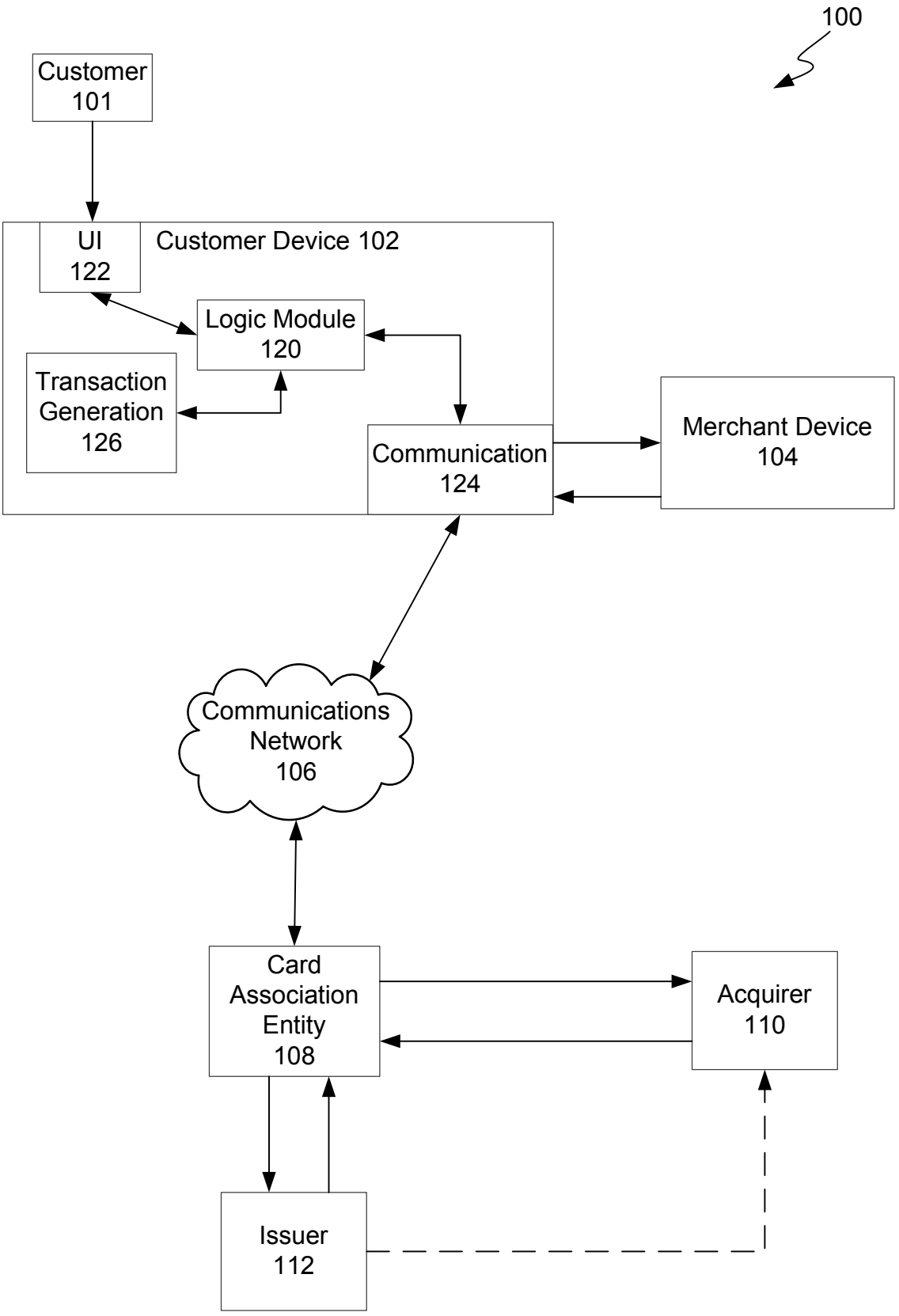
100
Customer
101
UI
122
Customer Device 102
Logic Module
120
Transaction
Generation
126
Communication
124
Merchant Device
104
Communications
Network
106
Card
Association
Entity
108
Acquirer
110
Issuer
112

