

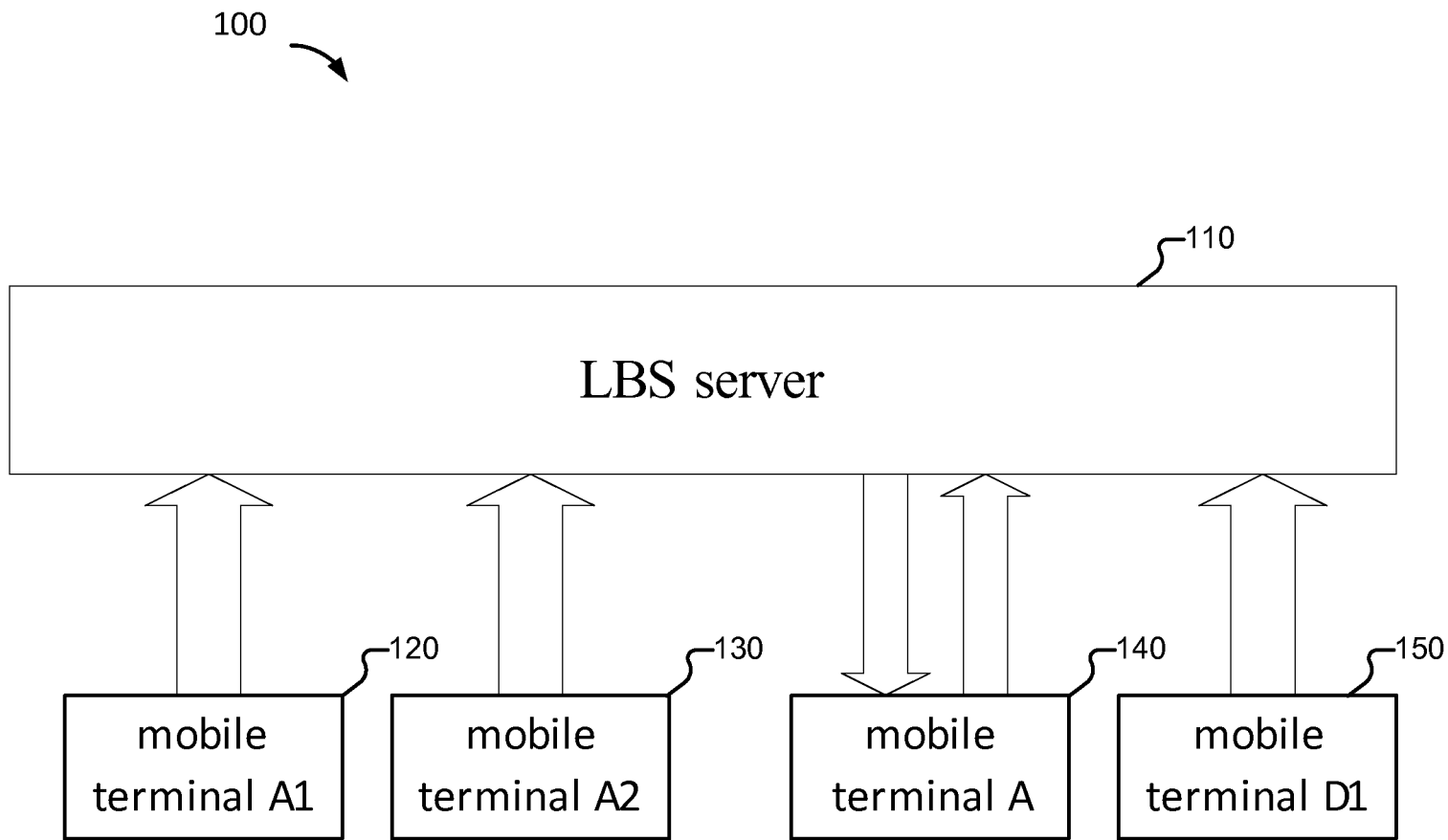
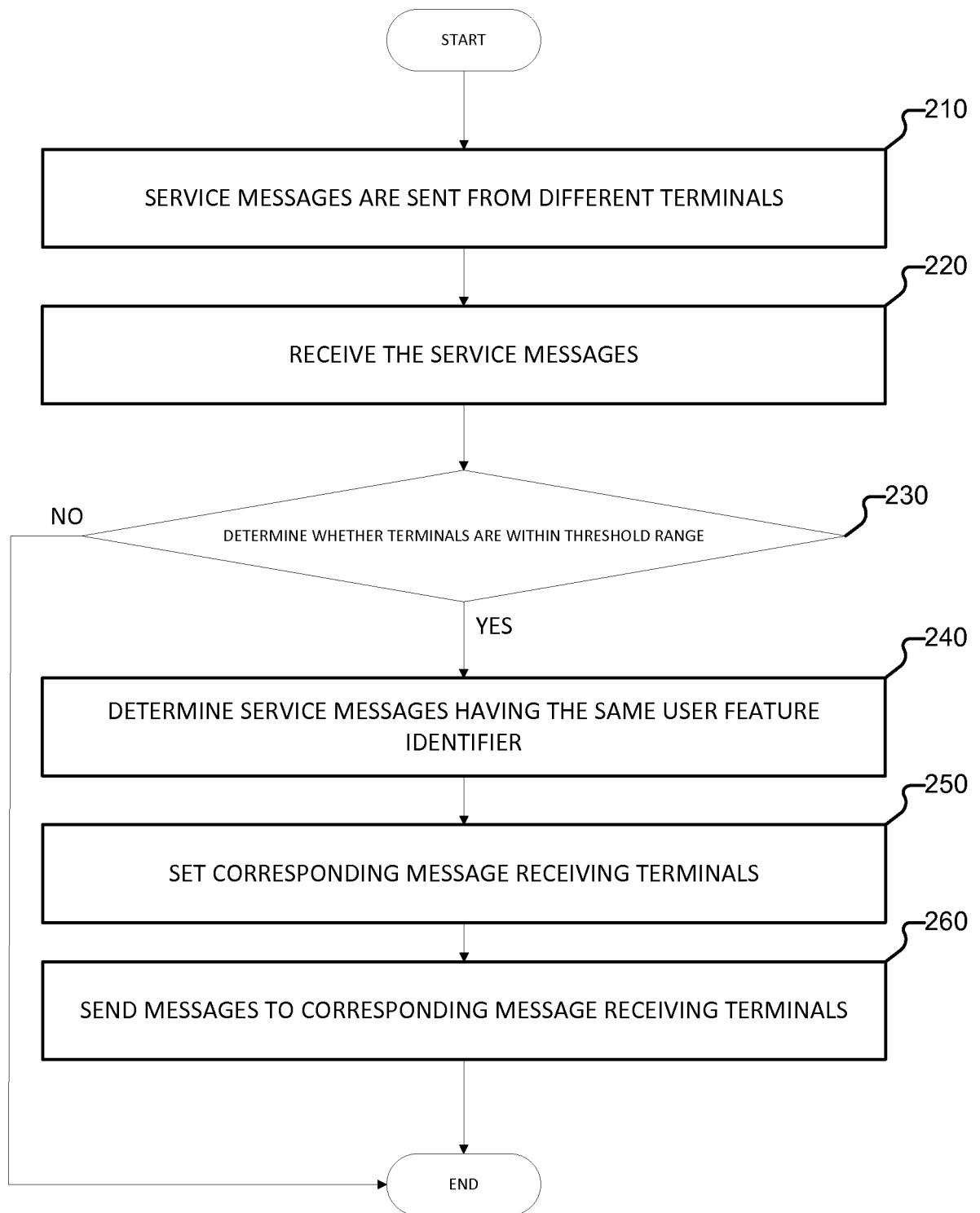
