

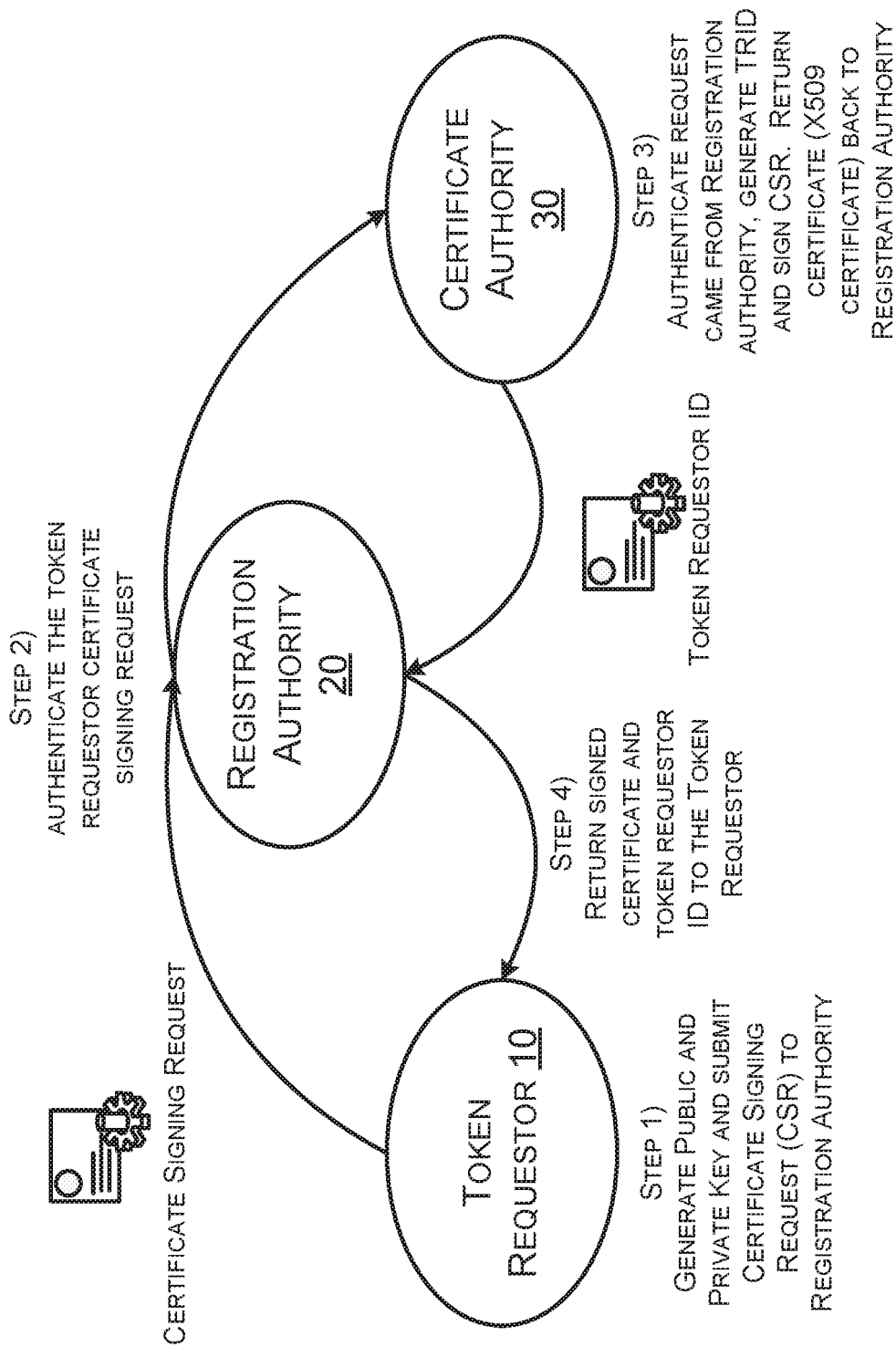


FIG. 1

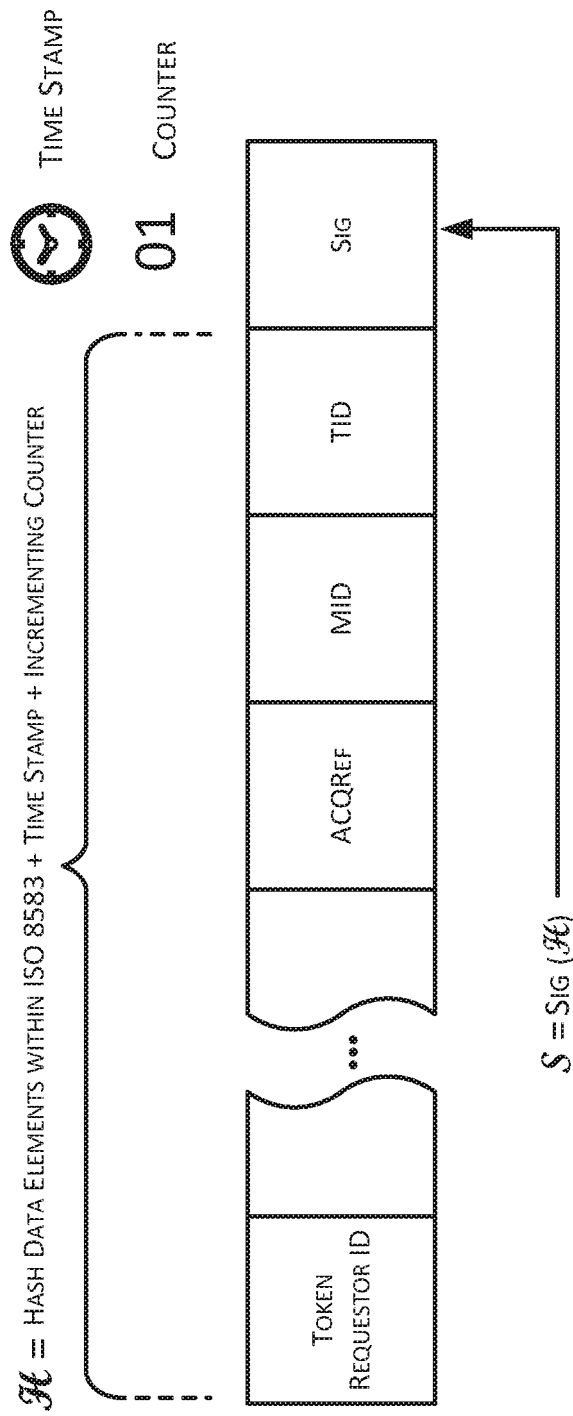


