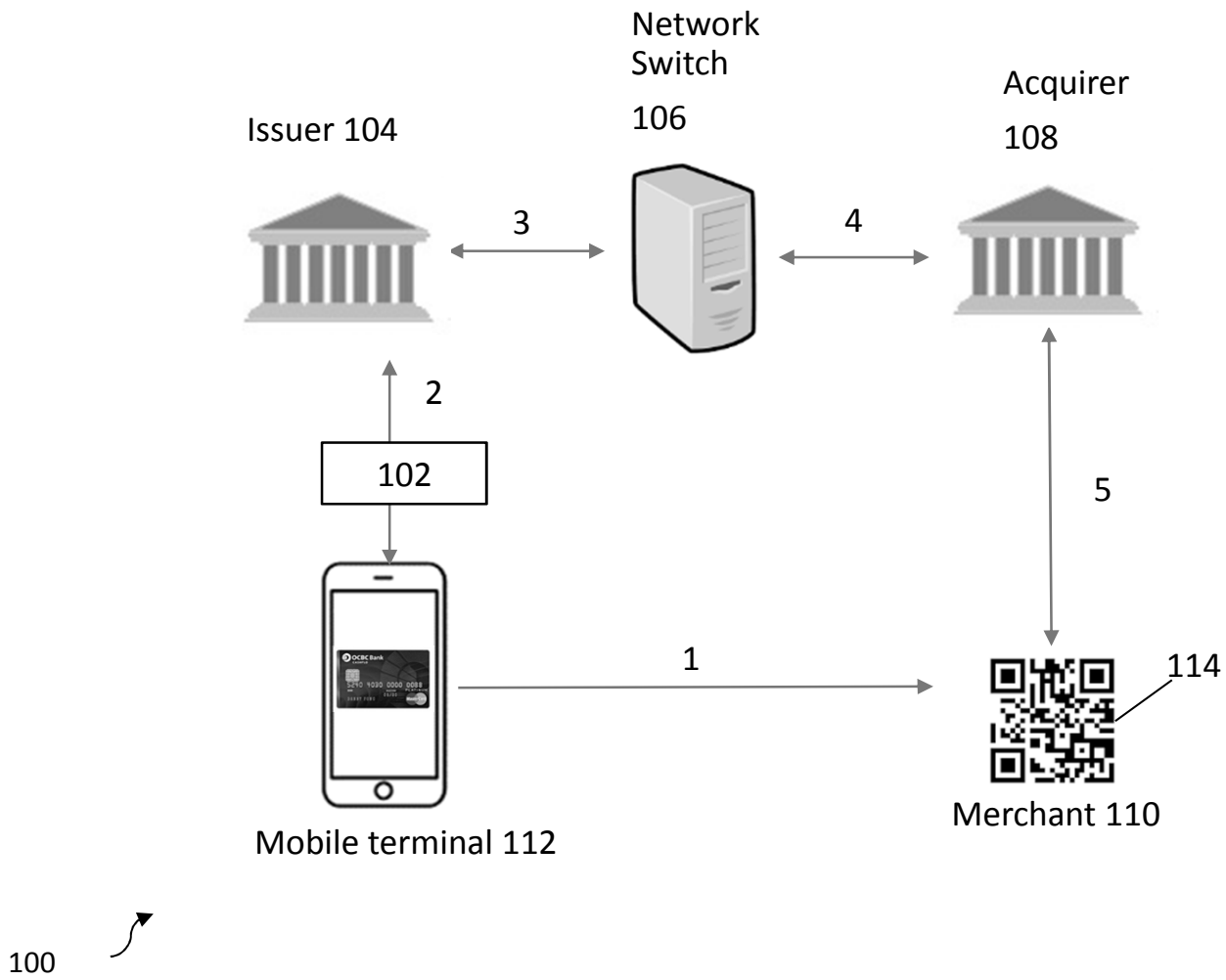

Network
Switch
106
Issuer 104
Acquirer
108
3
4
2
102
5
1
114
Mobile terminal 112
Merchant 110
100

