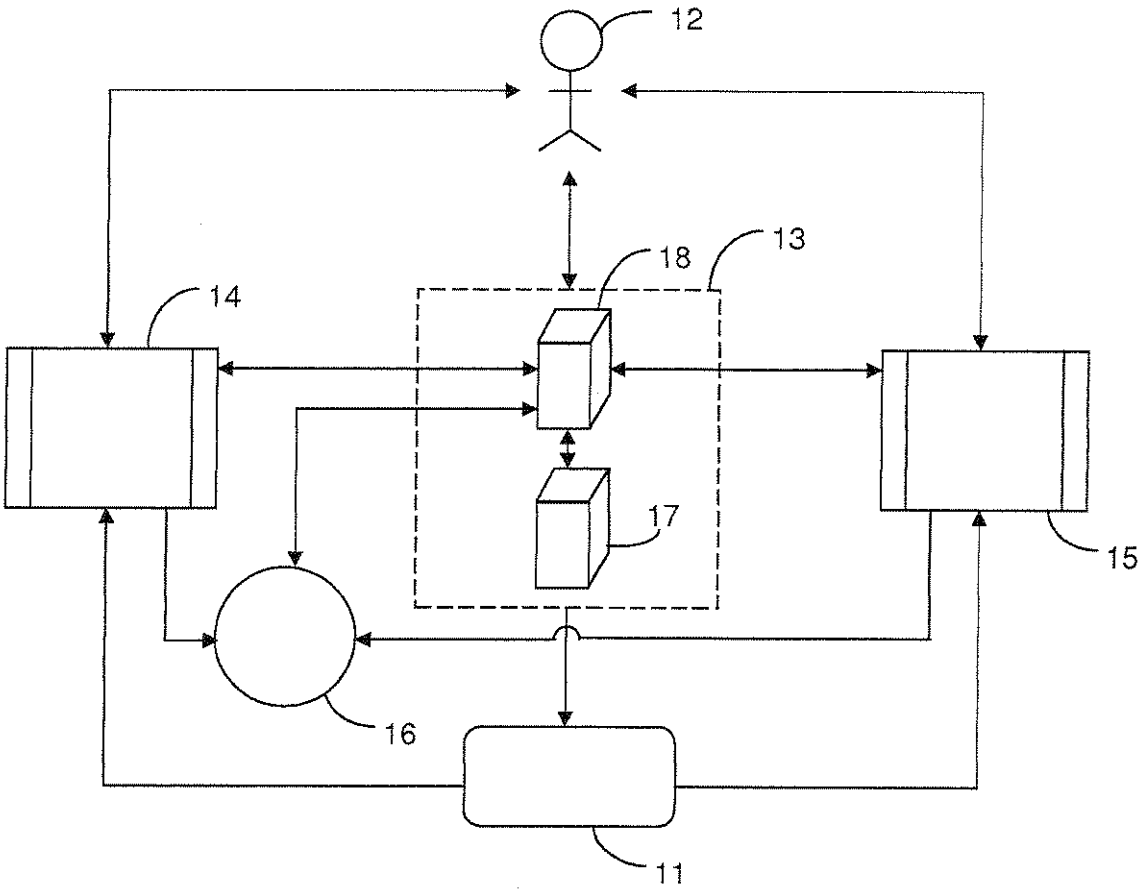


FIG. 1

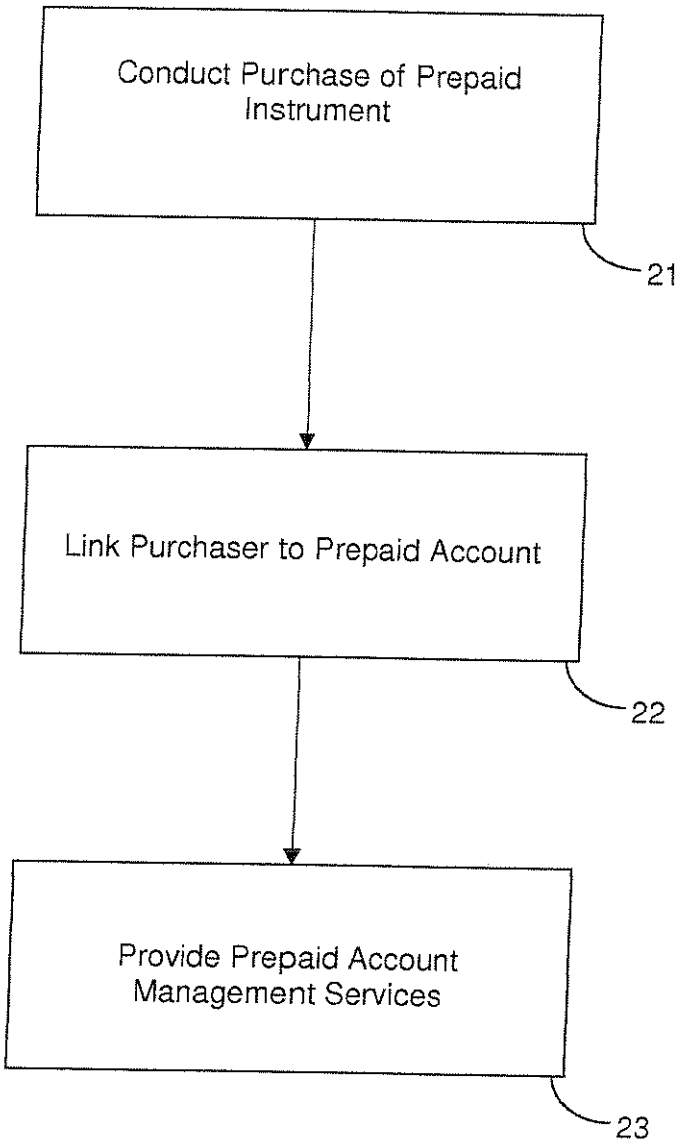

Conduct Purchase of Prepaid Instrument
21
Link Purchaser to Prepaid Account
22
Provide Prepaid Account Management Services
23

