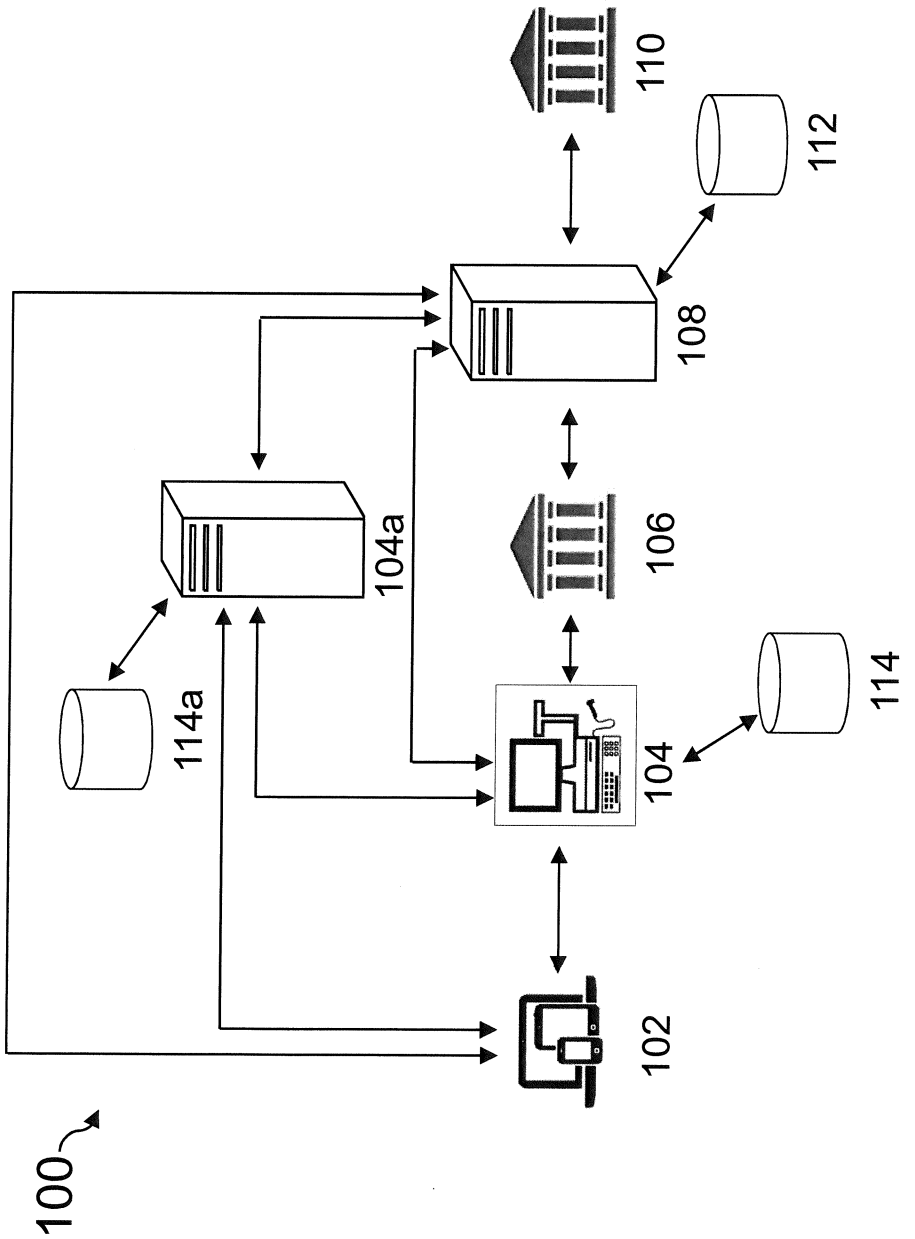


Fig. 1

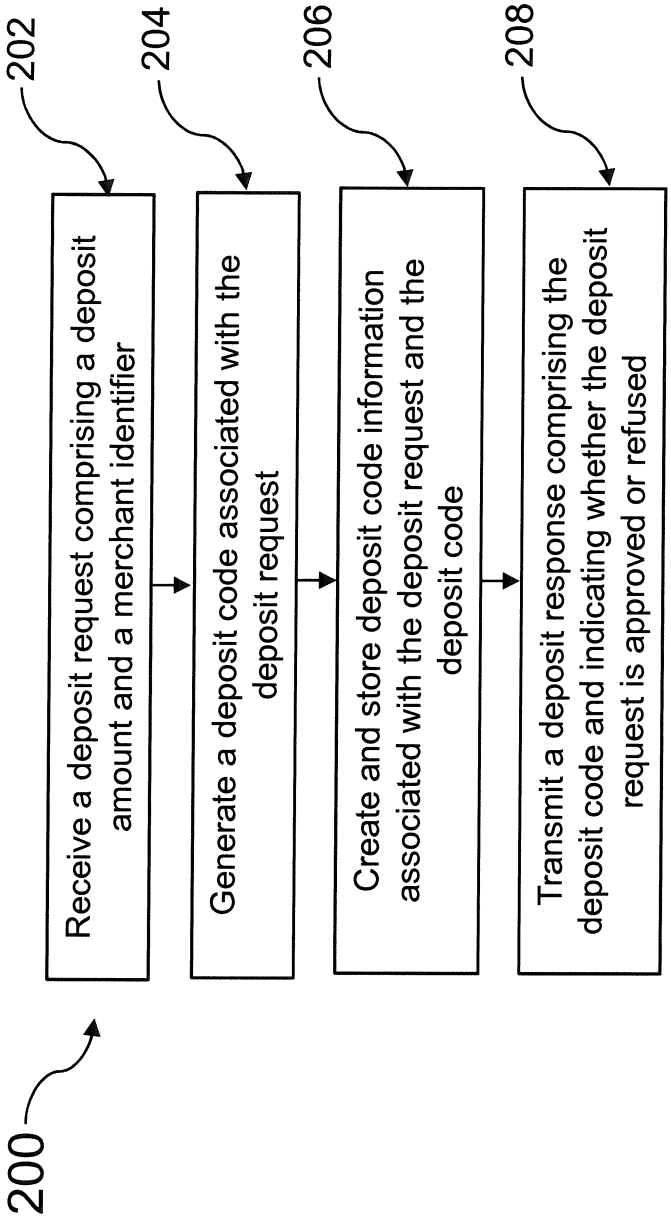

200
202
Receive a deposit request comprising a deposit amount and a merchant identifier
204
Generate a deposit code associated with the deposit request
206
Create and store deposit code information associated with the deposit request and the deposit code
208
Transmit a deposit response comprising the deposit code and indicating whether the deposit request is approved or refused

