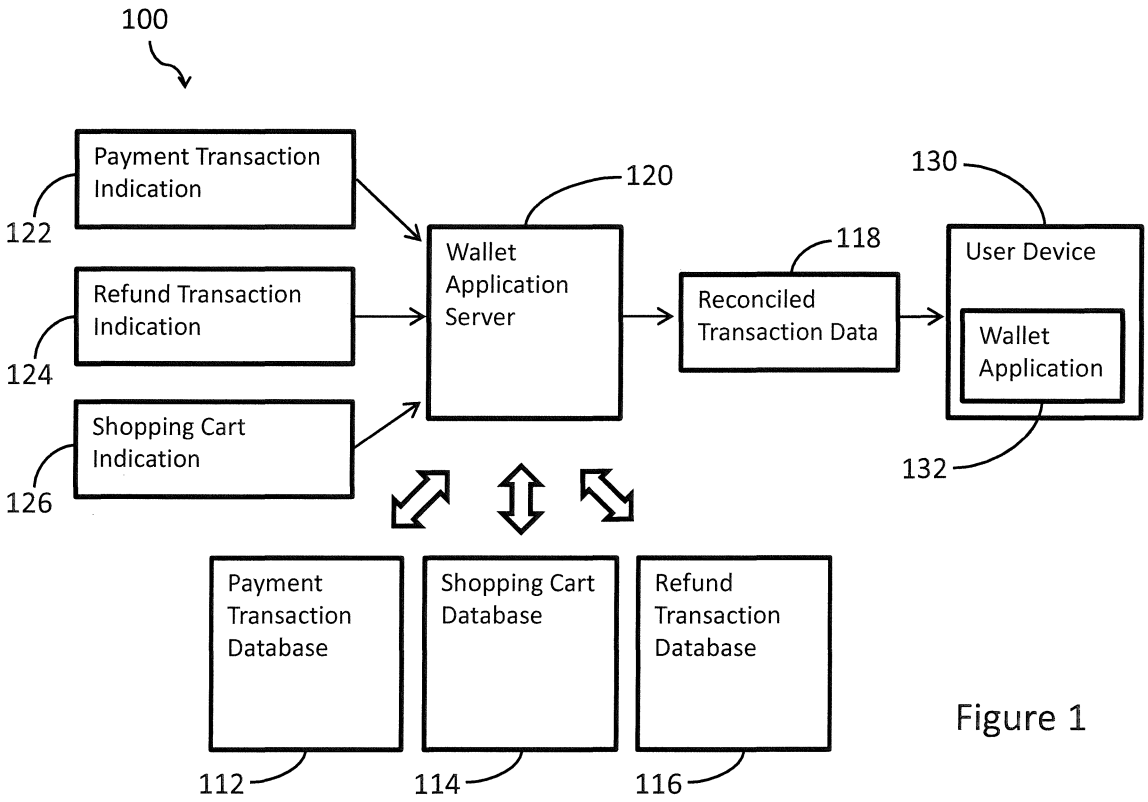


Figure 1

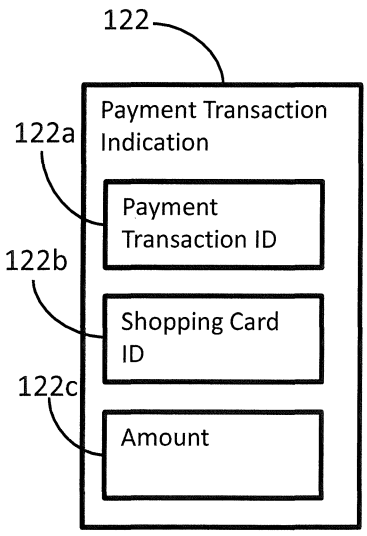


Figure 2A

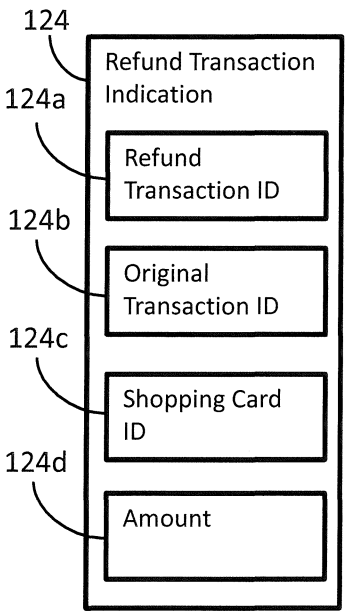


Figure 2B

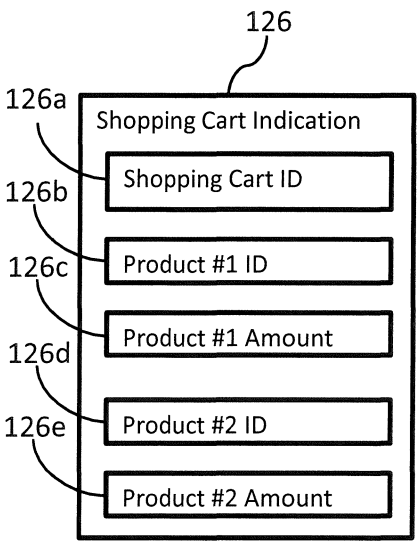


Figure 2C

