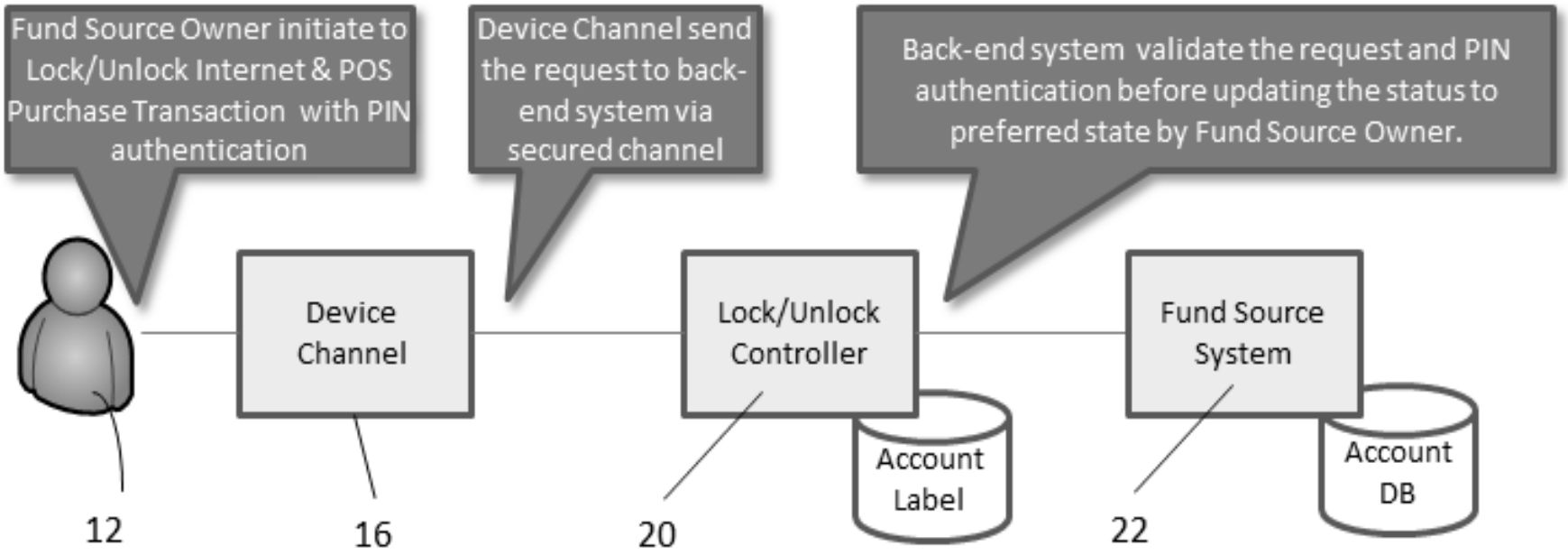

Fund Source Owner initiate to Lock/Unlock Internet & POS Purchase Transaction with PIN authentication
Device Channel send the request to back-end system via secured channel
Back-end system validate the request and PIN authentication before updating the status to preferred state by Fund Source Owner.
Device Channel
Lock/Unlock Controller
Fund Source System
Account Label
Account DB
12
16
20
22

