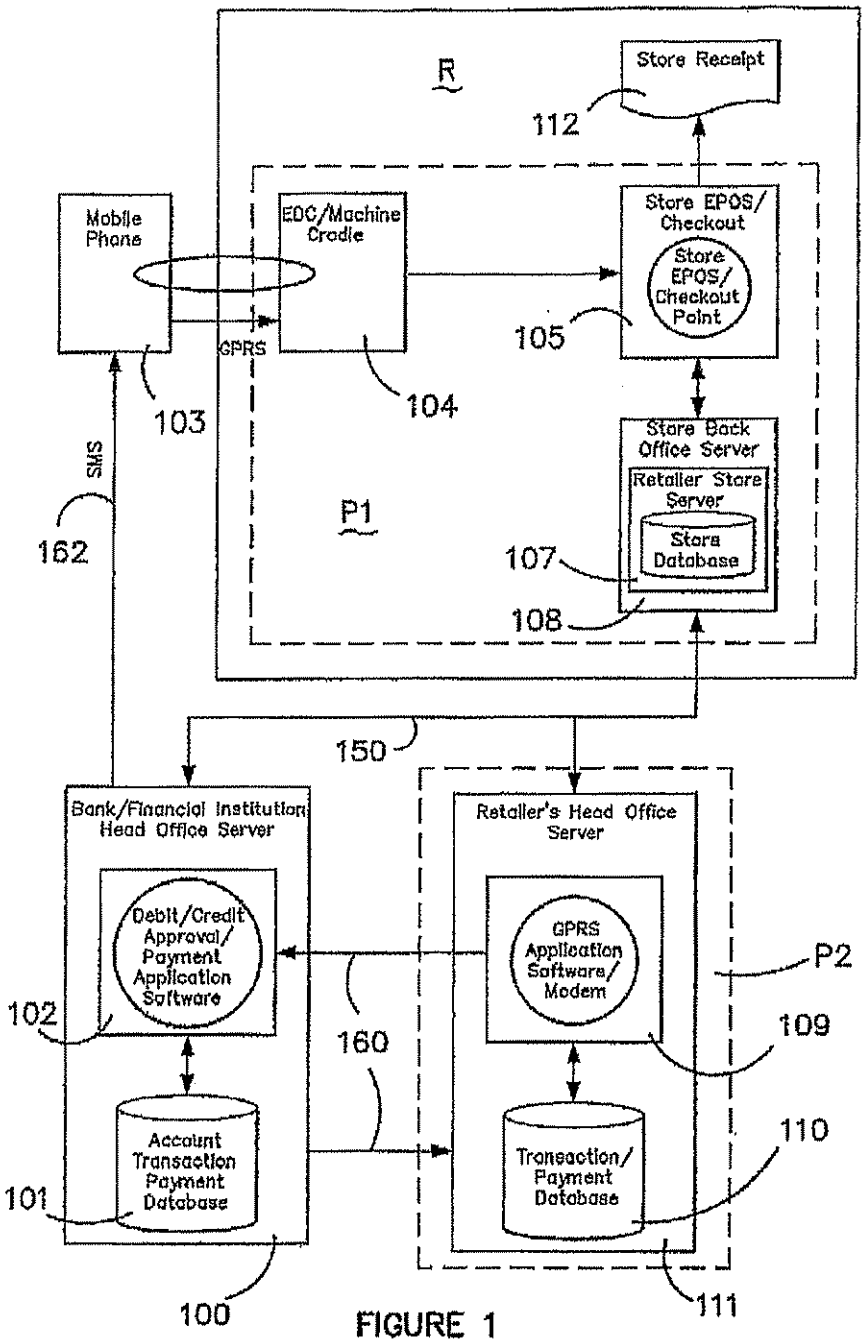

R
Store Receipt
112
Mobile Phone
EDC/Machine Cradle
Store EPOS/ Checkout
Store EPOS/ Checkout Point
105
GPRS
103
104
SMS
162
Store Back Office Server
Retailer Store Server
Store Database
P1
107
108
150
Bank/Financial Institution Head Office Server
Debit/Credit Approval/ Payment Application Software
102
Account Transaction Payment Database
101
100
160
Retailer's Head Office Server
GPRS Application Software/ Modem
P2
109
Transaction/ Payment Database
110
111

