100

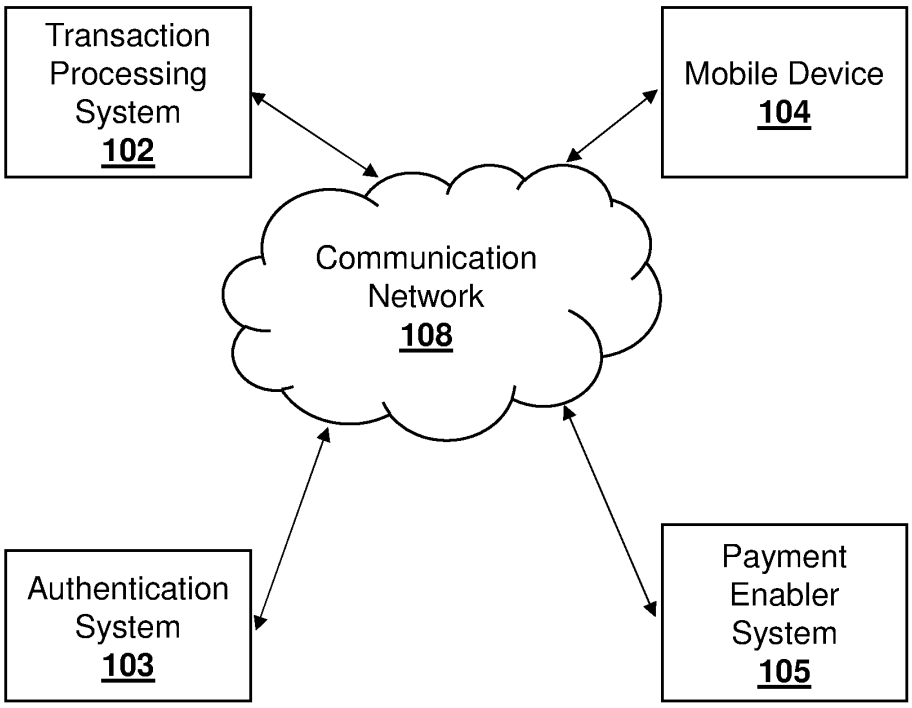

Transaction Processing System
102
Mobile Device
104
Communication Network
108
Authentication System
103
Payment Enabler System
105

