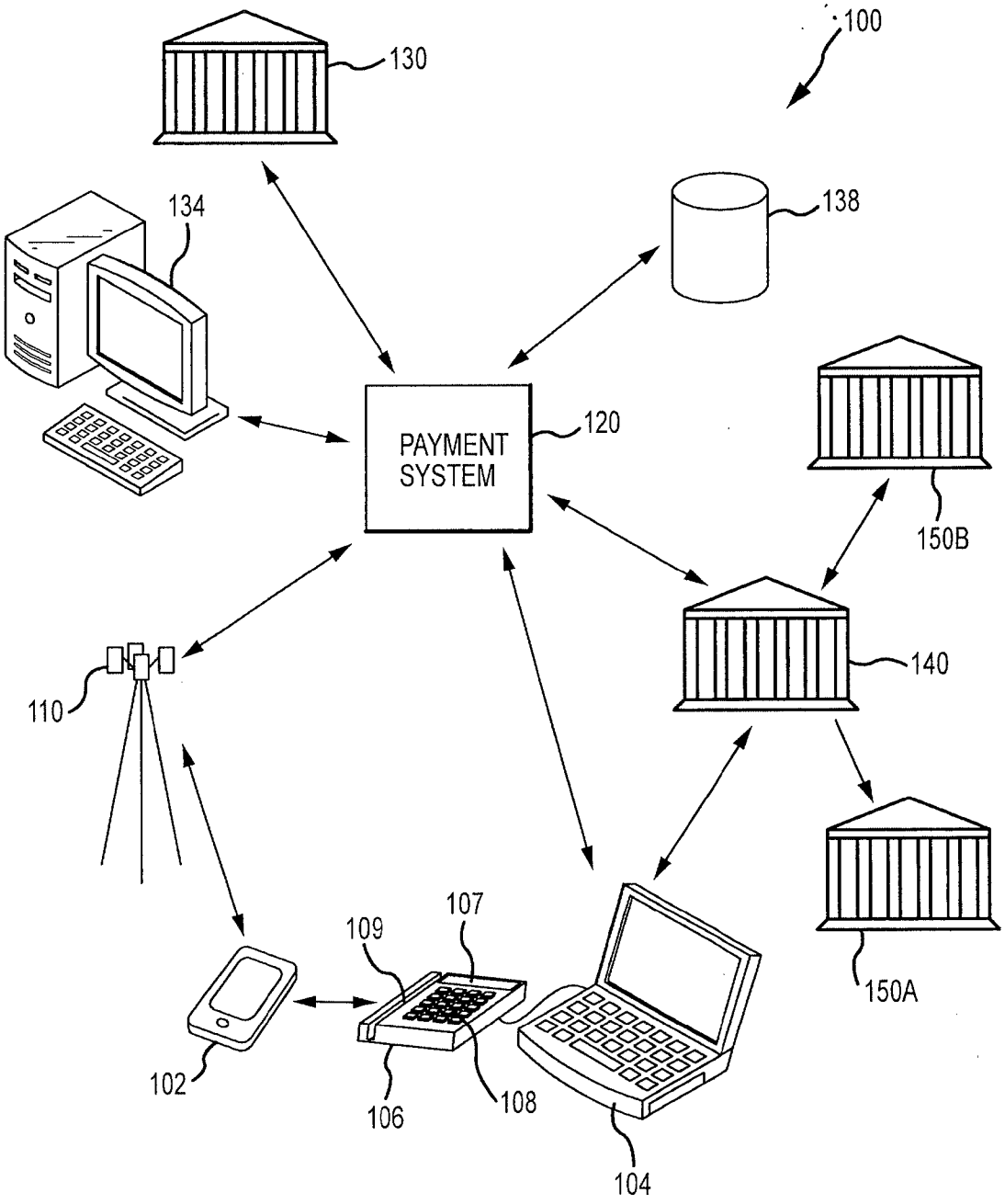

100
130
134
138
PAYMENT SYSTEM
120
150B
140
110
150A
107
109
102
106
108
104

FIG.1

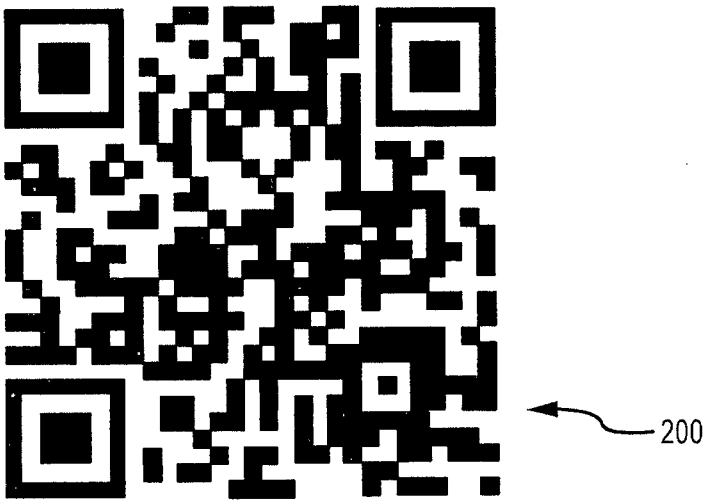


FIG.2

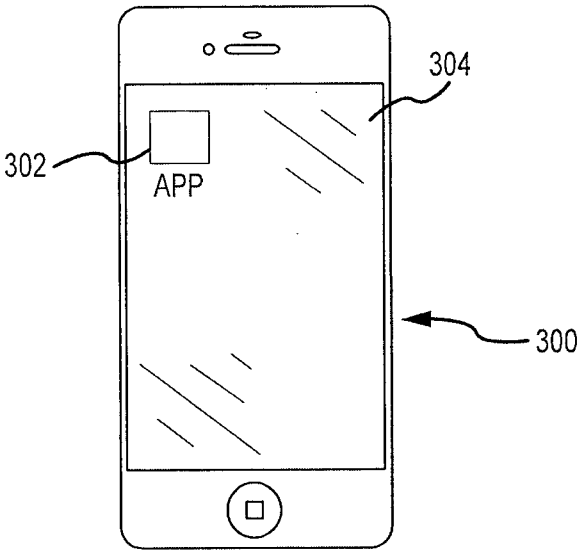


FIG.3

