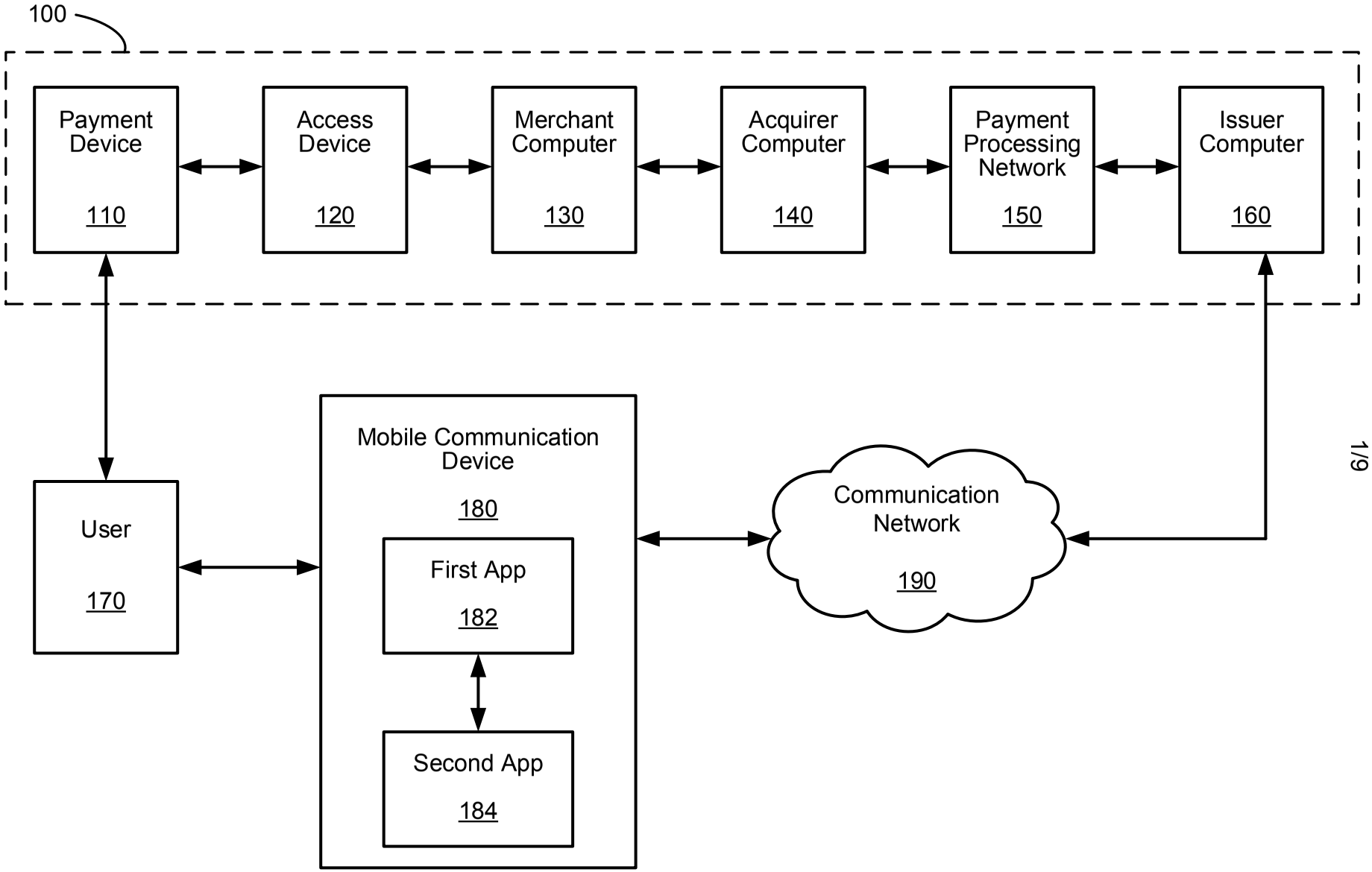

100
Payment Device
110
Access Device
120
Merchant Computer
130
Acquirer Computer
140
Payment Processing Network
150
Issuer Computer
160
User
170
Mobile Communication Device
180
First App
182
Second App
184
Communication Network
190

