

FIG. 1 (PRIOR ART)

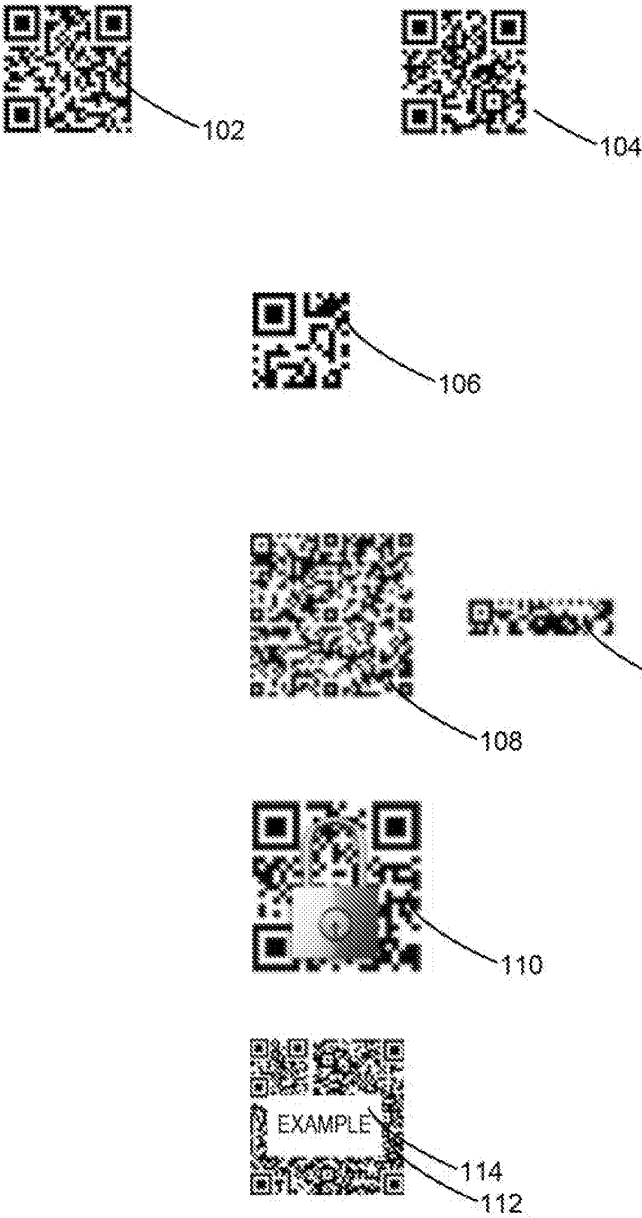


FIG. 2

