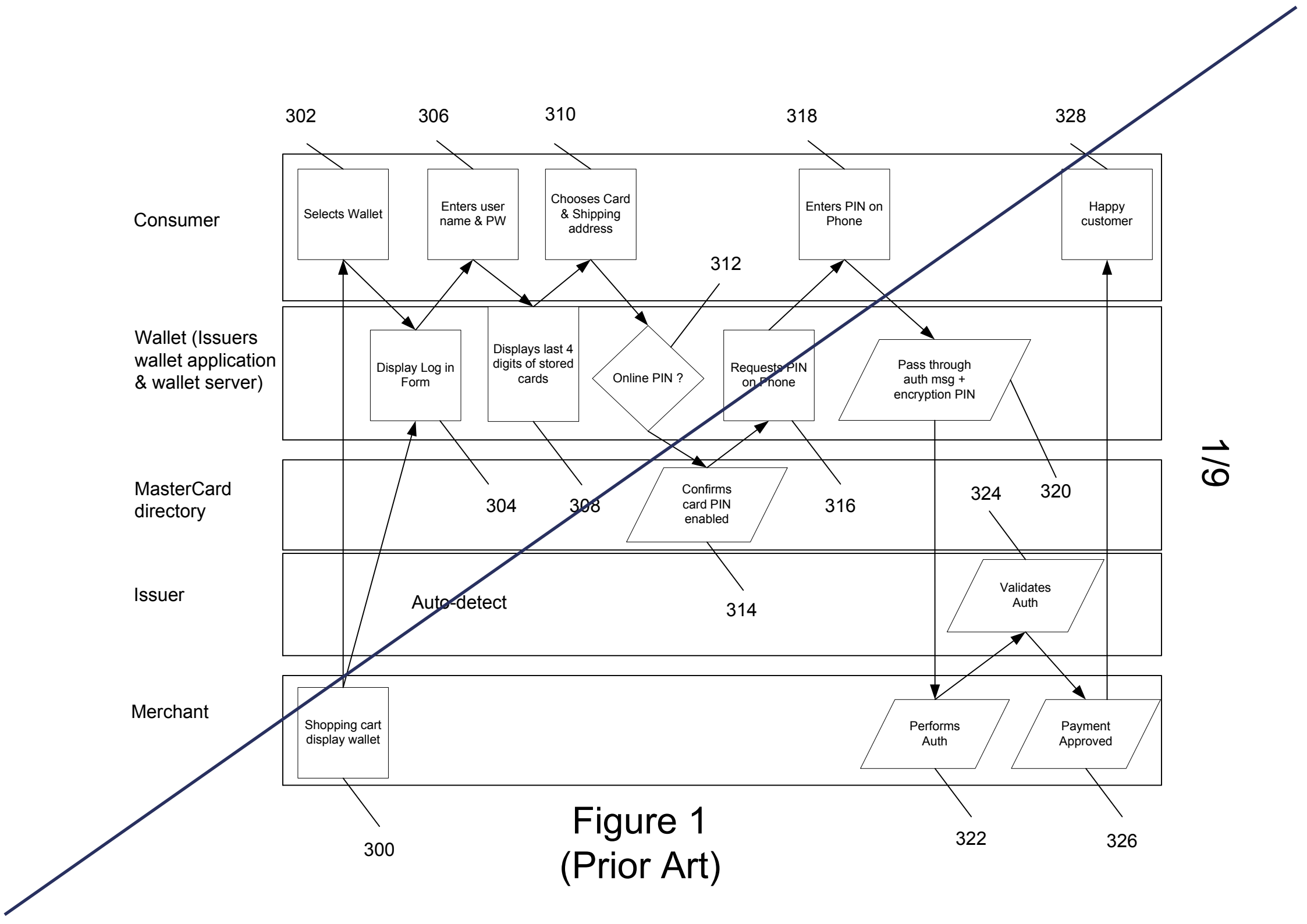
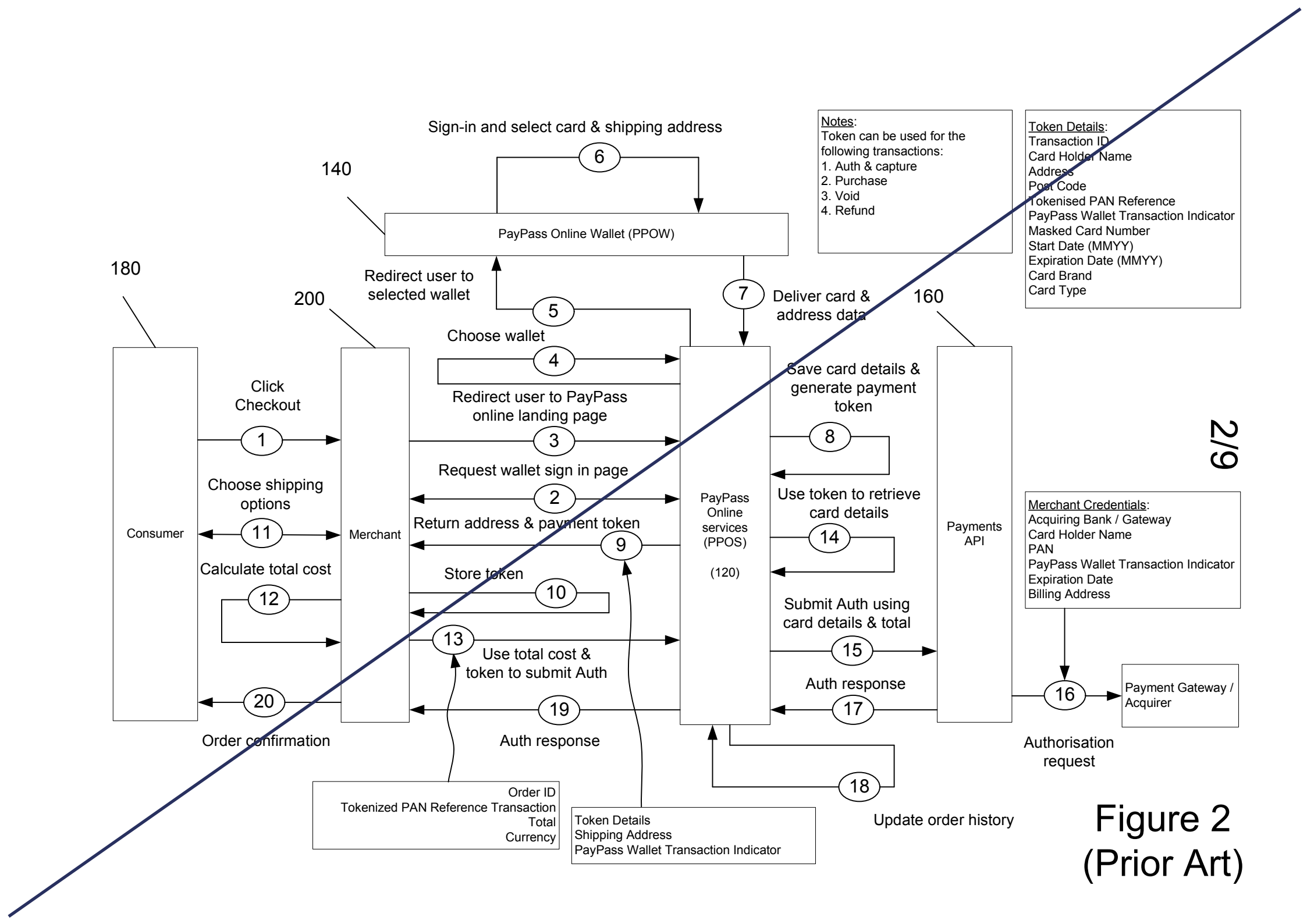


Figure 1
(Prior Art)


Sign-in and select card & shipping address
140
6
PayPass Online Wallet (PPOW)
Notes:
Token can be used for the following transactions:
1. Auth & capture
2. Purchase
3. Void
4. Refund
Token Details:
Transaction ID
Card Holder Name
Address
Post Code
Tokenised PAN Reference
PayPass Wallet Transaction Indicator
Masked Card Number
Start Date (MMYY)
Expiration Date (MMYY)
Card Brand
Card Type
180
200
160
Redirect user to selected wallet
5
7
Deliver card & address data
Choose wallet
4
Save card details & generate payment token
Click Checkout
1
Redirect user to PayPass online landing page
3
8
Request wallet sign in page
Choose shipping options
2
Use token to retrieve card details
Consumer
11
Merchant
Return address & payment token
9
PayPass Online services (PPOS)
(120)
14
Payments API
Calculate total cost
Store token
12
10
Submit Auth using card details & total
Merchant Credentials:
Acquiring Bank / Gateway
Card Holder Name
PAN
PayPass Wallet Transaction Indicator
Expiration Date
Billing Address
13
15
Use total cost & token to submit Auth
Auth response
16
Payment Gateway / Acquirer
20
19
17
Order confirmation
Auth response
Authorisation request
18
Order ID
Tokenized PAN Reference Transaction
Total
Currency
Token Details
Shipping Address
PayPass Wallet Transaction Indicator
Update order history
2/9
Figure 2
(Prior Art)

