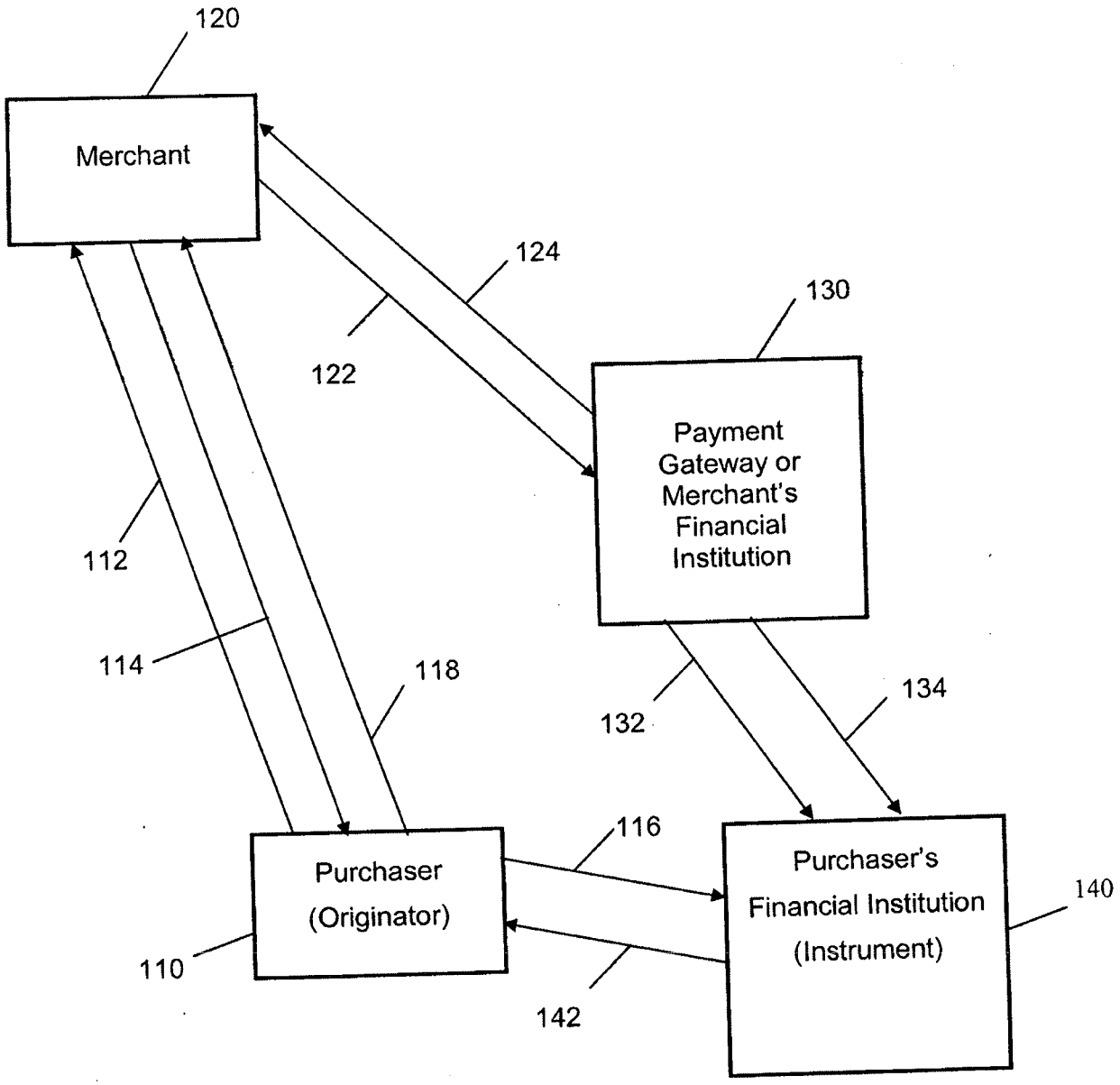

120
Merchant
124
122
130
Payment Gateway or Merchant's Financial Institution
112
114
118
132
134
116
Purchaser (Originator)
Purchaser's Financial Institution (Instrument)
140
110
142