FIG. 1

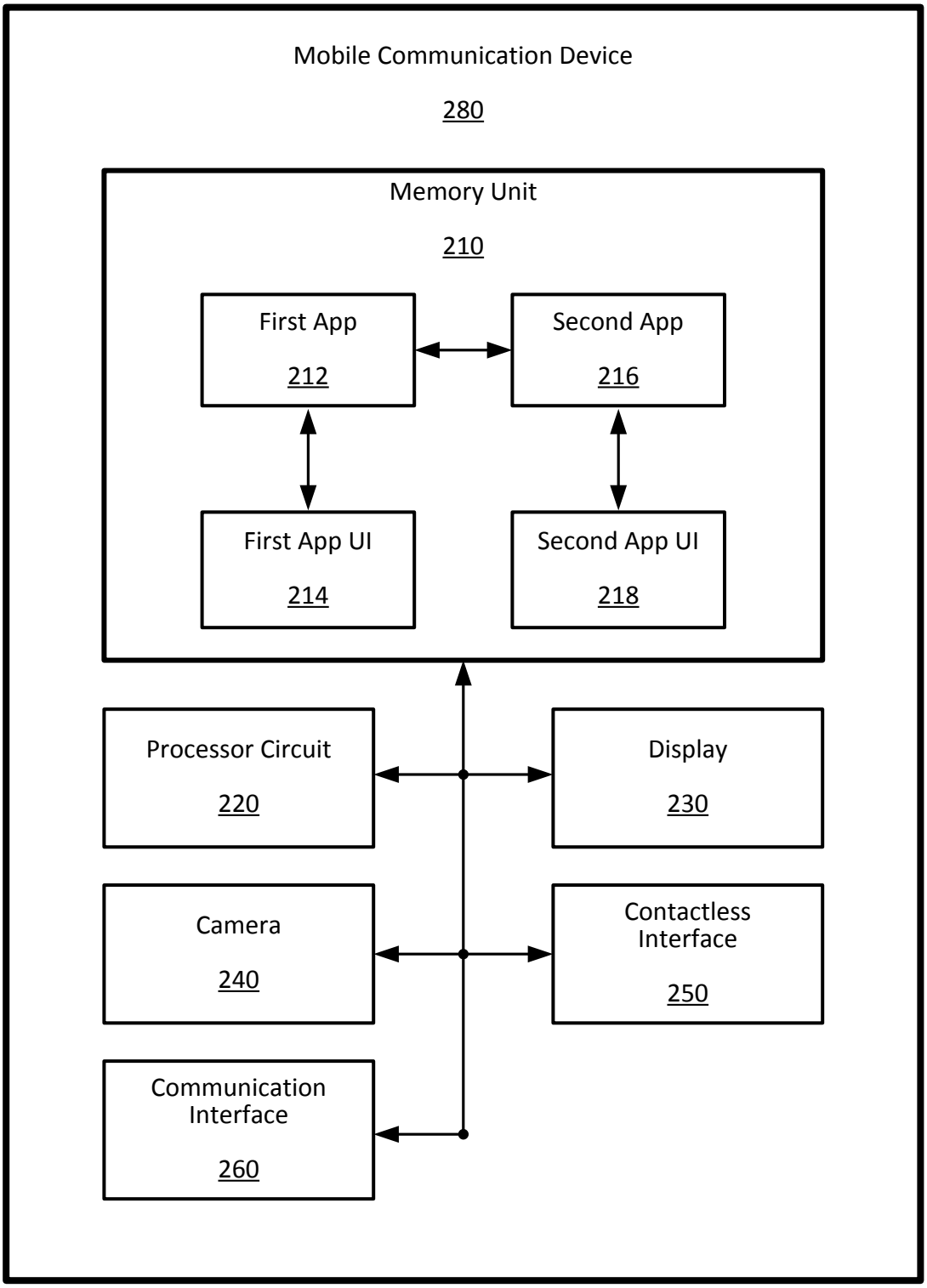

Mobile Communication Device
280
Memory Unit
210
First App
212
Second App
216
First App UI
214
Second App UI
218
Processor Circuit
220
Display
230
Camera
240
Contactless Interface
250
Communication Interface
260

