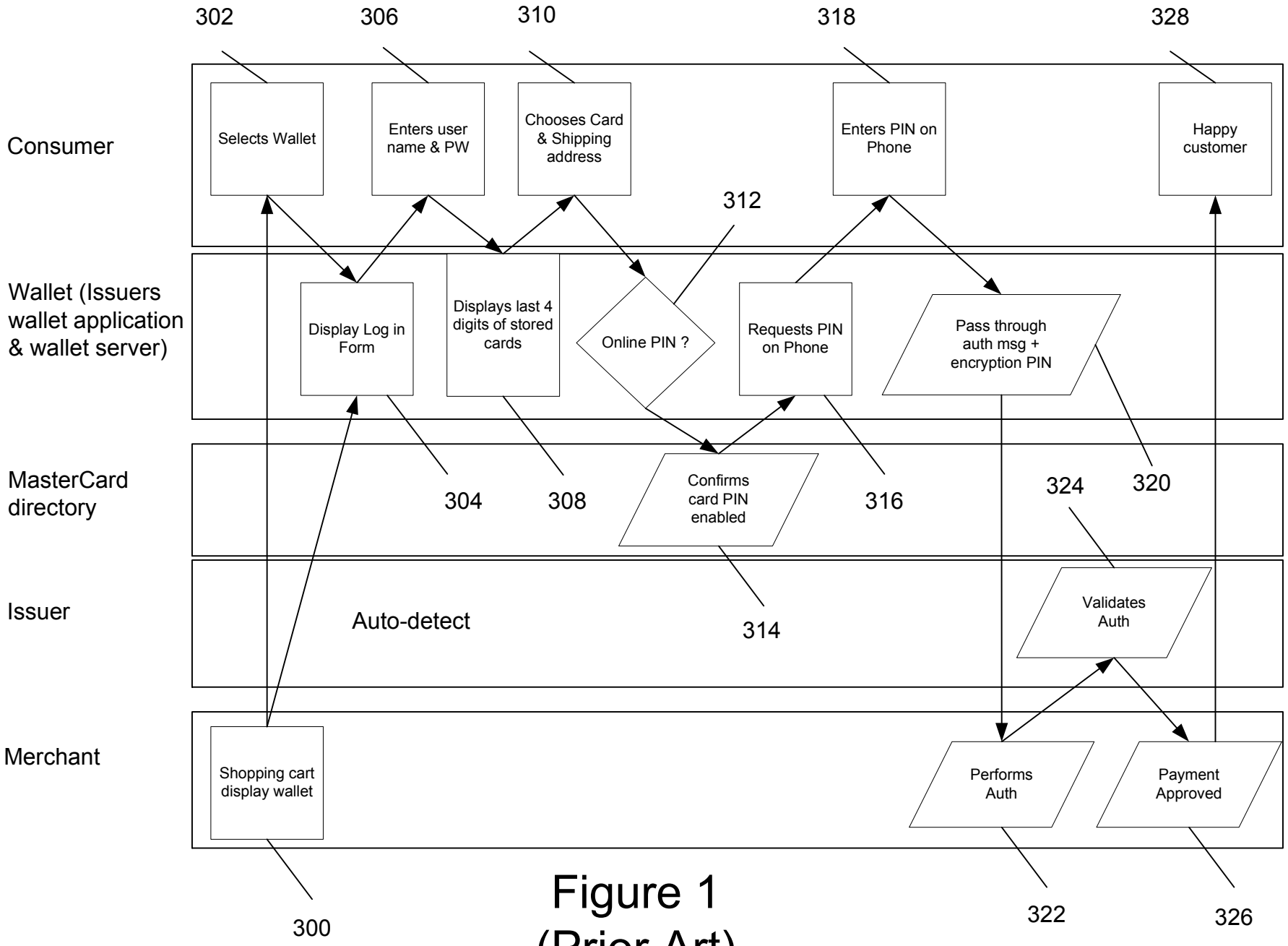


Figure 1
(Prior Art)

