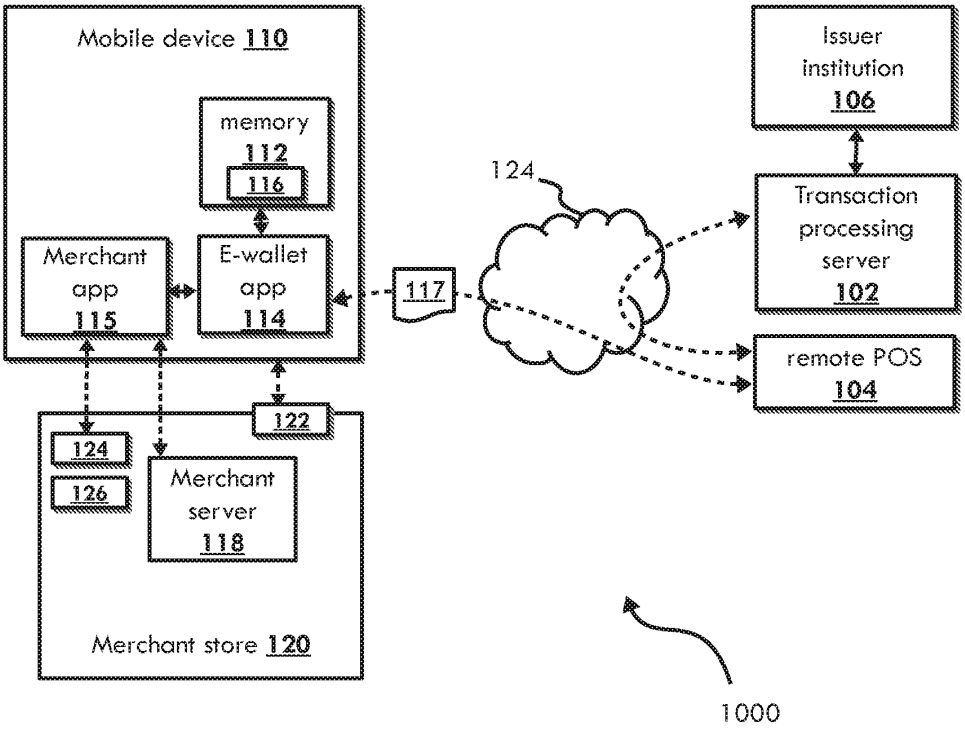

Mobile device 110
memory
112
116
Merchant
app
115
E-wallet
app
114
117
124
Issuer
institution
106
Transaction
processing
server
102
remote POS
104
122
124
126
Merchant
server
118
Merchant store 120
1000

FIG. 1

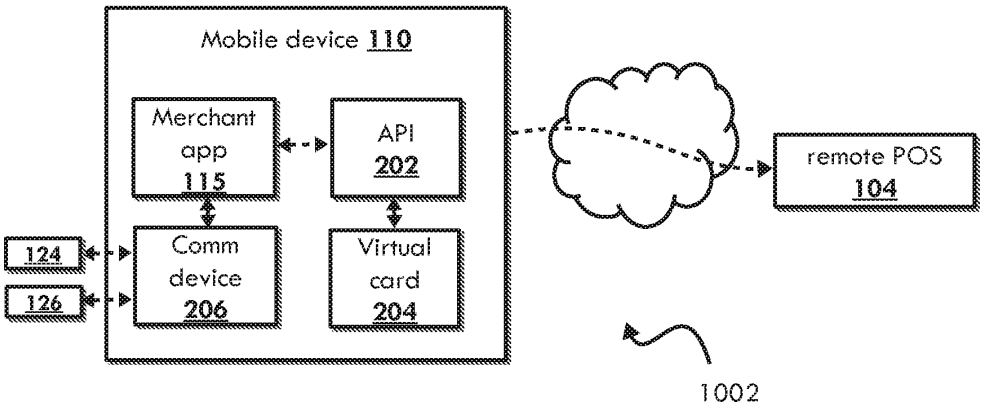

Mobile device 110
Merchant app 115
API 202
Comm device 206
Virtual card 204
124
126
remote POS 104
1002

