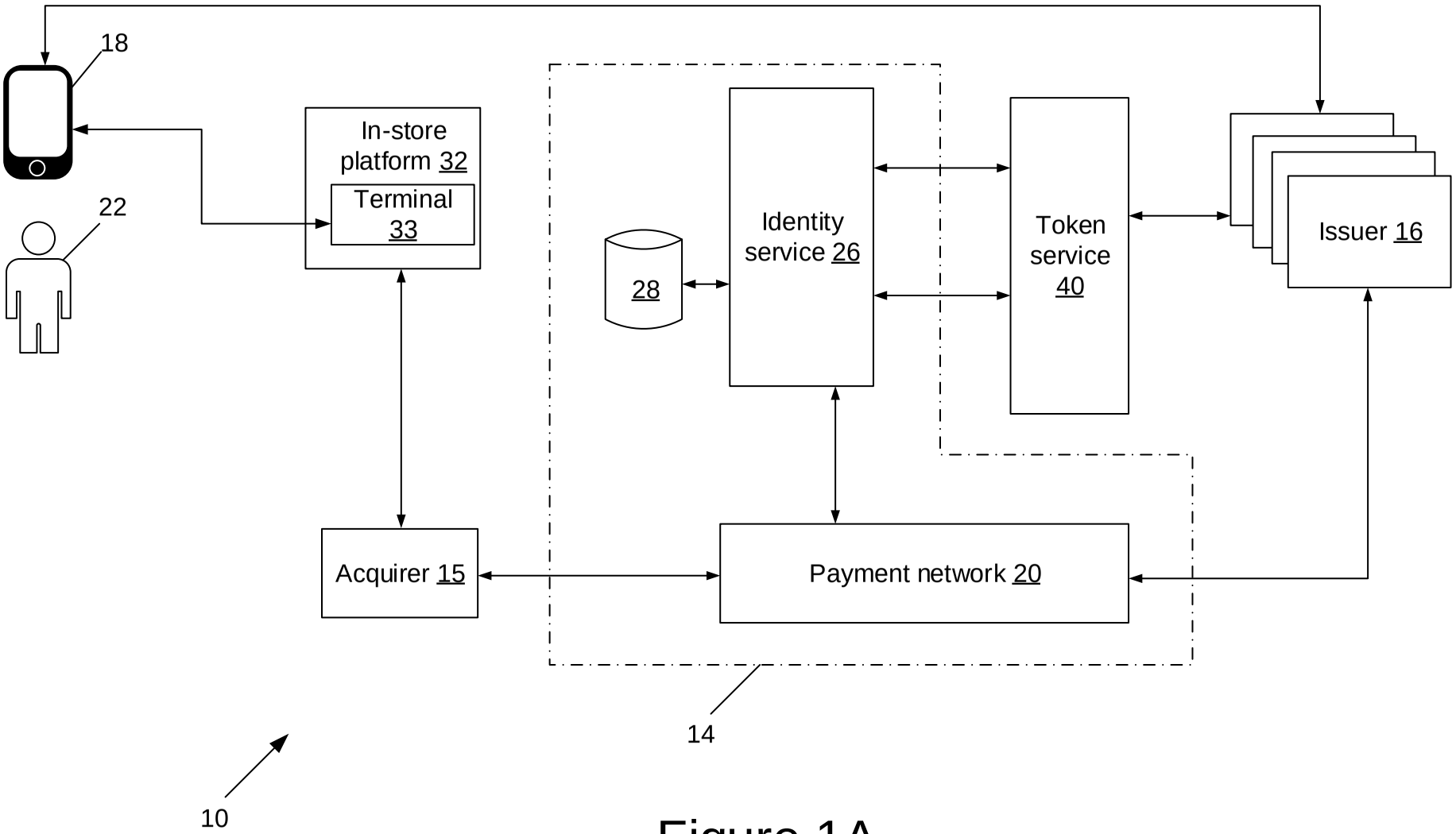

18
22
In-store platform 32
Terminal 33
28
Identity service 26
Token service 40
Issuer 16
Acquirer 15
Payment network 20
14
10

