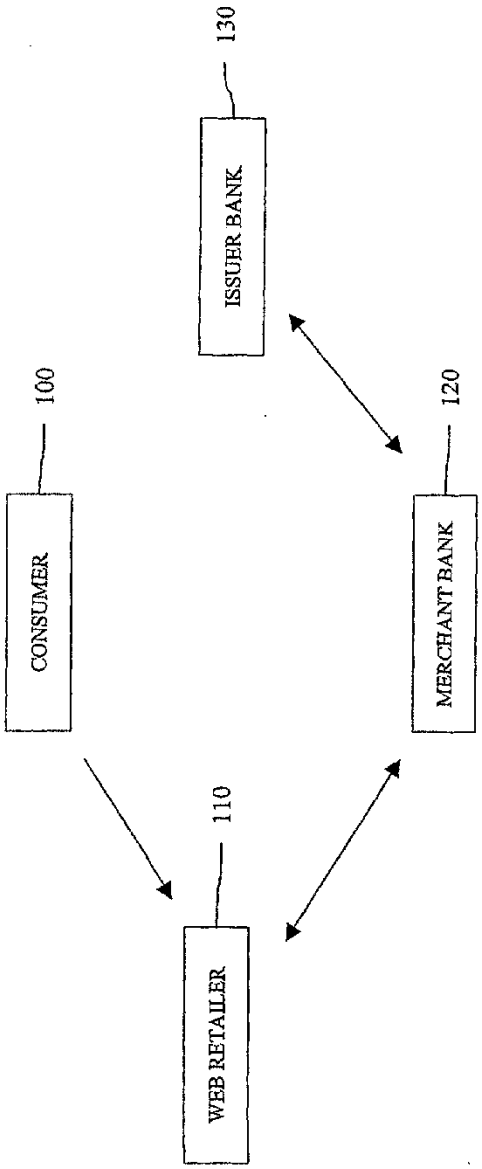

130
ISSUER BANK
100
120
CONSUMER
MERCHANT BANK
110
WEB RETAILER

FIGURE 1

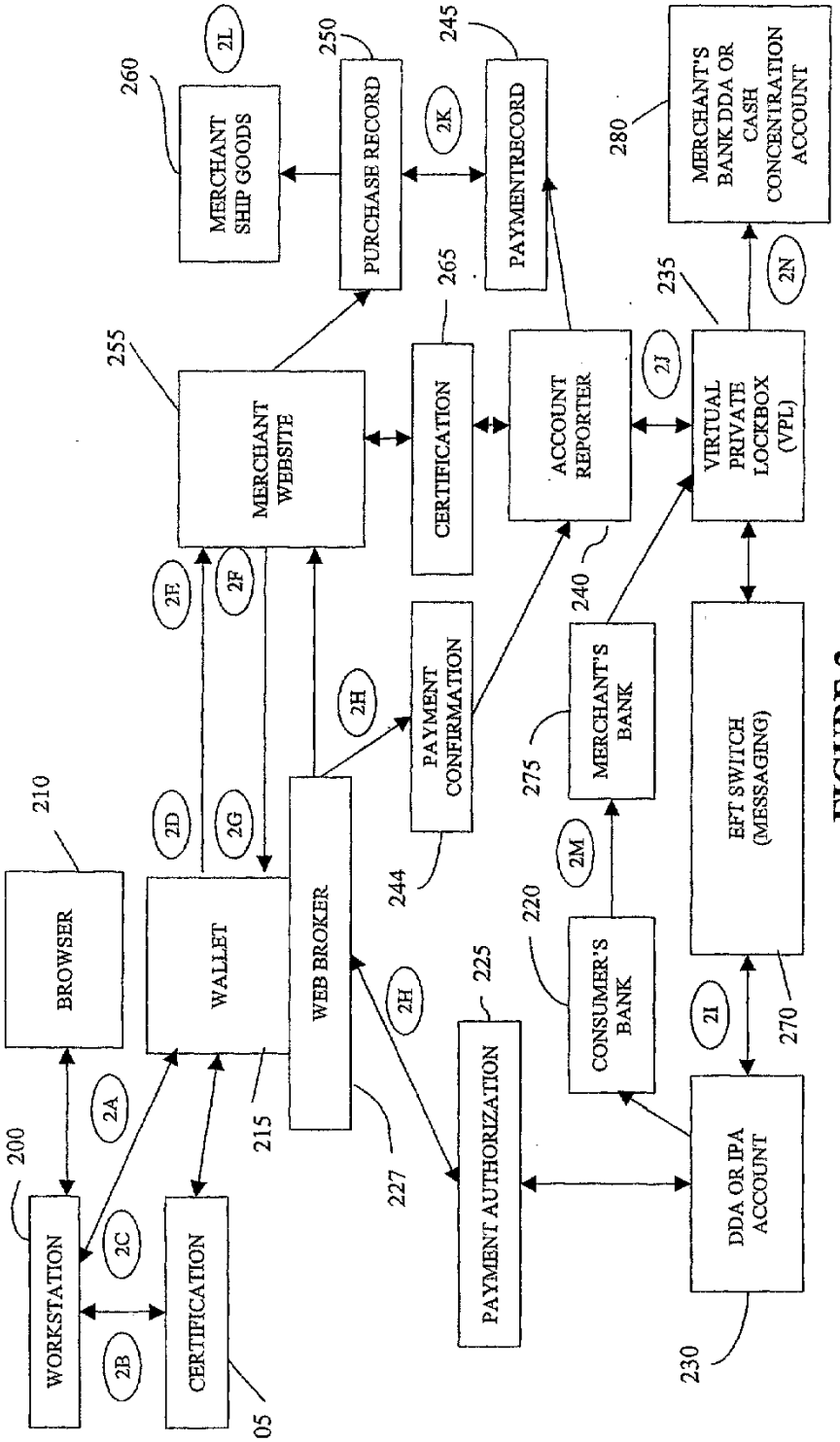

WORKSTATION
BROWSER
WALLET
CERTIFICATION
WEB BROKER
MERCHANT WEBSITE
MERCHANT SHIP GOODS
PURCHASE RECORD
PAYMENTRECORD
CERTIFICATION
ACCOUNT REPORTER
PAYMENT CONFIRMATION
PAYMENT AUTHORIZATION
CONSUMER'S BANK
MERCHANT'S BANK
EFT SWITCH (MESSAGING)
VIRTUAL PRIVATE LOCKBOX (VPL)
DDA OR IPA ACCOUNT
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNT
200
210
215
220
225
227
230
235
240
244
245
250
255
260
265
270
275
280
05
2A
2B
2C
2D
2E
2F
2G
2H
2I
2J
2K
2L
2M
2N

