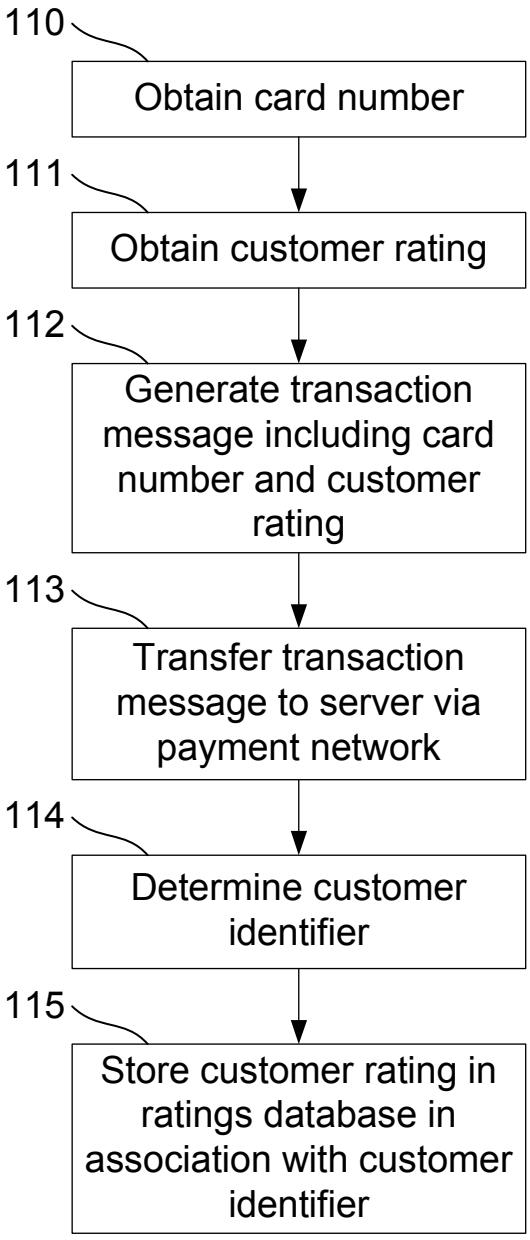

110
Obtain card number
111
Obtain customer rating
112
Generate transaction message including card number and customer rating
113
Transfer transaction message to server via payment network
114
Determine customer identifier
115
Store customer rating in ratings database in association with customer identifier