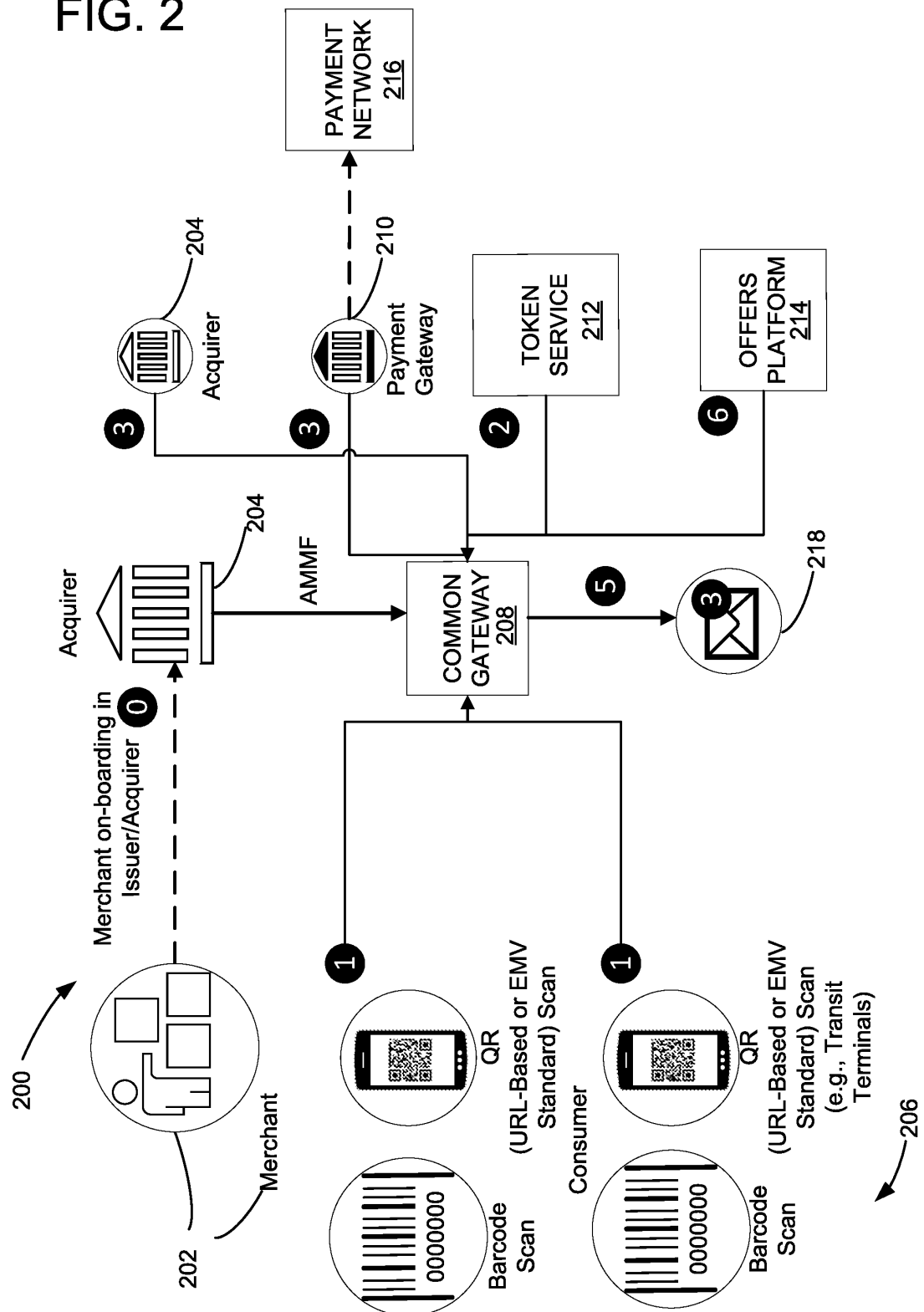


FIG. 3

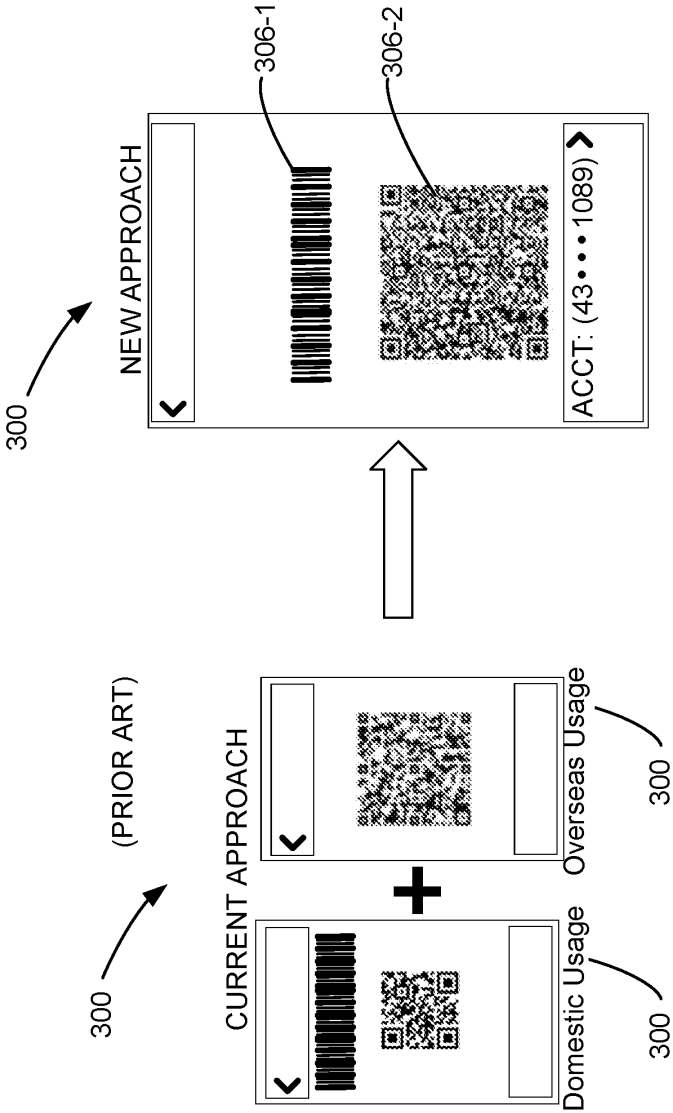


