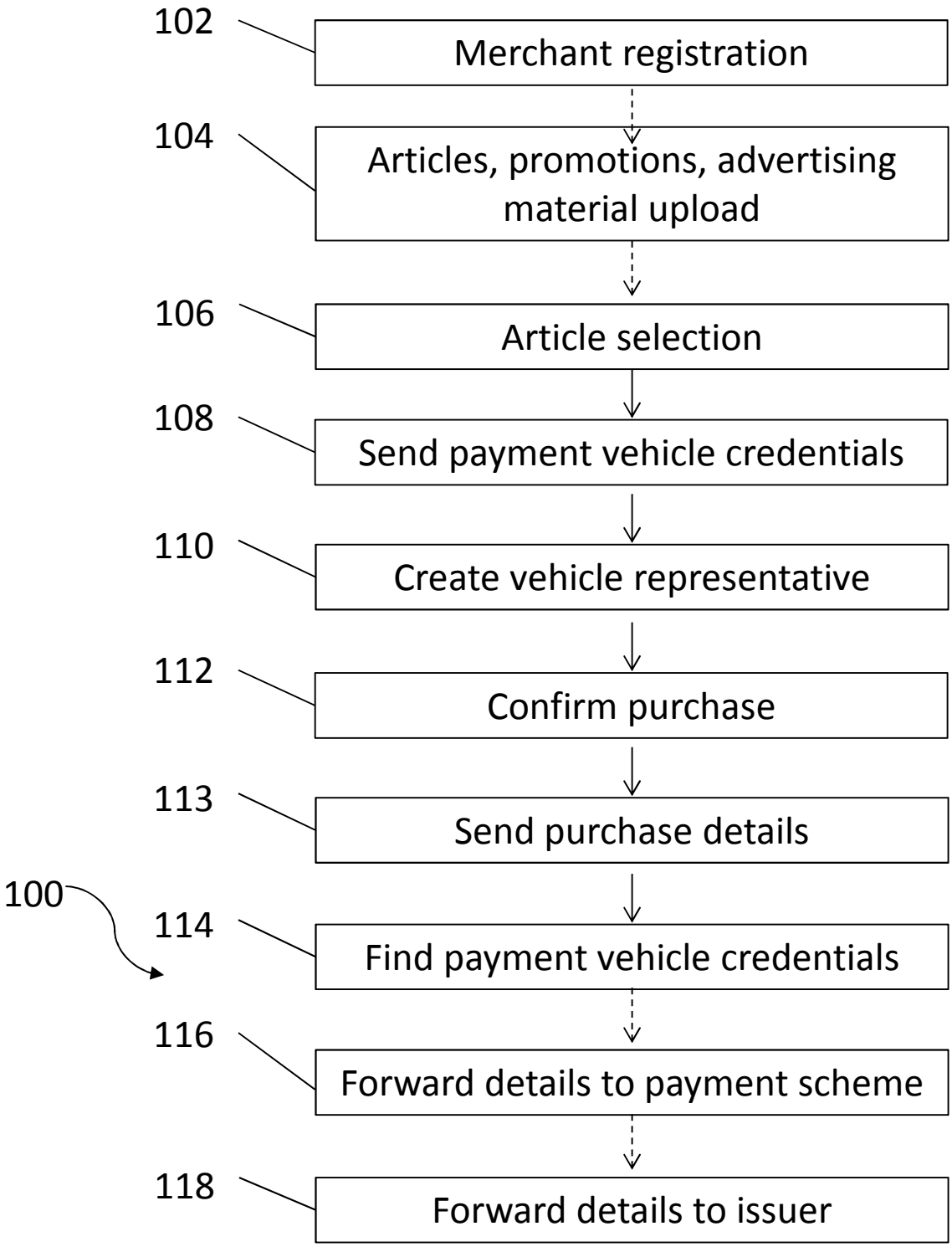

102
Merchant registration
104
Articles, promotions, advertising material upload
106
Article selection
108
Send payment vehicle credentials
110
Create vehicle representative
112
Confirm purchase
113
Send purchase details
100
114
Find payment vehicle credentials
116
Forward details to payment scheme
118
Forward details to issuer

