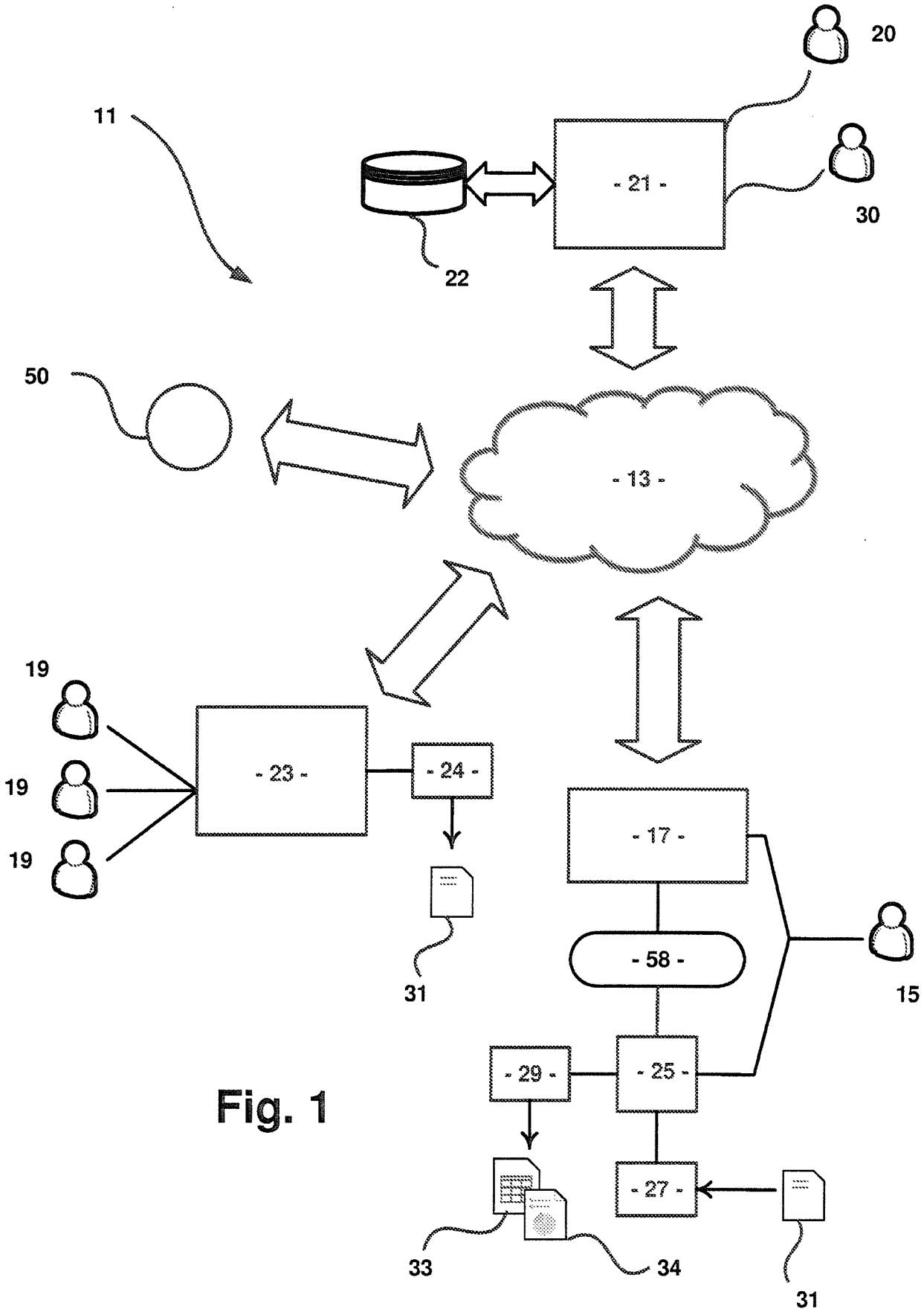


Fig. 1

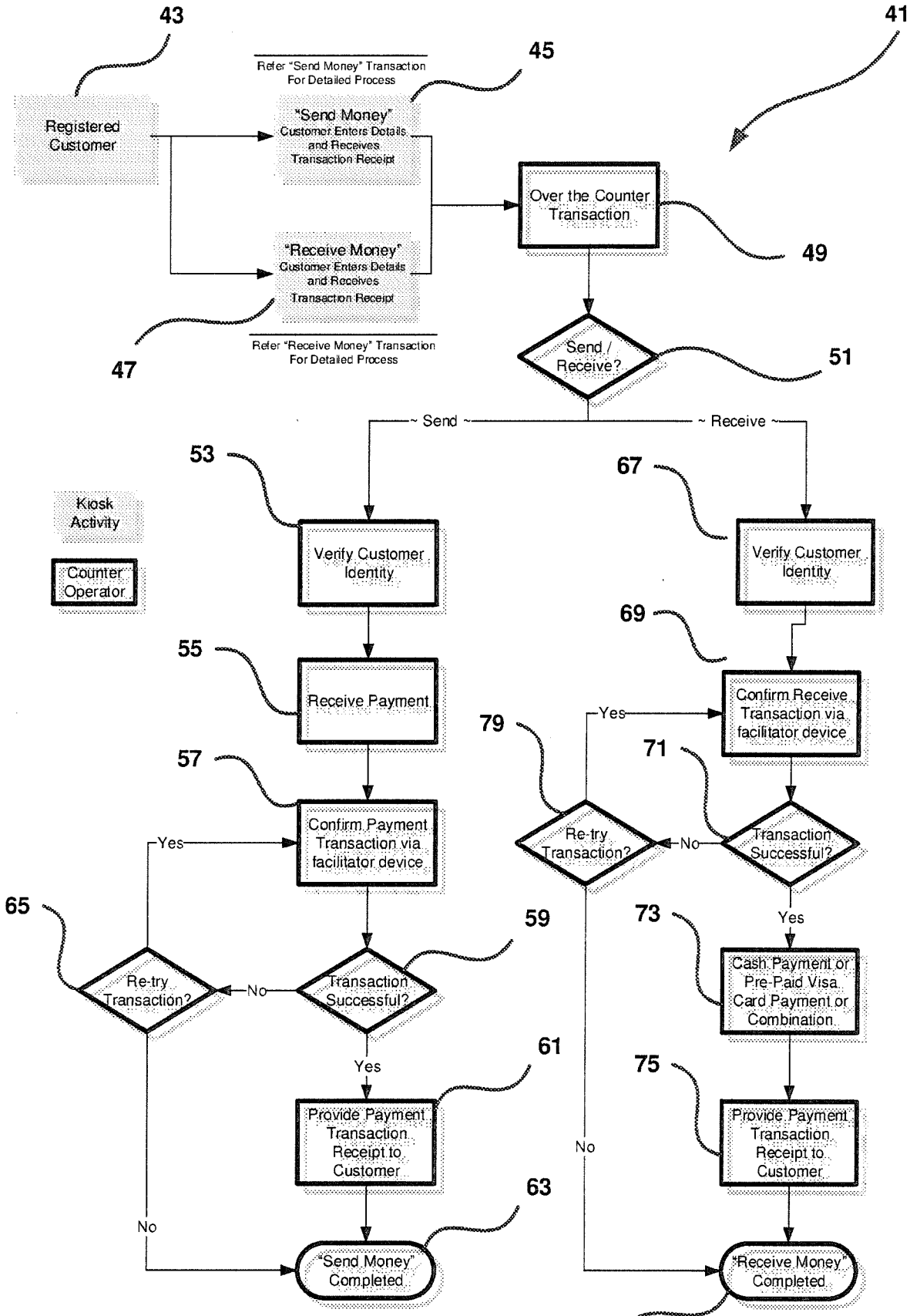

43
41
45
Refer "Send Money" Transaction For Detailed Process
Registered Customer
"Send Money" Customer Enters Details and Receives Transaction Receipt
Over the Counter Transaction
49
"Receive Money" Customer Enters Details and Receives Transaction Receipt
47
Refer "Receive Money" Transaction For Detailed Process
Send / Receive?
51
~ Send ~
~ Receive ~
53
67
Kiosk Activity
Counter Operator
Verify Customer Identity
Verify Customer Identity
69
55
Receive Payment
Confirm Receive Transaction via facilitator device
79
Yes
71
57
Confirm Payment Transaction via facilitator device
Re-try Transaction?
No
Transaction Successful?
Yes
65
59
73
Re-try Transaction?
No
Transaction Successful?
Cash Payment or Pre-Paid Visa Card Payment or Combination
Yes
61
75
Provide Payment Transaction Receipt to Customer
No
Provide Payment Transaction Receipt to Customer
63
No
"Send Money" Completed
"Receive Money" Completed
77

