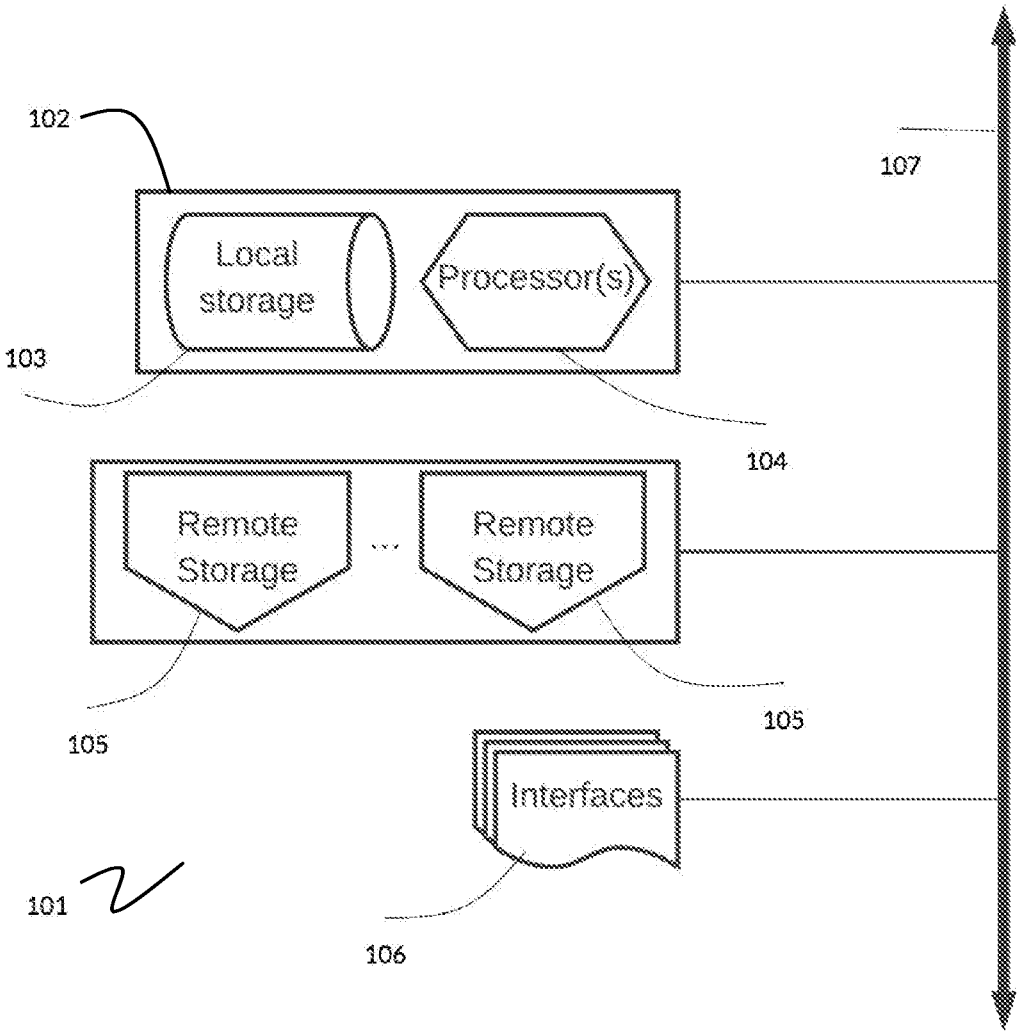

102
107
Local storage
Processor(s)
103
104
Remote Storage
...
Remote Storage
105
105
Interfaces
101
106

FIGURE. 1

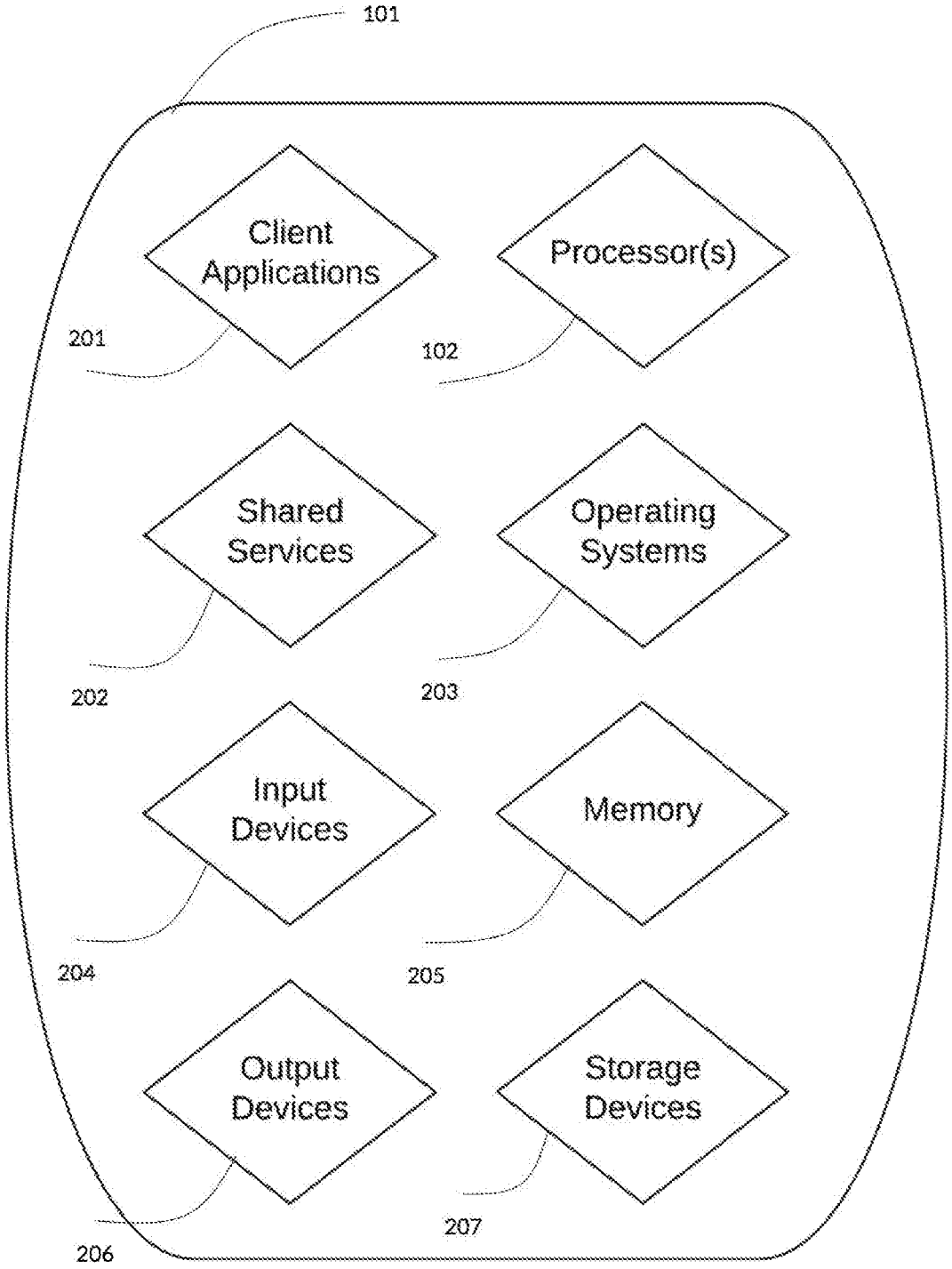

101
Client Applications
201
Processor(s)
102
Shared Services
202
Operating Systems
203
Input Devices
204
Memory
205
Output Devices
206
Storage Devices
207

FIGURE. 2

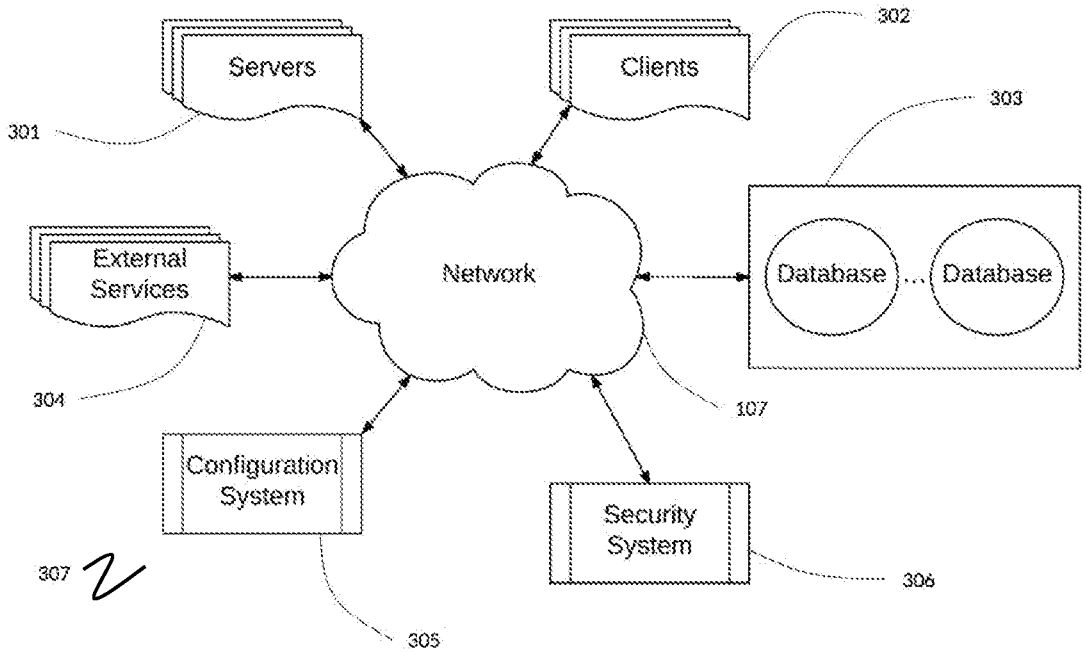

Servers
301
Clients
302
303
External Services
304
Network
Database
Database
107
Configuration System
307
Security System
306
305

