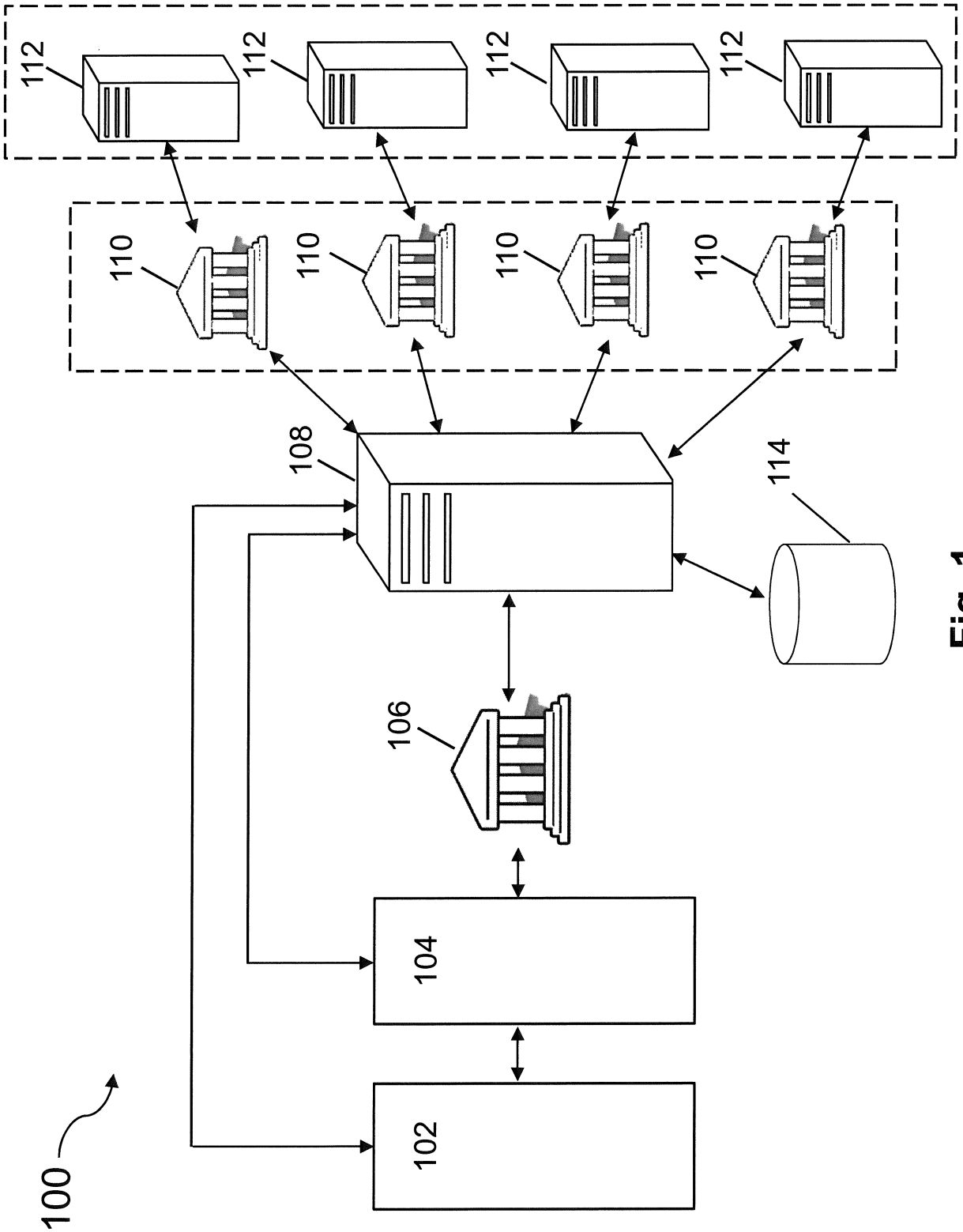


Fig. 1

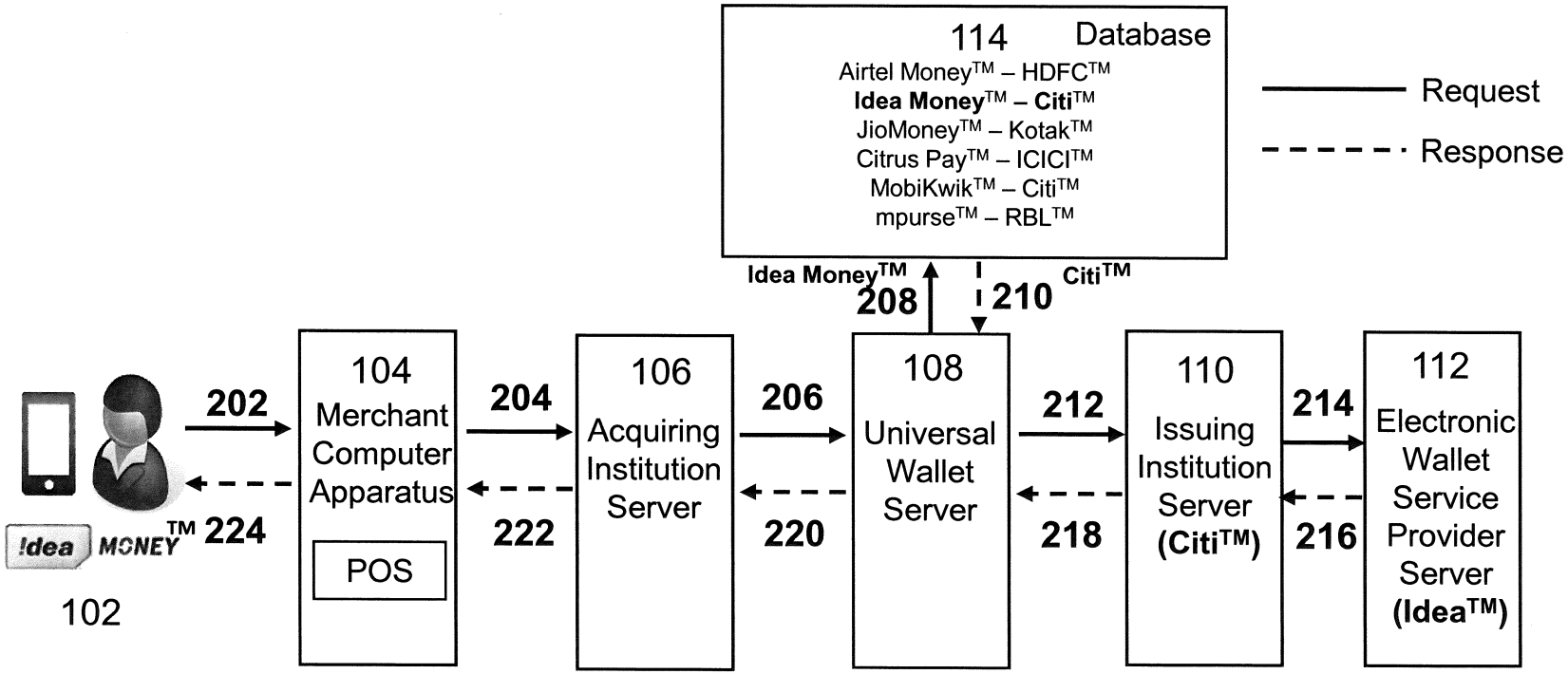

114 Database
Airtel Money™ – HDFC™
Idea Money™ – Citi™
JioMoney™ – Kotak™
Citrus Pay™ – ICICI™
MobiKwik™ – Citi™
mpurse™ – RBL™
Request
Response
Idea Money™
208
210
Citi™
202
204
206
212
214
224
222
220
218
216
102
104 Merchant Computer Apparatus
POS
106 Acquiring Institution Server
108 Universal Wallet Server
110 Issuing Institution Server (Citi™)
112 Electronic Wallet Service Provider Server (Idea™)

