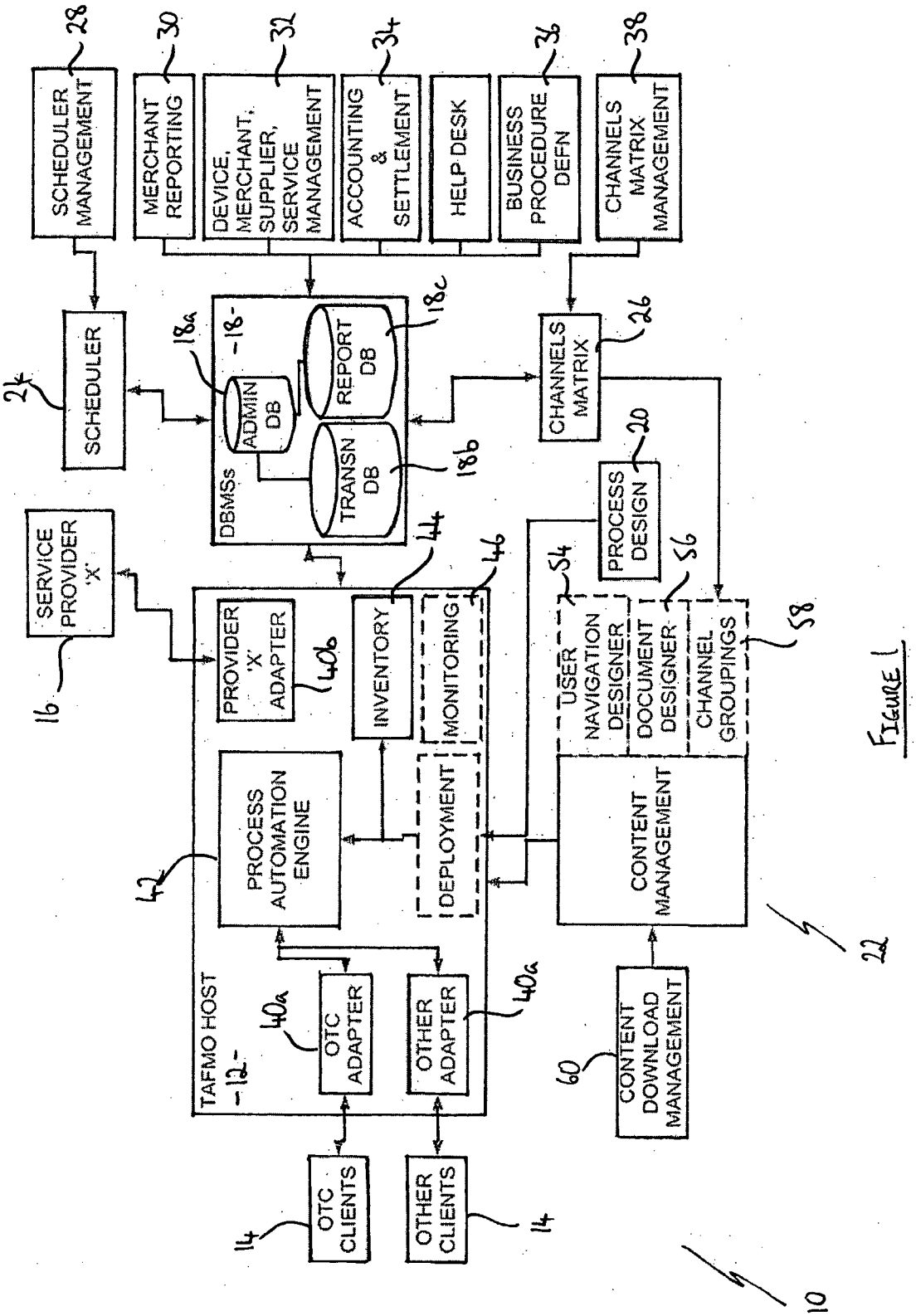

SCHEDULER MANAGEMENT
28
MERCHANT REPORTING
30
DEVICE, MERCHANT, SUPPLIER, SERVICE MANAGEMENT
32
ACCOUNTING & SETTLEMENT
34
HELP DESK
BUSINESS PROCEDURE DEFN
36
CHANNELS MATRIX MANAGEMENT
38
SCHEDULER
24
18a
-18-
ADMIN DB
REPORT DB
18c
TRANSN DB
18b
DBMSs
CHANNELS MATRIX
26
PROCESS DESIGN
20
SERVICE PROVIDER 'X'
16
PROVIDER 'X' ADAPTER
40b
INVENTORY
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MONITORING
46
USER NAVIGATION DESIGNER
54
DOCUMENT DESIGNER
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CHANNEL GROUPINGS
58
PROCESS AUTOMATION ENGINE
42
DEPLOYMENT
CONTENT MANAGEMENT
22
TAFMO HOST
-12-
OTC ADAPTER
40a
OTHER ADAPTER
40a
CONTENT DOWNLOAD MANAGEMENT
60
OTC CLIENTS
14
OTHER CLIENTS
14
10