FIG. 2

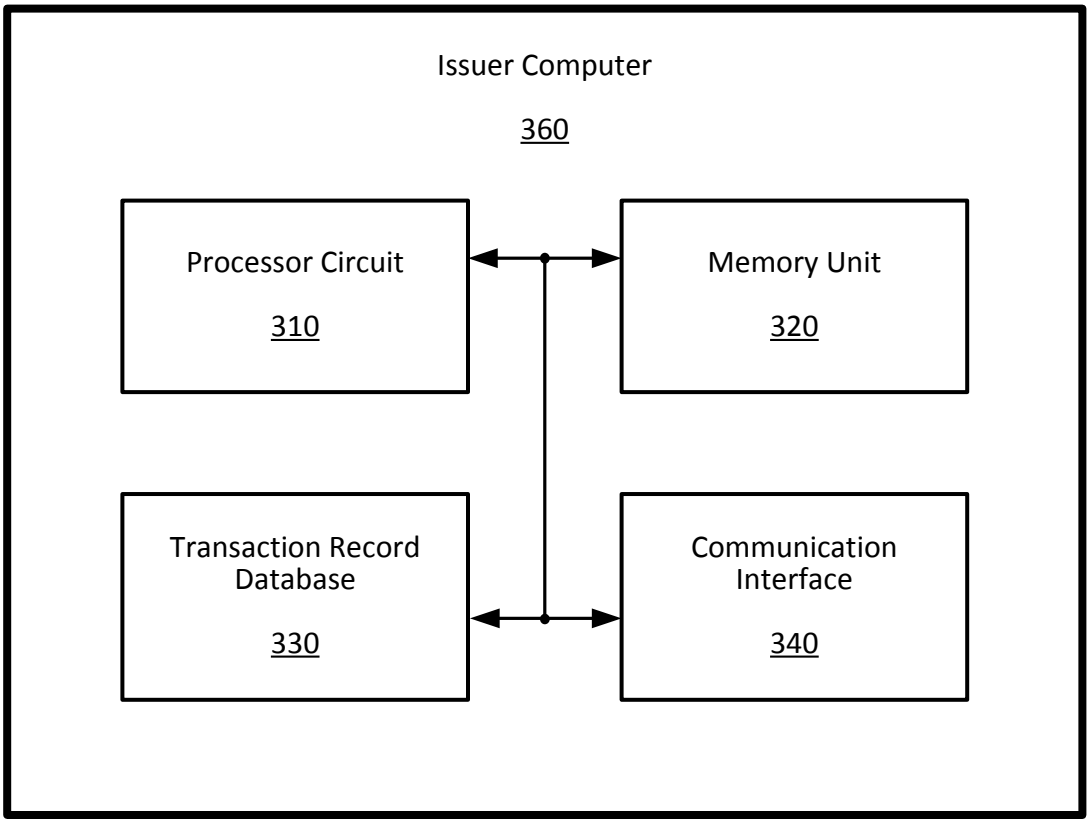

Issuer Computer
360
Processor Circuit
310
Memory Unit
320
Transaction Record Database
330
Communication Interface
340