FIG. 2

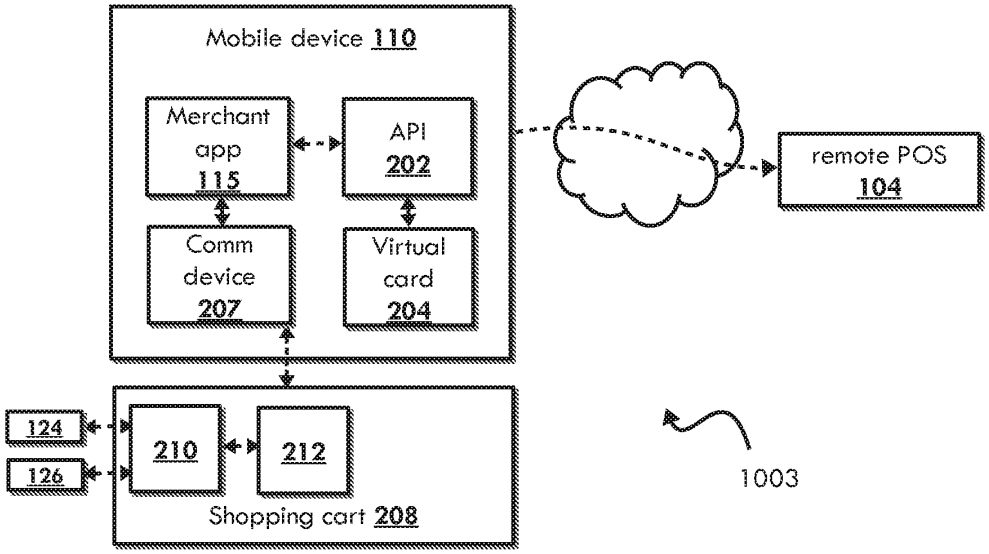

Mobile device 110
Merchant app 115
API 202
Comm device 207
Virtual card 204
124
126
210
212
Shopping cart 208
remote POS 104
1003

FIG. 3

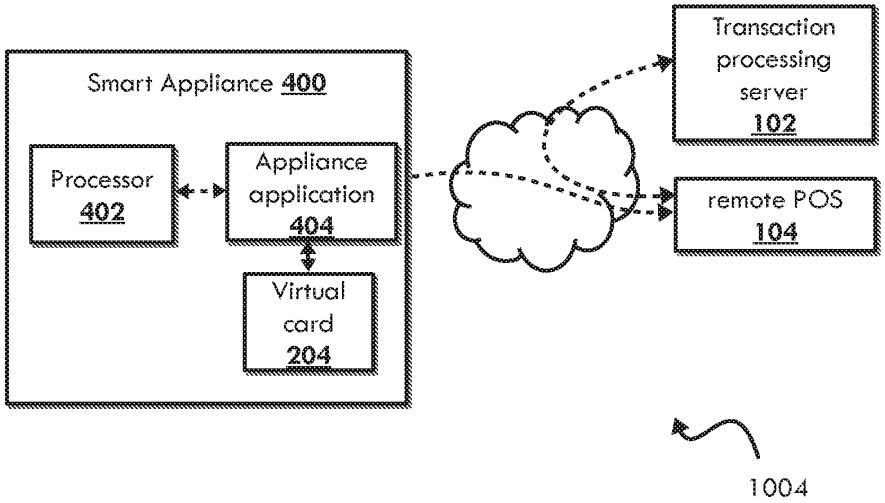

Smart Appliance 400
Processor 402
Appliance application 404
Virtual card 204
Transaction processing server 102
remote POS 104
1004

FIG. 4

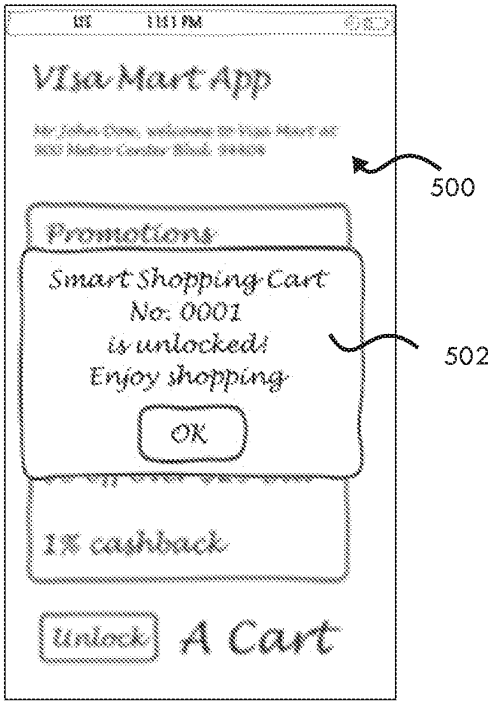

Visa Mart App
500
Promotions
Smart Shopping Cart
No: 0001
is unlocked!
Enjoy shopping
OK
502
1% cashback
Unlock
A Cart