Fig. 2

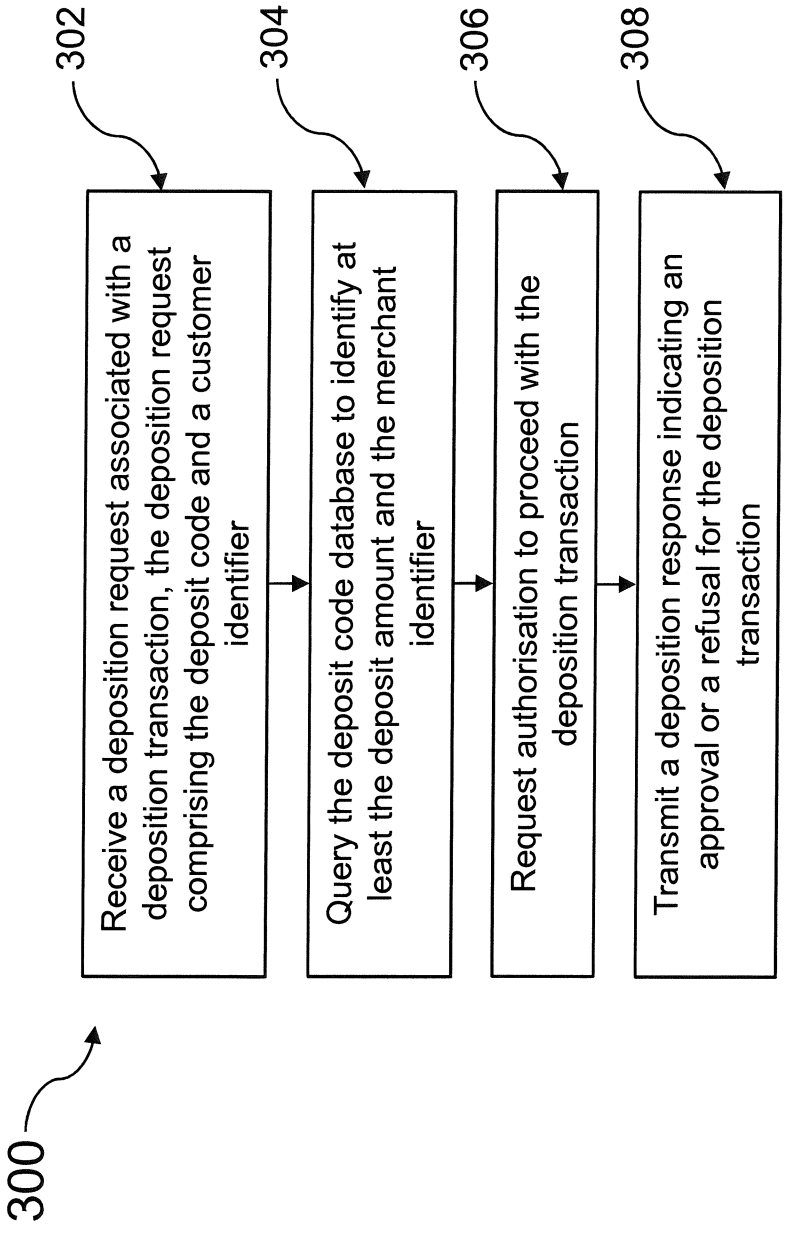

300
302
Receive a deposition request associated with a deposition transaction, the deposition request comprising the deposit code and a customer identifier
304
Query the deposit code database to identify at least the deposit amount and the merchant identifier
306
Request authorisation to proceed with the deposition transaction
308
Transmit a deposition response indicating an approval or a refusal for the deposition transaction

Fig. 3

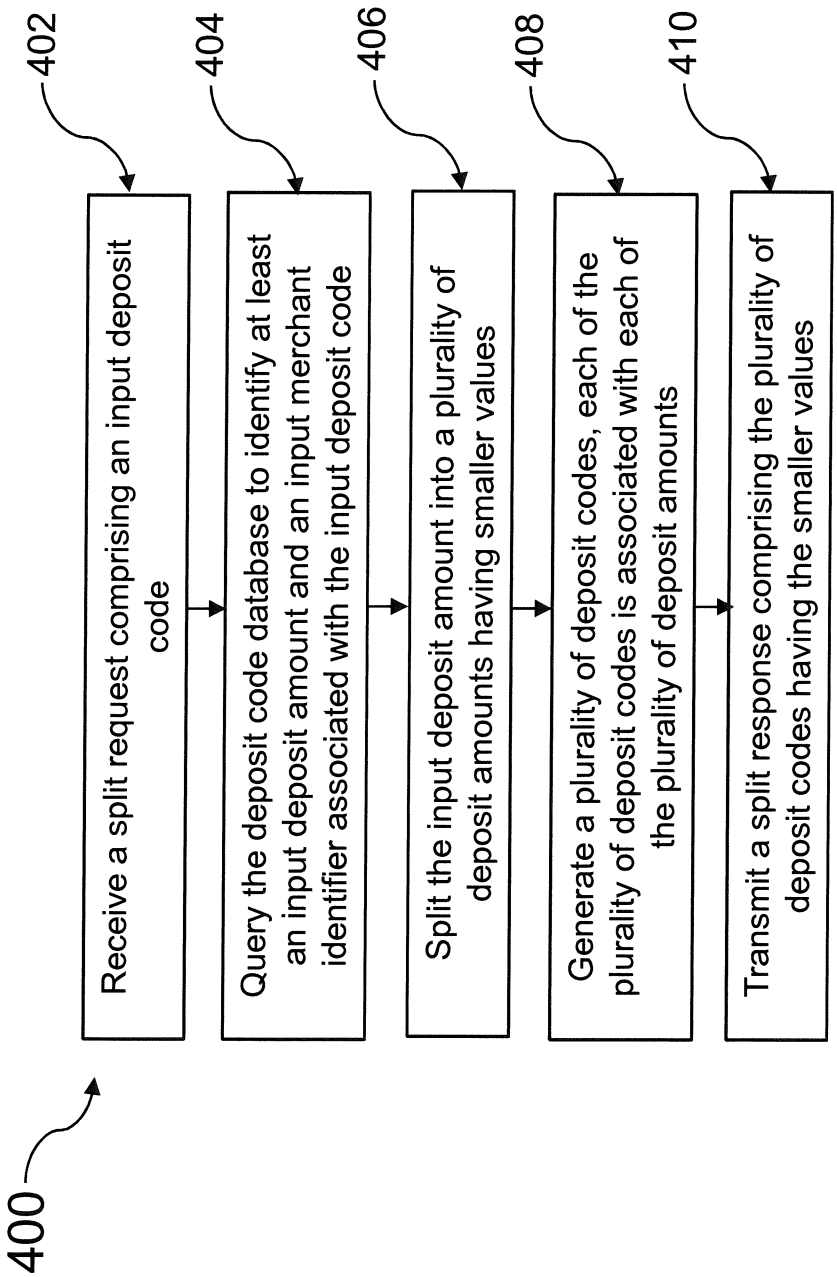

400
402
Receive a split request comprising an input deposit code
404
Query the deposit code database to identify at least an input deposit amount and an input merchant identifier associated with the input deposit code
406
Split the input deposit amount into a plurality of deposit amounts having smaller values
408
Generate a plurality of deposit codes, each of the plurality of deposit codes is associated with each of the plurality of deposit amounts
410
Transmit a split response comprising the plurality of deposit codes having the smaller values

