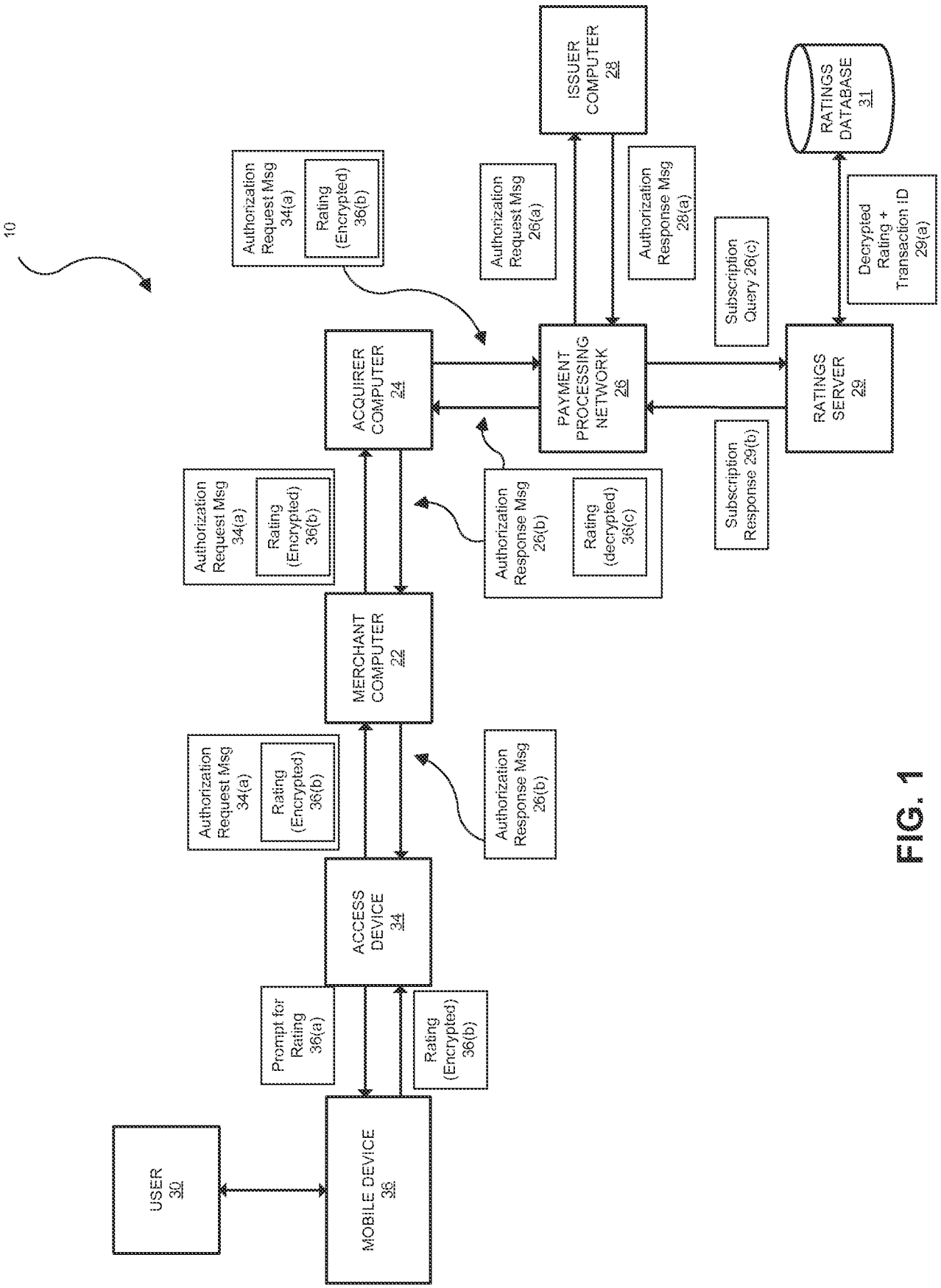

10
USER 30
MOBILE DEVICE 36
Prompt for Rating 36(a)
Rating (Encrypted) 36(b)
ACCESS DEVICE 34
Authorization Request Msg 34(a)
Rating (Encrypted) 36(b)
Authorization Response Msg 26(b)
MERCHANT COMPUTER 22
Authorization Request Msg 34(a)
Rating (Encrypted) 36(b)
Authorization Response Msg 26(b)
Rating (decrypted) 36(c)
ACQUIRER COMPUTER 24
Authorization Request Msg 34(a)
Rating (Encrypted) 36(b)
Authorization Request Msg 26(a)
ISSUER COMPUTER 28
Authorization Response Msg 28(a)
PAYMENT PROCESSING NETWORK 26
Subscription Query 26(c)
Subscription Response 29(b)
RATINGS SERVER 29
RATINGS DATABASE 31
Decrypted Rating + Transaction ID 29(a)