FIGURE 2

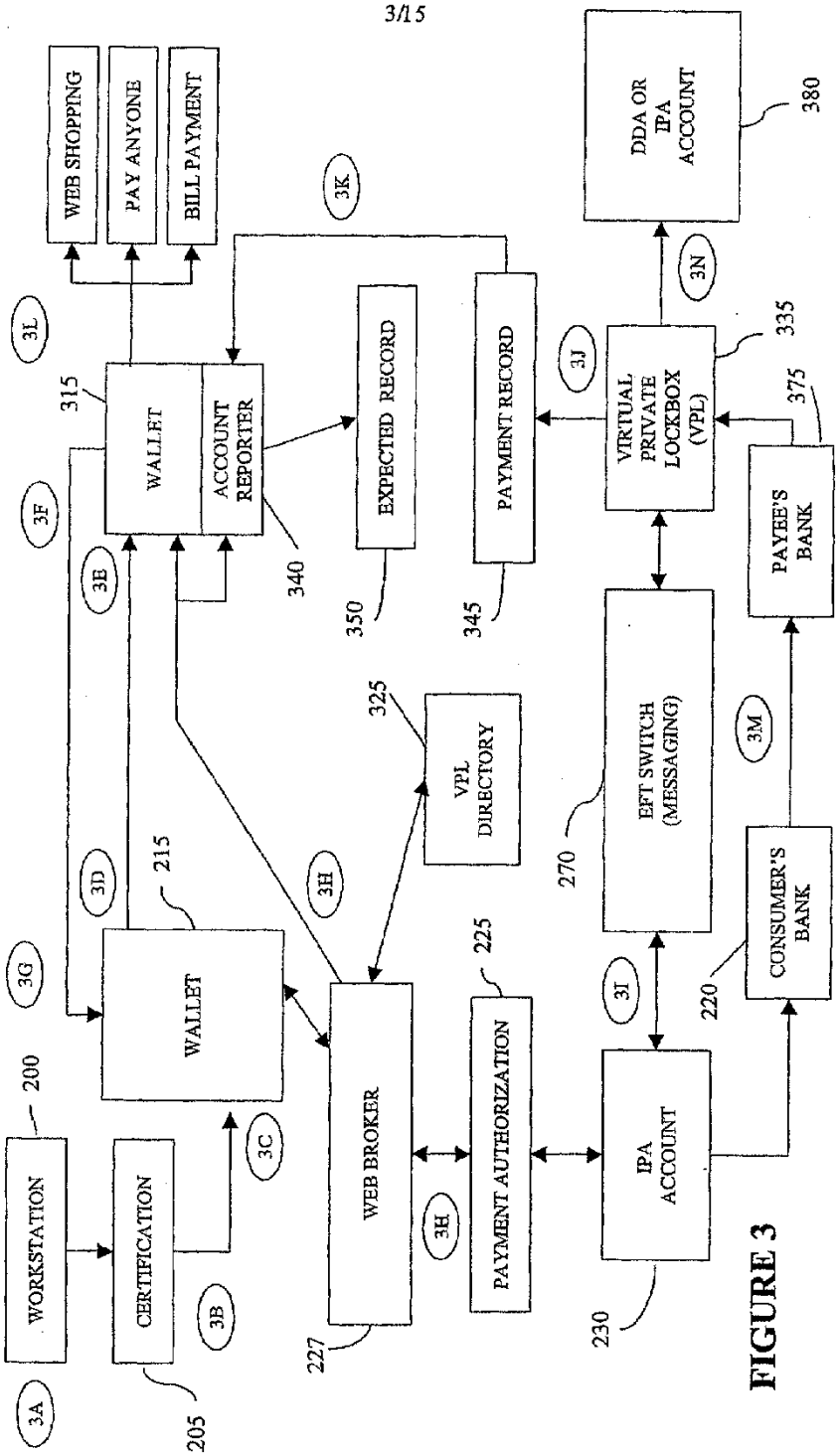

WEB SHOPPING
PAY ANYONE
BILL PAYMENT
DDA OR IPA ACCOUNT
380
3K
3L
315
WALLET
ACCOUNT REPORTER
EXPECTED RECORD
PAYMENT RECORD
3J
VIRTUAL PRIVATE LOCKBOX (VPL)
335
3N
375
3F
3B
340
350
345
PAYEE'S BANK
325
VPL DIRECTORY
EFT SWITCH (MESSAGING)
3M
215
3D
3H
270
3G
WALLET
WEB BROKER
225
PAYMENT AUTHORIZATION
3I
CONSUMER'S BANK
220
200
WORKSTATION
CERTIFICATION
3C
IPA ACCOUNT
3H
3B
227
230
3A
205

FIGURE 3

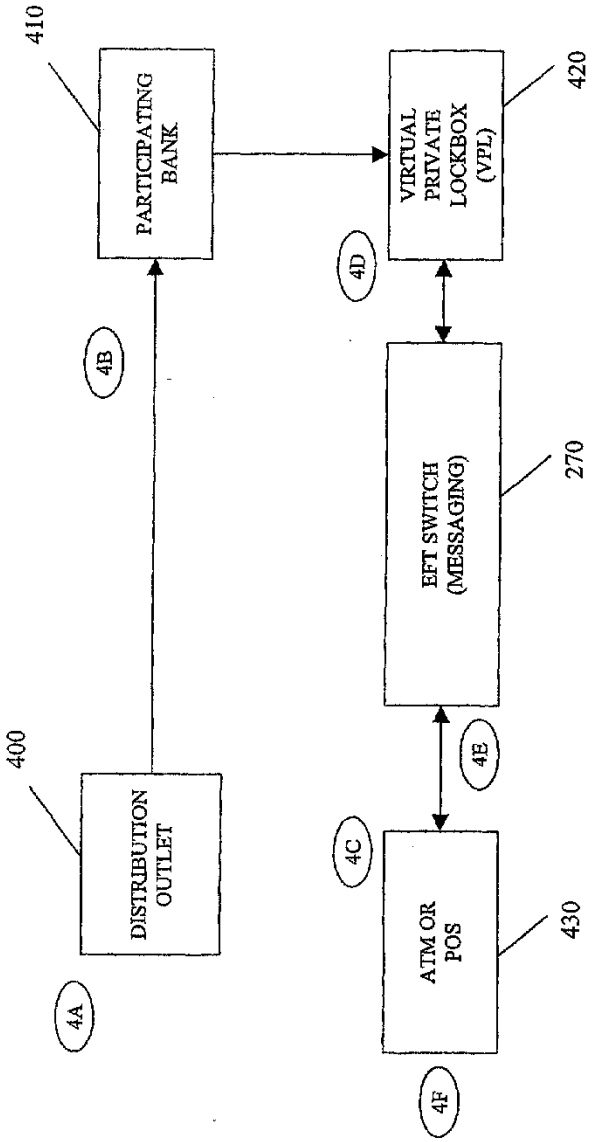
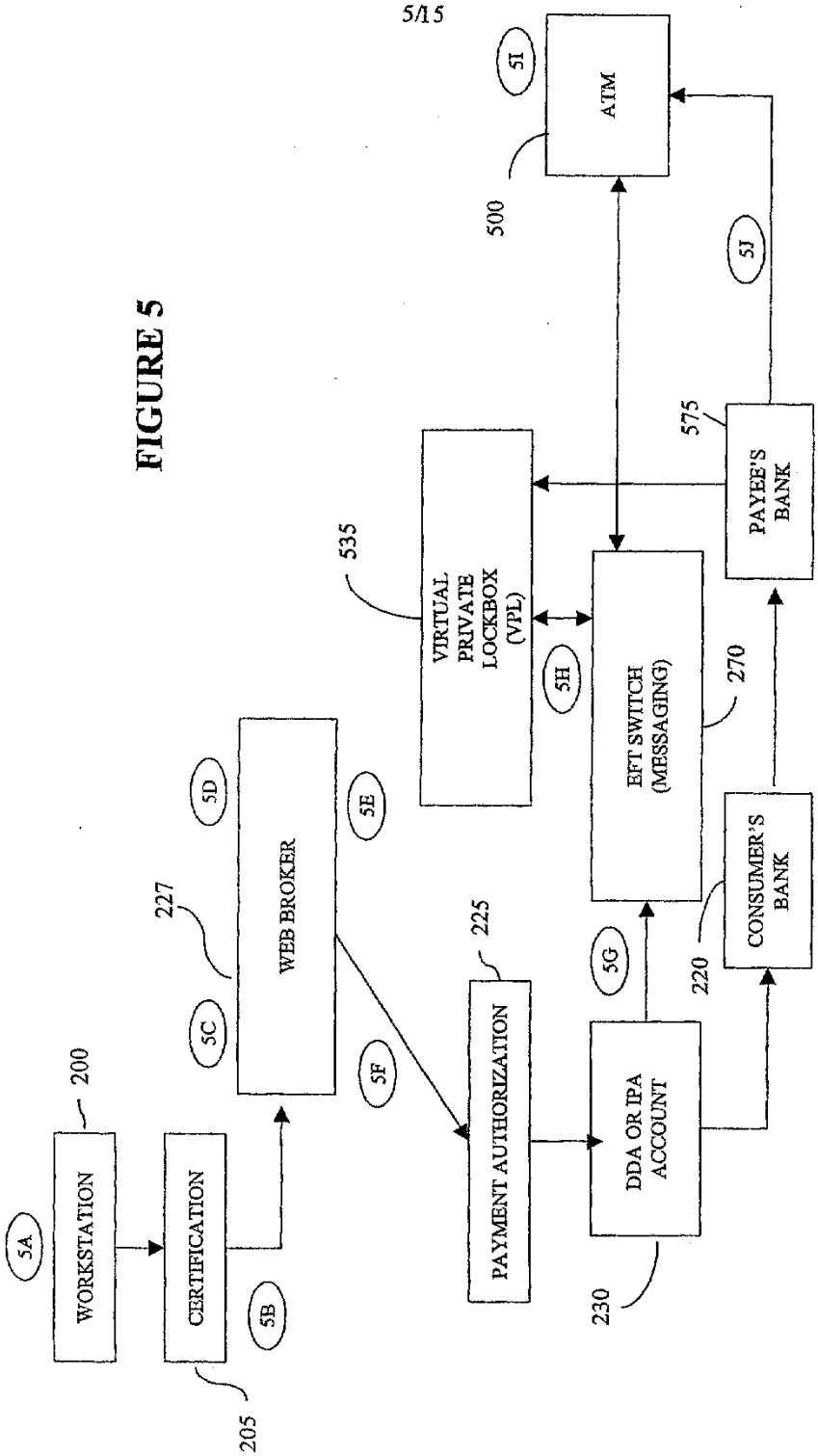