Fig. 1A

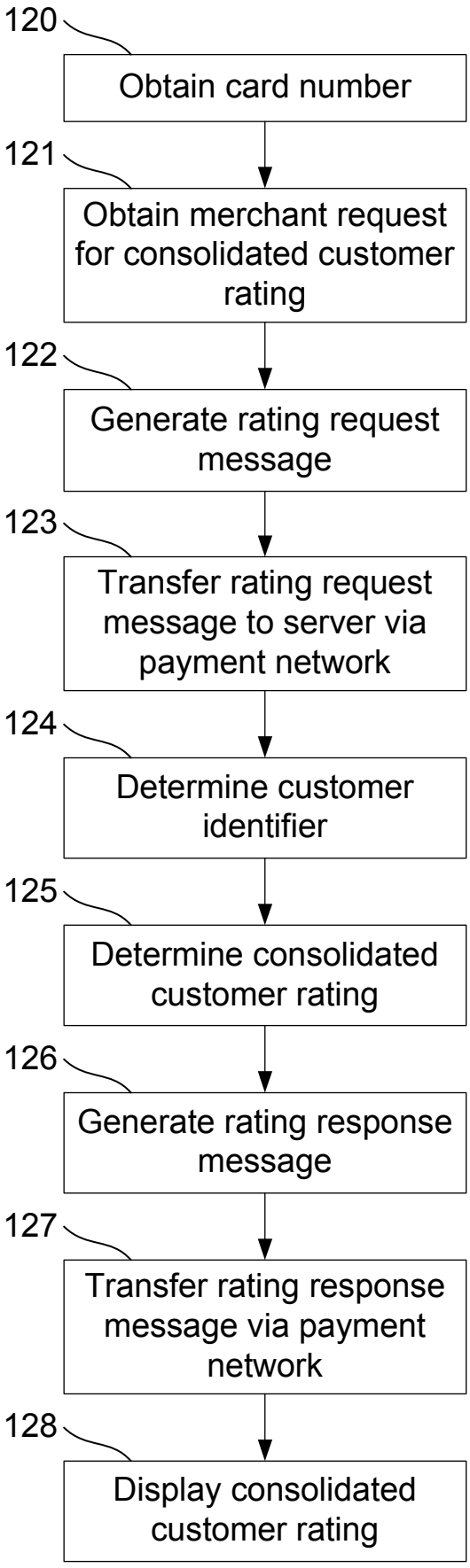

120
Obtain card number
121
Obtain merchant request for consolidated customer rating
122
Generate rating request message
123
Transfer rating request message to server via payment network
124
Determine customer identifier
125
Determine consolidated customer rating
126
Generate rating response message
127
Transfer rating response message via payment network
128
Display consolidated customer rating