Figure 1

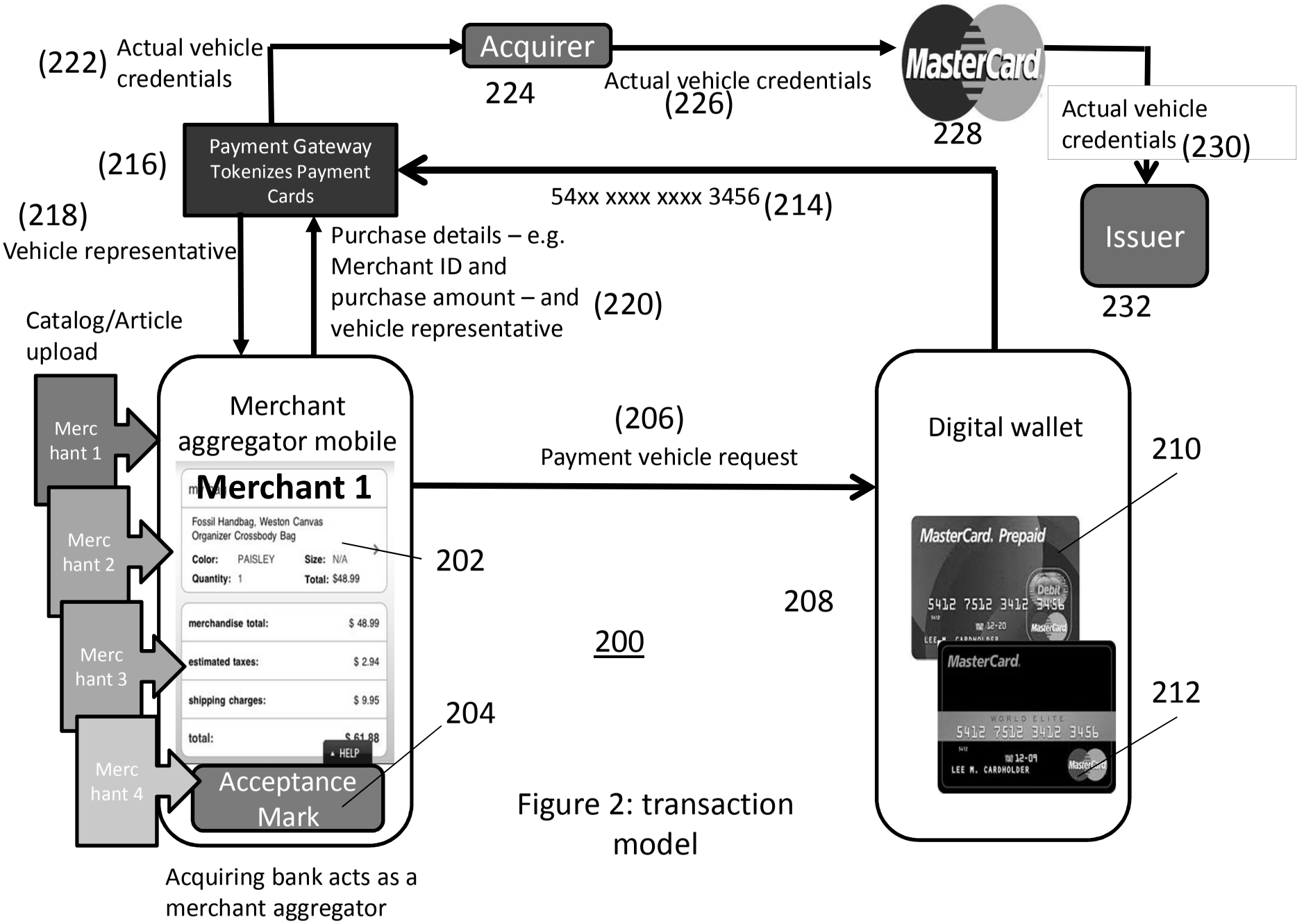


Figure 2: transaction model

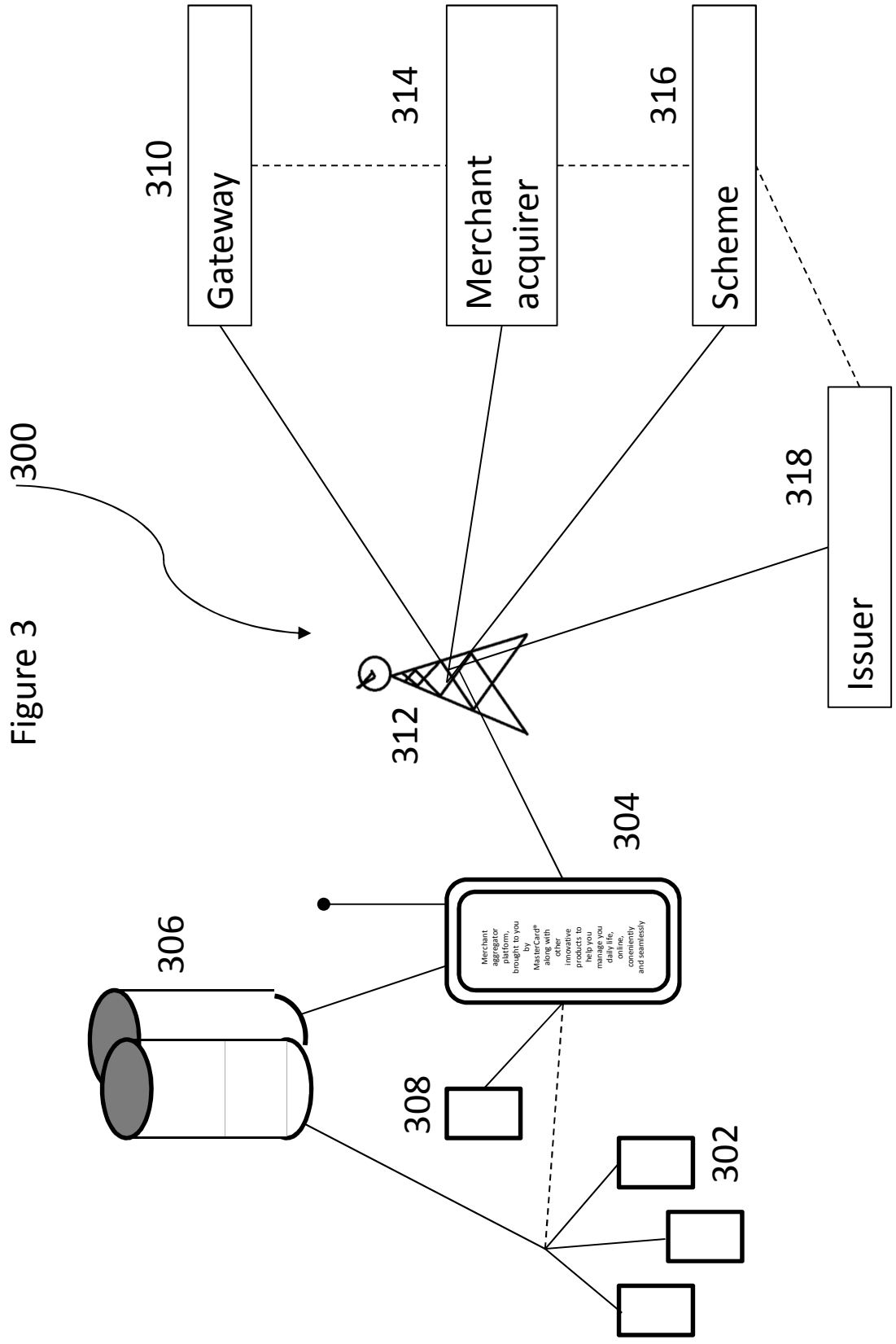

300
310
Gateway
314
Merchant acquirer
316
Scheme
318
Issuer
312
304
Merchant aggregator platform, brought to you by MasterCard® along with other innovative products to help you manage you daily life, online, conveniently and seamlessly
306
308
302

