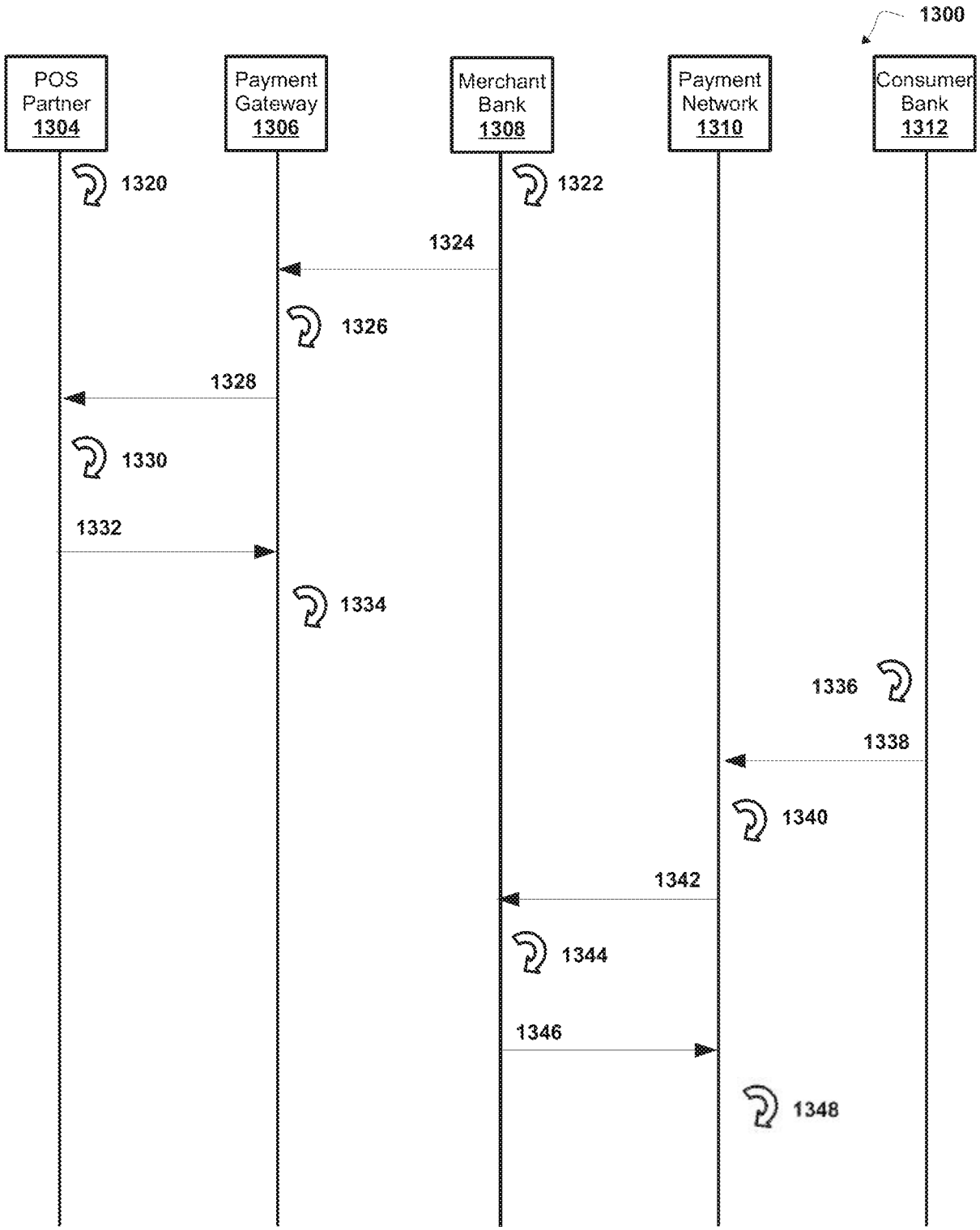

1300
POS Partner 1304
Payment Gateway 1306
Merchant Bank 1308
Payment Network 1310
Consumer Bank 1312
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FIG. 13