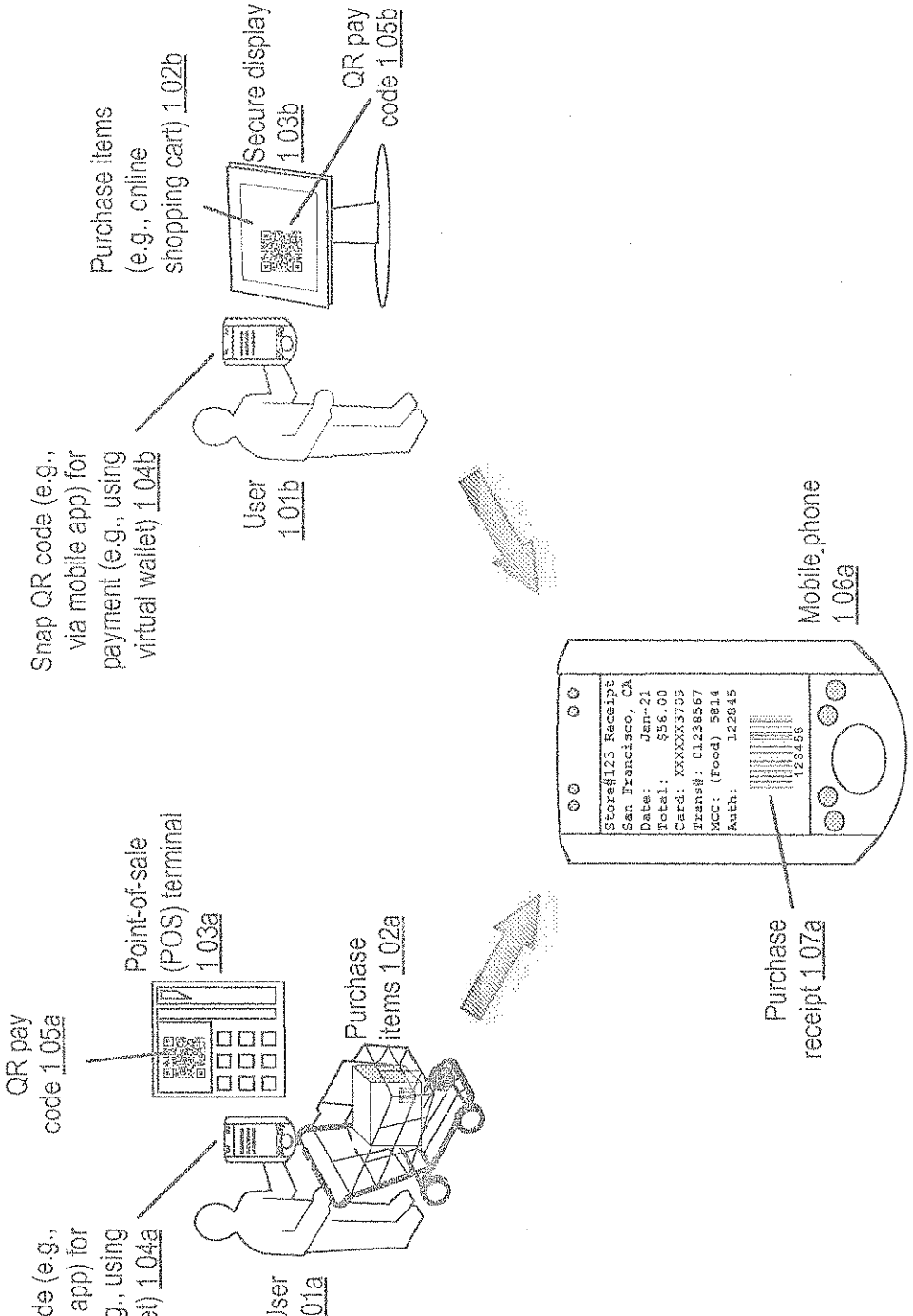
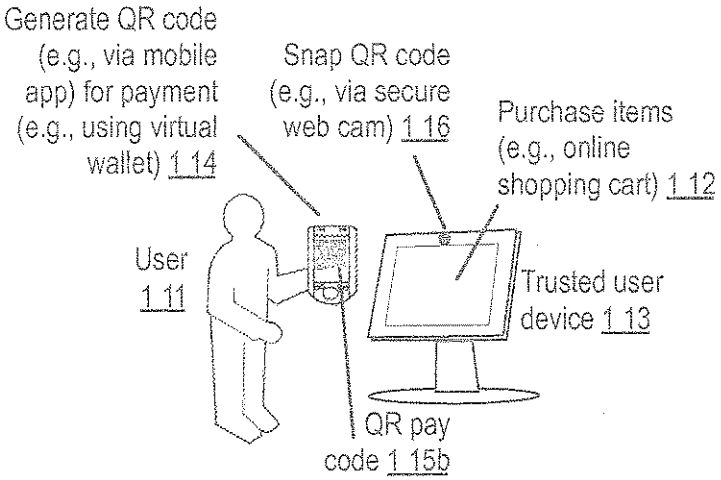
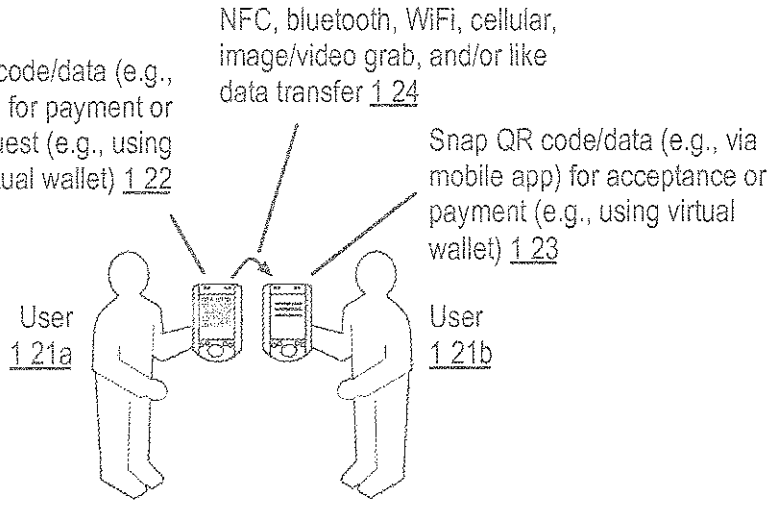


