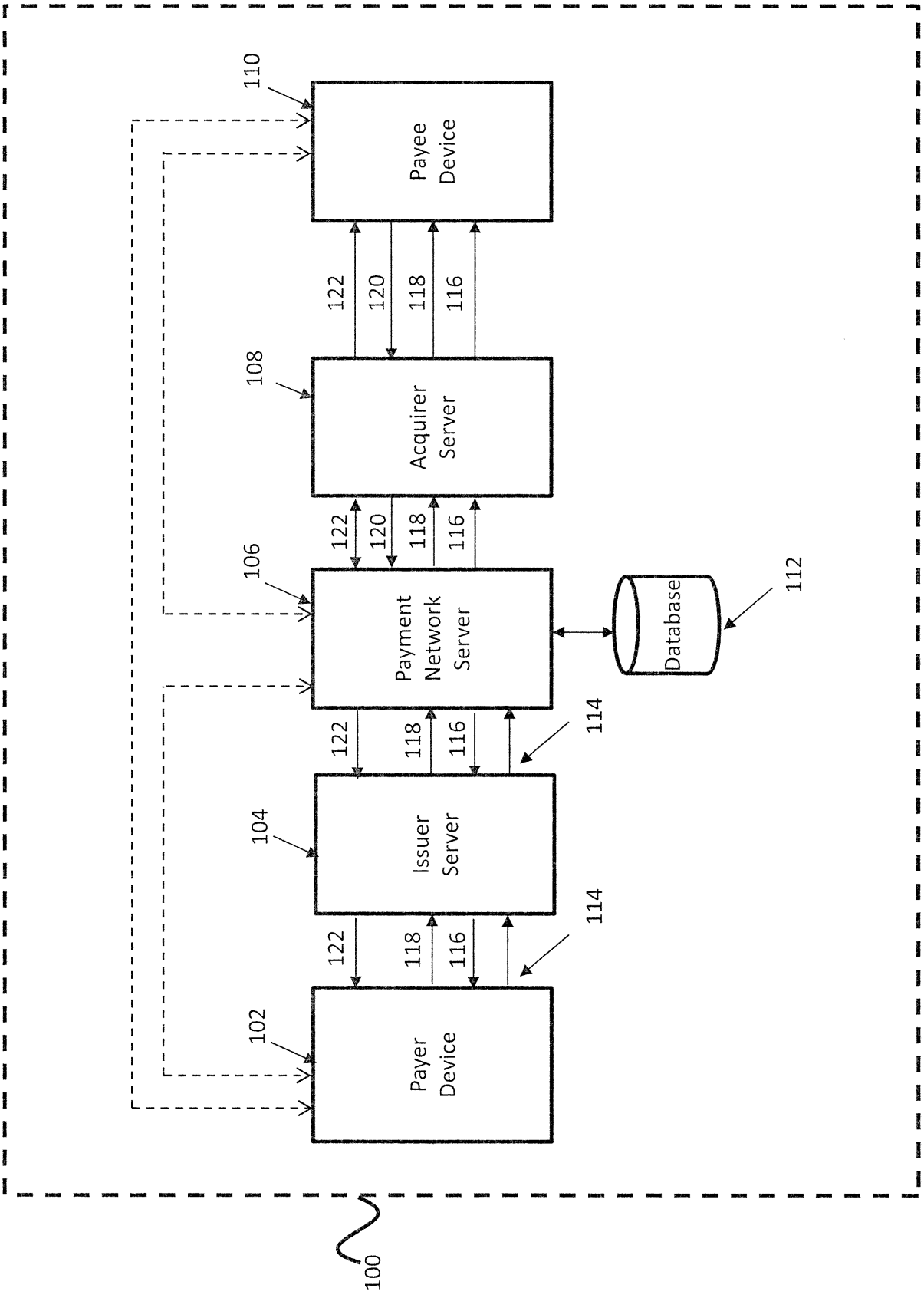

100
102
Payer Device
104
Issuer Server
106
Payment Network Server
108
Acquirer Server
110
Payee Device
112
Database
114
114
116
118
120
122
116
118
120
122
116
118
122
116
118
122