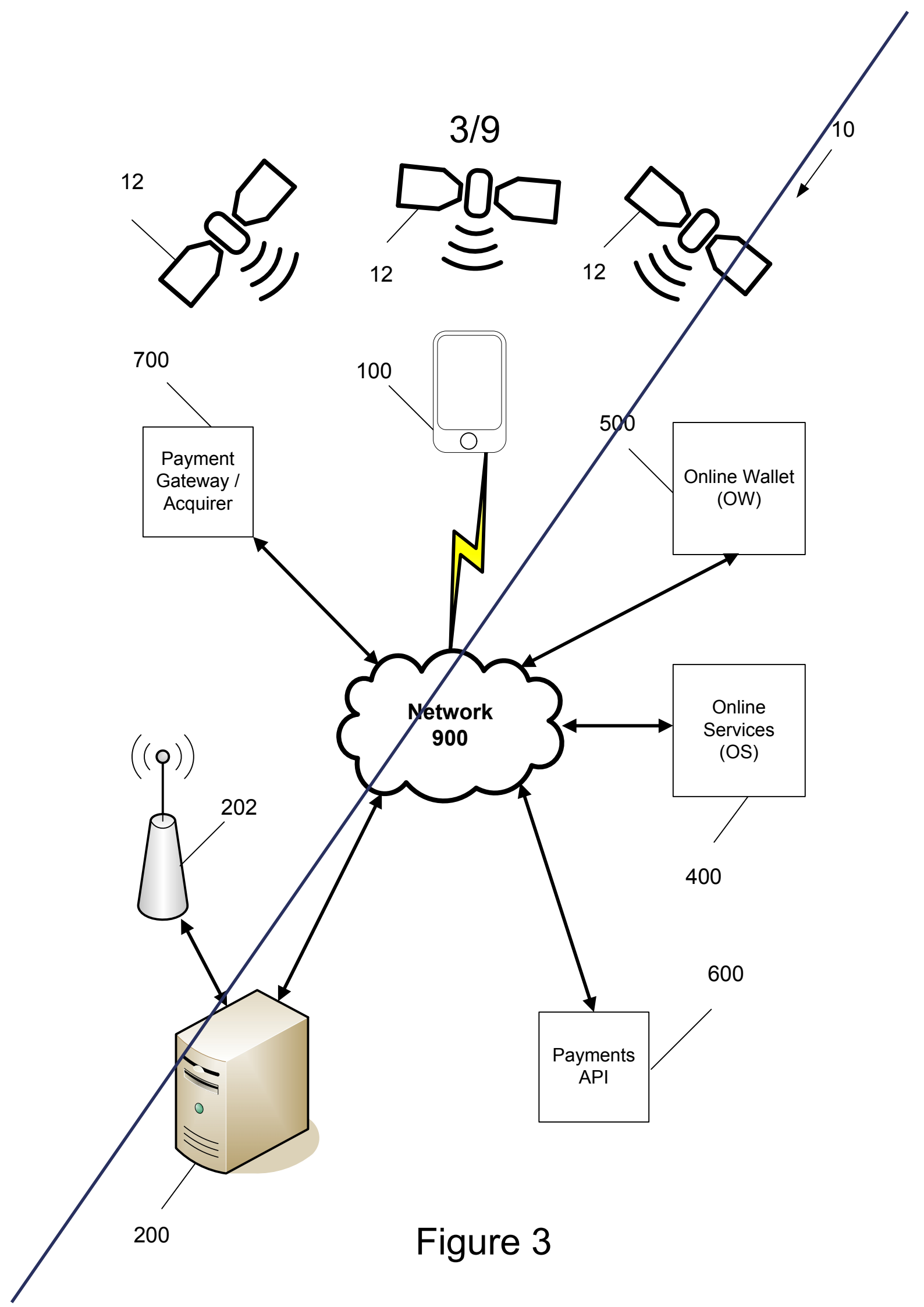

12
12
12
10
700
100
500
Payment Gateway / Acquirer
Online Wallet (OW)
Network 900
Online Services (OS)
202
400
600
Payments API
200

Figure 3

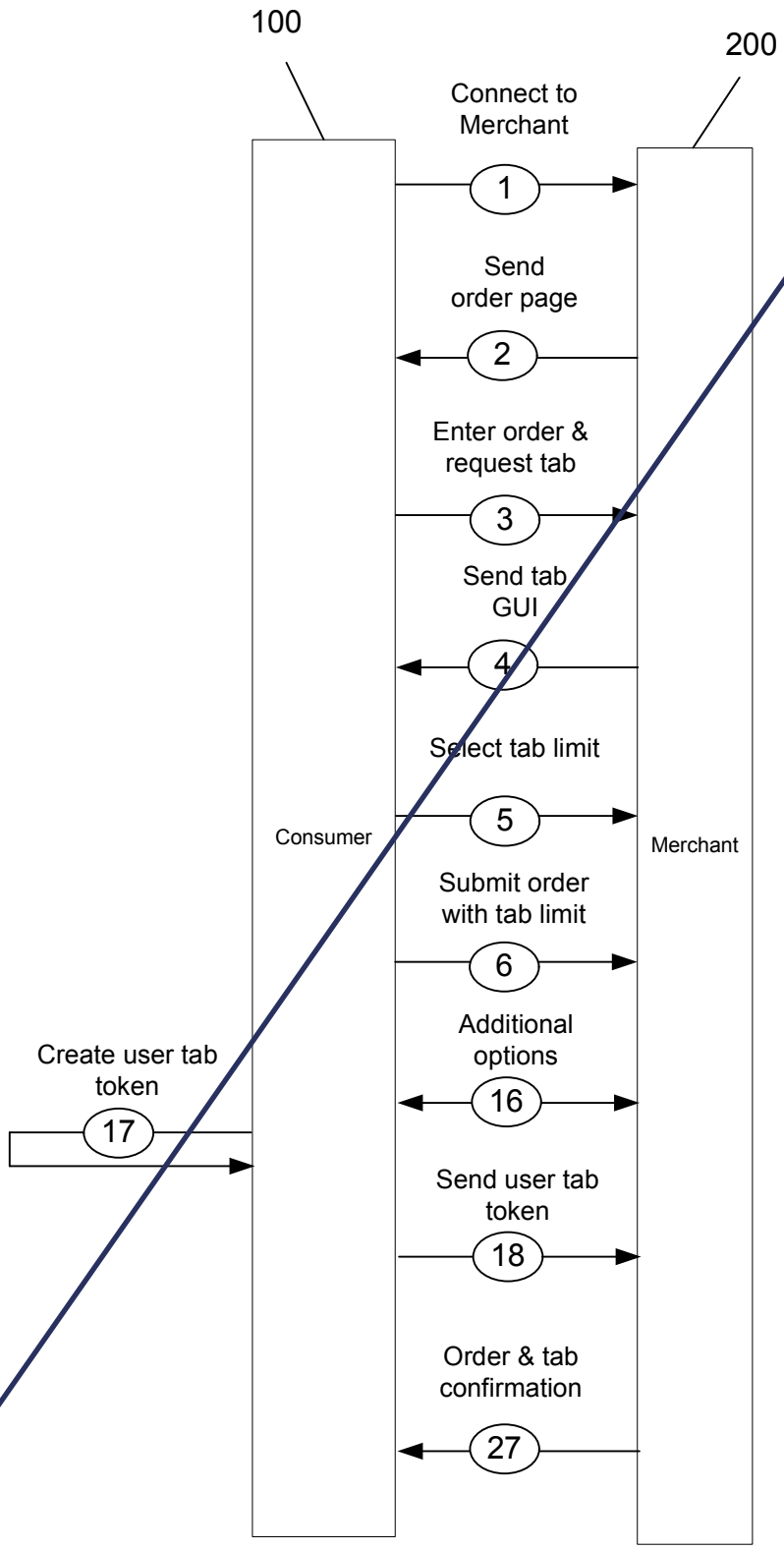
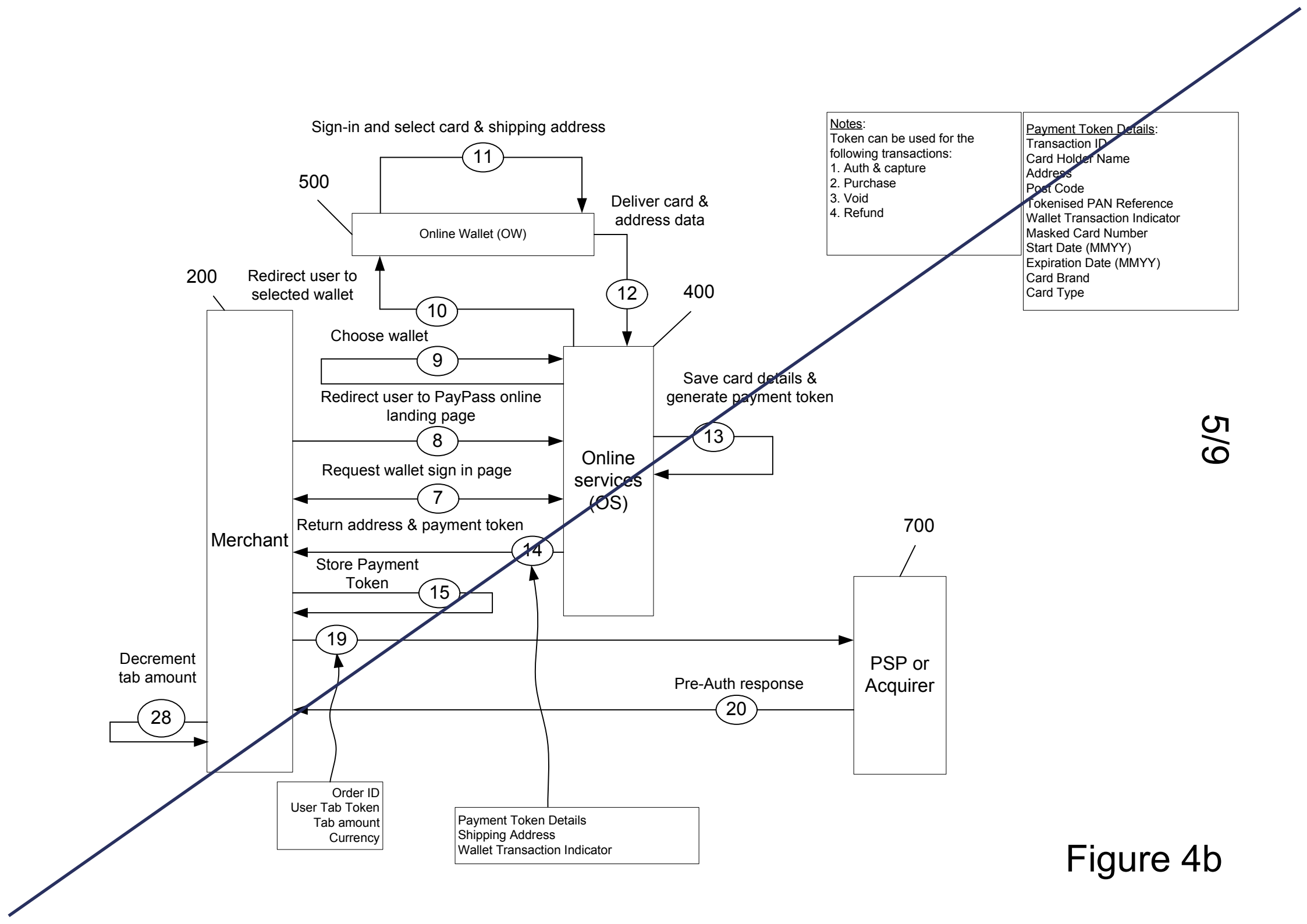

