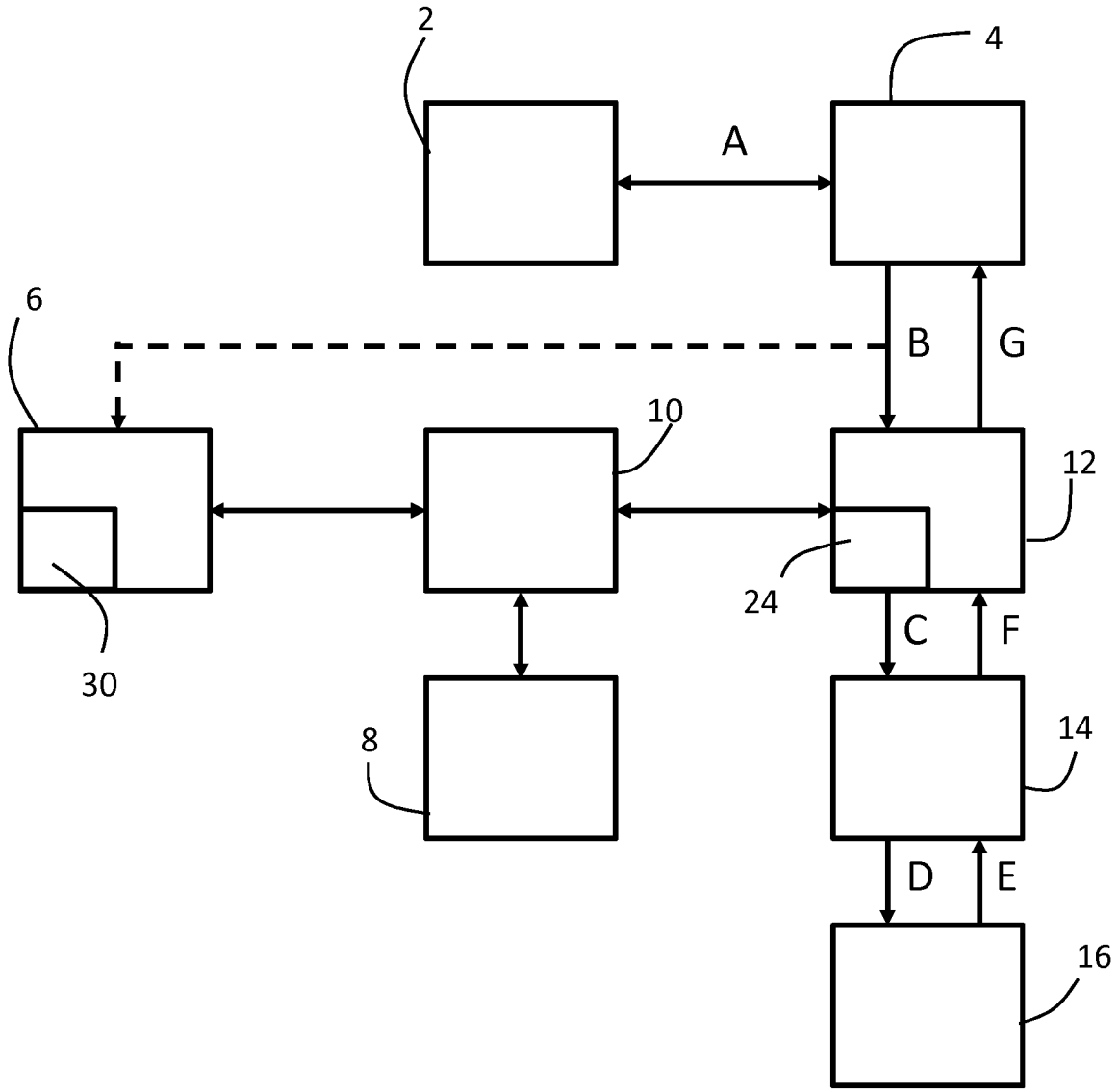


FIG. 1

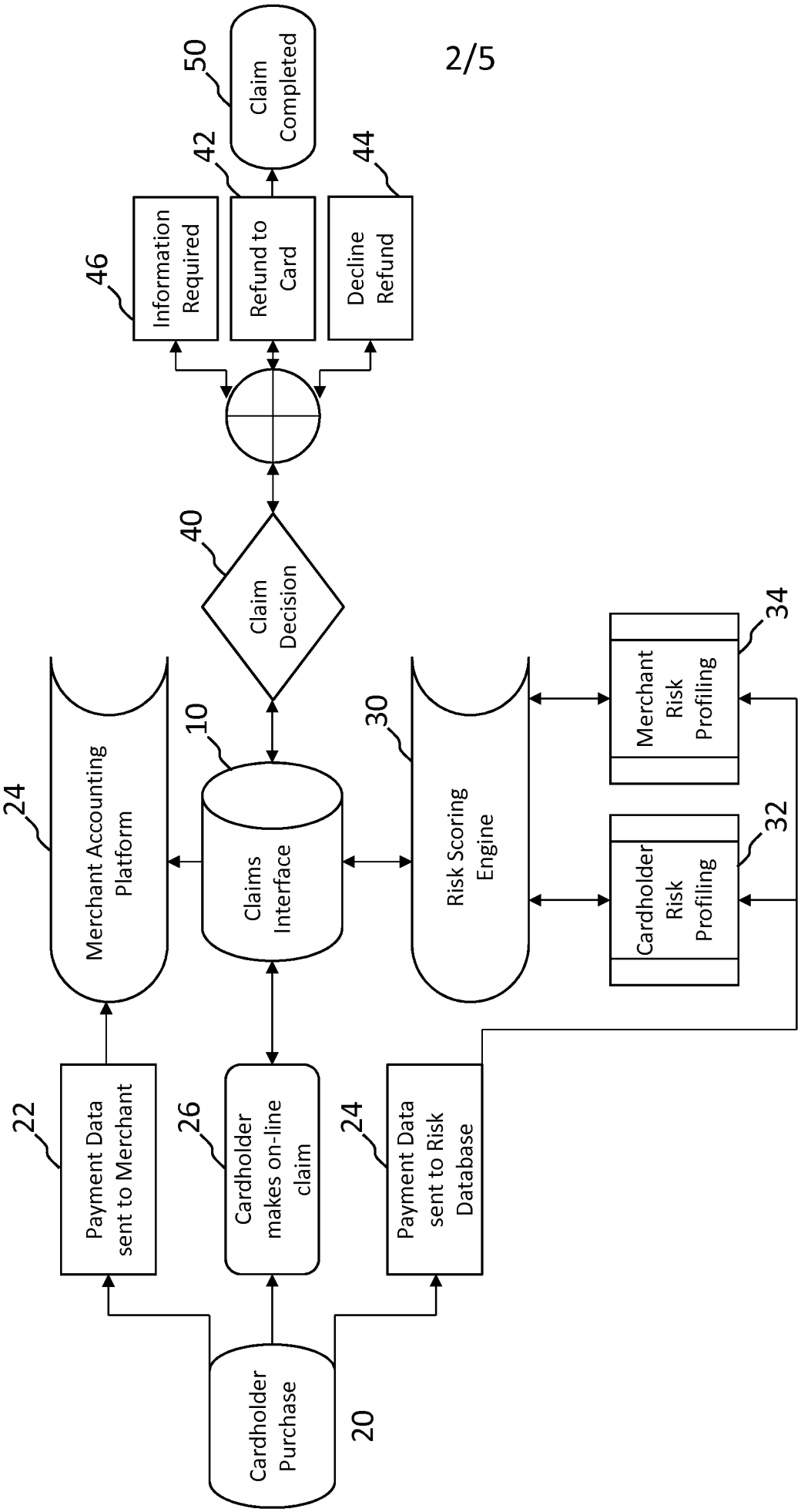

Cardholder Purchase
20
Payment Data sent to Merchant
22
Cardholder makes on-line claim
26
Payment Data sent to Risk Database
24
Merchant Accounting Platform
24
Claims Interface
10
Risk Scoring Engine
30
Cardholder Risk Profiling
32
Merchant Risk Profiling
34
Claim Decision
40
Information Required
46
Refund to Card
42
Decline Refund
44
Claim Completed
50