Figure 1A

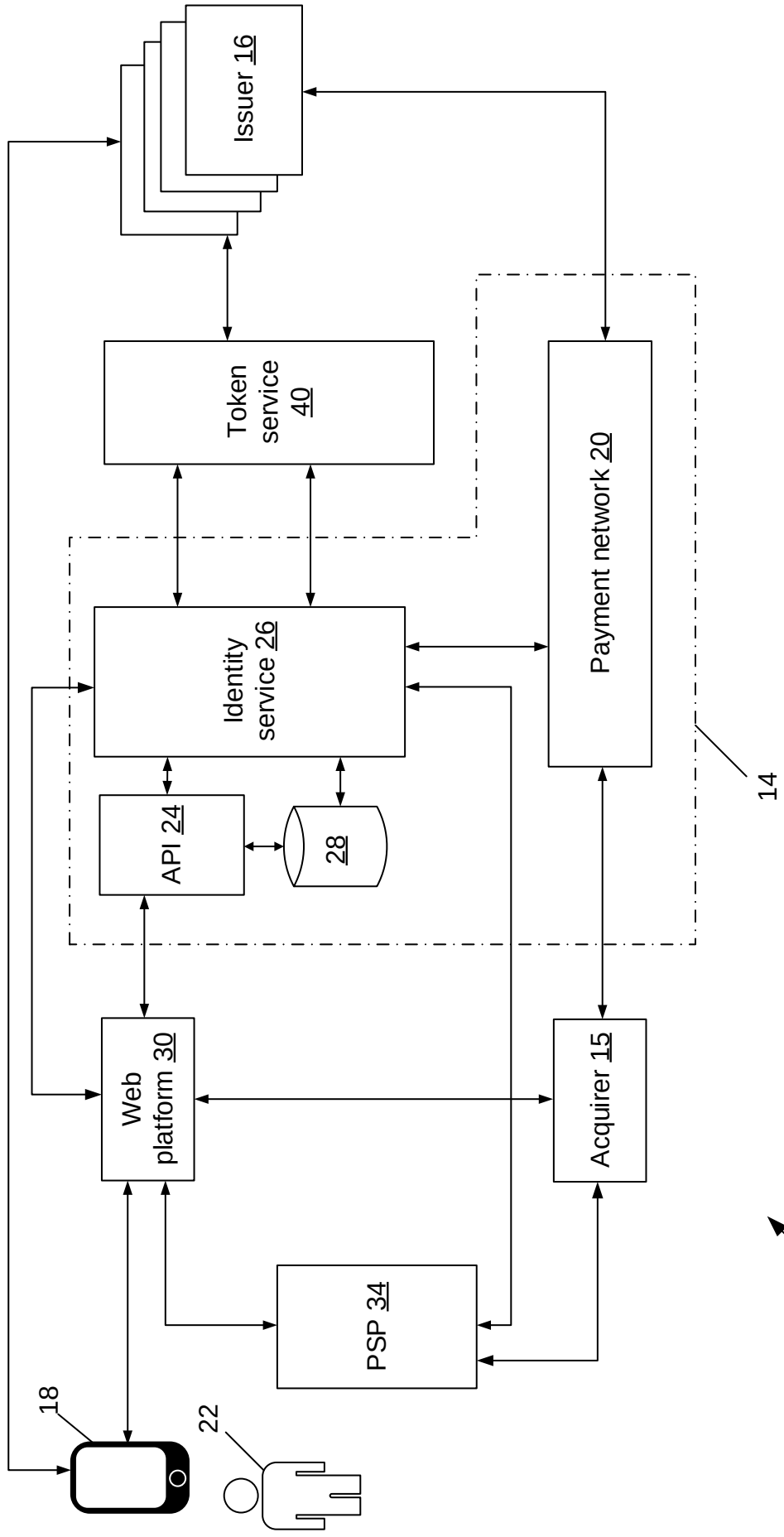

Issuer 16
Token service 40
Payment network 20
Identity service 26
API 24
28
14
Web platform 30
Acquirer 15
PSP 34
18
22
10

