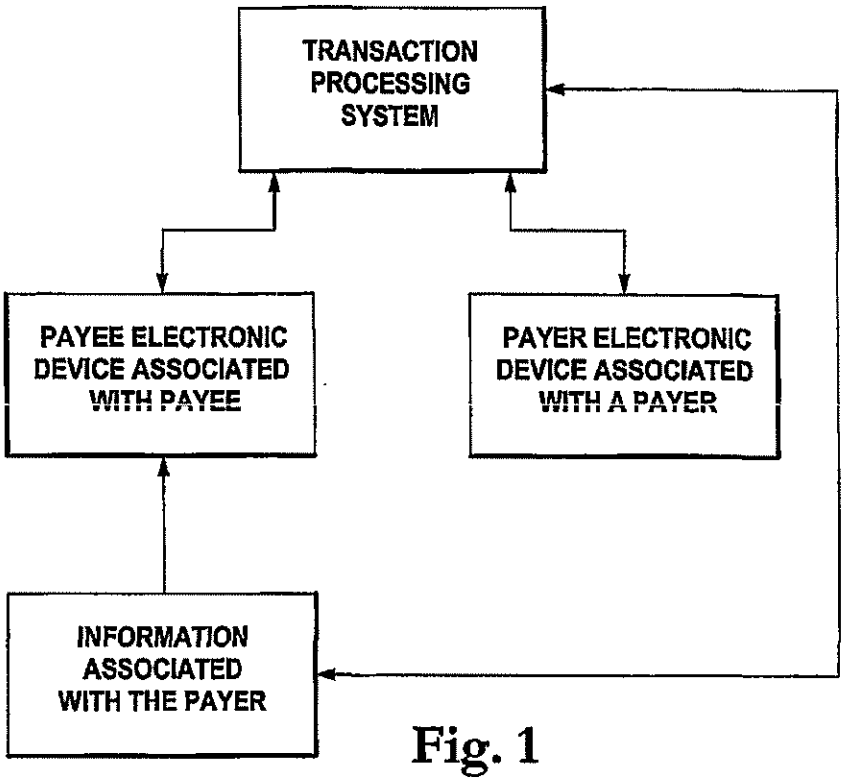

TRANSACTION PROCESSING SYSTEM
PAYEE ELECTRONIC DEVICE ASSOCIATED WITH PAYEE
PAYER ELECTRONIC DEVICE ASSOCIATED WITH A PAYER
INFORMATION ASSOCIATED WITH THE PAYER

