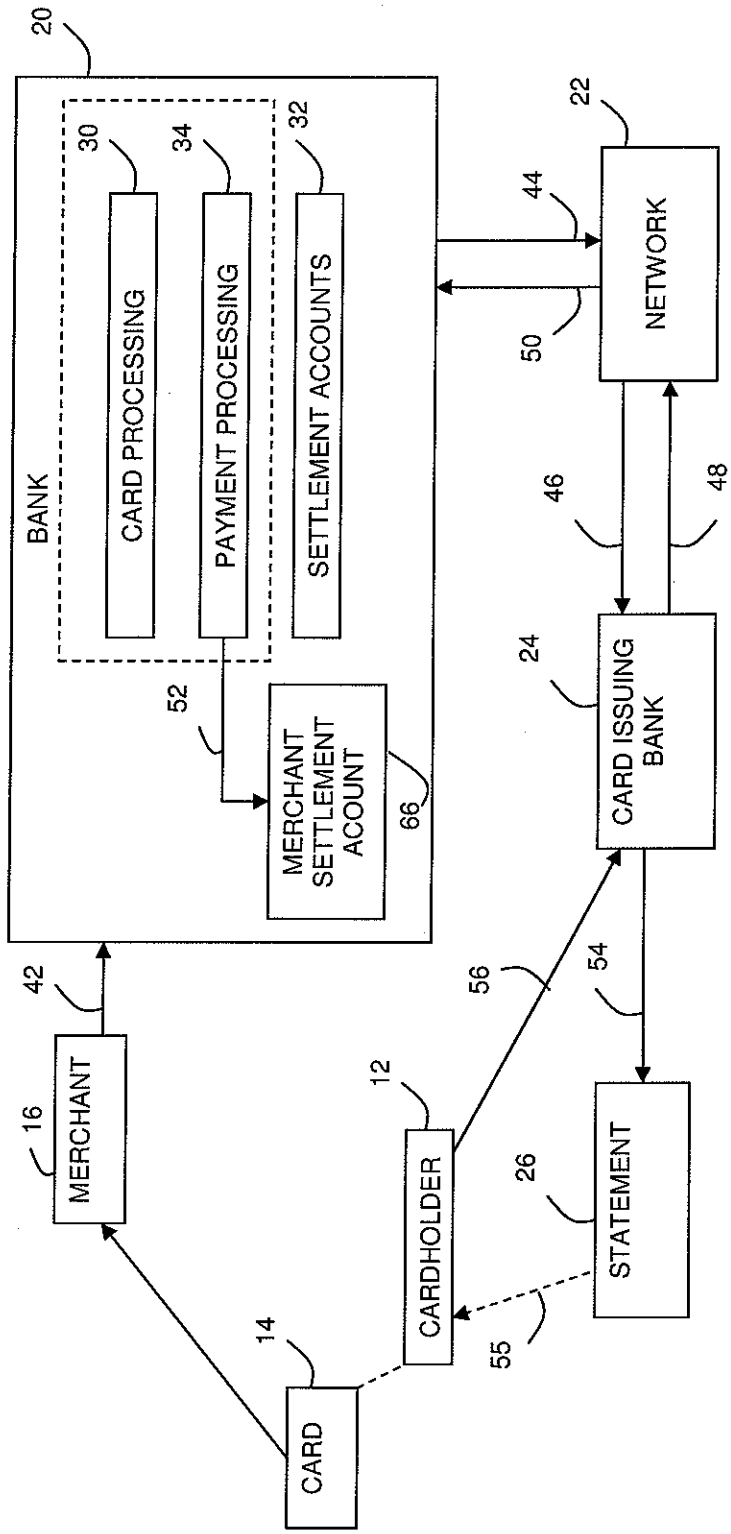

20
BANK
30
CARD PROCESSING
34
PAYMENT PROCESSING
32
SETTLEMENT ACCOUNTS
52
MERCHANT SETTLEMENT ACOUNT
66
22
NETWORK
44
50
46
48
24
CARD ISSUING BANK
42
MERCHANT
16
12
CARDHOLDER
56
54
26
STATEMENT
14
CARD
55
10