FIG. 2

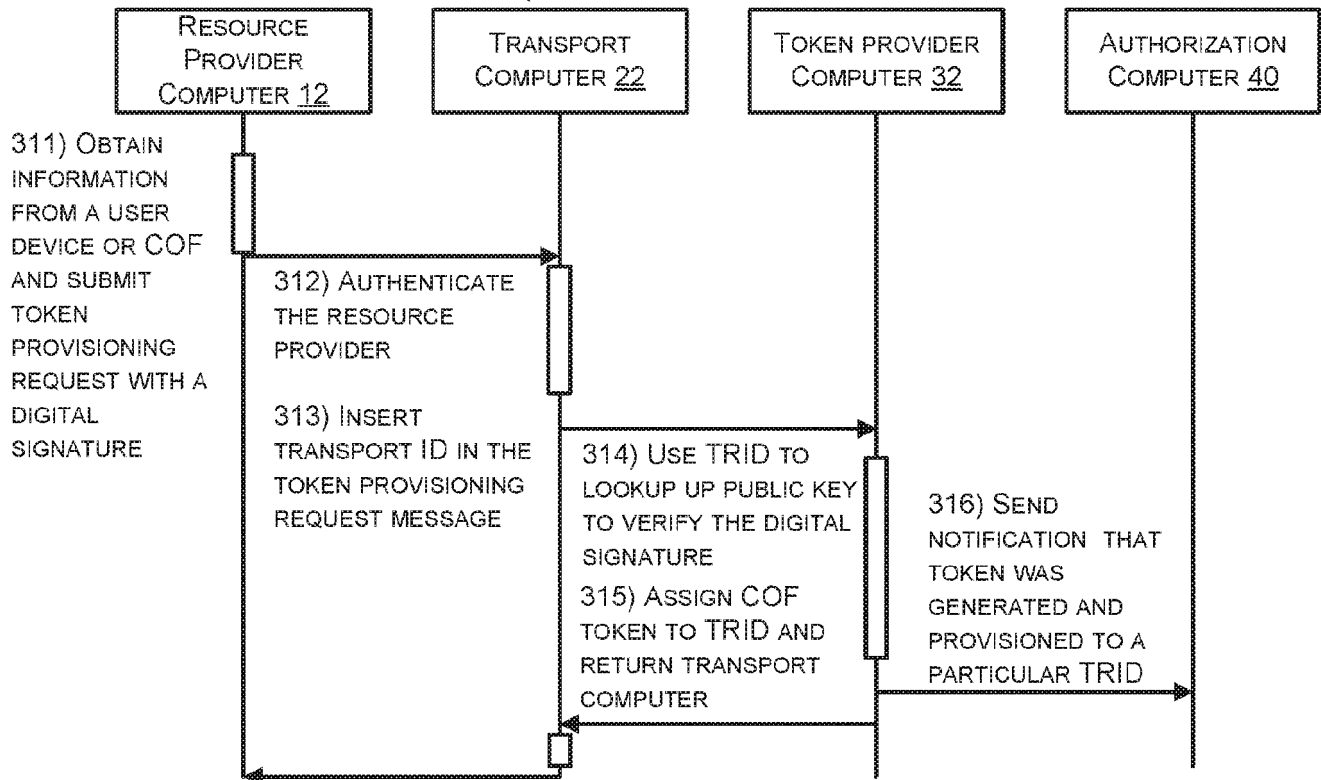
