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163163

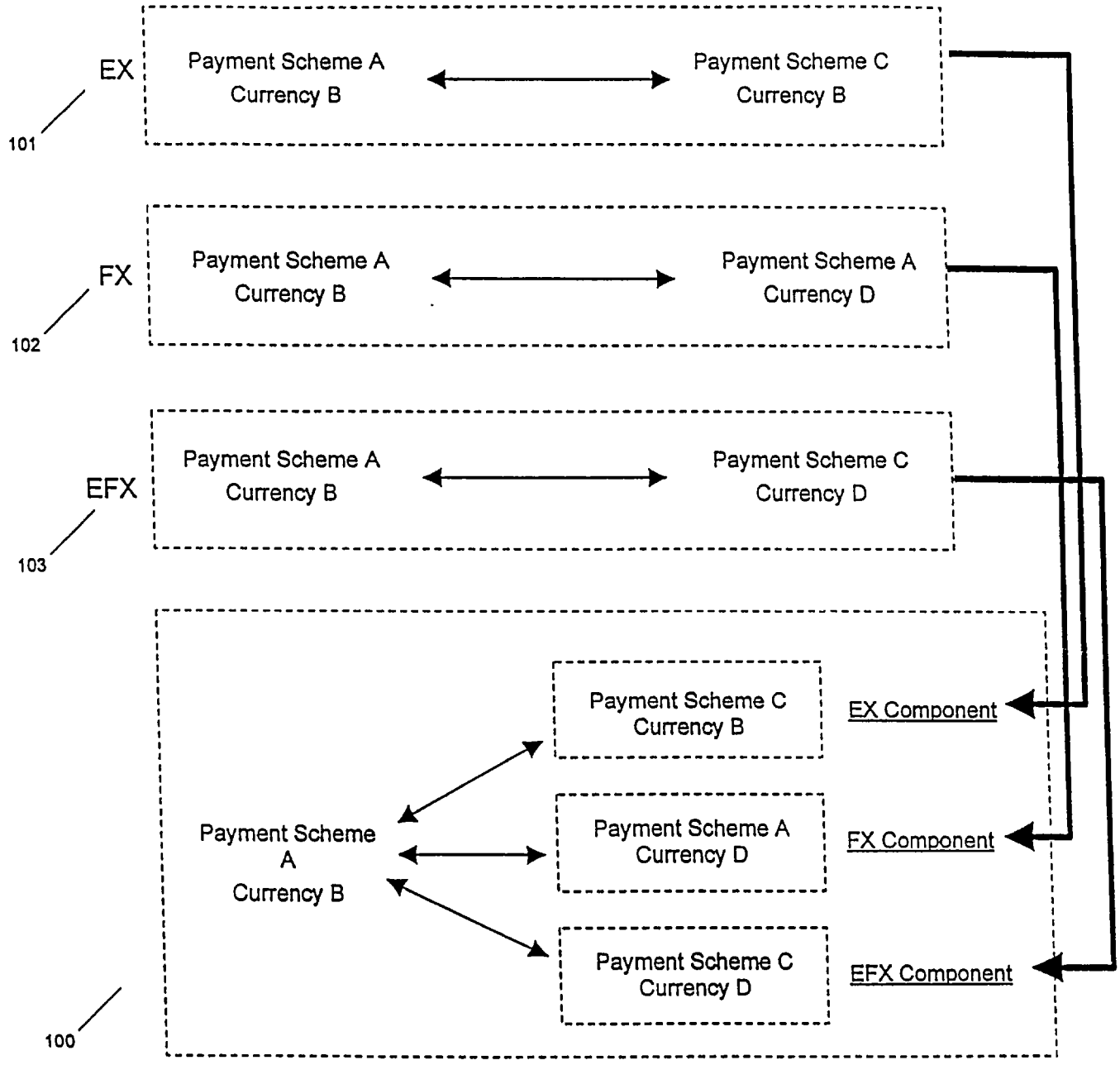


