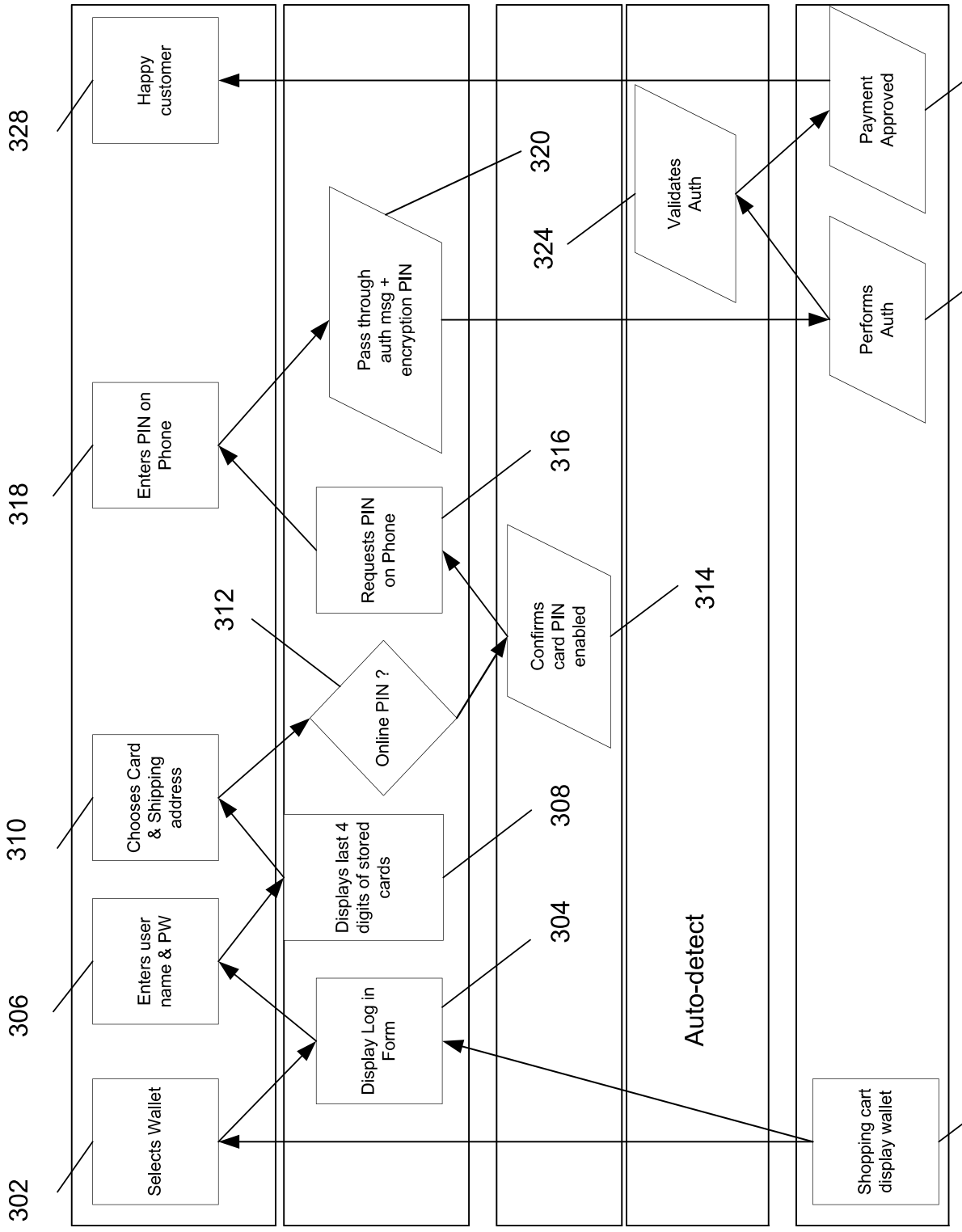


Figure 1
(Prior Art)