Fig. 4

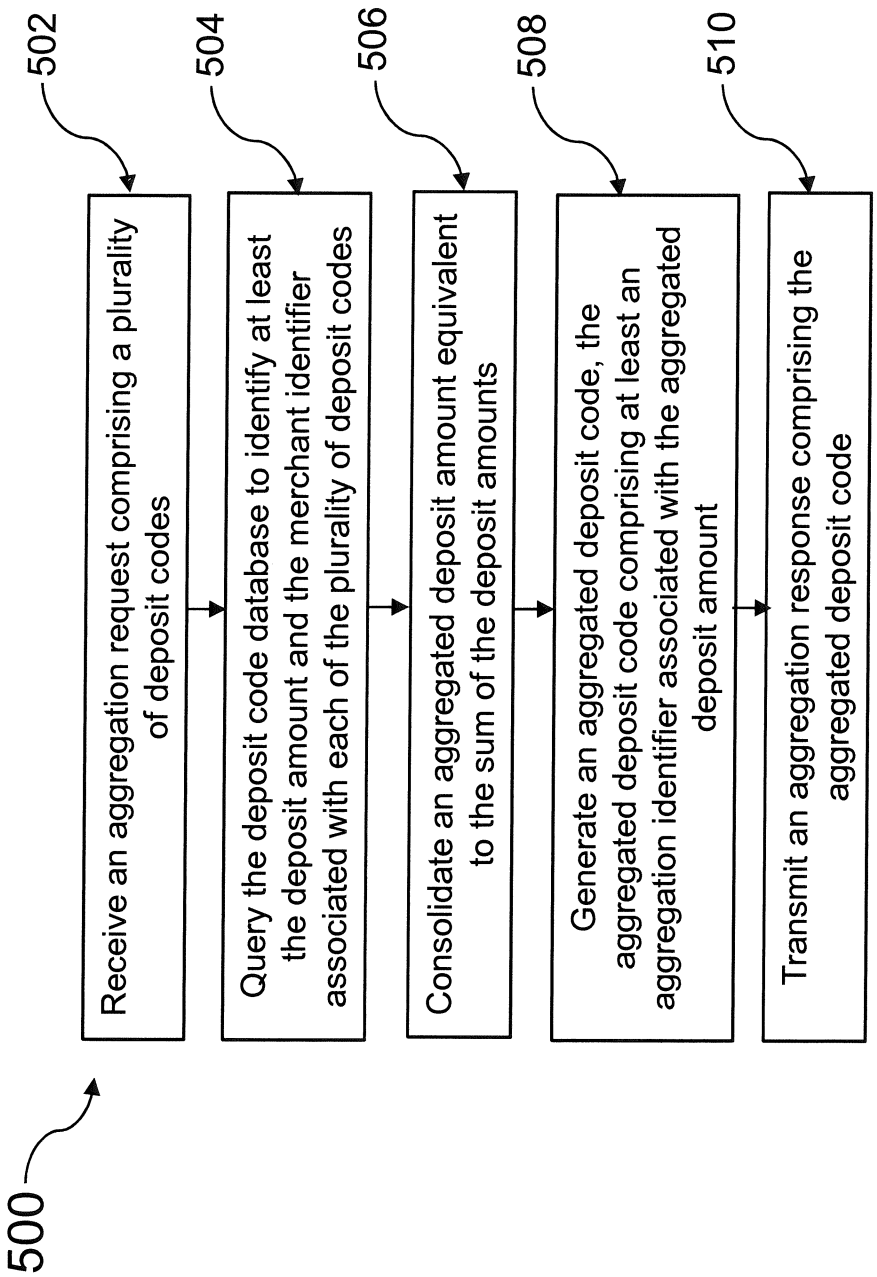

500
502
Receive an aggregation request comprising a plurality of deposit codes
504
Query the deposit code database to identify at least the deposit amount and the merchant identifier associated with each of the plurality of deposit codes
506
Consolidate an aggregated deposit amount equivalent to the sum of the deposit amounts
508
Generate an aggregated deposit code, the aggregated deposit code comprising at least an aggregation identifier associated with the aggregated deposit amount
510
Transmit an aggregation response comprising the aggregated deposit code

