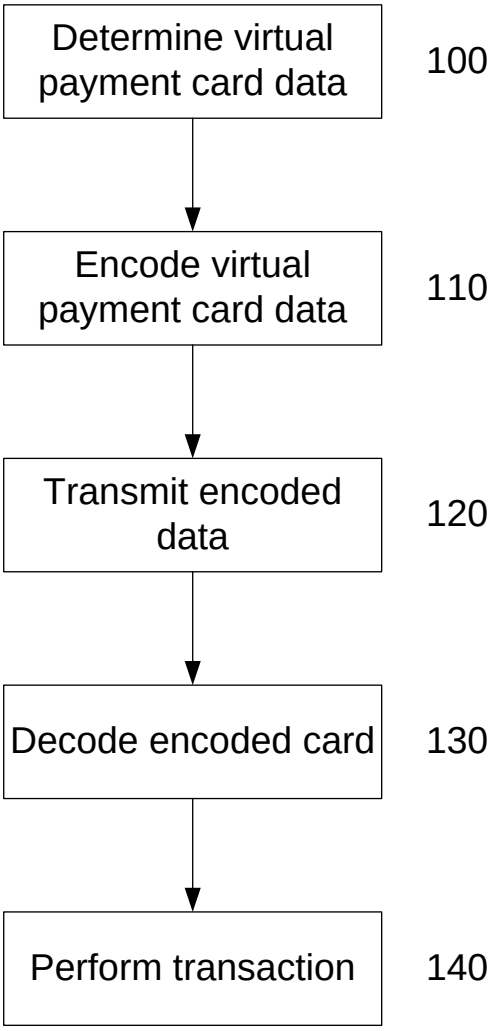

Determine virtual payment card data
100
Encode virtual payment card data
110
Transmit encoded data
120
Decode encoded card
130
Perform transaction
140

