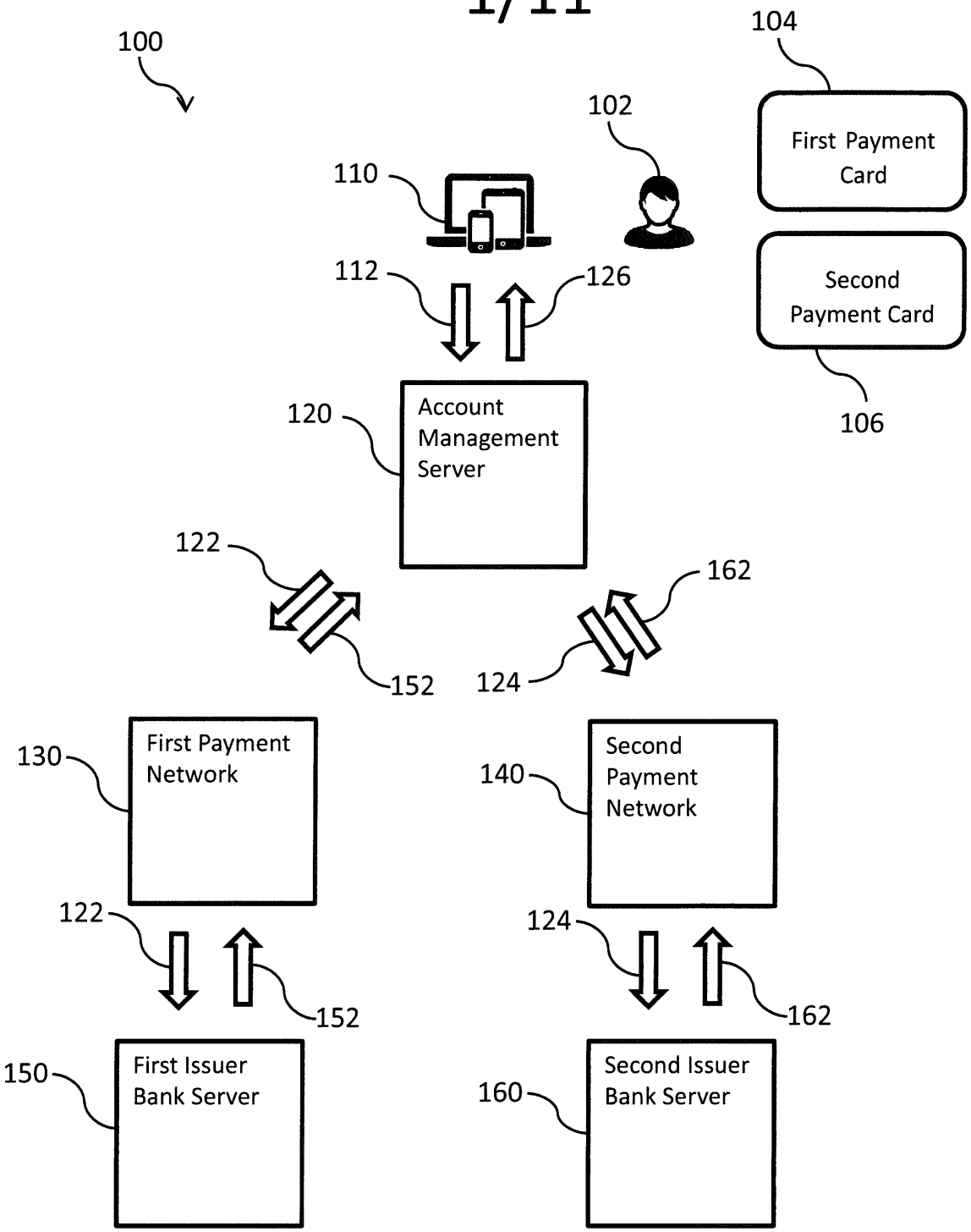

100
104
First Payment Card
102
110
Second Payment Card
112
126
106
120
Account Management Server
122
162
152
124
130
First Payment Network
140
Second Payment Network
122
124
152
162
150
First Issuer Bank Server
160
Second Issuer Bank Server

