
ISSUER COMPUTER 120
PAYMENT PROCESSING NETWORK 118
ACQUIRER COMPUTER 116
MERCHANT COMPUTER 114
PORTABLE CONSUMER DEVICE 112
USER 110
100

FIG. 1

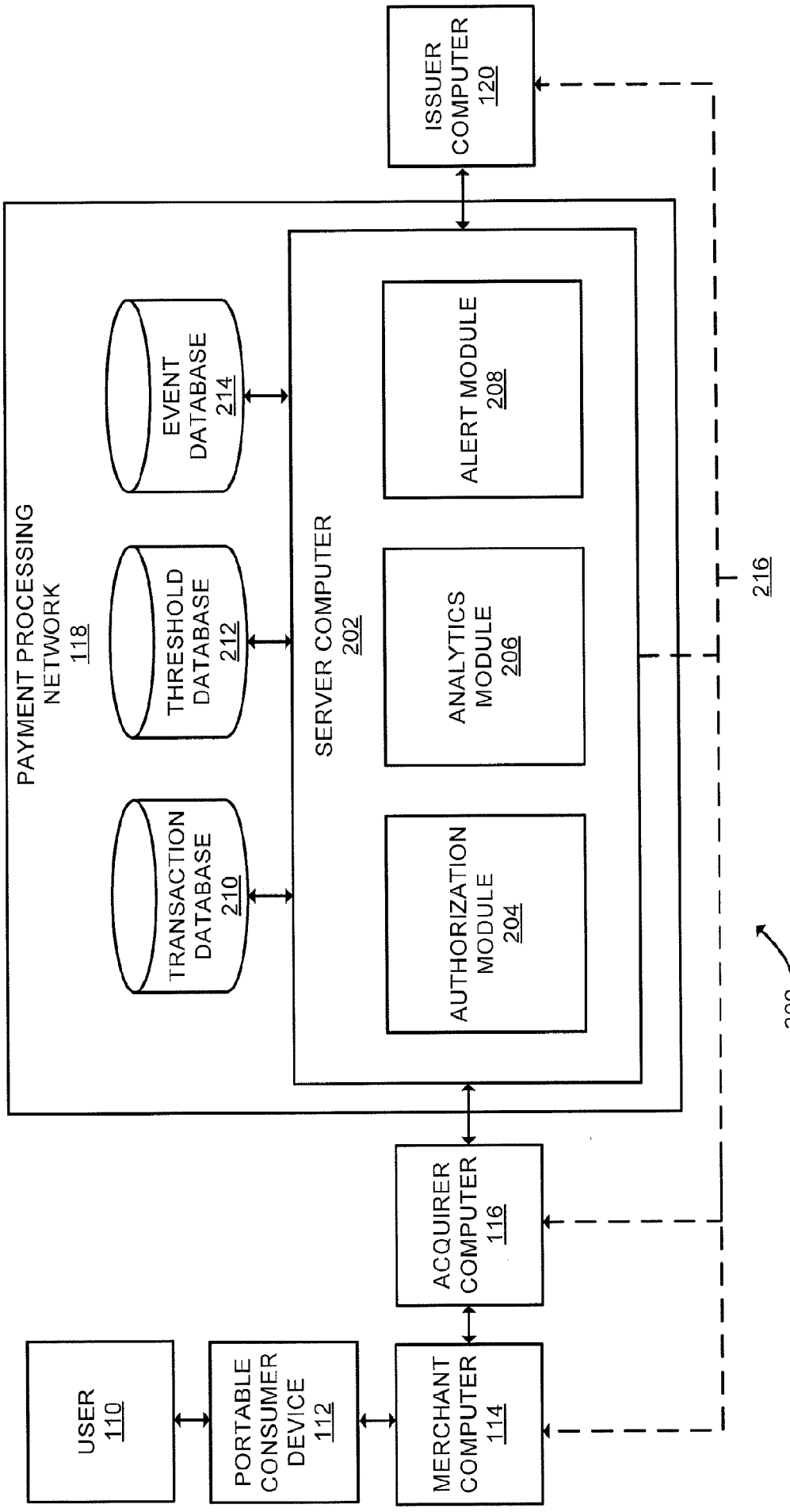

ISSUER COMPUTER 120
PAYMENT PROCESSING NETWORK 118
SERVER COMPUTER 202
EVENT DATABASE 214
THRESHOLD DATABASE 212
TRANSACTION DATABASE 210
ALERT MODULE 208
ANALYTICS MODULE 206
AUTHORIZATION MODULE 204
216
200
ACQUIRER COMPUTER 116
USER 110
PORTABLE CONSUMER DEVICE 112
MERCHANT COMPUTER 114

