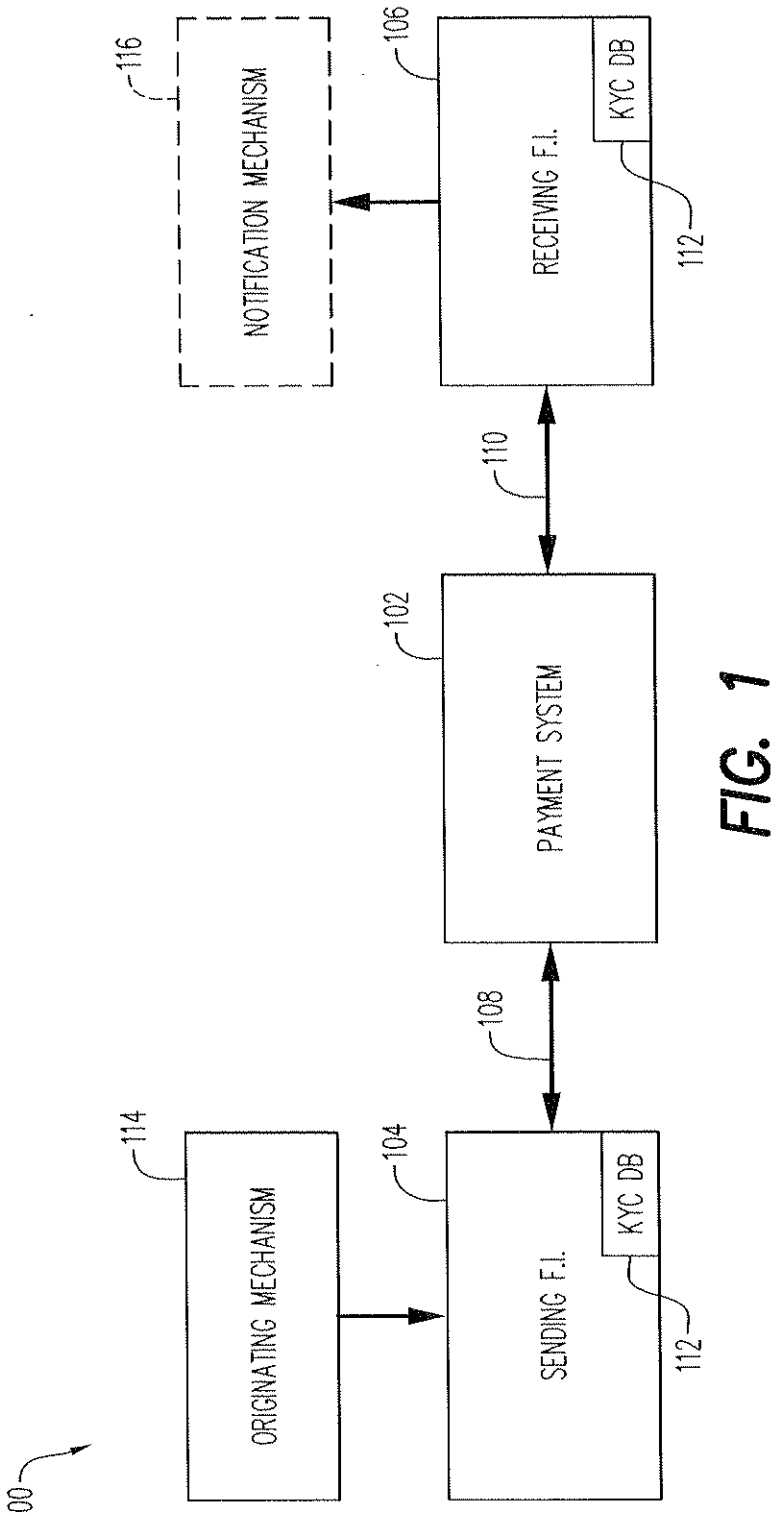

100
ORIGINATING MECHANISM
114
SENDING F.I.
104
KYC DB
112
108
PAYMENT SYSTEM
102
110
RECEIVING F.I.
106
KYC DB
112
NOTIFICATION MECHANISM
116

FIG. 1

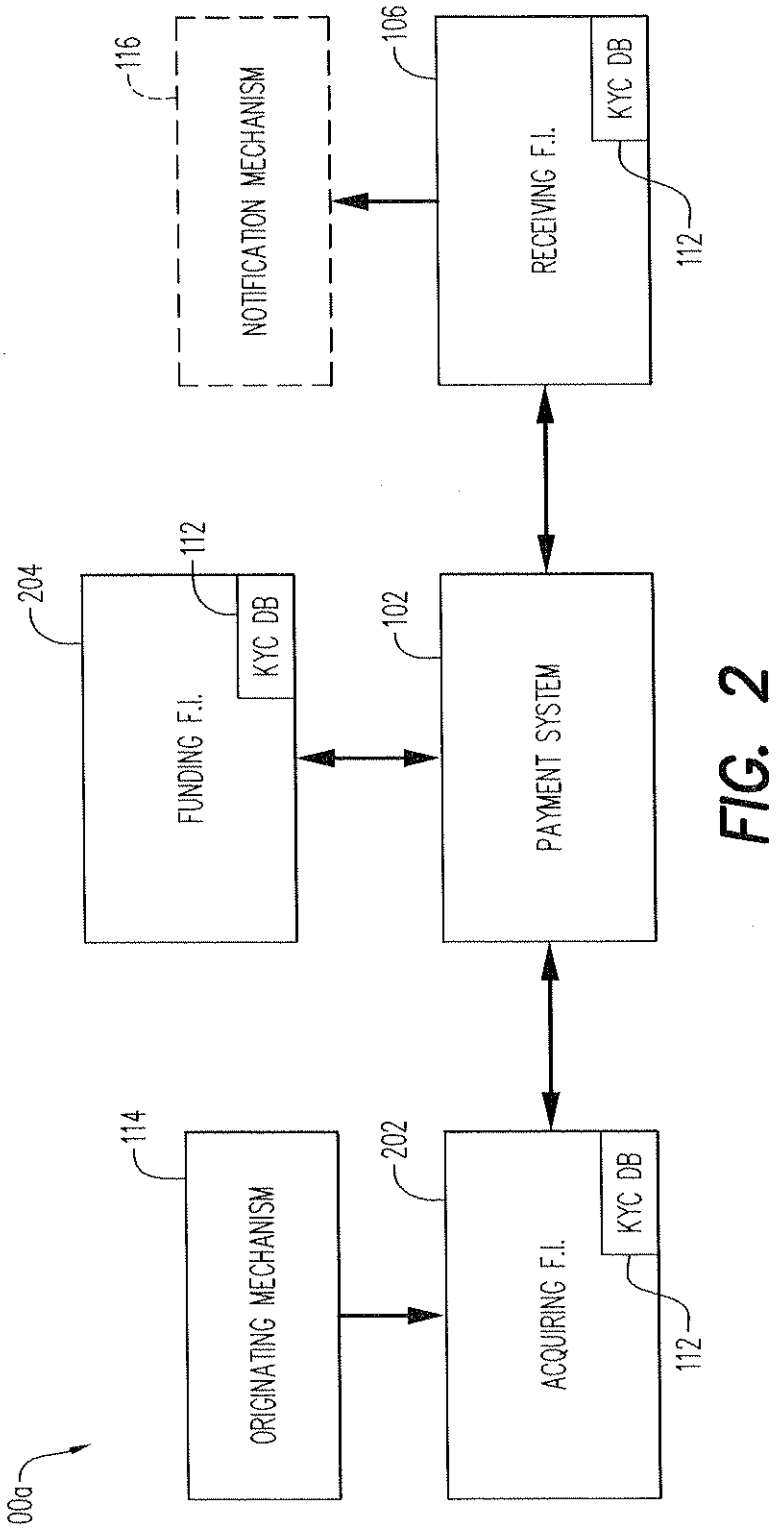

100a
ORIGINATING MECHANISM
114
ACQUIRING F.I.
202
KYC DB
112
PAYMENT SYSTEM
102
FUNDING F.I.
204
KYC DB
112
RECEIVING F.I.
106
KYC DB
112
NOTIFICATION MECHANISM
116