Fig. 1

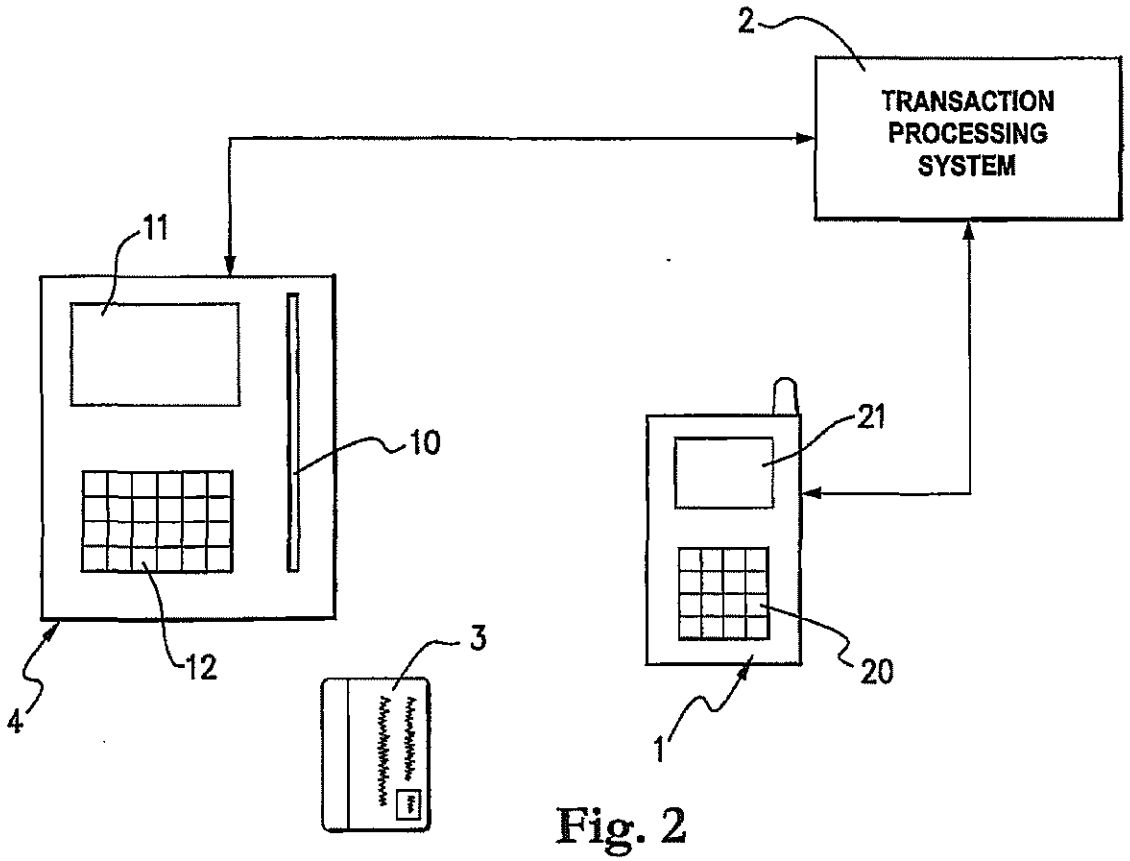

2
TRANSACTION PROCESSING SYSTEM
11
10
12
4
3
21
20
1

Fig. 2

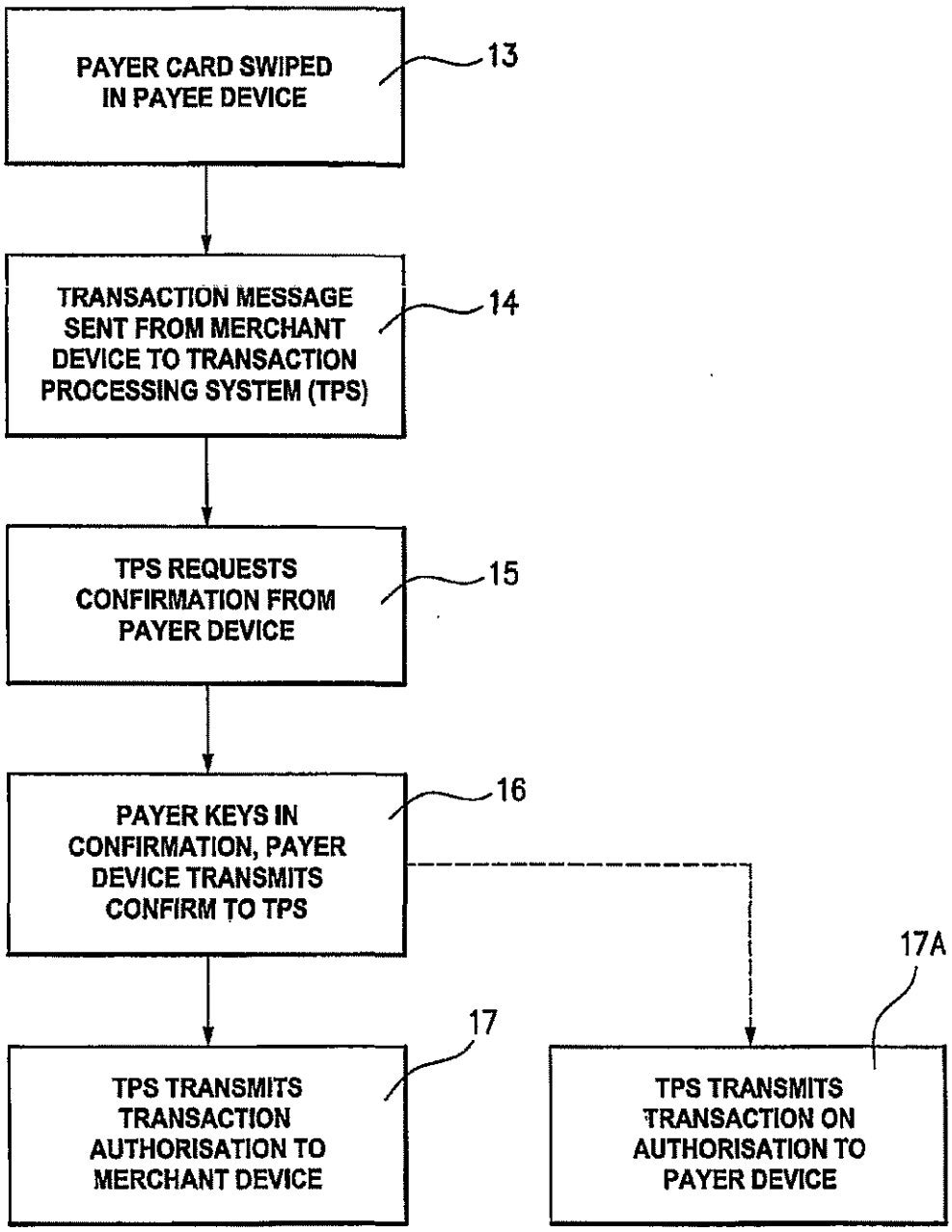

PAYER CARD SWIPED IN PAYEE DEVICE
13
TRANSACTION MESSAGE SENT FROM MERCHANT DEVICE TO TRANSACTION PROCESSING SYSTEM (TPS)
14
TPS REQUESTS CONFIRMATION FROM PAYER DEVICE
15
PAYER KEYS IN CONFIRMATION, PAYER DEVICE TRANSMITS CONFIRM TO TPS
16
17A
17
TPS TRANSMITS TRANSACTION AUTHORISATION TO MERCHANT DEVICE
TPS TRANSMITS TRANSACTION ON AUTHORISATION TO PAYER DEVICE

Fig. 3

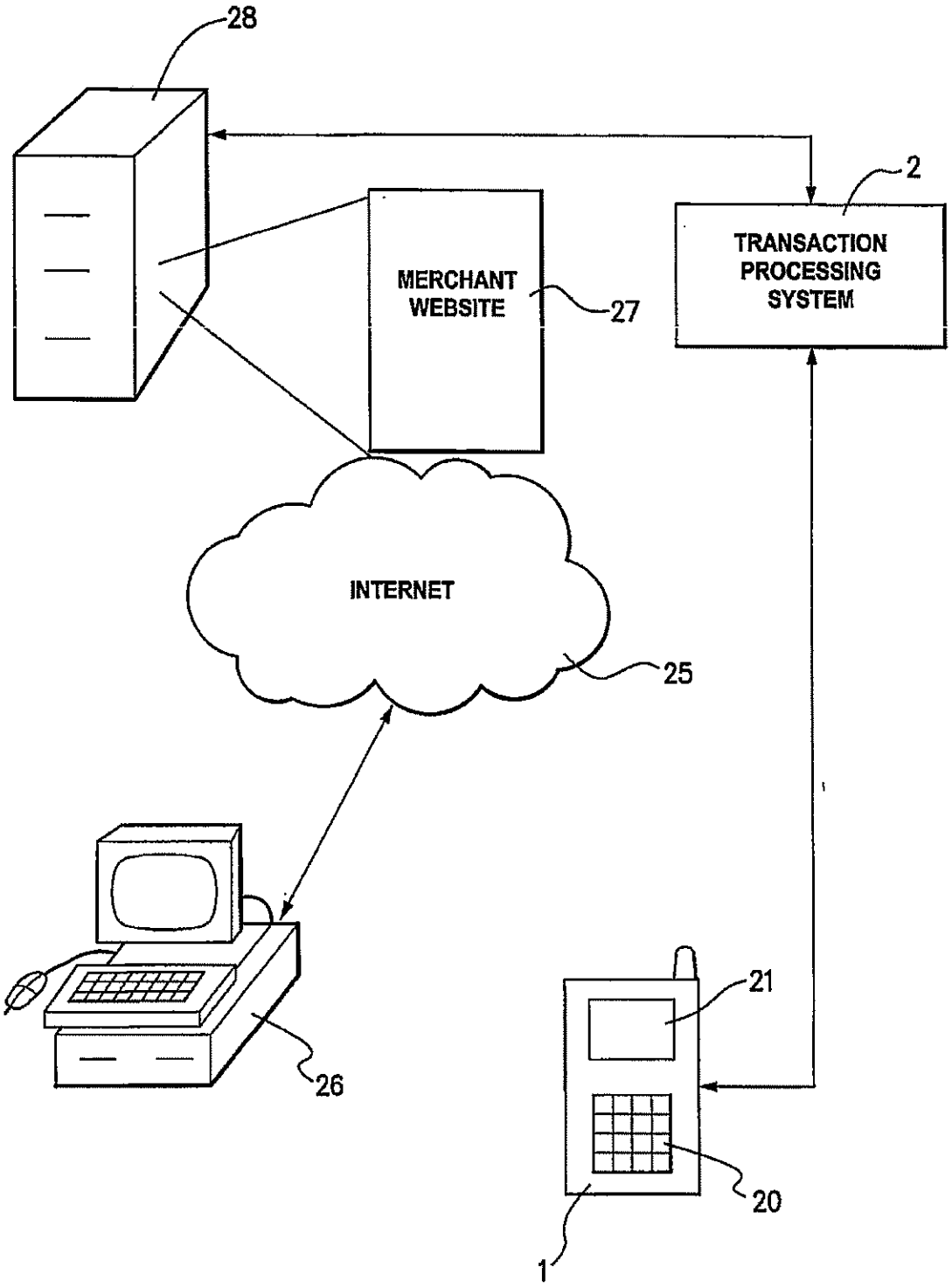

28
2
TRANSACTION PROCESSING SYSTEM
MERCHANT WEBSITE
27
INTERNET
25
21
20
1
26

Fig. 4

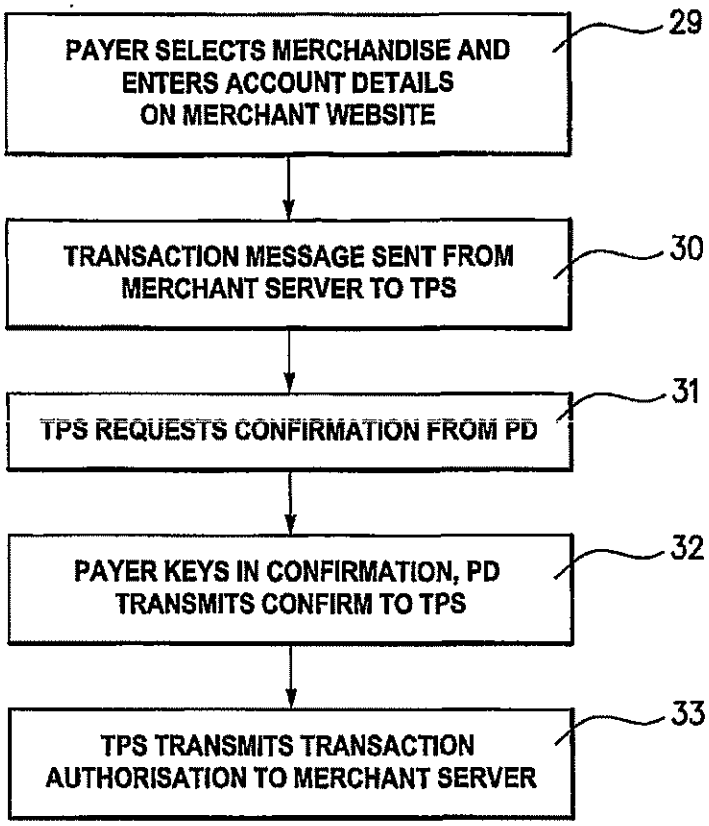

PAYER SELECTS MERCHANDISE AND ENTERS ACCOUNT DETAILS ON MERCHANT WEBSITE
29
TRANSACTION MESSAGE SENT FROM MERCHANT SERVER TO TPS
30
TPS REQUESTS CONFIRMATION FROM PD
31
PAYER KEYS IN CONFIRMATION, PD TRANSMITS CONFIRM TO TPS
32
TPS TRANSMITS TRANSACTION AUTHORISATION TO MERCHANT SERVER
33