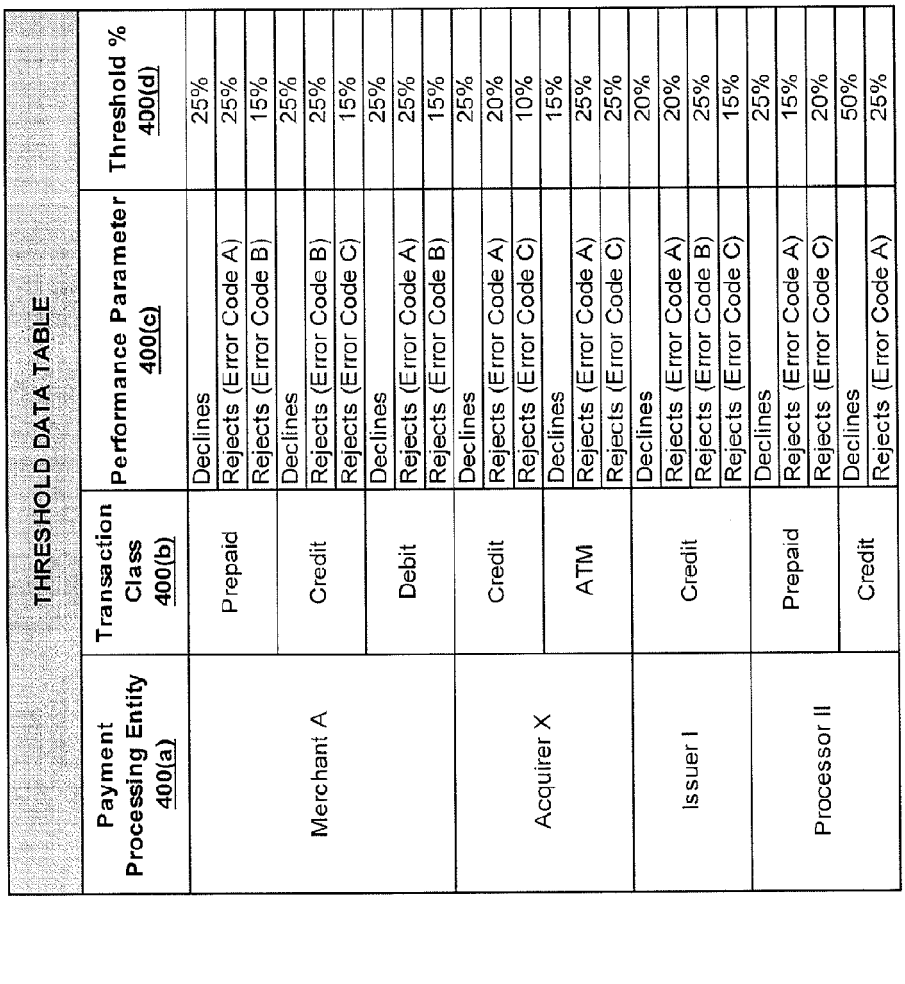
FIG. 2

TRANSACTION DATA TABLE

Transaction ID 300(a)	Date/Time 300(b)	Account Number 300(c)	Transaction Class 300(d)	Merchant/ATM 300(e)	Acquirer 300(f)	Acquirer Processor 300(g)	Issuer 300(h)	Issuer Processor 300(i)	Authorization Category 300(j)	Error Code 300(k)	Transaction Amount 300(l)
345678	6/23/12 - 06:30	12345678910156 20	Credit	Merchant A	Acquirer X	Processor X	Issuer I	Processor I	Approved		$52.16
345679	6/23/12 - 06:32	12345678910156 30	ATM	ATM 1234	Acquirer W	Processor W	Issuer II	Processor II	Declined		
345680	6/23/12 - 06:33	12345678910156 40	Debit	Merchant A	Acquirer X	Processor X	Issuer I	Processor I	Approved		$33.83
345681	6/23/12 - 06:34	12345678910156 50	Prepaid	Merchant B	Acquirer Y	Processor Y	Issuer III	Processor III	Rejected	A	
345682	6/23/12 - 06:36	12345678910156 60	Credit	Merchant C	Acquirer Z	Processor Z	Issuer III	Processor III	Rejected	B	
345683	6/23/12 - 06:37	12345678910156 70	ATM	ATM 5678	Acquirer W	Processor W	Issuer I	Processor I	Approved		$22.00
345684	6/23/12 - 06:40	12345678910156 90	Prepaid	Merchant A	Acquirer X	Processor X	Issuer II	Processor II	Declined		
345685	6/23/12 - 06:42	12345678910157 00	Credit	Merchant C	Acquirer Z	Processor Z	Issuer I	Processor I	Rejected	C	
345686	6/23/12 - 06:43	12345678910157 10	ATM	ATM 9101	Acquirer W	Processor W	Issuer I	Processor I	Approved		$22.00
345687	6/23/12 - 06:44	12345678910157 20	Prepaid	Merchant A	Acquirer X	Processor X	Issuer II	Processor II	Declined		
345688	6/23/12 - 06:46	12345678910157 30	Credit	Merchant C	Acquirer Z	Processor Z	Issuer I	Processor I	Approved		$24.23

