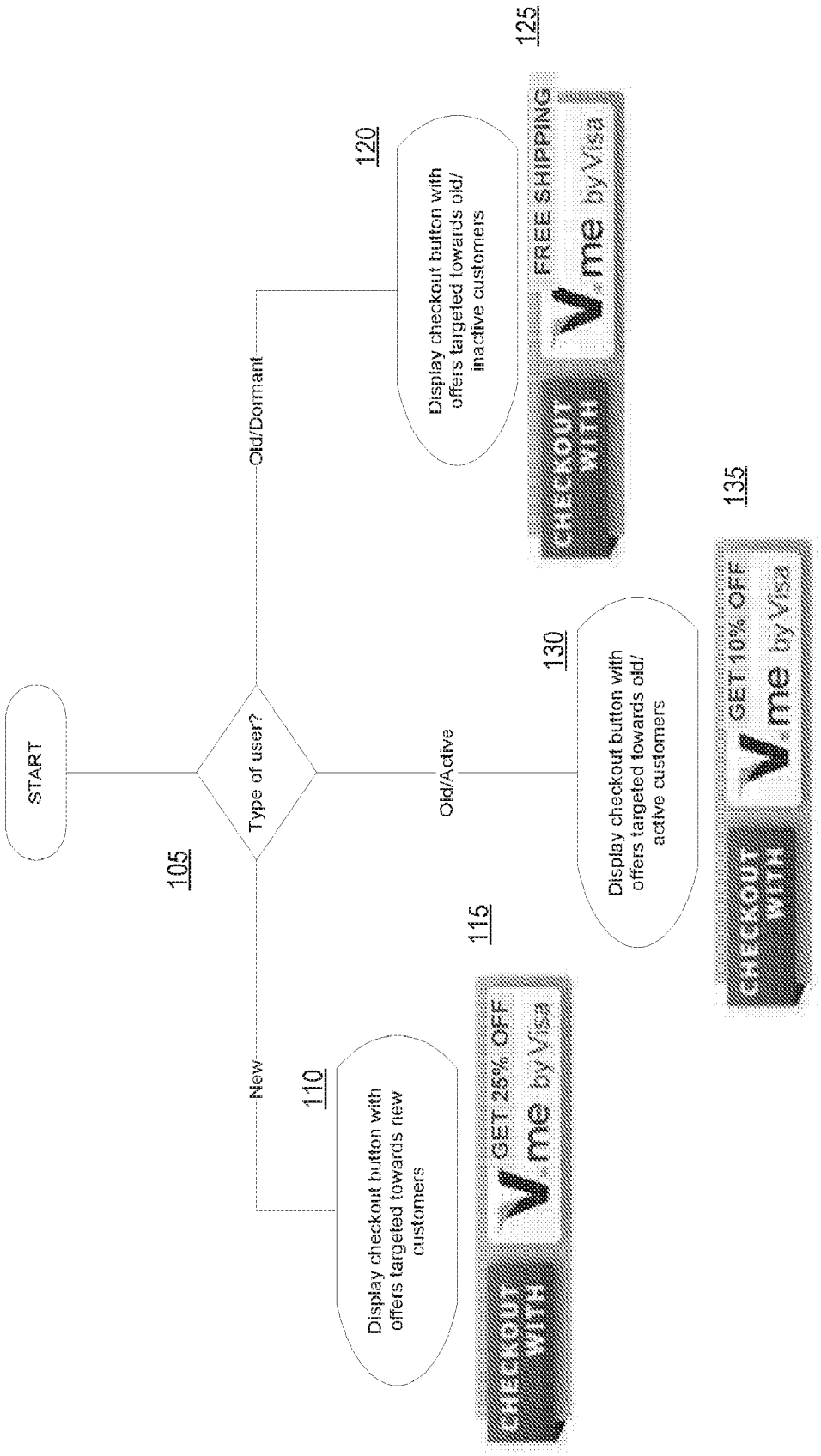

START
105
Type of user?
New
110
Display checkout button with offers targeted towards new customers
115
CHECKOUT WITH
GET 25% OFF
V.me by Visa
Old/Active
130
Display checkout button with offers targeted towards old/ active customers
CHECKOUT WITH
GET 10% OFF
V.me by Visa
135
Old/Dormant
120
Display checkout button with offers targeted towards old/ inactive customers
125
CHECKOUT WITH
FREE SHIPPING
V.me by Visa

