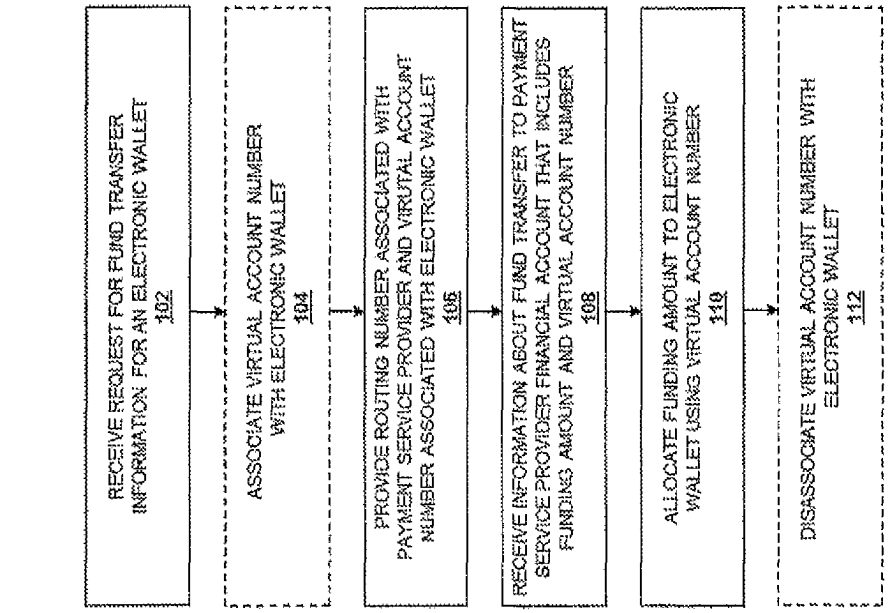

RECEIVE REQUEST FOR FUND TRANSFER INFORMATION FOR AN ELECTRONIC WALLET
102
ASSOCIATE VIRTUAL ACCOUNT NUMBER WITH ELECTRONIC WALLET
104
PROVIDE ROUTING NUMBER ASSOCIATED WITH PAYMENT SERVICE PROVIDER AND VIRTUAL ACCOUNT NUMBER ASSOCIATED WITH ELECTRONIC WALLET
106
RECEIVE INFORMATION ABOUT FUND TRANSFER TO PAYMENT SERVICE PROVIDER FINANCIAL ACCOUNT THAT INCLUDES FUNDING AMOUNT AND VIRTUAL ACCOUNT NUMBER
108
ALLOCATE FUNDING AMOUNT TO ELECTRONIC WALLET USING VIRTUAL ACCOUNT NUMBER
110
DISASSOCIATE VIRTUAL ACCOUNT NUMBER WITH ELECTRONIC WALLET
112

