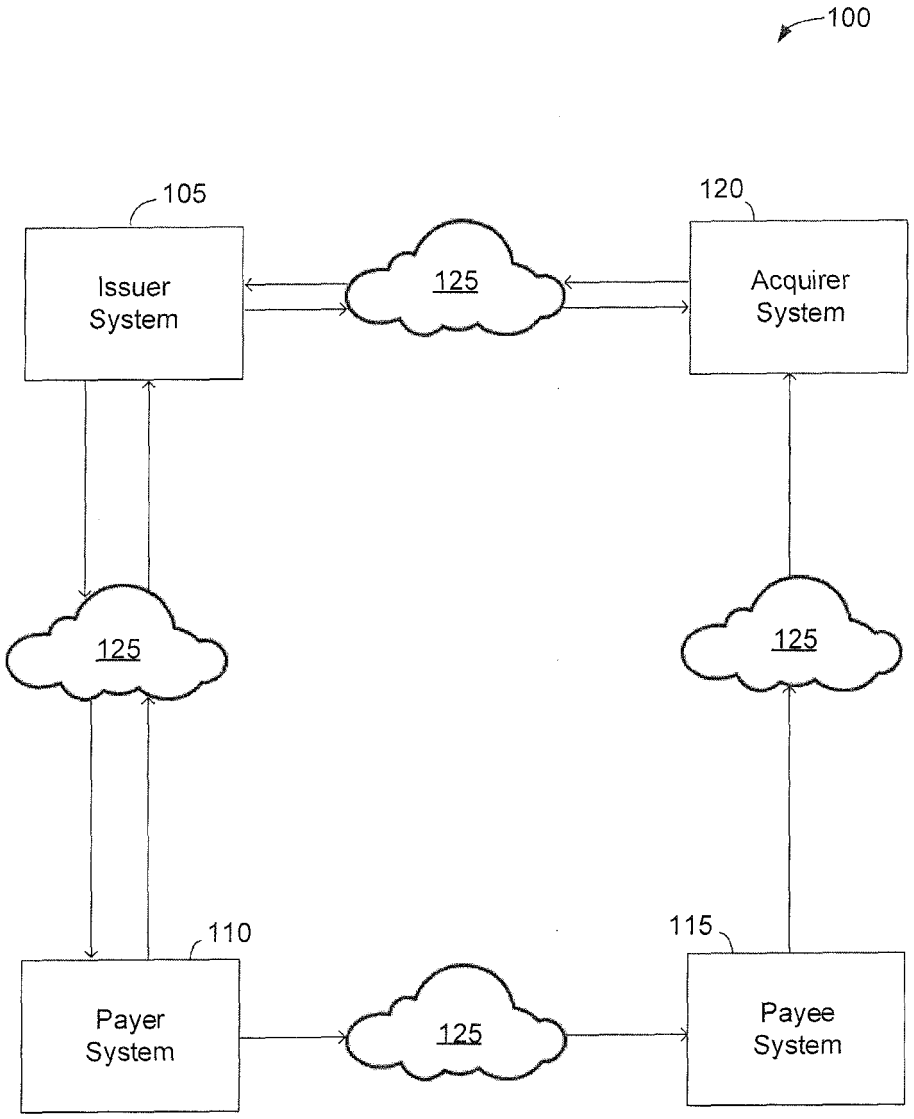

100
105
Issuer System
125
120
Acquirer System
125
125
110
Payer System
125
115
Payee System

