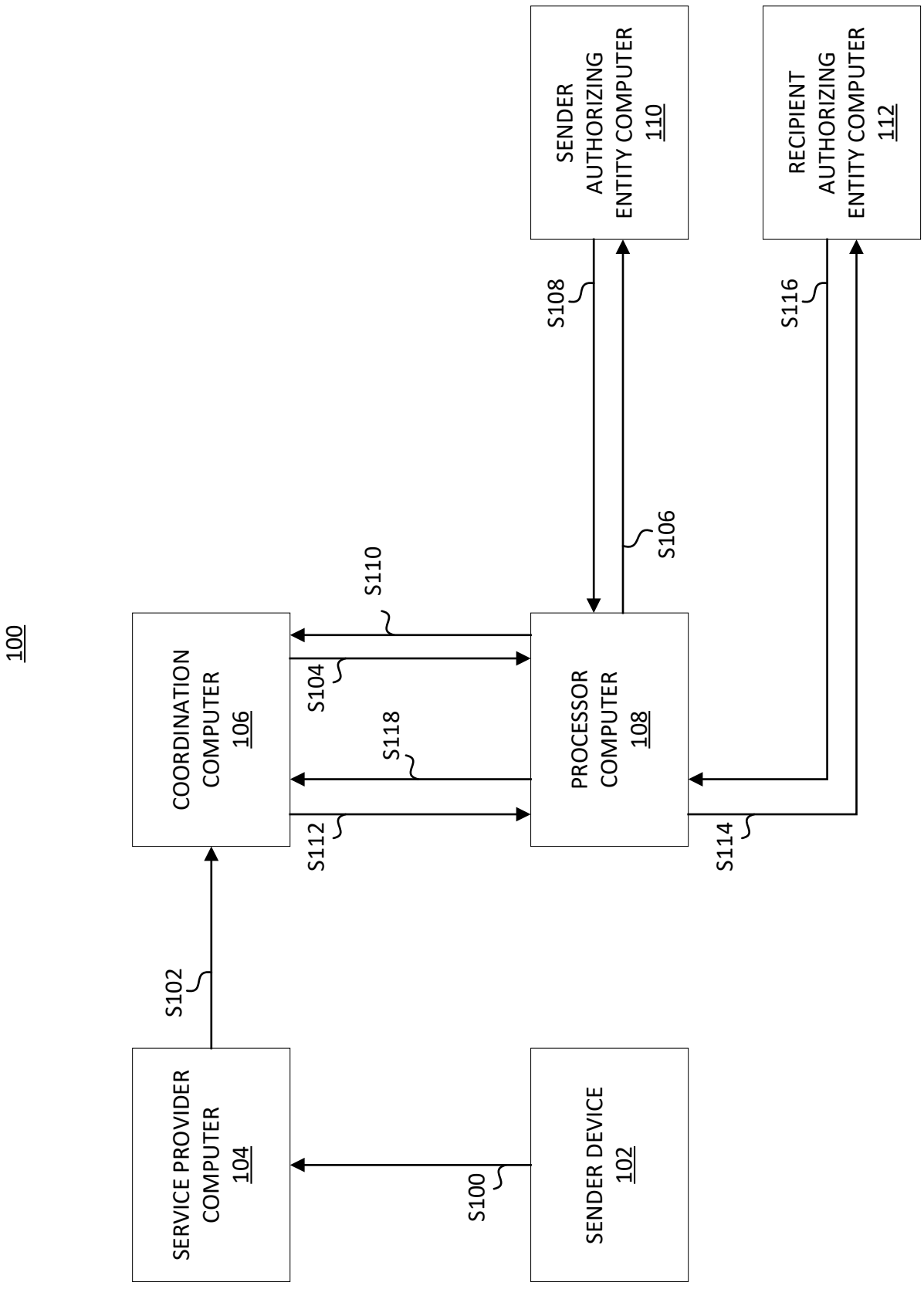

100
SENDER DEVICE 102
SERVICE PROVIDER COMPUTER 104
COORDINATION COMPUTER 106
PROCESSOR COMPUTER 108
SENDER AUTHORIZING ENTITY COMPUTER 110
RECIPIENT AUTHORIZING ENTITY COMPUTER 112
S100
S102
S104
S106
S108
S110
S112
S114
S116
S118