Fig. 1

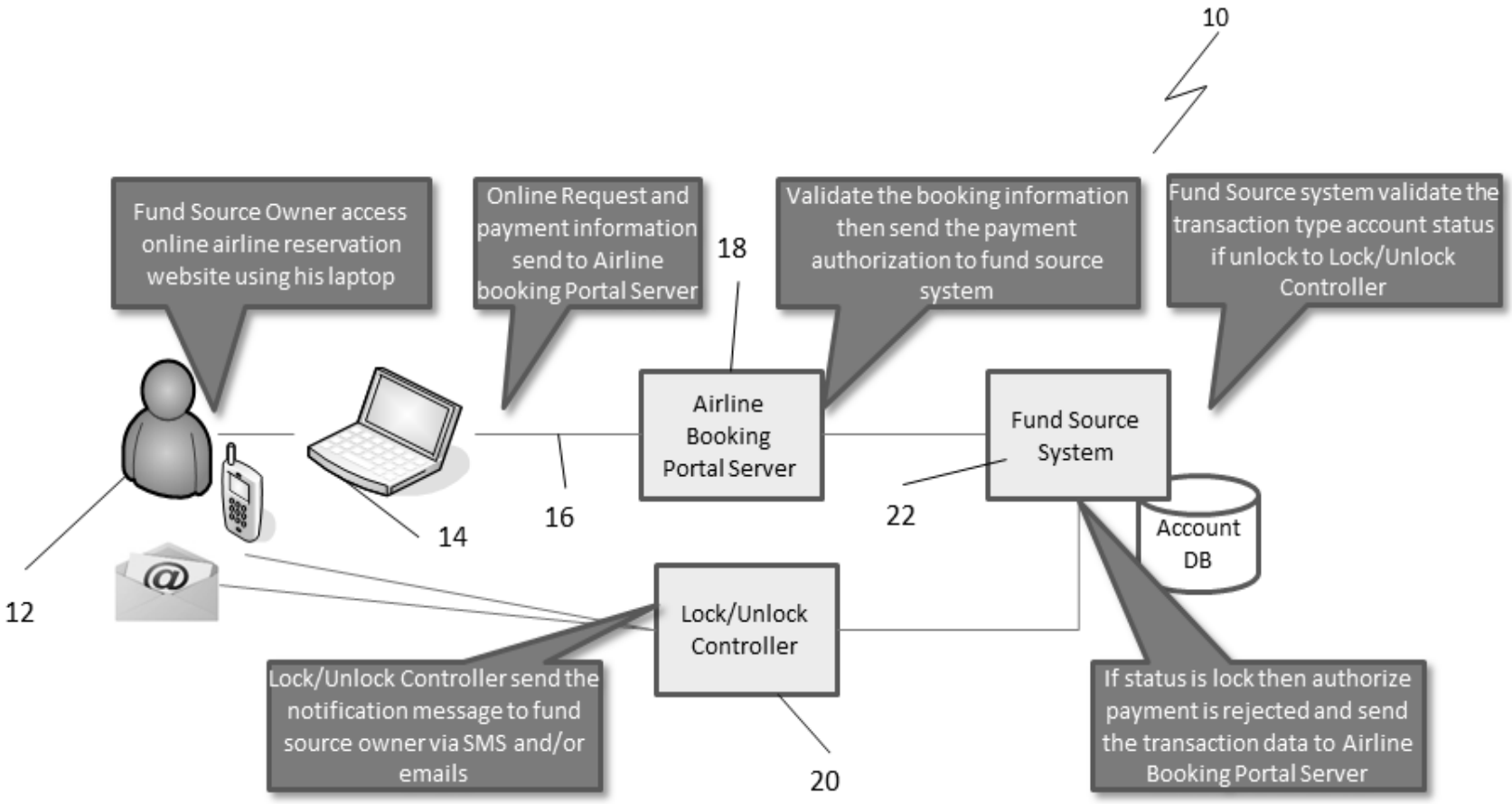

10
Fund Source Owner access online airline reservation website using his laptop
Online Request and payment information send to Airline booking Portal Server
18
Validate the booking information then send the payment authorization to fund source system
Fund Source system validate the transaction type account status if unlock to Lock/Unlock Controller
Airline Booking Portal Server
Fund Source System
Account DB
12
14
16
22
Lock/Unlock Controller
Lock/Unlock Controller send the notification message to fund source owner via SMS and/or emails
20
If status is lock then authorize payment is rejected and send the transaction data to Airline Booking Portal Server

