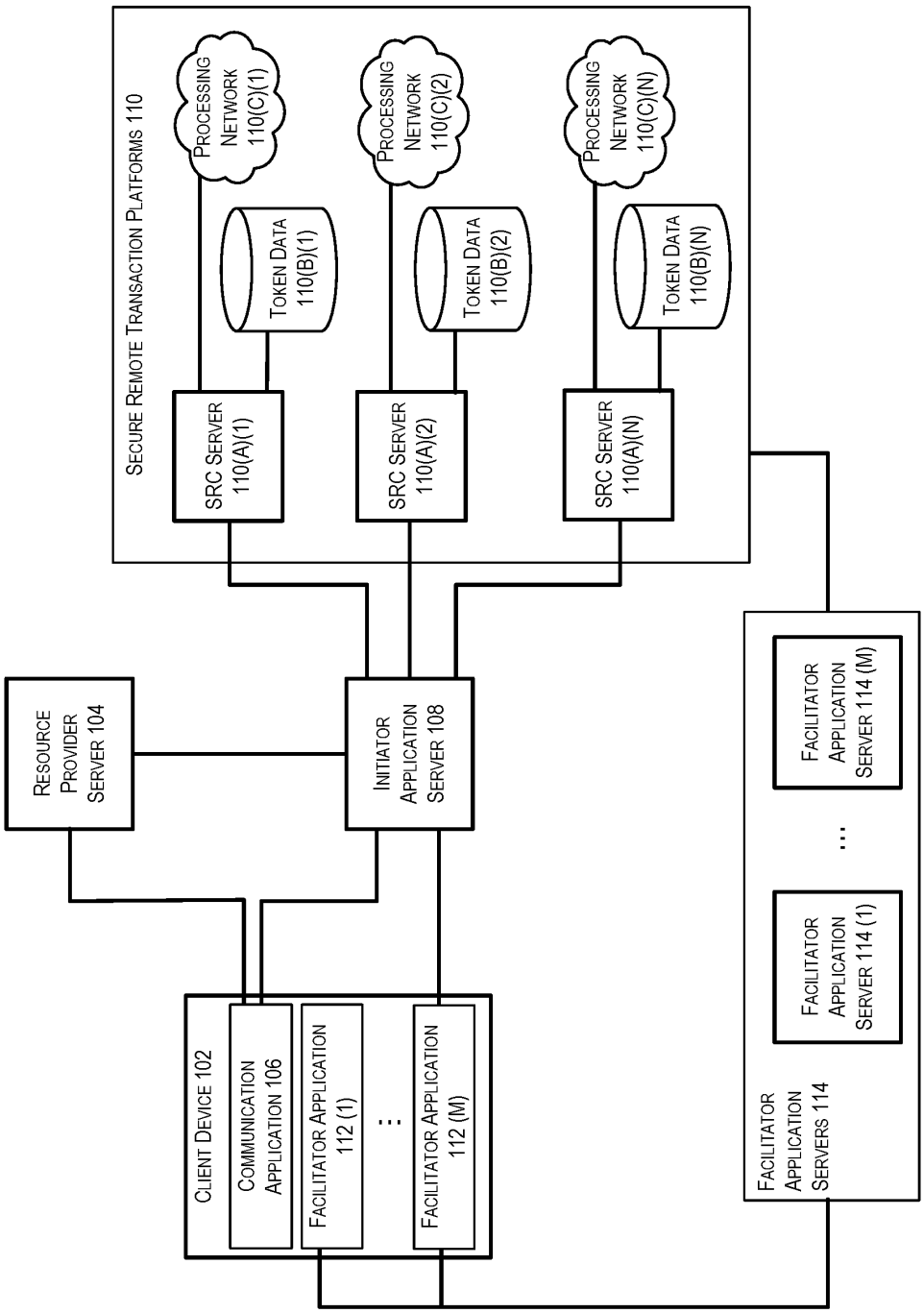

SECURE REMOTE TRANSACTION PLATFORMS 110
PROCESSING NETWORK 110(C)(1)
PROCESSING NETWORK 110(C)(2)
PROCESSING NETWORK 110(C)(N)
TOKEN DATA 110(B)(1)
TOKEN DATA 110(B)(2)
TOKEN DATA 110(B)(N)
SRC SERVER 110(A)(1)
SRC SERVER 110(A)(2)
SRC SERVER 110(A)(N)
RESOURCE PROVIDER SERVER 104
INITIATOR APPLICATION SERVER 108
CLIENT DEVICE 102
COMMUNICATION APPLICATION 106
FACILITATOR APPLICATION 112 (1)
FACILITATOR APPLICATION 112 (M)
FACILITATOR APPLICATION SERVERS 114
FACILITATOR APPLICATION SERVER 114 (1)
FACILITATOR APPLICATION SERVER 114 (M)

