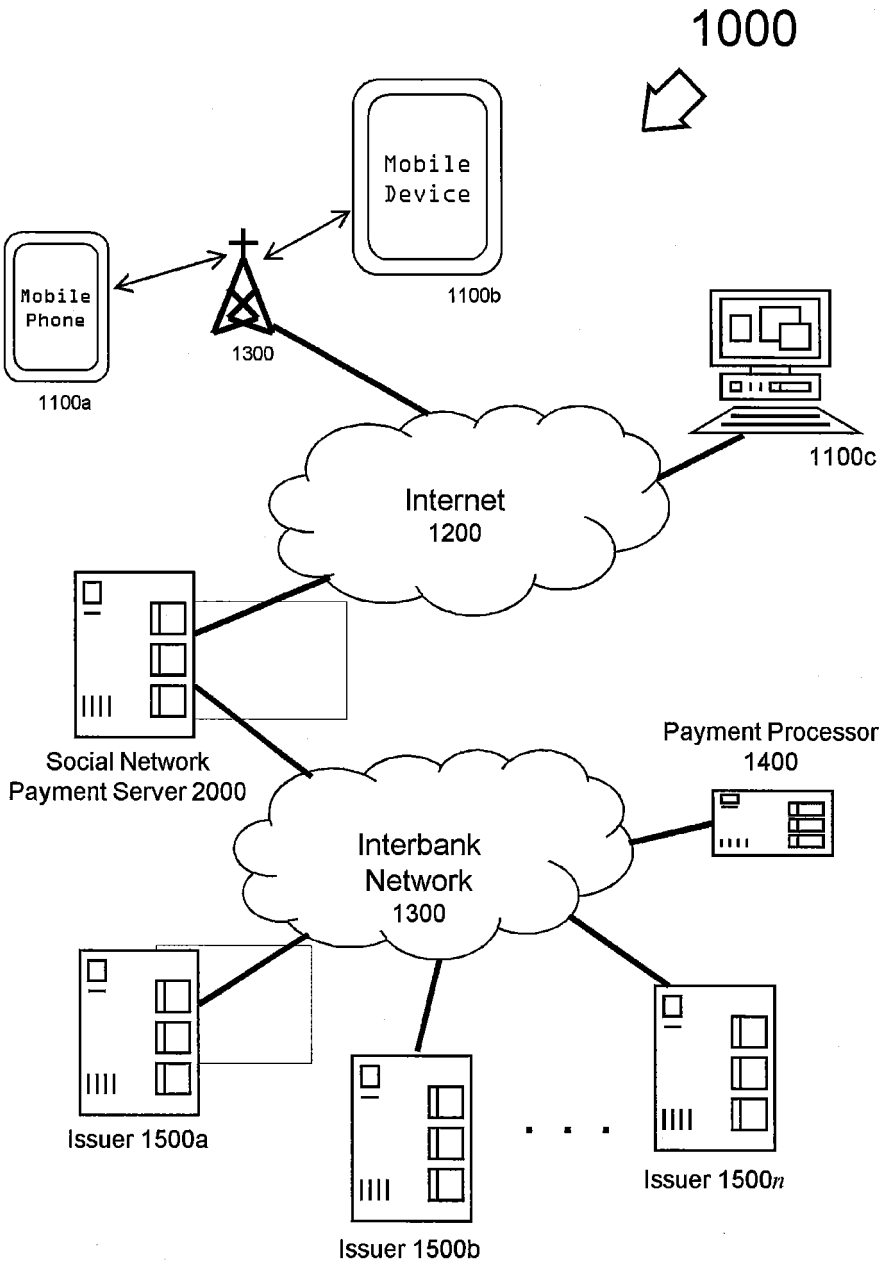

1000
Mobile Device
1100b
Mobile Phone
1100a
1300
1100c
Internet
1200
Social Network
Payment Server 2000
Payment Processor
1400
Interbank
Network
1300
Issuer 1500a
Issuer 1500b
Issuer 1500n