Figure 1

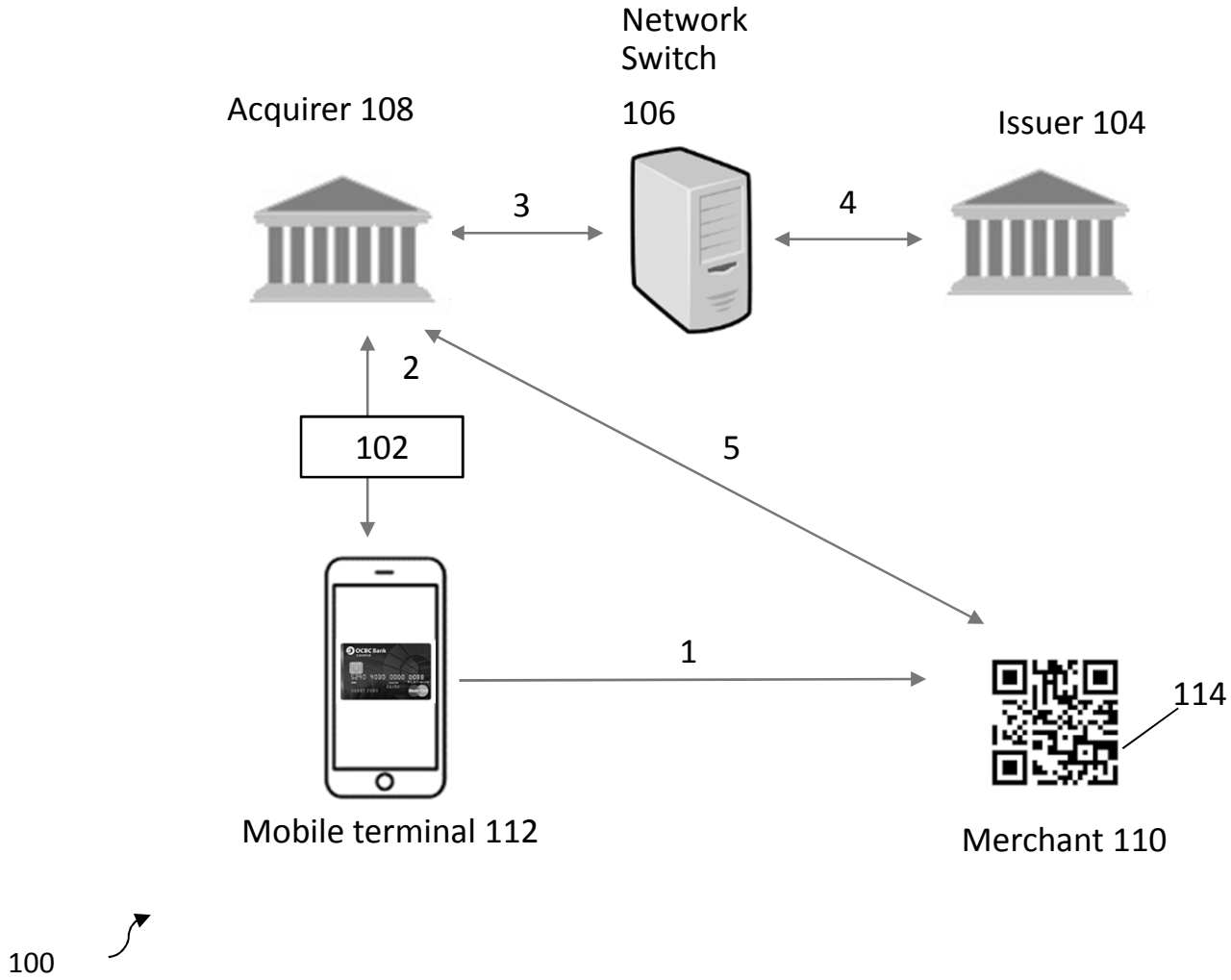

Network
Switch
106
Acquirer 108
Issuer 104
3
4
2
102
5
1
114
Mobile terminal 112
Merchant 110
100

