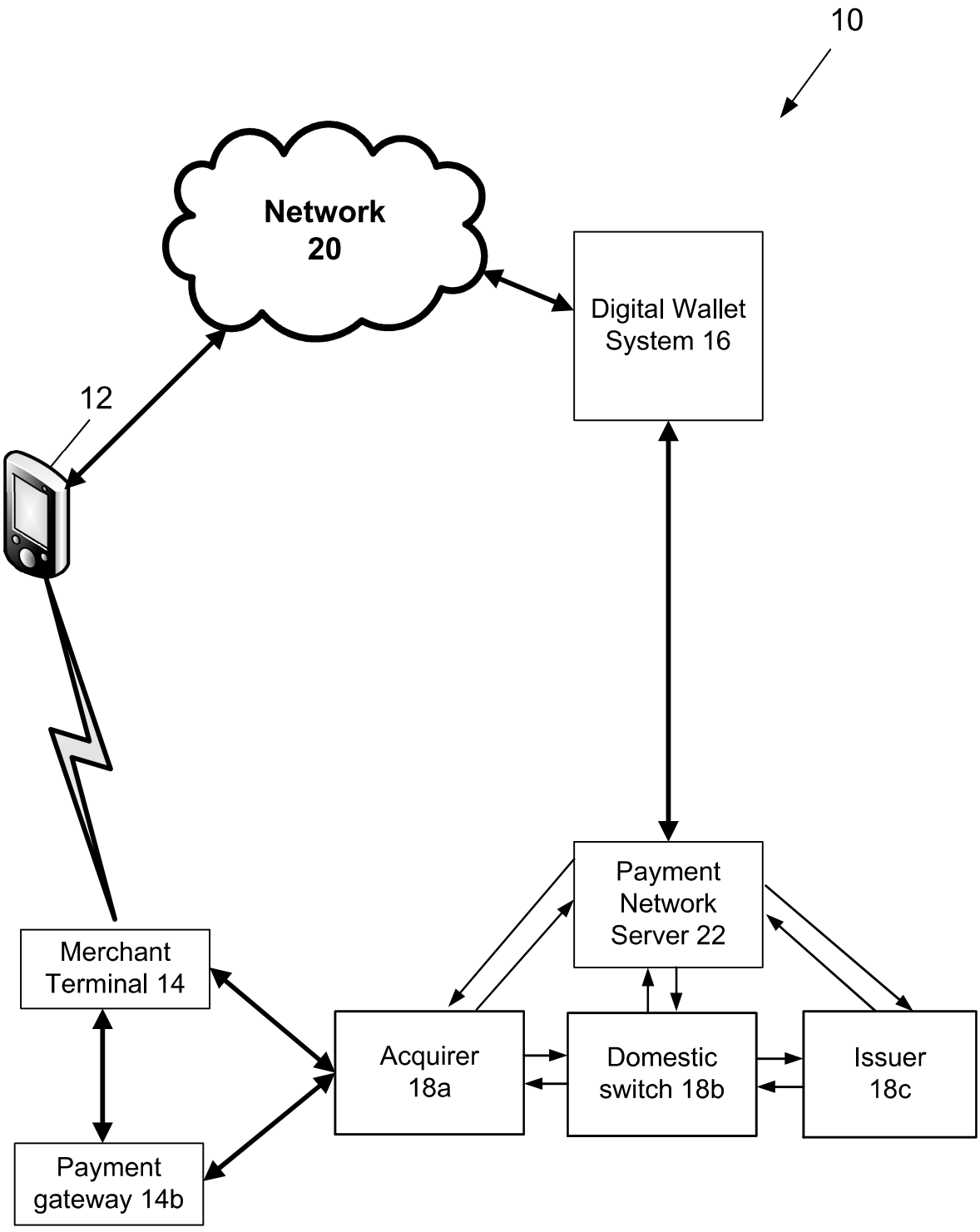

10
Network
20
Digital Wallet
System 16
12
Payment
Network
Server 22
Merchant
Terminal 14
Acquirer
18a
Domestic
switch 18b
Issuer
18c
Payment
gateway 14b

