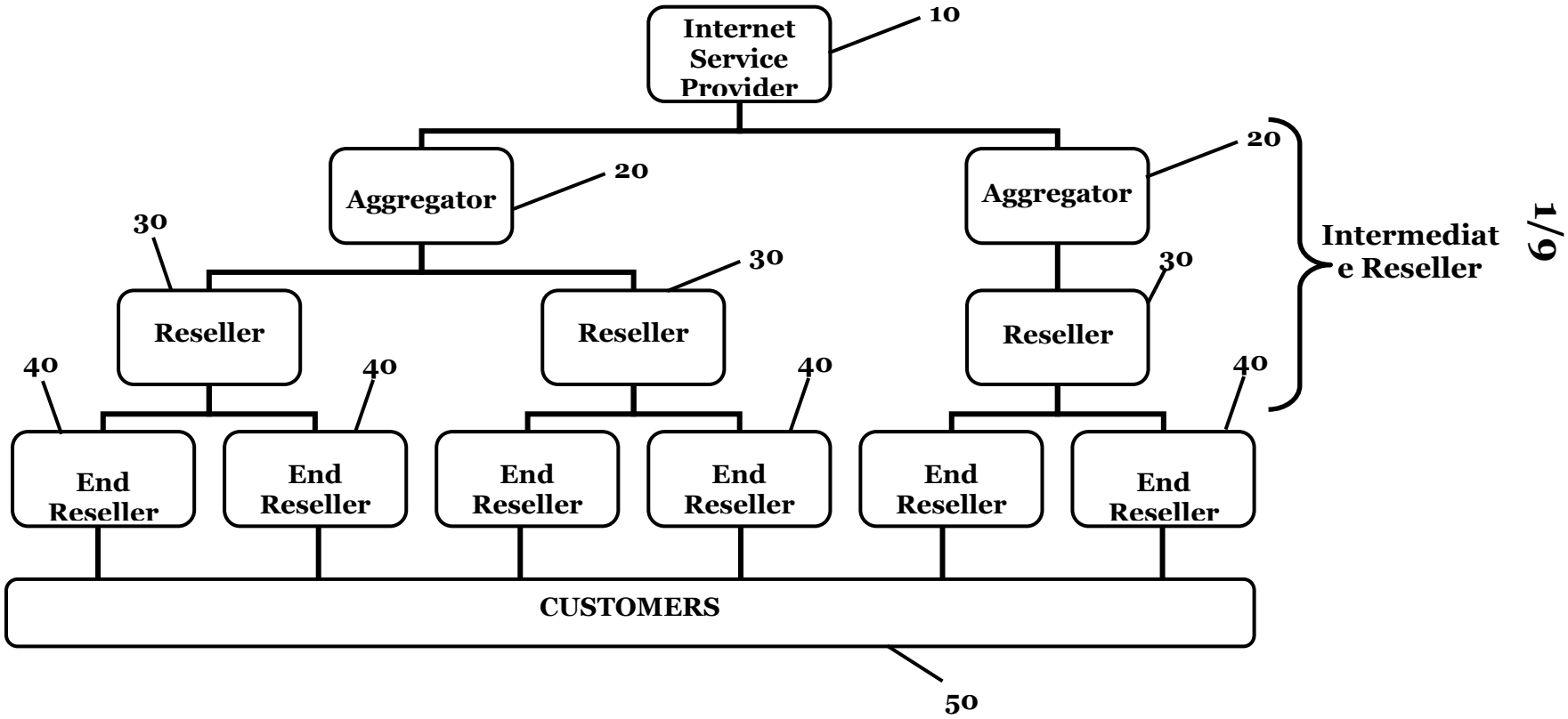

Internet Service Provider
10
Aggregator
20
Aggregator
20
Intermediate Reseller
30
Reseller
30
Reseller
30
Reseller
40
40
40
40
End Reseller
End Reseller
End Reseller
End Reseller
End Reseller
End Reseller
CUSTOMERS
50