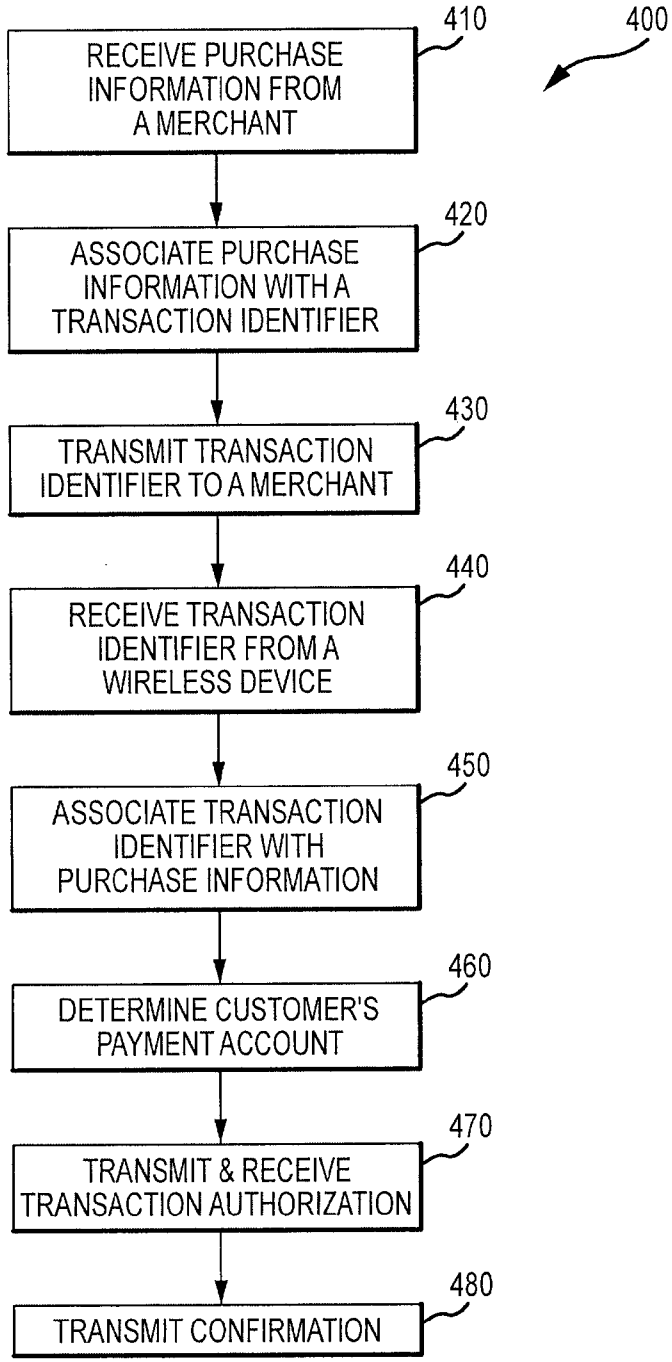

400
410
RECEIVE PURCHASE INFORMATION FROM A MERCHANT
420
ASSOCIATE PURCHASE INFORMATION WITH A TRANSACTION IDENTIFIER
430
TRANSMIT TRANSACTION IDENTIFIER TO A MERCHANT
440
RECEIVE TRANSACTION IDENTIFIER FROM A WIRELESS DEVICE
450
ASSOCIATE TRANSACTION IDENTIFIER WITH PURCHASE INFORMATION
460
DETERMINE CUSTOMER'S PAYMENT ACCOUNT
470
TRANSMIT & RECEIVE TRANSACTION AUTHORIZATION
480
TRANSMIT CONFIRMATION

