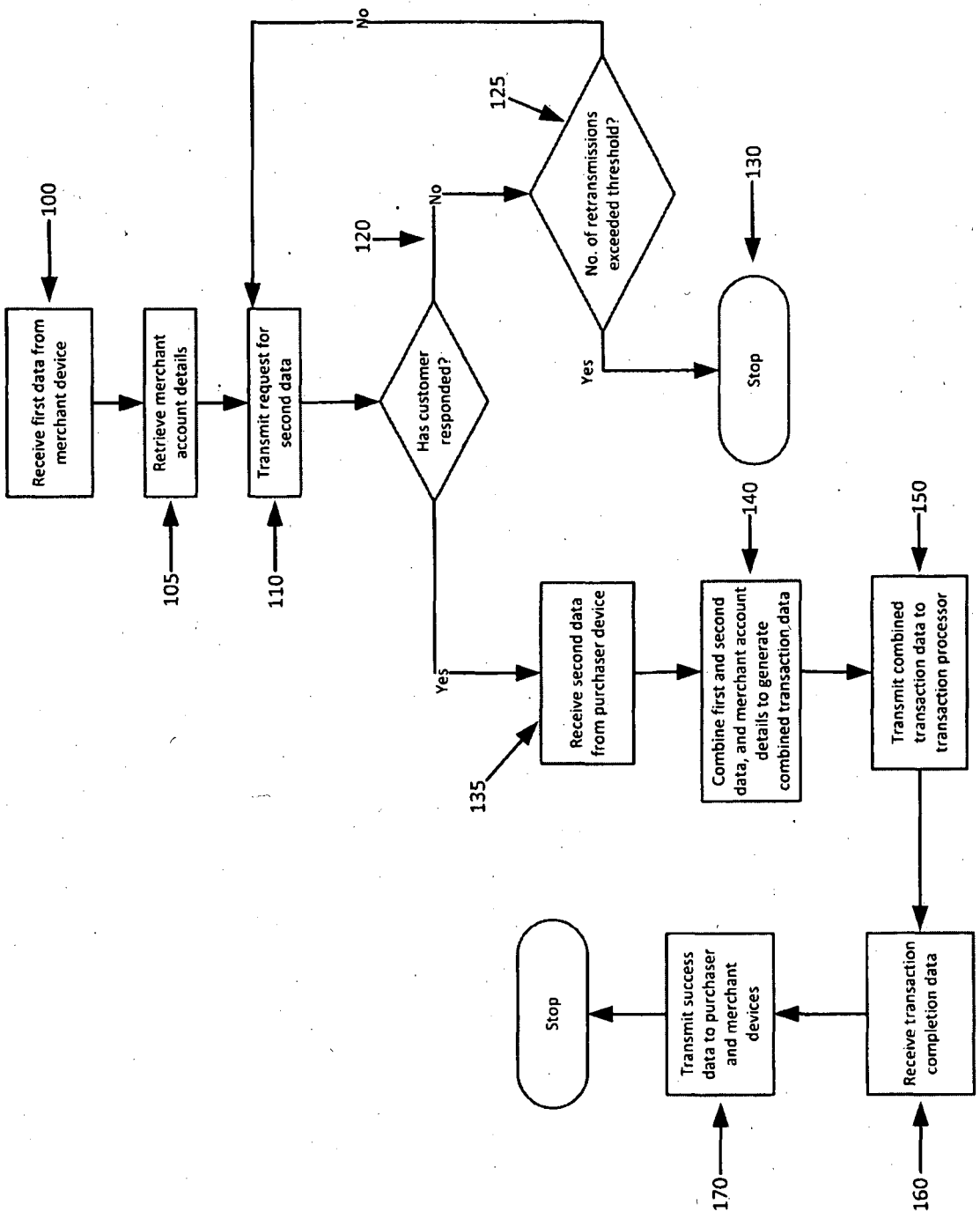

Receive first data from merchant device
Retrieve merchant account details
Transmit request for second data
Has customer responded?
No
Yes
No. of retransmissions exceeded threshold?
No
Yes
Stop
Receive second data from purchaser device
Combine first and second data, and merchant account details to generate combined transaction data
Transmit combined transaction data to transaction processor
Receive transaction completion data
Transmit success data to purchaser and merchant devices
Stop
100
105
110
120
125
130
135
140
150
160
170

