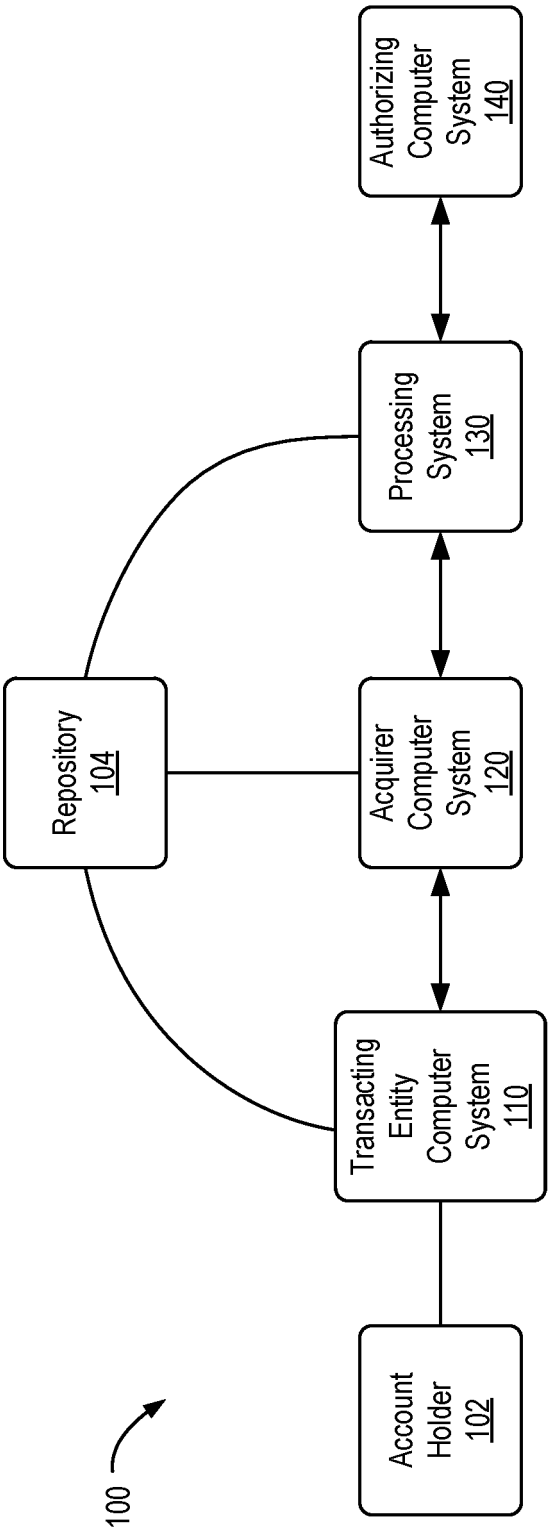

Authorizing Computer System 140
Processing System 130
Repository 104
Acquirer Computer System 120
Transacting Entity Computer System 110
Account Holder 102
100

