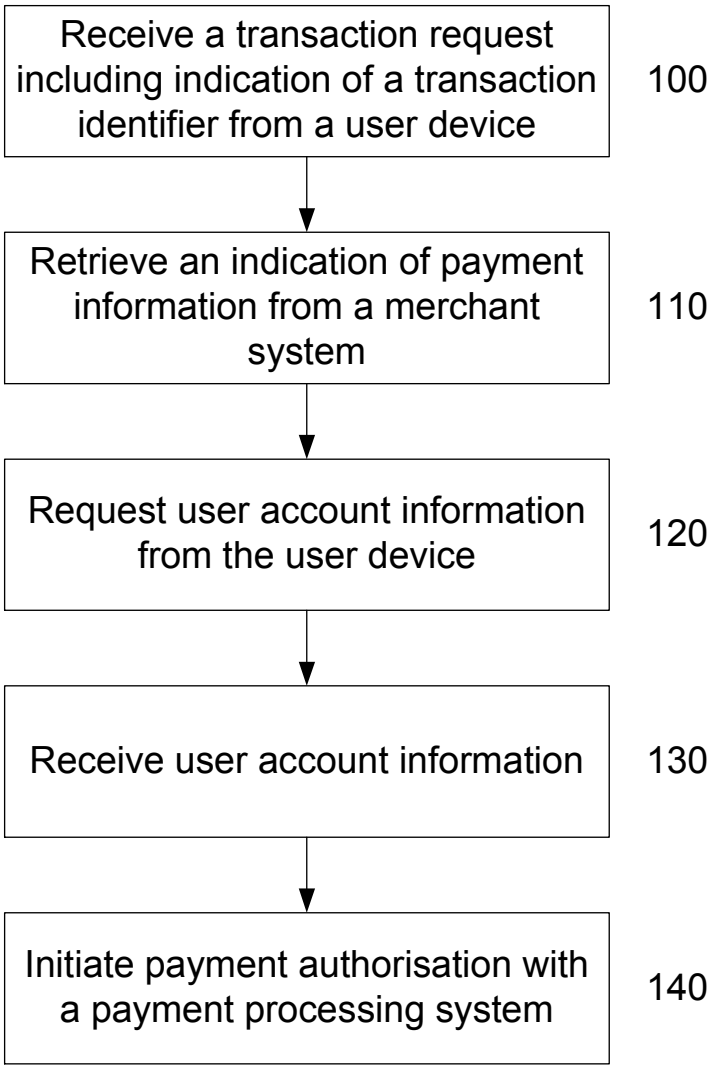

Receive a transaction request including indication of a transaction identifier from a user device
100
Retrieve an indication of payment information from a merchant system
110
Request user account information from the user device
120
Receive user account information
130
Initiate payment authorisation with a payment processing system
140