Figure 1A

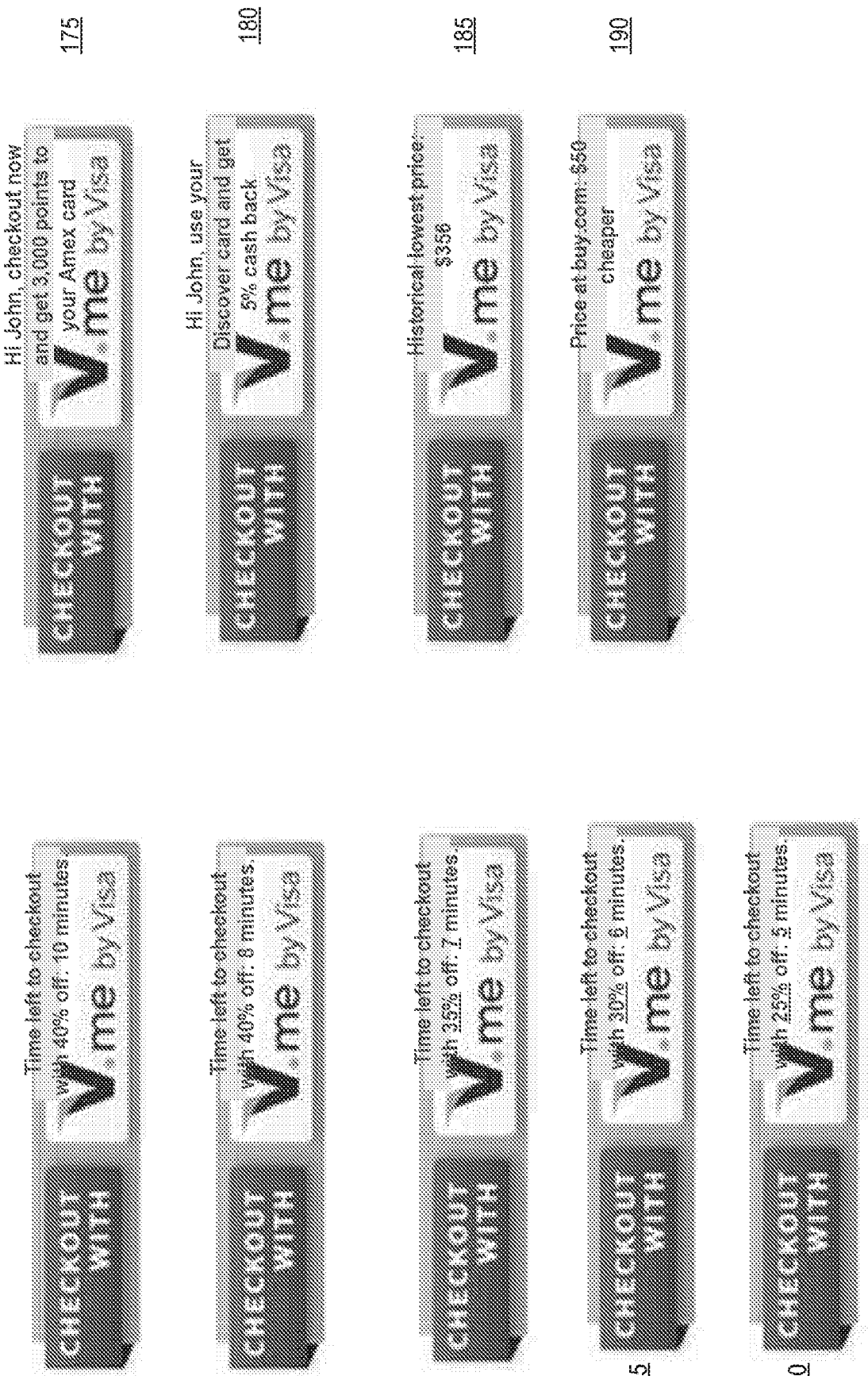

Hi John, checkout now and get 3,000 points to your Amex card
CHECKOUT WITH V.me by Visa
175
Hi John, use your Discover card and get 5% cash back
CHECKOUT WITH V.me by Visa
180
Historical lowest price $356
CHECKOUT WITH V.me by Visa
185
Price at buy.com: $50 cheaper
CHECKOUT WITH V.me by Visa
190
Time left to checkout with 40% off: 10 minutes
CHECKOUT WITH V.me by Visa
150
Time left to checkout with 40% off: 8 minutes
CHECKOUT WITH V.me by Visa
155
Time left to checkout with 35% off: 7 minutes
CHECKOUT WITH V.me by Visa
160
Time left to checkout with 30% off: 6 minutes
CHECKOUT WITH V.me by Visa
165
Time left to checkout with 25% off: 5 minutes
CHECKOUT WITH V.me by Visa
170

