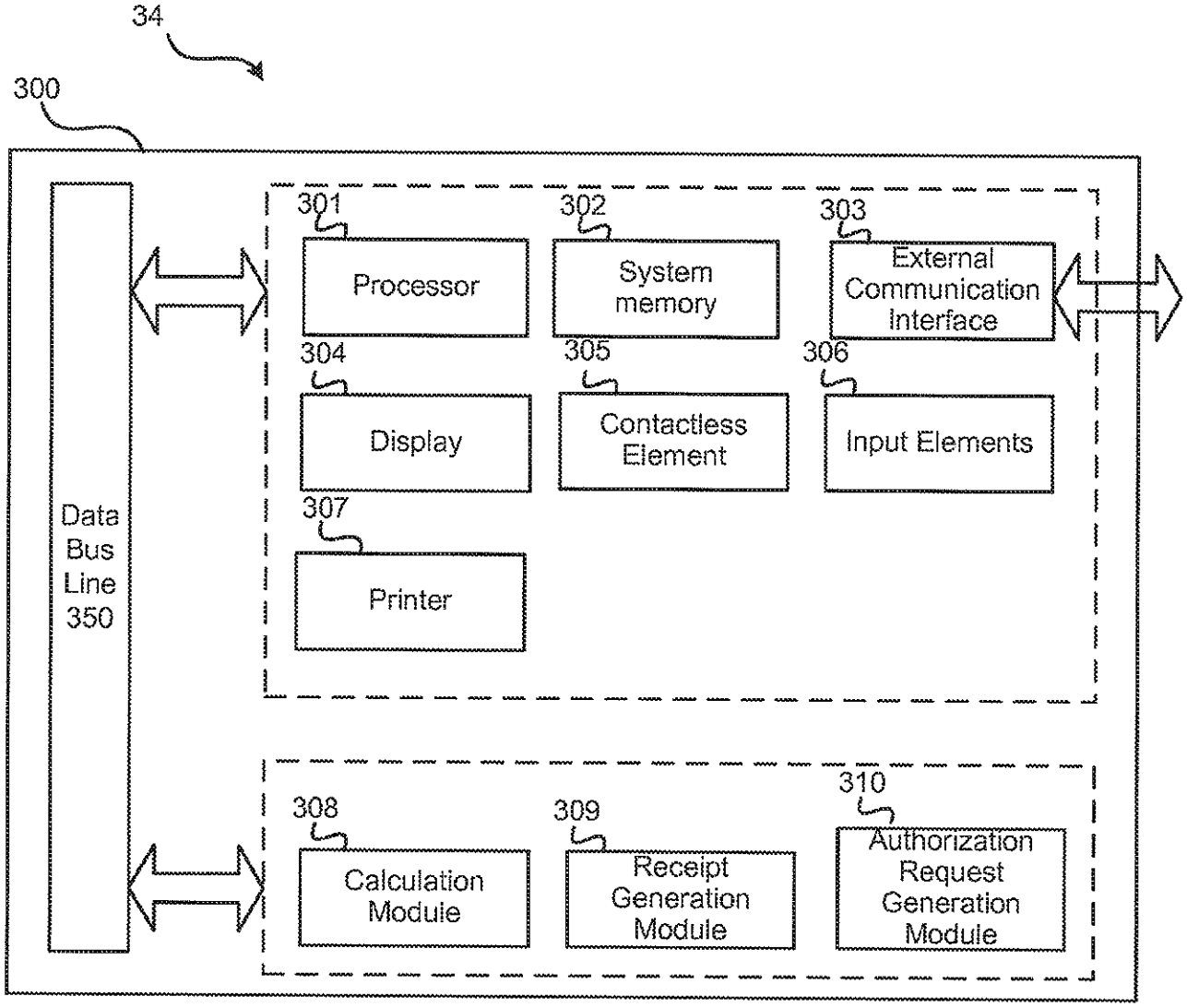

User
30
Mobile
Device
36
Merchant
Computer
22
Access
Device
34
Payment
Processing
Network
26
Issuer
Computer
28
C1
Initiate
transaction
C2
Transmit
Authorization
Request
C3
Prompt for data
Decrypt data,
store decrypted
data associated
with transaction in
database
C4
Enter data, send encrypted
data
C5
C6
Transmit Auth
Req message
with only
transaction data
C9
Complete
transaction
C8
Transmit
Authorization
response, and if
merchant is
subscriber,
append with
decrypted data
C7
Transmit Auth
Resp message

