FIGURE 1

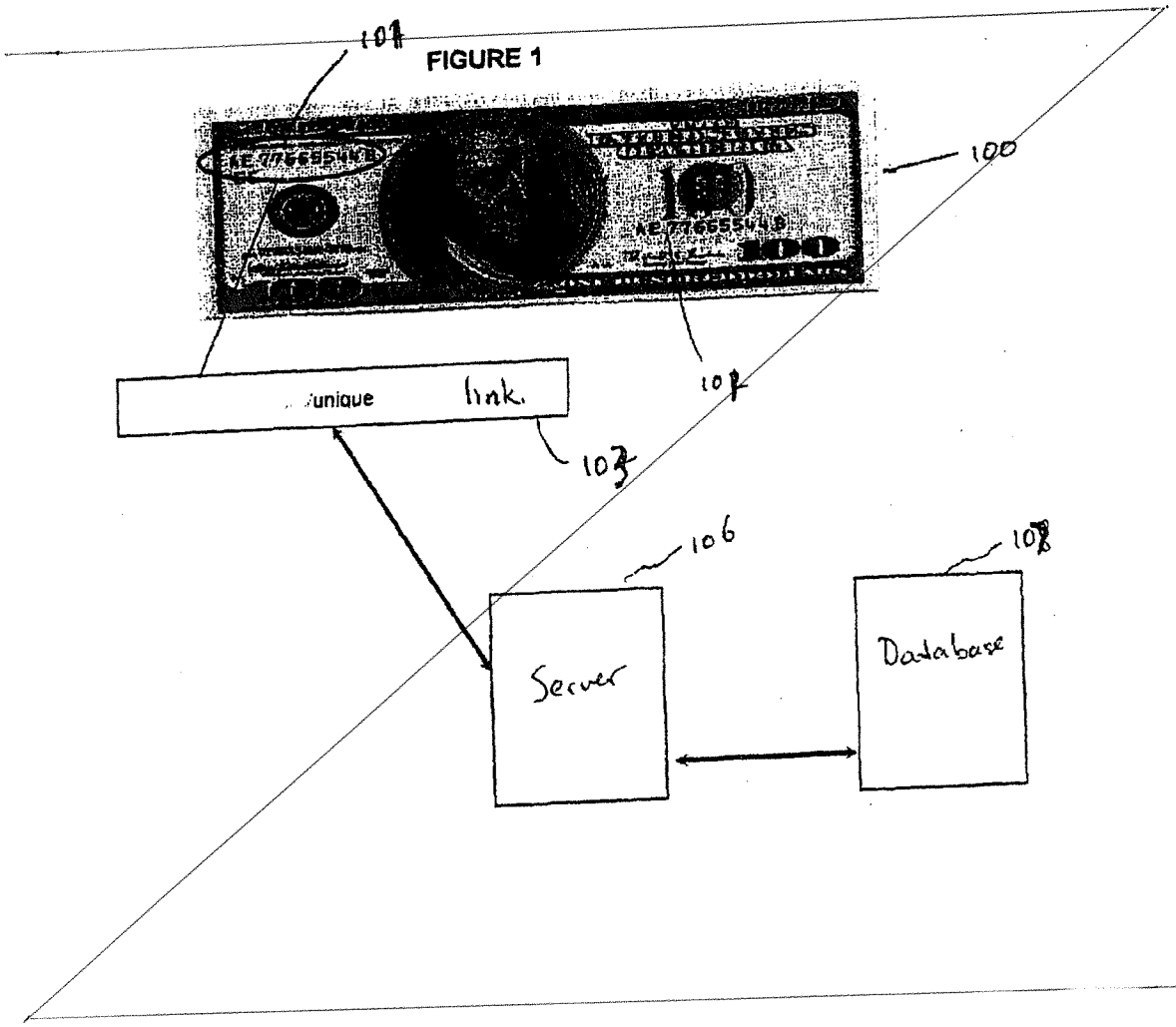
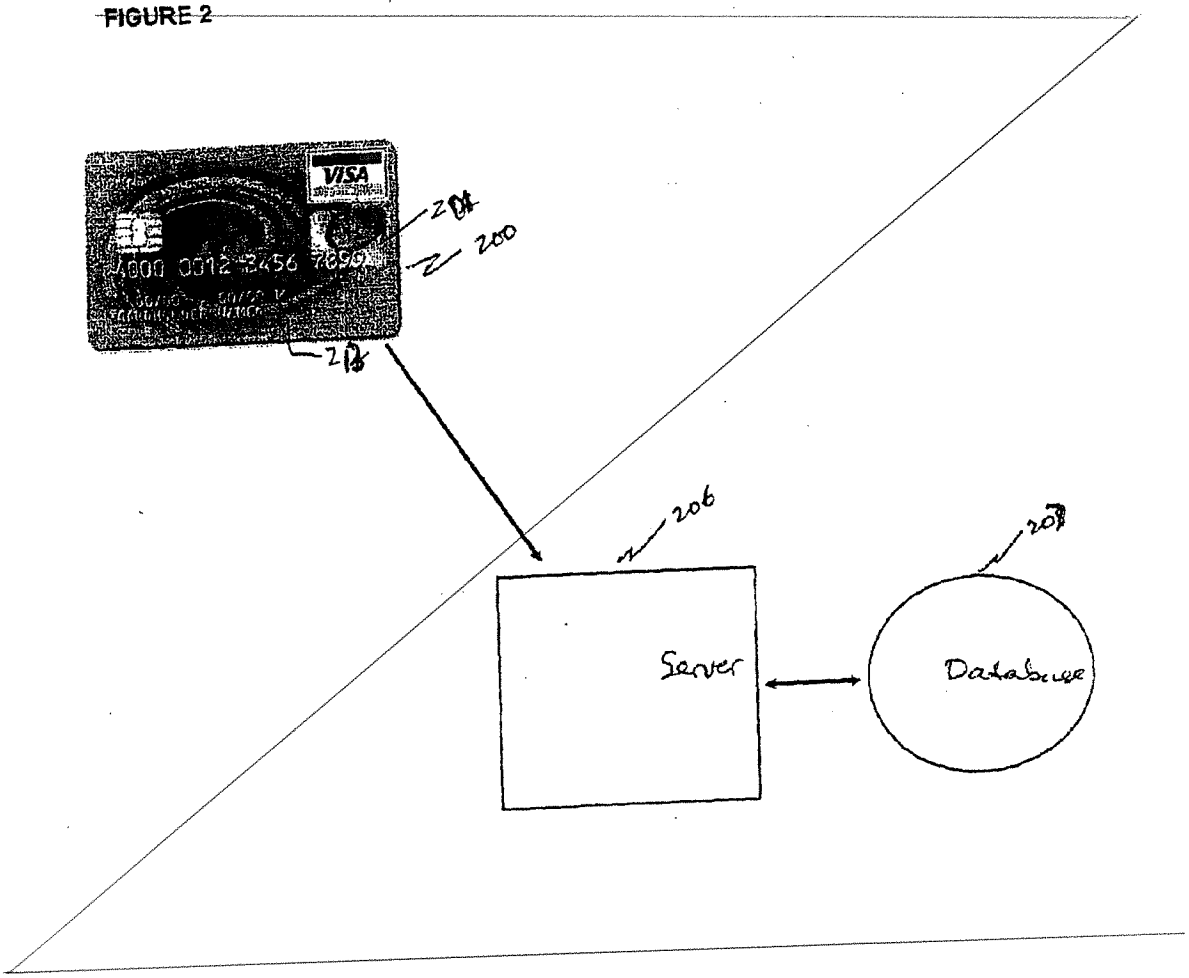


FIGURE 2



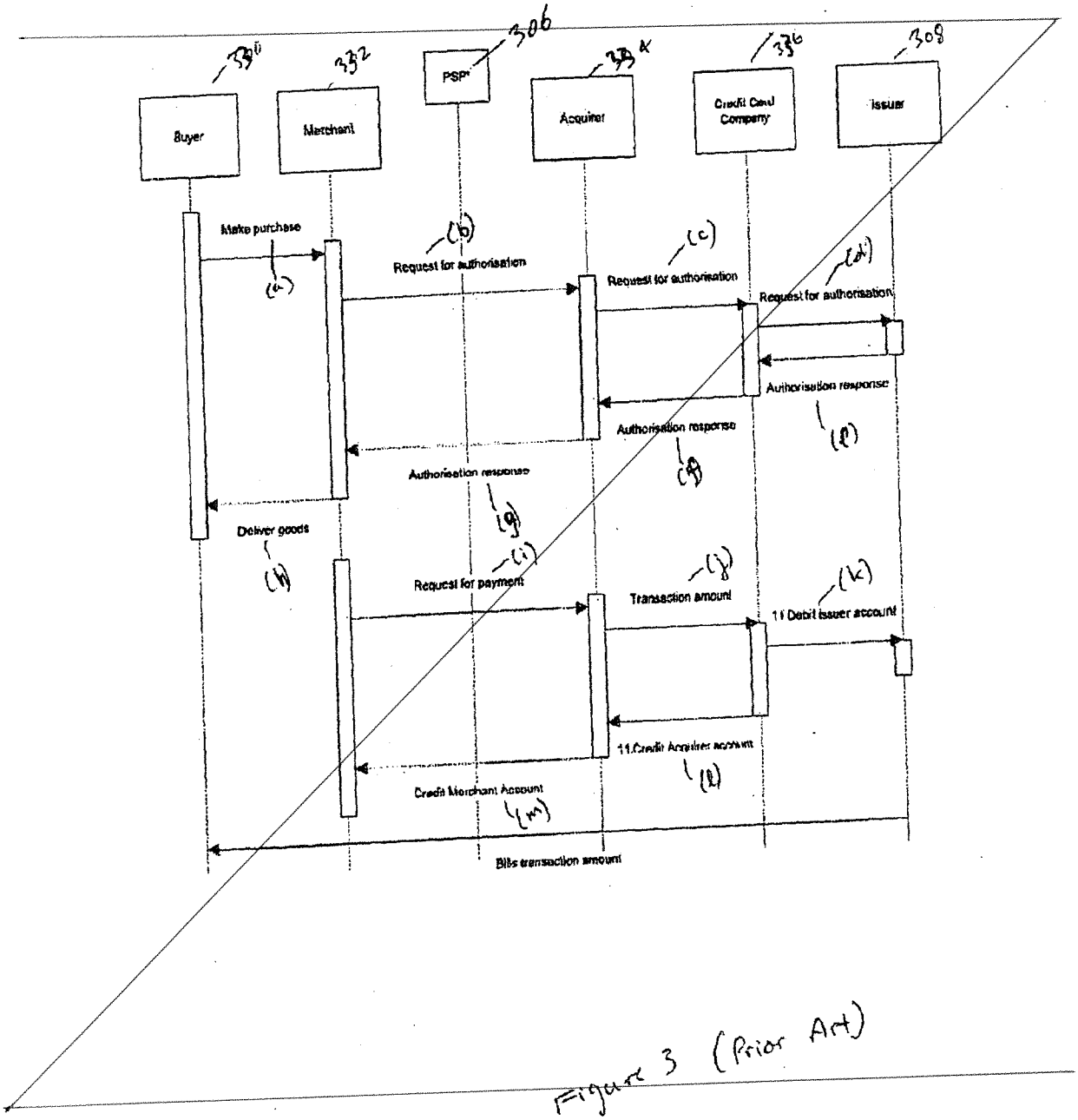


Figure 3 (Prior Art)