FIGURE. 3

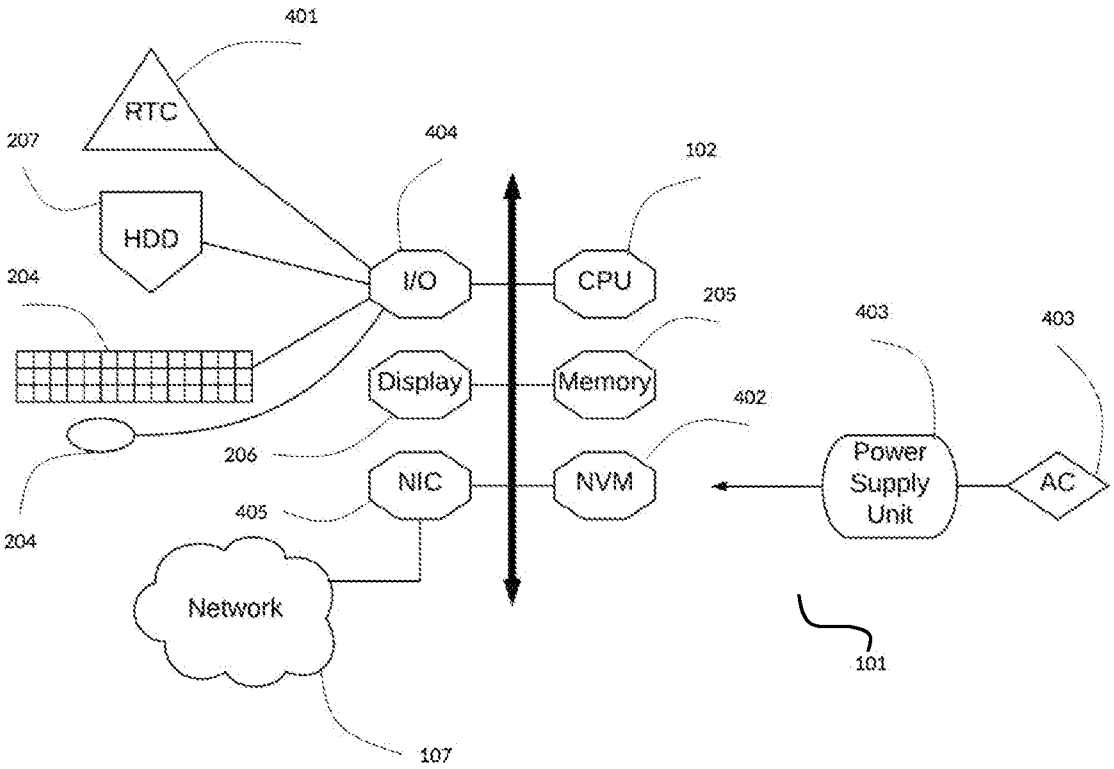

401
RTC
207
HDD
204
404
102
I/O
CPU
205
Display
Memory
206
NIC
NVM
402
405
204
Network
107
403
403
Power
Supply
Unit
AC
101

FIGURE. 4

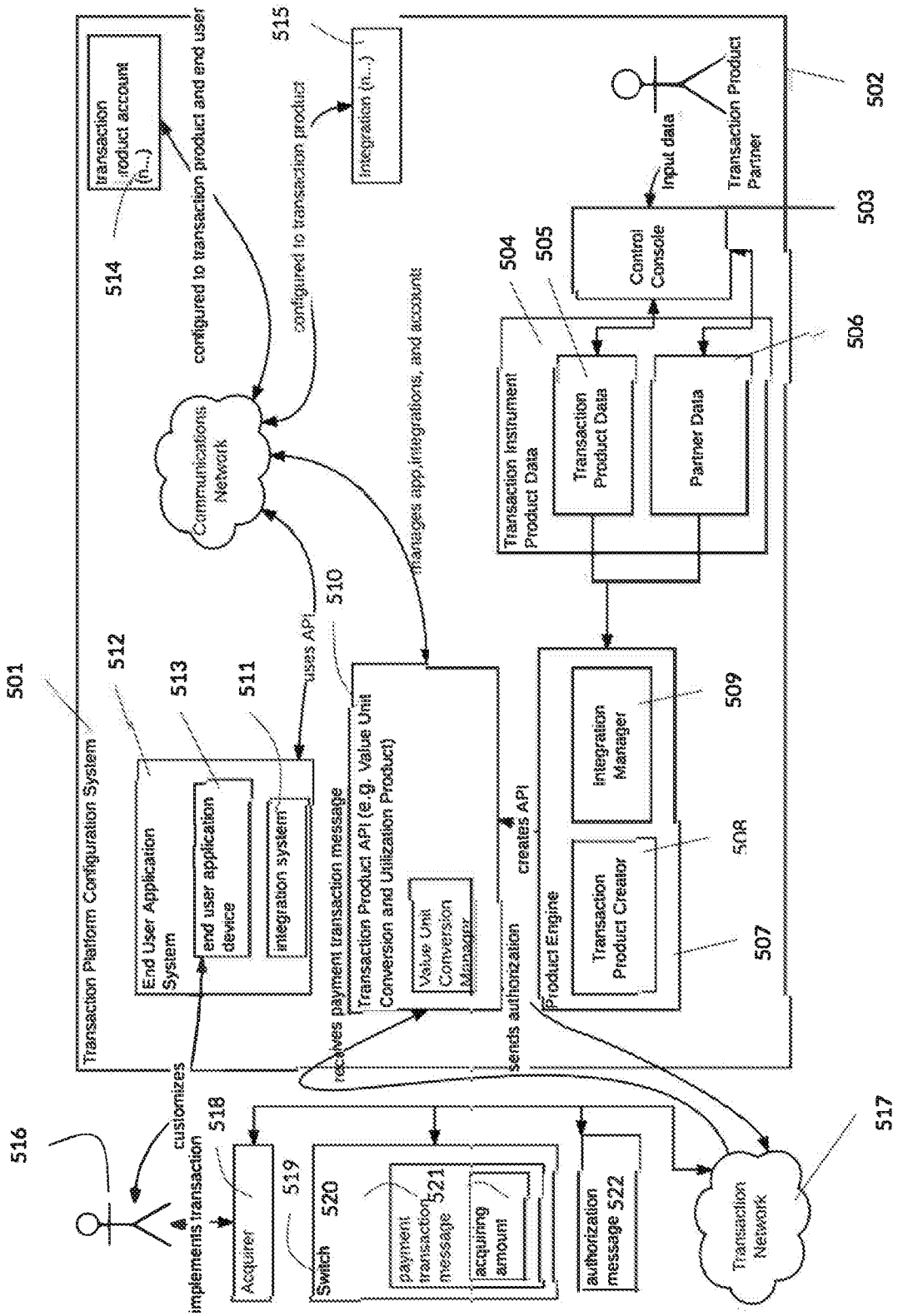

Transaction Platform Configuration System
501
End User Application System
512
end user application device
513
integration system
511
uses API
510
Transaction Product API (e.g. Value Unit Conversion and Utilization Product)
Value Unit Conversion Manager
receives payment transaction message
sends authorization
creates API
Product Engine
Transaction Product Creator
508
Integration Manager
509
507
Transaction Instrument Product Data
504
Transaction Product Data
505
Partner Data
506
Control Console
503
Input data
Transaction Product Partner
502
transaction product account (n...)
514
configured to transaction product and end user
Communications Network
integration (n...)
515
configured to transaction product
manages app integrations, and account
516
customizes
implements transaction
518
Acquirer
519
Switch
520
payment transaction message
521
acquiring amount
authorization message 522
Transaction Network
517