FIGURE 1

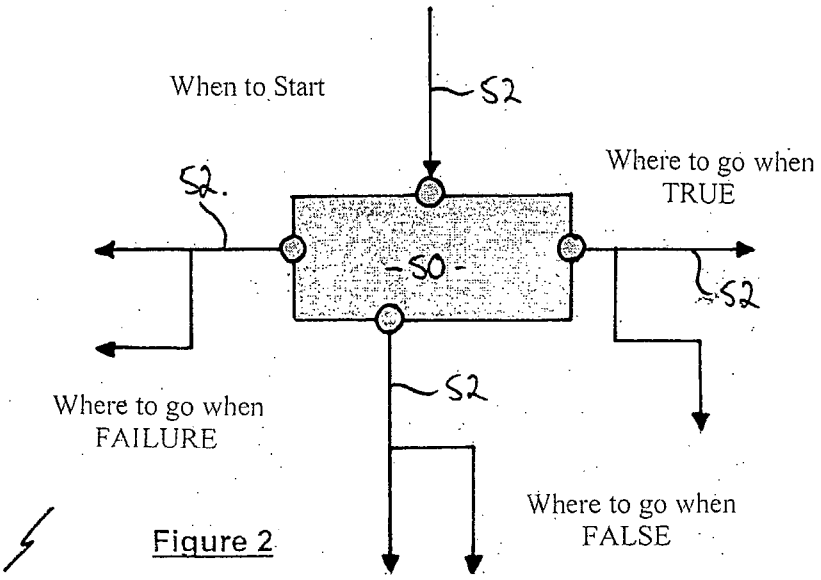


Figure 2

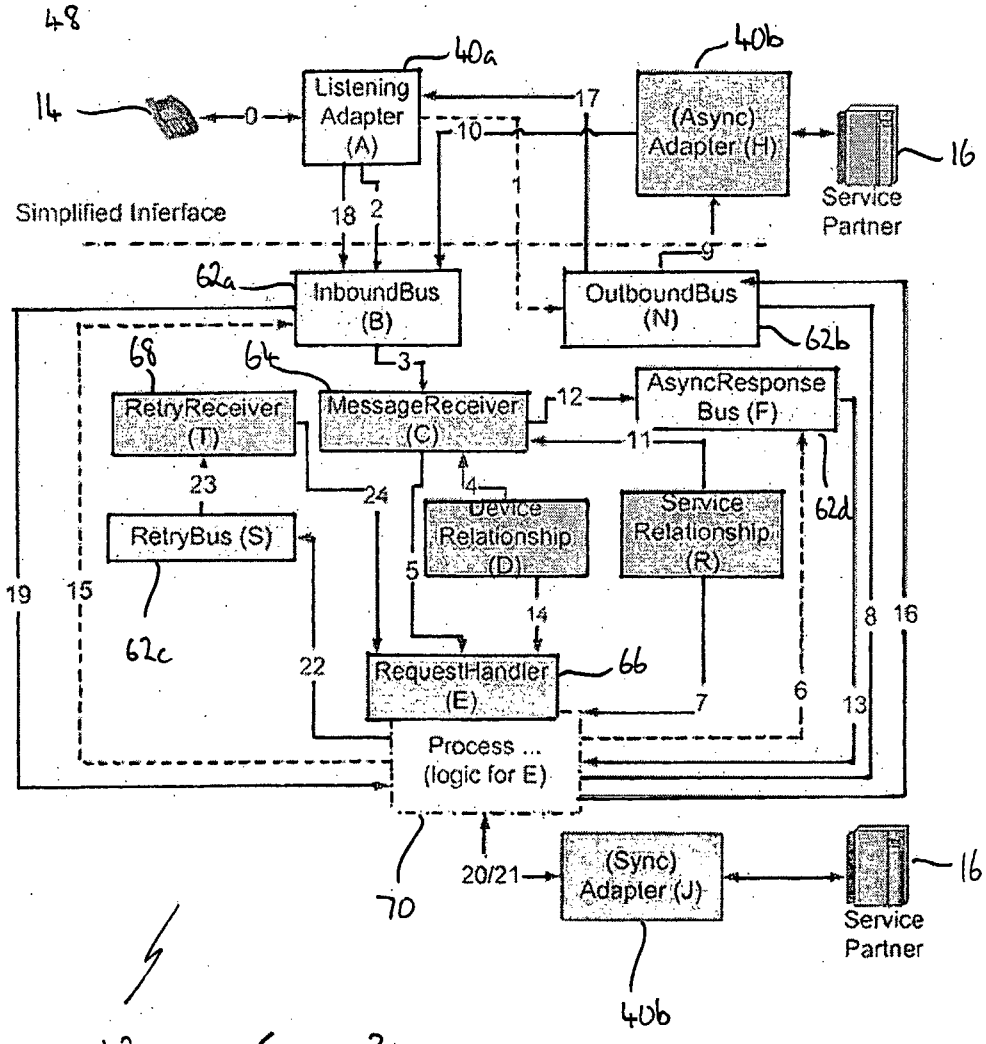


FIGURE 3

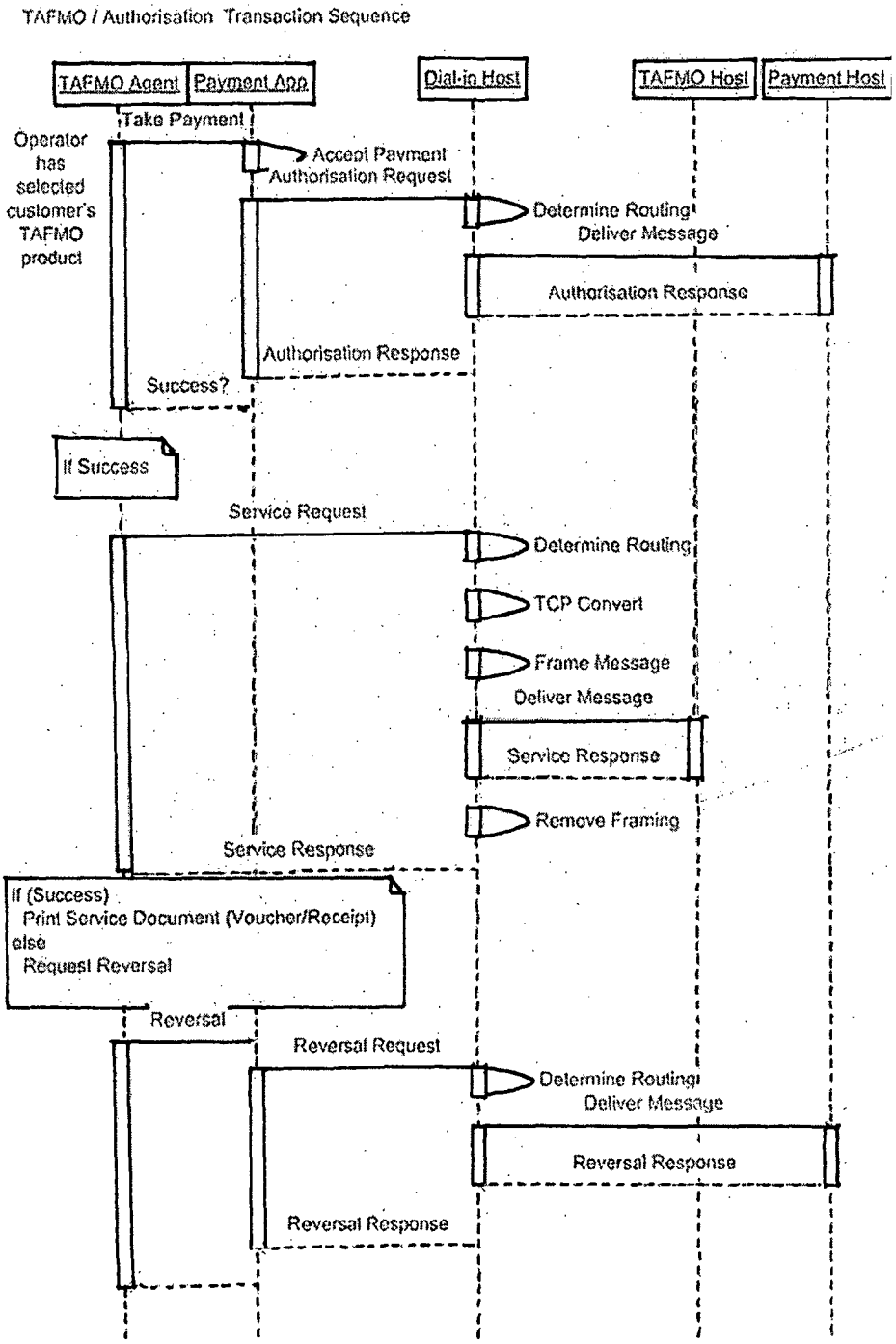

TAFMO / Authorisation Transaction Sequence
TAFMO Agent
Payment App
Dial-in Host
TAFMO Host
Payment Host
Take Payment
Operator has selected customer's TAFMO product
Accept Payment
Authorisation Request
Determine Routing
Deliver Message