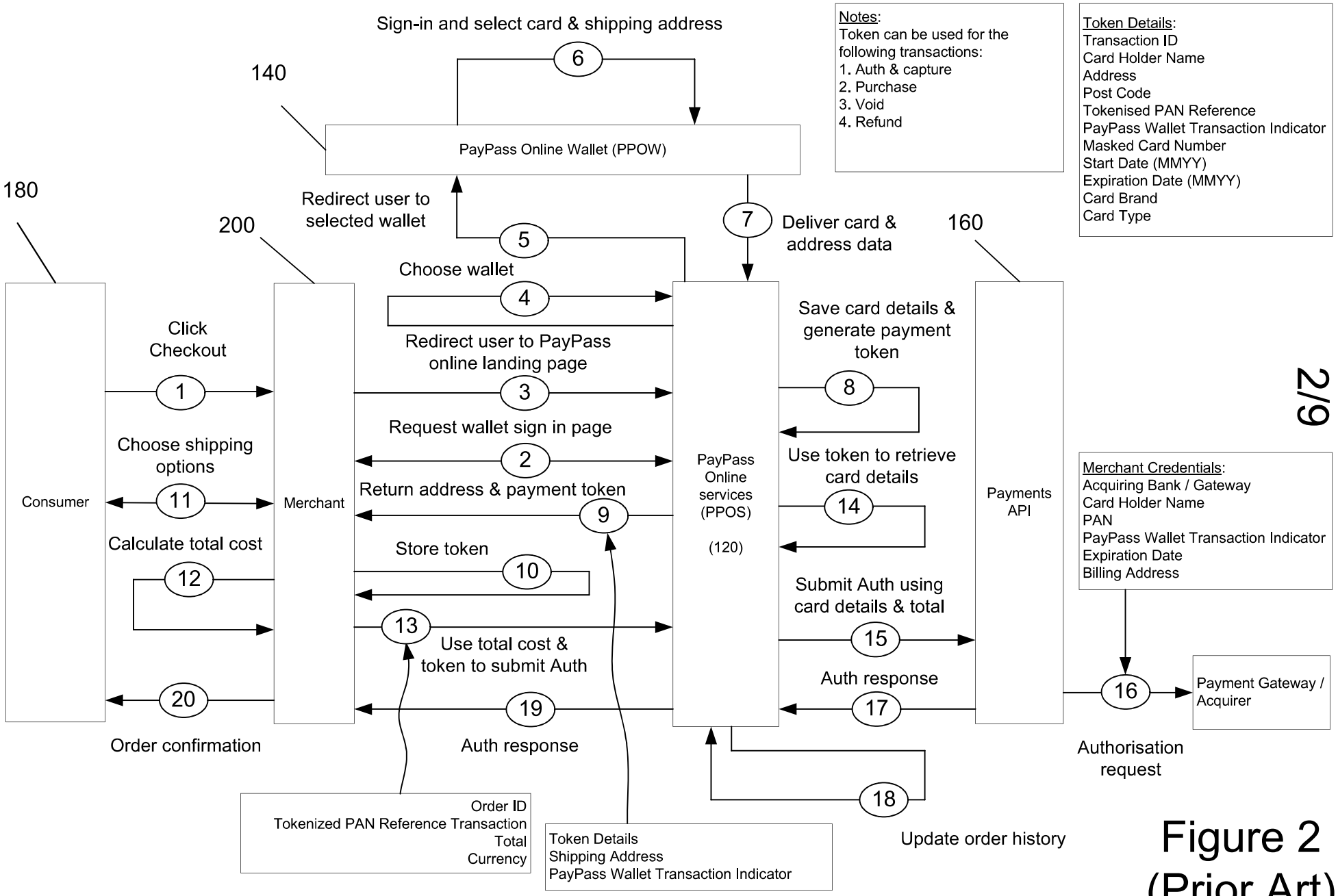


Figure 2
(Prior Art)

