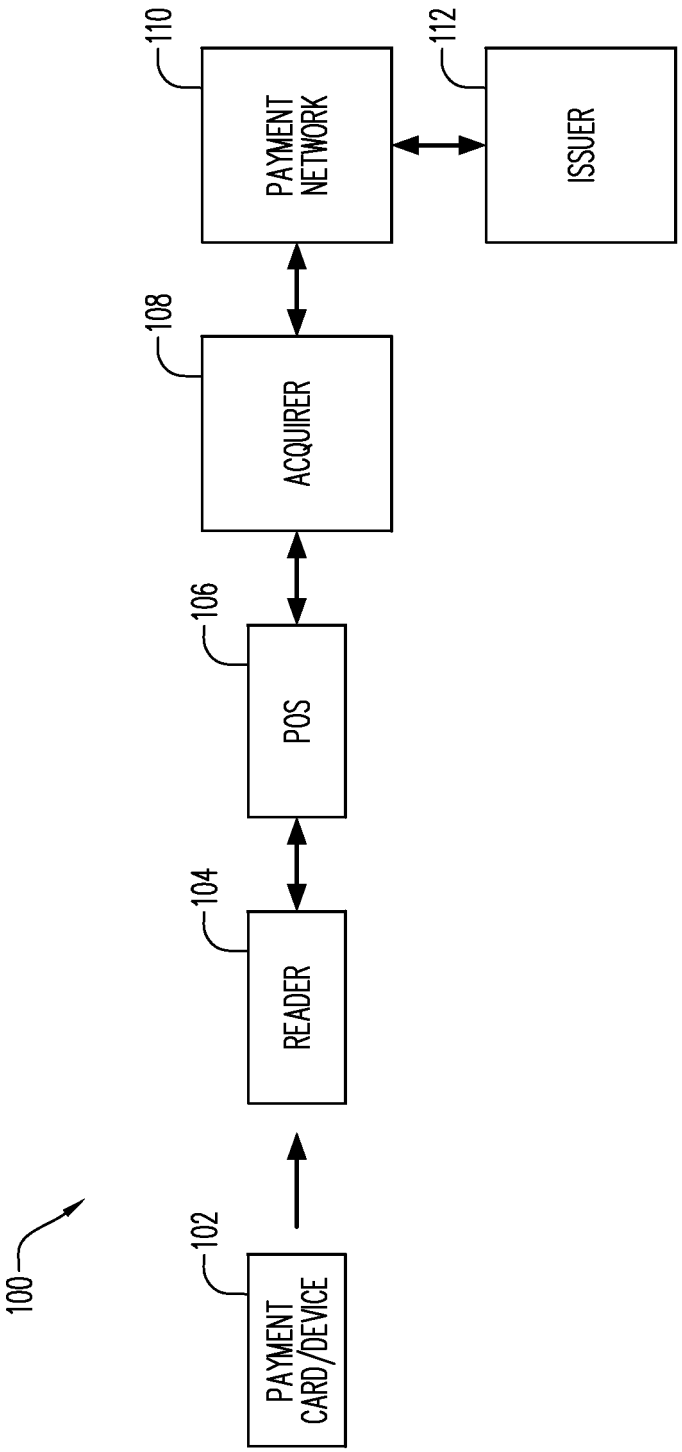


FIG. 1
(PRIOR ART)