FIG. 2

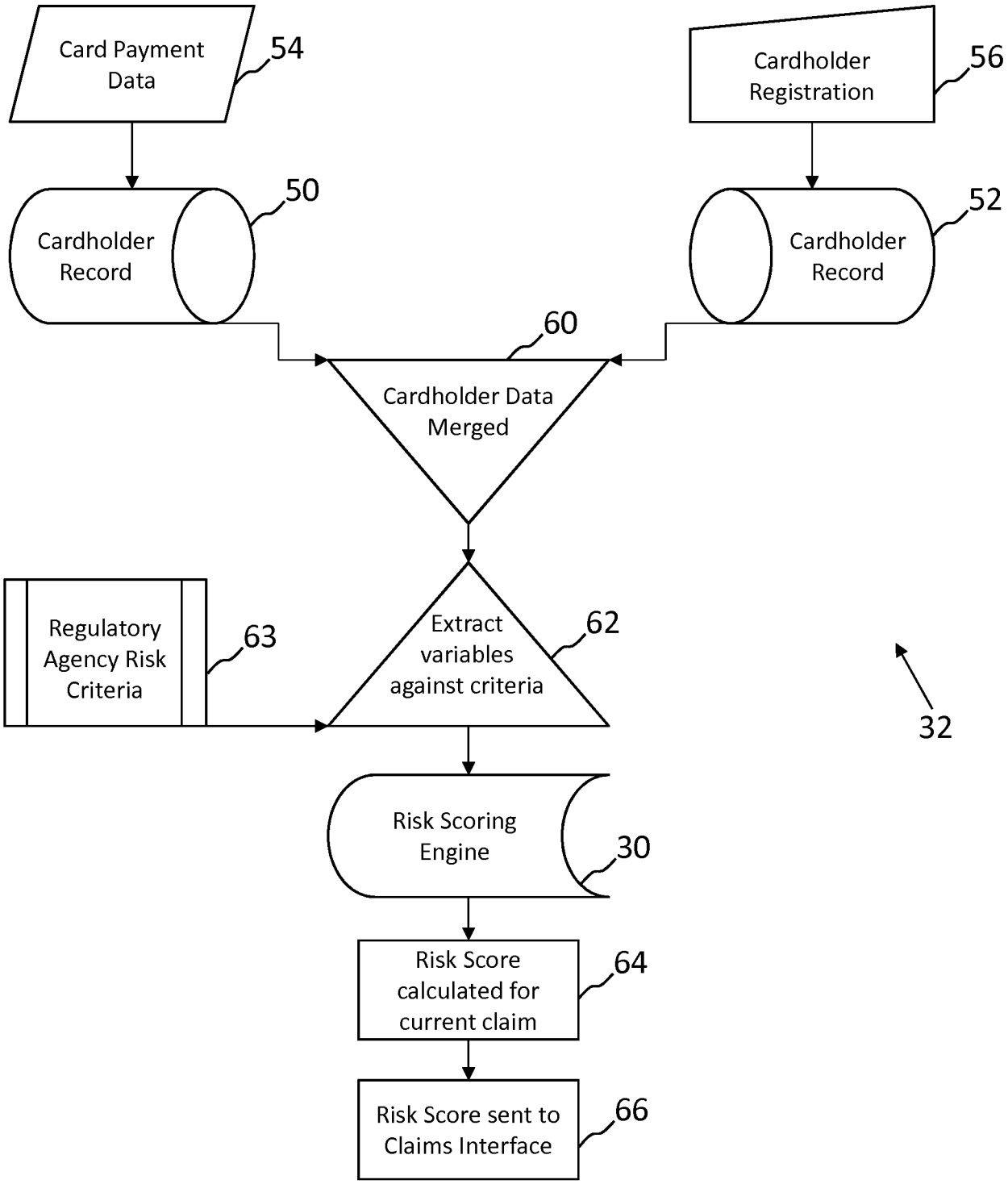

Card Payment Data
54
Cardholder Registration
56
Cardholder Record
50
Cardholder Record
52
60
Cardholder Data Merged
Regulatory Agency Risk Criteria
63
Extract variables against criteria
62
32
Risk Scoring Engine
30
Risk Score calculated for current claim
64
Risk Score sent to Claims Interface
66

