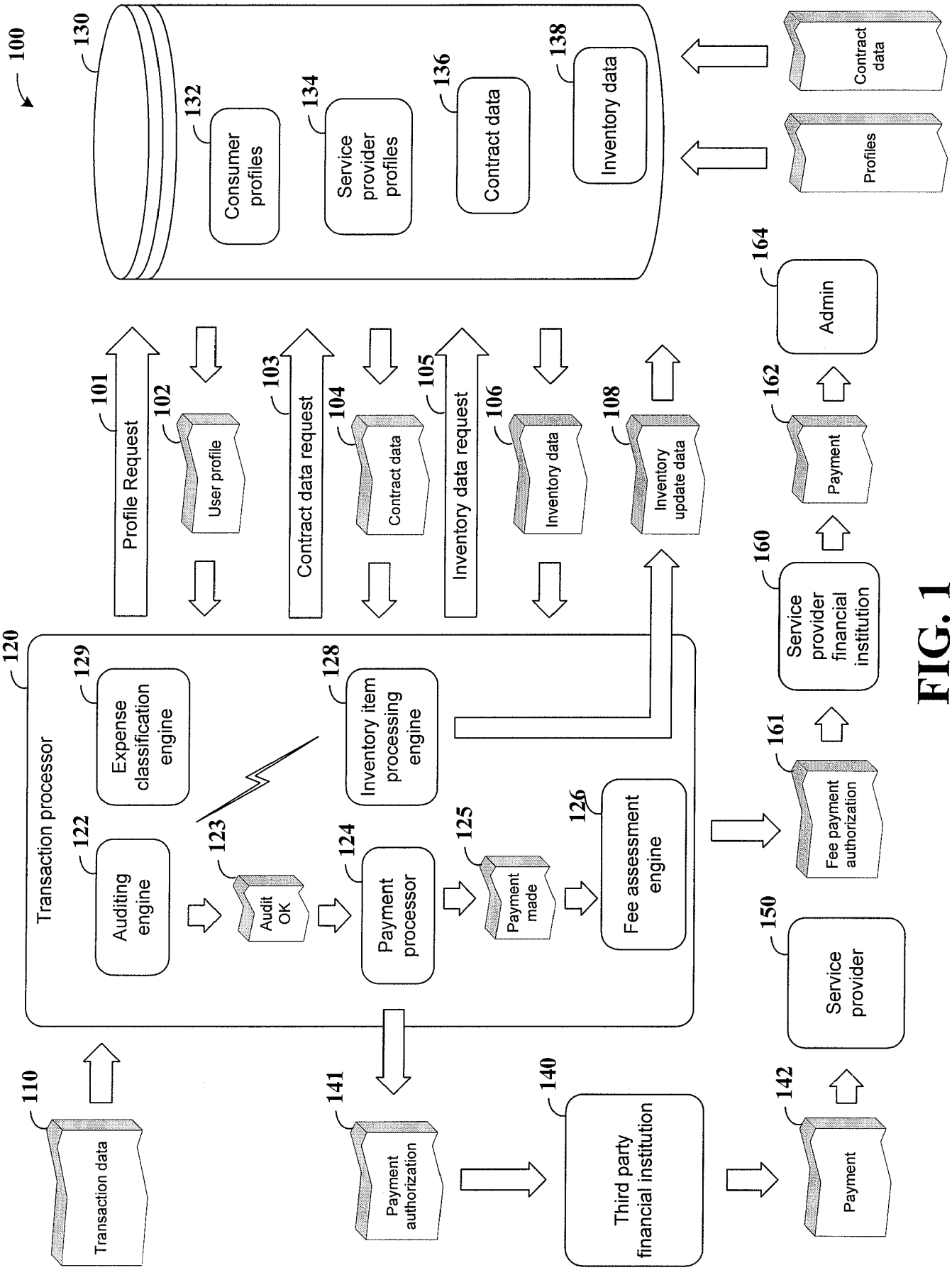

100
130
132
Consumer profiles
134
Service provider profiles
136
Contract data
138
Inventory data
Profiles
Contract data
101
Profile Request
102
User profile
103
Contract data request
104
Contract data
105
Inventory data request
106
Inventory data
108
Inventory update data
164
Admin
162
Payment
160
Service provider financial institution
161
Fee payment authorization
120
Transaction processor
129
Expense classification engine
128
Inventory item processing engine
122
Auditing engine
123
Audit OK
124
Payment processor
125
Payment made
126
Fee assessment engine
150
Service provider
110
Transaction data
141
Payment authorization
140
Third party financial institution
142
Payment

