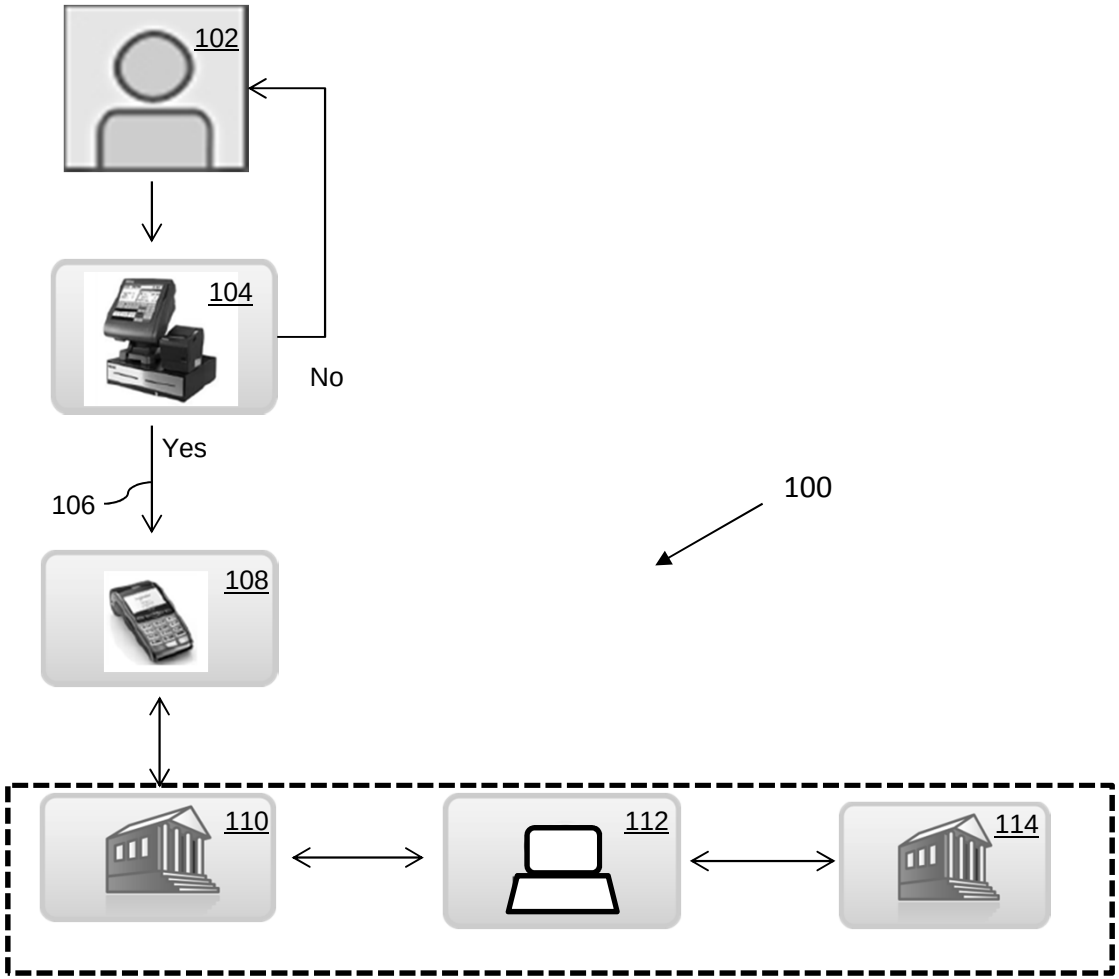


Figure 1

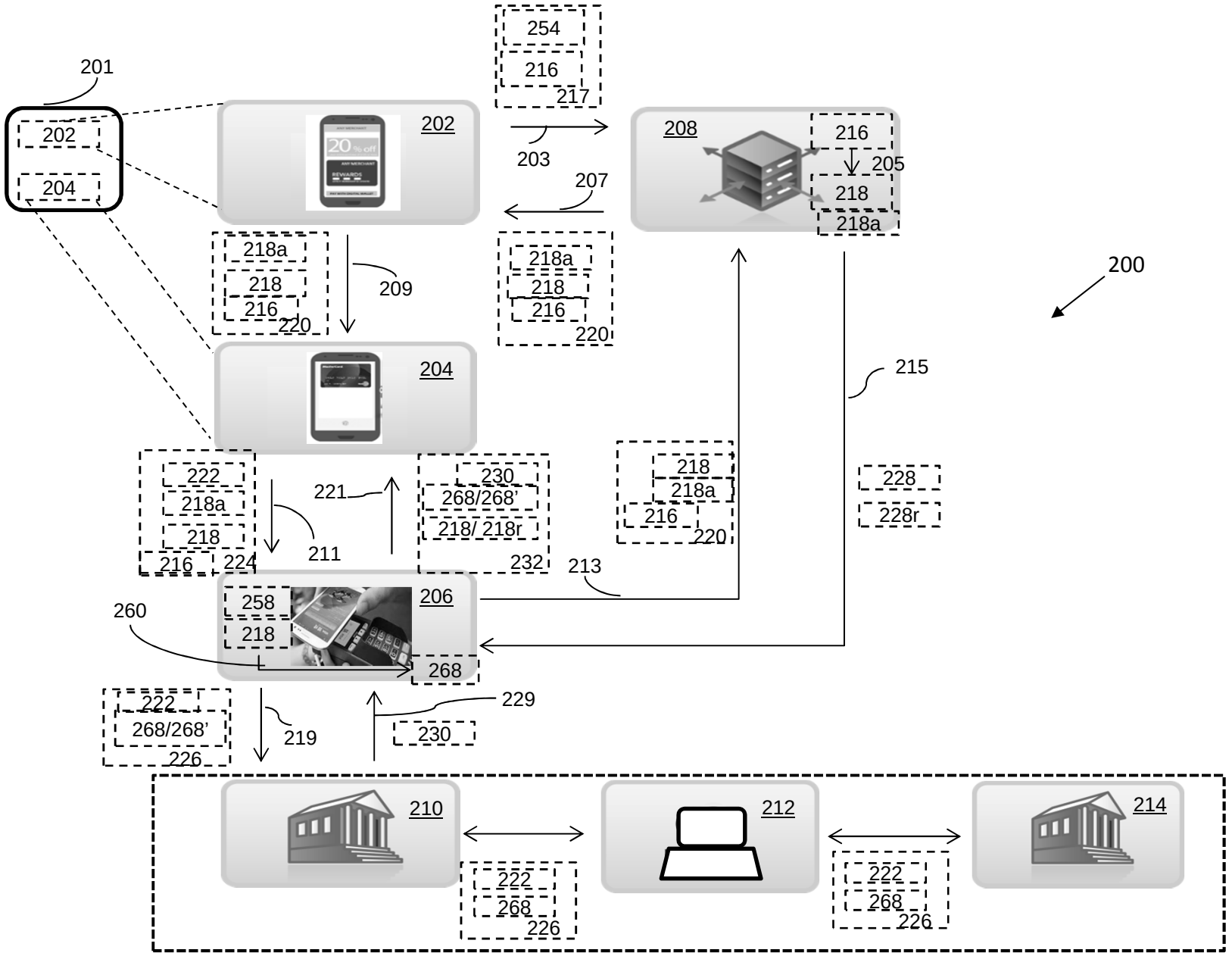

201
202
204
202
254
216
217
203
208
216
205
218
218a
207
218a
218
216
220
209
218a
218
216
220
200
204
215
222
218a
218
216
224
221
211
230
268/268'
218/ 218r
232
218
218a
216
220
228
228r
213
206
258
218
260
268
222
268/268'
226
219
229
230
210
212
214
222
268
226
222
268
226

