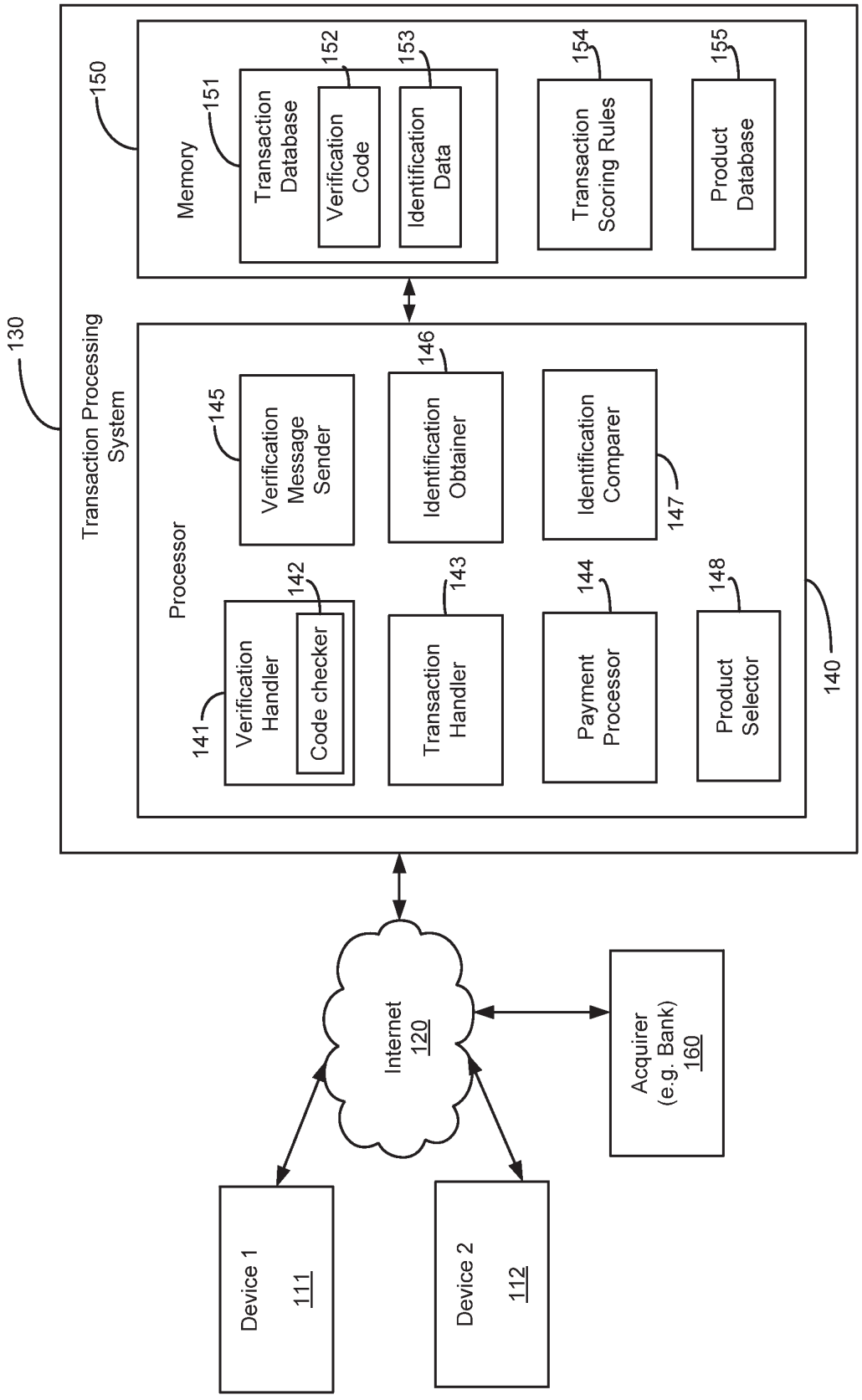

130
Transaction Processing System
150
Memory
151
Transaction Database
152
Verification Code
153
Identification Data
154
Transaction Scoring Rules
155
Product Database
Processor
145
Verification Message Sender
146
Identification Obtainer
Identification Comparer
147
141
Verification Handler
142
Code checker
143
Transaction Handler
144
Payment Processor
148
Product Selector
140
Internet
120
Acquirer
(e.g. Bank)
160
Device 1
111
Device 2
112