FIG. 1

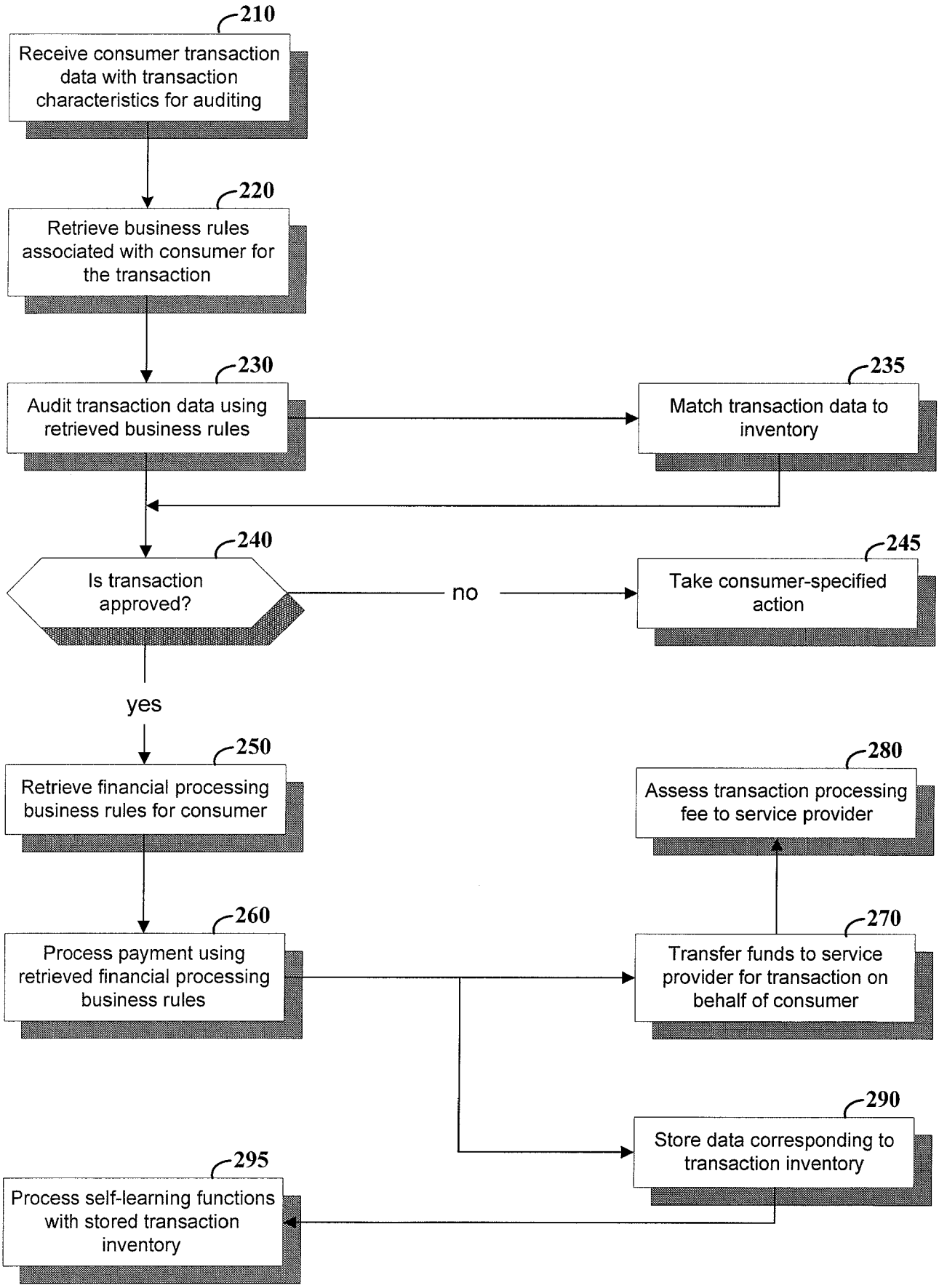

210
Receive consumer transaction data with transaction characteristics for auditing
220
Retrieve business rules associated with consumer for the transaction
230
Audit transaction data using retrieved business rules
235
Match transaction data to inventory
240
Is transaction approved?
no
245
Take consumer-specified action
yes
250
Retrieve financial processing business rules for consumer
280
Assess transaction processing fee to service provider
260
Process payment using retrieved financial processing business rules
270
Transfer funds to service provider for transaction on behalf of consumer
290
Store data corresponding to transaction inventory
295
Process self-learning functions with stored transaction inventory

