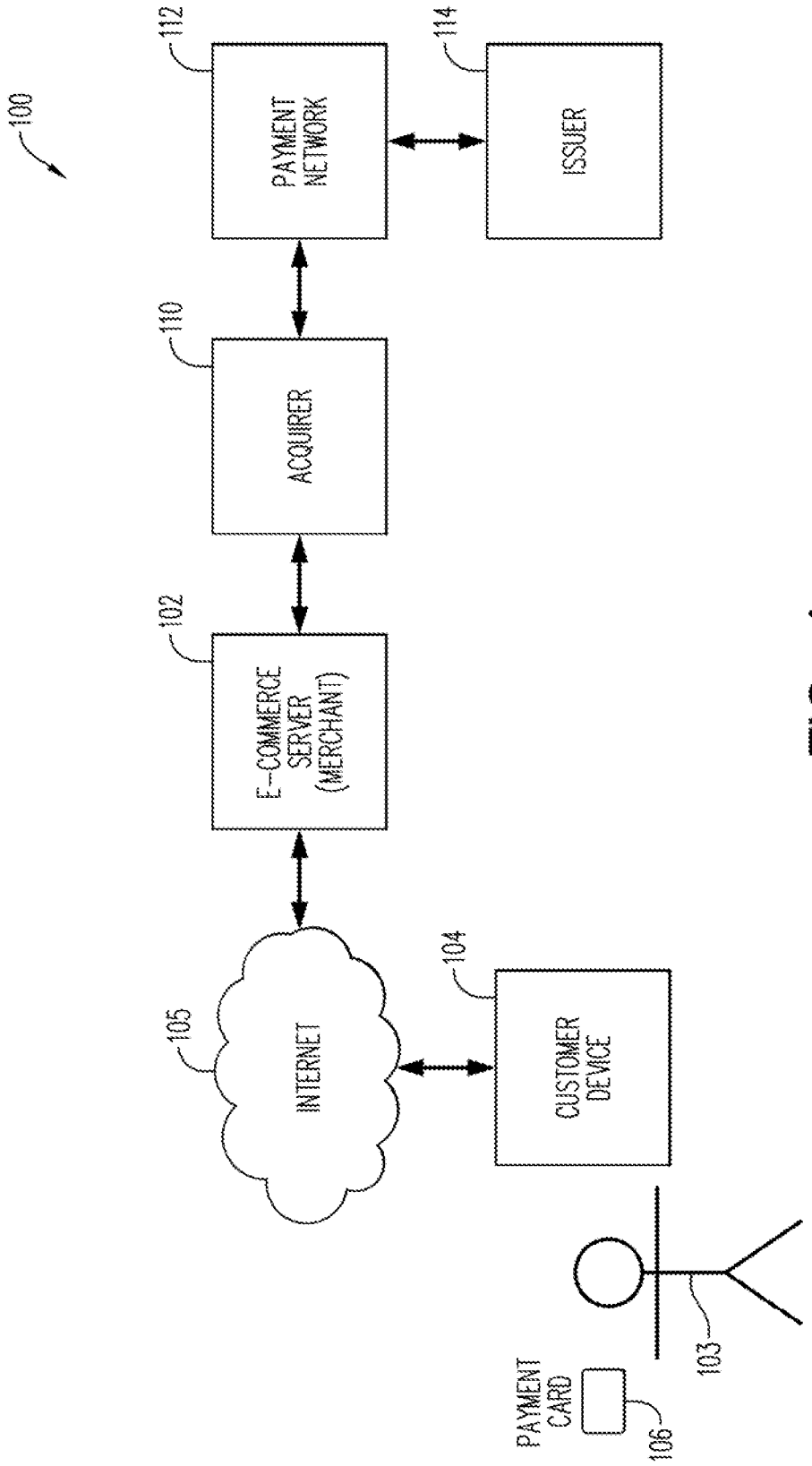


FIG. 1
(PRIOR ART)