Figure 1

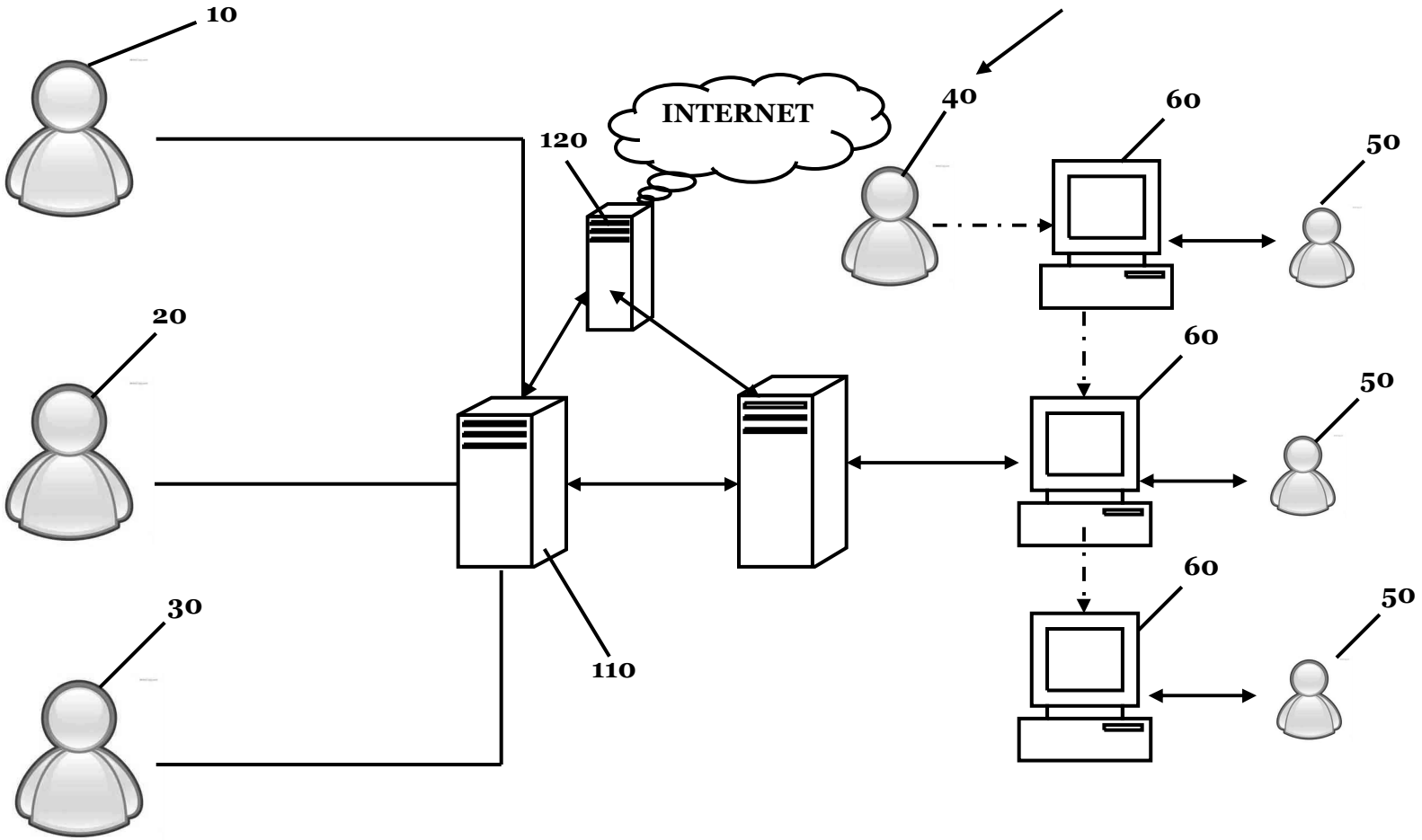


Figure 2

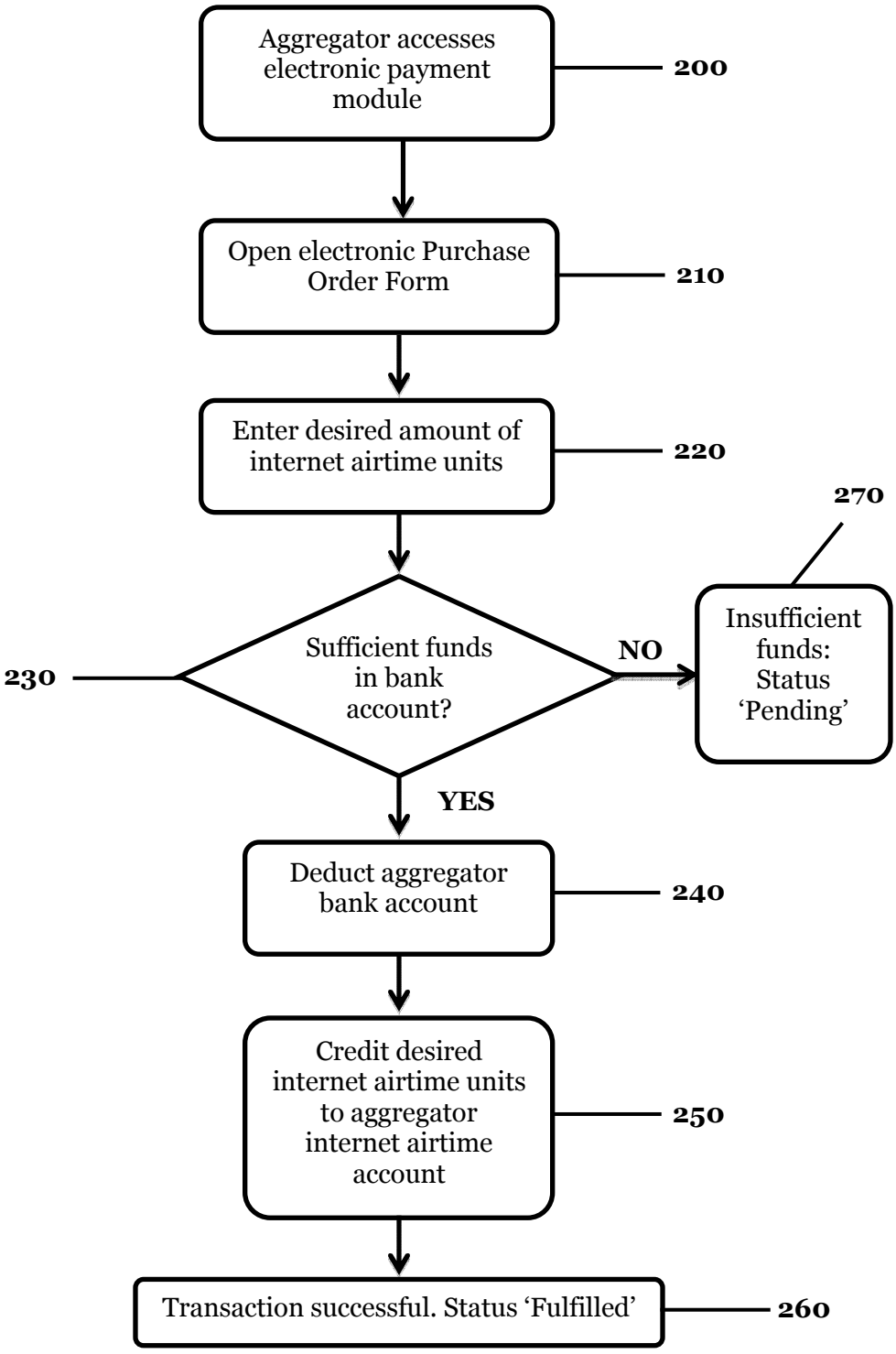

Aggregator accesses electronic payment module
200
Open electronic Purchase Order Form
210
Enter desired amount of internet airtime units
220
270
Sufficient funds in bank account?
230
NO
Insufficient funds: Status 'Pending'
YES
Deduct aggregator bank account
240
Credit desired internet airtime units to aggregator internet airtime account
250
Transaction successful. Status 'Fulfilled'
260