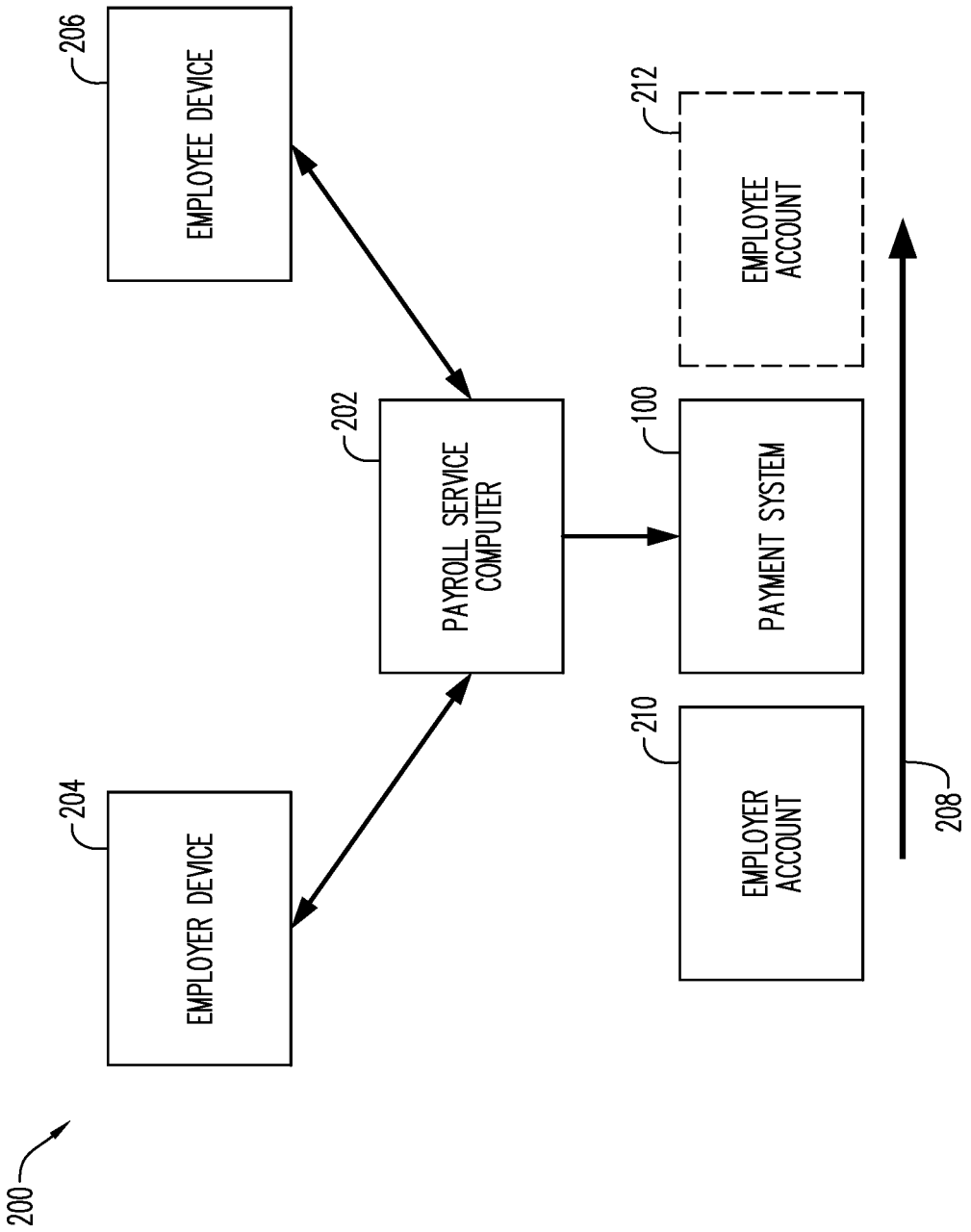

200
204
EMPLOYER DEVICE
206
EMPLOYEE DEVICE
202
PAYROLL SERVICE COMPUTER
100
PAYMENT SYSTEM
210
EMPLOYER ACCOUNT
212
EMPLOYEE ACCOUNT
208

