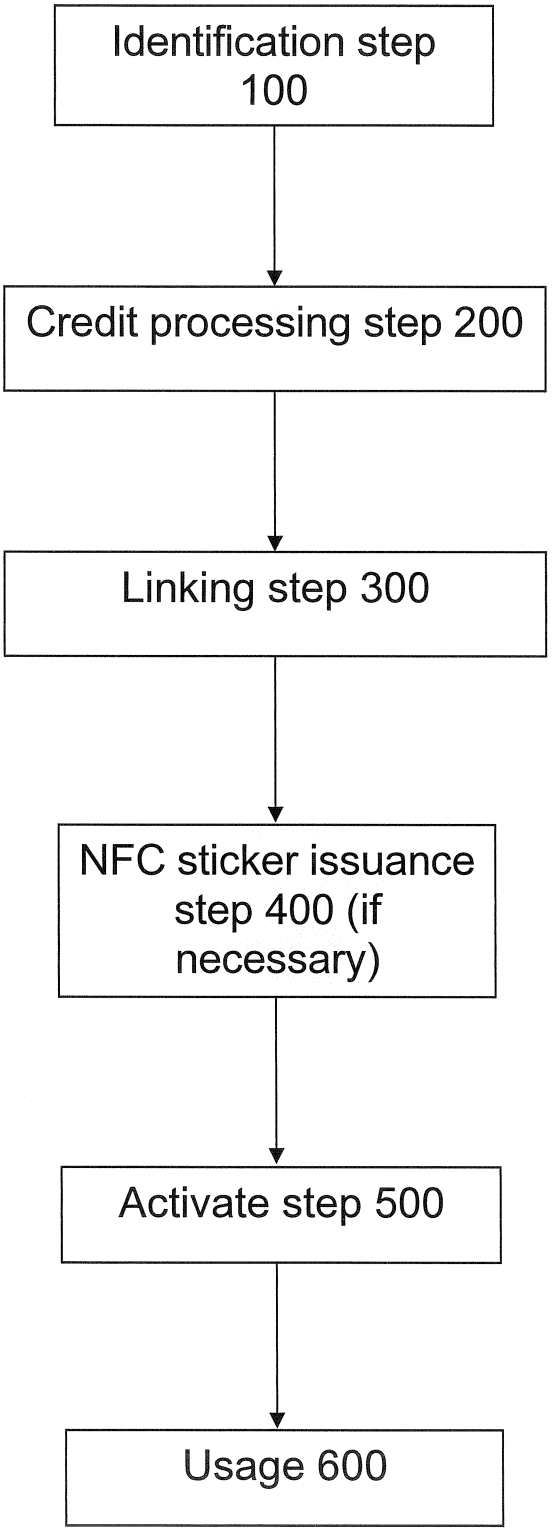

Identification step 100
Credit processing step 200
Linking step 300
NFC sticker issuance step 400 (if necessary)
Activate step 500
Usage 600