FIG. 2

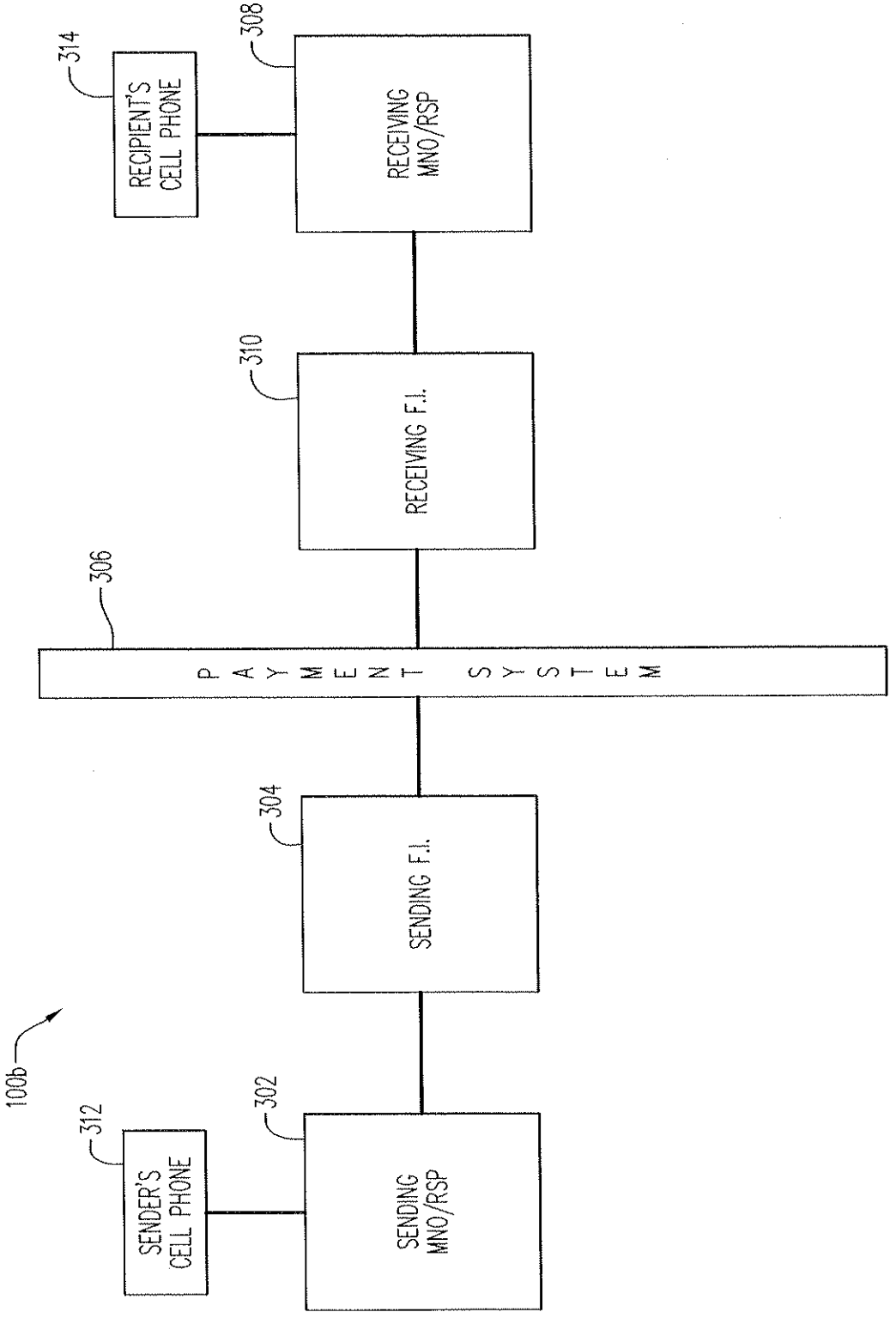

100b
312
SENDER'S CELL PHONE
302
SENDING MNO/RSP
304
SENDING F.I.
306
PAYMENT SYSTEM
310
RECEIVING F.I.
308
RECEIVING MNO/RSP
314
RECIPIENT'S CELL PHONE

FIG. 3

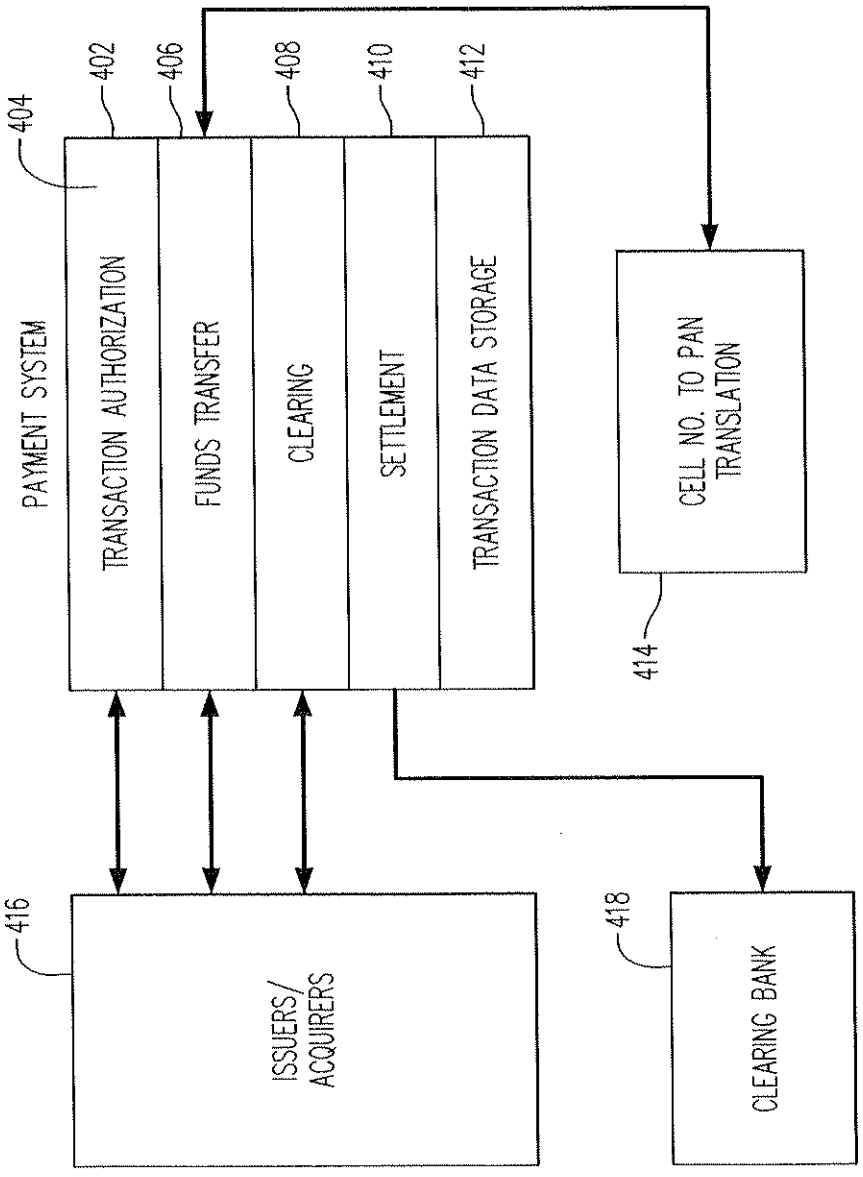

PAYMENT SYSTEM
404
402
406
408
410
412
TRANSACTION AUTHORIZATION
FUNDS TRANSFER
CLEARING
SETTLEMENT
TRANSACTION DATA STORAGE
CELL NO. TO PAN TRANSLATION
414
416
ISSUERS/ ACQUIRERS
418
CLEARING BANK