FIG. 1


100

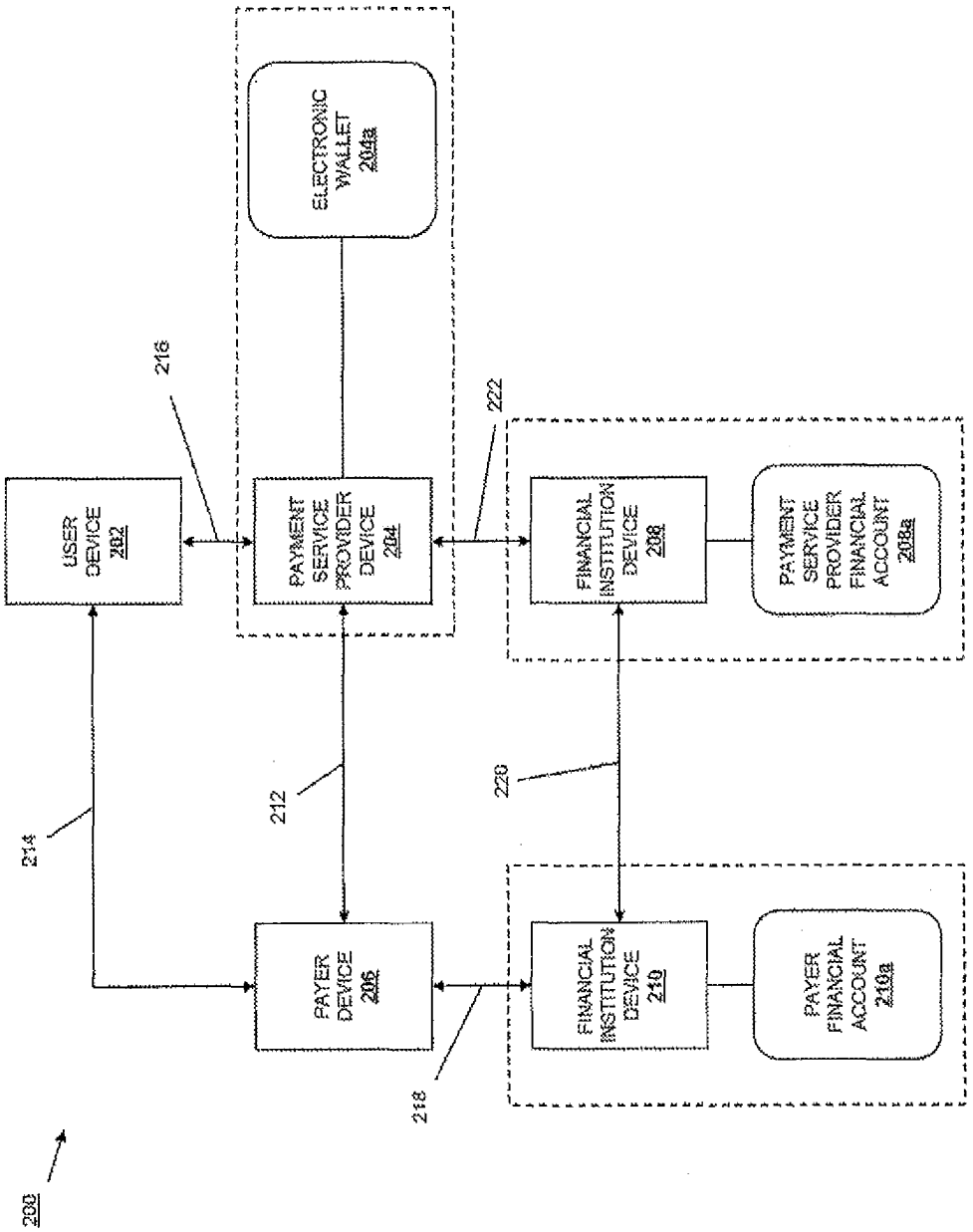

ELECTRONIC WALLET 204a
USER DEVICE 202
PAYMENT SERVICE PROVIDER DEVICE 204
FINANCIAL INSTITUTION DEVICE 208
PAYMENT SERVICE PROVIDER FINANCIAL ACCOUNT 208a
PAYER DEVICE 206
FINANCIAL INSTITUTION DEVICE 210
PAYER FINANCIAL ACCOUNT 210a
200
212
214
216
218
220
222