Figure 1B

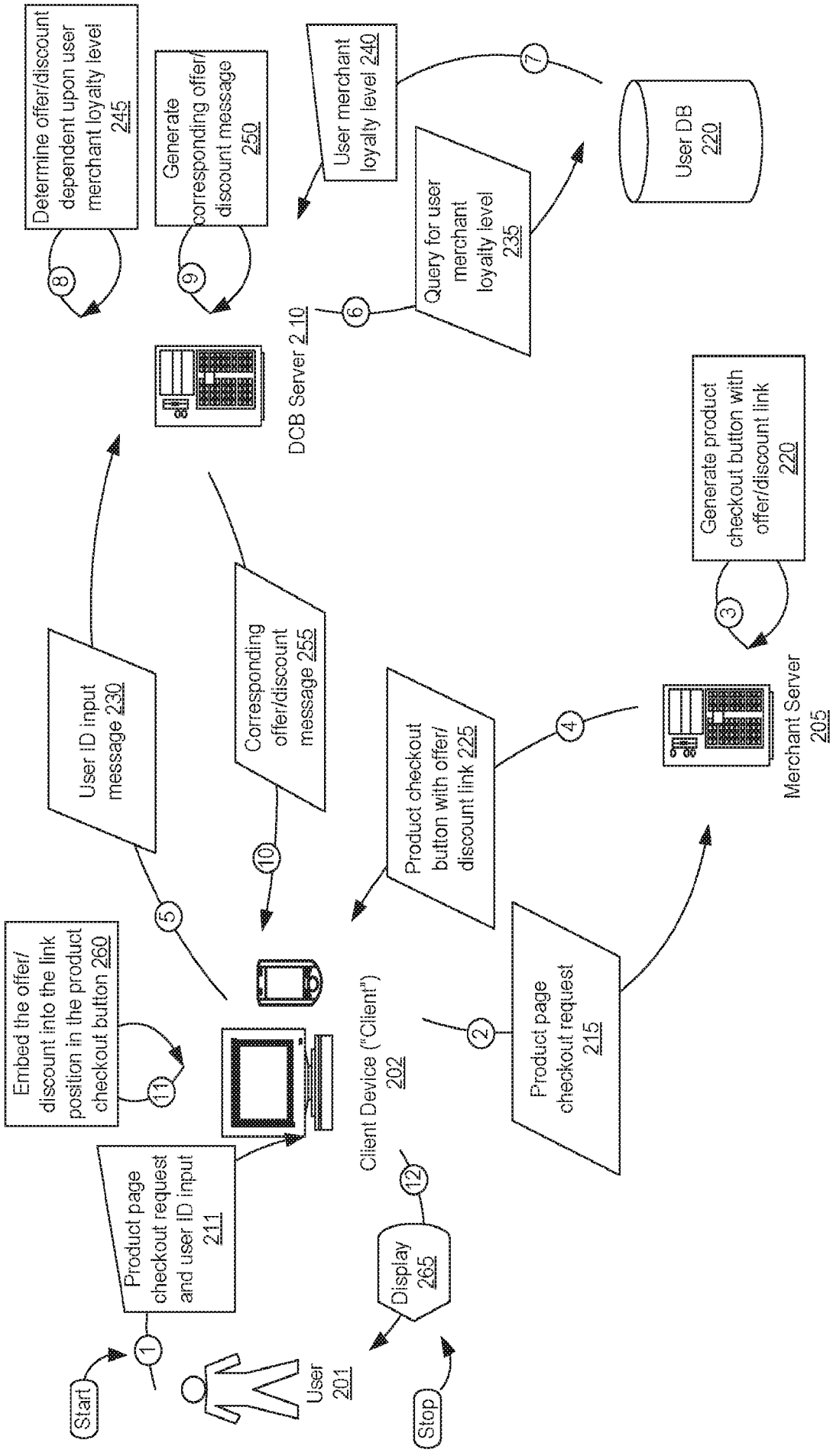

Start
User 201
Stop
Client Device ("Client") 202
Merchant Server 205
DCB Server 210
User DB 220
Product page checkout request and user ID input 211
Product page checkout request 215
Product checkout button with offer/ discount link 225
User ID input message 230
Query for user merchant loyalty level 235
User merchant loyalty level 240
Determine offer/discount dependent upon user merchant loyalty level 245
Generate corresponding offer/ discount message 250
Corresponding offer/discount message 255
Embed the offer/ discount into the link position in the product checkout button 260
Display 265
Generate product checkout button with offer/discount link 220
1
2
3
4
5
6
7
8
9
10
11
12