Fig. 1B

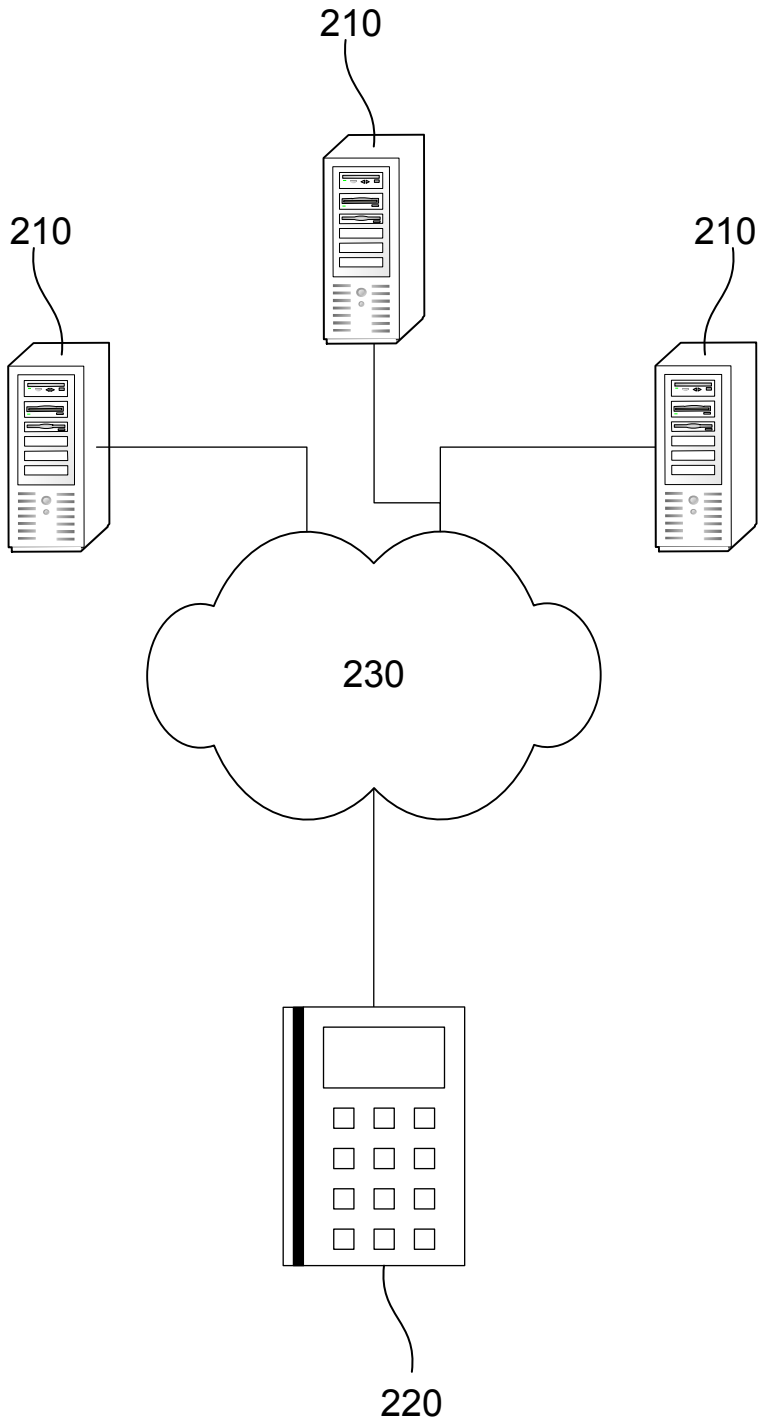


Fig. 2

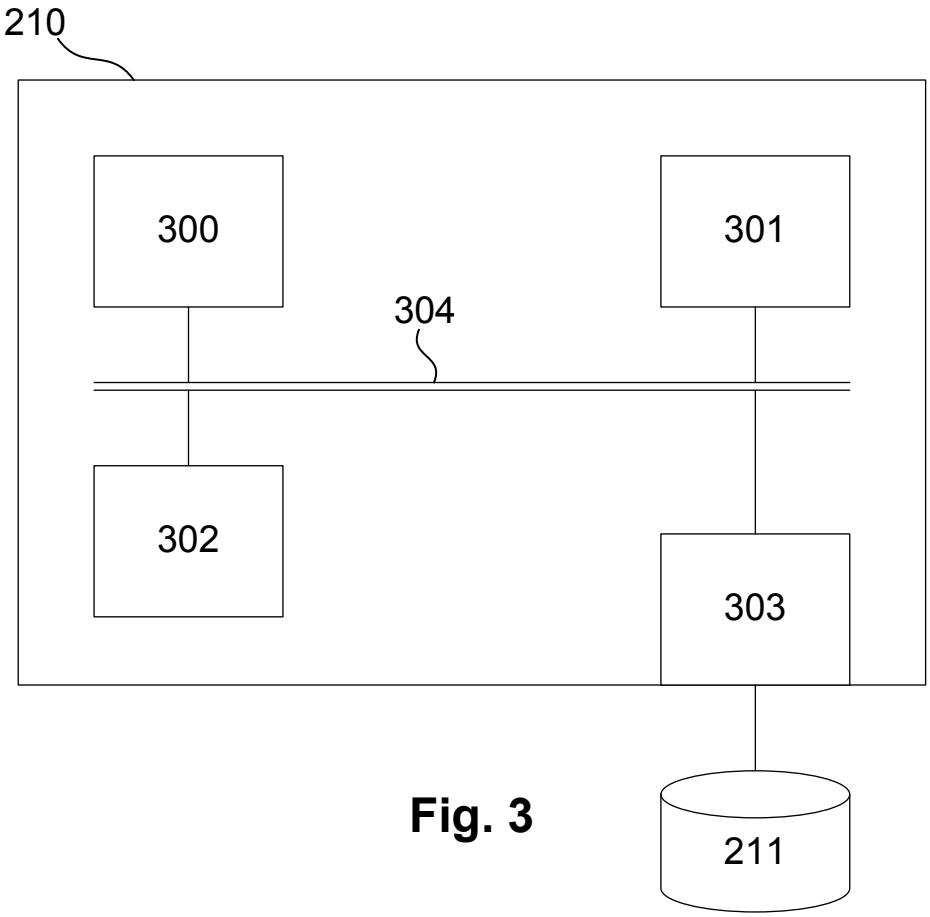


Fig. 3

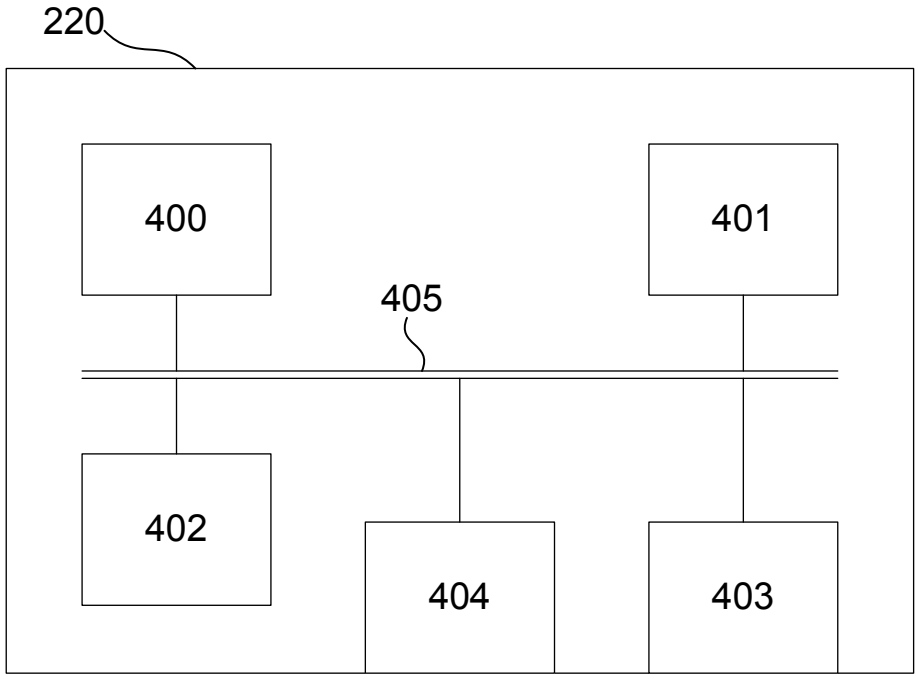


Fig. 4

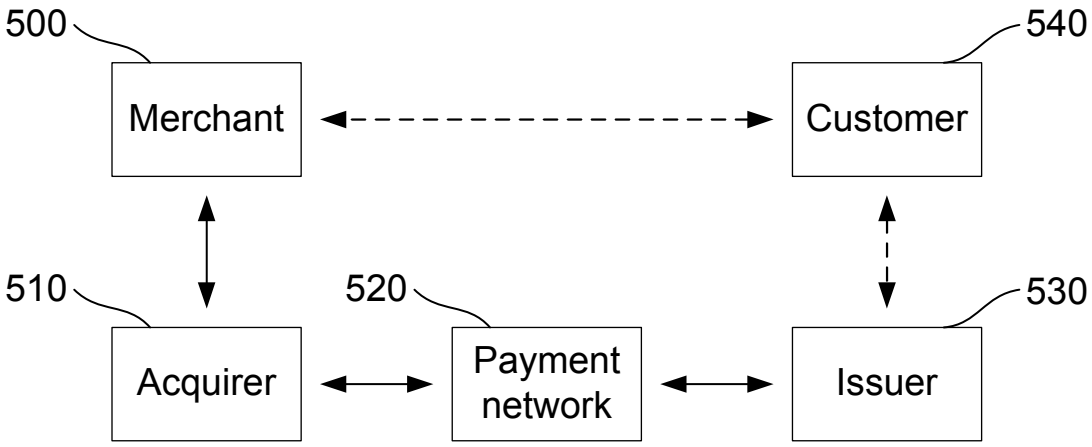

500
Merchant
540
Customer
510
Acquirer
520
Payment network
530