FIG. 1A

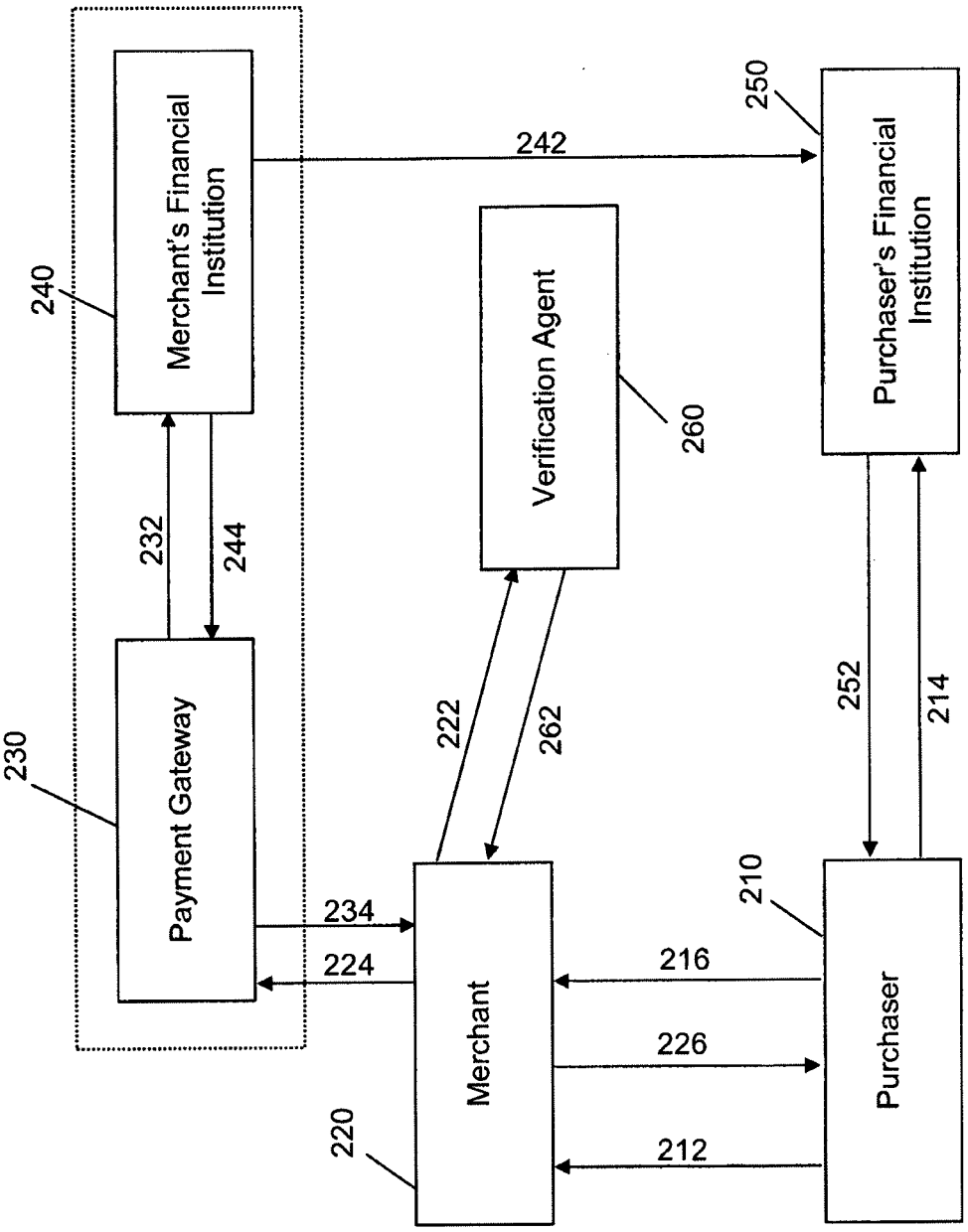

Merchant's Financial Institution
240
242
250
Purchaser's Financial Institution
Verification Agent
260
232
244
Payment Gateway
230
222
262
252
214
234
224
Merchant
210
216
226
212
Purchaser
220

FIG. 1B

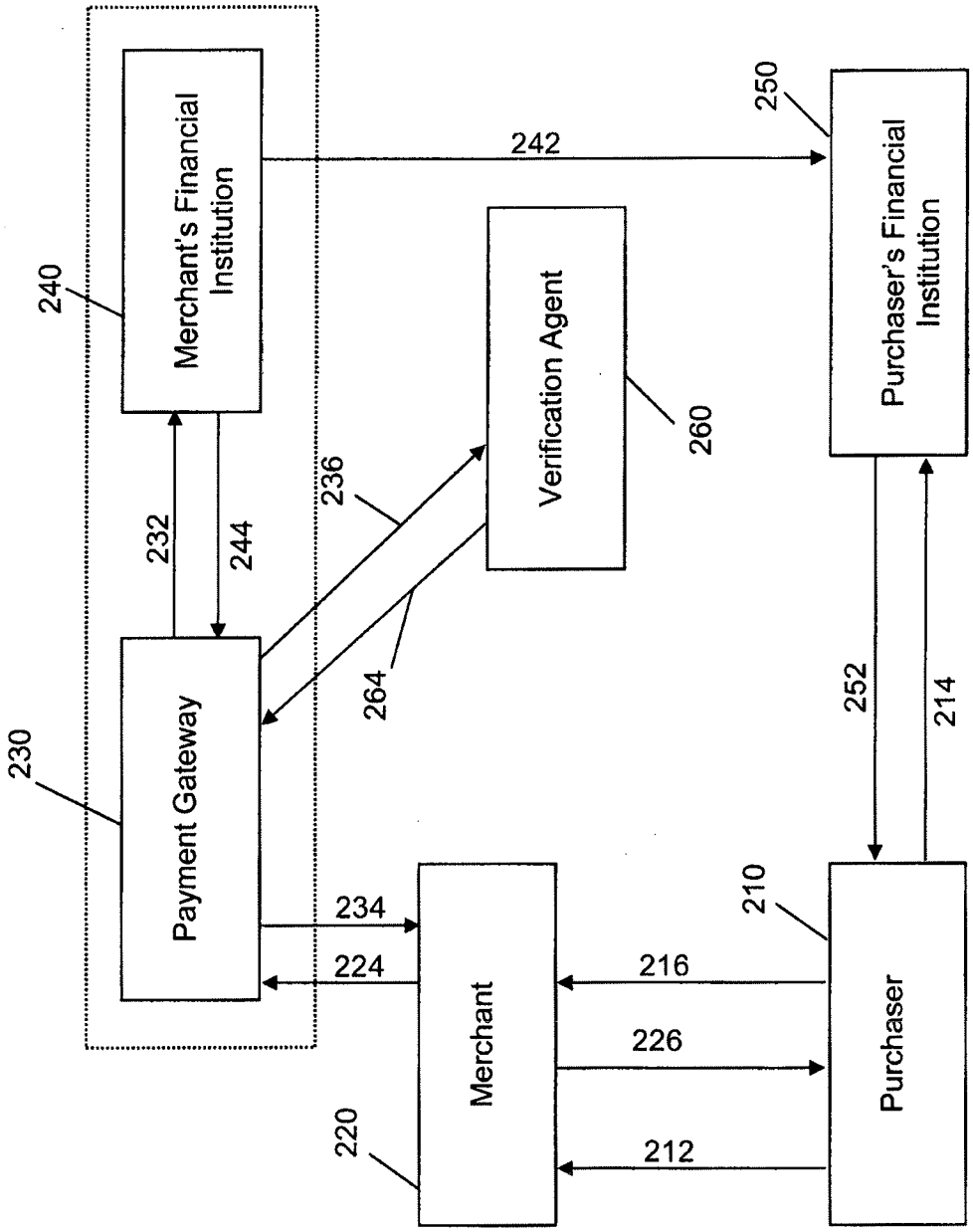

Merchant's Financial Institution
240
242
250
Purchaser's Financial Institution
Verification Agent
260
236
232
244
264
Payment Gateway
230
252
214
234
224
210
216
226
Merchant
220
212
Purchaser

