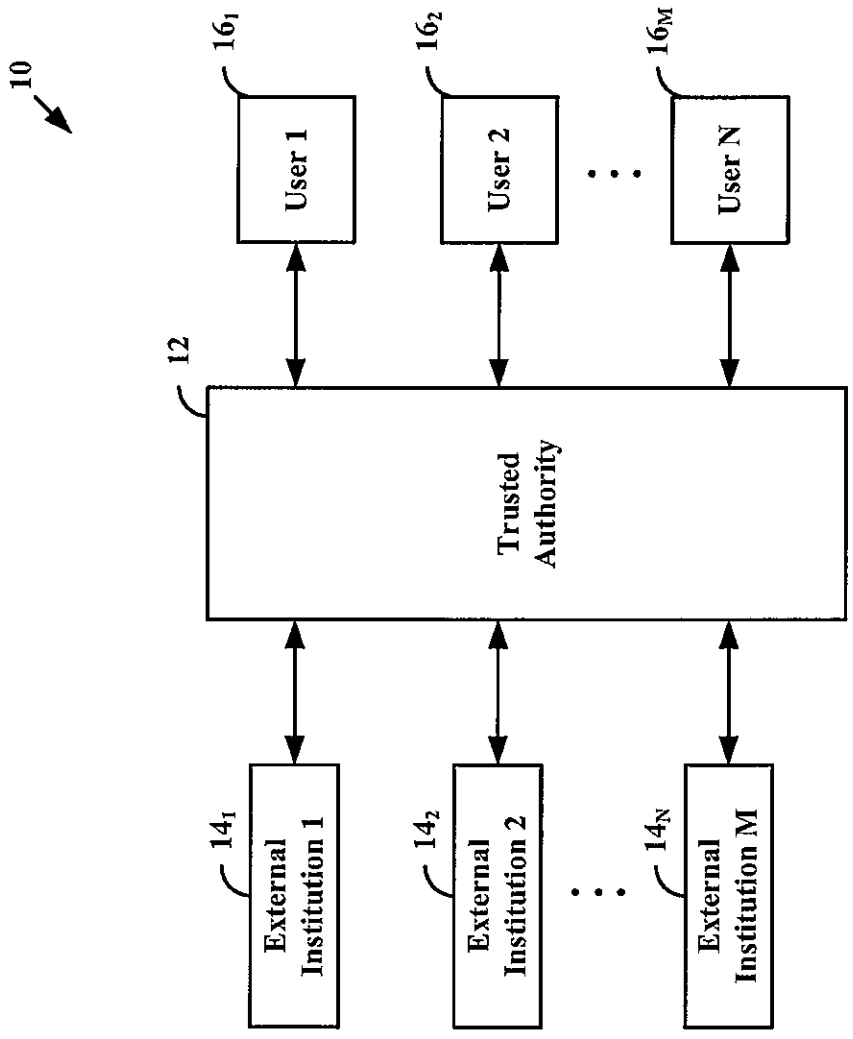

10
16₁
16₂
16M
User 1
User 2
User N
12
Trusted Authority
14₁
14₂
14N
External Institution 1
External Institution 2
External Institution M

FIG. 1

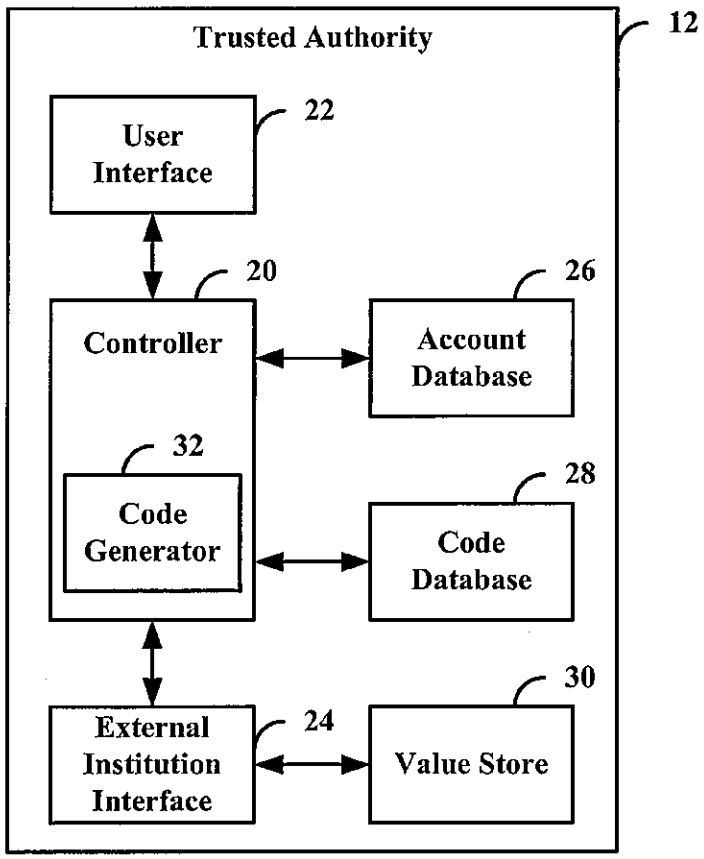

Trusted Authority
12
User Interface
22
Controller
20
Account Database
26
Code Generator
32
Code Database
28
External Institution Interface
24
Value Store
30

FIG. 2

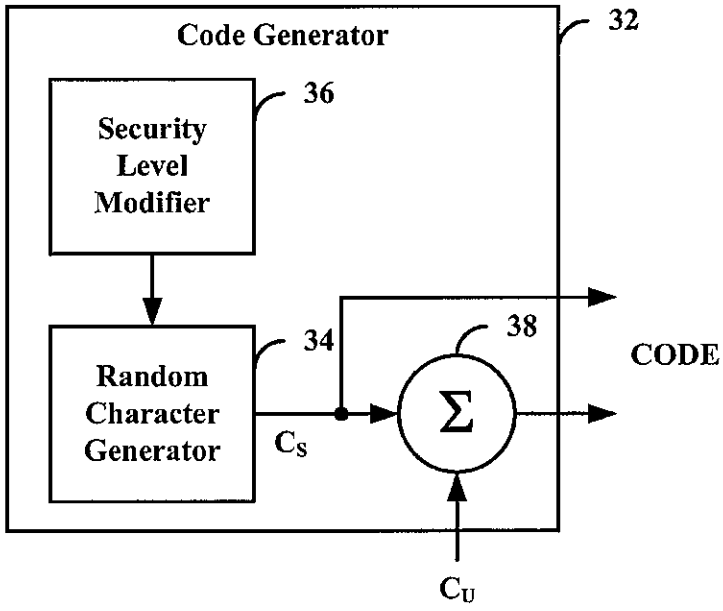

Code Generator
32
Security Level Modifier
36
Random Character Generator
34
Cs
38
Σ
CODE
CU

FIG. 3

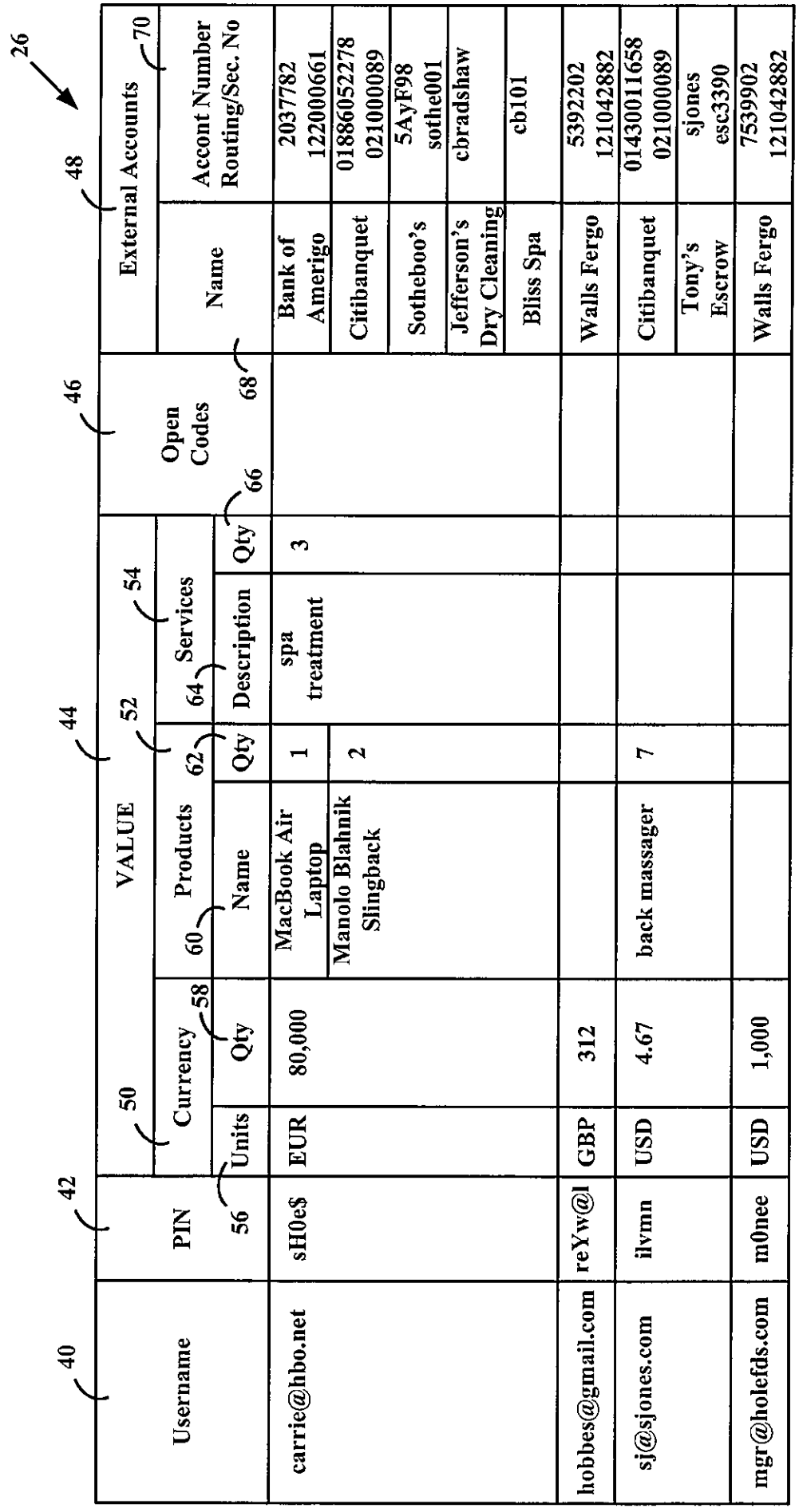

26
40
42
44
46
48
50
52
54
56
58
60
62
64
66
68
70
Username
PIN
VALUE
Currency
Units
Qty
Products
Name
Qty
Services
Description
Qty
Open Codes
External Accounts
Name
Accont Number Routing/Sec. No
carrie@hbo.net
sH0e$
EUR
80,000
MacBook Air Laptop
1
spa treatment
3
Manolo Blahnik Slingback
2
Bank of Amerigo
2037782 122000661
Citibanquet
01886052278 021000089
Sotheboo's
5AyF98 sothe001
Jefferson's Dry Cleaning
cbradshaw
Bliss Spa
cb101
hobbes@gmail.com
reYw@l
GBP
312
Walls Fergo
5392202 121042882
sj@sjones.com
ilvmn
USD
4.67
back massager
7
Citibanquet
01430011658 021000089
Tony's Escrow
sjones esc3390
mgr@holefds.com
m0nee
USD
1,000
Walls Fergo
7539902 121042882

FIG. 4

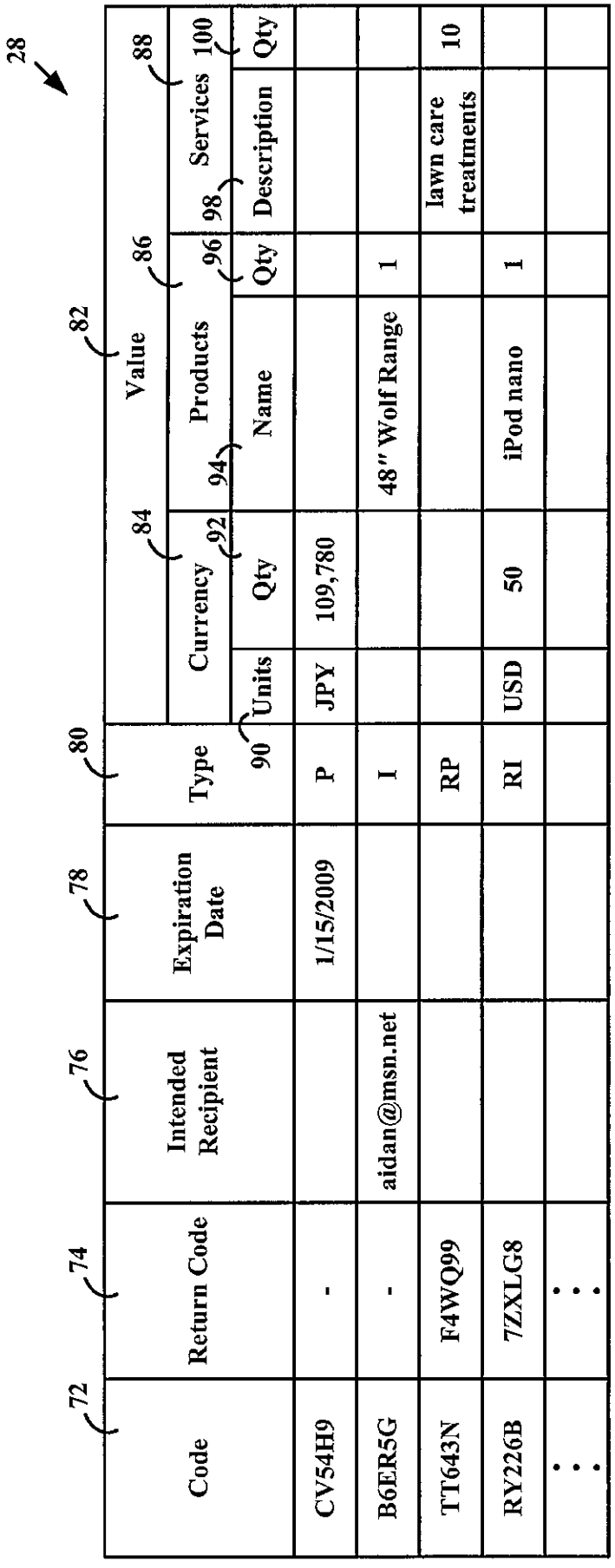

28
72
Code
74
Return Code
76
Intended Recipient
78
Expiration Date
80
Type
90
82
Value
84
Currency
Units
Qty
92
86
Products
94
Name
Qty
96
88
Services
98
Description
Qty
100
CV54H9
-
1/15/2009
P
JPY
109,780
B6ER5G
-
aidan@msn.net
I
48" Wolf Range
1
TT643N
F4WQ99
RP
lawn care treatments
10
RY226B
7ZXLG8
RI
USD
50
iPod nano
1

FIG. 5

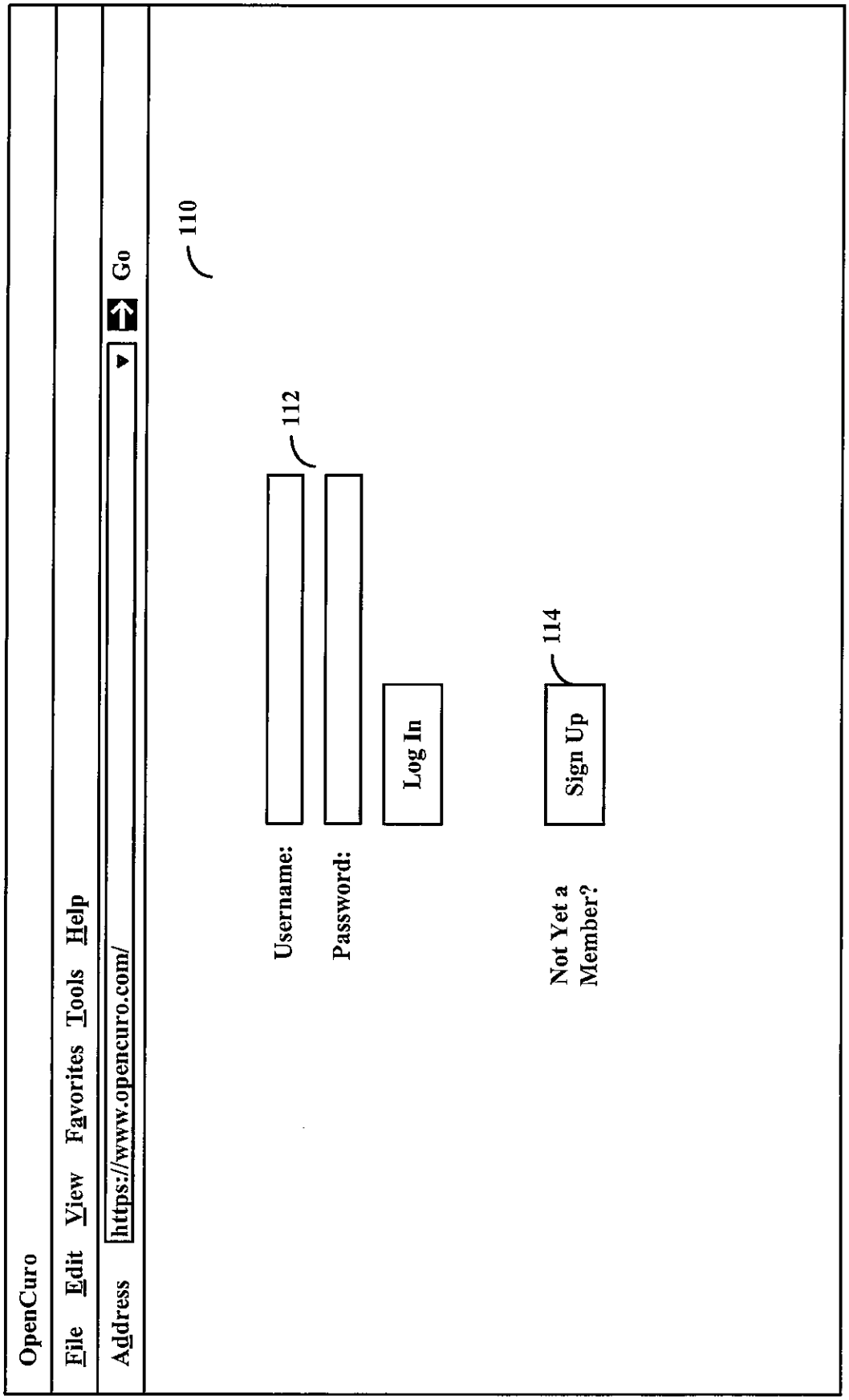

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/
Go
110
112
Username:
Password:
Log In
Not Yet a Member?
Sign Up
114

FIG. 6

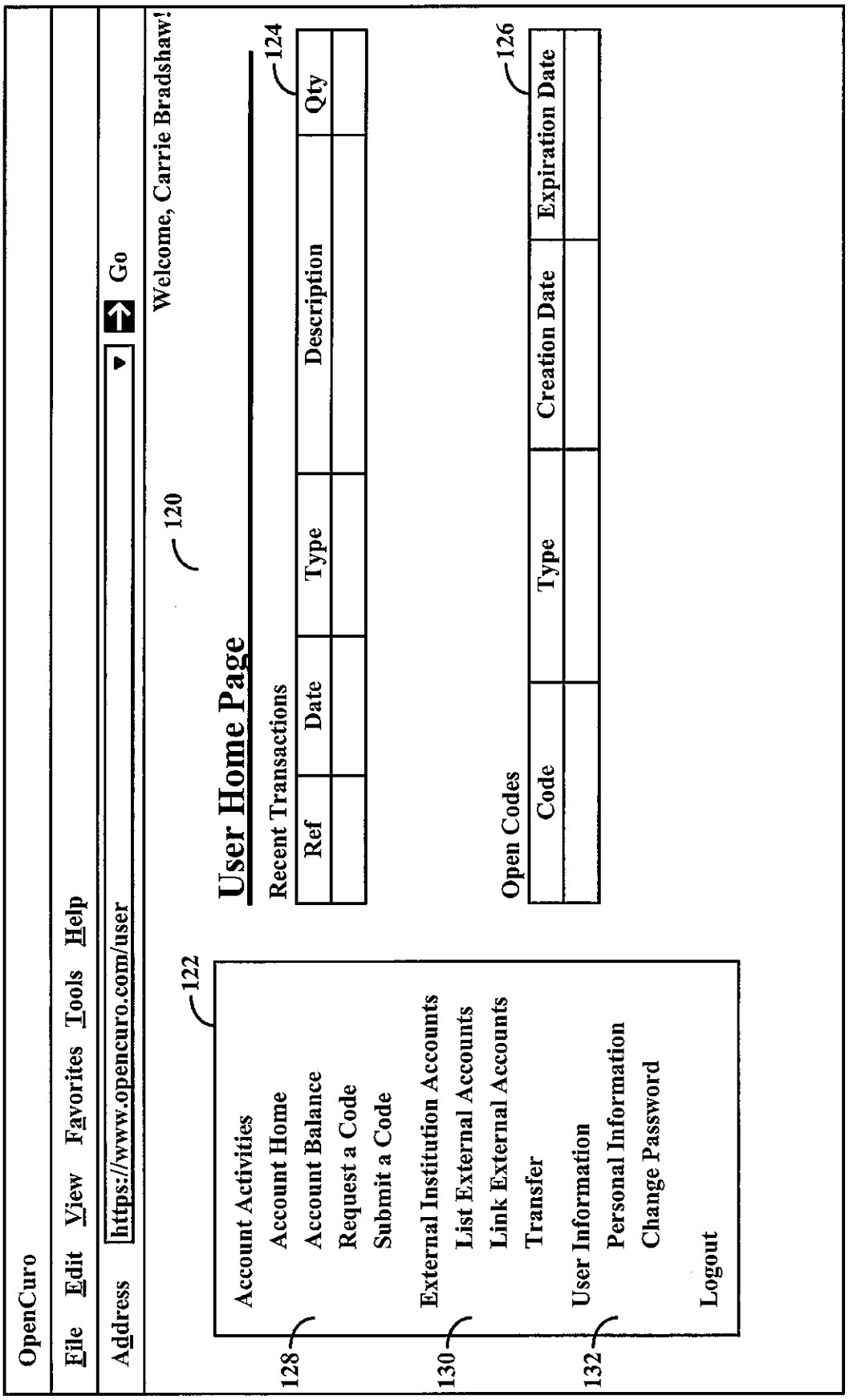

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user
Go
Welcome, Carrie Bradshaw!
120
User Home Page
Recent Transactions
124
Ref
Date
Type
Description
Qty
Open Codes
126
Code
Type
Creation Date
Expiration Date
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
128
130
132

FIG. 7

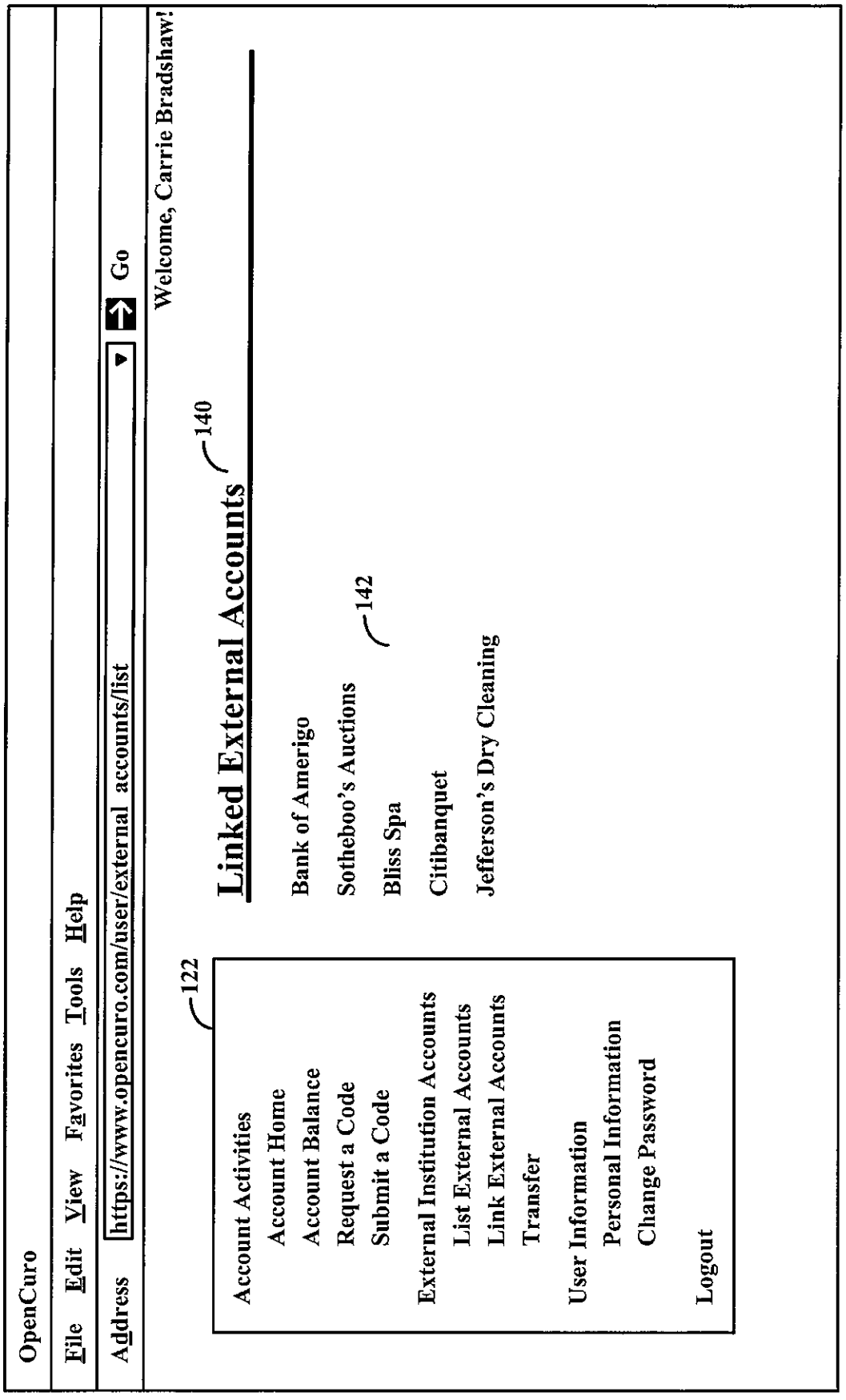

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external_accounts/list
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Linked External Accounts
140
Bank of Amerigo
Sotheboo's Auctions
142
Bliss Spa
Citibanquet
Jefferson's Dry Cleaning