Figure 1

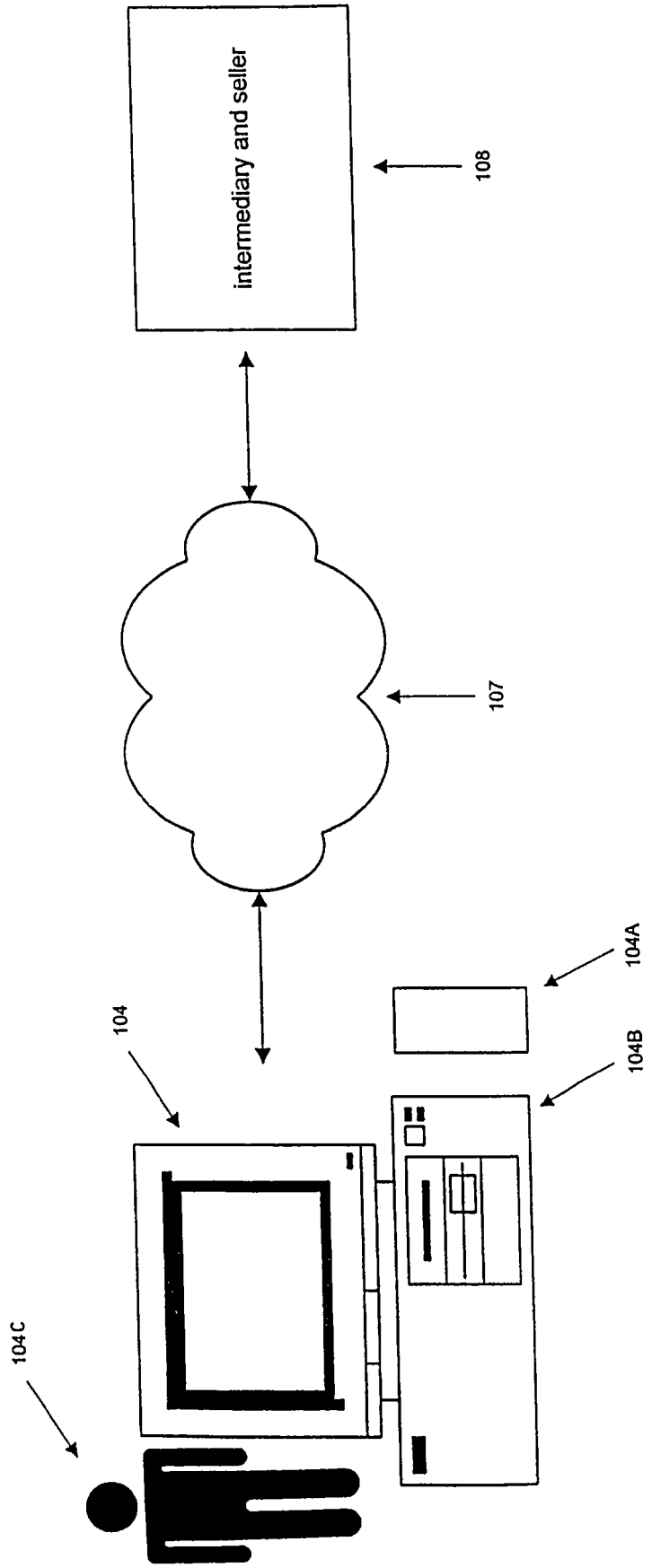


Figure 2

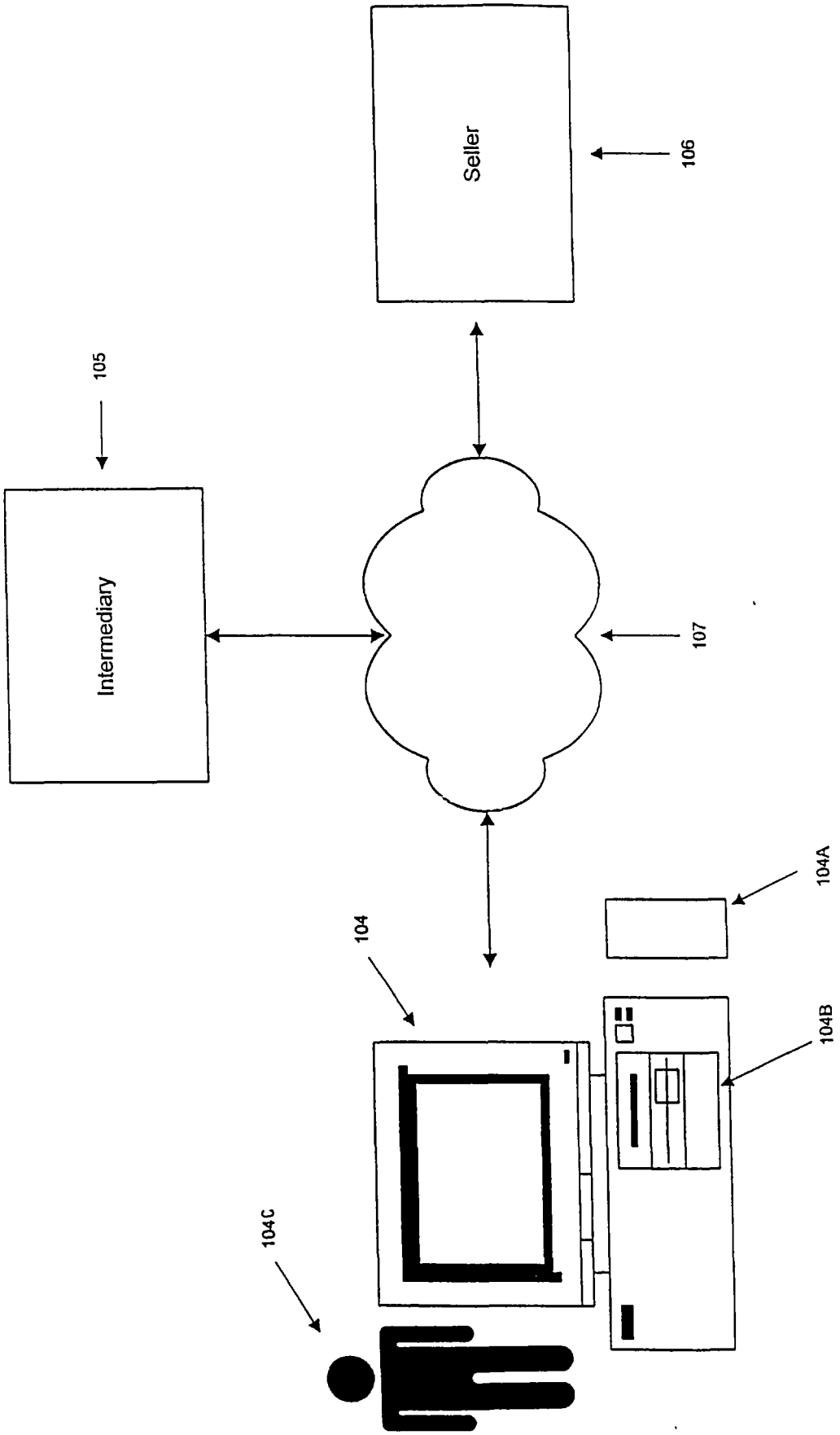