FIG.4

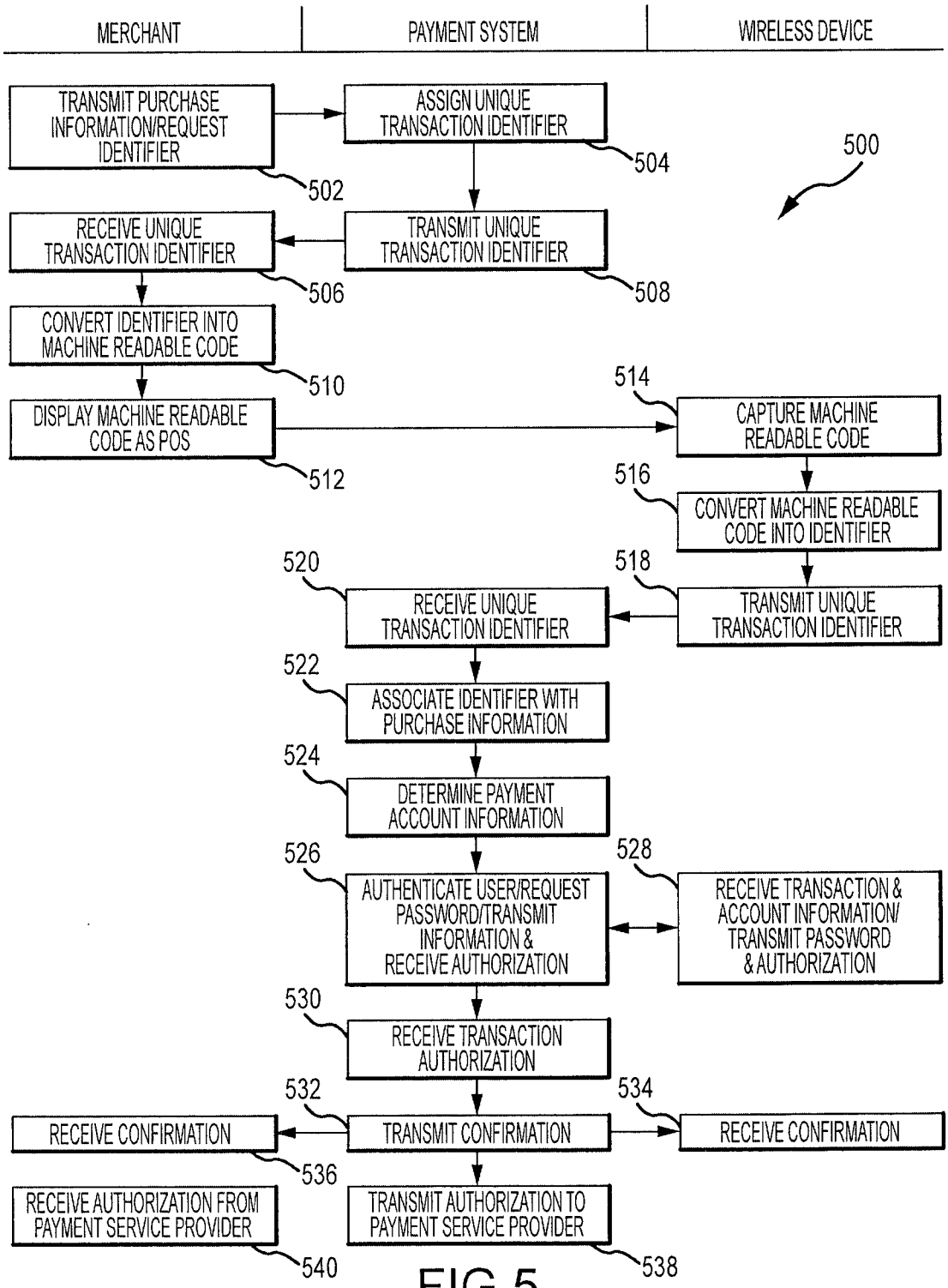

MERCHANT
PAYMENT SYSTEM
WIRELESS DEVICE
TRANSMIT PURCHASE INFORMATION/REQUEST IDENTIFIER
502
ASSIGN UNIQUE TRANSACTION IDENTIFIER
504
500
RECEIVE UNIQUE TRANSACTION IDENTIFIER
506
TRANSMIT UNIQUE TRANSACTION IDENTIFIER
508
CONVERT IDENTIFIER INTO MACHINE READABLE CODE
510
DISPLAY MACHINE READABLE CODE AS POS
512
514
CAPTURE MACHINE READABLE CODE
516
CONVERT MACHINE READABLE CODE INTO IDENTIFIER
518
TRANSMIT UNIQUE TRANSACTION IDENTIFIER
520
RECEIVE UNIQUE TRANSACTION IDENTIFIER
522
ASSOCIATE IDENTIFIER WITH PURCHASE INFORMATION
524
DETERMINE PAYMENT ACCOUNT INFORMATION
526
AUTHENTICATE USER/REQUEST PASSWORD/TRANSMIT INFORMATION & RECEIVE AUTHORIZATION
528
RECEIVE TRANSACTION & ACCOUNT INFORMATION/ TRANSMIT PASSWORD & AUTHORIZATION
530
RECEIVE TRANSACTION AUTHORIZATION
532
TRANSMIT CONFIRMATION
534
RECEIVE CONFIRMATION
RECEIVE CONFIRMATION
536
RECEIVE AUTHORIZATION FROM PAYMENT SERVICE PROVIDER
540
TRANSMIT AUTHORIZATION TO PAYMENT SERVICE PROVIDER
538

