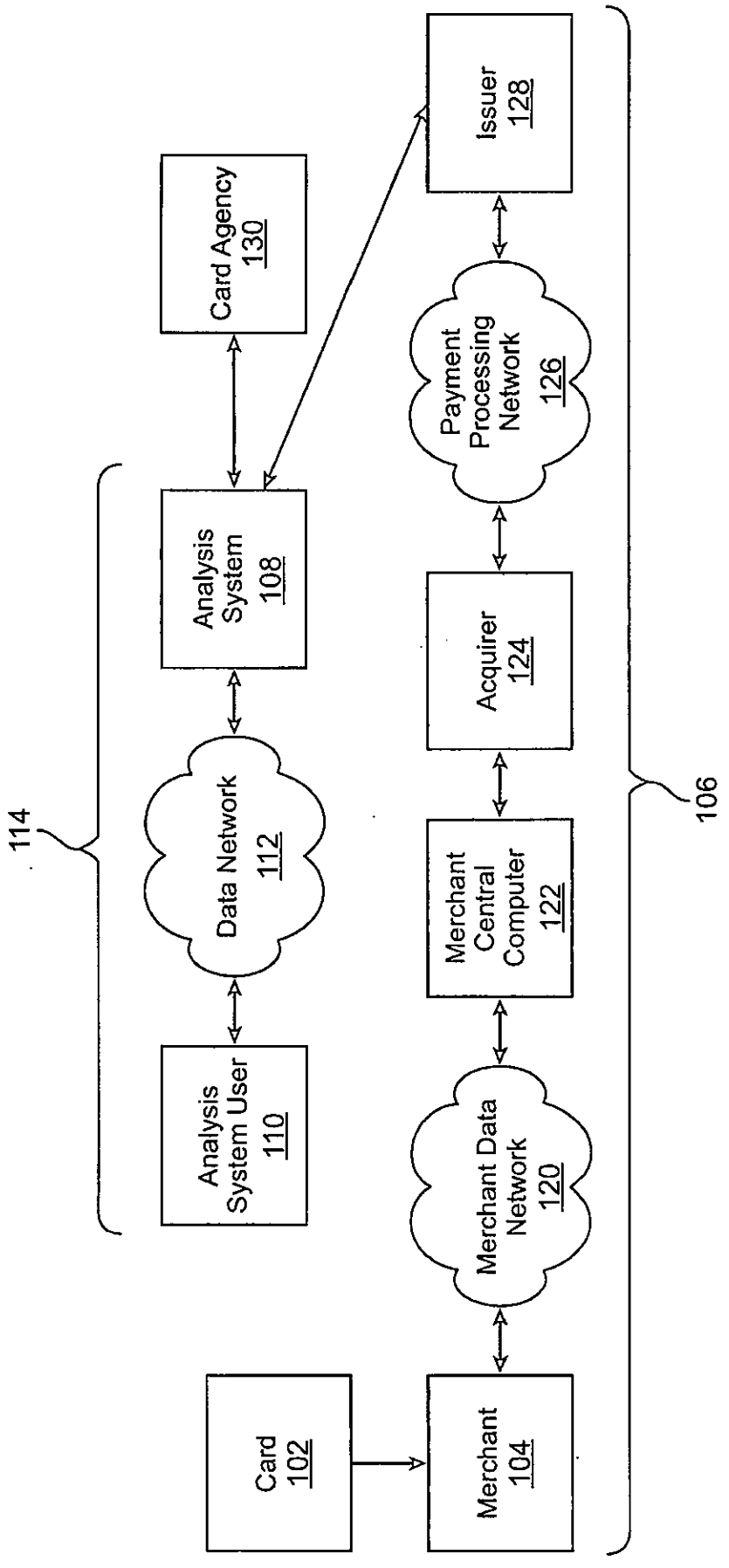

Card
102
Merchant
104
Merchant Data Network
120
Merchant Central Computer
122
Acquirer
124
Payment Processing Network
126
Issuer
128
106
Card Agency
130
Analysis System
108
Data Network
112
Analysis System User
110
114

