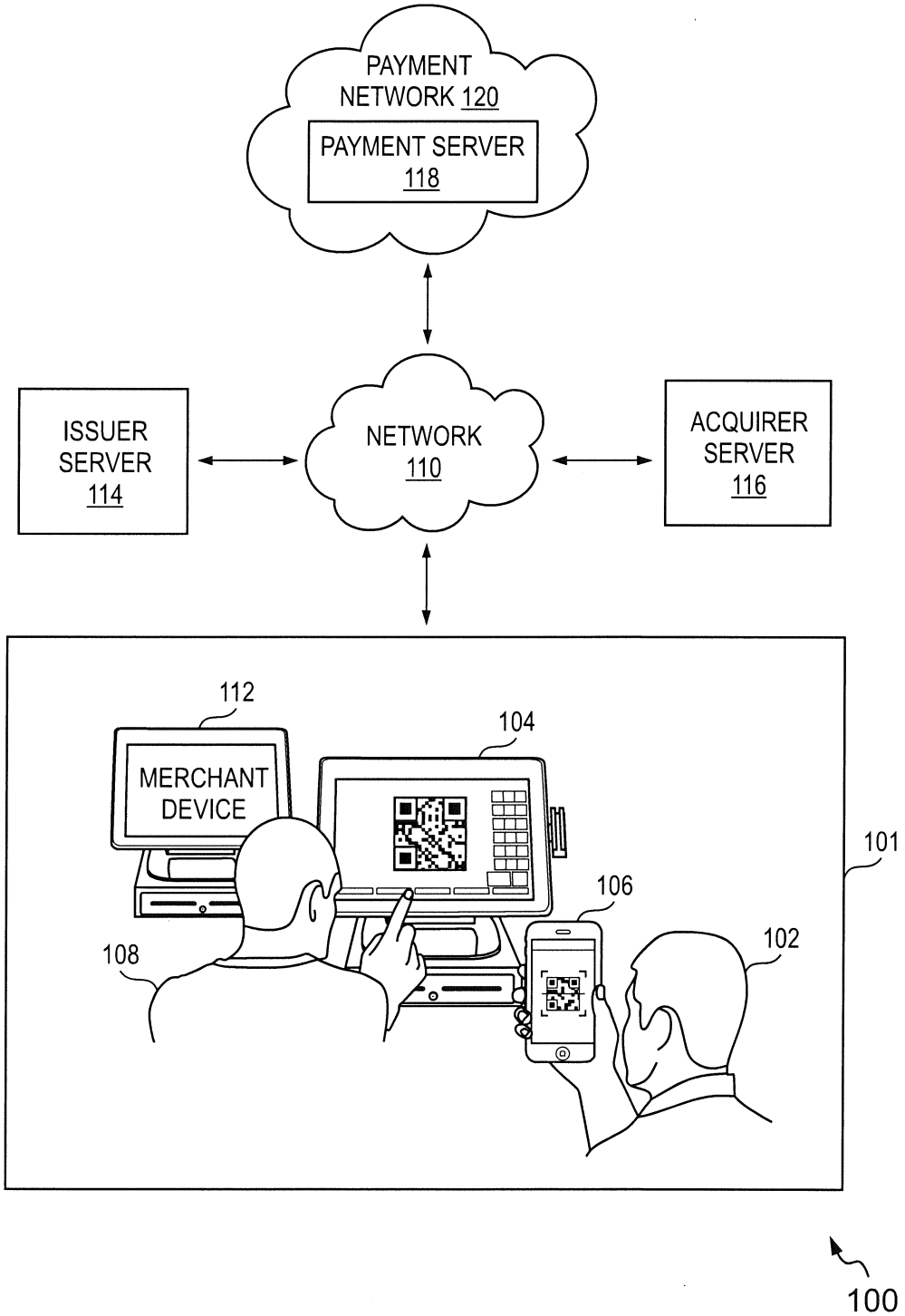

PAYMENT NETWORK 120
PAYMENT SERVER 118
ISSUER SERVER 114
NETWORK 110
ACQUIRER SERVER 116
112
MERCHANT DEVICE
104
101
106
102
108
100

