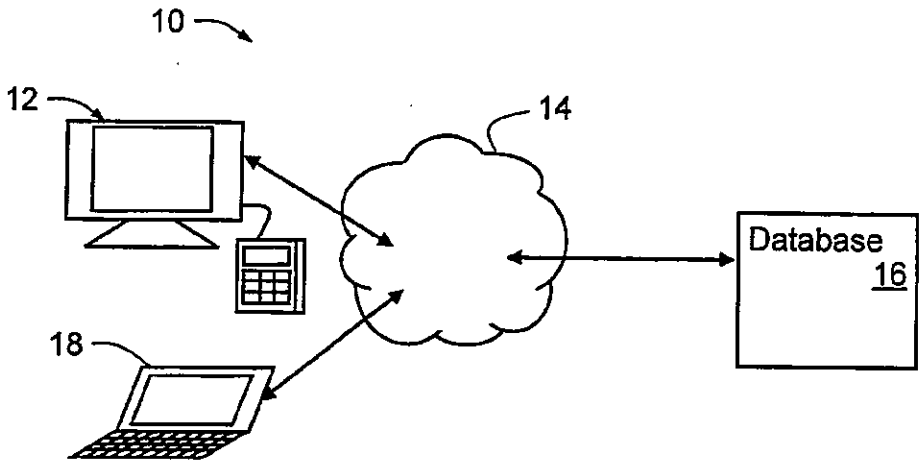

Figure 1

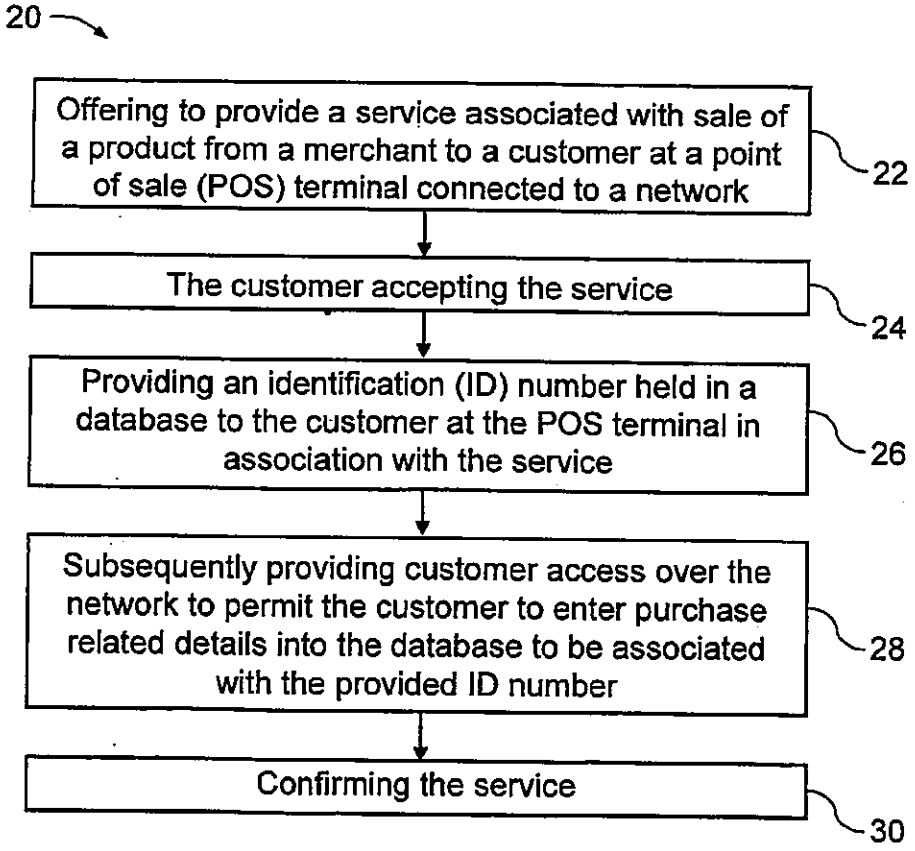

Figure 2