FIG. 1

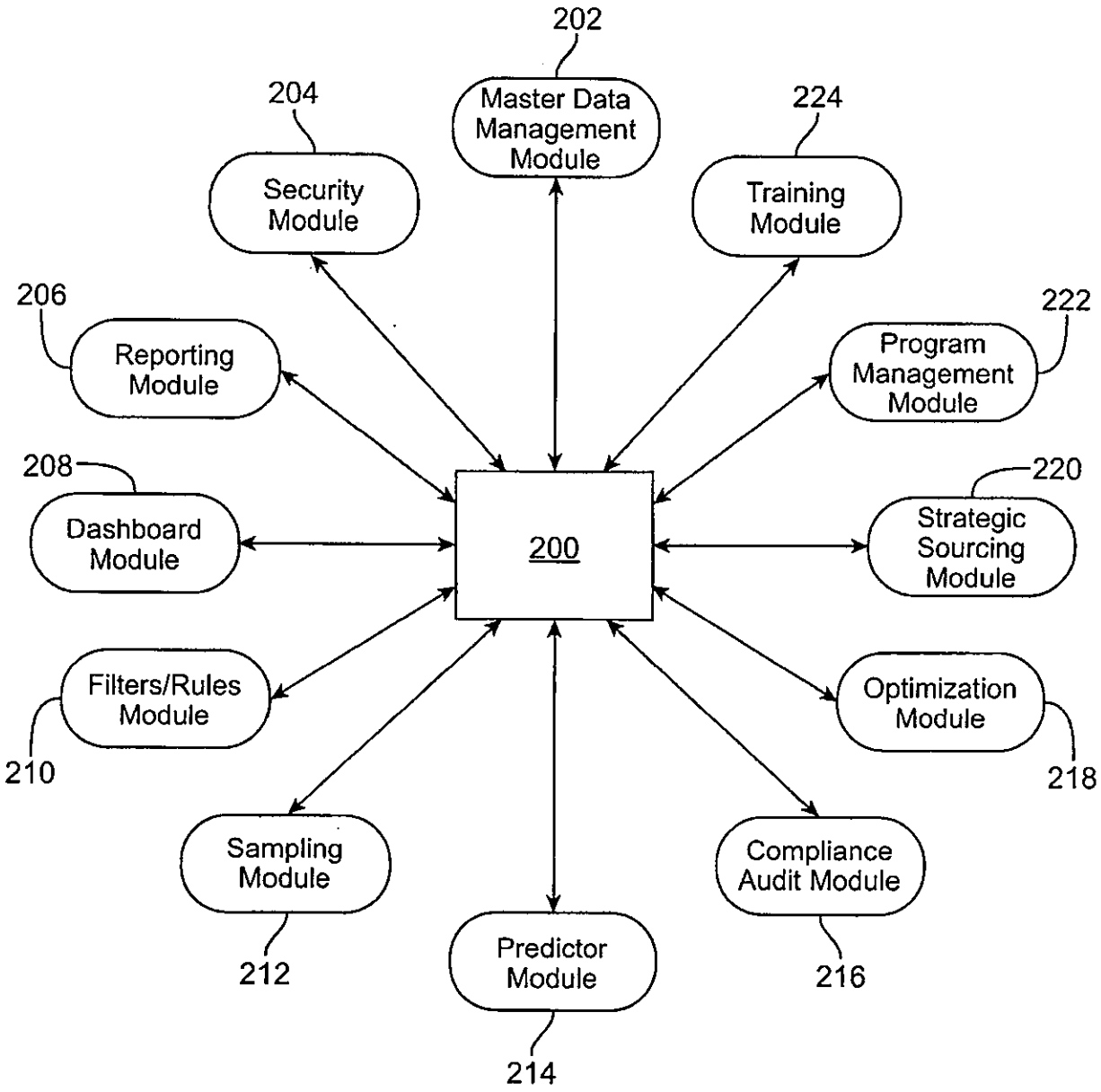

202
Master Data Management Module
204
Security Module
224
Training Module
206
Reporting Module
222
Program Management Module
208
Dashboard Module
200
220
Strategic Sourcing Module
Filters/Rules Module
210
Optimization Module
218
Sampling Module
212
Predictor Module
214
Compliance Audit Module
216