FIG. 1

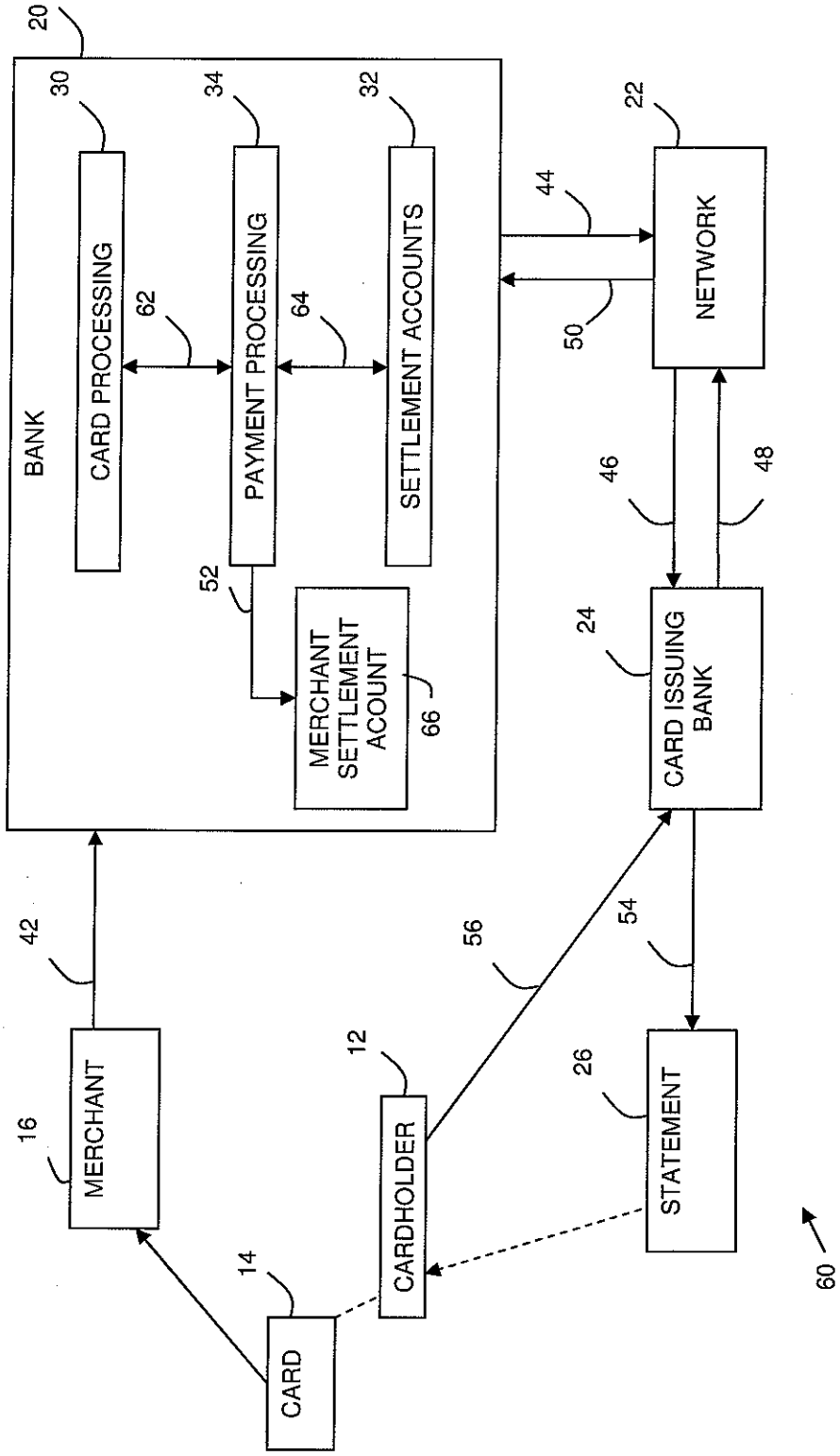

20
BANK
30
CARD PROCESSING
34
PAYMENT PROCESSING
32
SETTLEMENT ACCOUNTS
62
64
52
MERCHANT SETTLEMENT ACOUNT
66
22
NETWORK
44
50
46
48
24
CARD ISSUING BANK
42
MERCHANT
16
56
54
12
CARDHOLDER
26
STATEMENT
14
CARD
60