100
200
Connect to Merchant
1
Send order page
2
Enter order & request tab
3
Send tab GUI
4
Select tab limit
5
Consumer
Merchant
Submit order with tab limit
6
Additional options
16
Create user tab token
17
Send user tab token
18
Order & tab confirmation
27

Figure 4a


Sign-in and select card & shipping address
11
500
Online Wallet (OW)
Deliver card & address data
12
400
200
Redirect user to selected wallet
10
Choose wallet
9
Redirect user to PayPass online landing page
8
Request wallet sign in page
7
Return address & payment token
14
Store Payment Token
15
Merchant
Online services (OS)
Save card details & generate payment token
13
700
PSP or Acquirer
19
Decrement tab amount
28
Pre-Auth response
20
Order ID
User Tab Token
Tab amount
Currency
Payment Token Details
Shipping Address
Wallet Transaction Indicator
Notes:
Token can be used for the following transactions:
1. Auth & capture
2. Purchase
3. Void
4. Refund
Payment Token Details:
Transaction ID
Card Holder Name
Address
Post Code
Tokenised PAN Reference
Wallet Transaction Indicator
Masked Card Number
Start Date (MMYY)
Expiration Date (MMYY)
Card Brand
Card Type

5/9

Figure 4b

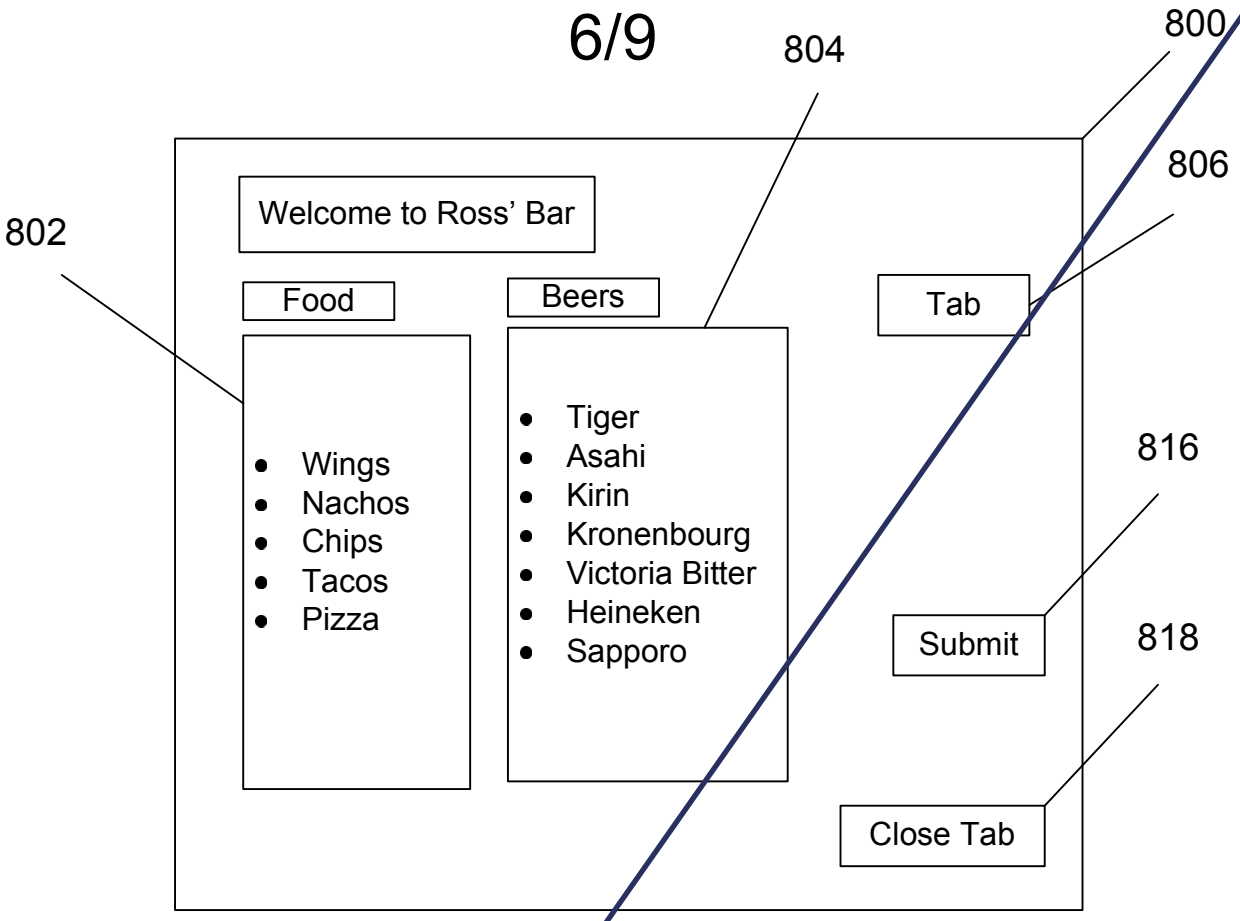


Figure 5a

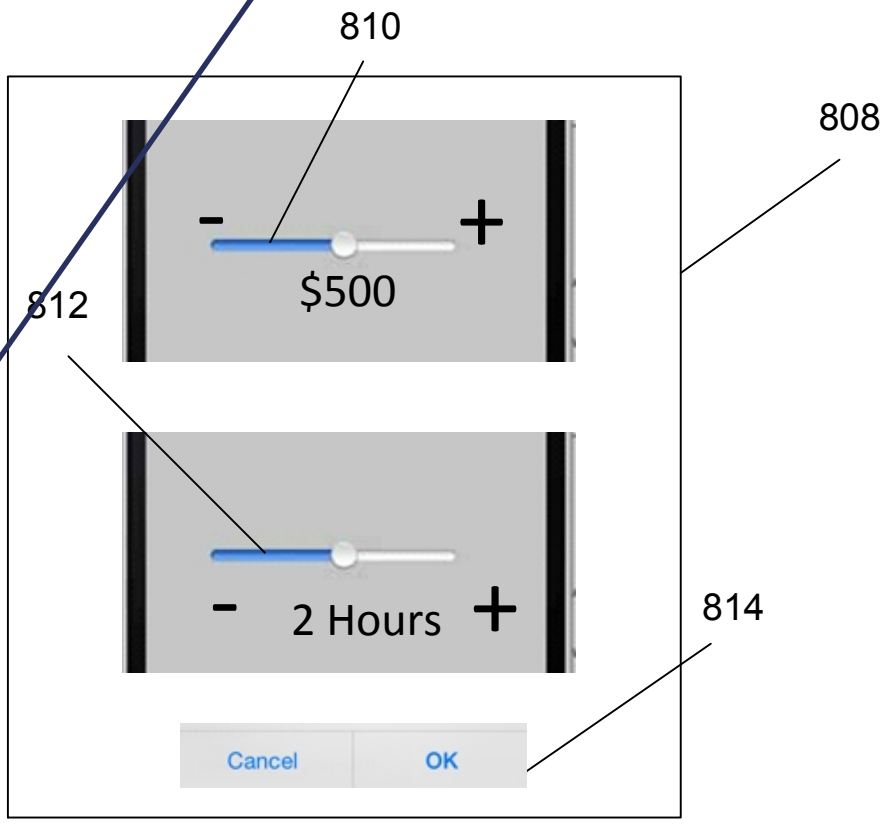


Figure 5b

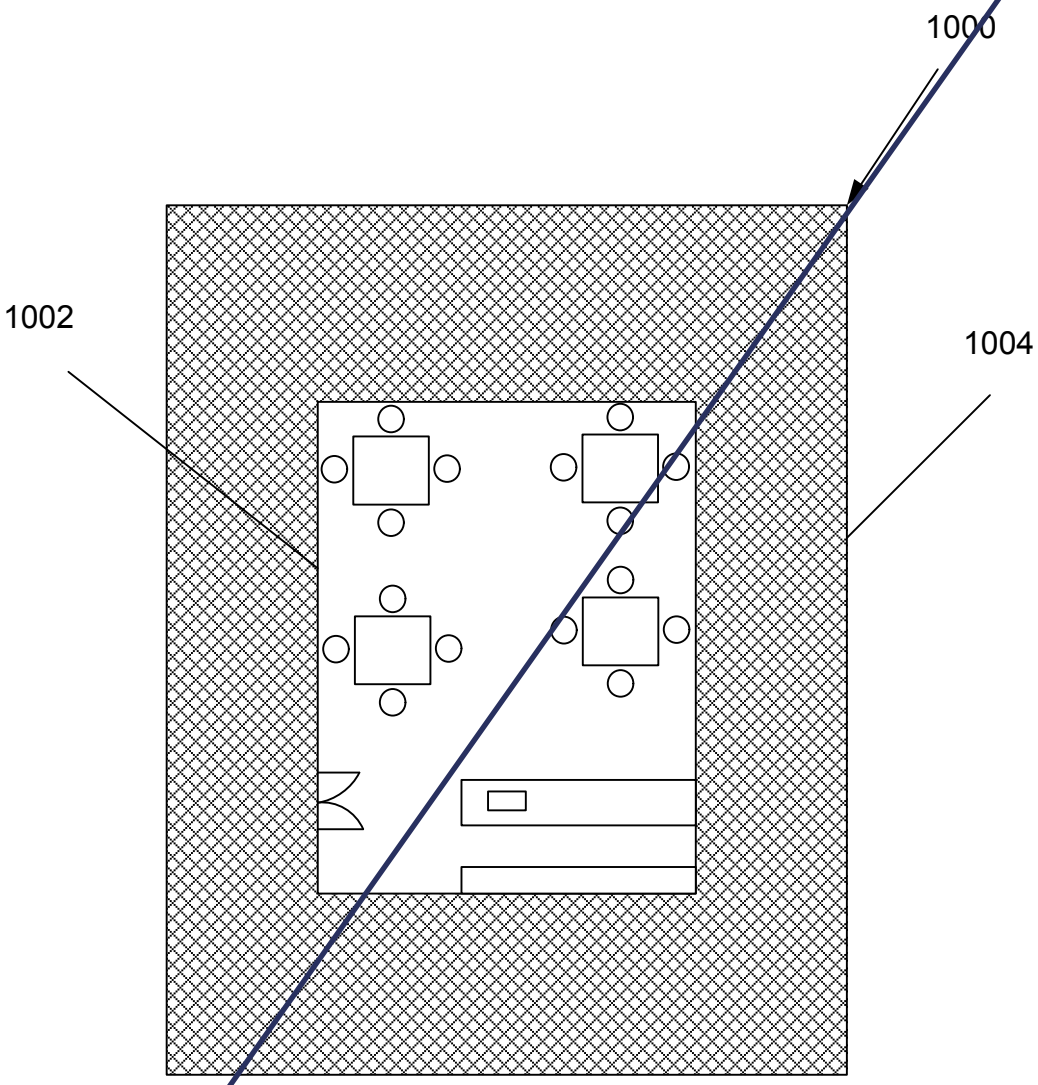


Figure 6

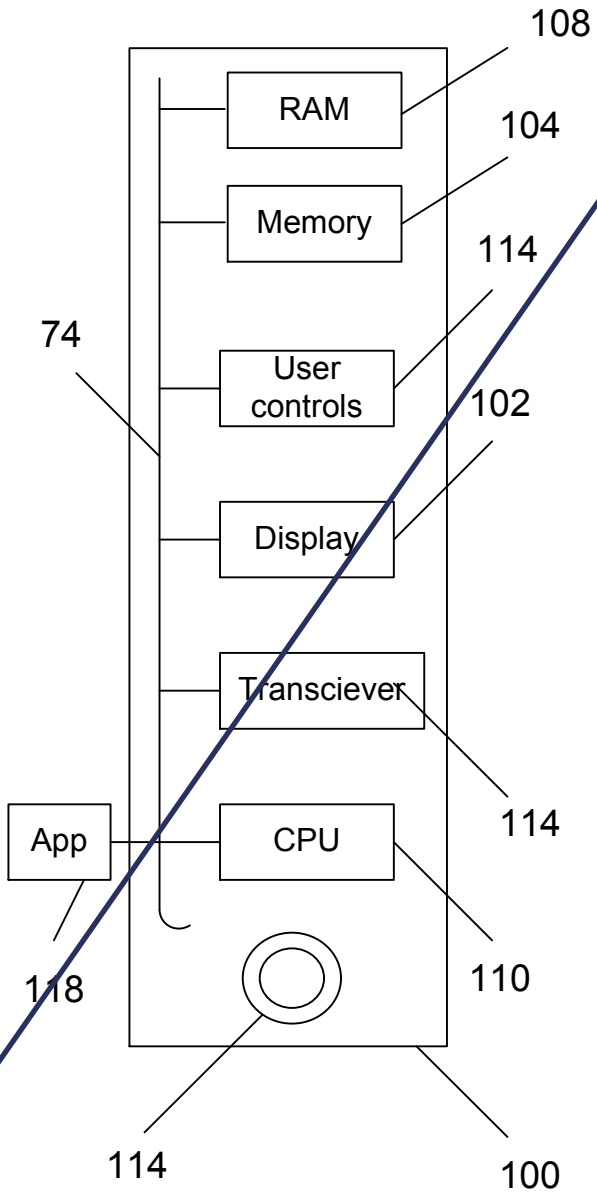

108
RAM
104
Memory
114
74
User controls
102
Display
Transciever
114
App
CPU
118
110
114
100

Figure 7

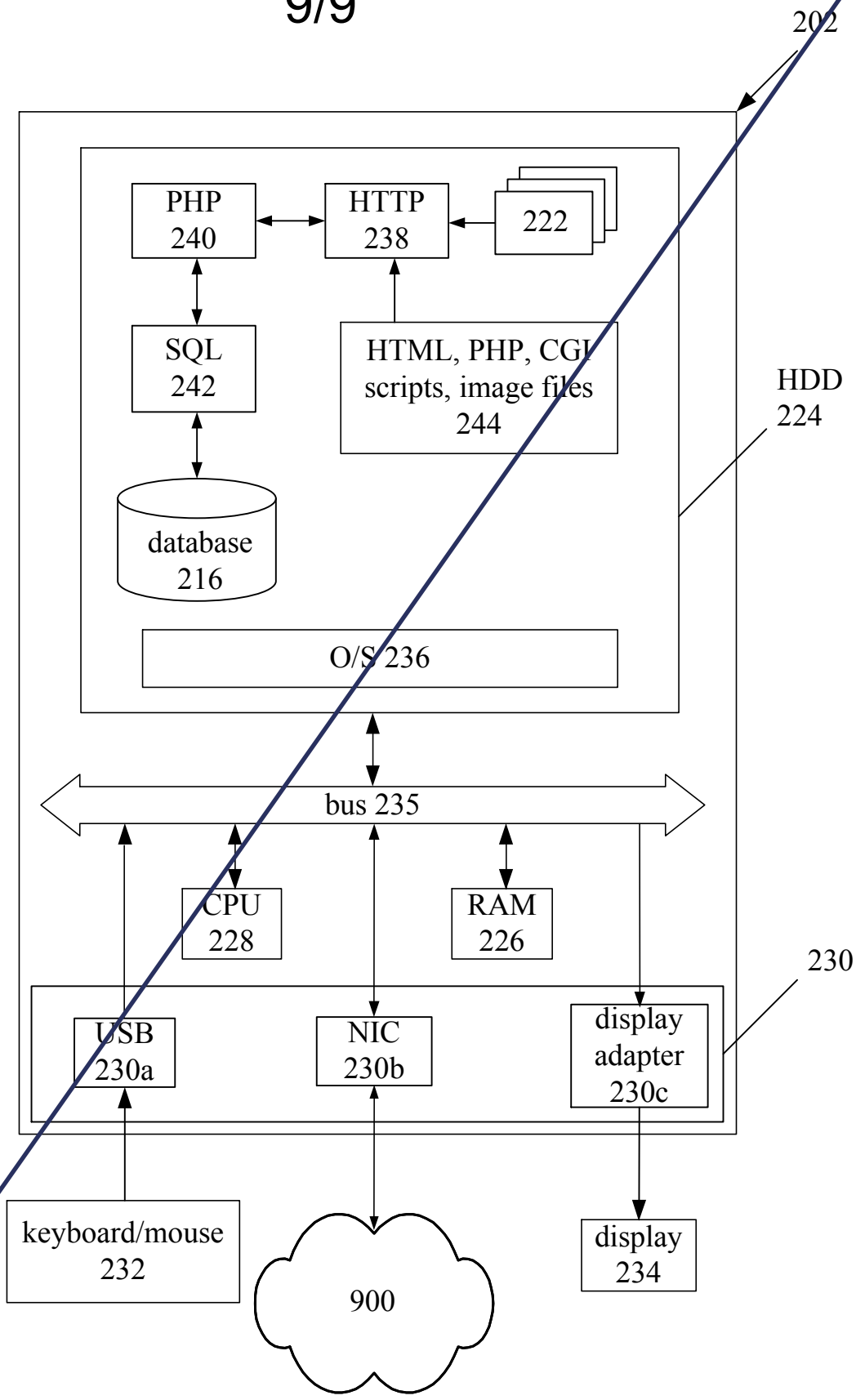

202
PHP
240
HTTP
238
222
SQL
242
HTML, PHP, CGI
scripts, image files
244
HDD
224
database
216
O/S 236
bus 235
CPU
228
RAM
226
230
USB
230a
NIC
230b
display
adapter
230c
keyboard/mouse
232
900
display
234