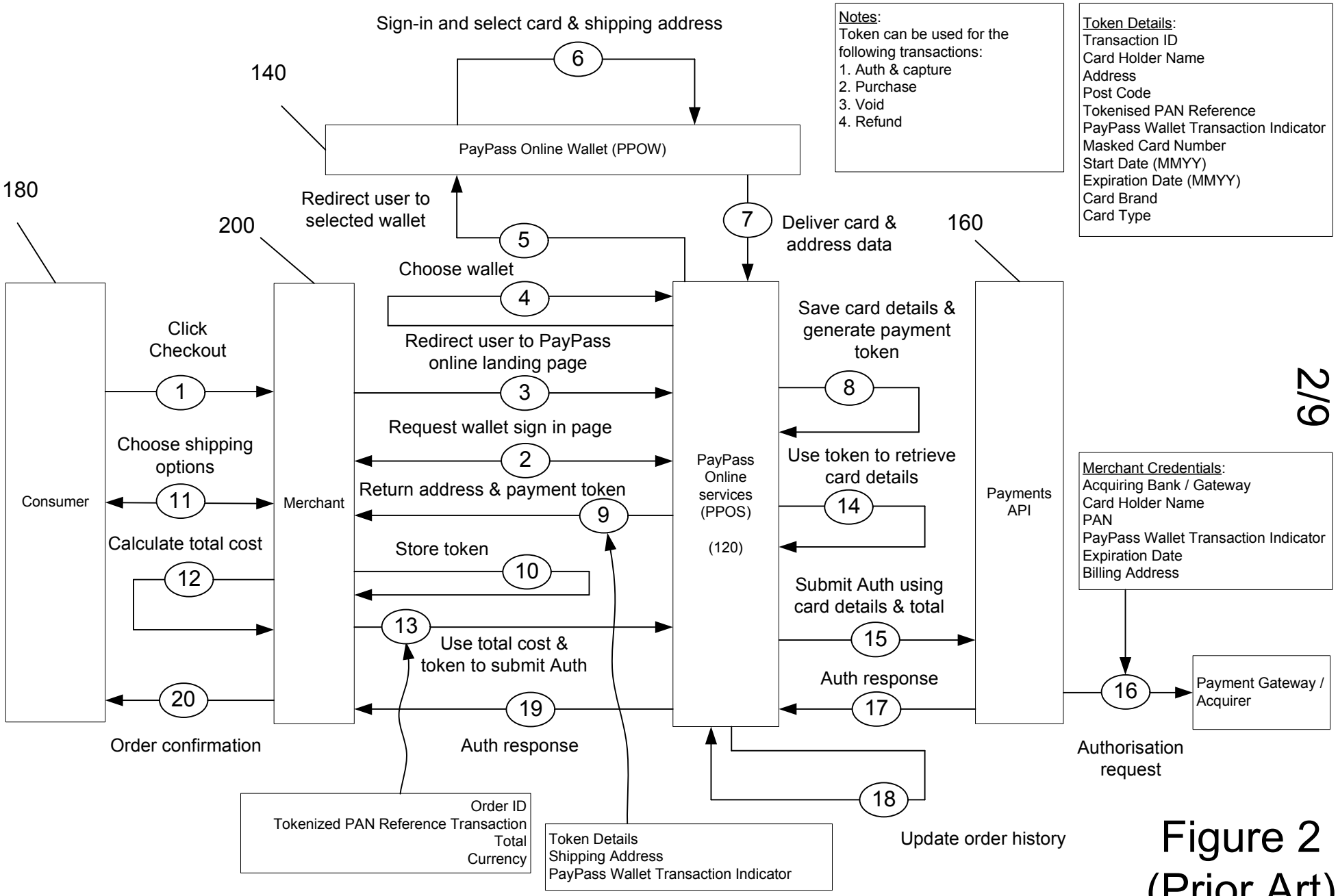


Figure 2
(Prior Art)