Figure 2

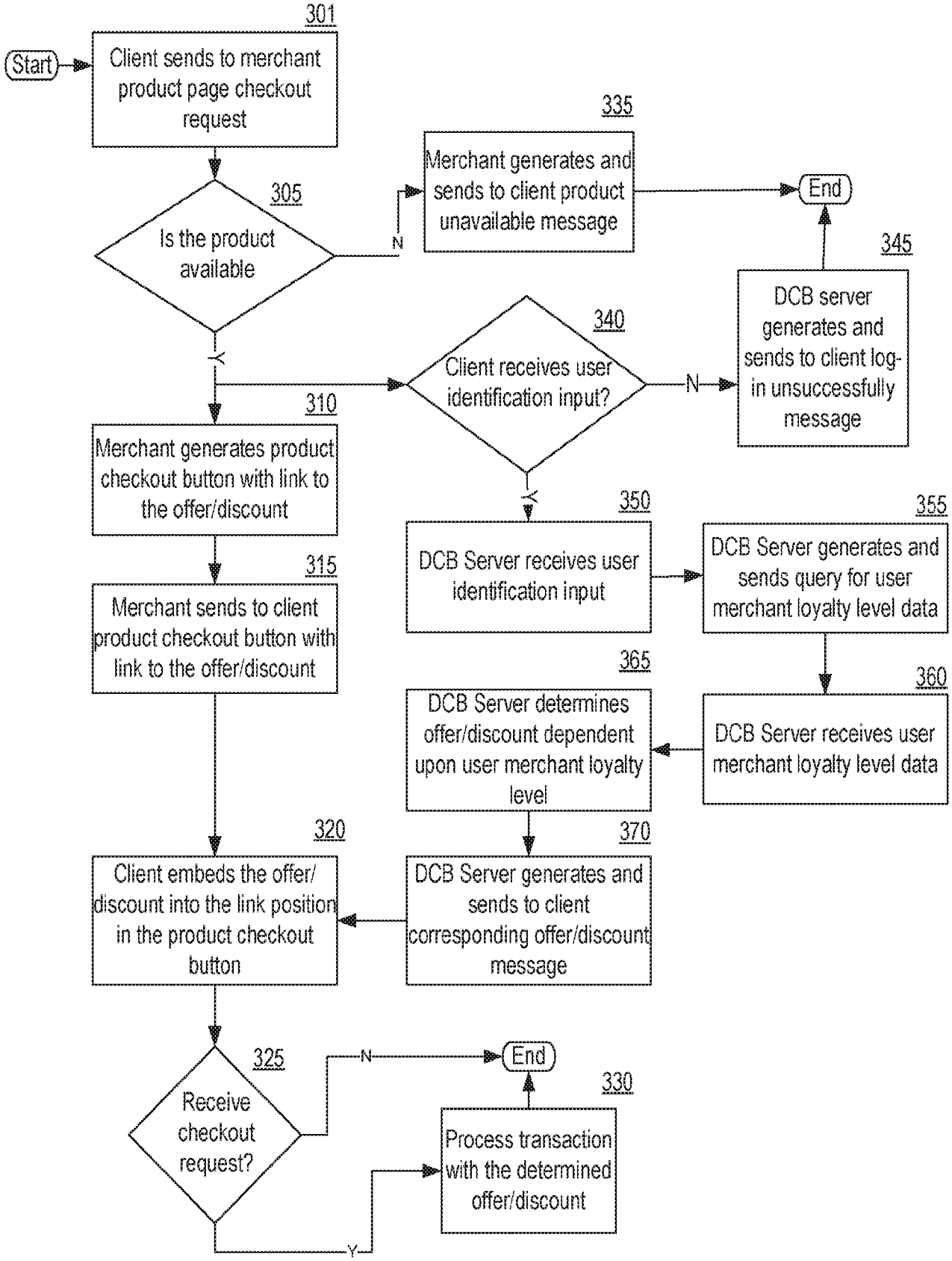

Start
301
Client sends to merchant product page checkout request
305
Is the product available
N
335
Merchant generates and sends to client product unavailable message
End
345
DCB server generates and sends to client log-in unsuccessfully message
340
Client receives user identification input?
N
310
Merchant generates product checkout button with link to the offer/discount
315
Merchant sends to client product checkout button with link to the offer/discount
350
DCB Server receives user identification input
355
DCB Server generates and sends query for user merchant loyalty level data
360
DCB Server receives user merchant loyalty level data
365
DCB Server determines offer/discount dependent upon user merchant loyalty level
370
DCB Server generates and sends to client corresponding offer/discount message
320
Client embeds the offer/ discount into the link position in the product checkout button
325
Receive checkout request?
N
End
330
Process transaction with the determined offer/discount
Y

Figure 3

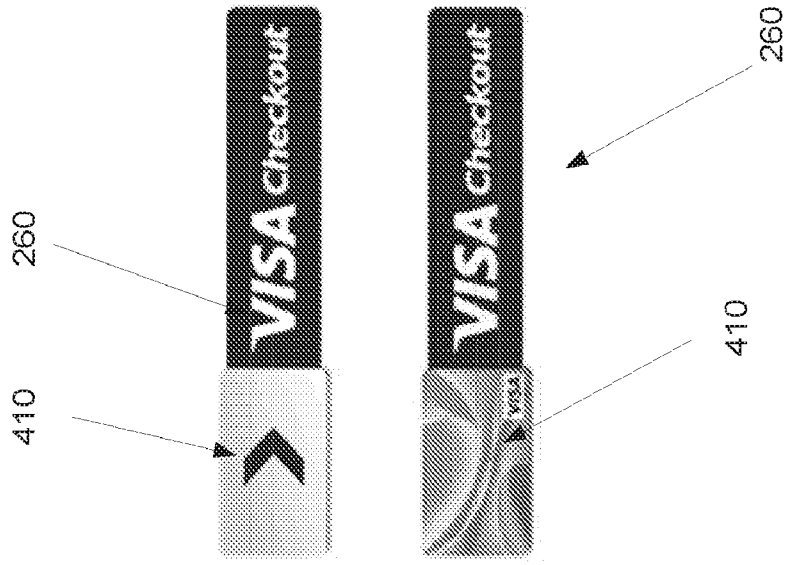


Figure 4

510
CHECKOUT WITH
GET 25% OFF
V.me by Visa
CHECKOUT WITH
Price at buy.com: $50 cheaper
V.me by Visa
CHECKOUT WITH
Time left to checkout with 40% off: 10 minutes
V.me by Visa
CHECKOUT WITH
Hi John, checkout now and get 3,000 points to your Amex card
V.me by Visa
CHECKOUT WITH
FREE SHIPPING
V.me by Visa