FIG. 1

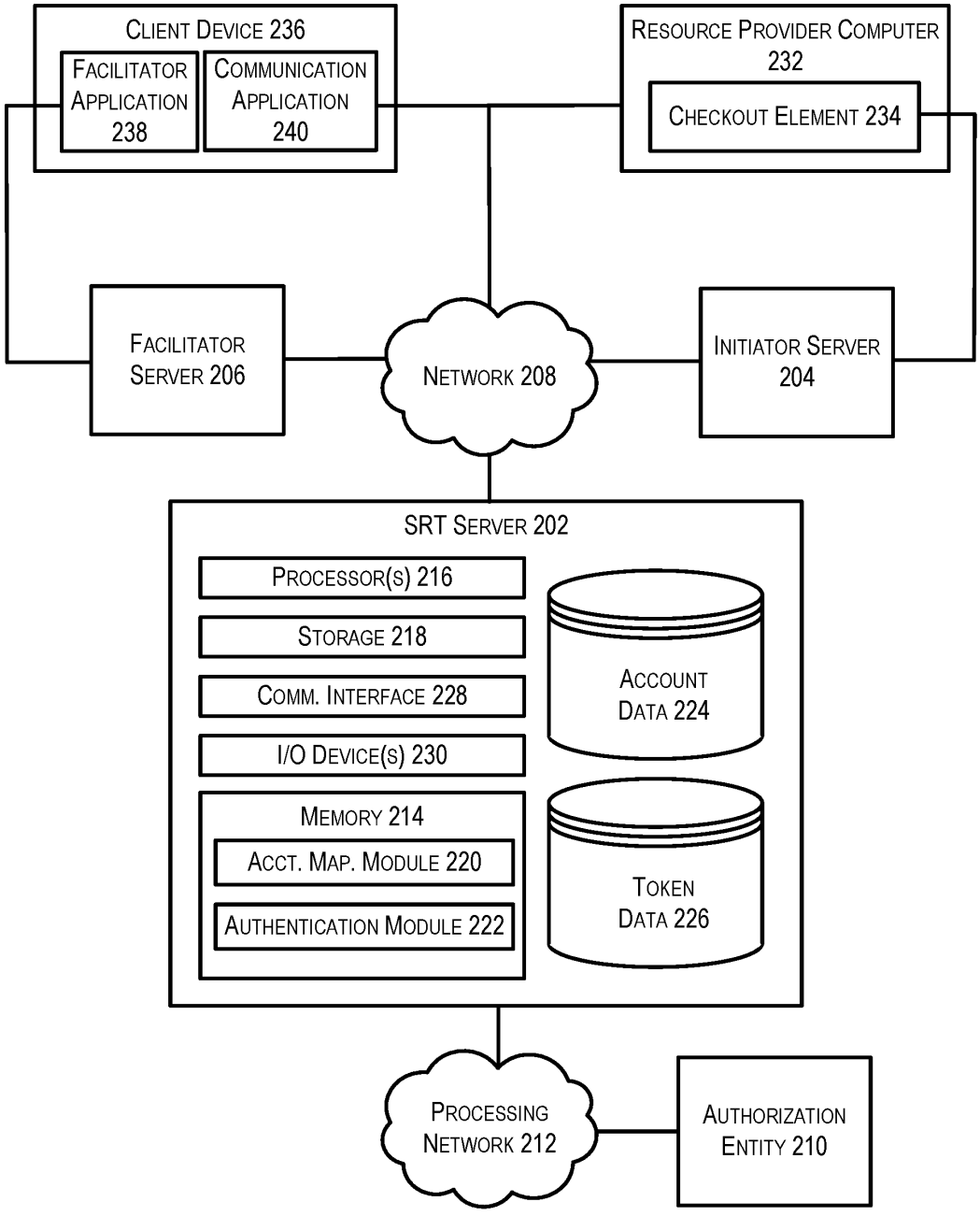

CLIENT DEVICE 236
FACILITATOR APPLICATION 238
COMMUNICATION APPLICATION 240
RESOURCE PROVIDER COMPUTER 232
CHECKOUT ELEMENT 234
FACILITATOR SERVER 206
NETWORK 208
INITIATOR SERVER 204
SRT SERVER 202
PROCESSOR(S) 216
STORAGE 218
COMM. INTERFACE 228
I/O DEVICE(S) 230
MEMORY 214
ACCT. MAP. MODULE 220
AUTHENTICATION MODULE 222
ACCOUNT DATA 224
TOKEN DATA 226
PROCESSING NETWORK 212
AUTHORIZATION ENTITY 210