Figure 3

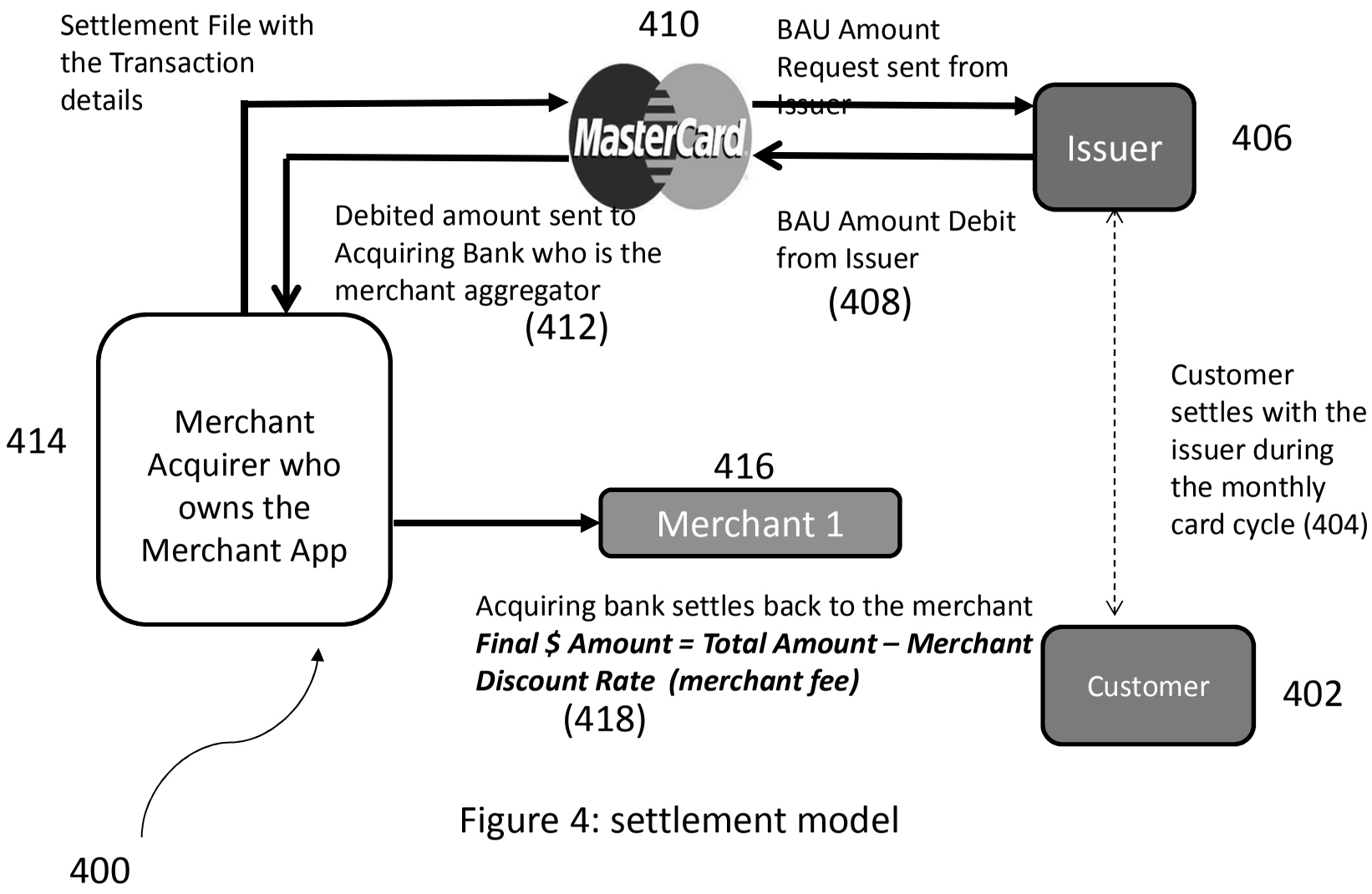


Figure 4: settlement model

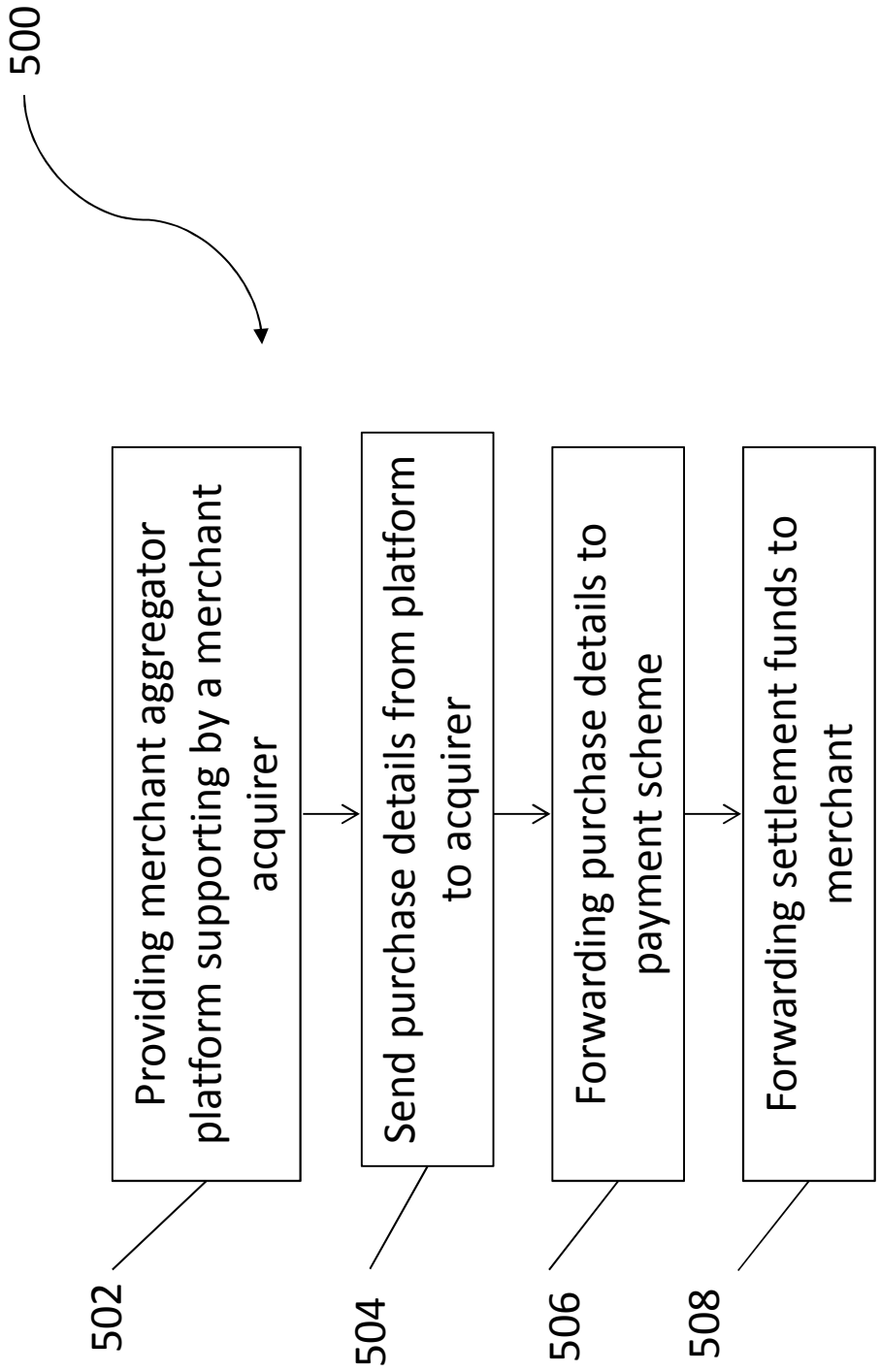

500
Providing merchant aggregator platform supporting by a merchant acquirer
Send purchase details from platform to acquirer
Forwarding purchase details to payment scheme
Forwarding settlement funds to merchant
502
504
506
508