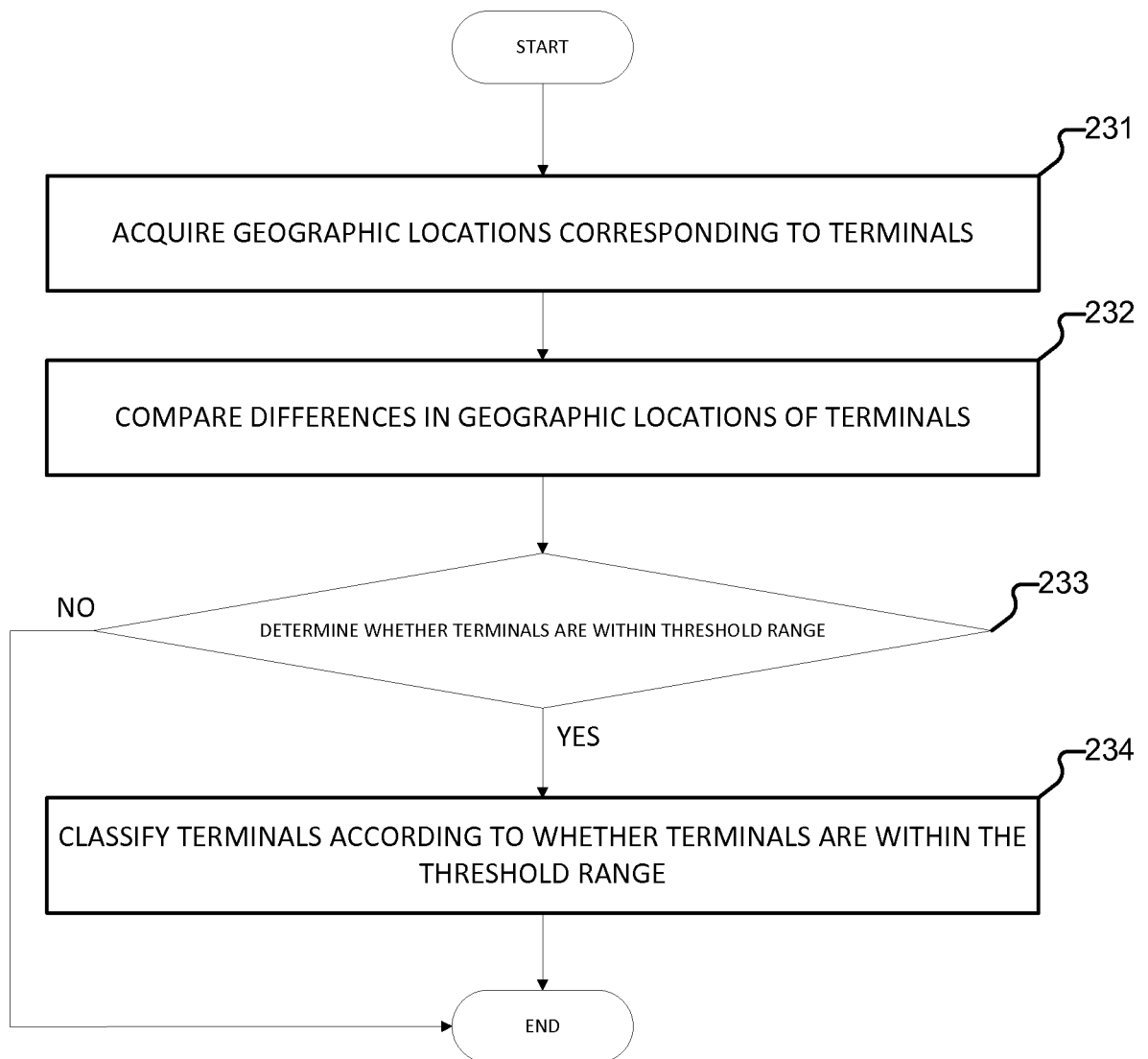