Figure 3

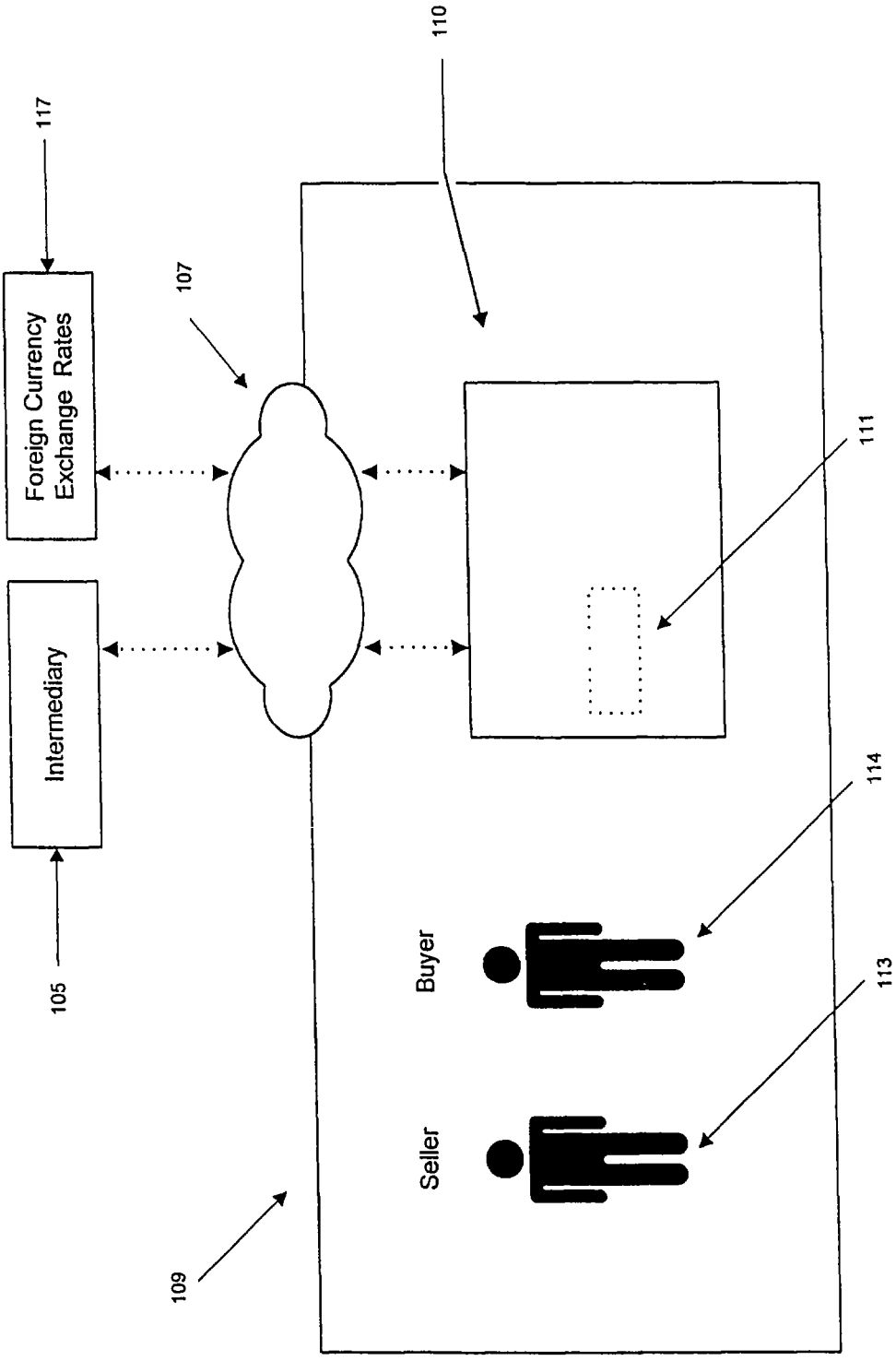
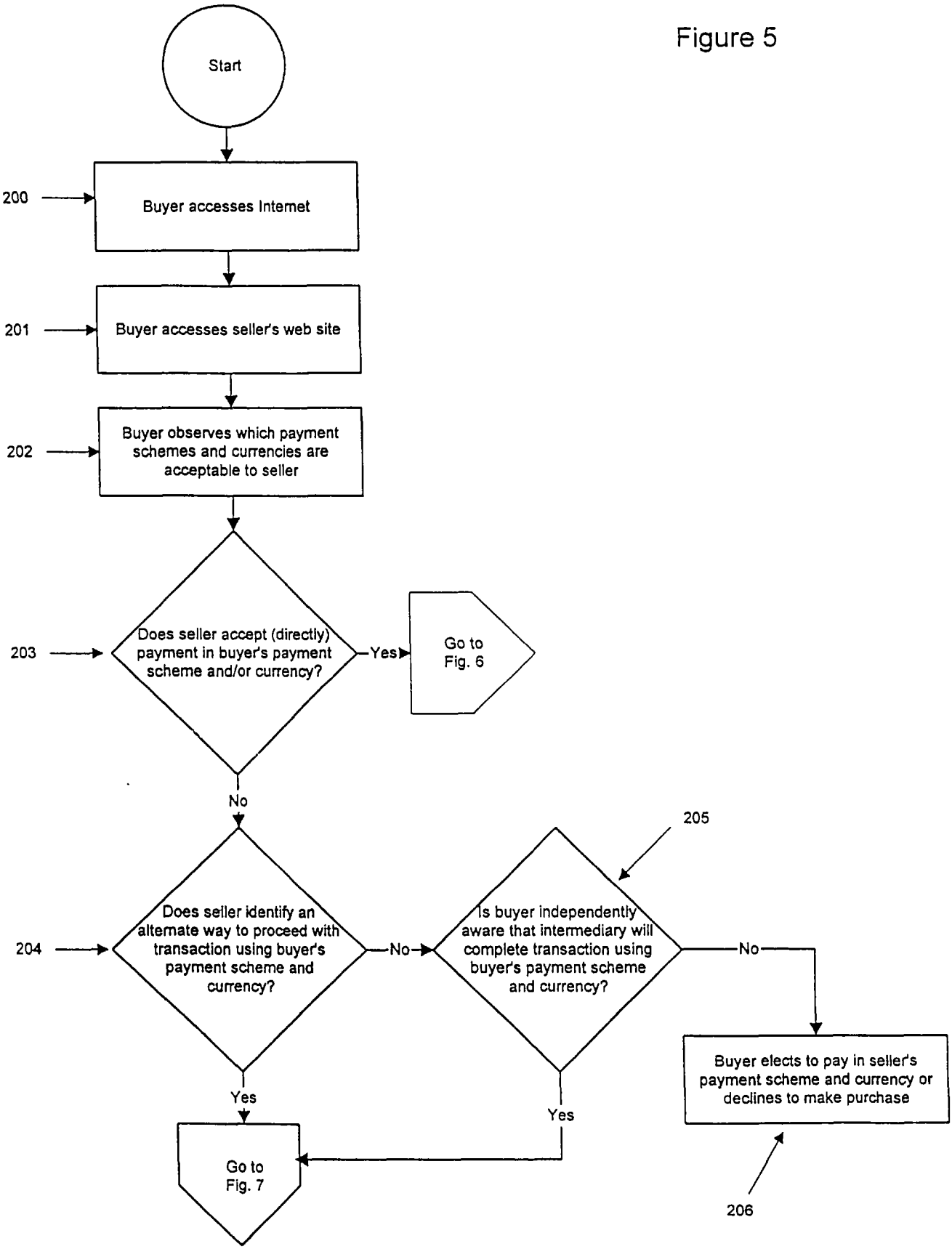