Figure 2

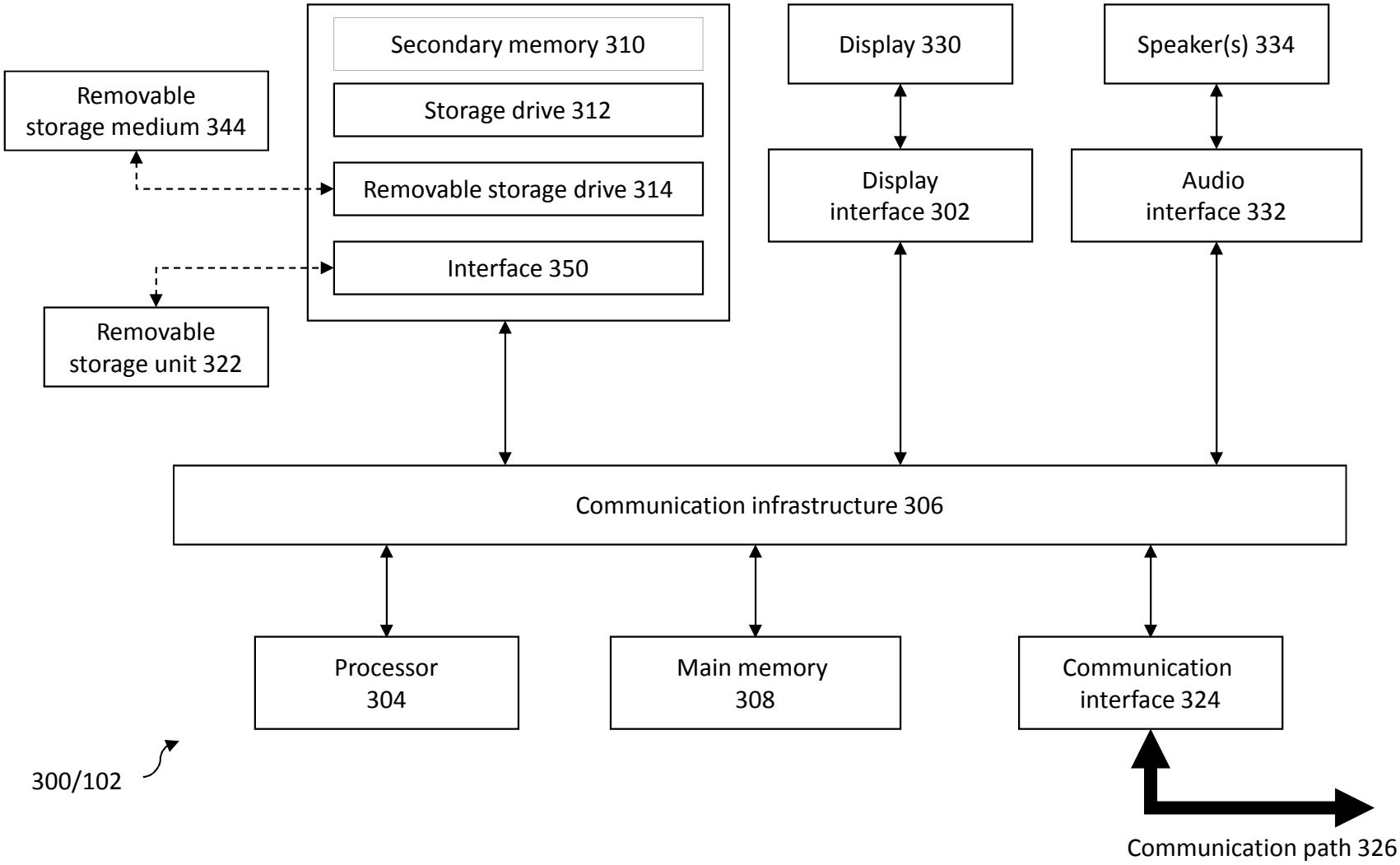

Secondary memory 310
Storage drive 312
Removable storage drive 314
Interface 350
Removable storage medium 344
Removable storage unit 322
Display 330
Display interface 302
Speaker(s) 334
Audio interface 332
Communication infrastructure 306
Processor 304
Main memory 308
Communication interface 324
300/102
Communication path 326

