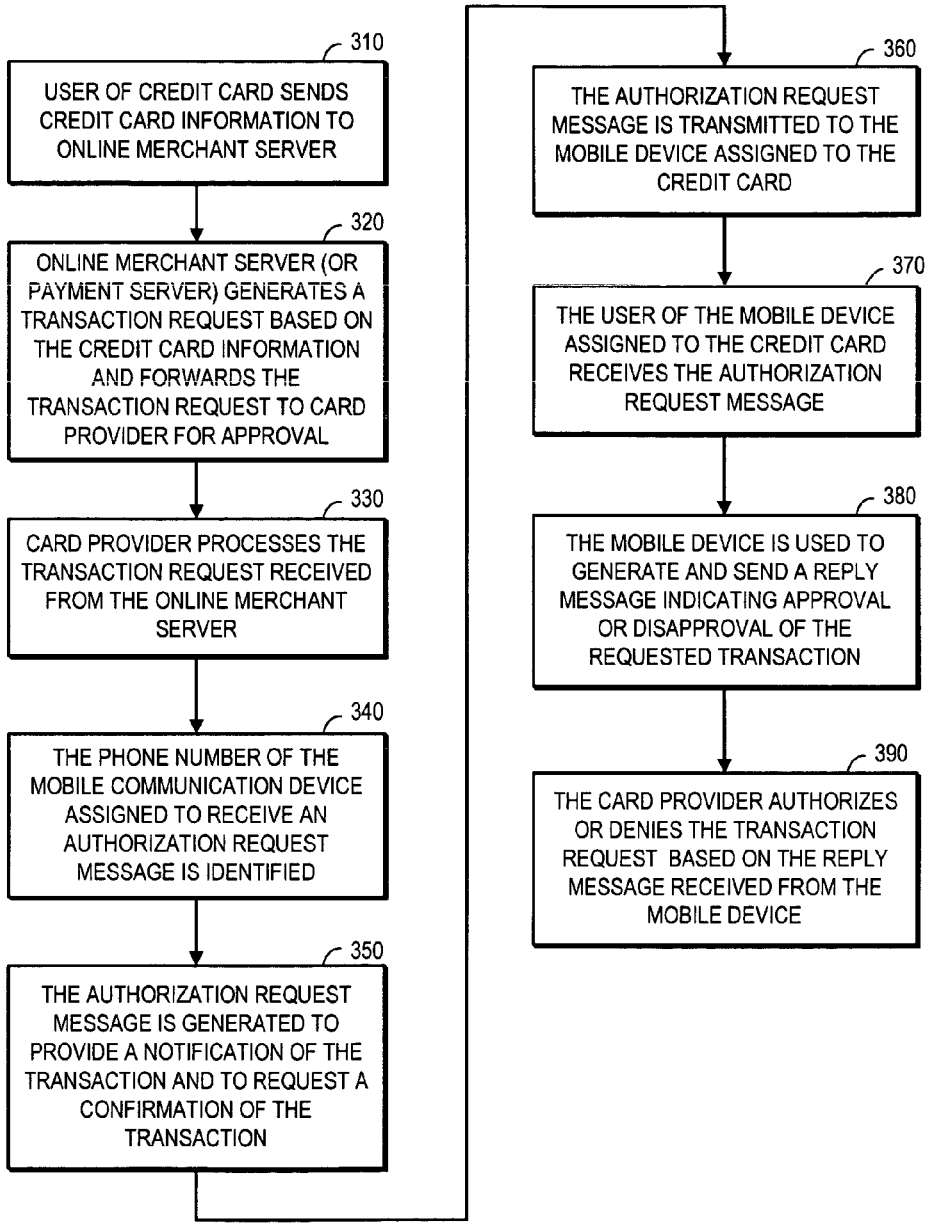
310
USER OF CREDIT CARD SENDS CREDIT CARD INFORMATION TO ONLINE MERCHANT SERVER
320
ONLINE MERCHANT SERVER (OR PAYMENT SERVER) GENERATES A TRANSACTION REQUEST BASED ON THE CREDIT CARD INFORMATION AND FORWARDS THE TRANSACTION REQUEST TO CARD PROVIDER FOR APPROVAL
330
CARD PROVIDER PROCESSES THE TRANSACTION REQUEST RECEIVED FROM THE ONLINE MERCHANT SERVER
340
THE PHONE NUMBER OF THE MOBILE COMMUNICATION DEVICE ASSIGNED TO RECEIVE AN AUTHORIZATION REQUEST MESSAGE IS IDENTIFIED
350
THE AUTHORIZATION REQUEST MESSAGE IS GENERATED TO PROVIDE A NOTIFICATION OF THE TRANSACTION AND TO REQUEST A CONFIRMATION OF THE TRANSACTION
360
THE AUTHORIZATION REQUEST MESSAGE IS TRANSMITTED TO THE MOBILE DEVICE ASSIGNED TO THE CREDIT CARD
370
THE USER OF THE MOBILE DEVICE ASSIGNED TO THE CREDIT CARD RECEIVES THE AUTHORIZATION REQUEST MESSAGE
380
THE MOBILE DEVICE IS USED TO GENERATE AND SEND A REPLY MESSAGE INDICATING APPROVAL OR DISAPPROVAL OF THE REQUESTED TRANSACTION
390
THE CARD PROVIDER AUTHORIZES OR DENIES THE TRANSACTION REQUEST BASED ON THE REPLY MESSAGE RECEIVED FROM THE MOBILE DEVICE

FIG. 3