Figure 5

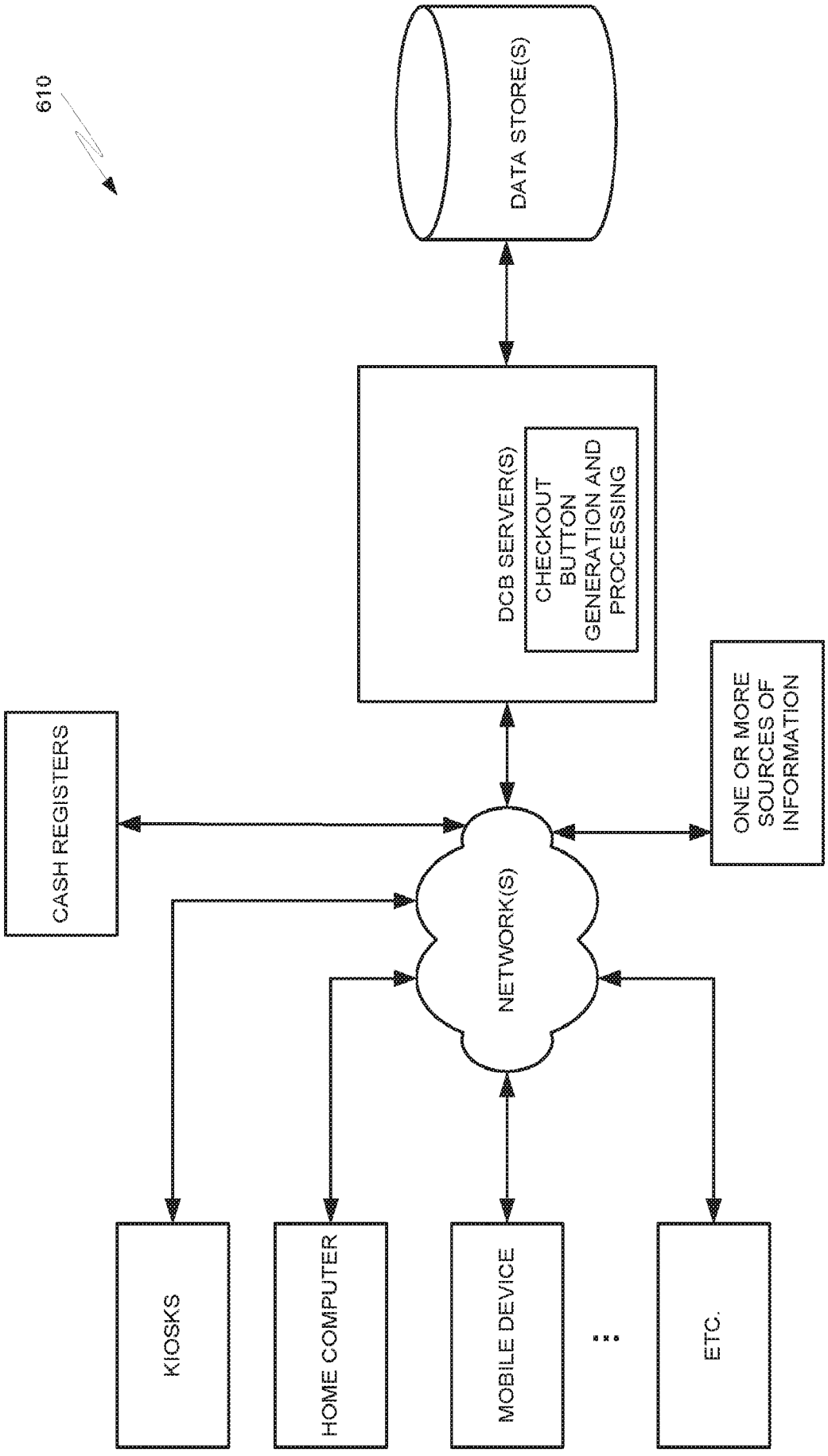

610
DATA STORE(S)
DCB SERVER(S)
CHECKOUT BUTTON GENERATION AND PROCESSING
CASH REGISTERS
ONE OR MORE SOURCES OF INFORMATION
NETWORK(S)
KIOSKS
HOME COMPUTER
MOBILE DEVICE
...
ETC.

Figure 6

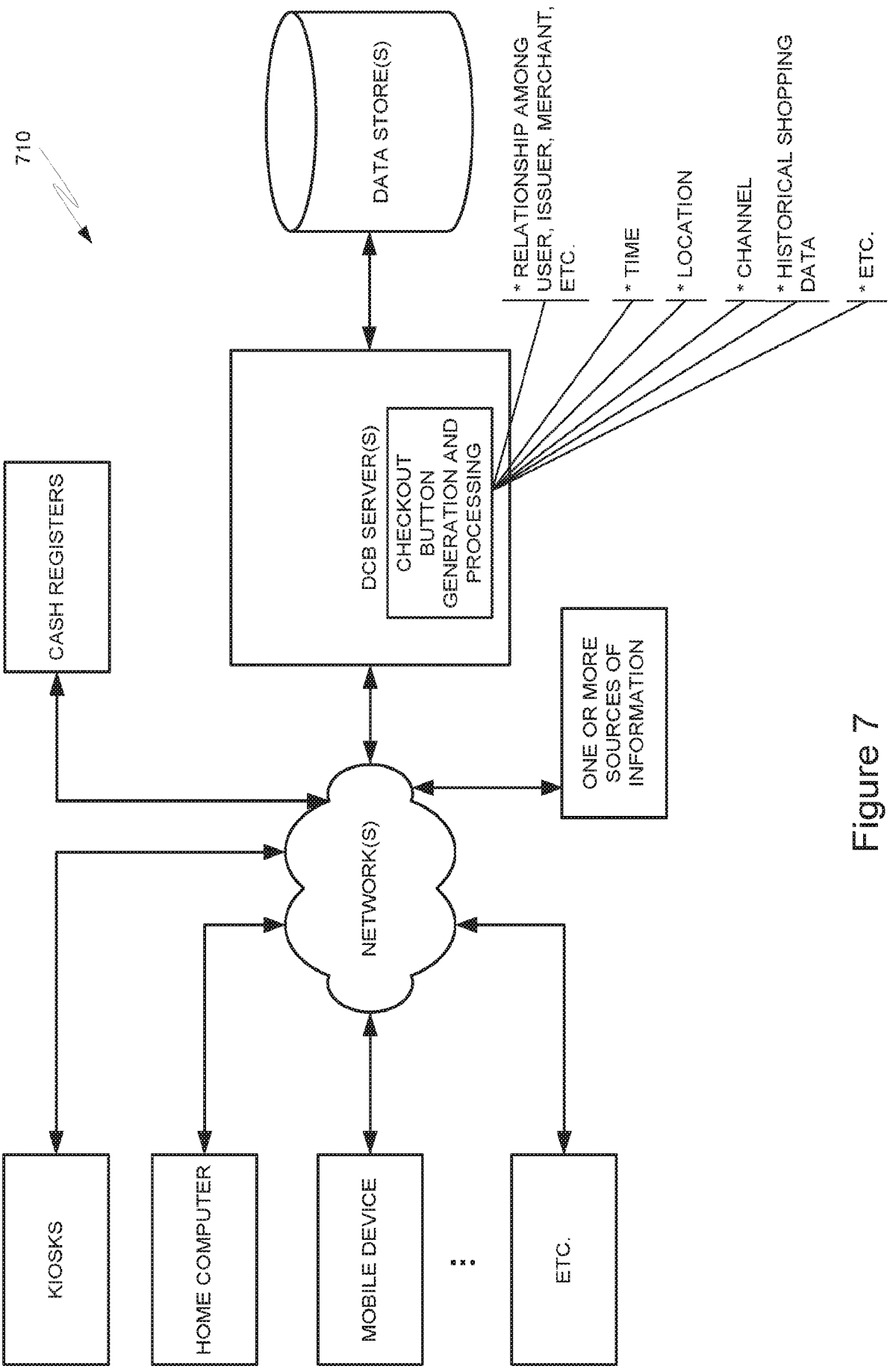

710
DATA STORE(S)
* RELATIONSHIP AMONG USER, ISSUER, MERCHANT, ETC.
* TIME
* LOCATION
* CHANNEL
* HISTORICAL SHOPPING DATA
* ETC.
DCB SERVER(S)
CHECKOUT BUTTON GENERATION AND PROCESSING
CASH REGISTERS
ONE OR MORE SOURCES OF INFORMATION
NETWORK(S)
KIOSKS
HOME COMPUTER
MOBILE DEVICE
...
ETC.

