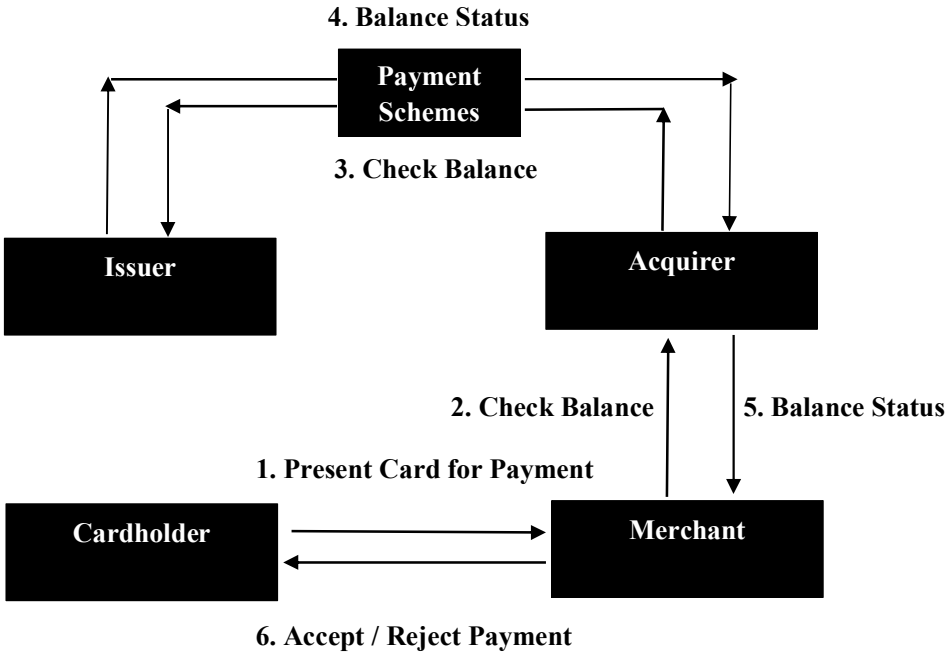
4. Balance Status
Payment Schemes
3. Check Balance
Issuer
Acquirer
2. Check Balance
5. Balance Status
1. Present Card for Payment
Cardholder
Merchant
6. Accept / Reject Payment