FIG. 1

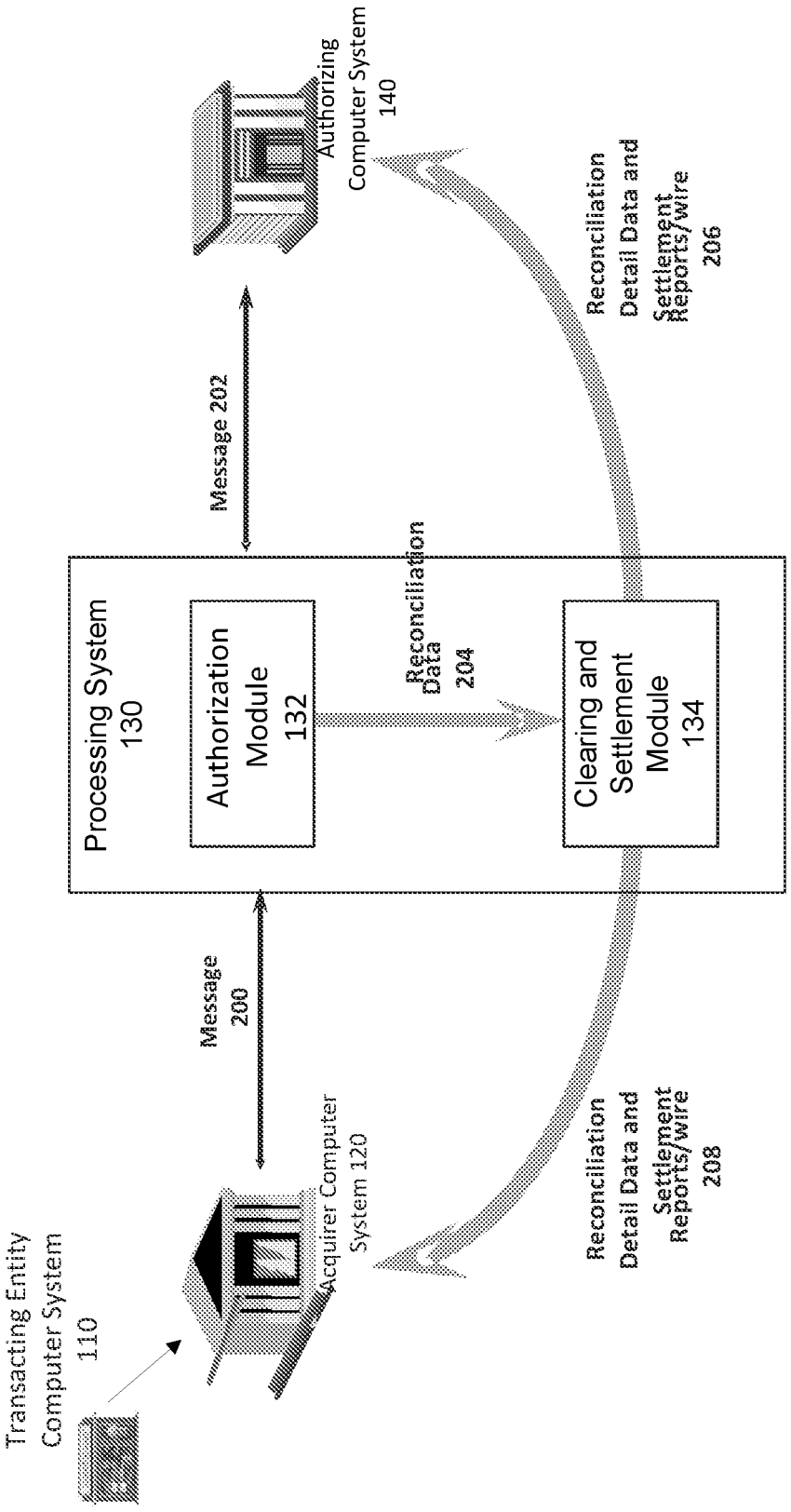

Transacting Entity Computer System 110
Acquirer Computer System 120
Message 200
Processing System 130
Authorization Module 132
Reconciliation Data 204
Clearing and Settlement Module 134
Message 202
Authorizing Computer System 140
Reconciliation Detail Data and Settlement Reports/Wire 208
Reconciliation Detail Data and Settlement Reports/Wire 206