FIG. 6



Access Device 34

FIG. 7

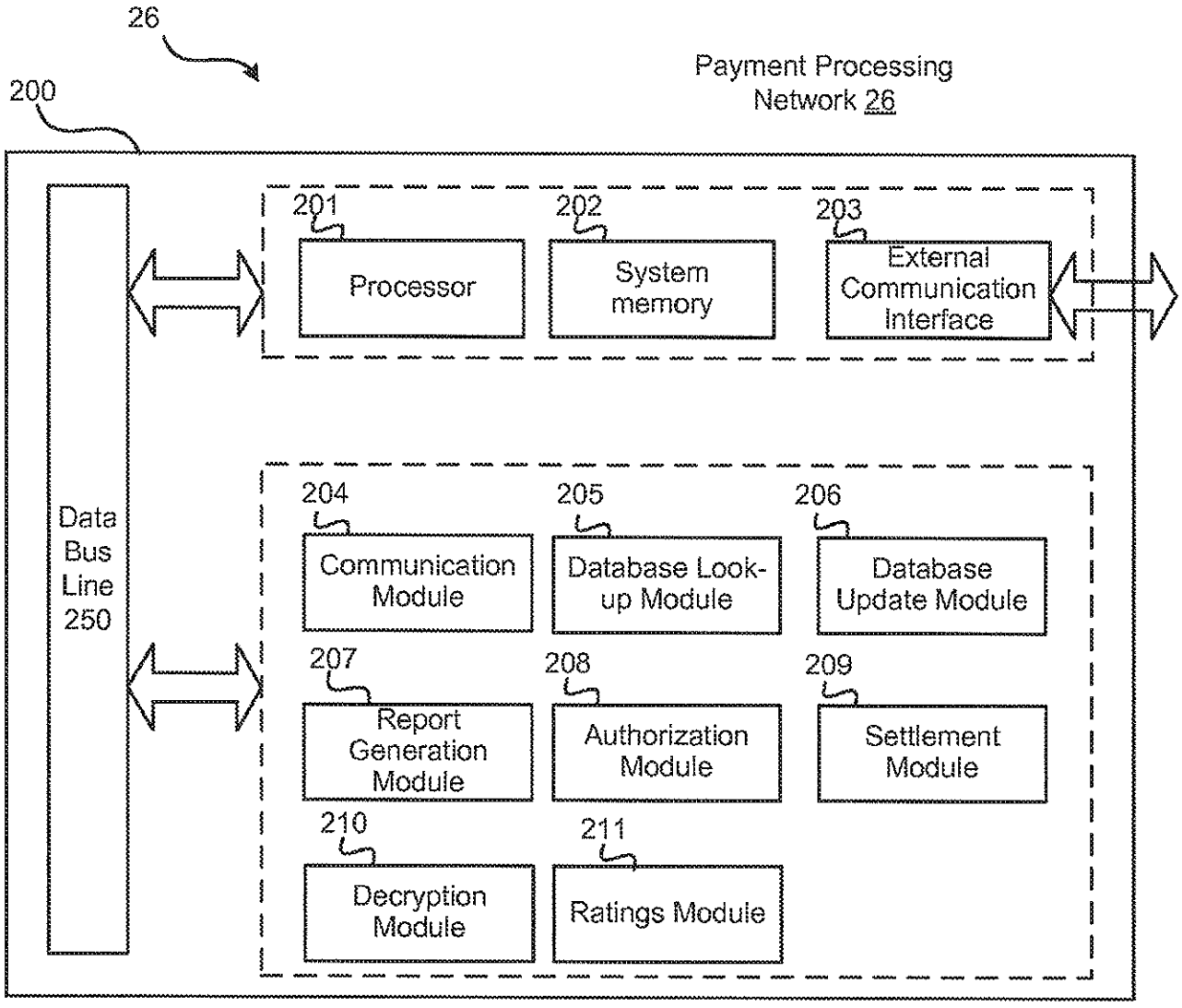

26
Payment Processing Network 26
200
Data Bus Line 250
201
Processor
202
System memory
203
External Communication Interface
204
Communication Module
205
Database Look-up Module
206
Database Update Module
207
Report Generation Module
208
Authorization Module
209
Settlement Module
210
Decryption Module
211
Ratings Module