FIG. 4A

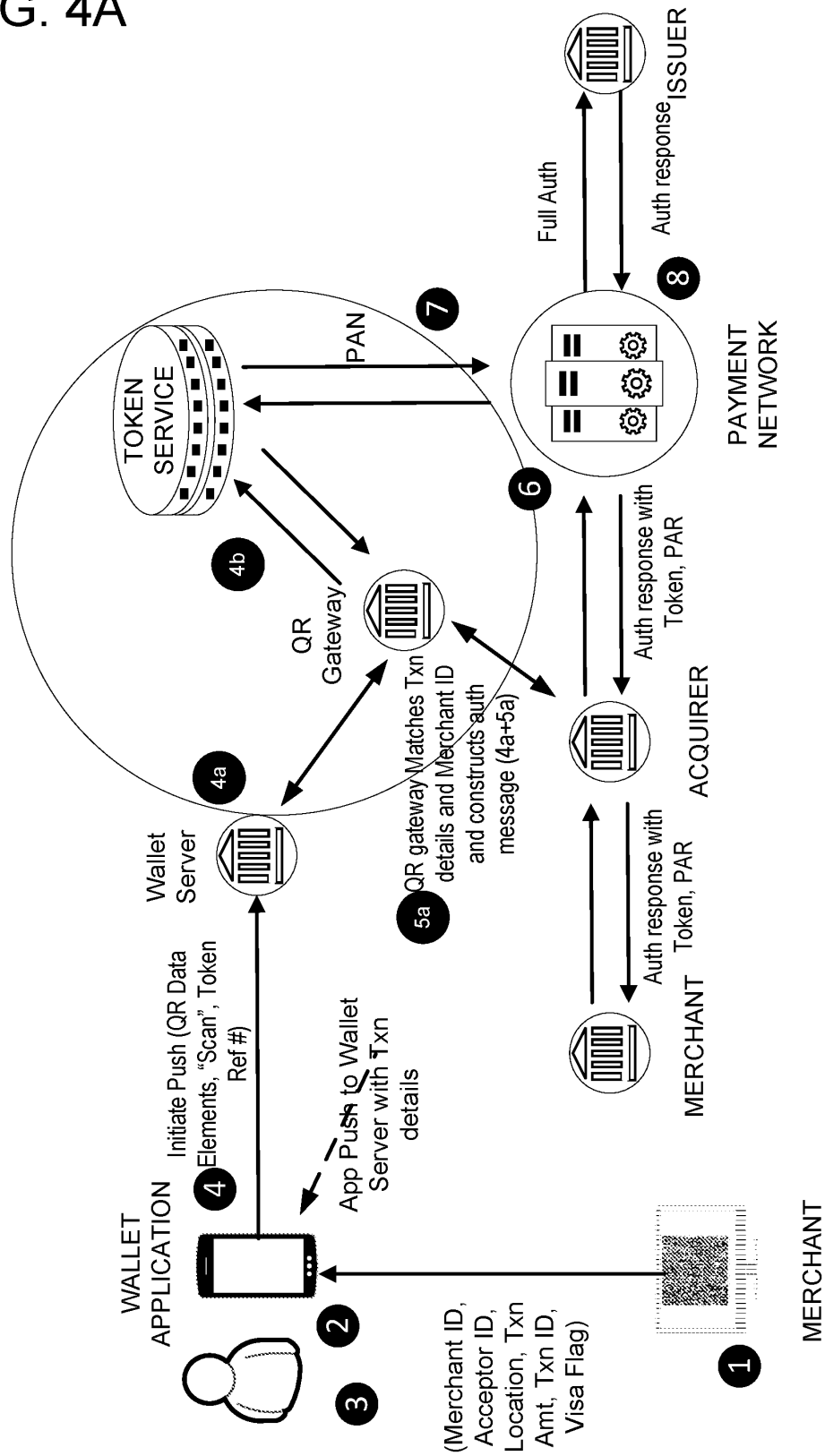


FIG. 4B

