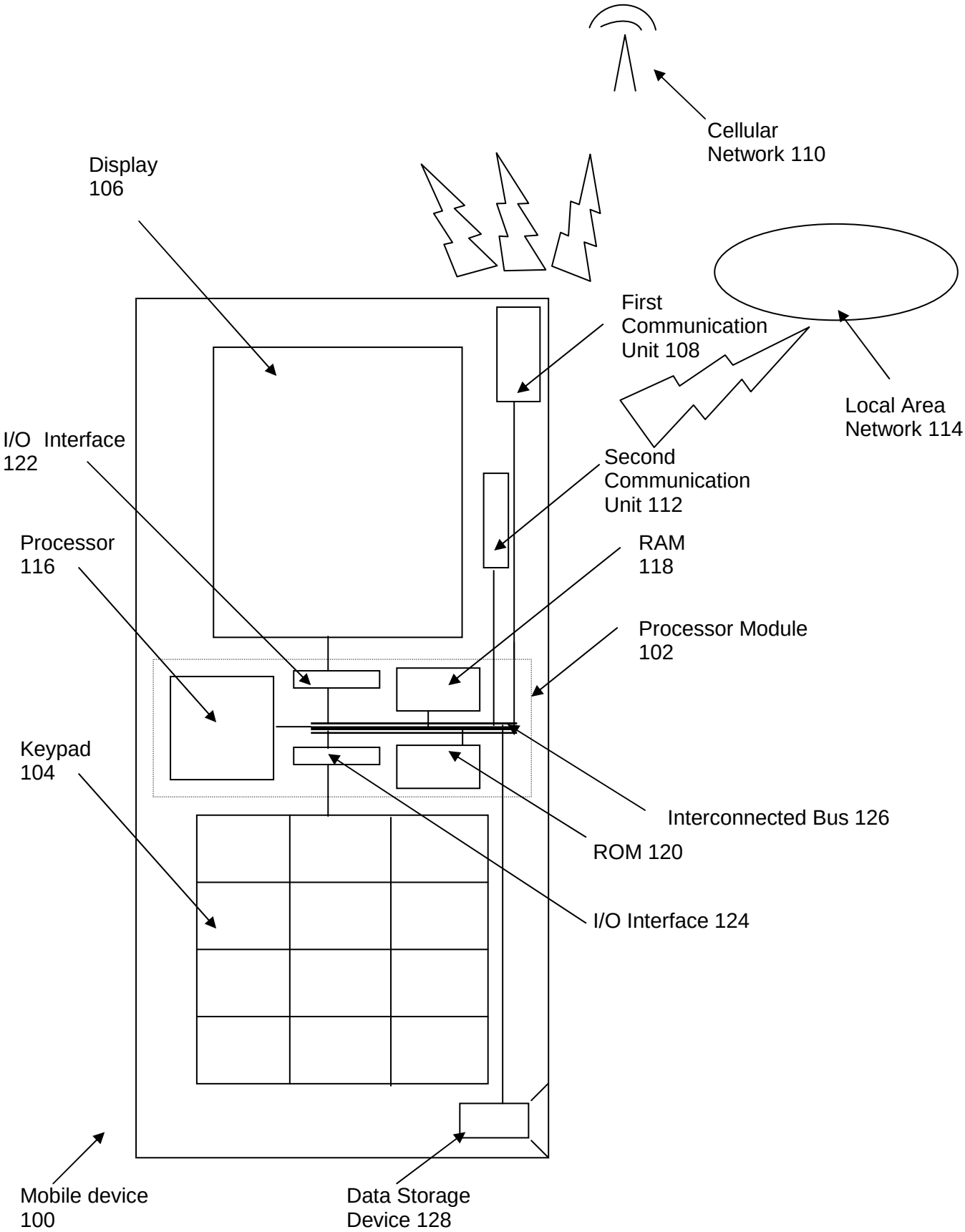

Cellular
Network 110
Display
106
First
Communication
Unit 108
Local Area
Network 114
I/O Interface
122
Second
Communication
Unit 112
Processor
116
RAM
118
Processor Module
102
Keypad
104
Interconnected Bus 126
ROM 120
I/O Interface 124
Mobile device
100
Data Storage
Device 128

FIG. 1

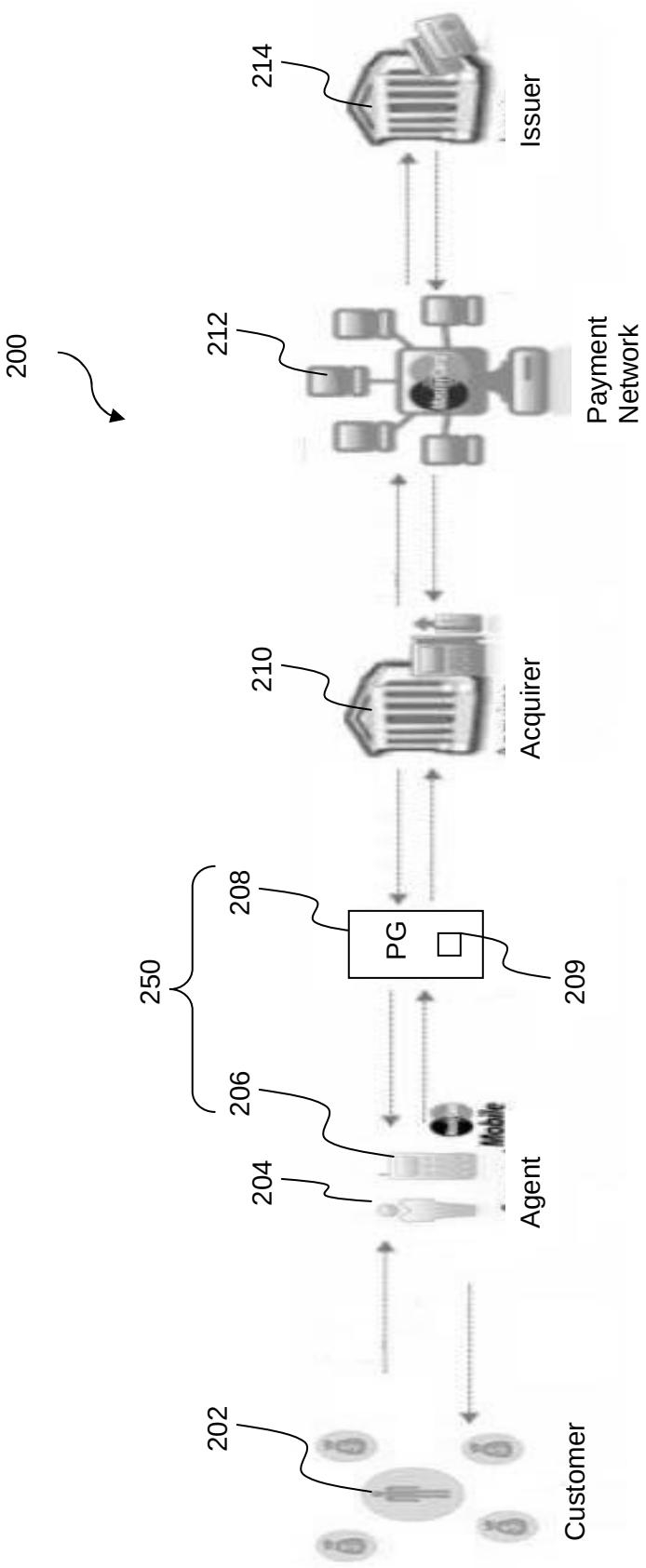

200
214
Issuer
212
Payment Network
210
Acquirer
250
208
PG
209
206
204
Agent
202
Customer

FIG. 2

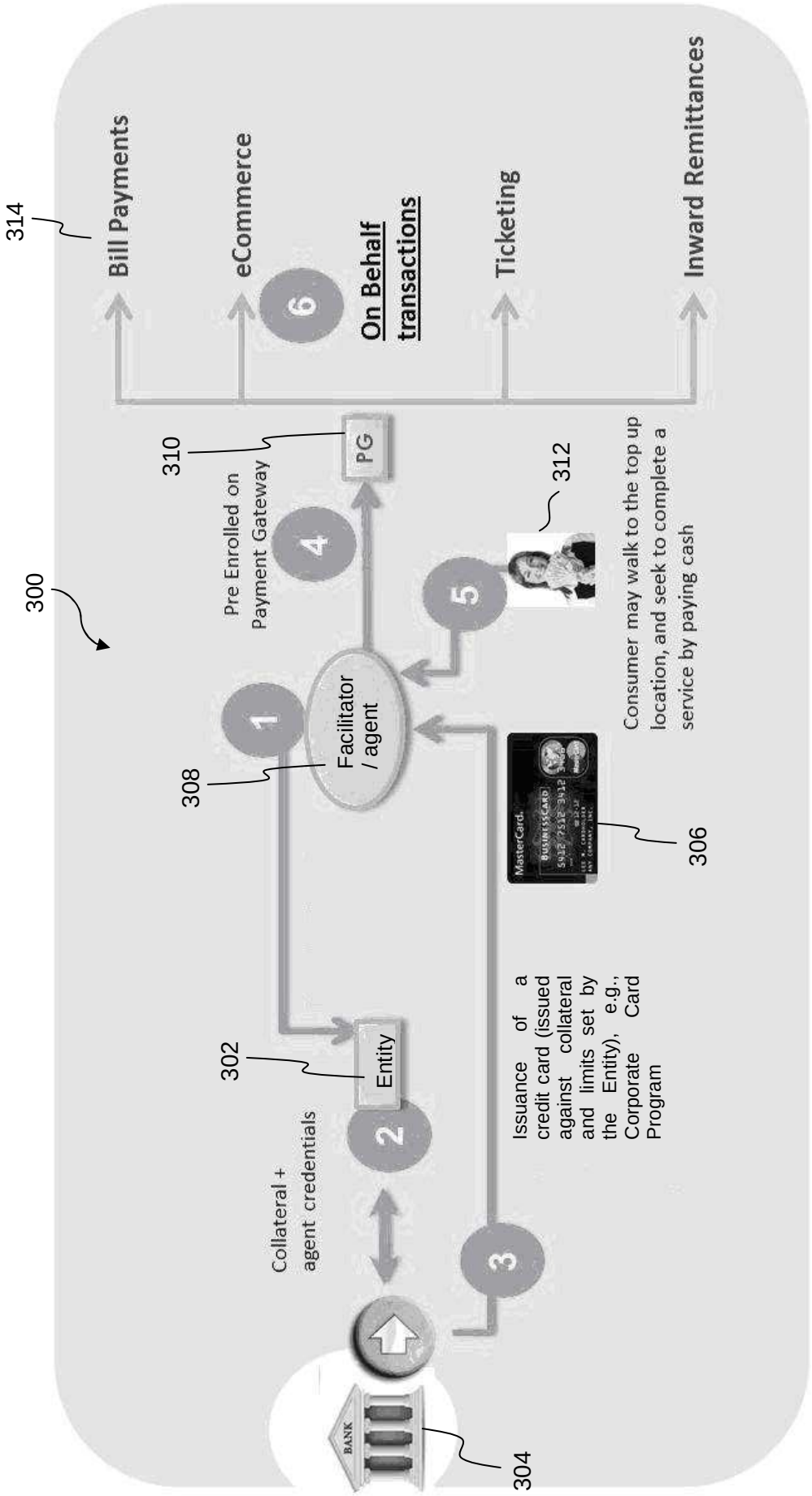

314
Bill Payments
eCommerce
6
On Behalf transactions
Ticketing
Inward Remittances
300
310
Pre Enrolled on Payment Gateway
4
PG
312
5
1
308
Facilitator / agent
Consumer may walk to the top up location, and seek to complete a service by paying cash
302
Entity
2
Collateral + agent credentials
3
Issuance of a credit card (issued against collateral and limits set by the Entity), e.g., Corporate Card Program
306
304
BANK

