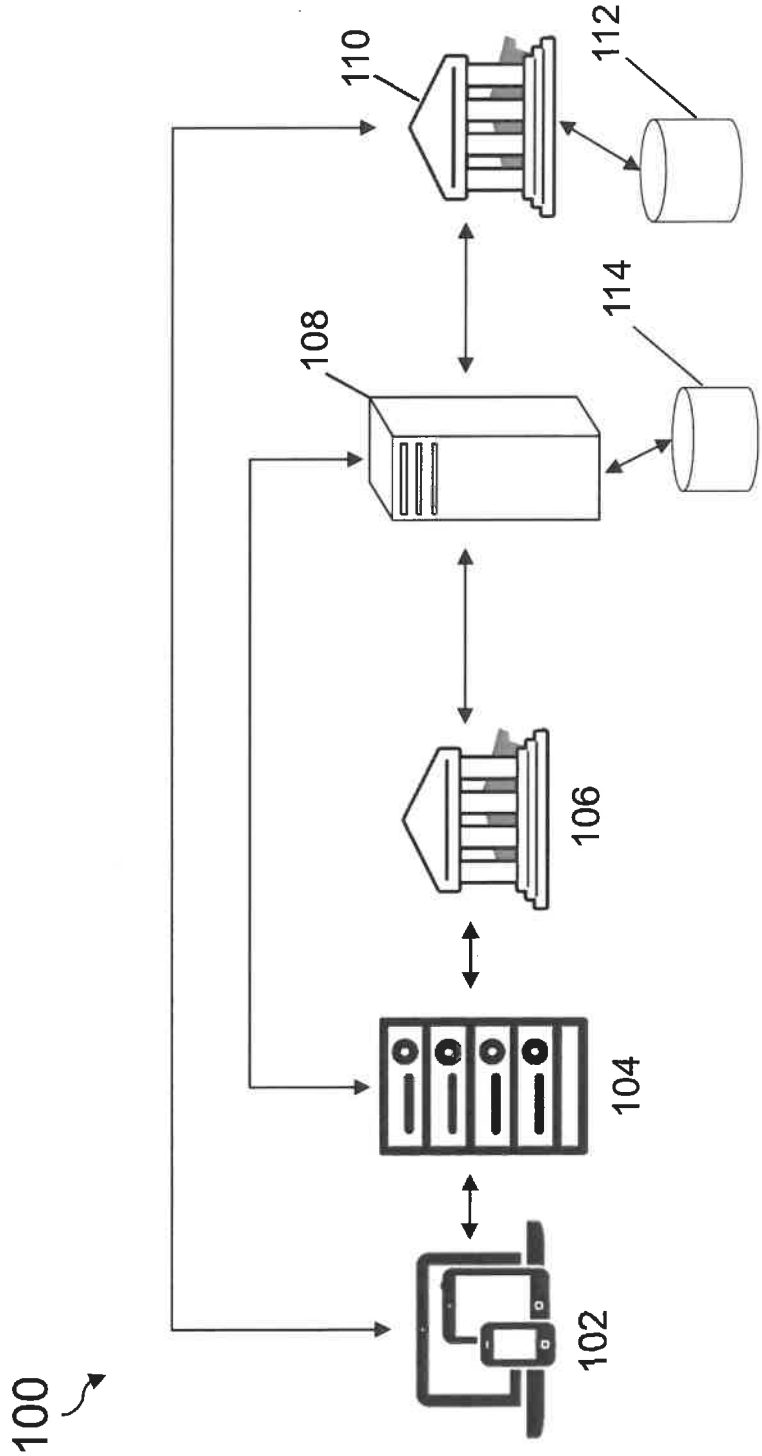


Fig. 1

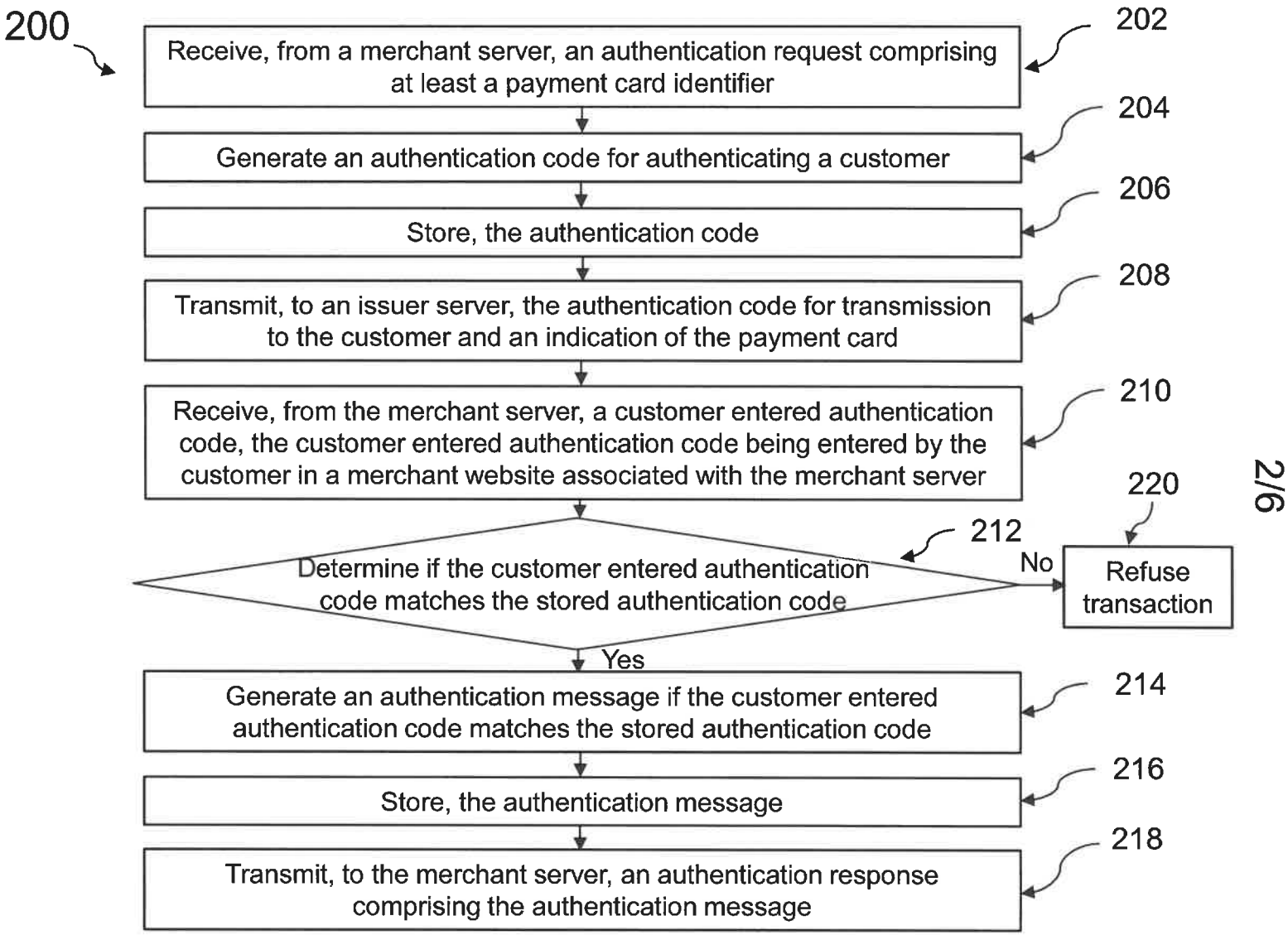

200
Receive, from a merchant server, an authentication request comprising at least a payment card identifier
202
Generate an authentication code for authenticating a customer
204
Store, the authentication code
206
Transmit, to an issuer server, the authentication code for transmission to the customer and an indication of the payment card
208
Receive, from the merchant server, a customer entered authentication code, the customer entered authentication code being entered by the customer in a merchant website associated with the merchant server
210
Determine if the customer entered authentication code matches the stored authentication code
212
No
Refuse transaction
220
Yes
Generate an authentication message if the customer entered authentication code matches the stored authentication code
214
Store, the authentication message
216
Transmit, to the merchant server, an authentication response comprising the authentication message
218