110
117
Foreign Currency Exchange Rates
107
111
Intermediary
105
114
Buyer
113
Seller
109

Figure 4

Figure 5


Start
200
Buyer accesses Internet
201
Buyer accesses seller's web site
202
Buyer observes which payment schemes and currencies are acceptable to seller
203
Does seller accept (directly) payment in buyer's payment scheme and/or currency?
Yes
Go to Fig. 6
No
204
Does seller identify an alternate way to proceed with transaction using buyer's payment scheme and currency?
No
205
Is buyer independently aware that intermediary will complete transaction using buyer's payment scheme and currency?
No
Buyer elects to pay in seller's payment scheme and currency or declines to make purchase
206
Yes
Yes
Go to Fig. 7

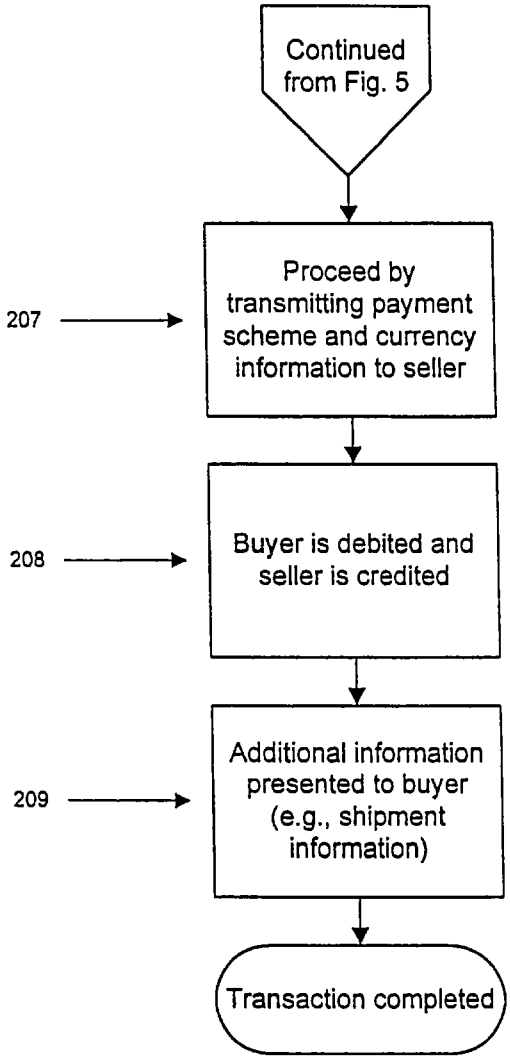

Continued from Fig. 5
207
Proceed by transmitting payment scheme and currency information to seller
208
Buyer is debited and seller is credited
209
Additional information presented to buyer (e.g., shipment information)
Transaction completed