Fig. 5

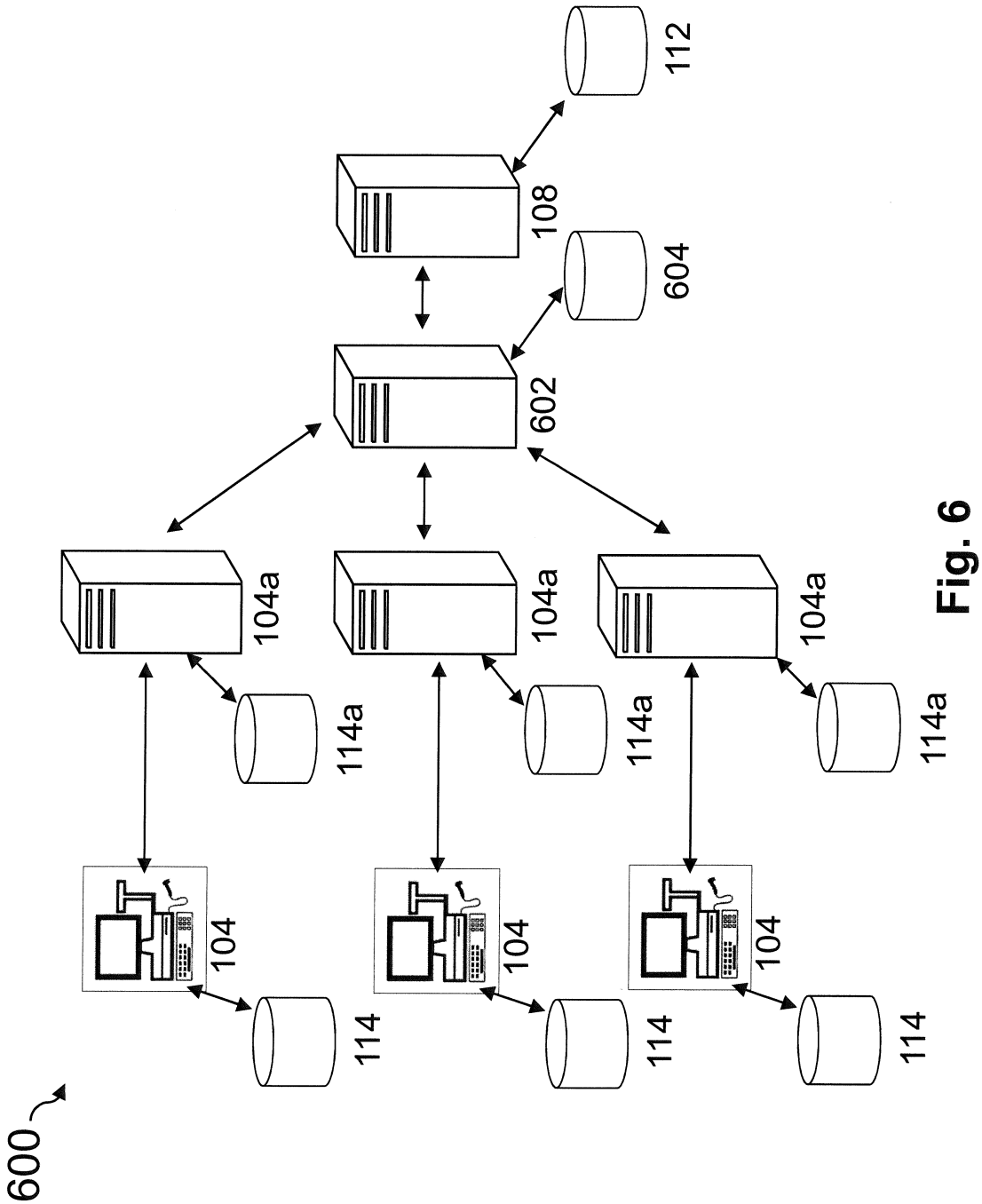

600
112
108
604
602
104a
104a
104a
114a
114a
114a
104
104
104
114
114
114

Fig. 6

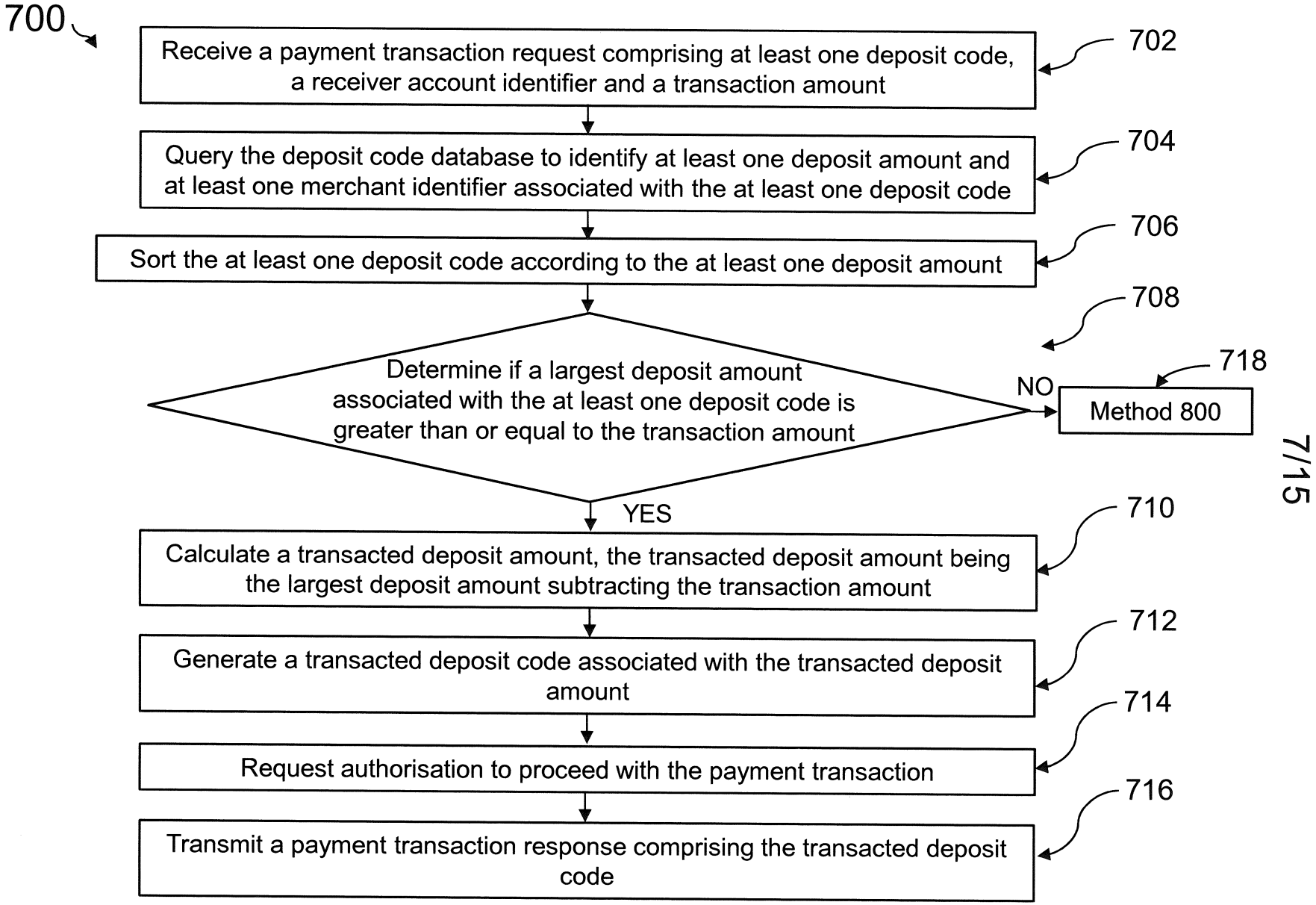

700
Receive a payment transaction request comprising at least one deposit code, a receiver account identifier and a transaction amount
702
Query the deposit code database to identify at least one deposit amount and at least one merchant identifier associated with the at least one deposit code
704
Sort the at least one deposit code according to the at least one deposit amount
706
Determine if a largest deposit amount associated with the at least one deposit code is greater than or equal to the transaction amount
708
NO
718
Method 800
YES
Calculate a transacted deposit amount, the transacted deposit amount being the largest deposit amount subtracting the transaction amount
710
Generate a transacted deposit code associated with the transacted deposit amount
712
Request authorisation to proceed with the payment transaction
714
Transmit a payment transaction response comprising the transacted deposit code
716