FIG. 1

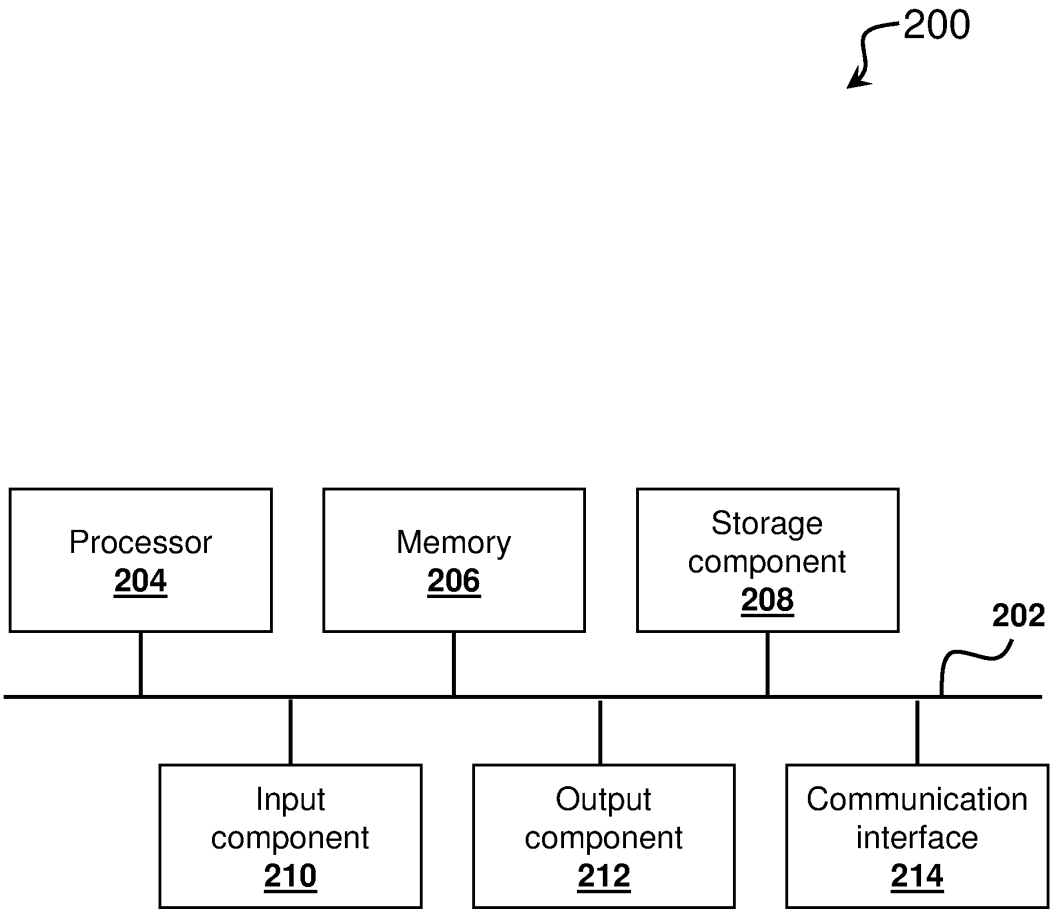

200
Processor
204
Memory
206
Storage component
208
202
Input component
210
Output component
212
Communication interface
214

FIG. 2

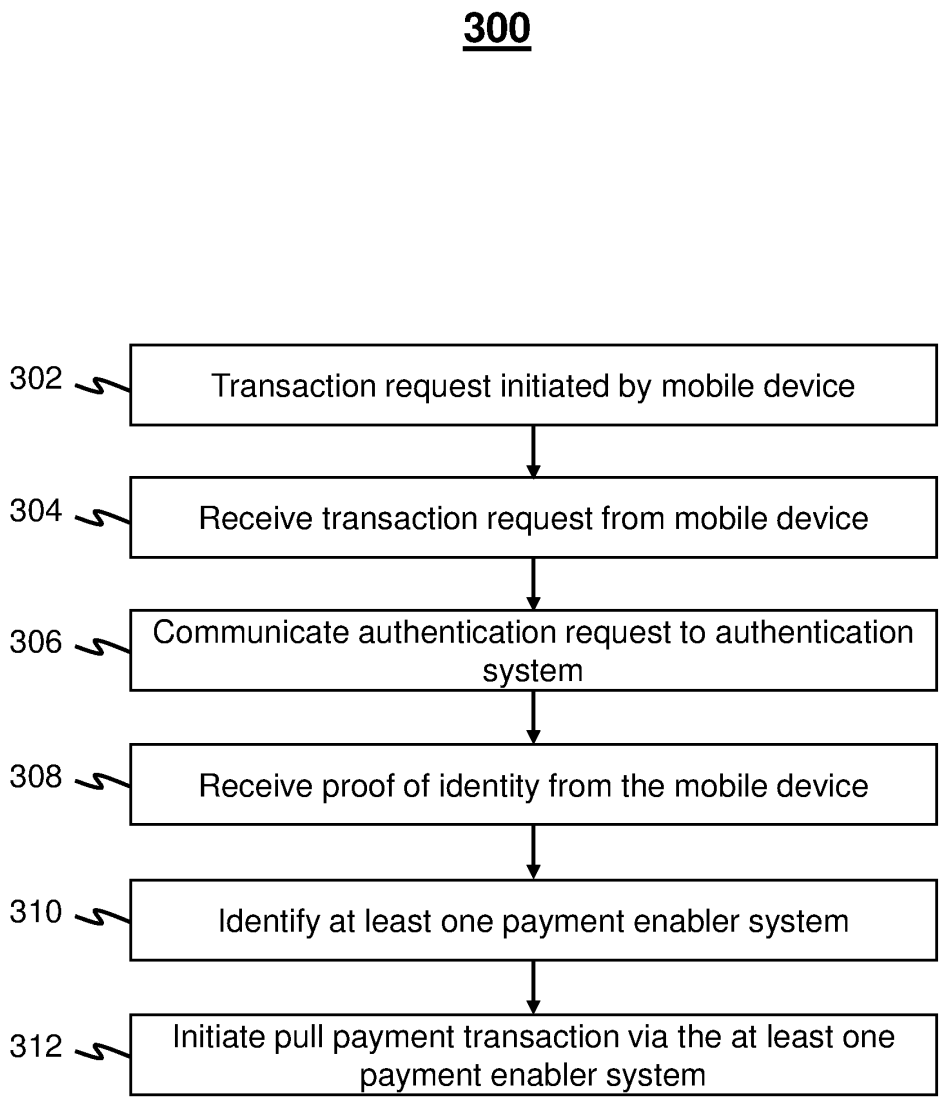

300
302
Transaction request initiated by mobile device
304
Receive transaction request from mobile device
306
Communicate authentication request to authentication system
308
Receive proof of identity from the mobile device
310
Identify at least one payment enabler system
312
Initiate pull payment transaction via the at least one payment enabler system

