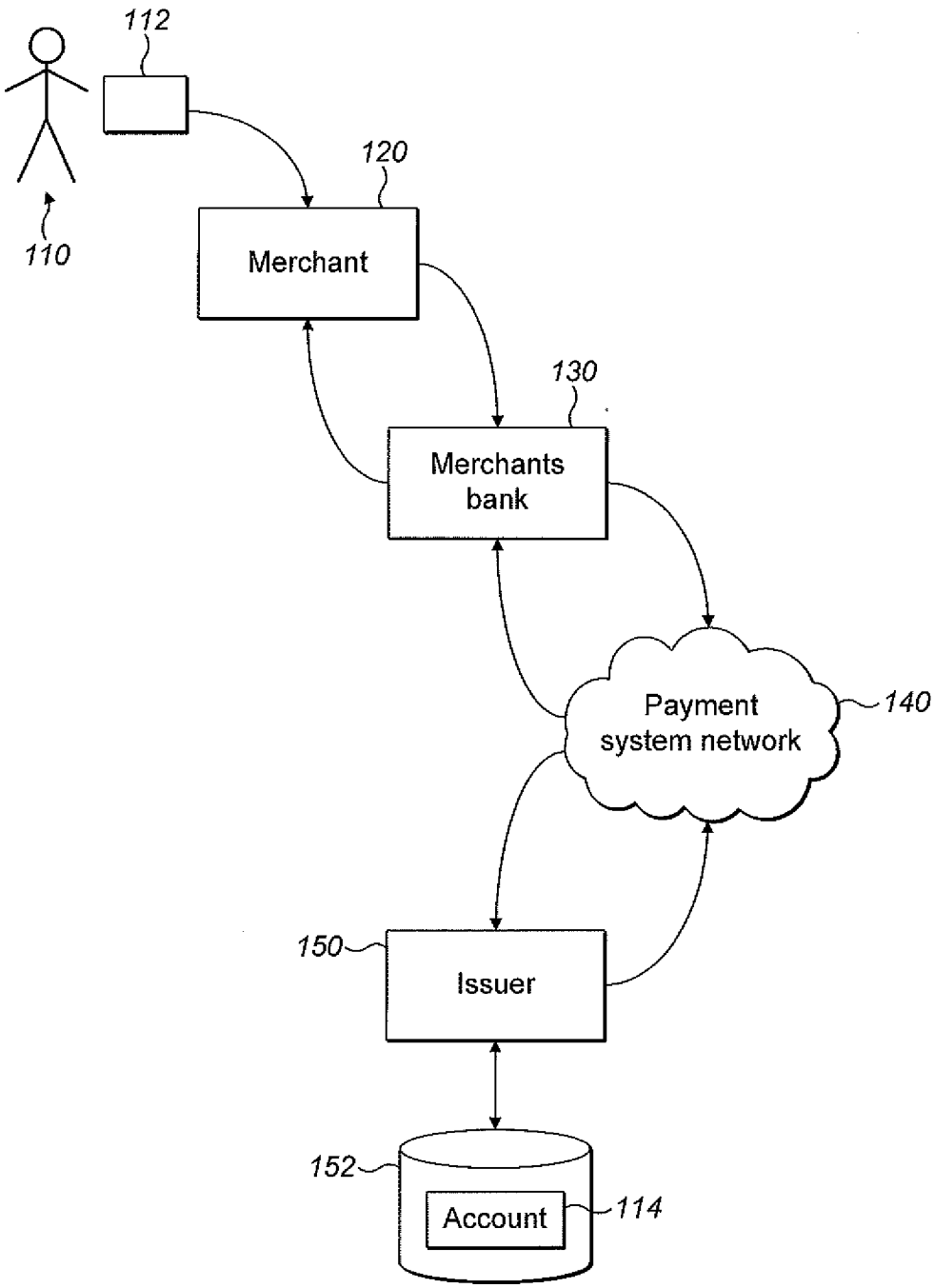

112
120
110
Merchant
130
Merchants bank
Payment system network
140
150
Issuer
152
Account
114
100

