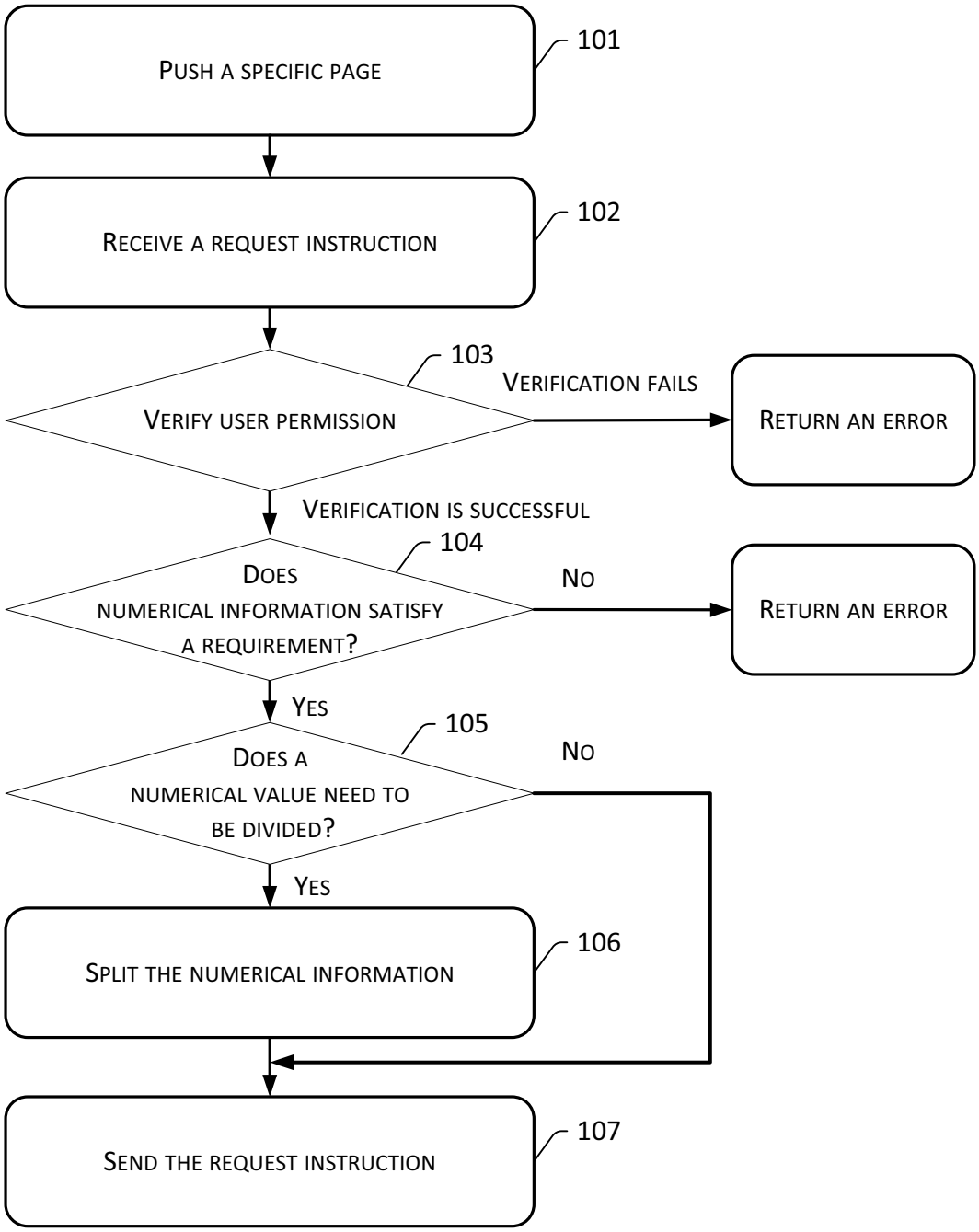

PUSH A SPECIFIC PAGE
101
RECEIVE A REQUEST INSTRUCTION
102
VERIFY USER PERMISSION
103
VERIFICATION FAILS
RETURN AN ERROR
VERIFICATION IS SUCCESSFUL
DOES NUMERICAL INFORMATION SATISFY A REQUIREMENT?
104
NO
RETURN AN ERROR
YES
DOES A NUMERICAL VALUE NEED TO BE DIVIDED?
105
NO
YES
SPLIT THE NUMERICAL INFORMATION
106
SEND THE REQUEST INSTRUCTION
107

