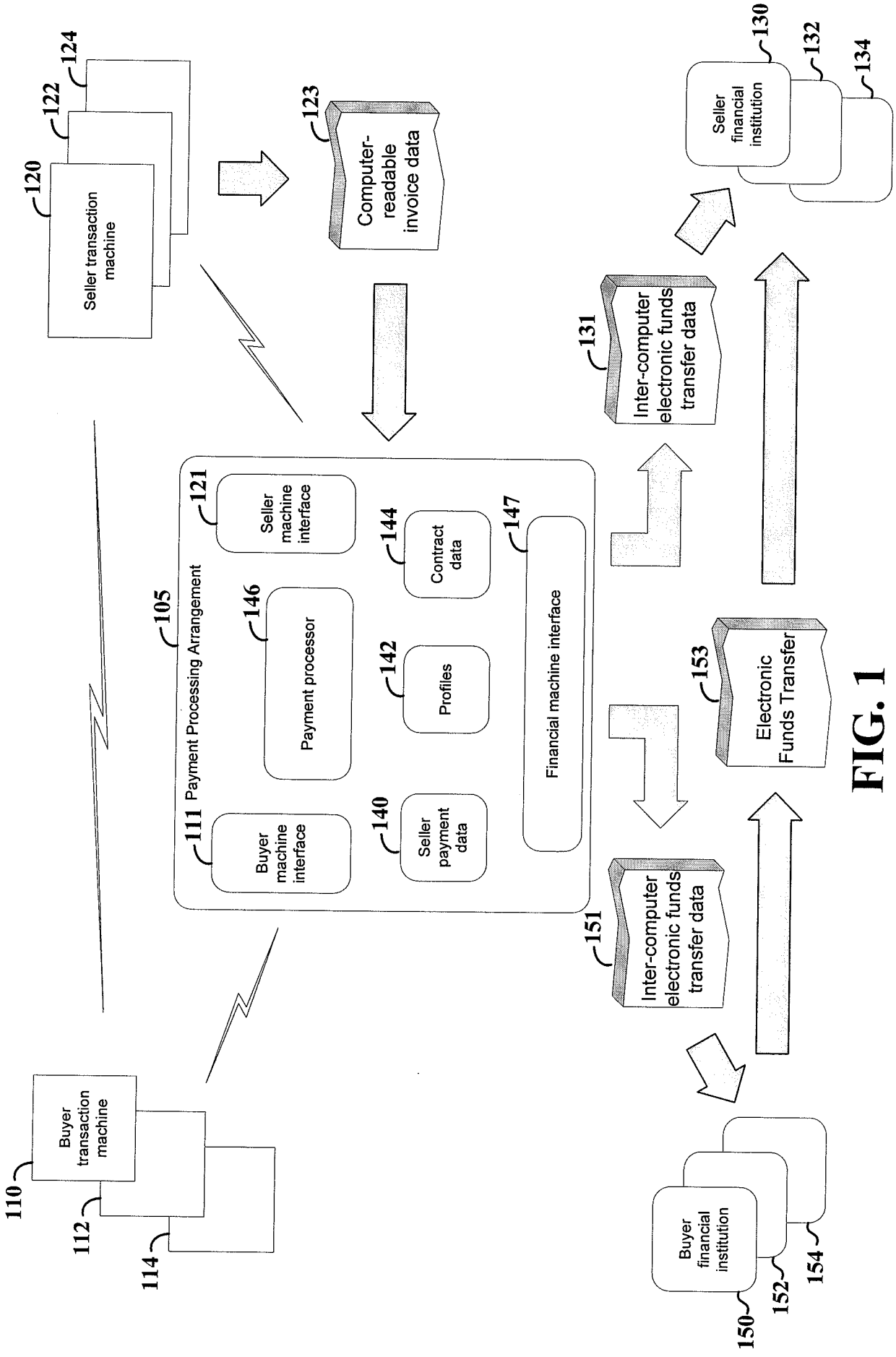

Seller transaction machine
120
122
124
Computer-readable invoice data
123
Seller financial institution
130
132
134
Inter-computer electronic funds transfer data
131
Payment Processing Arrangement
105
Seller machine interface
121
Contract data
144
Financial machine interface
147
Payment processor
146
Profiles
142
Buyer machine interface
111
Seller payment data
140
Electronic Funds Transfer
153
Inter-computer electronic funds transfer data
151
Buyer transaction machine
110
112
114
Buyer financial institution
150
152
154

