Fig. 1

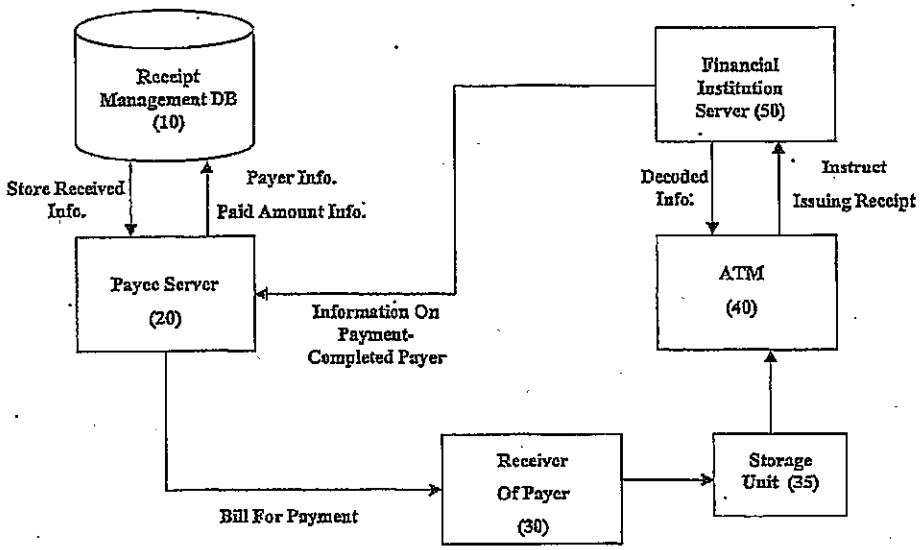
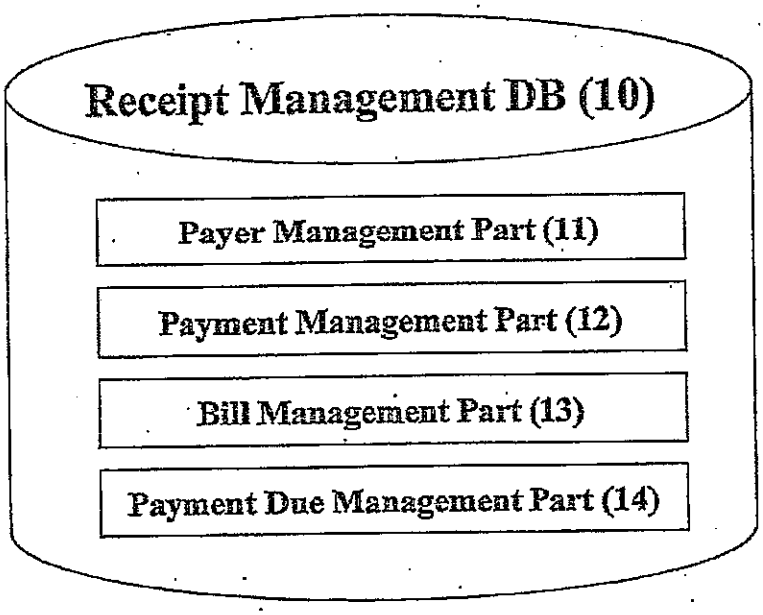

Receipt Management DB (10)
Financial Institution Server (50)
Store Received Info.
Payer Info.
Paid Amount Info.
Decoded Info.
Instruct Issuing Receipt
Payee Server (20)
Information On Payment-Completed Payer
ATM (40)
Receiver Of Payer (30)
Storage Unit (35)
Bill For Payment

Fig. 2


Receipt Management DB (10)
Payer Management Part (11)
Payment Management Part (12)
Bill Management Part (13)
Payment Due Management Part (14)

