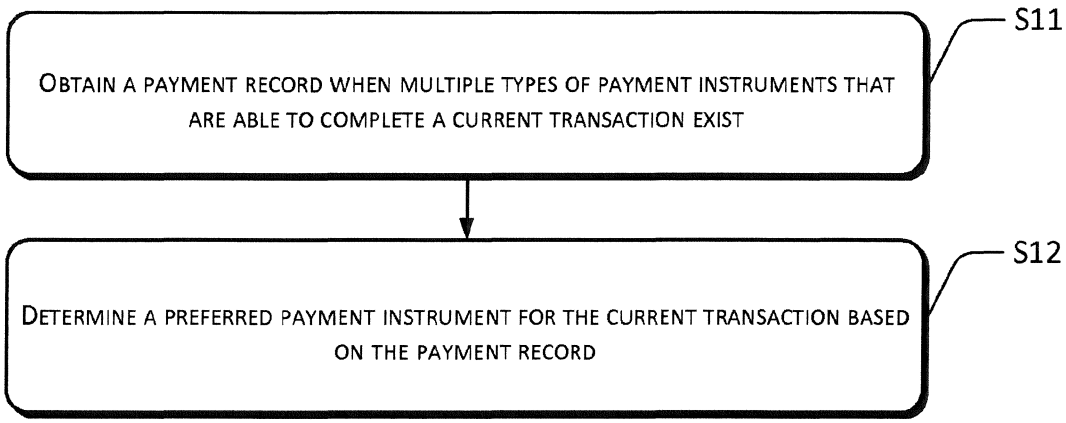

S11
OBTAIN A PAYMENT RECORD WHEN MULTIPLE TYPES OF PAYMENT INSTRUMENTS THAT ARE ABLE TO COMPLETE A CURRENT TRANSACTION EXIST
S12
DETERMINE A PREFERRED PAYMENT INSTRUMENT FOR THE CURRENT TRANSACTION BASED ON THE PAYMENT RECORD

FIG. 1

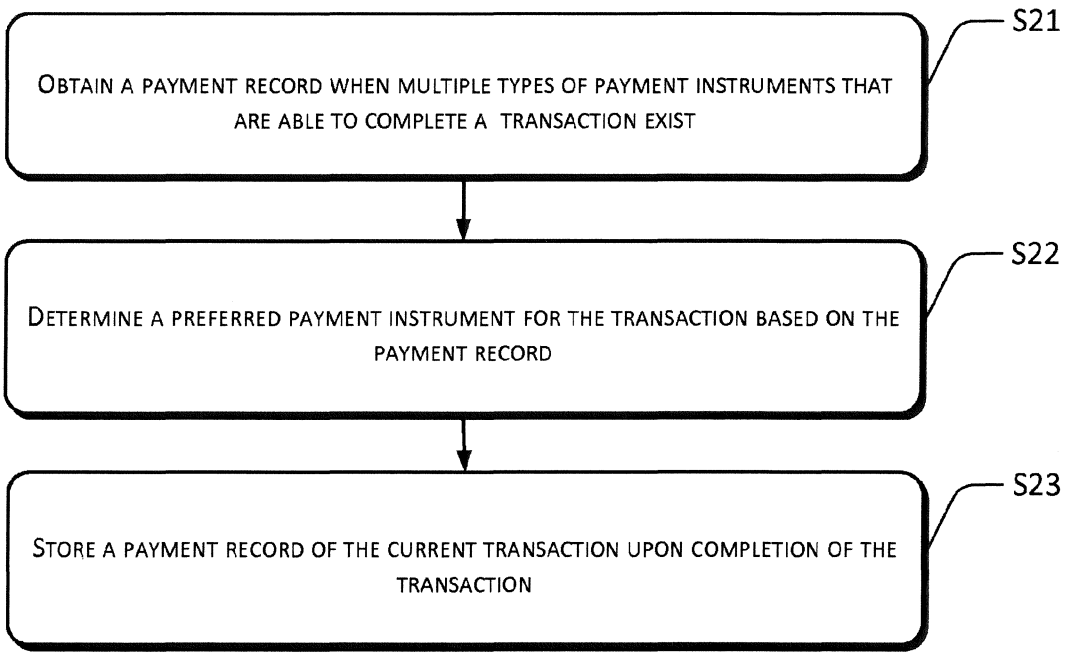

S21
OBTAIN A PAYMENT RECORD WHEN MULTIPLE TYPES OF PAYMENT INSTRUMENTS THAT ARE ABLE TO COMPLETE A TRANSACTION EXIST
S22
DETERMINE A PREFERRED PAYMENT INSTRUMENT FOR THE TRANSACTION BASED ON THE PAYMENT RECORD
S23
STORE A PAYMENT RECORD OF THE CURRENT TRANSACTION UPON COMPLETION OF THE TRANSACTION