Figure 6

7 SEP 2002

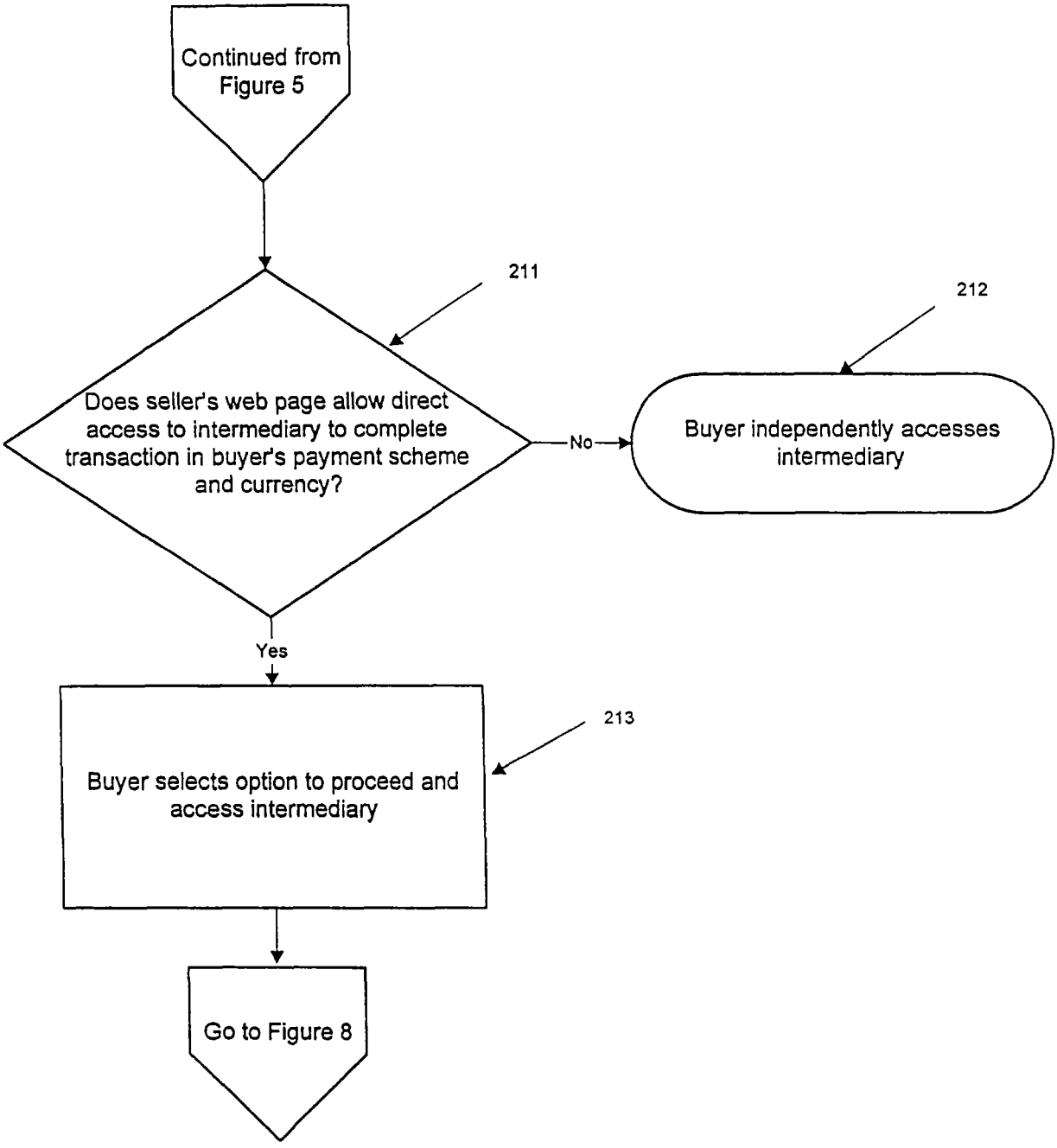


Figure 7

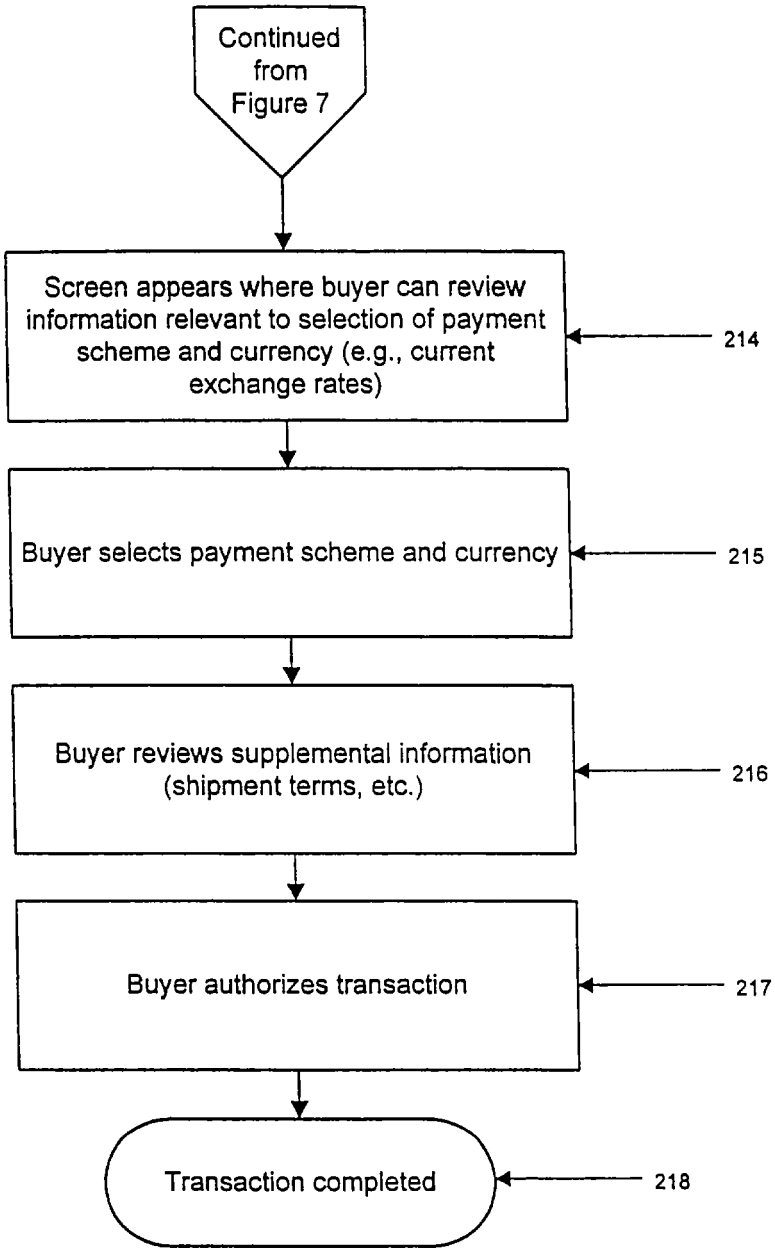

Continued from Figure 7
Screen appears where buyer can review information relevant to selection of payment scheme and currency (e.g., current exchange rates)
214
Buyer selects payment scheme and currency
215
Buyer reviews supplemental information (shipment terms, etc.)
216
Buyer authorizes transaction
217
Transaction completed
218