Figure 1a

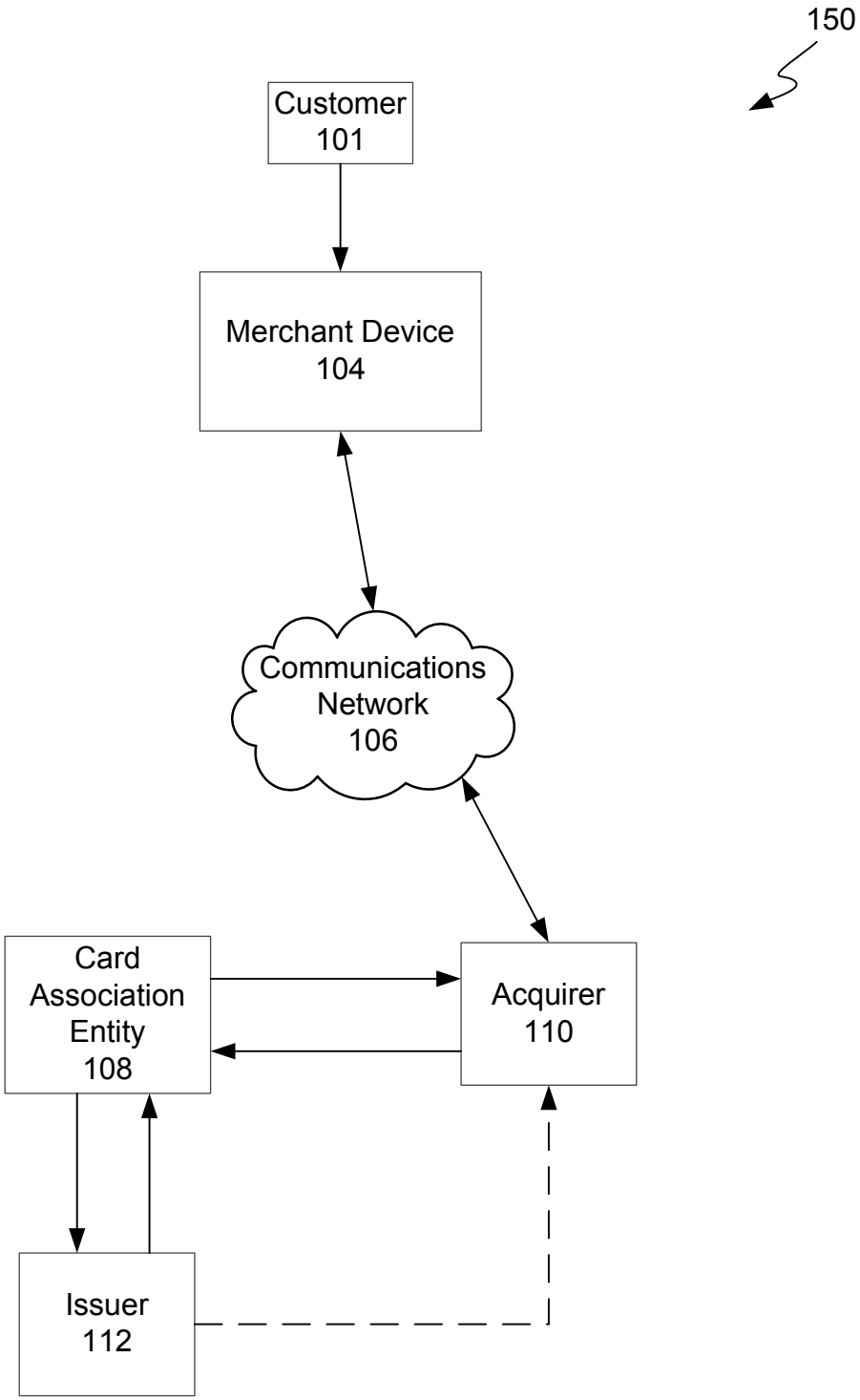
150
Customer
101
Merchant Device
104
Communications
Network
106
Card
Association
Entity
108
Acquirer
110
Issuer
112