Fig. 2

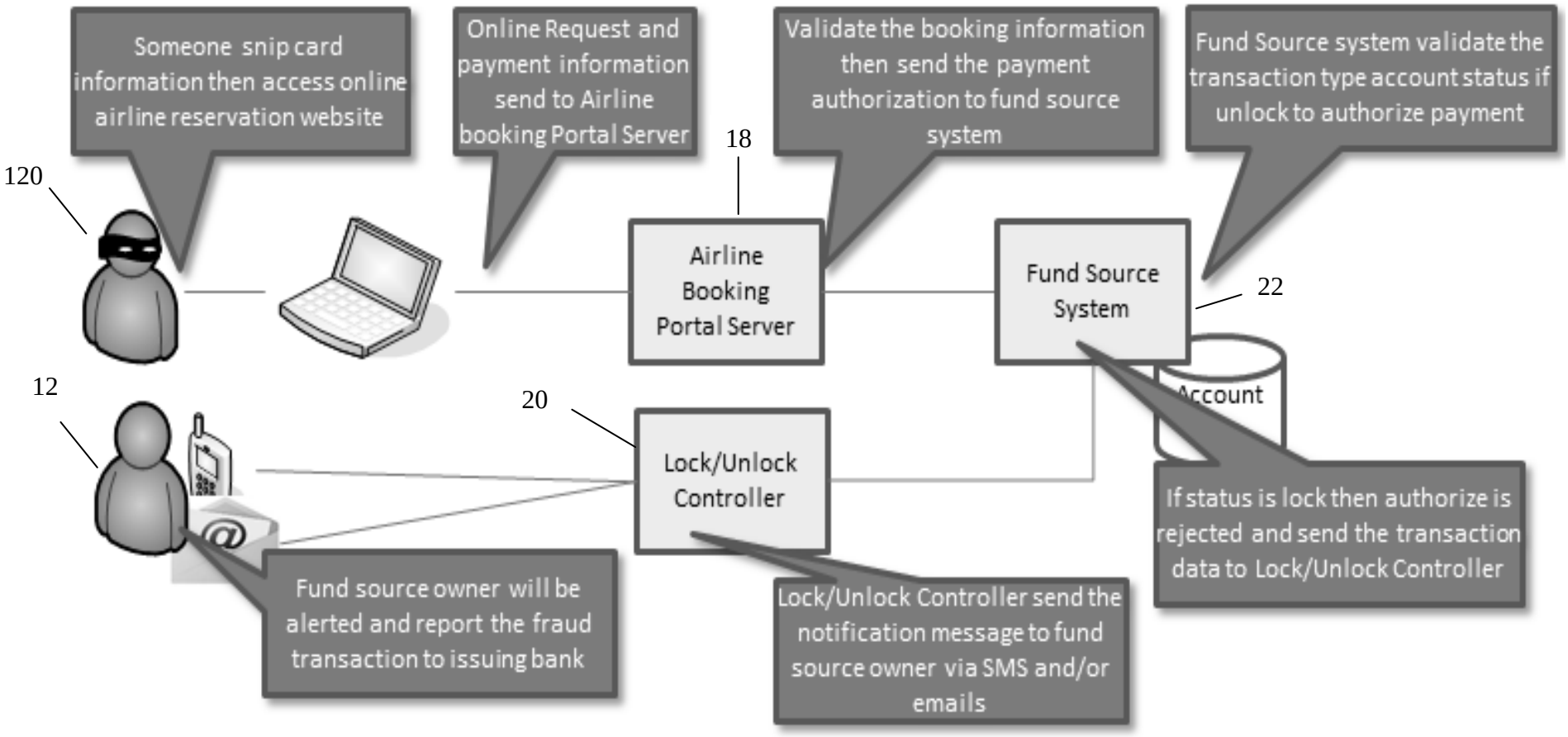

Someone snip card information then access online airline reservation website
Online Request and payment information send to Airline booking Portal Server
Validate the booking information then send the payment authorization to fund source system
Fund Source system validate the transaction type account status if unlock to authorize payment
120
18
Airline Booking Portal Server
Fund Source System
22
Account
12
20
Lock/Unlock Controller
If status is lock then authorize is rejected and send the transaction data to Lock/Unlock Controller
Fund source owner will be alerted and report the fraud transaction to issuing bank
Lock/Unlock Controller send the notification message to fund source owner via SMS and/or emails