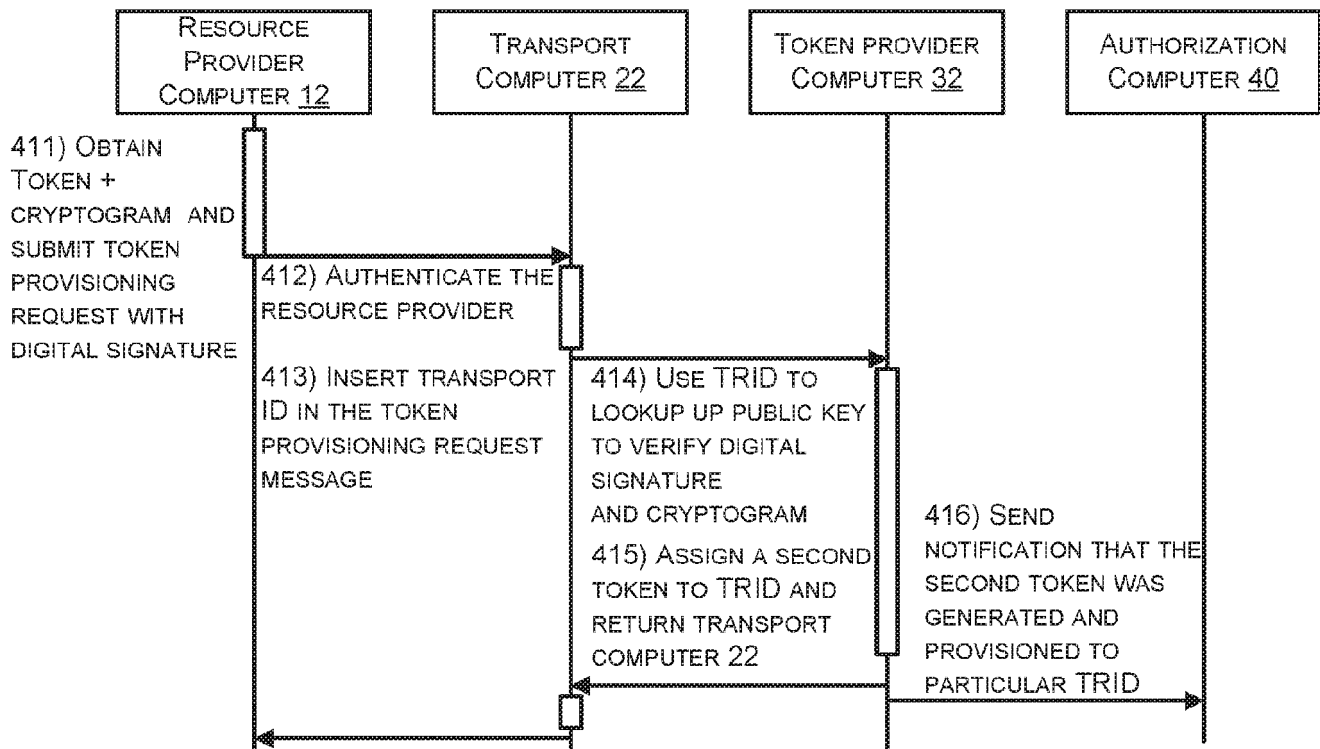
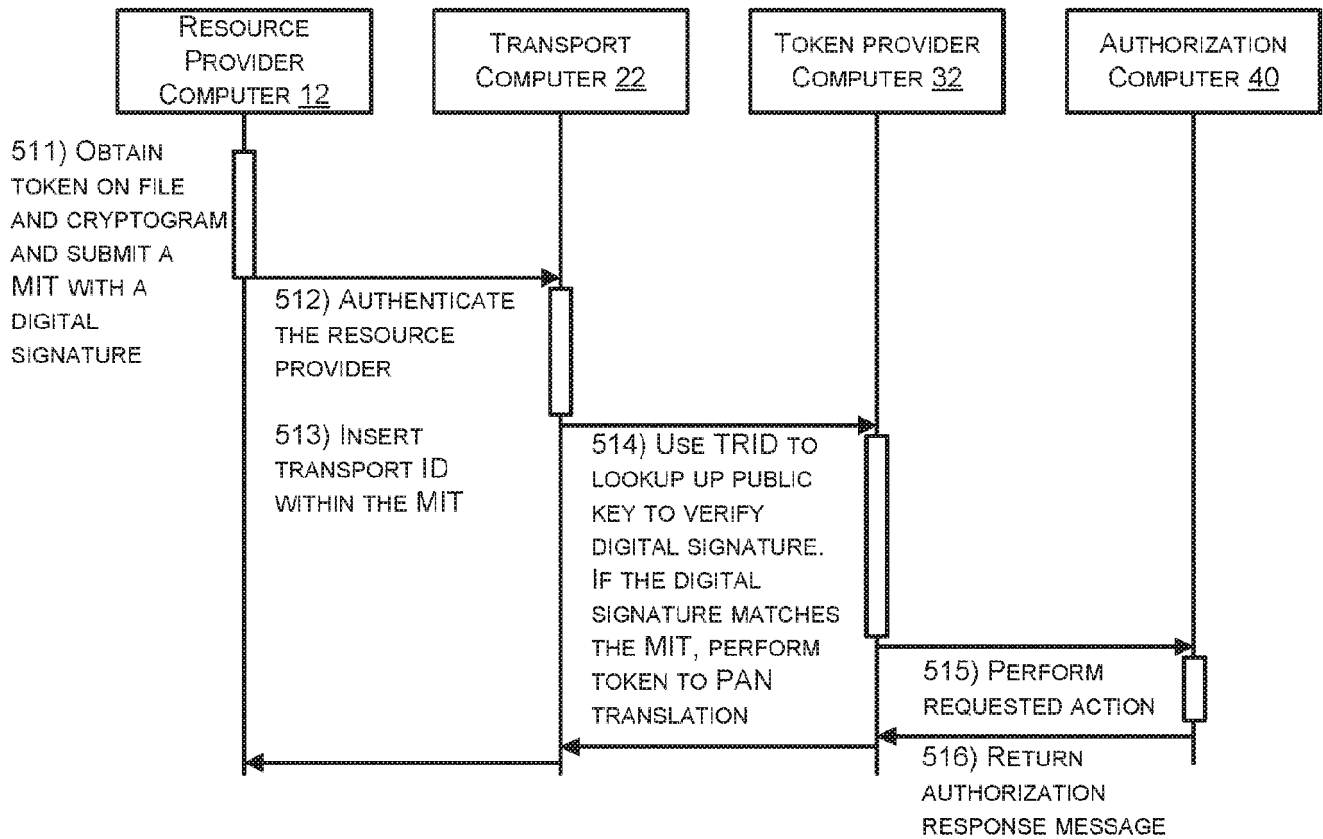