Figure 3

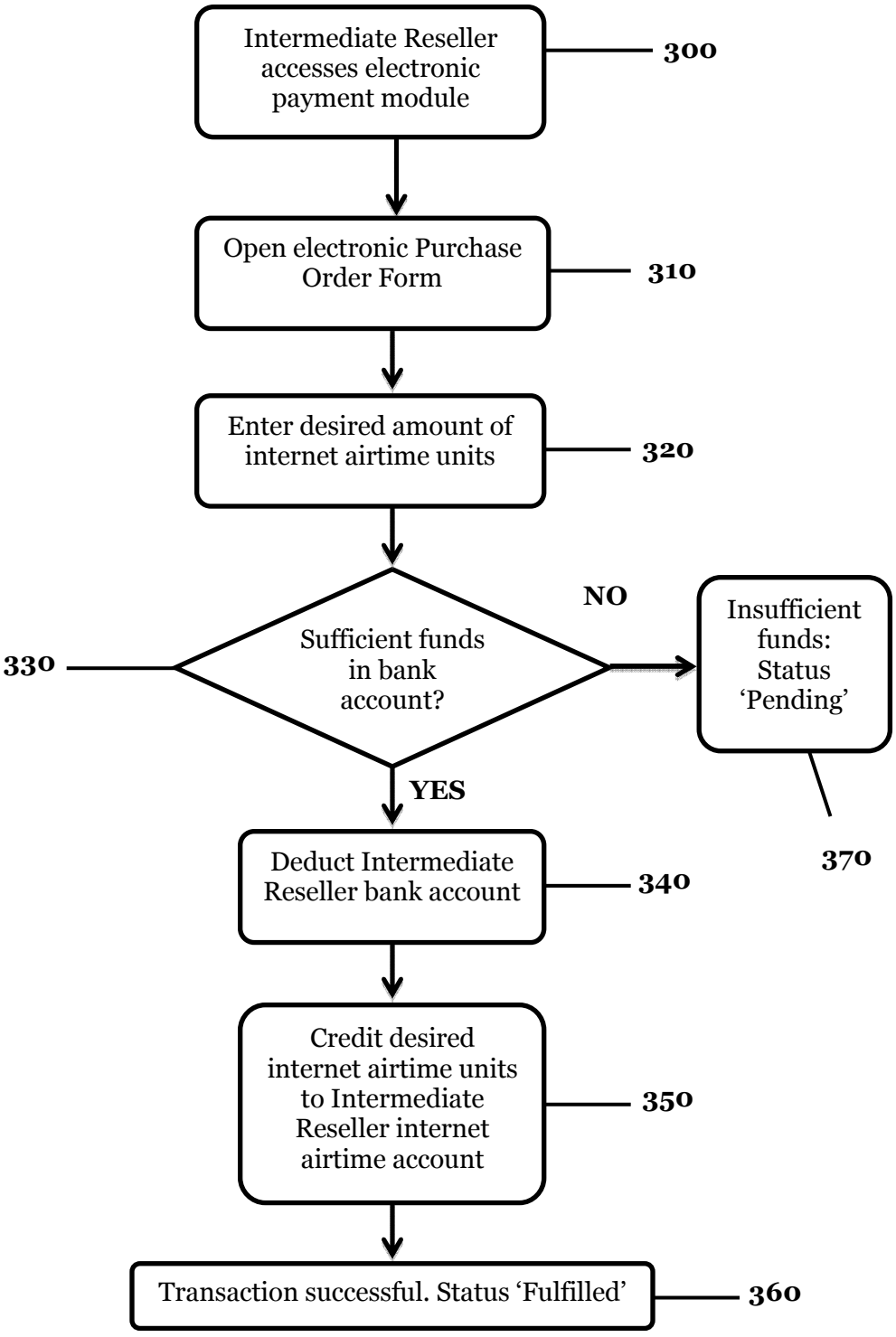

Intermediate Reseller accesses electronic payment module
300
Open electronic Purchase Order Form
310
Enter desired amount of internet airtime units
320
Sufficient funds in bank account?
330
NO
Insufficient funds: Status 'Pending'
370
YES
Deduct Intermediate Reseller bank account
340
Credit desired internet airtime units to Intermediate Reseller internet airtime account
350
Transaction successful. Status 'Fulfilled'
360

