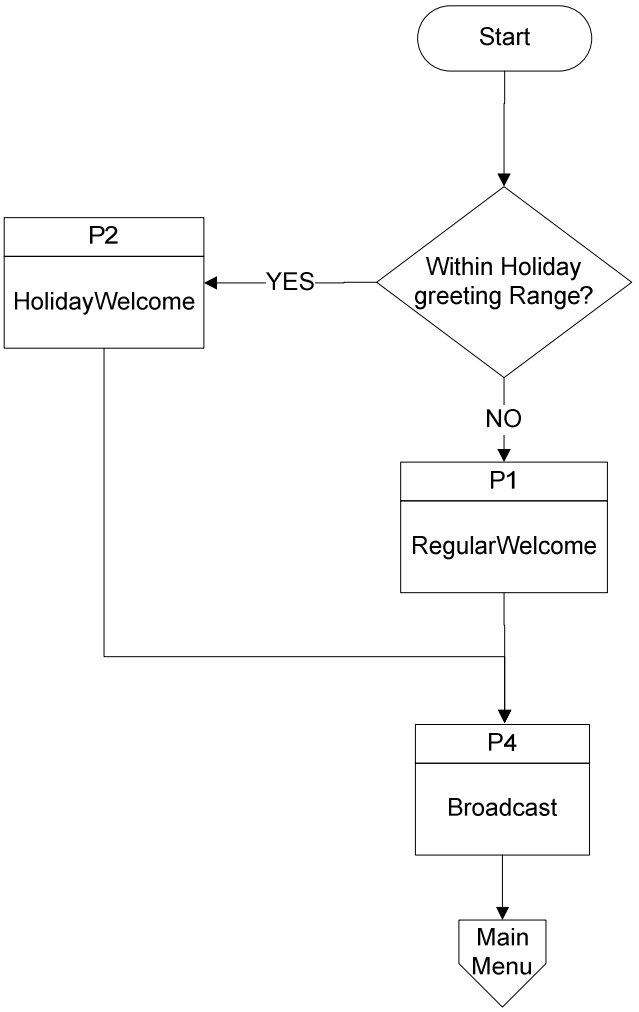


Thought Frameworks
Web Link
800-xxx-xxxx

NOTE: Usually the holiday range for retailers are 12/01 thru 01/05

FIG. 1

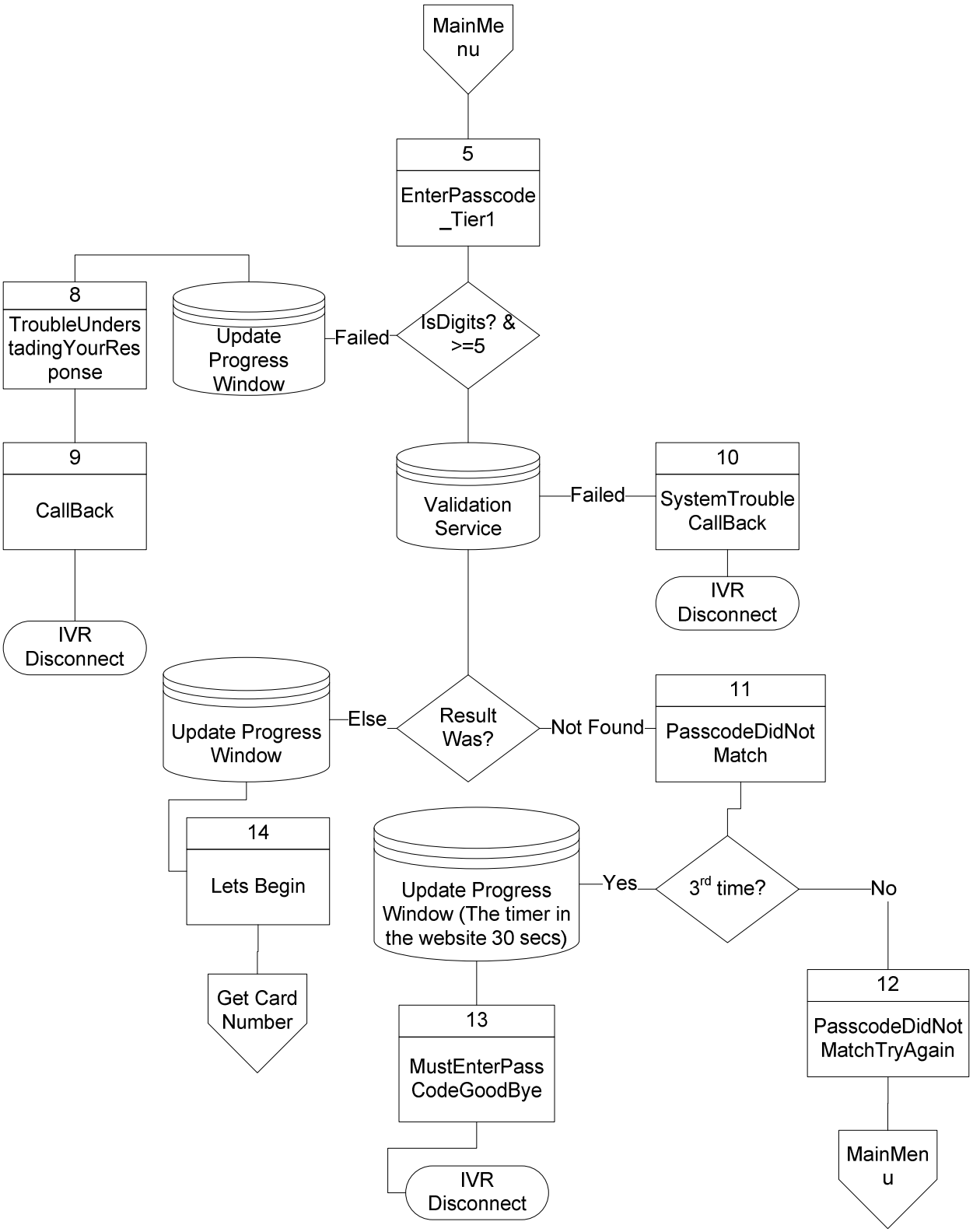

MainMenu
5
EnterPasscode_Tier1
IsDigits? & >=5
Failed
Update Progress Window
8
TroubleUnderstadingYourResponse
9
CallBack
IVR Disconnect
Validation Service
Failed
10
SystemTroubleCallBack
IVR Disconnect
Result Was?
Else
Update Progress Window
Not Found
11
PasscodeDidNotMatch
14
Lets Begin
Get Card Number
Update Progress Window (The timer in the website 30 secs)
Yes
3rd time?
No
13
MustEnterPassCodeGoodBye
IVR Disconnect
12
PasscodeDidNotMatchTryAgain
MainMenu