FIG. 2

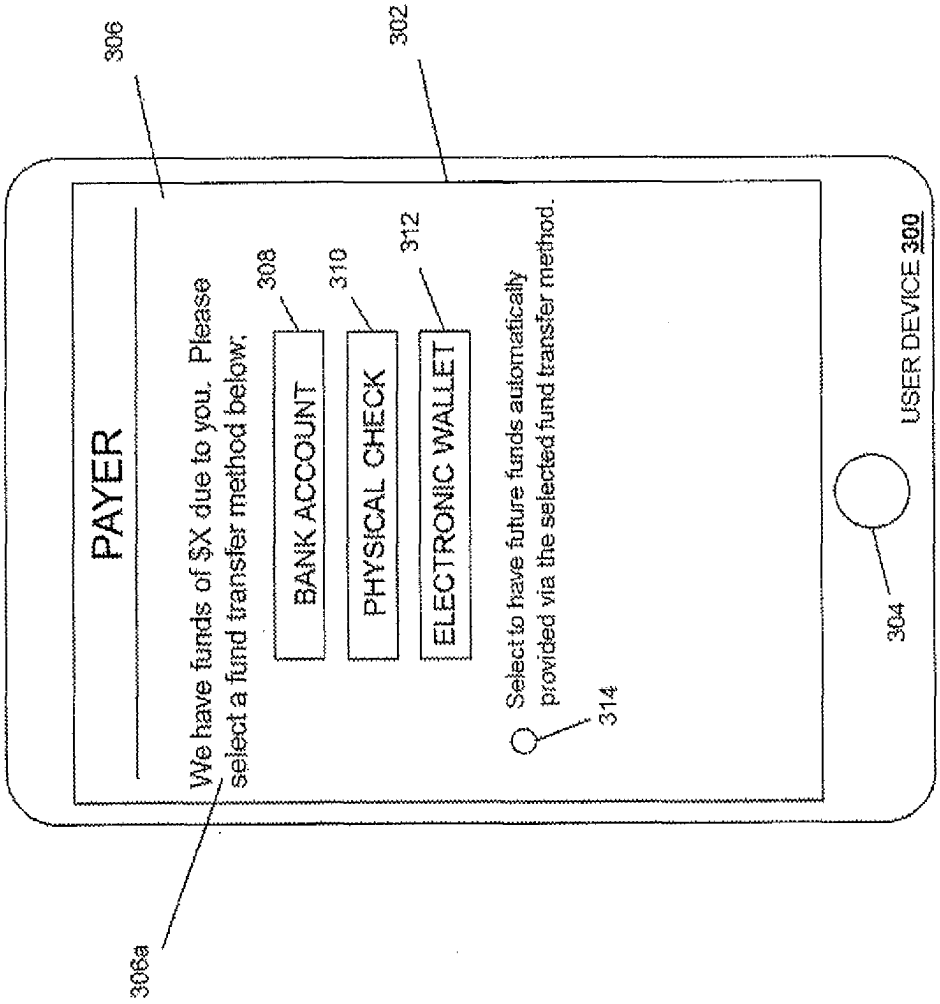

306
302
PAYER
We have funds of $X due to you. Please select a fund transfer method below;
308
BANK ACCOUNT
310
PHYSICAL CHECK
312
ELECTRONIC WALLET
Select to have future funds automatically provided via the selected fund transfer method.
314
306a
304
USER DEVICE 300