FIG. 2

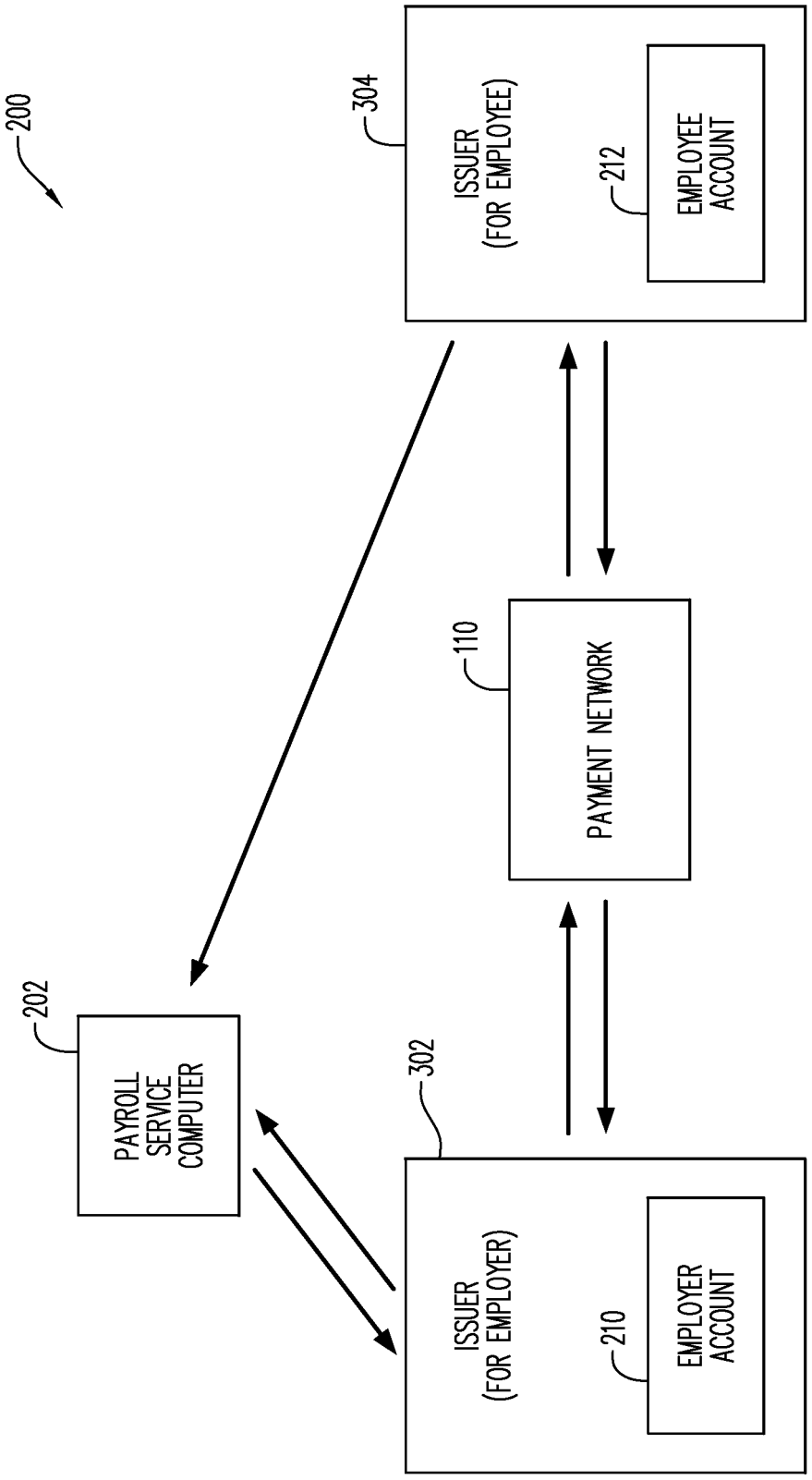

200
304
ISSUER (FOR EMPLOYEE)
212
EMPLOYEE ACCOUNT
110
PAYMENT NETWORK
202
PAYROLL SERVICE COMPUTER
302
ISSUER (FOR EMPLOYER)
210
EMPLOYER ACCOUNT

