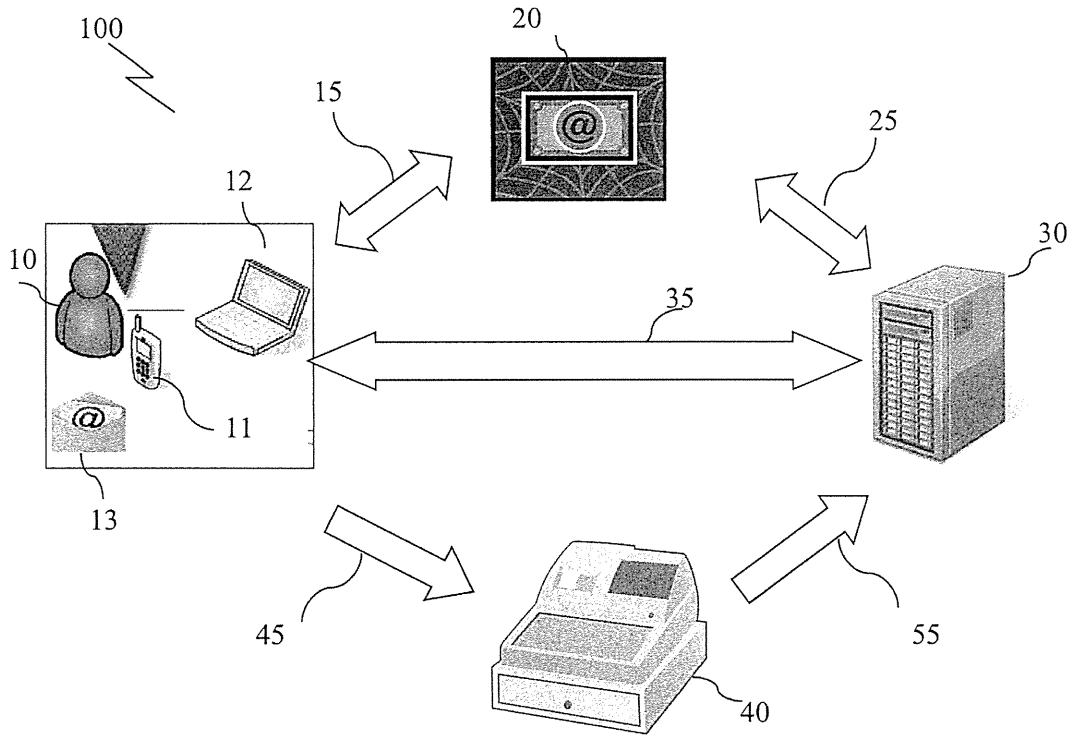


Fig. 1

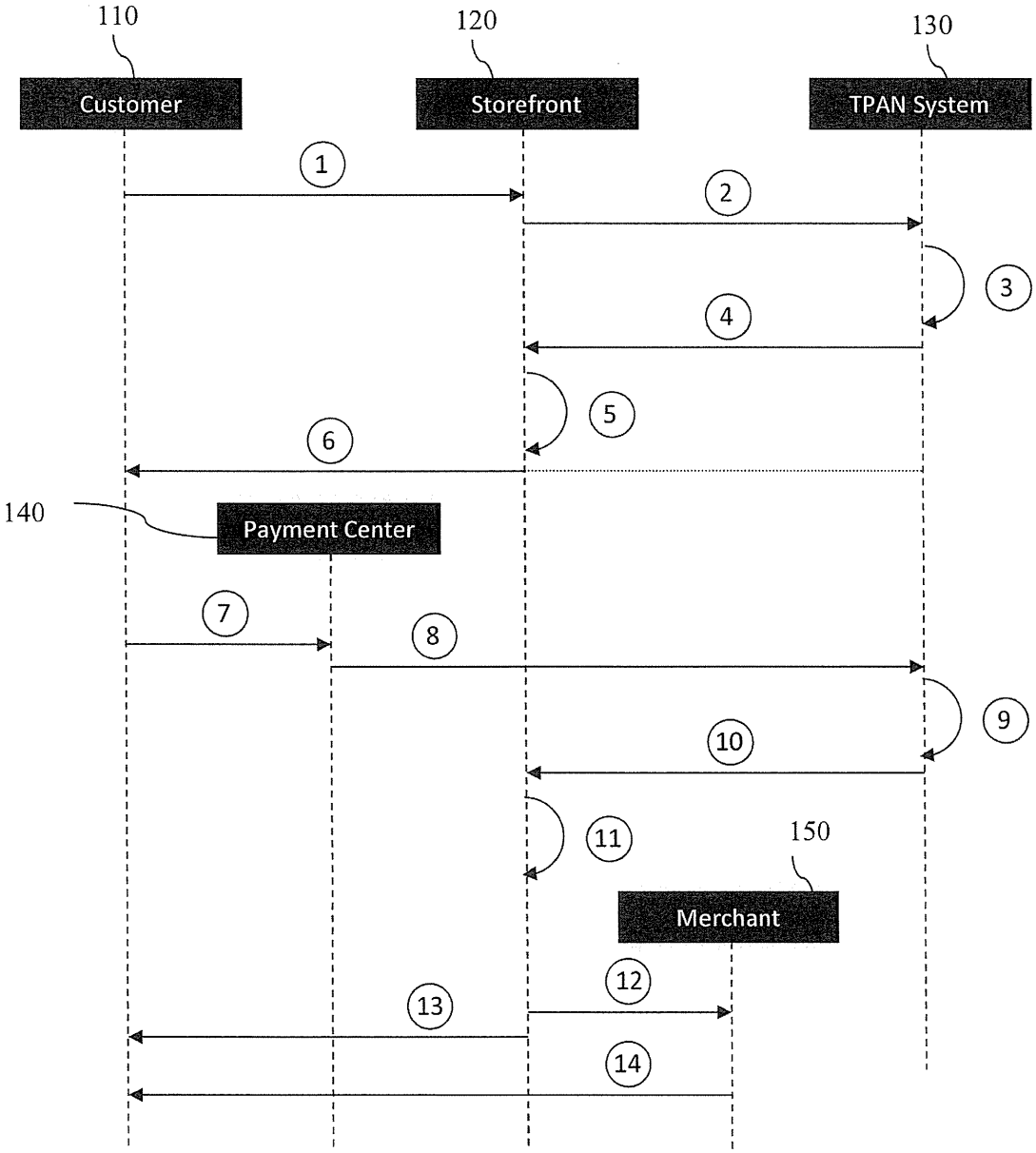

110
120
130
Customer
Storefront
TPAN System
1
2
3
4
5
6
140
Payment Center
7
8
9
10
11
150
Merchant
12
13
14

Fig. 2