FIG. 3

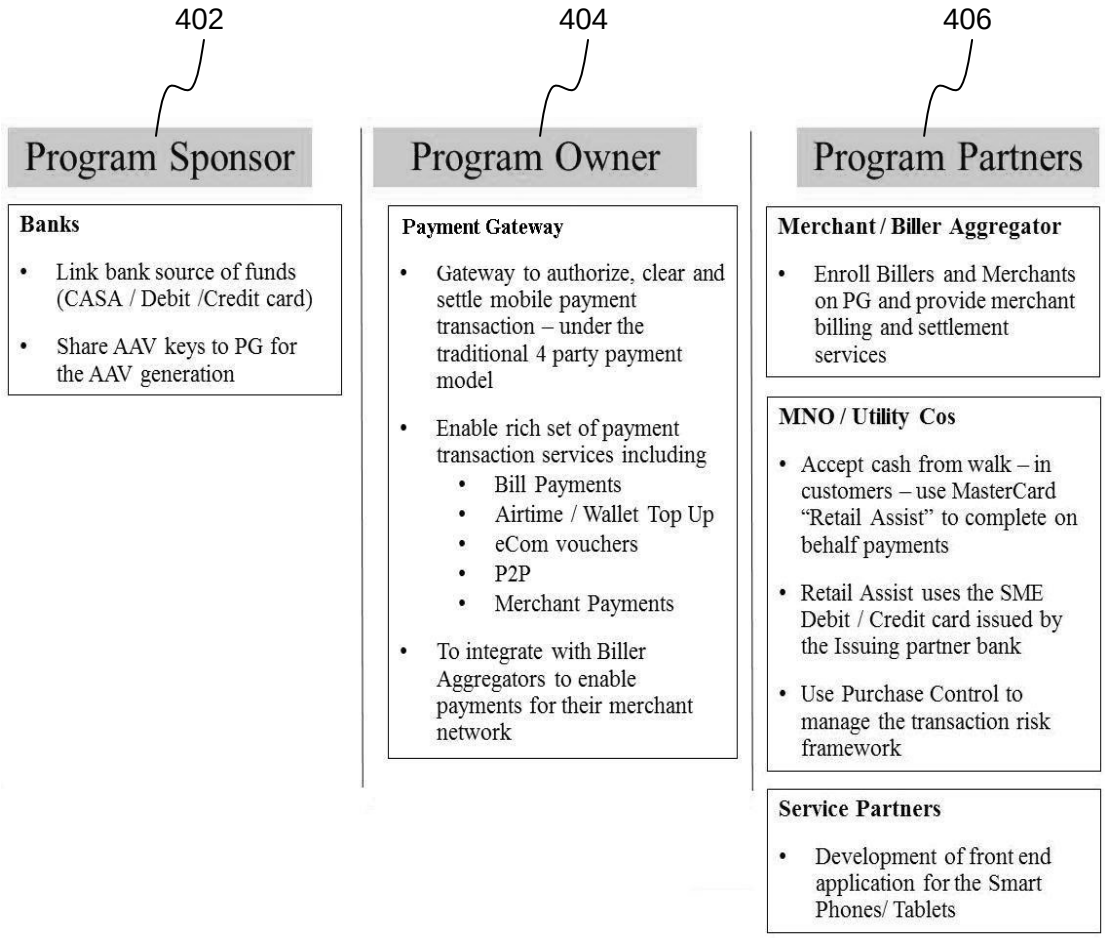

402
404
406
Program Sponsor
Program Owner
Program Partners
Banks
Link bank source of funds (CASA / Debit /Credit card)
Share AAV keys to PG for the AAV generation
Payment Gateway
Gateway to authorize, clear and settle mobile payment transaction – under the traditional 4 party payment model
Enable rich set of payment transaction services including
Bill Payments
Airtime / Wallet Top Up
eCom vouchers
P2P
Merchant Payments
To integrate with Biller Aggregators to enable payments for their merchant network
Merchant / Biller Aggregator
Enroll Billers and Merchants on PG and provide merchant billing and settlement services
MNO / Utility Cos
Accept cash from walk – in customers – use MasterCard "Retail Assist" to complete on behalf payments
Retail Assist uses the SME Debit / Credit card issued by the Issuing partner bank
Use Purchase Control to manage the transaction risk framework
Service Partners
Development of front end application for the Smart Phones/ Tablets

FIG. 4

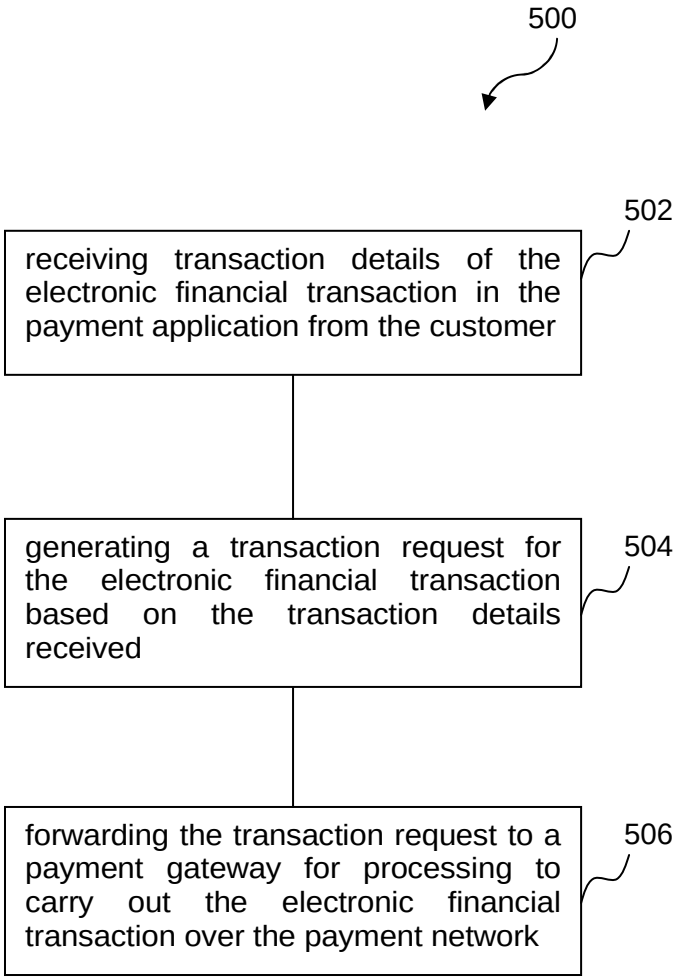

500
502
receiving transaction details of the electronic financial transaction in the payment application from the customer
504
generating a transaction request for the electronic financial transaction based on the transaction details received
506
forwarding the transaction request to a payment gateway for processing to carry out the electronic financial transaction over the payment network