Figure 4

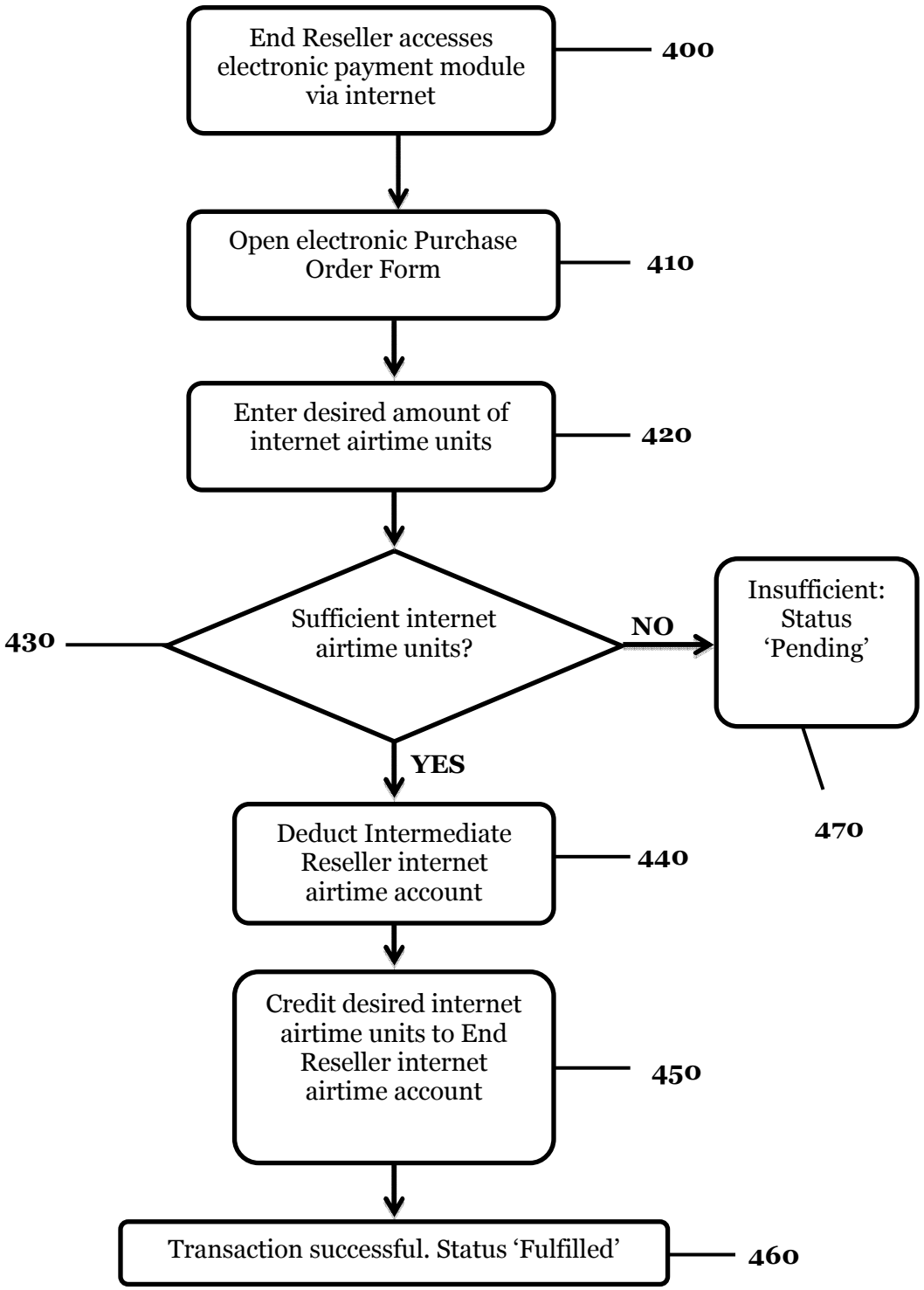

End Reseller accesses electronic payment module via internet
400
Open electronic Purchase Order Form
410
Enter desired amount of internet airtime units
420
Sufficient internet airtime units?
430
NO
Insufficient: Status 'Pending'
470
YES
Deduct Intermediate Reseller internet airtime account
440
Credit desired internet airtime units to End Reseller internet airtime account
450
Transaction successful. Status 'Fulfilled'
460

