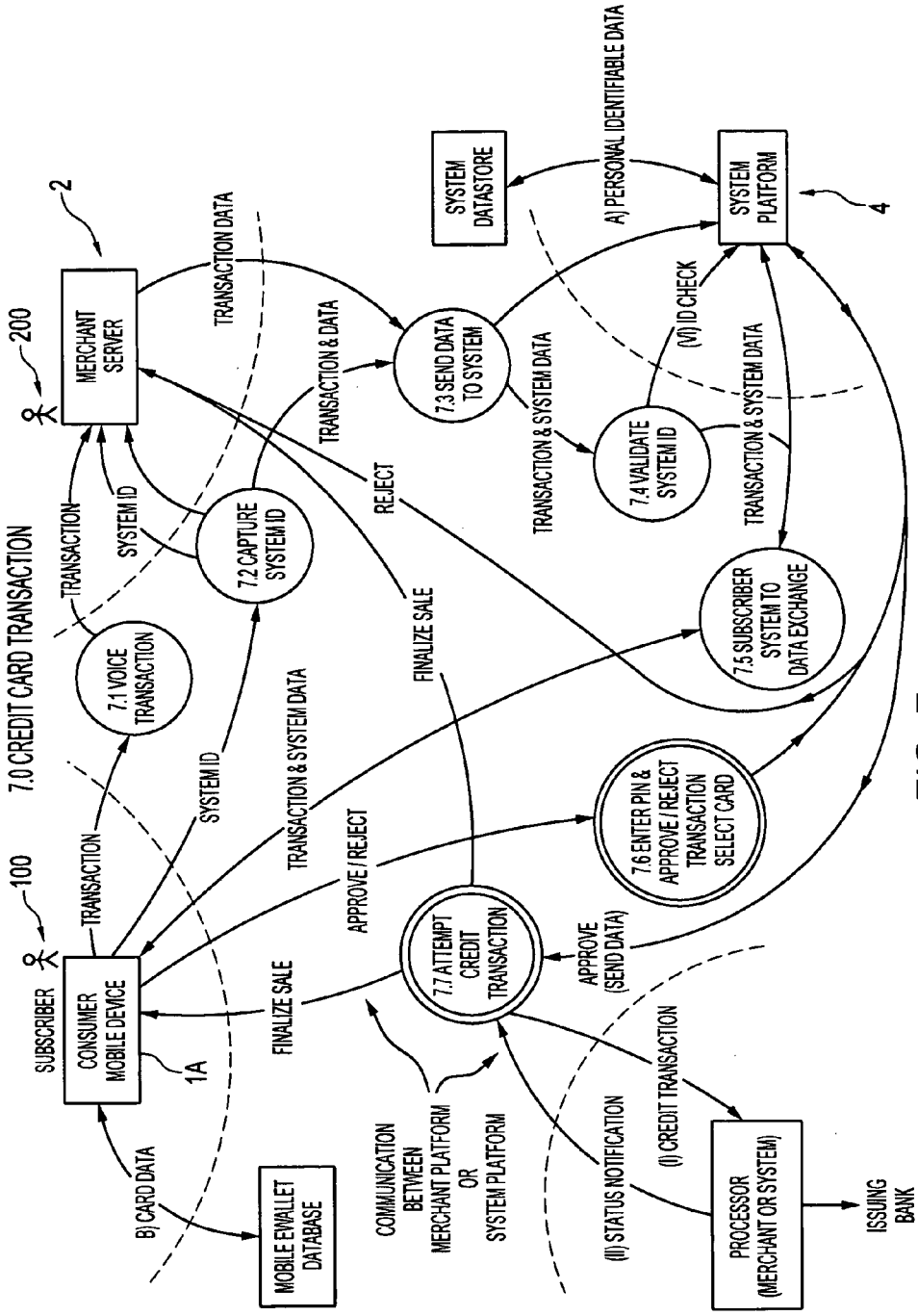
7.0 CREDIT CARD TRANSACTION
SUBSCRIBER
100
CONSUMER MOBILE DEVICE
1A
MERCHANT SERVER
200
2
SYSTEM DATASTORE
SYSTEM PLATFORM
4
A) PERSONAL IDENTIFIABLE DATA
B) CARD DATA
MOBILE EWALLET DATABASE
TRANSACTION
SYSTEM ID
TRANSACTION DATA
TRANSACTION & DATA
TRANSACTION & SYSTEM DATA
7.1 VOICE TRANSACTION
7.2 CAPTURE SYSTEM ID
7.3 SEND DATA TO SYSTEM
7.4 VALIDATE SYSTEM ID
7.5 SUBSCRIBER SYSTEM TO DATA EXCHANGE
7.6 ENTER PIN & APPROVE / REJECT TRANSACTION SELECT CARD
7.7 ATTEMPT CREDIT TRANSACTION
(VI) ID CHECK
REJECT
FINALIZE SALE
APPROVE / REJECT
APPROVE (SEND DATA)
COMMUNICATION BETWEEN MERCHANT PLATFORM OR SYSTEM PLATFORM
(II) STATUS NOTIFICATION
(I) CREDIT TRANSACTION
PROCESSOR (MERCHANT OR SYSTEM)
ISSUING BANK

FIG. 7