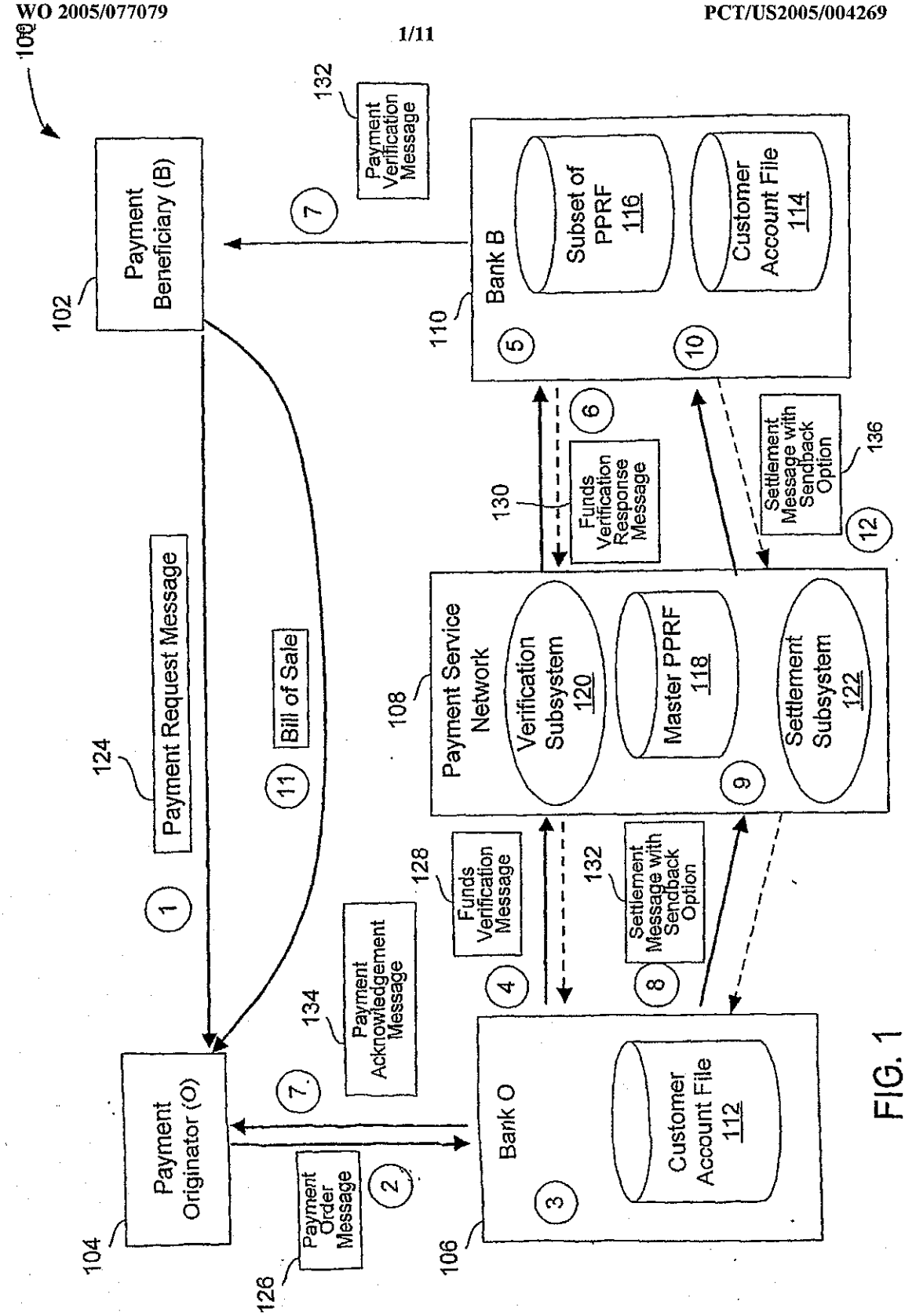

100
Payment Beneficiary (B)
102
Payment Originator (O)
104
Bank O
106
Customer Account File 112
Payment Service Network
108
Verification Subsystem 120
Master PPRF 118
Settlement Subsystem 122
Bank B
110
Subset of PPRF 116
Customer Account File 114
Payment Request Message
124
Bill of Sale
Payment Order Message
126
Payment Acknowledgement Message
134
Payment Verification Message
132
Funds Verification Message
128
Funds Verification Response Message
130
Settlement Message with Sendback Option
132
Settlement Message with Sendback Option
136
1
2
3
4
5
6
7
7.
8
9
10
11
12

