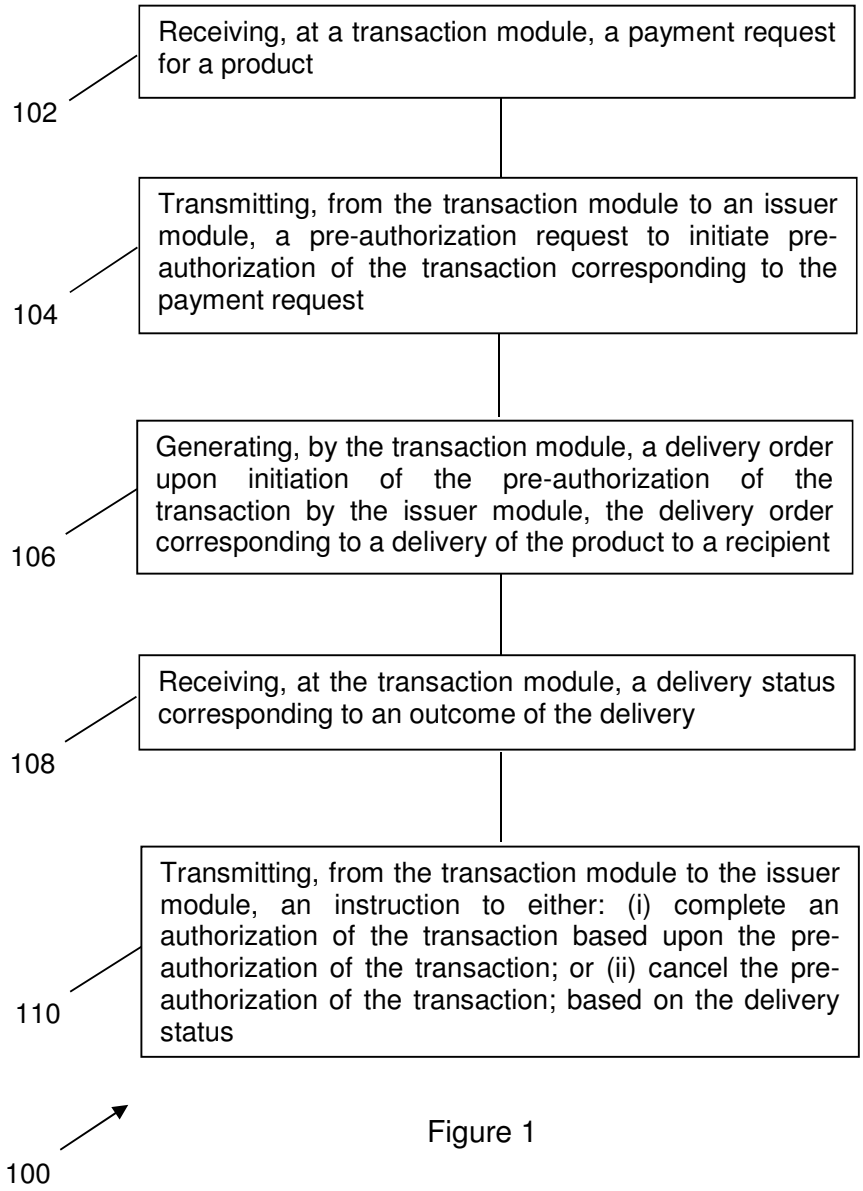

Receiving, at a transaction module, a payment request for a product
102
Transmitting, from the transaction module to an issuer module, a pre-authorization request to initiate pre-authorization of the transaction corresponding to the payment request
104
Generating, by the transaction module, a delivery order upon initiation of the pre-authorization of the transaction by the issuer module, the delivery order corresponding to a delivery of the product to a recipient
106
Receiving, at the transaction module, a delivery status corresponding to an outcome of the delivery
108
Transmitting, from the transaction module to the issuer module, an instruction to either: (i) complete an authorization of the transaction based upon the pre-authorization of the transaction; or (ii) cancel the pre-authorization of the transaction; based on the delivery status
110
100