FIG. 2

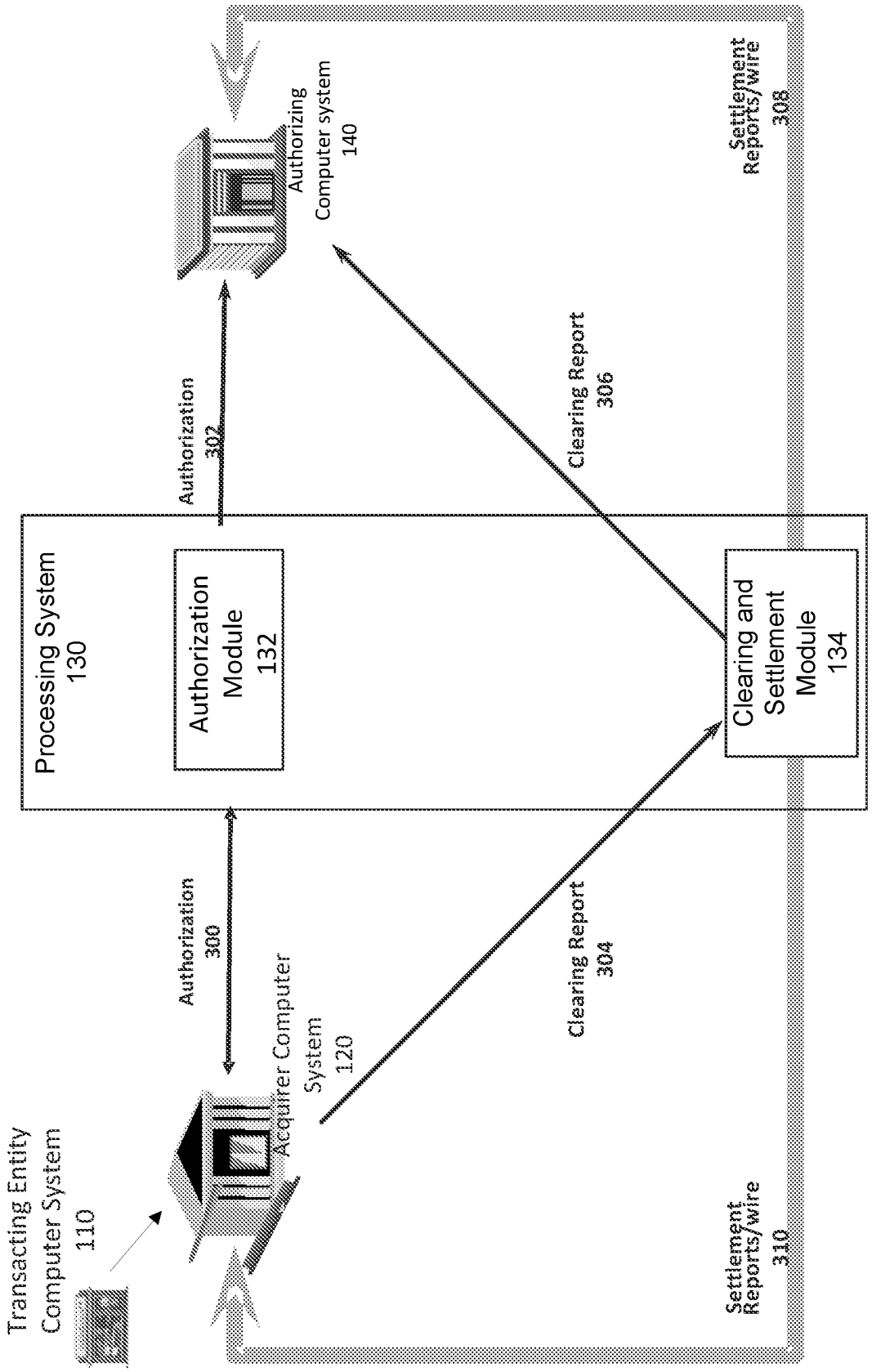

Transacting Entity Computer System 110
Acquirer Computer System 120
Authorization 300
Processing System 130
Authorization Module 132
Clearing and Settlement Module 134
Clearing Report 304
Settlement Reports/Wire 310
Authorization 302
Authorizing Computer system 140
Clearing Report 306
Settlement Reports/Wire 308

FIG. 3

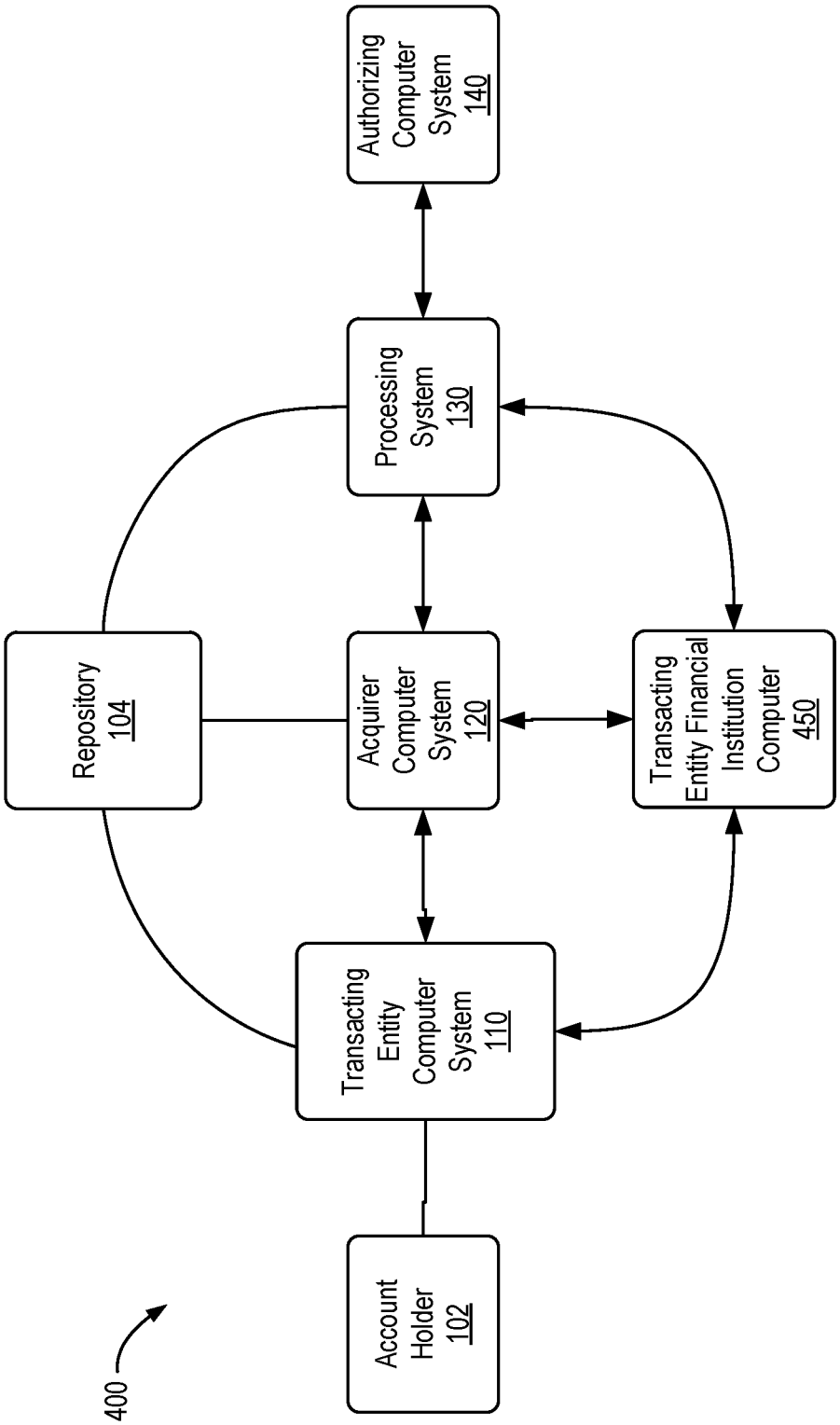

Authorizing Computer System 140
Processing System 130
Repository 104
Acquirer Computer System 120
Transacting Entity Financial Institution Computer 450
Transacting Entity Computer System 110
Account Holder 102
400