Fig. 1

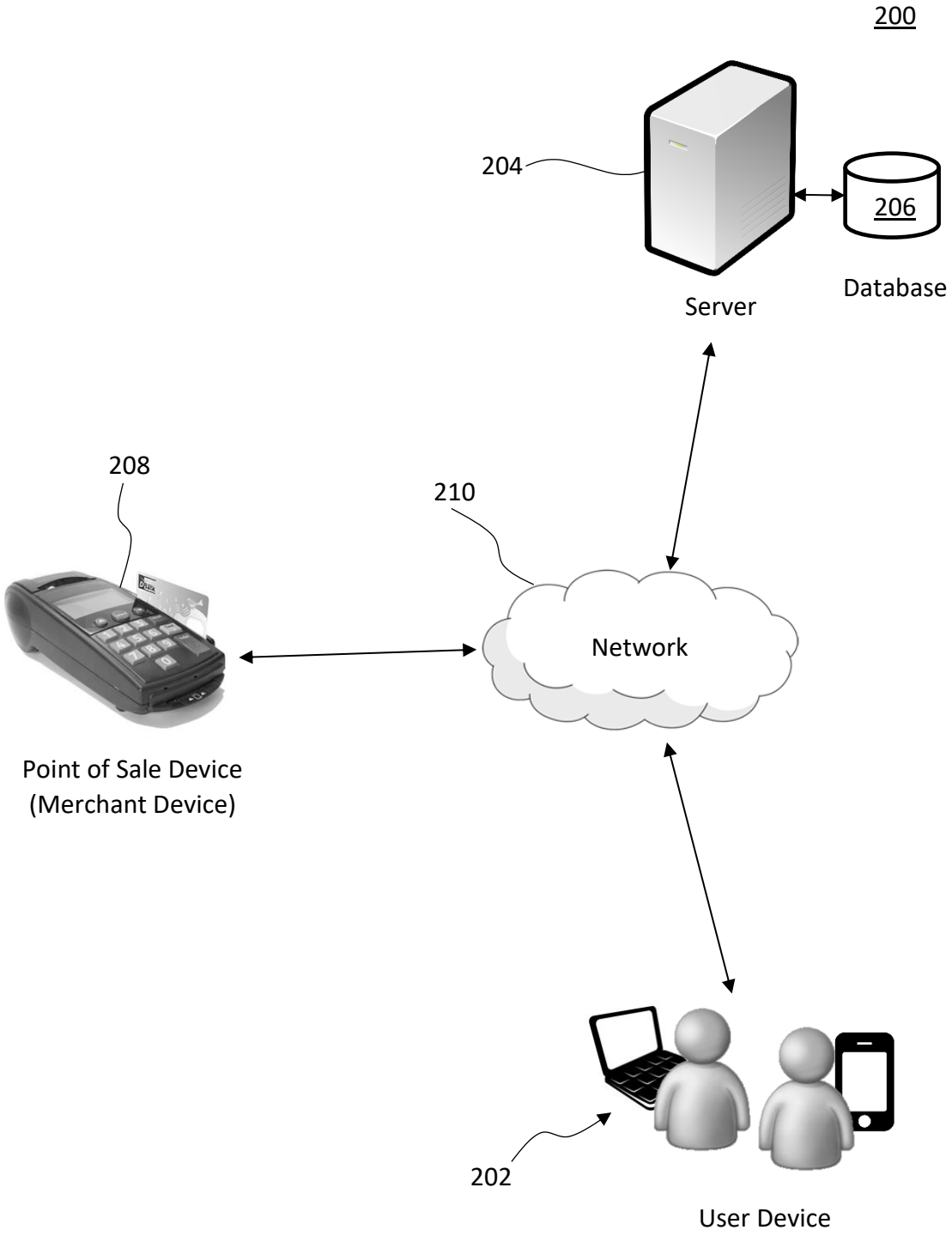
200
204
206
Database
Server
208
210
Network
Point of Sale Device
(Merchant Device)
202
User Device

Fig. 2

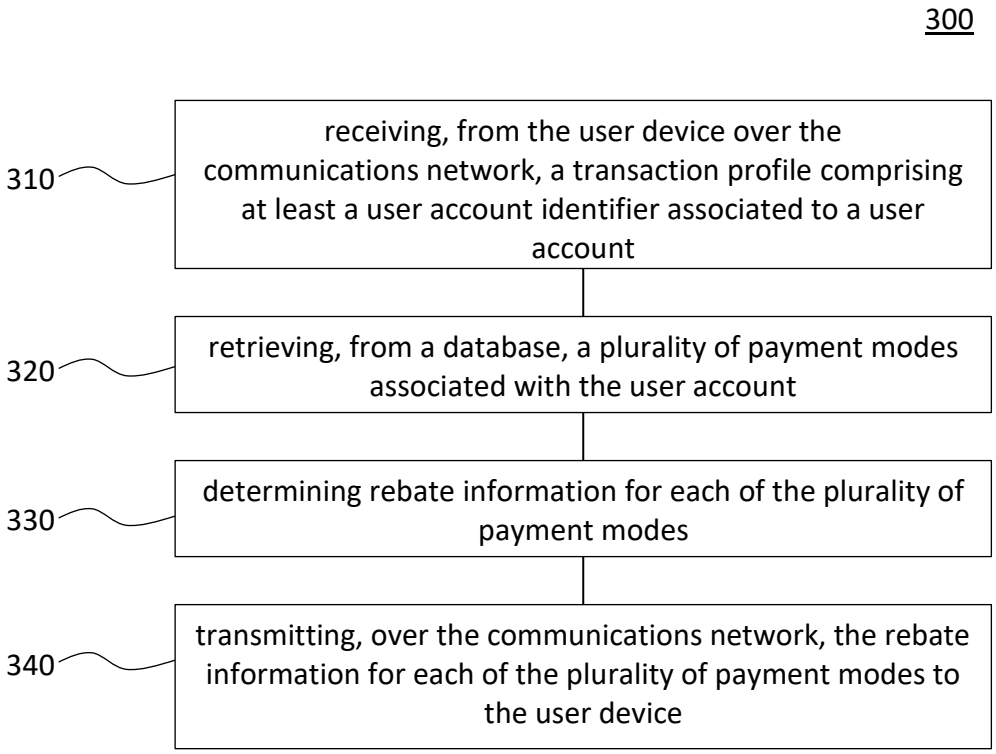
300
310
receiving, from the user device over the communications network, a transaction profile comprising at least a user account identifier associated to a user account
320
retrieving, from a database, a plurality of payment modes associated with the user account
330
determining rebate information for each of the plurality of payment modes
340
transmitting, over the communications network, the rebate information for each of the plurality of payment modes to the user device