FIG. 1

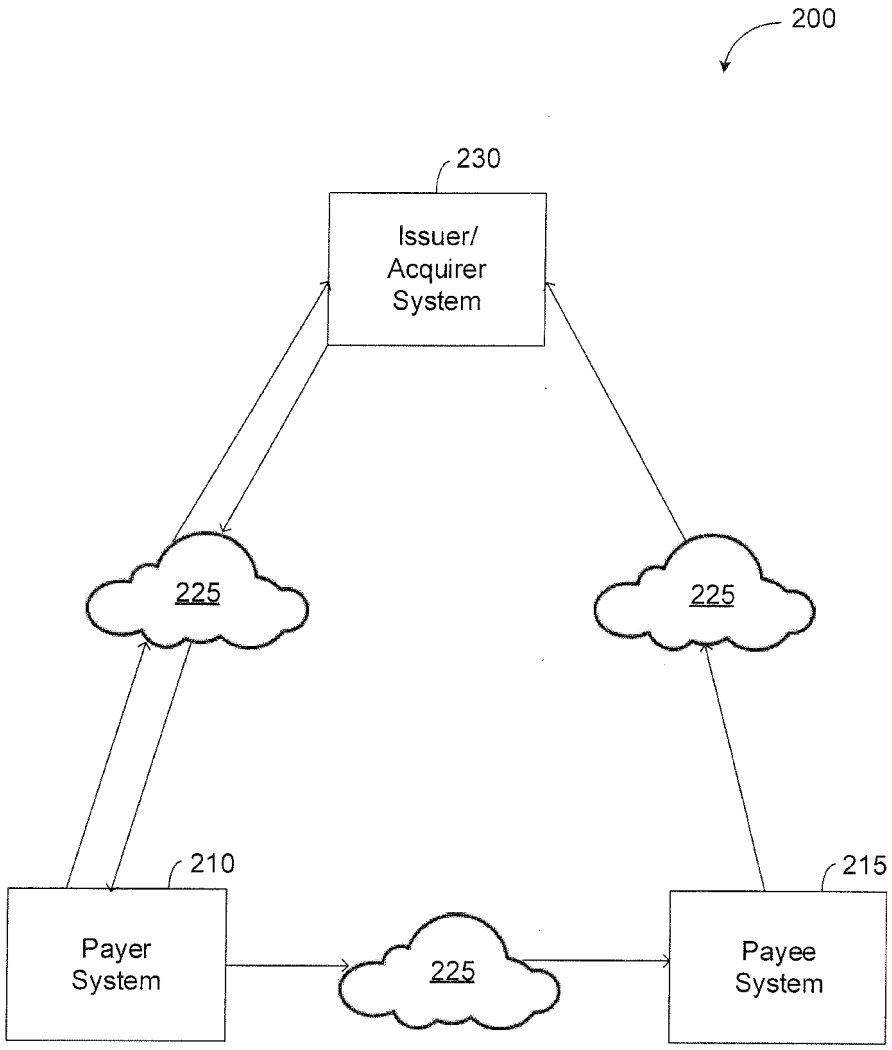

200
230
Issuer/
Acquirer
System
225
225
210
215
Payer
System
225
Payee
System

FIG. 2