FIG. 1

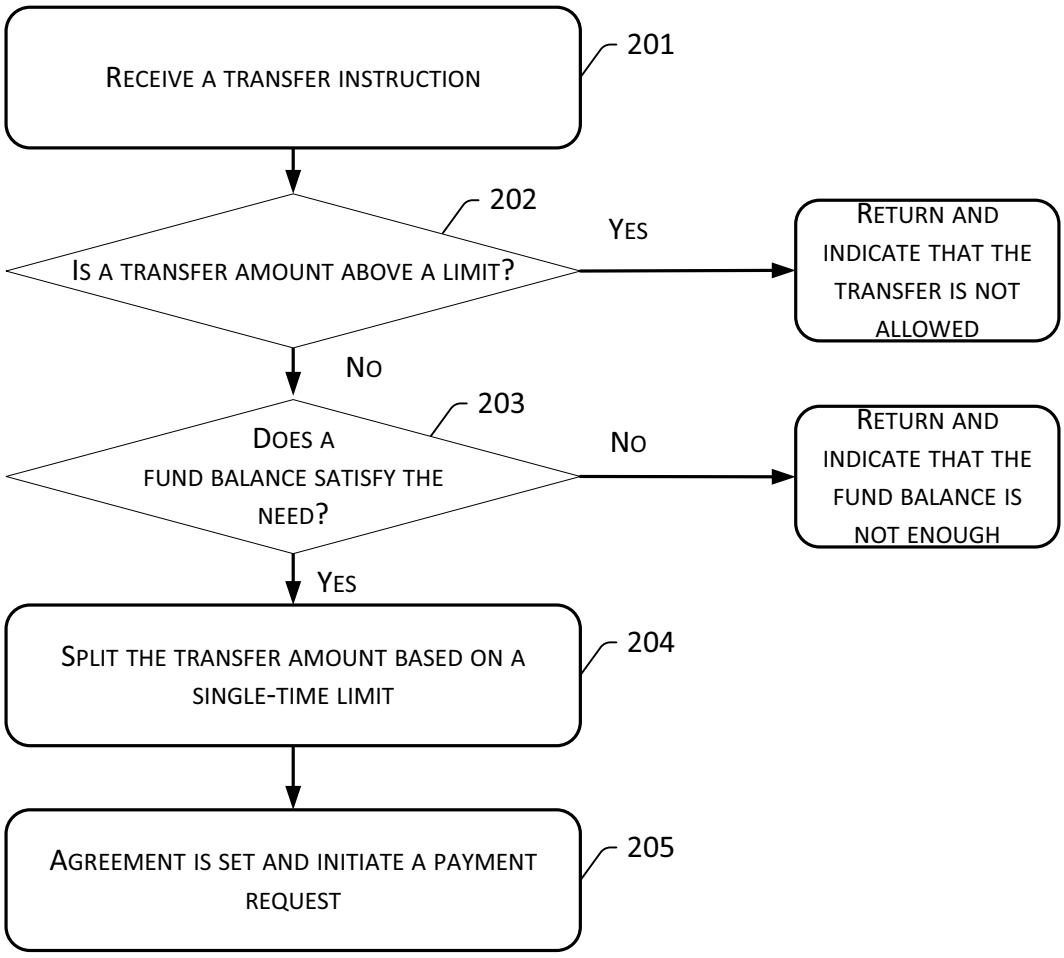

RECEIVE A TRANSFER INSTRUCTION
201
IS A TRANSFER AMOUNT ABOVE A LIMIT?
202
YES
RETURN AND INDICATE THAT THE TRANSFER IS NOT ALLOWED
NO
DOES A FUND BALANCE SATISFY THE NEED?
203
NO
RETURN AND INDICATE THAT THE FUND BALANCE IS NOT ENOUGH
YES
SPLIT THE TRANSFER AMOUNT BASED ON A SINGLE-TIME LIMIT
204
AGREEMENT IS SET AND INITIATE A PAYMENT REQUEST
205