Fig. 2

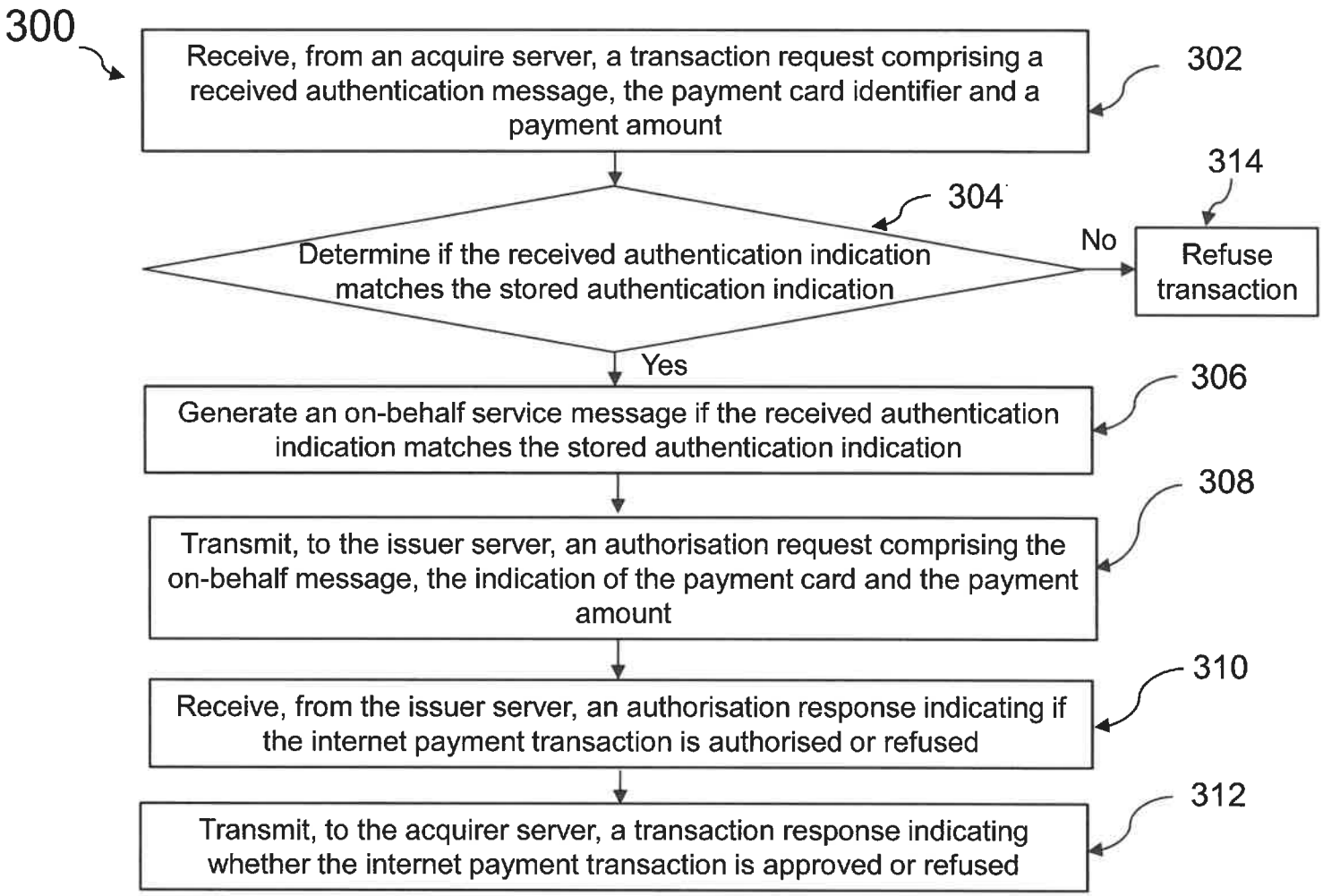

300
Receive, from an acquire server, a transaction request comprising a received authentication message, the payment card identifier and a payment amount
302
304
Determine if the received authentication indication matches the stored authentication indication
No
314
Refuse transaction
Yes
Generate an on-behalf service message if the received authentication indication matches the stored authentication indication
306
Transmit, to the issuer server, an authorisation request comprising the on-behalf message, the indication of the payment card and the payment amount
308
Receive, from the issuer server, an authorisation response indicating if the internet payment transaction is authorised or refused
310
Transmit, to the acquirer server, a transaction response indicating whether the internet payment transaction is approved or refused
312