Figure 8

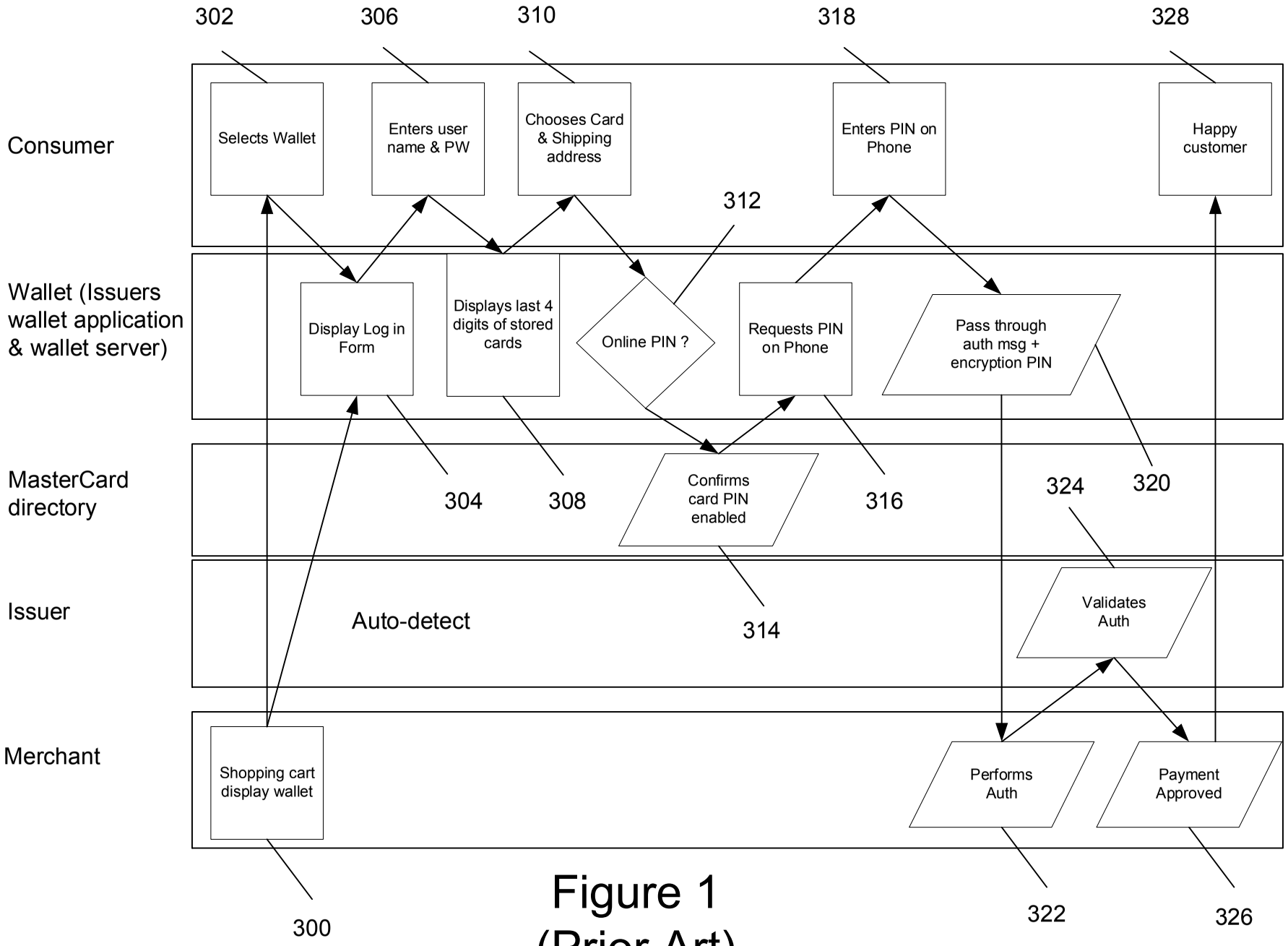


Figure 1
(Prior Art)

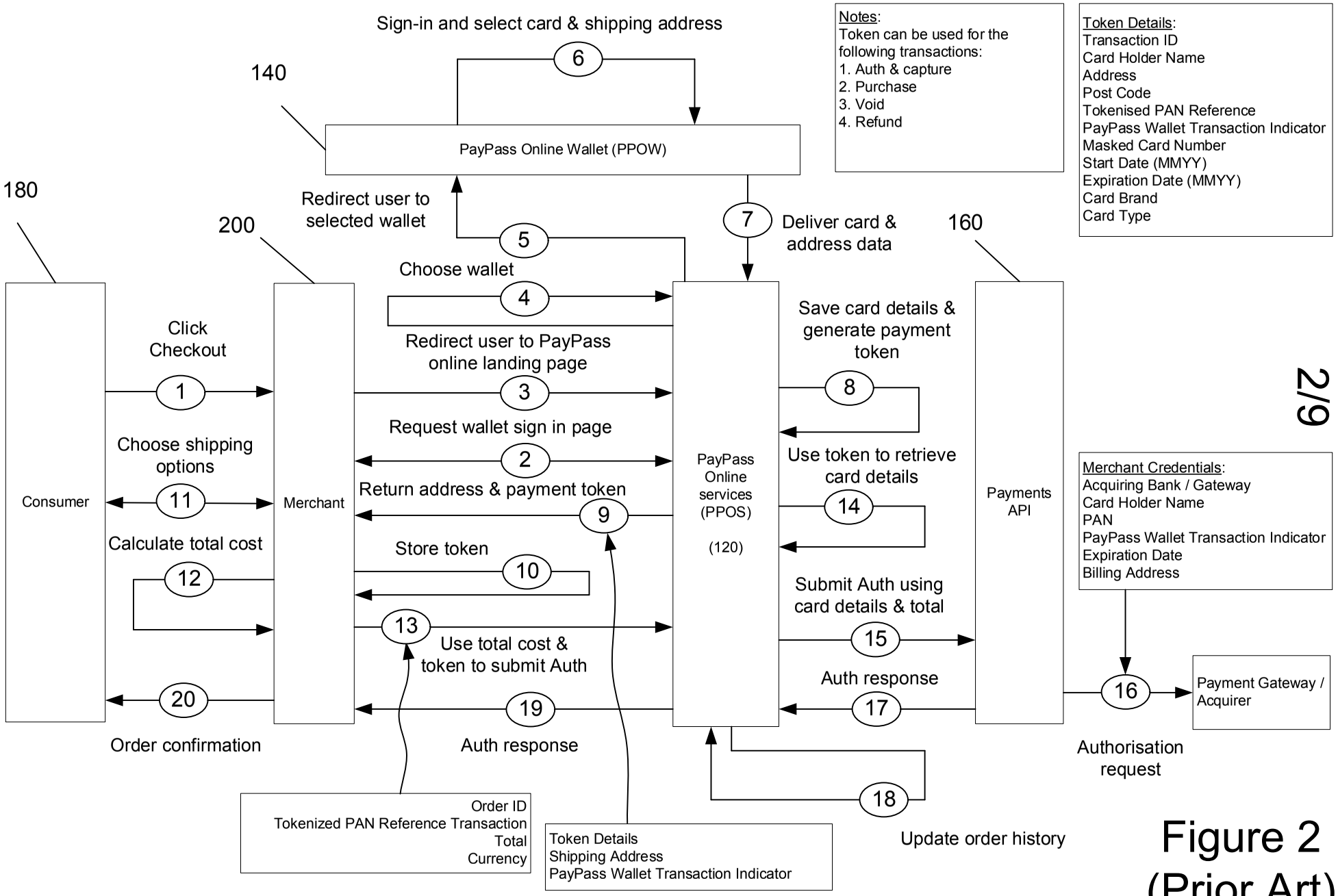


Figure 2
(Prior Art)