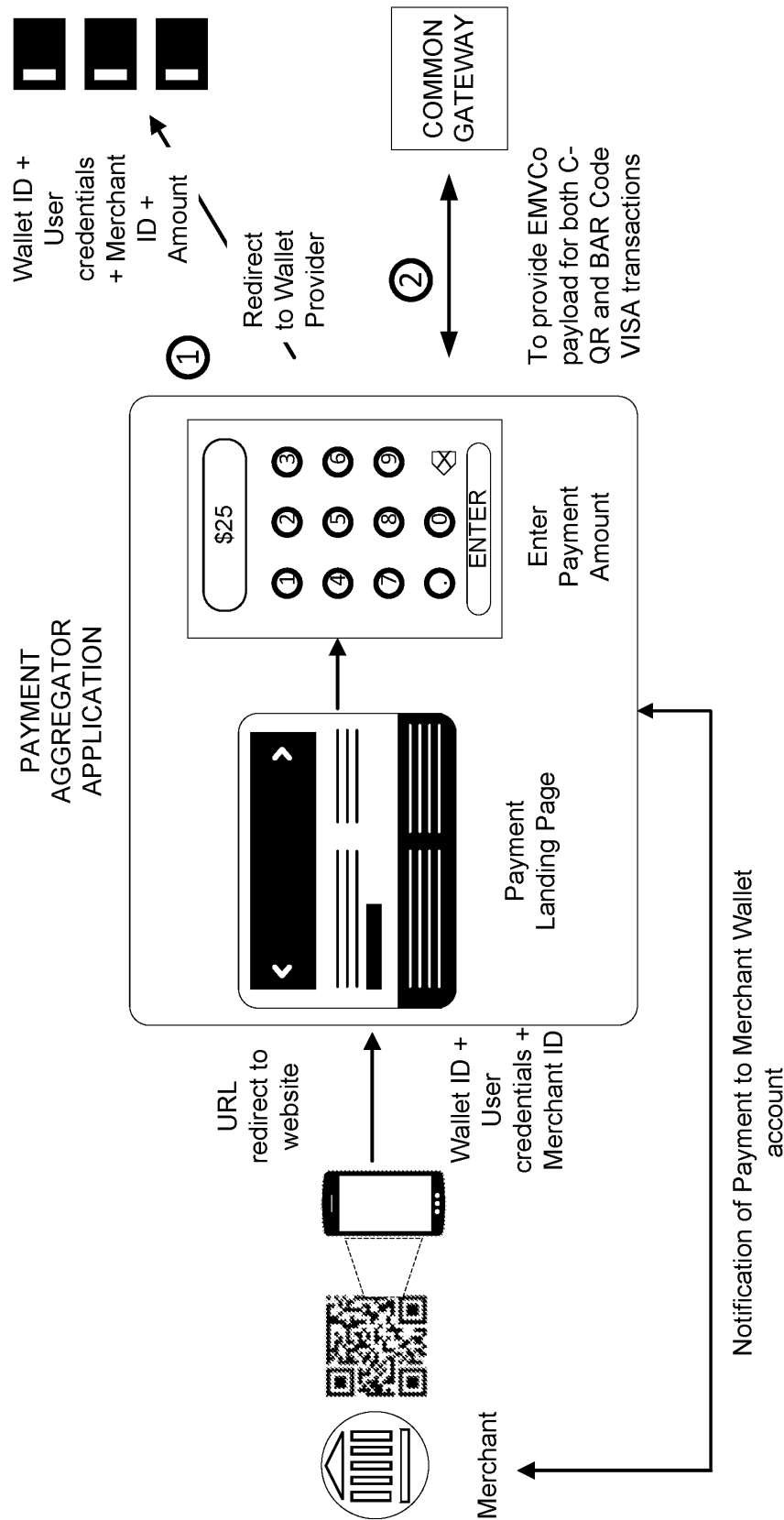


FIG. 5

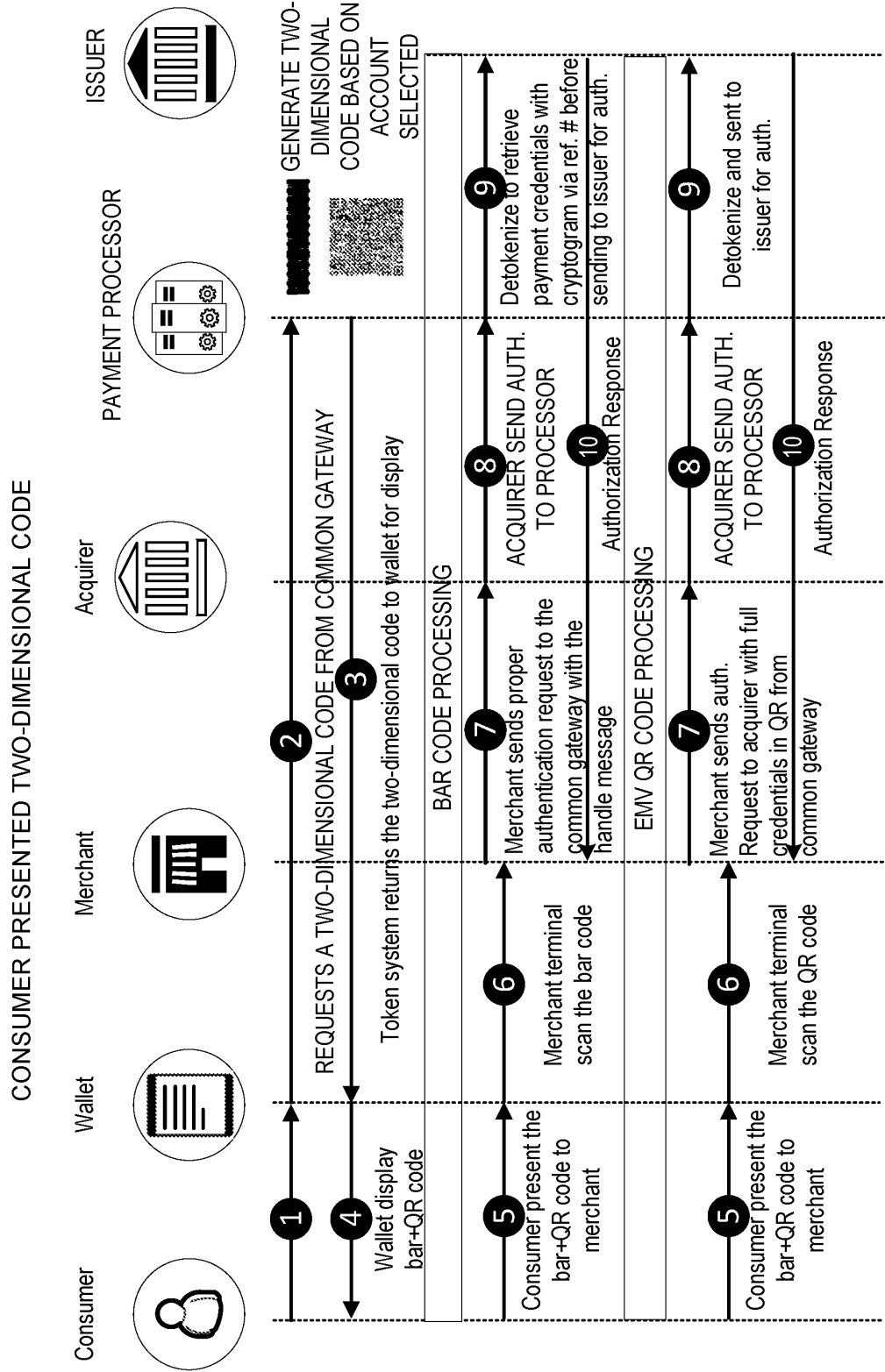