Fig. 2

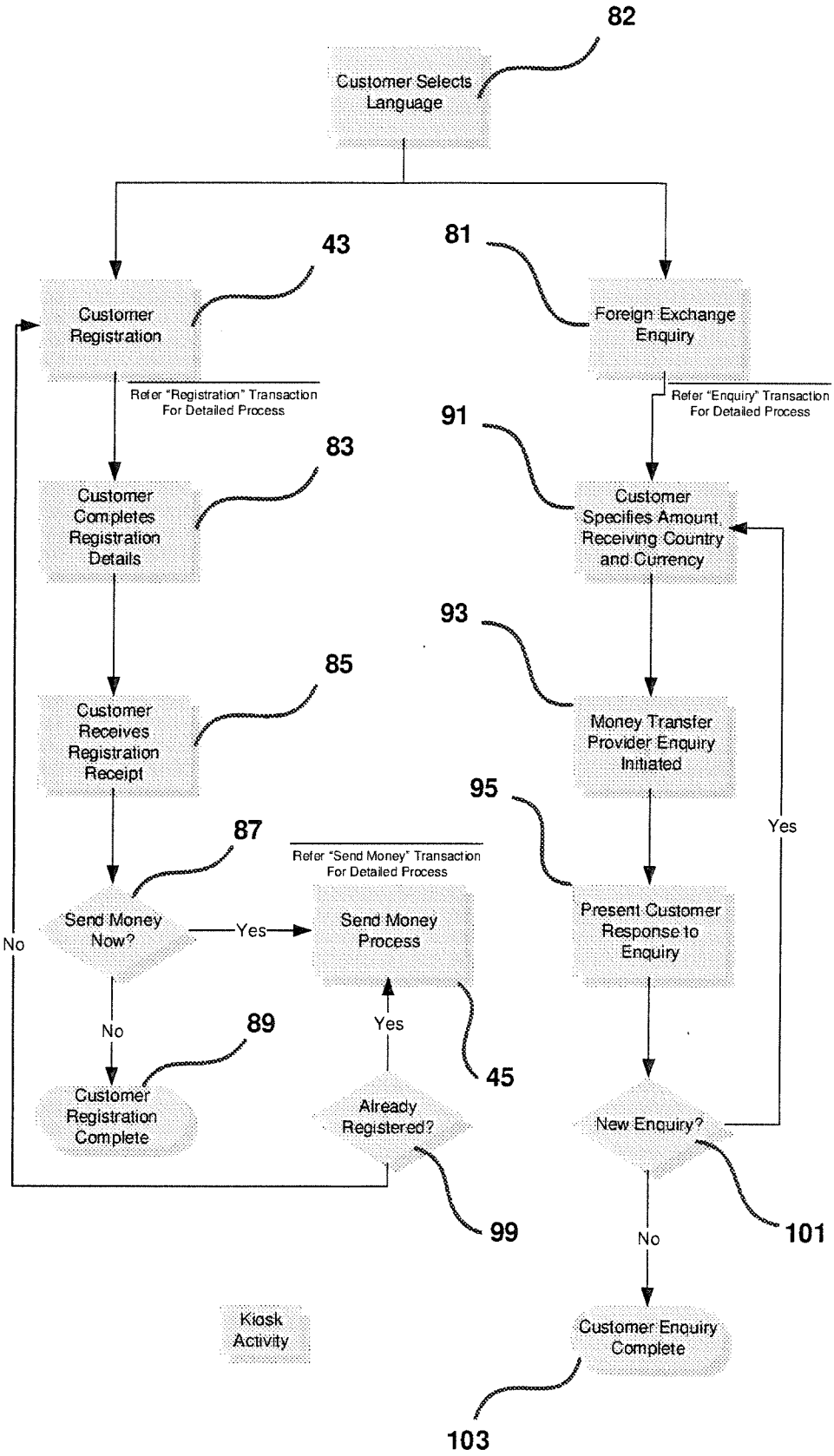

82
Customer Selects Language
43
81
Customer Registration
Foreign Exchange Enquiry
Refer "Registration" Transaction For Detailed Process
Refer "Enquiry" Transaction For Detailed Process
91
83
Customer Completes Registration Details
Customer Specifies Amount Receiving Country and Currency
93
85
Customer Receives Registration Receipt
Money Transfer Provider Enquiry Initiated
95
87
Refer "Send Money" Transaction For Detailed Process
Yes
Send Money Now?
Yes
Send Money Process
Present Customer Response to Enquiry
No
No
89
Yes
45
Customer Registration Complete
Already Registered?
New Enquiry?
99
101
No
Kiosk Activity
Customer Enquiry Complete
103

Fig. 3

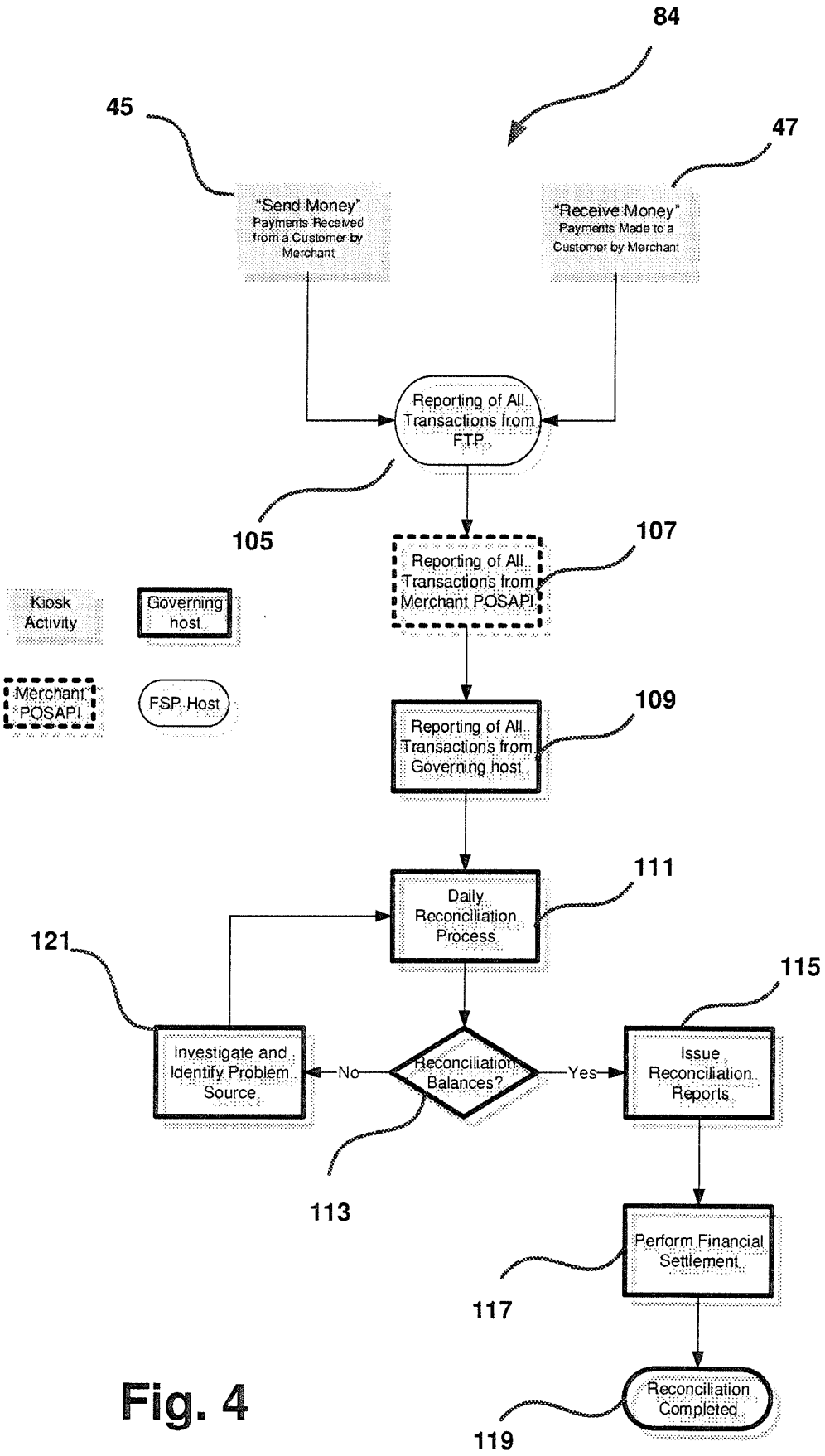

84
45
47
"Send Money"
Payments Received from a Customer by Merchant
"Receive Money"
Payments Made to a Customer by Merchant
Reporting of All Transactions from FTP
105
107
Reporting of All Transactions from Merchant POSAPI
Kiosk Activity
Governing host
Merchant POSAPI
FSP Host
109
Reporting of All Transactions from Governing host
111
Daily Reconciliation Process
121
115
Investigate and Identify Problem Source
No
Reconciliation Balances?
Yes
Issue Reconciliation Reports
113
Perform Financial Settlement
117
Reconciliation Completed
119