FIG. 1

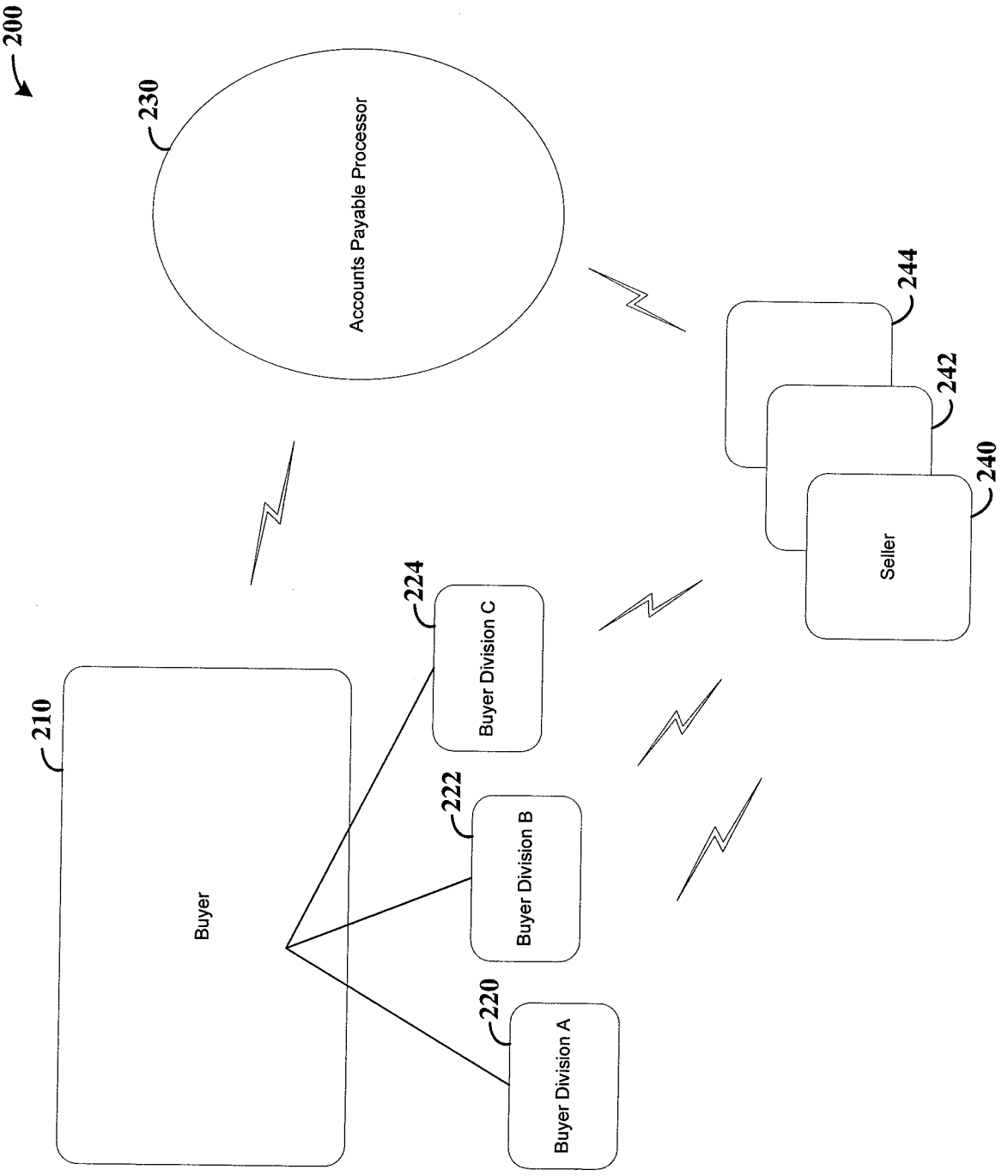

200
230
Accounts Payable Processor
244
242
240
Seller
224
Buyer Division C
210
Buyer
222
Buyer Division B
220
Buyer Division A