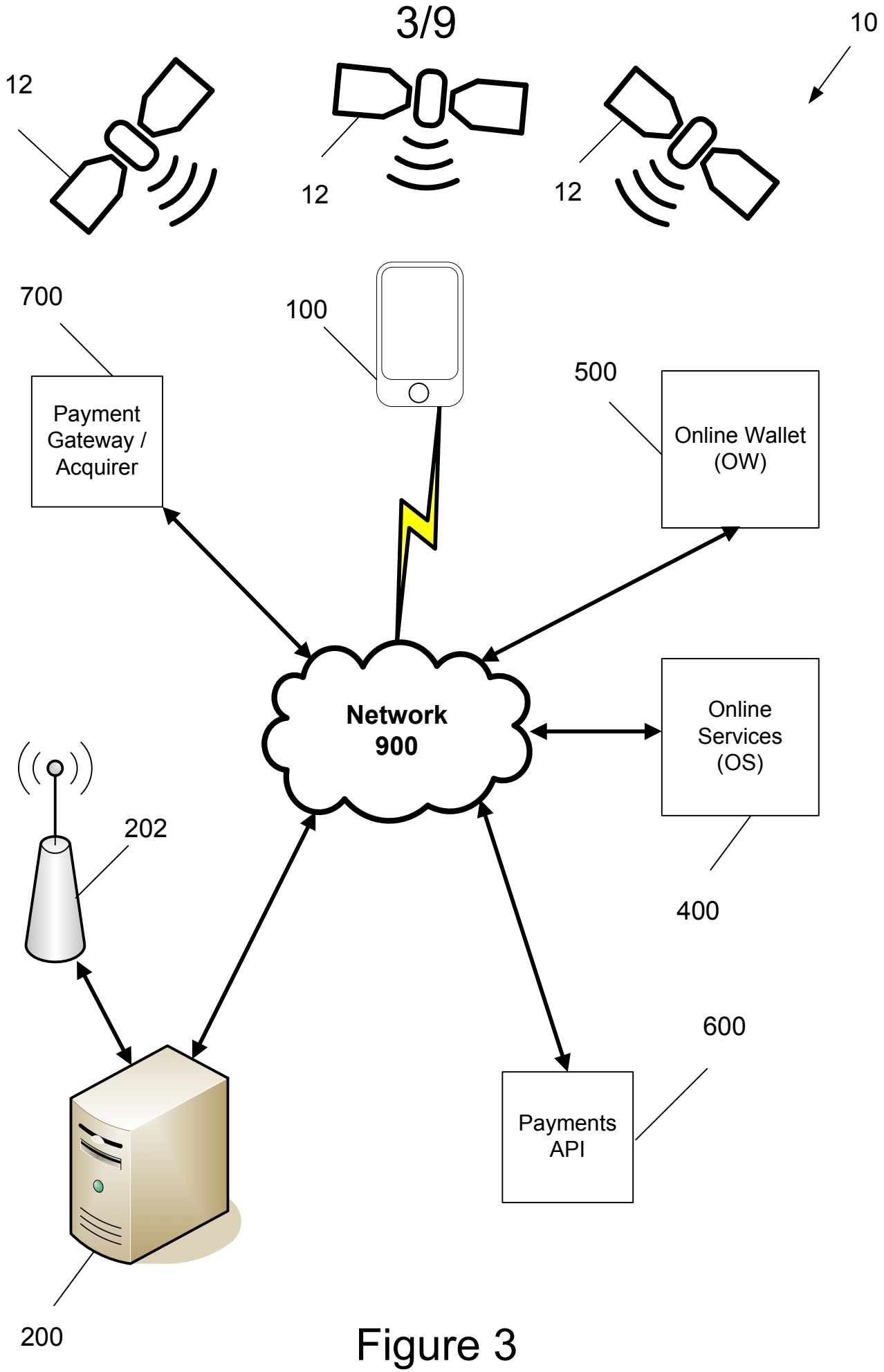

10
12
12
12
700
Payment Gateway / Acquirer
100
500
Online Wallet (OW)
Network 900
Online Services (OS)
400
202
600
Payments API
200