Fig. 4

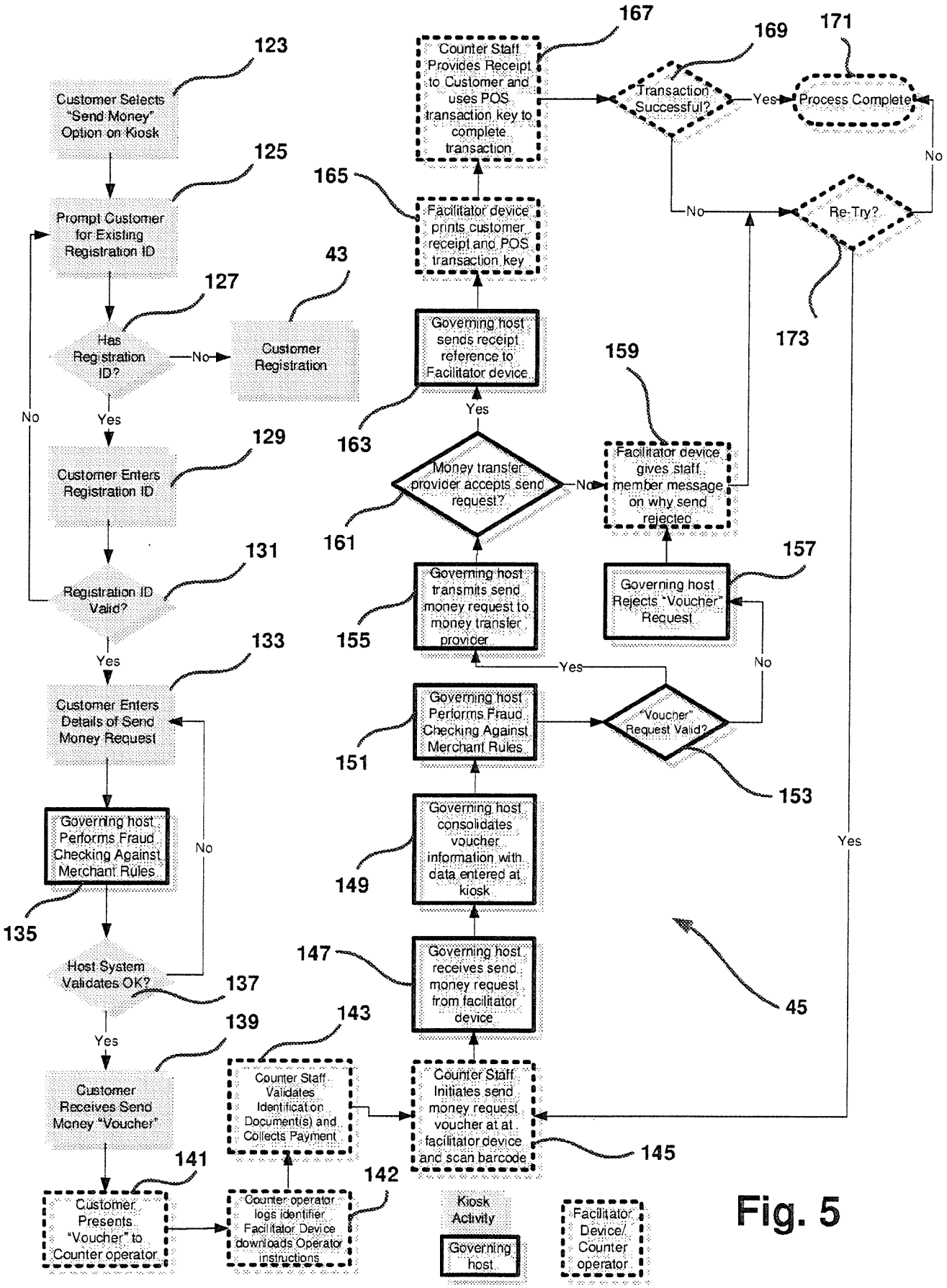

Customer Selects "Send Money" Option on Kiosk
123
Prompt Customer for Existing Registration ID
125
Has Registration ID?
127
No
Customer Registration
43
Yes
Customer Enters Registration ID
129
Registration ID Valid?
131
No
Yes
Customer Enters Details of Send Money Request
133
Governing host Performs Fraud Checking Against Merchant Rules
135
No
Host System Validates OK?
137
Yes
Customer Receives Send Money "Voucher"
139
Customer Presents "Voucher" to Counter operator
141
Counter operator logs identifier Facilitator Device downloads Operator instructions
142
Counter Staff Validates Identification Document(s) and Collects Payment
143
Counter Staff Initiates send money request voucher at at facilitator device and scan barcode
145
Governing host receives send money request from facilitator device
147
Governing host consolidates voucher information with data entered at kiosk
149
Governing host Performs Fraud Checking Against Merchant Rules
151
"Voucher" Request Valid?
153
No
Governing host Rejects "Voucher" Request
157
Facilitator device gives staff member message on why send rejected
159
No
Money transfer provider accepts send request?
161
Yes
Governing host transmits send money request to money transfer provider
155
Yes
Governing host sends receipt reference to Facilitator device
163
Facilitator device prints customer receipt and POS transaction key
165
Counter Staff Provides Receipt to Customer and uses POS transaction key to complete transaction
167
Transaction Successful?
169
Yes
Process Complete
171
No
Re-Try?
173
No
Yes
45
Kiosk Activity
Governing host
Facilitator Device/ Counter operator