410
PARTICIPATING BANK
420
VIRTUAL PRIVATE LOCKBOX (VPL)
4D
4B
EFT SWITCH (MESSAGING)
270
400
DISTRIBUTION OUTLET
4E
4C
ATM OR POS
430
4A
4F

FIGURE 4

FIGURE 5


WORKSTATION
200
5A
CERTIFICATION
205
5B
WEB BROKER
227
5C
5D
5E
5F
PAYMENT AUTHORIZATION
225
DDA OR IPA ACCOUNT
230
5G
VIRTUAL PRIVATE LOCKBOX (VPL)
535
5H
EFT SWITCH (MESSAGING)
270
CONSUMER'S BANK
220
PAYEE'S BANK
575
5J
ATM
500
5I

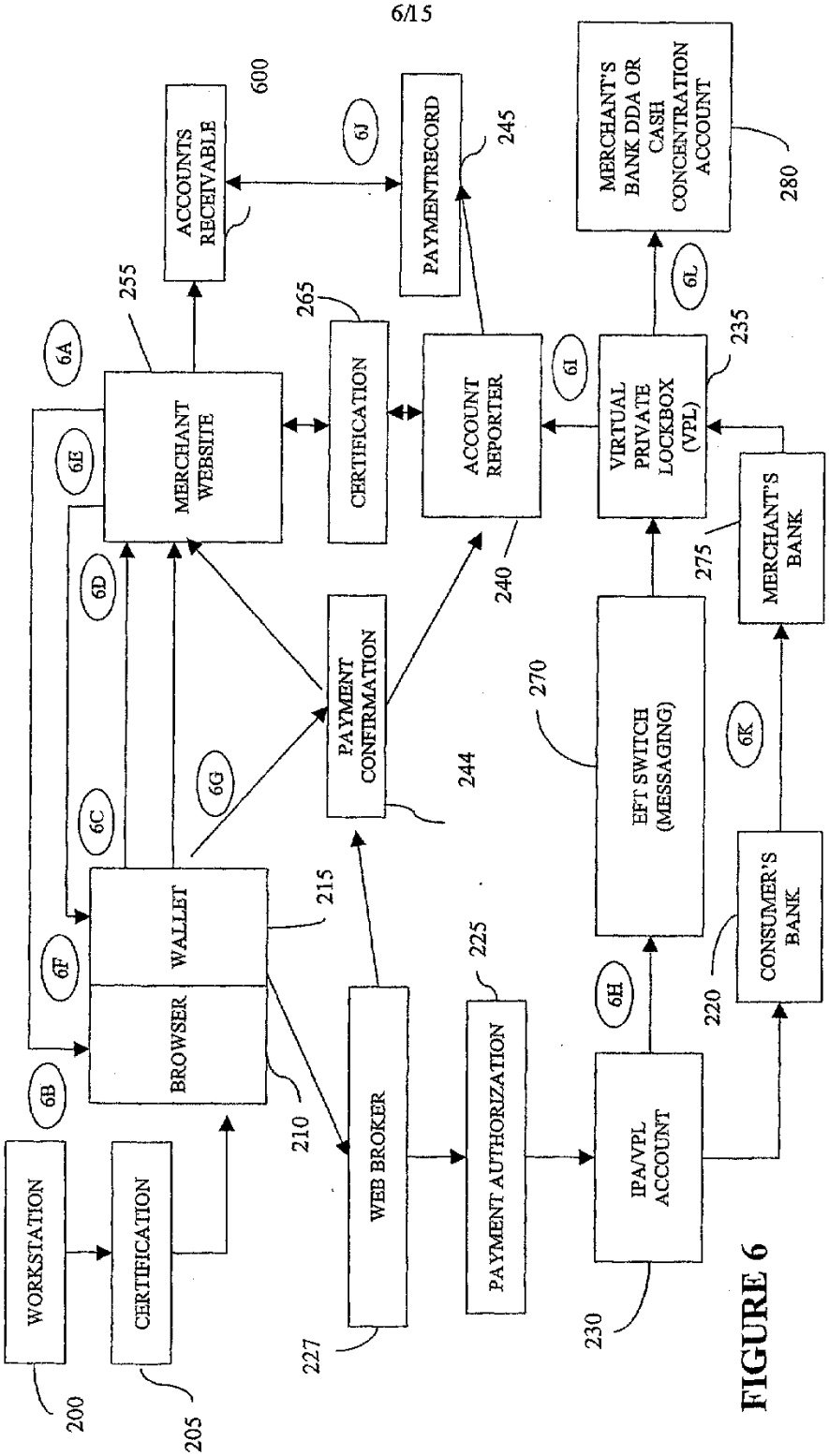

WORKSTATION
CERTIFICATION
BROWSER
WALLET
WEB BROKER
PAYMENT AUTHORIZATION
IPA/VPL ACCOUNT
CONSUMER'S BANK
EFT SWITCH (MESSAGING)
MERCHANT'S BANK
VIRTUAL PRIVATE LOCKBOX (VPL)
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNT
ACCOUNT REPORTER
CERTIFICATION
MERCHANT WEBSITE
ACCOUNTS RECEIVABLE
PAYMENTRECORD
PAYMENT CONFIRMATION
200
205
210
215
220
225
227
230
235
240
244
245
255
265
270
275
280
600
6A
6B
6C
6D
6E
6F
6G
6H
6I
6J
6K
6L

