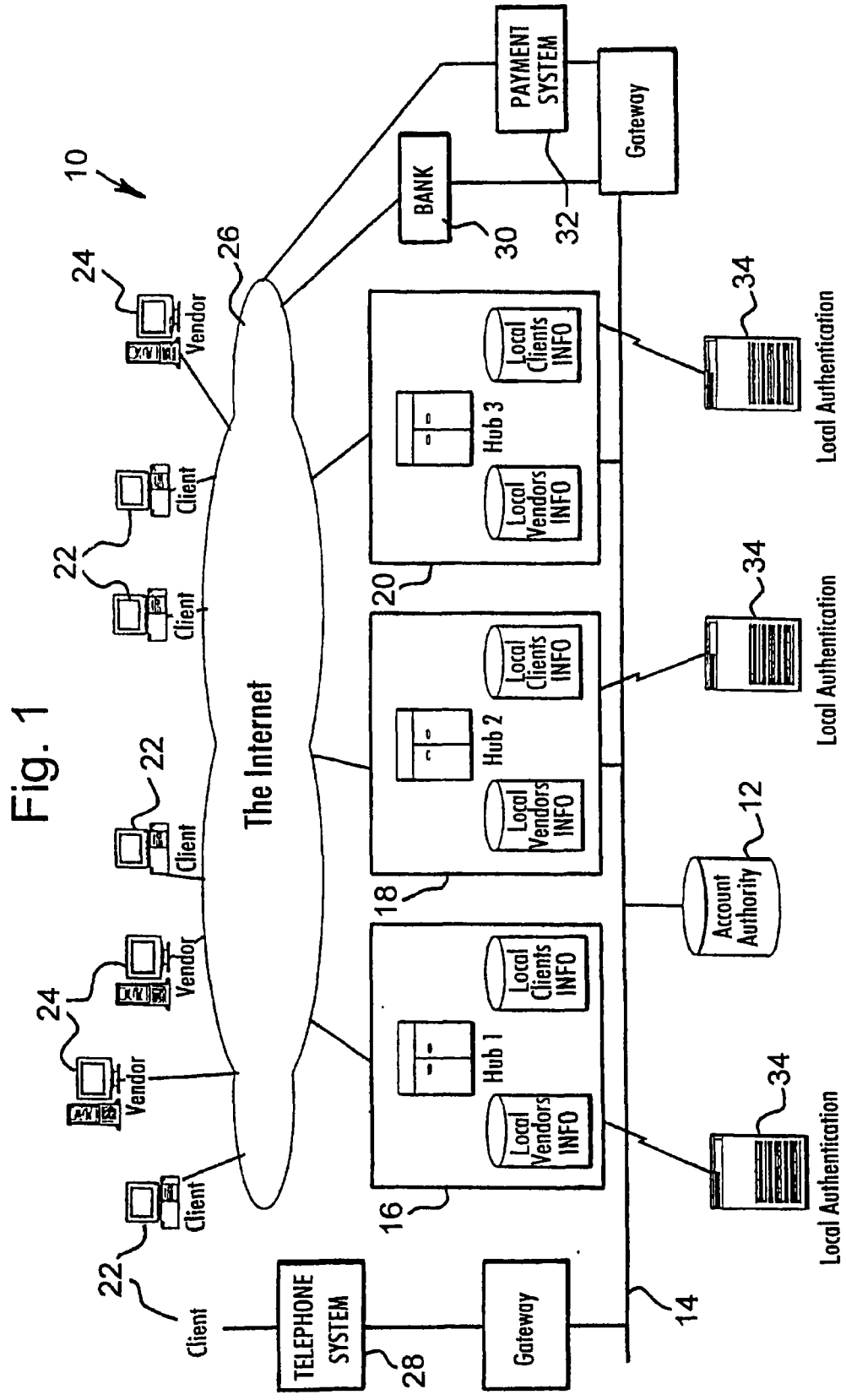

10
PAYMENT SYSTEM
Gateway
BANK
30
32
24
Vendor
26
34
Local Clients INFO
Hub 3
Local Vendors INFO
Local Authentication
22
Client
20
Hub 2
18
12
Account Authority
Hub 1
16
TELEPHONE SYSTEM
28
Gateway
14
The Internet

