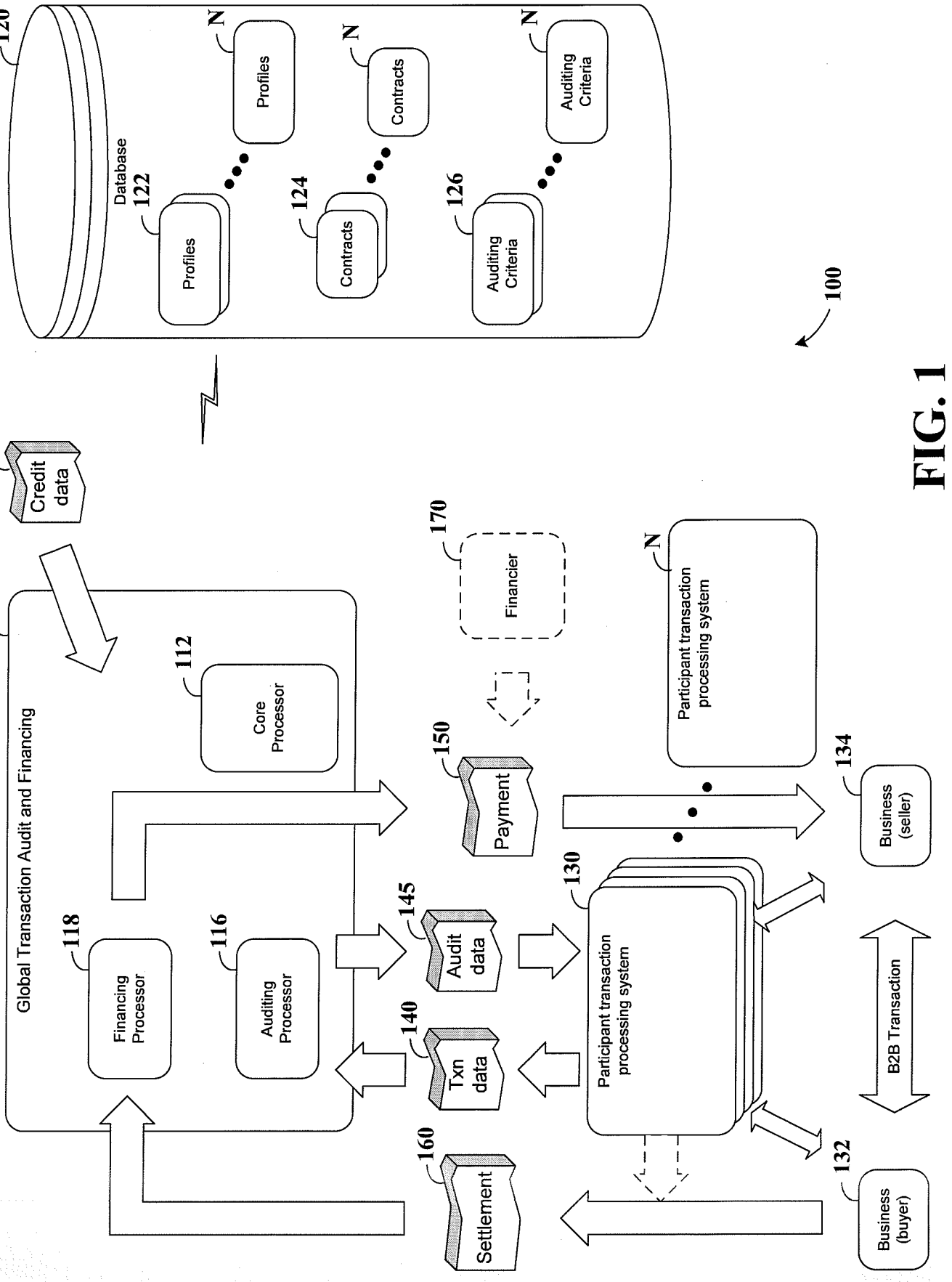

120
Database
122
Profiles
N
Profiles
124
Contracts
N
Contracts
126
Auditing Criteria
N
Auditing Criteria
100
180
Credit data
110
Global Transaction Audit and Financing
112
Core Processor
118
Financing Processor
116
Auditing Processor
170
Financier
150
Payment
145
Audit data
140
Txn data
130
Participant transaction processing system
N
Participant transaction processing system
134
Business (seller)
B2B Transaction
160
Settlement
132
Business (buyer)