Fig. 5

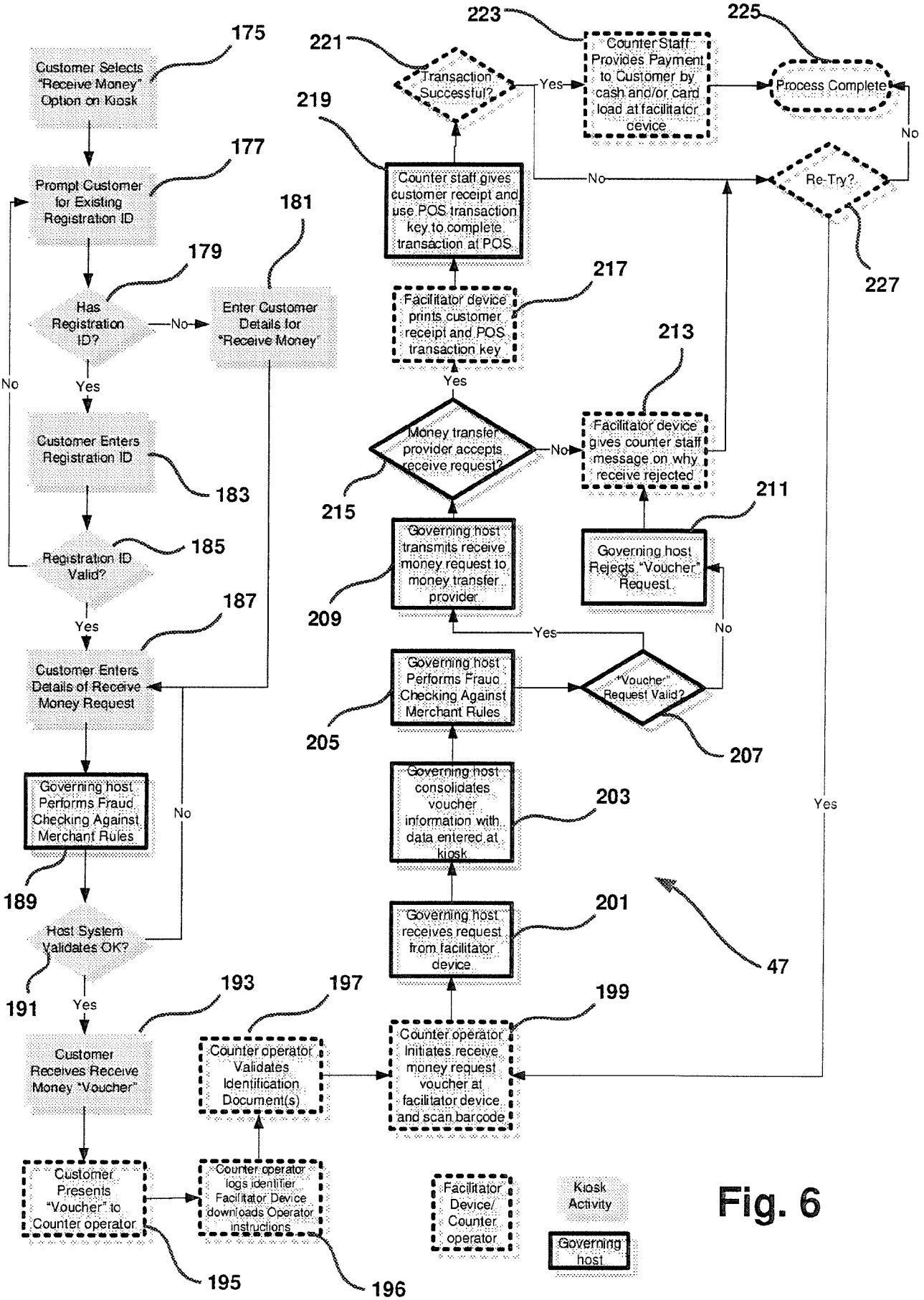

Customer Selects "Receive Money" Option on Kiosk
175
Prompt Customer for Existing Registration ID
177
Has Registration ID?
179
No
Yes
Enter Customer Details for "Receive Money"
181
Customer Enters Registration ID
183
Registration ID Valid?
185
No
Yes
Customer Enters Details of Receive Money Request
187
Governing host Performs Fraud Checking Against Merchant Rules
189
Host System Validates OK?
191
No
Yes
Customer Receives Receive Money "Voucher"
193
Customer Presents "Voucher" to Counter operator
195
Counter operator logs identifier Facilitator Device downloads Operator instructions
196
Counter operator Validates Identification Document(s)
197
Counter operator Initiates receive money request voucher at facilitator device and scan barcode
199
Governing host receives request from facilitator device
201
Governing host consolidates voucher information with data entered at kiosk
203
Governing host Performs Fraud Checking Against Merchant Rules
205
"Voucher" Request Valid?
207
No
Yes
Governing host transmits receive money request to money transfer provider
209
Governing host Rejects "Voucher" Request
211
Money transfer provider accepts receive request?
215
No
Yes
Facilitator device gives counter staff message on why receive rejected
213
Facilitator device prints customer receipt and POS transaction key
217
Counter staff gives customer receipt and use POS transaction key to complete transaction at POS
219
Transaction Successful?
221
No
Yes
Counter Staff Provides Payment to Customer by cash and/or card load at facilitator cevice
223
Process Complete
225
Re-Try?
No
227
Yes
47
Facilitator Device/ Counter operator
Kiosk Activity
Governing host

Fig. 6

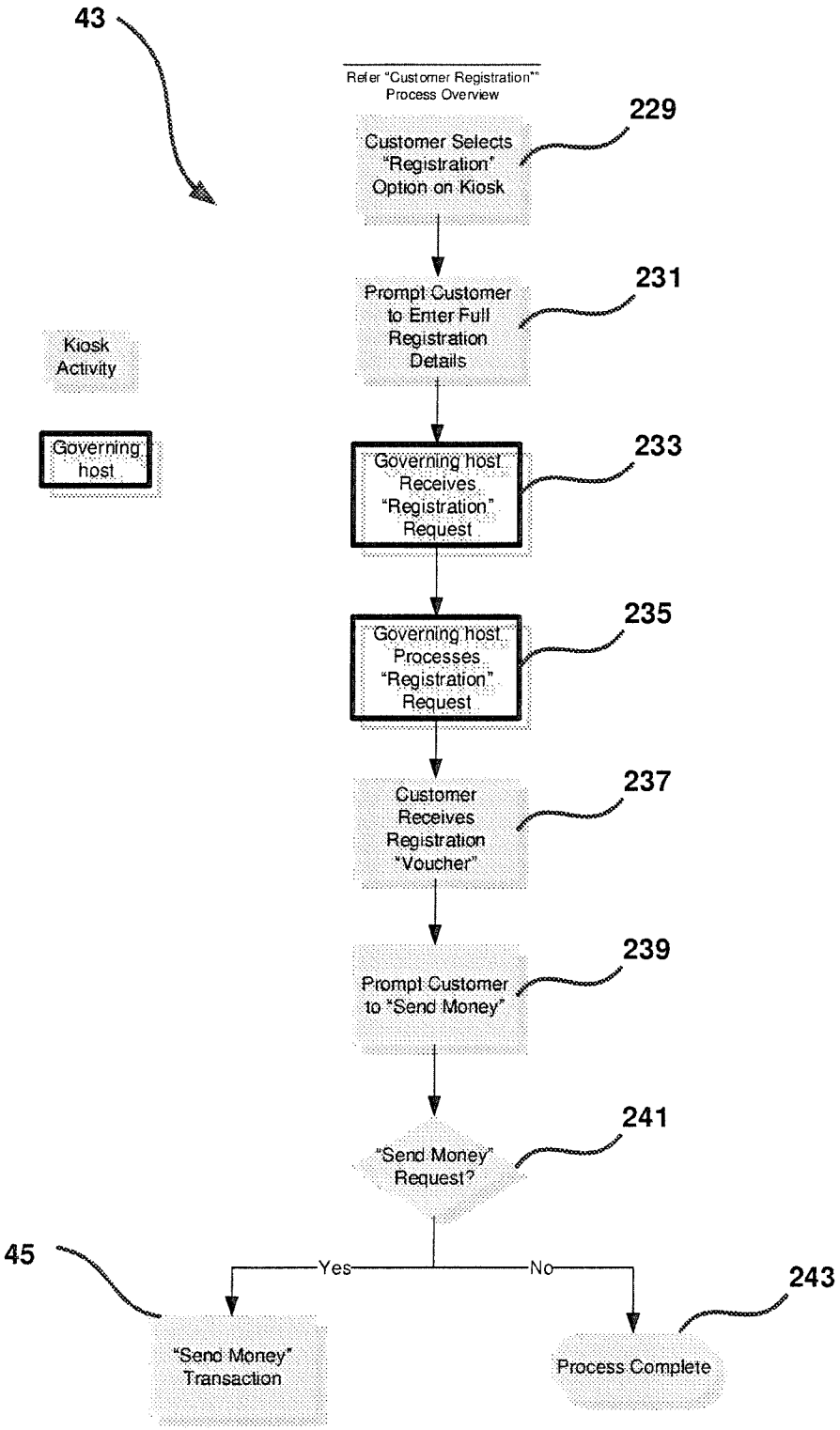

43
Refer "Customer Registration" Process Overview
229
Customer Selects "Registration" Option on Kiosk
231
Prompt Customer to Enter Full Registration Details
Kiosk Activity
Governing host
233
Governing host Receives "Registration" Request
235
Governing host Processes "Registration" Request
237
Customer Receives Registration "Voucher"
239
Prompt Customer to "Send Money"
241
"Send Money" Request?
45
Yes
No
243
"Send Money" Transaction
Process Complete

