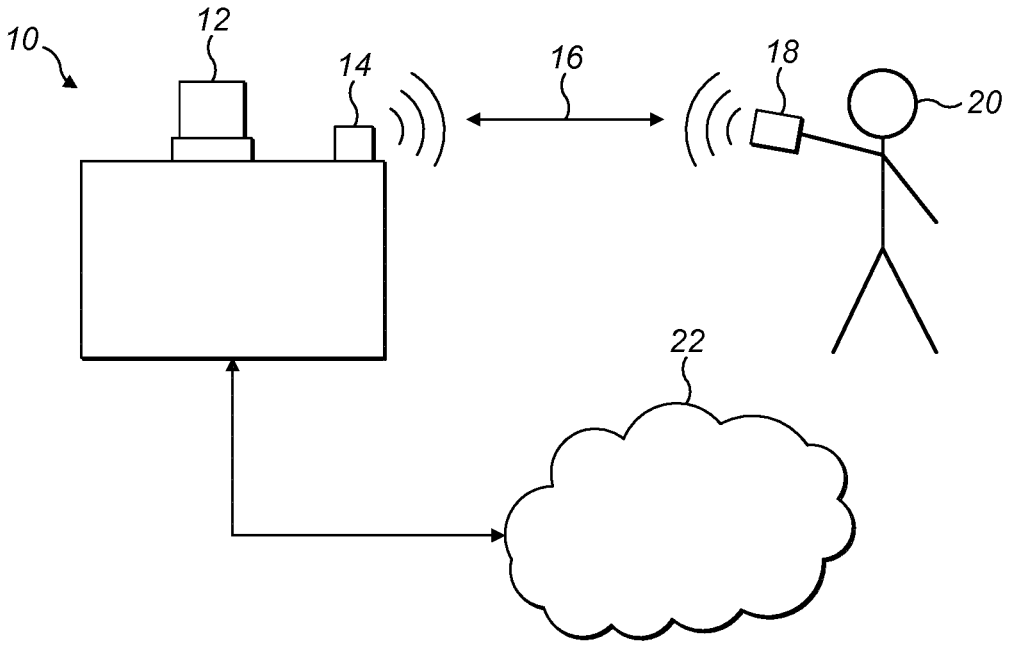

FIG. 1

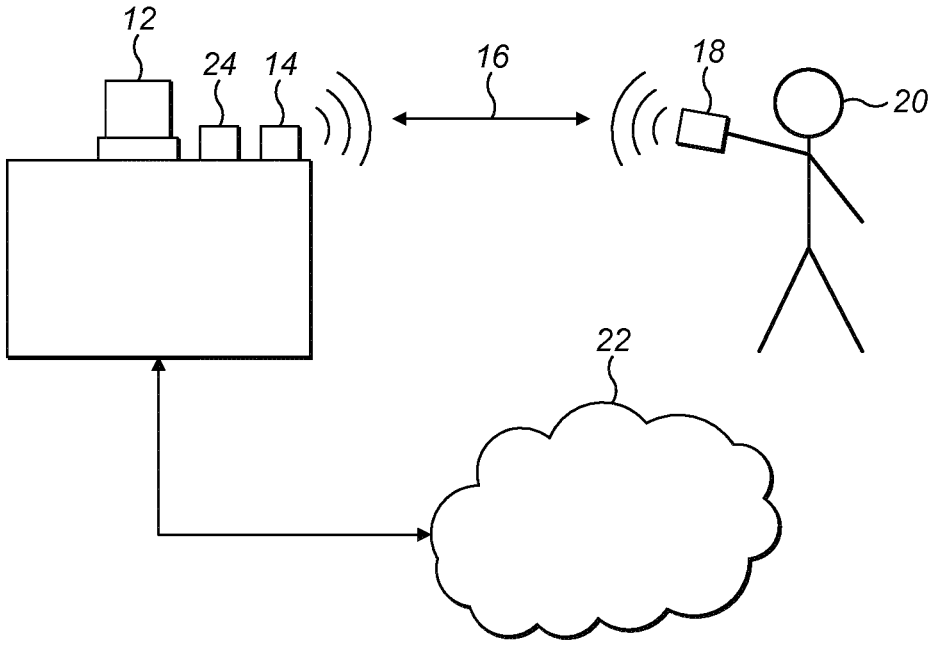

FIG. 2

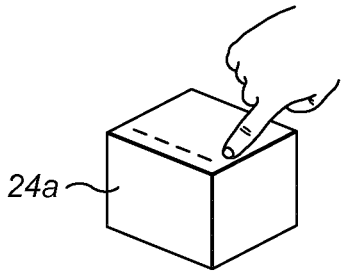

FIG. 3a

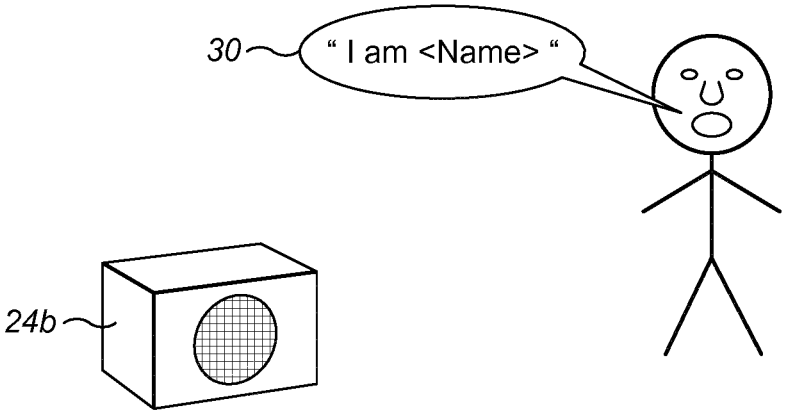

FIG. 3b

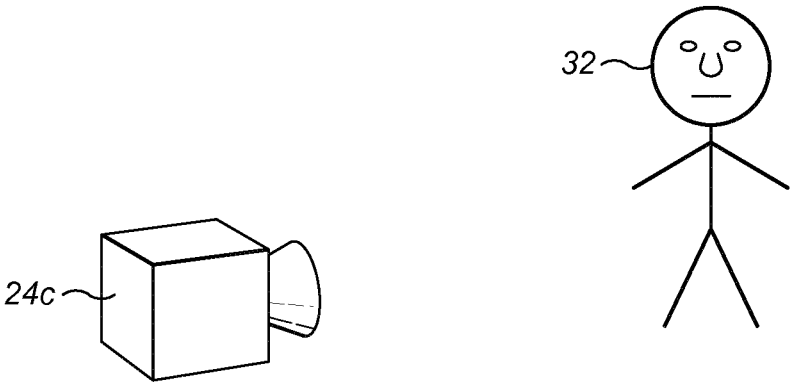

FIG. 3c

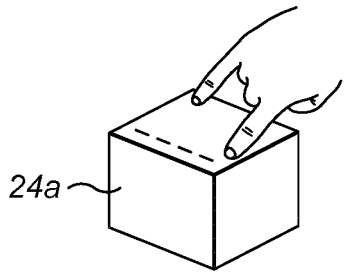