Fig. 1

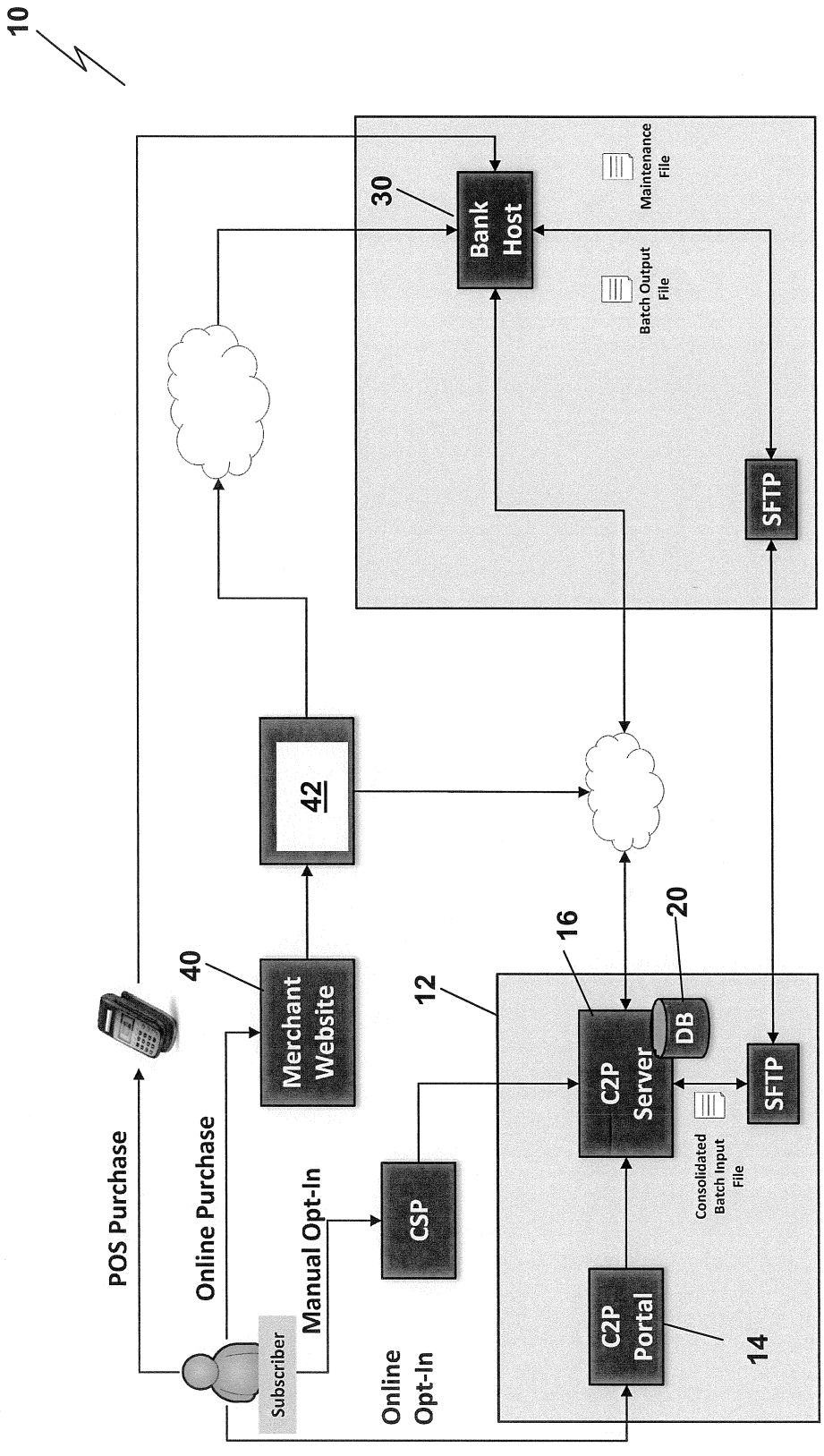

10
30
Bank Host
Maintenance File
Batch Output File
SFTP
42
40
Merchant Website
12
16
20
C2P Server
DB
SFTP
Consolidated Batch Input File
CSP
C2P Portal
14
POS Purchase
Online Purchase
Manual Opt-In
Online Opt-In
Subscriber

