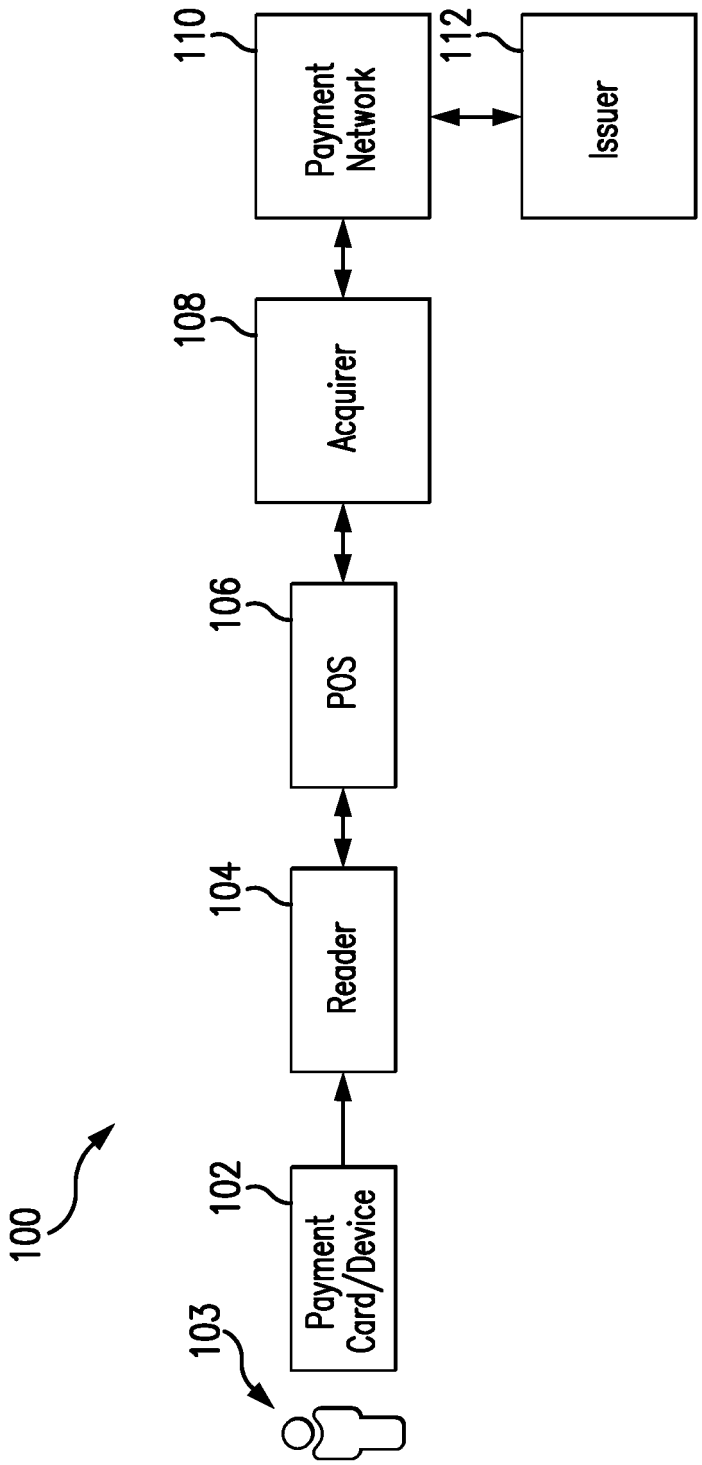


FIG. 1 (PRIOR ART)