FIG. 4

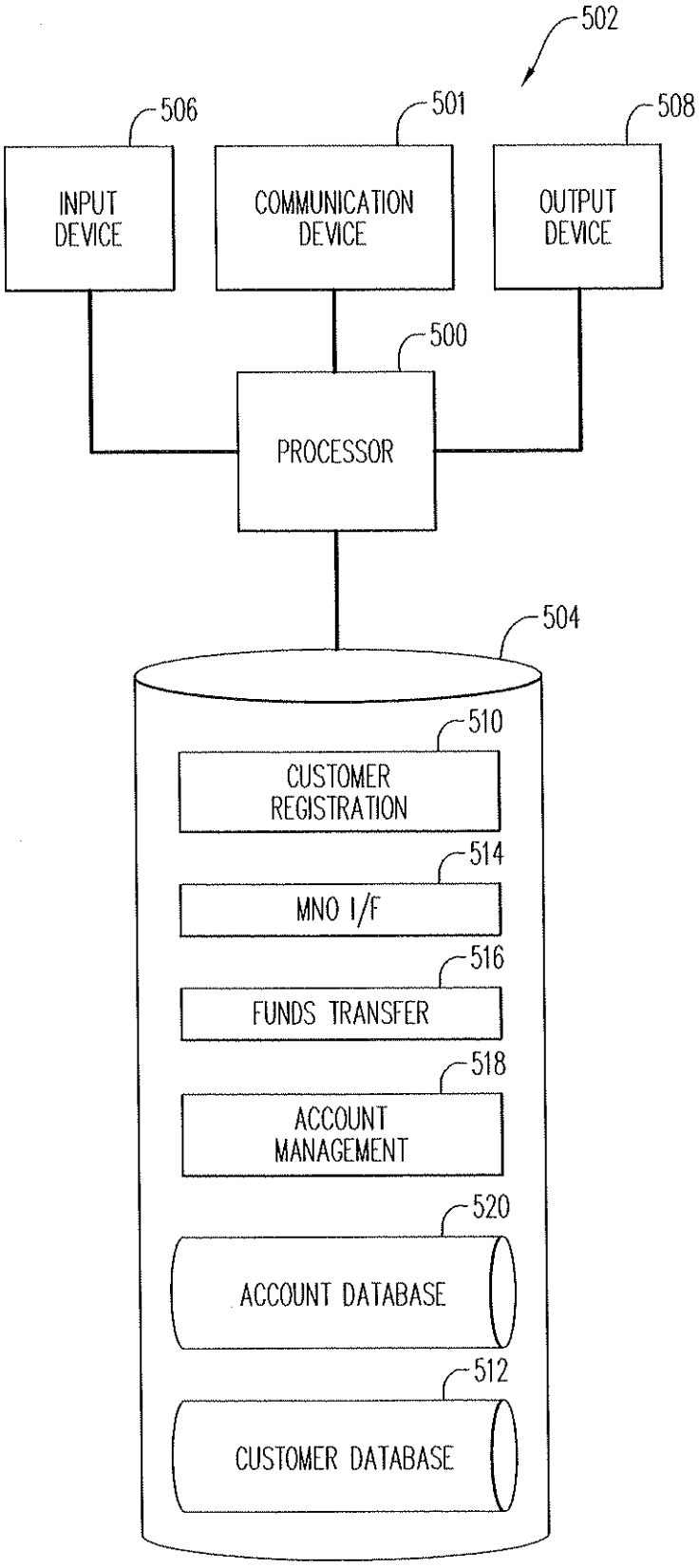

502
506
501
508
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
500
PROCESSOR
504
510
CUSTOMER REGISTRATION
514
MNO I/F
516
FUNDS TRANSFER
518
ACCOUNT MANAGEMENT
520
ACCOUNT DATABASE
512
CUSTOMER DATABASE

FIG. 5

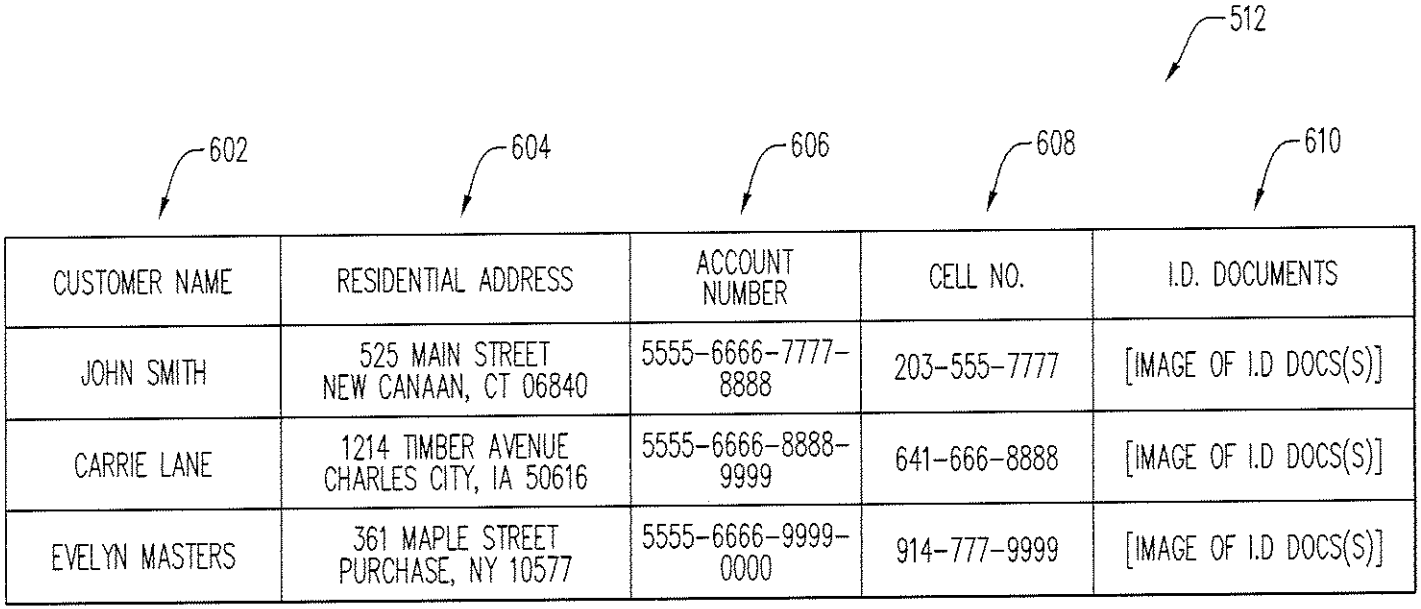

512
602
604
606
608
610
CUSTOMER NAME
RESIDENTIAL ADDRESS
ACCOUNT NUMBER
CELL NO.
I.D. DOCUMENTS
JOHN SMITH
525 MAIN STREET NEW CANAAN, CT 06840
5555-6666-7777-8888
203-555-7777
[IMAGE OF I.D DOCS(S)]
CARRIE LANE
1214 TIMBER AVENUE CHARLES CITY, IA 50616
5555-6666-8888-9999
641-666-8888
[IMAGE OF I.D DOCS(S)]
EVELYN MASTERS
361 MAPLE STREET PURCHASE, NY 10577
5555-6666-9999-0000
914-777-9999
[IMAGE OF I.D DOCS(S)]

FIG. 6

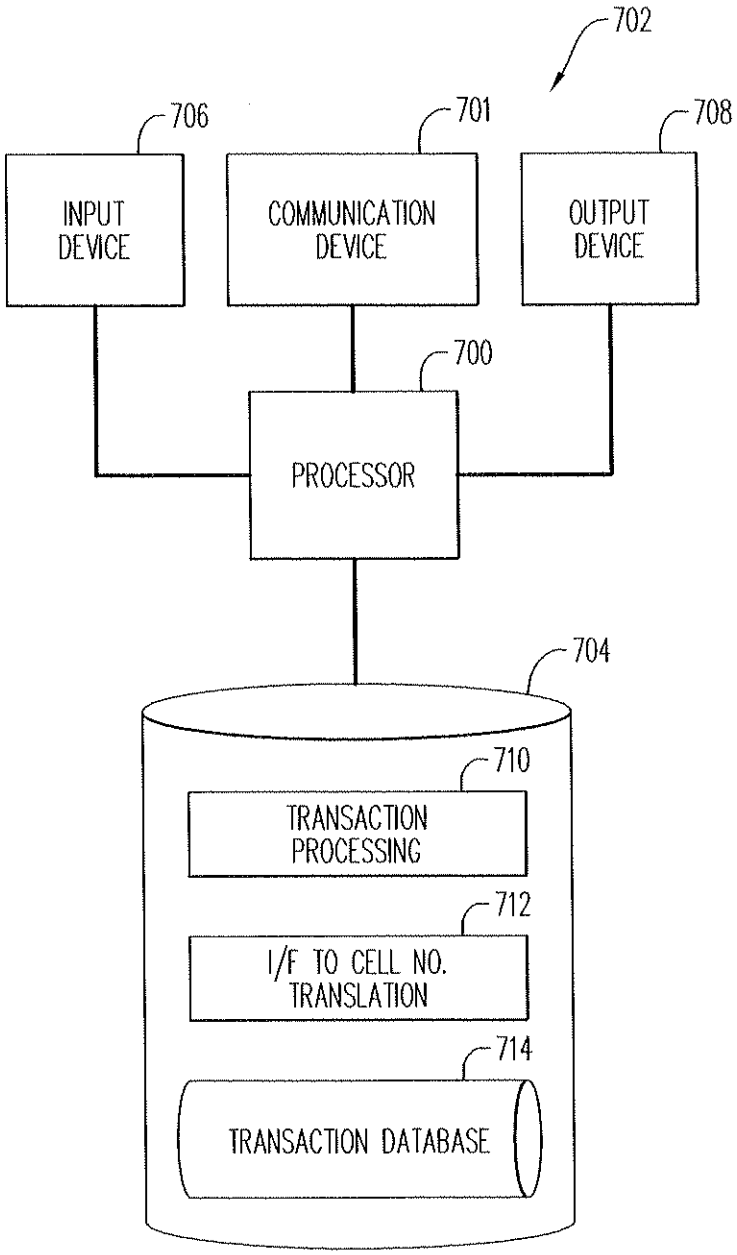

702
706
701
708
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
700
PROCESSOR
704
710
TRANSACTION PROCESSING
712
I/F TO CELL NO. TRANSLATION
714
TRANSACTION DATABASE

