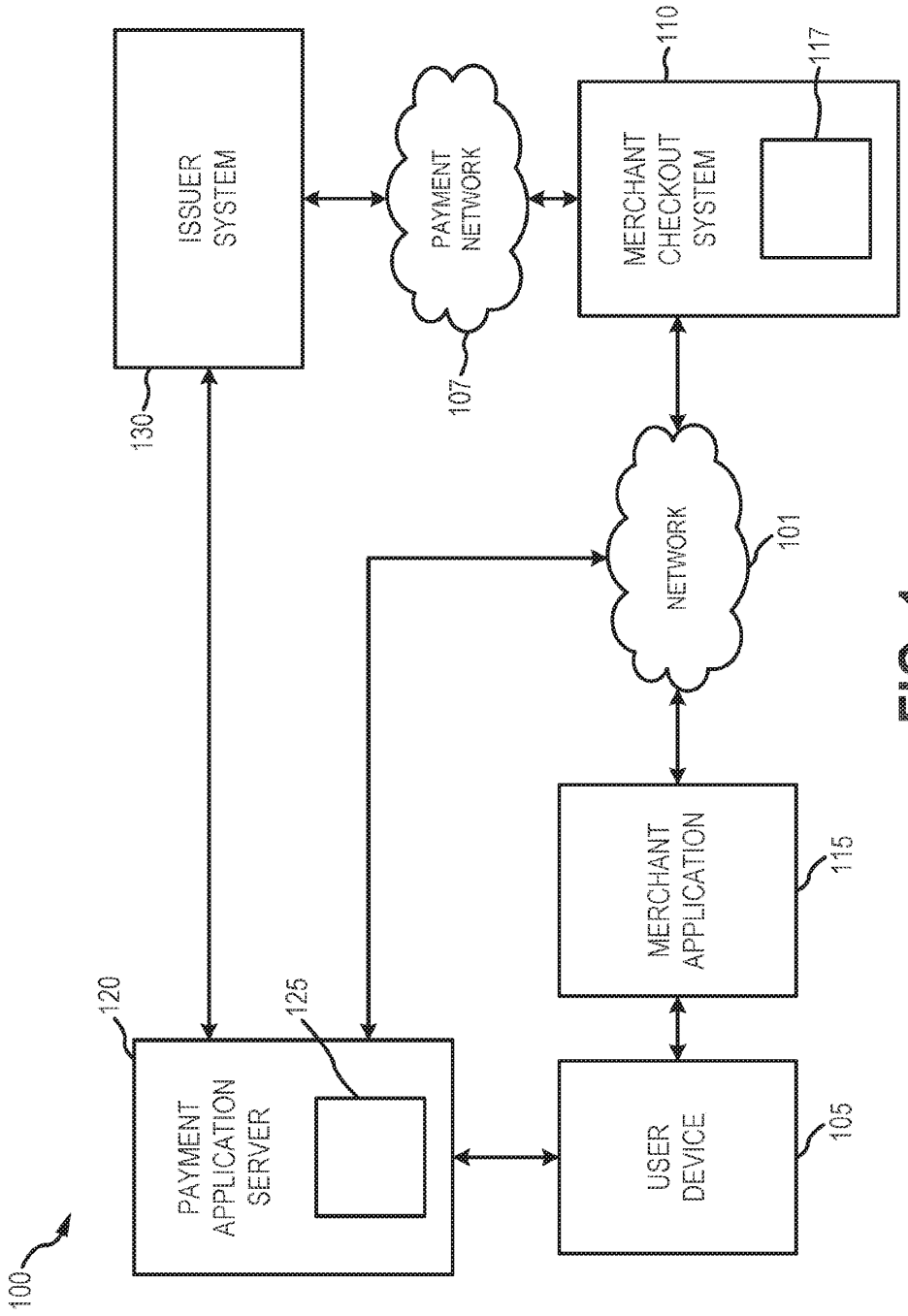

ISSUER SYSTEM
PAYMENT NETWORK
MERCHANT CHECKOUT SYSTEM
110
117
130
107
NETWORK
101
MERCHANT APPLICATION
115
120
125
PAYMENT APPLICATION SERVER
USER DEVICE
105
100

