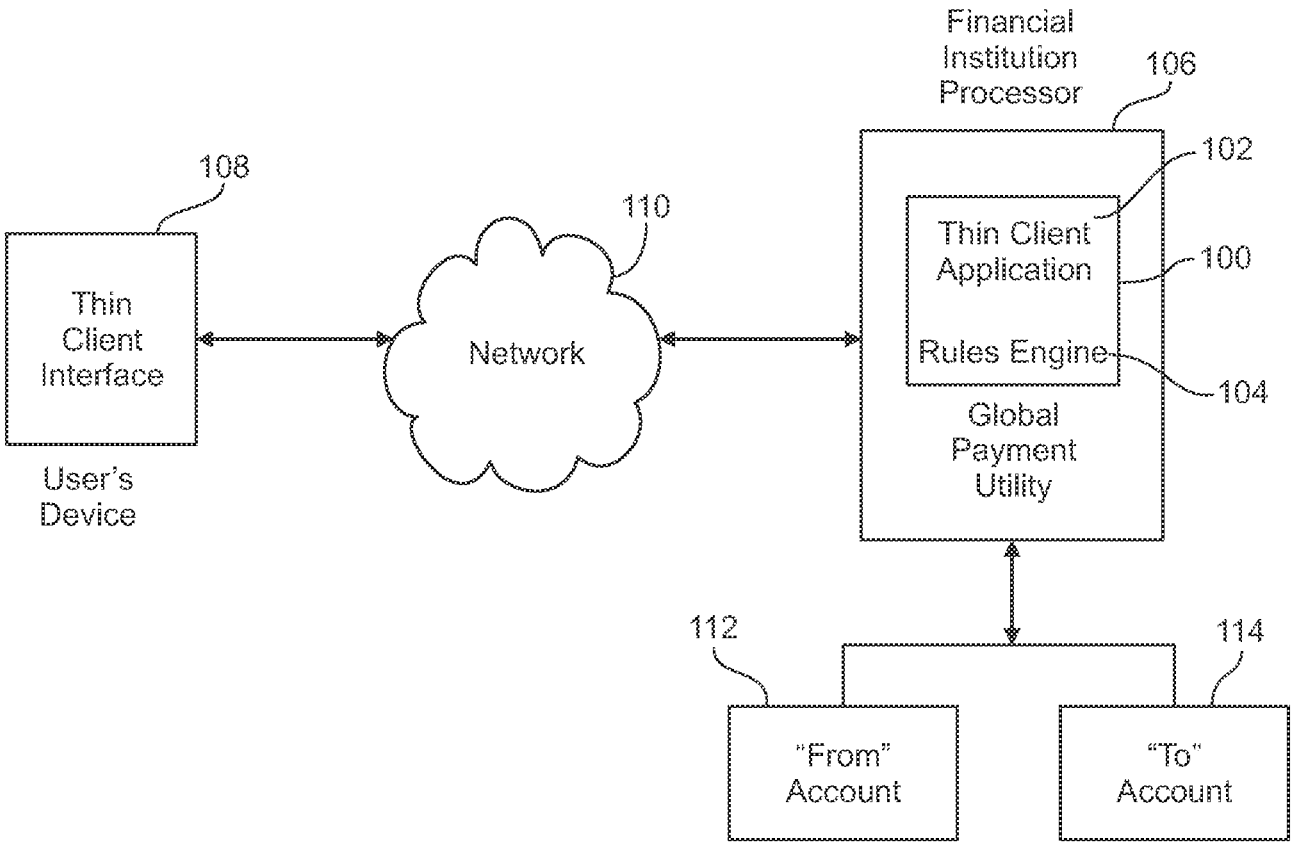

Financial
Institution
Processor
106
102
108
110
Thin Client
Application
100
Thin
Client
Interface
Network
Rules Engine
104
Global
Payment
Utility
User's
Device
112
114
"From"
Account
"To"
Account