FIG. 3a

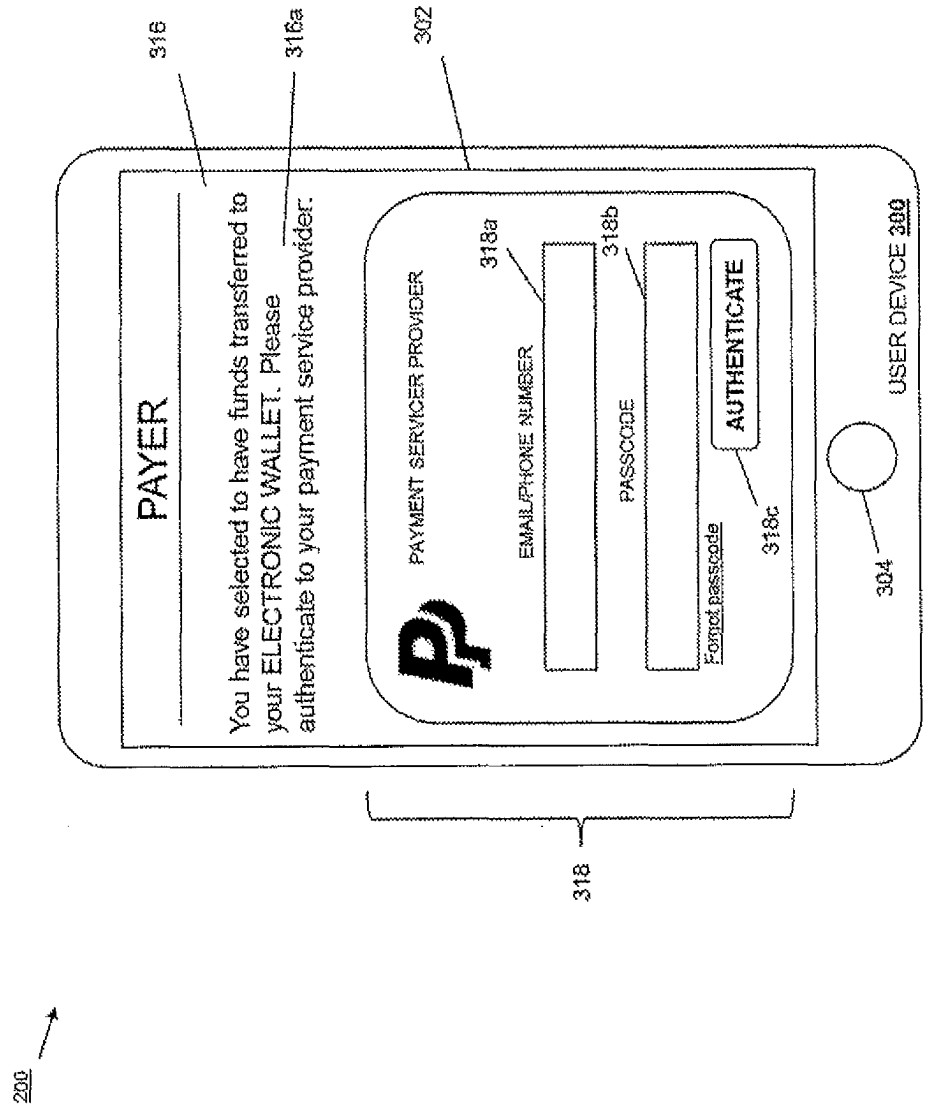

316
316a
302
PAYER
You have selected to have funds transferred to your ELECTRONIC WALLET. Please authenticate to your payment service provider.
PAYMENT SERVICER PROVIDER
318a
EMAIL/PHONE NUMBER
318b
PASSCODE
Forgot passcode
AUTHENTICATE
318c
USER DEVICE 300
304
318
200

FIG. 3b

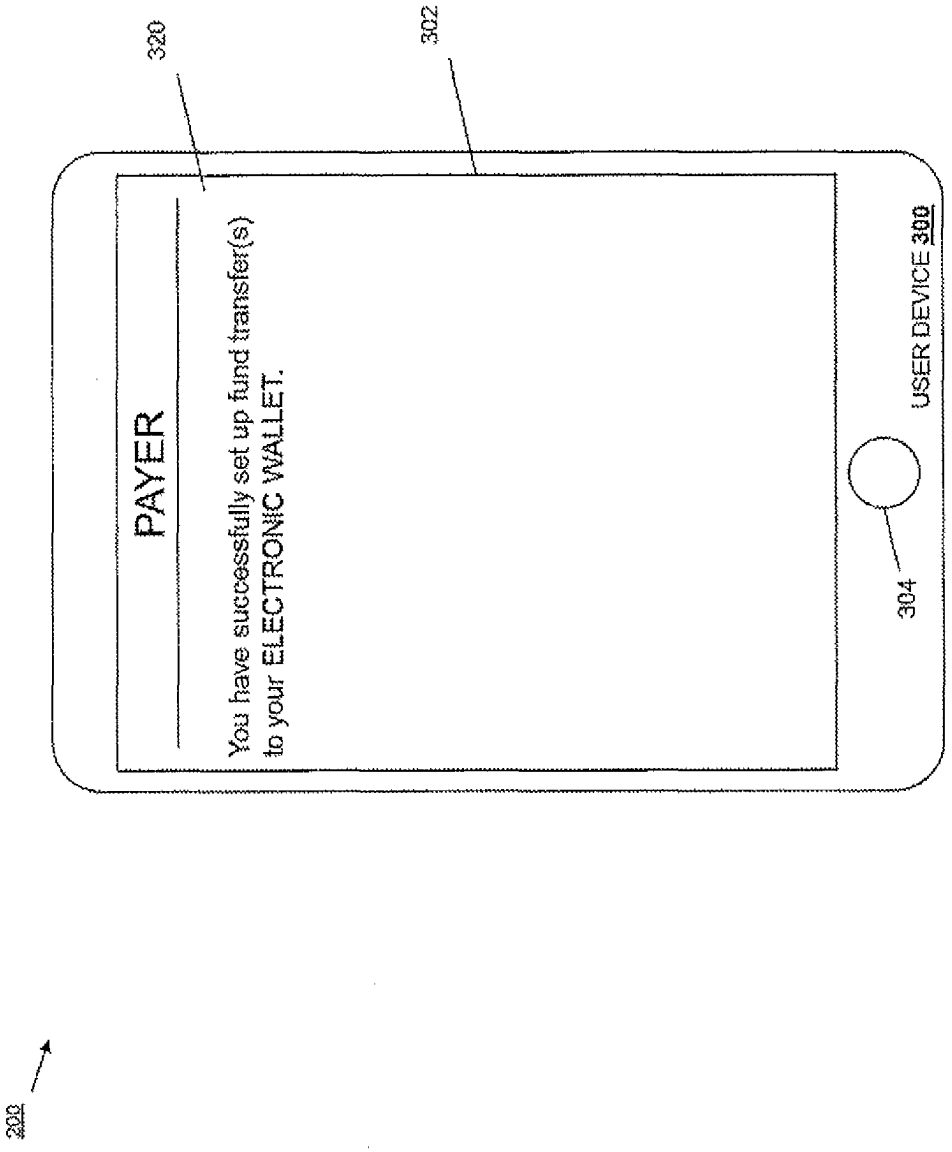

320
302
PAYER
You have successfully set up fund transfer(s) to your ELECTRONIC WALLET.
USER DEVICE 300
304
200

