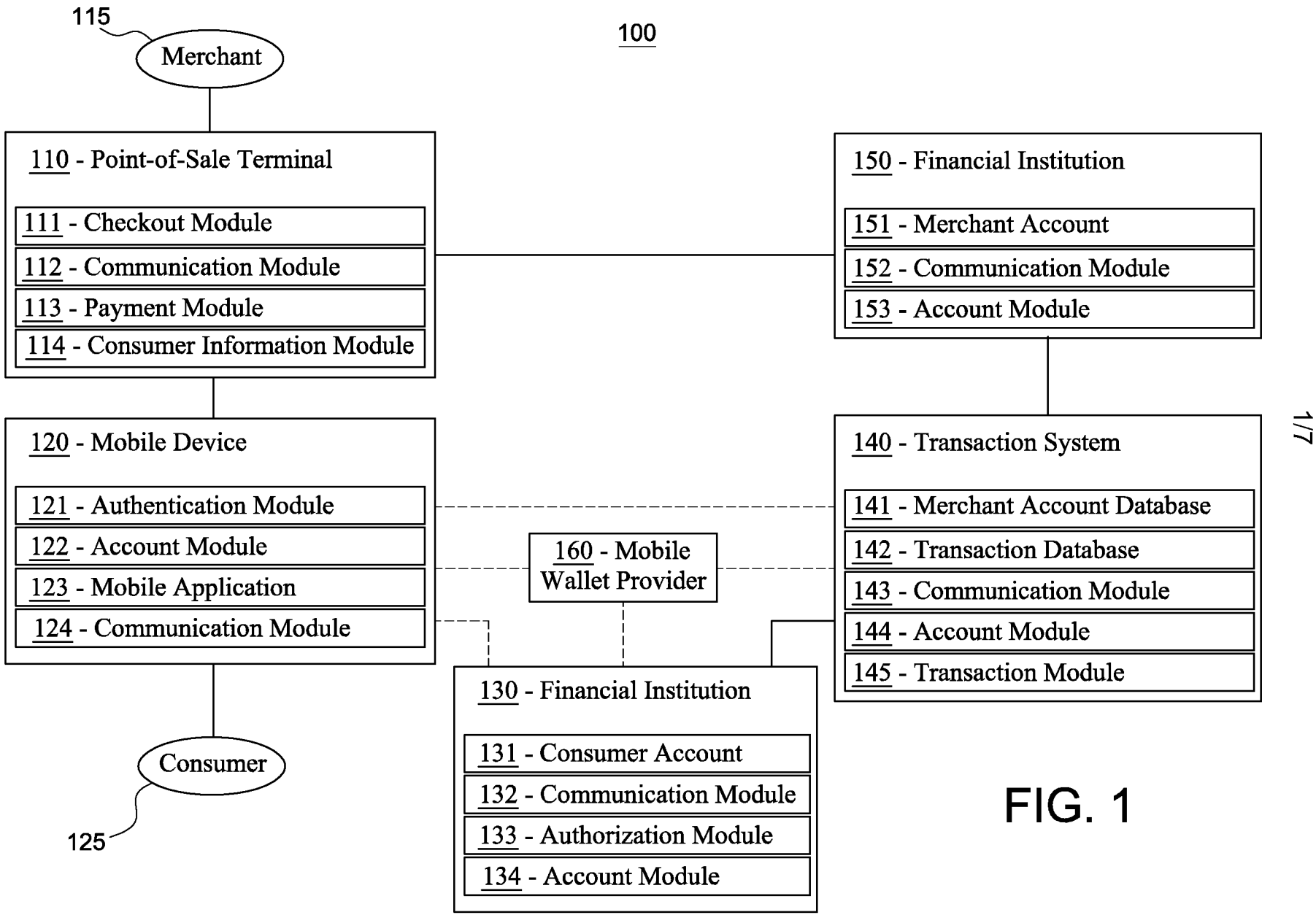

115
Merchant
100
110 - Point-of-Sale Terminal
111 - Checkout Module
112 - Communication Module
113 - Payment Module
114 - Consumer Information Module
150 - Financial Institution
151 - Merchant Account
152 - Communication Module
153 - Account Module
120 - Mobile Device
121 - Authentication Module
122 - Account Module
123 - Mobile Application
124 - Communication Module
160 - Mobile Wallet Provider
140 - Transaction System
141 - Merchant Account Database
142 - Transaction Database
143 - Communication Module
144 - Account Module
145 - Transaction Module
130 - Financial Institution
131 - Consumer Account
132 - Communication Module
133 - Authorization Module
134 - Account Module
Consumer
125