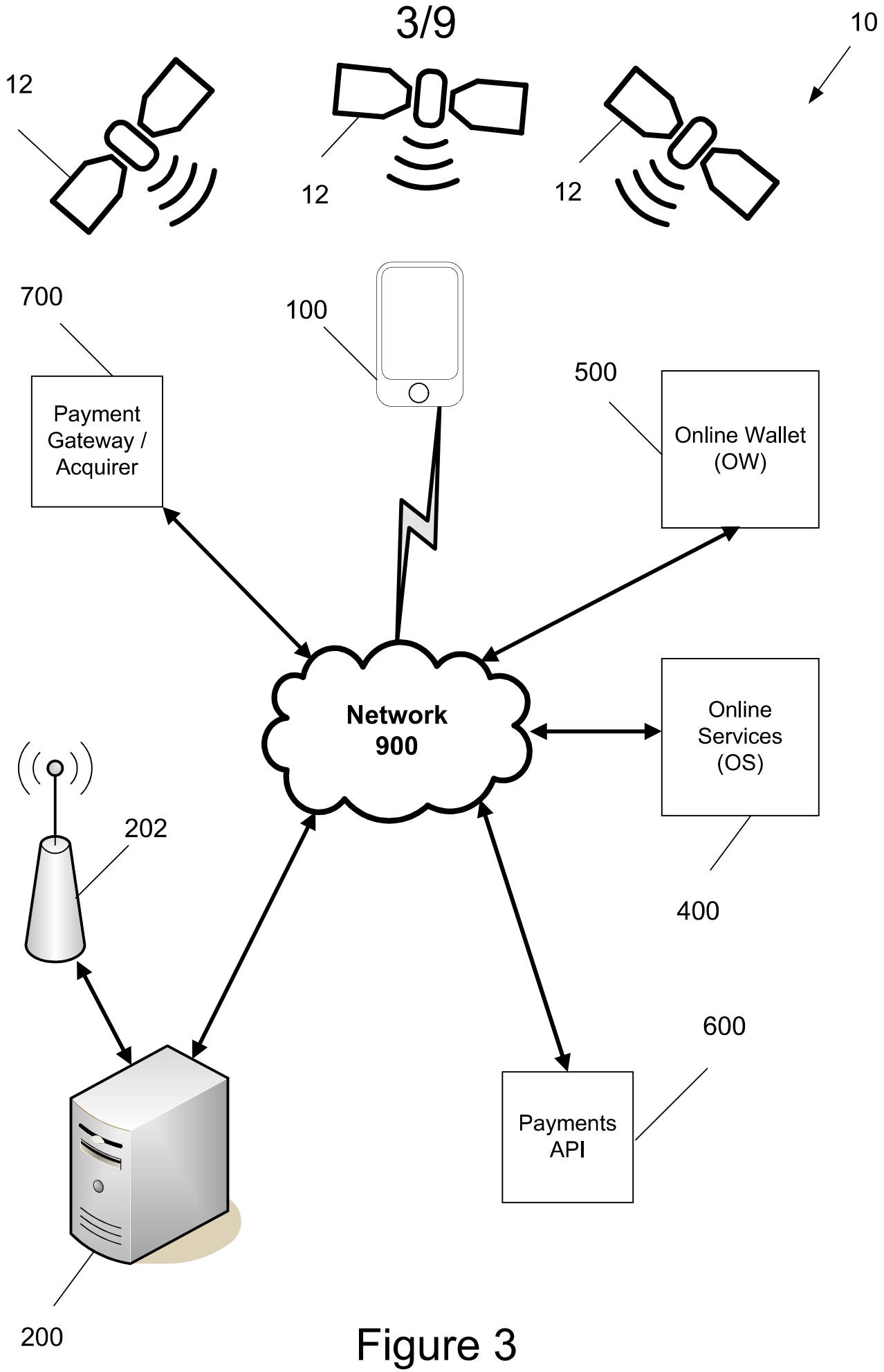

10
12
12
12
700
100
500
Payment Gateway / Acquirer
Online Wallet (OW)
Network 900
Online Services (OS)
202
400
600
Payments API
200