FIG. 2

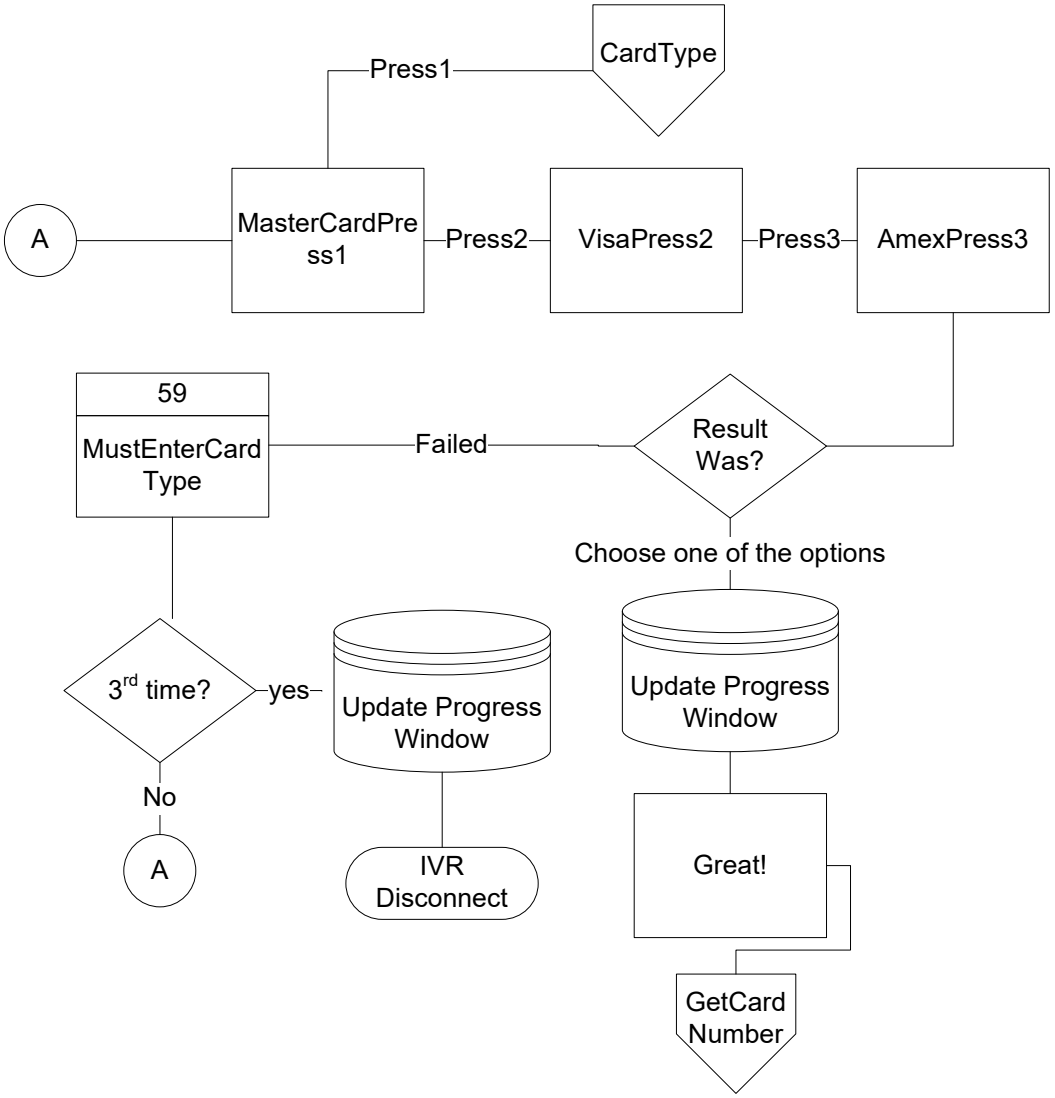

CardType
Press1
A
MasterCardPress1
Press2
VisaPress2
Press3
AmexPress3
59
MustEnterCardType
Failed
Result Was?
Choose one of the options
3rd time?
yes
Update Progress Window
Update Progress Window
No
A
IVR Disconnect
Great!
GetCard Number

FIG. 3

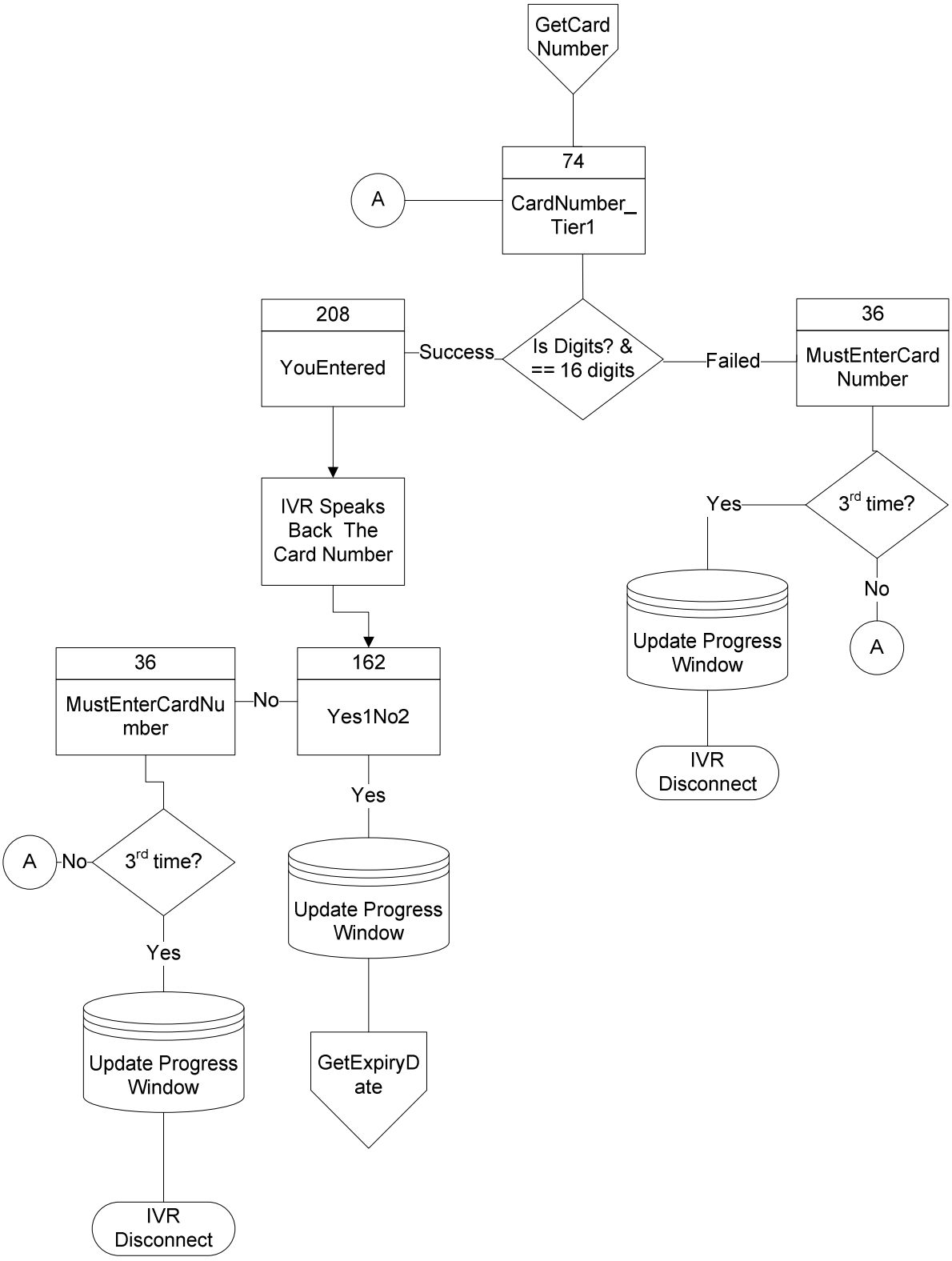

GetCard Number
74
CardNumber_ Tier1
A
Is Digits? & == 16 digits
Success
Failed
208
YouEntered
36
MustEnterCard Number
IVR Speaks Back The Card Number
Yes
3rd time?
No
A
Update Progress Window
IVR Disconnect
36
MustEnterCardNumber
No
162
Yes1No2
Yes
A
No
3rd time?
Yes
Update Progress Window
Update Progress Window
GetExpiryDate
IVR Disconnect