Figure 2

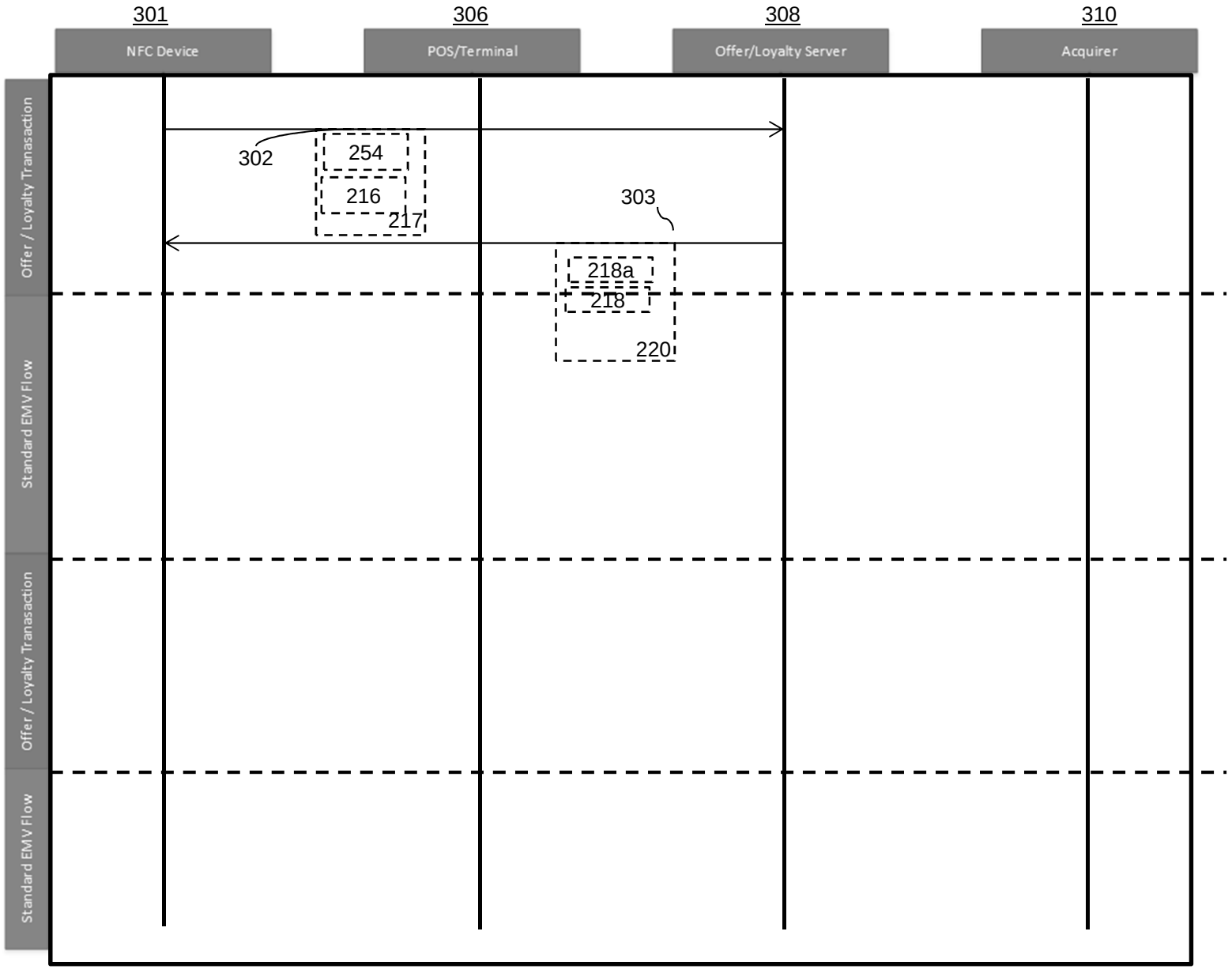

301
306
308
310
NFC Device
POS/Terminal
Offer/Loyalty Server
Acquirer
Offer / Loyalty Tranasaction
Standard EMV Flow
Offer / Loyalty Tranasaction
Standard EMV Flow
302
254
216
217
303
218a
218
220

