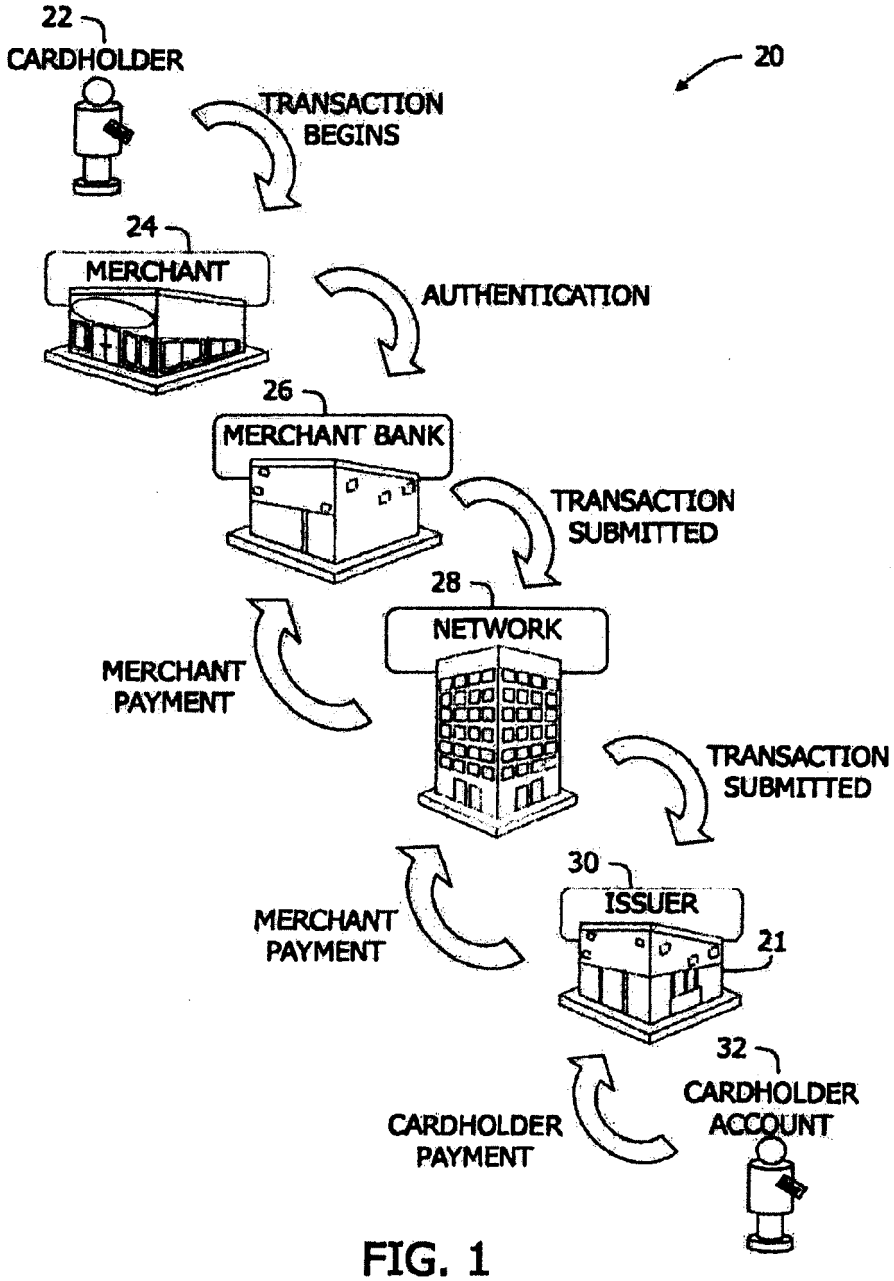

22
CARDHOLDER
20
TRANSACTION BEGINS
24
MERCHANT
AUTHENTICATION
26
MERCHANT BANK
TRANSACTION SUBMITTED
28
NETWORK
MERCHANT PAYMENT
TRANSACTION SUBMITTED
30
ISSUER
21
MERCHANT PAYMENT
32
CARDHOLDER ACCOUNT
CARDHOLDER PAYMENT