FIG. 1

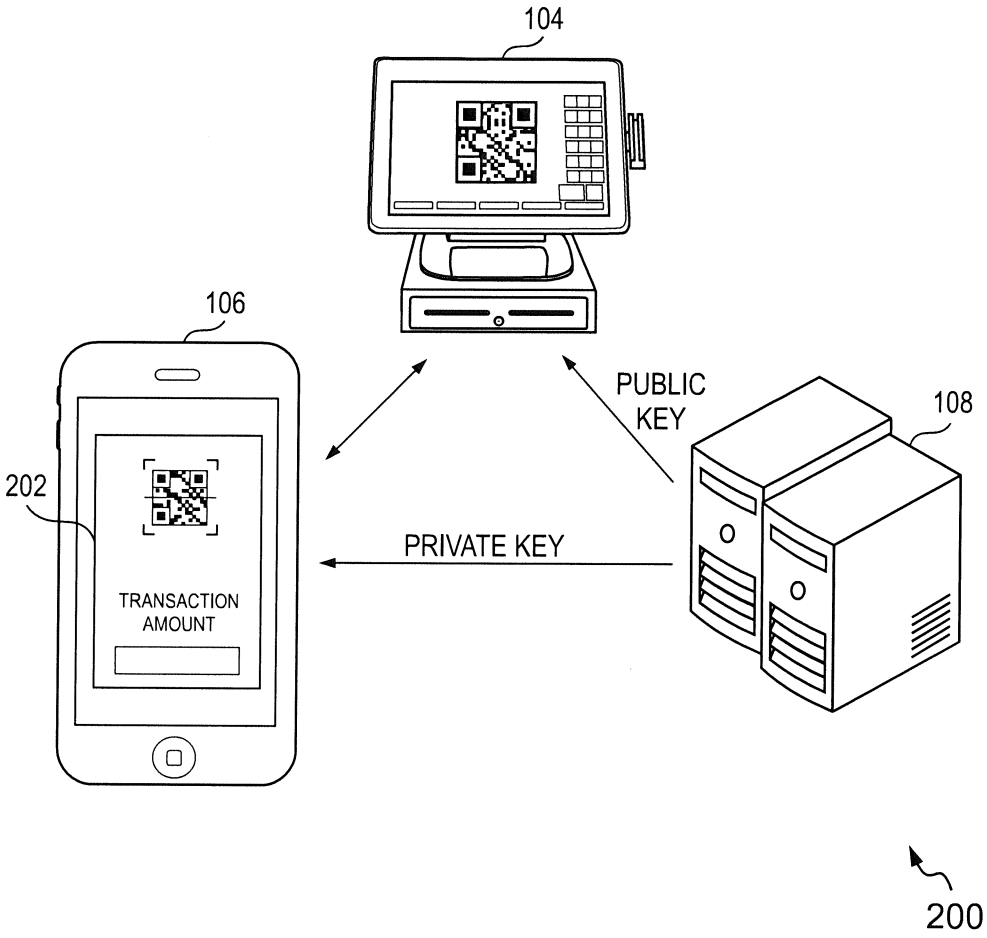

104
106
202
TRANSACTION AMOUNT
PUBLIC KEY
108
PRIVATE KEY
200

FIG. 2

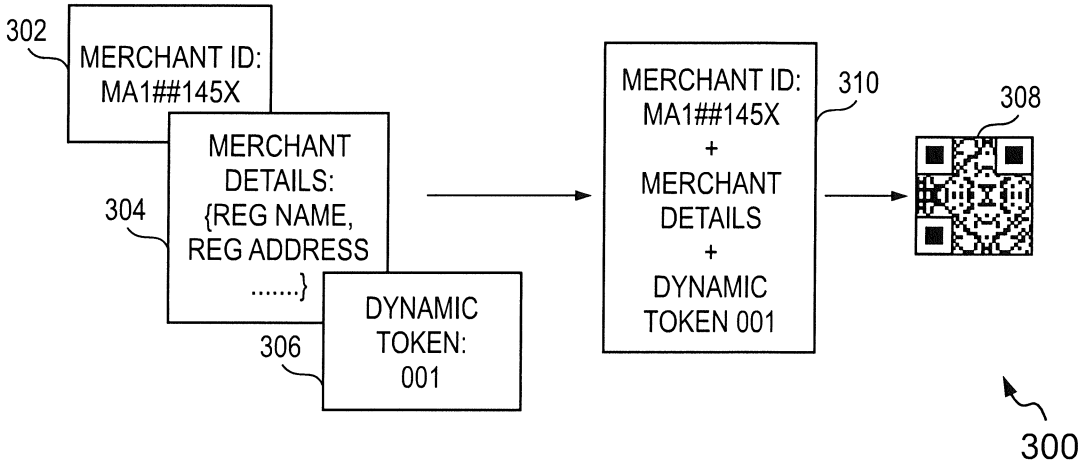


FIG. 3

402 NATURE OF TRANSACTION	404 MERCHANT DEFINED CODE
AUTHENTICATE	11
PURCHASE/PAY	12
VOID	14
REFUND	21
PAY WITH CASHBACK	25
PAY WITH LOYALTY POINTS	27
PAY WITH CASH	32

400

FIG. 4

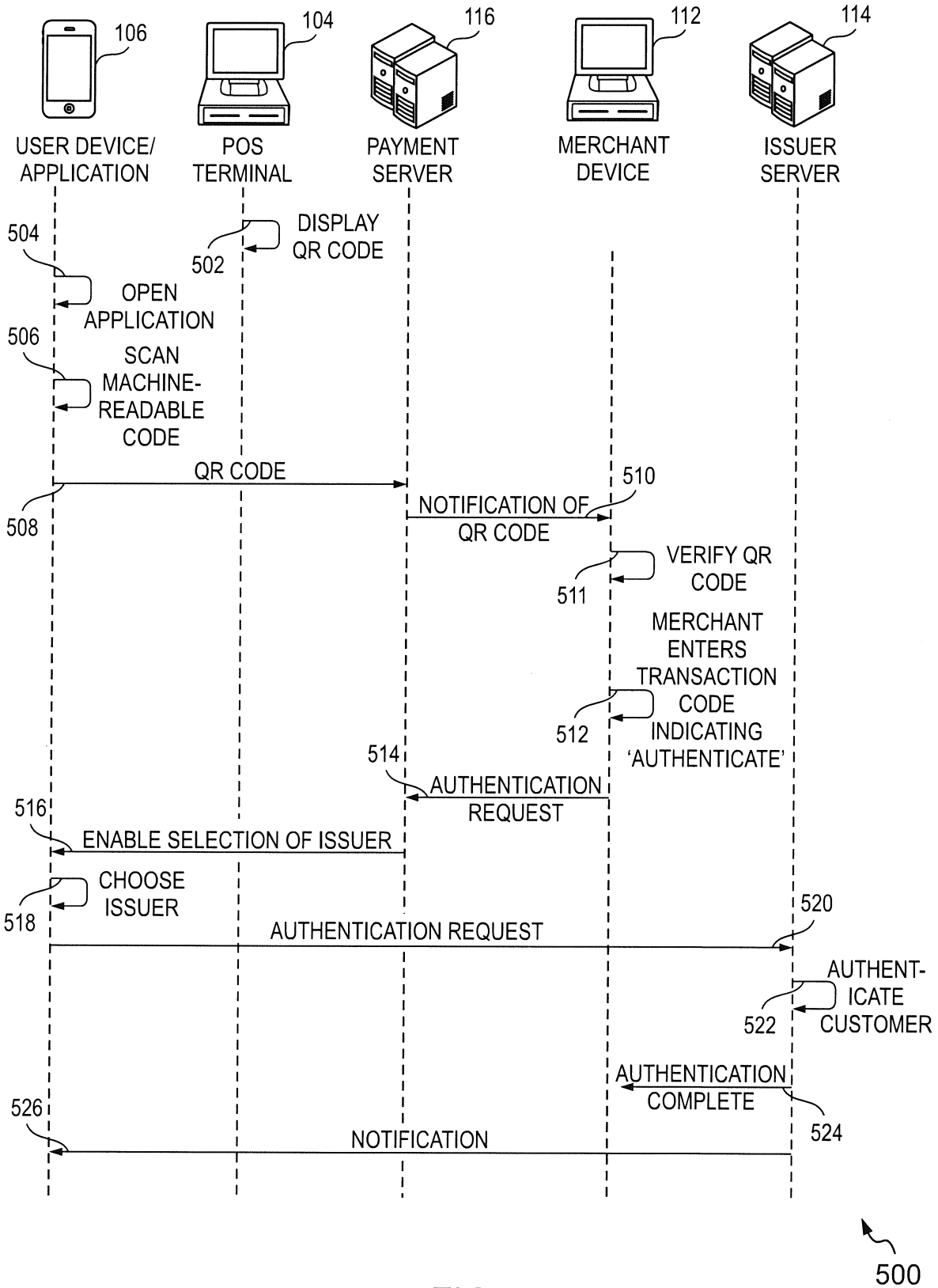

106
104
116
112
114
USER DEVICE/ APPLICATION
POS TERMINAL
PAYMENT SERVER
MERCHANT DEVICE
ISSUER SERVER
504
DISPLAY QR CODE
502
OPEN APPLICATION
506
SCAN MACHINE-READABLE CODE
QR CODE
508
510
NOTIFICATION OF QR CODE
VERIFY QR CODE
511
MERCHANT ENTERS TRANSACTION CODE INDICATING 'AUTHENTICATE'
512
514
AUTHENTICATION REQUEST
516
ENABLE SELECTION OF ISSUER
CHOOSE ISSUER
518
520
AUTHENTICATION REQUEST
AUTHENT-ICATE CUSTOMER
522
AUTHENTICATION COMPLETE
524
526
NOTIFICATION
500

