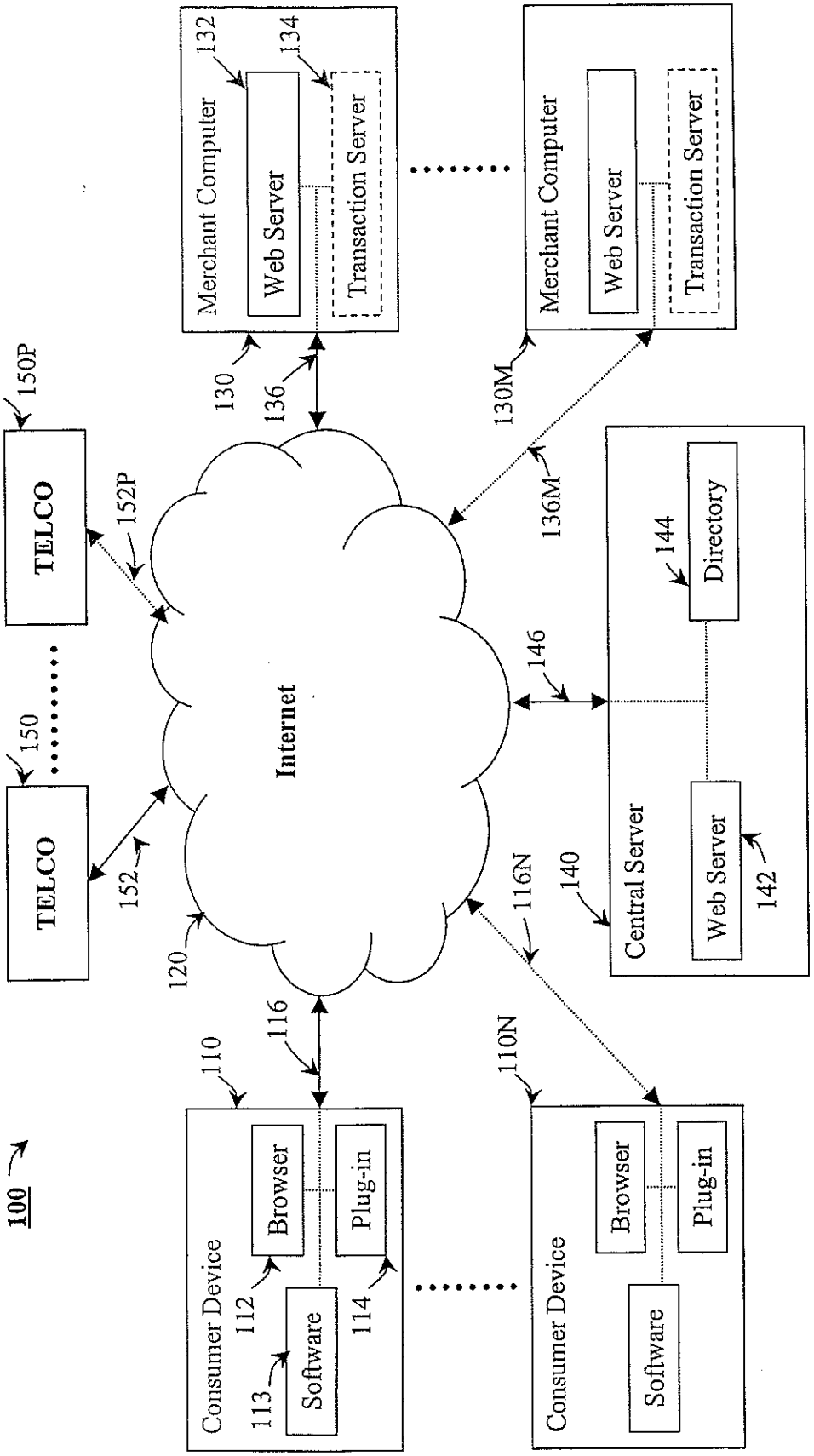

100
Consumer Device
110
Browser
112
Plug-in
114
Software
113
Consumer Device
110N
Browser
Plug-in
Software
116
116N
120
Internet
TELCO
150
152
TELCO
150P
152P
Merchant Computer
132
Web Server
134
Transaction Server
130
136
Merchant Computer
Web Server
Transaction Server
130M
136M
146
Central Server
140
Directory
144
Web Server
142