FIG. 1

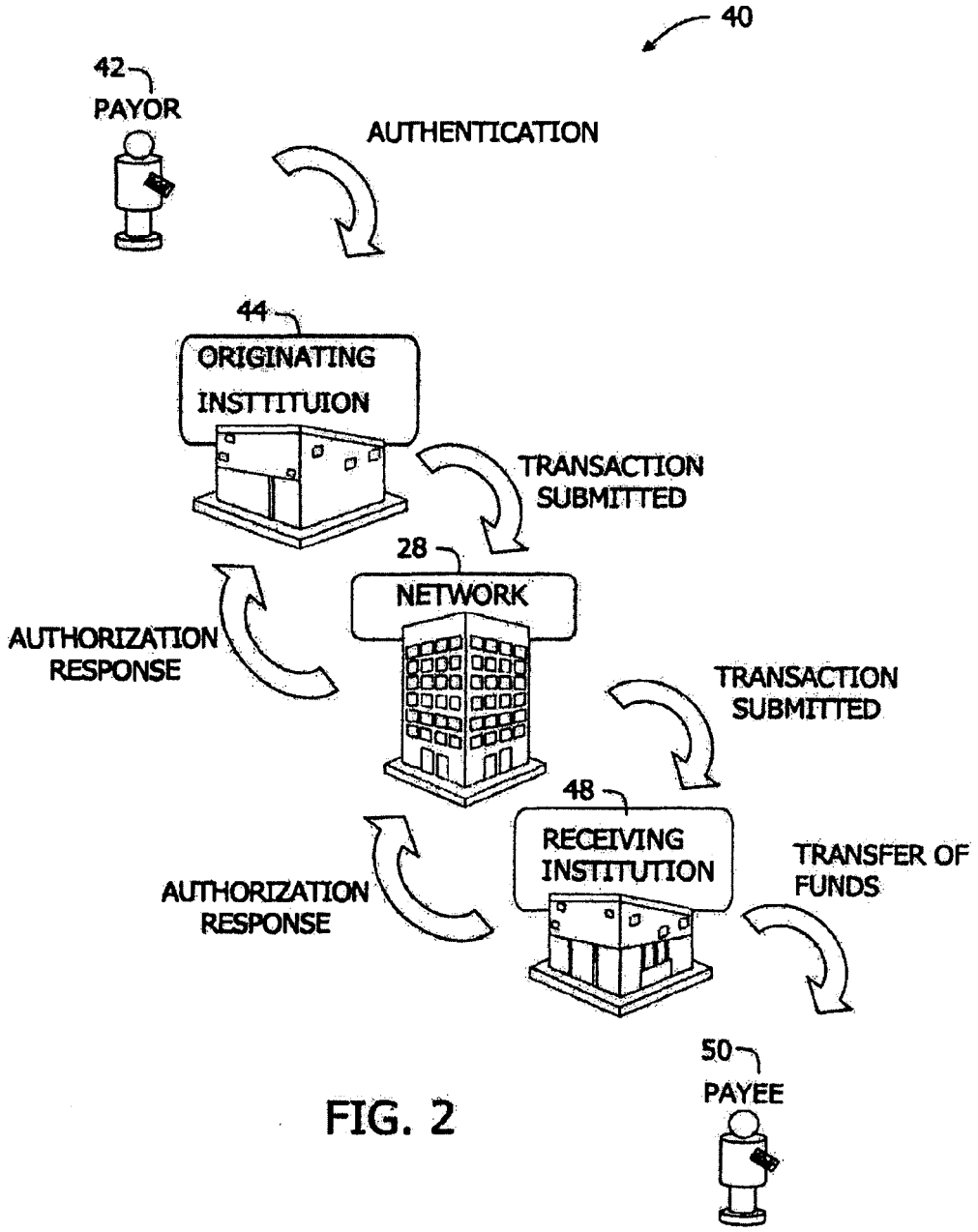

40
42
PAYOR
AUTHENTICATION
44
ORIGINATING
INSTTITUION
TRANSACTION
SUBMITTED
28
NETWORK
AUTHORIZATION
RESPONSE
TRANSACTION
SUBMITTED
48
RECEIVING
INSTITUTION
AUTHORIZATION
RESPONSE
TRANSFER OF
FUNDS
50
PAYEE