Fig. 1

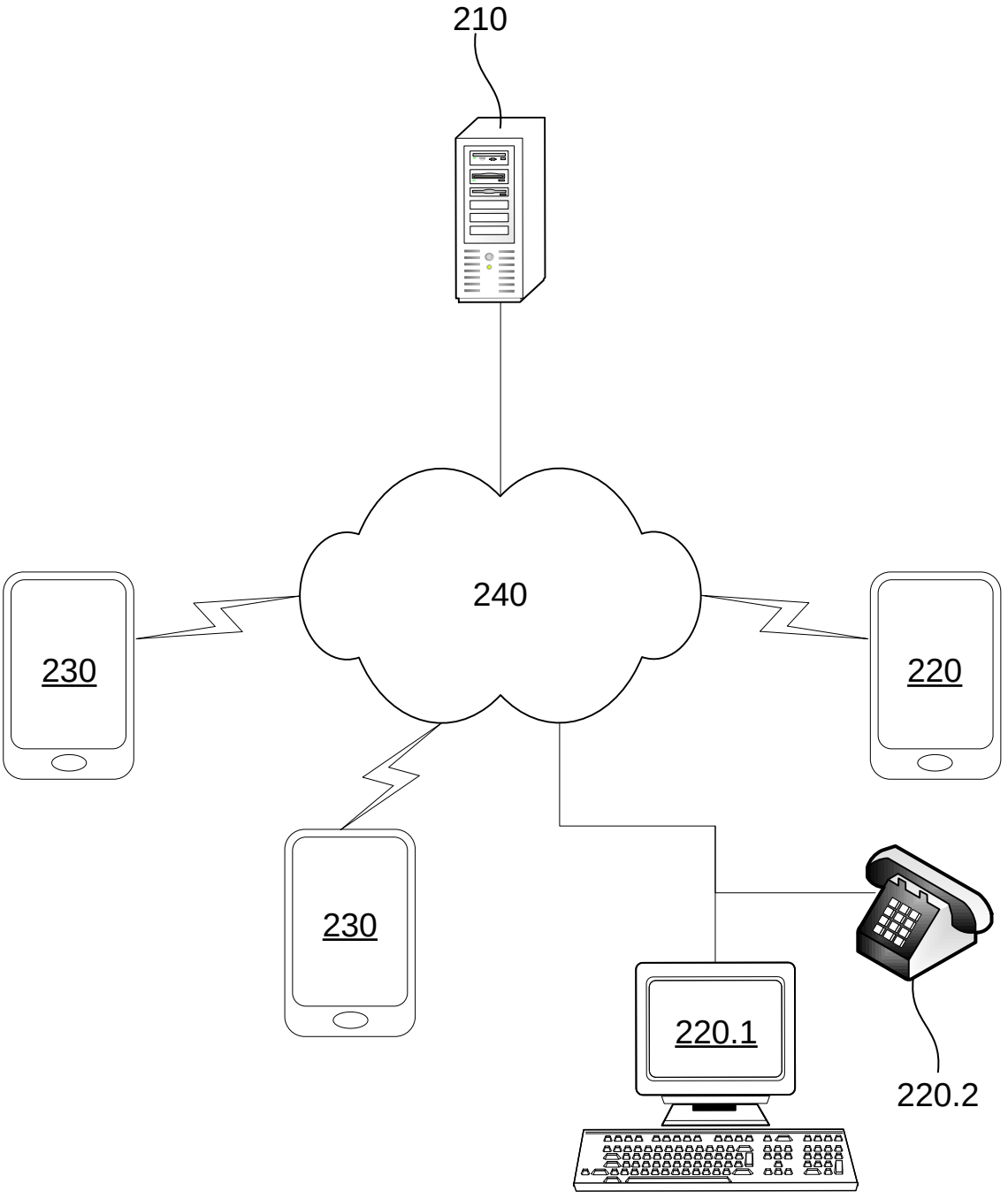


Fig. 2

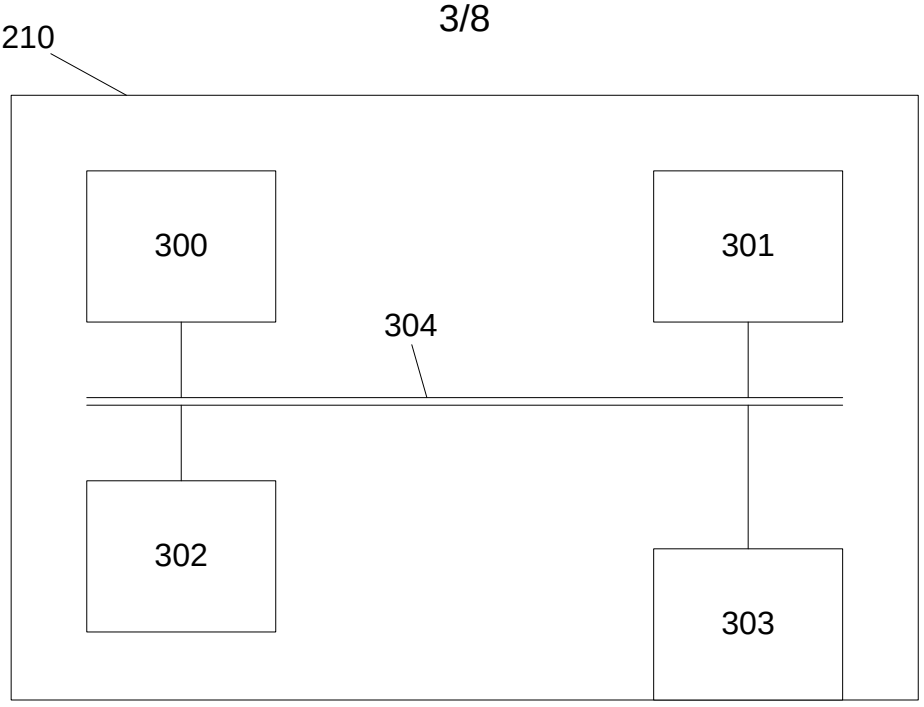


Fig. 3

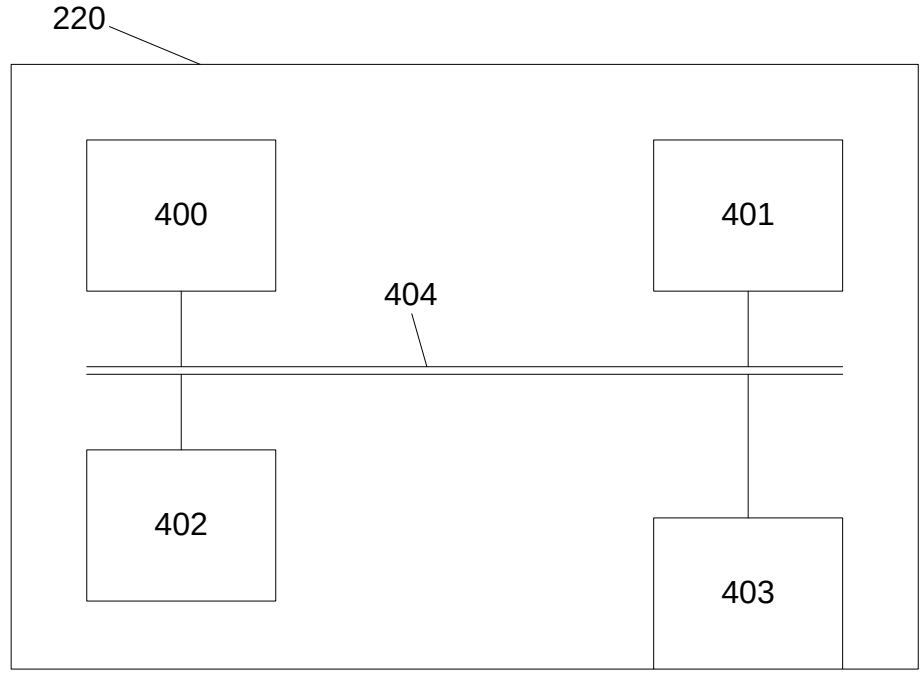


Fig. 4

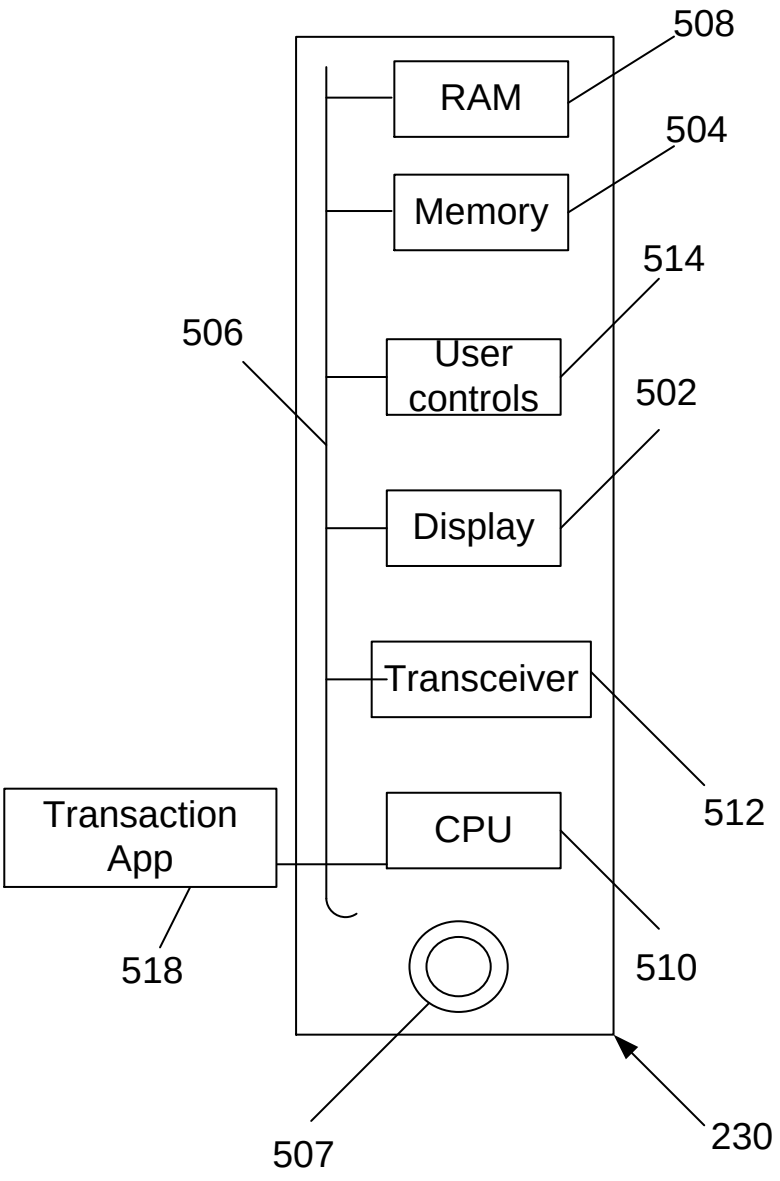

508
RAM
504
Memory
514
506
User controls