Fig. 1

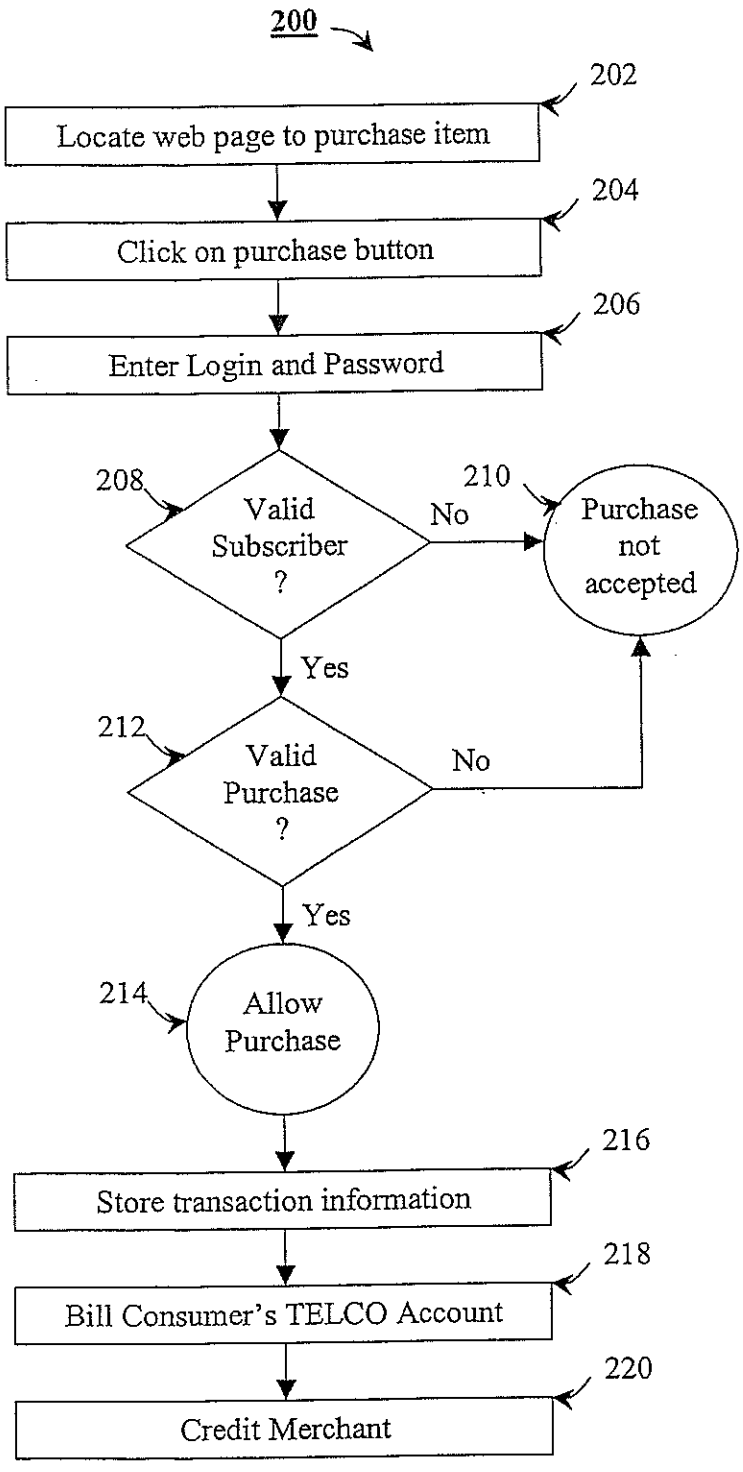

200
202
Locate web page to purchase item
204
Click on purchase button
206
Enter Login and Password
208
Valid Subscriber ?
No
210
Purchase not accepted
Yes
212
Valid Purchase ?
No
Yes
214
Allow Purchase
216
Store transaction information
218
Bill Consumer's TELCO Account
220
Credit Merchant