FIG. 1

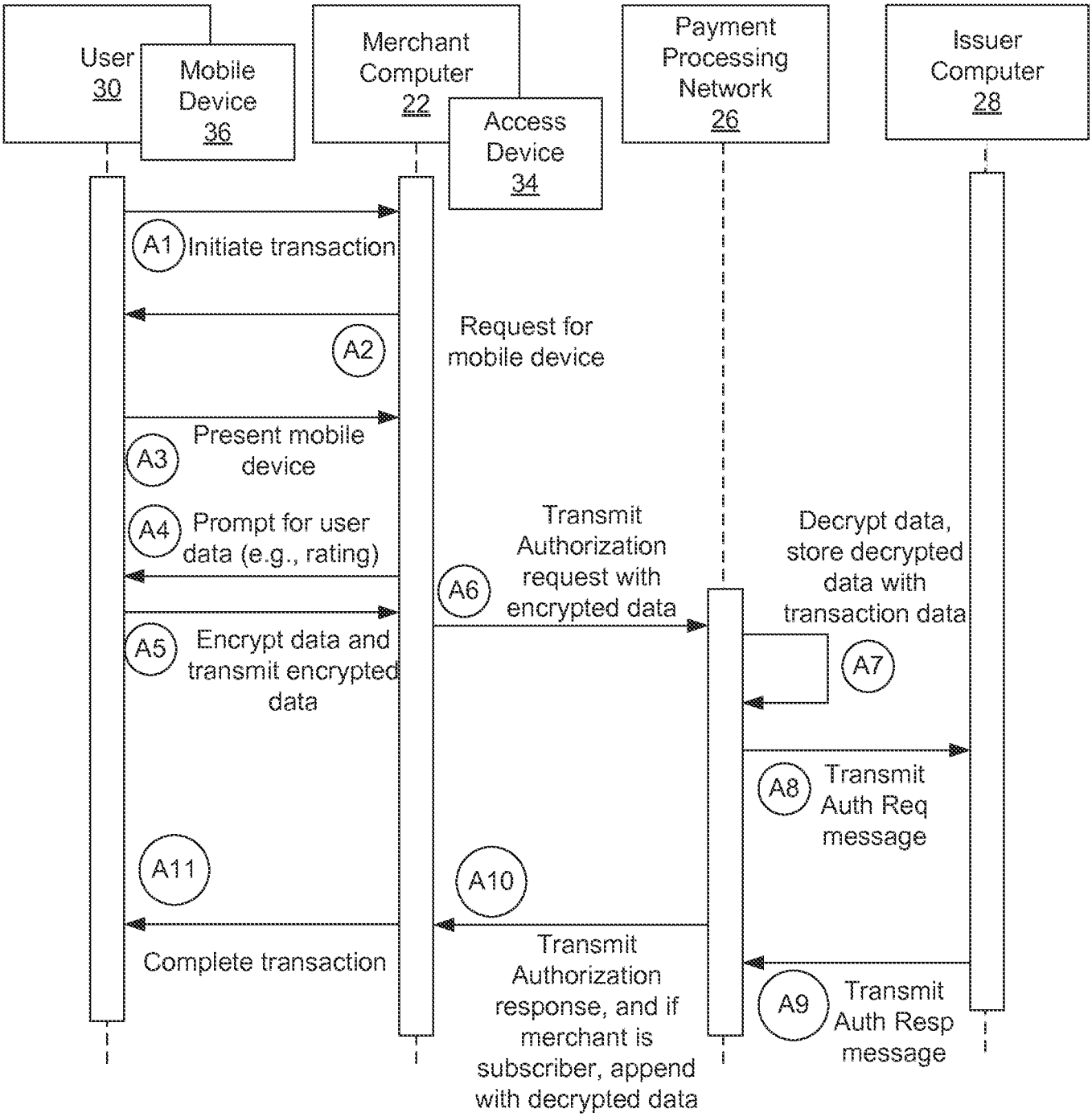

User 30
Mobile Device 36
Merchant Computer 22
Access Device 34
Payment Processing Network 26
Issuer Computer 28
A1 Initiate transaction
A2
Request for mobile device
A3 Present mobile device
A4 Prompt for user data (e.g., rating)
A5 Encrypt data and transmit encrypted data
A6 Transmit Authorization request with encrypted data
A7 Decrypt data, store decrypted data with transaction data
A8 Transmit Auth Req message
A9 Transmit Auth Resp message
A10 Transmit Authorization response, and if merchant is subscriber, append with decrypted data
A11 Complete transaction

FIG. 2

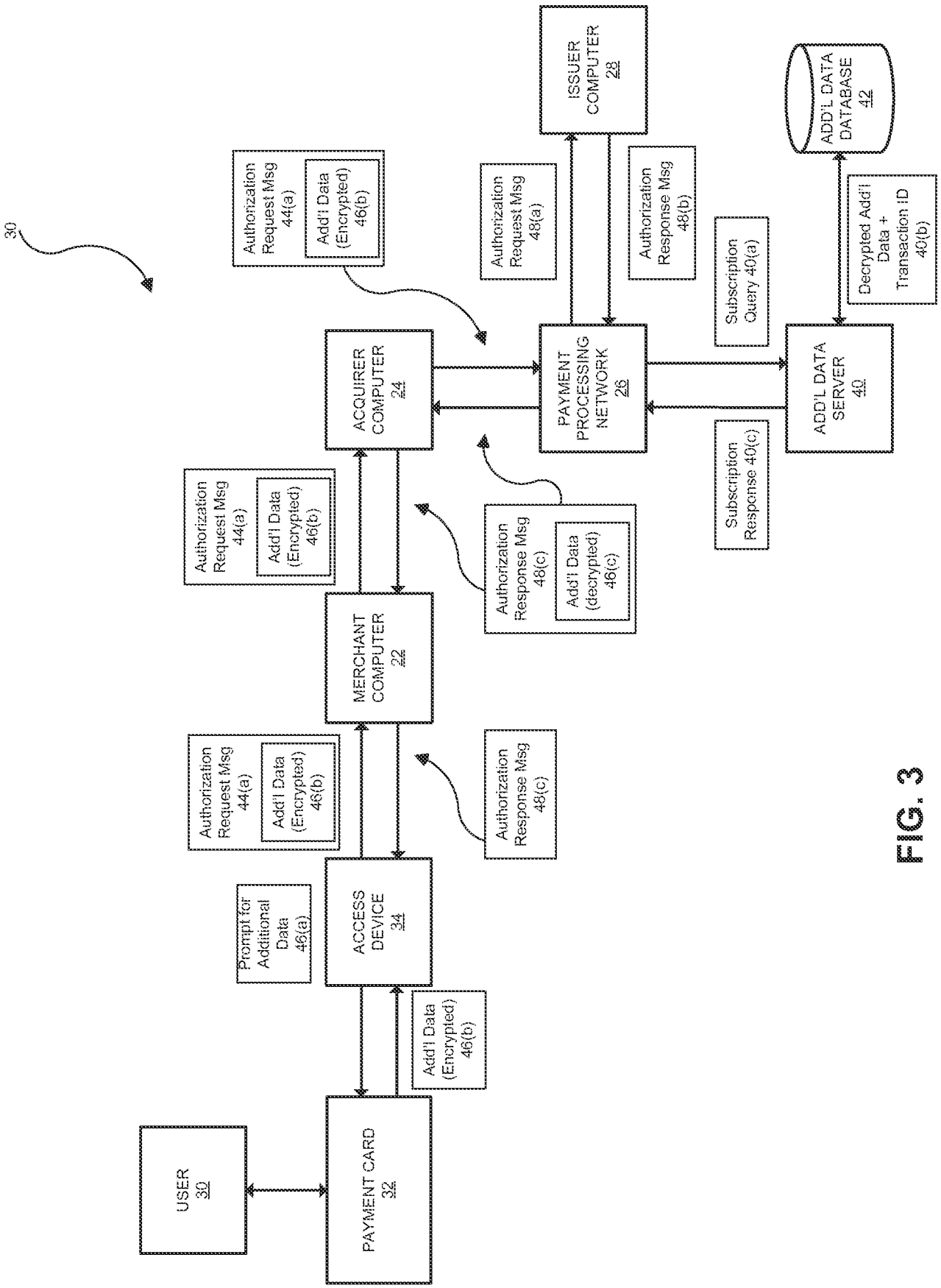

30
USER 30
PAYMENT CARD 32
ACCESS DEVICE 34
Prompt for Additional Data 46(a)
Add'l Data (Encrypted) 46(b)
MERCHANT COMPUTER 22
Authorization Request Msg 44(a)
Add'l Data (Encrypted) 46(b)
Authorization Response Msg 48(c)
ACQUIRER COMPUTER 24
Authorization Request Msg 44(a)
Add'l Data (Encrypted) 46(b)
Authorization Response Msg 48(c)
Add'l Data (decrypted) 46(c)
PAYMENT PROCESSING NETWORK 26
Authorization Request Msg 48(a)
ISSUER COMPUTER 28
Authorization Request Msg 44(a)
Add'l Data (Encrypted) 46(b)
Authorization Response Msg 48(b)
Subscription Query 40(a)
Subscription Response 40(c)
ADD'L DATA SERVER 40
ADD'L DATA DATABASE 42
Decrypted Add'l Data + Transaction ID 40(b)