FIG. 1

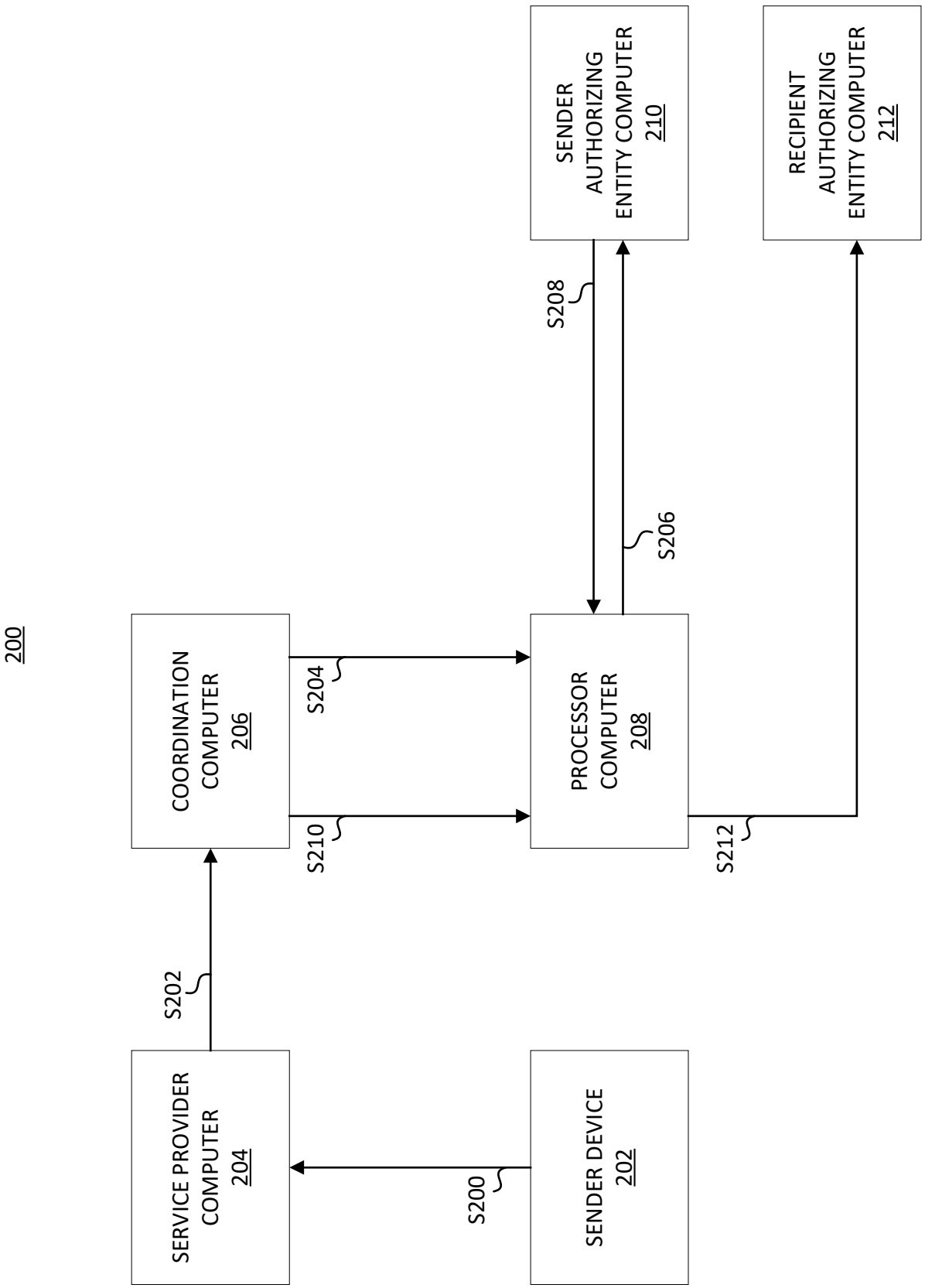

200
SENDER DEVICE 202
SERVICE PROVIDER COMPUTER 204
COORDINATION COMPUTER 206
PROCESSOR COMPUTER 208
SENDER AUTHORIZING ENTITY COMPUTER 210
RECIPIENT AUTHORIZING ENTITY COMPUTER 212
S200
S202
S204
S206
S208
S210
S212