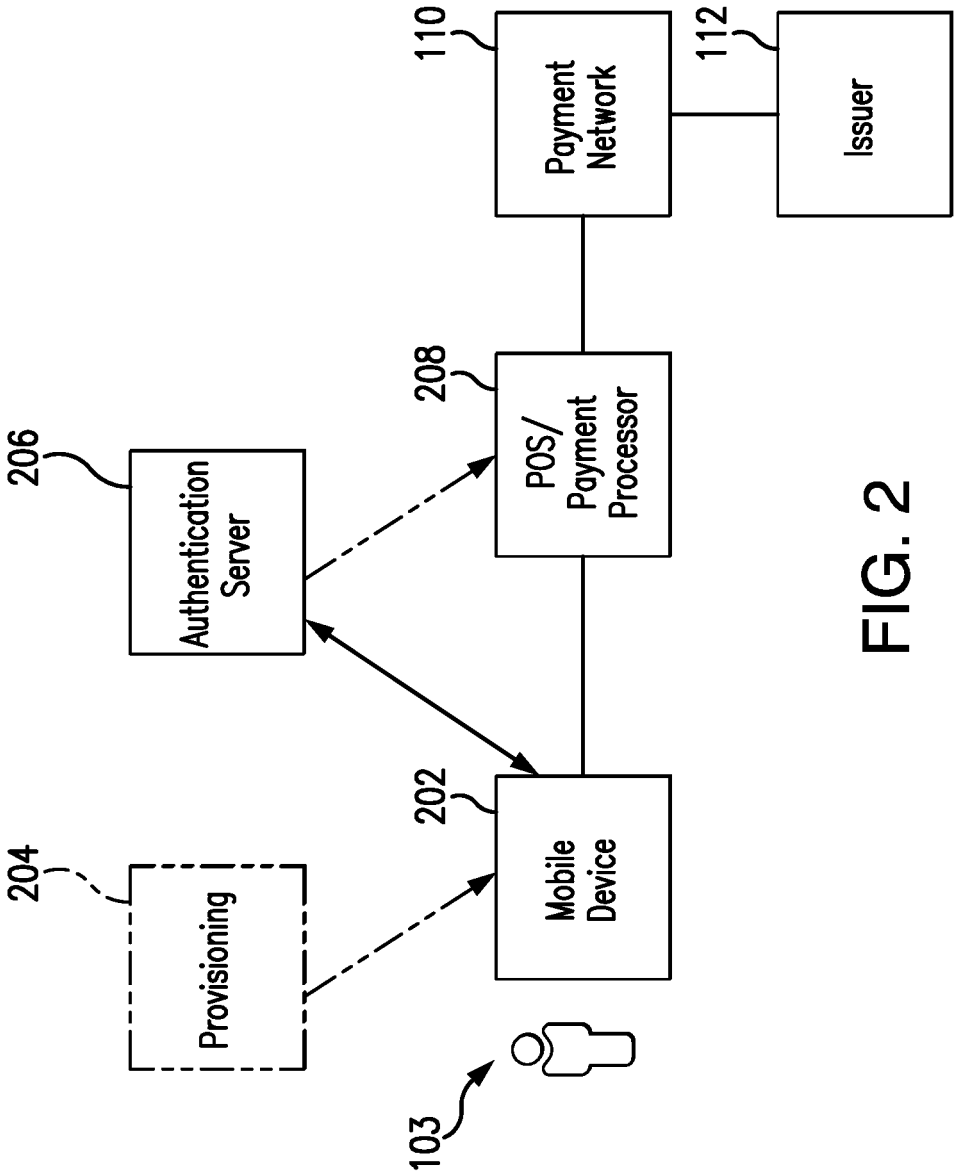

110
Payment Network
112
Issuer
208
POS/ Payment Processor
206
Authentication Server
202
Mobile Device
204
Provisioning
103

