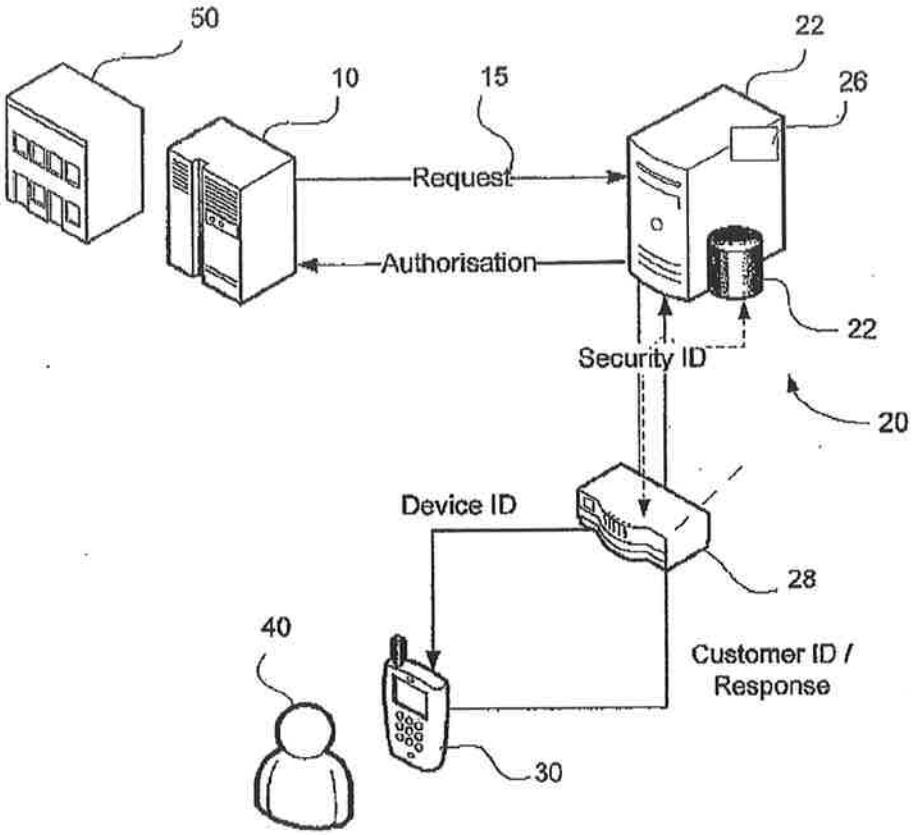

50
10
15
22
26
Request
Authorisation
22
Security ID
20
Device ID
28
40
Customer ID /
Response
30

