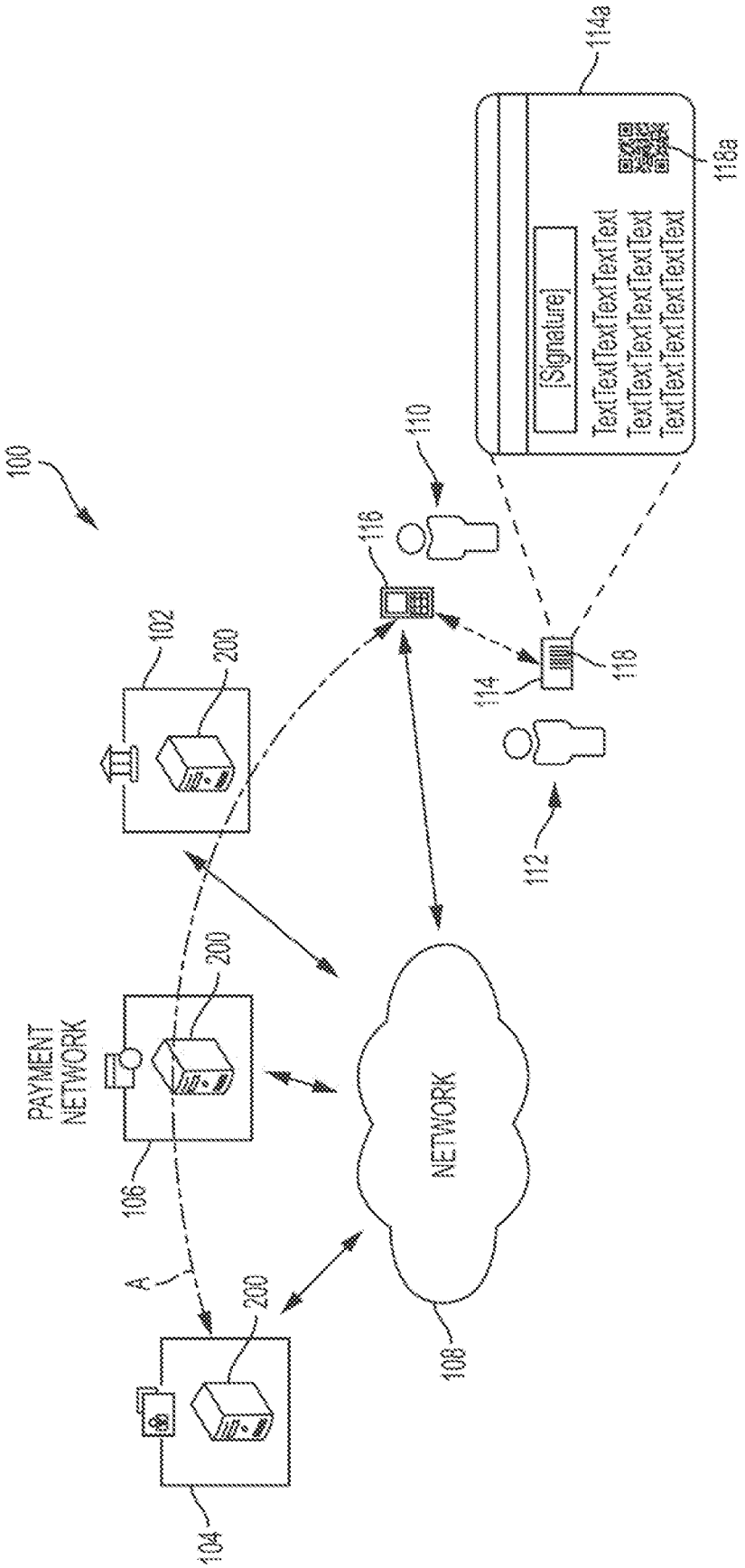

100
102
200
104
106
108
110
112
114
114a
116
118
118a
PAYMENT NETWORK
NETWORK
A
[Signature]
TextTextTextTextTextText
TextTextTextTextTextText
TextTextTextTextTextText