Fig. 3

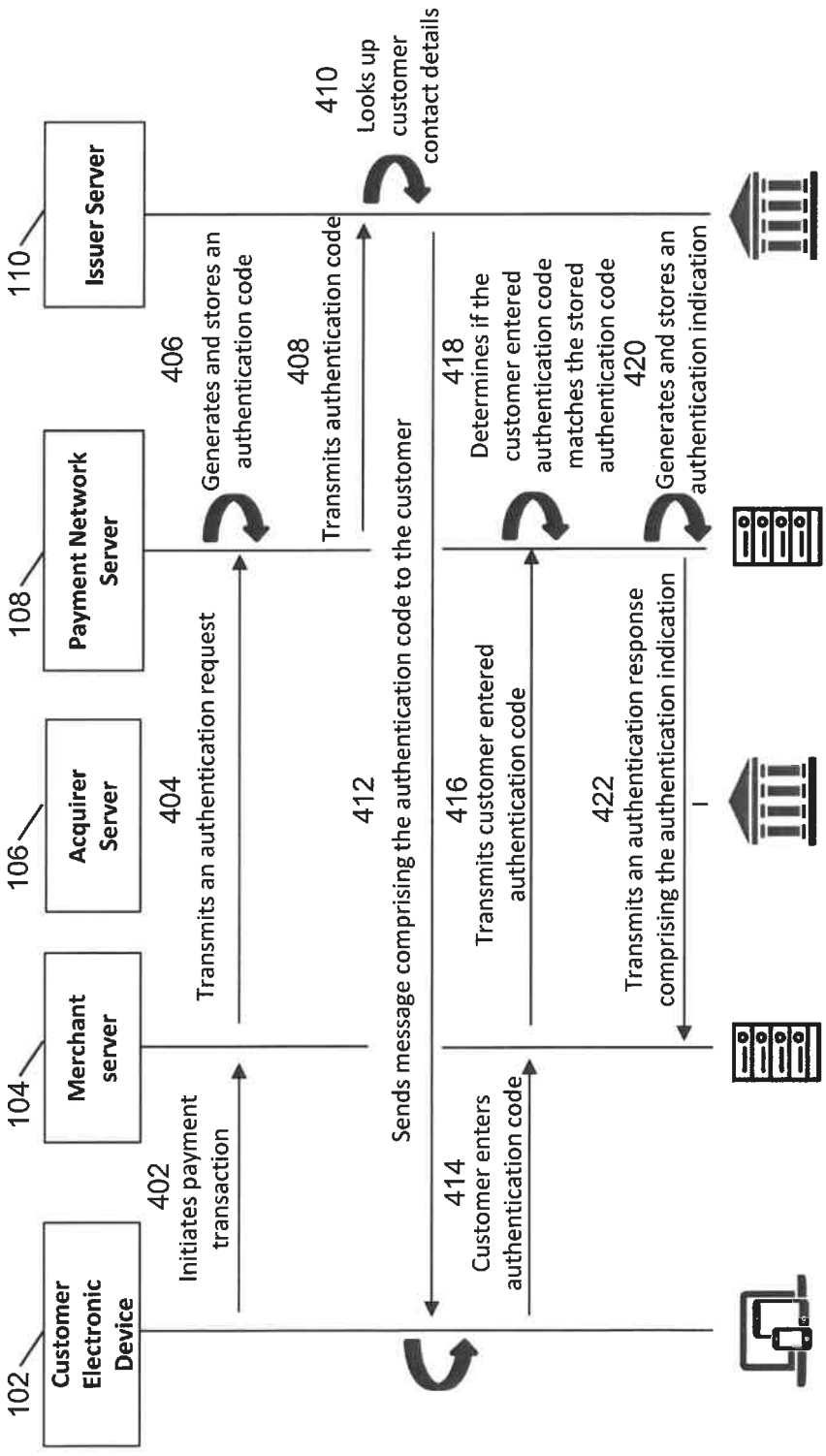

102
Customer Electronic Device
104
Merchant server
106
Acquirer Server
108
Payment Network Server
110
Issuer Server
402
Initiates payment transaction
404
Transmits an authentication request
406
Generates and stores an authentication code
408
Transmits authentication code
410
Looks up customer contact details
412
Sends message comprising the authentication code to the customer
414
Customer enters authentication code
416
Transmits customer entered authentication code
418
Determines if the customer entered authentication code matches the stored authentication code
420
Generates and stores an authentication indication
422
Transmits an authentication response comprising the authentication indication

