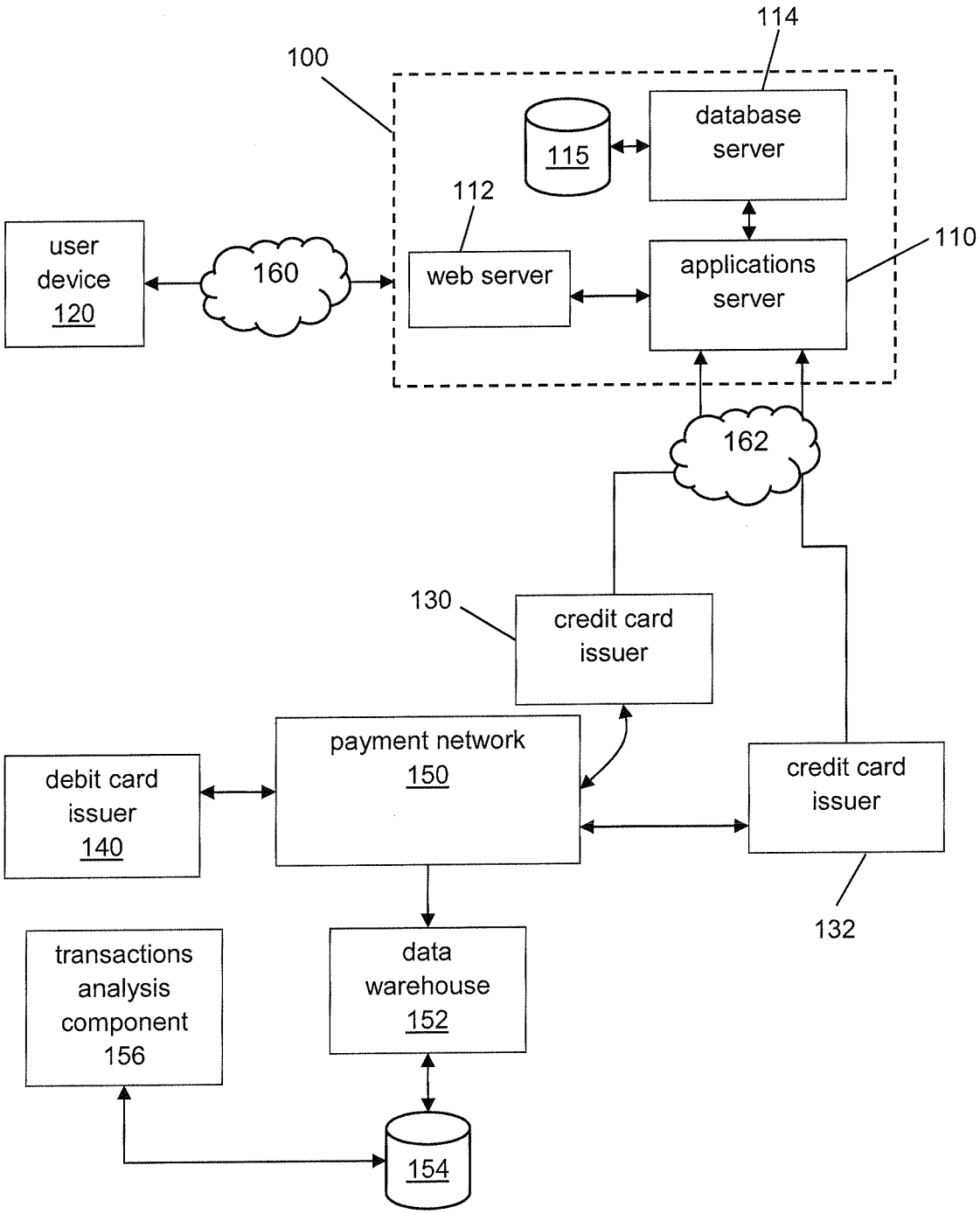

114
100
115
database server
112
user device 120
160
web server
applications server
110
162
130
credit card issuer
payment network 150
debit card issuer 140
credit card issuer
132
transactions analysis component 156
data warehouse 152
154