Fig. 7

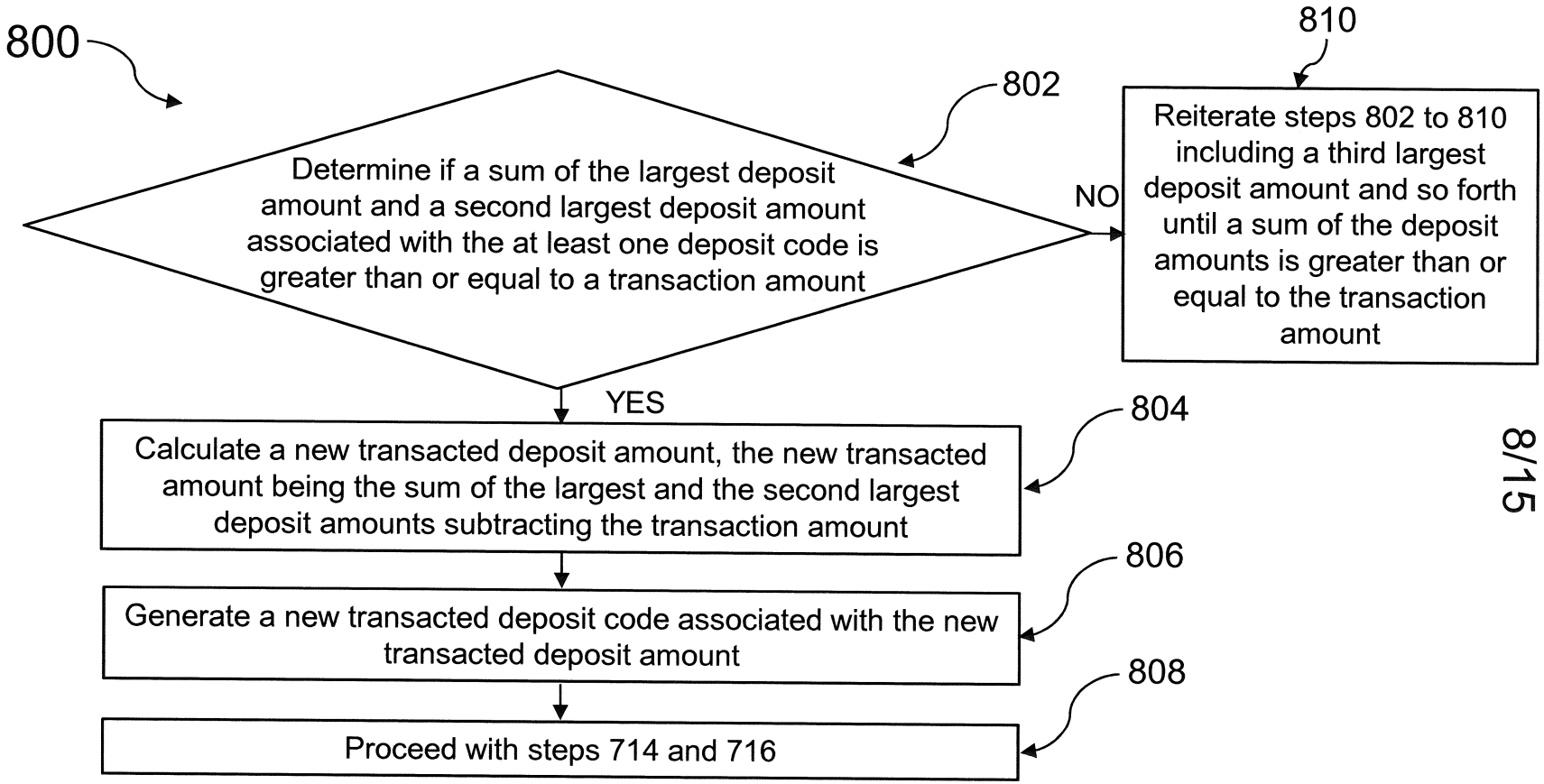

800
802
Determine if a sum of the largest deposit amount and a second largest deposit amount associated with the at least one deposit code is greater than or equal to a transaction amount
NO
810
Reiterate steps 802 to 810 including a third largest deposit amount and so forth until a sum of the deposit amounts is greater than or equal to the transaction amount
YES
804
Calculate a new transacted deposit amount, the new transacted amount being the sum of the largest and the second largest deposit amounts subtracting the transaction amount
806
Generate a new transacted deposit code associated with the new transacted deposit amount
808
Proceed with steps 714 and 716

