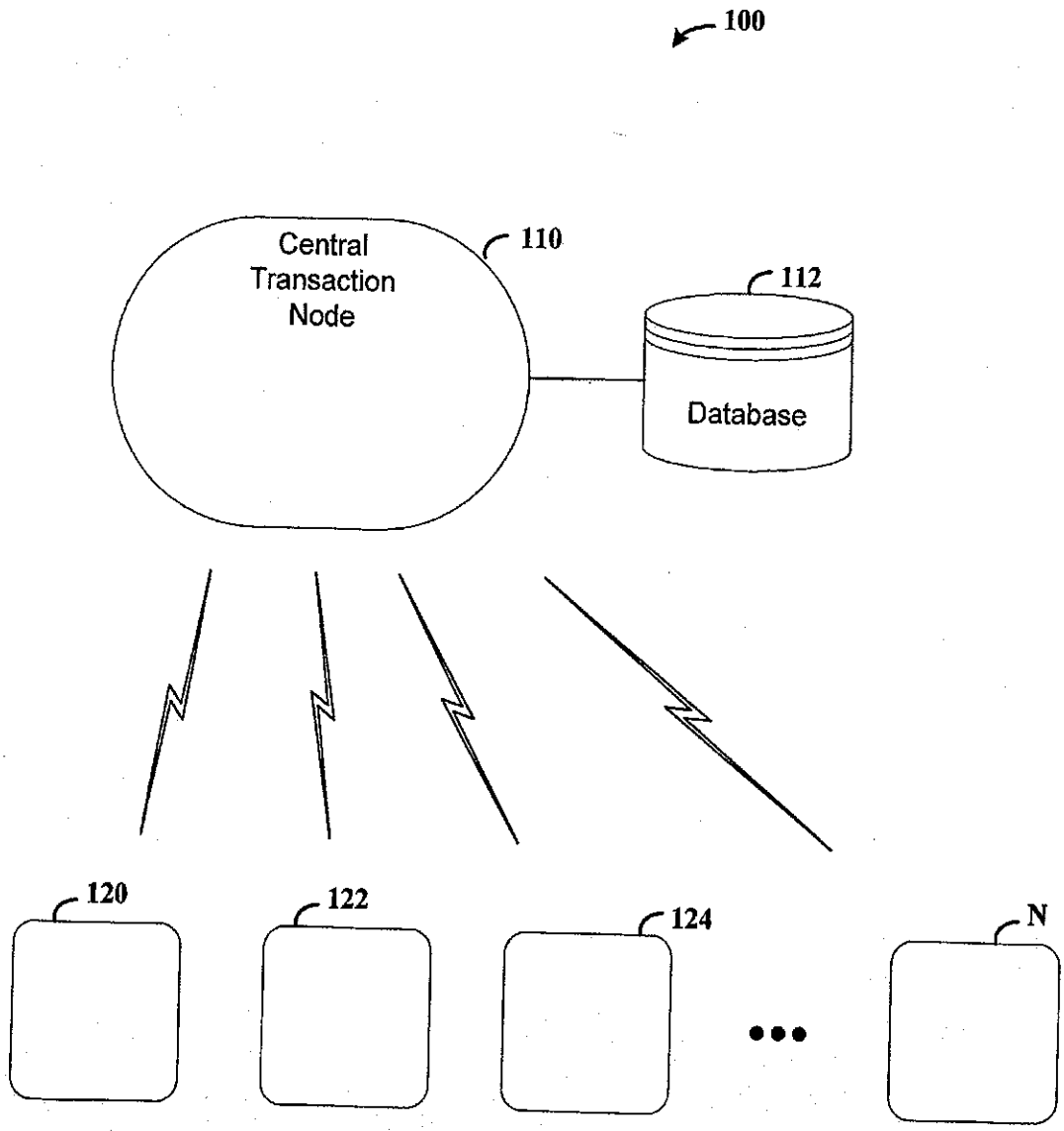


FIG. 1

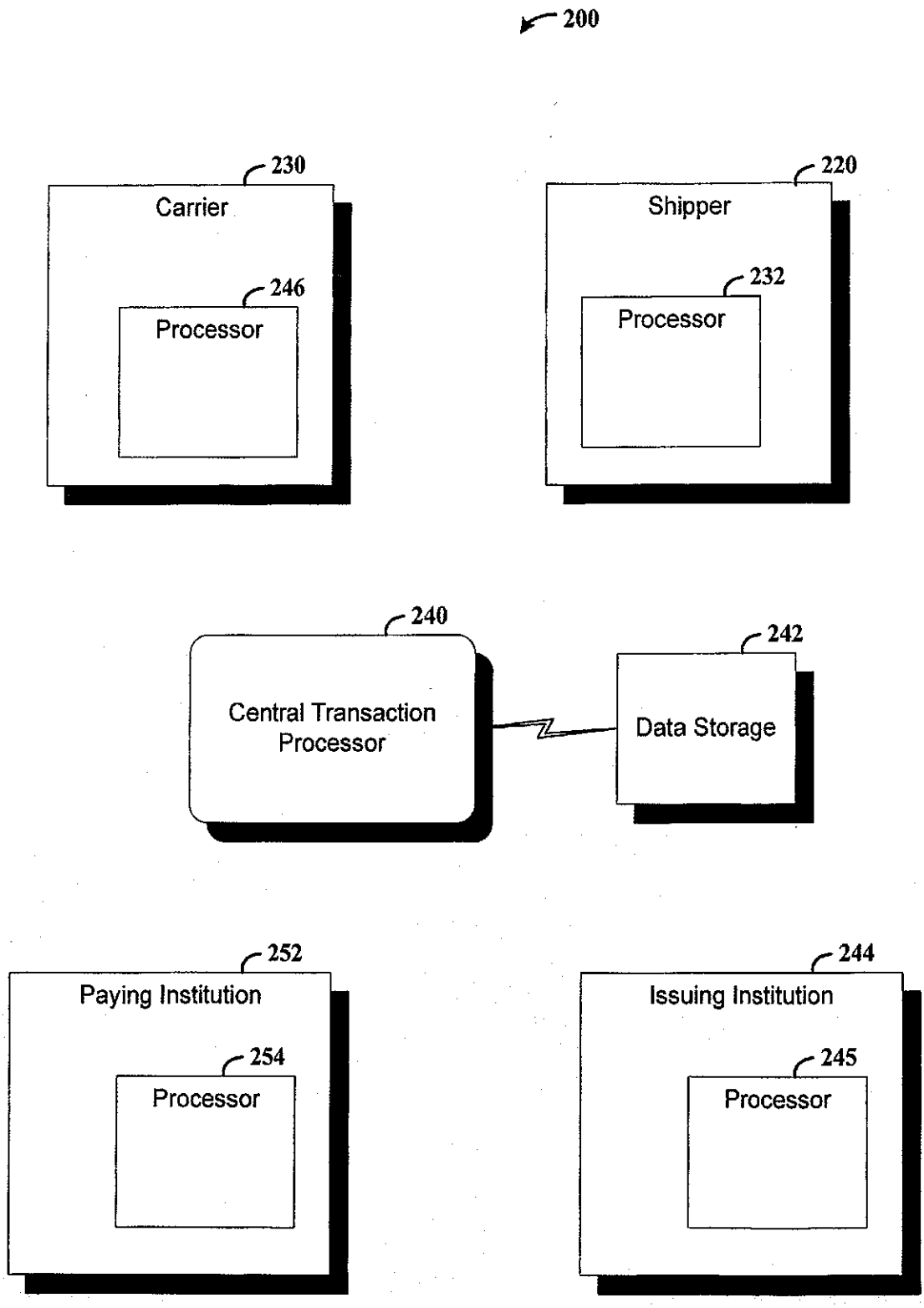

200
230
Carrier
246
Processor
220
Shipper
232
Processor
240
Central Transaction Processor
242
Data Storage
252
Paying Institution
254
Processor
244
Issuing Institution
245
Processor

FIG. 2

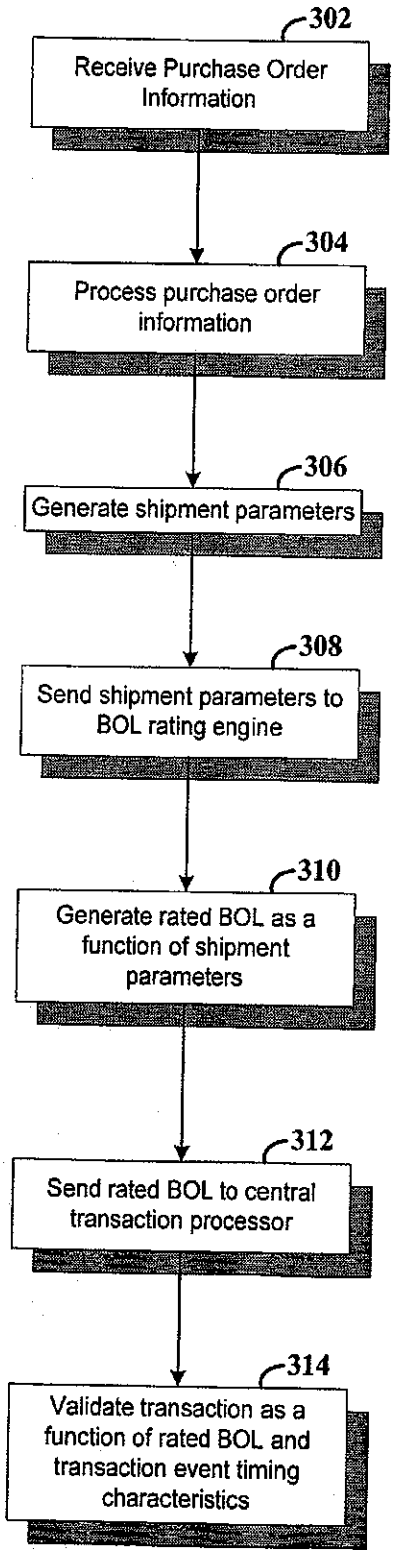

302
Receive Purchase Order Information
304
Process purchase order information
306
Generate shipment parameters
308
Send shipment parameters to BOL rating engine
310
Generate rated BOL as a function of shipment parameters
312
Send rated BOL to central transaction processor
314
Validate transaction as a function of rated BOL and transaction event timing characteristics

