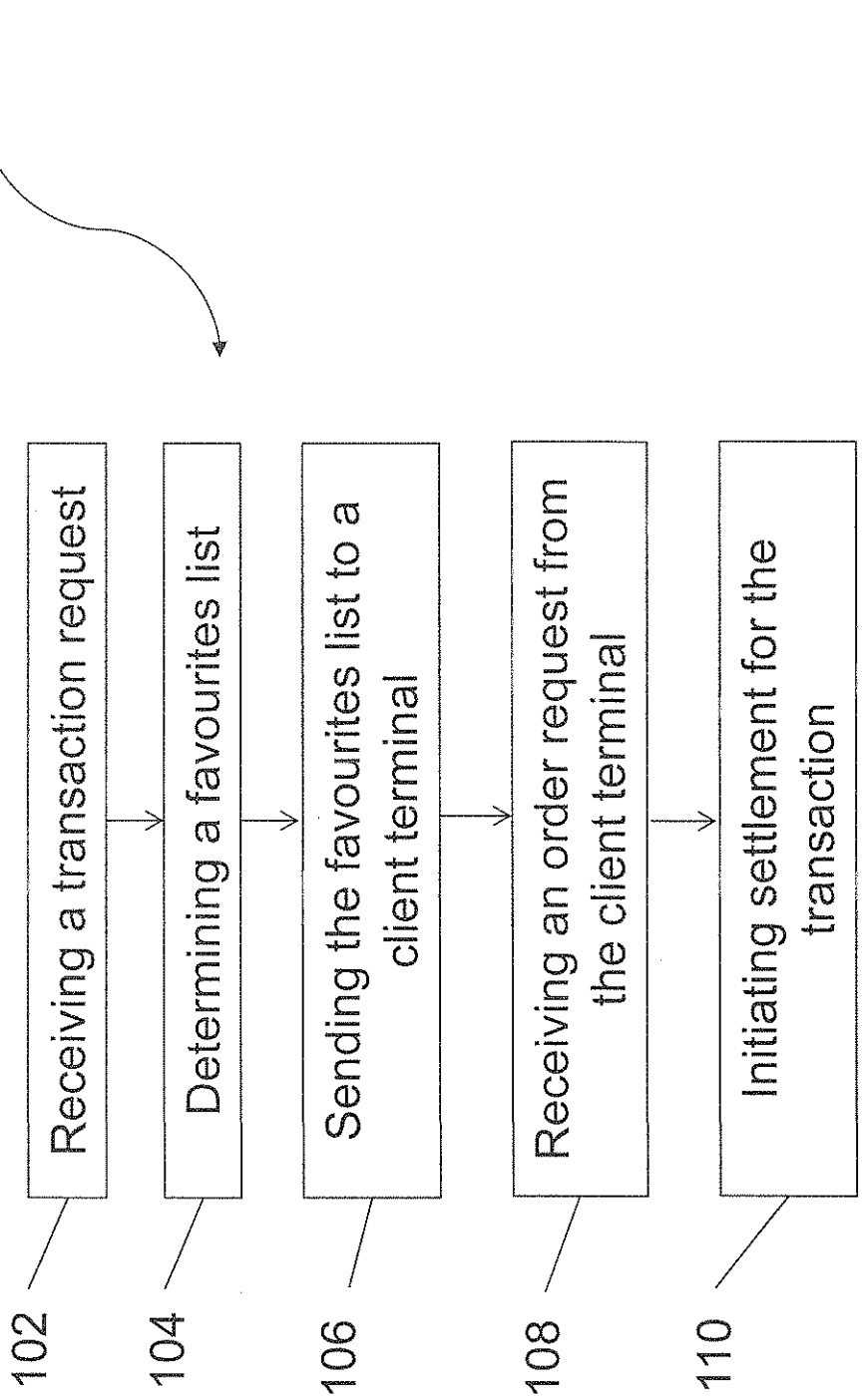

100
Receiving a transaction request
Determining a favourites list
Sending the favourites list to a client terminal
Receiving an order request from the client terminal
Initiating settlement for the transaction
102
104
106
108
110