FIG.5

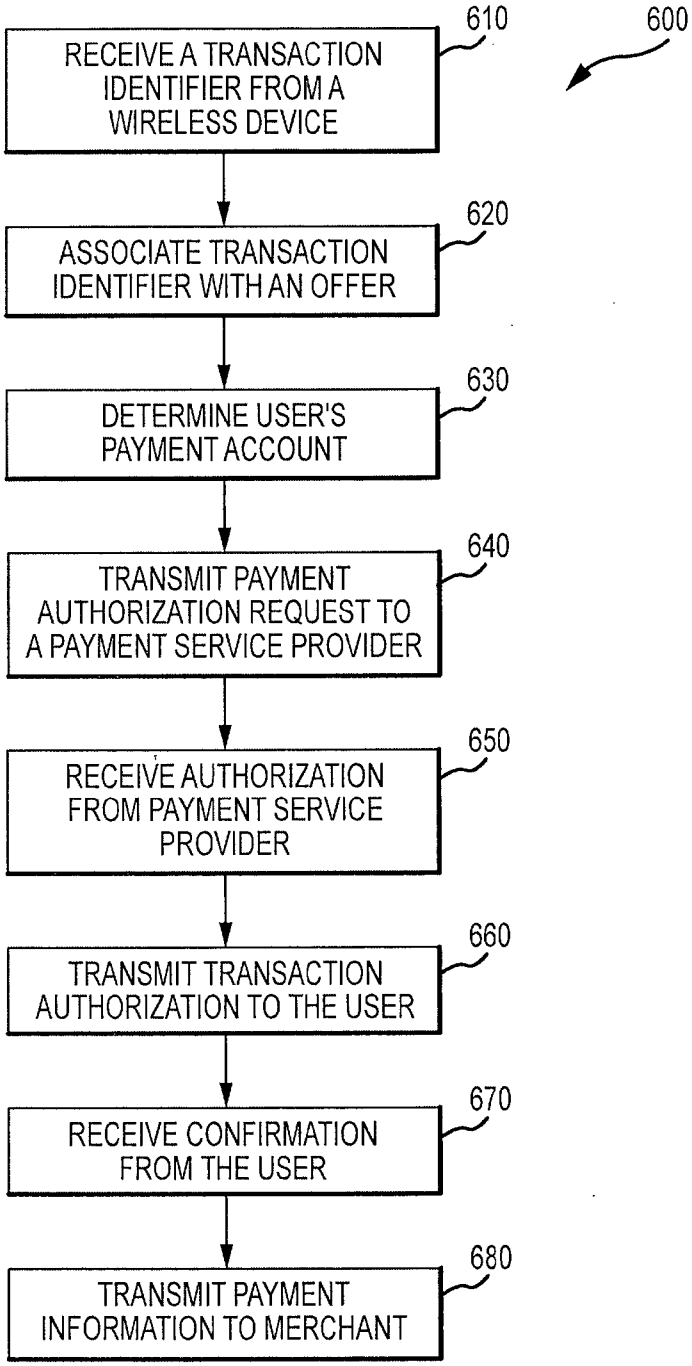

600
610
RECEIVE A TRANSACTION IDENTIFIER FROM A WIRELESS DEVICE
620
ASSOCIATE TRANSACTION IDENTIFIER WITH AN OFFER
630
DETERMINE USER'S PAYMENT ACCOUNT
640
TRANSMIT PAYMENT AUTHORIZATION REQUEST TO A PAYMENT SERVICE PROVIDER
650
RECEIVE AUTHORIZATION FROM PAYMENT SERVICE PROVIDER
660
TRANSMIT TRANSACTION AUTHORIZATION TO THE USER
670
RECEIVE CONFIRMATION FROM THE USER
680
TRANSMIT PAYMENT INFORMATION TO MERCHANT

