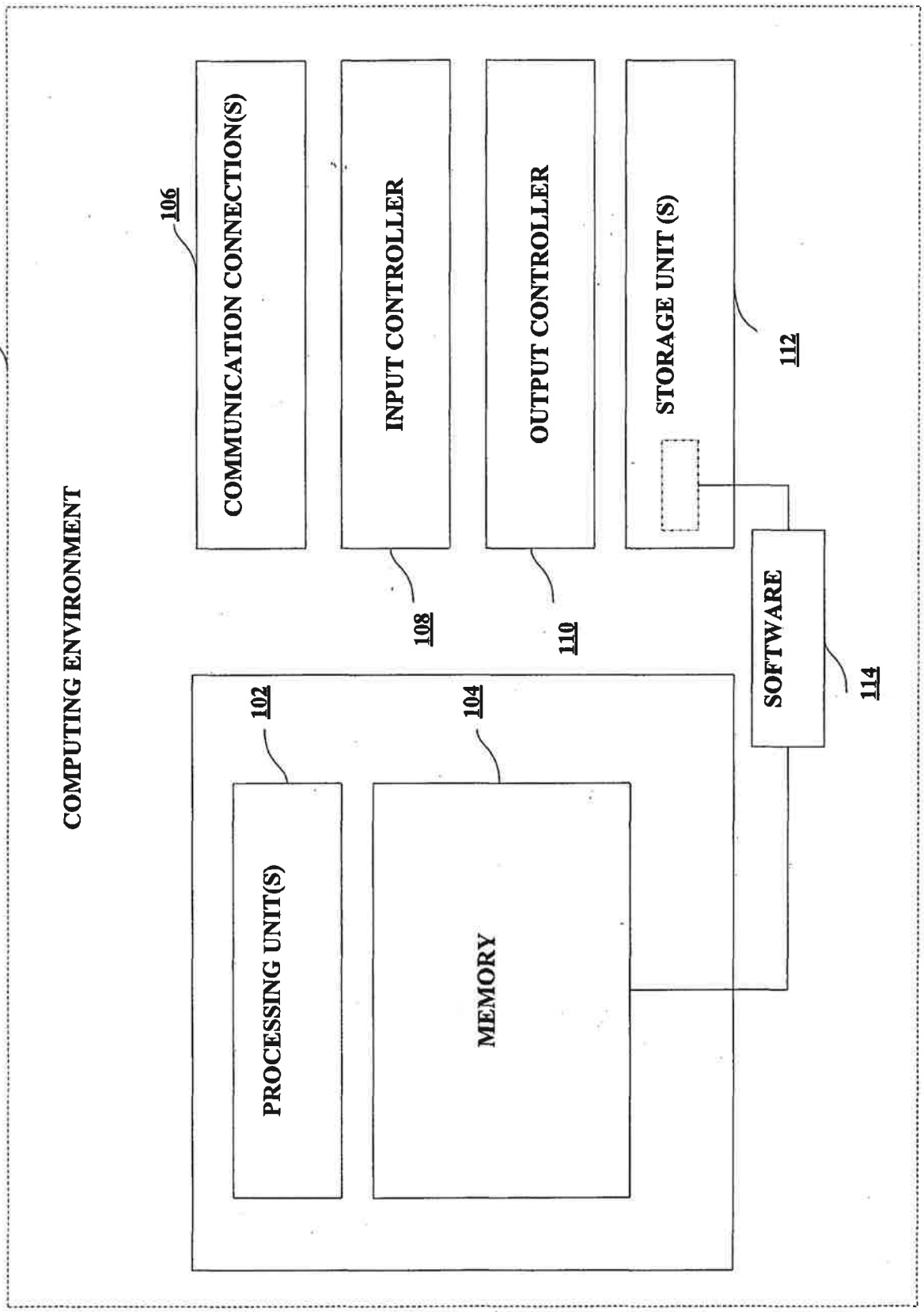

100
COMPUTING ENVIRONMENT
106
COMMUNICATION CONNECTION(S)
INPUT CONTROLLER
OUTPUT CONTROLLER
STORAGE UNIT (S)
112
108
110
SOFTWARE
114
102
104
PROCESSING UNIT(S)
MEMORY