FIG. 3

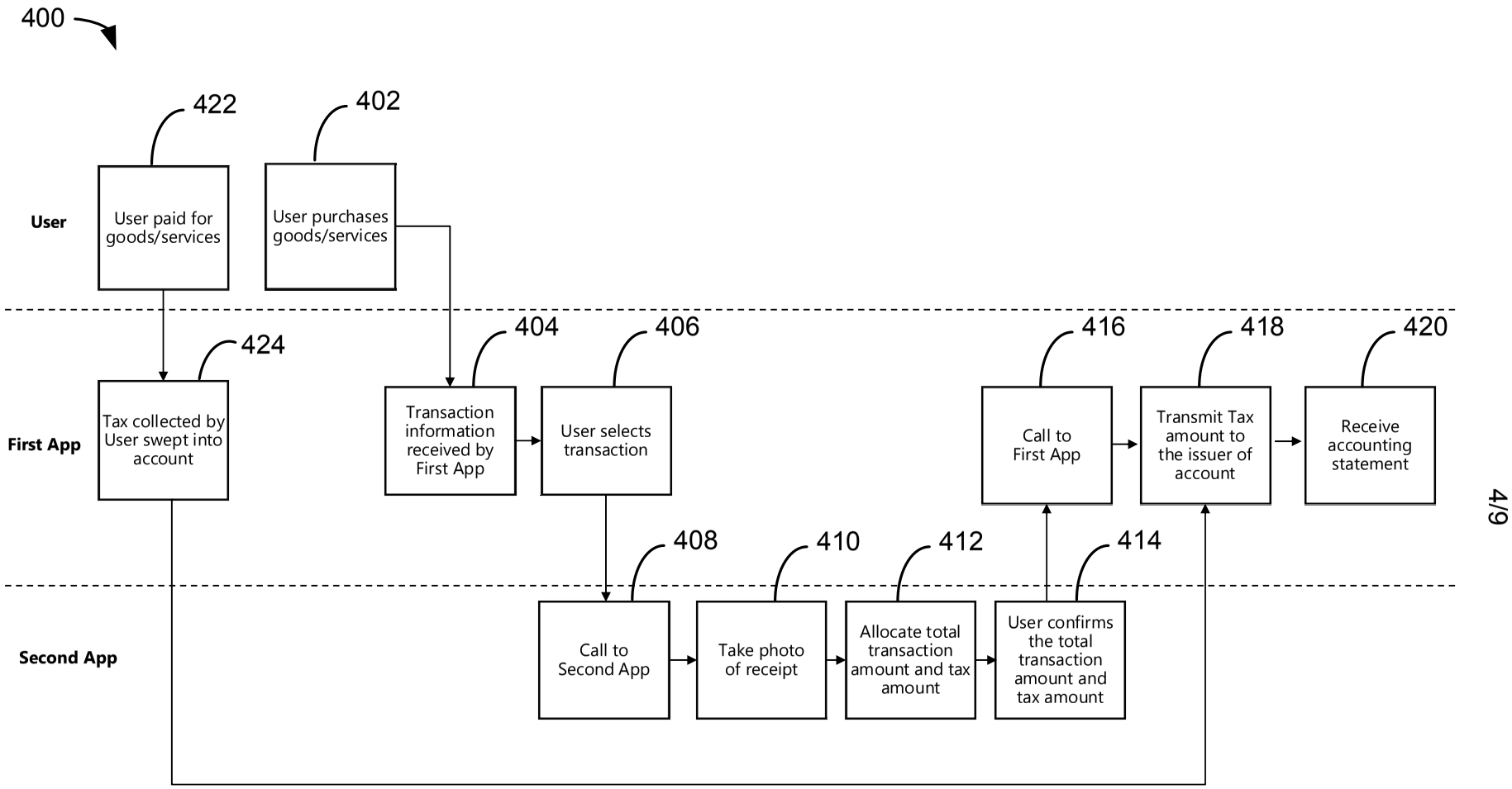

400
422
402
User
User paid for goods/services
User purchases goods/services
424
404
406
416
418
420
First App
Tax collected by User swept into account
Transaction information received by First App
User selects transaction
Call to First App
Transmit Tax amount to the issuer of account
Receive accounting statement
408
410
412
414
Second App
Call to Second App
Take photo of receipt
Allocate total transaction amount and tax amount
User confirms the total transaction amount and tax amount