FIG. 2

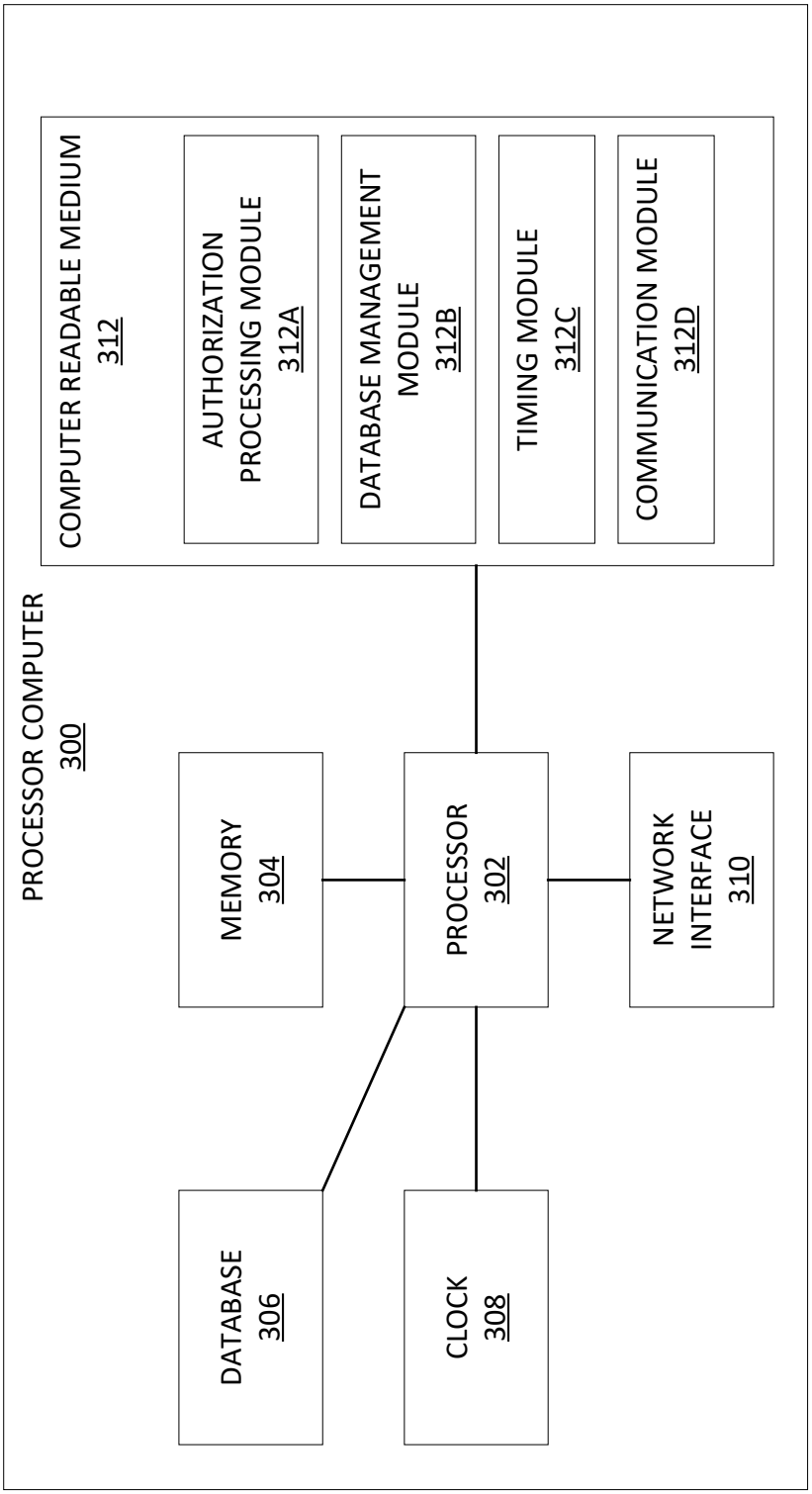

PROCESSOR COMPUTER
300
COMPUTER READABLE MEDIUM
312
AUTHORIZATION PROCESSING MODULE
312A
DATABASE MANAGEMENT MODULE
312B
TIMING MODULE
312C
COMMUNICATION MODULE
312D
MEMORY
304
PROCESSOR
302
NETWORK INTERFACE
310