FIG. 1

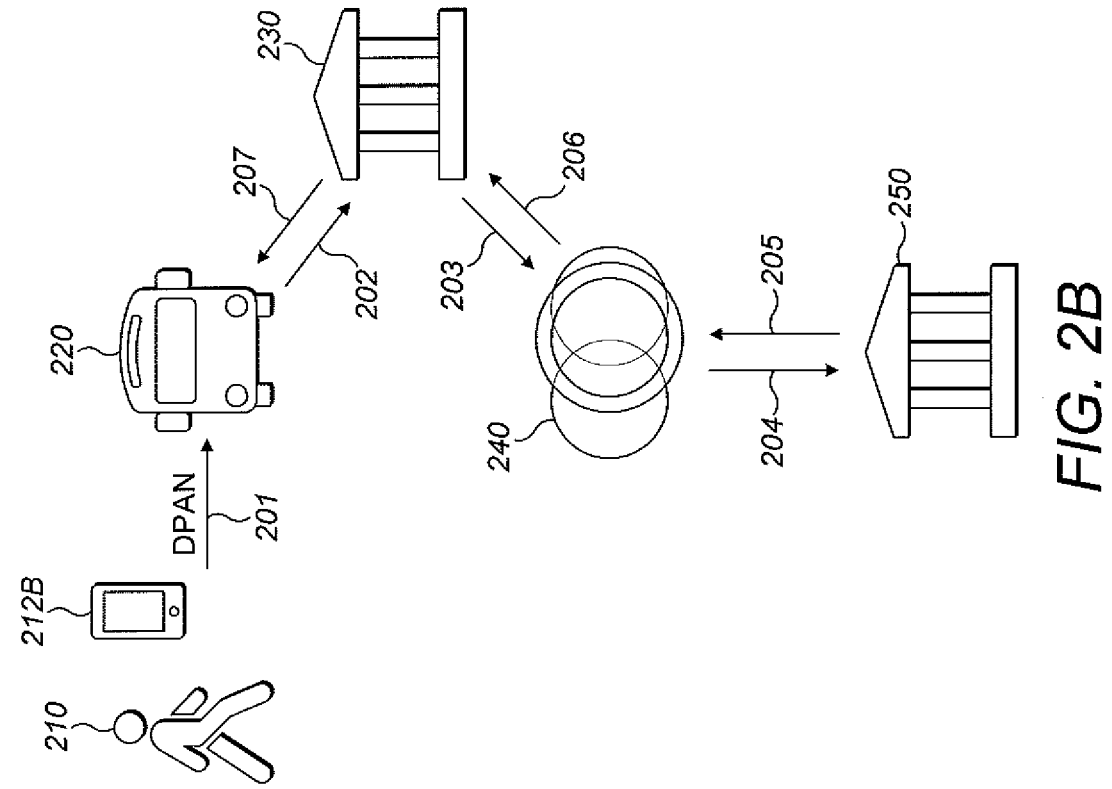

230
207
206
202
203
220
205
250
240
204
DPAN
201
212B
210

FIG. 2B

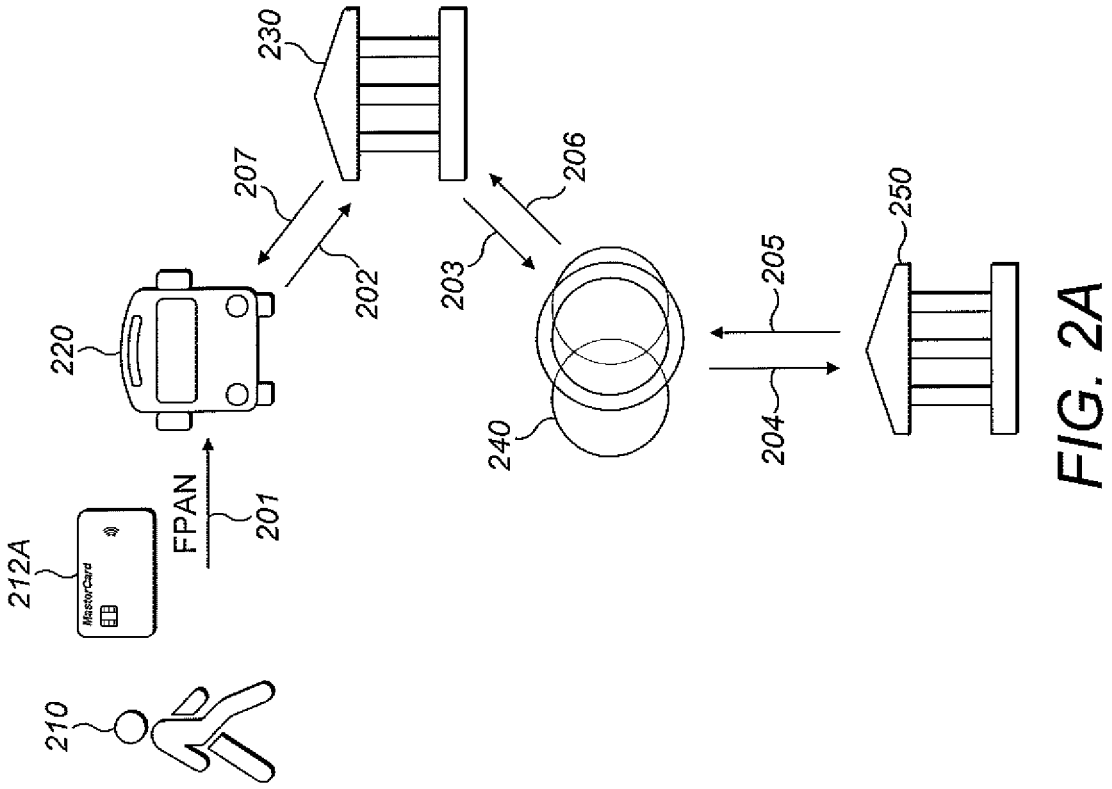

230
207
206
202
203
220
205
250
240
204
FPAN
201
212A
MasterCard
210

FIG. 2A

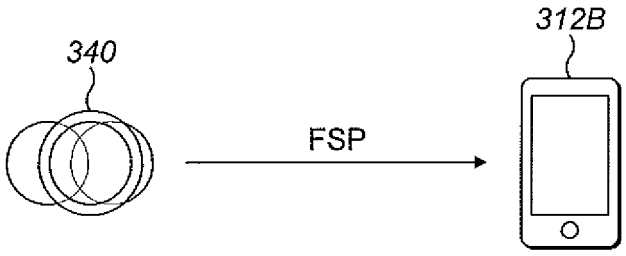


FIG. 3A