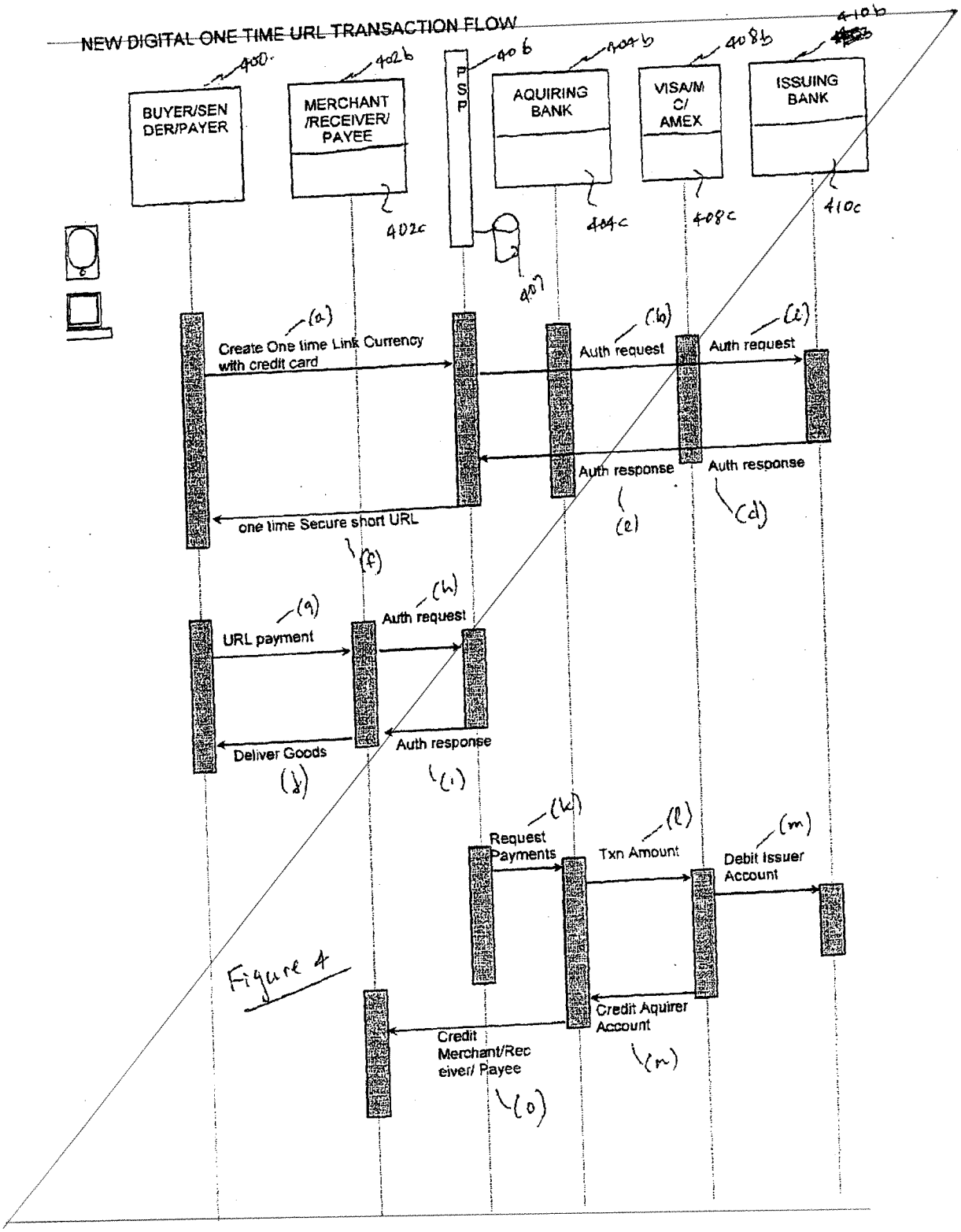

NEW DIGITAL ONE TIME URL TRANSACTION FLOW
BUYER/SENDER/PAYER
MERCHANT /RECEIVER/ PAYEE
PSP
AQUIRING BANK
VISA/M C/ AMEX
ISSUING BANK
Create One time Link Currency with credit card
Auth request
Auth request
Auth response
Auth response
one time Secure short URL
URL payment
Auth request
Deliver Goods
Auth response
Request Payments
Txn Amount
Debit Issuer Account
Credit Aquirer Account
Credit Merchant/Receiver/ Payee

Figure 4

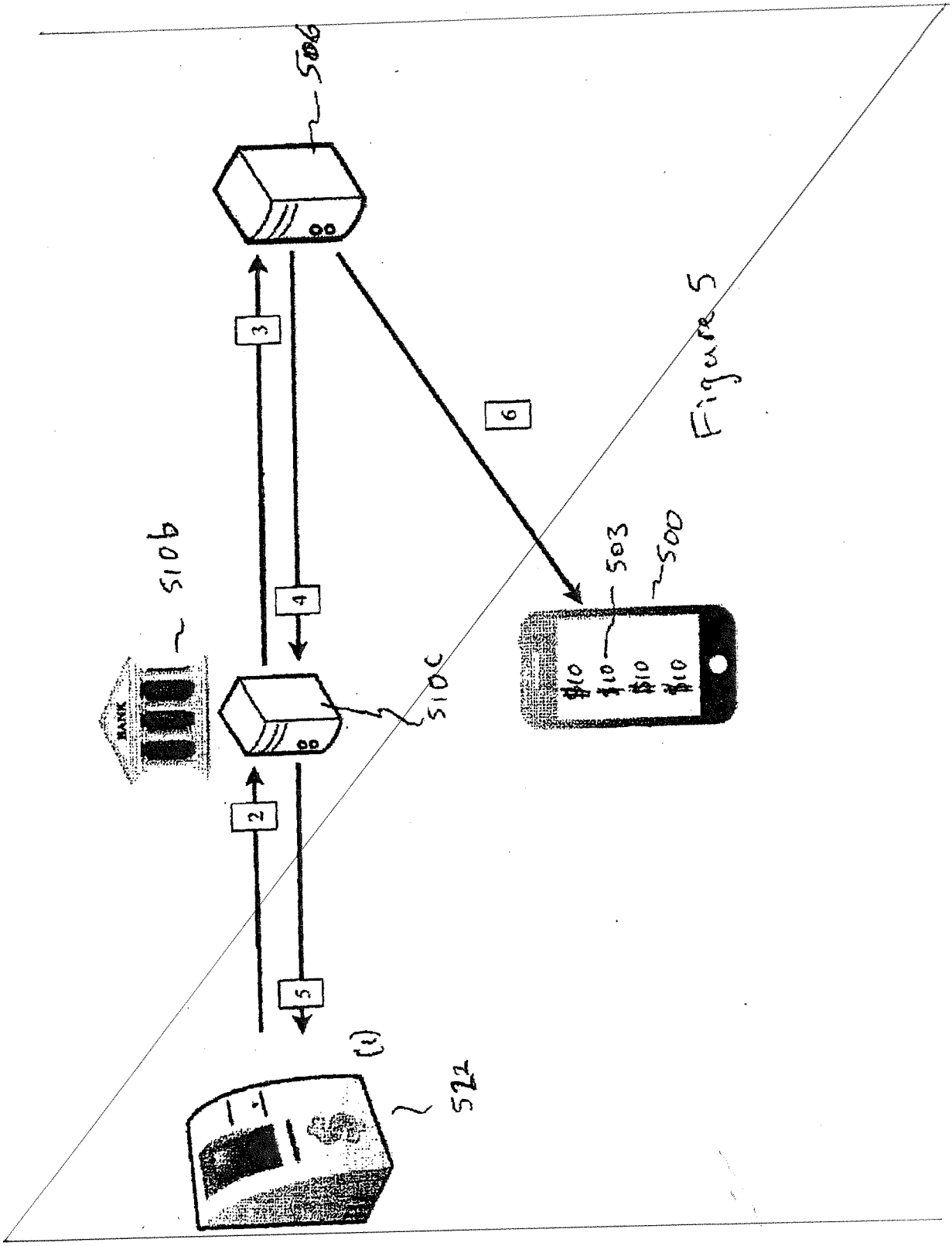
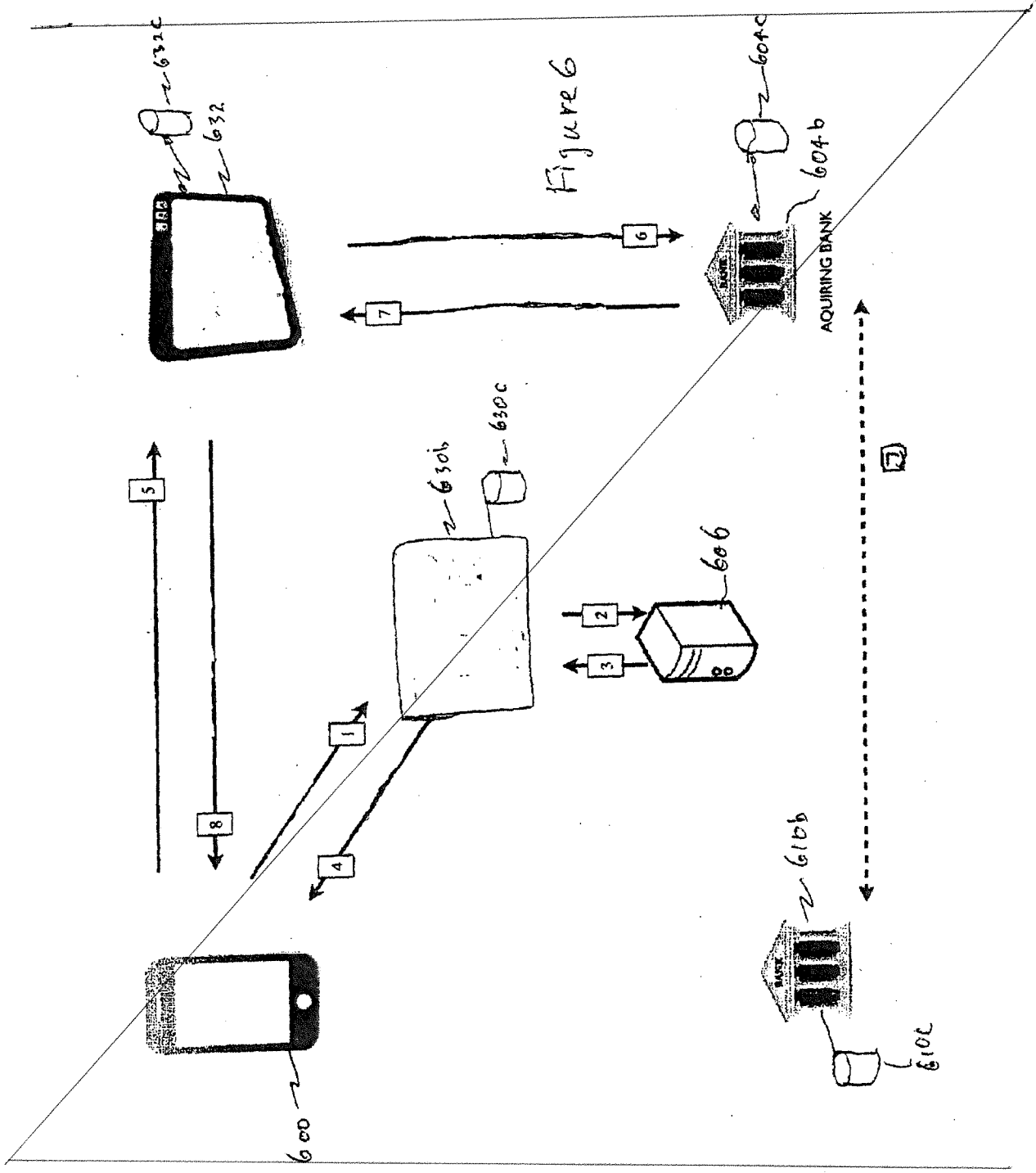


