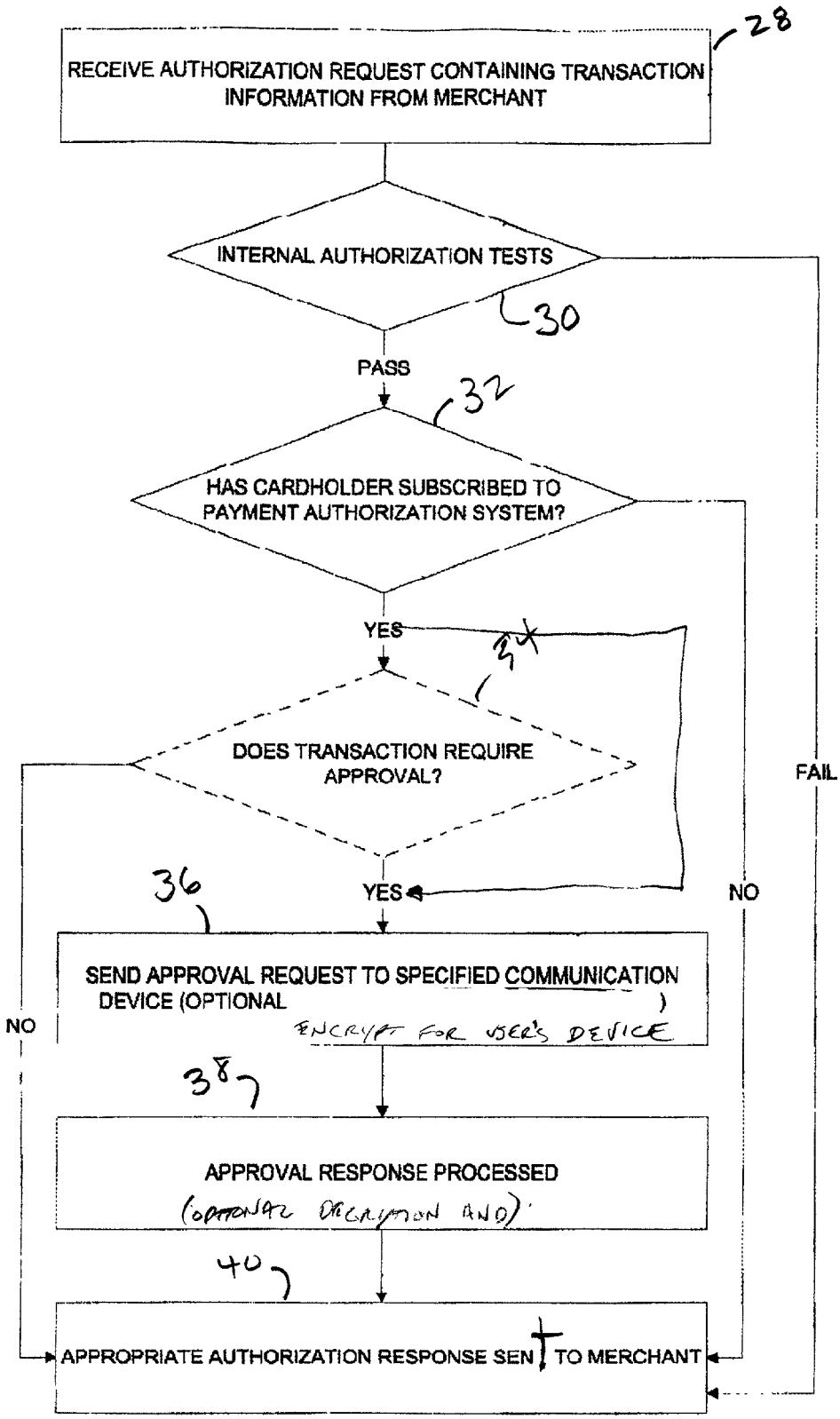
28
RECEIVE AUTHORIZATION REQUEST CONTAINING TRANSACTION INFORMATION FROM MERCHANT
INTERNAL AUTHORIZATION TESTS
30
PASS
32
HAS CARDHOLDER SUBSCRIBED TO PAYMENT AUTHORIZATION SYSTEM?
YES
34
DOES TRANSACTION REQUIRE APPROVAL?
FAIL
YES
NO
36
SEND APPROVAL REQUEST TO SPECIFIED COMMUNICATION DEVICE (OPTIONAL)
ENCRYPT FOR USER'S DEVICE
NO
38
APPROVAL RESPONSE PROCESSED
(OPTIONAL DECRYPTION AND)
40
APPROPRIATE AUTHORIZATION RESPONSE SENT TO MERCHANT

FIG. 2