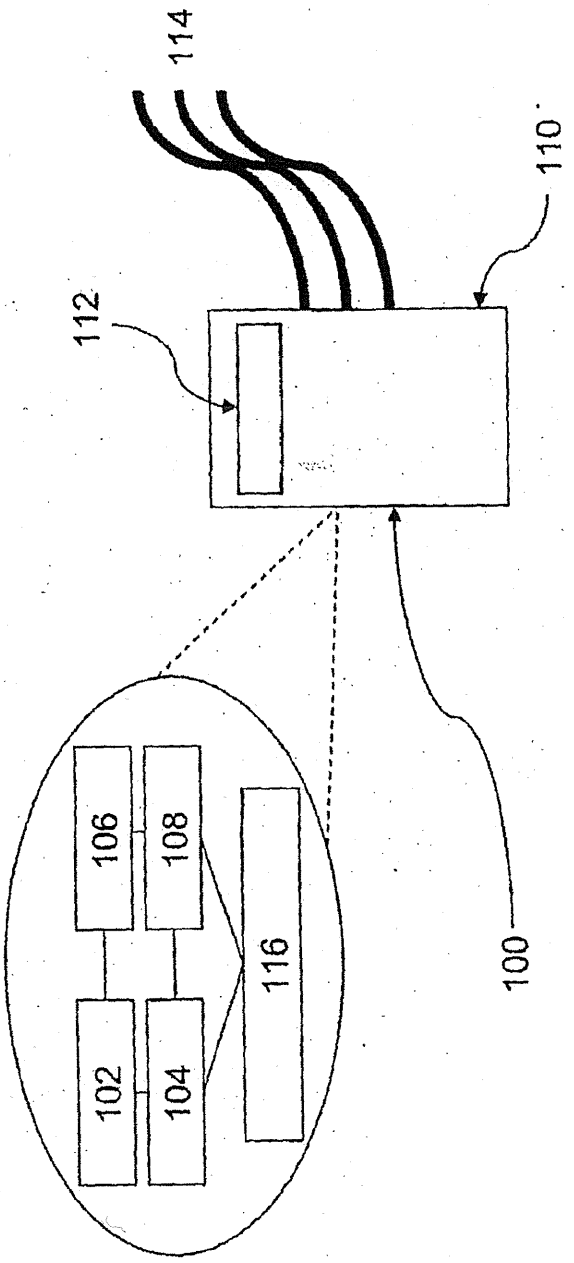

Figure 1

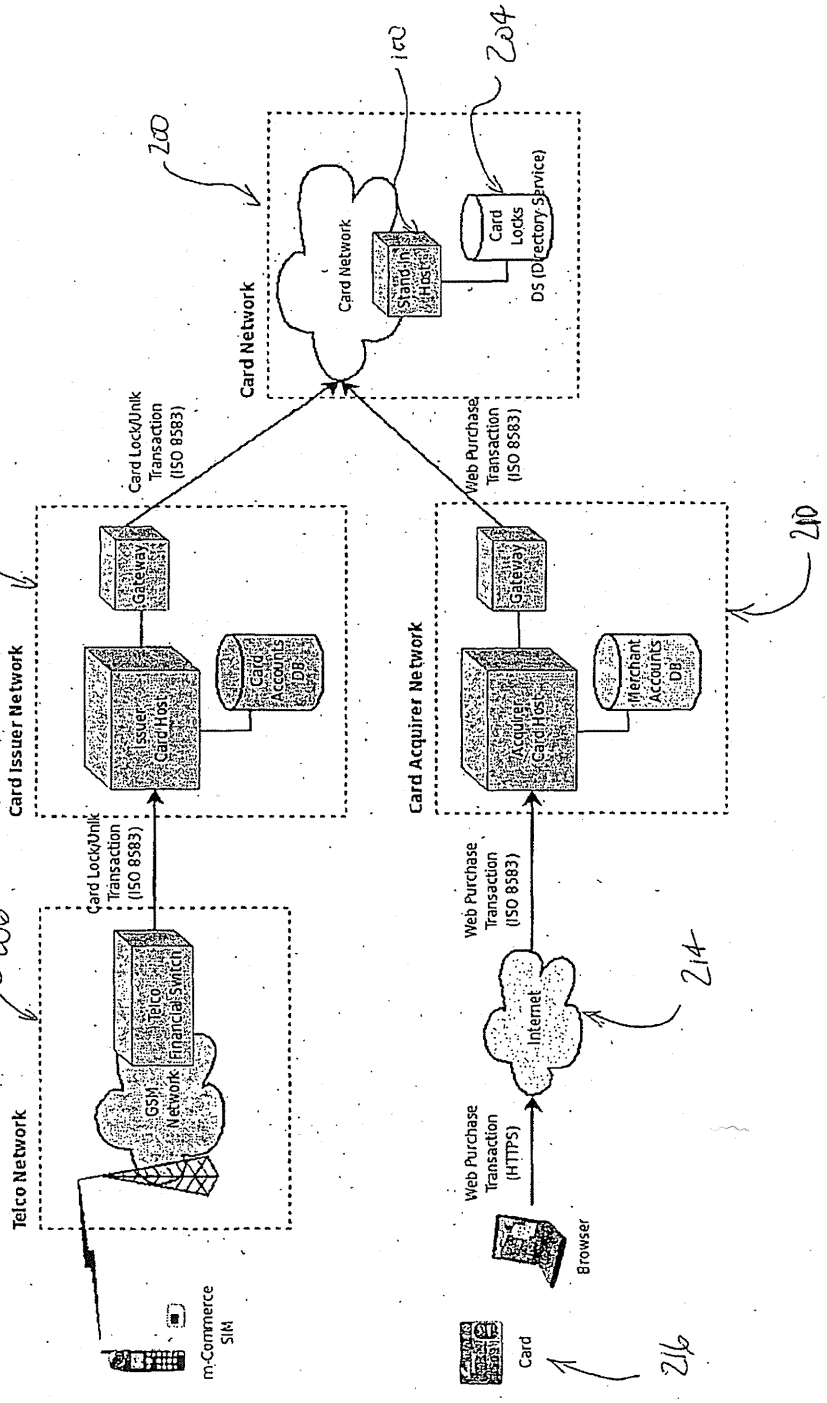
200
202
204
Card Network
Card Network
Standing Hold
Card Locks
DS (Directory Service)
Card Lock/Unlk Transaction (ISO 8583)
Web Purchase Transaction (ISO 8583)
208
210
Card Issuer Network
Card Acquirer Network
Gateway
Issuer Card Host
Card Accounts DB
Acquirer Card Host
Merchant Accounts DB
Card Lock/Unlk Transaction (ISO 8583)
Web Purchase Transaction (ISO 8583)