Figure 1b

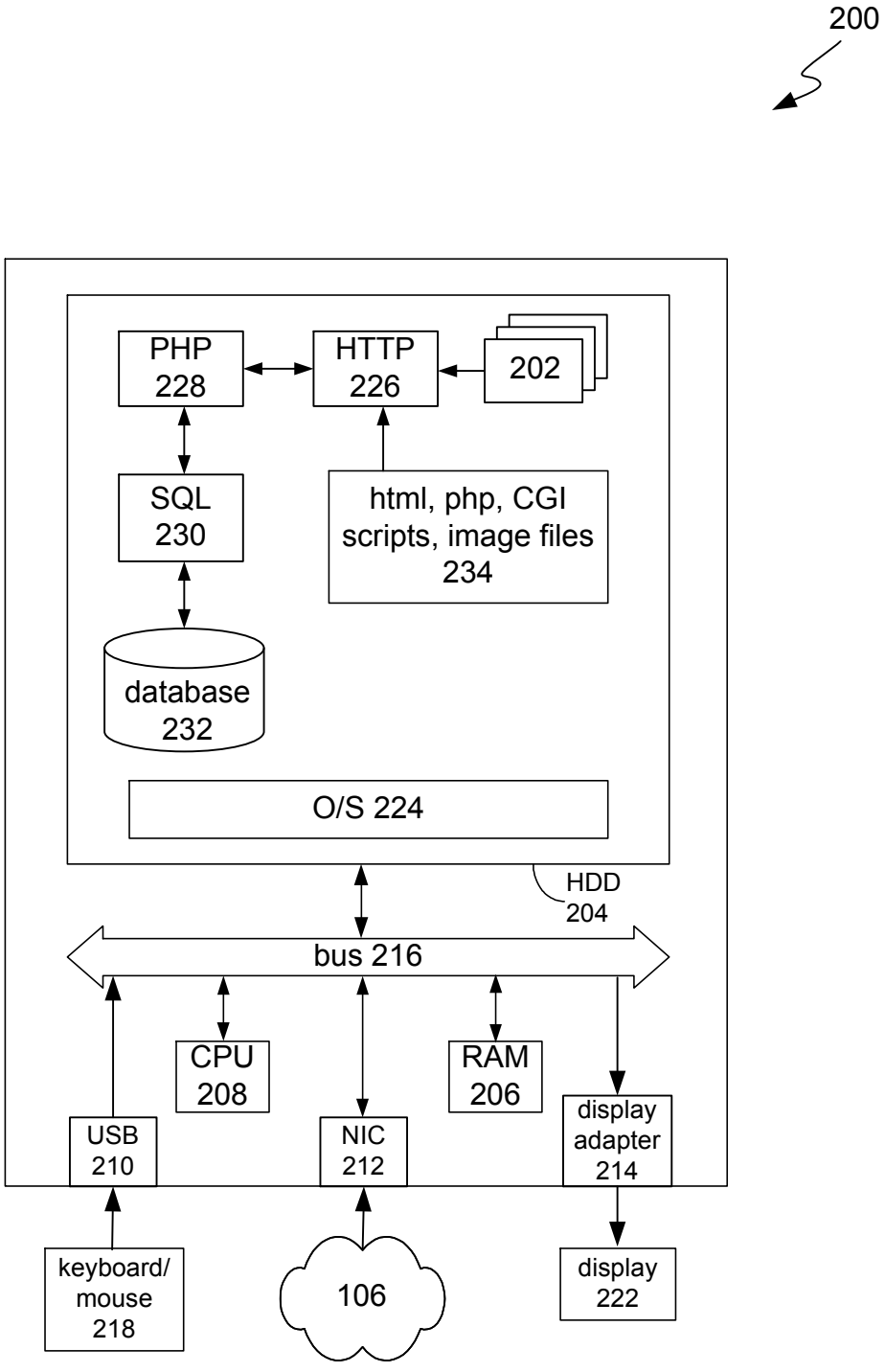
200
PHP 228
HTTP 226
202
SQL 230
html, php, CGI scripts, image files 234
database 232
O/S 224
HDD 204
bus 216
CPU 208
RAM 206
display adapter 214
USB 210
NIC 212
keyboard/ mouse 218
106
display 222

