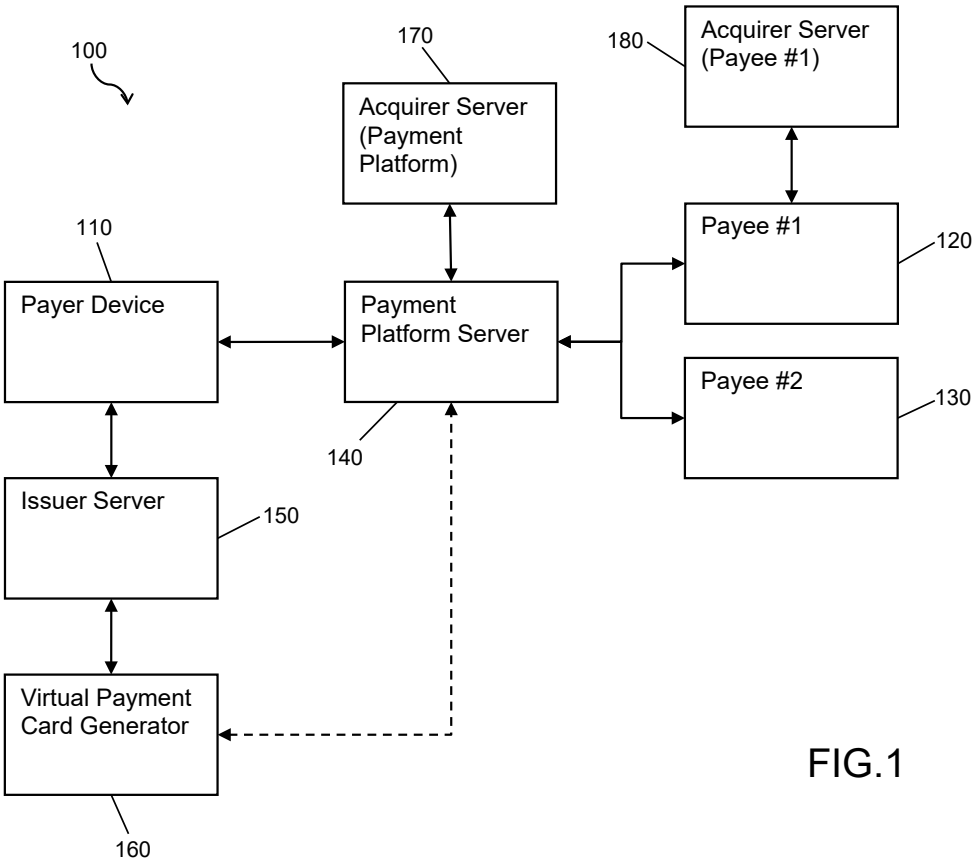

100
170
Acquirer Server (Payment Platform)
180
Acquirer Server (Payee #1)
110
Payer Device
Payment Platform Server
Payee #1
120
Payee #2
130
140
Issuer Server
150
Virtual Payment Card Generator
160

FIG.1

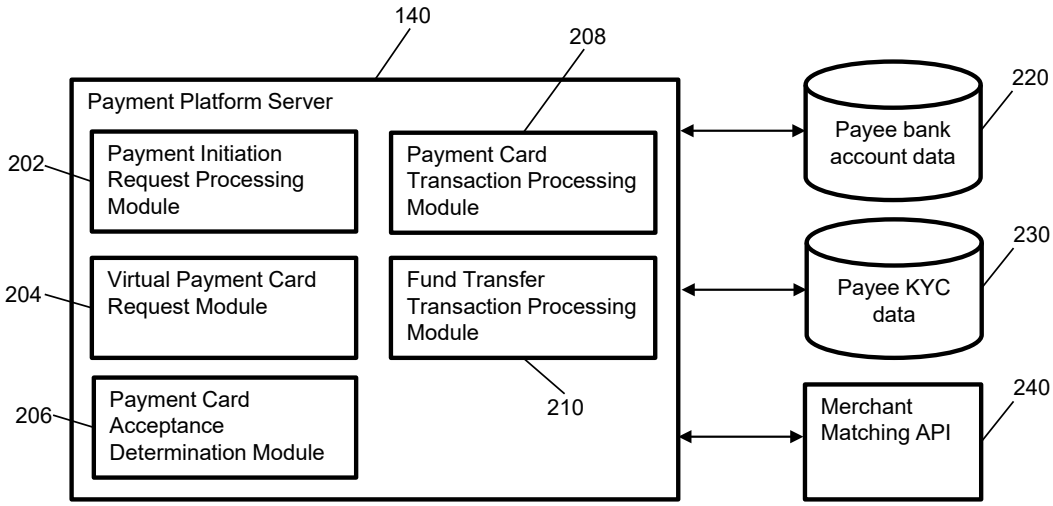

140
208
Payment Platform Server
202
Payment Initiation Request Processing Module
Payment Card Transaction Processing Module
220
Payee bank account data
204
Virtual Payment Card Request Module
Fund Transfer Transaction Processing Module
230
Payee KYC data
210
206
Payment Card Acceptance Determination Module
240
Merchant Matching API

