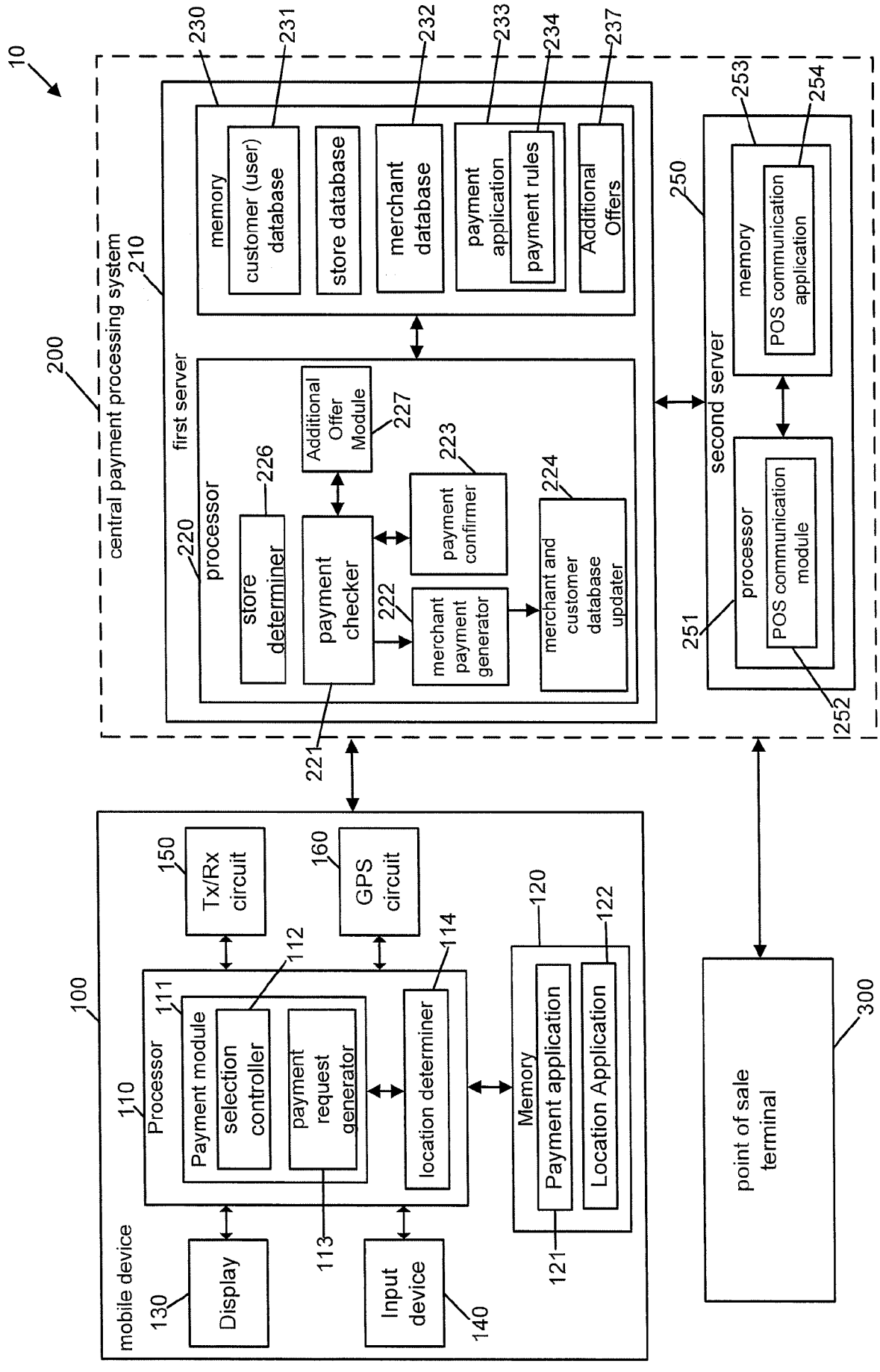

10
central payment processing system
200
first server
210
memory
customer (user) database
231
store database
232
merchant database
233
payment application
payment rules
234
Additional Offers
237
230
processor
220
store determiner
226
payment checker
222
Additional Offer Module
227
payment confirmer
223
merchant payment generator
merchant and customer database updater
224
221
second server
250
memory
POS communication application
253
254
processor
POS communication module
251
252
mobile device
100
Processor
110
Payment module
111
selection controller
112
payment request generator
113
location determiner
114
Memory
120
Payment application
121
Location Application
122
Tx/Rx circuit
150
GPS circuit
160
Display
130
Input device
140
point of sale terminal
300