FIG. 1

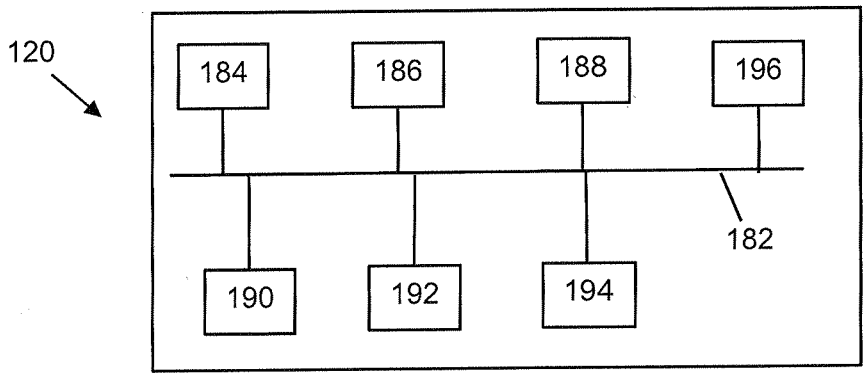


FIG. 2

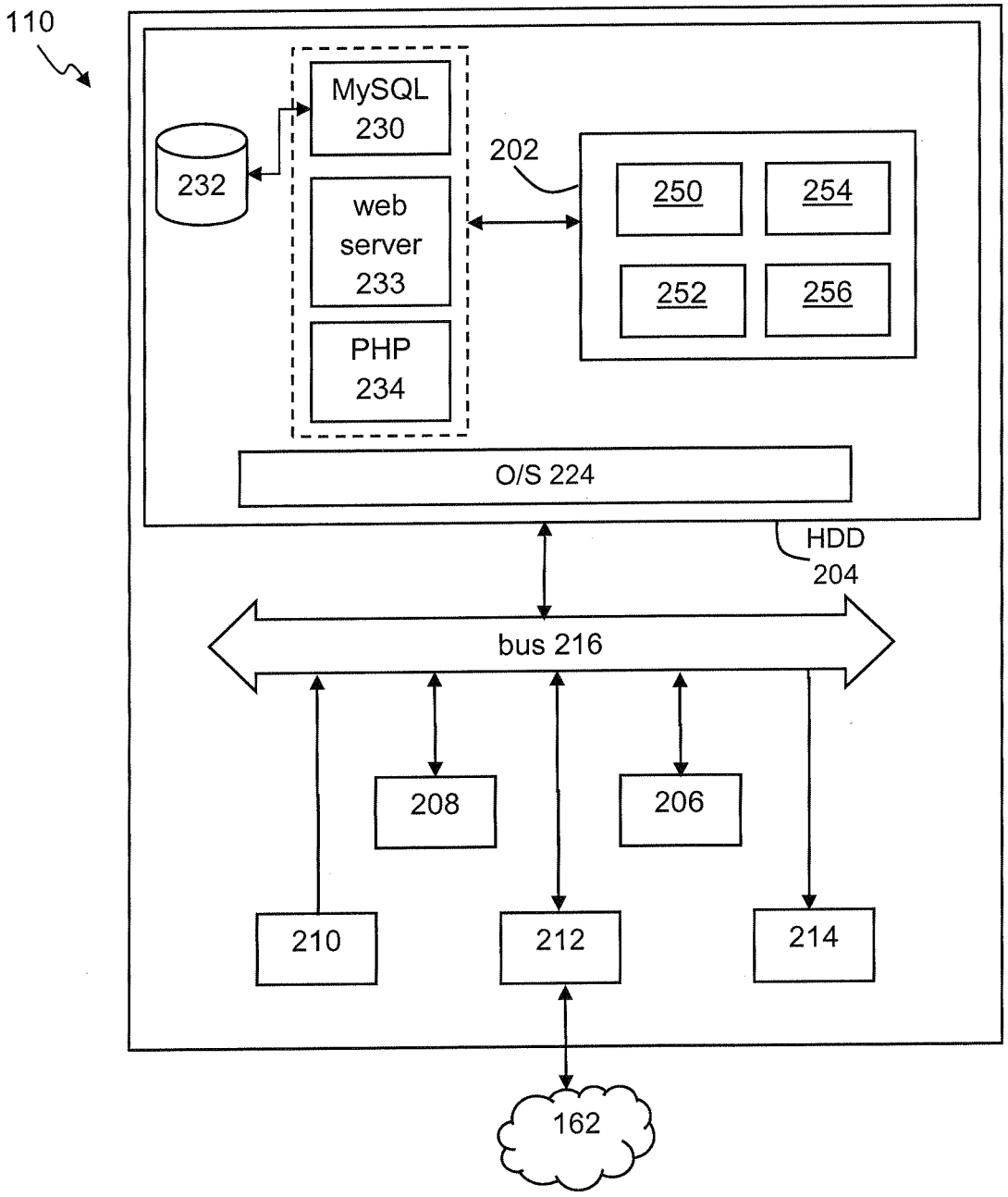

110
MySQL
230
232
web
server
233
PHP
234
202
250
254
252
256
O/S 224
HDD
204
bus 216
208
206
210
212
214
162

