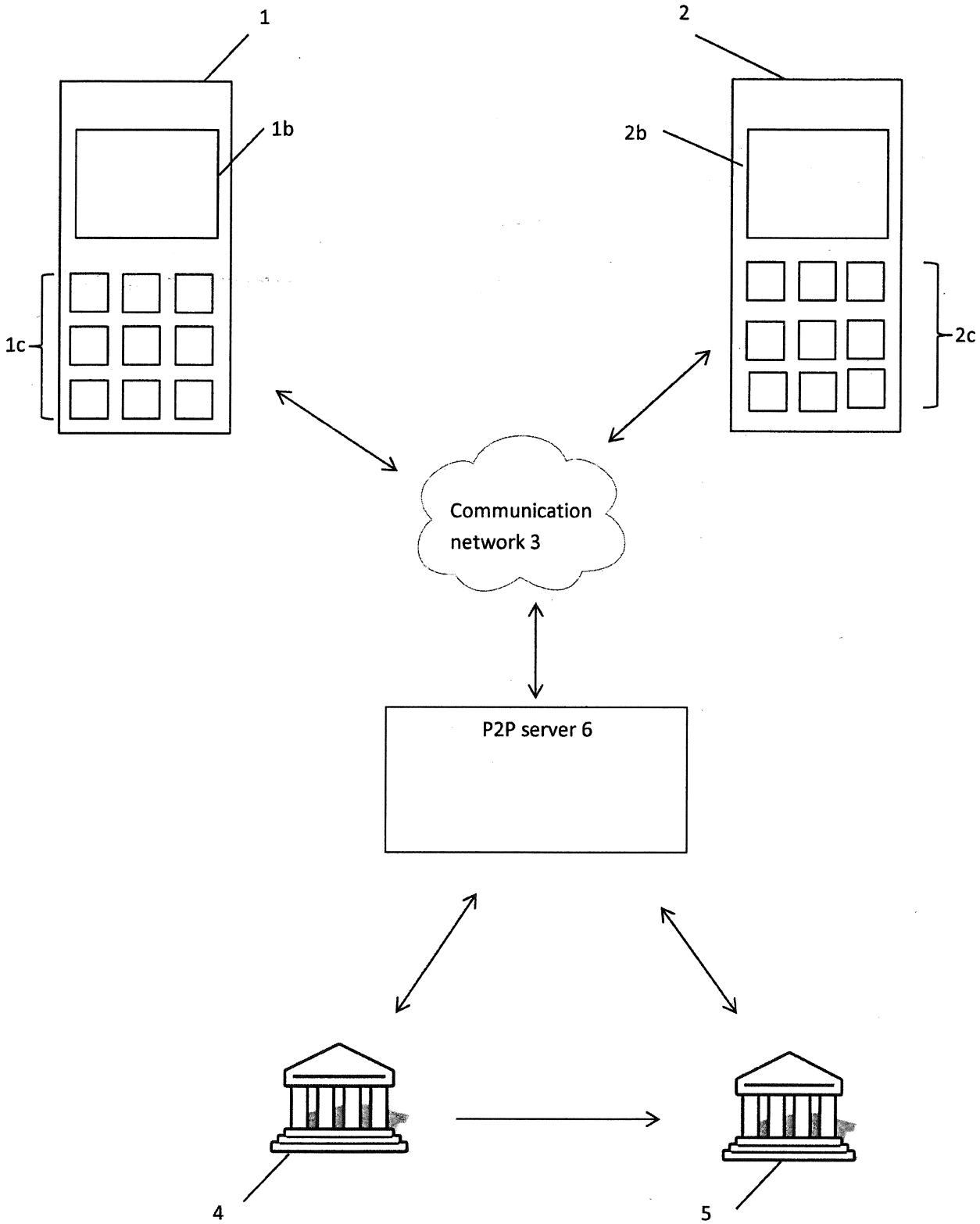


FIG. 1

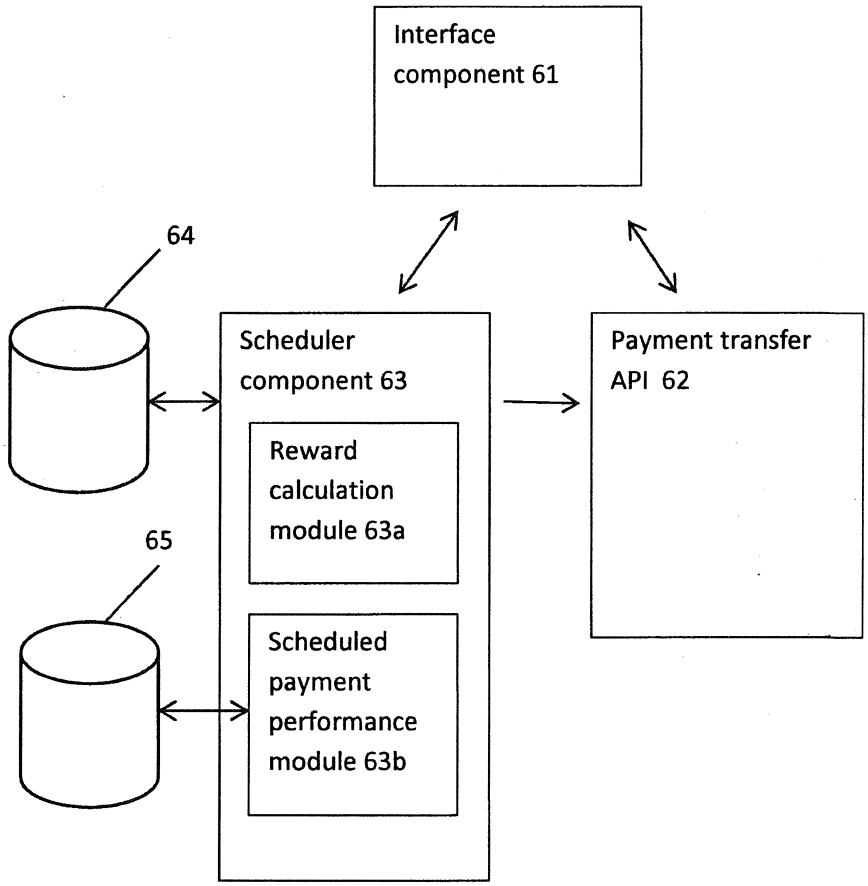

Interface component 61
64
Scheduler component 63
Reward calculation module 63a
Payment transfer API 62
65
Scheduled payment performance module 63b