FIG. 1C

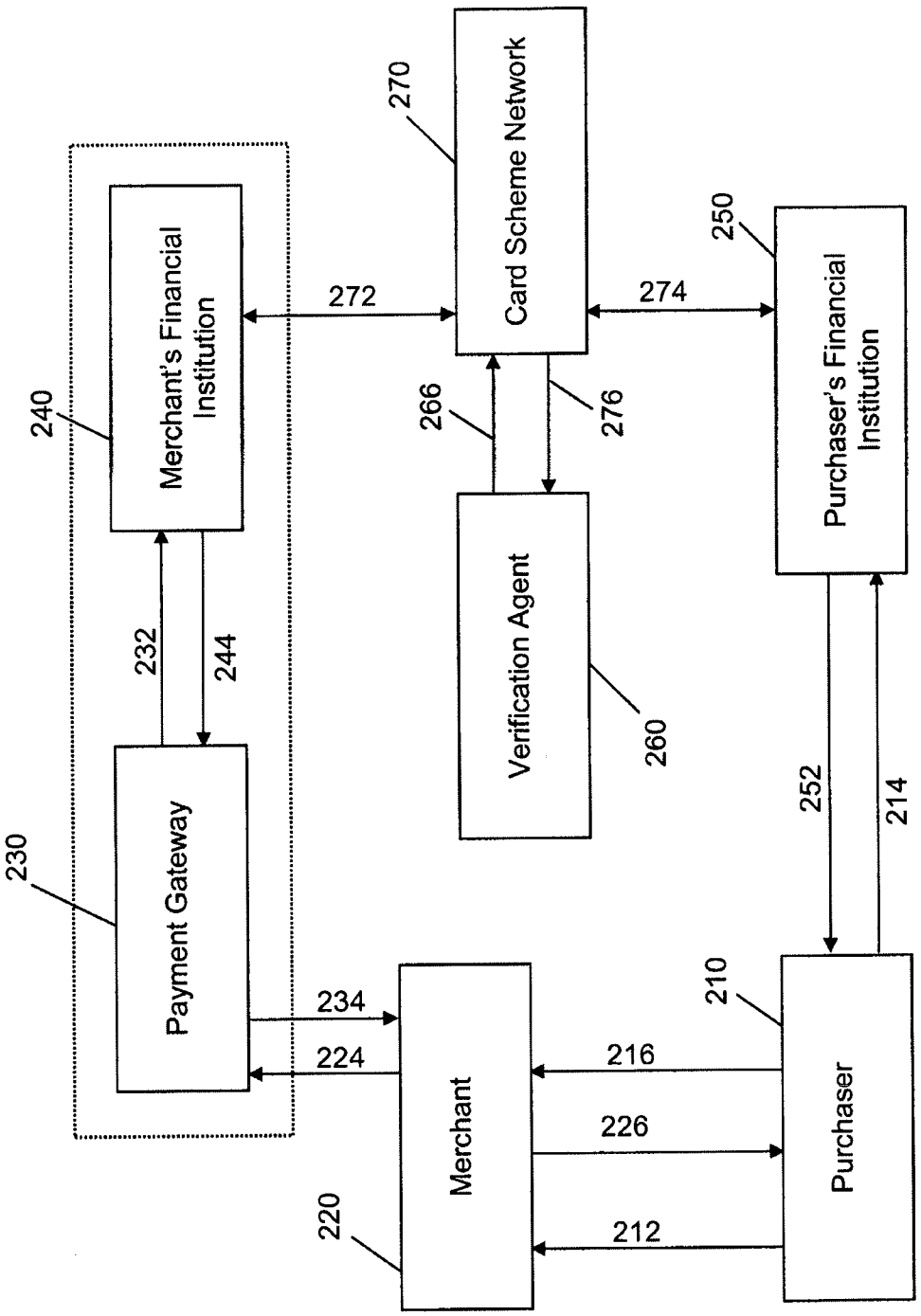

Card Scheme Network
270
Merchant's Financial Institution
240
272
274
250
Purchaser's Financial Institution
266
276
Verification Agent
260
232
244
Payment Gateway
230
252
214
234
224
Merchant
220
216
226
212
Purchaser
210