FIG. 2

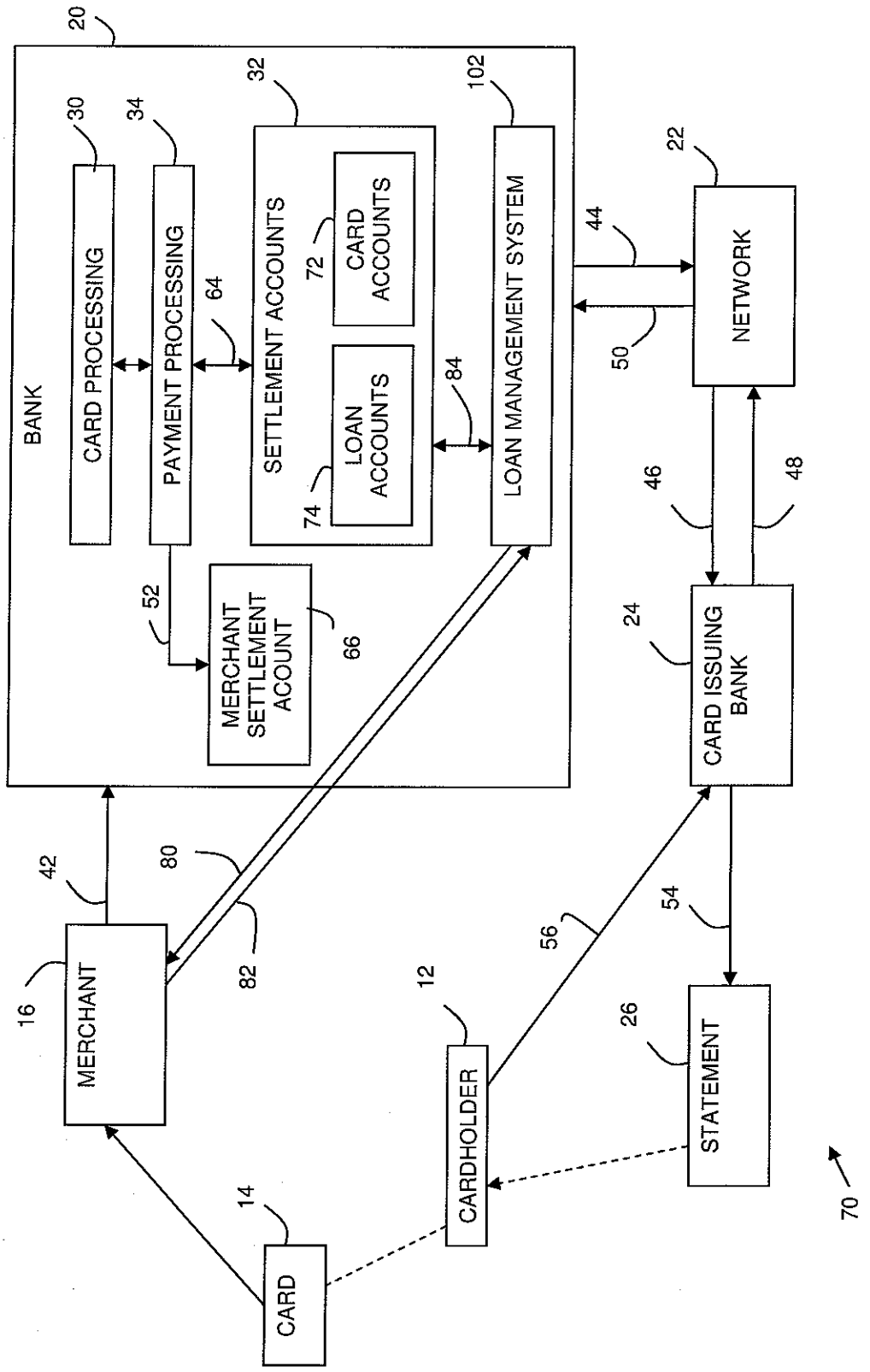

20
BANK
30
CARD PROCESSING
34
PAYMENT PROCESSING
64
32
SETTLEMENT ACCOUNTS
72
CARD ACCOUNTS
74
LOAN ACCOUNTS
84
102
LOAN MANAGEMENT SYSTEM
52
MERCHANT SETTLEMENT ACOUNT
66
22
NETWORK
44
50
46
48
24
CARD ISSUING BANK
42
80
82
16
MERCHANT
12
CARDHOLDER
56
54
26
STATEMENT
14
CARD
70

