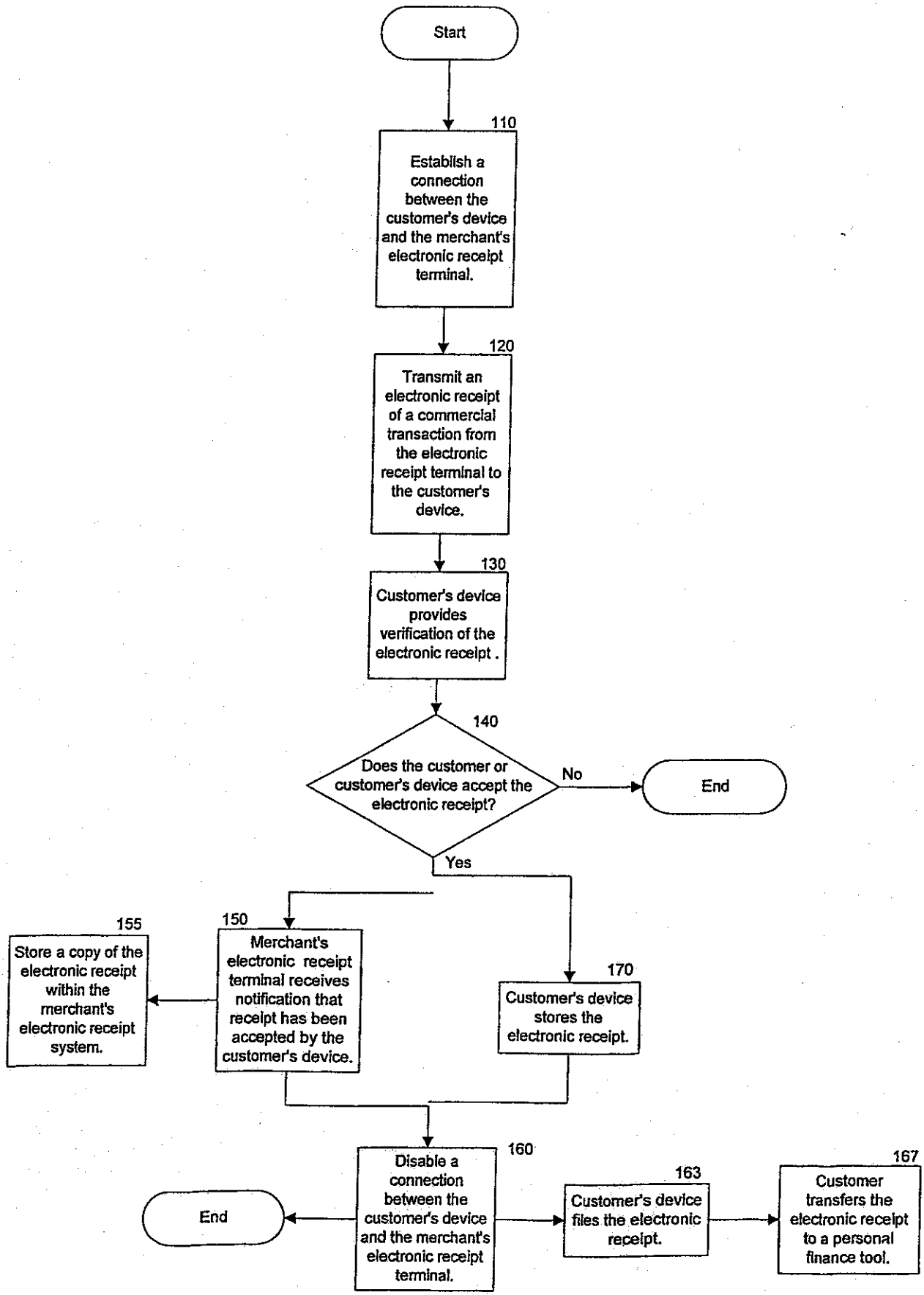
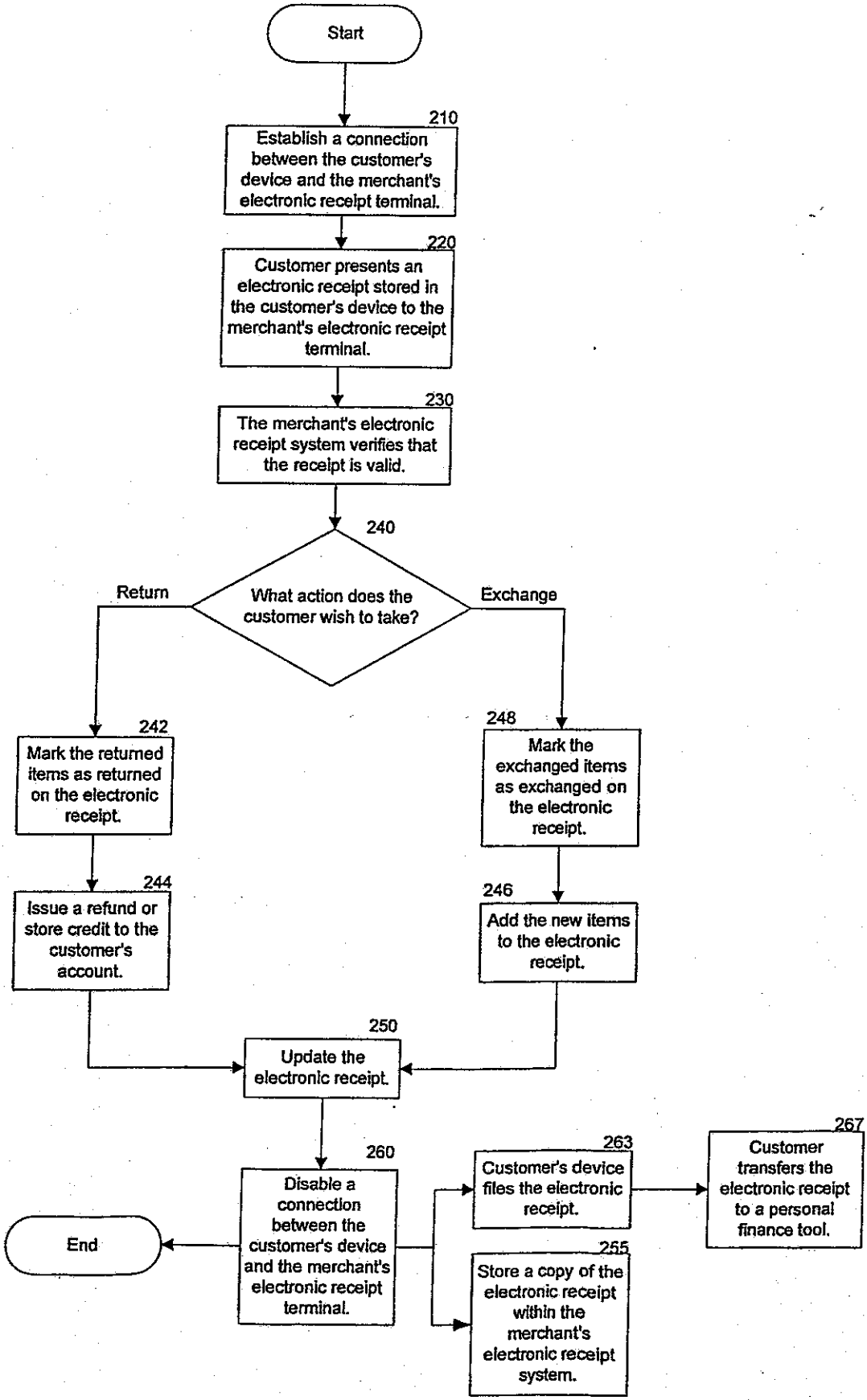
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Fig. 1