FIG. 3

400

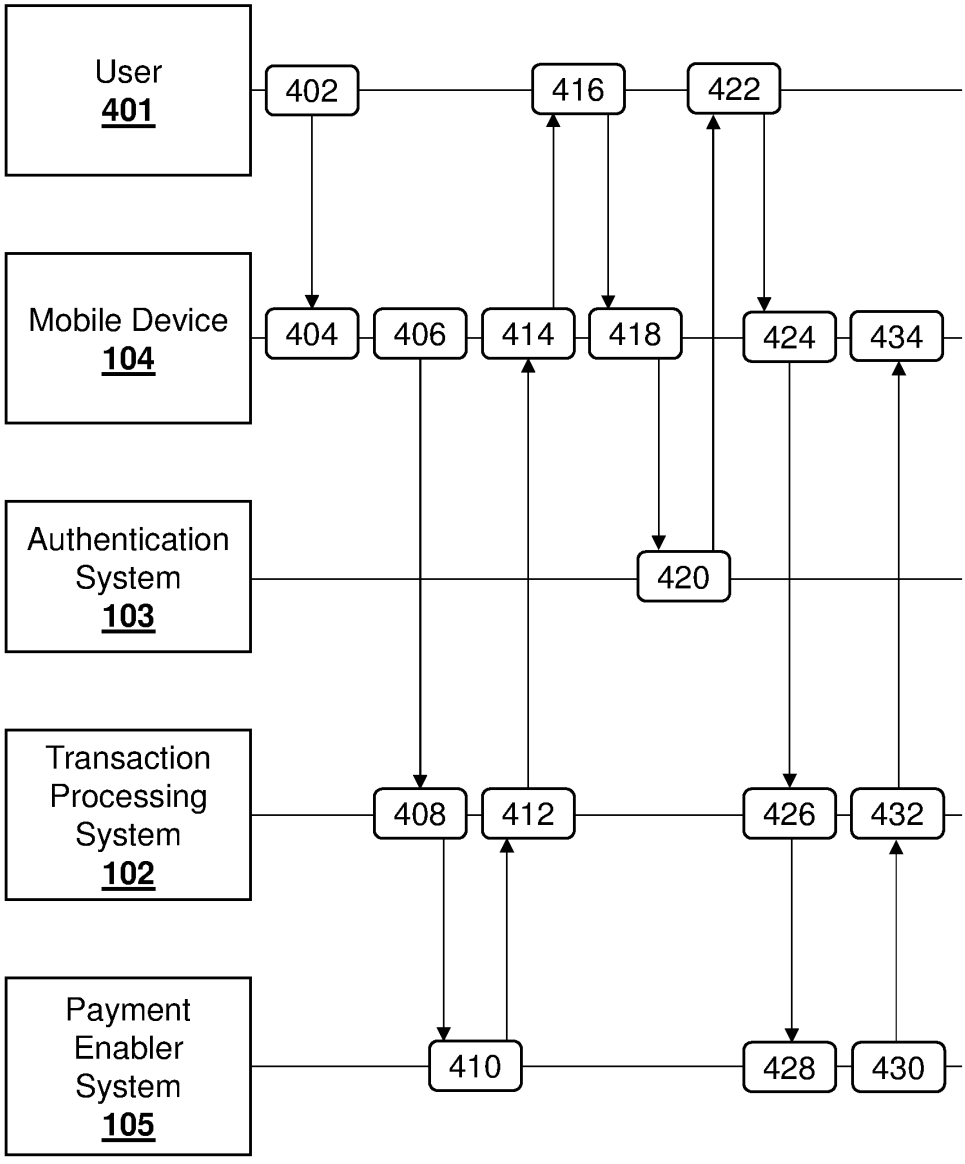

User
401
Mobile Device
104
Authentication System
103
Transaction Processing System
102
Payment Enabler System
105
402
416
422
404
406
414
418
424
434
420
408
412
426
432
410
428
430