FIG. 2

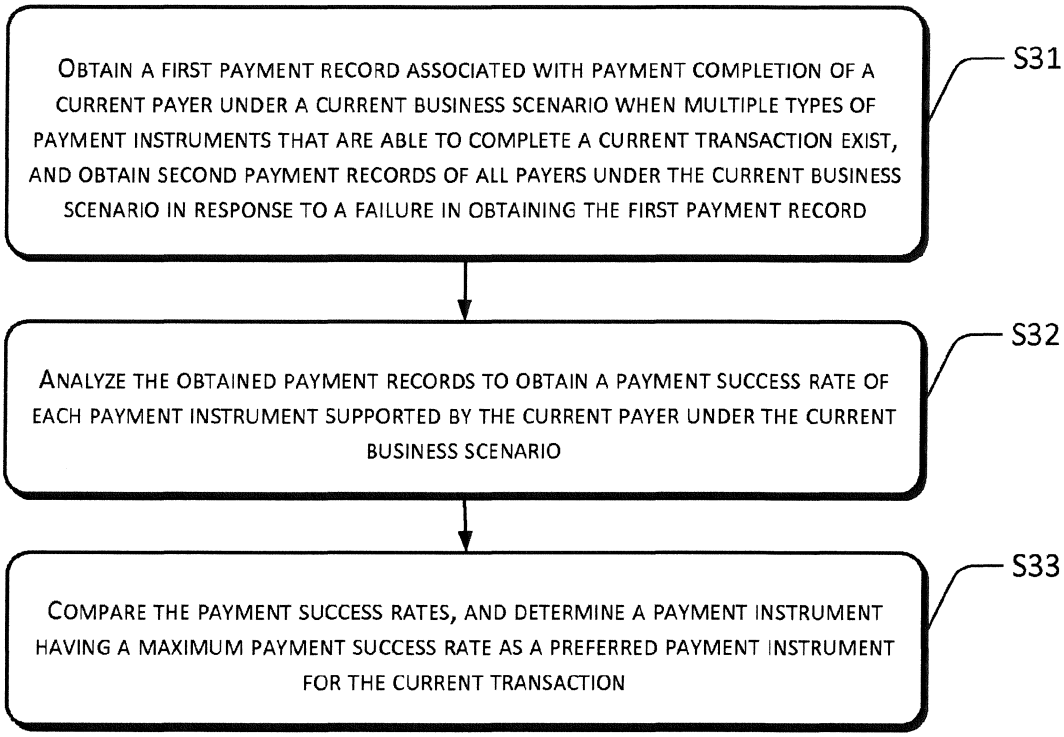

OBTAIN A FIRST PAYMENT RECORD ASSOCIATED WITH PAYMENT COMPLETION OF A CURRENT PAYER UNDER A CURRENT BUSINESS SCENARIO WHEN MULTIPLE TYPES OF PAYMENT INSTRUMENTS THAT ARE ABLE TO COMPLETE A CURRENT TRANSACTION EXIST, AND OBTAIN SECOND PAYMENT RECORDS OF ALL PAYERS UNDER THE CURRENT BUSINESS SCENARIO IN RESPONSE TO A FAILURE IN OBTAINING THE FIRST PAYMENT RECORD
S31
ANALYZE THE OBTAINED PAYMENT RECORDS TO OBTAIN A PAYMENT SUCCESS RATE OF EACH PAYMENT INSTRUMENT SUPPORTED BY THE CURRENT PAYER UNDER THE CURRENT BUSINESS SCENARIO
S32
COMPARE THE PAYMENT SUCCESS RATES, AND DETERMINE A PAYMENT INSTRUMENT HAVING A MAXIMUM PAYMENT SUCCESS RATE AS A PREFERRED PAYMENT INSTRUMENT FOR THE CURRENT TRANSACTION
S33

