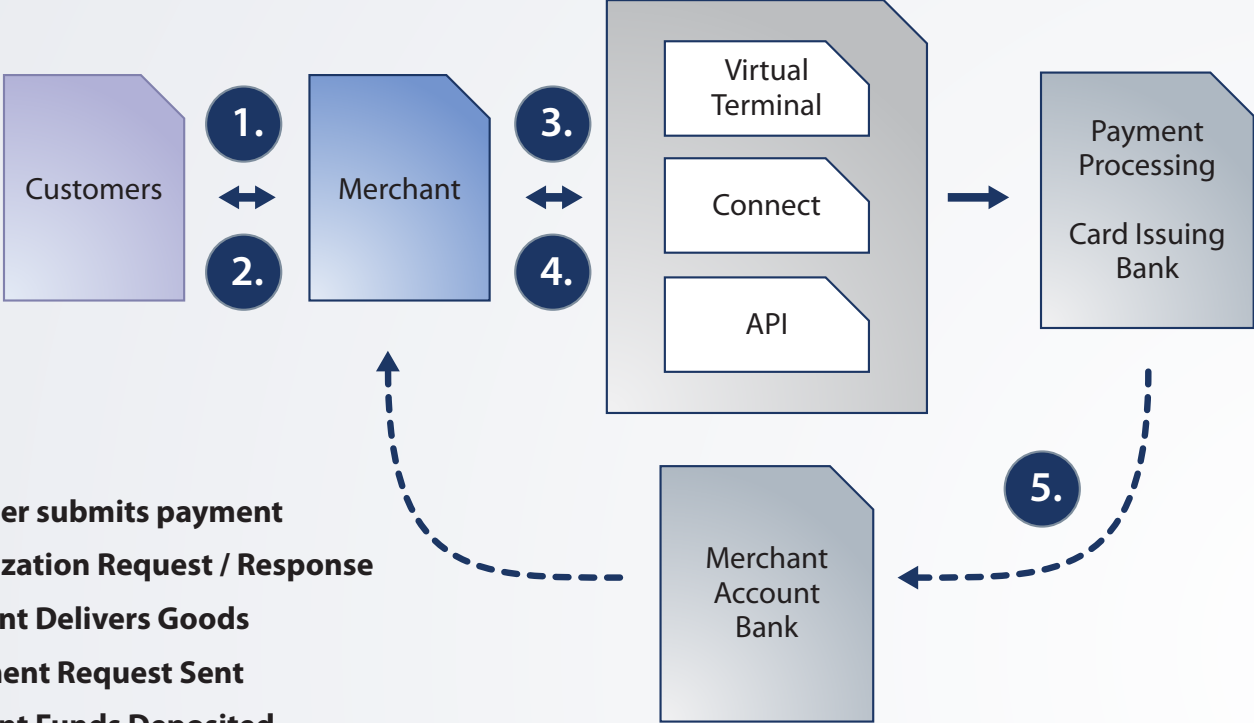


Internet Payment Solution  
Global Gateway



- 1. Customer submits payment
- 2. Authorization Request / Response
- 3. Merchant Delivers Goods
- 4. Settlement Request Sent
- 5. Merchant Funds Deposited