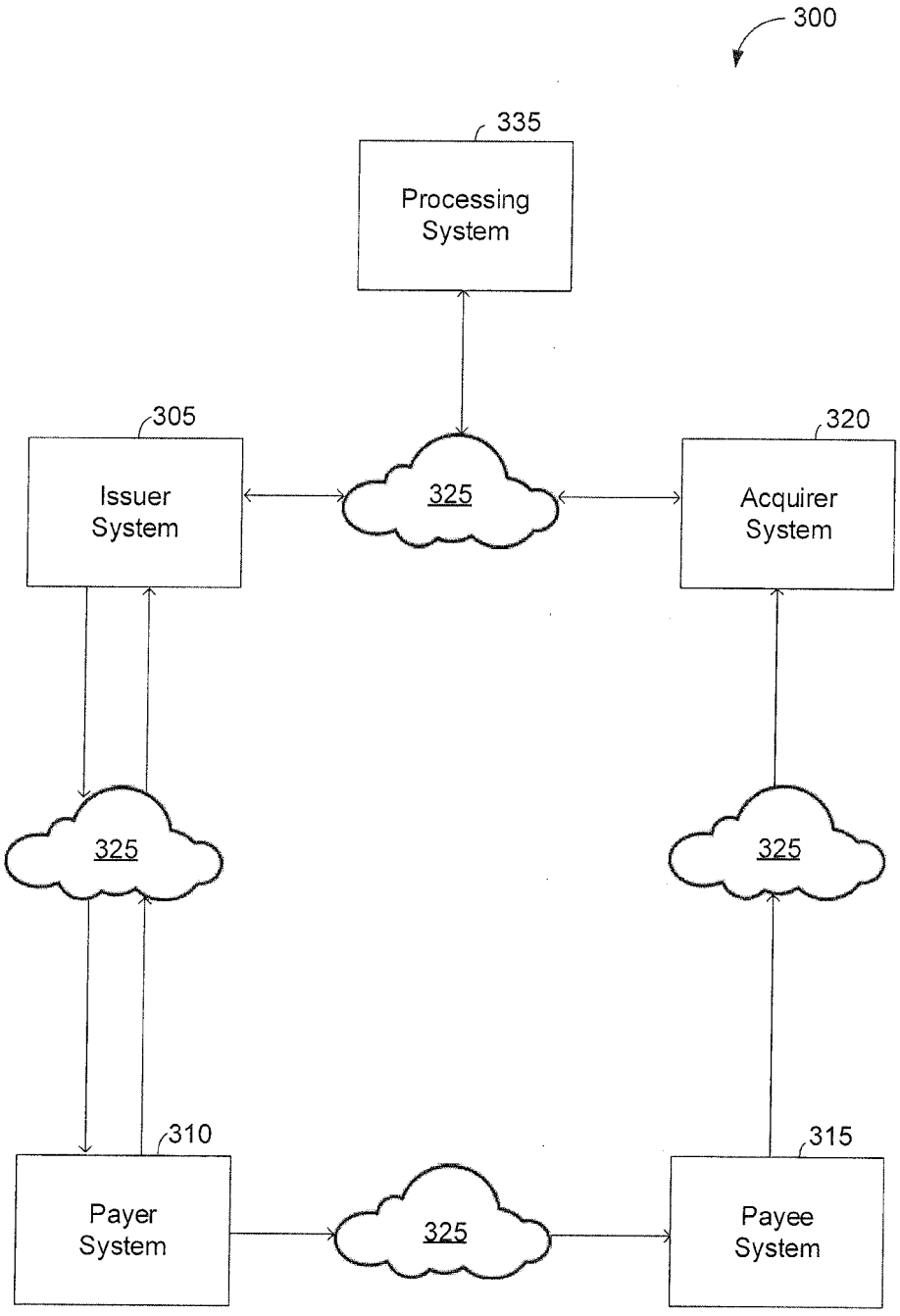

300
335
Processing System
305
Issuer System
325
320
Acquirer System
325
325
310
Payer System
325
315
Payee System