FIG. 1

**200****FIG. 2A**

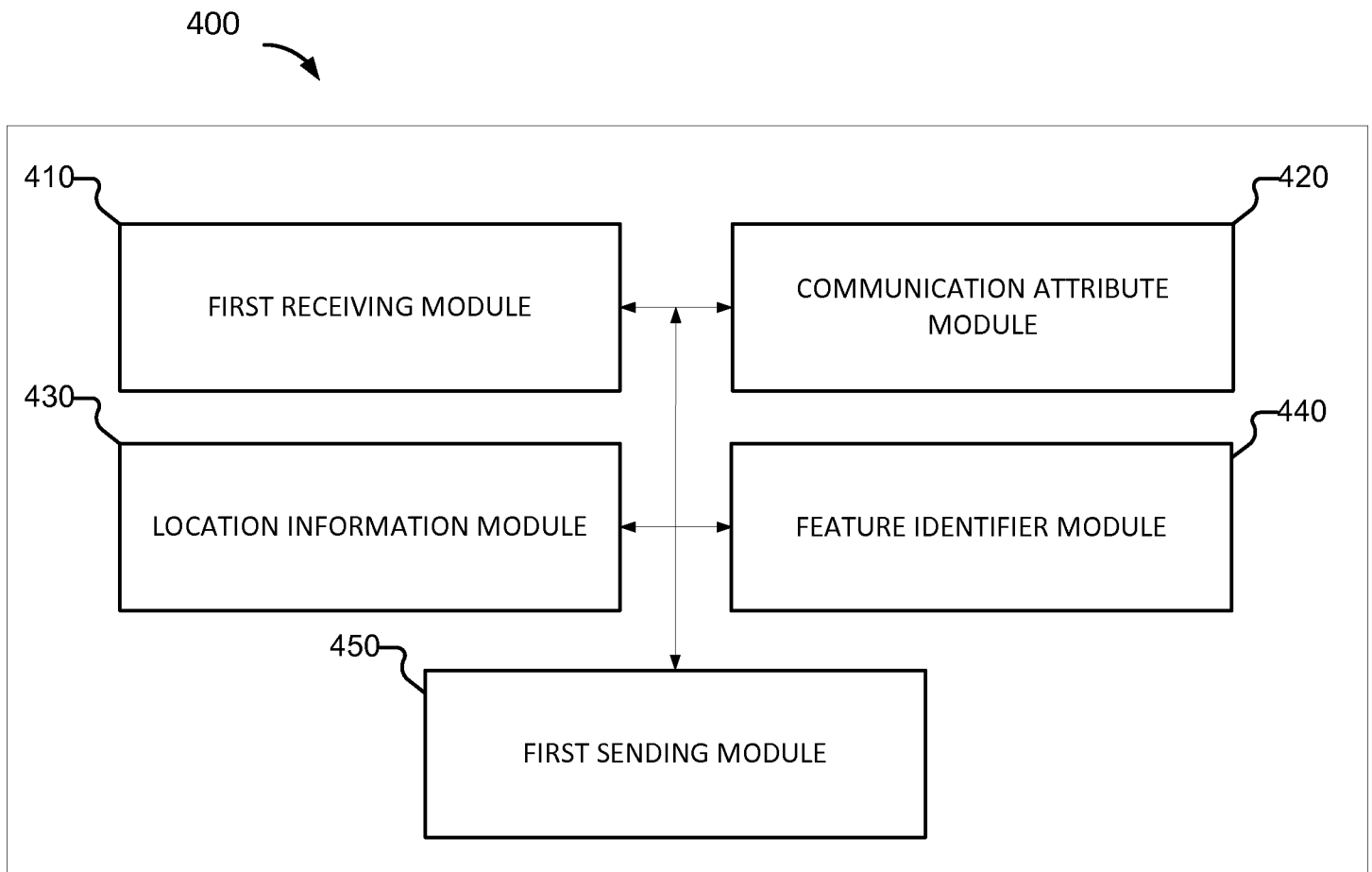
**230****FIG. 2B**

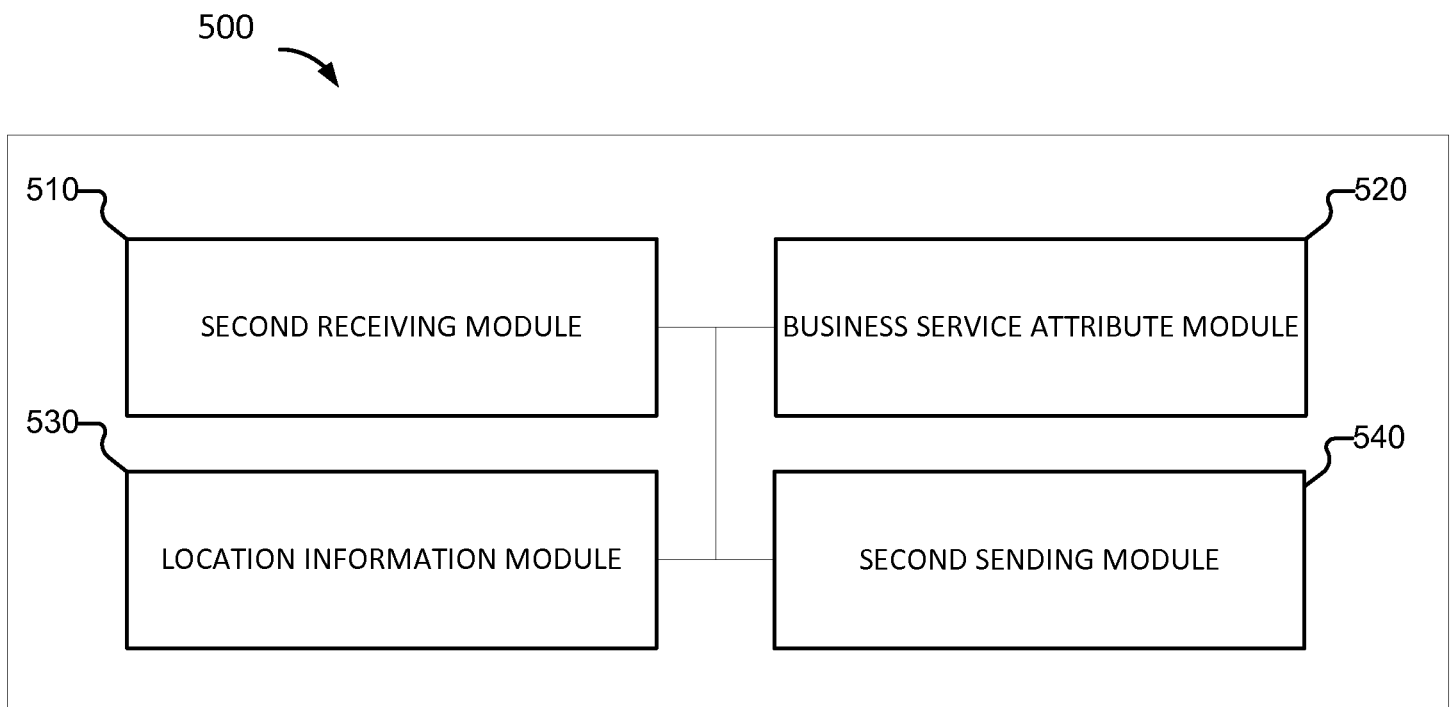
300 

|                                 |                               |                                                    |                                                |                                                 |
|---------------------------------|-------------------------------|----------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| Sender-user<br>identifier<br>A2 | User<br>feature<br>code: A001 | Geographic<br>location<br>information<br>: LON;LAT | Service<br>content:<br>Face-to-face<br>payment | Sending/<br>receiving<br>attribute:<br>PAY: P2P |
|---------------------------------|-------------------------------|----------------------------------------------------|------------------------------------------------|-------------------------------------------------|