FIG. 4

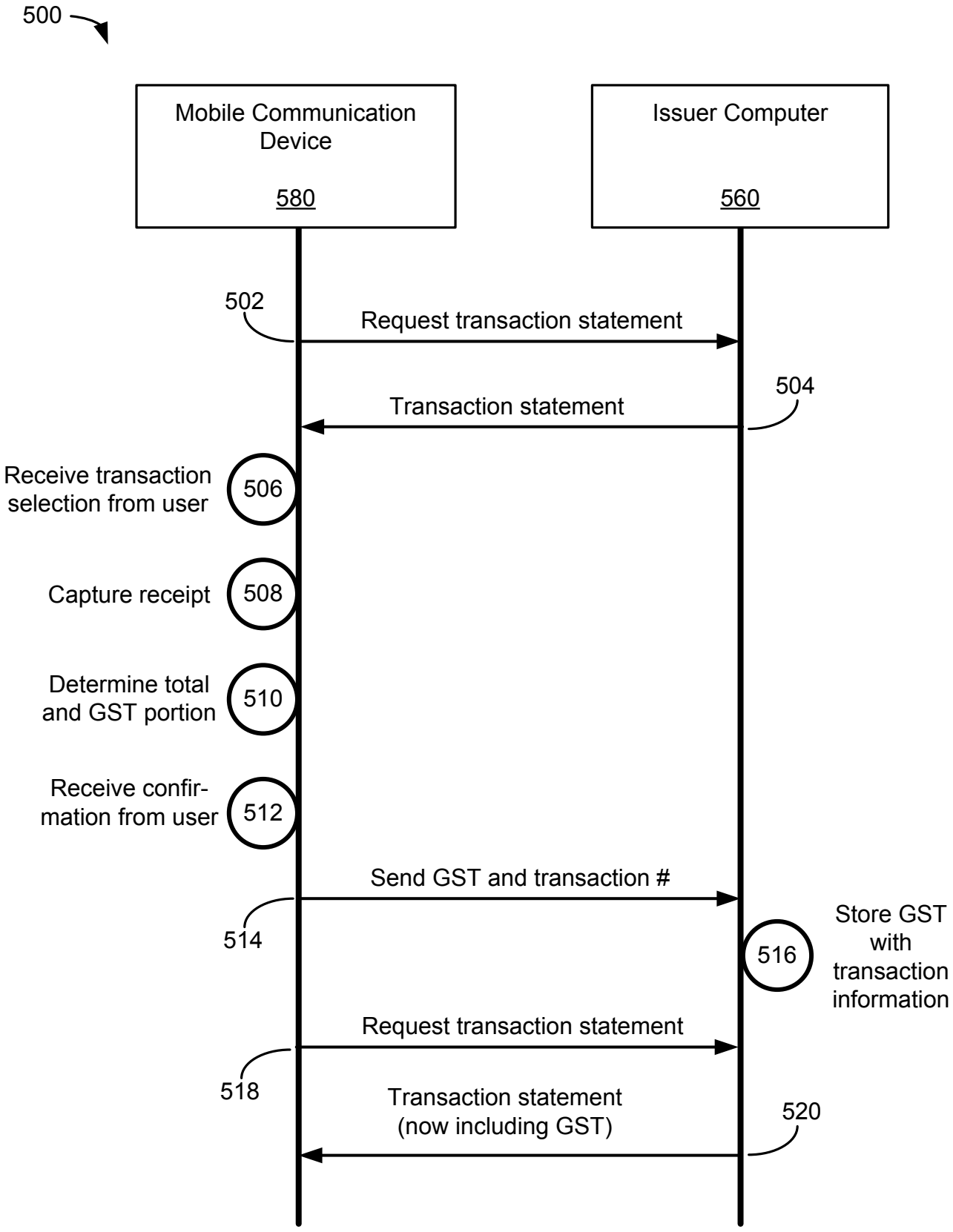

500
Mobile Communication Device
580
Issuer Computer
560
502
Request transaction statement
504
Transaction statement
Receive transaction selection from user
506
Capture receipt
508
Determine total and GST portion
510
Receive confir-mation from user
512
Send GST and transaction #
514
516
Store GST with transaction information
Request transaction statement
518
Transaction statement (now including GST)
520

FIG. 5

600


First Application User Interface
Transaction
Total
GST
Transaction 1
$30.64
$3.06
Transaction 2
$10.56
$1.07
Transaction 3
$87.60
--
Transaction 4
$12.54
--