FIG. 5



FIG. 6A

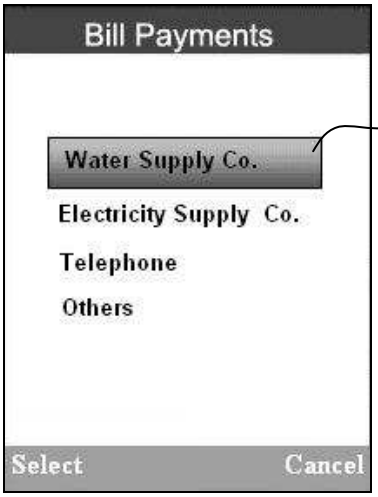


FIG. 6B



FIG. 6C

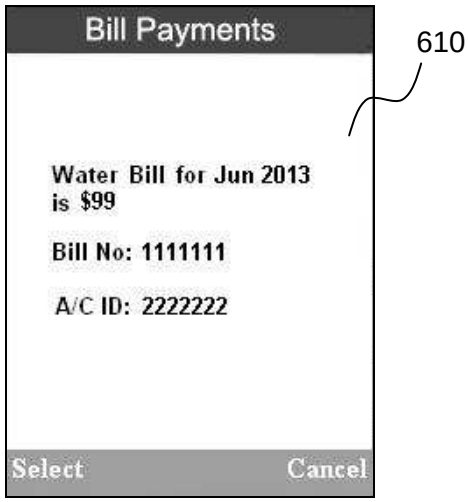


FIG. 6D

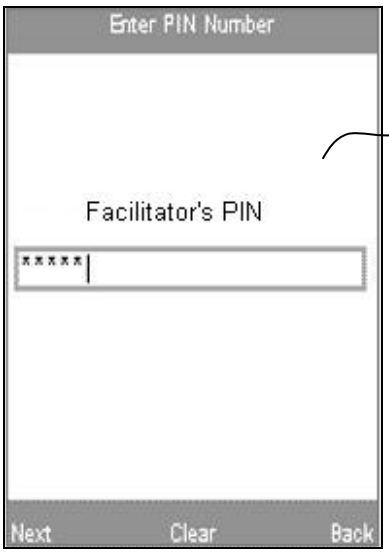


FIG. 6E

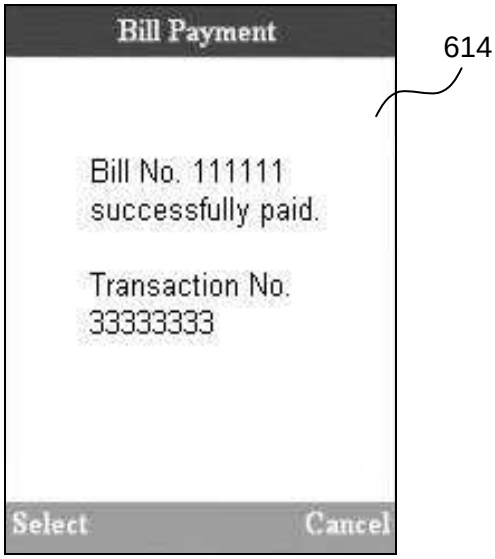


FIG. 6F

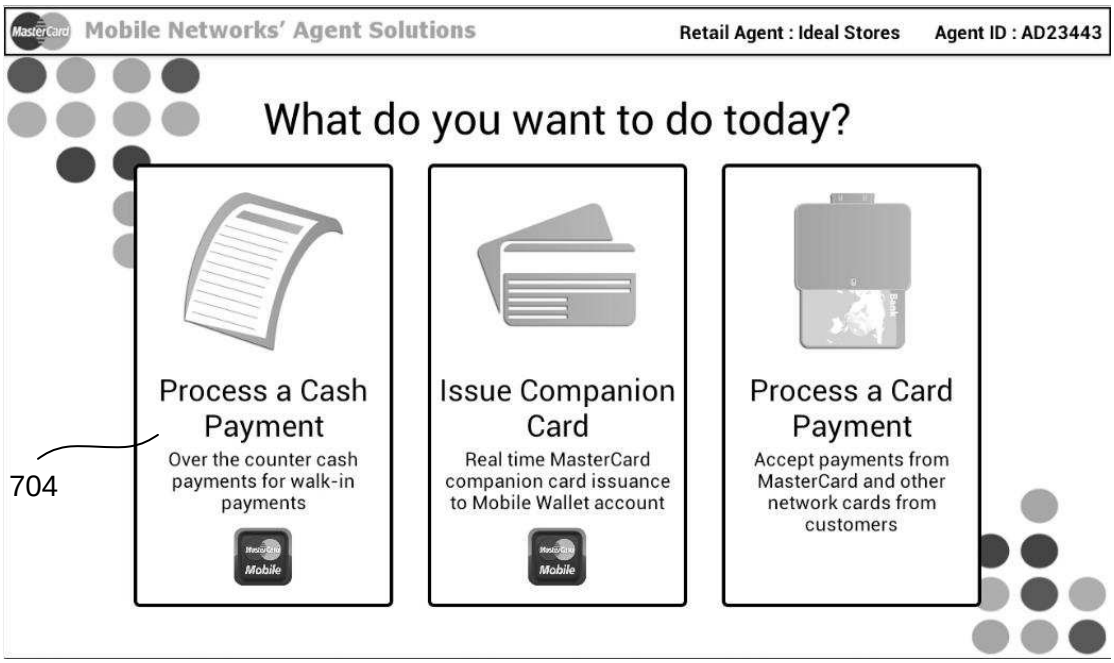

Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
What do you want to do today?
Process a Cash Payment
Over the counter cash payments for walk-in payments
Issue Companion Card
Real time MasterCard companion card issuance to Mobile Wallet account
Process a Card Payment
Accept payments from MasterCard and other network cards from customers
704

FIG. 7A

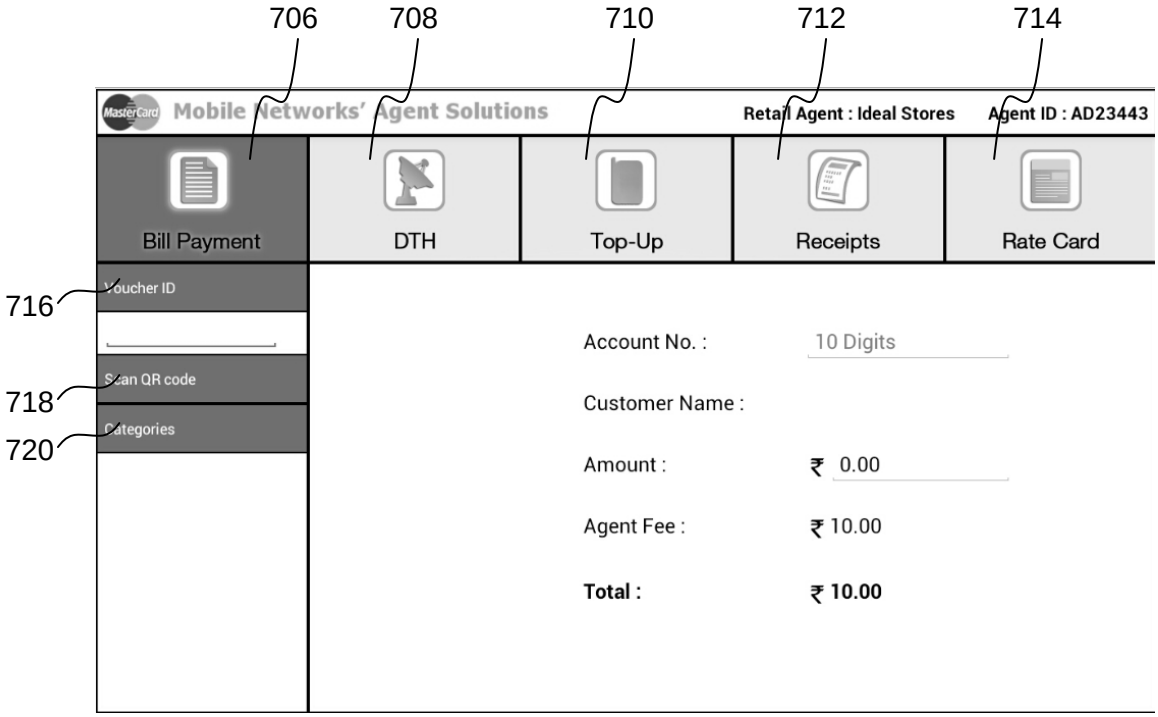

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
716
Voucher ID
718
Scan QR code
720
Categories
Account No. :
10 Digits
Customer Name :
Amount :
₹ 0.00
Agent Fee :
₹ 10.00
Total :
₹ 10.00

FIG. 7B

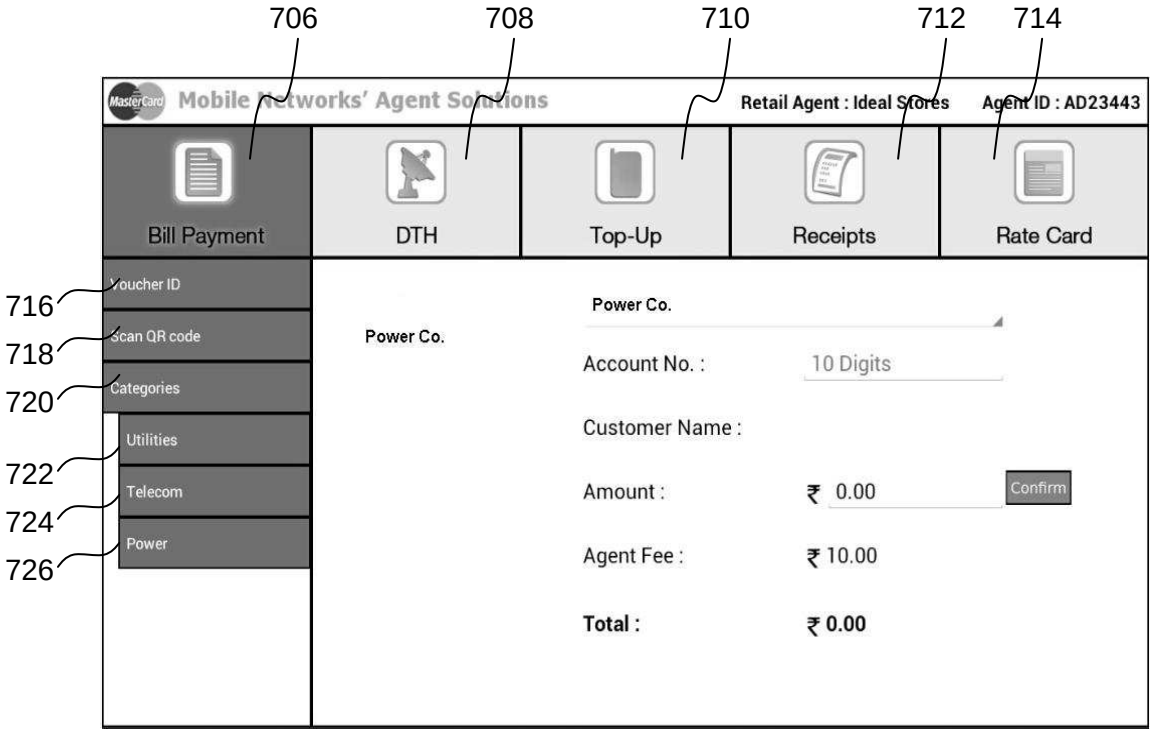

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
716
Voucher ID
718
Scan QR code
720
Categories
Utilities
722
Telecom
724
Power
726
Power Co.
Power Co.
Account No. :
10 Digits
Customer Name :
Amount :
₹ 0.00
Confirm
Agent Fee :
₹ 10.00
Total :
₹ 0.00

FIG. 7C

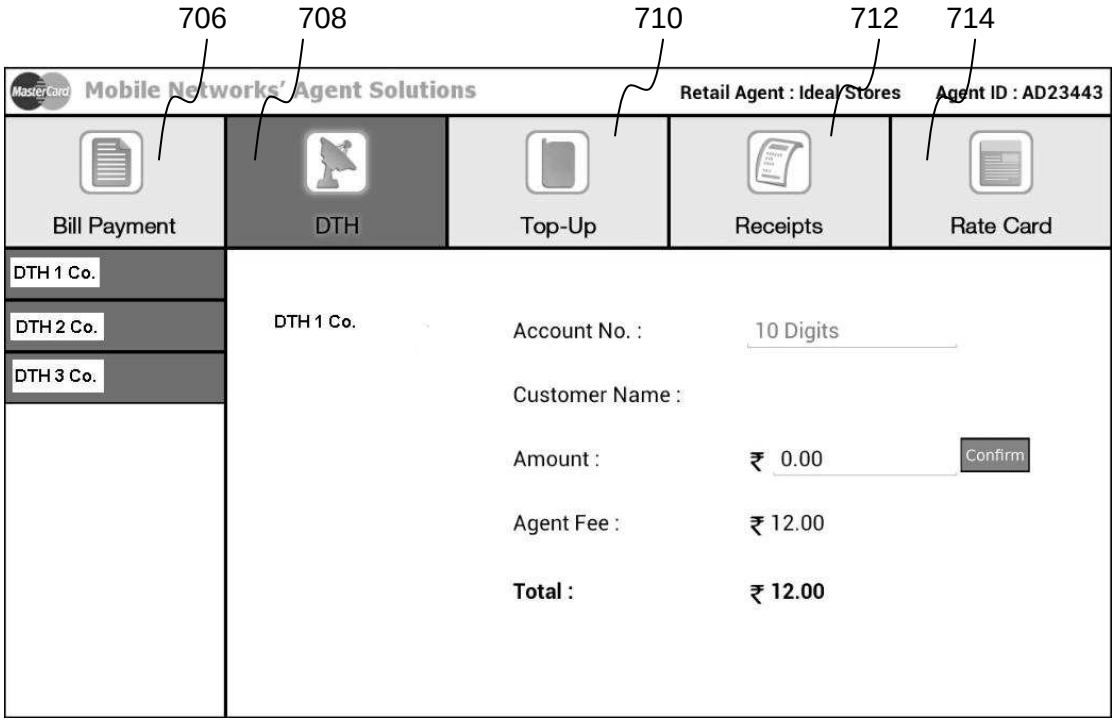

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
DTH 1 Co.
DTH 2 Co.
DTH 3 Co.
DTH 1 Co.
Account No. :
10 Digits
Customer Name :
Amount :
₹ 0.00
Confirm
Agent Fee :
₹ 12.00
Total :
₹ 12.00