FIG. 3

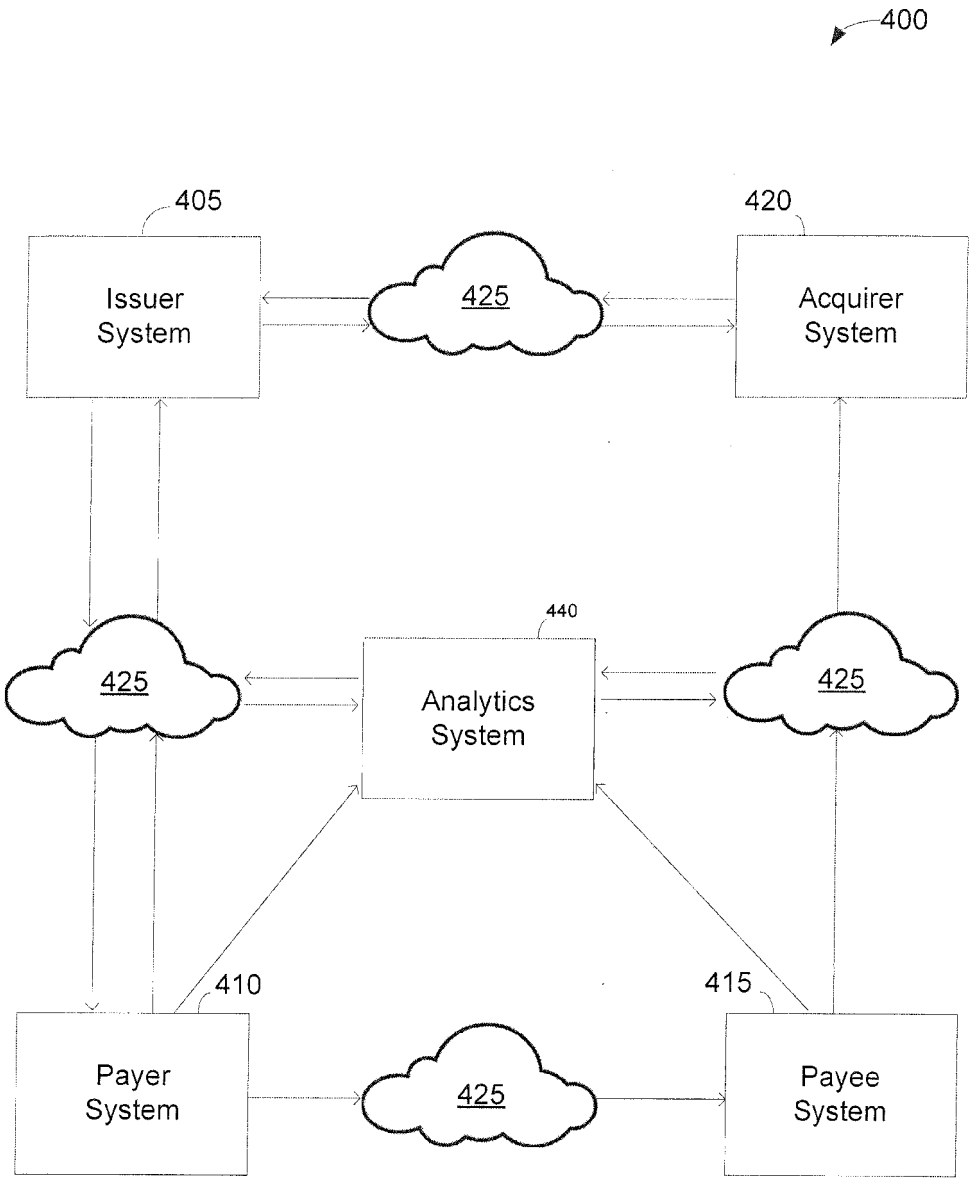

400
405
Issuer System
425
420
Acquirer System
440
425
Analytics System
425
410
Payer System
425
415
Payee System