FIG. 3

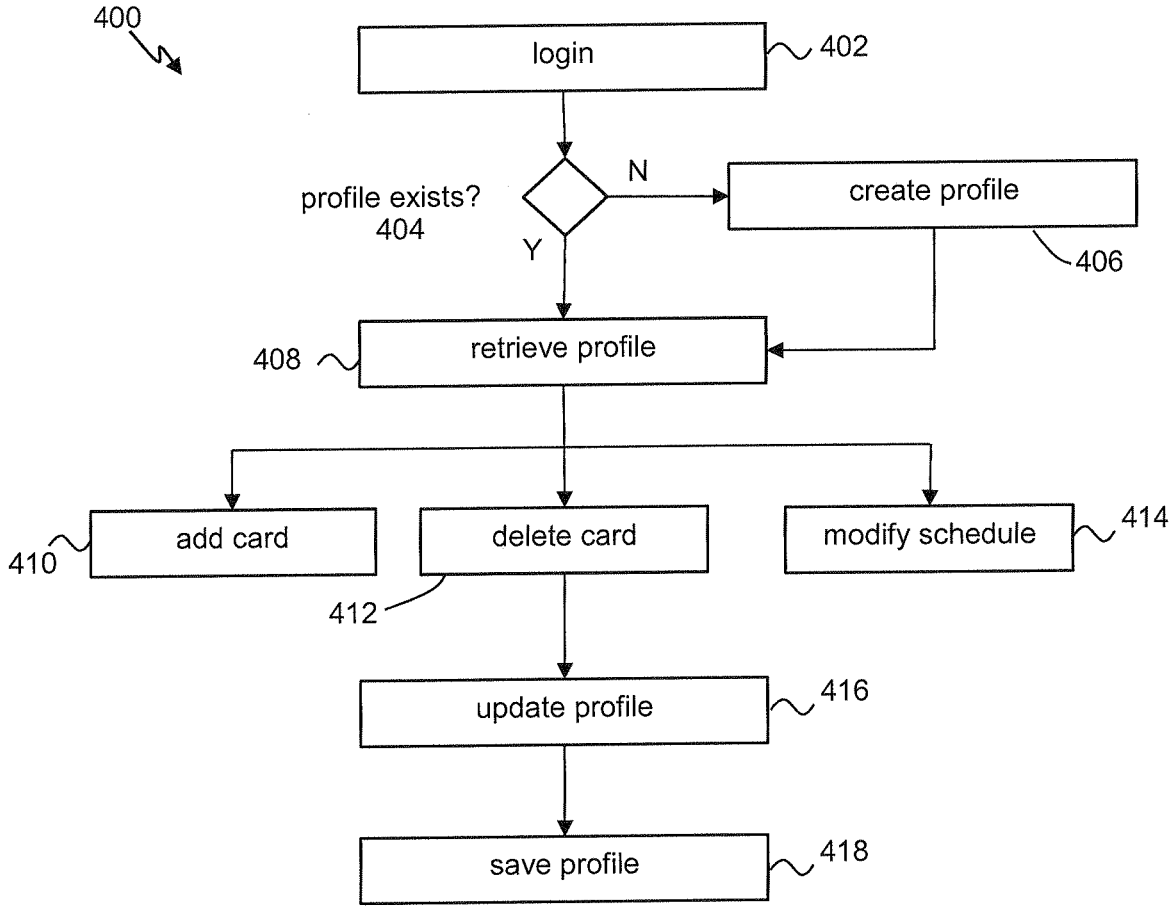

400
login
402
profile exists?
404
N
Y
create profile
406
408
retrieve profile
410
add card
delete card
412
modify schedule
414
update profile
416
save profile
418