FIG. 4

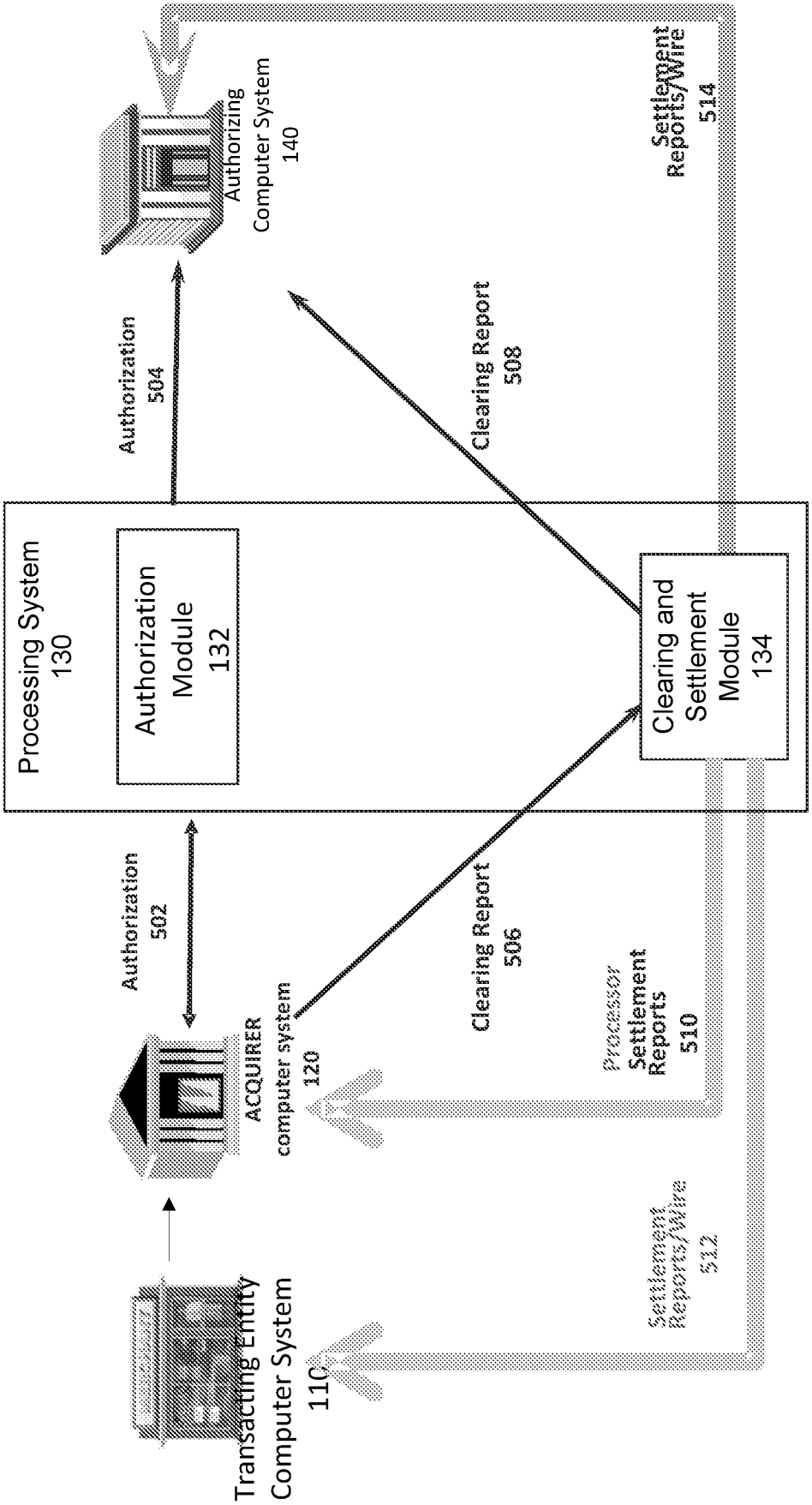

Transacting Entity Computer System 110
ACQUIRER computer system 120
Authorization 502
Authorization 504
Processing System 130
Authorization Module 132
Clearing and Settlement Module 134
Authorizing Computer System 140
Clearing Report 506
Clearing Report 508
Processor Settlement Reports 510
Settlement Reports/Wire 512
Settlement Reports/Wire 514