Fig. 3

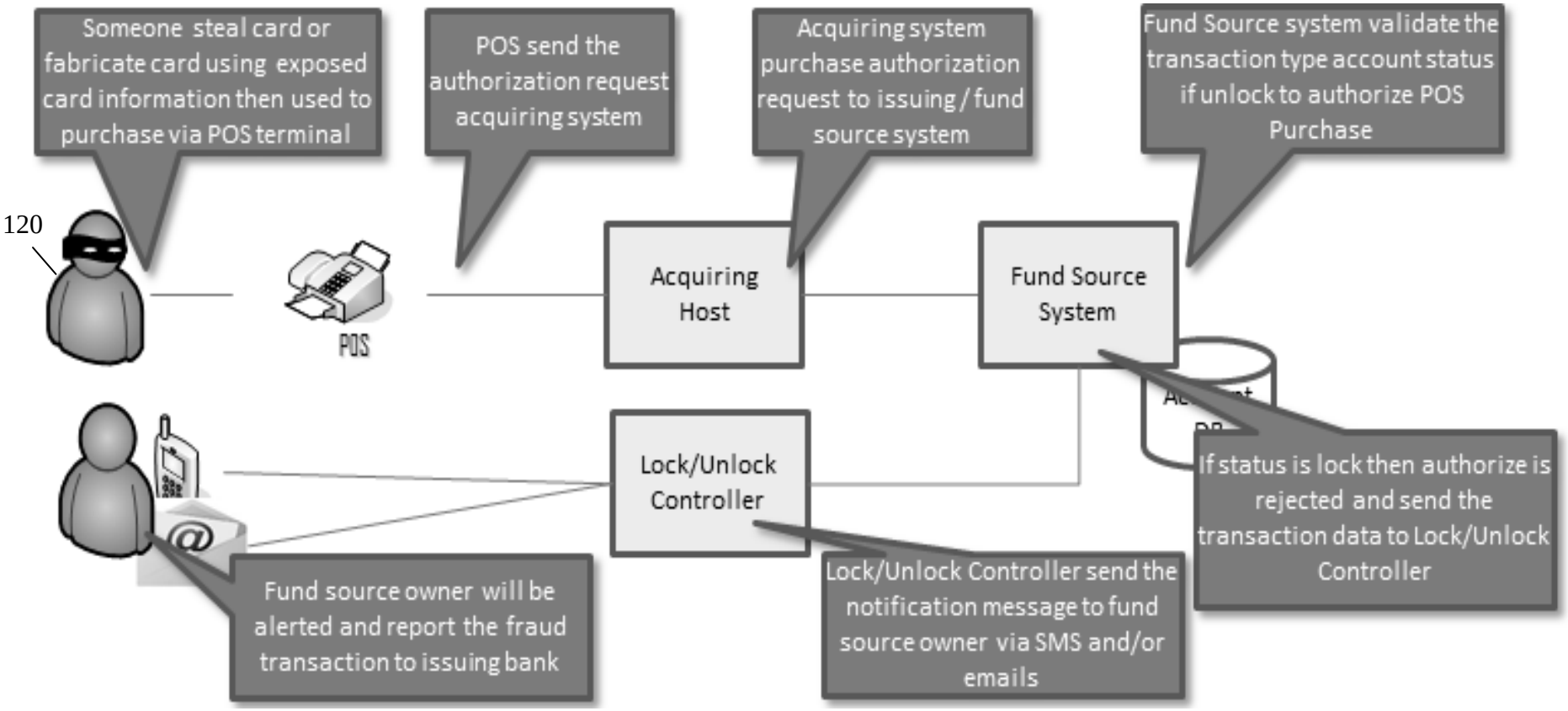

Someone steal card or fabricate card using exposed card information then used to purchase via POS terminal
POS send the authorization request acquiring system
Acquiring system purchase authorization request to issuing / fund source system
Fund Source system validate the transaction type account status if unlock to authorize POS Purchase
120
POS
Acquiring Host
Fund Source System
Lock/Unlock Controller
If status is lock then authorize is rejected and send the transaction data to Lock/Unlock Controller
Fund source owner will be alerted and report the fraud transaction to issuing bank
Lock/Unlock Controller send the notification message to fund source owner via SMS and/or emails