Figure 1

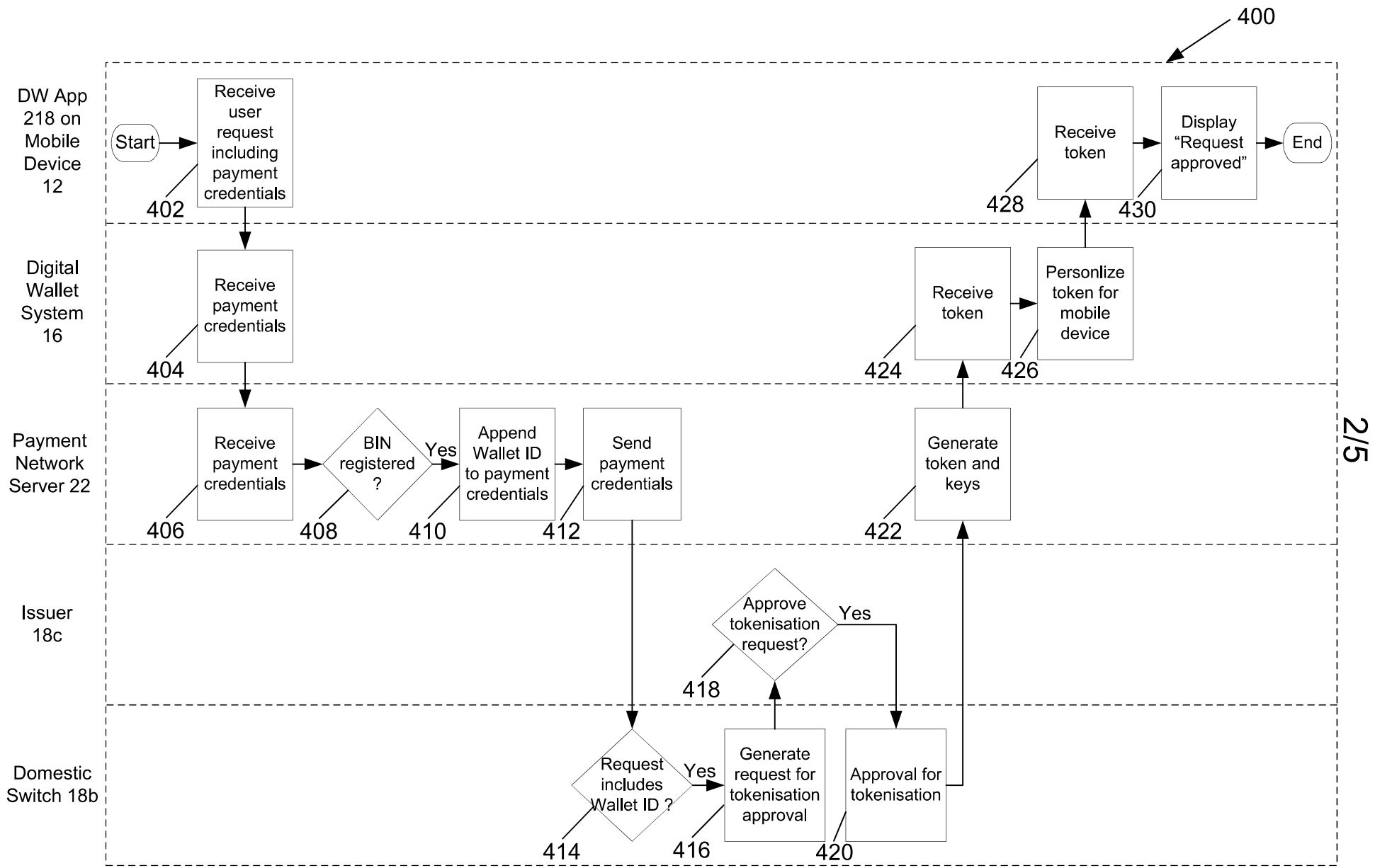

400
DW App 218 on Mobile Device 12
Digital Wallet System 16
Payment Network Server 22
Issuer 18c
Domestic Switch 18b
Start
Receive user request including payment credentials
402
Receive payment credentials
404
Receive payment credentials
406
BIN registered ?
408
Yes
Append Wallet ID to payment credentials
410
Send payment credentials
412
Request includes Wallet ID ?
414
Yes
Generate request for tokenisation approval
416
Approve tokenisation request?
418
Yes
Approval for tokenisation
420
Generate token and keys
422
Receive token
424
Personlize token for mobile device
426
Receive token
428
Display "Request approved"
430
End
2/5