Figure 5


632c
632
604c
604b
AQUIRING BANK
Figure 6
6
7
630b
630c
606
2
3
1
4
5
8
7
610b
610c
600

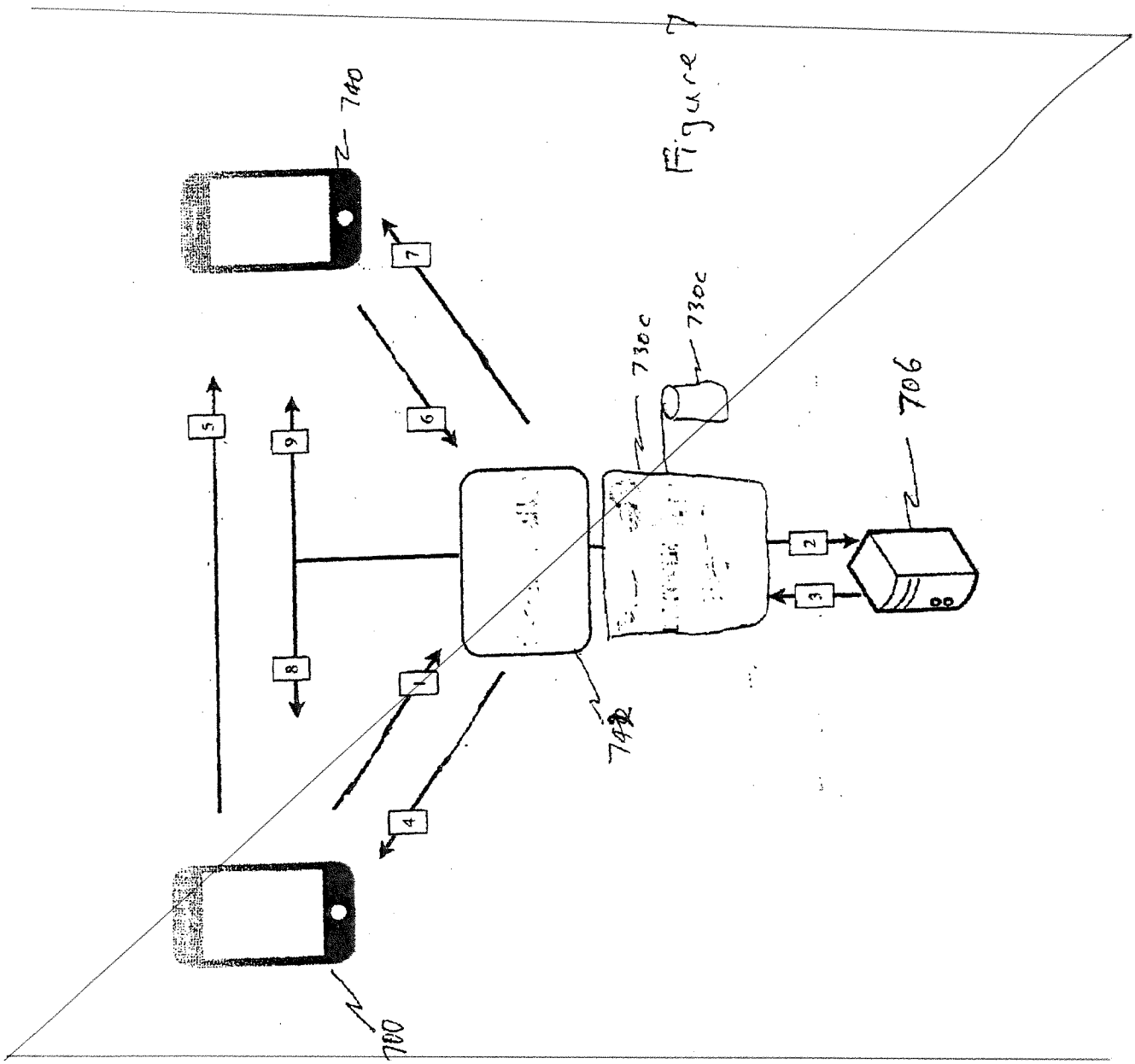


Figure 7

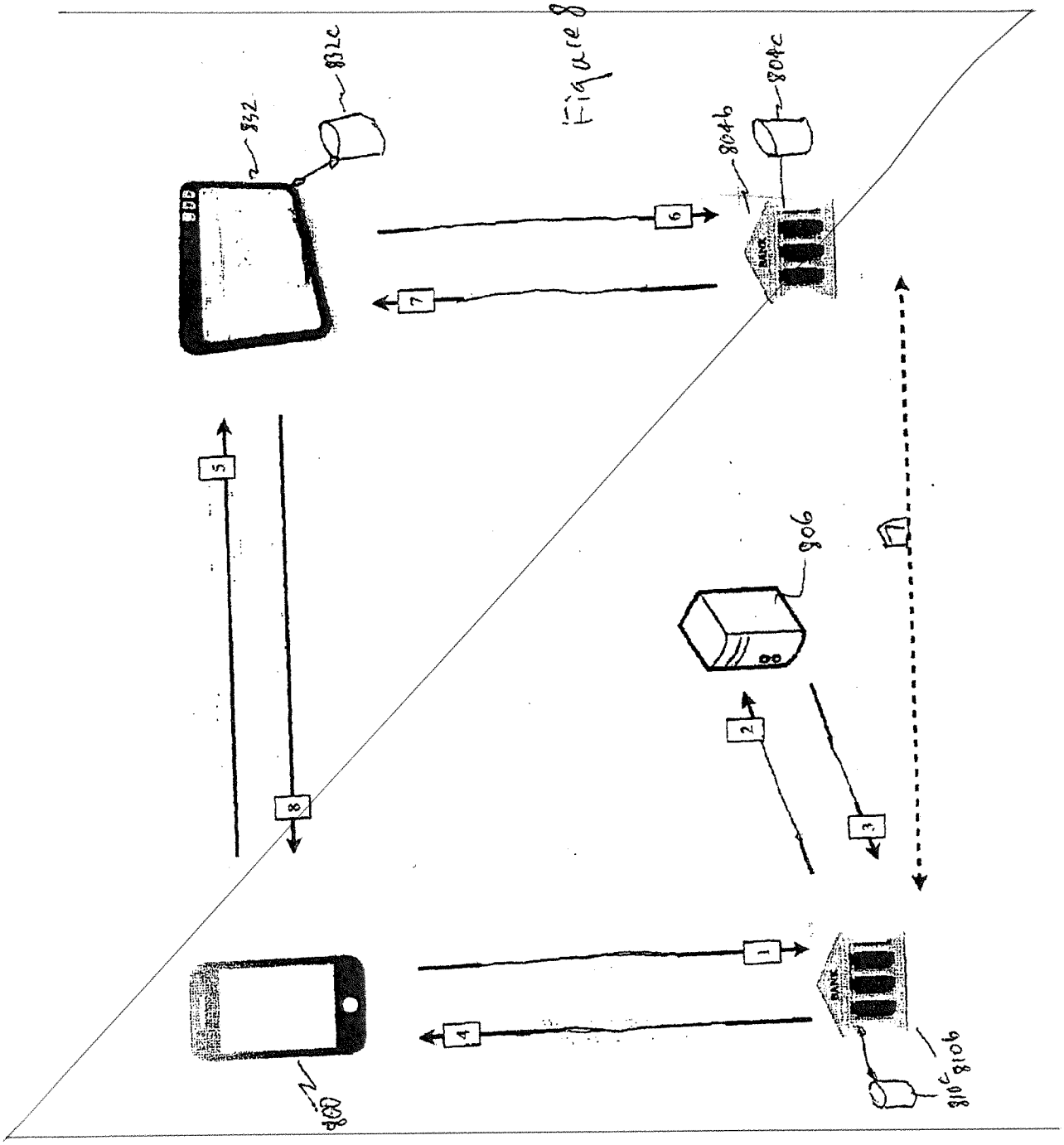


Figure 8

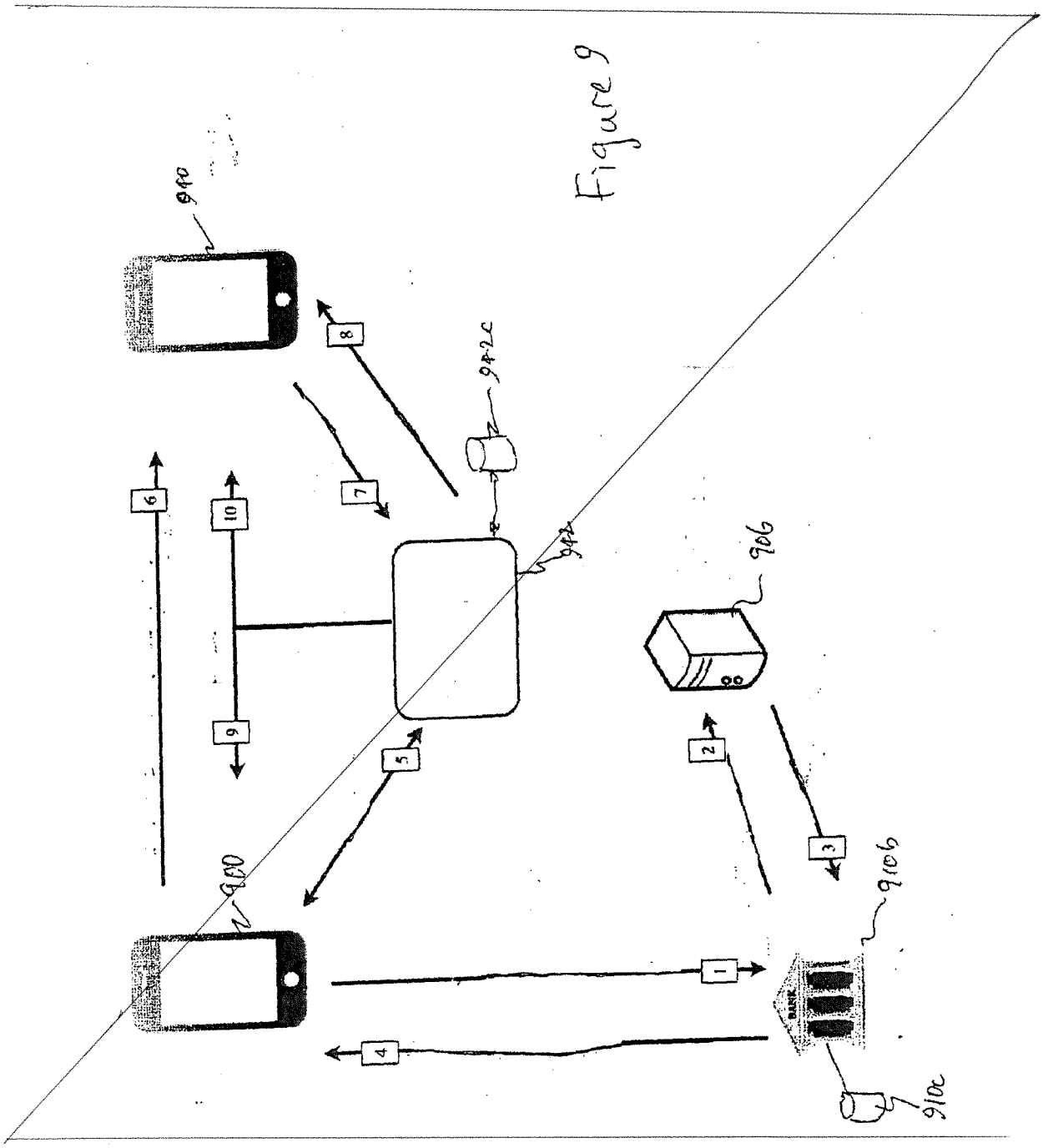


Figure 9

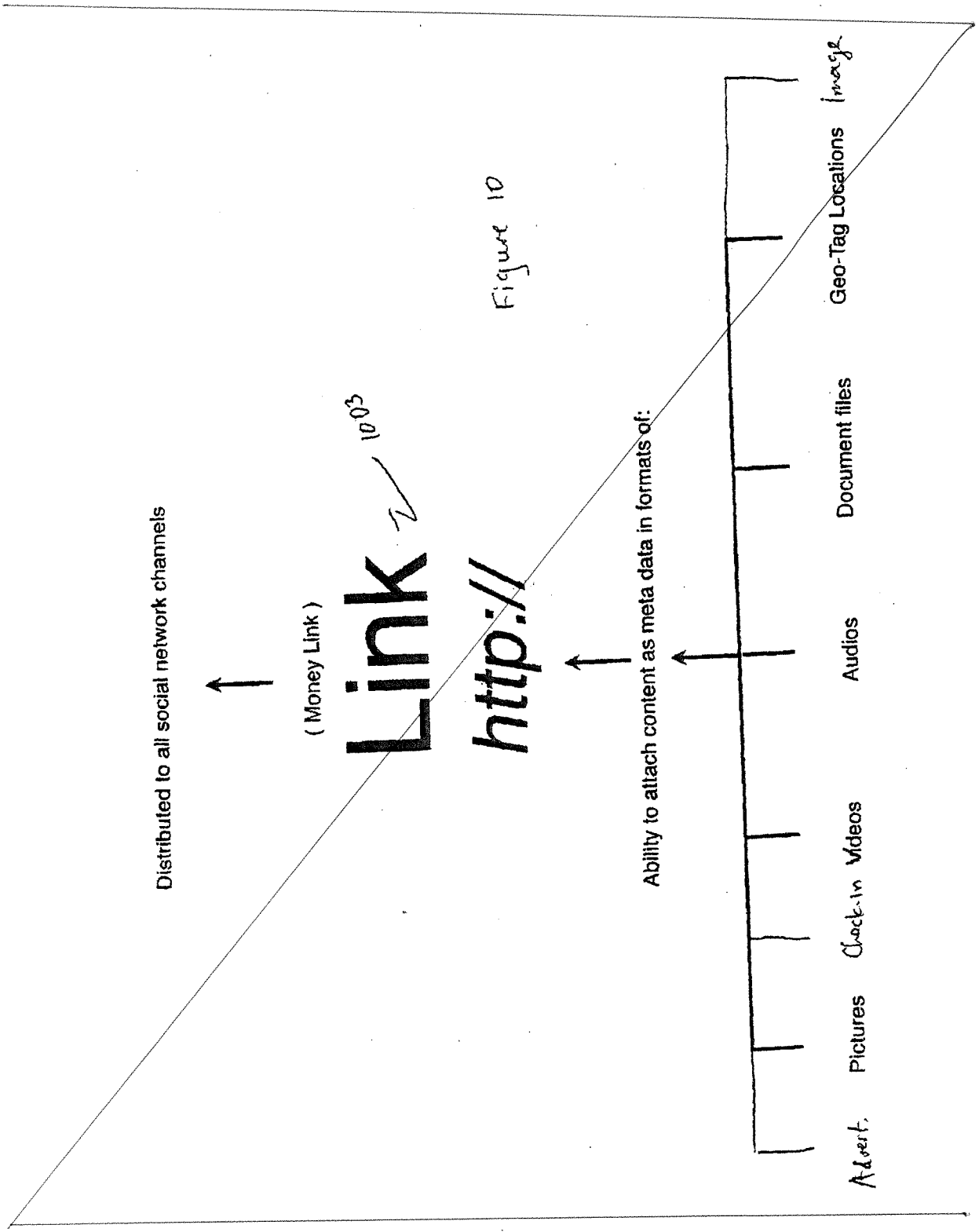

Distributed to all social network channels
(Money Link)
Link
1003
http://