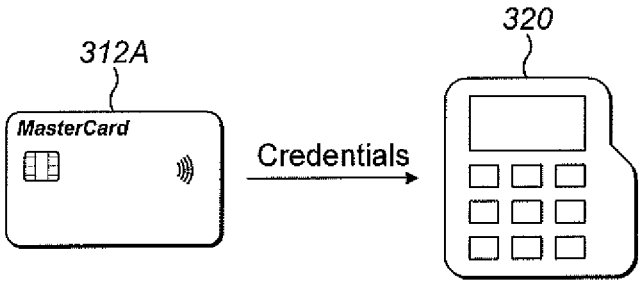


FIG. 3B

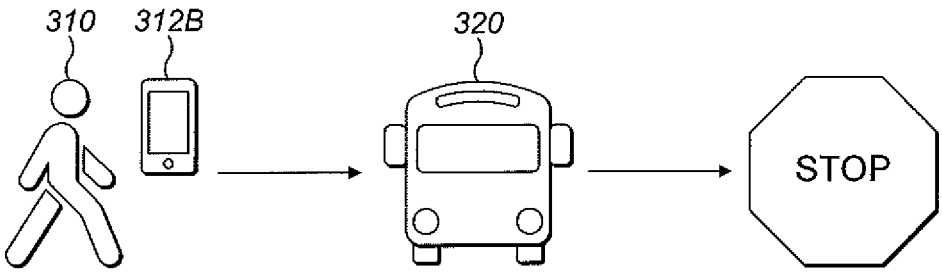


FIG. 3C

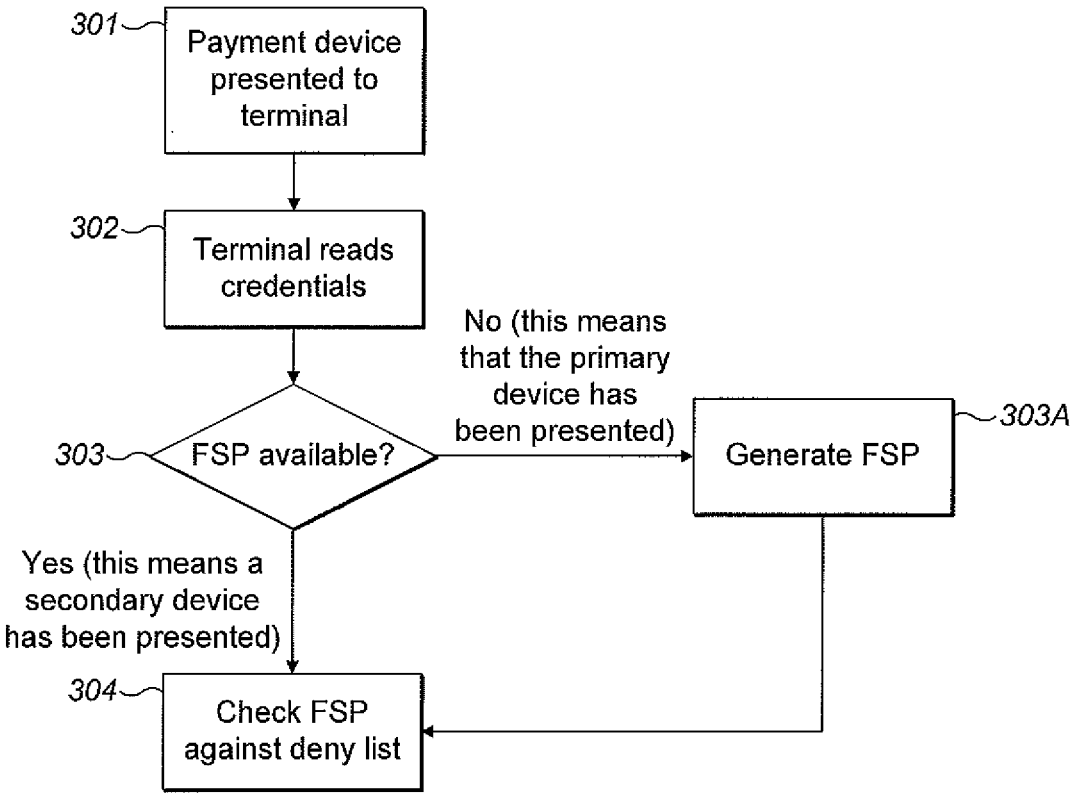

301
Payment device presented to terminal
302
Terminal reads credentials
303
FSP available?
No (this means that the primary device has been presented)