FIG. 3

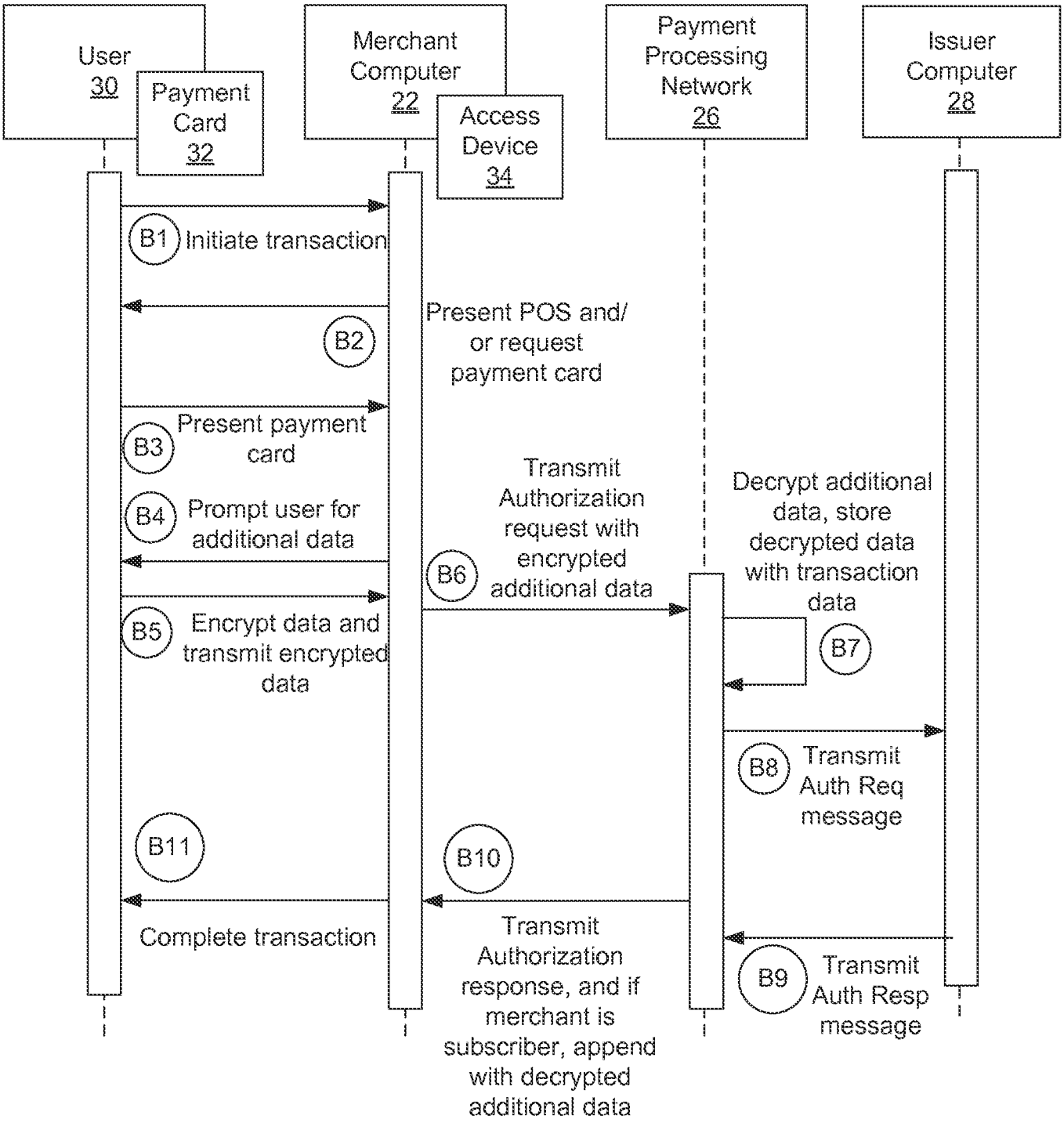

User
30
Payment
Card
32
Merchant
Computer
22
Access
Device
34
Payment
Processing
Network
26
Issuer
Computer
28
B1
Initiate transaction
B2
Present POS and/
or request
payment card
B3
Present payment
card
B4
Prompt user for
additional data
B5
Encrypt data and
transmit encrypted
data
B6
Transmit
Authorization
request with
encrypted
additional data
Decrypt additional
data, store
decrypted data
with transaction
data
B7
B8
Transmit
Auth Req
message
B9
Transmit
Auth Resp
message
B10
Transmit
Authorization
response, and if
merchant is
subscriber, append
with decrypted
additional data
B11
Complete transaction