Fig. 1

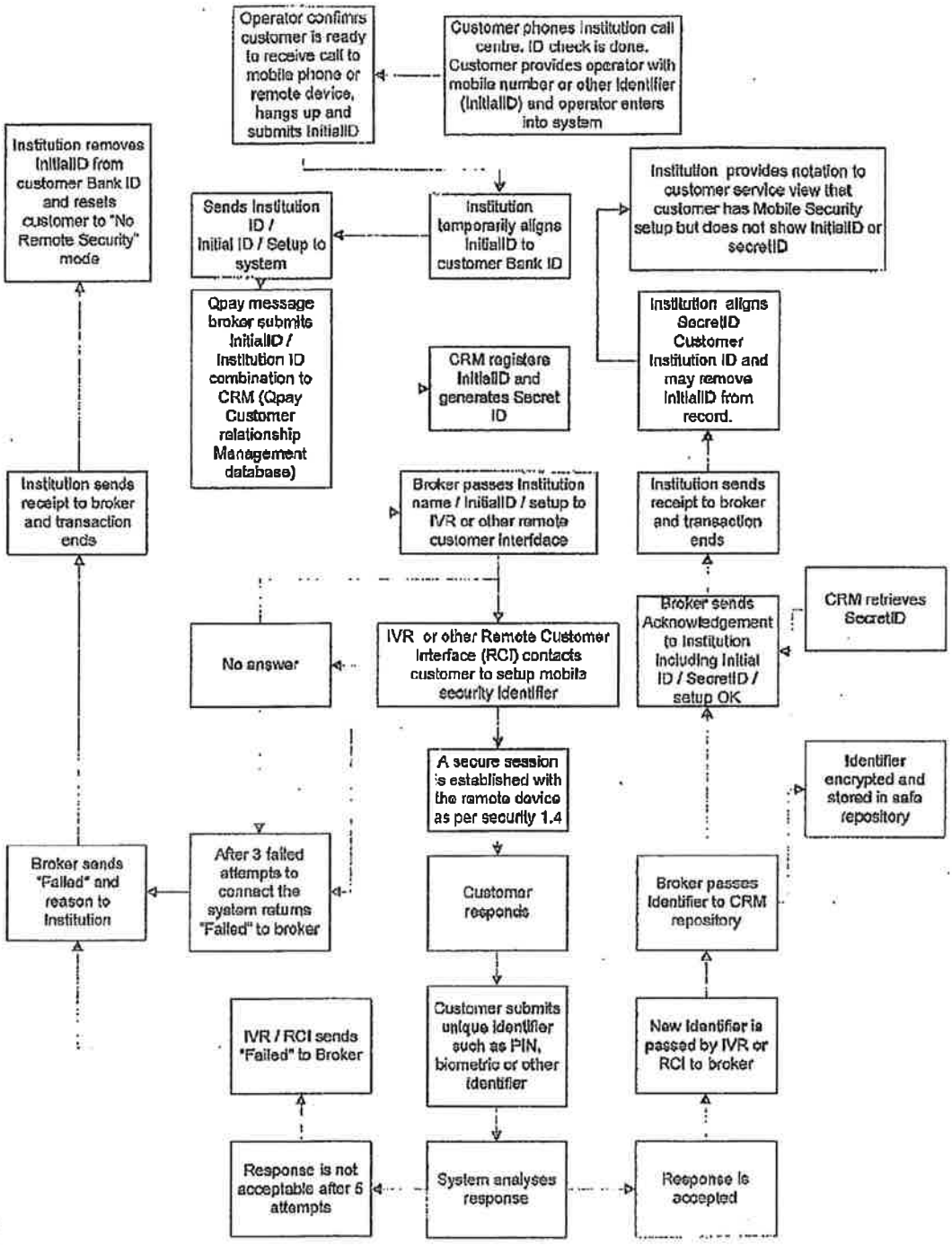

Operator confirms customer is ready to receive call to mobile phone or remote device, hangs up and submits InitialID
Customer phones institution call centre. ID check is done. Customer provides operator with mobile number or other identifier (InitialID) and operator enters into system
Institution removes InitialID from customer Bank ID and resets customer to "No Remote Security" mode
Sends Institution ID / Initial ID / Setup to system
Institution temporarily aligns InitialID to customer Bank ID
Institution provides notation to customer service view that customer has Mobile Security setup but does not show InitialID or secretID
Qpay message broker submits InitialID / Institution ID combination to CRM (Qpay Customer relationship Management database)
CRM registers InitialID and generates Secret ID
Institution aligns SecretID Customer Institution ID and may remove InitialID from record.
Institution sends receipt to broker and transaction ends
Broker passes Institution name / InitialID / setup to IVR or other remote customer interface
Institution sends receipt to broker and transaction ends
CRM retrieves SecretID
No answer
IVR or other Remote Customer Interface (RCI) contacts customer to setup mobile security identifier
Broker sends Acknowledgement to Institution including Initial ID / SecretID / setup OK
A secure session is established with the remote device as per security 1.4
Identifier encrypted and stored in safe repository
Broker sends "Failed" and reason to Institution
After 3 failed attempts to connect the system returns "Failed" to broker
Customer responds
Broker passes Identifier to CRM repository
IVR / RCI sends "Failed" to Broker
Customer submits unique identifier such as PIN, biometric or other identifier
New Identifier is passed by IVR or RCI to broker
Response is not acceptable after 5 attempts
System analyses response
Response is accepted

Fig. 2

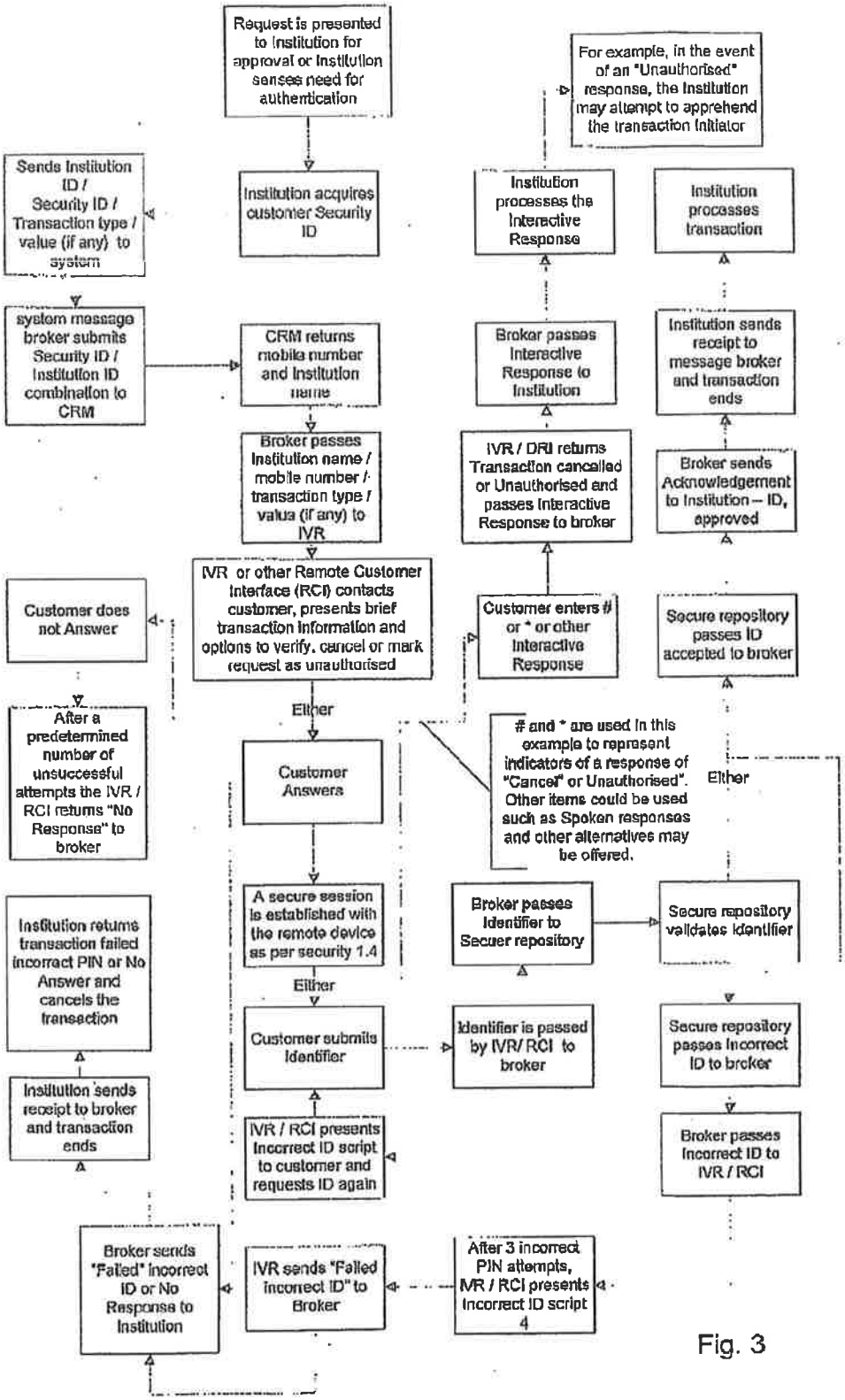

Request is presented to Institution for approval or Institution senses need for authentication
For example, in the event of an "Unauthorised" response, the Institution may attempt to apprehend the transaction initiator
Sends Institution ID / Security ID / Transaction type / value (if any) to system
Institution acquires customer Security ID
Institution processes the Interactive Response
Institution processes transaction
system message broker submits Security ID / Institution ID combination to CRM
CRM returns mobile number and Institution name
Broker passes Interactive Response to Institution
Institution sends receipt to message broker and transaction ends
Broker passes Institution name / mobile number / transaction type / value (if any) to IVR
IVR / DRI returns Transaction cancelled or Unauthorised and passes Interactive Response to broker
Broker sends Acknowledgement to Institution – ID, approved
IVR or other Remote Customer Interface (RCI) contacts customer, presents brief transaction information and options to verify, cancel or mark request as unauthorised
Customer does not Answer
Customer enters # or * or other Interactive Response
Secure repository passes ID accepted to broker
Either
After a predetermined number of unsuccessful attempts the IVR / RCI returns "No Response" to broker
Customer Answers
and * are used in this example to represent indicators of a response of "Cancel" or Unauthorised". Other items could be used such as Spoken responses and other alternatives may be offered.
Either
Institution returns transaction failed incorrect PIN or No Answer and cancels the transaction
A secure session is established with the remote device as per security 1.4
Broker passes Identifier to Secuer repository
Secure repository validates Identifier
Either
Institution sends receipt to broker and transaction ends
Customer submits Identifier
Identifier is passed by IVR/ RCI to broker
Secure repository passes Incorrect ID to broker
IVR / RCI presents Incorrect ID script to customer and requests ID again
Broker passes Incorrect ID to IVR / RCI
Broker sends "Failed" Incorrect ID or No Response to Institution
IVR sends "Failed Incorrect ID" to Broker
After 3 incorrect PIN attempts, IVR / RCI presents Incorrect ID script 4