Fig. 4

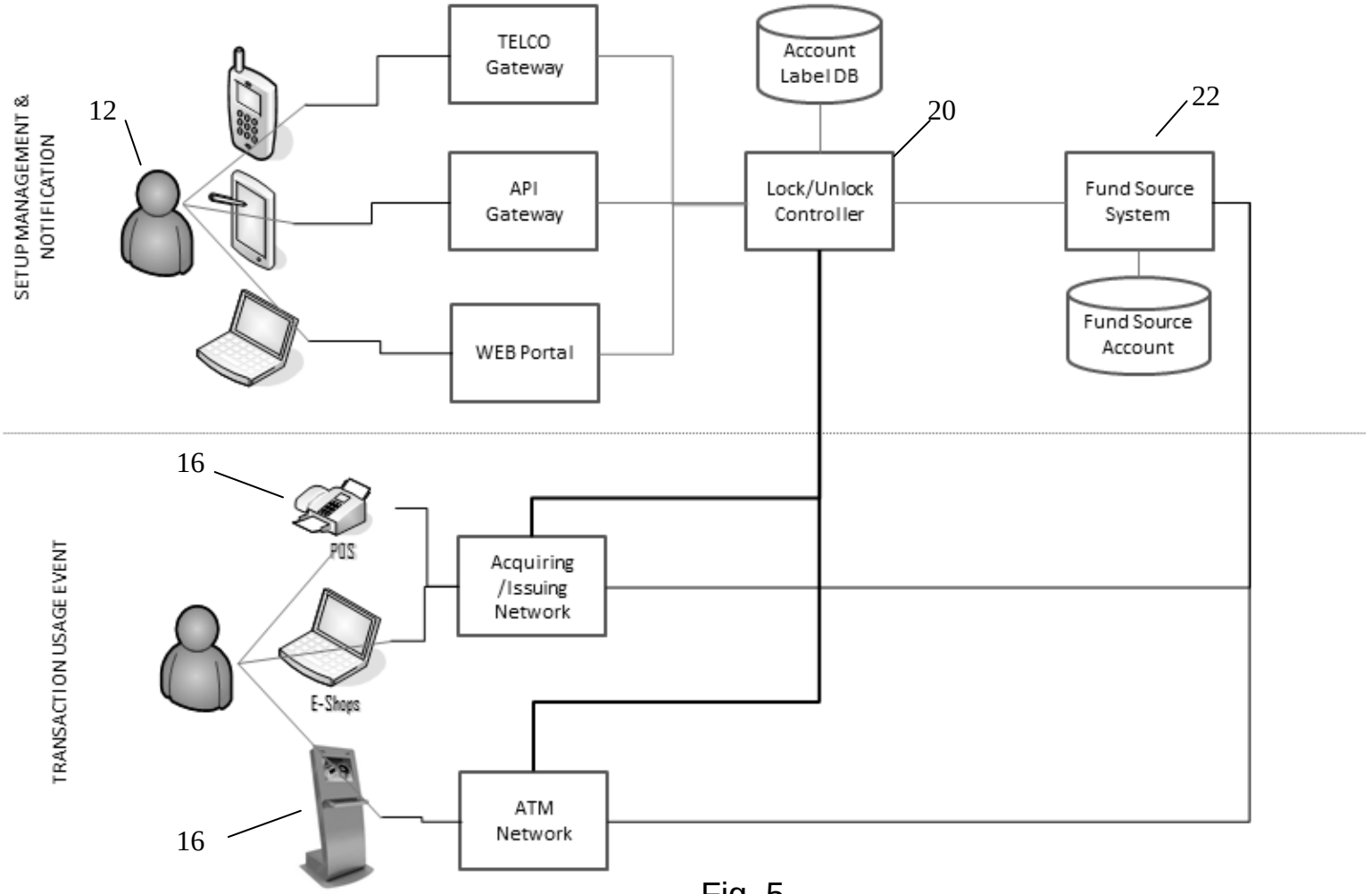

SETUP MANAGEMENT & NOTIFICATION
12
TELCO Gateway
API Gateway
WEB Portal
Account Label DB
20
Lock/Unlock Controller
22
Fund Source System
Fund Source Account
TRANSACTION USAGE EVENT
16
POS
E-Shops
Acquiring /Issuing Network
ATM Network
16