FIG. 6

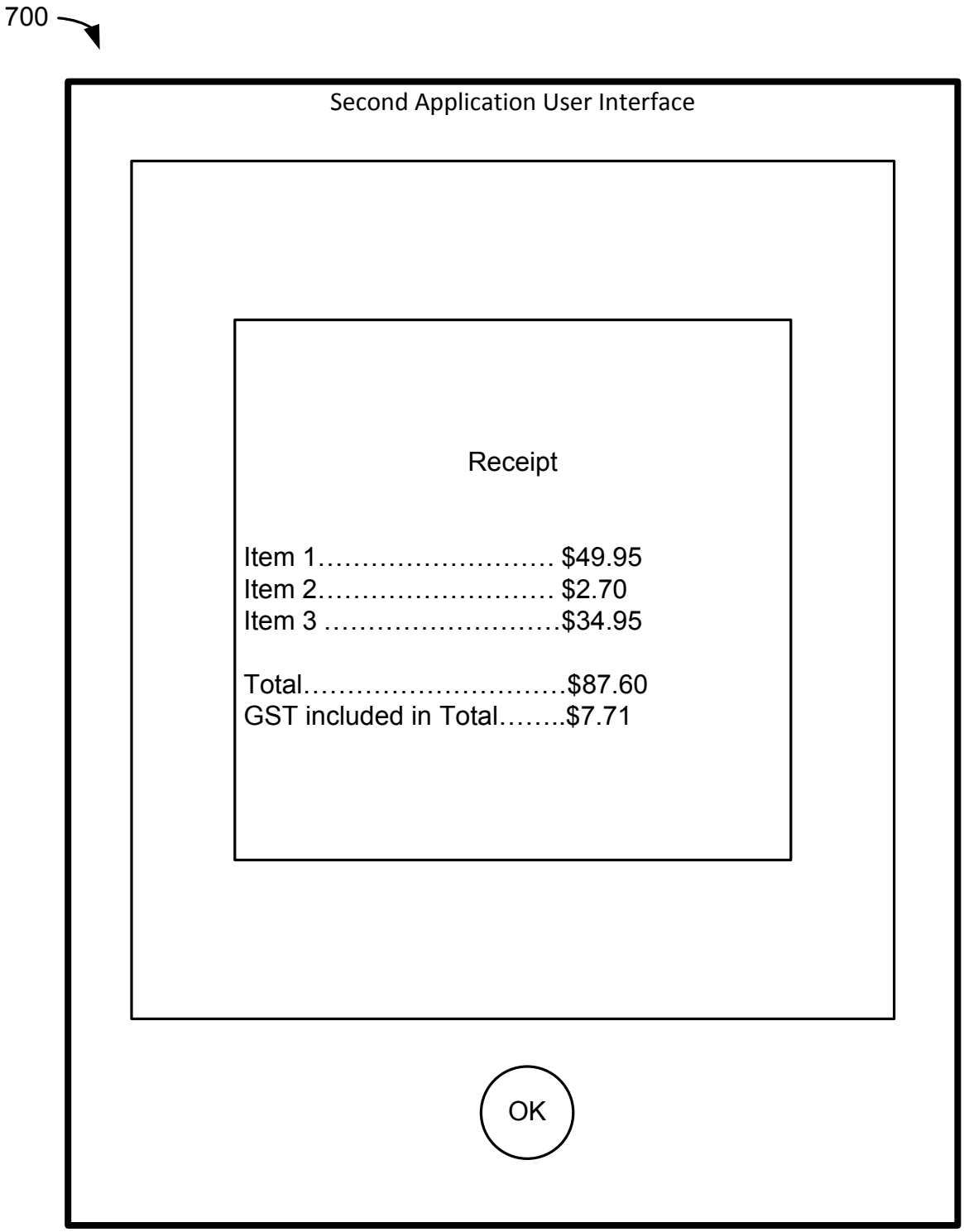

700
Second Application User Interface
Receipt
Item 1..... $49.95
Item 2..... $2.70
Item 3 .....$34.95
Total.....$87.60
GST included in Total.....$7.71
OK