Fig. 3

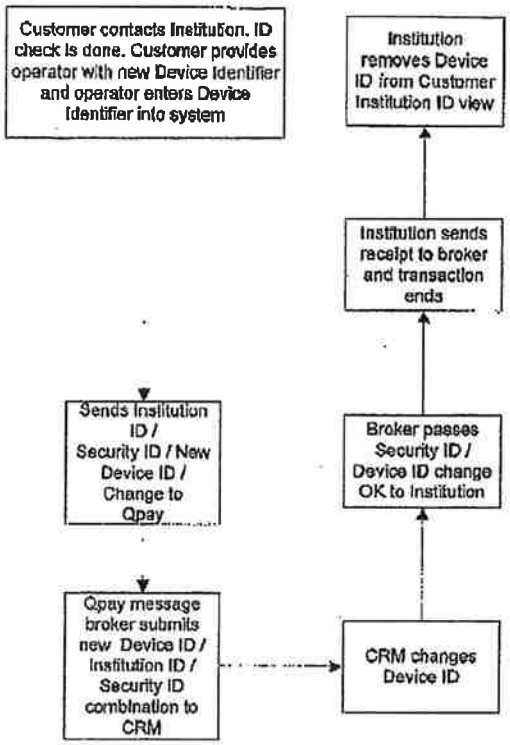

Customer contacts Institution. ID check is done. Customer provides operator with new Device Identifier and operator enters Device Identifier into system
Institution removes Device ID from Customer Institution ID view
Institution sends receipt to broker and transaction ends
Broker passes Security ID / Device ID change OK to Institution
CRM changes Device ID
Sends Institution ID / Security ID / New Device ID / Change to Qpay
Qpay message broker submits new Device ID / Institution ID / Security ID combination to CRM

Fig. 4

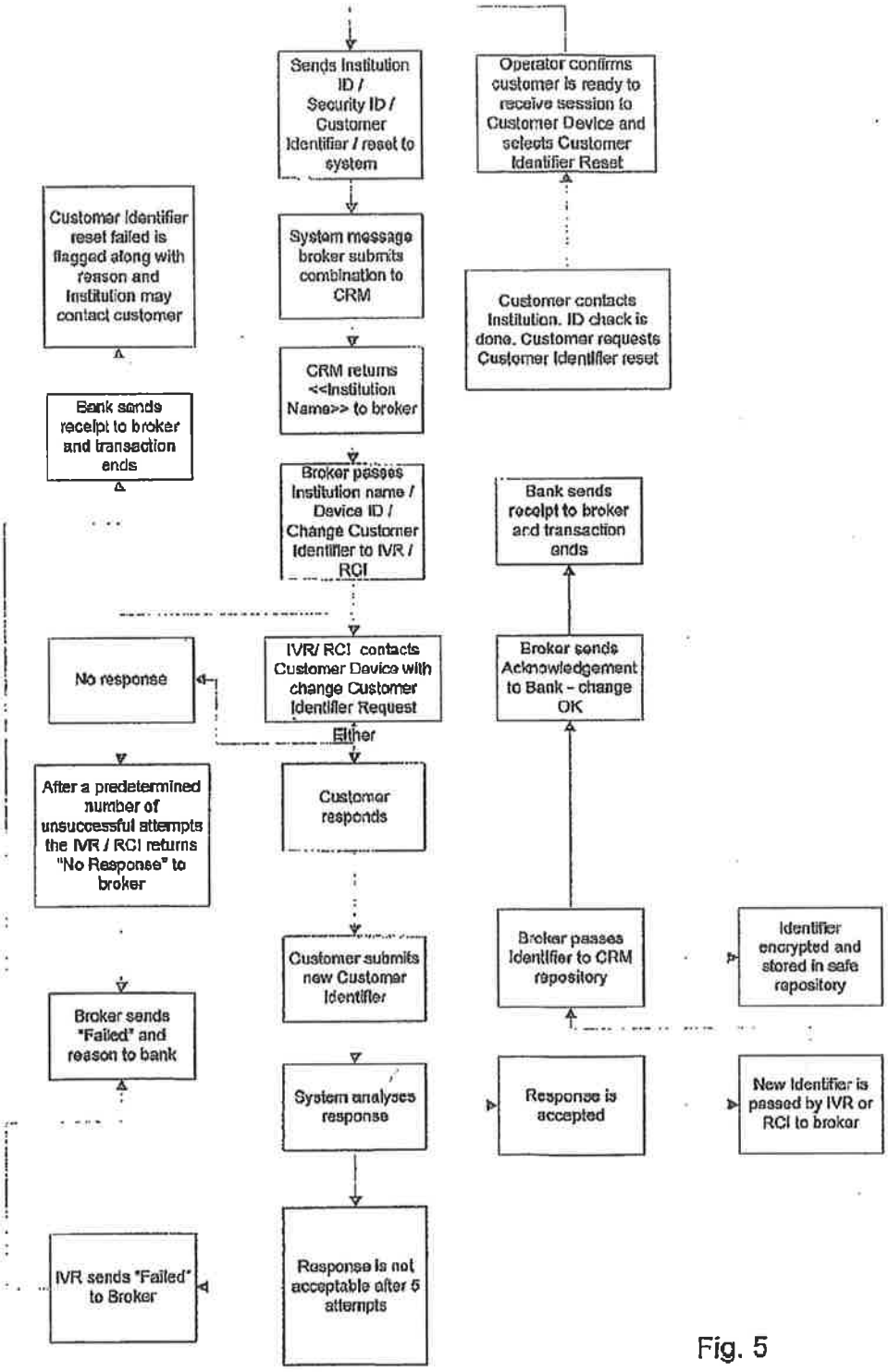

Sends Institution ID / Security ID / Customer Identifier / reset to system
Operator confirms customer is ready to receive session to Customer Device and selects Customer Identifier Reset
Customer Identifier reset failed is flagged along with reason and Institution may contact customer
System message broker submits combination to CRM
Customer contacts Institution. ID check is done. Customer requests Customer Identifier reset
CRM returns <<Institution Name>> to broker
Bank sends receipt to broker and transaction ends
Broker passes Institution name / Device ID / Change Customer Identifier to IVR / RCI
Bank sends receipt to broker and transaction ends
No response
IVR/ RCI contacts Customer Device with change Customer Identifier Request
Broker sends Acknowledgement to Bank - change OK
Either
After a predetermined number of unsuccessful attempts the IVR / RCI returns "No Response" to broker
Customer responds
Customer submits new Customer Identifier
Broker passes Identifier to CRM repository
Identifier encrypted and stored in safe repository
Broker sends "Failed" and reason to bank
System analyses response
Response is accepted
New Identifier is passed by IVR or RCI to broker
IVR sends "Failed" to Broker
Response is not acceptable after 5 attempts