206
214
Telco Network
GSM Network
Telco Financial Switch
Internet
Web Purchase Transaction (HTTPS)
m-Commerce SIM
Browser
Card
216

Figure 2

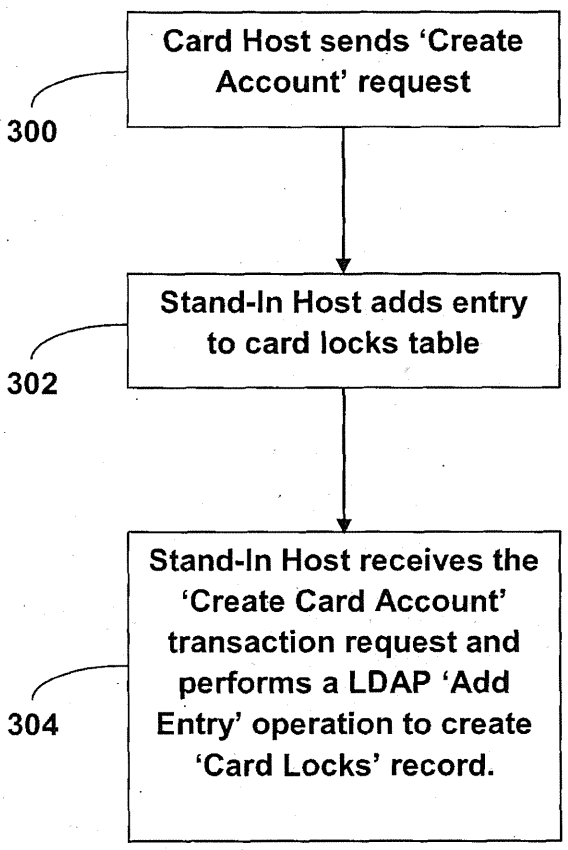
Card Host sends 'Create Account' request
300
Stand-In Host adds entry to card locks table
302
Stand-In Host receives the 'Create Card Account' transaction request and performs a LDAP 'Add Entry' operation to create 'Card Locks' record.
304