FIG. 1

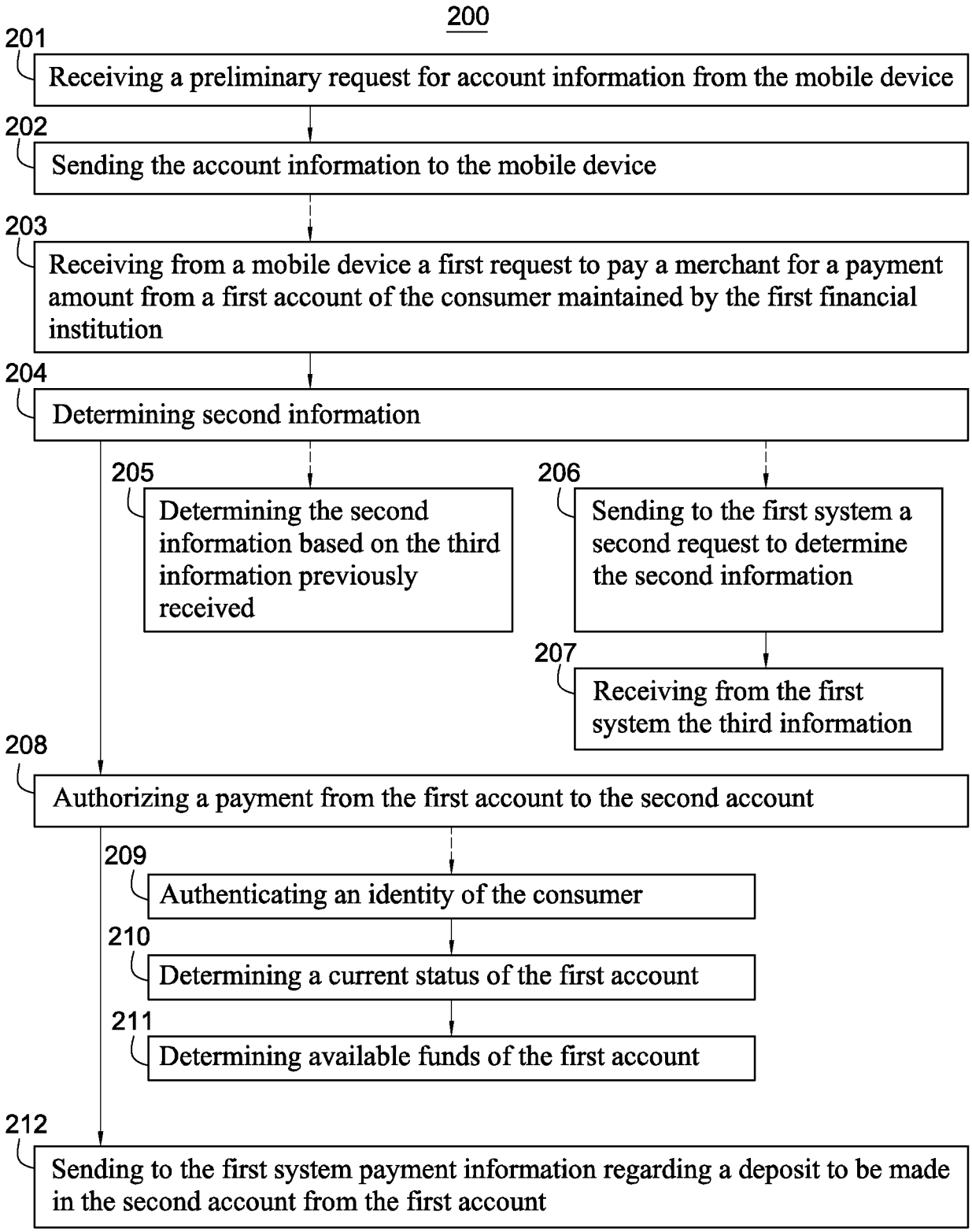

200
201
Receiving a preliminary request for account information from the mobile device
202
Sending the account information to the mobile device
203
Receiving from a mobile device a first request to pay a merchant for a payment amount from a first account of the consumer maintained by the first financial institution
204
Determining second information
205
Determining the second information based on the third information previously received
206
Sending to the first system a second request to determine the second information
207
Receiving from the first system the third information
208
Authorizing a payment from the first account to the second account
209
Authenticating an identity of the consumer
210
Determining a current status of the first account
211
Determining available funds of the first account
212
Sending to the first system payment information regarding a deposit to be made in the second account from the first account