FIG. 2

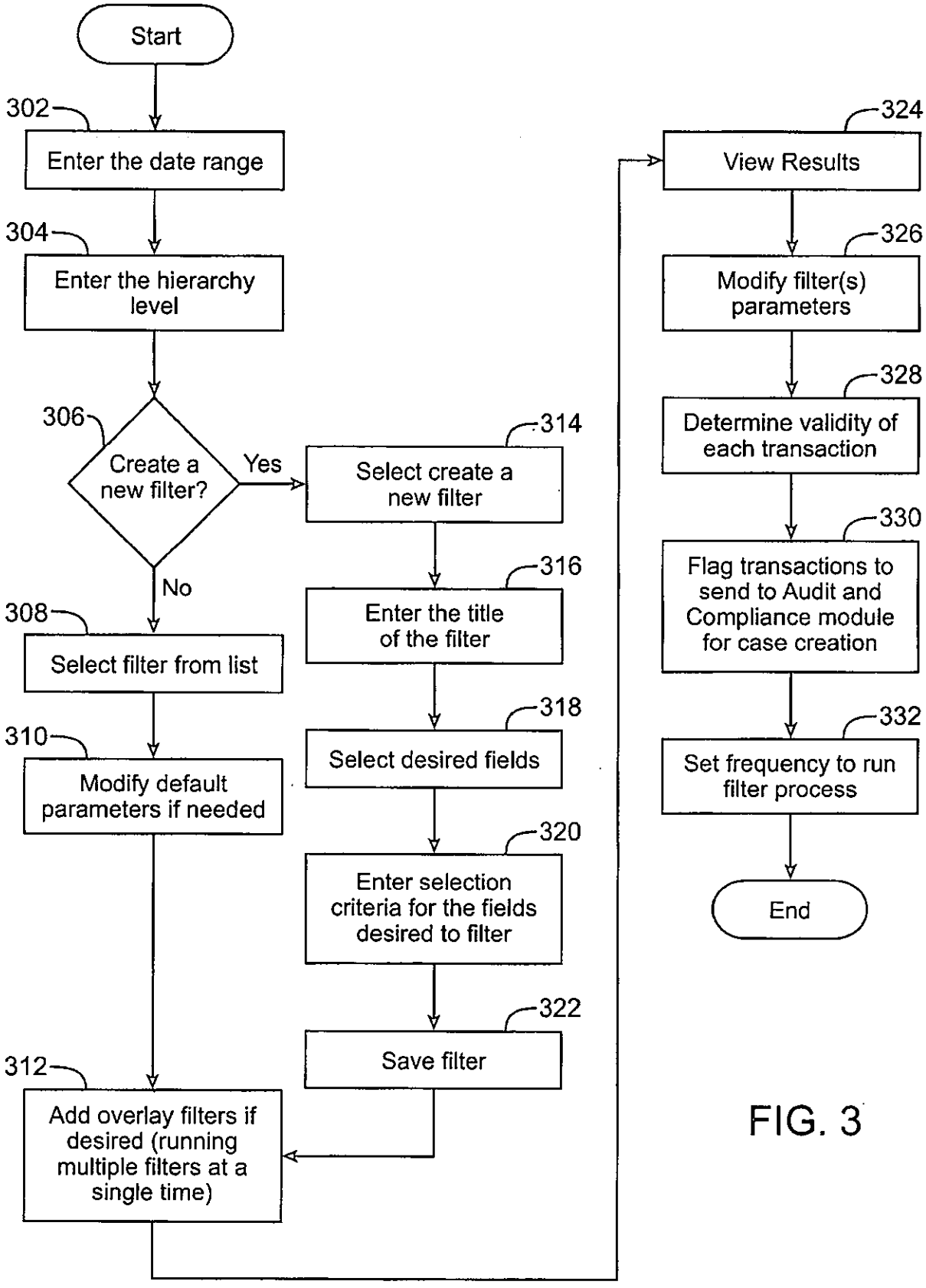

Start
302
Enter the date range
304
Enter the hierarchy level
306
Create a new filter?
Yes
No
314
Select create a new filter
316
Enter the title of the filter
318
Select desired fields
320
Enter selection criteria for the fields desired to filter
322
Save filter
308
Select filter from list
310
Modify default parameters if needed
312
Add overlay filters if desired (running multiple filters at a single time)
324
View Results
326
Modify filter(s) parameters
328
Determine validity of each transaction
330
Flag transactions to send to Audit and Compliance module for case creation
332
Set frequency to run filter process
End