FIG. 8

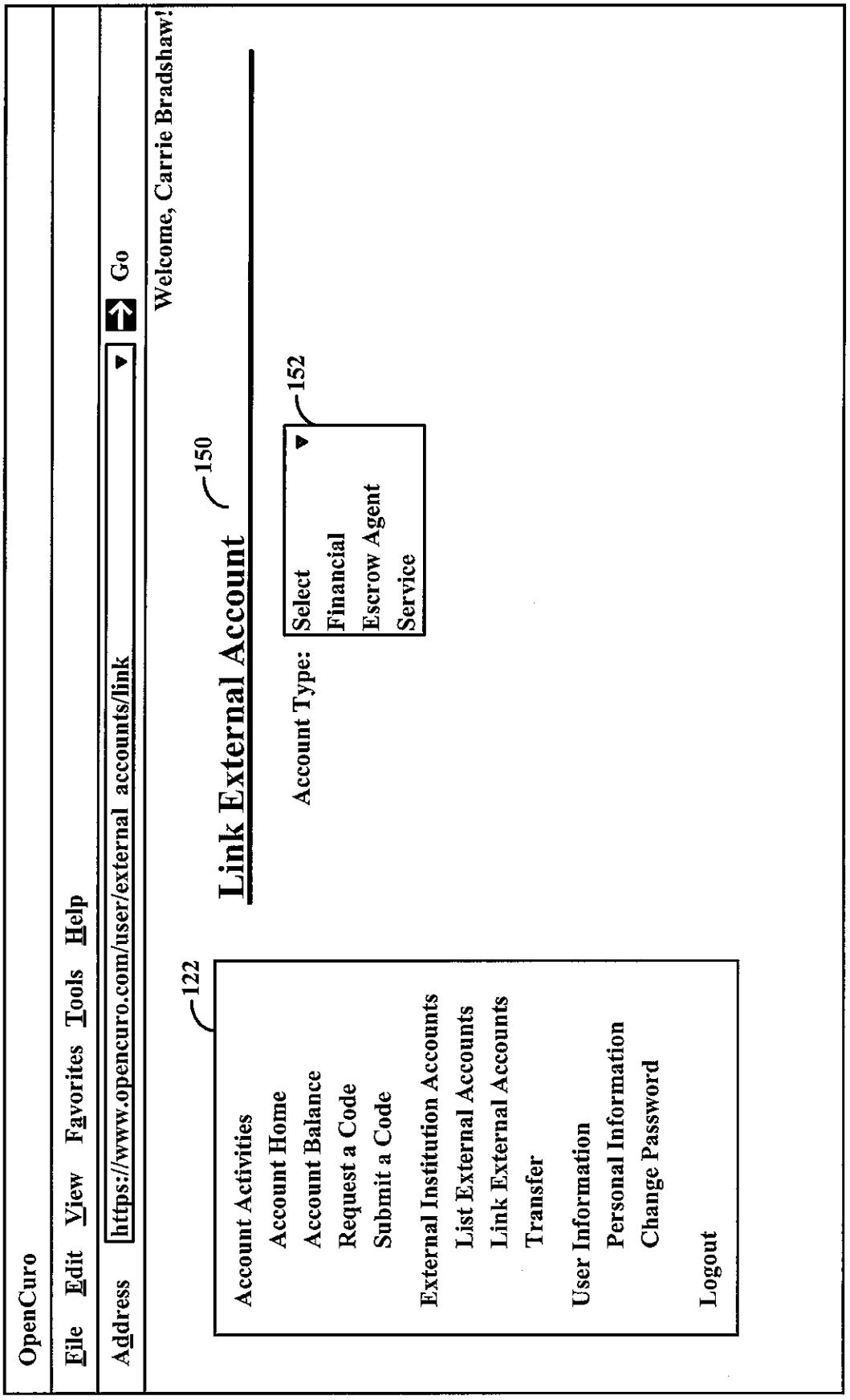

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external_accounts/link
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Link External Account
150
Account Type:
Select
Financial
Escrow Agent
Service
152

FIG. 9A

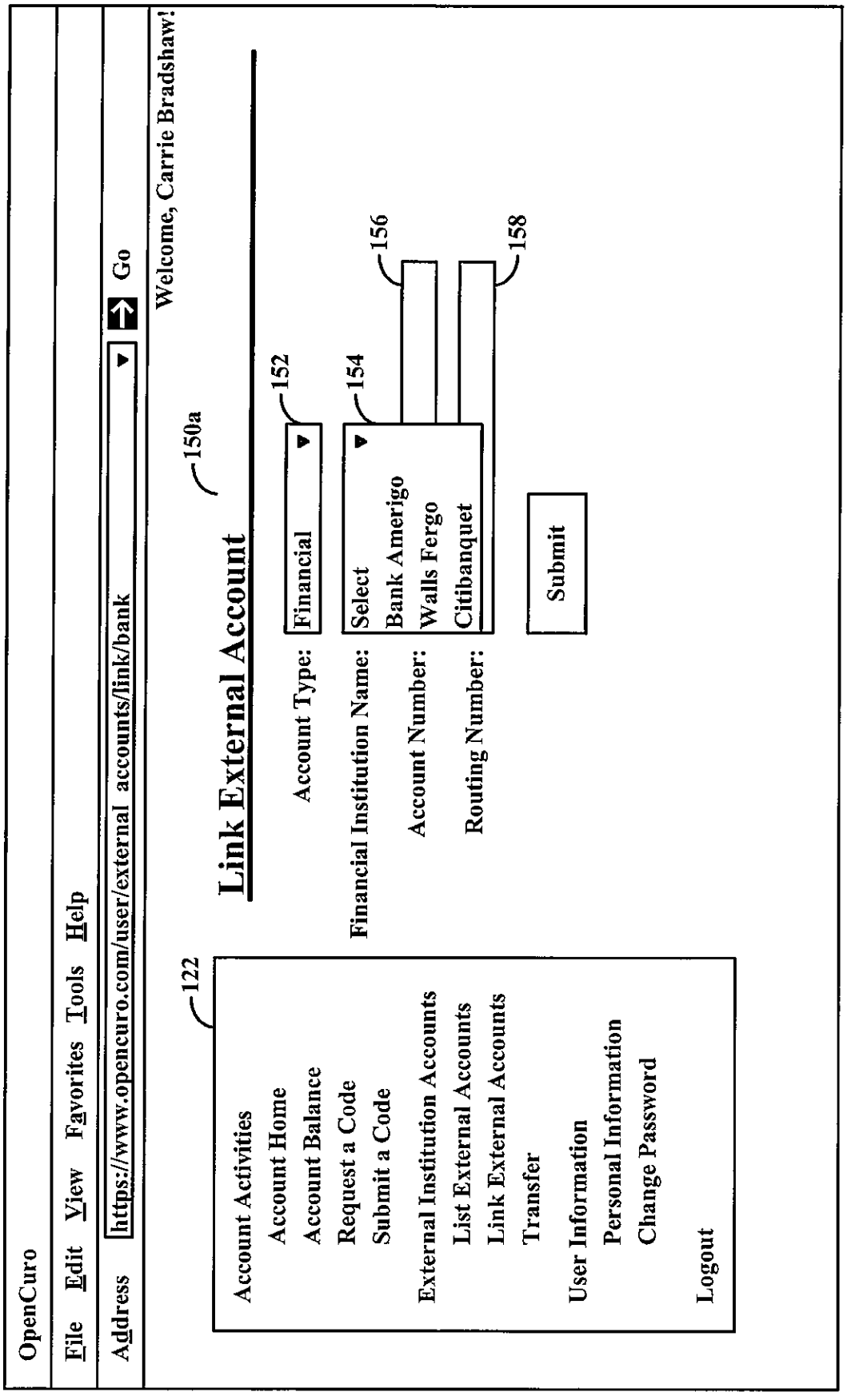

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external_accounts/link/bank
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
150a
Link External Account
Account Type:
Financial
152
Financial Institution Name:
Select
Bank Amerigo
Walls Fergo
Citibanquet
154
Account Number:
156
Routing Number:
158
Submit

FIG. 9B

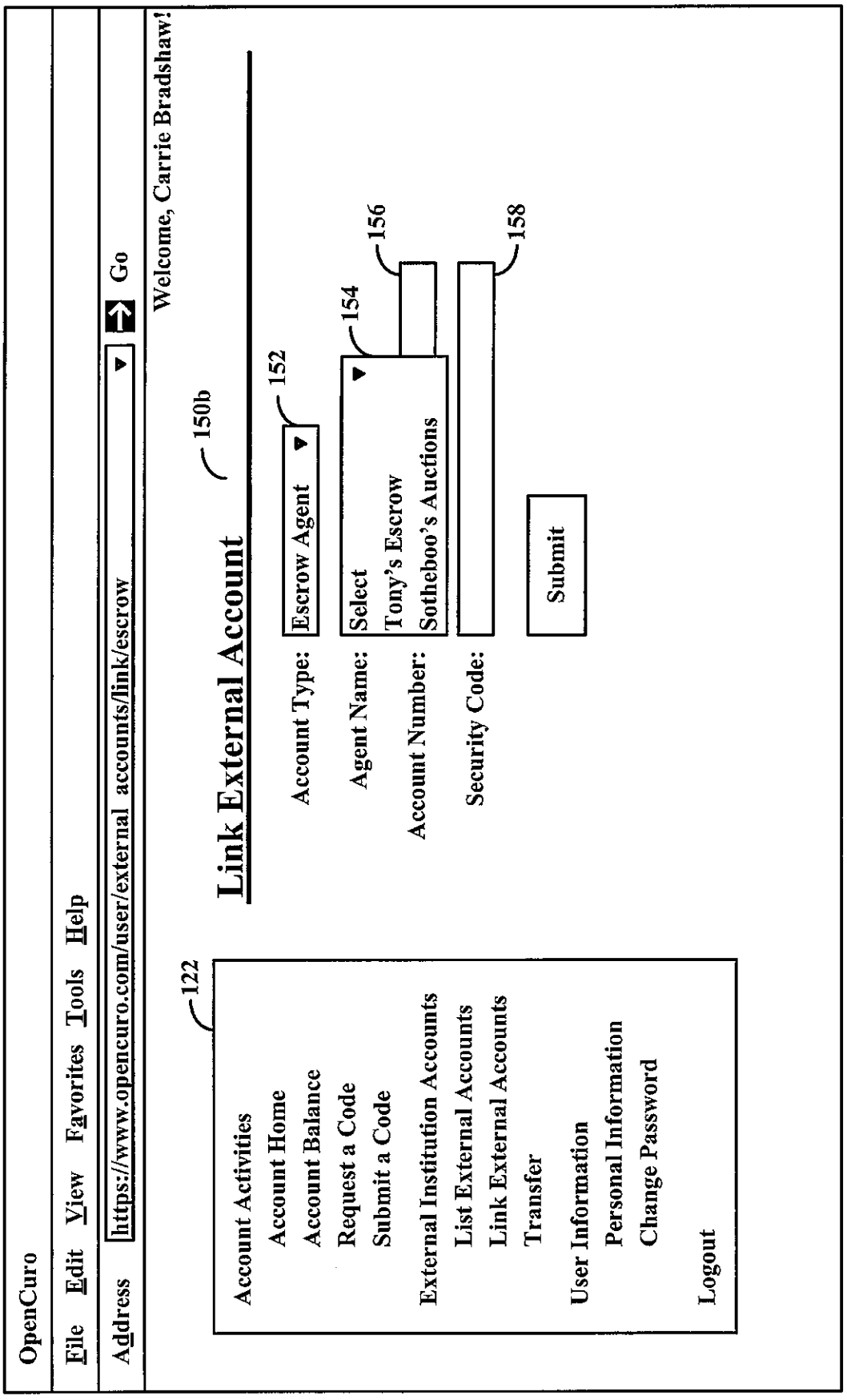

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external accounts/link/escrow
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Link External Account
150b
Account Type:
Escrow Agent
152
Agent Name:
Select
Tony's Escrow
Sotheboo's Auctions
154
Account Number:
156
Security Code:
158
Submit

FIG. 9C

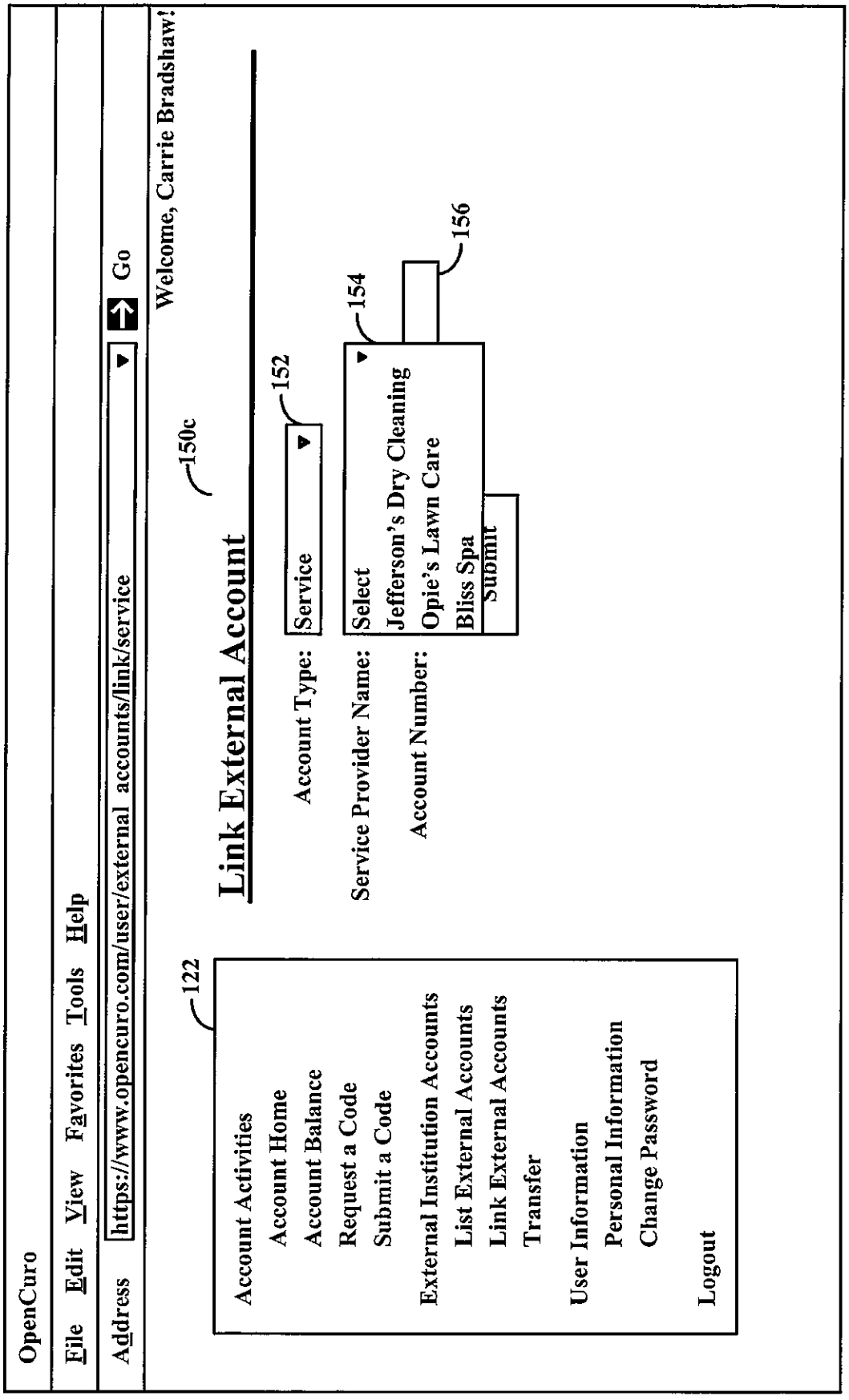

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external_accounts/link/service
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
150c
Link External Account
Account Type:
Service
152
Service Provider Name:
Select
Jefferson's Dry Cleaning
Opie's Lawn Care
Bliss Spa
154
Account Number:
156
Submit

FIG. 9D

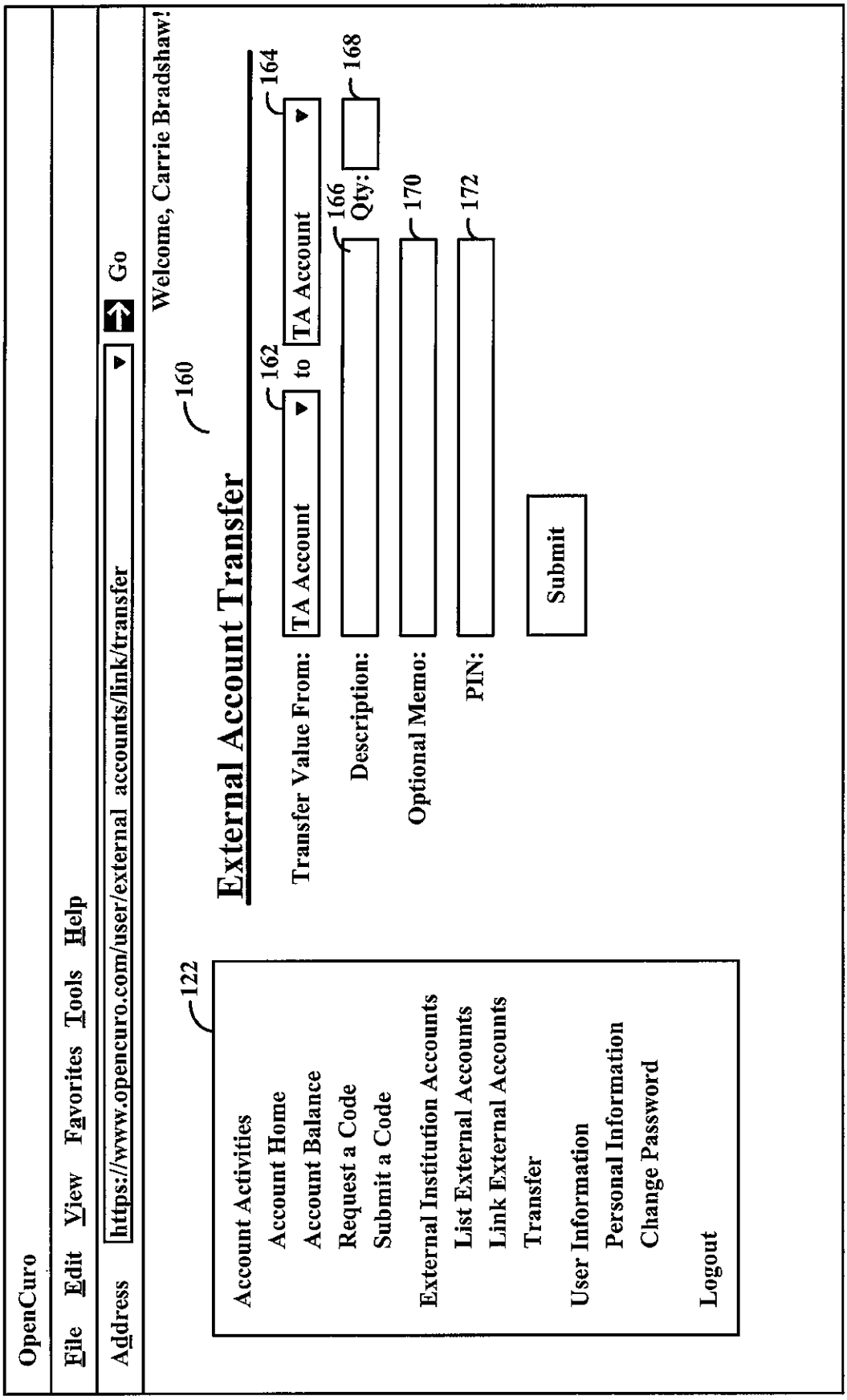

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external accounts/link/transfer
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
160
External Account Transfer
162
164
Transfer Value From: TA Account
to TA Account
166
Description:
Qty:
168
Optional Memo:
170
PIN:
172
Submit

FIG. 10A

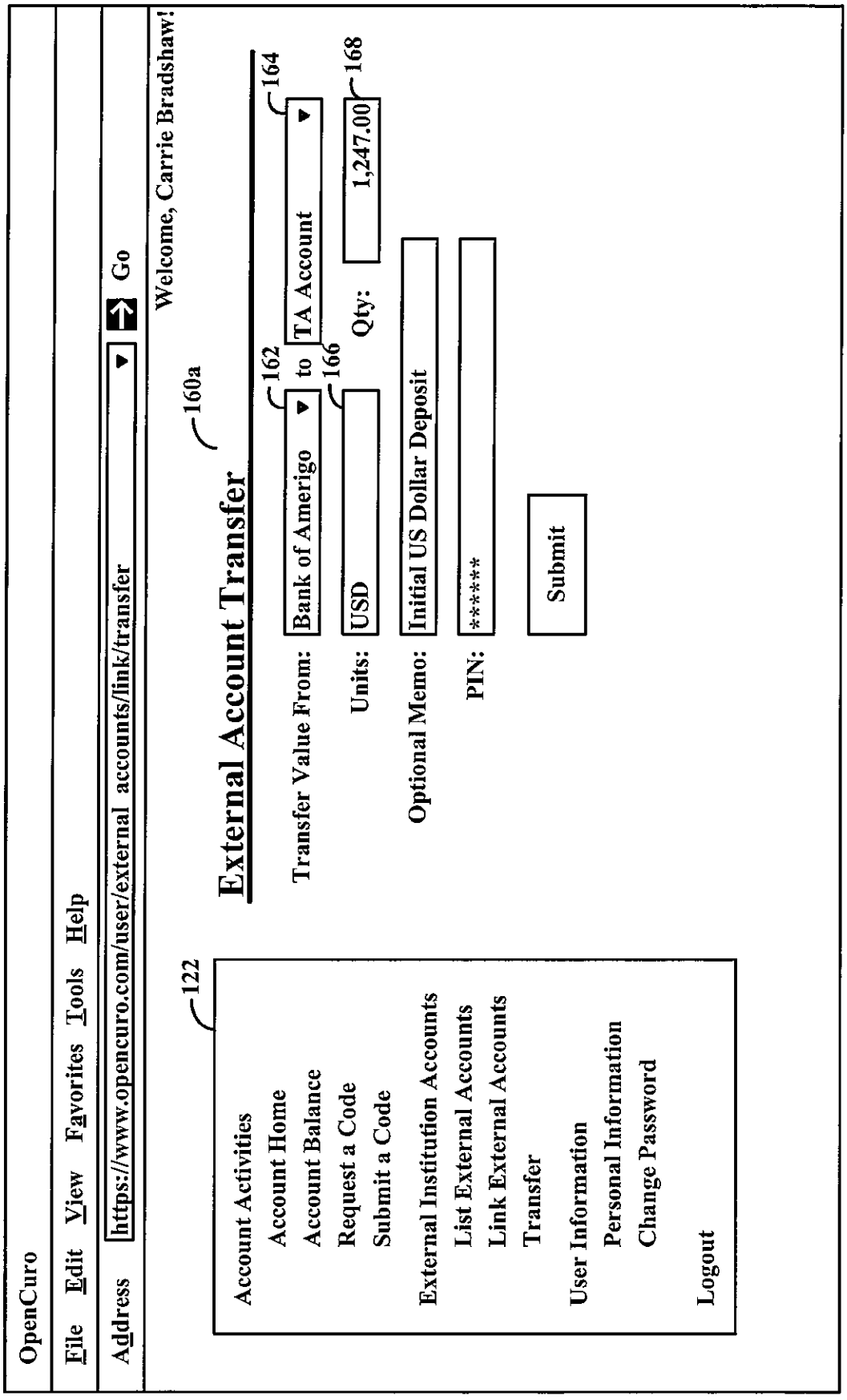

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external_accounts/link/transfer
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
160a
External Account Transfer
162
164
Transfer Value From:
Bank of Amerigo
to
TA Account
166
168
Units:
USD
Qty:
1,247.00
Optional Memo:
Initial US Dollar Deposit
PIN:
******
Submit

FIG. 10B

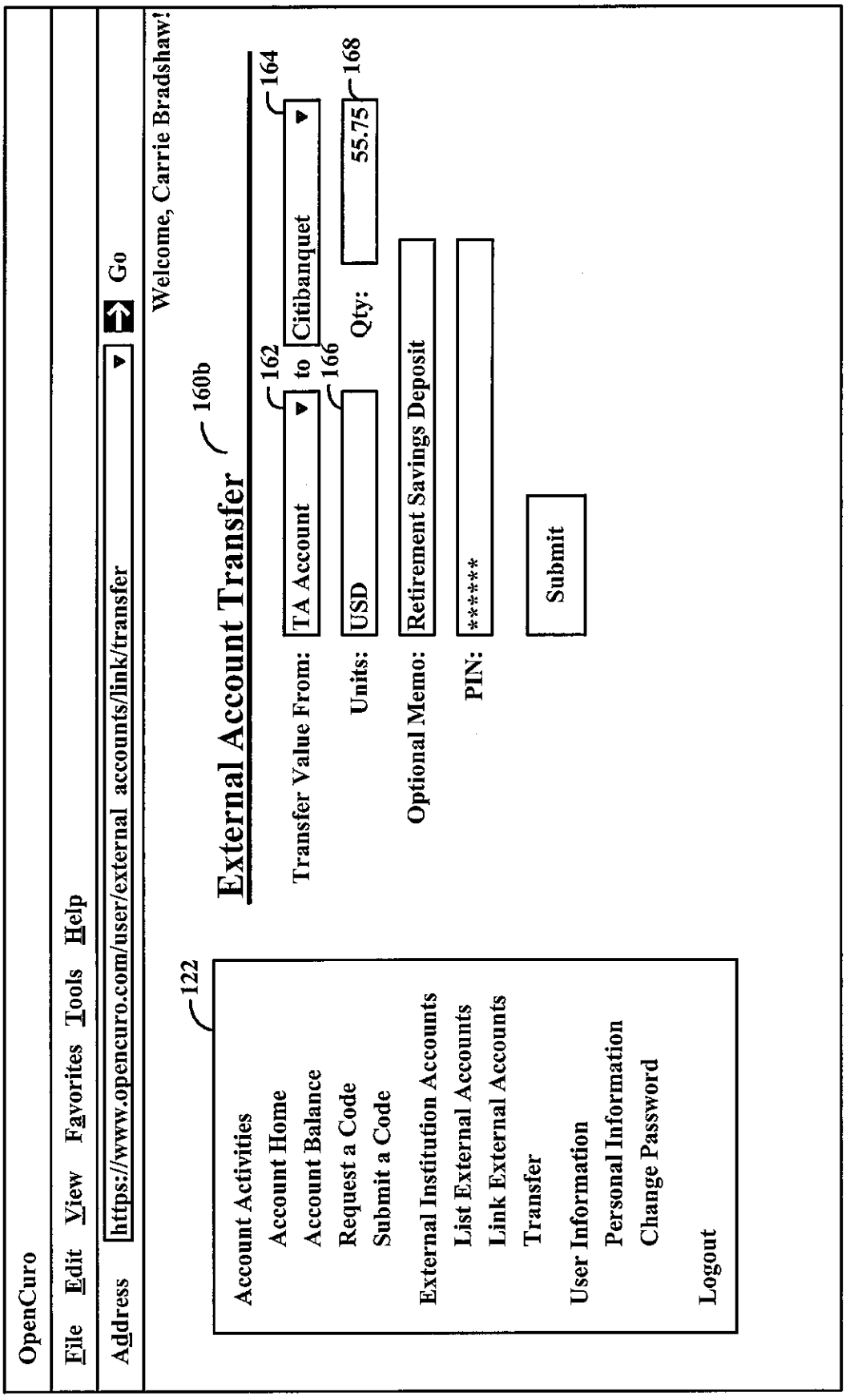

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external accounts/link/transfer
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
160b
External Account Transfer
162
164
Transfer Value From:
TA Account
to
Citibanquet
166
168
Units:
USD
Qty:
55.75
Optional Memo:
Retirement Savings Deposit
PIN:
******
Submit