FIG. 2

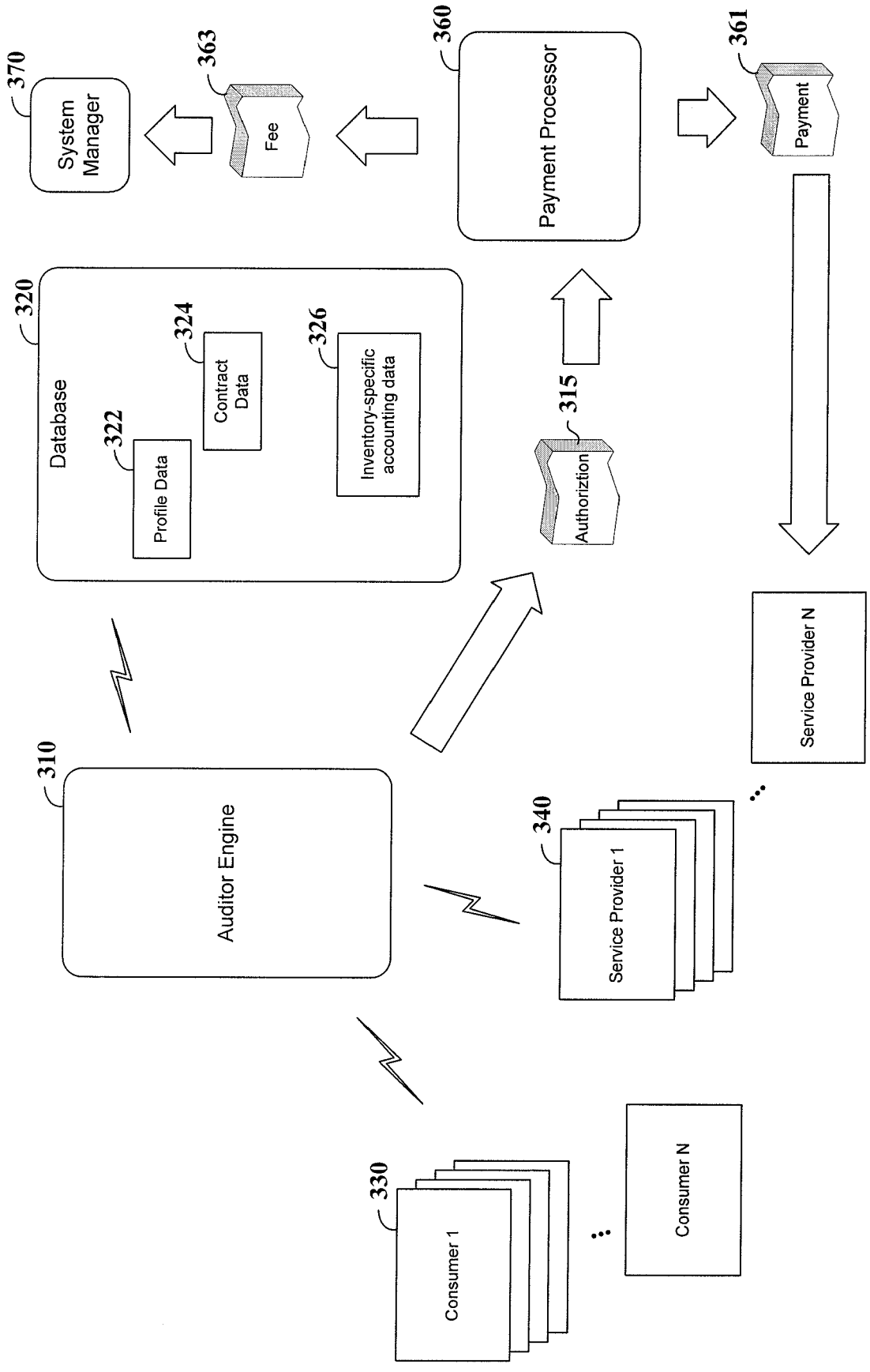

370
System Manager
363
Fee
360
Payment Processor
361
Payment
320
Database
322
Profile Data
324
Contract Data
326
Inventory-specific accounting data
315
Authoriztion
310
Auditor Engine
340
Service Provider 1
Service Provider N
330
Consumer 1
Consumer N

FIG. 3