FIG. 2

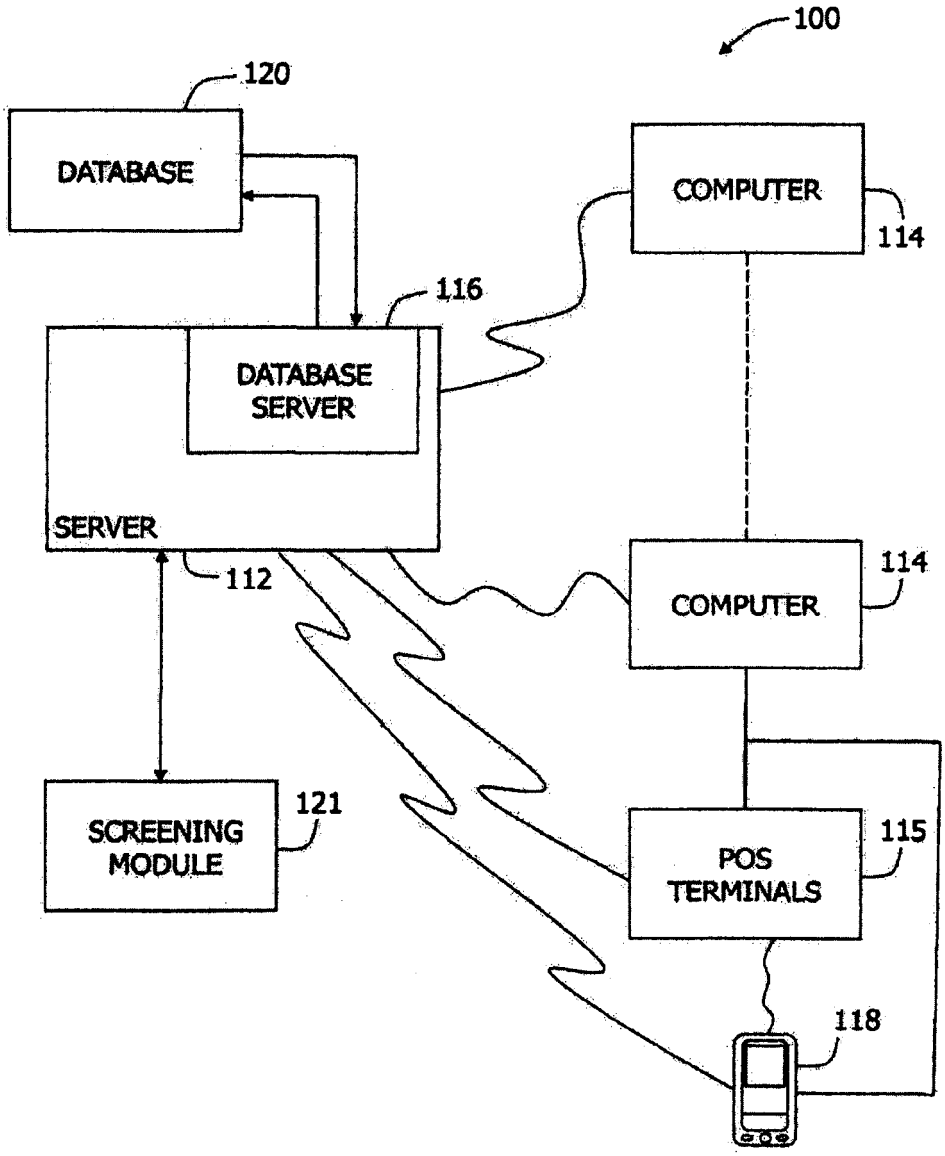

100
120
DATABASE
COMPUTER
114
116
DATABASE SERVER
SERVER
112
114
COMPUTER
SCREENING MODULE
121
115
POS TERMINALS
118

FIG. 3

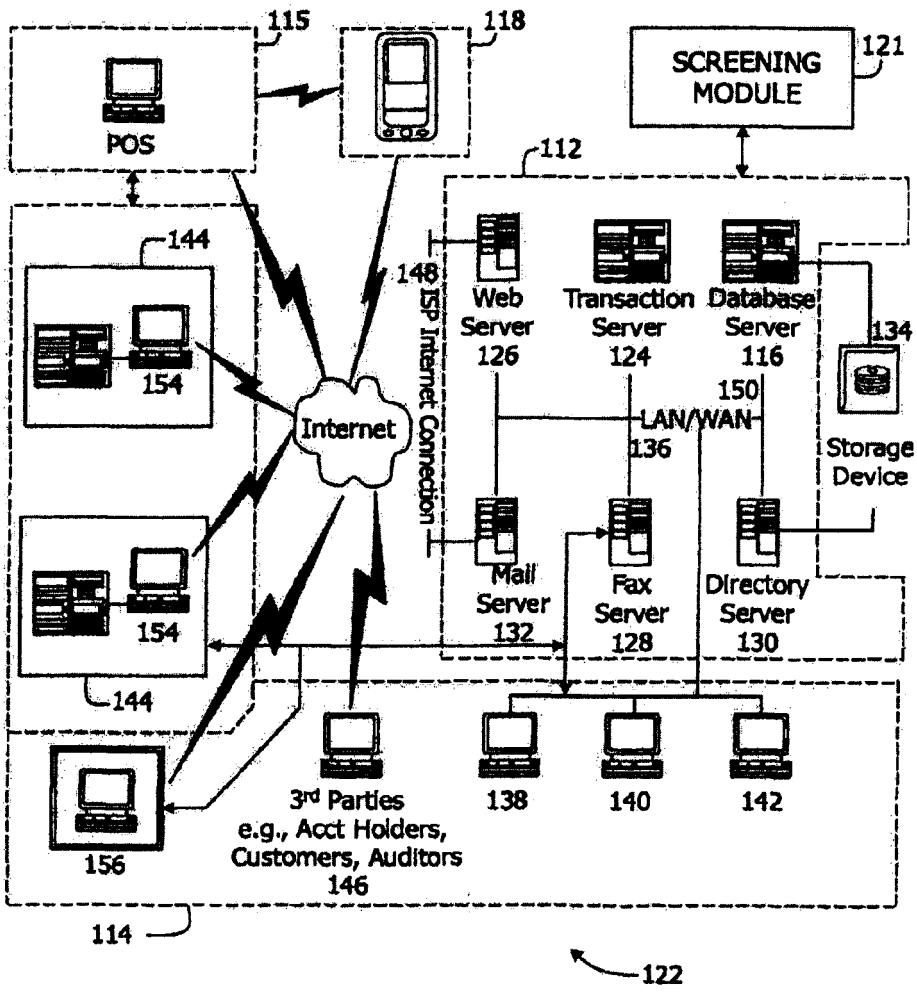

115
118
POS
SCREENING MODULE
121
112
144
148
ISP Internet Connection
Web Server 126
Transaction Server 124
Database Server 116
134
154
Internet
150
LAN/WAN
136
Storage Device
Mail Server 132
Fax Server 128
Directory Server 130
154
144
156
3rd Parties e.g., Acct Holders, Customers, Auditors 146
138
140
142
114
122