FIG. 5

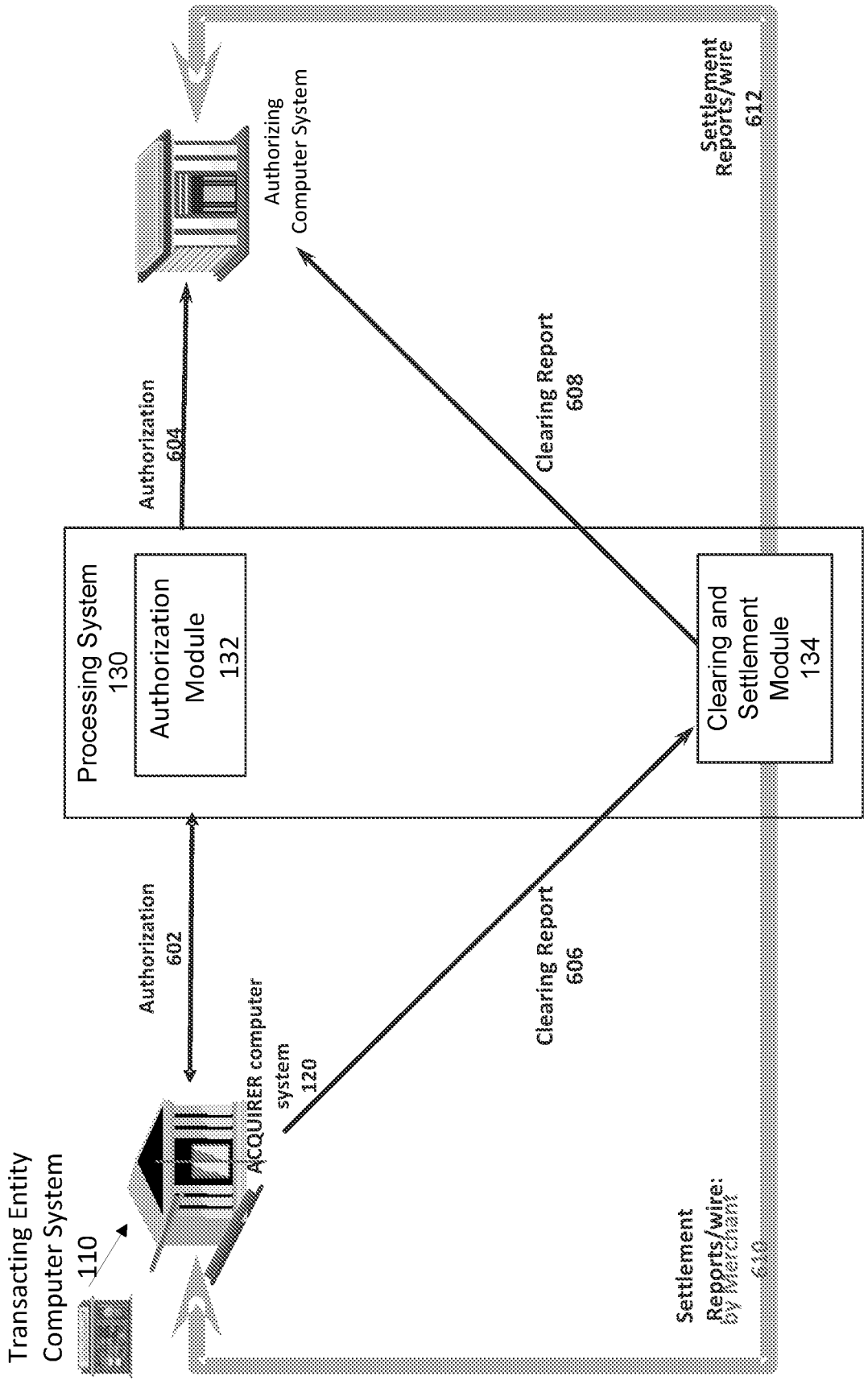

Transacting Entity Computer System 110
ACQUIRER computer system 120
Authorization 602
Processing System 130
Authorization Module 132
Authorization 604
Authorizing Computer System
Clearing Report 606
Clearing and Settlement Module 134
Clearing Report 608
Settlement Reports/wire 612
Settlement Reports/wire: by Merchant