FIGURE 1A

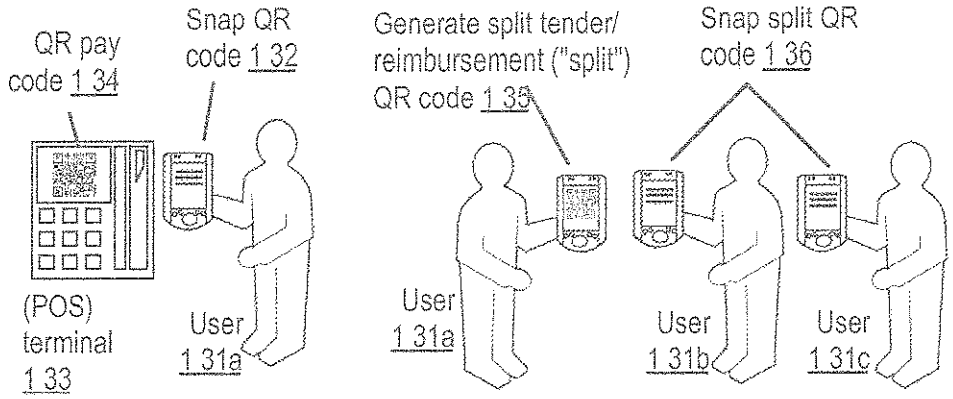
Example(s): Snap Mobile Payment



Reverse snap mobile payment 1 10



P2P snap mobile payment 1 20



Group mobile payment - Split tender/Reimbursement 1 30

FIGURE 1B

Example(s): Snap Mobile Payment

FIGURE 1C

Example(s): Snap Mobile Payment

FIGURE 1D

Example(s): Snap Mobile Applications

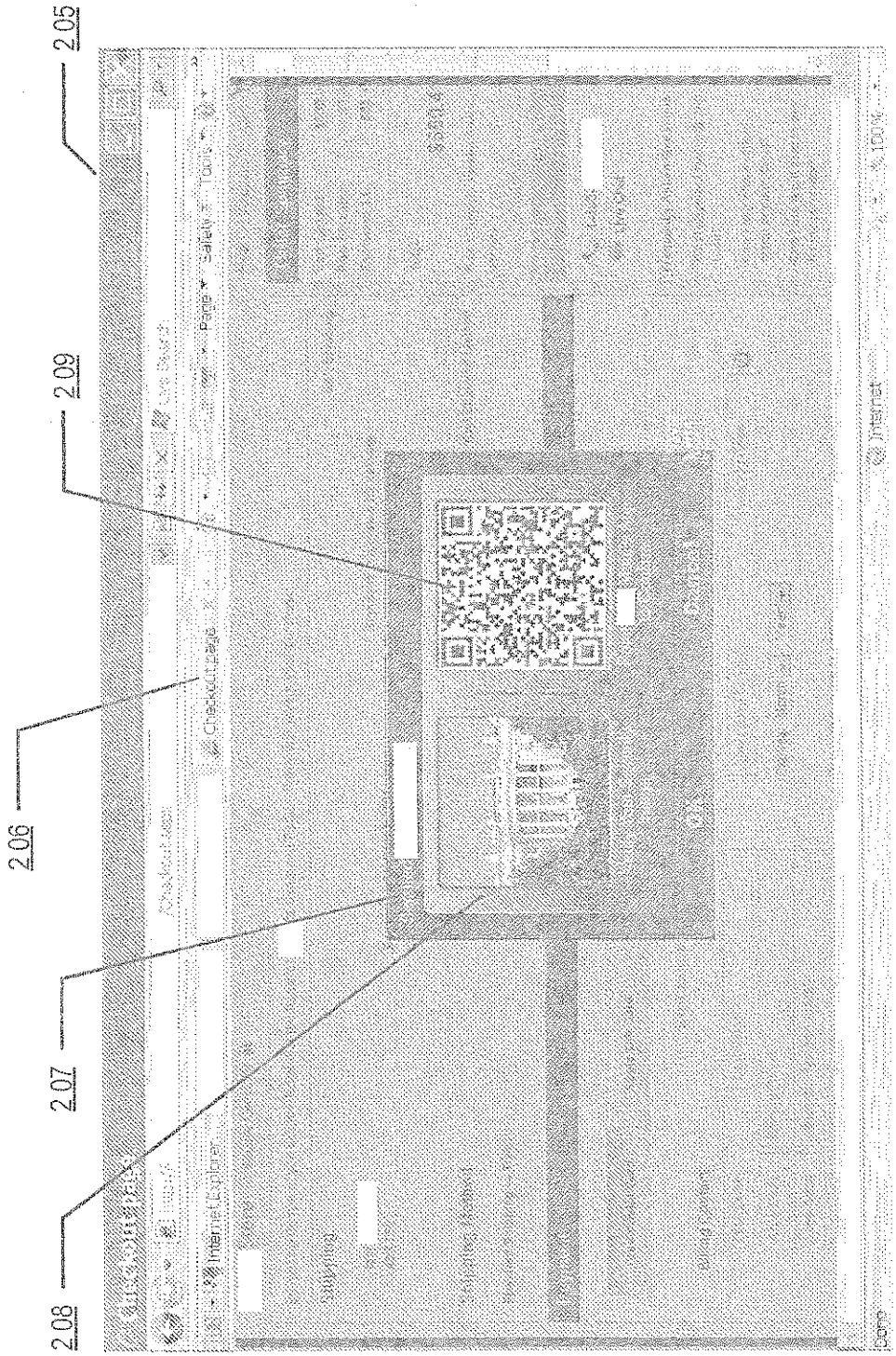
FIGURE 1E

Example(s): Snap Mobile Applications

FIGURE 1F

Example(s): Snap Mobile Applications

FIGURE 2A



Example: Snap Mobile Payment Web Interface

FIGURE 2B

Example: Snap Mobile Payment POS Terminal Interface

FIGURE 2C

Example QR code data content 2 16b

```
<data>
    <merchant_id>AE783</merchant_id>
    <merchant_name>Acme, Inc.</merchant_name>
    <store_id>88234</store_id>
    <store_url>www.shop.acme.com</store_url>
    <terminal_id>userdevice1</terminal_id>