FIG.6

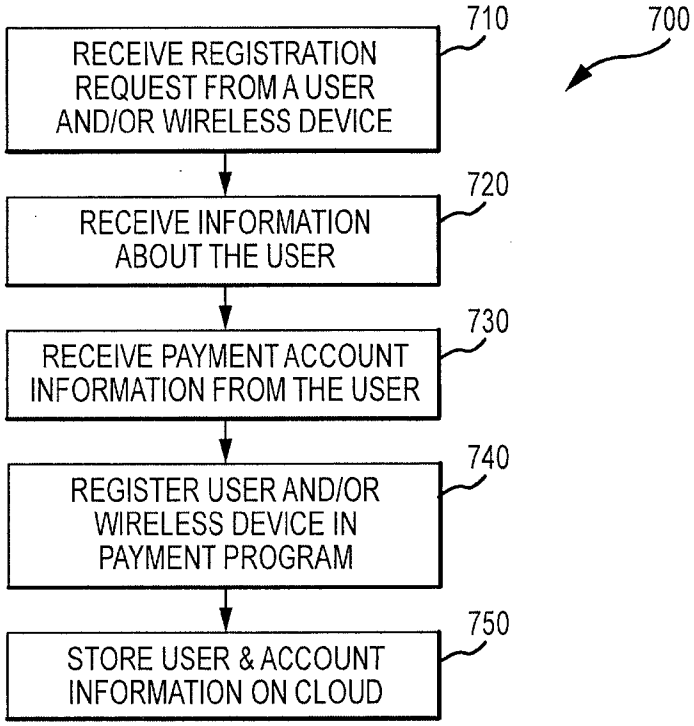

700
710
RECEIVE REGISTRATION REQUEST FROM A USER AND/OR WIRELESS DEVICE
720
RECEIVE INFORMATION ABOUT THE USER
730
RECEIVE PAYMENT ACCOUNT INFORMATION FROM THE USER
740
REGISTER USER AND/OR WIRELESS DEVICE IN PAYMENT PROGRAM
750
STORE USER & ACCOUNT INFORMATION ON CLOUD

FIG.7

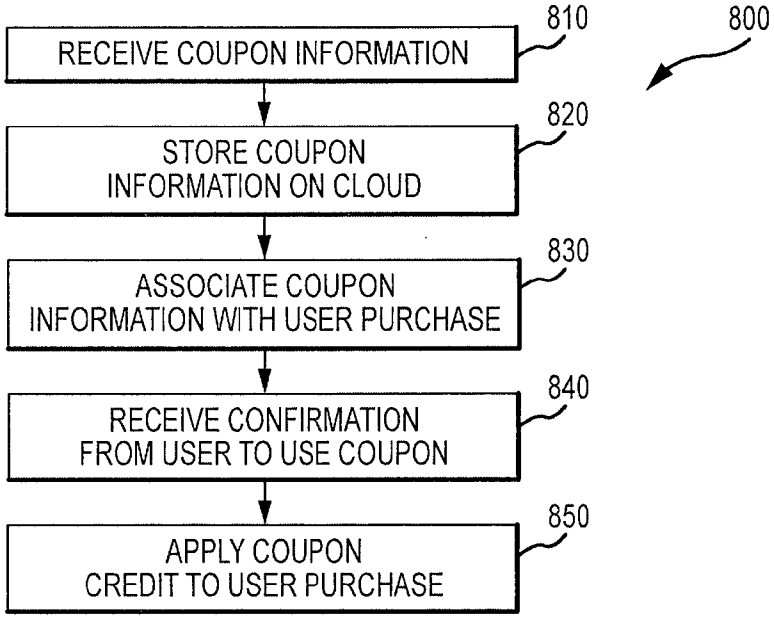

800
810
RECEIVE COUPON INFORMATION
820
STORE COUPON INFORMATION ON CLOUD
830
ASSOCIATE COUPON INFORMATION WITH USER PURCHASE
840
RECEIVE CONFIRMATION FROM USER TO USE COUPON
850
APPLY COUPON CREDIT TO USER PURCHASE