Figure 3

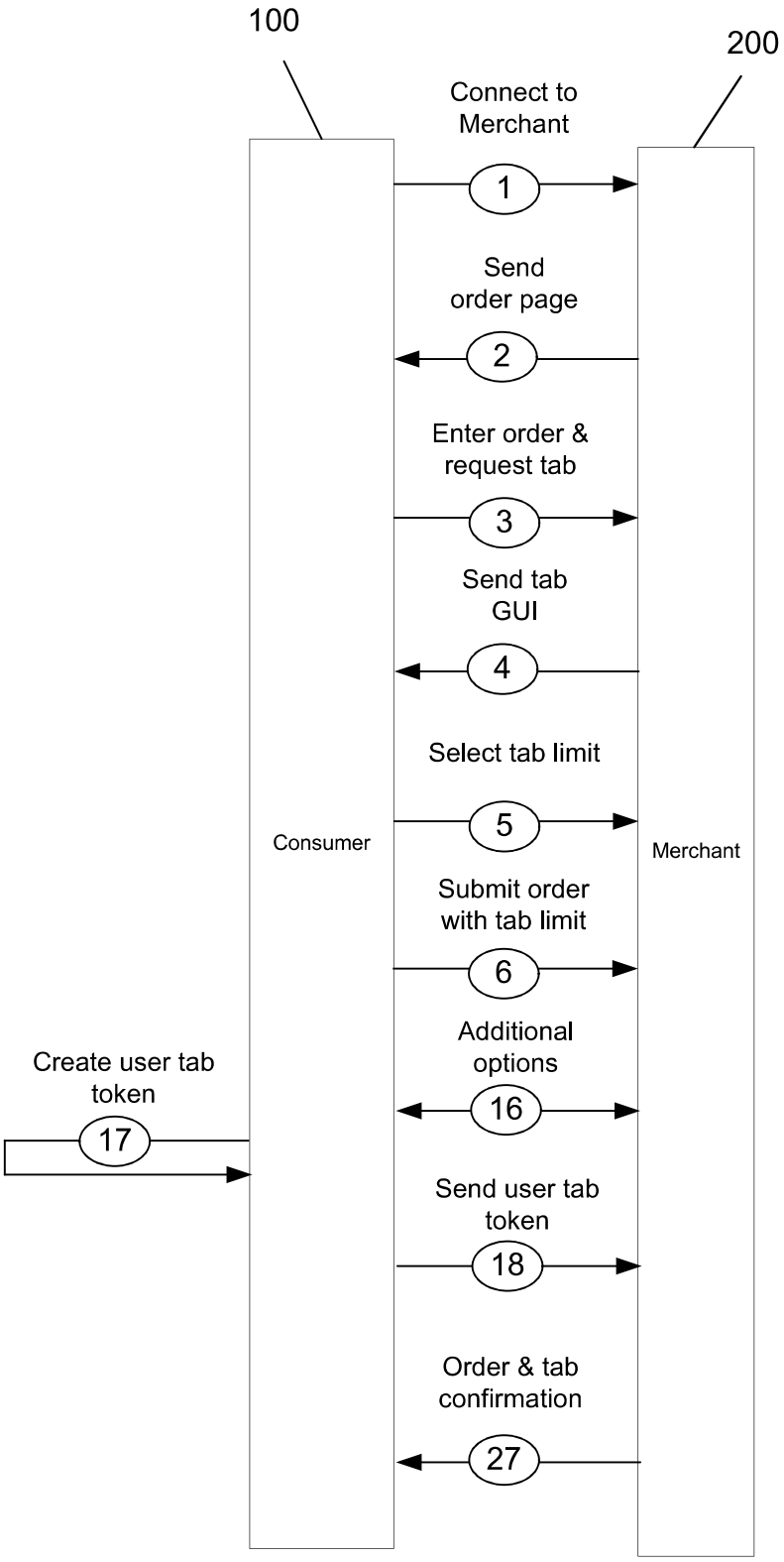

100
200
Connect to Merchant
1
Send order page
2
Enter order & request tab
3
Send tab GUI
4
Select tab limit
5
Consumer
Merchant
Submit order with tab limit
6
Additional options
16
Create user tab token
17
Send user tab token
18
Order & tab confirmation
27