Figure 2

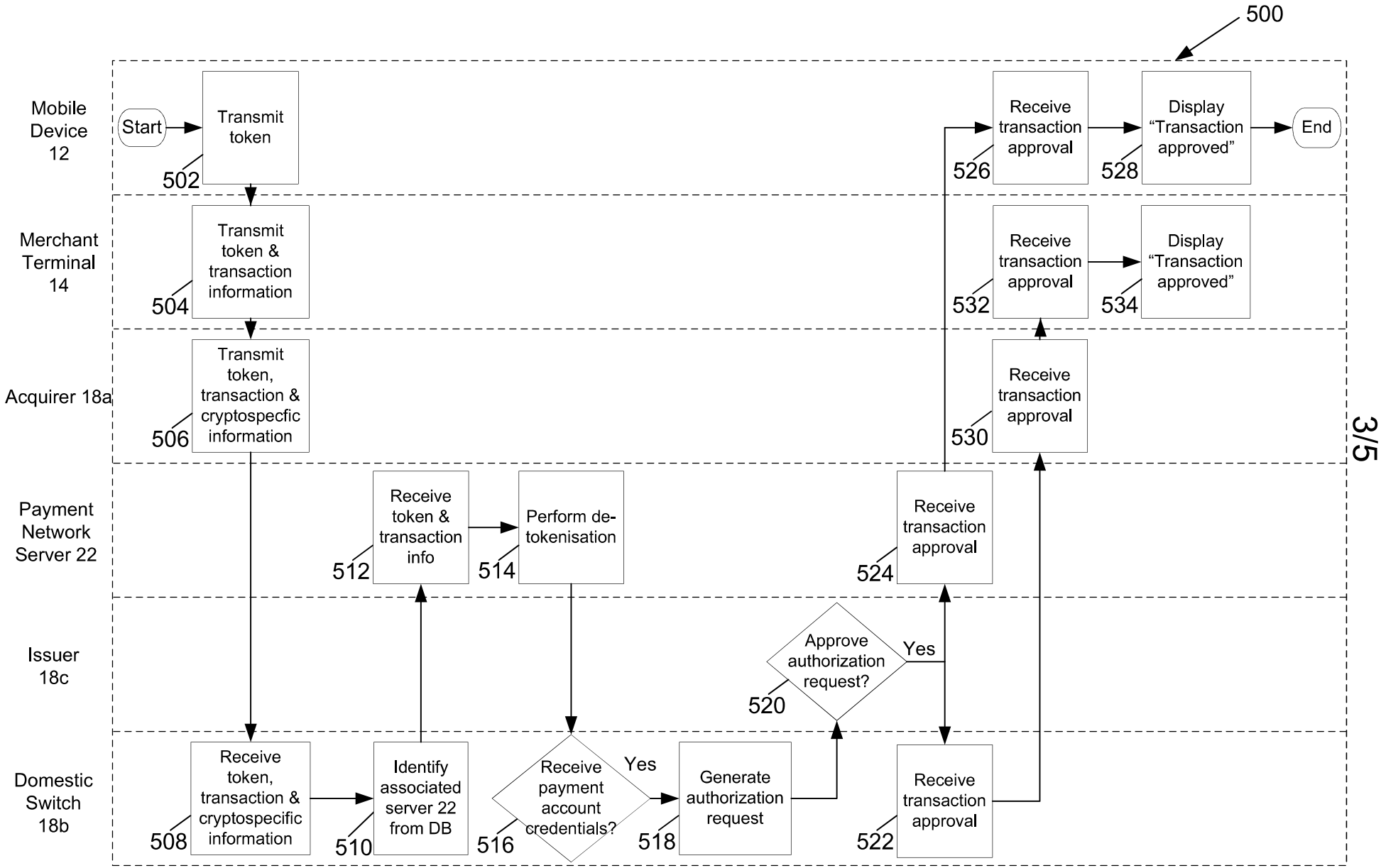

500
Mobile Device 12
Merchant Terminal 14
Acquirer 18a
Payment Network Server 22
Issuer 18c
Domestic Switch 18b
Start
Transmit token
502
Transmit token & transaction information
504
Transmit token, transaction & cryptospecfic information
506
Receive token, transaction & cryptospecific information
508
Identify associated server 22 from DB
510
Receive token & transaction info
512
Perform de-tokenisation
514
Receive payment account credentials?