FIG. 4a

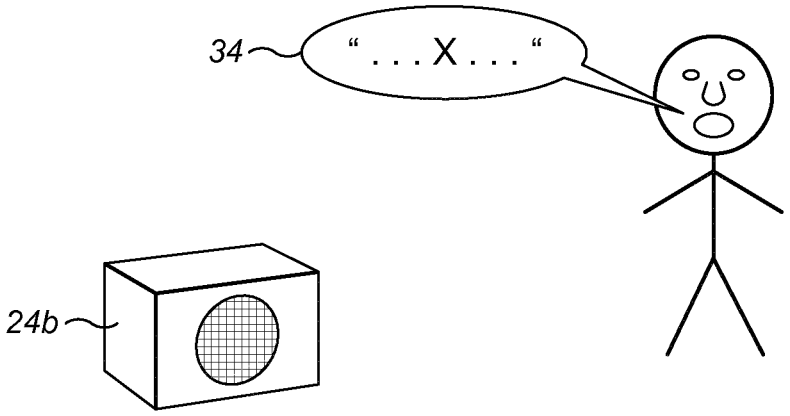

FIG. 4b

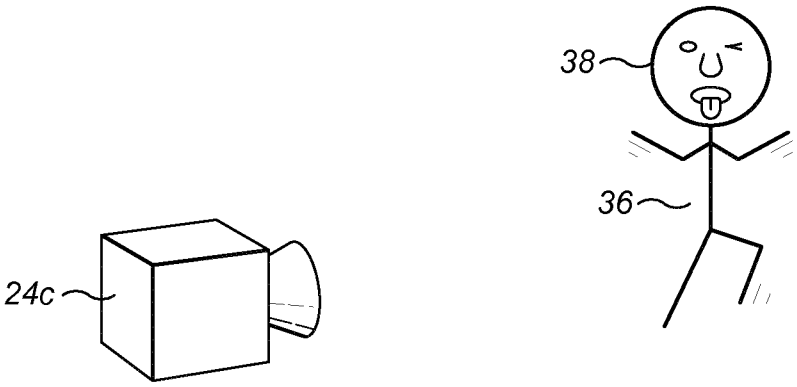

FIG. 4c

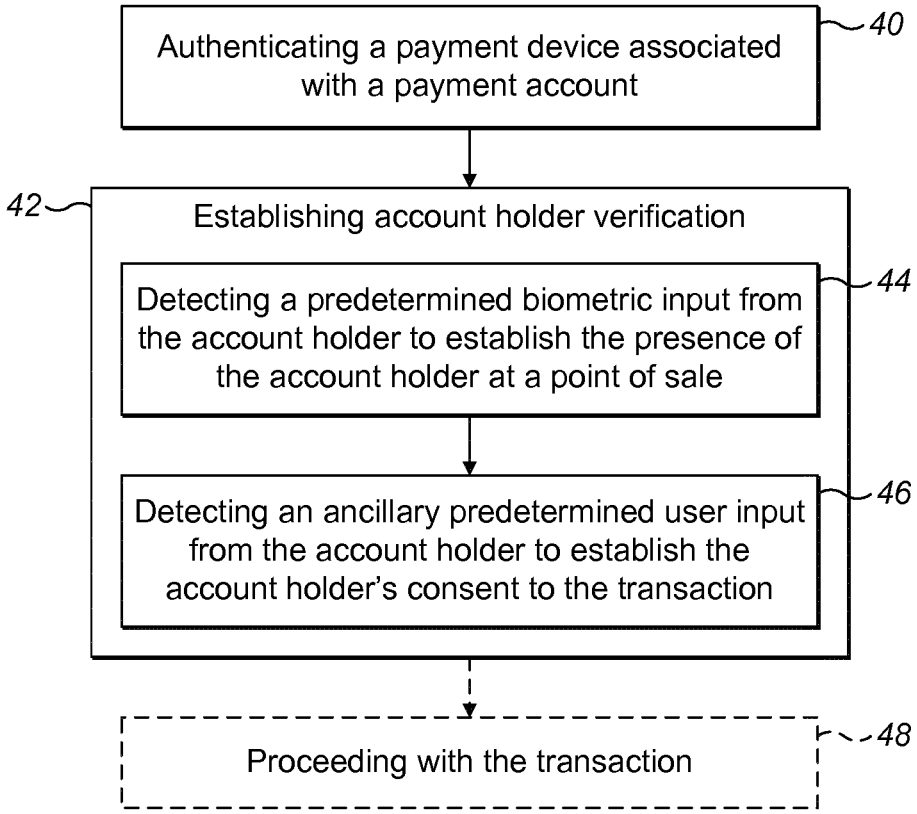
Authenticating a payment device associated with a payment account
40
42
Establishing account holder verification
Detecting a predetermined biometric input from the account holder to establish the presence of the account holder at a point of sale
44
Detecting an ancillary predetermined user input from the account holder to establish the account holder's consent to the transaction
46
Proceeding with the transaction
48

FIG. 5