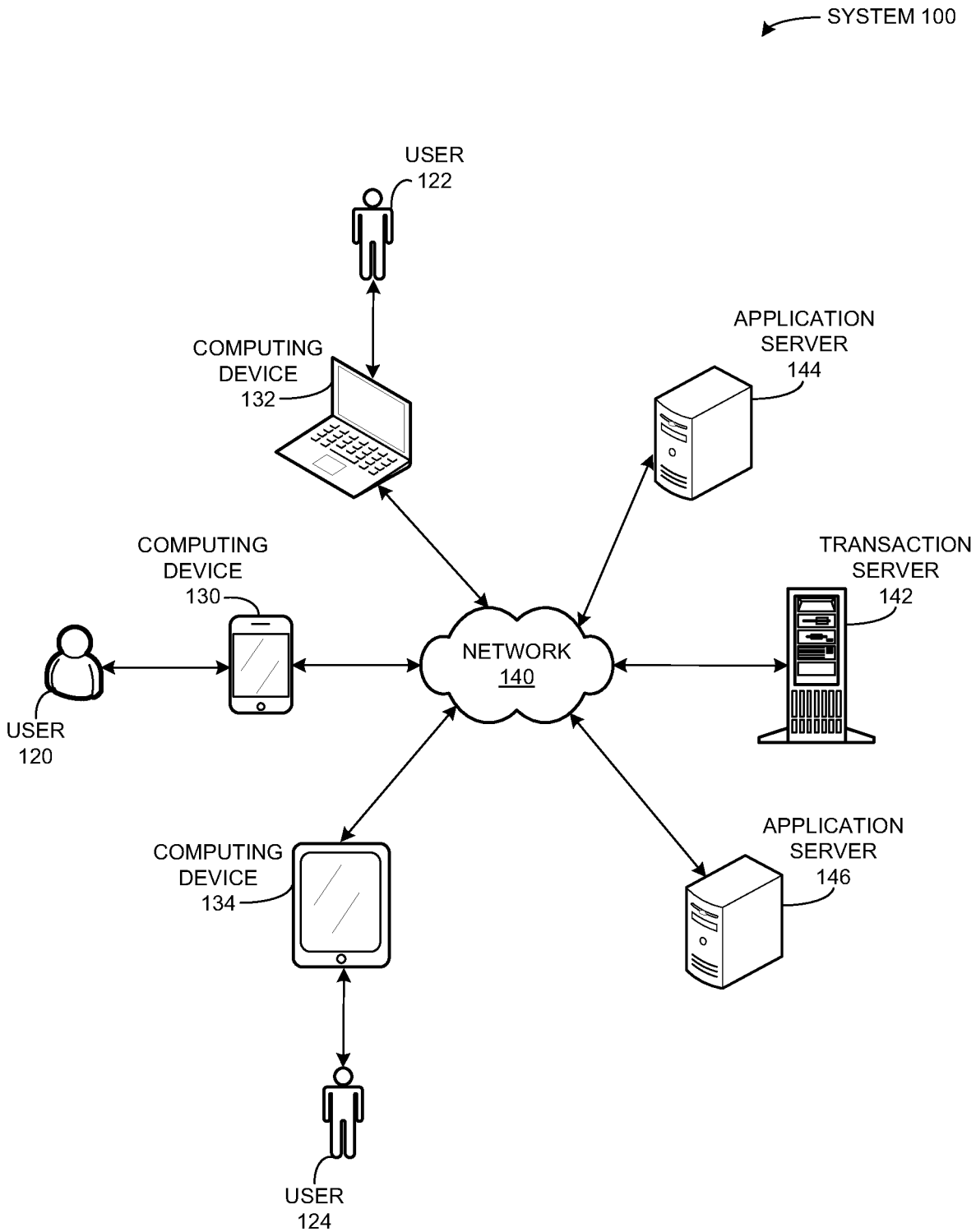

SYSTEM 100
USER
122
COMPUTING
DEVICE
132
APPLICATION
SERVER
144
COMPUTING
DEVICE
130
TRANSACTION
SERVER
142
NETWORK
140
USER
120
COMPUTING
DEVICE
134
APPLICATION
SERVER
146
USER
124