FIG. 7

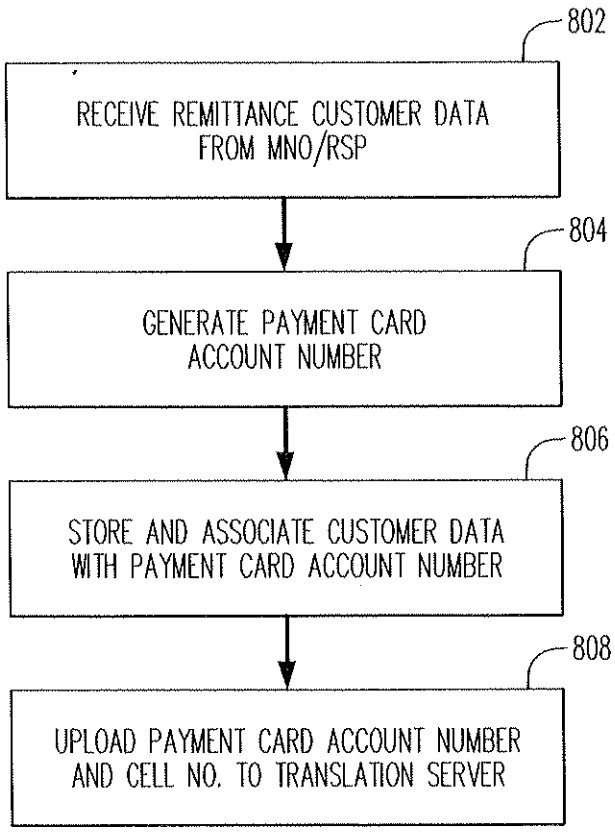

802
RECEIVE REMITTANCE CUSTOMER DATA FROM MNO/RSP
804
GENERATE PAYMENT CARD ACCOUNT NUMBER
806
STORE AND ASSOCIATE CUSTOMER DATA WITH PAYMENT CARD ACCOUNT NUMBER
808
UPLOAD PAYMENT CARD ACCOUNT NUMBER AND CELL NO. TO TRANSLATION SERVER

FIG. 8

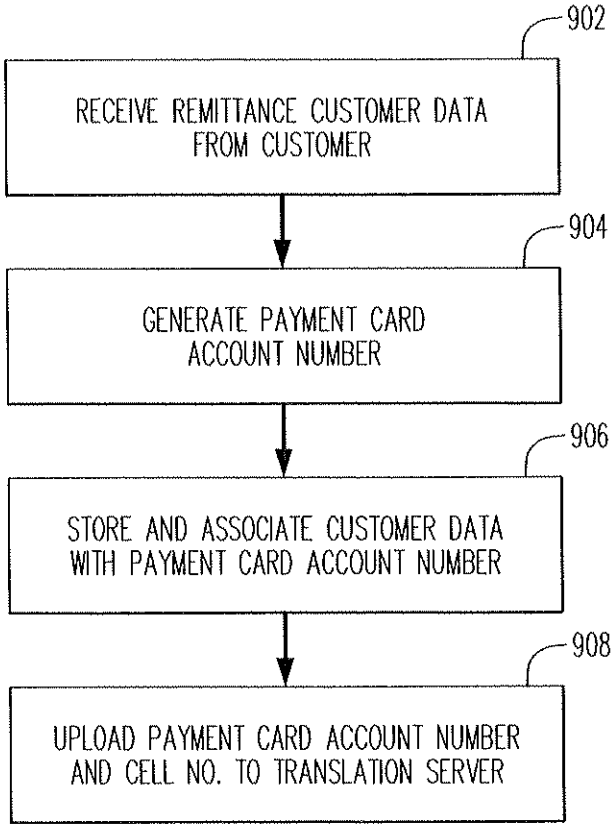

902
RECEIVE REMITTANCE CUSTOMER DATA FROM CUSTOMER
904
GENERATE PAYMENT CARD ACCOUNT NUMBER
906
STORE AND ASSOCIATE CUSTOMER DATA WITH PAYMENT CARD ACCOUNT NUMBER
908
UPLOAD PAYMENT CARD ACCOUNT NUMBER AND CELL NO. TO TRANSLATION SERVER

FIG. 9

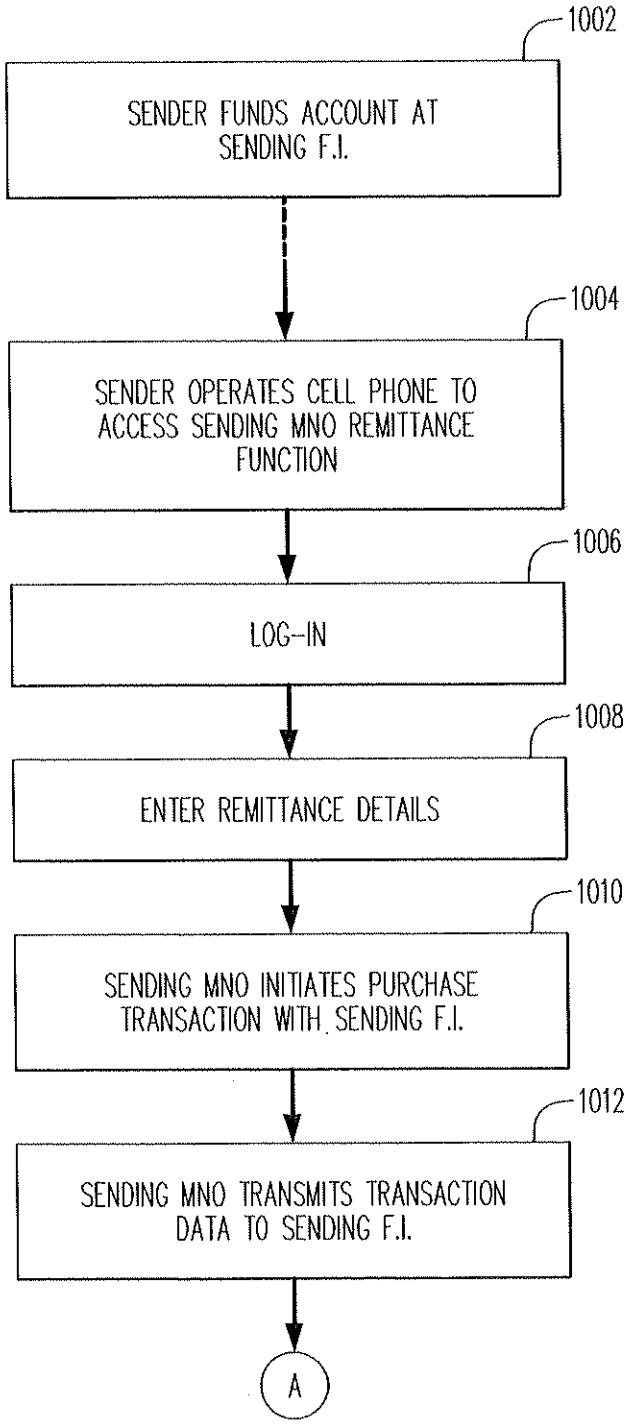

1002
SENDER FUNDS ACCOUNT AT SENDING F.I.
1004
SENDER OPERATES CELL PHONE TO ACCESS SENDING MNO REMITTANCE FUNCTION
1006
LOG-IN
1008
ENTER REMITTANCE DETAILS
1010
SENDING MNO INITIATES PURCHASE TRANSACTION WITH SENDING F.I.
1012
SENDING MNO TRANSMITS TRANSACTION DATA TO SENDING F.I.
A

FIG. 10A

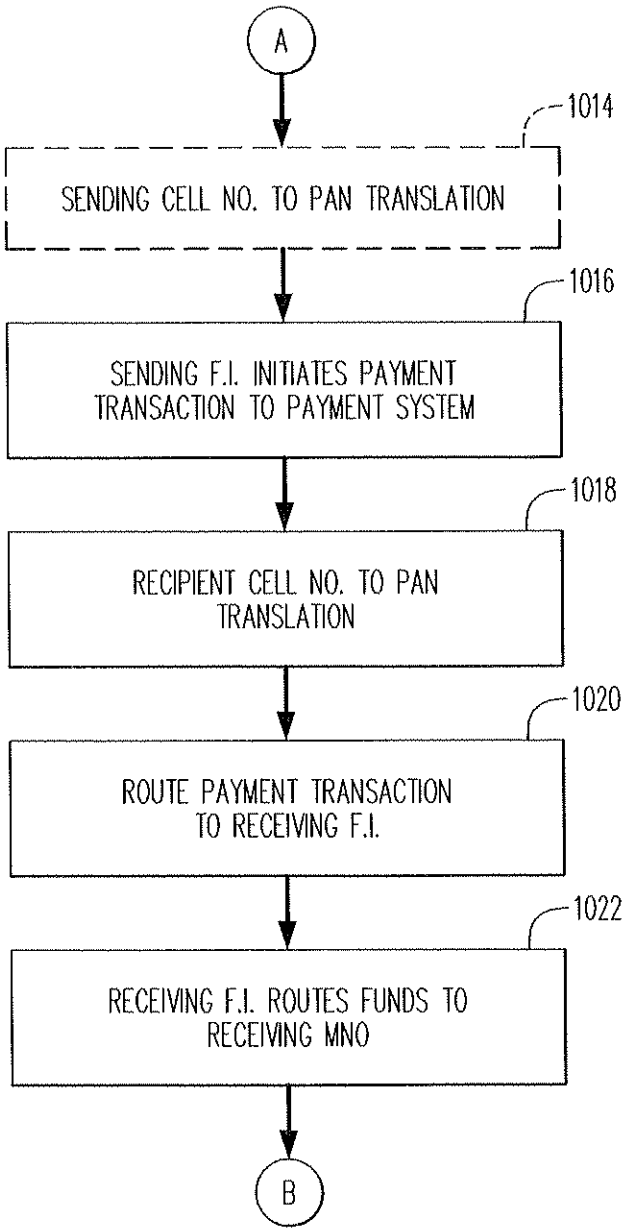

A
1014
SENDING CELL NO. TO PAN TRANSLATION
1016
SENDING F.I. INITIATES PAYMENT TRANSACTION TO PAYMENT SYSTEM
1018
RECIPIENT CELL NO. TO PAN TRANSLATION
1020
ROUTE PAYMENT TRANSACTION TO RECEIVING F.I.
1022
RECEIVING F.I. ROUTES FUNDS TO RECEIVING MNO
B