FIG. 1

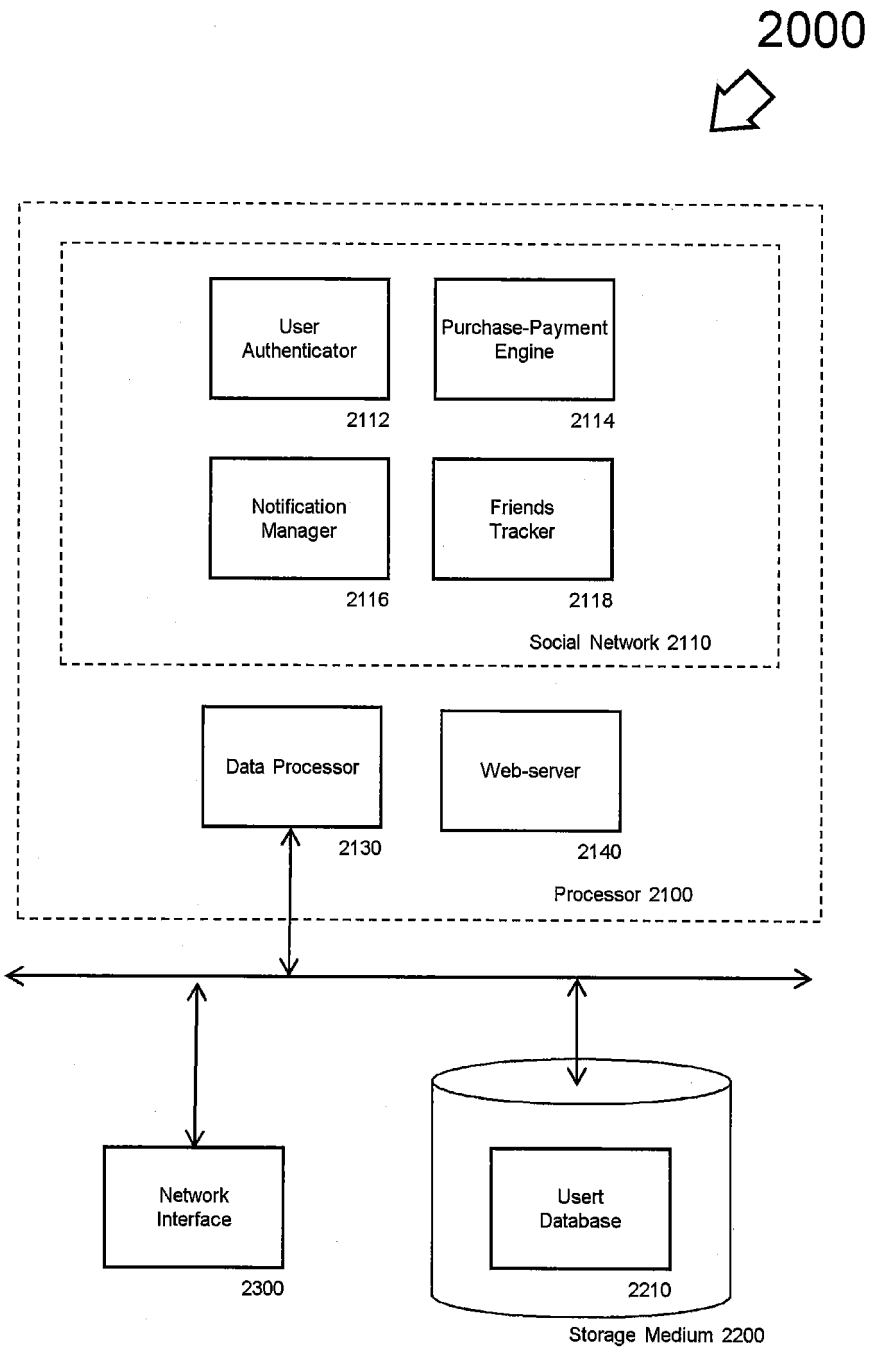

2000
User Authenticator
2112
Purchase-Payment Engine
2114
Notification Manager
2116
Friends Tracker
2118
Social Network 2110
Data Processor
2130
Web-server
2140
Processor 2100
Network Interface
2300
Usert Database
2210
Storage Medium 2200