FIG. 6

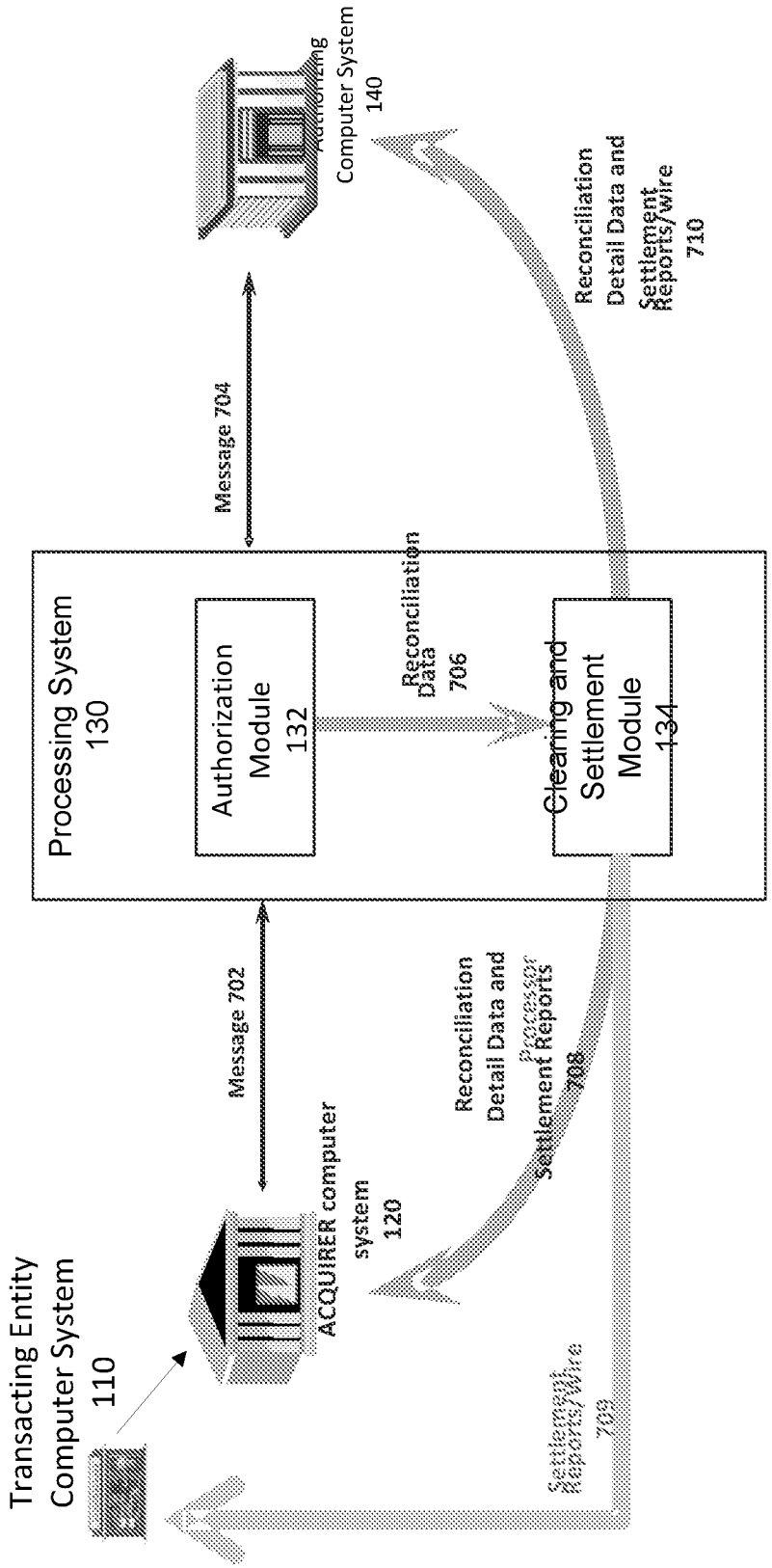

Transacting Entity Computer System 110
ACQUIRER computer system 120
Processor
Message 702
Settlement Reports/Wire 709
Reconciliation Detail Data and Settlement Reports 708
Processing System 130
Authorization Module 132
Reconciliation Data 706
Clearing and Settlement Module 134
Message 704
Authorizing Computer System 140
Reconciliation Detail Data and Settlement Reports/Wire 710