Fig. 1

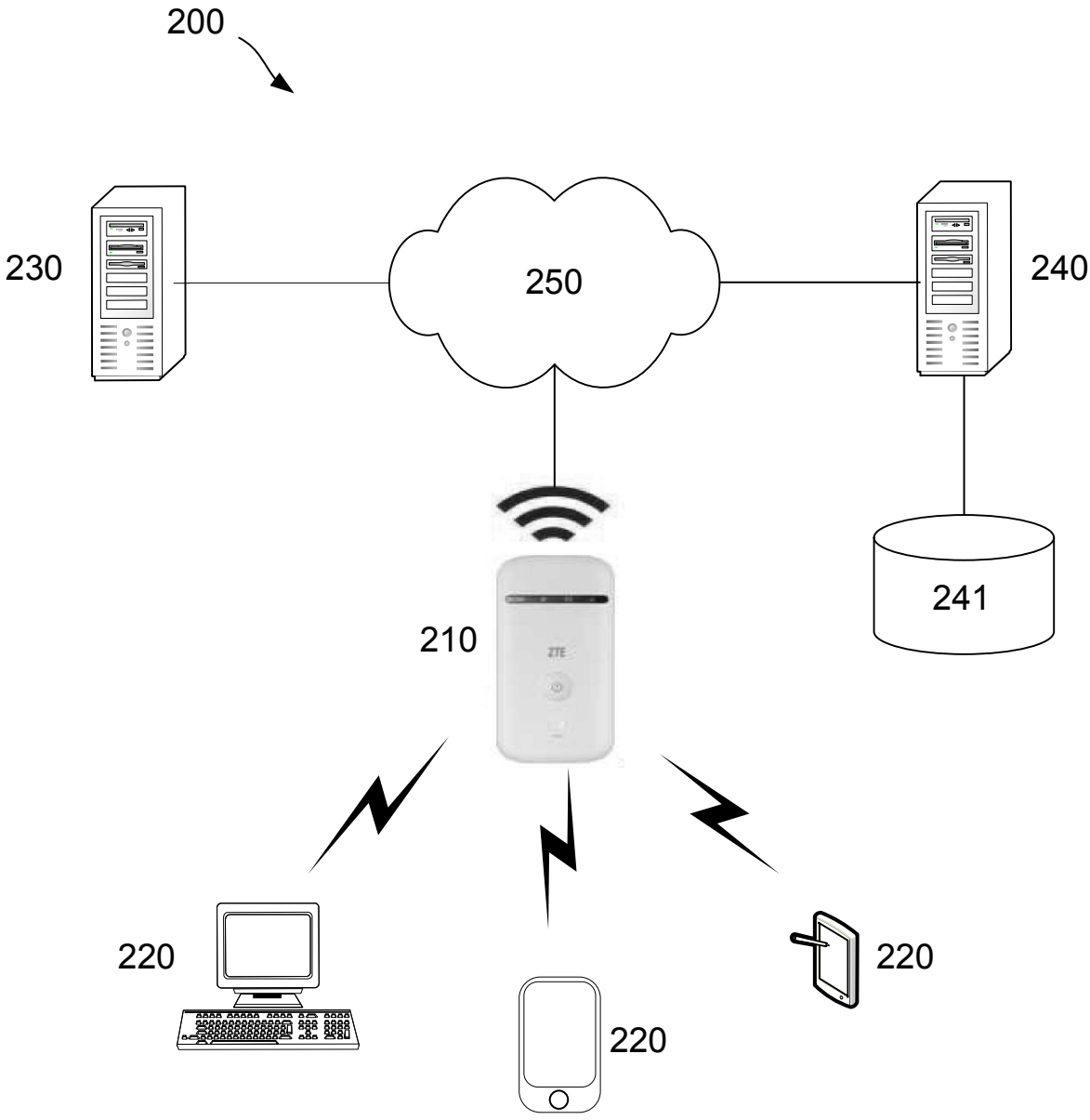


FIG. 2

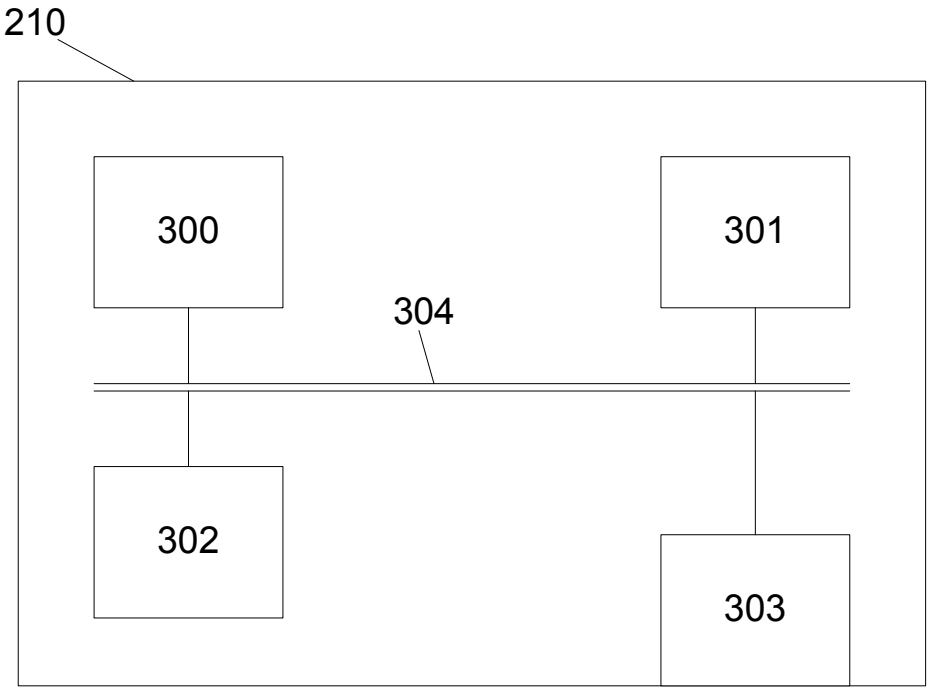


Fig. 3

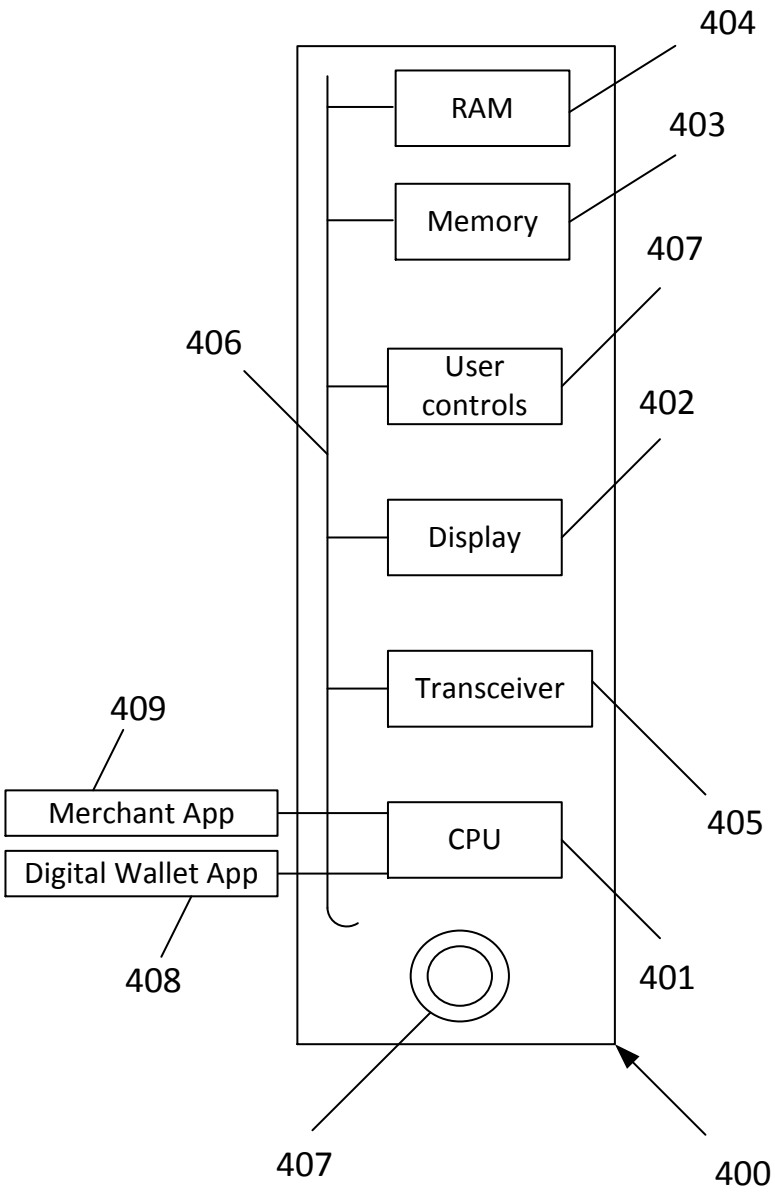

404
RAM
403
Memory
407
406
User controls
402
Display
Transceiver
409
405
Merchant App
Digital Wallet App
CPU
401
408
407
400