Figure 5

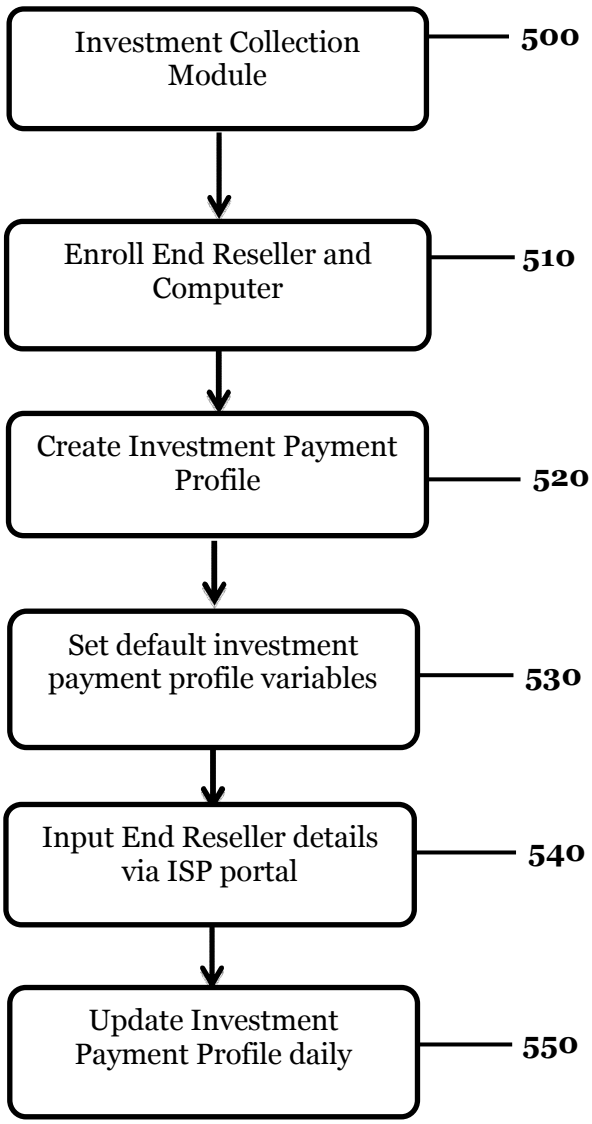

Investment Collection Module
500
Enroll End Reseller and Computer
510
Create Investment Payment Profile
520
Set default investment payment profile variables
530
Input End Reseller details via ISP portal
540
Update Investment Payment Profile daily
550

