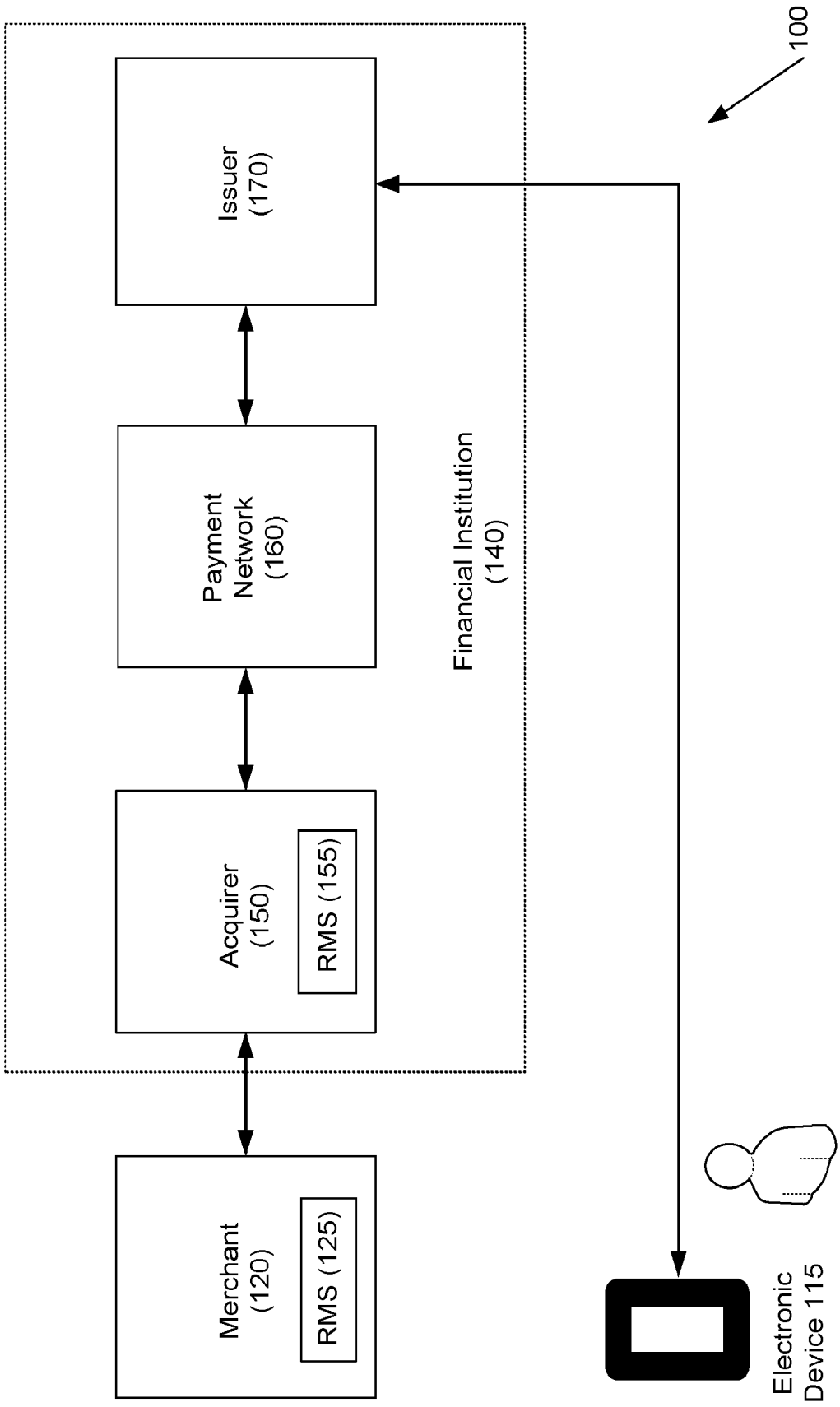

100
Issuer (170)
Payment Network (160)
Financial Institution (140)
Acquirer (150)
RMS (155)
Merchant (120)
RMS (125)
Electronic Device 115
Customer 110