FIGURE 1

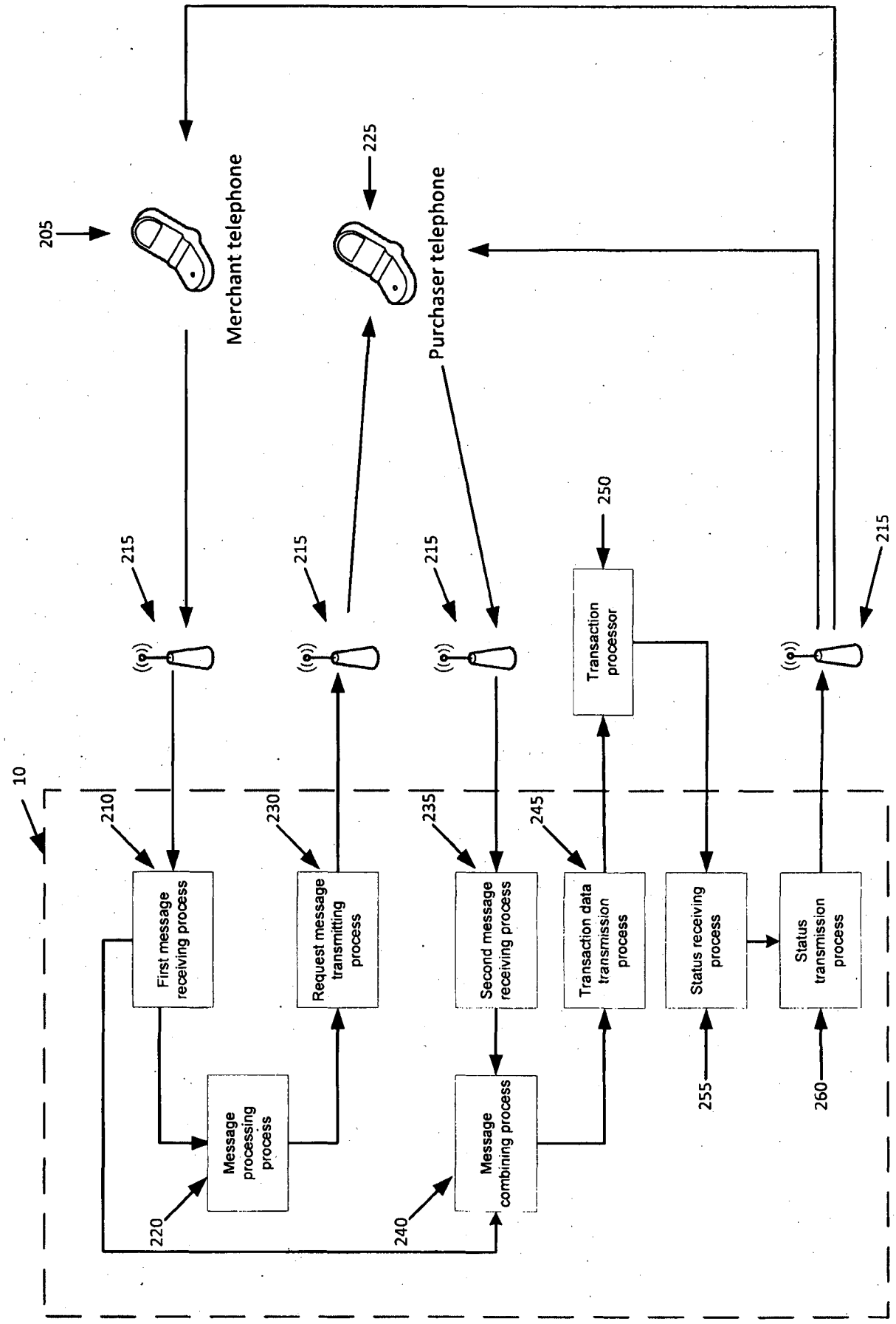

205
Merchant telephone
225
Purchaser telephone
215
215
215
215
250
10
210
First message receiving process
230
Request message transmitting process
235
Second message receiving process
245
Transaction data transmission process
Transaction processor
Status receiving process
Status transmission process
Message processing process
Message combining process
220
240
255
260

FIGURE 2