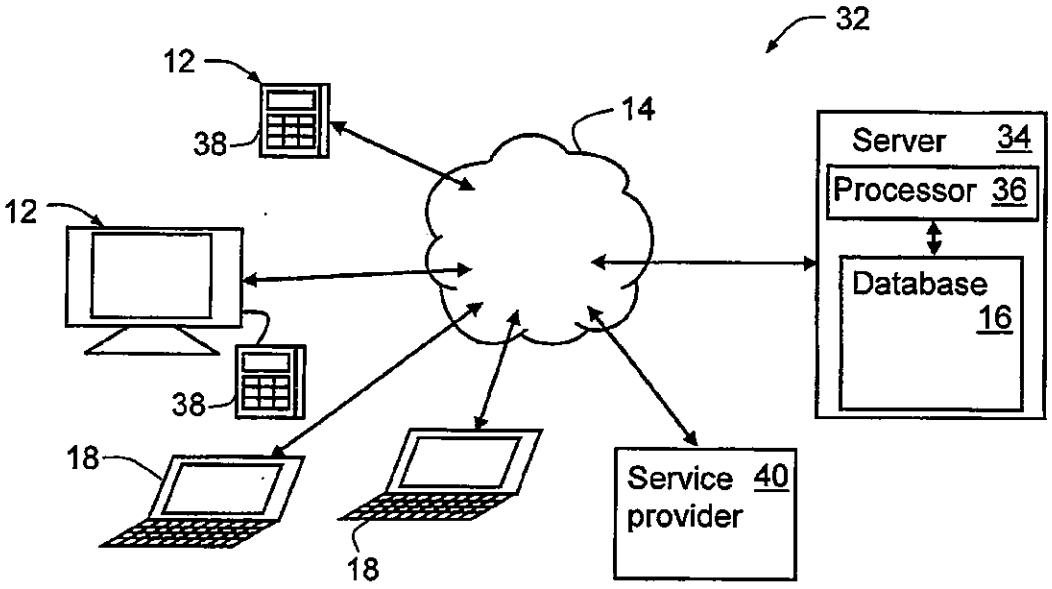

Figure 3a

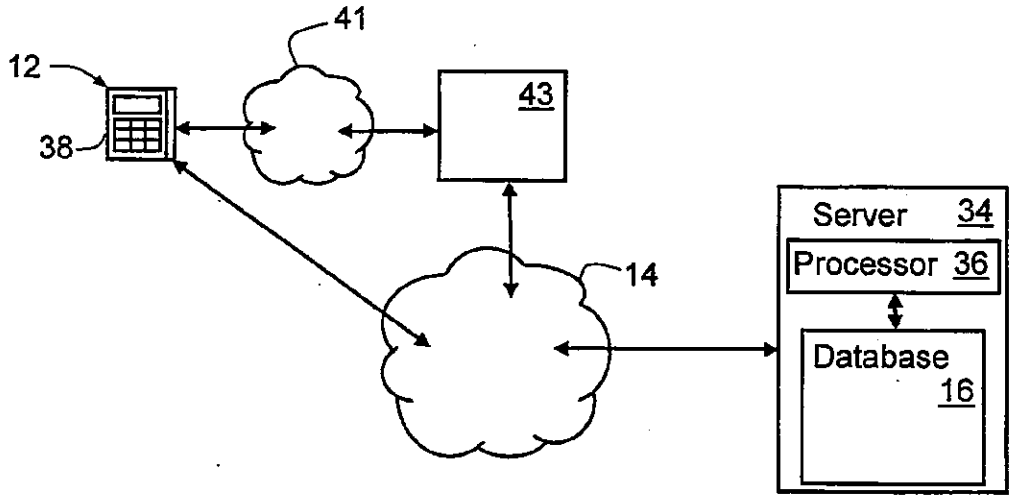

Figure 3b

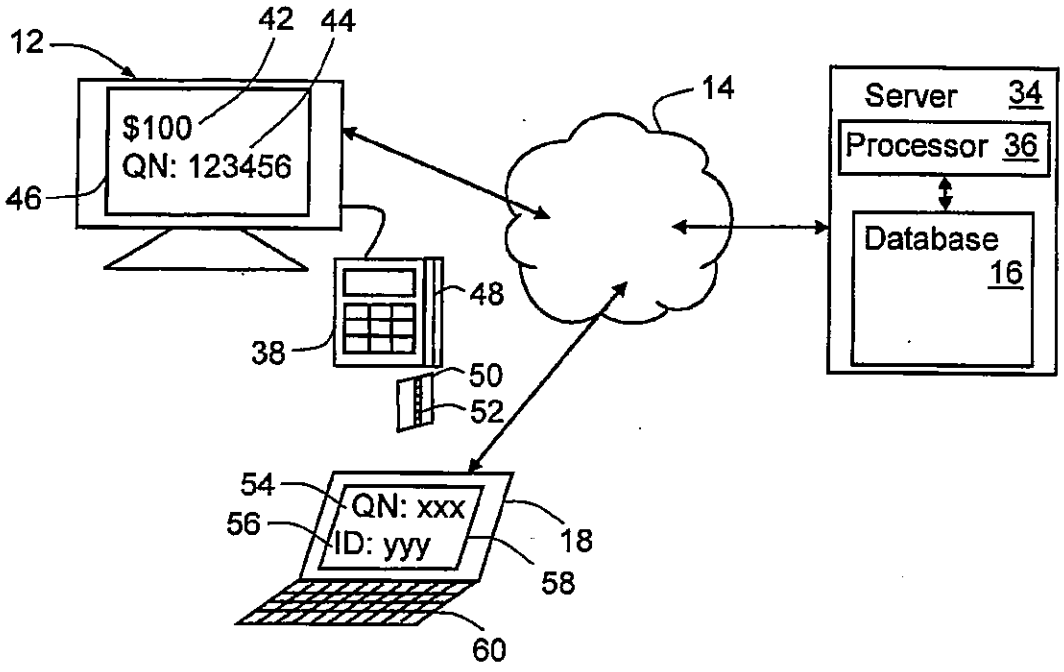
12
42
44
$100
QN: 123456
46
14
Server 34
Processor 36
Database
16
48
38
50
52
54
QN: xxx
56
ID: yyy
18
58
60