FIG. 2

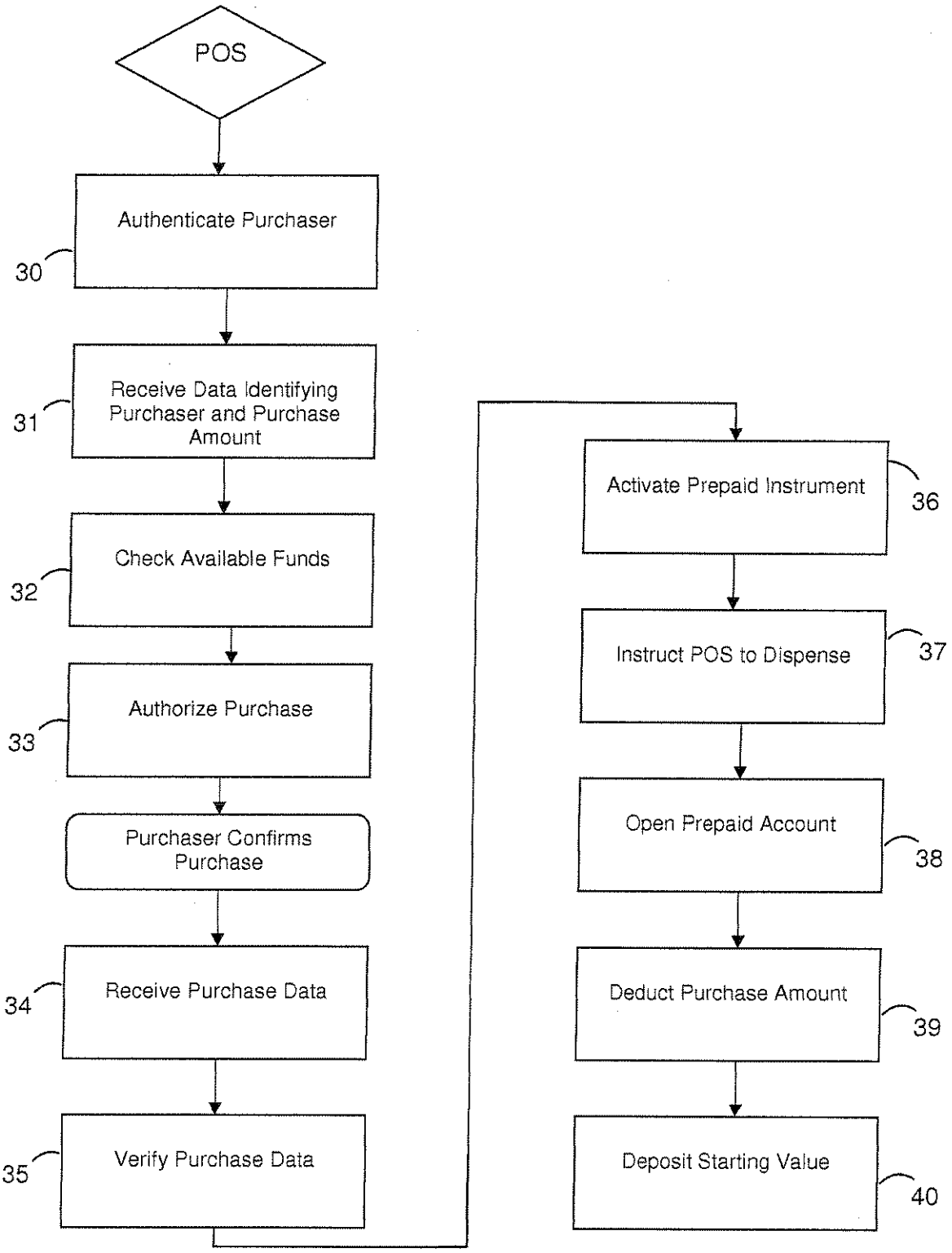

POS
Authenticate Purchaser
30
Receive Data Identifying Purchaser and Purchase Amount
31
Check Available Funds
32
Authorize Purchase
33
Purchaser Confirms Purchase
Receive Purchase Data
34
Verify Purchase Data
35
Activate Prepaid Instrument
36
Instruct POS to Dispense
37
Open Prepaid Account
38
Deduct Purchase Amount
39
Deposit Starting Value
40