FIG. 1

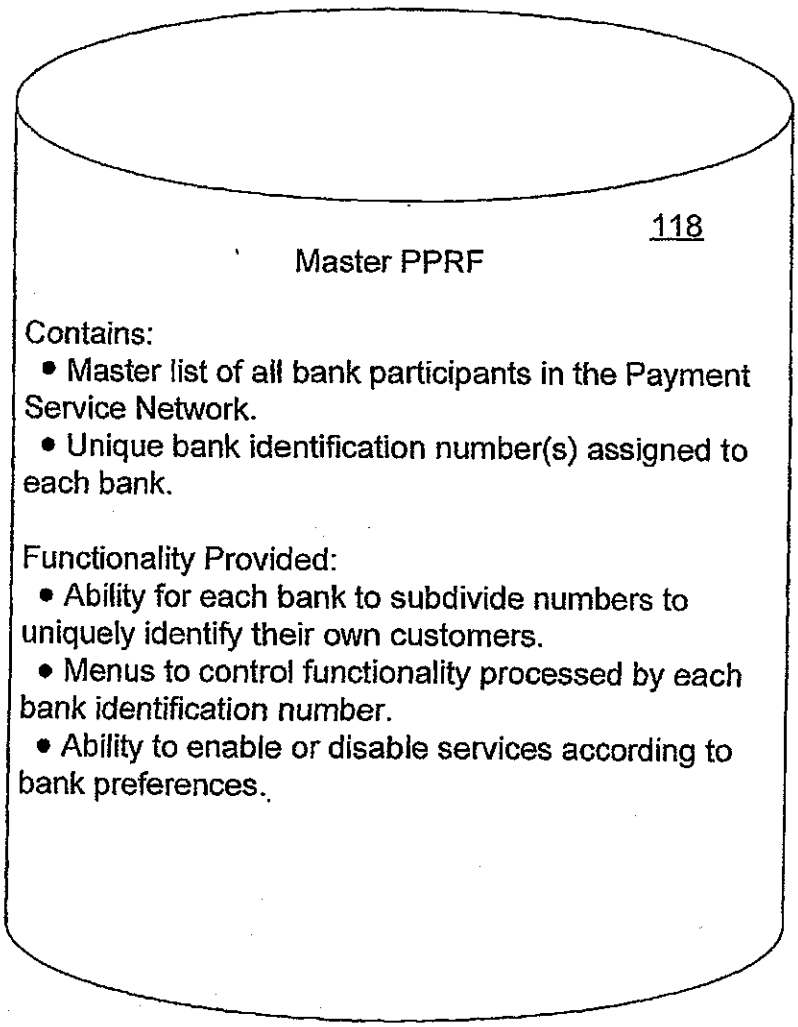

118
Master PPRF
Contains:
• Master list of all bank participants in the Payment Service Network.
• Unique bank identification number(s) assigned to each bank.
Functionality Provided:
• Ability for each bank to subdivide numbers to uniquely identify their own customers.
• Menus to control functionality processed by each bank identification number.
• Ability to enable or disable services according to bank preferences.

FIG. 2

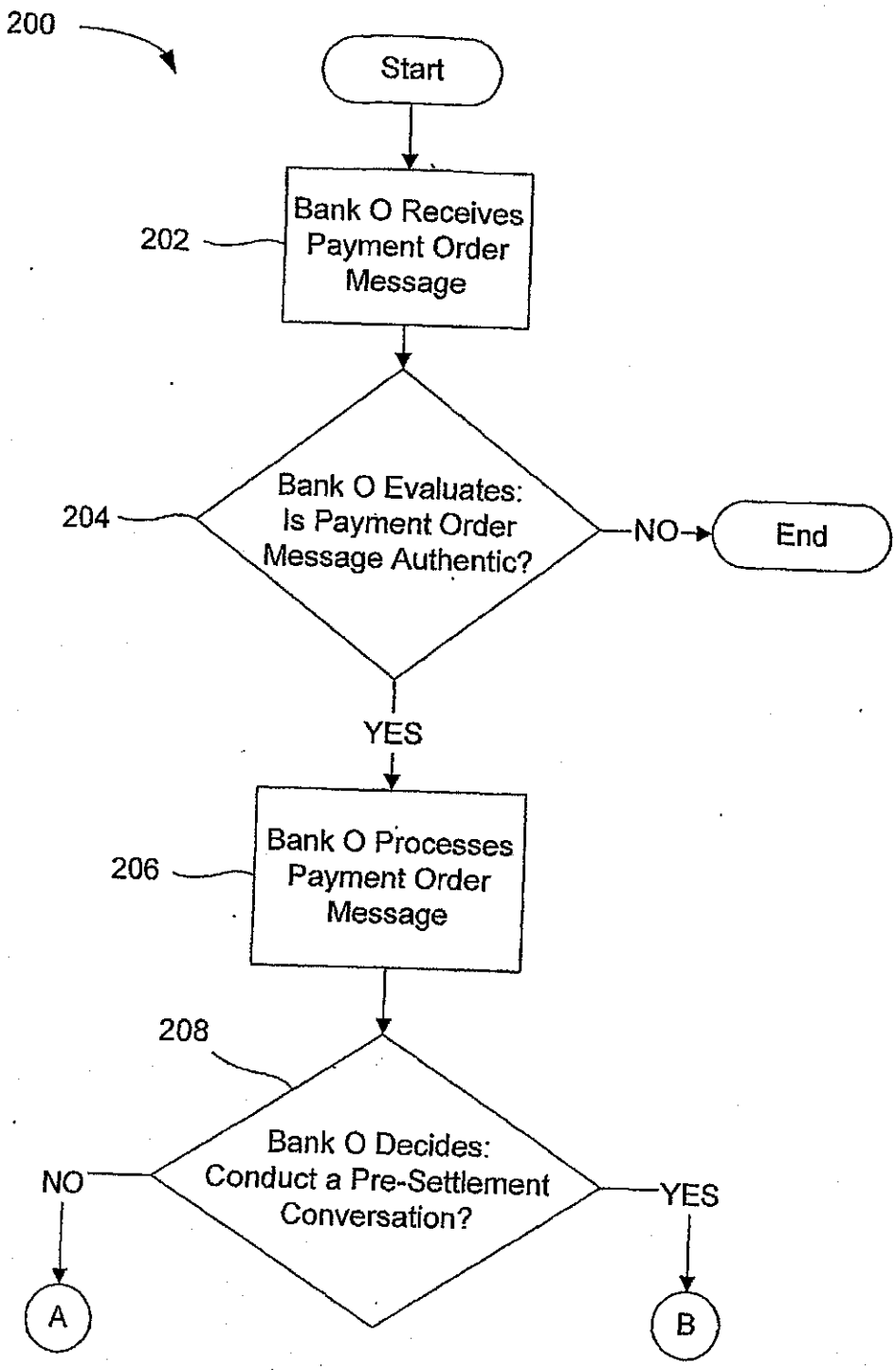

200
Start
202
Bank O Receives Payment Order Message
204
Bank O Evaluates: Is Payment Order Message Authentic?
NO
End
YES
206
Bank O Processes Payment Order Message
208
Bank O Decides: Conduct a Pre-Settlement Conversation?
NO
YES
A
B