FIG. 2

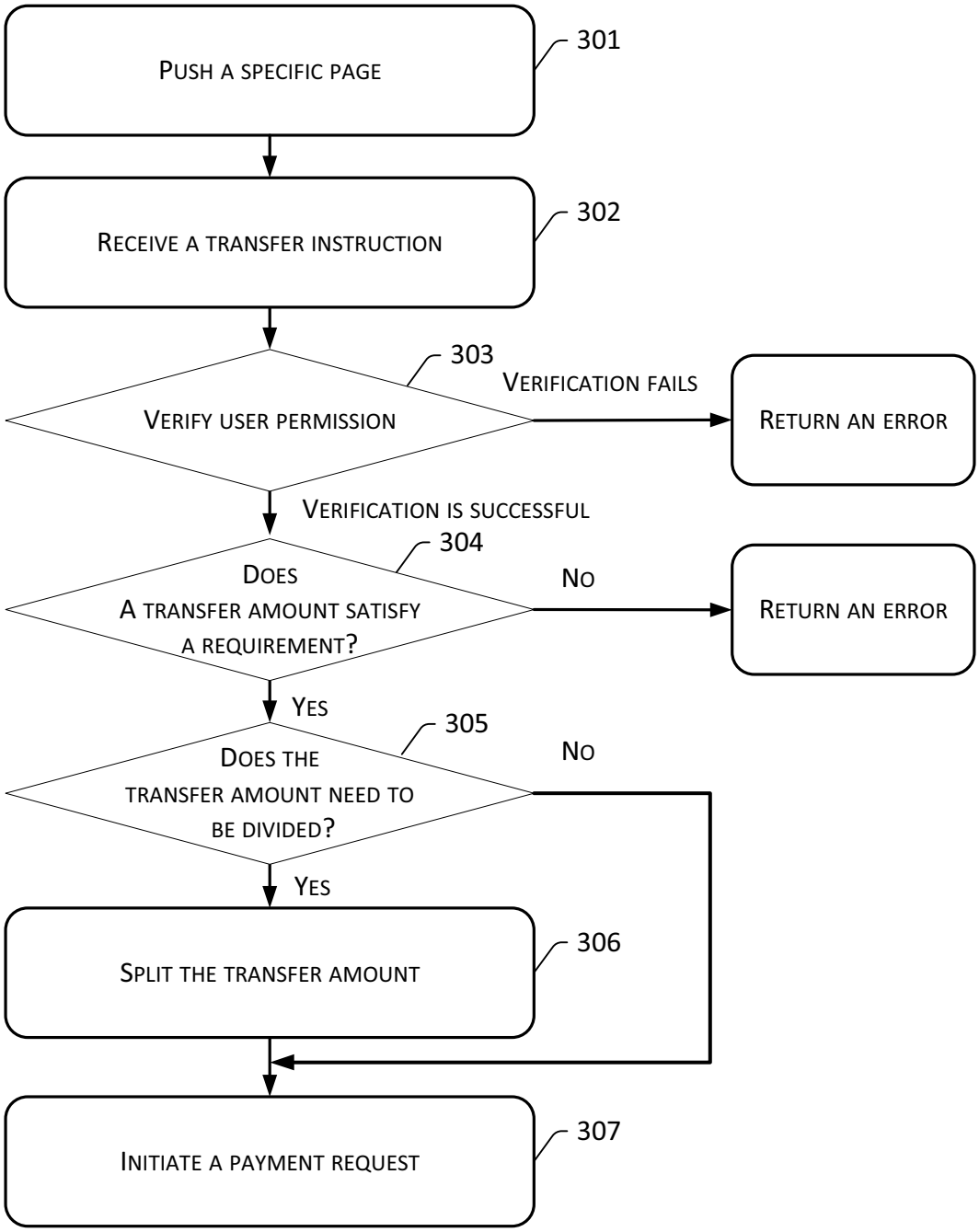

PUSH A SPECIFIC PAGE
301
RECEIVE A TRANSFER INSTRUCTION
302
303
VERIFY USER PERMISSION
VERIFICATION FAILS
RETURN AN ERROR
VERIFICATION IS SUCCESSFUL
304
DOES A TRANSFER AMOUNT SATISFY A REQUIREMENT?
NO
RETURN AN ERROR
YES
305