300

FIG. 3



THRESHOLD DATA TABLE

Payment Processing Entity 400(a)	Transaction Class 400(b)	Performance Parameter 400(c)	Threshold % 400(d)
Merchant A	Prepaid	Declines	25%
		Rejects (Error Code A)	25%
		Rejects (Error Code B)	15%
	Credit	Declines	25%
		Rejects (Error Code B)	25%
		Rejects (Error Code C)	15%
	Debit	Declines	25%
		Rejects (Error Code A)	25%
		Rejects (Error Code B)	15%
Acquirer X	Credit	Declines	25%
		Rejects (Error Code A)	20%
		Rejects (Error Code C)	10%
	ATM	Declines	15%
		Rejects (Error Code A)	25%
		Rejects (Error Code C)	25%
Issuer I	Credit	Declines	20%
		Rejects (Error Code A)	20%
		Rejects (Error Code B)	25%
		Rejects (Error Code C)	15%
Processor II	Prepaid	Declines	25%
		Rejects (Error Code A)	15%
		Rejects (Error Code C)	20%
	Credit	Declines	50%
		Rejects (Error Code A)	25%

400

FIG. 4

EVENT DATA TABLE

Payment Processing Entity 500(a)	Time Interval 500(b)	Transaction Class 500(c)	Total Transaction Count 500(d)	Performance Parameter 500(e)	Performance Parameter Count 500(f)	Performance Parameter % 500(g)	Threshold % 500(h)	Threshold Met for Time Interval 500(i)	Threshold Met for Previous Time Interval 500(j)	Date/Time of Previous Indication Provided to Entity 500(k)
Merchant A	6/23/12 - 08:30 to 6/23/12 - 08:35	Prepaid	120	Declines	10	8%	25%	N	N	
				Rejects (Error Code A)	32	27%	25%	Y	N	
				Rejects (Error Code B)	24	20%	15%	Y	Y	6/23/12 - 07:05
		Credit	200	Declines	25	13%	25%	N	N	
				Rejects (Error Code B)	55	28%	25%	Y	N	
				Rejects (Error Code C)	48	24%	15%	Y	Y	6/23/12 - 06:10
		Debit	185	Declines	18	10%	25%	N	Y	6/23/12 - 06:00
				Rejects (Error Code A)	44	24%	25%	N	N	
				Rejects (Error Code B)	22	12%	15%	N	N	
Acquirer X	6/23/12 - 08:30 to 6/23/12 - 08:35	Credit	250	Declines	22	9%	25%	N	N	
				Rejects (Error Code A)	45	18%	20%	N	Y	6/22/12 - 08:00
				Rejects (Error Code C)	37	15%	10%	Y	N	
		ATM	150	Declines	18	12%	15%	N	N	
				Rejects (Error Code A)	25	17%	25%	N	N	
				Rejects (Error Code C)	33	22%	25%	N	Y	6/23/12 - 03:15
Issuer I	6/23/12 - 08:30 to 6/23/12 - 08:35	Credit	550	Declines	75	14%	20%	N	Y	6/23/12 - 06:05
				Rejects (Error Code A)	98	18%	20%	N	Y	6/23/12 - 02:30
				Rejects (Error Code B)	75	14%	25%	N	N	
				Rejects (Error Code C)	49	9%	15%	N	Y	6/22/12 - 14:10
Processor II	6/23/12 - 08:30 to 6/23/12 - 08:35	Prepaid	150	Declines	25	17%	25%	N	N	
				Rejects (Error Code A)	18	12%	15%	N	N	
				Rejects (Error Code C)	35	23%	20%	Y	Y	6/23/12 - 07:45
		Credit	225	Declines	45	20%	50%	N	Y	6/23/12 - 07:35
				Rejects (Error Code A)	22	10%	25%	N	N	