Fig. 2

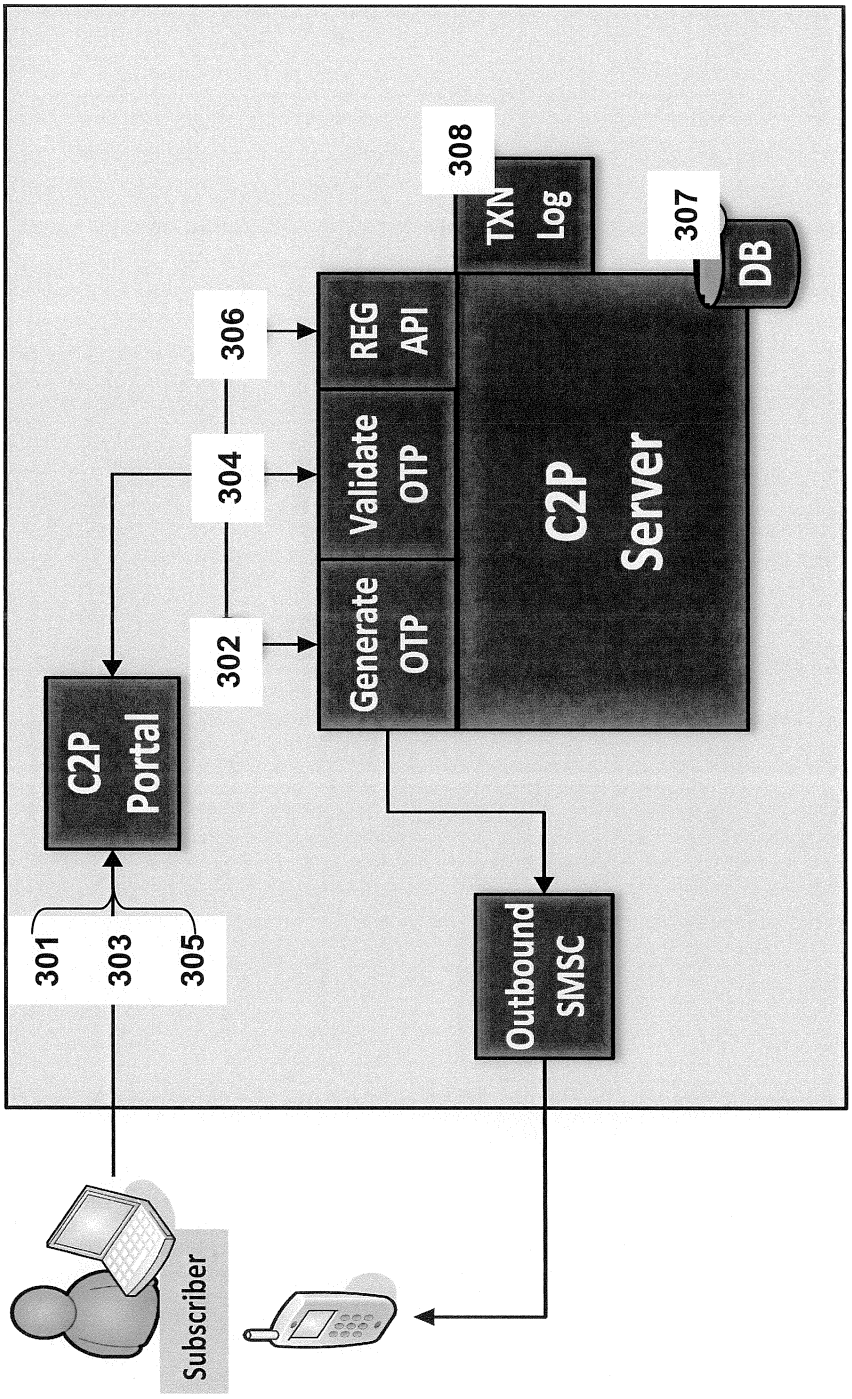

C2P Portal
C2P Server
REG API
Validate OTP
Generate OTP
TXN Log
DB
Outbound SMSC
Subscriber
301
303
305
302
304
306
307
308