Fig. 3

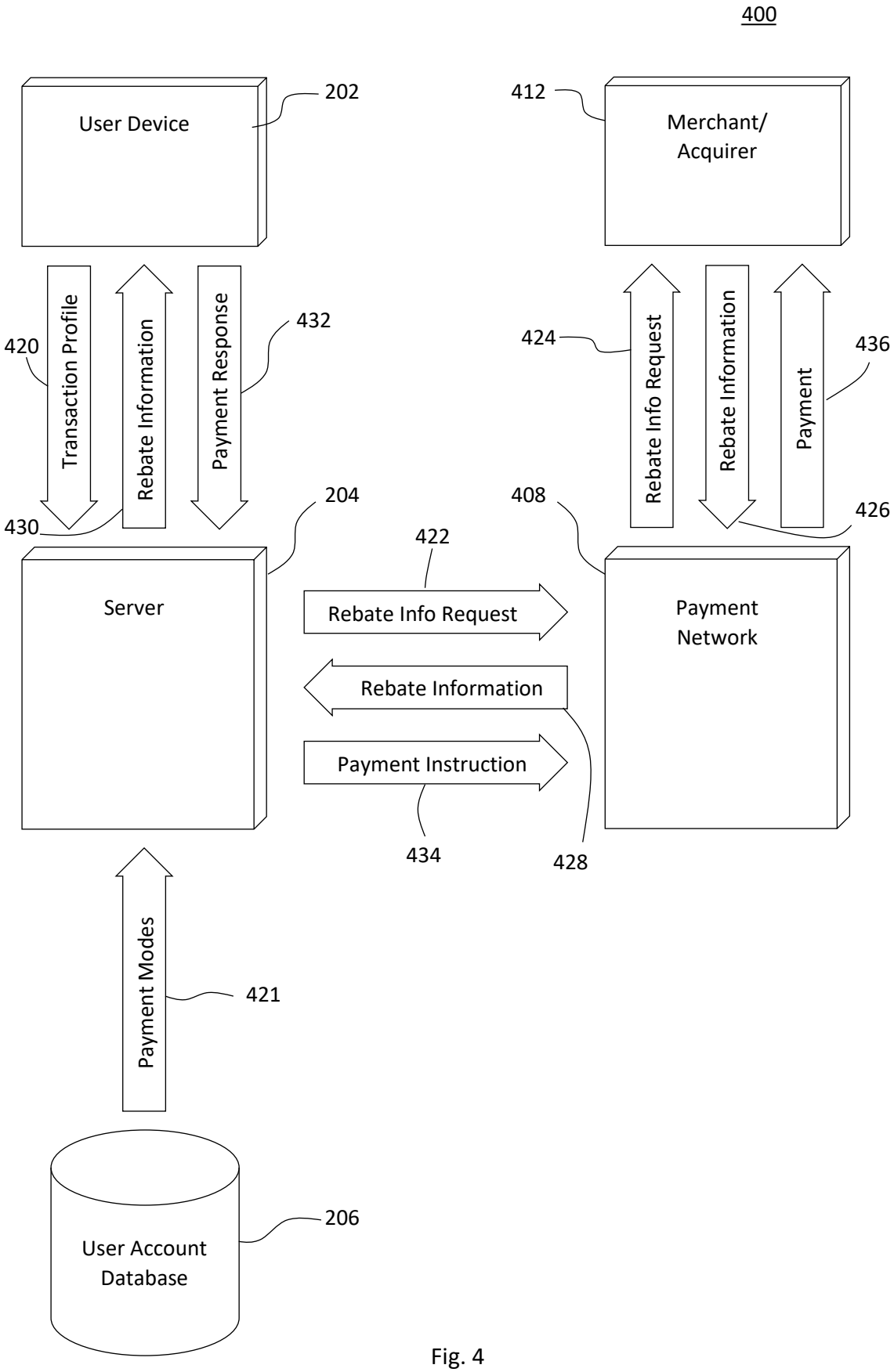
400
User Device
202
Merchant/
Acquirer
412
Transaction Profile
420
Rebate Information
Payment Response
432
Rebate Info Request
424
Rebate Information
Payment
436
430
204
408
426
422
Server
Rebate Info Request
Payment
Network
Rebate Information
Payment Instruction
434
428
Payment Modes
421
User Account
Database
206

