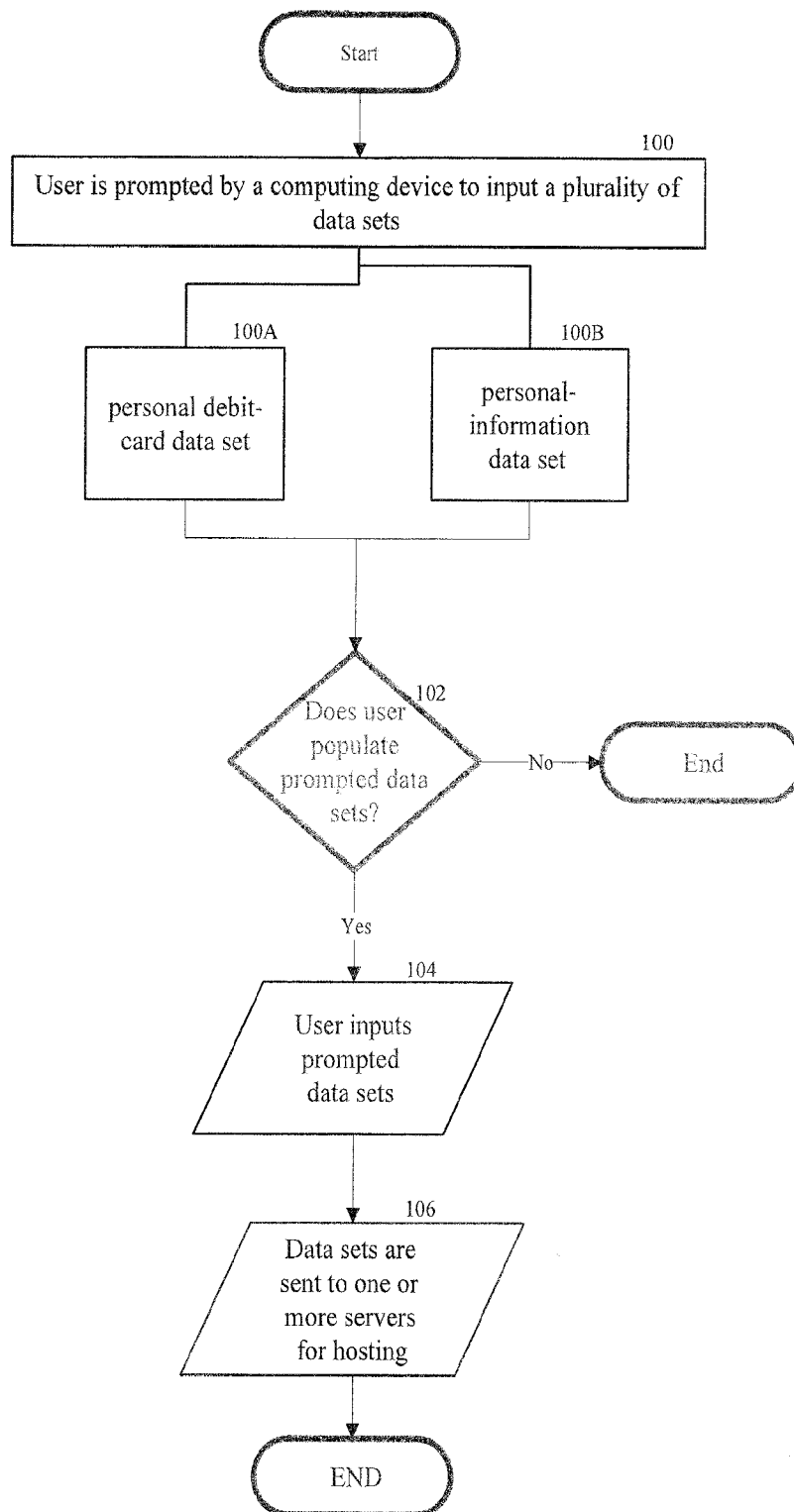


**Figure 1**

PRE-STAGE TRANSACTION FLOW

