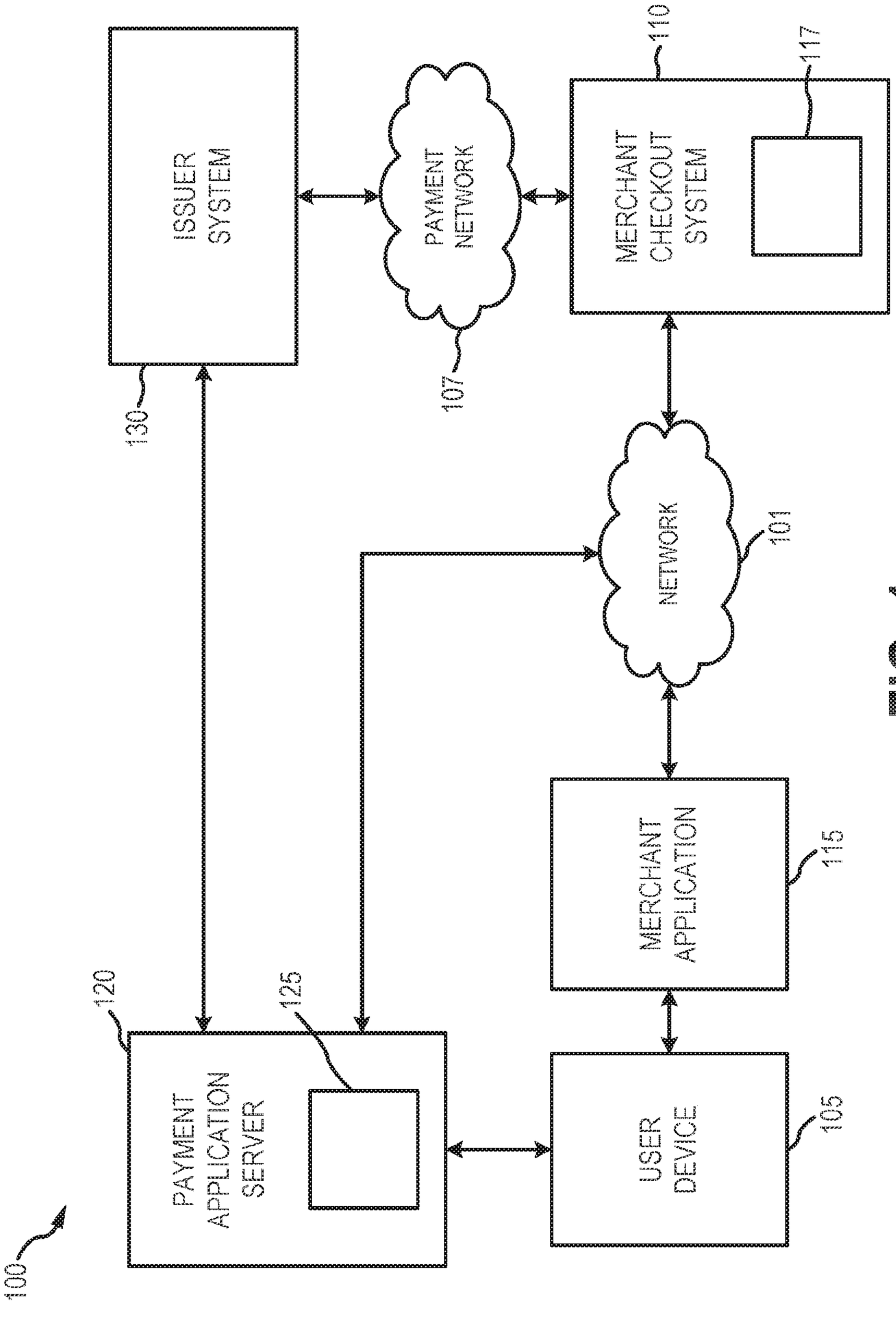

100
ISSUER SYSTEM
130
PAYMENT NETWORK
107
MERCHANT CHECKOUT SYSTEM
110
117
NETWORK
101
MERCHANT APPLICATION
115
PAYMENT APPLICATION SERVER
120
125
USER DEVICE
105