303A
Generate FSP
Yes (this means a secondary device has been presented)
304
Check FSP against deny list

FIG. 3D

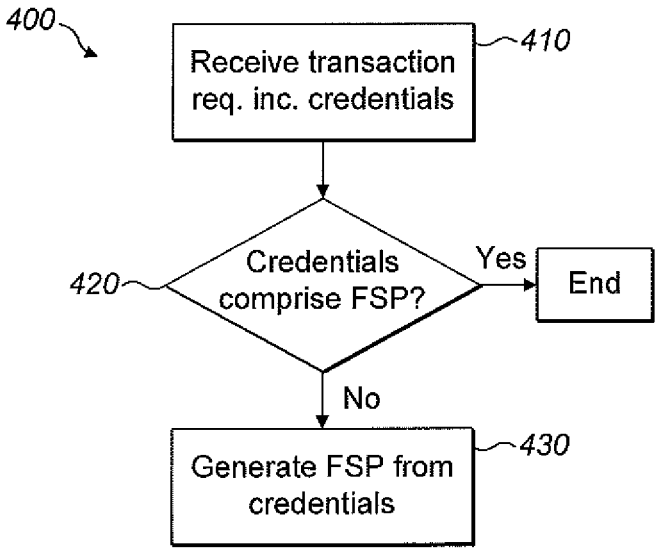

400
Receive transaction req. inc. credentials
410
420
Credentials comprise FSP?
Yes
End
No
Generate FSP from credentials
430