FIG. 2

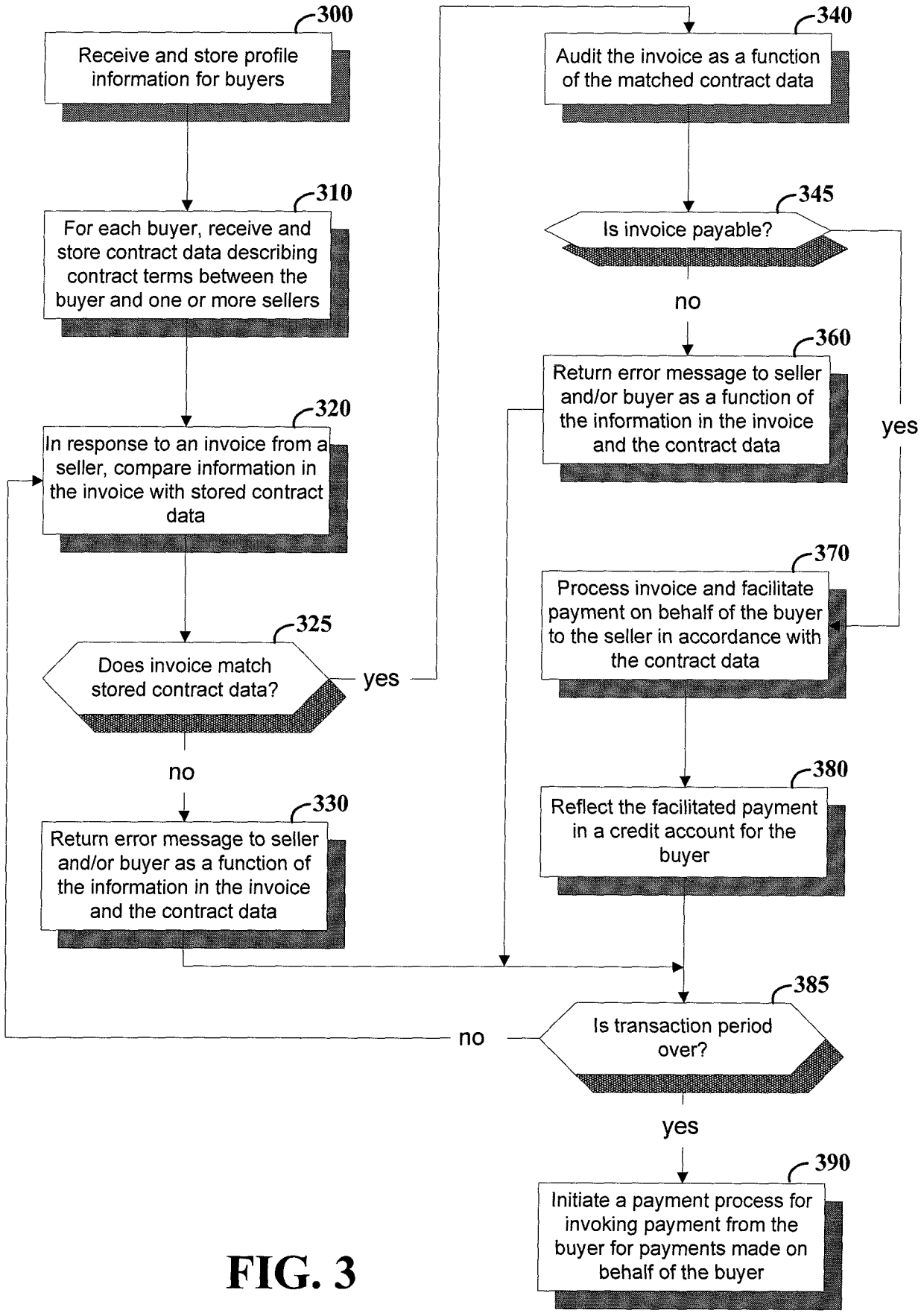

300
Receive and store profile information for buyers
310
For each buyer, receive and store contract data describing contract terms between the buyer and one or more sellers
320
In response to an invoice from a seller, compare information in the invoice with stored contract data
325
Does invoice match stored contract data?
yes
no
330
Return error message to seller and/or buyer as a function of the information in the invoice and the contract data
340
Audit the invoice as a function of the matched contract data
345
Is invoice payable?
no
yes
360
Return error message to seller and/or buyer as a function of the information in the invoice and the contract data
370
Process invoice and facilitate payment on behalf of the buyer to the seller in accordance with the contract data
380
Reflect the facilitated payment in a credit account for the buyer
385
Is transaction period over?
no
yes
390
Initiate a payment process for invoking payment from the buyer for payments made on behalf of the buyer