Fig. 8

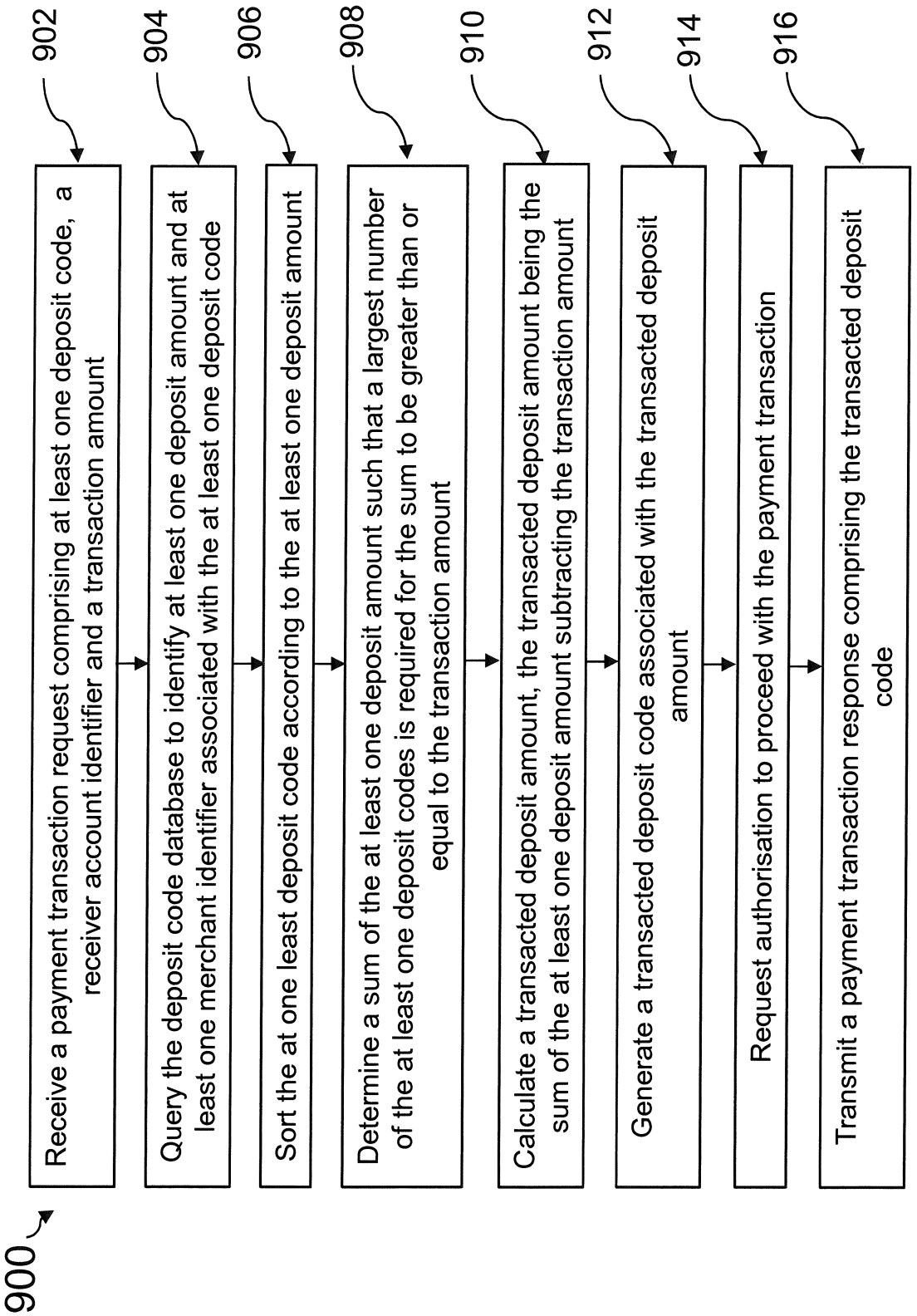

900
902
Receive a payment transaction request comprising at least one deposit code, a receiver account identifier and a transaction amount
904
Query the deposit code database to identify at least one deposit amount and at least one merchant identifier associated with the at least one deposit code
906
Sort the at one least deposit code according to the at least one deposit amount
908
Determine a sum of the at least one deposit amount such that a largest number of the at least one deposit codes is required for the sum to be greater than or equal to the transaction amount
910
Calculate a transacted deposit amount, the transacted deposit amount being the sum of the at least one deposit amount subtracting the transaction amount
912
Generate a transacted deposit code associated with the transacted deposit amount
914
Request authorisation to proceed with the payment transaction
916
Transmit a payment transaction response comprising the transacted deposit code

Fig. 9

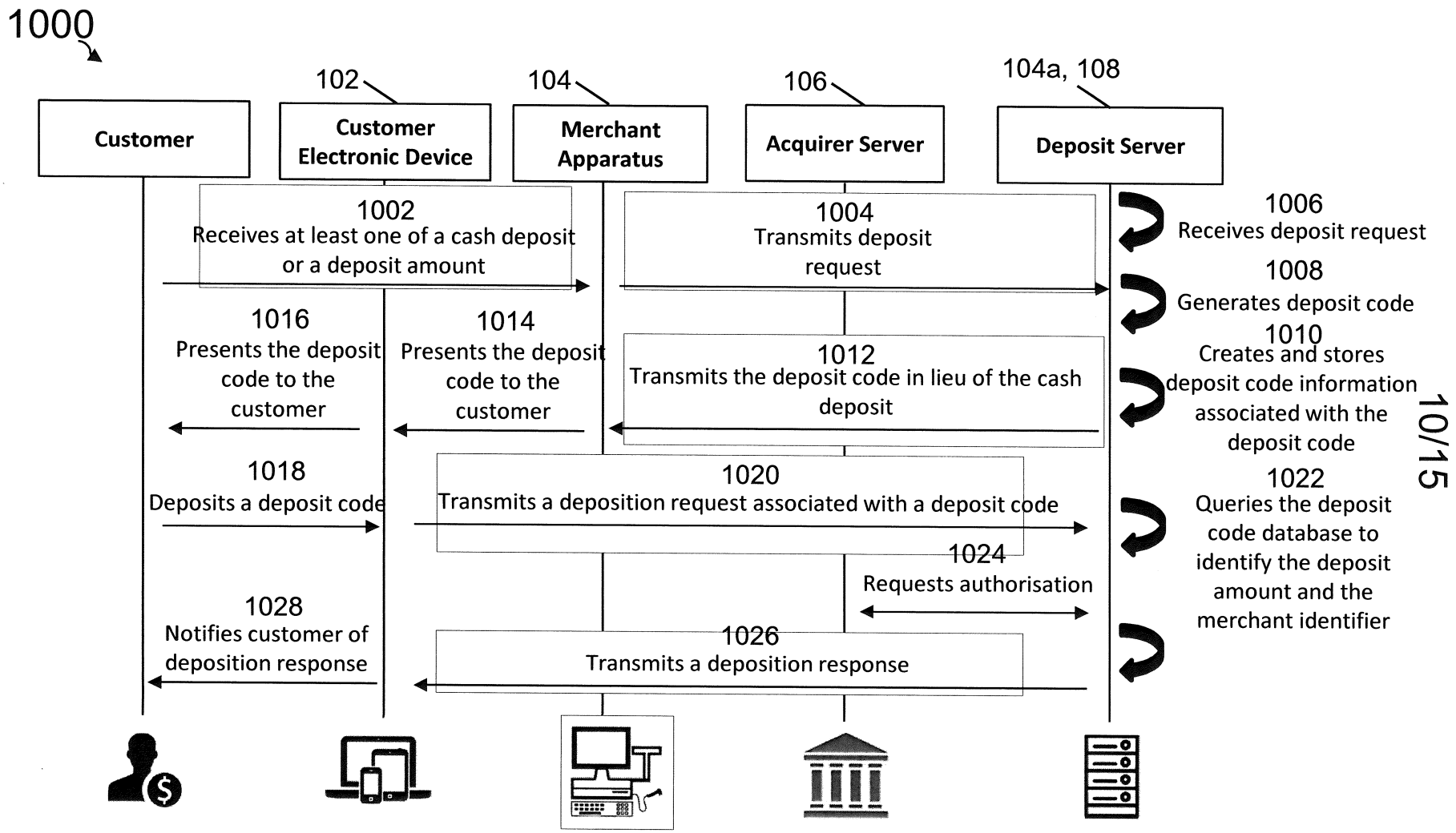

1000
102
104
106
104a, 108
Customer
Customer Electronic Device
Merchant Apparatus
Acquirer Server
Deposit Server
1002
Receives at least one of a cash deposit or a deposit amount
1004
Transmits deposit request
1006
Receives deposit request
1008
Generates deposit code
1010
Creates and stores deposit code information associated with the deposit code
1012
Transmits the deposit code in lieu of the cash deposit
1014
Presents the deposit code to the customer
1016
Presents the deposit code to the customer
1018
Deposits a deposit code
1020
Transmits a deposition request associated with a deposit code
1022
Queries the deposit code database to identify the deposit amount and the merchant identifier
1024
Requests authorisation
1026
Transmits a deposition response
1028
Notifies customer of deposition response
10/15

