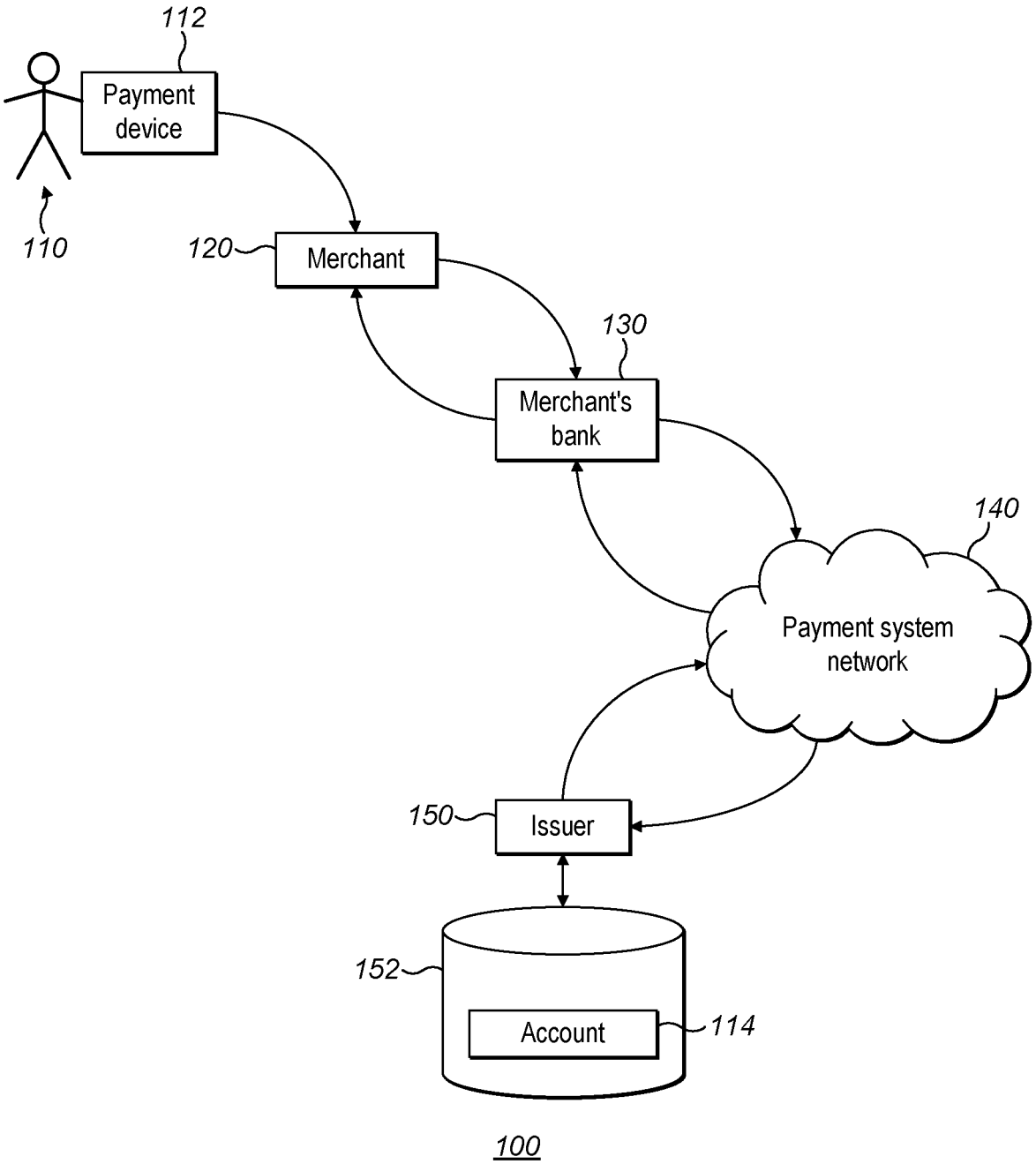