Fig. 2

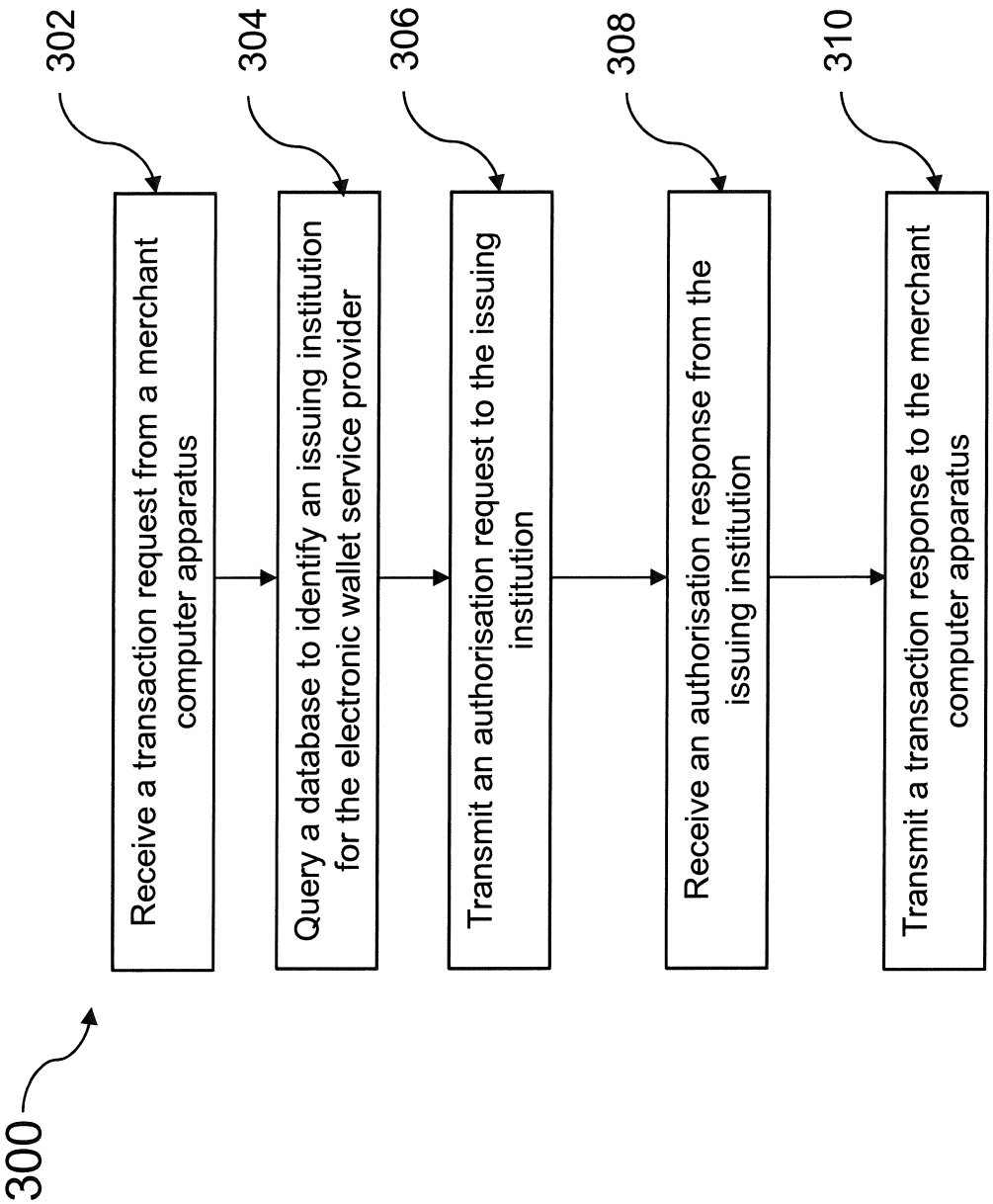

300
302
Receive a transaction request from a merchant computer apparatus
304
Query a database to identify an issuing institution for the electronic wallet service provider
306
Transmit an authorisation request to the issuing institution
308
Receive an authorisation response from the issuing institution
310
Transmit a transaction response to the merchant computer apparatus

