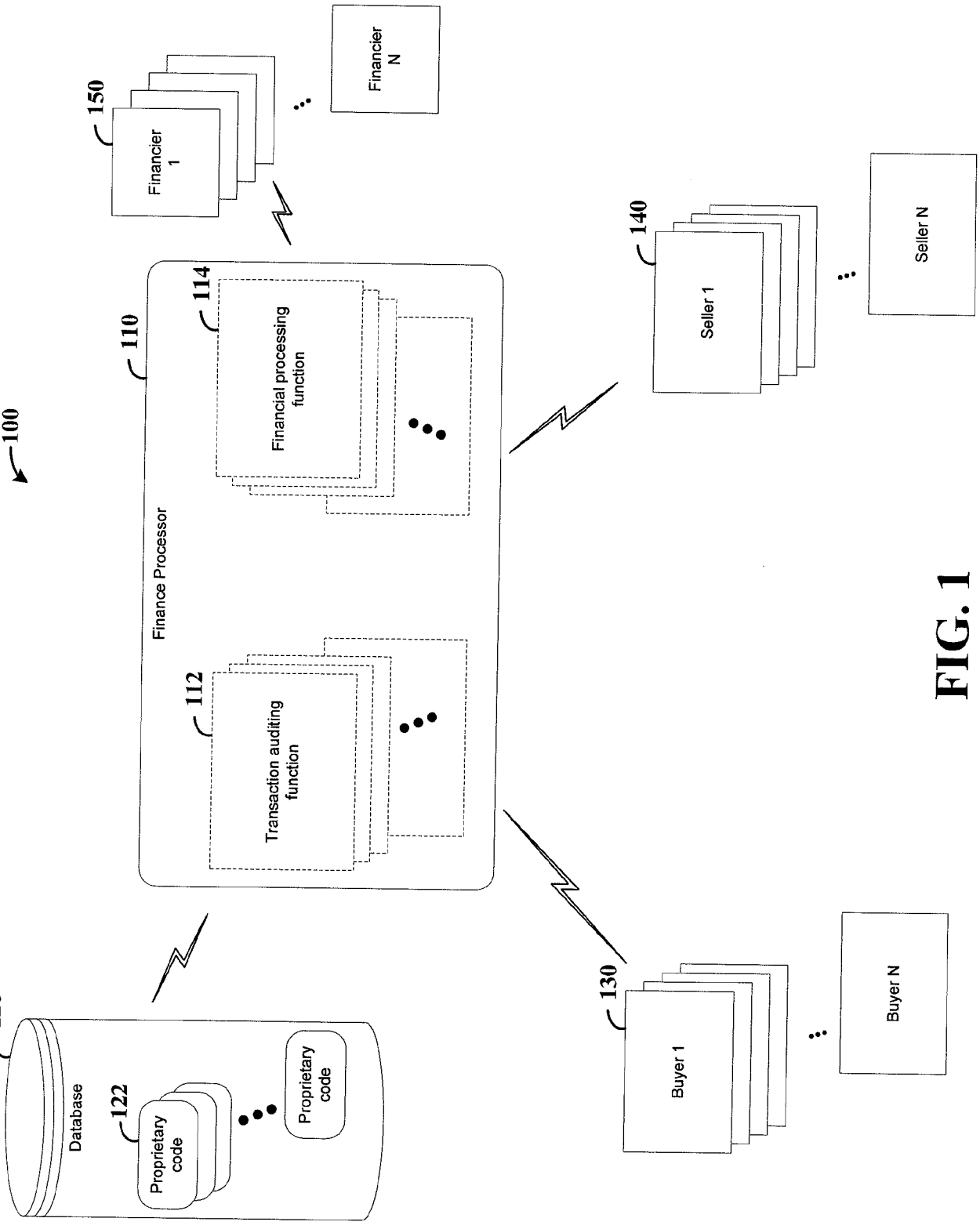

100
110
Finance Processor
112
Transaction auditing function
114
Financial processing function
120
Database
122
Proprietary code
Proprietary code
130
Buyer 1
Buyer N
140
Seller 1
Seller N
150
Financier 1
Financier N