FIGURE. 5

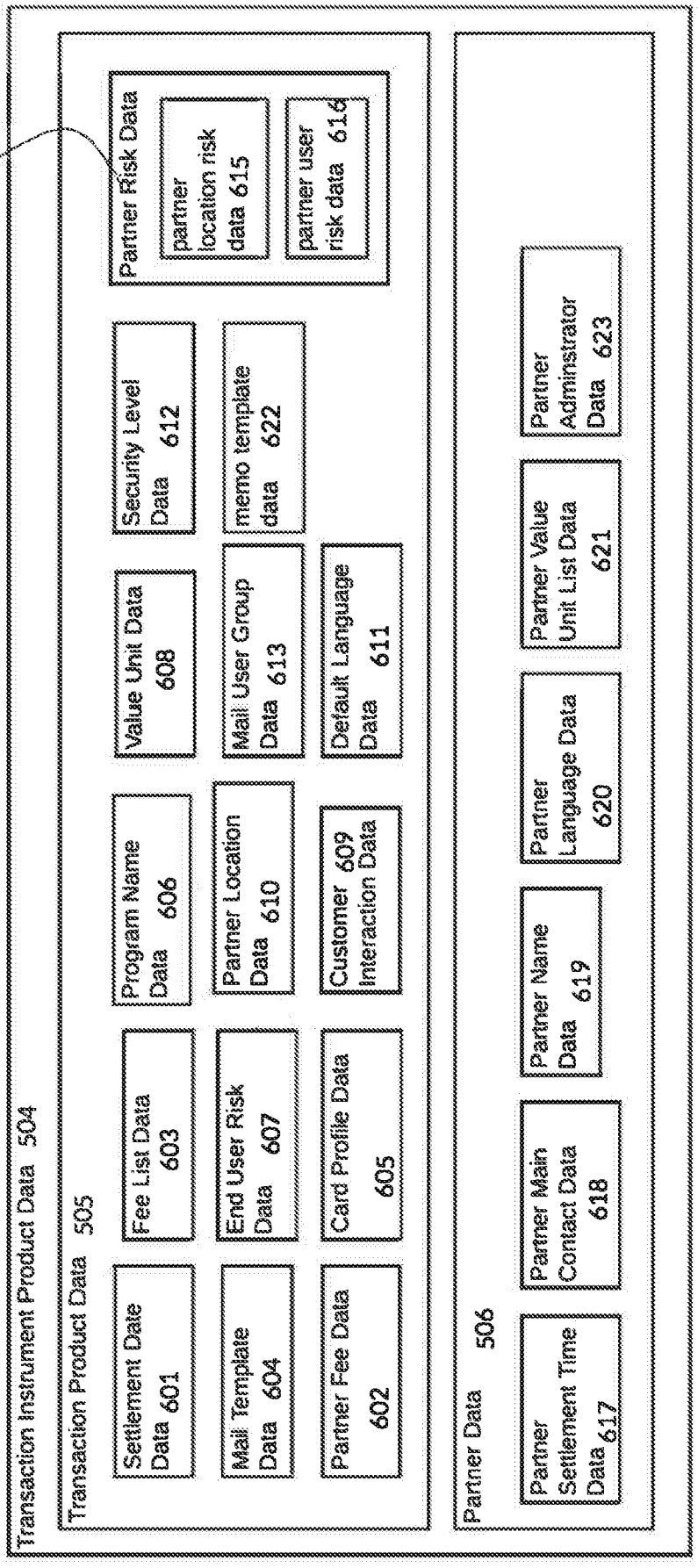

614
Transaction Instrument Product Data 504
Transaction Product Data 505
Settlement Date Data 601
Fee List Data 603
Program Name Data 606
Value Unit Data 608
Security Level Data 612
Partner Risk Data
partner location risk data 615
partner user risk data 616
Mail Template Data 604
End User Risk Data 607
Partner Location Data 610
Mail User Group Data 613
memo template data 622
Partner Fee Data 602
Card Profile Data 605
Customer 609 Interaction Data
Default Language Data 611
Partner Data 506
Partner Settlement Time Data 617
Partner Main Contact Data 618
Partner Name Data 619
Partner Language Data 620
Partner Value Unit List Data 621
Partner Adminstrator Data 623

FIGURE. 6

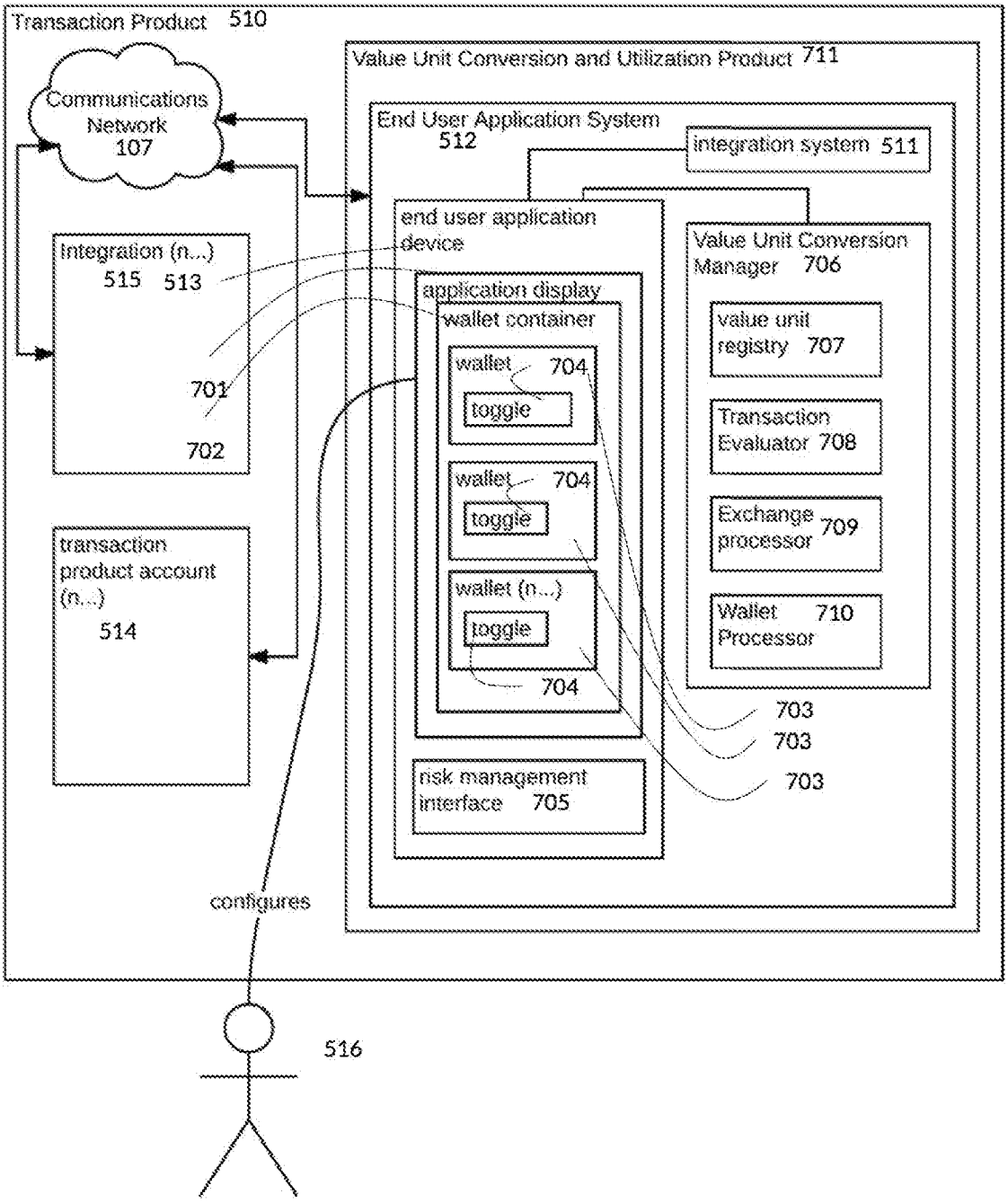

Transaction Product 510
Value Unit Conversion and Utilization Product 711
Communications Network 107
End User Application System 512
integration system 511
end user application device
Value Unit Conversion Manager 706
Integration (n...) 515 513
application display
wallet container
wallet 704
toggle
value unit registry 707
Transaction Evaluator 708
Exchange processor 709
Wallet Processor 710
701
702
transaction product account (n...) 514
wallet (n...)
703
risk management interface 705
configures
516

