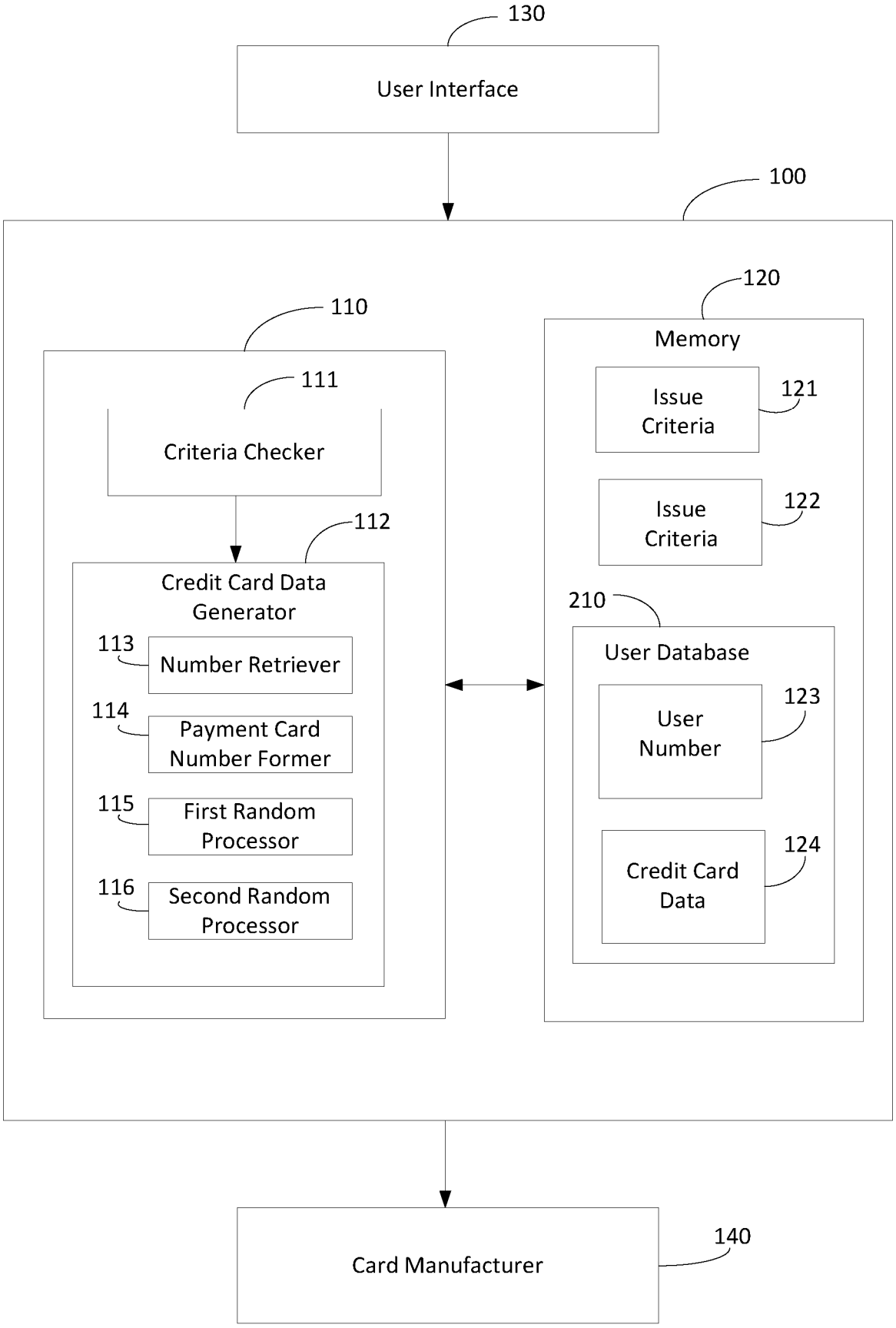

130
User Interface
100
110
111
Criteria Checker
112
Credit Card Data Generator
113
Number Retriever
114
Payment Card Number Former
115
First Random Processor
116
Second Random Processor
120
Memory
Issue Criteria
121
Issue Criteria
122
210
User Database
User Number
123
Credit Card Data
124
Card Manufacturer
140

