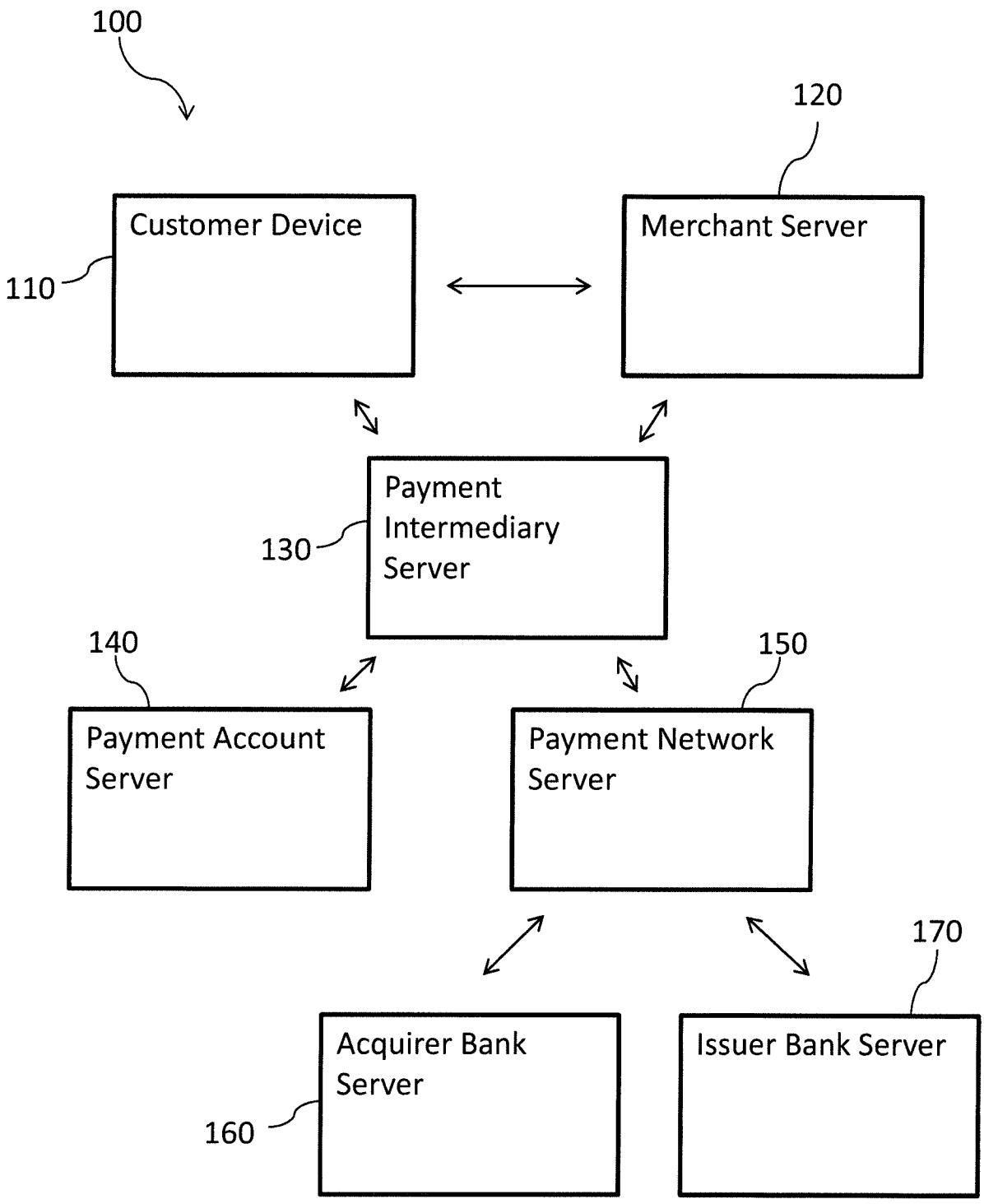

100
120
Customer Device
110
Merchant Server
Payment
Intermediary
Server
130
140
150
Payment Account
Server
Payment Network
Server
170
Acquirer Bank
Server
160
Issuer Bank Server