FIGURE. 7

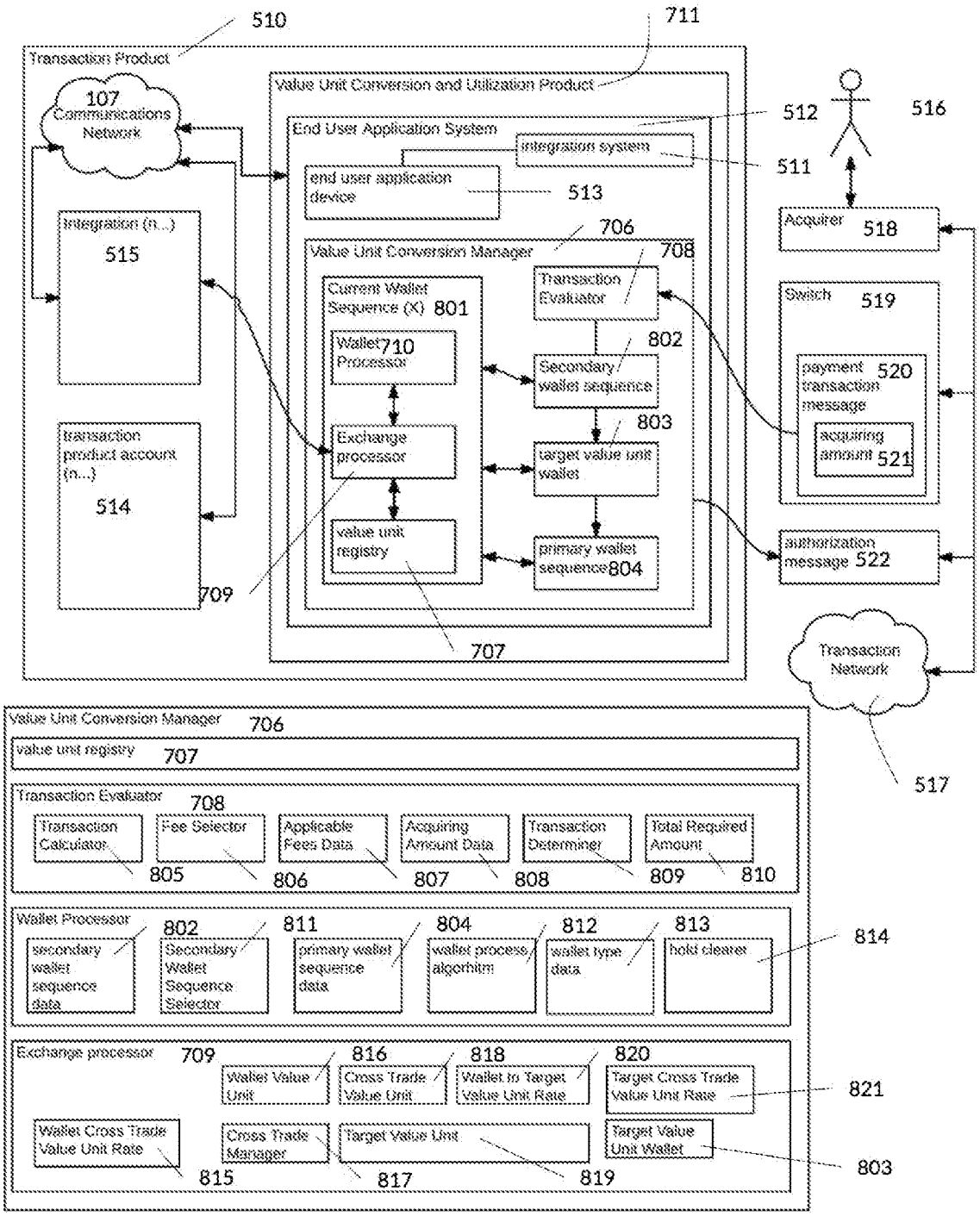

510
711
Transaction Product
107
Communications Network
Value Unit Conversion and Utilization Product
End User Application System
integration system
512
516
511
end user application device
513
Acquirer
518
Integration (n...)
515
706
Value Unit Conversion Manager
708
Transaction Evaluator
Current Wallet Sequence (X)
801
Switch
519
Wallet Processor
710
802
Secondary wallet sequence
payment transaction message
520
acquiring amount
521
transaction product account (n...)
514
Exchange processor
803
target value unit wallet
value unit registry
primary wallet sequence
804
authorization message
522
709
707
Transaction Network
517
Value Unit Conversion Manager
706
value unit registry
707
Transaction Evaluator
708
Transaction Calculator
Fee Selector
Applicable Fees Data
Acquiring Amount Data
Transaction Determiner
Total Required Amount
805
806
807
808
809
810
Wallet Processor
802
811
804
812
813
secondary wallet sequence data
Secondary Wallet Sequence Selector
primary wallet sequence data
wallet process algorithm
wallet type data
hold clearer
814
Exchange processor
709
816
818
820
Wallet Value Unit
Cross Trade Value Unit
Wallet to Target Value Unit Rate
Target Cross Trade Value Unit Rate
821
Wallet Cross Trade Value Unit Rate
Cross Trade Manager
Target Value Unit
Target Value Unit Wallet
803
815
817
819

FIGURE. 8

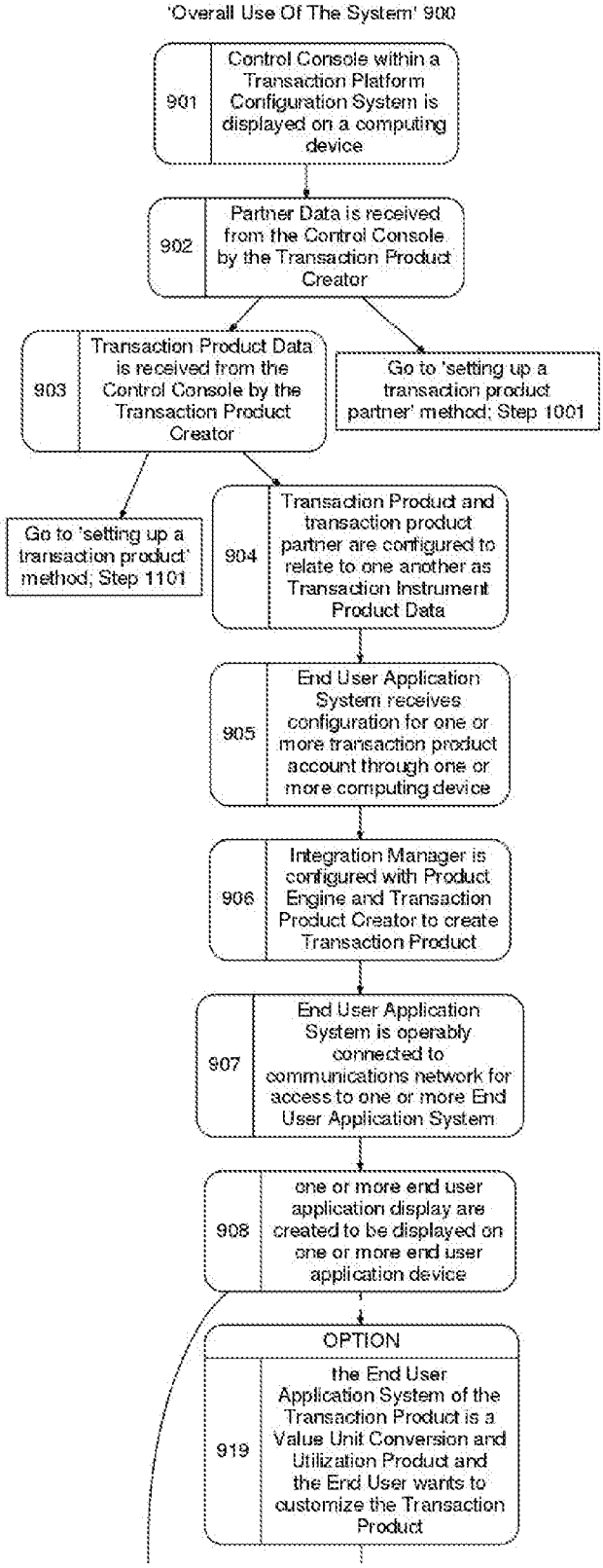

'Overall Use Of The System' 900
901
Control Console within a Transaction Platform Configuration System is displayed on a computing device
902
Partner Data is received from the Control Console by the Transaction Product Creator
903
Transaction Product Data is received from the Control Console by the Transaction Product Creator
Go to 'setting up a transaction product partner' method; Step 1001
Go to 'setting up a transaction product' method; Step 1101
904
Transaction Product and transaction product partner are configured to relate to one another as Transaction Instrument Product Data
905
End User Application System receives configuration for one or more transaction product account through one or more computing device
906
Integration Manager is configured with Product Engine and Transaction Product Creator to create Transaction Product
907
End User Application System is operably connected to communications network for access to one or more End User Application System
908
one or more end user application display are created to be displayed on one or more end user application device
OPTION
919
the End User Application System of the Transaction Product is a Value Unit Conversion and Utilization Product and the End User wants to customize the Transaction Product

FIGURE. 9A

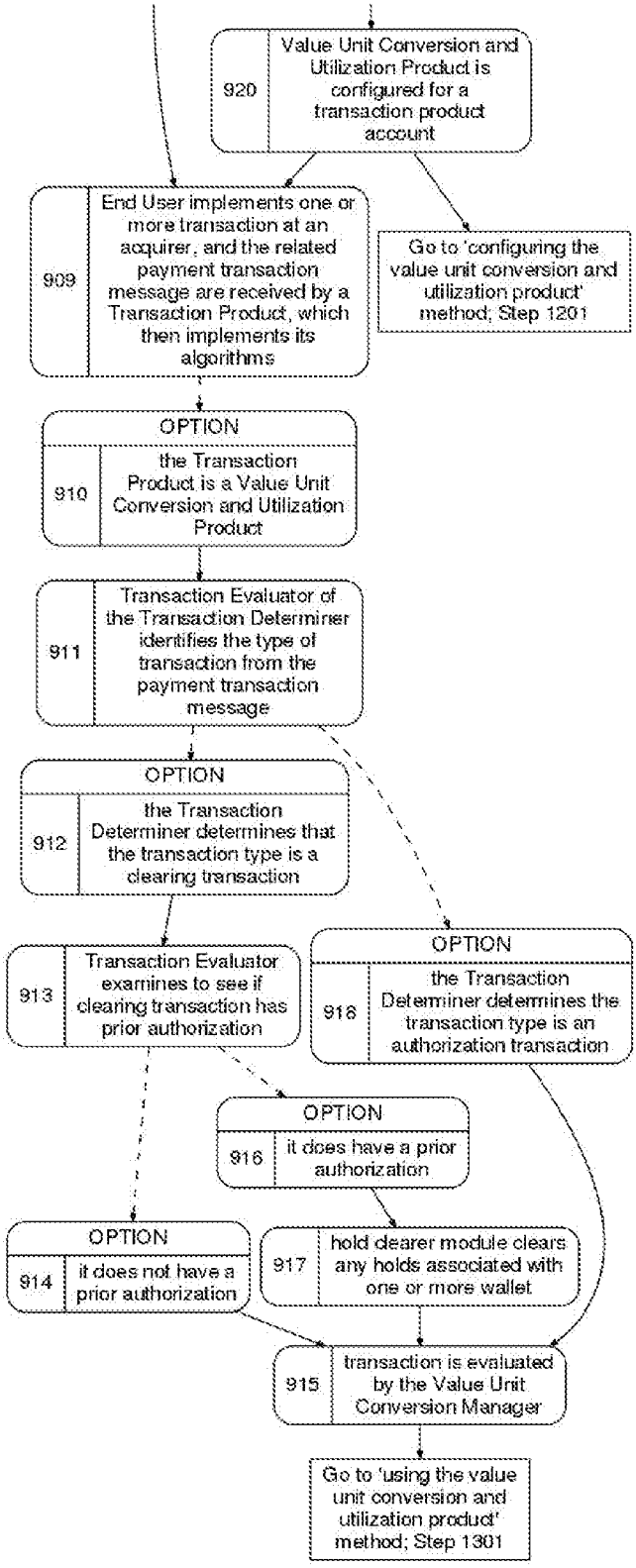

920
Value Unit Conversion and Utilization Product is configured for a transaction product account
909
End User implements one or more transaction at an acquirer, and the related payment transaction message are received by a Transaction Product, which then implements its algorithms
Go to 'configuring the value unit conversion and utilization product' method; Step 1201
OPTION
910
the Transaction Product is a Value Unit Conversion and Utilization Product
911
Transaction Evaluator of the Transaction Determiner identifies the type of transaction from the payment transaction message
OPTION
912
the Transaction Determiner determines that the transaction type is a clearing transaction
913
Transaction Evaluator examines to see if clearing transaction has prior authorization
OPTION
918
the Transaction Determiner determines the transaction type is an authorization transaction
OPTION
916
it does have a prior authorization
OPTION
914
it does not have a prior authorization
917
hold clearer module clears any holds associated with one or more wallet
915
transaction is evaluated by the Value Unit Conversion Manager
Go to 'using the value unit conversion and utilization product' method; Step 1301