**MSG A2**

**FIG. 3**

**FIG. 4**

**FIG. 5**

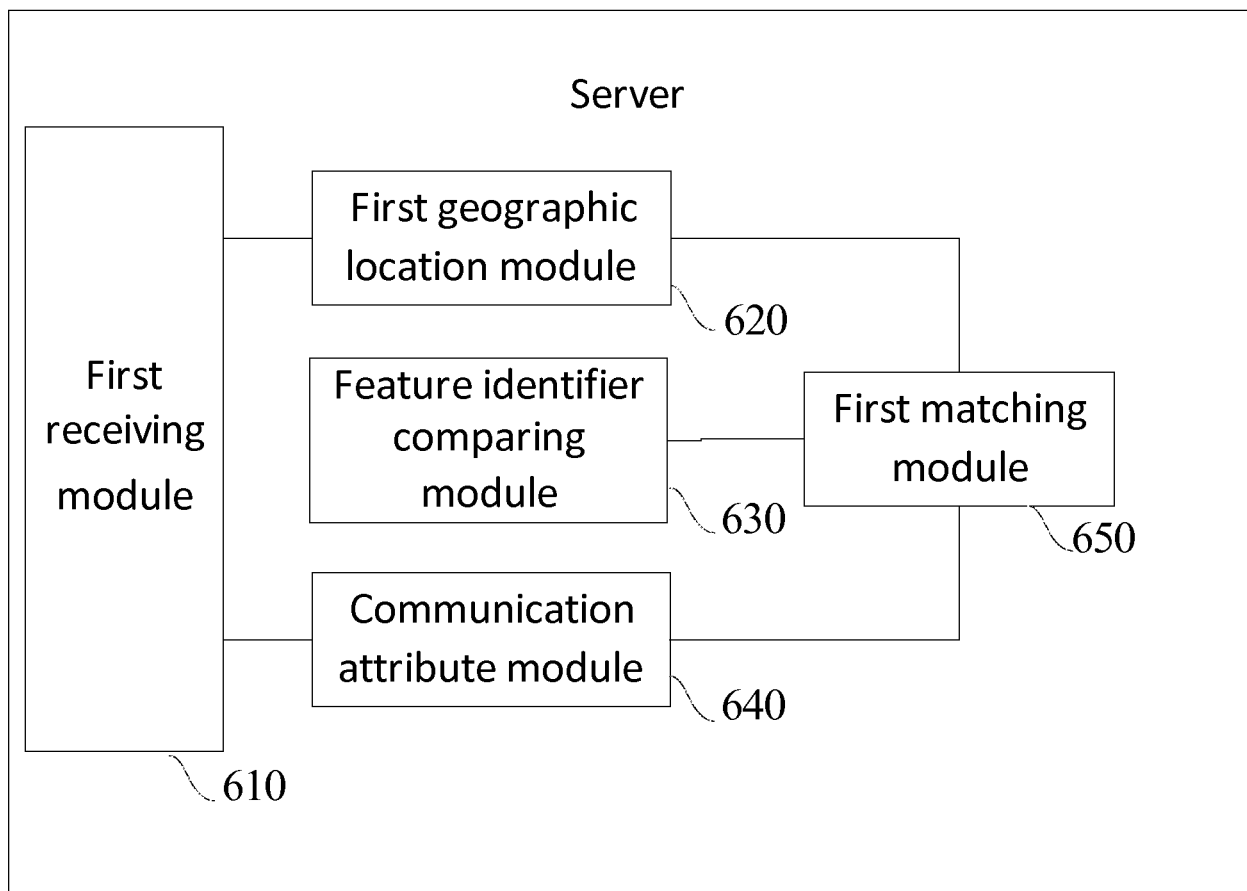
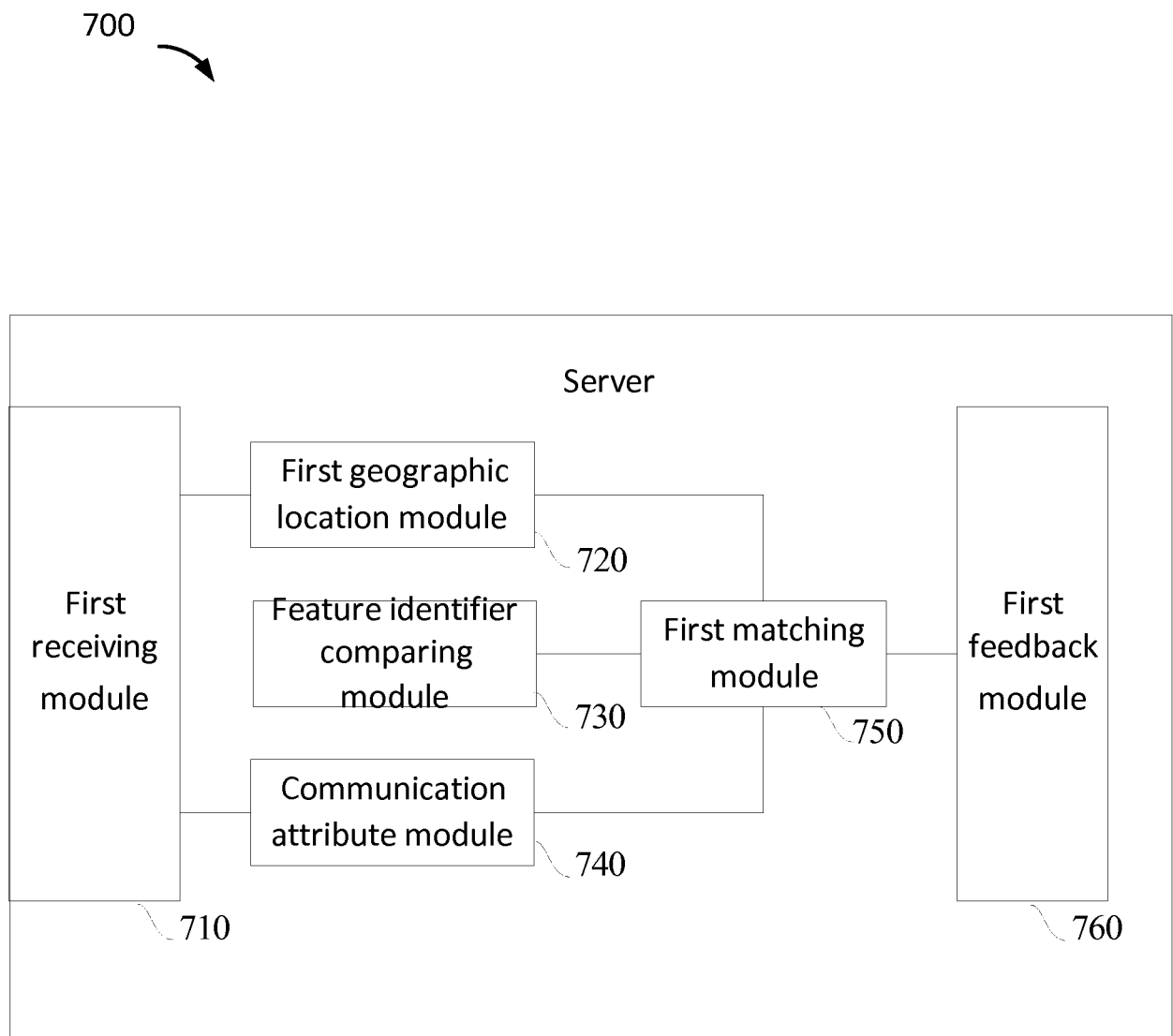