Fig. 2

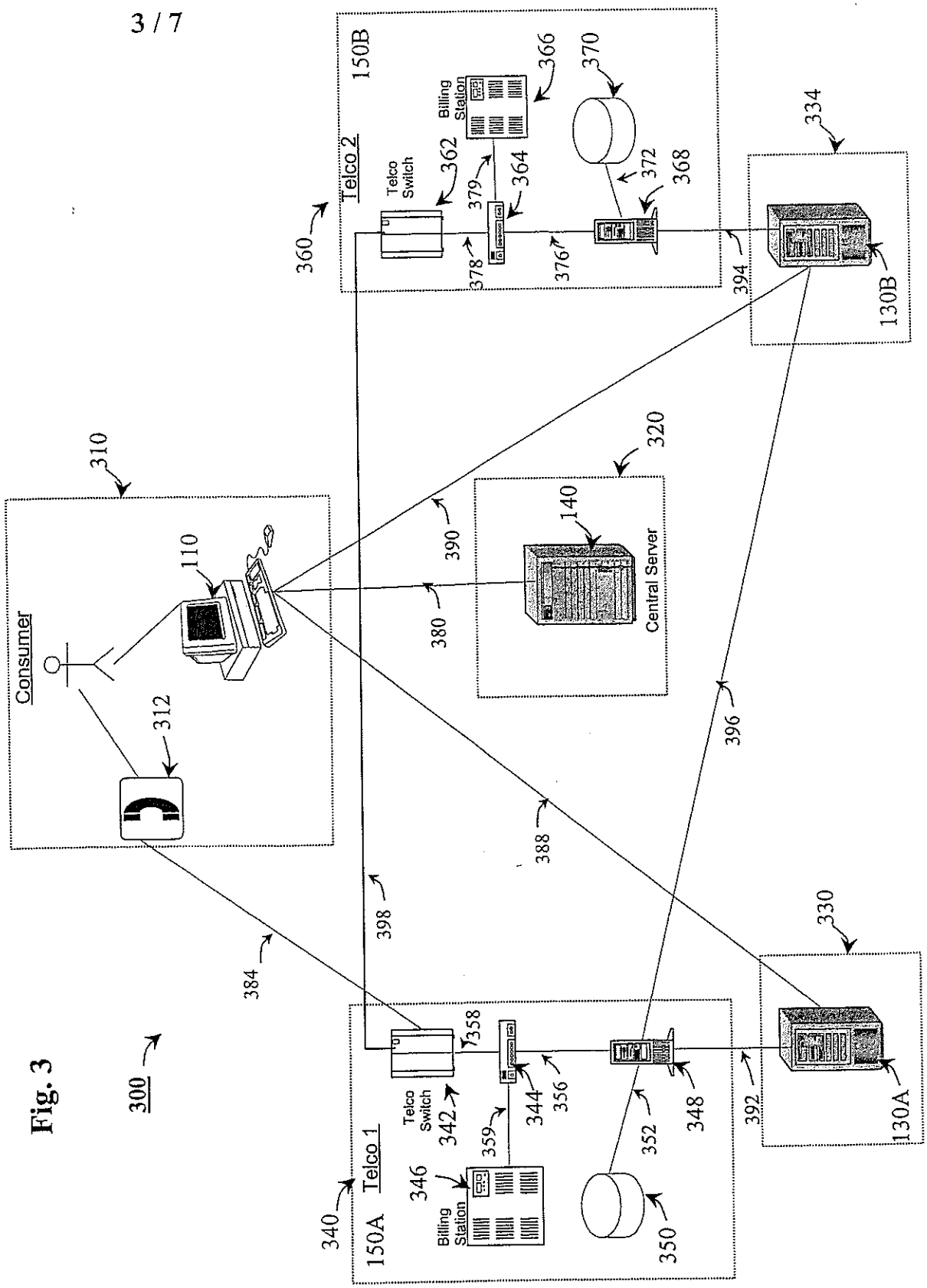

300
310
Consumer
110
312
320
140
Central Server
380
390
384
388
396
398
330
130A
334
130B
360
Telco 2
150B
Telco Switch
362
Billing Station
366
370
372
368
364
379
378
376
394
340
Telco 1
150A
Telco Switch
342
359
344
358
356
352
348
392
346
Billing Station
350

