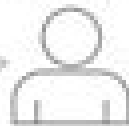


Cardholder



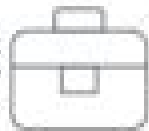
The Cardholder's payment is made and PUBLIQ provides a receipt (or error message)

12

1

The cardholder makes a payment to the PUBLIQ-hosted website with a credit card

Payment Gateway



Payment Gateway



11
Payment Confirmation

3
Confirm Account and Amount Due

2
Request Account Information

4
The Payment Gateway send the credit card details to the Payment Processor



Payment Processor



Merchant

10
Payment

9
The Payment Processor sends the approval

9

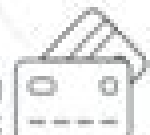
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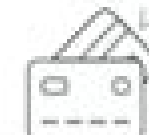
8
The Credit Card Network sends an approval or (denial code) back to the Payment Processor

8

Credit Card Network



Credit Card Network



5
The Payment Processor forwards the credit card details to the Credit Card Network

5

6

The Credit Card Network requests payment authorization from the Cardholder's issuing bank

Cardholder's Issuing Bank



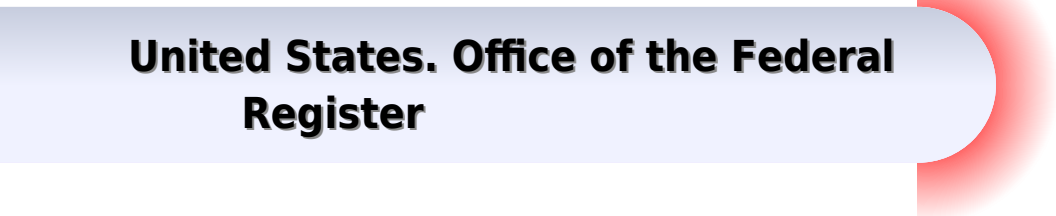
7

The Cardholder's issuing bank confirms (or denies) the card information and sends a response to the Credit Card Network

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