Issuer

Fig. 5

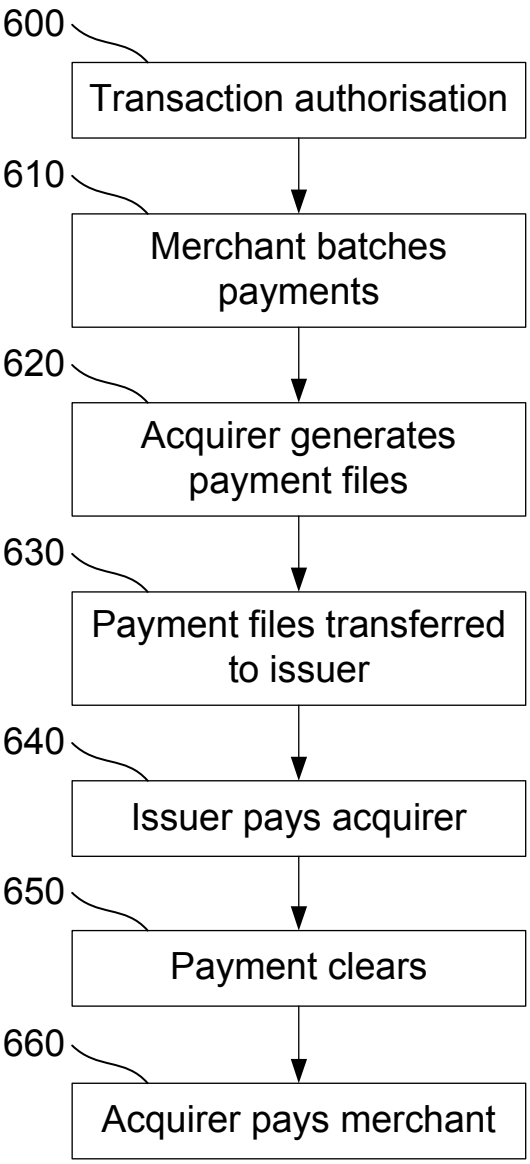

600
Transaction authorisation
610
Merchant batches payments
620
Acquirer generates payment files
630
Payment files transferred to issuer
640
Issuer pays acquirer
650
Payment clears
660
Acquirer pays merchant