Fig. 3

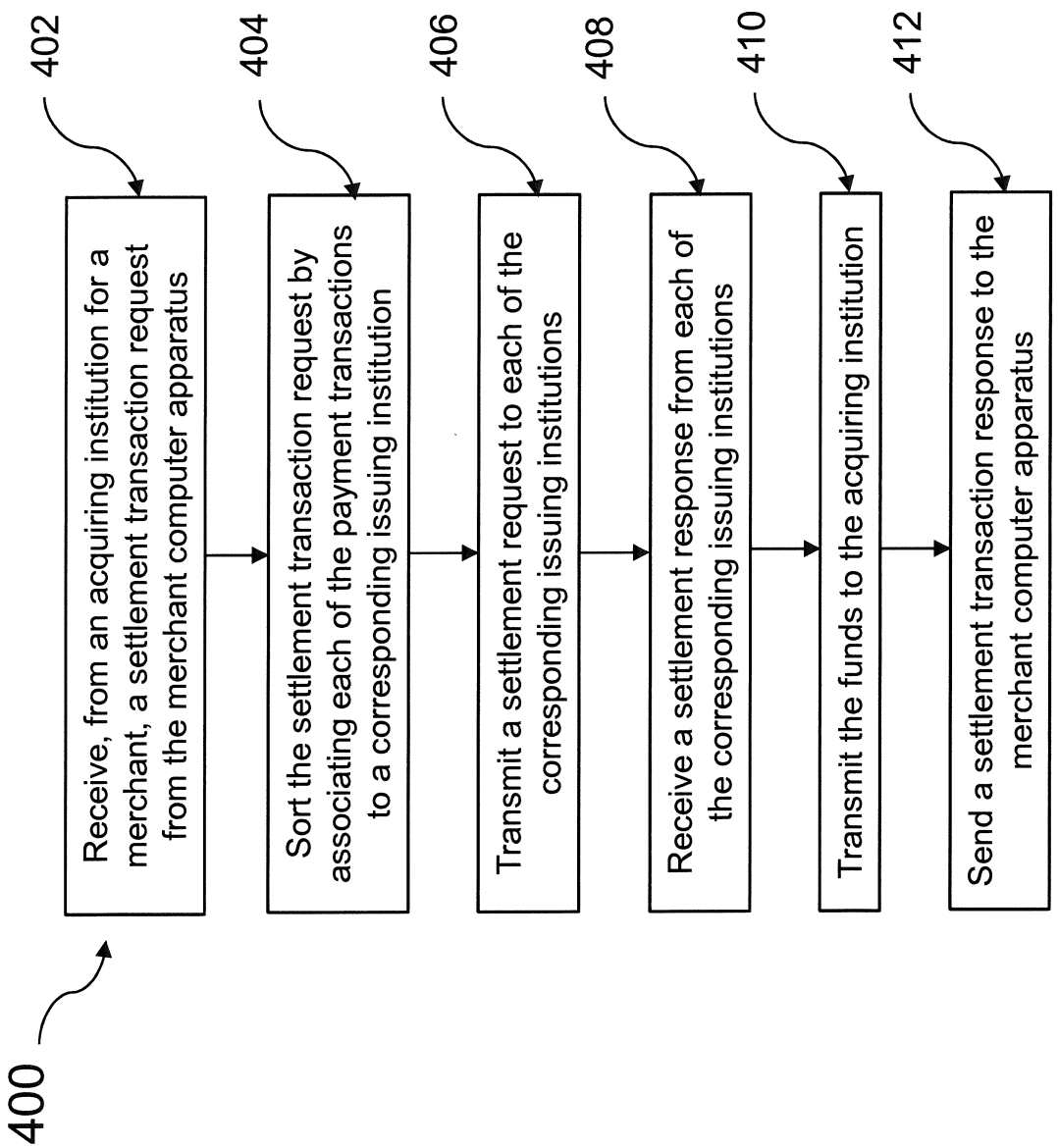

400
402
Receive, from an acquiring institution for a merchant, a settlement transaction request from the merchant computer apparatus
404
Sort the settlement transaction request by associating each of the payment transactions to a corresponding issuing institution
406
Transmit a settlement request to each of the corresponding issuing institutions
408
Receive a settlement response from each of the corresponding issuing institutions
410
Transmit the funds to the acquiring institution
412
Send a settlement transaction response to the merchant computer apparatus