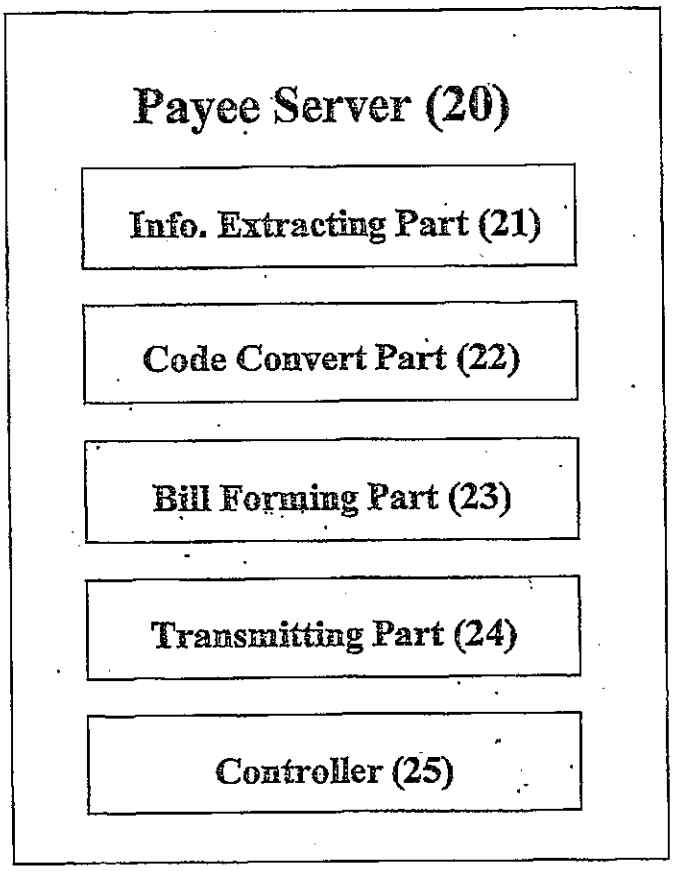

Payee Server (20)
Info. Extracting Part (21)
Code Convert Part (22)
Bill Forming Part (23)
Transmitting Part (24)
Controller (25)

Fig. 4

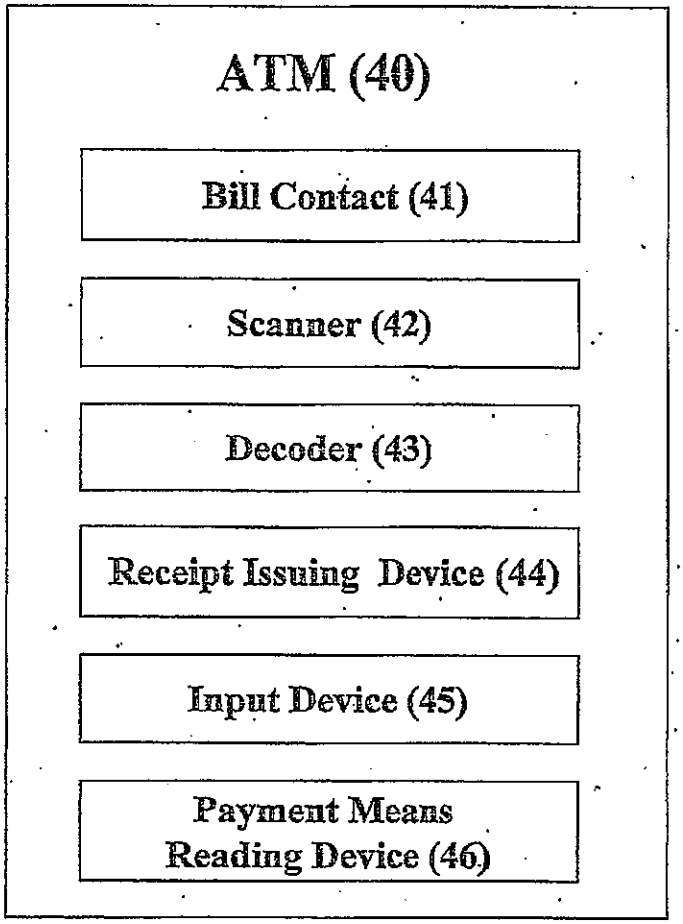

ATM (40)
Bill Contact (41)
Scanner (42)
Decoder (43)
Receipt Issuing Device (44)
Input Device (45)
Payment Means Reading Device (46)