500

FIG. 5

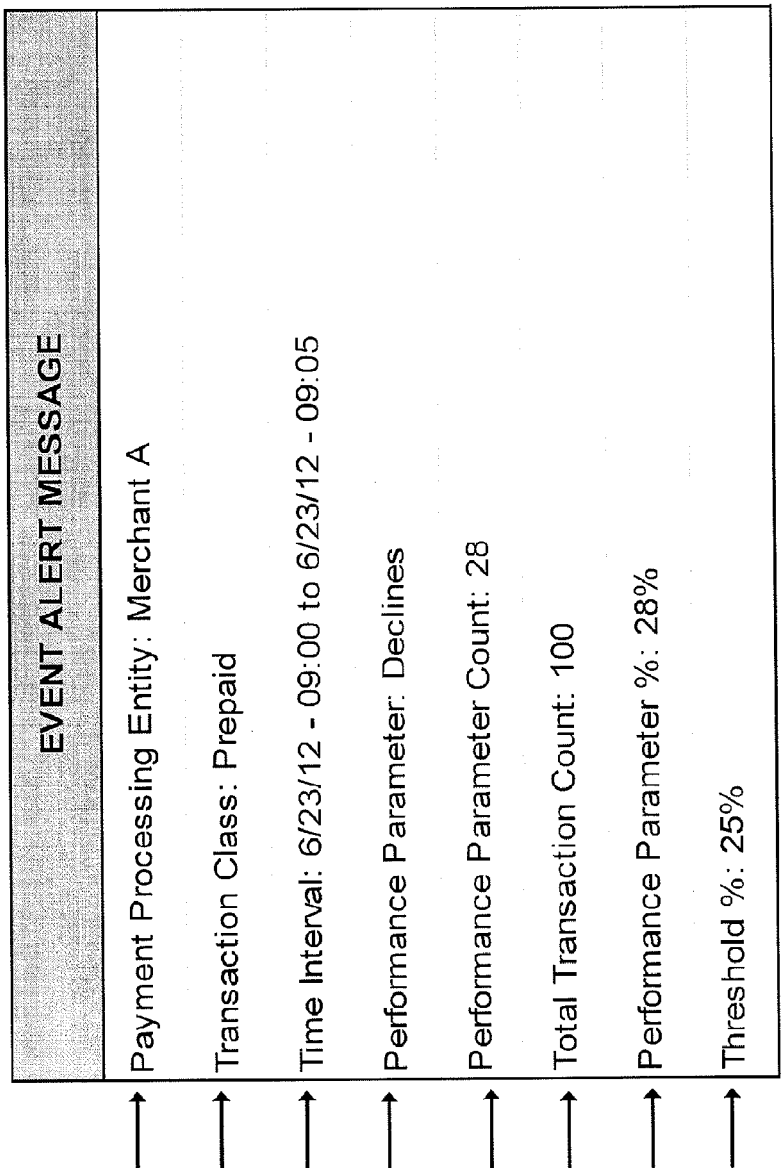

EVENT ALERT MESSAGE
Payment Processing Entity: Merchant A
Transaction Class: Prepaid
Time Interval: 6/23/12 - 09:00 to 6/23/12 - 09:05
Performance Parameter: Declines
Performance Parameter Count: 28
Total Transaction Count: 100
Performance Parameter %: 28%
Threshold %: 25%
600(a)
600(b)
600(c)
600(d)
600(e)
600(f)
600(g)
600(h)
600