FIG. 2

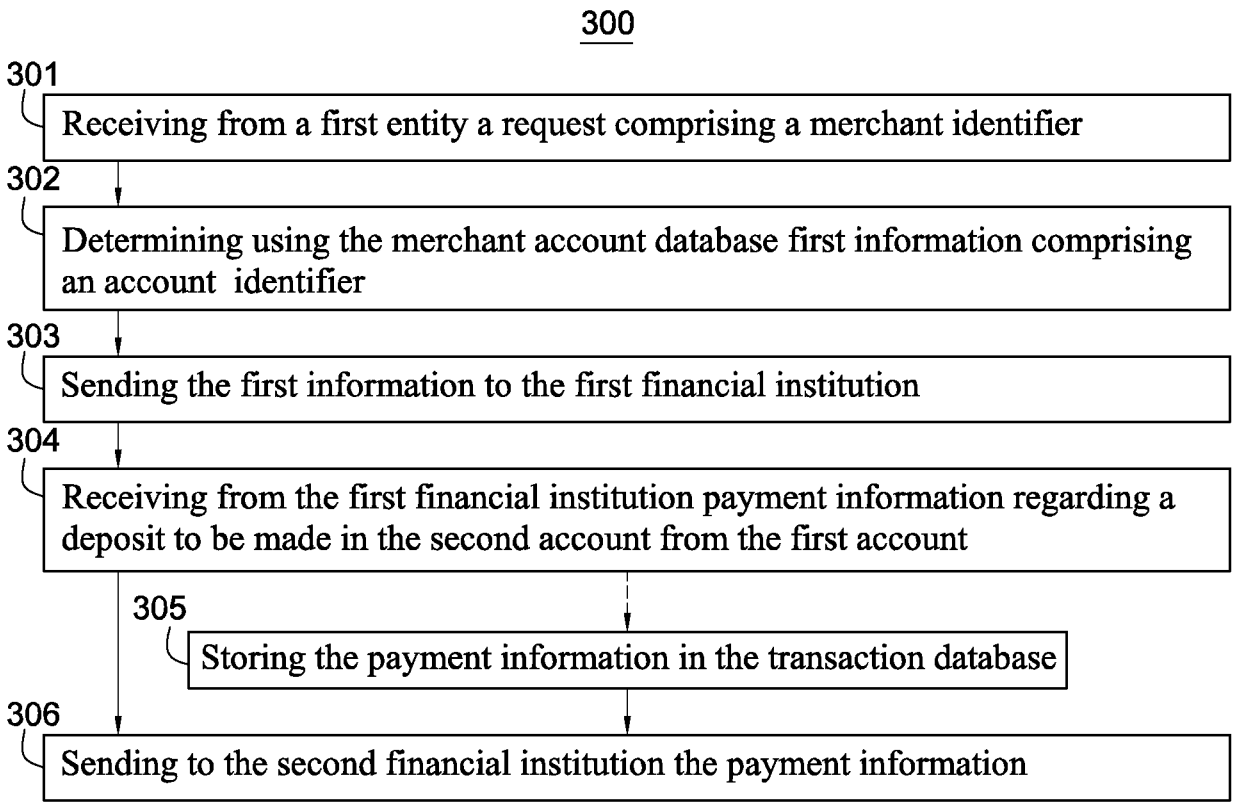

300
301
Receiving from a first entity a request comprising a merchant identifier
302
Determining using the merchant account database first information comprising an account identifier
303
Sending the first information to the first financial institution
304
Receiving from the first financial institution payment information regarding a deposit to be made in the second account from the first account
305
Storing the payment information in the transaction database
306
Sending to the second financial institution the payment information