FIG. 3A

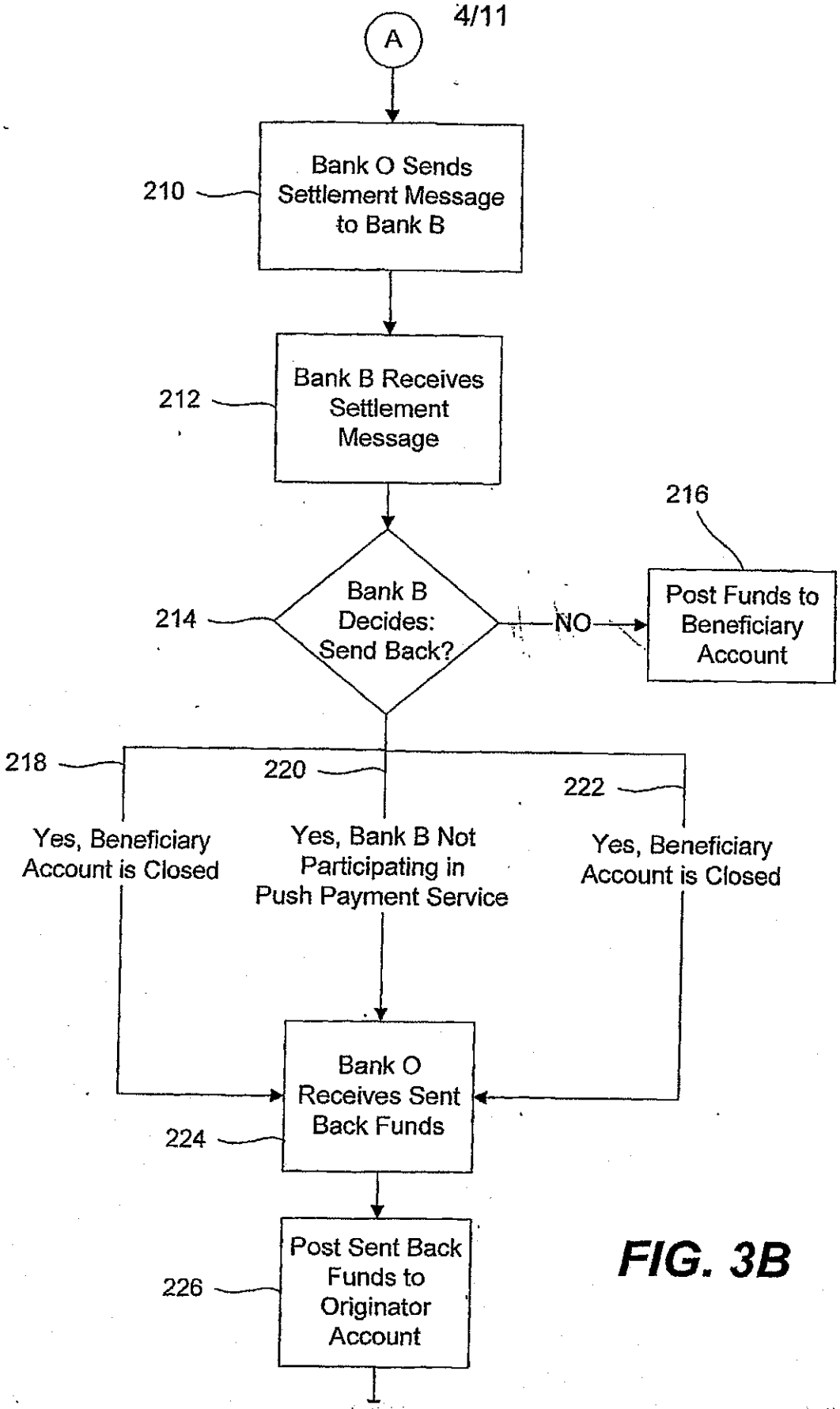
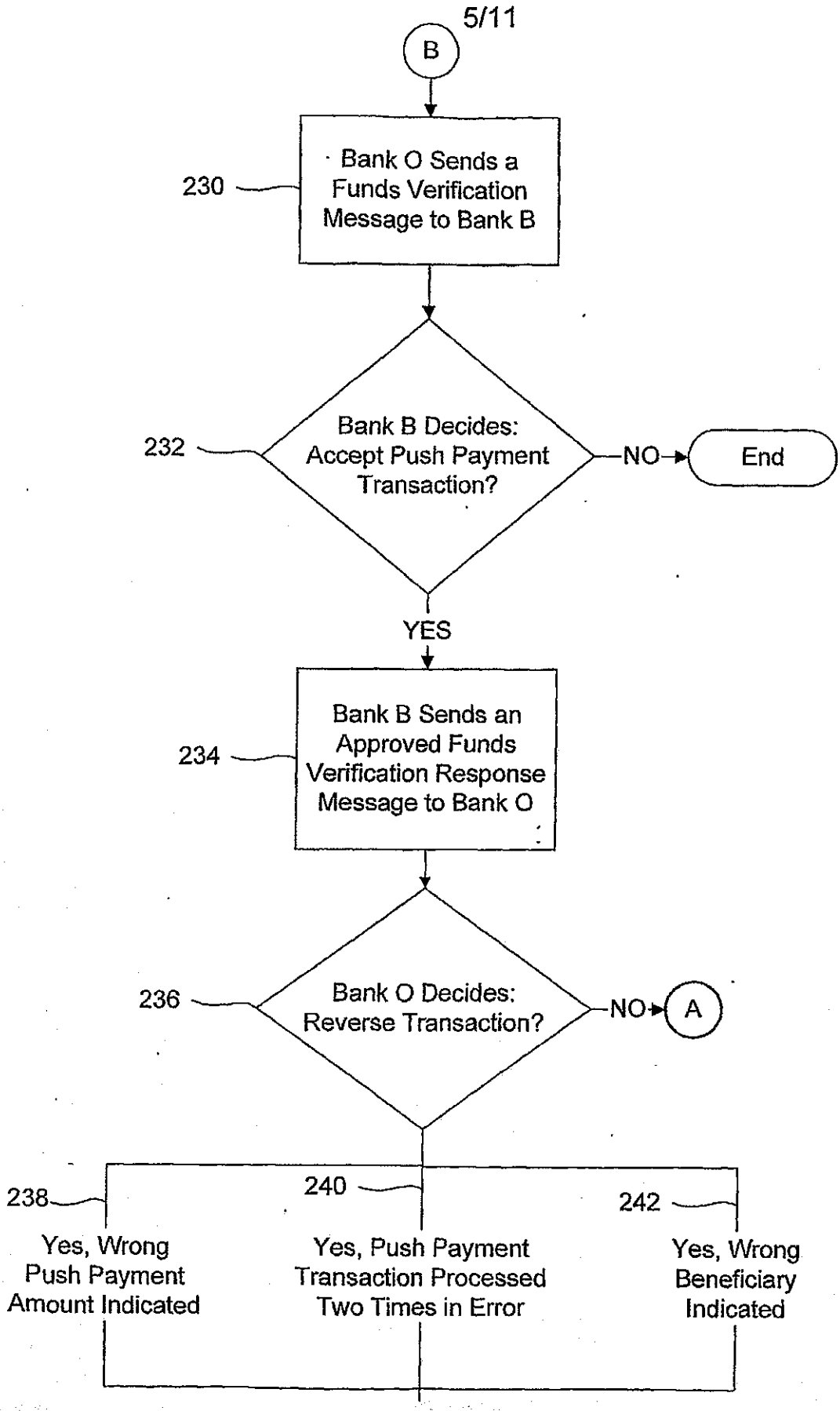