FIG. 1

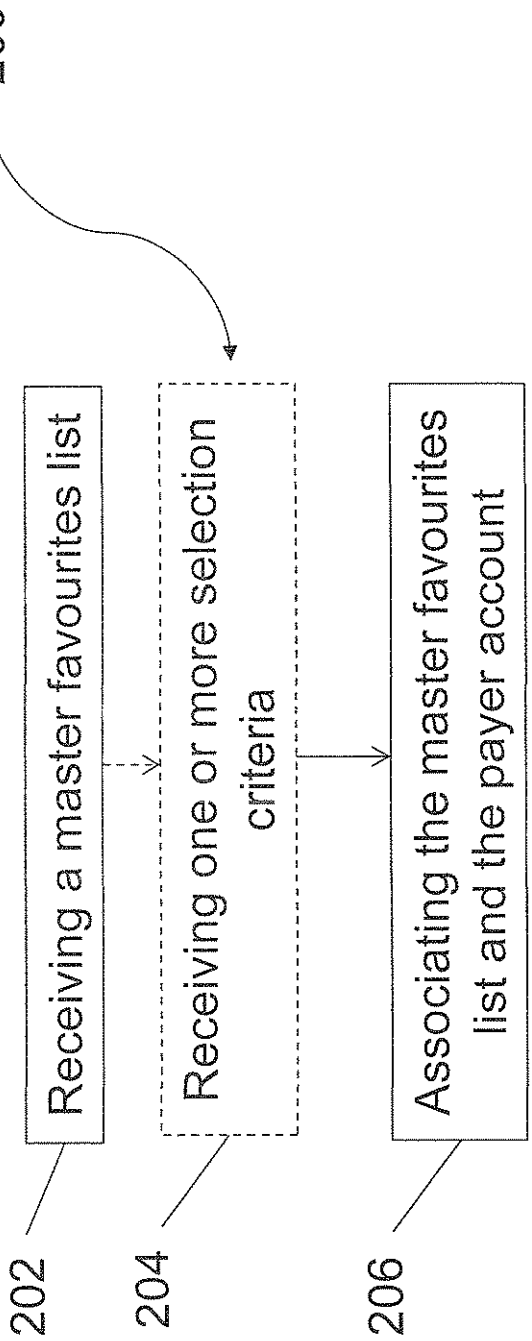

200
Receiving a master favourites list
Receiving one or more selection criteria
Associating the master favourites list and the payer account
202
204
206