FIG. 1A

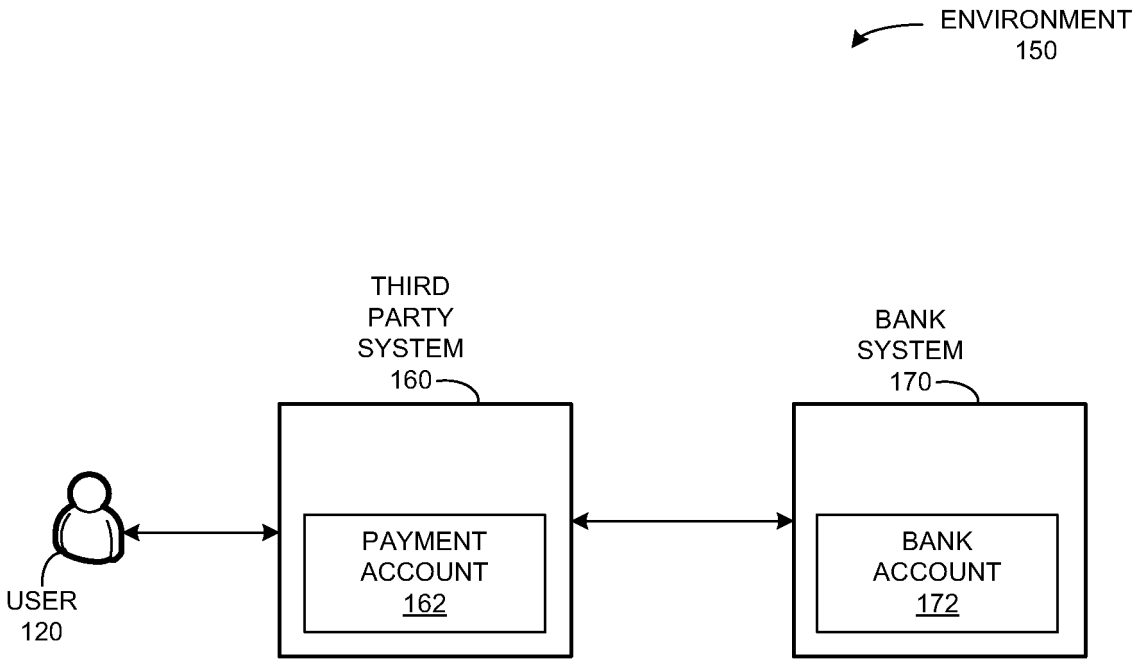

ENVIRONMENT
150
THIRD
PARTY
SYSTEM
160
BANK
SYSTEM
170
PAYMENT
ACCOUNT
162
BANK
ACCOUNT
172
USER
120

FIG. 1B

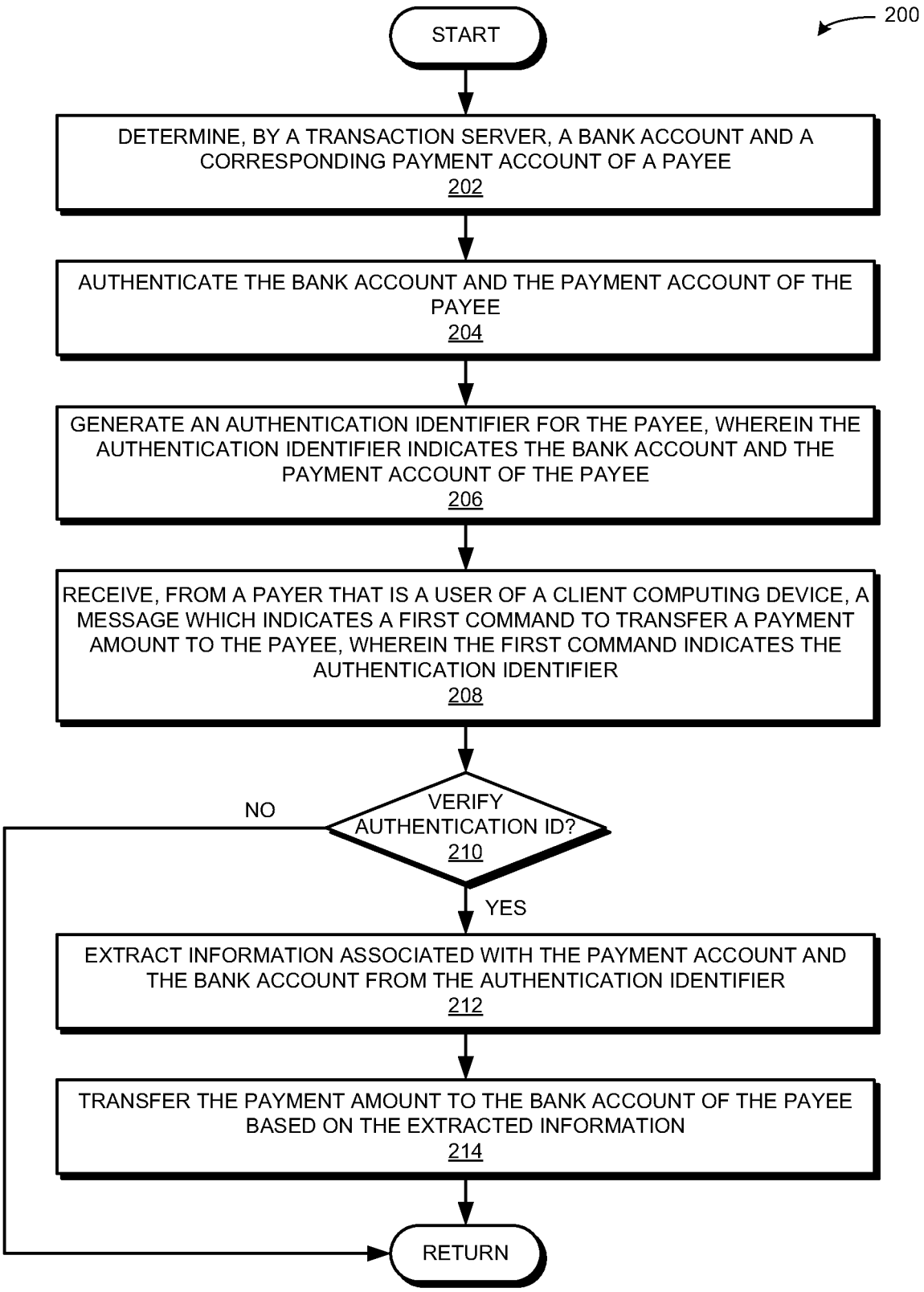

200
START
DETERMINE, BY A TRANSACTION SERVER, A BANK ACCOUNT AND A CORRESPONDING PAYMENT ACCOUNT OF A PAYEE
202
AUTHENTICATE THE BANK ACCOUNT AND THE PAYMENT ACCOUNT OF THE PAYEE
204
GENERATE AN AUTHENTICATION IDENTIFIER FOR THE PAYEE, WHEREIN THE AUTHENTICATION IDENTIFIER INDICATES THE BANK ACCOUNT AND THE PAYMENT ACCOUNT OF THE PAYEE
206
RECEIVE, FROM A PAYER THAT IS A USER OF A CLIENT COMPUTING DEVICE, A MESSAGE WHICH INDICATES A FIRST COMMAND TO TRANSFER A PAYMENT AMOUNT TO THE PAYEE, WHEREIN THE FIRST COMMAND INDICATES THE AUTHENTICATION IDENTIFIER
208
VERIFY AUTHENTICATION ID?
210
NO
YES
EXTRACT INFORMATION ASSOCIATED WITH THE PAYMENT ACCOUNT AND THE BANK ACCOUNT FROM THE AUTHENTICATION IDENTIFIER
212
TRANSFER THE PAYMENT AMOUNT TO THE BANK ACCOUNT OF THE PAYEE BASED ON THE EXTRACTED INFORMATION
214
RETURN