FIG. 5

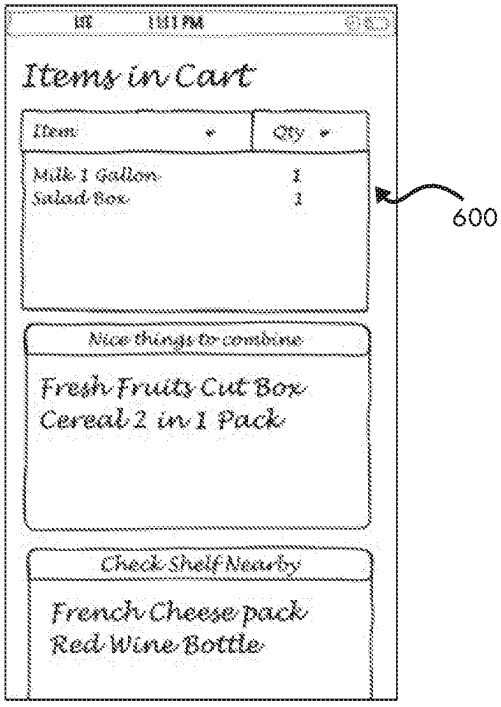

Items in Cart
Item
Qty
Milk 1 Gallon 1
Salad Box 1
600
Nice things to combine
Fresh Fruits Cut Box
Cereal 2 in 1 Pack
Check Shelf Nearby
French Cheese pack
Red Wine Bottle

FIG. 6

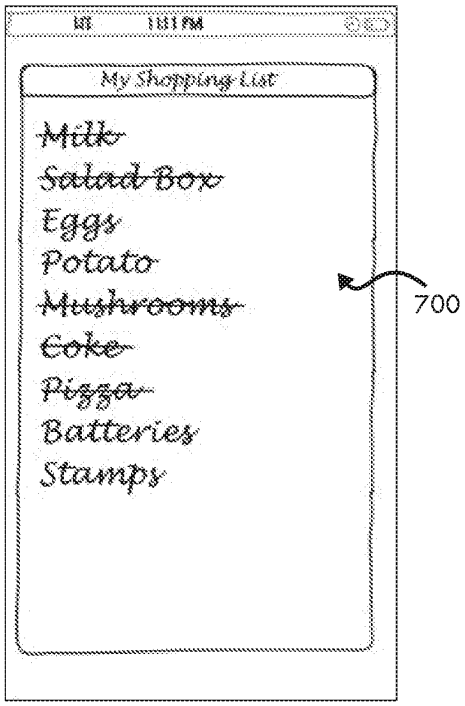

My Shopping List
Milk
Salad Box
Eggs
Potato
Mushrooms
Coke
Pizza
Batteries
Stamps
700

FIG. 7

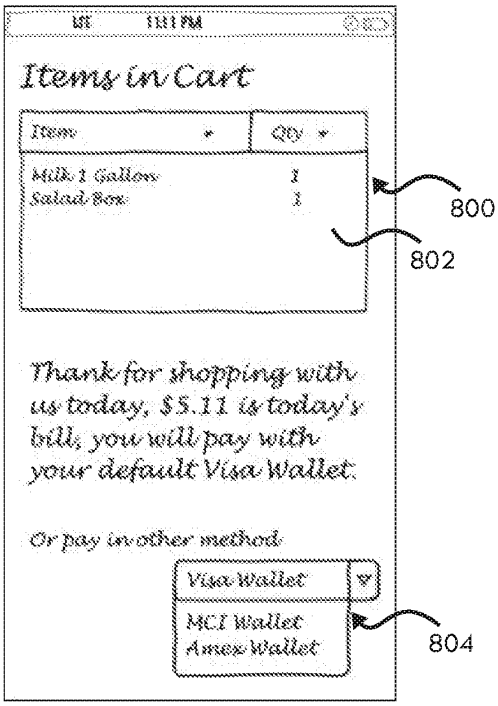

Items in Cart
Item
Qty
Milk 1 Gallon 1
Salad Box 1
800
802
Thank for shopping with us today, $5.11 is today's bill, you will pay with your default Visa Wallet.
Or pay in other method
Visa Wallet
MCI Wallet
Amex Wallet
804