FIG. 7D

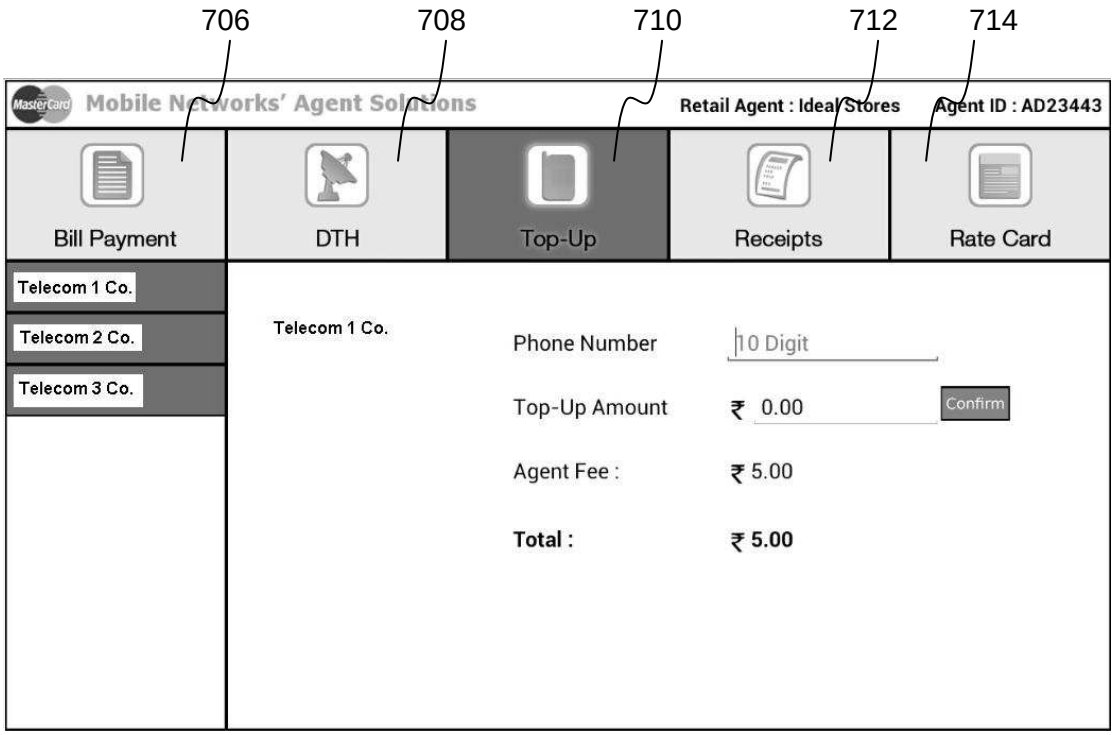

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Telecom 1 Co.
Telecom 2 Co.
Telecom 3 Co.
Telecom 1 Co.
Phone Number
10 Digit
Top-Up Amount
₹ 0.00
Confirm
Agent Fee :
₹ 5.00
Total :
₹ 5.00

FIG. 7E

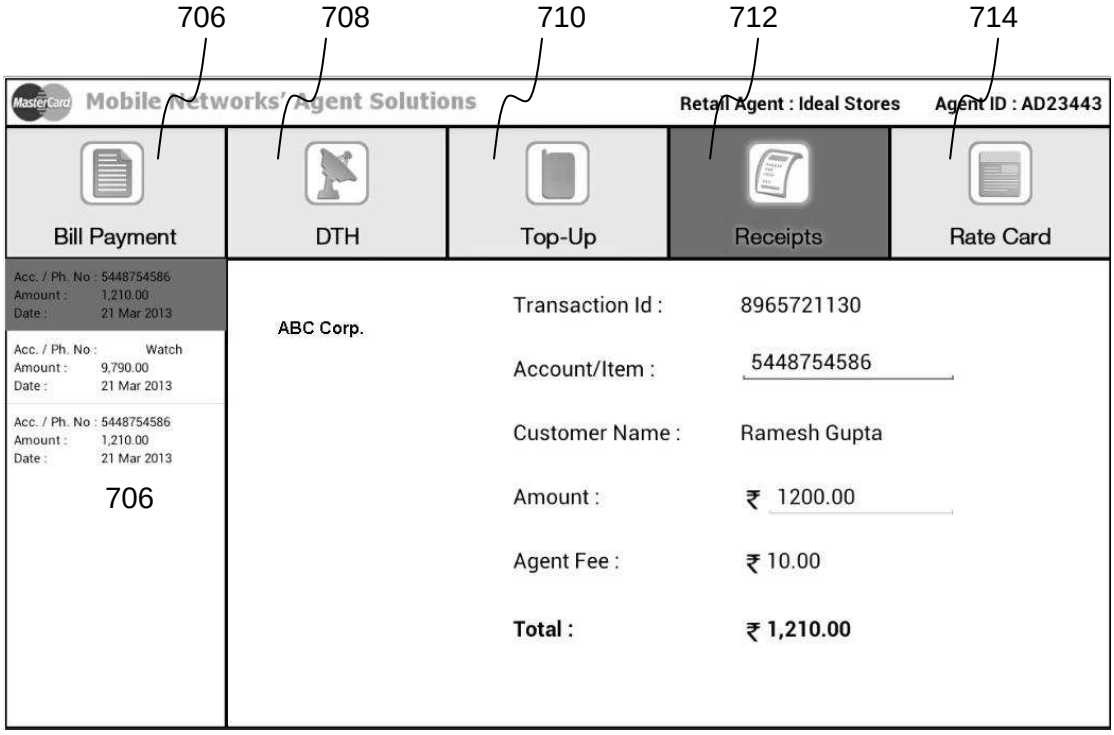

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Acc. / Ph. No : 5448754586
Amount : 1,210.00
Date : 21 Mar 2013
Acc. / Ph. No : Watch
Amount : 9,790.00
Date : 21 Mar 2013
Acc. / Ph. No : 5448754586
Amount : 1,210.00
Date : 21 Mar 2013
706
ABC Corp.
Transaction Id : 8965721130
Account/Item : 5448754586
Customer Name : Ramesh Gupta
Amount : ₹ 1200.00
Agent Fee : ₹ 10.00
Total : ₹ 1,210.00

FIG. 7F

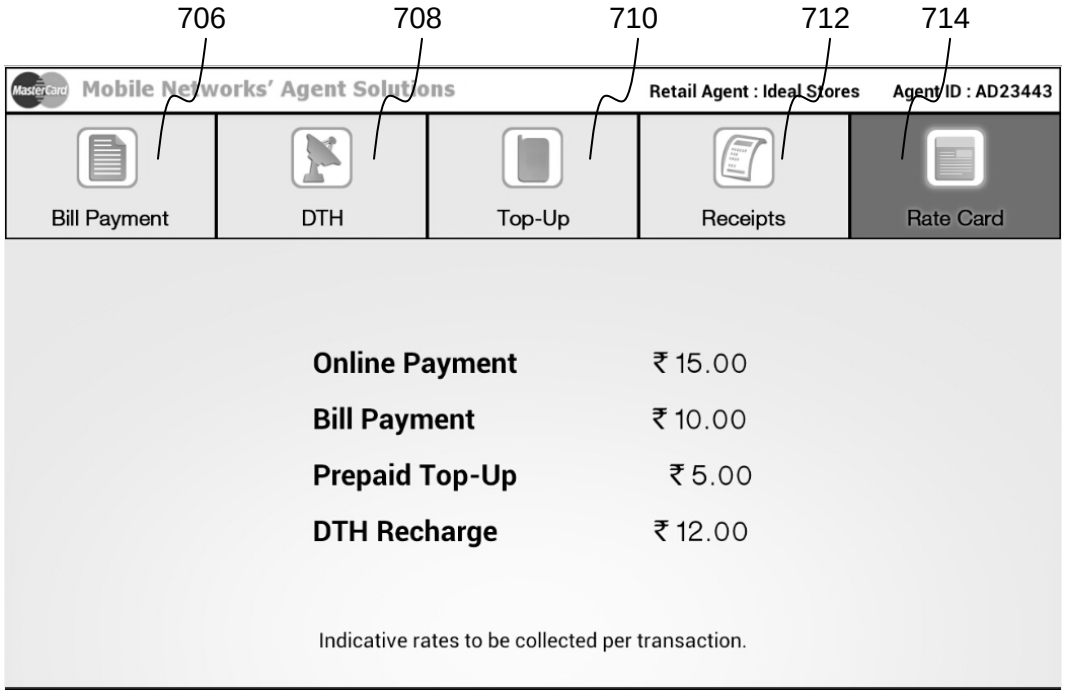

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Online Payment ₹ 15.00
Bill Payment ₹ 10.00
Prepaid Top-Up ₹ 5.00
DTH Recharge ₹ 12.00
Indicative rates to be collected per transaction.

FIG. 7G

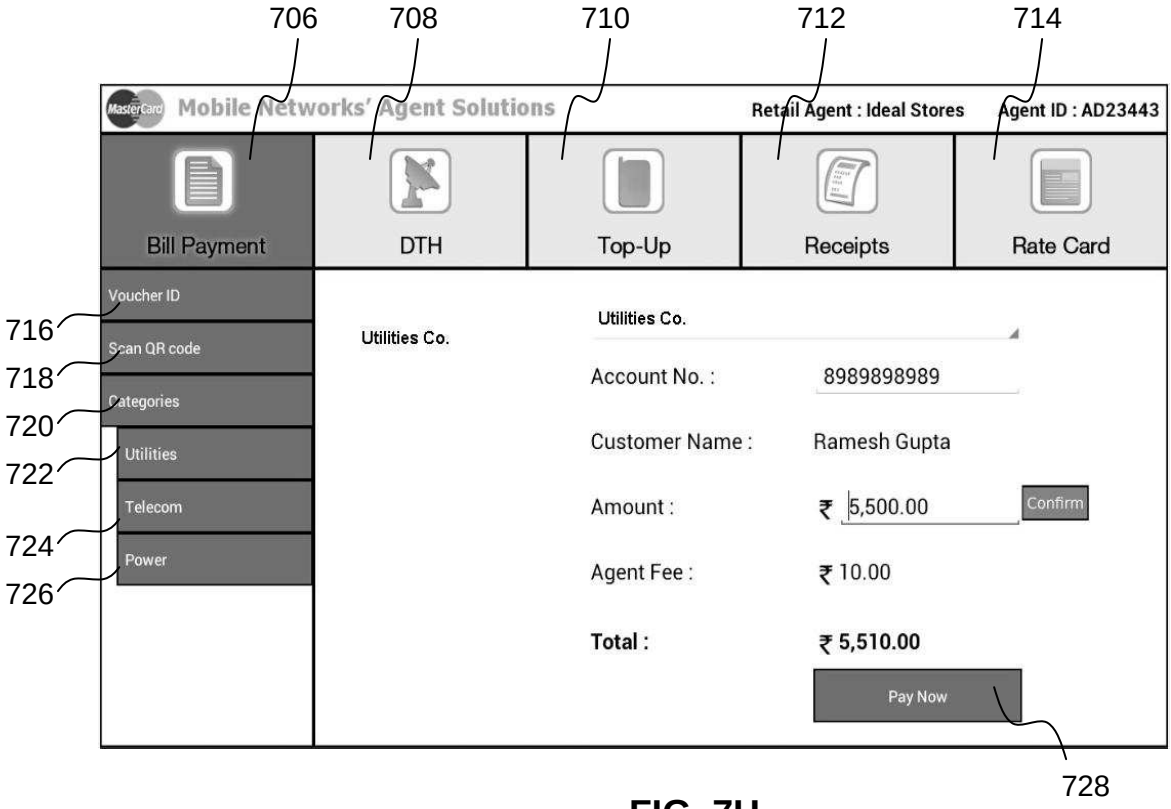

706
708
710
712
714
Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
716
Voucher ID
718
Scan QR code
720
Categories
722
Utilities
724
Telecom
726
Power
Utilities Co.
Utilities Co.
Account No. : 8989898989
Customer Name : Ramesh Gupta
Amount : ₹ 5,500.00
Confirm
Agent Fee : ₹ 10.00
Total : ₹ 5,510.00
Pay Now
728

