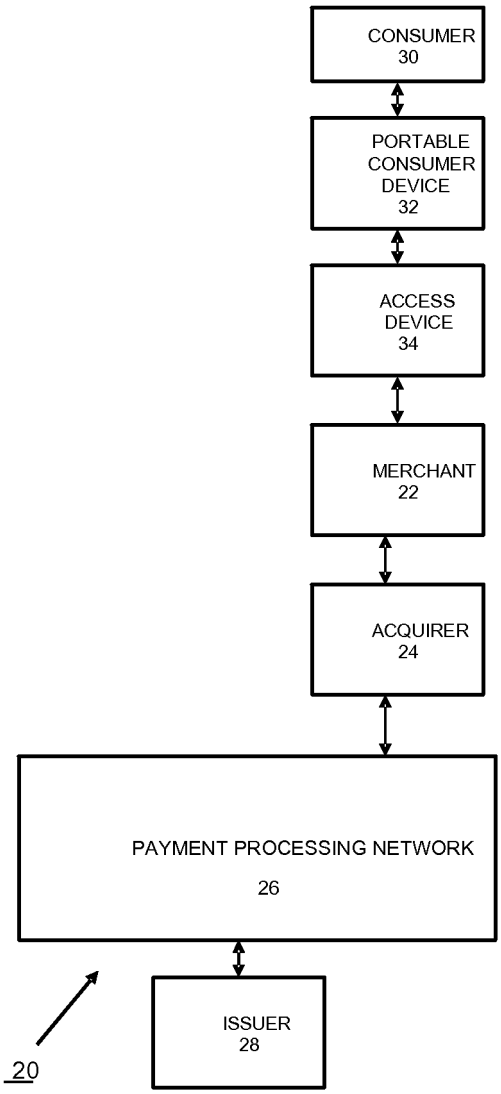

CONSUMER
30
PORTABLE
CONSUMER
DEVICE
32
ACCESS
DEVICE
34
MERCHANT
22
ACQUIRER
24
PAYMENT PROCESSING NETWORK
26
ISSUER
28
20

Figure 1

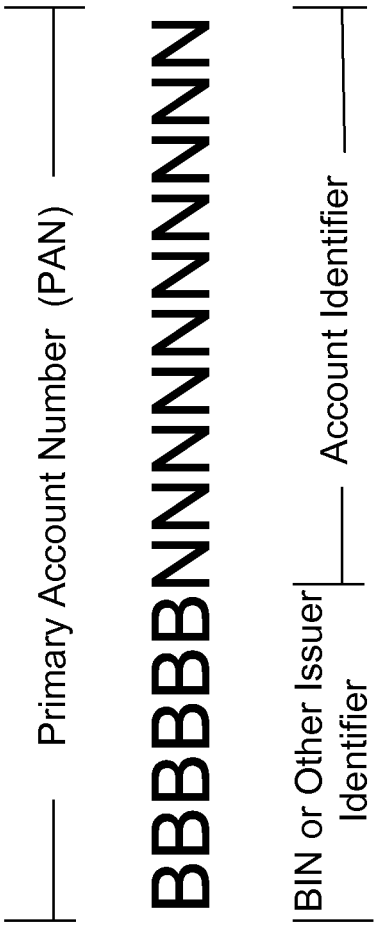

Primary Account Number (PAN)
BBBBBBNNNNNNNNN
BIN or Other Issuer Identifier
Account Identifier