DOES THE TRANSFER AMOUNT NEED TO BE DIVIDED?
NO
YES
SPLIT THE TRANSFER AMOUNT
306
INITIATE A PAYMENT REQUEST
307

FIG. 3

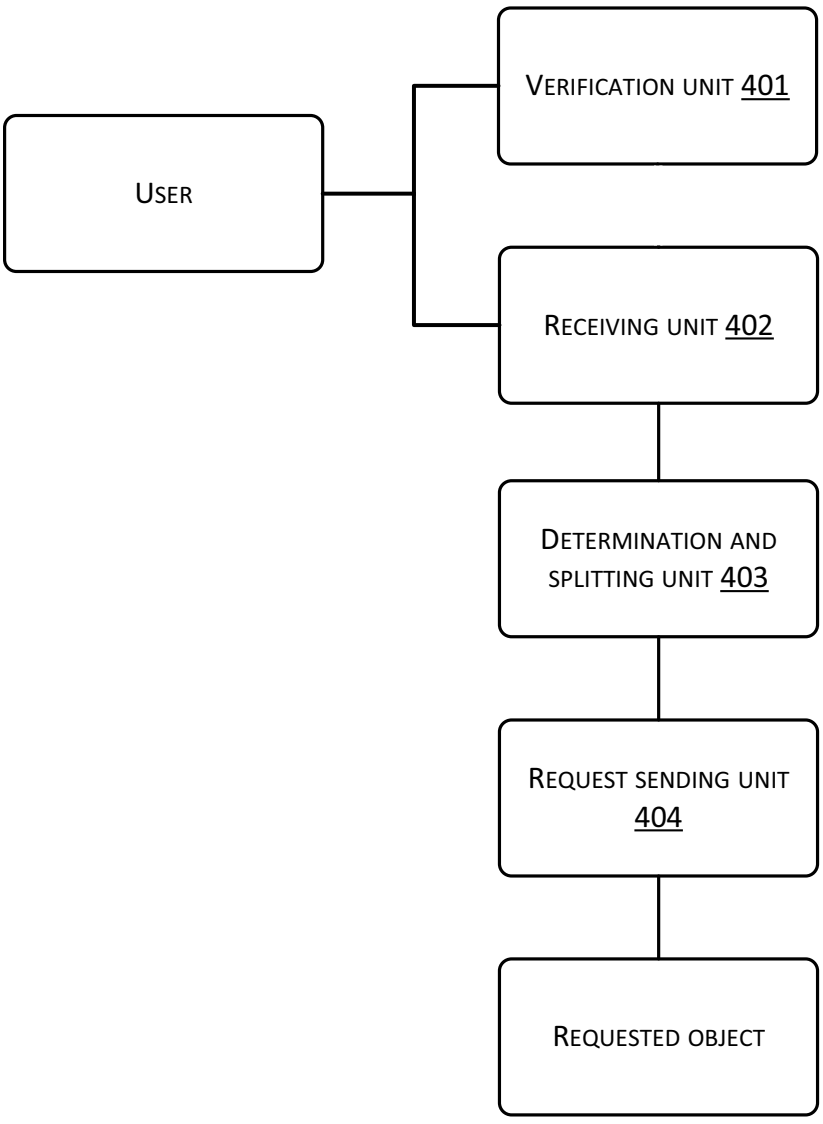

User
Verification unit 401
Receiving unit 402
Determination and splitting unit 403
Request sending unit 404
Requested object

FIG. 4