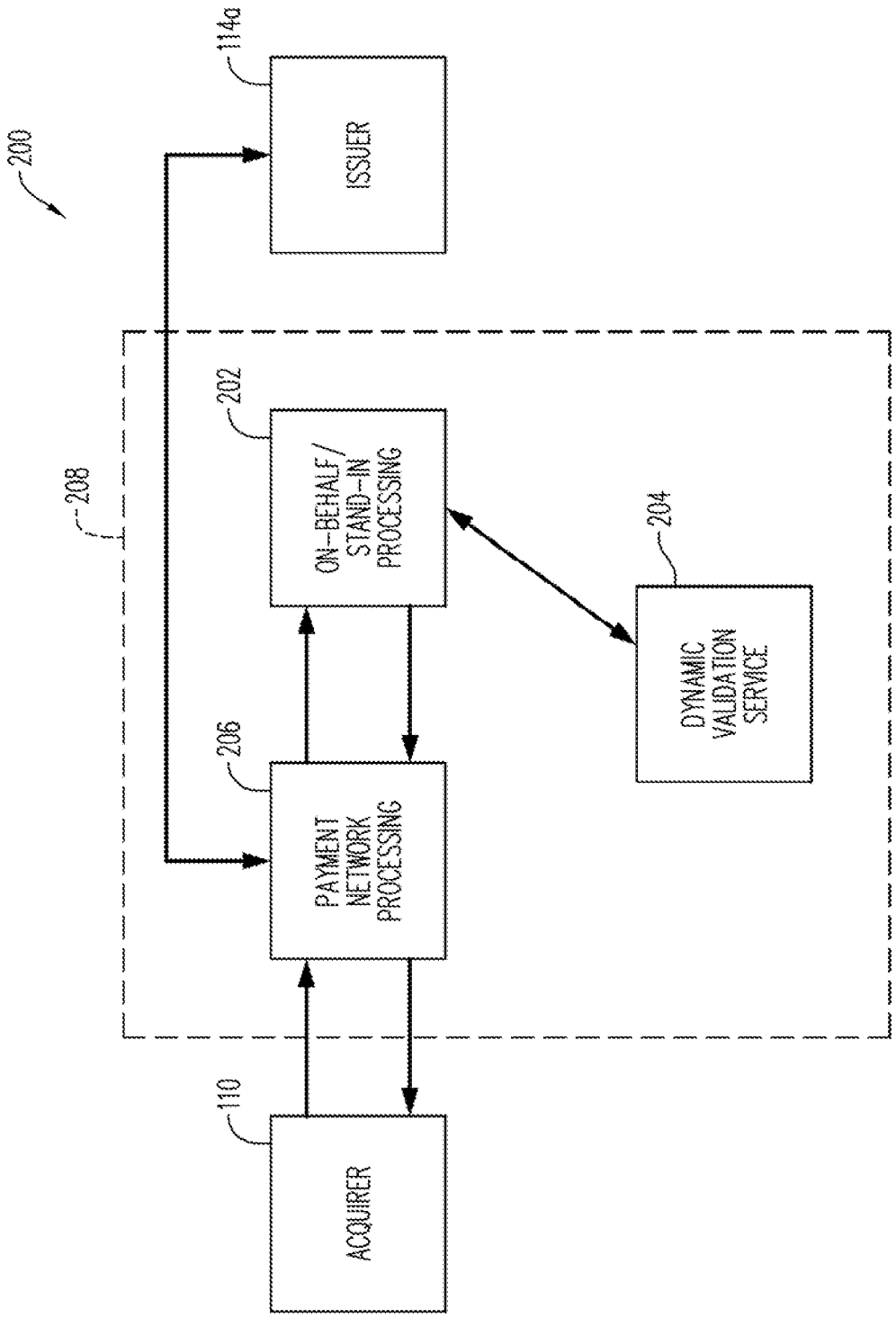

200
114a
ISSUER
208
202
ON-BEHALF / STAND-IN PROCESSING
204
DYNAMIC VALIDATION SERVICE
206
PAYMENT NETWORK PROCESSING
110
ACQUIRER