Figure 1

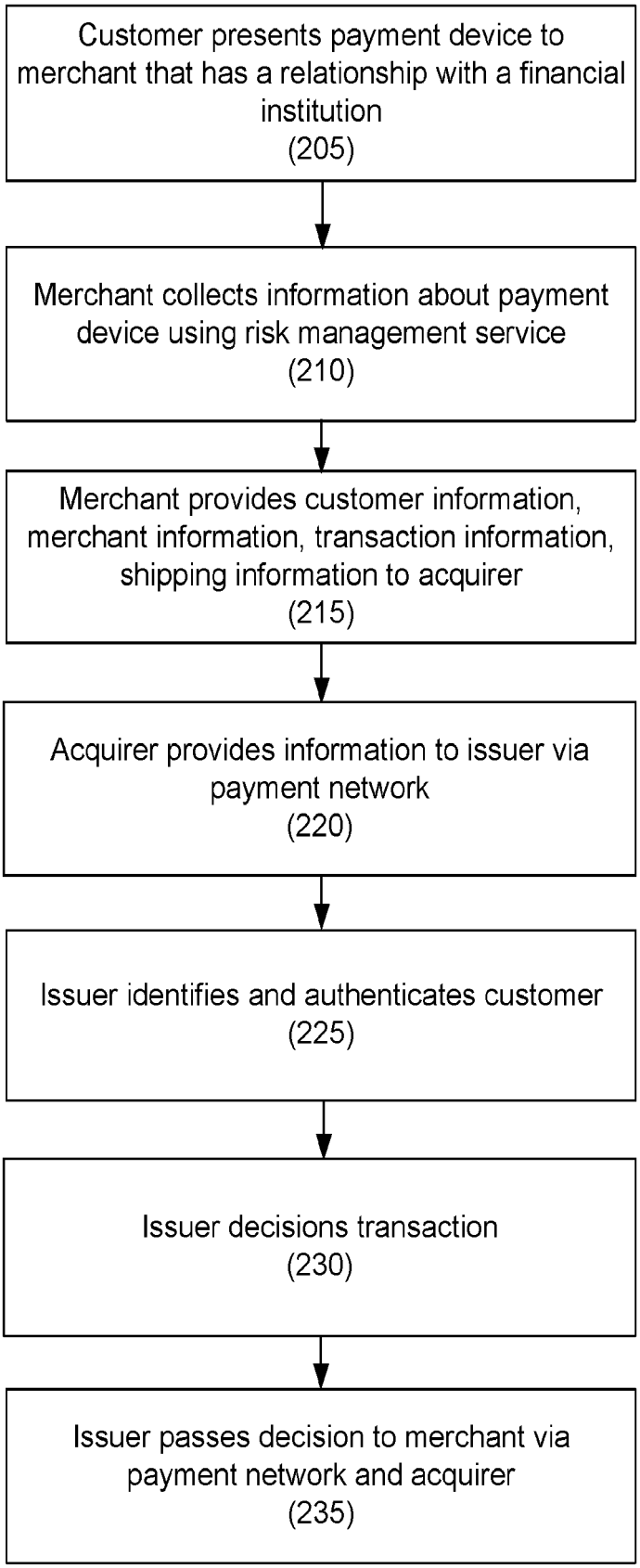

Customer presents payment device to merchant that has a relationship with a financial institution
(205)
Merchant collects information about payment device using risk management service
(210)
Merchant provides customer information, merchant information, transaction information, shipping information to acquirer
(215)
Acquirer provides information to issuer via payment network
(220)
Issuer identifies and authenticates customer
(225)
Issuer decisions transaction
(230)
Issuer passes decision to merchant via payment network and acquirer
(235)