FIG. 2

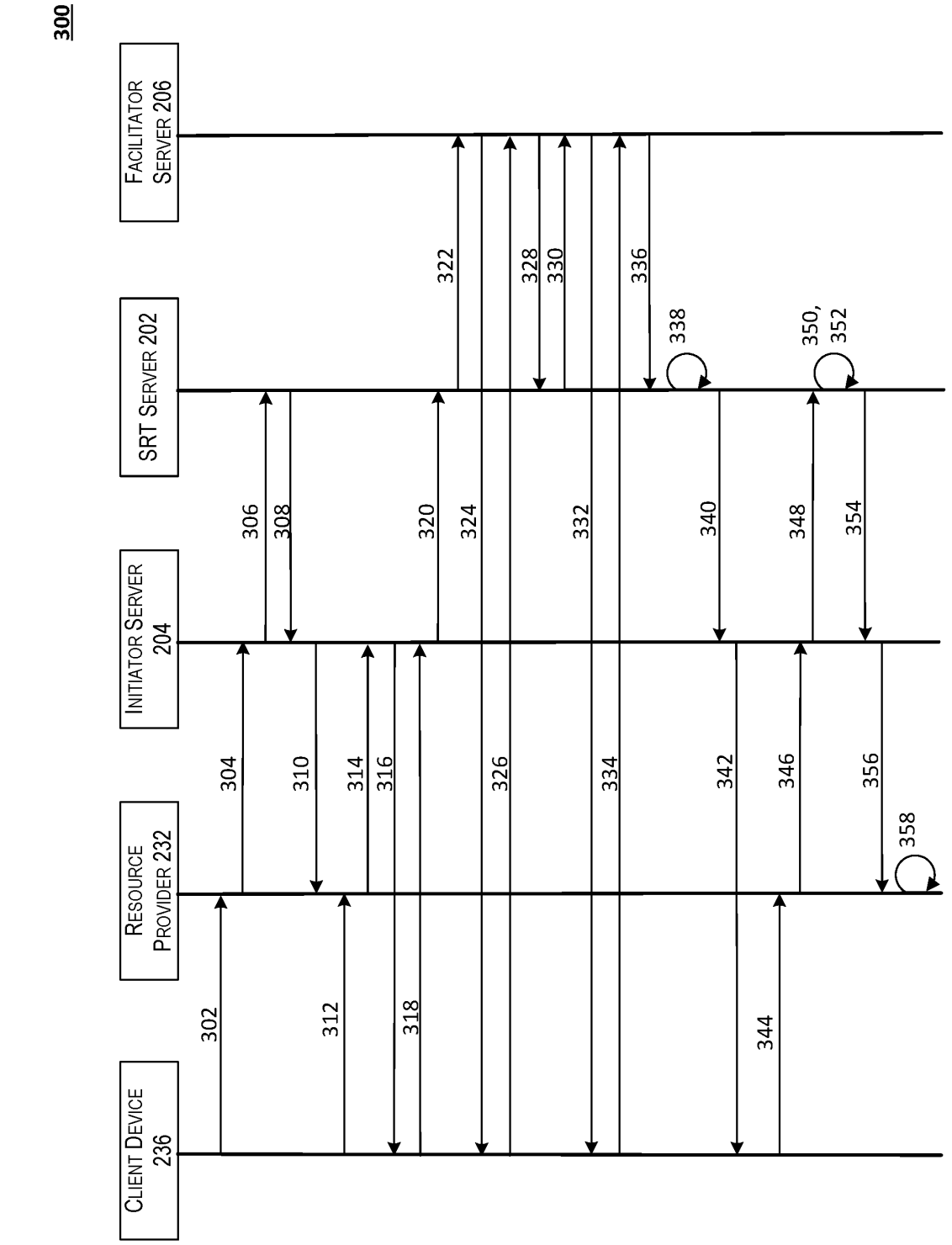

300
CLIENT DEVICE 236
RESOURCE PROVIDER 232
INITIATOR SERVER 204
SRT SERVER 202
FACILITATOR SERVER 206
302
304
306
308
310
312
314
316
318
320
322
324
326
328
330
332
334
336
338
340
342
344
346
348
350, 352
354
356
358