DATABASE
306
CLOCK
308

FIG. 3

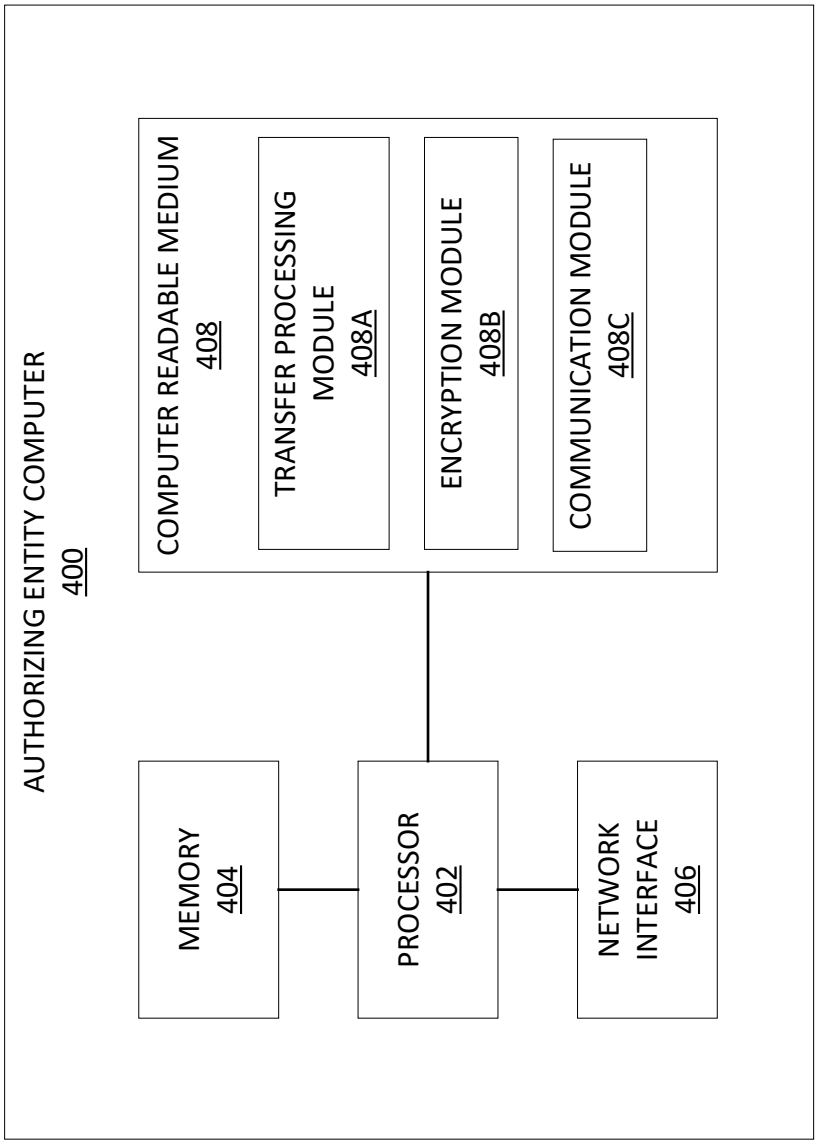

AUTHORIZING ENTITY COMPUTER
400
COMPUTER READABLE MEDIUM
408
TRANSFER PROCESSING MODULE
408A
ENCRYPTION MODULE
408B
COMMUNICATION MODULE
408C
MEMORY
404
PROCESSOR
402
NETWORK INTERFACE
406