FIG. 10B

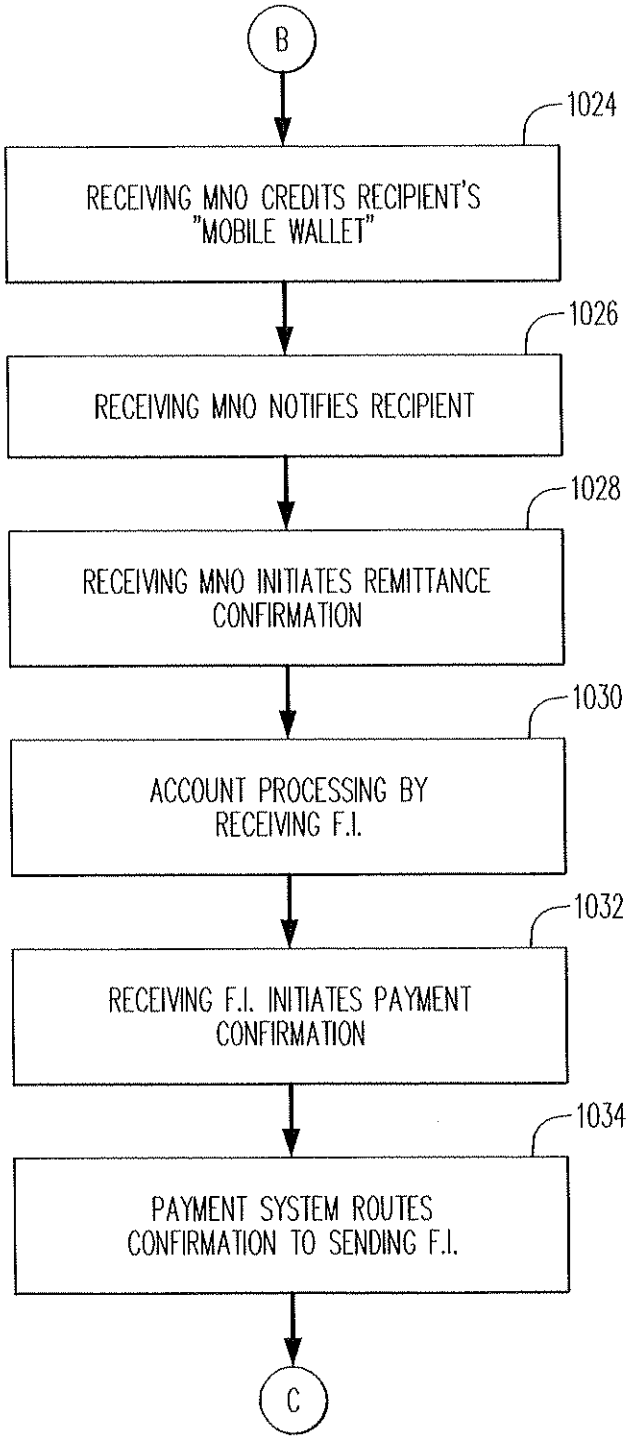

B
1024
RECEIVING MNO CREDITS RECIPIENT'S "MOBILE WALLET"
1026
RECEIVING MNO NOTIFIES RECIPIENT
1028
RECEIVING MNO INITIATES REMITTANCE CONFIRMATION
1030
ACCOUNT PROCESSING BY RECEIVING F.I.
1032
RECEIVING F.I. INITIATES PAYMENT CONFIRMATION
1034
PAYMENT SYSTEM ROUTES CONFIRMATION TO SENDING F.I.
C

FIG. 10C

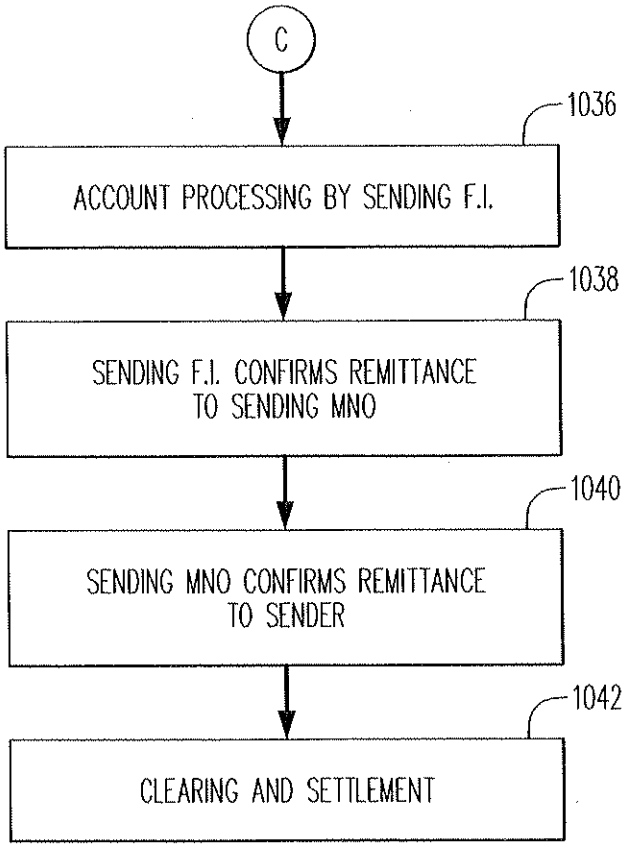

C
1036
ACCOUNT PROCESSING BY SENDING F.I.
1038
SENDING F.I. CONFIRMS REMITTANCE TO SENDING MNO
1040
SENDING MNO CONFIRMS REMITTANCE TO SENDER
1042
CLEARING AND SETTLEMENT

FIG. 10D

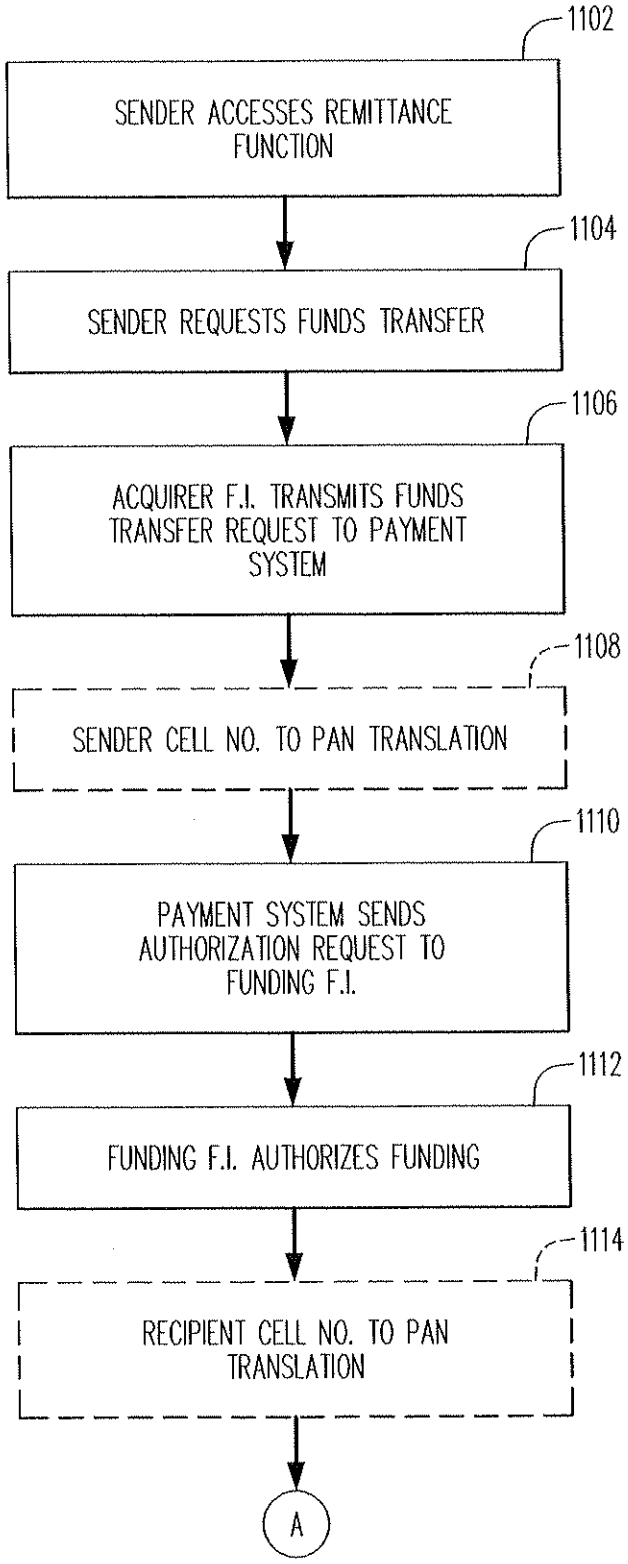

1102
SENDER ACCESSES REMITTANCE FUNCTION
1104
SENDER REQUESTS FUNDS TRANSFER
1106
ACQUIRER F.I. TRANSMITS FUNDS TRANSFER REQUEST TO PAYMENT SYSTEM
1108
SENDER CELL NO. TO PAN TRANSLATION
1110
PAYMENT SYSTEM SENDS AUTHORIZATION REQUEST TO FUNDING F.I.
1112
FUNDING F.I. AUTHORIZES FUNDING
1114
RECIPIENT CELL NO. TO PAN TRANSLATION
A