Figure 5

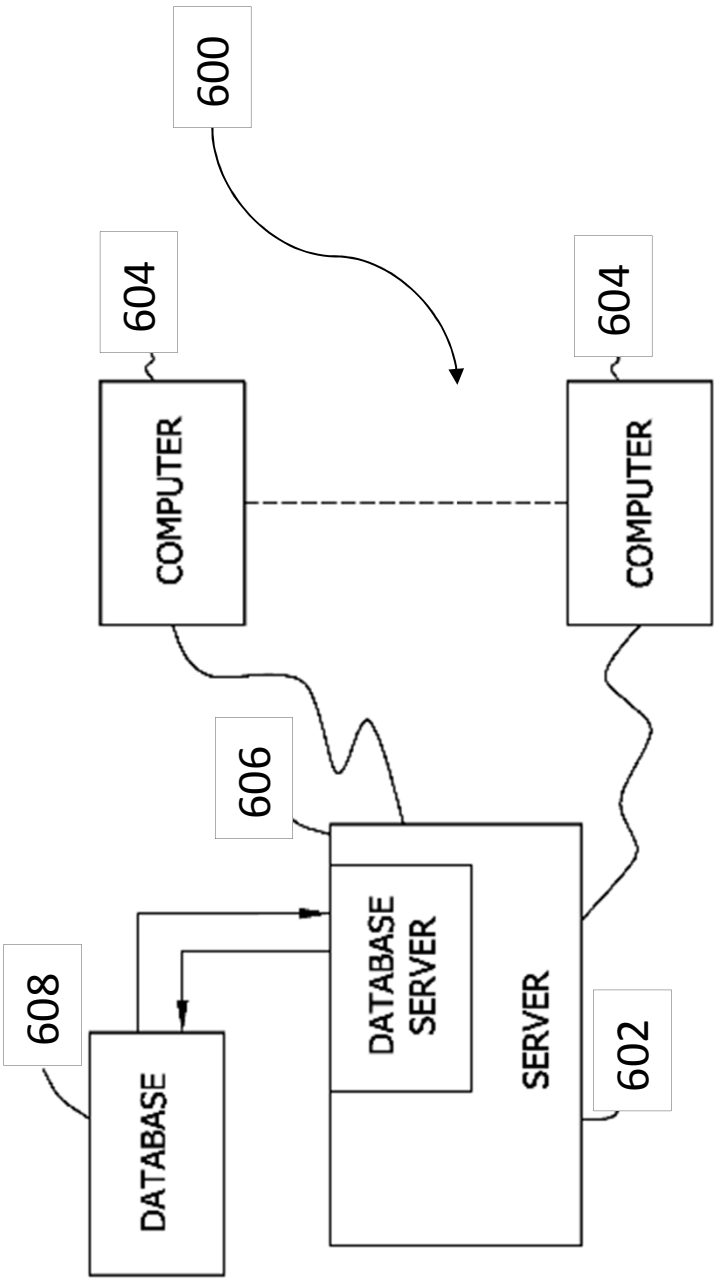

600
604
604
COMPUTER
COMPUTER
606
608
DATABASE
SERVER
SERVER
602
DATABASE
100

Figure 6