FIG. 4

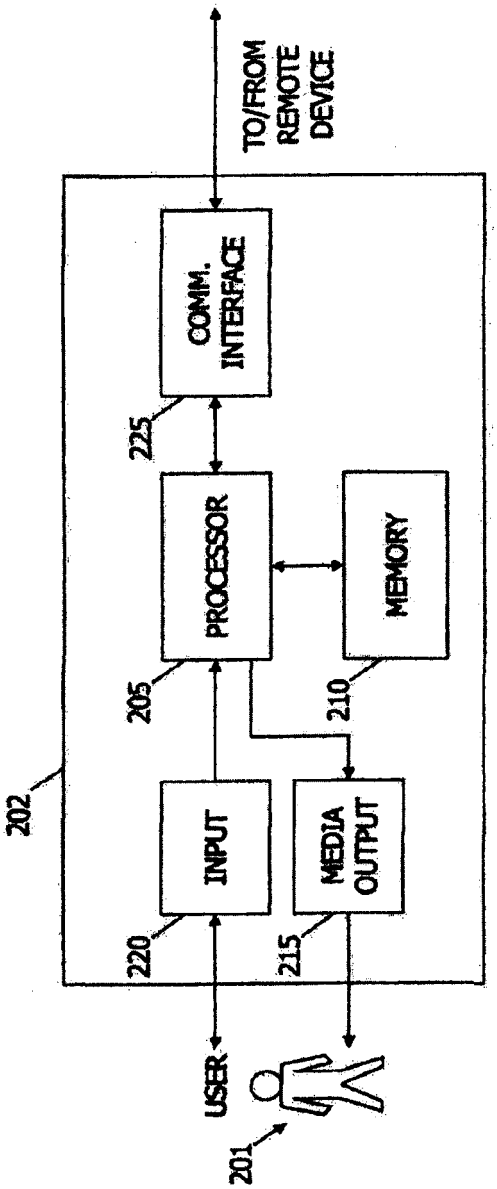

TO/FROM REMOTE DEVICE
COMM. INTERFACE
225
PROCESSOR
MEMORY
205
210
202
INPUT
MEDIA OUTPUT
220
215
USER
201

FIG. 5

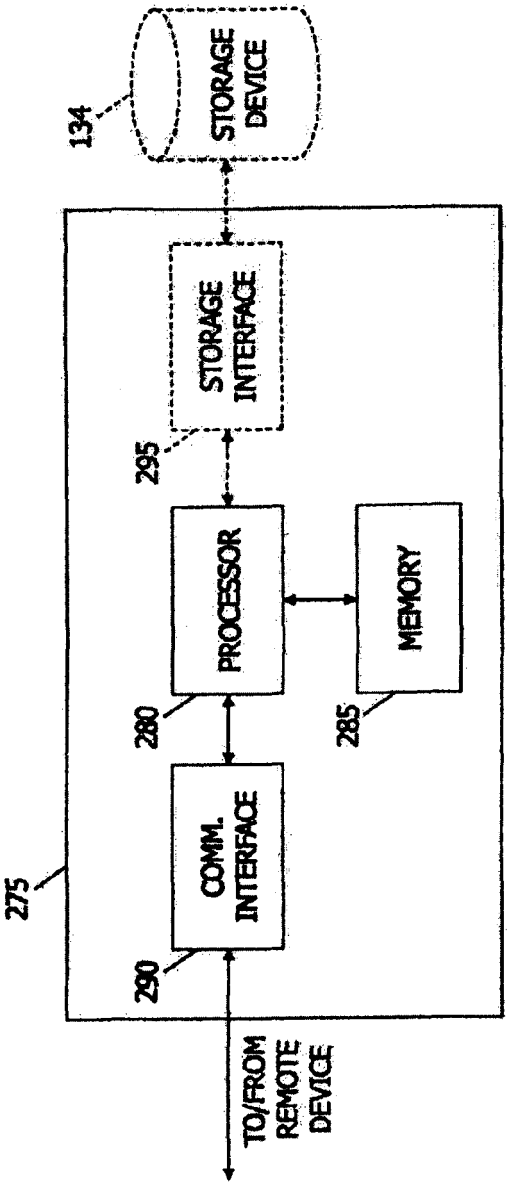

134
STORAGE DEVICE
STORAGE INTERFACE
295
PROCESSOR
280
MEMORY
