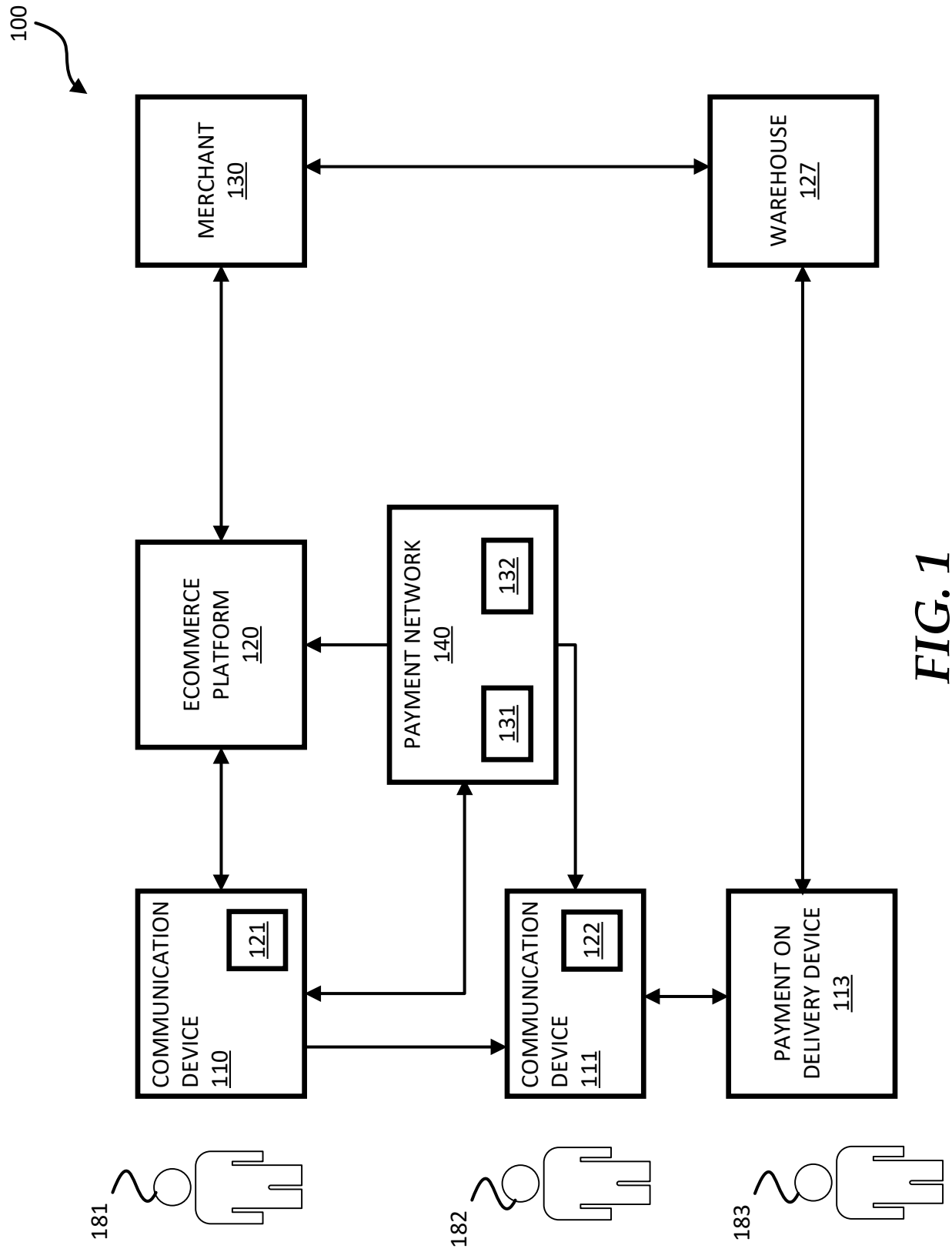

100
MERCHANT
130
WAREHOUSE
127
ECOMMERCE
PLATFORM
120
PAYMENT NETWORK
140
132
131
COMMUNICATION
DEVICE
110
121
COMMUNICATION
DEVICE
111
122
PAYMENT ON
DELIVERY DEVICE
113
181
182
183