FIG. 2

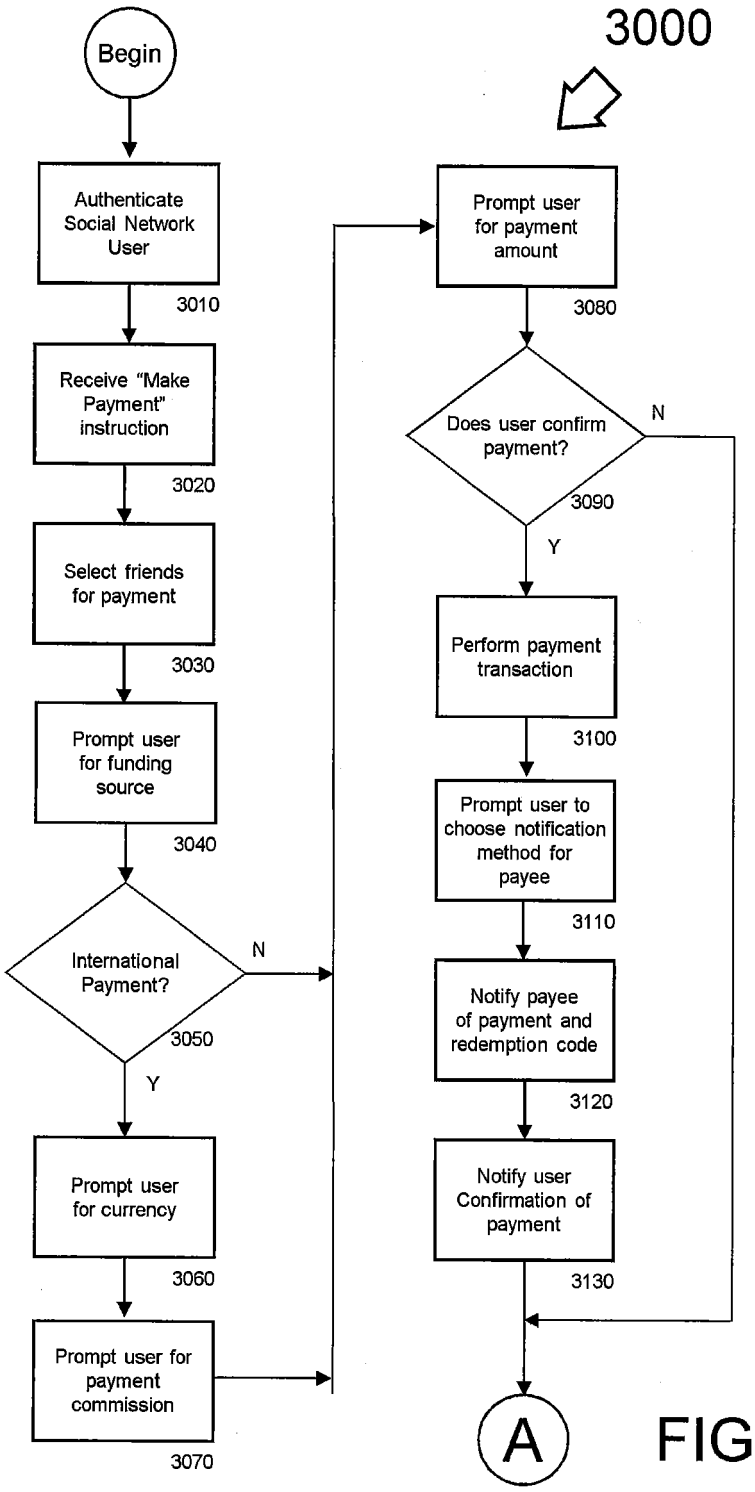

3000
Begin
Authenticate Social Network User
3010
Receive "Make Payment" instruction
3020
Select friends for payment
3030
Prompt user for funding source
3040
International Payment?
N
3050
Y
Prompt user for currency
3060
Prompt user for payment commission
3070
Prompt user for payment amount
3080
Does user confirm payment?
N
3090
Y
Perform payment transaction
3100
Prompt user to choose notification method for payee
3110
Notify payee of payment and redemption code
3120
Notify user Confirmation of payment
3130
A