FIG. 6A

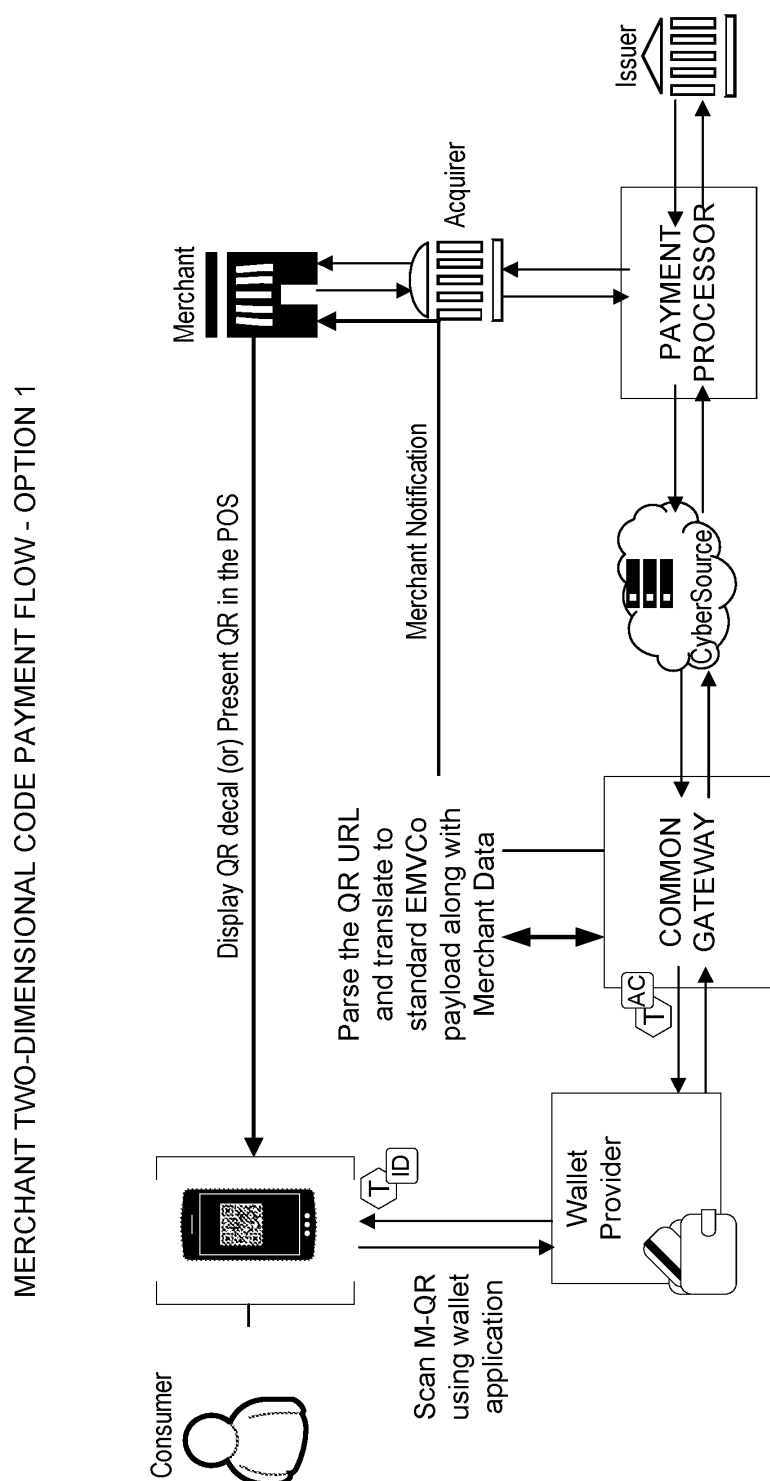


FIG. 6B

MERCHANT TWO-DIMENSIONAL