FIG. 7H


Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Please enter Merchant PIN.
Account No. :
8989898989
Ramesh Gupta
Amount :
Agent Fee :
₹ 10.00
Total :
Done
729

FIG. 7I

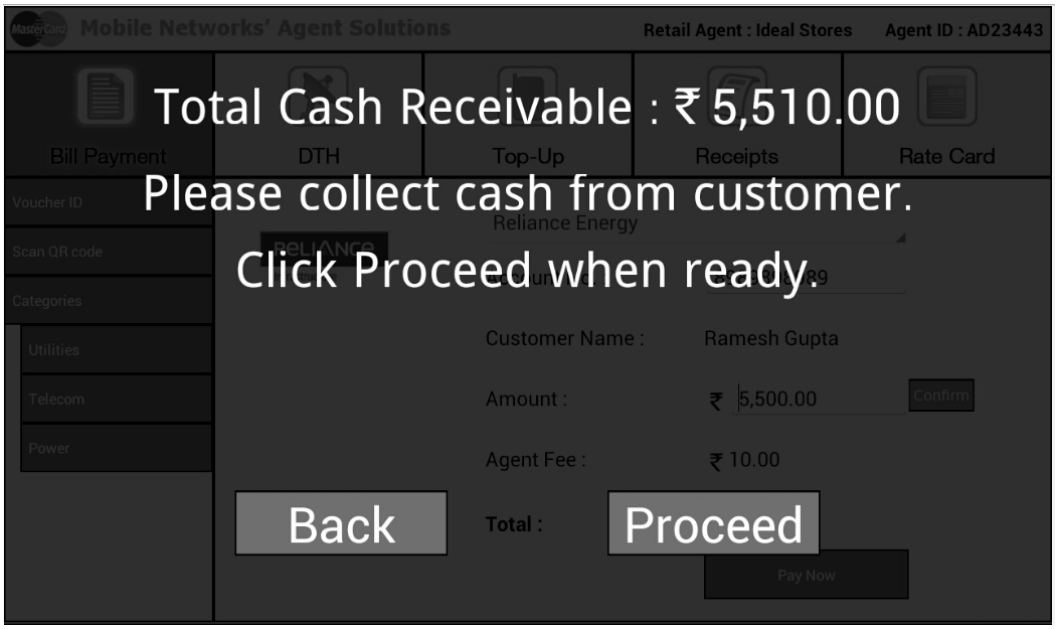

Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Total Cash Receivable : ₹ 5,510.00
Please collect cash from customer.
Click Proceed when ready.
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Customer Name :
Ramesh Gupta
Amount :
₹ 5,500.00
Agent Fee :
₹ 10.00
Total :
Back
Proceed

FIG. 7J

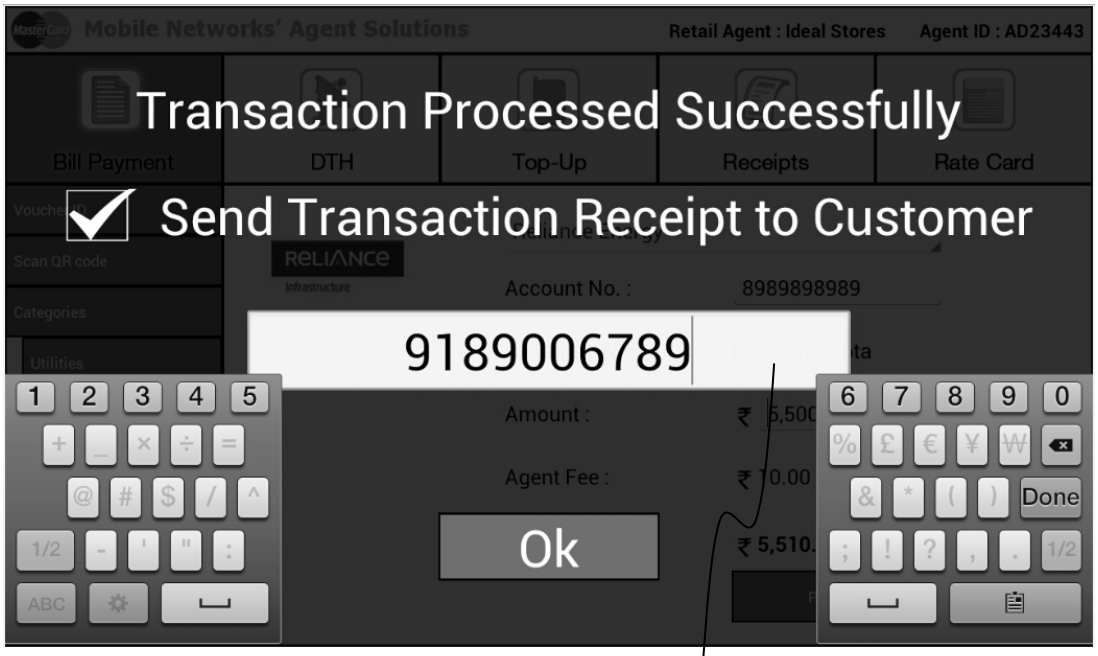

Mobile Networks' Agent Solutions
Retail Agent : Ideal Stores
Agent ID : AD23443
Transaction Processed Successfully
Bill Payment
DTH
Top-Up
Receipts
Rate Card
Send Transaction Receipt to Customer
Scan QR code
Categories
Utilities
Account No. :
8989898989
9189006789
Amount :
Agent Fee :
Ok
730

FIG. 7K

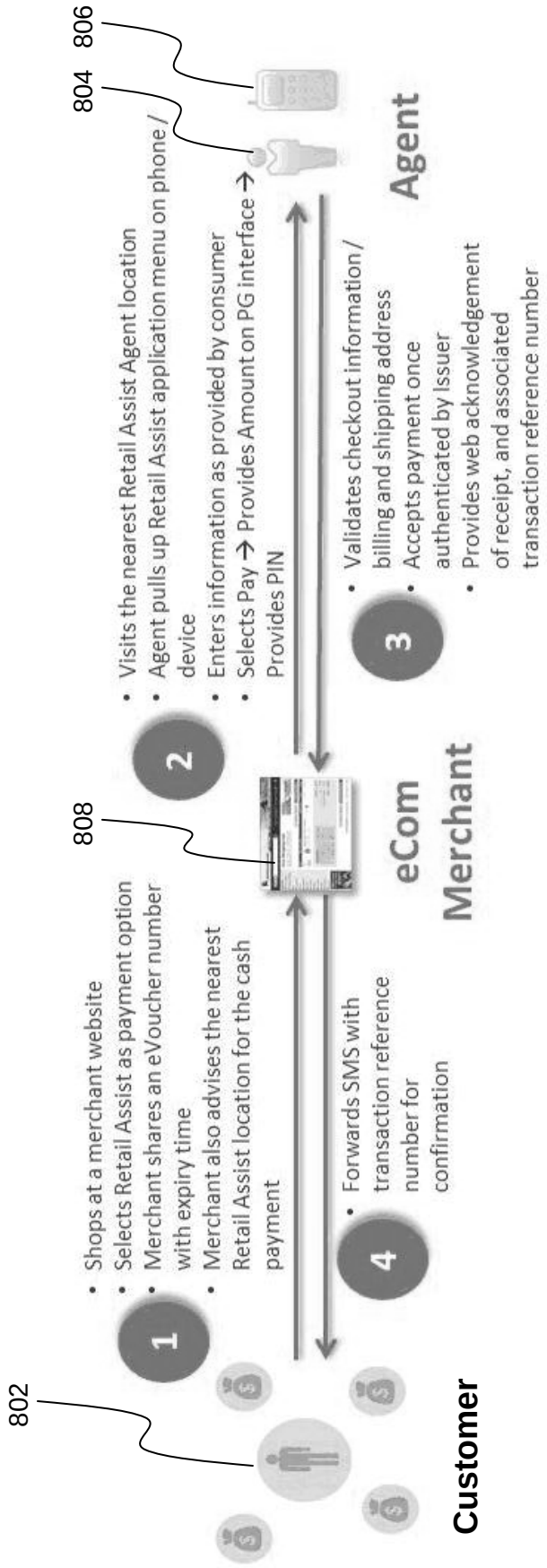

802
806
804
808
Customer
eCom Merchant
Agent
1
Shops at a merchant website
Selects Retail Assist as payment option
Merchant shares an eVoucher number with expiry time
Merchant also advises the nearest Retail Assist location for the cash payment
2
Visits the nearest Retail Assist Agent location
Agent pulls up Retail Assist application menu on phone / device
Enters information as provided by consumer
Selects Pay → Provides Amount on PG interface → Provides PIN
3
Validates checkout information / billing and shipping address
Accepts payment once authenticated by Issuer
Provides web acknowledgement of receipt, and associated transaction reference number
4
Forwards SMS with transaction reference number for confirmation