Figure 2

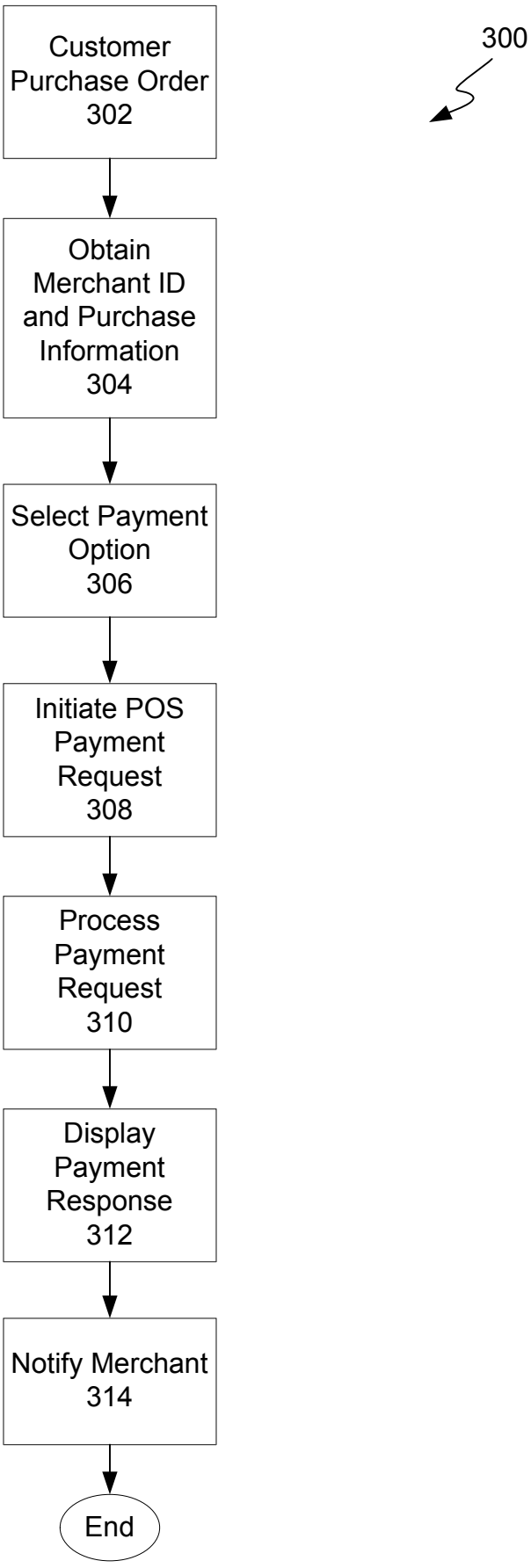
300
Customer Purchase Order 302
Obtain Merchant ID and Purchase Information 304
Select Payment Option 306
Initiate POS Payment Request 308
Process Payment Request 310
Display Payment Response 312
Notify Merchant 314
End