FIG. 3 – TECHNIQUES FOR TOKEN PROVISIONING**FIG. 4 – TECHNIQUES FOR TOKEN EXCHANGE**

FIG. 5 - TOKEN PROCESSING FLOW



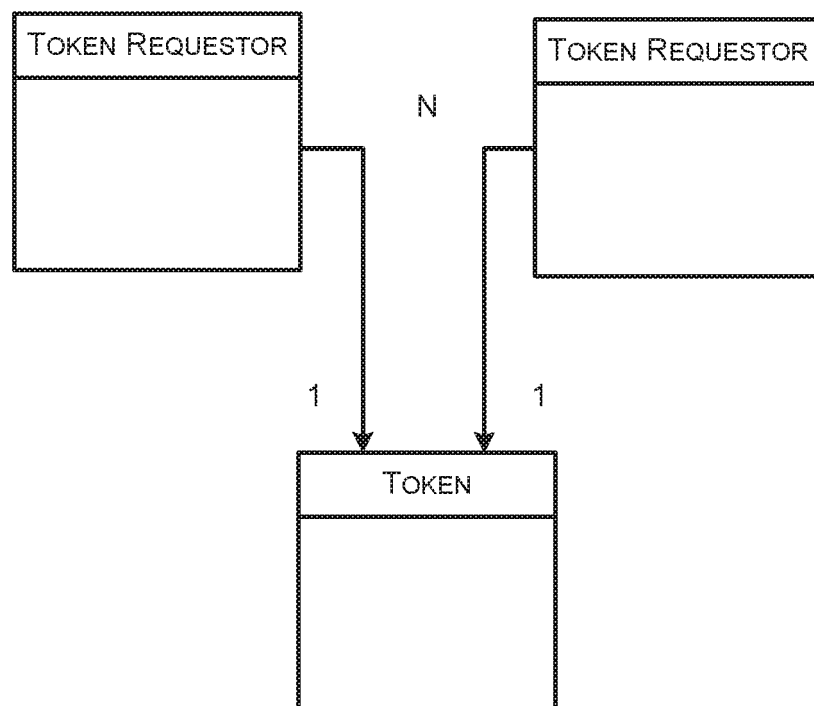