FIG. 4

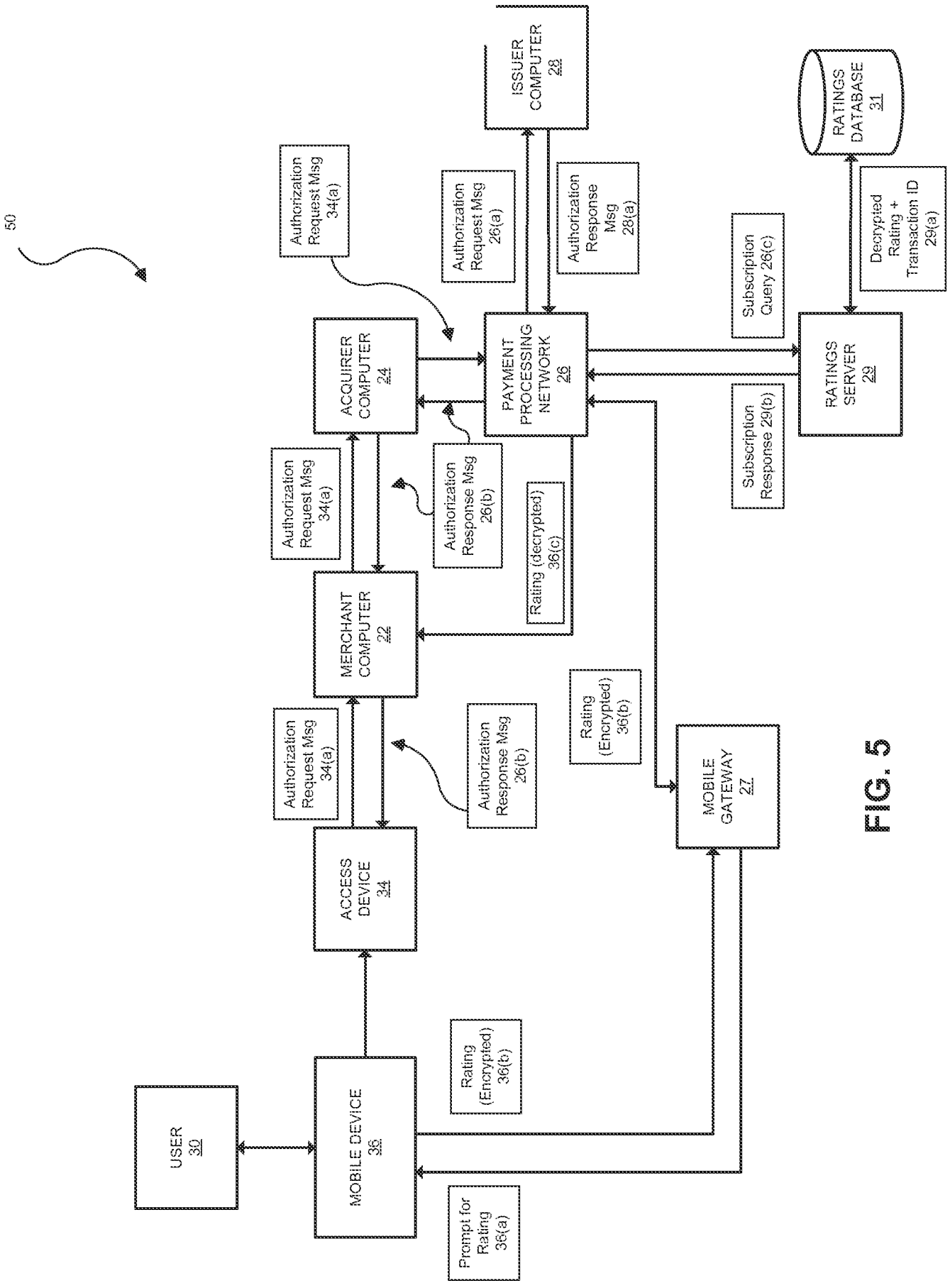

50
USER 30
MOBILE DEVICE 36
ACCESS DEVICE 34
MERCHANT COMPUTER 22
ACQUIRER COMPUTER 24
PAYMENT PROCESSING NETWORK 26
ISSUER COMPUTER 28
RATINGS DATABASE 31
RATINGS SERVER 29
MOBILE GATEWAY 27
Prompt for Rating 36(a)
Rating (Encrypted) 36(b)
Authorization Request Msg 34(a)
Authorization Response Msg 26(b)
Rating (decrypted) 36(c)
Rating (Encrypted) 36(b)
Authorization Request Msg 34(a)
Authorization Response Msg 26(b)
Authorization Request Msg 26(a)
Authorization Response Msg 28(a)
Decrypted Rating + Transaction ID 29(a)
Subscription Query 26(c)
Subscription Response 29(b)