FIGURE 1

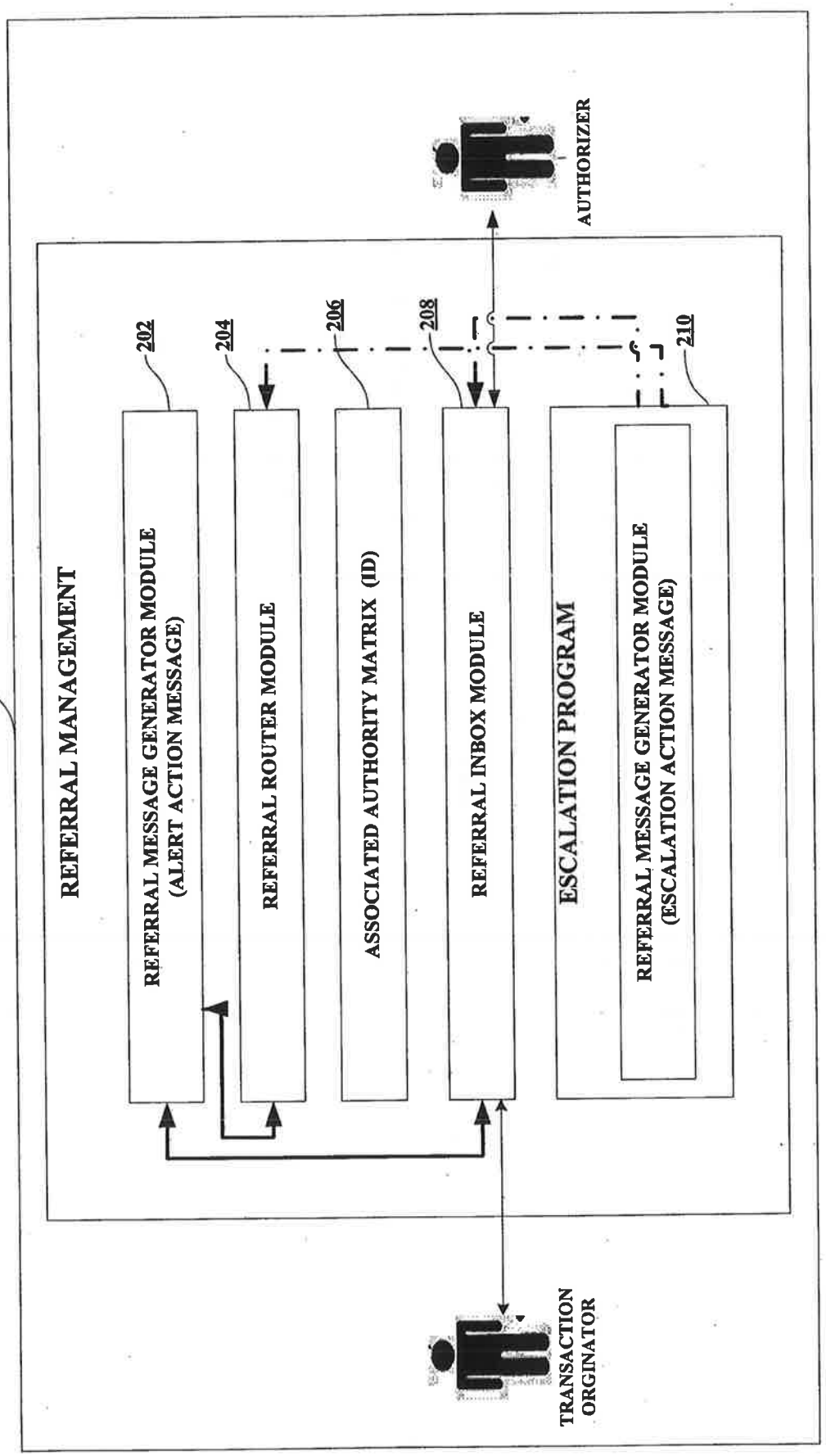

200
REFERRAL MANAGEMENT
REFERRAL MESSAGE GENERATOR MODULE (ALERT ACTION MESSAGE)
202
REFERRAL ROUTER MODULE
204
ASSOCIATED AUTHORITY MATRIX (ID)
206
REFERRAL INBOX MODULE
208
ESCALATION PROGRAM
210
REFERRAL MESSAGE GENERATOR MODULE (ESCALATION ACTION MESSAGE)
AUTHORIZER
TRANSACTION ORGINATOR

