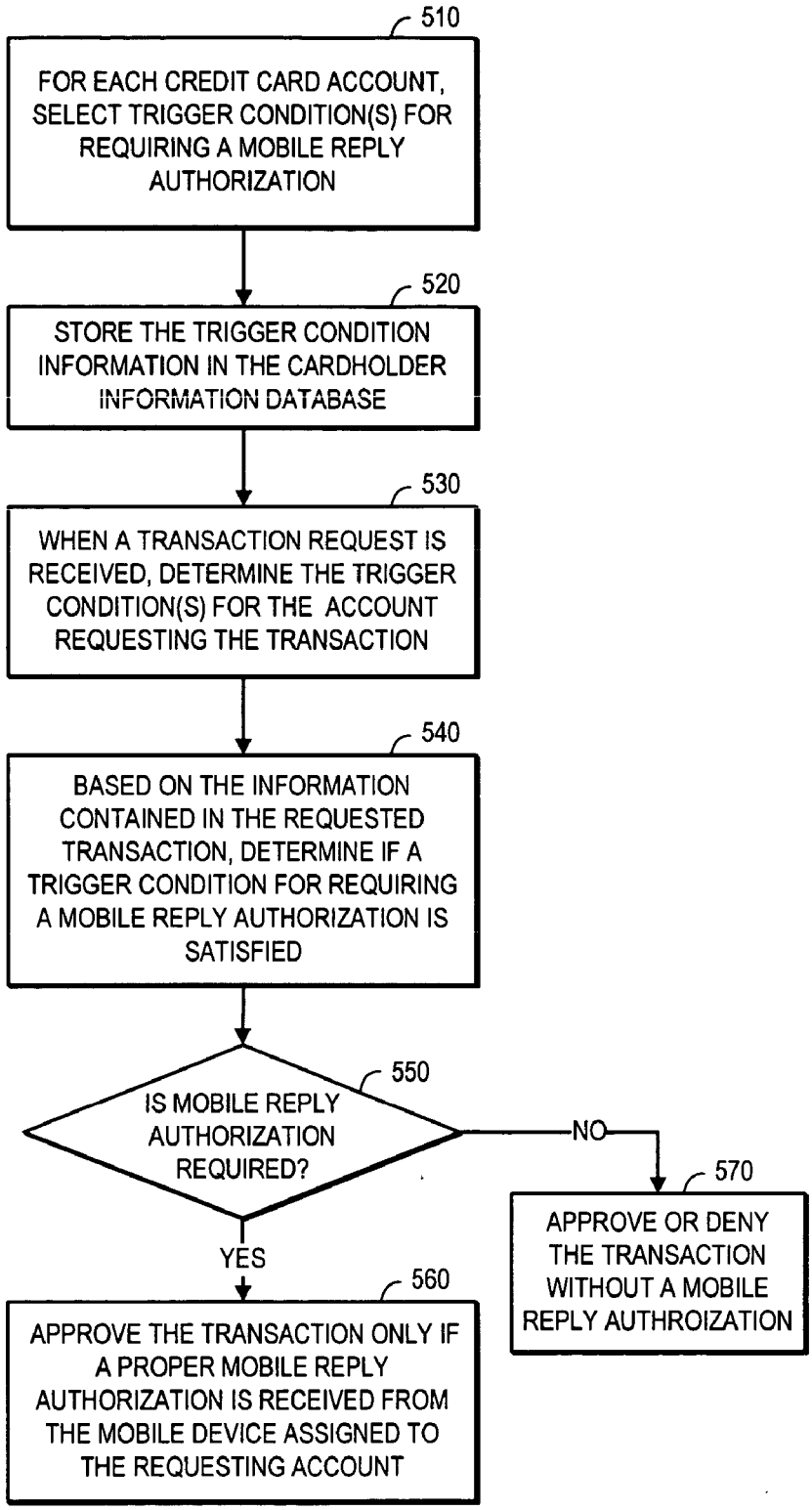
510
FOR EACH CREDIT CARD ACCOUNT, SELECT TRIGGER CONDITION(S) FOR REQUIRING A MOBILE REPLY AUTHORIZATION
520
STORE THE TRIGGER CONDITION INFORMATION IN THE CARDHOLDER INFORMATION DATABASE
530
WHEN A TRANSACTION REQUEST IS RECEIVED, DETERMINE THE TRIGGER CONDITION(S) FOR THE ACCOUNT REQUESTING THE TRANSACTION
540
BASED ON THE INFORMATION CONTAINED IN THE REQUESTED TRANSACTION, DETERMINE IF A TRIGGER CONDITION FOR REQUIRING A MOBILE REPLY AUTHORIZATION IS SATISFIED
550
IS MOBILE REPLY AUTHORIZATION REQUIRED?
NO
570
APPROVE OR DENY THE TRANSACTION WITHOUT A MOBILE REPLY AUTHROIZATION
YES
560
APPROVE THE TRANSACTION ONLY IF A PROPER MOBILE REPLY AUTHORIZATION IS RECEIVED FROM THE MOBILE DEVICE ASSIGNED TO THE REQUESTING ACCOUNT

FIG. 5