Figure 4

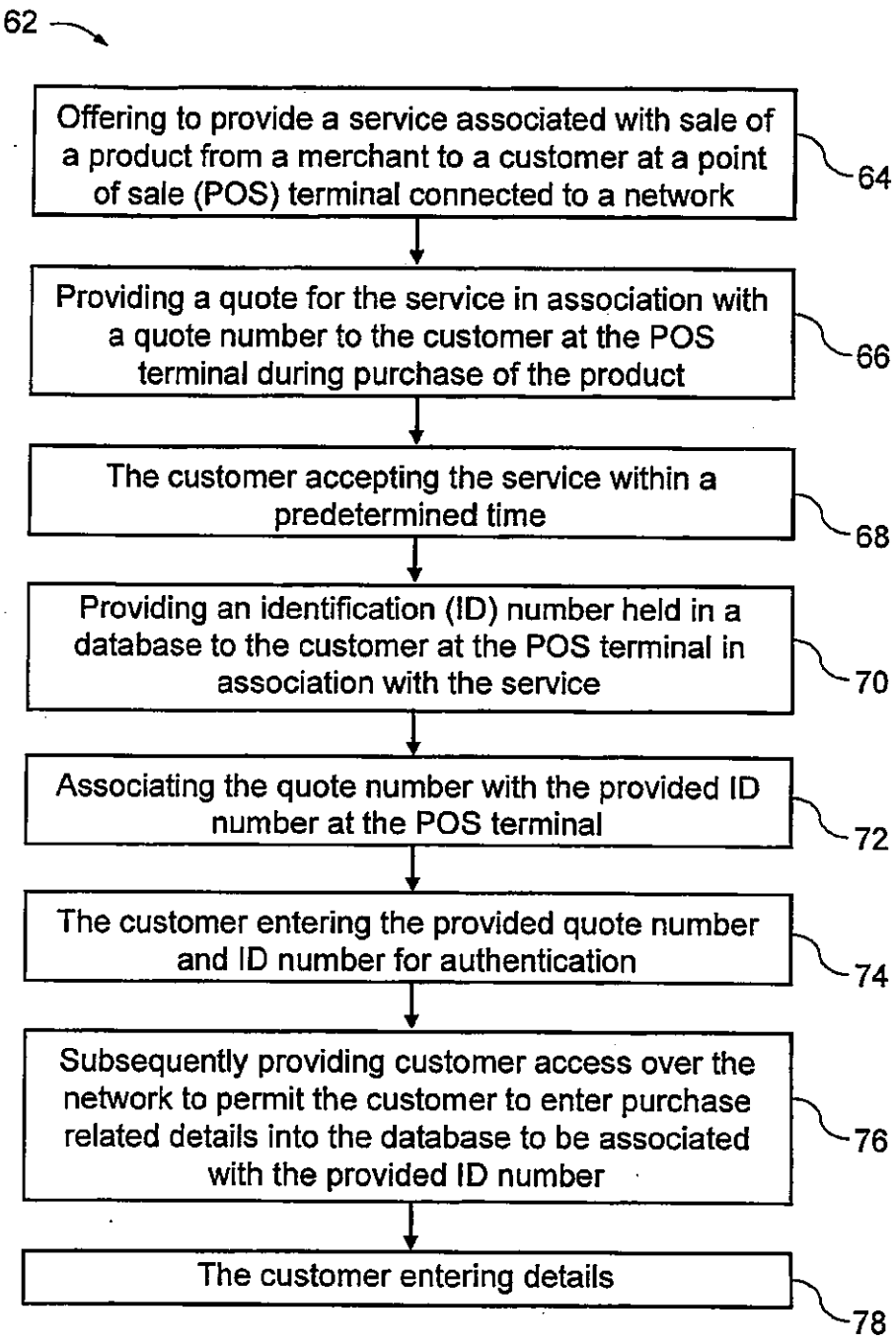
62
Offering to provide a service associated with sale of a product from a merchant to a customer at a point of sale (POS) terminal connected to a network
64
Providing a quote for the service in association with a quote number to the customer at the POS terminal during purchase of the product
66
The customer accepting the service within a predetermined time
68
Providing an identification (ID) number held in a database to the customer at the POS terminal in association with the service
70
Associating the quote number with the provided ID number at the POS terminal
72
The customer entering the provided quote number and ID number for authentication
74
Subsequently providing customer access over the network to permit the customer to enter purchase related details into the database to be associated with the provided ID number
76
The customer entering details
78