FIG. 5

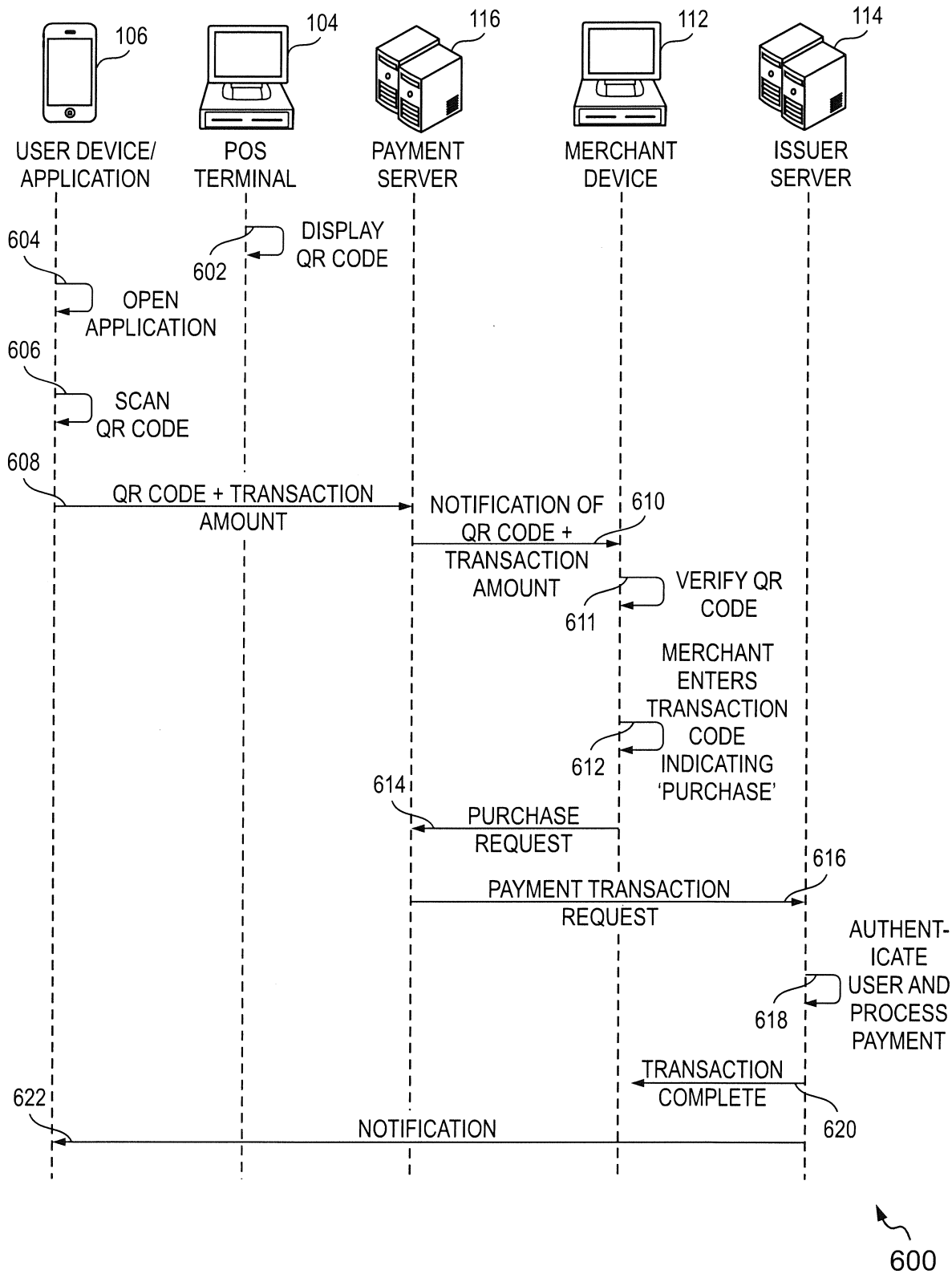

106
104
116
112
114
USER DEVICE/ APPLICATION
POS TERMINAL
PAYMENT SERVER
MERCHANT DEVICE
ISSUER SERVER
604
602
DISPLAY QR CODE
OPEN APPLICATION
606
SCAN QR CODE
608
QR CODE + TRANSACTION AMOUNT
NOTIFICATION OF QR CODE + TRANSACTION AMOUNT
610
611
VERIFY QR CODE
MERCHANT ENTERS TRANSACTION CODE INDICATING 'PURCHASE'
612
614
PURCHASE REQUEST
616
PAYMENT TRANSACTION REQUEST
AUTHENT-ICATE USER AND PROCESS PAYMENT
618
TRANSACTION COMPLETE
620
622
NOTIFICATION
600

FIG. 6A

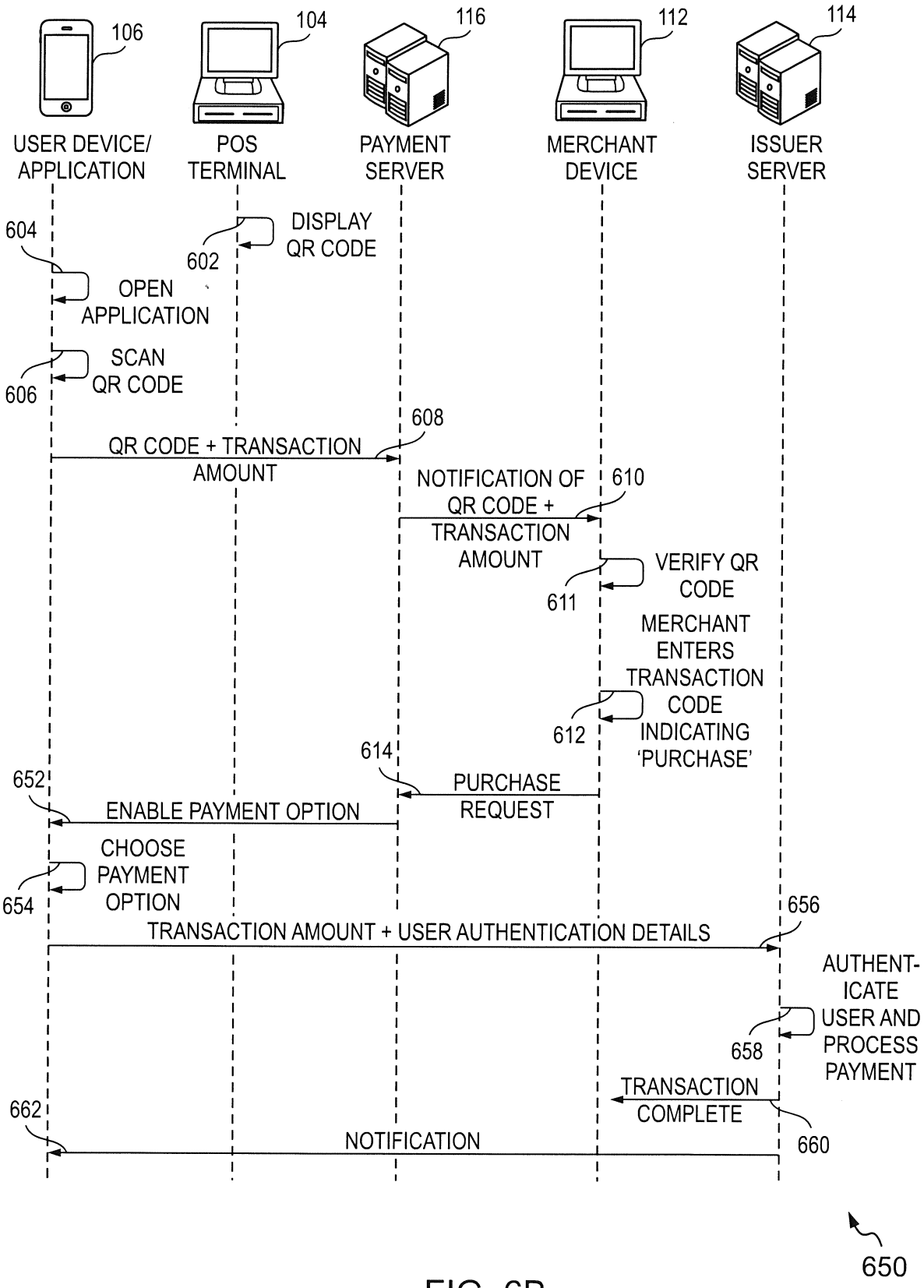

106
104
116
112
114
USER DEVICE/ APPLICATION
POS TERMINAL
PAYMENT SERVER
MERCHANT DEVICE
ISSUER SERVER
604
602
DISPLAY QR CODE
OPEN APPLICATION
SCAN QR CODE
606
608
QR CODE + TRANSACTION AMOUNT
NOTIFICATION OF QR CODE + TRANSACTION AMOUNT
610
VERIFY QR CODE
611
MERCHANT ENTERS TRANSACTION CODE INDICATING 'PURCHASE'
612
614
PURCHASE REQUEST
652
ENABLE PAYMENT OPTION
CHOOSE PAYMENT OPTION
654
656
TRANSACTION AMOUNT + USER AUTHENTICATION DETAILS
AUTHENT-ICATE USER AND PROCESS PAYMENT
658
TRANSACTION COMPLETE
660
662
NOTIFICATION
650