FIG. 2

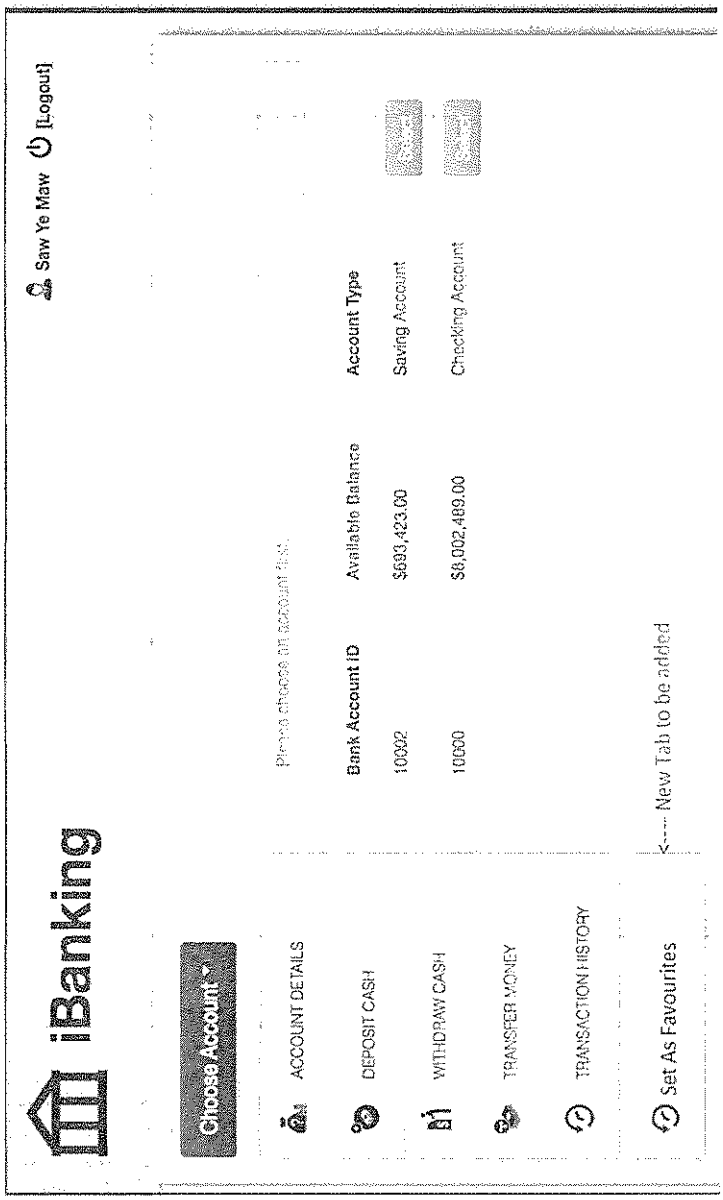

iBanking
Saw Ye Maw
[Logout]
Choose Account
ACCOUNT DETAILS
DEPOSIT CASH
WITHDRAW CASH
TRANSFER MONEY
TRANSACTION HISTORY
Set As Favourites
Please choose an account first.
Bank Account ID
Available Balance
Account Type
10002
$693,423.00
Saving Account
10003
$8,002,489.00
Checking Account
<---- New Tab to be added

FIG. 3A

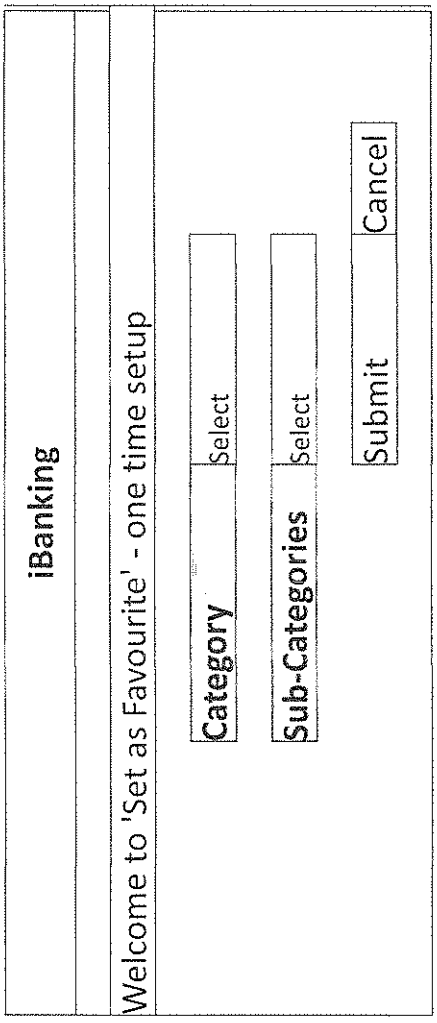

iBanking
Welcome to 'Set as Favourite' - one time setup
Category
Select
Sub-Categories
Select
Submit
Cancel

FIG. 3B

Sub-Categories can be Set on below criteria:	
Food	Coffee
	Bread
	Sauce
	Fillings
	Alergic if any , etc.
Apparel	Size
	Type of Apparels
	Prefered Brand, etc.
Travel	Prefered Seat
	Prefered Day of Travel
	Prefered Time, etc.
Medicines	Alergic to Any
	Diabetic
	Thyroid
	Hereditary issue, etc.
Global	If nothings falls in above category User will use this to Set unique favourites