Figure 1

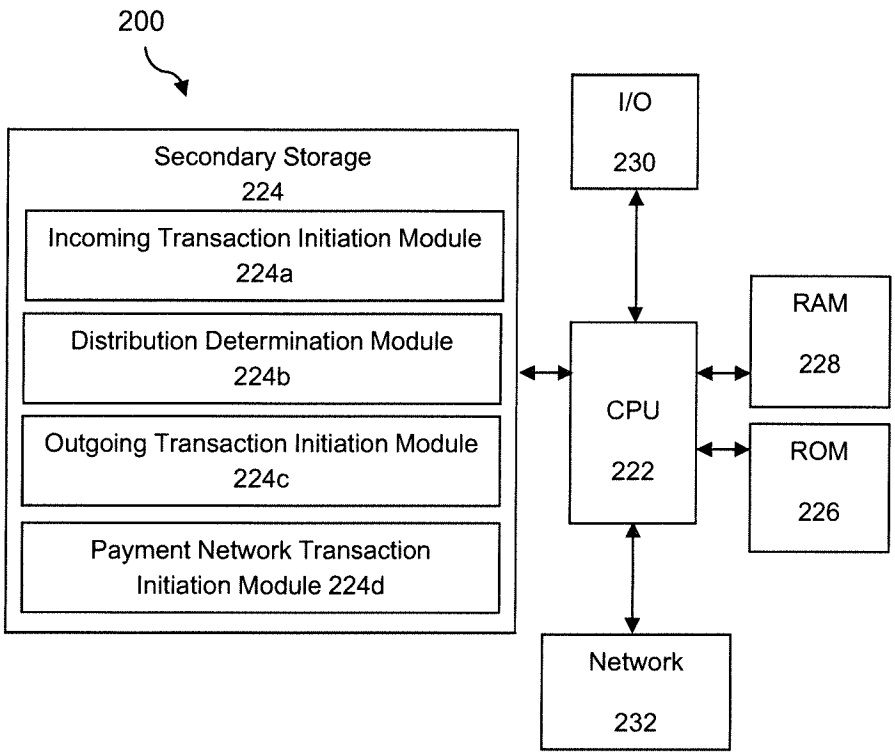

200
Secondary Storage
224
Incoming Transaction Initiation Module
224a
Distribution Determination Module
224b
Outgoing Transaction Initiation Module
224c
Payment Network Transaction
Initiation Module 224d
I/O
230
CPU
222
RAM
228
ROM
226
Network
232

Figure 2

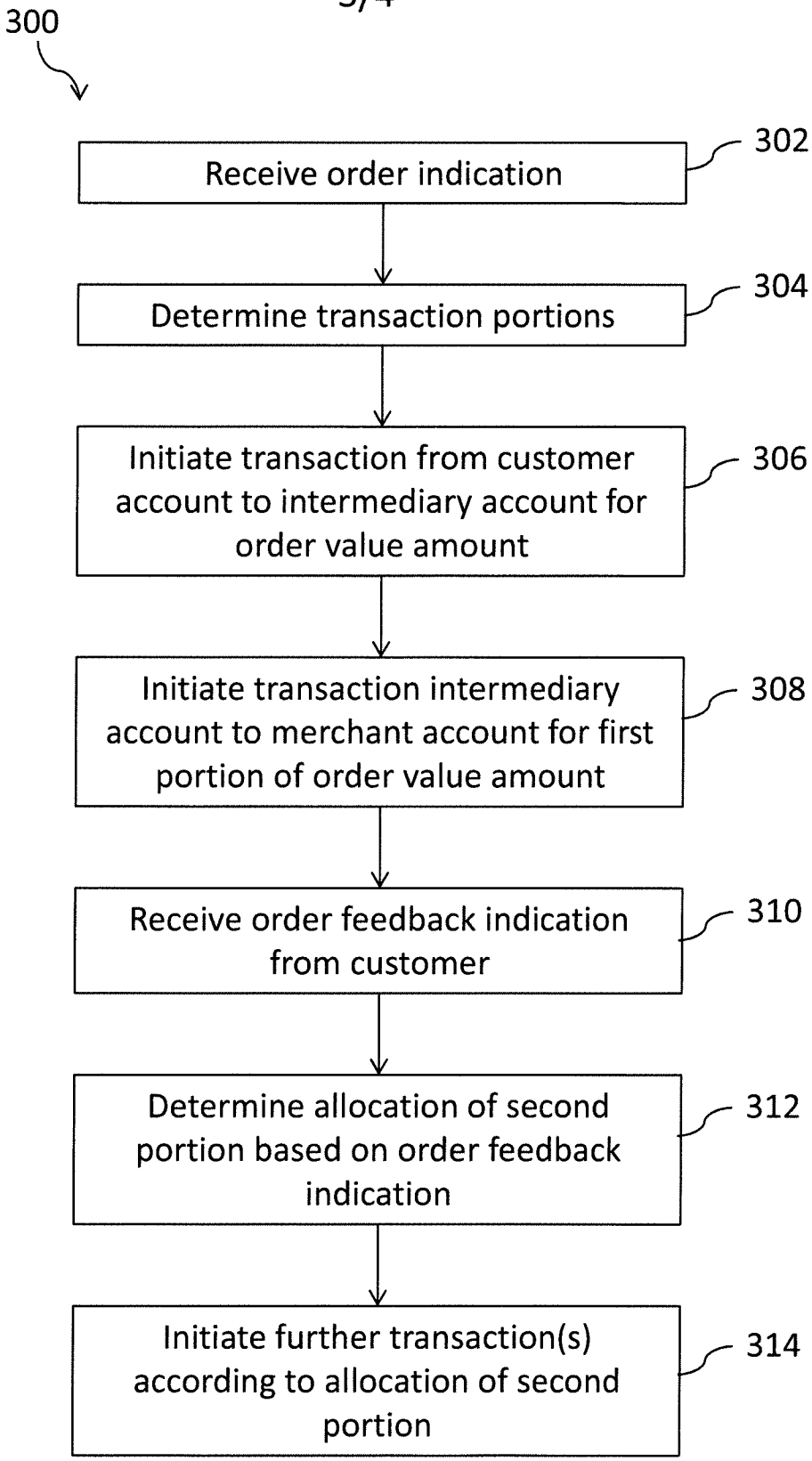

300
Receive order indication
302
Determine transaction portions
304
Initiate transaction from customer account to intermediary account for order value amount
306
Initiate transaction intermediary account to merchant account for first portion of order value amount
308
Receive order feedback indication from customer
310
Determine allocation of second portion based on order feedback indication
312
Initiate further transaction(s) according to allocation of second portion
314