Fig. 5

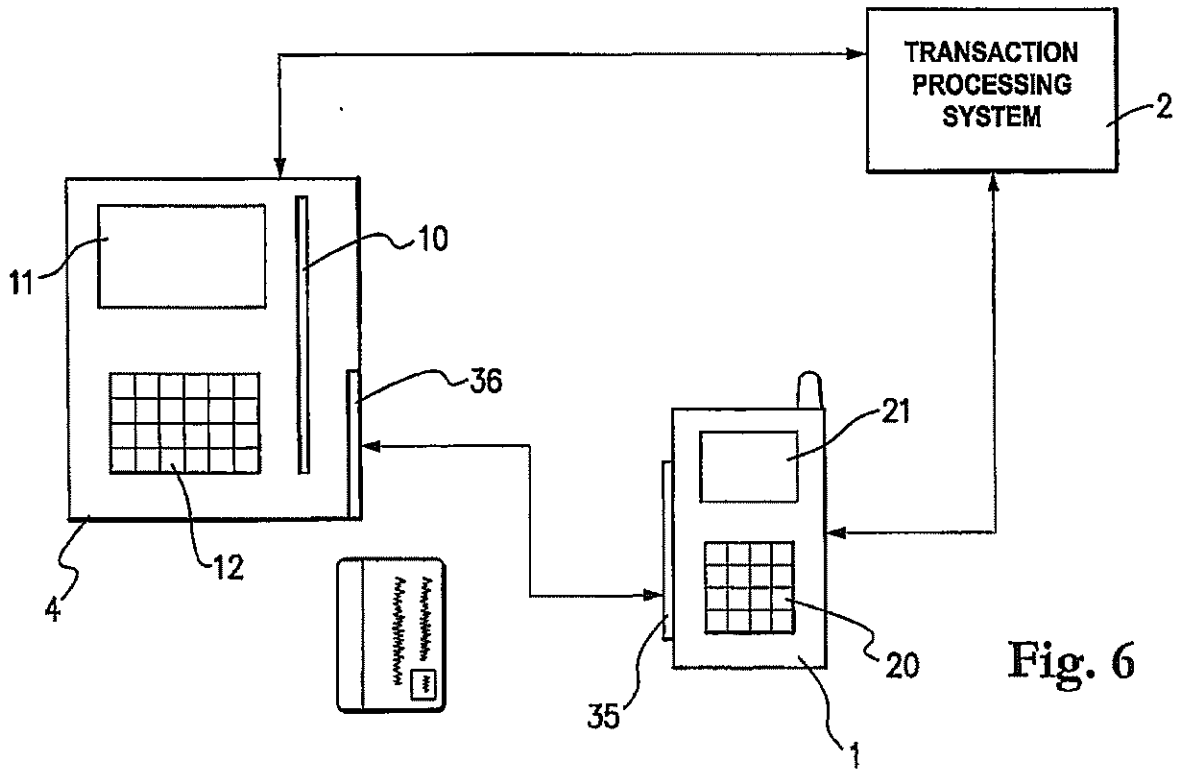

TRANSACTION PROCESSING SYSTEM
2
11
10
36
21
12
4
20
35
1

Fig. 6

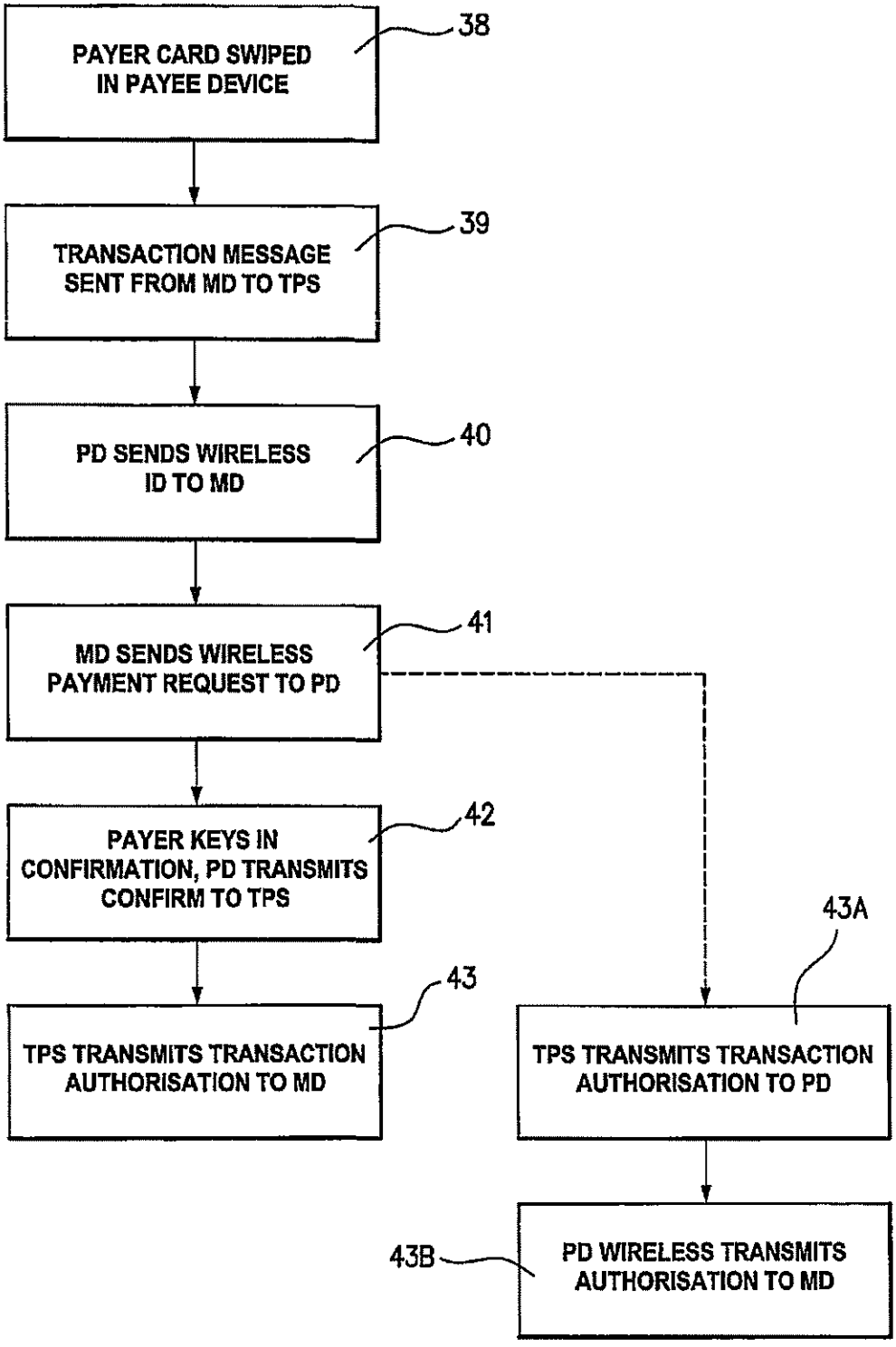

PAYER CARD SWIPED IN PAYEE DEVICE
38
TRANSACTION MESSAGE SENT FROM MD TO TPS
39
PD SENDS WIRELESS ID TO MD
40
MD SENDS WIRELESS PAYMENT REQUEST TO PD
41
PAYER KEYS IN CONFIRMATION, PD TRANSMITS CONFIRM TO TPS
42
TPS TRANSMITS TRANSACTION AUTHORISATION TO MD
43
TPS TRANSMITS TRANSACTION AUTHORISATION TO PD
43A
PD WIRELESS TRANSMITS AUTHORISATION TO MD
43B