FIG. 3

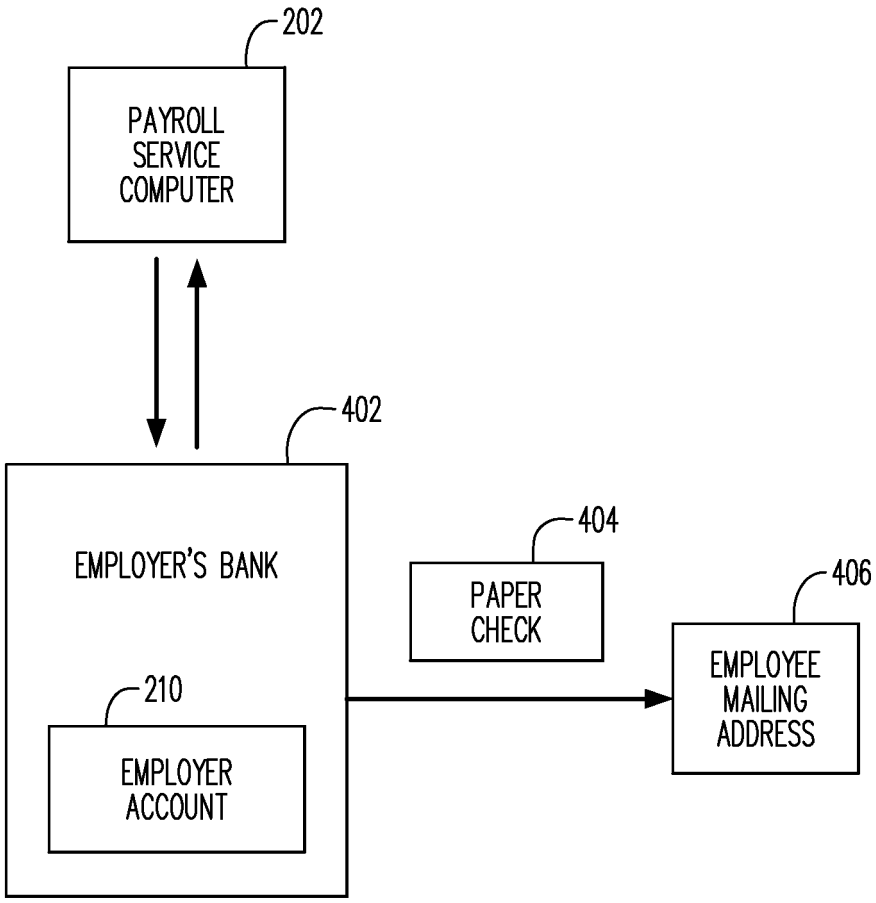

202
PAYROLL SERVICE COMPUTER
402
EMPLOYER'S BANK
210
EMPLOYER ACCOUNT
404
PAPER CHECK
406
EMPLOYEE MAILING ADDRESS

FIG. 4

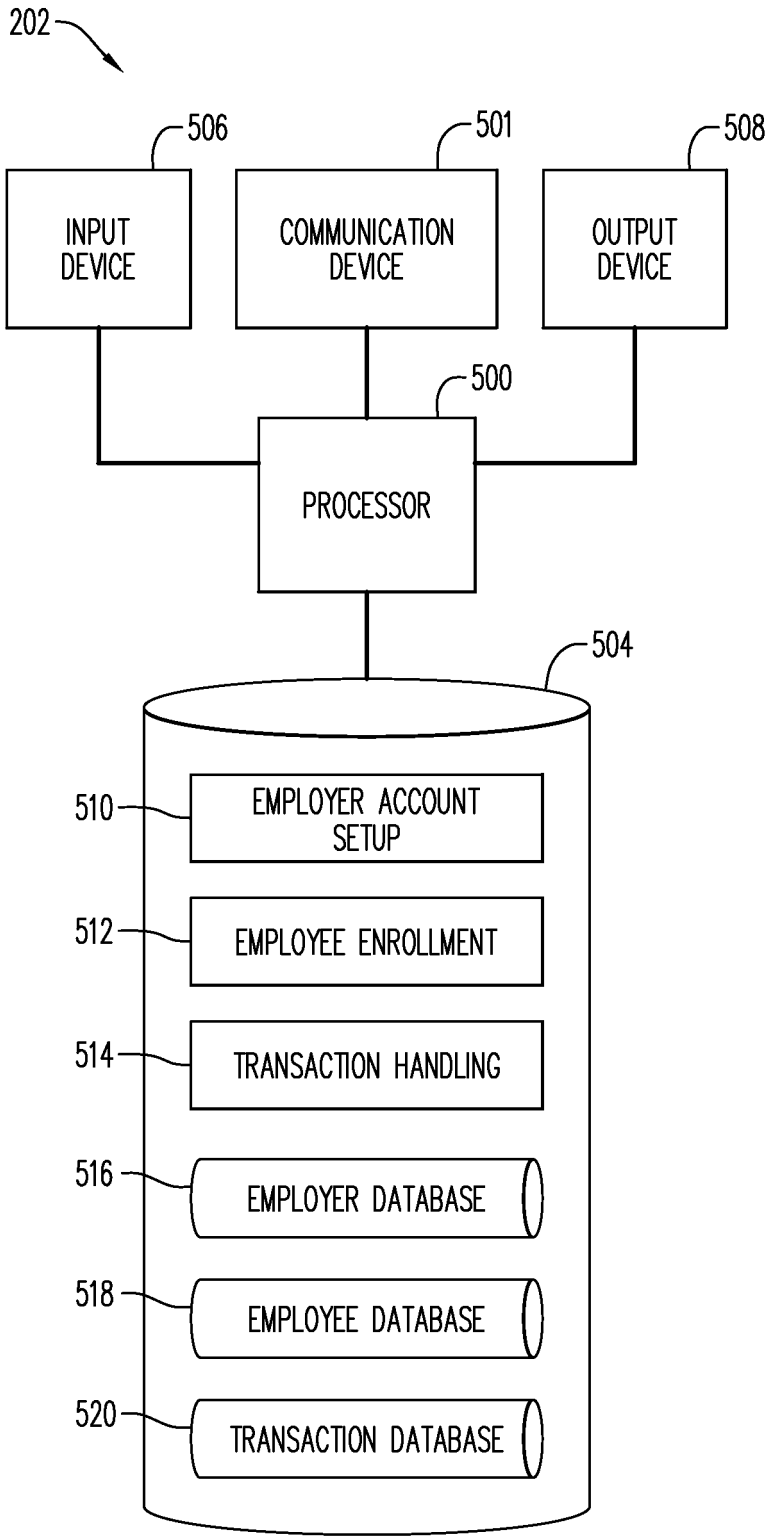

202
506
501
508
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
500
PROCESSOR
504
510
EMPLOYER ACCOUNT SETUP
512
EMPLOYEE ENROLLMENT
514
TRANSACTION HANDLING
516
EMPLOYER DATABASE
518
EMPLOYEE DATABASE
520
TRANSACTION DATABASE