FIG. 2

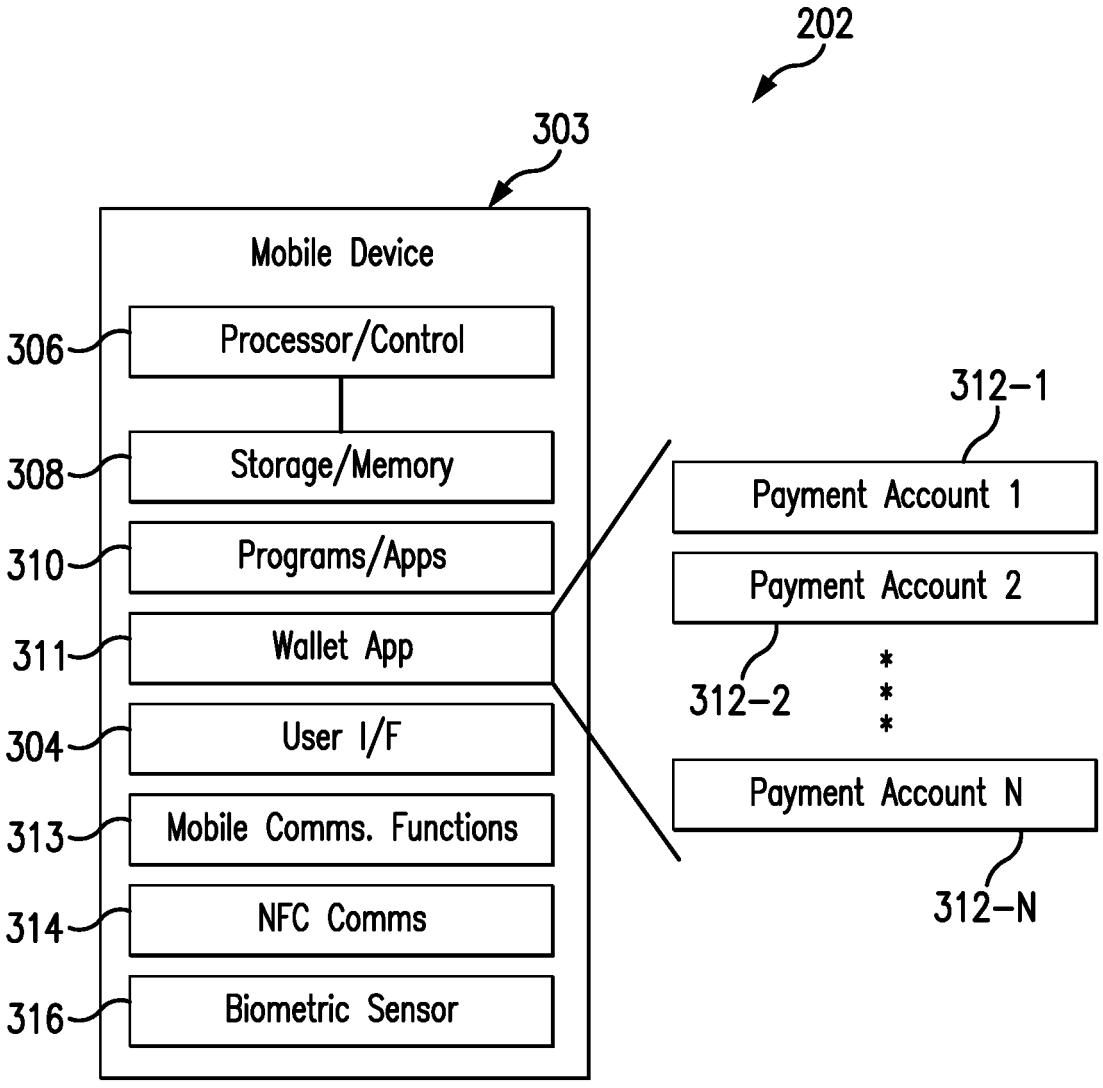

202
303
Mobile Device
306
Processor/Control
308
Storage/Memory
310
Programs/Apps
311
Wallet App
304
User I/F
313
Mobile Comms. Functions
314
NFC Comms
316
Biometric Sensor
312-1
Payment Account 1
Payment Account 2
312-2
Payment Account N
312-N