FIG. 4

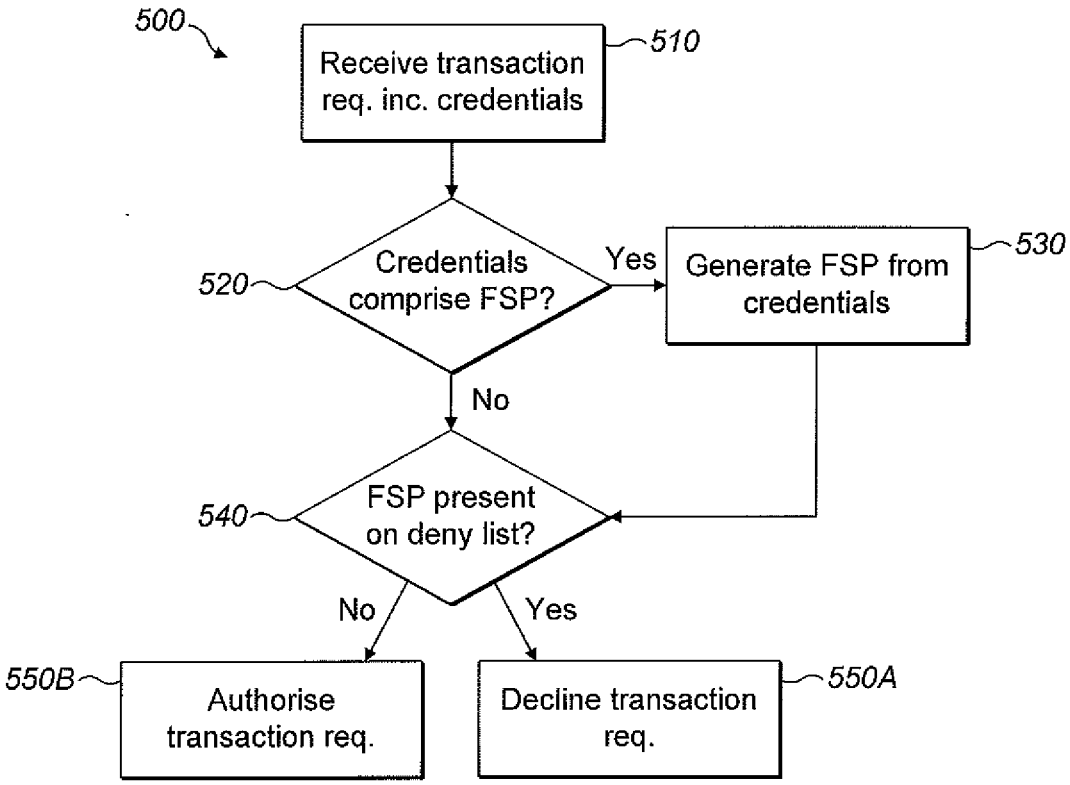

500
Receive transaction req. inc. credentials
510
Credentials comprise FSP?
520
Yes
Generate FSP from credentials
530
No
FSP present on deny list?
540
No
Yes
Authorise transaction req.
550B
Decline transaction req.
550A