FIG. 4

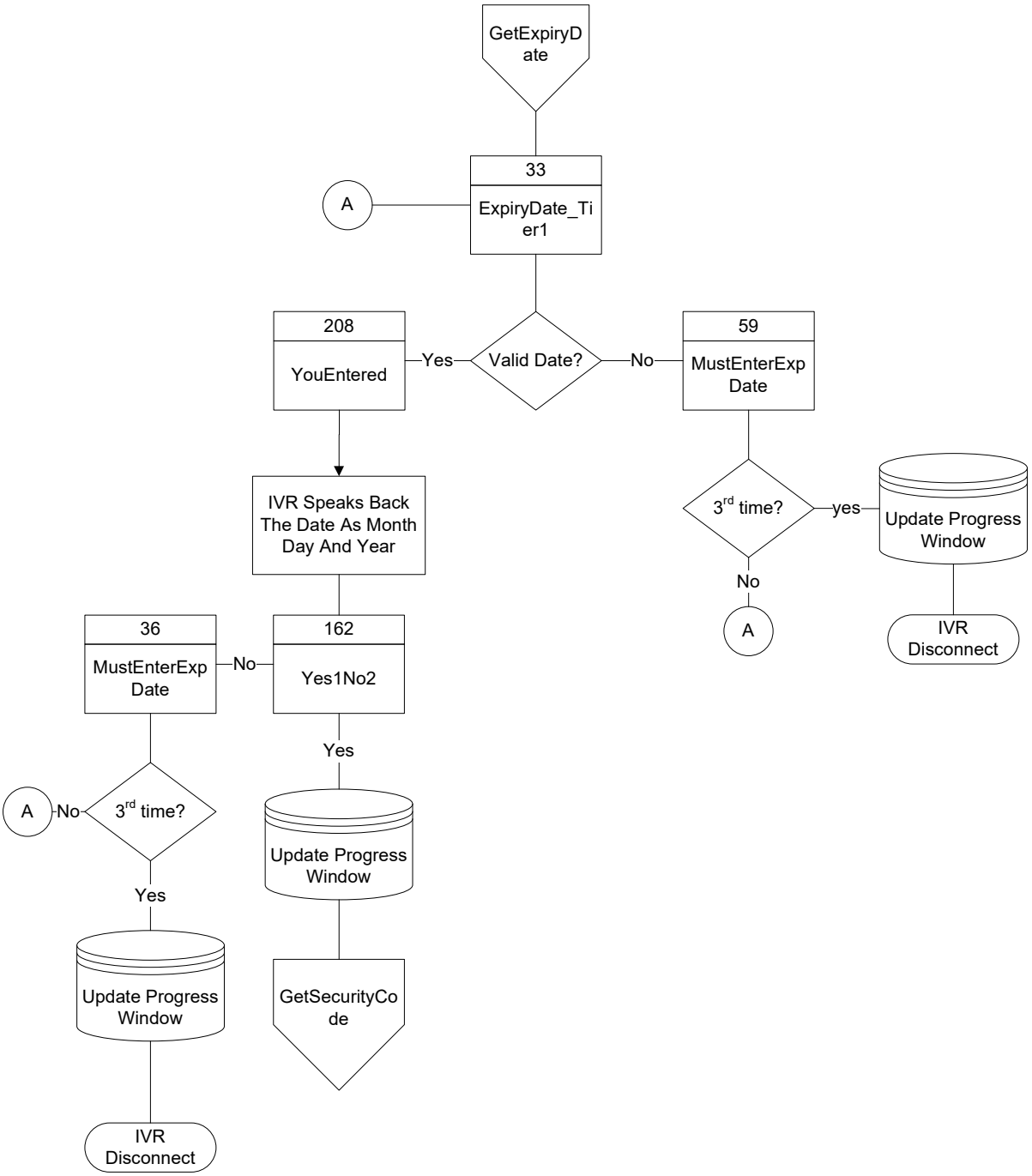

GetExpiryDate
33
ExpiryDate_Tier1
A
208
YouEntered
Yes
Valid Date?
No
59
MustEnterExpDate
IVR Speaks Back The Date As Month Day And Year
3rd time?
yes
Update Progress Window
No
A
IVR Disconnect
36
MustEnterExpDate
No
162
Yes1No2
Yes
A
No
3rd time?
Update Progress Window
Yes
Update Progress Window
GetSecurityCode
IVR Disconnect