Fig. 7

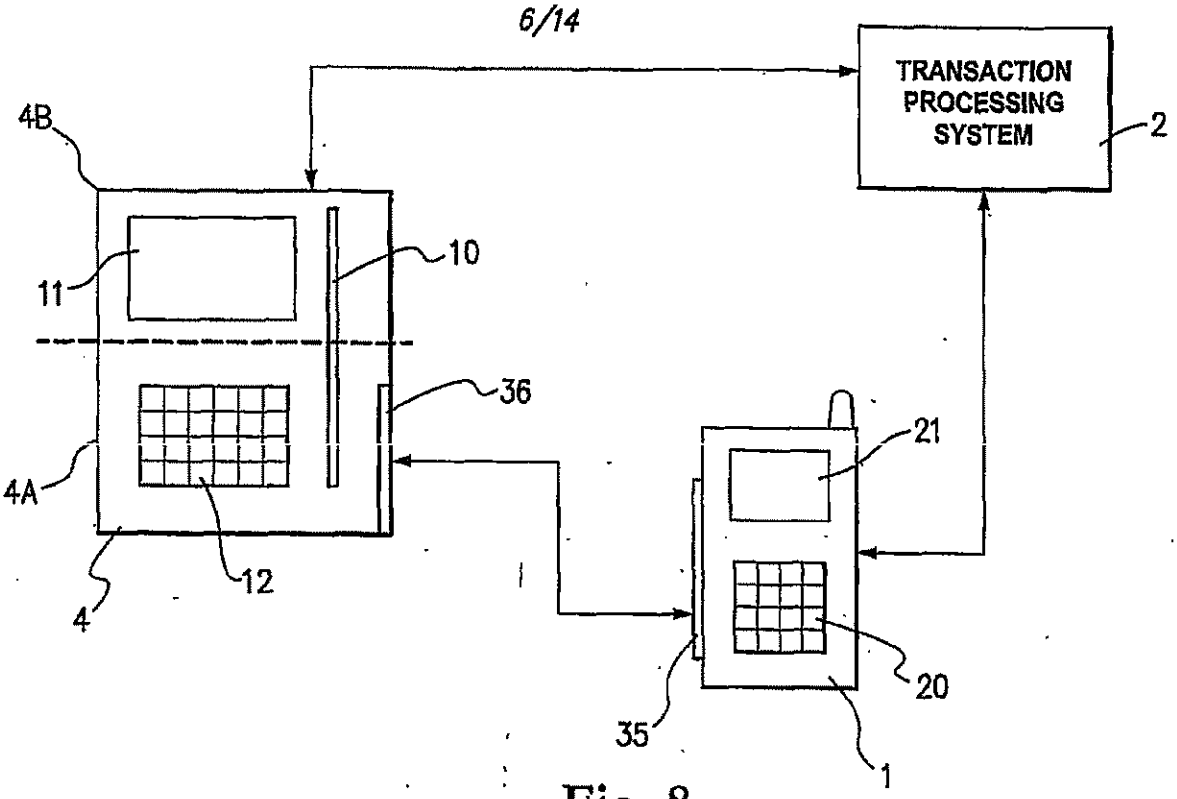

TRANSACTION PROCESSING SYSTEM
2
4B
10
11
36
21
4A
12
4
20
35
1

Fig. 8

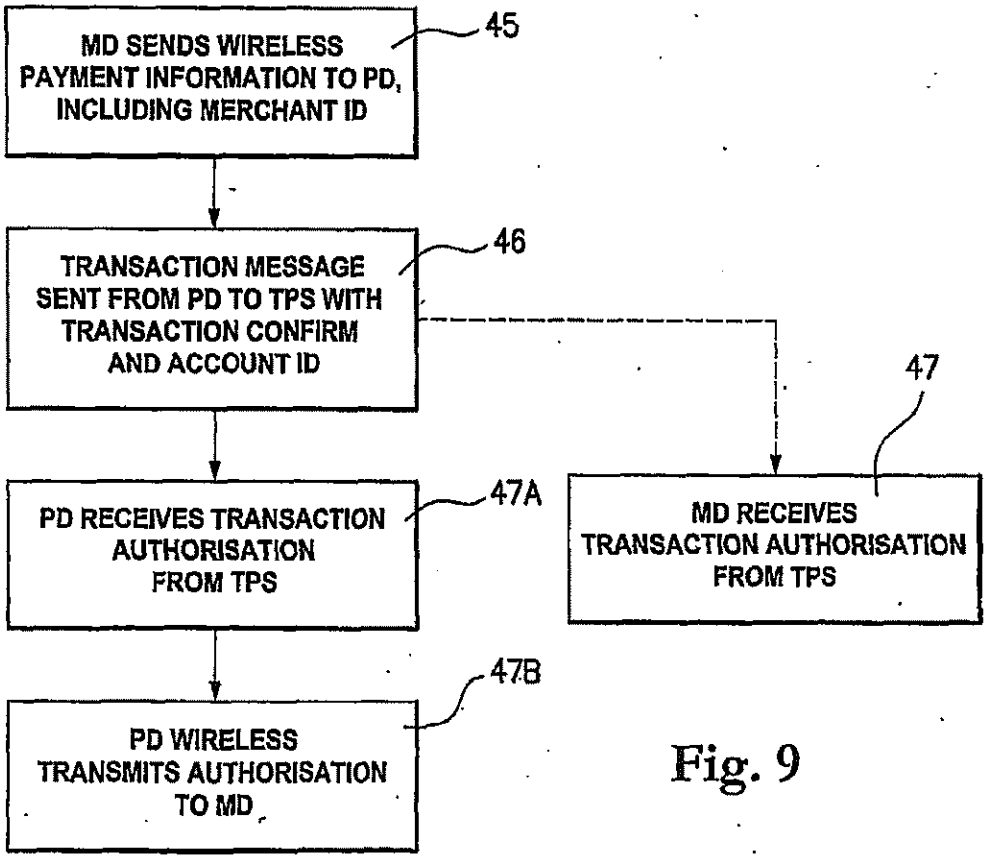

MD SENDS WIRELESS PAYMENT INFORMATION TO PD, INCLUDING MERCHANT ID
45
TRANSACTION MESSAGE SENT FROM PD TO TPS WITH TRANSACTION CONFIRM AND ACCOUNT ID
46
47
PD RECEIVES TRANSACTION AUTHORISATION FROM TPS
47A
MD RECEIVES TRANSACTION AUTHORISATION FROM TPS
47B
PD WIRELESS TRANSMITS AUTHORISATION TO MD