FIG. 3

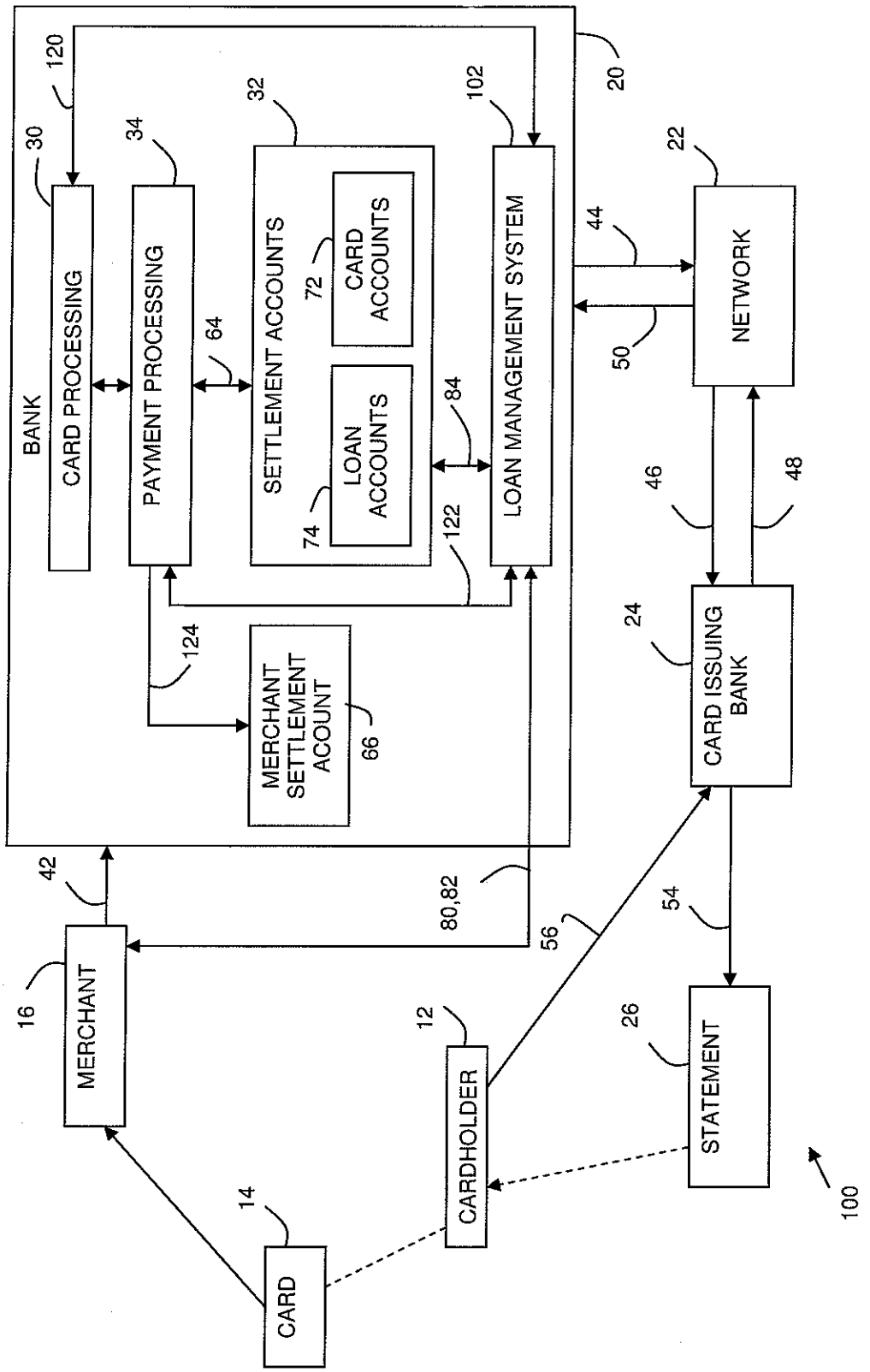

BANK
CARD PROCESSING
PAYMENT PROCESSING
SETTLEMENT ACCOUNTS
CARD ACCOUNTS
LOAN ACCOUNTS
LOAN MANAGEMENT SYSTEM
MERCHANT SETTLEMENT ACOUNT
NETWORK
CARD ISSUING BANK
MERCHANT
CARDHOLDER
STATEMENT
CARD
20
22
24
26
30
32
34
42
44
46
48
50
54
56
64
66
72
74
80,82
84
100
102
120
122
124