Fig. 4

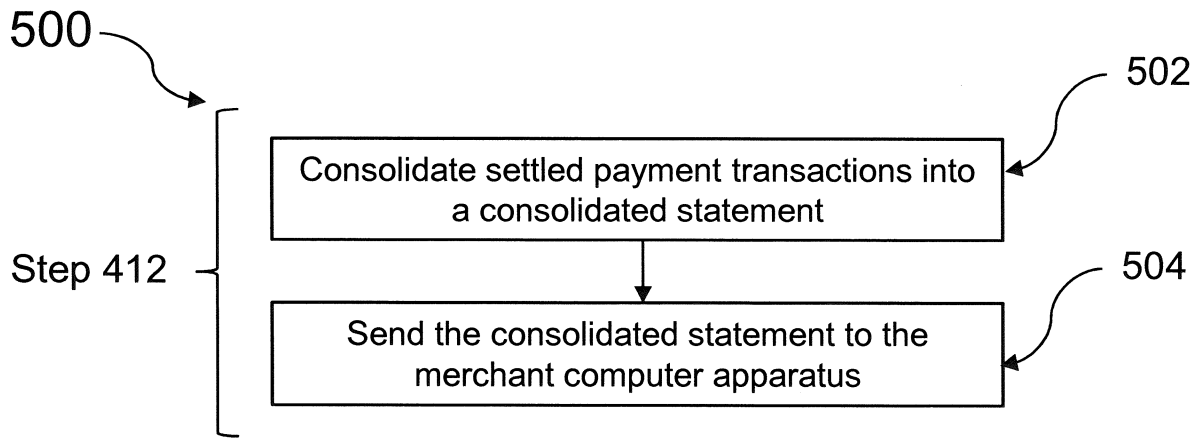

500
502
Consolidate settled payment transactions into a consolidated statement
Step 412
504
Send the consolidated statement to the merchant computer apparatus

