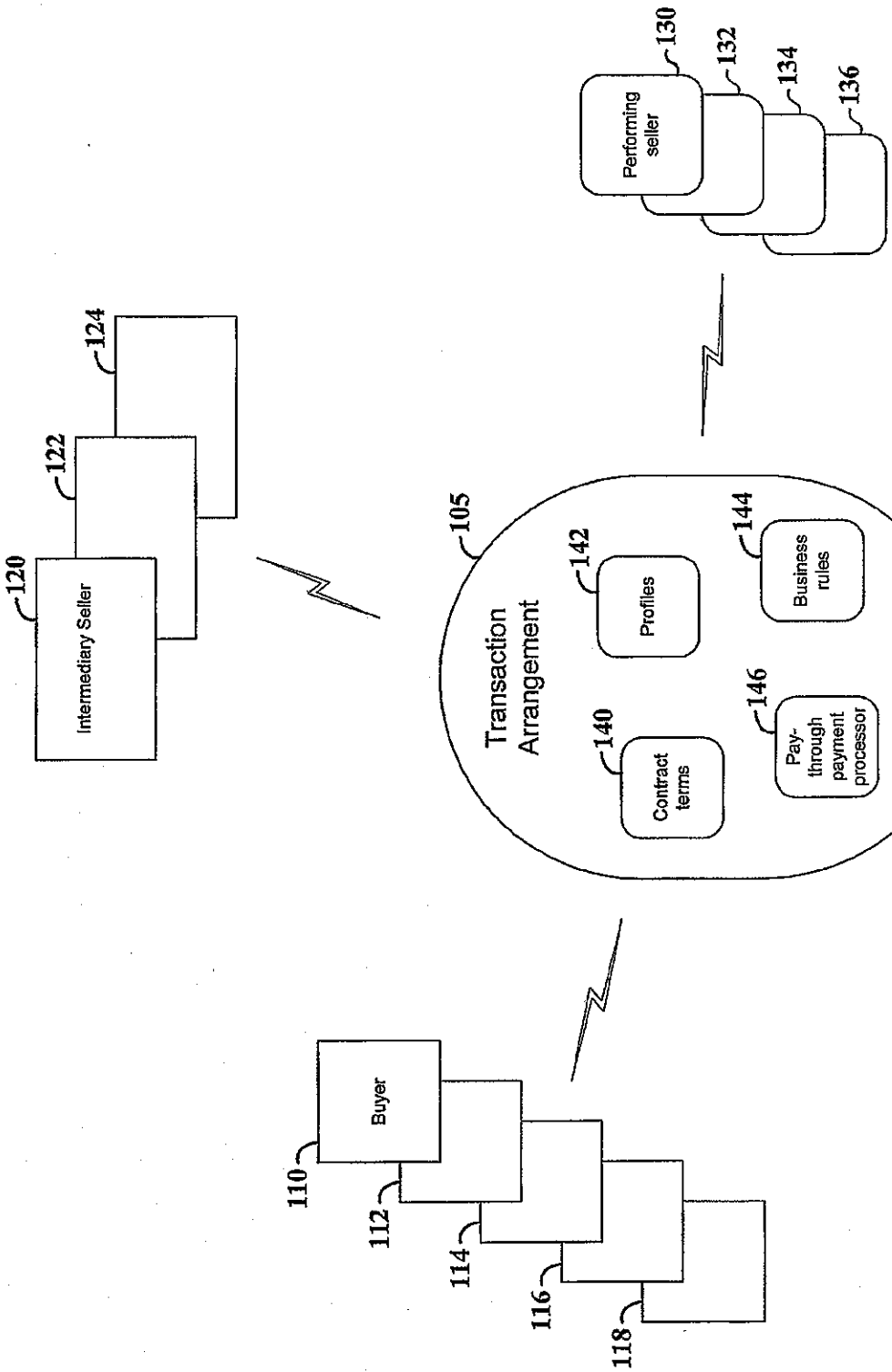

Buyer
110
112
114
116
118
Transaction Arrangement
105
Contract terms
140
Profiles
142
Pay-through payment processor
146
Business rules
144
Intermediary Seller
120
122
124
Performing seller
130
132
134
136