Fig. 1

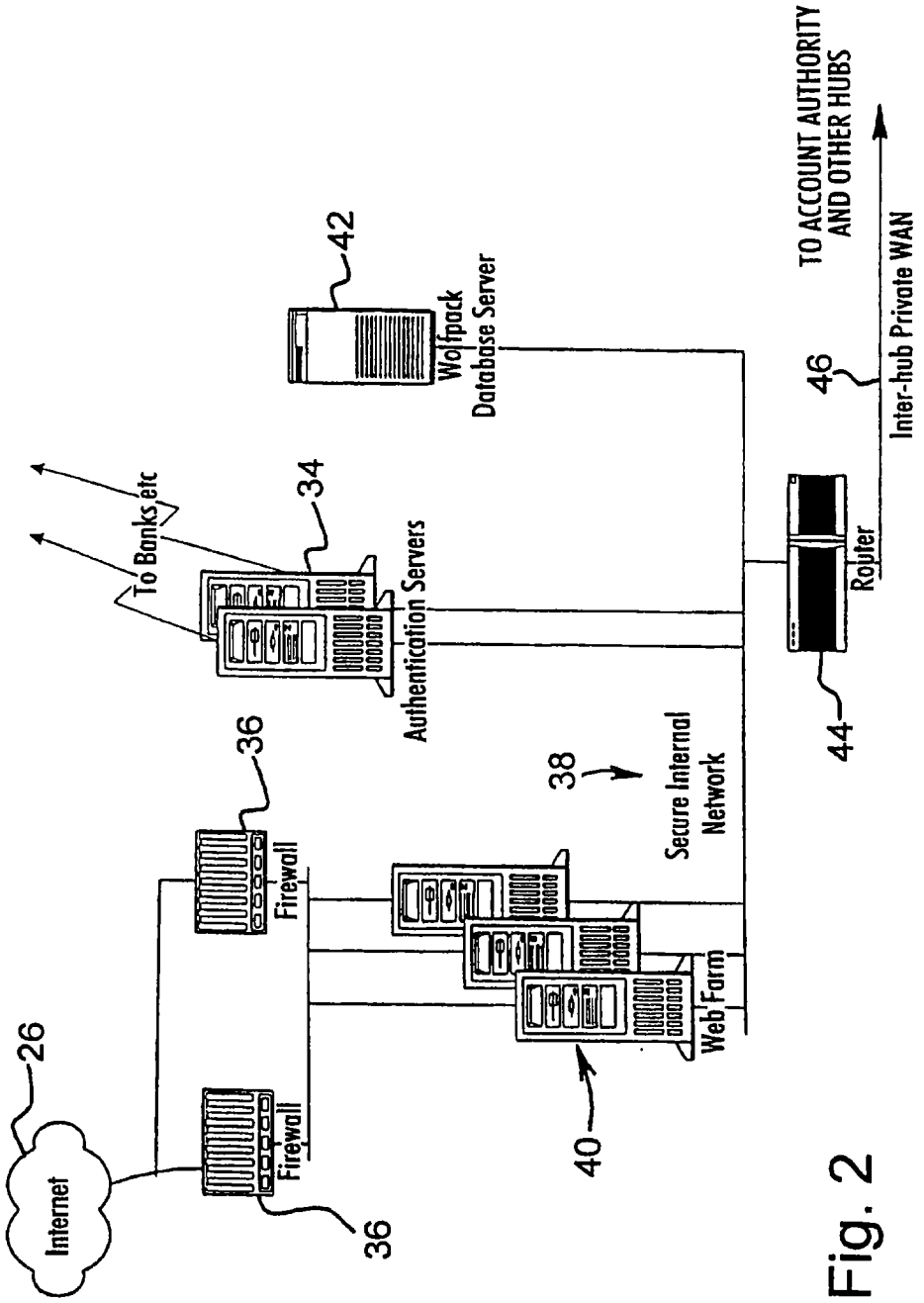

TO ACCOUNT AUTHORITY AND OTHER HUBS
Inter-hub Private WAN
46
Router
44
42
Wolfpack Database Server
34
Authentication Servers
To Banks etc
36
Firewall
38
Secure Internal Network
Web Farm
40
26
Internet
Firewall
36