Fig. 10

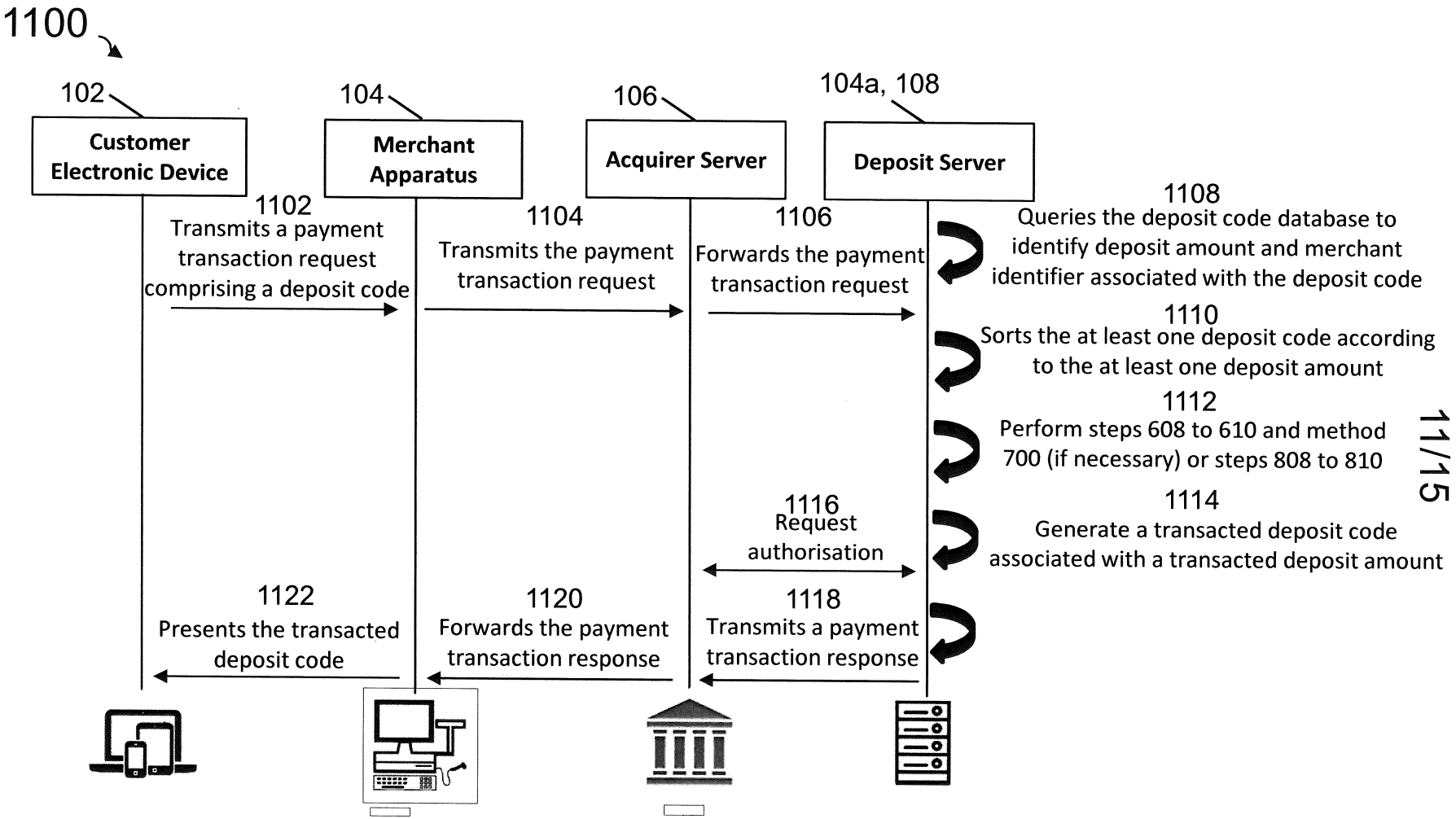
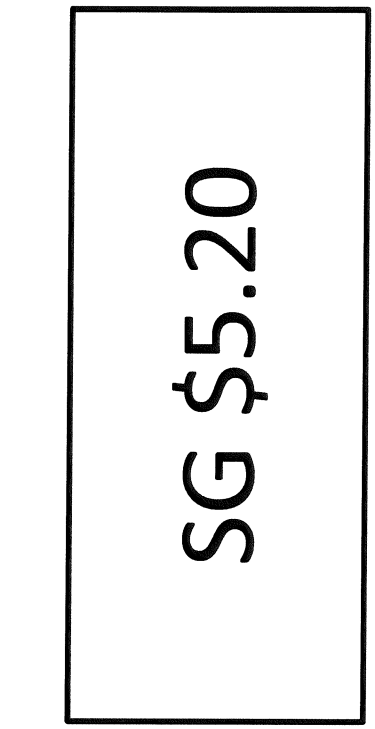

1100
102
Customer Electronic Device
104
Merchant Apparatus
106
Acquirer Server
104a, 108
Deposit Server
1102
Transmits a payment transaction request comprising a deposit code
1104
Transmits the payment transaction request
1106
Forwards the payment transaction request
1108
Queries the deposit code database to identify deposit amount and merchant identifier associated with the deposit code
1110
Sorts the at least one deposit code according to the at least one deposit amount
1112
Perform steps 608 to 610 and method 700 (if necessary) or steps 808 to 810
1114
Generate a transacted deposit code associated with a transacted deposit amount
1116
Request authorisation
1118
Transmits a payment transaction response
1120
Forwards the payment transaction response
1122
Presents the transacted deposit code

