FIGURE 1

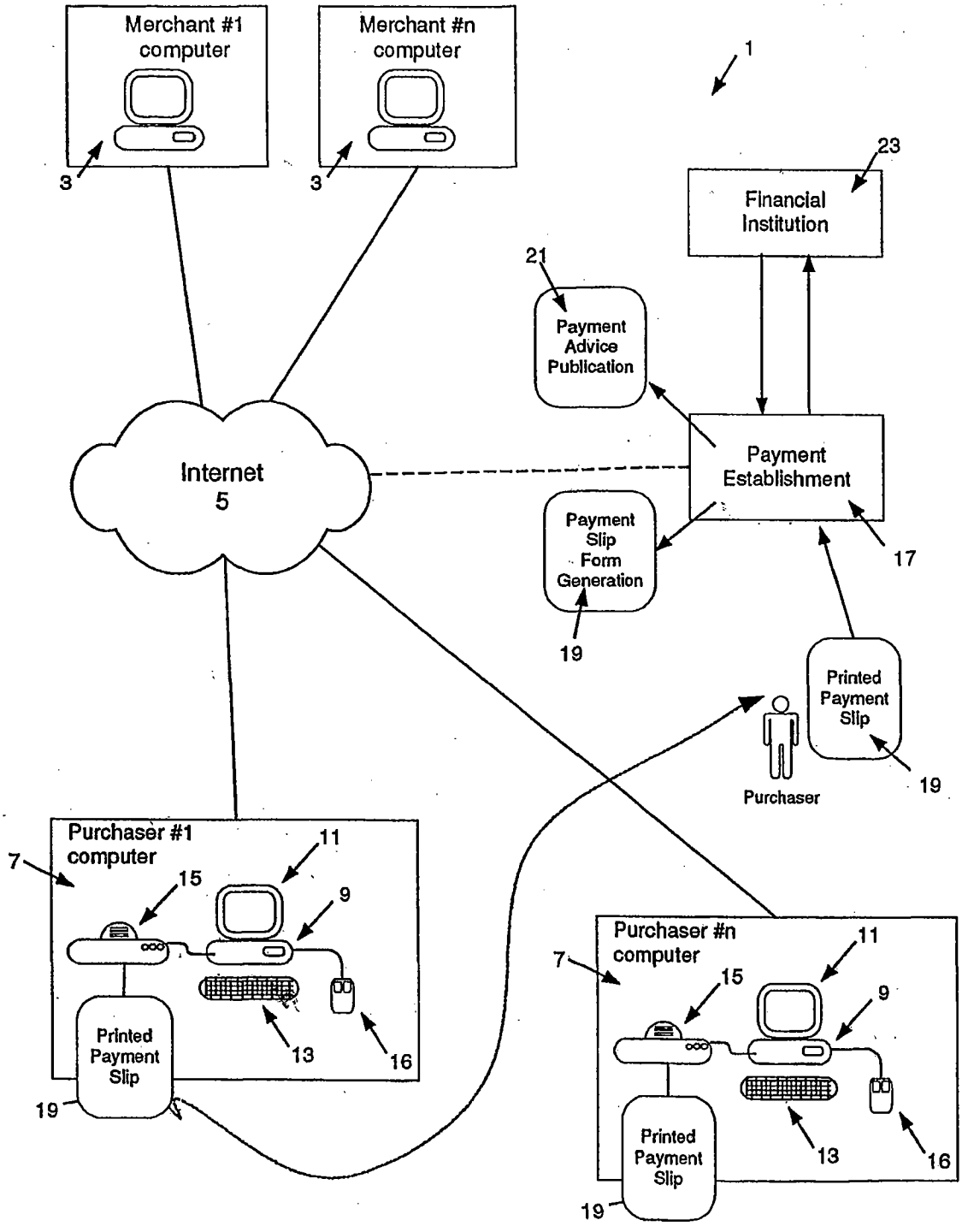

Merchant #1 computer
Merchant #n computer
3
3
1
23
Financial Institution
21
Payment Advice Publication
Internet 5
Payment Establishment
17
Payment Slip Form Generation
19
Printed Payment Slip
19
Purchaser
Purchaser #1 computer
7
11
15
9
13
16
Printed Payment Slip
19
Purchaser #n computer
7
11
15
9
13
16
Printed Payment Slip
19