A
Bank O Sends Settlement Message to Bank B
210
Bank B Receives Settlement Message
212
Bank B Decides: Send Back?
214
NO
216
Post Funds to Beneficiary Account
218
Yes, Beneficiary Account is Closed
220
Yes, Bank B Not Participating in Push Payment Service
222
Yes, Beneficiary Account is Closed
Bank O Receives Sent Back Funds
224
Post Sent Back Funds to Originator Account
226

FIG. 3B


B
230
Bank O Sends a Funds Verification Message to Bank B
232
Bank B Decides: Accept Push Payment Transaction?
NO
End
YES
234
Bank B Sends an Approved Funds Verification Response Message to Bank O
236
Bank O Decides: Reverse Transaction?
NO
A
238
Yes, Wrong Push Payment Amount Indicated
240
Yes, Push Payment Transaction Processed Two Times in Error
242
Yes, Wrong Beneficiary Indicated

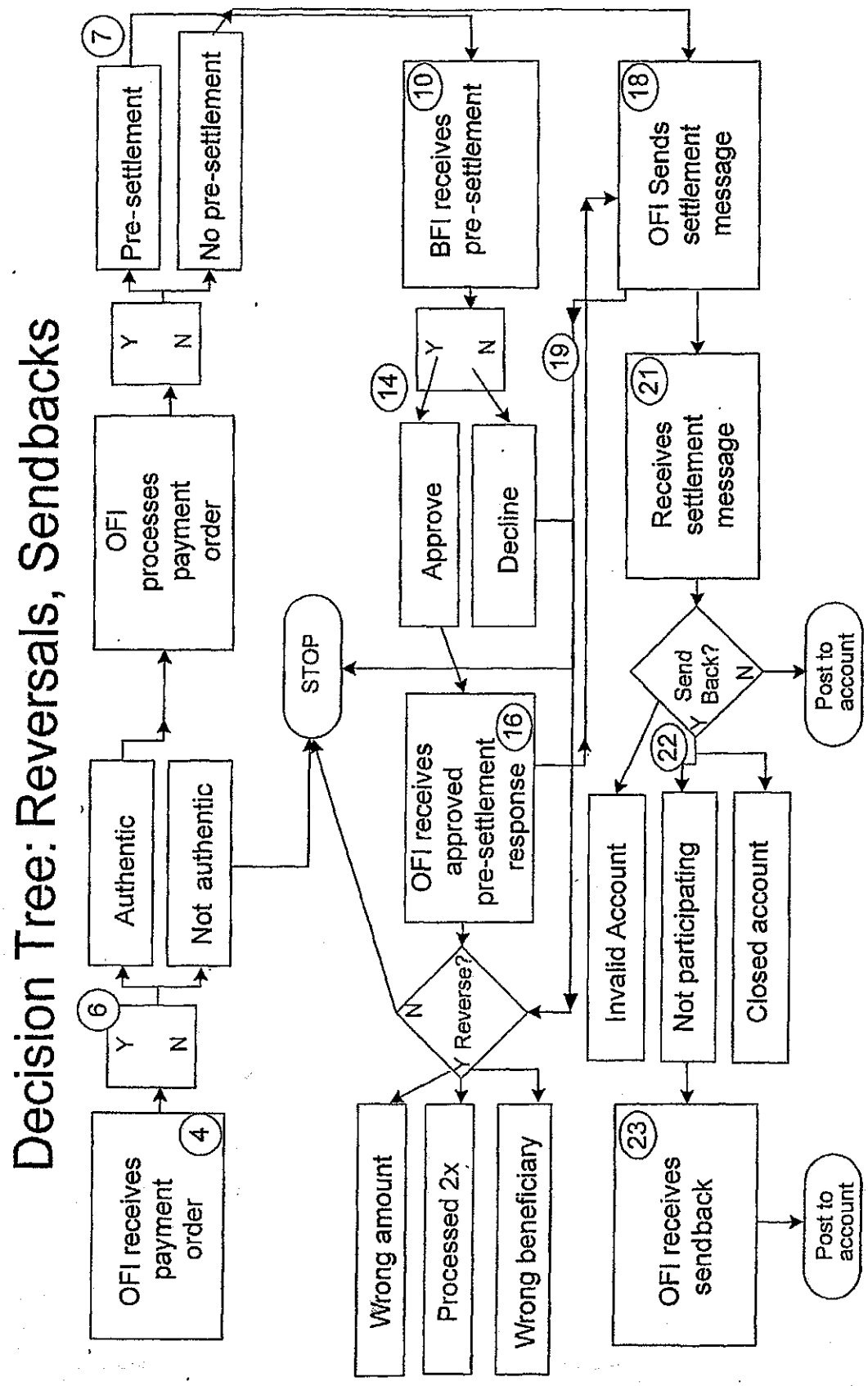

Decision Tree: Reversals, Sendbacks
OFI receives payment order
4
6
Y
N
Authentic
Not authentic
OFI processes payment order
7
Y
N
Pre-settlement
No pre-settlement
STOP
BFI receives pre-settlement
10
14
Y
N
Approve
Decline
OFI receives approved pre-settlement response
16
Reverse?
N
Y
Wrong amount
Processed 2x
Wrong beneficiary
OFI Sends settlement message
18
19
Receives settlement message
21
Send Back?
N
Y
Post to account
22
Invalid Account
Not participating
Closed account
OFI receives sendback
23
Post to account