FIG. 3

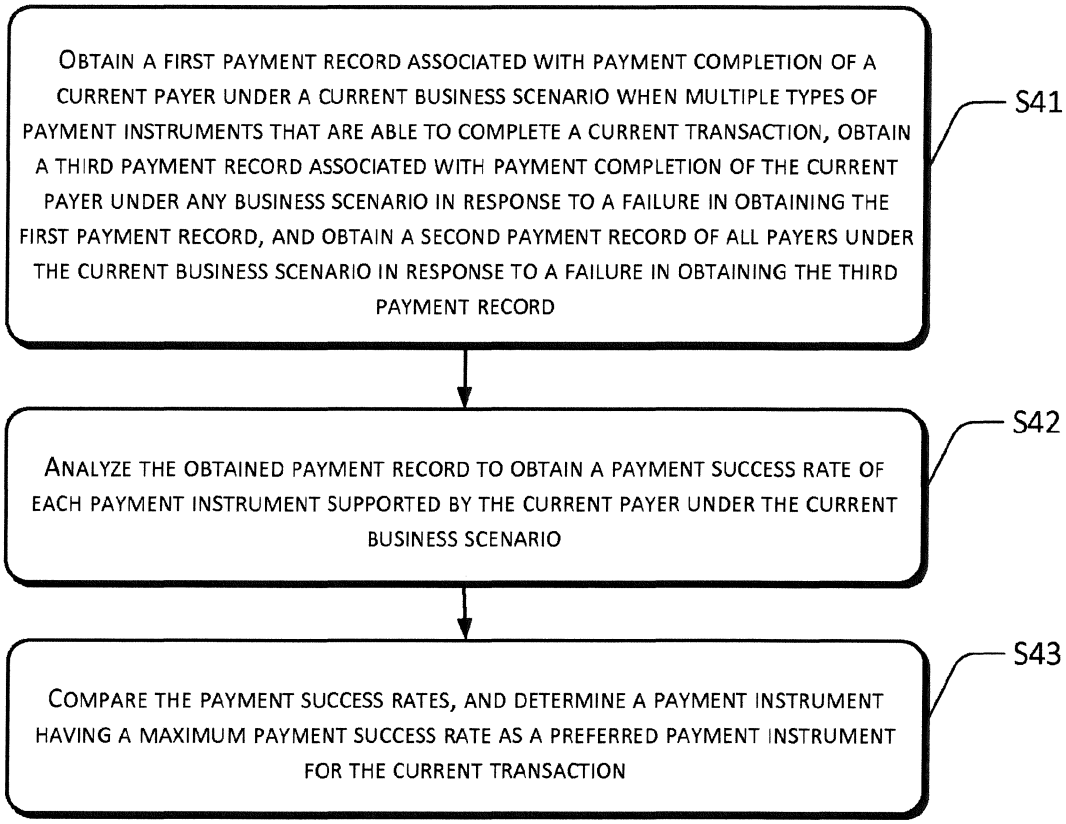

OBTAIN A FIRST PAYMENT RECORD ASSOCIATED WITH PAYMENT COMPLETION OF A CURRENT PAYER UNDER A CURRENT BUSINESS SCENARIO WHEN MULTIPLE TYPES OF PAYMENT INSTRUMENTS THAT ARE ABLE TO COMPLETE A CURRENT TRANSACTION, OBTAIN A THIRD PAYMENT RECORD ASSOCIATED WITH PAYMENT COMPLETION OF THE CURRENT PAYER UNDER ANY BUSINESS SCENARIO IN RESPONSE TO A FAILURE IN OBTAINING THE FIRST PAYMENT RECORD, AND OBTAIN A SECOND PAYMENT RECORD OF ALL PAYERS UNDER THE CURRENT BUSINESS SCENARIO IN RESPONSE TO A FAILURE IN OBTAINING THE THIRD PAYMENT RECORD
S41
ANALYZE THE OBTAINED PAYMENT RECORD TO OBTAIN A PAYMENT SUCCESS RATE OF EACH PAYMENT INSTRUMENT SUPPORTED BY THE CURRENT PAYER UNDER THE CURRENT BUSINESS SCENARIO
S42
COMPARE THE PAYMENT SUCCESS RATES, AND DETERMINE A PAYMENT INSTRUMENT HAVING A MAXIMUM PAYMENT SUCCESS RATE AS A PREFERRED PAYMENT INSTRUMENT FOR THE CURRENT TRANSACTION
S43

