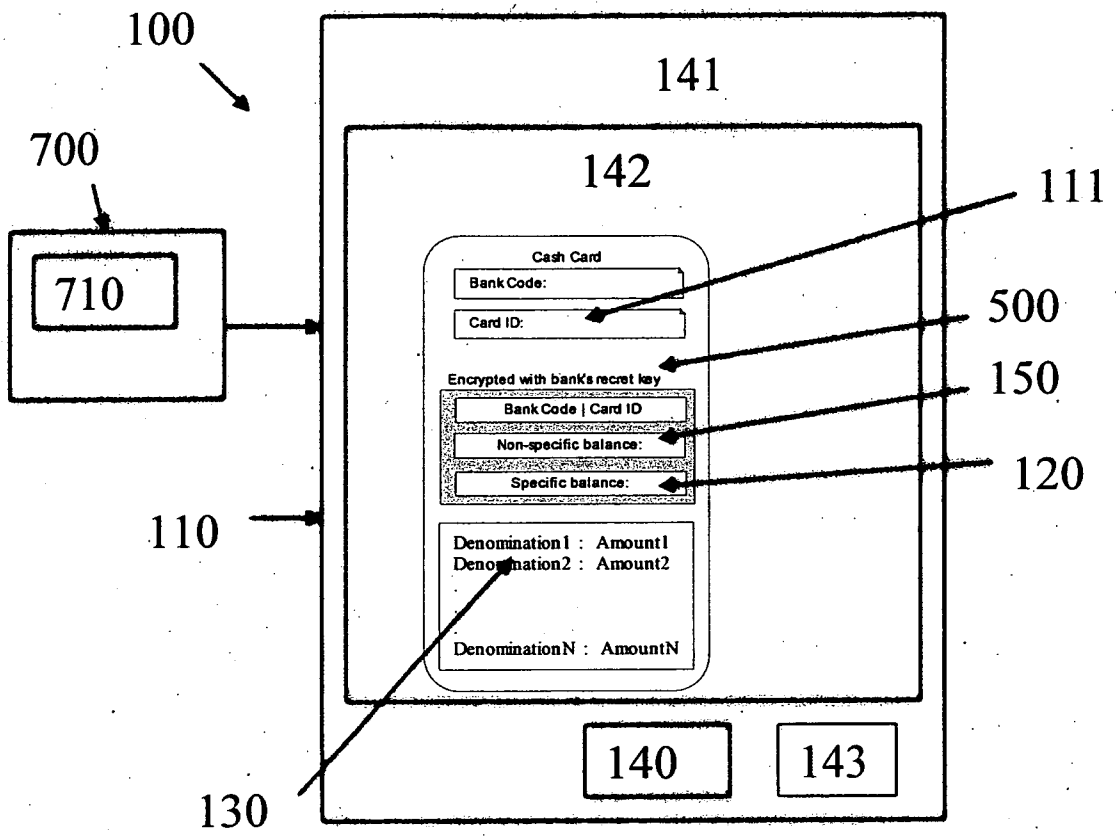


Figure 1a

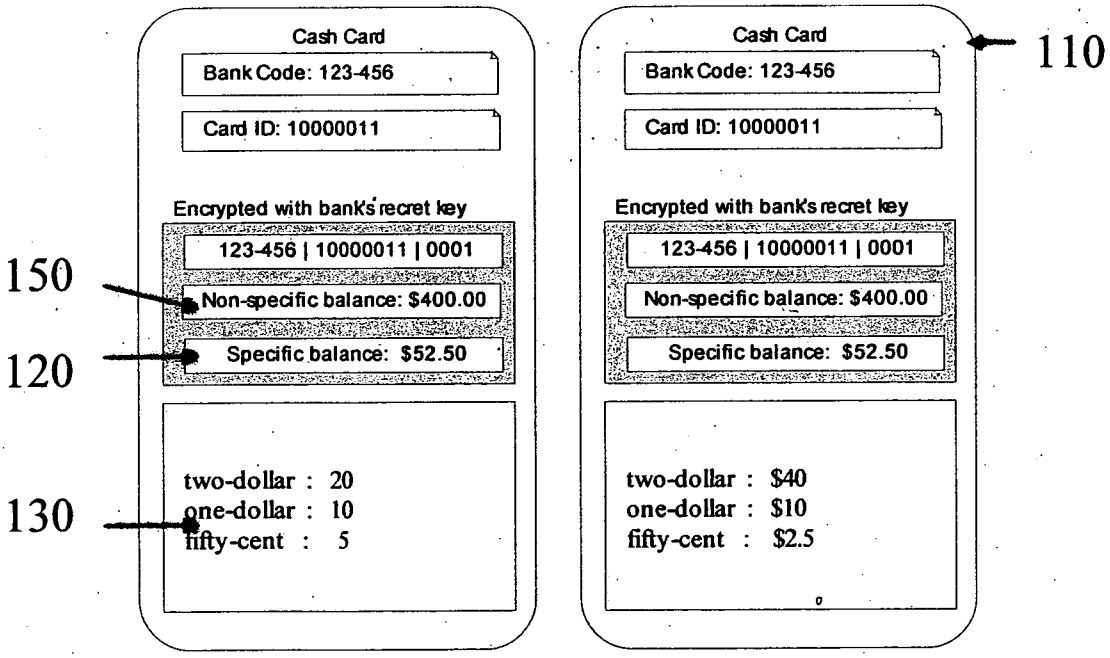


Figure 1b

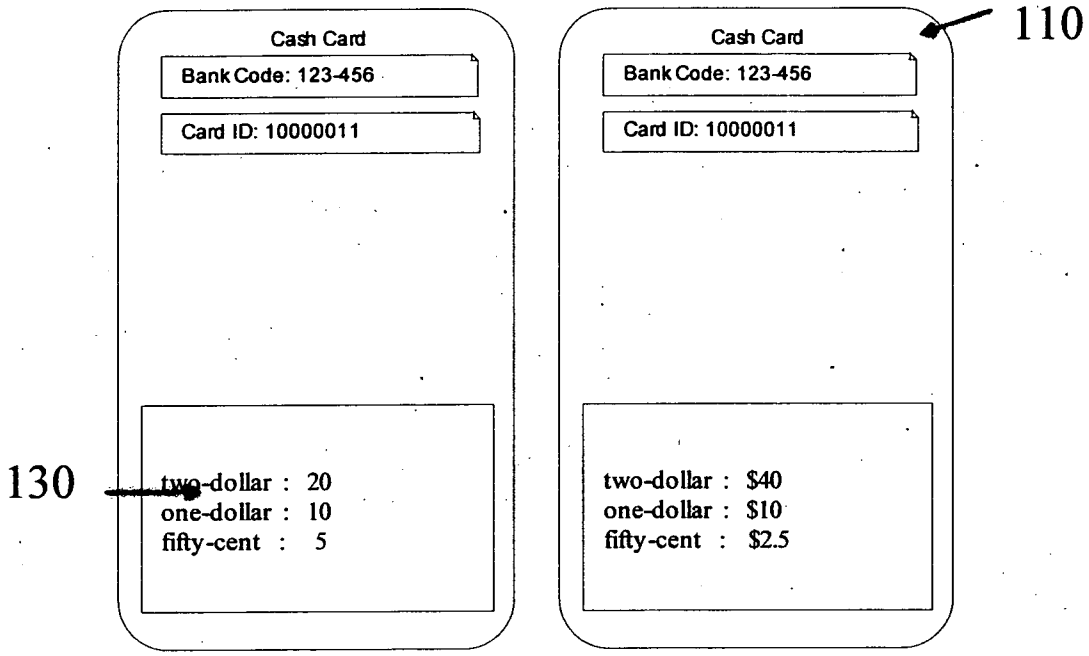


Figure 1c

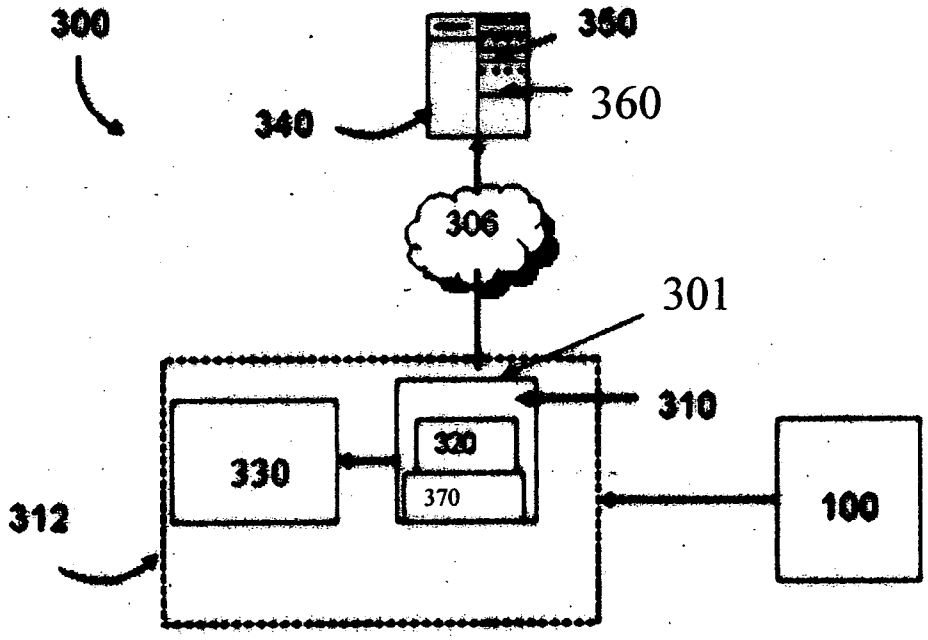


Figure 2

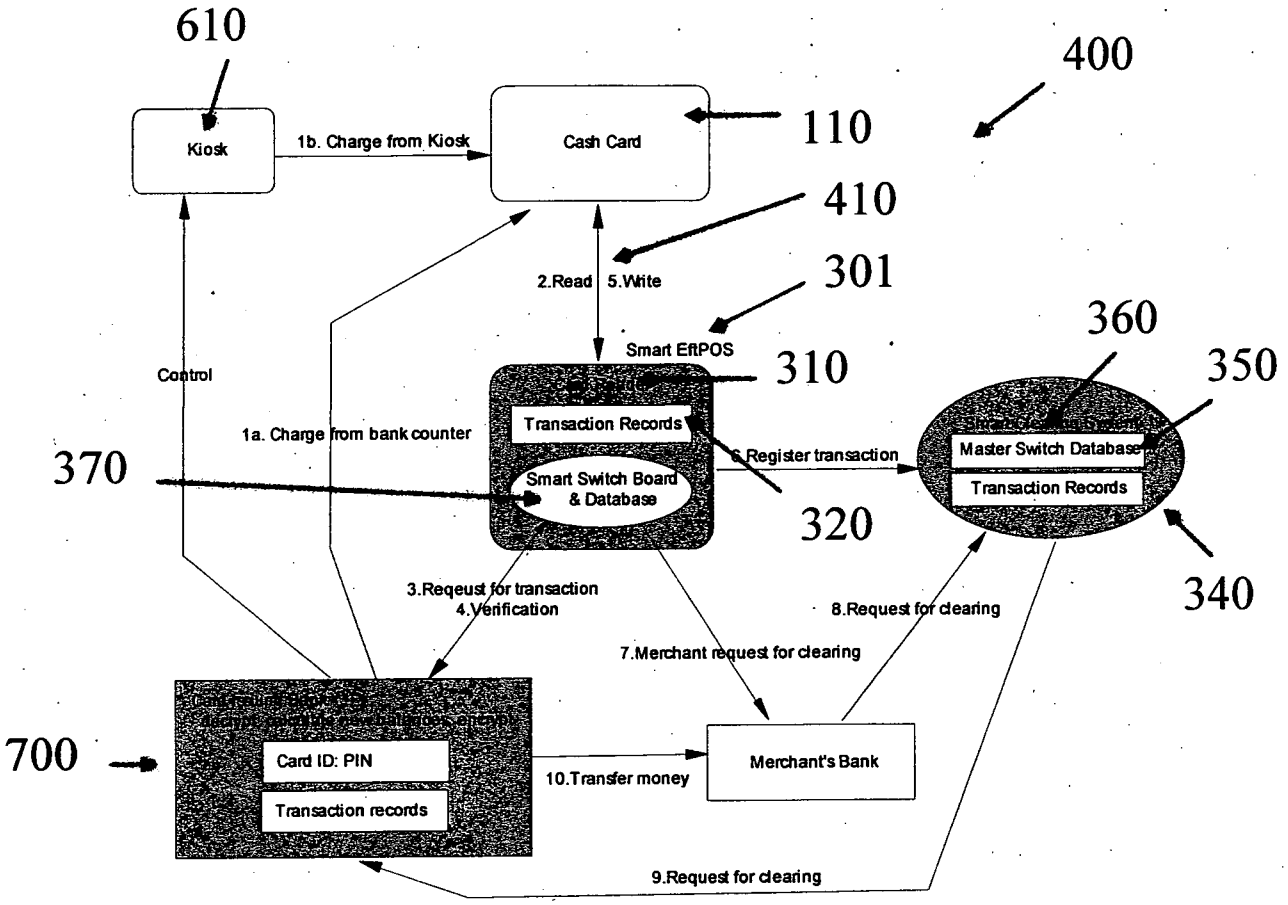

610
400
Kiosk
1b. Charge from Kiosk
Cash Card
110
410
2.Read
5.Write
301
Smart EftPOS
360
350
Control
310
Transaction Records
1a. Charge from bank counter
Master Switch Database
370
Smart Switch Board & Database
6.Register transaction
Transaction Records
320
340
3.Reqeust for transaction
4.Verification
8.Request for clearing
7.Merchant request for clearing
700
Card ID: PIN
Transaction records
10.Transfer money
Merchant's Bank
9.Request for clearing

Figure 3