Fig. 2

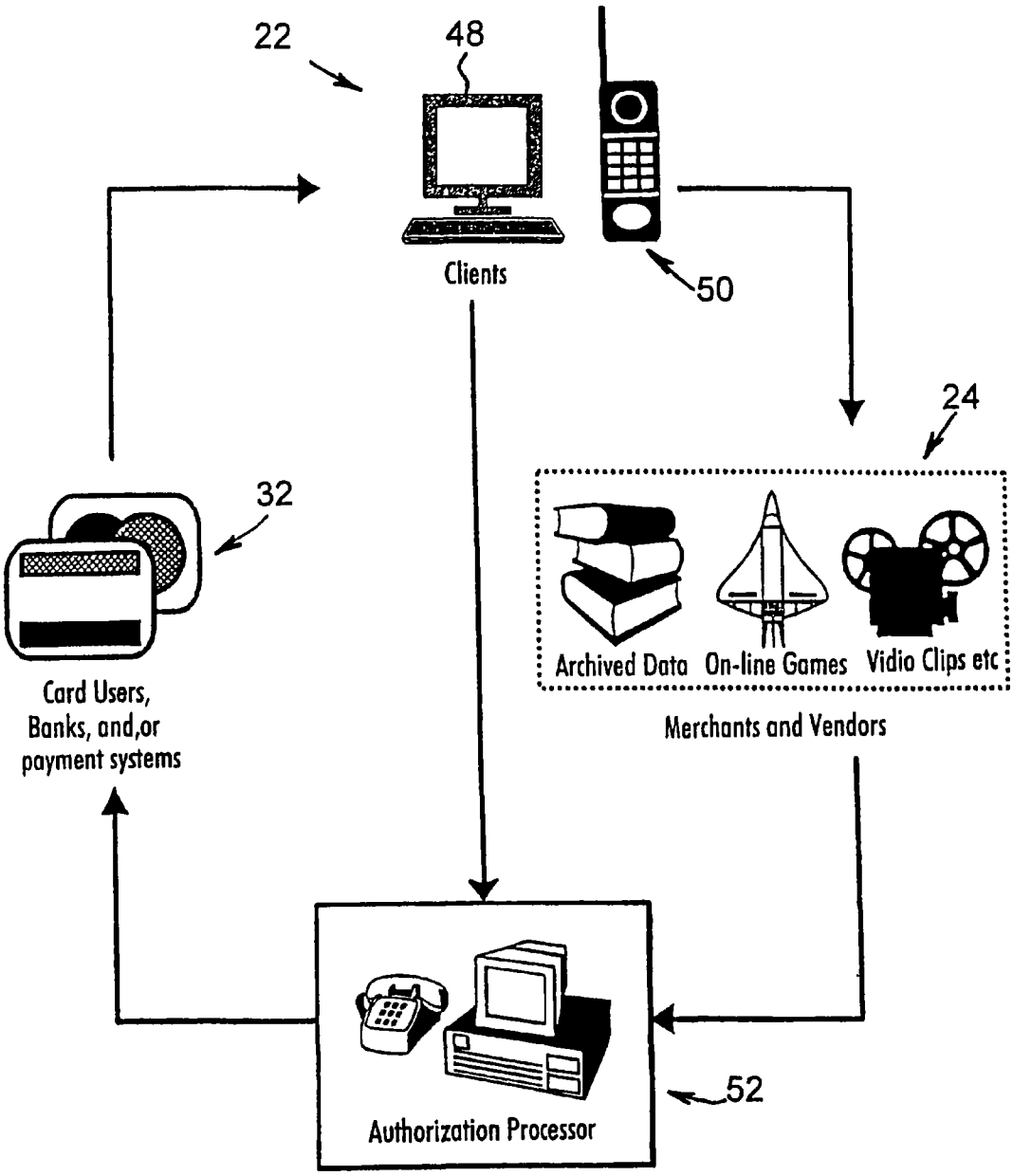

22
48
Clients
50
24
32
Archived Data
On-line Games
Vidio Clips etc
Merchants and Vendors
Card Users,
Banks, and,or
payment systems
52
Authorization Processor