Fig. 5

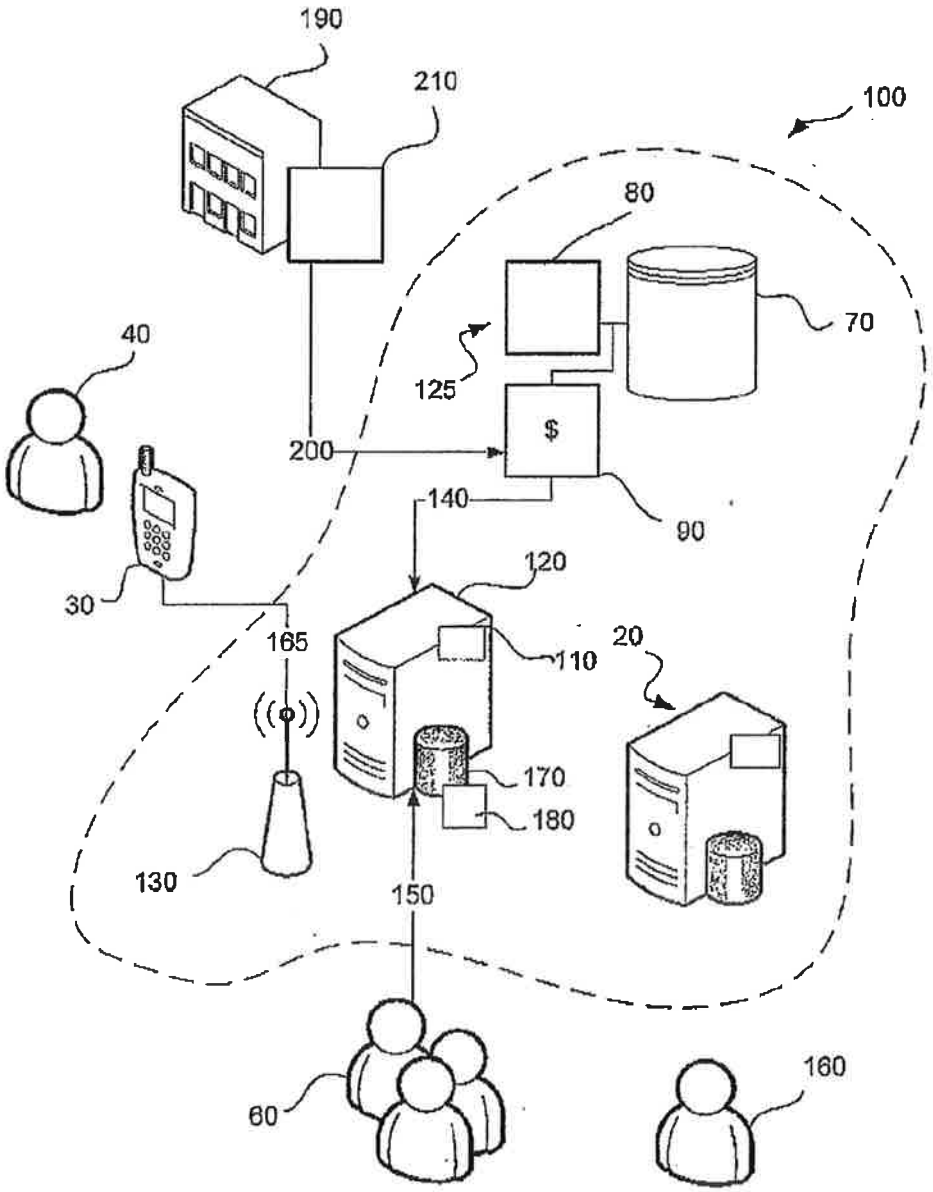

190
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100
80
70
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$
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130
150
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160