FIG. 4

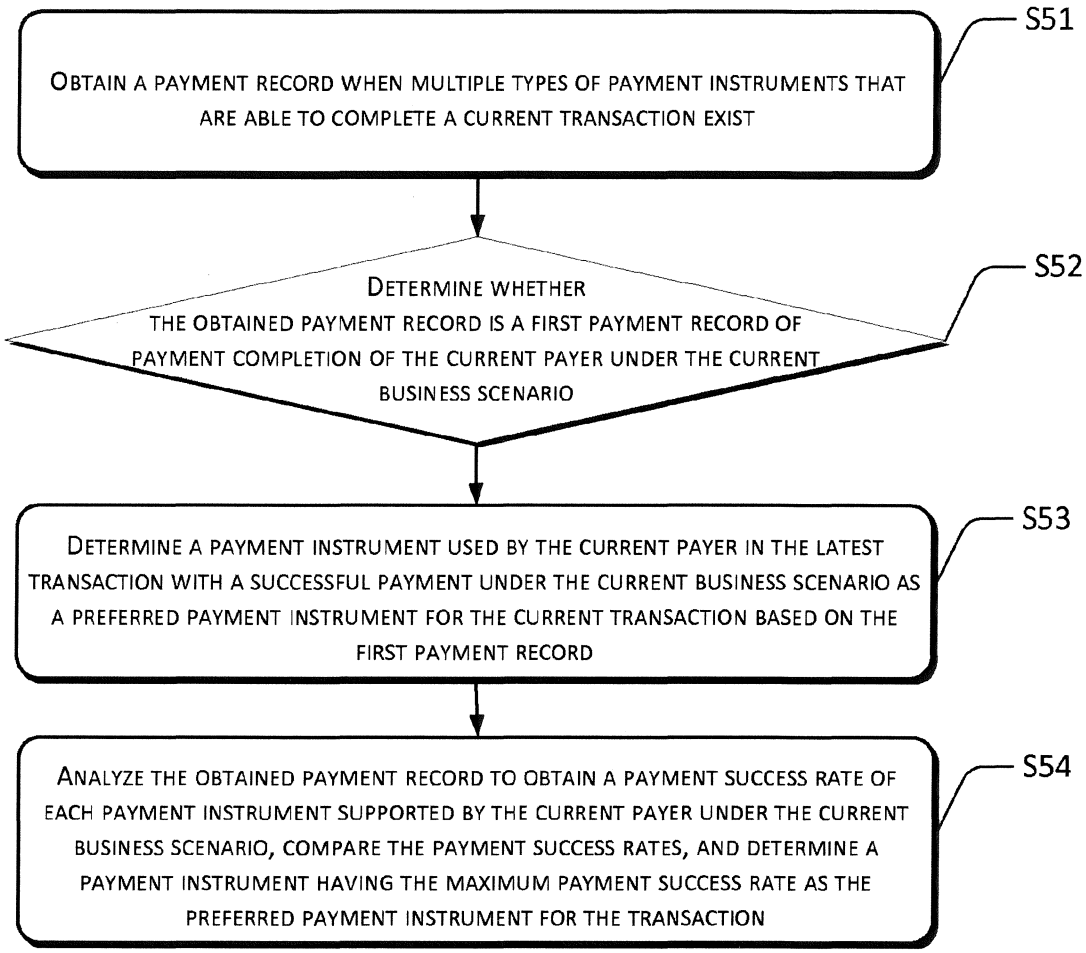

S51
OBTAIN A PAYMENT RECORD WHEN MULTIPLE TYPES OF PAYMENT INSTRUMENTS THAT ARE ABLE TO COMPLETE A CURRENT TRANSACTION EXIST
S52
DETERMINE WHETHER THE OBTAINED PAYMENT RECORD IS A FIRST PAYMENT RECORD OF PAYMENT COMPLETION OF THE CURRENT PAYER UNDER THE CURRENT BUSINESS SCENARIO
S53
DETERMINE A PAYMENT INSTRUMENT USED BY THE CURRENT PAYER IN THE LATEST TRANSACTION WITH A SUCCESSFUL PAYMENT UNDER THE CURRENT BUSINESS SCENARIO AS A PREFERRED PAYMENT INSTRUMENT FOR THE CURRENT TRANSACTION BASED ON THE FIRST PAYMENT RECORD
S54
ANALYZE THE OBTAINED PAYMENT RECORD TO OBTAIN A PAYMENT SUCCESS RATE OF EACH PAYMENT INSTRUMENT SUPPORTED BY THE CURRENT PAYER UNDER THE CURRENT BUSINESS SCENARIO, COMPARE THE PAYMENT SUCCESS RATES, AND DETERMINE A PAYMENT INSTRUMENT HAVING THE MAXIMUM PAYMENT SUCCESS RATE AS THE PREFERRED PAYMENT INSTRUMENT FOR THE TRANSACTION

FIG. 5

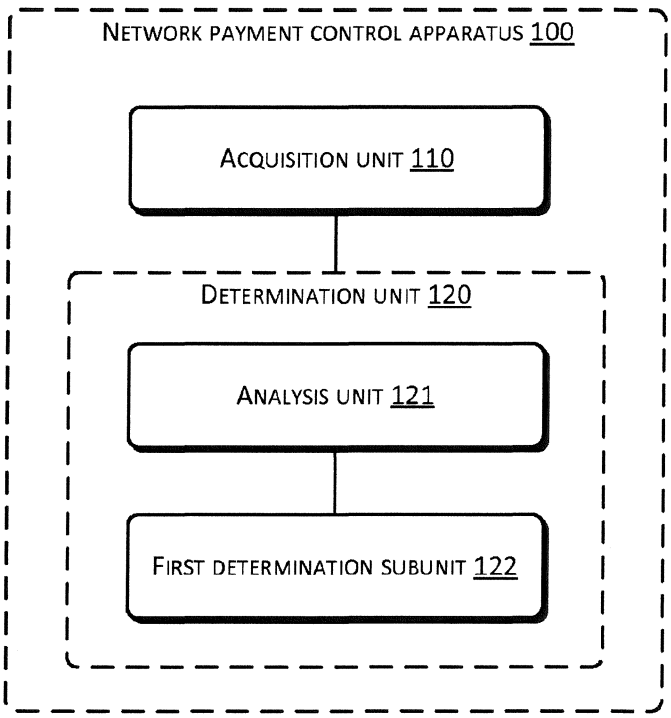

NETWORK PAYMENT CONTROL APPARATUS 100
ACQUISITION UNIT 110
DETERMINATION UNIT 120
ANALYSIS UNIT 121
FIRST DETERMINATION SUBUNIT 122

