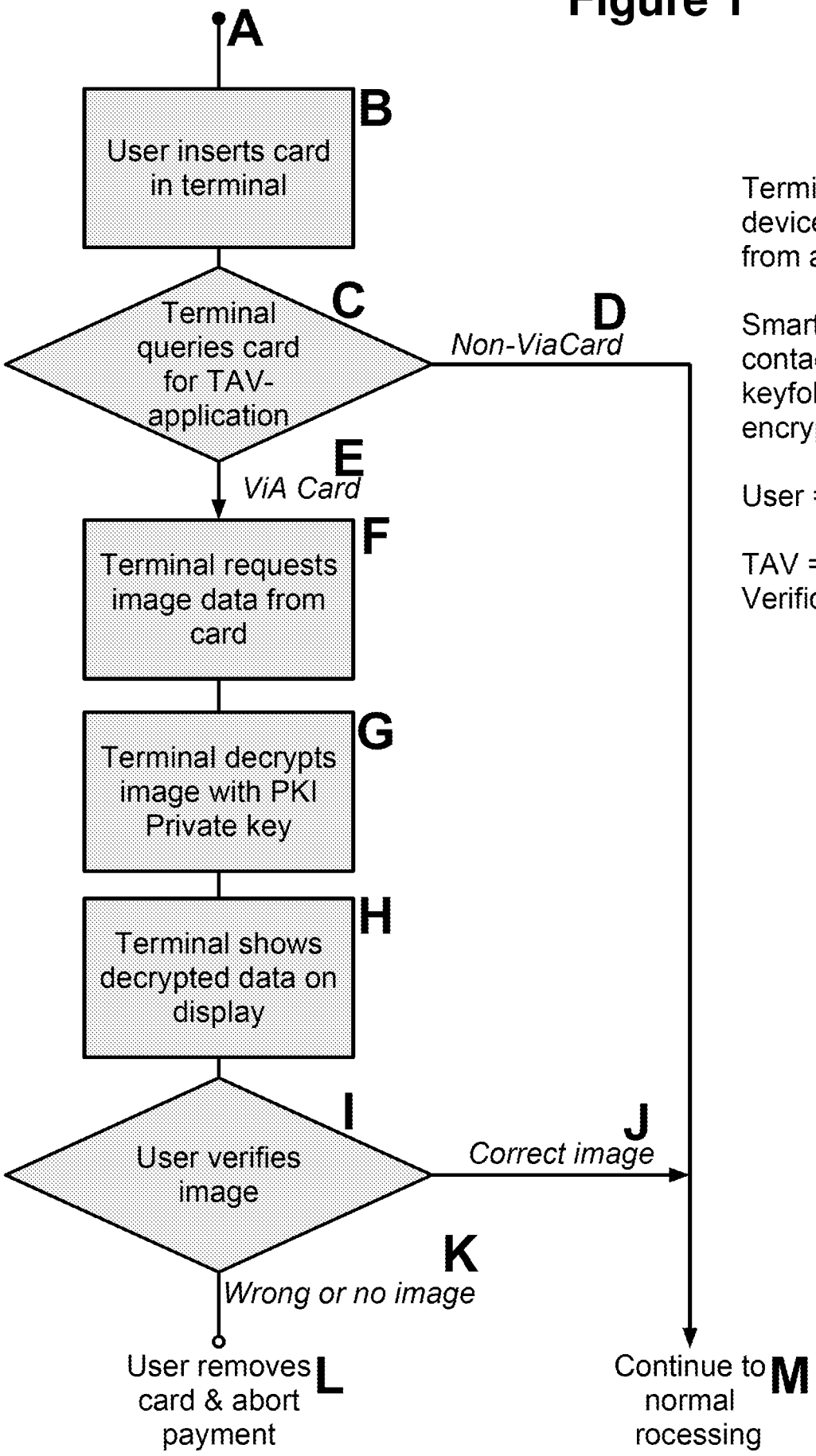
Figure 1



Terminal = ViACard -enable device that can read data from a smartcard

Smartcard = contact- or contactless chip device (card keyfob or others) capable of encryption and data storage