Figure 3A

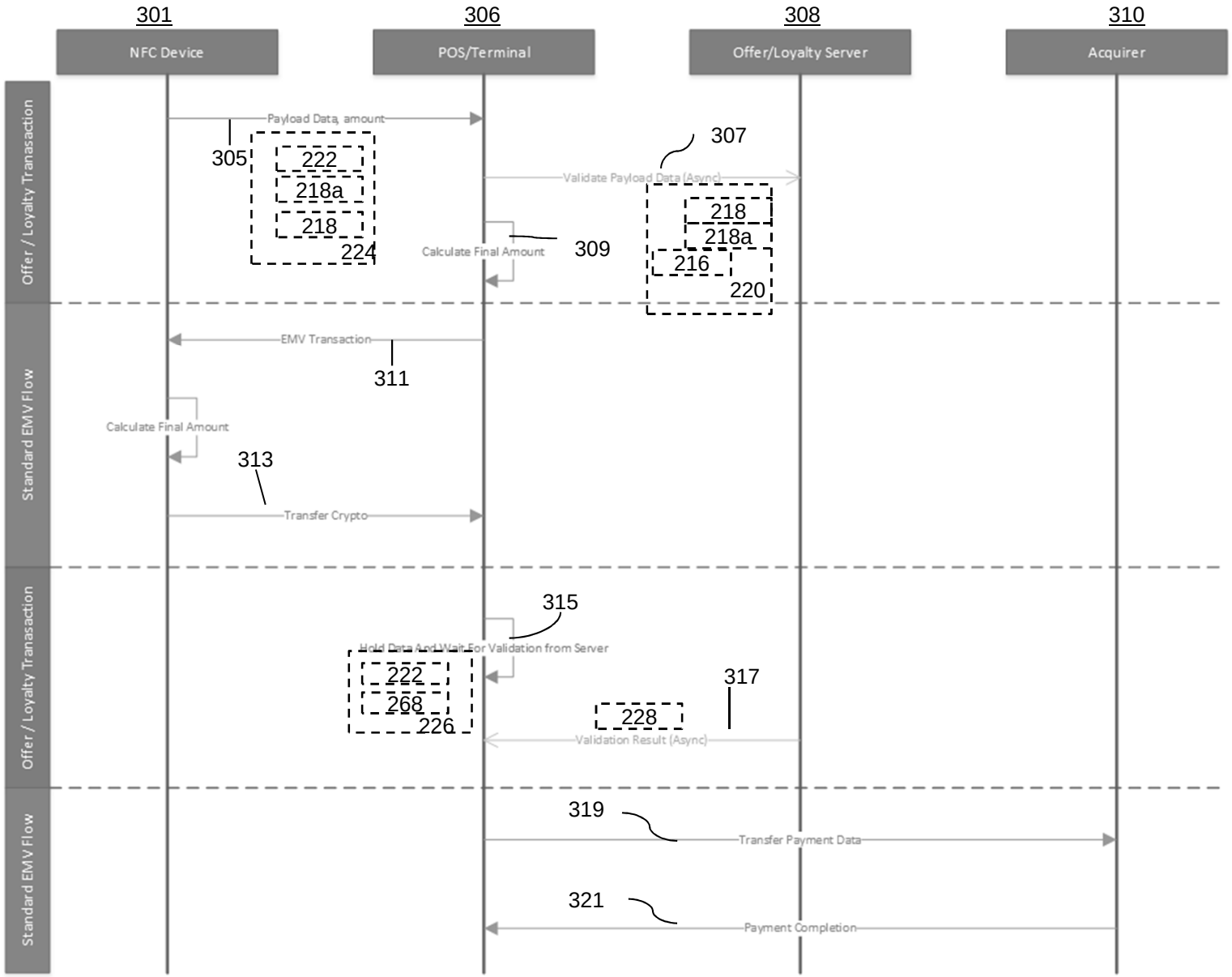

301
306
308
310
NFC Device
POS/Terminal
Offer/Loyalty Server
Acquirer
Offer / Loyalty Tranasaction
Payload Data, amount
305
222
218a
218
224
307
Validate Payload Data (Async)
218
218a
216
220
Calculate Final Amount
309
Standard EMV Flow
EMV Transaction
311
Calculate Final Amount
313
Transfer Crypto
Offer / Loyalty Tranasaction
315
Hold Data And Wait For Validation from Server
222
268
226
317
228
Validation Result (Async)
Standard EMV Flow
319
Transfer Payment Data
321
Payment Completion