FIG. 1

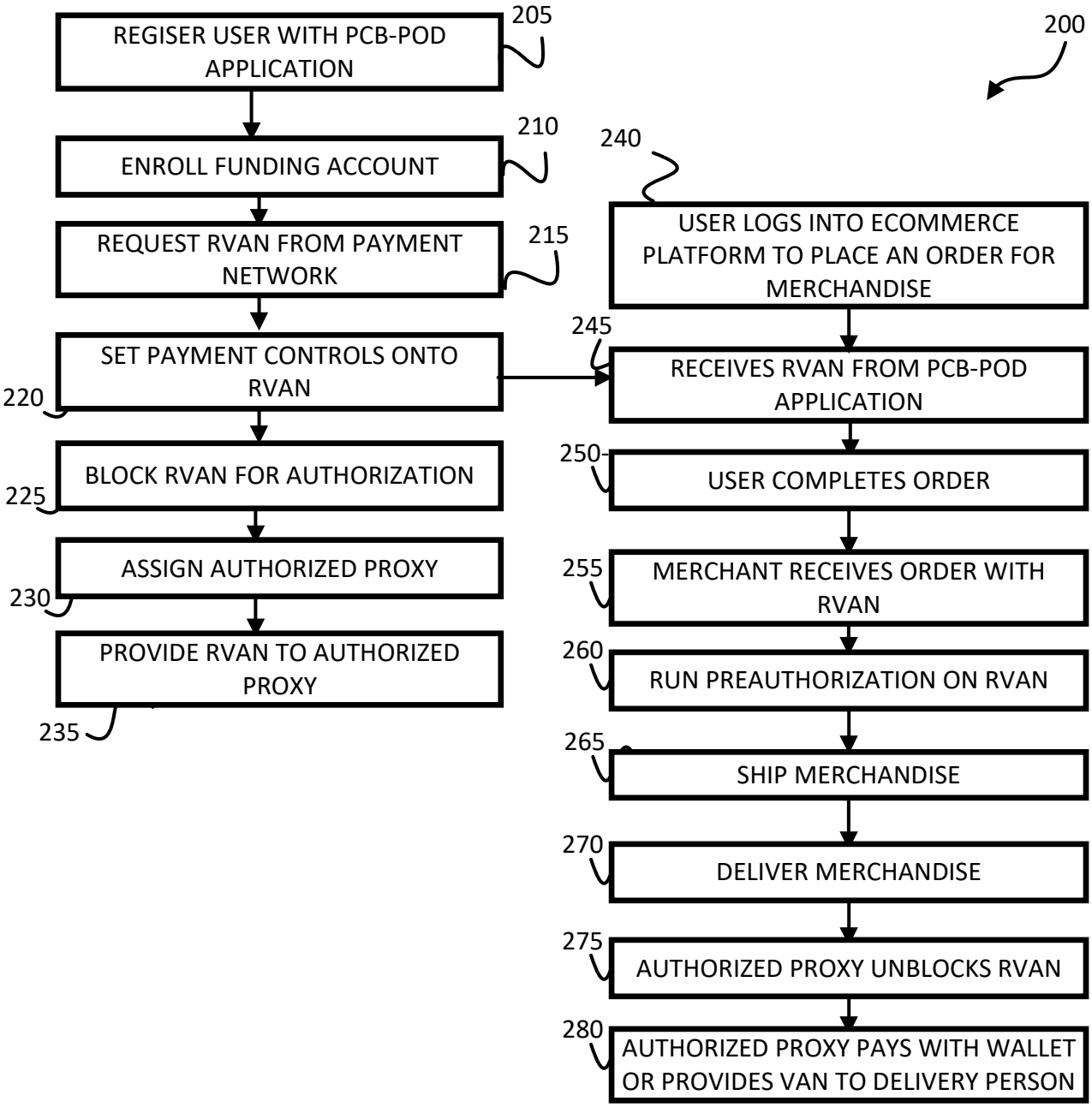

200
205
REGISER USER WITH PCB-POD APPLICATION
210
ENROLL FUNDING ACCOUNT
215
REQUEST RVAN FROM PAYMENT NETWORK
SET PAYMENT CONTROLS ONTO RVAN
220
BLOCK RVAN FOR AUTHORIZATION
225
ASSIGN AUTHORIZED PROXY
230
PROVIDE RVAN TO AUTHORIZED PROXY
235
240
USER LOGS INTO ECOMMERCE PLATFORM TO PLACE AN ORDER FOR MERCHANDISE
245
RECEIVES RVAN FROM PCB-POD APPLICATION
250
USER COMPLETES ORDER
255
MERCHANT RECEIVES ORDER WITH RVAN
260
RUN PREAUTHORIZATION ON RVAN
265
SHIP MERCHANDISE
270
DELIVER MERCHANDISE
275
AUTHORIZED PROXY UNBLOCKS RVAN
280
AUTHORIZED PROXY PAYS WITH WALLET OR PROVIDES VAN TO DELIVERY PERSON