FIGURE 6

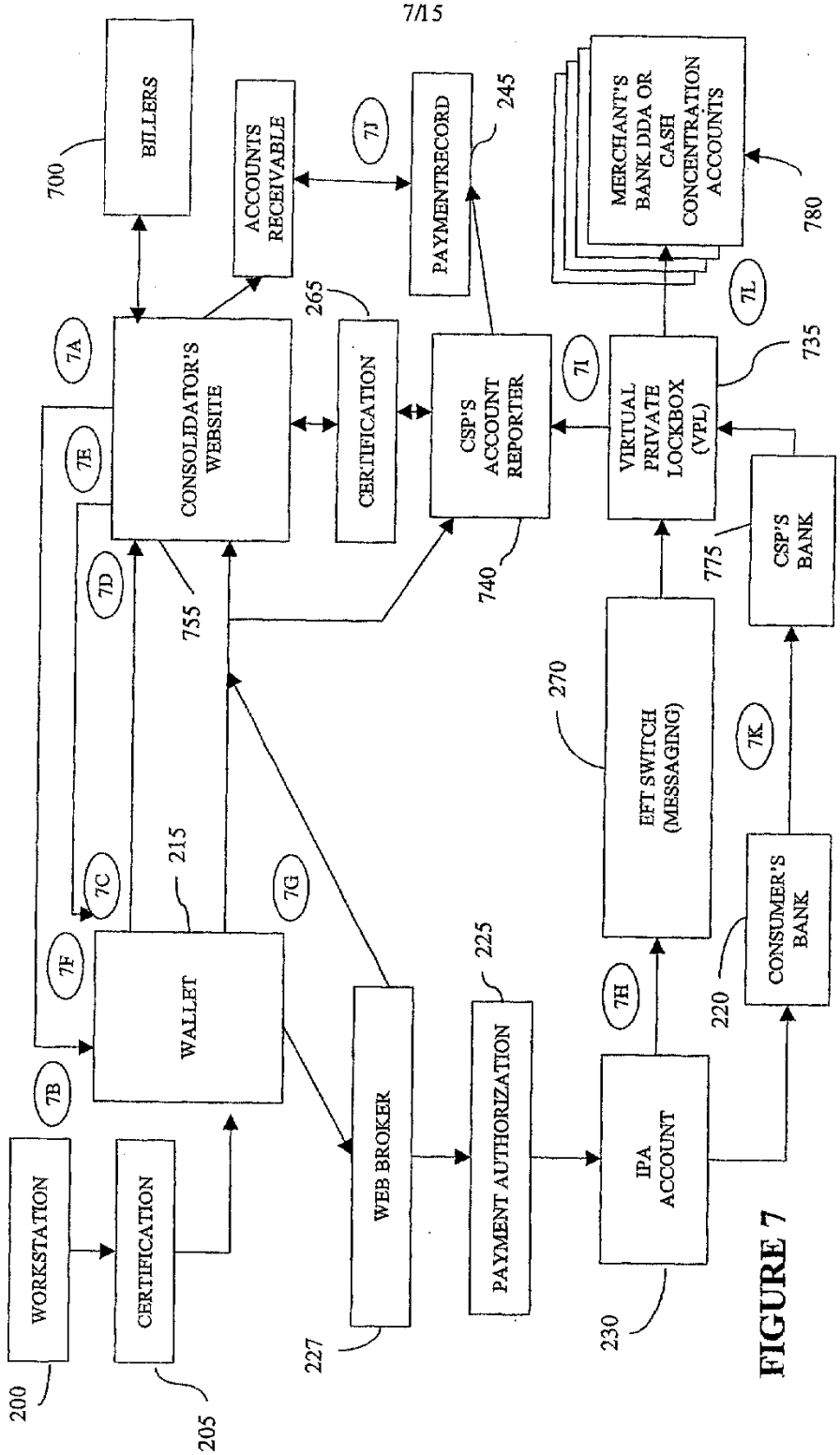

BILLERS
700
ACCOUNTS RECEIVABLE
7J
PAYMENTRECORD
245
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNTS
780
7A
CONSOLIDATOR'S WEBSITE
265
CERTIFICATION
CSP'S ACCOUNT REPORTER
7I
VIRTUAL PRIVATE LOCKBOX (VPL)
735
7L
7E
7D
755
740
CSP'S BANK
775
7C
215
7G
EFT SWITCH (MESSAGING)
270
7K
7F
WALLET
225
7H
CONSUMER'S BANK
220
7B
WEB BROKER
PAYMENT AUTHORIZATION
IPA ACCOUNT
WORKSTATION
CERTIFICATION
200
205
227
230