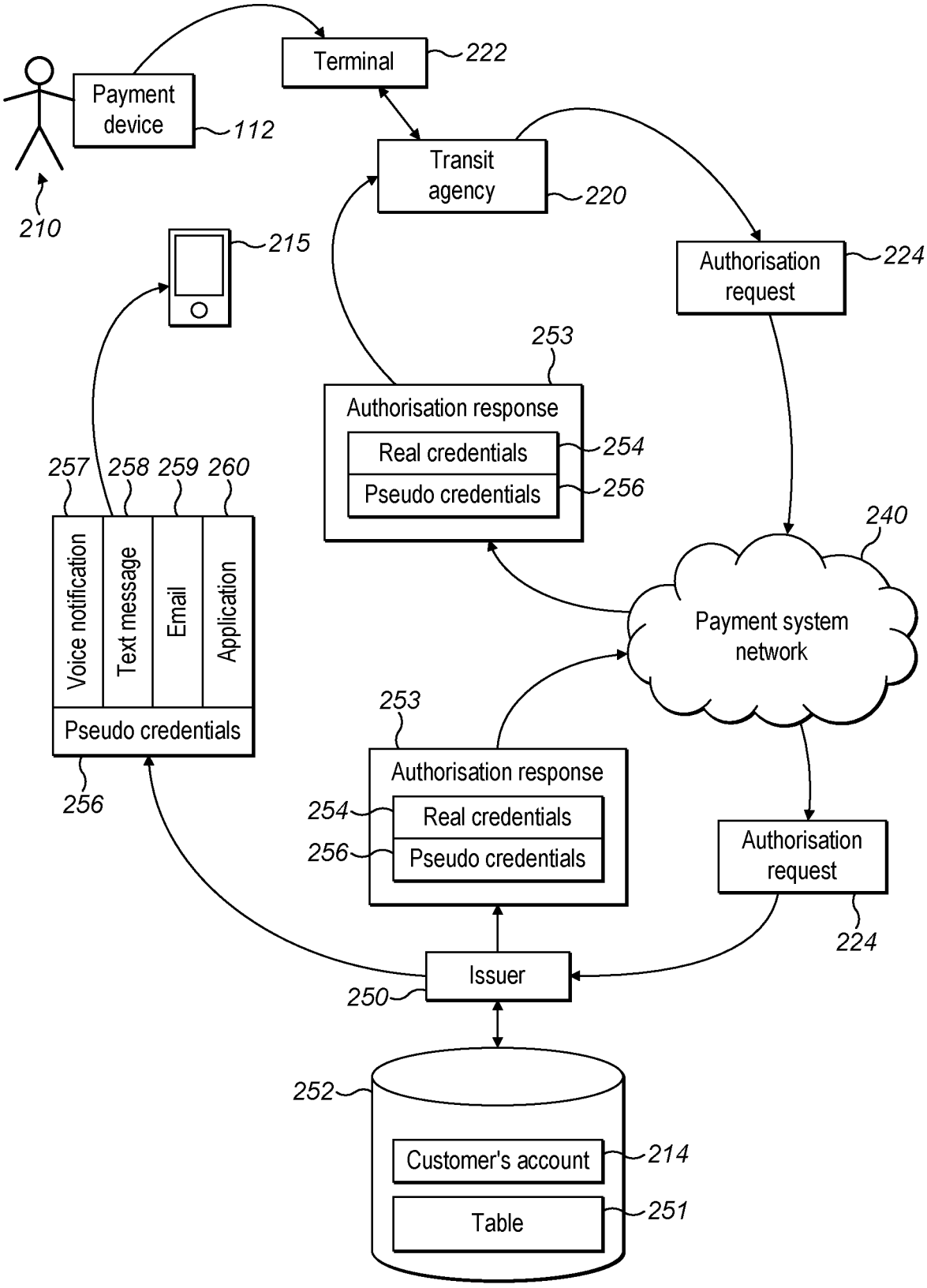