Figure 4a

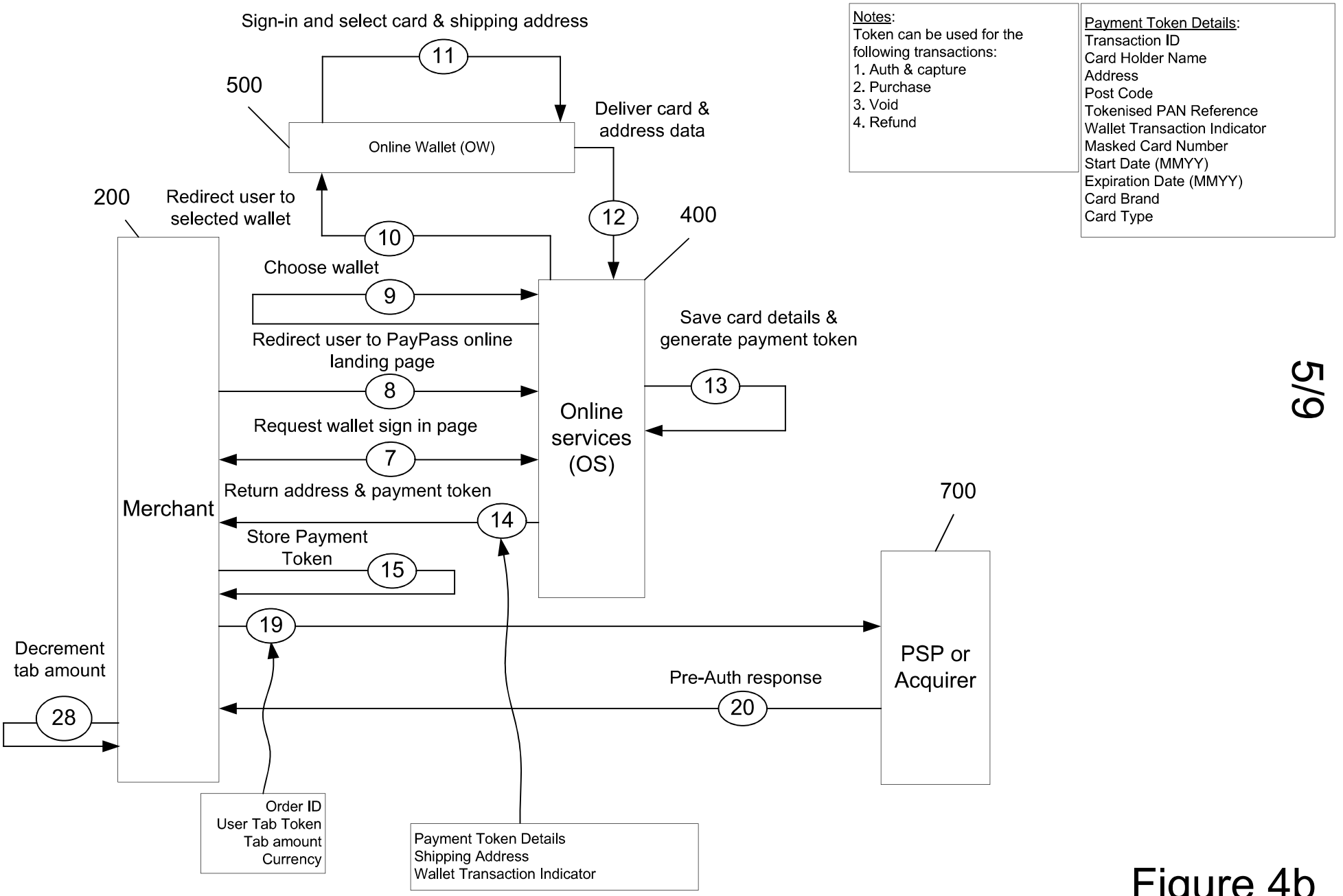

Sign-in and select card & shipping address
11
500
Online Wallet (OW)
Deliver card & address data
200
Redirect user to selected wallet
10
12
400
Choose wallet
9
Redirect user to PayPass online landing page
Save card details & generate payment token
8
13
Online services (OS)
Request wallet sign in page
7
Merchant
Return address & payment token
14
700
Store Payment Token
15
19
Decrement tab amount
28
PSP or Acquirer
Pre-Auth response
20
Order ID
User Tab Token
Tab amount
Currency
Payment Token Details
Shipping Address
Wallet Transaction Indicator
Notes:
Token can be used for the following transactions:
1. Auth & capture
2. Purchase
3. Void
4. Refund
Payment Token Details:
Transaction ID
Card Holder Name
Address
Post Code
Tokenised PAN Reference
Wallet Transaction Indicator
Masked Card Number
Start Date (MMYY)
Expiration Date (MMYY)
Card Brand
Card Type