Ability to attach content as meta data in formats of:
Geo-Tag Locations
Document files
Audios
Videos
Pictures
Art

Figure 10

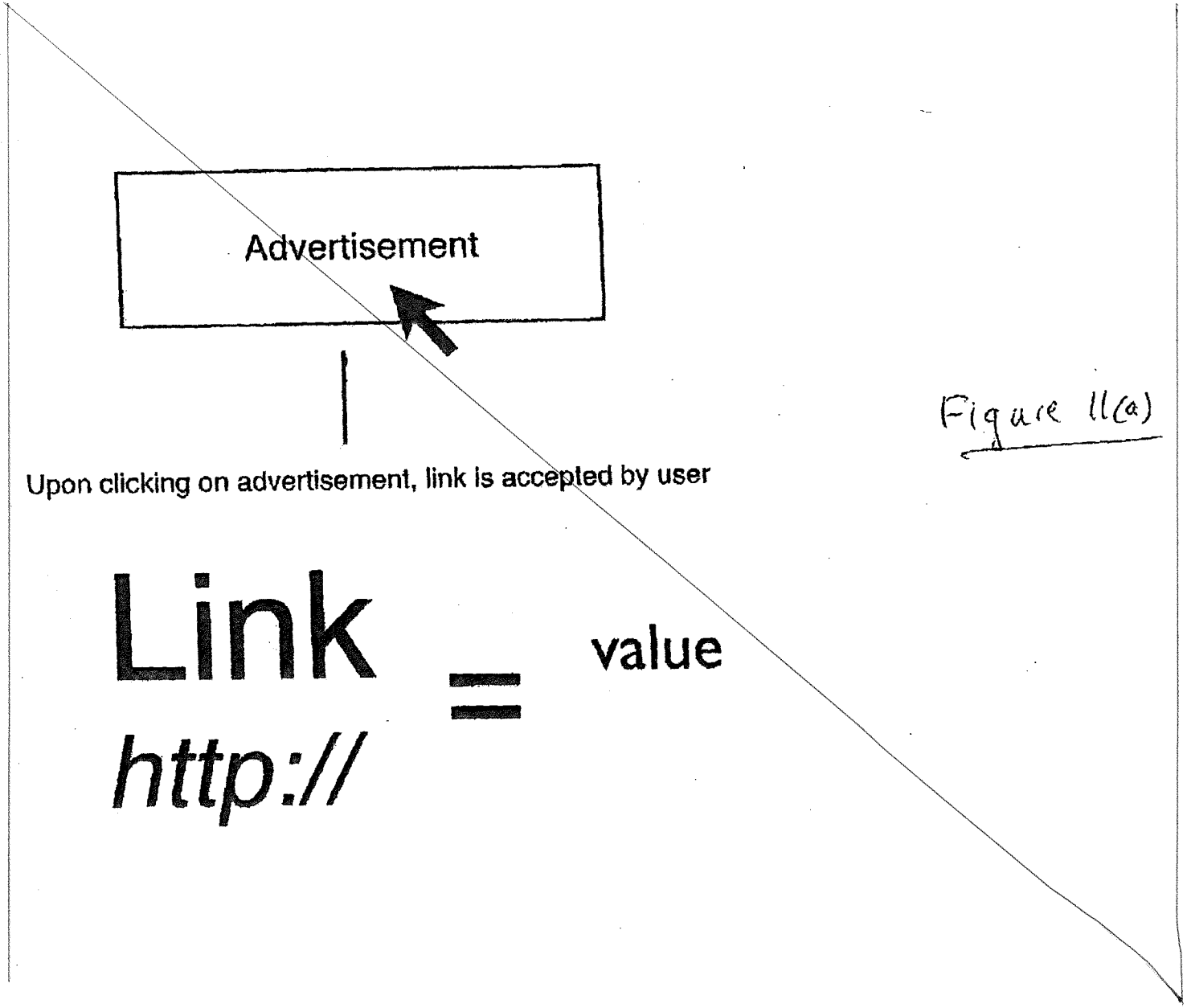

Advertisement
Upon clicking on advertisement, link is accepted by user
Link = value
http://

Figure 11(a)

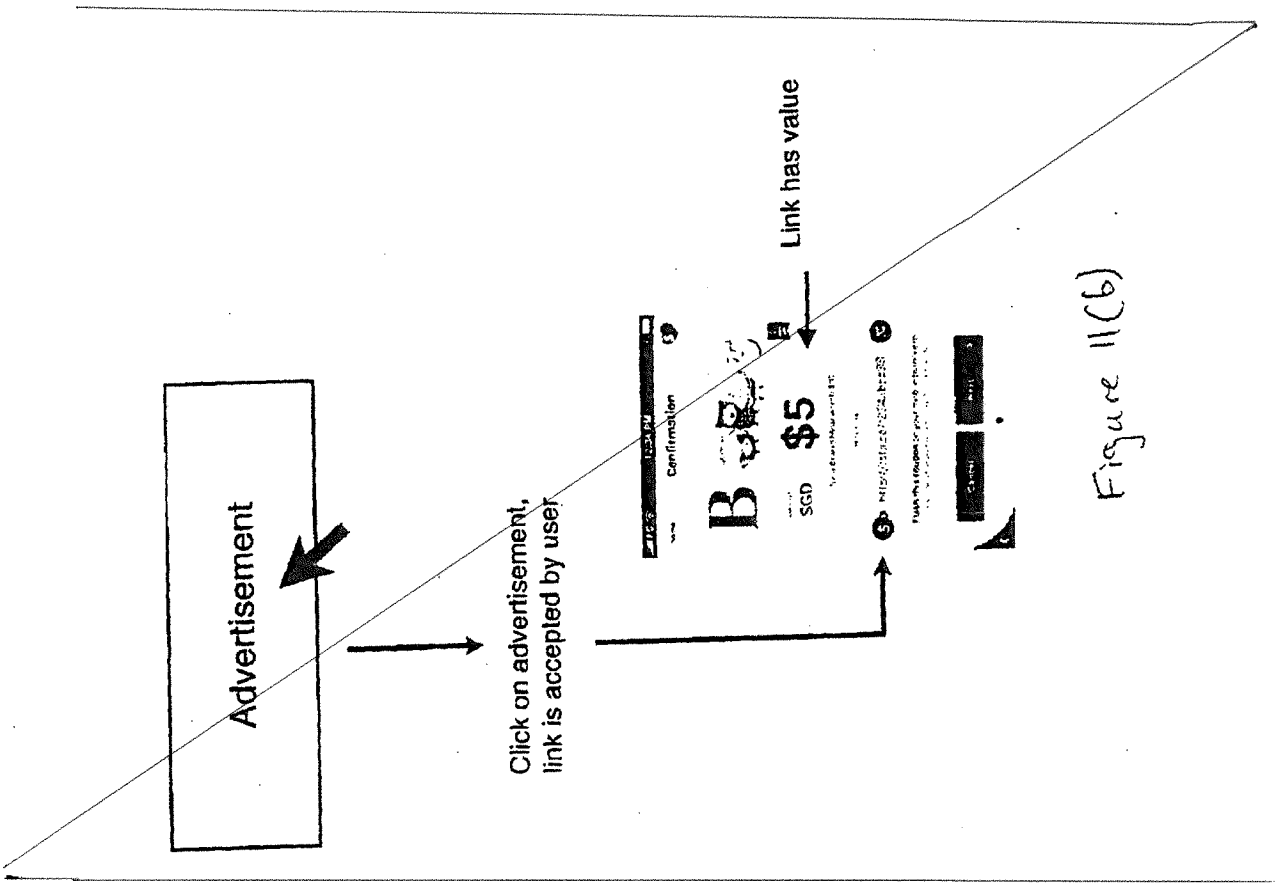

Advertisement
Click on advertisement, link is accepted by user
Link has value
Confirmation
SGD
$5