FIG. 2

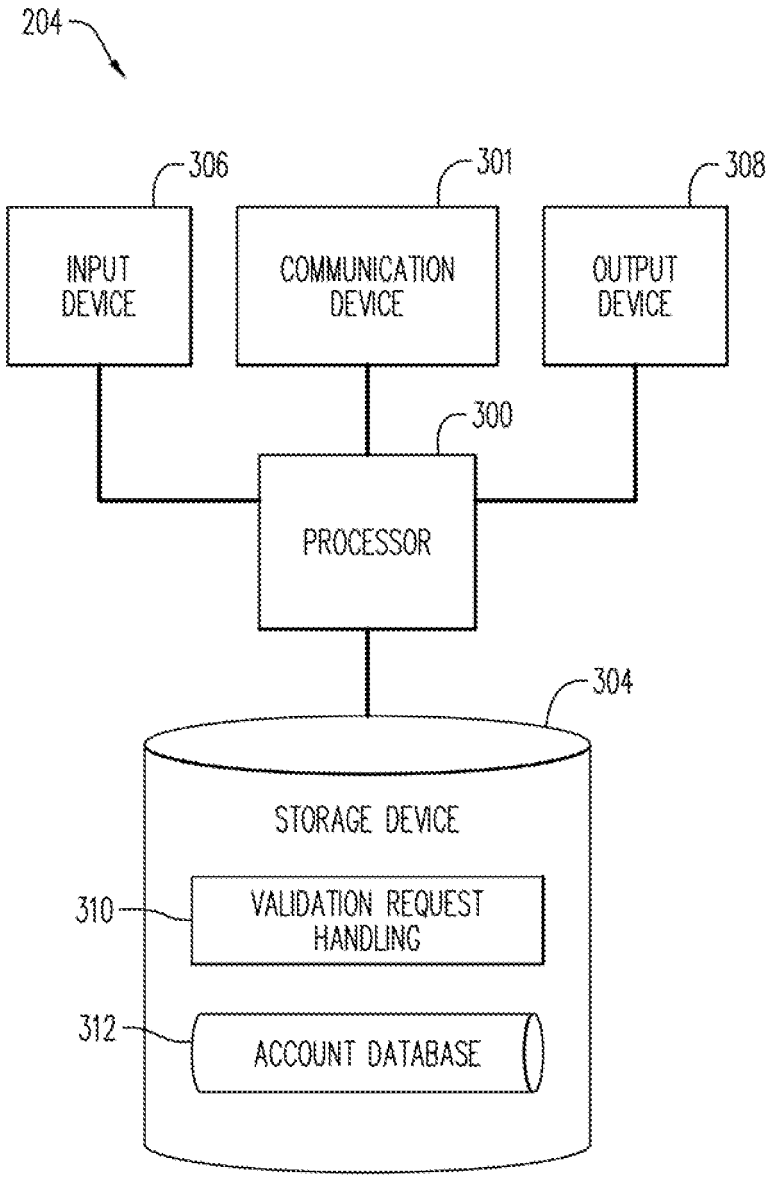

204
306
301
308
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
300
PROCESSOR
304
STORAGE DEVICE
310
VALIDATION REQUEST HANDLING
312
ACCOUNT DATABASE