FIG. 5

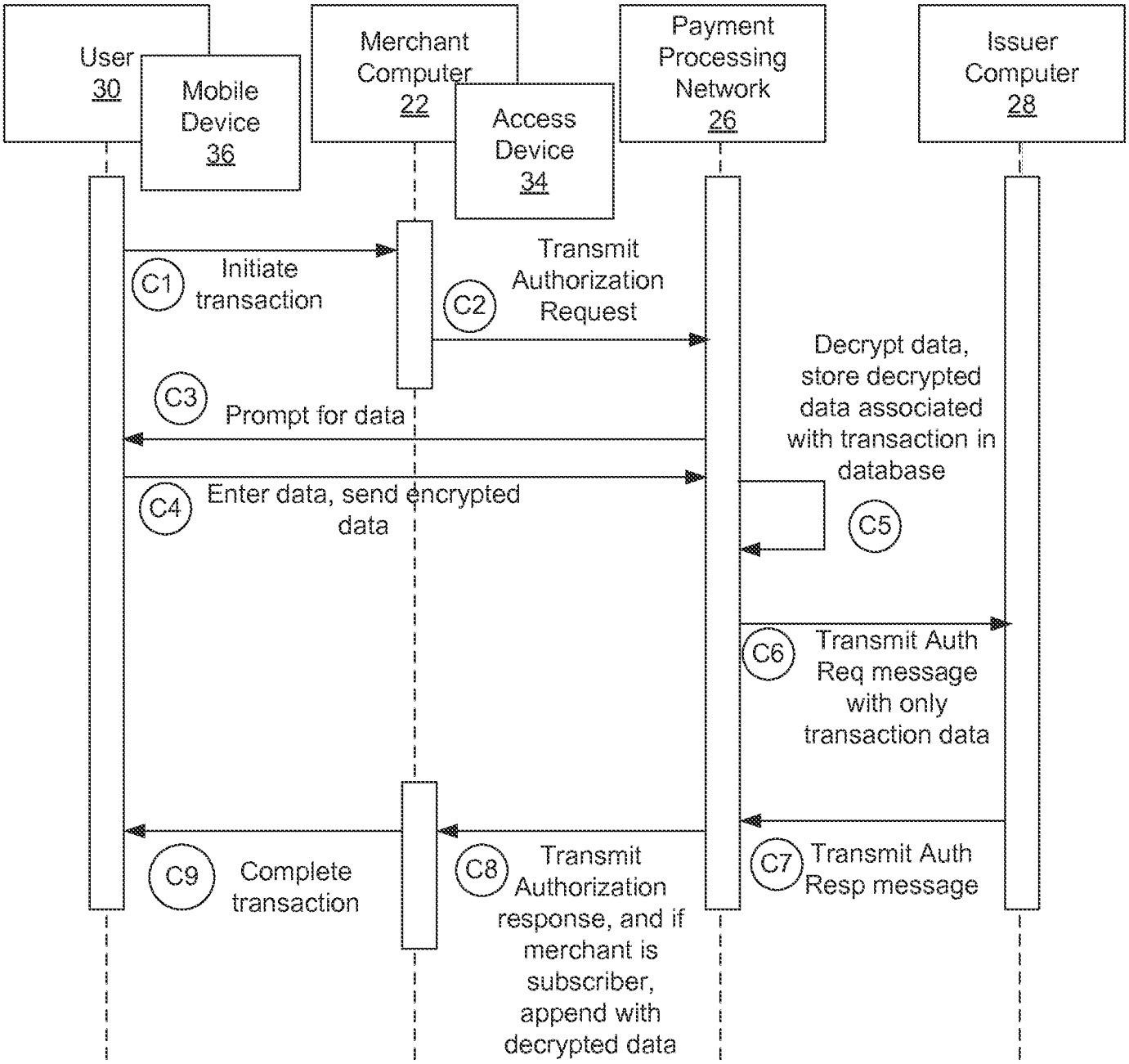
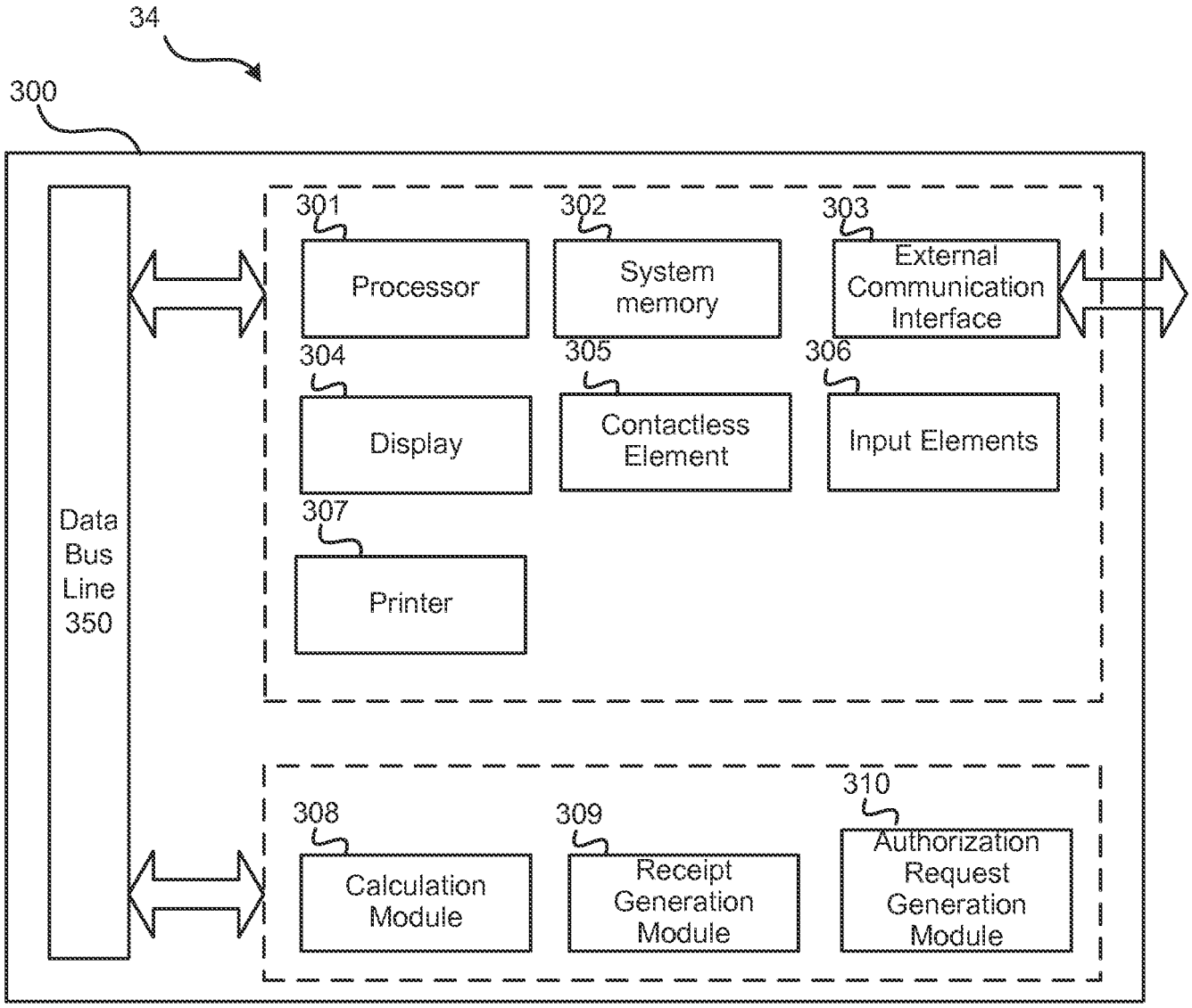

User
30
Mobile Device
36
Merchant Computer
22
Access Device
34
Payment Processing Network
26
Issuer Computer
28
C1
Initiate transaction
C2
Transmit Authorization Request
C3
Prompt for data
Decrypt data, store decrypted data associated with transaction in database
C4
Enter data, send encrypted data
C5
C6
Transmit Auth Req message with only transaction data
C7
Transmit Auth Resp message
C8
Transmit Authorization response, and if merchant is subscriber, append with decrypted data
C9
Complete transaction