Figure 1

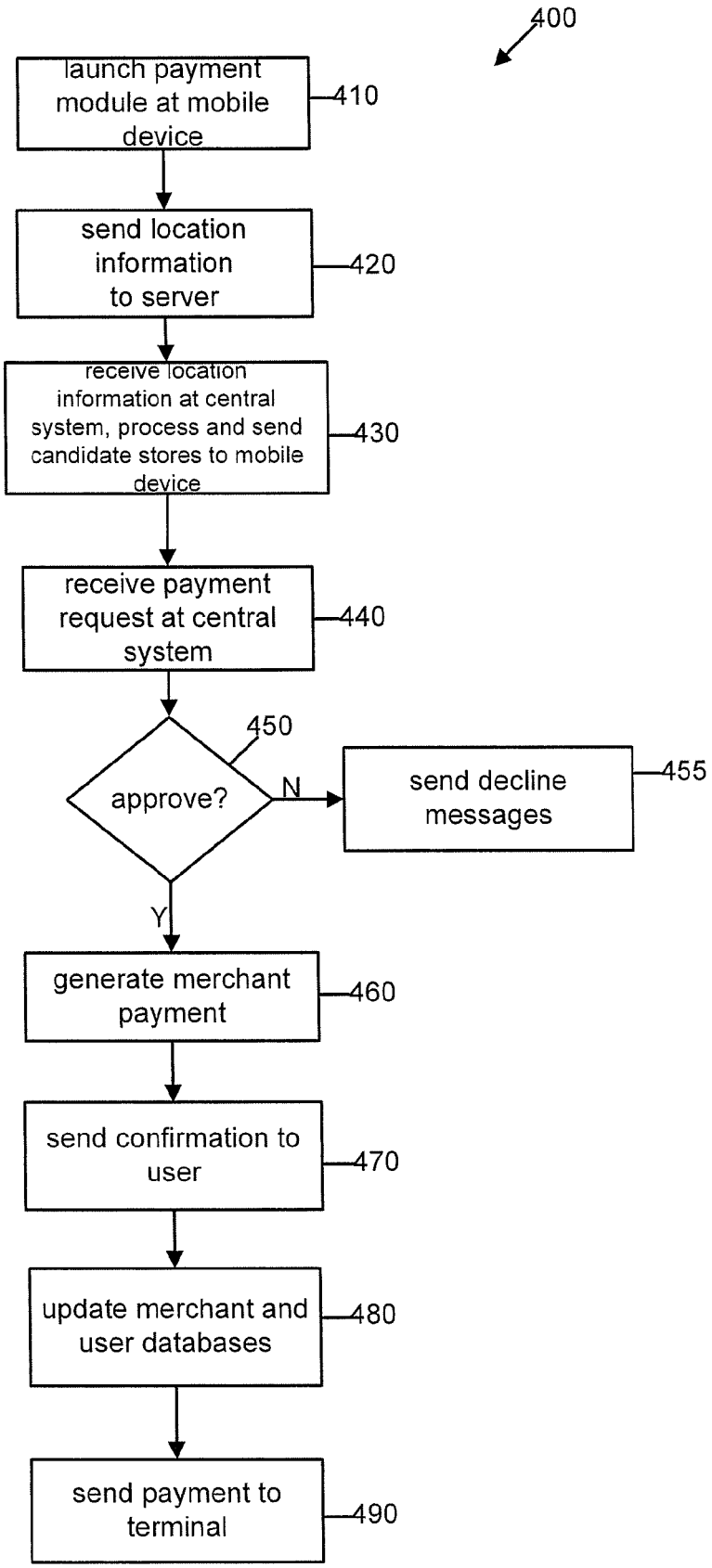

400
launch payment module at mobile device
410
send location information to server
420
receive location information at central system, process and send candidate stores to mobile device
430
receive payment request at central system
440
450
approve?
N
send decline messages
455
Y
generate merchant payment
460
send confirmation to user
470
update merchant and user databases
480
send payment to terminal
490