Fig. 9

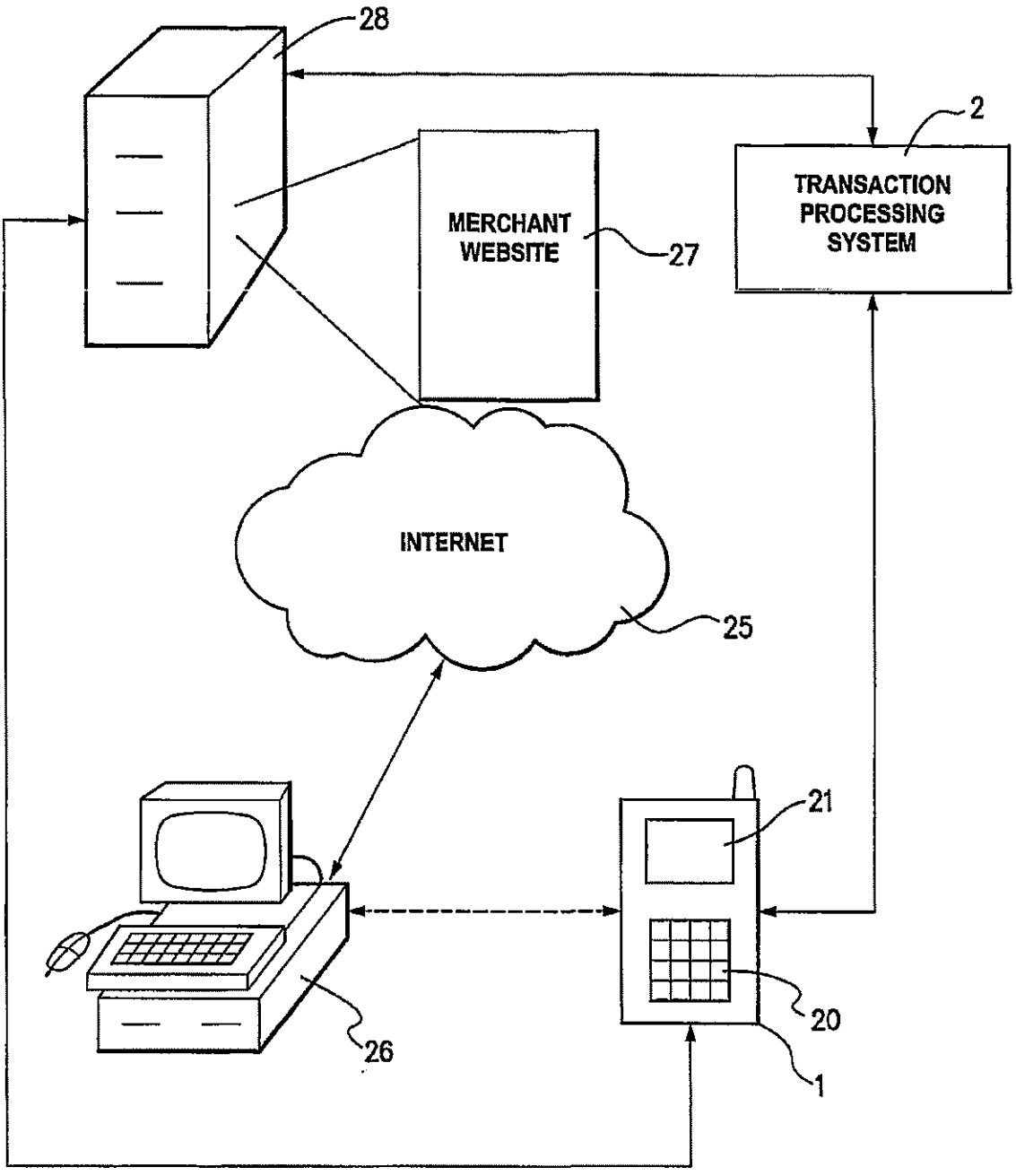

28
2
TRANSACTION PROCESSING SYSTEM
MERCHANT WEBSITE
27
INTERNET
25
21
20
1
26

Fig. 10

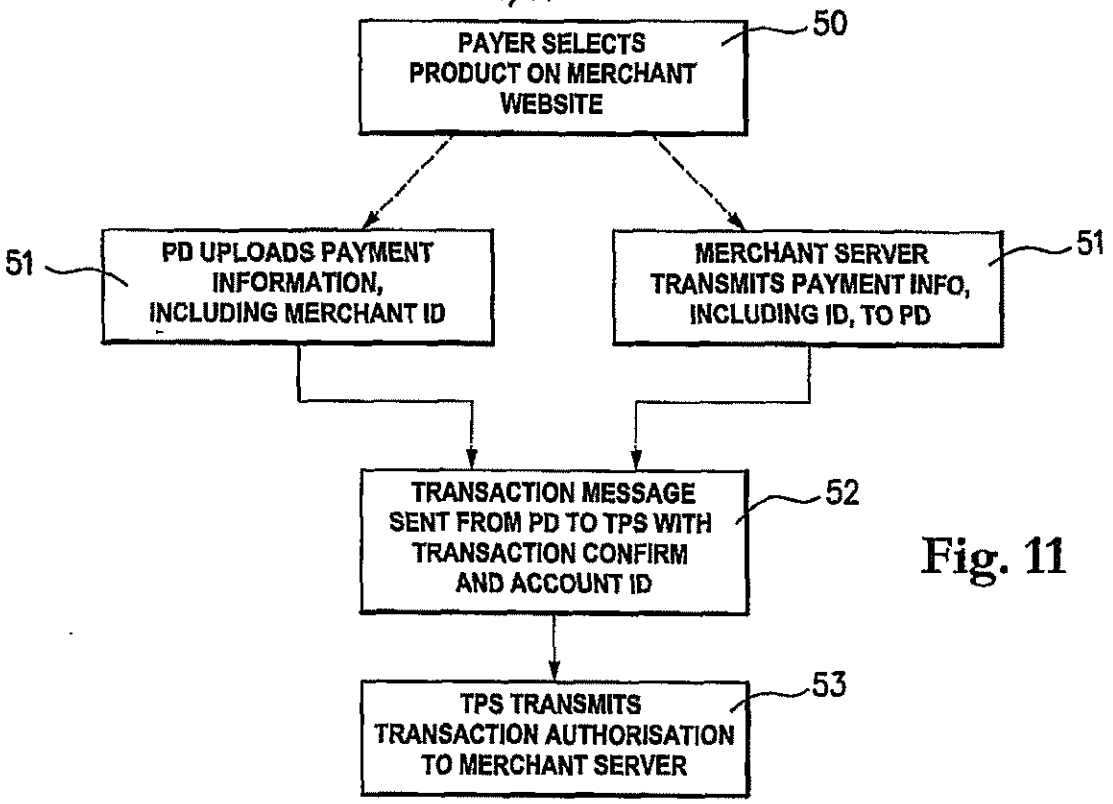

PAYER SELECTS PRODUCT ON MERCHANT WEBSITE
50
PD UPLOADS PAYMENT INFORMATION, INCLUDING MERCHANT ID
51
MERCHANT SERVER TRANSMITS PAYMENT INFO, INCLUDING ID, TO PD
51
TRANSACTION MESSAGE SENT FROM PD TO TPS WITH TRANSACTION CONFIRM AND ACCOUNT ID
52
TPS TRANSMITS TRANSACTION AUTHORISATION TO MERCHANT SERVER
53