516
Yes
Generate authorization request
518
Approve authorization request?
520
Yes
Receive transaction approval
522
Receive transaction approval
524
Receive transaction approval
526
Display "Transaction approved"
528
End
Receive transaction approval
530
Receive transaction approval
532
Display "Transaction approved"
534

Figure 3

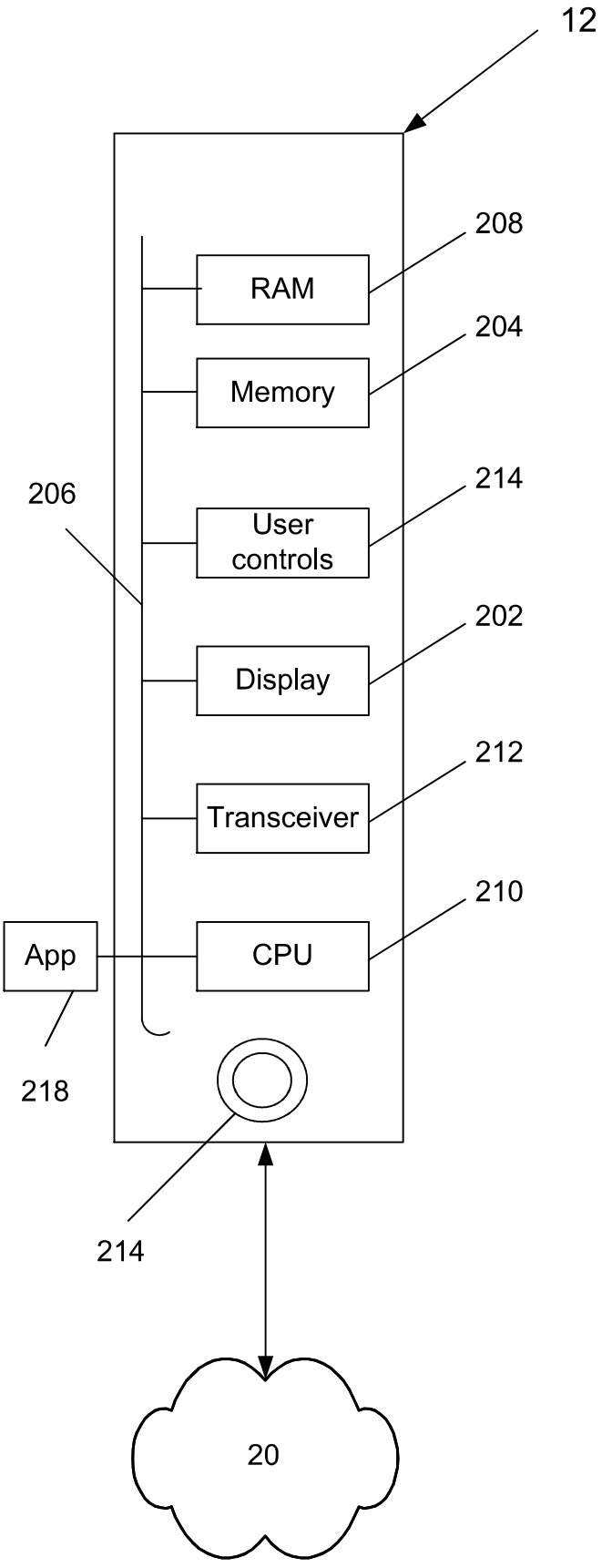

12
208
RAM
204
Memory
206
214
User controls
202
Display
212
Transceiver
210
App
CPU
218
214
20