FIG. 2

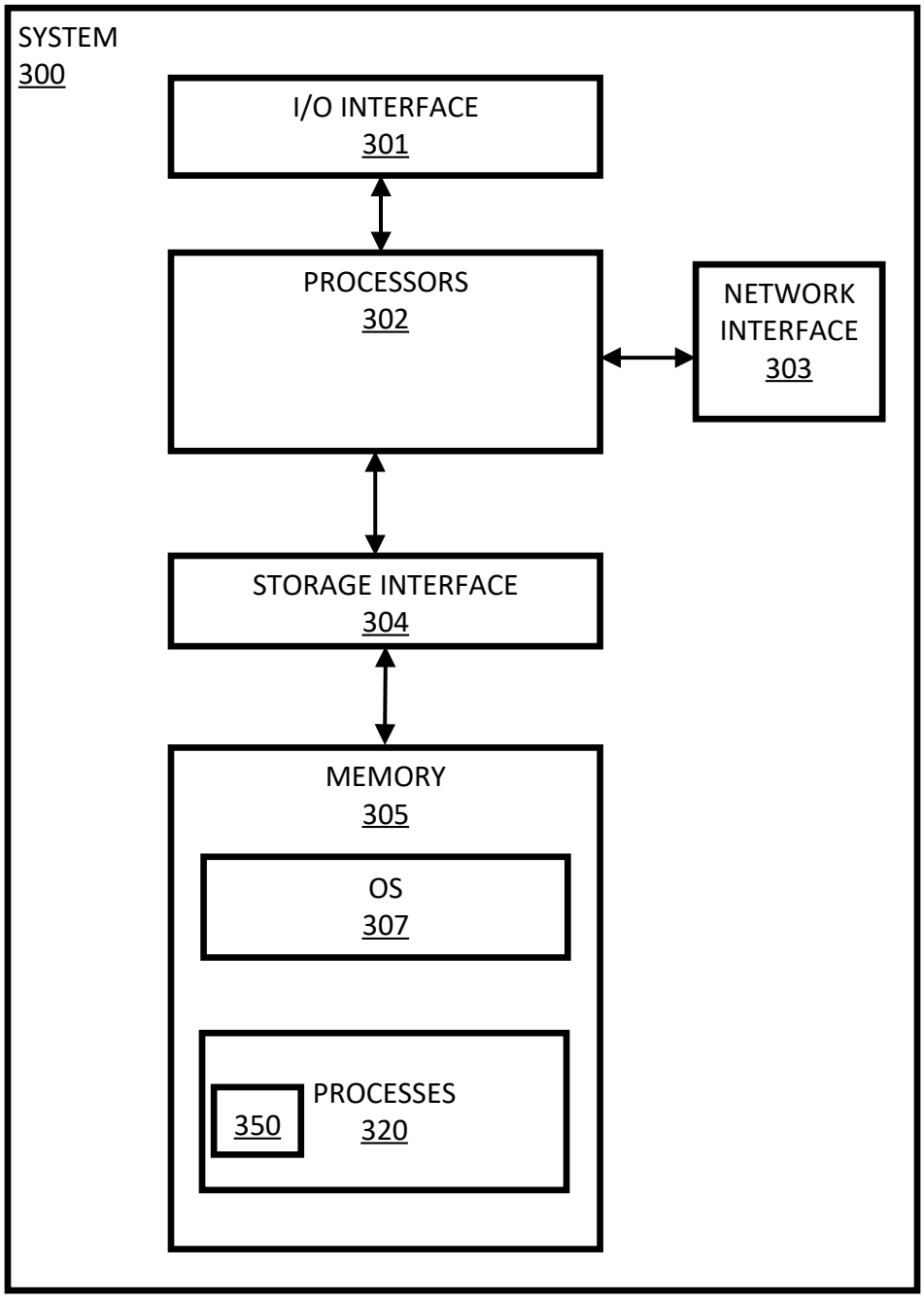

SYSTEM
300
I/O INTERFACE
301
PROCESSORS
302
NETWORK
INTERFACE
303
STORAGE INTERFACE
304
MEMORY
305
OS
307
350
PROCESSES
320

FIG. 3