Figure 11(b)

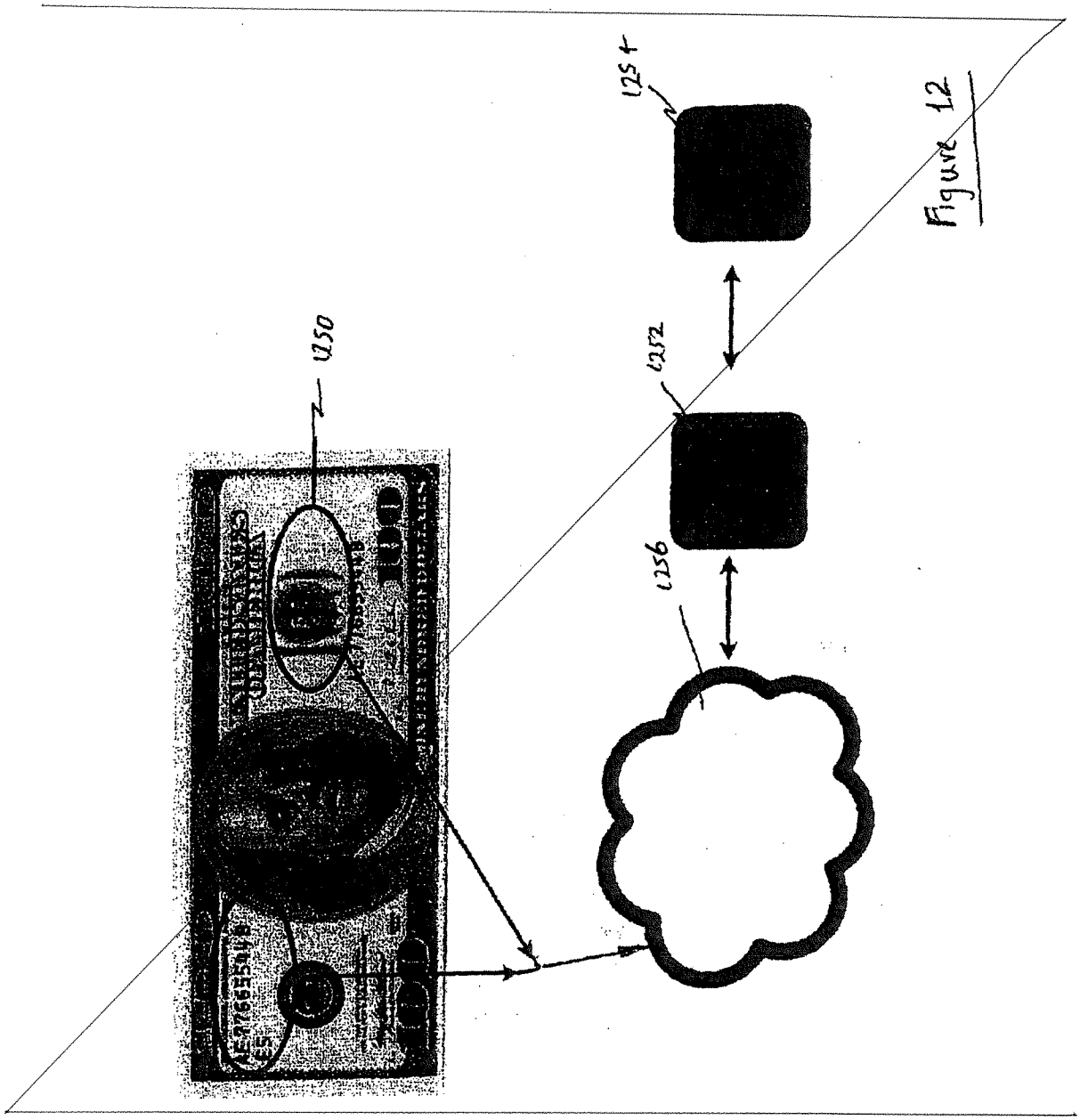


Figure 12

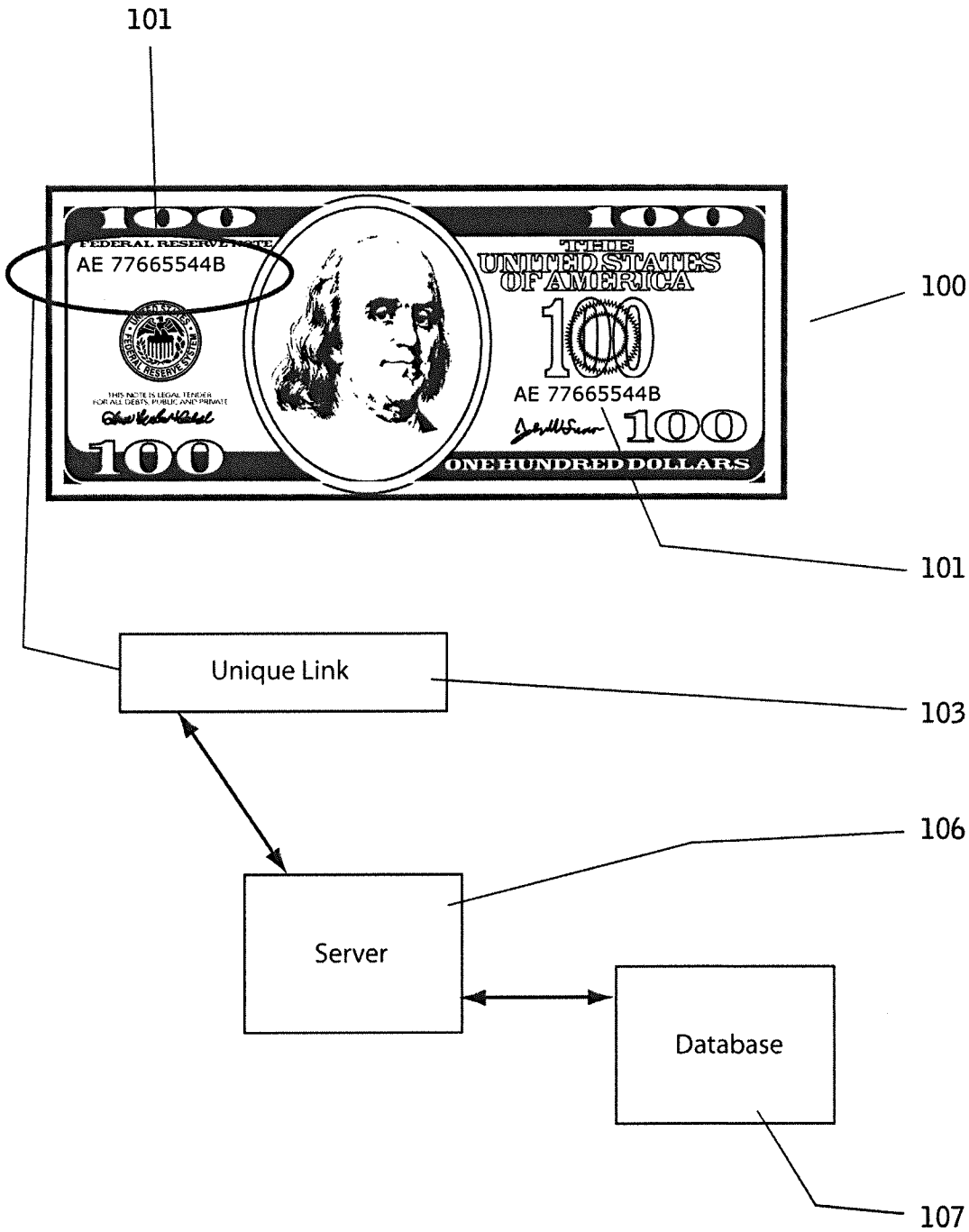


Figure 1

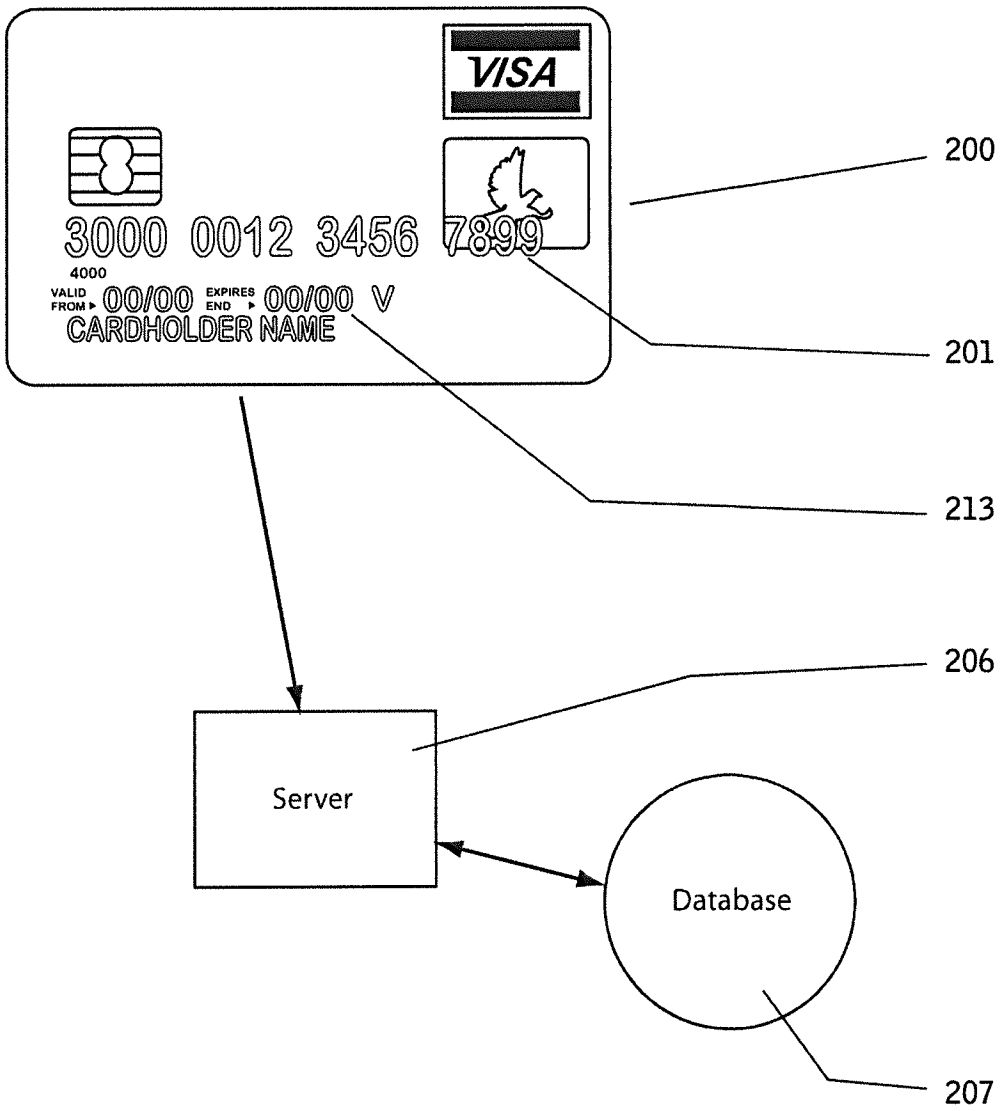

VISA
3000 0012 3456 7899
4000
VALID FROM 00/00 EXPIRES END 00/00 V
CARDHOLDER NAME
200
201
213
206
Server
Database
207