Fig.4

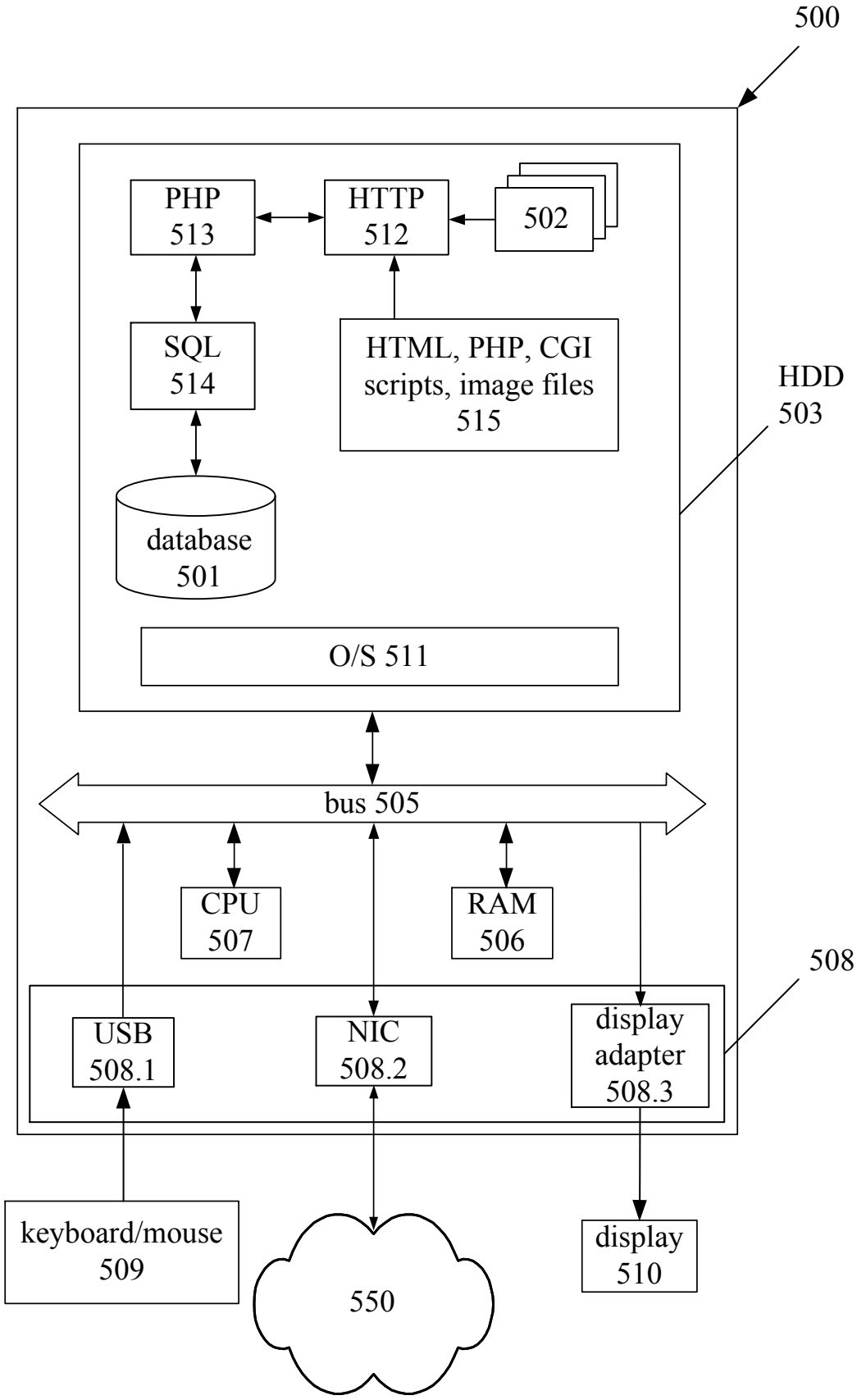

500
PHP
513
HTTP
512
502
SQL
514
HTML, PHP, CGI
scripts, image files
515
HDD
503
database
501
O/S 511
bus 505
CPU
507
RAM
506
508
USB
508.1
NIC
508.2
display
adapter
508.3
keyboard/mouse
509
550
display
510