FIG. 1

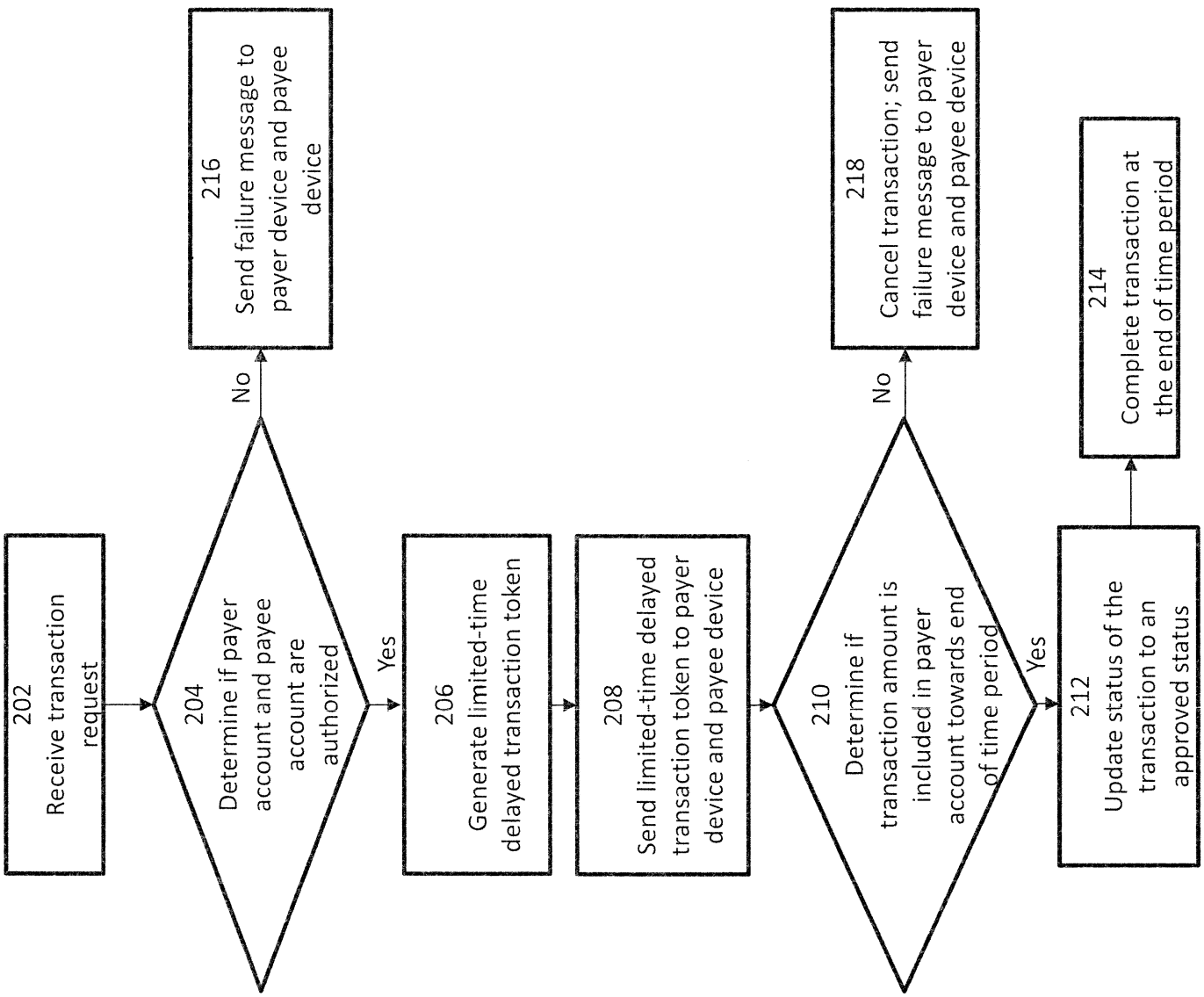

200
202
Receive transaction request
204
Determine if payer account and payee account are authorized
No
216
Send failure message to payer device and payee device
Yes
206
Generate limited-time delayed transaction token
208
Send limited-time delayed transaction token to payer device and payee device
210
Determine if transaction amount is included in payer account towards end of time period
No
218
Cancel transaction; send failure message to payer device and payee device
Yes
212
Update status of the transaction to an approved status
214
Complete transaction at the end of time period