FIG. 5

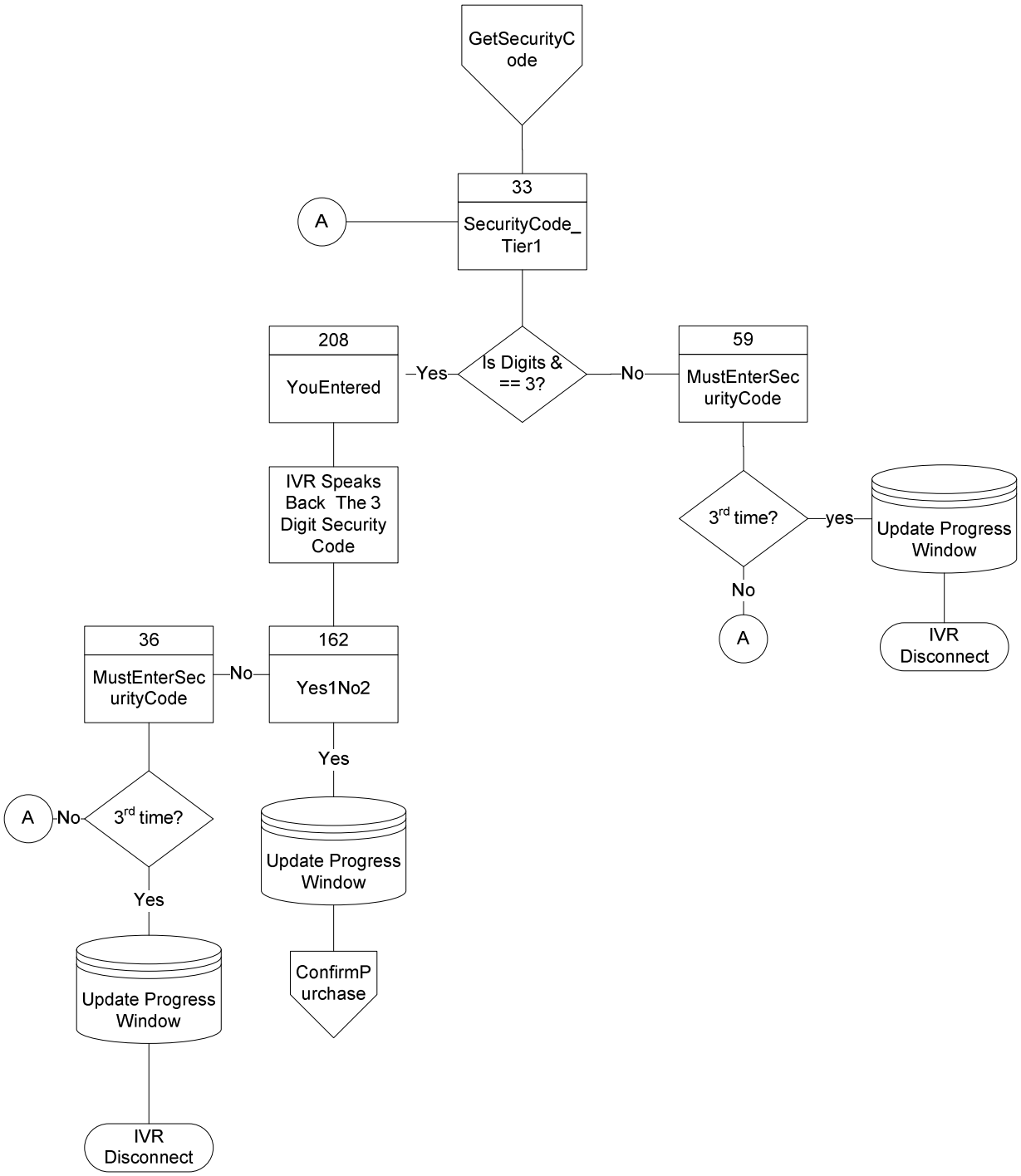

GetSecurityCode
33
SecurityCode_Tier1
A
Is Digits & == 3?
Yes
No
208
YouEntered
59
MustEnterSecurityCode
IVR Speaks Back The 3 Digit Security Code
3rd time?
yes
Update Progress Window
No
A
IVR Disconnect
36
MustEnterSecurityCode
No
162
Yes1No2
Yes
A
No
3rd time?
Update Progress Window
Yes
ConfirmPurchase
Update Progress Window
IVR Disconnect

FIG. 6

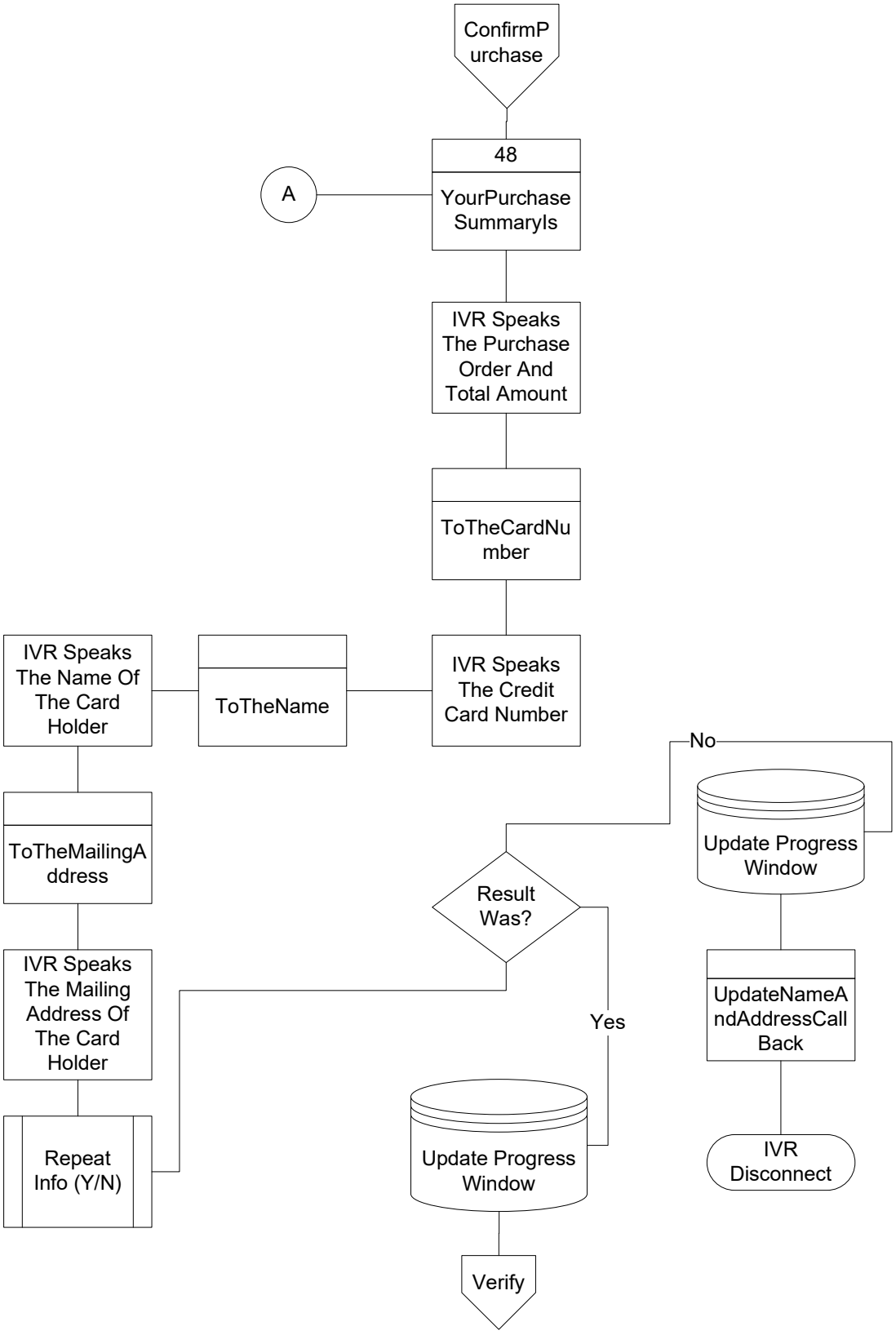

ConfirmPurchase
48
A
YourPurchaseSummaryIs
IVR Speaks The Purchase Order And Total Amount
ToTheCardNumber
IVR Speaks The Credit Card Number
ToTheName
IVR Speaks The Name Of The Card Holder
ToTheMailingAddress
IVR Speaks The Mailing Address Of The Card Holder
Repeat Info (Y/N)
Result Was?
No
Yes
Update Progress Window
UpdateNameAndAddressCallBack
IVR Disconnect
Update Progress Window
Verify