Figure 3B

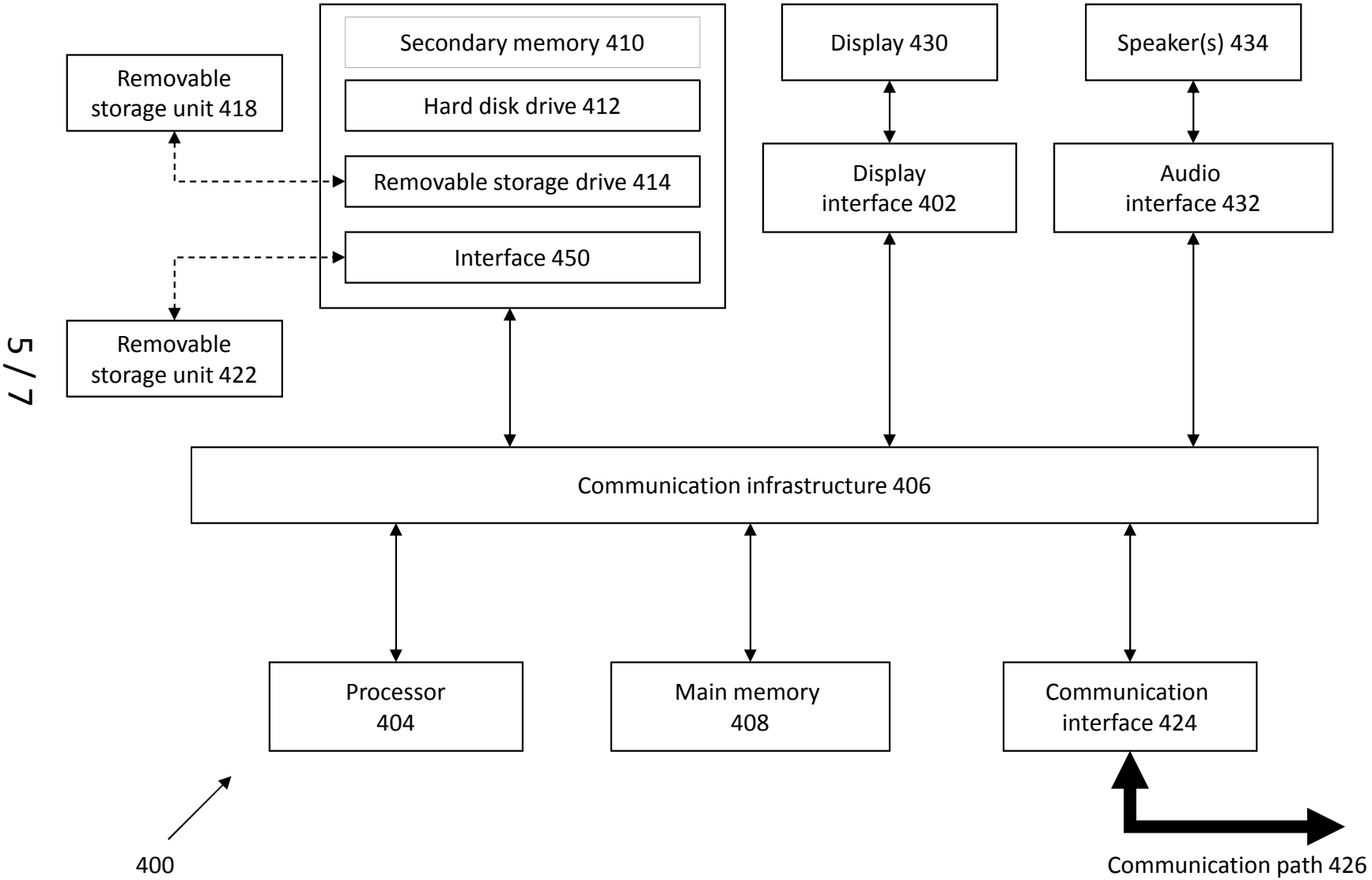

Secondary memory 410
Hard disk drive 412
Removable storage drive 414
Interface 450
Removable storage unit 418
Removable storage unit 422
Display 430
Display interface 402
Speaker(s) 434
Audio interface 432
Communication infrastructure 406
Processor 404
Main memory 408
Communication interface 424
400
Communication path 426