Figure 3

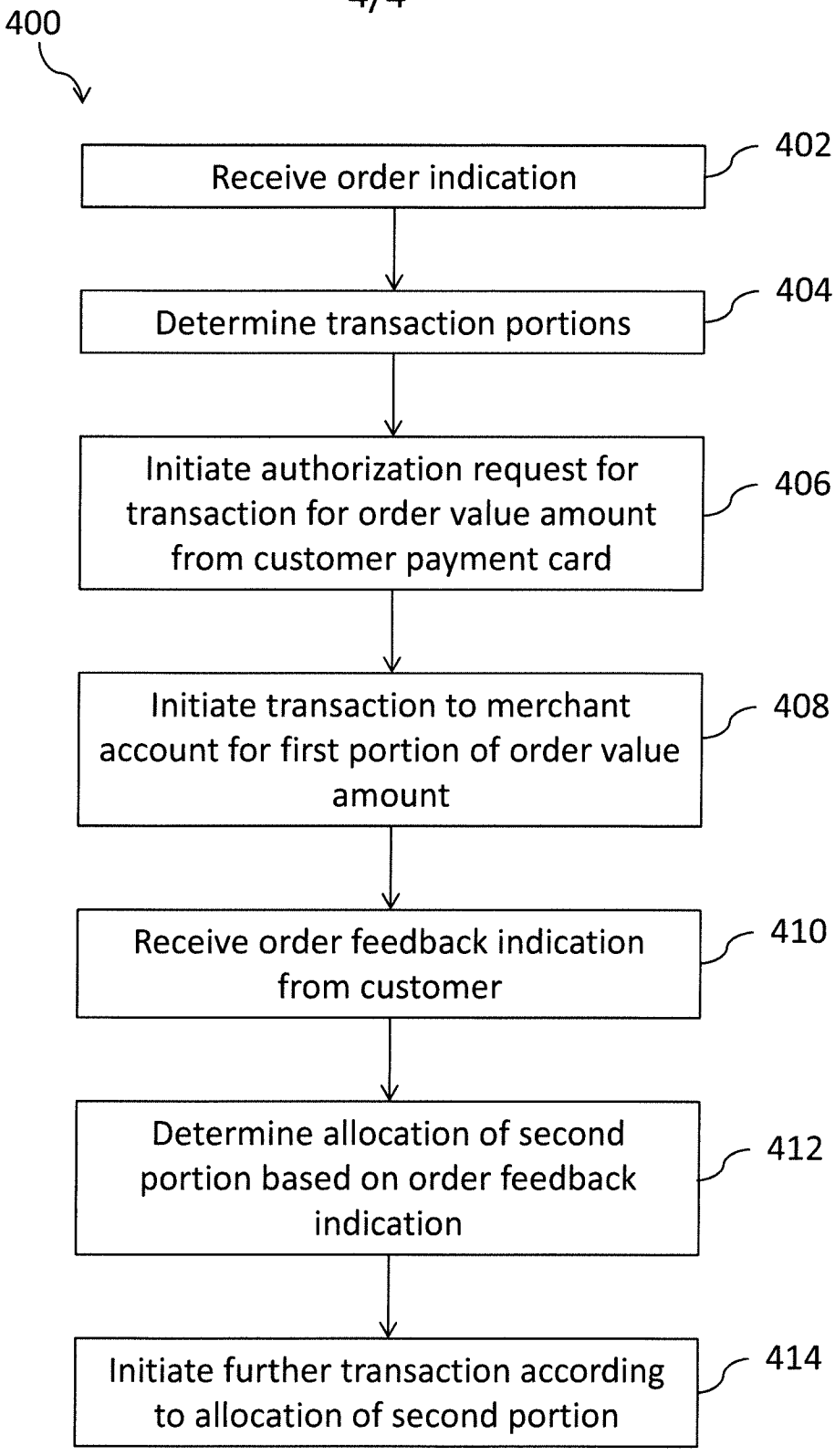

400
Receive order indication
402
Determine transaction portions
404
Initiate authorization request for transaction for order value amount from customer payment card
406
Initiate transaction to merchant account for first portion of order value amount
408
Receive order feedback indication from customer
410
Determine allocation of second portion based on order feedback indication
412
Initiate further transaction according to allocation of second portion
414

Figure 4