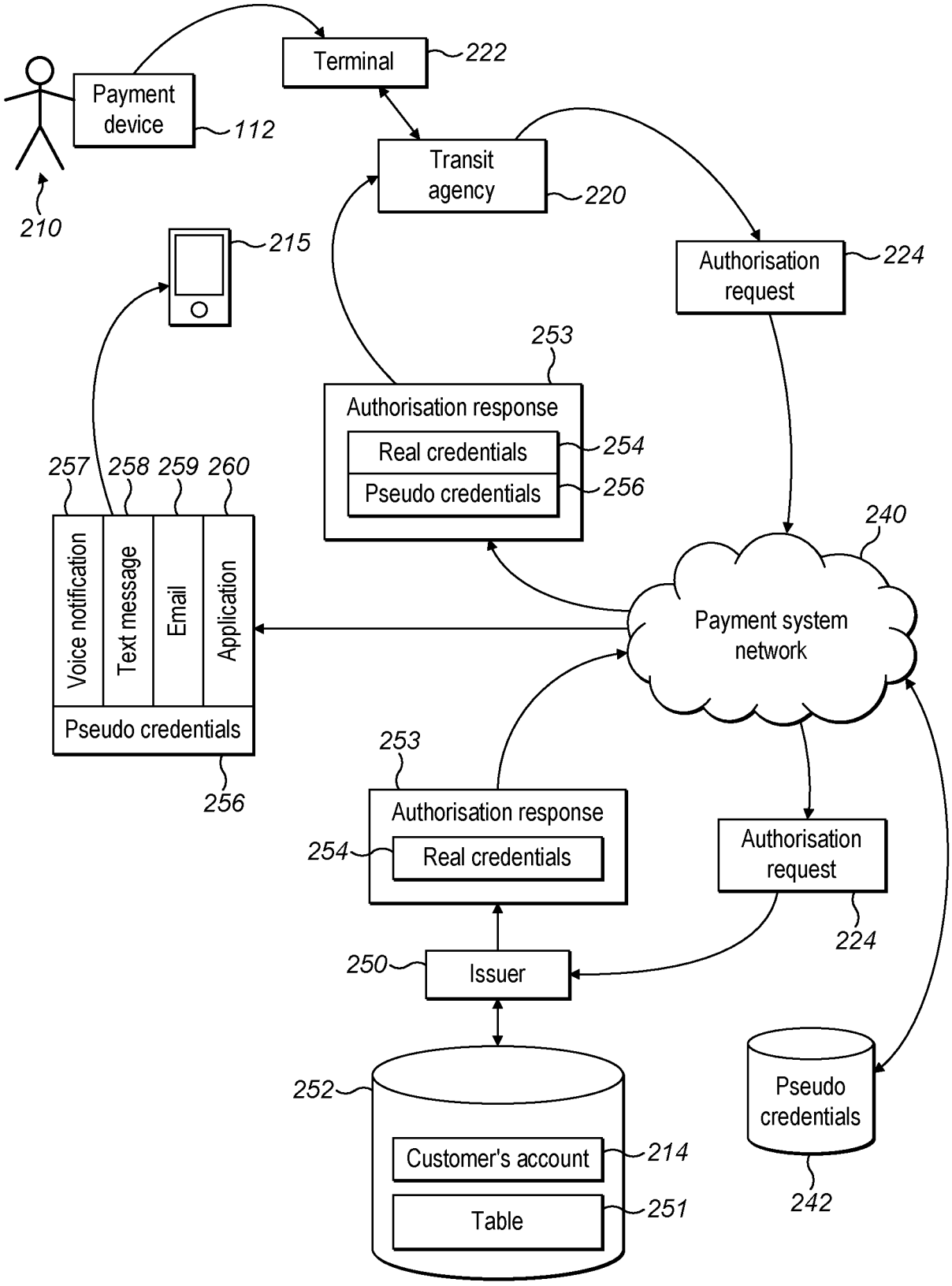