FIG. 6

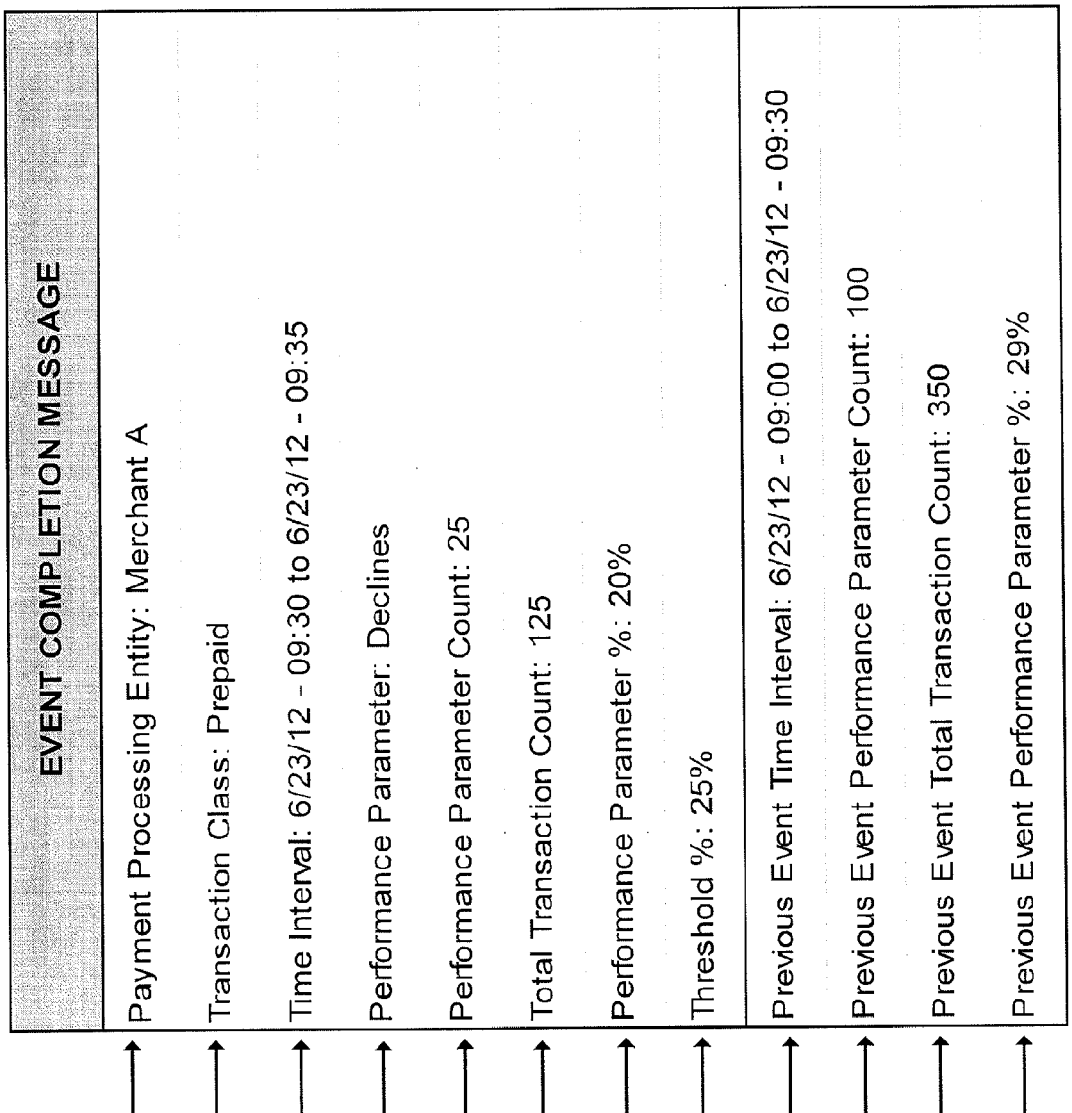

EVENT COMPLETION MESSAGE
700(a)
Payment Processing Entity: Merchant A
700(b)
Transaction Class: Prepaid
700(c)
Time Interval: 6/23/12 - 09:30 to 6/23/12 - 09:35
700(d)
Performance Parameter: Declines
700(e)
Performance Parameter Count: 25
700(f)
Total Transaction Count: 125
700(g)
Performance Parameter %: 20%
700(h)
Threshold %: 25%
700(i)
Previous Event Time Interval: 6/23/12 - 09:00 to 6/23/12 - 09:30
700(j)
Previous Event Performance Parameter Count: 100
700(k)
Previous Event Total Transaction Count: 350
700(l)
Previous Event Performance Parameter %: 29%
700