Fig. 3

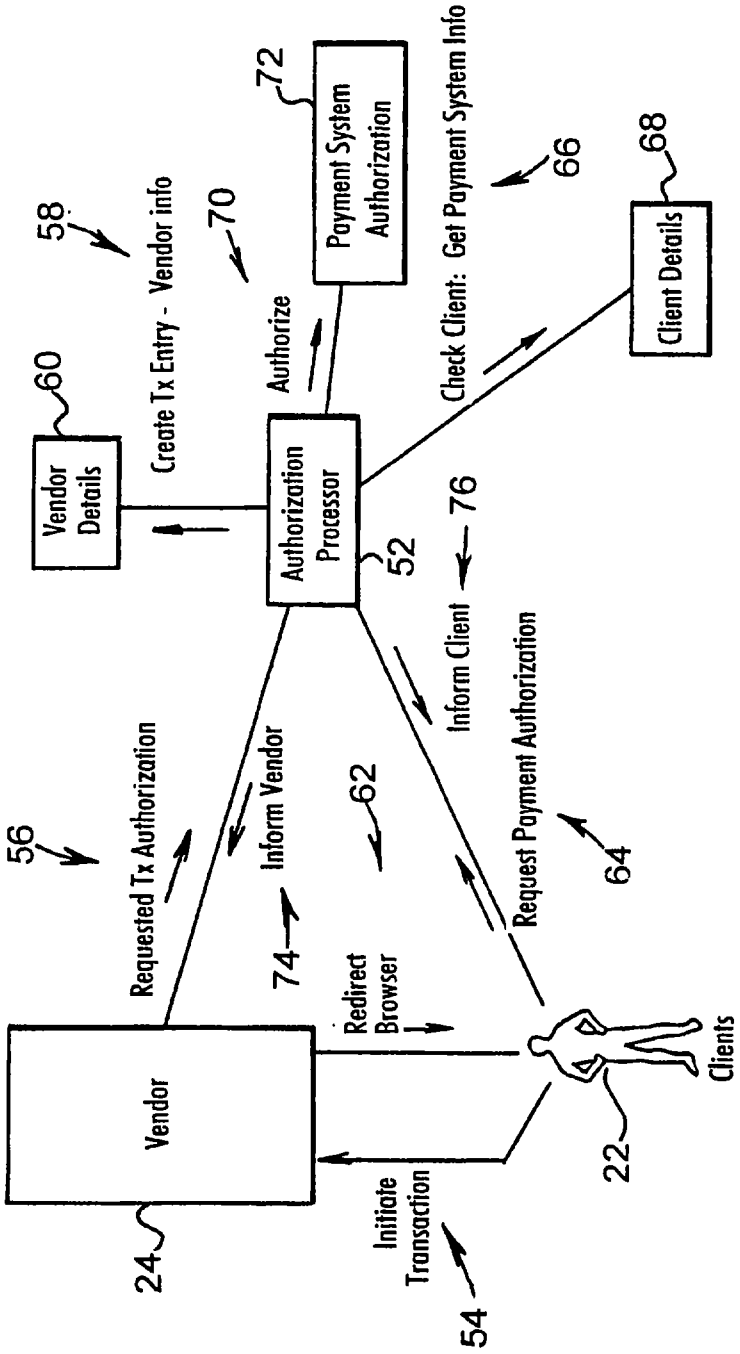

Vendor
Authorization Processor
Payment System Authorization
Vendor Details
Client Details
Clients
Create Tx Entry - Vendor info
Authorize
Check Client: Get Payment System Info
Inform Client
Requested Tx Authorization
Inform Vendor
Request Payment Authorization
Redirect Browser
Initiate Transaction
52
54
56
58
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64
66
68
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72
74
76
22
24