Fig. 5

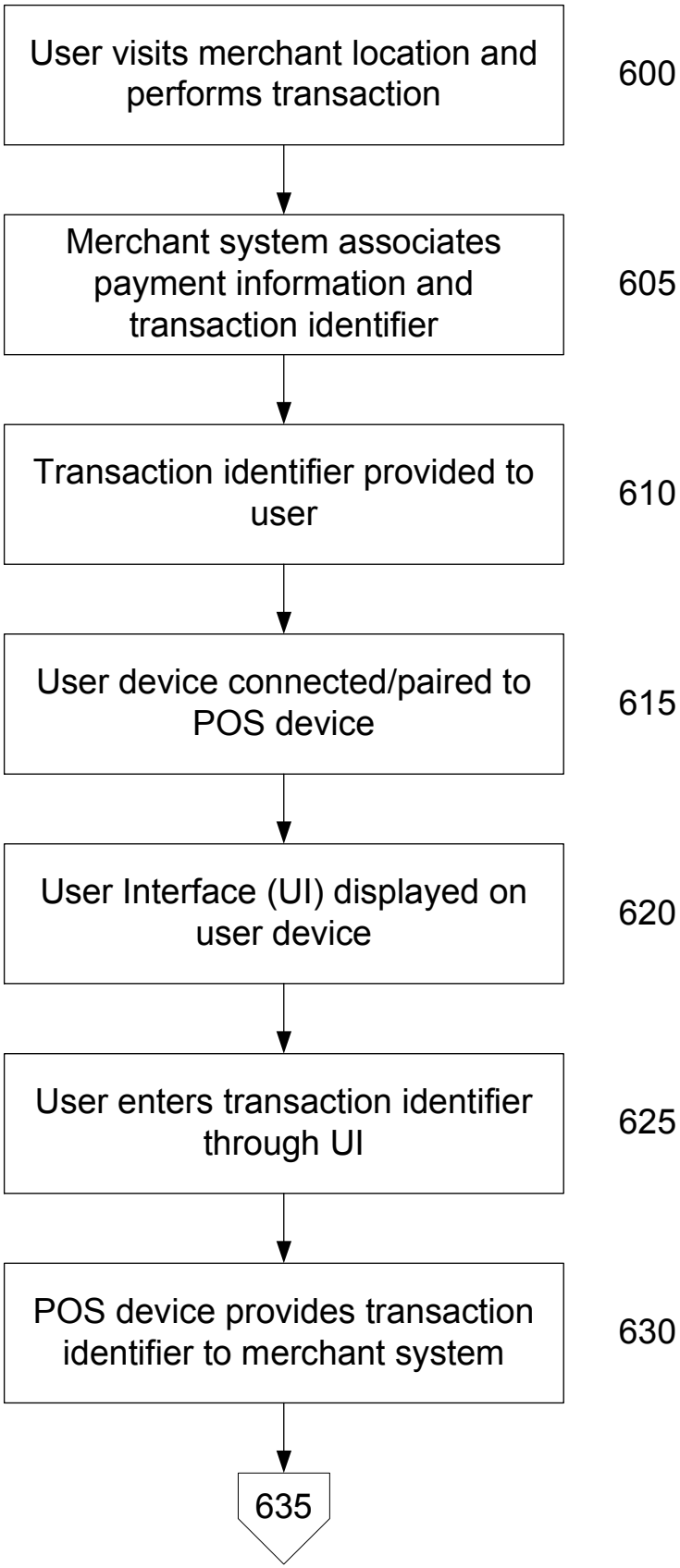

User visits merchant location and performs transaction
600
Merchant system associates payment information and transaction identifier
605
Transaction identifier provided to user
610
User device connected/paired to POS device
615
User Interface (UI) displayed on user device
620
User enters transaction identifier through UI
625
POS device provides transaction identifier to merchant system
630
635