Figure 1

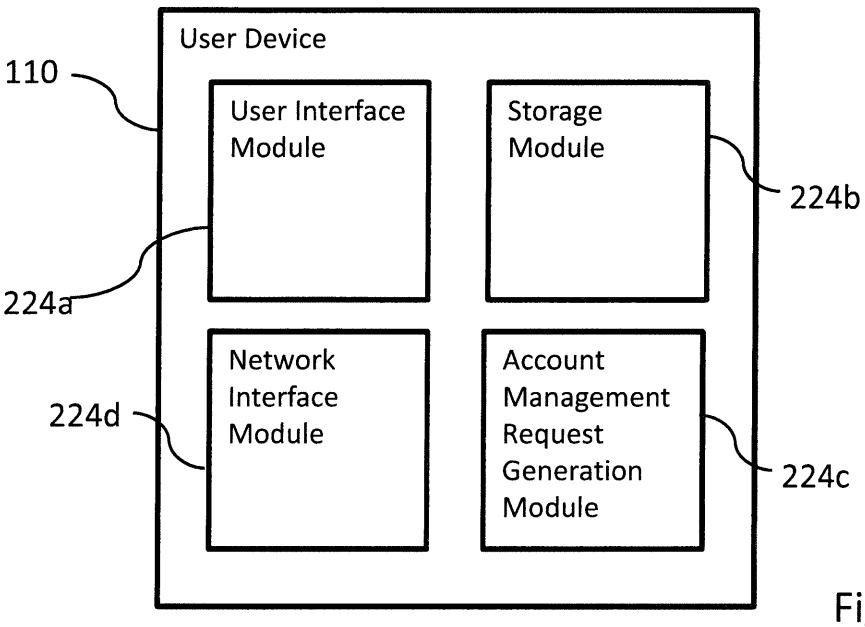


Figure 2

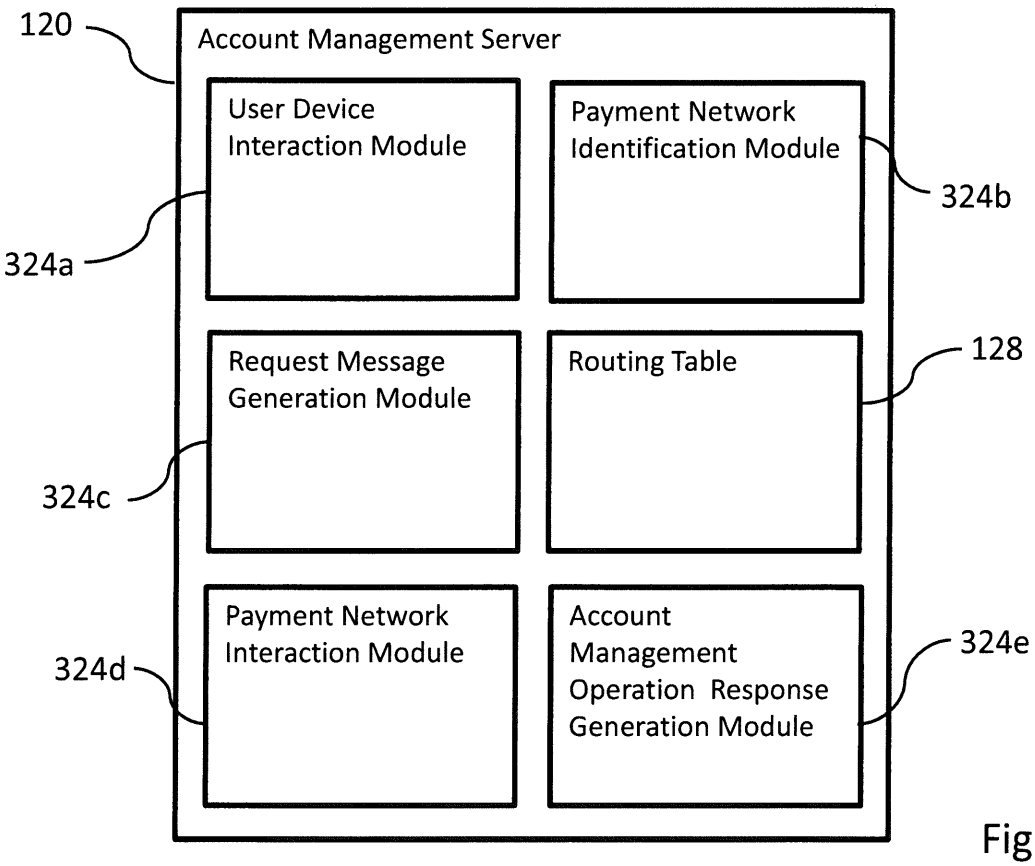


Figure 3

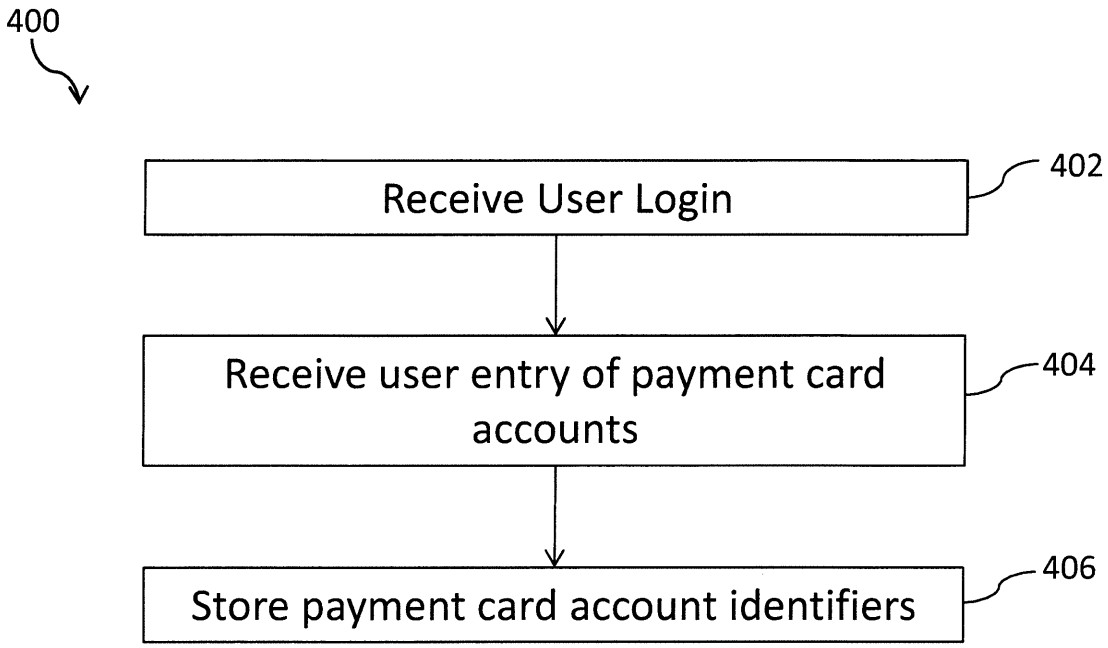


Figure 4

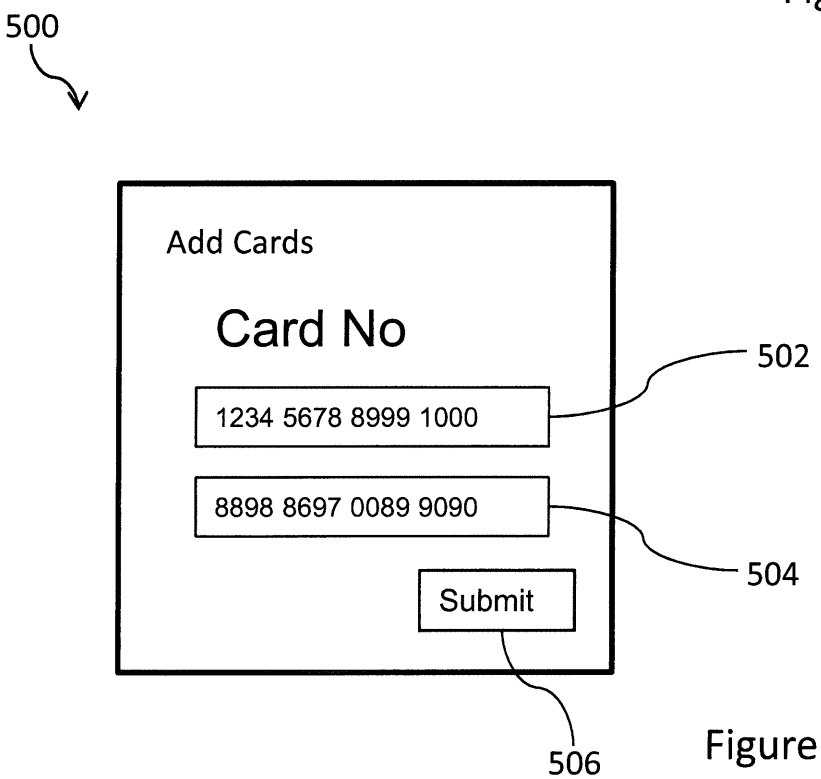


Figure 5

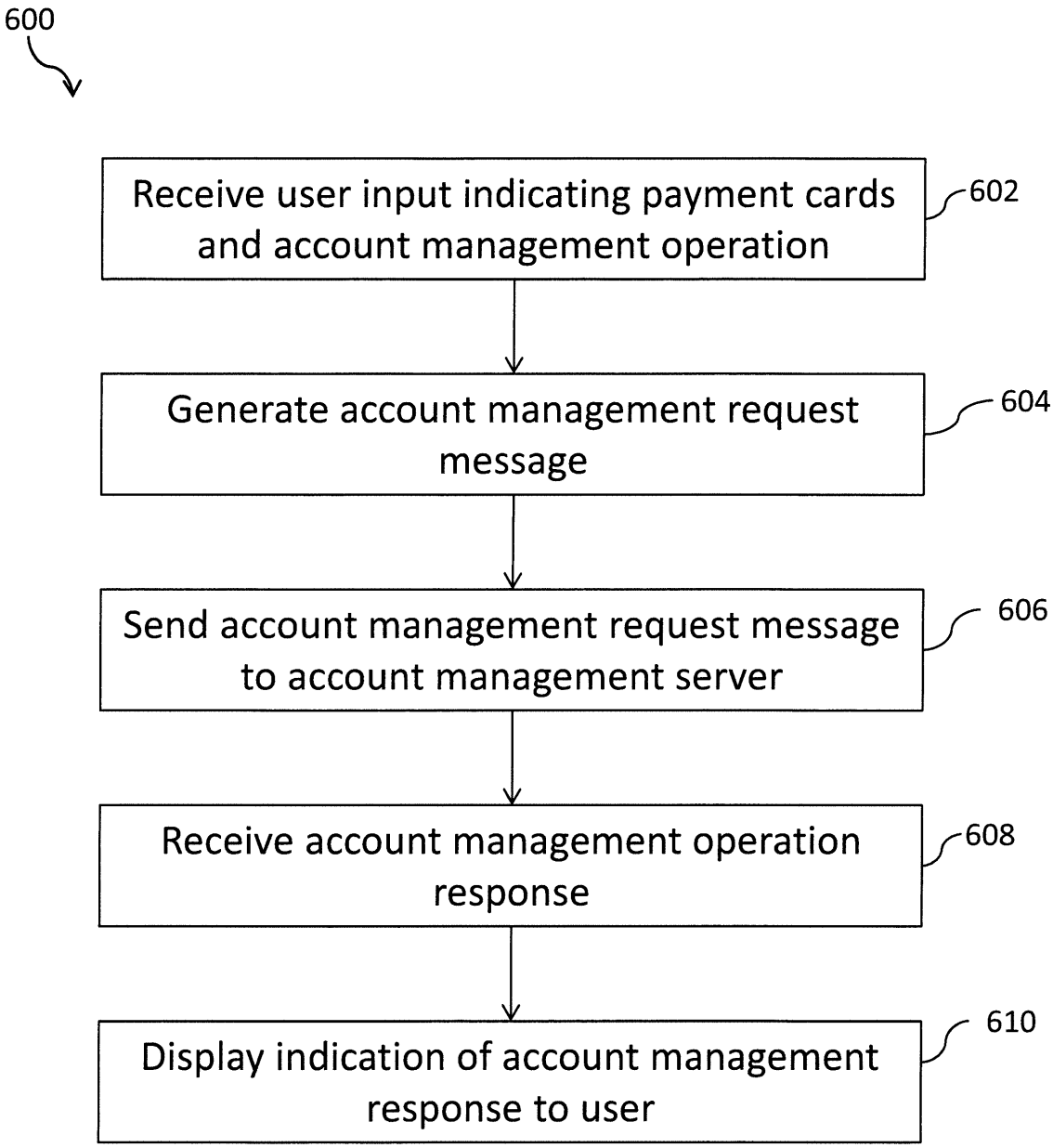

600
Receive user input indicating payment cards and account management operation