502
Display
Transceiver
512
Transaction App
CPU
518
510
507
230

Fig.5

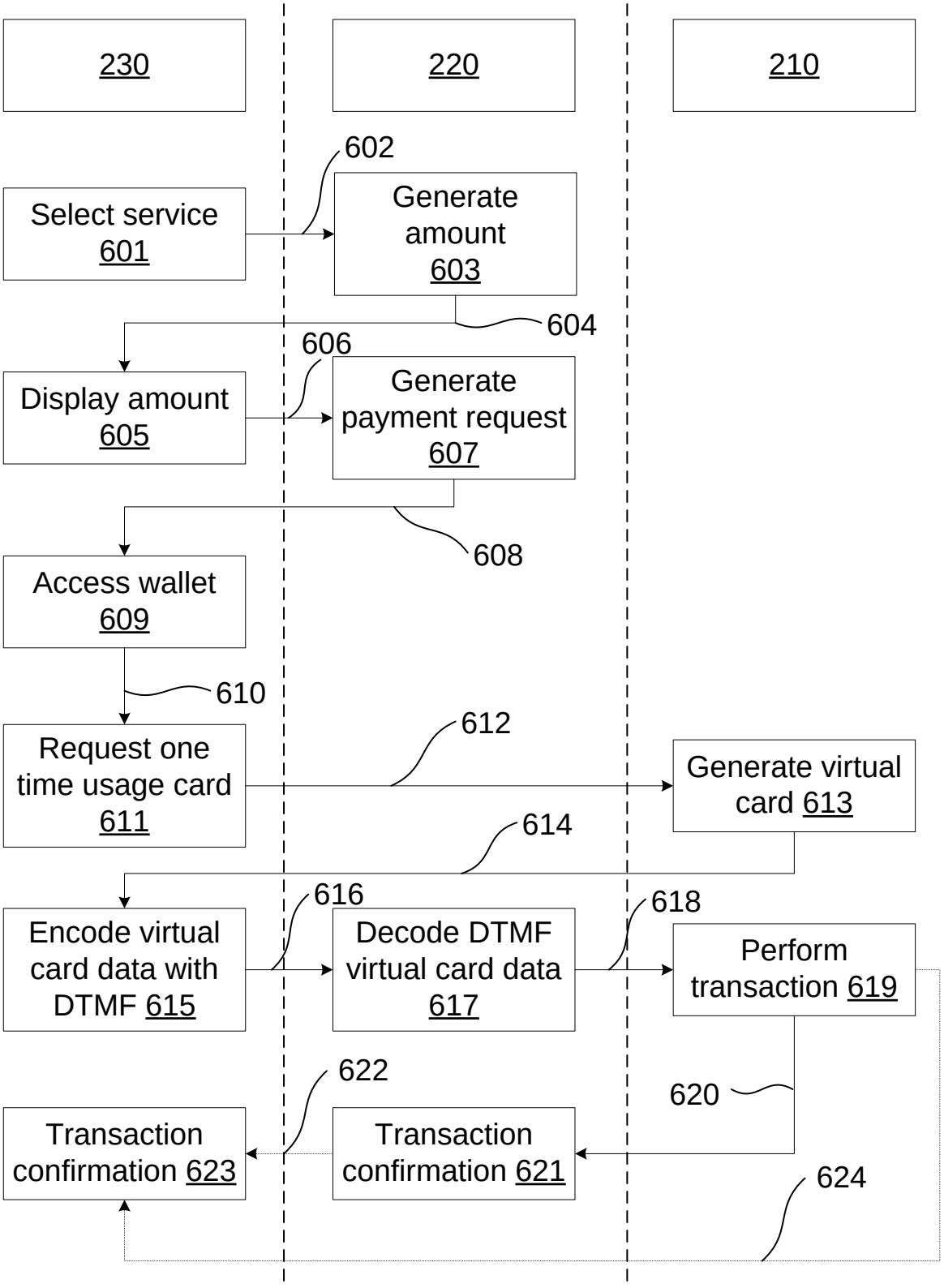

230
220
210
602
Select service 601
Generate amount 603
604
606
Display amount 605
Generate payment request 607
608
Access wallet 609