FIG. 3

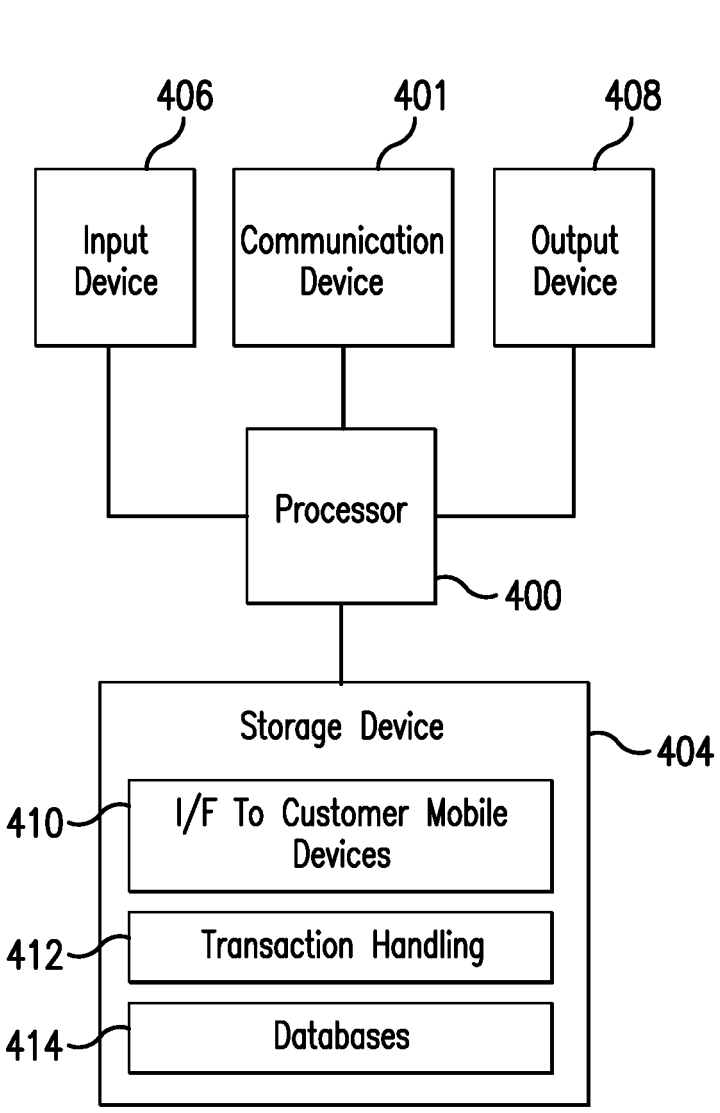

206
406
401
408
Input Device
Communication Device
Output Device
Processor
400
Storage Device
404
410
I/F To Customer Mobile Devices
412
Transaction Handling
414
Databases

FIG. 4

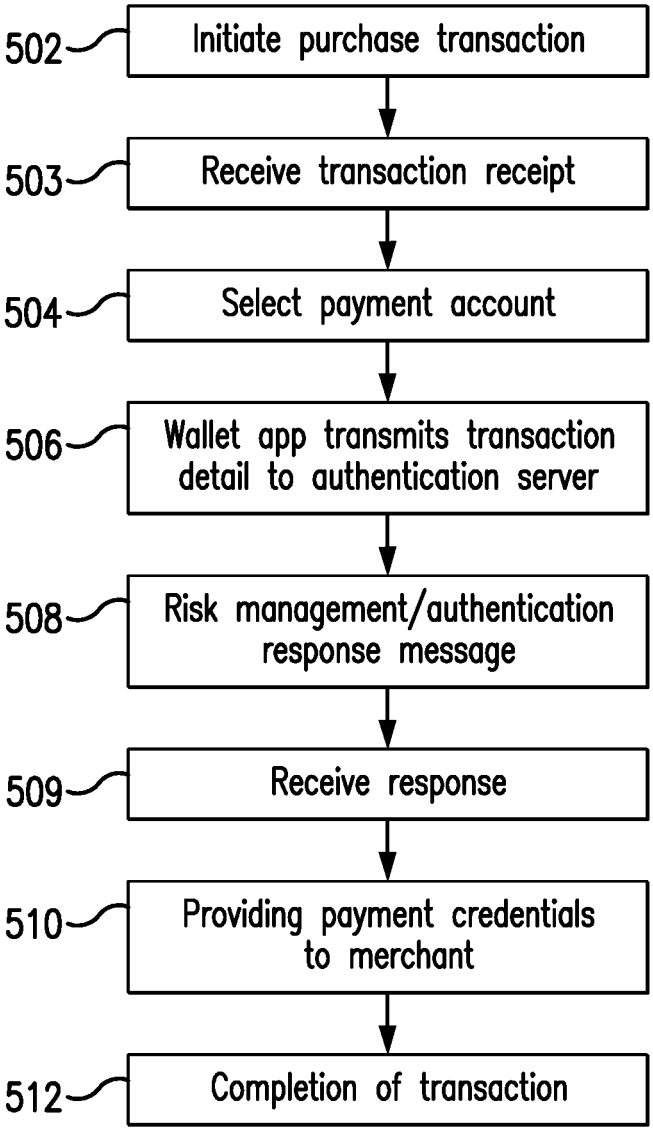

502
Initiate purchase transaction
503
Receive transaction receipt
504
Select payment account
506
Wallet app transmits transaction detail to authentication server
508
Risk management/authentication response message
509
Receive response
510
Providing payment credentials to merchant
512
Completion of transaction

FIG. 5