Figure 4b

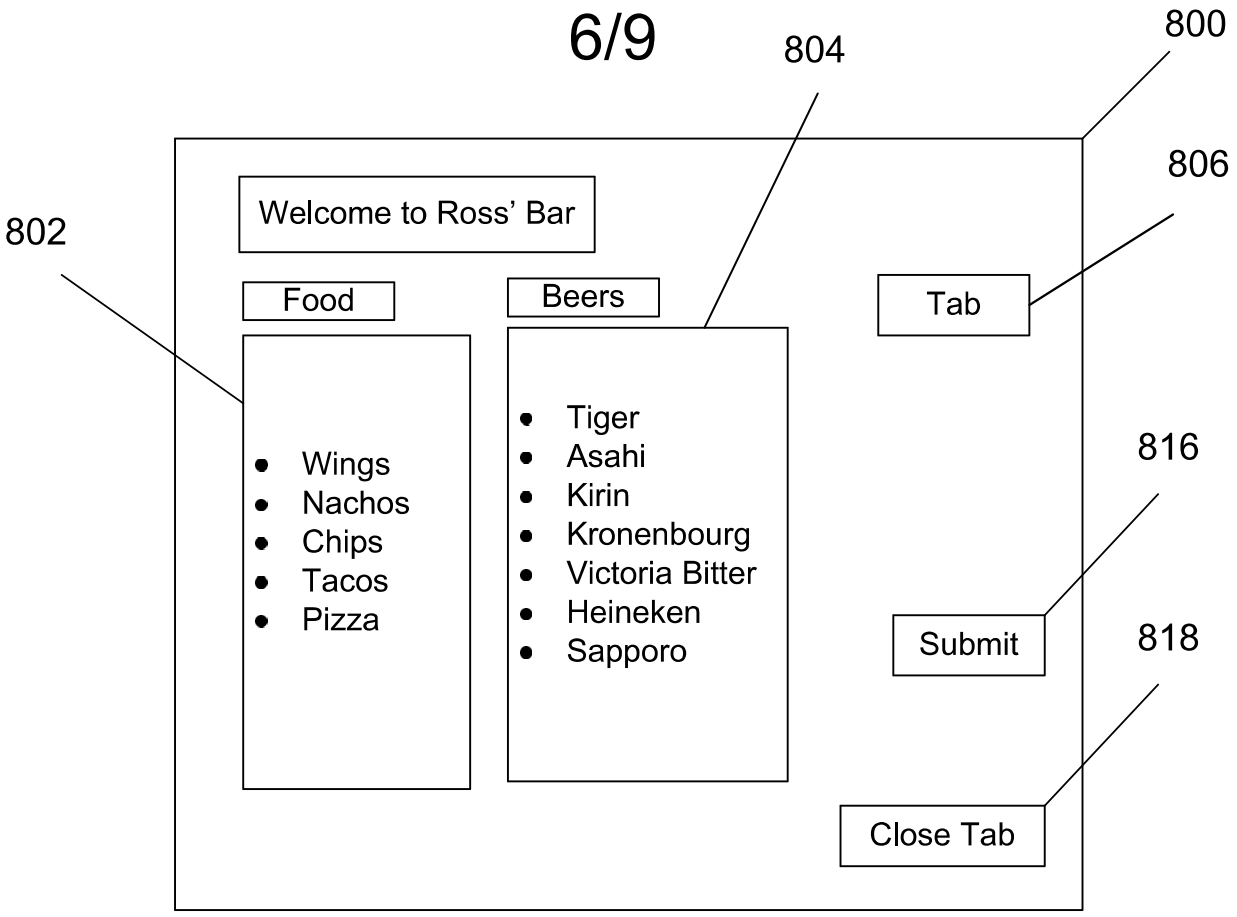


Figure 5a

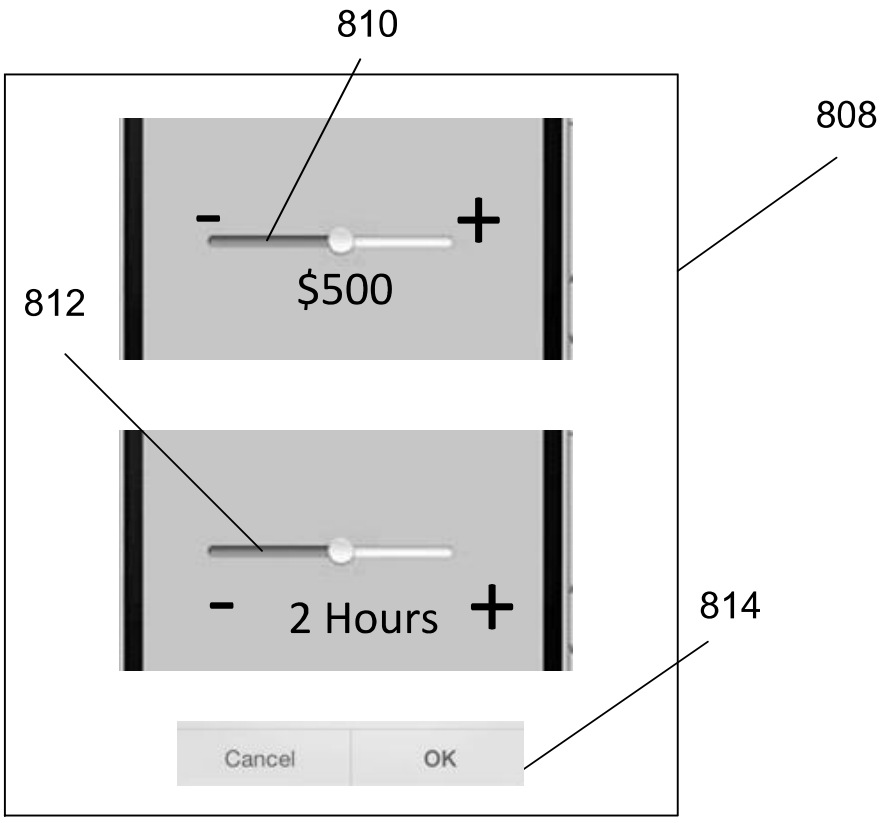


Figure 5b

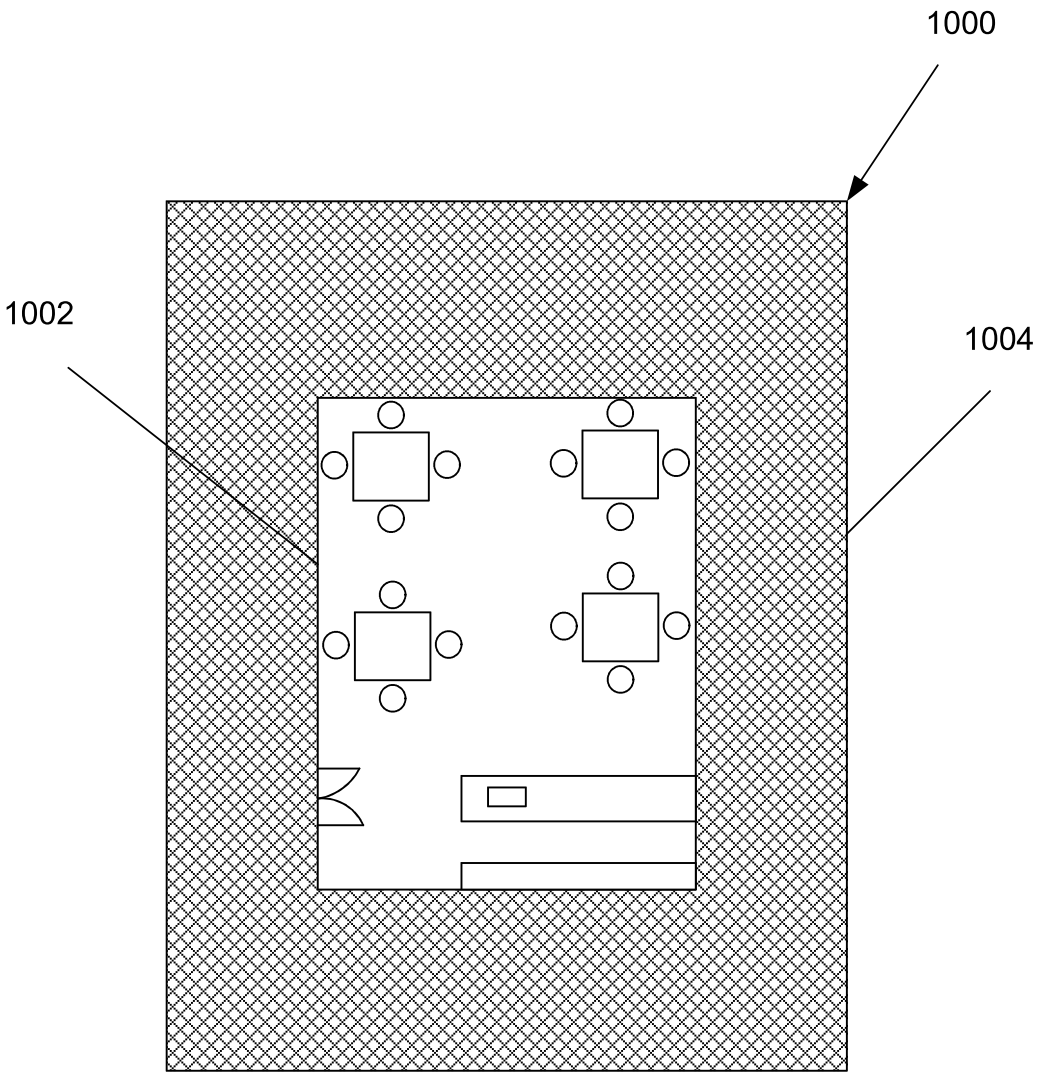


Figure 6