610
Request one time usage card 611
612
Generate virtual card 613
614
616
618
Encode virtual card data with DTMF 615
Decode DTMF virtual card data 617
Perform transaction 619
620
622
Transaction confirmation 623
Transaction confirmation 621
624

Fig.6

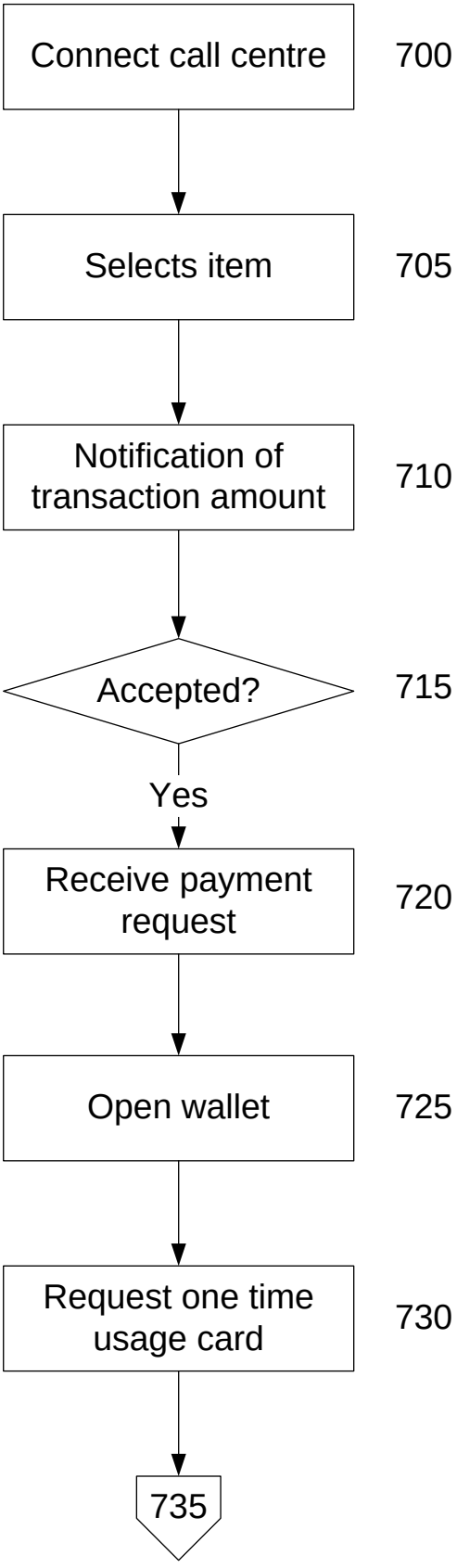

Connect call centre
700
Selects item
705
Notification of transaction amount
710
Accepted?
715
Yes
Receive payment request
720
Open wallet
725
Request one time usage card
730
735

