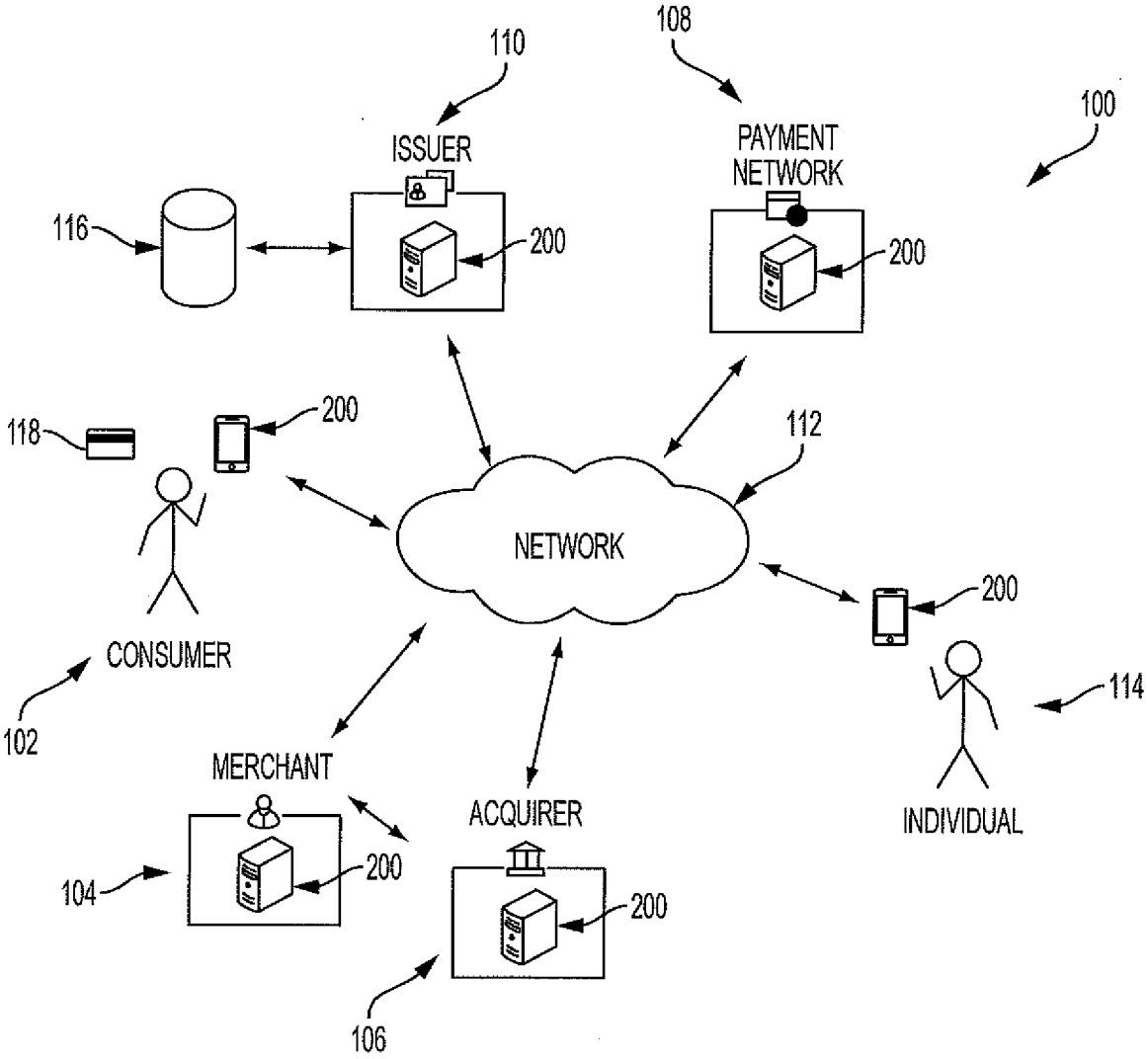

110
108
100
ISSUER
PAYMENT NETWORK
116
200
200
118
200
112
NETWORK
CONSUMER
200
102
114
MERCHANT
ACQUIRER
INDIVIDUAL
104
200
200
106