Fig. 11

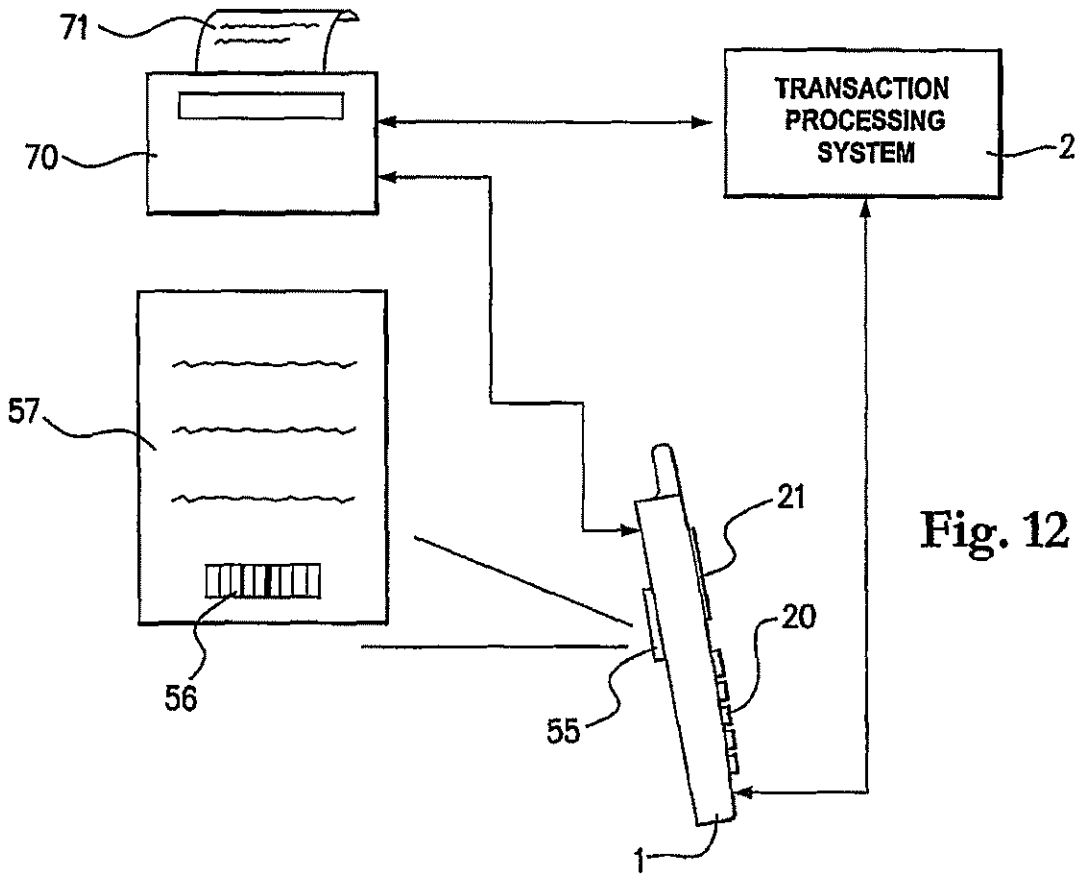

71
70
TRANSACTION PROCESSING SYSTEM
2
57
21
20
56
55
1

Fig. 12

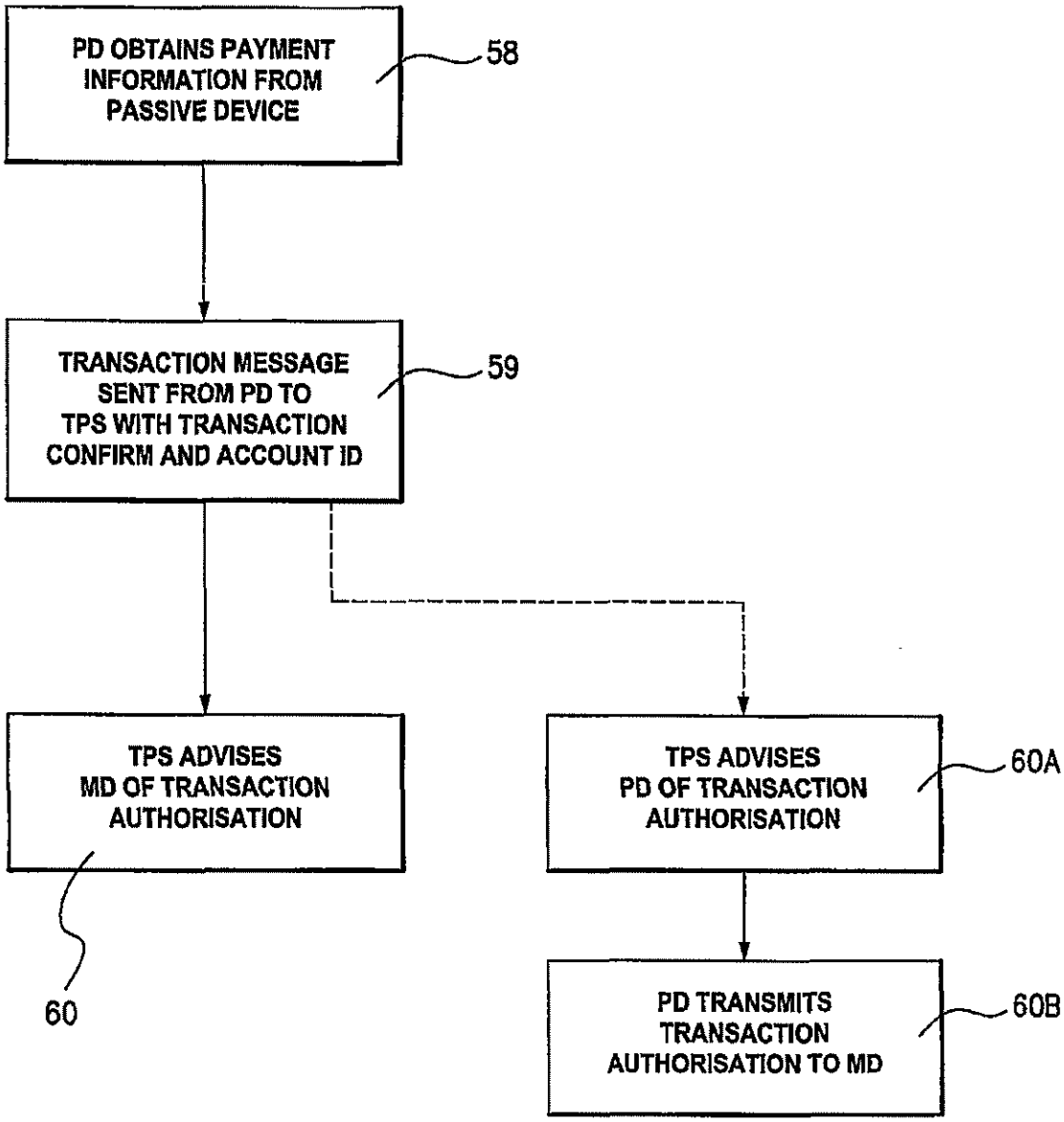

PD OBTAINS PAYMENT INFORMATION FROM PASSIVE DEVICE
58
TRANSACTION MESSAGE SENT FROM PD TO TPS WITH TRANSACTION CONFIRM AND ACCOUNT ID
59
TPS ADVISES MD OF TRANSACTION AUTHORISATION
60
TPS ADVISES PD OF TRANSACTION AUTHORISATION
60A
PD TRANSMITS TRANSACTION AUTHORISATION TO MD
60B

Fig. 13

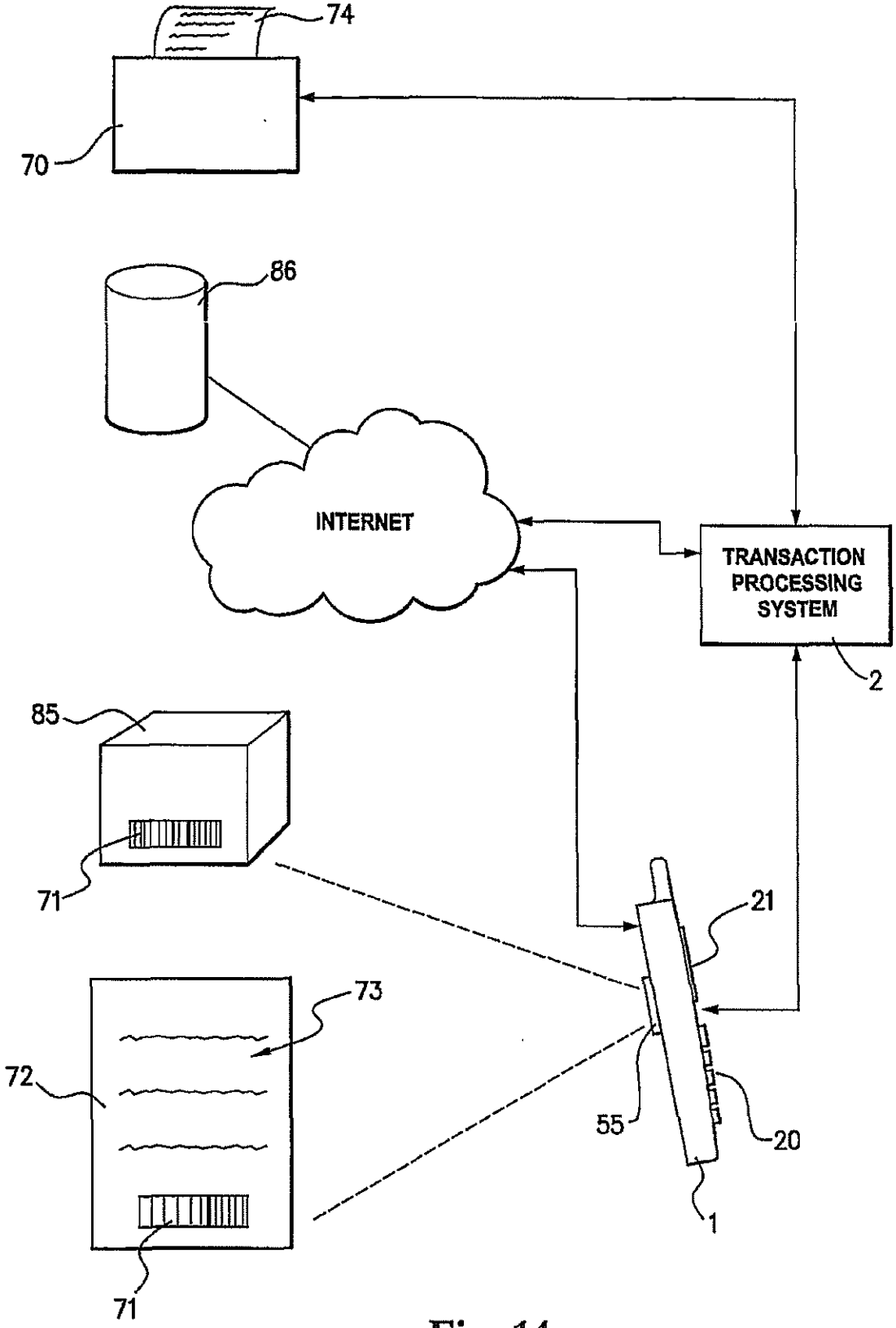

74
70
86
INTERNET
TRANSACTION PROCESSING SYSTEM
2
85
71
21
73
72
55
20
1
71

Fig. 14

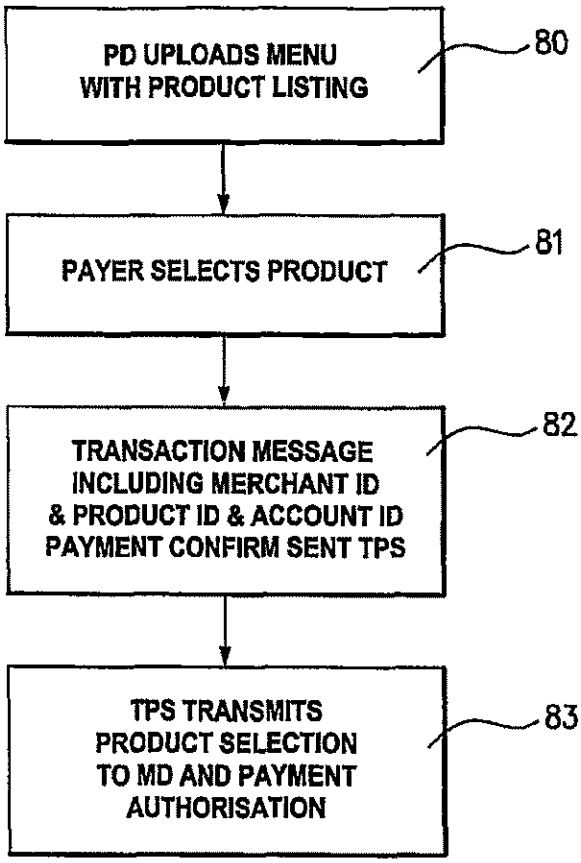

PD UPLOADS MENU WITH PRODUCT LISTING
80
PAYER SELECTS PRODUCT
81
TRANSACTION MESSAGE INCLUDING MERCHANT ID & PRODUCT ID & ACCOUNT ID PAYMENT CONFIRM SENT TPS
82
TPS TRANSMITS PRODUCT SELECTION TO MD AND PAYMENT AUTHORISATION
83