FIG. 2

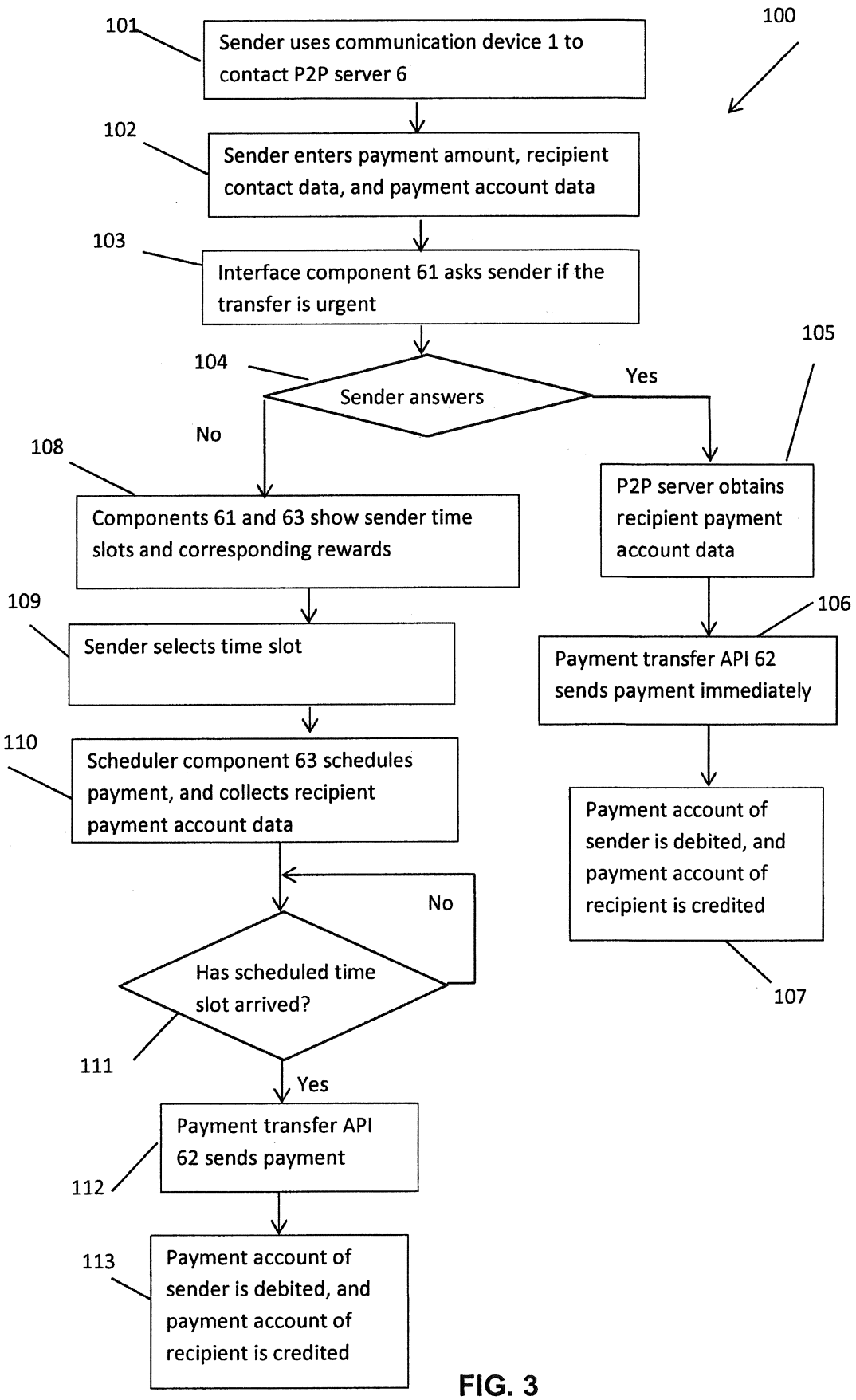

100
101
Sender uses communication device 1 to contact P2P server 6
102
Sender enters payment amount, recipient contact data, and payment account data
103
Interface component 61 asks sender if the transfer is urgent
104
Sender answers
Yes
No
105
P2P server obtains recipient payment account data
106
Payment transfer API 62 sends payment immediately
107
Payment account of sender is debited, and payment account of recipient is credited
108
Components 61 and 63 show sender time slots and corresponding rewards
109
Sender selects time slot
110
Scheduler component 63 schedules payment, and collects recipient payment account data
No
Has scheduled time slot arrived?
111
Yes
112
Payment transfer API 62 sends payment
113
Payment account of sender is debited, and payment account of recipient is credited