FIG. 1D

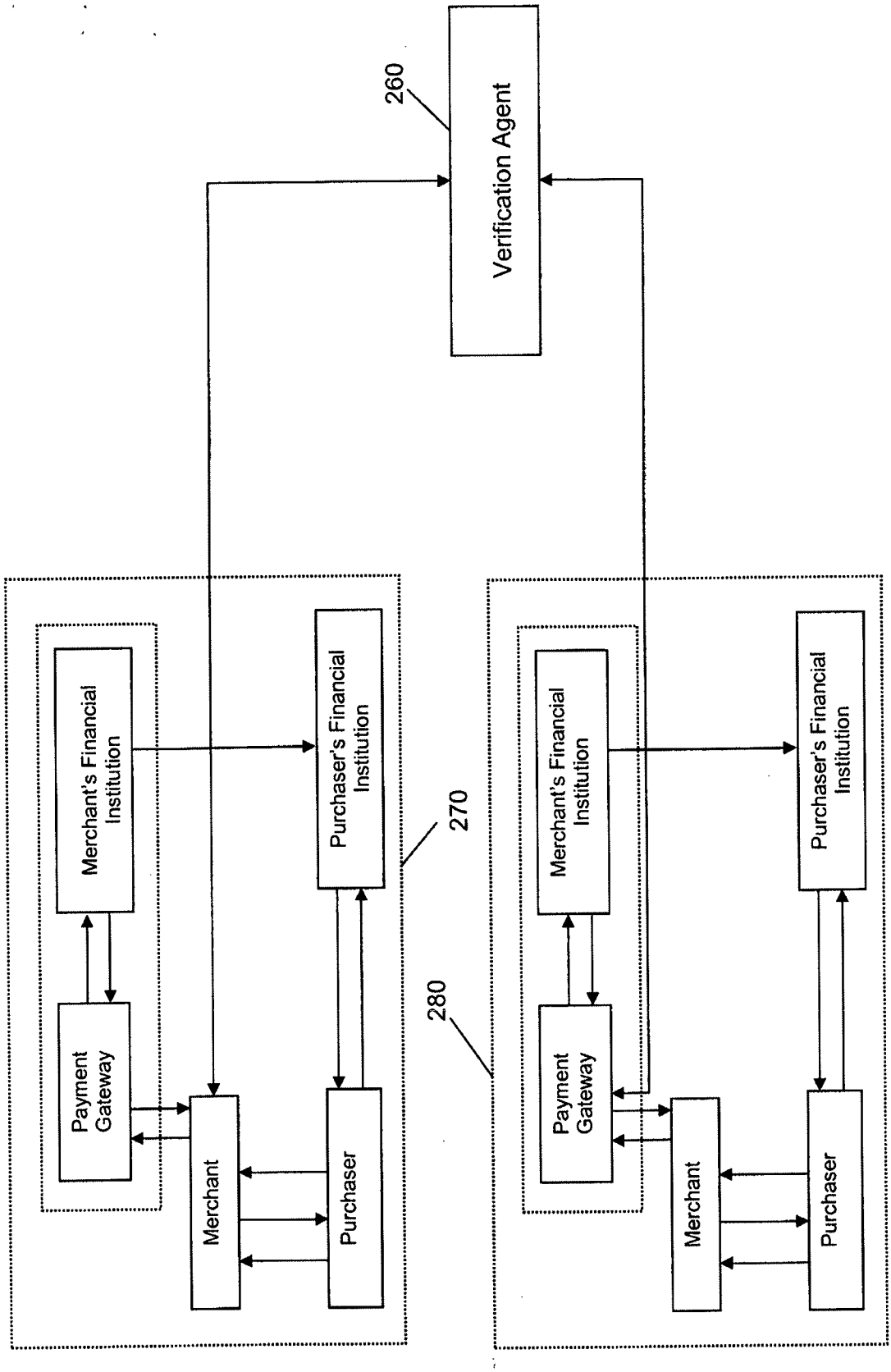

260
Verification Agent
270
280
Merchant's Financial Institution
Purchaser's Financial Institution
Payment Gateway
Merchant
Purchaser
Merchant's Financial Institution
Purchaser's Financial Institution
Payment Gateway
Merchant
Purchaser

FIG. 1E

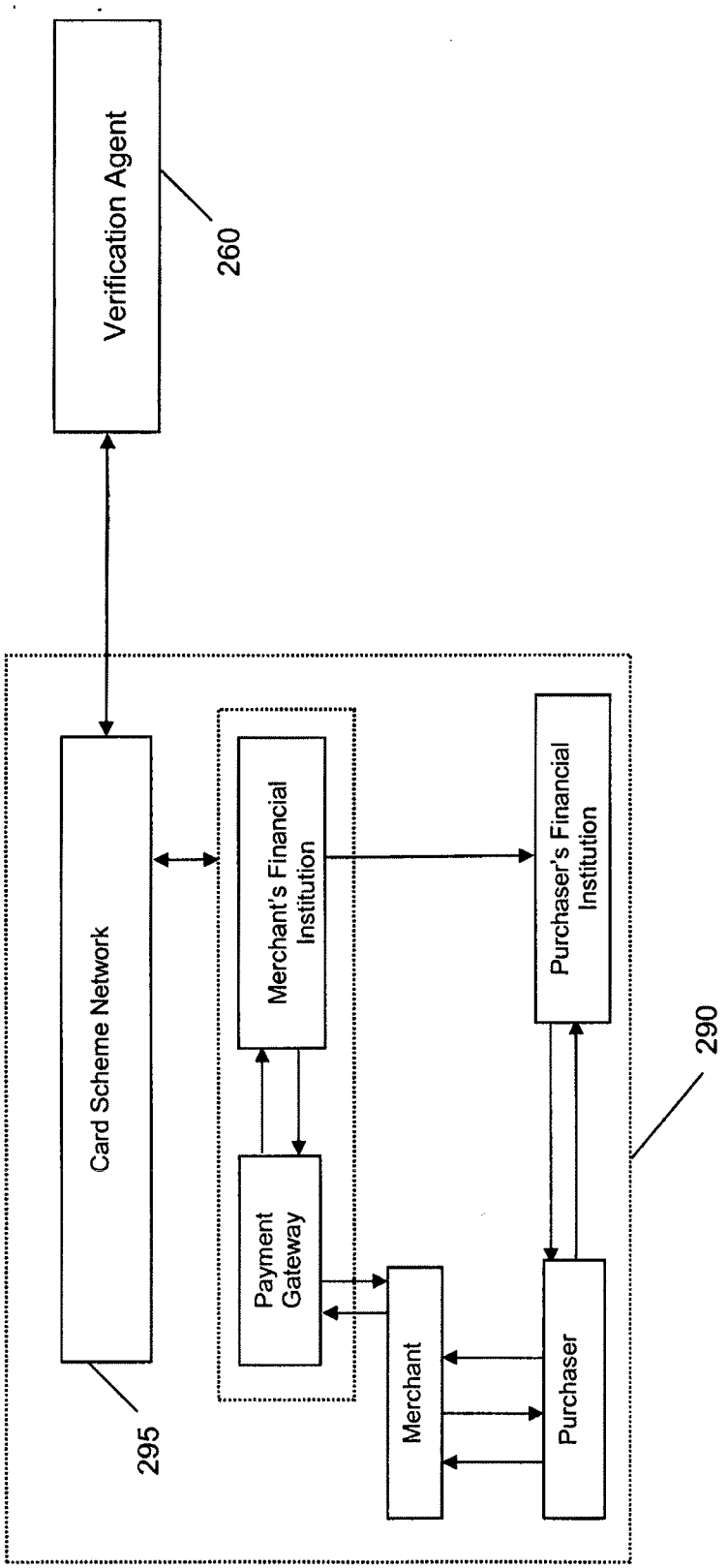

Verification Agent
260
Card Scheme Network
Merchant's Financial Institution
Purchaser's Financial Institution
Payment Gateway
Merchant
Purchaser
295
290