FIG. 4

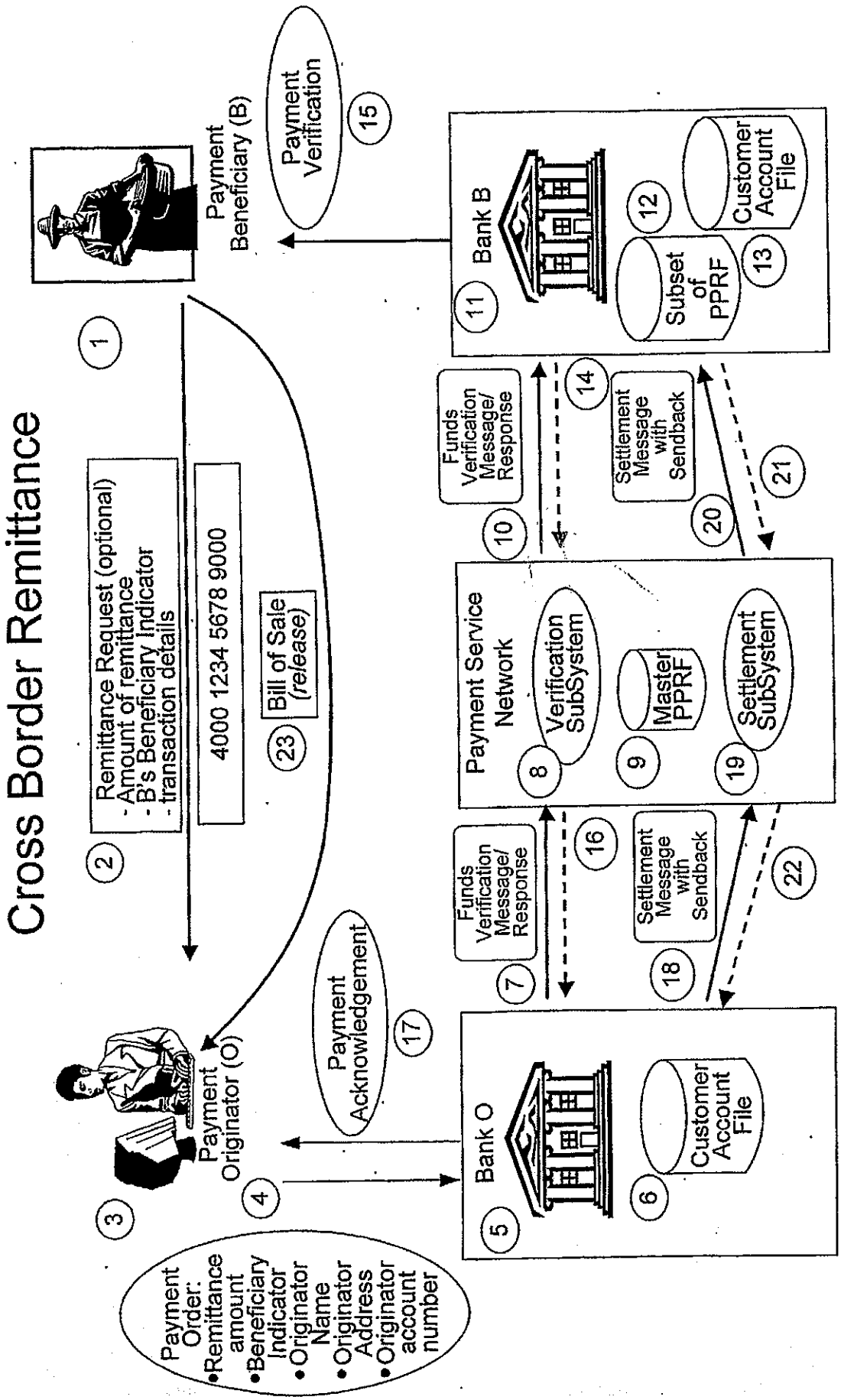

Cross Border Remittance
Payment Beneficiary (B)
Payment Verification
15
1
2
Remittance Request (optional)
- Amount of remittance
- B's Beneficiary Indicator
- transaction details
4000 1234 5678 9000
23
Bill of Sale (release)
Bank B
11
12
Subset of PPRF
13
Customer Account File
Funds Verification Message/ Response
10
14
Settlement Message with Sendback
20
21
Payment Service Network
8
Verification SubSystem
9
Master PPRF
19
Settlement SubSystem
Funds Verification Message/ Response
7
16
Settlement Message with Sendback
18
22
Payment Acknowledgement
17
Payment Originator (O)
3
4
Bank O
5
6
Customer Account File
Payment Order:
•Remittance amount
•Beneficiary Indicator
•Originator Name
•Originator Address
•Originator account number