FIG. 4

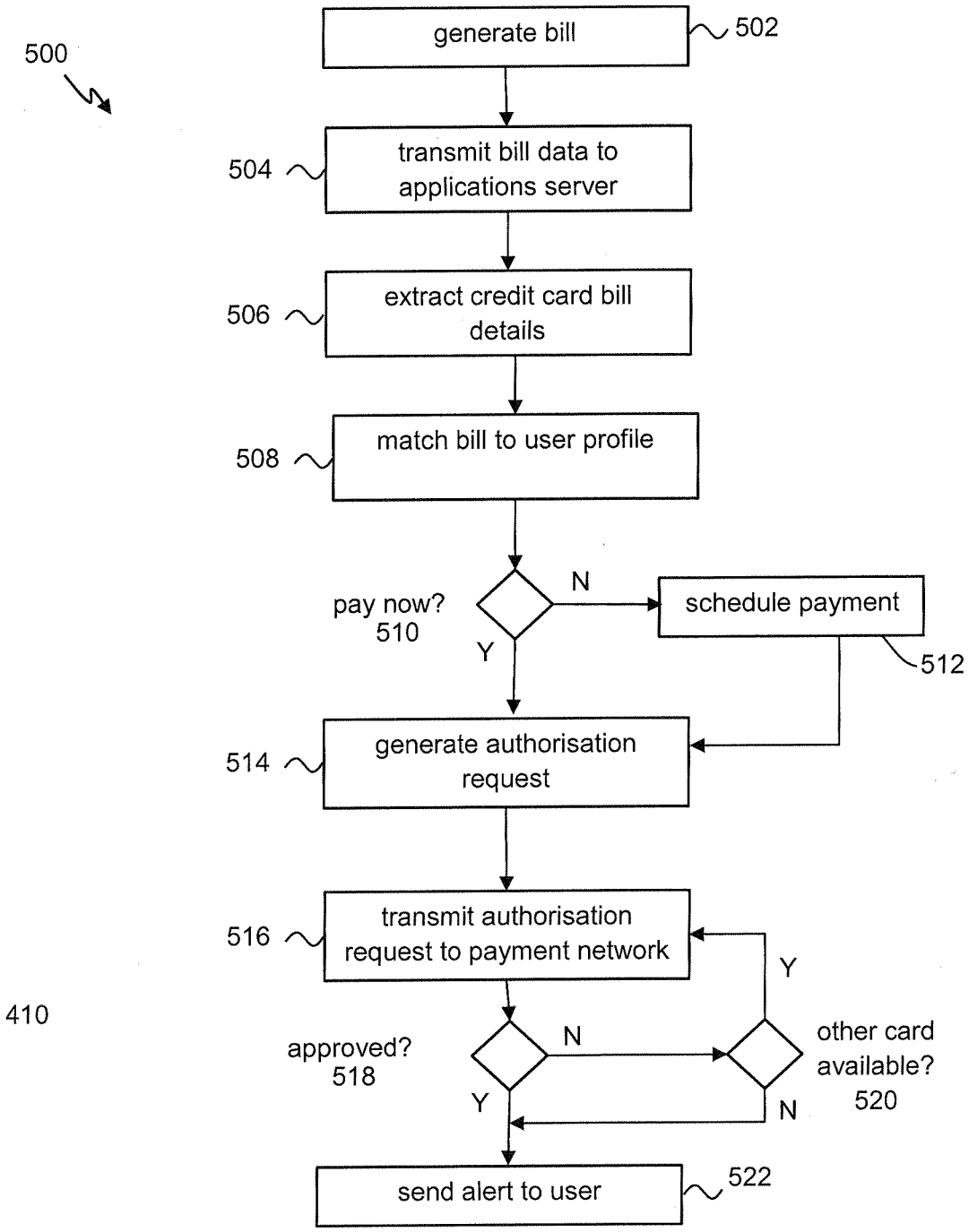

500
generate bill
502
transmit bill data to applications server
504
extract credit card bill details
506
match bill to user profile
508
pay now? 510
N
Y
schedule payment
512
generate authorisation request
514
transmit authorisation request to payment network
516
410
approved? 518
N
Y
other card available? 520
Y
N
send alert to user
522

FIG. 5