Fig. 5

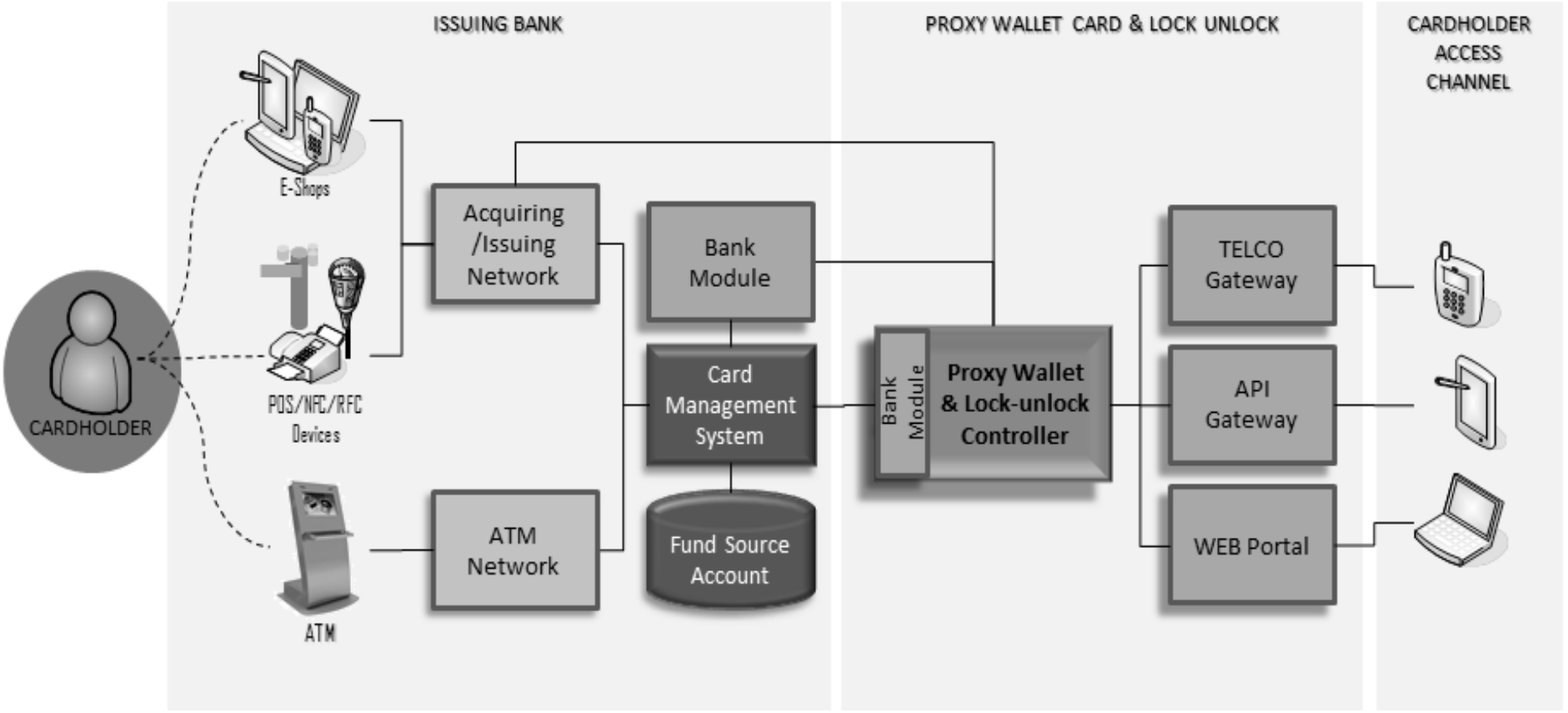

ISSUING BANK
PROXY WALLET CARD & LOCK UNLOCK
CARDHOLDER ACCESS CHANNEL
E-Shops
POS/NFC/RFC Devices
ATM
CARDHOLDER
Acquiring /Issuing Network
ATM Network
Bank Module
Card Management System
Fund Source Account
Bank Module
Proxy Wallet & Lock-unlock Controller
TELCO Gateway
API Gateway
WEB Portal