FIG. 3

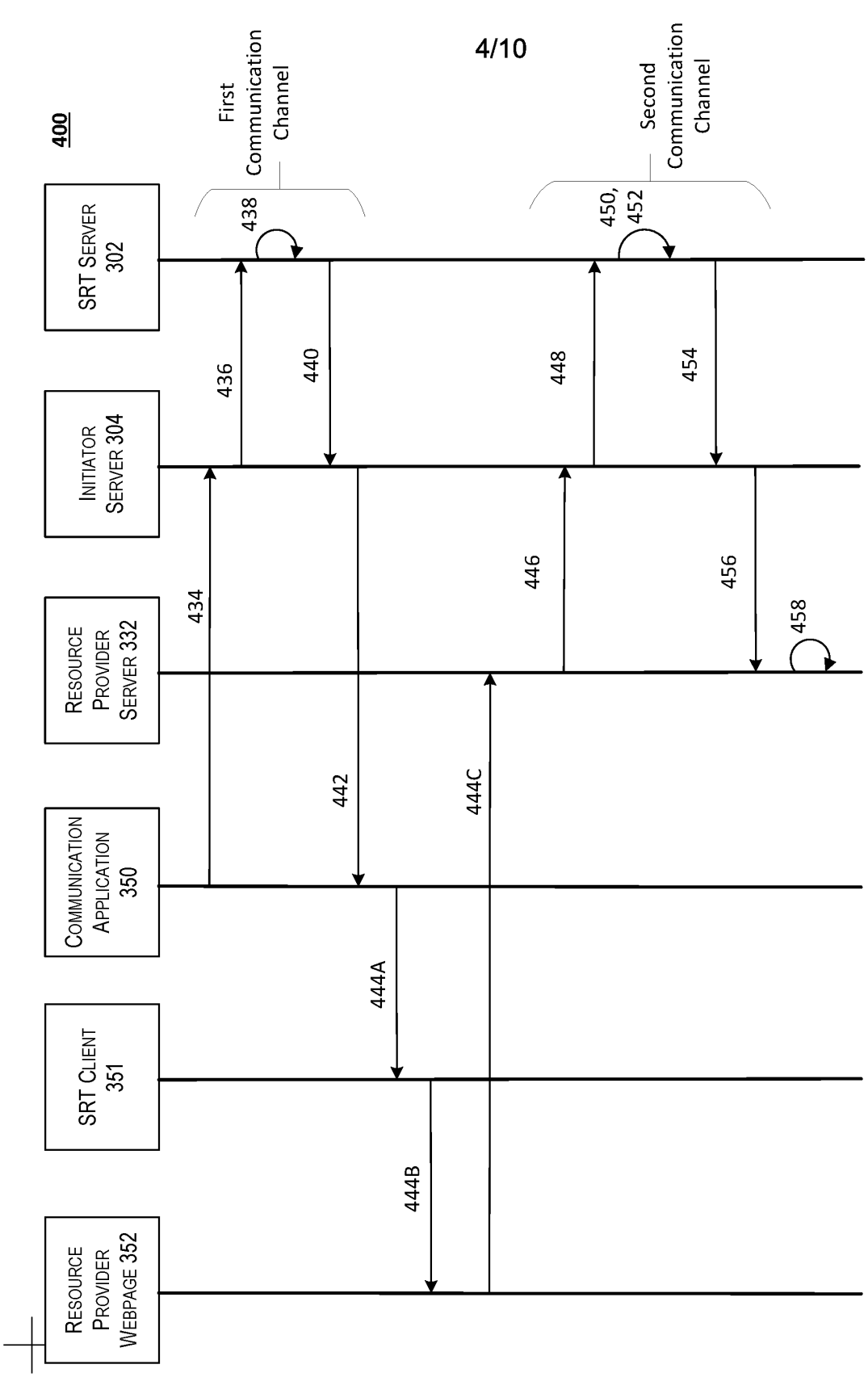

400
First Communication Channel
Second Communication Channel
SRT Server 302
Initiator Server 304
Resource Provider Server 332
Communication Application 350
SRT Client 351
Resource Provider Webpage 352
438
450, 452
436
440
448
454
434
446
456
458
442
444C
444A
444B