FIG. 4

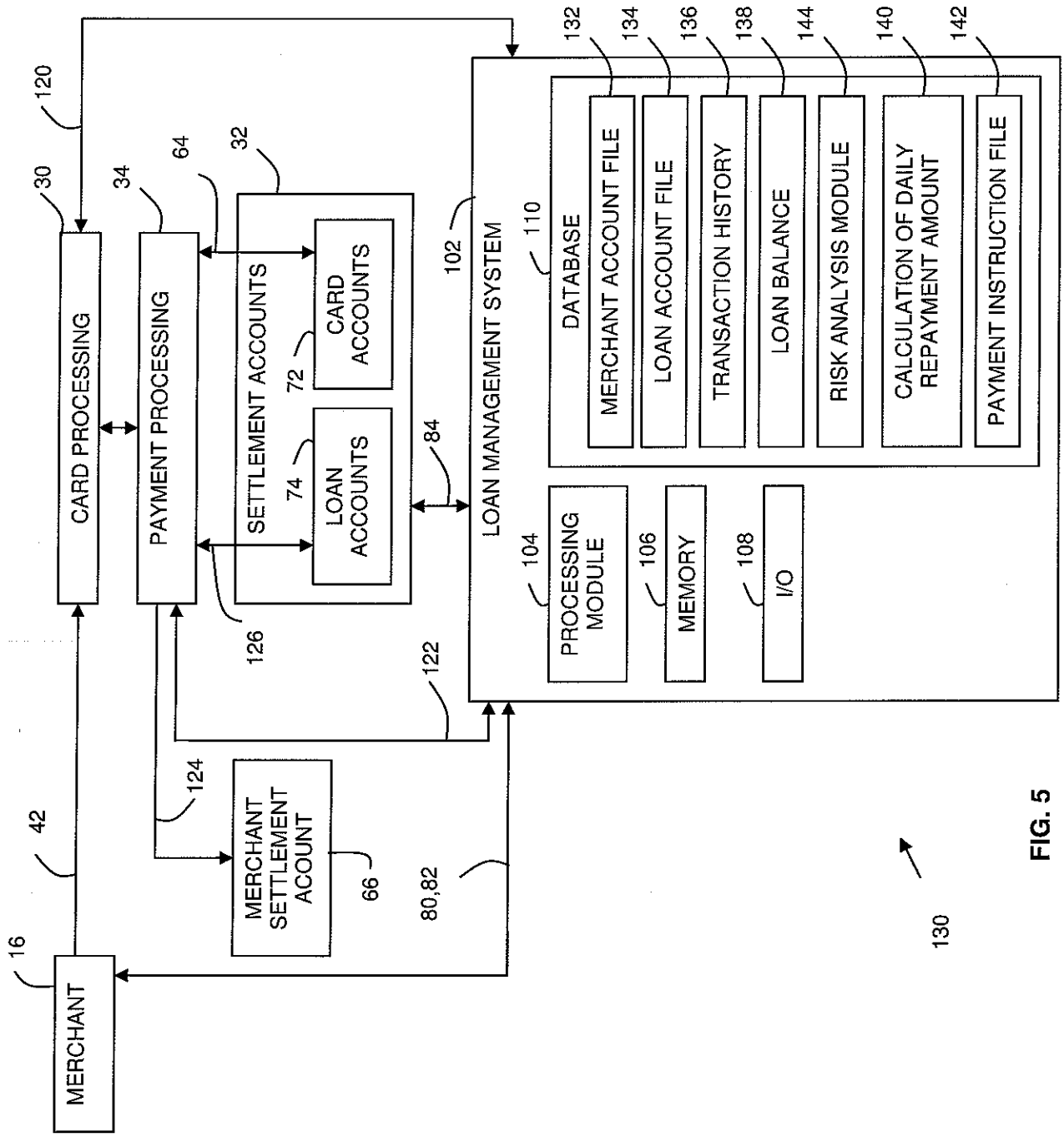

MERCHANT
16
42
MERCHANT SETTLEMENT ACOUNT
66
124
80,82
122
126
CARD PROCESSING
30
PAYMENT PROCESSING
34
64
120
SETTLEMENT ACCOUNTS
32
CARD ACCOUNTS
72
LOAN ACCOUNTS
74
84
LOAN MANAGEMENT SYSTEM
102
PROCESSING MODULE
104
MEMORY
106
I/O
108
DATABASE
110
MERCHANT ACCOUNT FILE
132
LOAN ACCOUNT FILE
134
TRANSACTION HISTORY
136
LOAN BALANCE
138
RISK ANALYSIS MODULE
144
CALCULATION OF DAILY REPAYMENT AMOUNT
140
PAYMENT INSTRUCTION FILE
142
130

FIG. 5

