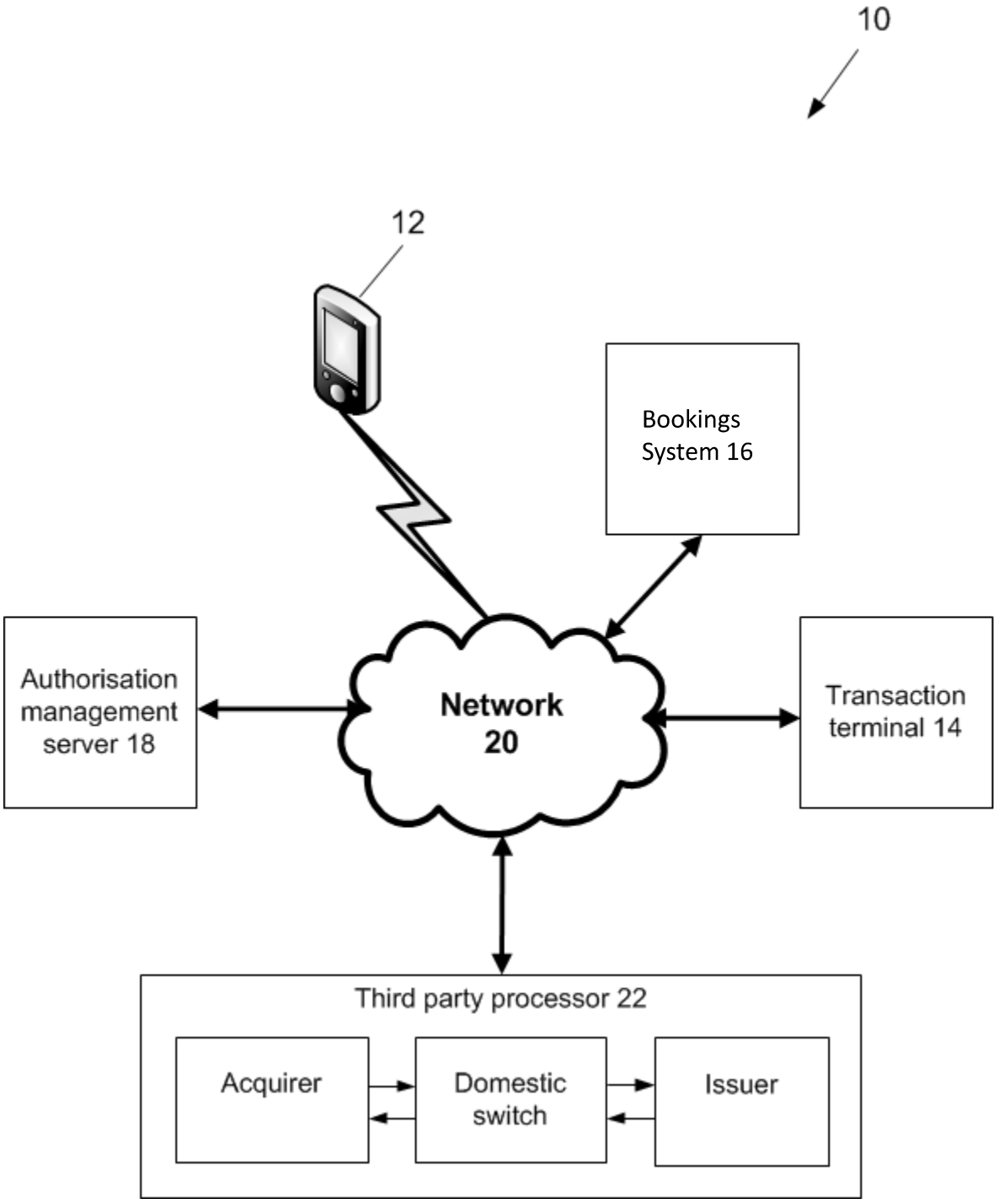

10
12
Bookings System 16
Authorisation management server 18
Network 20
Transaction terminal 14
Third party processor 22
Acquirer
Domestic switch
Issuer