FIG. 3

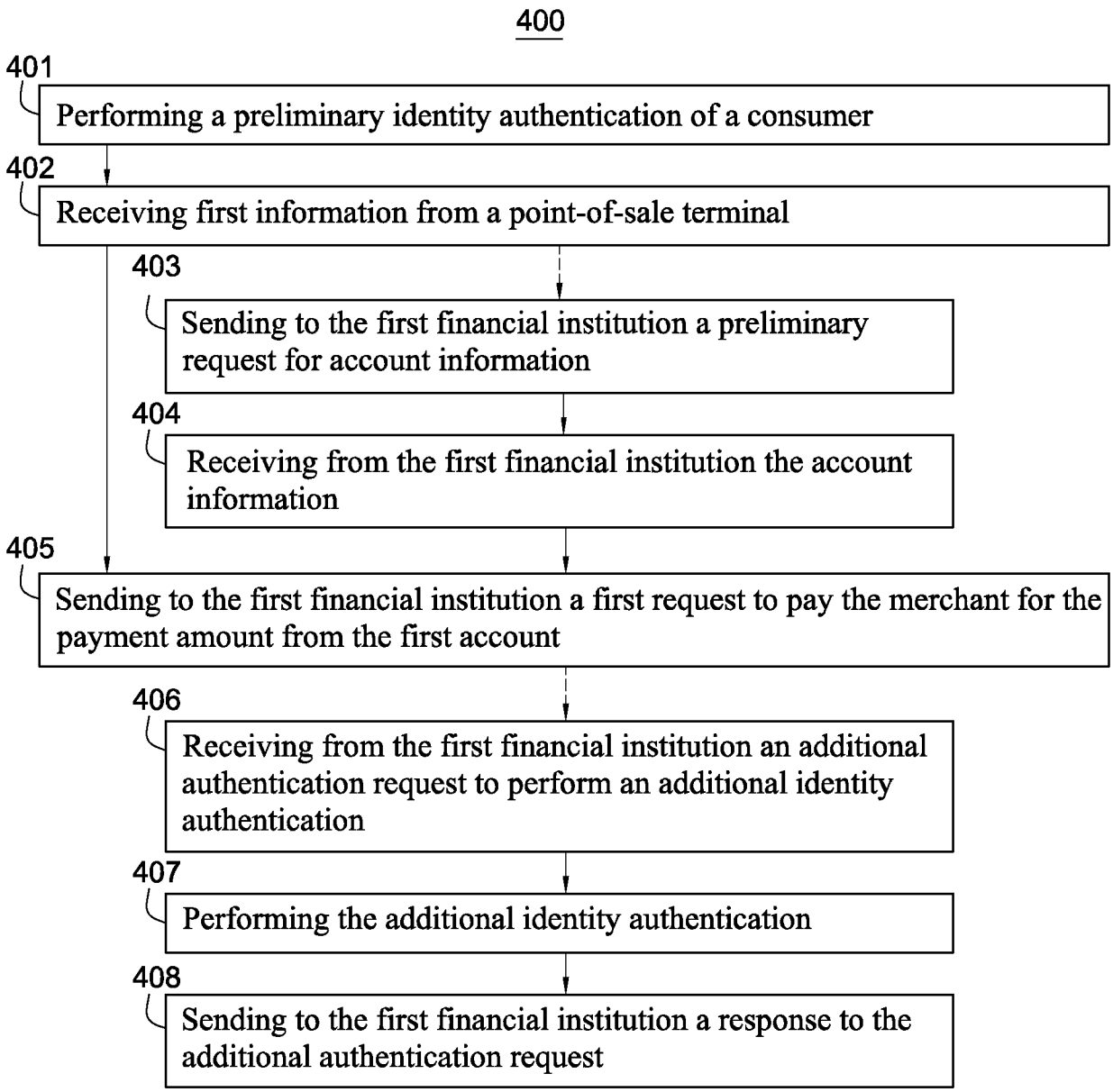

400
401
Performing a preliminary identity authentication of a consumer
402
Receiving first information from a point-of-sale terminal
403
Sending to the first financial institution a preliminary request for account information
404
Receiving from the first financial institution the account information
405
Sending to the first financial institution a first request to pay the merchant for the payment amount from the first account
406
Receiving from the first financial institution an additional authentication request to perform an additional identity authentication
407
Performing the additional identity authentication
408
Sending to the first financial institution a response to the additional authentication request