Figure 2

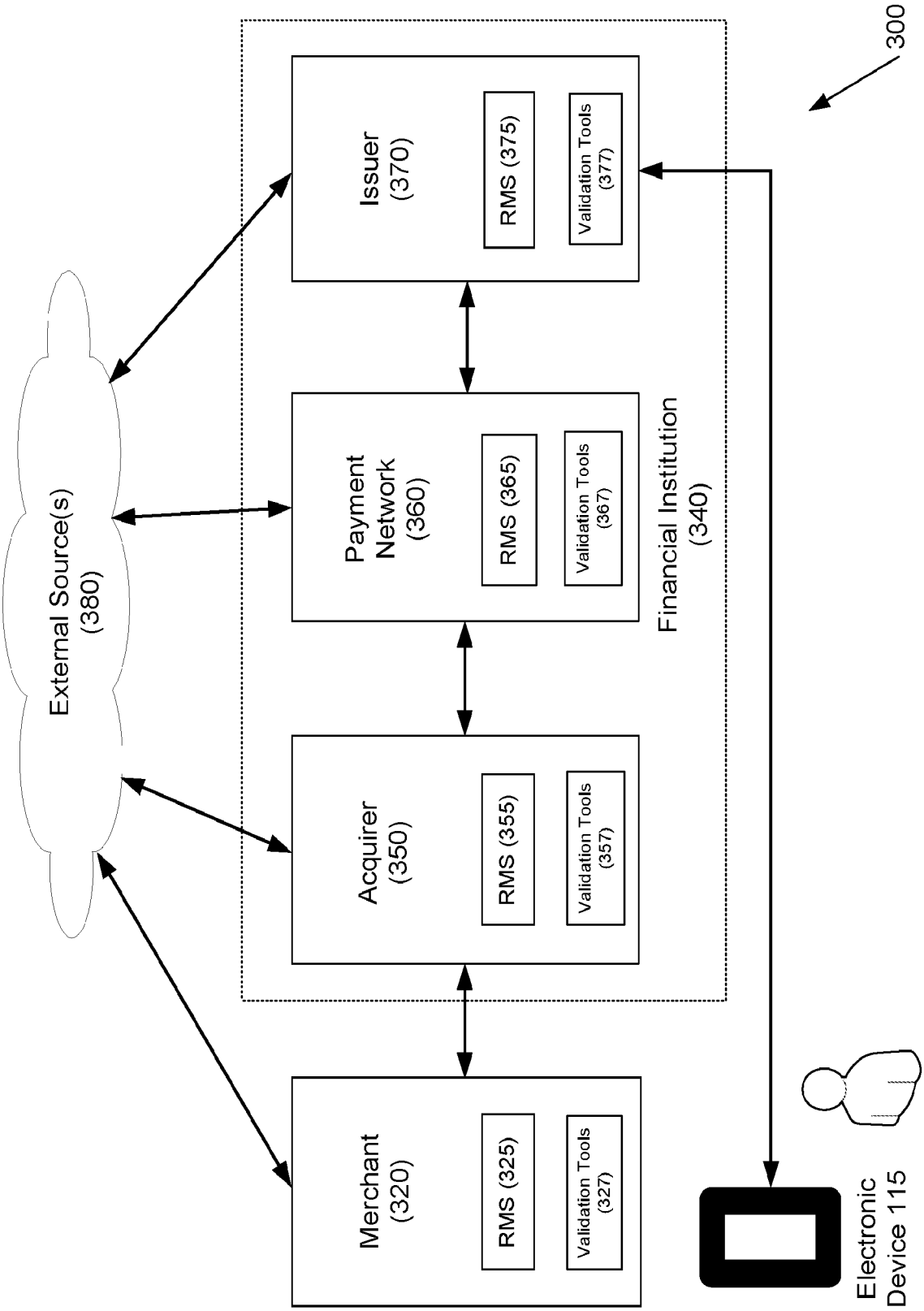

300
Issuer (370)
RMS (375)
Validation Tools (377)
Payment Network (360)
RMS (365)
Validation Tools (367)
Acquirer (350)
RMS (355)
Validation Tools (357)
Merchant (320)
RMS (325)
Validation Tools (327)
External Source(s) (380)
Financial Institution (340)
Electronic Device 115
Customer 110