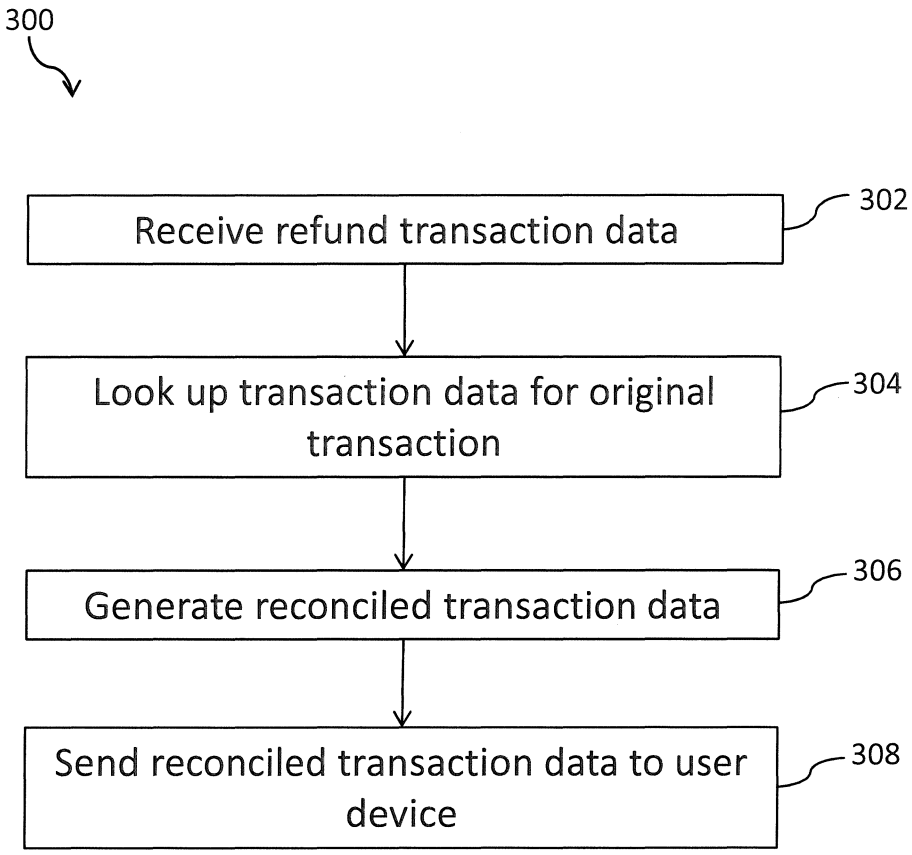

300
Receive refund transaction data
302
Look up transaction data for original transaction
304
Generate reconciled transaction data
306
Send reconciled transaction data to user device
308