Fig. 15

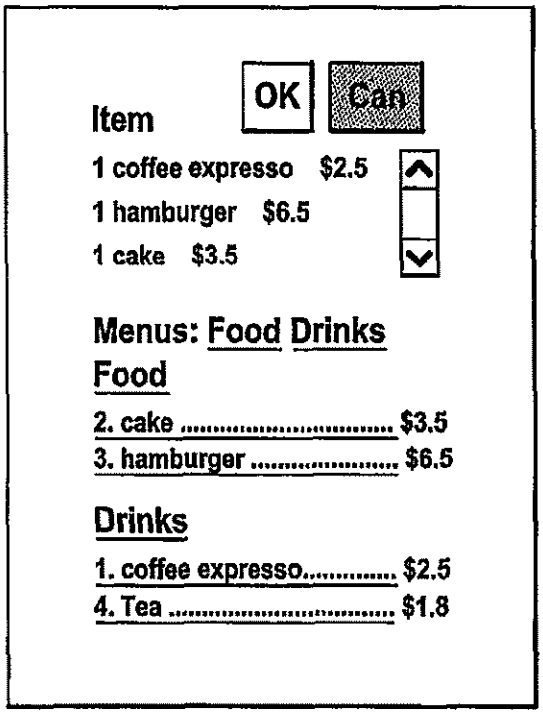

Item
OK
Can
1 coffee expresso $2.5
1 hamburger $6.5
1 cake $3.5
Menus: Food Drinks
Food
2. cake $3.5
3. hamburger $6.5
Drinks
1. coffee expresso..... $2.5
4. Tea $1.8

Fig. 16

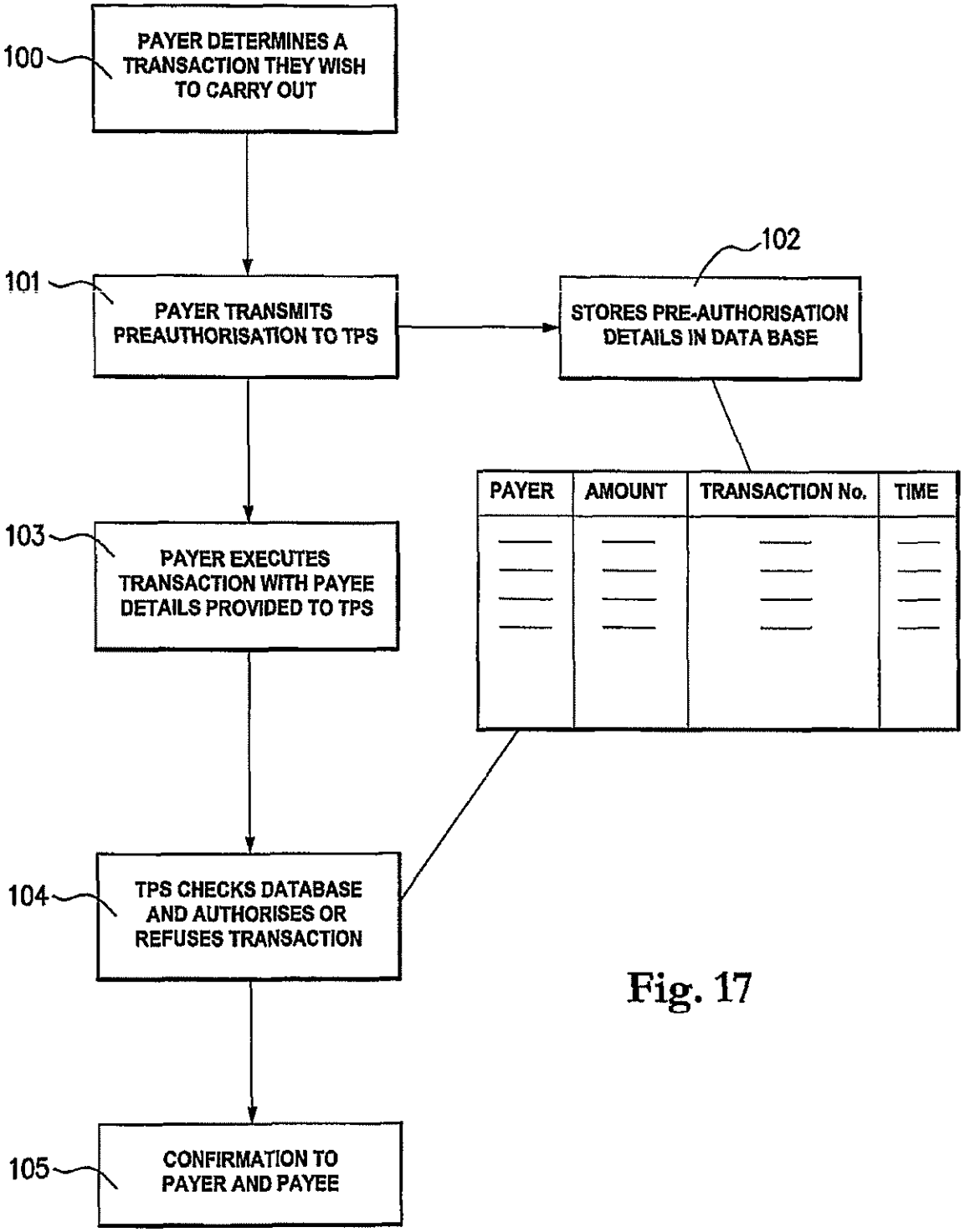

100
PAYER DETERMINES A TRANSACTION THEY WISH TO CARRY OUT
101
PAYER TRANSMITS PREAUTHORISATION TO TPS
102
STORES PRE-AUTHORISATION DETAILS IN DATA BASE
PAYER
AMOUNT
TRANSACTION No.
TIME
103
PAYER EXECUTES TRANSACTION WITH PAYEE DETAILS PROVIDED TO TPS
104
TPS CHECKS DATABASE AND AUTHORISES OR REFUSES TRANSACTION
105
CONFIRMATION TO PAYER AND PAYEE