FIG. 6



Access Device 34

FIG. 7

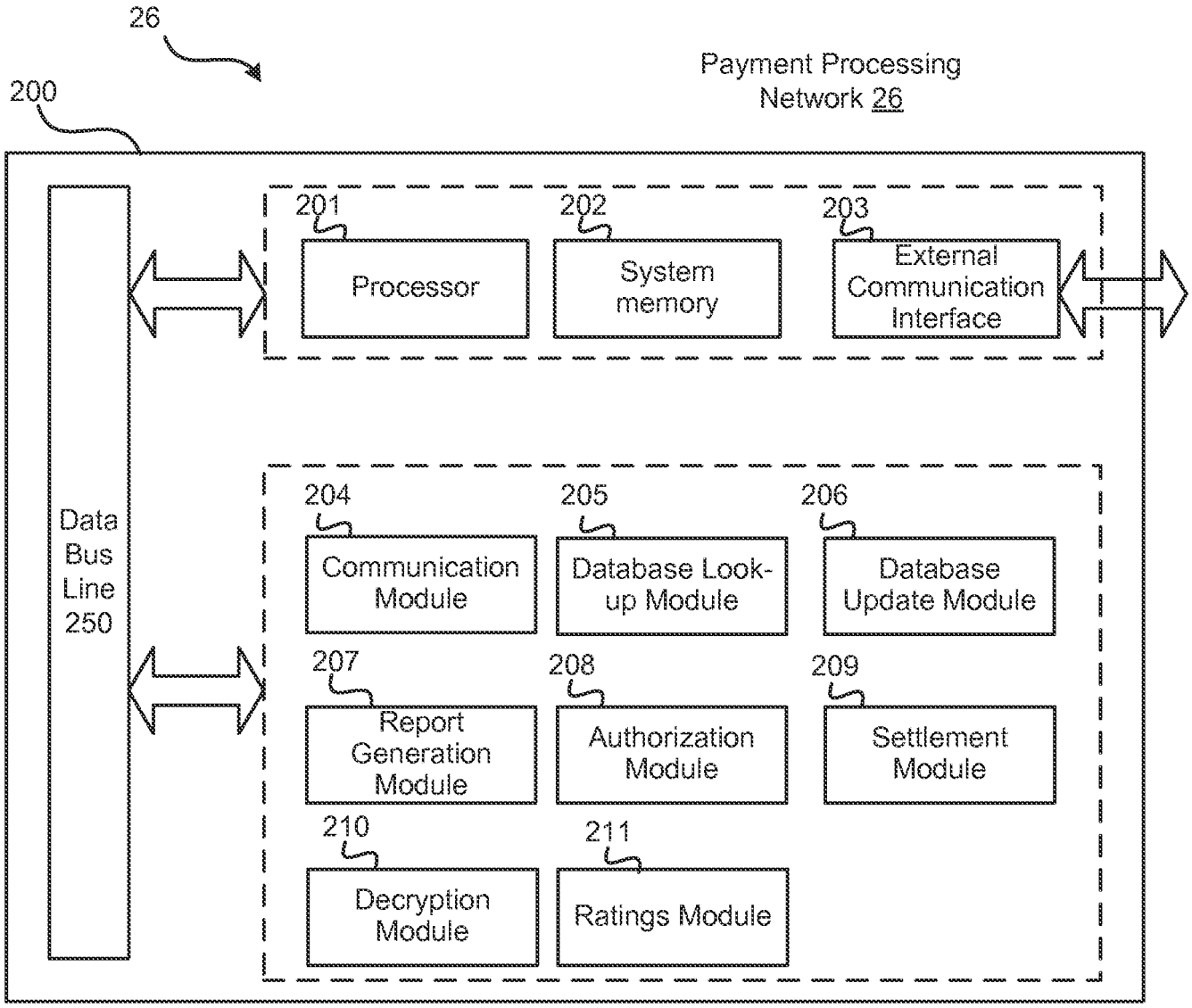

26
Payment Processing Network 26
200
201
Processor
202
System memory
203
External Communication Interface
Data Bus Line 250
204
Communication Module
205
Database Look-up Module
206
Database Update Module
207
Report Generation Module
208
Authorization Module
209
Settlement Module
210
Decryption Module
211
Ratings Module

FIG. 8

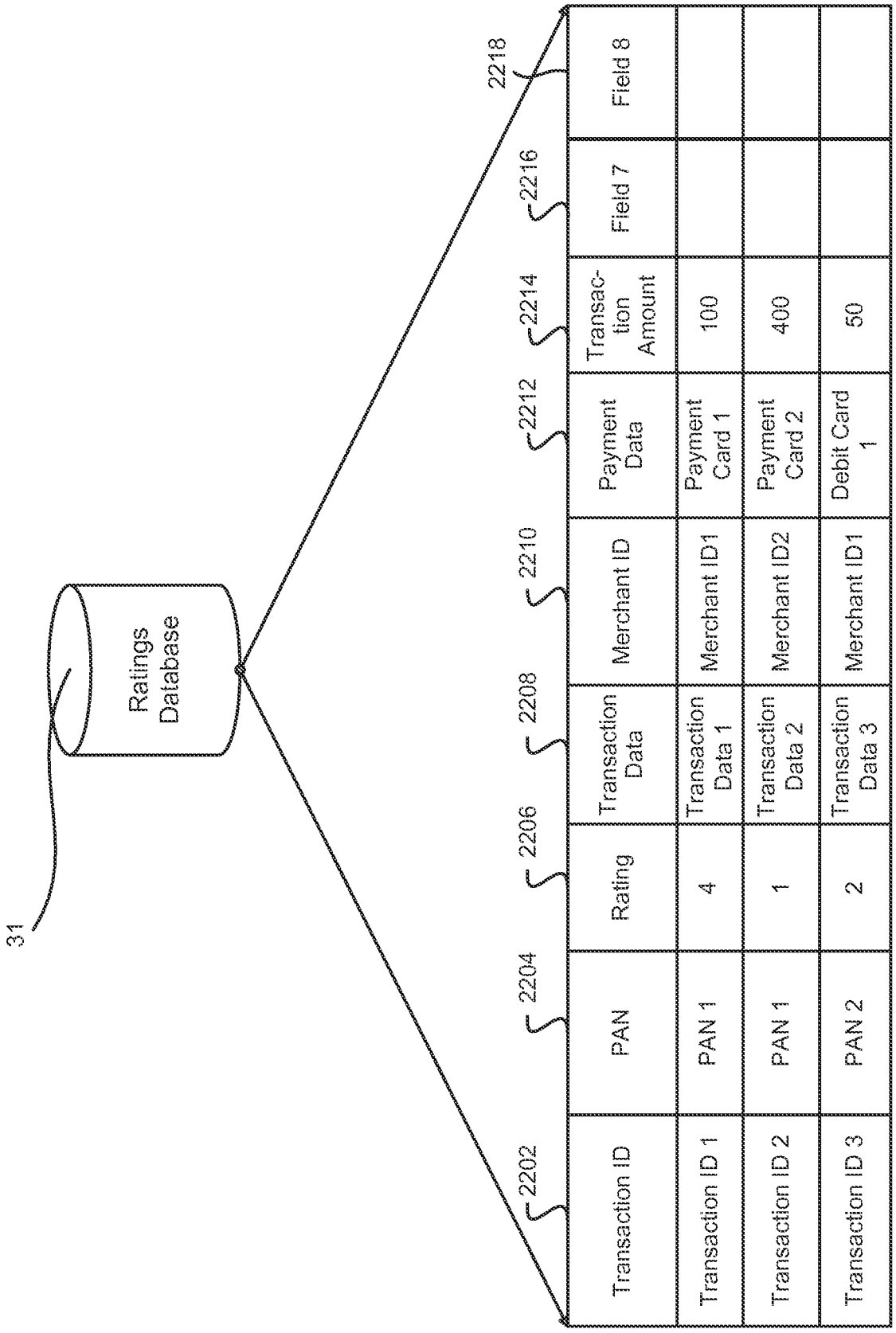

31
Ratings Database
2202
2204
2206
2208
2210
2212
2214
2216
2218
Transaction ID
PAN
Rating
Transaction Data
Merchant ID
Payment Data
Transac-tion Amount
Field 7
Field 8
Transaction ID 1
PAN 1
4
Transaction Data 1
Merchant ID1
Payment Card 1
100
Transaction ID 2
PAN 1
1
Transaction Data 2
Merchant ID2
Payment Card 2
400
Transaction ID 3
PAN 2
2
Transaction Data 3
Merchant ID1
Debit Card 1
50