FIG. 10C

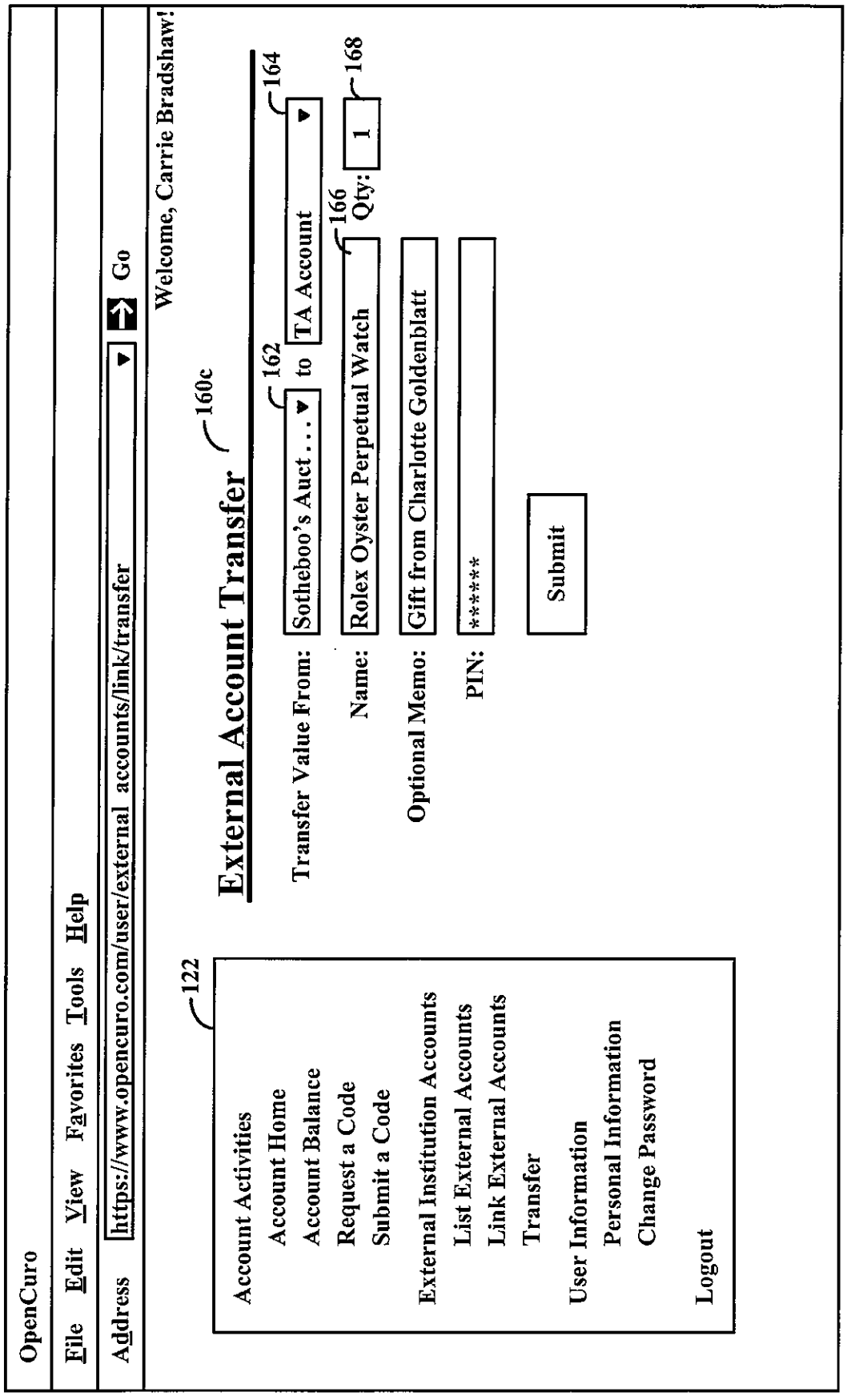

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external_accounts/link/transfer
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
160c
External Account Transfer
162
164
Transfer Value From:
Sotheboo's Auct . . .
to
TA Account
166
168
Name:
Rolex Oyster Perpetual Watch
Qty:
1
Optional Memo:
Gift from Charlotte Goldenblatt
PIN:
******
Submit

FIG. 10D

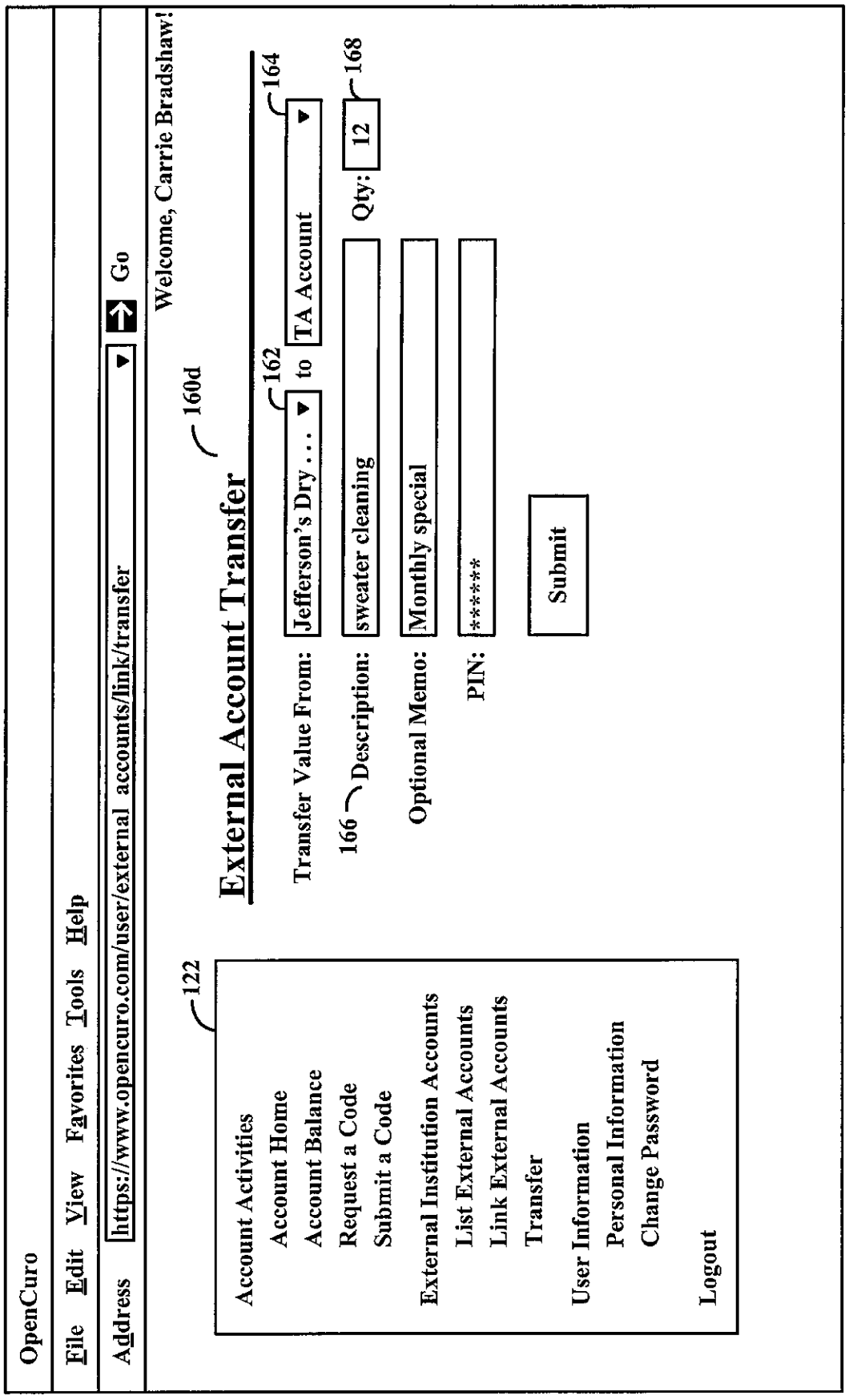

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/external_accounts/link/transfer
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
160d
External Account Transfer
162
164
Transfer Value From:
Jefferson's Dry . . .
to
TA Account
166
Description:
sweater cleaning
Qty:
12
168
Optional Memo:
Monthly special
PIN:
******
Submit

FIG. 10E

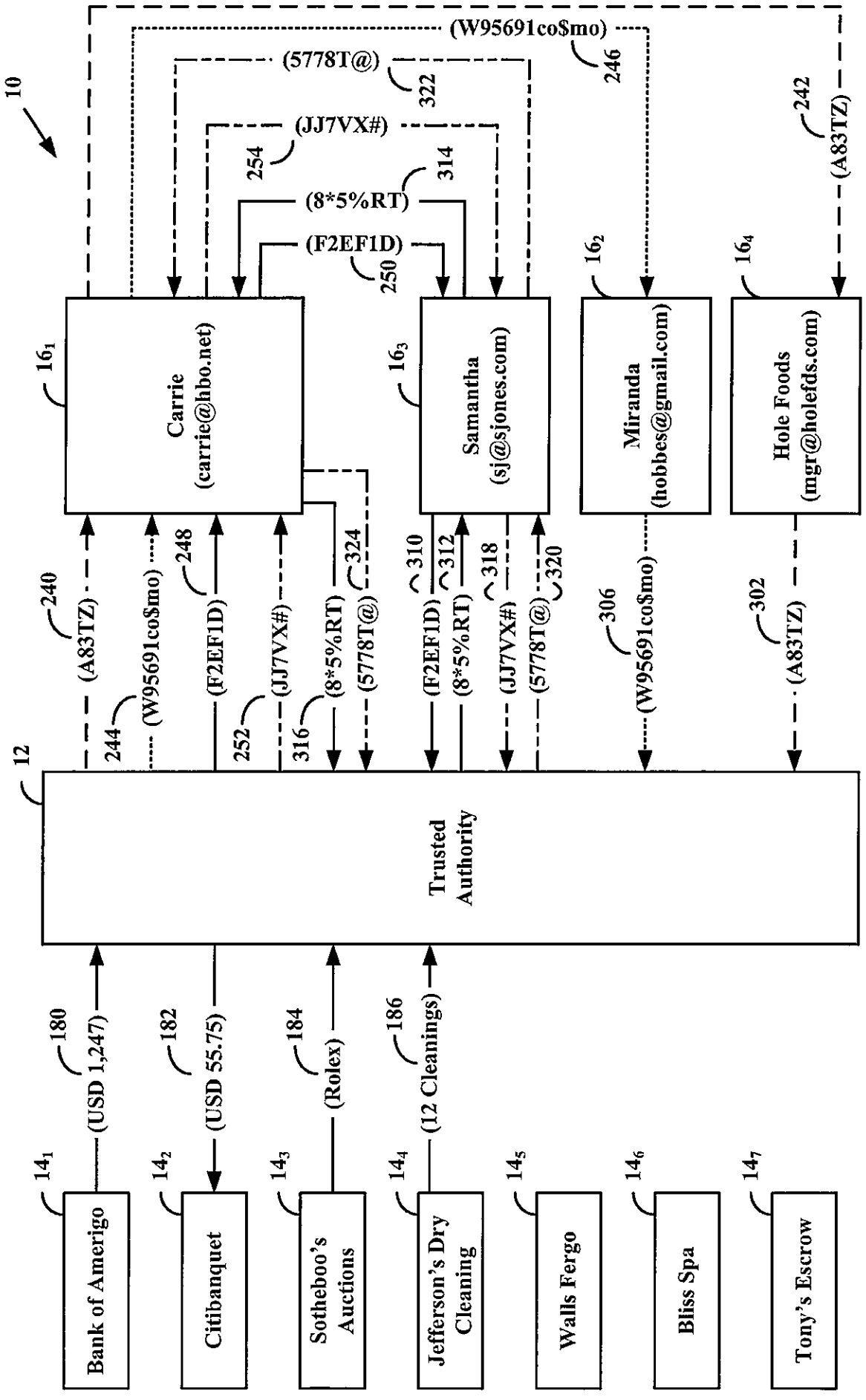

10
(W95691co$mo)
246
(5778T@)
322
(JJ7VX#)
254
(8*5%RT)
314
(F2EF1D)
250
242
(A83TZ)
16₂
16₄
16₁
Carrie
(carrie@hbo.net)
16₃
Samantha
(sj@sjones.com)
Miranda
(hobbes@gmail.com)
Hole Foods
(mgr@holefds.com)
240
(A83TZ)
244
(W95691co$mo)
248
(F2EF1D)
252
(JJ7VX#)
316
(8*5%RT)
324
(5778T@)
310
(F2EF1D)
312
(8*5%RT)
318
(JJ7VX#)
320
(5778T@)
306
(W95691co$mo)
302
(A83TZ)
12
Trusted Authority
180
(USD 1,247)
182
(USD 55.75)
184
(Rolex)
186
(12 Cleanings)
14₁
Bank of Amerigo
14₂
Citibanquet
14₃
Sotheboo's Auctions
14₄
Jefferson's Dry Cleaning
14₅
Walls Fergo
14₆
Bliss Spa
14₇
Tony's Escrow

FIG. 11

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services			Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,247	Manolo Blahnik Slingback	2				Sotheboo's	5AyF98 sothe001
									Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 12A



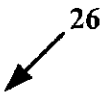
Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services			Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR USD	80,000 1,191.25	MacBook Air Laptop Manolo Blahnik Slingback	1 2	spa treatment	3		Citibanquet	01886052278 021000089
									Sotheboo's	5AyF98 sothe001
									Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 12B

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services			Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,191.25	Manolo Blahnik Slingback	2				Sotheboo's	5AyF98 sothe001
				Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 12C



Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services			Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,191.25	Manolo Blahnik Slingback	2	sweater cleaning	12		Sotheboo's	5AyF98 sothe001
				Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 12D

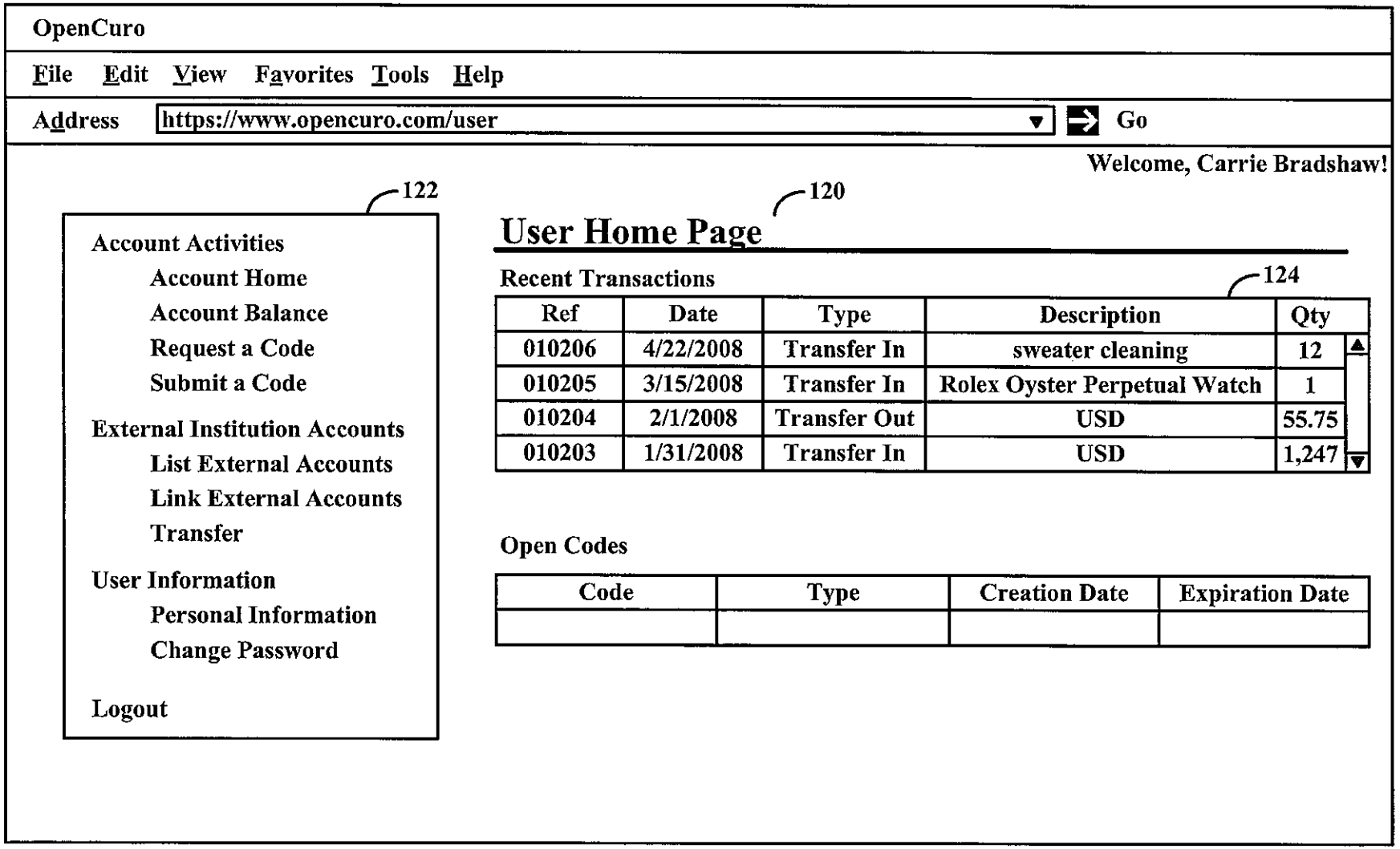

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user
Go
Welcome, Carrie Bradshaw!
122
120
User Home Page
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Recent Transactions
124
Ref | Date | Type | Description | Qty
010206 | 4/22/2008 | Transfer In | sweater cleaning | 12
010205 | 3/15/2008 | Transfer In | Rolex Oyster Perpetual Watch | 1
010204 | 2/1/2008 | Transfer Out | USD | 55.75
010203 | 1/31/2008 | Transfer In | USD | 1,247
Open Codes
Code | Type | Creation Date | Expiration Date

FIG. 13

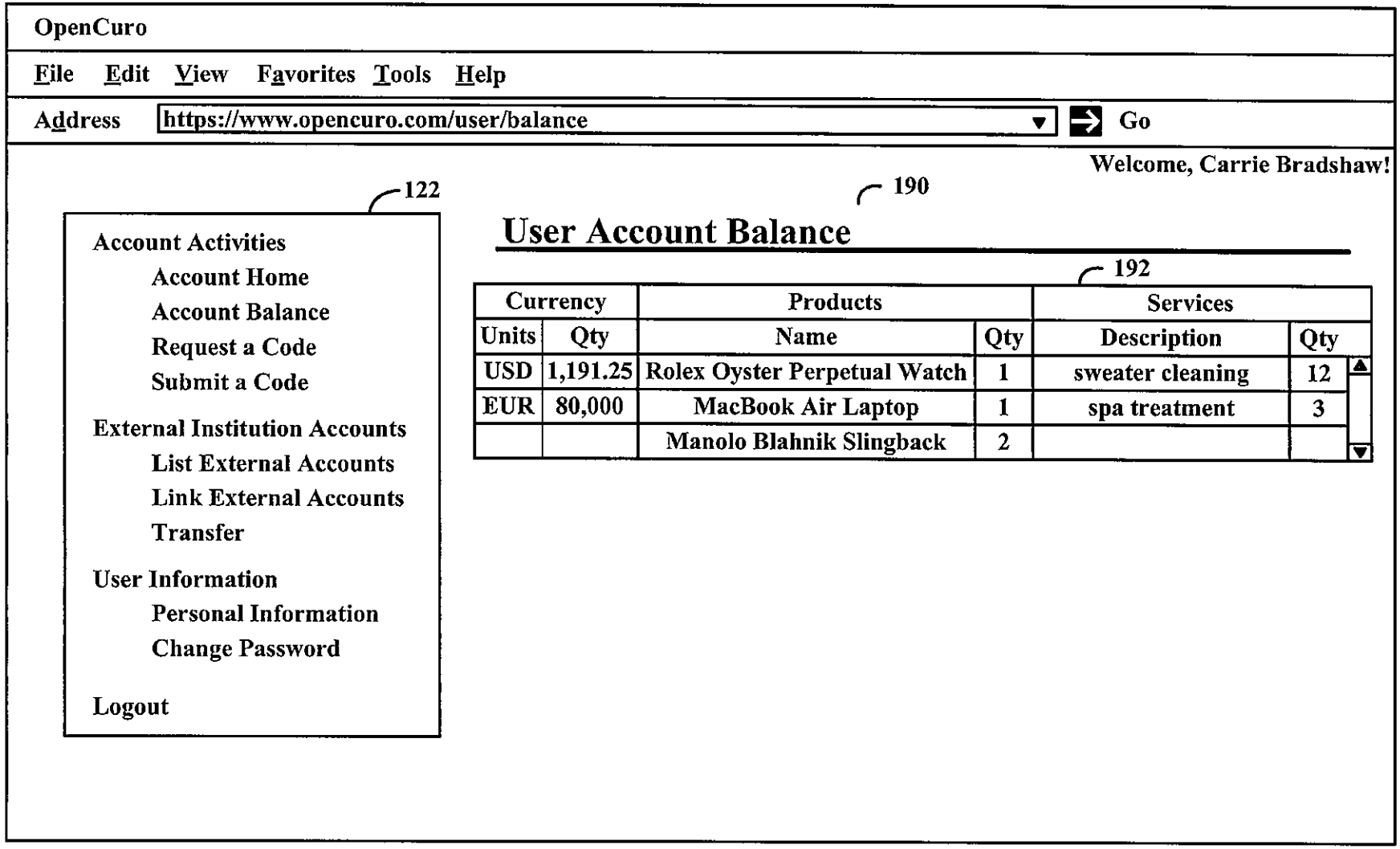

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user/balance
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
190
User Account Balance
192
Currency
Products
Services
Units
Qty
Name
Qty
Description
Qty
USD
1,191.25
Rolex Oyster Perpetual Watch
1
sweater cleaning
12
EUR
80,000
MacBook Air Laptop
1
spa treatment
3
Manolo Blahnik Slingback
2

FIG. 14

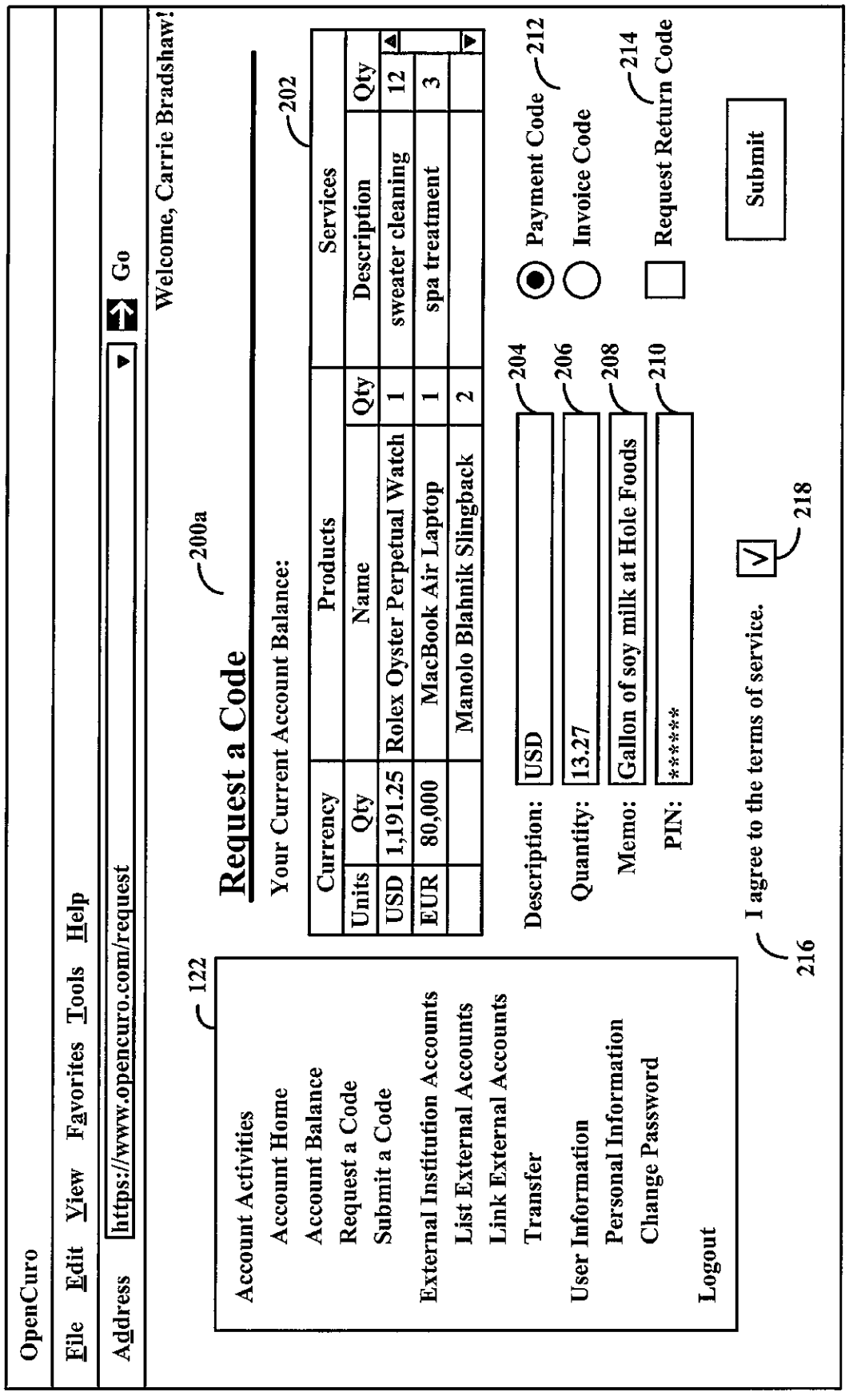

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
200a
Request a Code
Your Current Account Balance:
202
Currency
Units Qty
USD 1,191.25
EUR 80,000
Products
Name Qty
Rolex Oyster Perpetual Watch 1
MacBook Air Laptop 1
Manolo Blahnik Slingback 2
Services
Description Qty
sweater cleaning 12
spa treatment 3
Description: USD
204
Quantity: 13.27
206
Memo: Gallon of soy milk at Hole Foods
208
PIN: ******
210
Payment Code
212
Invoice Code
Request Return Code
214
I agree to the terms of service.
216
218
Submit

FIG. 15A

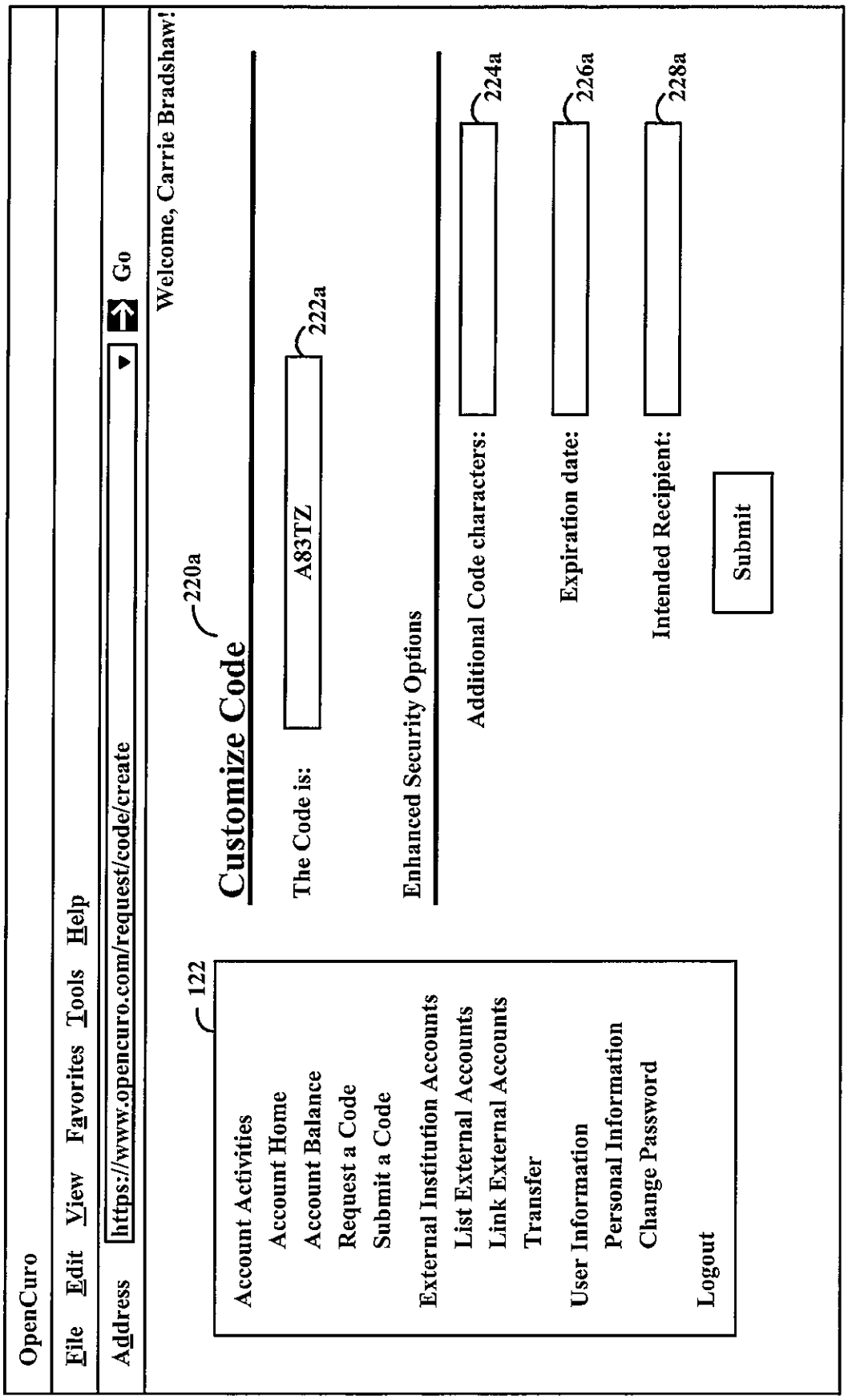

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request/code/create
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
220a
Customize Code
The Code is:
A83TZ
222a
Enhanced Security Options
Additional Code characters:
224a
Expiration date:
226a
Intended Recipient:
228a
Submit