Fig. 6

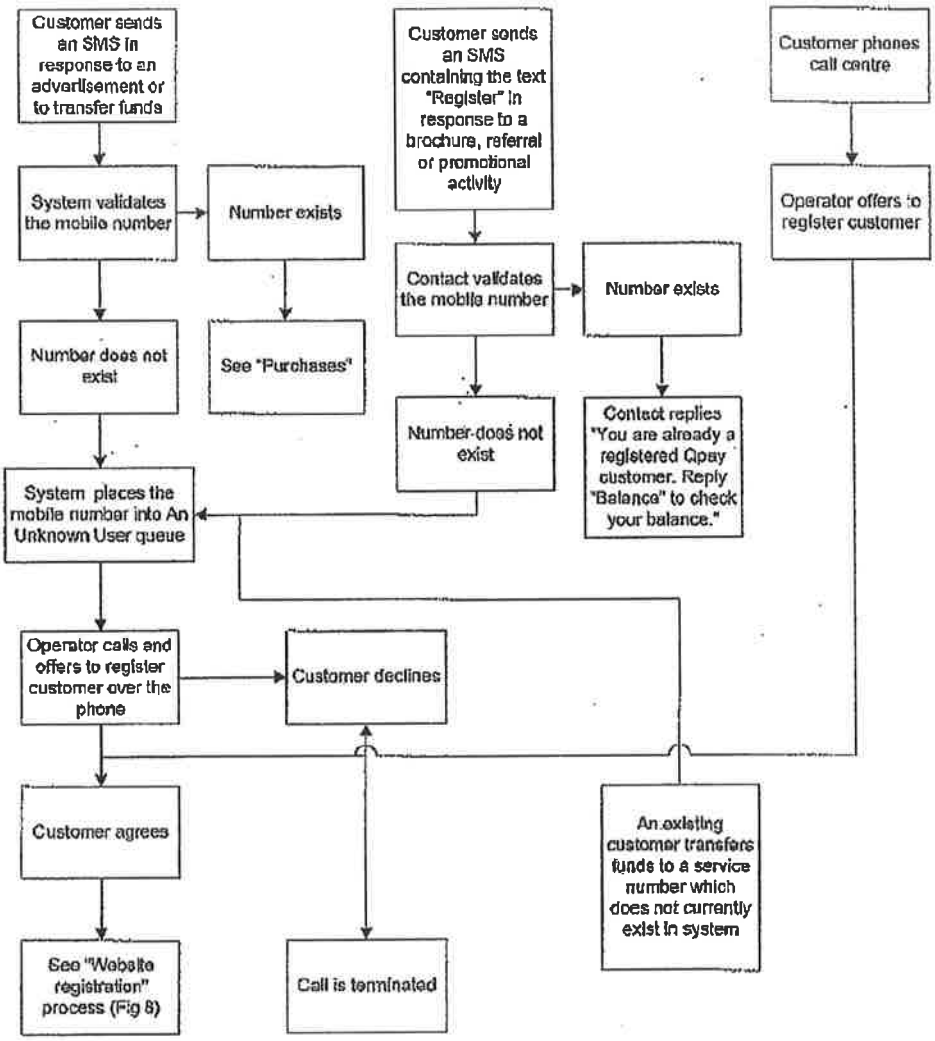

Customer sends an SMS in response to an advertisement or to transfer funds
Customer sends an SMS containing the text "Register" in response to a brochure, referral or promotional activity
Customer phones call centre
System validates the mobile number
Number exists
Operator offers to register customer
Contact validates the mobile number
Number exists
Number does not exist
See "Purchases"
Number does not exist
Contact replies "You are already a registered Qpay customer. Reply "Balance" to check your balance."
System places the mobile number into An Unknown User queue
Operator calls and offers to register customer over the phone
Customer declines
Customer agrees
An existing customer transfers funds to a service number which does not currently exist in system
See "Website registration" process (Fig 8)
Call is terminated

Fig. 7

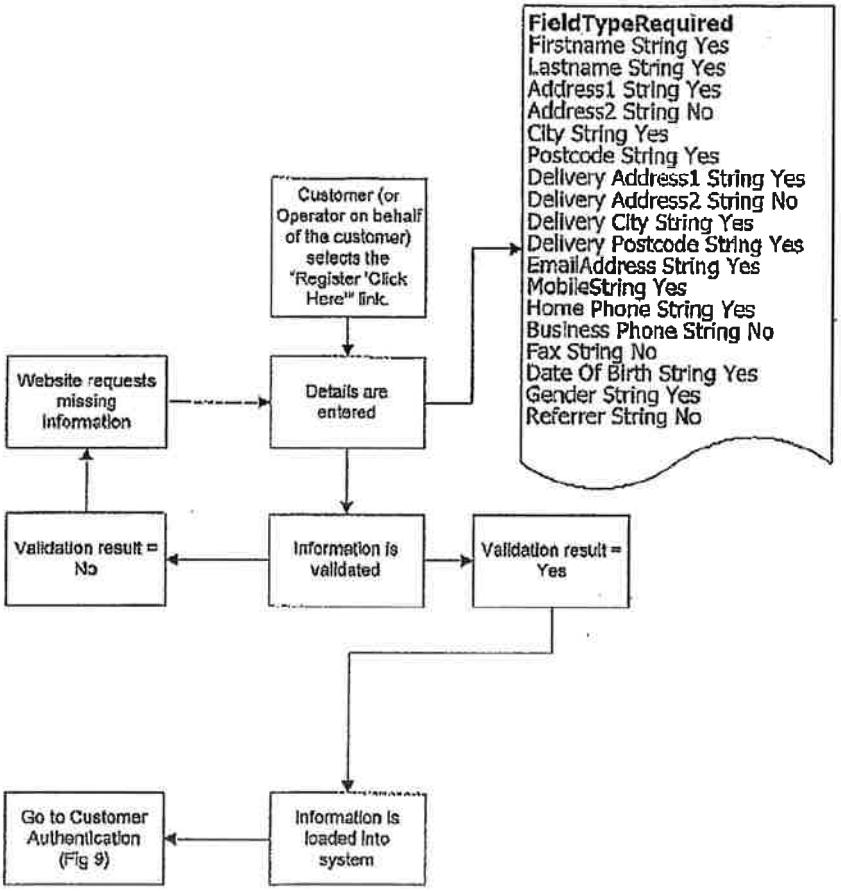

FieldTypeRequired
Firstname String Yes
Lastname String Yes
Address1 String Yes
Address2 String No
City String Yes
Postcode String Yes
Delivery Address1 String Yes
Delivery Address2 String No
Delivery City String Yes
Delivery Postcode String Yes
EmailAddress String Yes
MobileString Yes
Home Phone String Yes
Business Phone String No
Fax String No
Date Of Birth String Yes
Gender String Yes
Referrer String No
Customer (or Operator on behalf of the customer) selects the "Register 'Click Here'" link.
Website requests missing information
Details are entered
Validation result = No
Information is validated
Validation result = Yes
Go to Customer Authentication (Fig 9)
Information is loaded into system

Fig. 8

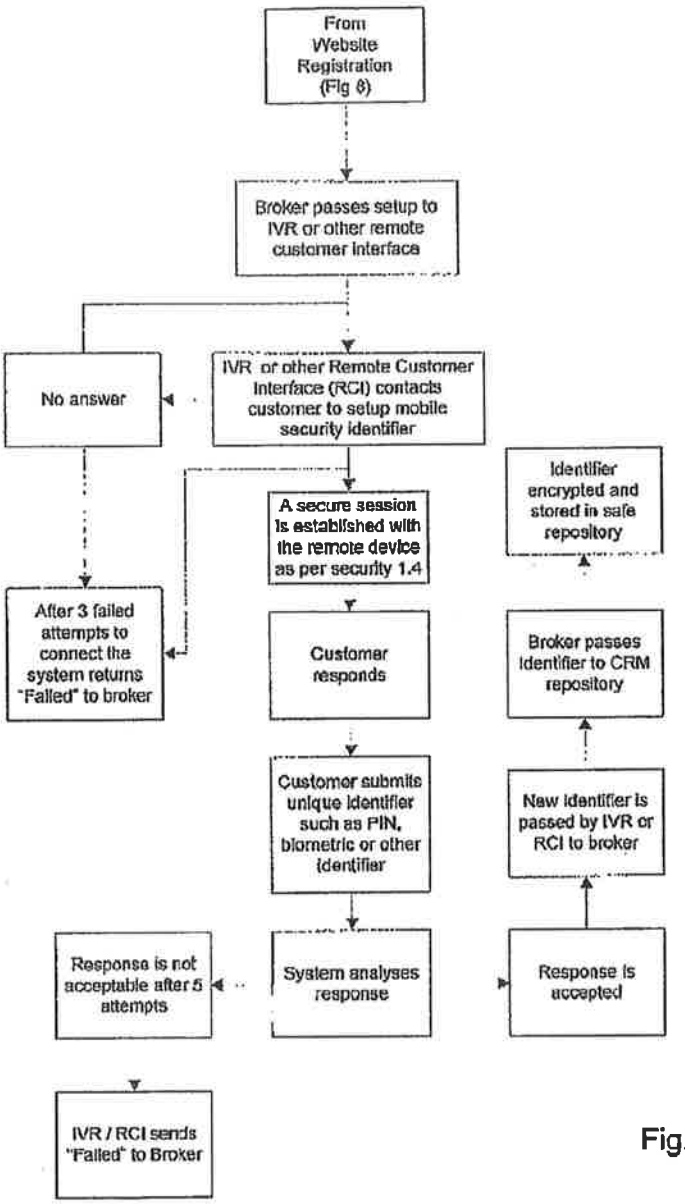

From Website Registration (Fig 8)
Broker passes setup to IVR or other remote customer interface
No answer
IVR or other Remote Customer Interface (RCI) contacts customer to setup mobile security identifier
A secure session is established with the remote device as per security 1.4
Identifier encrypted and stored in safe repository
After 3 failed attempts to connect the system returns "Failed" to broker
Customer responds
Broker passes identifier to CRM repository
Customer submits unique identifier such as PIN, biometric or other identifier
New identifier is passed by IVR or RCI to broker
Response is not acceptable after 5 attempts
System analyses response
Response is accepted
IVR / RCI sends "Failed" to Broker