Fig. 6A

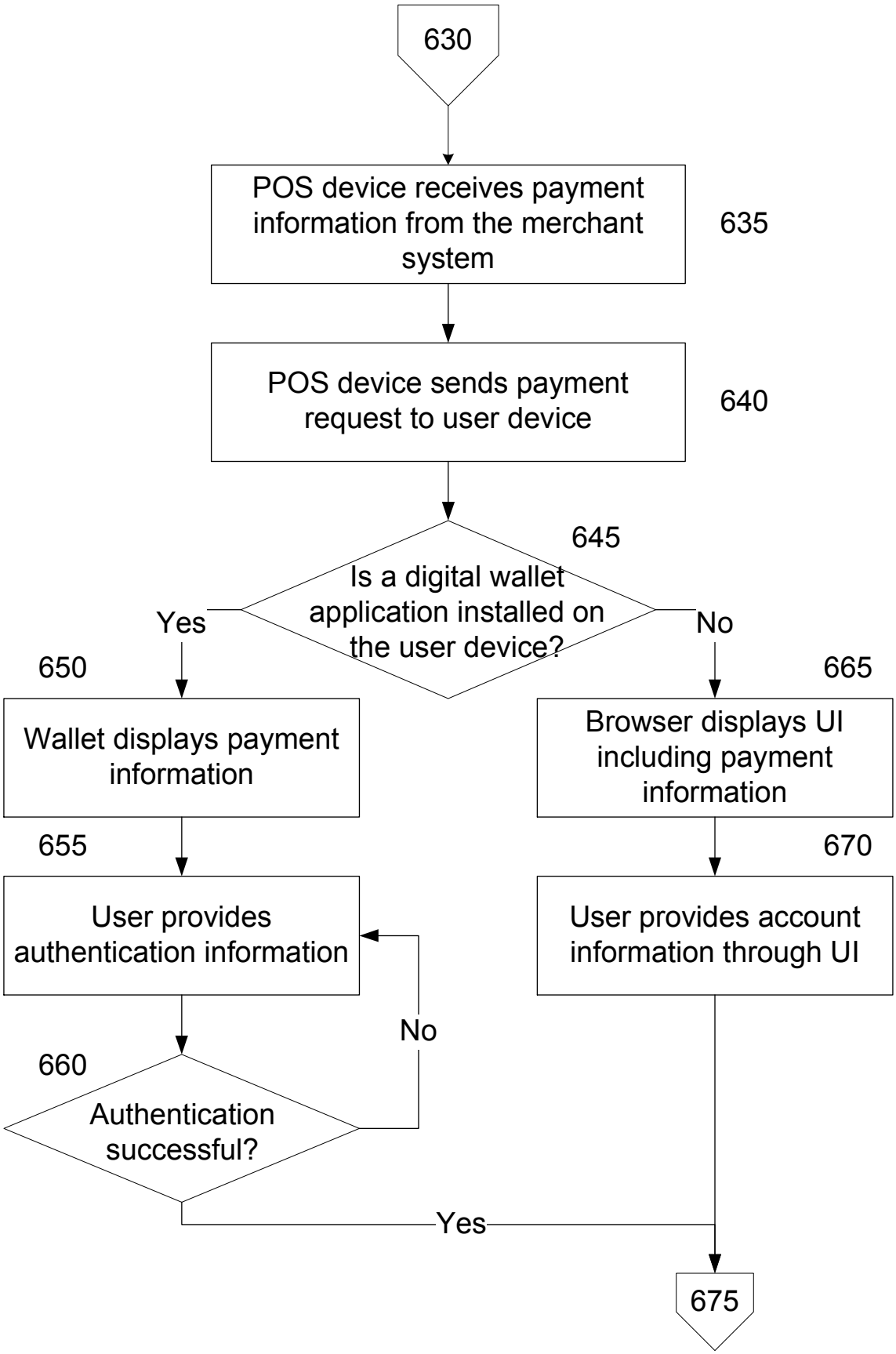

630
POS device receives payment information from the merchant system
635
POS device sends payment request to user device
640
645
Is a digital wallet application installed on the user device?
Yes
No
650
Wallet displays payment information
665
Browser displays UI including payment information
655
User provides authentication information
670
User provides account information through UI
No
660
Authentication successful?
Yes
675