Fig. 5

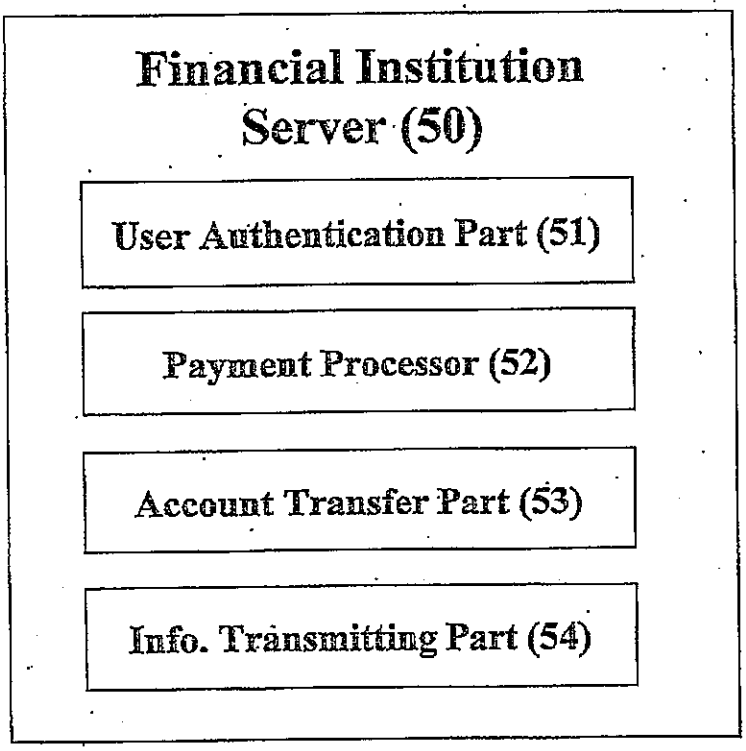

Financial Institution Server (50)
User Authentication Part (51)
Payment Processor (52)
Account Transfer Part (53)
Info. Transmitting Part (54)