FIG. 15B

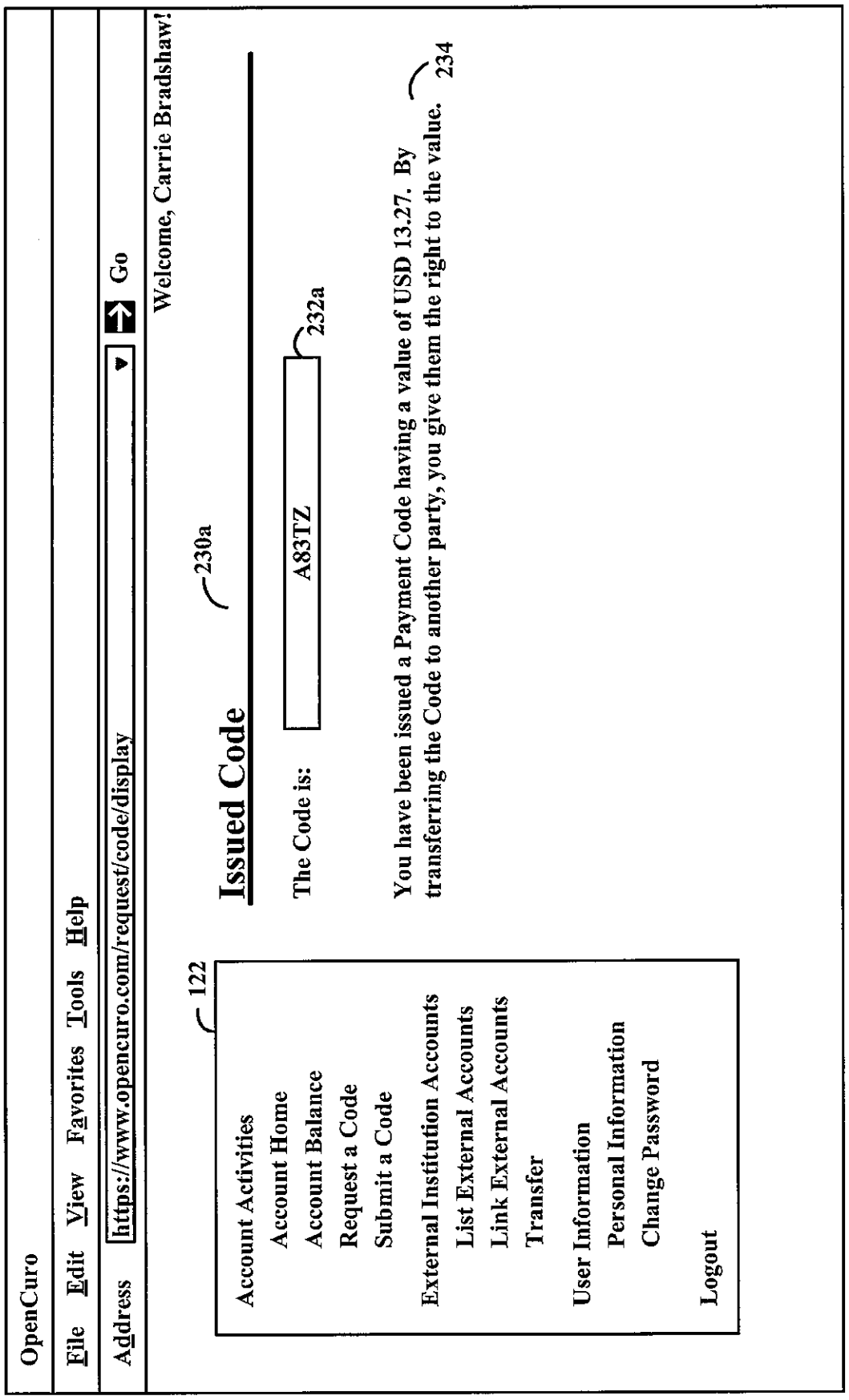

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request/code/display
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
230a
Issued Code
The Code is:
A83TZ
232a
You have been issued a Payment Code having a value of USD 13.27. By transferring the Code to another party, you give them the right to the value.
234

FIG. 15C

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		A83TZ	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,191.25	Manolo Blahnik Slingback	2	sweater cleaning	12		Sotheboo's	5AyF98 sothe001
				Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 16

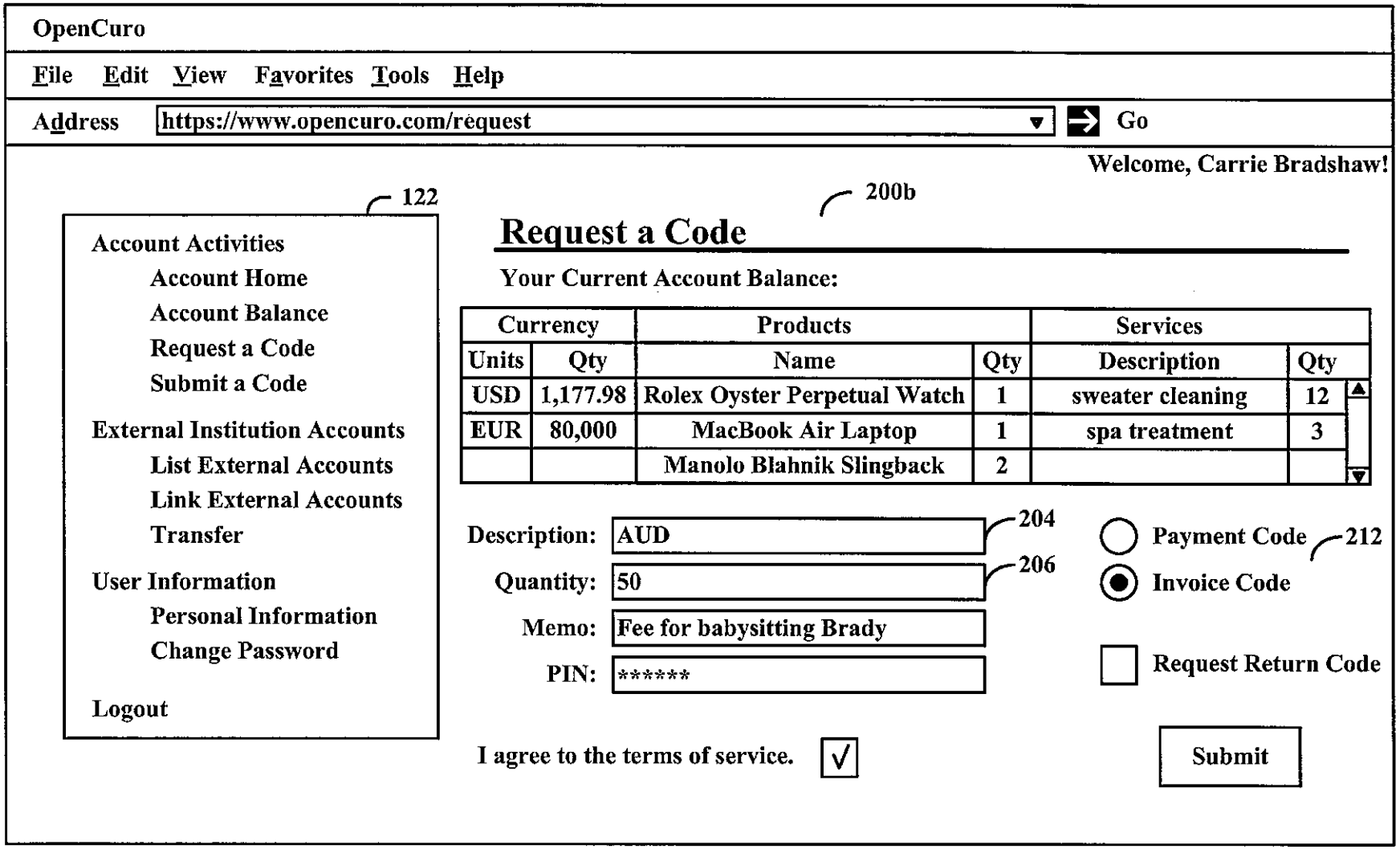

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request
Go
Welcome, Carrie Bradshaw!
122
200b
Request a Code
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Your Current Account Balance:
Currency
Products
Services
Units
Qty
Name
Qty
Description
Qty
USD
1,177.98
Rolex Oyster Perpetual Watch
1
sweater cleaning
12
EUR
80,000
MacBook Air Laptop
1
spa treatment
3
Manolo Blahnik Slingback
2
Description:
AUD
204
Quantity:
50
206
Memo:
Fee for babysitting Brady
PIN:
******
Payment Code
212
Invoice Code
Request Return Code
I agree to the terms of service.
Submit

FIG. 17A

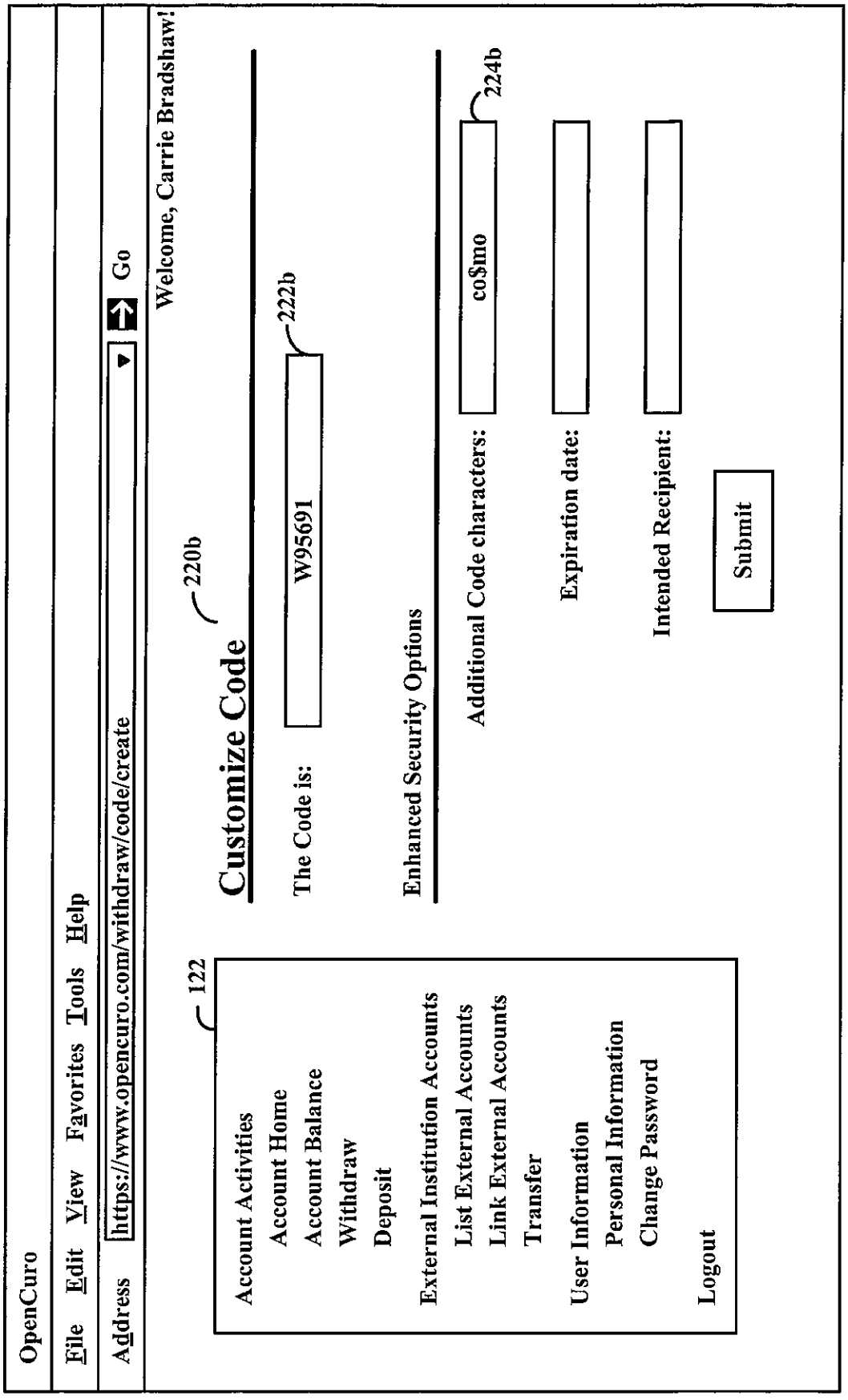

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/withdraw/code/create
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Withdraw
Deposit
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
220b
Customize Code
The Code is:
W95691
222b
Enhanced Security Options
Additional Code characters:
co$mo
224b
Expiration date:
Intended Recipient:
Submit

FIG. 17B

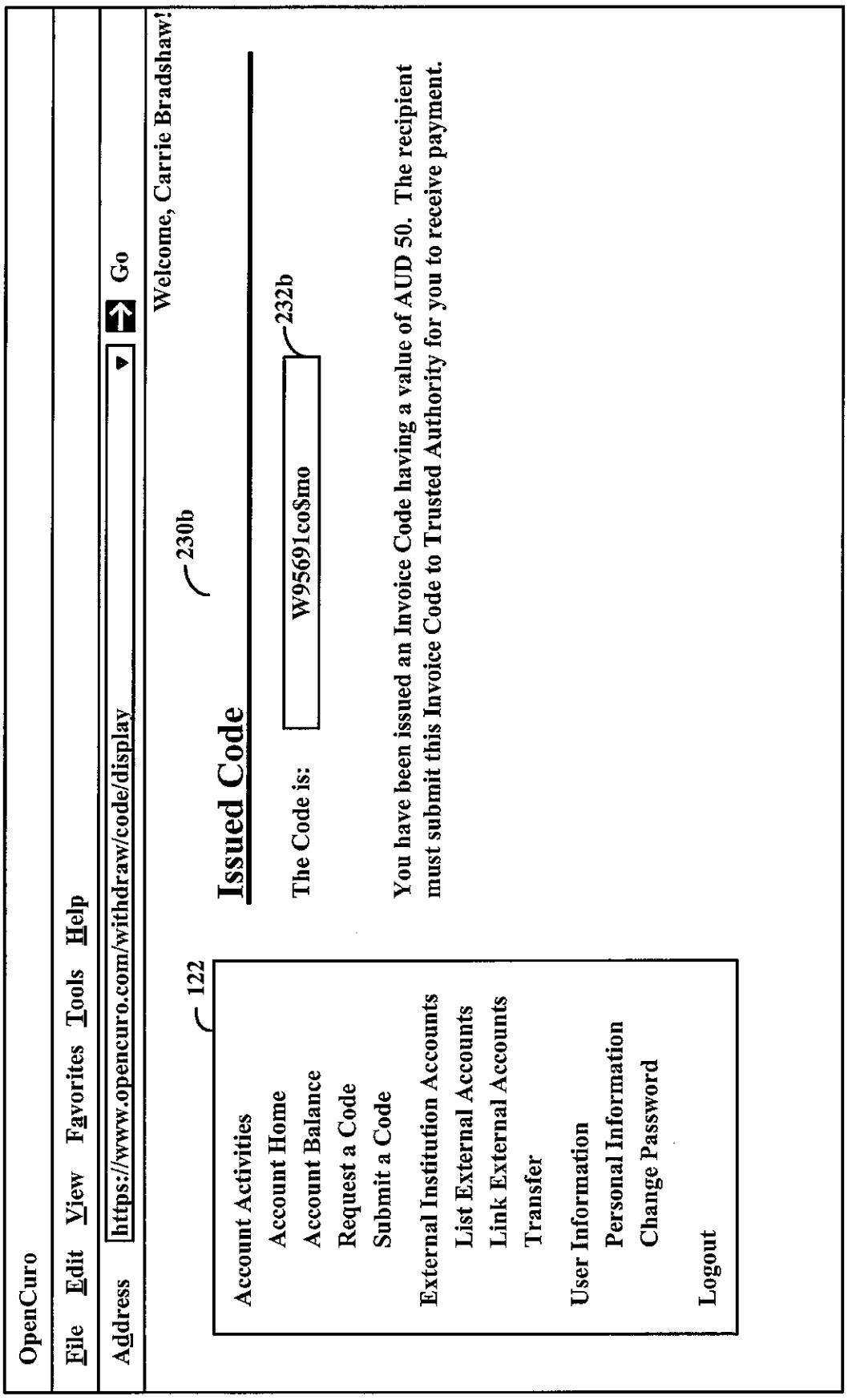
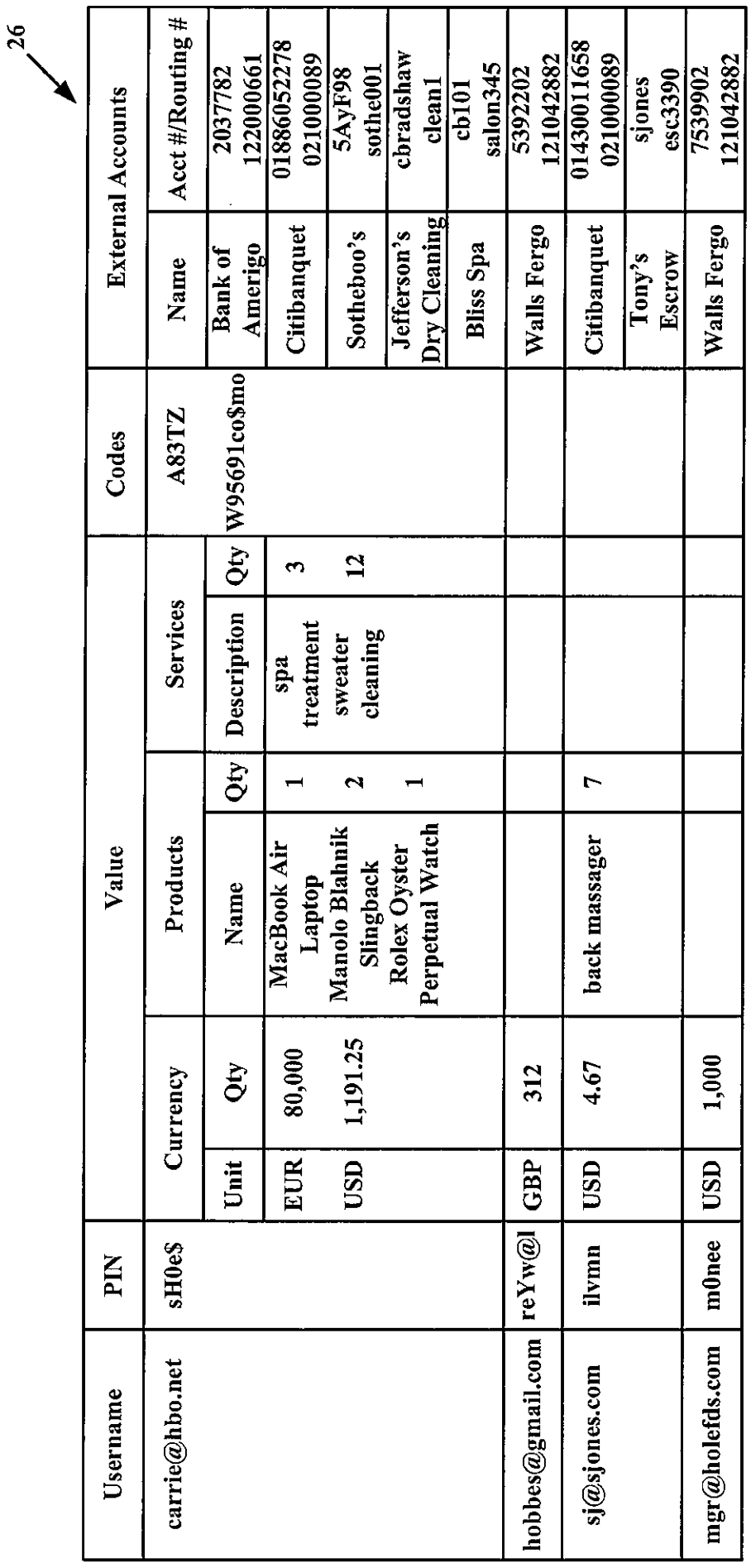

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/withdraw/code/display
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
230b
Issued Code
The Code is:
W95691co$mo
232b
You have been issued an Invoice Code having a value of AUD 50. The recipient must submit this Invoice Code to Trusted Authority for you to receive payment.

FIG. 17C



Username	PIN	Value						Codes	External Accounts	
		Currency		Products		Services		A83TZ	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty	W95691co$mo		
carrie@hbo.net	sH0e$	EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Bank of Amerigo	2037782 122000661
		USD	1,191.25	Manolo Blahnik Slingback	2	sweater cleaning	12		Citibanquet	01886052278 021000089
				Rolex Oyster Perpetual Watch	1				Sotheboo's	5AyF98 sothe001
									Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 18

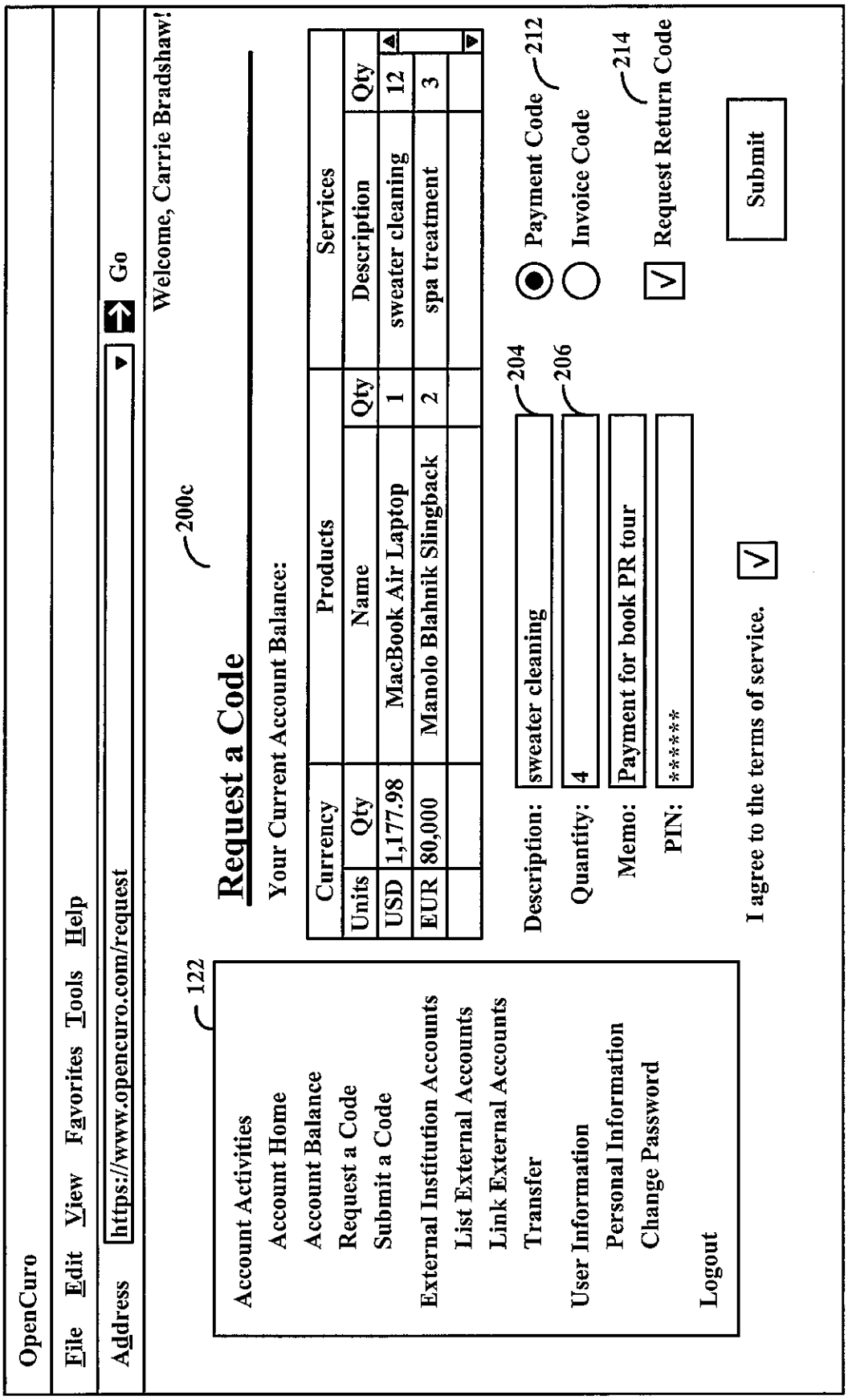

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request
Go
Welcome, Carrie Bradshaw!
200c
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Request a Code
Your Current Account Balance:
Currency
Units Qty
USD 1,177.98
EUR 80,000
Products
Name Qty
MacBook Air Laptop 1
Manolo Blahnik Slingback 2
Services
Description Qty
sweater cleaning 12
spa treatment 3
Description: sweater cleaning
204
Quantity: 4
206
Memo: Payment for book PR tour
PIN: ******
I agree to the terms of service.
Payment Code
212
Invoice Code
214
Request Return Code
Submit

FIG. 19A

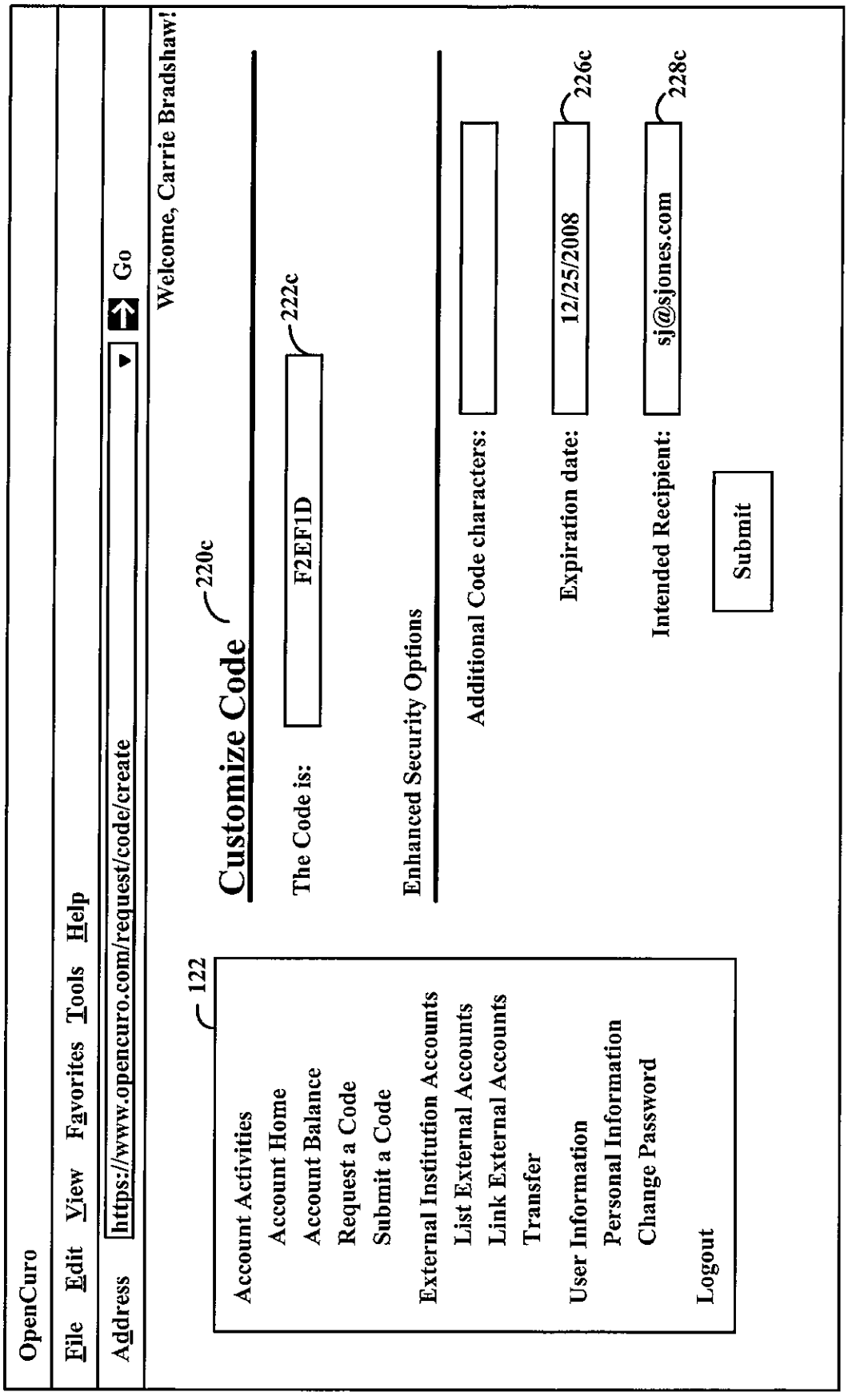

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request/code/create
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
220c
Customize Code
The Code is:
F2EF1D
222c
Enhanced Security Options
Additional Code characters:
Expiration date:
12/25/2008
226c
Intended Recipient:
sj@sjones.com
228c
Submit