112
Payment device
110
120
Merchant
130
Merchant's bank
140
Payment system network
150
Issuer
152
Account
114
100

FIG. 1


Terminal
222
Payment device
112
210
Transit agency
220
215
Authorisation request
224
253
Authorisation response
Real credentials
254
Pseudo credentials
256
257 258 259 260
240
Voice notification
Text message
Email
Application
Payment system network
Pseudo credentials
256
253
Authorisation response
254
Real credentials
256
Pseudo credentials
Authorisation request
224
Issuer
250
252
Customer's account
214
Table
251

200A

FIG. 2A


Terminal
222
Payment device
112
210
Transit agency
220
215
Authorisation request
224
253
Authorisation response
Real credentials
254
Pseudo credentials
256
257
258
259
260
Voice notification
Text message
Email
Application
Pseudo credentials
256
240
Payment system network
253
Authorisation response
254
Real credentials
Authorisation request
224
250
Issuer
252
Customer's account
214
Table
251
Pseudo credentials
242

200B

FIG. 2B

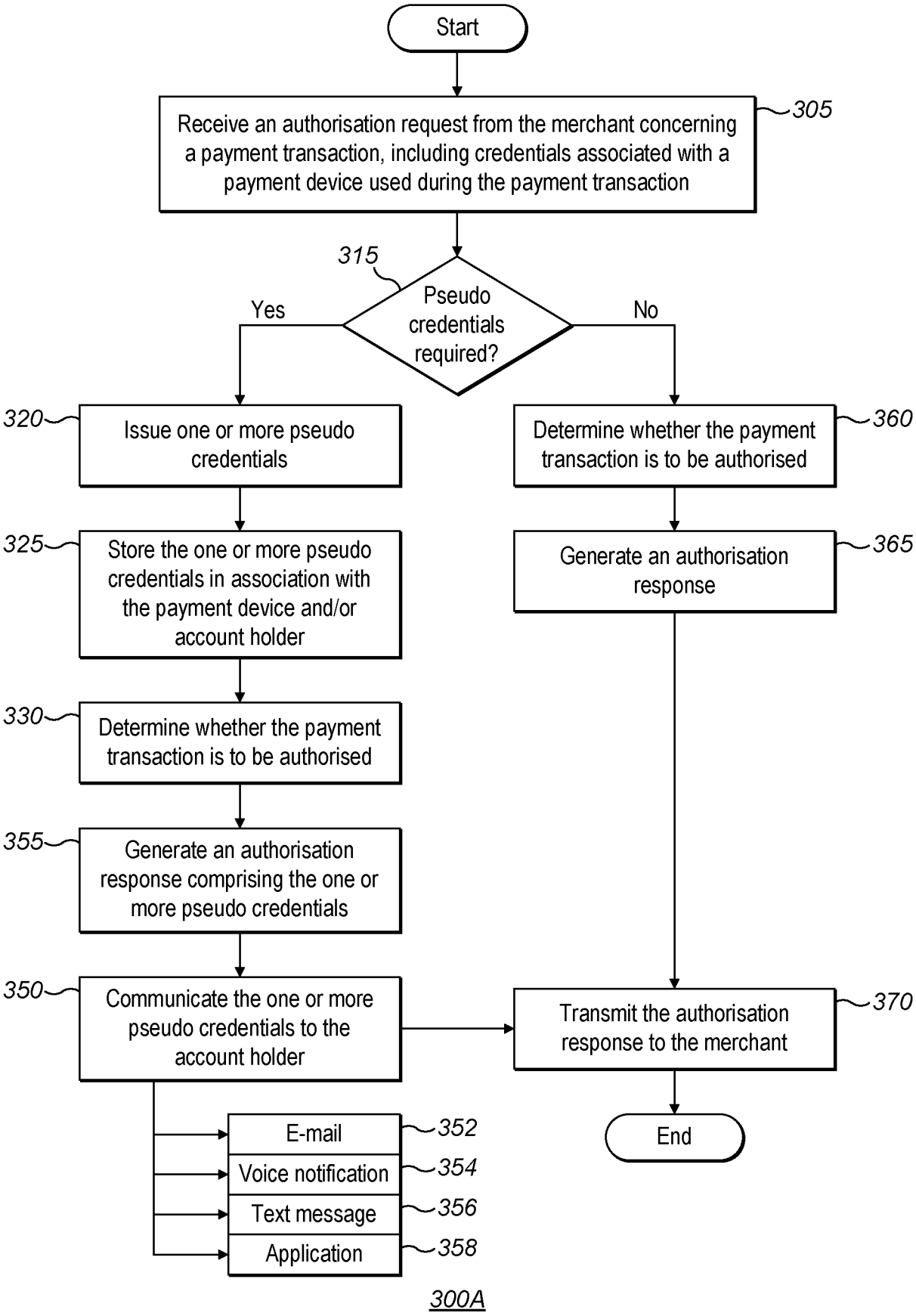

Start
Receive an authorisation request from the merchant concerning a payment transaction, including credentials associated with a payment device used during the payment transaction
305
315
Pseudo credentials required?
Yes
No
320
Issue one or more pseudo credentials
325
Store the one or more pseudo credentials in association with the payment device and/or account holder
330
Determine whether the payment transaction is to be authorised
355
Generate an authorisation response comprising the one or more pseudo credentials
350
Communicate the one or more pseudo credentials to the account holder
E-mail
352
Voice notification
354
Text message
356
Application
358
360
Determine whether the payment transaction is to be authorised
365
Generate an authorisation response
370
Transmit the authorisation response to the merchant
End
300A