FIG. 2

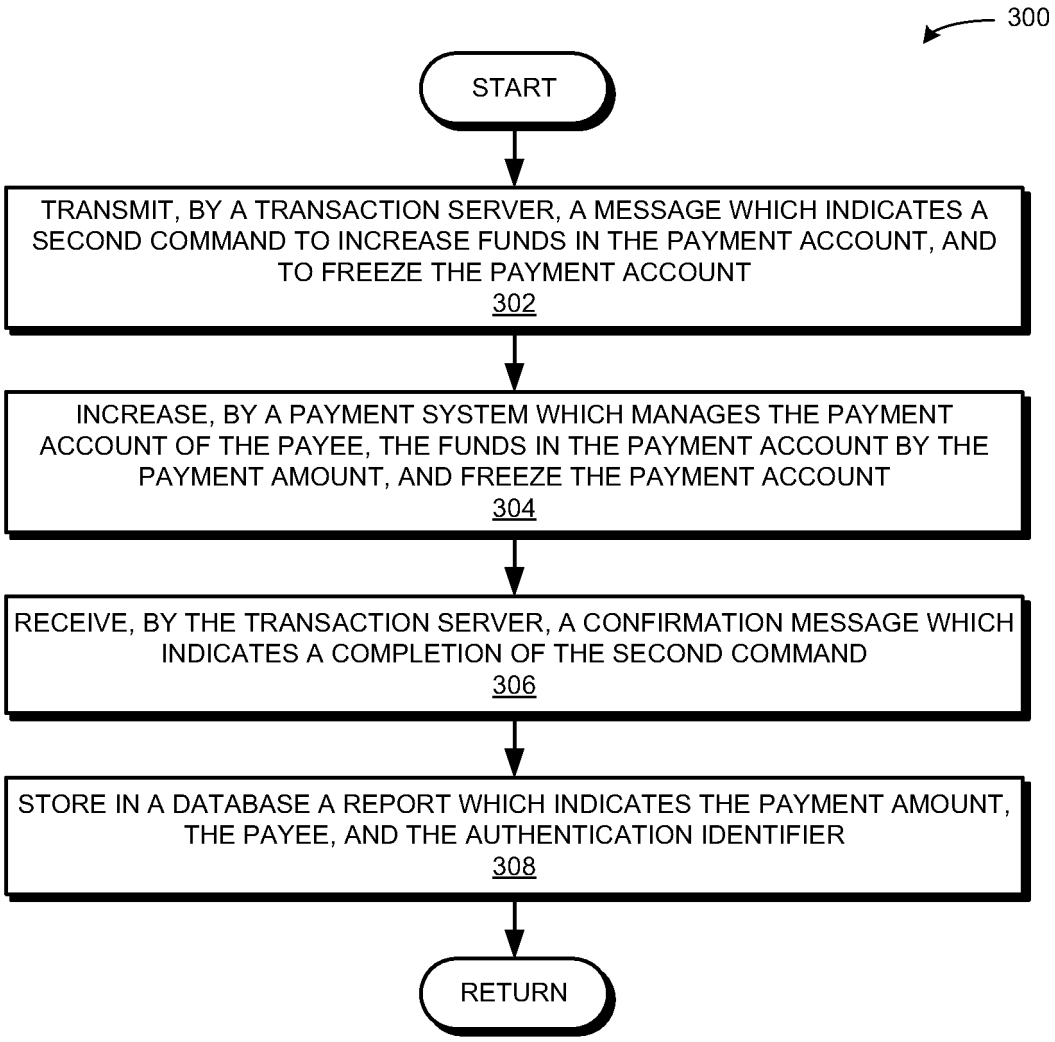

300
START
TRANSMIT, BY A TRANSACTION SERVER, A MESSAGE WHICH INDICATES A SECOND COMMAND TO INCREASE FUNDS IN THE PAYMENT ACCOUNT, AND TO FREEZE THE PAYMENT ACCOUNT
302
INCREASE, BY A PAYMENT SYSTEM WHICH MANAGES THE PAYMENT ACCOUNT OF THE PAYEE, THE FUNDS IN THE PAYMENT ACCOUNT BY THE PAYMENT AMOUNT, AND FREEZE THE PAYMENT ACCOUNT
304
RECEIVE, BY THE TRANSACTION SERVER, A CONFIRMATION MESSAGE WHICH INDICATES A COMPLETION OF THE SECOND COMMAND
306
STORE IN A DATABASE A REPORT WHICH INDICATES THE PAYMENT AMOUNT, THE PAYEE, AND THE AUTHENTICATION IDENTIFIER
308
RETURN