FIG. 1F

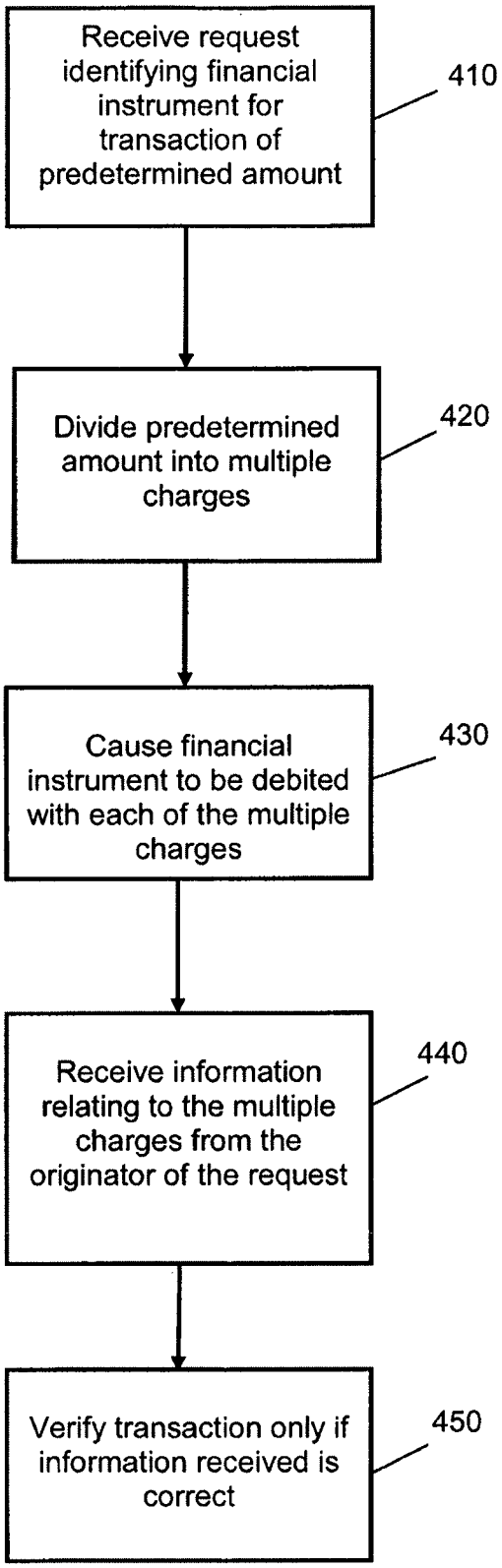

Receive request identifying financial instrument for transaction of predetermined amount
410
Divide predetermined amount into multiple charges
420
Cause financial instrument to be debited with each of the multiple charges
430
Receive information relating to the multiple charges from the originator of the request
440
Verify transaction only if information received is correct
450

FIG. 2A

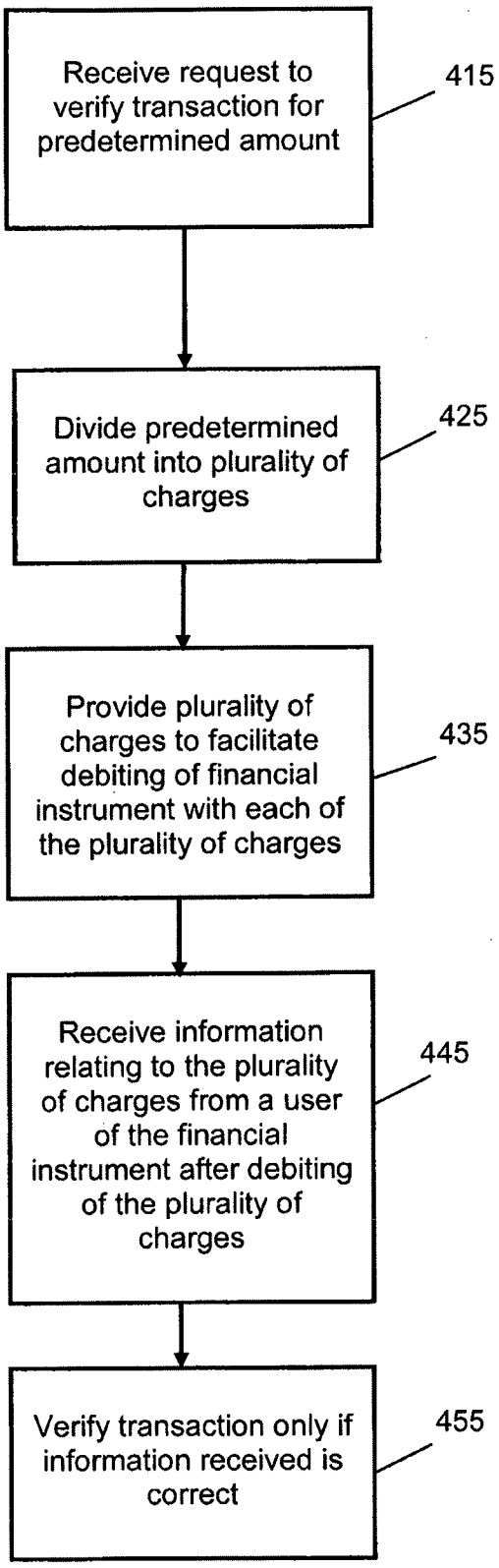

Receive request to verify transaction for predetermined amount
415
Divide predetermined amount into plurality of charges
425
Provide plurality of charges to facilitate debiting of financial instrument with each of the plurality of charges
435
Receive information relating to the plurality of charges from a user of the financial instrument after debiting of the plurality of charges
445
Verify transaction only if information received is correct
455