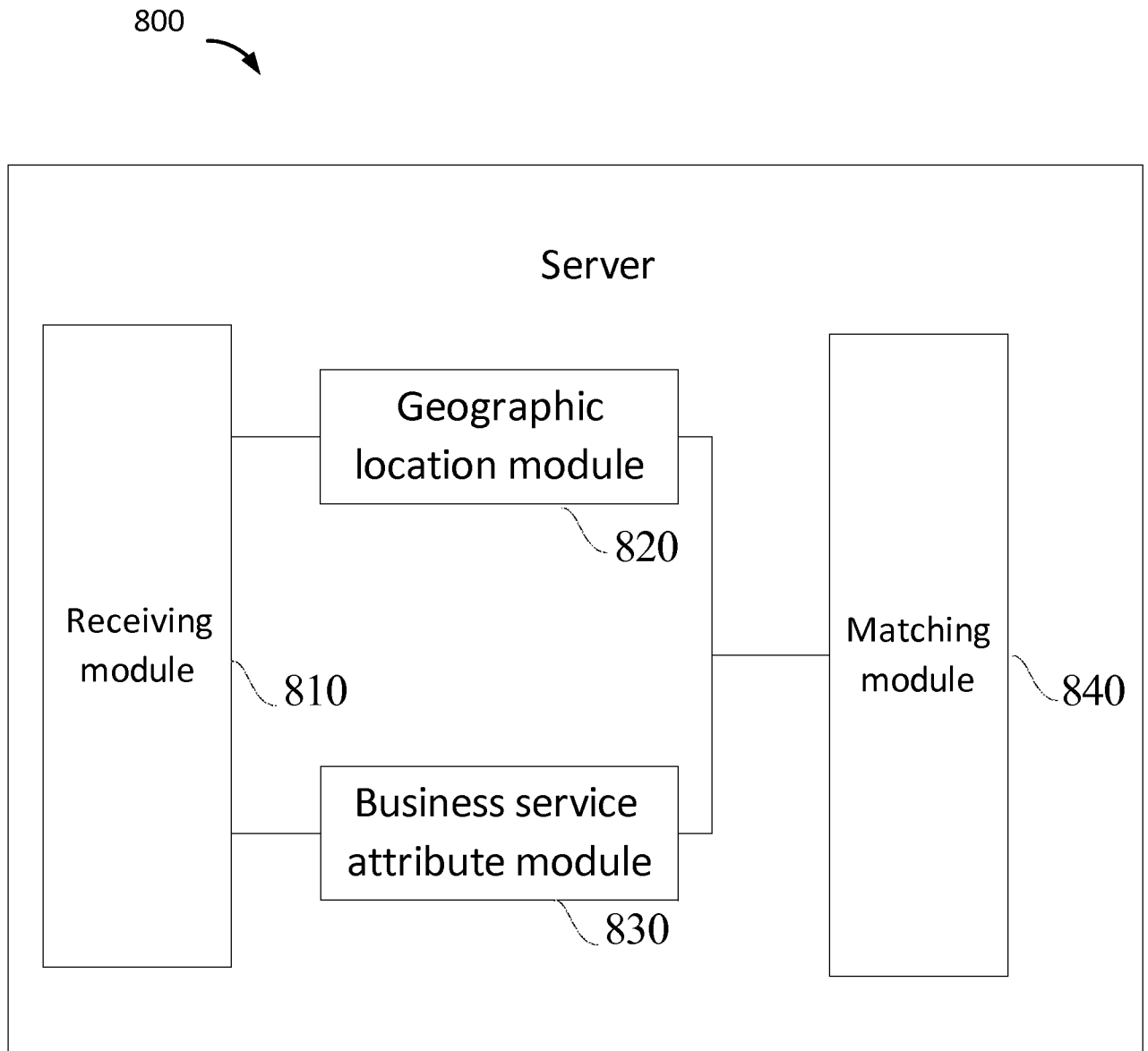
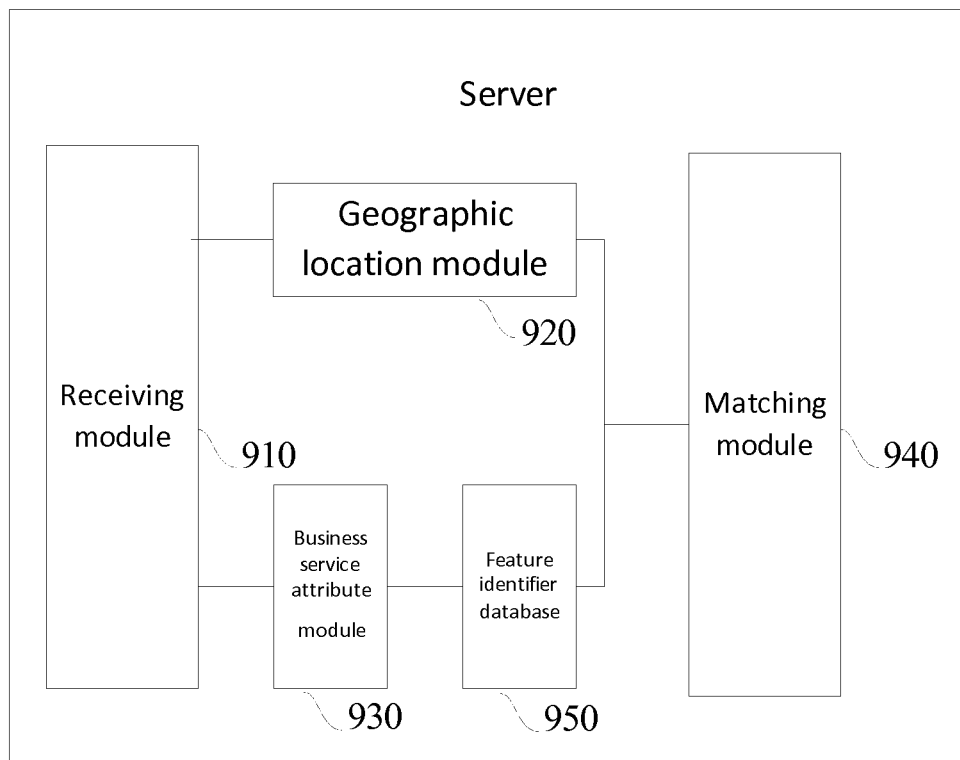
600  