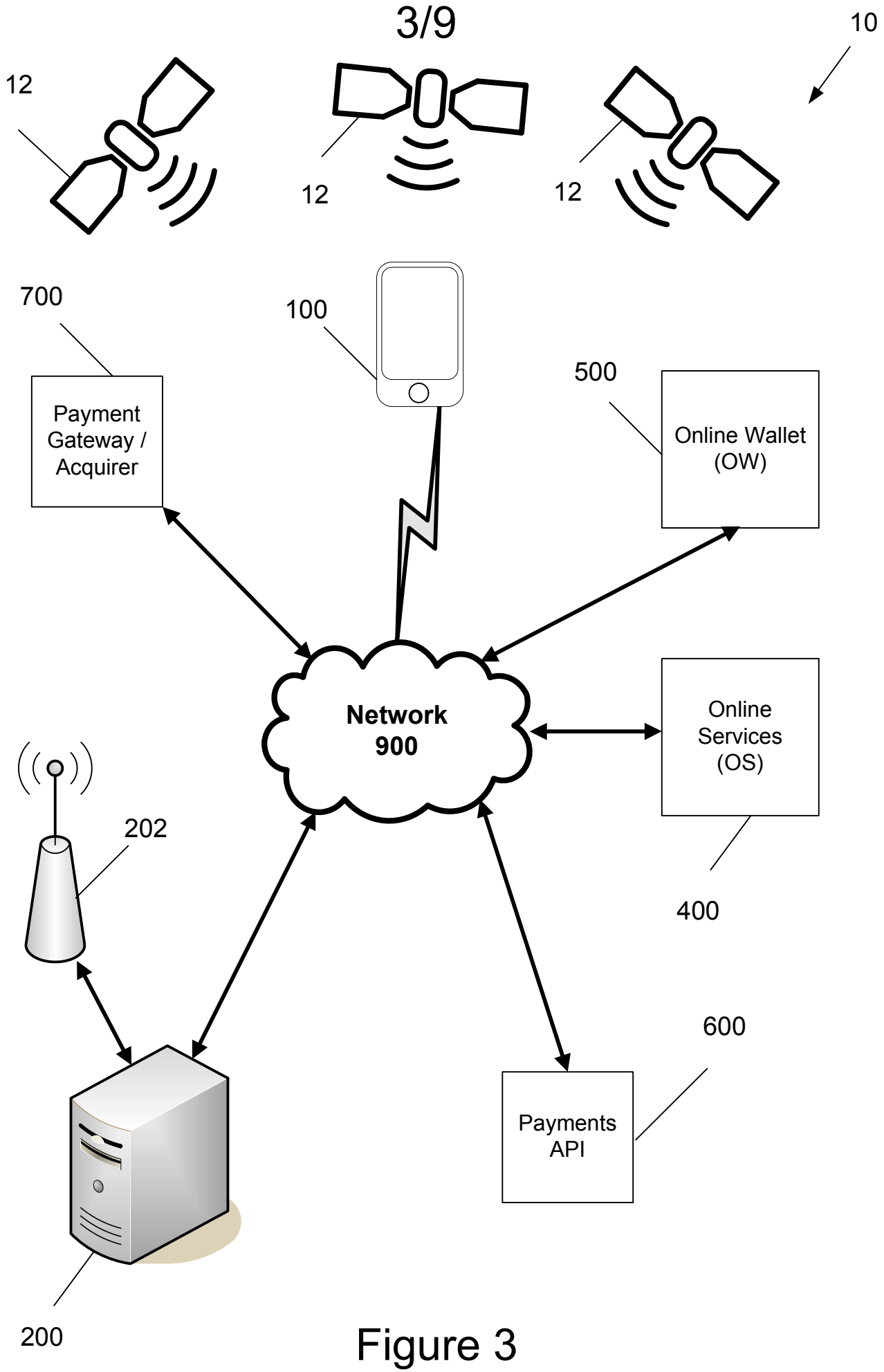

10
12
12
12
700
100
500
Payment Gateway / Acquirer
Online Wallet (OW)
Network 900
Online Services (OS)
202
400
600
Payments API
200

Figure 3

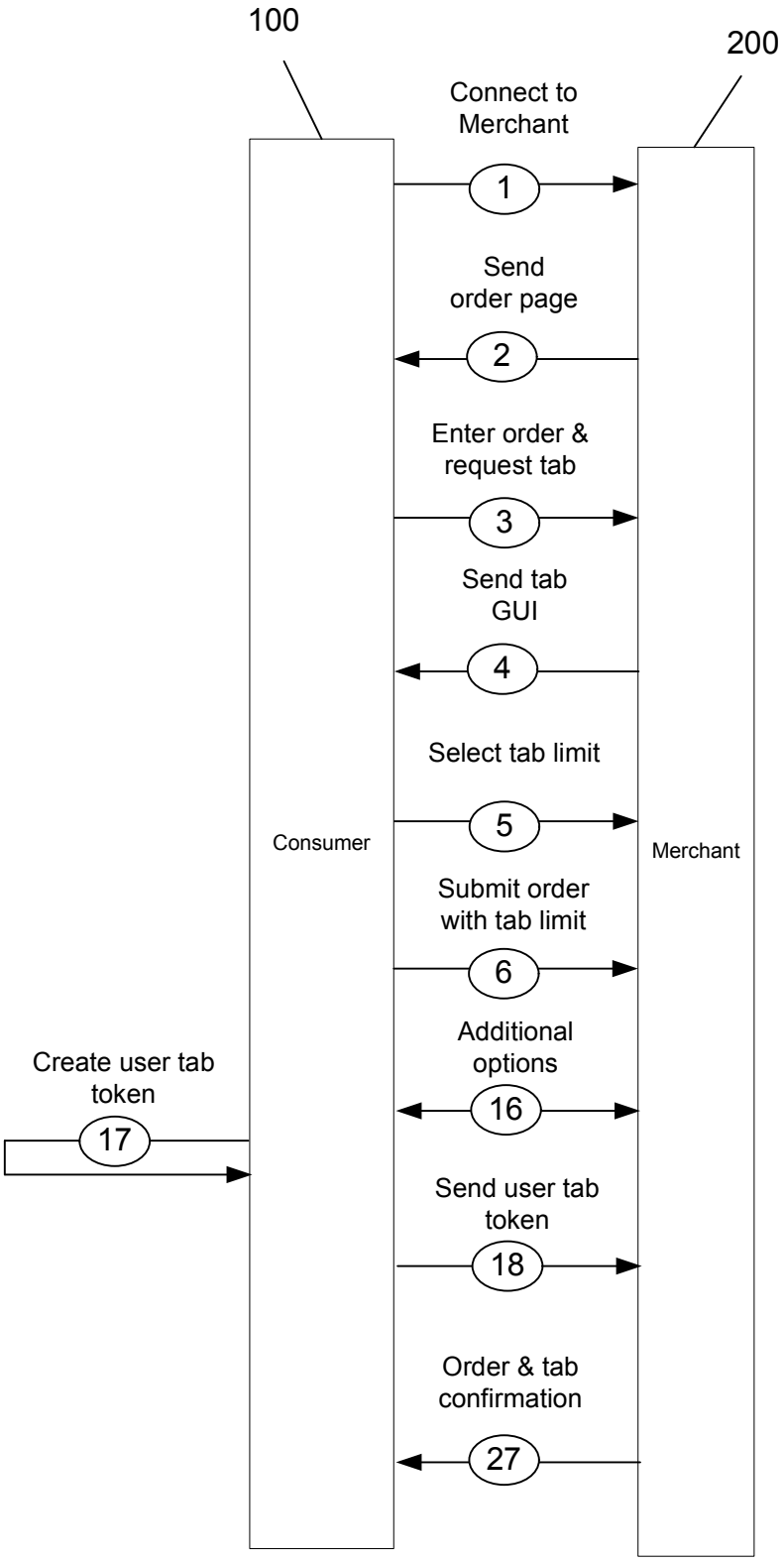

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Send tab GUI
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Select tab limit
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Consumer
Merchant
Submit order with tab limit
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Additional options
16
Create user tab token
17
Send user tab token
18
Order & tab confirmation
27