FIG. 7

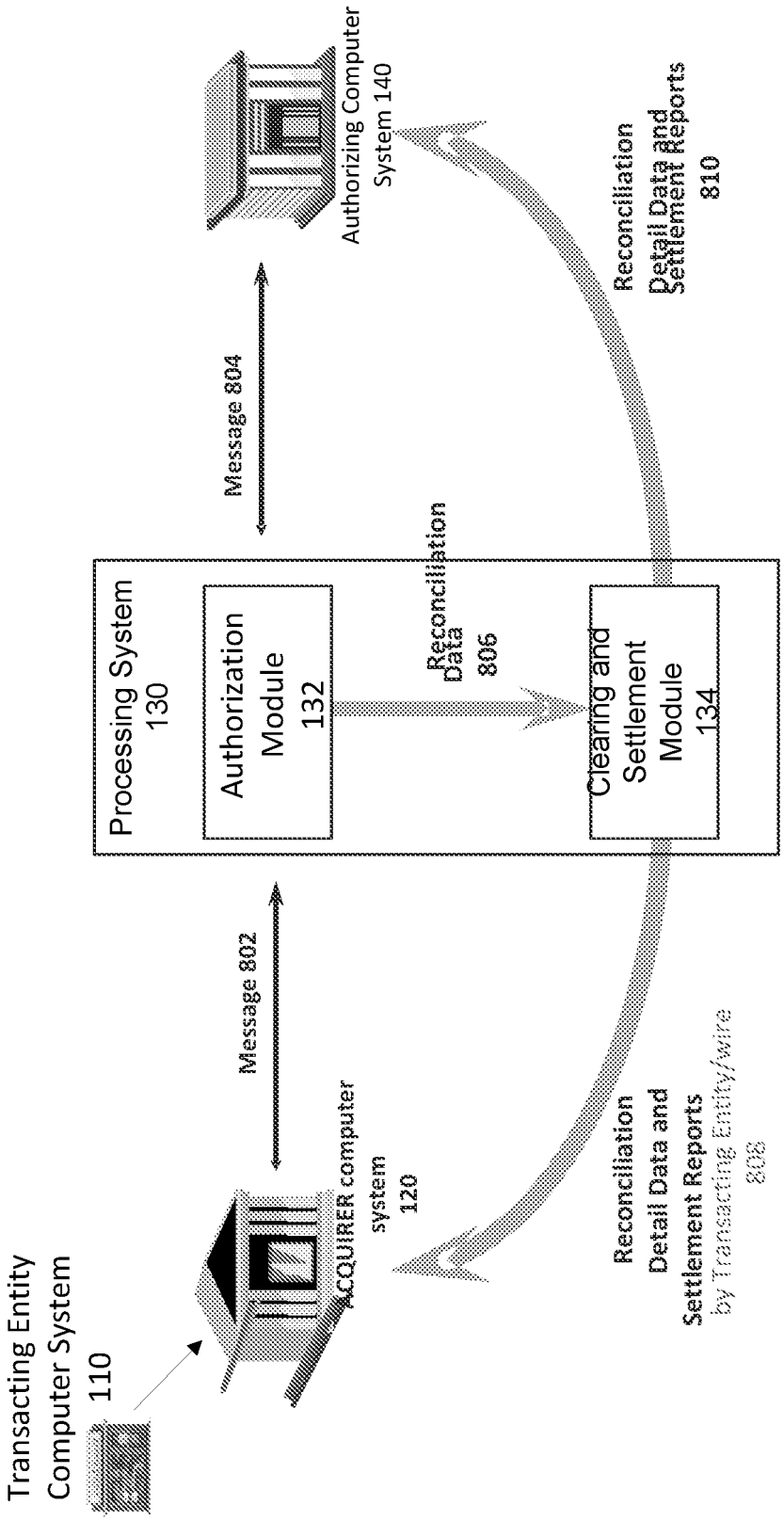

Transacting Entity Computer System 110
ACQUIRER computer system 120
Message 802
Processing System 130
Authorization Module 132
Reconciliation Data 806
Clearing and Settlement Module 134
Message 804
Authorizing Computer System 140
Reconciliation Detail Data and Settlement Reports 810
Reconciliation Detail Data and Settlement Reports by Transacting Entity/wire 808