Figure 3

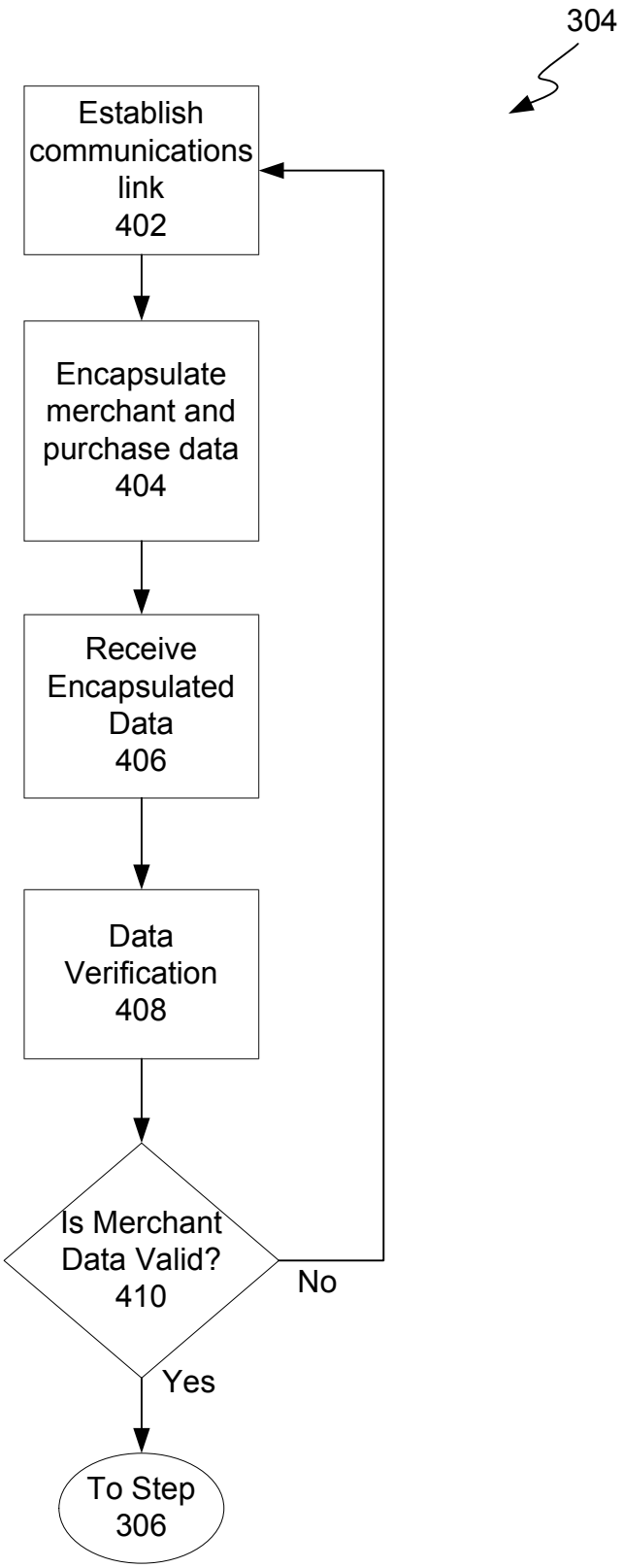
304
Establish communications link 402
Encapsulate merchant and purchase data 404
Receive Encapsulated Data 406
Data Verification 408
Is Merchant Data Valid? 410
No
Yes
To Step 306