FIG. 2

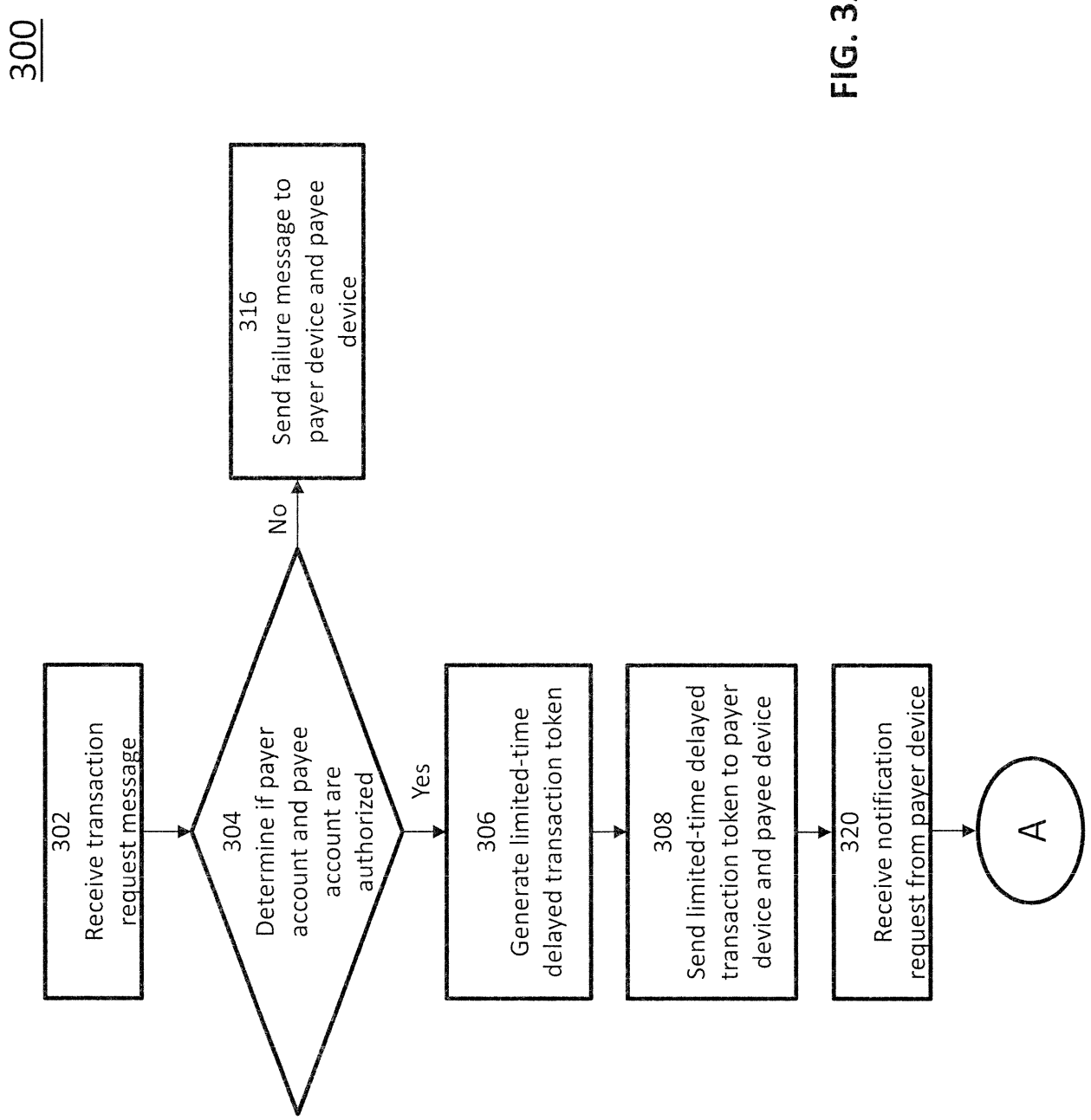

300
302
Receive transaction request message
304
Determine if payer account and payee account are authorized
No
316
Send failure message to payer device and payee device
Yes
306
Generate limited-time delayed transaction token
308
Send limited-time delayed transaction token to payer device and payee device
320
Receive notification request from payer device
A