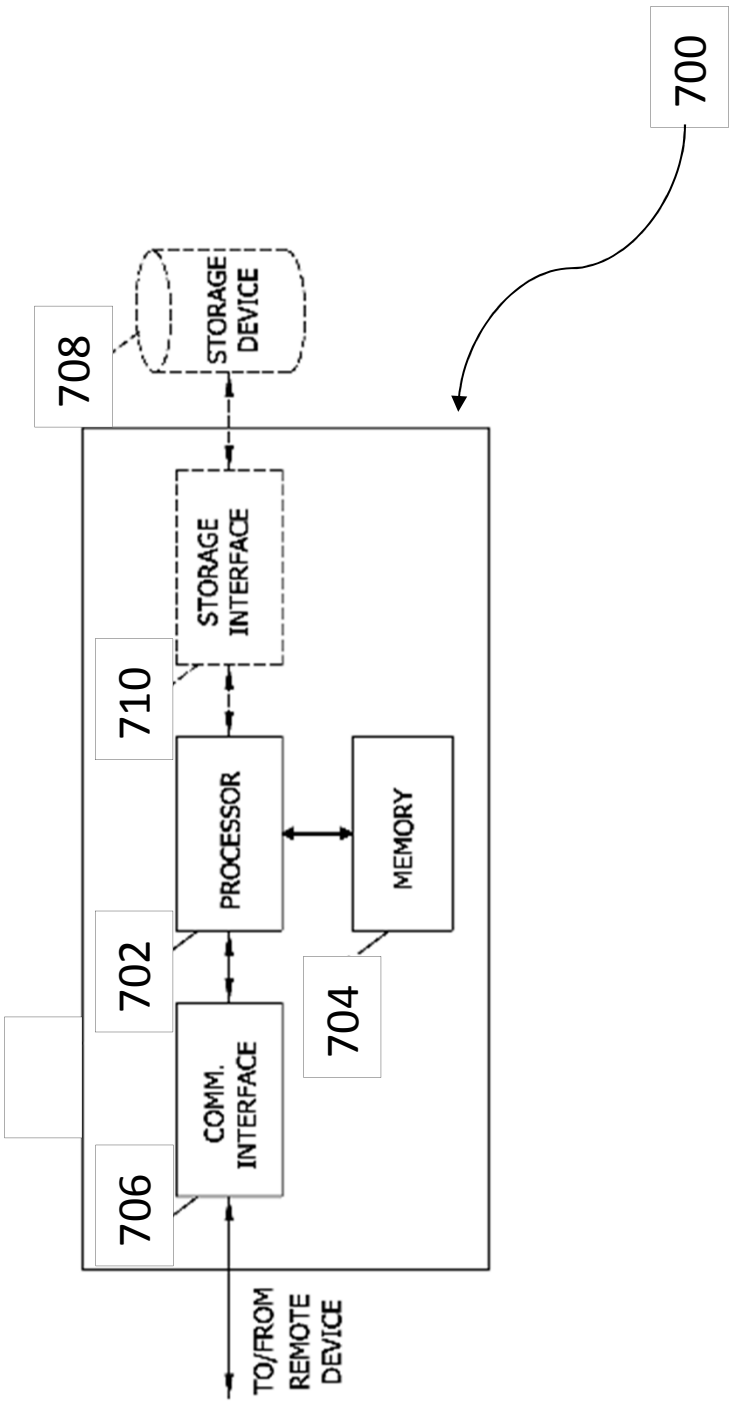

700
708
STORAGE DEVICE
STORAGE INTERFACE
710
PROCESSOR
MEMORY
702
704
COMM. INTERFACE
706
TO/FROM REMOTE DEVICE

Figure 7