Fig. 6

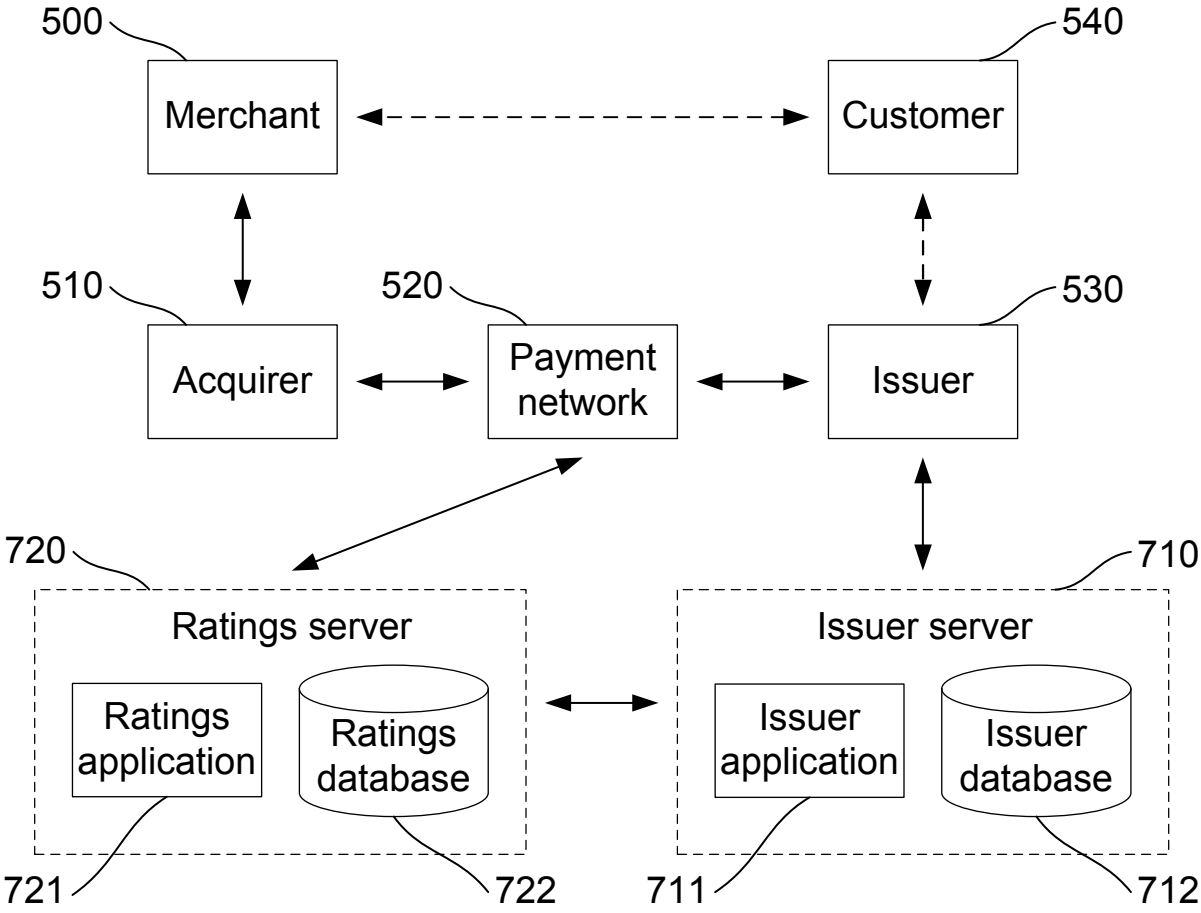

500
Merchant
540
Customer
510
Acquirer
520
Payment network
530
Issuer
720
Ratings server
Ratings application
Ratings database
721
722
710
Issuer server
Issuer application
Issuer database
711
712

