FIG. 1

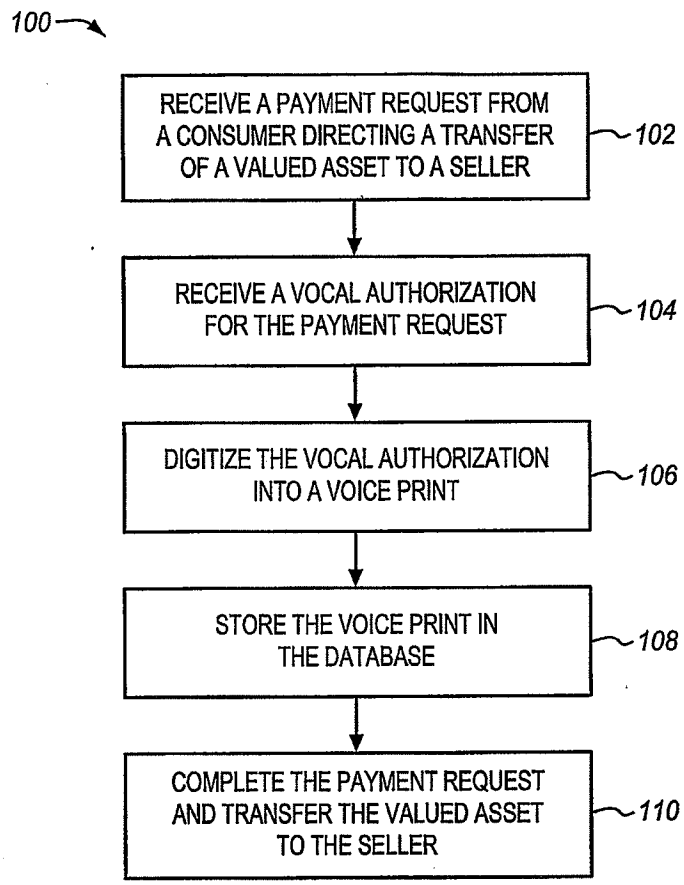

100
RECEIVE A PAYMENT REQUEST FROM A CONSUMER DIRECTING A TRANSFER OF A VALUED ASSET TO A SELLER
102
RECEIVE A VOCAL AUTHORIZATION FOR THE PAYMENT REQUEST
104
DIGITIZE THE VOCAL AUTHORIZATION INTO A VOICE PRINT
106
STORE THE VOICE PRINT IN THE DATABASE
108
COMPLETE THE PAYMENT REQUEST AND TRANSFER THE VALUED ASSET TO THE SELLER
110