Fig. 4

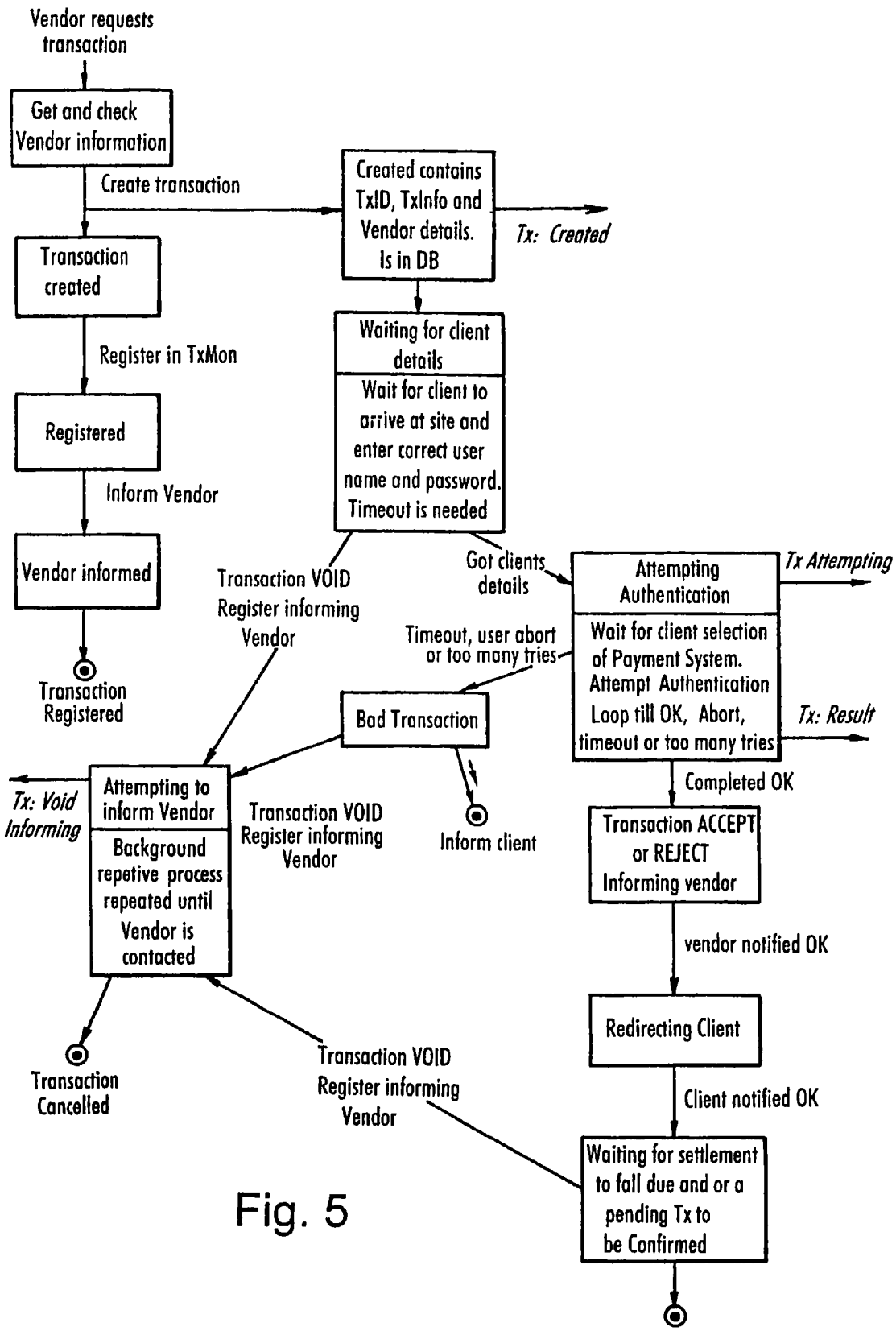
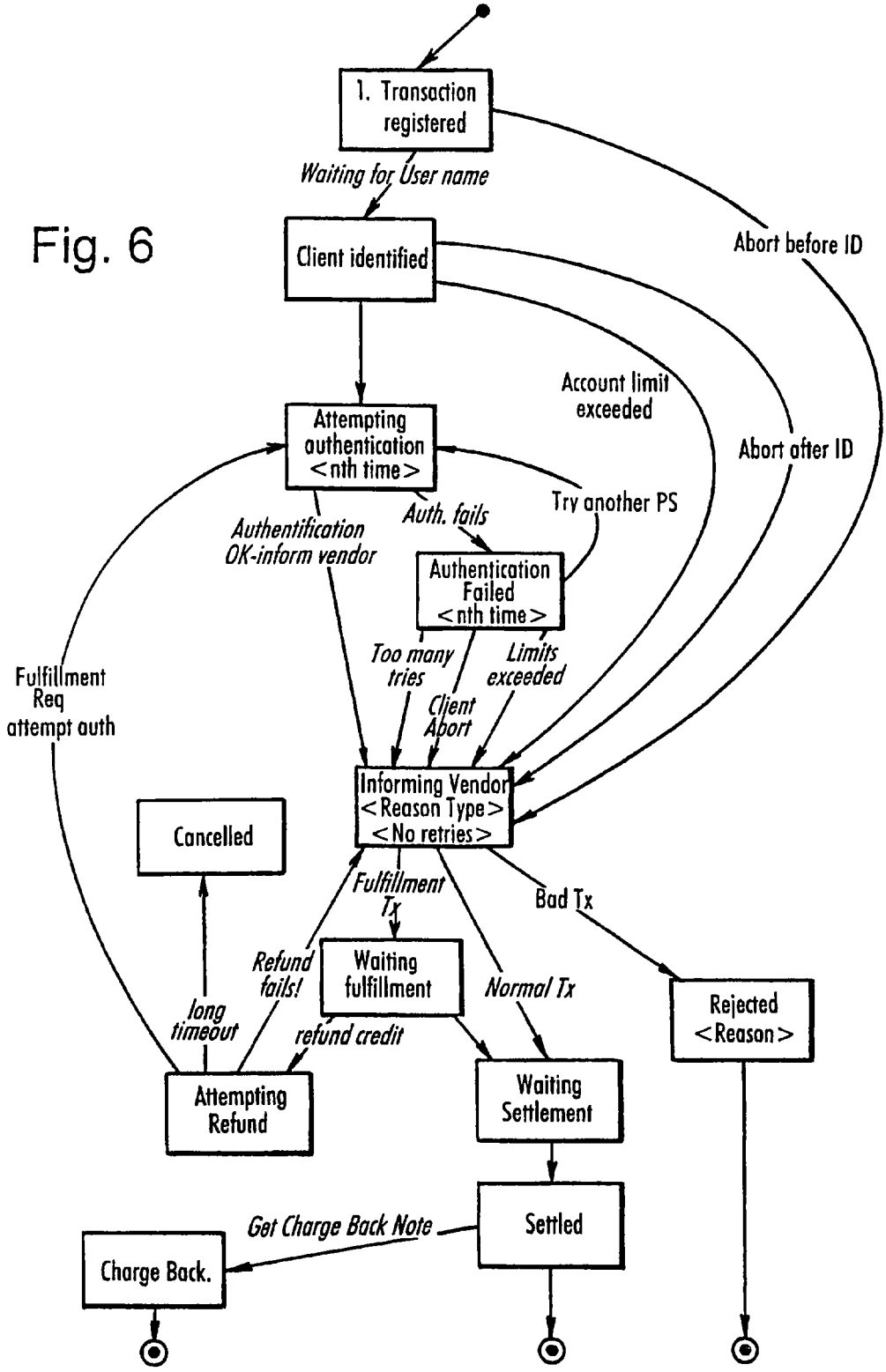