Fig. 6

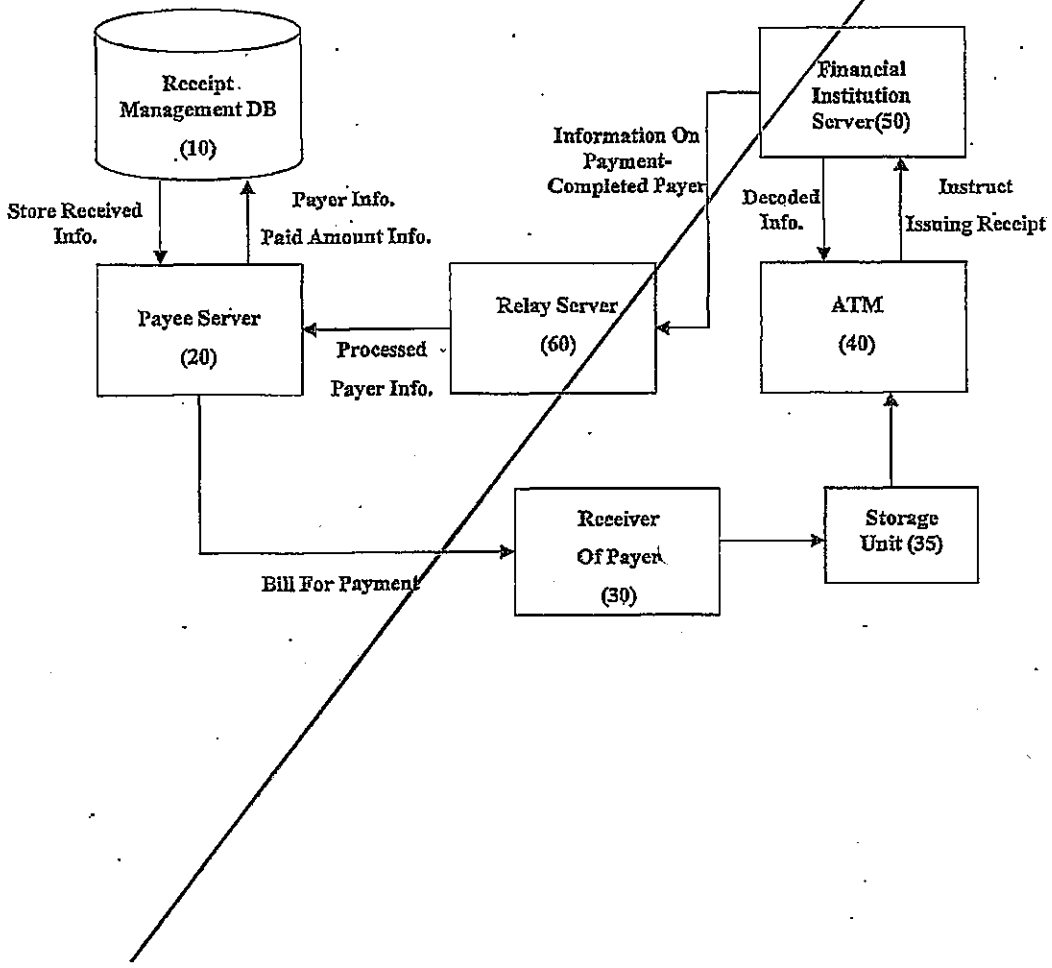

Receipt Management DB (10)
Financial Institution Server(50)
Information On Payment-Completed Payer
Store Received Info.
Payer Info.
Paid Amount Info.
Decoded Info.
Instruct Issuing Receipt
Payee Server (20)
Relay Server (60)
ATM (40)
Processed Payer Info.
Receiver Of Payer (30)
Storage Unit (35)
Bill For Payment

Fig. 7

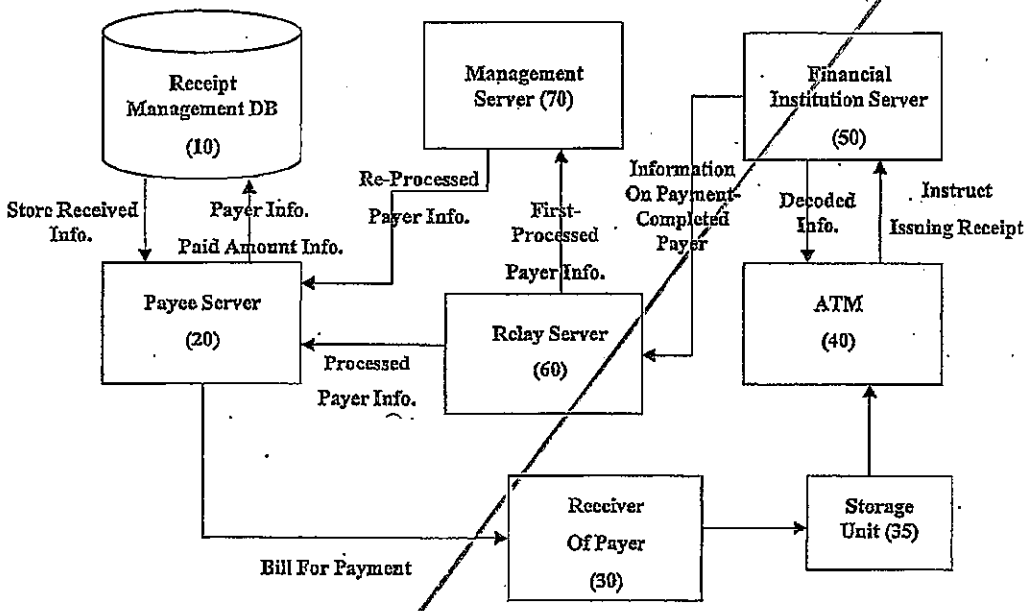

Receipt Management DB (10)
Management Server (70)
Financial Institution Server (50)
Store Received Info.
Payer Info.
Paid Amount Info.
Re-Processed Payer Info.
First-Processed Payer Info.
Information On Payment-Completed Payer
Decoded Info.
Instruct Issuing Receipt
Payee Server (20)
Relay Server (60)
ATM (40)
Processed Payer Info.
Receiver Of Payer (30)
Storage Unit (35)
Bill For Payment