FIG. 2

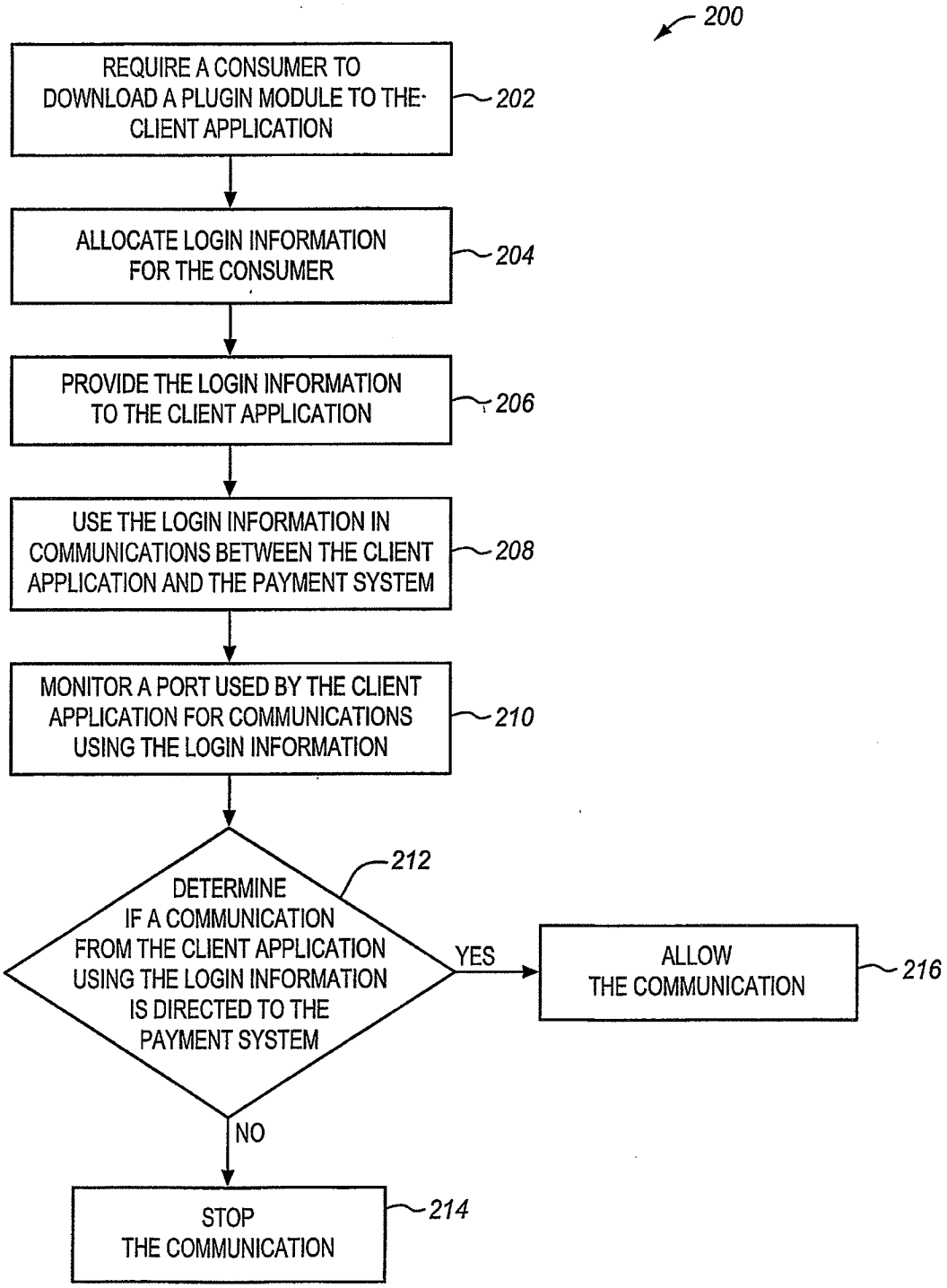

200
REQUIRE A CONSUMER TO DOWNLOAD A PLUGIN MODULE TO THE CLIENT APPLICATION
202
ALLOCATE LOGIN INFORMATION FOR THE CONSUMER
204
PROVIDE THE LOGIN INFORMATION TO THE CLIENT APPLICATION
206
USE THE LOGIN INFORMATION IN COMMUNICATIONS BETWEEN THE CLIENT APPLICATION AND THE PAYMENT SYSTEM
208
MONITOR A PORT USED BY THE CLIENT APPLICATION FOR COMMUNICATIONS USING THE LOGIN INFORMATION
210
DETERMINE IF A COMMUNICATION FROM THE CLIENT APPLICATION USING THE LOGIN INFORMATION IS DIRECTED TO THE PAYMENT SYSTEM
212
YES
ALLOW THE COMMUNICATION
216
NO
STOP THE COMMUNICATION
214

FIG. 3

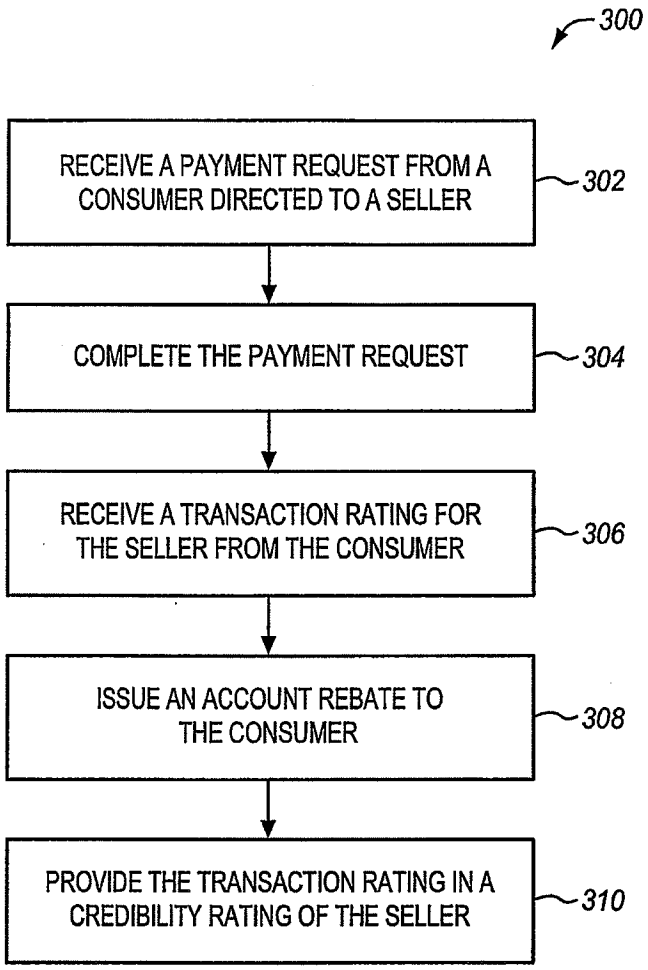

300
RECEIVE A PAYMENT REQUEST FROM A CONSUMER DIRECTED TO A SELLER
302
COMPLETE THE PAYMENT REQUEST
304
RECEIVE A TRANSACTION RATING FOR THE SELLER FROM THE CONSUMER
306
ISSUE AN ACCOUNT REBATE TO THE CONSUMER
308
PROVIDE THE TRANSACTION RATING IN A CREDIBILITY RATING OF THE SELLER
310