Figure 3

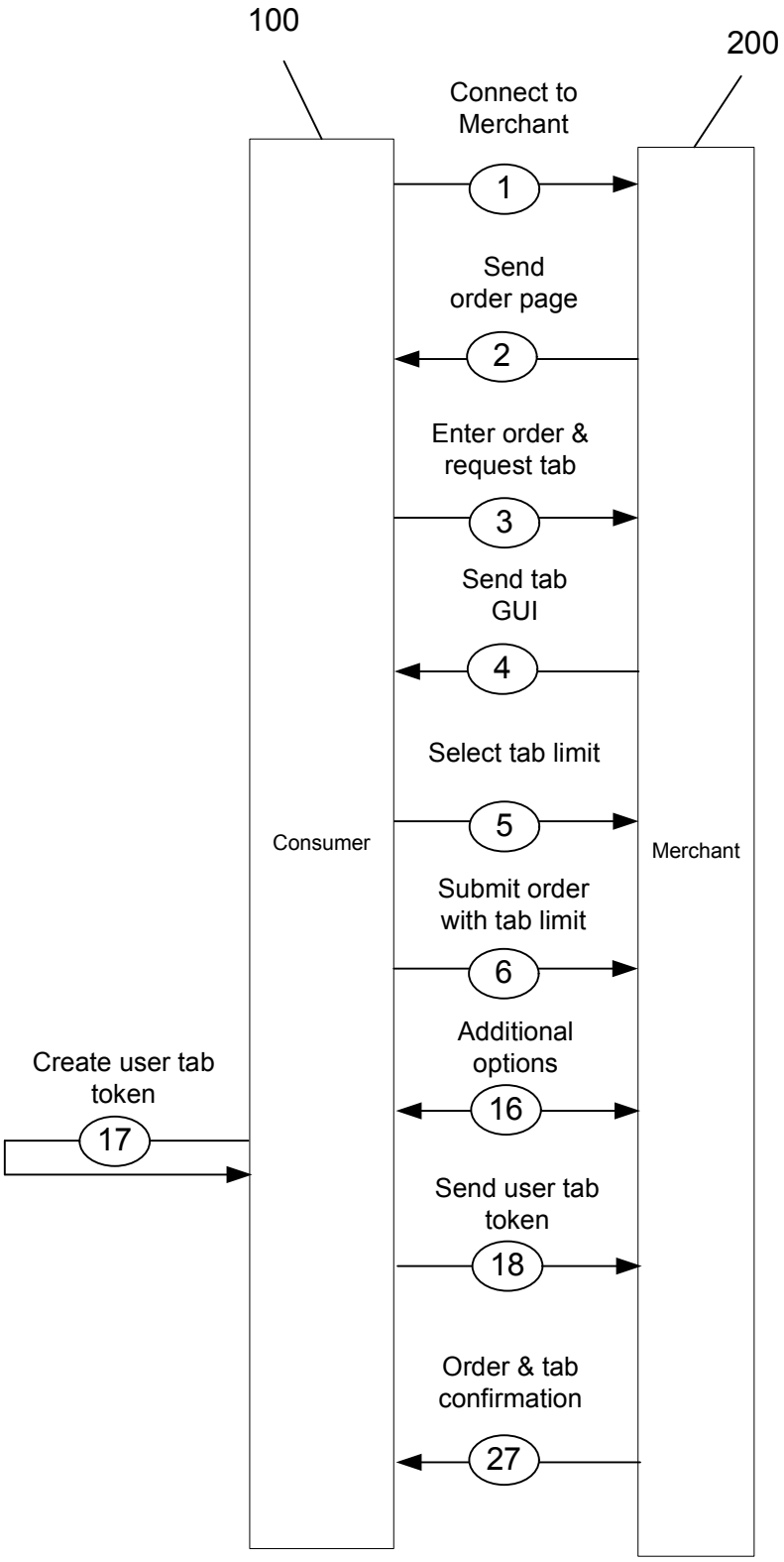
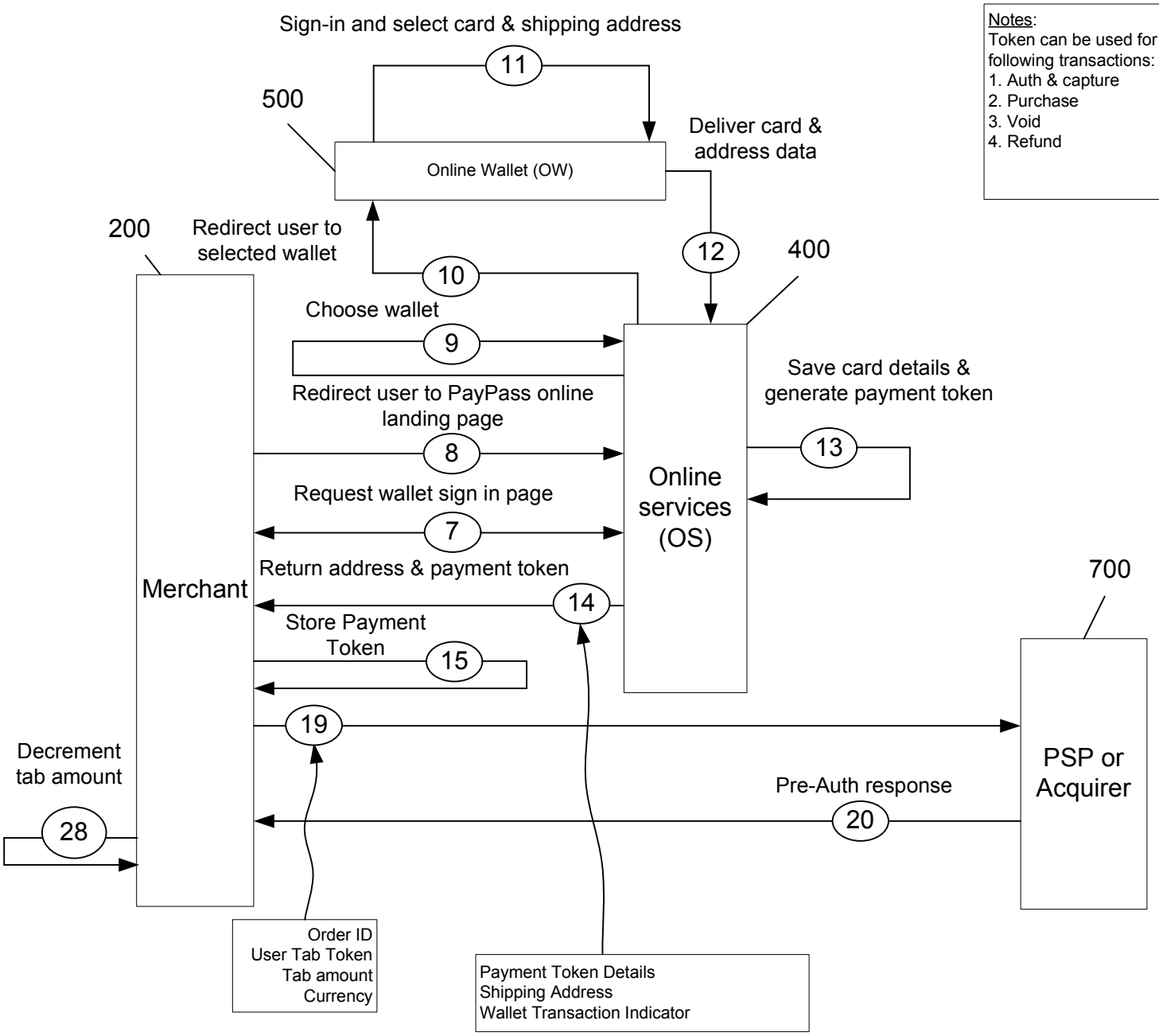