Fig. 5

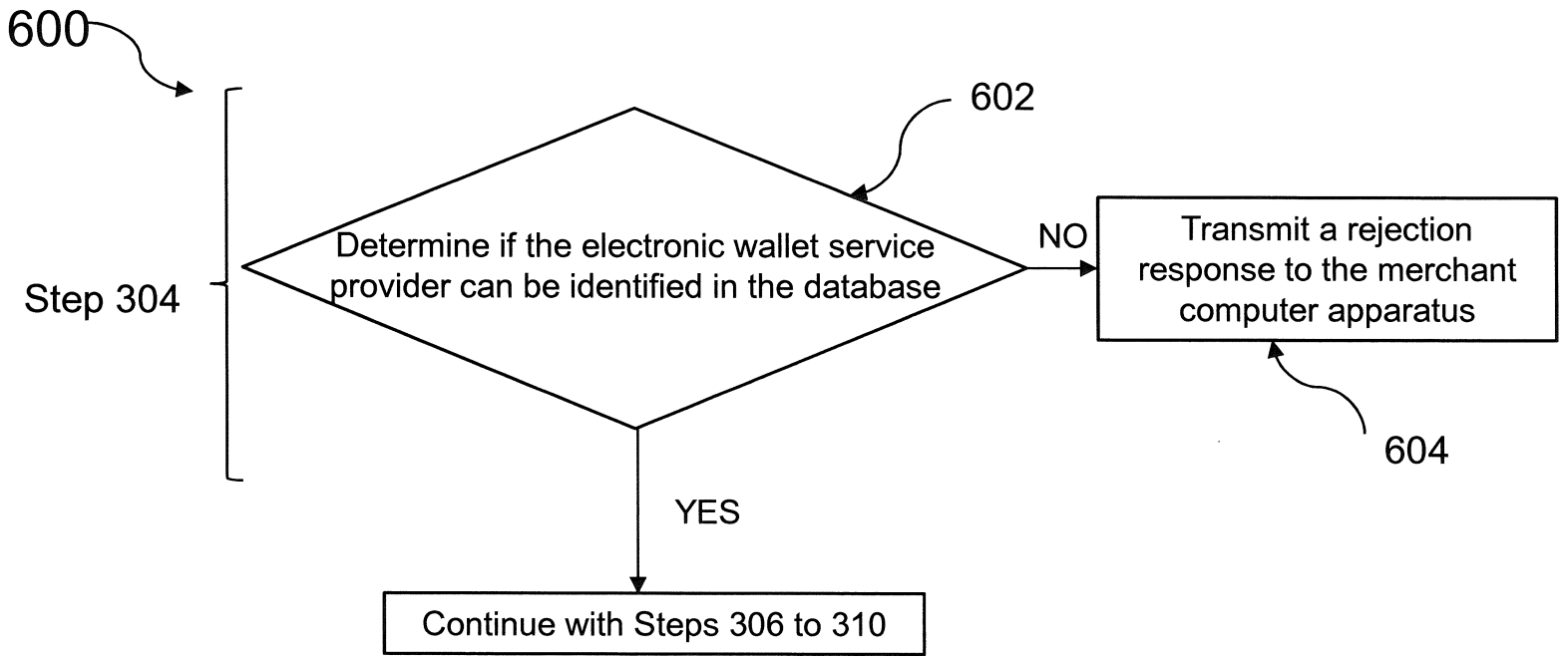

600
602
Determine if the electronic wallet service provider can be identified in the database
Step 304
NO
Transmit a rejection response to the merchant computer apparatus
604
YES
Continue with Steps 306 to 310