Fig. 3

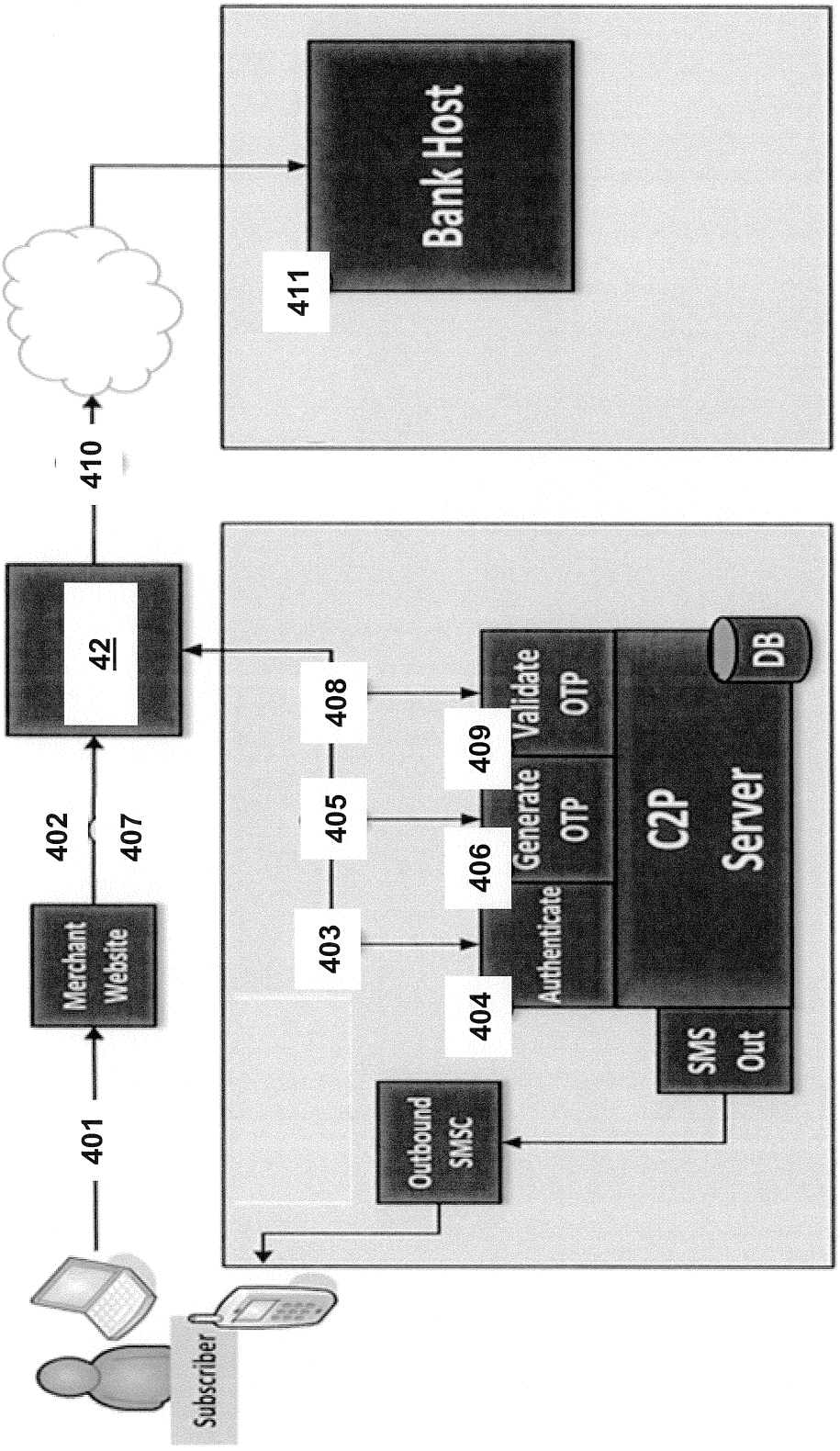

Subscriber
401
Merchant Website
402
407
42
410
411
Bank Host
C2P Server
DB
Validate OTP
Generate OTP
Authenticate
SMS Out
Outbound SMSC
403
404
405
406
408
409