FIGURE. 9B

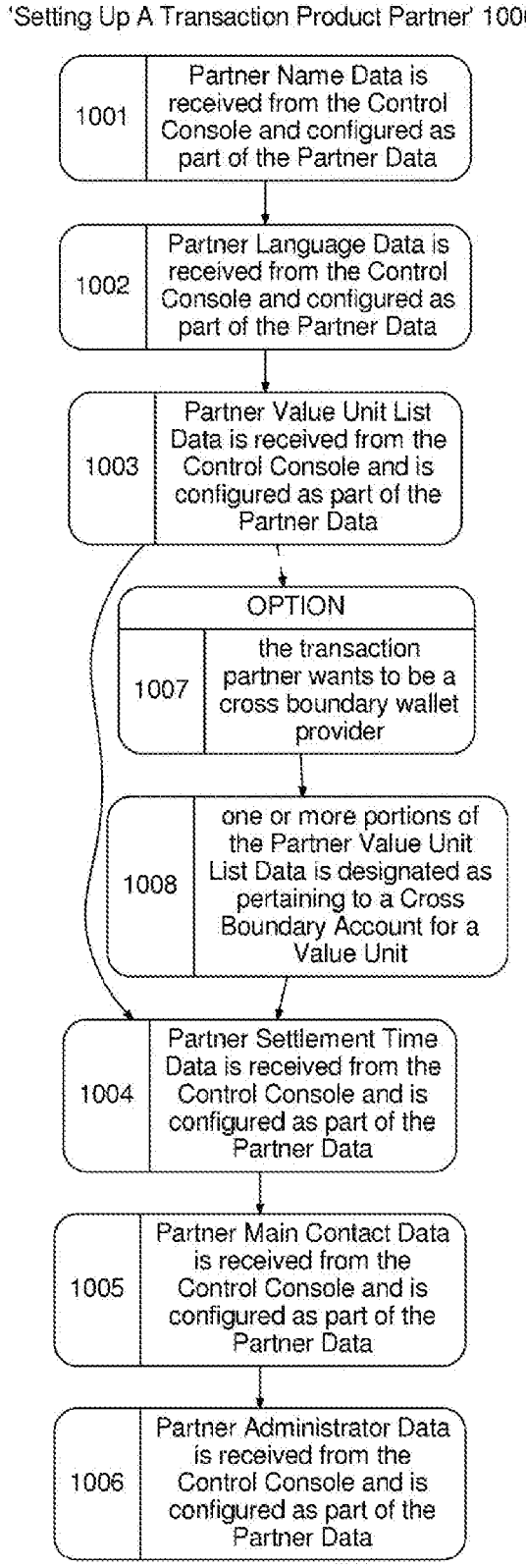

'Setting Up A Transaction Product Partner' 1000
1001
Partner Name Data is received from the Control Console and configured as part of the Partner Data
1002
Partner Language Data is received from the Control Console and configured as part of the Partner Data
1003
Partner Value Unit List Data is received from the Control Console and is configured as part of the Partner Data
OPTION
1007
the transaction partner wants to be a cross boundary wallet provider
1008
one or more portions of the Partner Value Unit List Data is designated as pertaining to a Cross Boundary Account for a Value Unit
1004
Partner Settlement Time Data is received from the Control Console and is configured as part of the Partner Data
1005
Partner Main Contact Data is received from the Control Console and is configured as part of the Partner Data
1006
Partner Administrator Data is received from the Control Console and is configured as part of the Partner Data

FIGURE. 10

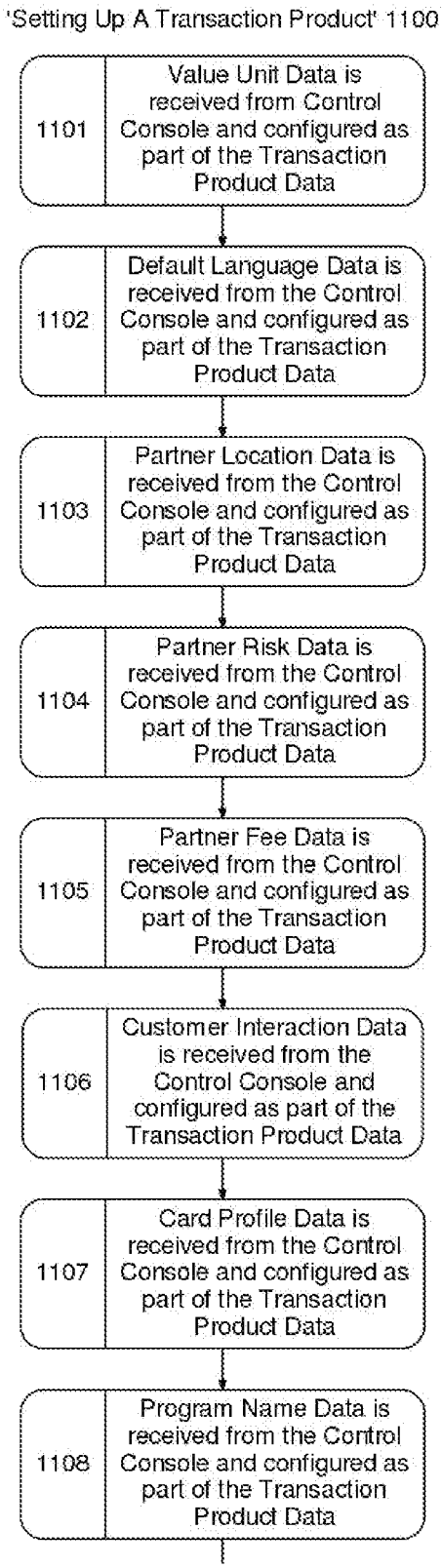

'Setting Up A Transaction Product' 1100
1101
Value Unit Data is received from Control Console and configured as part of the Transaction Product Data
1102
Default Language Data is received from the Control Console and configured as part of the Transaction Product Data
1103
Partner Location Data is received from the Control Console and configured as part of the Transaction Product Data
1104
Partner Risk Data is received from the Control Console and configured as part of the Transaction Product Data
1105
Partner Fee Data is received from the Control Console and configured as part of the Transaction Product Data
1106
Customer Interaction Data is received from the Control Console and configured as part of the Transaction Product Data
1107
Card Profile Data is received from the Control Console and configured as part of the Transaction Product Data
1108
Program Name Data is received from the Control Console and configured as part of the Transaction Product Data

FIGURE. 11A

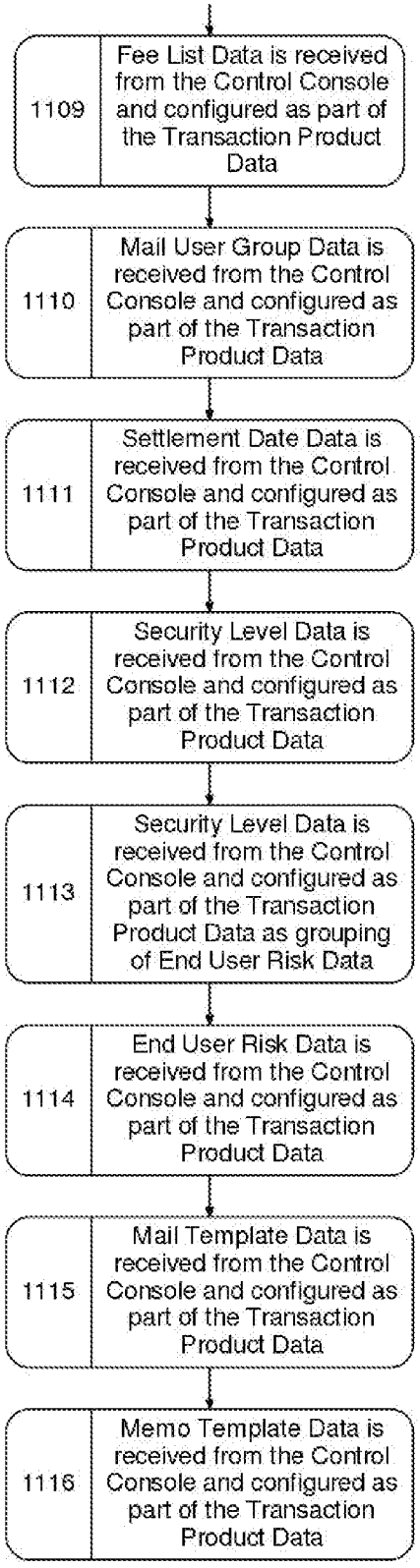

1109
Fee List Data is received from the Control Console and configured as part of the Transaction Product Data
1110
Mail User Group Data is received from the Control Console and configured as part of the Transaction Product Data
1111
Settlement Date Data is received from the Control Console and configured as part of the Transaction Product Data
1112
Security Level Data is received from the Control Console and configured as part of the Transaction Product Data
1113
Security Level Data is received from the Control Console and configured as part of the Transaction Product Data as grouping of End User Risk Data
1114
End User Risk Data is received from the Control Console and configured as part of the Transaction Product Data
1115
Mail Template Data is received from the Control Console and configured as part of the Transaction Product Data
1116
Memo Template Data is received from the Control Console and configured as part of the Transaction Product Data