Figure 1B

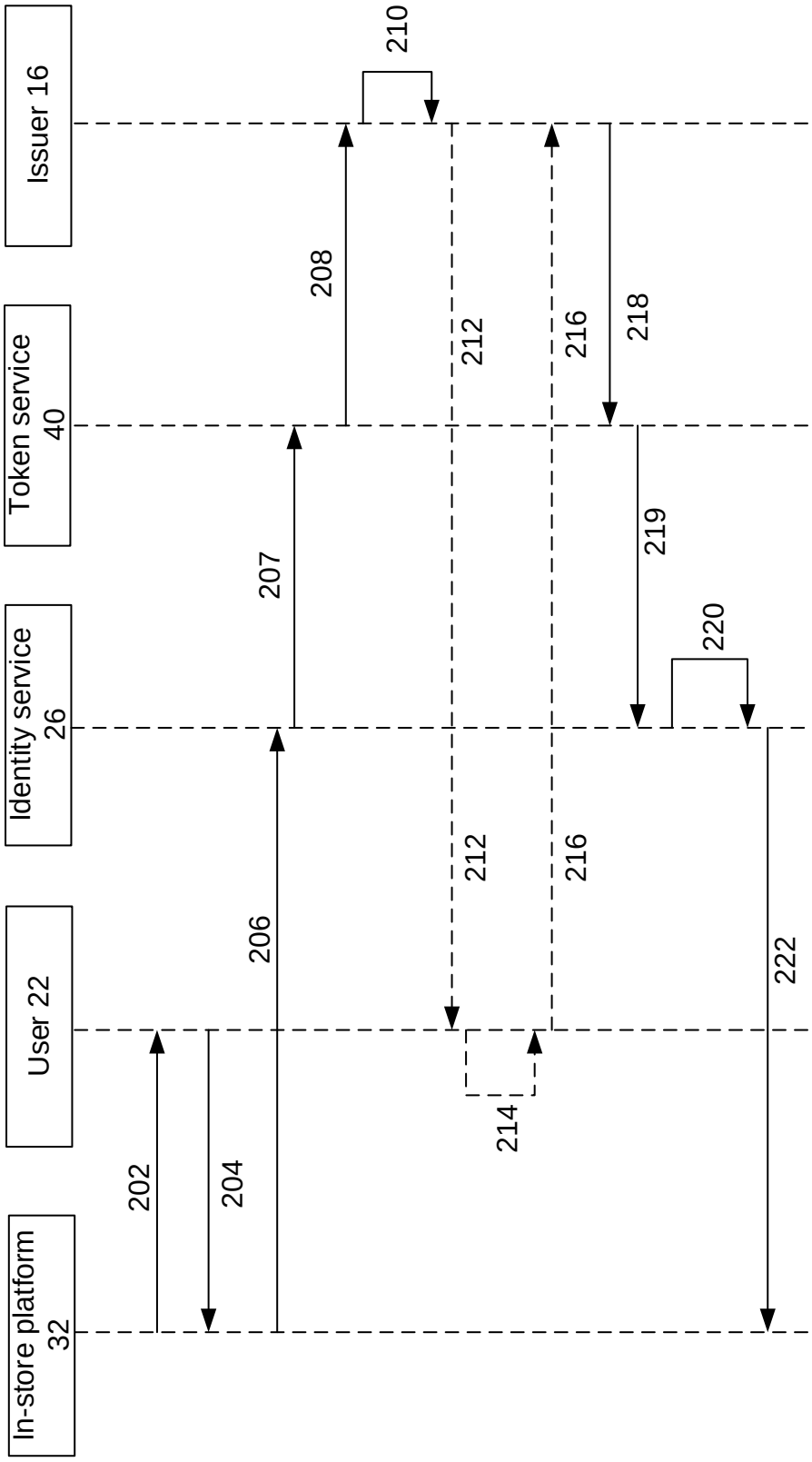

Issuer 16
Token service 40
Identity service 26
User 22
In-store platform 32
210
208
212
216
218
207
219
220
206
212
216
222
214
202
204
200