FIG. 1

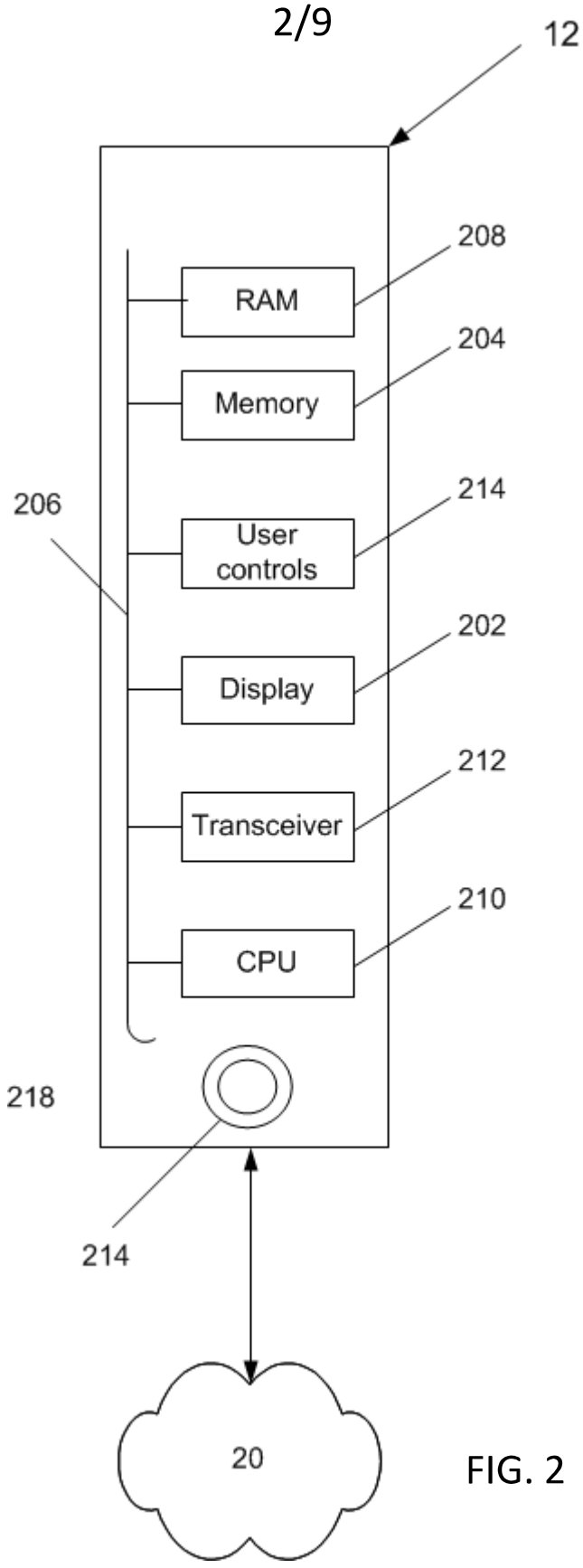

12
208
RAM
204
Memory
206
214
User controls
202
Display
212
Transceiver
210
CPU
218
214
20