FIG. 3

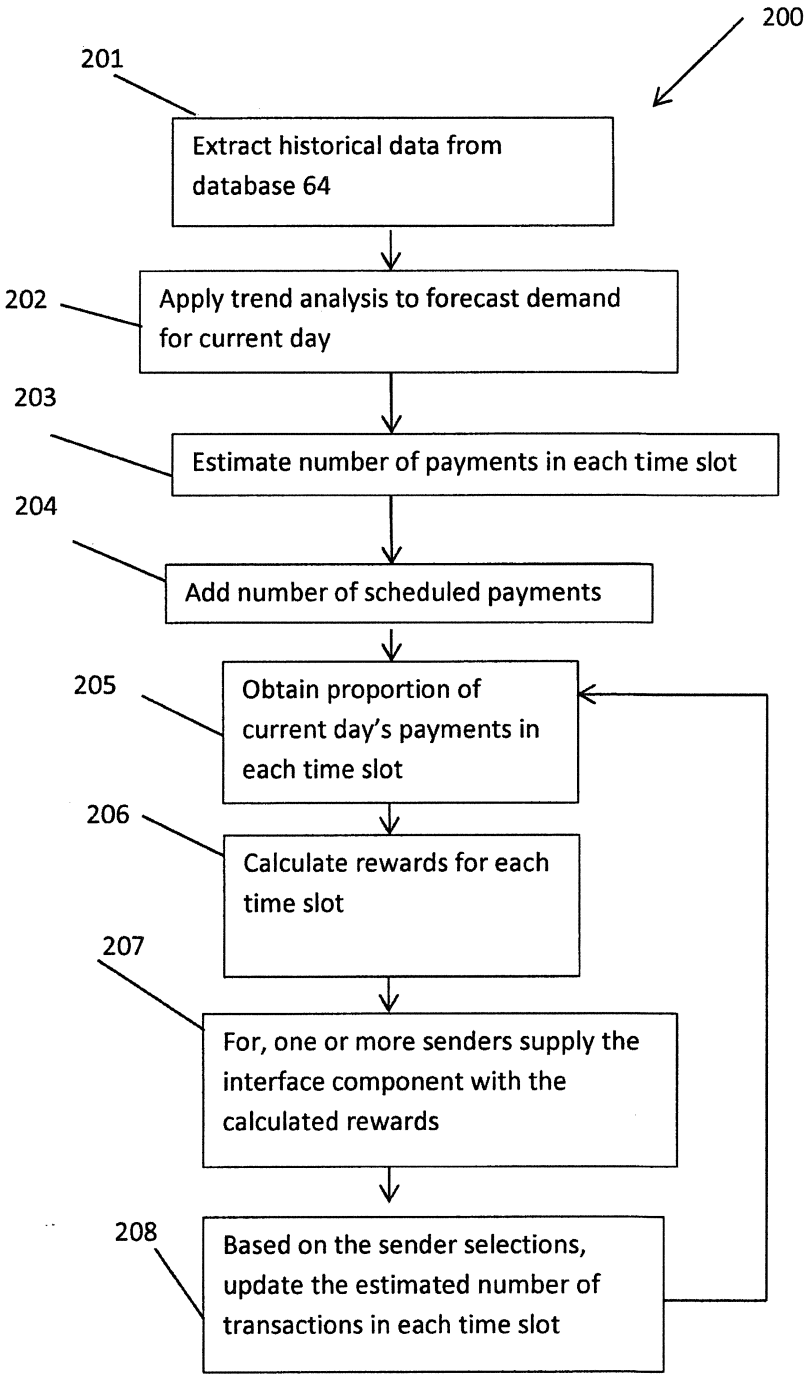

200
201
Extract historical data from database 64
202
Apply trend analysis to forecast demand for current day
203
Estimate number of payments in each time slot
204
Add number of scheduled payments
205
Obtain proportion of current day's payments in each time slot
206
Calculate rewards for each time slot
207
For, one or more senders supply the interface component with the calculated rewards
208
Based on the sender selections, update the estimated number of transactions in each time slot