Fig. 8

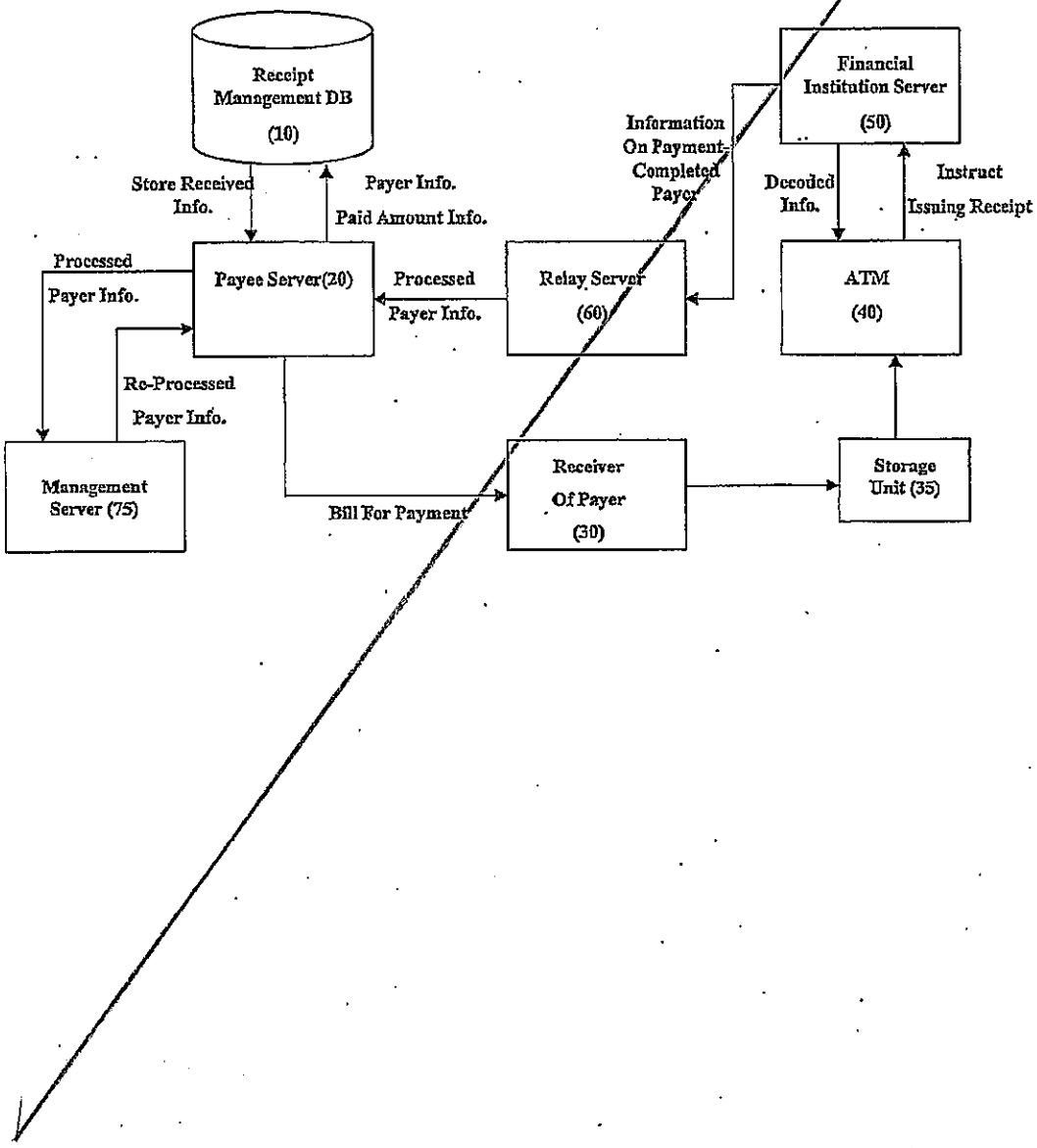

Receipt
Management DB
(10)
Financial
Institution Server
(50)
Information
On Payment
Completed
Payer
Store Received
Info.
Payer Info.
Paid Amount Info.
Decoded
Info.
Instruct
Issuing Receipt
Processed
Payer Info.
Payee Server(20)
Processed
Payer Info.
Relay Server
(60)
ATM
(40)
Re-Processed
Payer Info.
Management
Server (75)
Bill For Payment
Receiver
Of Payer
(30)
Storage
Unit (35)