    <transaction_id>AFE1213344</transaction_id>
    <timestamp>2011-04-01:23:59:59</timestamp>
    <transaction_amount>$660.89</transaction_amount>
    <digital_sign>
        45e2085fa20496c91df574dc5652e145
    </digital_sign>
</data>
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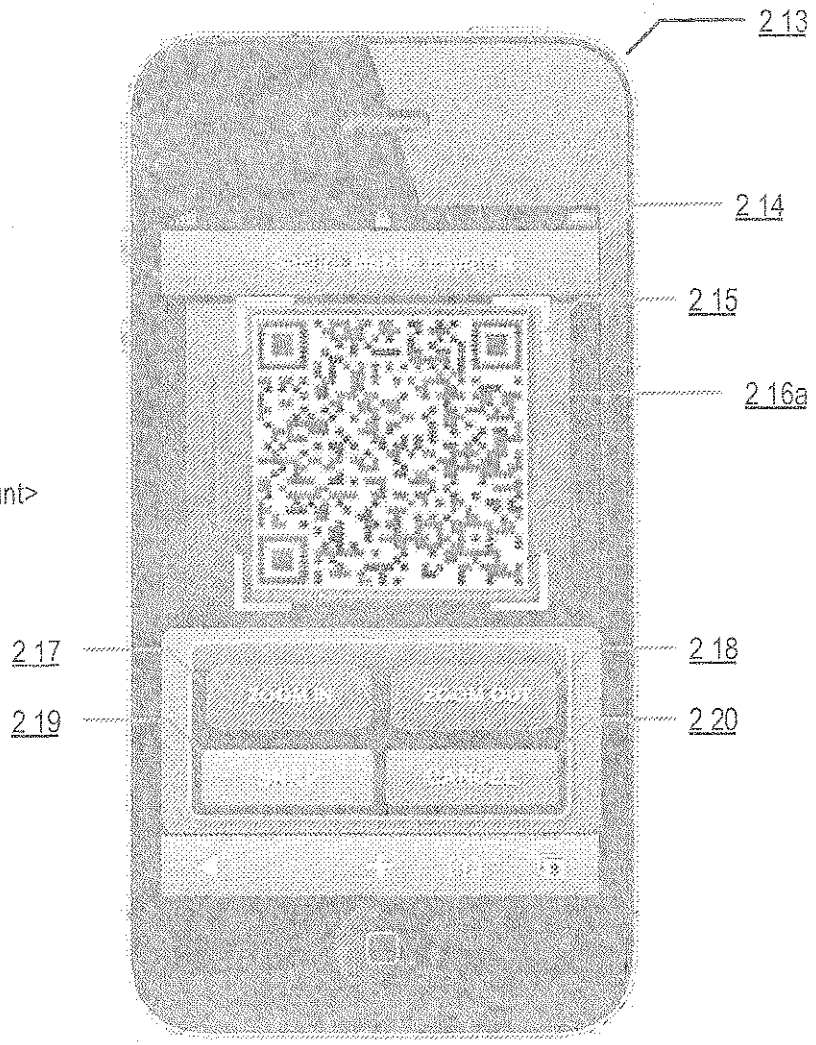
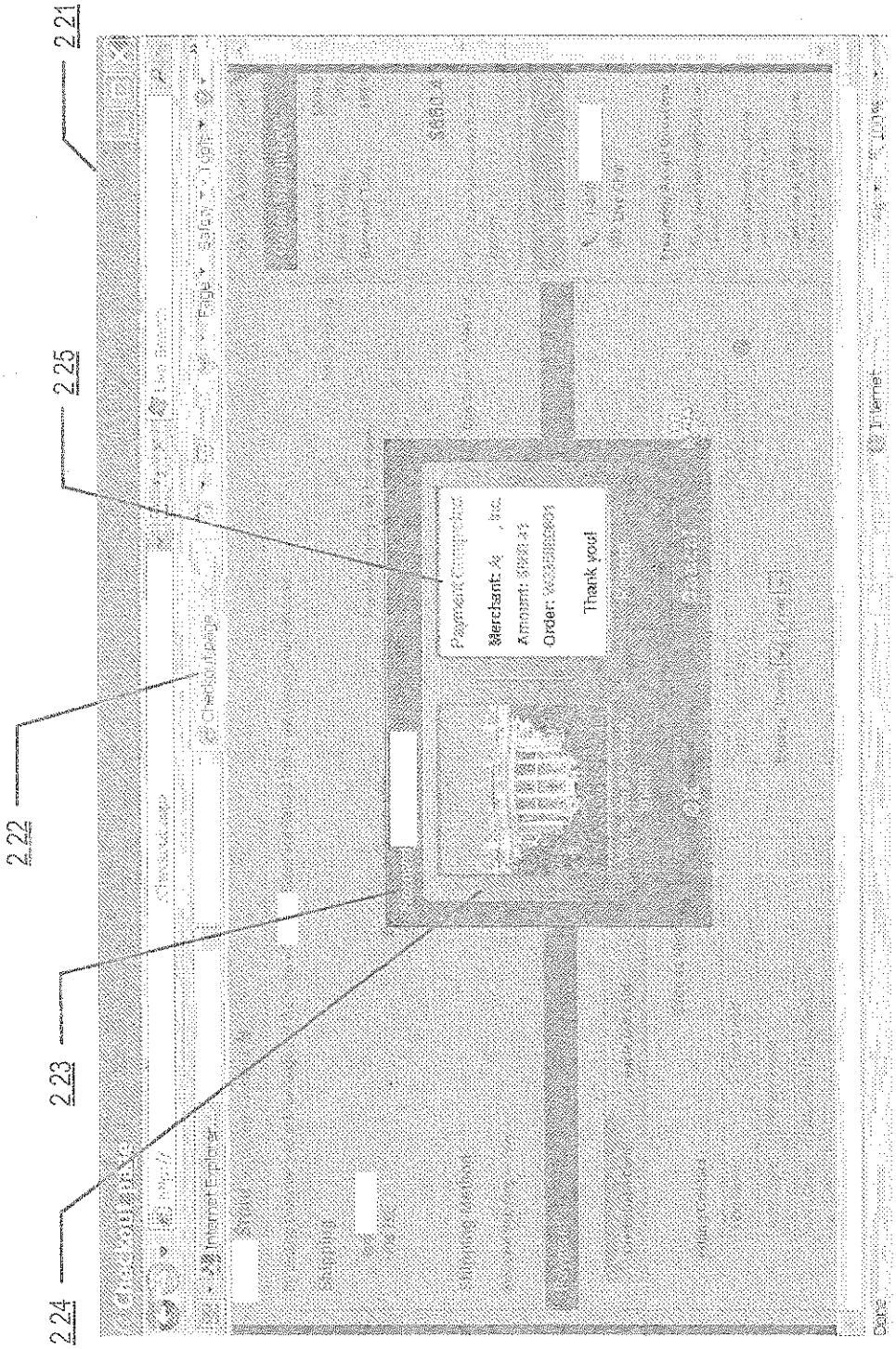


FIGURE 2D

Example: Snap Mobile App Payment User Interface



Example: Snap Mobile App Payment Web Receipt

FIGURE 2E

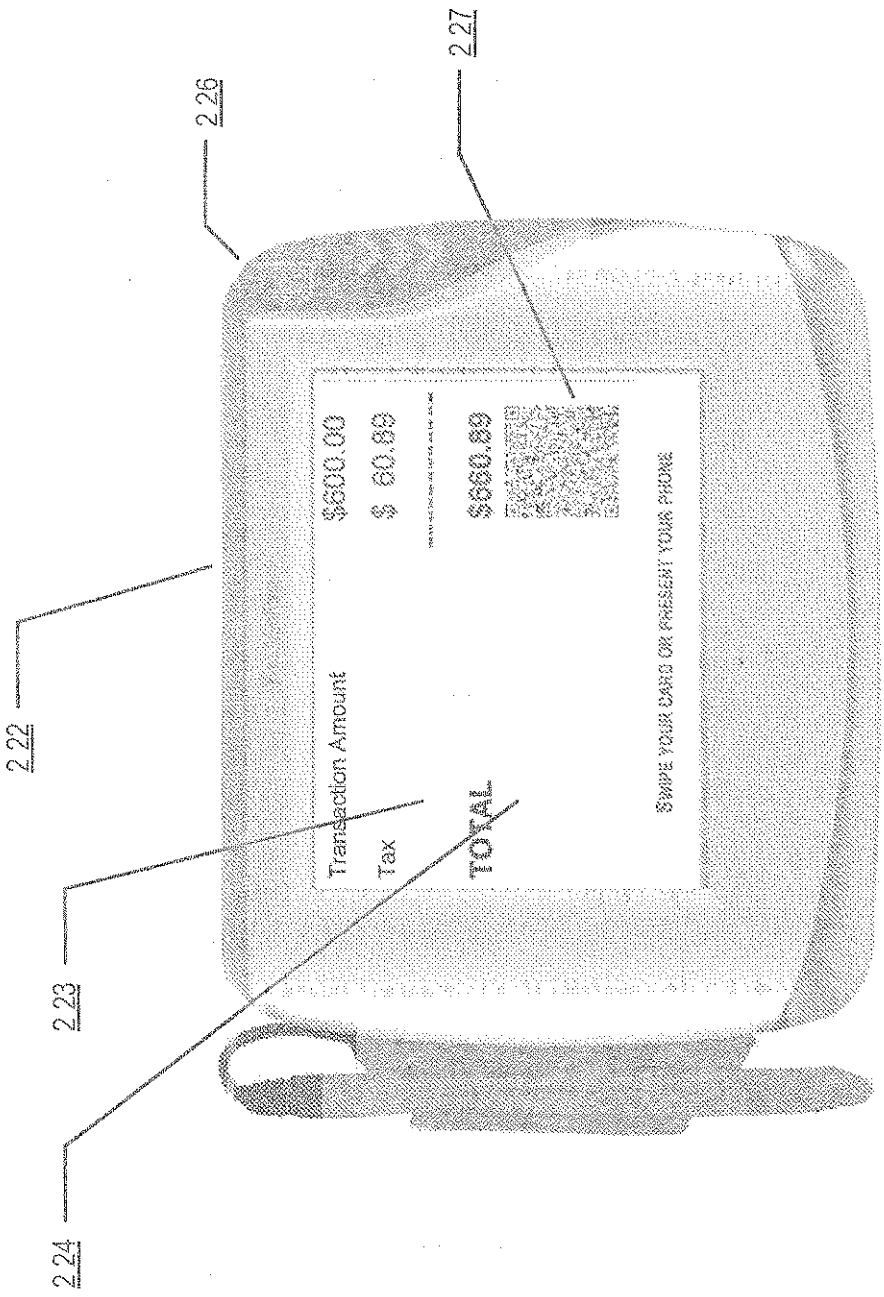
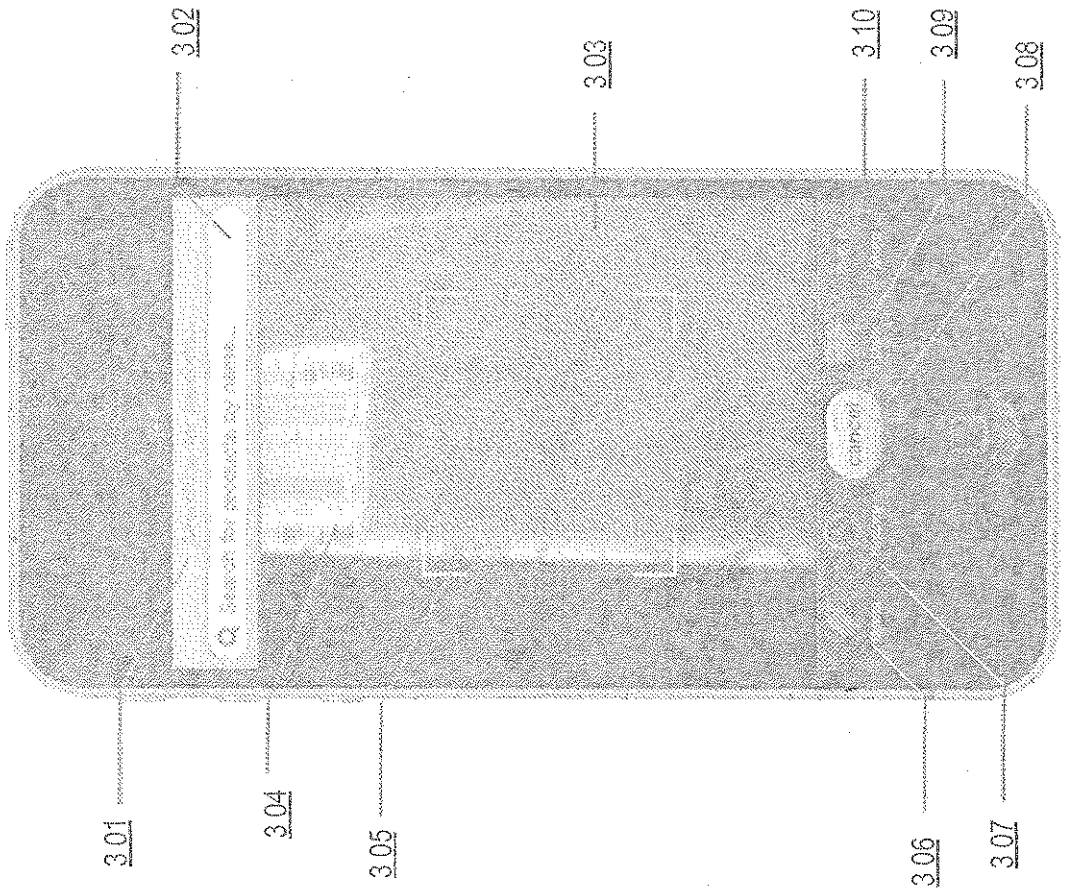


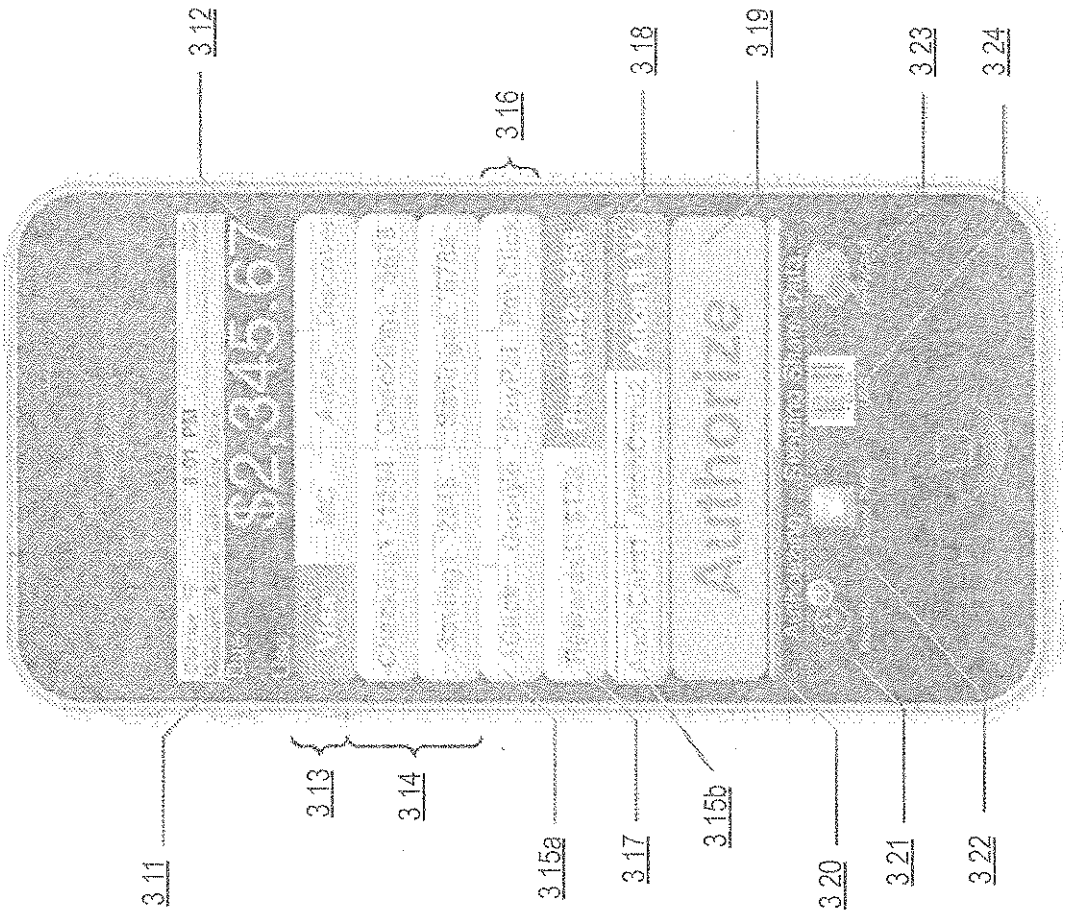
FIGURE 2F

Example: Snap Mobile App Payment Web Receipt



Example: One-Tap Mobile App: Barcode Capture

FIGURE 3A

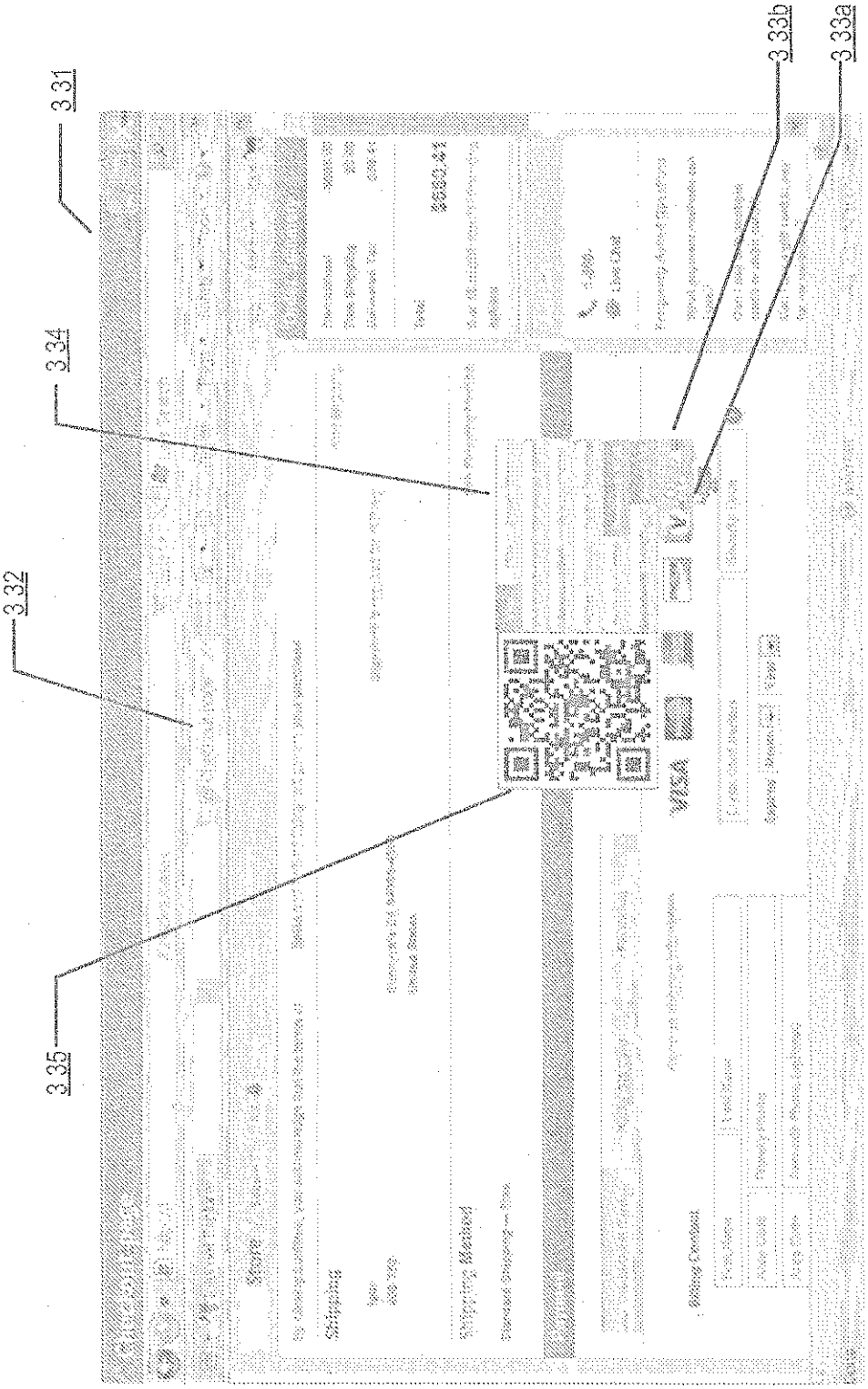


Example: One-Tap Mobile App: Payment Options

FIGURE 3B

Example: One-Tap Mobile App: Payment Options

FIGURE 3C