100
200
Connect to Merchant
1
Send order page
2
Enter order & request tab
3
Send tab GUI
4
Select tab limit
5
Consumer
Merchant
Submit order with tab limit
6
Additional options
16
Create user tab token
17
Send user tab token
18
Order & tab confirmation
27

Figure 4a



Notes:
Token can be used for the following transactions:
1. Auth & capture
2. Purchase
3. Void
4. Refund

Payment Token Details:
Transaction ID
Card Holder Name
Address
Post Code
Tokenised PAN Reference
Wallet Transaction Indicator
Masked Card Number
Start Date (MMYY)
Expiration Date (MMYY)
Card Brand
Card Type

Figure 4b

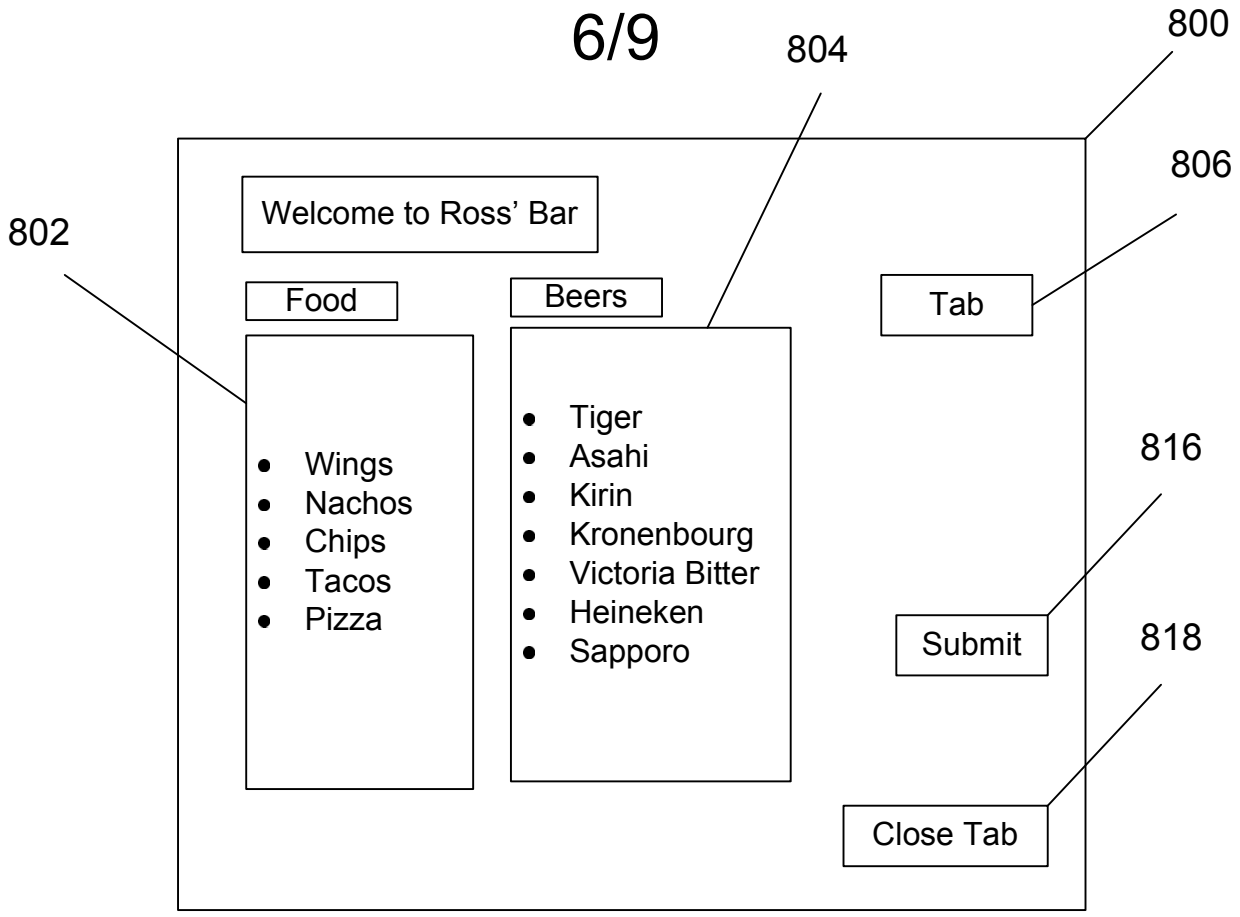


Figure 5a

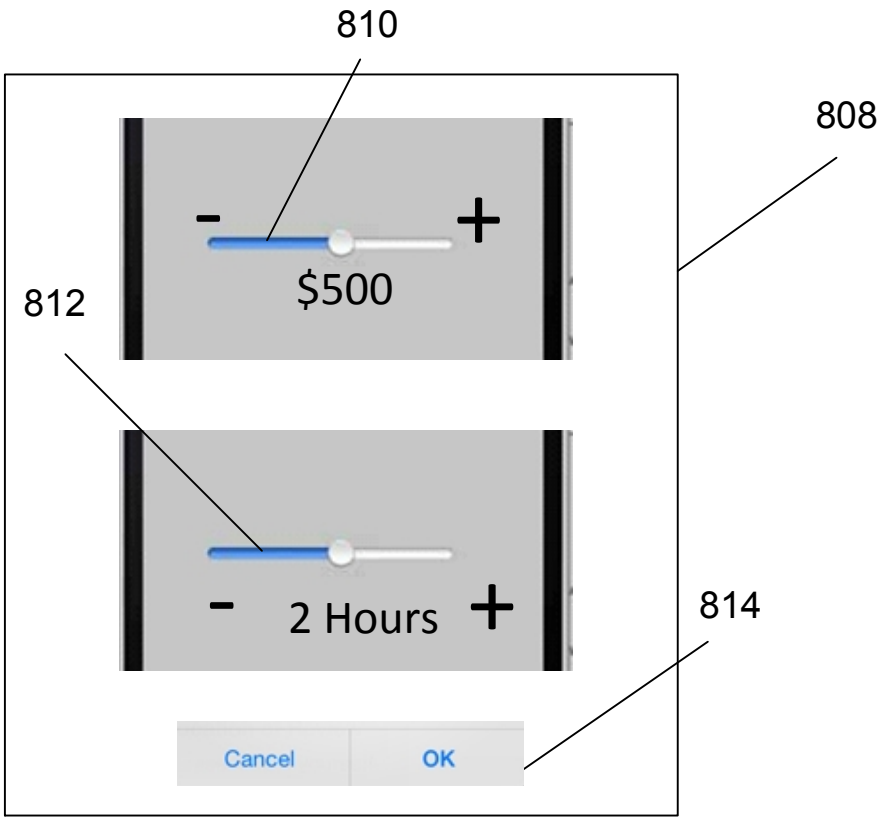


Figure 5b

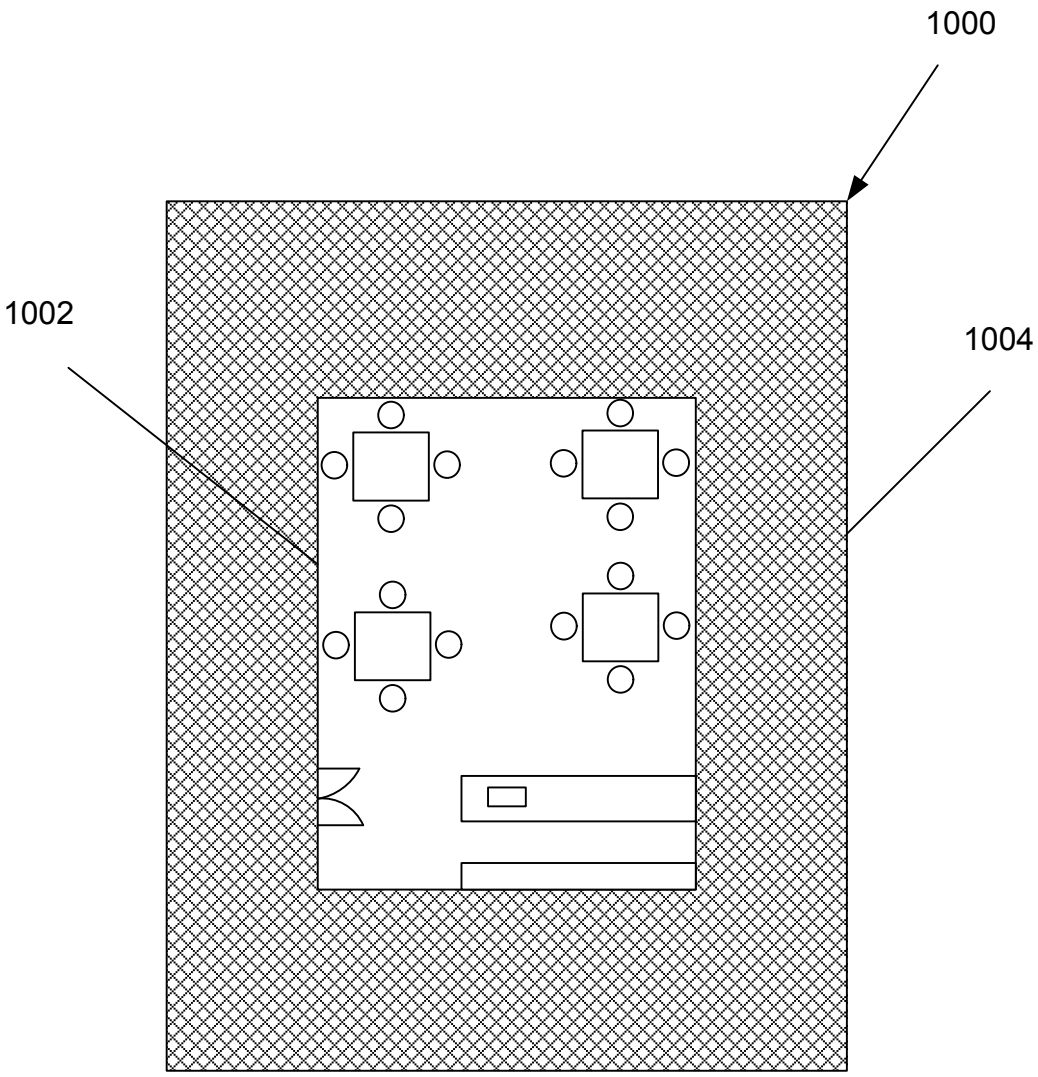


Figure 6

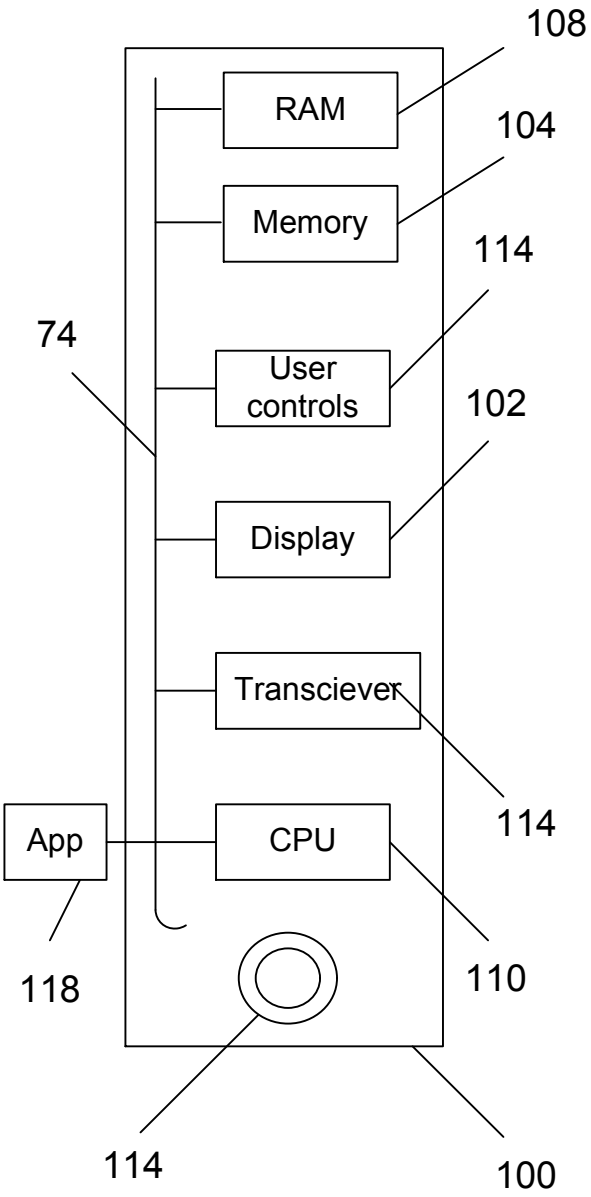

108
RAM
104
Memory
114
74
User controls
102
Display
Transciever
114