FIG. 6B

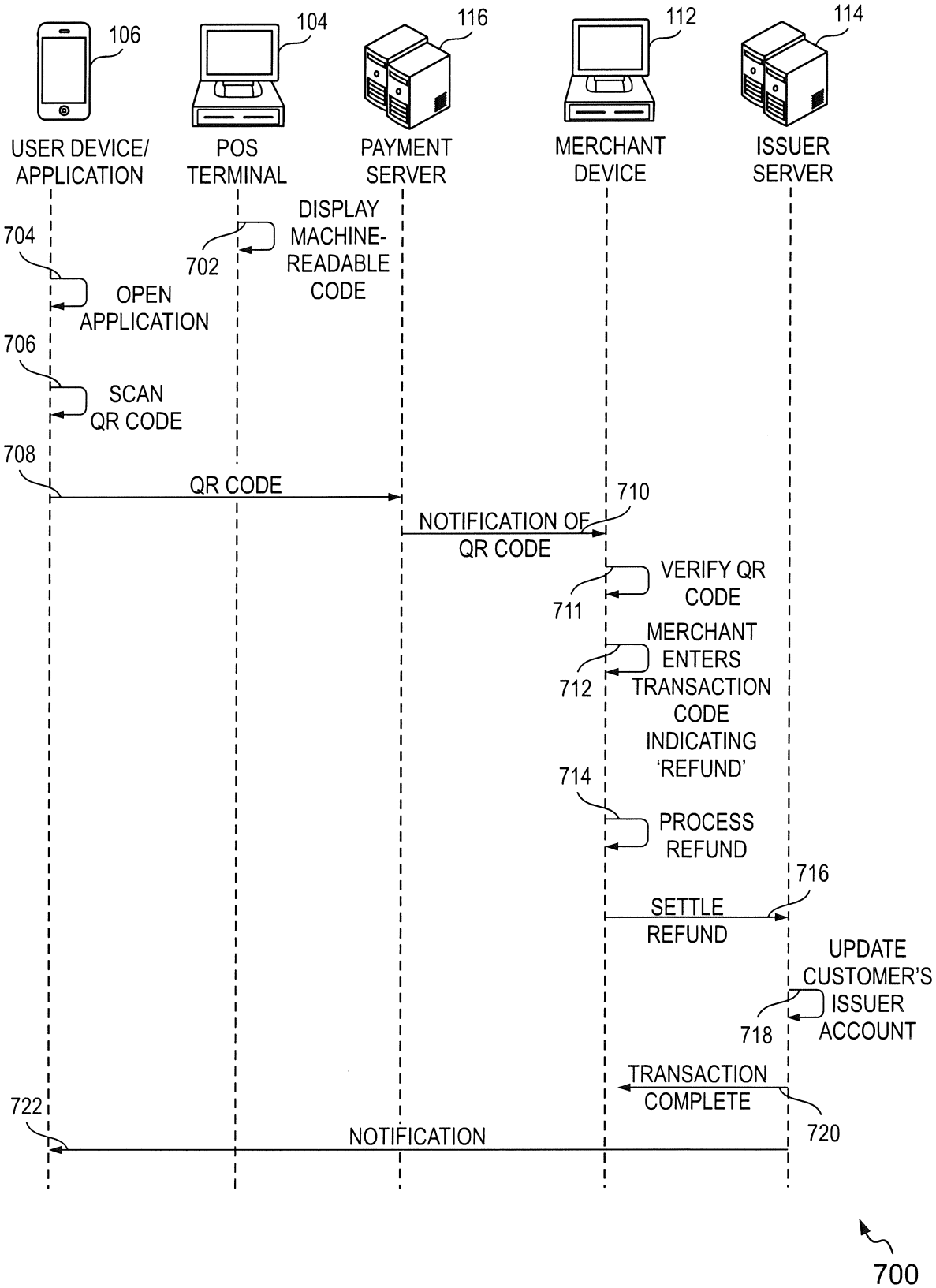

106
104
116
112
114
USER DEVICE/ APPLICATION
POS TERMINAL
PAYMENT SERVER
MERCHANT DEVICE
ISSUER SERVER
DISPLAY MACHINE-READABLE CODE
702
704
OPEN APPLICATION
706
SCAN QR CODE
708
QR CODE
710
NOTIFICATION OF QR CODE
VERIFY QR CODE
711
MERCHANT ENTERS TRANSACTION CODE INDICATING 'REFUND'
712
714
PROCESS REFUND
716
SETTLE REFUND
UPDATE CUSTOMER'S ISSUER ACCOUNT
718
TRANSACTION COMPLETE
720
722
NOTIFICATION
700

FIG. 7

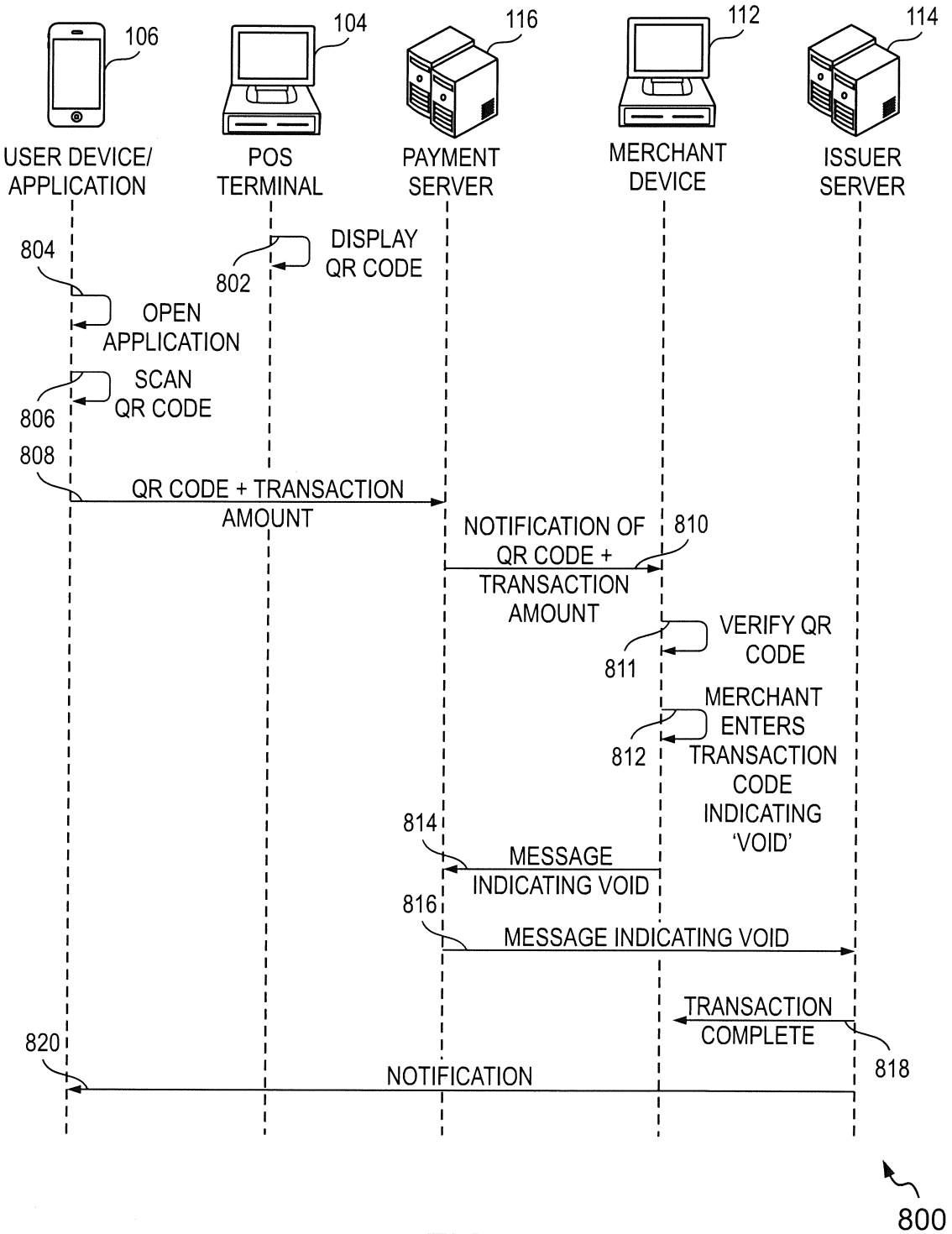

106
104
116
112
114
USER DEVICE/ APPLICATION
POS TERMINAL
PAYMENT SERVER
MERCHANT DEVICE
ISSUER SERVER
804
DISPLAY QR CODE
802
OPEN APPLICATION
SCAN QR CODE
806
808
QR CODE + TRANSACTION AMOUNT
NOTIFICATION OF QR CODE + TRANSACTION AMOUNT
810
VERIFY QR CODE
811
MERCHANT ENTERS TRANSACTION CODE INDICATING 'VOID'
812
814
MESSAGE INDICATING VOID
816
MESSAGE INDICATING VOID
TRANSACTION COMPLETE
818
820
NOTIFICATION
800