Fig. 6B

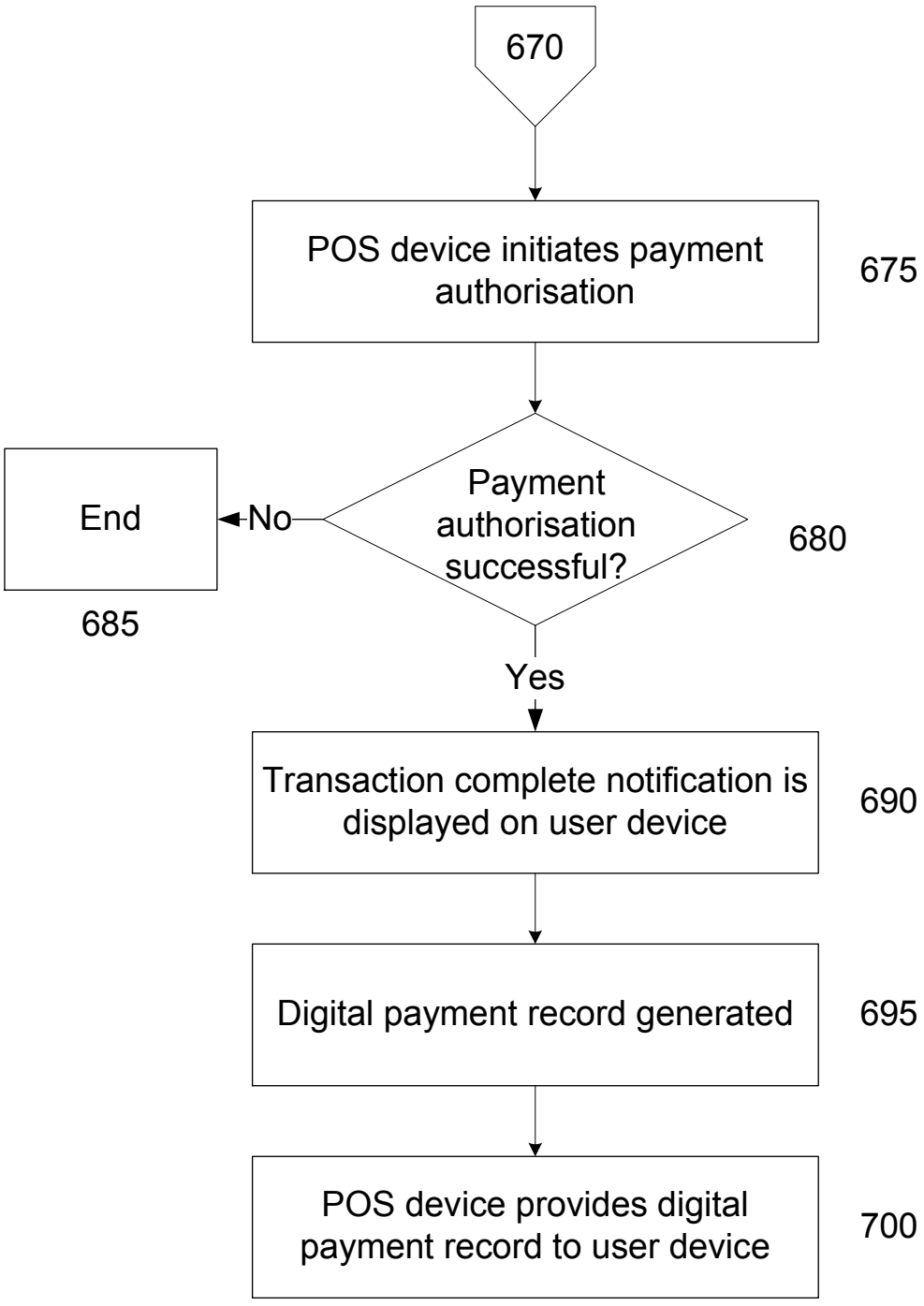

670
POS device initiates payment authorisation
675
Payment authorisation successful?
680
No
End
685
Yes
Transaction complete notification is displayed on user device
690
Digital payment record generated
695
POS device provides digital payment record to user device
700