Fig.7A

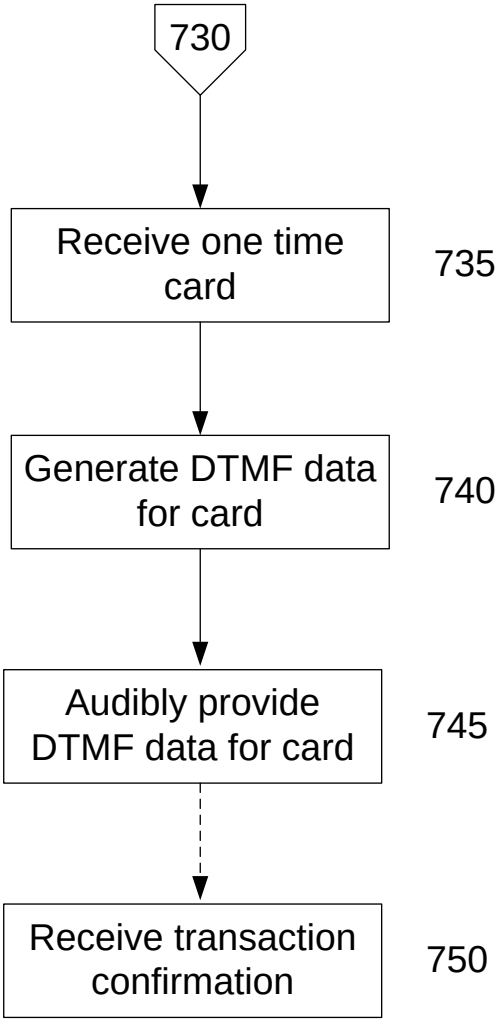

730
Receive one time card
735
Generate DTMF data for card
740
Audibly provide DTMF data for card
745
Receive transaction confirmation
750

Fig.7B

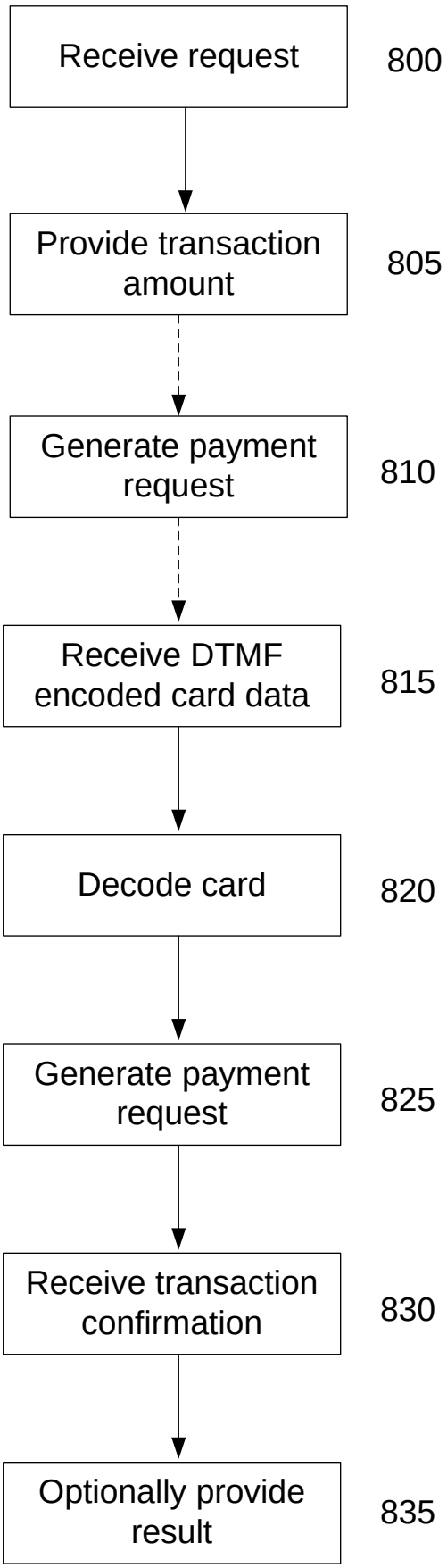

Receive request
800
Provide transaction amount
805
Generate payment request
810
Receive DTMF encoded card data
815
Decode card
820
Generate payment request
825
Receive transaction confirmation
830
Optionally provide result
835

Fig.8