FIG. 4

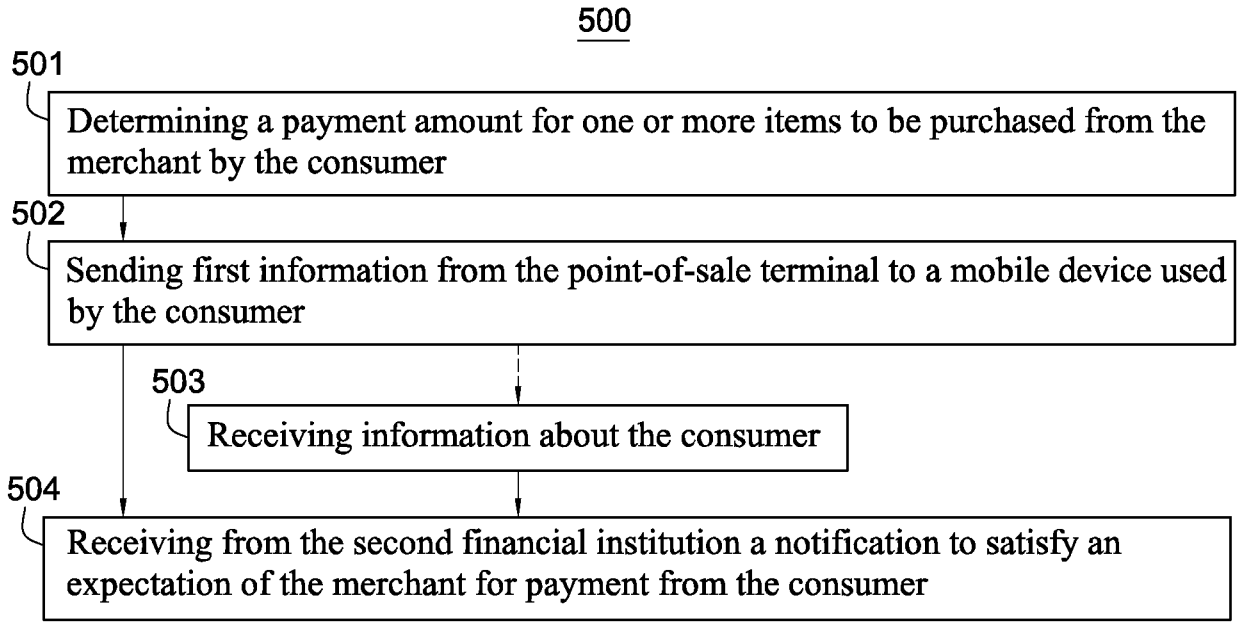

500
501
Determining a payment amount for one or more items to be purchased from the merchant by the consumer
502
Sending first information from the point-of-sale terminal to a mobile device used by the consumer
503
Receiving information about the consumer
504
Receiving from the second financial institution a notification to satisfy an expectation of the merchant for payment from the consumer