FIG. 4

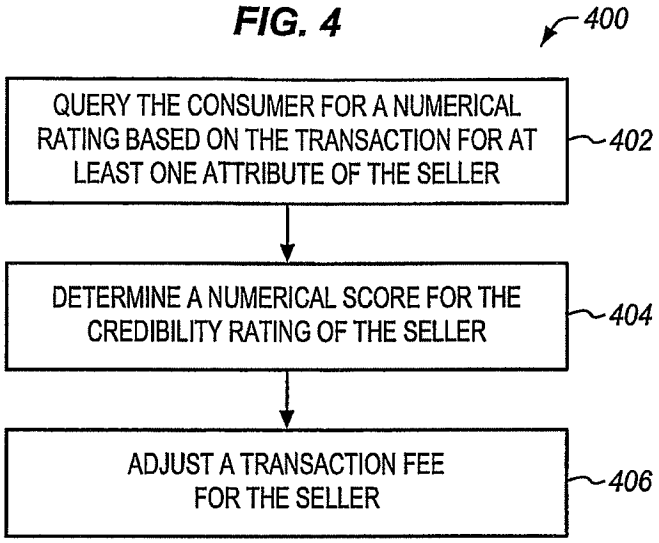

400
QUERY THE CONSUMER FOR A NUMERICAL RATING BASED ON THE TRANSACTION FOR AT LEAST ONE ATTRIBUTE OF THE SELLER
402
DETERMINE A NUMERICAL SCORE FOR THE CREDIBILITY RATING OF THE SELLER
404
ADJUST A TRANSACTION FEE FOR THE SELLER
406

FIG. 5

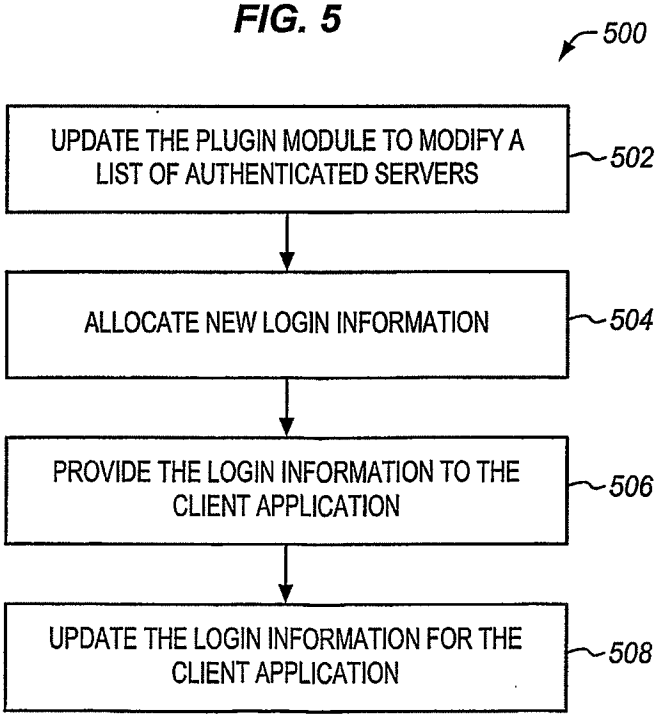

500
UPDATE THE PLUGIN MODULE TO MODIFY A LIST OF AUTHENTICATED SERVERS
502
ALLOCATE NEW LOGIN INFORMATION
504
PROVIDE THE LOGIN INFORMATION TO THE CLIENT APPLICATION
506
UPDATE THE LOGIN INFORMATION FOR THE CLIENT APPLICATION
508

FIG. 6

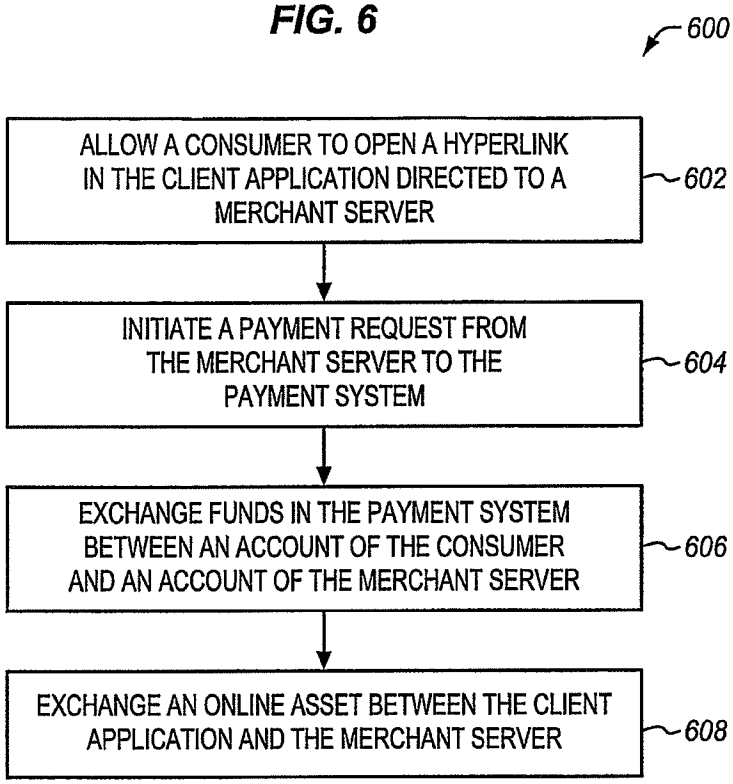

600
ALLOW A CONSUMER TO OPEN A HYPERLINK IN THE CLIENT APPLICATION DIRECTED TO A MERCHANT SERVER
602
INITIATE A PAYMENT REQUEST FROM THE MERCHANT SERVER TO THE PAYMENT SYSTEM
604
EXCHANGE FUNDS IN THE PAYMENT SYSTEM BETWEEN AN ACCOUNT OF THE CONSUMER AND AN ACCOUNT OF THE MERCHANT SERVER
606
EXCHANGE AN ONLINE ASSET BETWEEN THE CLIENT APPLICATION AND THE MERCHANT SERVER
608