FIG. 3

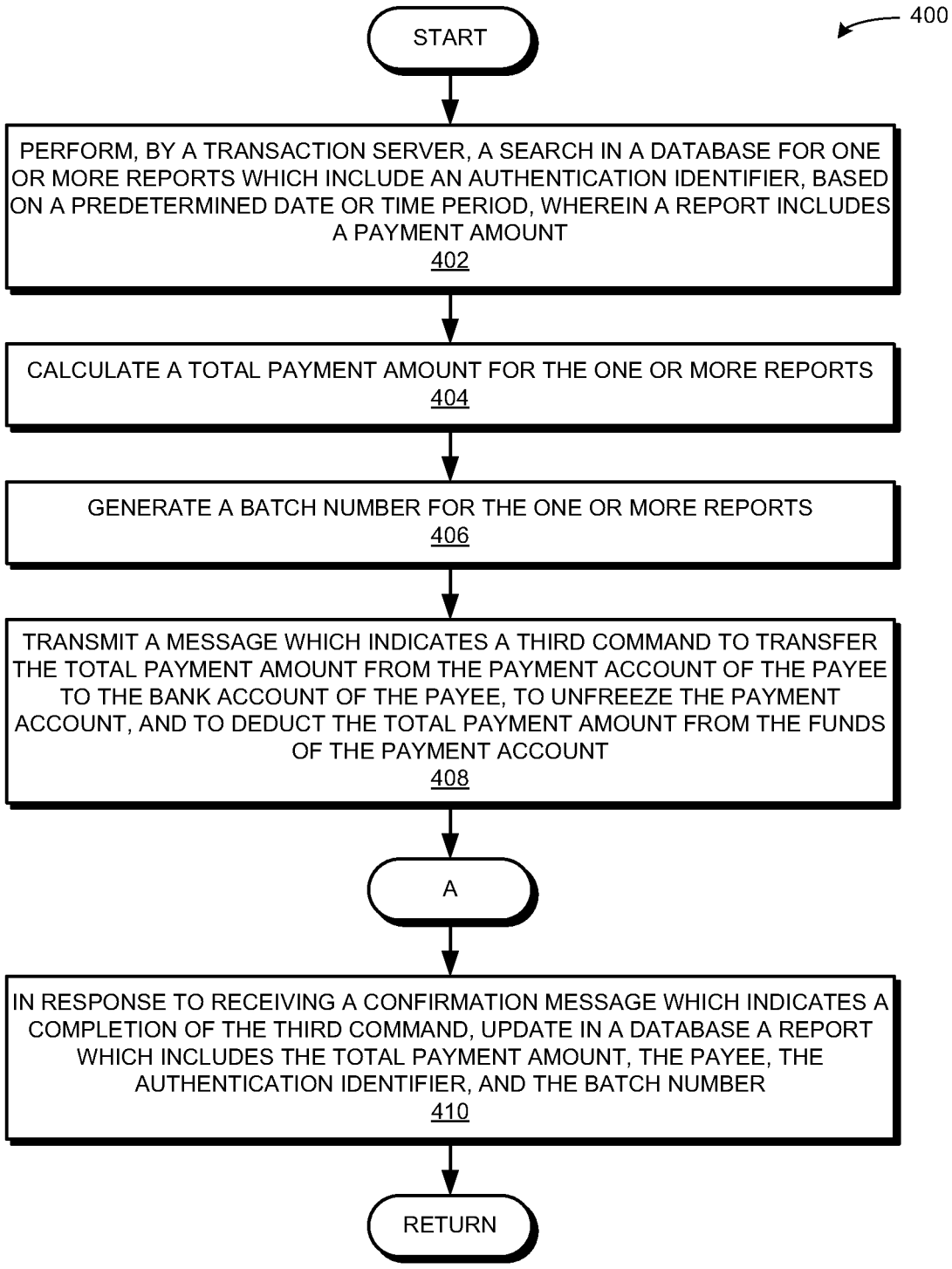

400
START
PERFORM, BY A TRANSACTION SERVER, A SEARCH IN A DATABASE FOR ONE OR MORE REPORTS WHICH INCLUDE AN AUTHENTICATION IDENTIFIER, BASED ON A PREDETERMINED DATE OR TIME PERIOD, WHEREIN A REPORT INCLUDES A PAYMENT AMOUNT
402
CALCULATE A TOTAL PAYMENT AMOUNT FOR THE ONE OR MORE REPORTS
404
GENERATE A BATCH NUMBER FOR THE ONE OR MORE REPORTS
406
TRANSMIT A MESSAGE WHICH INDICATES A THIRD COMMAND TO TRANSFER THE TOTAL PAYMENT AMOUNT FROM THE PAYMENT ACCOUNT OF THE PAYEE TO THE BANK ACCOUNT OF THE PAYEE, TO UNFREEZE THE PAYMENT ACCOUNT, AND TO DEDUCT THE TOTAL PAYMENT AMOUNT FROM THE FUNDS OF THE PAYMENT ACCOUNT
408
A
IN RESPONSE TO RECEIVING A CONFIRMATION MESSAGE WHICH INDICATES A COMPLETION OF THE THIRD COMMAND, UPDATE IN A DATABASE A REPORT WHICH INCLUDES THE TOTAL PAYMENT AMOUNT, THE PAYEE, THE AUTHENTICATION IDENTIFIER, AND THE BATCH NUMBER
410
RETURN