FIG. 1

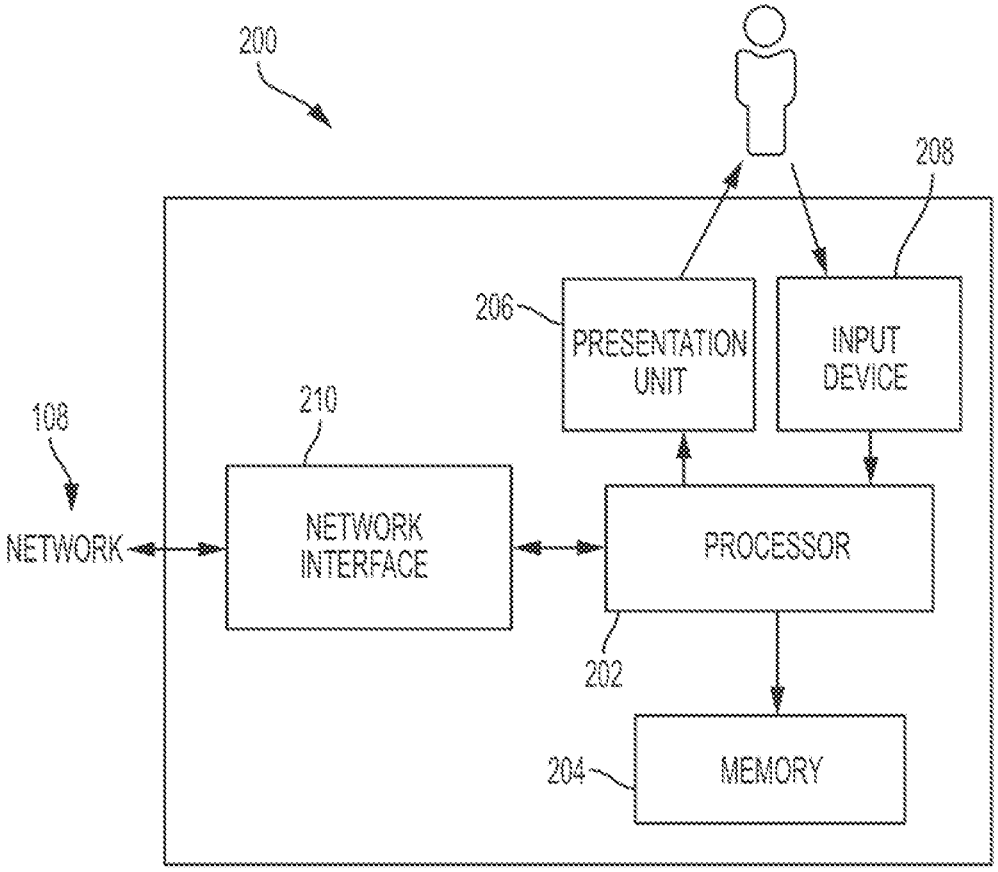

200
208
206
PRESENTATION UNIT
INPUT DEVICE
108
210
NETWORK
NETWORK INTERFACE
PROCESSOR
202
204
MEMORY

FIG. 2

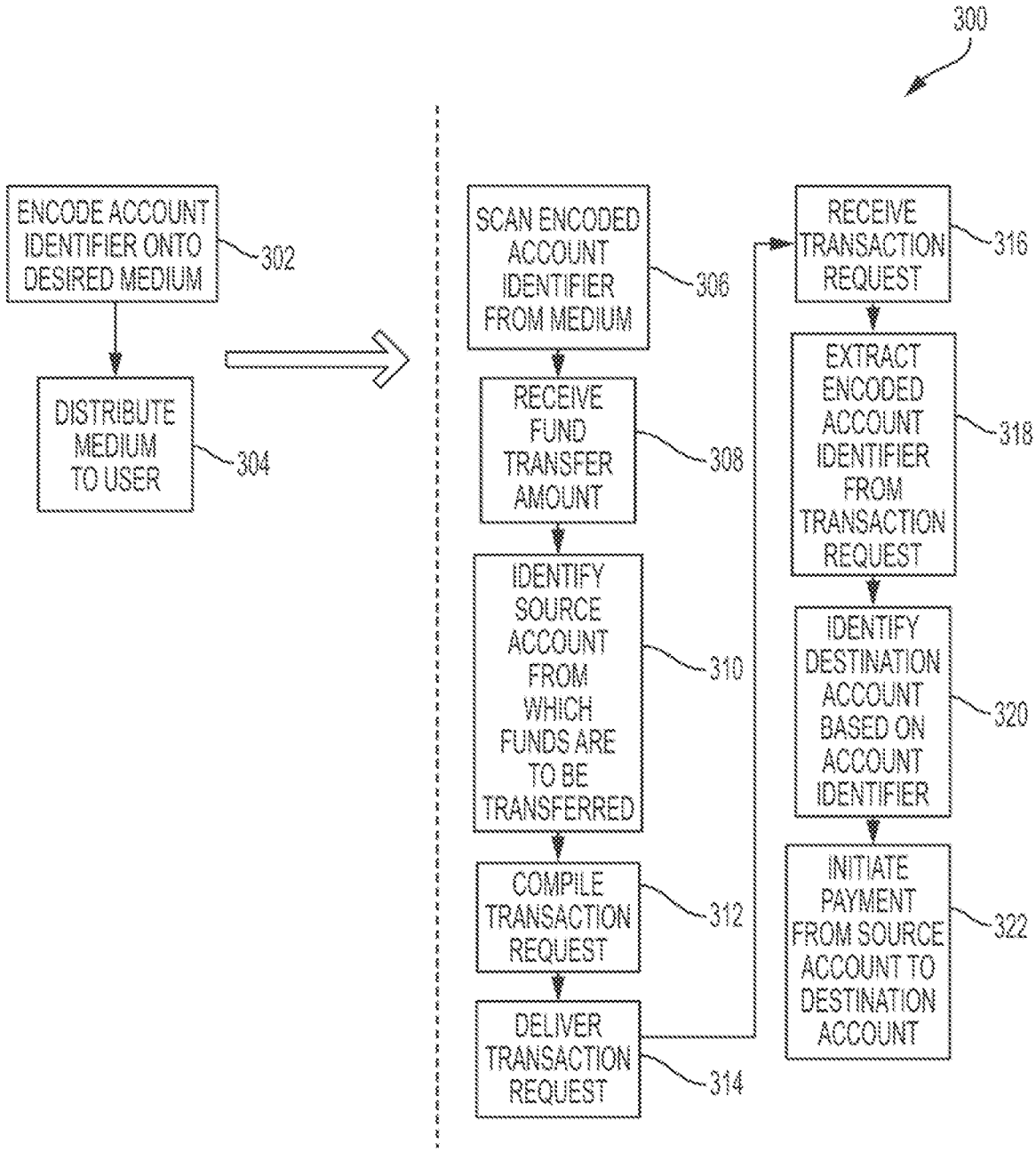

300
ENCODE ACCOUNT IDENTIFIER ONTO DESIRED MEDIUM
302
DISTRIBUTE MEDIUM TO USER
304
SCAN ENCODED ACCOUNT IDENTIFIER FROM MEDIUM
306
RECEIVE FUND TRANSFER AMOUNT
308
IDENTIFY SOURCE ACCOUNT FROM WHICH FUNDS ARE TO BE TRANSFERRED
310
COMPILE TRANSACTION REQUEST
312
DELIVER TRANSACTION REQUEST
314
RECEIVE TRANSACTION REQUEST
316
EXTRACT ENCODED ACCOUNT IDENTIFIER FROM TRANSACTION REQUEST
318
IDENTIFY DESTINATION ACCOUNT BASED ON ACCOUNT IDENTIFIER
320
INITIATE PAYMENT FROM SOURCE ACCOUNT TO DESTINATION ACCOUNT
322