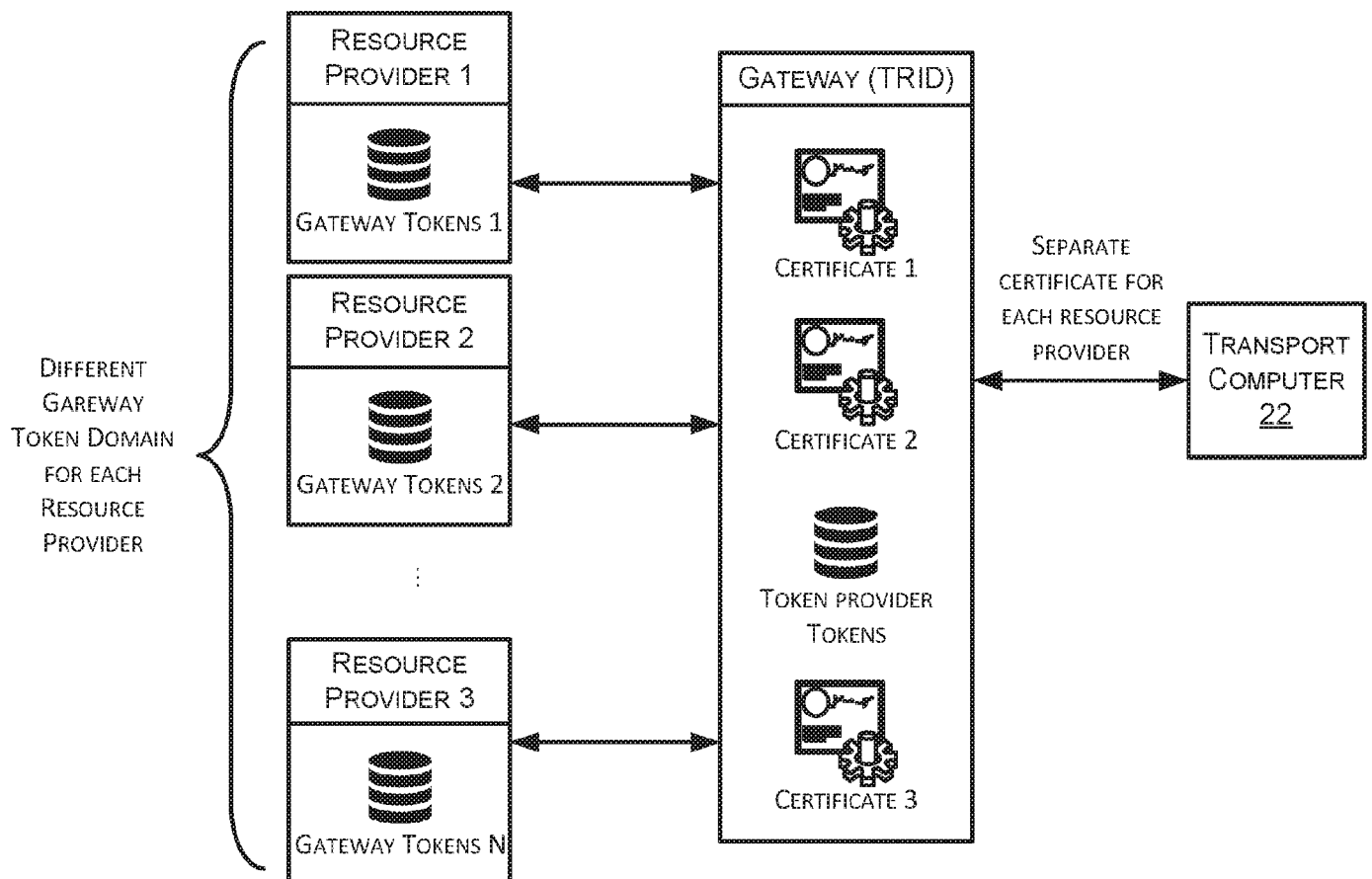
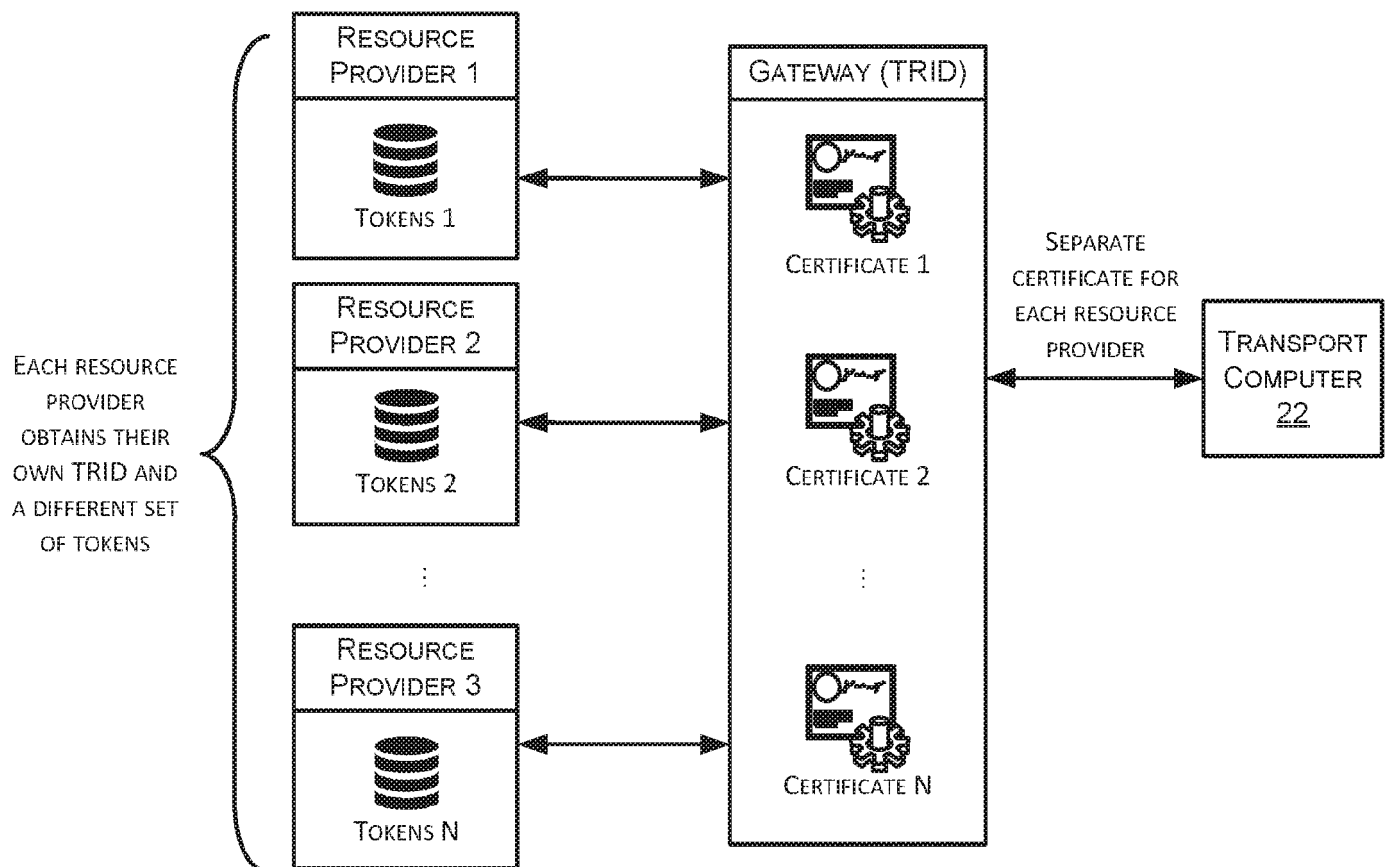