Vendor requests transaction
Get and check Vendor information
Create transaction
Created contains TxID, TxInfo and Vendor details. Is in DB
Tx: Created
Transaction created
Register in TxMon
Registered
Inform Vendor
Vendor informed
Transaction Registered
Waiting for client details
Wait for client to arrive at site and enter correct user name and password. Timeout is needed
Transaction VOID Register informing Vendor
Got clients details
Attempting Authentication
Tx Attempting
Wait for client selection of Payment System. Attempt Authentication Loop till OK, Abort, timeout or too many tries
Tx: Result
Timeout, user abort or too many tries
Bad Transaction
Inform client
Completed OK
Transaction ACCEPT or REJECT Informing vendor
vendor notified OK
Redirecting Client
Client notified OK
Waiting for settlement to fall due and or a pending Tx to be Confirmed
Tx: Void Informing
Attempting to inform Vendor
Background repetive process repeated until Vendor is contacted
Transaction VOID Register informing Vendor
Transaction Cancelled
Transaction VOID Register informing Vendor

Fig. 5

Fig. 6


1. Transaction registered
Waiting for User name
Client identified
Abort before ID
Account limit exceeded
Attempting authentication <nth time>
Abort after ID
Try another PS
Auth. fails
Authentification OK-inform vendor
Authentication Failed <nth time>
Too many tries
Limits exceeded
Client Abort
Fulfillment Req attempt auth
Informing Vendor <Reason Type> <No retries>
Cancelled
Fulfillment Tx
Bad Tx
Refund fails!
Waiting fulfillment
Normal Tx
Rejected <Reason>
long timeout
refund credit
Attempting Refund
Waiting Settlement
Get Charge Back Note
Settled
Charge Back.