Figure 1

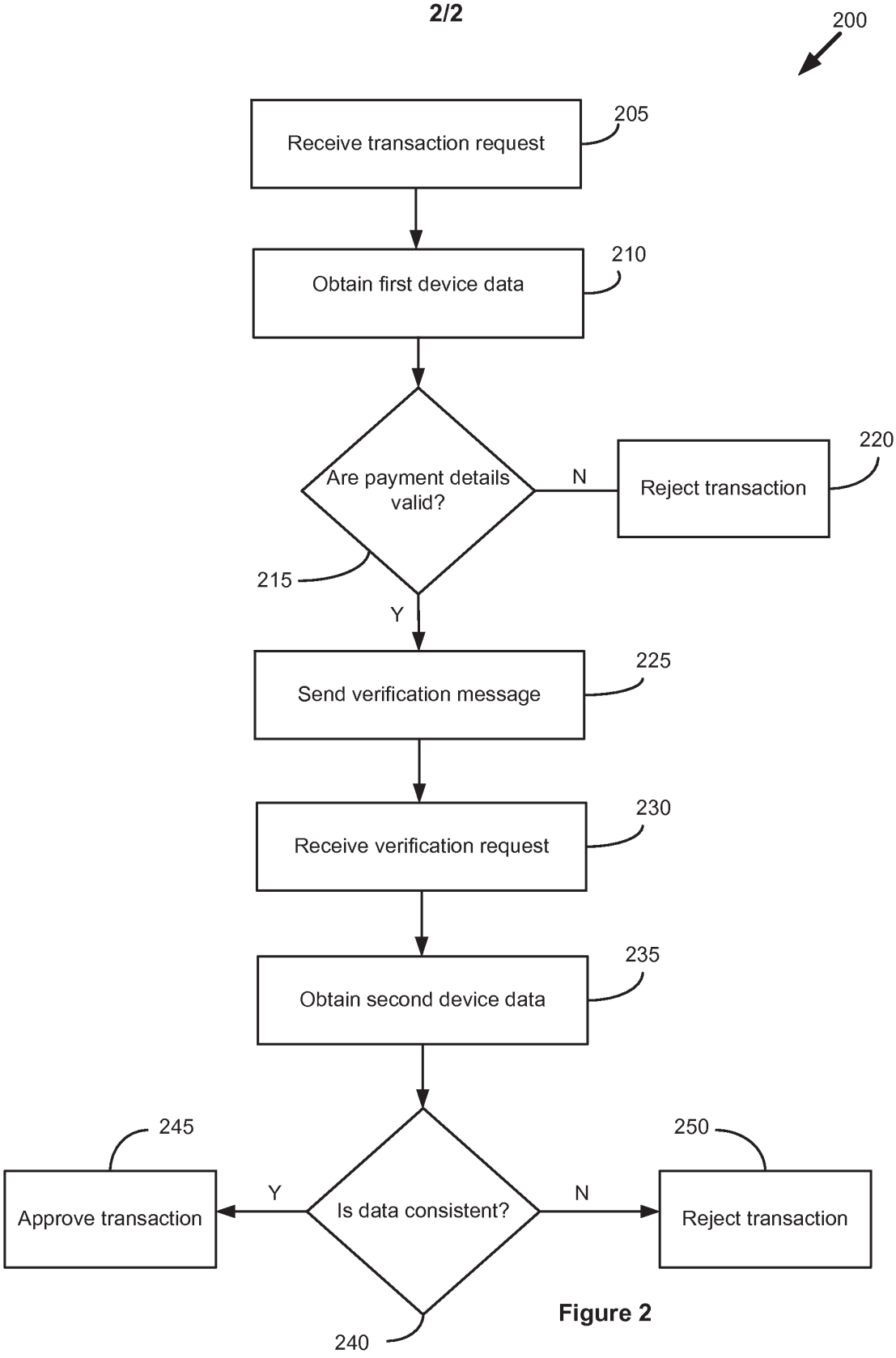

200
Receive transaction request
205
Obtain first device data
210
Are payment details valid?
N
Reject transaction
220
215
Y
Send verification message
225
Receive verification request
230
Obtain second device data
235
Is data consistent?
Y
N
Approve transaction
245
Reject transaction
250
240

Figure 2