FIG. 1

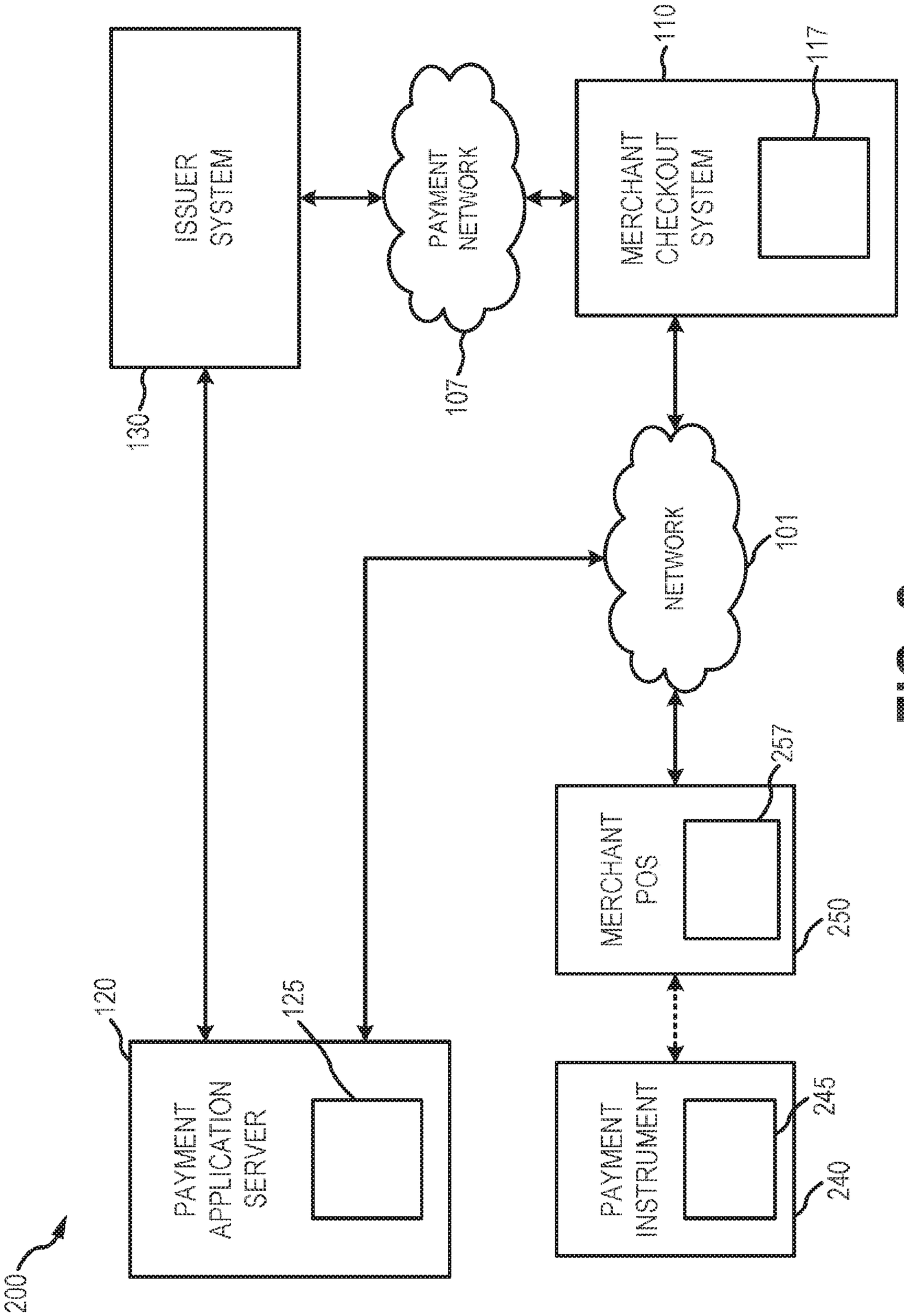

200
120
PAYMENT APPLICATION SERVER
125
130
ISSUER SYSTEM
107
PAYMENT NETWORK
110
117
MERCHANT CHECKOUT SYSTEM
101
NETWORK
257
MERCHANT POS
250
245
PAYMENT INSTRUMENT
240