FIG. 2

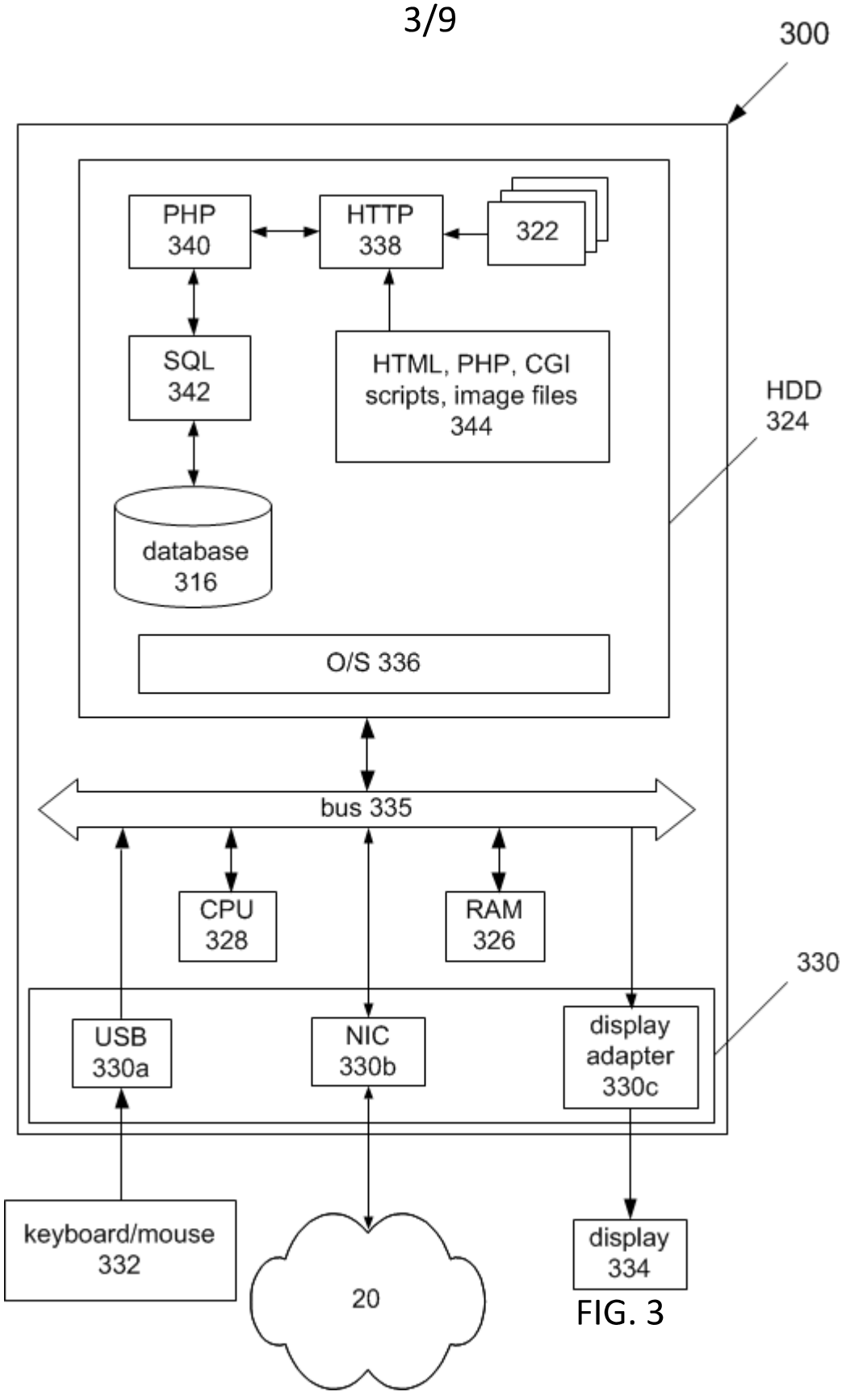

300
PHP
340
HTTP
338
322
SQL
342
HTML, PHP, CGI
scripts, image files
344
HDD
324
database
316
O/S 336
bus 335
CPU
328
RAM
326
330
USB
330a
NIC
330b
display
adapter
330c
keyboard/mouse
332
20
display
334