FIG. 3

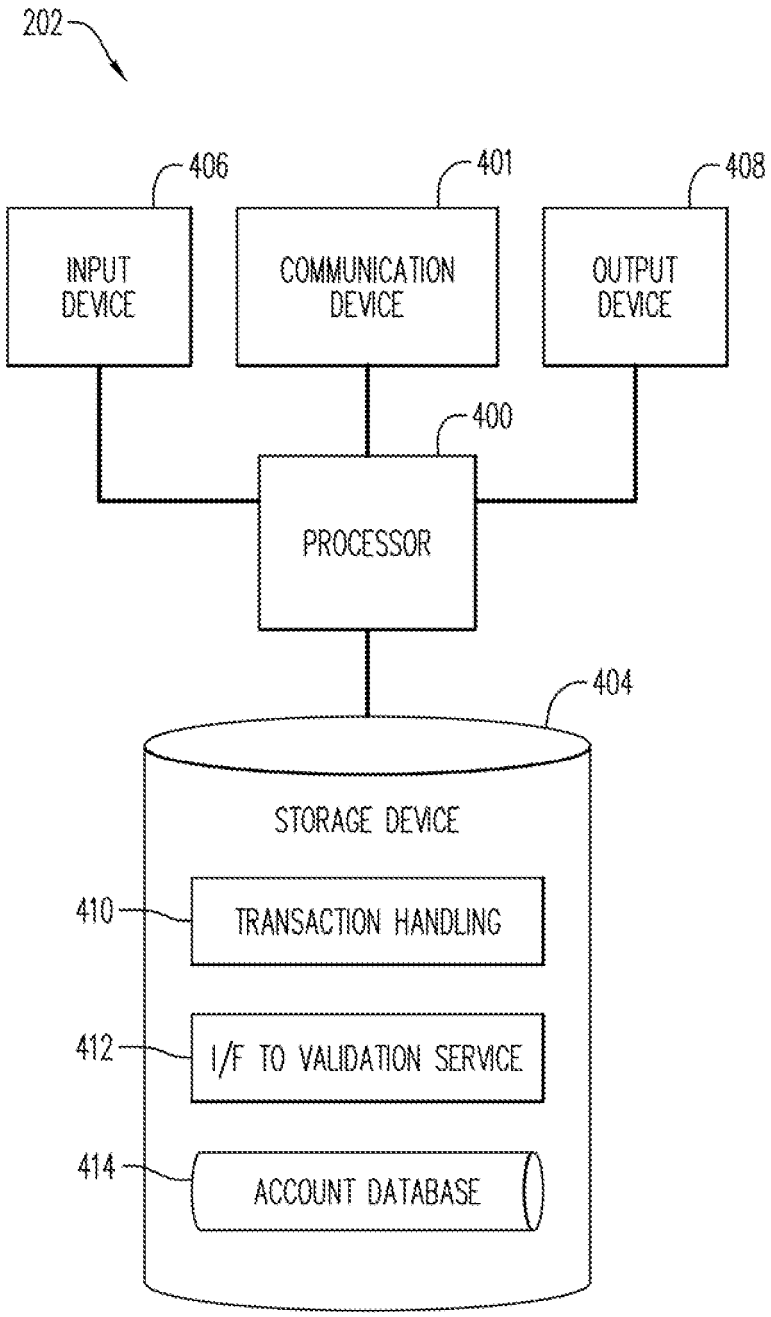

202
406
401
408
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
400
PROCESSOR
404
STORAGE DEVICE
410
TRANSACTION HANDLING
412
I/F TO VALIDATION SERVICE
414
ACCOUNT DATABASE