FIG. 4

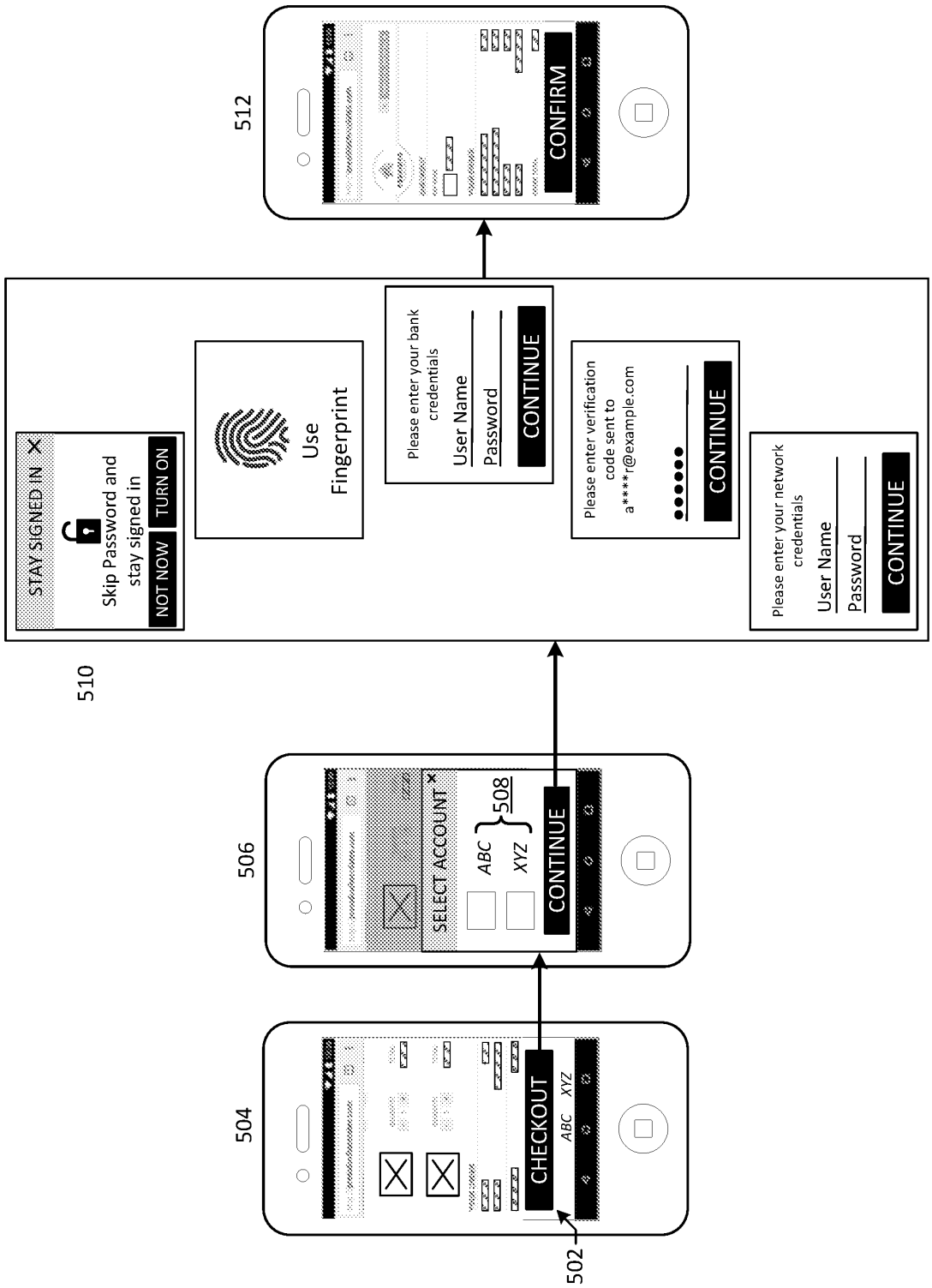

502
504
CHECKOUT
ABC XYZ
506
SELECT ACCOUNT
508
ABC
XYZ
CONTINUE
510
STAY SIGNED IN
Skip Password and stay signed in
NOT NOW
TURN ON
Use Fingerprint
Please enter your bank credentials
User Name
Password
CONTINUE
Please enter verification code sent to a****r@example.com
CONTINUE
Please enter your network credentials
User Name
Password
CONTINUE
512
CONFIRM