Example: One-Tap Mobile App - Payment Options on Website

FIGURE 3D

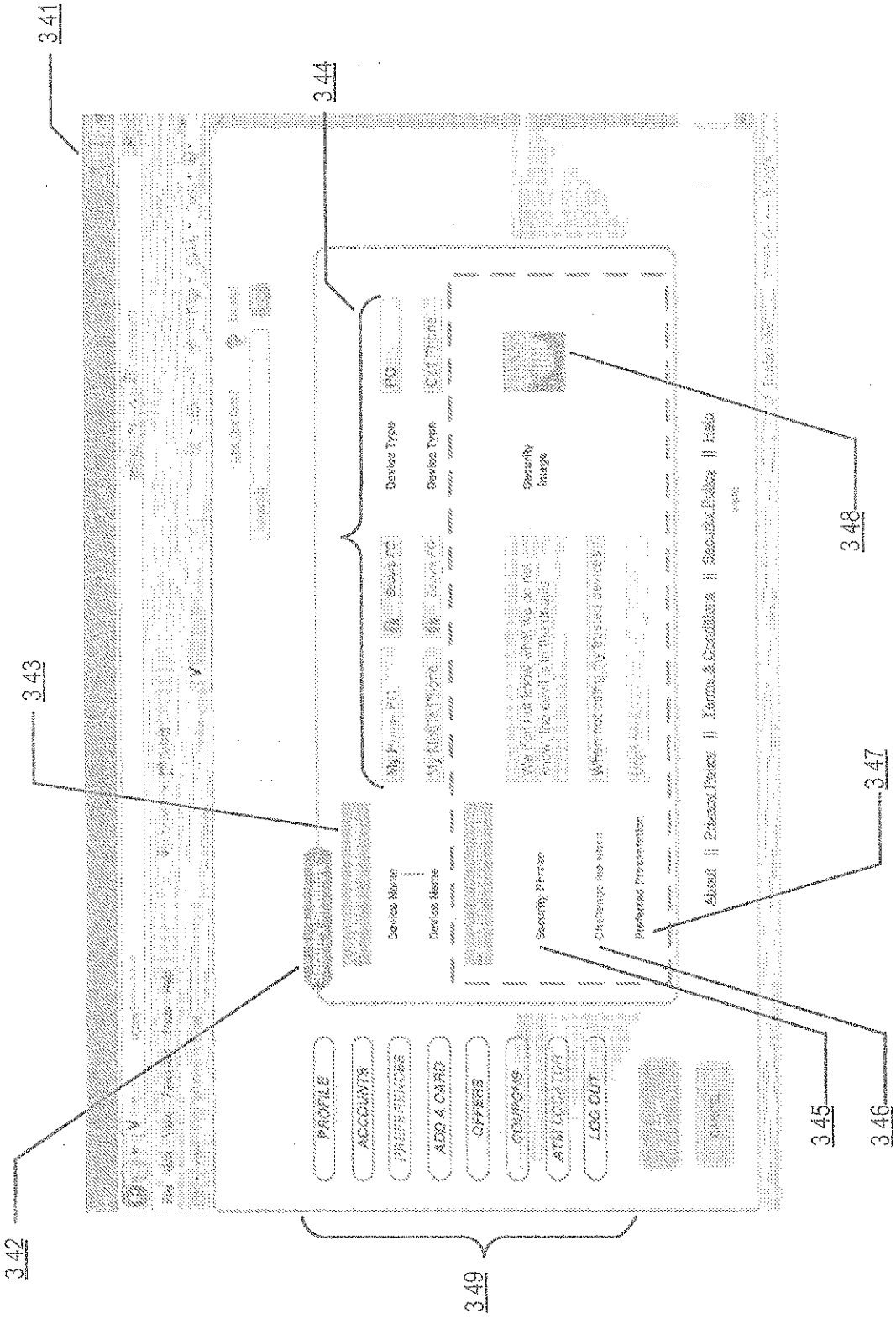


FIGURE 3E

Example: Snap Mobile Payment: Security / Fraud Prevention

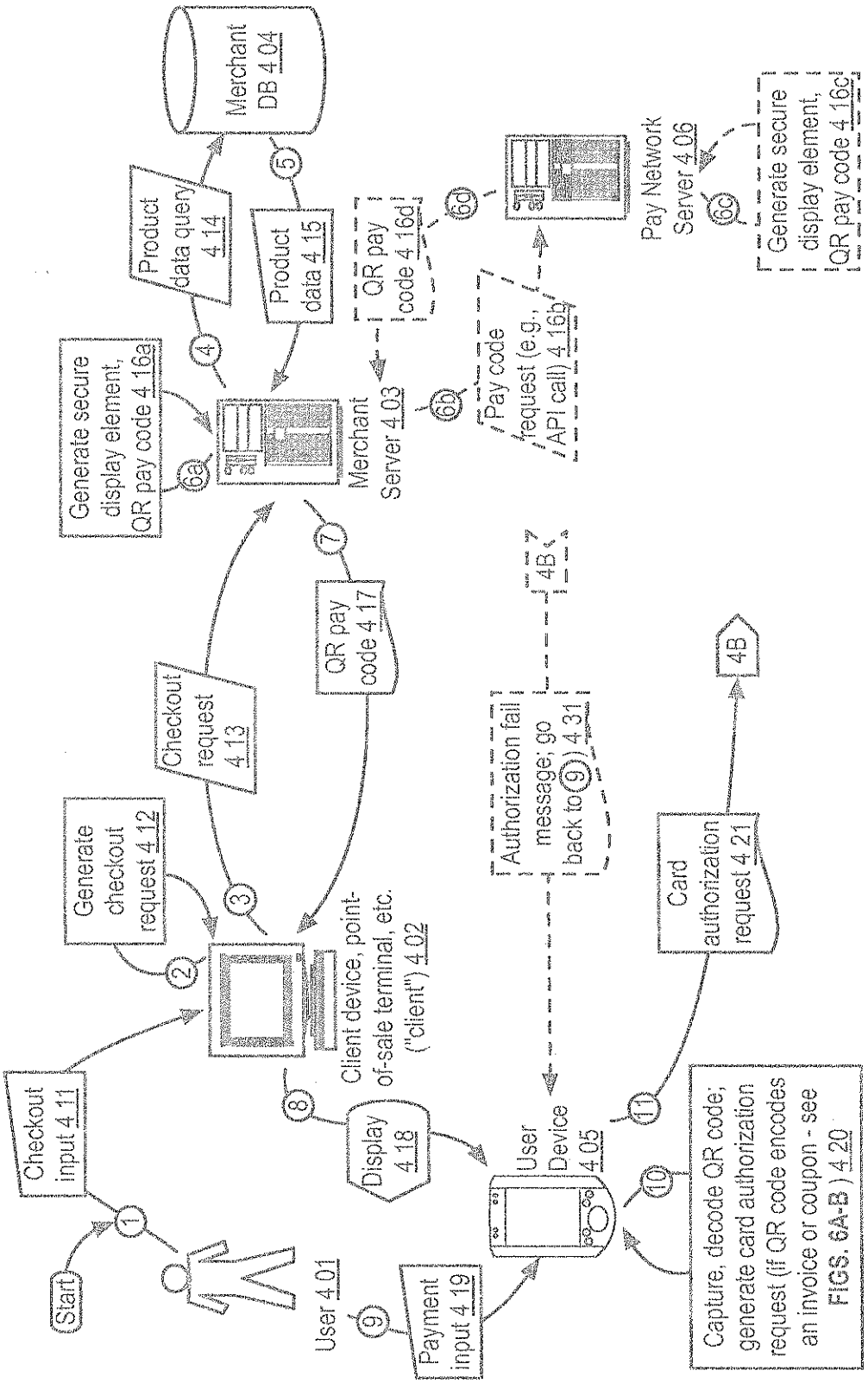


FIGURE 4A

Example: Snap mobile payment

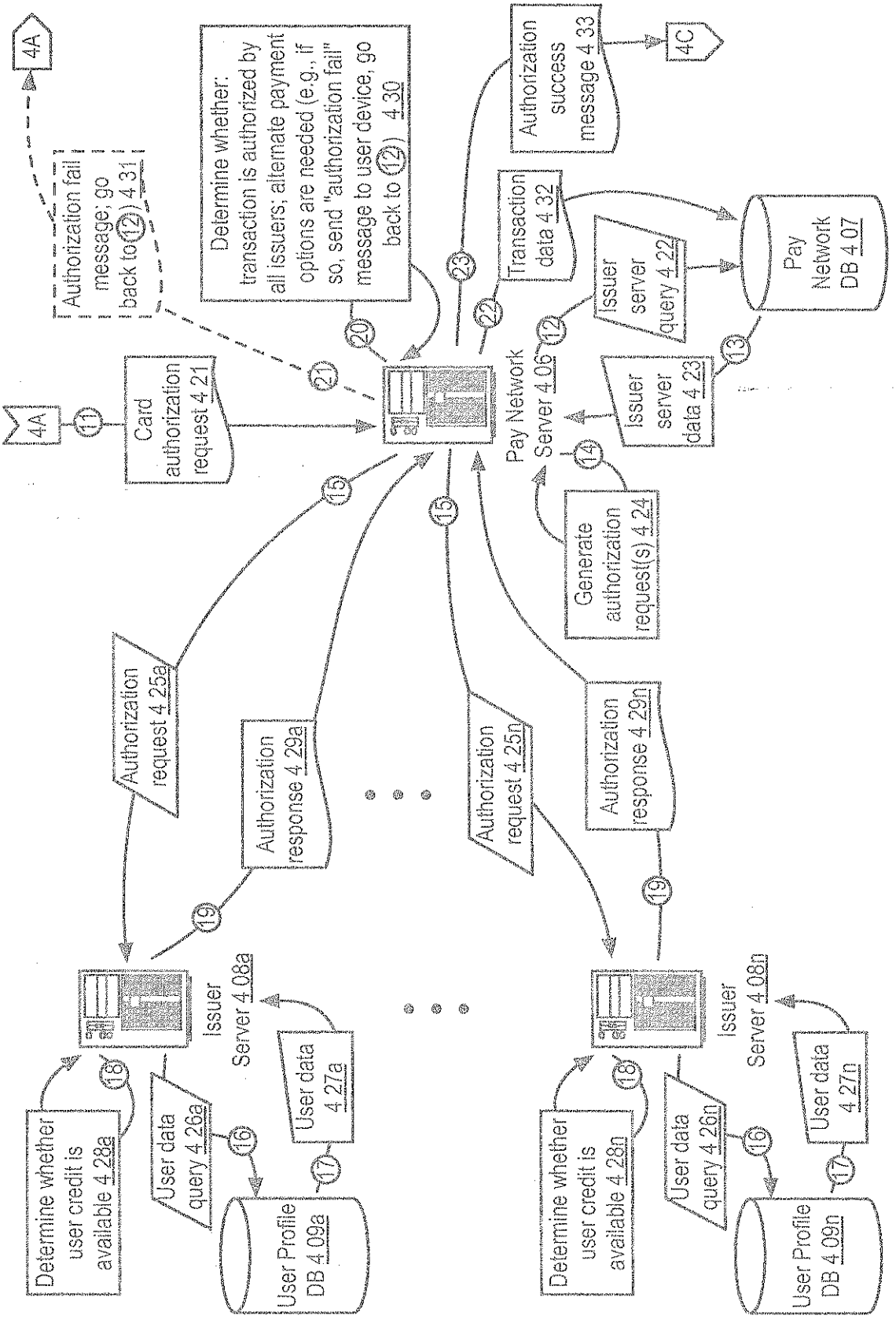
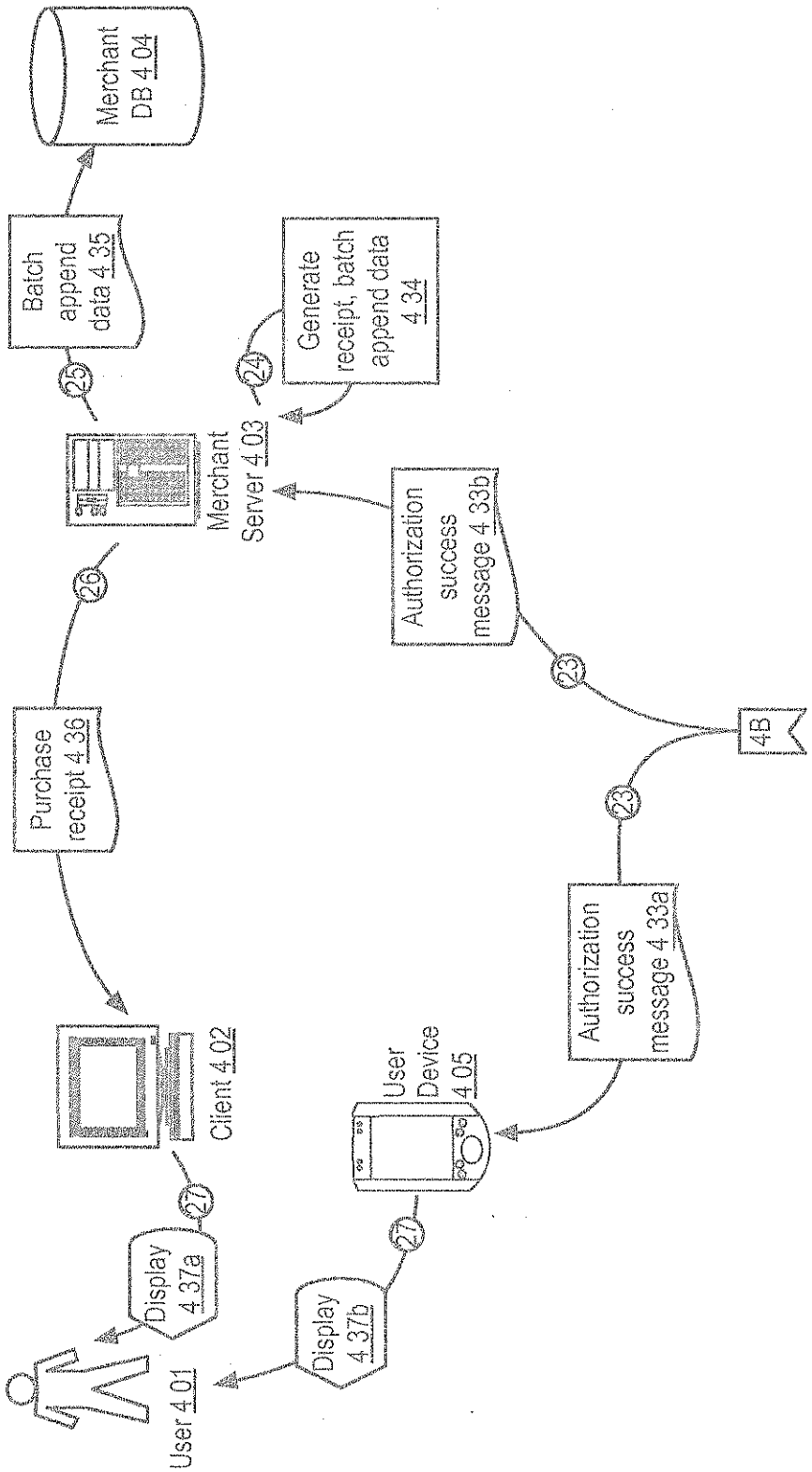


FIGURE 4B

Example: Snap mobile payment



Example: Snap mobile payment

FIGURE 4C

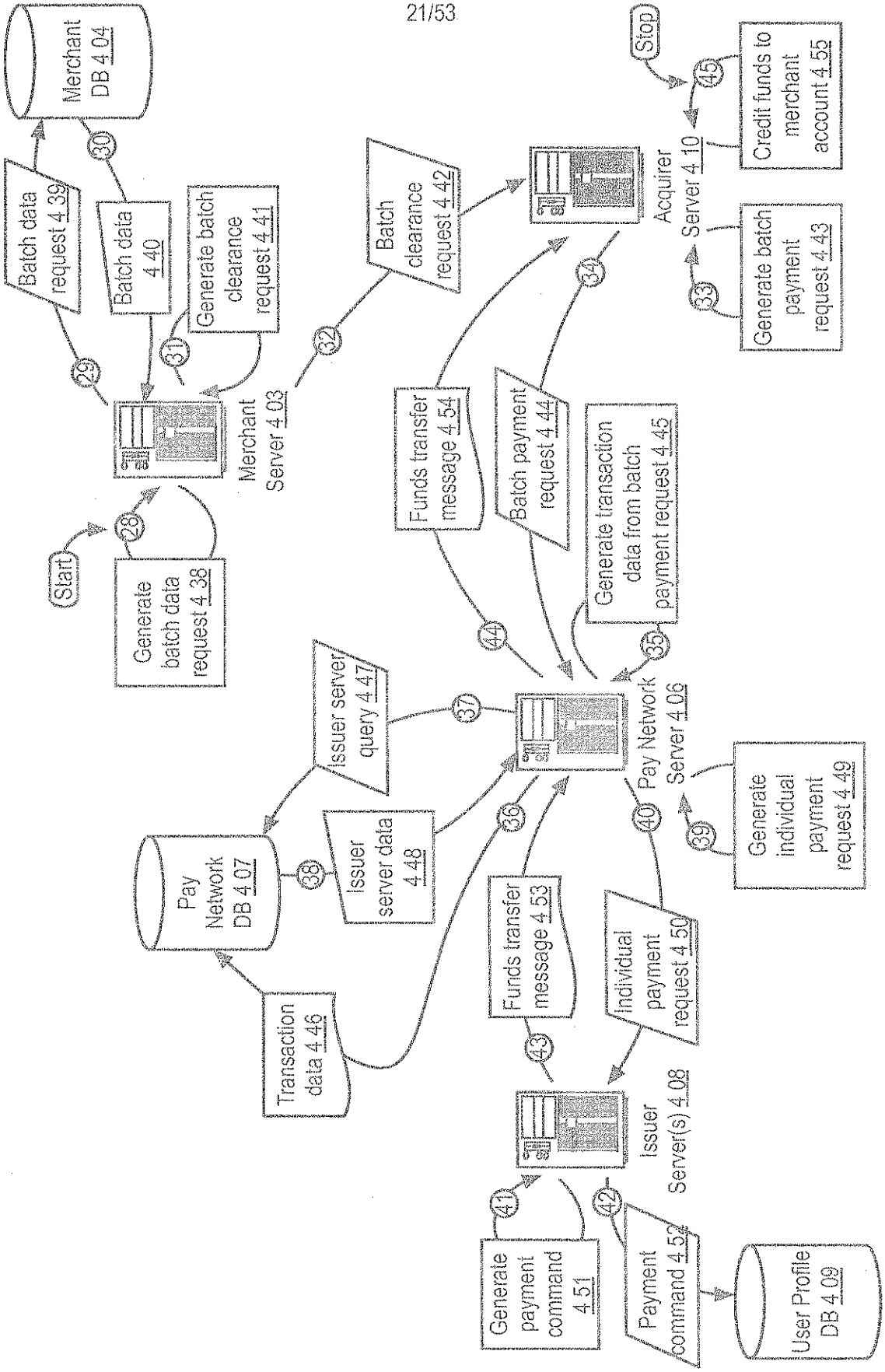


FIGURE 4D

Example: Snap mobile payment

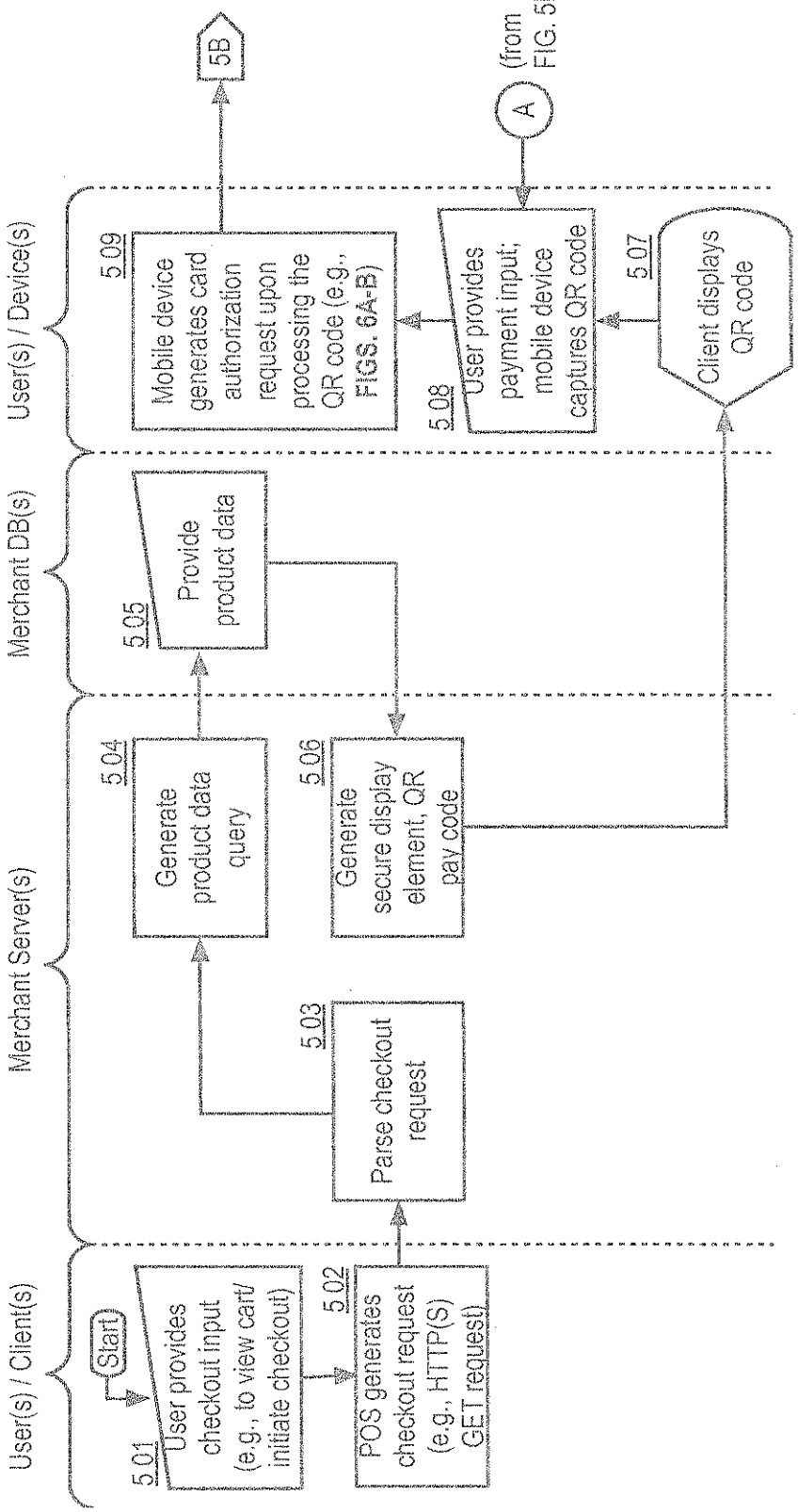


FIGURE 5A

Example: Snap Mobile Payment Execution ("SMPE") component 500

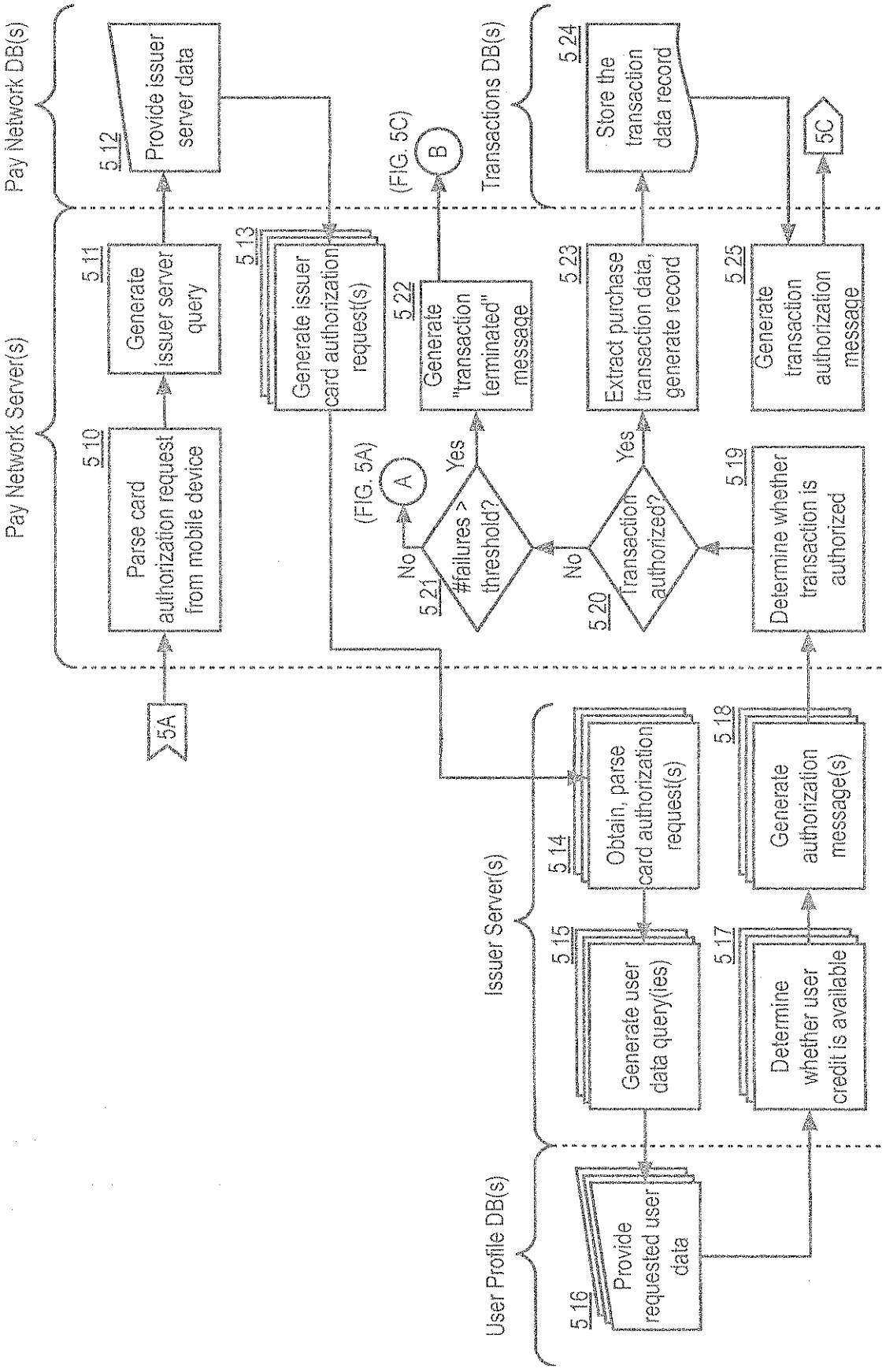


FIGURE 5B

Example: Snap Mobile Payment Execution ("SMPE") component 500

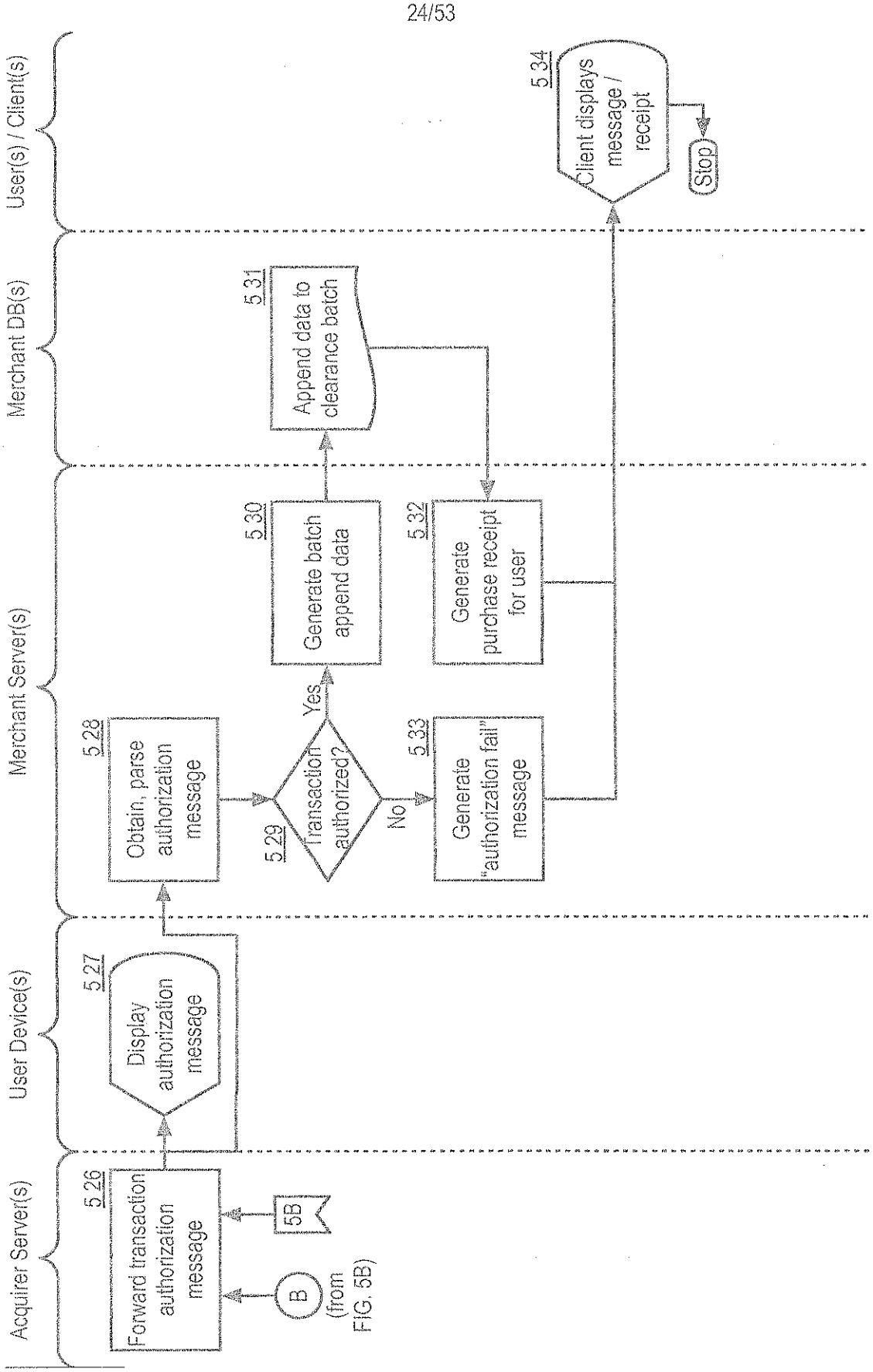


FIGURE 5C

Example: Snap Mobile Payment Execution ("SMPE") component 500