FIG. 8

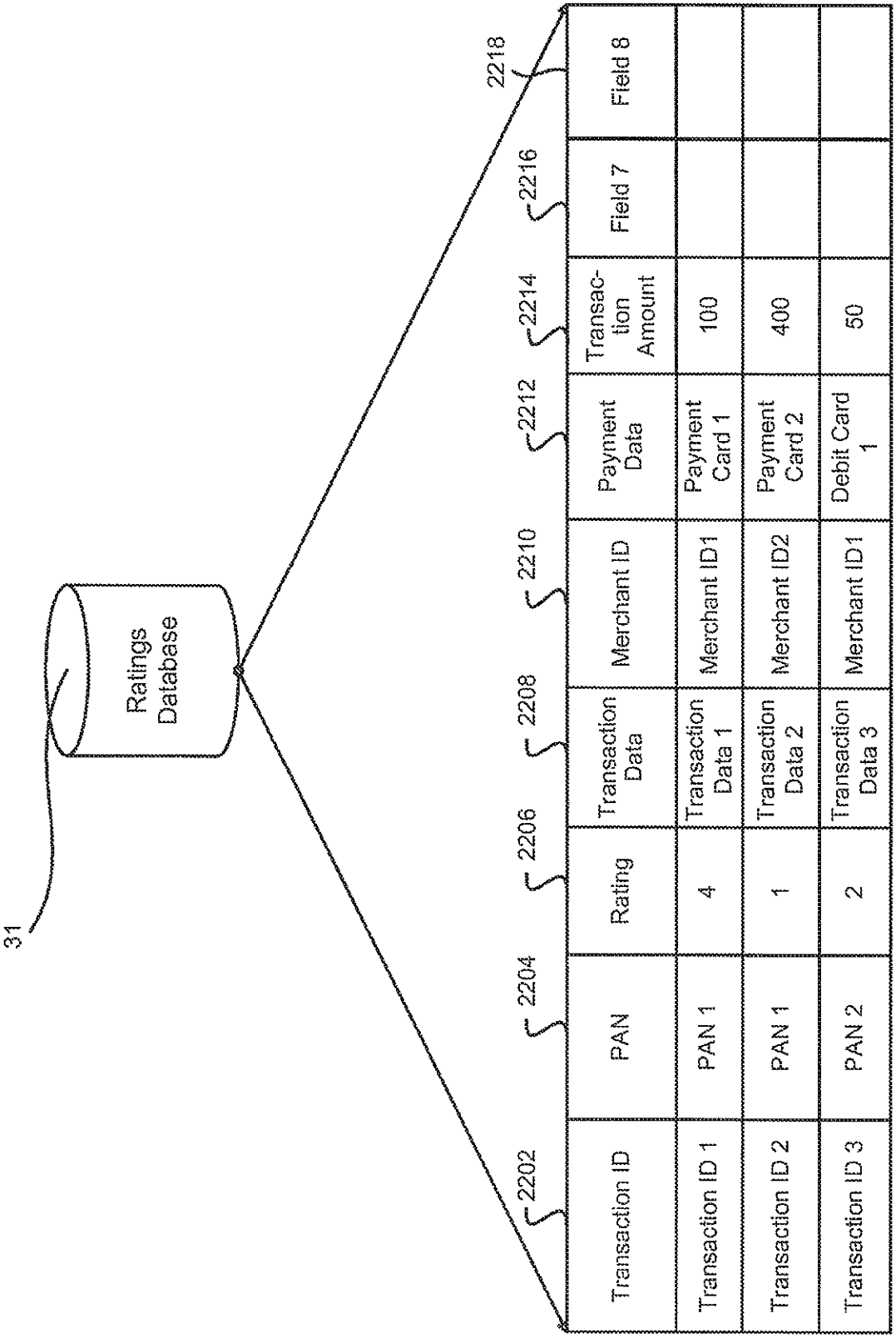

31
Ratings Database
2202
2204
2206
2208
2210
2212
2214
2216
2218
Transaction ID
PAN
Rating
Transaction Data
Merchant ID
Payment Data
Transac-tion Amount
Field 7
Field 8
Transaction ID 1
PAN 1
4
Transaction Data 1
Merchant ID1
Payment Card 1
100
Transaction ID 2
PAN 1
1
Transaction Data 2
Merchant ID2
Payment Card 2
400
Transaction ID 3
PAN 2
2
Transaction Data 3
Merchant ID1
Debit Card 1
50