FIG. 9

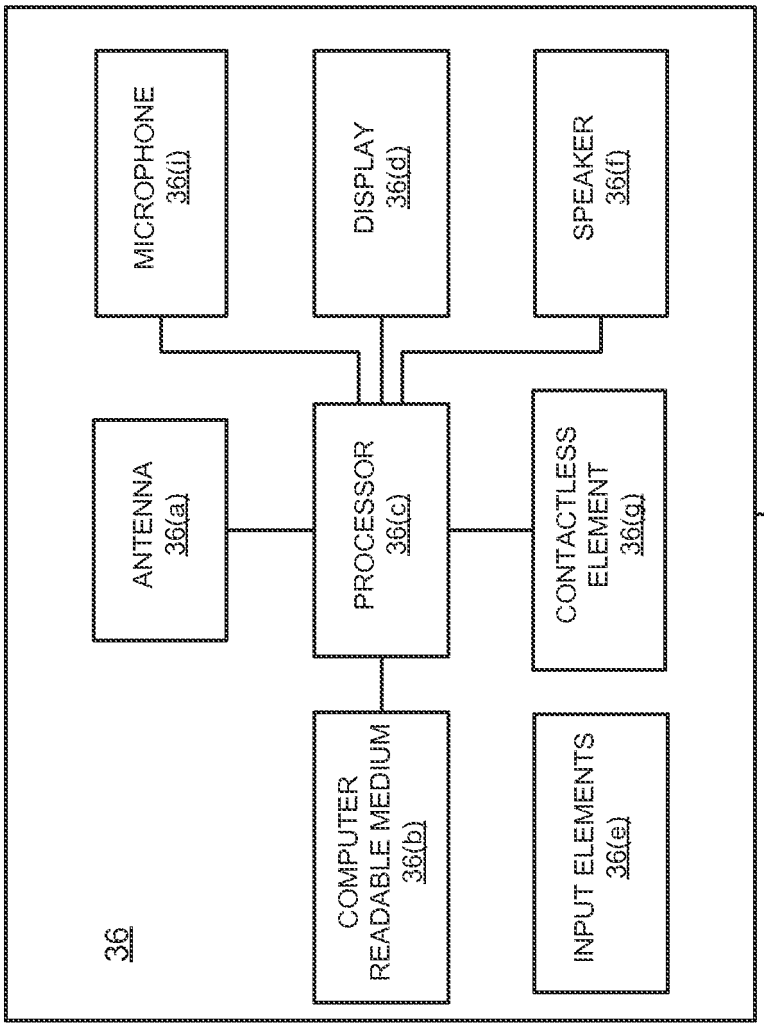

36
MICROPHONE 36(i)
DISPLAY 36(d)
SPEAKER 36(f)
ANTENNA 36(a)
PROCESSOR 36(c)
CONTACTLESS ELEMENT 36(g)
COMPUTER READABLE MEDIUM 36(b)
INPUT ELEMENTS 36(e)
36(h)

FIG. 10

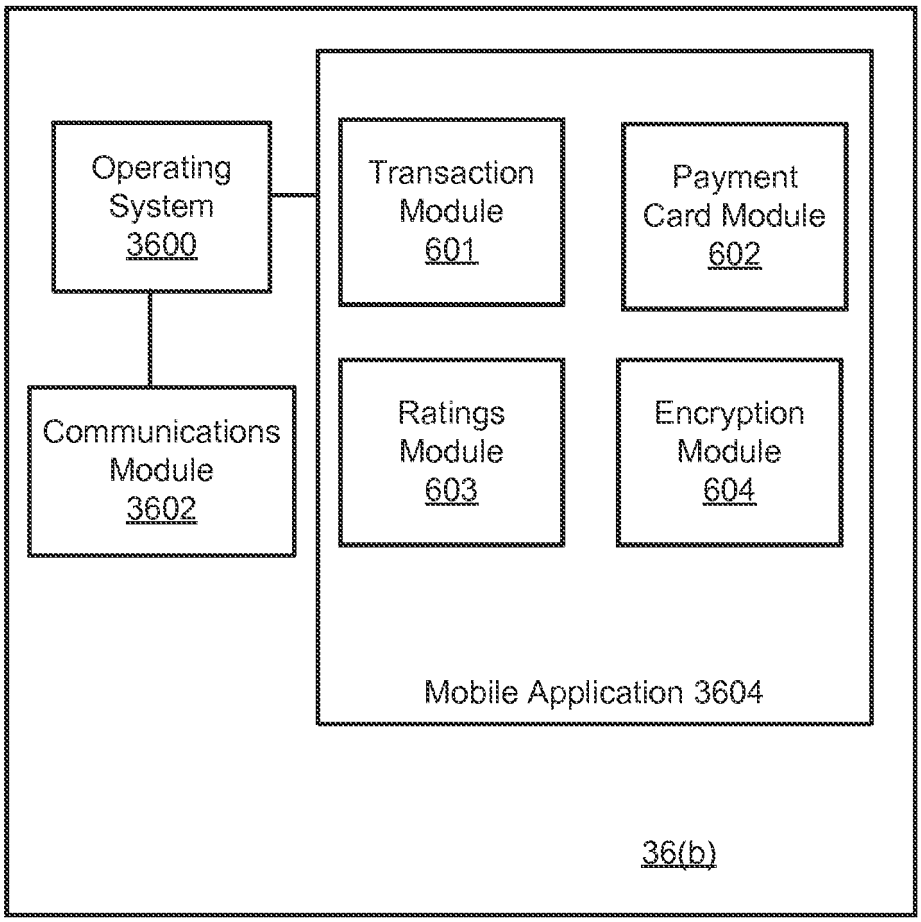

Operating System 3600
Transaction Module 601
Payment Card Module 602
Communications Module 3602
Ratings Module 603
Encryption Module 604
Mobile Application 3604
36(b)

FIG. 11

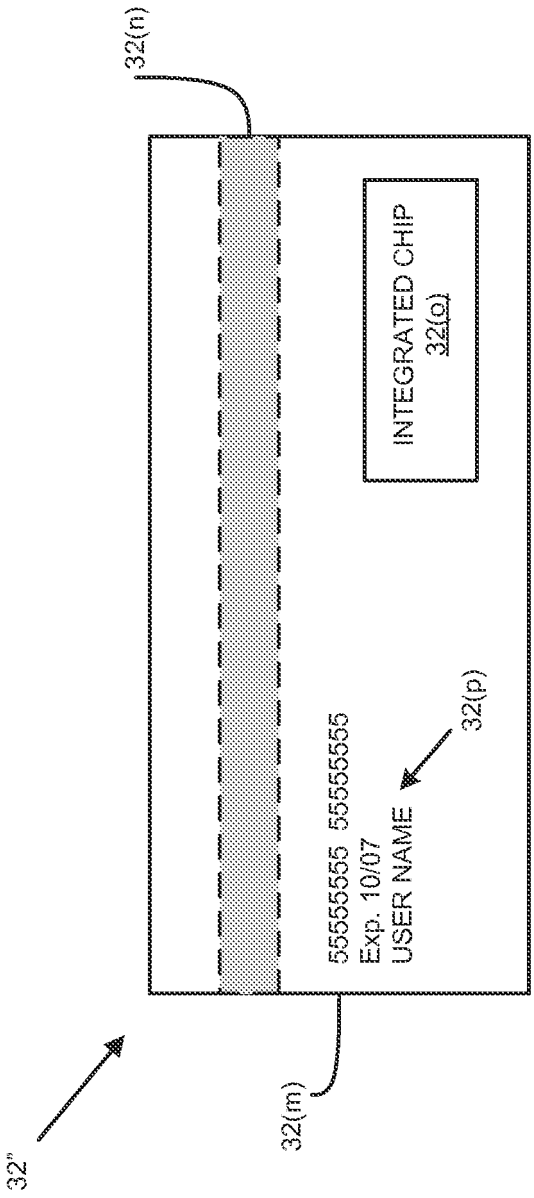


FIG. 12(a)