Fig. 9

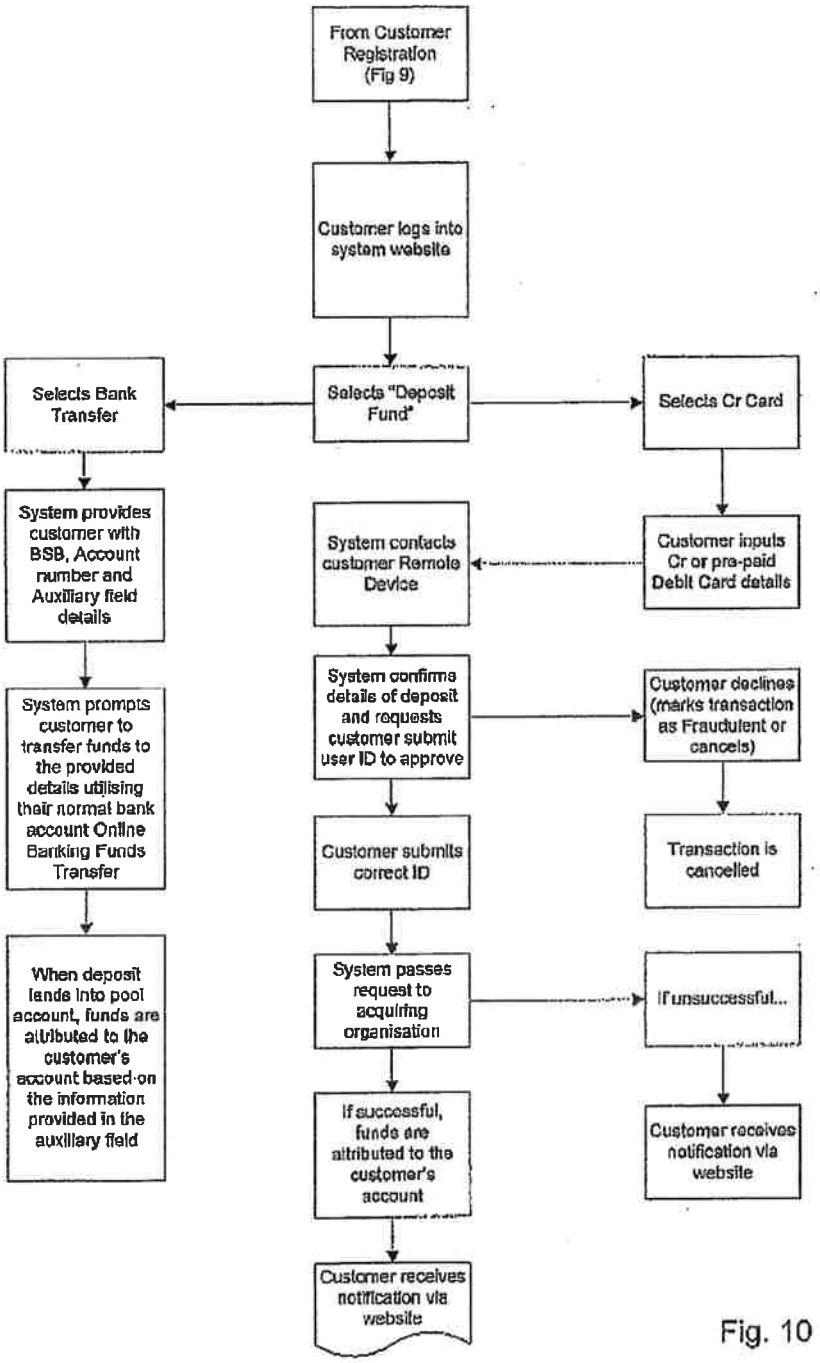

From Customer Registration (Fig 9)
Customer logs into system website
Selects "Deposit Fund"
Selects Bank Transfer
Selects Cr Card
System provides customer with BSB, Account number and Auxiliary field details
System prompts customer to transfer funds to the provided details utilising their normal bank account Online Banking Funds Transfer
When deposit lands into pool account, funds are attributed to the customer's account based on the information provided in the auxiliary field
System contacts customer Remote Device
Customer inputs Cr or pre-paid Debit Card details
System confirms details of deposit and requests customer submit user ID to approve
Customer declines (marks transaction as Fraudulent or cancels)
Customer submits correct ID
Transaction is cancelled
System passes request to acquiring organisation
If unsuccessful...
If successful, funds are attributed to the customer's account
Customer receives notification via website
Customer receives notification via website