FIG. 7

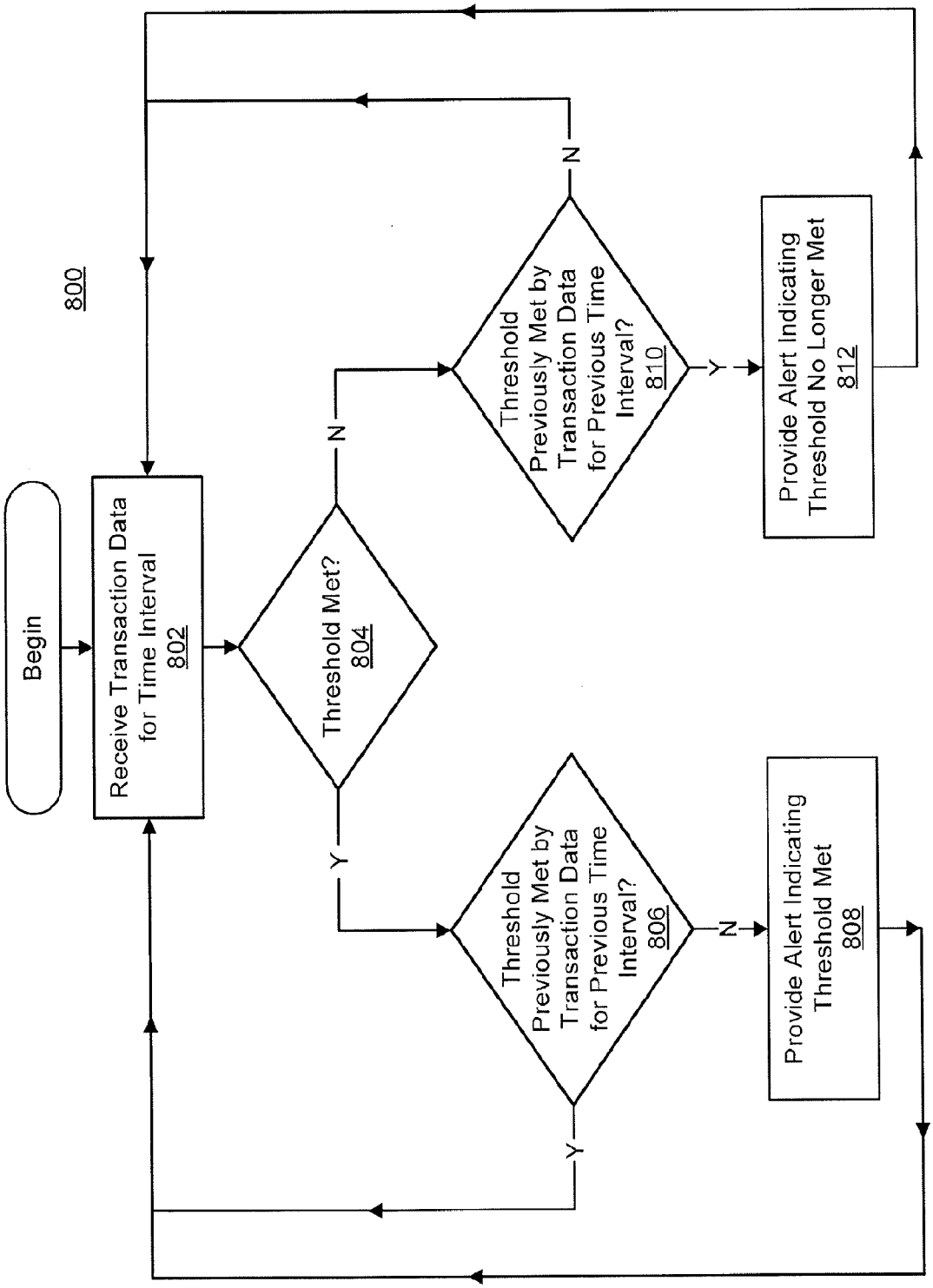

800
Begin
Receive Transaction Data for Time Interval 802
Threshold Met? 804
Y
N
Threshold Previously Met by Transaction Data for Previous Time Interval? 806
N
Y
Provide Alert Indicating Threshold Met 808
Threshold Previously Met by Transaction Data for Previous Time Interval? 810
N
Y
Provide Alert Indicating Threshold No Longer Met 812

FIG. 8

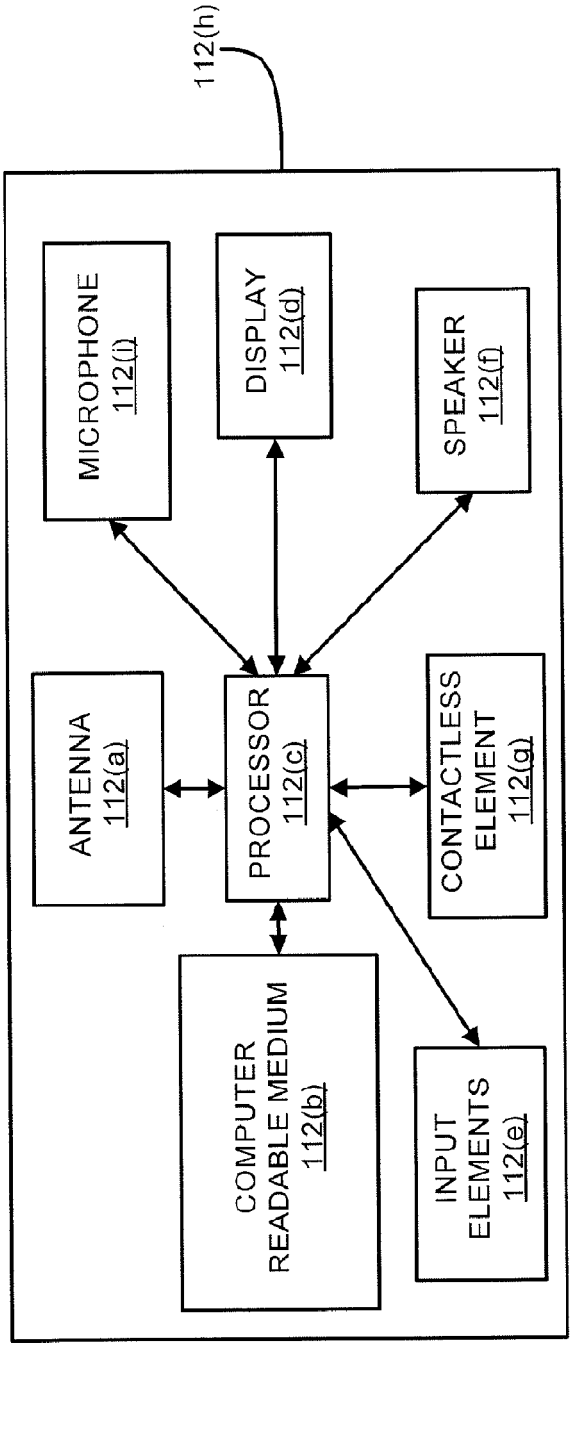

112(h)
MICROPHONE 112(i)
DISPLAY 112(d)
SPEAKER 112(f)
ANTENNA 112(a)
PROCESSOR 112(c)
CONTACTLESS ELEMENT 112(g)
COMPUTER READABLE MEDIUM 112(b)
INPUT ELEMENTS 112(e)
112'