Fig. 7

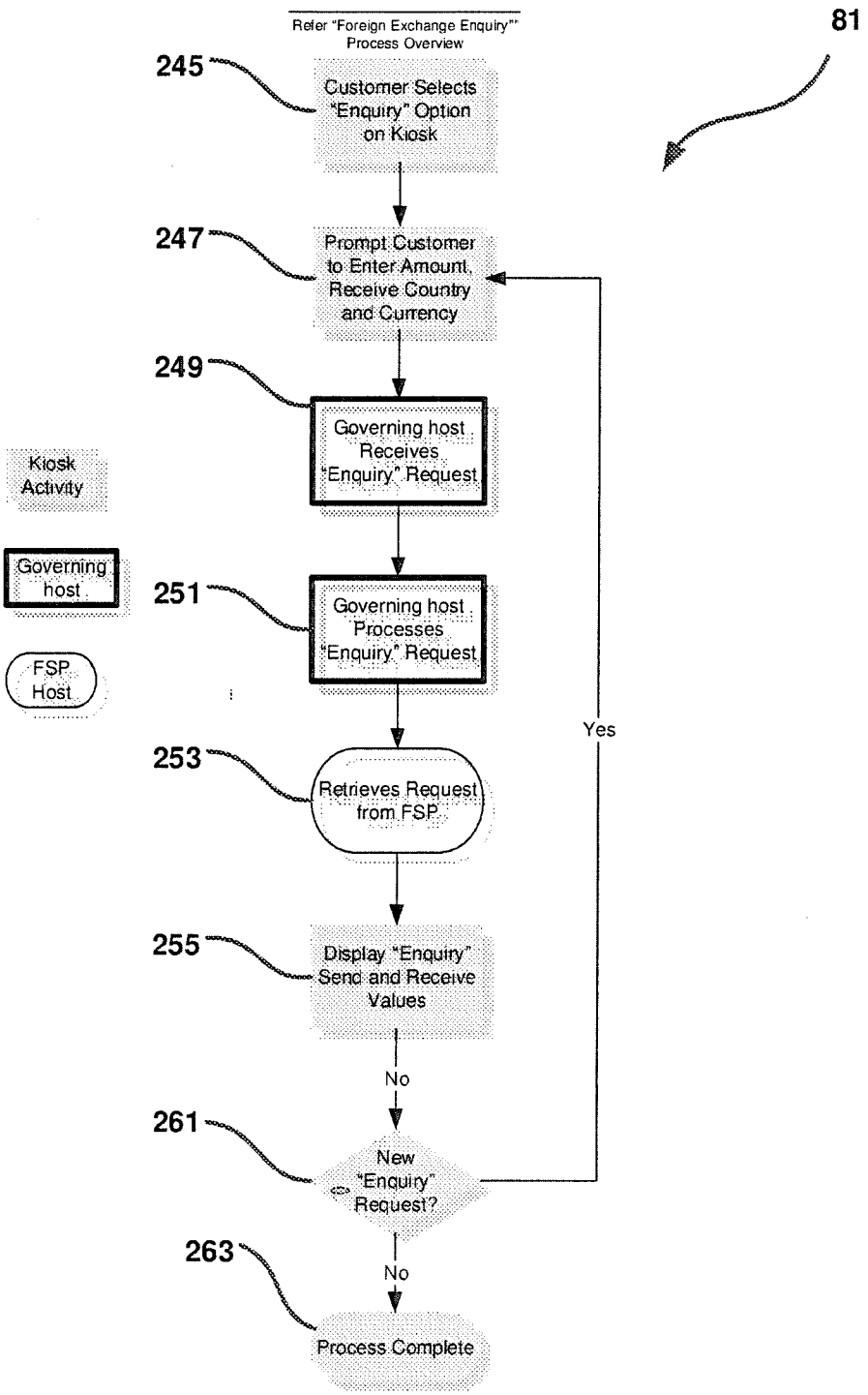

Refer "Foreign Exchange Enquiry" Process Overview
81
245
Customer Selects "Enquiry" Option on Kiosk
247
Prompt Customer to Enter Amount, Receive Country and Currency
249
Governing host Receives "Enquiry" Request
Kiosk Activity
Governing host
FSP Host
251
Governing host Processes "Enquiry" Request
253
Retrieves Request from FSP
Yes
255
Display "Enquiry" Send and Receive Values
No
261
New "Enquiry" Request?
263
No
Process Complete

Fig. 8

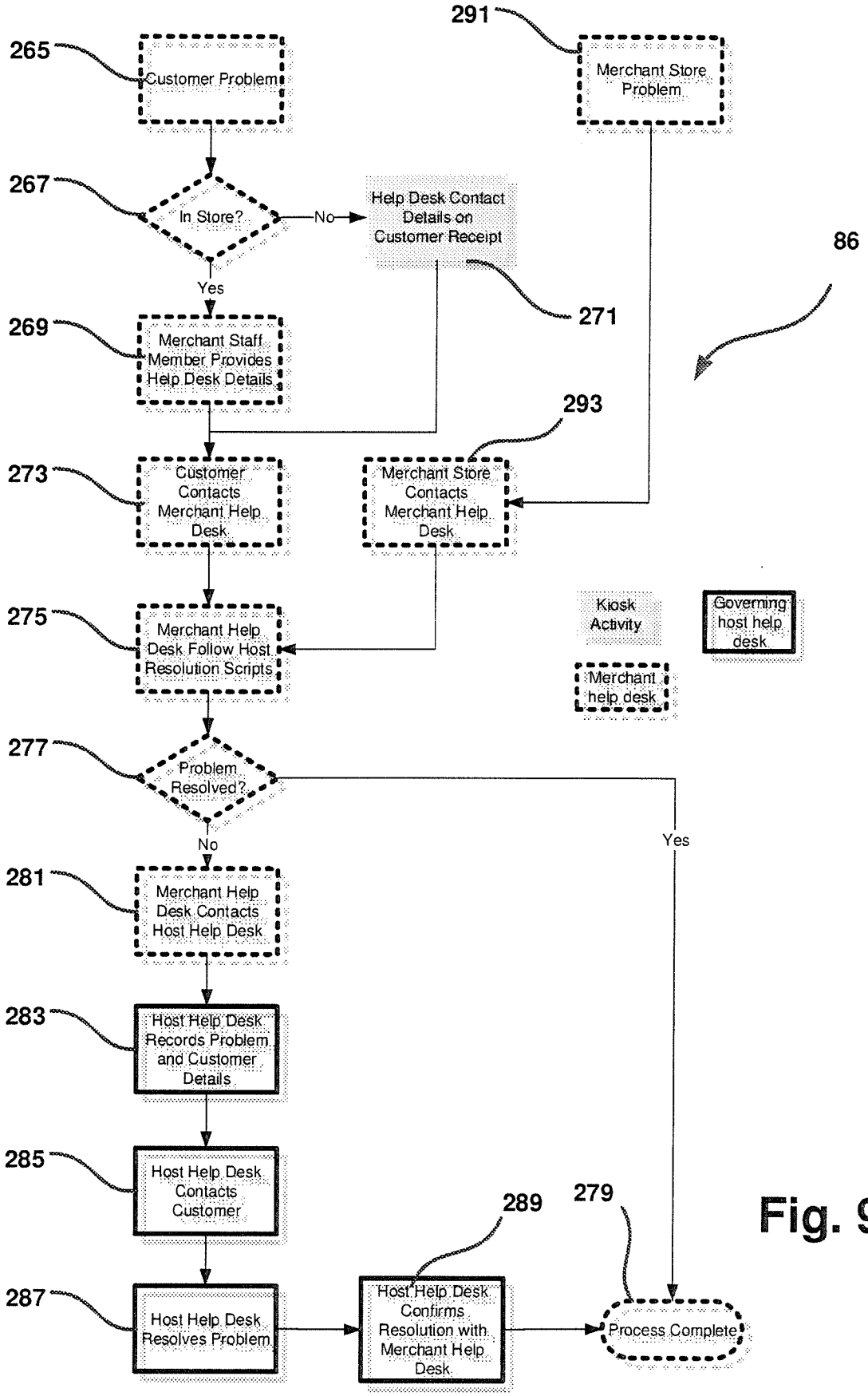

265
Customer Problem
291
Merchant Store Problem
267
In Store?
No
Help Desk Contact Details on Customer Receipt
Yes
271
86
269
Merchant Staff Member Provides Help Desk Details
293
273
Customer Contacts Merchant Help Desk
Merchant Store Contacts Merchant Help Desk
275
Merchant Help Desk Follow Host Resolution Scripts
Kiosk Activity
Governing host help desk
Merchant help desk
277
Problem Resolved?
Yes
No
281
Merchant Help Desk Contacts Host Help Desk
283
Host Help Desk Records Problem and Customer Details
285
Host Help Desk Contacts Customer
289
279
287
Host Help Desk Resolves Problem
Host Help Desk Confirms Resolution with Merchant Help Desk
Process Complete