Fig. 6

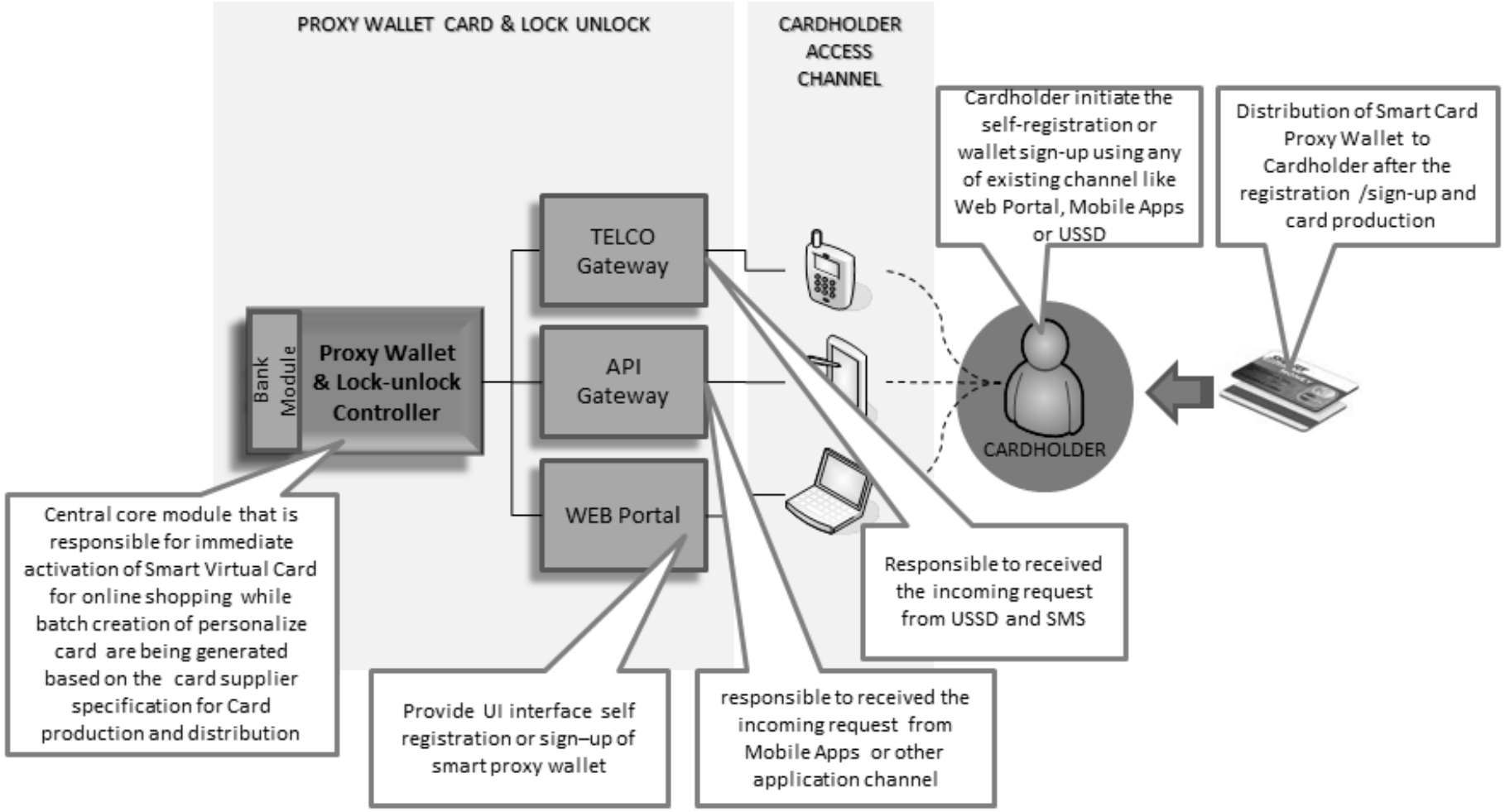

PROXY WALLET CARD & LOCK UNLOCK
CARDHOLDER ACCESS CHANNEL
Cardholder initiate the self-registration or wallet sign-up using any of existing channel like Web Portal, Mobile Apps or USSD
Distribution of Smart Card Proxy Wallet to Cardholder after the registration /sign-up and card production
TELCO Gateway
API Gateway
WEB Portal
Bank Module
Proxy Wallet & Lock-unlock Controller
CARDHOLDER
Central core module that is responsible for immediate activation of Smart Virtual Card for online shopping while batch creation of personalize card are being generated based on the card supplier specification for Card production and distribution
Provide UI interface self registration or sign–up of smart proxy wallet
responsible to received the incoming request from Mobile Apps or other application channel
Responsible to received the incoming request from USSD and SMS