FIG. 2B

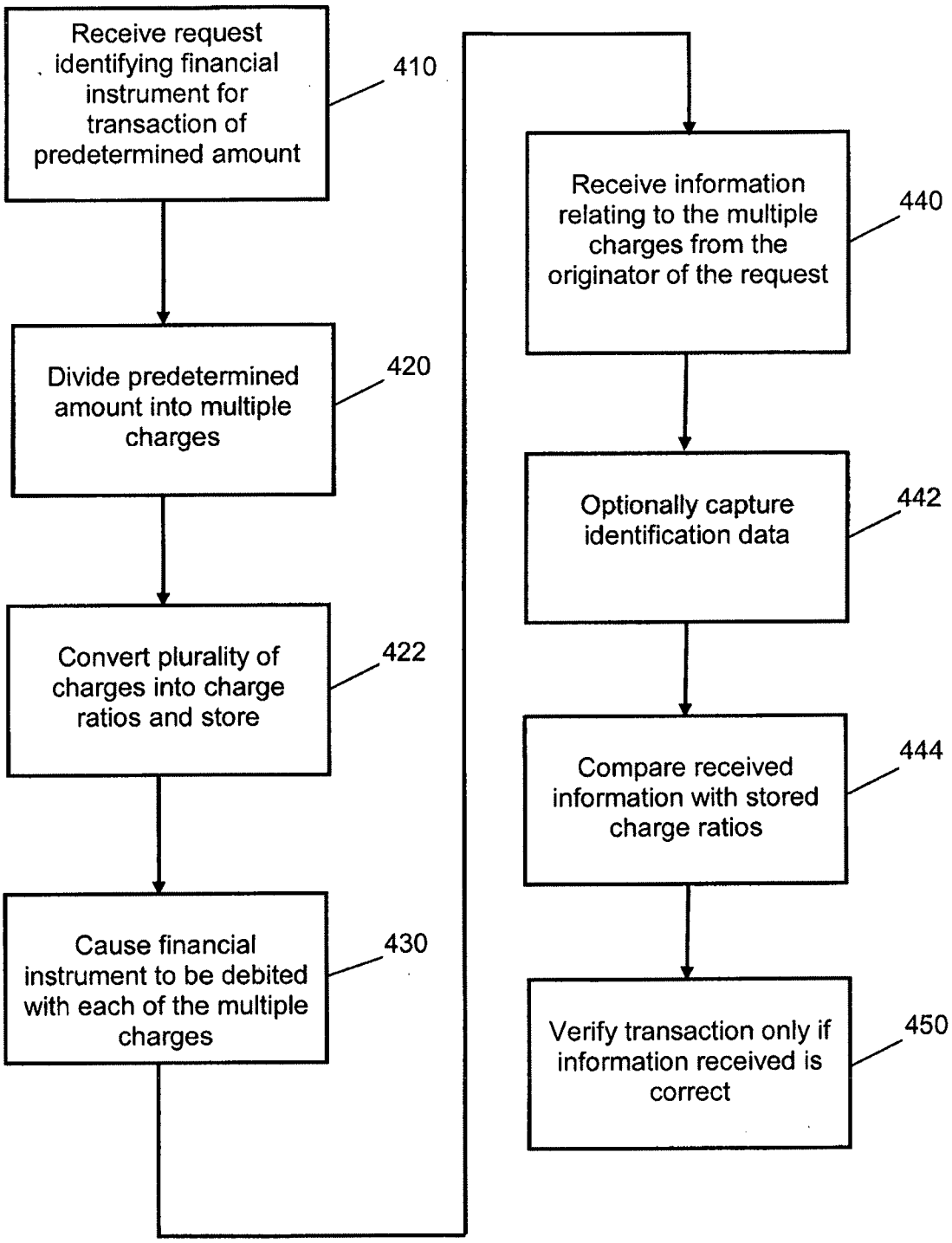

Receive request identifying financial instrument for transaction of predetermined amount
410
Divide predetermined amount into multiple charges
420
Convert plurality of charges into charge ratios and store
422
Cause financial instrument to be debited with each of the multiple charges
430
Receive information relating to the multiple charges from the originator of the request
440
Optionally capture identification data
442
Compare received information with stored charge ratios
444
Verify transaction only if information received is correct
450