FIG. 6

**FIG. 7**

**FIG. 8**

900

**FIG. 9**

1000

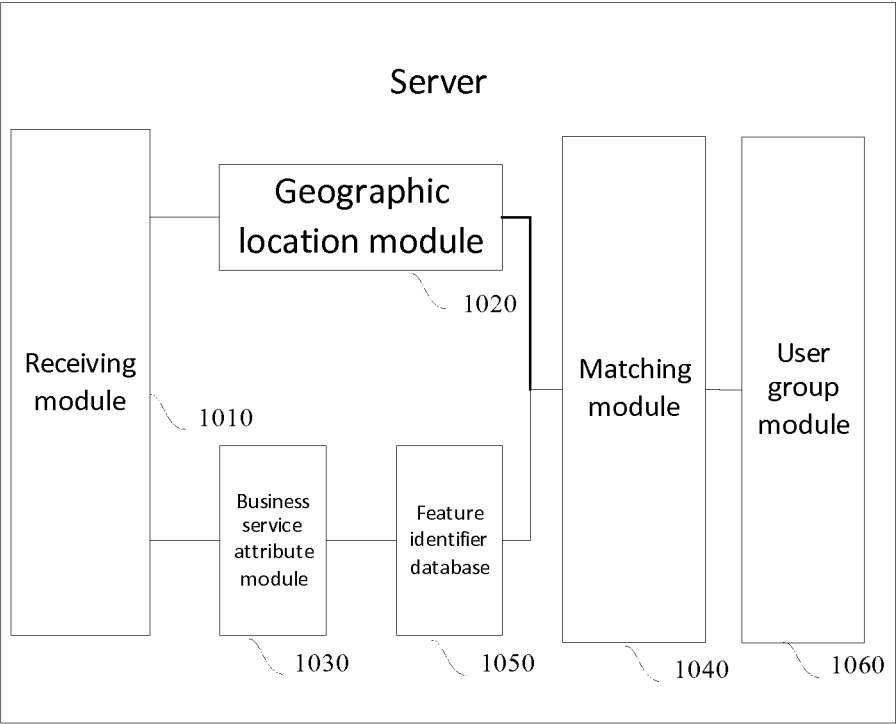