FIG. 3A

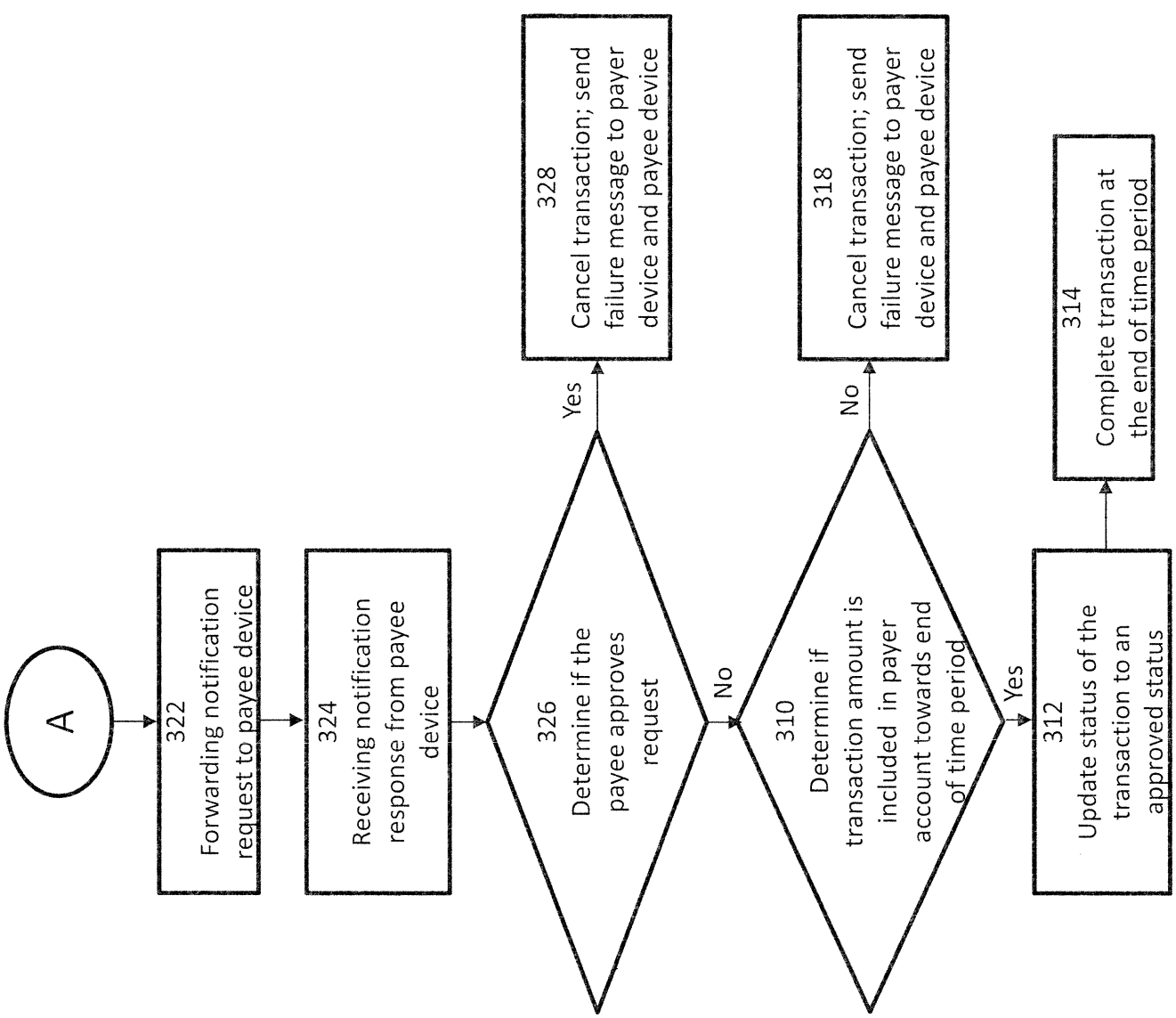

A
322
Forwarding notification request to payee device
324
Receiving notification response from payee device
326
Determine if the payee approves request
Yes
328
Cancel transaction; send failure message to payer device and payee device
No
310
Determine if transaction amount is included in payer account towards end of time period
No
318
Cancel transaction; send failure message to payer device and payee device
Yes
312
Update status of the transaction to an approved status
314
Complete transaction at the end of time period