Figure 4a

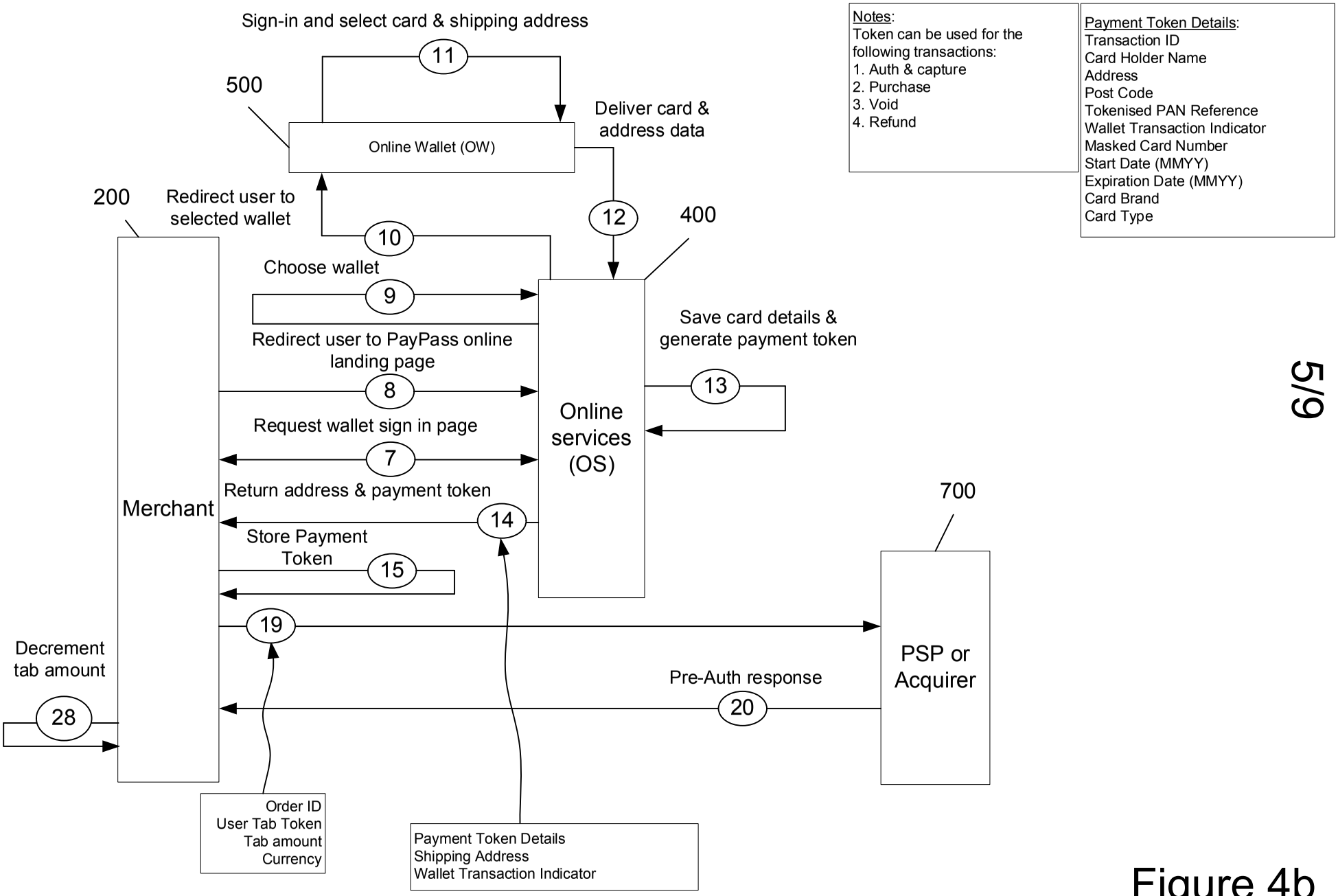

Sign-in and select card & shipping address
11
500
Online Wallet (OW)
Deliver card & address data
200
Redirect user to selected wallet
12
400
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Choose wallet
9
Redirect user to PayPass online landing page
Save card details & generate payment token
8
13
Online services (OS)
Request wallet sign in page
7
Return address & payment token
Merchant
700
14
Store Payment Token
15
19
Decrement tab amount
PSP or Acquirer
Pre-Auth response
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Order ID
User Tab Token
Tab amount
Currency
Payment Token Details
Shipping Address
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Card Holder Name
Address
Post Code
Tokenised PAN Reference
Wallet Transaction Indicator
Masked Card Number
Start Date (MMYY)
Expiration Date (MMYY)
Card Brand
Card Type