FIG. 1

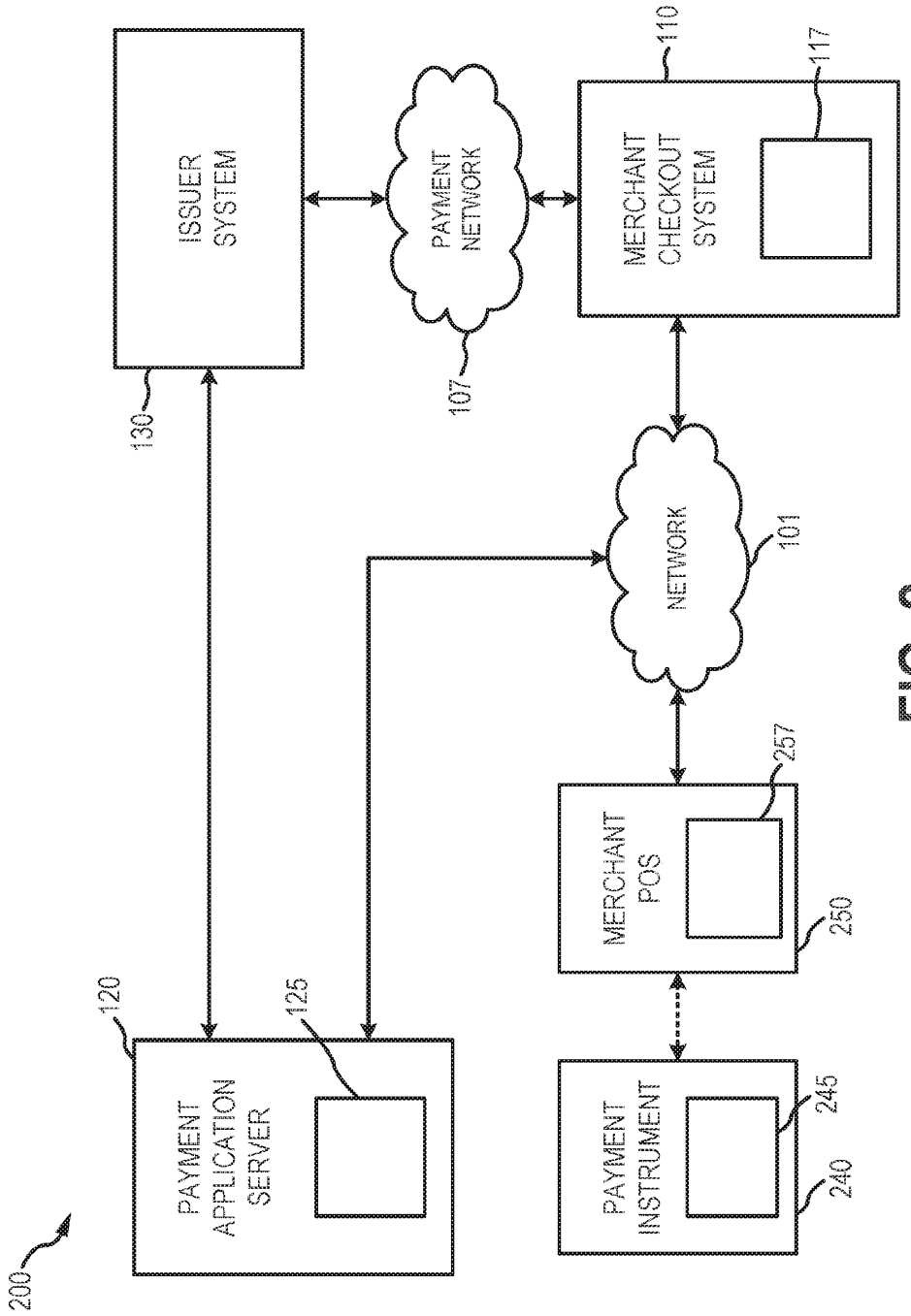

ISSUER SYSTEM
PAYMENT NETWORK
MERCHANT CHECKOUT SYSTEM
110
117
130
107
NETWORK
101
MERCHANT POS
257
250
PAYMENT APPLICATION SERVER
120
125
PAYMENT INSTRUMENT
245
240
200