FIG. 7

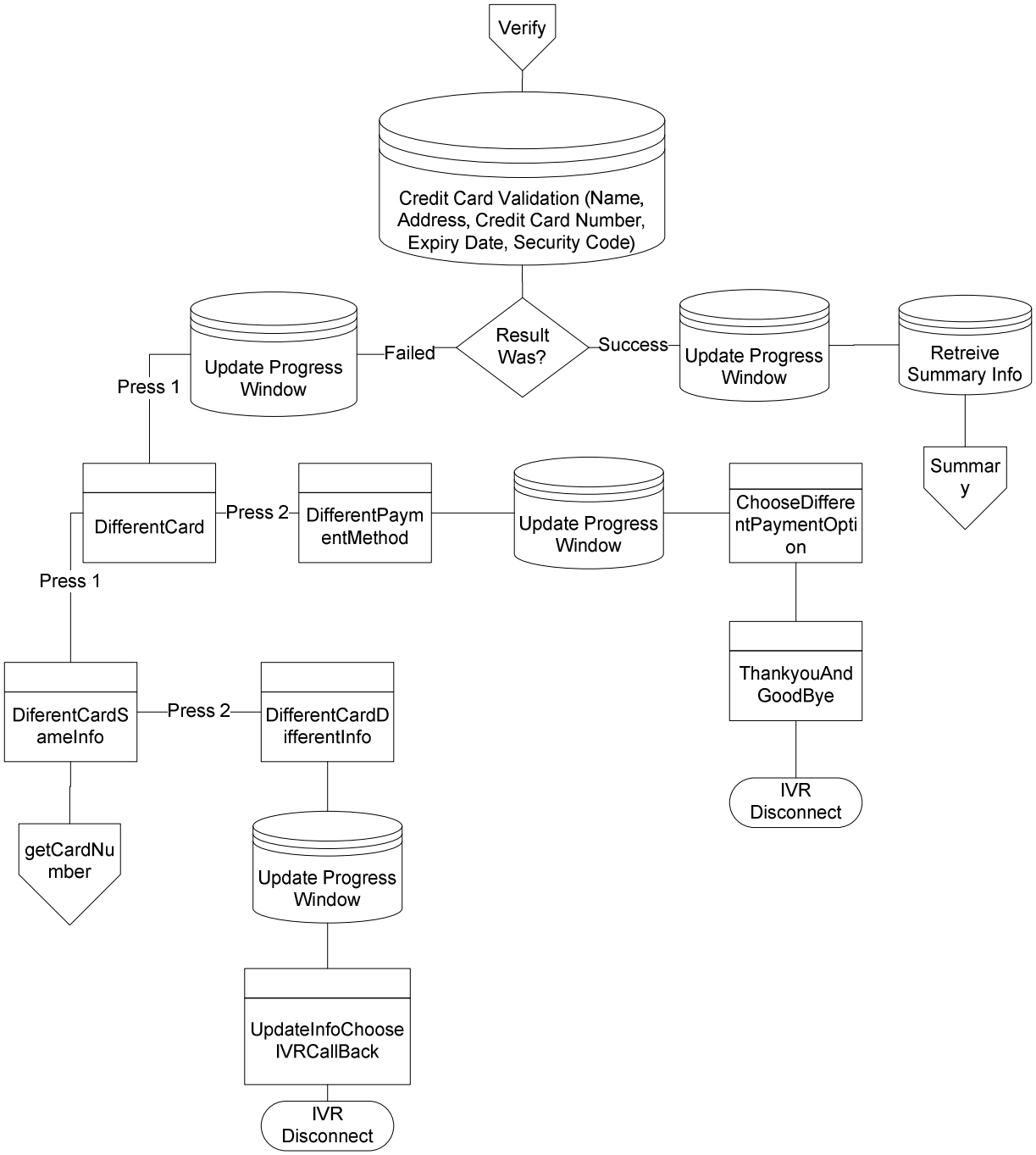

Verify
Credit Card Validation (Name, Address, Credit Card Number, Expiry Date, Security Code)
Result Was?
Failed
Success
Update Progress Window
Press 1
Update Progress Window
Retreive Summary Info
Summary
DifferentCard
Press 2
DifferentPaymentMethod
Update Progress Window
ChooseDifferentPaymentOption
Press 1
ThankyouAndGoodBye
IVR Disconnect
DiferentCardSameInfo
Press 2
DifferentCardDifferentInfo
getCardNumber
Update Progress Window
UpdateInfoChooseIVRCallBack
IVR Disconnect

FIG. 8

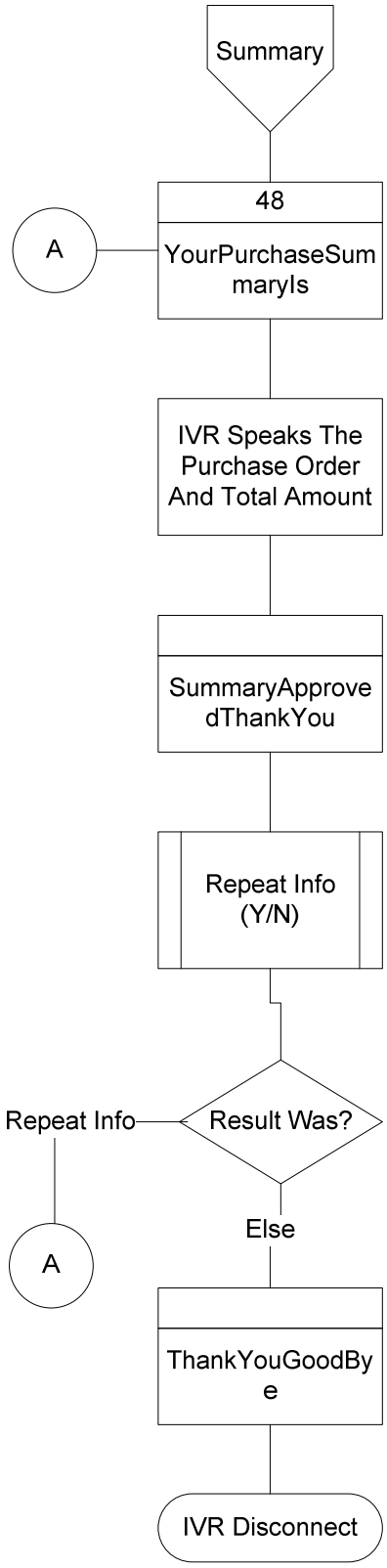

Summary
48
A
YourPurchaseSummaryIs
IVR Speaks The Purchase Order And Total Amount
SummaryApprovedThankYou
Repeat Info (Y/N)
Repeat Info
Result Was?
Else
A
ThankYouGoodBye
IVR Disconnect