CODE PAYMENT FLOW - OPTION 2

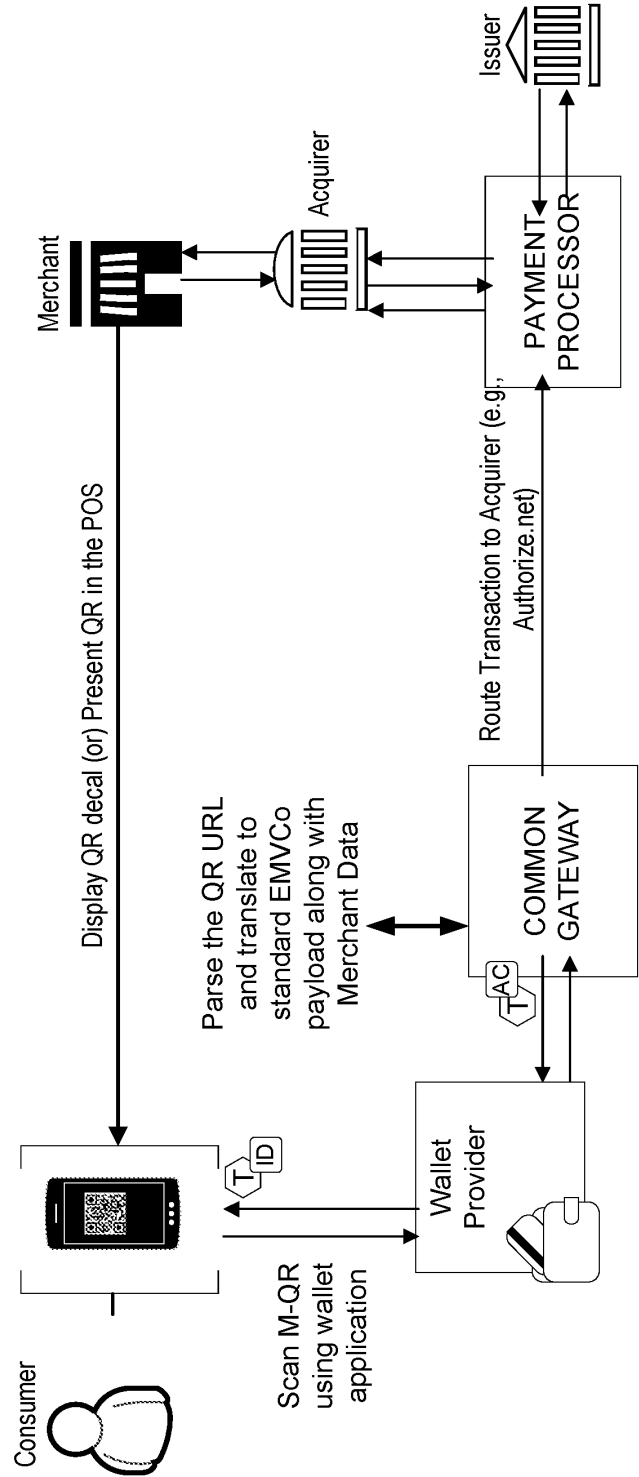


