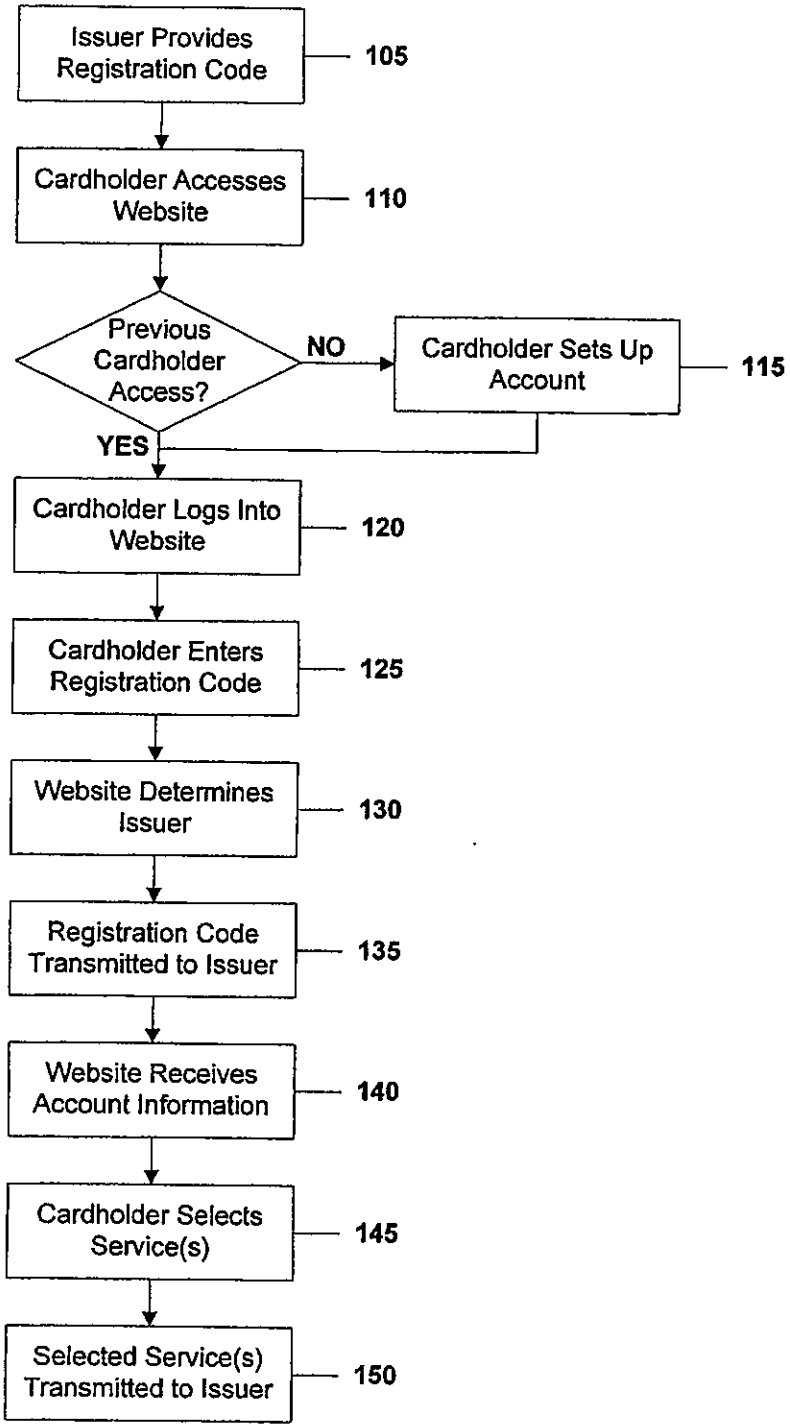

Issuer Provides Registration Code
105
Cardholder Accesses Website
110
Previous Cardholder Access?
NO
Cardholder Sets Up Account
115
YES
Cardholder Logs Into Website
120
Cardholder Enters Registration Code
125
Website Determines Issuer
130
Registration Code Transmitted to Issuer
135
Website Receives Account Information
140
Cardholder Selects Service(s)
145
Selected Service(s) Transmitted to Issuer
150

Figure 1

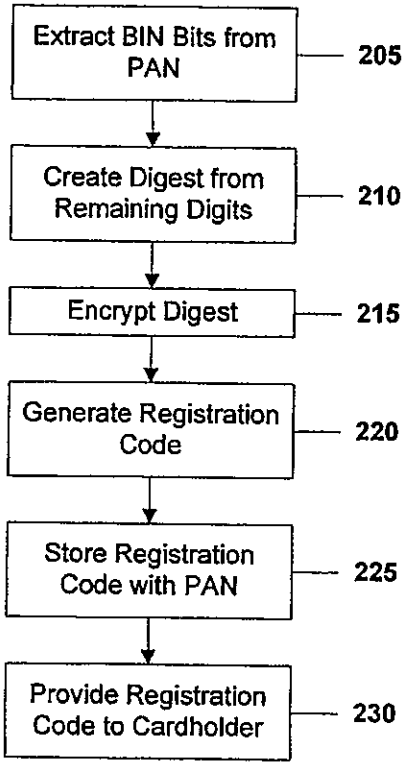

Extract BIN Bits from PAN
205
Create Digest from Remaining Digits
210
Encrypt Digest
215
Generate Registration Code
220
Store Registration Code with PAN
225
Provide Registration Code to Cardholder
230