Fig. 10

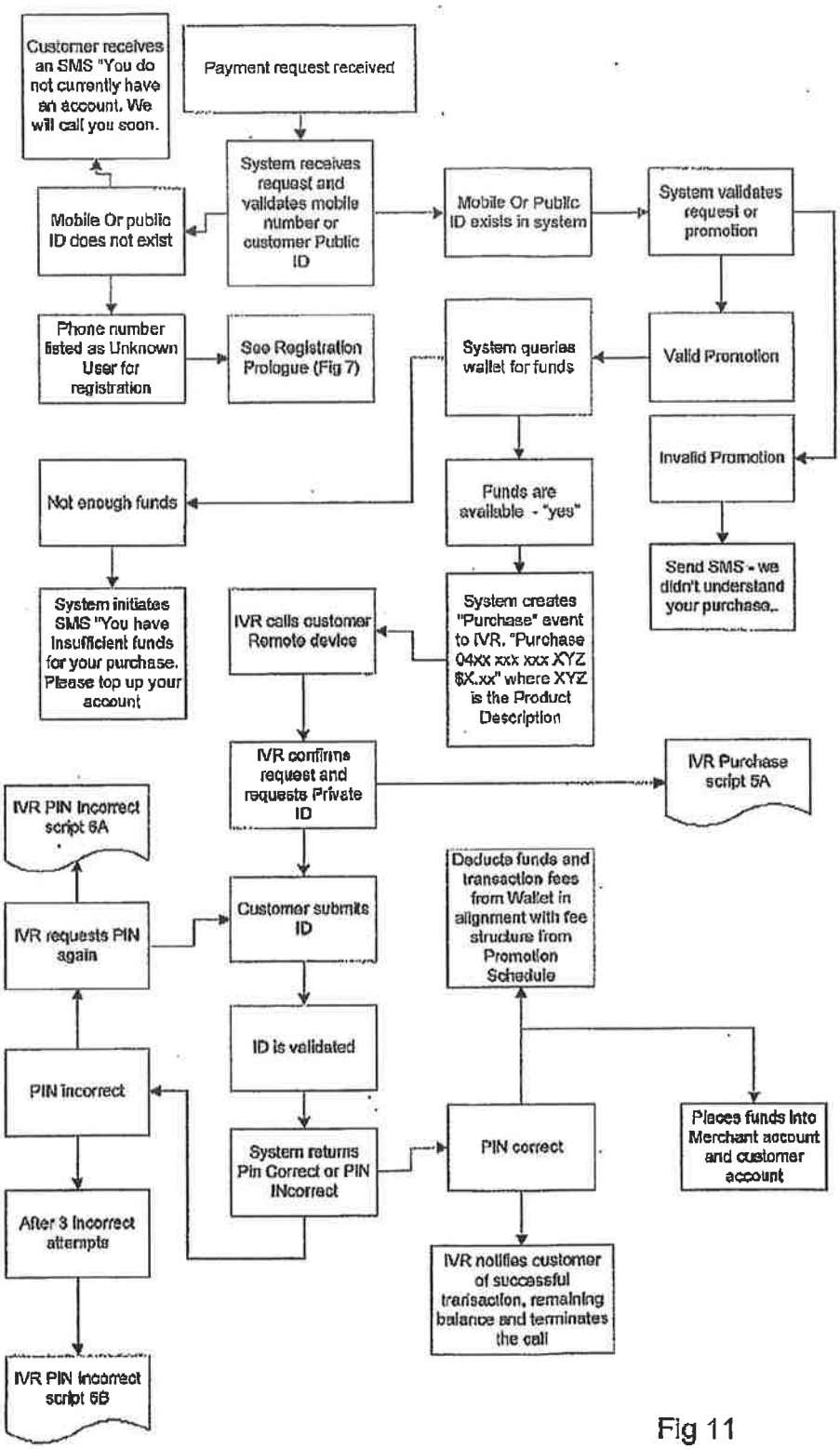

Customer receives an SMS "You do not currently have an account. We will call you soon.
Payment request received
System receives request and validates mobile number or customer Public ID
Mobile Or public ID does not exist
Mobile Or Public ID exists in system
System validates request or promotion
Phone number listed as Unknown User for registration
See Registration Prologue (Fig 7)
System queries wallet for funds
Valid Promotion
Invalid Promotion
Not enough funds
Funds are available - "yes"
Send SMS - we didn't understand your purchase..
System initiates SMS "You have insufficient funds for your purchase. Please top up your account
IVR calls customer Remote device
System creates "Purchase" event to IVR. "Purchase 04xx xxx xxx XYZ $X.xx" where XYZ is the Product Description
IVR confirms request and requests Private ID
IVR Purchase script 5A
IVR PIN Incorrect script 6A
Deducts funds and transaction fees from Wallet in alignment with fee structure from Promotion Schedule
IVR requests PIN again
Customer submits ID
ID is validated
PIN incorrect
System returns Pin Correct or PIN INcorrect
PIN correct
Places funds into Merchant account and customer account
After 3 Incorrect attempts
IVR notifies customer of successful transaction, remaining balance and terminates the call
IVR PIN Incorrect script 6B