FIG. 3

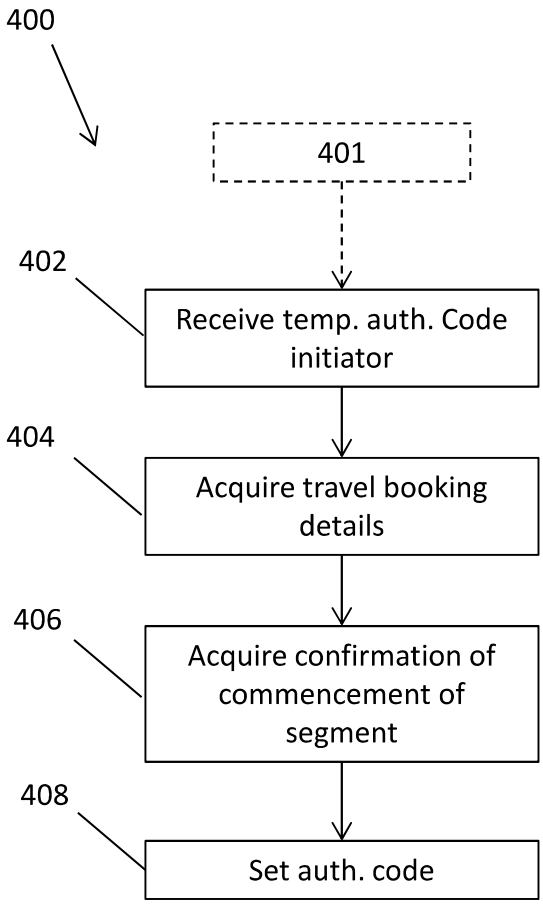

400
401
402
Receive temp. auth. Code initiator
404
Acquire travel booking details
406
Acquire confirmation of commencement of segment
408
Set auth. code

FIG. 4

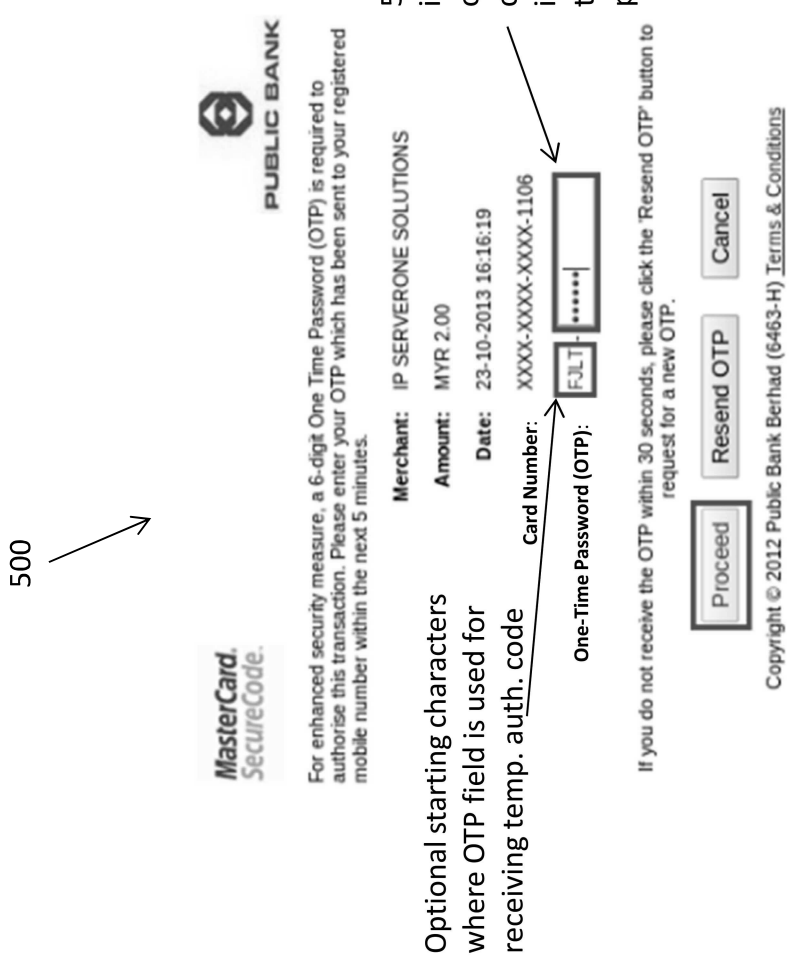

500
MasterCard SecureCode.
PUBLIC BANK
For enhanced security measure, a 6-digit One Time Password (OTP) is required to authorise this transaction. Please enter your OTP which has been sent to your registered mobile number within the next 5 minutes.
Merchant: IP SERVERONE SOLUTIONS
Amount: MYR 2.00
Date: 23-10-2013 16:16:19
Card Number: XXXX-XXXX-XXXX-1106
One-Time Password (OTP): FJLT-
If you do not receive the OTP within 30 seconds, please click the 'Resend OTP' button to request for a new OTP.
Proceed
Resend OTP
Cancel
Copyright © 2012 Public Bank Berhad (6463-H) Terms & Conditions
Optional starting characters where OTP field is used for receiving temp. auth. code
500 (this field can appear in the absence of the optional starting characters field where OTP is disabled upon receipt of temp. auth. code at third party processor 22