FIG. 3

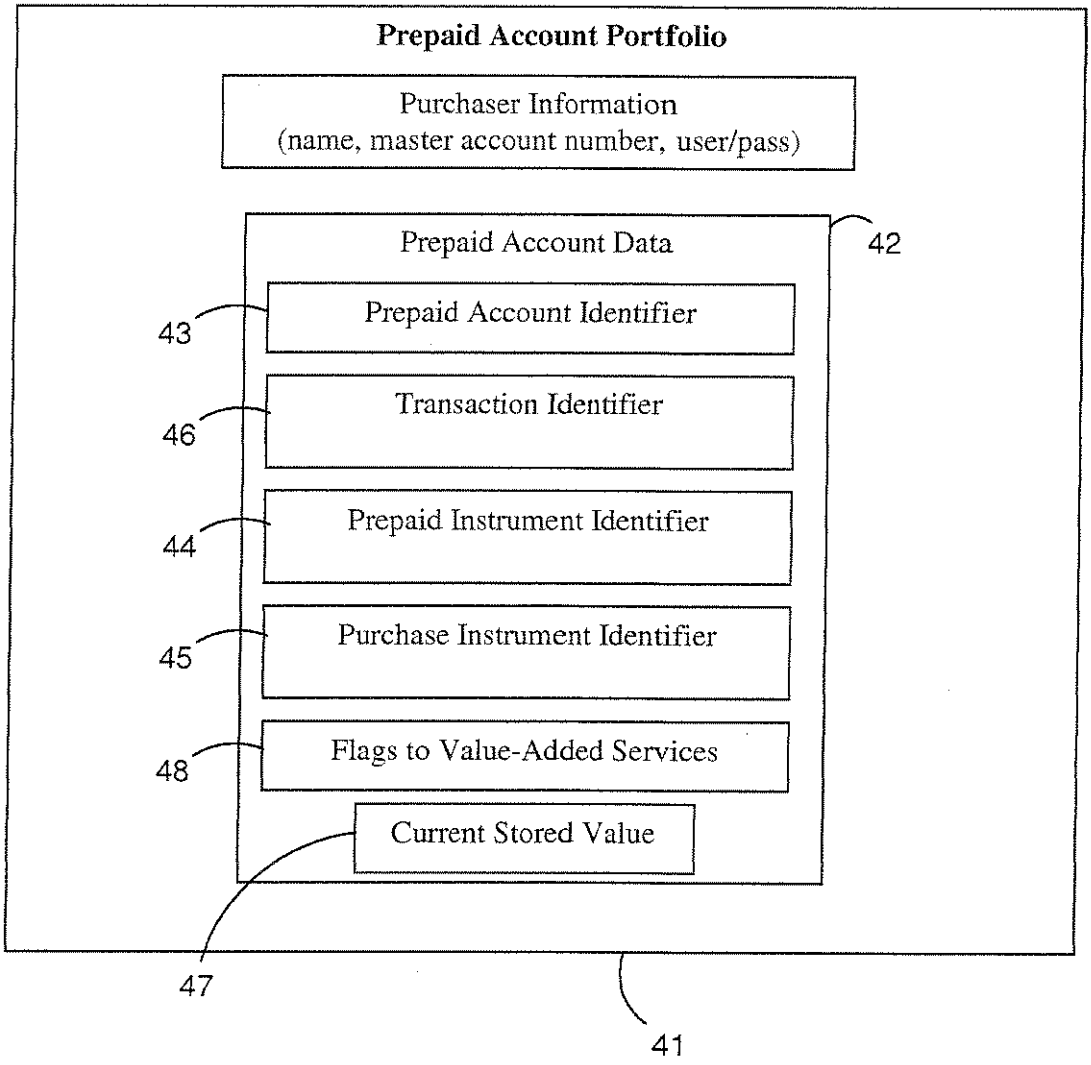

Prepaid Account Portfolio
Purchaser Information
(name, master account number, user/pass)
Prepaid Account Data
42
43
Prepaid Account Identifier
46
Transaction Identifier
44
Prepaid Instrument Identifier
45
Purchase Instrument Identifier
48
Flags to Value-Added Services
Current Stored Value
47
41