285
COMM. INTERFACE
290
275
TO/FROM REMOTE DEVICE

FIG. 6

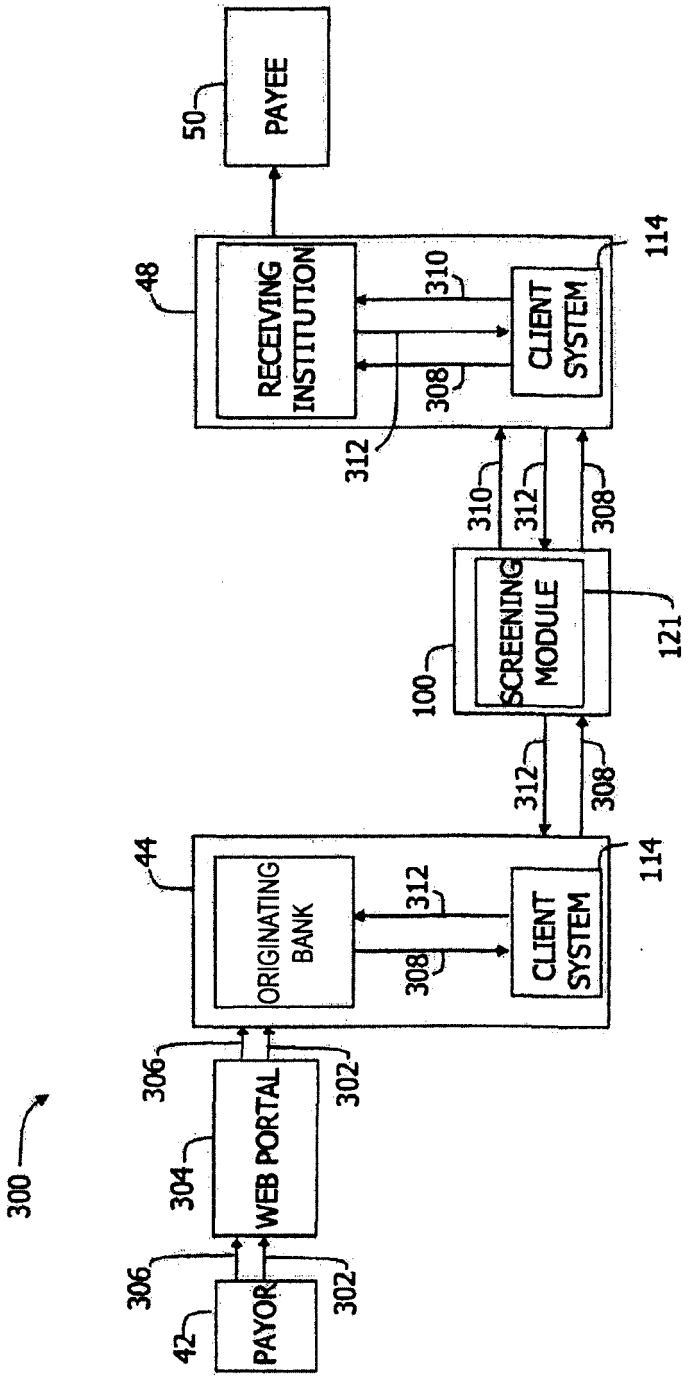

300
PAYOR
42
WEB PORTAL
304
ORIGINATING BANK
44
CLIENT SYSTEM
114
SCREENING MODULE
100
121
RECEIVING INSTITUTION
48
CLIENT SYSTEM
114
PAYEE
50
302
306
308
310
312