FIG. 1

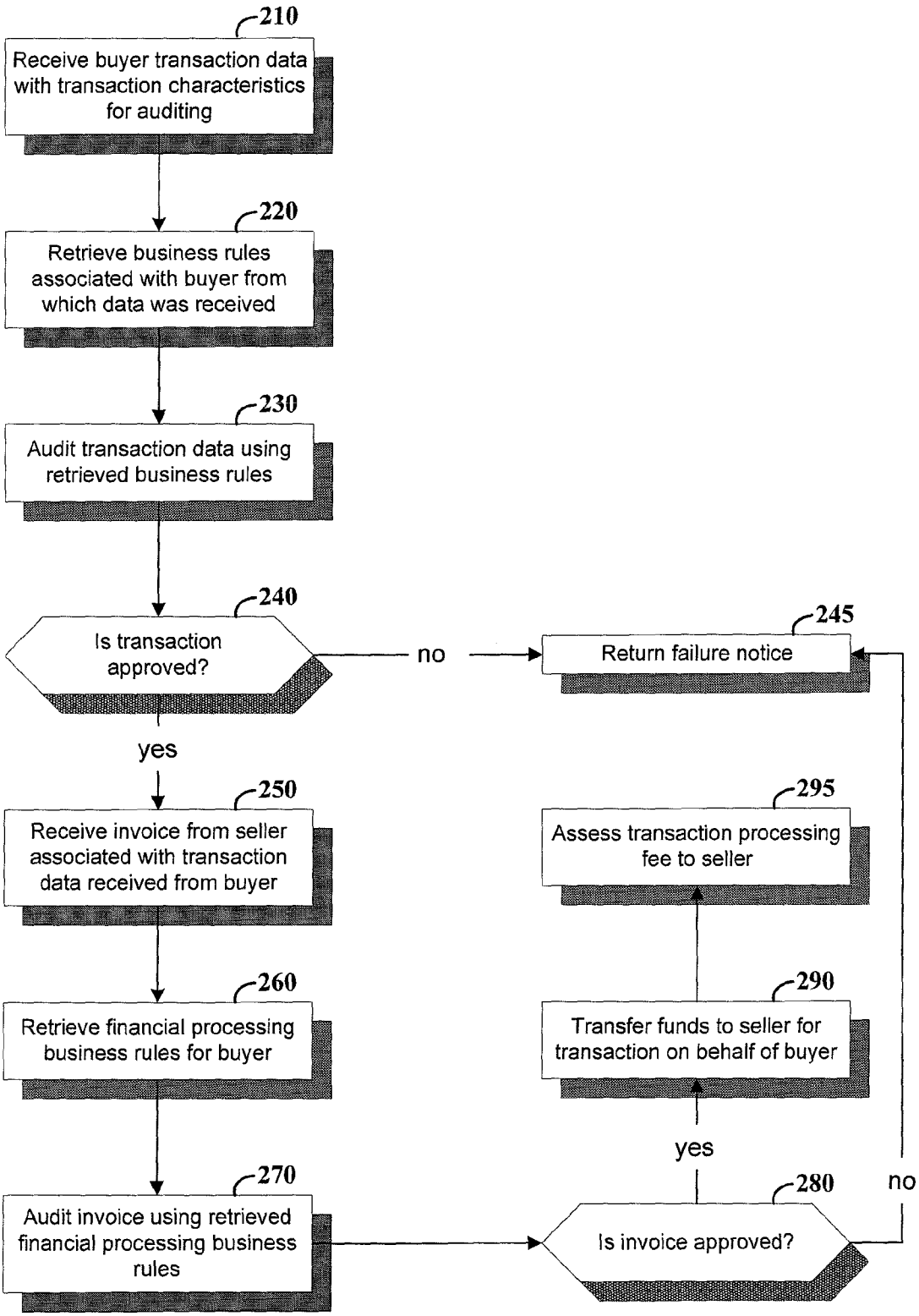

210
Receive buyer transaction data with transaction characteristics for auditing
220
Retrieve business rules associated with buyer from which data was received
230
Audit transaction data using retrieved business rules
240
Is transaction approved?
no
245
Return failure notice
yes
250
Receive invoice from seller associated with transaction data received from buyer
260
Retrieve financial processing business rules for buyer
270
Audit invoice using retrieved financial processing business rules
280
Is invoice approved?
no
yes
290
Transfer funds to seller for transaction on behalf of buyer
295
Assess transaction processing fee to seller