FIG. 7

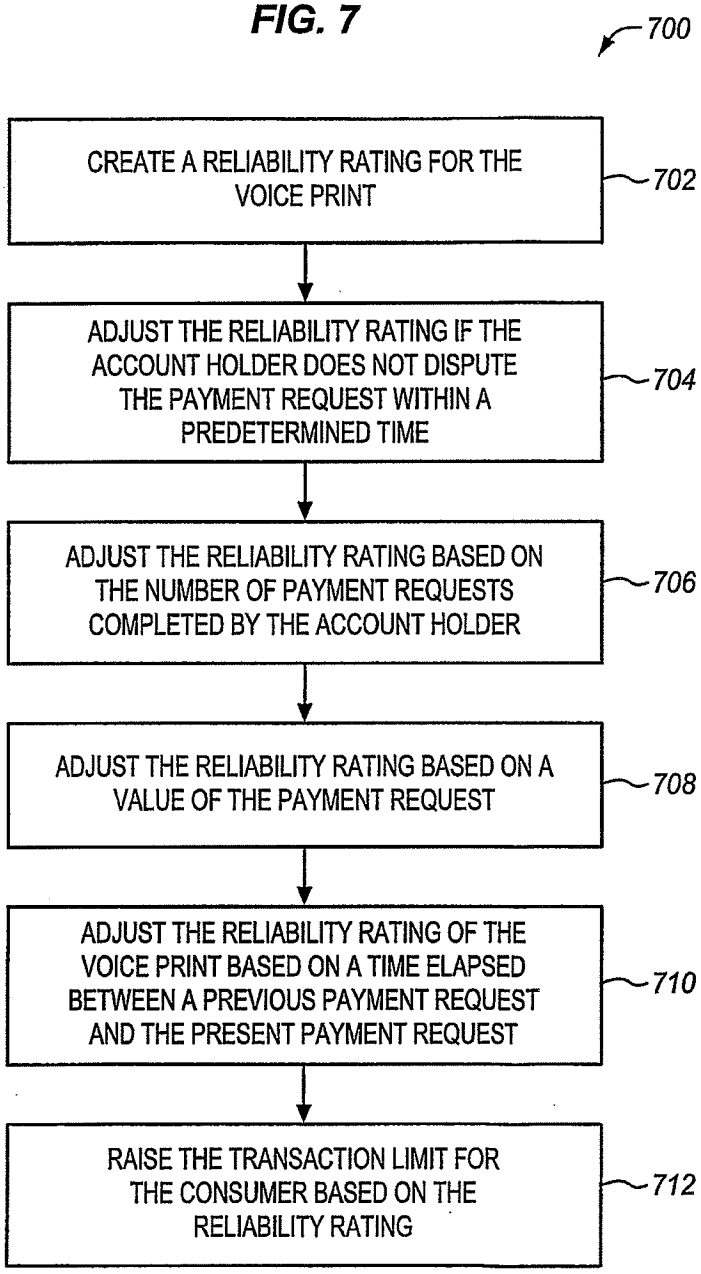

700
CREATE A RELIABILITY RATING FOR THE VOICE PRINT
702
ADJUST THE RELIABILITY RATING IF THE ACCOUNT HOLDER DOES NOT DISPUTE THE PAYMENT REQUEST WITHIN A PREDETERMINED TIME
704
ADJUST THE RELIABILITY RATING BASED ON THE NUMBER OF PAYMENT REQUESTS COMPLETED BY THE ACCOUNT HOLDER
706
ADJUST THE RELIABILITY RATING BASED ON A VALUE OF THE PAYMENT REQUEST
708
ADJUST THE RELIABILITY RATING OF THE VOICE PRINT BASED ON A TIME ELAPSED BETWEEN A PREVIOUS PAYMENT REQUEST AND THE PRESENT PAYMENT REQUEST
710
RAISE THE TRANSACTION LIMIT FOR THE CONSUMER BASED ON THE RELIABILITY RATING
712