FIG. 8

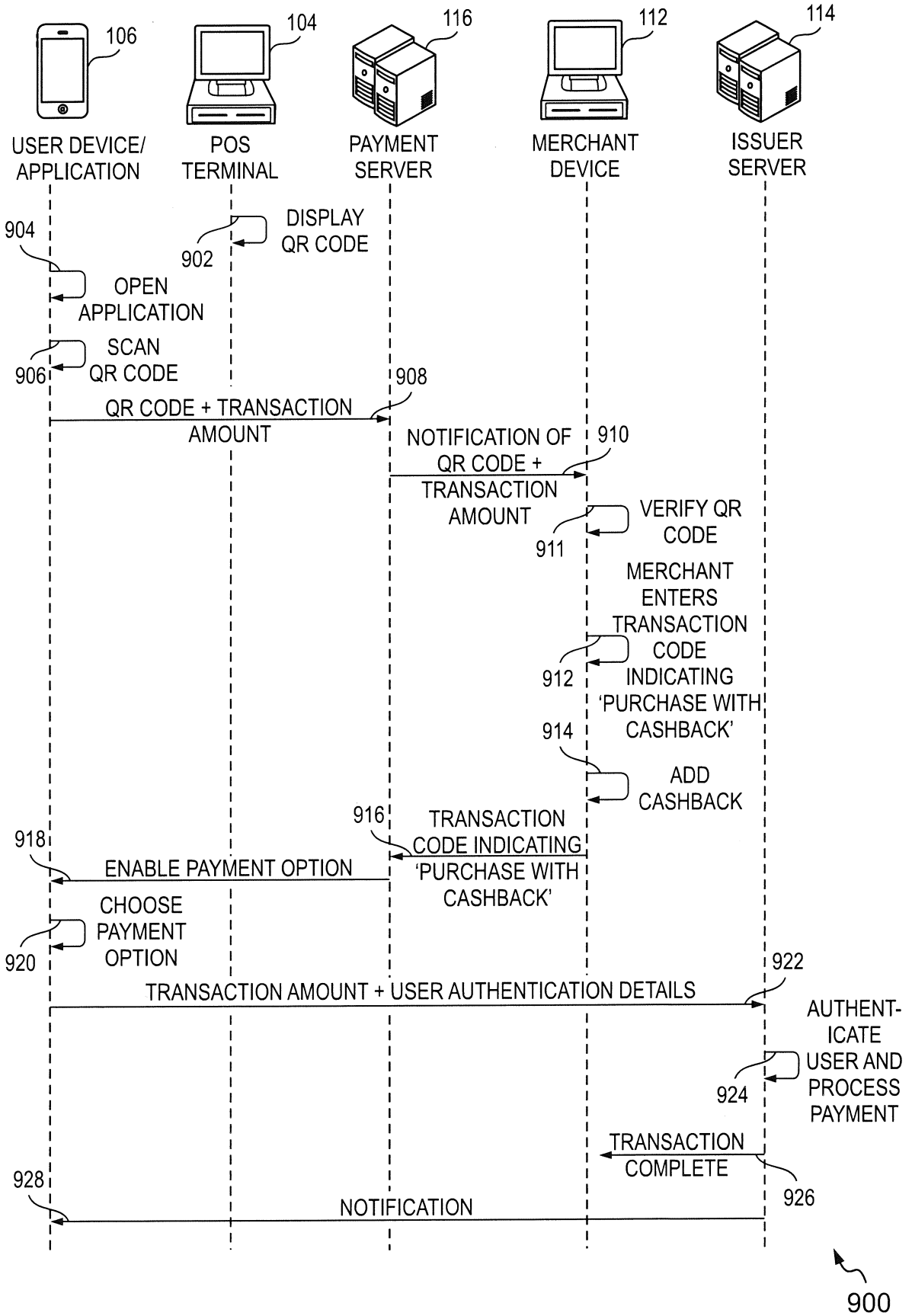

106
104
116
112
114
USER DEVICE/ APPLICATION
POS TERMINAL
PAYMENT SERVER
MERCHANT DEVICE
ISSUER SERVER
904
902
DISPLAY QR CODE
OPEN APPLICATION
906
SCAN QR CODE
908
QR CODE + TRANSACTION AMOUNT
910
NOTIFICATION OF QR CODE + TRANSACTION AMOUNT
911
VERIFY QR CODE
912
MERCHANT ENTERS TRANSACTION CODE INDICATING 'PURCHASE WITH CASHBACK'
914
ADD CASHBACK
916
TRANSACTION CODE INDICATING 'PURCHASE WITH CASHBACK'
918
ENABLE PAYMENT OPTION
920
CHOOSE PAYMENT OPTION
922
TRANSACTION AMOUNT + USER AUTHENTICATION DETAILS
924
AUTHENT-ICATE USER AND PROCESS PAYMENT
926
TRANSACTION COMPLETE
928
NOTIFICATION
900