Figure 3

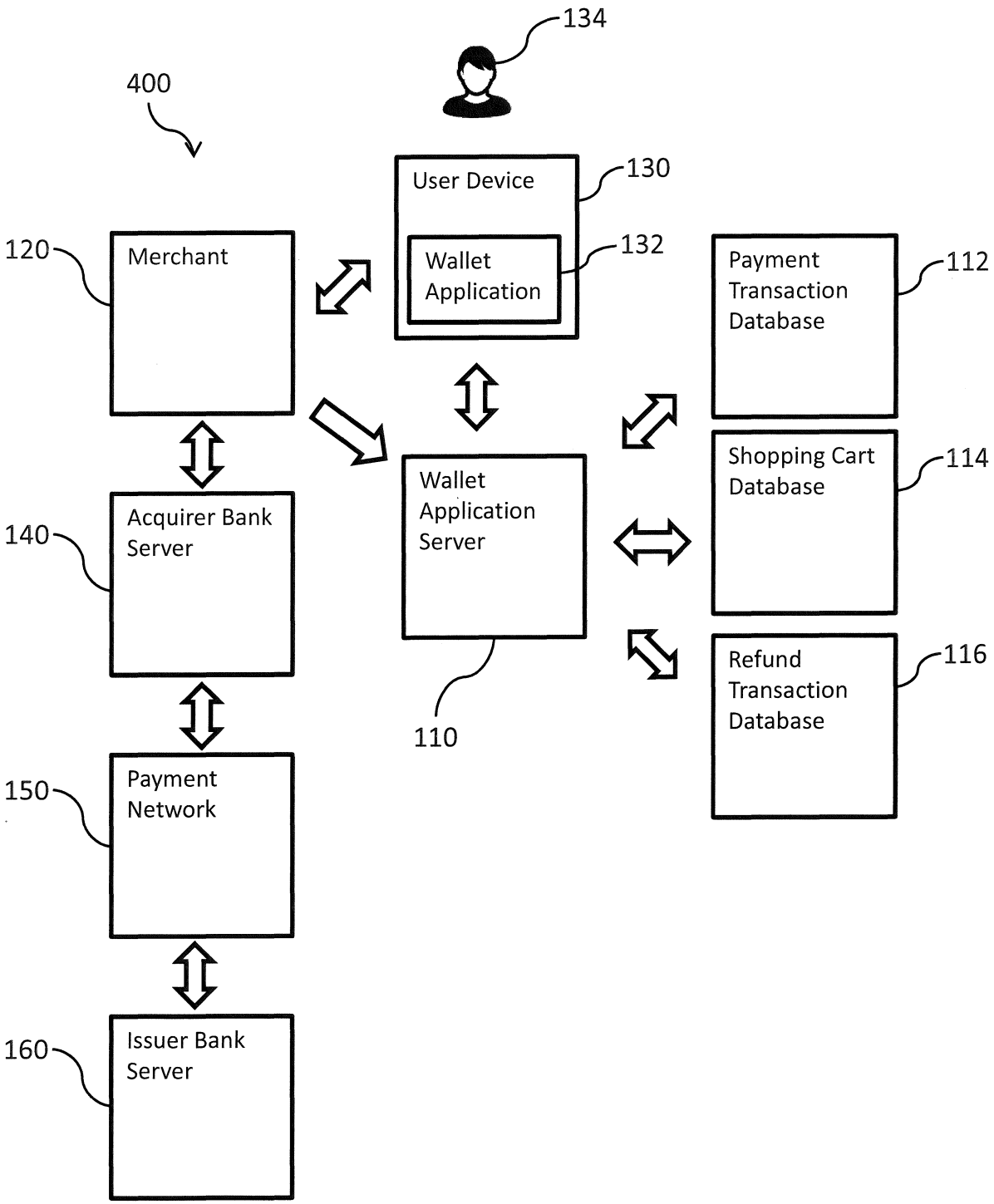

134
400
User Device
130
Wallet Application
132
120
Merchant
Payment Transaction Database
112
Shopping Cart Database
114
Refund Transaction Database
116
Wallet Application Server
110
140
Acquirer Bank Server
150
Payment Network
160
Issuer Bank Server