Figure 2


Payment Account Number or Payment Device Identifier
NNNNNNNNNNNNNNN

Figure 3

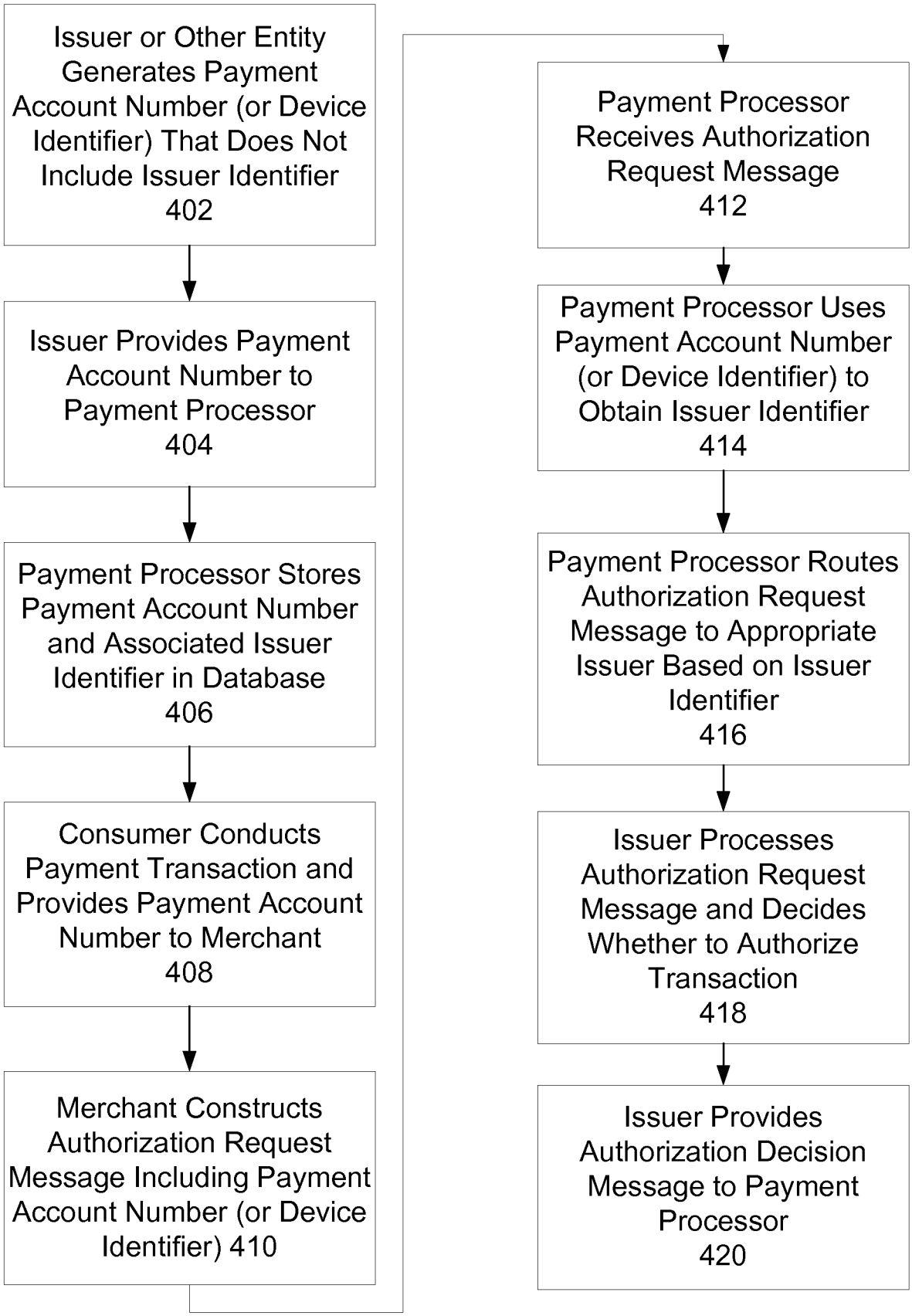

Issuer or Other Entity Generates Payment Account Number (or Device Identifier) That Does Not Include Issuer Identifier 402
Issuer Provides Payment Account Number to Payment Processor 404
Payment Processor Stores Payment Account Number and Associated Issuer Identifier in Database 406
Consumer Conducts Payment Transaction and Provides Payment Account Number to Merchant 408
Merchant Constructs Authorization Request Message Including Payment Account Number (or Device Identifier) 410
Payment Processor Receives Authorization Request Message 412
Payment Processor Uses Payment Account Number (or Device Identifier) to Obtain Issuer Identifier 414
Payment Processor Routes Authorization Request Message to Appropriate Issuer Based on Issuer Identifier 416
Issuer Processes Authorization Request Message and Decides Whether to Authorize Transaction 418
Issuer Provides Authorization Decision Message to Payment Processor 420