FIG. 4

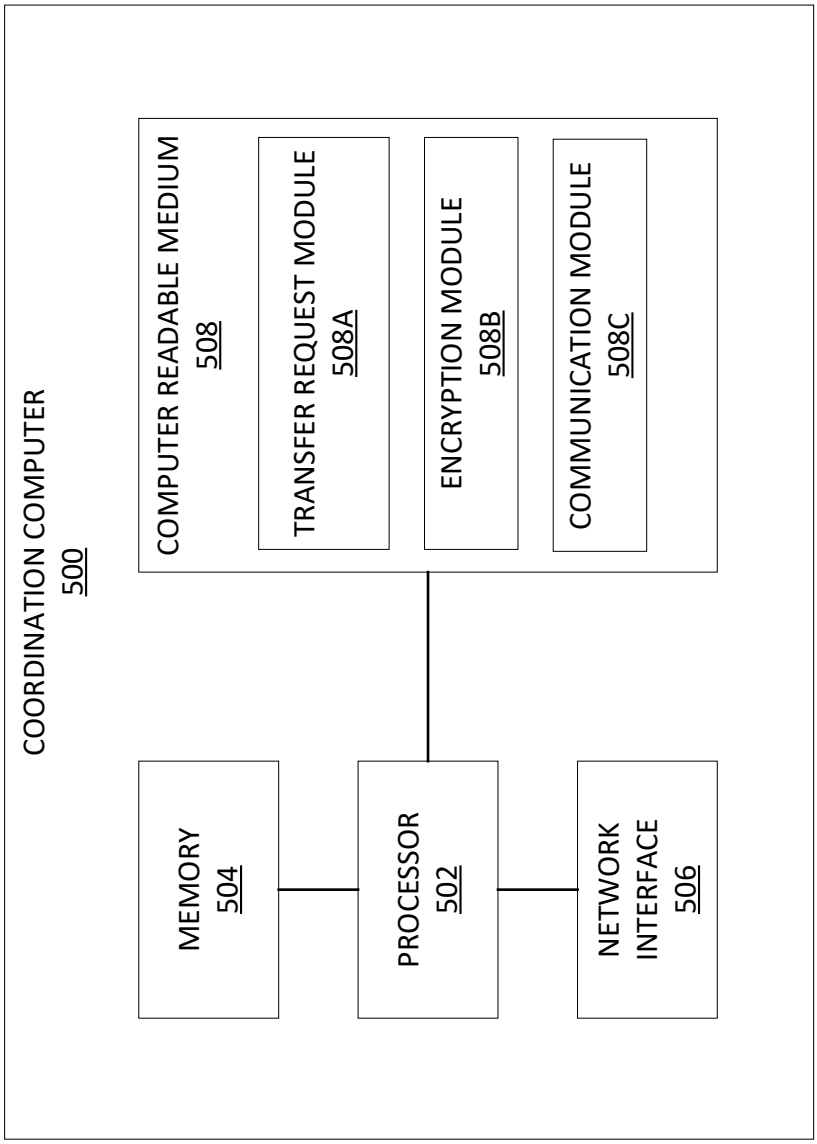

COORDINATION COMPUTER
500
COMPUTER READABLE MEDIUM
508
TRANSFER REQUEST MODULE
508A
ENCRYPTION MODULE
508B
COMMUNICATION MODULE
508C
MEMORY
504
PROCESSOR
502
NETWORK INTERFACE
506

FIG. 5