Fig. 6

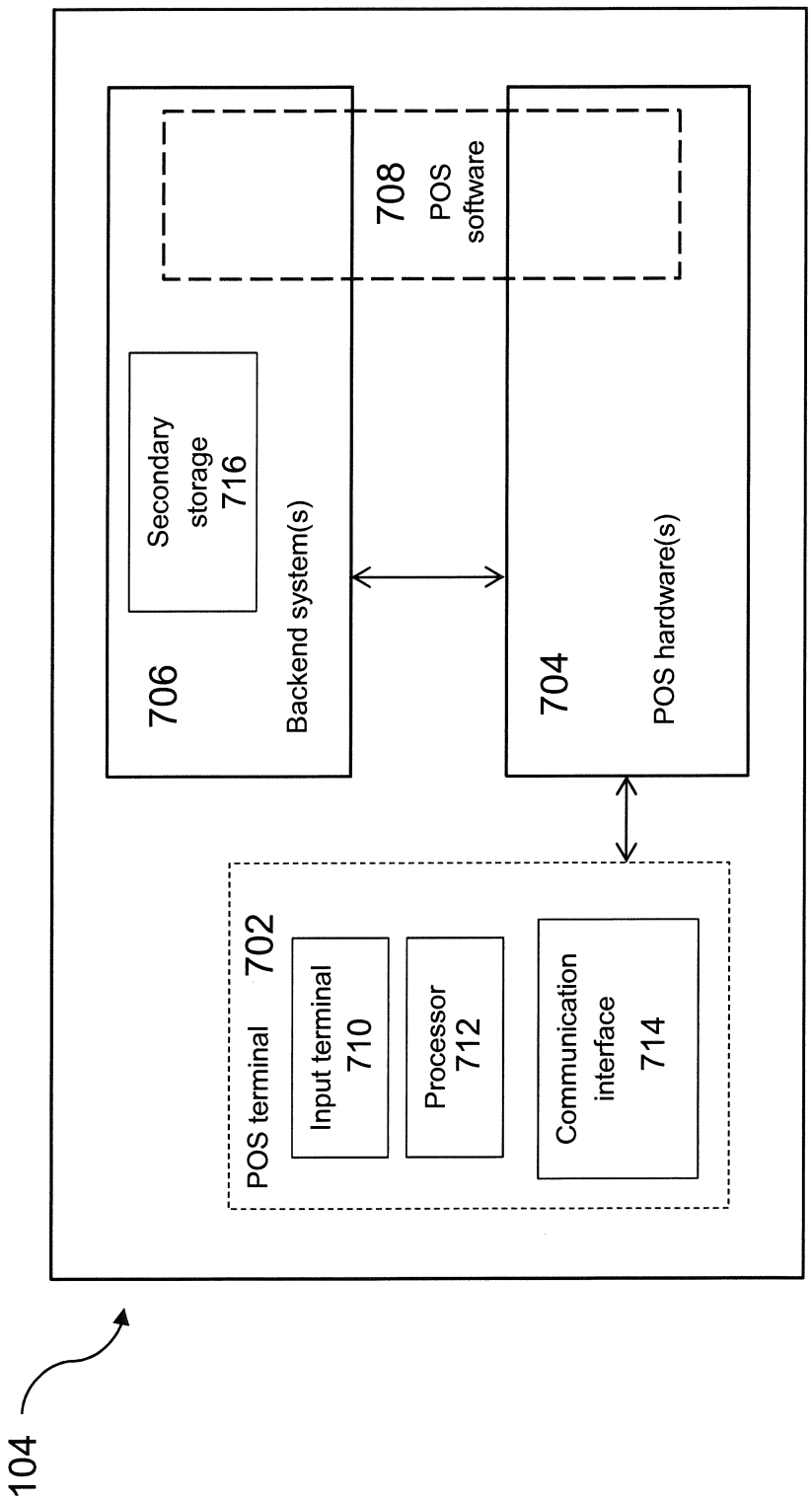

104
POS terminal
702
Input terminal
710
Processor
712
Communication
interface
714
706
Backend system(s)
Secondary
storage
716
708
POS
software
704
POS hardware(s)