FIG. 5

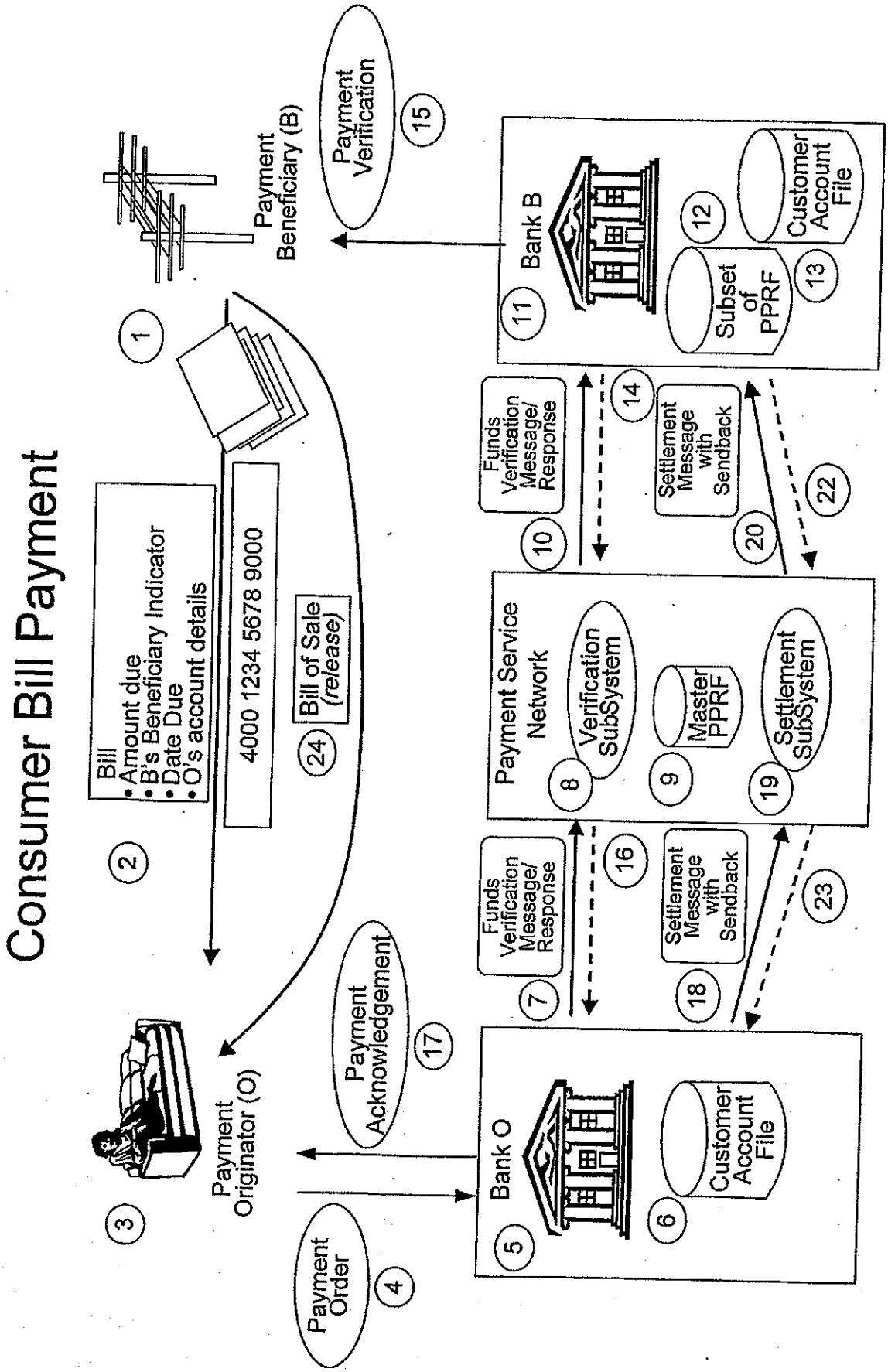

Consumer Bill Payment
Payment Beneficiary (B)
Payment Verification
15
1
Bill
• Amount due
• B's Beneficiary Indicator
• Date Due
• O's account details
2
4000 1234 5678 9000
24
Bill of Sale (release)
Payment Originator (O)
3
Payment Order
4
Bank O
5
Customer Account File
6
Funds Verification Message/ Response
7
16
Payment Service Network
8
Verification SubSystem
9
Master PPRF
19
Settlement SubSystem
Settlement Message with Sendback
18
23
Payment Acknowledgement
17
Funds Verification Message/ Response
10
14
Bank B
11
Subset of PPRF
12
Customer Account File
13
Settlement Message with Sendback
20
22