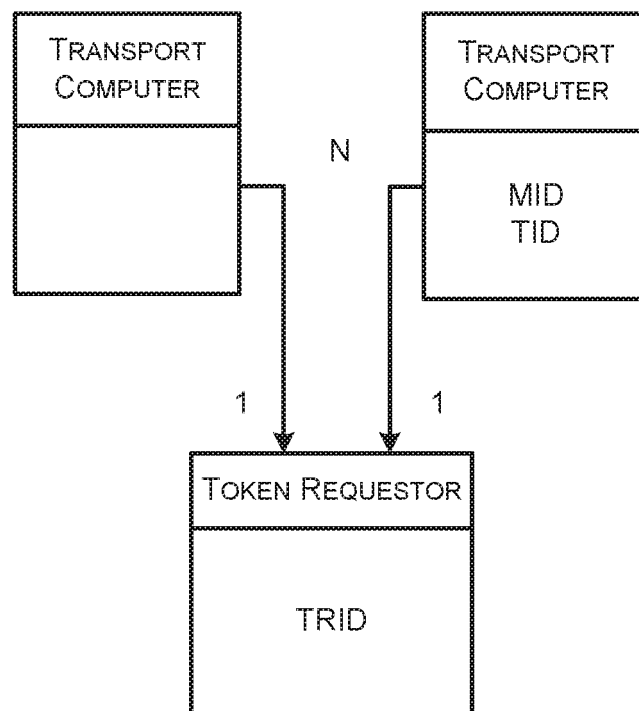
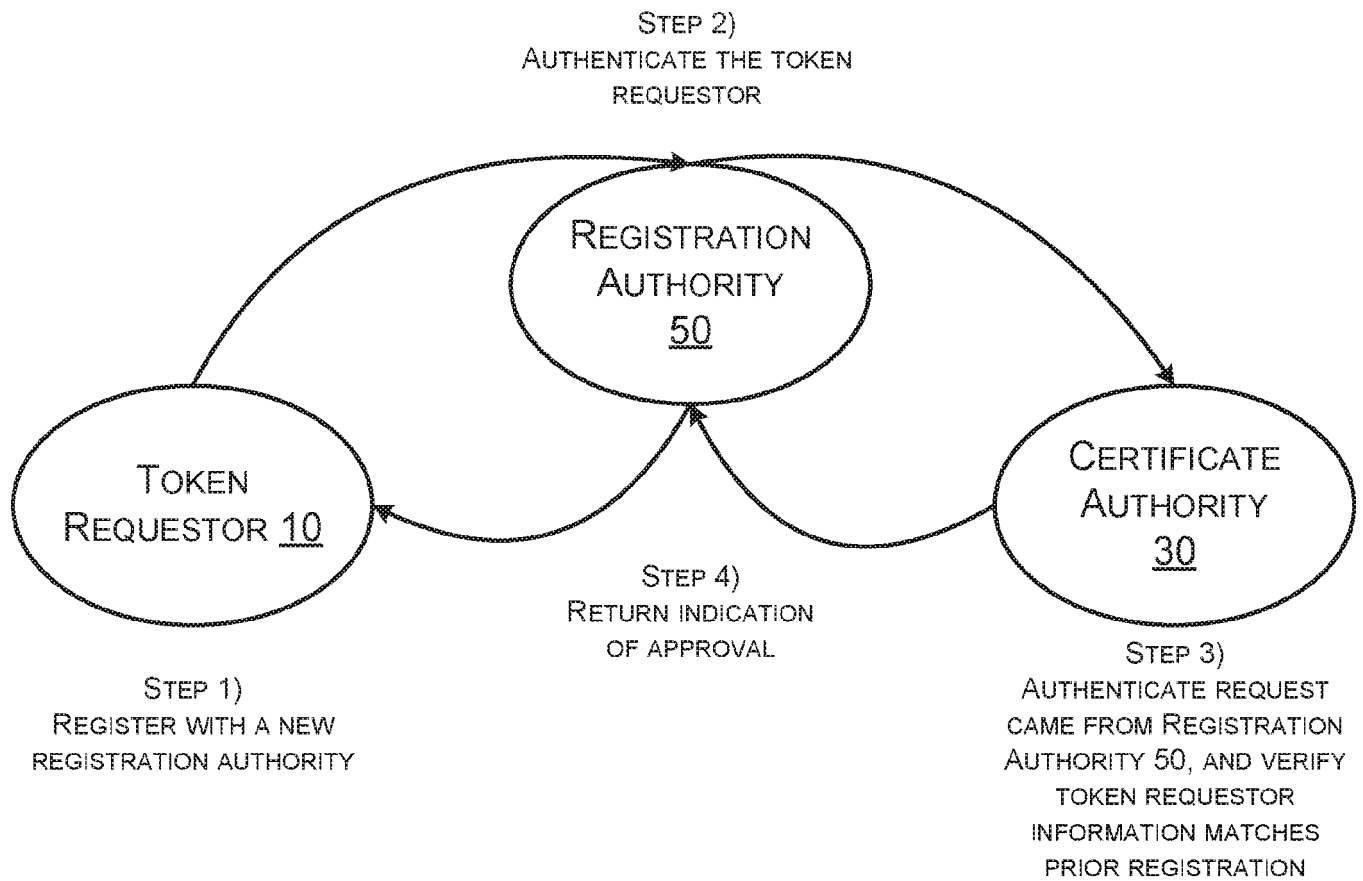


FIG. 6

**FIG. 7**

**FIG. 8**

**FIG. 9**

**FIG. 10**