FIG. 5

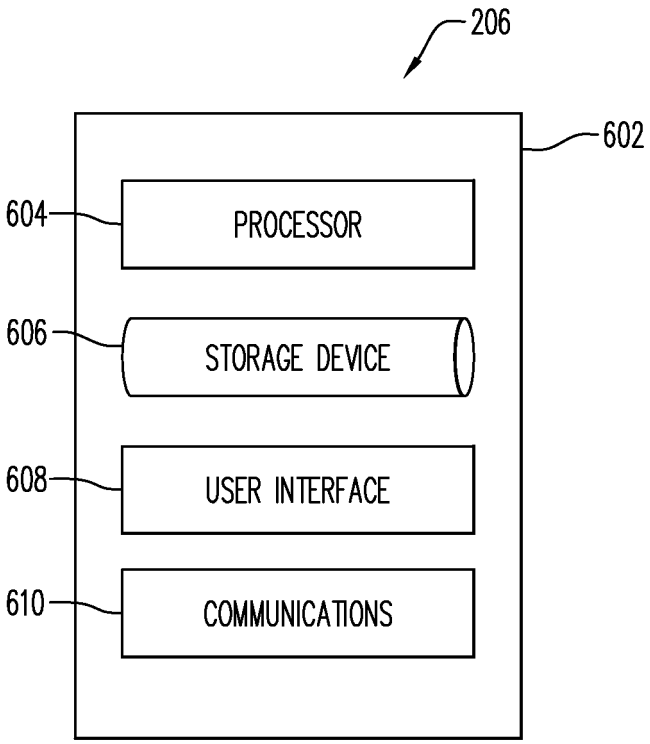

206
602
604
PROCESSOR
606
STORAGE DEVICE
608
USER INTERFACE
610
COMMUNICATIONS

FIG. 6

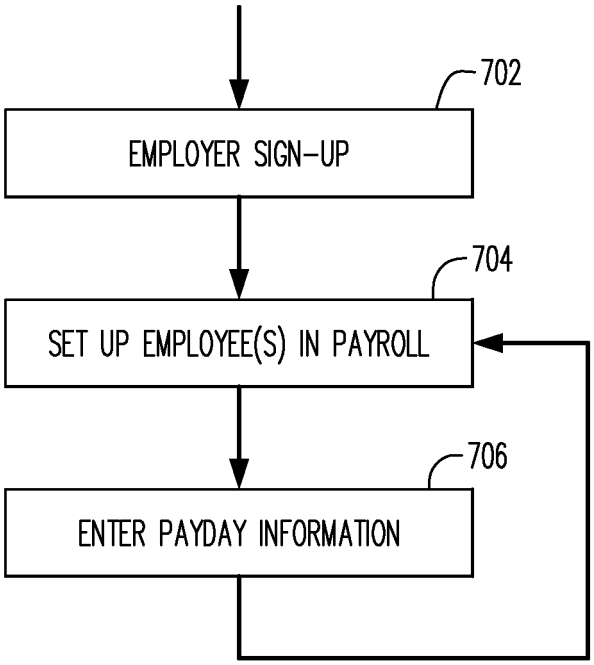

702
EMPLOYER SIGN-UP
704
SET UP EMPLOYEE(S) IN PAYROLL
706
ENTER PAYDAY INFORMATION

FIG. 7

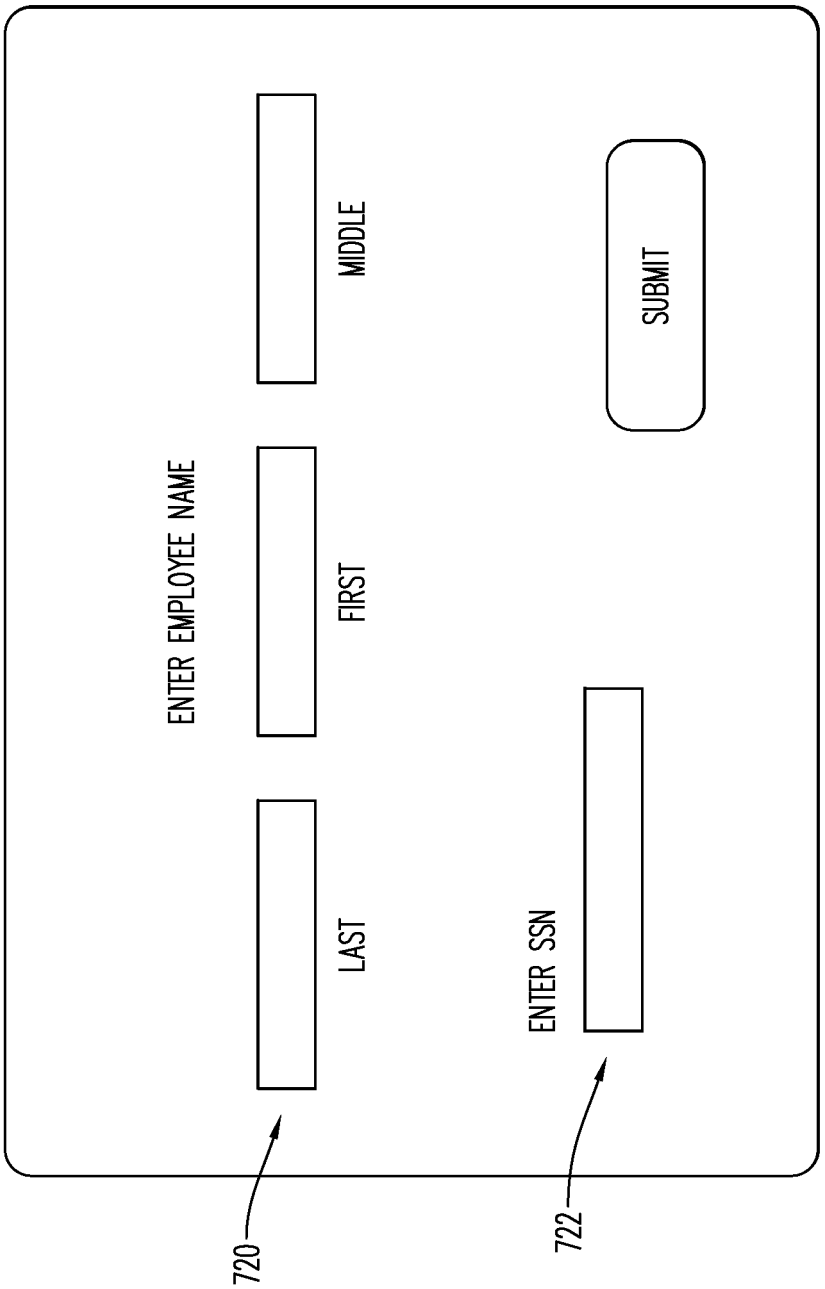

ENTER EMPLOYEE NAME
LAST
FIRST
MIDDLE