Fig. 7

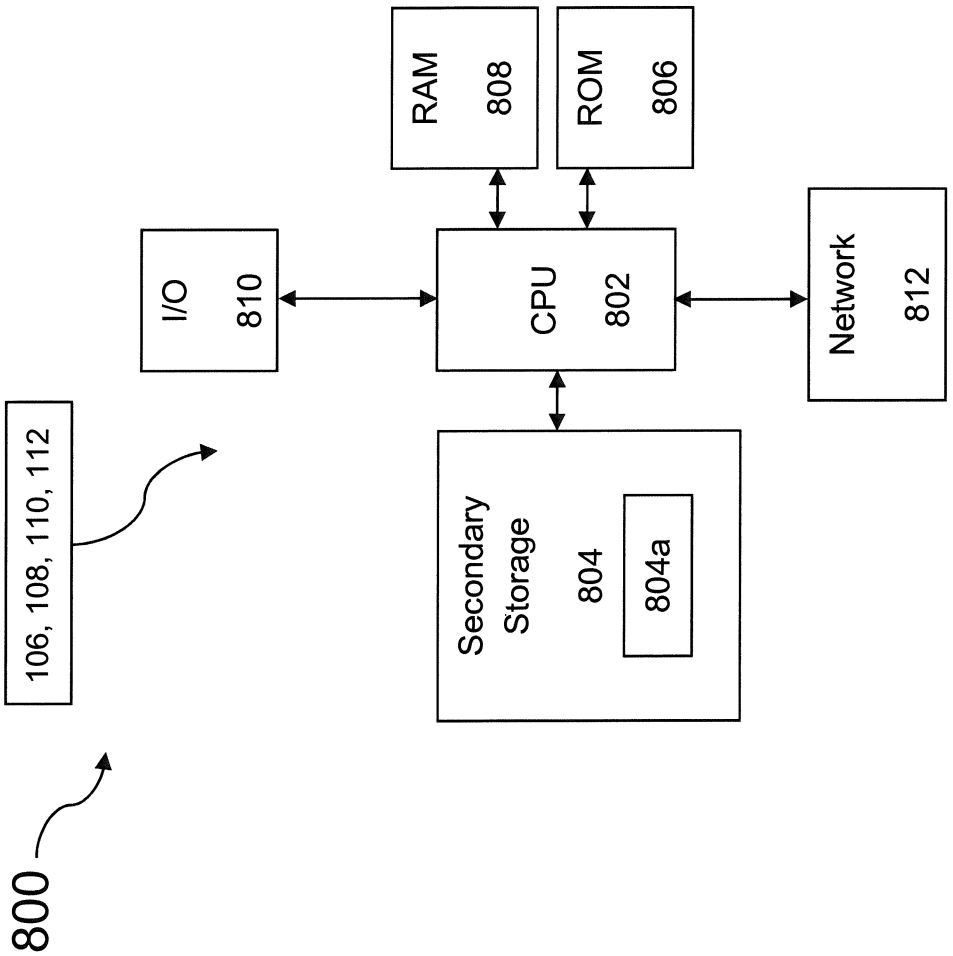

800
106, 108, 110, 112
I/O
810
RAM
808
ROM
806
CPU
802
Network
812
Secondary
Storage
804
804a

Fig. 8

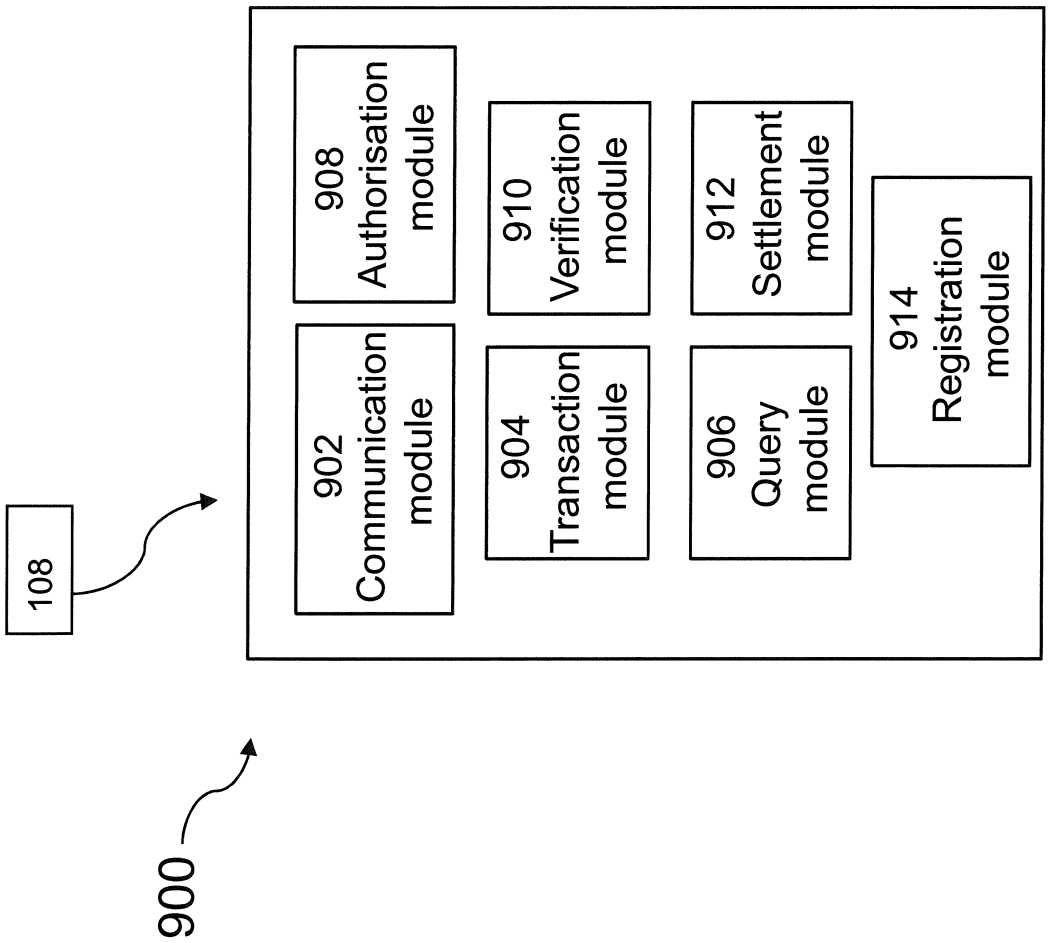

900
108
902 Communication module
904 Transaction module
906 Query module
908 Authorisation module
910 Verification module
912 Settlement module
914 Registration module

Fig. 9