FIG. 3C

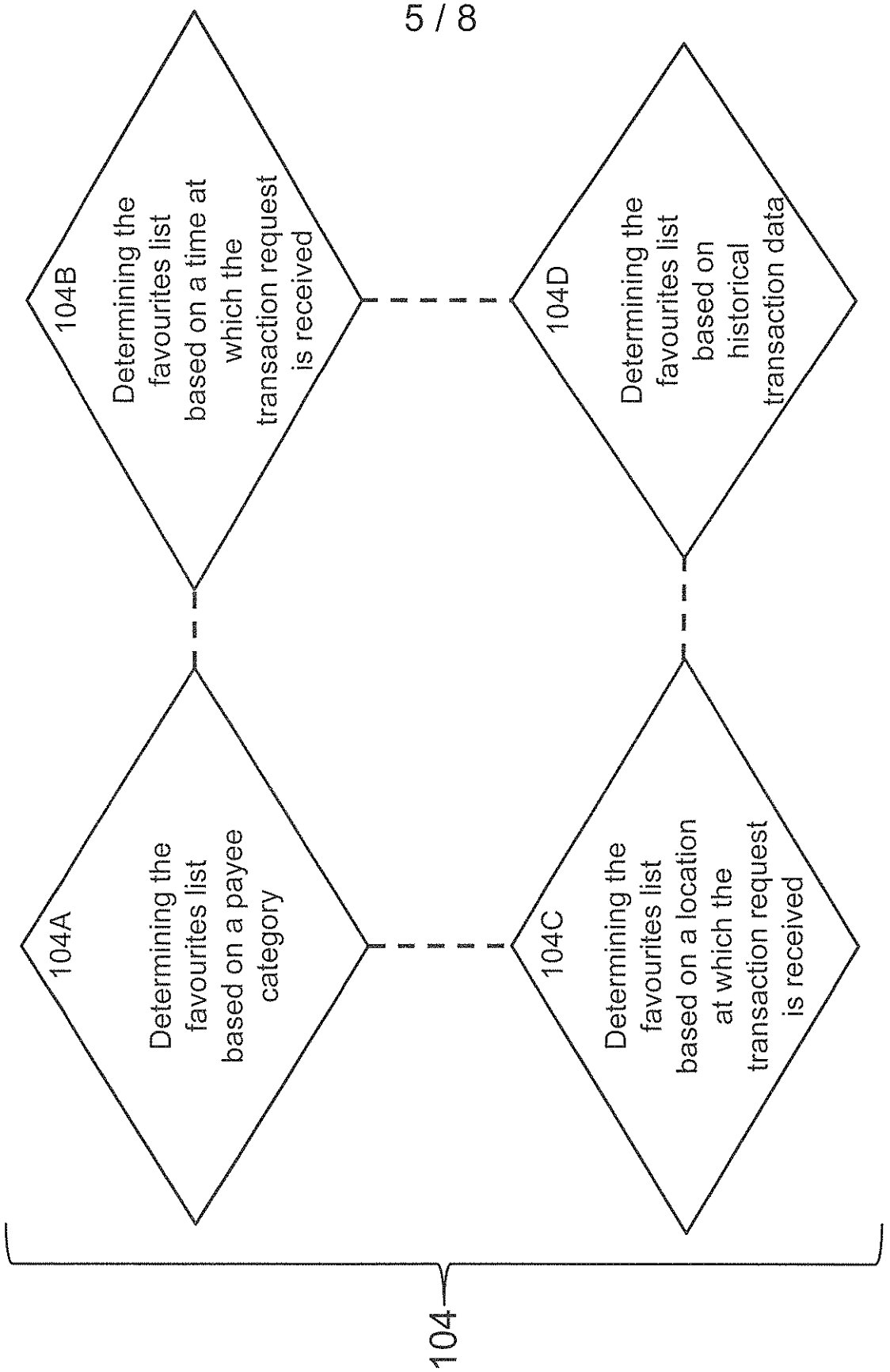

104
104A
Determining the favourites list based on a payee category
104B
Determining the favourites list based on a time at which the transaction request is received
104C
Determining the favourites list based on a location at which the transaction request is received
104D
Determining the favourites list based on historical transaction data