FIG. 9

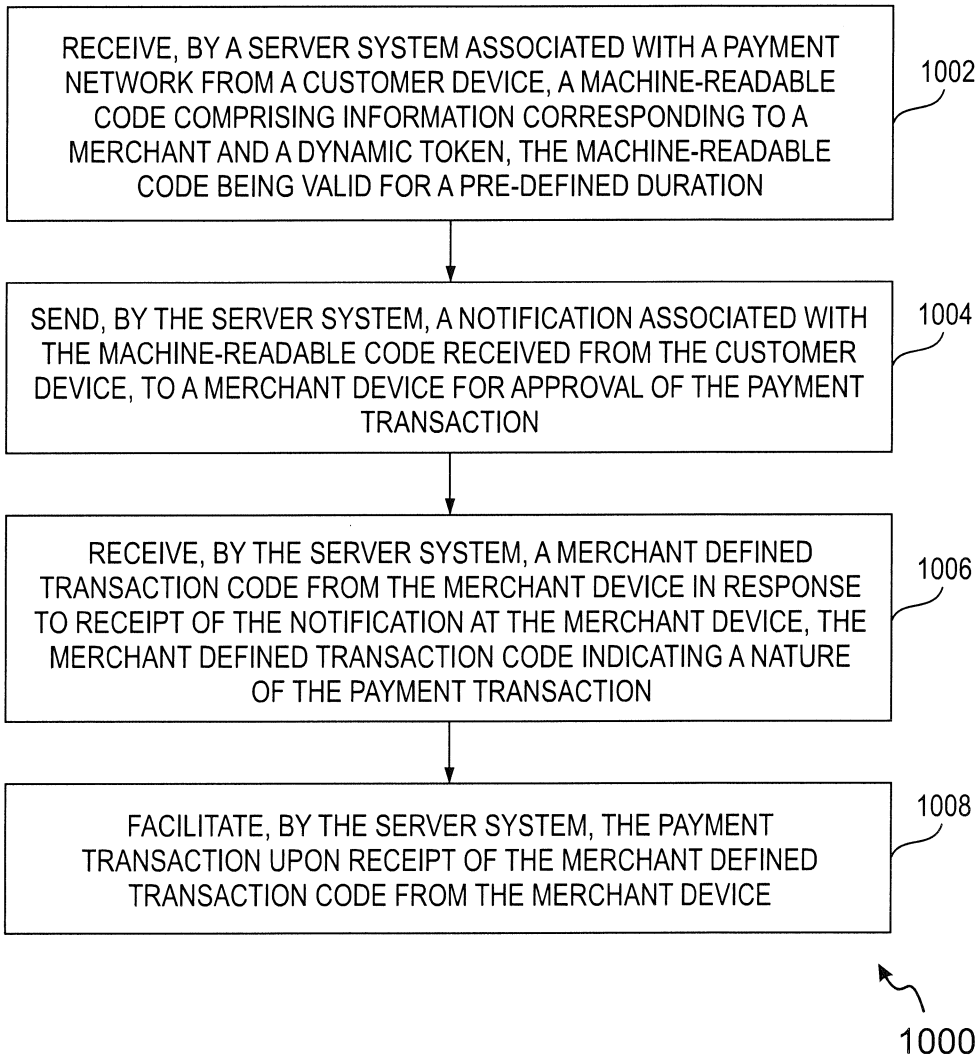

RECEIVE, BY A SERVER SYSTEM ASSOCIATED WITH A PAYMENT NETWORK FROM A CUSTOMER DEVICE, A MACHINE-READABLE CODE COMPRISING INFORMATION CORRESPONDING TO A MERCHANT AND A DYNAMIC TOKEN, THE MACHINE-READABLE CODE BEING VALID FOR A PRE-DEFINED DURATION
1002
SEND, BY THE SERVER SYSTEM, A NOTIFICATION ASSOCIATED WITH THE MACHINE-READABLE CODE RECEIVED FROM THE CUSTOMER DEVICE, TO A MERCHANT DEVICE FOR APPROVAL OF THE PAYMENT TRANSACTION
1004
RECEIVE, BY THE SERVER SYSTEM, A MERCHANT DEFINED TRANSACTION CODE FROM THE MERCHANT DEVICE IN RESPONSE TO RECEIPT OF THE NOTIFICATION AT THE MERCHANT DEVICE, THE MERCHANT DEFINED TRANSACTION CODE INDICATING A NATURE OF THE PAYMENT TRANSACTION
1006
FACILITATE, BY THE SERVER SYSTEM, THE PAYMENT TRANSACTION UPON RECEIPT OF THE MERCHANT DEFINED TRANSACTION CODE FROM THE MERCHANT DEVICE
1008
1000

FIG. 10

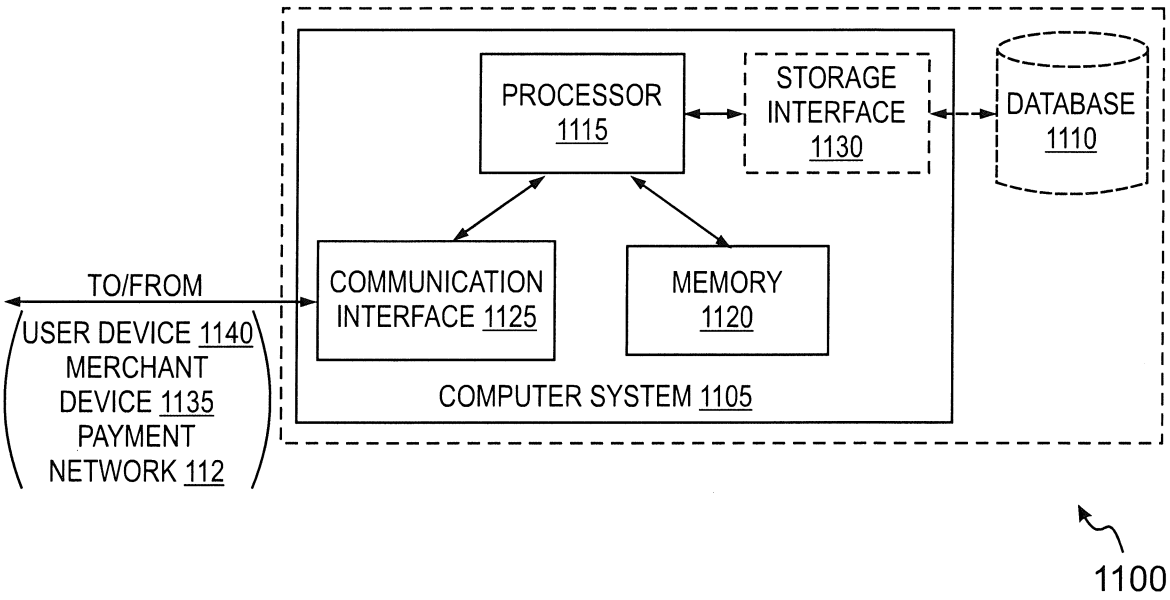

PROCESSOR
1115
STORAGE
INTERFACE
1130
DATABASE
1110
COMMUNICATION
INTERFACE 1125
MEMORY
1120
COMPUTER SYSTEM 1105
TO/FROM
USER DEVICE 1140
MERCHANT
DEVICE 1135
PAYMENT
NETWORK 112
1100

FIG. 11

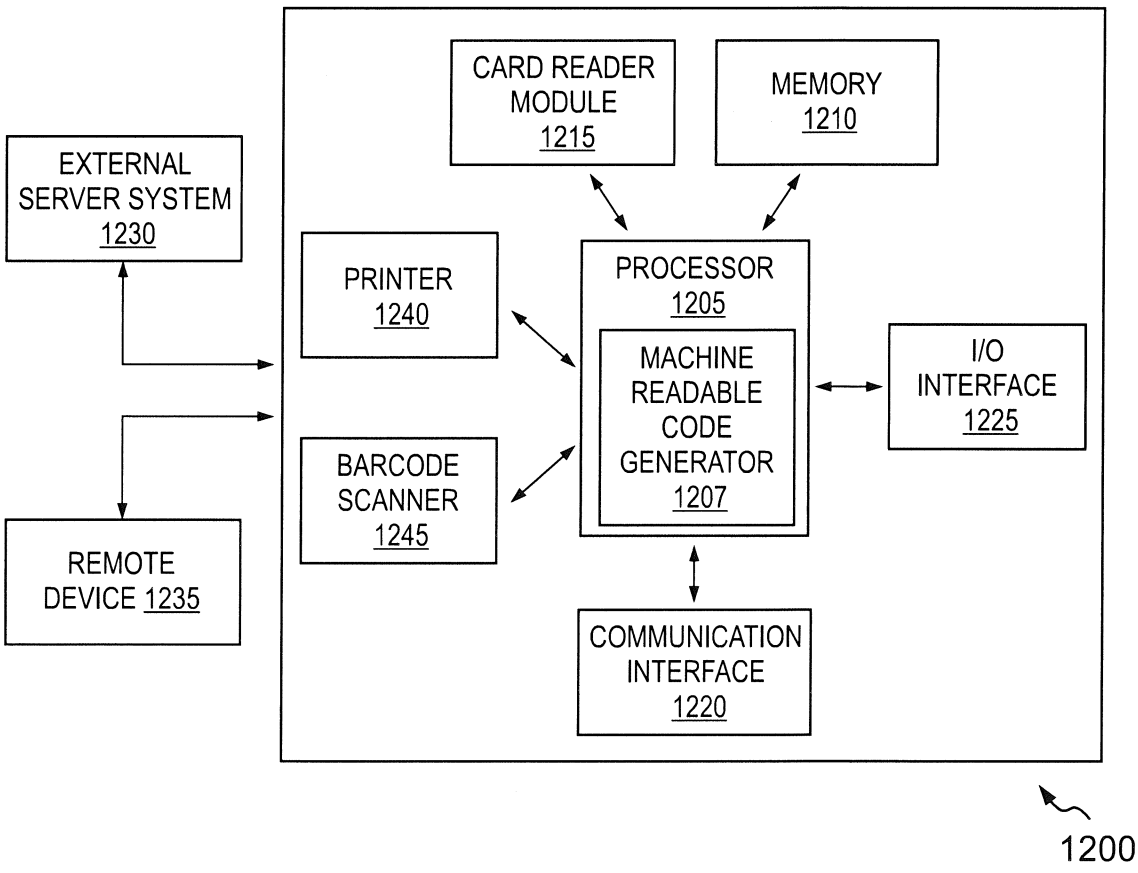

CARD READER
MODULE
1215
MEMORY
1210
EXTERNAL
SERVER SYSTEM
1230
PRINTER
1240
PROCESSOR
1205
MACHINE
READABLE
CODE
GENERATOR
1207
I/O
INTERFACE
1225
BARCODE
SCANNER
1245
REMOTE
DEVICE 1235
COMMUNICATION
INTERFACE
1220
1200