Fig. 17

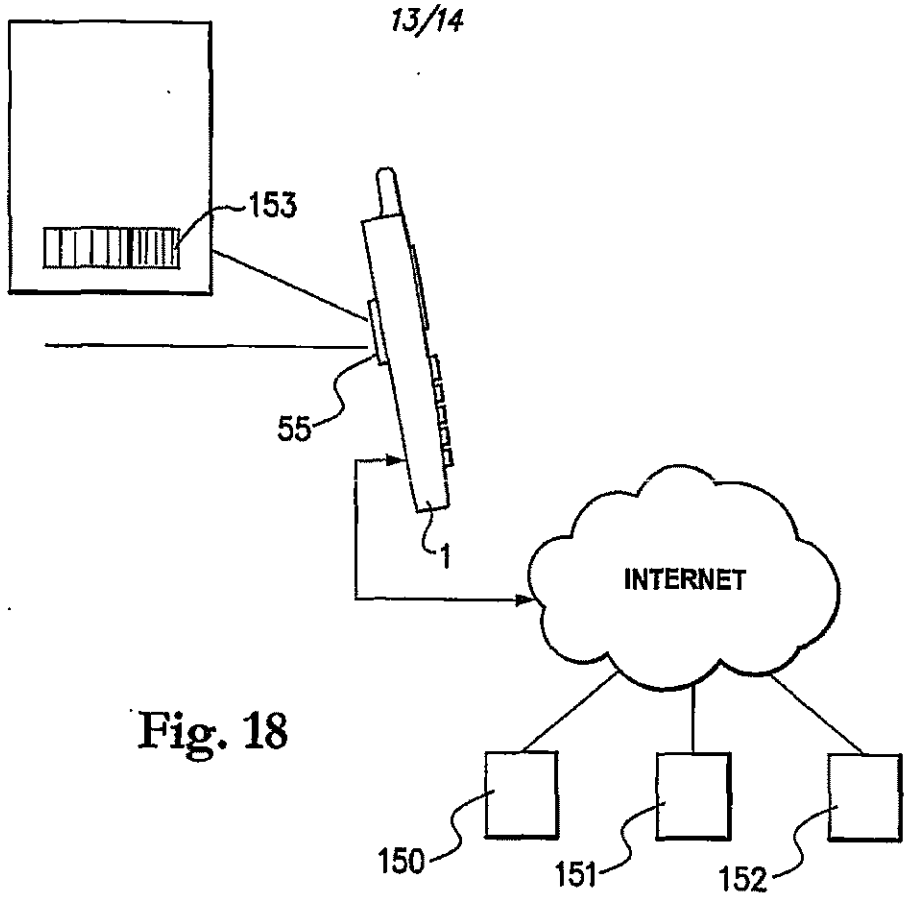

153
55
1
INTERNET
150
151
152

Fig. 18

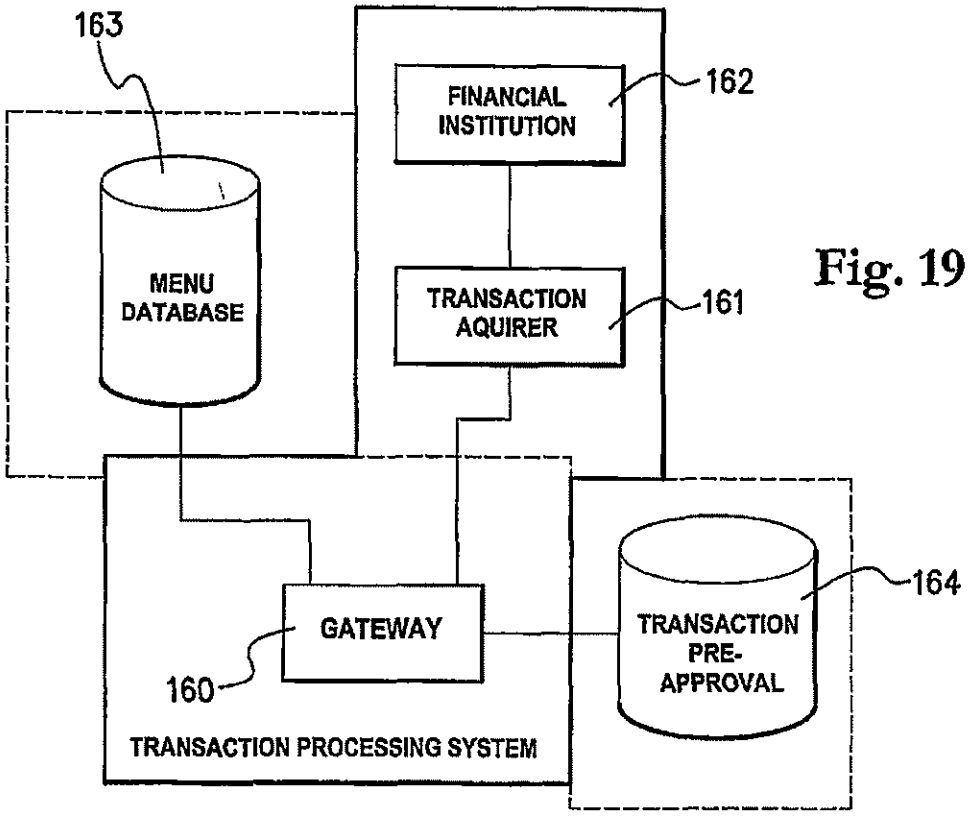

163
FINANCIAL INSTITUTION
162
MENU DATABASE
TRANSACTION AQUIRER
161
GATEWAY
160
TRANSACTION PROCESSING SYSTEM
TRANSACTION PRE-APPROVAL
164

Fig. 19

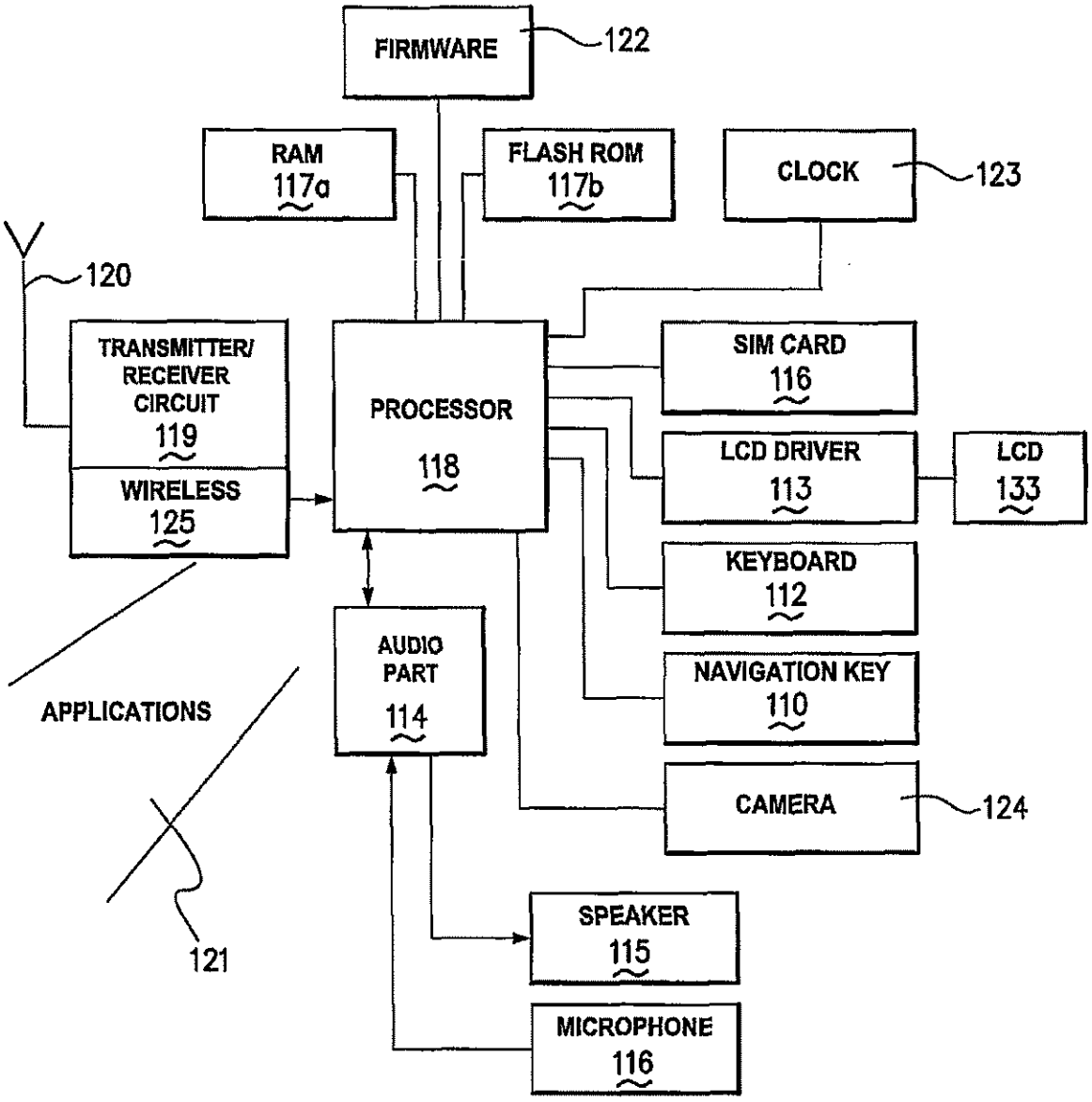

FIRMWARE
122
RAM
117a
FLASH ROM
117b
CLOCK
123
120
TRANSMITTER/
RECEIVER
CIRCUIT
119
WIRELESS
125
PROCESSOR
118
SIM CARD
116
LCD DRIVER
113
LCD
133
KEYBOARD
112
AUDIO
PART
114
NAVIGATION KEY
110
CAMERA
124
APPLICATIONS
121
SPEAKER
115
MICROPHONE
116

Fig. 20