FIG. 3A

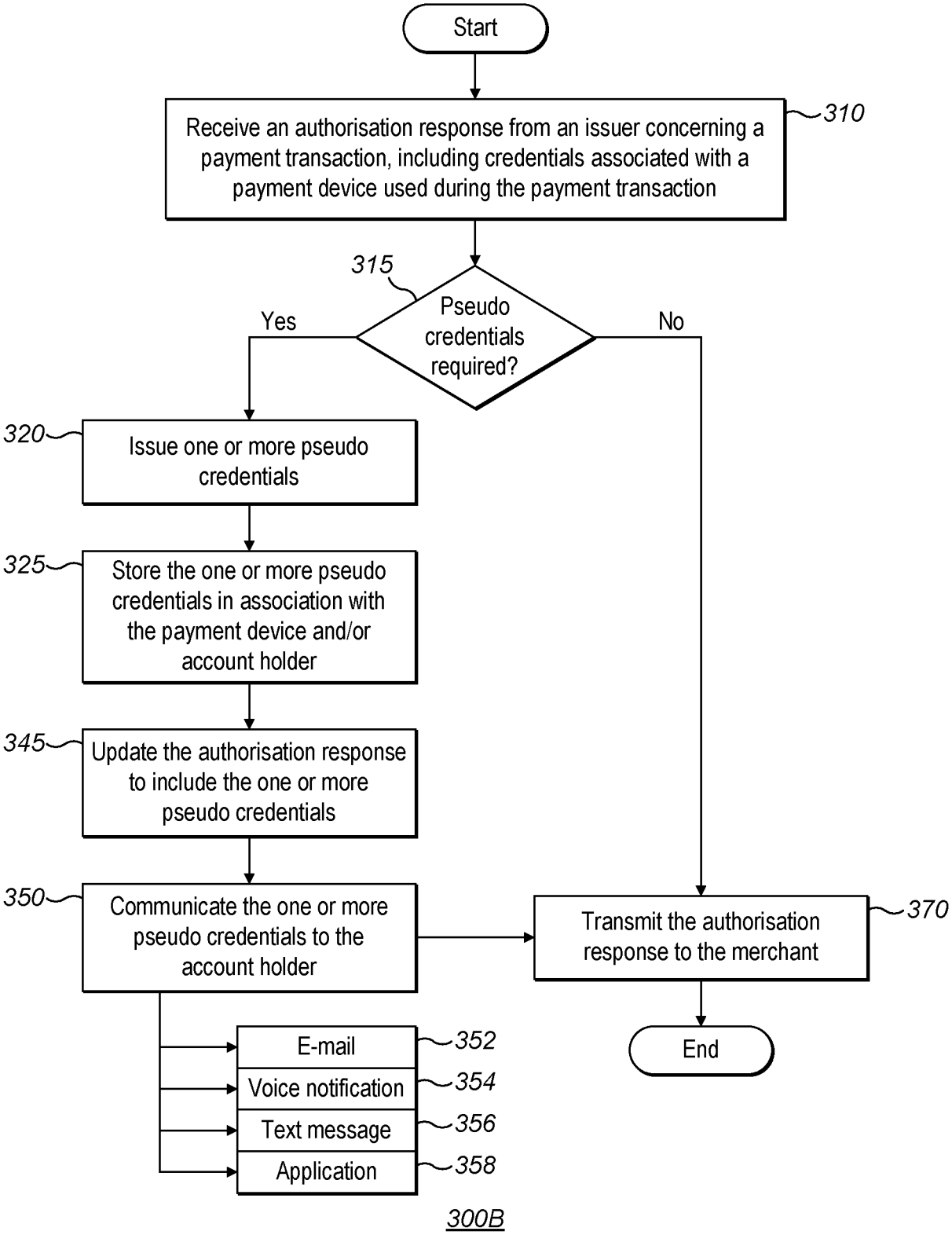

Start
Receive an authorisation response from an issuer concerning a payment transaction, including credentials associated with a payment device used during the payment transaction
310
315
Pseudo credentials required?
Yes
No
320
Issue one or more pseudo credentials
325
Store the one or more pseudo credentials in association with the payment device and/or account holder
345
Update the authorisation response to include the one or more pseudo credentials
350
Communicate the one or more pseudo credentials to the account holder
E-mail
352
Voice notification
354
Text message
356
Application
358
Transmit the authorisation response to the merchant
370
End
300B

FIG. 3B

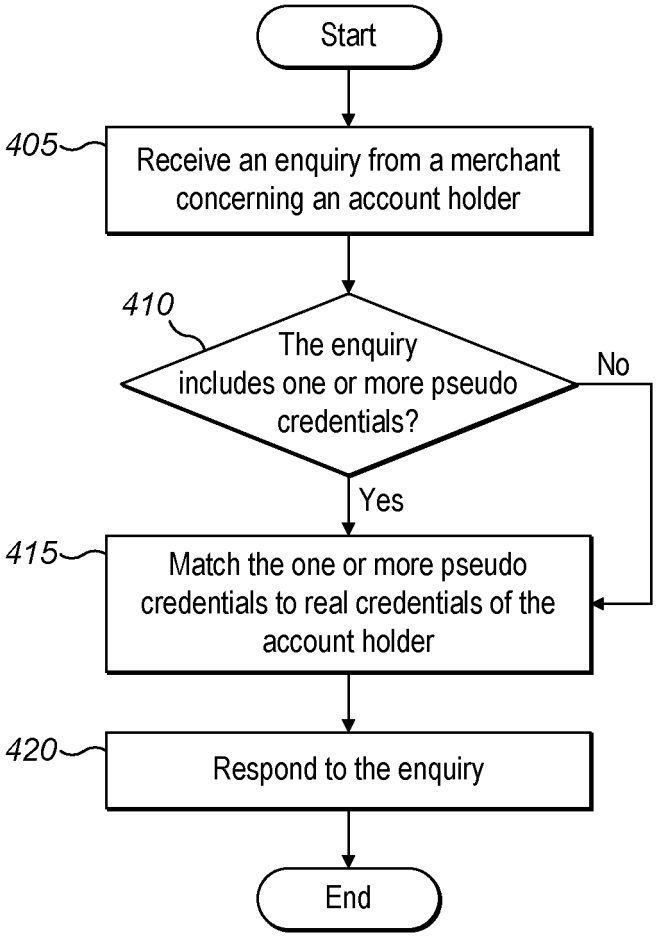

Start
405
Receive an enquiry from a merchant concerning an account holder
410
The enquiry includes one or more pseudo credentials?
No
Yes
415
Match the one or more pseudo credentials to real credentials of the account holder
420
Respond to the enquiry
End
400