FIG. 2

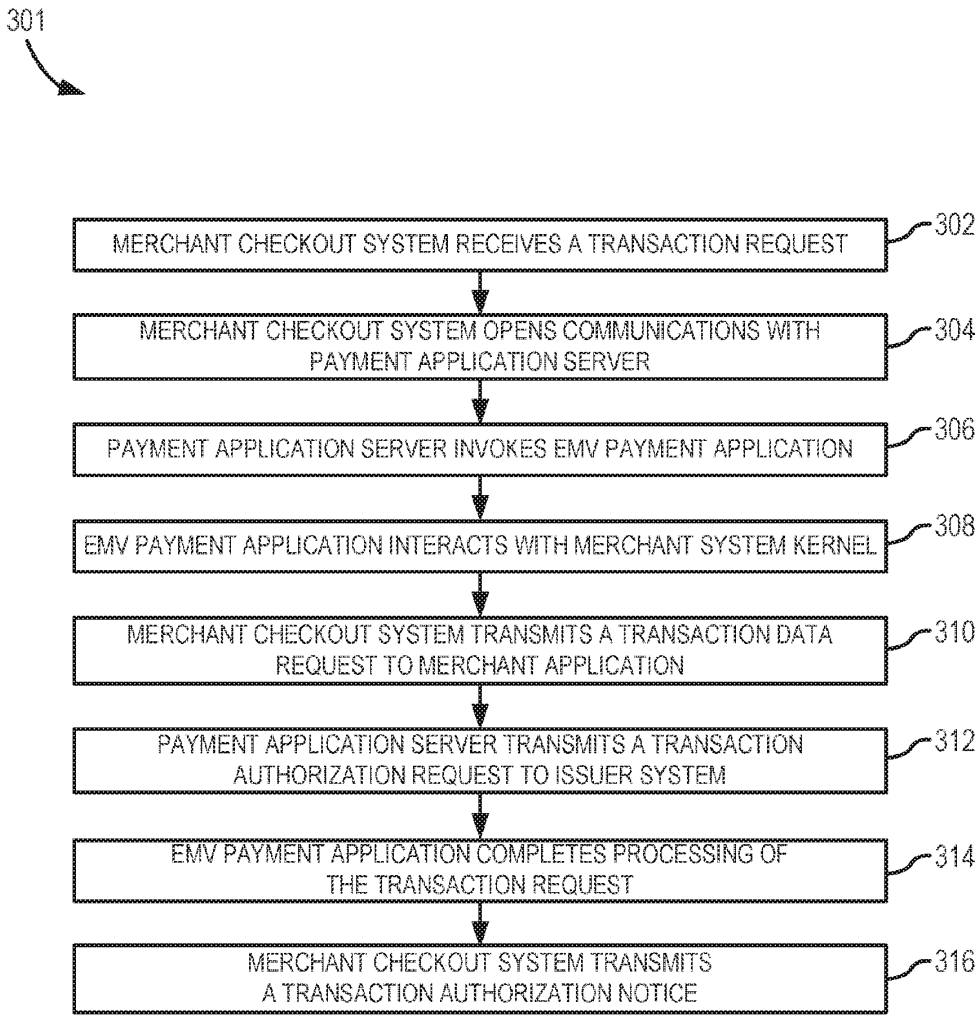

301
MERCHANT CHECKOUT SYSTEM RECEIVES A TRANSACTION REQUEST
302
MERCHANT CHECKOUT SYSTEM OPENS COMMUNICATIONS WITH PAYMENT APPLICATION SERVER
304
PAYMENT APPLICATION SERVER INVOKES EMV PAYMENT APPLICATION
306
EMV PAYMENT APPLICATION INTERACTS WITH MERCHANT SYSTEM KERNEL
308
MERCHANT CHECKOUT SYSTEM TRANSMITS A TRANSACTION DATA REQUEST TO MERCHANT APPLICATION
310
PAYMENT APPLICATION SERVER TRANSMITS A TRANSACTION AUTHORIZATION REQUEST TO ISSUER SYSTEM
312
EMV PAYMENT APPLICATION COMPLETES PROCESSING OF THE TRANSACTION REQUEST
314
MERCHANT CHECKOUT SYSTEM TRANSMITS A TRANSACTION AUTHORIZATION NOTICE
316