FIGURE 7

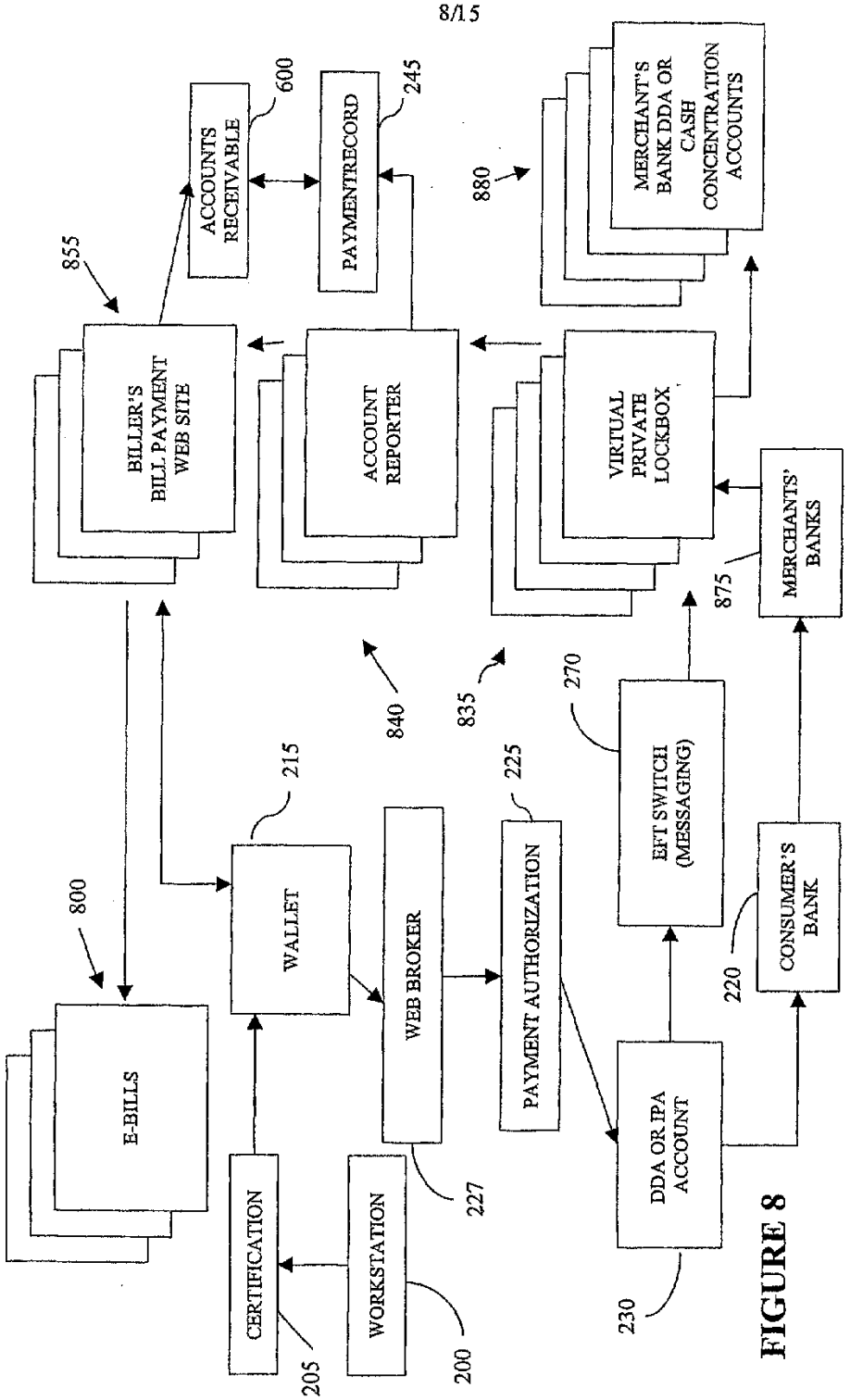

E-BILLS
800
CERTIFICATION
205
WORKSTATION
200
WALLET
215
WEB BROKER
227
PAYMENT AUTHORIZATION
225
DDA OR IPA ACCOUNT
230
EFT SWITCH (MESSAGING)
270
CONSUMER'S BANK
220
MERCHANTS' BANKS
875
VIRTUAL PRIVATE LOCKBOX
835
ACCOUNT REPORTER
840
BILLER'S BILL PAYMENT WEB SITE
855
ACCOUNTS RECEIVABLE
600
PAYMENTRECORD
245
880
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNTS

FIGURE 8

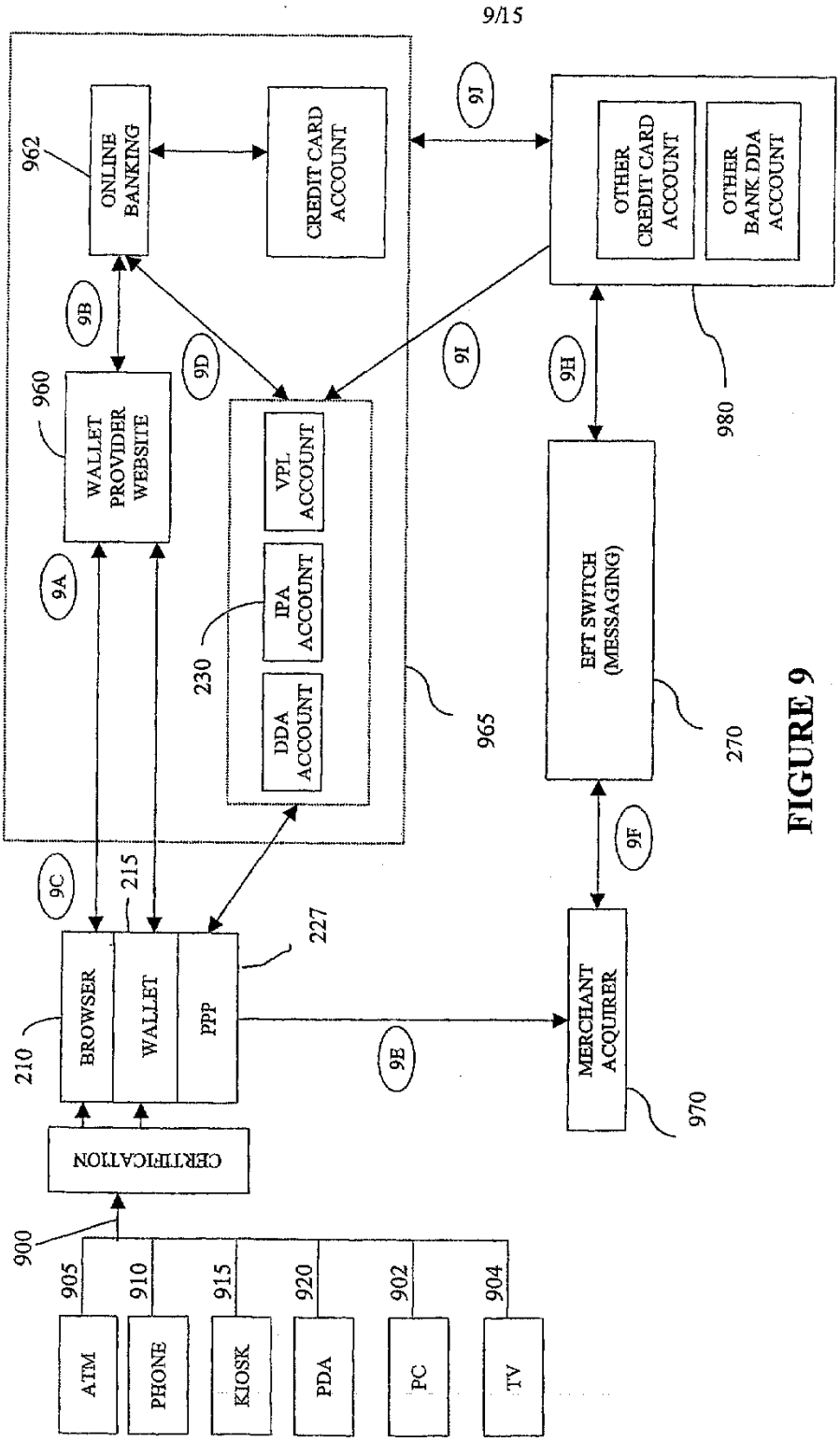

ONLINE BANKING
962
CREDIT CARD ACCOUNT
OTHER CREDIT CARD ACCOUNT
OTHER BANK DDA ACCOUNT
980
WALLET PROVIDER WEBSITE
960
VPL ACCOUNT
IPA ACCOUNT
DDA ACCOUNT
230
965
EFT SWITCH (MESSAGING)
270
BROWSER
WALLET
PPP
210
215
227
CERTIFICATION
MERCHANT ACQUIRER
970
900
ATM
PHONE
KIOSK
PDA
PC
TV
905
910
915
920
902
904
9A
9B
9C
9D
9E
9F
9H
9I
9J