Fig. 3

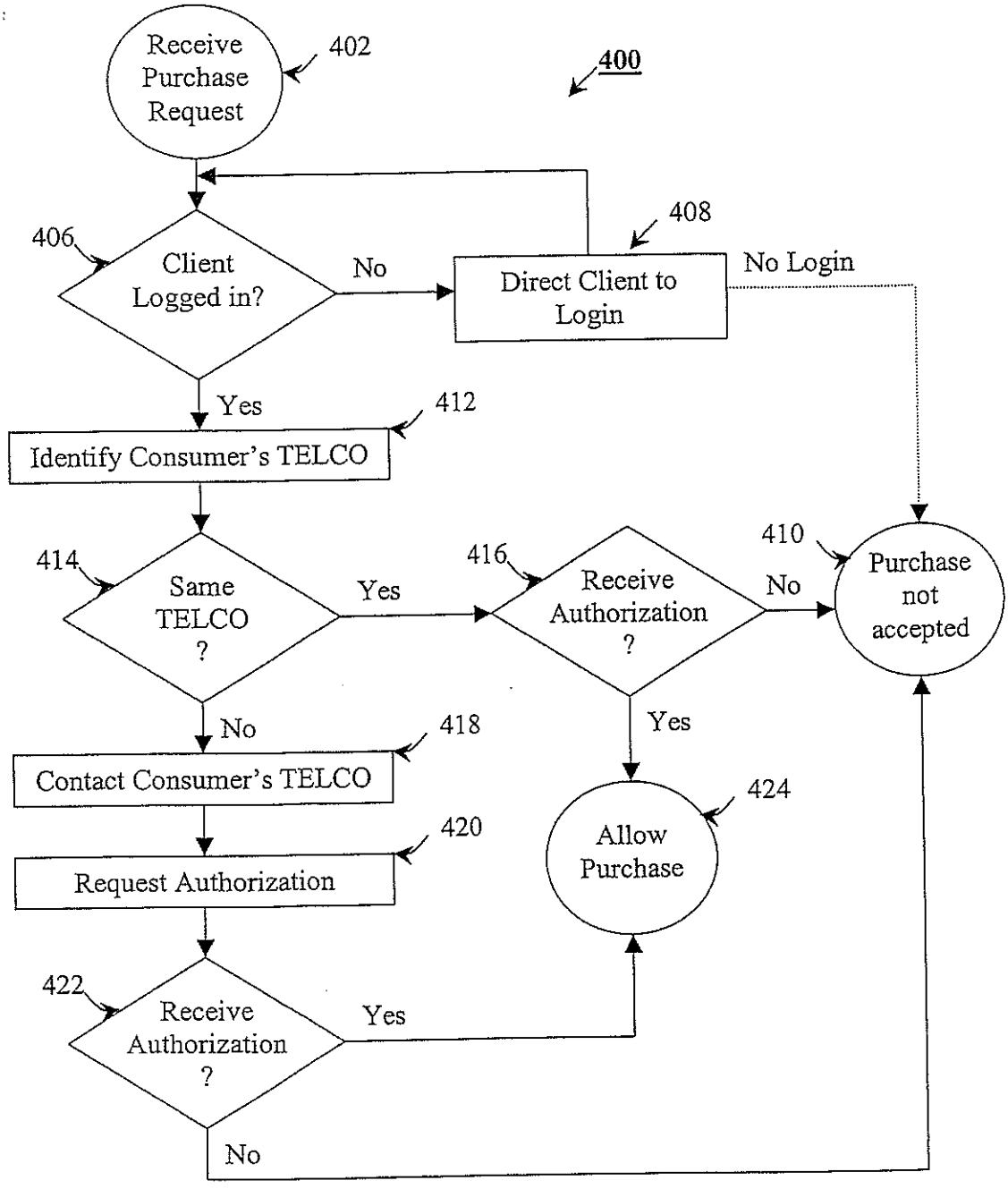

Receive Purchase Request
402
400
406
Client Logged in?
No
408
Direct Client to Login
No Login
Yes
412
Identify Consumer's TELCO
414
Same TELCO ?
Yes
416
Receive Authorization ?
No
410
Purchase not accepted
No
418
Contact Consumer's TELCO
Yes
424
Allow Purchase
420
Request Authorization
422
Receive Authorization ?
Yes
No