Figure 3a

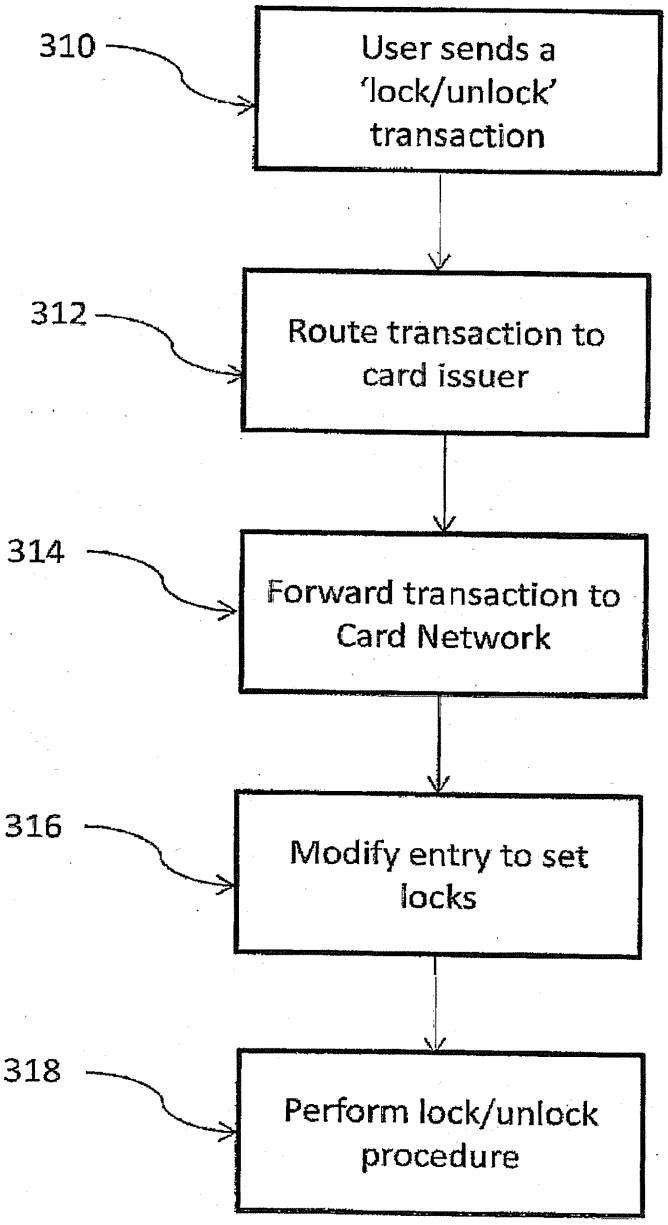
310
User sends a 'lock/unlock' transaction
312
Route transaction to card issuer
314
Forward transaction to Card Network
316
Modify entry to set locks
318
Perform lock/unlock procedure

Figure 3b

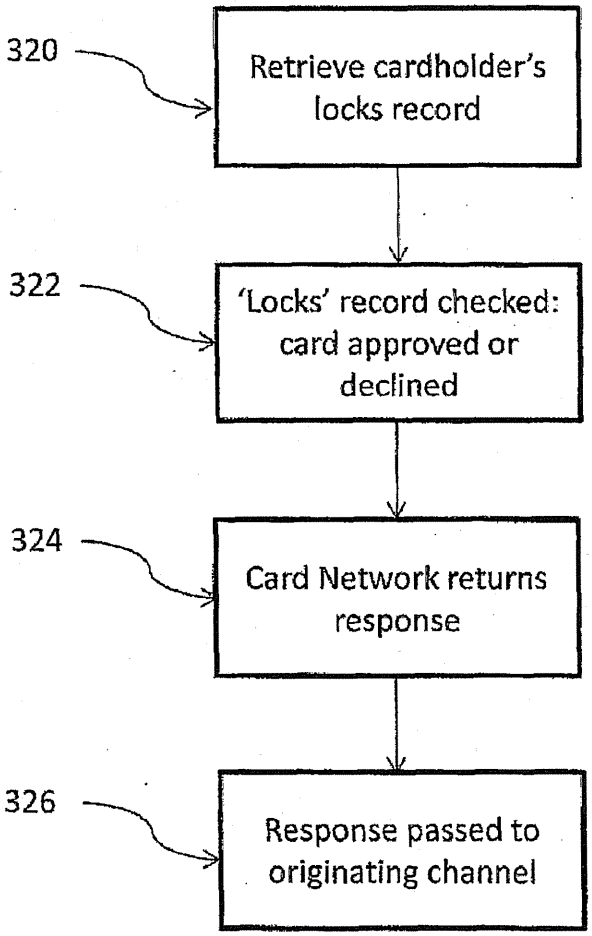
320
Retrieve cardholder's locks record
322
'Locks' record checked: card approved or declined
324
Card Network returns response
326
Response passed to originating channel

Figure 3c