FIG. 11A

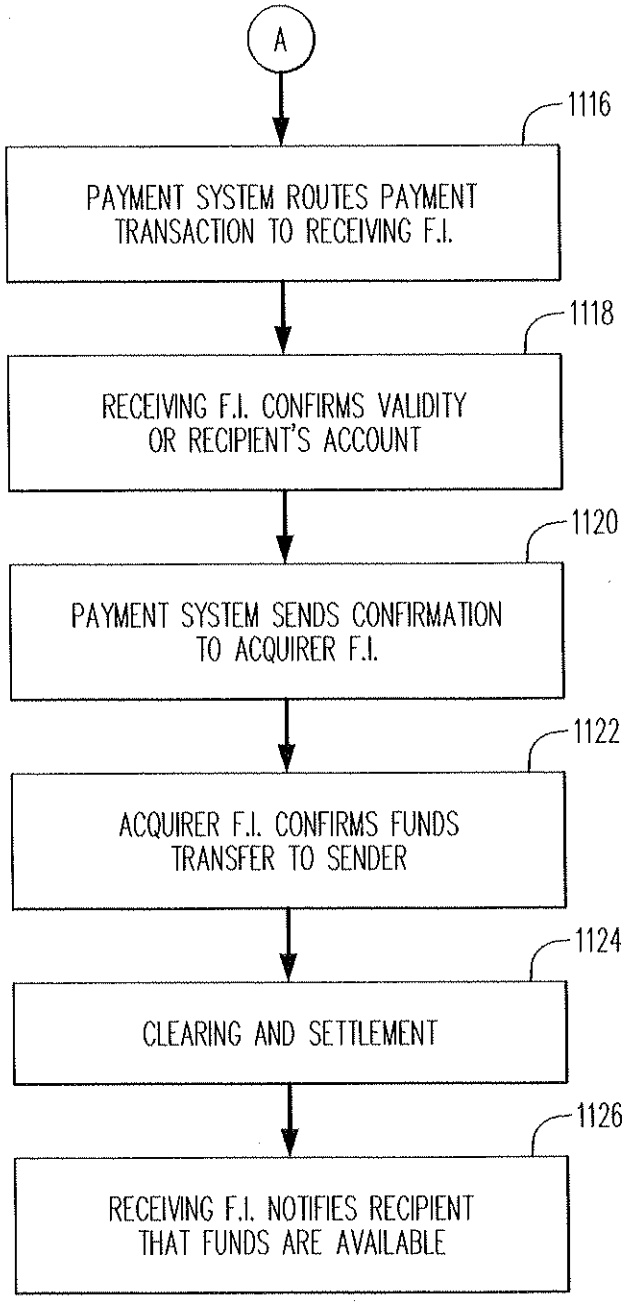

A
1116
PAYMENT SYSTEM ROUTES PAYMENT TRANSACTION TO RECEIVING F.I.
1118
RECEIVING F.I. CONFIRMS VALIDITY OR RECIPIENT'S ACCOUNT
1120
PAYMENT SYSTEM SENDS CONFIRMATION TO ACQUIRER F.I.
1122
ACQUIRER F.I. CONFIRMS FUNDS TRANSFER TO SENDER
1124
CLEARING AND SETTLEMENT
1126
RECEIVING F.I. NOTIFIES RECIPIENT THAT FUNDS ARE AVAILABLE

FIG. 11B

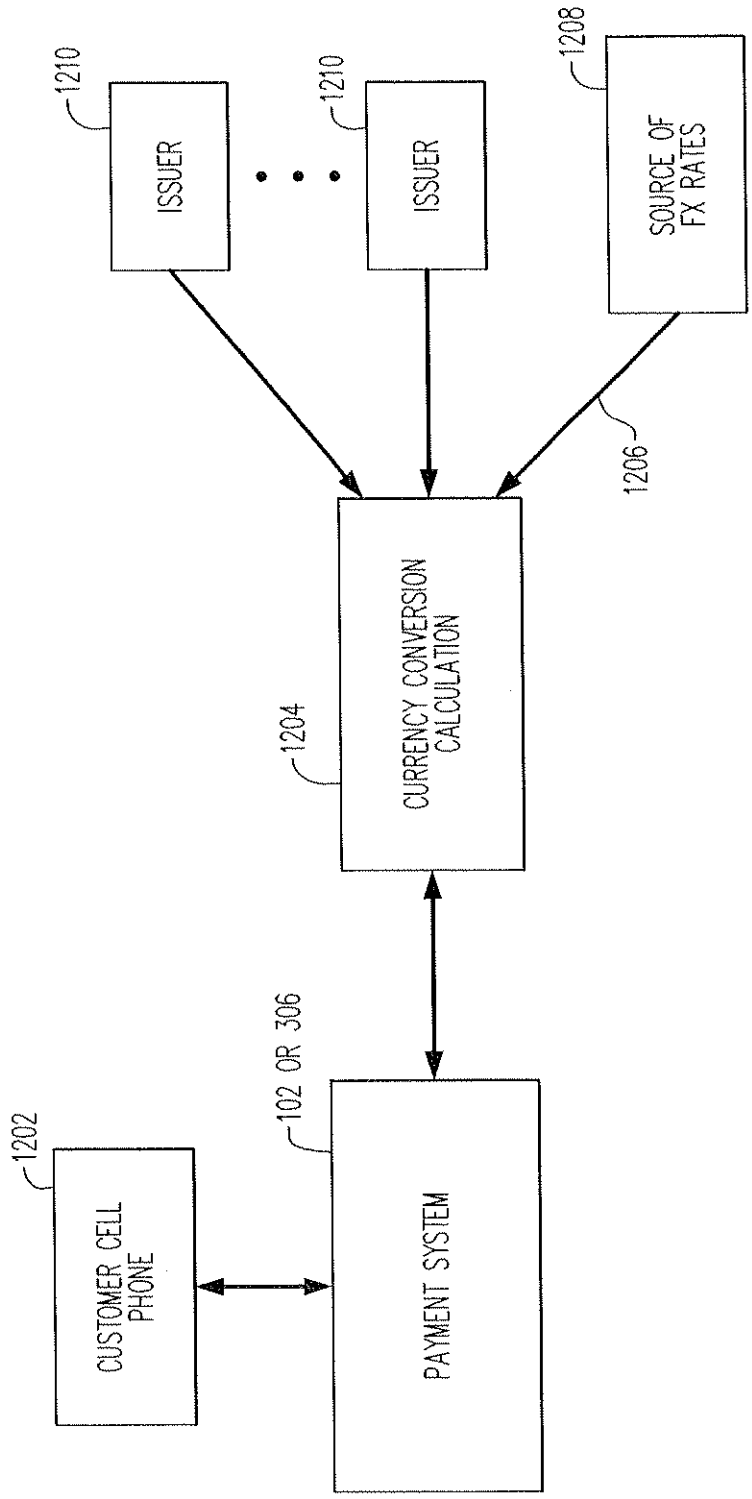

1210
ISSUER
1210
ISSUER
1208
SOURCE OF FX RATES
1206
1204
CURRENCY CONVERSION CALCULATION
102 OR 306
PAYMENT SYSTEM
1202
CUSTOMER CELL PHONE