FIG. 5

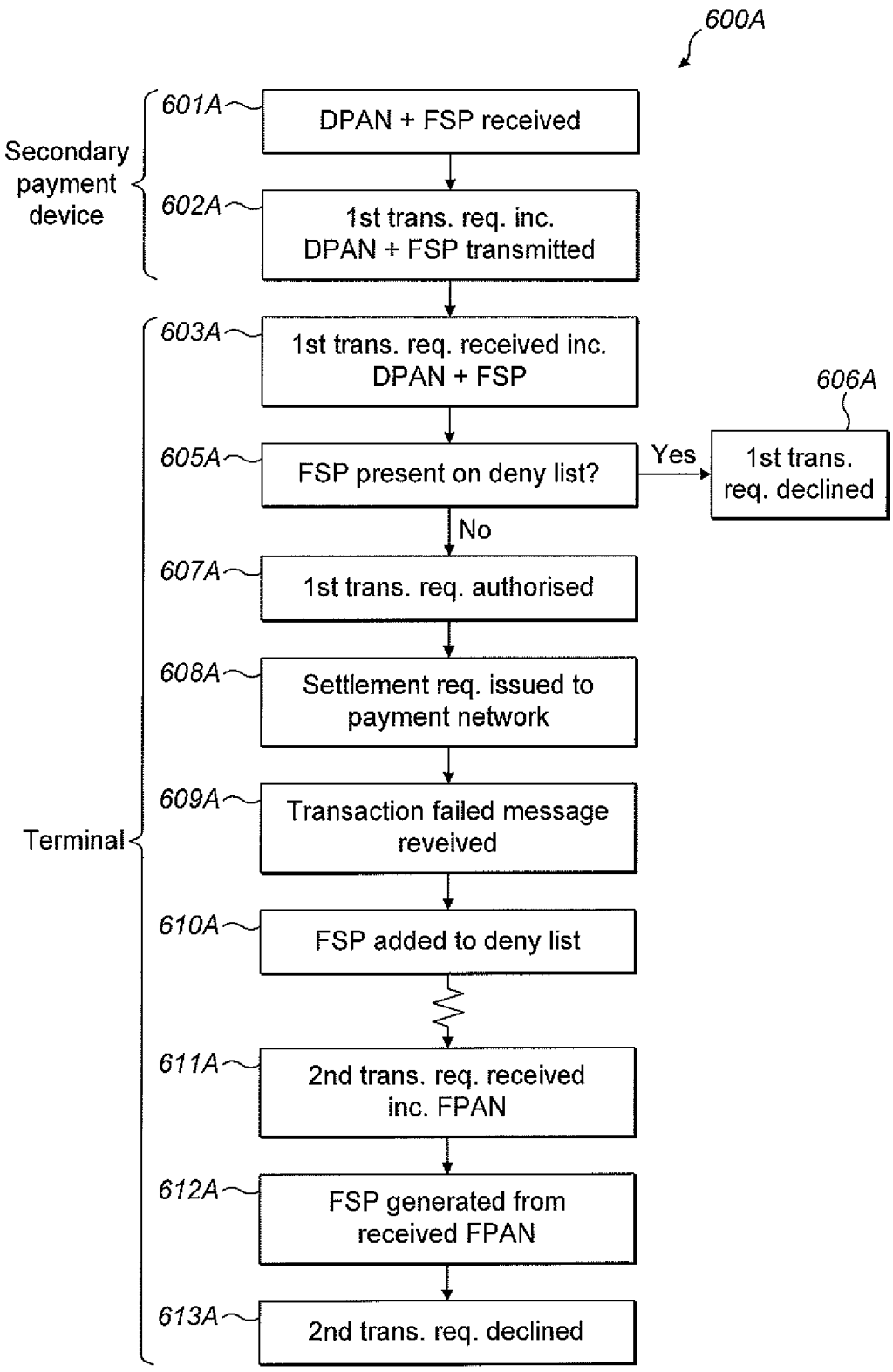

600A
Secondary payment device
601A
DPAN + FSP received
602A
1st trans. req. inc. DPAN + FSP transmitted
603A
1st trans. req. received inc. DPAN + FSP
606A
605A
FSP present on deny list?
Yes
1st trans. req. declined
No
607A
1st trans. req. authorised
608A
Settlement req. issued to payment network
609A
Transaction failed message reveived
Terminal
610A
FSP added to deny list
611A
2nd trans. req. received inc. FPAN
612A
FSP generated from received FPAN
613A
2nd trans. req. declined