Authorisation Response
Authorisation Response
Success?
If Success
Service Request
Determine Routing
TCP Convert
Frame Message
Deliver Message
Service Response
Remove Framing
Service Response
If (Success)
Print Service Document (Voucher/Receipt)
else
Request Reversal
Reversal
Reversal Request
Determine Routing
Deliver Message
Reversal Response
Reversal Response

FIGURE 4

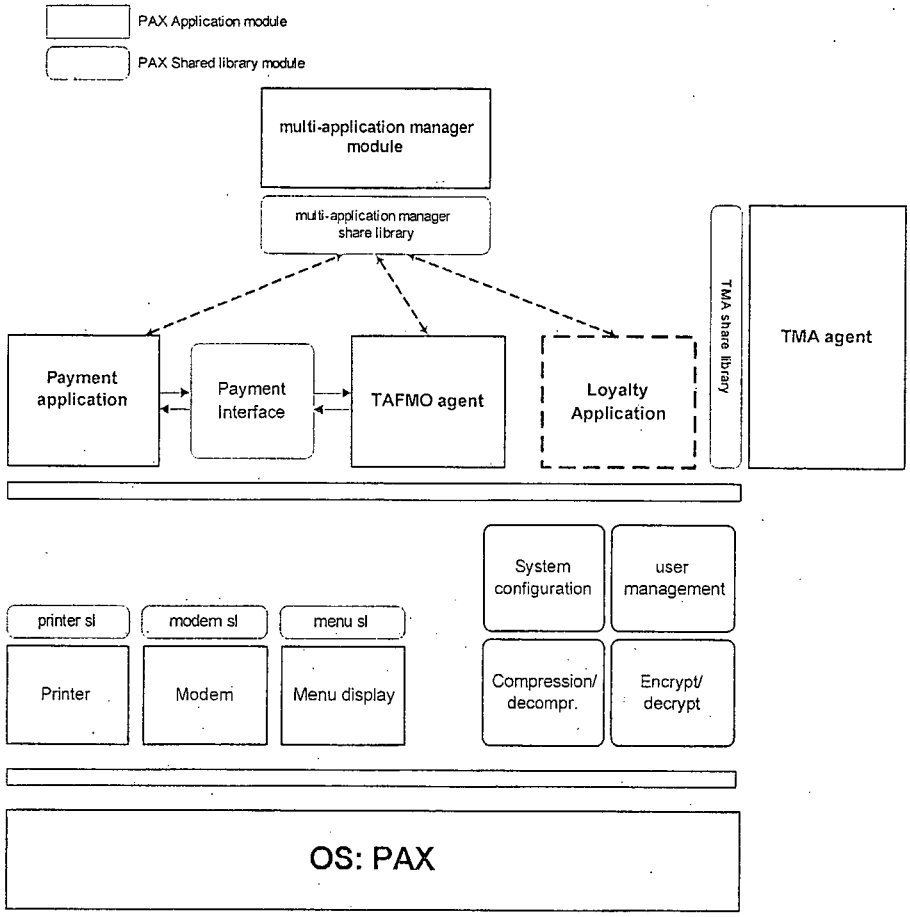

PAX Application module
PAX Shared library module
multi-application manager module
multi-application manager share library
TMA share library
TMA agent
Payment application
Payment Interface
TAFMO agent
Loyalty Application
System configuration
user management
printer sl
modem sl
menu sl
Printer
Modem
Menu display
Compression/ decompr.
Encrypt/ decrypt
OS: PAX

Figure 5