FIG. 4

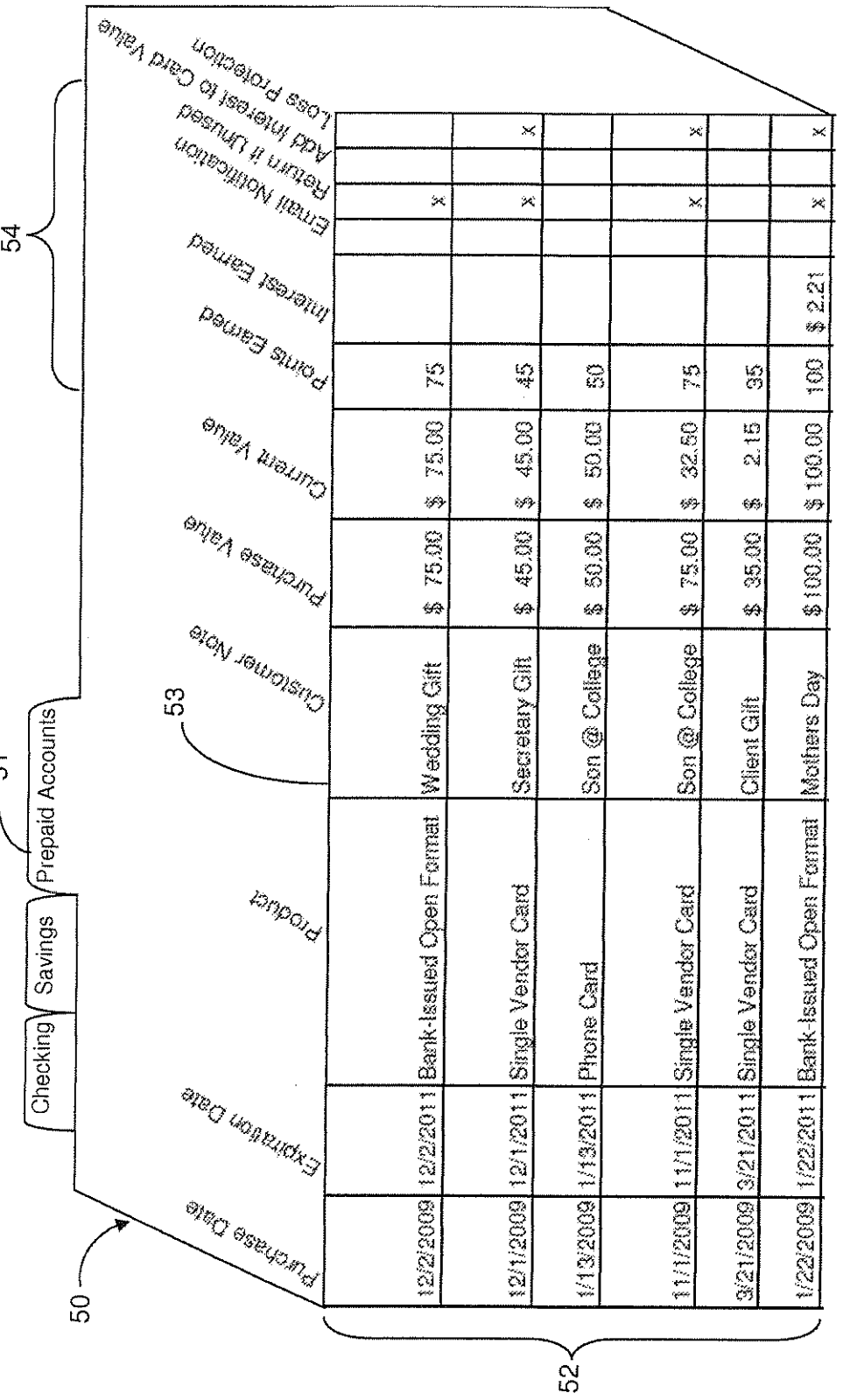

50
51
Checking
Savings
Prepaid Accounts
52
53
54
Purchase Date
Expiration Date
Product
Customer Note
Purchase Value
Current Value
Points Earned
Interest Earned
Email Notification
Return if Unused
Add Interest to Card Value
Loss Protection
12/2/2009 12/2/2011 Bank-Issued Open Format Wedding Gift $ 75.00 $ 75.00 75 x x
12/1/2009 12/1/2011 Single Vendor Card Secretary Gift $ 45.00 $ 45.00 45 x x
1/13/2009 1/13/2011 Phone Card Son @ College $ 50.00 $ 50.00 50
11/1/2009 11/1/2011 Single Vendor Card Son @ College $ 75.00 $ 32.50 75 x x
3/21/2009 3/21/2011 Single Vendor Card Client Gift $ 35.00 $ 2.15 35
1/22/2009 1/22/2011 Bank-Issued Open Format Mothers Day $ 100.00 $ 100.00 100 $ 2.21 x x