FIG.2

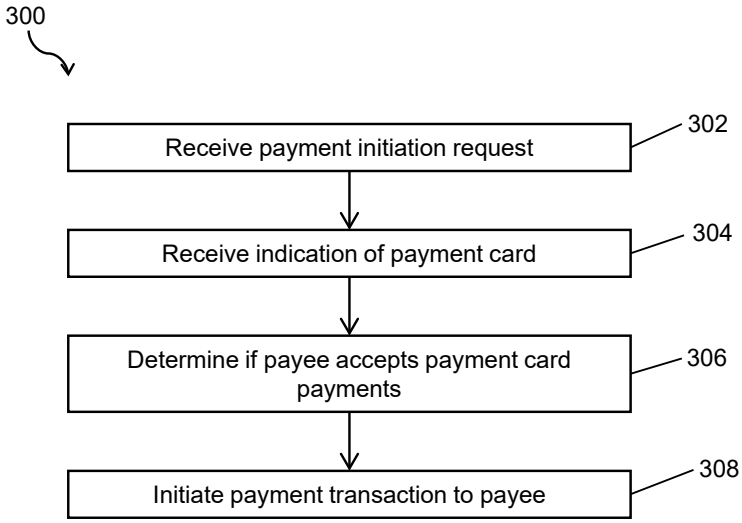


FIG.3A

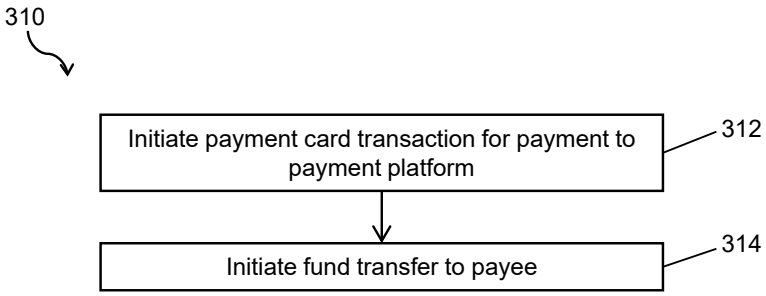


FIG.3B

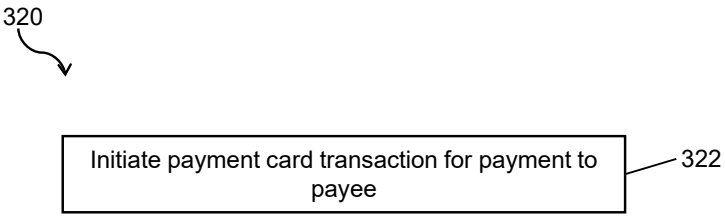


FIG.3C

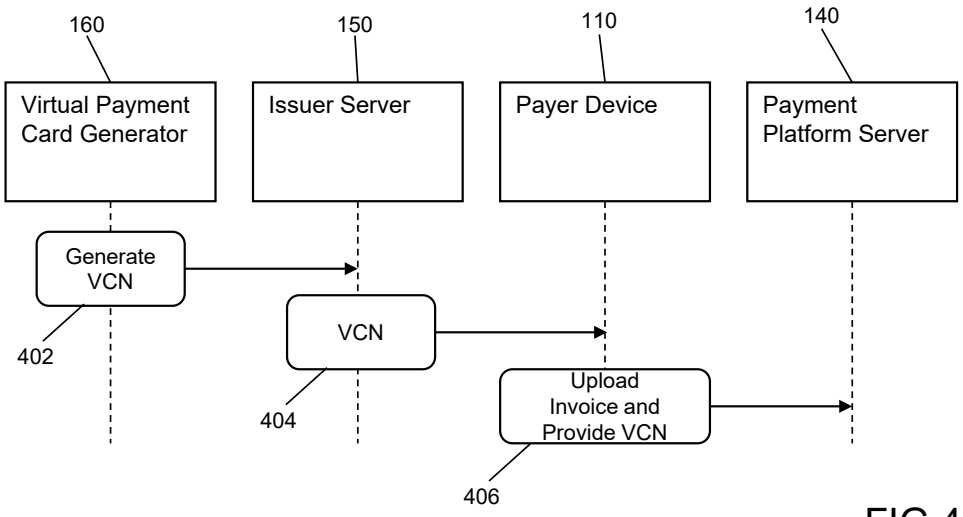

160
150
110
140
Virtual Payment Card Generator
Issuer Server
Payer Device
Payment Platform Server
Generate VCN
402
VCN
404
Upload Invoice and Provide VCN
406