Figure 8

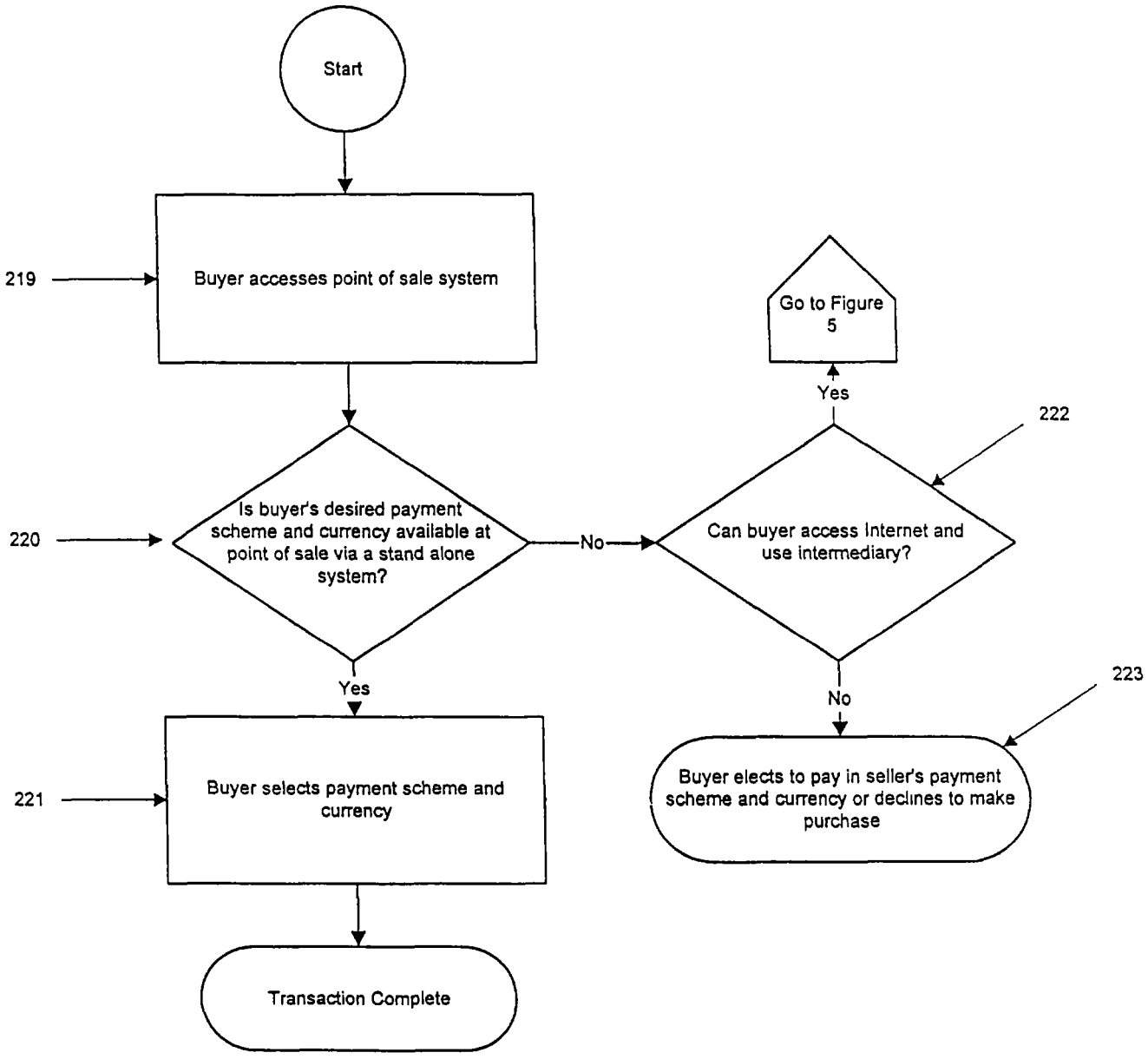

Start
219
Buyer accesses point of sale system
220
Is buyer's desired payment scheme and currency available at point of sale via a stand alone system?
No
Yes
Go to Figure 5
222
Can buyer access Internet and use intermediary?
Yes
No
223
Buyer elects to pay in seller's payment scheme and currency or declines to make purchase
221
Buyer selects payment scheme and currency
Transaction Complete

Figure 8a

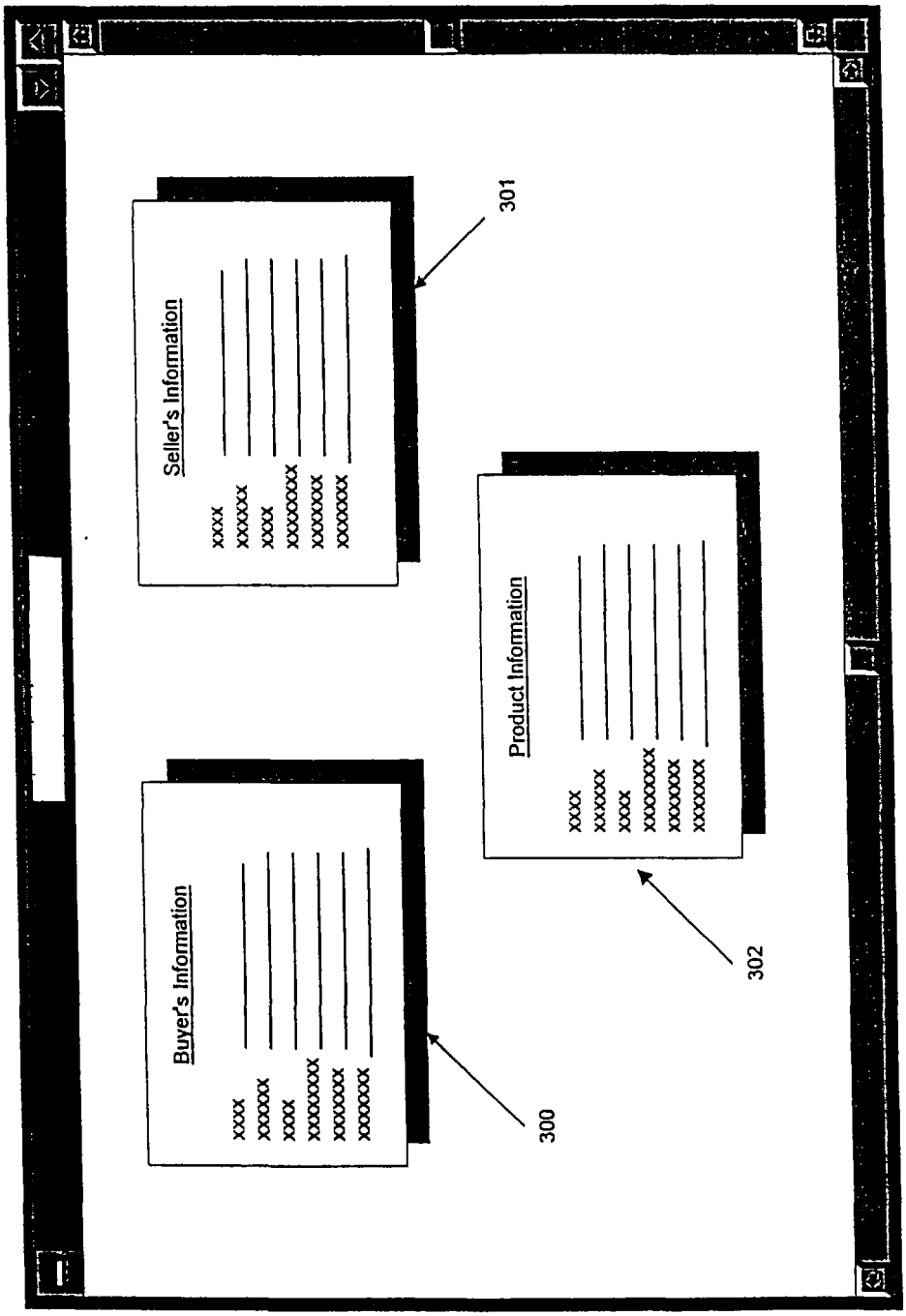

Seller's Information
xxxx
xxxxxx
xxxx
xxxxxxxx
xxxxxxx
xxxxxxx
301
Product Information
xxxx
xxxxxx
xxxx
xxxxxxxx
xxxxxxx
xxxxxxx
302
Buyer's Information
xxxx
xxxxxx
xxxx
xxxxxxxx
xxxxxxx
xxxxxxx
300