User = Card holder

TAV = Terminal Authenticity Verification

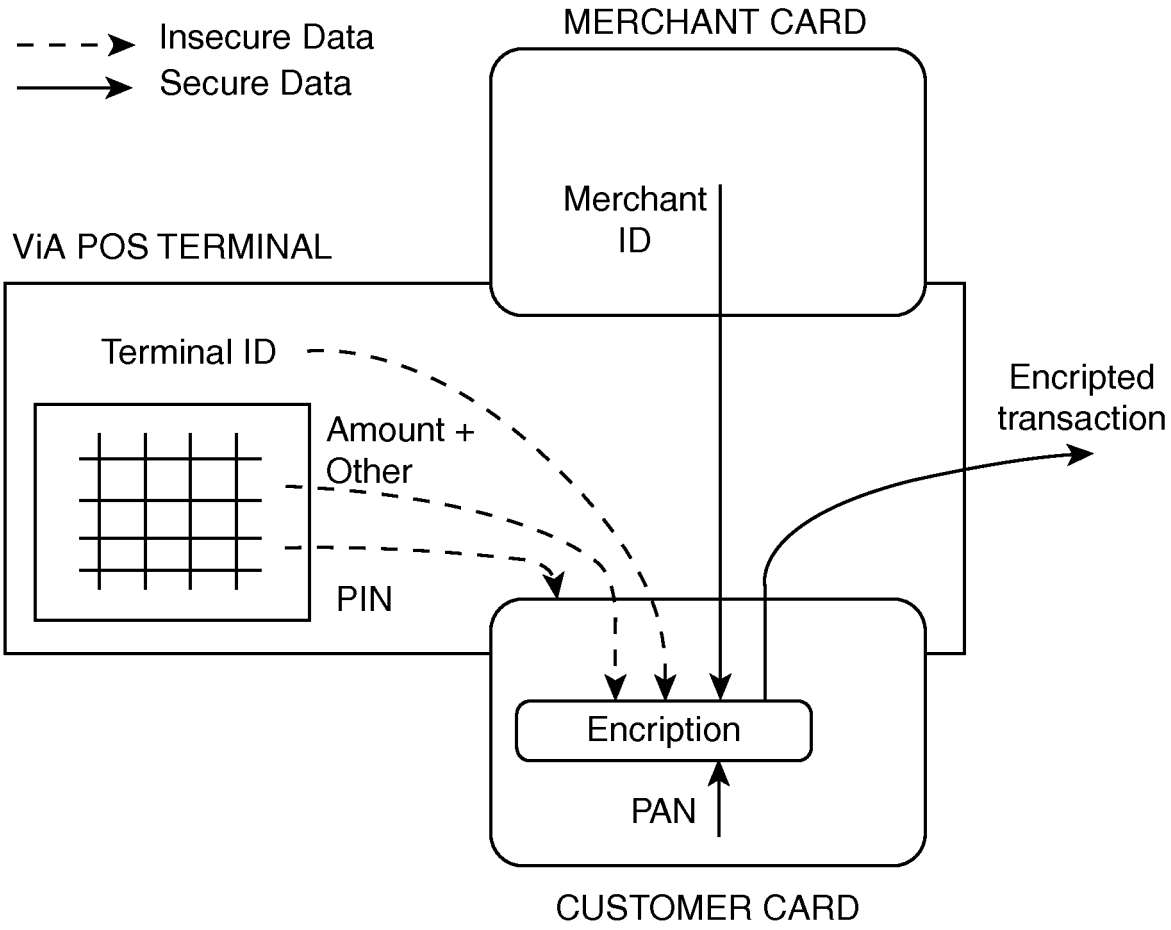

Insecure Data
Secure Data
MERCHANT CARD
Merchant ID
ViA POS TERMINAL
Terminal ID
Amount + Other
PIN
Encripted transaction
Encription
PAN
CUSTOMER CARD