FIG. 6A

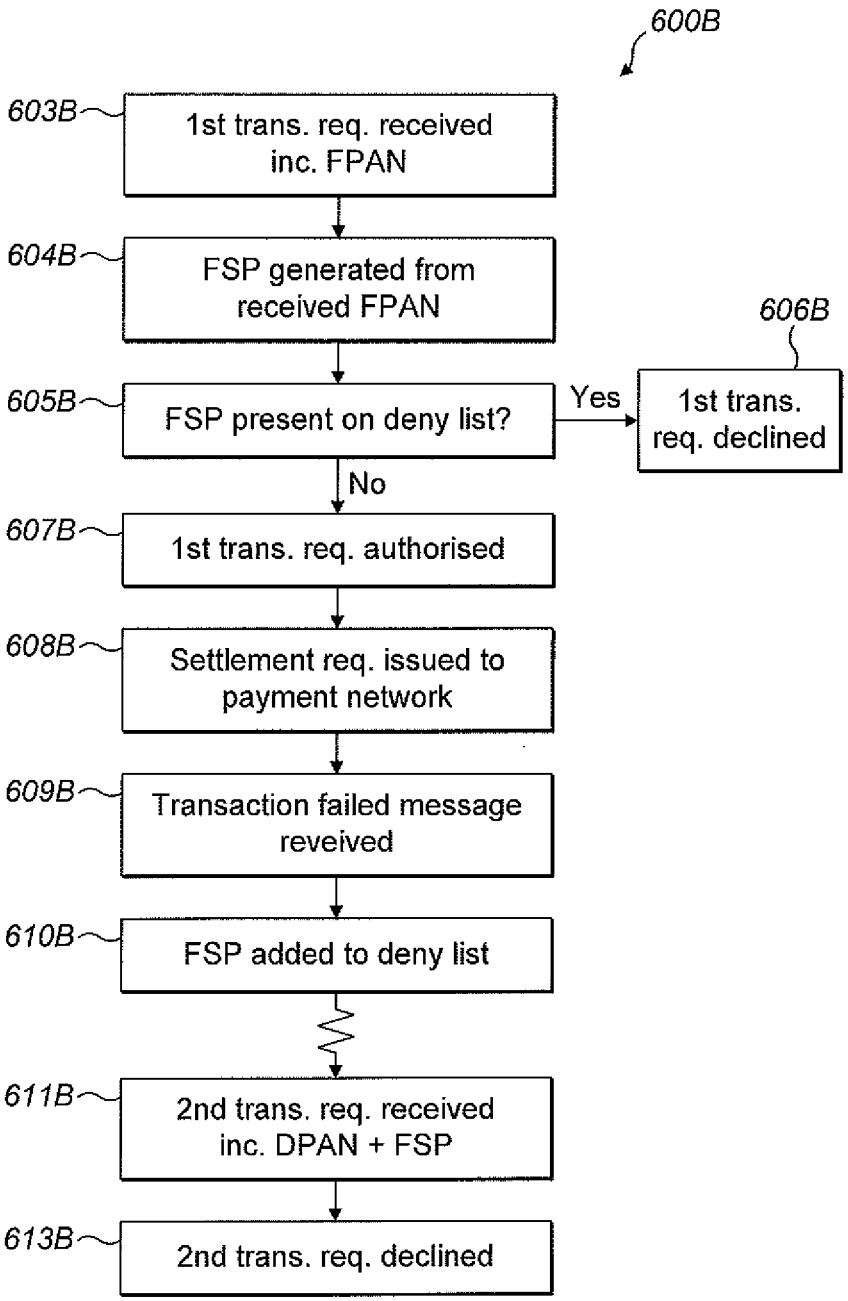

600B
603B
1st trans. req. received inc. FPAN
604B
FSP generated from received FPAN
606B
605B
FSP present on deny list?
Yes
1st trans. req. declined
No
607B
1st trans. req. authorised
608B
Settlement req. issued to payment network
609B
Transaction failed message reveived
610B
FSP added to deny list
611B
2nd trans. req. received inc. DPAN + FSP
613B
2nd trans. req. declined

FIG. 6B

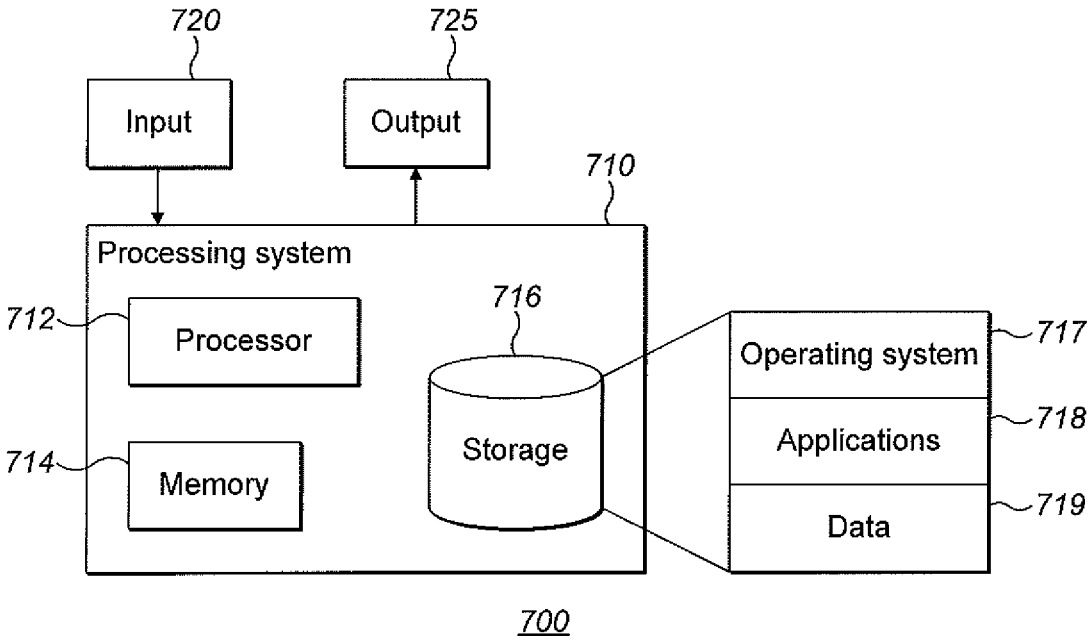

720
725
Input
Output
710
Processing system
712
Processor
716
Operating system
717
718
Applications
714
Memory
Storage
719
Data
700

FIG. 7