FIG. 1

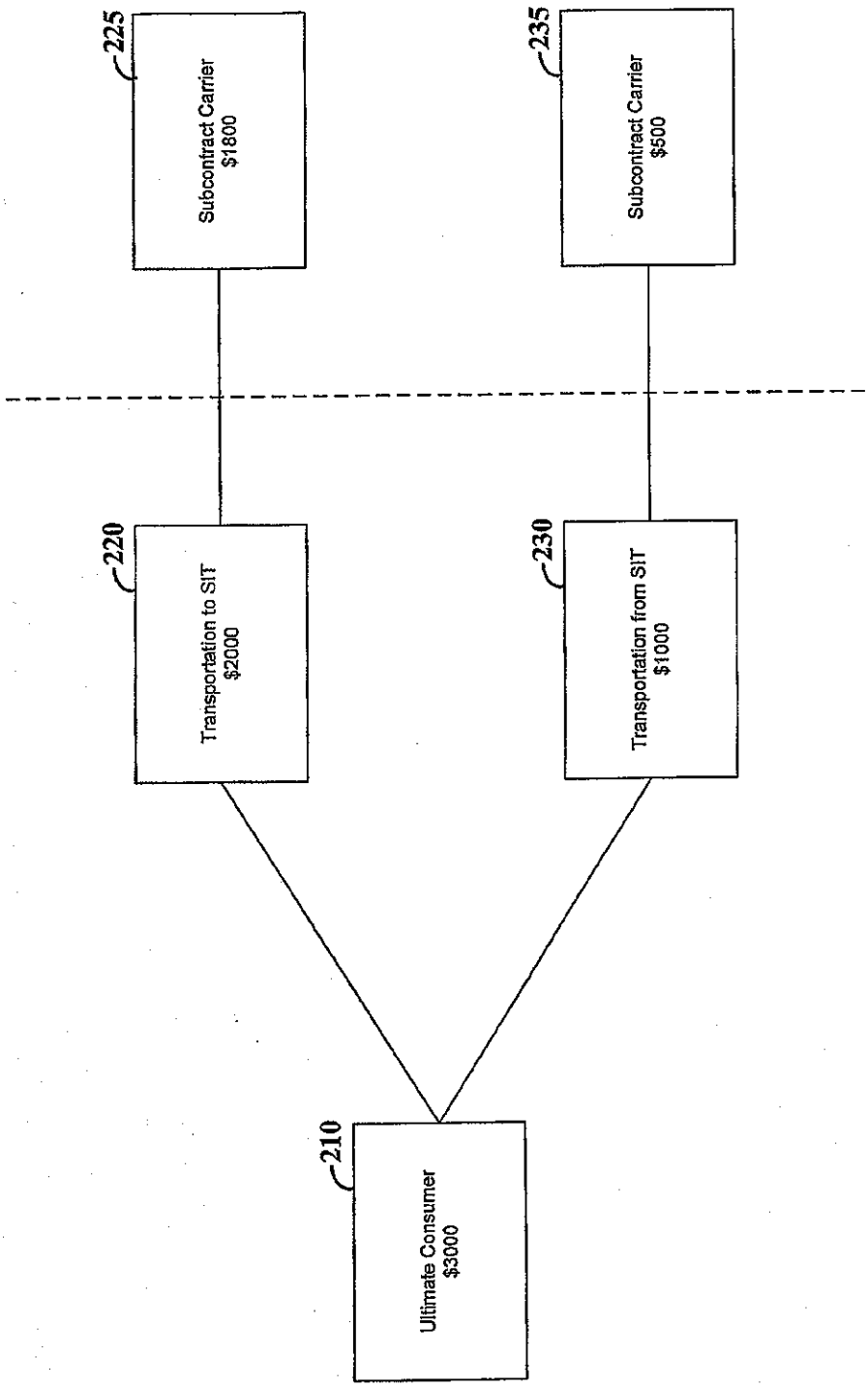

225
Subcontract Carrier
$1800
235
Subcontract Carrier
$500
220
Transportation to SIT
$2000
230
Transportation from SIT
$1000
210
Ultimate Consumer
$3000