FIG. 4

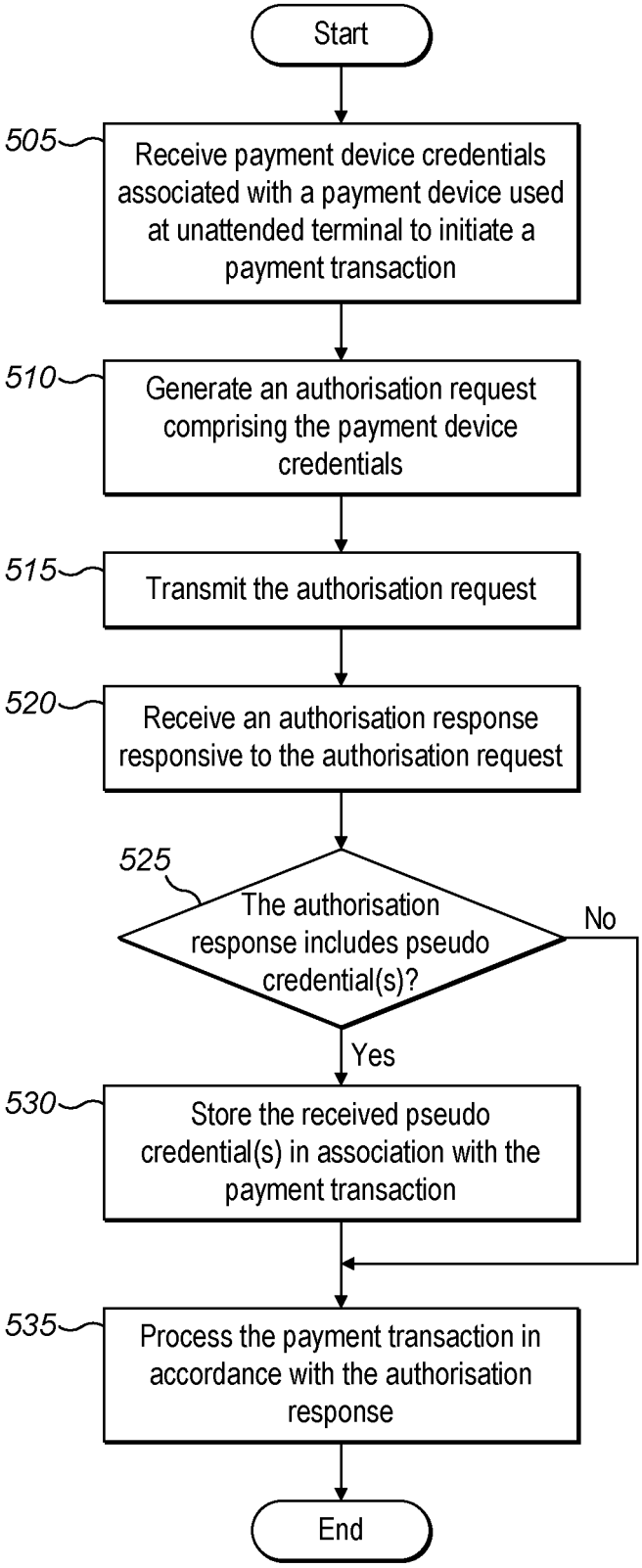

Start
505
Receive payment device credentials associated with a payment device used at unattended terminal to initiate a payment transaction
510
Generate an authorisation request comprising the payment device credentials
515
Transmit the authorisation request
520
Receive an authorisation response responsive to the authorisation request
525
The authorisation response includes pseudo credential(s)?
No
Yes
530
Store the received pseudo credential(s) in association with the payment transaction
535
Process the payment transaction in accordance with the authorisation response
End
500