FIG. 3

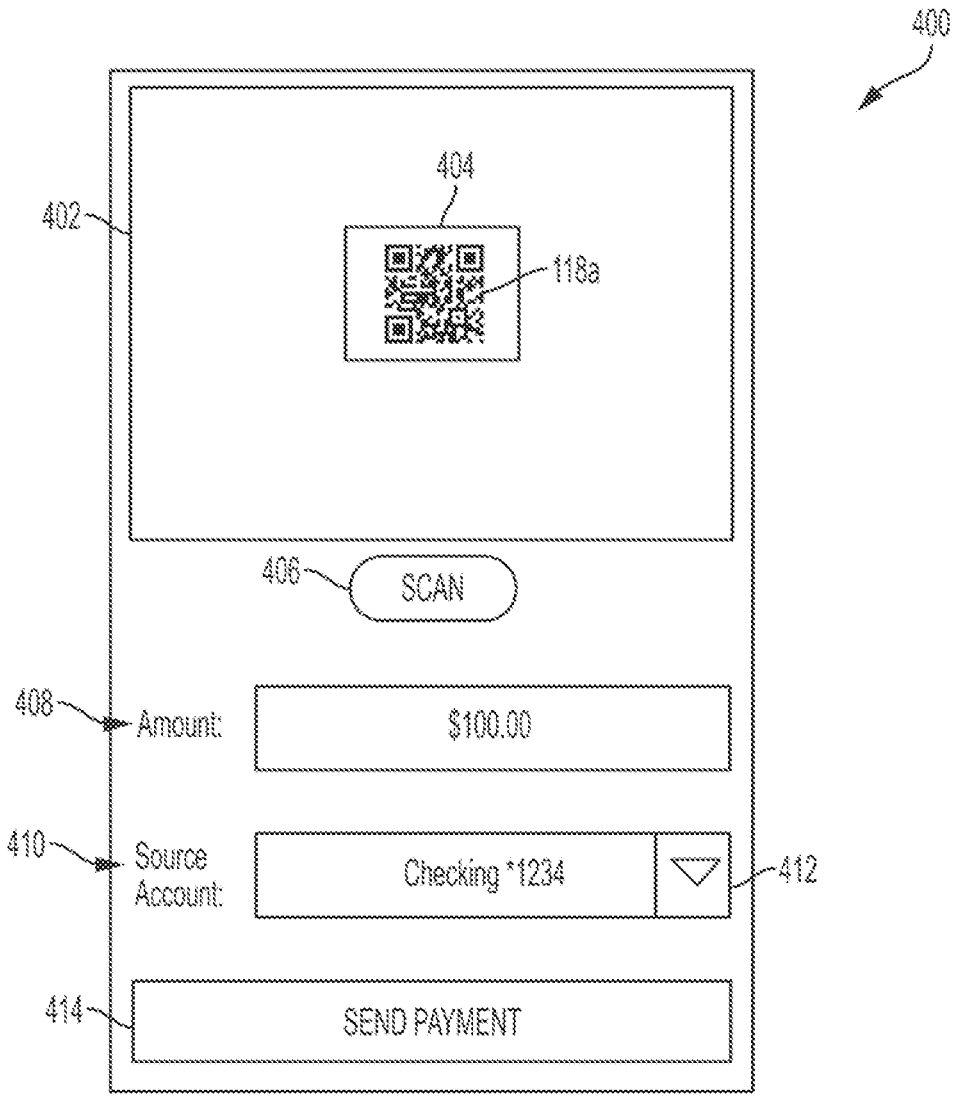

400
404
402
118a
406
SCAN
408
Amount:
$100.00
410
Source Account:
Checking *1234
412
414
SEND PAYMENT

FIG. 4