FIG. 4A

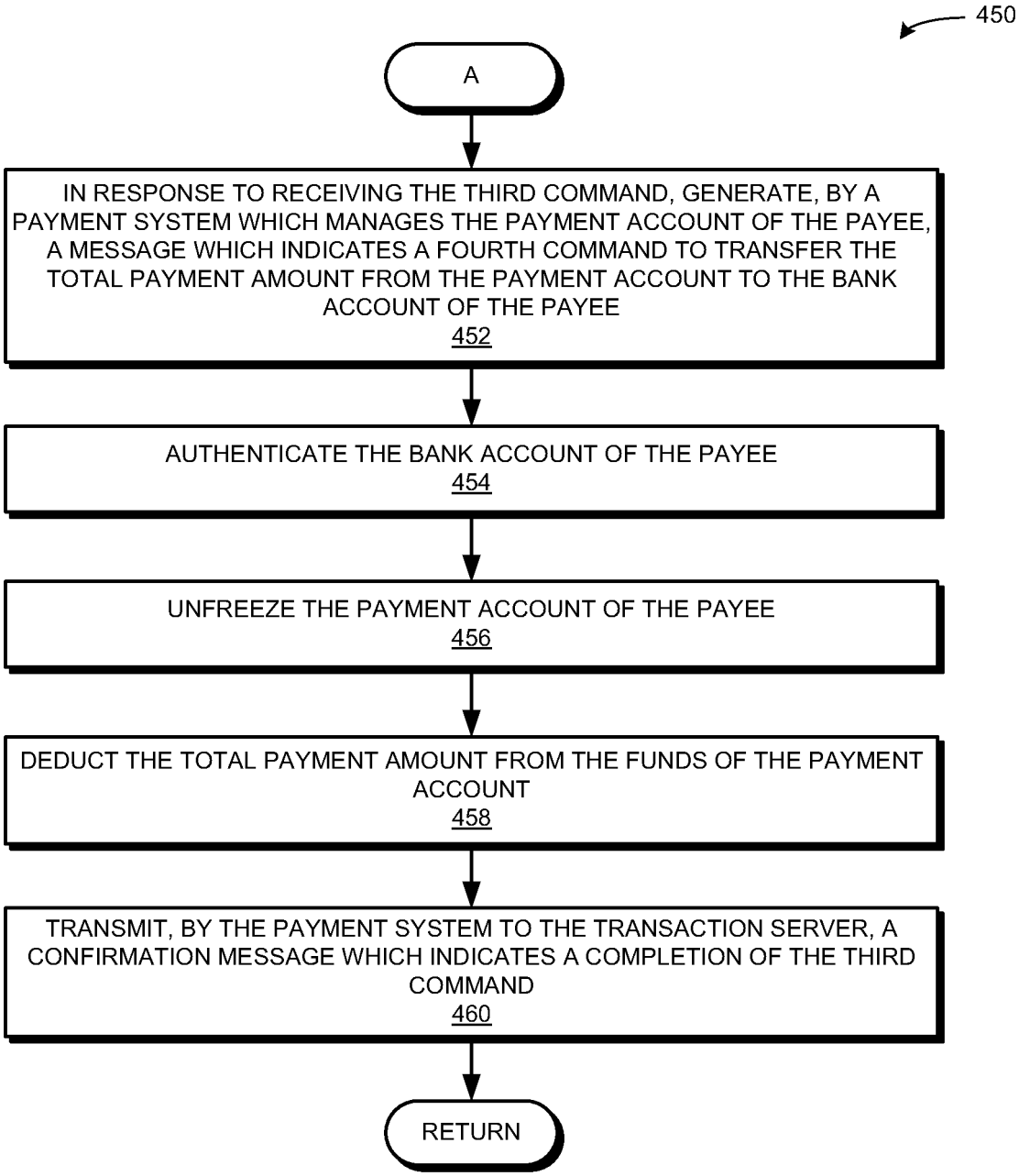

450
A
IN RESPONSE TO RECEIVING THE THIRD COMMAND, GENERATE, BY A PAYMENT SYSTEM WHICH MANAGES THE PAYMENT ACCOUNT OF THE PAYEE, A MESSAGE WHICH INDICATES A FOURTH COMMAND TO TRANSFER THE TOTAL PAYMENT AMOUNT FROM THE PAYMENT ACCOUNT TO THE BANK ACCOUNT OF THE PAYEE
452
AUTHENTICATE THE BANK ACCOUNT OF THE PAYEE
454
UNFREEZE THE PAYMENT ACCOUNT OF THE PAYEE
456