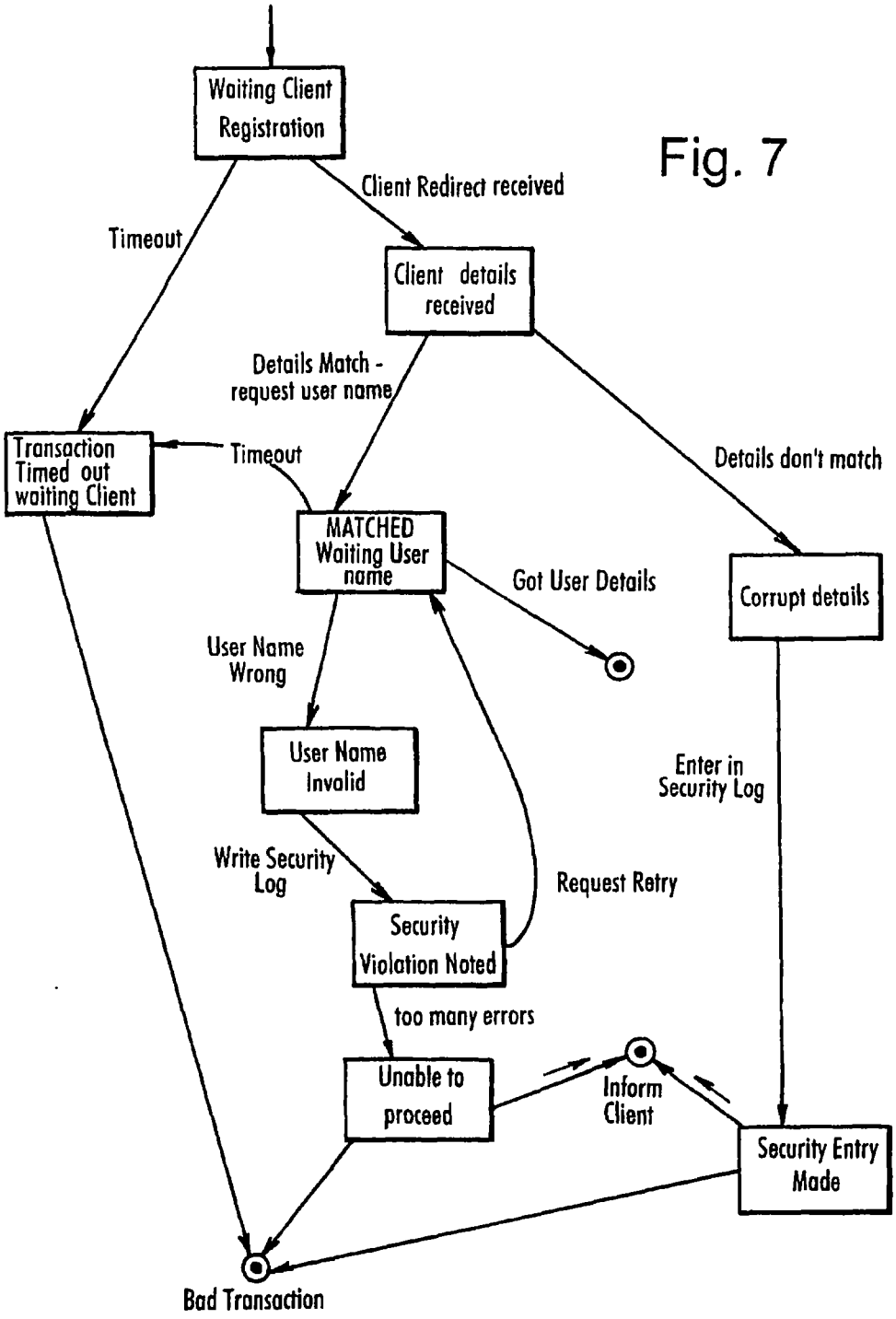
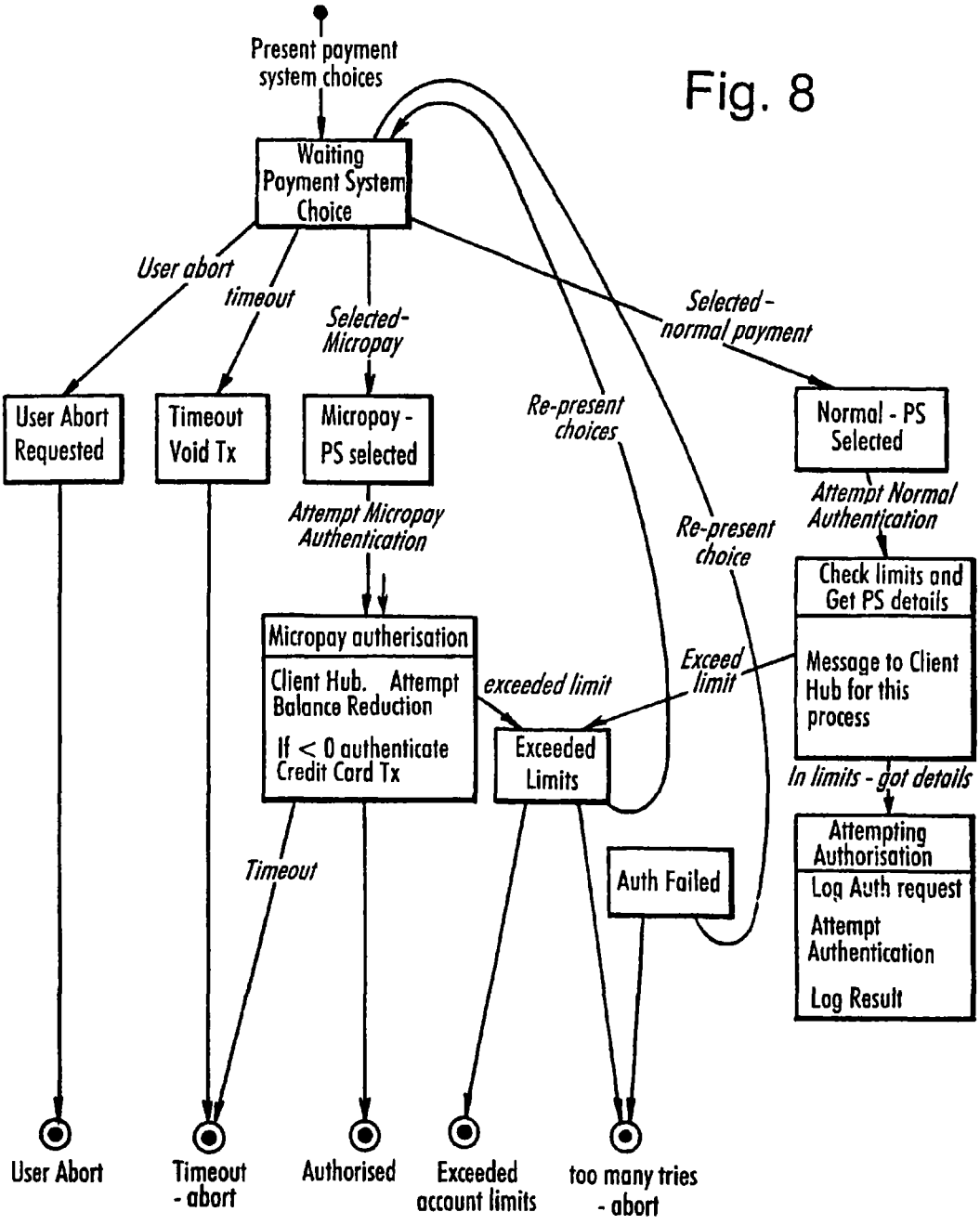

Waiting Client Registration
Client Redirect received
Timeout
Client details received
Details Match - request user name
Transaction Timed out waiting Client
Timeout
Details don't match
MATCHED Waiting User name
Got User Details
Corrupt details
User Name Wrong
User Name Invalid
Enter in Security Log
Write Security Log
Request Retry
Security Violation Noted
too many errors
Unable to proceed
Inform Client
Security Entry Made
Bad Transaction