FIG. 12

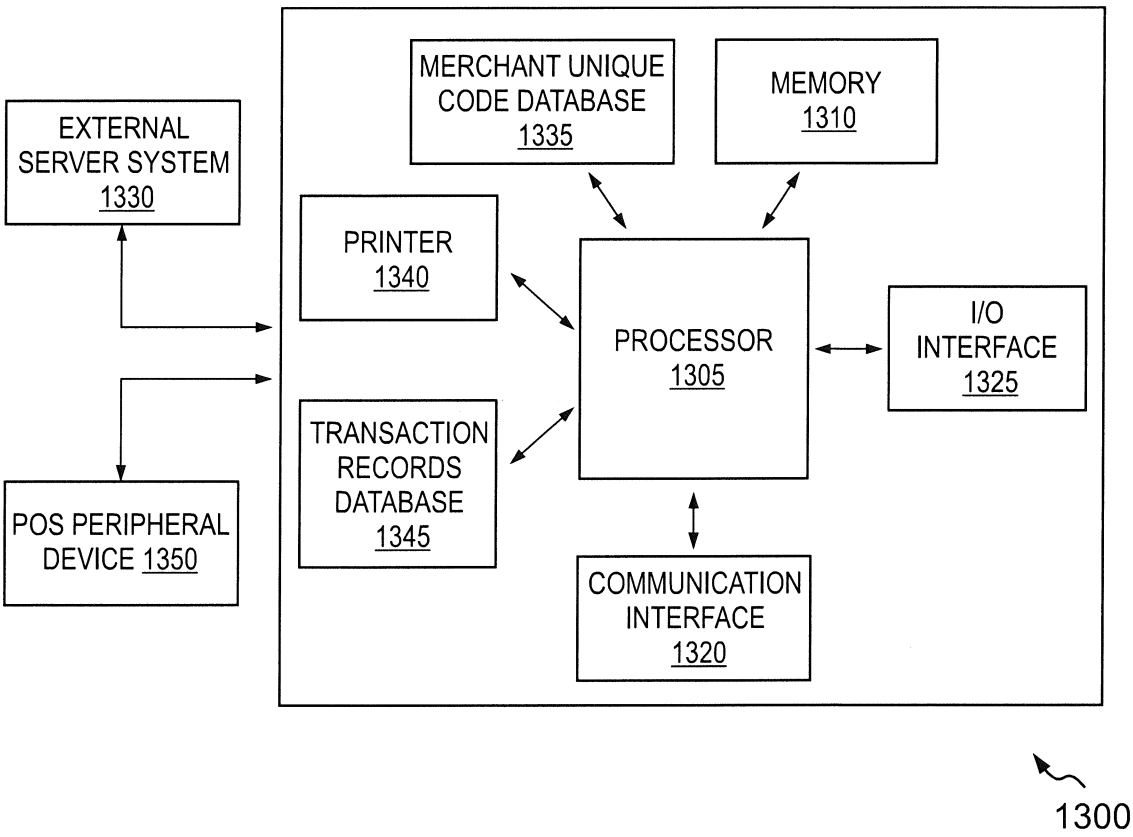

EXTERNAL SERVER SYSTEM 1330
MERCHANT UNIQUE CODE DATABASE 1335
MEMORY 1310
PRINTER 1340
PROCESSOR 1305
I/O INTERFACE 1325
TRANSACTION RECORDS DATABASE 1345
POS PERIPHERAL DEVICE 1350
COMMUNICATION INTERFACE 1320
1300