FIGURE 2

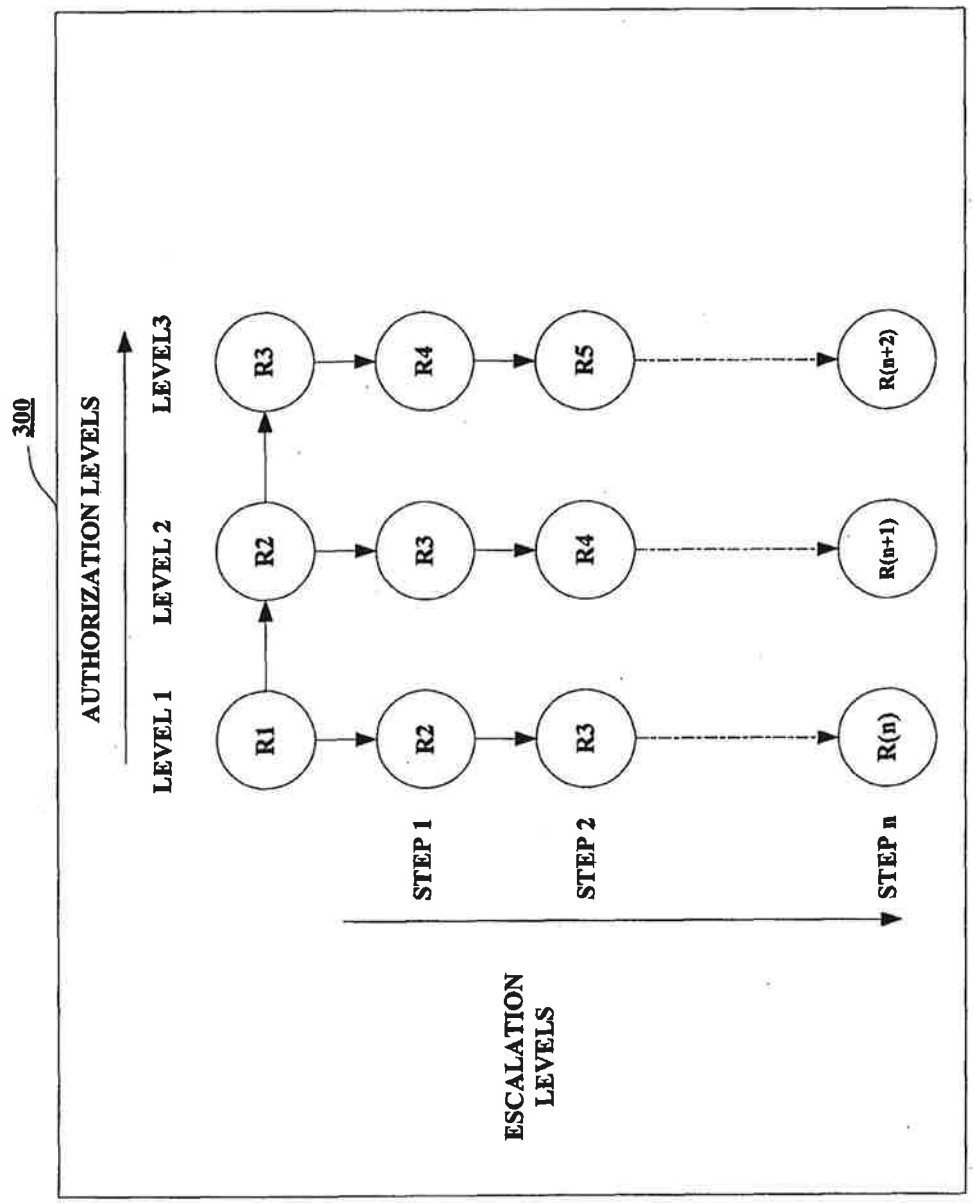

300
AUTHORIZATION LEVELS
LEVEL 1
LEVEL 2
LEVEL3
R1
R2
R3
R2
R3
R4
R3
R4
R5
R(n)
R(n+1)
R(n+2)
STEP 1
STEP 2
STEP n
ESCALATION LEVELS