Fig. 4

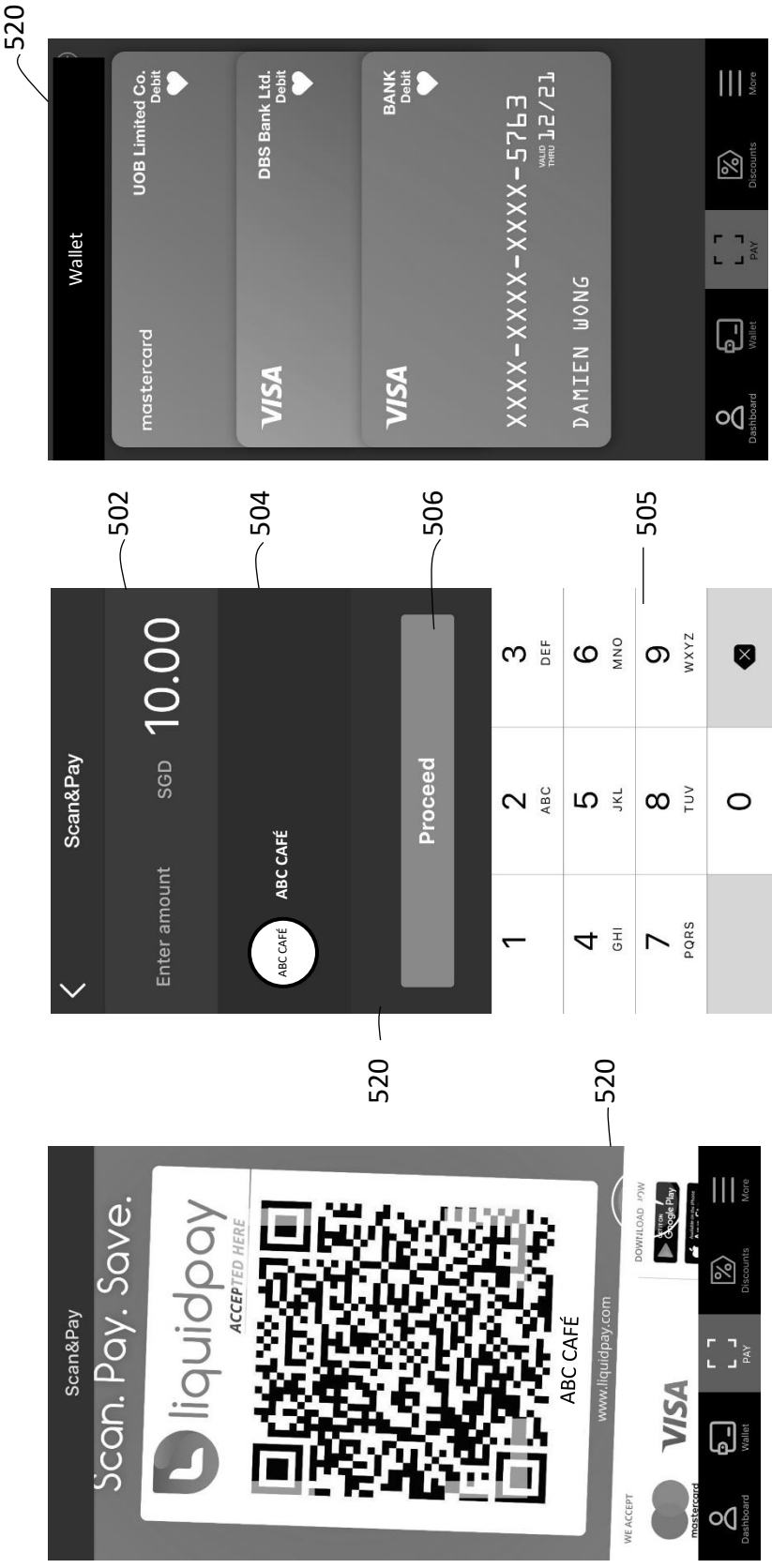

Fig. 5a

Fig. 5b

Fig. 5ba

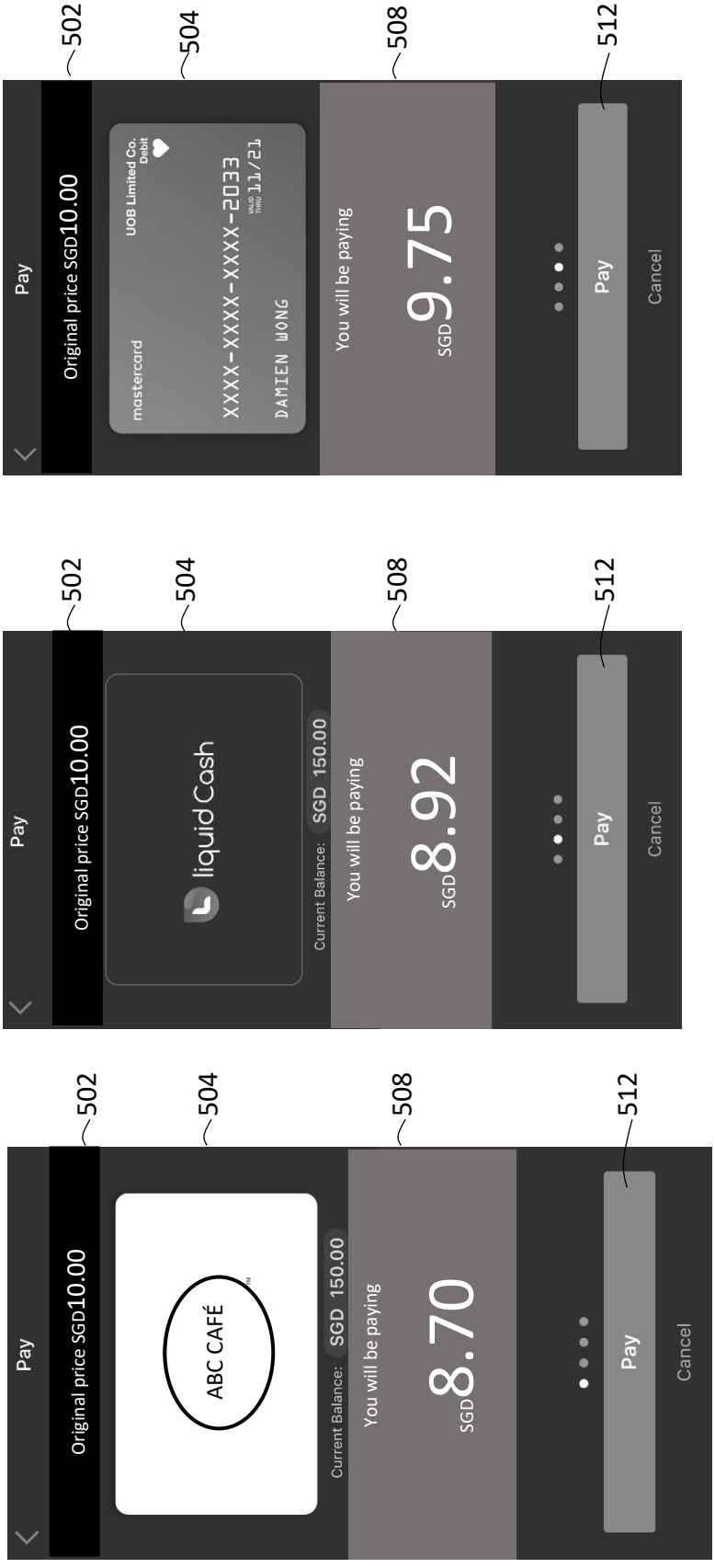

Fig. 5c

Fig. 5d

Fig. 5e

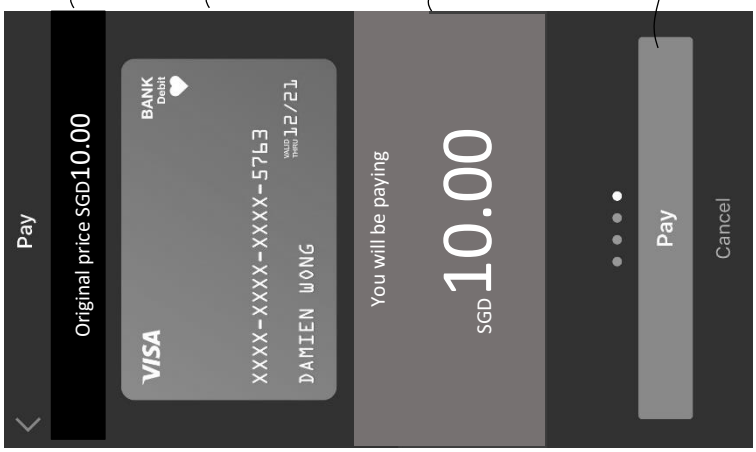
502
504
508
512
Pay
Original price SGD10.00
VISA
XXXX-XXXX-XXXX-5763