FIG. 8

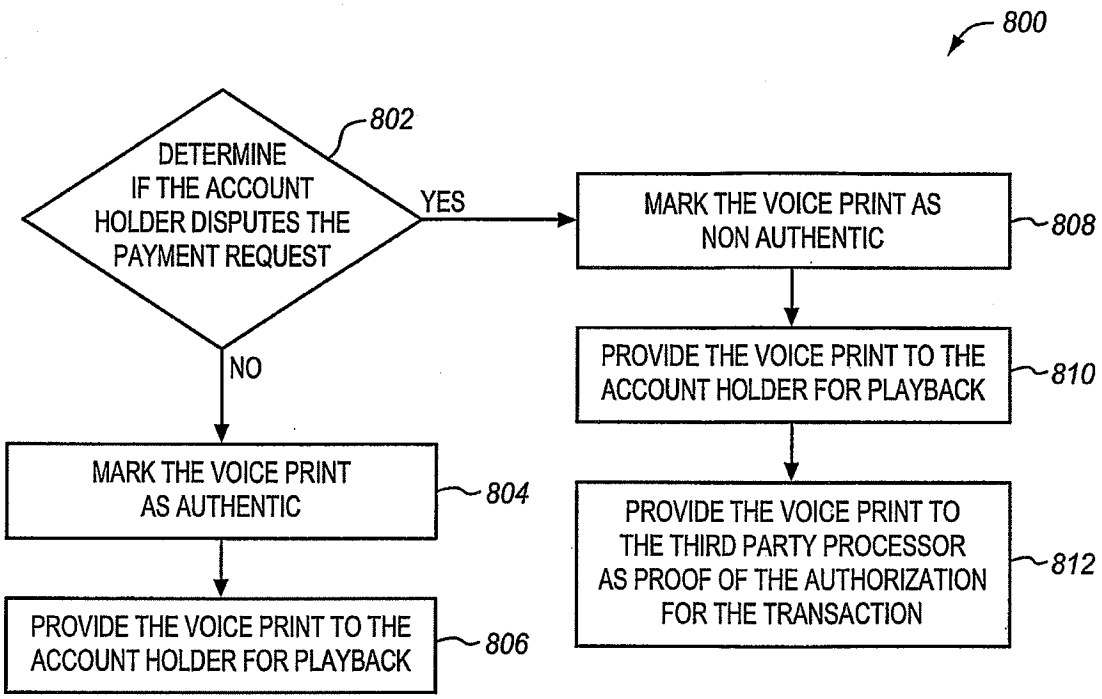

800
802
DETERMINE IF THE ACCOUNT HOLDER DISPUTES THE PAYMENT REQUEST
YES
NO
MARK THE VOICE PRINT AS NON AUTHENTIC
808
PROVIDE THE VOICE PRINT TO THE ACCOUNT HOLDER FOR PLAYBACK
810
PROVIDE THE VOICE PRINT TO THE THIRD PARTY PROCESSOR AS PROOF OF THE AUTHORIZATION FOR THE TRANSACTION
812
MARK THE VOICE PRINT AS AUTHENTIC
804
PROVIDE THE VOICE PRINT TO THE ACCOUNT HOLDER FOR PLAYBACK
806