FIGURE 3

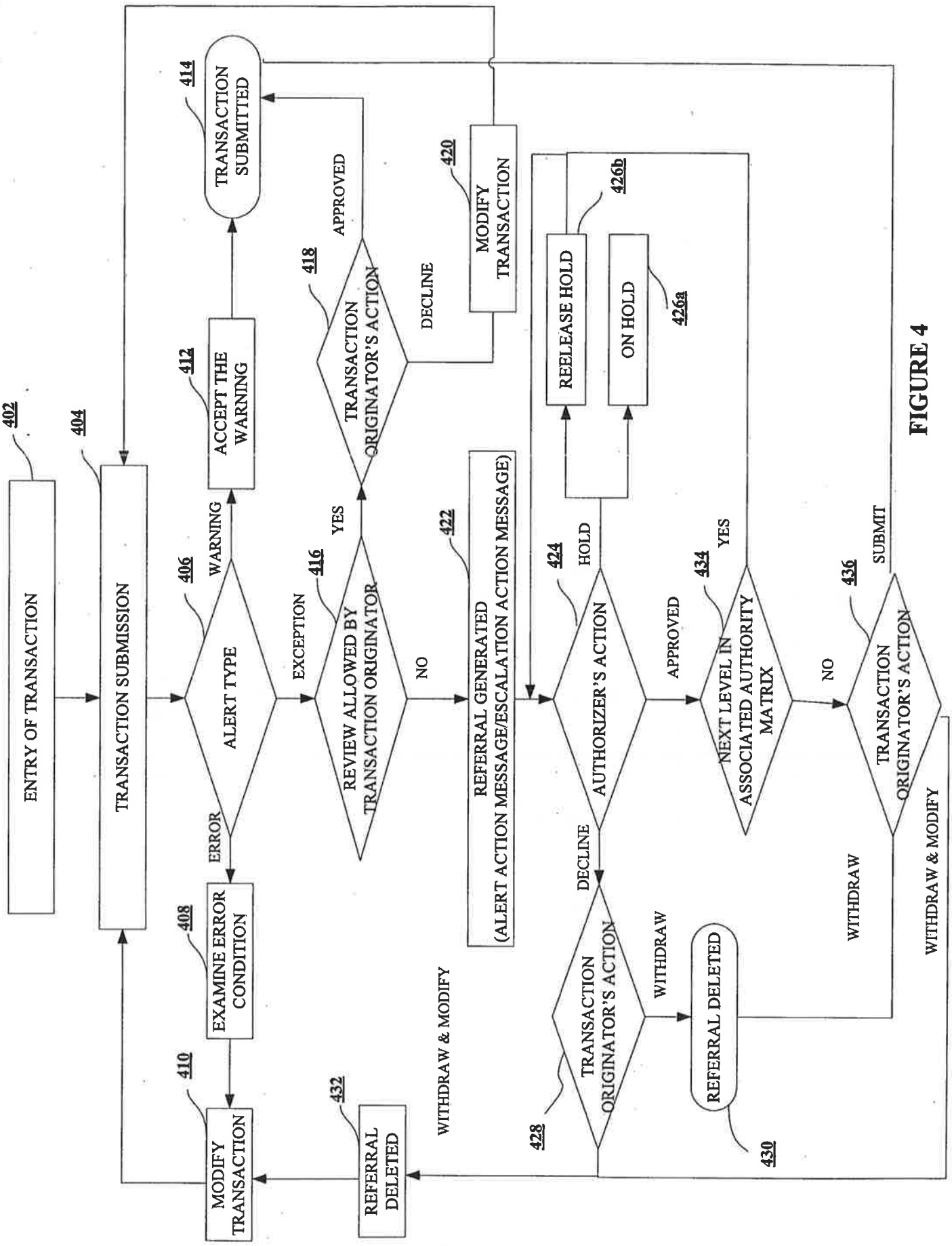

402
ENTRY OF TRANSACTION
404
TRANSACTION SUBMISSION
406
ALERT TYPE
WARNING
ERROR
EXCEPTION
408
EXAMINE ERROR CONDITION
410
MODIFY TRANSACTION
412
ACCEPT THE WARNING
414
TRANSACTION SUBMITTED
416
REVIEW ALLOWED BY TRANSACTION ORIGINATOR
YES
NO
418
TRANSACTION ORIGINATOR'S ACTION
APPROVED
DECLINE
420
MODIFY TRANSACTION
422
REFERRAL GENERATED (ALERT ACTION MESSAGE/ESCALATION ACTION MESSAGE)
424
AUTHORIZER'S ACTION
HOLD
APPROVED
DECLINE
426a
ON HOLD
426b
RELEASE HOLD
428
TRANSACTION ORIGINATOR'S ACTION
WITHDRAW
WITHDRAW & MODIFY
430
REFERRAL DELETED
432
REFERRAL DELETED
434
NEXT LEVEL IN ASSOCIATED AUTHORITY MATRIX
YES
NO
436
TRANSACTION ORIGINATOR'S ACTION
SUBMIT
WITHDRAW
WITHDRAW & MODIFY