Start
110
Establish a connection between the customer's device and the merchant's electronic receipt terminal.
120
Transmit an electronic receipt of a commercial transaction from the electronic receipt terminal to the customer's device.
130
Customer's device provides verification of the electronic receipt .
140
Does the customer or customer's device accept the electronic receipt?
No
End
Yes
155
Store a copy of the electronic receipt within the merchant's electronic receipt system.
150
Merchant's electronic receipt terminal receives notification that receipt has been accepted by the customer's device.
170
Customer's device stores the electronic receipt.
160
Disable a connection between the customer's device and the merchant's electronic receipt terminal.
End
163
Customer's device files the electronic receipt.
167
Customer transfers the electronic receipt to a personal finance tool.

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Fig. 2


Start
210
Establish a connection between the customer's device and the merchant's electronic receipt terminal.
220
Customer presents an electronic receipt stored in the customer's device to the merchant's electronic receipt terminal.
230
The merchant's electronic receipt system verifies that the receipt is valid.
240
What action does the customer wish to take?
Return
Exchange
242
Mark the returned items as returned on the electronic receipt.
244
Issue a refund or store credit to the customer's account.
248
Mark the exchanged items as exchanged on the electronic receipt.
246
Add the new items to the electronic receipt.
250
Update the electronic receipt.
260
Disable a connection between the customer's device and the merchant's electronic receipt terminal.
End
263
Customer's device files the electronic receipt.
267
Customer transfers the electronic receipt to a personal finance tool.
255
Store a copy of the electronic receipt within the merchant's electronic receipt system.

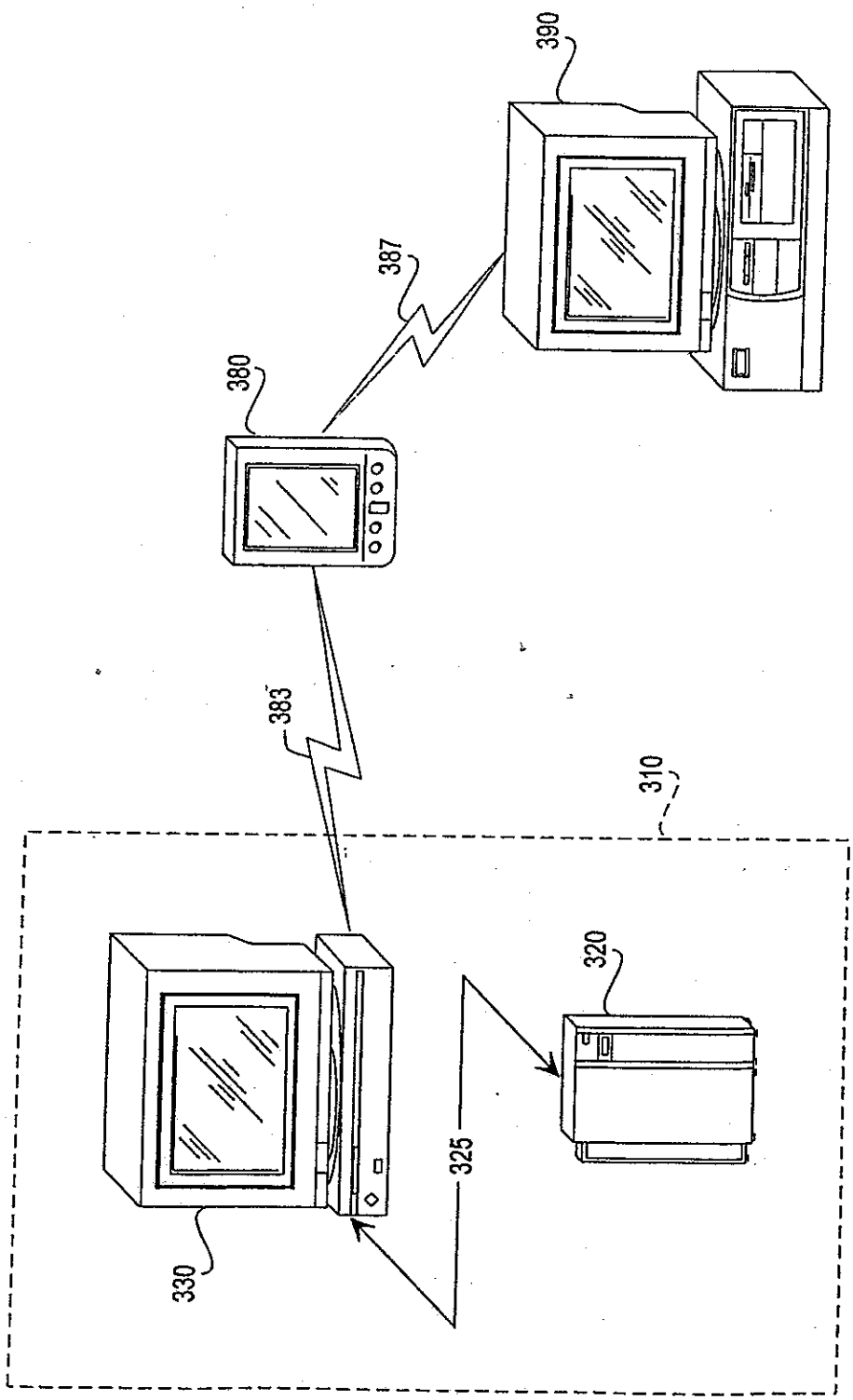


FIG. 3