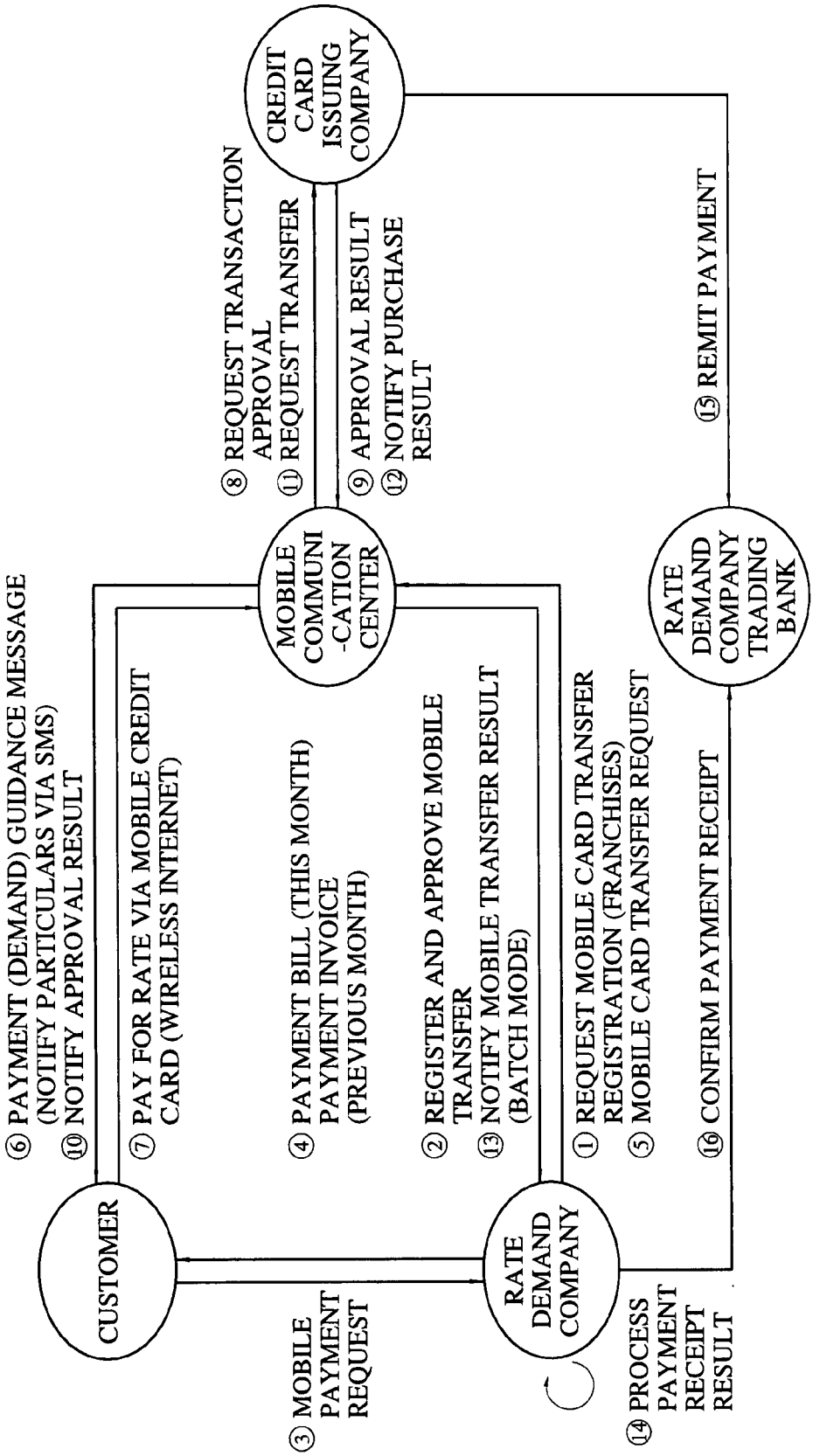
FIG. 5


CUSTOMER
MOBILE COMMUNI -CATION CENTER
CREDIT CARD ISSUING COMPANY
RATE DEMAND COMPANY
RATE DEMAND COMPANY TRADING BANK
⑥ PAYMENT (DEMAND) GUIDANCE MESSAGE (NOTIFY PARTICULARS VIA SMS)
⑩ NOTIFY APPROVAL RESULT
⑦ PAY FOR RATE VIA MOBILE CREDIT CARD (WIRELESS INTERNET)
④ PAYMENT BILL (THIS MONTH) PAYMENT INVOICE (PREVIOUS MONTH)
② REGISTER AND APPROVE MOBILE TRANSFER
⑬ NOTIFY MOBILE TRANSFER RESULT (BATCH MODE)
⑧ REQUEST TRANSACTION APPROVAL
⑪ REQUEST TRANSFER
⑨ APPROVAL RESULT
⑫ NOTIFY PURCHASE RESULT
⑮ REMIT PAYMENT
① REQUEST MOBILE CARD TRANSFER REGISTRATION (FRANCHISES)
⑤ MOBILE CARD TRANSFER REQUEST
⑯ CONFIRM PAYMENT RECEIPT
③ MOBILE PAYMENT REQUEST
⑭ PROCESS PAYMENT RECEIPT RESULT