FIG. 9

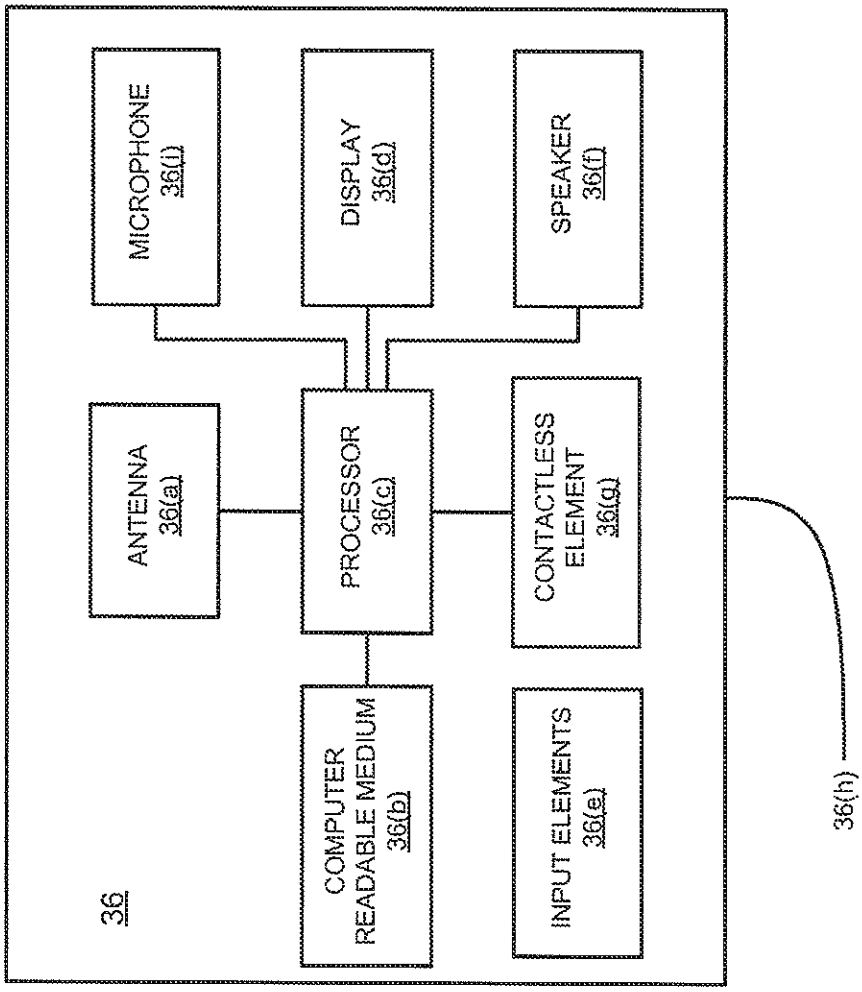

36
MICROPHONE 36(i)
DISPLAY 36(d)
SPEAKER 36(f)
ANTENNA 36(a)
PROCESSOR 36(c)
CONTACTLESS ELEMENT 36(g)
COMPUTER READABLE MEDIUM 36(b)
INPUT ELEMENTS 36(e)
36(h)