Figure 4

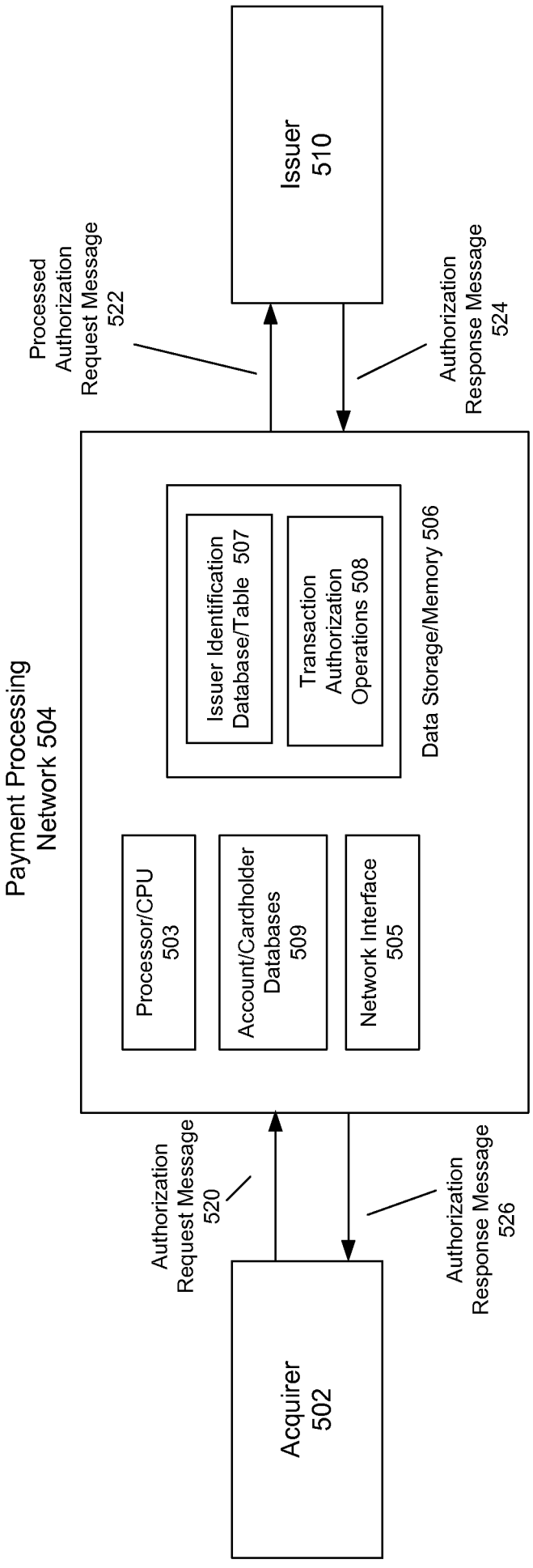

Issuer
510
Processed
Authorization
Request Message
522
Authorization
Response Message
524
Payment Processing
Network 504
Issuer Identification
Database/Table 507
Transaction
Authorization
Operations 508
Data Storage/Memory 506
Processor/CPU
503
Account/Cardholder
Databases
509
Network Interface
505
Authorization
Request Message
520
Authorization
Response Message
526
Acquirer
502