Fig. 7

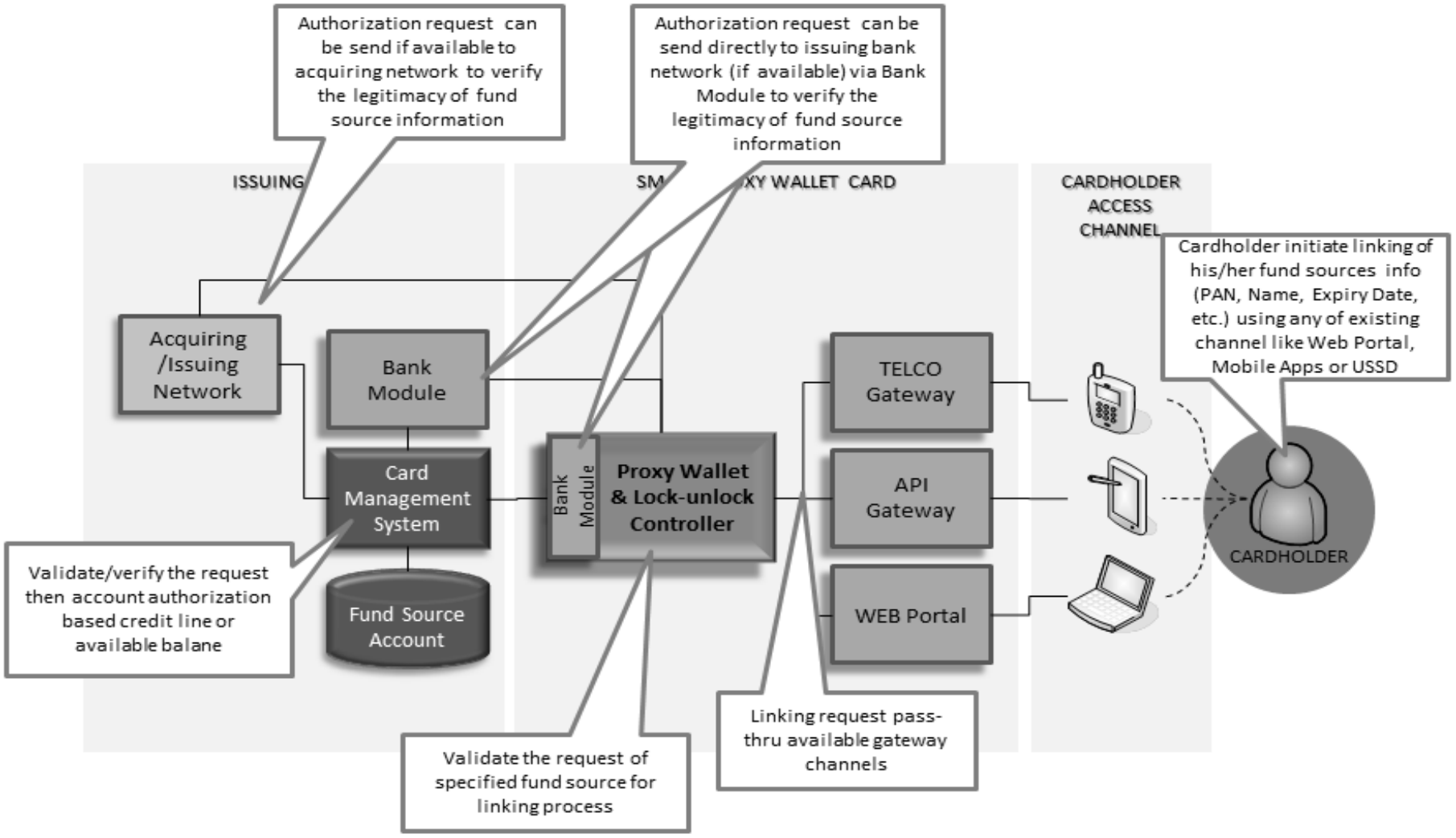

Authorization request can be send if available to acquiring network to verify the legitimacy of fund source information
Authorization request can be send directly to issuing bank network (if available) via Bank Module to verify the legitimacy of fund source information
ISSUING
SM
XY WALLET CARD
CARDHOLDER ACCESS CHANNEL
Cardholder initiate linking of his/her fund sources info (PAN, Name, Expiry Date, etc.) using any of existing channel like Web Portal, Mobile Apps or USSD
Acquiring /Issuing Network
Bank Module
Card Management System
Fund Source Account
Bank Module
Proxy Wallet & Lock-unlock Controller
TELCO Gateway
API Gateway
WEB Portal
CARDHOLDER
Validate/verify the request then account authorization based credit line or available balane
Validate the request of specified fund source for linking process
Linking request pass-thru available gateway channels

Fig. 8