Fig. 4

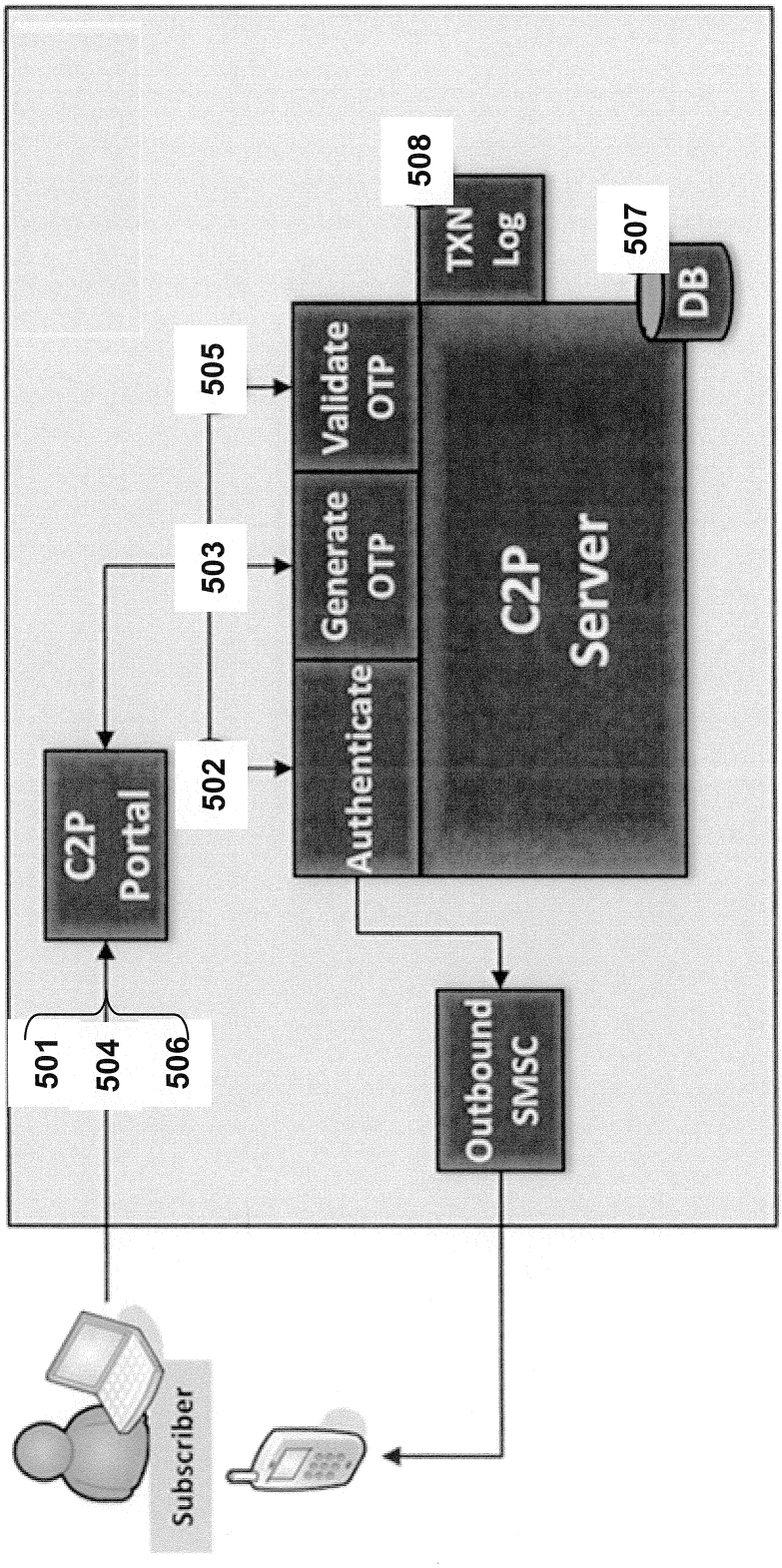

Subscriber
501
504
506
C2P Portal
502
503
505
Authenticate
Generate OTP
Validate OTP
C2P Server
TXN Log
508
DB
507
Outbound SMSC