Figure 5

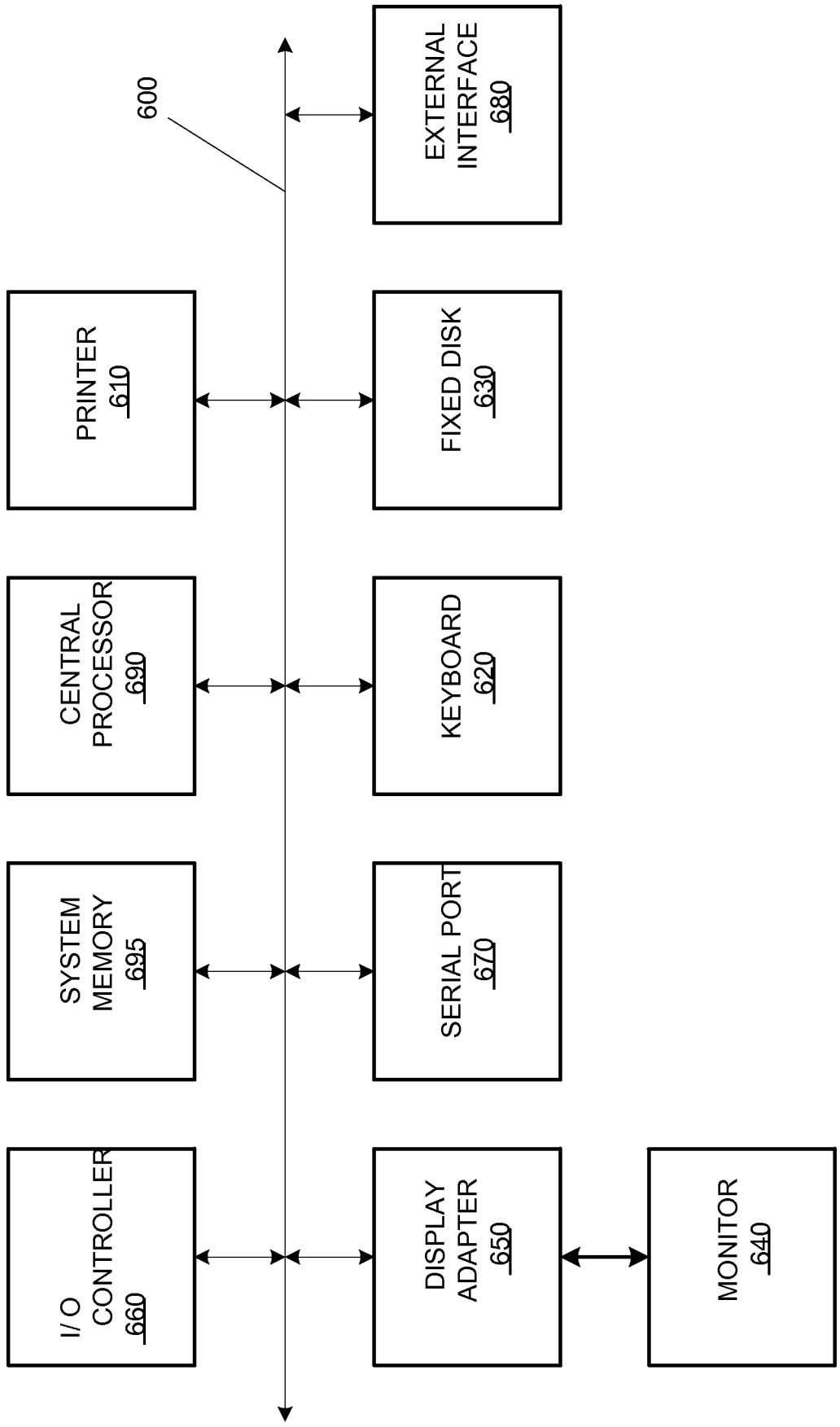

600
EXTERNAL INTERFACE 680
PRINTER 610
FIXED DISK 630
CENTRAL PROCESSOR 690
KEYBOARD 620
SYSTEM MEMORY 695
SERIAL PORT 670
I/O CONTROLLER 660
DISPLAY ADAPTER 650
MONITOR 640