Figure 4

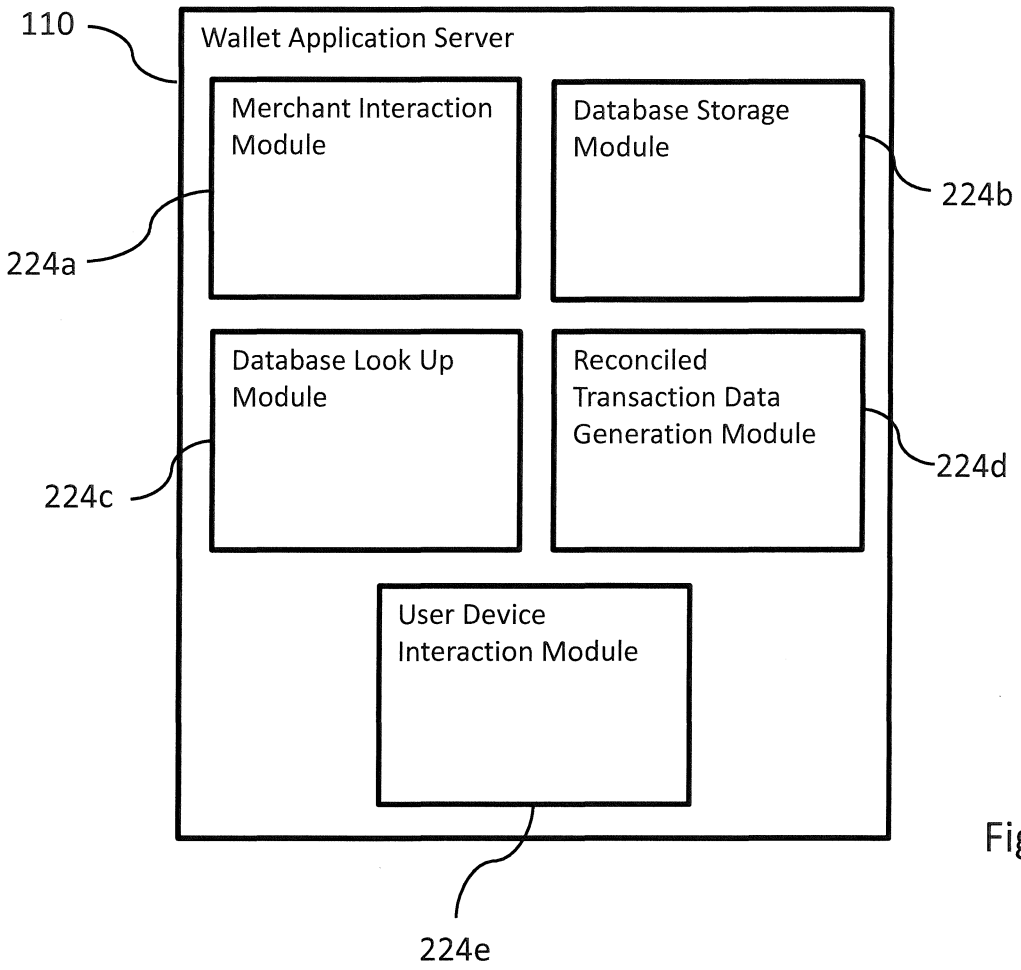

110
Wallet Application Server
Merchant Interaction Module
Database Storage Module
224a
224b
Database Look Up Module
Reconciled Transaction Data Generation Module
224c
224d
User Device Interaction Module
224e