FIG. 5

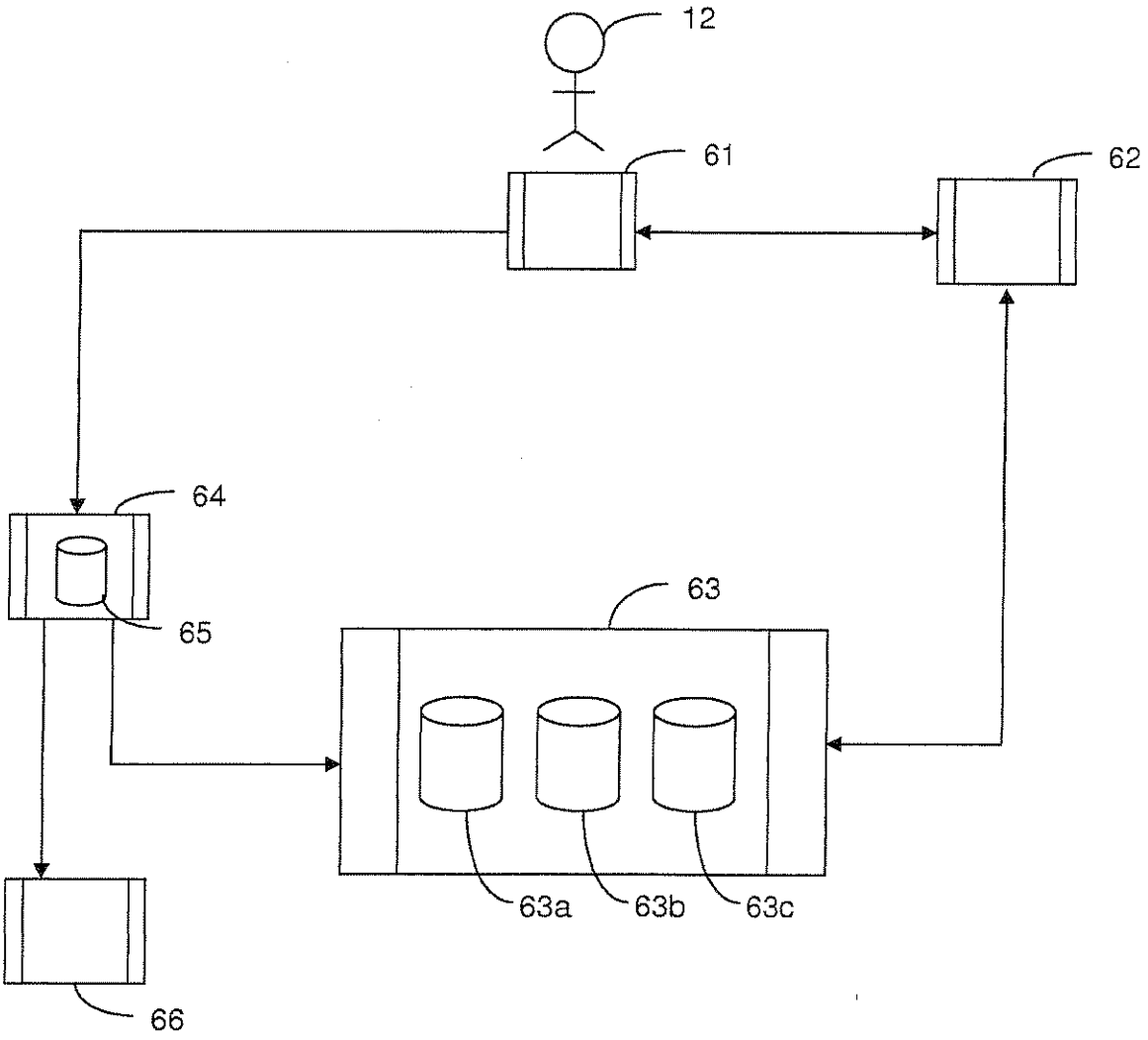


FIG. 6

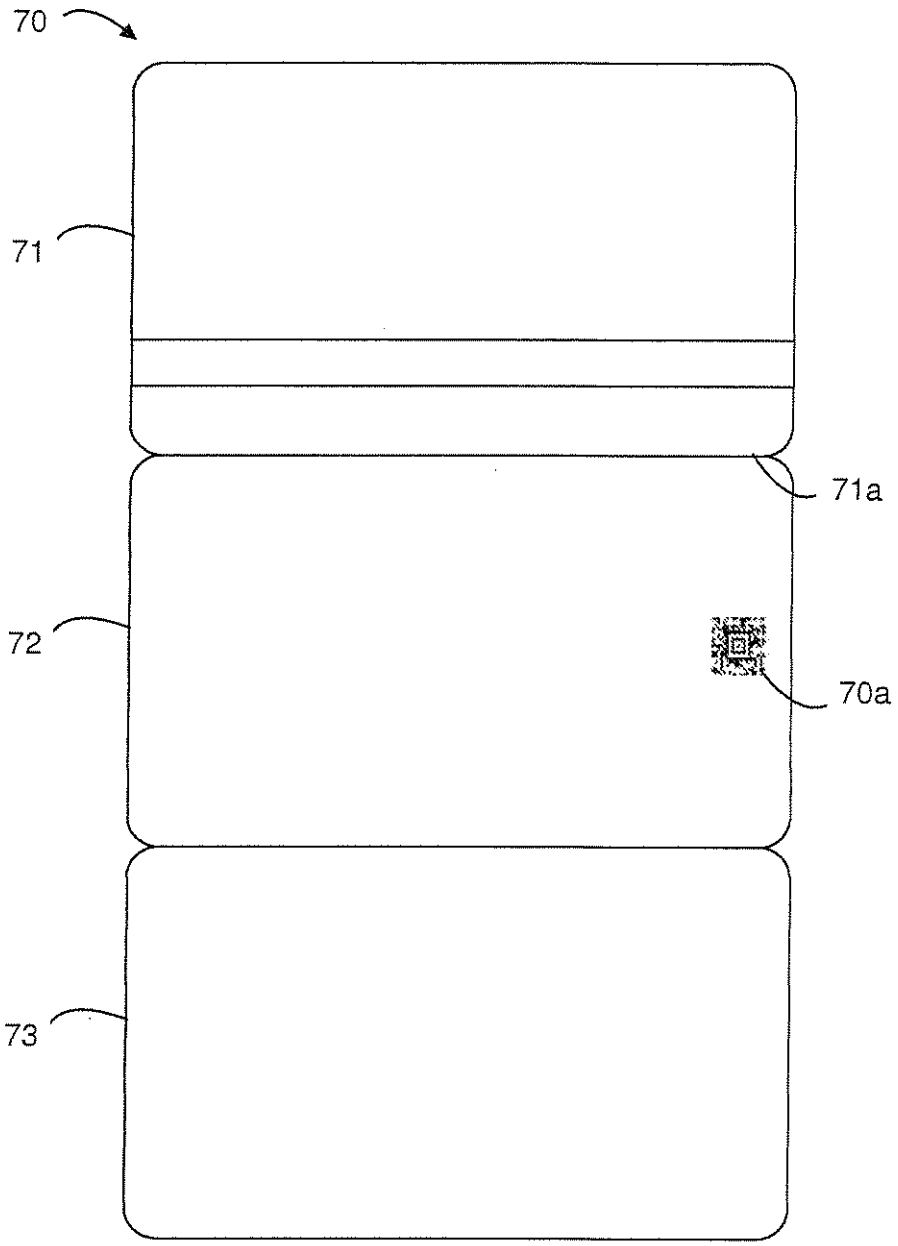


FIG. 7

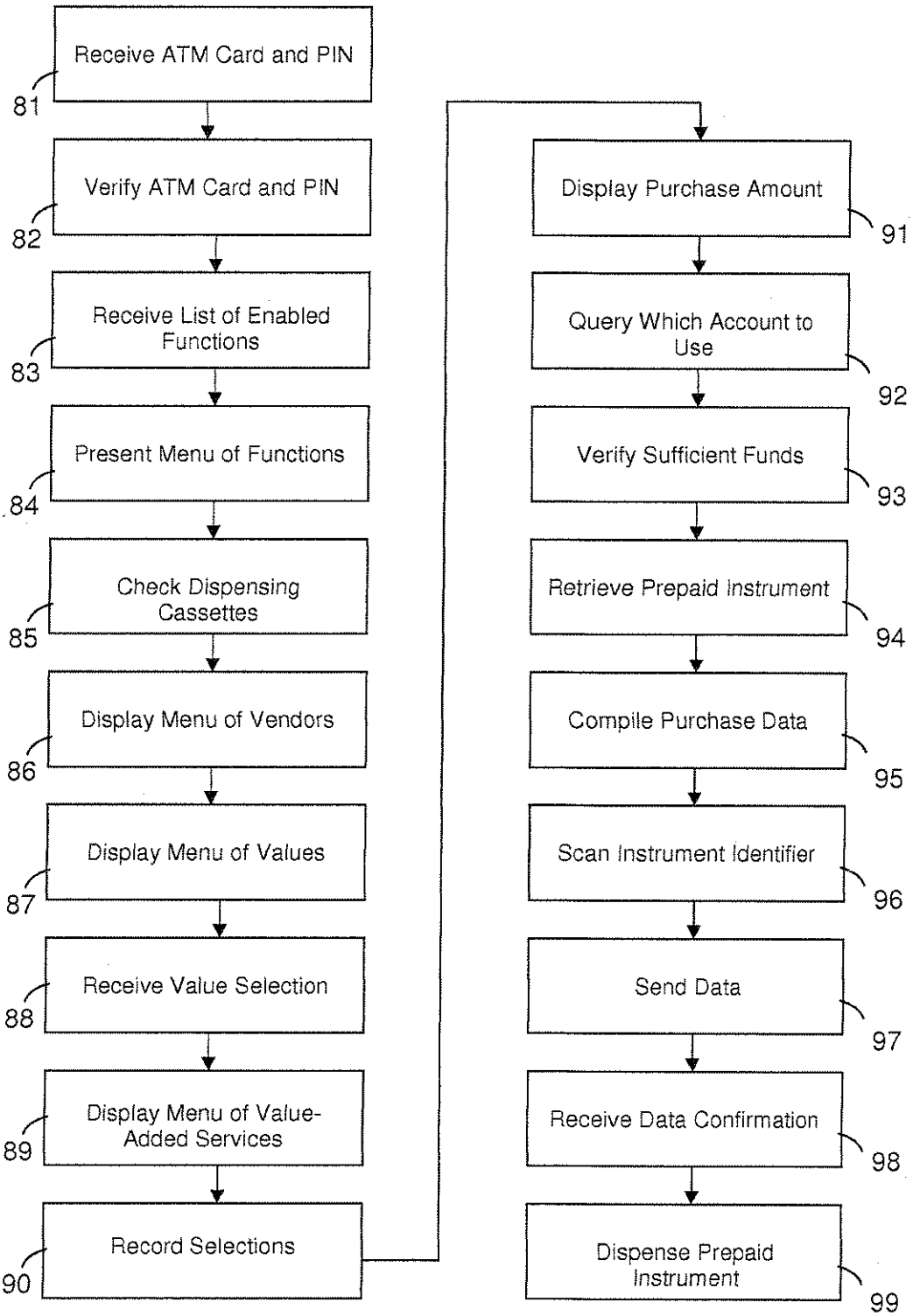

Receive ATM Card and PIN
81