Figure 4

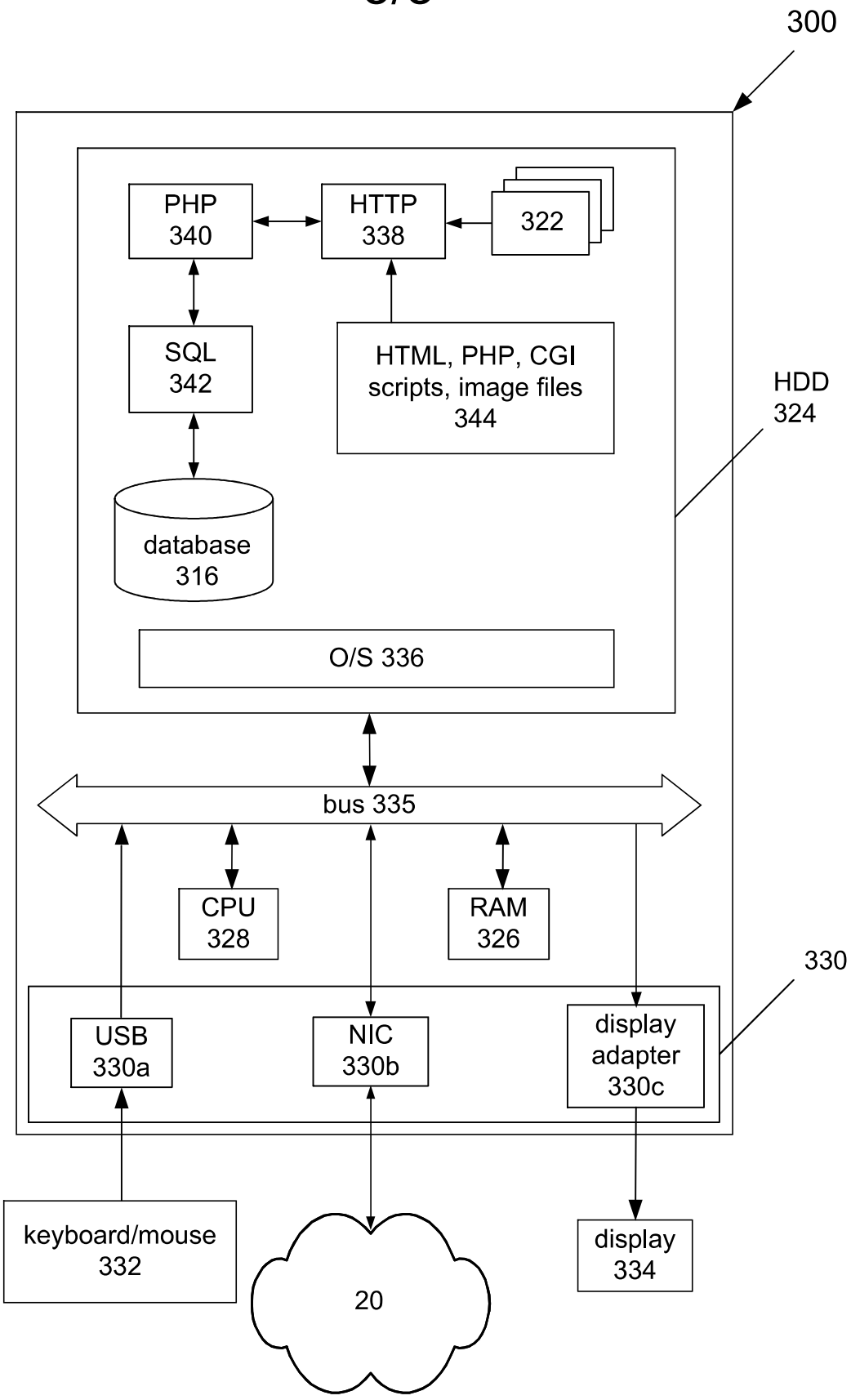

300
PHP
340
HTTP
338
322
SQL
342
HTML, PHP, CGI
scripts, image files
344
HDD
324
database
316
O/S 336
bus 335
CPU
328
RAM
326
330
USB
330a
NIC
330b
display
adapter
330c
keyboard/mouse
332
20
display
334

Figure 5