Figure 5

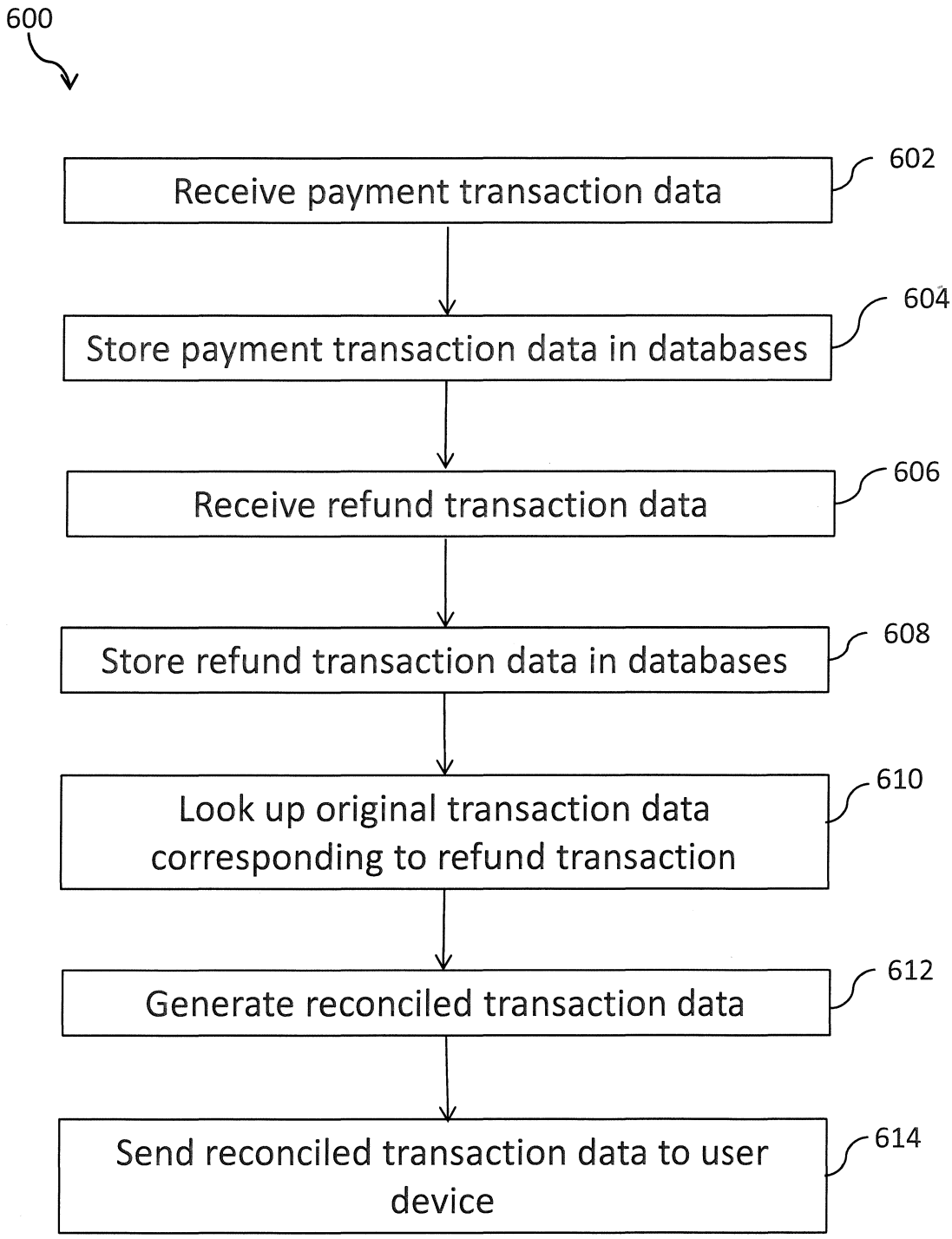

600
Receive payment transaction data
602
Store payment transaction data in databases
604
Receive refund transaction data
606
Store refund transaction data in databases
608
Look up original transaction data corresponding to refund transaction
610
Generate reconciled transaction data
612
Send reconciled transaction data to user device
614