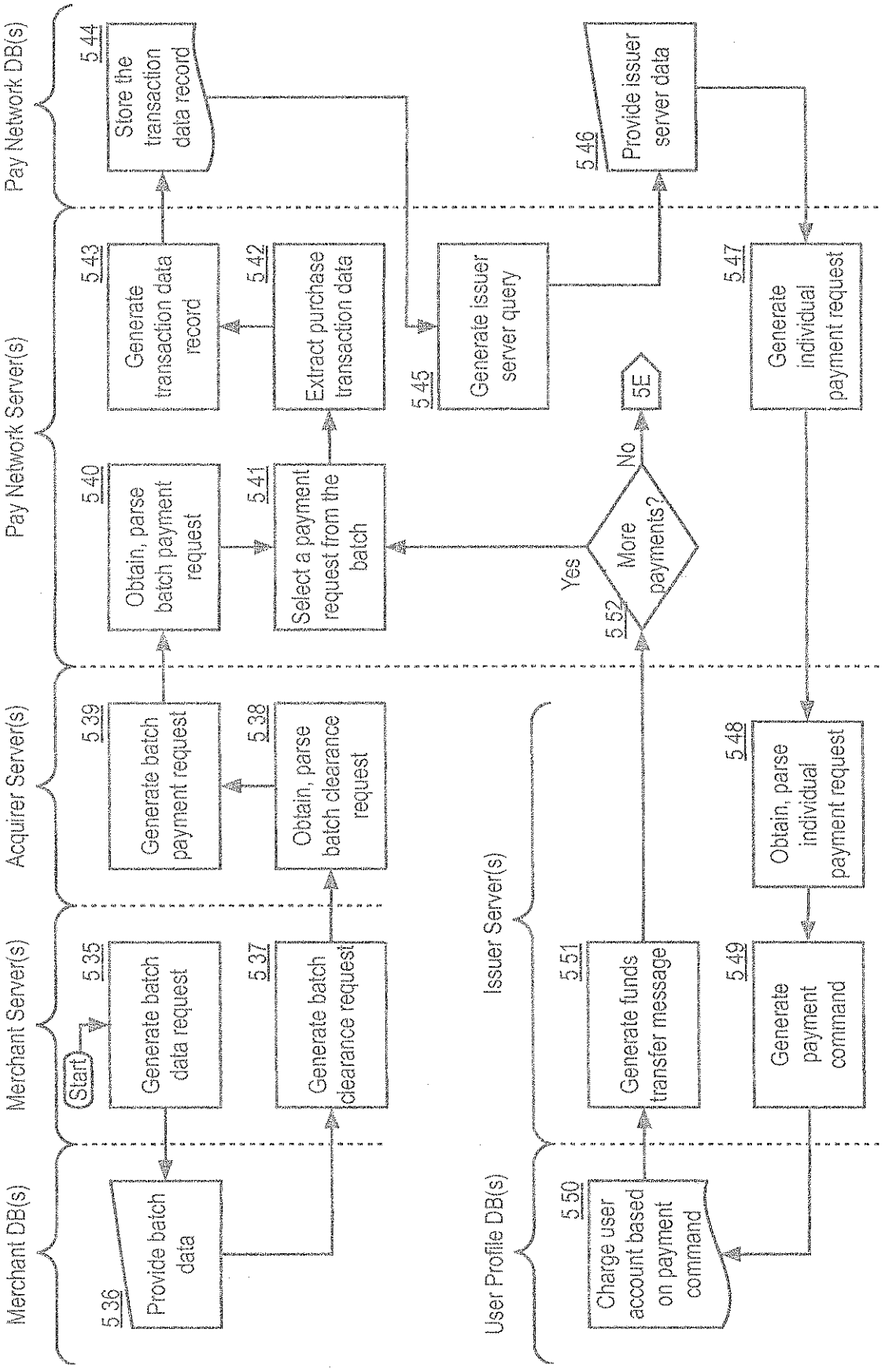


FIGURE 5D

Example: Snap Mobile Payment Execution ("SMPE") component 500

Example: Snap Mobile Payment Execution ("SMPE") component 500

FIGURE 5E

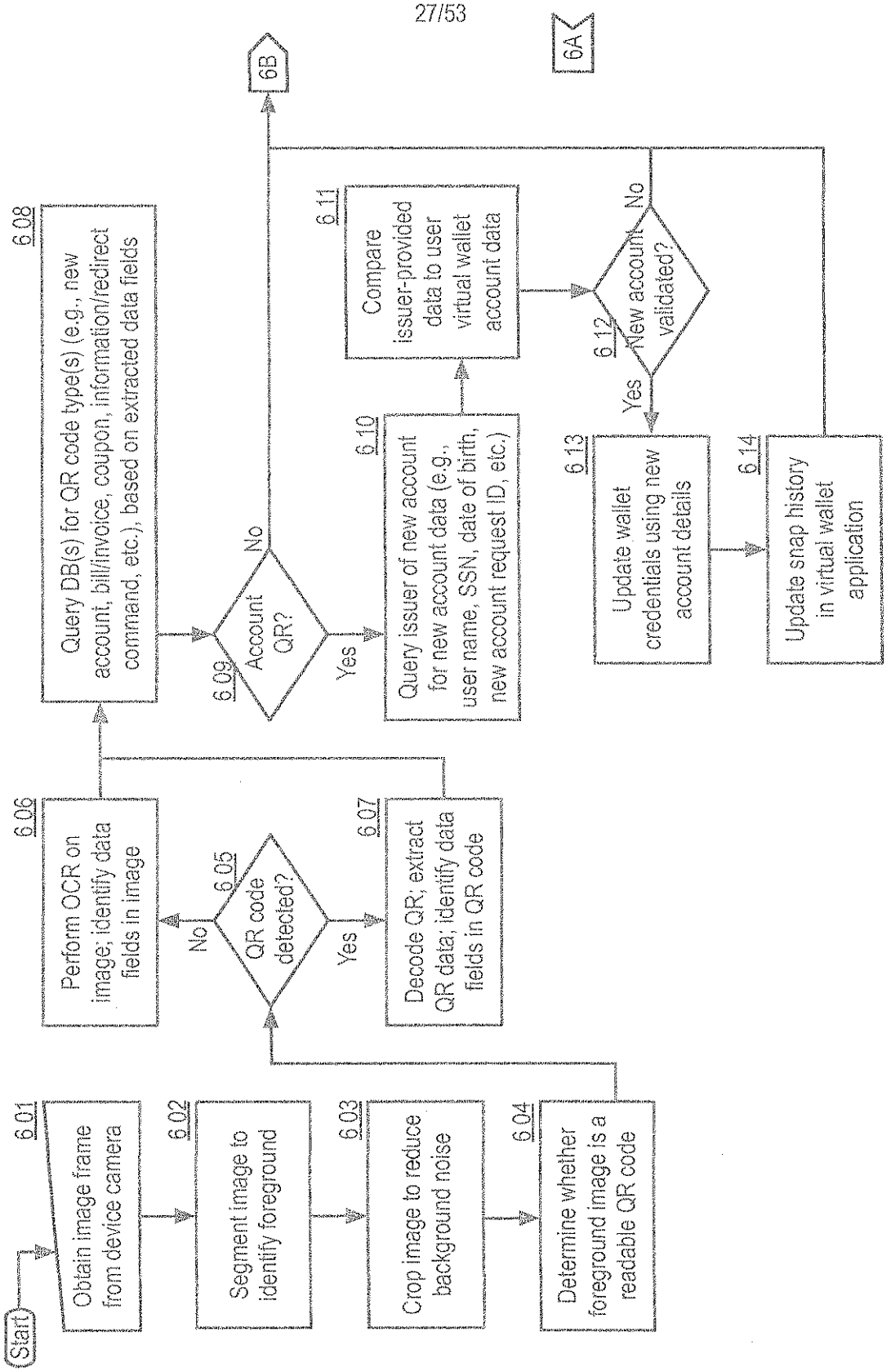


FIGURE 6A

Example: Quick Response Code Processing ("QRCP") component 600

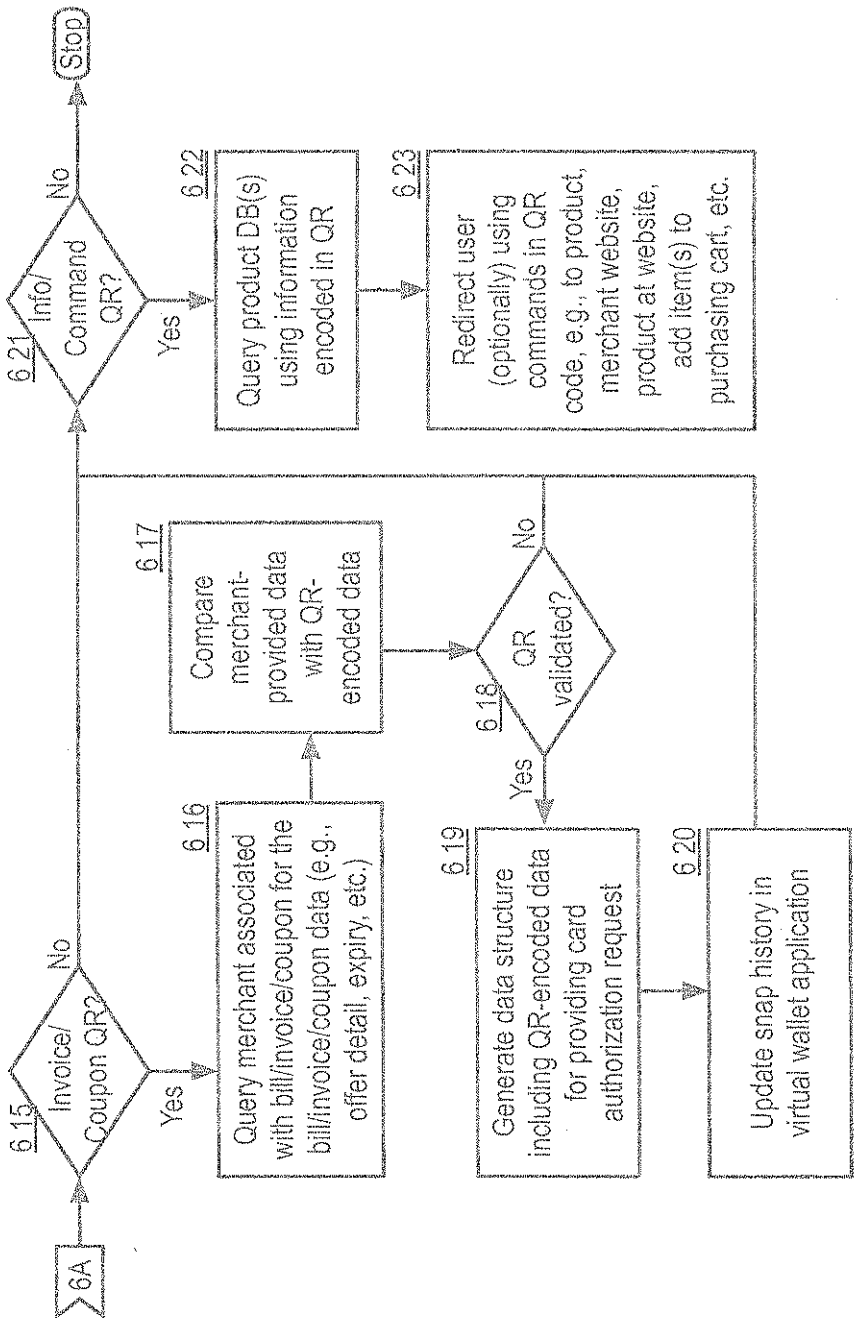


FIGURE 6B

Example: Quick Response Code Processing ("QRCP") component 600

Example: Virtual Wallet Mobile App - Feature Overview

FIGURE 7

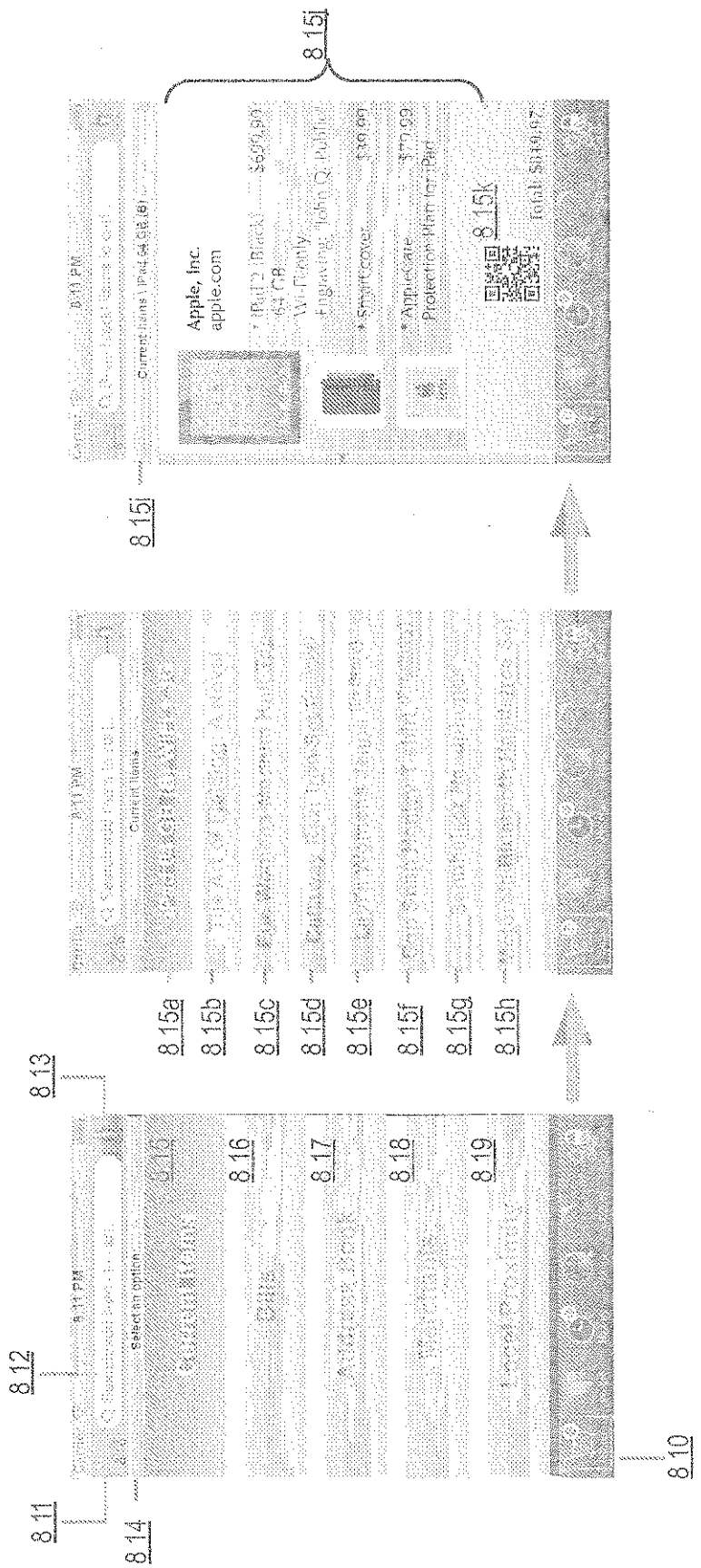


FIGURE 8A

Example: Virtual Wallet Mobile App - Shopping Mode

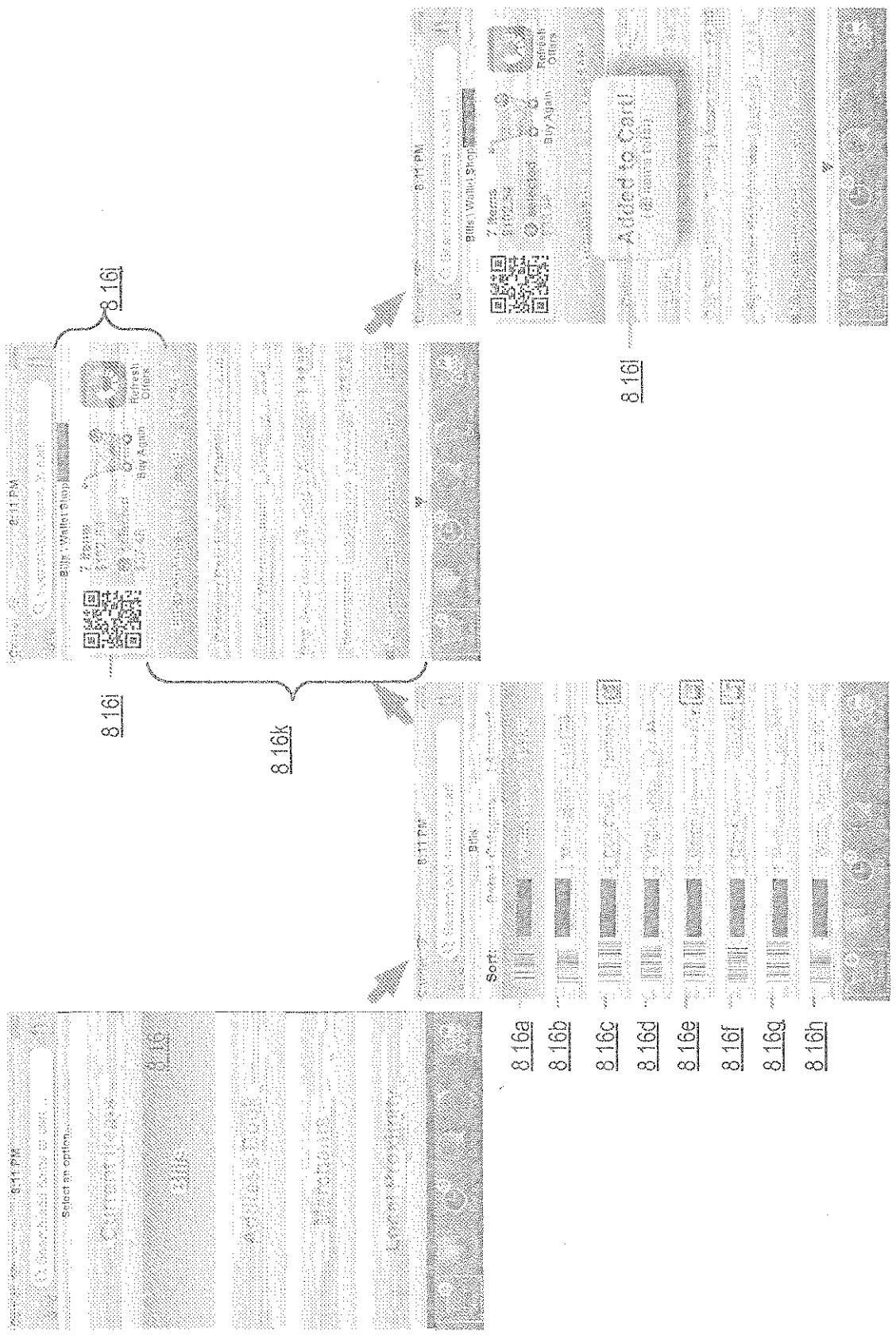


FIGURE 8B

Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 8C

Example: Virtual Wallet Mobile App - Shopping Mode

Example: Virtual Wallet Mobile App - SocialPay Mode

FIGURE 8D

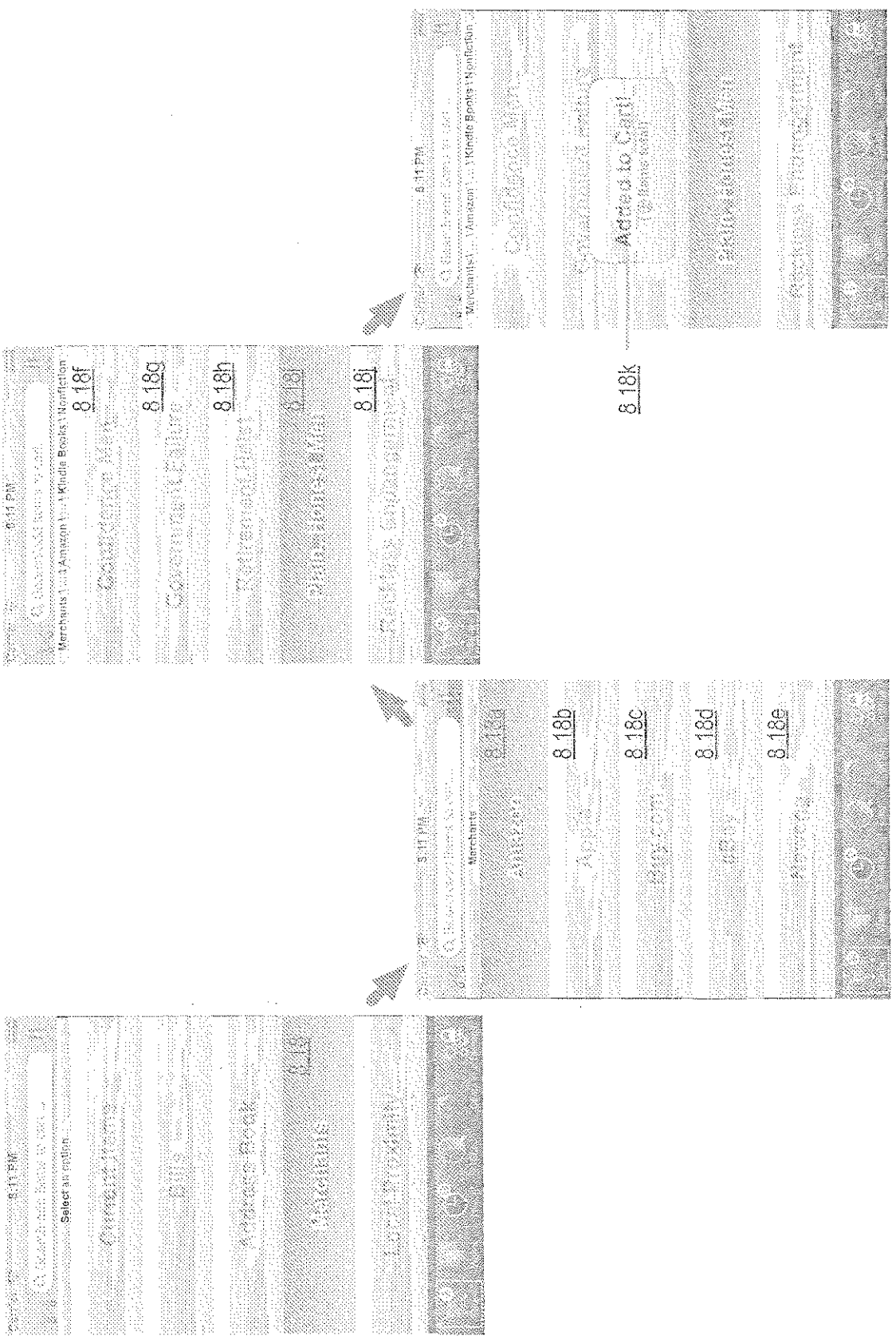


FIGURE 8E

Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 8F

Example: Virtual Wallet Mobile App - Shopping Mode

Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 8G

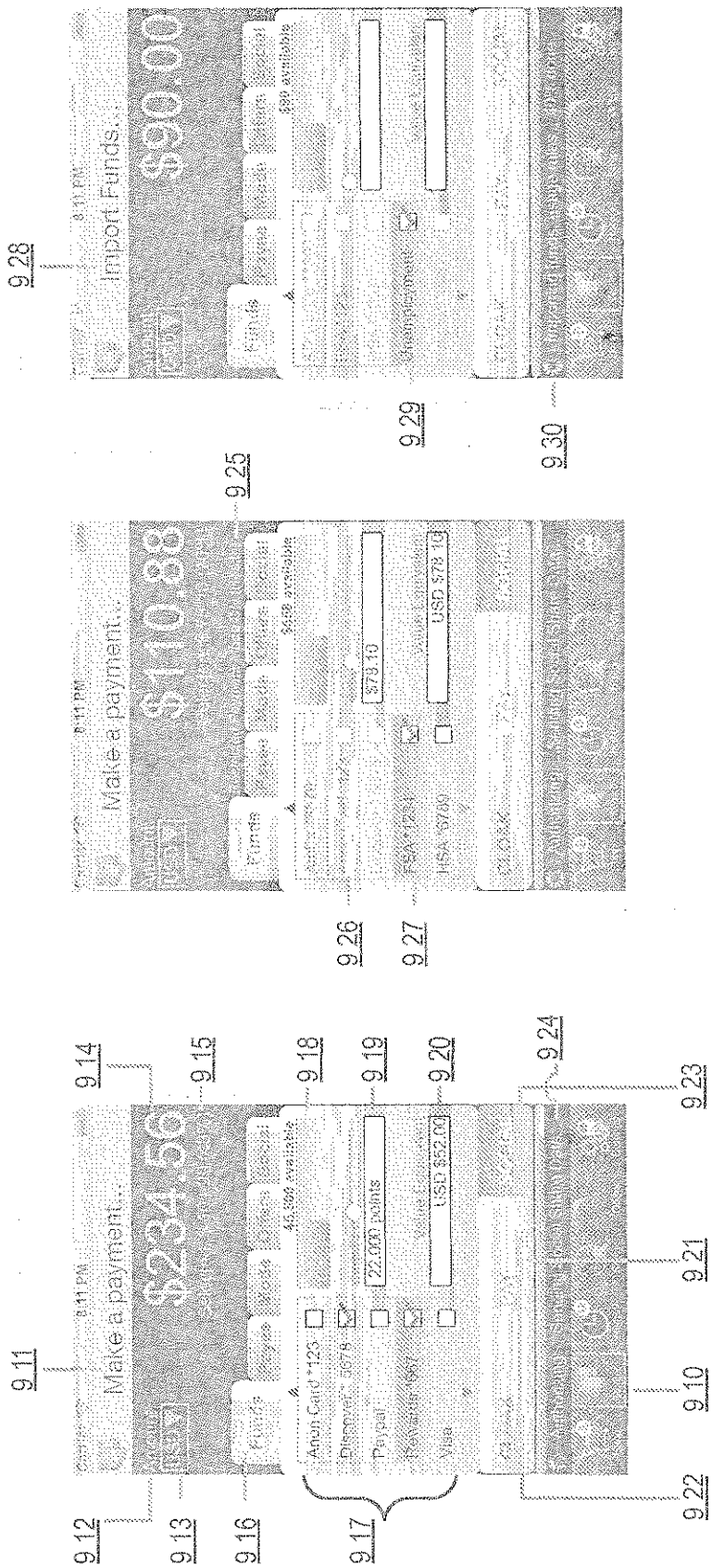


FIGURE 9A

Example: Virtual Wallet Mobile App - Payment Mode

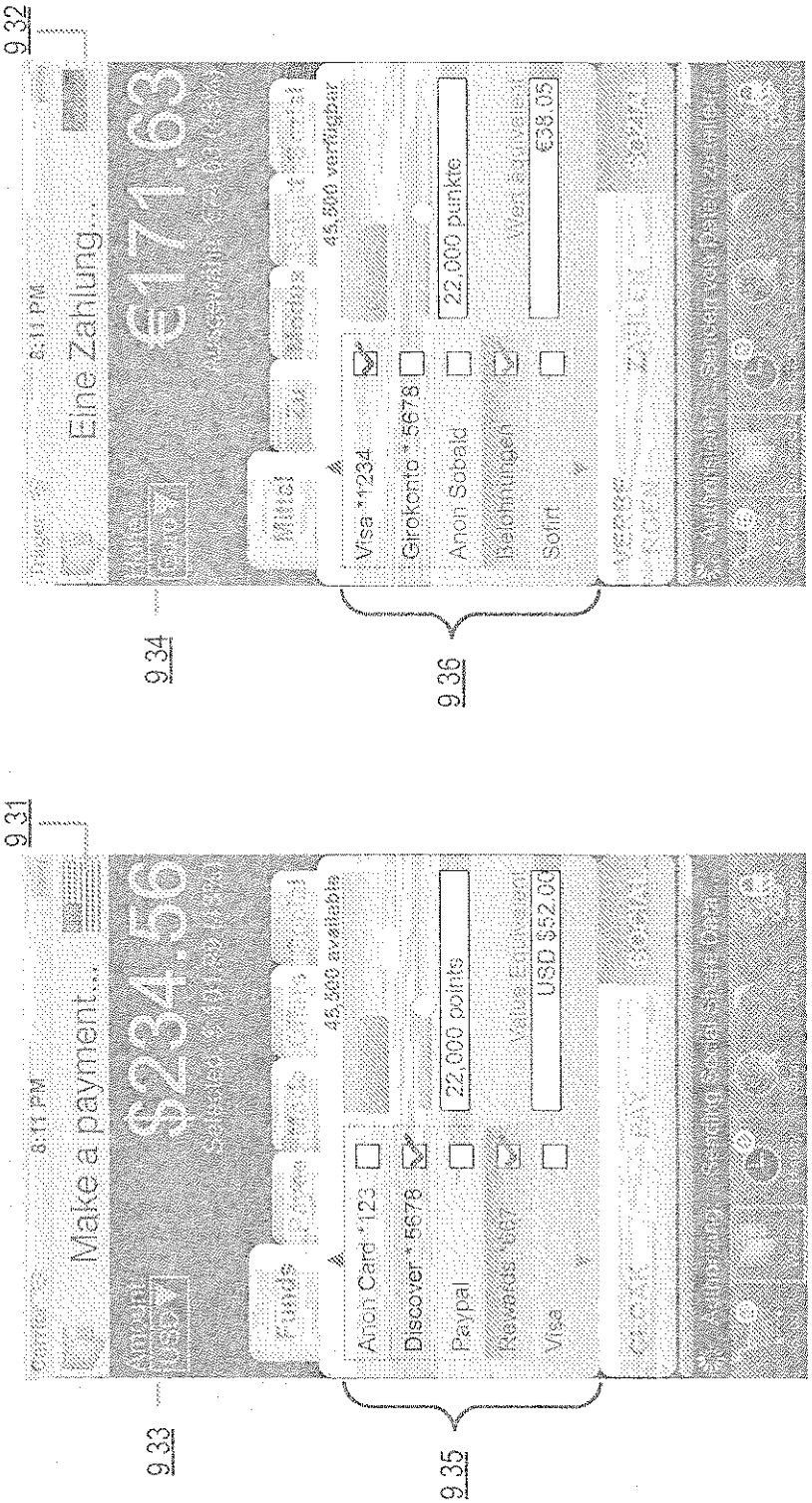


FIGURE 9B

Example: Virtual Wallet Mobile App - Dynamic Payment Optimization

Example: Virtual Wallet Mobile App

FIGURE 9C

Example: Virtual Wallet Mobile App

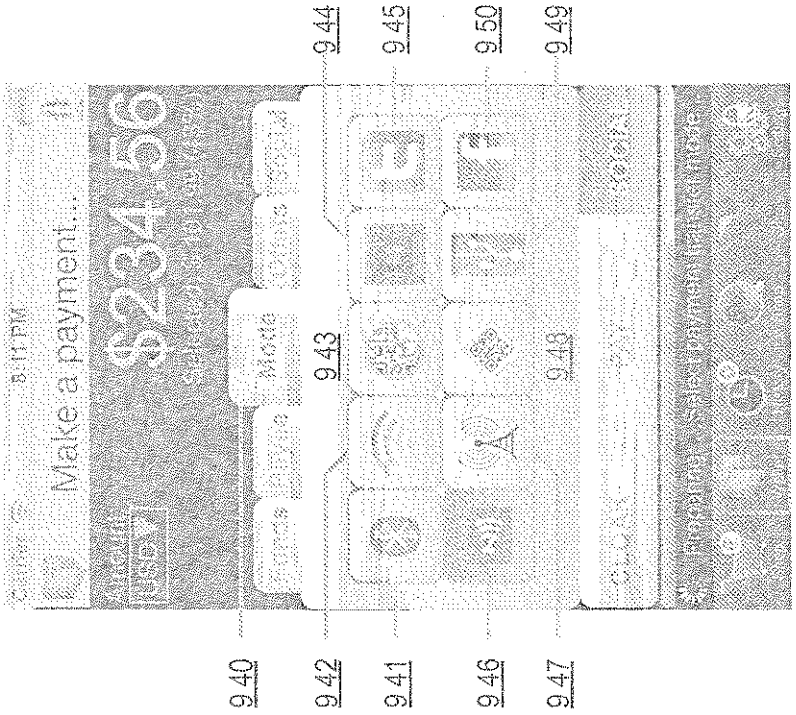
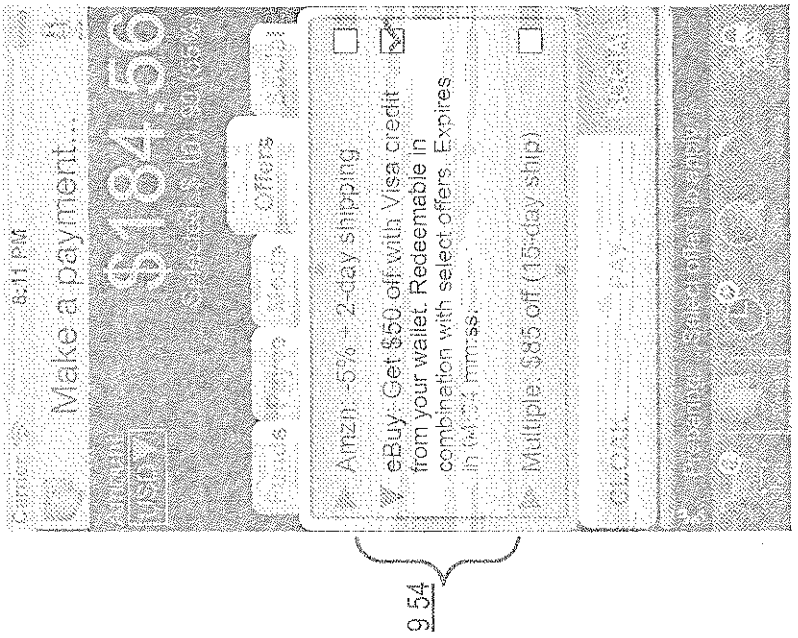
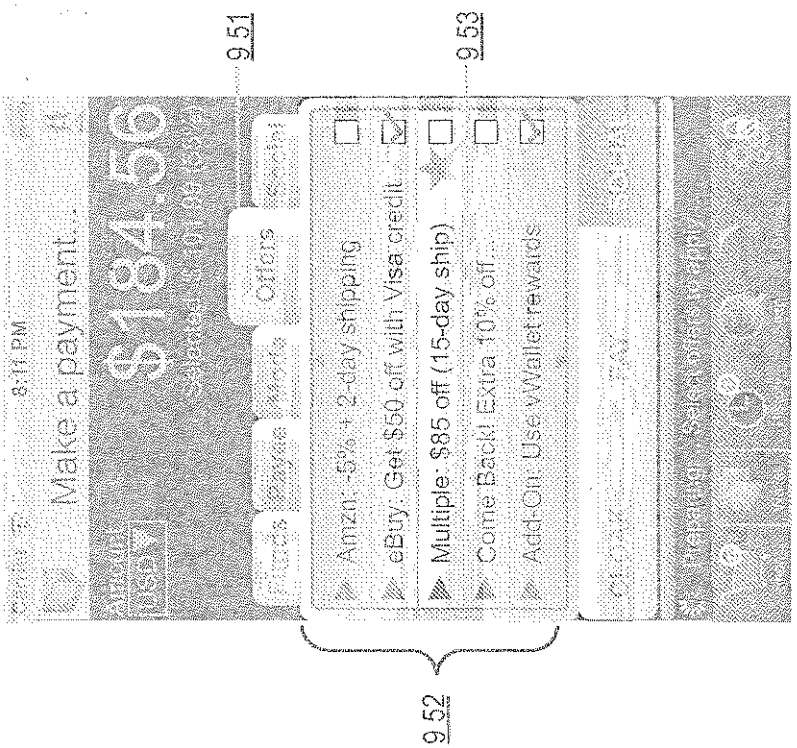


FIGURE 9D





Example: Virtual Wallet Mobile App

FIGURE 9E

Example: Virtual Wallet Mobile App

FIGURE 9F

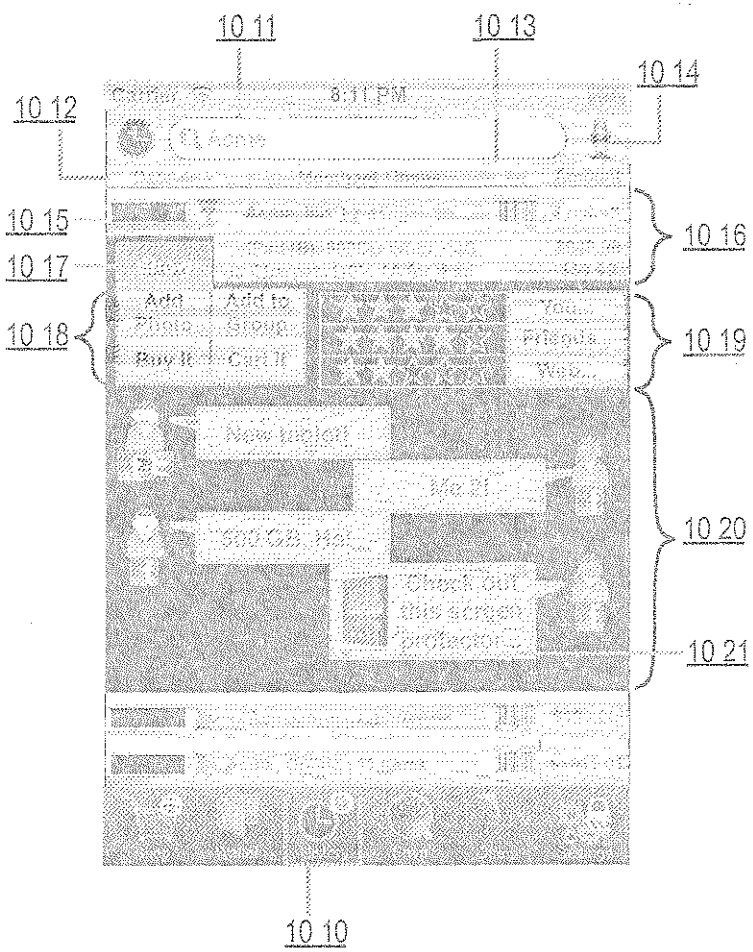
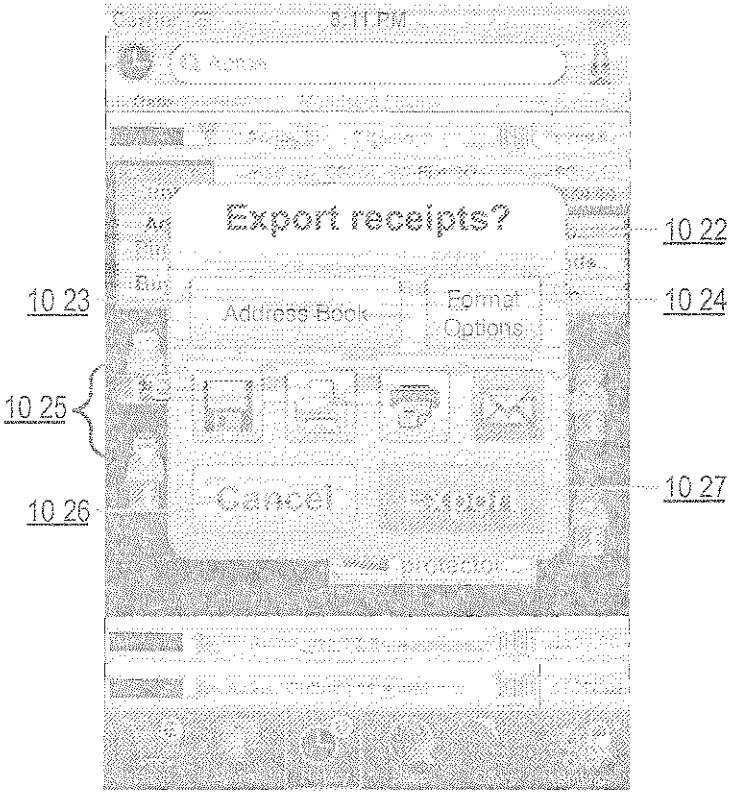


FIGURE 10



Example: Virtual Wallet Mobile App - History

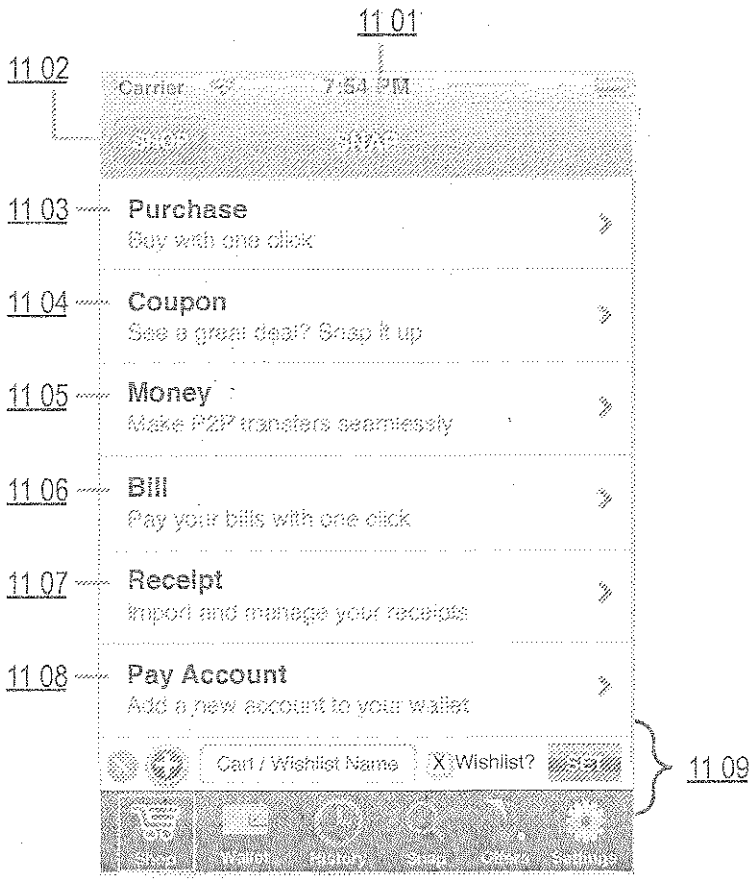