FIG. 6

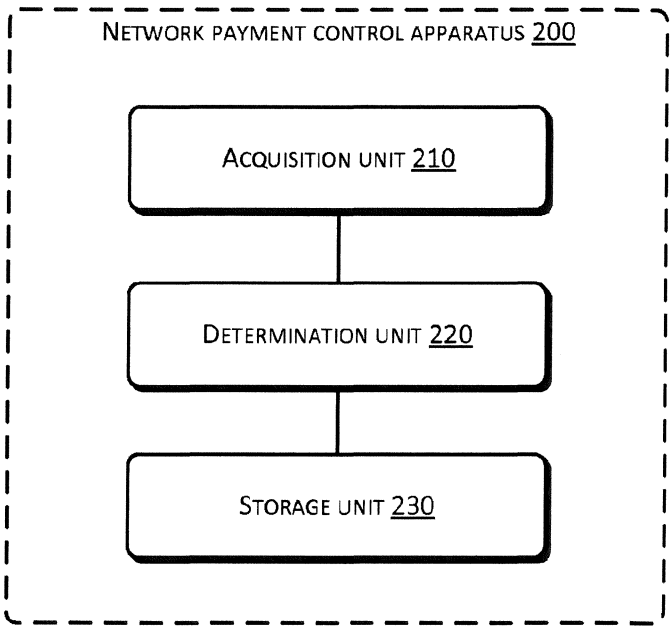

NETWORK PAYMENT CONTROL APPARATUS 200
ACQUISITION UNIT 210
DETERMINATION UNIT 220
STORAGE UNIT 230

FIG. 7

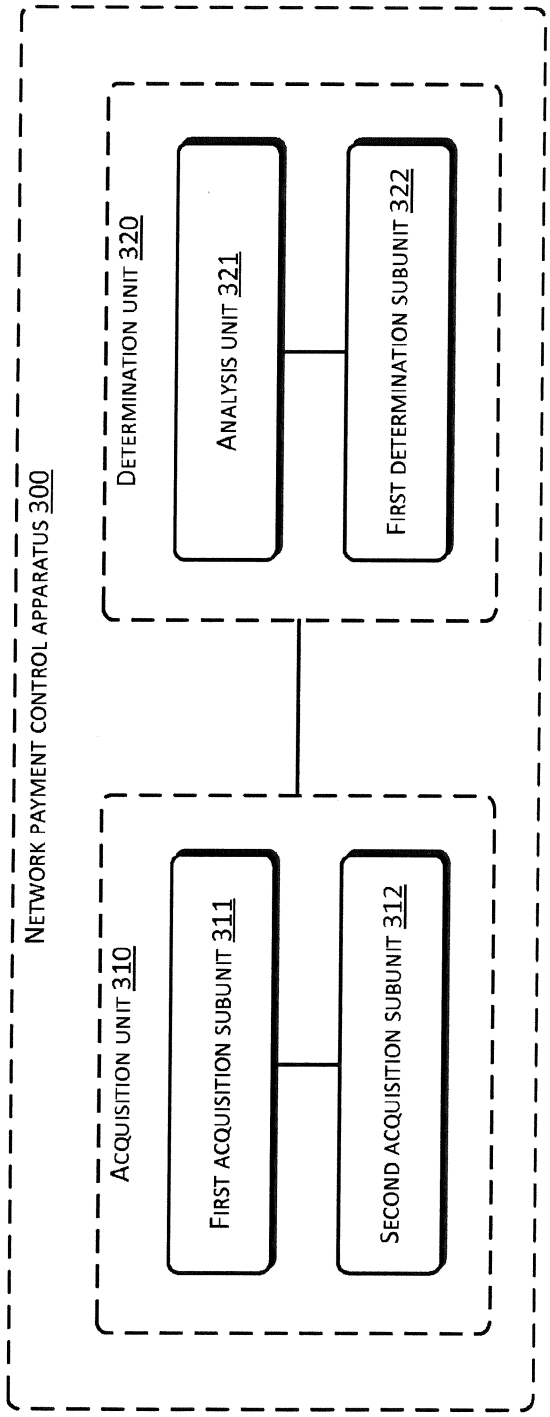

NETWORK PAYMENT CONTROL APPARATUS 300
ACQUISITION UNIT 310
FIRST ACQUISITION SUBUNIT 311
SECOND ACQUISITION SUBUNIT 312
DETERMINATION UNIT 320
ANALYSIS UNIT 321
FIRST DETERMINATION SUBUNIT 322