FIG. 4

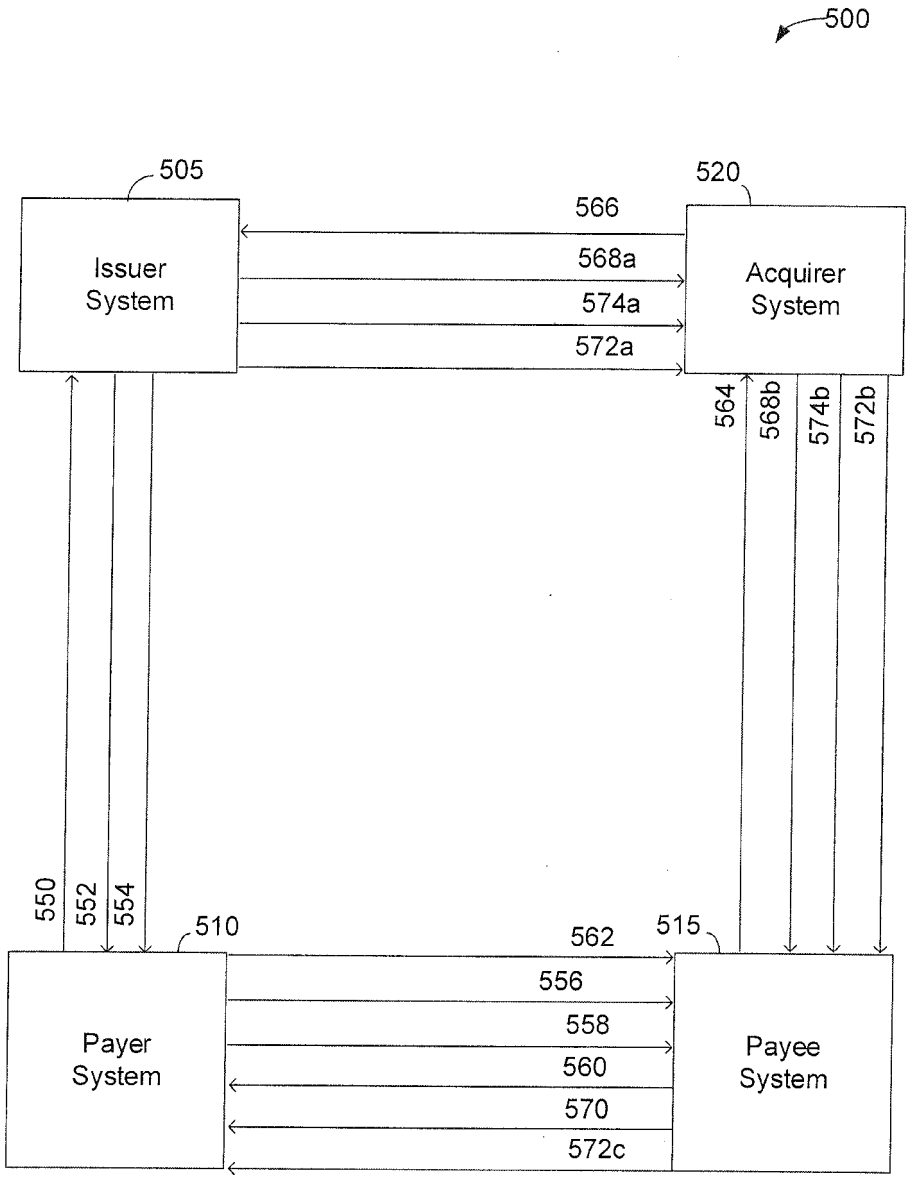

500
505
520
566
568a
574a
572a
Issuer System
Acquirer System
564
568b
574b
572b
550
552
554
510
562
515
556
558
560
570
572c
Payer System
Payee System