FIG. 2

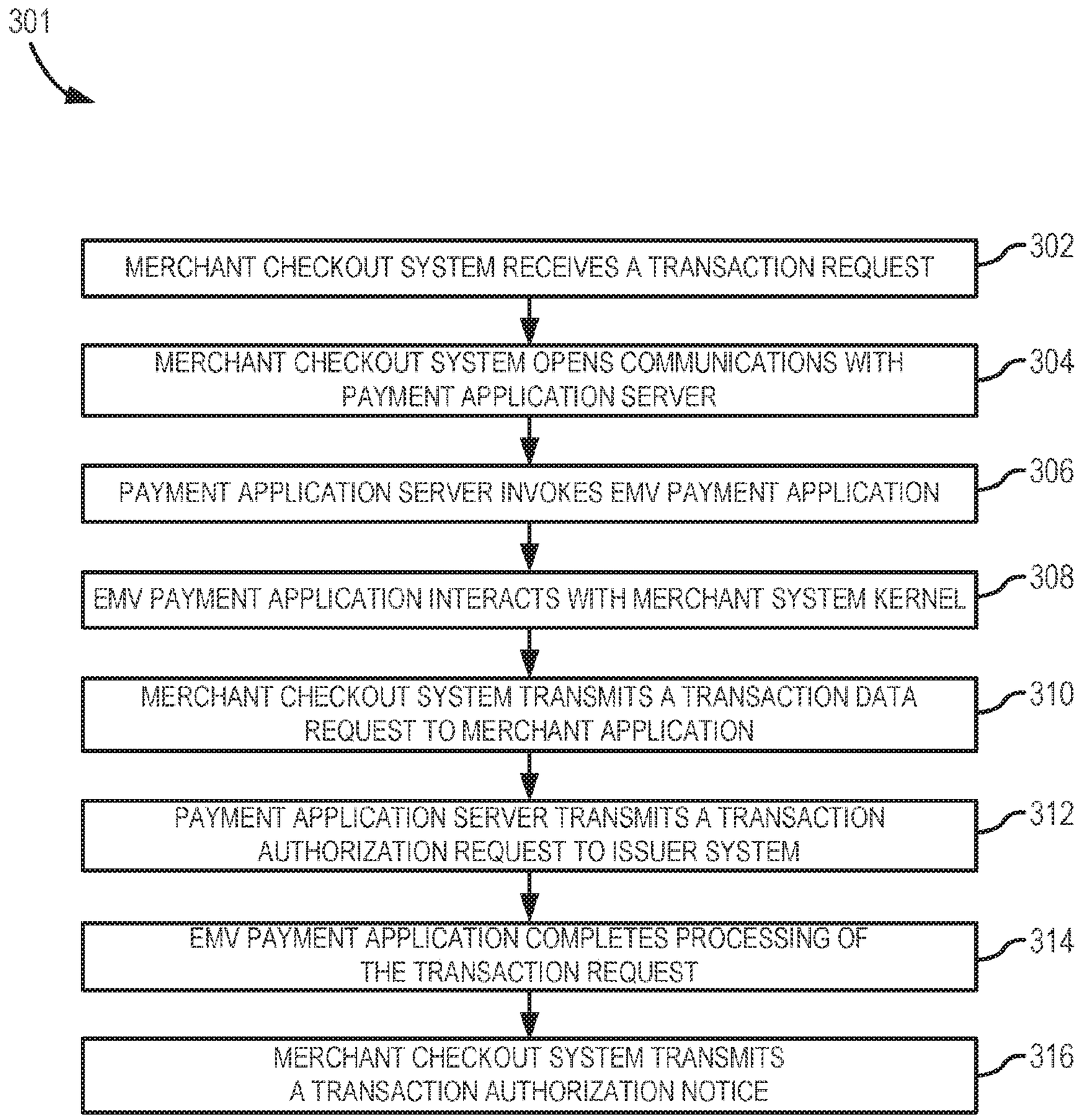

301
MERCHANT CHECKOUT SYSTEM RECEIVES A TRANSACTION REQUEST
302
MERCHANT CHECKOUT SYSTEM OPENS COMMUNICATIONS WITH PAYMENT APPLICATION SERVER
304
PAYMENT APPLICATION SERVER INVOKES EMV PAYMENT APPLICATION
306
EMV PAYMENT APPLICATION INTERACTS WITH MERCHANT SYSTEM KERNEL
308
MERCHANT CHECKOUT SYSTEM TRANSMITS 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