FIG. 8

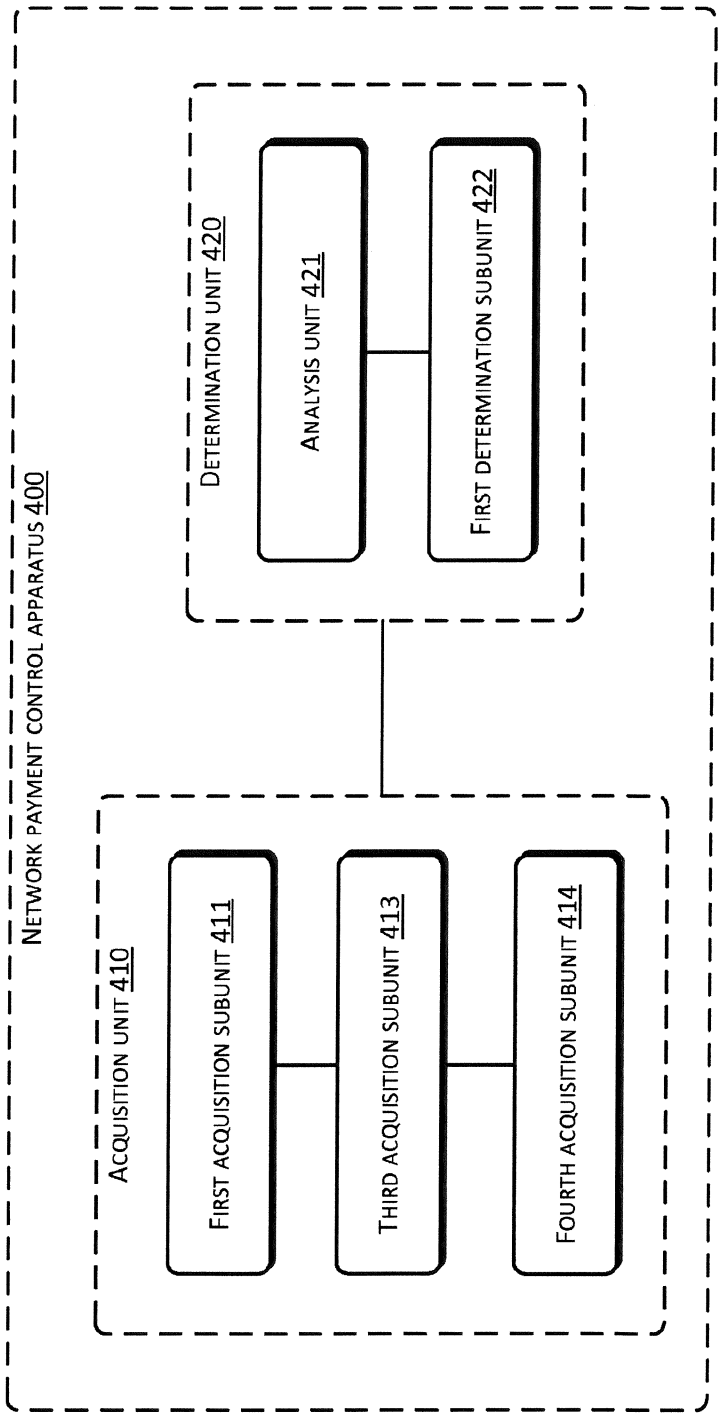

NETWORK PAYMENT CONTROL APPARATUS 400
DETERMINATION UNIT 420
ANALYSIS UNIT 421
FIRST DETERMINATION SUBUNIT 422
ACQUISITION UNIT 410
FIRST ACQUISITION SUBUNIT 411
THIRD ACQUISITION SUBUNIT 413
FOURTH ACQUISITION SUBUNIT 414