Fig. 6C

SMART POS – PAY FROM WHERE YOU ARE, ELIMINATE QUEUES

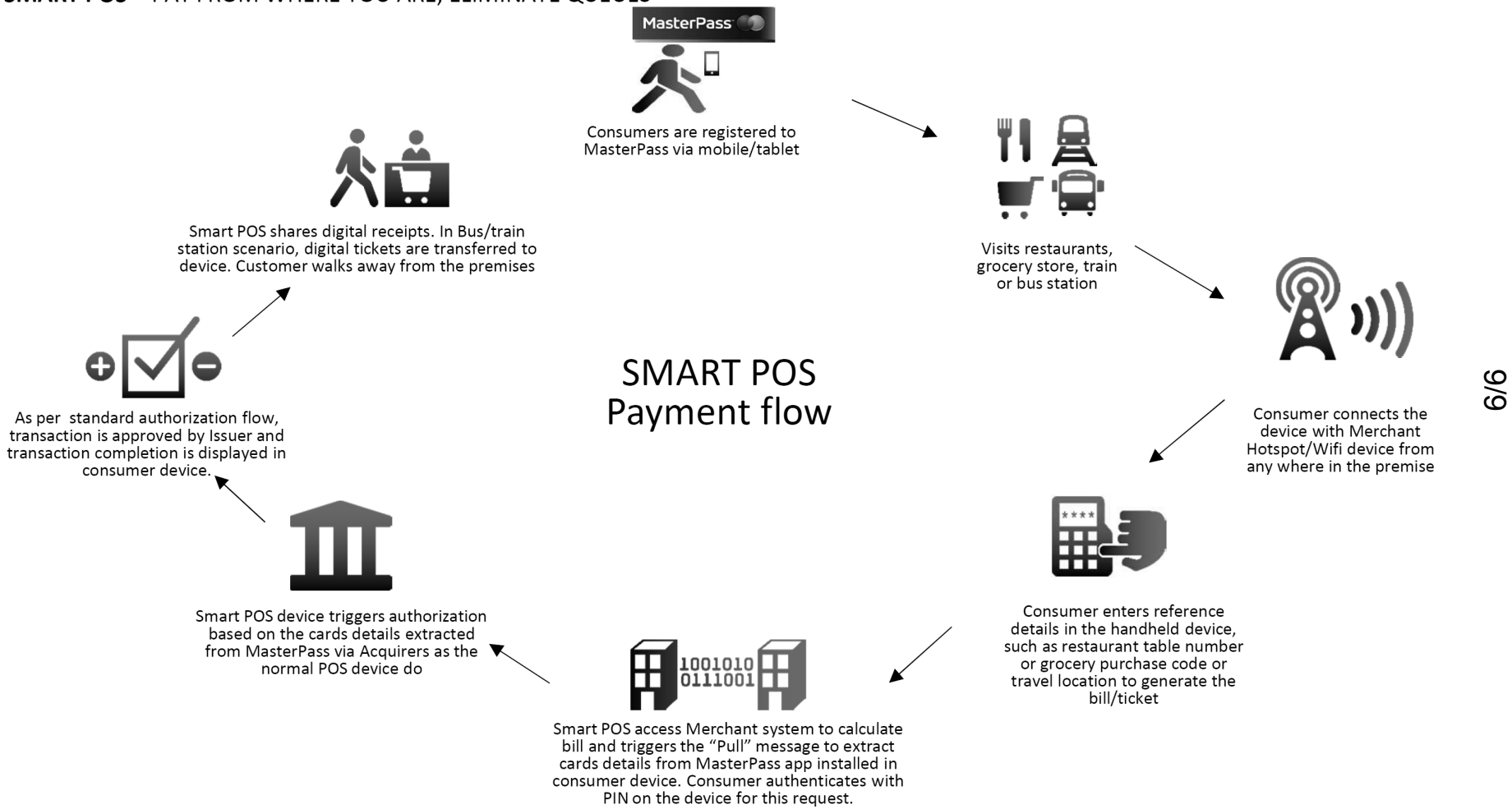


Fig. 7