FIG. 5

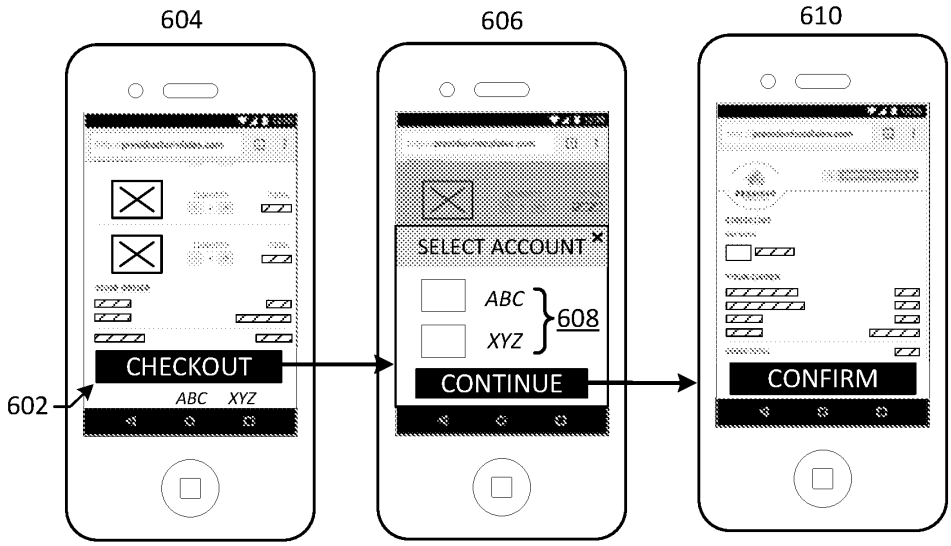

604
606
610
602
CHECKOUT
ABC XYZ
SELECT ACCOUNT
ABC
XYZ
608
CONTINUE
CONFIRM

FIG. 6

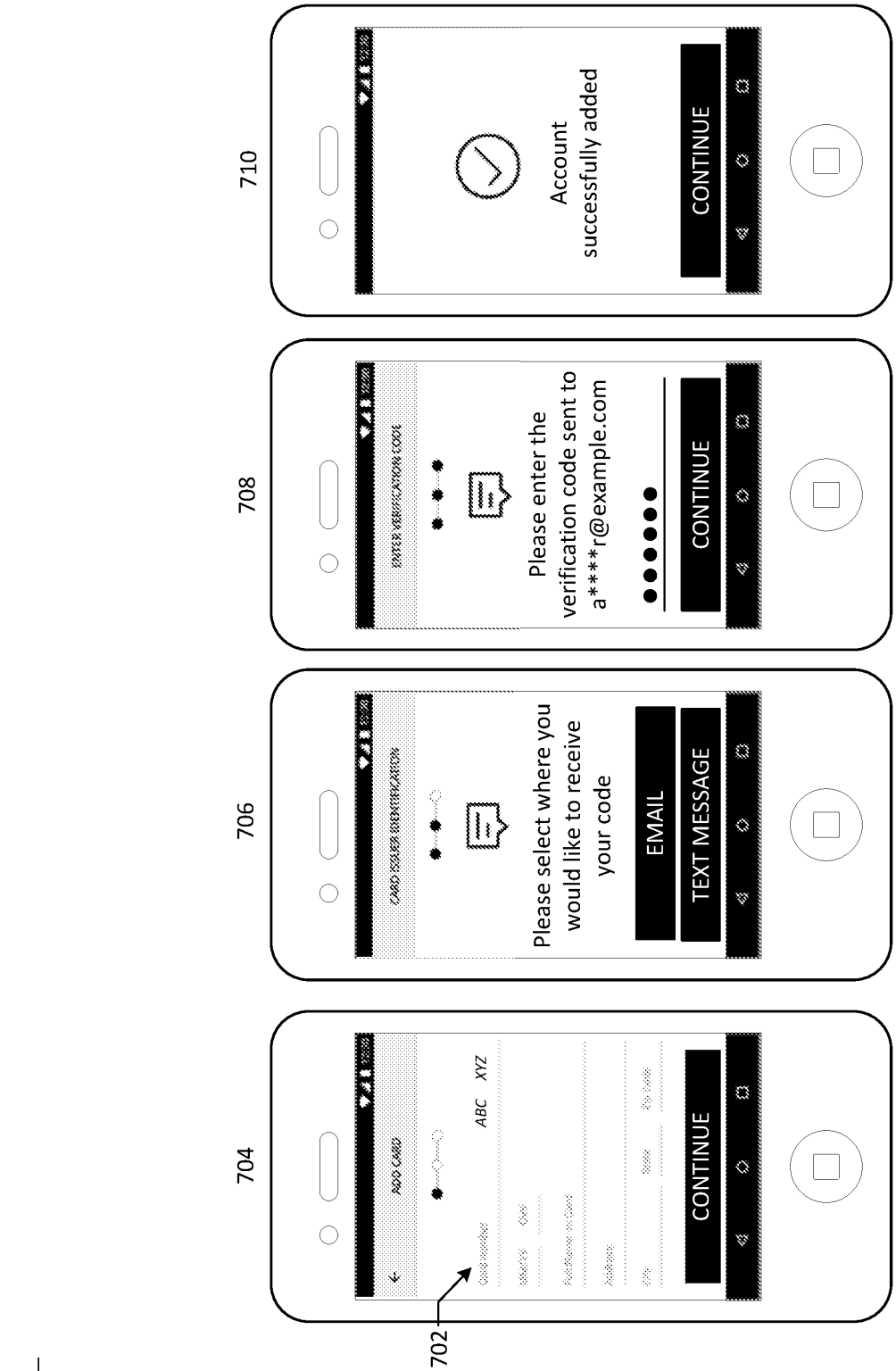

704
706
708
710
702
ADD CARD
ABC XYZ
CONTINUE
CARD ISSUER IDENTIFICATION
Please select where you would like to receive your code
EMAIL
TEXT MESSAGE
ENTER VERIFICATION CODE
Please enter the verification code sent to a****r@example.com
CONTINUE
Account successfully added
CONTINUE