FIG. 9

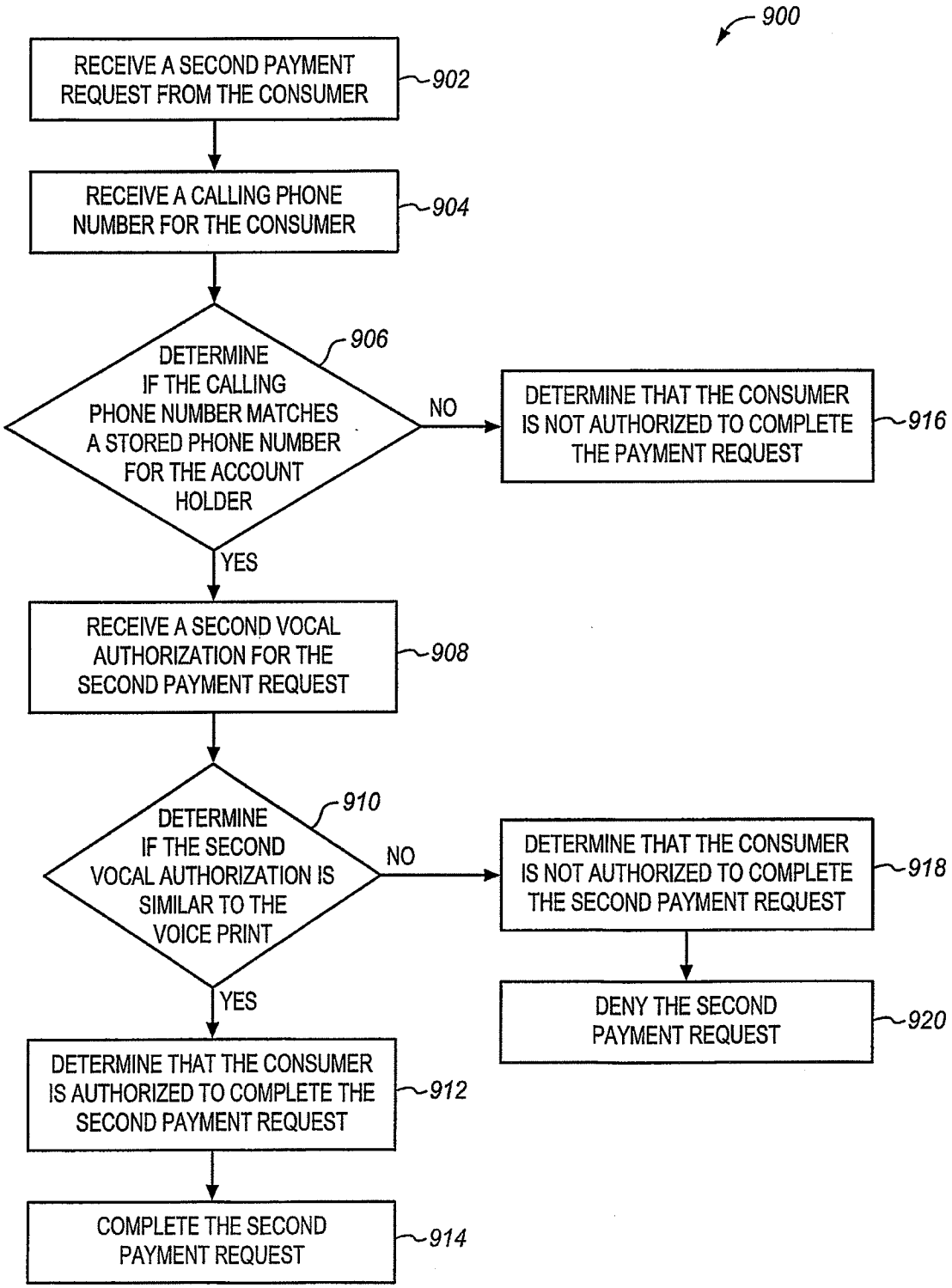

900
RECEIVE A SECOND PAYMENT REQUEST FROM THE CONSUMER
902
RECEIVE A CALLING PHONE NUMBER FOR THE CONSUMER
904
DETERMINE IF THE CALLING PHONE NUMBER MATCHES A STORED PHONE NUMBER FOR THE ACCOUNT HOLDER
906
NO
DETERMINE THAT THE CONSUMER IS NOT AUTHORIZED TO COMPLETE THE PAYMENT REQUEST
916
YES
RECEIVE A SECOND VOCAL AUTHORIZATION FOR THE SECOND PAYMENT REQUEST
908
DETERMINE IF THE SECOND VOCAL AUTHORIZATION IS SIMILAR TO THE VOICE PRINT
910
NO
DETERMINE THAT THE CONSUMER IS NOT AUTHORIZED TO COMPLETE THE SECOND PAYMENT REQUEST
918
DENY THE SECOND PAYMENT REQUEST
920
YES
DETERMINE THAT THE CONSUMER IS AUTHORIZED TO COMPLETE THE SECOND PAYMENT REQUEST
912
COMPLETE THE SECOND PAYMENT REQUEST
914