FIG. 9



FIG. 10

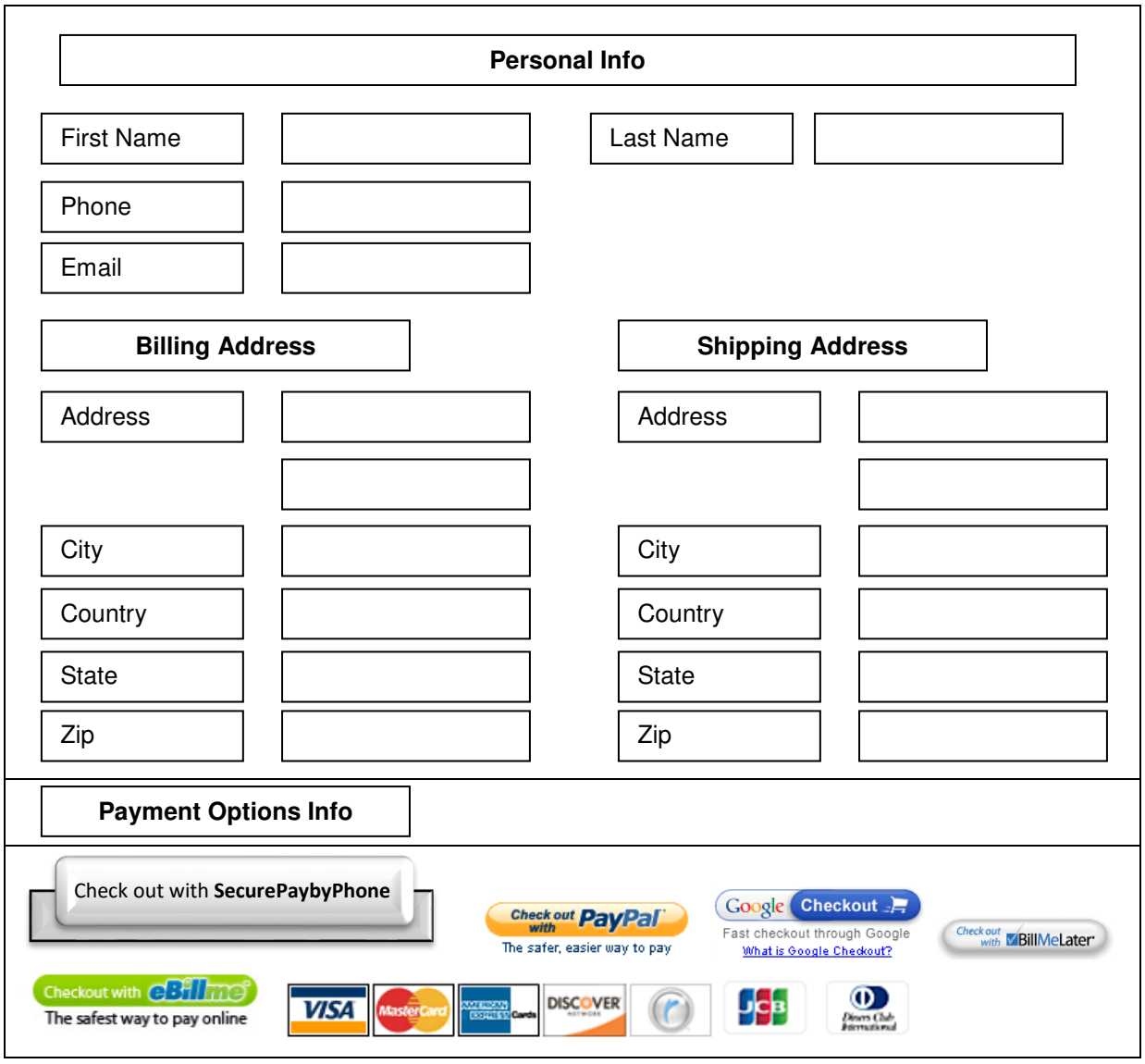

Personal Info
First Name
Last Name
Phone
Email
Billing Address
Shipping Address
Address
City
Country
State
Zip
Payment Options Info
Check out with SecurePaybyPhone
Check out with PayPal
The safer, easier way to pay
Google Checkout
Fast checkout through Google
What is Google Checkout?
Check out with BillMeLater
Checkout with eBillme
The safest way to pay online
VISA
MasterCard
DISCOVER

FIG. 11

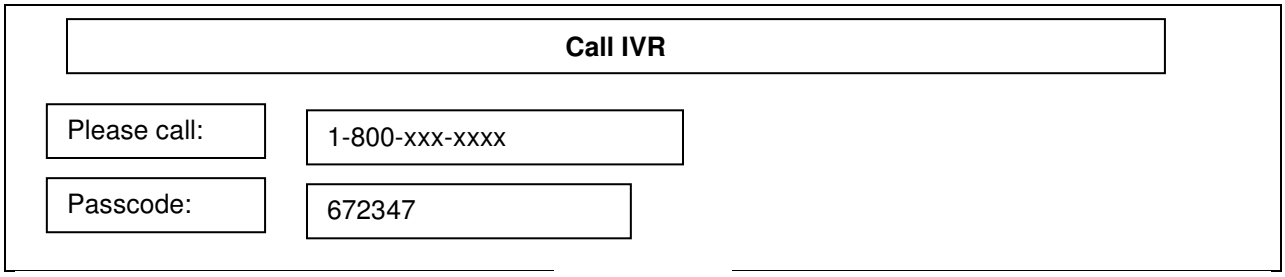

Call IVR
Please call:
1-800-xxx-xxxx
Passcode:
672347

FIG. 12

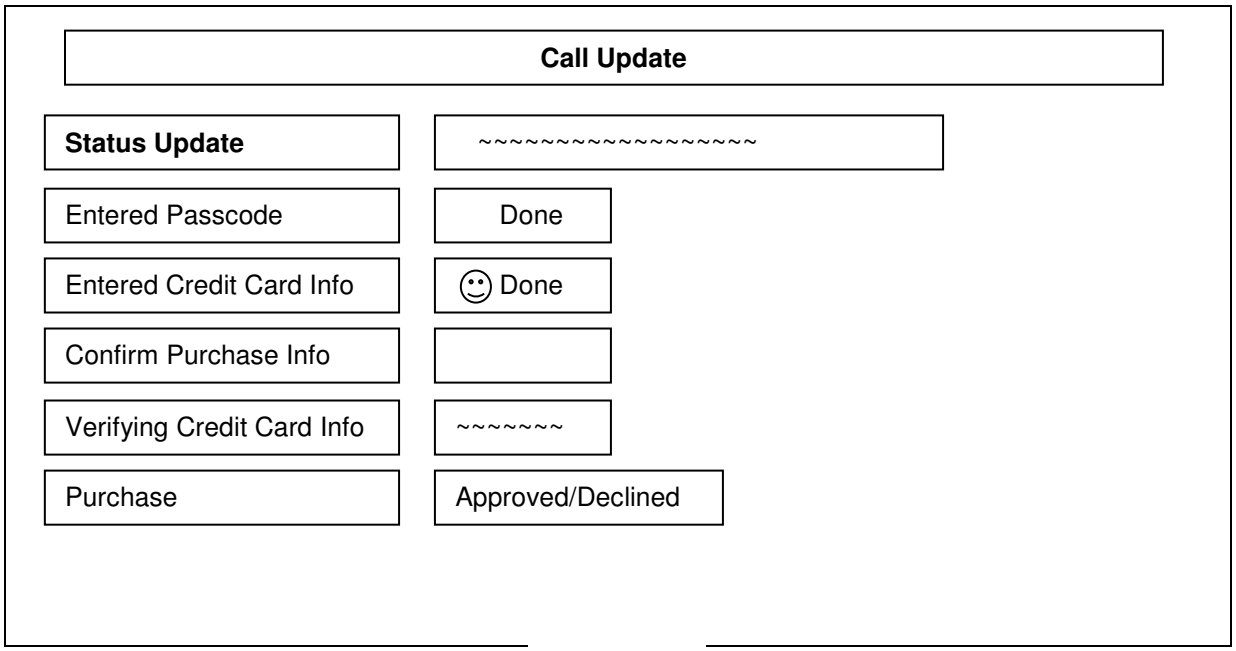

Call Update
Status Update
~~~~~~~~~~~~~~~~~~
Entered Passcode
Done
Entered Credit Card Info
Done
Confirm Purchase Info
Verifying Credit Card Info
~~~~~~~
Purchase
Approved/Declined

FIG. 13

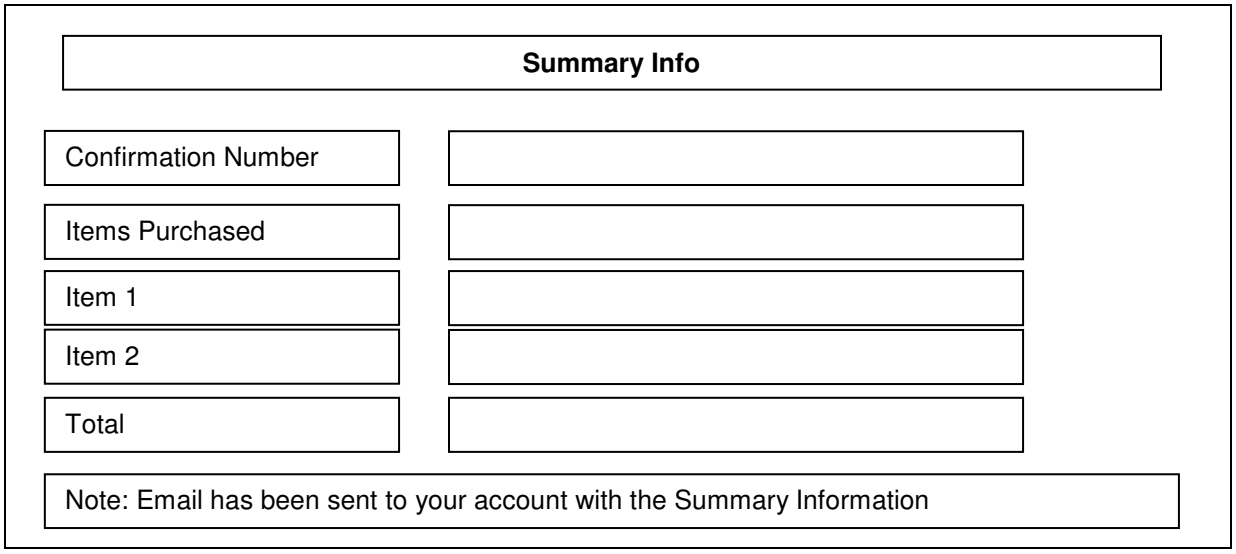

Summary Info
Confirmation Number
Items Purchased
Item 1
Item 2
Total
Note: Email has been sent to your account with the Summary Information