Fig. 2

Disposable balance	Reserved balance	Credit on Card	Trans-action	Description
300	0	50		
			-80	Online purchase
210	0	50		
			(-5)	Offline
210	0	45		
			(-45)	Offline
210	0	35		
			(-50)	Online purchase
145	15	35		
			(-10)	The second offline transaction is transmitted
145	5	35		
			-3	Online purchase
142	5	45		
			(-5)	The first offline transaction is transmitted
142	0	45		

Fig. 3

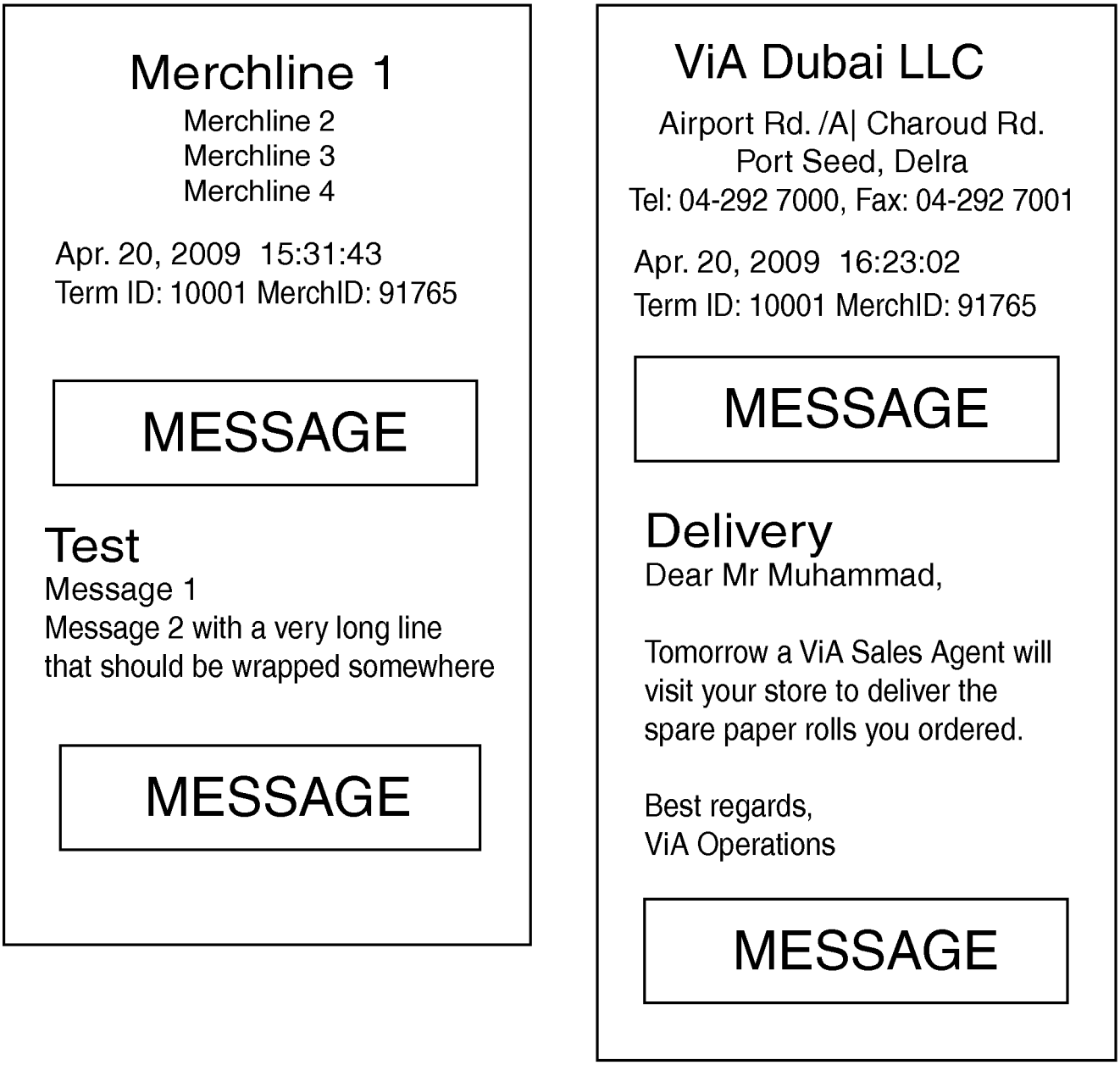
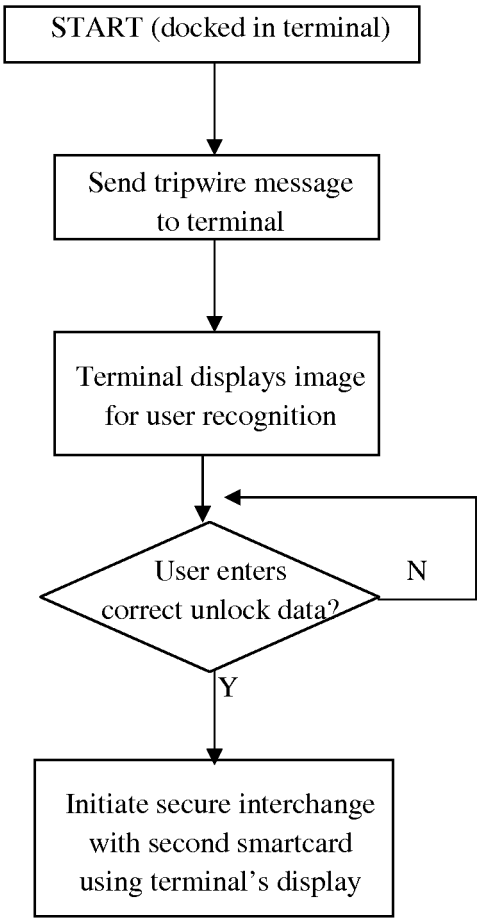
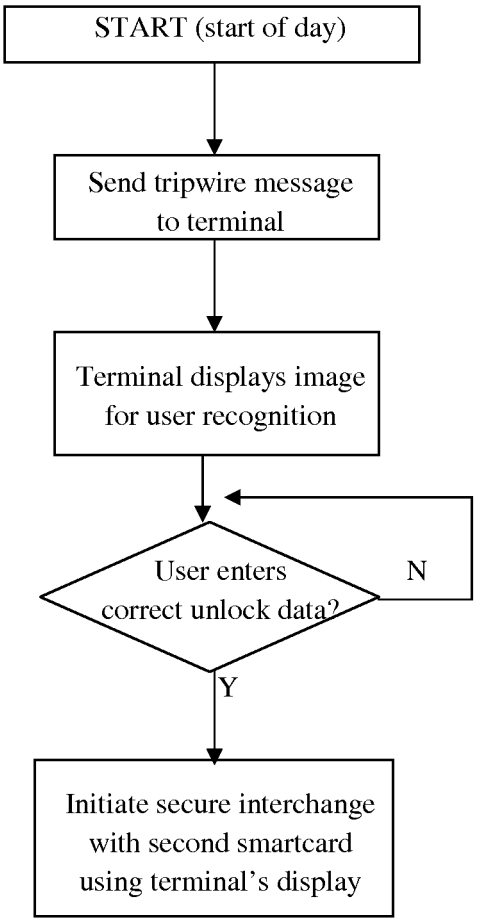