Fig. 4

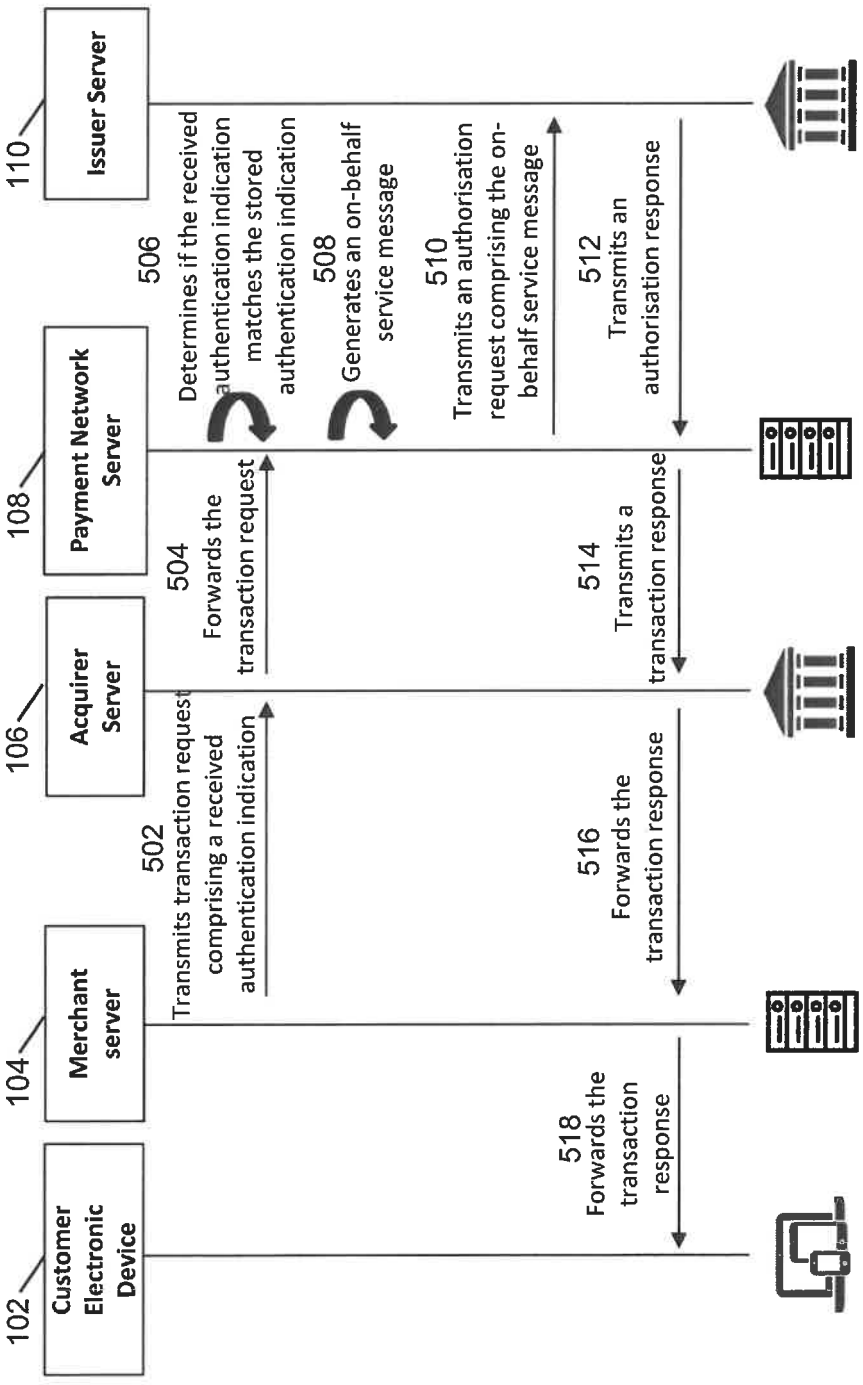

102
Customer Electronic Device
104
Merchant server
106
Acquirer Server
108
Payment Network Server
110
Issuer Server
502
Transmits transaction request comprising a received authentication indication
504
Forwards the transaction request
506
Determines if the received authentication indication matches the stored authentication indication
508