Figure 4

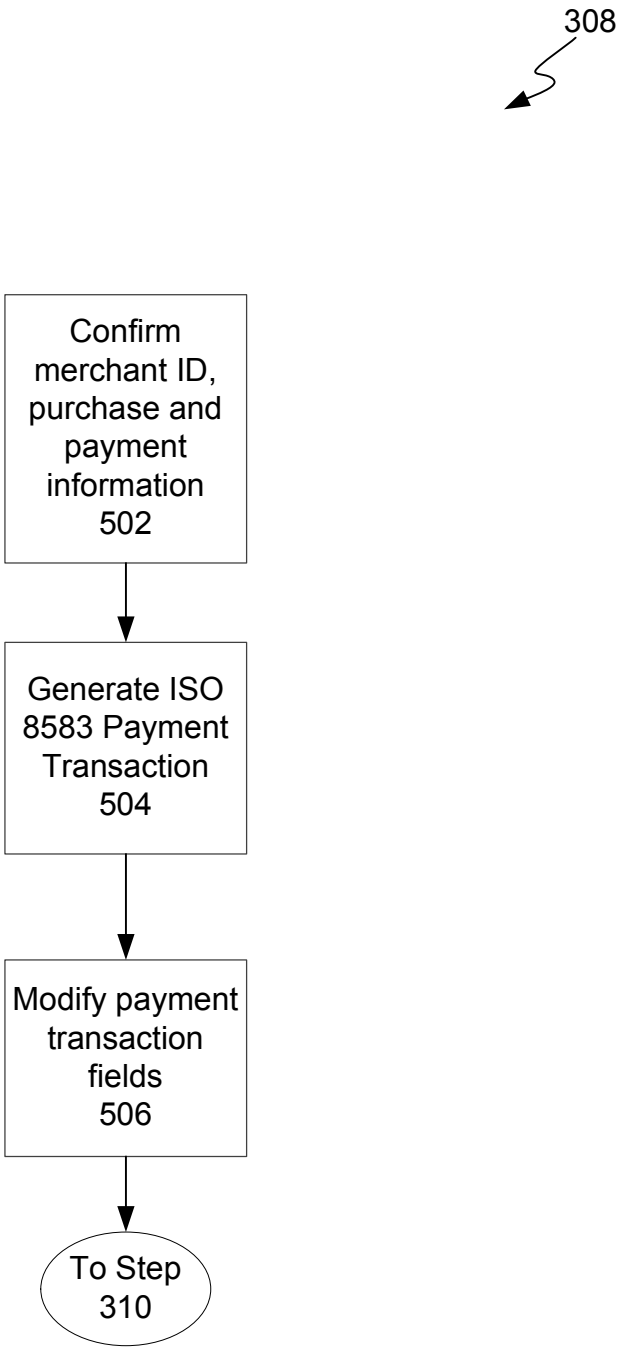
308
Confirm merchant ID, purchase and payment information 502
Generate ISO 8583 Payment Transaction 504
Modify payment transaction fields 506
To Step 310