Figure 2

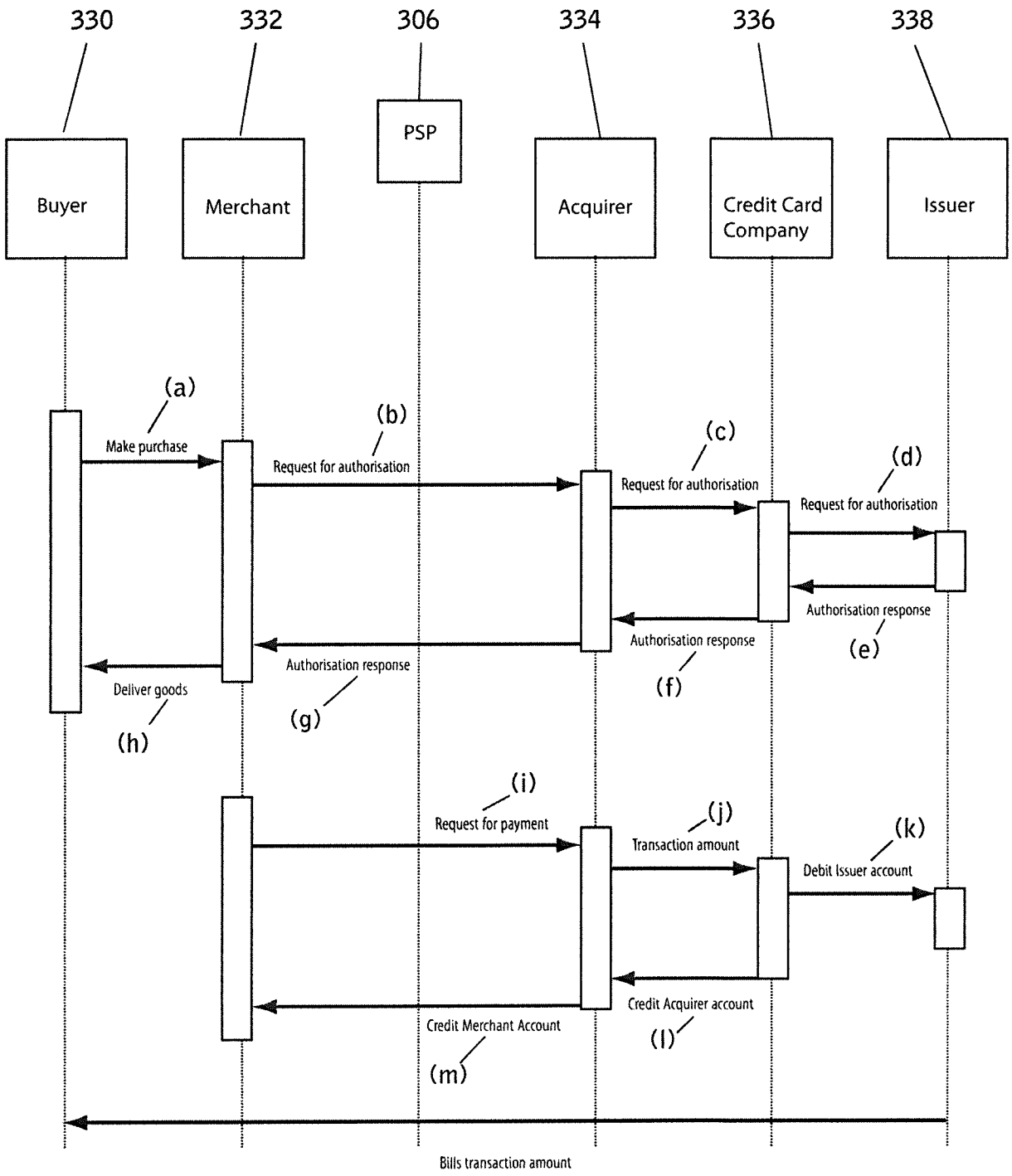


Figure 3 (Prior Art)

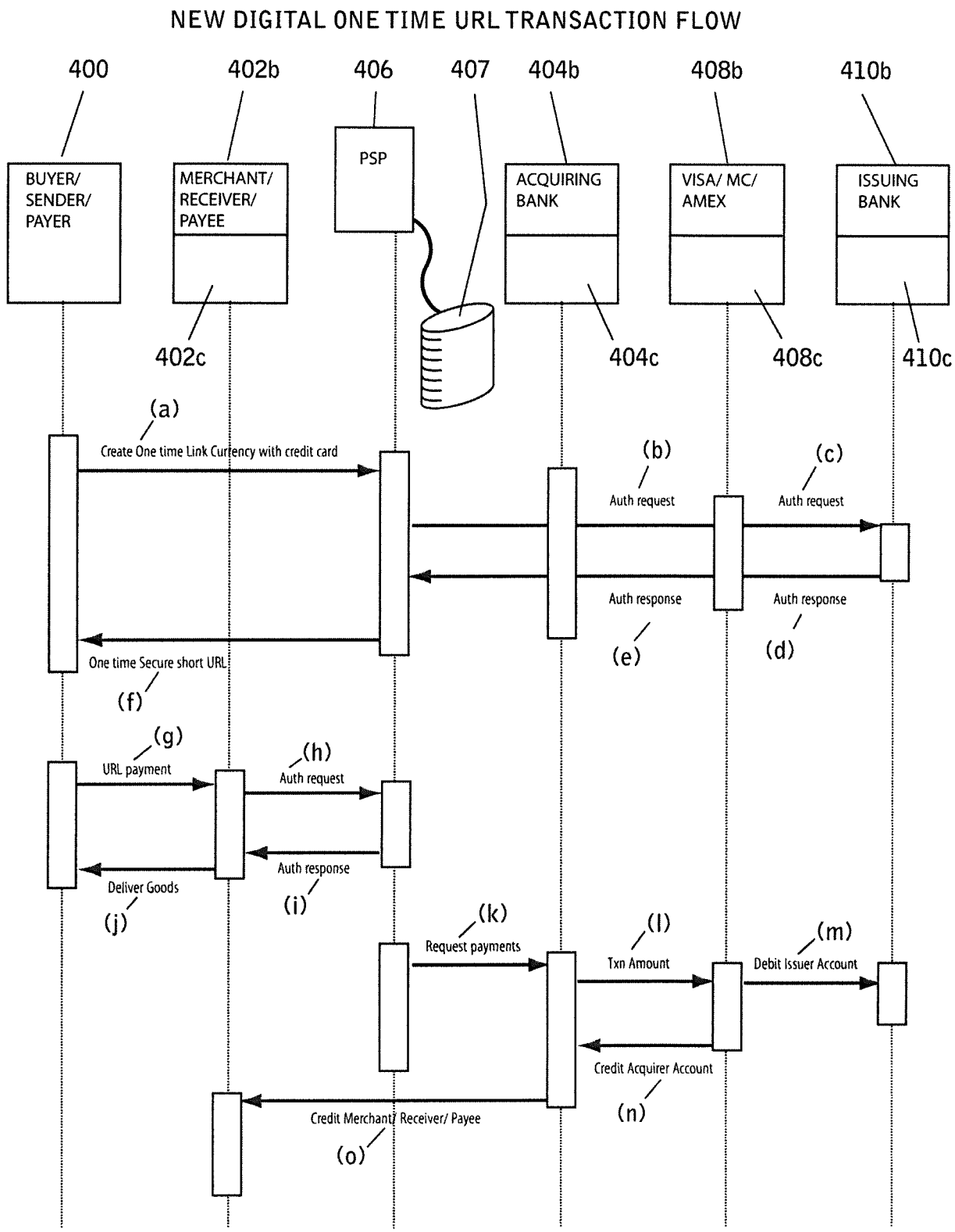

NEW DIGITAL ONE TIME URL TRANSACTION FLOW
400
402b
406
407
404b
408b
410b
BUYER/ SENDER/ PAYER
MERCHANT/ RECEIVER/ PAYEE
PSP
ACQUIRING BANK
VISA/ MC/ AMEX
ISSUING BANK
402c
404c
408c
410c
(a)
Create One time Link Currency with credit card
(b)
Auth request
(c)
Auth request
Auth response
(e)
Auth response
(d)
One time Secure short URL
(f)
(g)
URL payment
(h)
Auth request
Auth response
(i)
Deliver Goods
(j)
(k)
Request payments
(l)
Txn Amount
(m)
Debit Issuer Account
Credit Acquirer Account
(n)
Credit Merchant/ Receiver/ Payee
(o)