Fig. 4

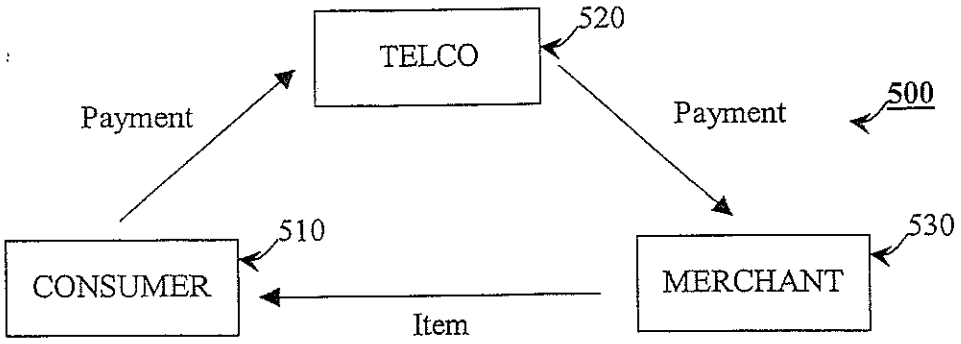

TELCO
520
Payment
Payment
500
CONSUMER
510
MERCHANT
530
Item

Fig. 5A

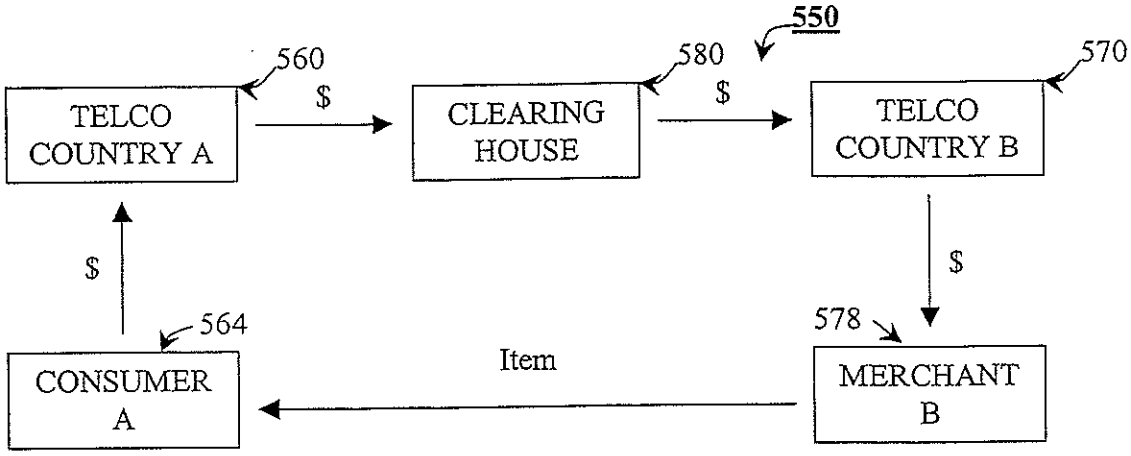

550
560
580
570
$
$
TELCO COUNTRY A
CLEARING HOUSE
TELCO COUNTRY B
$
$
564
578
Item
CONSUMER A
MERCHANT B