FIG. 6C

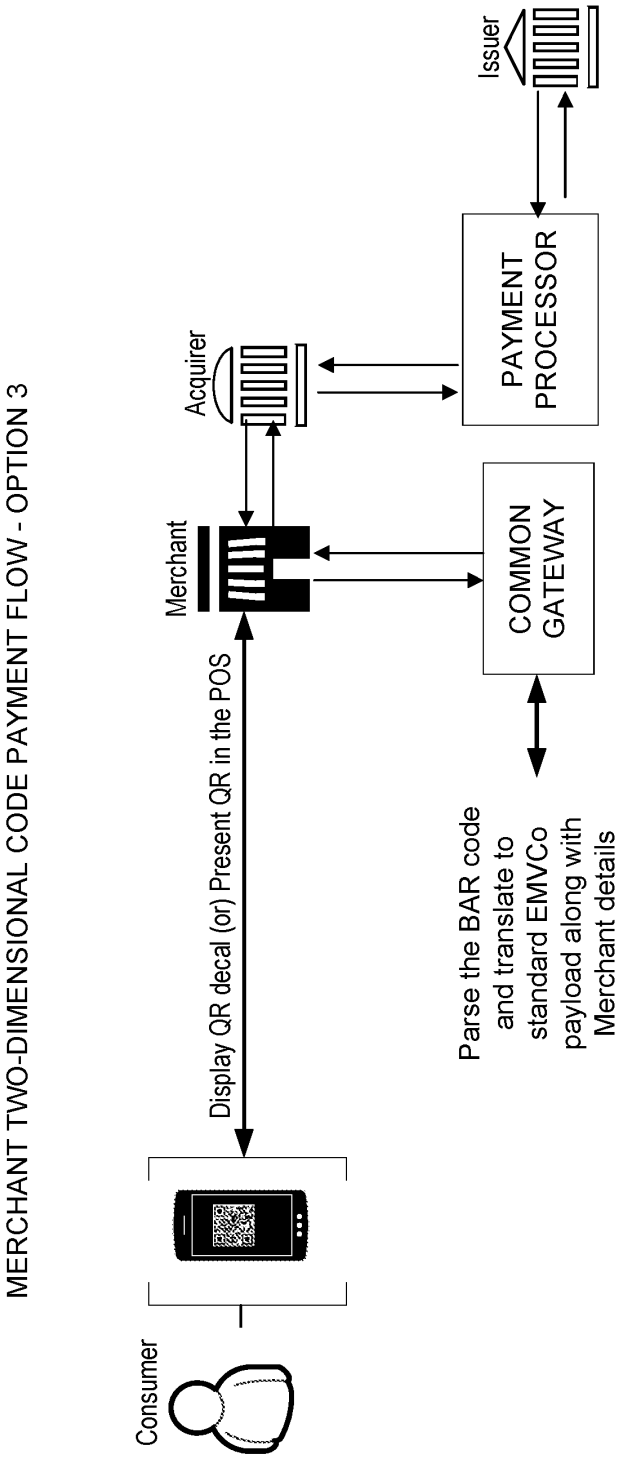


FIG. 7

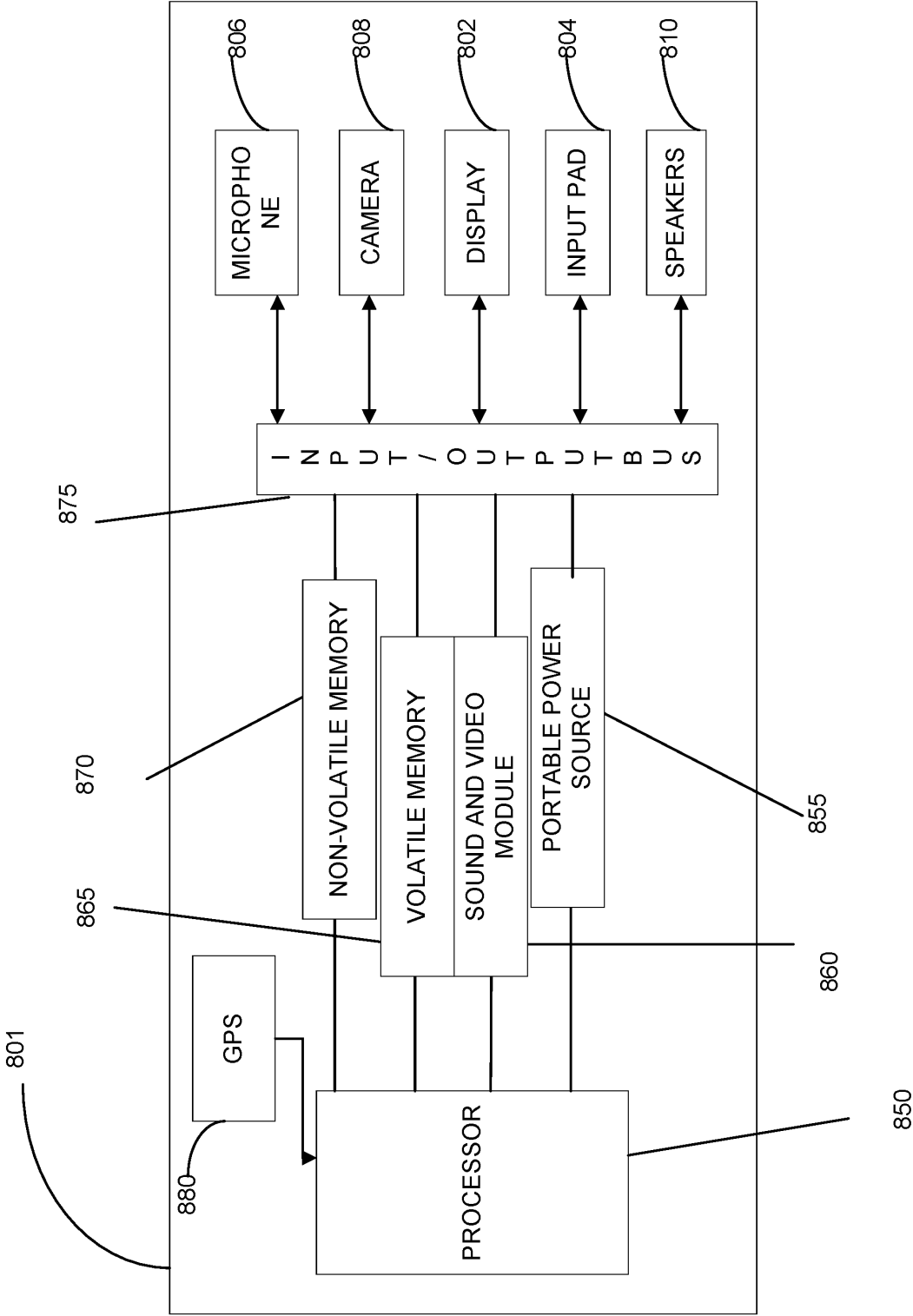