FIG. 5

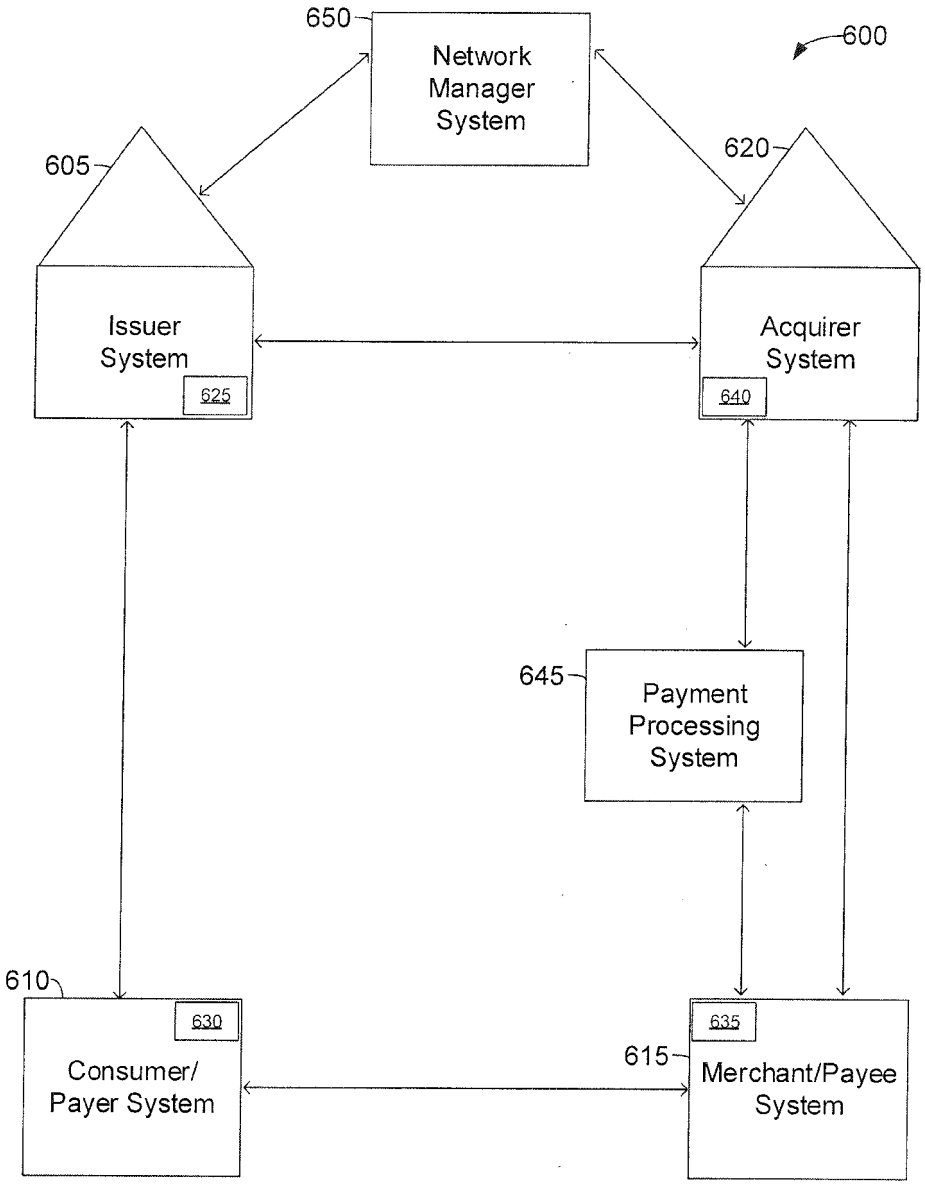

650
Network Manager System
600
605
620
Issuer System
625
Acquirer System
640
645
Payment Processing System
610
630
Consumer/ Payer System
615
635
Merchant/Payee System