Figure 5

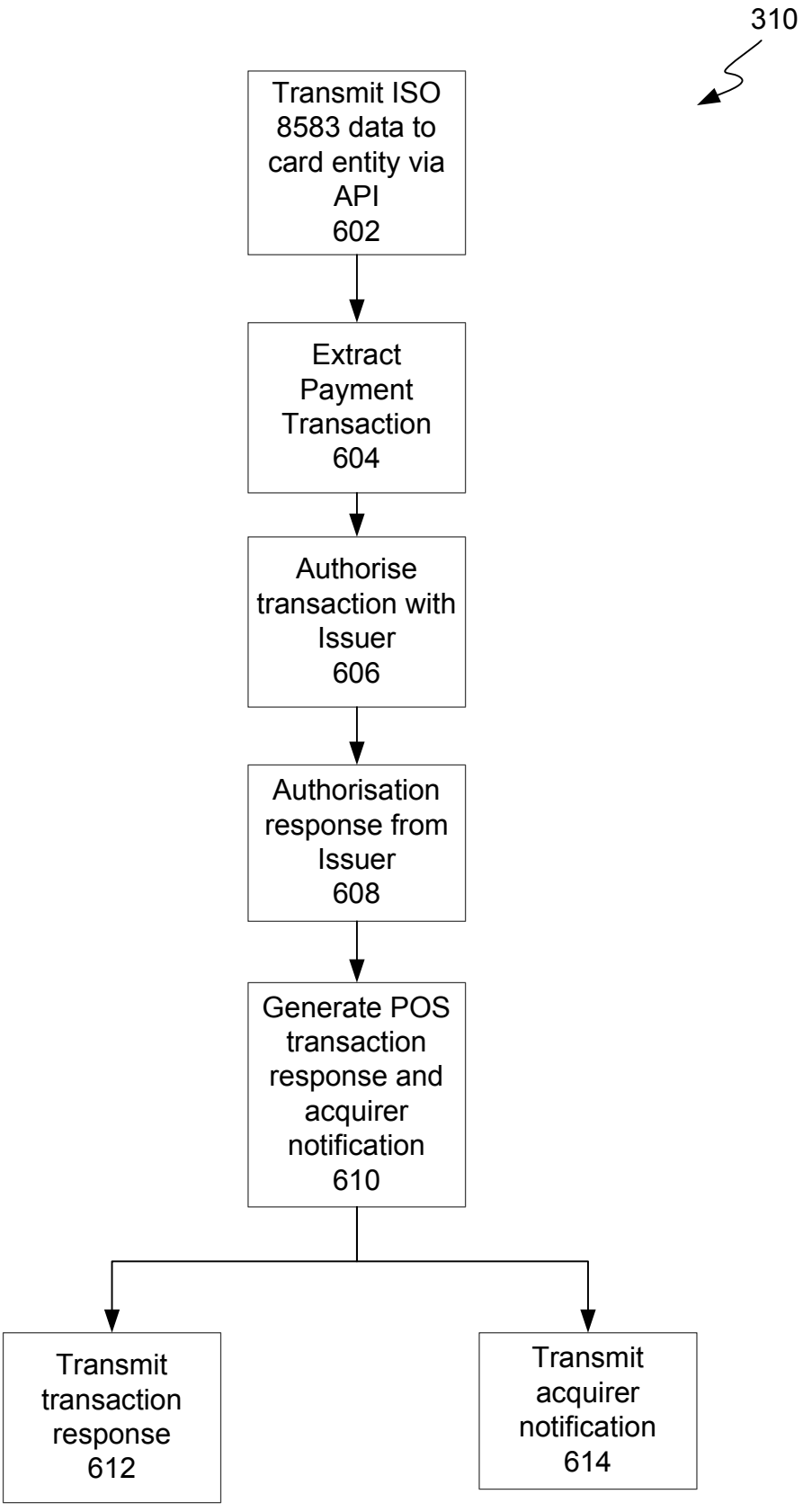
310
Transmit ISO 8583 data to card entity via API 602
Extract Payment Transaction 604
Authorise transaction with Issuer 606
Authorisation response from Issuer 608
Generate POS transaction response and acquirer notification 610
Transmit transaction response 612
Transmit acquirer notification 614

Figure 6

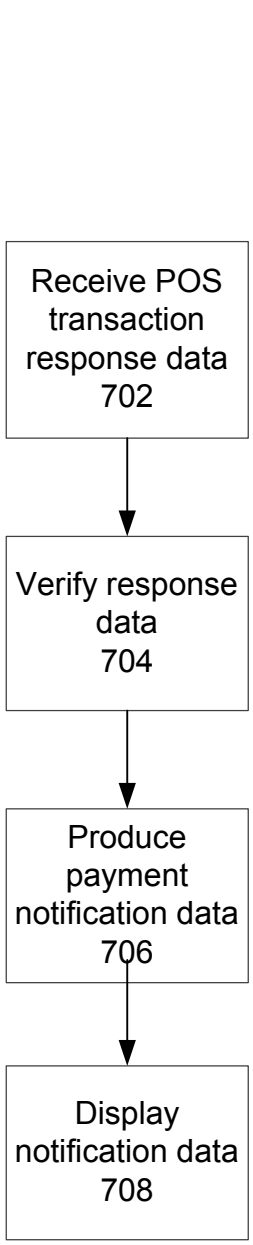
312
Receive POS transaction response data 702
Verify response data 704
Produce payment notification data 706
Display notification data 708