FIG. 6

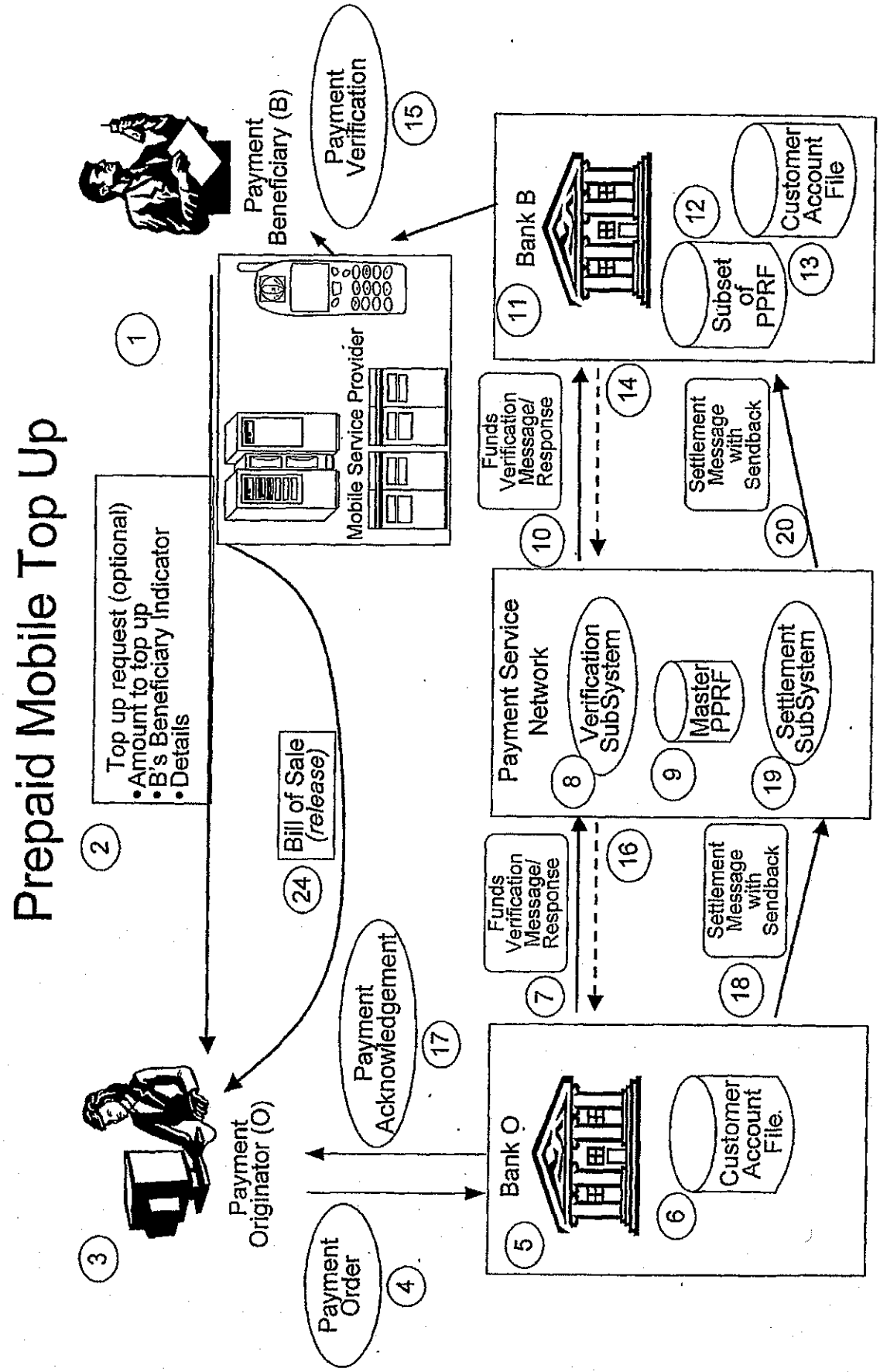

Prepaid Mobile Top Up
Payment Beneficiary (B)
Payment Verification
15
1
Mobile Service Provider
Top up request (optional)
•Amount to top up
•B's Beneficiary Indicator
•Details
2
Bill of Sale (release)
24
Payment Originator (O)
3
Payment Order
4
Payment Acknowledgement
17
Bank O
5
Customer Account File
6
Funds Verification Message/ Response
7
16
Payment Service Network
8
Verification SubSystem
9
Master PPRF
19
Settlement SubSystem
Settlement Message with Sendback
18
Funds Verification Message/ Response
10
14
Bank B
11
Subset of PPRF
12
Customer Account File
13
Settlement Message with Sendback
20

FIG. 7

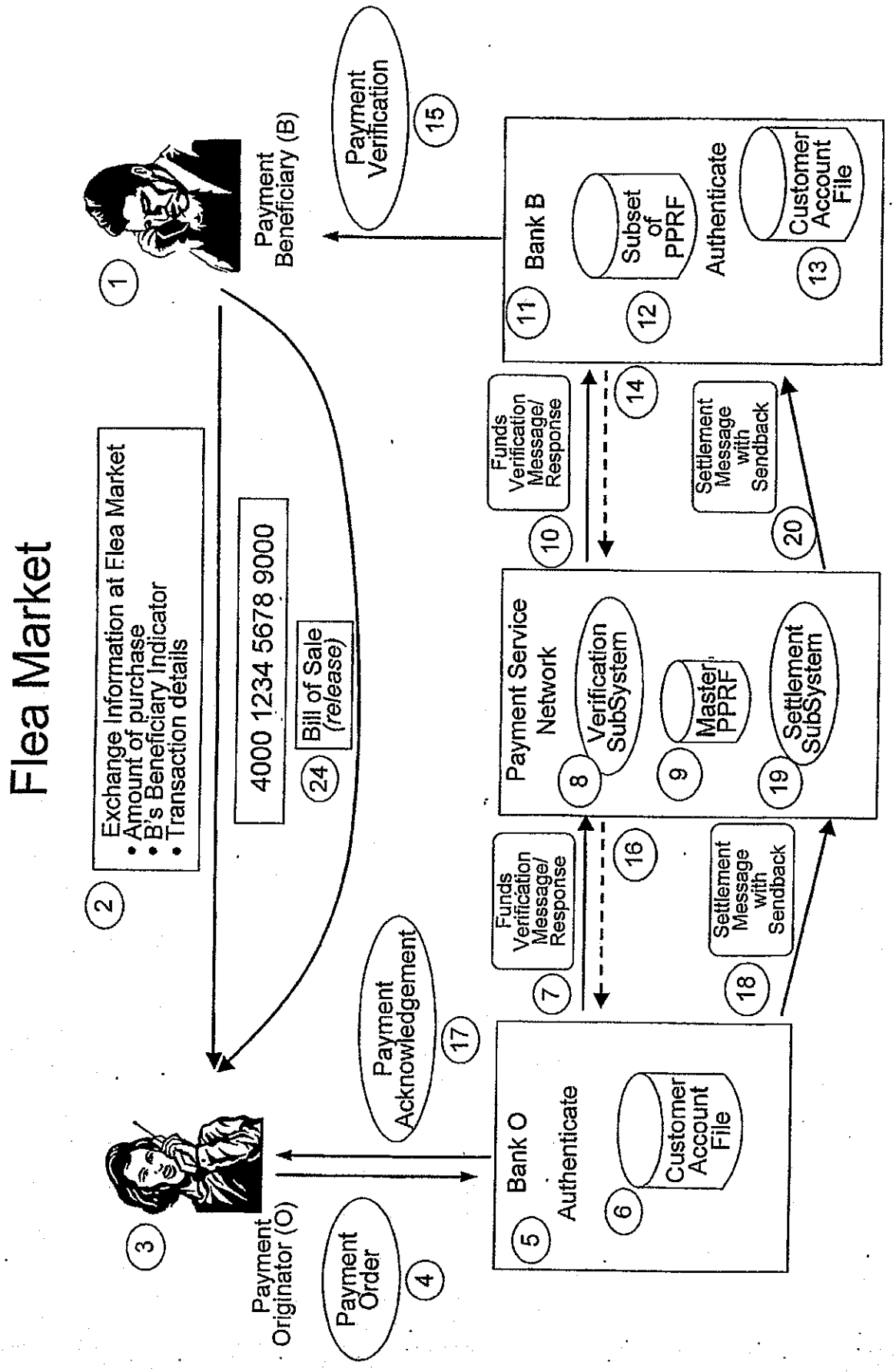

Flea Market
Payment Beneficiary (B)
1
Payment Verification
15
2
Exchange Information at Flea Market
• Amount of purchase
• B's Beneficiary Indicator
• Transaction details
4000 1234 5678 9000
24
Bill of Sale (release)
Bank B
11
Subset of PPRF
12
Authenticate
Customer Account File
13
Funds Verification Message/ Response
10
14
Settlement Message with Sendback
20
Payment Service Network
8
Verification SubSystem
9
Master PPRF
19
Settlement SubSystem
Funds Verification Message/ Response
7
16
Settlement Message with Sendback
18
Payment Acknowledgement
17
3
Payment Originator (O)
Payment Order
4
Bank O
5
Authenticate
6
Customer Account File