FIG. 2

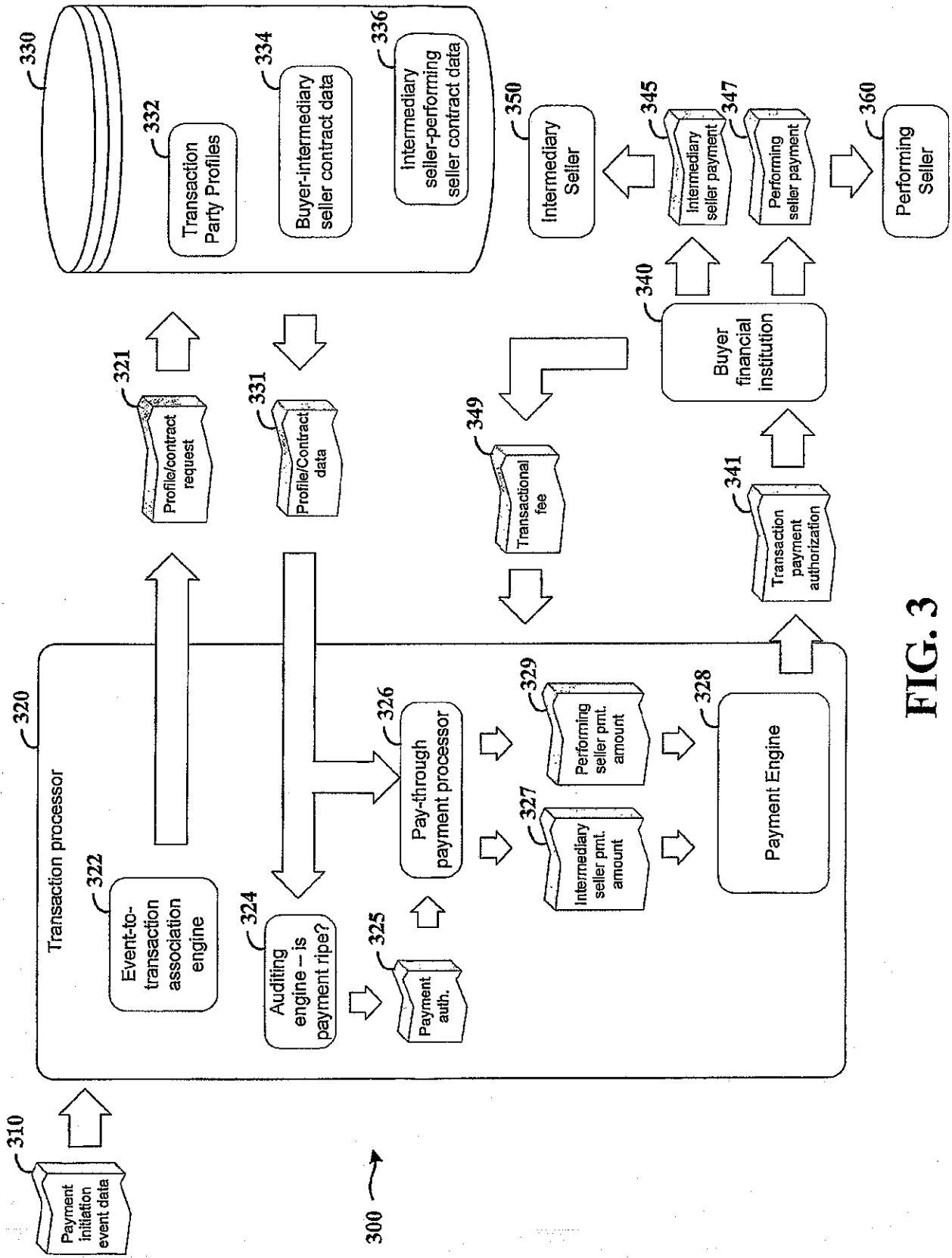

300
310
Payment initiation event data
320
Transaction processor
322
Event-to-transaction association engine
324
Auditing engine -- is payment ripe?
325
Payment auth.
326
Pay-through payment processor
327
Intermediary seller pmt. amount
328
Payment Engine
329
Performing seller pmt. amount
330
332
Transaction Party Profiles
334
Buyer-intermediary seller contract data
336
Intermediary seller-performing seller contract data
321
Profile/contract request
331
Profile/Contract data
340
Buyer financial institution
341