Figure 2

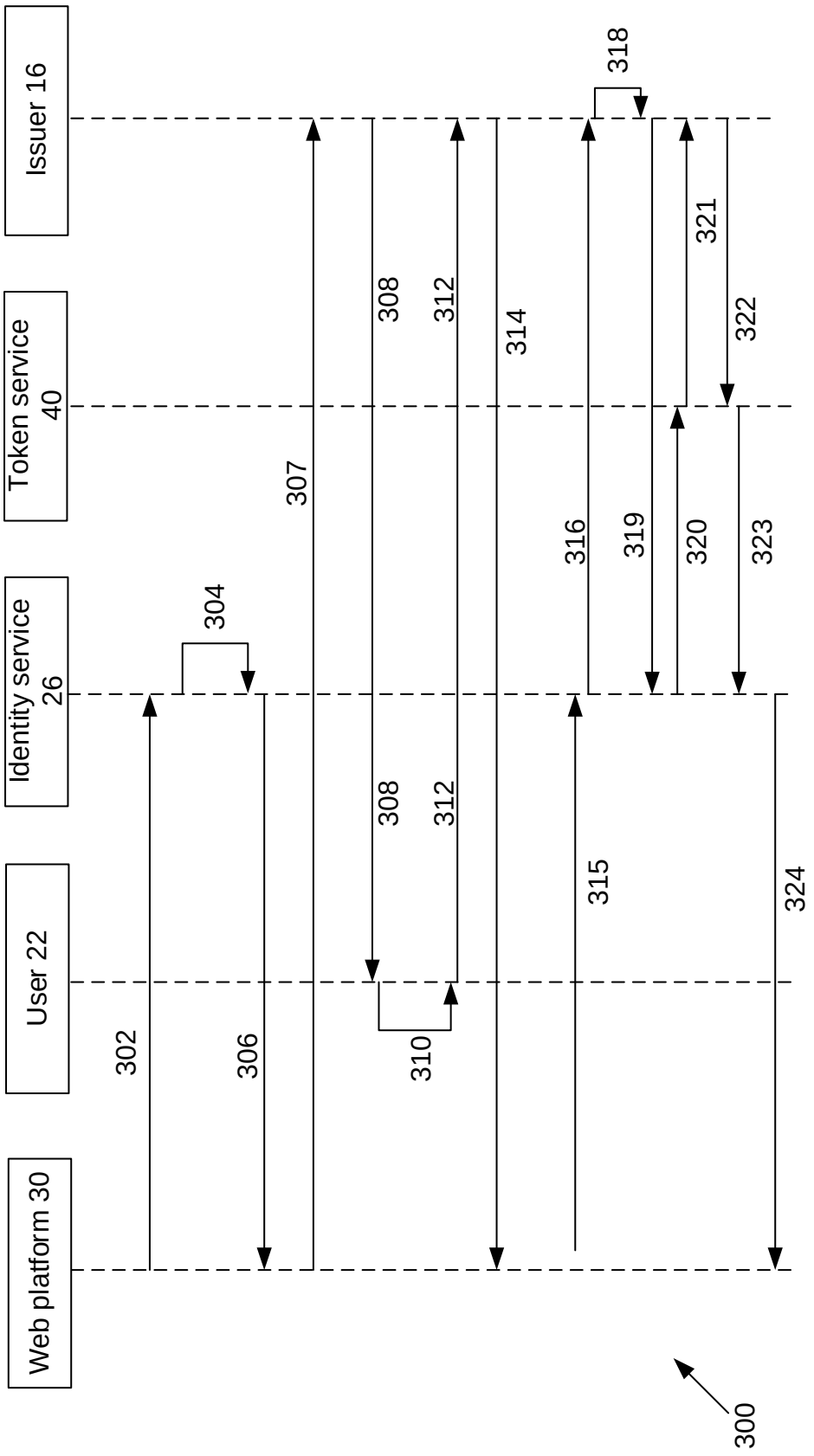

Issuer 16
Token service 40
Identity service 26
User 22
Web platform 30
300
302
304
306
307
308
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312
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315
316
318
319
320
321
322
323
324