Figure 5

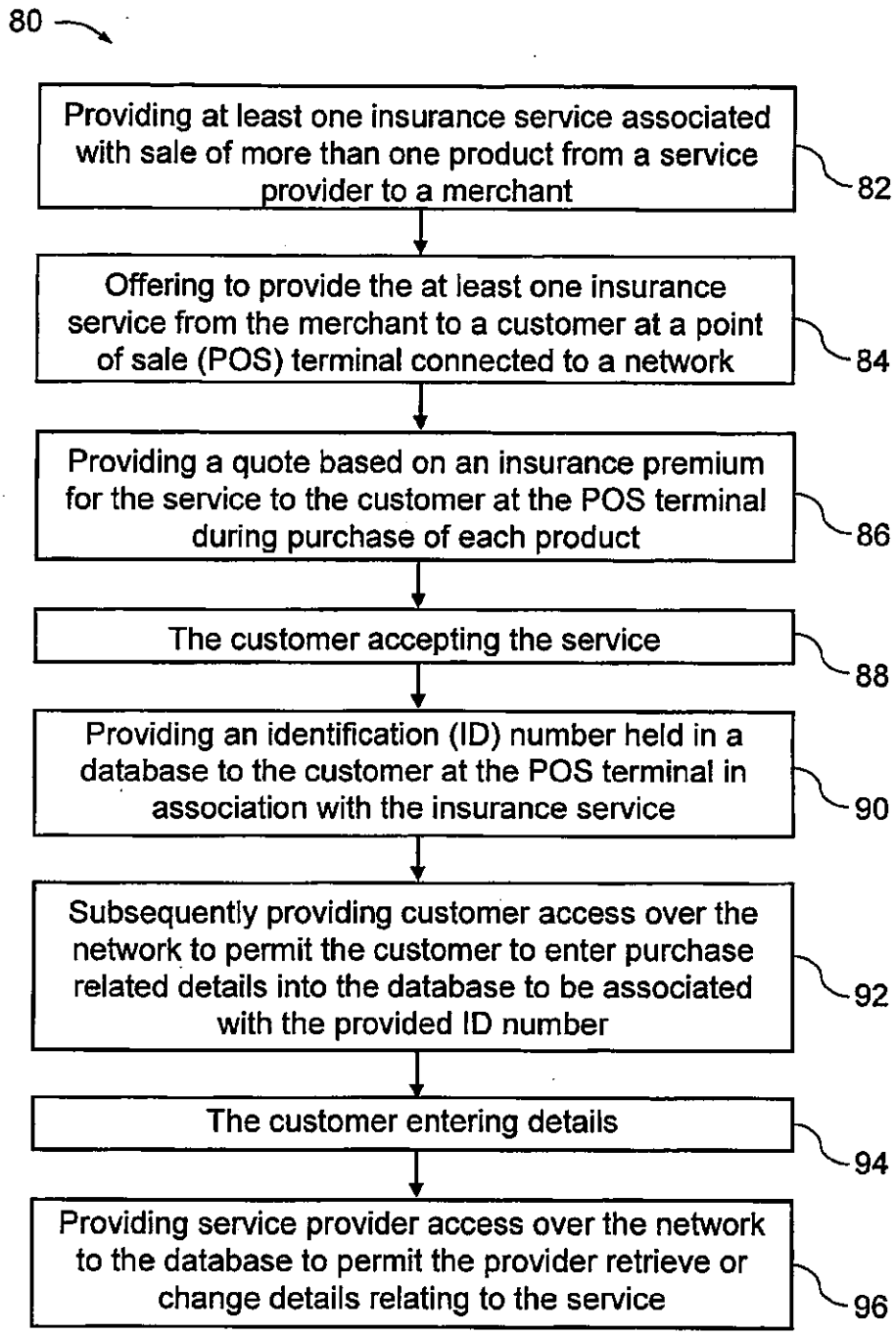
80
Providing at least one insurance service associated with sale of more than one product from a service provider to a merchant
82
Offering to provide the at least one insurance service from the merchant to a customer at a point of sale (POS) terminal connected to a network
84
Providing a quote based on an insurance premium for the service to the customer at the POS terminal during purchase of each product
86
The customer accepting the service
88
Providing an identification (ID) number held in a database to the customer at the POS terminal in association with the insurance service
90
Subsequently providing customer access over the network to permit the customer to enter purchase related details into the database to be associated with the provided ID number
92
The customer entering details
94
Providing service provider access over the network to the database to permit the provider retrieve or change details relating to the service
96

Figure 6