FIG. 10

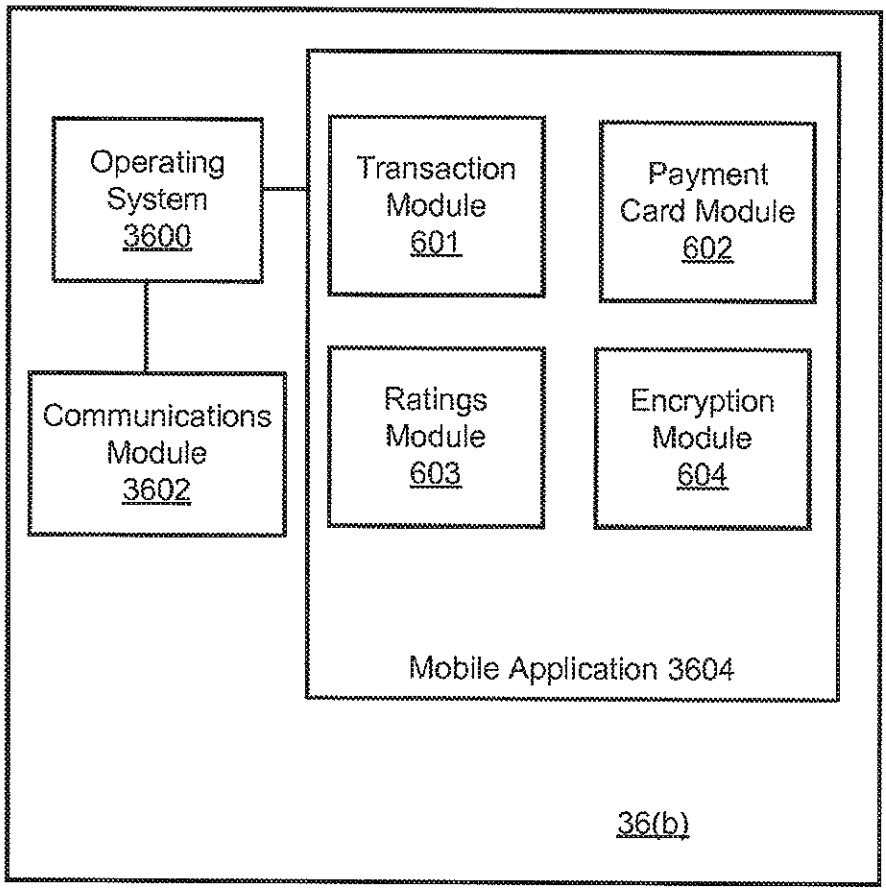

Operating System 3600
Transaction Module 601
Payment Card Module 602
Communications Module 3602
Ratings Module 603
Encryption Module 604
Mobile Application 3604
36(b)

FIG. 11

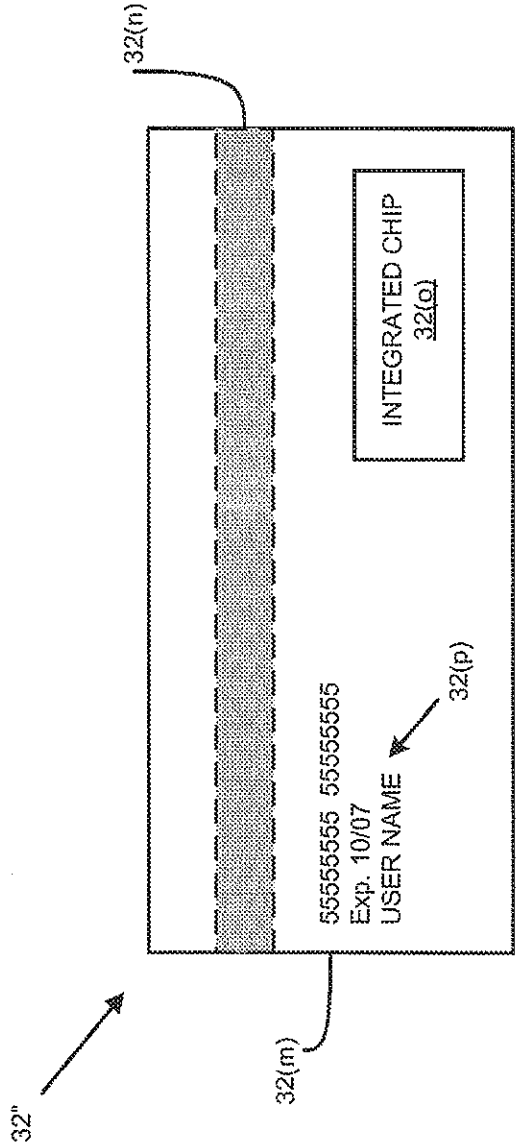


FIG. 12(a)

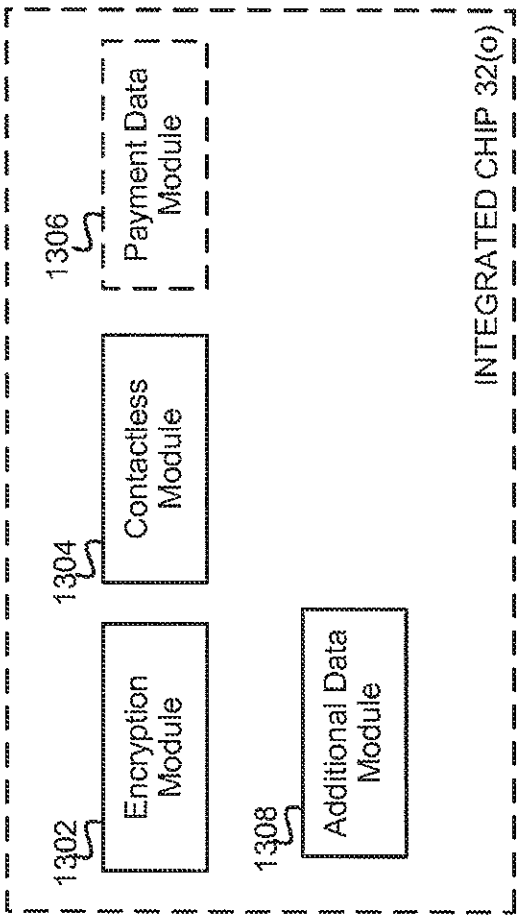


FIG. 12(b)