Figure 7

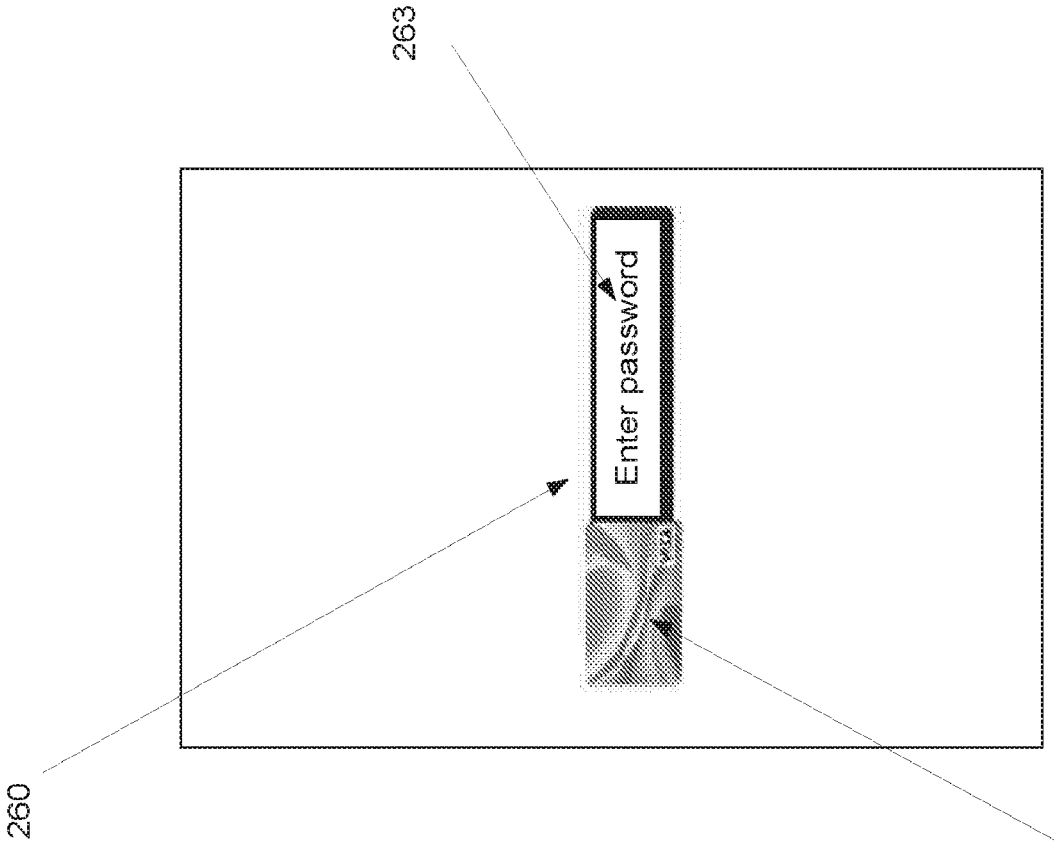


Figure 8b

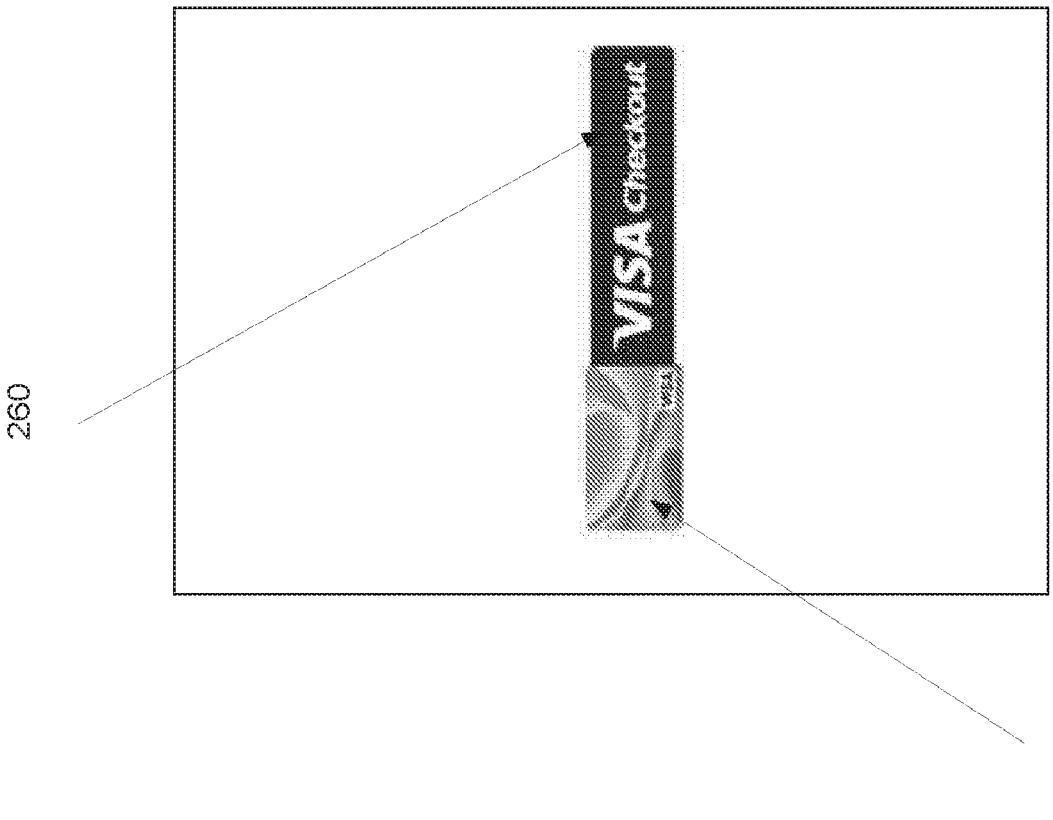


Figure 8a

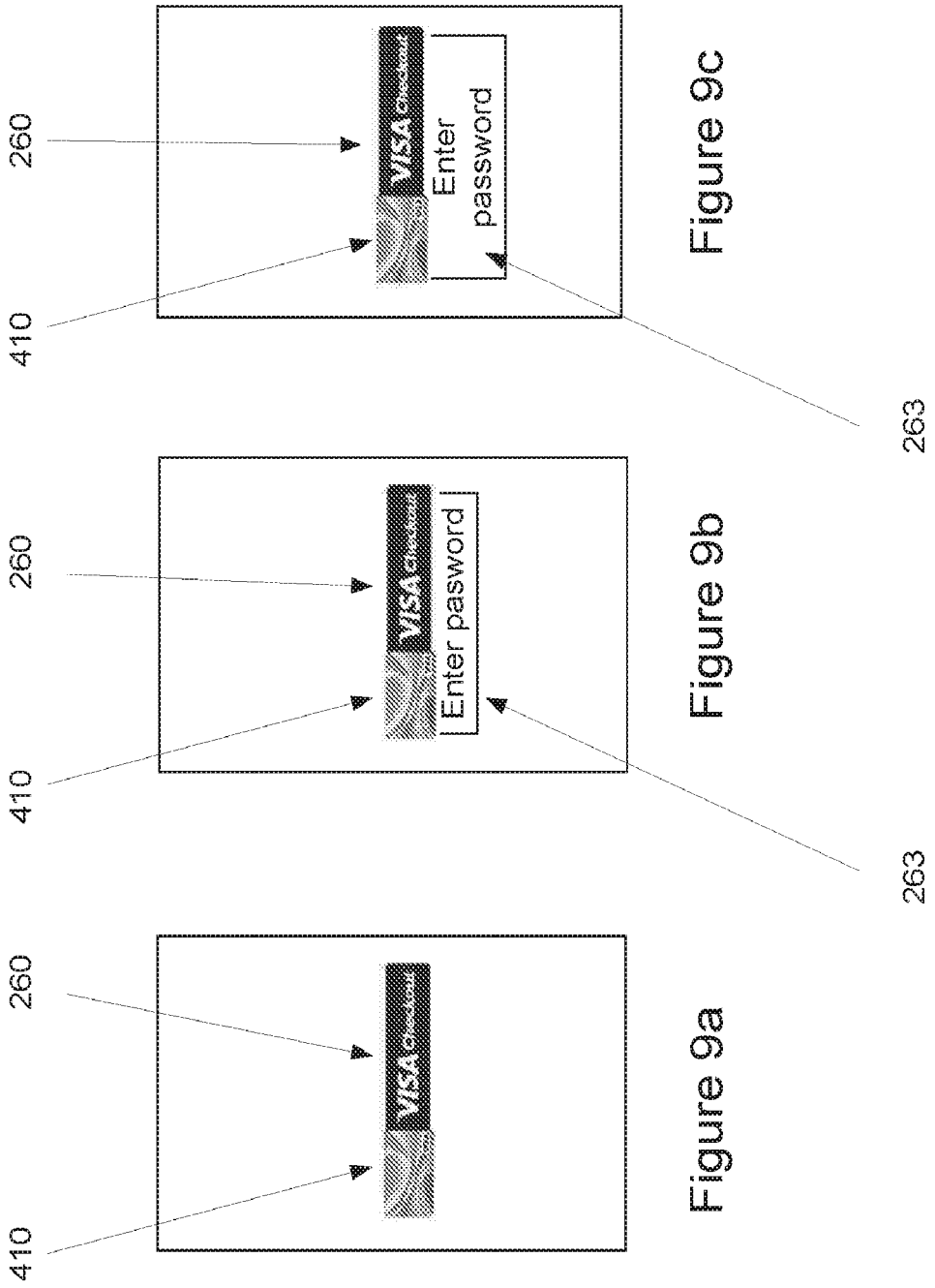


Figure 9c

Figure 9b

Figure 9a

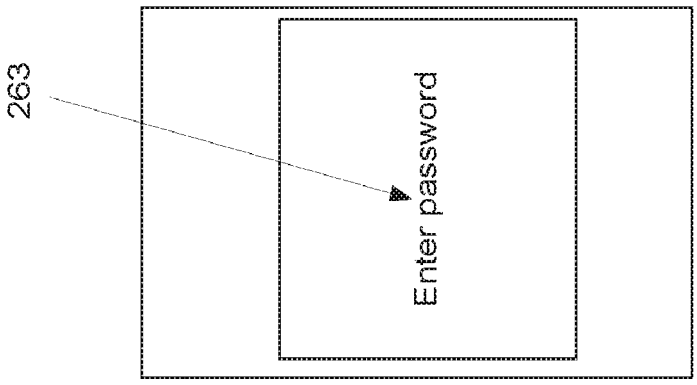


Figure 10c

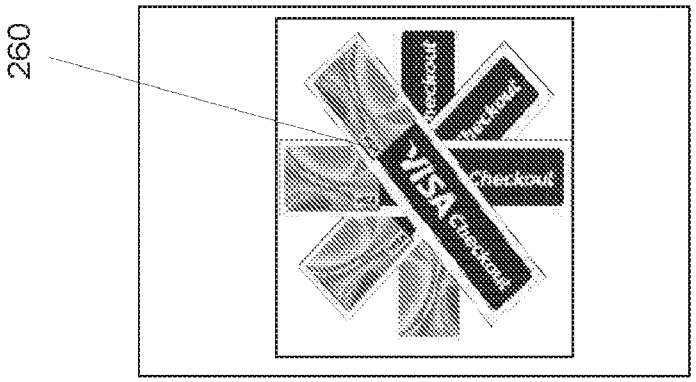


Figure 10b

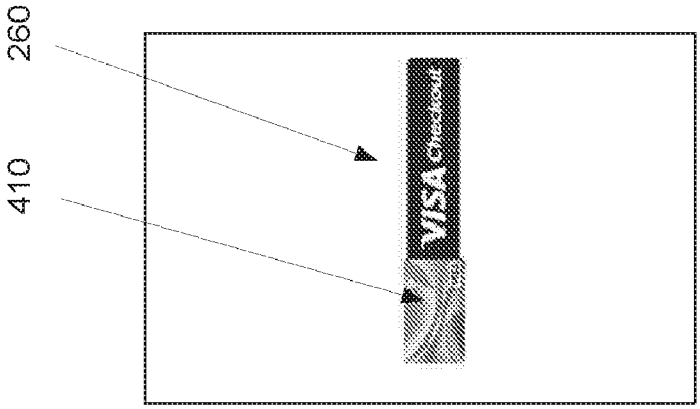
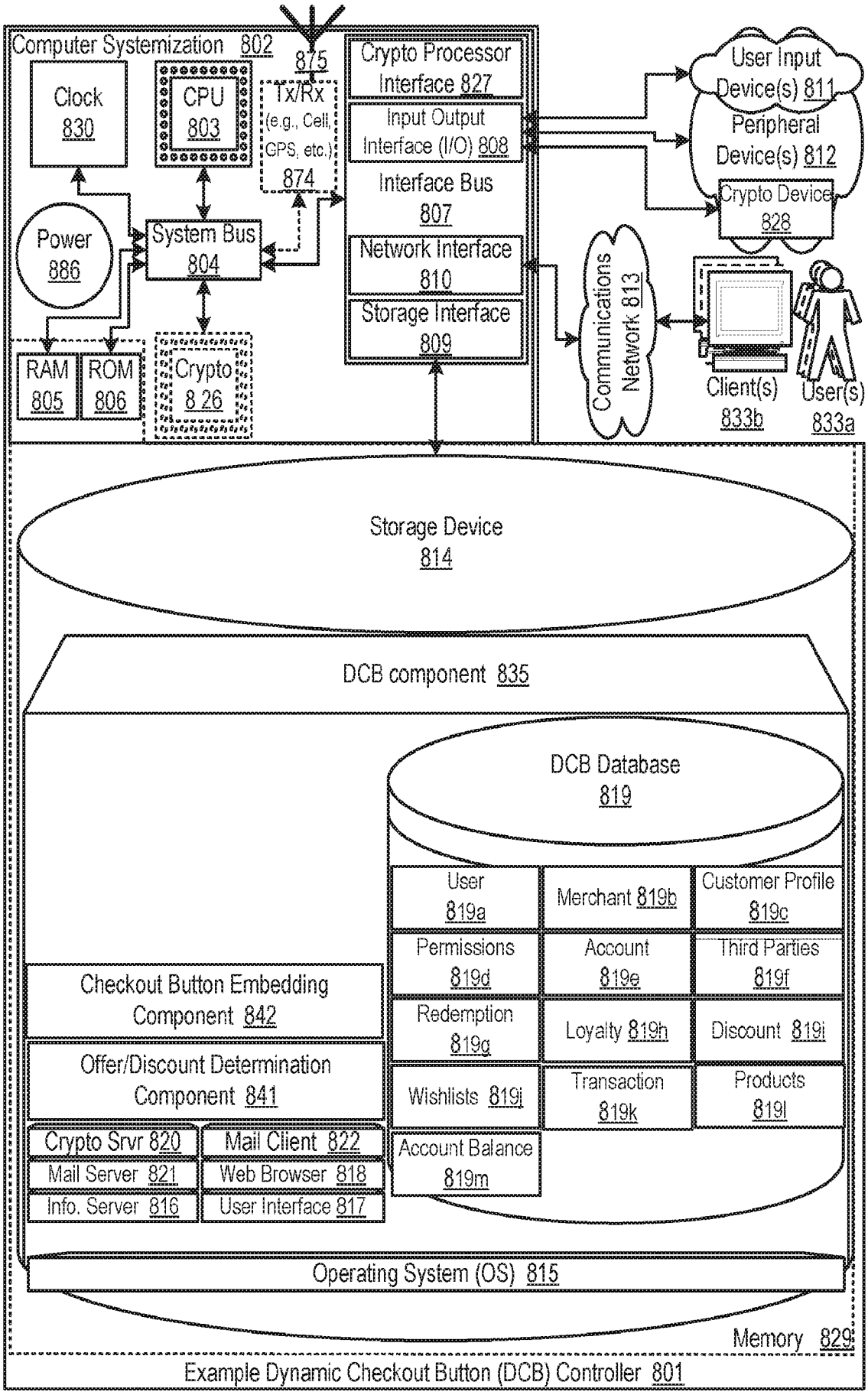


Figure 10a

Figure 11


Computer Systemization 802
875
Clock 830
CPU 803
Tx/Rx (e.g., Cell, GPS, etc.) 874
Power 886
System Bus 804
RAM 805
ROM 806
Crypto 8 26
Crypto Processor Interface 827
Input Output Interface (I/O) 808
Interface Bus 807
Network Interface 810
Storage Interface 809
User Input Device(s) 811
Peripheral Device(s) 812
Crypto Device 828
Communications Network 813
Client(s) 833b
User(s) 833a
Storage Device 814
DCB component 835
DCB Database 819
User 819a
Merchant 819b
Customer Profile 819c
Permissions 819d
Account 819e
Third Parties 819f
Redemption 819g
Loyalty 819h
Discount 819i
Wishlists 819j
Transaction 819k
Products 819l
Account Balance 819m
Checkout Button Embedding Component 842
Offer/Discount Determination Component 841
Crypto Srvr 820
Mail Client 822
Mail Server 821
Web Browser 818
Info. Server 816
User Interface 817
Operating System (OS) 815
Memory 829
Example Dynamic Checkout Button (DCB) Controller 801