FIG. 5

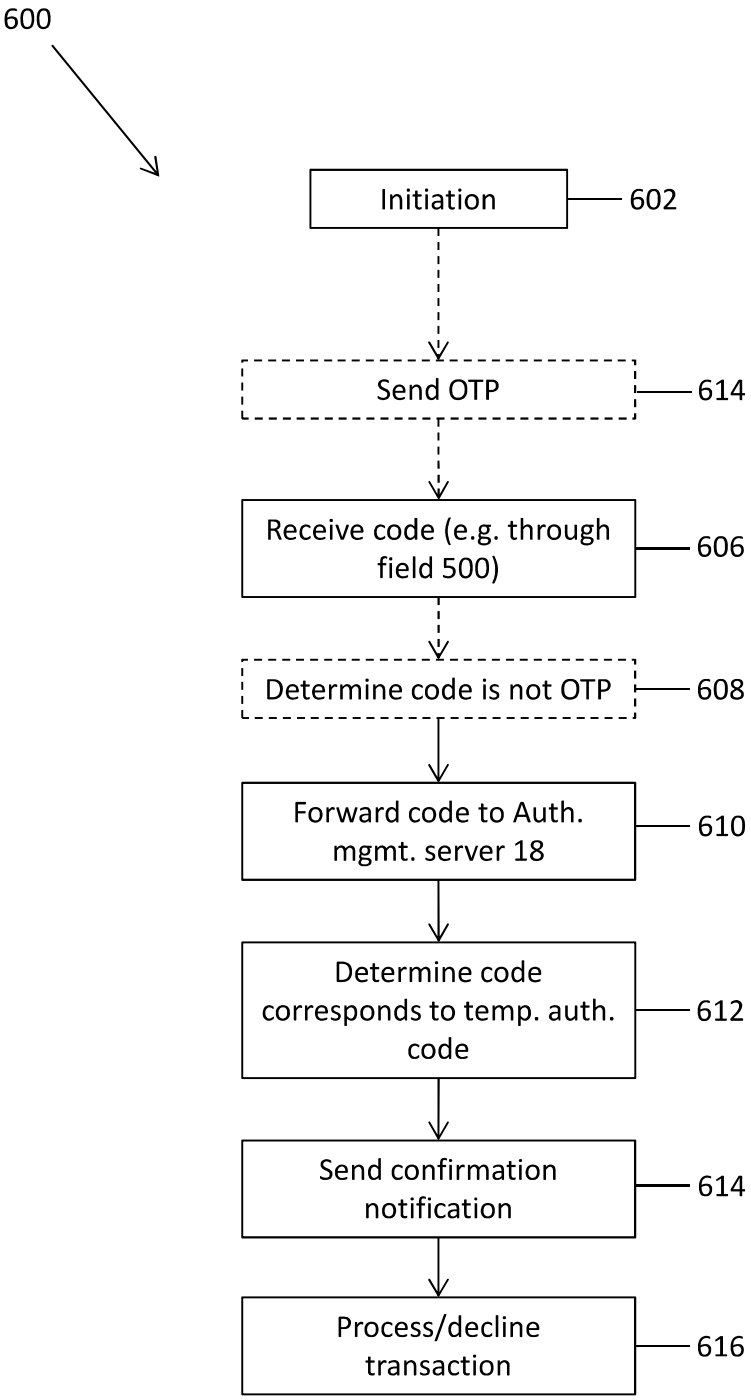

600
Initiation
602
Send OTP
614
Receive code (e.g. through field 500)
606
Determine code is not OTP
608
Forward code to Auth. mgmt. server 18
610
Determine code corresponds to temp. auth. code
612
Send confirmation notification
614
Process/decline transaction
616