Fig. 5

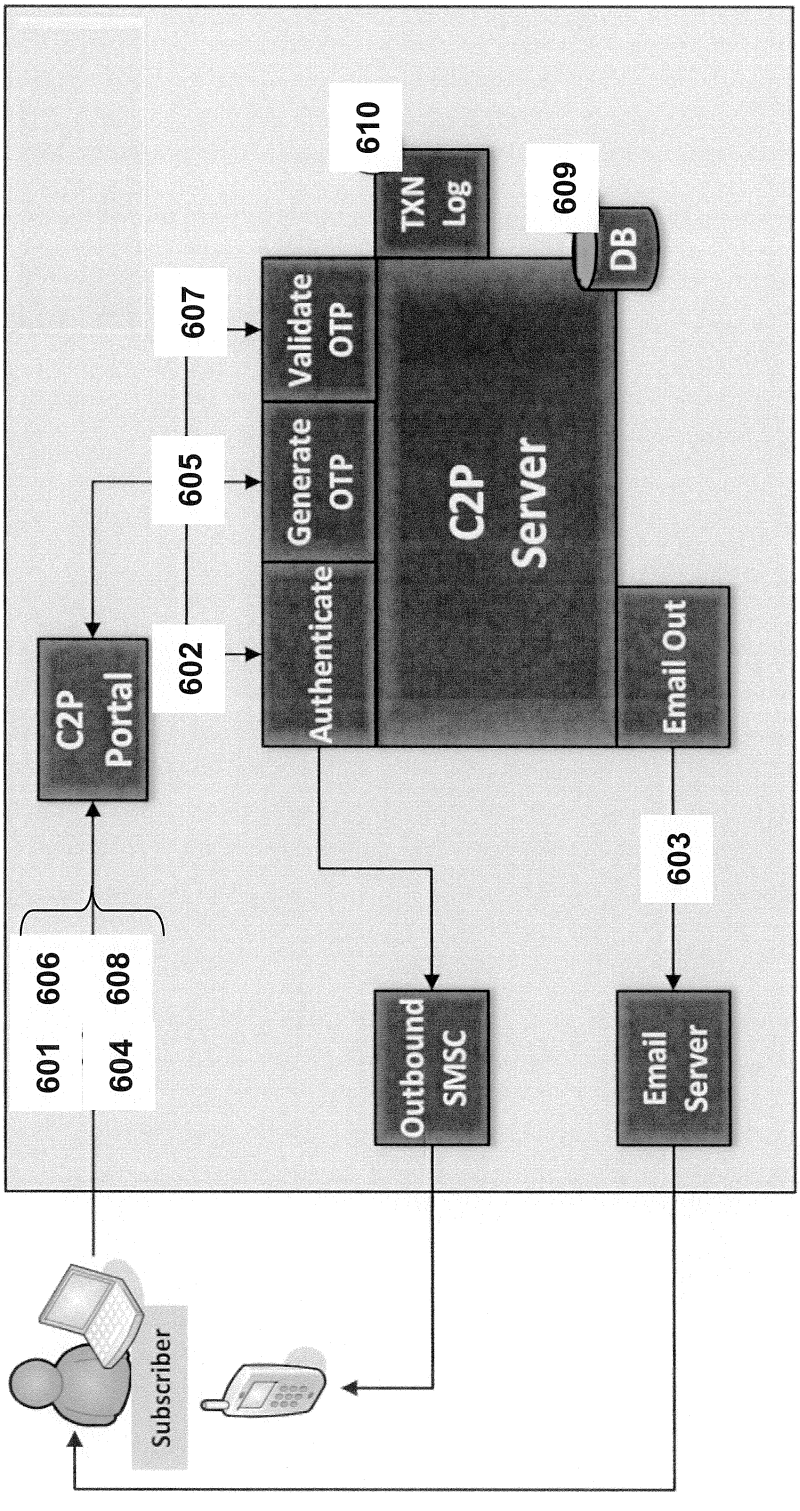

C2P Portal
Authenticate
Generate OTP
Validate OTP
C2P Server
TXN Log
DB
Email Out
Outbound SMSC
Email Server
Subscriber
601
602
603
604
605
606
607
608
609
610