Figure 2

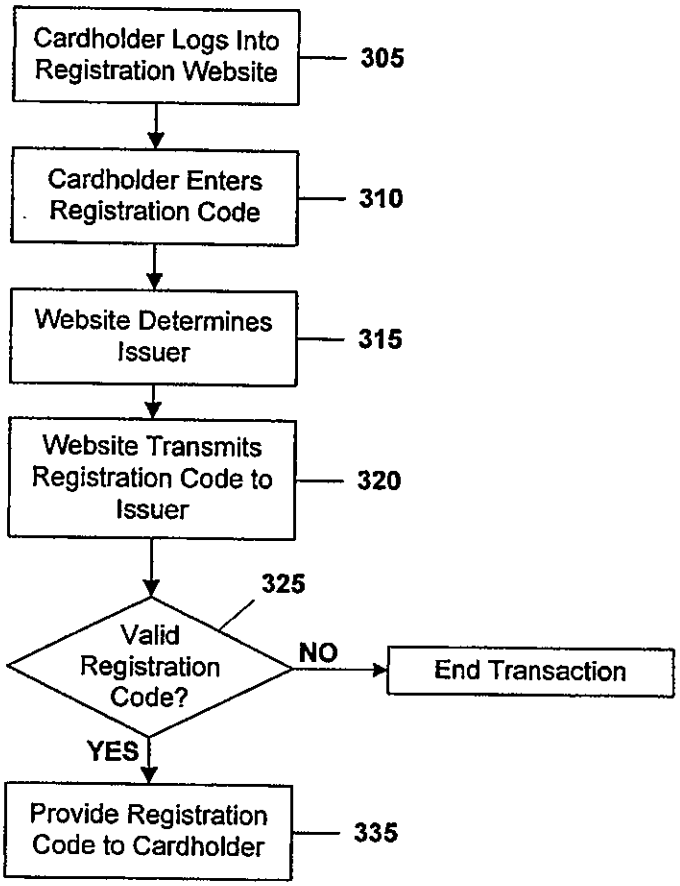

Cardholder Logs Into Registration Website
305
Cardholder Enters Registration Code
310
Website Determines Issuer
315
Website Transmits Registration Code to Issuer
320
325
Valid Registration Code?
NO
End Transaction
YES
Provide Registration Code to Cardholder
335

Figure 3

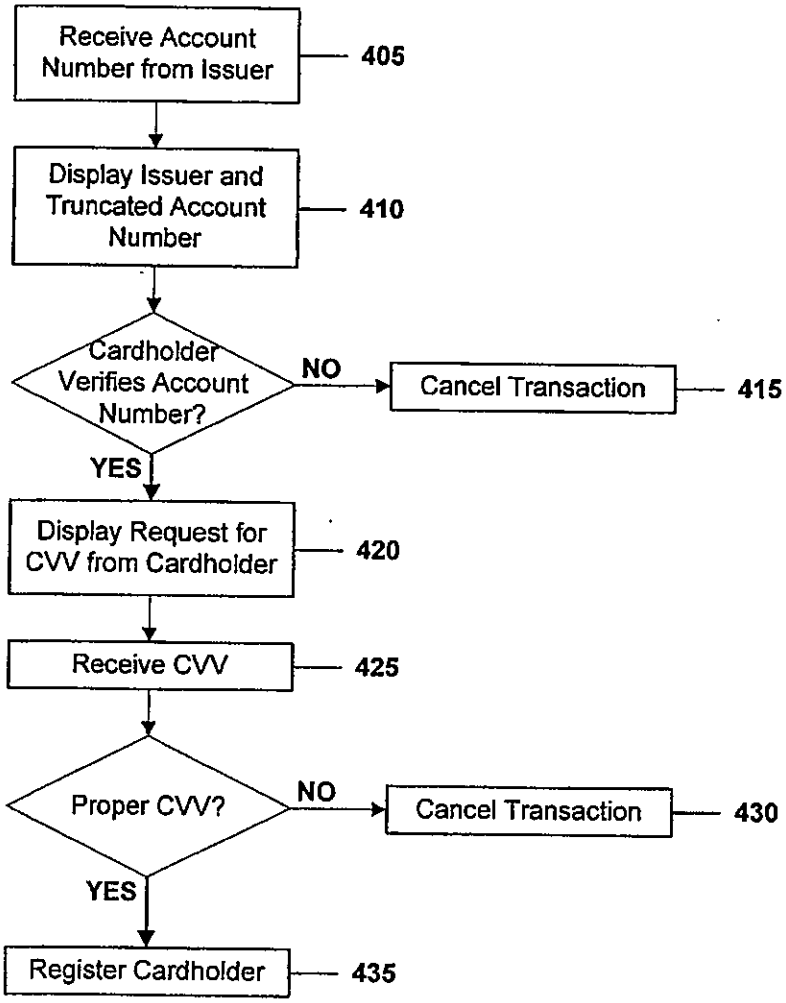

Receive Account Number from Issuer
405
Display Issuer and Truncated Account Number
410
Cardholder Verifies Account Number?
NO
Cancel Transaction
415
YES
Display Request for CVV from Cardholder
420
Receive CVV
425
Proper CVV?
NO
Cancel Transaction
430
YES
Register Cardholder
435

Figure 4