FIG. 8

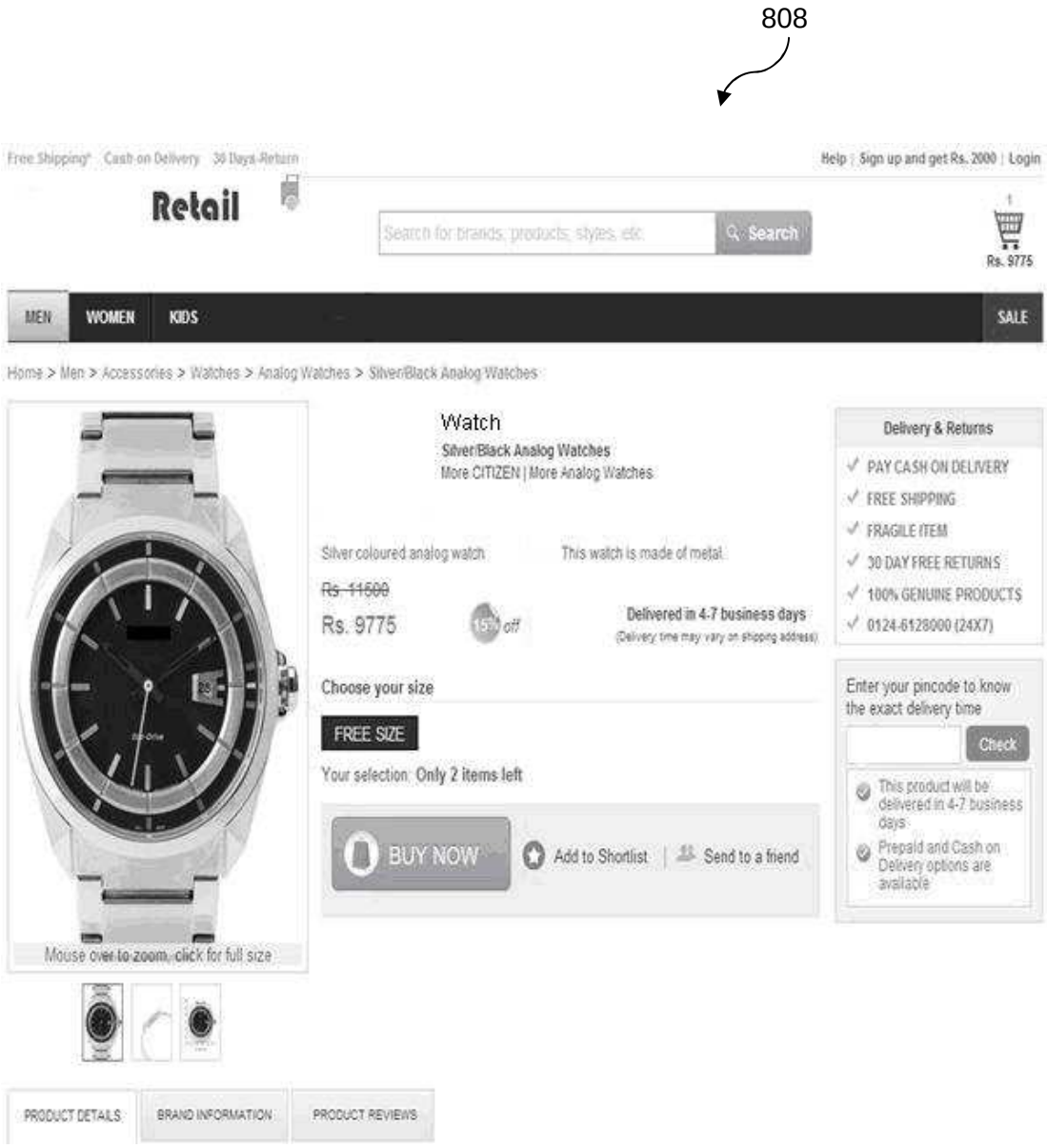

808
Free Shipping* Cash on Delivery 30 Days Return
Help | Sign up and get Rs. 2000 | Login
Retail
Search for brands, products, styles, etc
Search
Rs. 9775
MEN
WOMEN
KIDS
SALE
Home > Men > Accessories > Watches > Analog Watches > Silver/Black Analog Watches
Watch
Silver/Black Analog Watches
More CITIZEN | More Analog Watches
Silver coloured analog watch
This watch is made of metal
Rs. 11500
Rs. 9775
15% off
Delivered in 4-7 business days
(Delivery time may vary on shipping address)
Choose your size
FREE SIZE
Your selection: Only 2 items left
BUY NOW
Add to Shortlist
Send to a friend
Delivery & Returns
PAY CASH ON DELIVERY
FREE SHIPPING
FRAGILE ITEM
30 DAY FREE RETURNS
100% GENUINE PRODUCTS
0124-6128000 (24X7)
Enter your pincode to know the exact delivery time
Check
This product will be delivered in 4-7 business days
Prepaid and Cash on Delivery options are available
Mouse over to zoom, click for full size
PRODUCT DETAILS
BRAND INFORMATION
PRODUCT REVIEWS

FIG. 9A

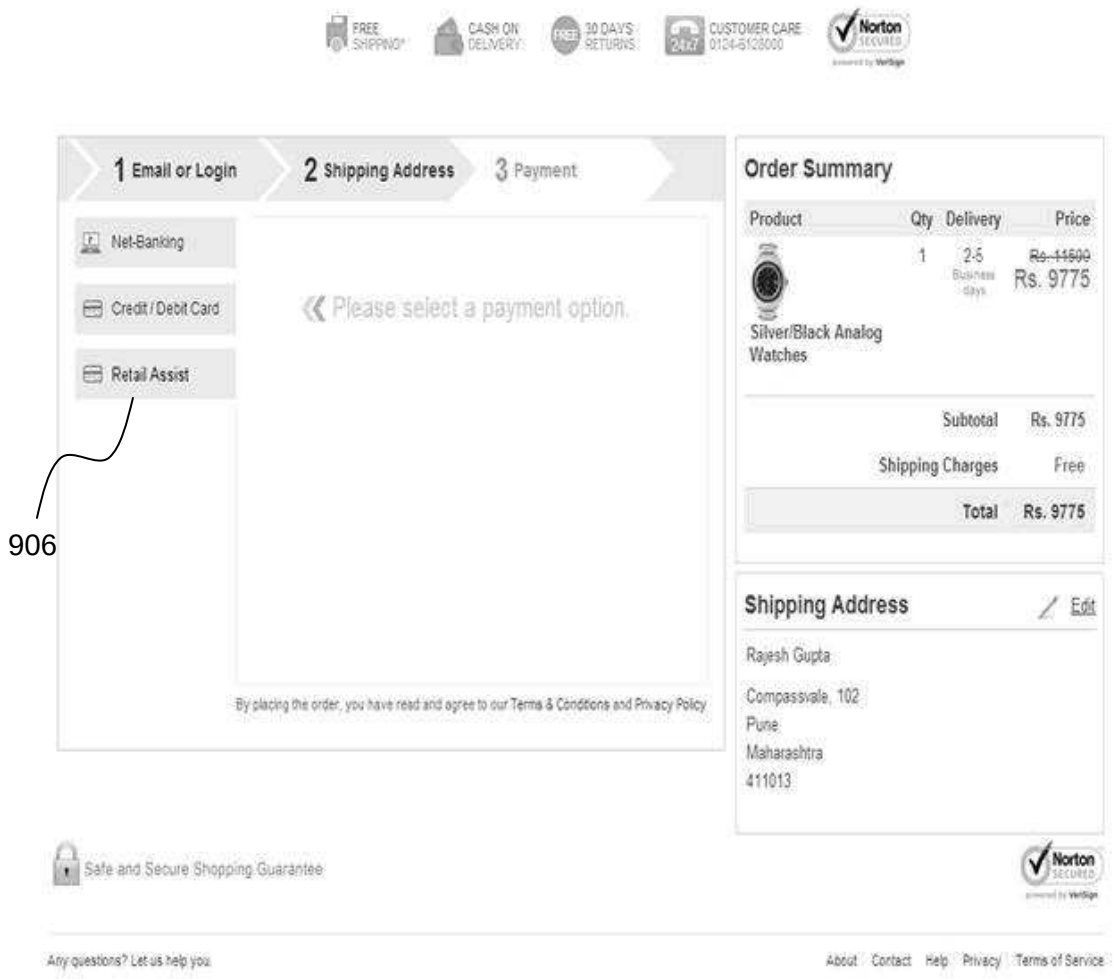

FREE SHIPPING*
CASH ON DELIVERY
30 DAYS RETURNS
CUSTOMER CARE 0124-5128000
Norton SECURED
1 Email or Login
2 Shipping Address
3 Payment
Net-Banking
Credit / Debit Card
Retail Assist
Please select a payment option.
By placing the order, you have read and agree to our Terms & Conditions and Privacy Policy
906
Order Summary
Product
Qty
Delivery
Price
1
2-5 Business days
Rs. 11500
Rs. 9775
Silver/Black Analog Watches
Subtotal
Rs. 9775
Shipping Charges
Free
Total
Rs. 9775
Shipping Address
Edit
Rajesh Gupta
Compassvale, 102
Pune
Maharashtra
411013
Safe and Secure Shopping Guarantee
Norton SECURED
Any questions? Let us help you.
About
Contact
Help
Privacy
Terms of Service

FIG. 9B


Retail
FREE SHIPPING*
CASH ON DELIVERY
30 DAYS RETURNS
CUSTOMER CARE
0124-6128000
Norton SECURED
1 Email or Login
2 Shipping Address
3 Payment
Net-Banking
Credit / Debit Card
Retail Assist
906
retail-assist
Please present either of the following to the merchant while making your cash payment.
Voucher ID : 45342
910
QR Code :
By placing the order, you have read and agree to our Terms & Conditions and Privacy Policy
Order Summary
Product
Qty
Delivery
Price
1
2-5 Business days
Rs. 11500
Rs. 9775
Silver/Black Analog Watches
Subtotal
Rs. 9775
Shipping Charges
Free
Total
Rs. 9775
Shipping Address
Edit
Rajesh Gupta
Compassvale, 102
Pune
Maharashtra
411013
Safe and Secure Shopping Guarantee
Norton SECURED
Any questions? Let us help you.
About
Contact
Help
Privacy
Terms of Service