FIG. 8

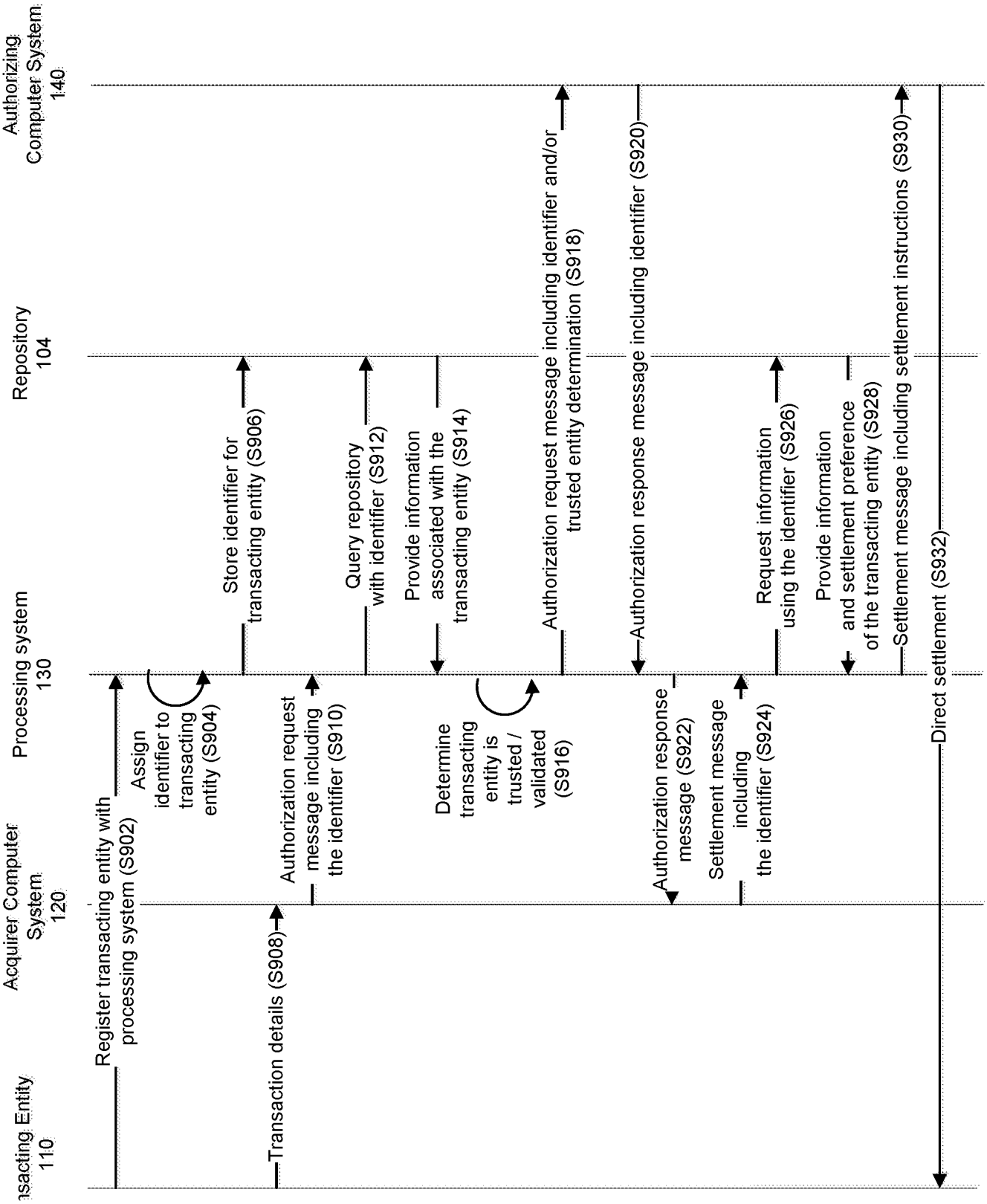

nsacting Entity 110
Acquirer Computer System 120
Processing system 130
Repository 104
Authorizing Computer System 140
Register transacting entity with processing system (S902)
Assign identifier to transacting entity (S904)
Store identifier for transacting entity (S906)
Transaction details (S908)
Authorization request message including the identifier (S910)
Query repository with identifier (S912)
Provide information associated with the transacting entity (S914)
Determine transacting entity is trusted / validated (S916)
Authorization request message including identifier and/or trusted entity determination (S918)
Authorization response message including identifier (S920)
Authorization response message (S922)
Settlement message including the identifier (S924)
Request information using the identifier (S926)
Provide information and settlement preference of the transacting entity (S928)
Settlement message including settlement instructions (S930)
Direct settlement (S932)

FIG. 9

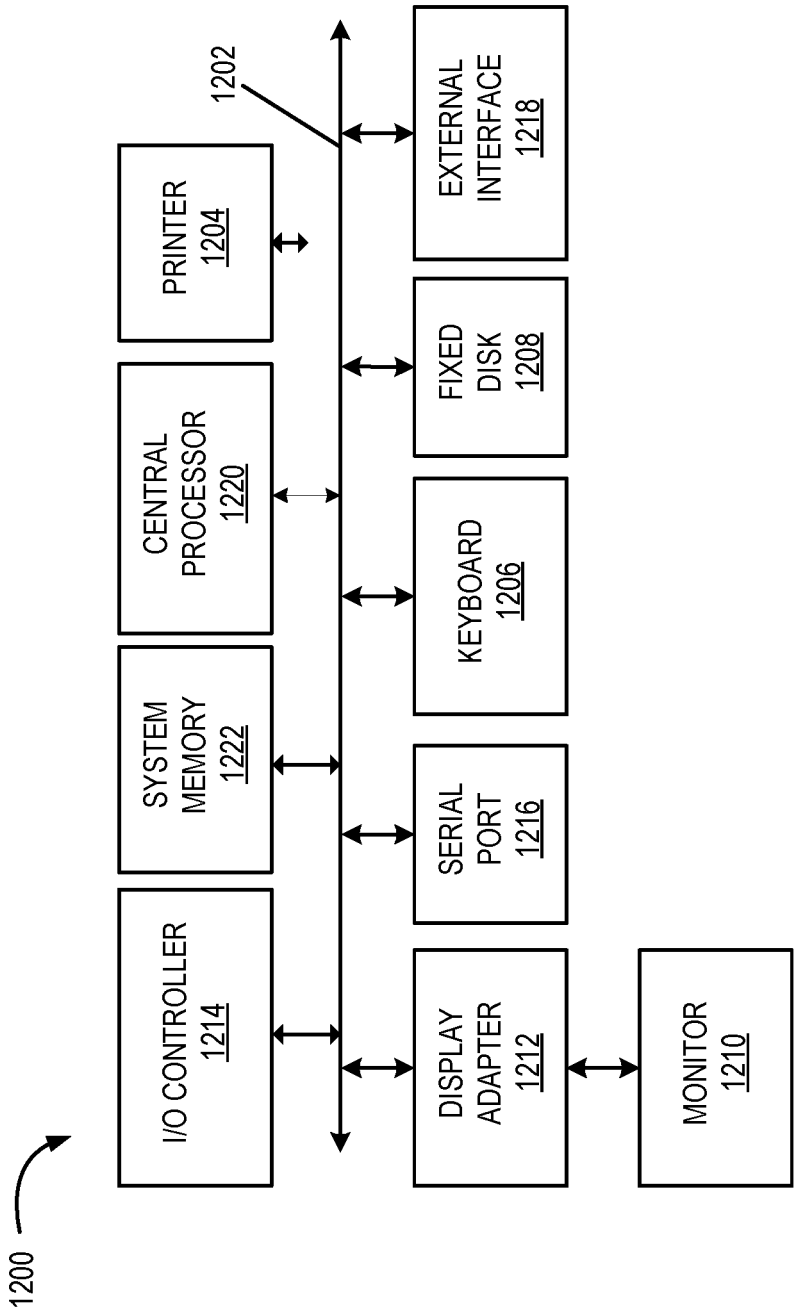

1200
1202
I/O CONTROLLER 1214
SYSTEM MEMORY 1222
CENTRAL PROCESSOR 1220
PRINTER 1204
SERIAL PORT 1216
KEYBOARD 1206
FIXED DISK 1208
EXTERNAL INTERFACE 1218
DISPLAY ADAPTER 1212
MONITOR 1210

FIG. 10