Figure 2

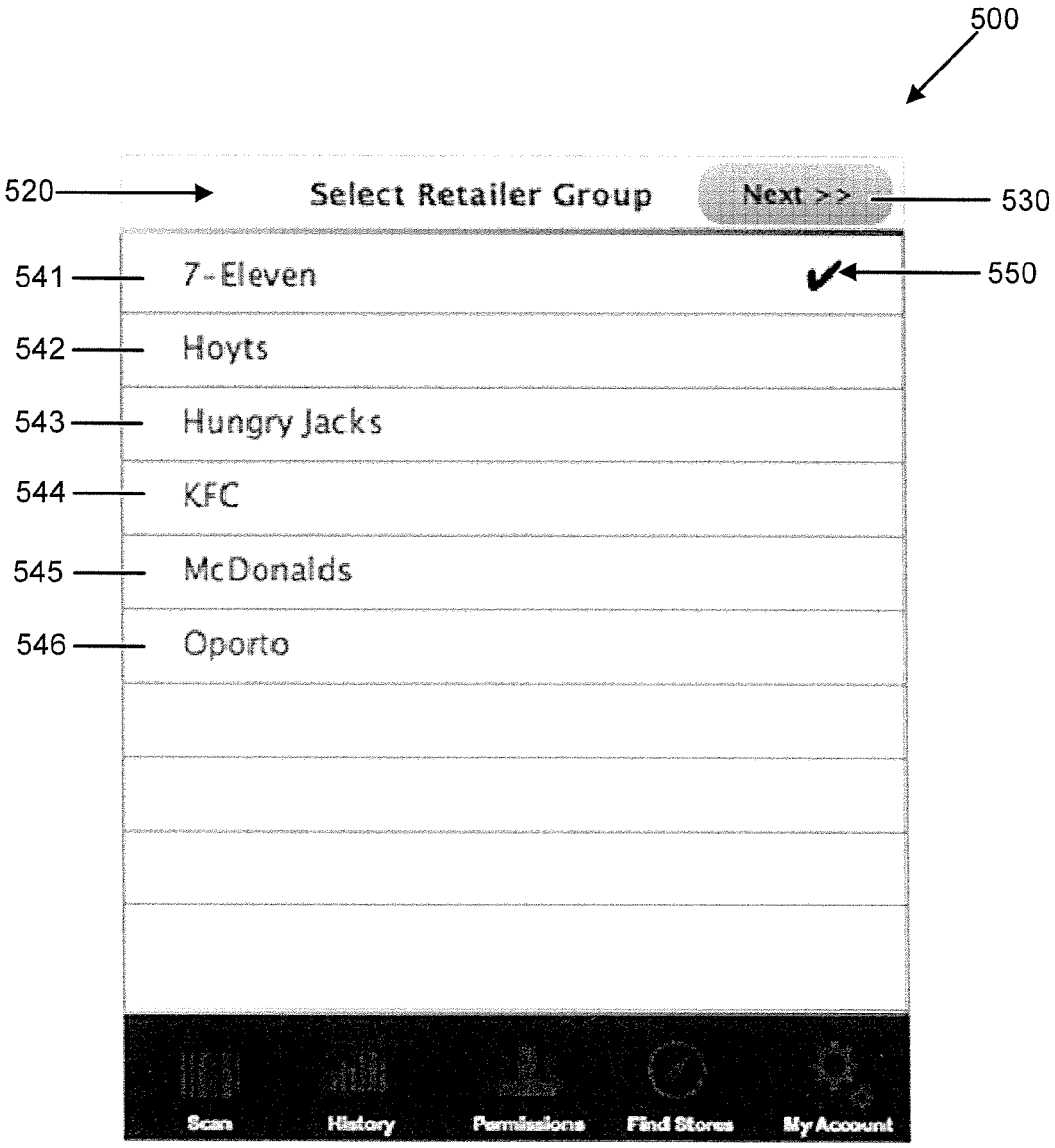

500
520
Select Retailer Group
Next >>
530
541
7-Eleven
550
542
Hoyts
543
Hungry Jacks
544
KFC
545
McDonalds
546
Oporto
Scan
History
Permissions
Find Stores
My Account