Fig. 6

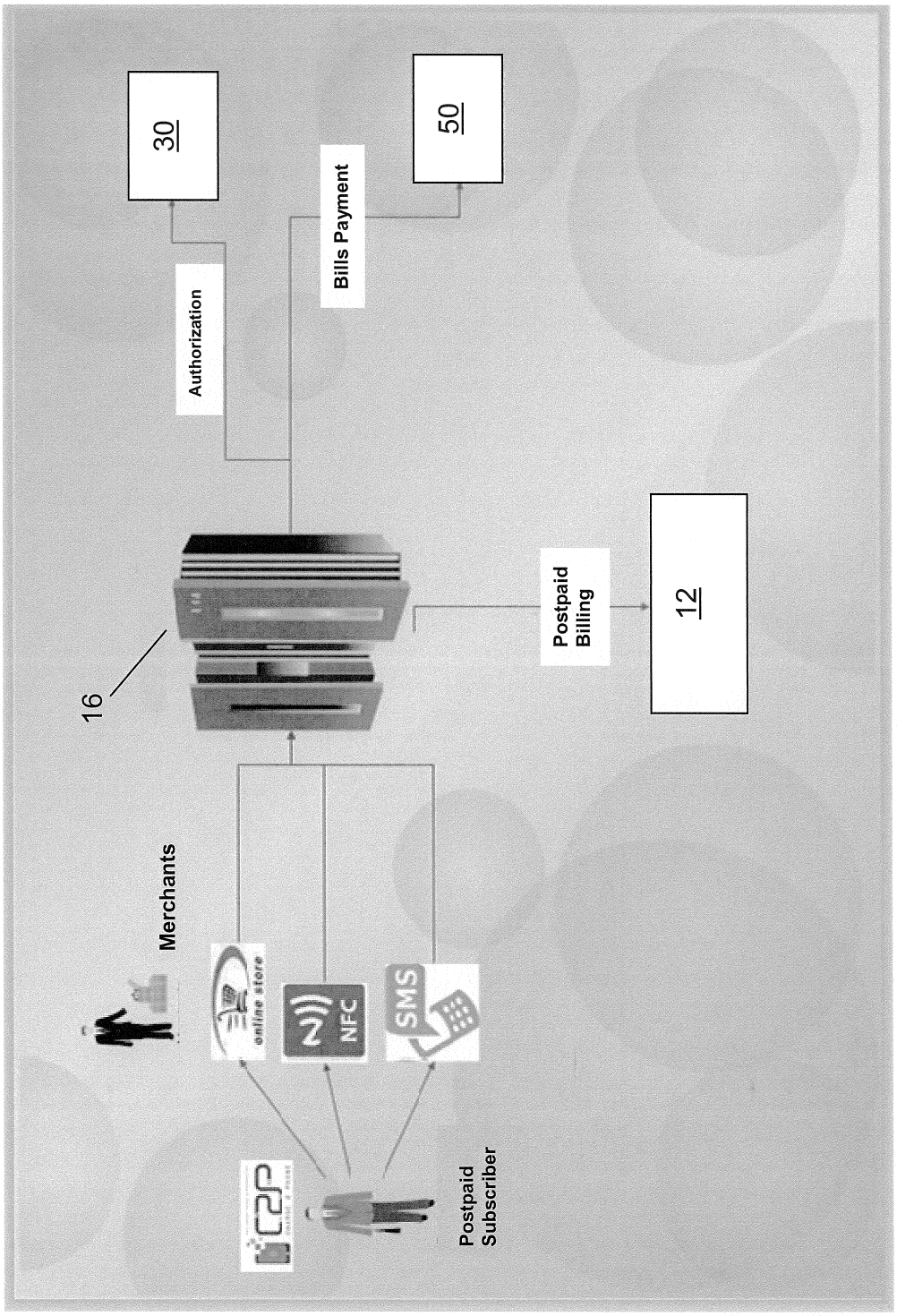

30
50
Bills Payment
Authorization
16
Merchants
Postpaid
Billing
12
online store
NFC
SMS
Postpaid
Subscriber