Figure 1

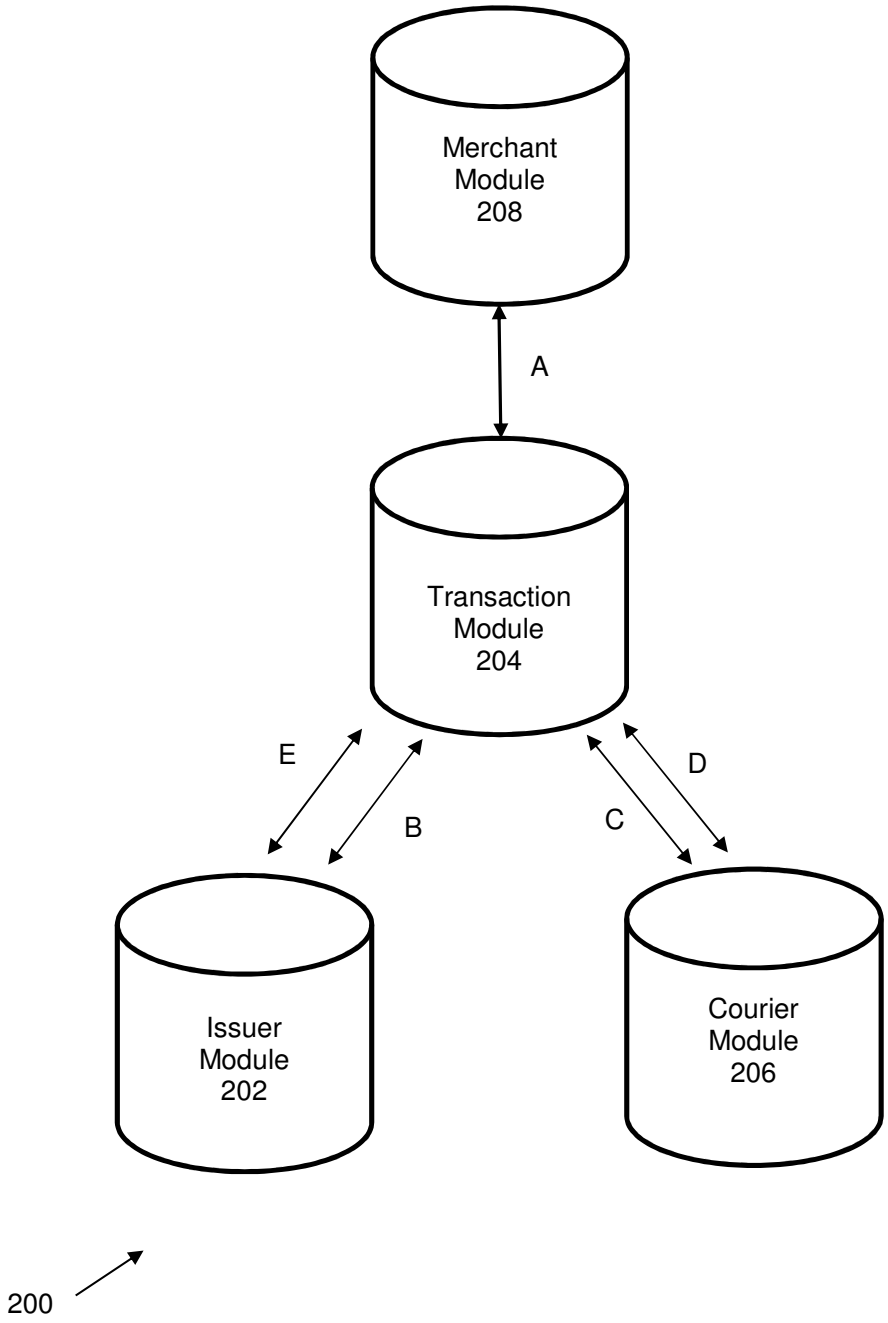

Merchant
Module
208
A
Transaction
Module
204
E
B
C
D
Issuer
Module
202
Courier
Module
206
200