Figure 3A

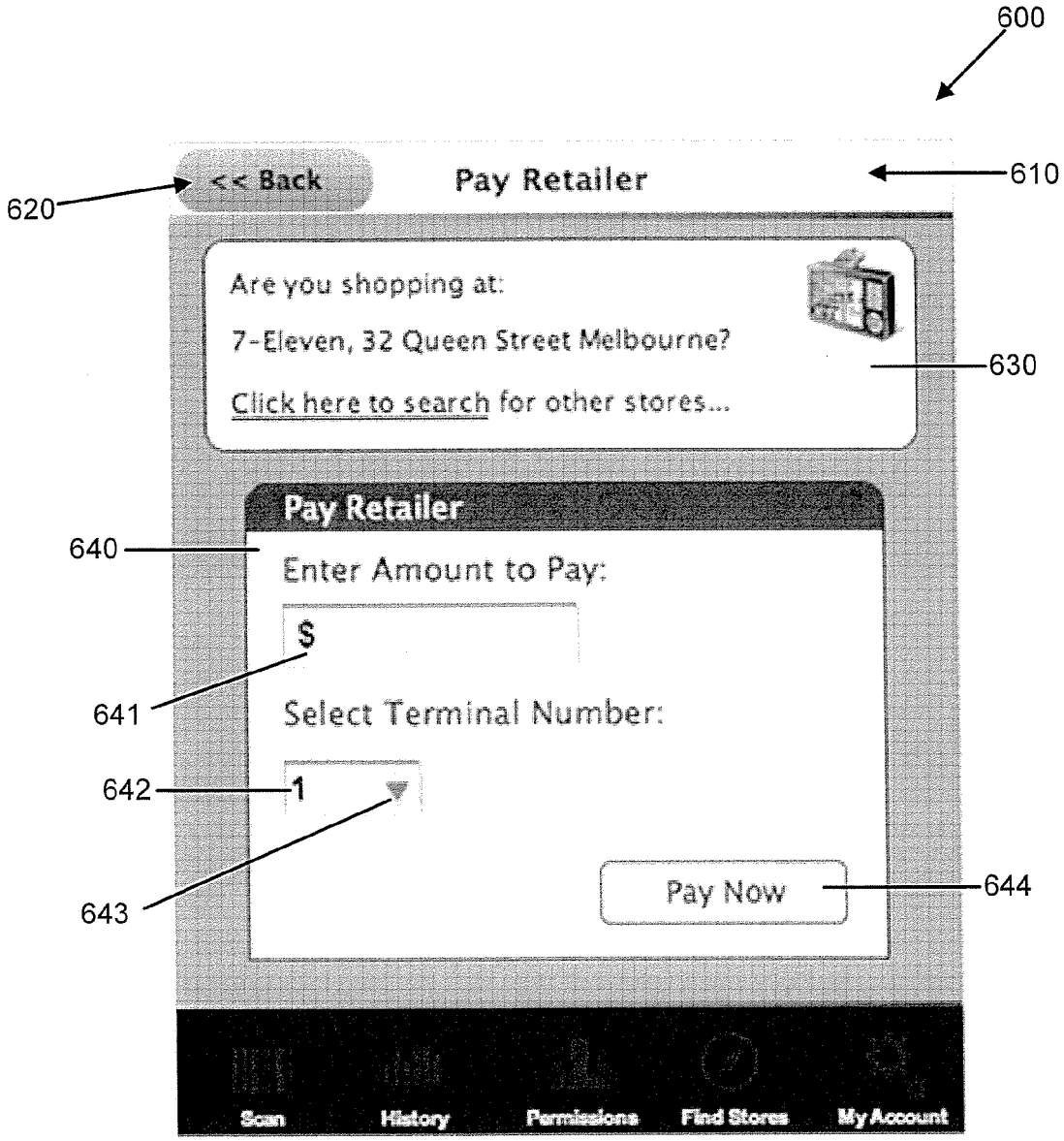

600
<< Back
Pay Retailer
610
620
Are you shopping at:
7-Eleven, 32 Queen Street Melbourne?
Click here to search for other stores...
630
Pay Retailer
640
Enter Amount to Pay:
$
641
Select Terminal Number:
642
1
643
Pay Now
644
Scan
History
Permissions
Find Stores
My Account