FIG. 9C



FIG. 10A

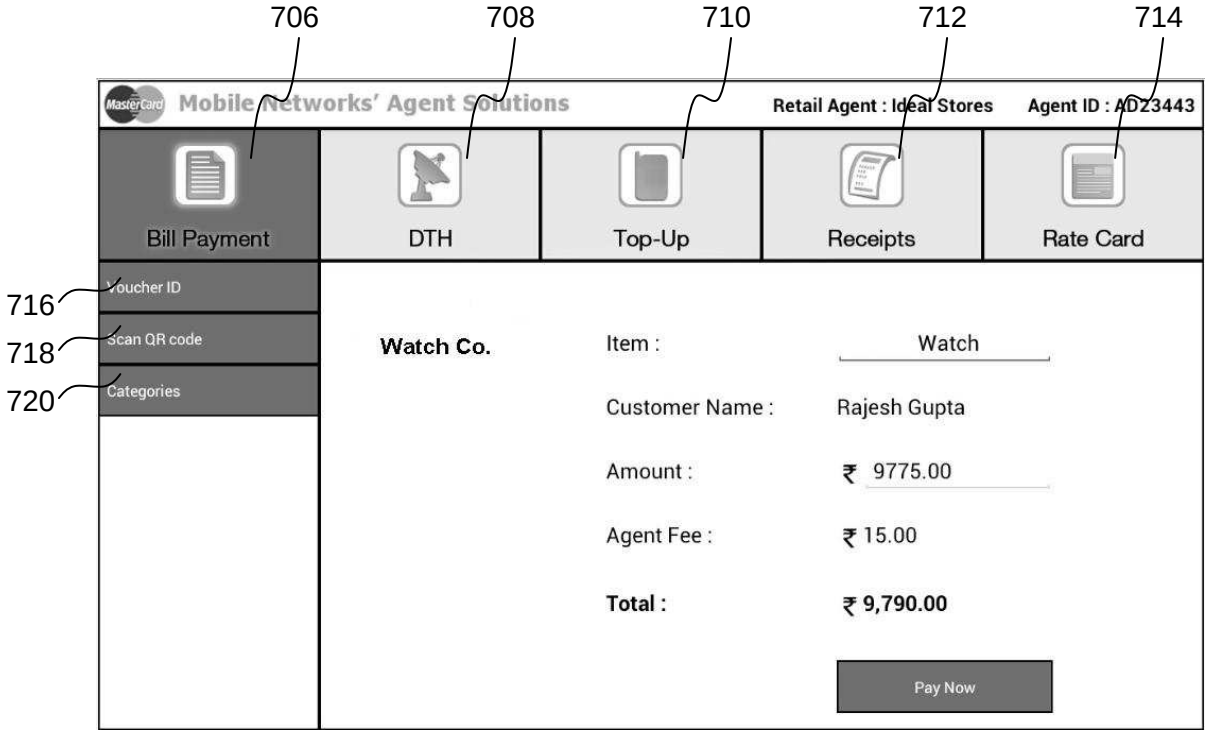


FIG. 10B

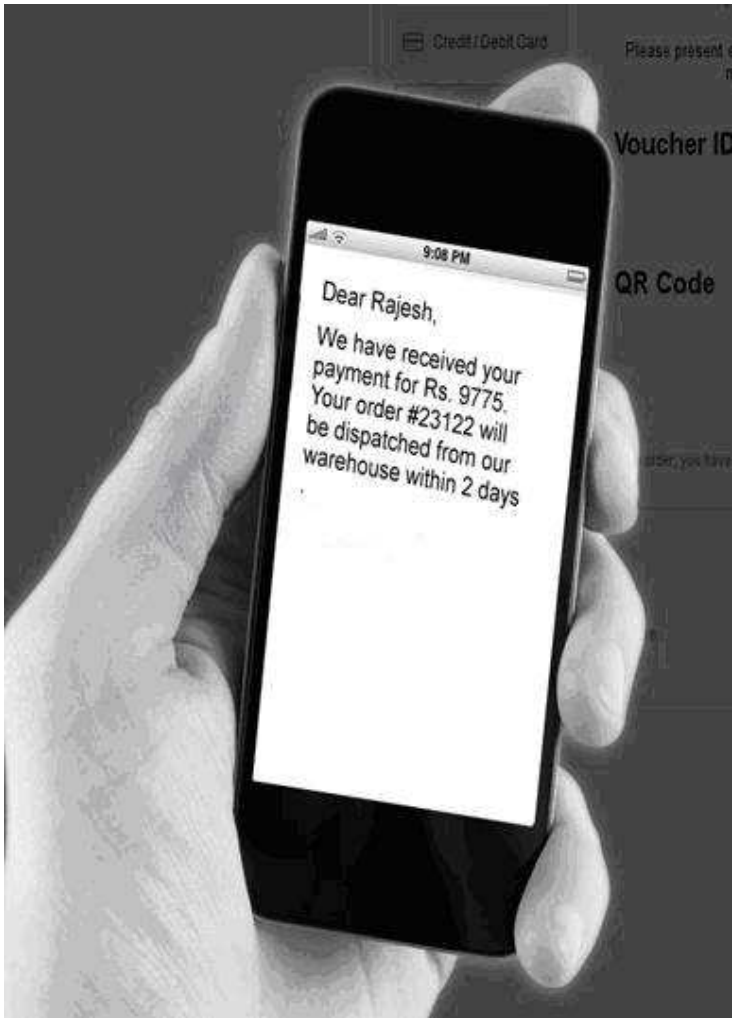

Credit / Debit Card
Voucher ID
QR Code
9:08 PM
Dear Rajesh,
We have received your payment for Rs. 9775. Your order #23122 will be dispatched from our warehouse within 2 days

FIG. 10C

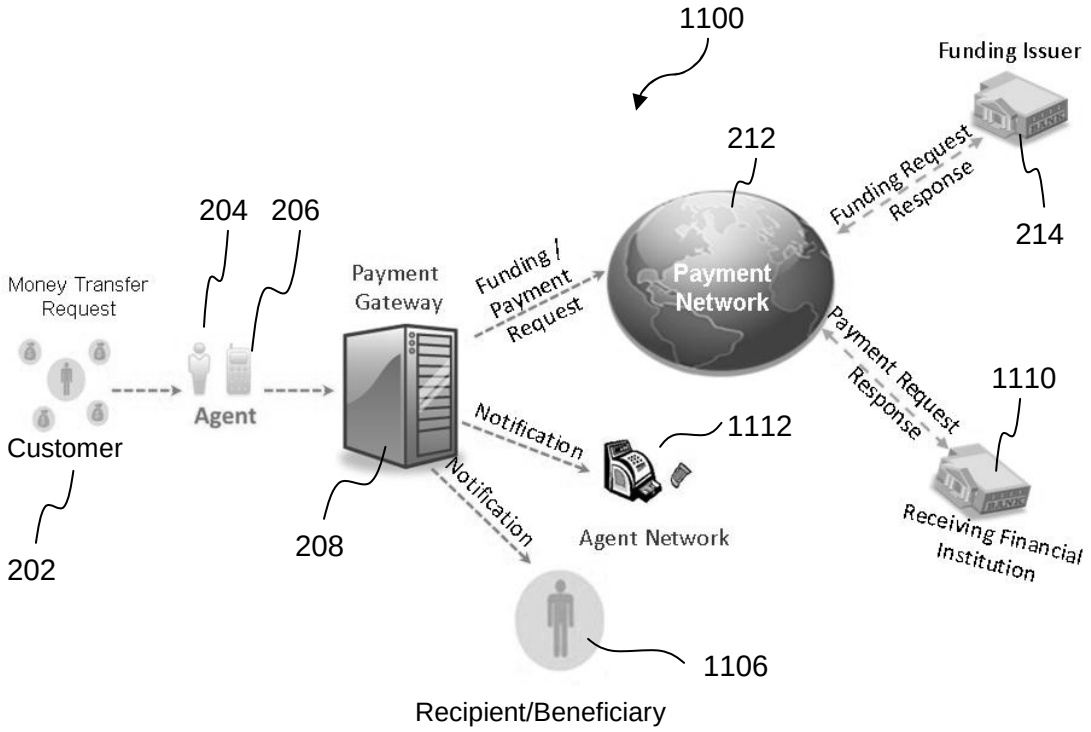


FIG. 11A

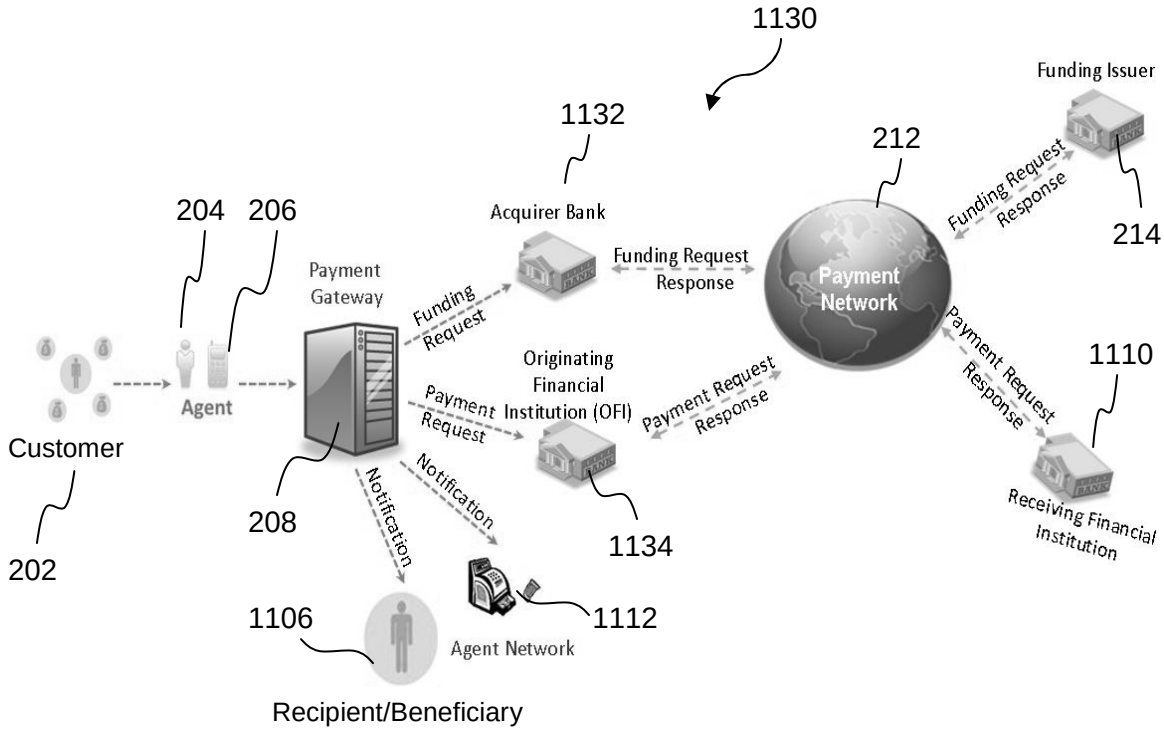


FIG. 11B

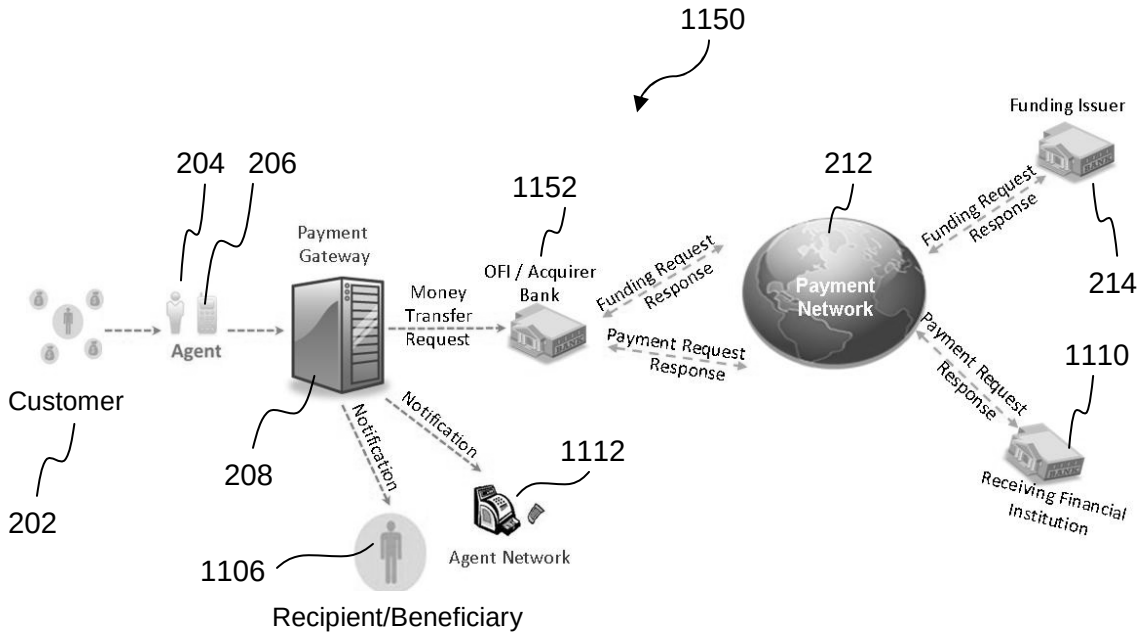

1150
Funding Issuer
204
206
1152
212
Payment Gateway
OFI / Acquirer Bank
Funding Request
Response
Payment Network
Funding Request
Response
214
Money Transfer Request
Payment Request
Response
Payment Request
Response
1110
Agent
Customer
Notification
Notification
1112
208
Receiving Financial Institution
202
1106
Agent Network
Recipient/Beneficiary