FIGURE. 11B

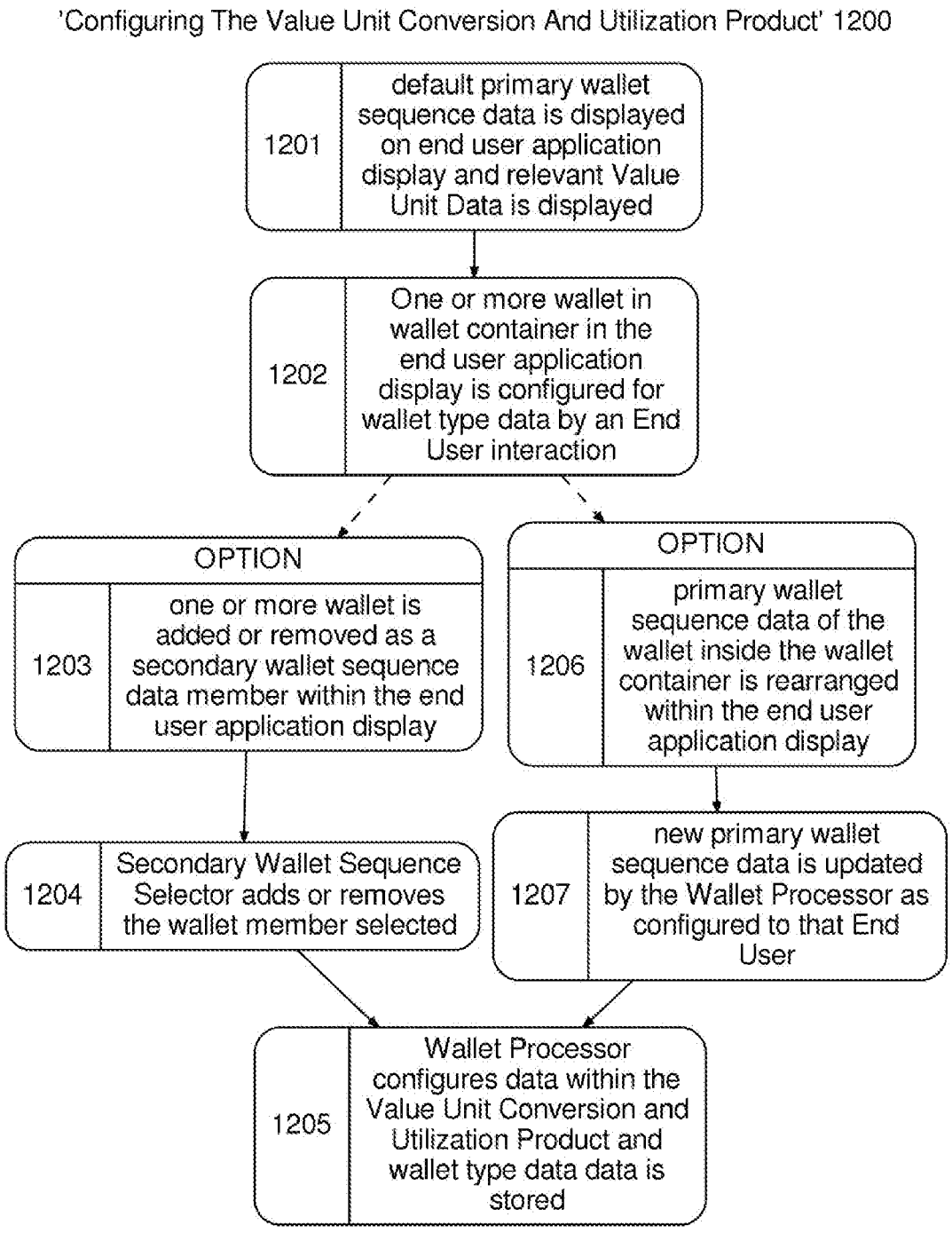

'Configuring The Value Unit Conversion And Utilization Product' 1200
1201
default primary wallet sequence data is displayed on end user application display and relevant Value Unit Data is displayed
1202
One or more wallet in wallet container in the end user application display is configured for wallet type data by an End User interaction
OPTION
1203
one or more wallet is added or removed as a secondary wallet sequence data member within the end user application display
OPTION
1206
primary wallet sequence data of the wallet inside the wallet container is rearranged within the end user application display
1204
Secondary Wallet Sequence Selector adds or removes the wallet member selected
1207
new primary wallet sequence data is updated by the Wallet Processor as configured to that End User
1205
Wallet Processor configures data within the Value Unit Conversion and Utilization Product and wallet type data data is stored

FIGURE. 12

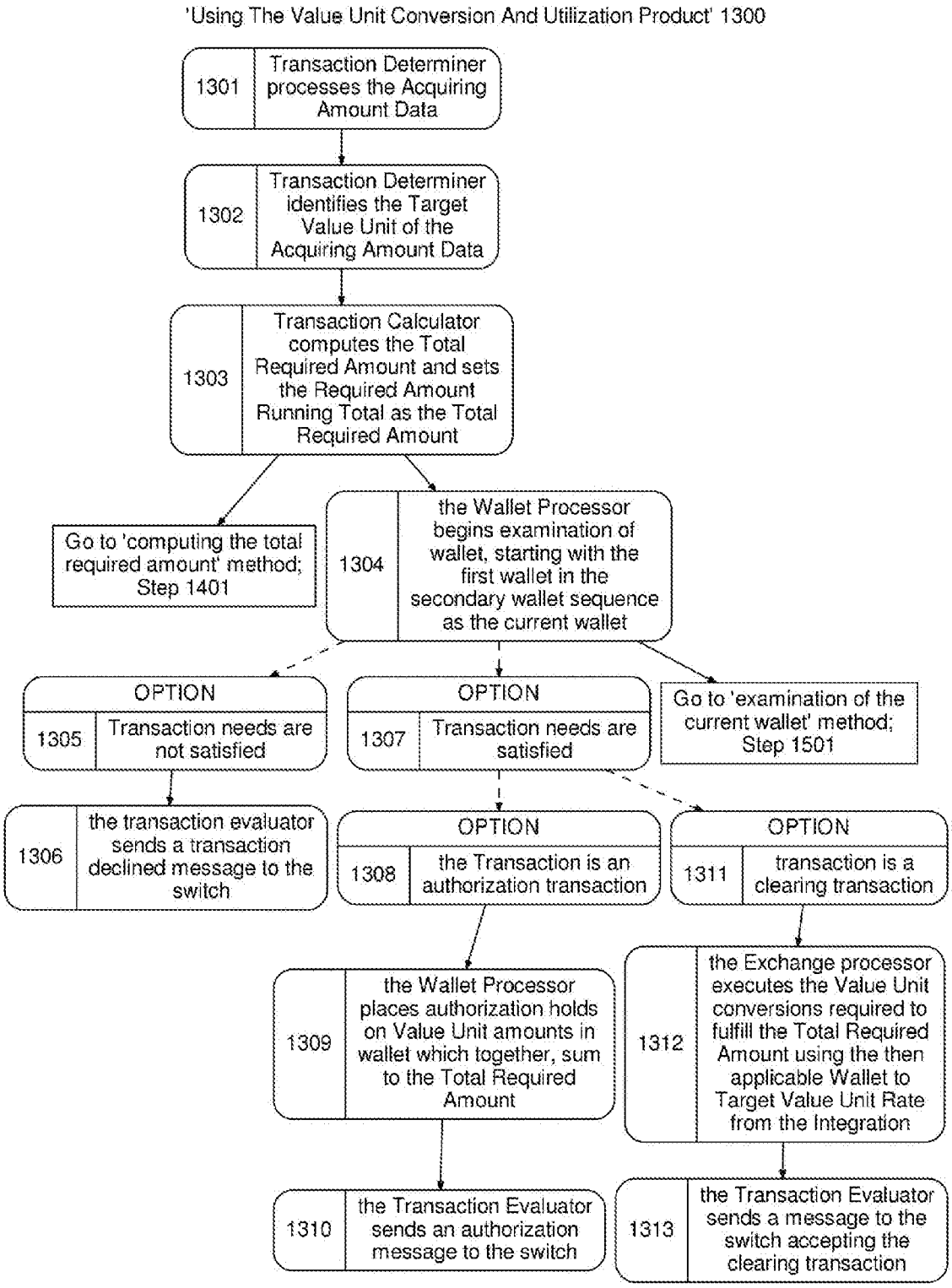

'Using The Value Unit Conversion And Utilization Product' 1300
1301
Transaction Determiner processes the Acquiring Amount Data
1302
Transaction Determiner identifies the Target Value Unit of the Acquiring Amount Data
1303
Transaction Calculator computes the Total Required Amount and sets the Required Amount Running Total as the Total Required Amount
Go to 'computing the total required amount' method; Step 1401
1304
the Wallet Processor begins examination of wallet, starting with the first wallet in the secondary wallet sequence as the current wallet
OPTION
1305
Transaction needs are not satisfied
OPTION
1307
Transaction needs are satisfied
Go to 'examination of the current wallet' method; Step 1501
1306
the transaction evaluator sends a transaction declined message to the switch
OPTION
1308
the Transaction is an authorization transaction
OPTION
1311
transaction is a clearing transaction
1309
the Wallet Processor places authorization holds on Value Unit amounts in wallet which together, sum to the Total Required Amount
1312
the Exchange processor executes the Value Unit conversions required to fulfill the Total Required Amount using the then applicable Wallet to Target Value Unit Rate from the Integration
1310
the Transaction Evaluator sends an authorization message to the switch
1313
the Transaction Evaluator sends a message to the switch accepting the clearing transaction