Figure 4b

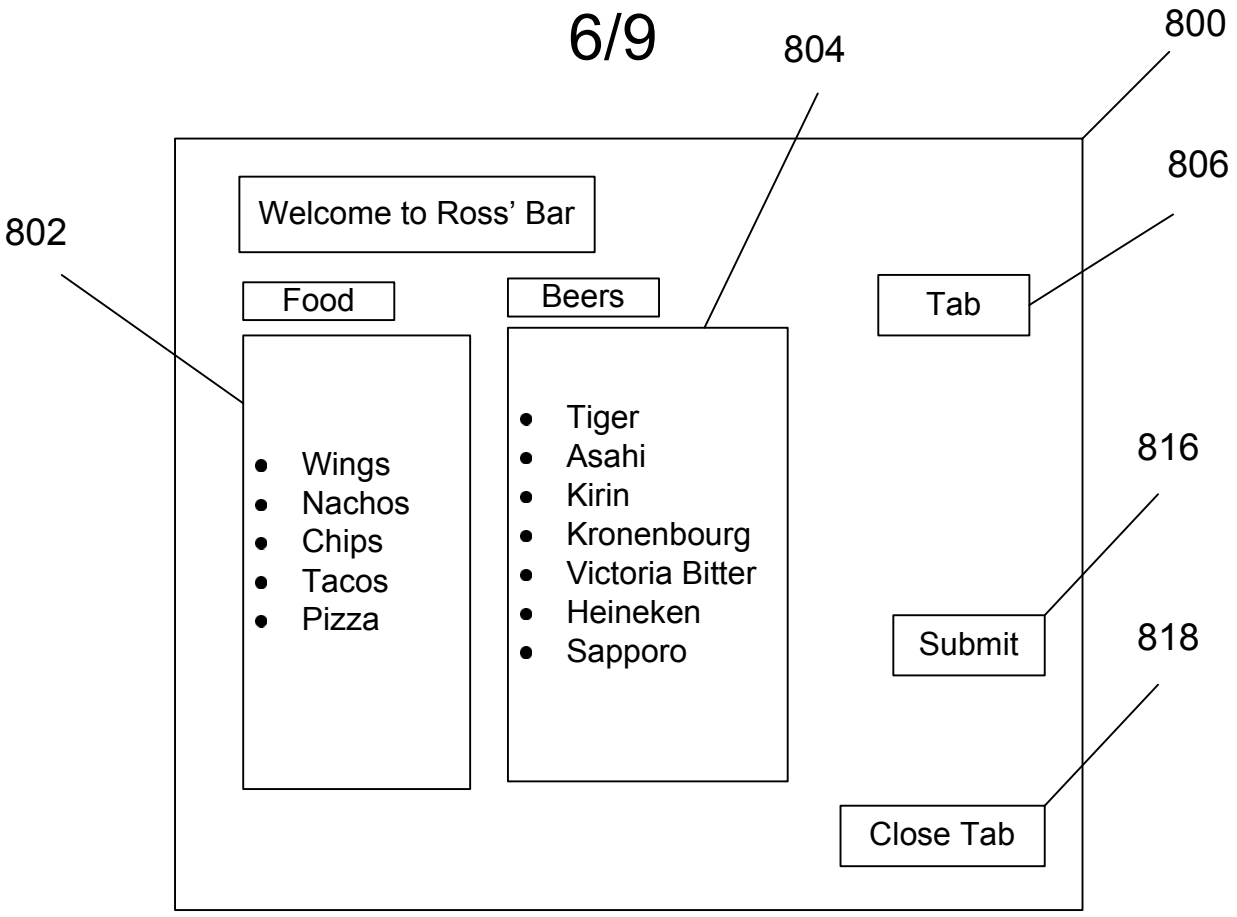


Figure 5a

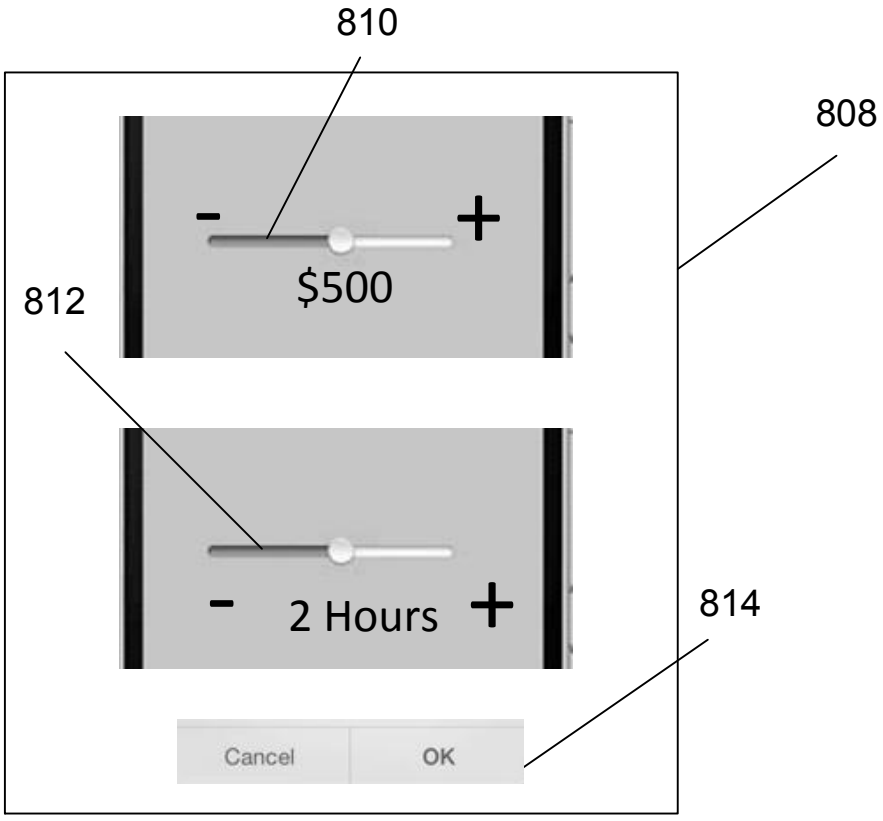


Figure 5b

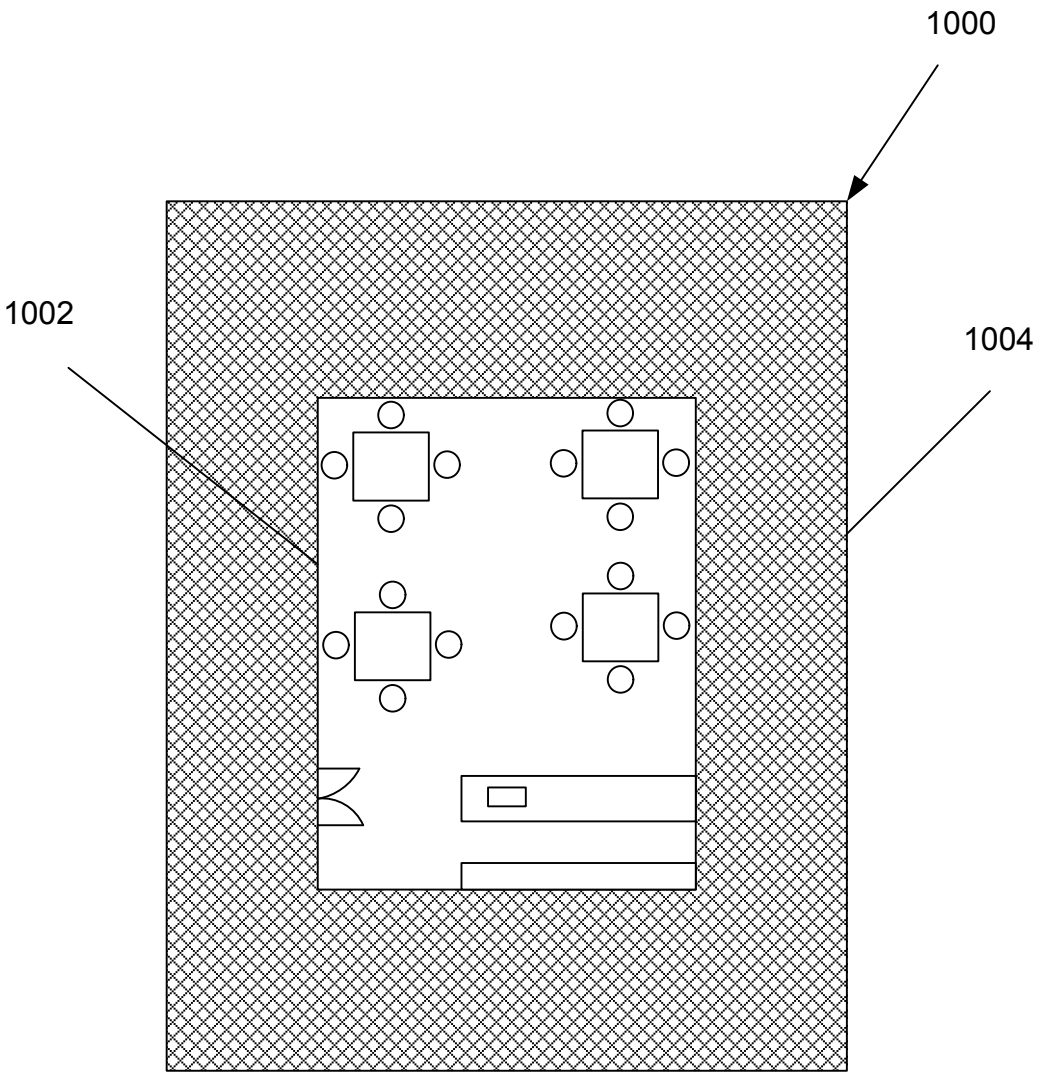


Figure 6

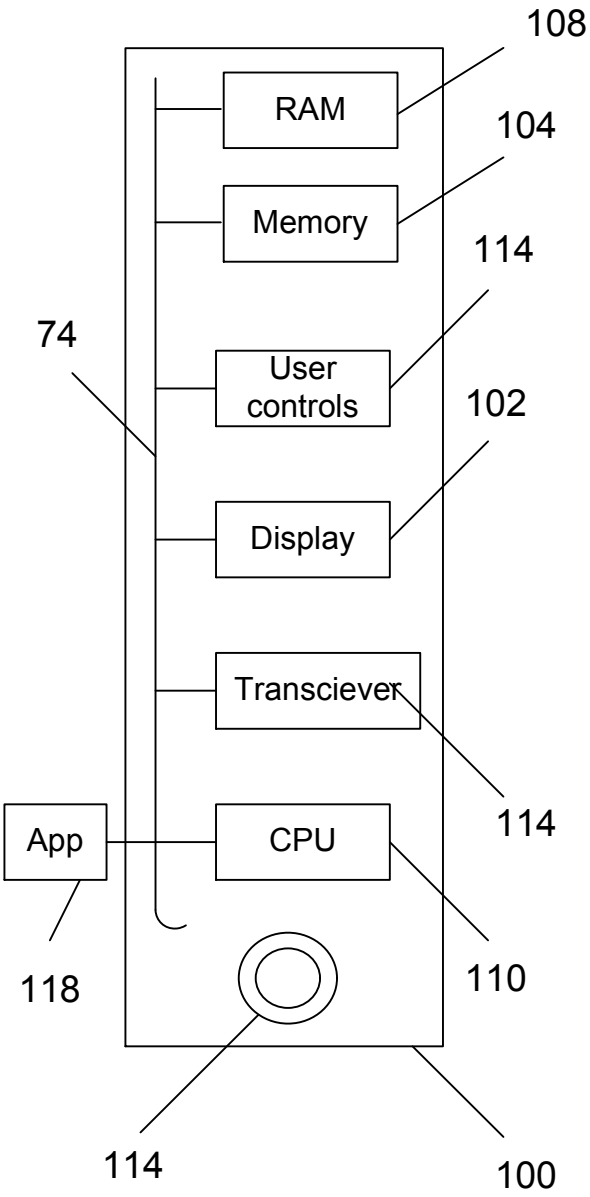

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Figure 7

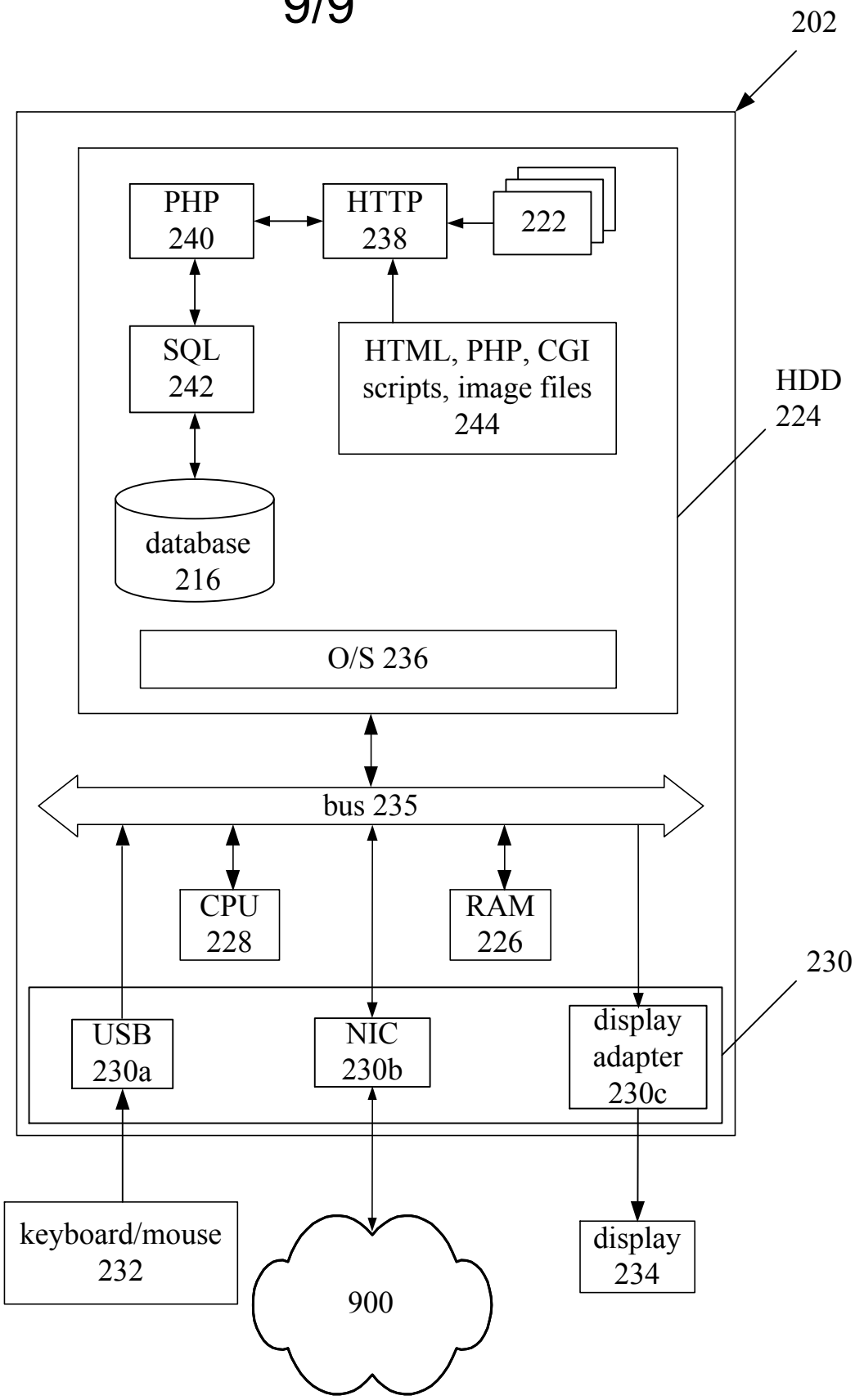

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HTML, PHP, CGI
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O/S 236
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CPU
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USB
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230b
display
adapter
230c
keyboard/mouse
232
900
display
234

Figure 8