App
CPU
118
110
114
100

Figure 7

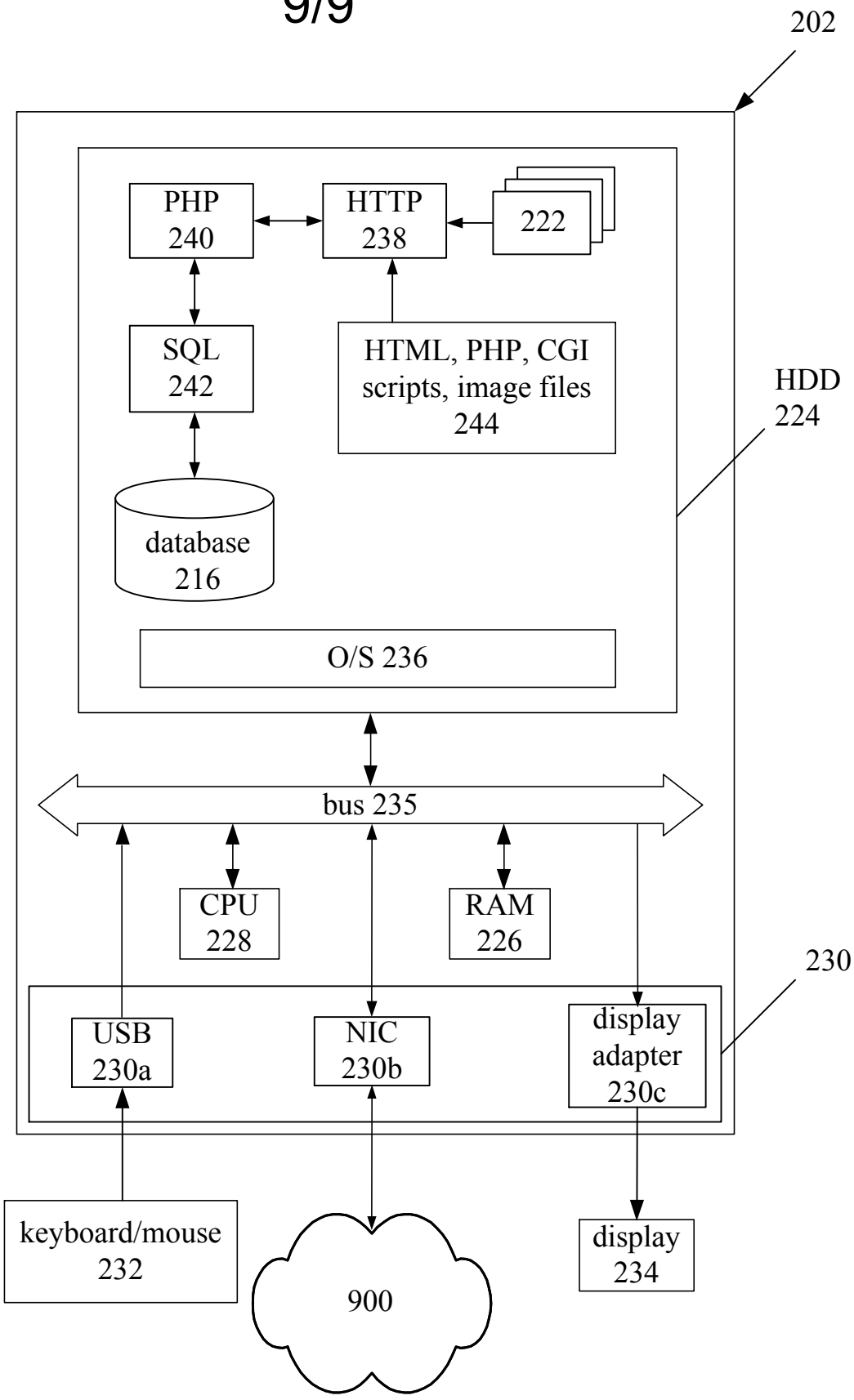

202
PHP
240
HTTP
238
222
SQL
242
HTML, PHP, CGI
scripts, image files
244
HDD
224
database
216
O/S 236
bus 235
CPU
228
RAM
226
230
USB
230a
NIC
230b
display
adapter
230c
keyboard/mouse
232
900
display
234

Figure 8