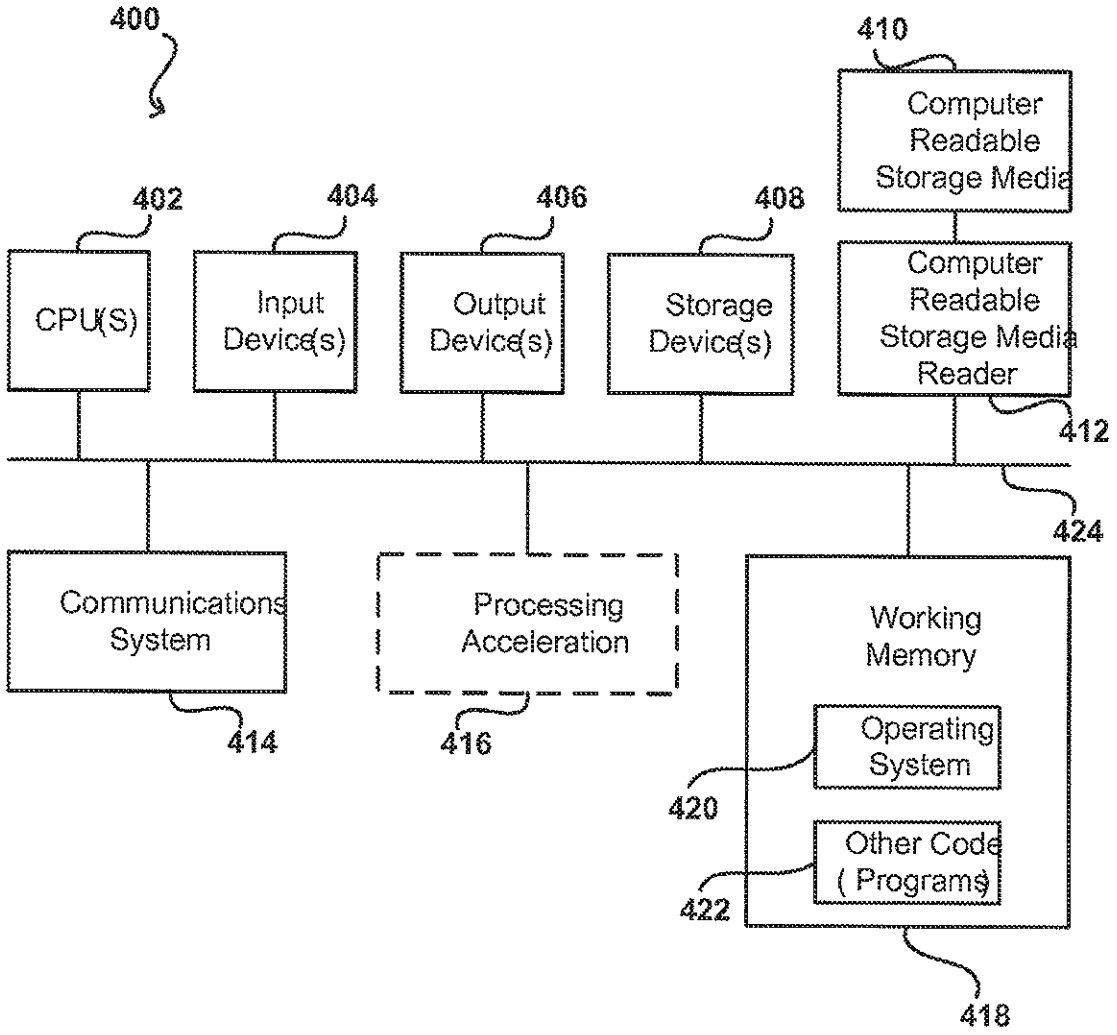

400
410
Computer Readable Storage Media
402
404
406
408
CPU(S)
Input Device(s)
Output Device(s)
Storage Device(s)
Computer Readable Storage Media Reader
412
424
Communications System
Processing Acceleration
Working Memory
414
416
Operating System
420
Other Code (Programs)
422
418

FIG. 13