FIGURE 9

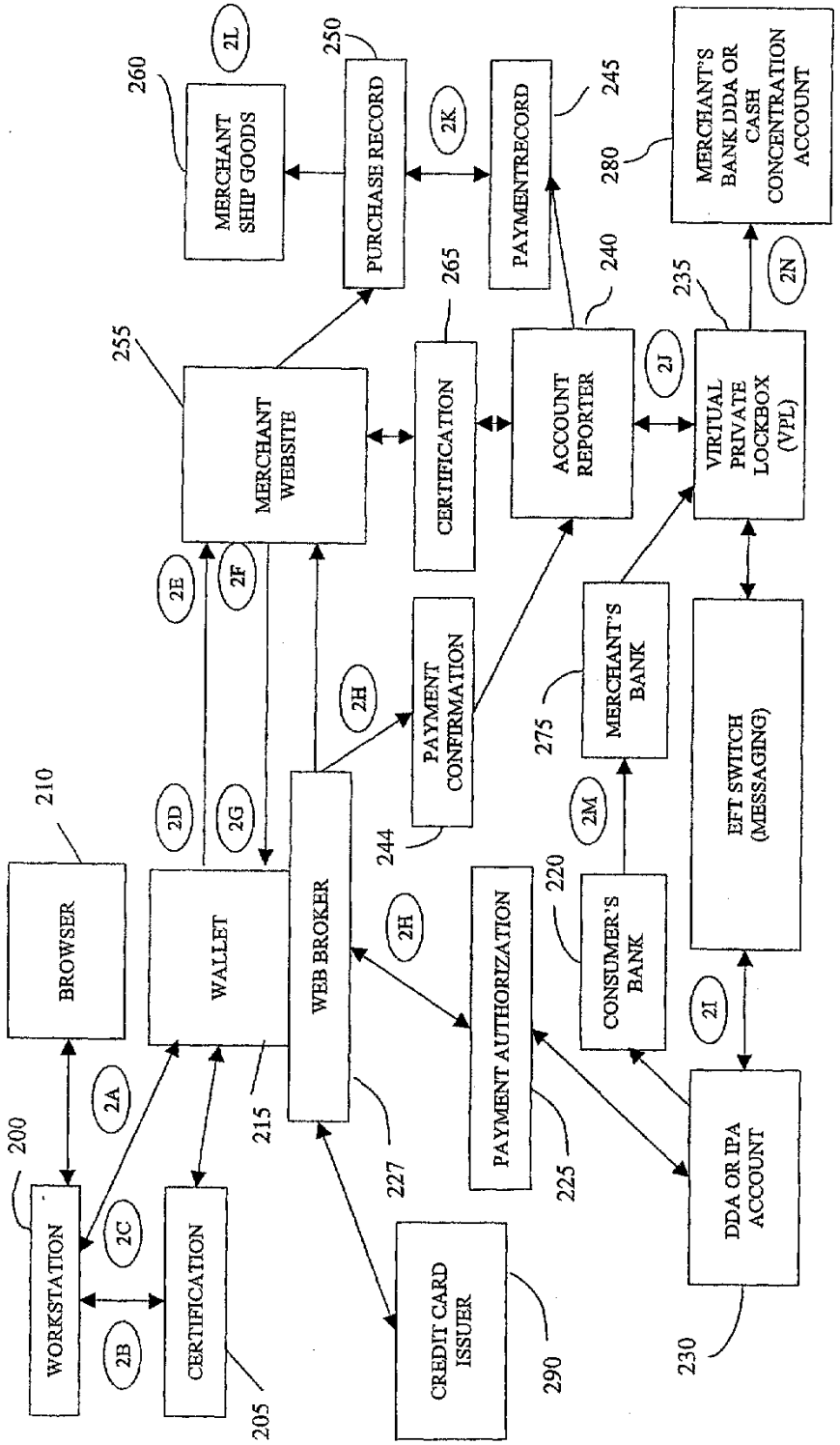

WORKSTATION
BROWSER
WALLET
WEB BROKER
CERTIFICATION
CREDIT CARD ISSUER
PAYMENT AUTHORIZATION
CONSUMER'S BANK
MERCHANT'S BANK
EFT SWITCH (MESSAGING)
DDA OR IPA ACCOUNT
MERCHANT WEBSITE
CERTIFICATION
ACCOUNT REPORTER
VIRTUAL PRIVATE LOCKBOX (VPL)
PAYMENT CONFIRMATION
MERCHANT SHIP GOODS
PURCHASE RECORD
PAYMENTRECORD
MERCHANT'S BANK DDA OR CASH CONCENTRATION ACCOUNT
200
205
210
215
220
225
227
230
235
240
244
245
250
255
260
265
275
280
290
2A
2B
2C
2D
2E
2F
2G
2H
2I
2J
2K
2L
2M
2N