Fig. 6

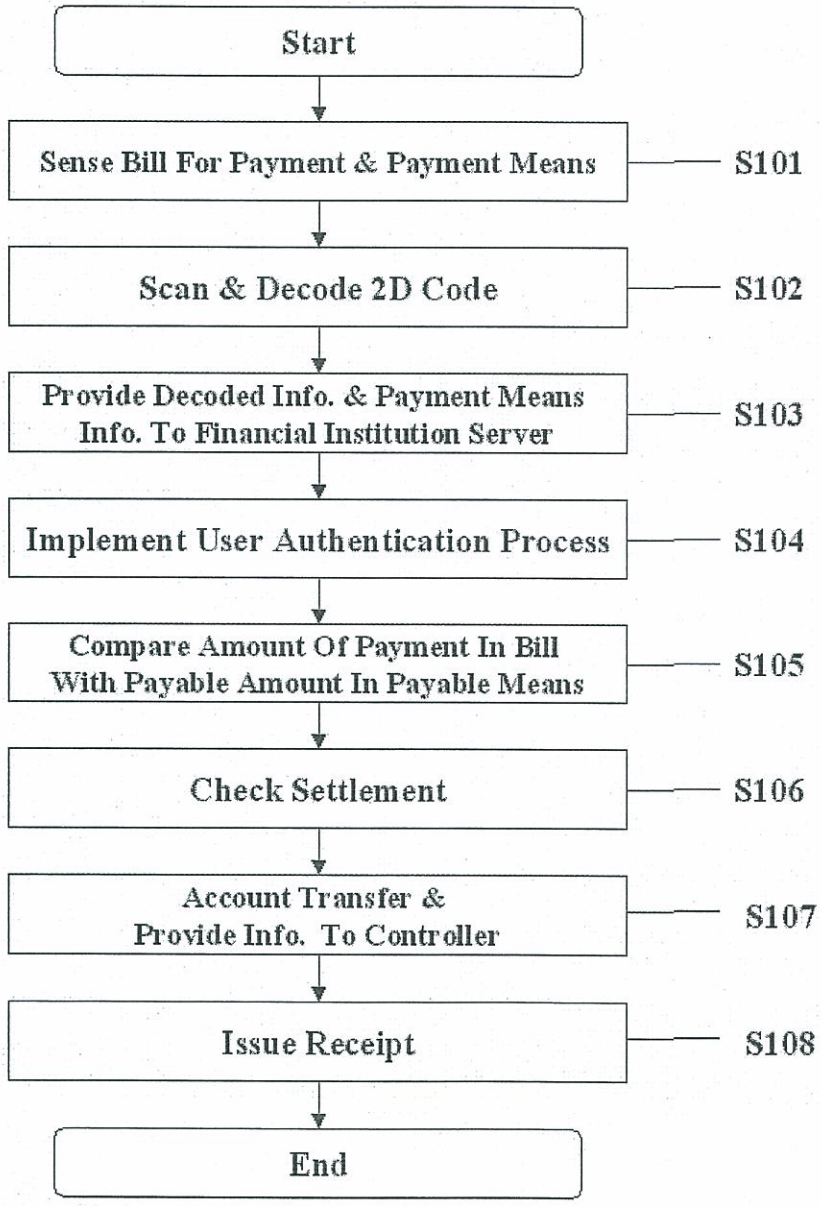

Start
Sense Bill For Payment & Payment Means
S101
Scan & Decode 2D Code
S102
Provide Decoded Info. & Payment Means Info. To Financial Institution Server
S103
Implement User Authentication Process
S104
Compare Amount Of Payment In Bill With Payable Amount In Payable Means
S105
Check Settlement
S106
Account Transfer & Provide Info. To Controller
S107
Issue Receipt
S108
End