FIG. 5

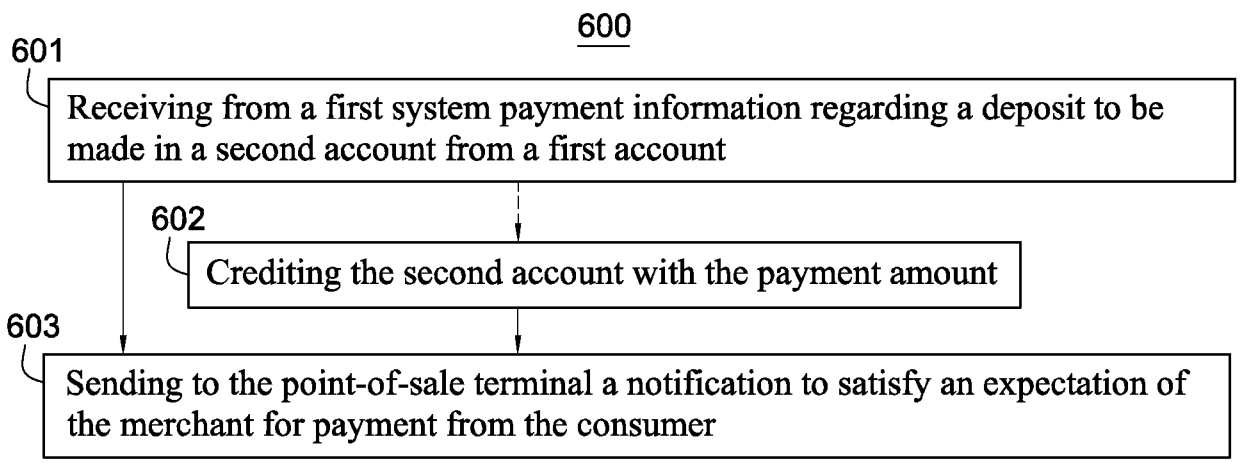

600
601
Receiving from a first system payment information regarding a deposit to be made in a second account from a first account
602
Crediting the second account with the payment amount
603
Sending to the point-of-sale terminal a notification to satisfy an expectation of the merchant for payment from the consumer

