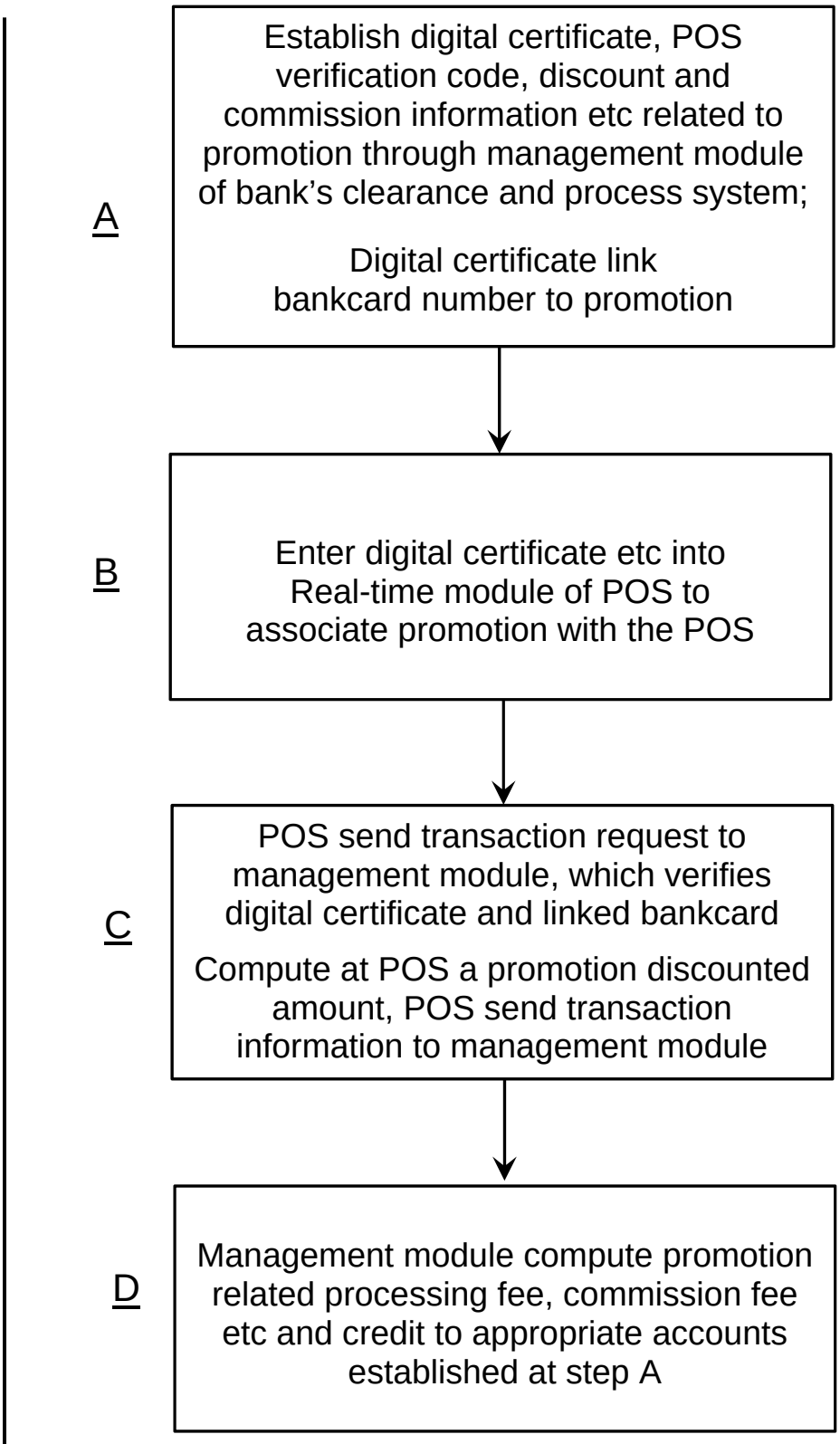

A
Establish digital certificate, POS verification code, discount and commission information etc related to promotion through management module of bank's clearance and process system;
Digital certificate link bankcard number to promotion
B
Enter digital certificate etc into Real-time module of POS to associate promotion with the POS
C
POS send transaction request to management module, which verifies digital certificate and linked bankcard
Compute at POS a promotion discounted amount, POS send transaction information to management module
D
Management module compute promotion related processing fee, commission fee etc and credit to appropriate accounts established at step A

FIG. 1