FIG. 6A

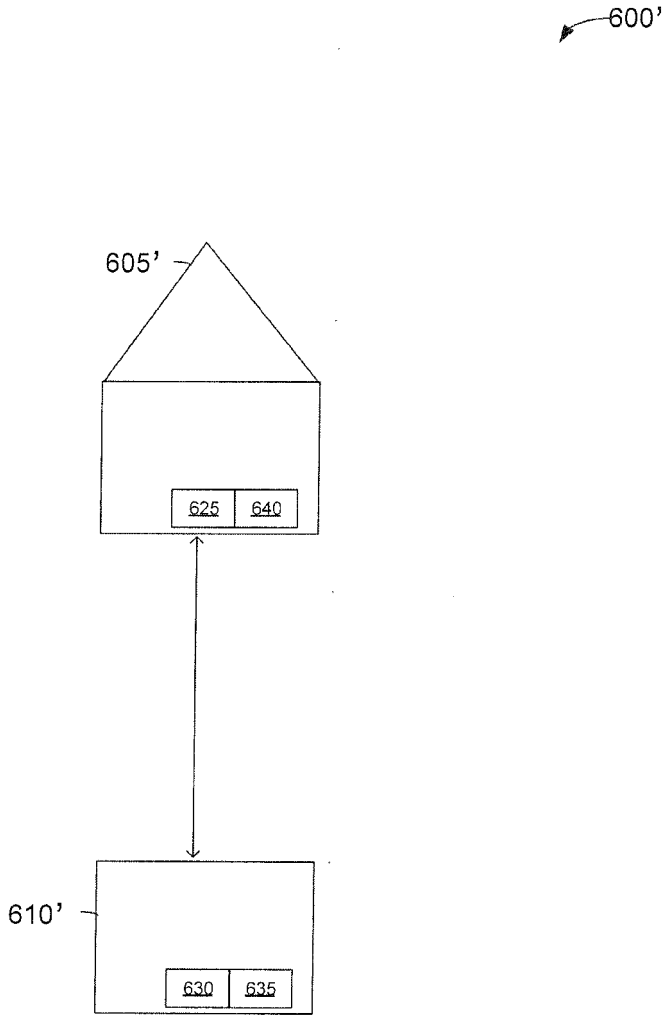


FIG. 6B

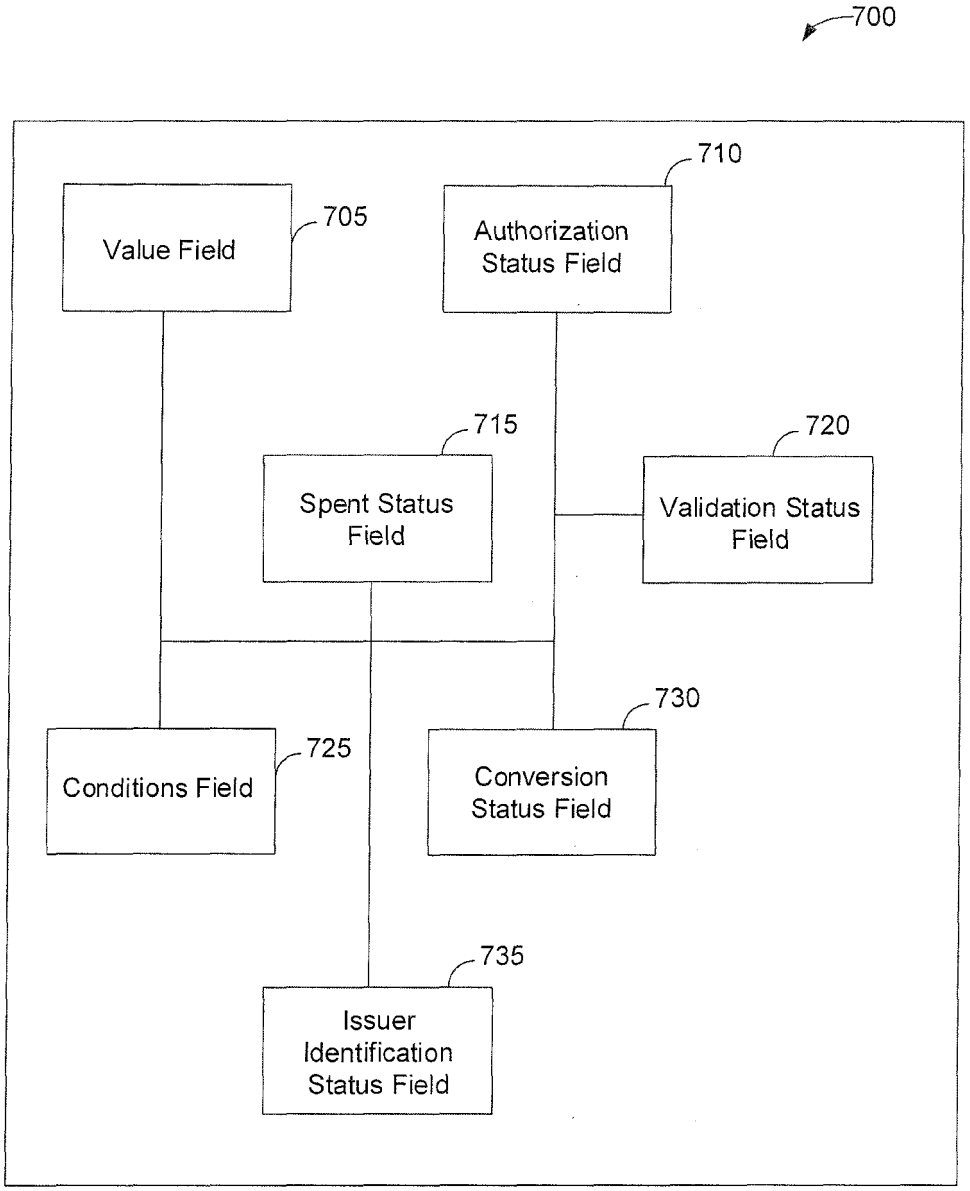

700
710
Value Field
705
Authorization Status Field
715
720
Spent Status Field
Validation Status Field
730
Conditions Field
725
Conversion Status Field
735
Issuer Identification Status Field

FIG. 7