FIG. 2C

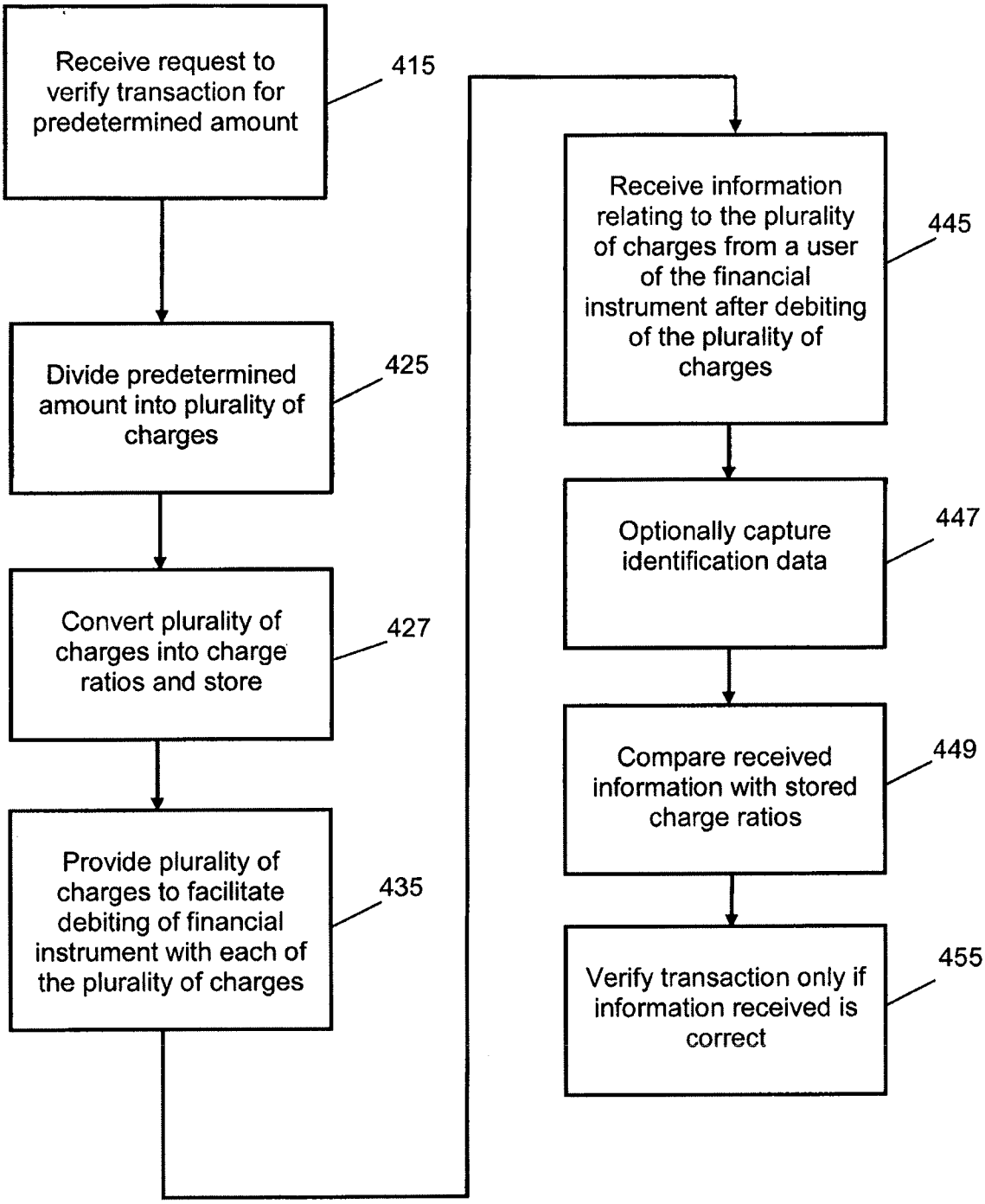

Receive request to verify transaction for predetermined amount
415
Divide predetermined amount into plurality of charges
425
Convert plurality of charges into charge ratios and store
427
Provide plurality of charges to facilitate debiting of financial instrument with each of the plurality of charges
435
Receive information relating to the plurality of charges from a user of the financial instrument after debiting of the plurality of charges
445
Optionally capture identification data
447
Compare received information with stored charge ratios
449
Verify transaction only if information received is correct
455