FIG. 7

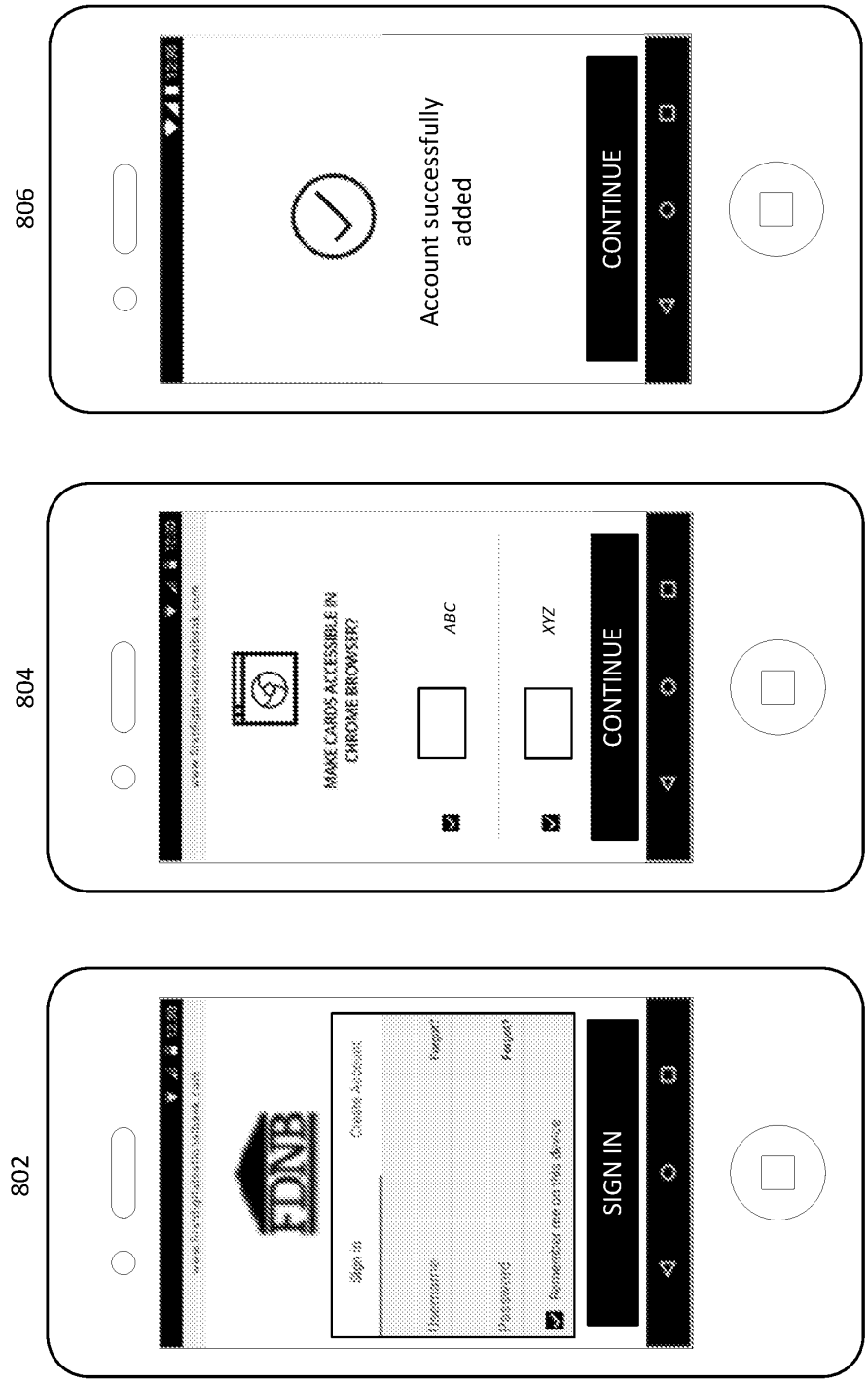

802
804
806
SIGN IN
CONTINUE
MAKE CARDS ACCESSIBLE IN CHROME BROWSER?
ABC
XYZ
CONTINUE
Account successfully added
CONTINUE