FIG. 5

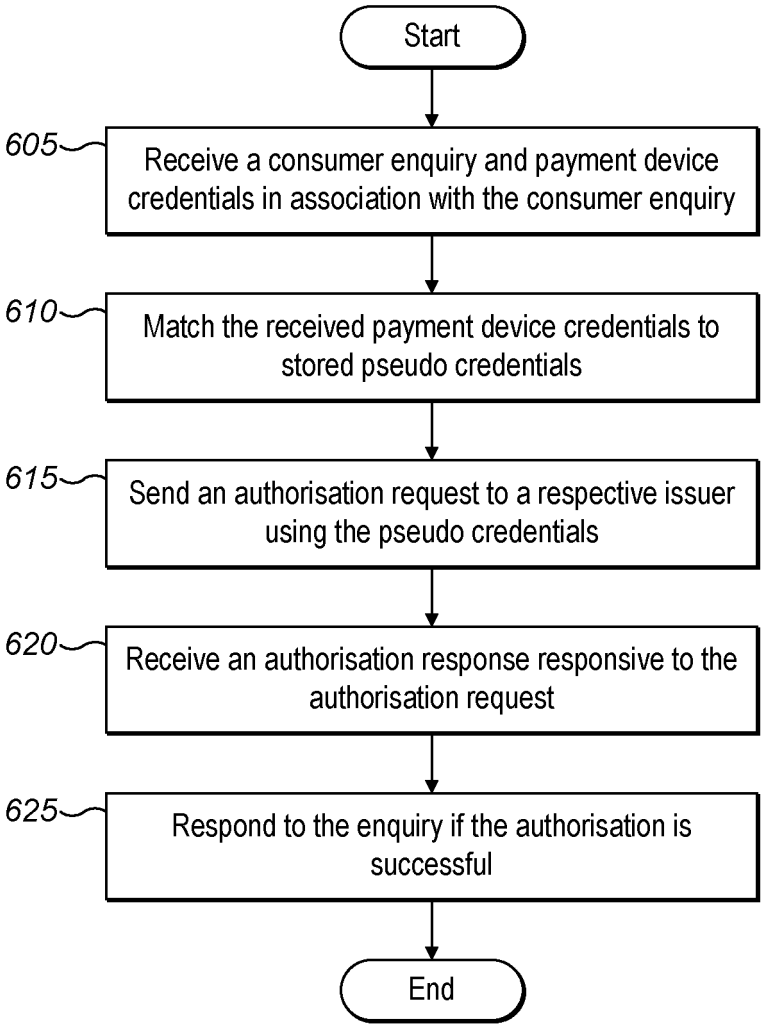

Start
605
Receive a consumer enquiry and payment device credentials in association with the consumer enquiry
610
Match the received payment device credentials to stored pseudo credentials
615
Send an authorisation request to a respective issuer using the pseudo credentials
620
Receive an authorisation response responsive to the authorisation request
625
Respond to the enquiry if the authorisation is successful
End
600

FIG. 6

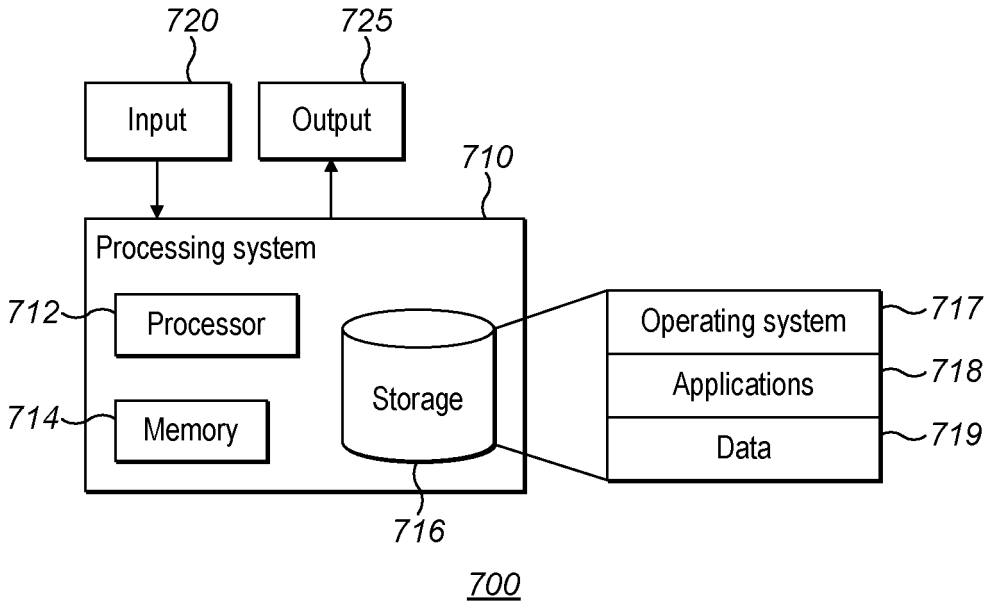

720
725
Input
Output
710
Processing system
712
Processor
714
Memory
Storage
716
Operating system
Applications
Data
717
718
719
700