FIG. 1

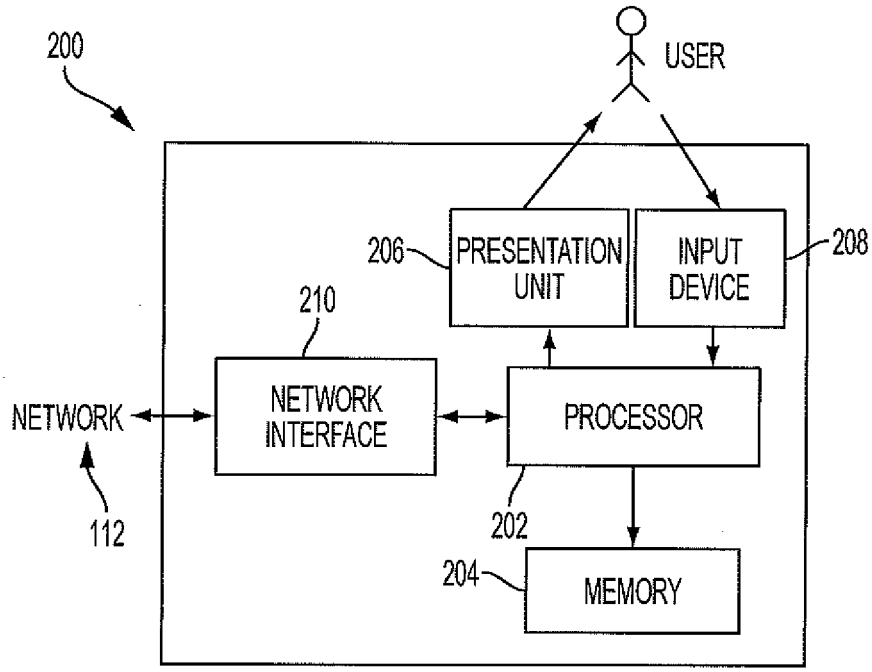

200
USER
206
PRESENTATION UNIT
INPUT DEVICE
208
210
NETWORK
NETWORK INTERFACE
PROCESSOR
112
202
204
MEMORY

FIG. 2

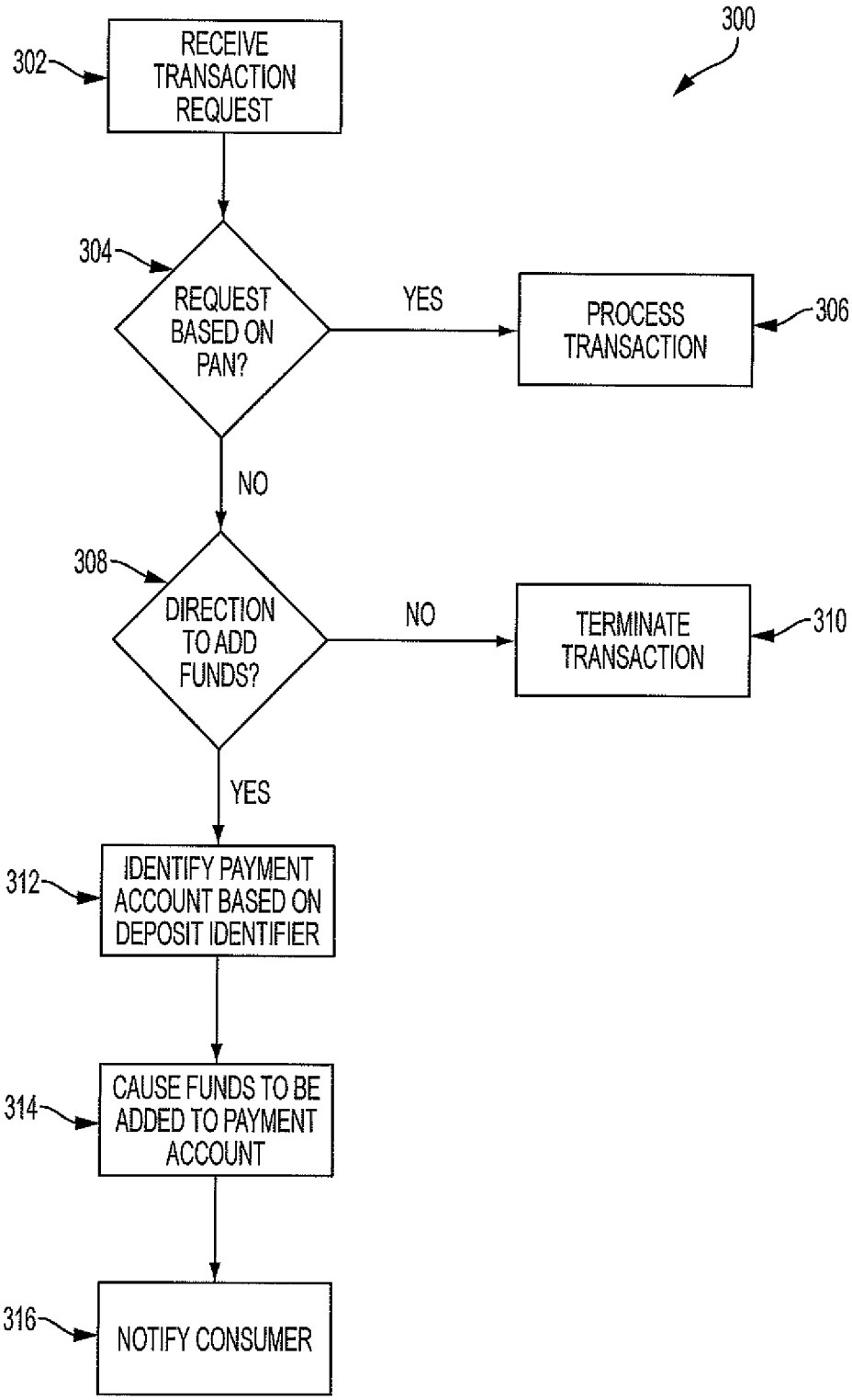

300
302
RECEIVE TRANSACTION REQUEST
304
REQUEST BASED ON PAN?
YES
PROCESS TRANSACTION
306
NO
308
DIRECTION TO ADD FUNDS?
NO
TERMINATE TRANSACTION
310
YES
312
IDENTIFY PAYMENT ACCOUNT BASED ON DEPOSIT IDENTIFIER
314
CAUSE FUNDS TO BE ADDED TO PAYMENT ACCOUNT
316
NOTIFY CONSUMER

FIG. 3