Fig. 5B

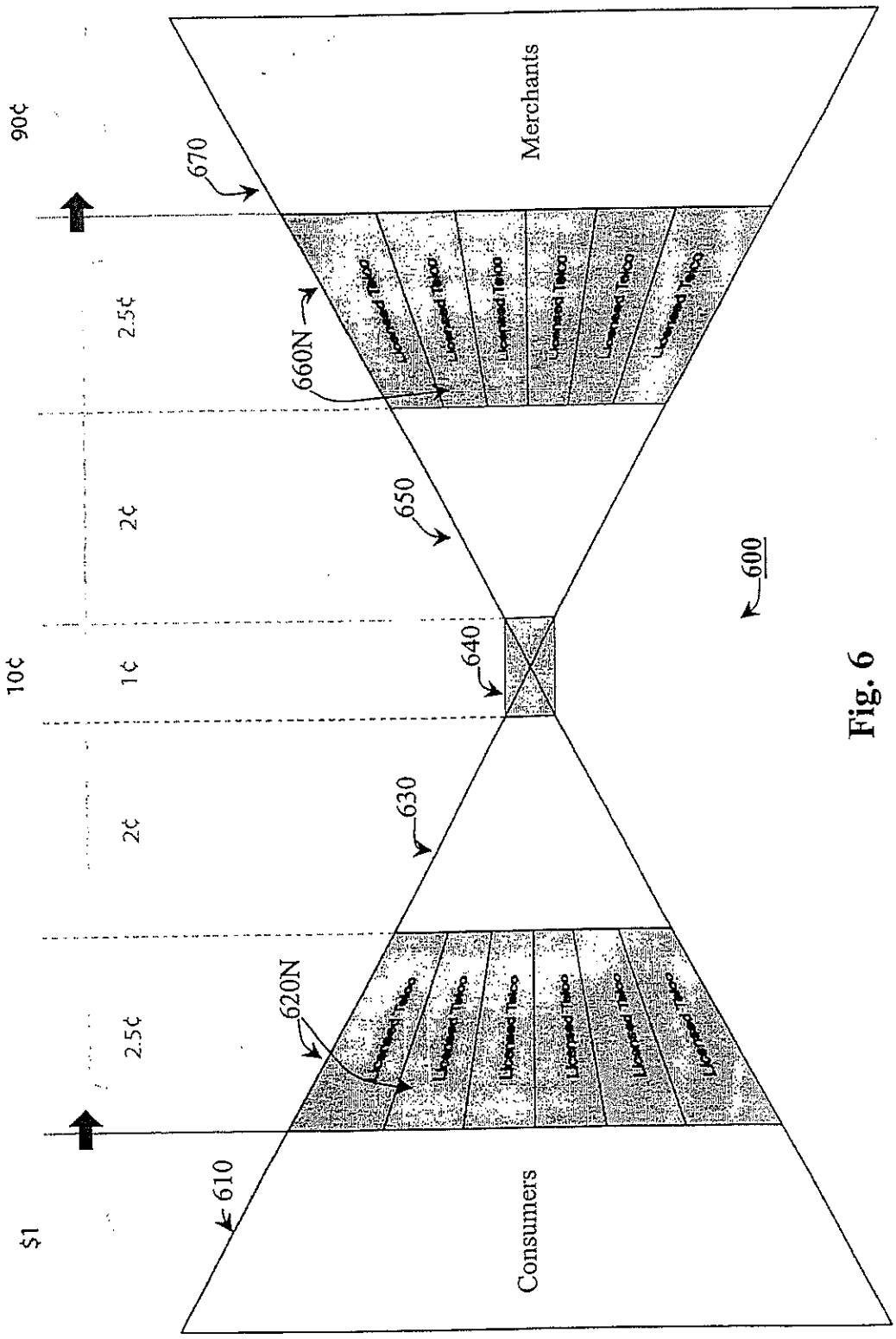

Merchants
Consumers
$1
10¢
90¢
2.5¢
2¢
1¢
2¢
2.5¢
610
620N
630
640
650
660N
670
600
Licensed Taboo

Fig. 6

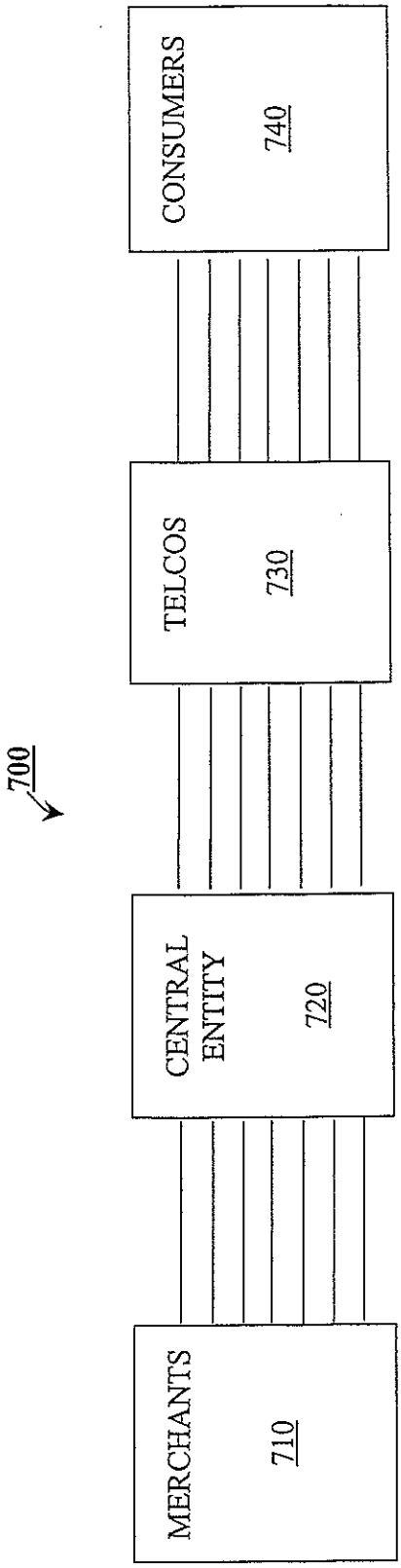

700
MERCHANTS
710
CENTRAL ENTITY
720
TELCOS
730
CONSUMERS
740

Fig. 7