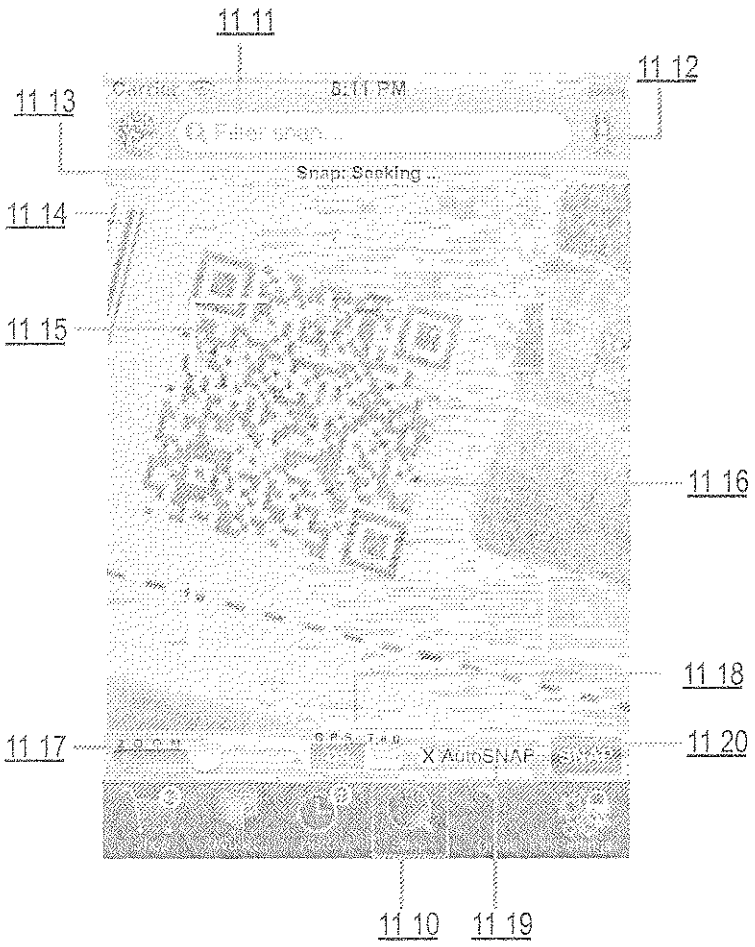


FIGURE 11A



Example: Virtual Wallet Mobile App - Snap Mode

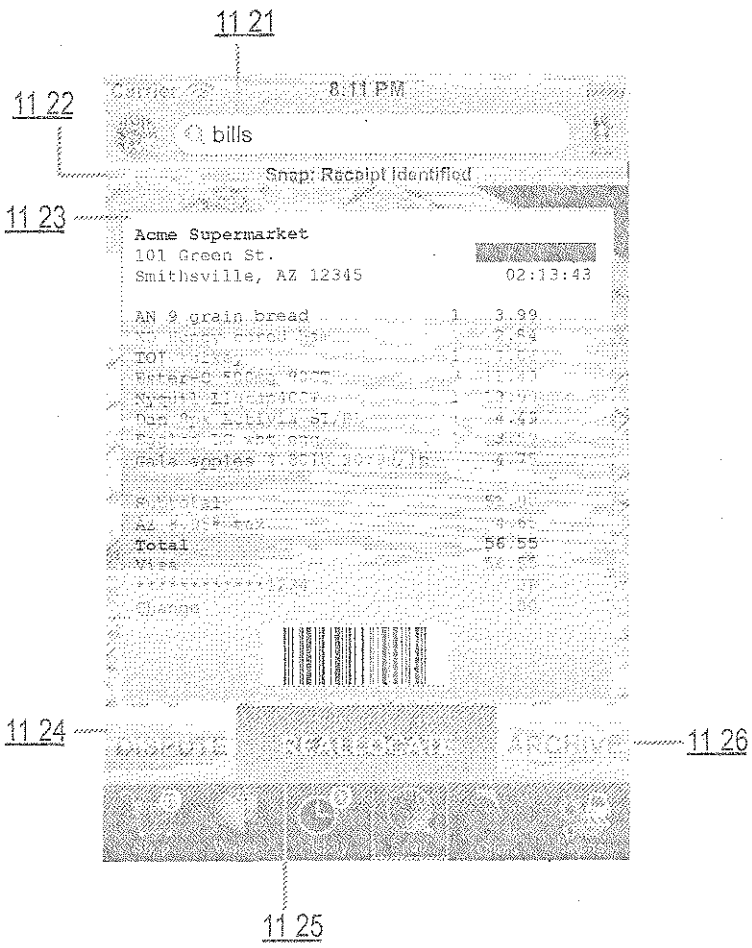
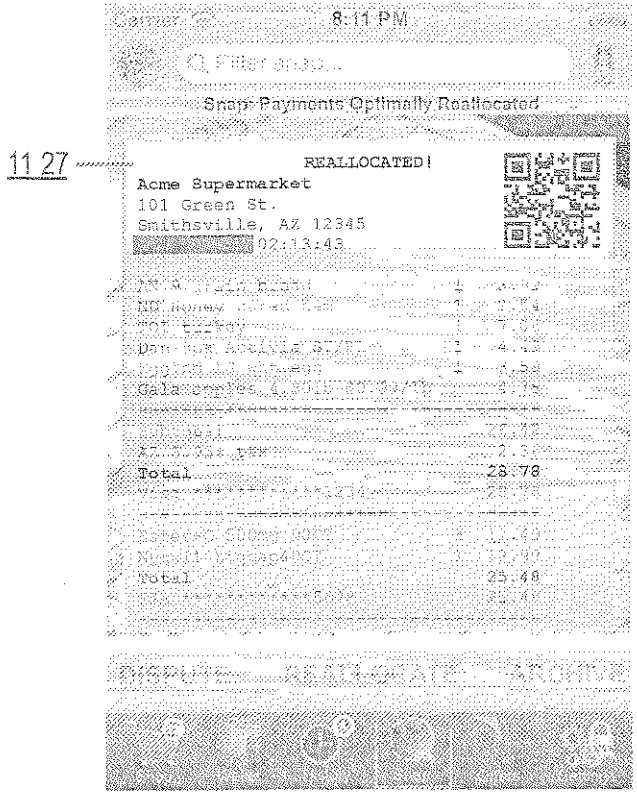


FIGURE 11B



Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 11C

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 11D

Example: Virtual Wallet Mobile App - Snap Mode

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 11E

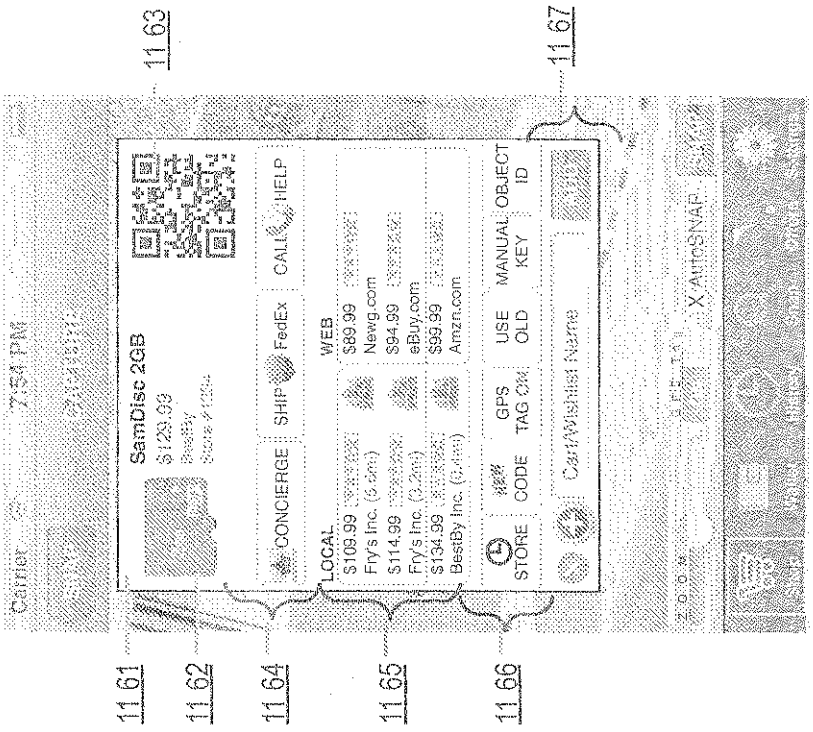


FIGURE 11F

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 12

Example: Virtual Wallet Mobile App - Offers

Example: Virtual Wallet Mobile App

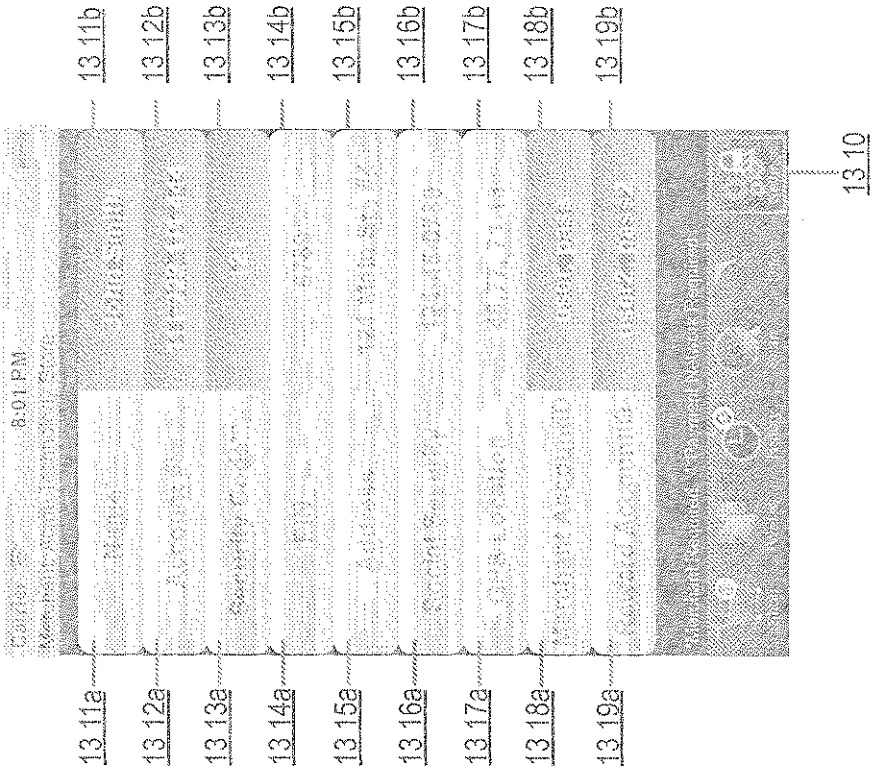
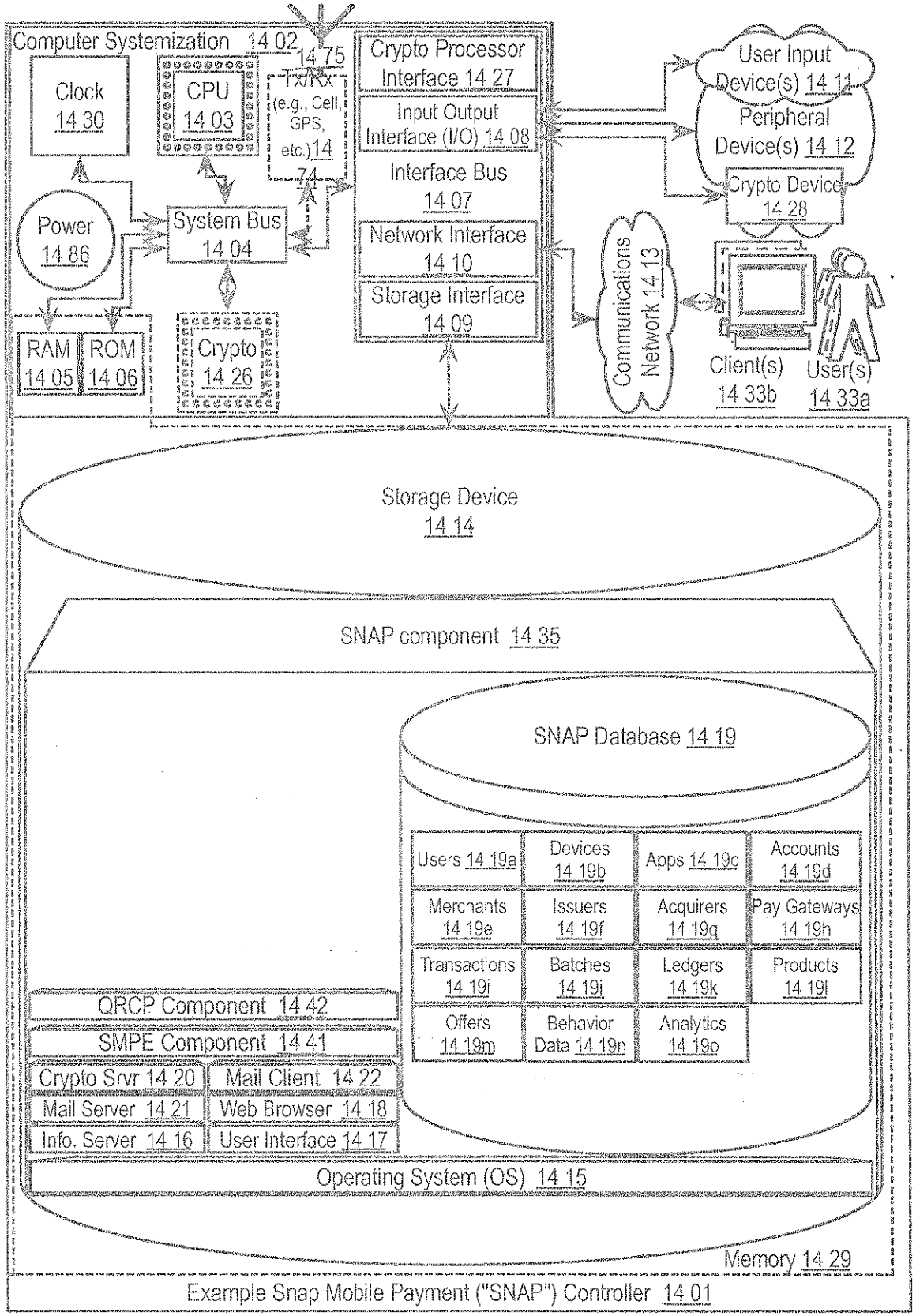


FIGURE 13A

FIGURE 13B

Example: Virtual Wallet Mobile App

FIGURE 14


Computer Systemization 14 02
Clock 14 30
CPU 14 03
14 75
Tx/Rx (e.g., Cell, GPS, etc.) 14 74
Power 14 86
System Bus 14 04
RAM 14 05
ROM 14 06
Crypto 14 26
Crypto Processor Interface 14 27
Input Output Interface (I/O) 14 08
Interface Bus 14 07
Network Interface 14 10
Storage Interface 14 09
User Input Device(s) 14 11
Peripheral Device(s) 14 12
Crypto Device 14 28
Communications Network 14 13
Client(s) 14 33b
User(s) 14 33a
Storage Device 14 14
SNAP component 14 35
SNAP Database 14 19
Users 14 19a
Devices 14 19b
Apps 14 19c
Accounts 14 19d
Merchants 14 19e
Issuers 14 19f
Acquirers 14 19g
Pay Gateways 14 19h
Transactions 14 19i
Batches 14 19j
Ledgers 14 19k
Products 14 19l
Offers 14 19m
Behavior Data 14 19n
Analytics 14 19o
QRCP Component 14 42
SMPE Component 14 41
Crypto Srvr 14 20
Mail Client 14 22
Mail Server 14 21
Web Browser 14 18
Info. Server 14 16
User Interface 14 17
Operating System (OS) 14 15
Memory 14 29
Example Snap Mobile Payment ("SNAP") Controller 14 01