Figure 6

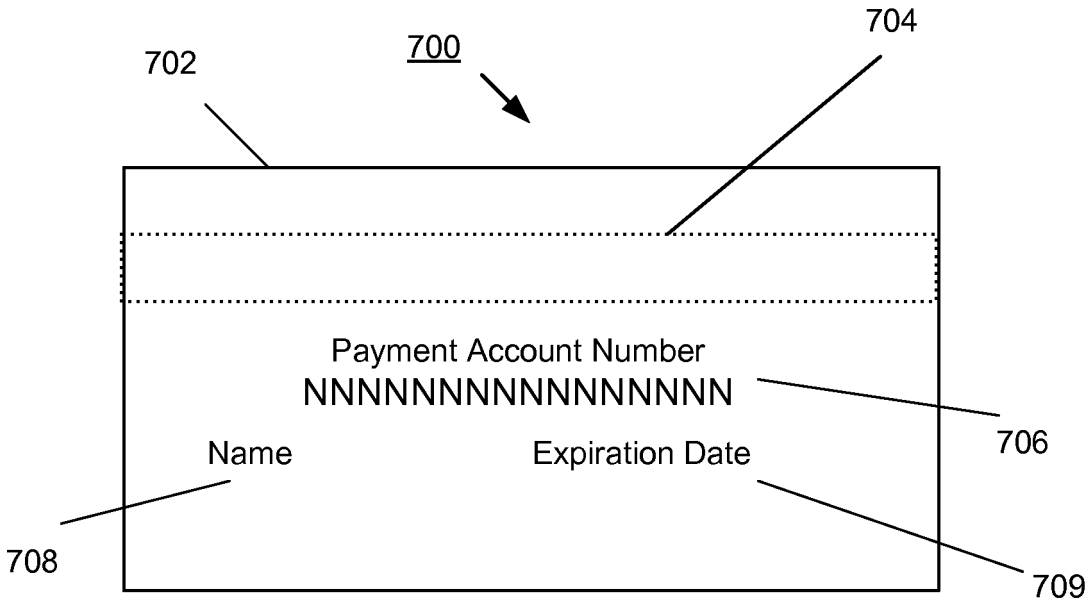


Fig. 7(a)

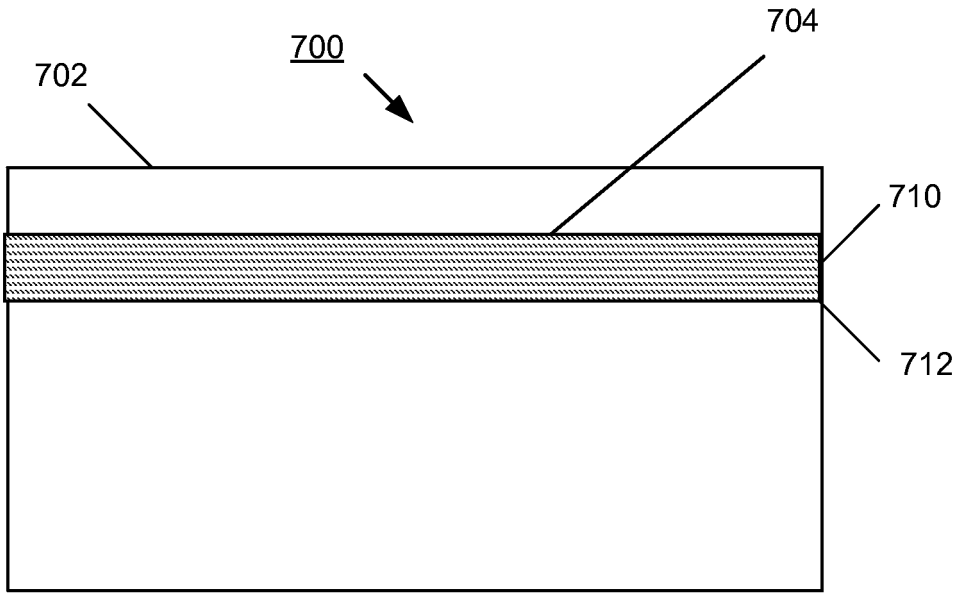


Fig. 7(b)