FIG. 1

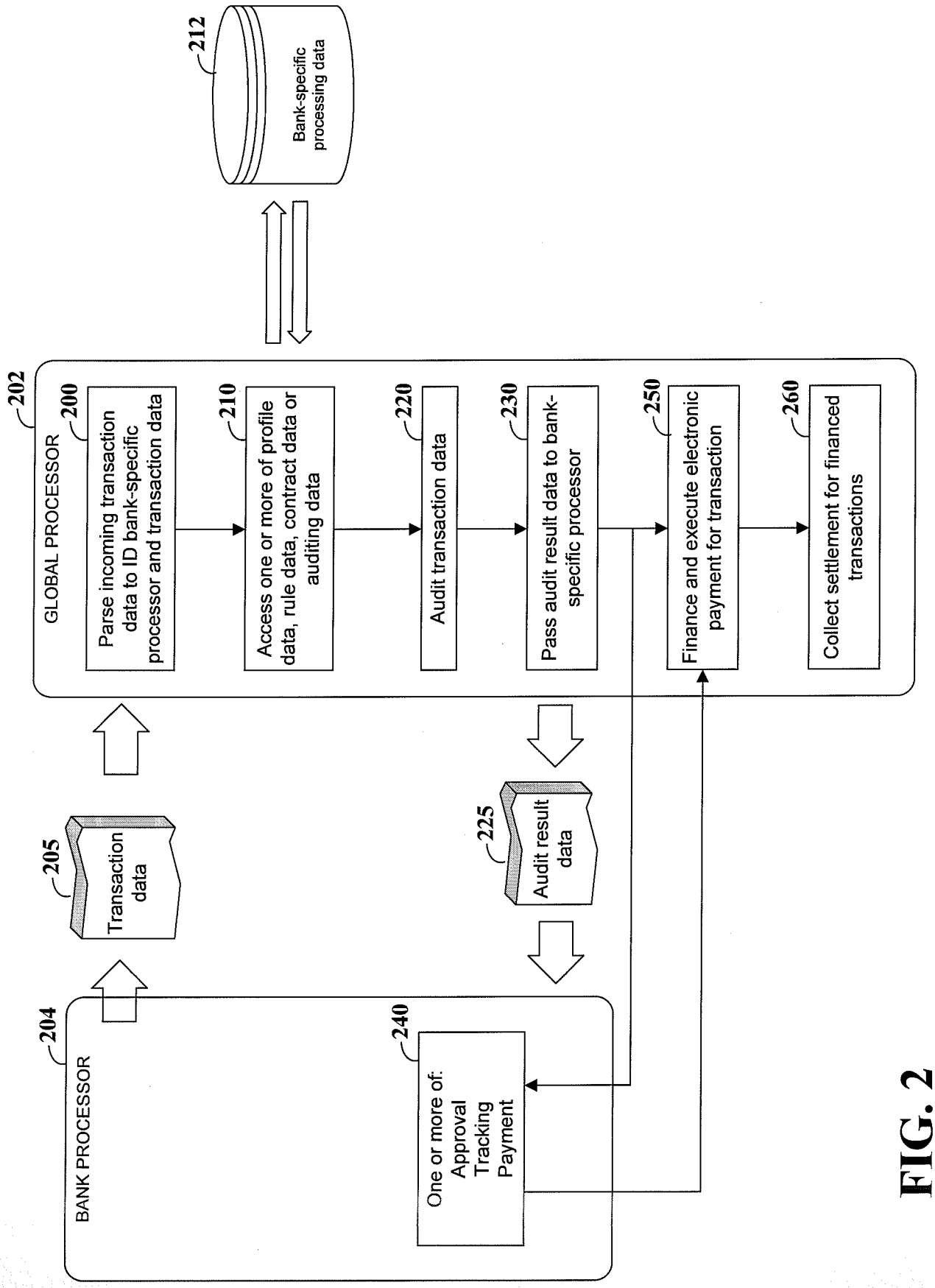

212
Bank-specific processing data
202
GLOBAL PROCESSOR
200
Parse incoming transaction data to ID bank-specific processor and transaction data
210
Access one or more of profile data, rule data, contract data or auditing data
220
Audit transaction data
230
Pass audit result data to bank-specific processor
250
Finance and execute electronic payment for transaction
260
Collect settlement for financed transactions
205
Transaction data
225
Audit result data
204
BANK PROCESSOR
240
One or more of:
Approval
Tracking
Payment

FIG. 2