Verify ATM Card and PIN
82
Receive List of Enabled Functions
83
Present Menu of Functions
84
Check Dispensing Cassettes
85
Display Menu of Vendors
86
Display Menu of Values
87
Receive Value Selection
88
Display Menu of Value-Added Services
89
Record Selections
90
Display Purchase Amount
91
Query Which Account to Use
92
Verify Sufficient Funds
93
Retrieve Prepaid Instrument
94
Compile Purchase Data
95
Scan Instrument Identifier
96
Send Data
97
Receive Data Confirmation
98
Dispense Prepaid Instrument
99

FIG. 8

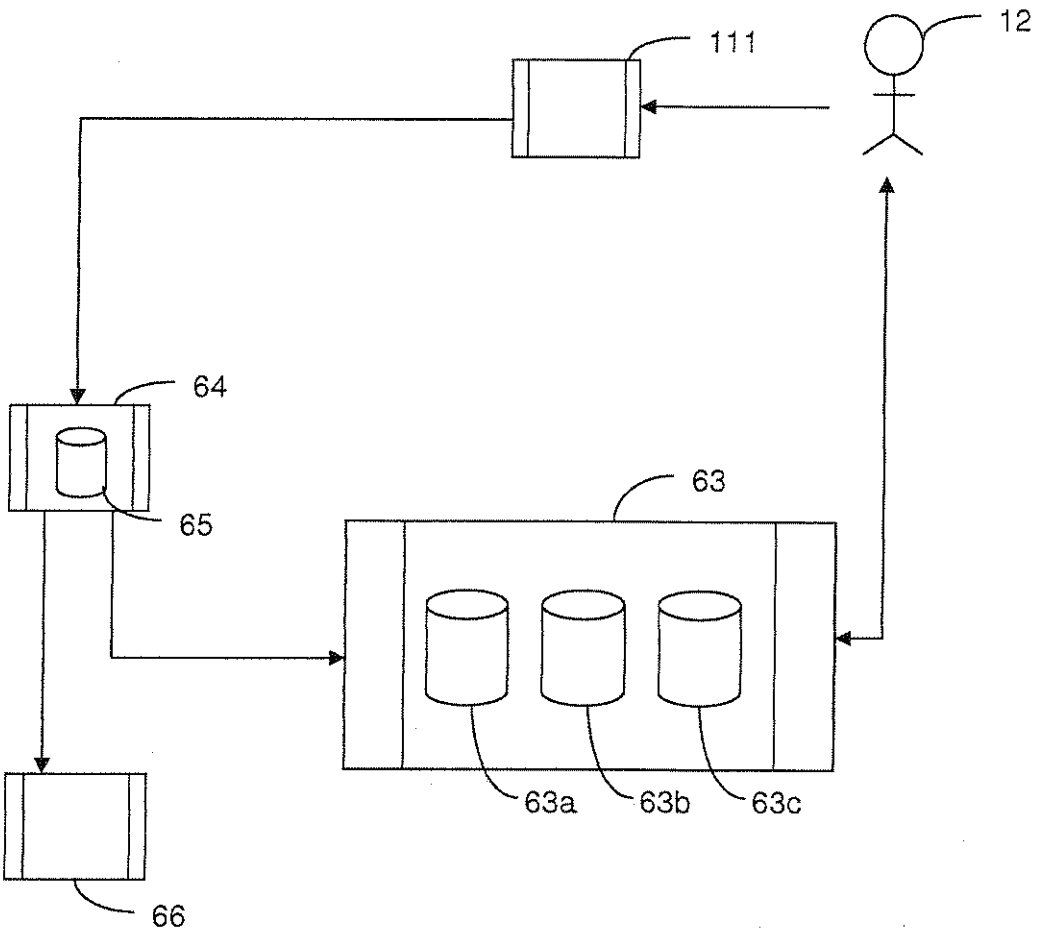


FIG. 9