Figure 2

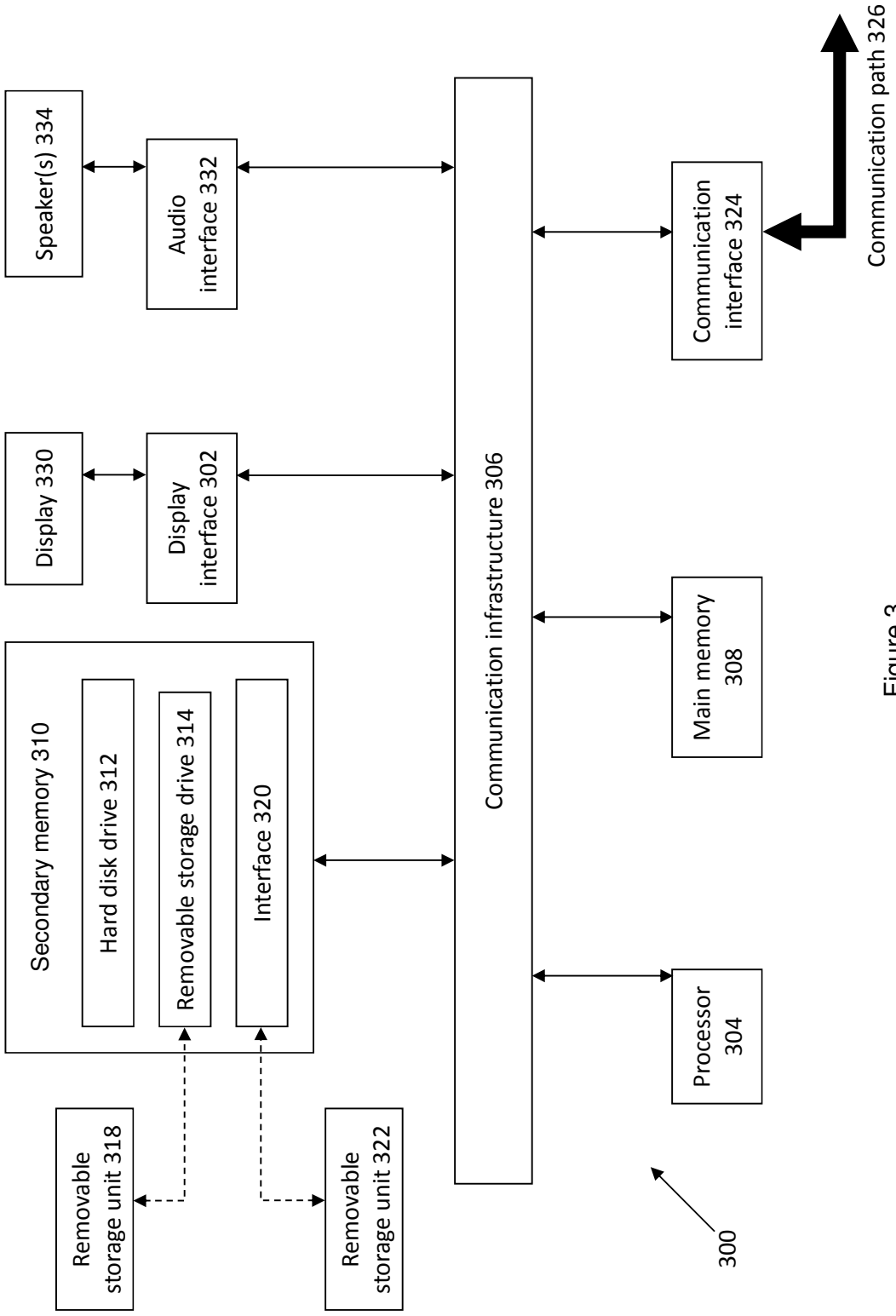

Speaker(s) 334
Audio interface 332
Communication path 326
Communication interface 324
Display 330
Display interface 302
Communication infrastructure 306
Secondary memory 310
Hard disk drive 312
Removable storage drive 314
Interface 320
Main memory 308
Removable storage unit 318
Removable storage unit 322
Processor 304
300