DEDUCT THE TOTAL PAYMENT AMOUNT FROM THE FUNDS OF THE PAYMENT ACCOUNT
458
TRANSMIT, BY THE PAYMENT SYSTEM TO THE TRANSACTION SERVER, A CONFIRMATION MESSAGE WHICH INDICATES A COMPLETION OF THE THIRD COMMAND
460
RETURN

FIG. 4B

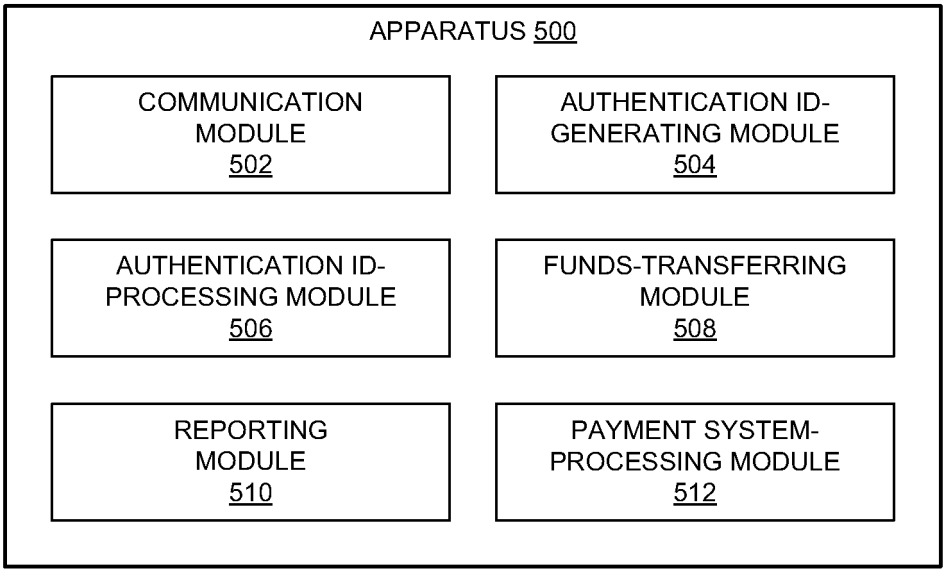

APPARATUS 500
COMMUNICATION MODULE 502
AUTHENTICATION ID-GENERATING MODULE 504
AUTHENTICATION ID-PROCESSING MODULE 506
FUNDS-TRANSFERRING MODULE 508
REPORTING MODULE 510
PAYMENT SYSTEM-PROCESSING MODULE 512