FIG. 3

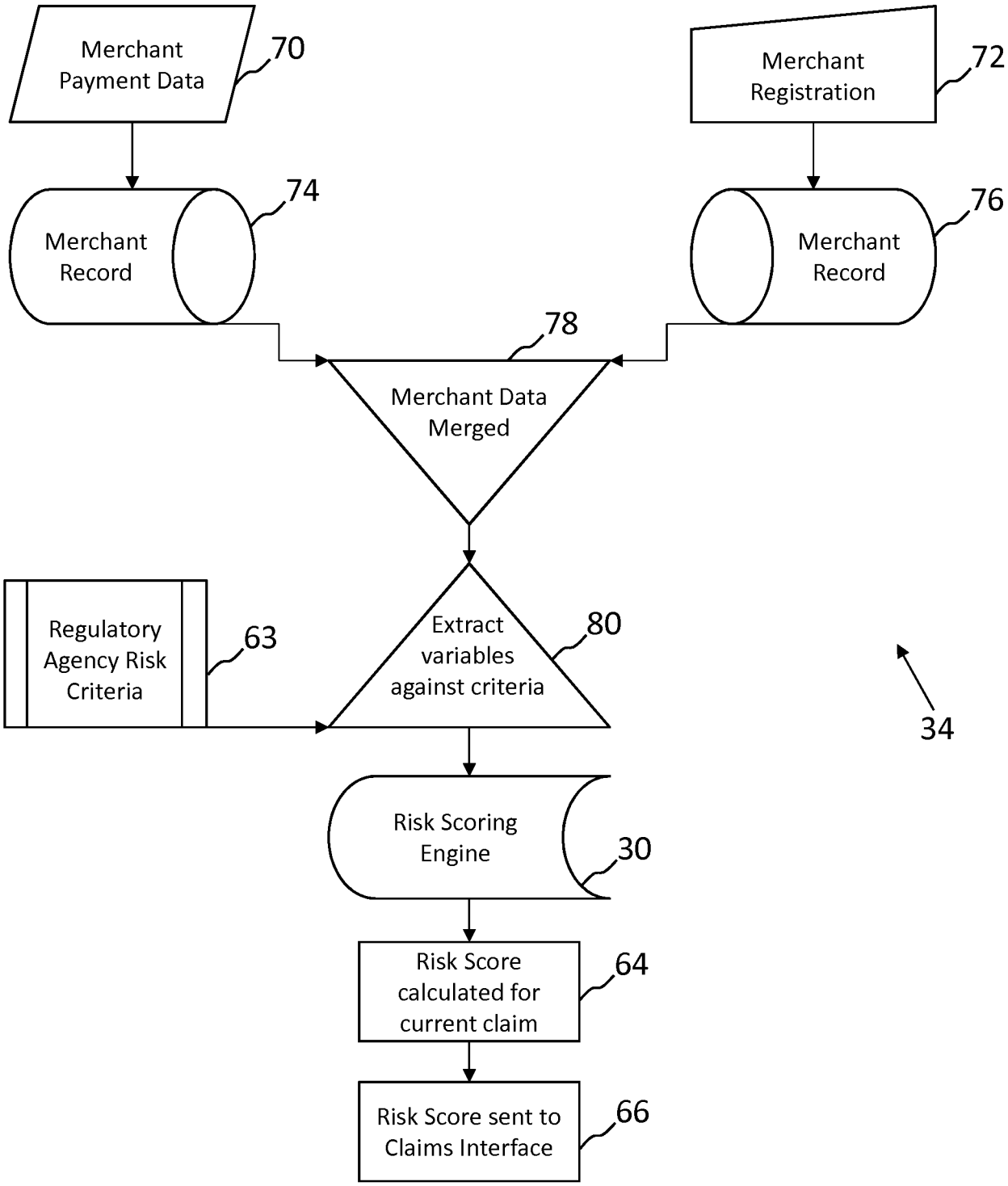

Merchant Payment Data
70
Merchant Registration
72
Merchant Record
74
Merchant Record
76
78
Merchant Data Merged
Regulatory Agency Risk Criteria
63
Extract variables against criteria
80
34
Risk Scoring Engine
30
Risk Score calculated for current claim
64
Risk Score sent to Claims Interface
66