FIG. 8

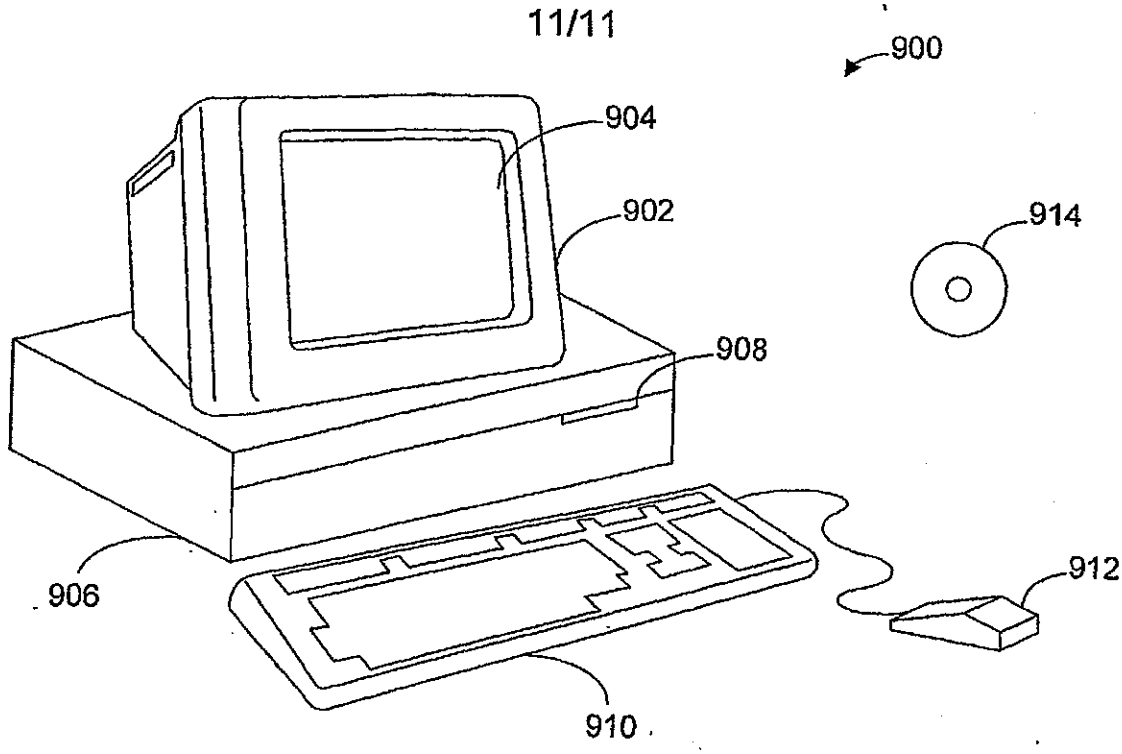
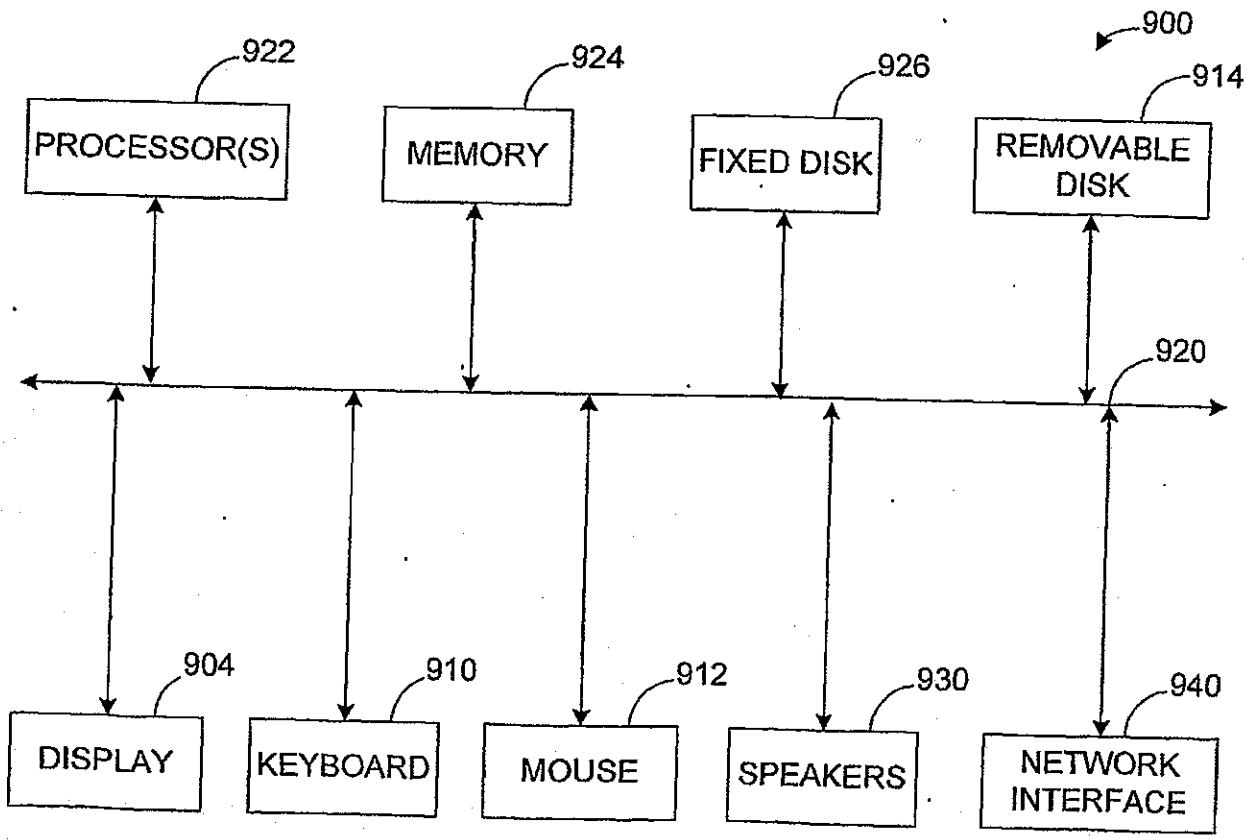

900
904
902
914
908
906
912
910

FIG. 9


900
922
924
926
914
PROCESSOR(S)
MEMORY
FIXED DISK
REMOVABLE DISK
920
904
910
912
930
940
DISPLAY
KEYBOARD
MOUSE
SPEAKERS
NETWORK INTERFACE