ENTER SSN
SUBMIT
720
722

FIG. 7A

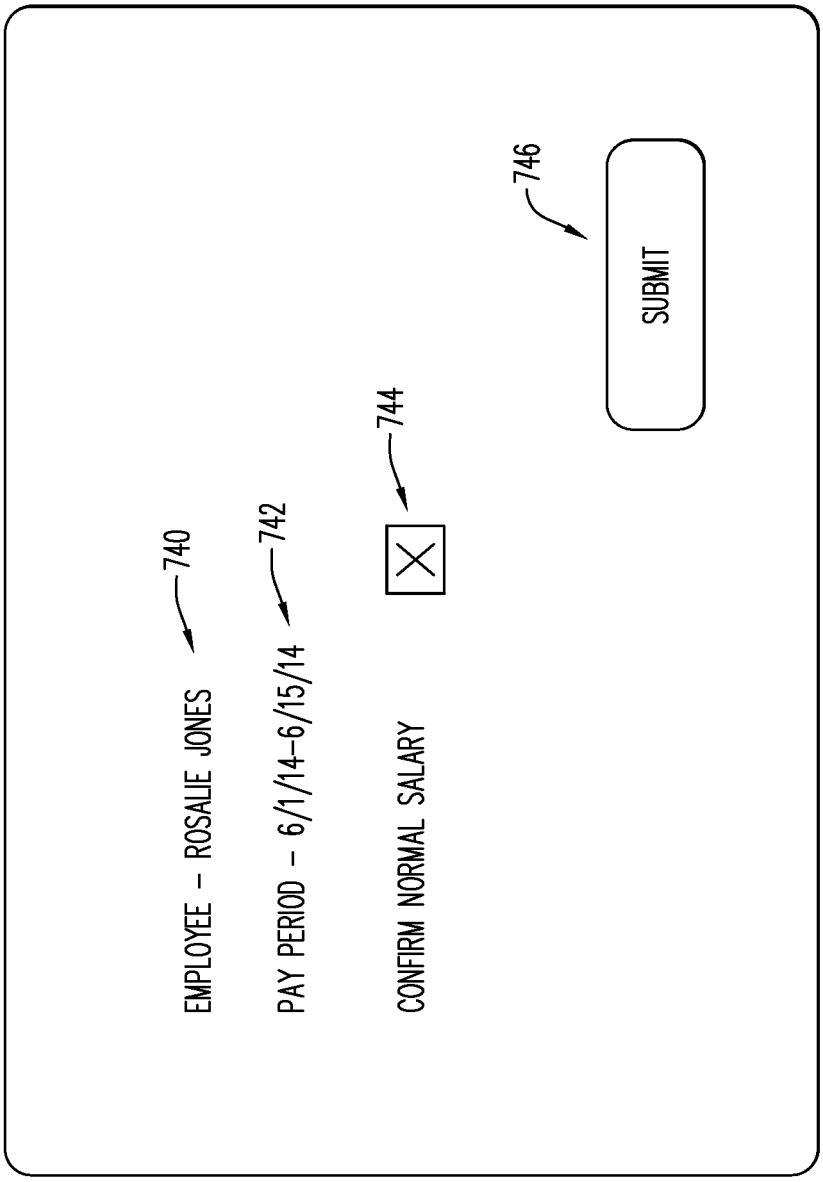

740
EMPLOYEE – ROSALIE JONES
742
PAY PERIOD – 6/1/14–6/15/14
744
CONFIRM NORMAL SALARY
746
SUBMIT

FIG. 7B

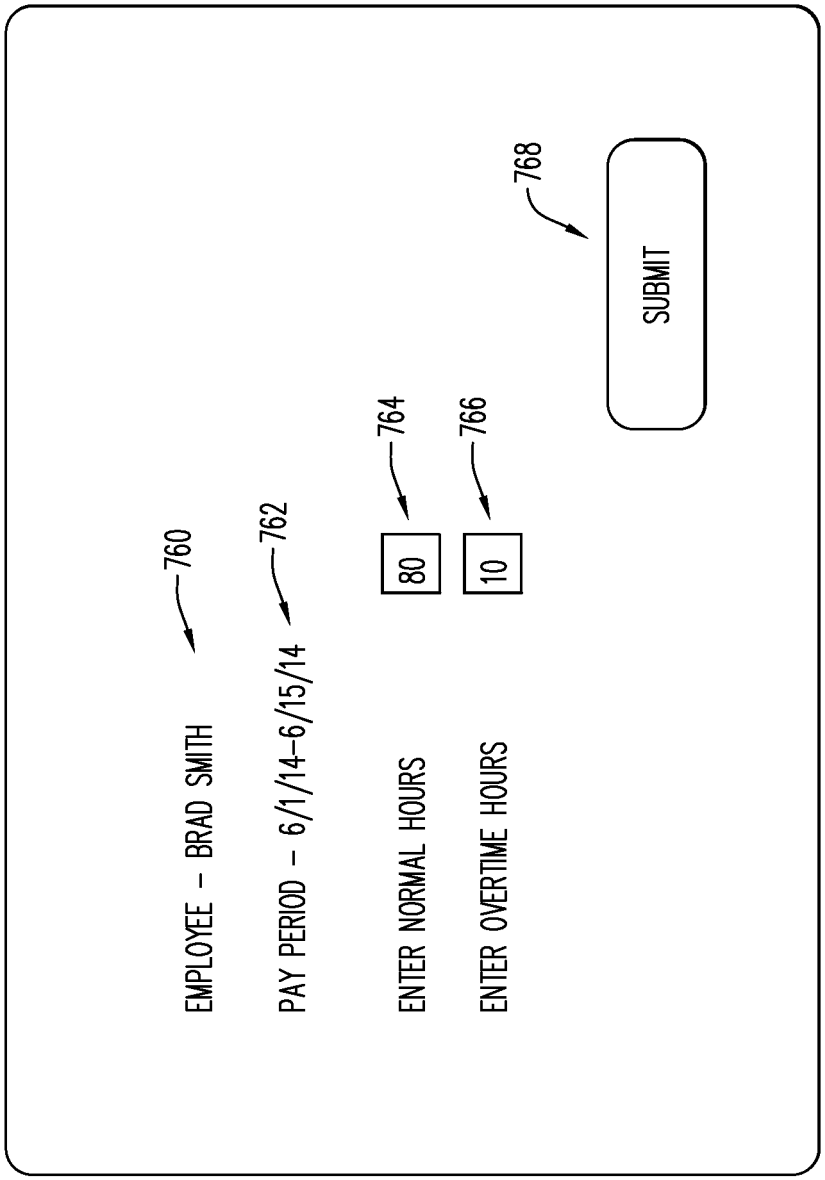

760
EMPLOYEE – BRAD SMITH
762
PAY PERIOD – 6/1/14–6/15/14
764
ENTER NORMAL HOURS
80
766
ENTER OVERTIME HOURS
10
768
SUBMIT

FIG. 7C