Figure 3

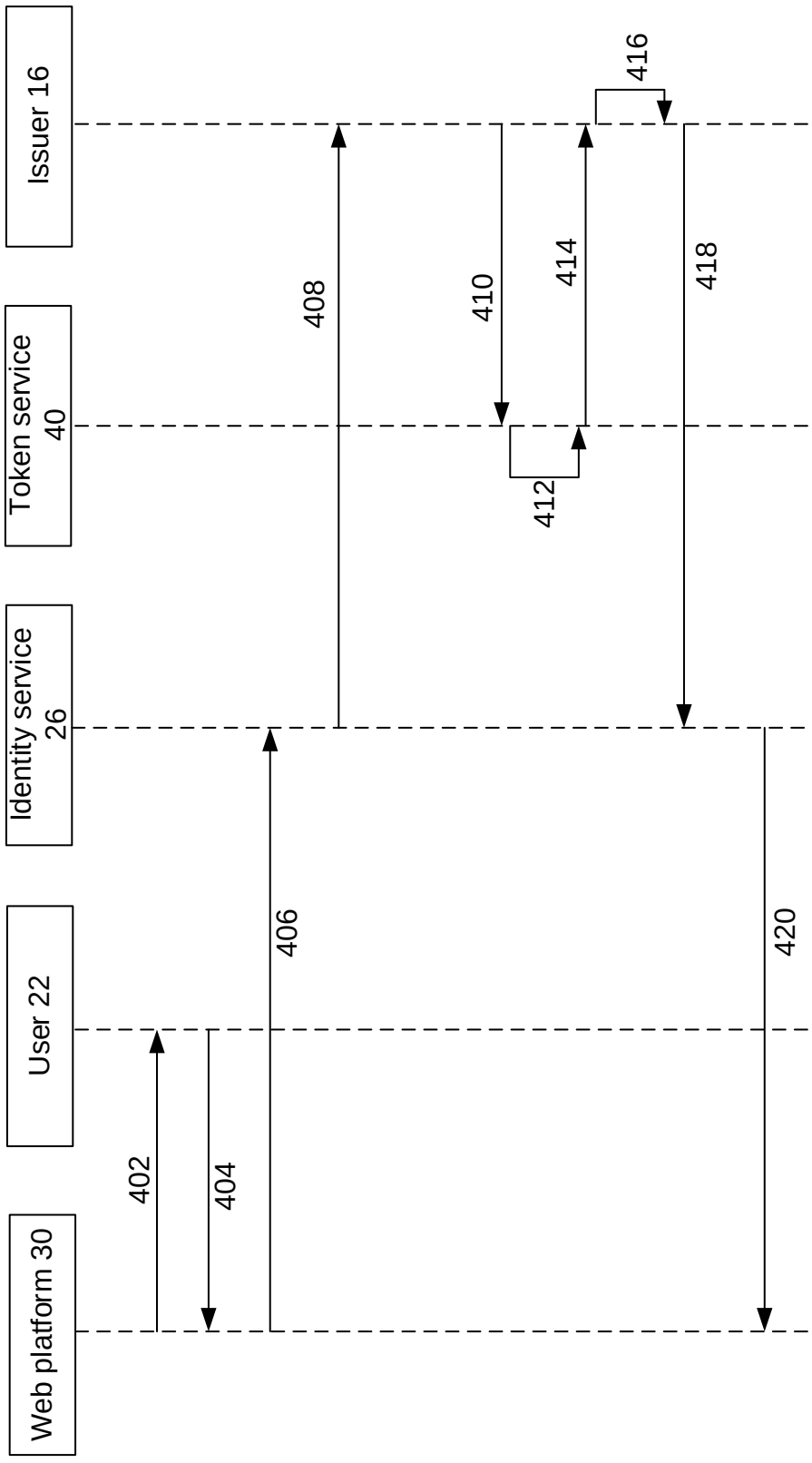

Issuer 16
Token service 40
Identity service 26
User 22
Web platform 30
402
404
406
408
410
412
414
416
418
420
400