FIG. 12

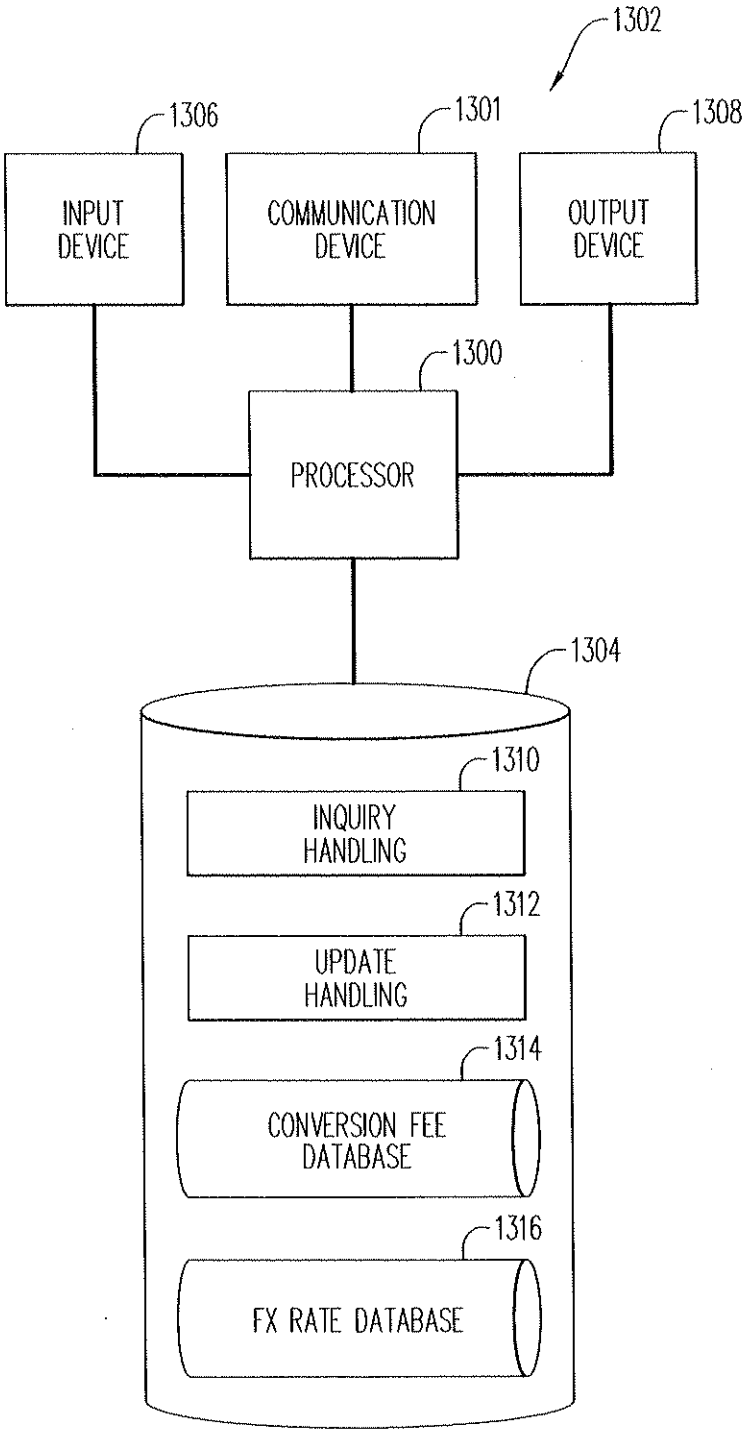

1302
1306
1301
1308
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
1300
PROCESSOR
1304
1310
INQUIRY HANDLING
1312
UPDATE HANDLING
1314
CONVERSION FEE DATABASE
1316
FX RATE DATABASE

FIG. 13

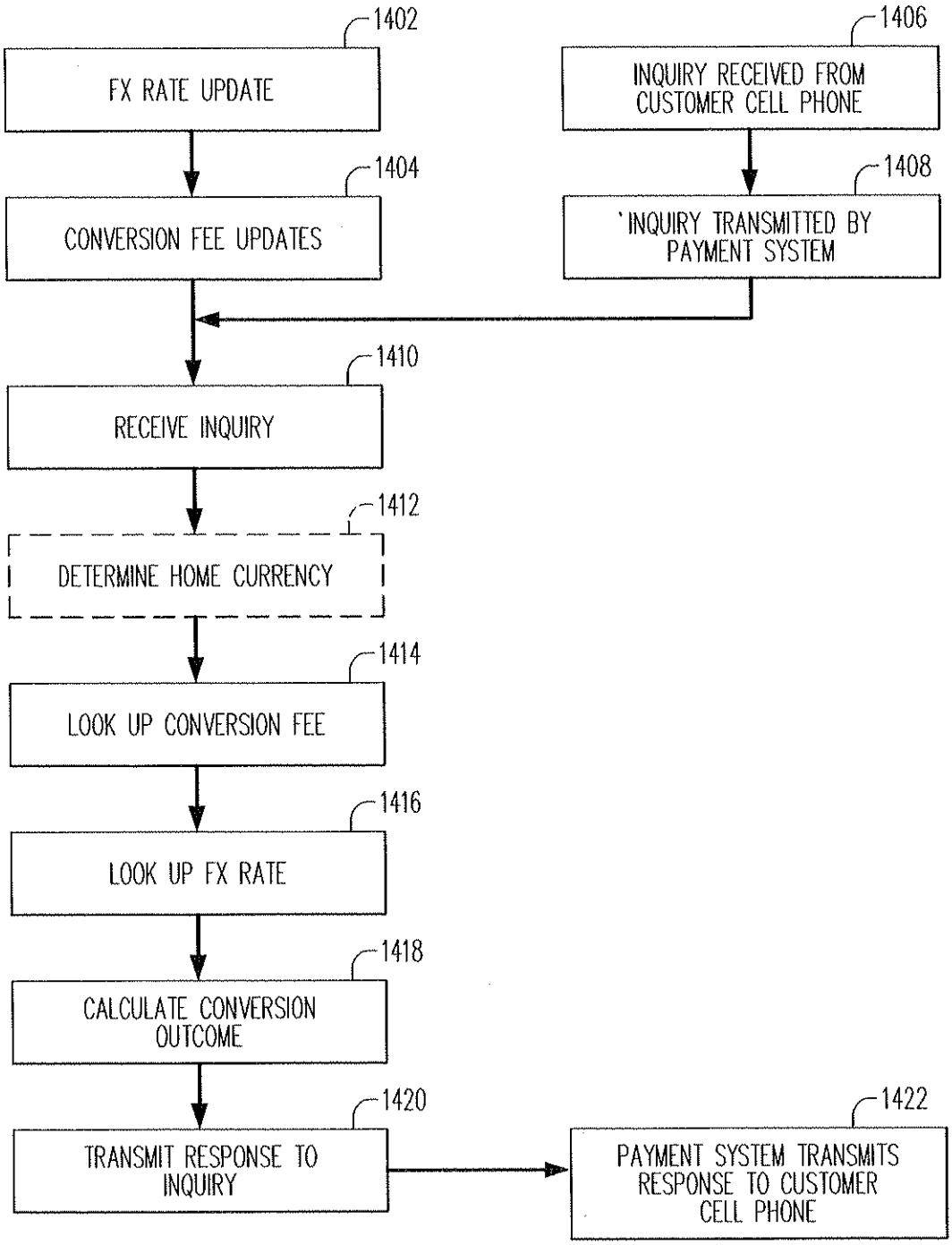

1402
FX RATE UPDATE
1404
CONVERSION FEE UPDATES
1406
INQUIRY RECEIVED FROM CUSTOMER CELL PHONE
1408
INQUIRY TRANSMITTED BY PAYMENT SYSTEM
1410
RECEIVE INQUIRY
1412
DETERMINE HOME CURRENCY
1414
LOOK UP CONVERSION FEE
1416
LOOK UP FX RATE
1418
CALCULATE CONVERSION OUTCOME
1420
TRANSMIT RESPONSE TO INQUIRY
1422
PAYMENT SYSTEM TRANSMITS RESPONSE TO CUSTOMER CELL PHONE