FIG. 4

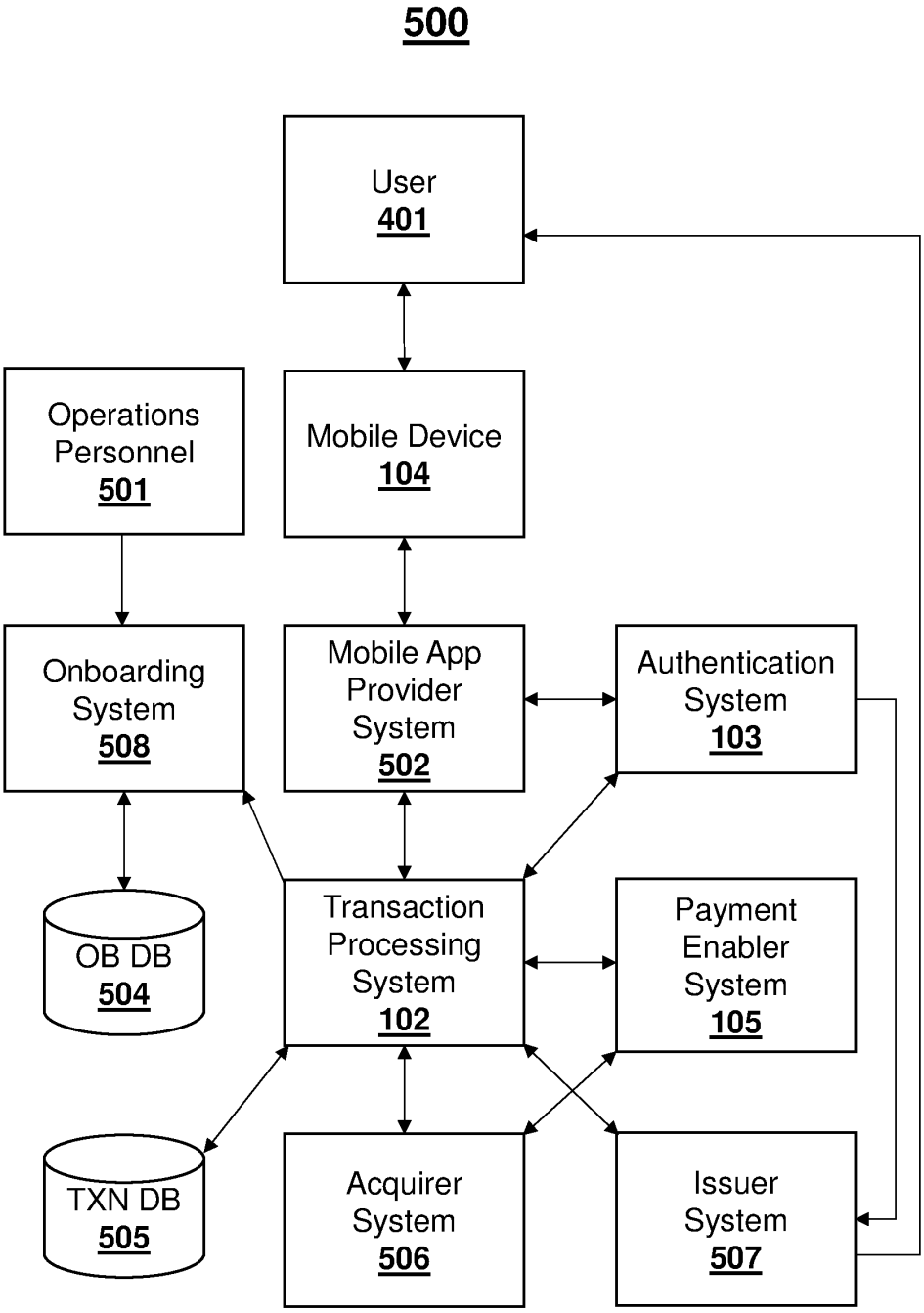

500
User
401
Operations Personnel
501
Mobile Device
104
Onboarding System
508
Mobile App Provider System
502
Authentication System
103
OB DB
504
Transaction Processing System
102
Payment Enabler System
105
TXN DB
505
Acquirer System
506
Issuer System
507

FIG. 5