FIG. 3

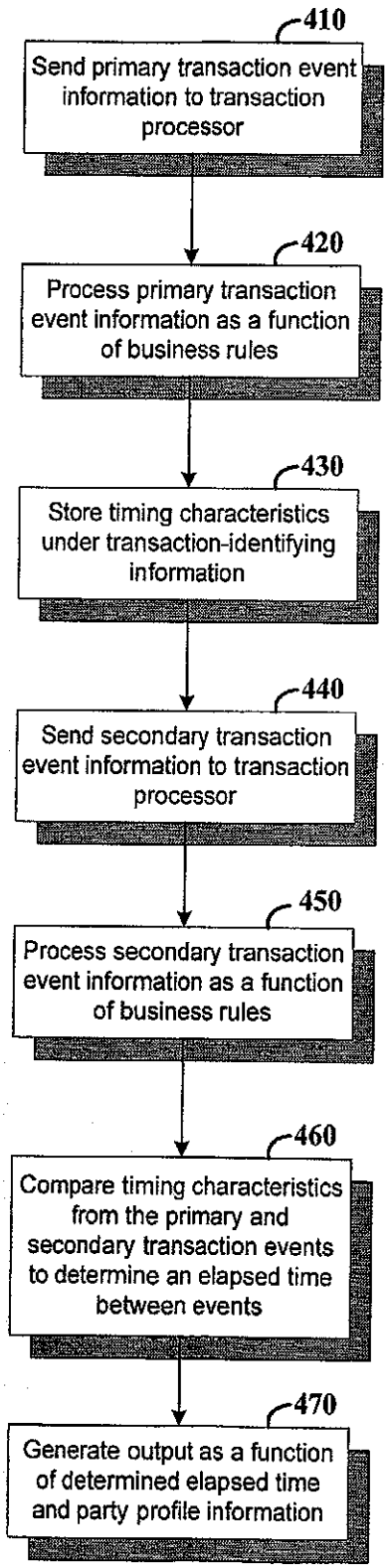

410
Send primary transaction event information to transaction processor
420
Process primary transaction event information as a function of business rules
430
Store timing characteristics under transaction-identifying information
440
Send secondary transaction event information to transaction processor
450
Process secondary transaction event information as a function of business rules
460
Compare timing characteristics from the primary and secondary transaction events to determine an elapsed time between events
470
Generate output as a function of determined elapsed time and party profile information

FIG. 4

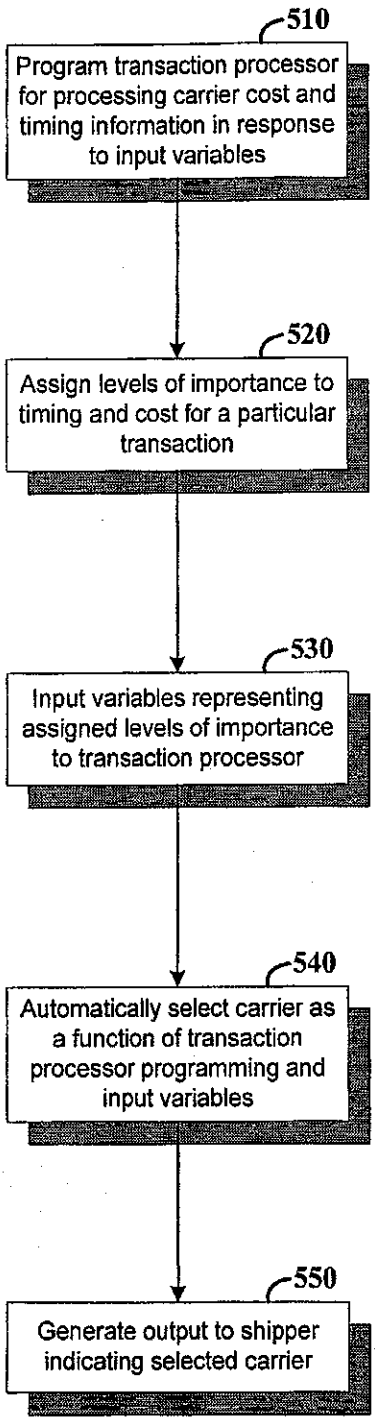

510
Program transaction processor for processing carrier cost and timing information in response to input variables
520
Assign levels of importance to timing and cost for a particular transaction
530
Input variables representing assigned levels of importance to transaction processor
540
Automatically select carrier as a function of transaction processor programming and input variables
550
Generate output to shipper indicating selected carrier

FIG. 5