FIGURE 10

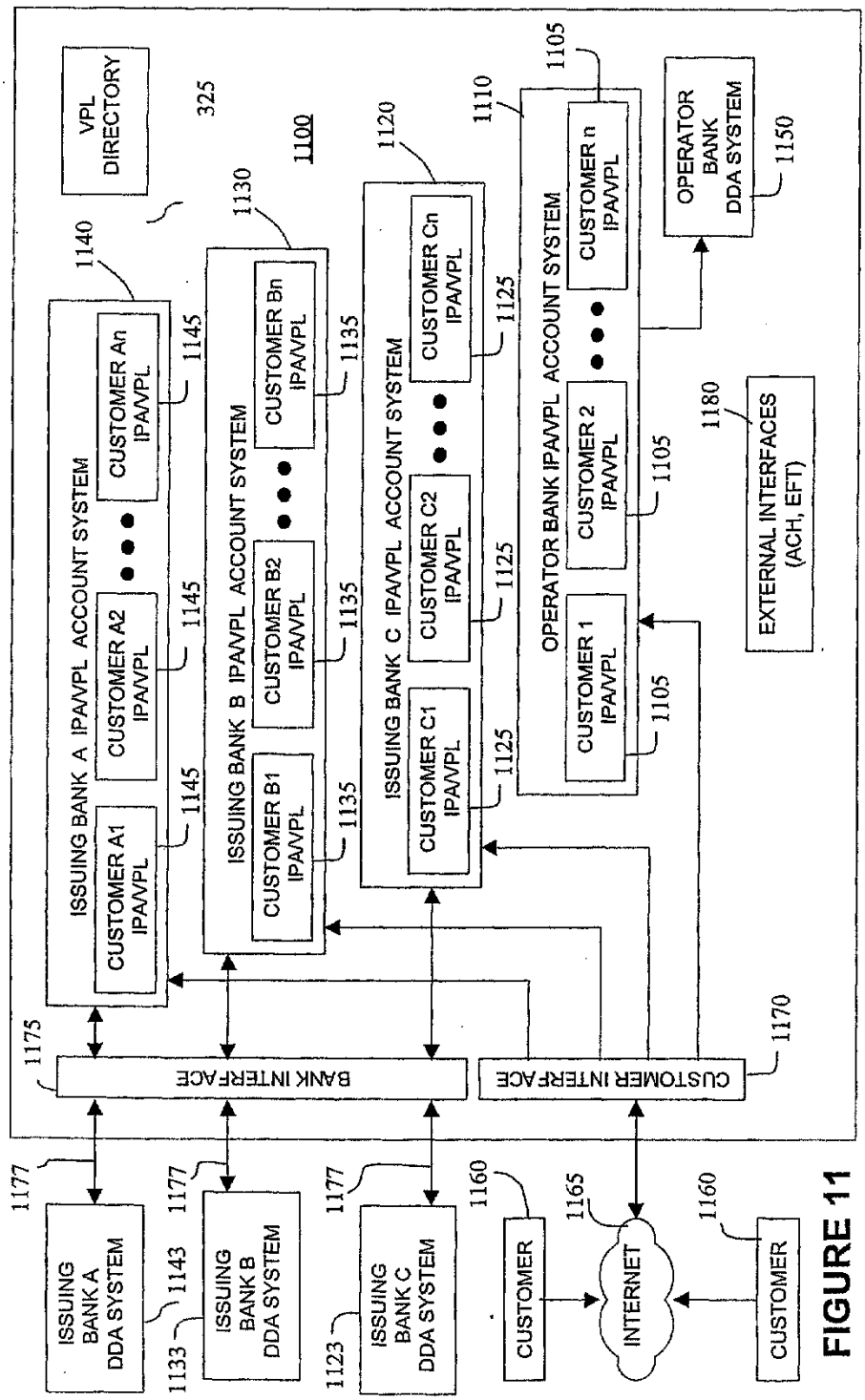

VPL DIRECTORY
325
1100
ISSUING BANK A IPA/VPL ACCOUNT SYSTEM
CUSTOMER A1 IPA/VPL
CUSTOMER A2 IPA/VPL
CUSTOMER An IPA/VPL
1140
1145
ISSUING BANK B IPA/VPL ACCOUNT SYSTEM
CUSTOMER B1 IPA/VPL
CUSTOMER B2 IPA/VPL
CUSTOMER Bn IPA/VPL
1130
1135
ISSUING BANK C IPA/VPL ACCOUNT SYSTEM
CUSTOMER C1 IPA/VPL
CUSTOMER C2 IPA/VPL
CUSTOMER Cn IPA/VPL
1120
1125
OPERATOR BANK IPA/VPL ACCOUNT SYSTEM
CUSTOMER 1 IPA/VPL
CUSTOMER 2 IPA/VPL
CUSTOMER n IPA/VPL
1110
1105
OPERATOR BANK DDA SYSTEM
1150
EXTERNAL INTERFACES (ACH, EFT)
1180
BANK INTERFACE
1175
CUSTOMER INTERFACE
1170
ISSUING BANK A DDA SYSTEM
1143
1133
ISSUING BANK B DDA SYSTEM
1123
ISSUING BANK C DDA SYSTEM
1177
CUSTOMER
1160
INTERNET
1165

FIGURE 11

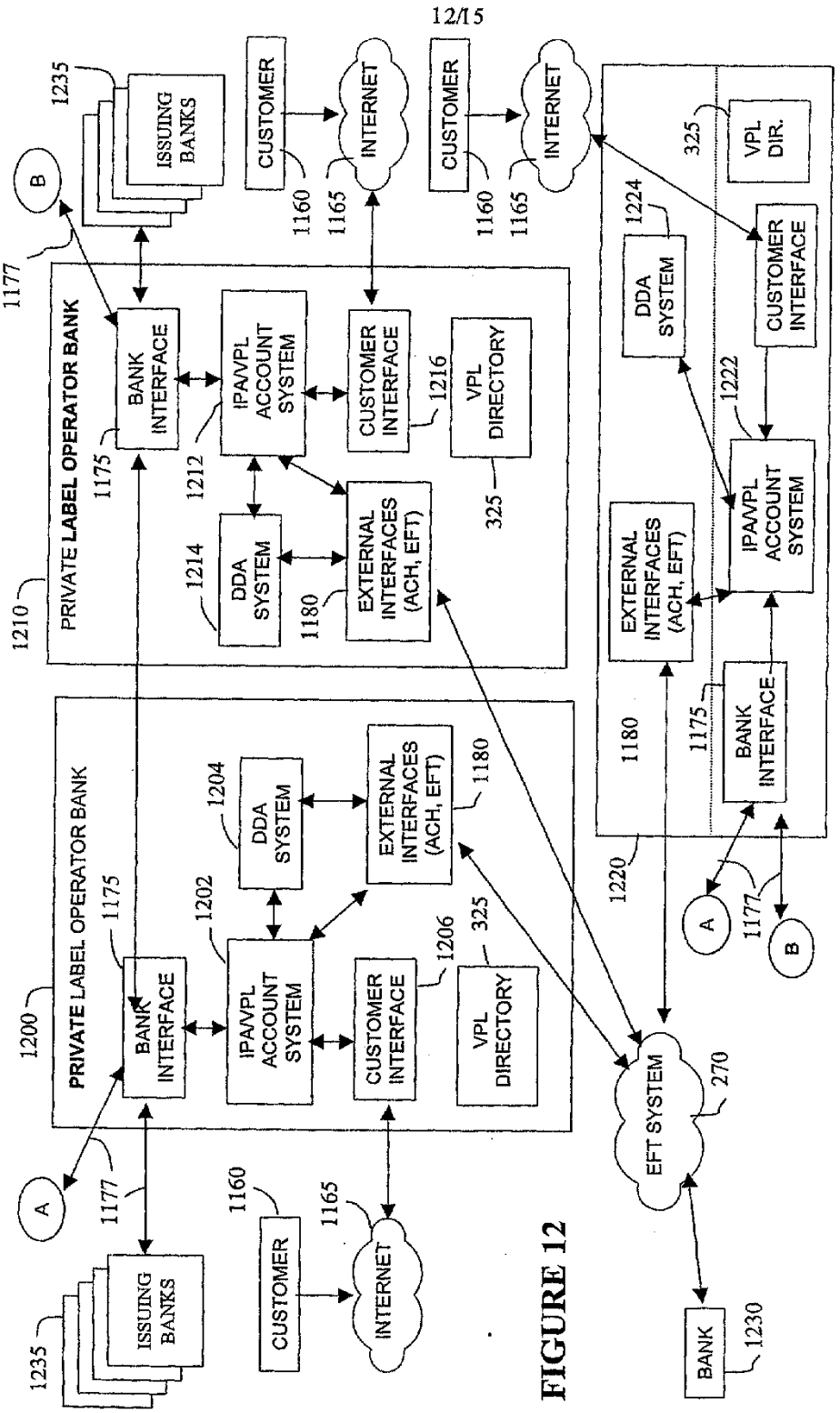

PRIVATE LABEL OPERATOR BANK
1200
1175
BANK INTERFACE
1202
IPA/VPL ACCOUNT SYSTEM
1204
DDA SYSTEM
1180
EXTERNAL INTERFACES (ACH, EFT)
1206
CUSTOMER INTERFACE
325
VPL DIRECTORY
1177
A
B
1235
ISSUING BANKS
1160
CUSTOMER
1165
INTERNET
PRIVATE LABEL OPERATOR BANK
1210
1212
1214
1216
1180
325
1220
1222
1224
DDA SYSTEM
CUSTOMER INTERFACE
VPL DIR.
EFT SYSTEM
270
BANK
1230