FIG. 3

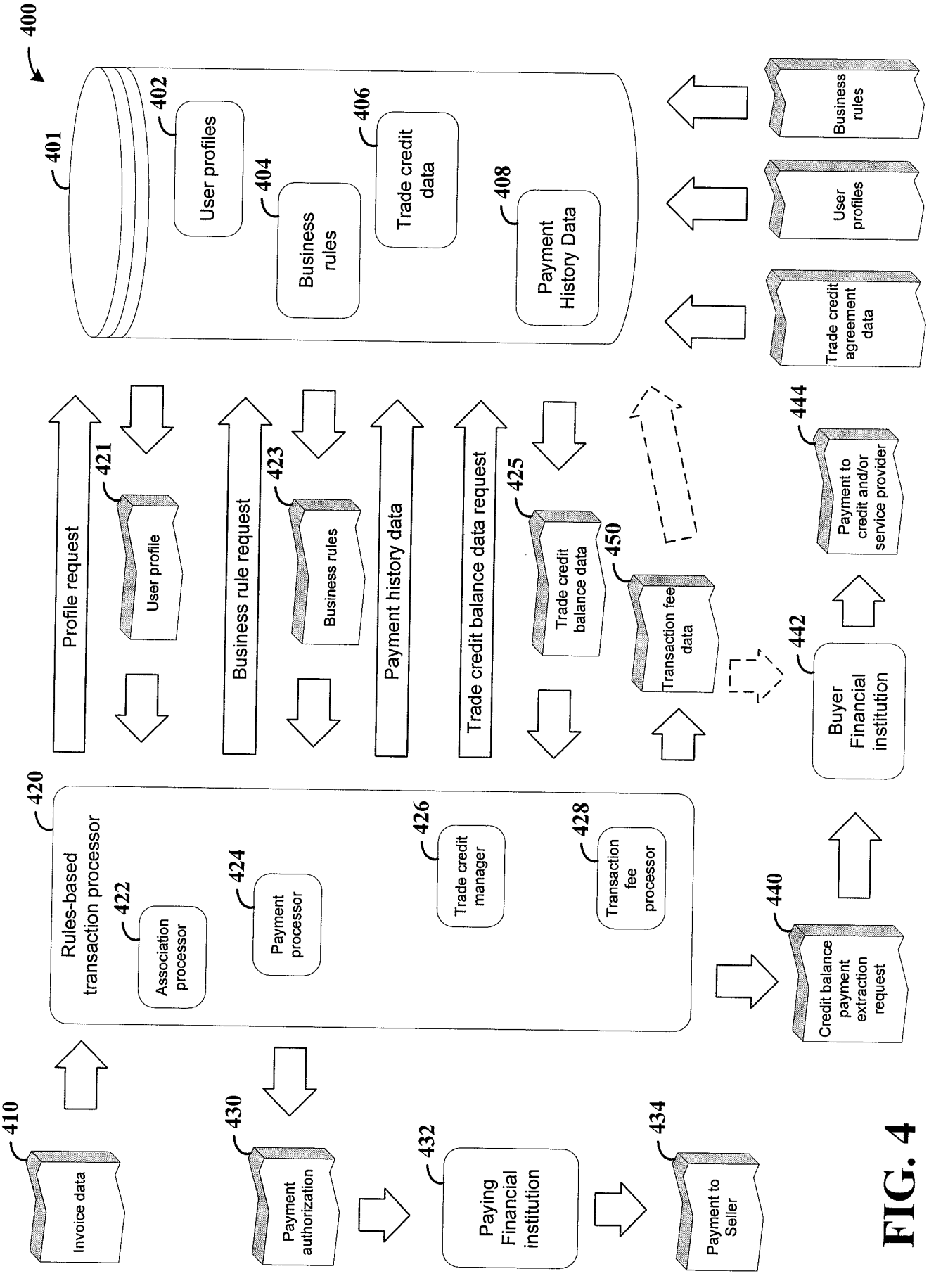

400
401
User profiles
402
Business rules
404
Trade credit data
406
Payment History Data
408
Business rules
User profiles
Trade credit agreement data
Profile request
User profile
421
Business rule request
Business rules
423
Payment history data
Trade credit balance data request
Trade credit balance data
425
Transaction fee data
450
Payment to credit and/or service provider
444
Buyer Financial institution
442
420
Rules-based transaction processor
Association processor
422
Payment processor
424
Trade credit manager
426
Transaction fee processor
428
Credit balance payment extraction request
440
Invoice data
410
Payment authorization
430
Paying Financial institution
432
Payment to Seller
434