Figure 6

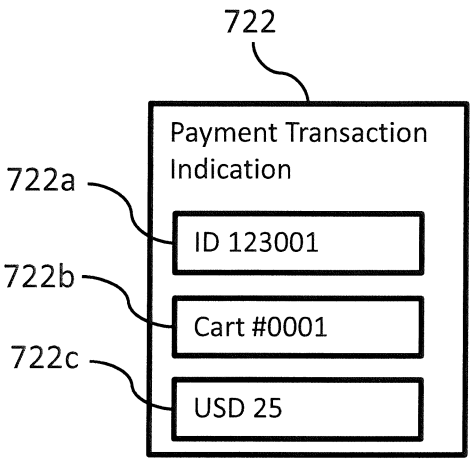


Figure 7A

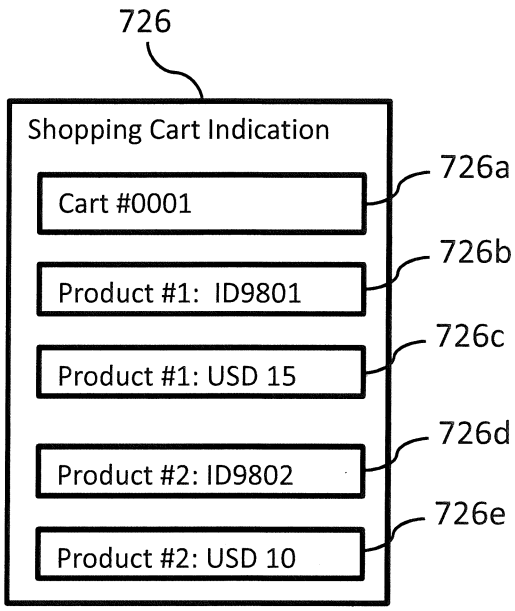


Figure 7B

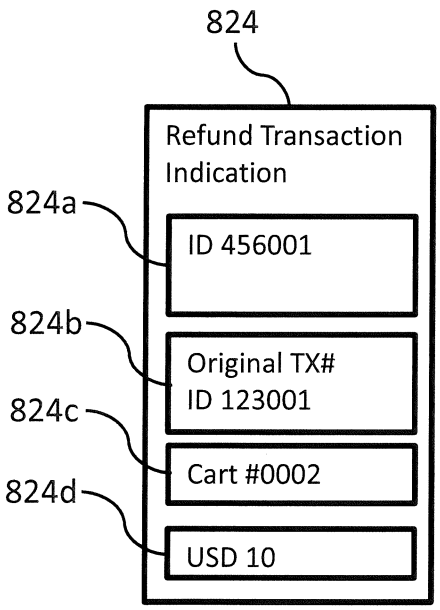


Figure 8A

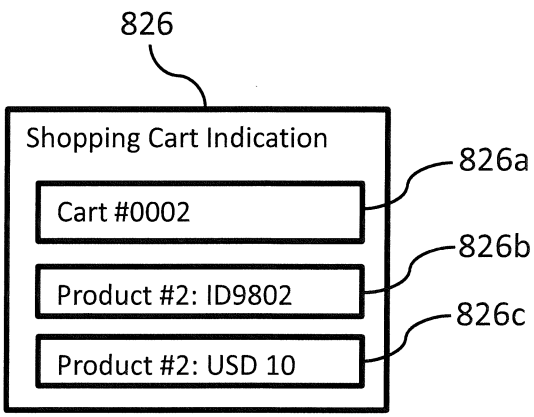


Figure 8B

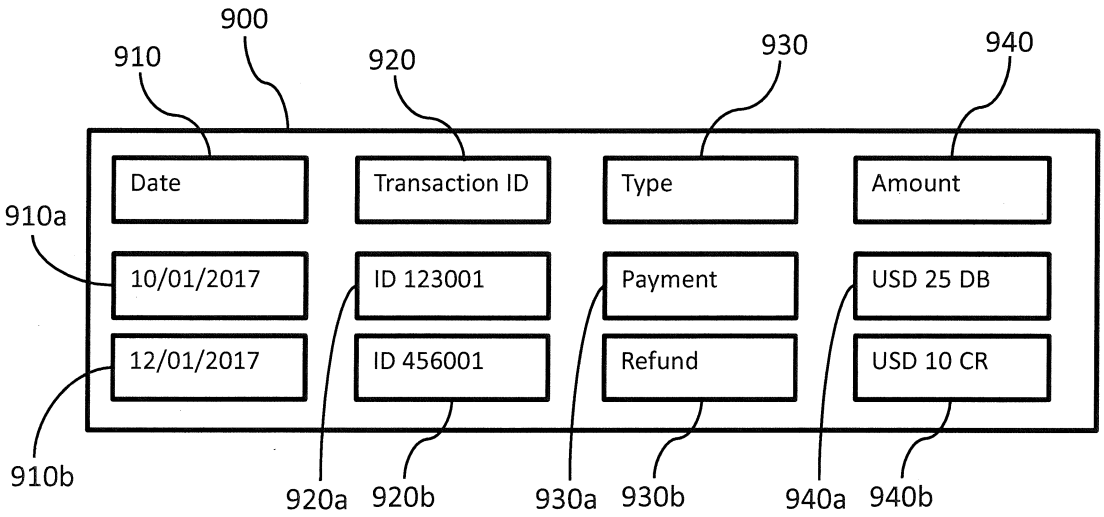


Figure 9

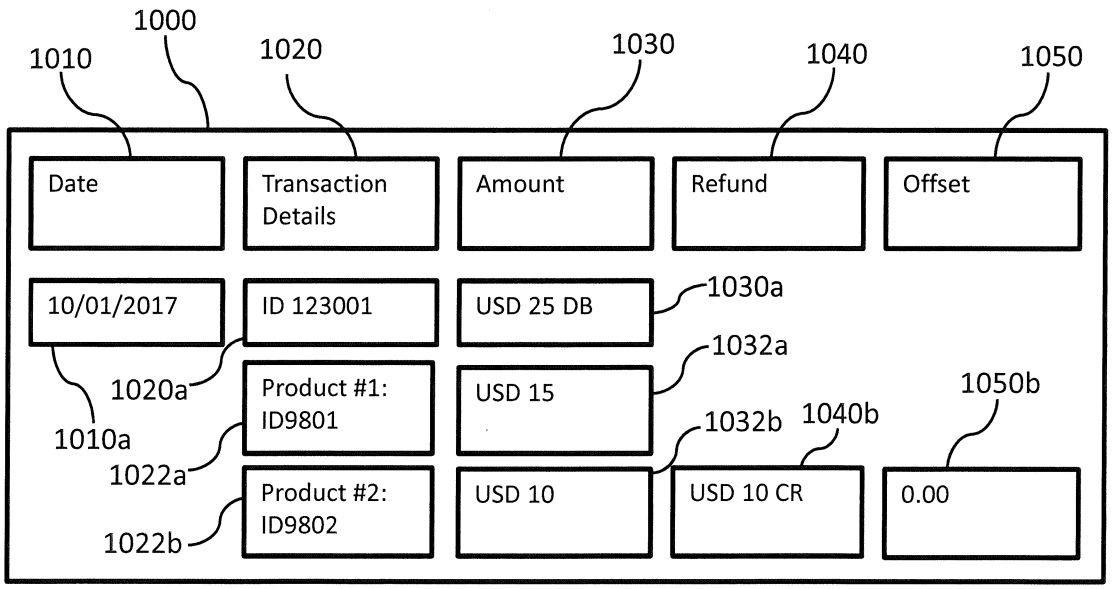