Fig. 9

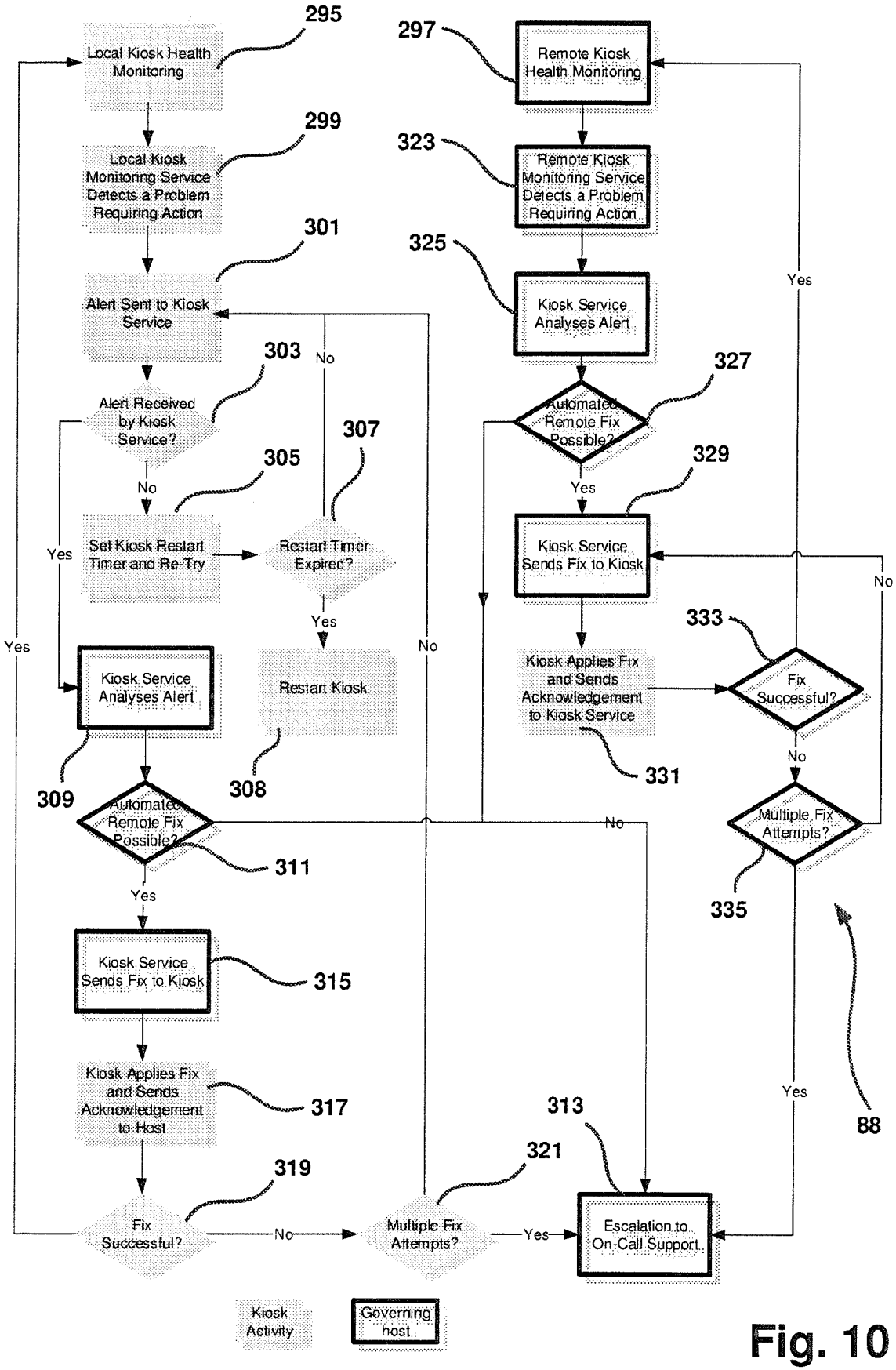

295
Local Kiosk Health Monitoring
299
Local Kiosk Monitoring Service Detects a Problem Requiring Action
301
Alert Sent to Kiosk Service
303
Alert Received by Kiosk Service?
No
305
Set Kiosk Restart Timer and Re-Try
307
Restart Timer Expired?
Yes
Restart Kiosk
308
Yes
Kiosk Service Analyses Alert
309
Automated Remote Fix Possible?
311
Yes
Kiosk Service Sends Fix to Kiosk
315
Kiosk Applies Fix and Sends Acknowledgement to Host
317
Fix Successful?
319
No
Multiple Fix Attempts?
321
Yes
Escalation to On-Call Support
313
No
297
Remote Kiosk Health Monitoring
323
Remote Kiosk Monitoring Service Detects a Problem Requiring Action
325
Kiosk Service Analyses Alert
Automated Remote Fix Possible?
327
Yes
329
Kiosk Service Sends Fix to Kiosk
Kiosk Applies Fix and Sends Acknowledgement to Kiosk Service
331
333
Fix Successful?
No
Multiple Fix Attempts?
335
Yes
No
Yes
88
Kiosk Activity
Governing host

Fig. 10

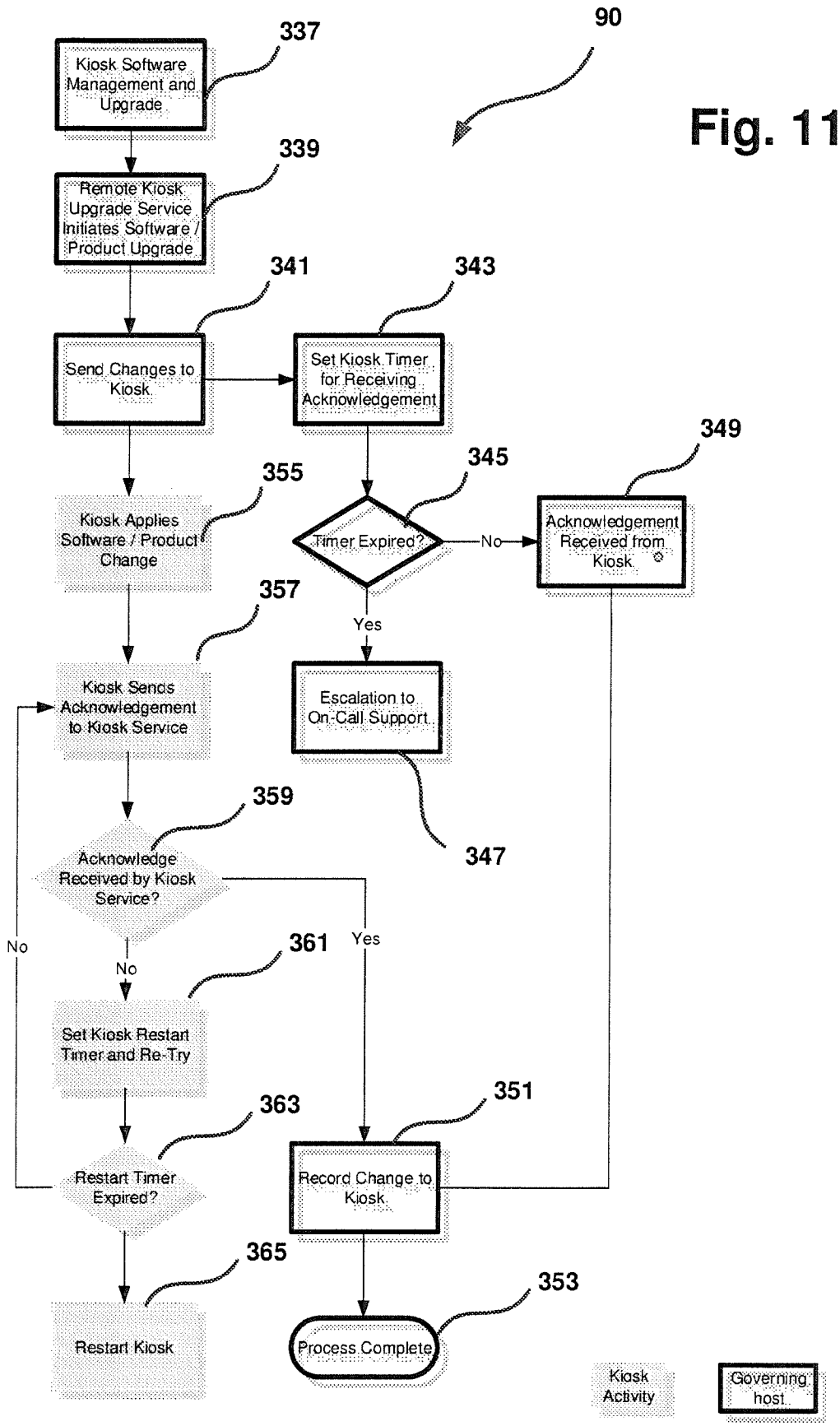

90
337
Kiosk Software Management and Upgrade
339
Remote Kiosk Upgrade Service Initiates Software / Product Upgrade
341
Send Changes to Kiosk
343
Set Kiosk Timer for Receiving Acknowledgement
349
345
355
Kiosk Applies Software / Product Change
Timer Expired?
No
Acknowledgement Received from Kiosk
357
Yes
Kiosk Sends Acknowledgement to Kiosk Service
Escalation to On-Call Support
347
359
Acknowledge Received by Kiosk Service?
No
Yes
No
361
Set Kiosk Restart Timer and Re-Try
363
351
Restart Timer Expired?
Record Change to Kiosk
365
353
Restart Kiosk
Process Complete
Kiosk Activity
Governing host