Fig. 7

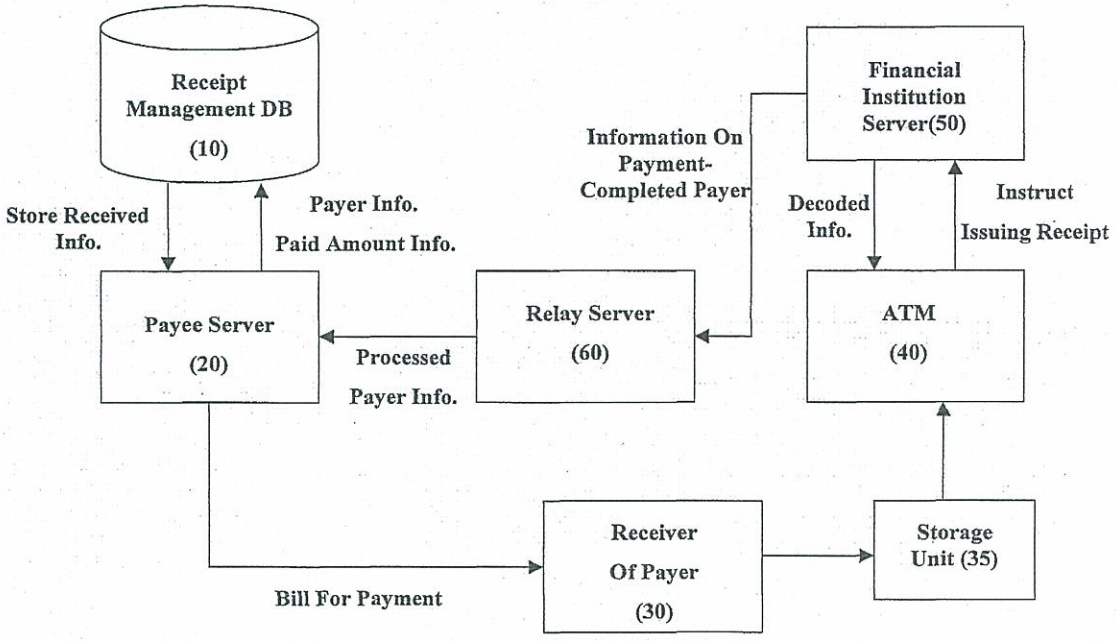

Receipt
Management DB
(10)
Financial
Institution
Server(50)
Information On
Payment-
Completed Payer
Store Received
Info.
Payer Info.
Paid Amount Info.
Decoded
Info.
Instruct
Issuing Receipt
Payee Server
(20)
Relay Server
(60)
ATM
(40)
Processed
Payer Info.
Receiver
Of Payer
(30)
Storage
Unit (35)
Bill For Payment