FIG. 19B

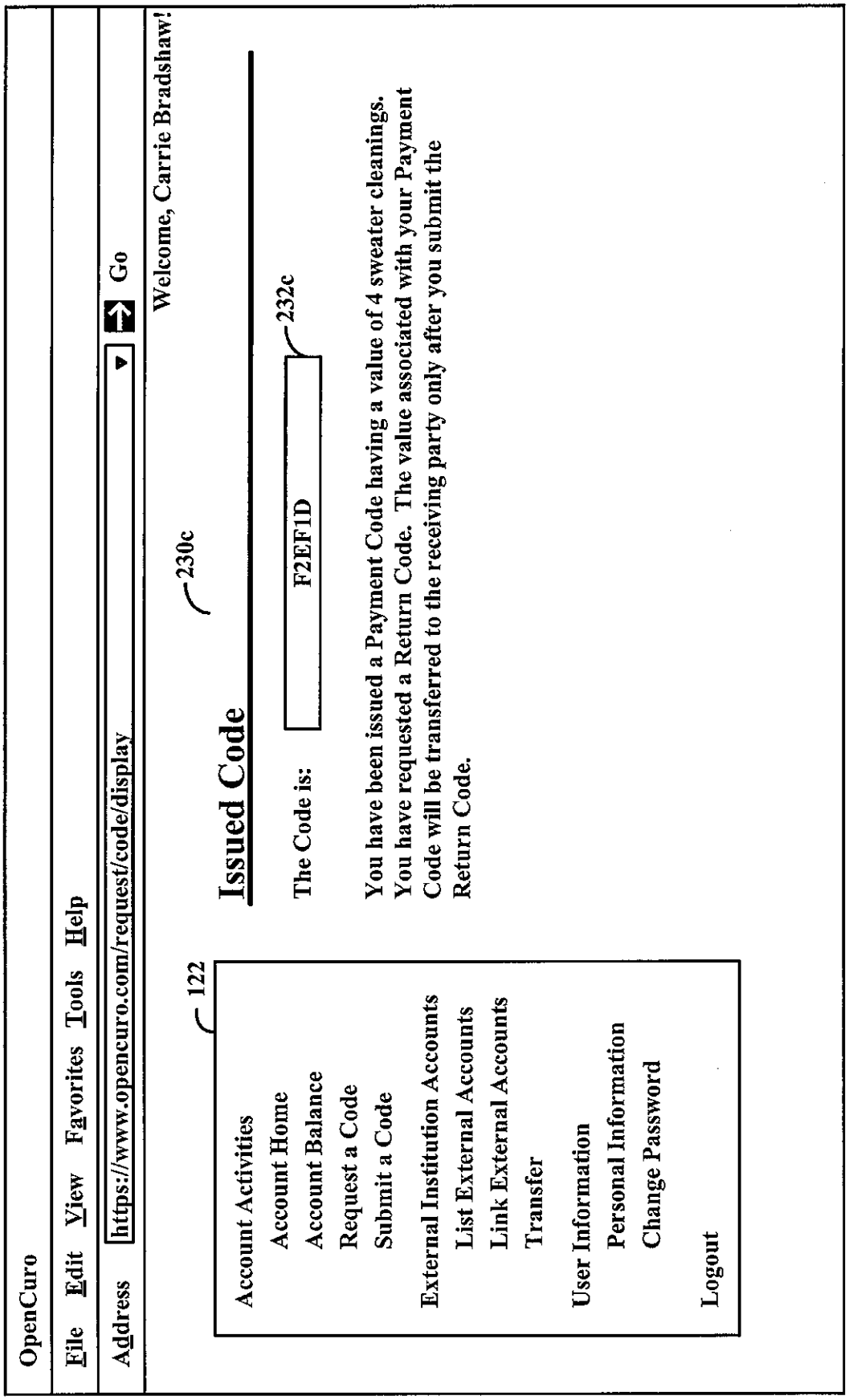

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request/code/display
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
230c
Issued Code
The Code is:
F2EF1D
232c
You have been issued a Payment Code having a value of 4 sweater cleanings. You have requested a Return Code. The value associated with your Payment Code will be transferred to the receiving party only after you submit the Return Code.

FIG. 19C

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		A83TZ	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty	W95691co$mo	Bank of Amerigo	2037782 122000661
		EUR USD	80,000 1,191.25	MacBook Air Laptop Manolo Blahnik Slingback Rolex Oyster Perpetual Watch	1 2 1	spa treatment sweater cleaning	3 12	F2EF1D	Citibanquet	01886052278 021000089
									Sotheboo's	5AyF98 sothe001
									Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 20

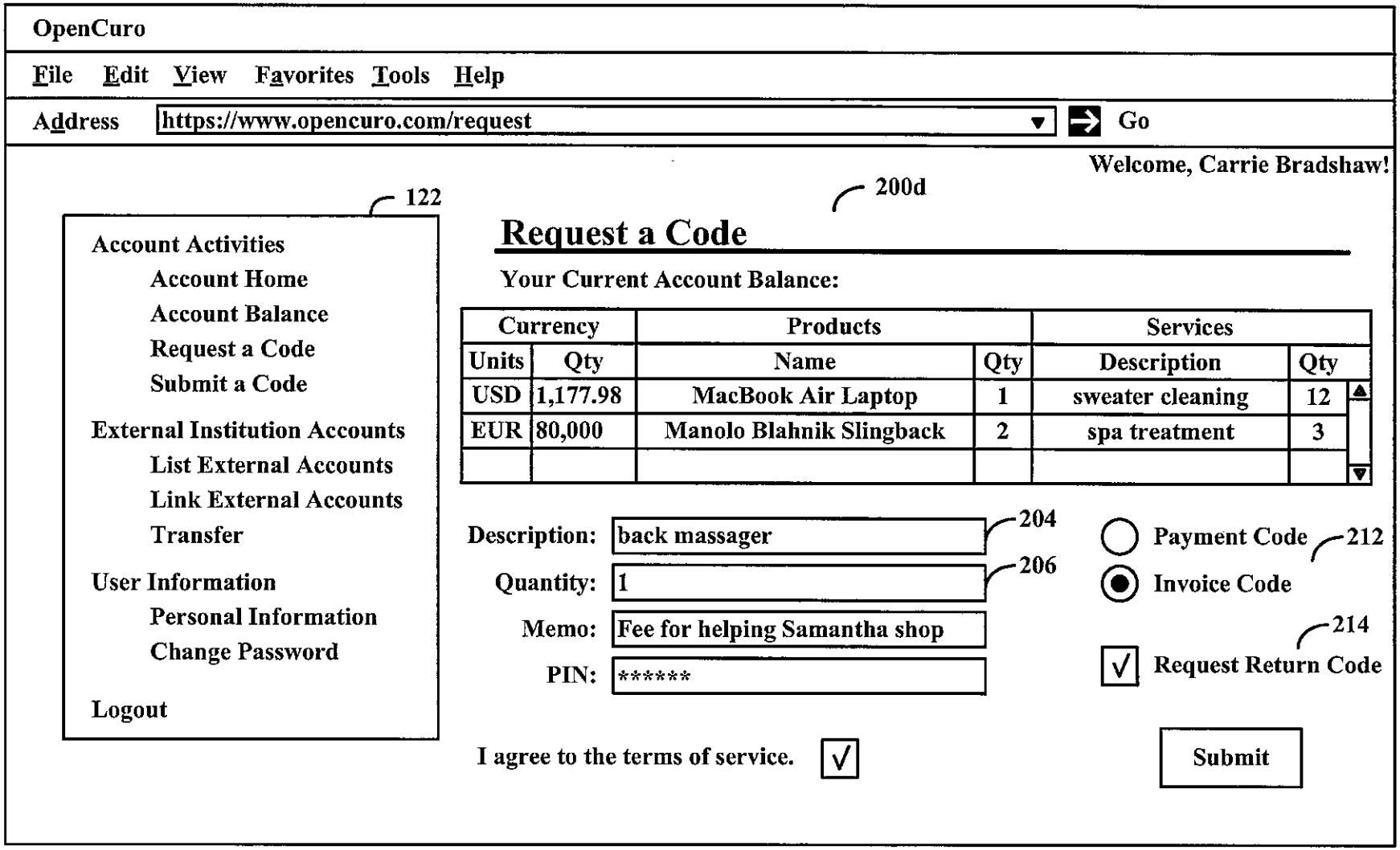

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request
Go
Welcome, Carrie Bradshaw!
122
200d
Request a Code
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Your Current Account Balance:
Currency
Products
Services
Units
Qty
Name
Qty
Description
Qty
USD
1,177.98
MacBook Air Laptop
1
sweater cleaning
12
EUR
80,000
Manolo Blahnik Slingback
2
spa treatment
3
Description:
back massager
204
Quantity:
1
206
Memo:
Fee for helping Samantha shop
PIN:
******
Payment Code
212
Invoice Code
214
Request Return Code
I agree to the terms of service.
Submit

FIG. 21A

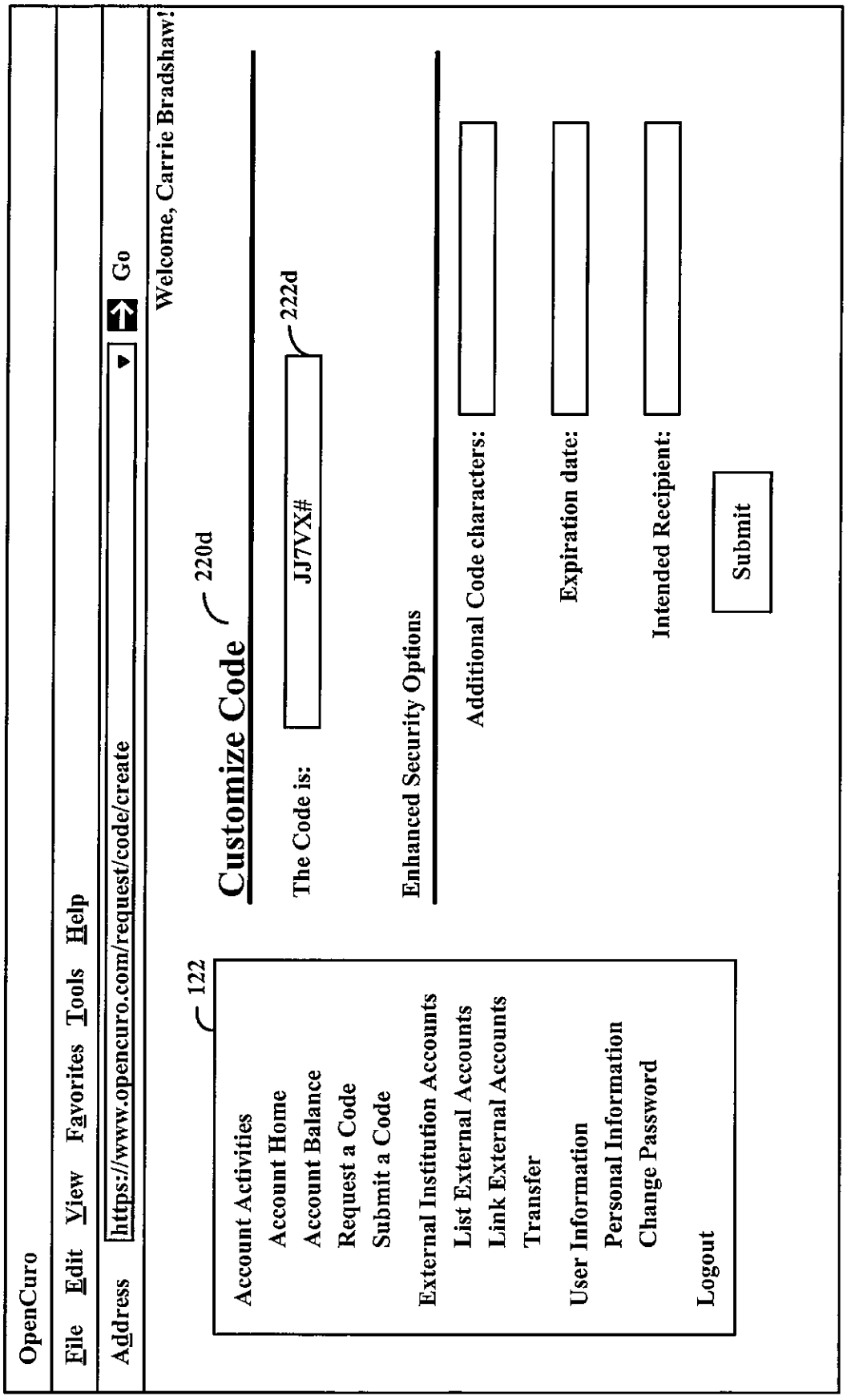

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request/code/create
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
220d
Customize Code
The Code is:
JJ7VX#
222d
Enhanced Security Options
Additional Code characters:
Expiration date:
Intended Recipient:
Submit

FIG. 21B

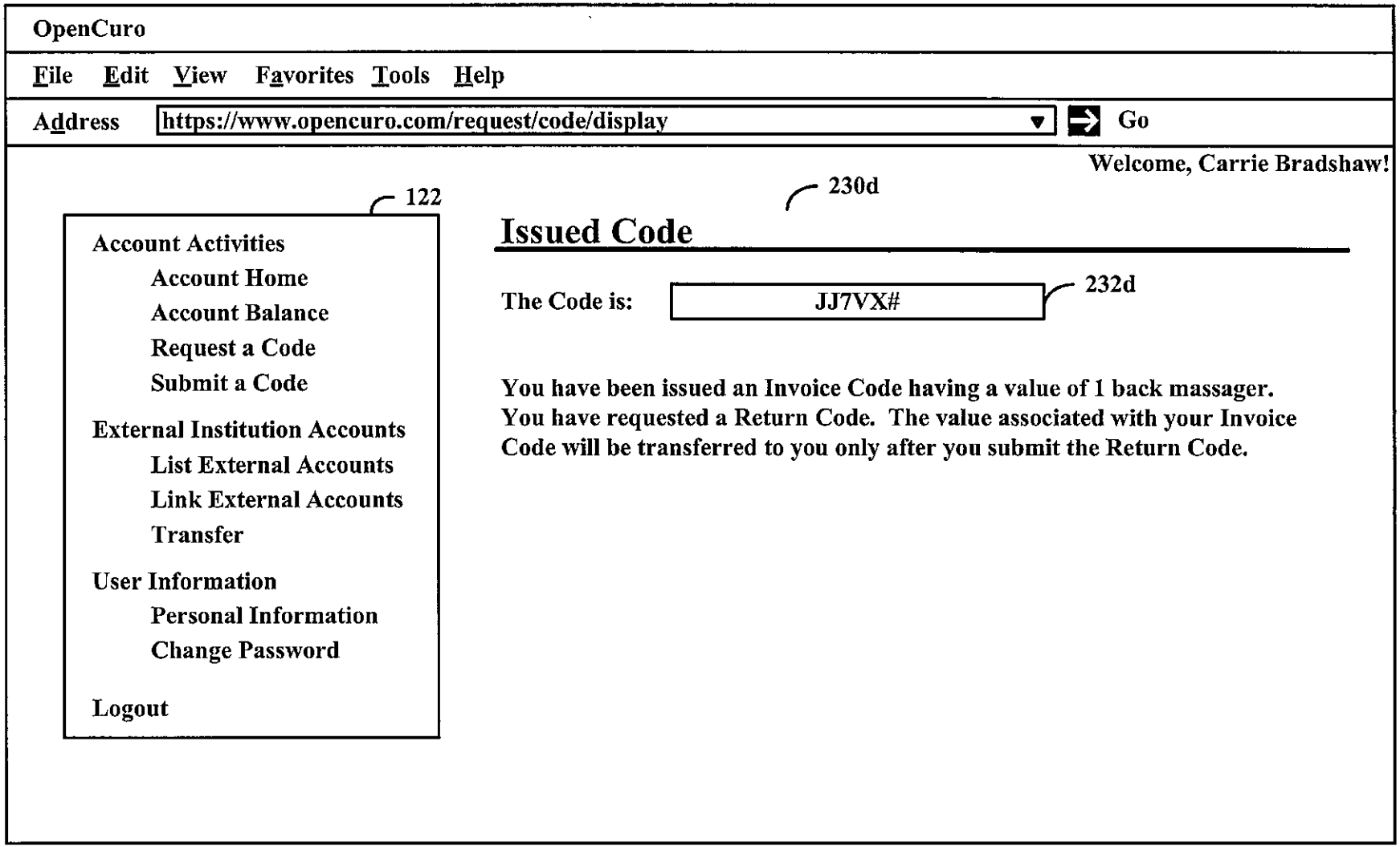

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/request/code/display
Go
Welcome, Carrie Bradshaw!
122
230d
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Issued Code
The Code is:
JJ7VX#
232d
You have been issued an Invoice Code having a value of 1 back massager.
You have requested a Return Code. The value associated with your Invoice Code will be transferred to you only after you submit the Return Code.

FIG. 21C

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		A83TZ	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty	W95691co$mo	Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3	F2EF1D	Citibanquet	01886052278 021000089
		USD	1,191.25	Manolo Blahnik Slingback	2	sweater cleaning	12	JJ7VX#	Sotheboo's	5AyF98 sothe001
				Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,000						Walls Fergo	7539902 121042882

FIG. 22

28

Code	Return Code	Intended Recipient	Expiration Date	Type	Value						
					Currency		Products		Services		
					Units	Qty	Name	Qty	Description	Qty	
A83TZ	-			P	USD	13.27					
W95691co$mo	-			I	AUD	50					
F2EF1D	8*5%RT	sj@sjones.com	12/25/2008	RP					sweater cleaning	4	
JJ7VX#	5778T@			RI			back massager	1			
. . .	. . .										

FIG. 23

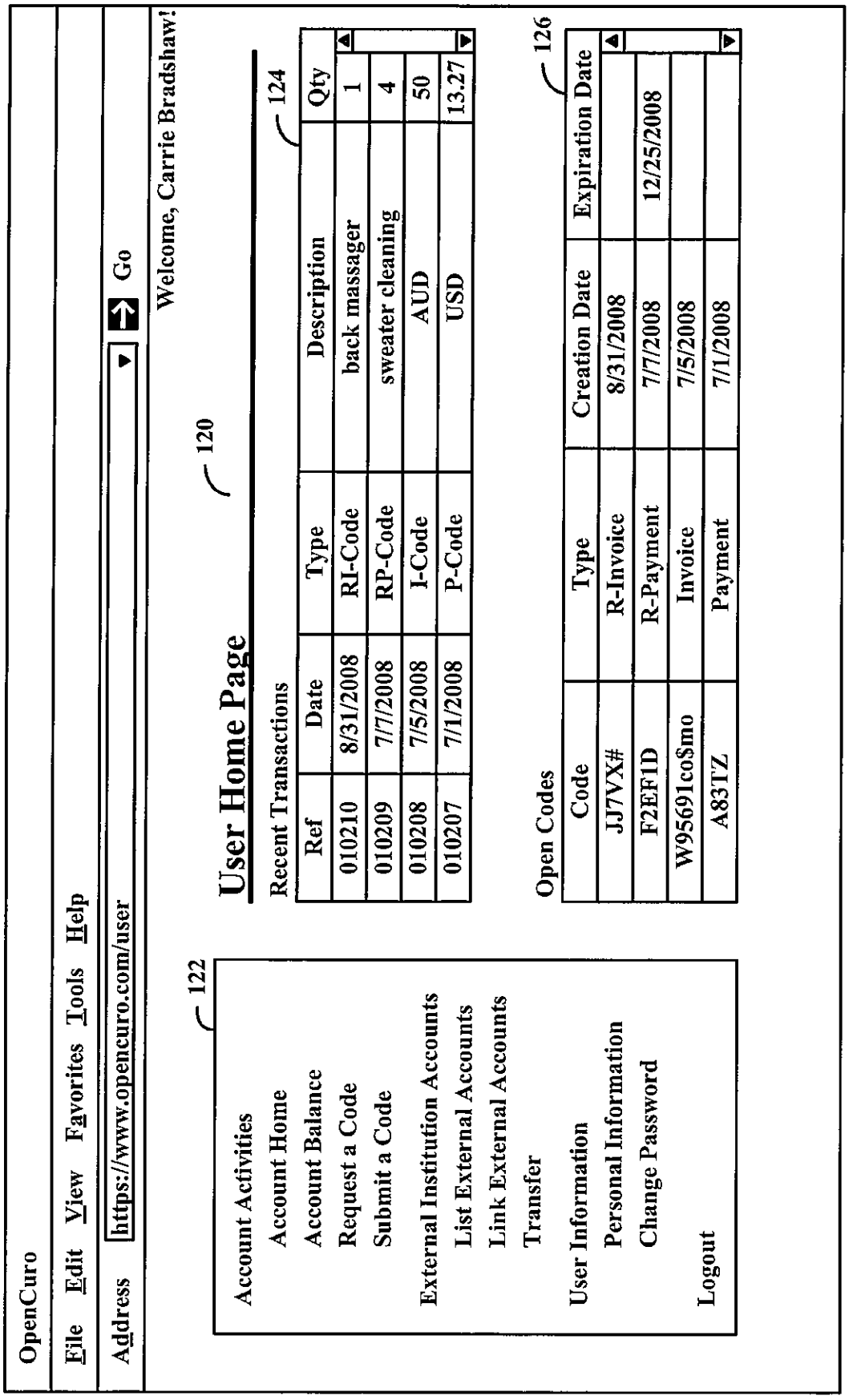

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/user
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
120
User Home Page
Recent Transactions
124
Ref | Date | Type | Description | Qty
010210 | 8/31/2008 | RI-Code | back massager | 1
010209 | 7/7/2008 | RP-Code | sweater cleaning | 4
010208 | 7/5/2008 | I-Code | AUD | 50
010207 | 7/1/2008 | P-Code | USD | 13.27
Open Codes
126
Code | Type | Creation Date | Expiration Date
JJ7VX# | R-Invoice | 8/31/2008
F2EF1D | R-Payment | 7/7/2008 | 12/25/2008
W95691co$mo | Invoice | 7/5/2008
A83TZ | Payment | 7/1/2008

FIG. 24

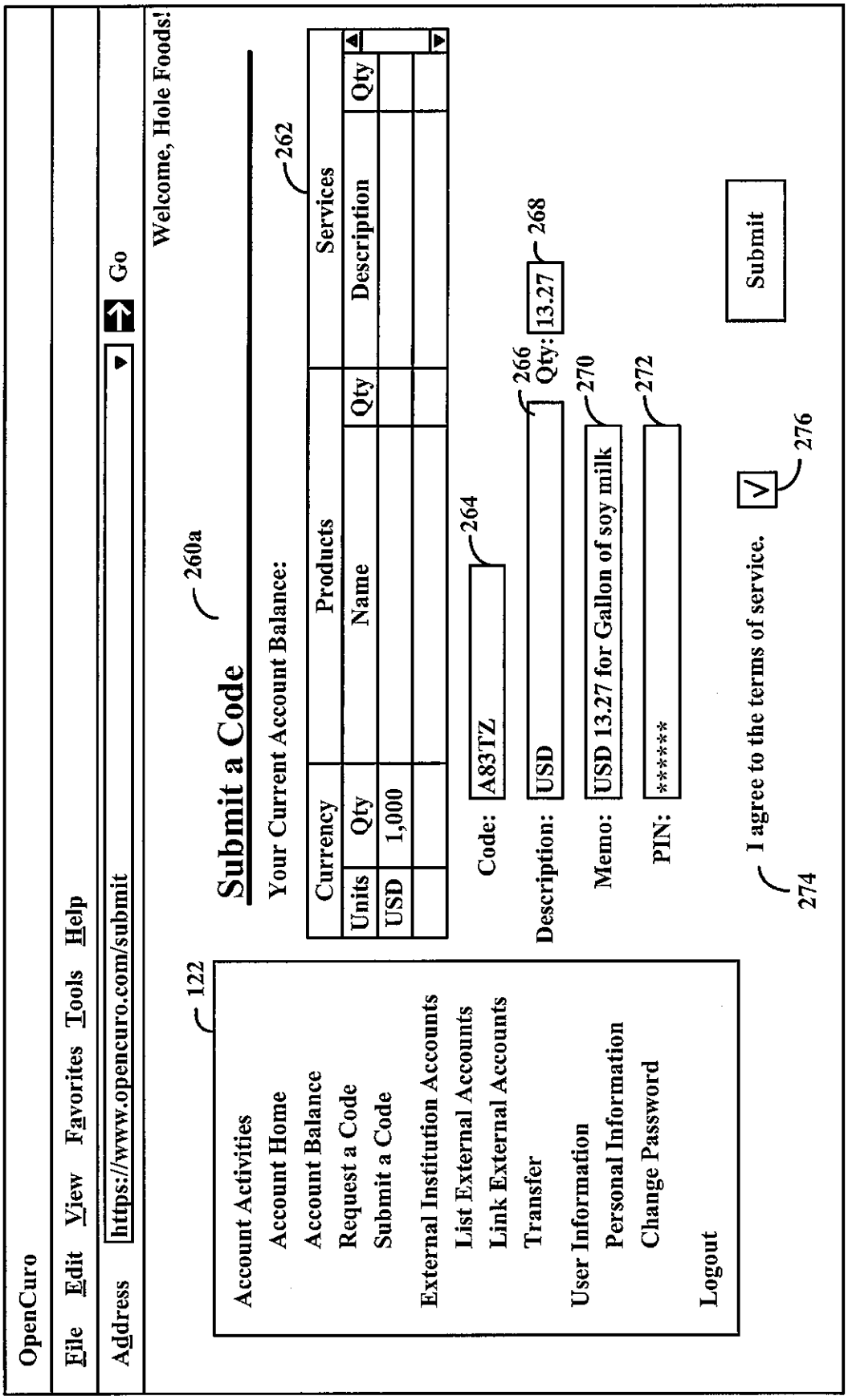

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit
Go
Welcome, Hole Foods!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
260a
Submit a Code
Your Current Account Balance:
262
Currency
Units Qty
USD 1,000
Products
Name
Qty
Services
Description
Qty
Code: A83TZ
264
Description: USD
266
Qty: 13.27
268
Memo: USD 13.27 for Gallon of soy milk
270
PIN: ******
272
I agree to the terms of service.
276
274
Submit