Figure 4

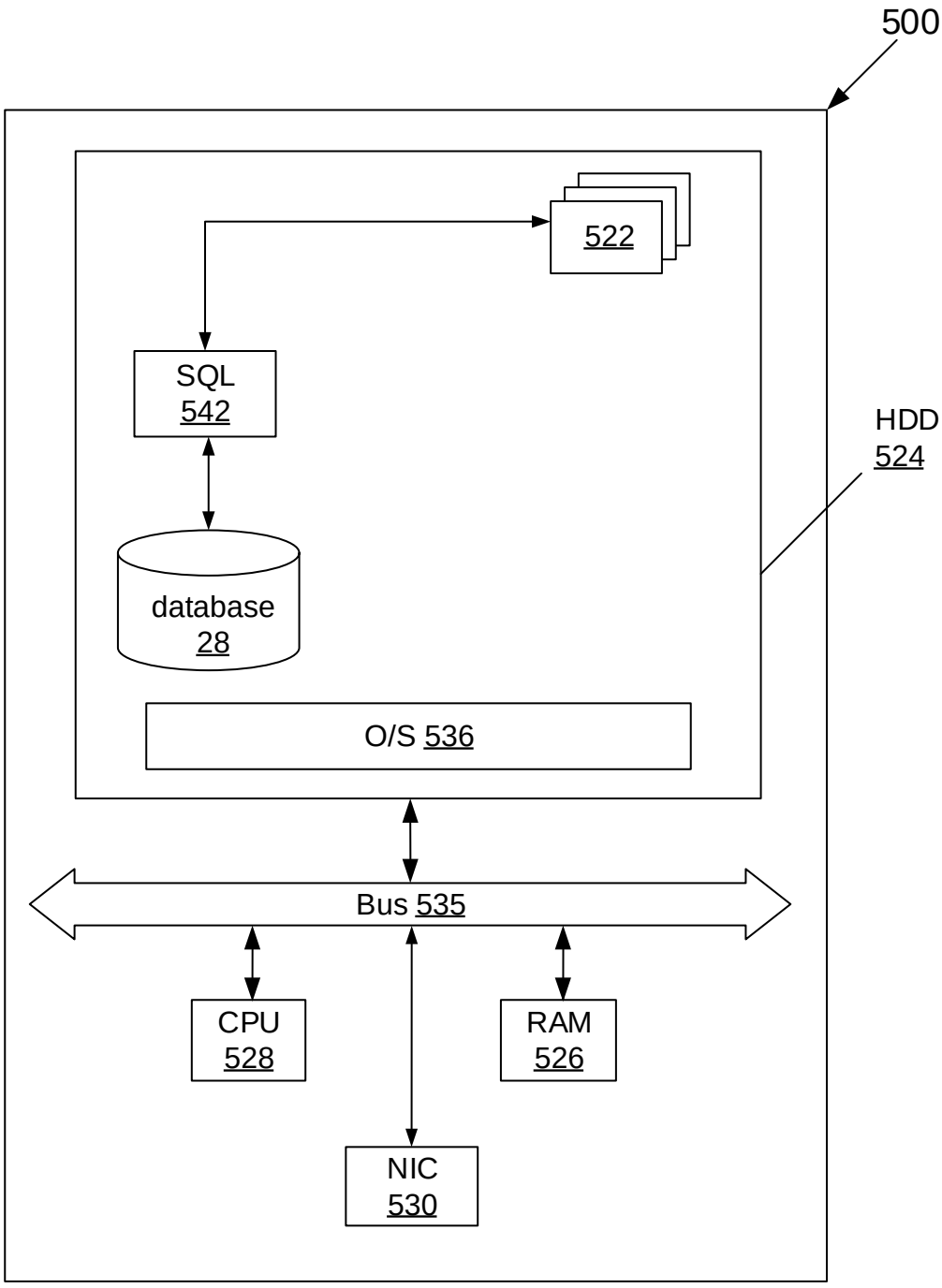

500
522
SQL
542
HDD
524
database
28
O/S 536
Bus 535
CPU
528
RAM
526
NIC
530

Figure 5

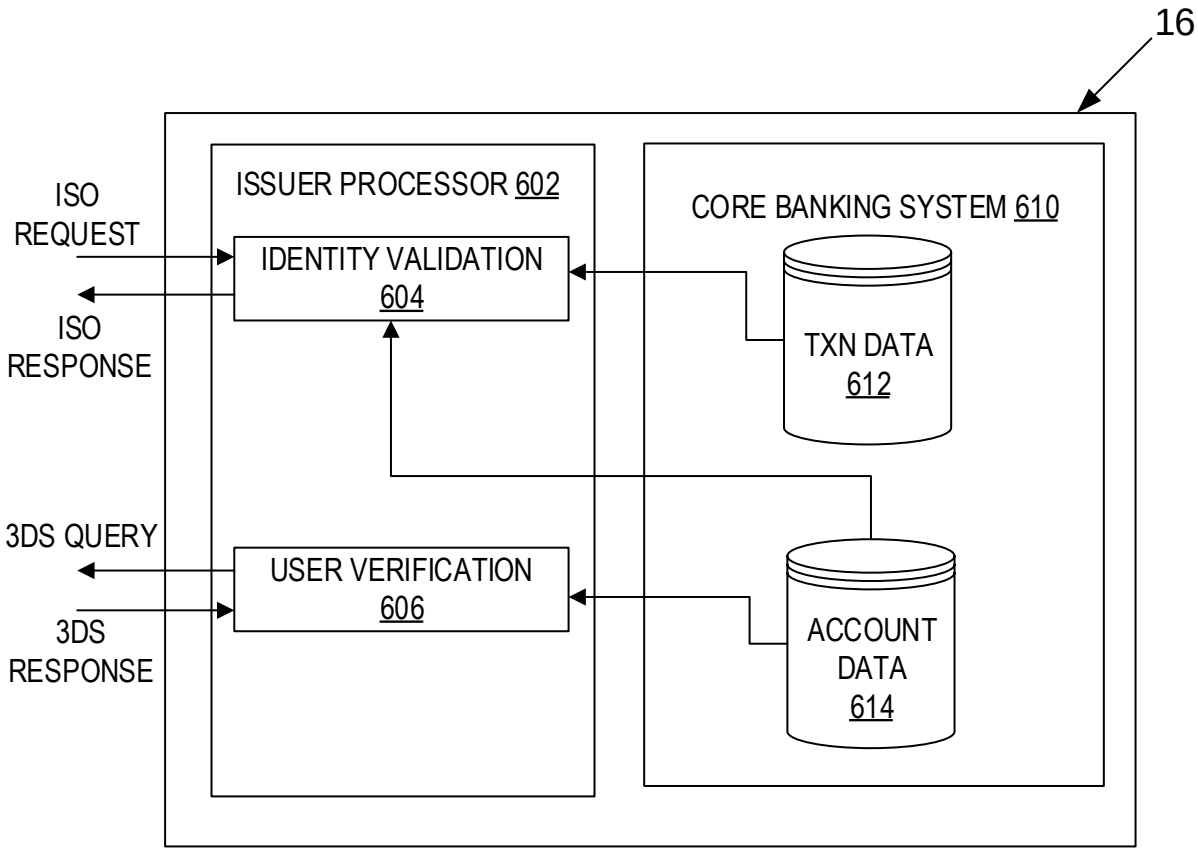

16
ISSUER PROCESSOR 602
CORE BANKING SYSTEM 610
ISO REQUEST
ISO RESPONSE
IDENTITY VALIDATION 604
TXN DATA 612
3DS QUERY
3DS RESPONSE
USER VERIFICATION 606
ACCOUNT DATA 614

Figure 6