Figure 4

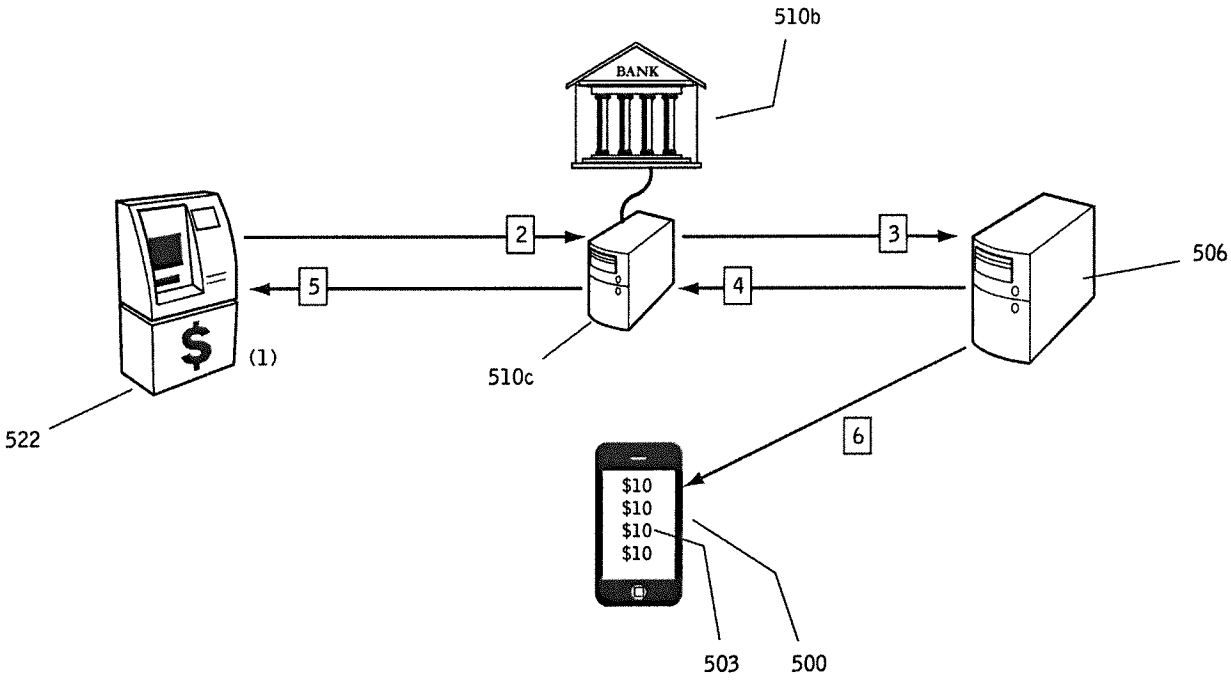


Figure 5

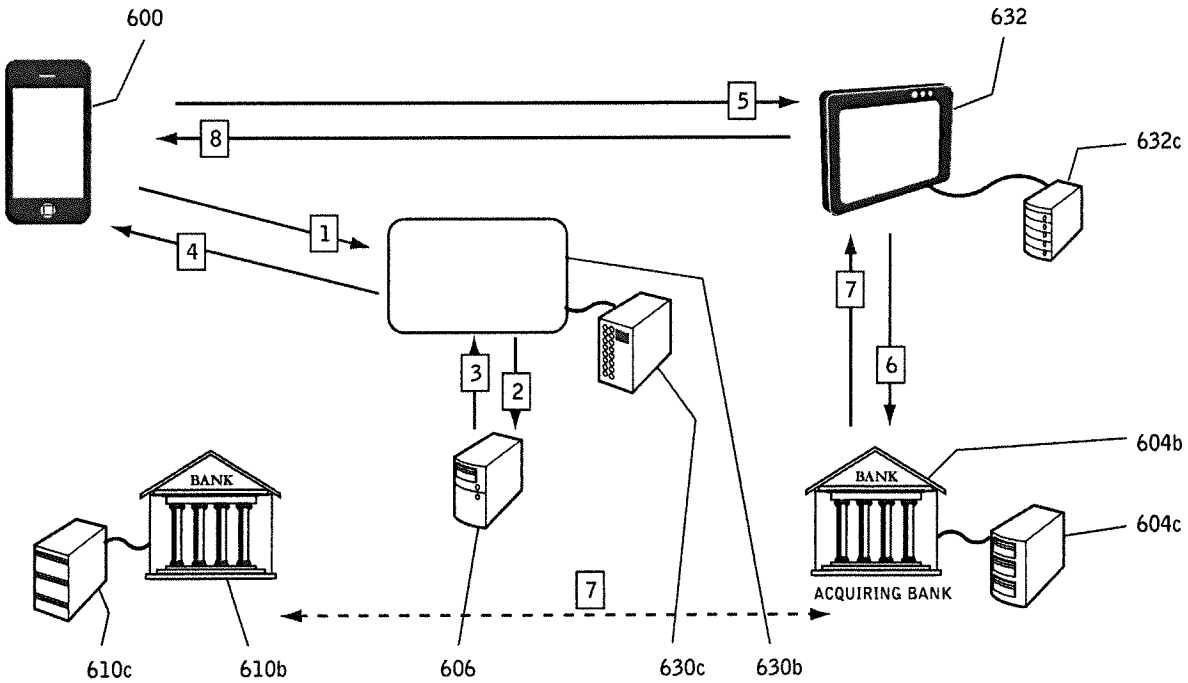

600
632
632c
5
8
1
4
7
6
3
2
604b
604c
BANK
BANK
ACQUIRING BANK
7
610c
610b
606
630c
630b