FIG. 9

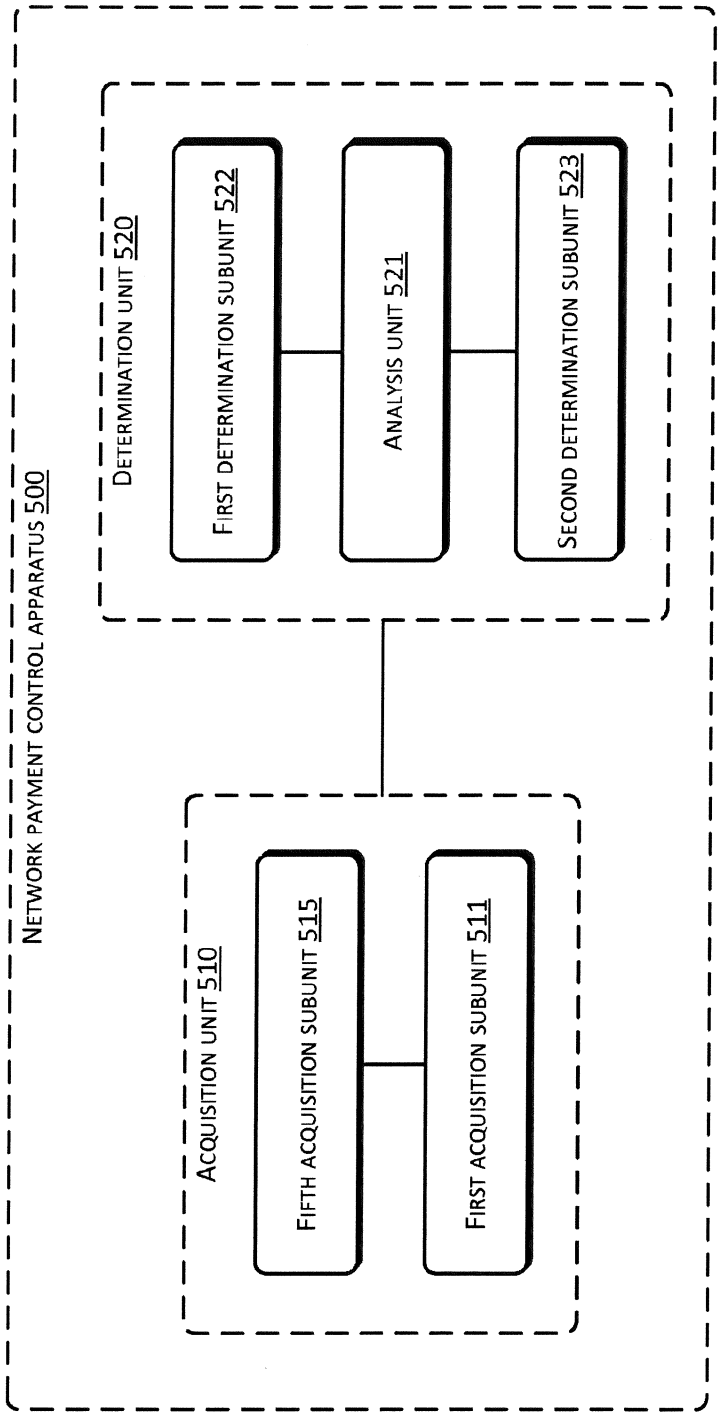

NETWORK PAYMENT CONTROL APPARATUS 500
DETERMINATION UNIT 520
FIRST DETERMINATION SUBUNIT 522
ANALYSIS UNIT 521
SECOND DETERMINATION SUBUNIT 523
ACQUISITION UNIT 510
FIFTH ACQUISITION SUBUNIT 515
FIRST ACQUISITION SUBUNIT 511

FIG. 10

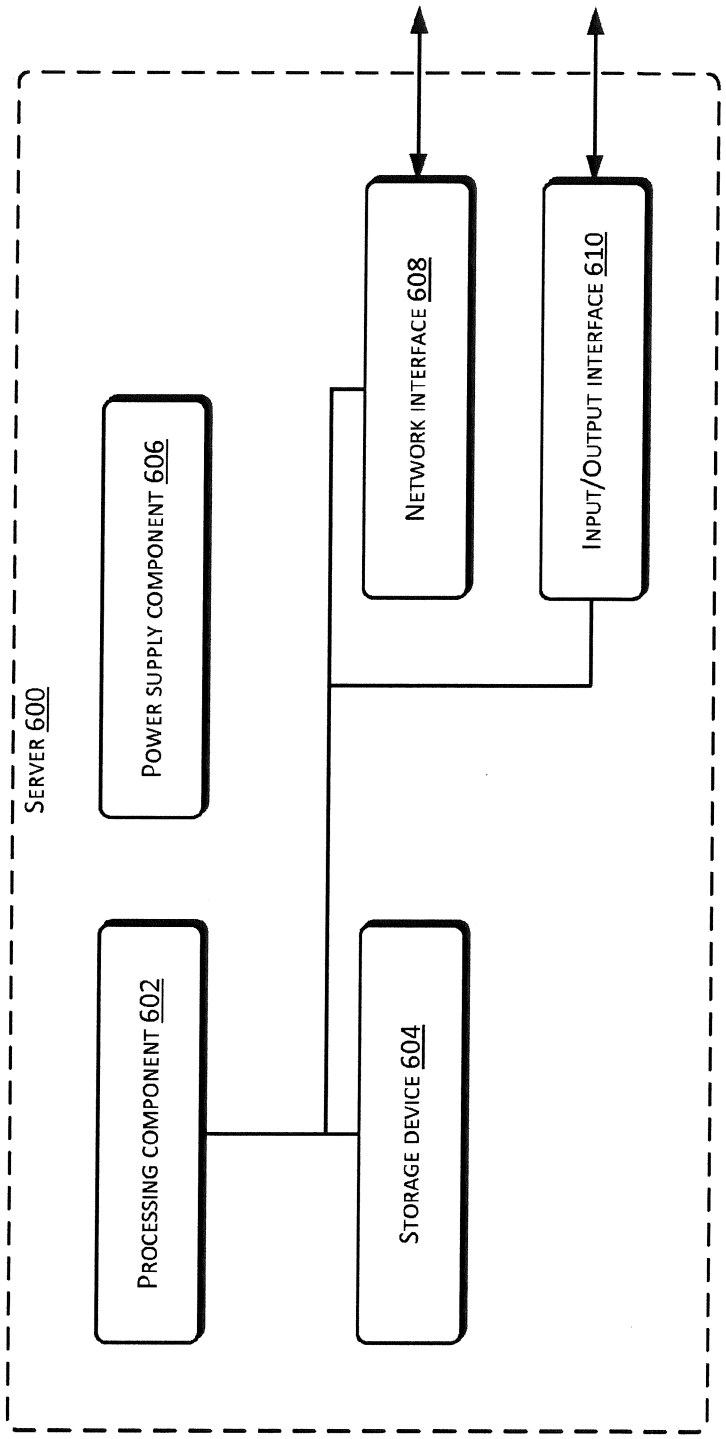

SERVER 600
POWER SUPPLY COMPONENT 606
NETWORK INTERFACE 608
INPUT/OUTPUT INTERFACE 610
PROCESSING COMPONENT 602
STORAGE DEVICE 604