Generates an on-behalf service message
510
Transmits an authorisation request comprising the on-behalf service message
512
Transmits an authorisation response
514
Transmits a transaction response
516
Forwards the transaction response
518
Forwards the transaction response

Fig. 5

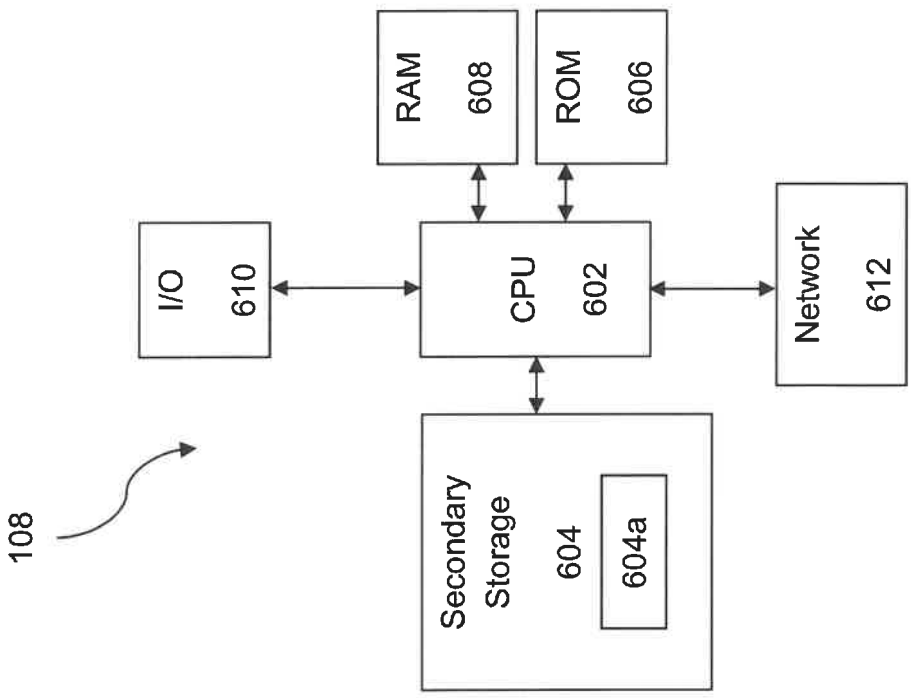

RAM
608
ROM
606
I/O
610
CPU
602
Network
612
Secondary
Storage
604
604a
108

Fig. 6