FIG. 4

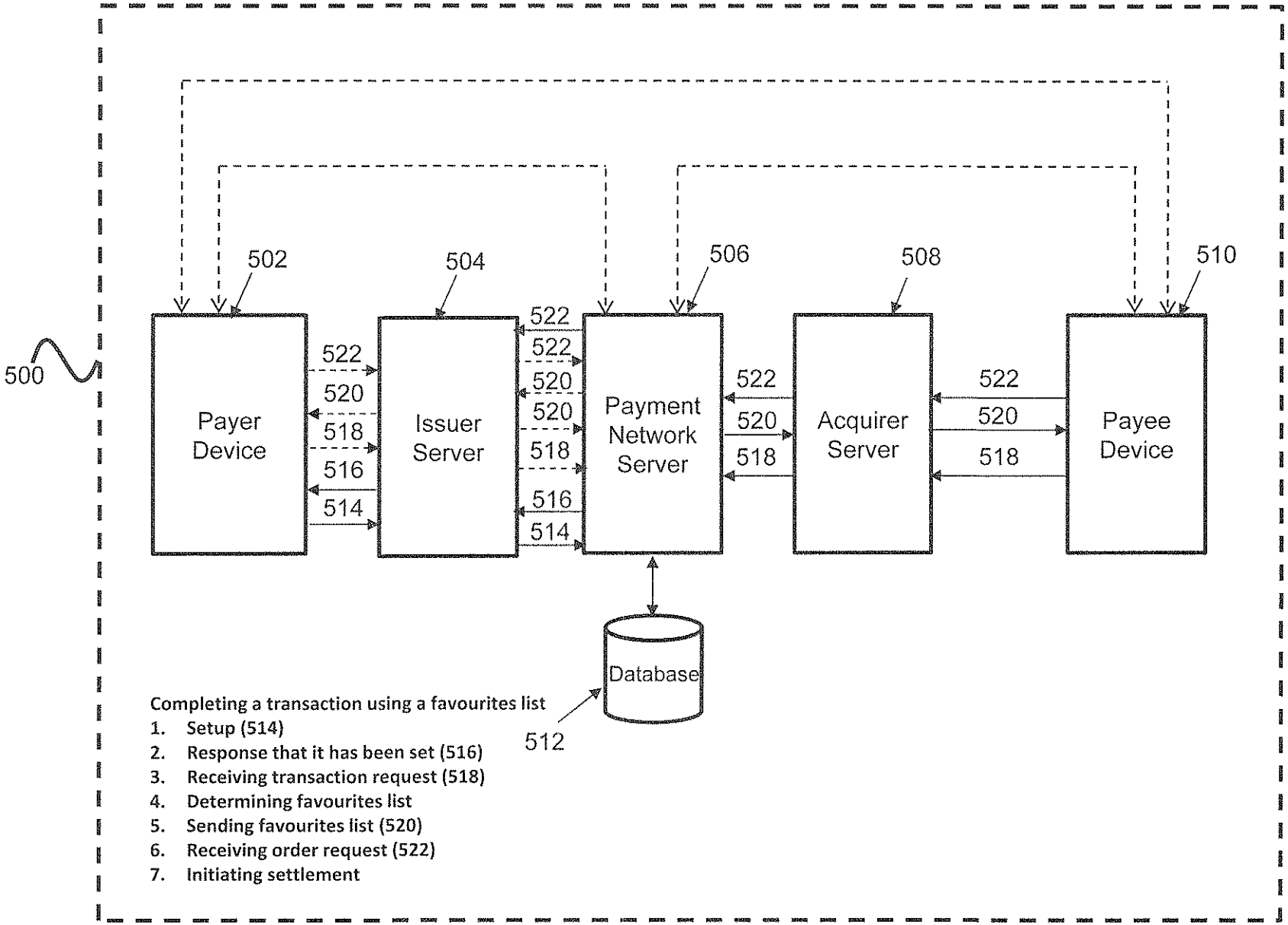

500
502
504
506
508
510
Payer Device
Issuer Server
Payment Network Server
Acquirer Server
Payee Device
Database
512
522
520
518
516
514
Completing a transaction using a favourites list
1. Setup (514)
2. Response that it has been set (516)
3. Receiving transaction request (518)
4. Determining favourites list
5. Sending favourites list (520)
6. Receiving order request (522)
7. Initiating settlement