FIGURE 1

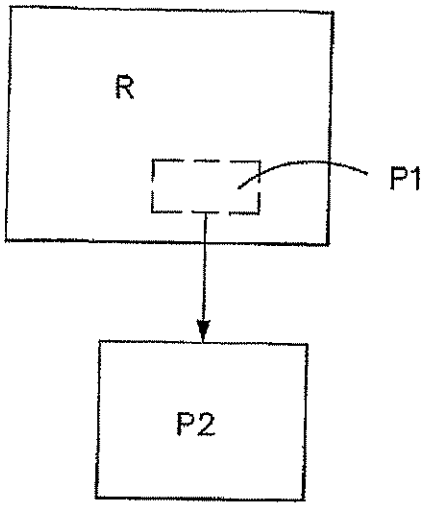


FIGURE 2A

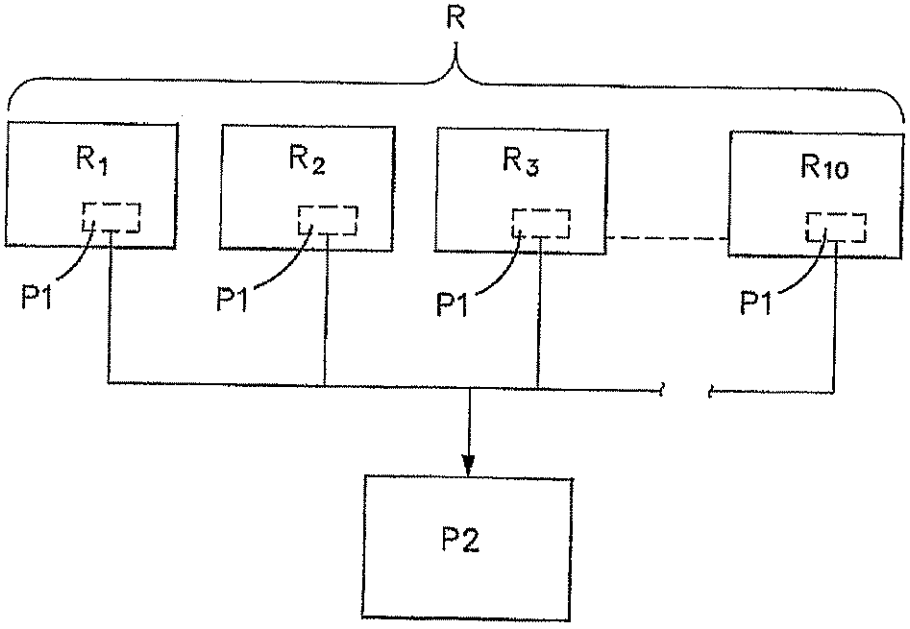


FIGURE 2B

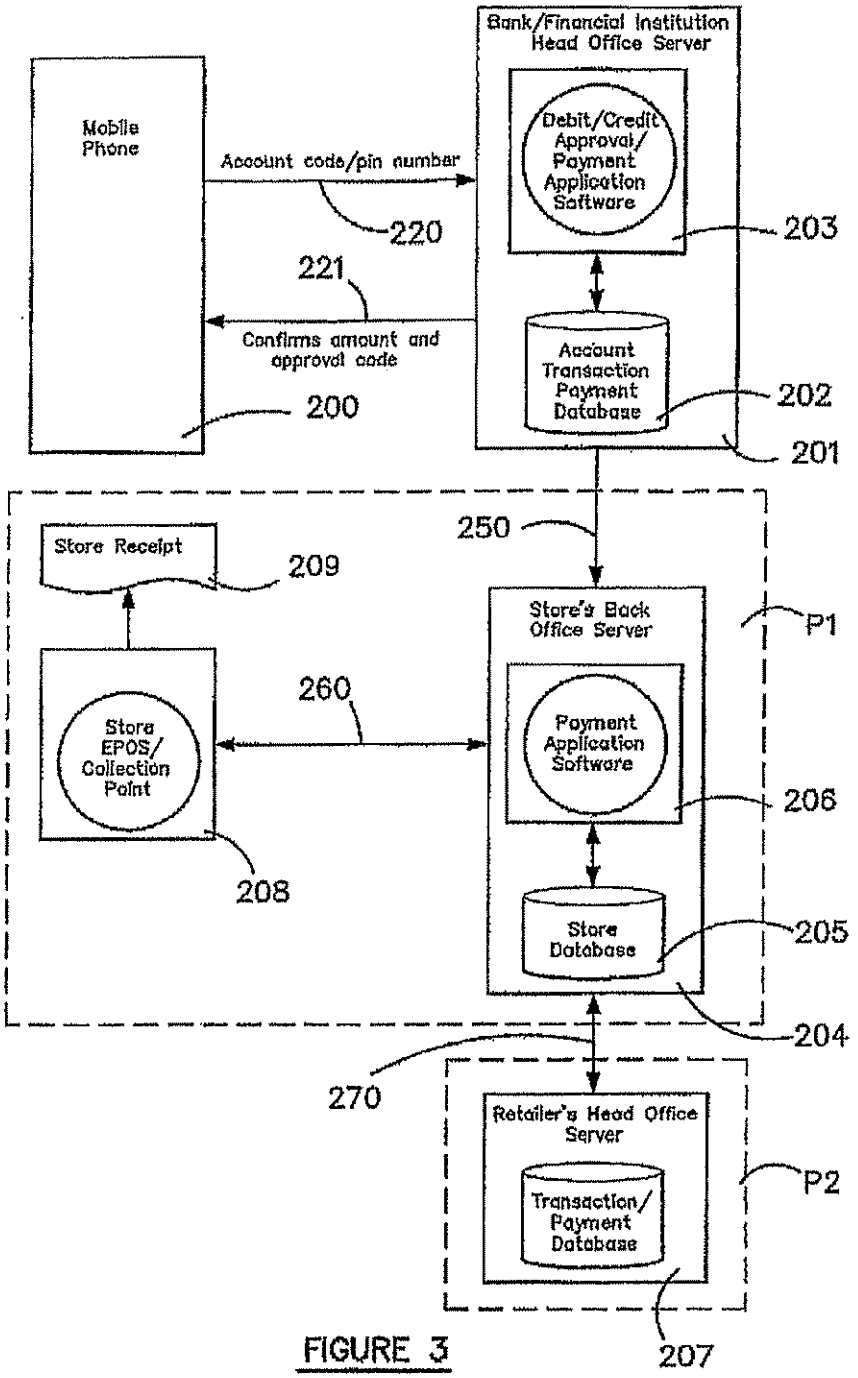

Bank/Financial Institution Head Office Server
Debit/Credit Approval/ Payment Application Software
203
Mobile Phone
Account code/pin number
220
221
Confirms amount and approval code
200
Account Transaction Payment Database
202
201
250
Store Receipt
209
Store's Back Office Server
P1
260
Store EPOS/ Collection Point
208
Payment Application Software
206
Store Database
205
204
270
Retailer's Head Office Server
P2
Transaction/ Payment Database
207

FIGURE 3