Figure 9

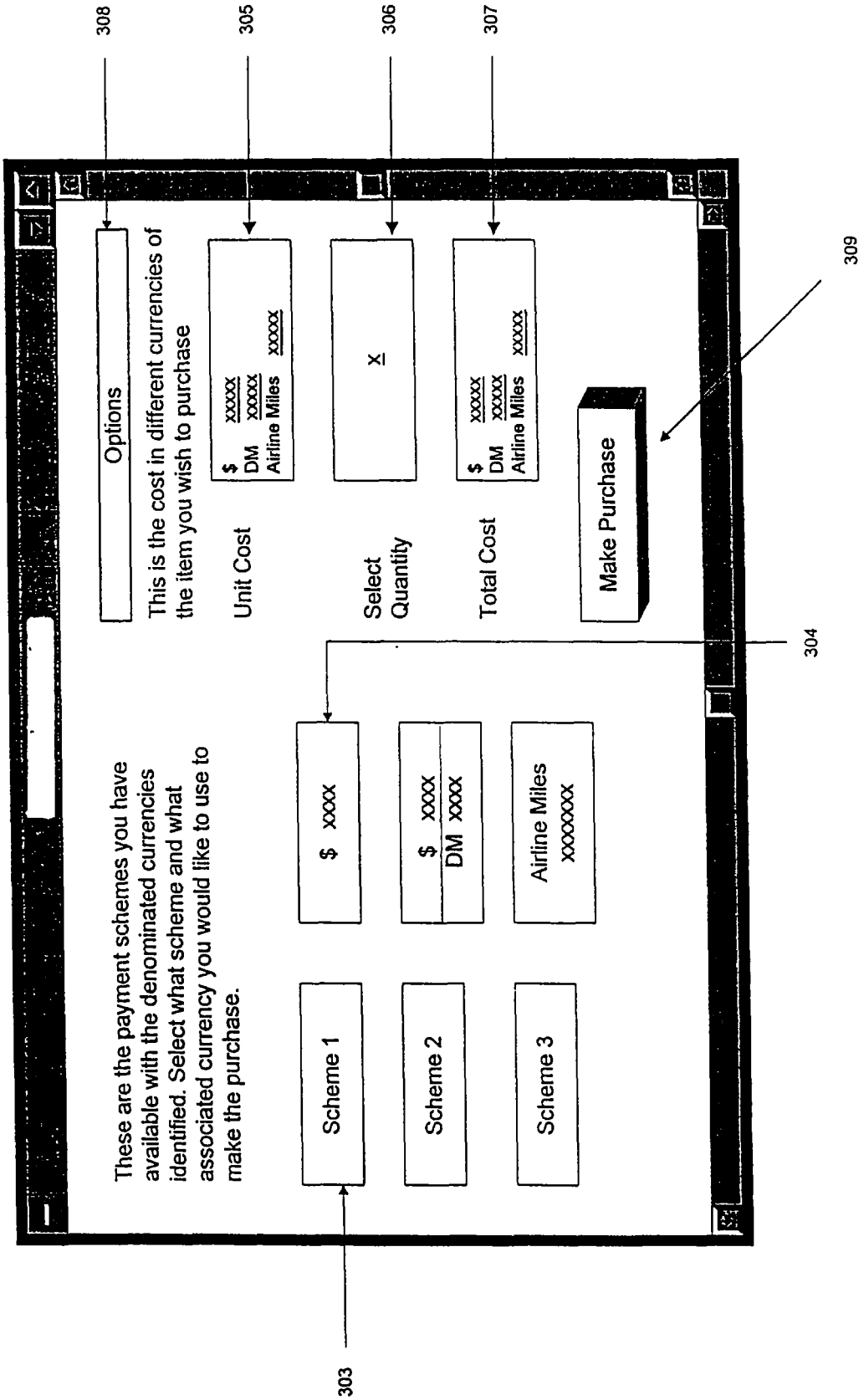

308
305
306
307
309
304
303
Options
This is the cost in different currencies of the item you wish to purchase
Unit Cost
$ xxxx
DM xxxx
Airline Miles xxxx
Select Quantity
X
Total Cost
$ xxxx
DM xxxx
Airline Miles xxxx
Make Purchase
These are the payment schemes you have available with the denominated currencies identified. Select what scheme and what associated currency you would like to use to make the purchase.
Scheme 1
$ xxxx
Scheme 2
$ xxxx
DM xxxx
Scheme 3
Airline Miles
xxxxxxx