DAMIEN WONG
BANK
Debit
VALID THRU 12/21
You will be paying
SGD 10.00
Pay
Cancel

Fig. 5f

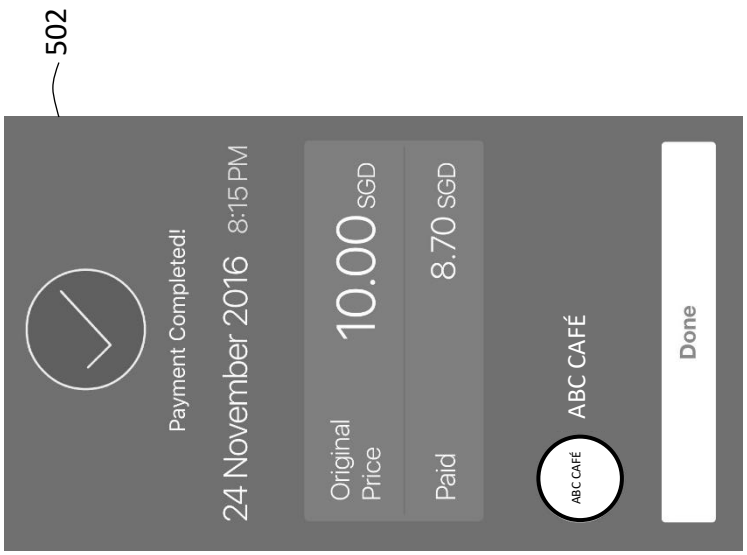
502
Payment Completed!
24 November 2016 8:15 PM
Original Price 10.00 SGD
Paid 8.70 SGD
ABC CAFÉ
ABC CAFÉ
Done