Figure 3B

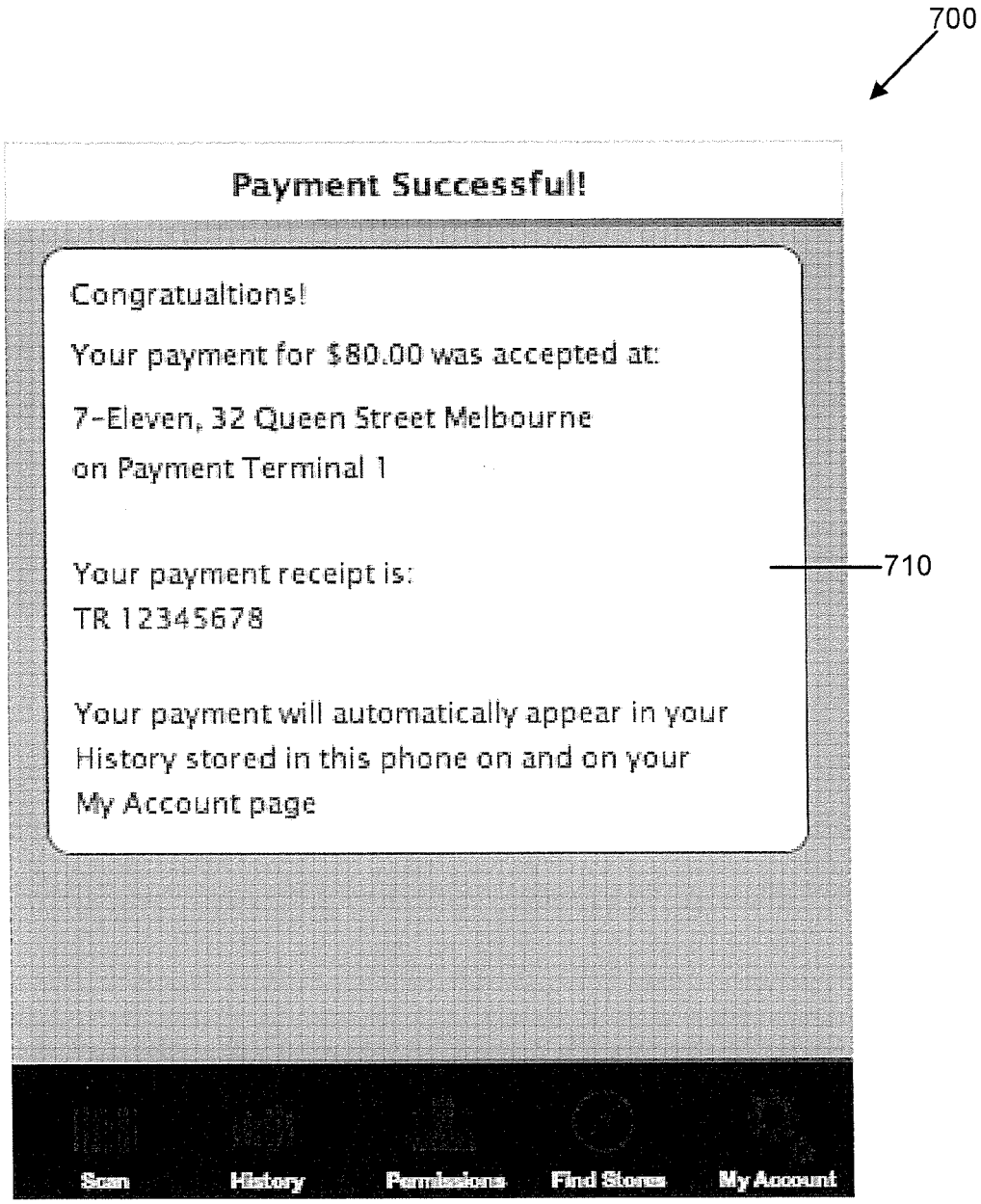

700
Payment Successful!
Congratualtions!
Your payment for $80.00 was accepted at:
7-Eleven, 32 Queen Street Melbourne
on Payment Terminal 1
Your payment receipt is:
TR 12345678
710
Your payment will automatically appear in your History stored in this phone on and on your My Account page
Scan
History
Permissions
Find Stores
My Account