Fig. 8

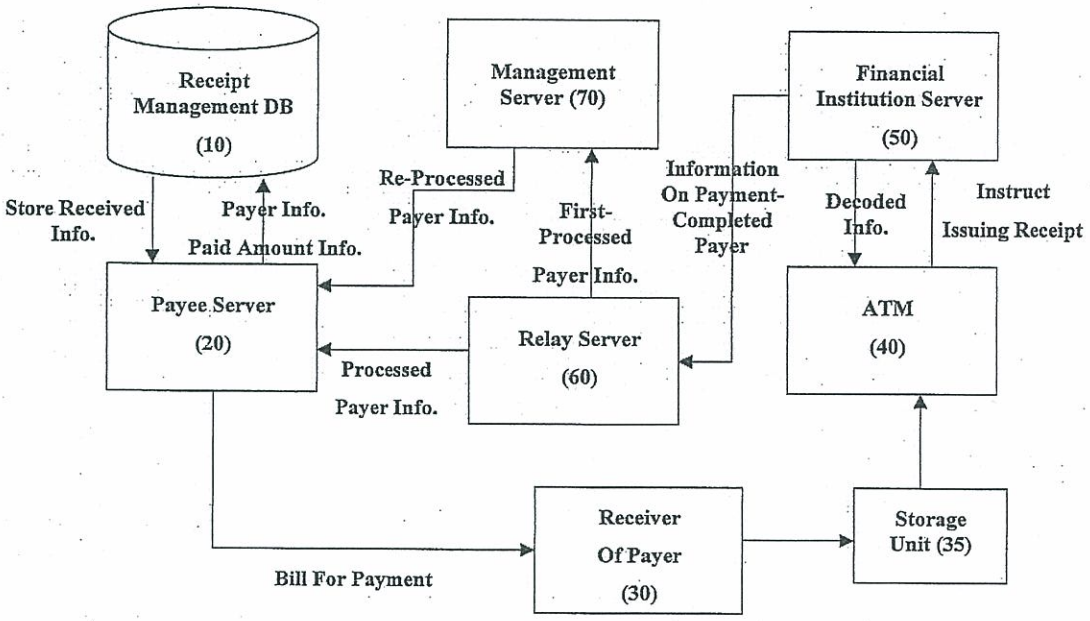
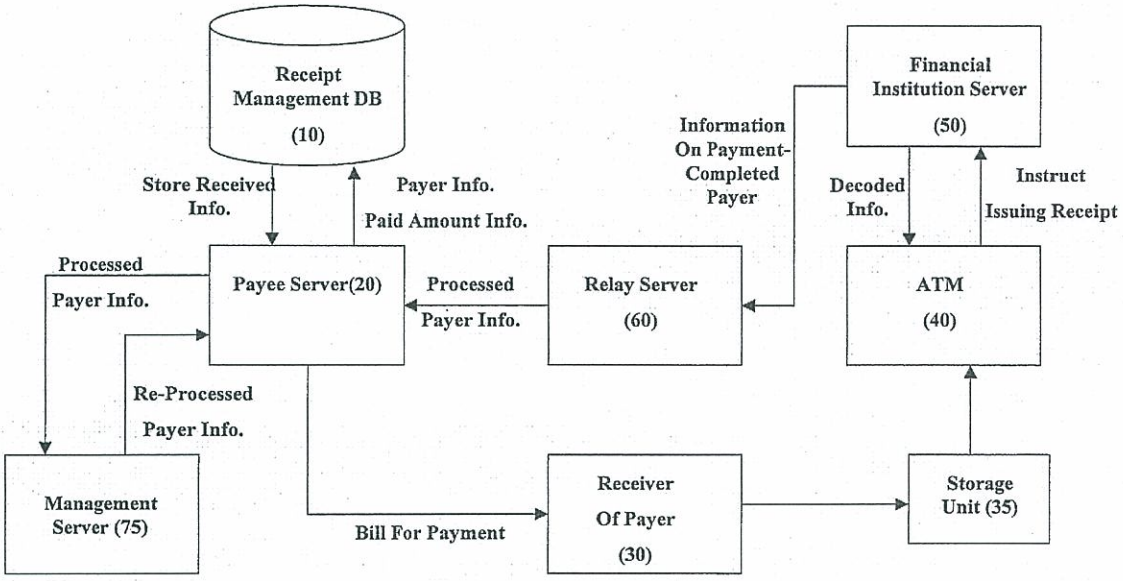

Receipt Management DB (10)
Management Server (70)
Financial Institution Server (50)
Store Received Info.
Payer Info.
Paid Amount Info.
Re-Processed Payer Info.
First-Processed Payer Info.
Information On Payment-Completed Payer
Decoded Info.
Instruct Issuing Receipt
Payee Server (20)
Relay Server (60)
ATM (40)
Processed Payer Info.
Receiver Of Payer (30)
Storage Unit (35)
Bill For Payment

Fig. 9


Receipt
Management DB
(10)
Financial
Institution Server
(50)
Information
On Payment-
Completed
Payer
Store Received
Info.
Payer Info.
Paid Amount Info.
Decoded
Info.
Instruct
Issuing Receipt
Processed
Payer Info.
Payee Server(20)
Processed
Payer Info.
Relay Server
(60)
ATM
(40)
Re-Processed
Payer Info.
Management
Server (75)
Bill For Payment
Receiver
Of Payer
(30)
Storage
Unit (35)