FIG. 6A

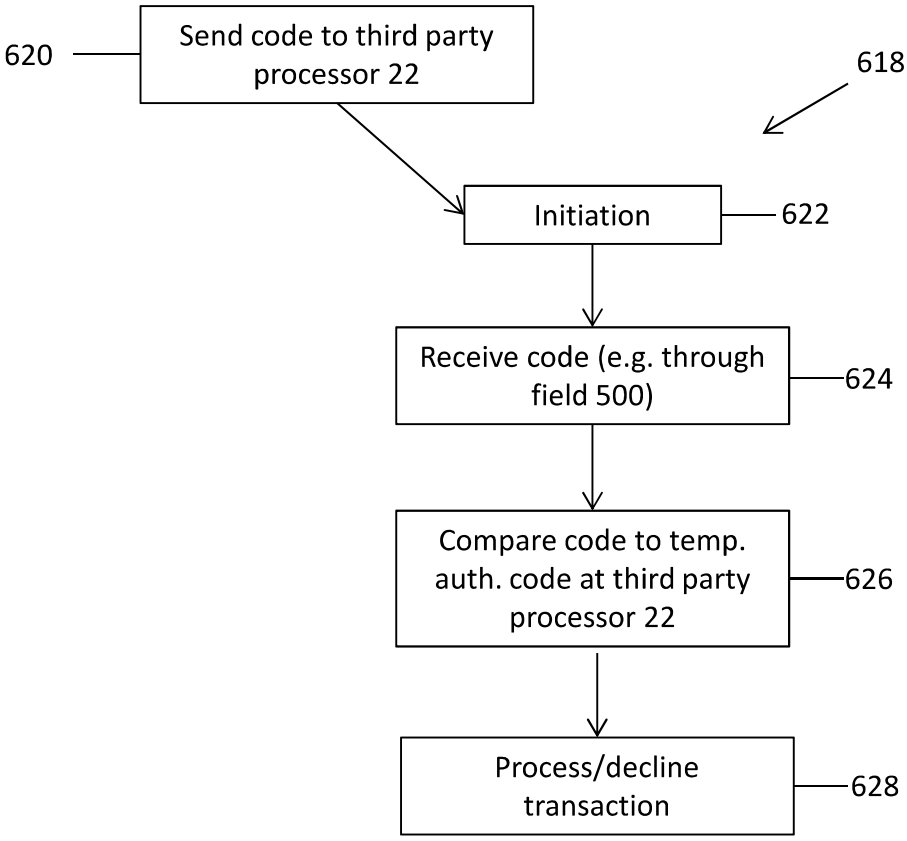

620
Send code to third party processor 22
618
Initiation
622
Receive code (e.g. through field 500)
624
Compare code to temp. auth. code at third party processor 22
626
Process/decline transaction
628

FIG. 6B

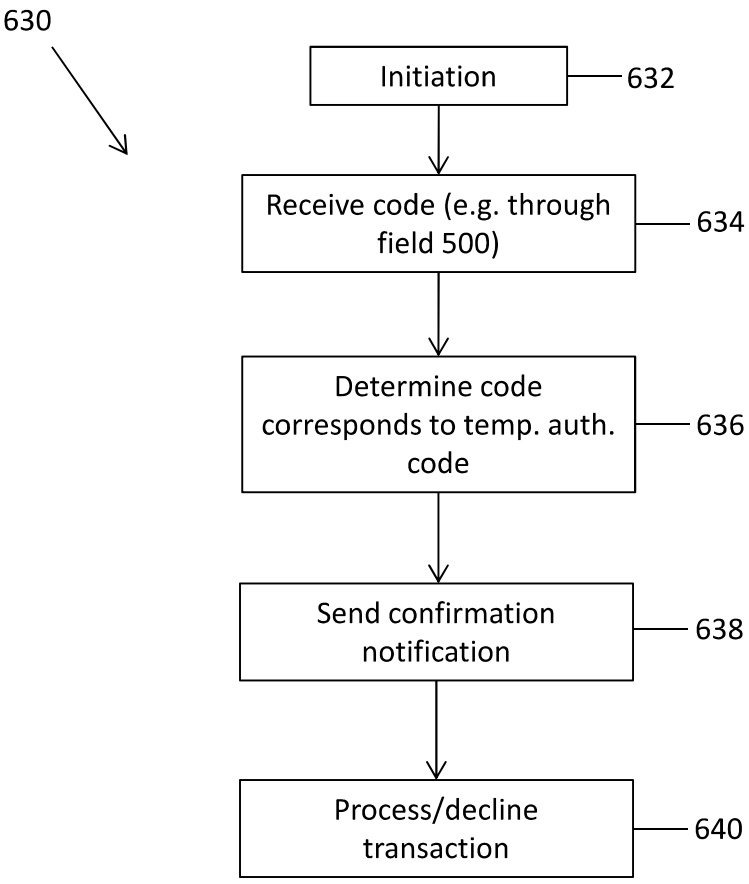

630
Initiation
632
Receive code (e.g. through field 500)
634
Determine code corresponds to temp. auth. code
636
Send confirmation notification
638
Process/decline transaction
640