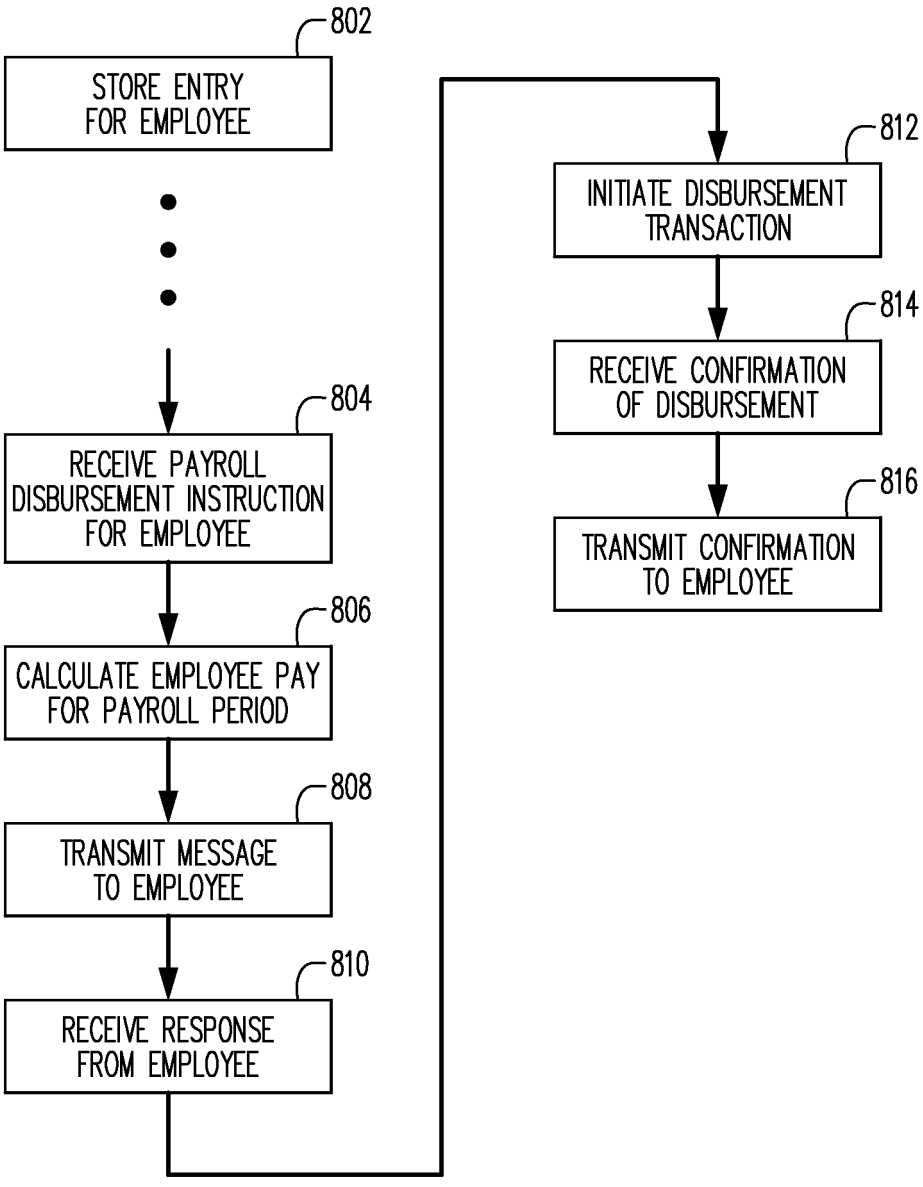

802
STORE ENTRY FOR EMPLOYEE
804
RECEIVE PAYROLL DISBURSEMENT INSTRUCTION FOR EMPLOYEE
806
CALCULATE EMPLOYEE PAY FOR PAYROLL PERIOD
808
TRANSMIT MESSAGE TO EMPLOYEE
810
RECEIVE RESPONSE FROM EMPLOYEE
812
INITIATE DISBURSEMENT TRANSACTION
814
RECEIVE CONFIRMATION OF DISBURSEMENT
816
TRANSMIT CONFIRMATION TO EMPLOYEE