Figure 6

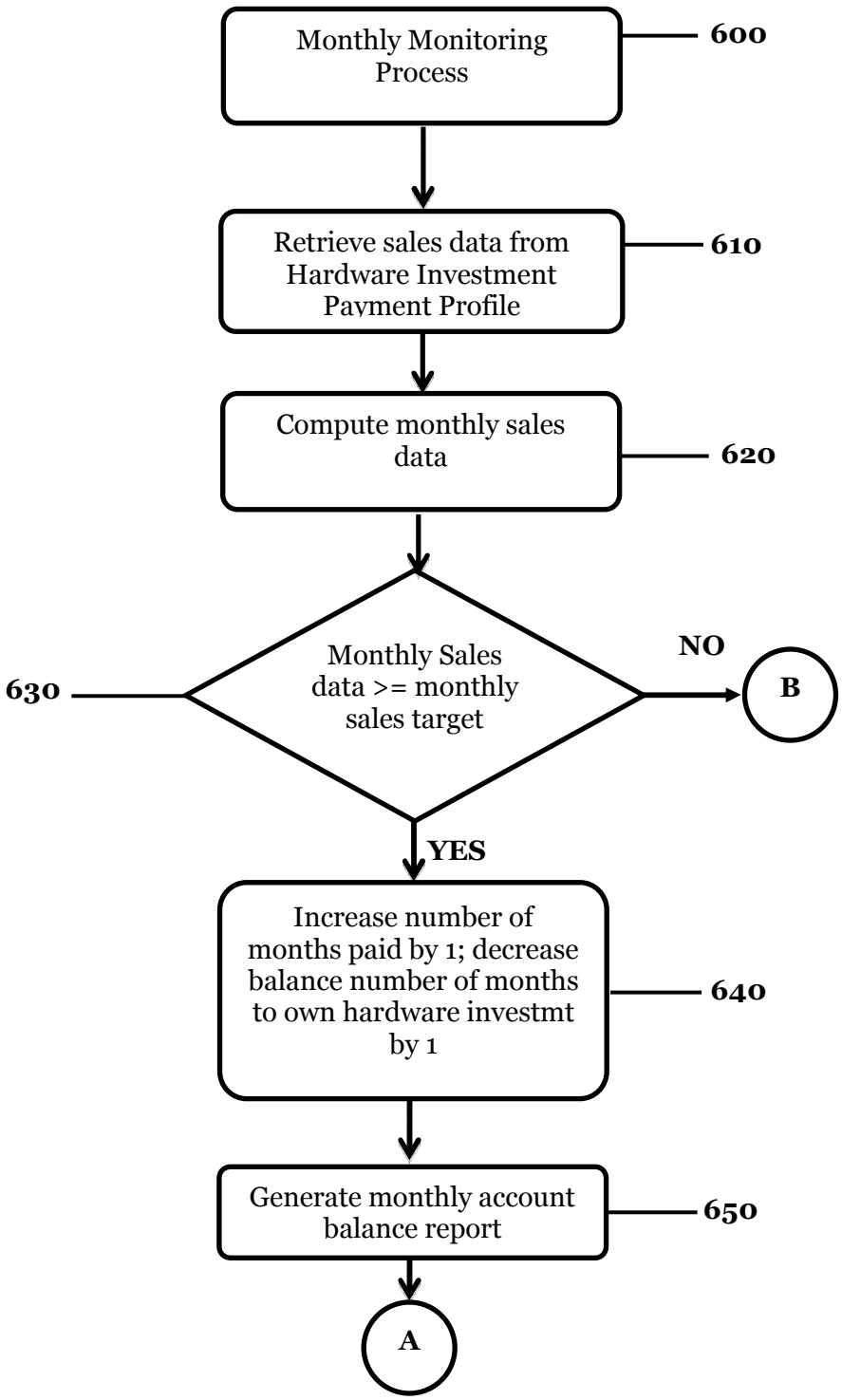

Monthly Monitoring Process
600
Retrieve sales data from Hardware Investment Payment Profile
610
Compute monthly sales data
620
Monthly Sales data >= monthly sales target
630
NO
B
YES
Increase number of months paid by 1; decrease balance number of months to own hardware investmt by 1
640
Generate monthly account balance report
650
A

Figure 7

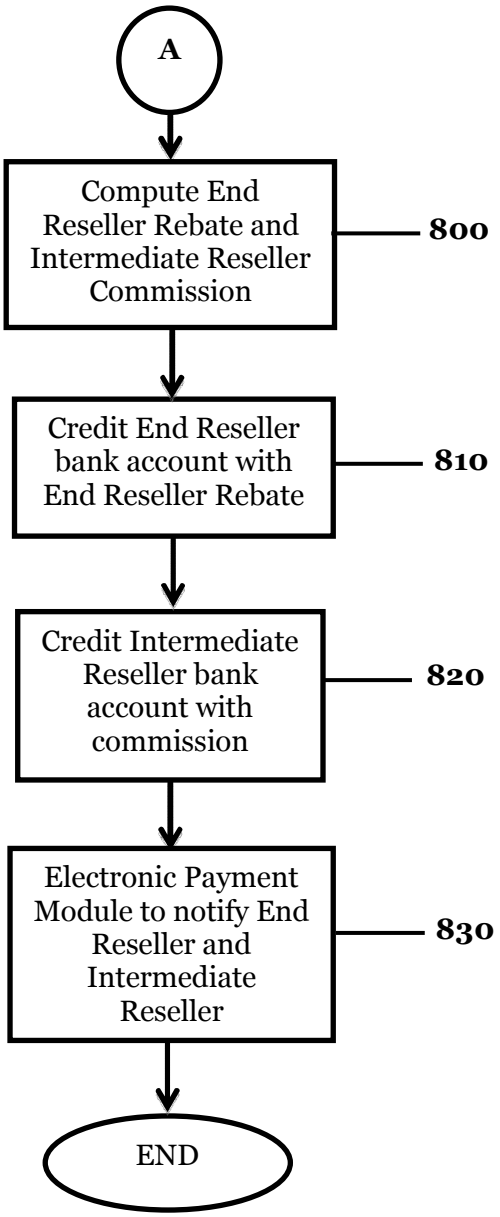

A
Compute End Reseller Rebate and Intermediate Reseller Commission
800
Credit End Reseller bank account with End Reseller Rebate
810
Credit Intermediate Reseller bank account with commission
820
Electronic Payment Module to notify End Reseller and Intermediate Reseller
830
END