FIG. 3B

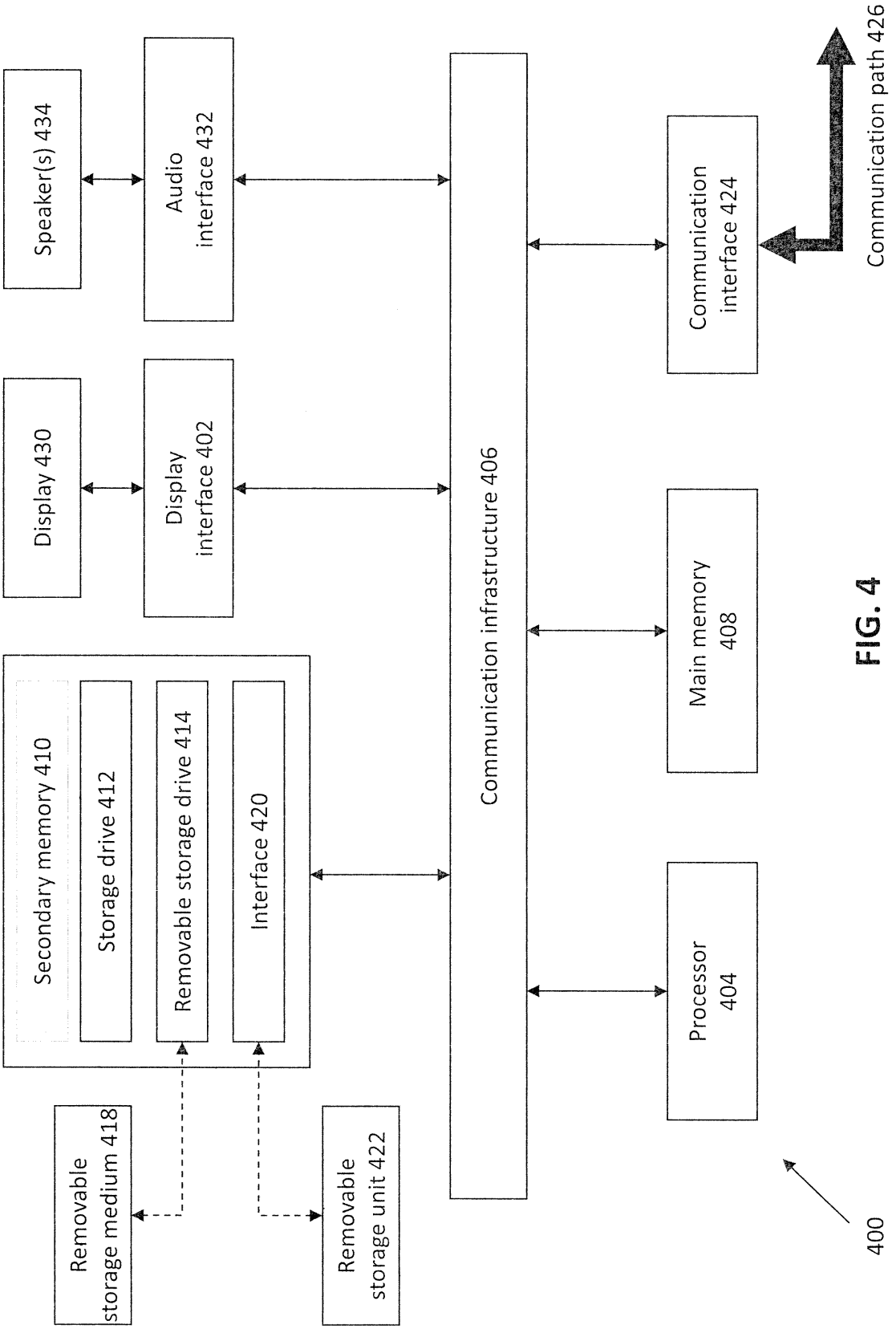

Speaker(s) 434
Audio interface 432
Display 430
Display interface 402
Secondary memory 410
Storage drive 412
Removable storage drive 414
Interface 420
Communication infrastructure 406
Communication interface 424
Communication path 426
Main memory 408
Processor 404
Removable storage medium 418
Removable storage unit 422
400

FIG. 4

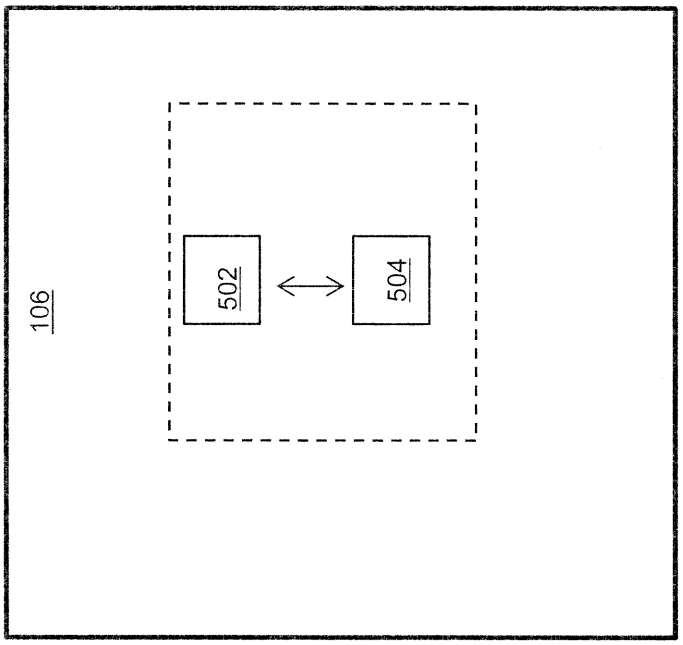


FIG. 5