FIG. 4

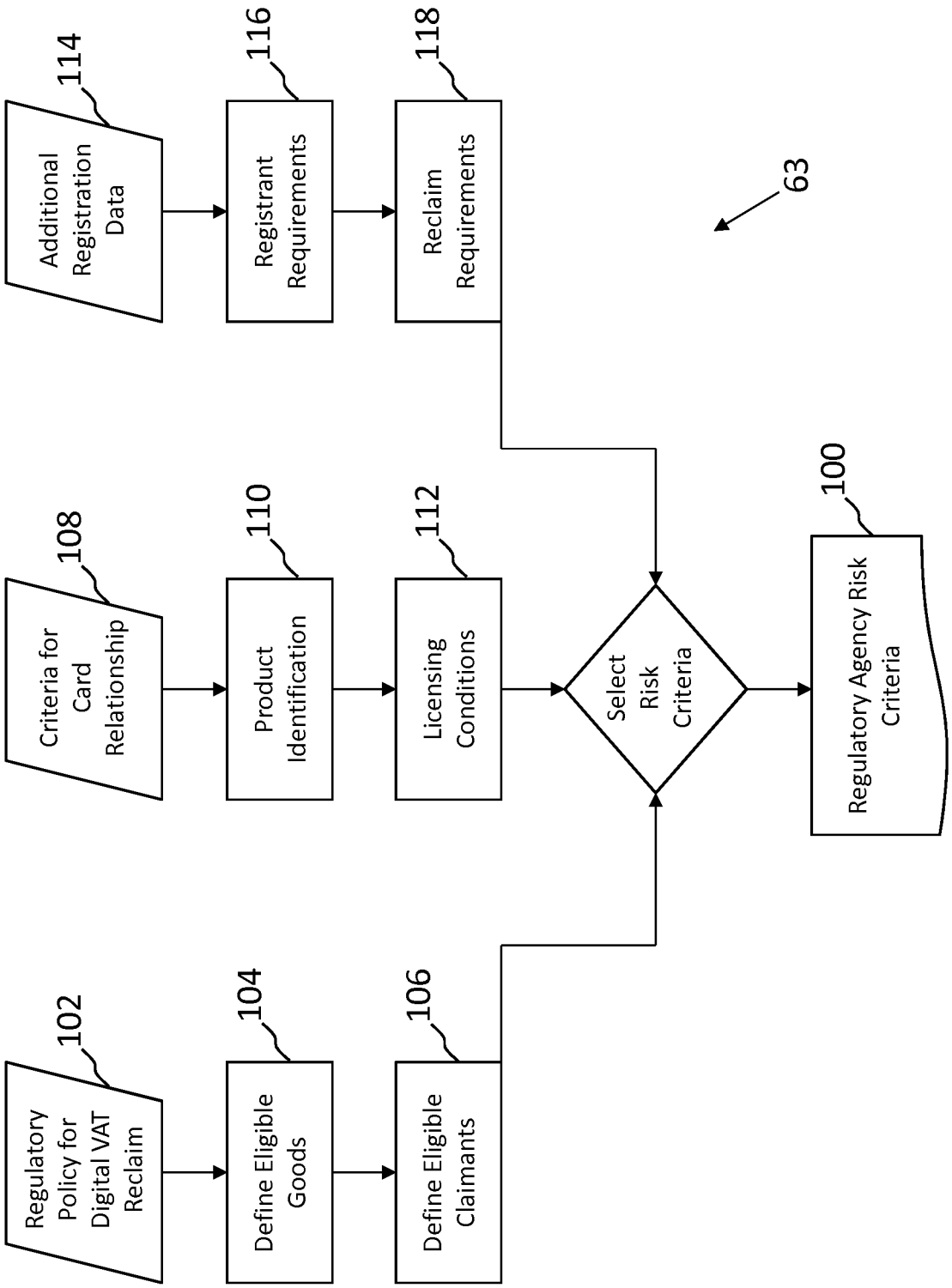

Regulatory Policy for Digital VAT Reclaim
102
Define Eligible Goods
104
Define Eligible Claimants
106
Criteria for Card Relationship
108
Product Identification
110
Licensing Conditions
112
Additional Registration Data
114
Registrant Requirements
116
Reclaim Requirements
118
Select Risk Criteria
63
Regulatory Agency Risk Criteria
100

FIG. 5