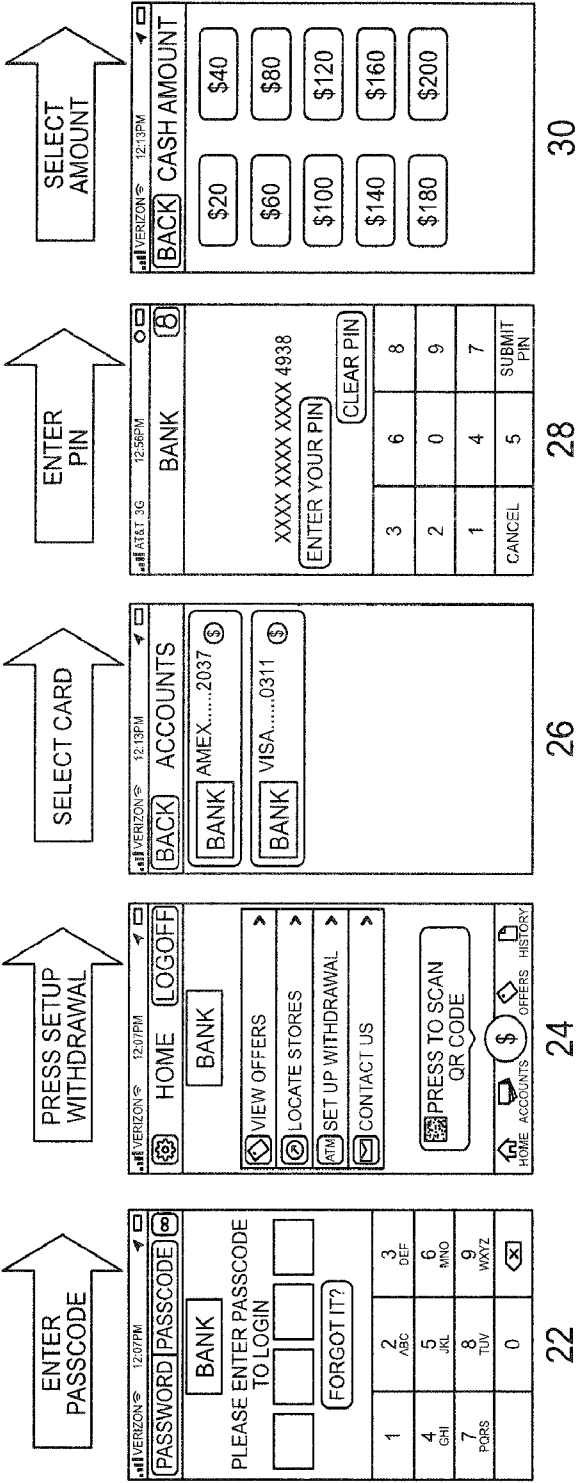


Figure 2

ATM TRANSACTION FLOW