FIG. 8

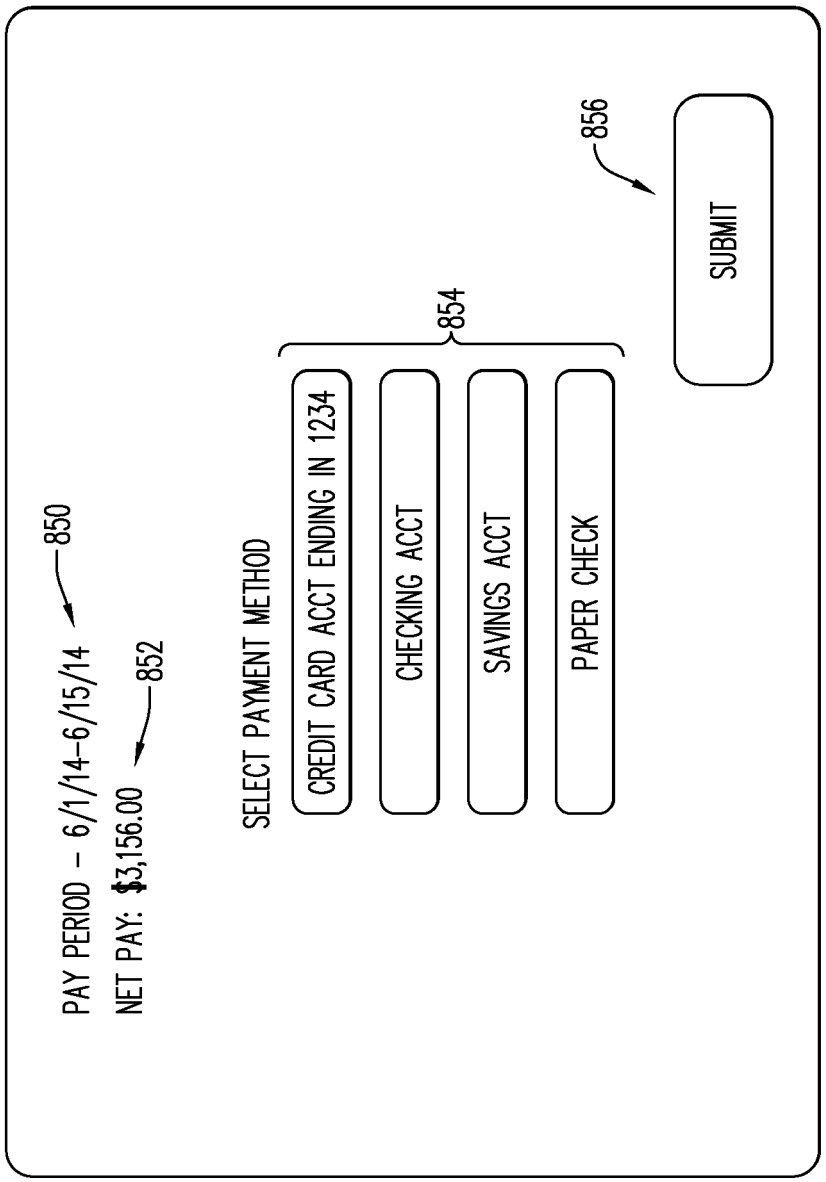

PAY PERIOD – 6/1/14–6/15/14
850
NET PAY: $3,156.00
852
SELECT PAYMENT METHOD
CREDIT CARD ACCT ENDING IN 1234
CHECKING ACCT
SAVINGS ACCT
PAPER CHECK
854
SUBMIT
856

FIG. 8A

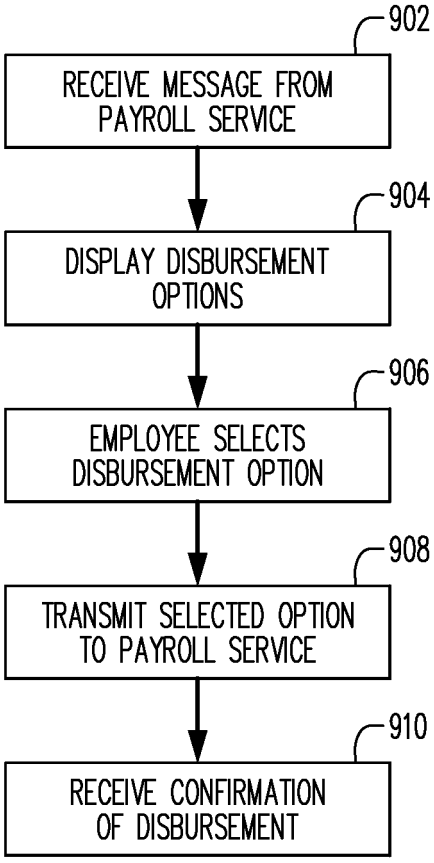

902
RECEIVE MESSAGE FROM PAYROLL SERVICE
904
DISPLAY DISBURSEMENT OPTIONS
906
EMPLOYEE SELECTS DISBURSEMENT OPTION
908
TRANSMIT SELECTED OPTION TO PAYROLL SERVICE
910
RECEIVE CONFIRMATION OF DISBURSEMENT

FIG. 9