Fig. 11



1202

Fig. 12a



1204

Fig. 12b

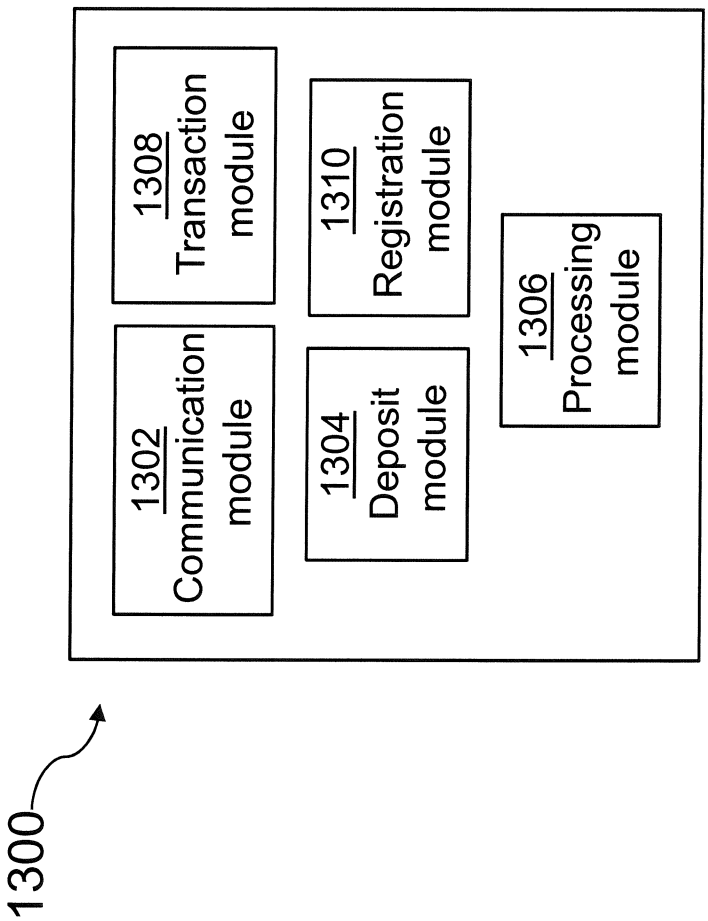

1300
1302 Communication module
1304 Deposit module
1306 Processing module
1308 Transaction module
1310 Registration module

Fig. 13

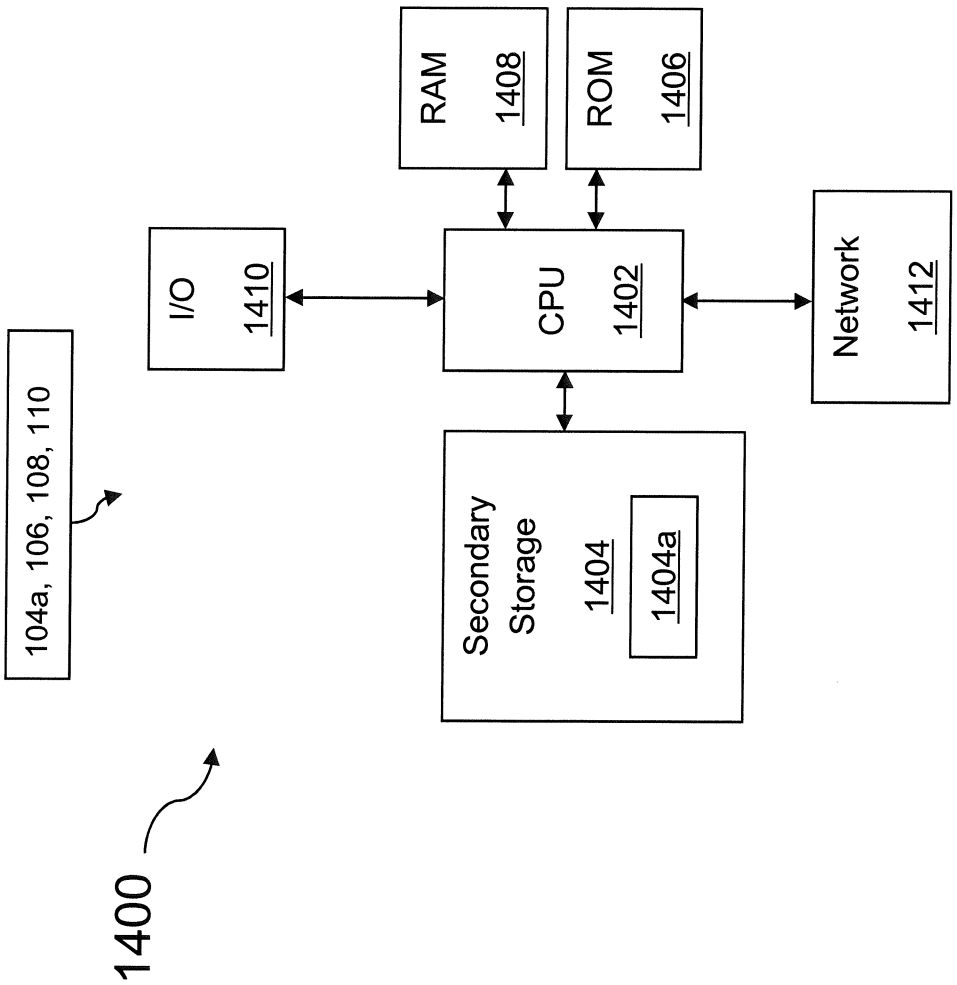

1400
104a, 106, 108, 110
I/O
1410
RAM
1408
ROM
1406
CPU
1402
Network
1412
Secondary
Storage
1404
1404a

Fig. 14

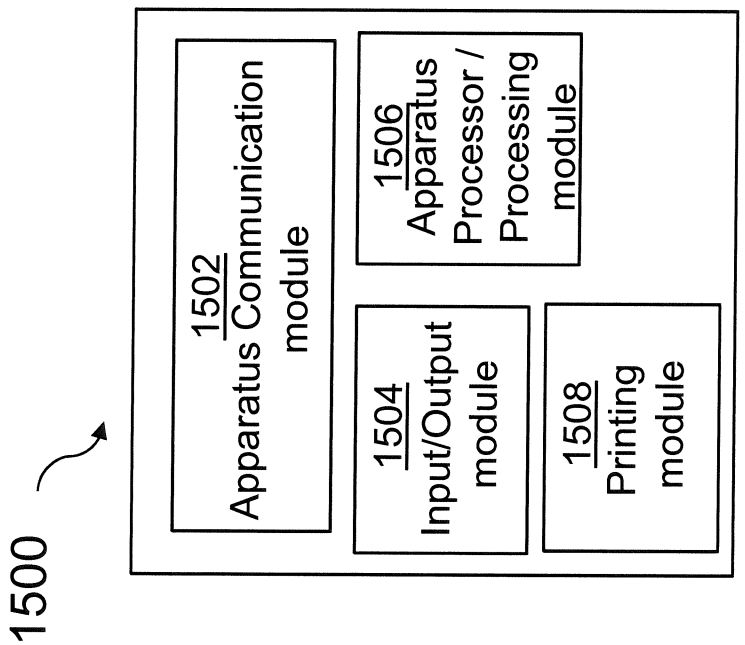

1500
1502 Apparatus Communication module
1504 Input/Output module
1506 Apparatus Processor / Processing module
1508 Printing module

Fig. 15