FIG. 3A

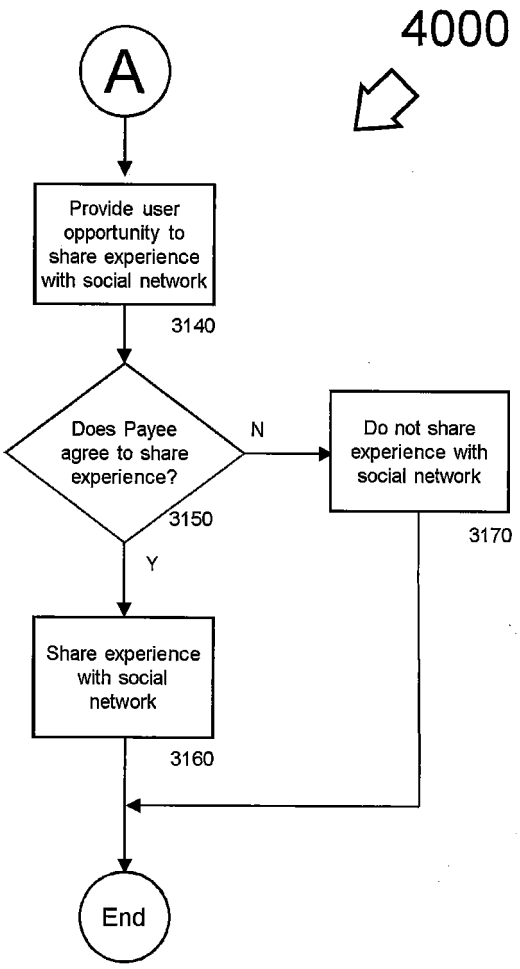
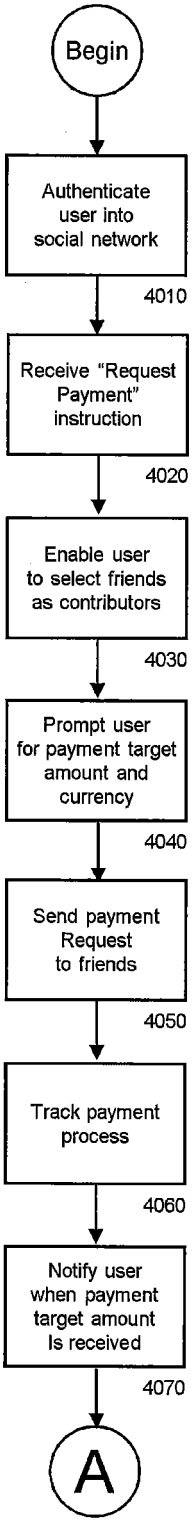

4000
A
Provide user opportunity to share experience with social network
3140
Does Payee agree to share experience?
3150
N
Do not share experience with social network
3170
Y
Share experience with social network
3160
End

FIG. 3B


Begin
Authenticate user into social network
4010
Receive "Request Payment" instruction
4020
Enable user to select friends as contributors
4030
Prompt user for payment target amount and currency
4040
Send payment Request to friends
4050
Track payment process
4060
Notify user when payment target amount Is received
4070
A