Figure 7

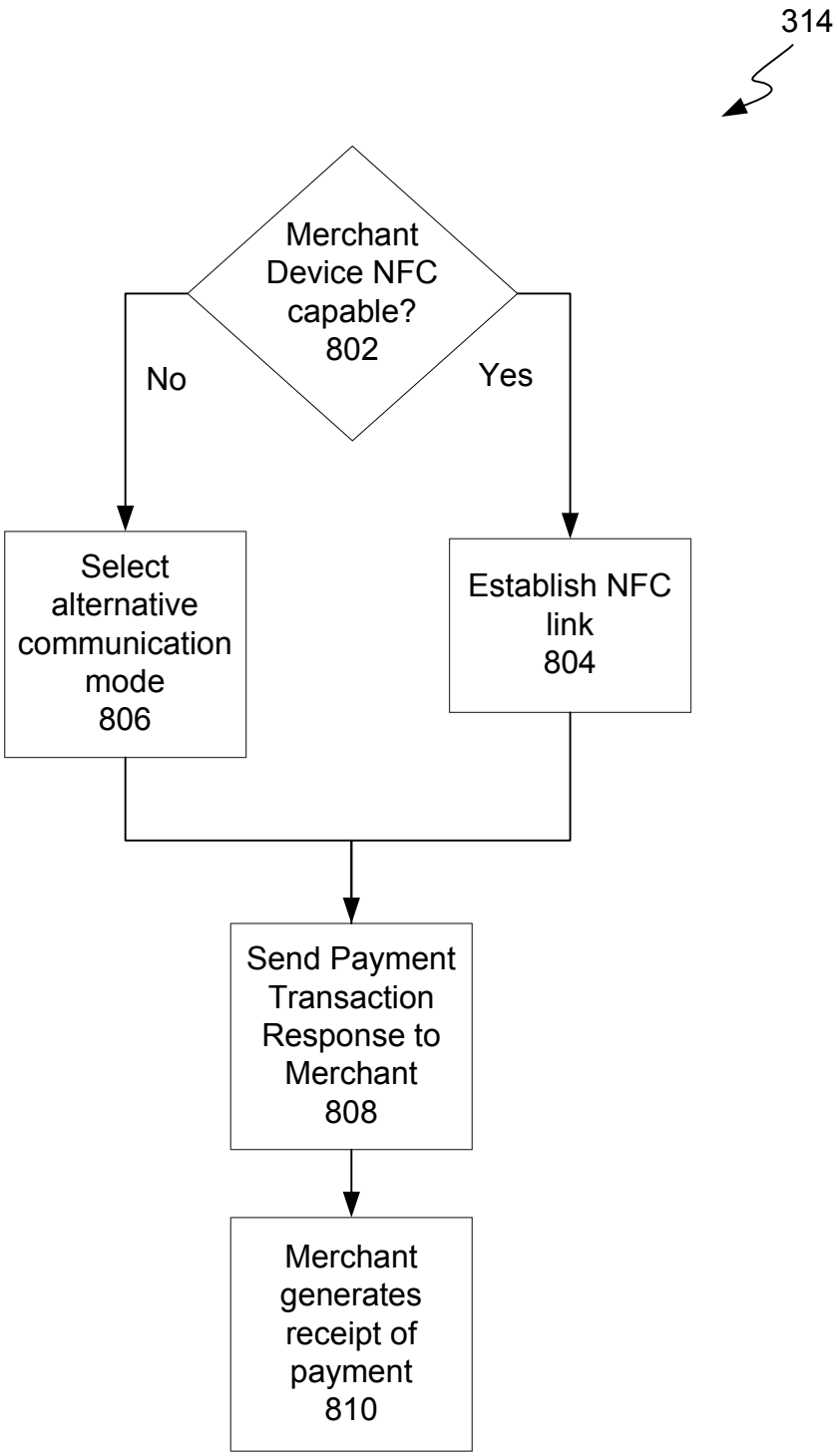
314
Merchant Device NFC capable? 802
No
Yes
Select alternative communication mode 806
Establish NFC link 804
Send Payment Transaction Response to Merchant 808
Merchant generates receipt of payment 810

Figure 8