Fig. 5g

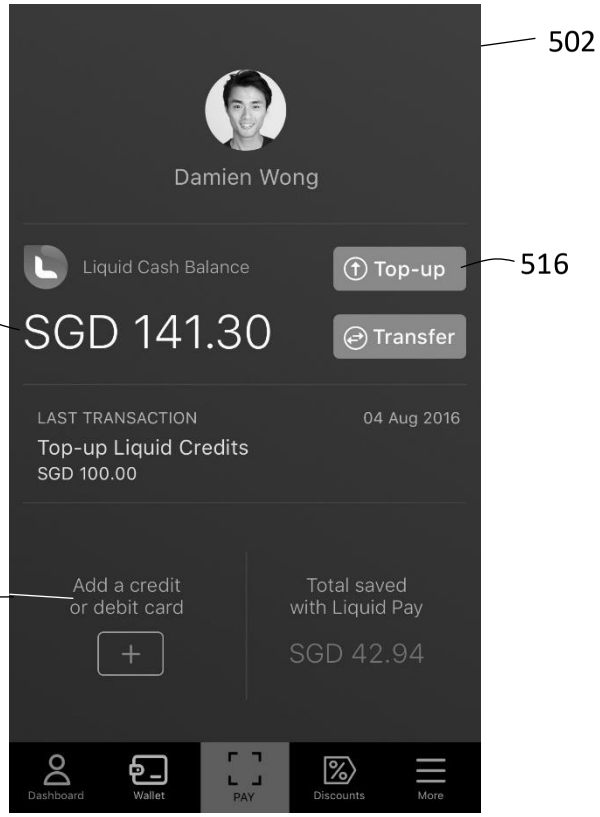

Fig. 5h

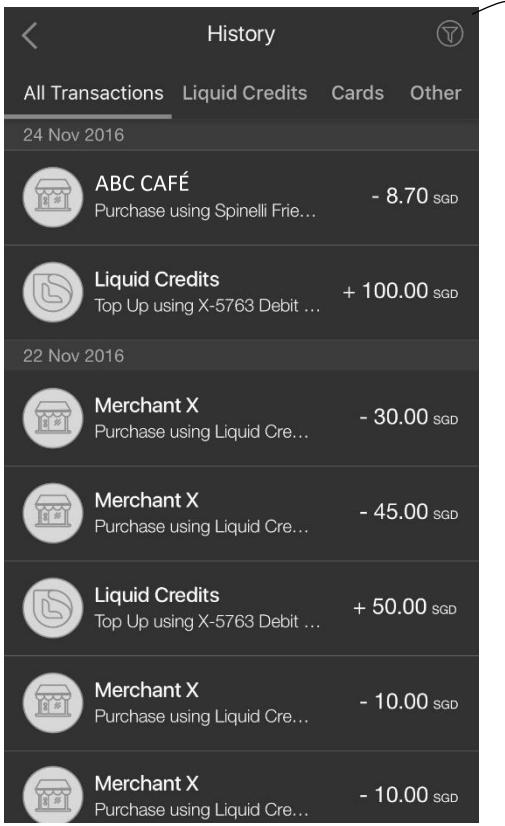

Fig. 5i

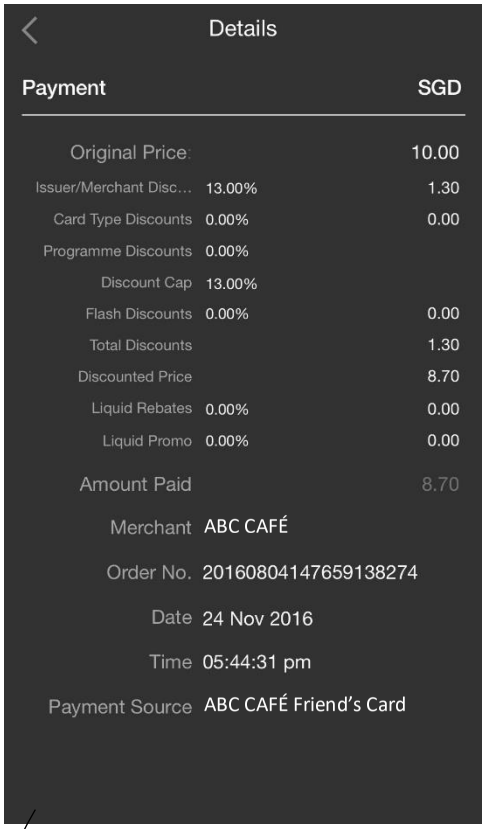