Fig. 1

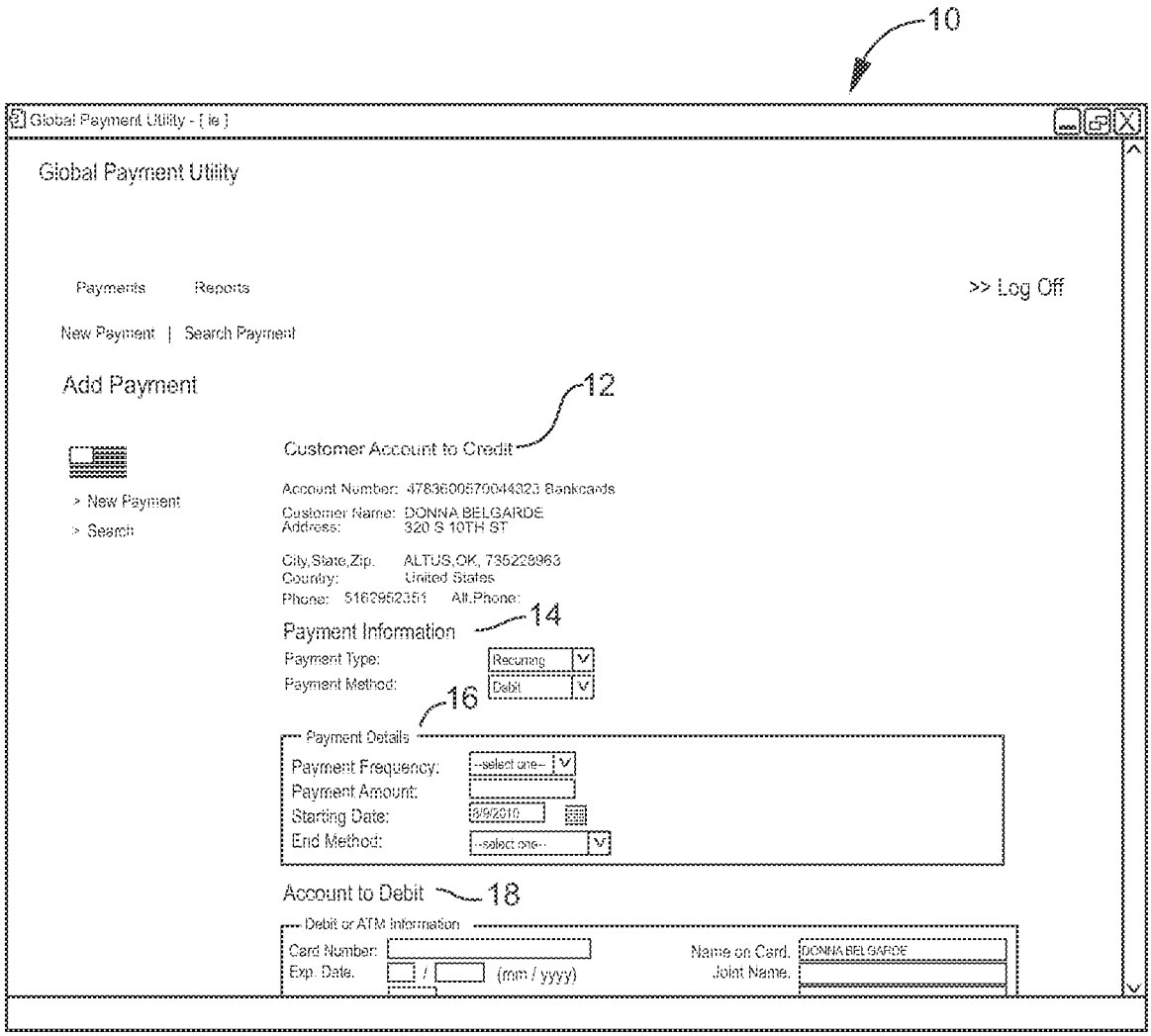

10
Global Payment Utility - [ie]
Global Payment Utility
Payments
Reports
>> Log Off
New Payment | Search Payment
Add Payment
12
Customer Account to Credit
> New Payment
> Search
Account Number: 4783600870044323 Bankcards
Customer Name: DONNA BELGARDE
Address: 320 S 10TH ST
City,State,Zip. ALTUS,OK, 735228963
Country: United States
Phone: 5162952351 Alt.Phone:
14
Payment Information
Payment Type: Recurring
Payment Method: Debit
16
Payment Details
Payment Frequency: --select one--
Payment Amount:
Starting Date: 6/9/2010
End Method: --select one--
Account to Debit
18
Debit or ATM Information
Card Number:
Exp. Date: / (mm / yyyy)
Name on Card: DONNA BELGARDE
Joint Name:

Fig. 2

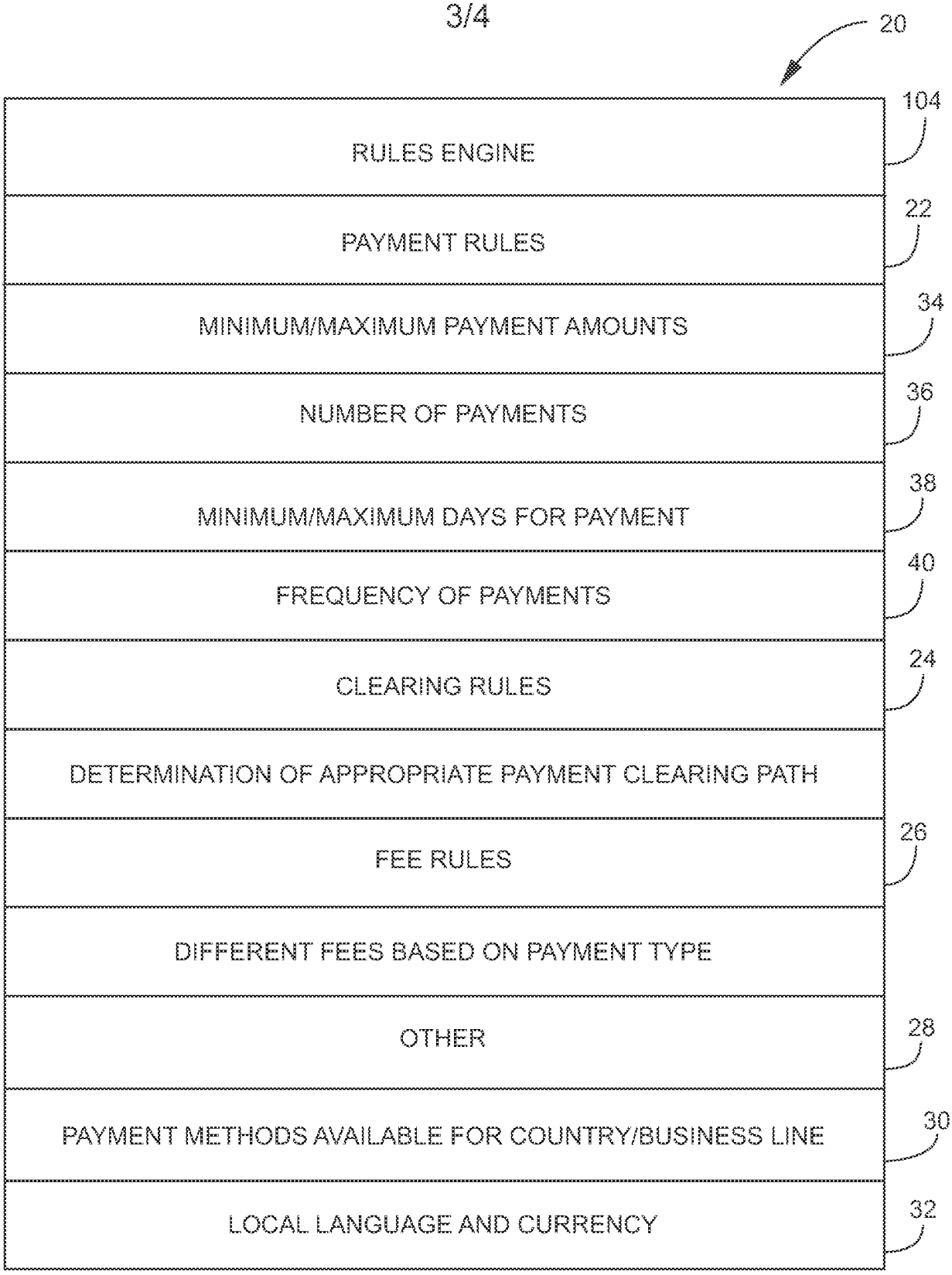

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MINIMUM/MAXIMUM PAYMENT AMOUNTS
34
NUMBER OF PAYMENTS
36
MINIMUM/MAXIMUM DAYS FOR PAYMENT
38
FREQUENCY OF PAYMENTS
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DETERMINATION OF APPROPRIATE PAYMENT CLEARING PATH
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26
DIFFERENT FEES BASED ON PAYMENT TYPE
OTHER
28
PAYMENT METHODS AVAILABLE FOR COUNTRY/BUSINESS LINE
30
LOCAL LANGUAGE AND CURRENCY
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Fig. 3