Fig. 11

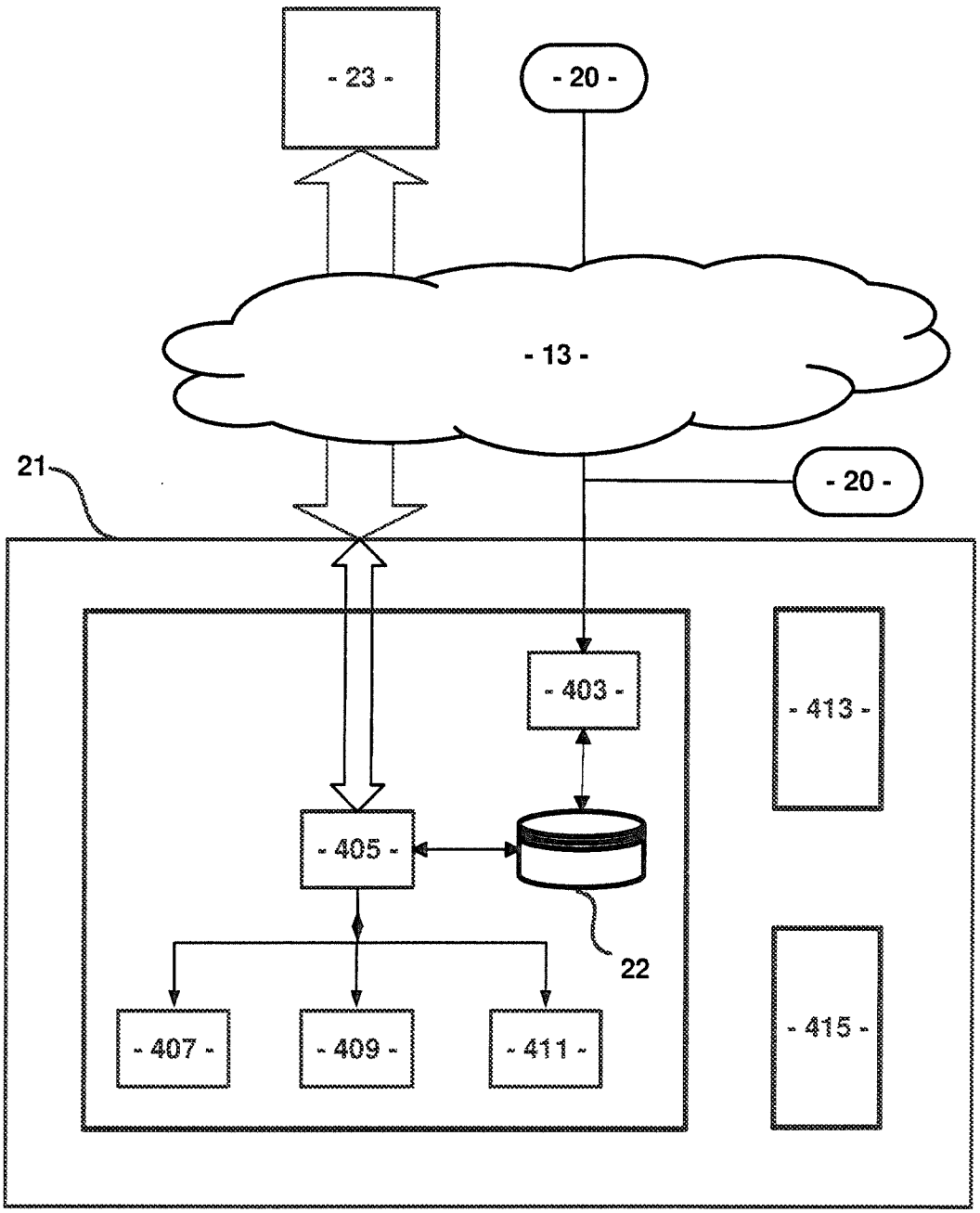


Fig. 12

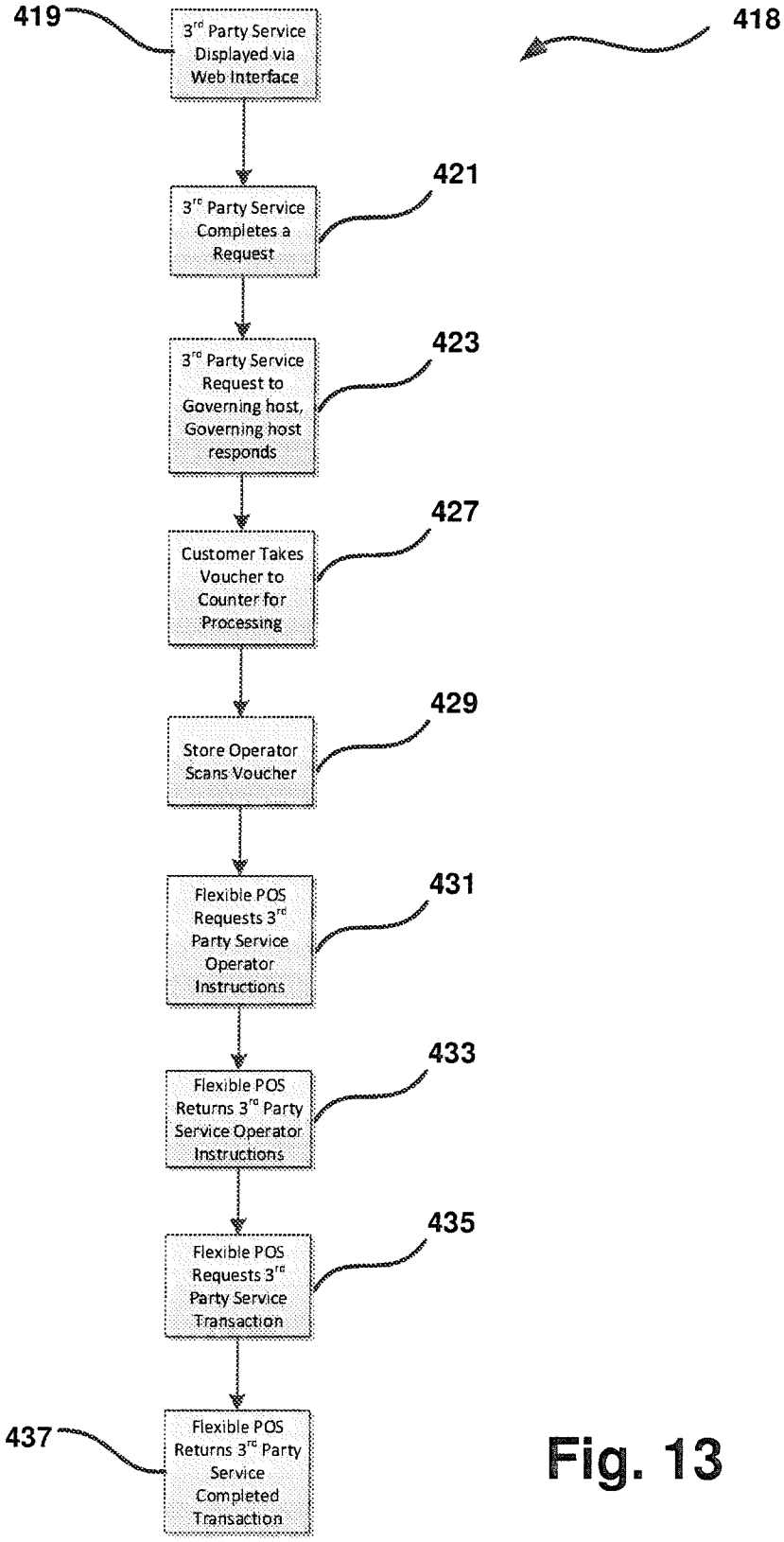

419
3rd Party Service Displayed via Web Interface
418
421
3rd Party Service Completes a Request
423
3rd Party Service Request to Governing host, Governing host responds
427
Customer Takes Voucher to Counter for Processing
429
Store Operator Scans Voucher
431
Flexible POS Requests 3rd Party Service Operator Instructions
433
Flexible POS Returns 3rd Party Service Operator Instructions
435
Flexible POS Requests 3rd Party Service Transaction
437
Flexible POS Returns 3rd Party Service Completed Transaction