FIG. 7

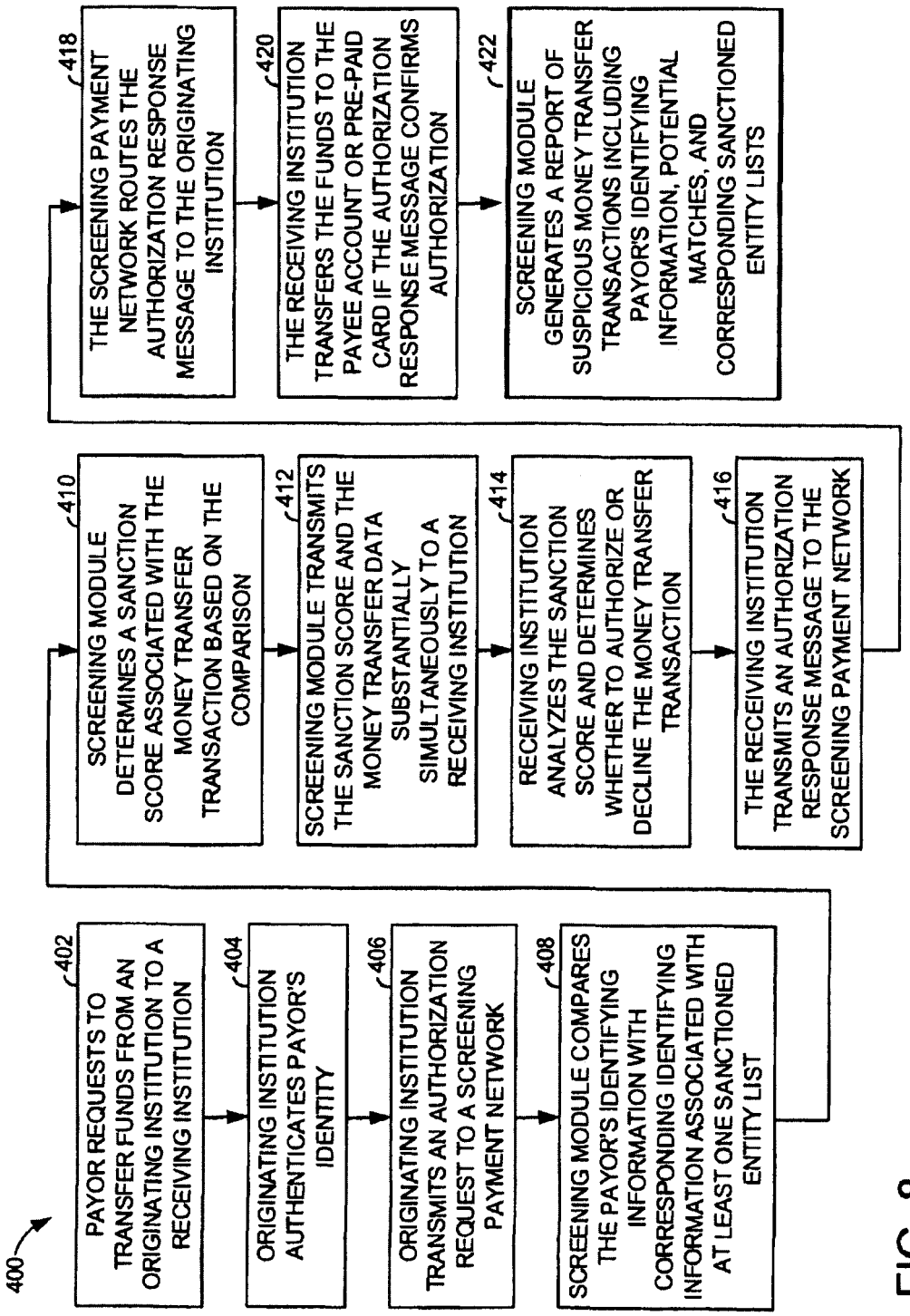

400
PAYOR REQUESTS TO TRANSFER FUNDS FROM AN ORIGINATING INSTITUTION TO A RECEIVING INSTITUTION
402
ORIGINATING INSTITUTION AUTHENTICATES PAYOR'S IDENTITY
404
ORIGINATING INSTITUTION TRANSMITS AN AUTHORIZATION REQUEST TO A SCREENING PAYMENT NETWORK
406
SCREENING MODULE COMPARES THE PAYOR'S IDENTIFYING INFORMATION WITH CORRESPONDING IDENTIFYING INFORMATION ASSOCIATED WITH AT LEAST ONE SANCTIONED ENTITY LIST
408
SCREENING MODULE DETERMINES A SANCTION SCORE ASSOCIATED WITH THE MONEY TRANSFER TRANSACTION BASED ON THE COMPARISON
410
SCREENING MODULE TRANSMITS THE SANCTION SCORE AND THE MONEY TRANSFER DATA SUBSTANTIALLY SIMULTANEOUSLY TO A RECEIVING INSTITUTION
412
RECEIVING INSTITUTION ANALYZES THE SANCTION SCORE AND DETERMINES WHETHER TO AUTHORIZE OR DECLINE THE MONEY TRANSFER TRANSACTION
414
THE RECEIVING INSTITUTION TRANSMITS AN AUTHORIZATION RESPONSE MESSAGE TO THE SCREENING PAYMENT NETWORK
416
THE SCREENING PAYMENT NETWORK ROUTES THE AUTHORIZATION RESPONSE MESSAGE TO THE ORIGINATING INSTITUTION
418
THE RECEIVING INSTITUTION TRANSFERS THE FUNDS TO THE PAYEE ACCOUNT OR PRE-PAID CARD IF THE AUTHORIZATION RESPONSE MESSAGE CONFIRMS AUTHORIZATION
420
SCREENING MODULE GENERATES A REPORT OF SUSPICIOUS MONEY TRANSFER TRANSACTIONS INCLUDING PAYOR'S IDENTIFYING INFORMATION, POTENTIAL MATCHES, AND CORRESPONDING SANCTIONED ENTITY LISTS
422

FIG. 8