Figure 3C

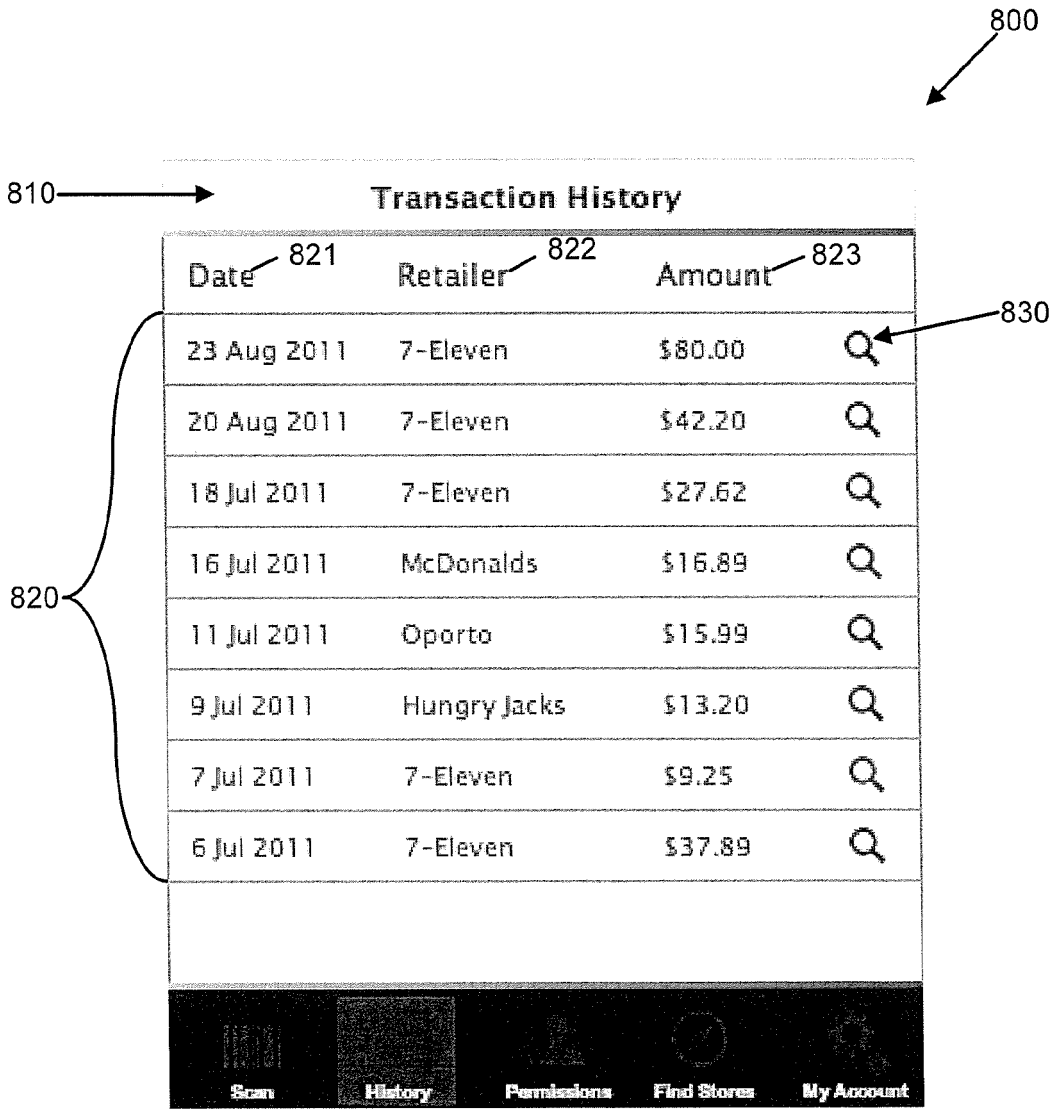

800
810
Transaction History
Date
821
Retailer
822
Amount
823
830
820
23 Aug 2011 7-Eleven $80.00
20 Aug 2011 7-Eleven $42.20
18 Jul 2011 7-Eleven $27.62
16 Jul 2011 McDonalds $16.89
11 Jul 2011 Oporto $15.99
9 Jul 2011 Hungry Jacks $13.20
7 Jul 2011 7-Eleven $9.25
6 Jul 2011 7-Eleven $37.89
Scan
History
Permissions
Find Stores
My Account