FIGURE 4

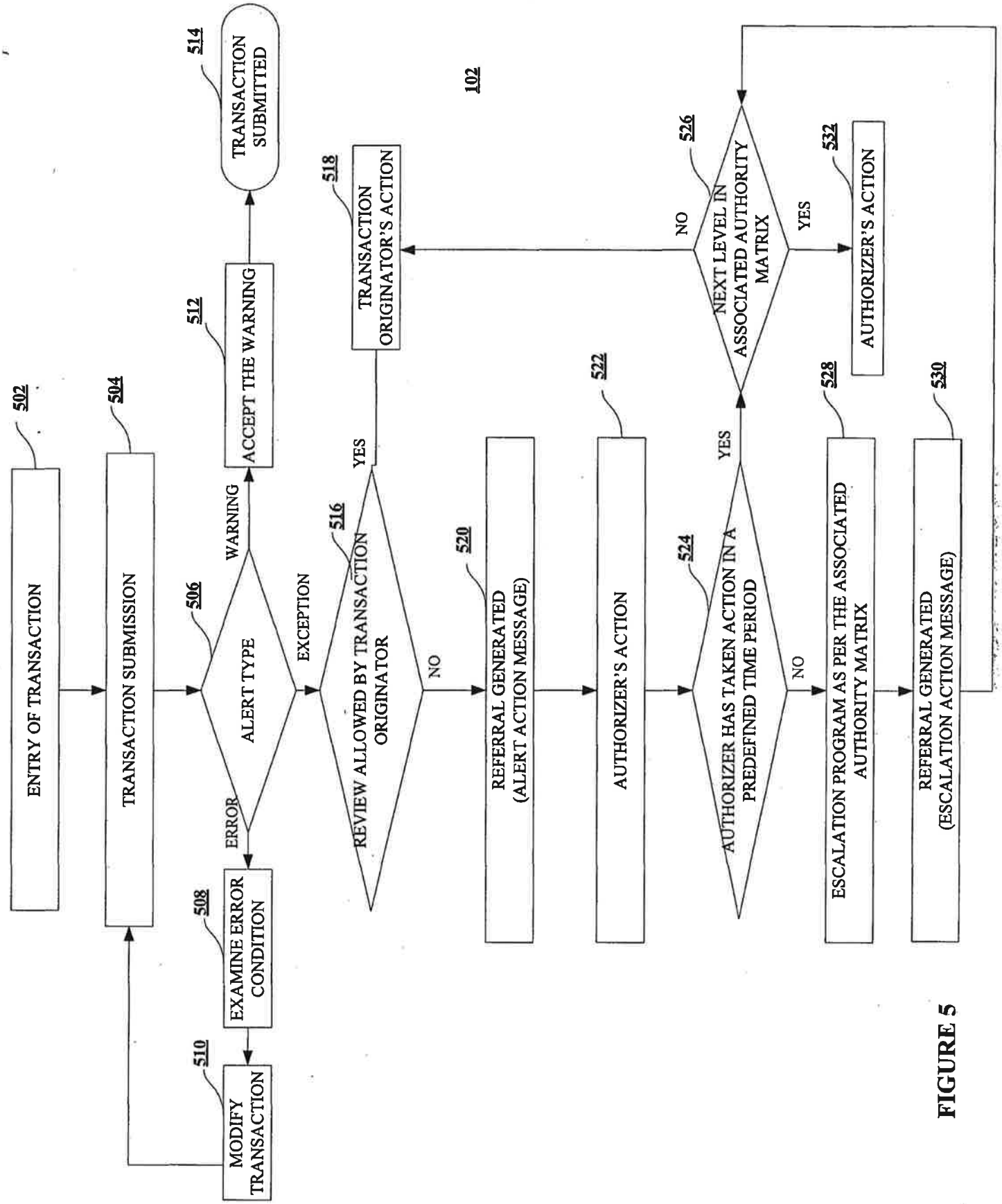

102
502
ENTRY OF TRANSACTION
504
TRANSACTION SUBMISSION
506
ALERT TYPE
WARNING
ERROR
EXCEPTION
508
EXAMINE ERROR CONDITION
510
MODIFY TRANSACTION
512
ACCEPT THE WARNING
514
TRANSACTION SUBMITTED
516
REVIEW ALLOWED BY TRANSACTION ORIGINATOR
YES
NO
518
TRANSACTION ORIGINATOR'S ACTION
520
REFERRAL GENERATED (ALERT ACTION MESSAGE)
522
AUTHORIZER'S ACTION
524
AUTHORIZER HAS TAKEN ACTION IN A PREDEFINED TIME PERIOD
YES
NO
526
NEXT LEVEL IN ASSOCIATED AUTHORITY MATRIX
NO
YES
528
ESCALATION PROGRAM AS PER THE ASSOCIATED AUTHORITY MATRIX
530
REFERRAL GENERATED (ESCALATION ACTION MESSAGE)
532
AUTHORIZER'S ACTION

FIGURE 5