FIG. 3c

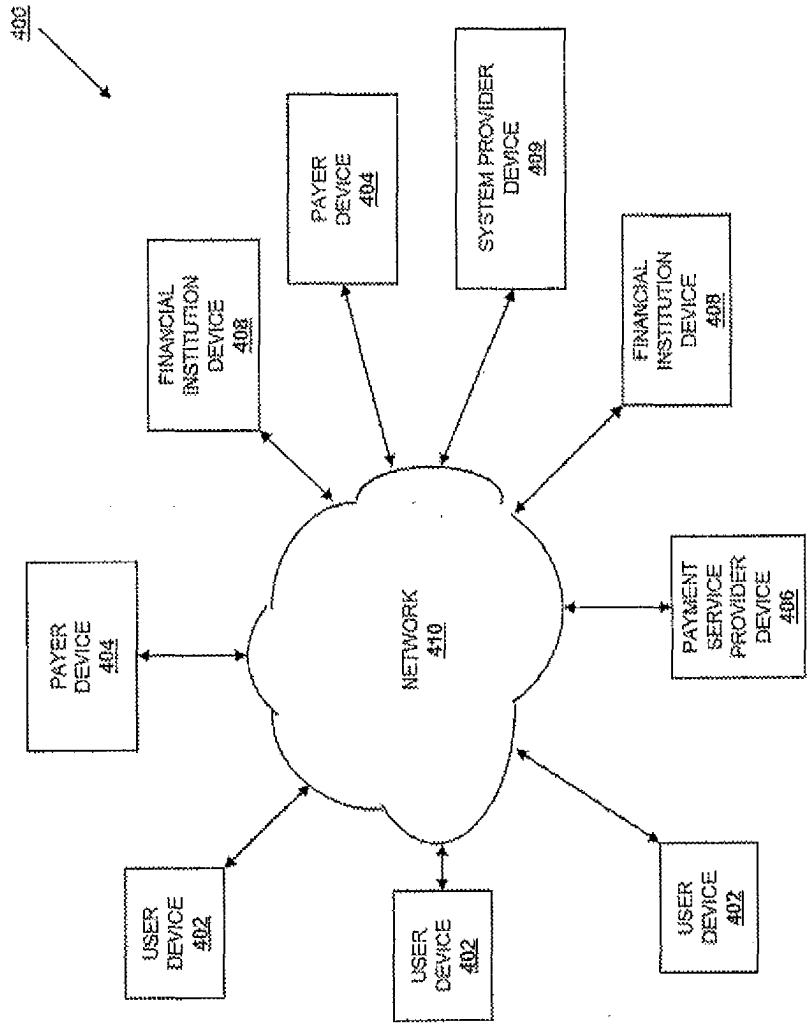

400
USER DEVICE 402
USER DEVICE 402
USER DEVICE 402
PAYER DEVICE 404
PAYER DEVICE 404
FINANCIAL INSTITUTION DEVICE 408
FINANCIAL INSTITUTION DEVICE 408
SYSTEM PROVIDER DEVICE 409
PAYMENT SERVICE PROVIDER DEVICE 406
NETWORK 410