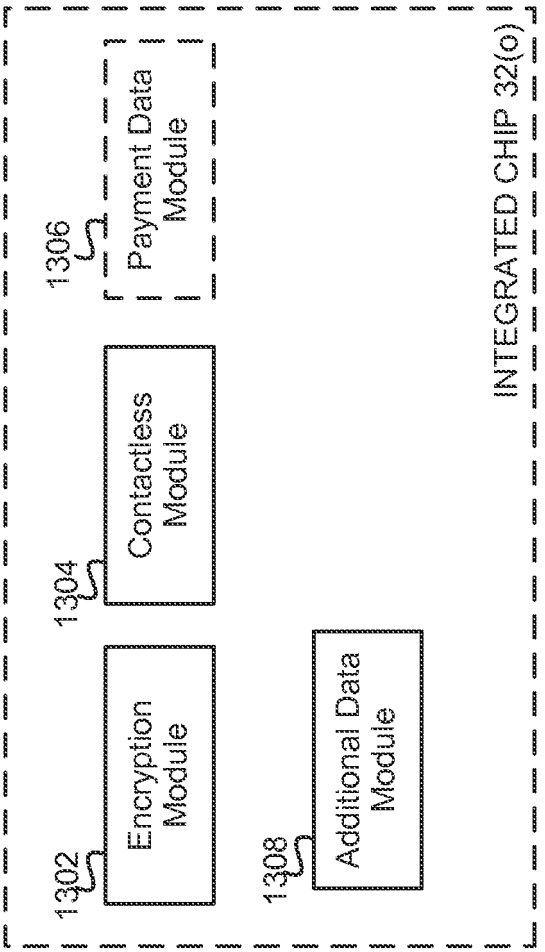


FIG. 12(b)

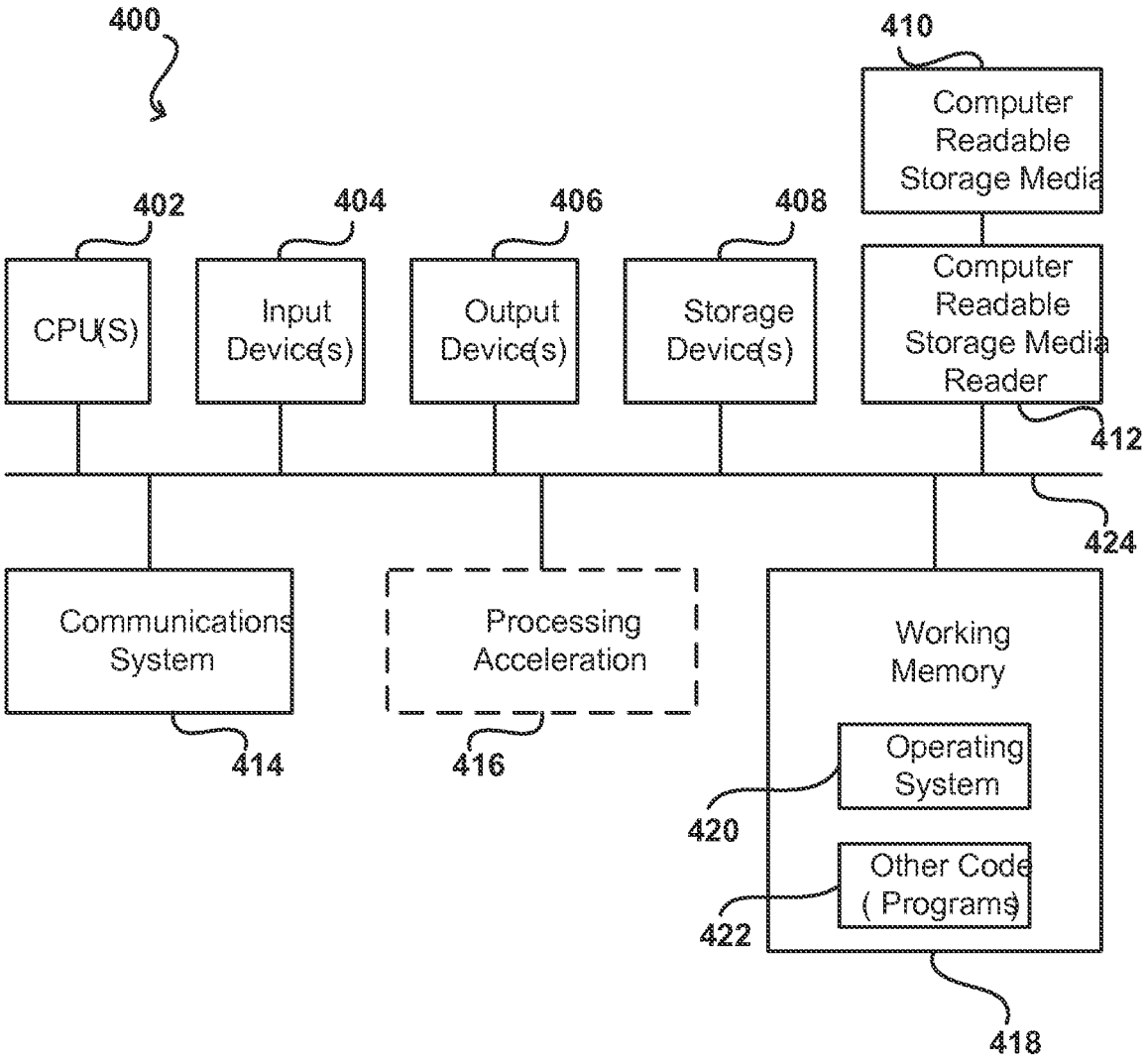

400
410
Computer Readable Storage Media
402
404
406
408
CPU(S)
Input Device(s)
Output Device(s)
Storage Device(s)
Computer Readable Storage Media Reader
412
424
Communications System
Processing Acceleration
Working Memory
414
416
Operating System
420
Other Code (Programs)
422
418

FIG. 13