FIG. 14

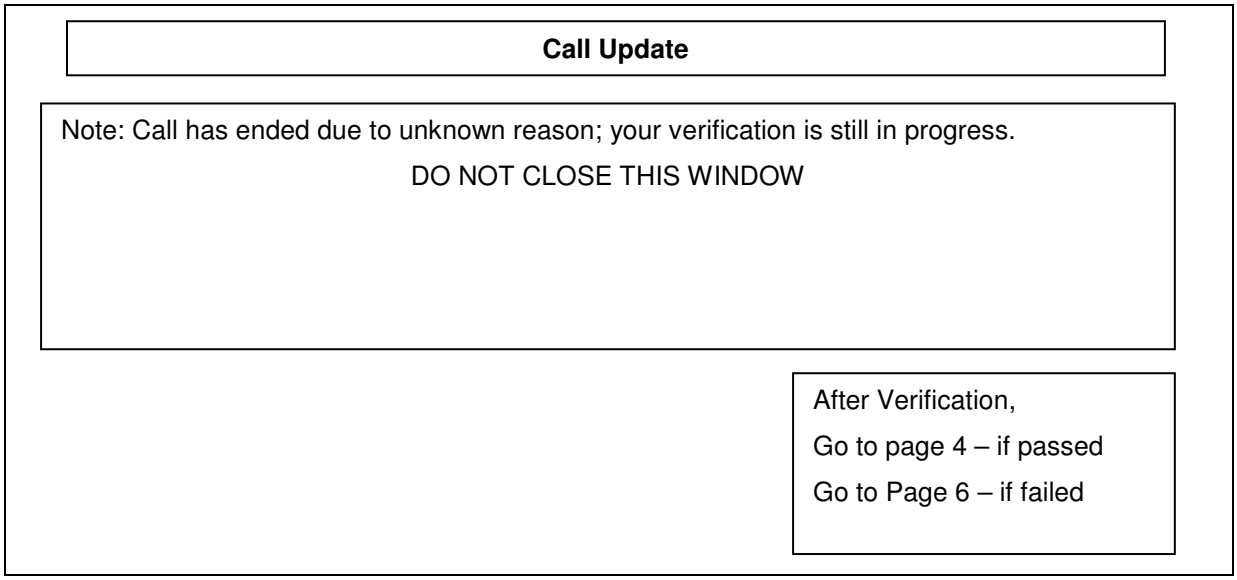

Call Update
Note: Call has ended due to unknown reason; your verification is still in progress.
DO NOT CLOSE THIS WINDOW
After Verification,
Go to page 4 – if passed
Go to Page 6 – if failed

FIG. 15

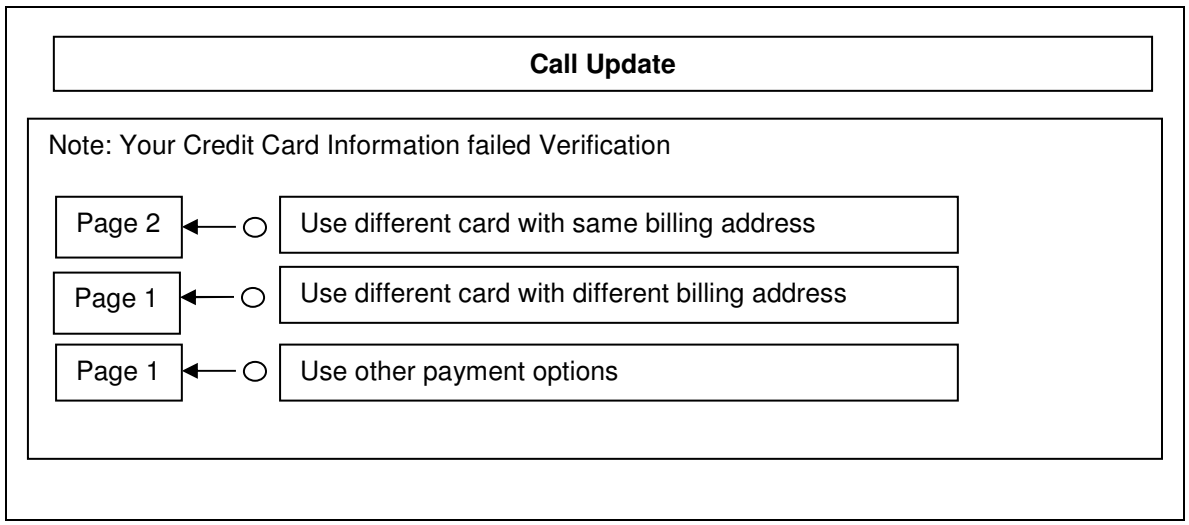

Call Update
Note: Your Credit Card Information failed Verification
Page 2
Use different card with same billing address
Page 1
Use different card with different billing address
Page 1
Use other payment options

FIG. 16

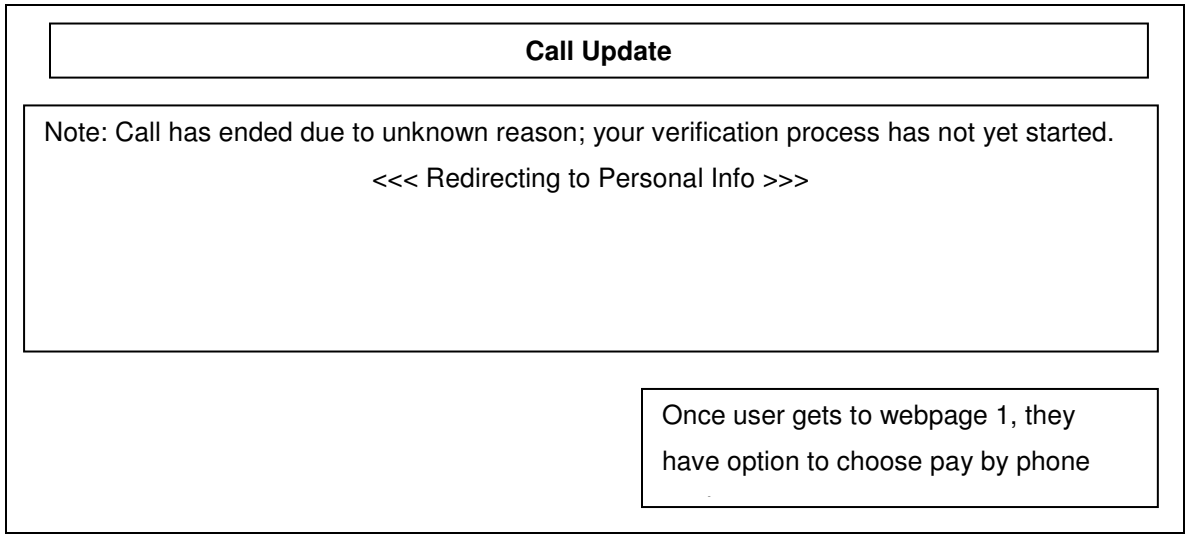

Call Update
Note: Call has ended due to unknown reason; your verification process has not yet started.
<<< Redirecting to Personal Info >>>
Once user gets to webpage 1, they have option to choose pay by phone

FIG. 17

Our Payment option for eCommerce and Online Shopping websites



Note: Image design not finalized

FIG. 18

Common payment options available in current eCommerce and online shopping websites.