FIG. 4

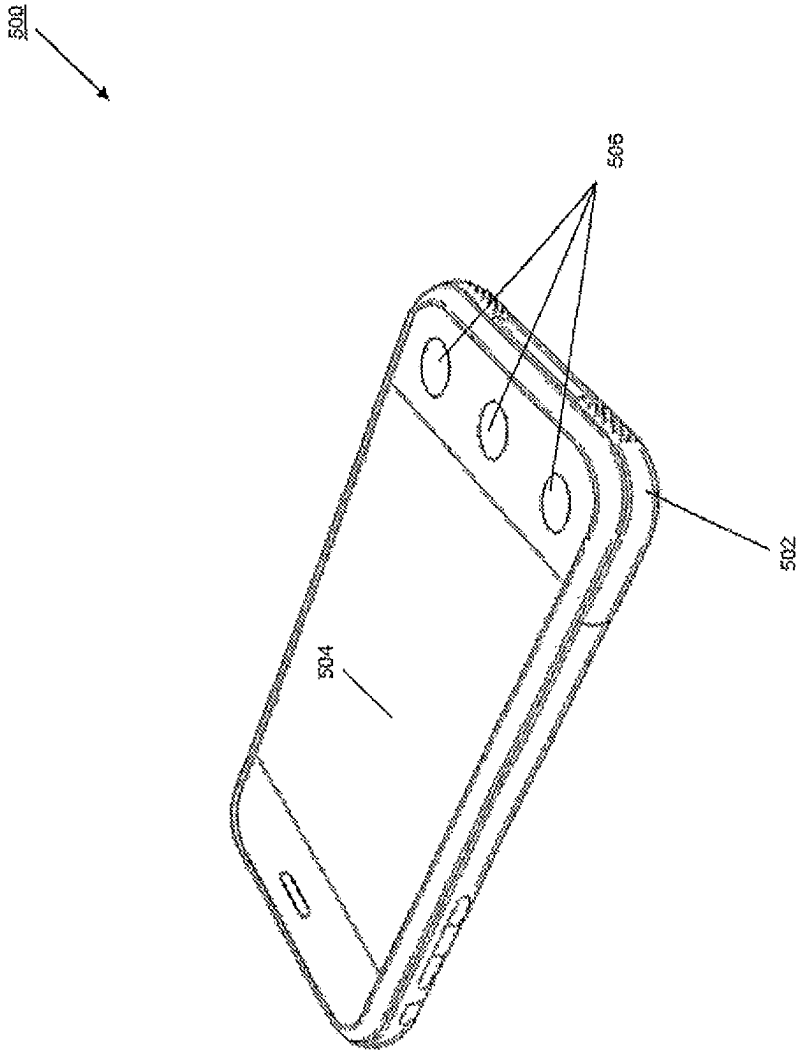


FIG. 5

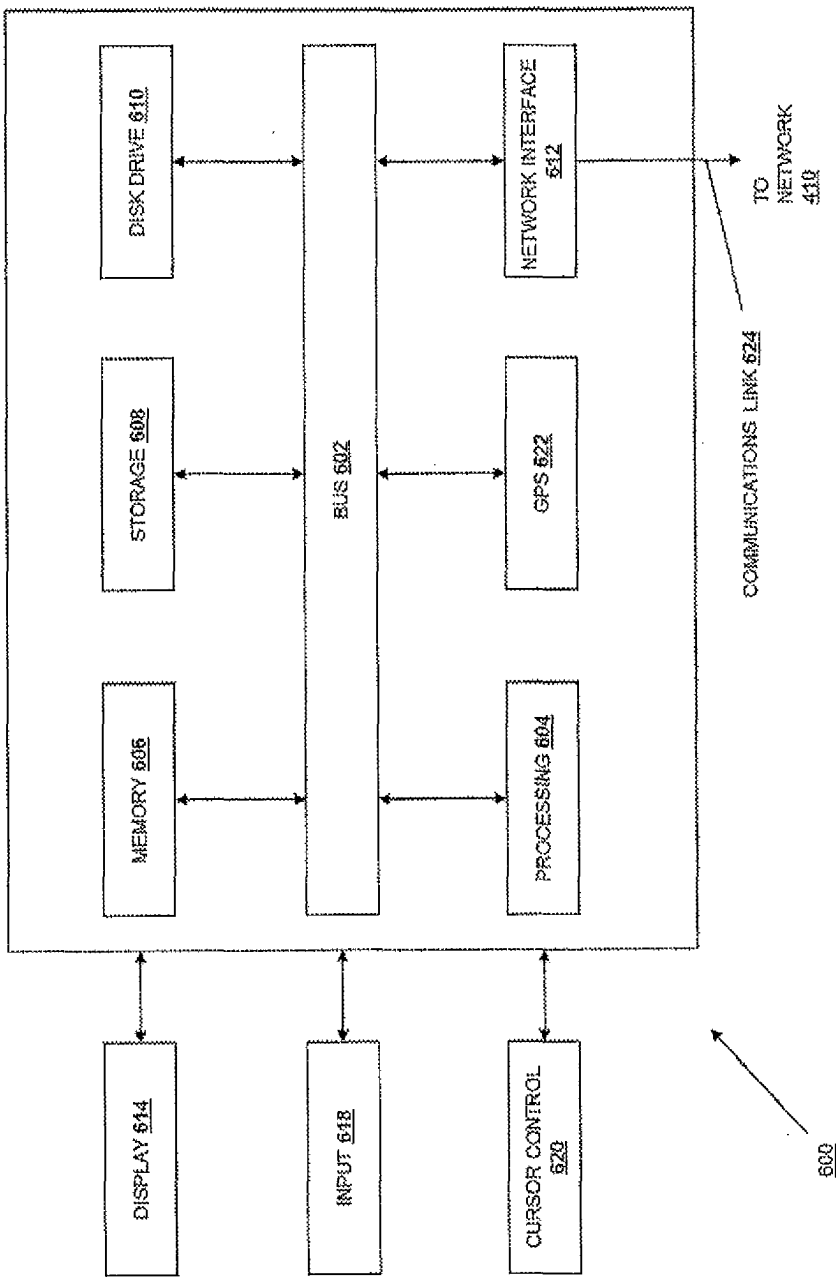

DISK DRIVE 610
STORAGE 608
MEMORY 606
BUS 602
NETWORK INTERFACE 612
GPS 622
PROCESSING 604
TO NETWORK 410
COMMUNICATIONS LINK 624
DISPLAY 614