FIG. 4

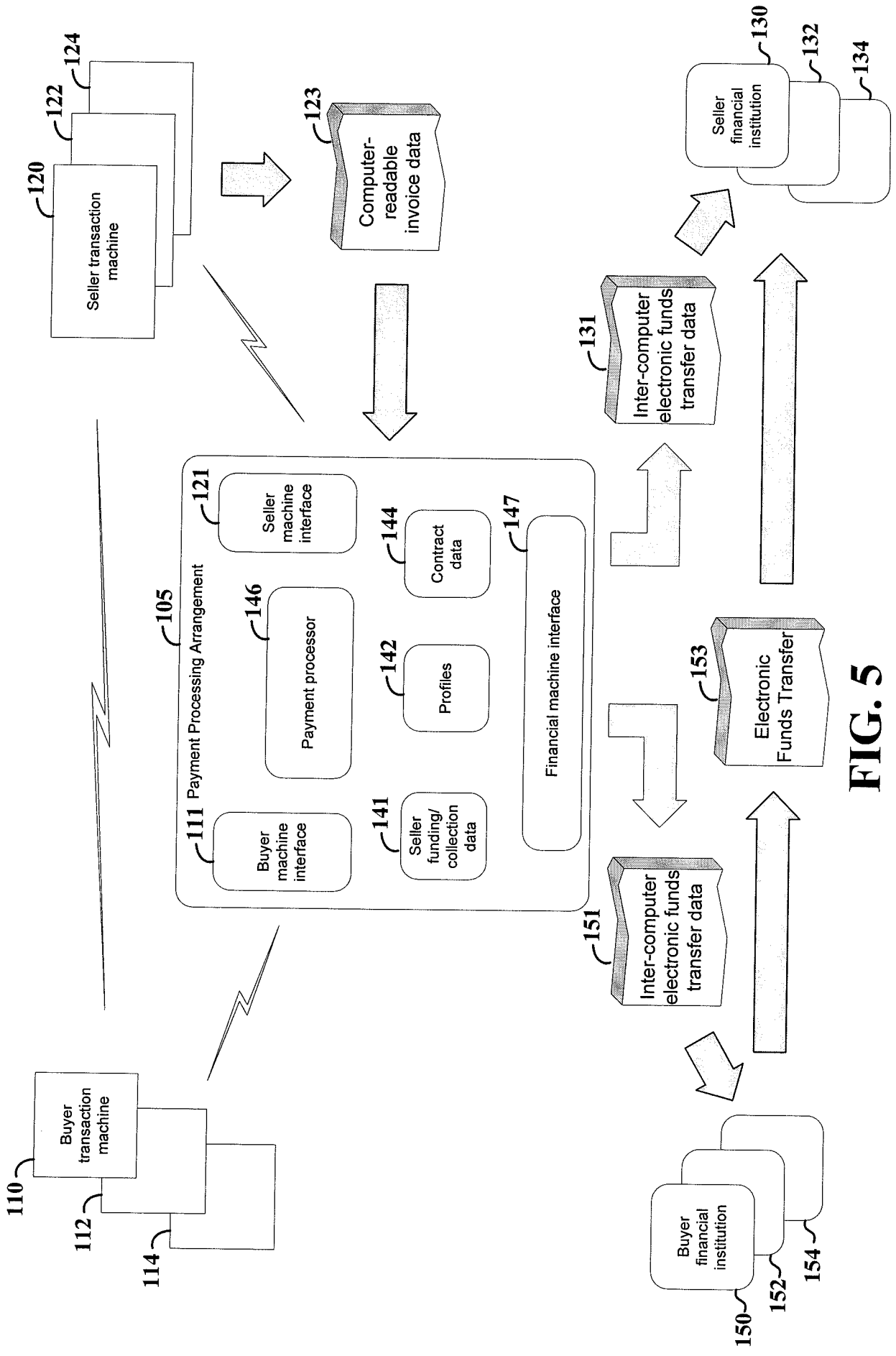

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Financial machine interface
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Payment processor
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Profiles
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Buyer machine interface
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Seller funding/ collection data
141
Electronic Funds Transfer
153
Inter-computer electronic funds transfer data
151
Buyer transaction machine
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112
114
Buyer financial institution
150
152
154

FIG. 5