FIG. 10

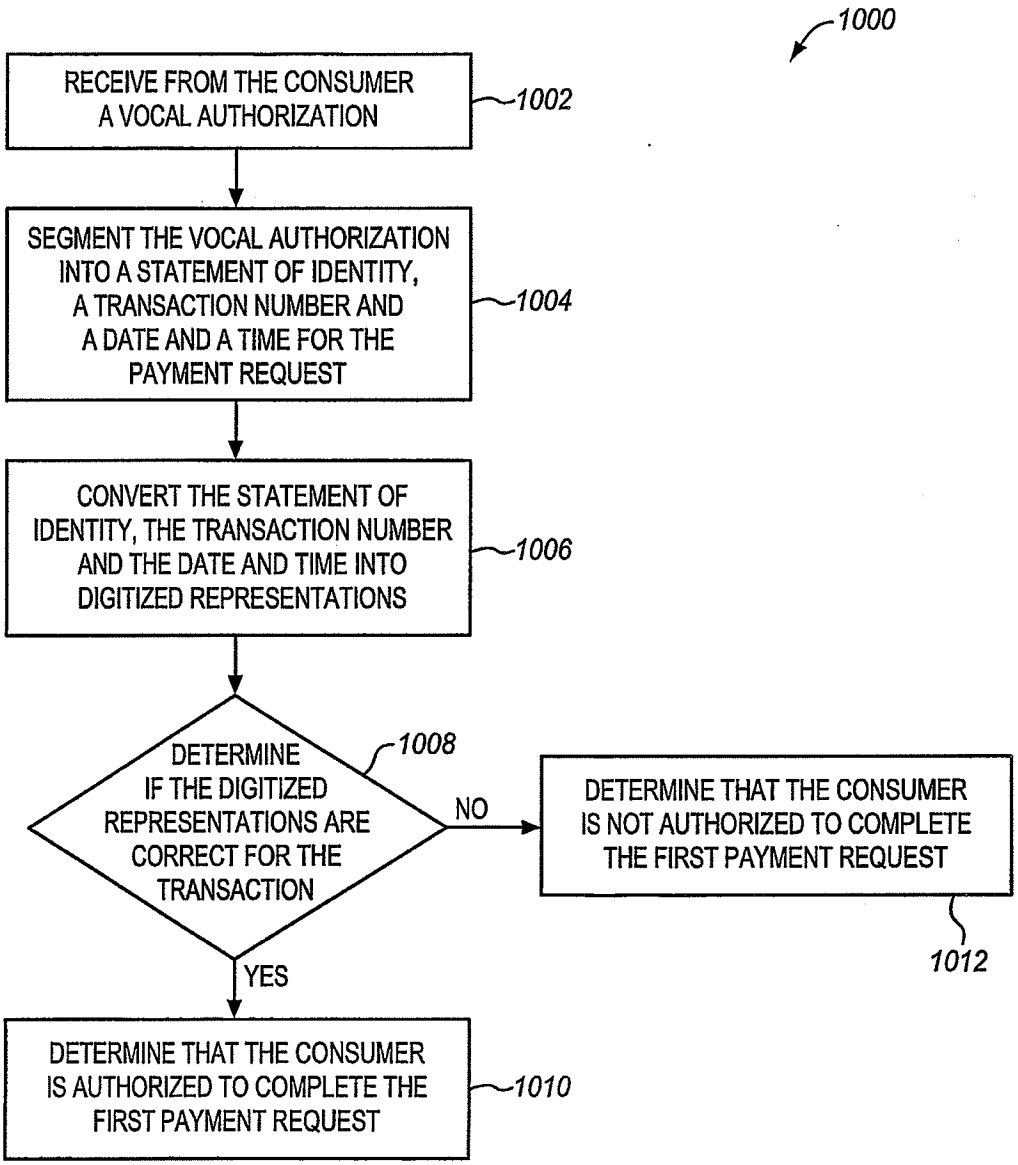

1000
RECEIVE FROM THE CONSUMER A VOCAL AUTHORIZATION
1002
SEGMENT THE VOCAL AUTHORIZATION INTO A STATEMENT OF IDENTITY, A TRANSACTION NUMBER AND A DATE AND A TIME FOR THE PAYMENT REQUEST
1004
CONVERT THE STATEMENT OF IDENTITY, THE TRANSACTION NUMBER AND THE DATE AND TIME INTO DIGITIZED REPRESENTATIONS
1006
DETERMINE IF THE DIGITIZED REPRESENTATIONS ARE CORRECT FOR THE TRANSACTION
1008
NO
DETERMINE THAT THE CONSUMER IS NOT AUTHORIZED TO COMPLETE THE FIRST PAYMENT REQUEST
1012
YES
DETERMINE THAT THE CONSUMER IS AUTHORIZED TO COMPLETE THE FIRST PAYMENT REQUEST
1010

FIG. 11

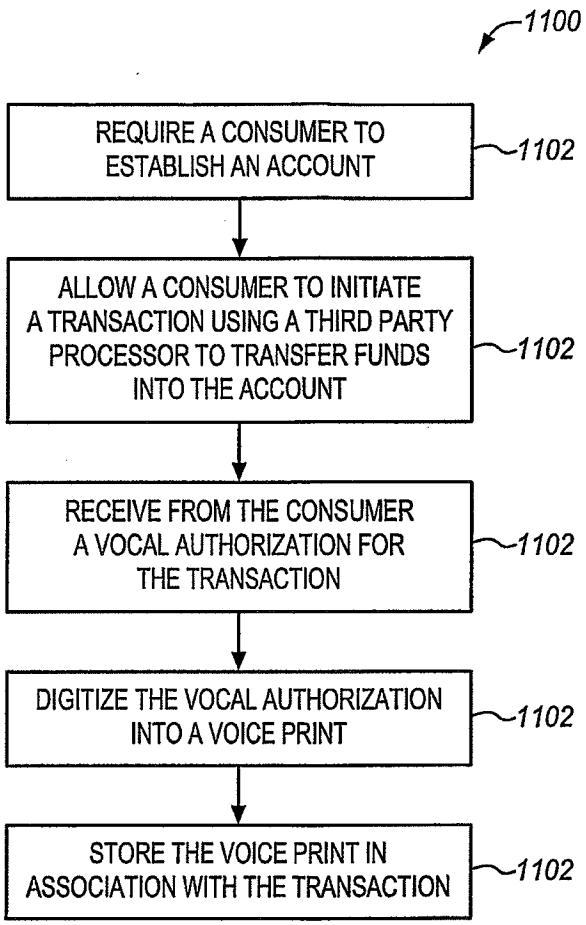

1100
REQUIRE A CONSUMER TO ESTABLISH AN ACCOUNT
1102
ALLOW A CONSUMER TO INITIATE A TRANSACTION USING A THIRD PARTY PROCESSOR TO TRANSFER FUNDS INTO THE ACCOUNT
1102
RECEIVE FROM THE CONSUMER A VOCAL AUTHORIZATION FOR THE TRANSACTION
1102
DIGITIZE THE VOCAL AUTHORIZATION INTO A VOICE PRINT
1102
STORE THE VOICE PRINT IN ASSOCIATION WITH THE TRANSACTION
1102