Figure 4

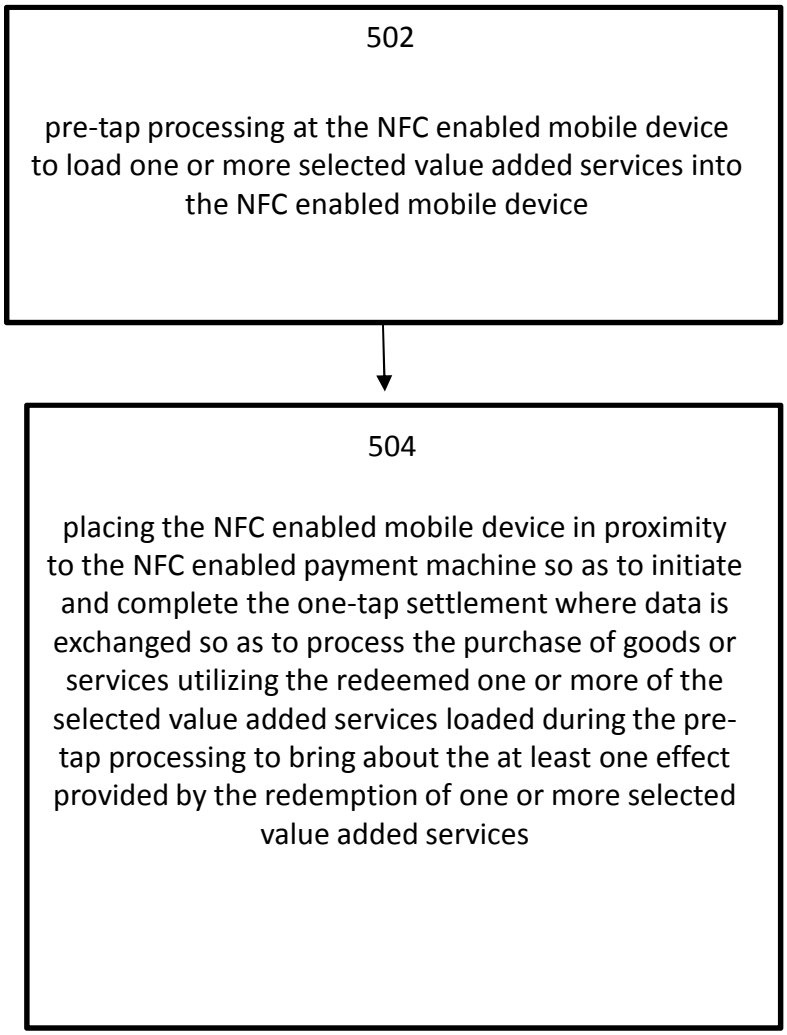

502
pre-tap processing at the NFC enabled mobile device to load one or more selected value added services into the NFC enabled mobile device
504
placing the NFC enabled mobile device in proximity to the NFC enabled payment machine so as to initiate and complete the one-tap settlement where data is exchanged so as to process the purchase of goods or services utilizing the redeemed one or more of the selected value added services loaded during the pre-tap processing to bring about the at least one effect provided by the redemption of one or more selected value added services