FIG.8

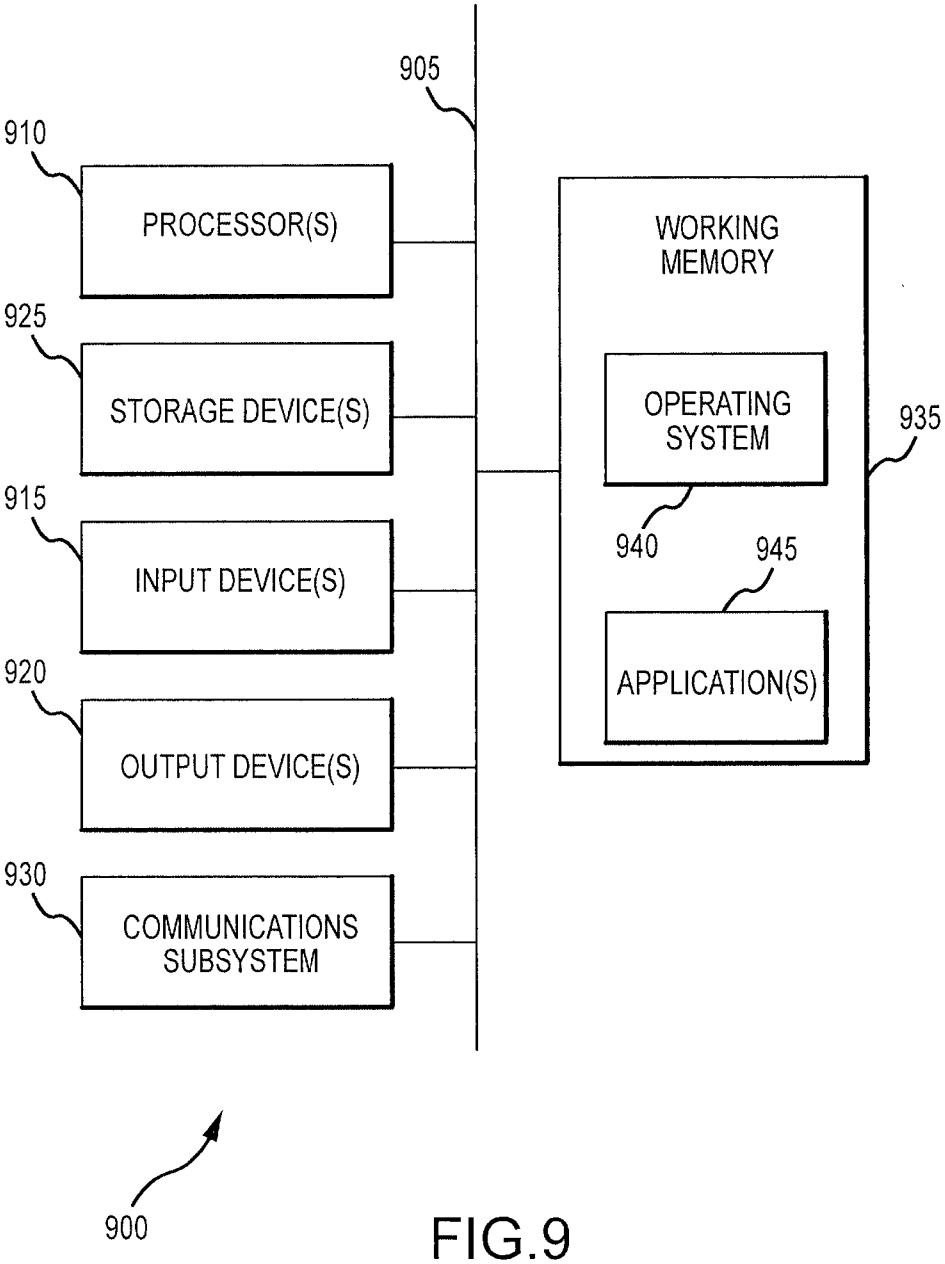

905
910
PROCESSOR(S)
925
STORAGE DEVICE(S)
915
INPUT DEVICE(S)
920
OUTPUT DEVICE(S)
930
COMMUNICATIONS SUBSYSTEM
WORKING MEMORY
OPERATING SYSTEM
940
945
APPLICATION(S)
935
900

FIG.9