FIG. 12

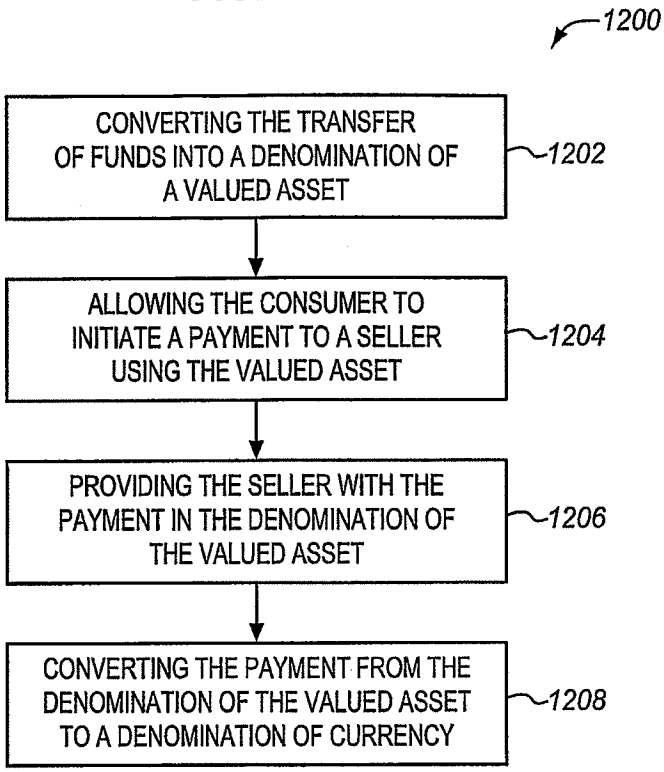
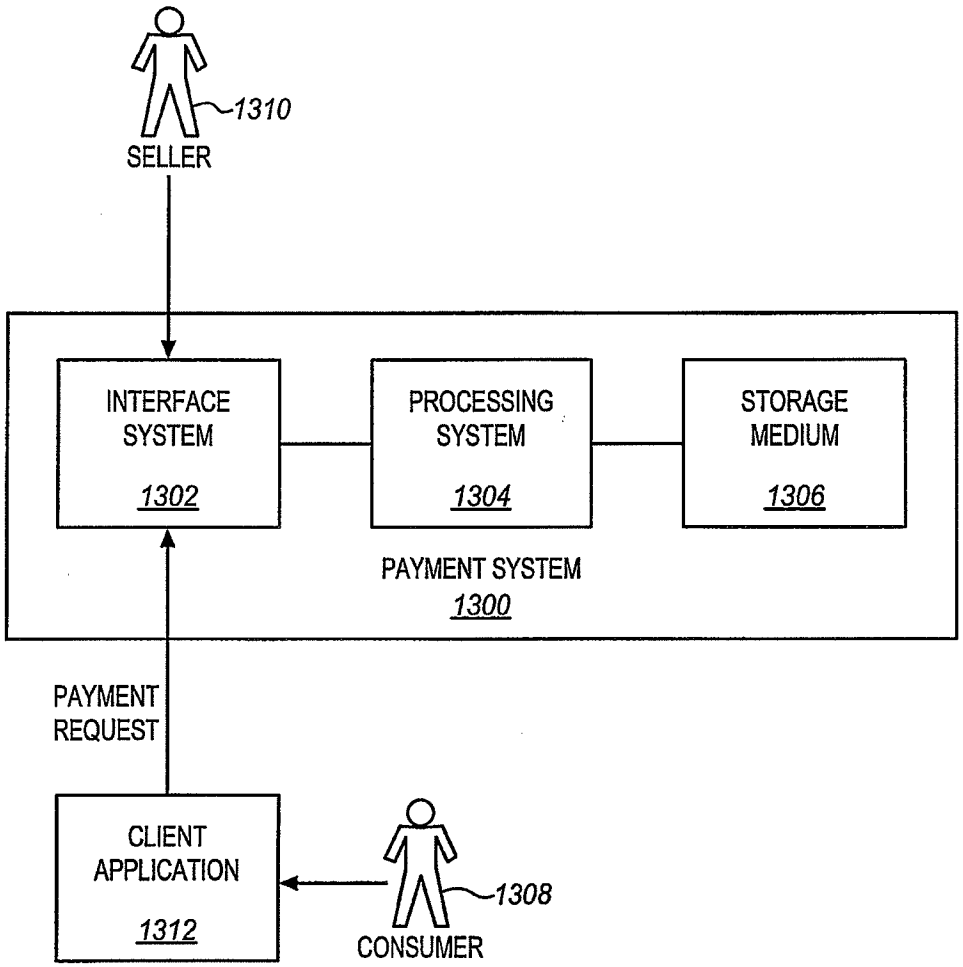

1200
CONVERTING THE TRANSFER OF FUNDS INTO A DENOMINATION OF A VALUED ASSET
1202
ALLOWING THE CONSUMER TO INITIATE A PAYMENT TO A SELLER USING THE VALUED ASSET
1204
PROVIDING THE SELLER WITH THE PAYMENT IN THE DENOMINATION OF THE VALUED ASSET
1206
CONVERTING THE PAYMENT FROM THE DENOMINATION OF THE VALUED ASSET TO A DENOMINATION OF CURRENCY
1208

FIG. 13


1310
SELLER
INTERFACE SYSTEM
1302
PROCESSING SYSTEM
1304
STORAGE MEDIUM
1306
PAYMENT SYSTEM
1300
PAYMENT REQUEST
CLIENT APPLICATION
1312
1308
CONSUMER