Figure 7

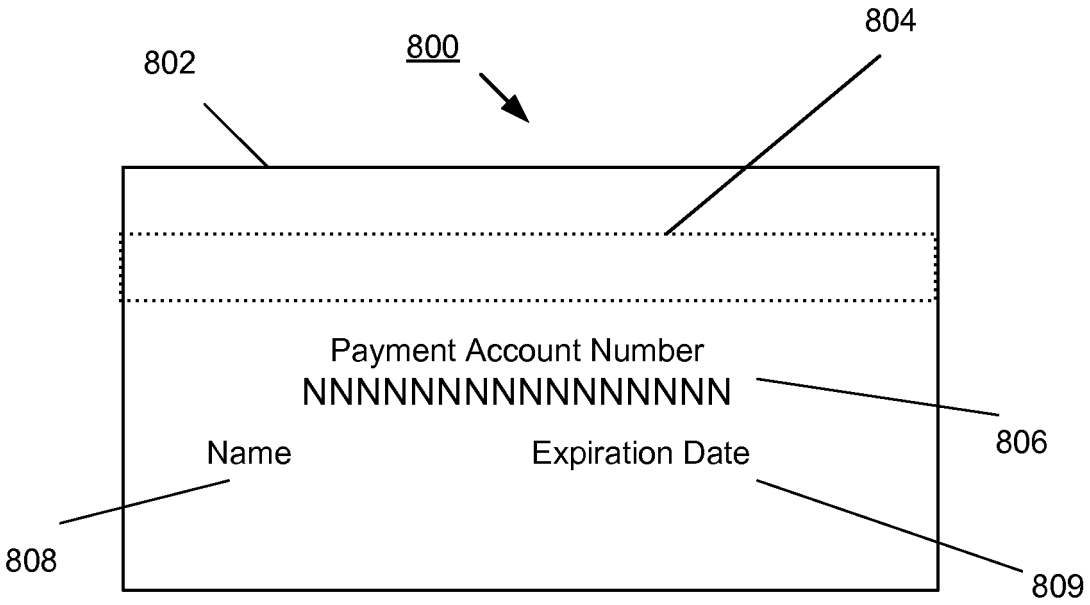


Fig. 8(a)

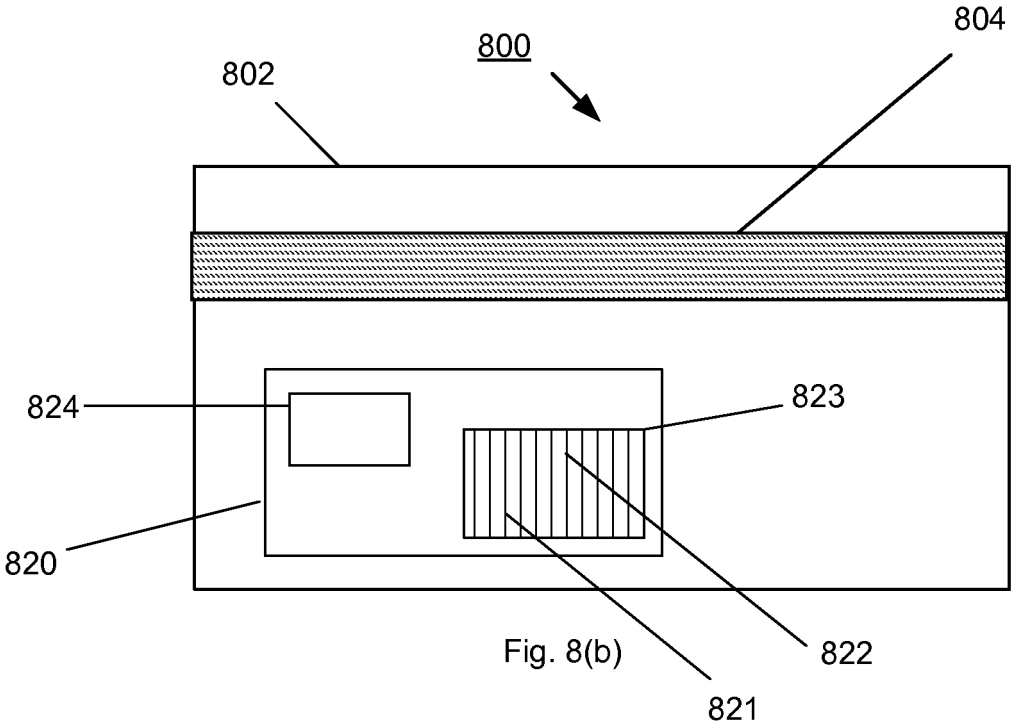


Fig. 8(b)

Figure 8