FIG. 13

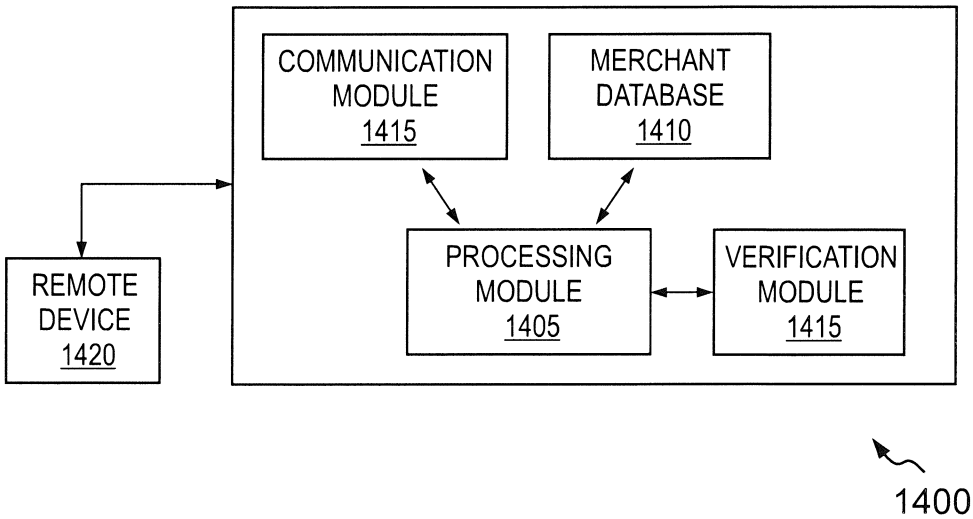

COMMUNICATION MODULE 1415
MERCHANT DATABASE 1410
REMOTE DEVICE 1420
PROCESSING MODULE 1405
VERIFICATION MODULE 1415
1400

FIG. 14

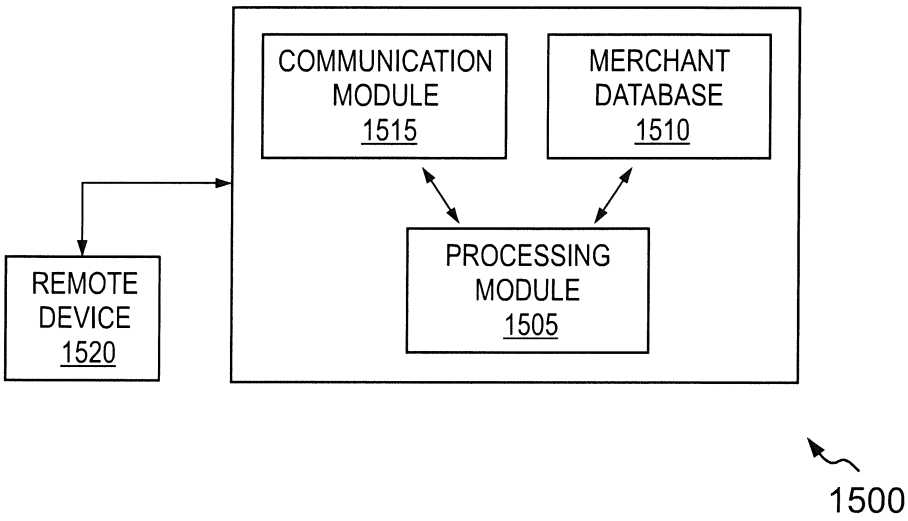

COMMUNICATION MODULE 1515
MERCHANT DATABASE 1510
PROCESSING MODULE 1505
REMOTE DEVICE 1520
1500

FIG. 15

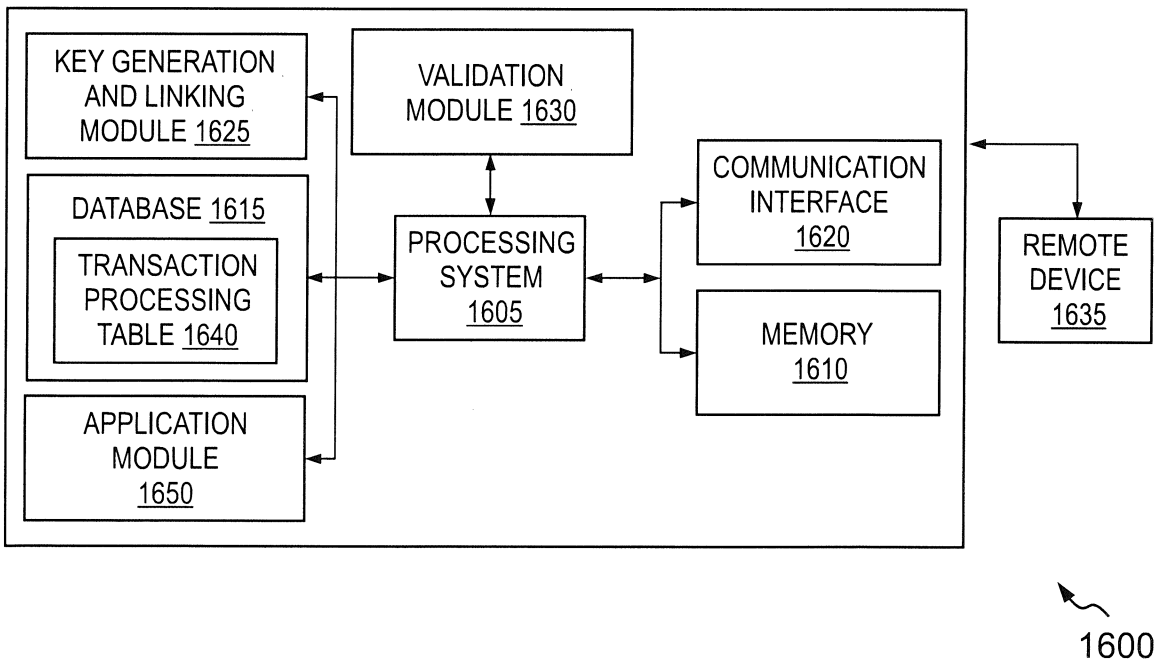

KEY GENERATION AND LINKING MODULE 1625
VALIDATION MODULE 1630
DATABASE 1615
TRANSACTION PROCESSING TABLE 1640
PROCESSING SYSTEM 1605
COMMUNICATION INTERFACE 1620
MEMORY 1610
REMOTE DEVICE 1635
APPLICATION MODULE 1650
1600

FIG. 16

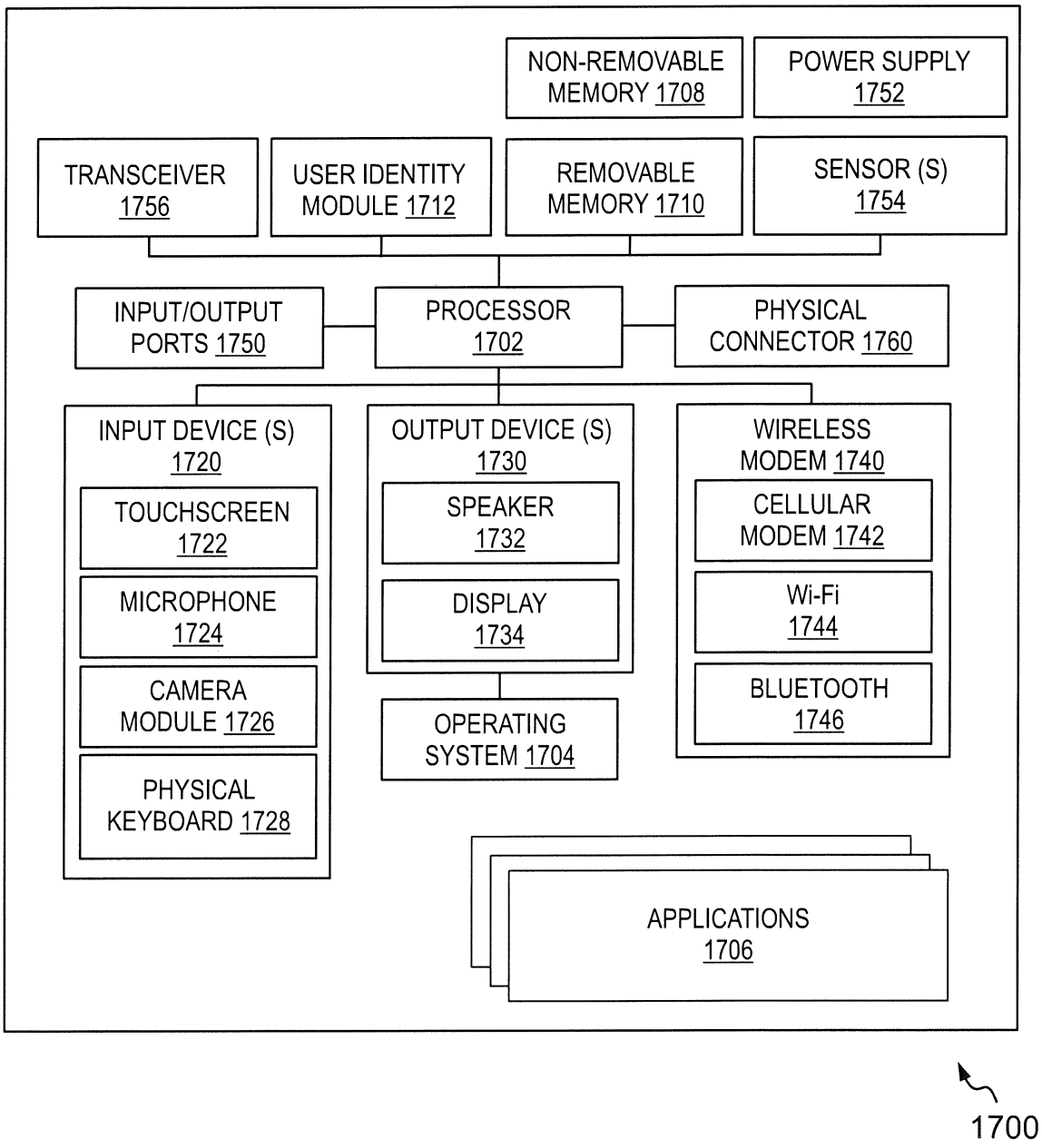

NON-REMOVABLE MEMORY 1708
POWER SUPPLY 1752
TRANSCEIVER 1756
USER IDENTITY MODULE 1712
REMOVABLE MEMORY 1710
SENSOR (S) 1754
INPUT/OUTPUT PORTS 1750
PROCESSOR 1702
PHYSICAL CONNECTOR 1760
INPUT DEVICE (S) 1720
TOUCHSCREEN 1722
MICROPHONE 1724
CAMERA MODULE 1726
PHYSICAL KEYBOARD 1728
OUTPUT DEVICE (S) 1730
SPEAKER 1732
DISPLAY 1734
OPERATING SYSTEM 1704
WIRELESS MODEM 1740
CELLULAR MODEM 1742
Wi-Fi 1744
BLUETOOTH 1746
APPLICATIONS 1706
1700

FIG. 17