FIG. 7

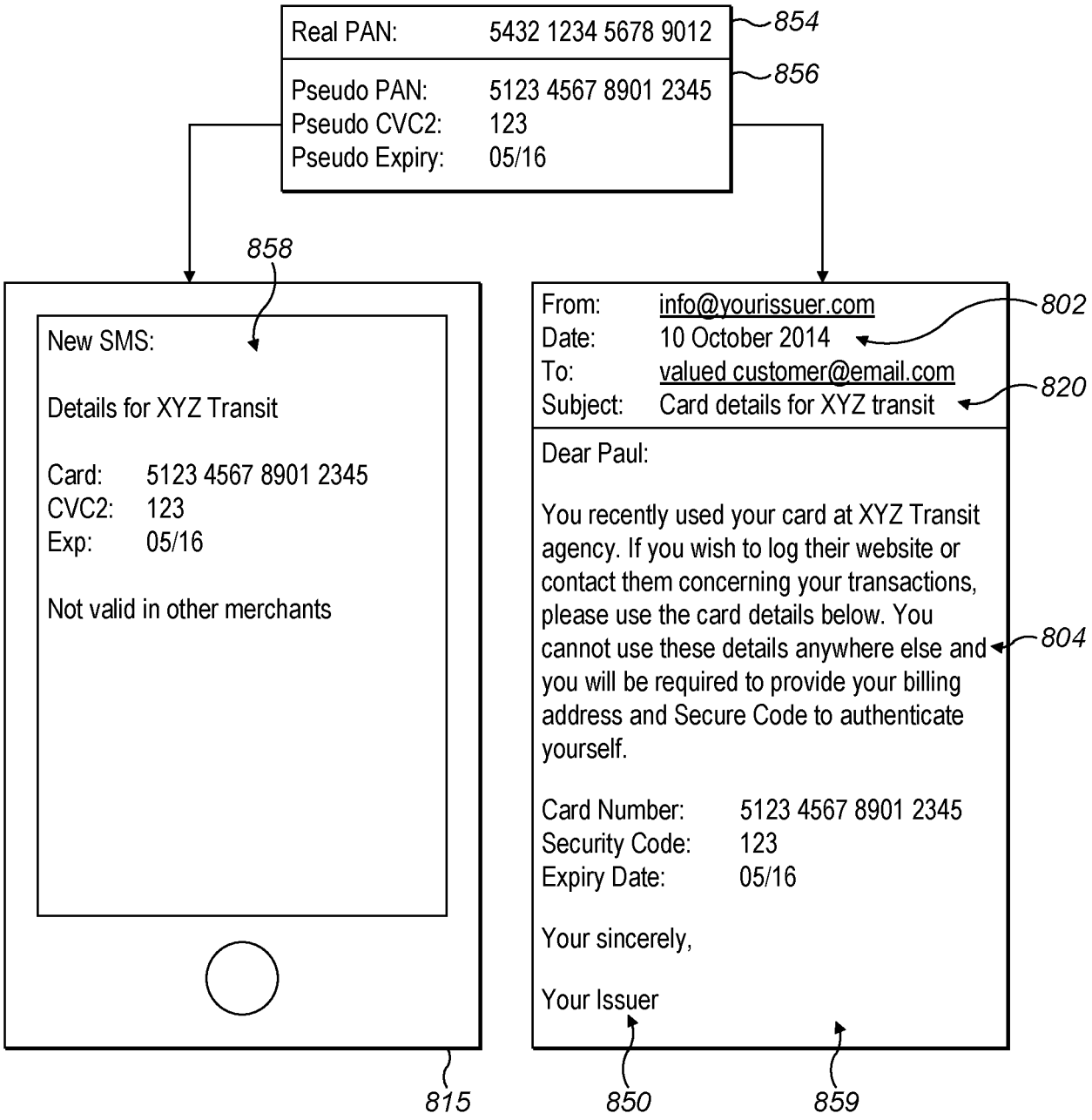

Real PAN: 5432 1234 5678 9012
854
Pseudo PAN: 5123 4567 8901 2345
Pseudo CVC2: 123
Pseudo Expiry: 05/16
856
858
New SMS:
Details for XYZ Transit
Card: 5123 4567 8901 2345
CVC2: 123
Exp: 05/16
Not valid in other merchants
From: info@yourissuer.com
Date: 10 October 2014
To: valued customer@email.com
Subject: Card details for XYZ transit
802
820
Dear Paul:
You recently used your card at XYZ Transit agency. If you wish to log their website or contact them concerning your transactions, please use the card details below. You cannot use these details anywhere else and you will be required to provide your billing address and Secure Code to authenticate yourself.
804
Card Number: 5123 4567 8901 2345
Security Code: 123
Expiry Date: 05/16
Your sincerely,
Your Issuer
815
850
859

FIG. 8