FIG. 4

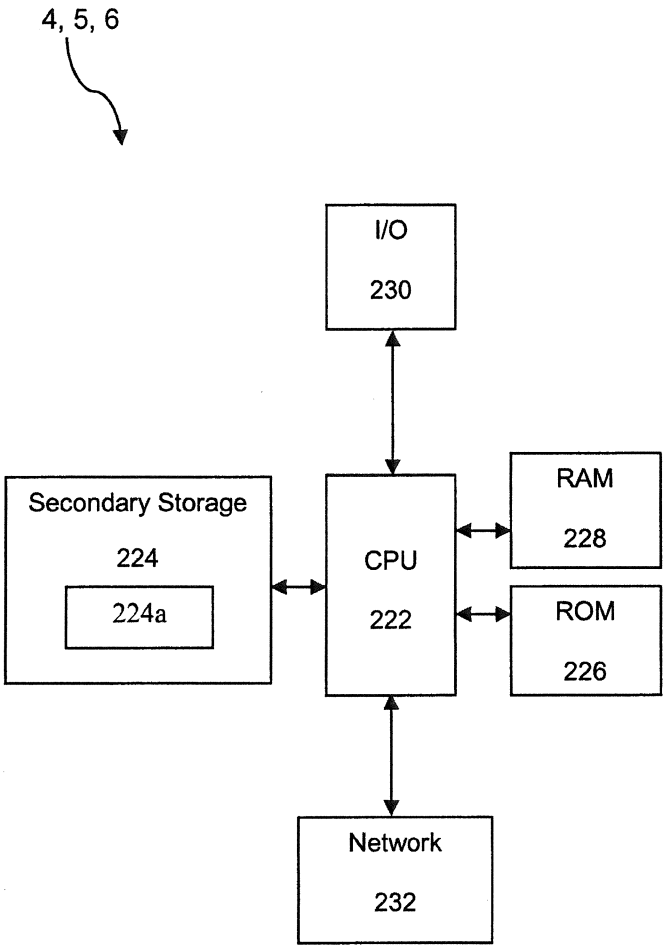

4, 5, 6
I/O
230
Secondary Storage
224
224a
CPU
222
RAM
228
ROM
226
Network
232

FIG. 5

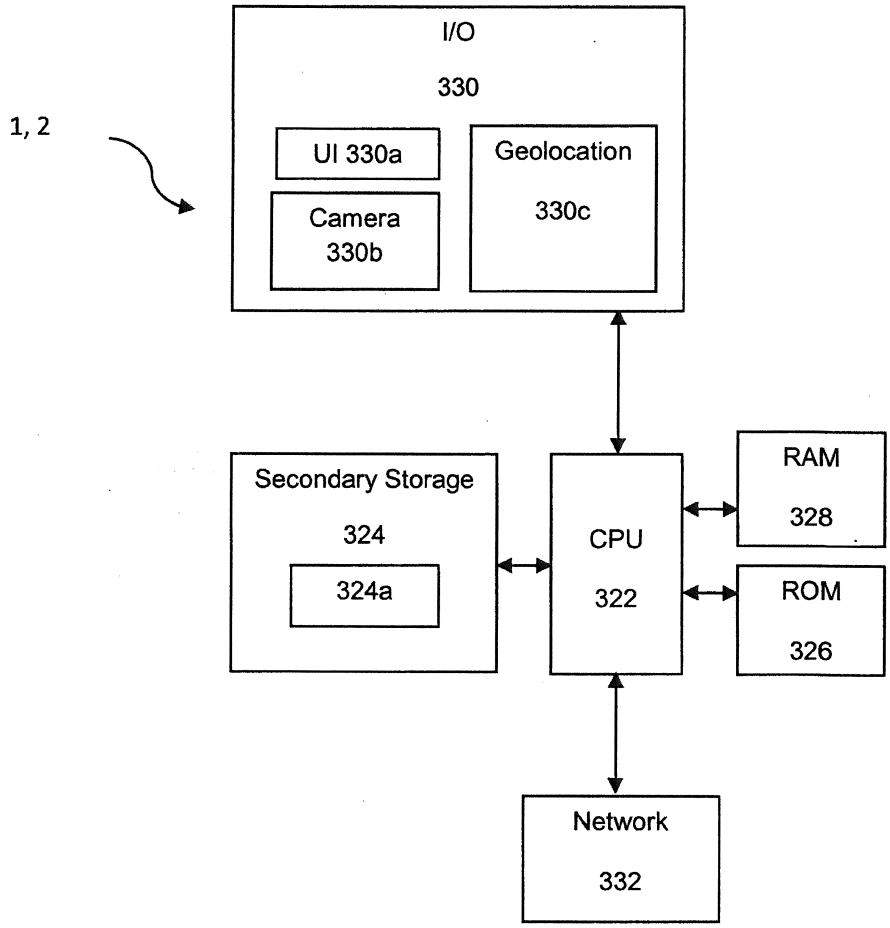

1, 2
I/O
330
UI 330a
Camera
330b
Geolocation
330c
Secondary Storage
324
324a
CPU
322
RAM
328
ROM
326
Network
332

FIG. 6