602
Generate account management request message
604
Send account management request message to account management server
606
Receive account management operation response
608
Display indication of account management response to user
610

Figure 6

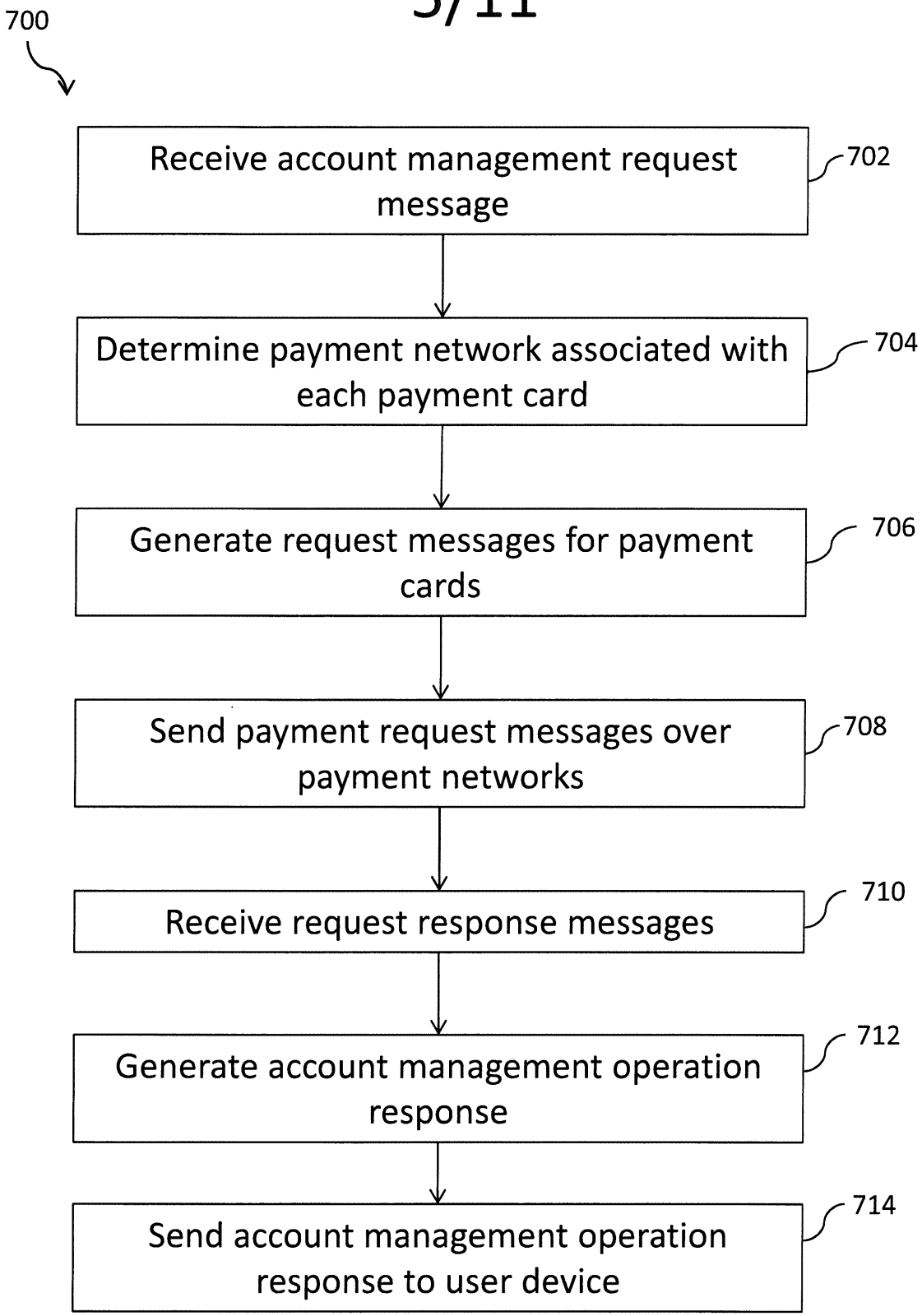

700
Receive account management request message
702
Determine payment network associated with each payment card
704
Generate request messages for payment cards
706
Send payment request messages over payment networks
708
Receive request response messages
710
Generate account management operation response
712
Send account management operation response to user device
714