Figure 3

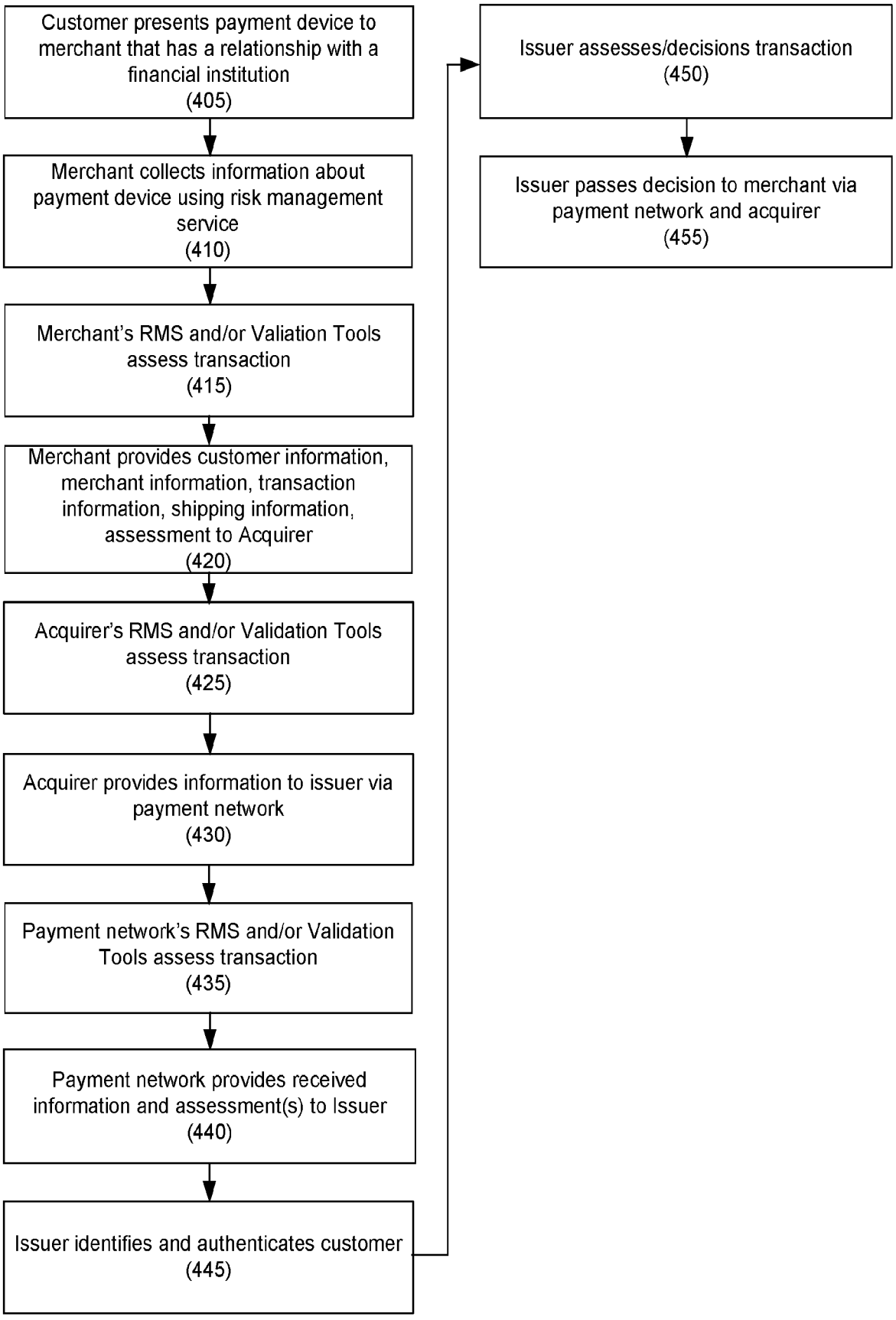

Customer presents payment device to merchant that has a relationship with a financial institution (405)
Merchant collects information about payment device using risk management service (410)
Merchant's RMS and/or Valiation Tools assess transaction (415)
Merchant provides customer information, merchant information, transaction information, shipping information, assessment to Acquirer (420)
Acquirer's RMS and/or Validation Tools assess transaction (425)
Acquirer provides information to issuer via payment network (430)
Payment network's RMS and/or Validation Tools assess transaction (435)
Payment network provides received information and assessment(s) to Issuer (440)
Issuer identifies and authenticates customer (445)
Issuer assesses/decisions transaction (450)
Issuer passes decision to merchant via payment network and acquirer (455)

Figure 4