FIG. 5

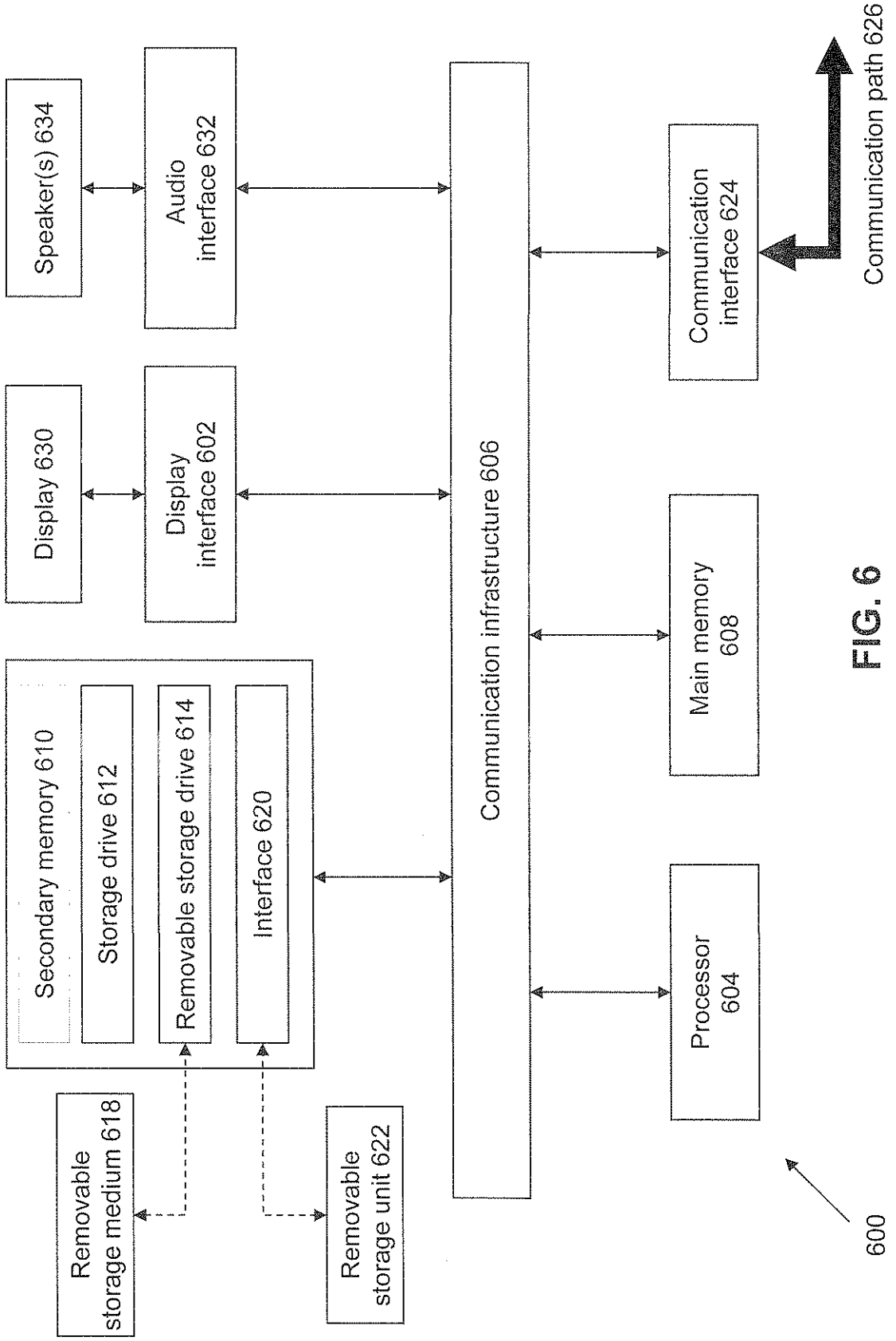

600
Processor 604
Communication infrastructure 606
Main memory 608
Secondary memory 610
Storage drive 612
Removable storage drive 614
Interface 620
Removable storage medium 618
Removable storage unit 622
Display 630
Display interface 602
Speaker(s) 634
Audio interface 632
Communication interface 624
Communication path 626

FIG. 6

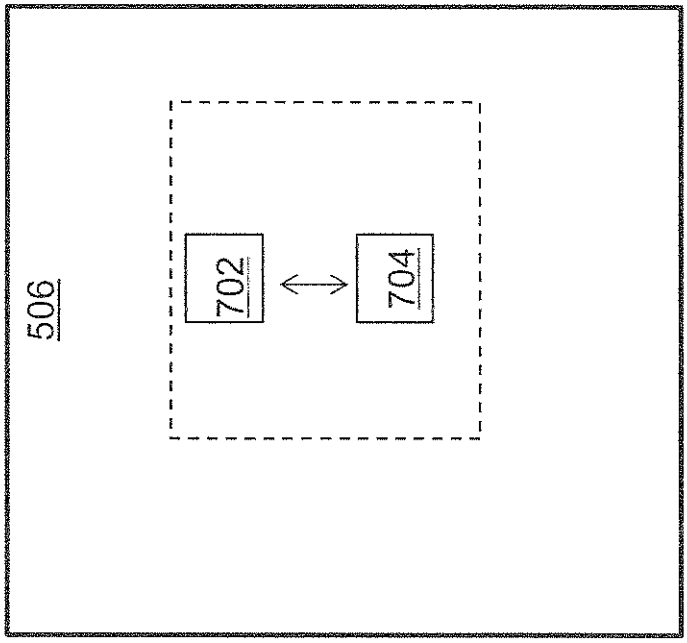


FIG. 7