Fig. 7

Fig. 8


Present payment system choices
Waiting Payment System Choice
User abort
timeout
Selected-Micropay
Selected-normal payment
User Abort Requested
Timeout Void Tx
Micropay - PS selected
Re-present choices
Normal - PS Selected
Attempt Micropay Authentication
Attempt Normal Authentication
Re-present choice
Check limits and Get PS details
Micropay autherisation
Client Hub. Attempt Balance Reduction
If < 0 authenticate Credit Card Tx
exceeded limit
Exceed limit
Message to Client Hub for this process
Exceeded Limits
In limits - got details
Attempting Authorisation
Log Auth request
Attempt Authentication
Log Result
Timeout
Auth Failed
User Abort
Timeout - abort
Authorised
Exceeded account limits
too many tries - abort

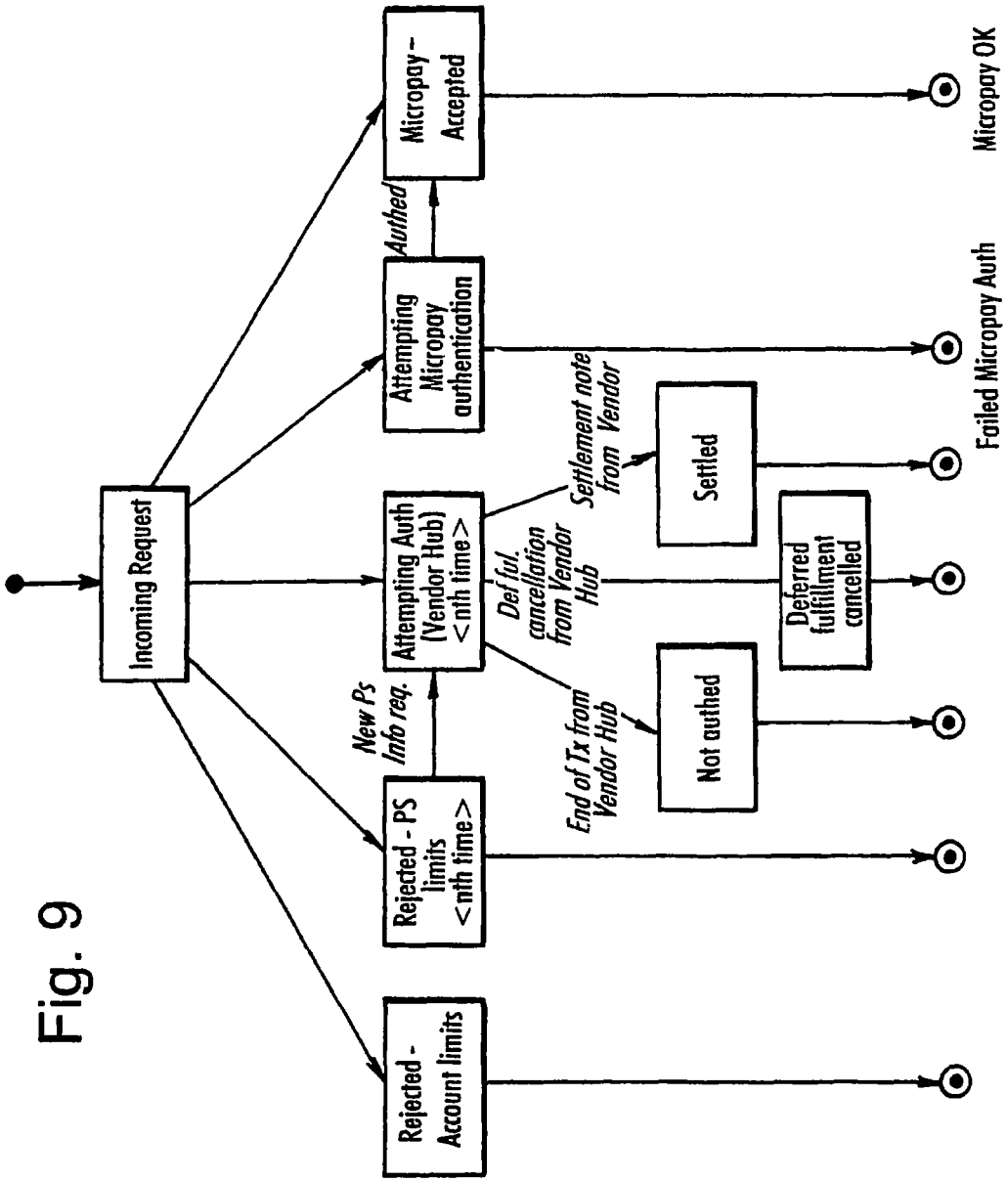

Incoming Request
Micropay - Accepted
Attempting Micropay authentication
Attempting Auth (Vendor Hub) <nth time>
Rejected - PS limits <nth time>
Rejected - Account limits
Authed
New PS Info req.
Settlement note from Vendor
Def ful. cancellation from Vendor Hub
End of Tx from Vendor Hub
Settled
Deferred fulfillment cancelled
Not authed
Micropay OK
Failed Micropay Auth

Fig. 9