Figure 8

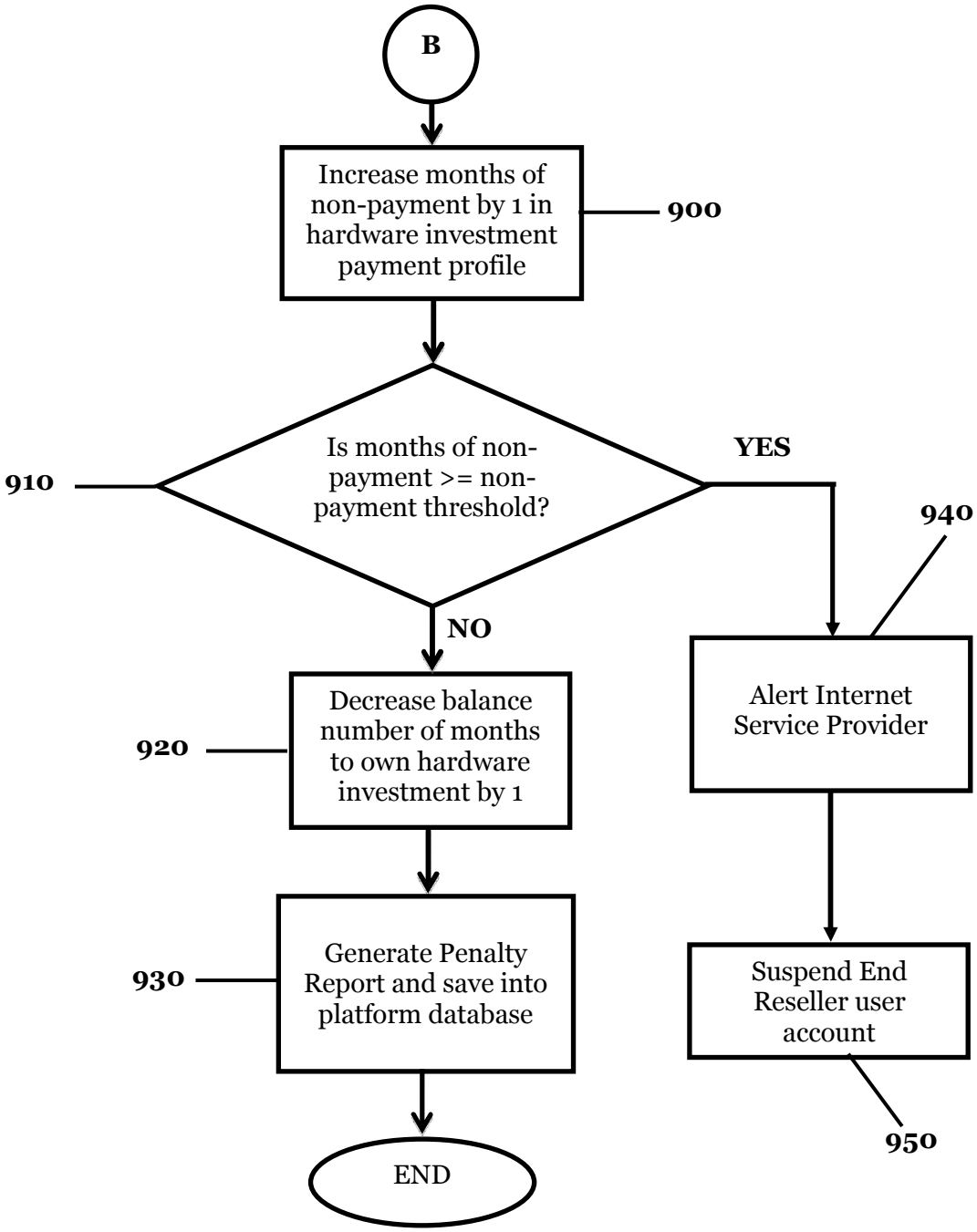

B
Increase months of non-payment by 1 in hardware investment payment profile
900
Is months of non-payment >= non-payment threshold?
910
YES
NO
940
Alert Internet Service Provider
Decrease balance number of months to own hardware investment by 1
920
Generate Penalty Report and save into platform database
930
Suspend End Reseller user account
950
END

Figure 9