Fig. 13

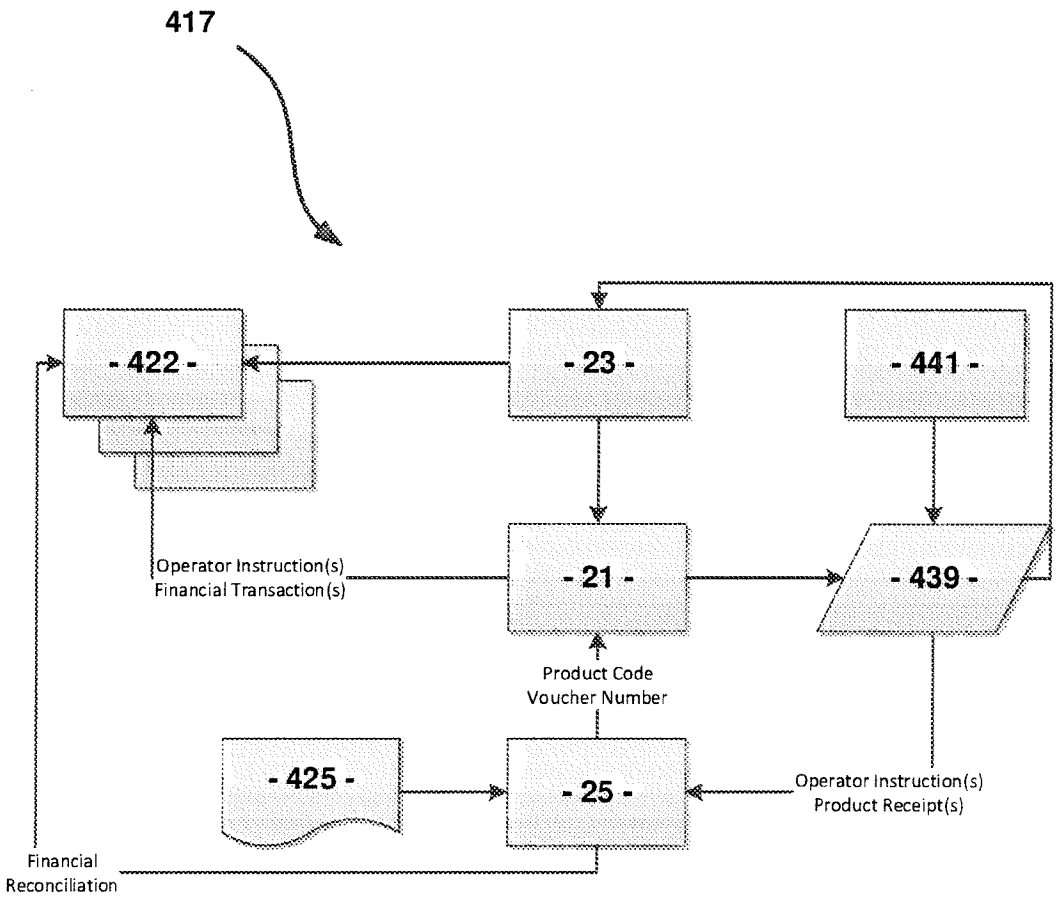

417
- 422 -
- 23 -
- 441 -
Operator Instruction(s)
Financial Transaction(s)
- 21 -
- 439 -
Product Code
Voucher Number
- 425 -
- 25 -
Operator Instruction(s)
Product Receipt(s)
Financial
Reconciliation

Fig. 14

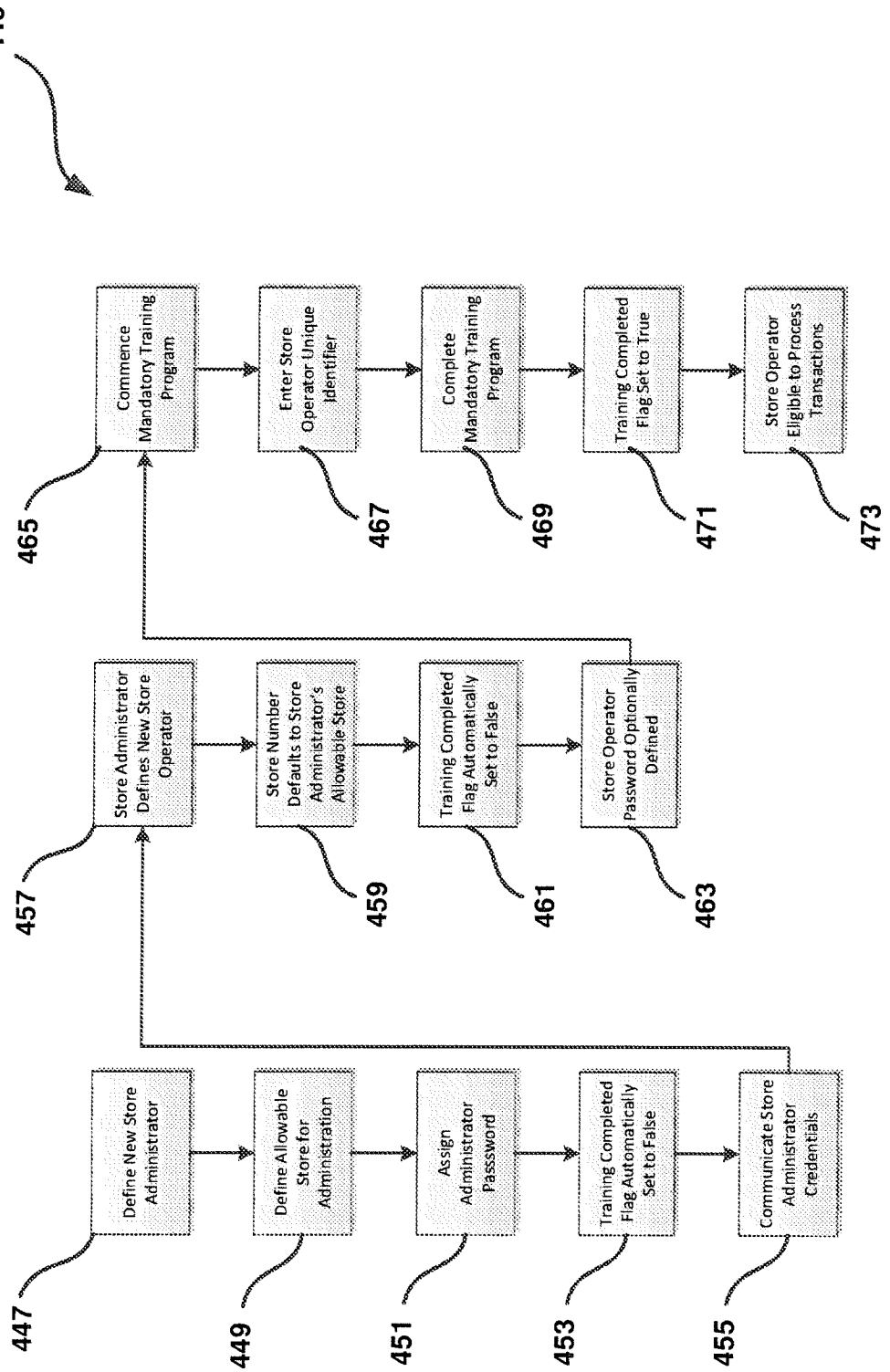

445
Define New Store Administrator
Define Allowable Store for Administration
Assign Administrator Passsword
Training Completed Flag Automatically Set to False
Communicate Store Administrator Credentials
447
449
451
453
455
Store Administrator Defines New Store Operator
Store Number Defaults to Store Administrator's Allowable Store
Training Completed Flag Automatically Set to False
Store Operator Password Optionally Defined
457
459
461
463
Commence Mandatory Training Program
Enter Store Operator Unique Identifier
Complete Mandatory Training Program
Training Completed Flag Set to True
Store Operator Eligible to Process Transactions
465
467
469
471
473

Fig. 15