FIG. 25A

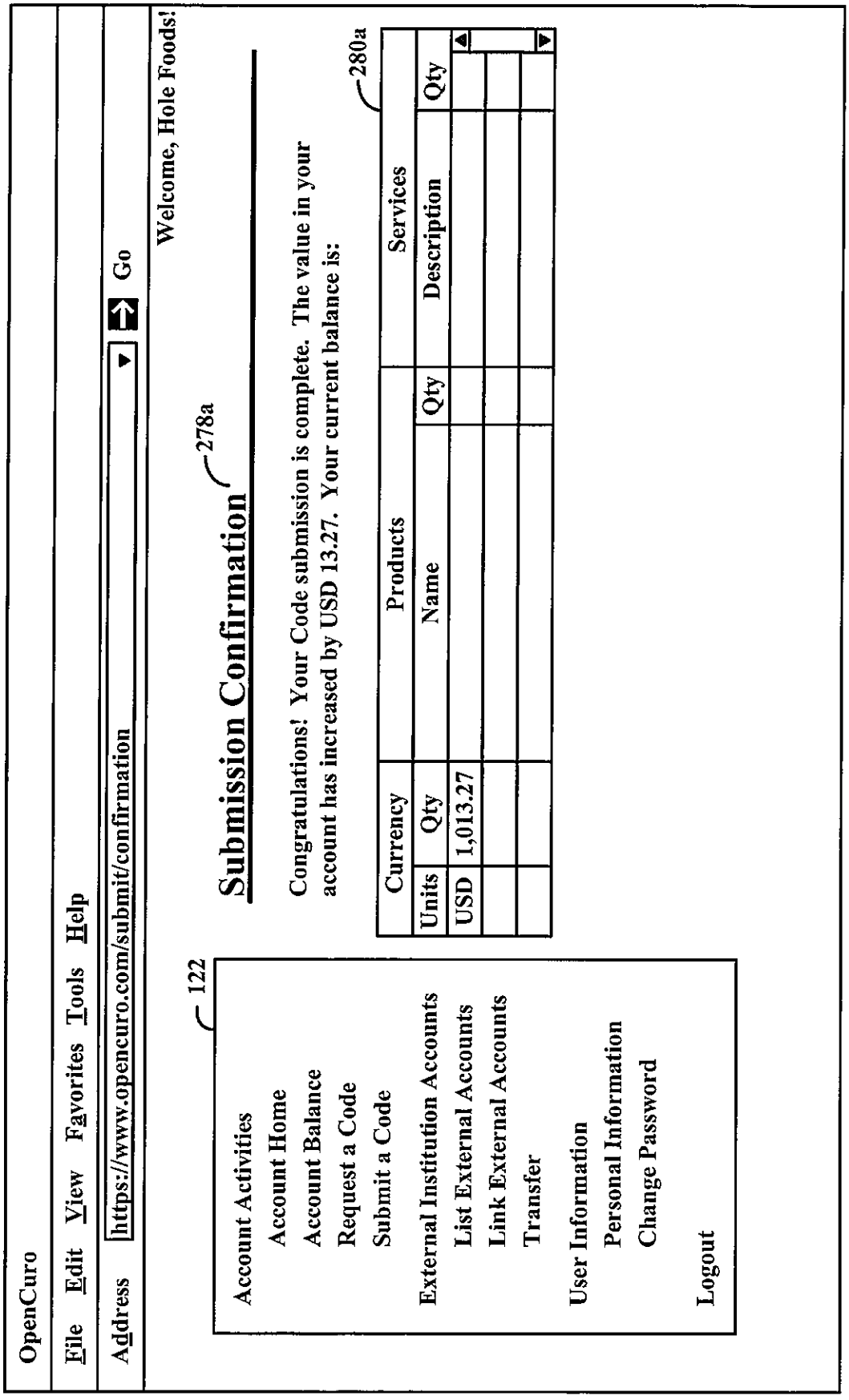

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit/confirmation
Go
Welcome, Hole Foods!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
278a
Submission Confirmation
Congratulations! Your Code submission is complete. The value in your account has increased by USD 13.27. Your current balance is:
280a
Currency
Units
Qty
USD
1,013.27
Products
Name
Qty
Services
Description
Qty

FIG. 25B

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		W95691co$mo	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty	F2EF1D	Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3	JJ7VX#	Citibanquet	01886052278 021000089
		USD	1,177.98	Manolo Blahnik Slingback	2	sweater cleaning	12		Sotheboo's	5AyF98 sothe001
				Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	312						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,013.27						Walls Fergo	7539902 121042882

FIG. 26

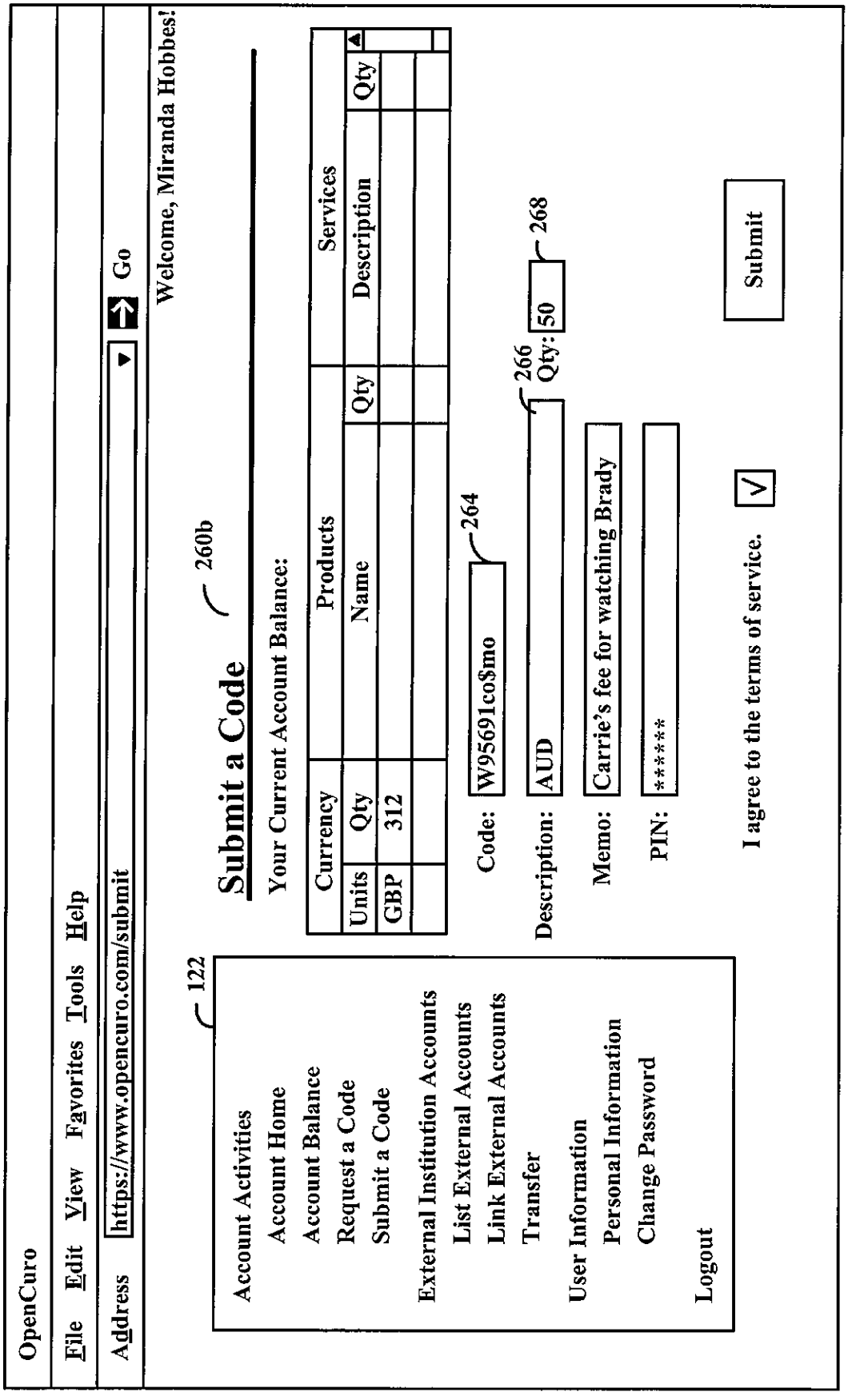

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit
Go
Welcome, Miranda Hobbes!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
260b
Submit a Code
Your Current Account Balance:
Currency
Units Qty
GBP 312
Products
Name
Qty
Services
Description
Qty
264
Code: W95691co$mo
266
Description: AUD
Qty: 50
268
Memo: Carrie's fee for watching Brady
PIN: ******
I agree to the terms of service.
Submit

FIG. 27A

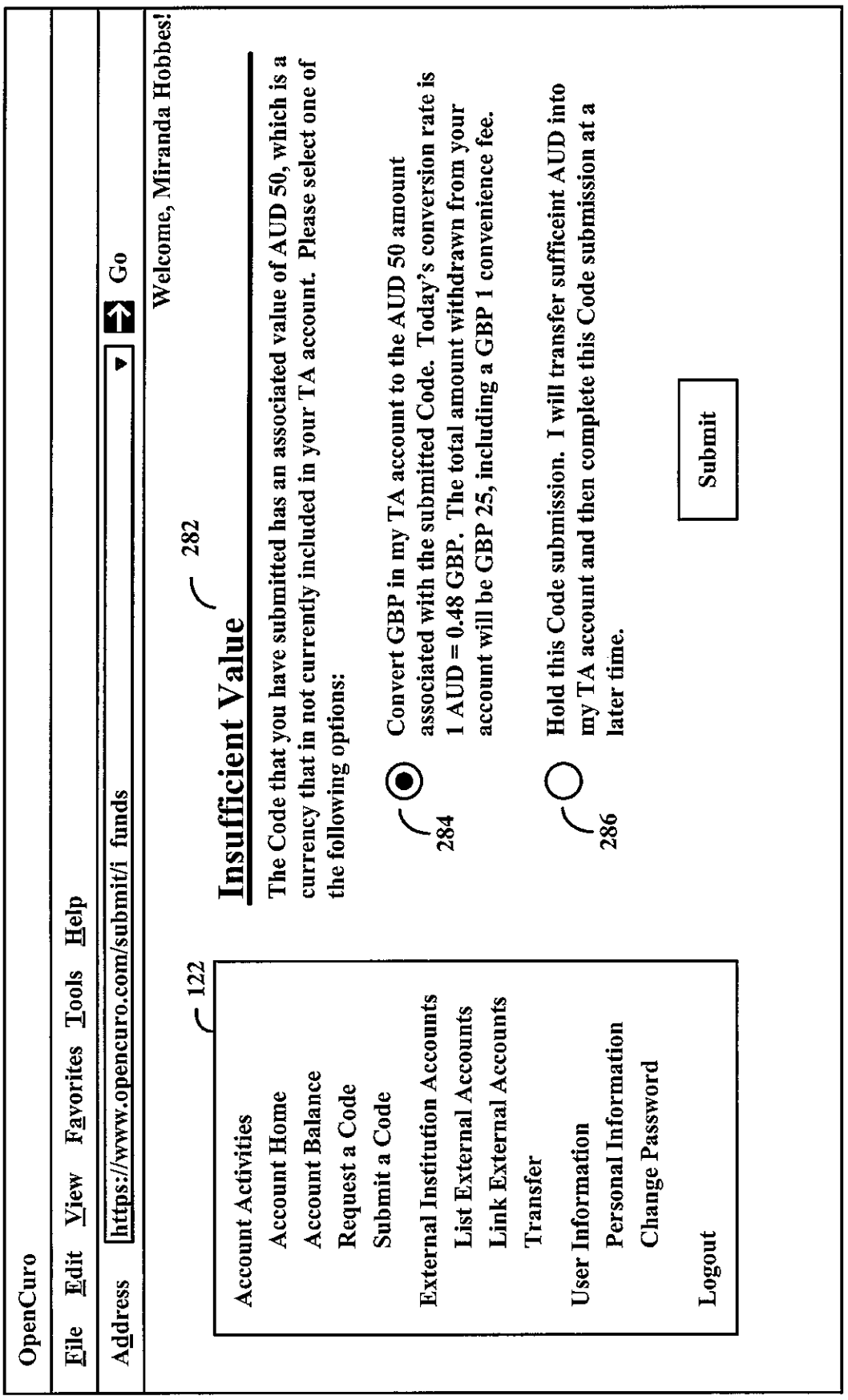

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit/i funds
Go
Welcome, Miranda Hobbes!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
282
Insufficient Value
The Code that you have submitted has an associated value of AUD 50, which is a currency that in not currently included in your TA account. Please select one of the following options:
284
Convert GBP in my TA account to the AUD 50 amount associated with the submitted Code. Today's conversion rate is 1 AUD = 0.48 GBP. The total amount withdrawn from your account will be GBP 25, including a GBP 1 convenience fee.
286
Hold this Code submission. I will transfer sufficeint AUD into my TA account and then complete this Code submission at a later time.
Submit

FIG. 27B

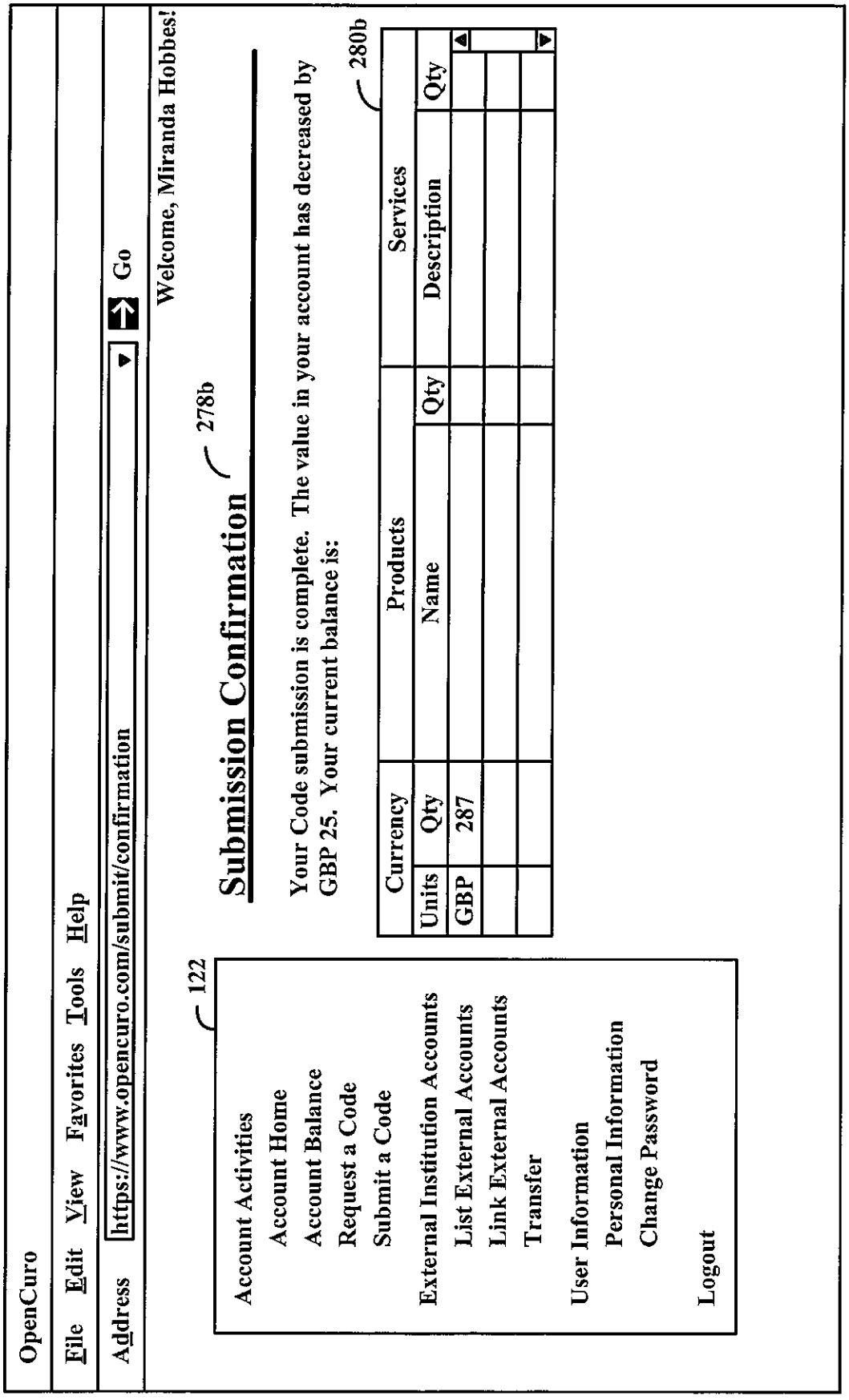

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit/confirmation
Go
Welcome, Miranda Hobbes!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
278b
Submission Confirmation
Your Code submission is complete. The value in your account has decreased by GBP 25. Your current balance is:
280b
Currency
Units
Qty
GBP
287
Products
Name
Qty
Services
Description
Qty

FIG. 27C

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		F2EF1D	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty	JJ7VX#	Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,177.98	Manolo Blahnik Slingback	2	sweater cleaning	12		Sotheboo's	5AyF98 sothe001
		AUD	50	Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	287	Rolex Oyster Perpetual Watch	1				Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7				Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,013.27						Walls Fergo	7539902 121042882

FIG. 28

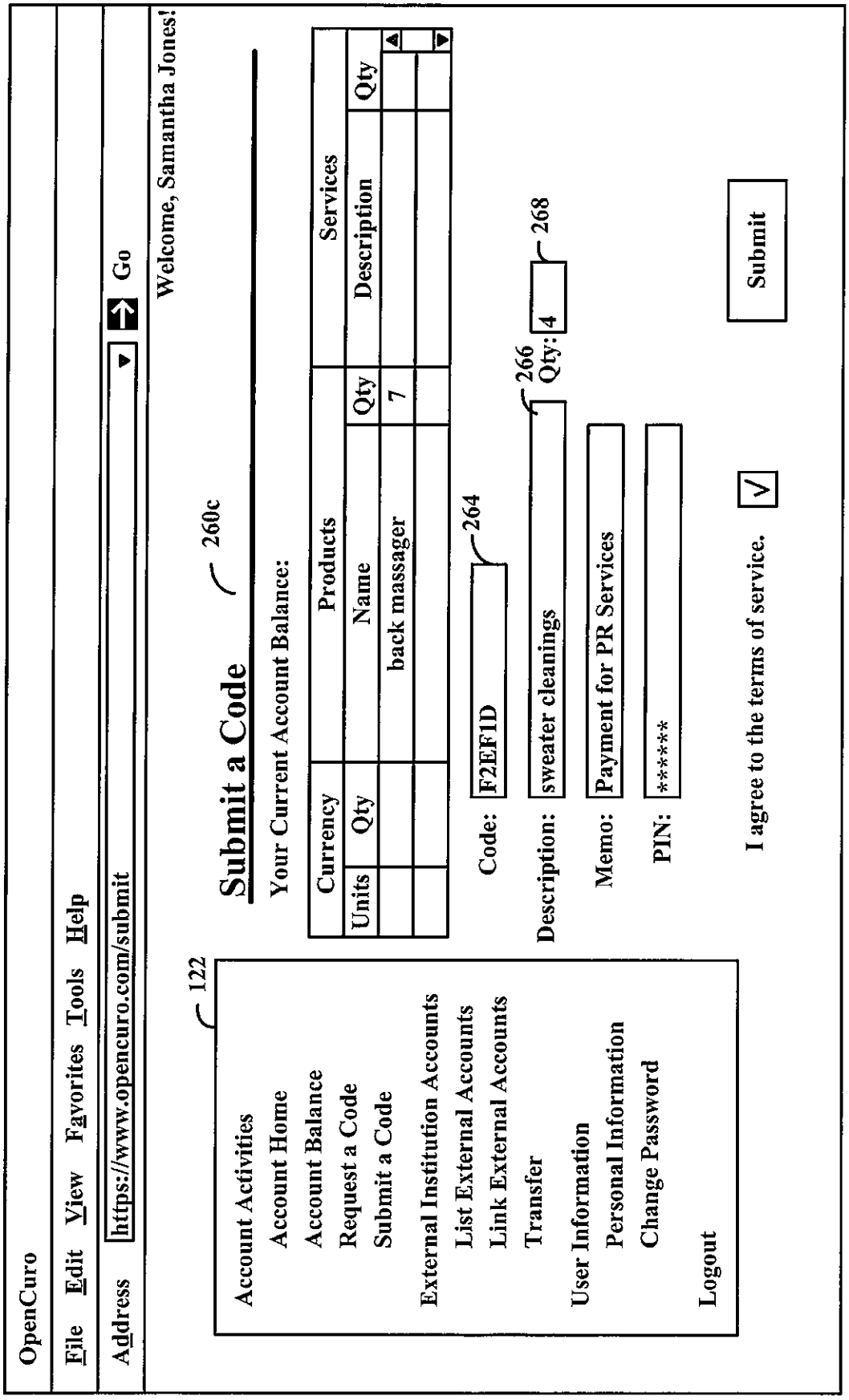

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit
Go
Welcome, Samantha Jones!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Submit a Code
260c
Your Current Account Balance:
Currency
Units
Qty
Products
Name
back massager
Qty
7
Services
Description
Qty
Code:
F2EF1D
264
Description:
sweater cleanings
266
Qty:
4
268
Memo:
Payment for PR Services
PIN:
******
I agree to the terms of service.
Submit

FIG. 29A

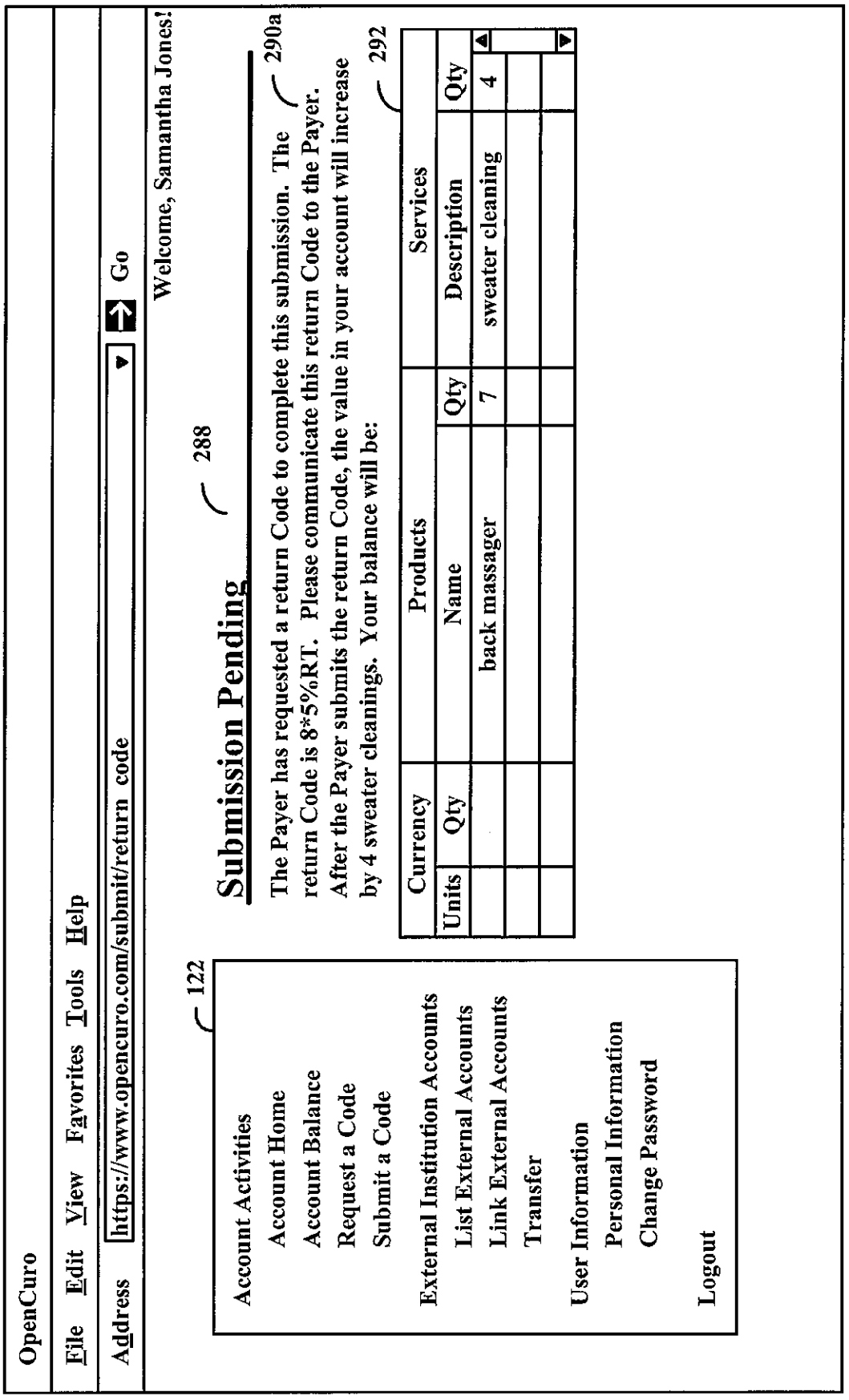

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit/return_code
Go
Welcome, Samantha Jones!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
288
Submission Pending
290a
The Payer has requested a return Code to complete this submission. The return Code is 8*5%RT. Please communicate this return Code to the Payer. After the Payer submits the return Code, the value in your account will increase by 4 sweater cleanings. Your balance will be:
292
Currency
Units
Qty
Products
Name
Qty
back massager
7
Services
Description
Qty
sweater cleaning
4

FIG. 29B

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		F2EF1D	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty	JJ7VX#	Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,177.98	Manolo Blahnik Slingback	2	sweater cleaning	12		Sotheboo's	5AyF98 sothe001
		AUD	50	Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	287						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7			8*5%RT	Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,013.27						Walls Fergo	7539902 121042882

FIG. 30

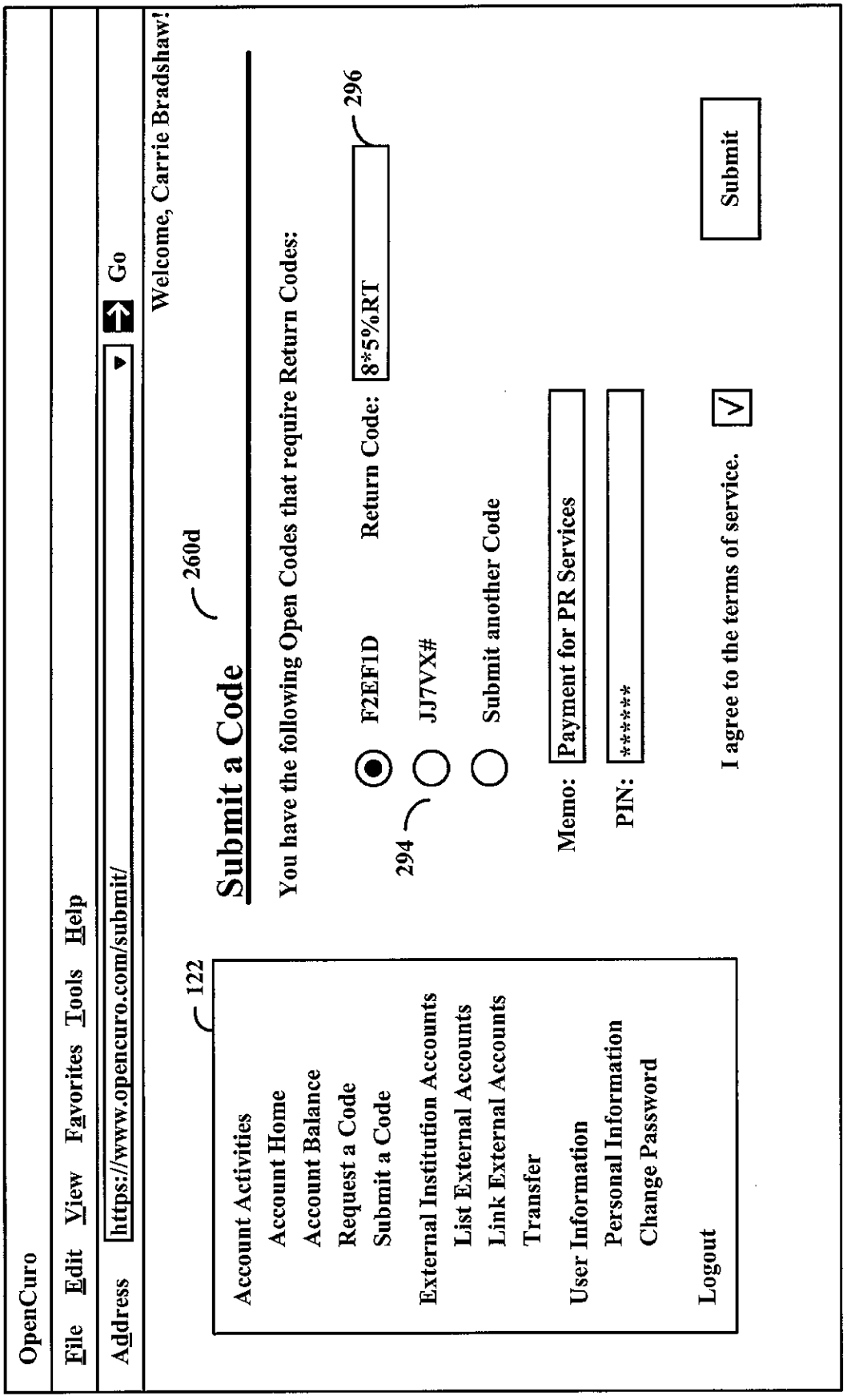

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit/
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
260d
Submit a Code
You have the following Open Codes that require Return Codes:
294
F2EF1D
JJ7VX#
Submit another Code
Return Code:
8*5%RT
296
Memo:
Payment for PR Services
PIN:
******
I agree to the terms of service.
Submit

