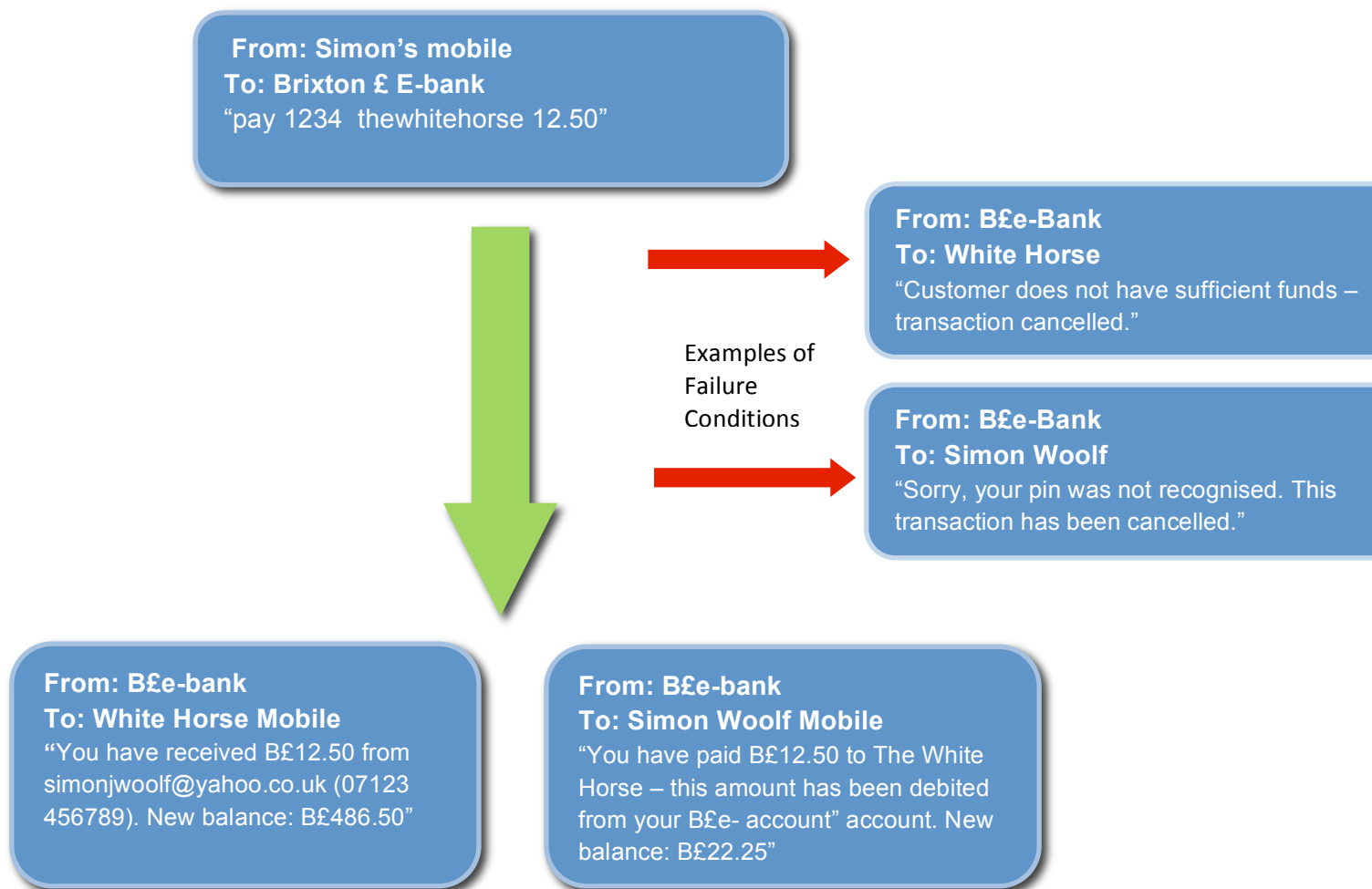


1. Customer-led payment

1. Customer requests to pay for dinner at the White Horse pub with B£e – business approves.
2. Customer sends a text to the B£ e-bank, to make a payment. The format is “pay” + customer pin + the business username (which will be displayed prominently on a card in front of the till) + the amount to pay
3. Both the customer and the business receive txts confirming the payment, and their new account balances.

N.B. The business can also check the payment has gone through by logging on to their online B£e account at www.brixtonpound.monea.cc



2. Business-led Payment

1. The customer wants to pay for dinner with B£e.
2. The Business [White Horse] requests [RQ] customer's B£e mobile phone number. (Business must use 44 and drop the '0')
3. Business sends a text to the B£ e-bank, requesting payment from the users account. The format is "RQ" + the username + the amount
4. The customer receives a message from the B£ bank asking them to confirm payment. The message will include a session password and instructions.
5. The customer txt's back with a temporary session password [in this case 'COW'] and their account pin. Message format is "CF" + session password + pin. Customer must respond within 10min otherwise the transaction is automatically cancelled.
6. Both the customer and the business receive texts confirming the payment and their new account balances.

N.B. The business can also check the payment has gone through by logging on to their online B£e account at www.brixtonpound.monea.cc