FIG. 3

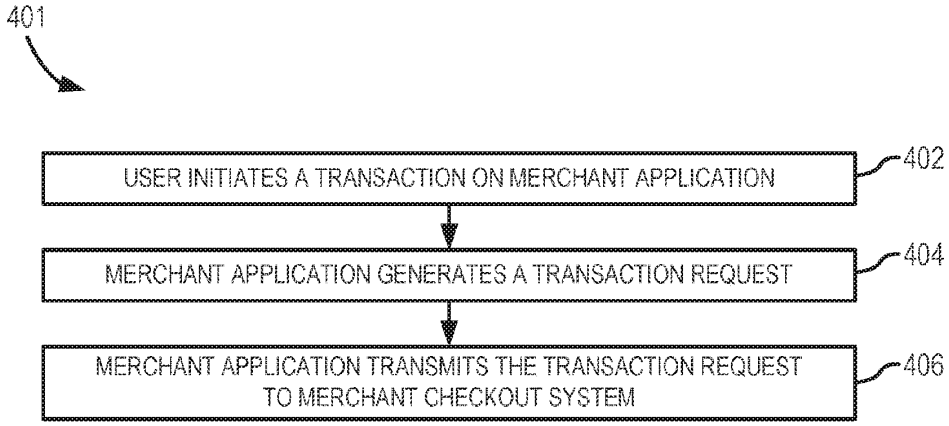

401
USER INITIATES A TRANSACTION ON MERCHANT APPLICATION
402
MERCHANT APPLICATION GENERATES A TRANSACTION REQUEST
404
MERCHANT APPLICATION TRANSMITS THE TRANSACTION REQUEST TO MERCHANT CHECKOUT SYSTEM
406

FIG. 4

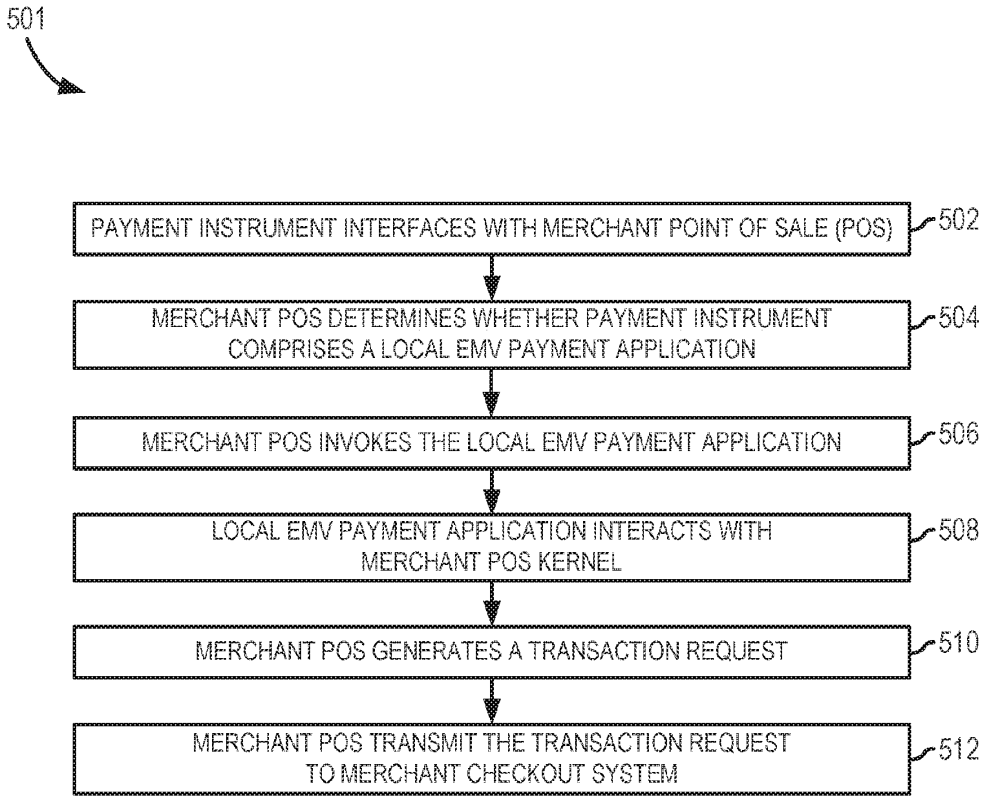

501
PAYMENT INSTRUMENT INTERFACES WITH MERCHANT POINT OF SALE (POS)
502
MERCHANT POS DETERMINES WHETHER PAYMENT INSTRUMENT COMPRISES A LOCAL EMV PAYMENT APPLICATION
504
MERCHANT POS INVOKES THE LOCAL EMV PAYMENT APPLICATION
506
LOCAL EMV PAYMENT APPLICATION INTERACTS WITH MERCHANT POS KERNEL
508
MERCHANT POS GENERATES A TRANSACTION REQUEST
510
MERCHANT POS TRANSMIT THE TRANSACTION REQUEST TO MERCHANT CHECKOUT SYSTEM
512

FIG. 5