FIG. 31

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		JJ7VX#	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,177.98	Manolo Blahnik Slingback	2	sweater cleaning	8		Sotheboo's	5AyF98 sothe001
		AUD	50	Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	287						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7	sweater cleaning	4		Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,013.27						Walls Fergo	7539902 121042882

FIG. 32

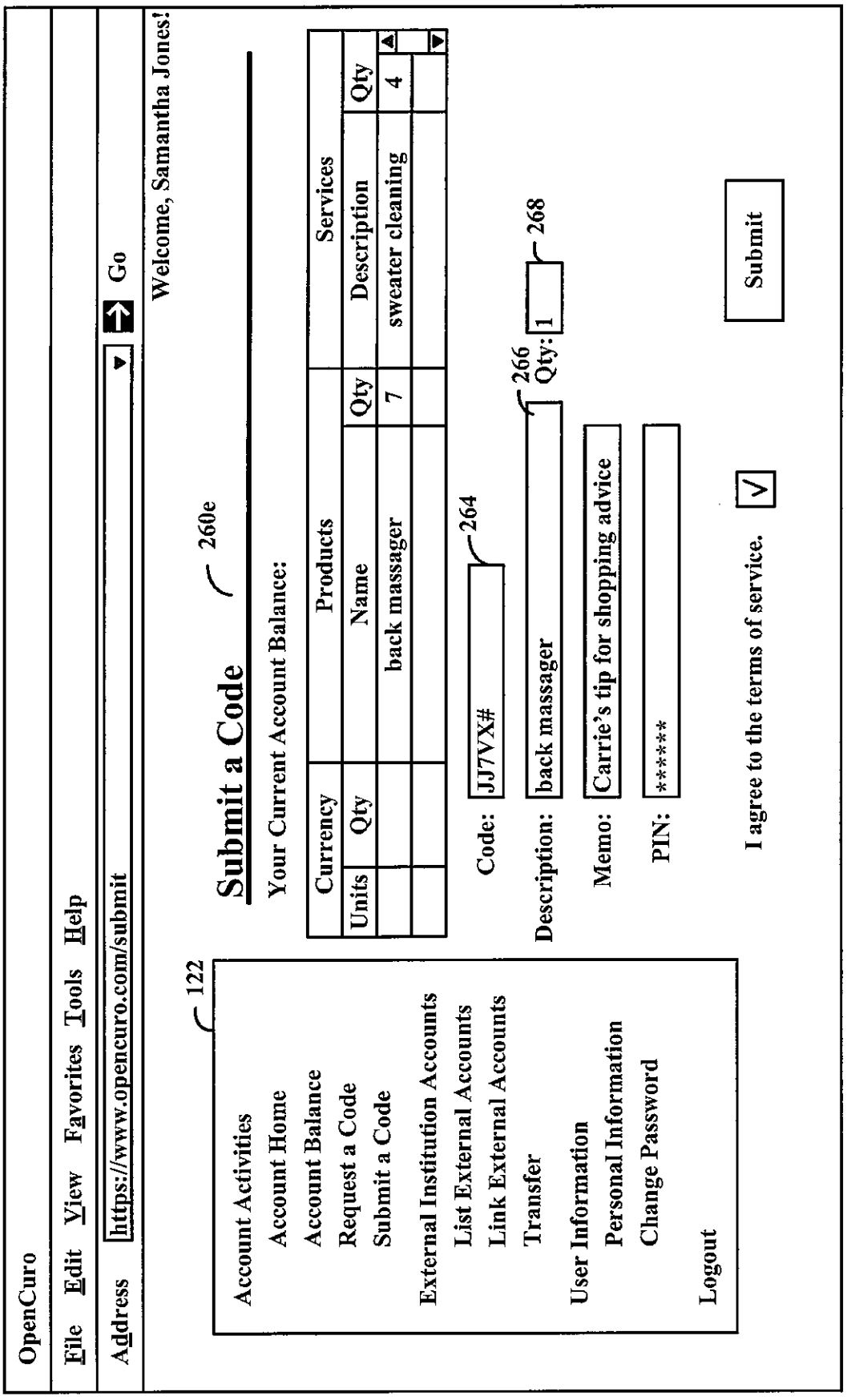

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit
Go
Welcome, Samantha Jones!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
Submit a Code
260e
Your Current Account Balance:
Currency
Units Qty
Products
Name
Qty
back massager 7
Services
Description
Qty
sweater cleaning 4
Code: JJ7VX#
264
Description: back massager
266
Qty: 1
268
Memo: Carrie's tip for shopping advice
PIN: *******
I agree to the terms of service.
Submit

FIG. 33A

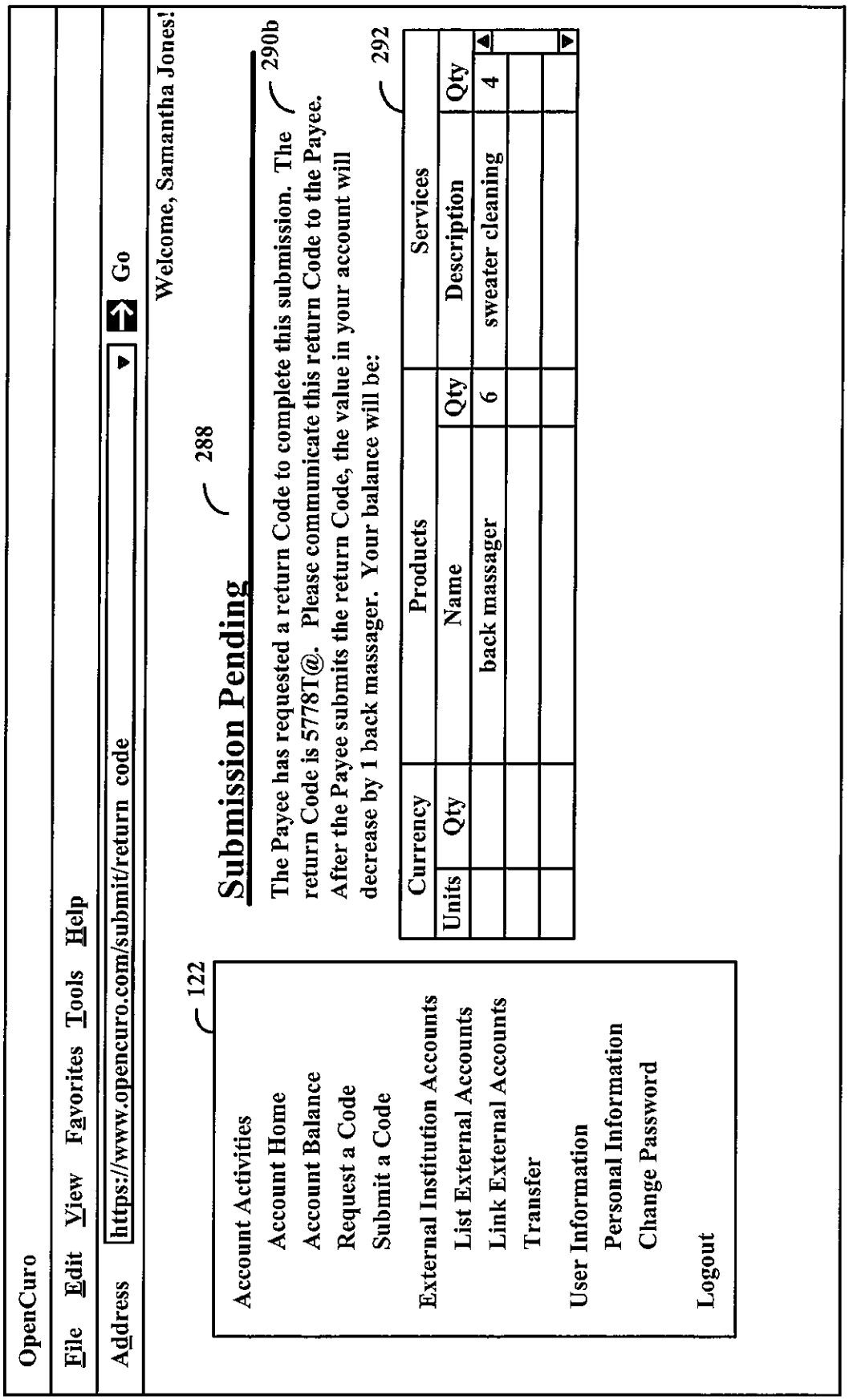

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit/return_code
Go
Welcome, Samantha Jones!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
288
Submission Pending
290b
The Payee has requested a return Code to complete this submission. The return Code is 5778T@. Please communicate this return Code to the Payee. After the Payee submits the return Code, the value in your account will decrease by 1 back massager. Your balance will be:
292
Currency
Units
Qty
Products
Name
Qty
back massager
6
Services
Description
Qty
sweater cleaning
4

FIG. 33B

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services		JJ7VX#	Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,177.98	Manolo Blahnik Slingback	2	sweater cleaning	8		Sotheboo's	5AyF98 sothe001
		AUD	50	Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
									Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	287						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	7	sweater cleaning	4	5778T@	Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,013.27						Walls Fergo	7539902 121042882

FIG. 34

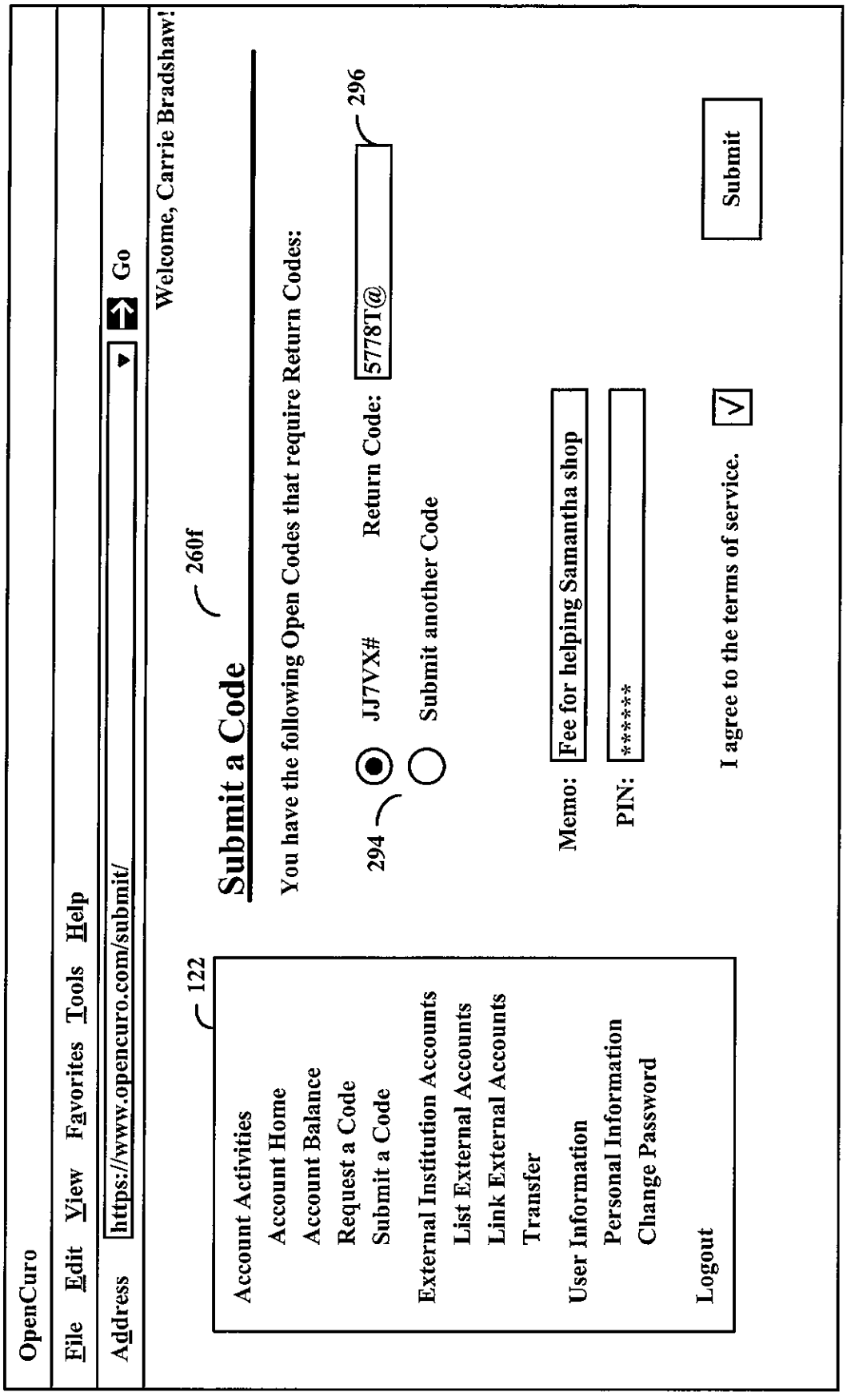

OpenCuro
File Edit View Favorites Tools Help
Address https://www.opencuro.com/submit/
Go
Welcome, Carrie Bradshaw!
122
Account Activities
Account Home
Account Balance
Request a Code
Submit a Code
External Institution Accounts
List External Accounts
Link External Accounts
Transfer
User Information
Personal Information
Change Password
Logout
260f
Submit a Code
You have the following Open Codes that require Return Codes:
294
JJ7VX#
Return Code:
5778T@
296
Submit another Code
Memo:
Fee for helping Samantha shop
PIN:
******
I agree to the terms of service.
Submit

FIG. 35

26

Username	PIN	Value						Codes	External Accounts	
carrie@hbo.net	sH0e$	Currency		Products		Services			Name	Acct #/Routing #
		Unit	Qty	Name	Qty	Description	Qty		Bank of Amerigo	2037782 122000661
		EUR	80,000	MacBook Air Laptop	1	spa treatment	3		Citibanquet	01886052278 021000089
		USD	1,177.98	Manolo Blahnik Slingback	2	sweater cleaning	8		Sotheboo's	5AyF98 sothe001
		AUD	50	Rolex Oyster Perpetual Watch	1				Jefferson's Dry Cleaning	cbradshaw clean1
				back massager	1				Bliss Spa	cb101 salon345
hobbes@gmail.com	reYw@l	GBP	287						Walls Fergo	5392202 121042882
sj@sjones.com	ilvmn	USD	4.67	back massager	6	sweater cleaning	4		Citibanquet	01430011658 021000089
									Tony's Escrow	sjones esc3390
mgr@holefds.com	m0nee	USD	1,013.27						Walls Fergo	7539902 121042882

FIG. 36

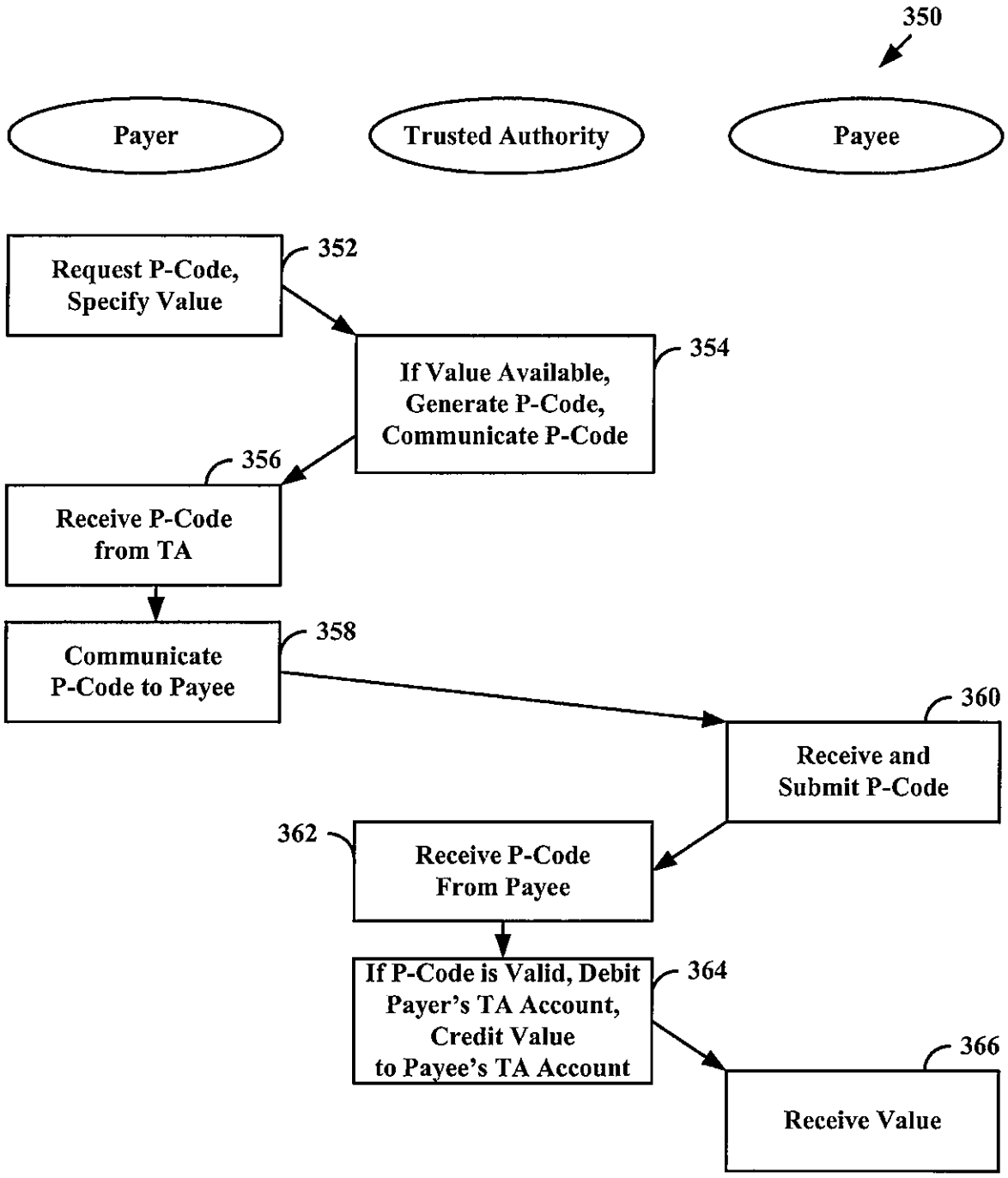

350
Payer
Trusted Authority
Payee
Request P-Code, Specify Value
352
If Value Available, Generate P-Code, Communicate P-Code
354
Receive P-Code from TA
356
Communicate P-Code to Payee
358
Receive and Submit P-Code
360
Receive P-Code From Payee
362
If P-Code is Valid, Debit Payer's TA Account, Credit Value to Payee's TA Account
364
Receive Value
366

FIG. 37

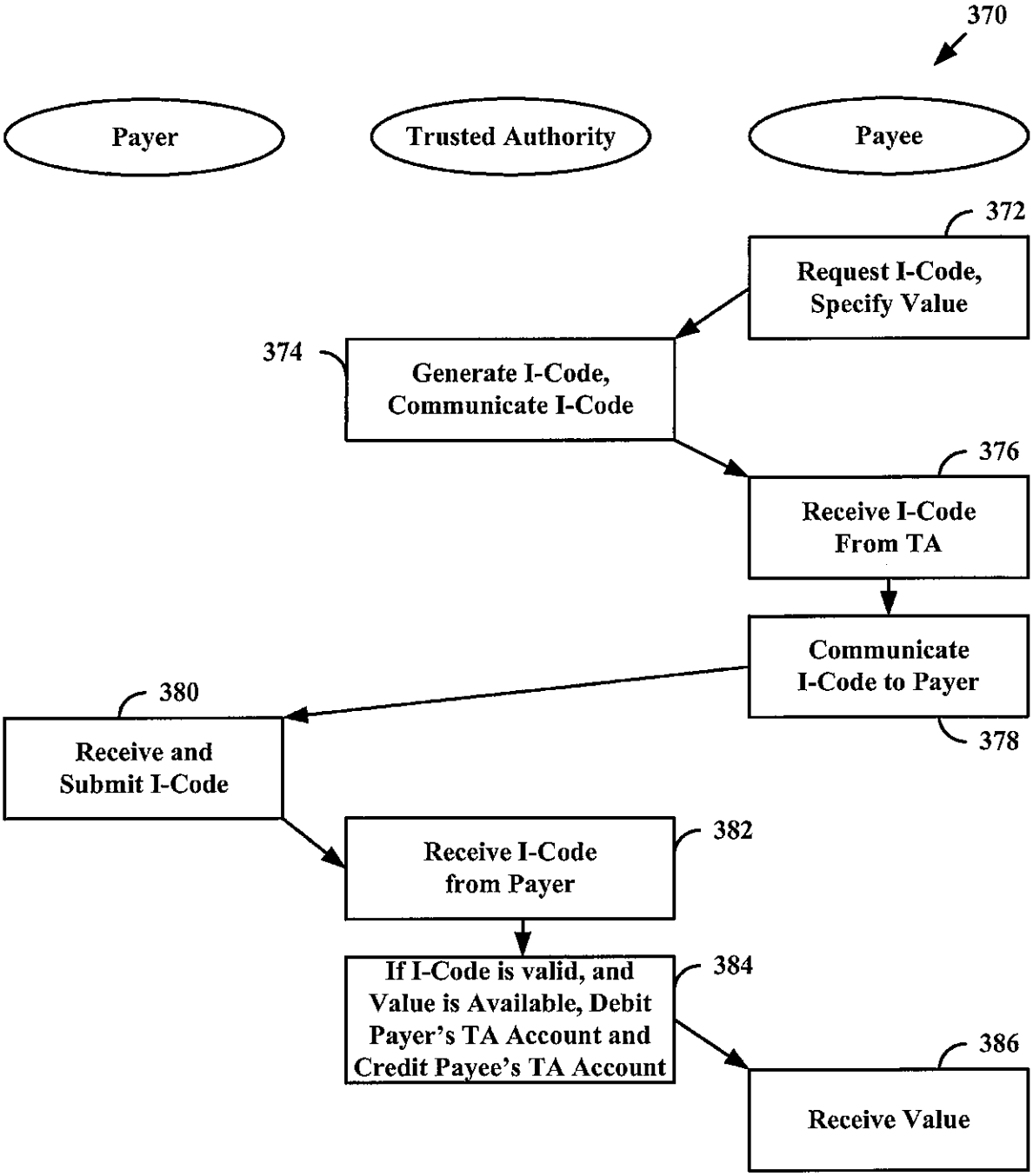

370
Payer
Trusted Authority
Payee
372
Request I-Code, Specify Value
374
Generate I-Code, Communicate I-Code
376
Receive I-Code From TA
Communicate I-Code to Payer
378
380
Receive and Submit I-Code
382
Receive I-Code from Payer
384
If I-Code is valid, and Value is Available, Debit Payer's TA Account and Credit Payee's TA Account
386
Receive Value

FIG. 38

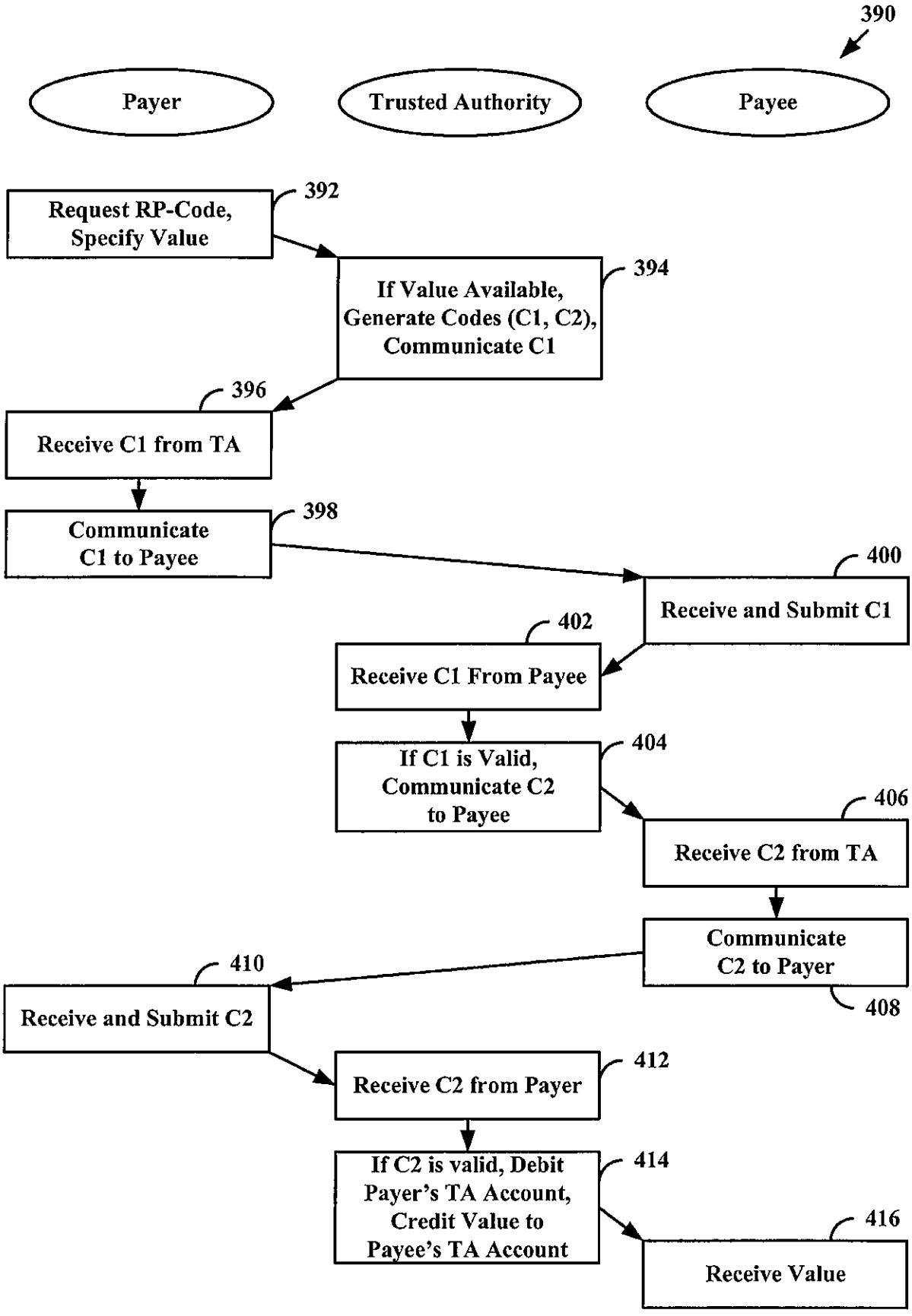

390
Payer
Trusted Authority
Payee
Request RP-Code, Specify Value
392
If Value Available, Generate Codes (C1, C2), Communicate C1
394
396
Receive C1 from TA
Communicate C1 to Payee
398
400
Receive and Submit C1
402
Receive C1 From Payee
If C1 is Valid, Communicate C2 to Payee
404
406
Receive C2 from TA
Communicate C2 to Payer
408
410
Receive and Submit C2
Receive C2 from Payer
412
If C2 is valid, Debit Payer's TA Account, Credit Value to Payee's TA Account
414
416
Receive Value