FIG. 11

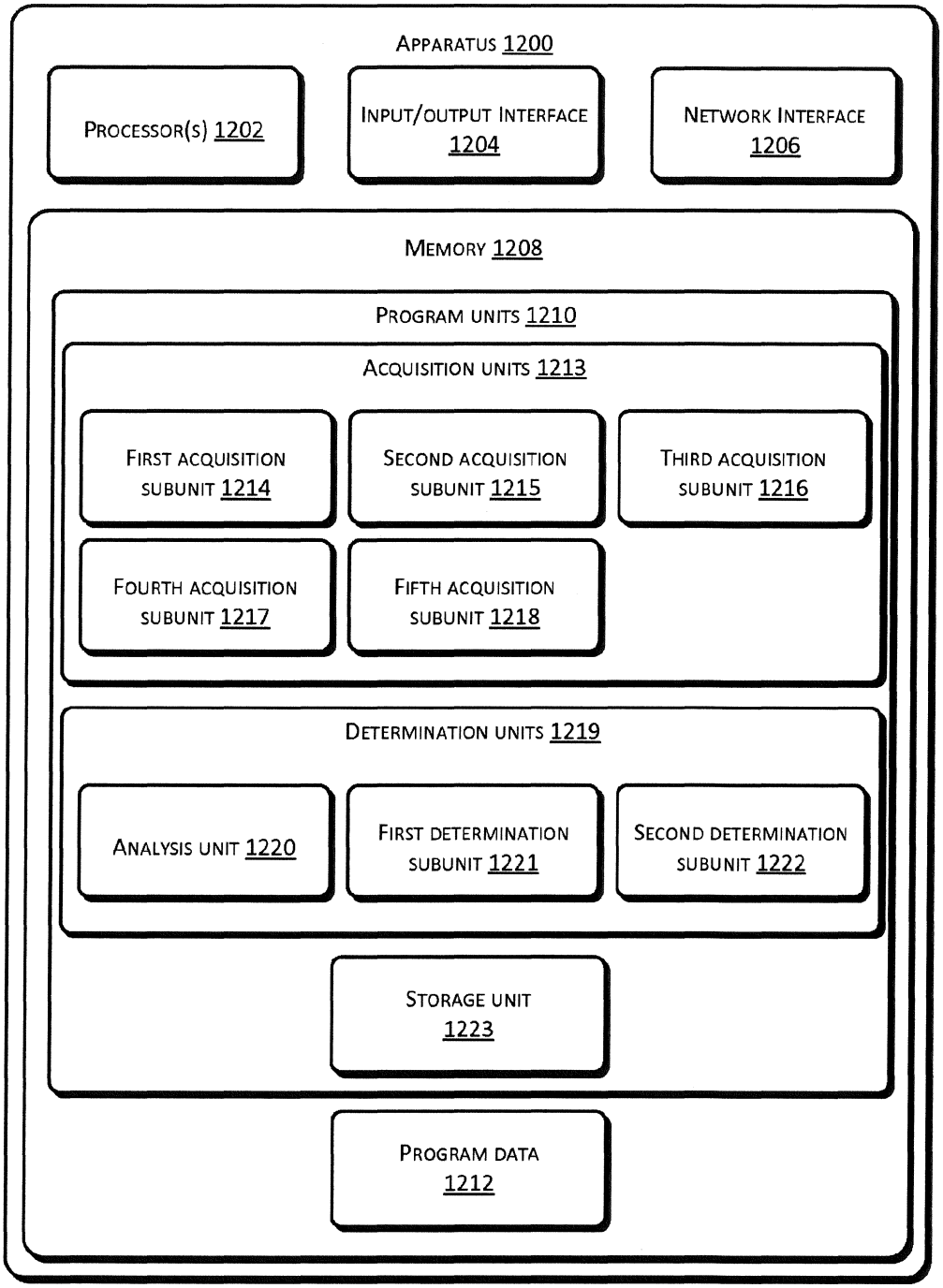

APPARATUS 1200
PROCESSOR(S) 1202
INPUT/OUTPUT INTERFACE 1204
NETWORK INTERFACE 1206
MEMORY 1208
PROGRAM UNITS 1210
ACQUISITION UNITS 1213
FIRST ACQUISITION SUBUNIT 1214
SECOND ACQUISITION SUBUNIT 1215
THIRD ACQUISITION SUBUNIT 1216
FOURTH ACQUISITION SUBUNIT 1217
FIFTH ACQUISITION SUBUNIT 1218
DETERMINATION UNITS 1219
ANALYSIS UNIT 1220
FIRST DETERMINATION SUBUNIT 1221
SECOND DETERMINATION SUBUNIT 1222
STORAGE UNIT 1223
PROGRAM DATA 1212

FIG. 12