Figure 10

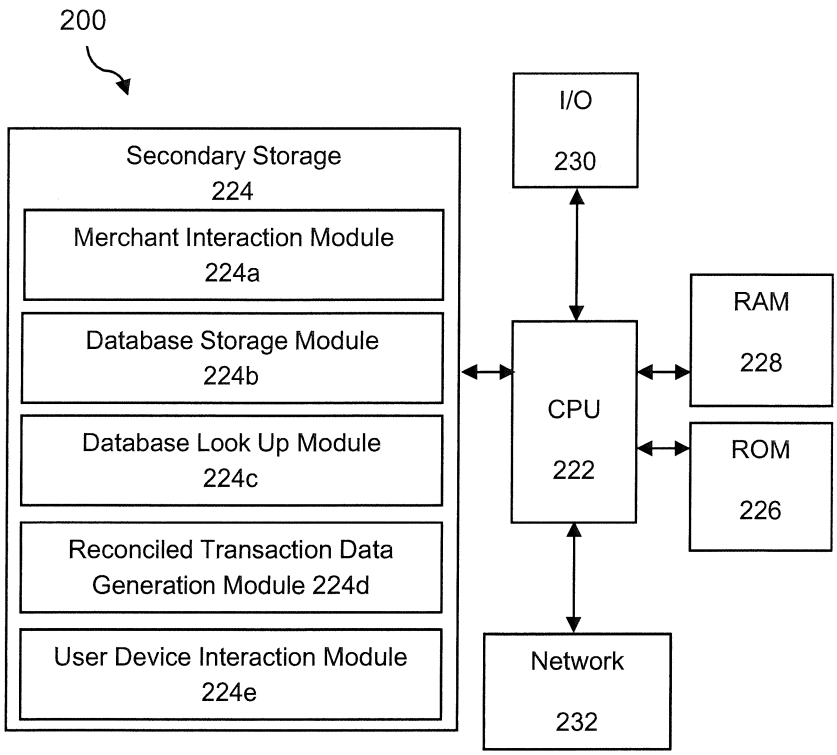

200
Secondary Storage
224
Merchant Interaction Module
224a
Database Storage Module
224b
Database Look Up Module
224c
Reconciled Transaction Data
Generation Module 224d
User Device Interaction Module
224e
I/O
230
CPU
222
RAM
228
ROM
226
Network
232

Figure 11