FIG.4A

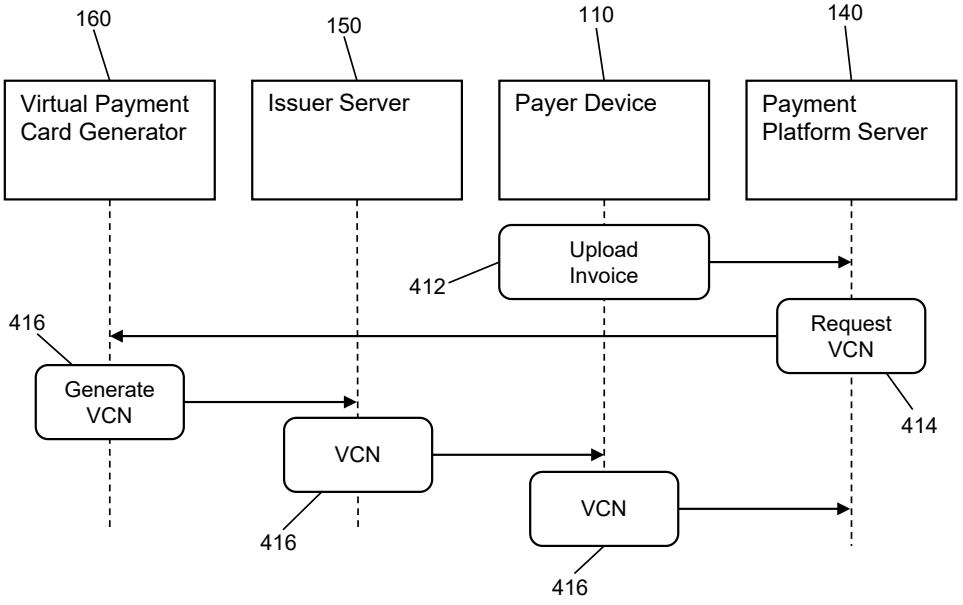

160
150
110
140
Virtual Payment Card Generator
Issuer Server
Payer Device
Payment Platform Server
Upload Invoice
412
416
Request VCN
414
Generate VCN
VCN
416
VCN
416

FIG.4B

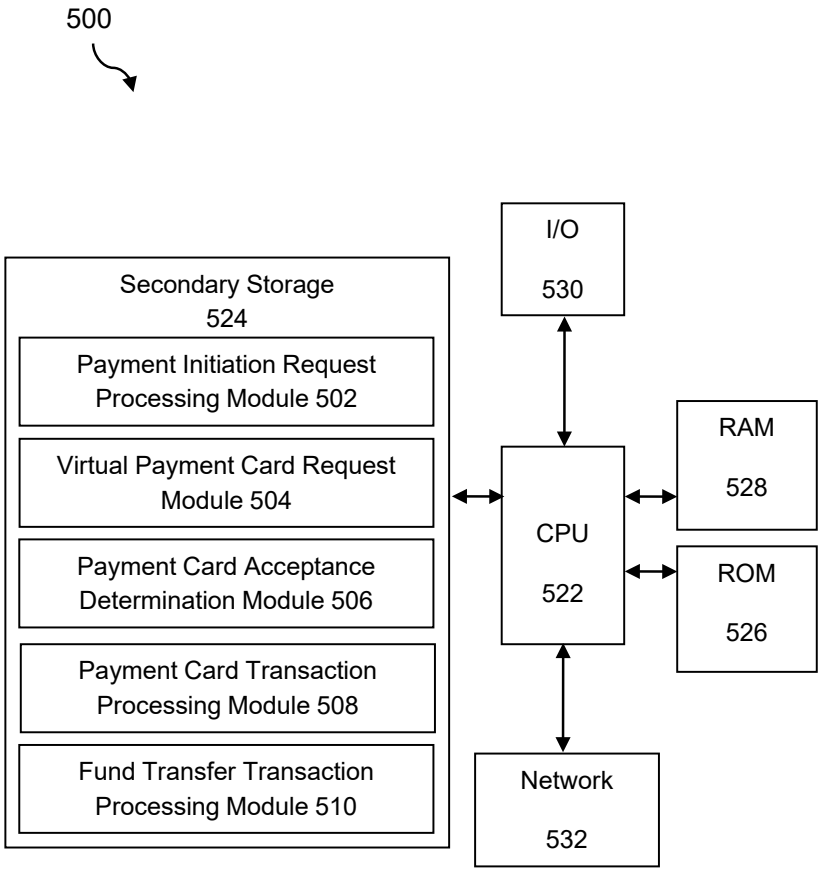

500
Secondary Storage
524
Payment Initiation Request
Processing Module 502
Virtual Payment Card Request
Module 504
Payment Card Acceptance
Determination Module 506
Payment Card Transaction
Processing Module 508
Fund Transfer Transaction
Processing Module 510
I/O
530
CPU
522
RAM
528
ROM
526
Network
532

FIG.5