FIGURE 12

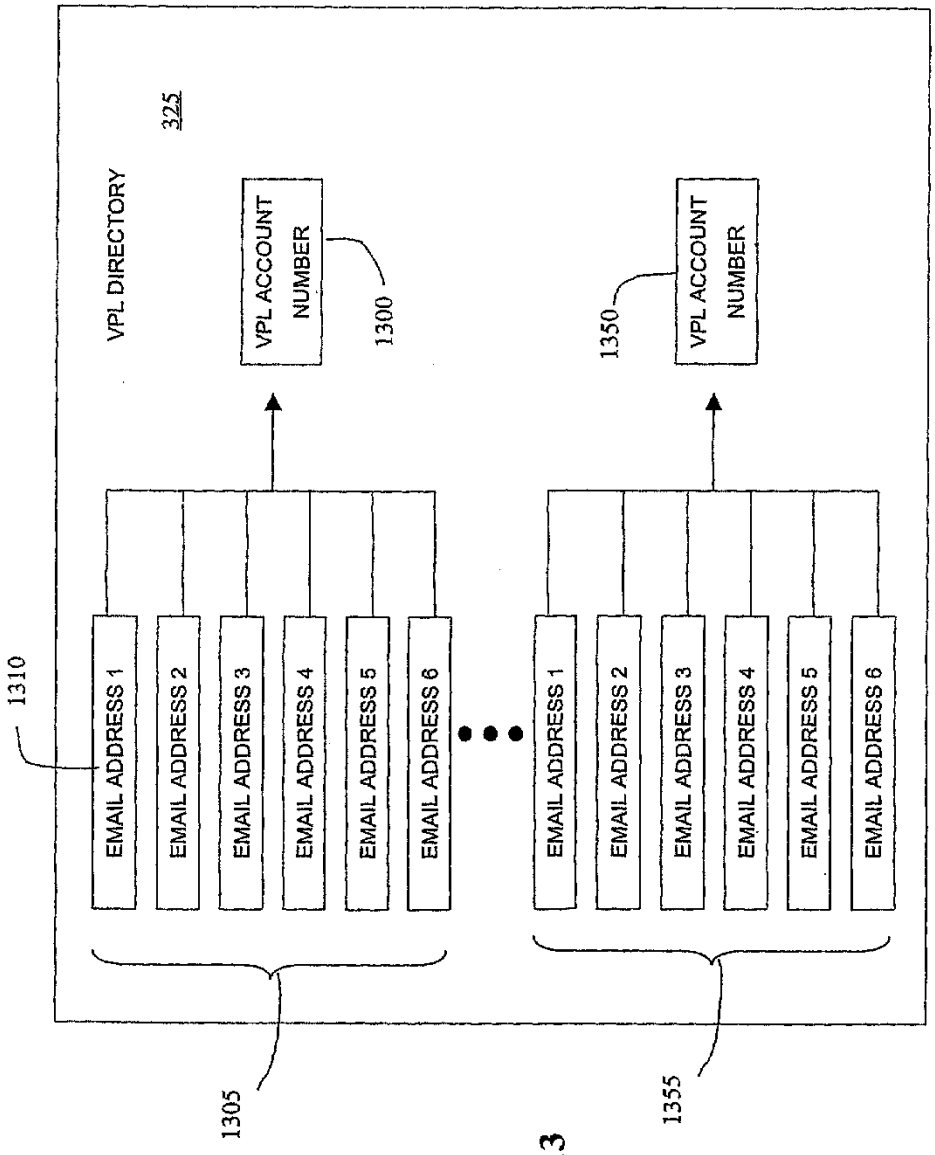

325
VPL DIRECTORY
VPL ACCOUNT NUMBER
1300
VPL ACCOUNT NUMBER
1350
1310
EMAIL ADDRESS 1
EMAIL ADDRESS 2
EMAIL ADDRESS 3
EMAIL ADDRESS 4
EMAIL ADDRESS 5
EMAIL ADDRESS 6
EMAIL ADDRESS 1
EMAIL ADDRESS 2
EMAIL ADDRESS 3
EMAIL ADDRESS 4
EMAIL ADDRESS 5
EMAIL ADDRESS 6
1305
1355

FIGURE 13

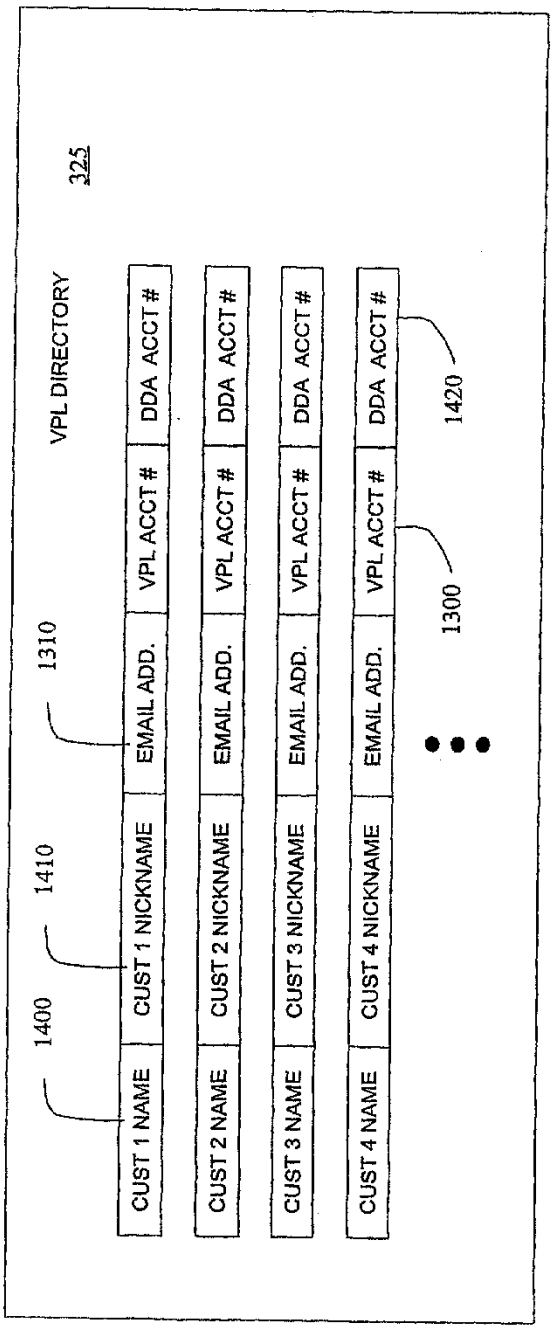

VPL DIRECTORY
325
1400
1410
1310
1300
1420
CUST 1 NAME
CUST 1 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #
CUST 2 NAME
CUST 2 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #
CUST 3 NAME
CUST 3 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #
CUST 4 NAME
CUST 4 NICKNAME
EMAIL ADD.
VPL ACCT #
DDA ACCT #

FIGURE 14

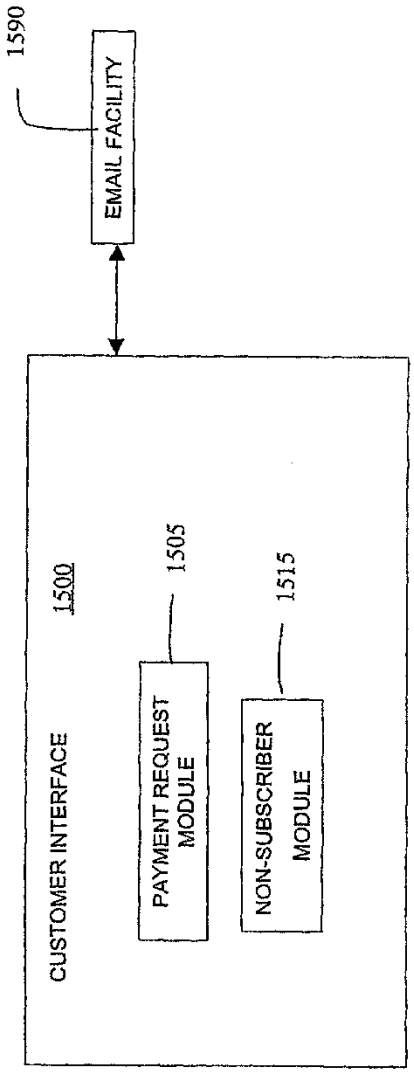

1590
EMAIL FACILITY
CUSTOMER INTERFACE
1500
PAYMENT REQUEST MODULE
1505
NON-SUBSCRIBER MODULE
1515

FIGURE 15