FIG. 14

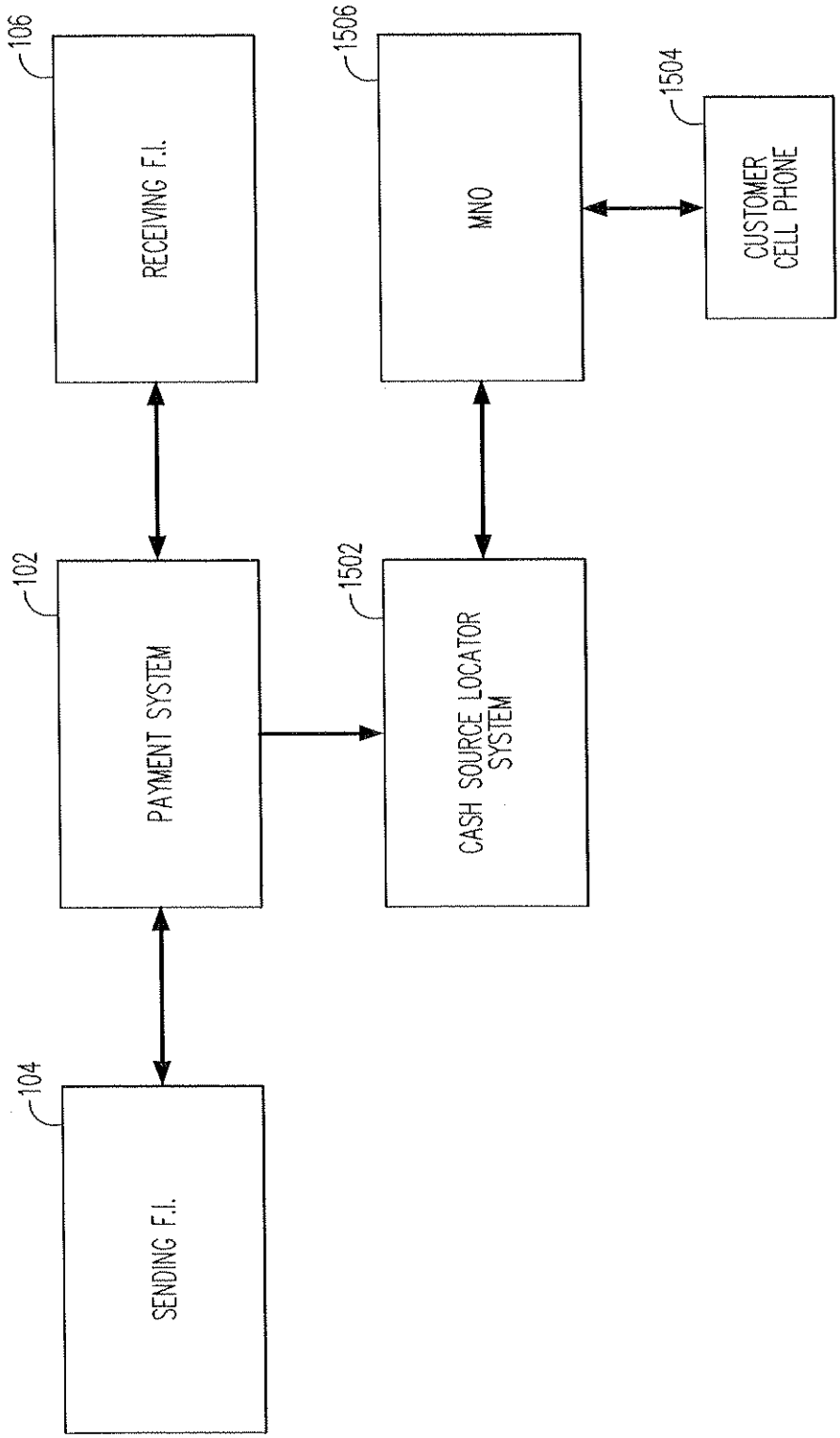

106
RECEIVING F.I.
1506
MNO
1504
CUSTOMER CELL PHONE
102
PAYMENT SYSTEM
1502
CASH SOURCE LOCATOR SYSTEM
104
SENDING F.I.

FIG. 15

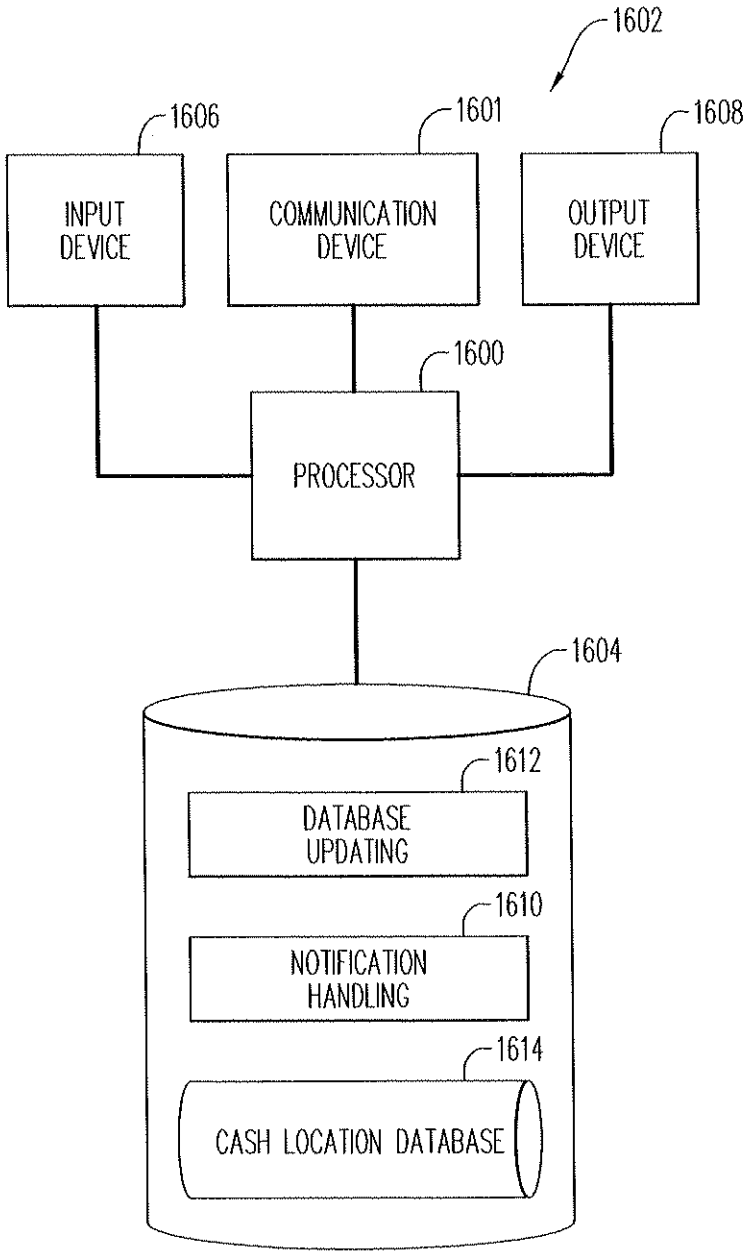

1602
1606
1601
1608
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
1600
PROCESSOR
1604
1612
DATABASE UPDATING
1610
NOTIFICATION HANDLING
1614
CASH LOCATION DATABASE

FIG. 16

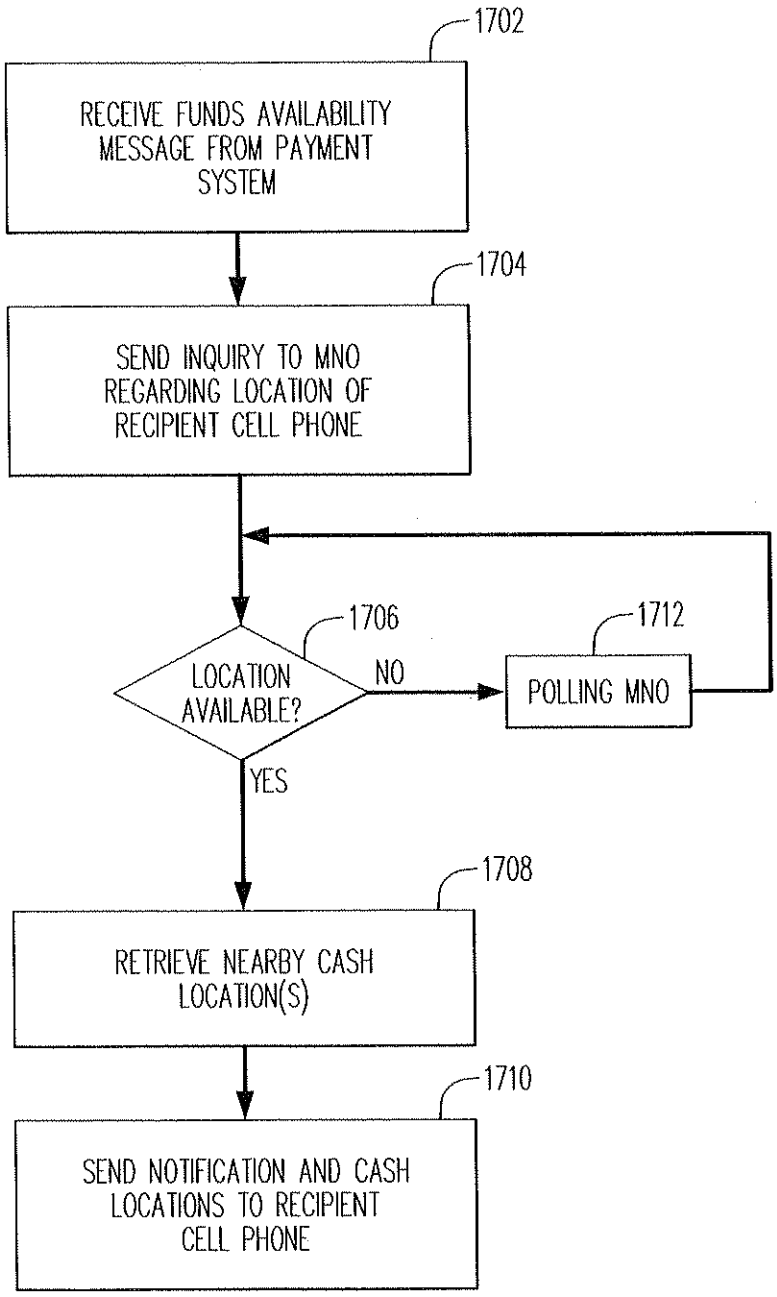

1702
RECEIVE FUNDS AVAILABILITY MESSAGE FROM PAYMENT SYSTEM
1704
SEND INQUIRY TO MNO REGARDING LOCATION OF RECIPIENT CELL PHONE
1706
LOCATION AVAILABLE?
NO
1712
POLLING MNO
YES
1708
RETRIEVE NEARBY CASH LOCATION(S)
1710
SEND NOTIFICATION AND CASH LOCATIONS TO RECIPIENT CELL PHONE

FIG. 17