FIG. 7

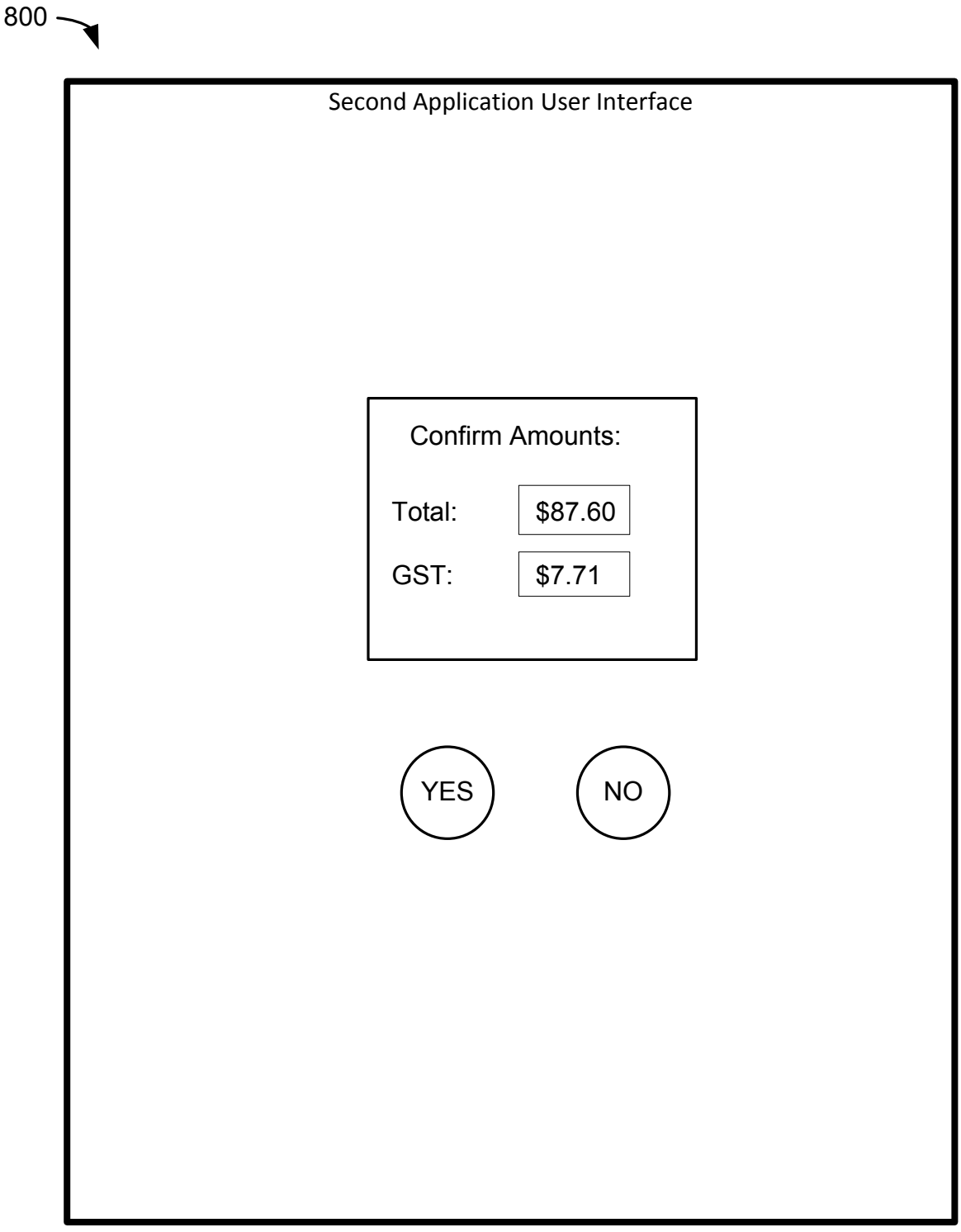

800
Second Application User Interface
Confirm Amounts:
Total:
$87.60
GST:
$7.71
YES
NO

FIG. 8

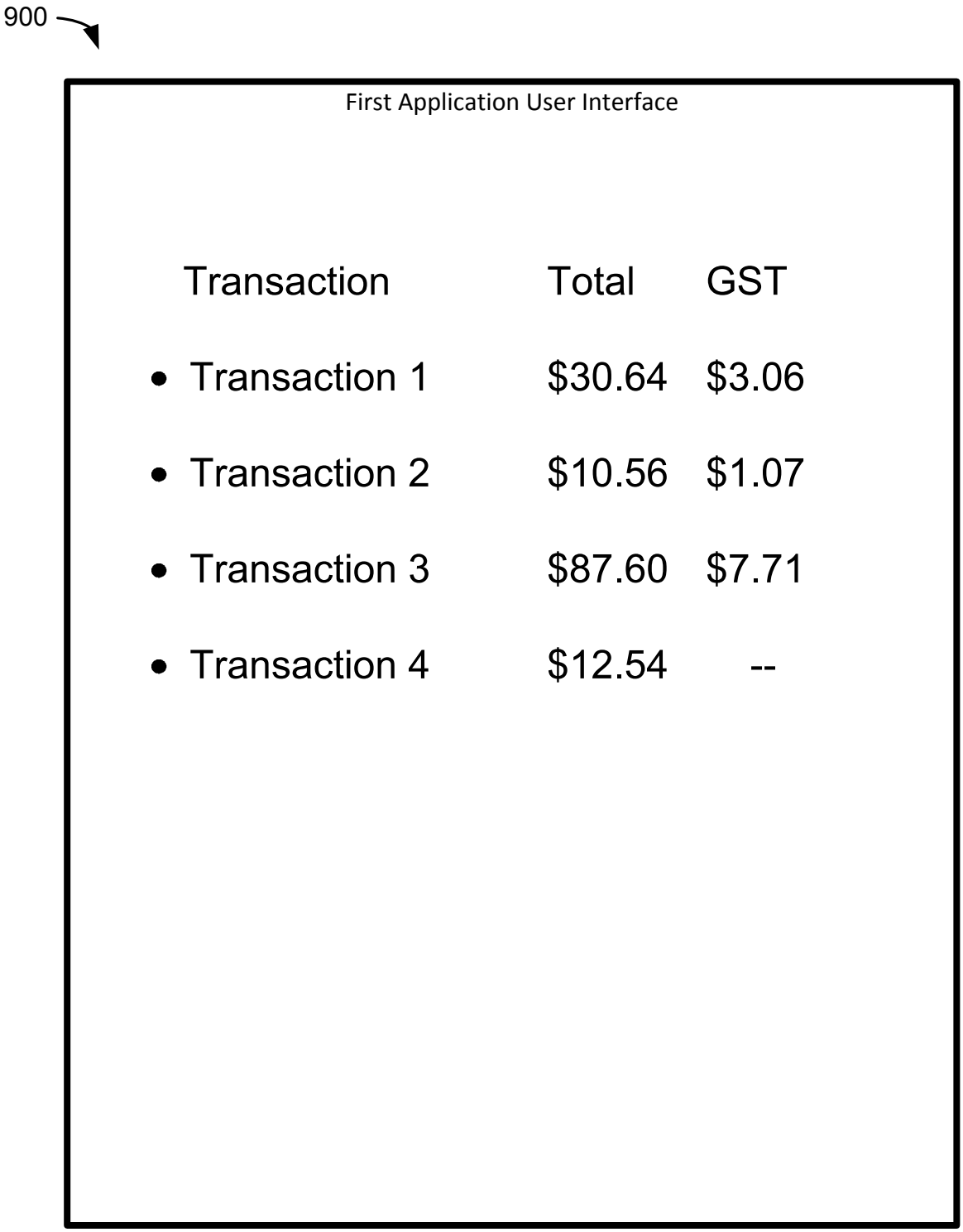

900
First Application User Interface
Transaction
Total
GST
Transaction 1
$30.64
$3.06
Transaction 2
$10.56
$1.07
Transaction 3
$87.60
$7.71
Transaction 4
$12.54
--

FIG. 9