FIG. 5

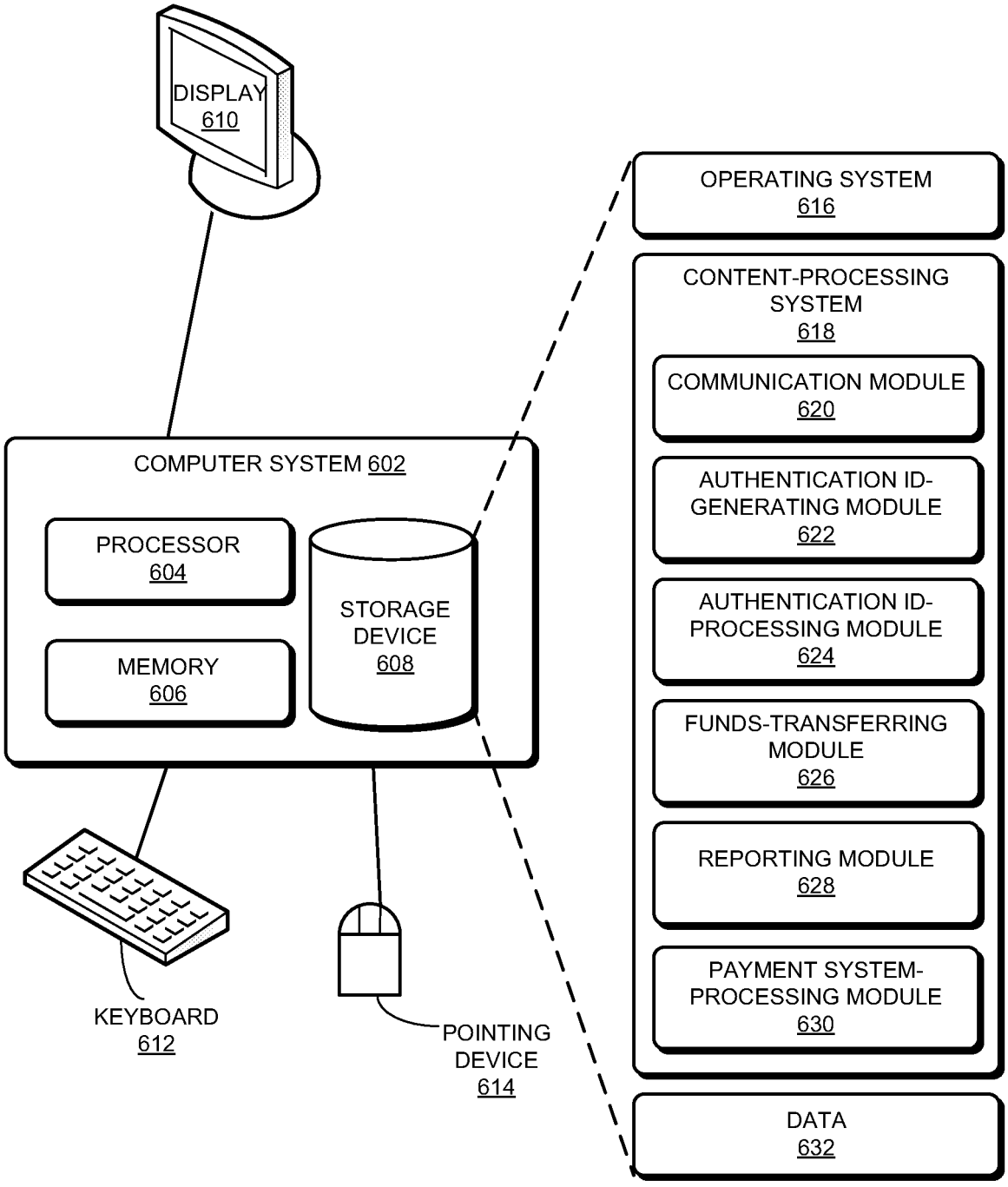

DISPLAY
610
COMPUTER SYSTEM 602
PROCESSOR
604
MEMORY
606
STORAGE
DEVICE
608
KEYBOARD
612
POINTING
DEVICE
614
OPERATING SYSTEM
616
CONTENT-PROCESSING
SYSTEM
618
COMMUNICATION MODULE
620
AUTHENTICATION ID-
GENERATING MODULE
622
AUTHENTICATION ID-
PROCESSING MODULE
624
FUNDS-TRANSFERRING
MODULE
626
REPORTING MODULE
628
PAYMENT SYSTEM-
PROCESSING MODULE
630
DATA
632

FIG. 6