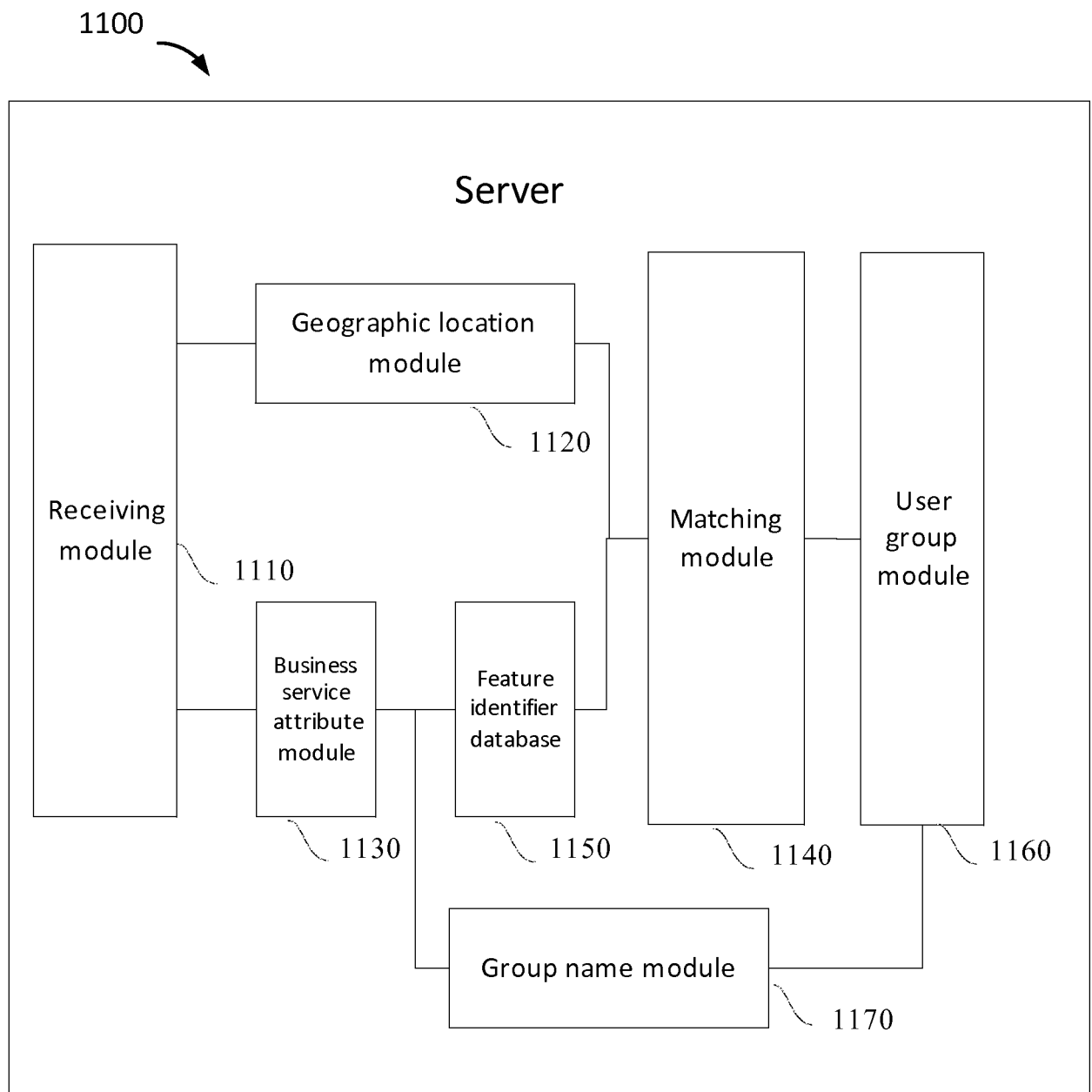
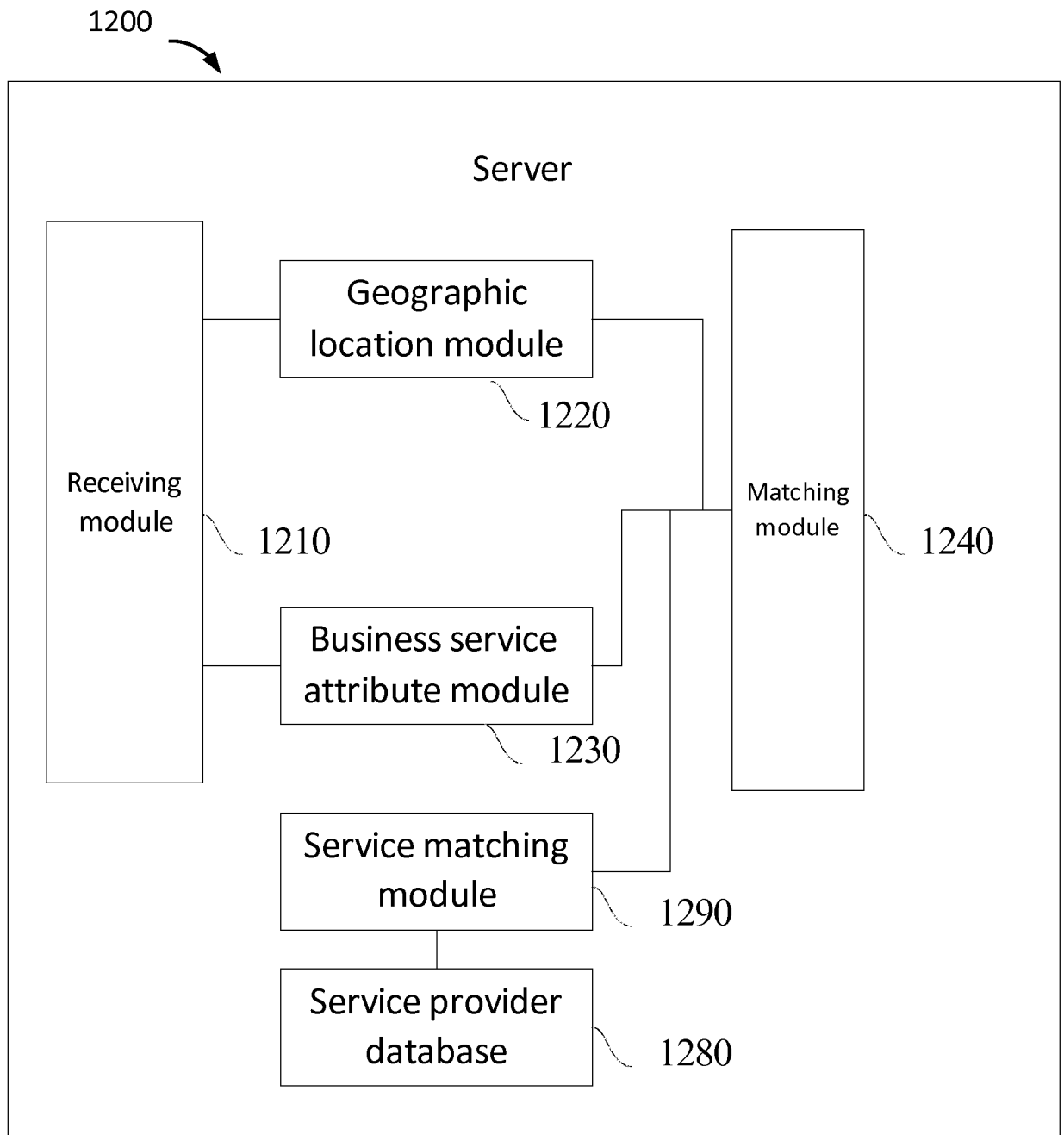
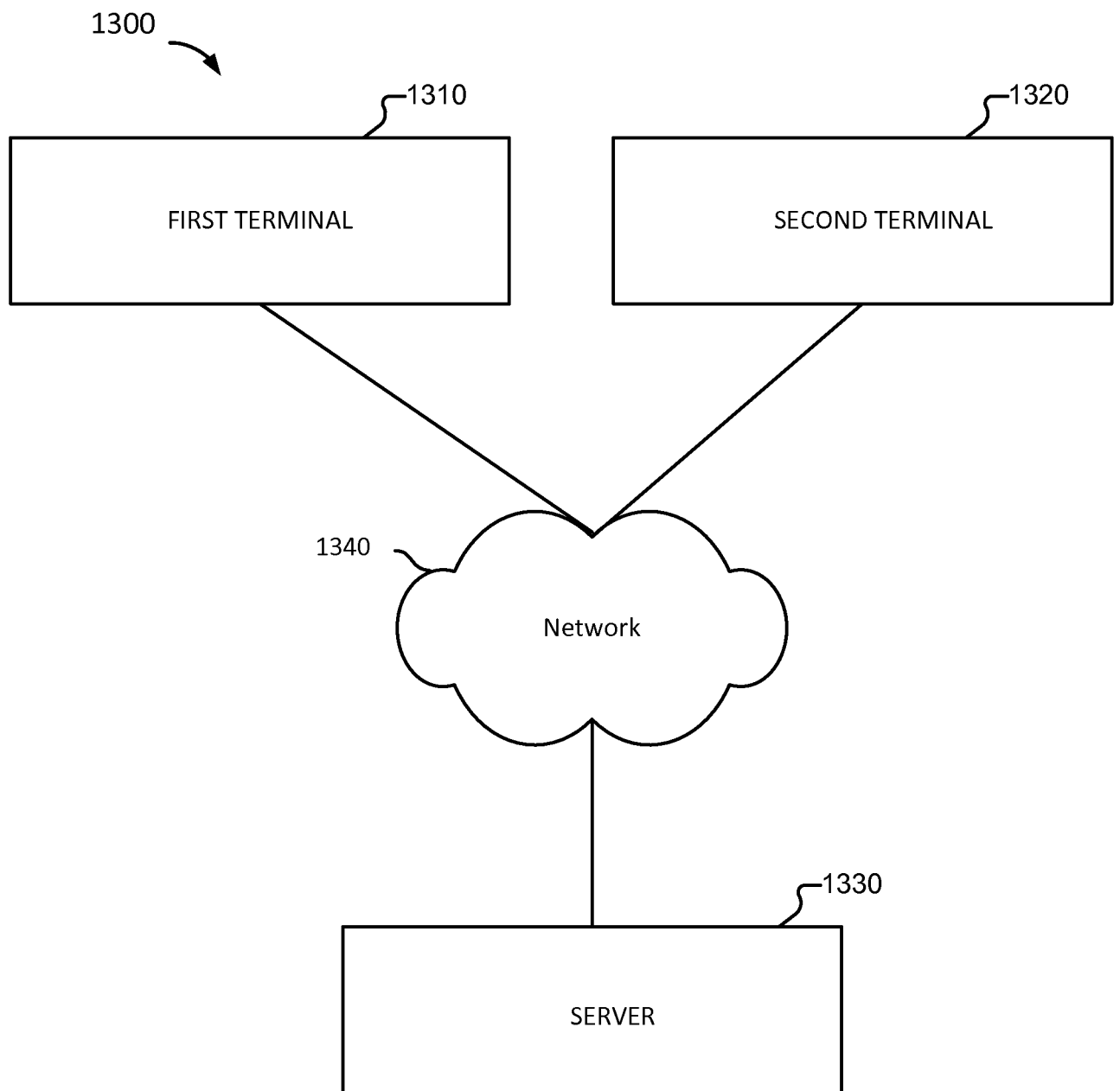