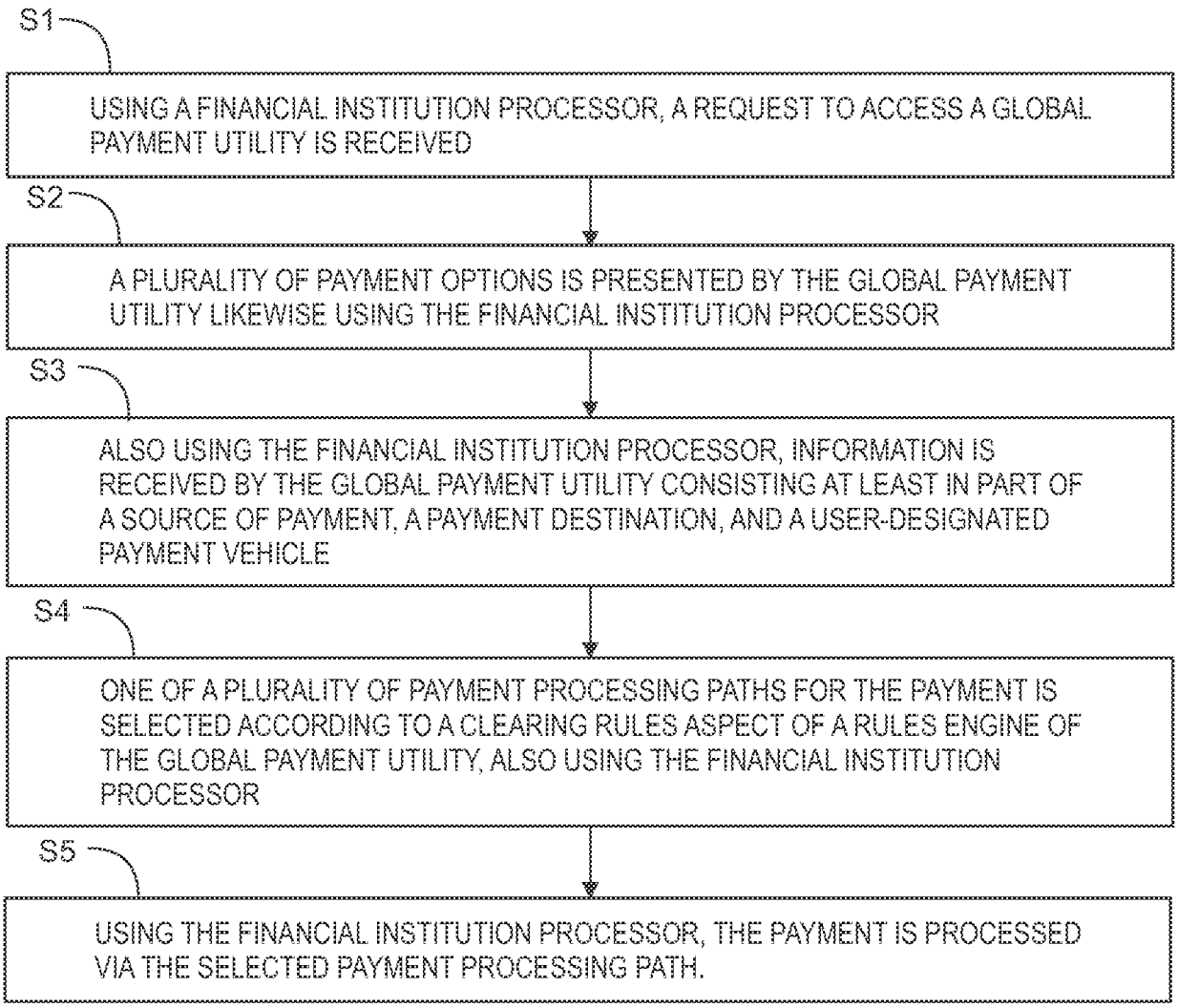

S1
USING A FINANCIAL INSTITUTION PROCESSOR, A REQUEST TO ACCESS A GLOBAL PAYMENT UTILITY IS RECEIVED
S2
A PLURALITY OF PAYMENT OPTIONS IS PRESENTED BY THE GLOBAL PAYMENT UTILITY LIKEWISE USING THE FINANCIAL INSTITUTION PROCESSOR
S3
ALSO USING THE FINANCIAL INSTITUTION PROCESSOR, INFORMATION IS RECEIVED BY THE GLOBAL PAYMENT UTILITY CONSISTING AT LEAST IN PART OF A SOURCE OF PAYMENT, A PAYMENT DESTINATION, AND A USER-DESIGNATED PAYMENT VEHICLE
S4
ONE OF A PLURALITY OF PAYMENT PROCESSING PATHS FOR THE PAYMENT IS SELECTED ACCORDING TO A CLEARING RULES ASPECT OF A RULES ENGINE OF THE GLOBAL PAYMENT UTILITY, ALSO USING THE FINANCIAL INSTITUTION PROCESSOR
S5
USING THE FINANCIAL INSTITUTION PROCESSOR, THE PAYMENT IS PROCESSED VIA THE SELECTED PAYMENT PROCESSING PATH.

Fig. 4