FIG. 3

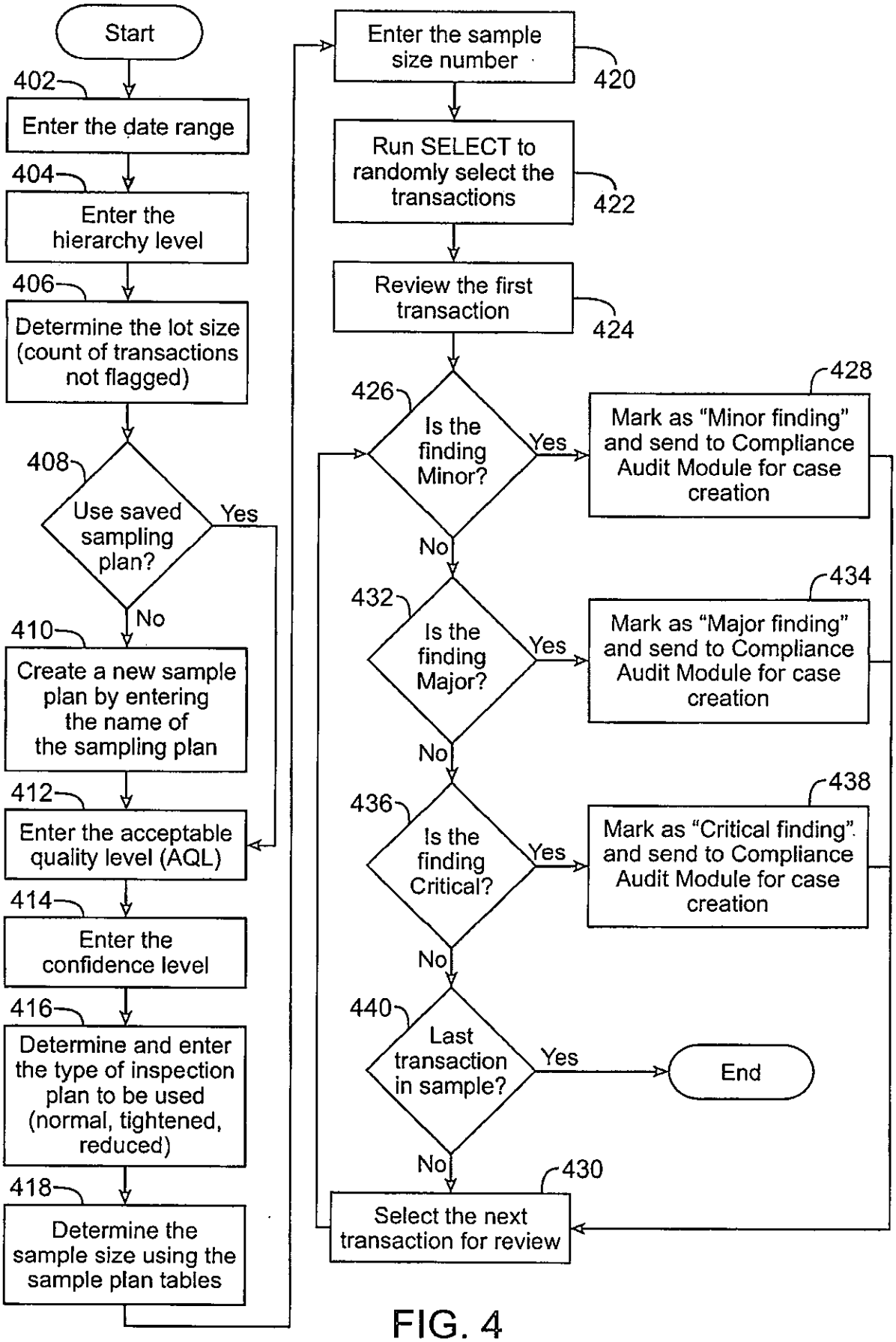

Start
402
Enter the date range
404
Enter the hierarchy level
406
Determine the lot size (count of transactions not flagged)
408
Use saved sampling plan?
Yes
No
410
Create a new sample plan by entering the name of the sampling plan
412
Enter the acceptable quality level (AQL)
414
Enter the confidence level
416
Determine and enter the type of inspection plan to be used (normal, tightened, reduced)
418
Determine the sample size using the sample plan tables
Enter the sample size number
420
Run SELECT to randomly select the transactions
422
Review the first transaction
424
426
Is the finding Minor?
Yes
428
Mark as "Minor finding" and send to Compliance Audit Module for case creation
No
432
Is the finding Major?
Yes
434
Mark as "Major finding" and send to Compliance Audit Module for case creation
No
436
Is the finding Critical?
Yes
438
Mark as "Critical finding" and send to Compliance Audit Module for case creation
No
440
Last transaction in sample?
Yes
End
No
430
Select the next transaction for review