FIGURE 1

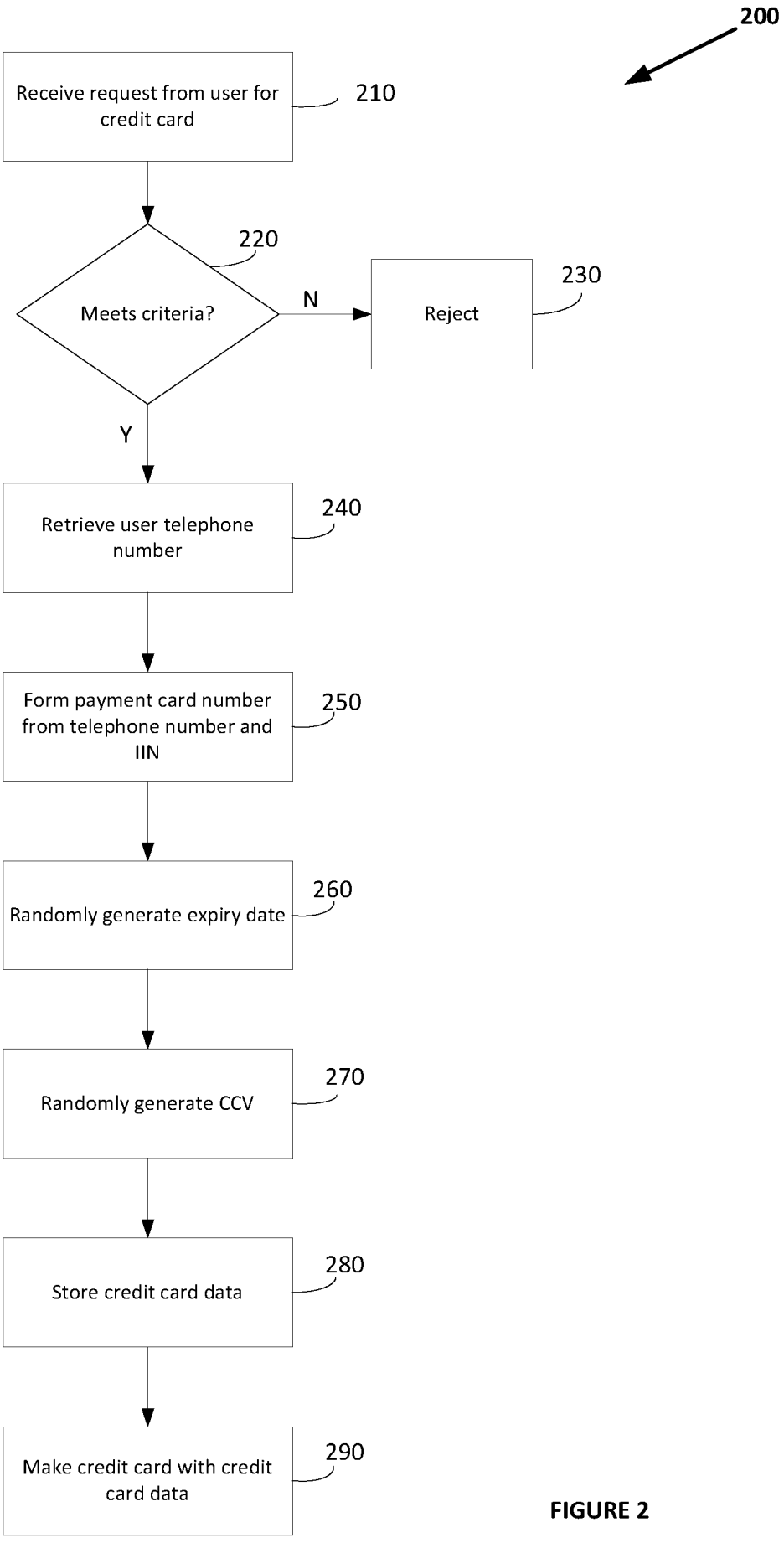

200
Receive request from user for credit card
210
220
Meets criteria?
N
Reject
230
Y
Retrieve user telephone number
240
Form payment card number from telephone number and IIN
250
Randomly generate expiry date
260
Randomly generate CCV
270
Store credit card data
280
Make credit card with credit card data
290

FIGURE 2