Fig. 7

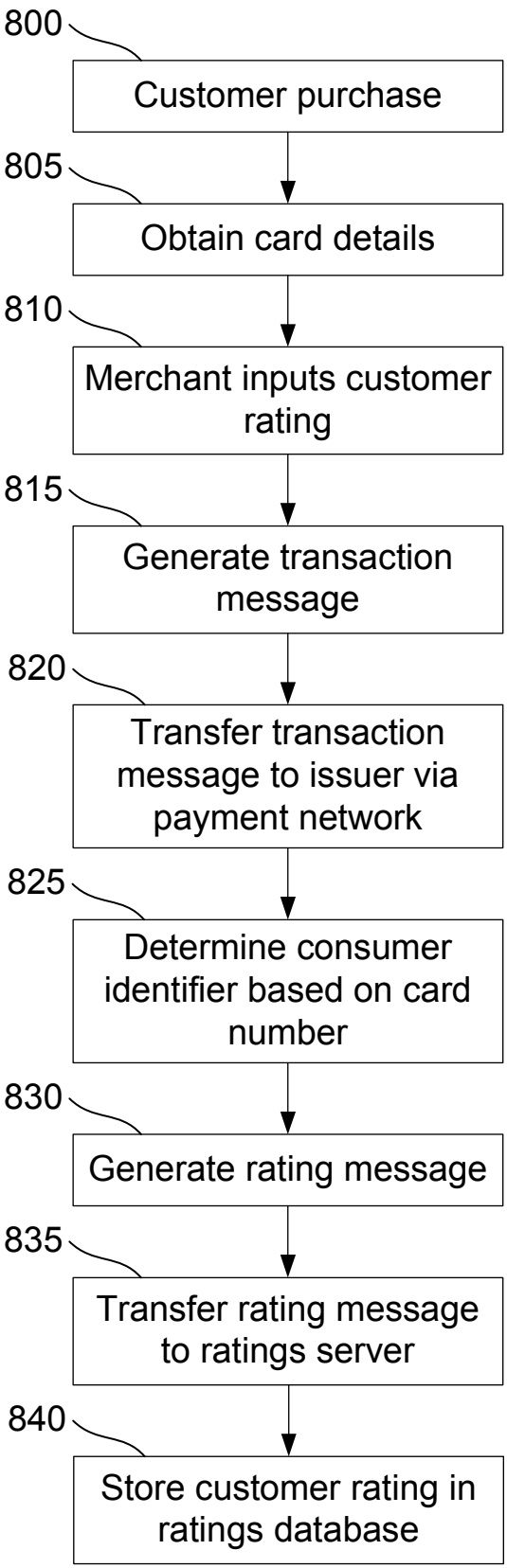

800
Customer purchase
805
Obtain card details
810
Merchant inputs customer rating
815
Generate transaction message
820
Transfer transaction message to issuer via payment network
825
Determine consumer identifier based on card number
830
Generate rating message
835
Transfer rating message to ratings server
840
Store customer rating in ratings database