Figure 7

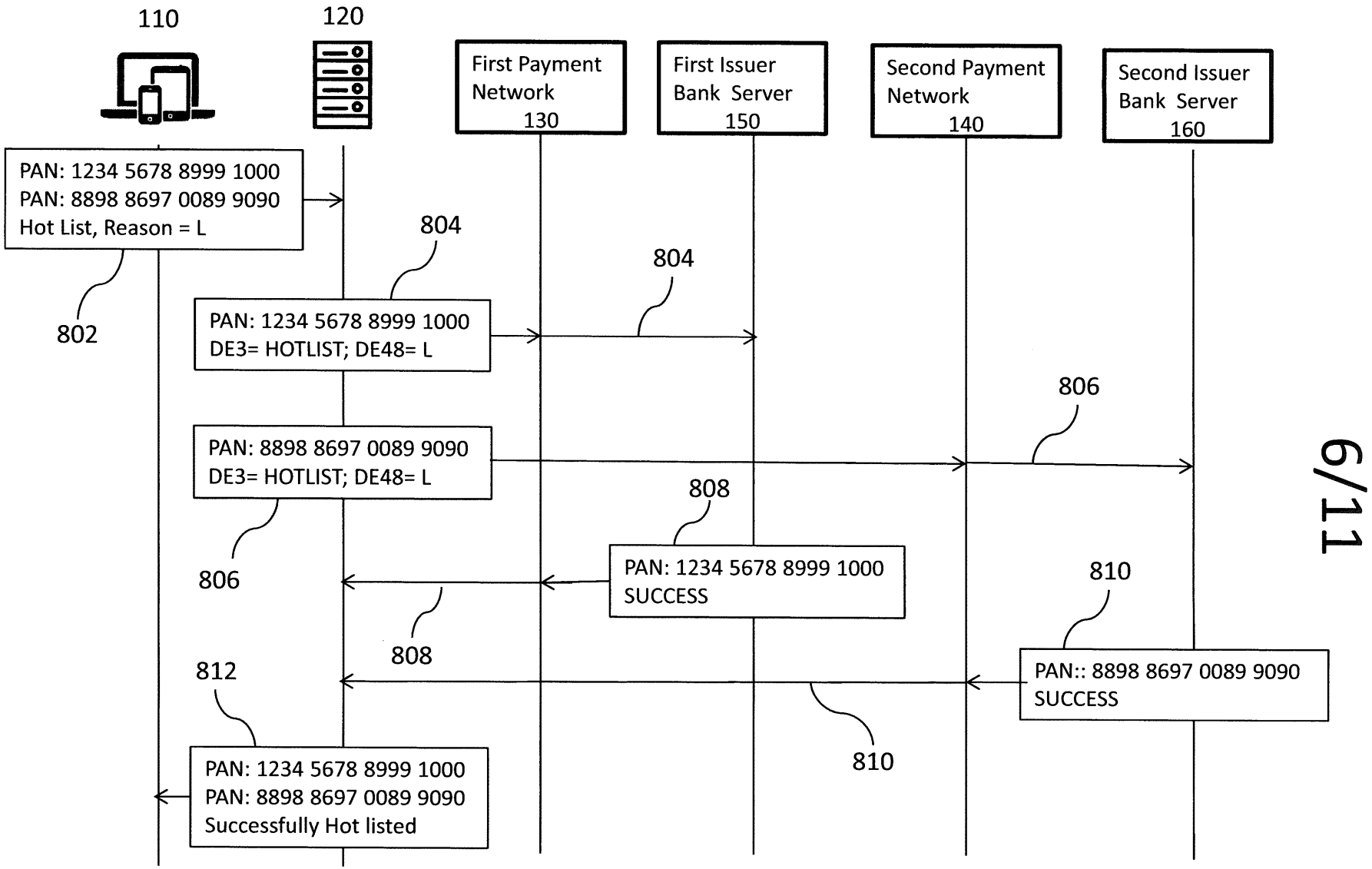

110
120
First Payment Network 130
First Issuer Bank Server 150
Second Payment Network 140
Second Issuer Bank Server 160
PAN: 1234 5678 8999 1000
PAN: 8898 8697 0089 9090
Hot List, Reason = L
802
804
804
PAN: 1234 5678 8999 1000
DE3= HOTLIST; DE48= L
806
PAN: 8898 8697 0089 9090
DE3= HOTLIST; DE48= L
806
808
PAN: 1234 5678 8999 1000
SUCCESS
808
810
PAN:: 8898 8697 0089 9090
SUCCESS
812
810
PAN: 1234 5678 8999 1000
PAN: 8898 8697 0089 9090
Successfully Hot listed