FIG. 8

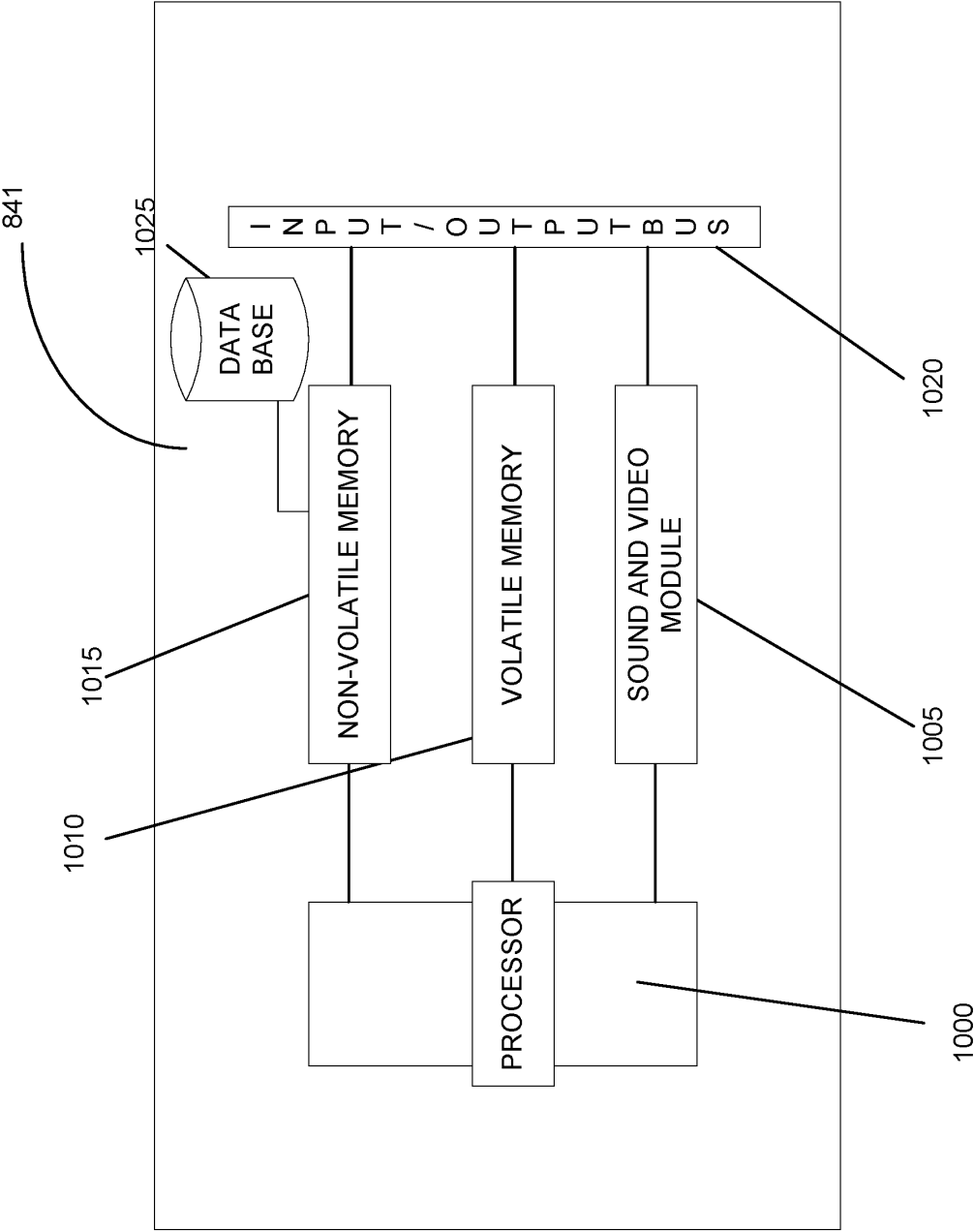


FIG. 9