4000

FIG. 4A

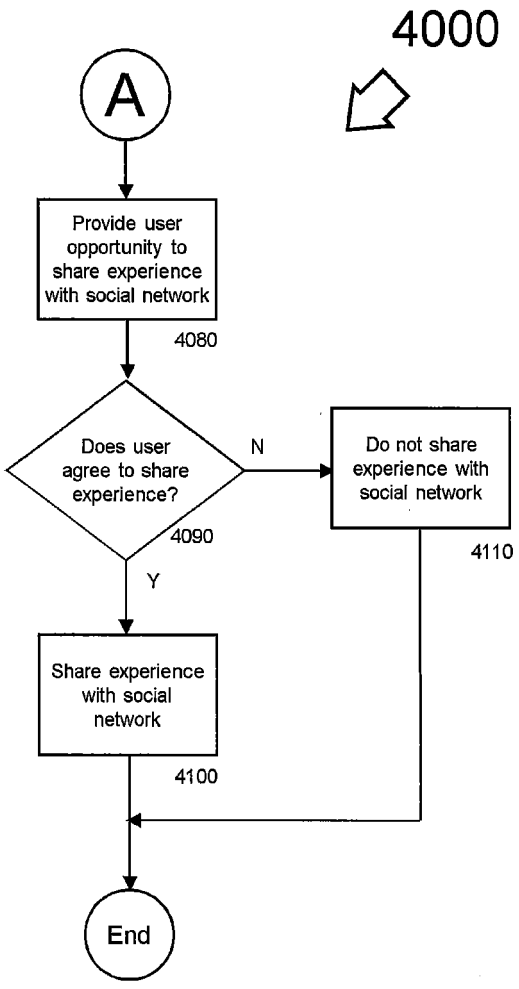

4000
A
Provide user opportunity to share experience with social network
4080
Does user agree to share experience?
4090
N
Do not share experience with social network
4110
Y
Share experience with social network
4100
End