FIG. 6C

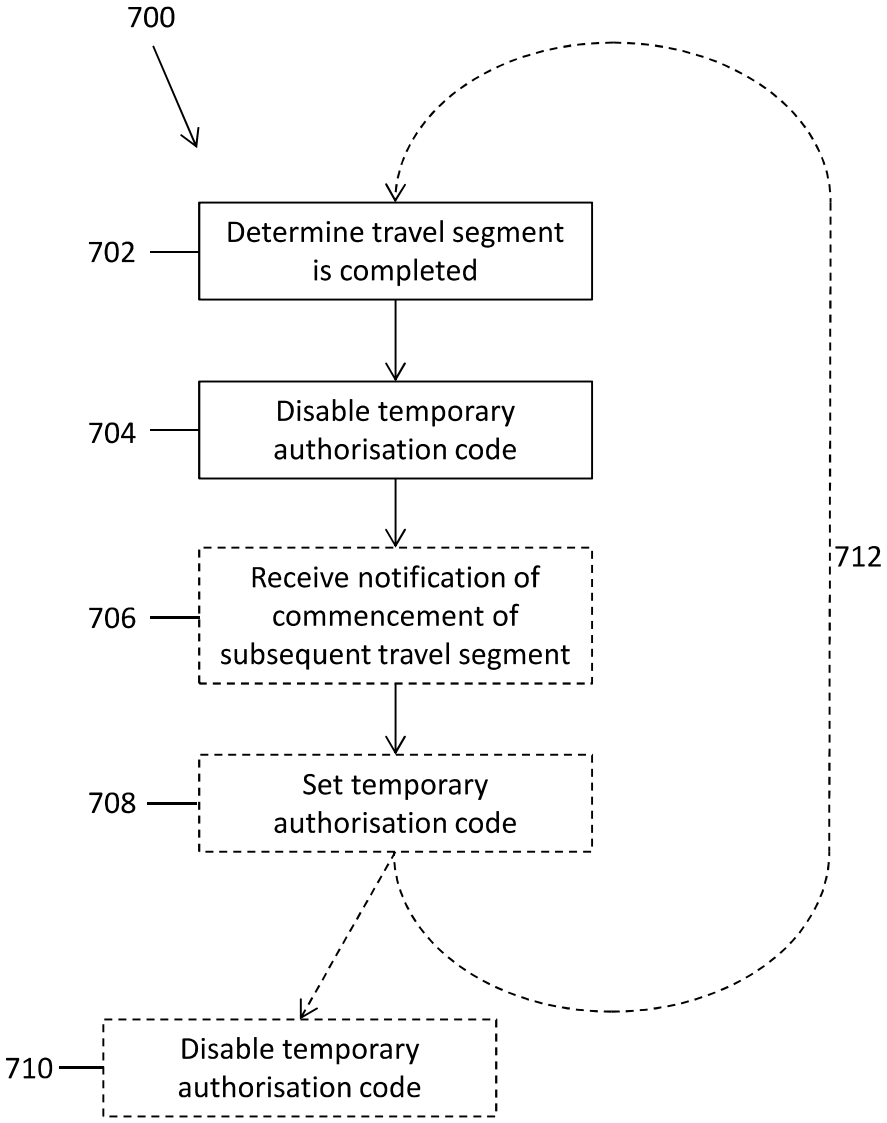

700
Determine travel segment is completed
702
Disable temporary authorisation code
704
Receive notification of commencement of subsequent travel segment
706
Set temporary authorisation code
708
712
Disable temporary authorisation code
710

FIG. 7