FIG. 2

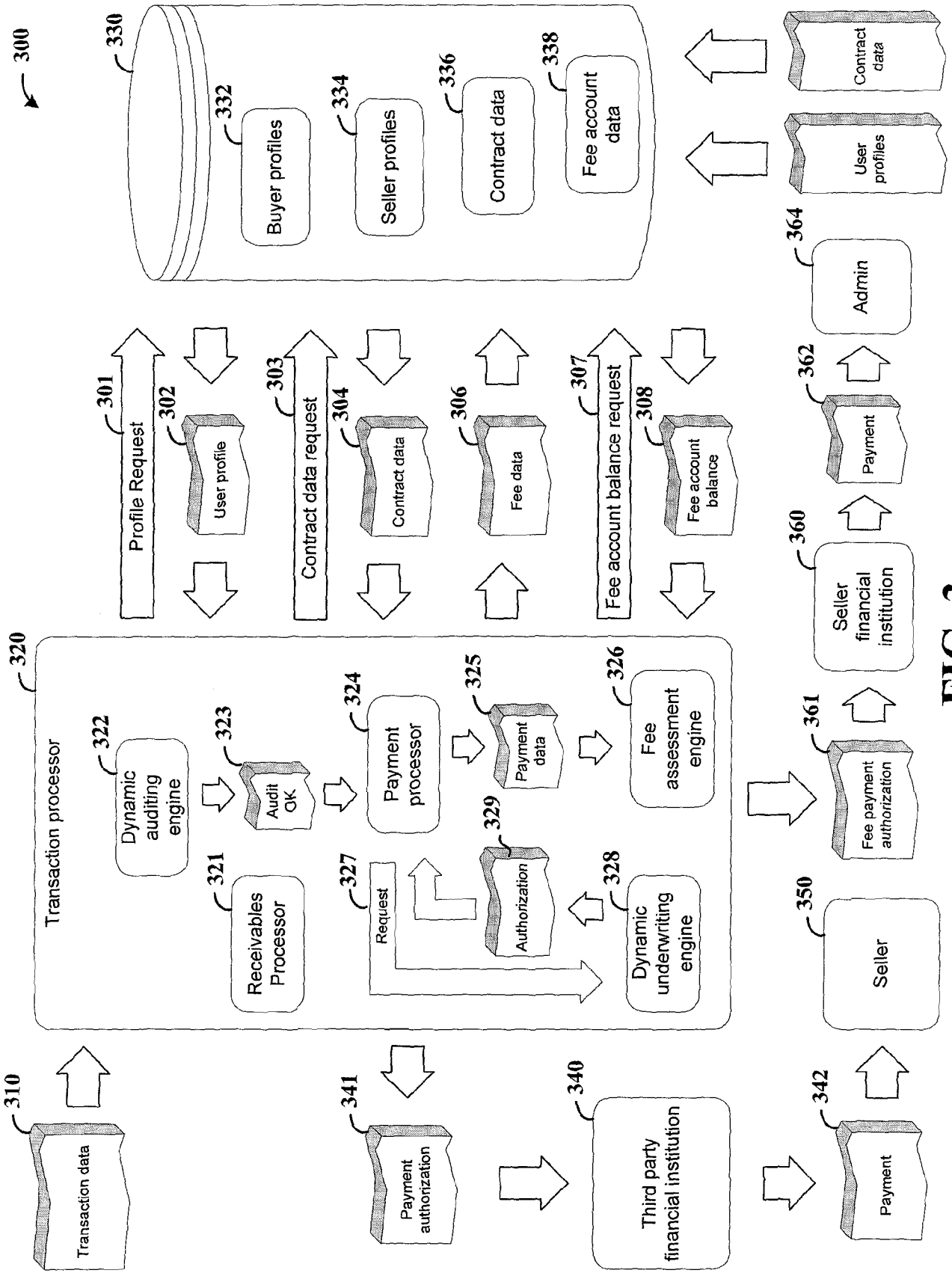

300
330
Buyer profiles
332
Seller profiles
334
Contract data
336
Fee account data
338
User profiles
Contract data
Admin
364
Profile Request
301
User profile
302
Contract data request
303
Contract data
304
Fee data
306
Fee account balance request
307
Fee account balance
308
Payment
362
Seller financial institution
360
Fee payment authorization
361
Seller
350
Transaction processor
320
Dynamic auditing engine
322
Audit OK
323
Payment processor
324
Payment data
325
Fee assessment engine
326
Receivables Processor
321
Request
327
Authorization
329
Dynamic underwriting engine
328
Transaction data
310
Payment authorization
341
Third party financial institution
340
Payment
342

FIG. 3