The safer, easier way to pay



Fast checkout through Google

What is Google Checkout?



The safest way to pay online



Pay by Credit / Debit Card directly from vendor's website



FIG. 19

Num	Title	English Text	Status
1	HolidayWelcome	Welcome to Thought Frameworks or <Customer Name>	
2	RegularWelcome	Happy holidays and welcome to Thought Frameworks or <Customer Name>	
3	Broadcast	For security reasons we will not save your payment information in our system. Next time when you make a purchase you will have to re-enter all your information again.	
4	EnterPasscode_Tier1	Enter the pass code.	
5	EnterPasscode_Tier2	We will need the pass code to retrieve your purchase information. Enter your pass code.	
6	EnterPasscode_Tier3	Without the Pass code we will not be able to retrieve your purchase information. Enter your pass code.	

7	TroubleUnderstandingYourResponse	I don't understand your input	
8	CallBack	Please call back later. Thank you and goodbye	
9	SystemTroubleCallBack	Systems are temporarily down. Please call back later. Thank you and goodbye.	
10	PassCodeDidNotMatch	The Pass code that you entered did not match the one that was provided in the website.	
11	PassCodeDidNotMatchTryAgain	In order for us to take accept your payment information we will need the pass code. Please enter your pass code.14	
12	MustEnterPassCodeGoodBye	Since you did not enter the pass code that was provided to you in the website, we will not be able to accept your payment information. Please call use back with the pass code. Thank you for using our payment system, Goodbye.	
13	LetsBegin	Let's start…	
14	Great	Great!	
15	TF_New_CardNumber_Tier1	Please enter your credit/debit card number	
16	TF_New_CardNumber_Tier2	In order for us to process your payment we will need your card number. Please enter your credit/debit card number.	
17	TF_New_CardNumber_Tier3	Please enter your credit/debit card number	
18	MasterCardPress1	If it is a master card, press 1	
19	VisaPress2	If it is a Visa press 2	
20	AmexPress3	Is it is American Express press 3	
21	MustEnterCardType	In order for us to process your payment we will need your card type. Thank you and Goodbye.	
22	MustEnterExpDate	In order for us to process your payment we will need your card expiry date. Thank you and Goodbye.	
23	MustEnterAddress	In order for us to process your payment we will need your address. Thank you and Goodbye.	
24	MustEnterZIP	In order for us to process your payment we will need your zip code. Thank you and Goodbye.	
25	VerificationFailed	The account information that you entered has failed. Thank you and Goodbye.	
26	YourPurchaseSummaryIs	The summary of your purchase information is…	
27	RepeatInfo	To repeat this information press 1 or say yes or no	
28	ThankYouGoodbye	Thank you for using our automated system. Goodbye.	

FIG. 20

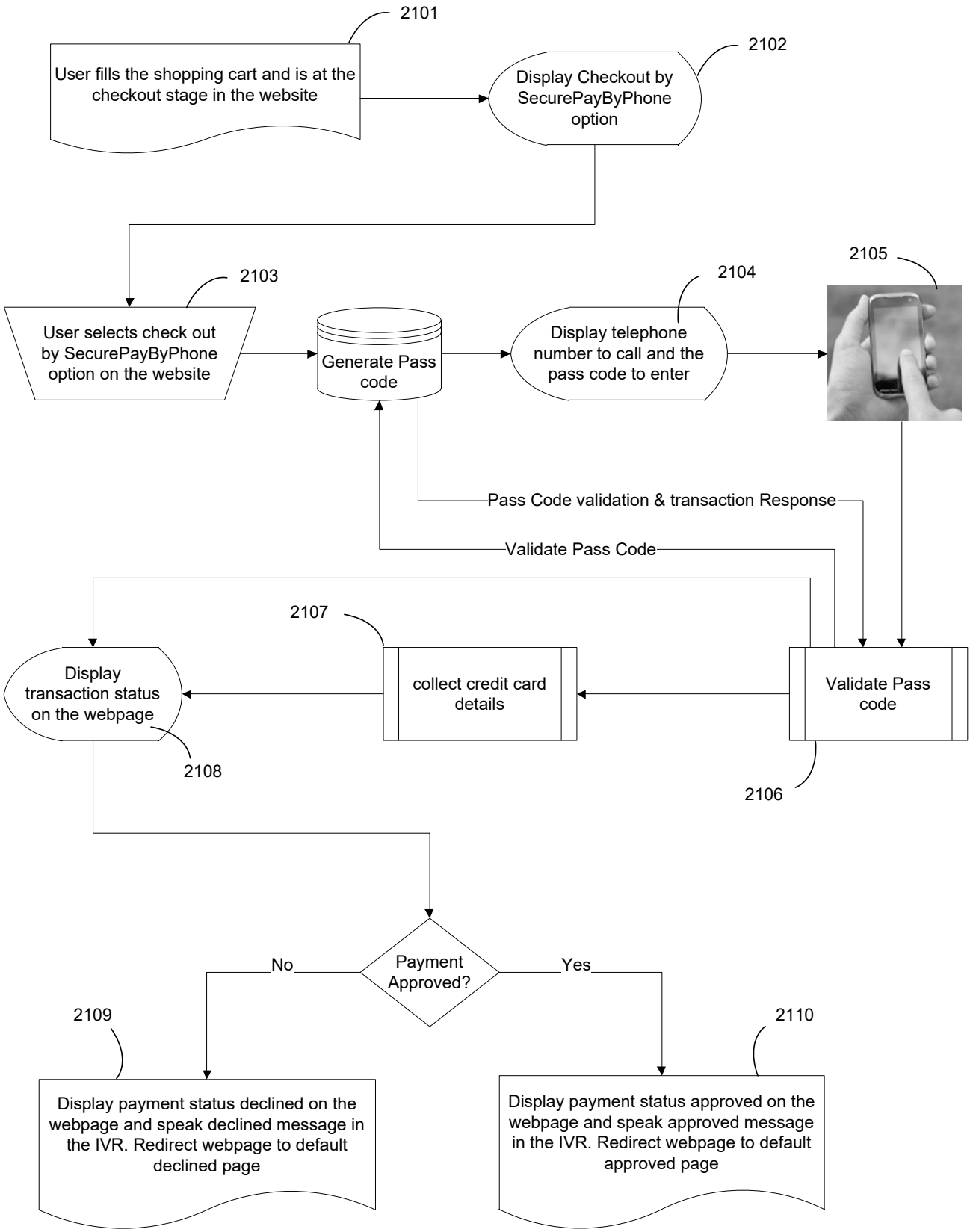

2101
User fills the shopping cart and is at the checkout stage in the website
2102
Display Checkout by SecurePayByPhone option
2103
User selects check out by SecurePayByPhone option on the website
Generate Pass code
2104
Display telephone number to call and the pass code to enter
2105
Pass Code validation & transaction Response
Validate Pass Code
2107
Display transaction status on the webpage
collect credit card details
Validate Pass code
2108
2106
Payment Approved?
No
Yes
2109
Display payment status declined on the webpage and speak declined message in the IVR. Redirect webpage to default declined page
2110
Display payment status approved on the webpage and speak approved message in the IVR. Redirect webpage to default approved page

FIG. 21