FIG. 2D

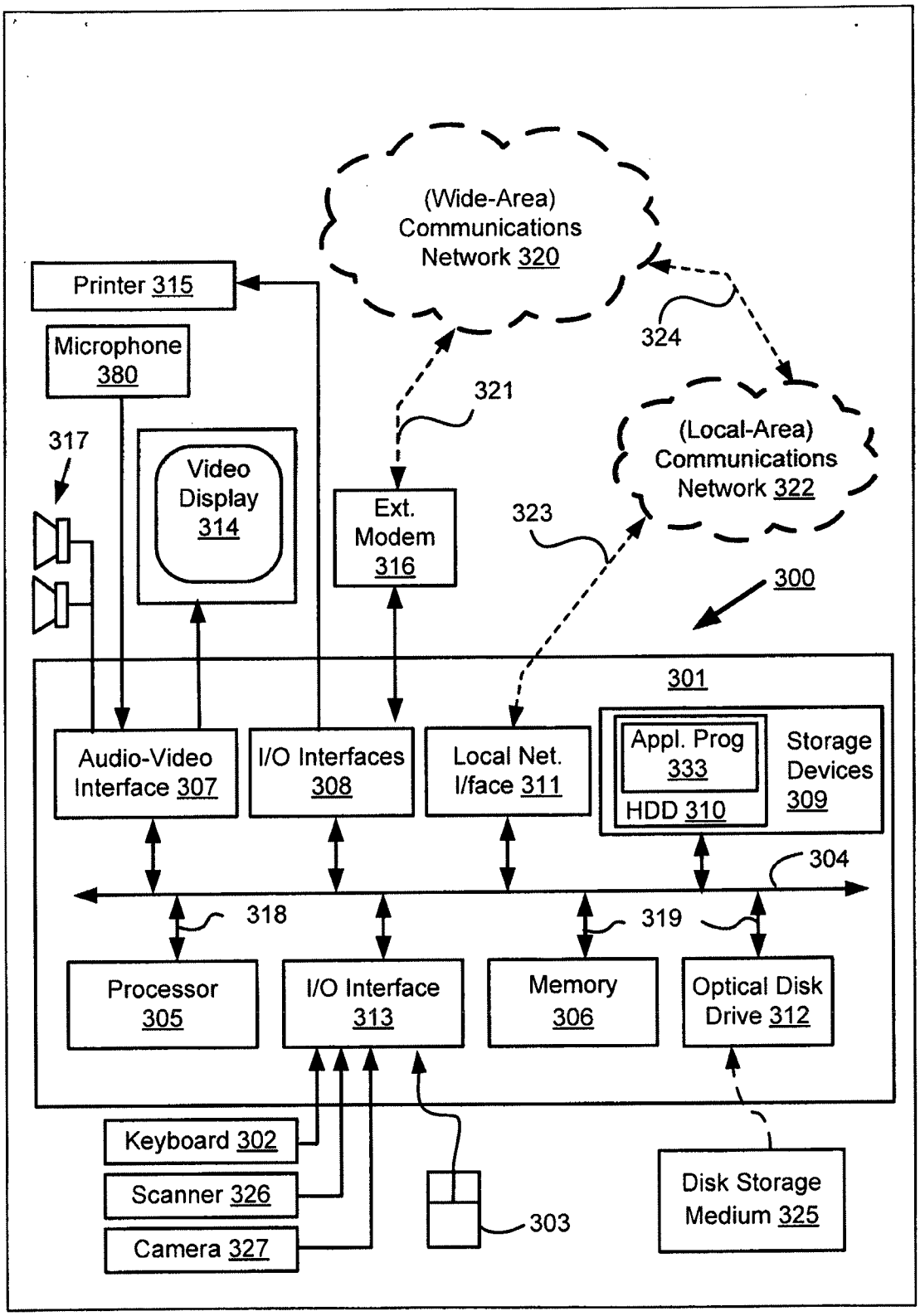

(Wide-Area) Communications Network 320
Printer 315
Microphone 380
317
Video Display 314
Ext. Modem 316
321
324
(Local-Area) Communications Network 322
323
300
301
Audio-Video Interface 307
I/O Interfaces 308
Local Net. I/face 311
Appl. Prog 333
HDD 310
Storage Devices 309
304
318
319
Processor 305
I/O Interface 313
Memory 306
Optical Disk Drive 312
Keyboard 302
Scanner 326
Camera 327
303
Disk Storage Medium 325

FIG. 3A

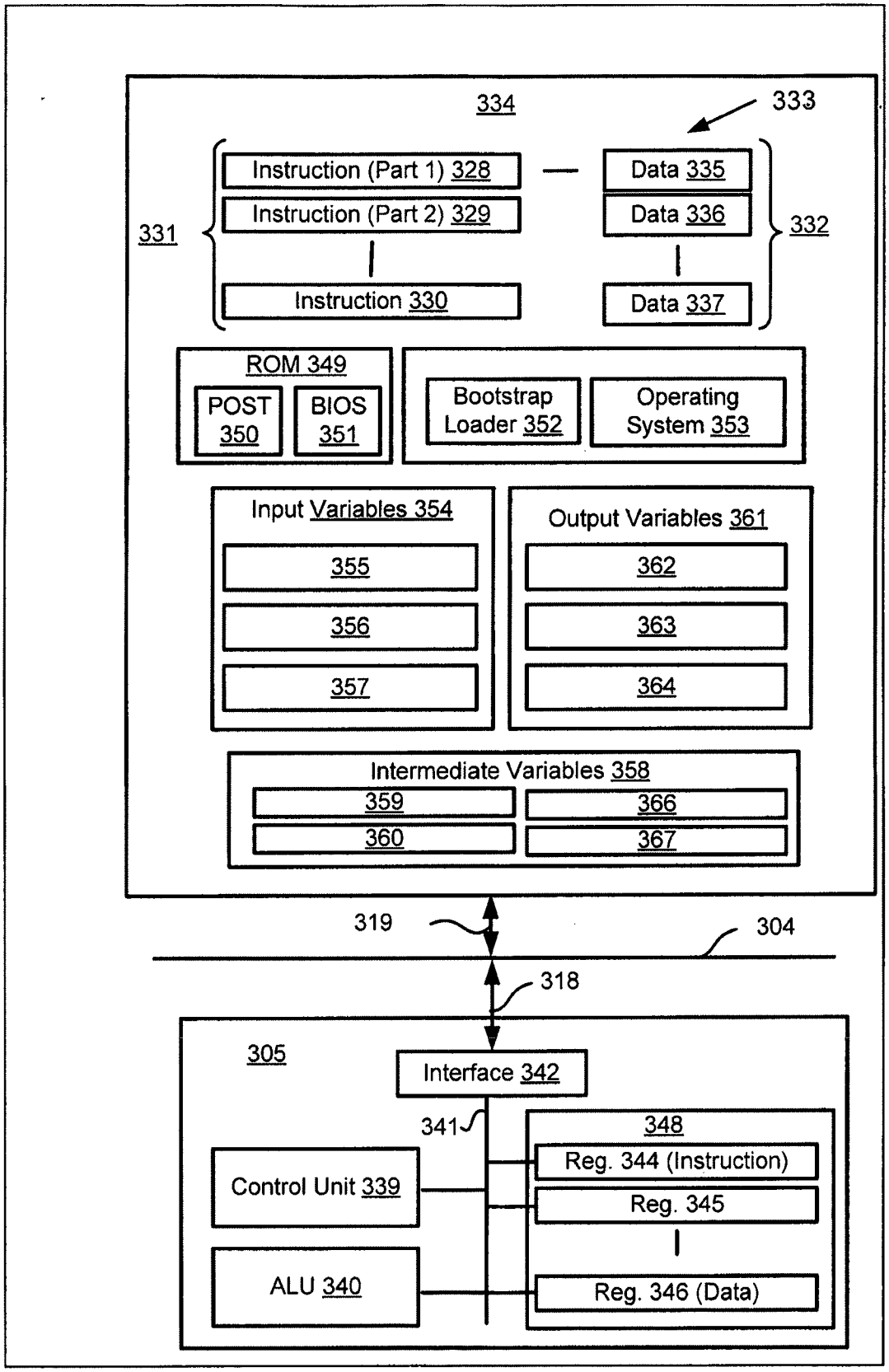

334
333
Instruction (Part 1) 328
Instruction (Part 2) 329
Instruction 330
Data 335
Data 336
Data 337
331
332
ROM 349
POST 350
BIOS 351
Bootstrap Loader 352
Operating System 353
Input Variables 354
355
356
357
Output Variables 361
362
363
364
Intermediate Variables 358
359
360
366
367
319
304
318
305
Interface 342
341
348
Reg. 344 (Instruction)
Reg. 345
Reg. 346 (Data)
Control Unit 339
ALU 340

FIG. 3B