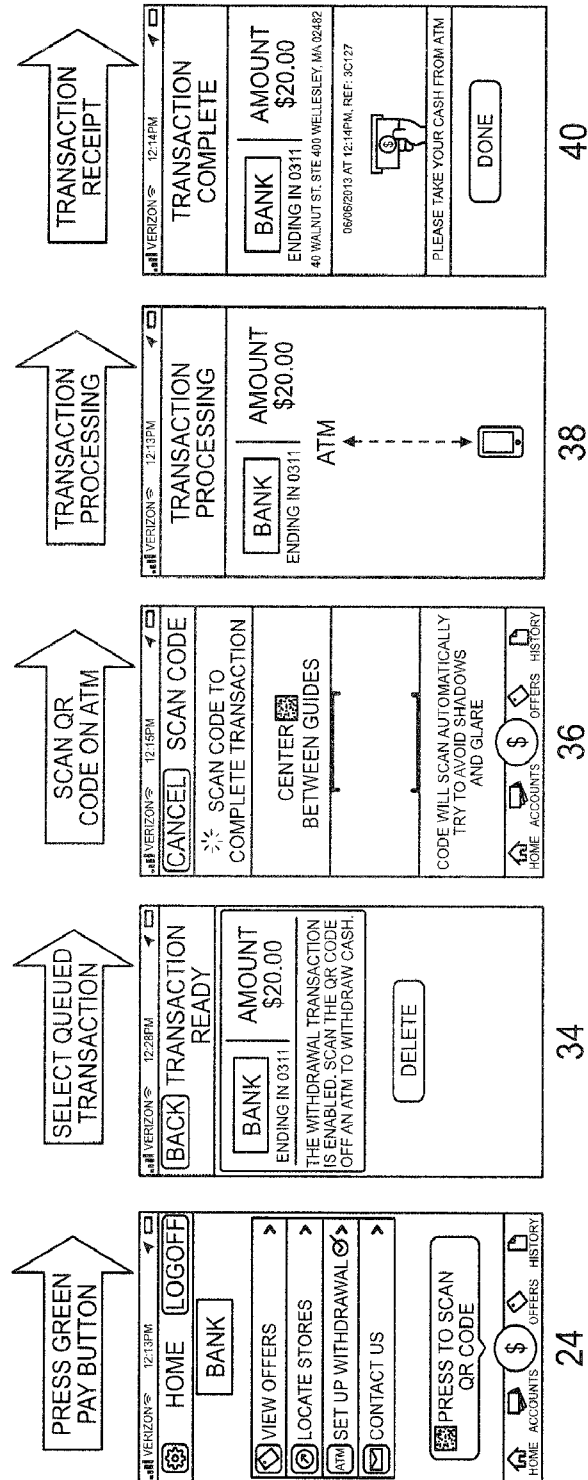


Figure 3

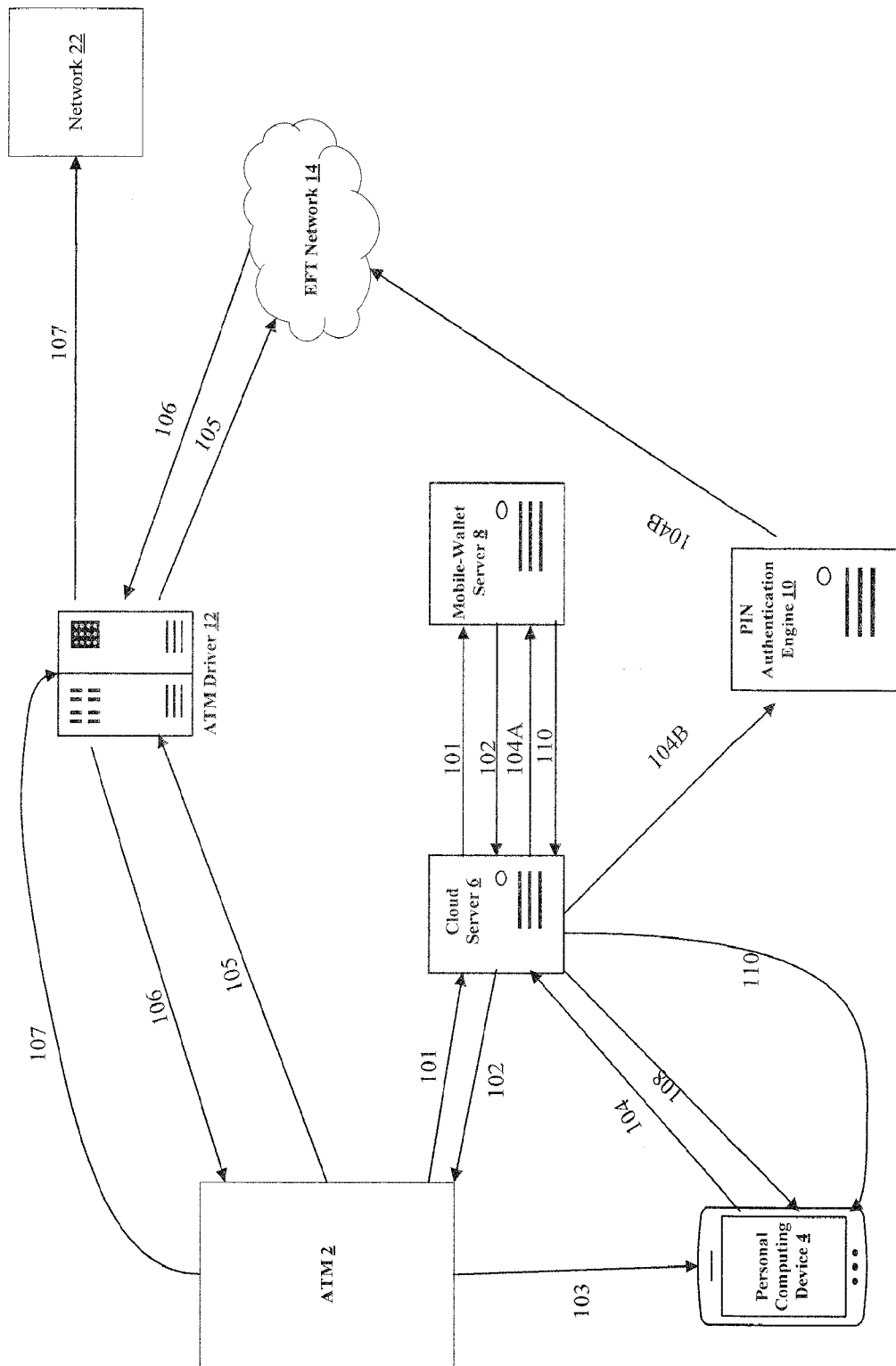


Figure 4