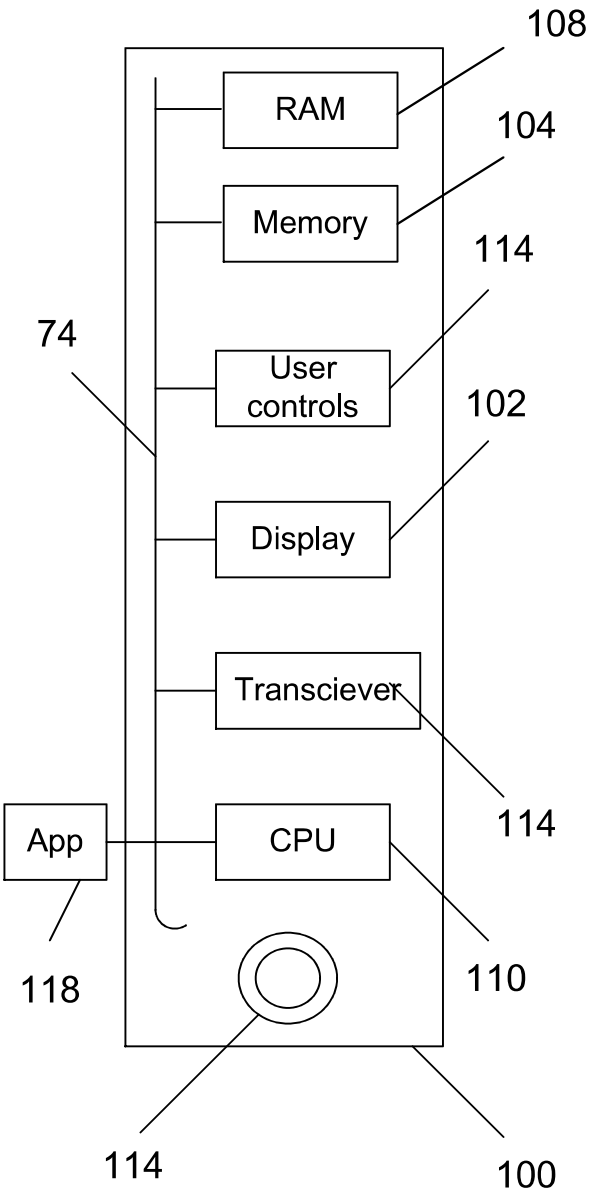

108
RAM
104
Memory
114
74
User controls
102
Display
Transciever
114
App
CPU
118
110
114
100

Figure 7

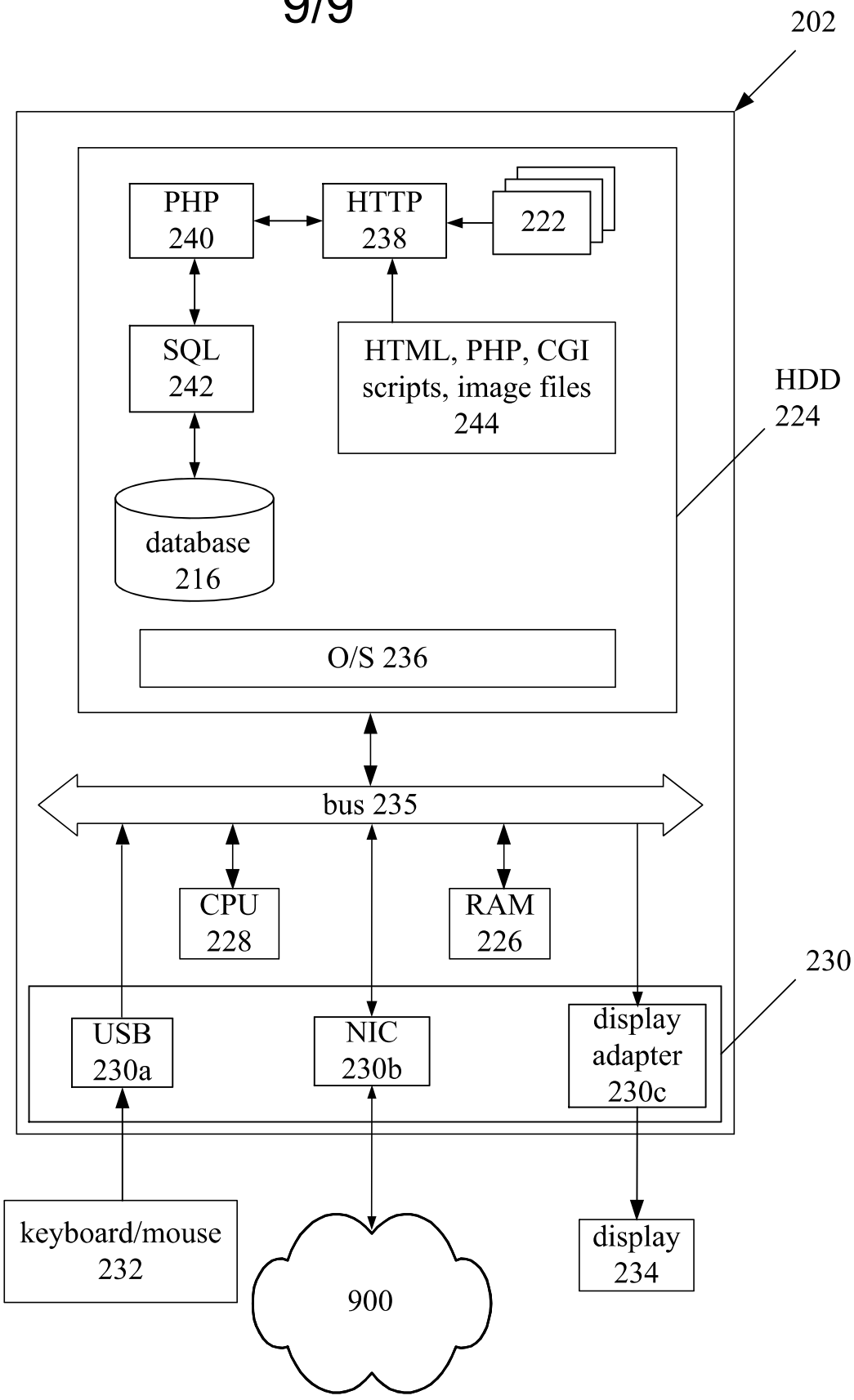

202
PHP
240
HTTP
238
222
SQL
242
HTML, PHP, CGI
scripts, image files
244
HDD
224
database
216
O/S 236
bus 235
CPU
228
RAM
226
230
USB
230a
NIC
230b
display
adapter
230c
keyboard/mouse
232
900
display
234

Figure 8