FIGURE 2

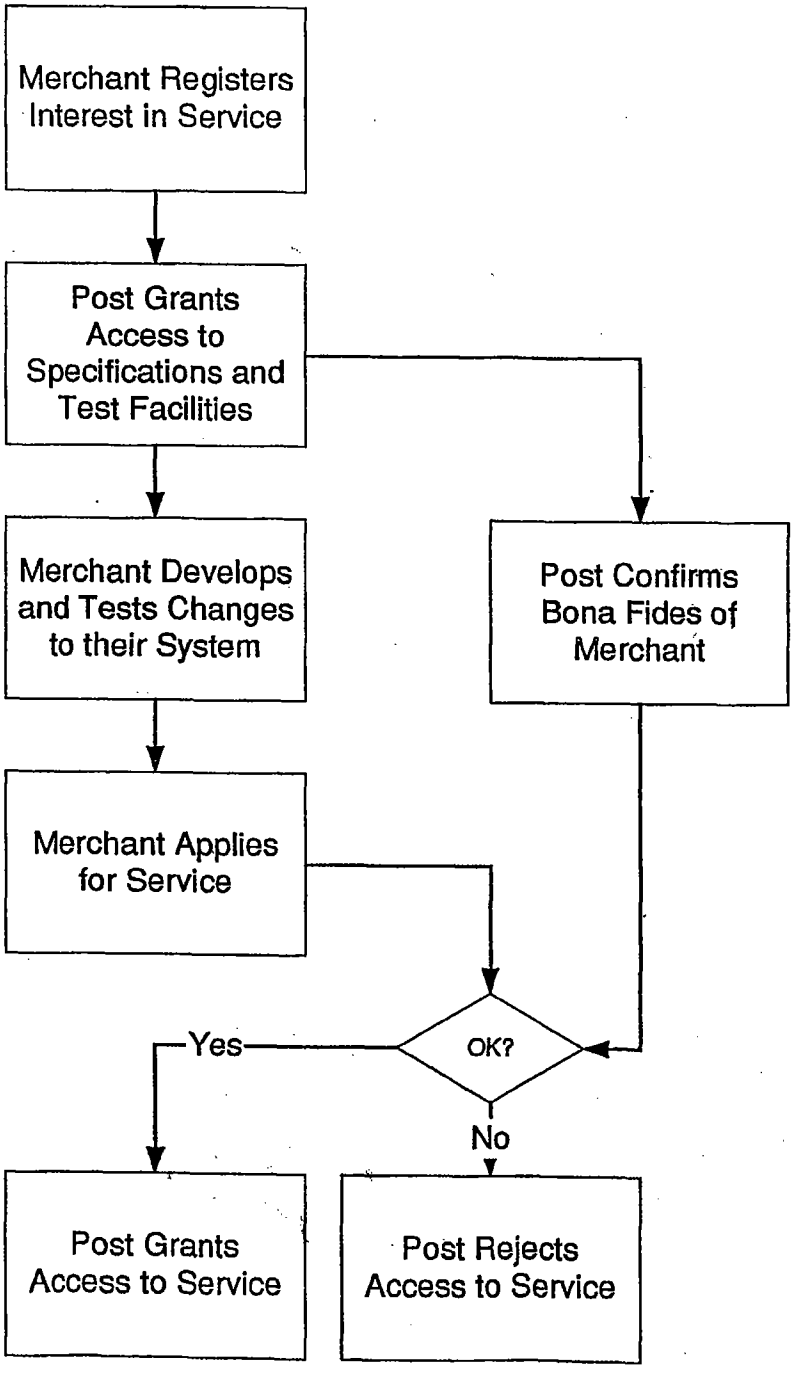
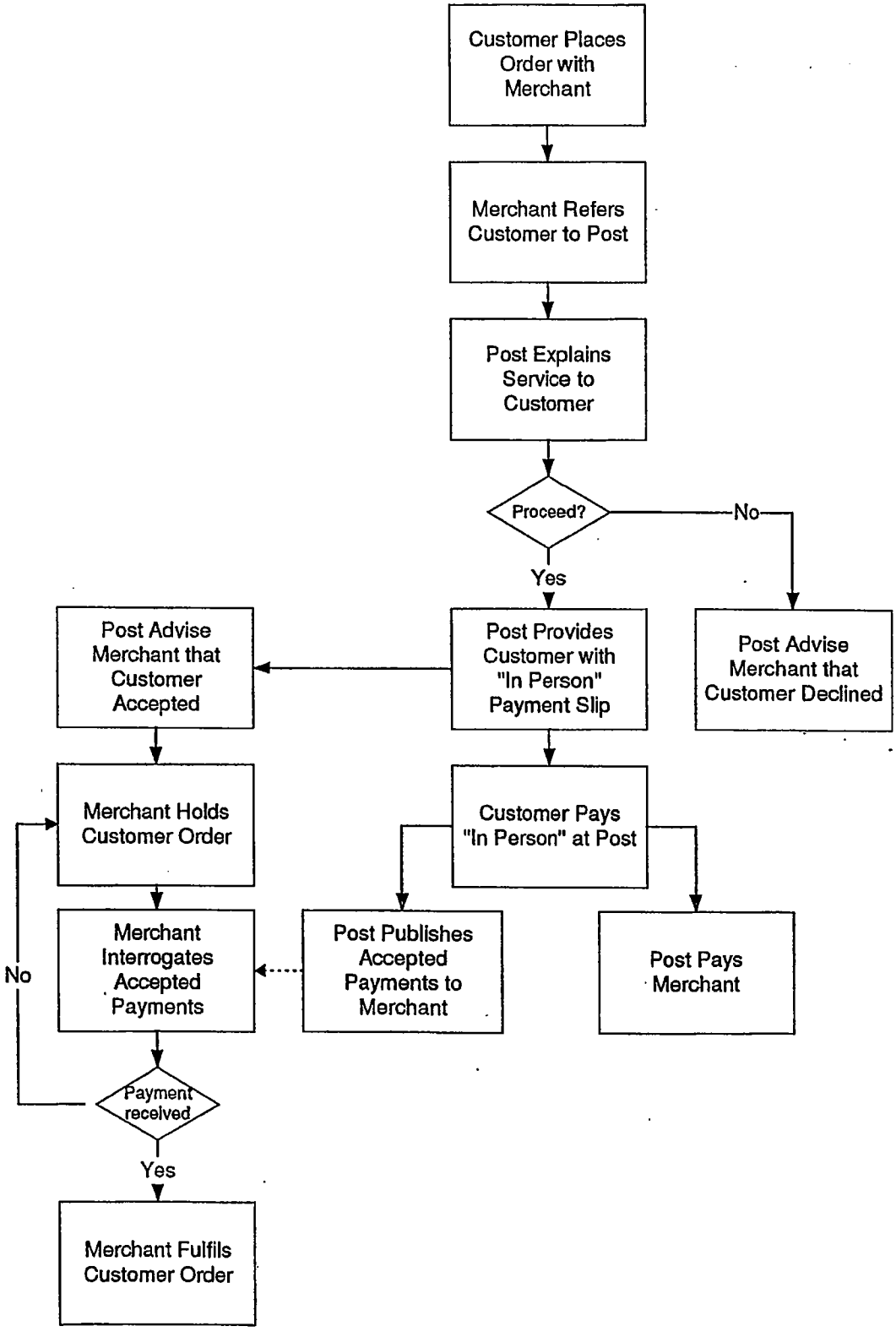

Merchant Registers Interest in Service
Post Grants Access to Specifications and Test Facilities
Merchant Develops and Tests Changes to their System
Post Confirms Bona Fides of Merchant
Merchant Applies for Service
OK?
Yes
No
Post Grants Access to Service
Post Rejects Access to Service

FIGURE 3


Customer Places Order with Merchant
Merchant Refers Customer to Post
Post Explains Service to Customer
Proceed?
No
Yes
Post Advise Merchant that Customer Declined
Post Provides Customer with "In Person" Payment Slip
Post Advise Merchant that Customer Accepted
Customer Pays "In Person" at Post
Merchant Holds Customer Order
Post Publishes Accepted Payments to Merchant
Post Pays Merchant
Merchant Interrogates Accepted Payments
No
Payment received
Yes
Merchant Fulfils Customer Order