FIG. 4

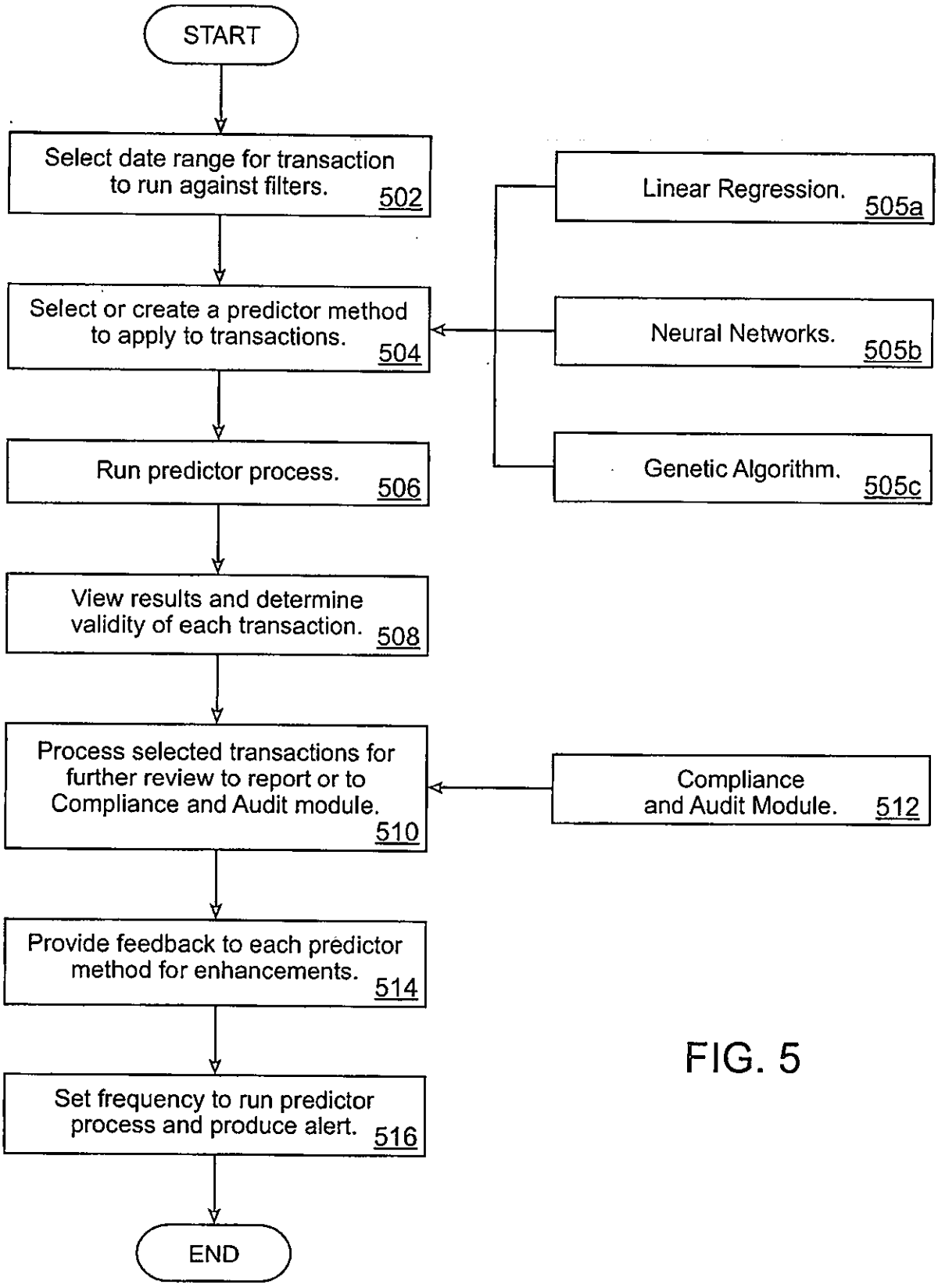

START
Select date range for transaction to run against filters. 502
Select or create a predictor method to apply to transactions. 504
Run predictor process. 506
View results and determine validity of each transaction. 508
Process selected transactions for further review to report or to Compliance and Audit module. 510
Provide feedback to each predictor method for enhancements. 514
Set frequency to run predictor process and produce alert. 516
END
Linear Regression. 505a
Neural Networks. 505b
Genetic Algorithm. 505c
Compliance and Audit Module. 512