Fig. 5j

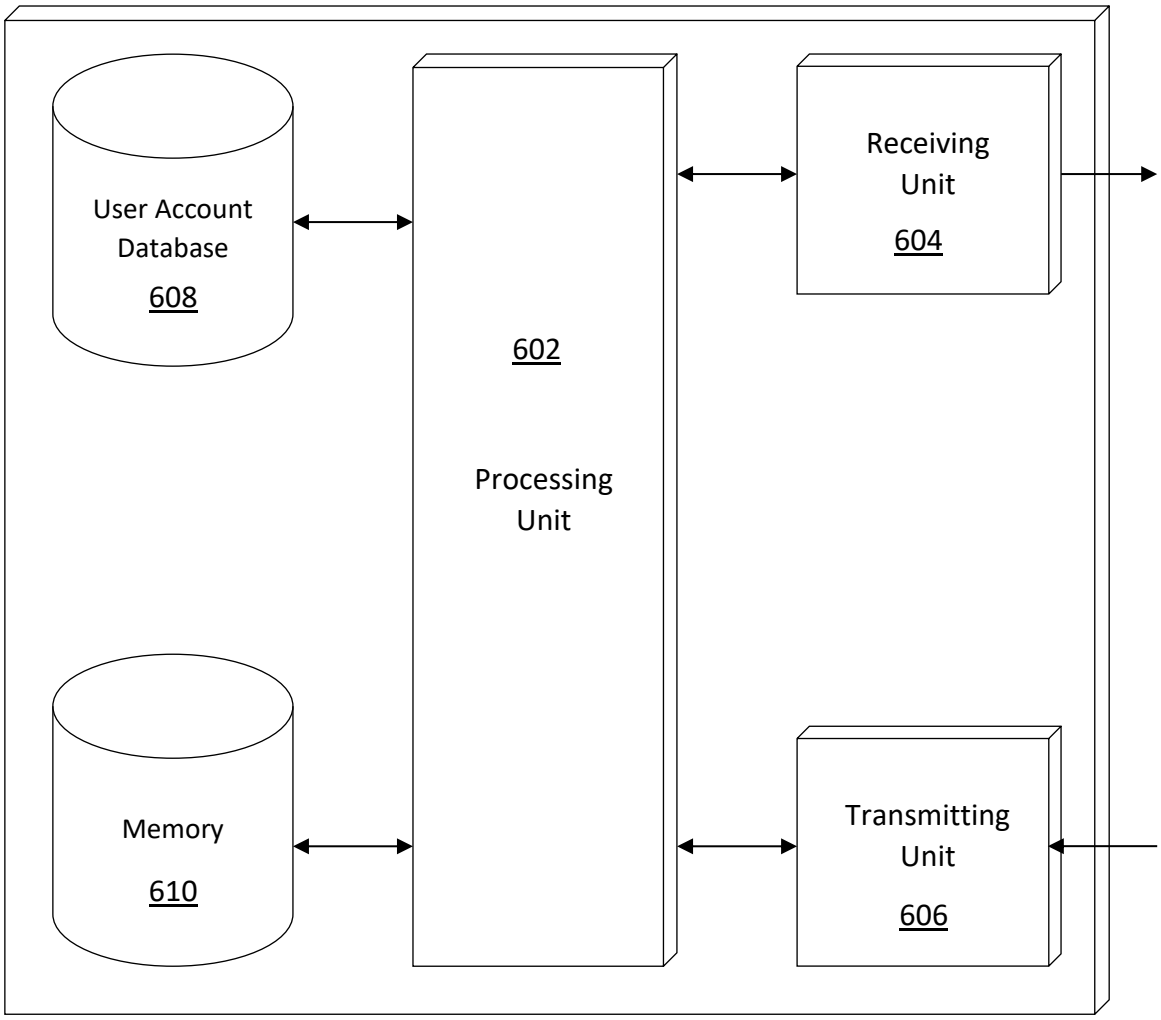
600
User Account Database
608
602
Processing Unit
Receiving Unit
604
Memory
610
Transmitting Unit
606

Fig. 6