Figure 10

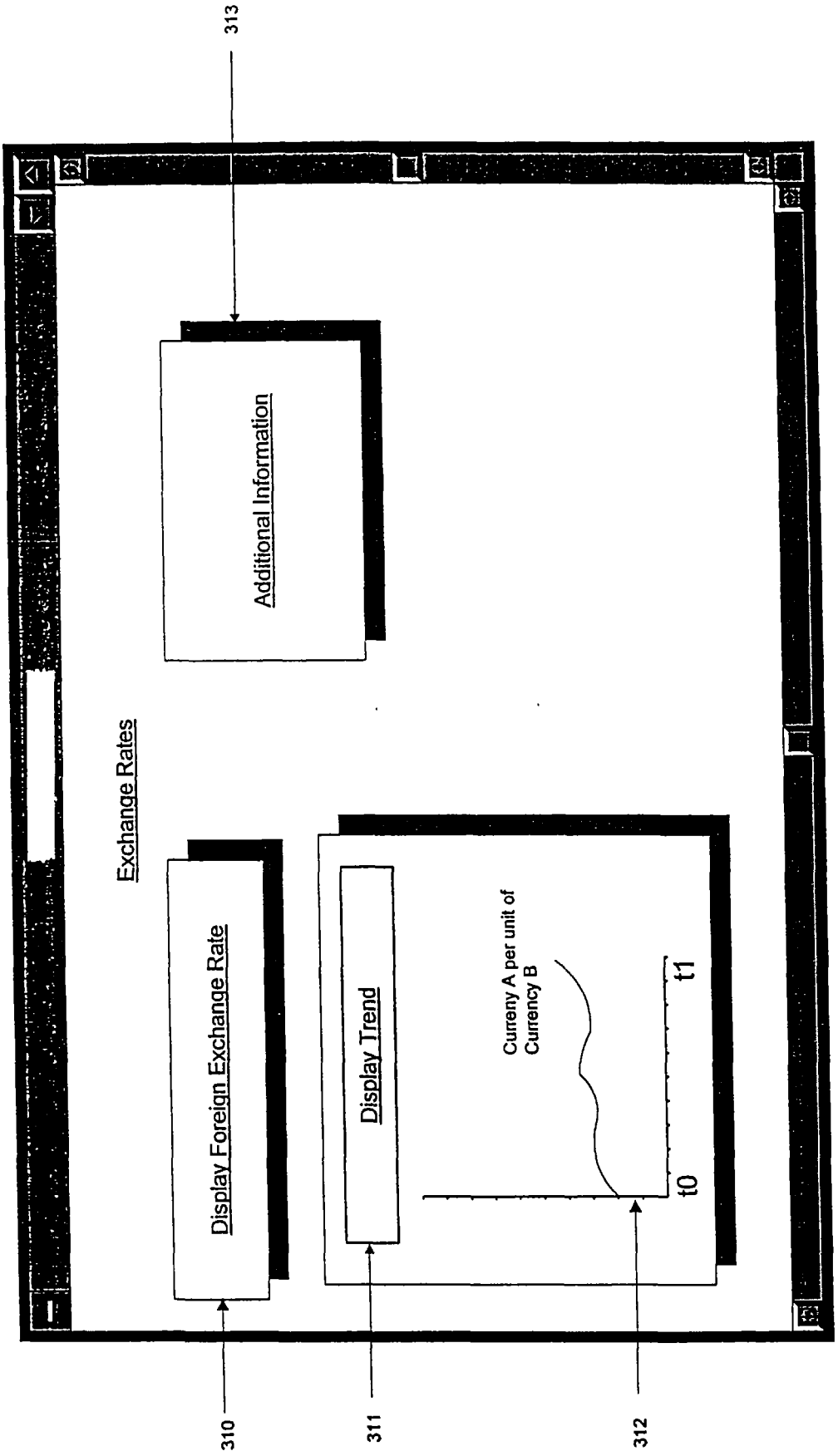

313
Exchange Rates
Additional Information
Display Foreign Exchange Rate
Display Trend
Curreny A per unit of
Currency B
t0
t1
310
311
312

Figure 11

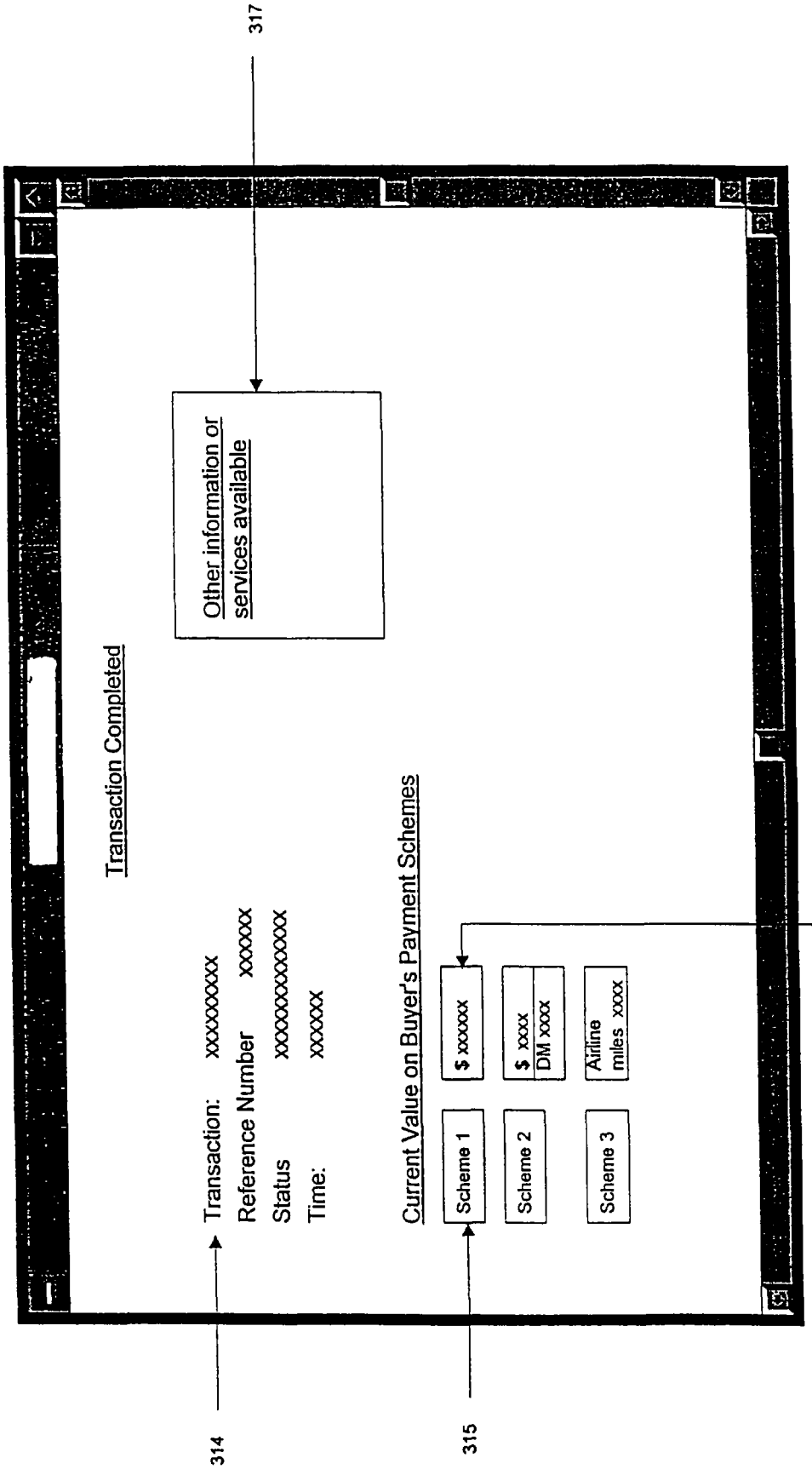

317
Other information or services available
Transaction Completed
Transaction: xxxxxxxxx
Reference Number xxxxxx
Status xxxxxxxxxxxxx
Time: xxxxxx
Current Value on Buyer's Payment Schemes
Scheme 1
$ xxxxx
Scheme 2
$ xxxx
DM xxxx
Scheme 3
Airline miles xxxx
316
314
315

Figure 12