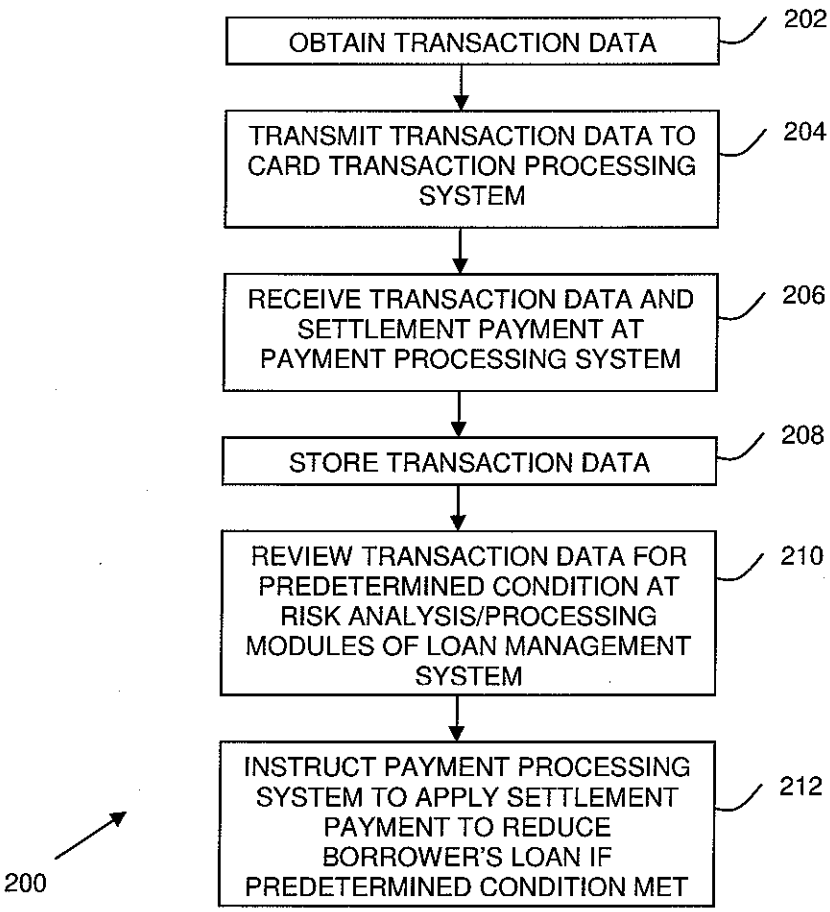

OBTAIN TRANSACTION DATA
202
TRANSMIT TRANSACTION DATA TO CARD TRANSACTION PROCESSING SYSTEM
204
RECEIVE TRANSACTION DATA AND SETTLEMENT PAYMENT AT PAYMENT PROCESSING SYSTEM
206
STORE TRANSACTION DATA
208
REVIEW TRANSACTION DATA FOR PREDETERMINED CONDITION AT RISK ANALYSIS/PROCESSING MODULES OF LOAN MANAGEMENT SYSTEM
210
INSTRUCT PAYMENT PROCESSING SYSTEM TO APPLY SETTLEMENT PAYMENT TO REDUCE BORROWER'S LOAN IF PREDETERMINED CONDITION MET
212
200

FIG. 6