FIGURE. 13

'Computing The Total Required Amount' 1400

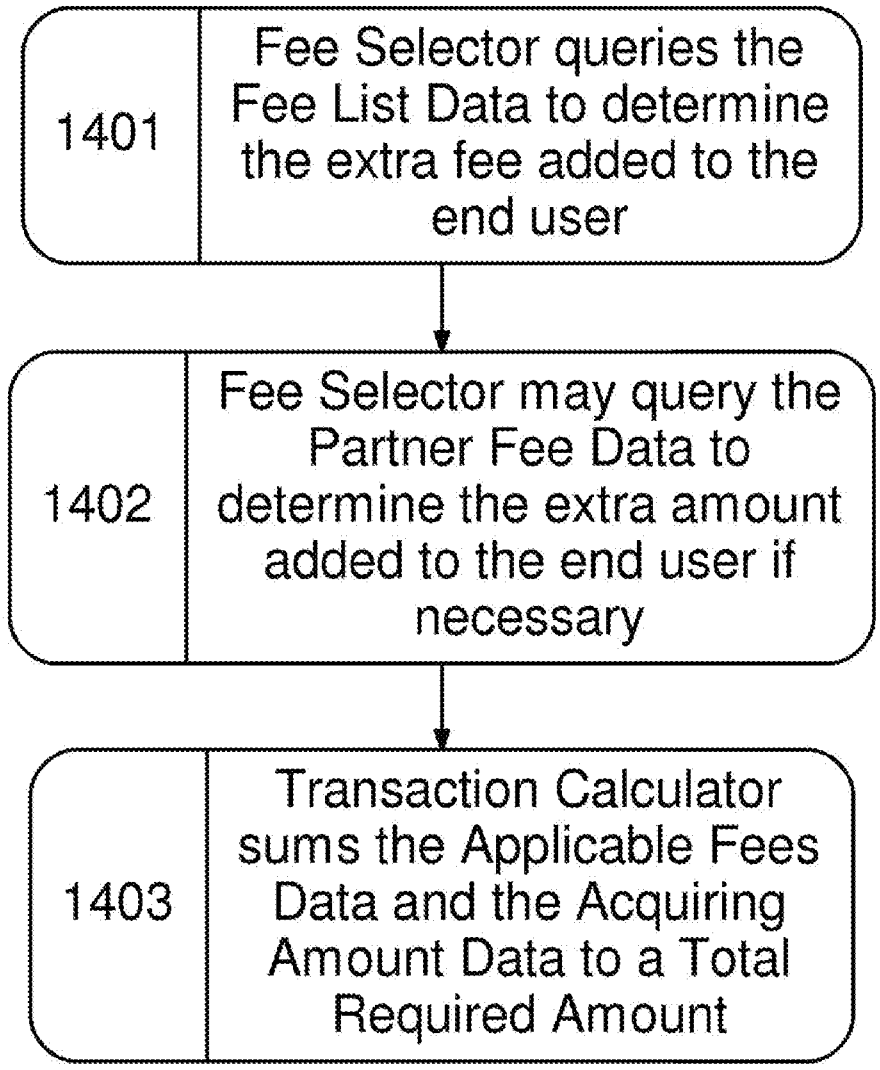


FIGURE. 14

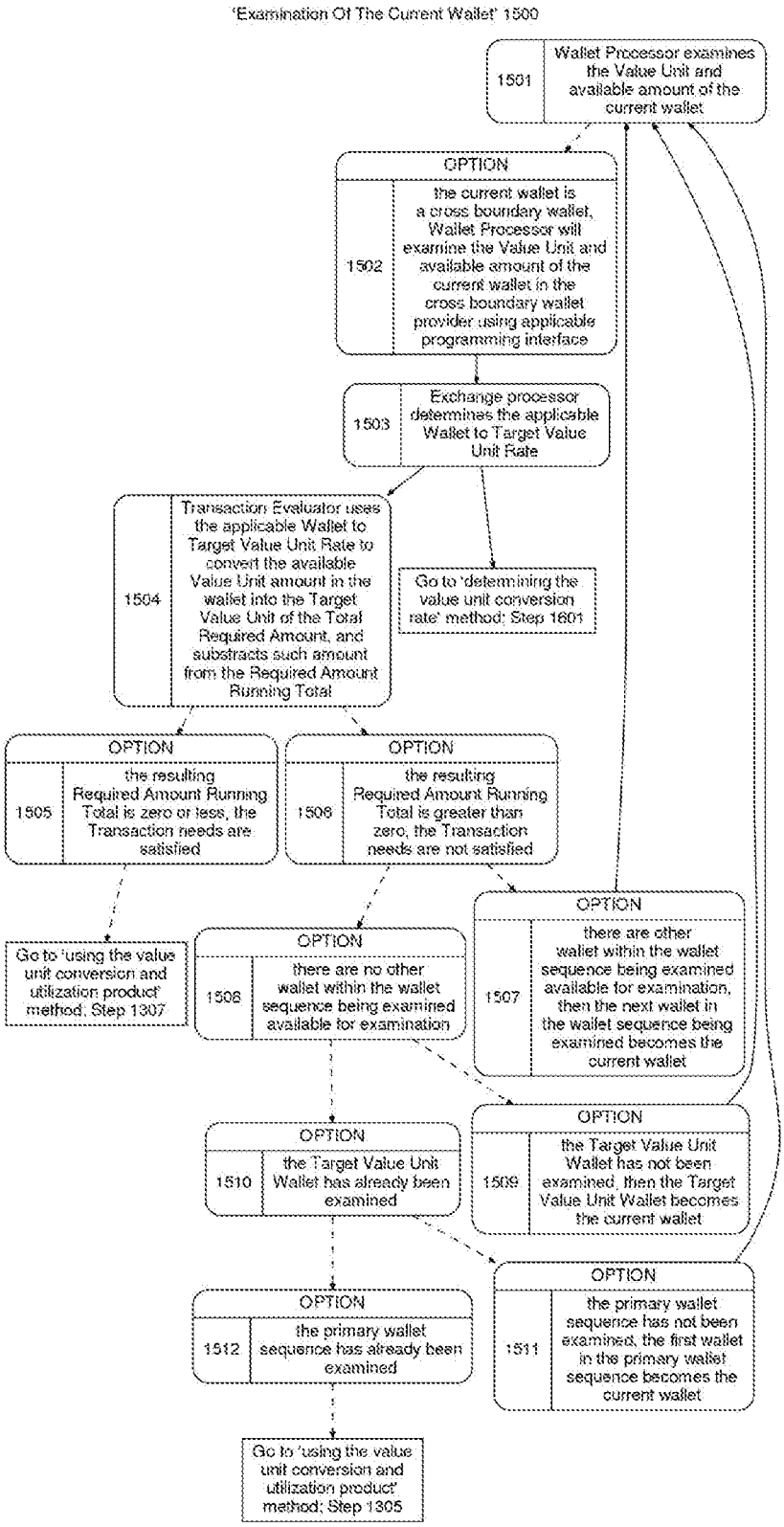

'Examination Of The Current Wallet' 1500
1501
Wallet Processor examines the Value Unit and available amount of the current wallet
OPTION
1502
the current wallet is a cross boundary wallet, Wallet Processor will examine the Value Unit and available amount of the current wallet in the cross boundary wallet provider using applicable programming interface
1503
Exchange processor determines the applicable Wallet to Target Value Unit Rate
1504
Transaction Evaluator uses the applicable Wallet to Target Value Unit Rate to convert the available Value Unit amount in the wallet into the Target Value Unit of the Total Required Amount, and substracts such amount from the Required Amount Running Total
Go to 'determining the value unit conversion rate' method: Step 1601
OPTION
1505
the resulting Required Amount Running Total is zero or less, the Transaction needs are satisfied
OPTION
1506
the resulting Required Amount Running Total is greater than zero, the Transaction needs are not satisfied
Go to 'using the value unit conversion and utilization product' method: Step 1307
OPTION
1508
there are no other wallet within the wallet sequence being examined available for examination
OPTION
1507
there are other wallet within the wallet sequence being examined available for examination, then the next wallet in the wallet sequence being examined becomes the current wallet
OPTION
1510
the Target Value Unit Wallet has already been examined
OPTION
1509
the Target Value Unit Wallet has not been examined, then the Target Value Unit Wallet becomes the current wallet
OPTION
1512
the primary wallet sequence has already been examined
OPTION
1511
the primary wallet sequence has not been examined, the first wallet in the primary wallet sequence becomes the current wallet
Go to 'using the value unit conversion and utilization product' method: Step 1305