Figure 5

500

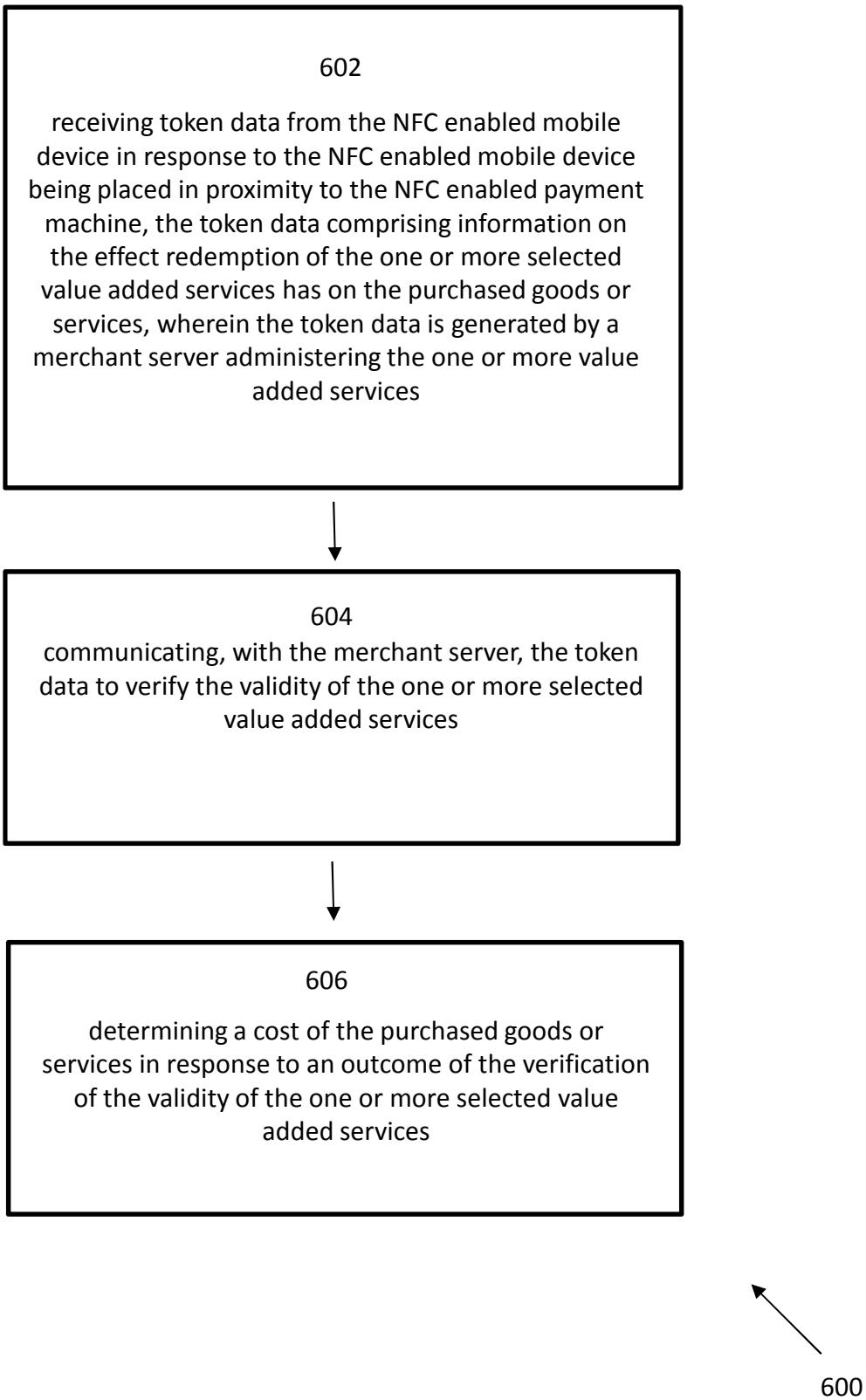

602
receiving token data from the NFC enabled mobile device in response to the NFC enabled mobile device being placed in proximity to the NFC enabled payment machine, the token data comprising information on the effect redemption of the one or more selected value added services has on the purchased goods or services, wherein the token data is generated by a merchant server administering the one or more value added services
604
communicating, with the merchant server, the token data to verify the validity of the one or more selected value added services
606
determining a cost of the purchased goods or services in response to an outcome of the verification of the validity of the one or more selected value added services
600

Figure 6