Fig. 8

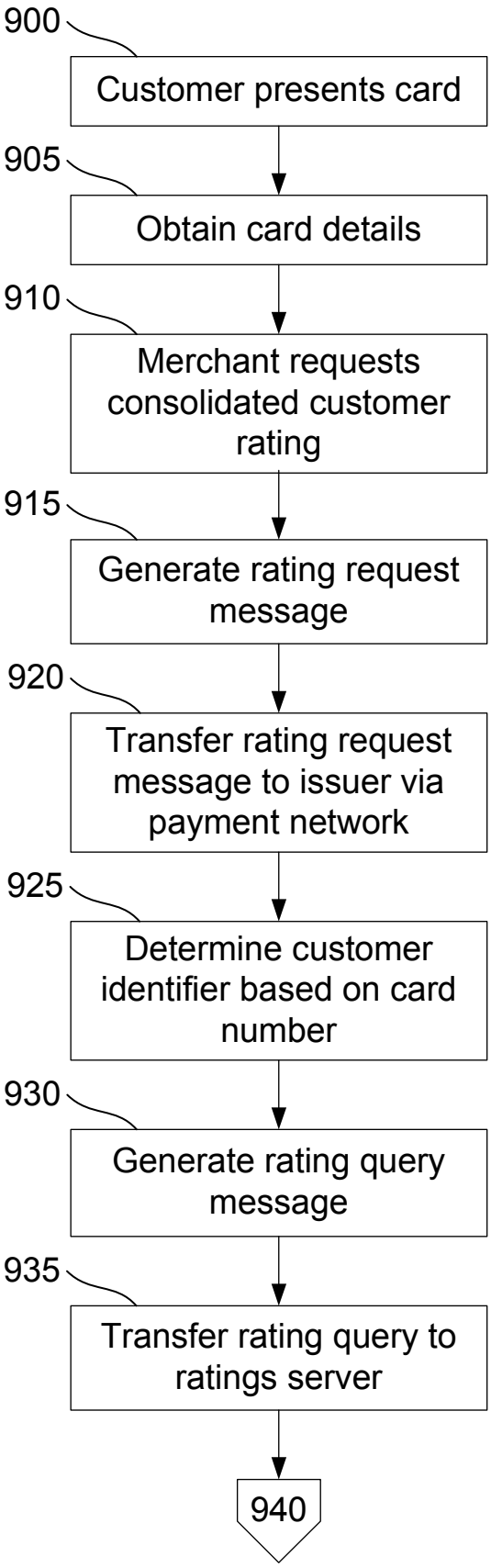

900
Customer presents card
905
Obtain card details
910
Merchant requests consolidated customer rating
915
Generate rating request message
920
Transfer rating request message to issuer via payment network
925
Determine customer identifier based on card number
930
Generate rating query message
935
Transfer rating query to ratings server
940

Fig. 9A

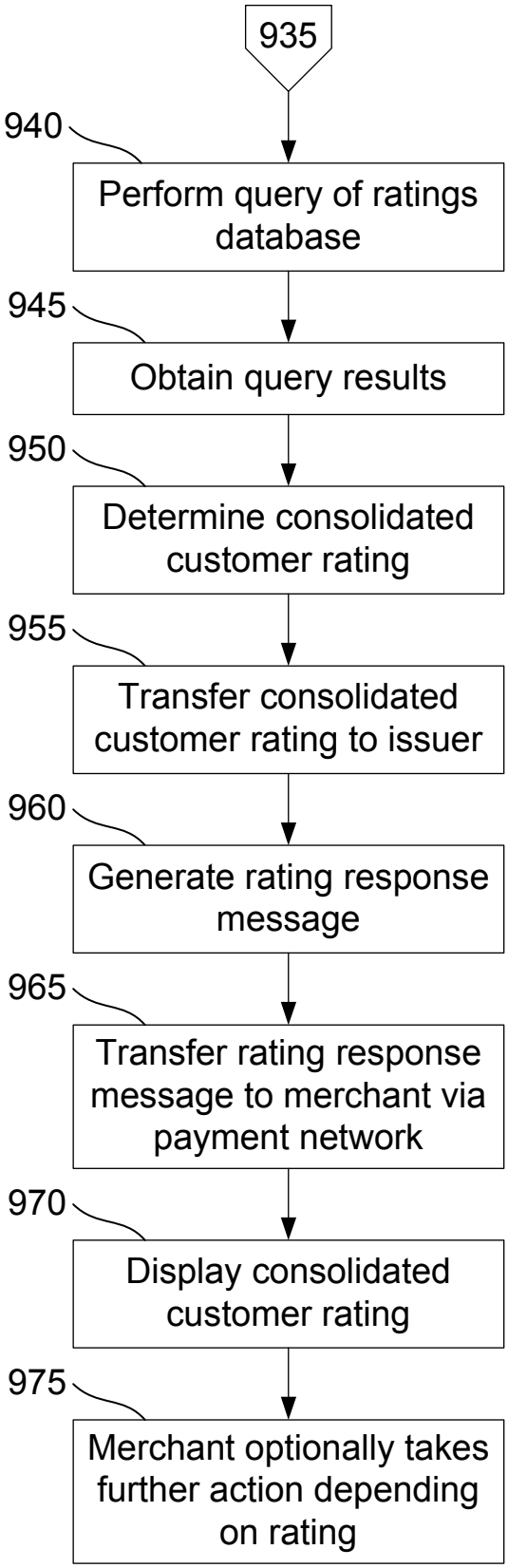

935
940
Perform query of ratings database
945
Obtain query results
950
Determine consolidated customer rating
955
Transfer consolidated customer rating to issuer
960
Generate rating response message
965
Transfer rating response message to merchant via payment network
970
Display consolidated customer rating
975
Merchant optionally takes further action depending on rating

Fig. 9B