Transaction payment authorization
349
Transactional fee
345
Intermediary seller payment
347
Performing seller payment
350
Intermediary Seller
360
Performing Seller

FIG. 3

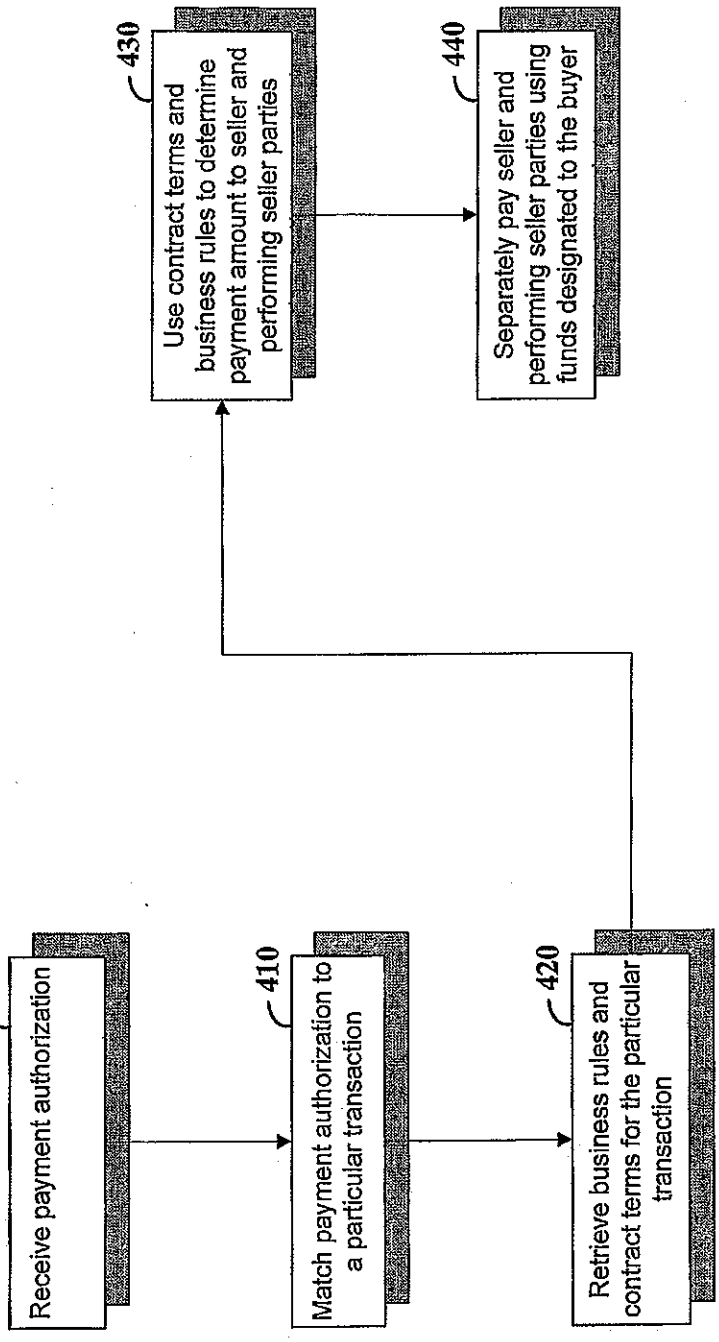

400
Receive payment authorization
410
Match payment authorization to a particular transaction
420
Retrieve business rules and contract terms for the particular transaction
430
Use contract terms and business rules to determine payment amount to seller and performing seller parties
440
Separately pay seller and performing seller parties using funds designated to the buyer

FIG. 4