FIGURE. 15

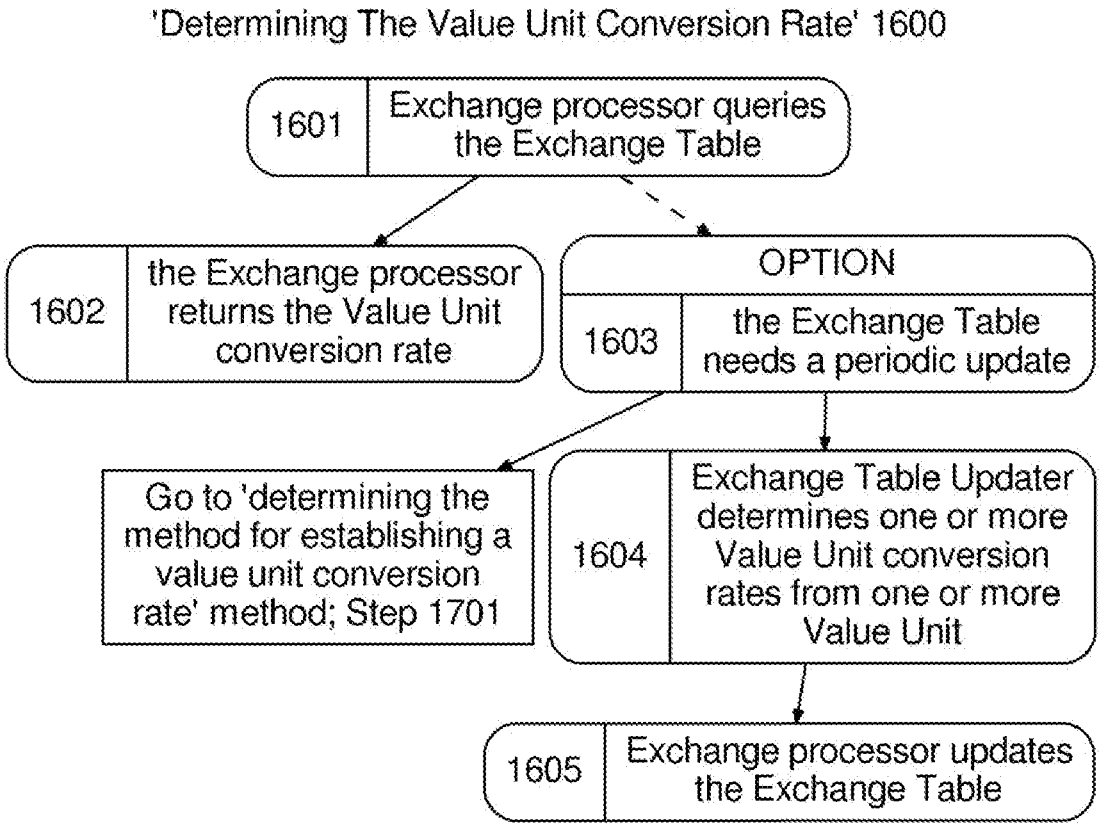

'Determining The Value Unit Conversion Rate' 1600
1601
Exchange processor queries the Exchange Table
1602
the Exchange processor returns the Value Unit conversion rate
OPTION
1603
the Exchange Table needs a periodic update
Go to 'determining the method for establishing a value unit conversion rate' method; Step 1701
1604
Exchange Table Updater determines one or more Value Unit conversion rates from one or more Value Unit
1605
Exchange processor updates the Exchange Table

FIGURE. 16

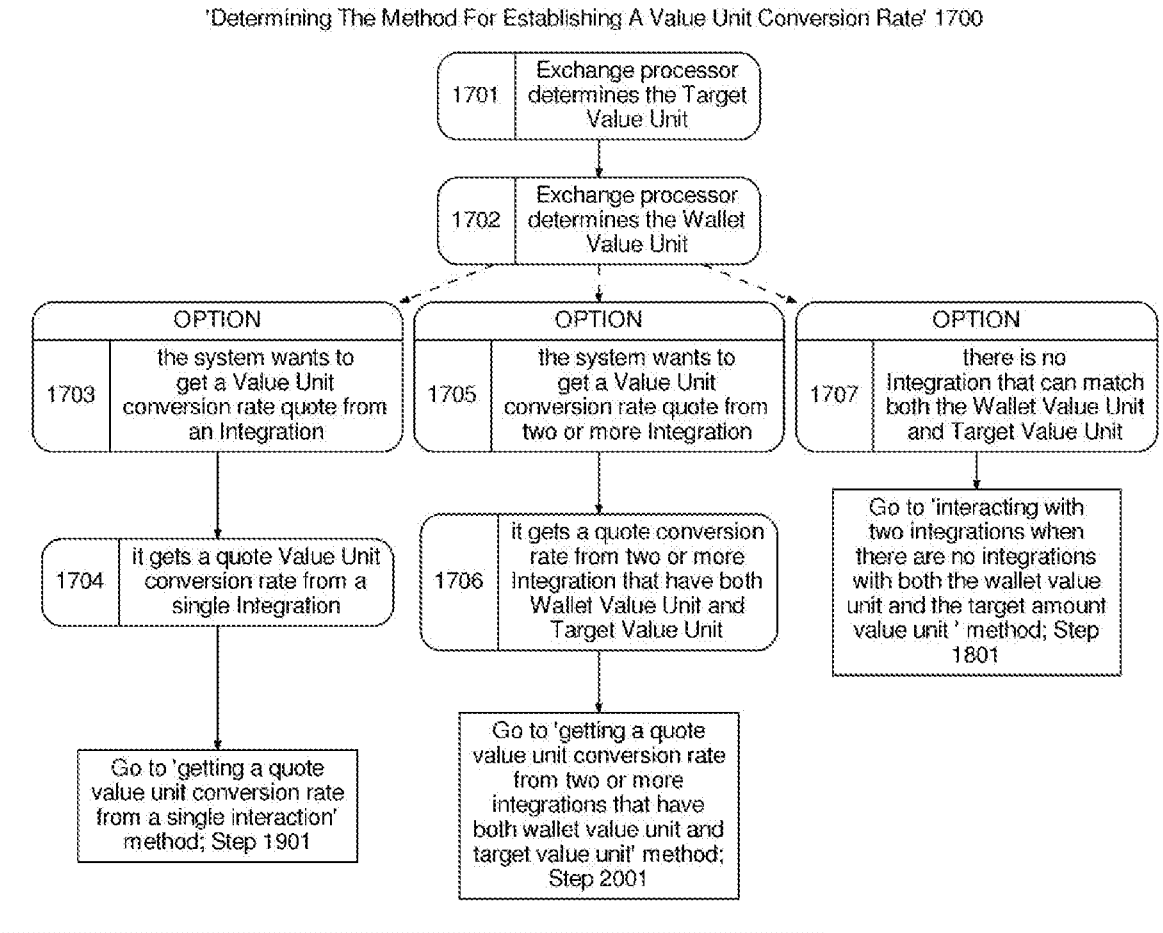

'Determining The Method For Establishing A Value Unit Conversion Rate' 1700
1701
Exchange processor determines the Target Value Unit
1702
Exchange processor determines the Wallet Value Unit
OPTION
1703
the system wants to get a Value Unit conversion rate quote from an Integration
OPTION
1705
the system wants to get a Value Unit conversion rate quote from two or more Integration
OPTION
1707
there is no Integration that can match both the Wallet Value Unit and Target Value Unit
1704
it gets a quote Value Unit conversion rate from a single Integration
1706
it gets a quote conversion rate from two or more Integration that have both Wallet Value Unit and Target Value Unit
Go to 'interacting with two integrations when there are no integrations with both the wallet value unit and the target amount value unit ' method; Step 1801
Go to 'getting a quote value unit conversion rate from a single interaction' method; Step 1901
Go to 'getting a quote value unit conversion rate from two or more integrations that have both wallet value unit and target value unit' method; Step 2001

FIGURE. 17

'Interacting With Two Integrations When There Are No Integrations With Both The Wallet Value Unit And The Target Amount Value Unit ' 1800

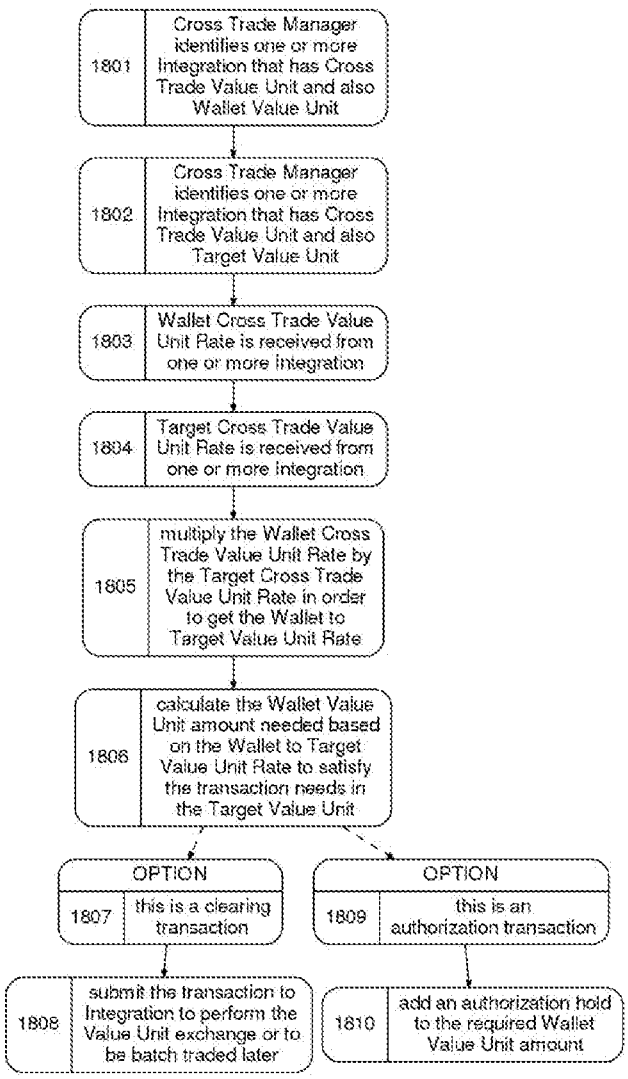


FIGURE. 18

'Getting A Quote Value Unit Conversion Rate From A Single Interaction' 1900

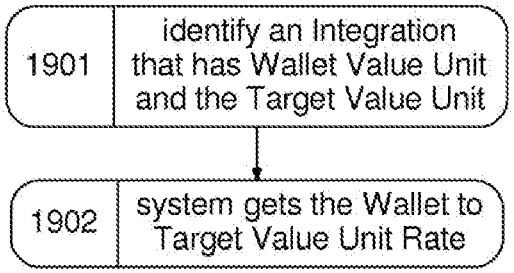


FIGURE. 19

'Getting A Quote Value Unit Conversion Rate From Two Or More Integrations That Have Both Wallet Value Unit And Target Value Unit' 2000

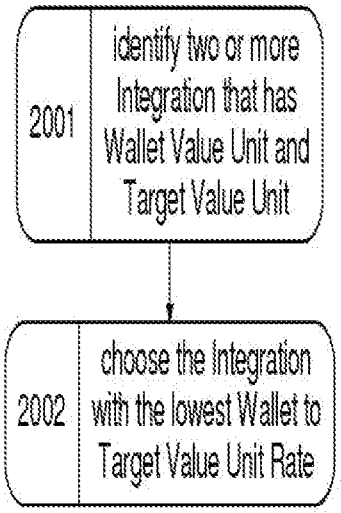


FIGURE. 20