FIG. 8

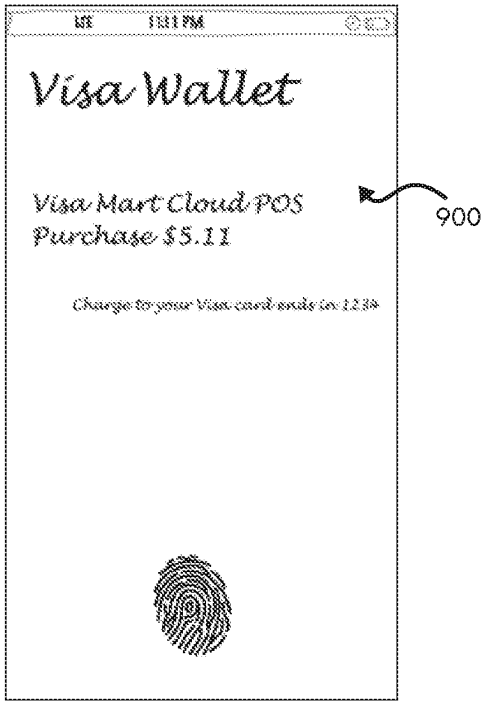


FIG. 9

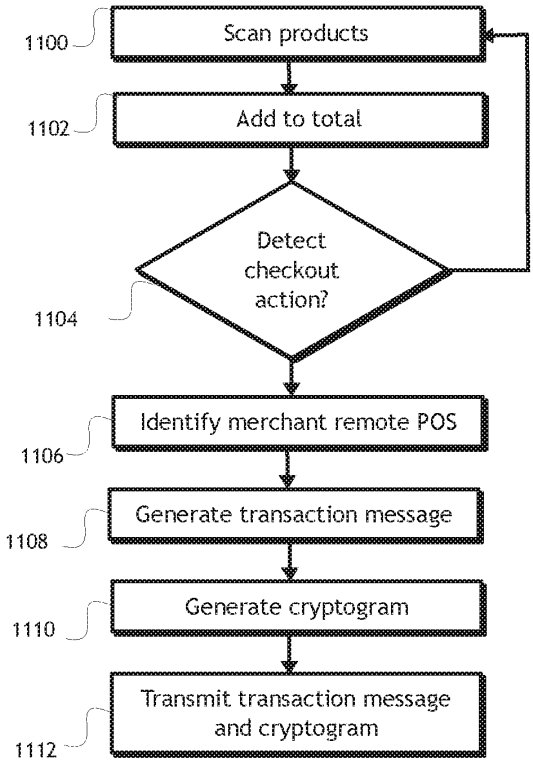

1100
Scan products
1102
Add to total
Detect checkout action?
1104
1106
Identify merchant remote POS
1108
Generate transaction message
1110
Generate cryptogram
1112
Transmit transaction message and cryptogram

FIG. 10

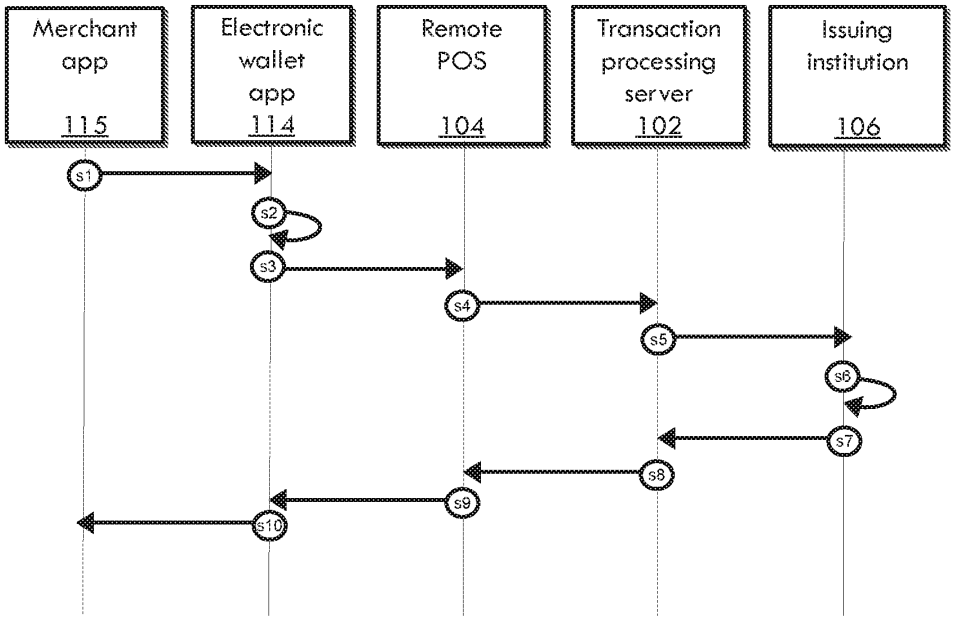

Merchant app 115
Electronic wallet app 114
Remote POS 104
Transaction processing server 102
Issuing institution 106
S1
S2
S3
S4
S5
S6
S7
S8
S9
S10

FIG. 11