FIG. 5

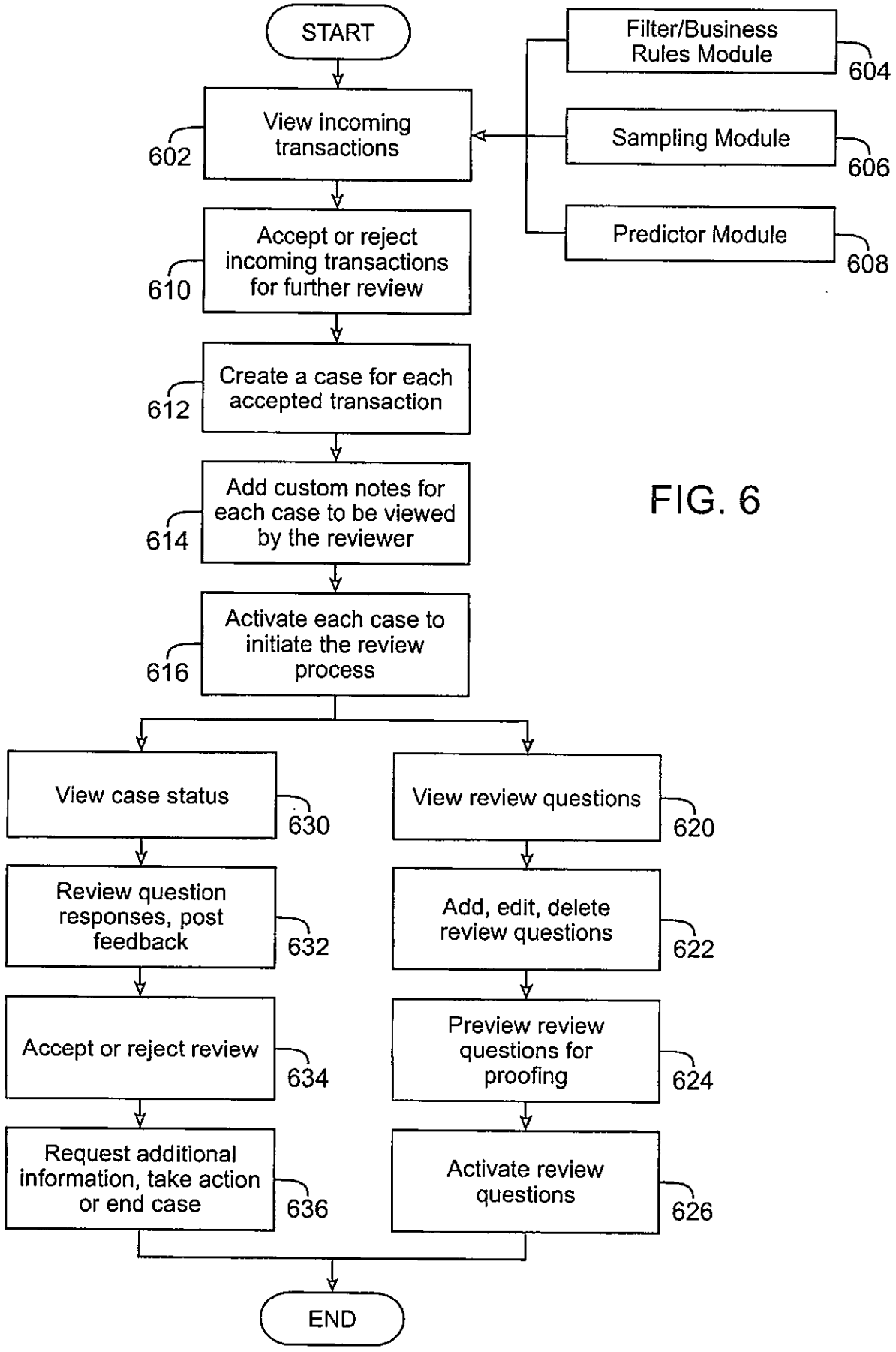

START
View incoming transactions
602
Filter/Business Rules Module
604
Sampling Module
606
Predictor Module
608
Accept or reject incoming transactions for further review
610
Create a case for each accepted transaction
612
Add custom notes for each case to be viewed by the reviewer
614
Activate each case to initiate the review process
616
View case status
630
Review question responses, post feedback
632
Accept or reject review
634
Request additional information, take action or end case
636
View review questions
620
Add, edit, delete review questions
622
Preview review questions for proofing
624
Activate review questions
626
END

FIG. 6

700

702

# of Transactions in Monthly Cycle	# of Transactions Sampled in Normal Inspection	# of Transactions Sampled in Tightened Inspection	# of Transactions Sampled in Reduced Inspection
1,201 to 3,200	125	200	20
3,201 to 10,000	200	315	32
10,001 to 35,000	315	500	50

704

# of Transactions in Monthly Cycle	# of Transactions Sampled in Normal Inspection	Acceptable Quality Level 1%	
		Ac	Re
1,201 to 3,200	125	3	4
3,201 to 10,000	200	5	6
10,001 to 35,000	315	7	8

706

# of Transactions in Monthly Cycle	# of Transactions Sampled in Tightened Inspection	Acceptable Quality Level 1%	
		Ac	Re
1,201 to 3,200	200	3	4
3,201 to 10,000	315	5	6
10,001 to 35,000	500	8	9

708

# of Transactions in Monthly Cycle	# of Transactions Sampled in Reduced Inspection	Acceptable Quality Level 1%	
		Ac	Re
1,201 to 3,200	20	0	2
3,201 to 10,000	32	2	3
10,001 to 35,000	50	1	4

FIG. 7