Merchline 1
Merchline 2
Merchline 3
Merchline 4
Apr. 20, 2009 15:31:43
Term ID: 10001 MerchID: 91765
MESSAGE
Test
Message 1
Message 2 with a very long line
that should be wrapped somewhere
MESSAGE
ViA Dubai LLC
Airport Rd. /A| Charoud Rd.
Port Seed, Delra
Tel: 04-292 7000, Fax: 04-292 7001
Apr. 20, 2009 16:23:02
Term ID: 10001 MerchID: 91765
MESSAGE
Delivery
Dear Mr Muhammad,
Tomorrow a ViA Sales Agent will
visit your store to deliver the
spare paper rolls you ordered.
Best regards,
ViA Operations
MESSAGE

Fig. 4



Buyer's Card

Fig. 5



Merchant's Card

Fig. 6

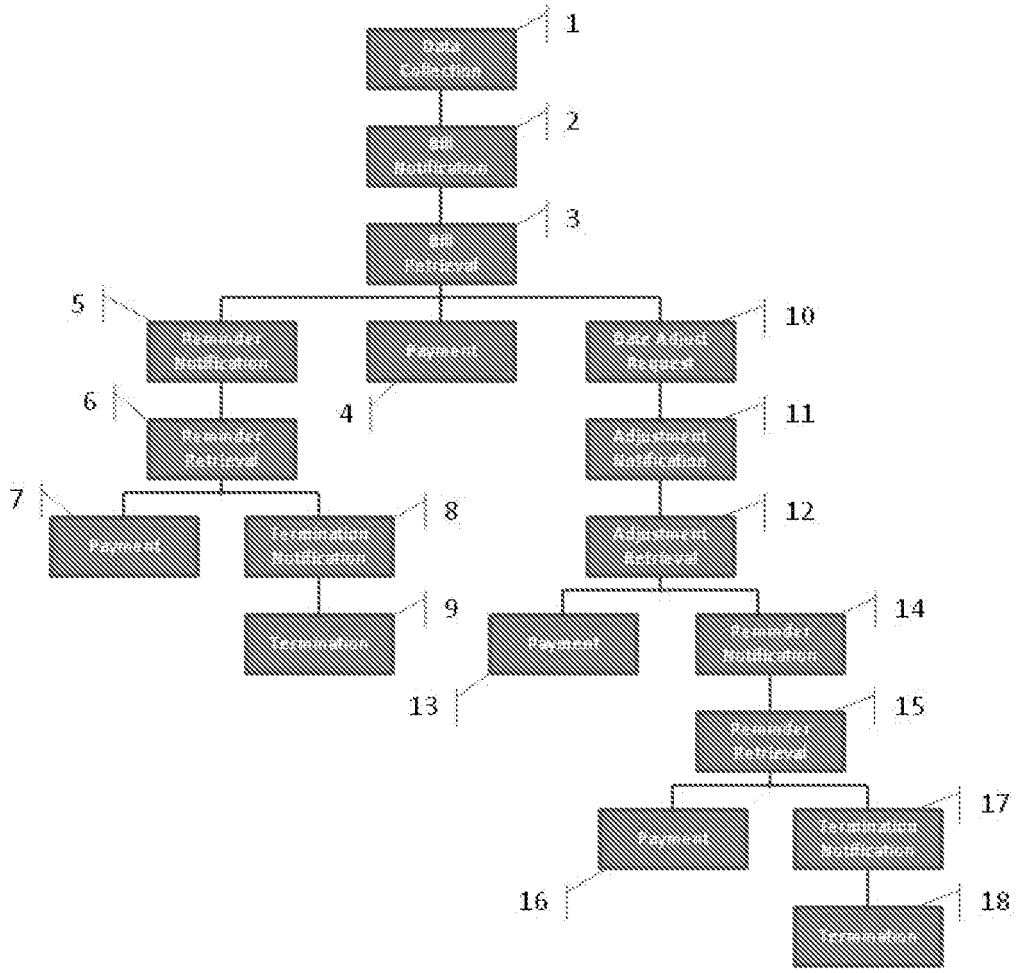


Fig. 7

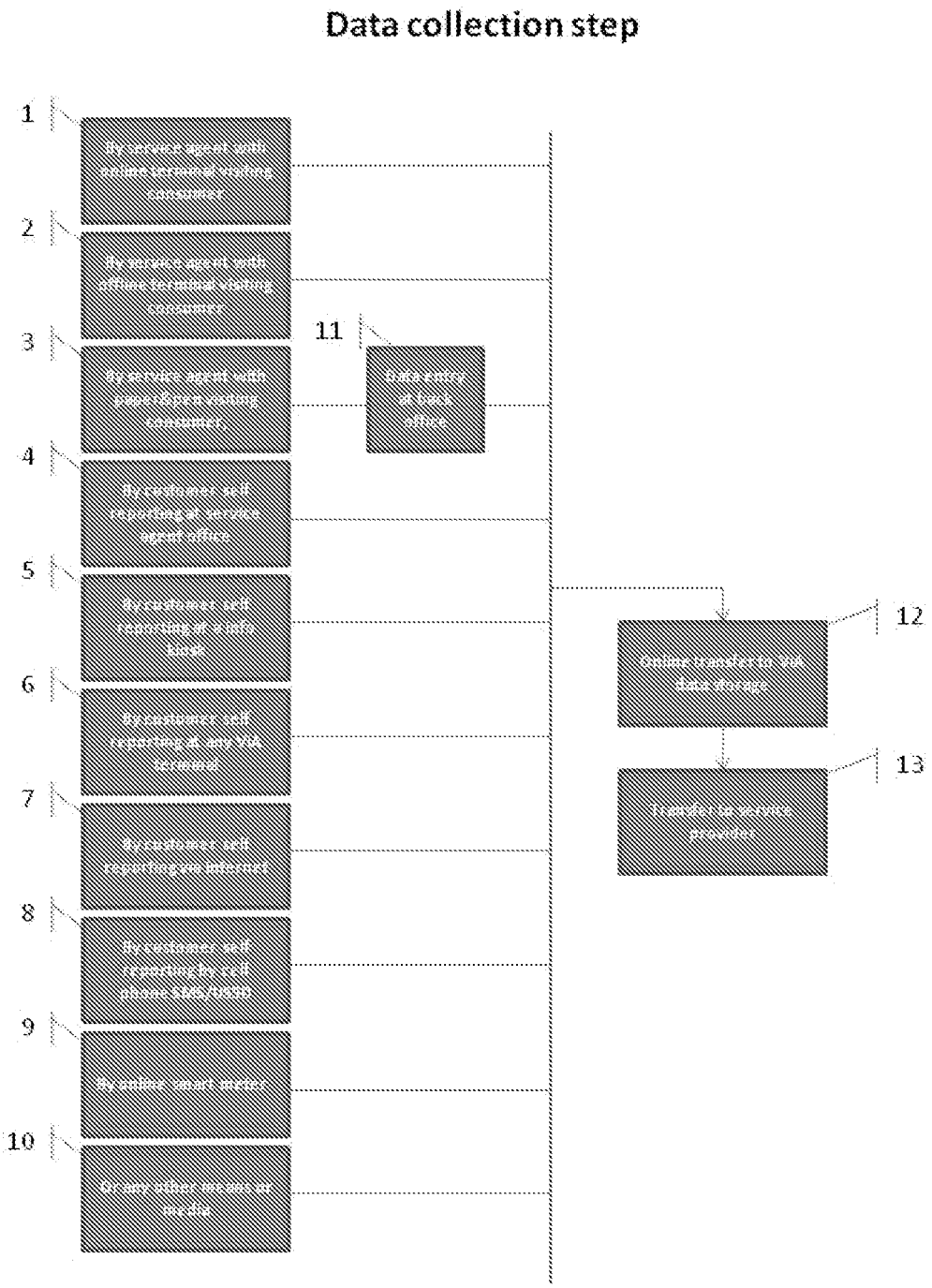


Fig. 8