Fig. 7

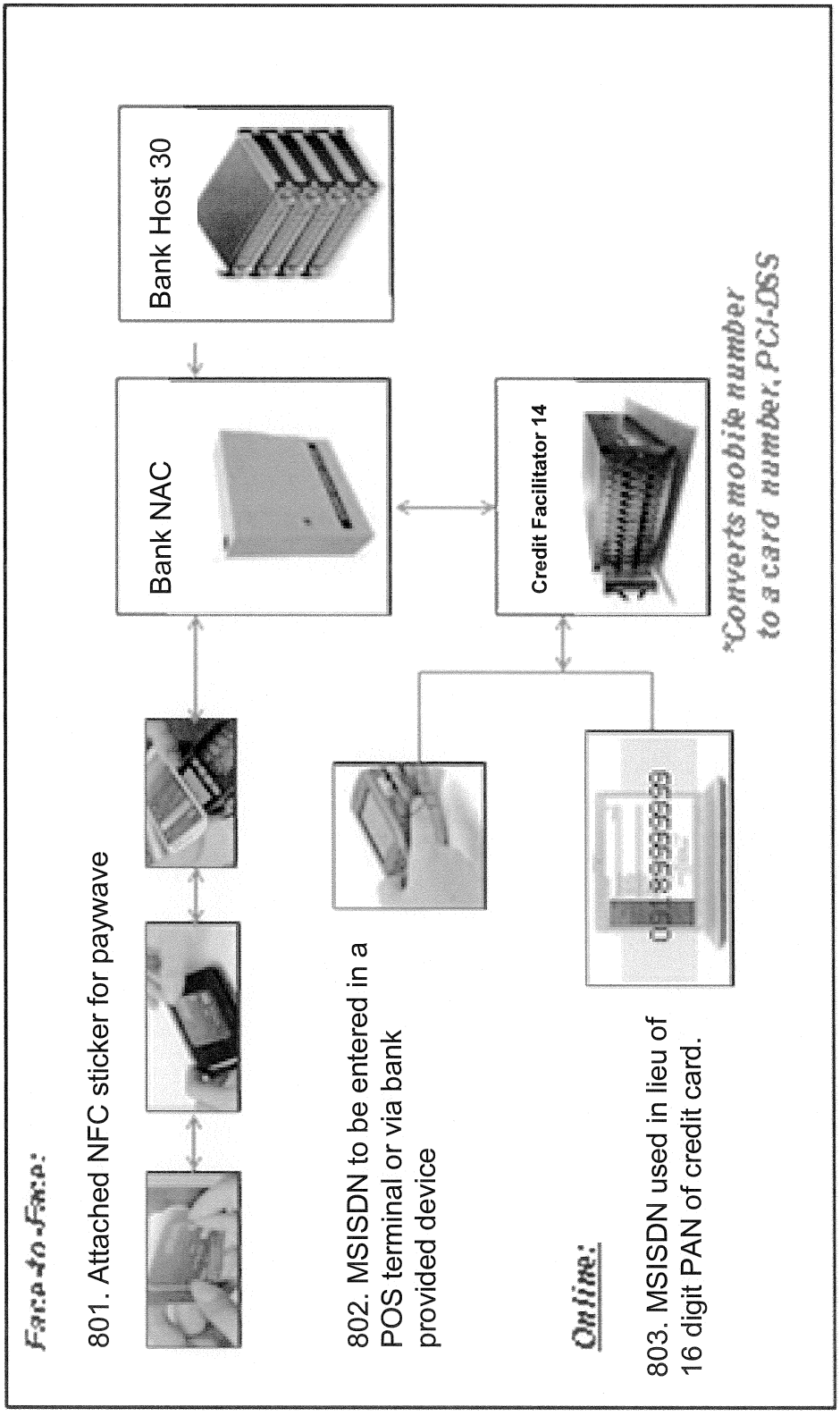

Face-to-Face:
801. Attached NFC sticker for paywave
802. MSISDN to be entered in a POS terminal or via bank provided device
Online:
803. MSISDN used in lieu of 16 digit PAN of credit card.
Bank NAC
Credit Facilitator 14
Bank Host 30
*Converts mobile number to a card number, PCI-DSS

Fig. 8