Figure 3

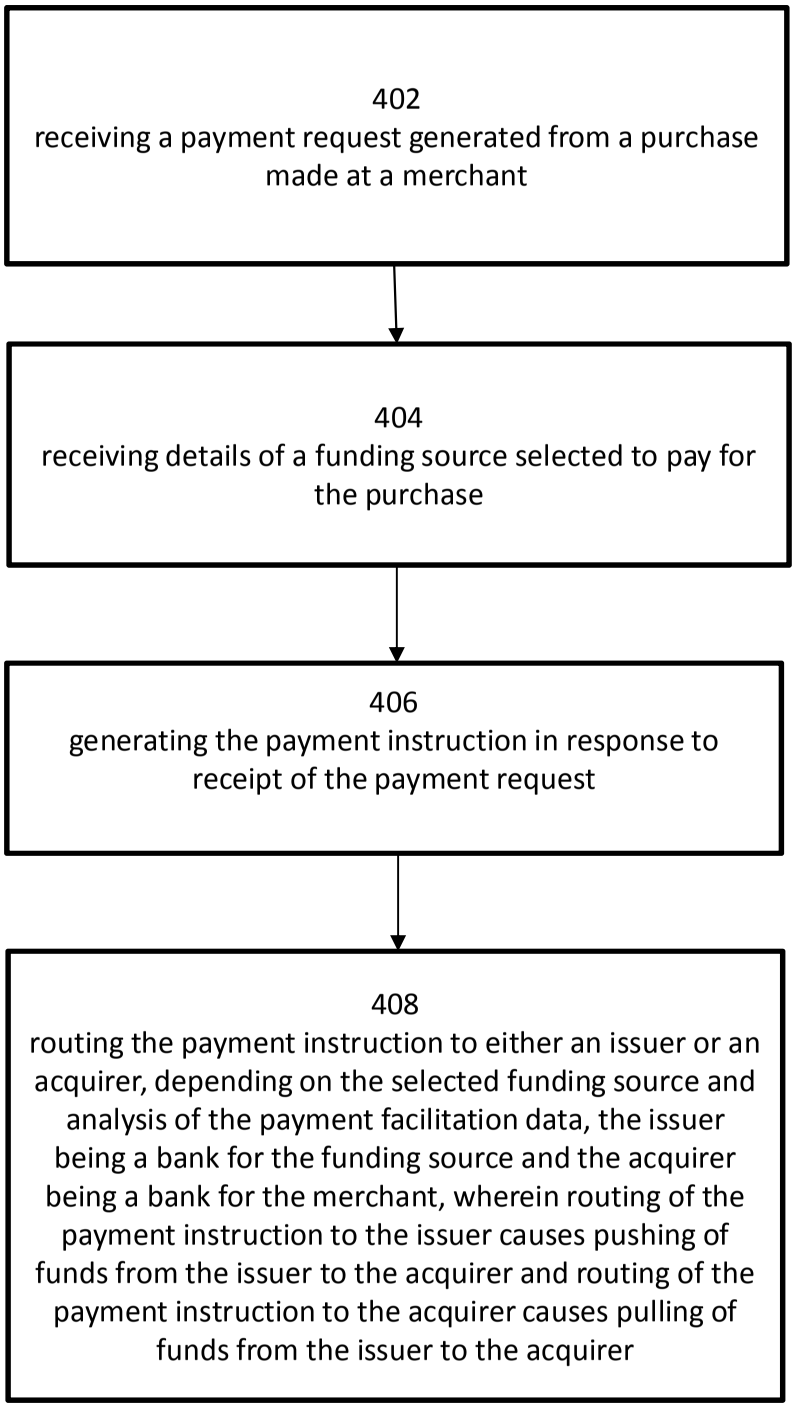

402
receiving a payment request generated from a purchase made at a merchant
404
receiving details of a funding source selected to pay for the purchase
406
generating the payment instruction in response to receipt of the payment request
408
routing the payment instruction to either an issuer or an acquirer, depending on the selected funding source and analysis of the payment facilitation data, the issuer being a bank for the funding source and the acquirer being a bank for the merchant, wherein routing of the payment instruction to the issuer causes pushing of funds from the issuer to the acquirer and routing of the payment instruction to the acquirer causes pulling of funds from the issuer to the acquirer
400

Figure 4