FIG. 9A

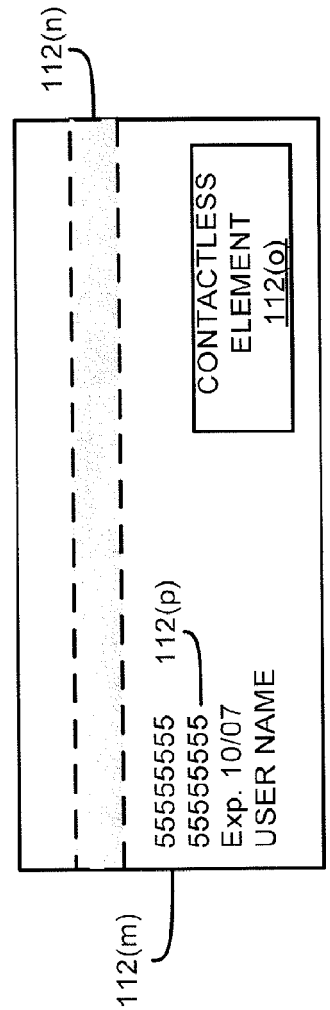

112(n)
CONTACTLESS ELEMENT 112(o)
112(p)
55555555
55555555
Exp. 10/07
USER NAME
112(m)
112"

FIG. 9B

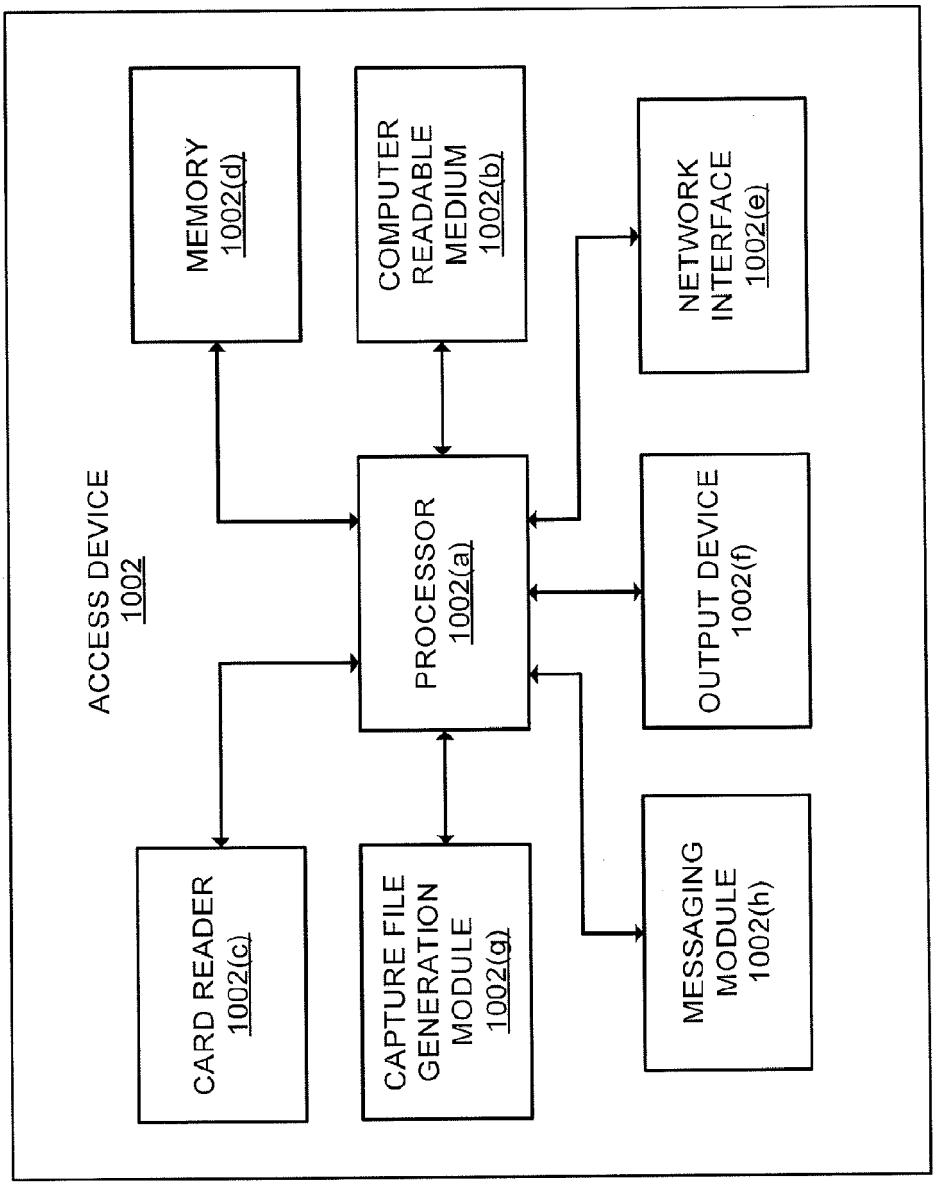

ACCESS DEVICE
1002
MEMORY
1002(d)
COMPUTER
READABLE
MEDIUM
1002(b)
NETWORK
INTERFACE
1002(e)
PROCESSOR
1002(a)
OUTPUT DEVICE
1002(f)
CARD READER
1002(c)
CAPTURE FILE
GENERATION
MODULE
1002(g)
MESSAGING
MODULE
1002(h)