Figure 6

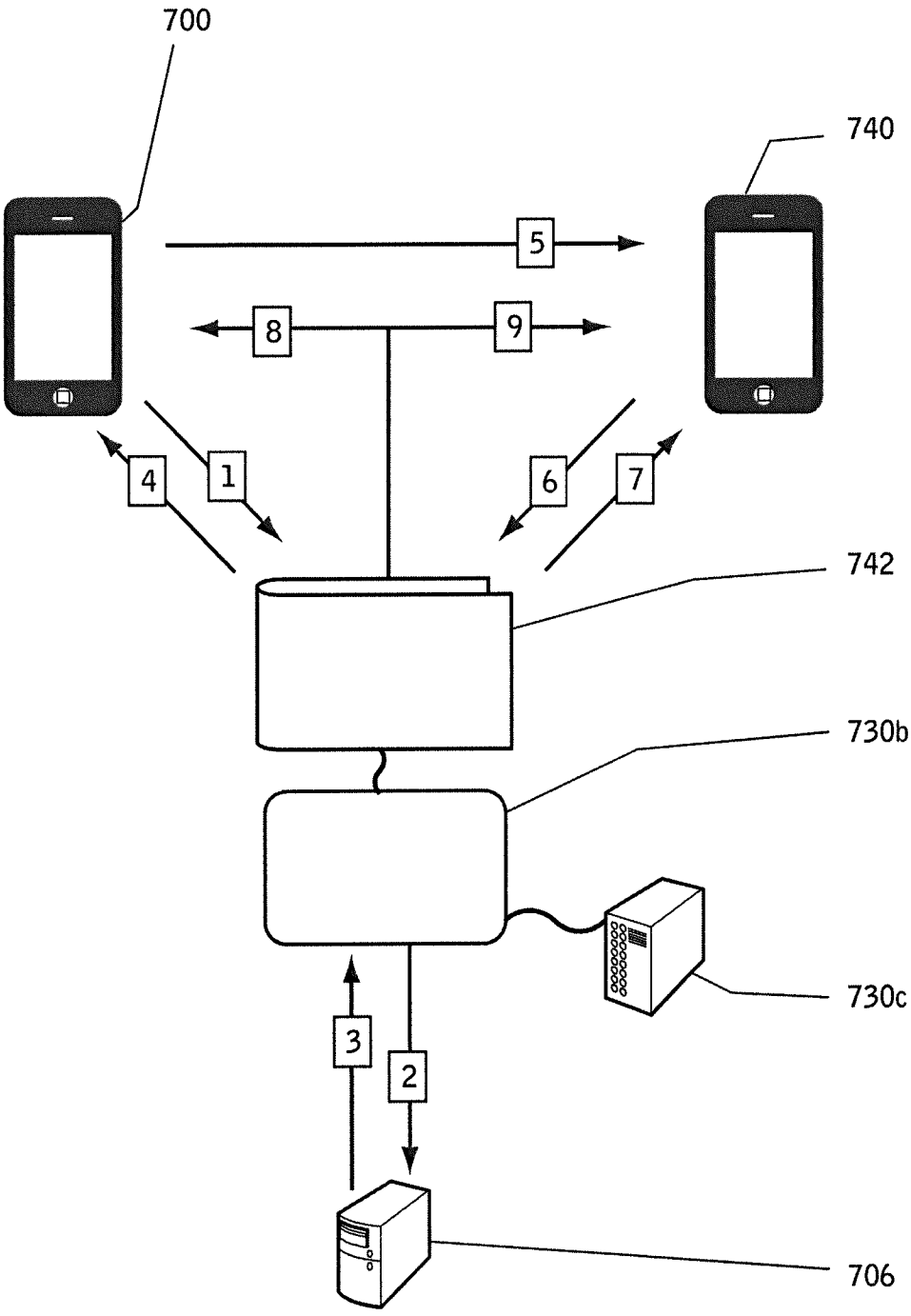


Figure 7

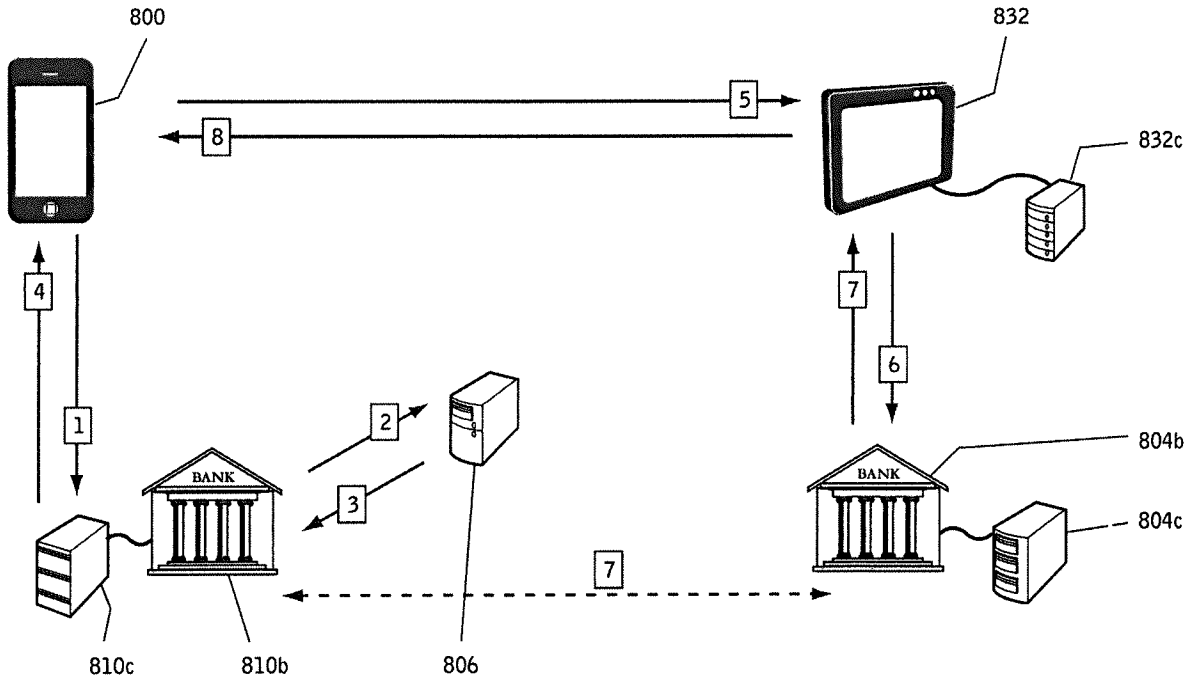


Figure 8

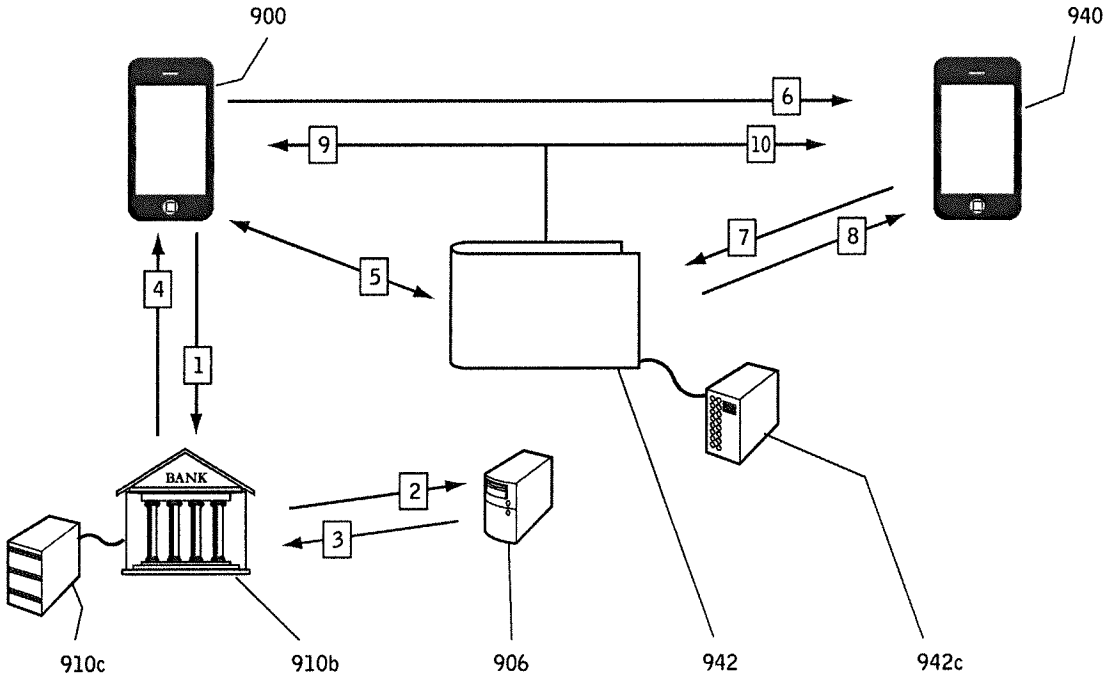


Figure 9

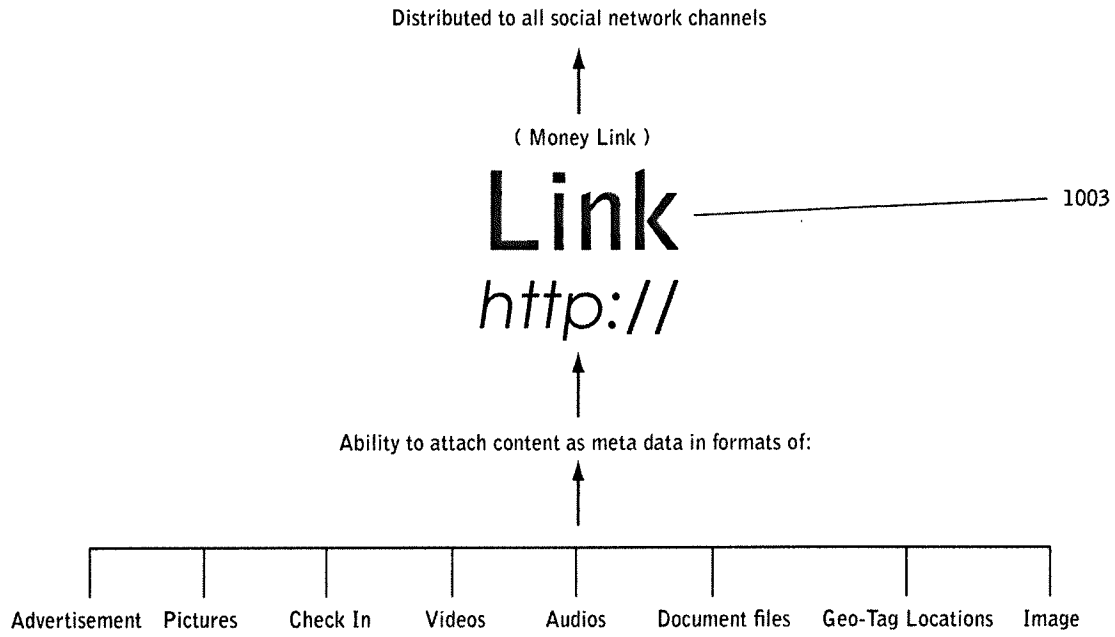

Distributed to all social network channels
(Money Link)
Link
1003
http://
Ability to attach content as meta data in formats of:
Advertisement
Pictures
Check In
Videos
Audios
Document files
Geo-Tag Locations
Image

Figure 10

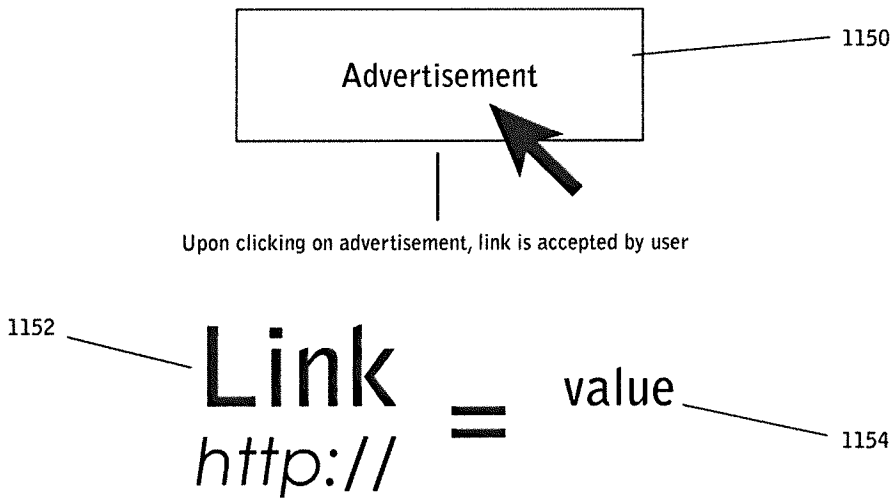

Advertisement
1150
Upon clicking on advertisement, link is accepted by user
1152
Link
http://
=
value
1154

Figure 11 (a)

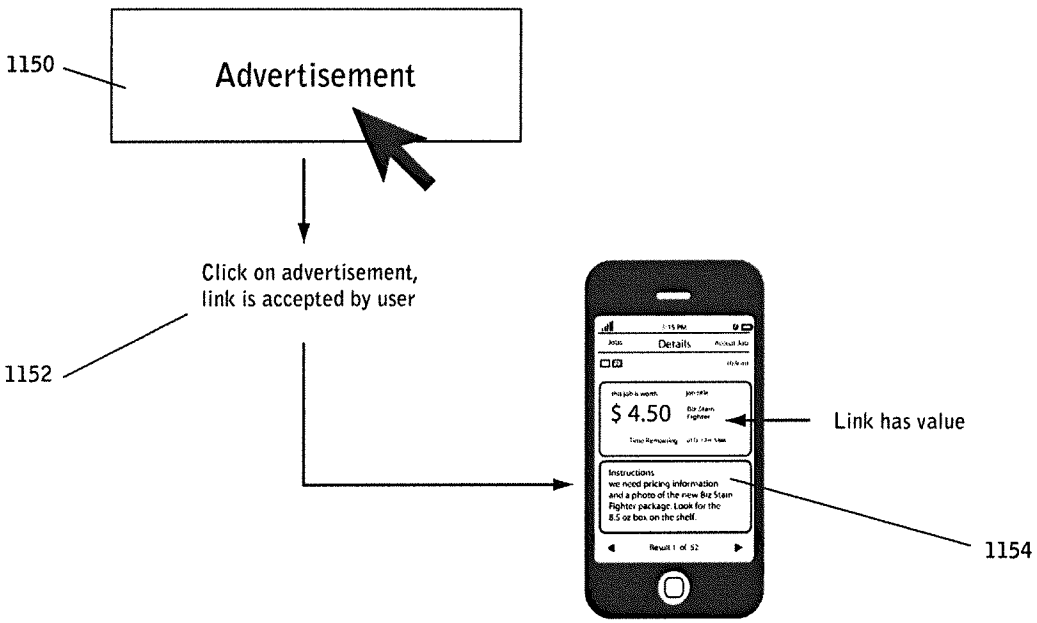

1150
Advertisement
Click on advertisement,
link is accepted by user
1152
Details
$ 4.50
Link has value
Instructions
we need pricing information
and a photo of the new Biz Stain
Fighter package. Look for the
8.5 oz box on the shelf.
1154

Figure 11 (b)

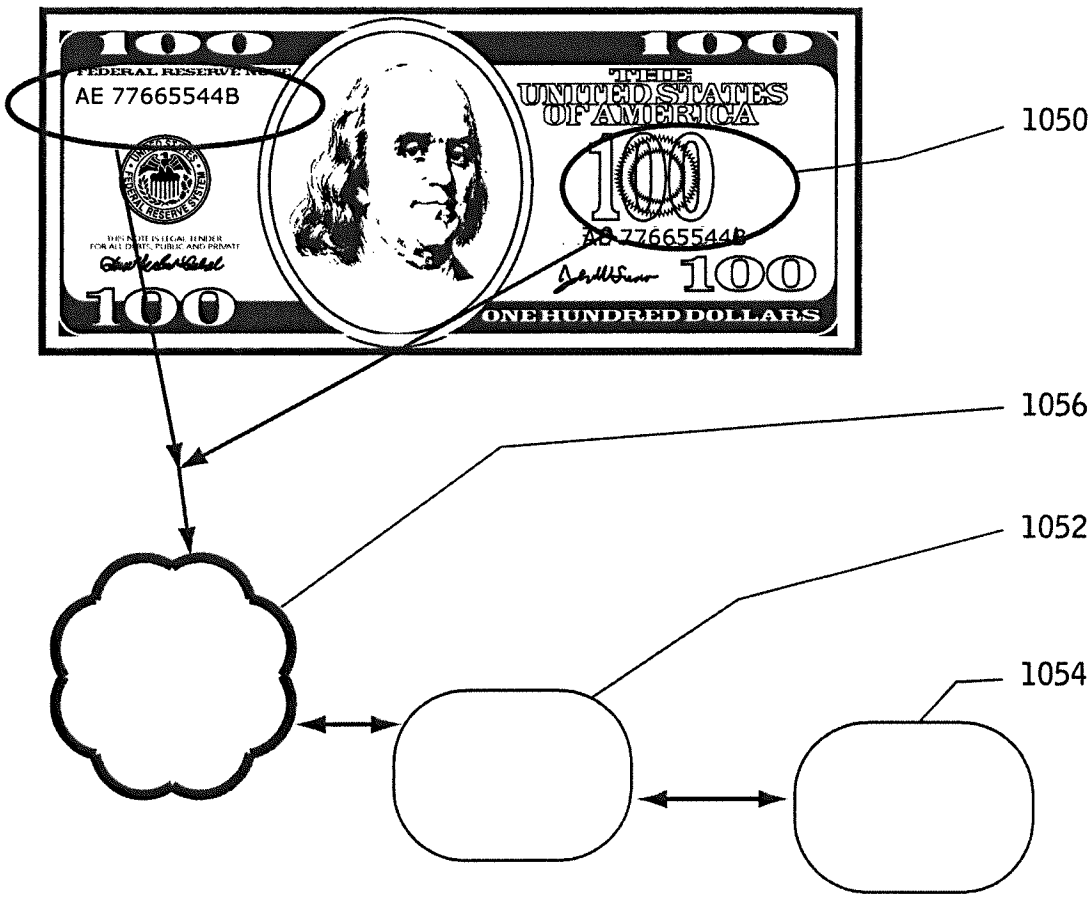

100
100
FEDERAL RESERVE NOTE
AE 77665544B
THE UNITED STATES OF AMERICA
100
AE 77665544B
100
100
ONE HUNDRED DOLLARS
1050
1056
1052
1054

Figure 12