Figure 8

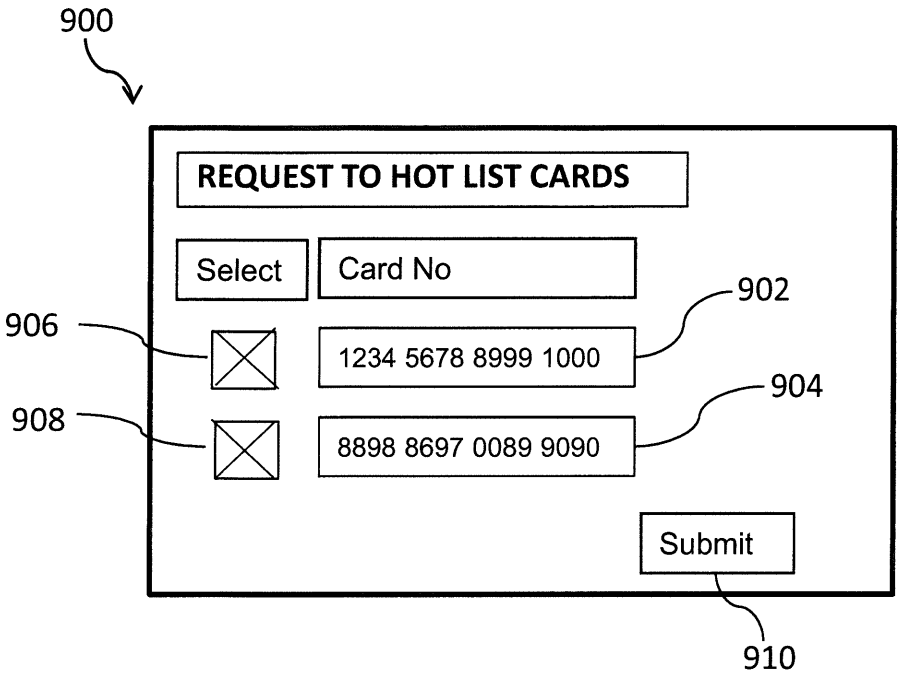


Figure 9

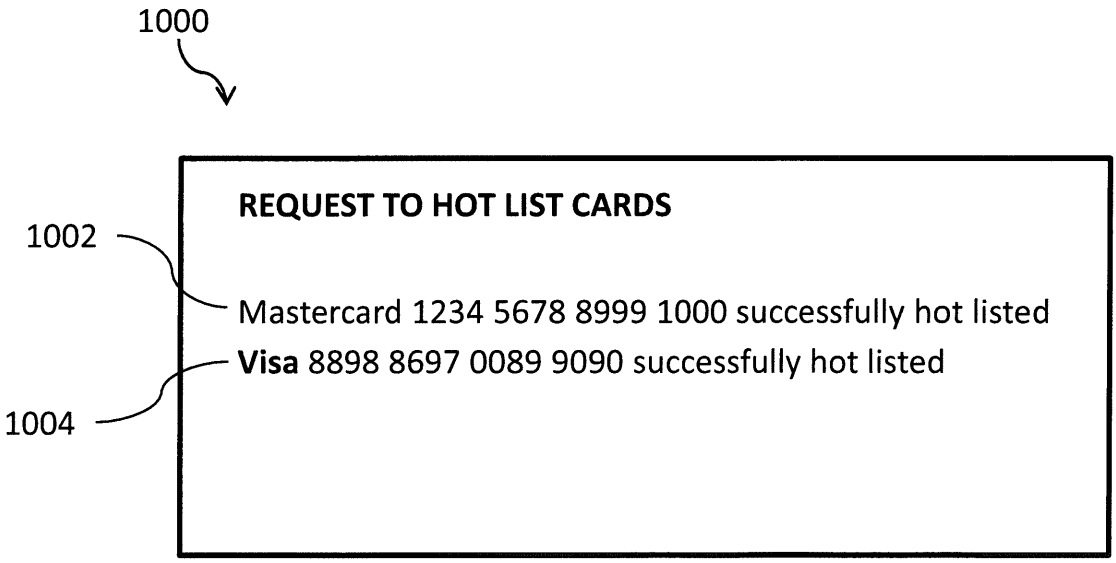


Figure 10

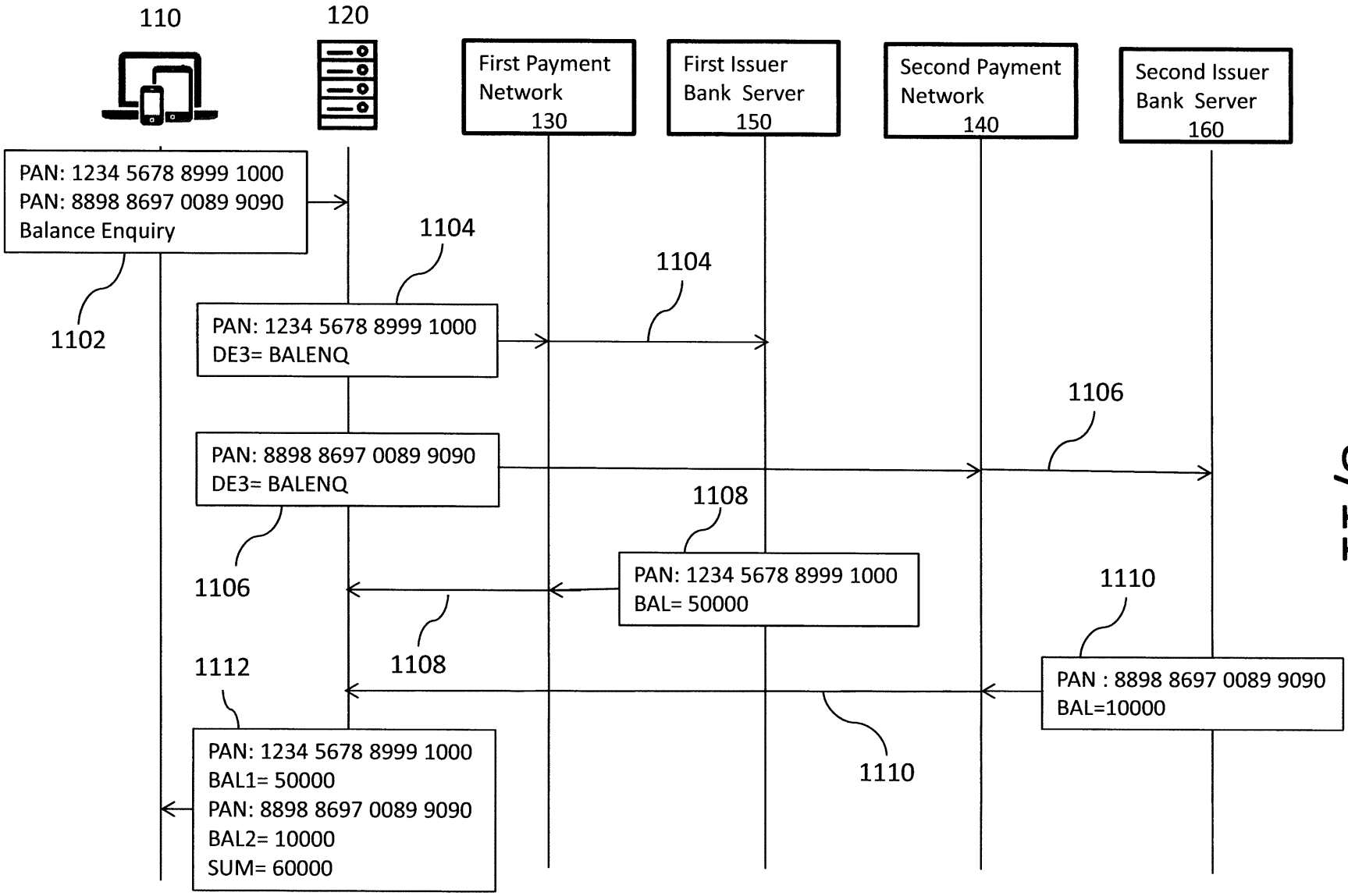

110
120
First Payment Network 130
First Issuer Bank Server 150
Second Payment Network 140
Second Issuer Bank Server 160
PAN: 1234 5678 8999 1000
PAN: 8898 8697 0089 9090
Balance Enquiry
1102
1104
PAN: 1234 5678 8999 1000
DE3= BALENQ
1104
1106
PAN: 8898 8697 0089 9090
DE3= BALENQ
1106
1108
PAN: 1234 5678 8999 1000
BAL= 50000
1108
1110
PAN : 8898 8697 0089 9090
BAL=10000
1110
1112
PAN: 1234 5678 8999 1000
BAL1= 50000
PAN: 8898 8697 0089 9090
BAL2= 10000
SUM= 60000