FIG. 8

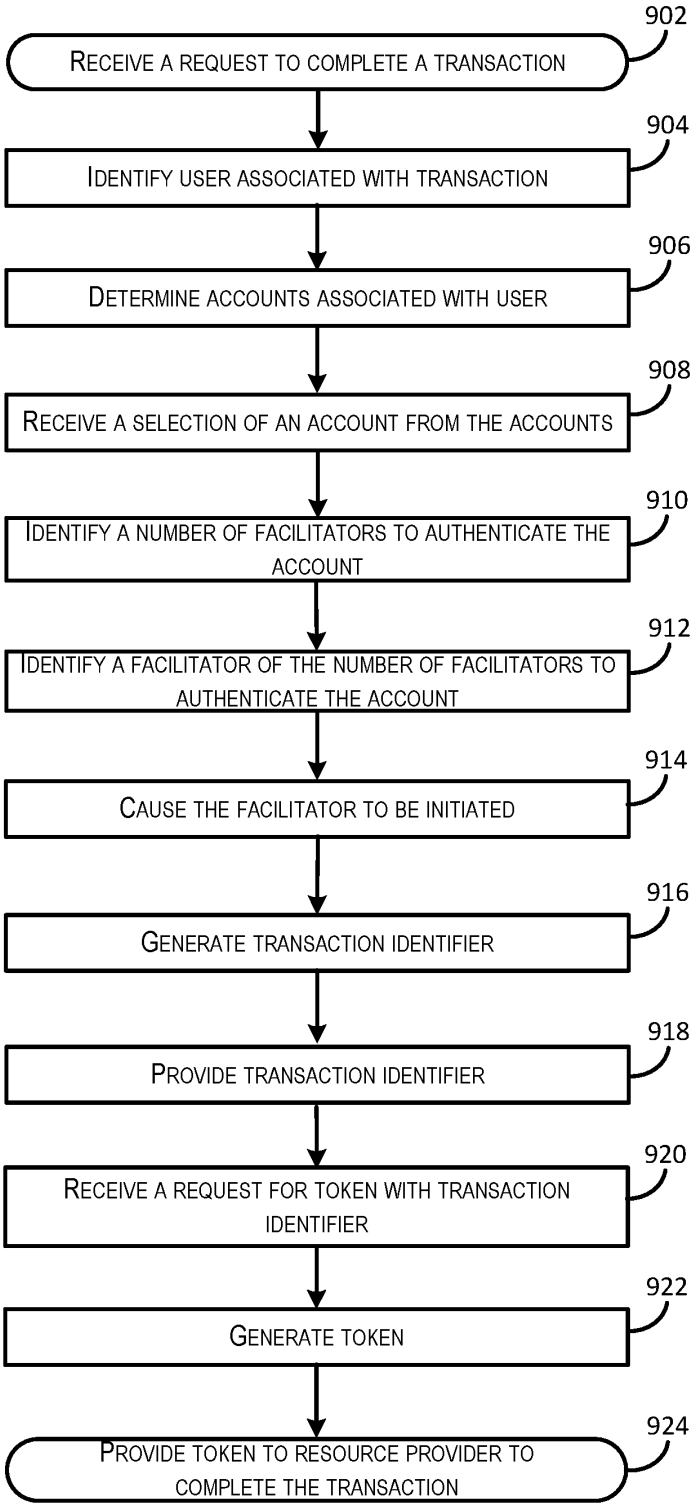

900
902
RECEIVE A REQUEST TO COMPLETE A TRANSACTION
904
IDENTIFY USER ASSOCIATED WITH TRANSACTION
906
DETERMINE ACCOUNTS ASSOCIATED WITH USER
908
RECEIVE A SELECTION OF AN ACCOUNT FROM THE ACCOUNTS
910
IDENTIFY A NUMBER OF FACILITATORS TO AUTHENTICATE THE ACCOUNT
912
IDENTIFY A FACILITATOR OF THE NUMBER OF FACILITATORS TO AUTHENTICATE THE ACCOUNT
914
CAUSE THE FACILITATOR TO BE INITIATED
916
GENERATE TRANSACTION IDENTIFIER
918
PROVIDE TRANSACTION IDENTIFIER
920
RECEIVE A REQUEST FOR TOKEN WITH TRANSACTION IDENTIFIER
922
GENERATE TOKEN
924
PROVIDE TOKEN TO RESOURCE PROVIDER TO COMPLETE THE TRANSACTION

FIG. 9

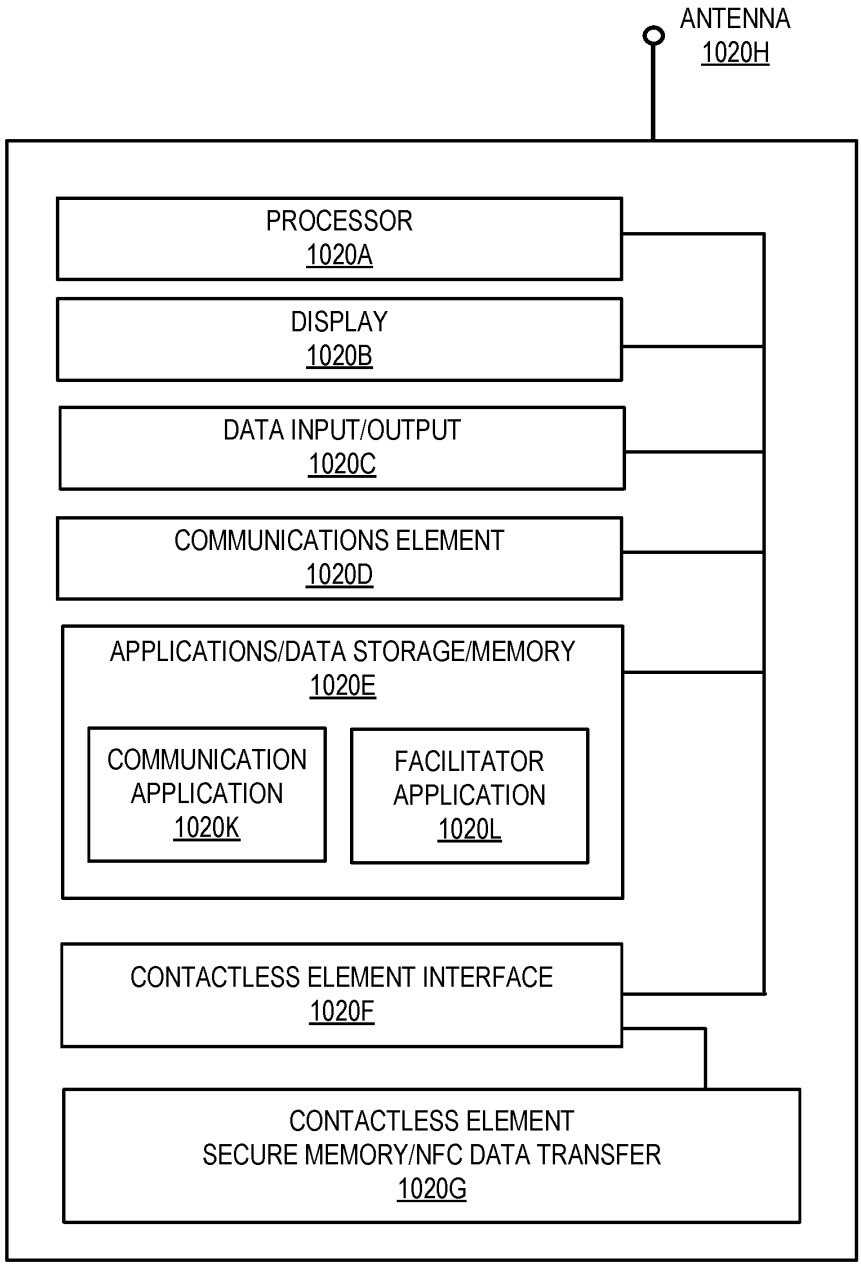

ANTENNA
1020H
PROCESSOR
1020A
DISPLAY
1020B
DATA INPUT/OUTPUT
1020C
COMMUNICATIONS ELEMENT
1020D
APPLICATIONS/DATA STORAGE/MEMORY
1020E
COMMUNICATION APPLICATION
1020K
FACILITATOR APPLICATION
1020L
CONTACTLESS ELEMENT INTERFACE
1020F
CONTACTLESS ELEMENT
SECURE MEMORY/NFC DATA TRANSFER
1020G

FIG. 10