FIG. 4

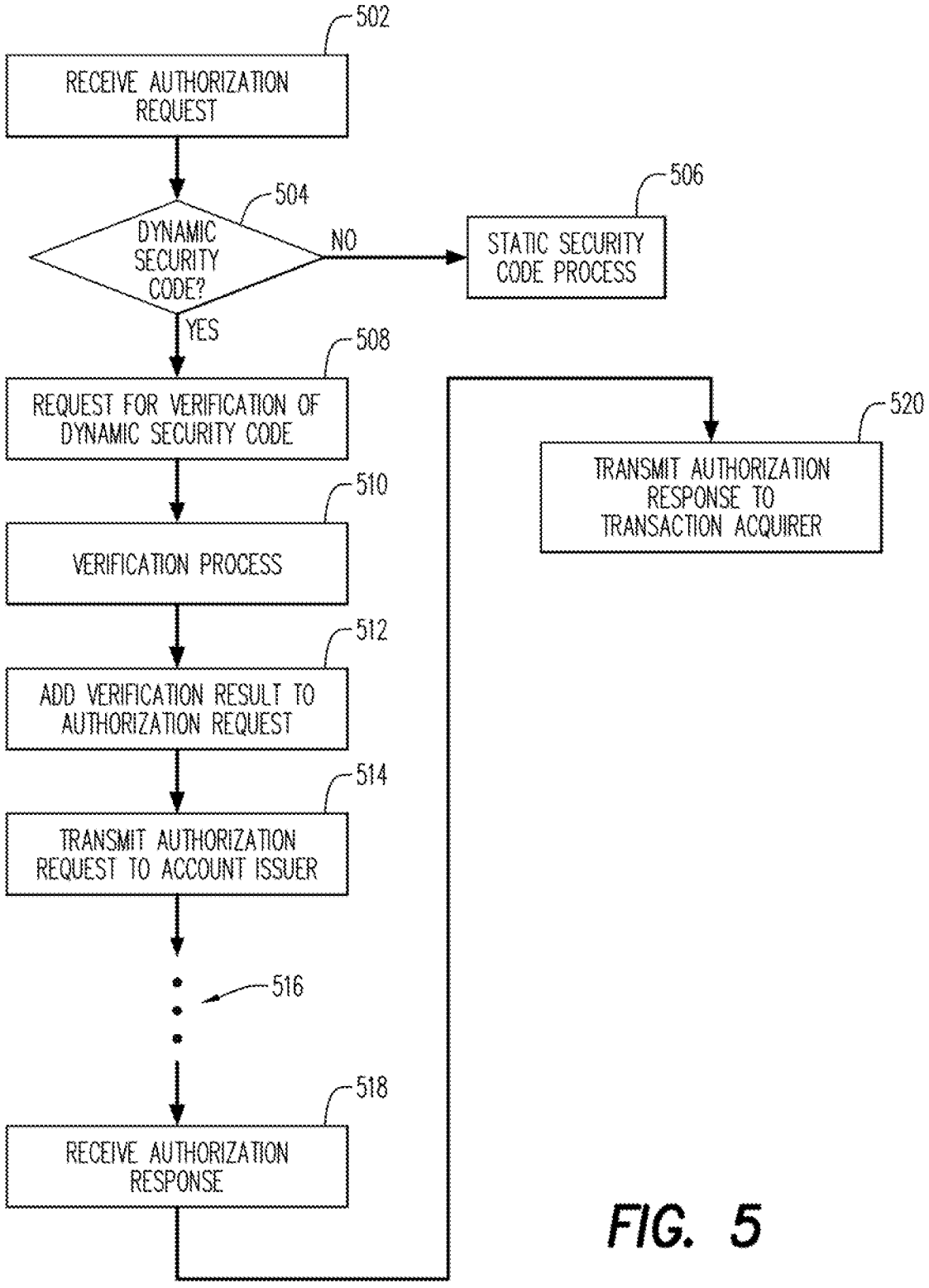

502
RECEIVE AUTHORIZATION REQUEST
504
DYNAMIC SECURITY CODE?
NO
506
STATIC SECURITY CODE PROCESS
YES
508
REQUEST FOR VERIFICATION OF DYNAMIC SECURITY CODE
510
VERIFICATION PROCESS
512
ADD VERIFICATION RESULT TO AUTHORIZATION REQUEST
514
TRANSMIT AUTHORIZATION REQUEST TO ACCOUNT ISSUER
516
518
RECEIVE AUTHORIZATION RESPONSE
520
TRANSMIT AUTHORIZATION RESPONSE TO TRANSACTION ACQUIRER

FIG. 5