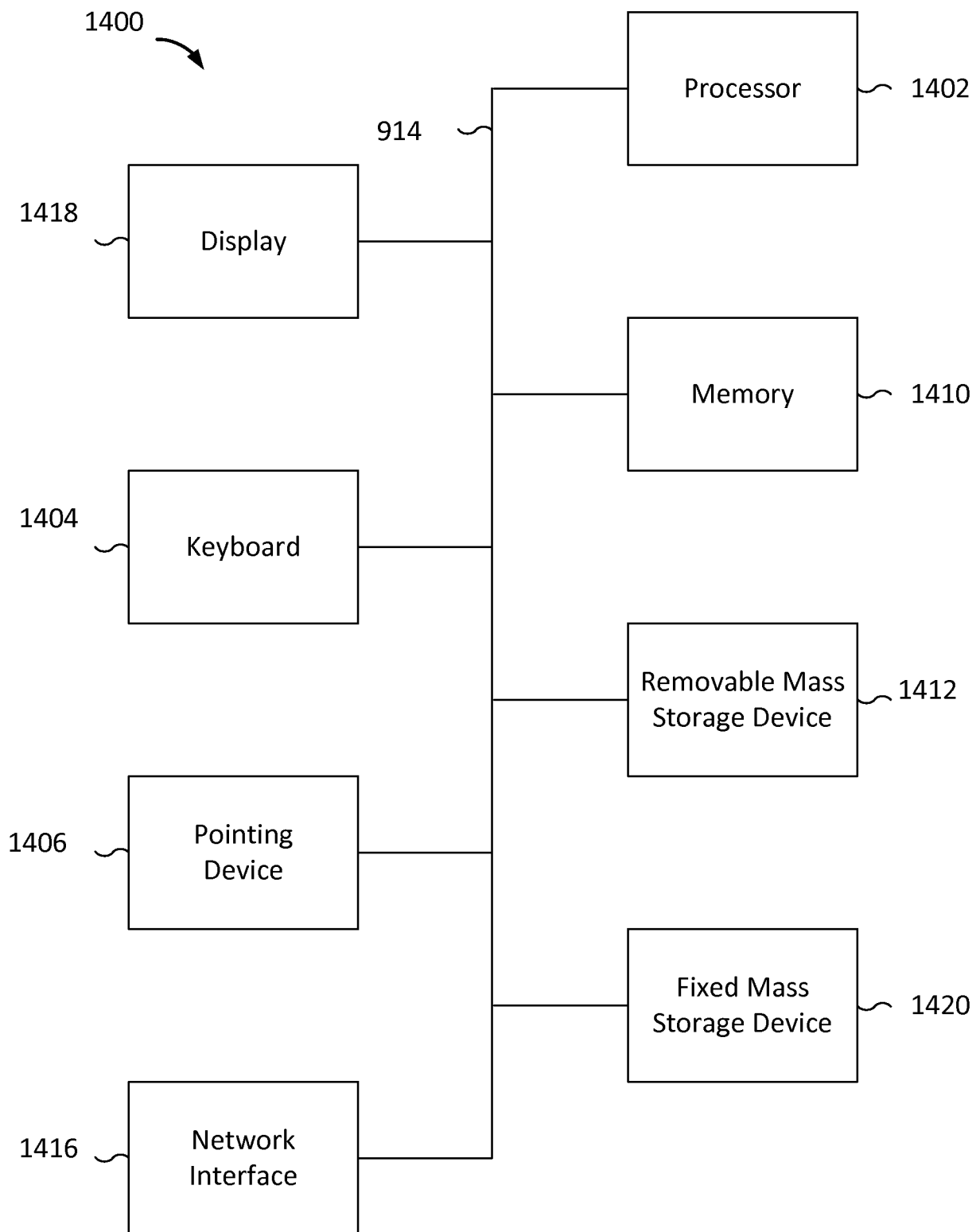


FIG. 10

**FIG. 11**

**FIG. 12**

**FIG. 13**

**FIG. 14**