FIG. 10

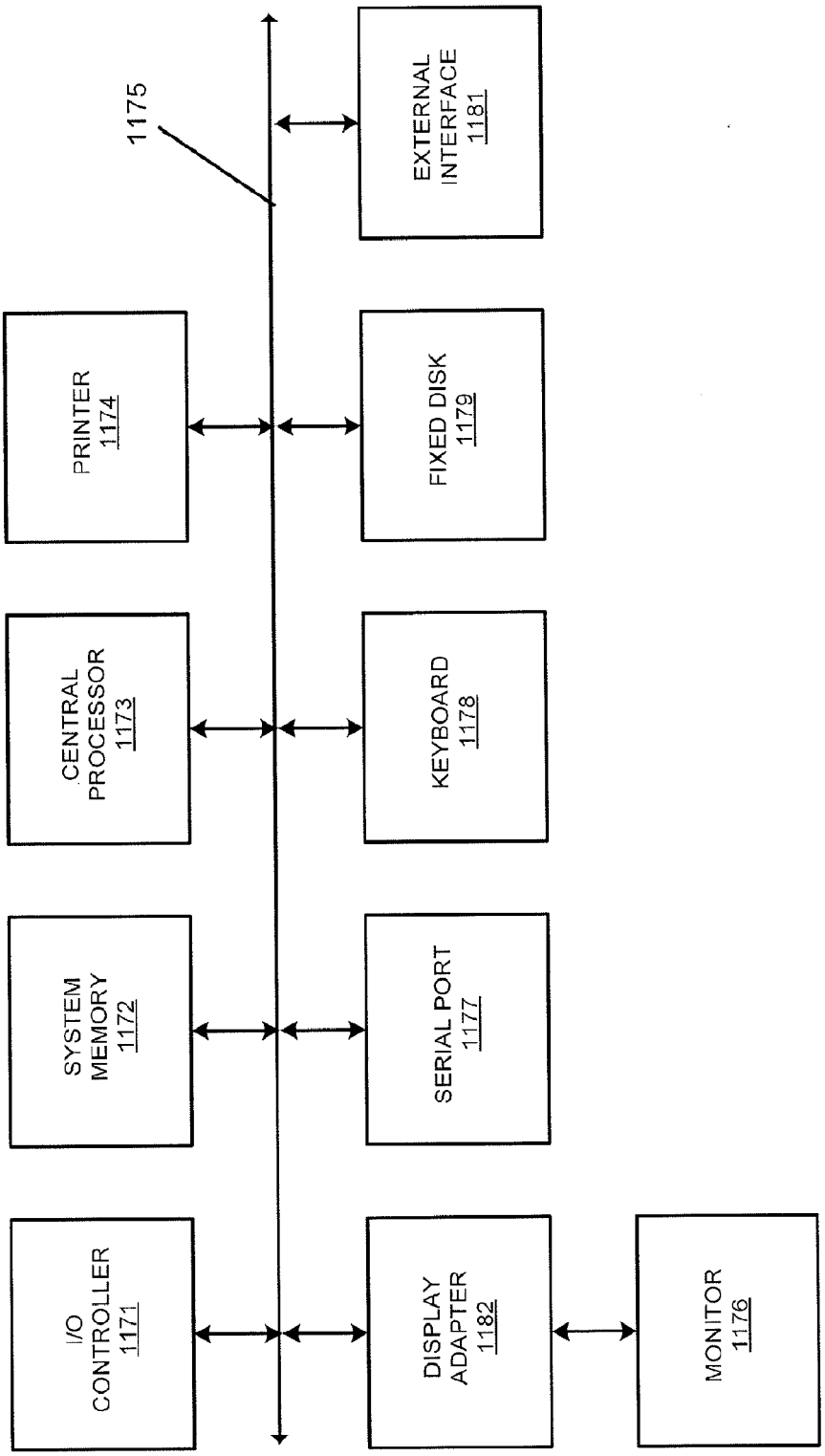

1175
EXTERNAL INTERFACE 1181
PRINTER 1174
FIXED DISK 1179
CENTRAL PROCESSOR 1173
KEYBOARD 1178
SYSTEM MEMORY 1172
SERIAL PORT 1177
I/O CONTROLLER 1171
DISPLAY ADAPTER 1182
MONITOR 1176

FIG. 11