FIG. 6

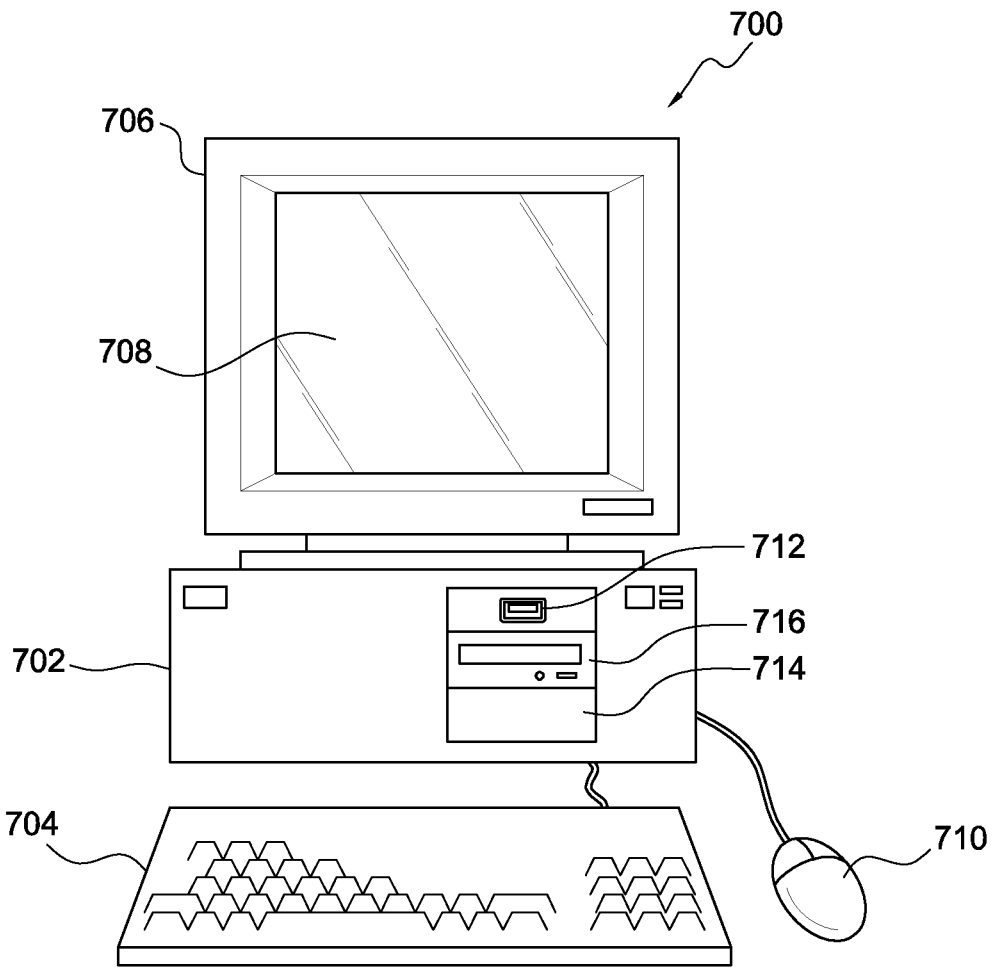


FIG. 7

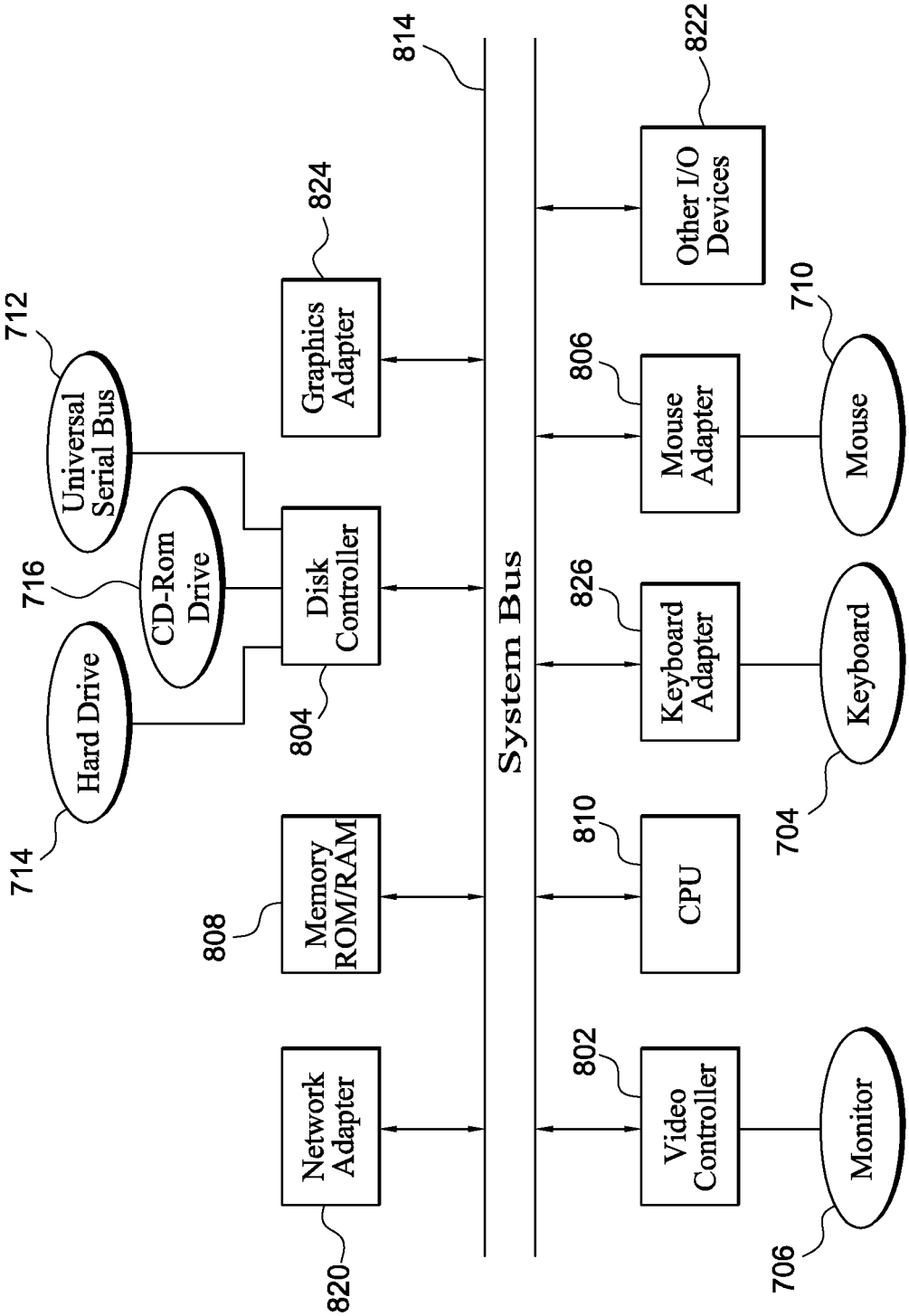

System Bus
814
Graphics Adapter
824
Disk Controller
804
Memory ROM/RAM
808
Network Adapter
820
Video Controller
802
CPU
810
Keyboard Adapter
826
Mouse Adapter
806
Other I/O Devices
822
Hard Drive
714
CD-Rom Drive
716
Universal Serial Bus
712
Keyboard
704
Mouse
710
Monitor
706

FIG. 8