FIG. 39

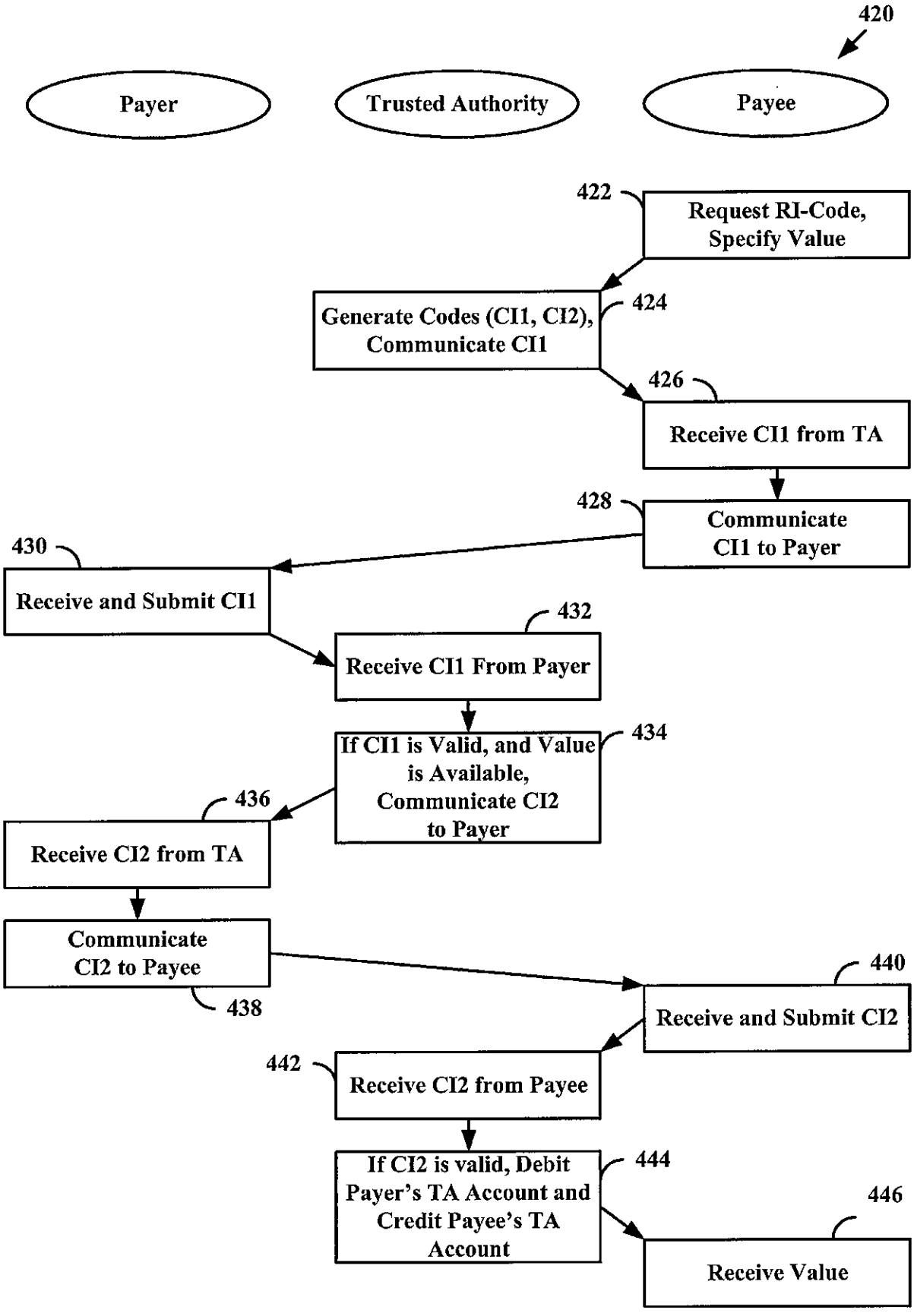

420
Payer
Trusted Authority
Payee
422
Request RI-Code, Specify Value
Generate Codes (CI1, CI2), Communicate CI1
424
426
Receive CI1 from TA
428
Communicate CI1 to Payer
430
Receive and Submit CI1
432
Receive CI1 From Payer
If CI1 is Valid, and Value is Available, Communicate CI2 to Payer
434
436
Receive CI2 from TA
Communicate CI2 to Payee
438
440
Receive and Submit CI2
442
Receive CI2 from Payee
If CI2 is valid, Debit Payer's TA Account and Credit Payee's TA Account
444
446
Receive Value

FIG. 40

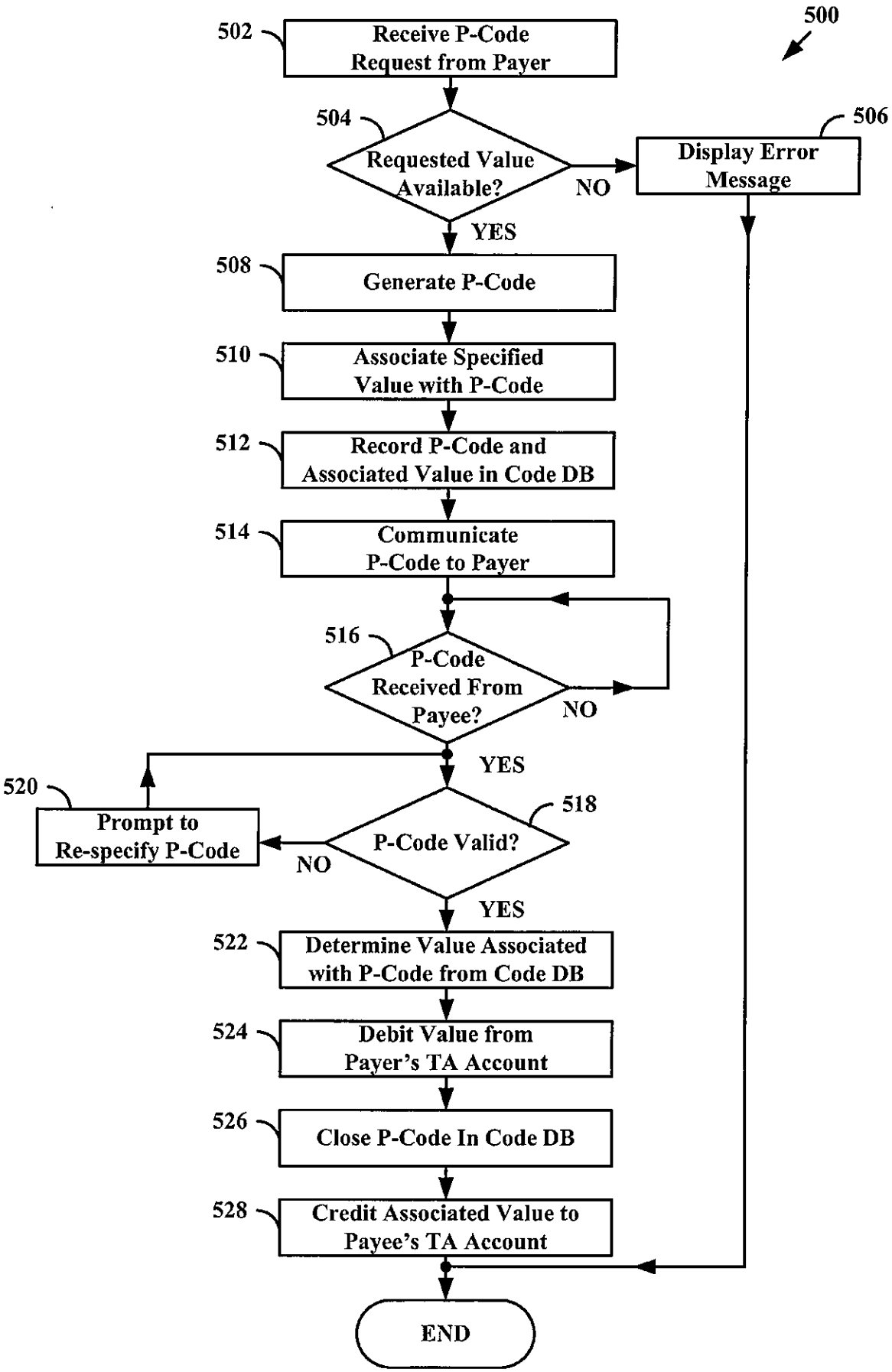

500
502
Receive P-Code Request from Payer
504
Requested Value Available?
NO
506
Display Error Message
YES
508
Generate P-Code
510
Associate Specified Value with P-Code
512
Record P-Code and Associated Value in Code DB
514
Communicate P-Code to Payer
516
P-Code Received From Payee?
NO
YES
520
Prompt to Re-specify P-Code
518
P-Code Valid?
NO
YES
522
Determine Value Associated with P-Code from Code DB
524
Debit Value from Payer's TA Account
526
Close P-Code In Code DB
528
Credit Associated Value to Payee's TA Account
END

FIG. 41

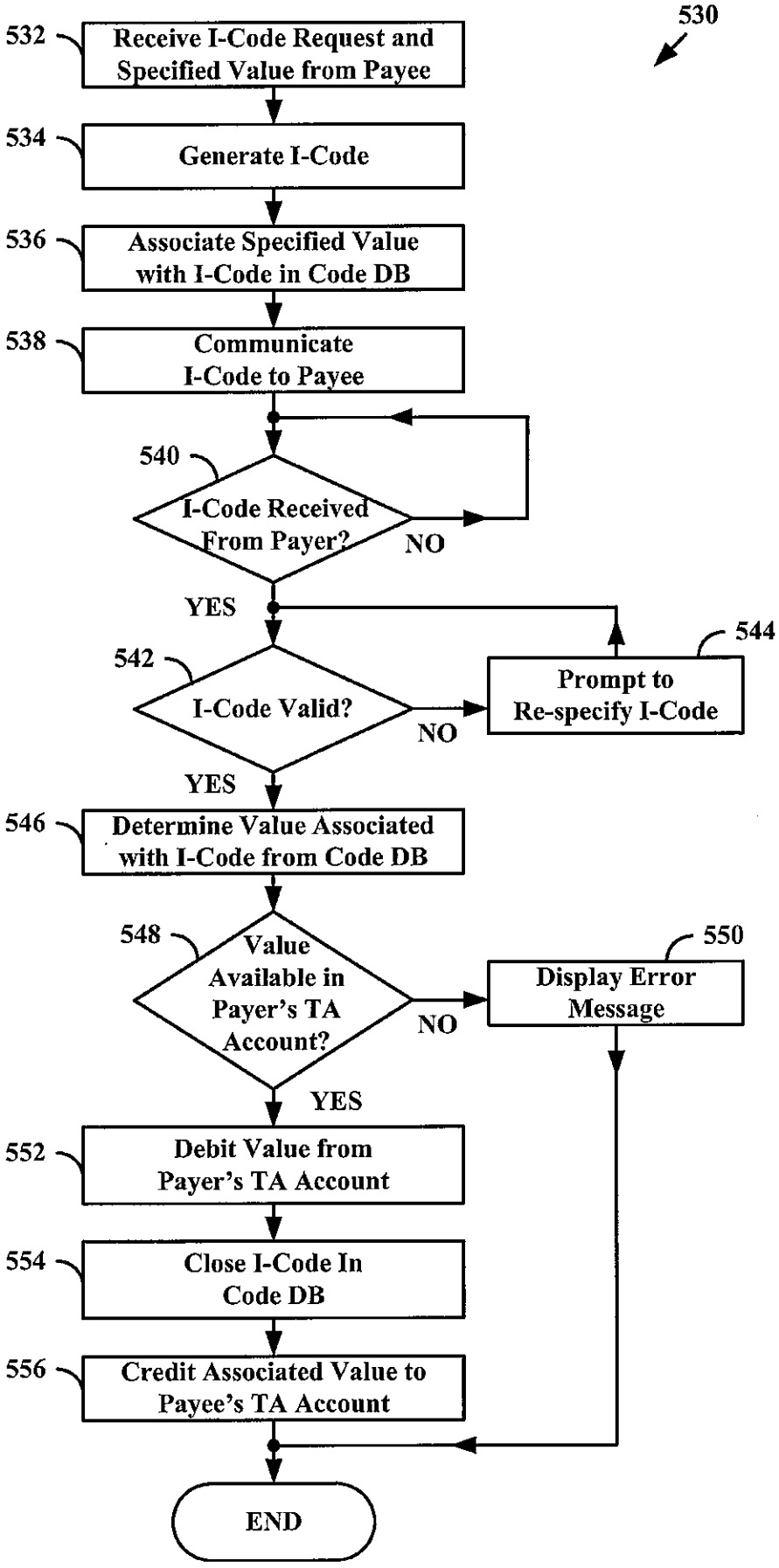

530
532
Receive I-Code Request and Specified Value from Payee
534
Generate I-Code
536
Associate Specified Value with I-Code in Code DB
538
Communicate I-Code to Payee
540
I-Code Received From Payer?
NO
YES
542
I-Code Valid?
NO
544
Prompt to Re-specify I-Code
YES
546
Determine Value Associated with I-Code from Code DB
548
Value Available in Payer's TA Account?
NO
550
Display Error Message
YES
552
Debit Value from Payer's TA Account
554
Close I-Code In Code DB
556
Credit Associated Value to Payee's TA Account
END

FIG. 42

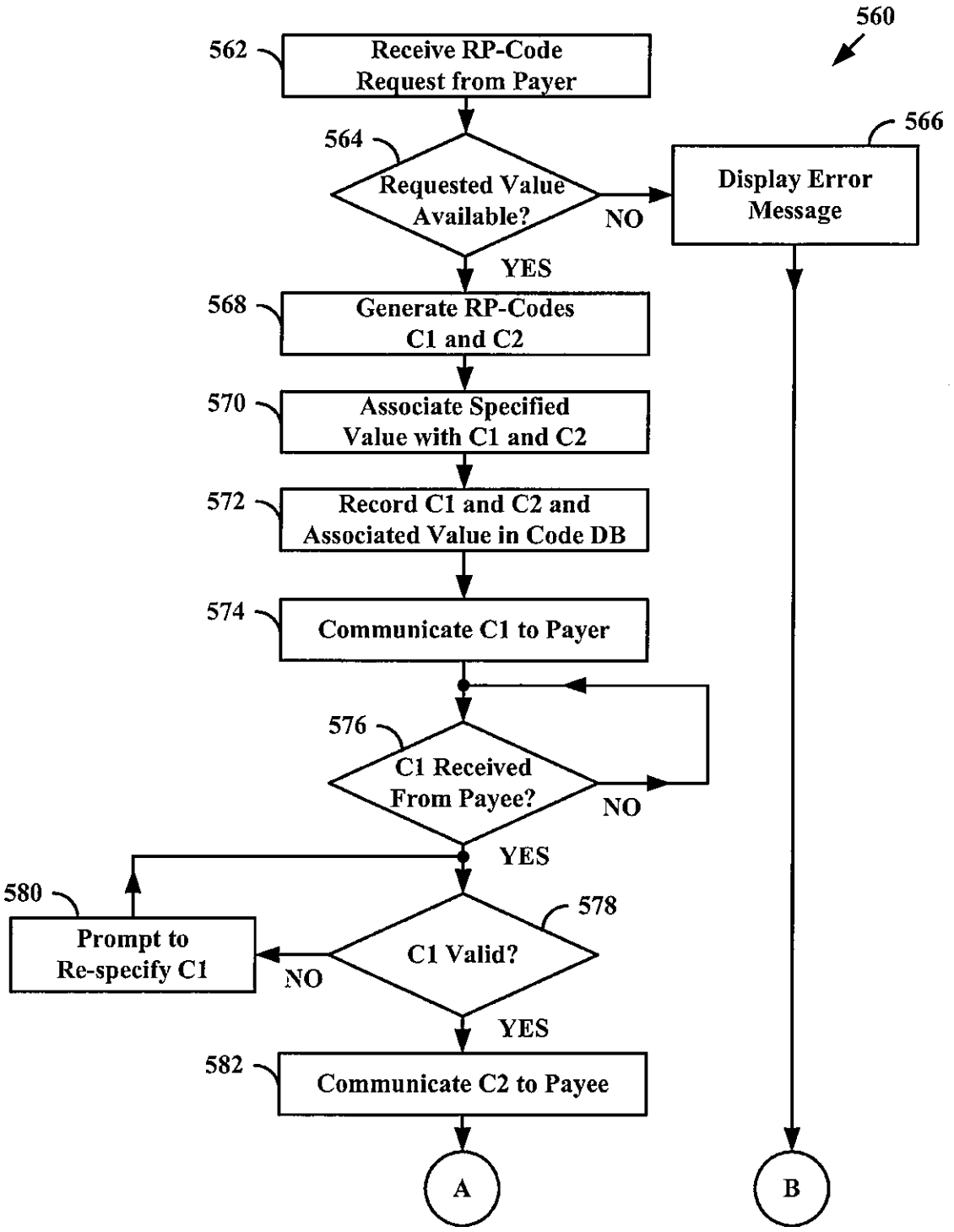

560
562
Receive RP-Code Request from Payer
564
Requested Value Available?
NO
566
Display Error Message
YES
568
Generate RP-Codes C1 and C2
570
Associate Specified Value with C1 and C2
572
Record C1 and C2 and Associated Value in Code DB
574
Communicate C1 to Payer
576
C1 Received From Payee?
NO
YES
580
Prompt to Re-specify C1
578
C1 Valid?
NO
YES
582
Communicate C2 to Payee
A
B

FIG. 43A

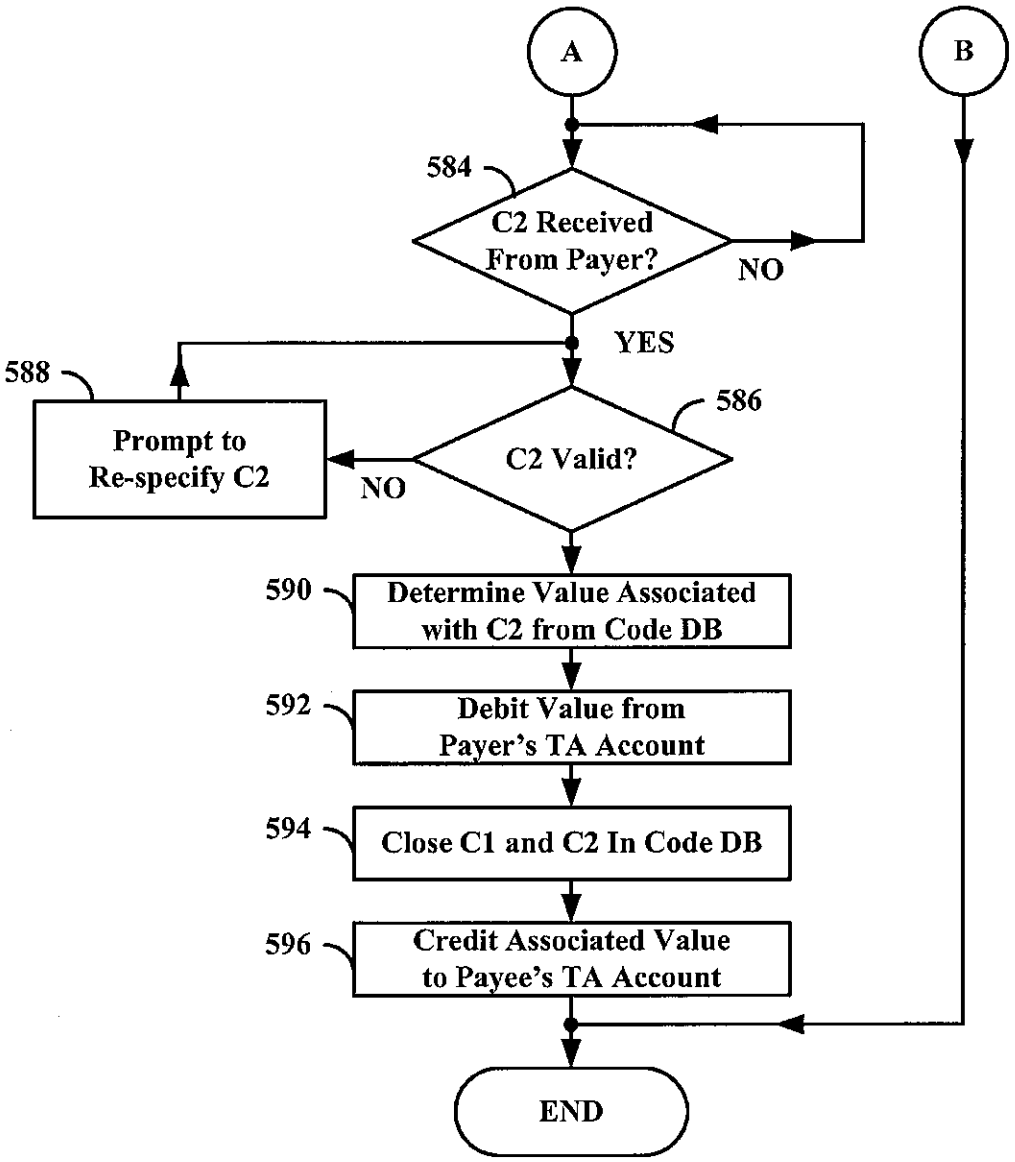

A
B
584
C2 Received From Payer?
NO
YES
588
Prompt to Re-specify C2
NO
586
C2 Valid?
590
Determine Value Associated with C2 from Code DB
592
Debit Value from Payer's TA Account
594
Close C1 and C2 In Code DB
596
Credit Associated Value to Payee's TA Account
END

FIG. 43B

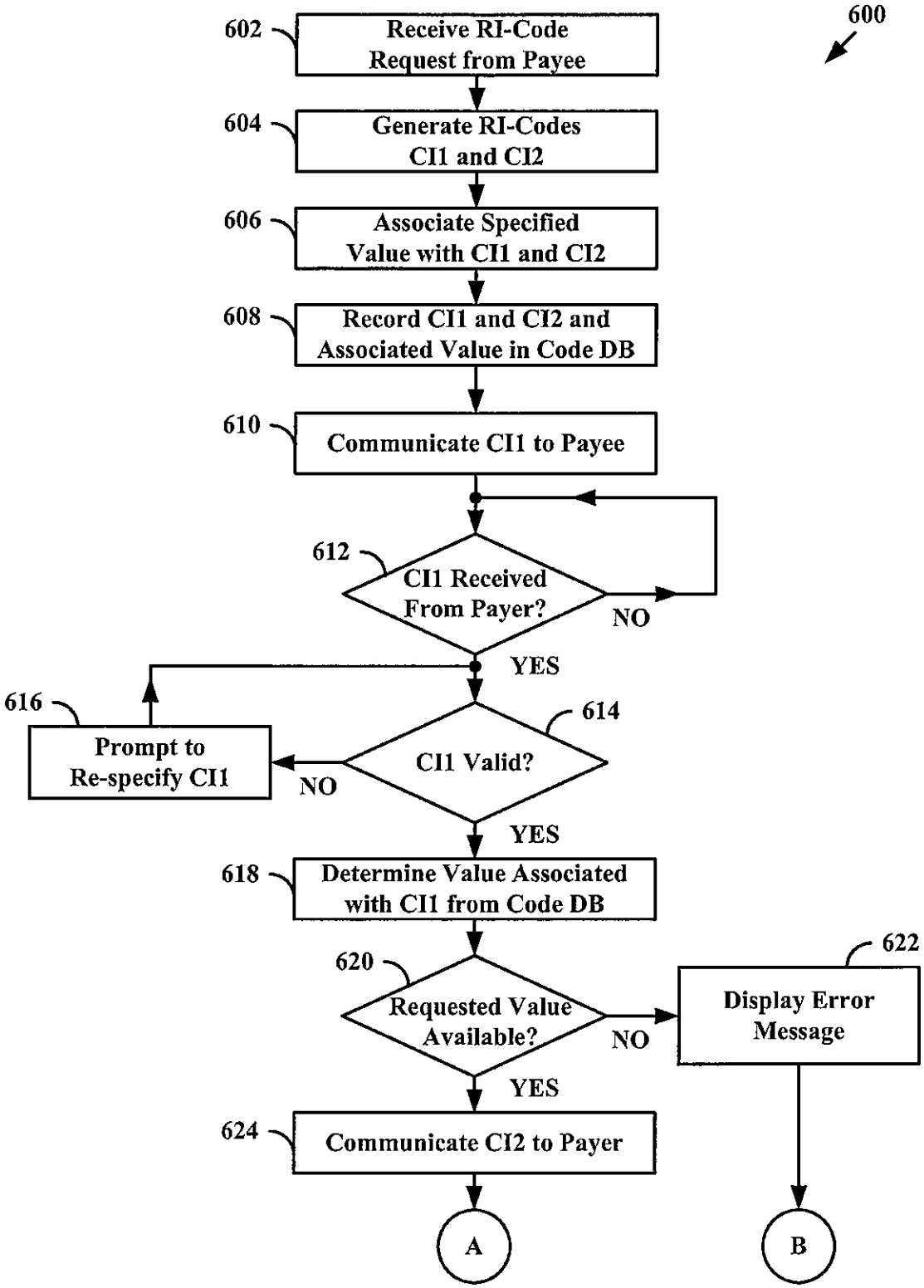

600
602
Receive RI-Code Request from Payee
604
Generate RI-Codes CI1 and CI2
606
Associate Specified Value with CI1 and CI2
608
Record CI1 and CI2 and Associated Value in Code DB
610
Communicate CI1 to Payee
612
CI1 Received From Payer?
NO
YES
614
CI1 Valid?
NO
616
Prompt to Re-specify CI1
YES
618
Determine Value Associated with CI1 from Code DB
620
Requested Value Available?
NO
622
Display Error Message
YES
624
Communicate CI2 to Payer
A
B

FIG. 44A

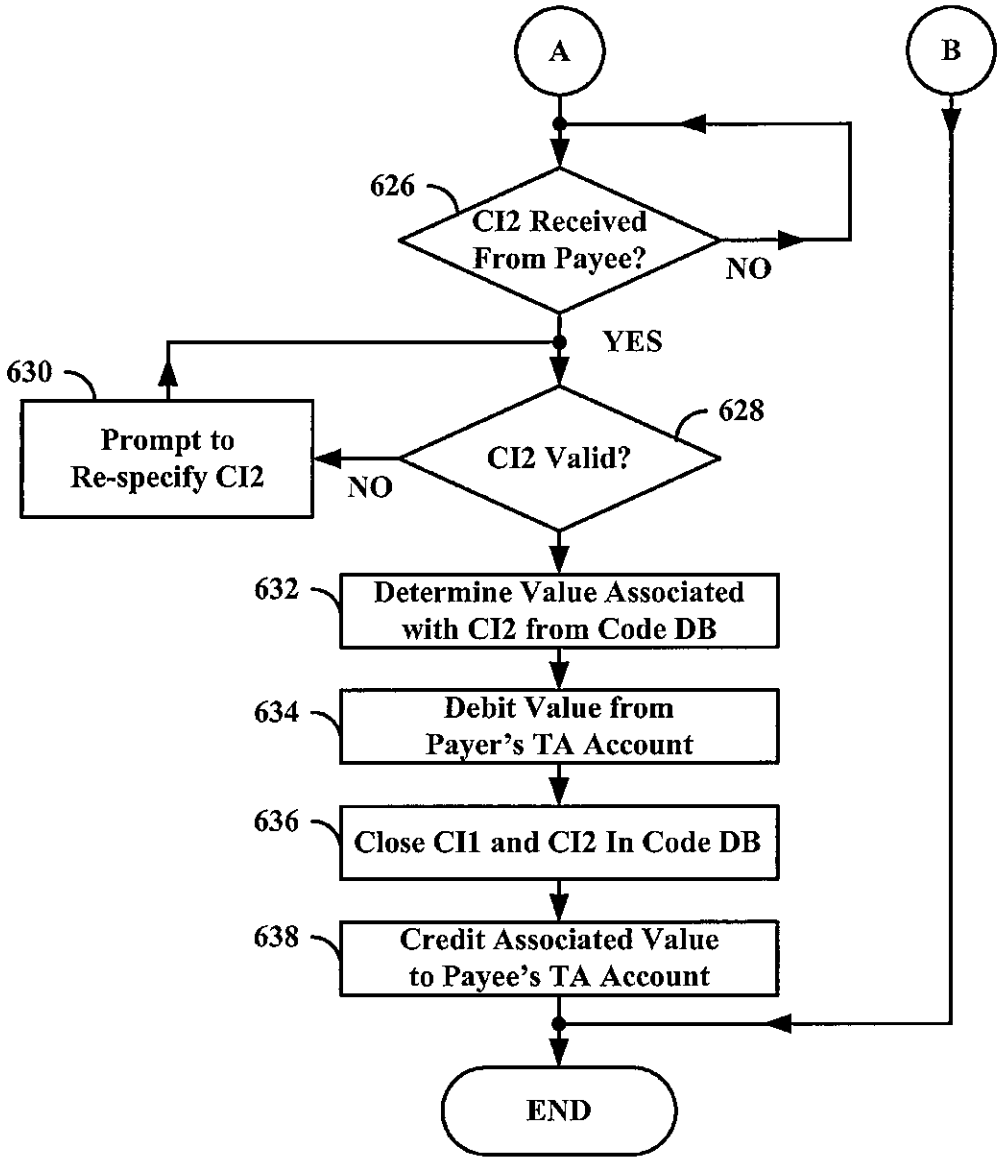

A
B
626
CI2 Received From Payee?
NO
YES
630
Prompt to Re-specify CI2
NO
628
CI2 Valid?
632
Determine Value Associated with CI2 from Code DB
634
Debit Value from Payer's TA Account
636
Close CI1 and CI2 In Code DB
638
Credit Associated Value to Payee's TA Account
END

FIG. 44B