FIG. 4B

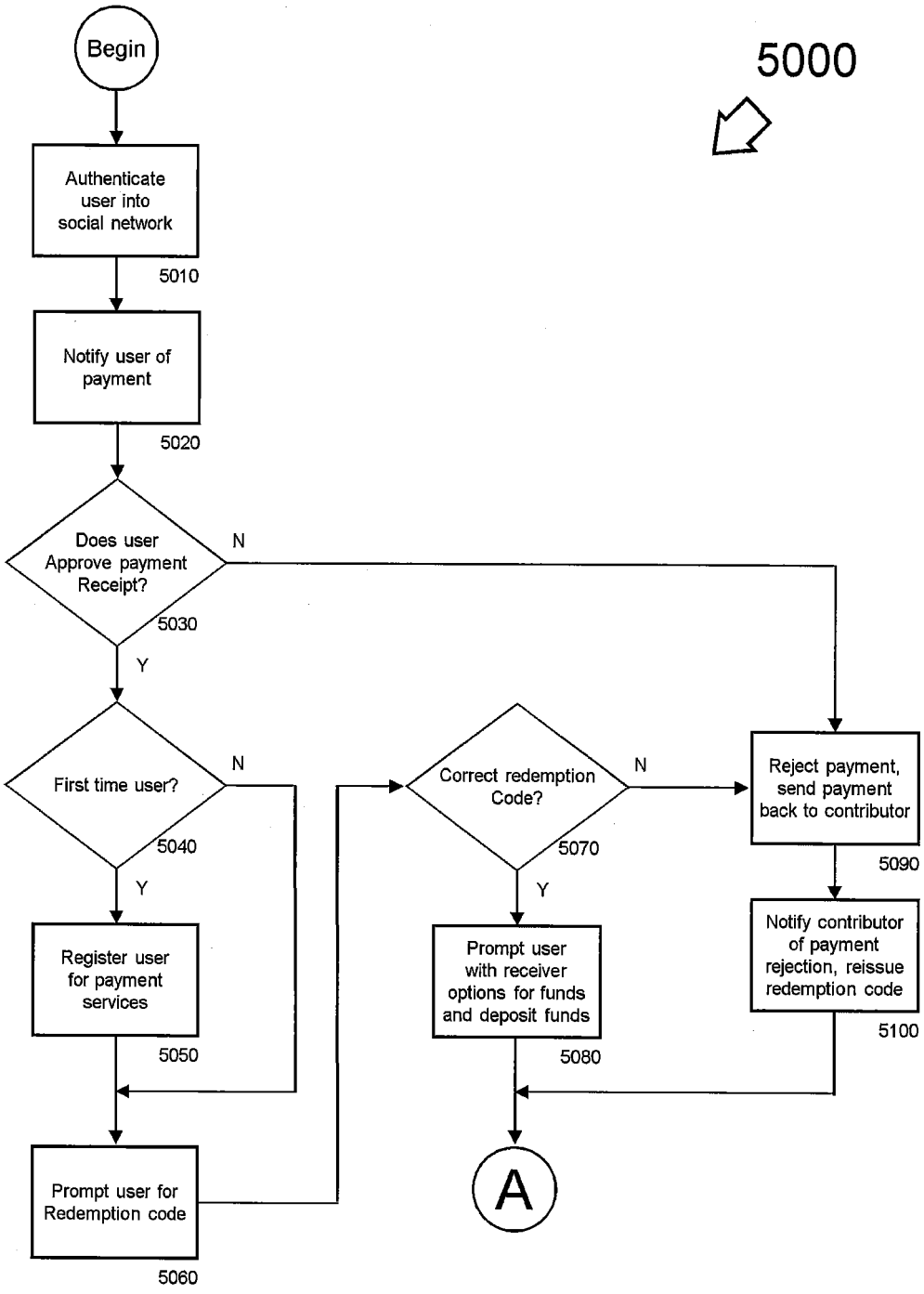

Begin
5000
Authenticate user into social network
5010
Notify user of payment
5020
Does user Approve payment Receipt?
5030
N
Y
First time user?
5040
N
Y
Register user for payment services
5050
Prompt user for Redemption code
5060
Correct redemption Code?
5070
N
Y
Prompt user with receiver options for funds and deposit funds
5080
Reject payment, send payment back to contributor
5090
Notify contributor of payment rejection, reissue redemption code
5100
A

FIG. 5A

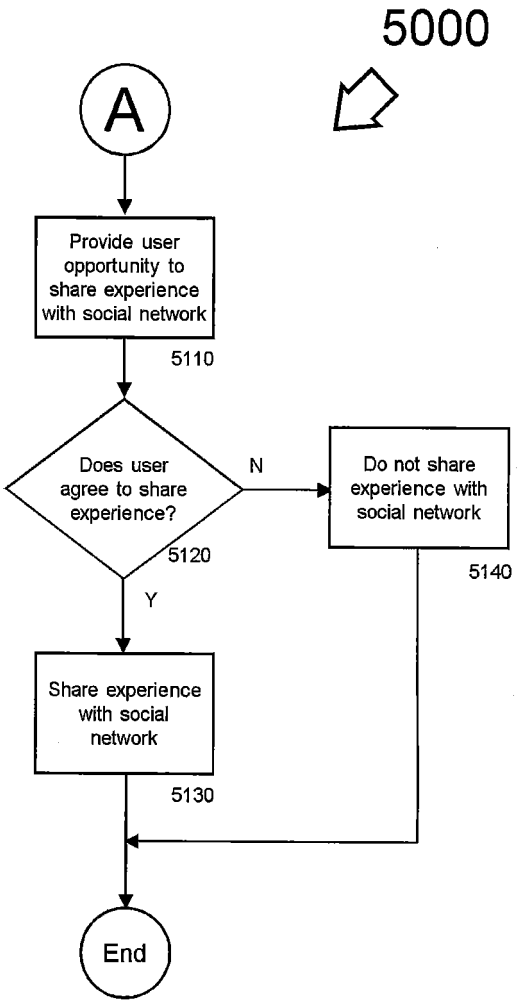

5000
A
Provide user opportunity to share experience with social network
5110
Does user agree to share experience?
5120
N
Do not share experience with social network
5140
Y
Share experience with social network
5130
End

FIG. 5B