Figure 3D

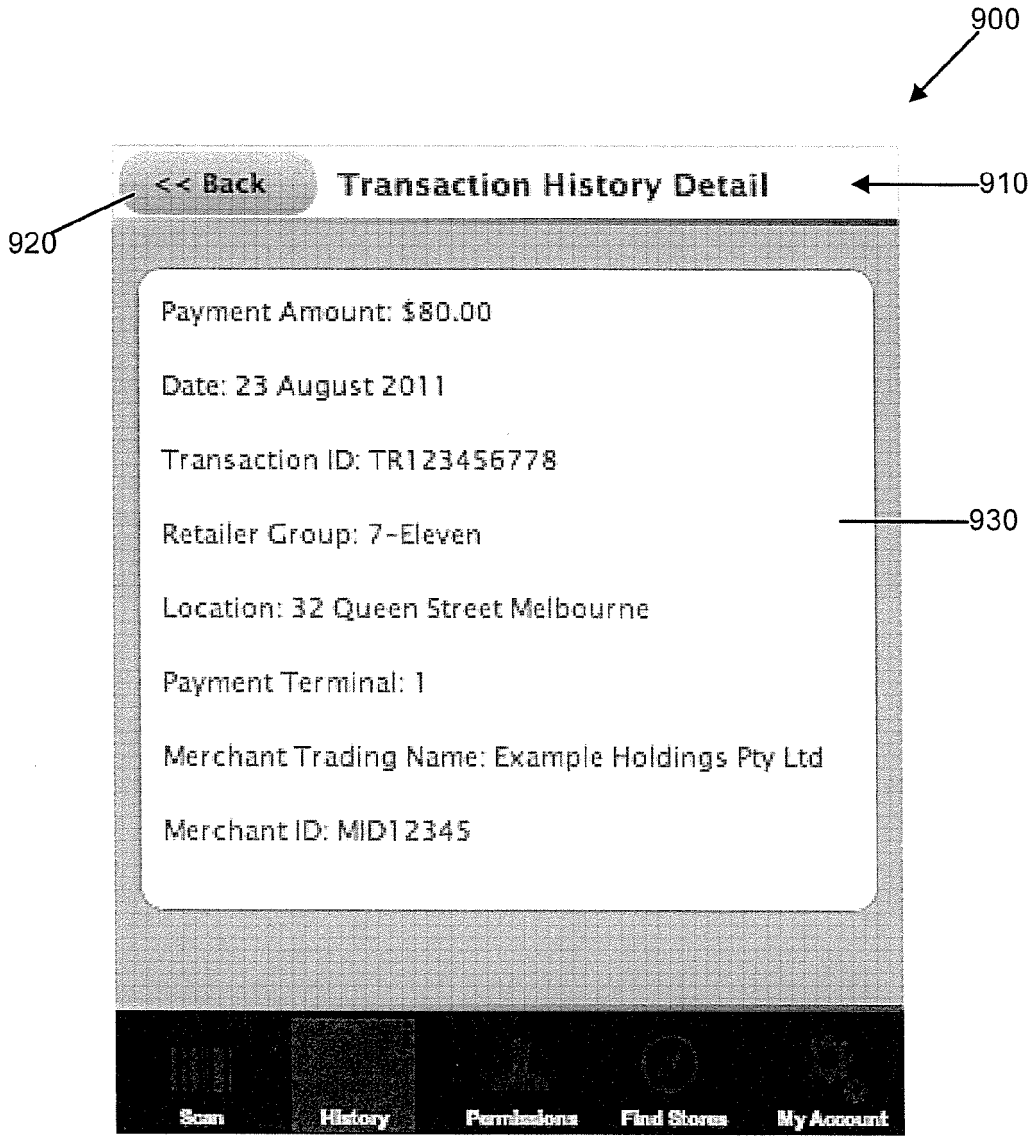

900
<< Back
Transaction History Detail
910
920
Payment Amount: $80.00
Date: 23 August 2011
Transaction ID: TR123456778
Retailer Group: 7-Eleven
930
Location: 32 Queen Street Melbourne
Payment Terminal: 1
Merchant Trading Name: Example Holdings Pty Ltd
Merchant ID: MID12345
Scan
History
Permissions
Find Stores
My Account

Figure 3E