INPUT 618
CURSOR CONTROL 620
600

FIG. 6

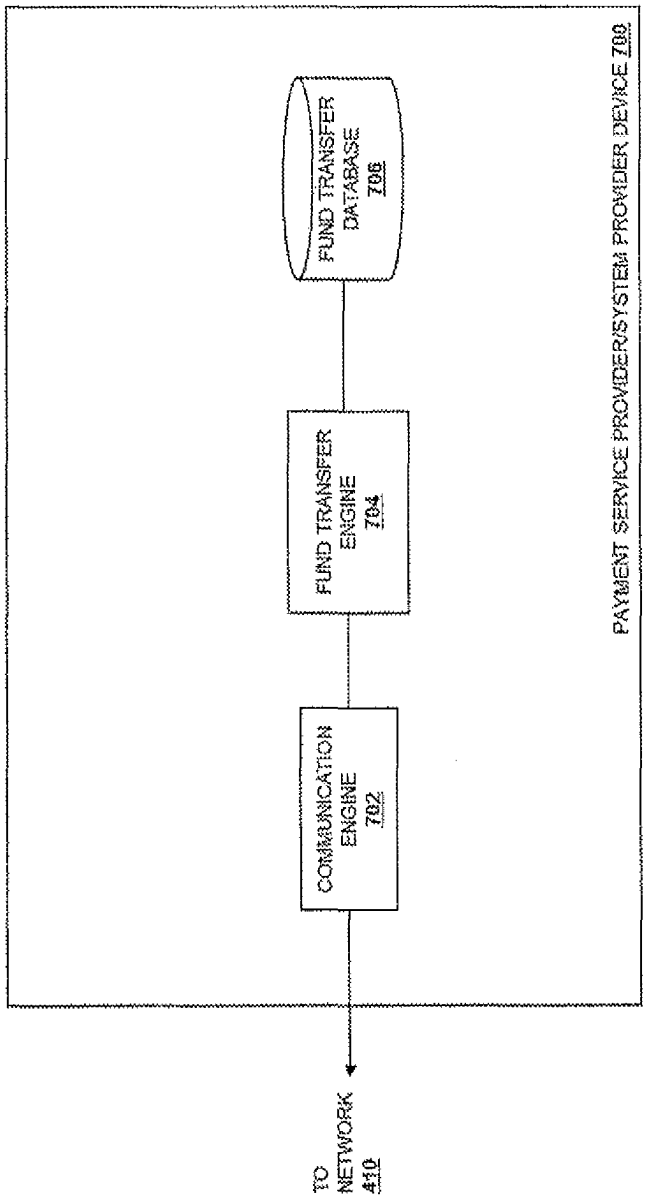

PAYMENT SERVICE PROVIDER/SYSTEM PROVIDER DEVICE 700
FUND TRANSFER DATABASE 706
FUND TRANSFER ENGINE 704
COMMUNICATION ENGINE 702
TO NETWORK 410

FIG. 7