Figure 11

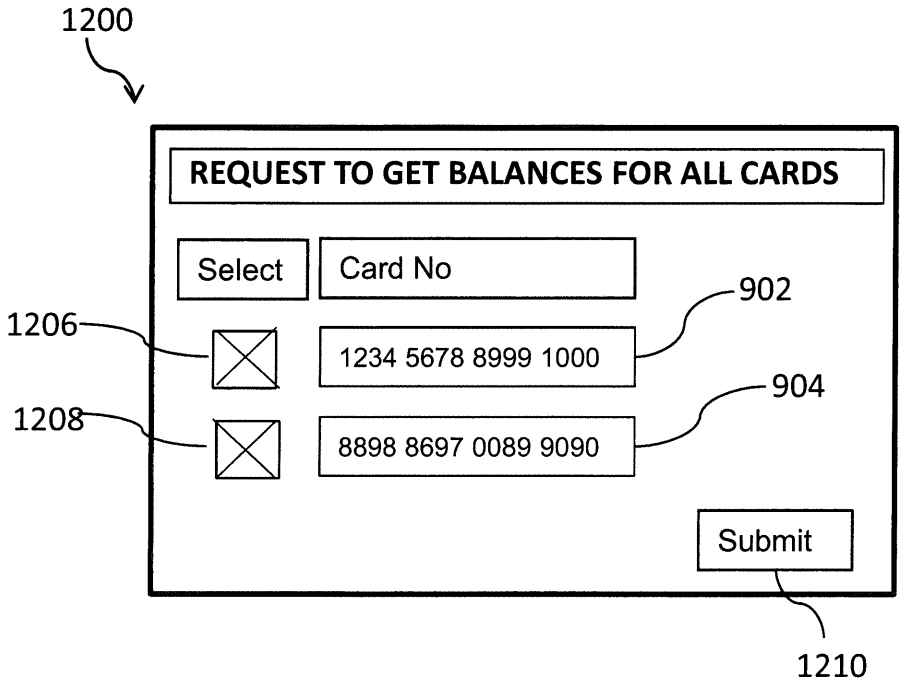


Figure 12

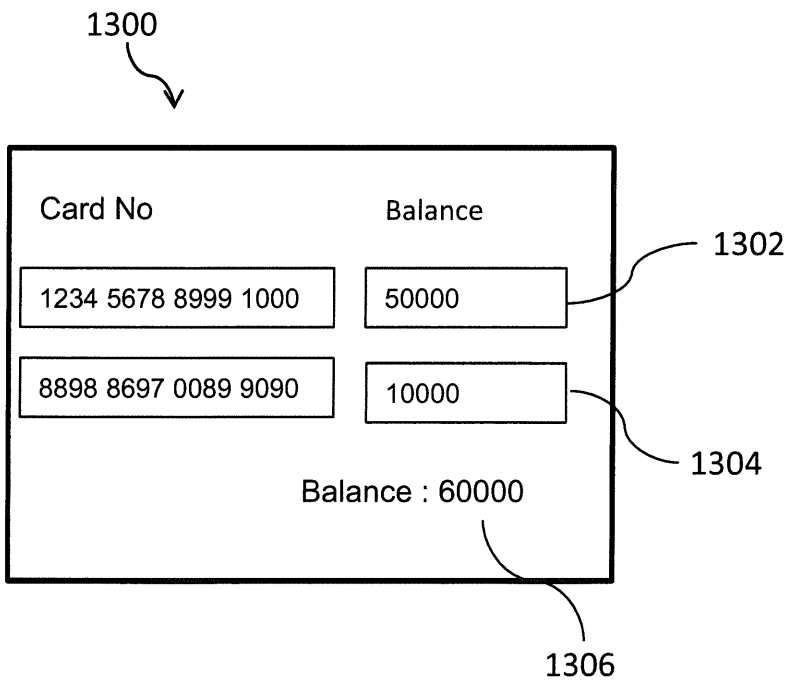


Figure 13

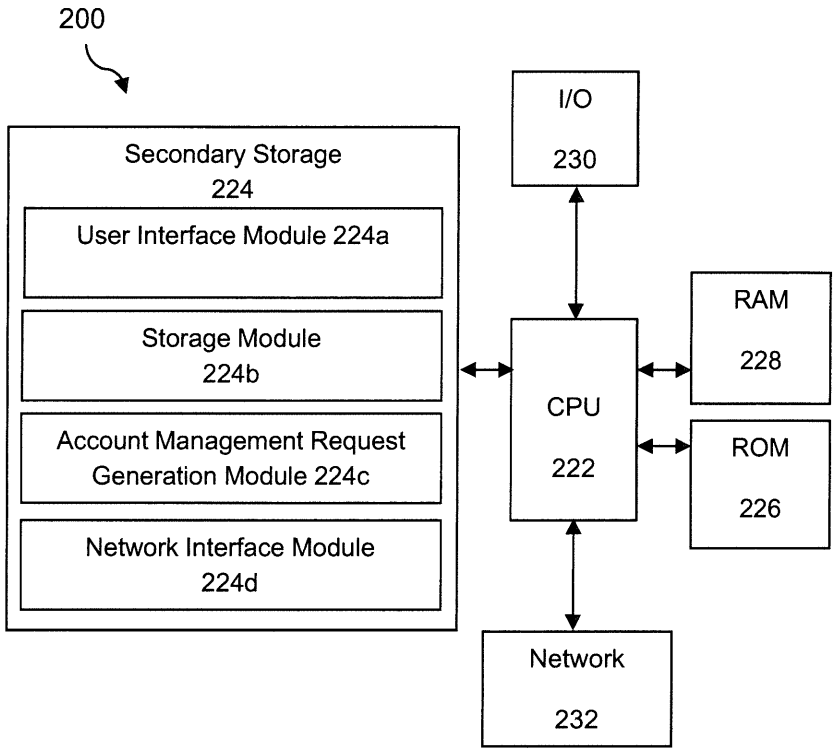

200
Secondary Storage
224
User Interface Module 224a
Storage Module
224b
Account Management Request
Generation Module 224c
Network Interface Module
224d
I/O
230
CPU
222
RAM
228
ROM
226
Network
232

Figure 14

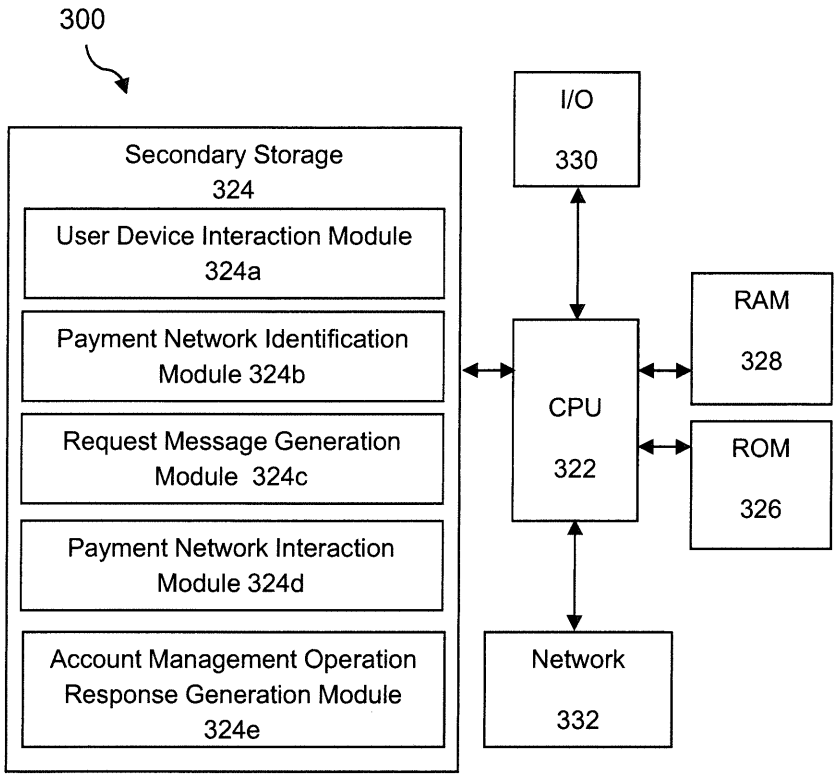

300
Secondary Storage
324
User Device Interaction Module
324a
Payment Network Identification
Module 324b
Request Message Generation
Module 324c
Payment Network Interaction
Module 324d
Account Management Operation
Response Generation Module
324e
I/O
330
CPU
322
RAM
328
ROM
326
Network
332

Figure 15