Figure 3

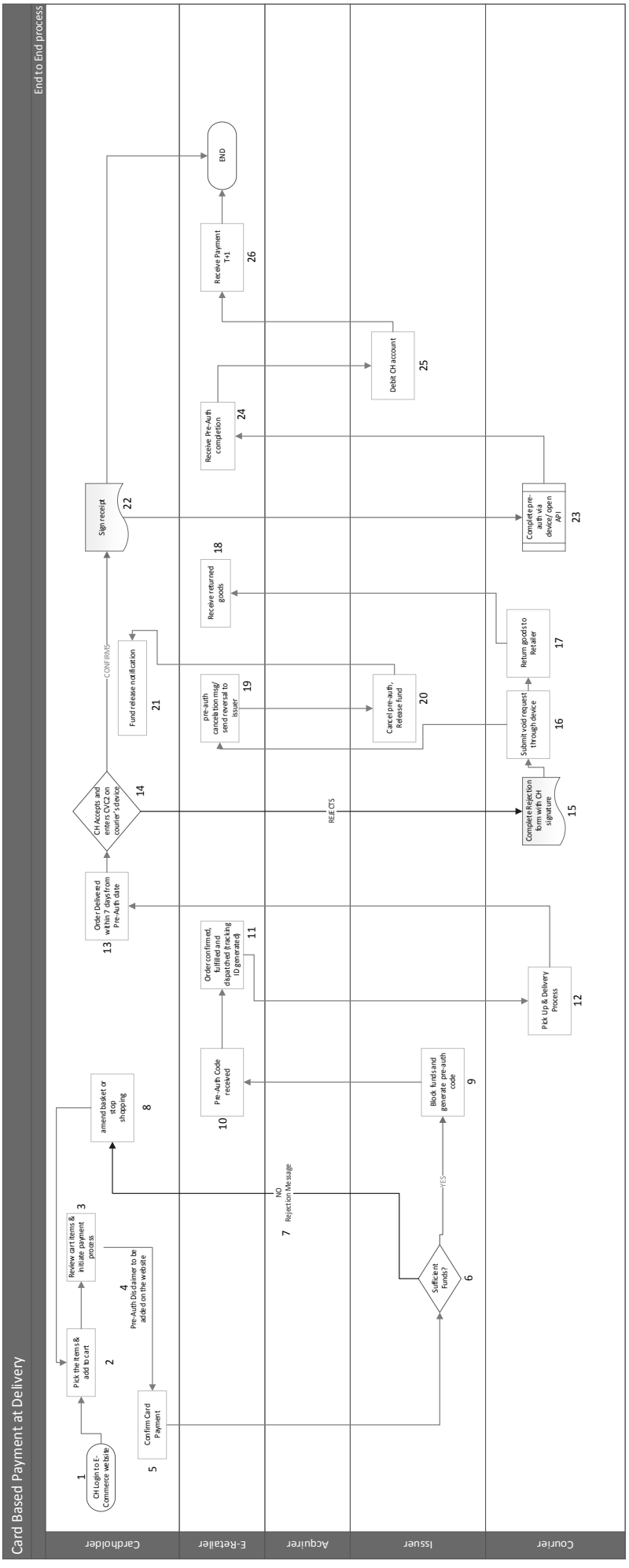

Card Based Payment at Delivery
End to End process
Cardholder
E-Retailer
Acquirer
Issuer
Courier
CH Login to E-Commerce website
1
Pick the items & add to cart
2
Review cart items & initiate payment process
3
4
Pre-Auth Disclaimer to be added on the website
Confirm Card Payment
5
Sufficient Funds?
6
YES
NO
7
Rejection Message
amend basket or stop shopping
8
Block funds and generate pre-auth code
9
Pre-Auth Code received
10
Order confirmed, fulfilled and dispatched (tracking ID generated)
11
Pick Up & Delivery Process
12
Order Delivered within 7 days from Pre-Auth date
13
CH Accepts and enters CVC2 on courier's device
14
REJECTS
Complete Rejection form with CH signature
15
Submit void request through device
16
Return goods to Retailer
17
Receive returned goods
18
pre-auth cancellation msg/ send reversal to issuer
19
Cancel pre-auth, Release fund
20
CONFIRMS
Fund release notification
21
Sign receipt
22
Complete pre-auth via device/ open API
23
Receive Pre-Auth completion
24
Debit CH account
25
Receive Payment T+1
26
END

Figure 4