Fig 11

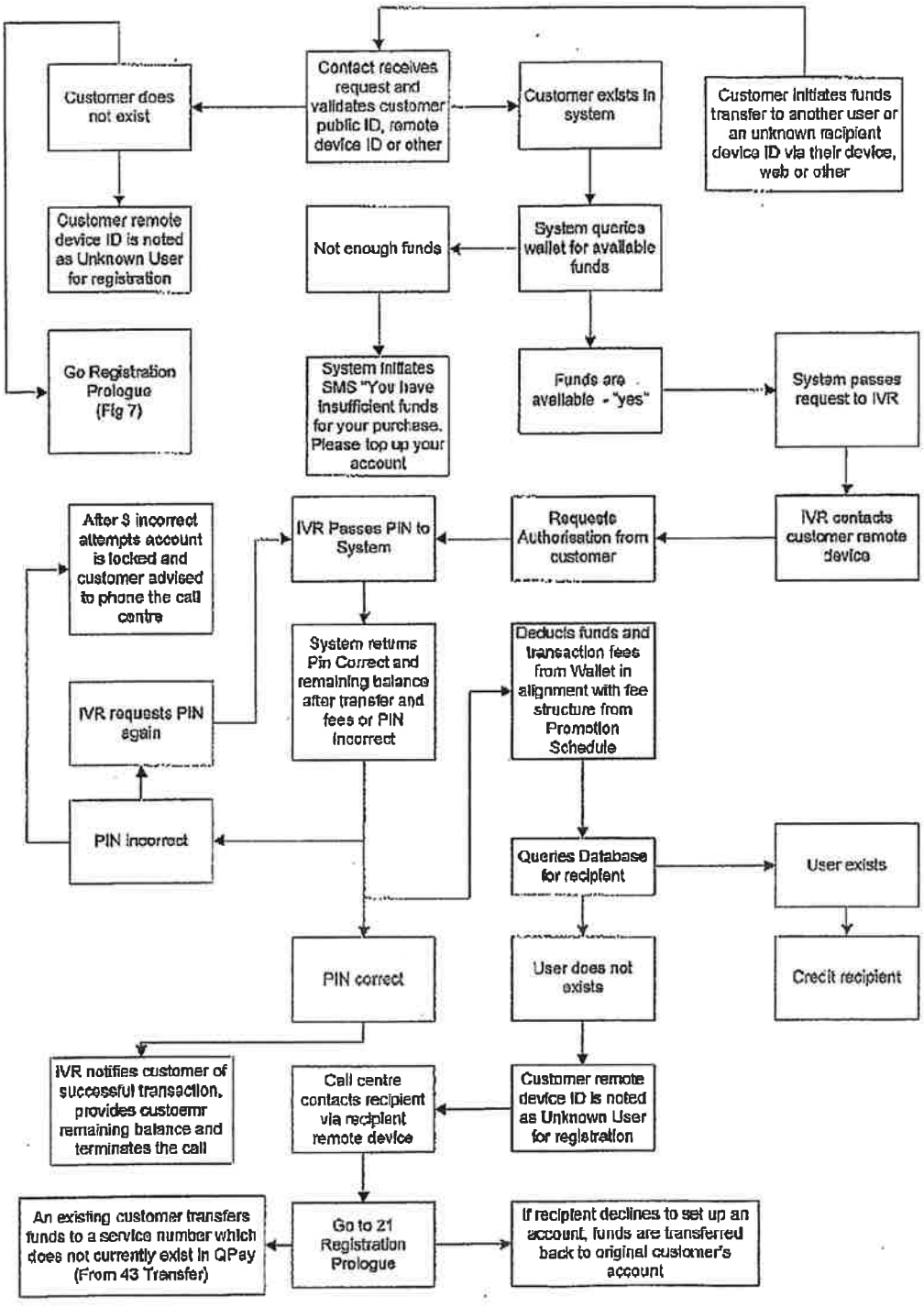

Customer does not exist
Contact receives request and validates customer public ID, remote device ID or other
Customer exists in system
Customer initiates funds transfer to another user or an unknown recipient device ID via their device, web or other
Customer remote device ID is noted as Unknown User for registration
Not enough funds
System queries wallet for available funds
Go Registration Prologue (Fig 7)
System initiates SMS "You have insufficient funds for your purchase. Please top up your account
Funds are available - "yes"
System passes request to IVR
After 3 incorrect attempts account is locked and customer advised to phone the call centre
IVR Passes PIN to System
Requests Authorisation from customer
IVR contacts customer remote device
System returns Pin Correct and remaining balance after transfer and fees or PIN incorrect
Deducts funds and transaction fees from Wallet in alignment with fee structure from Promotion Schedule
IVR requests PIN again
PIN incorrect
Queries Database for recipient
User exists
PIN correct
User does not exists
Credit recipient
IVR notifies customer of successful transaction, provides custoemr remaining balance and terminates the call
Call centre contacts recipient via recipient remote device
Customer remote device ID is noted as Unknown User for registration
An existing customer transfers funds to a service number which does not currently exist in QPay (From 43 Transfer)
Go to 21 Registration Prologue
If recipient declines to set up an account, funds are transferred back to original customer's account

Fig 12

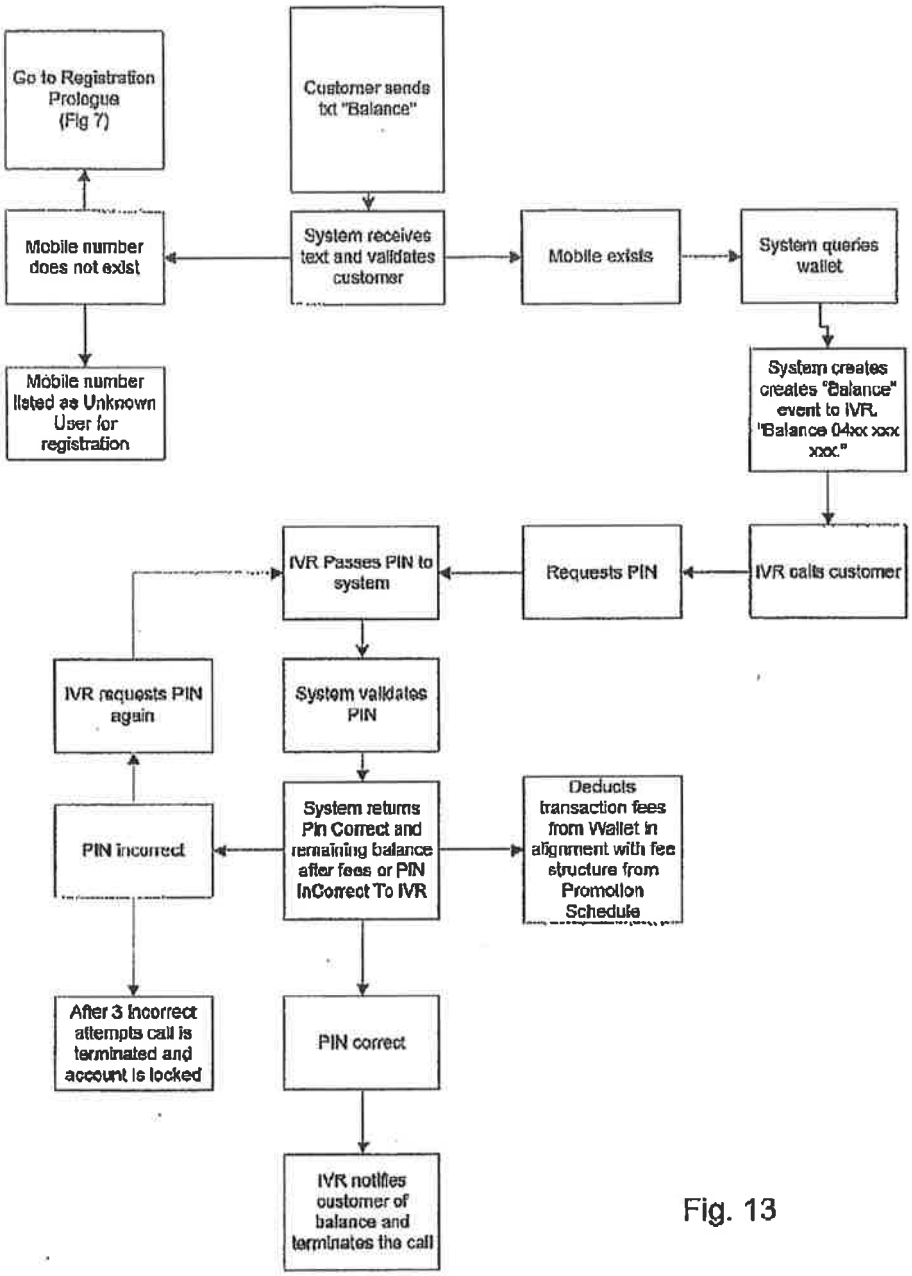

Go to Registration Prologue (Fig 7)
Customer sends txt "Balance"
Mobile number does not exist
System receives text and validates customer
Mobile exists
System queries wallet
Mobile number listed as Unknown User for registration
System creates creates "Balance" event to IVR. "Balance 04xx xxx xxx."
IVR Passes PIN to system
Requests PIN
IVR calls customer
IVR requests PIN again
System validates PIN
PIN incorrect
System returns Pin Correct and remaining balance after fees or PIN InCorrect To IVR
Deducts transaction fees from Wallet in alignment with fee structure from Promotion Schedule
After 3 incorrect attempts call is terminated and account is locked
PIN correct
IVR notifies customer of balance and terminates the call

Fig. 13