FIG. 11C

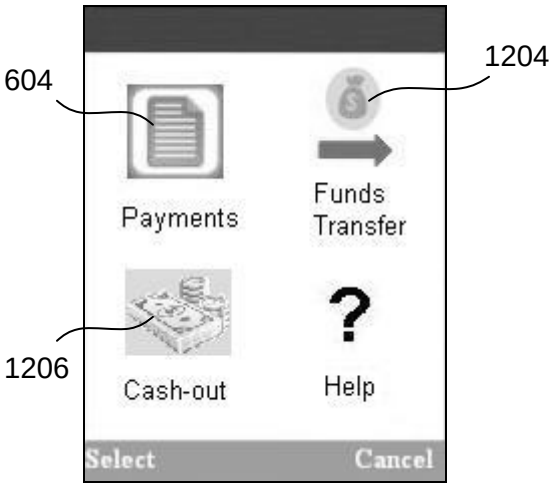


FIG. 12A

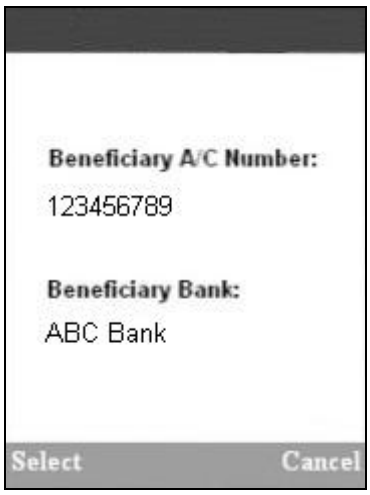


FIG. 12B



FIG. 12C

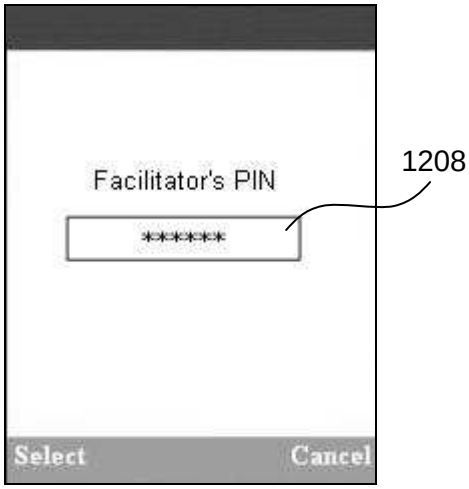


FIG. 12D

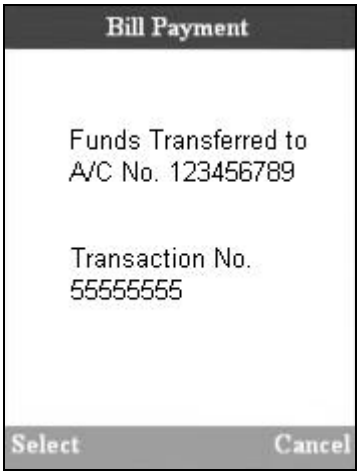


FIG. 12E

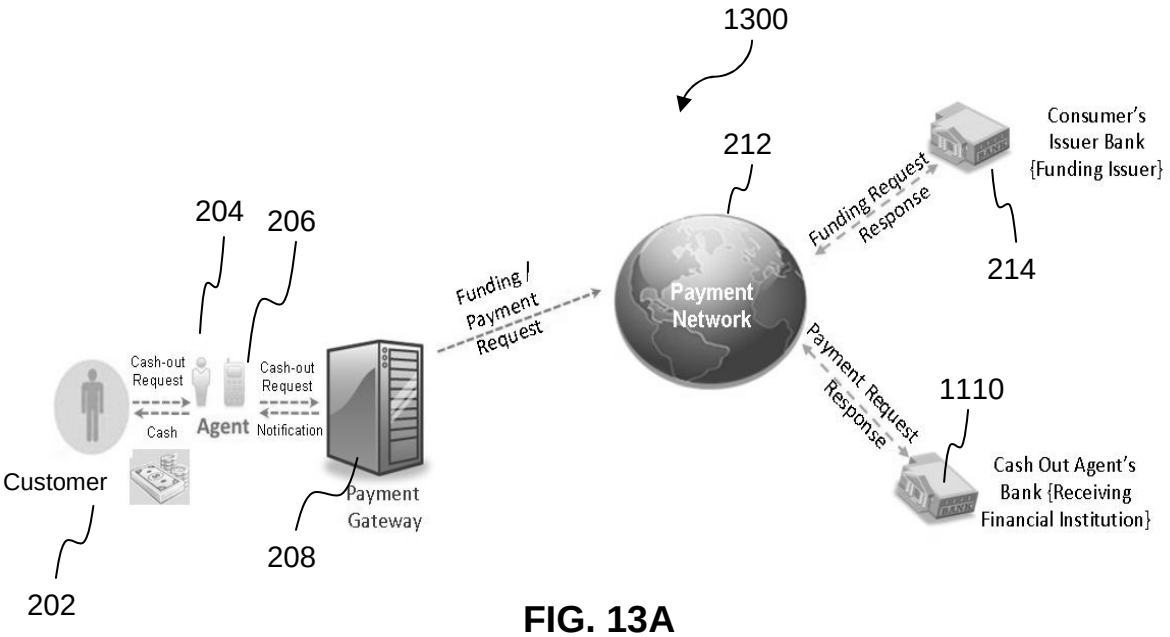


FIG. 13A

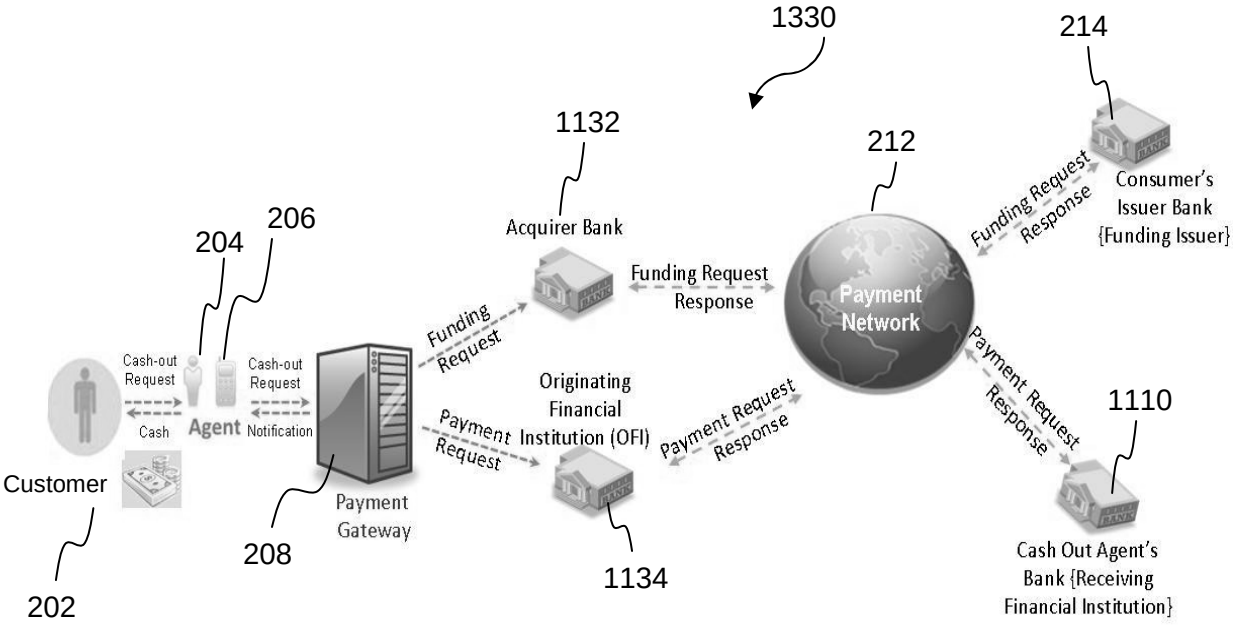


FIG. 13B

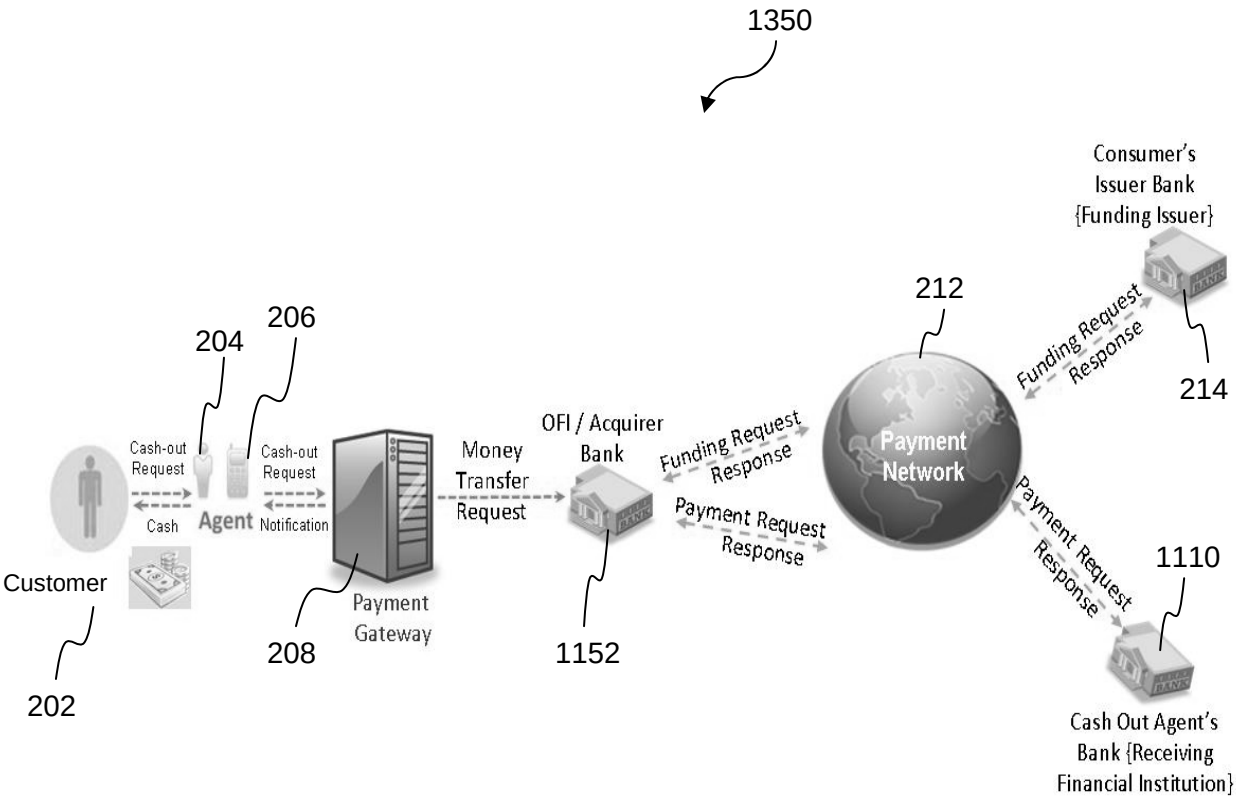

1350
Consumer's
Issuer Bank
{Funding Issuer}
212
206
204
Cash-out
Request
Cash-out
Request
Money
Transfer
Request
OFI / Acquirer
Bank
Funding Request
Response
Payment
Network
Funding Request
Response
214
Cash
Agent
Notification
Payment Request
Response
Payment Request
Response
1110
Customer
Payment
Gateway
208
1152
202
Cash Out Agent's
Bank {Receiving
Financial Institution}

FIG. 13C