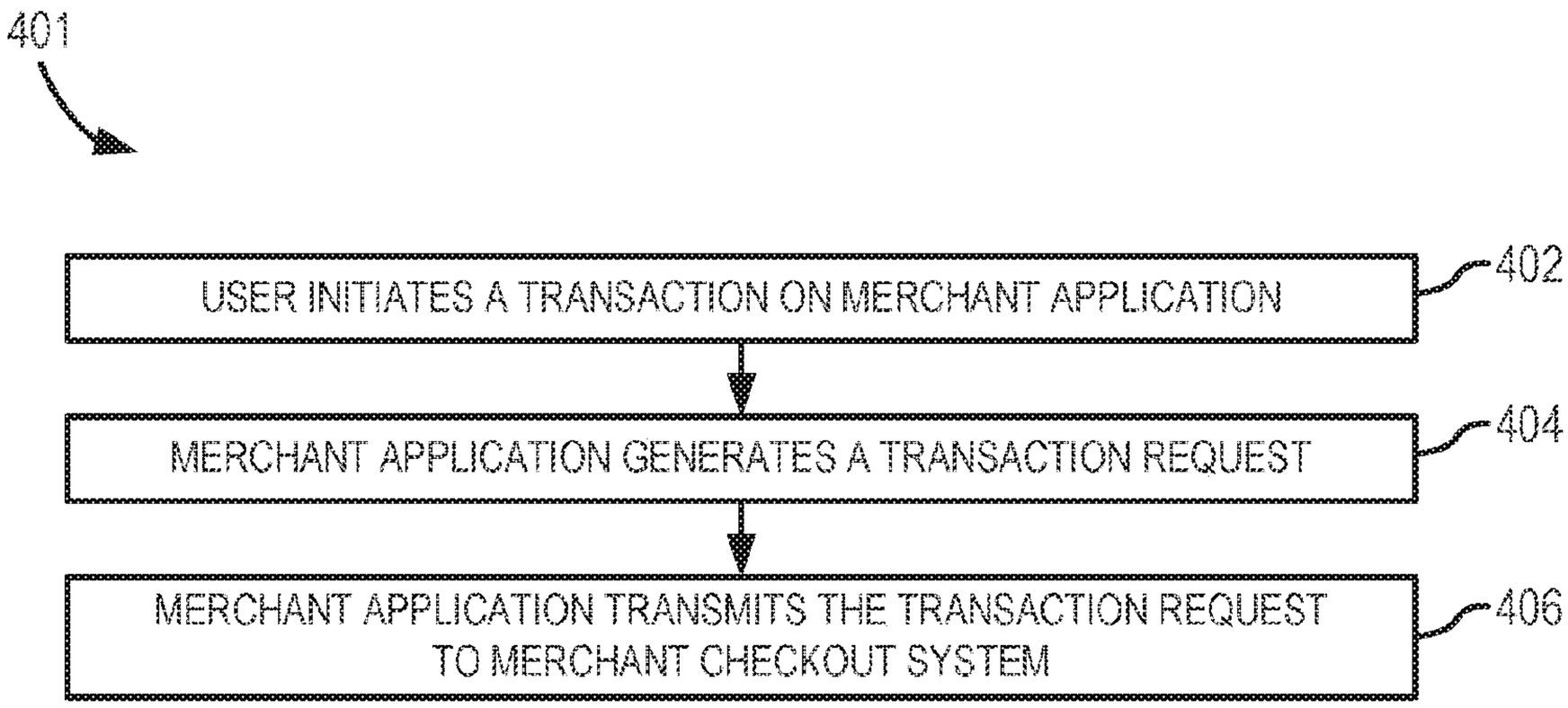

401
USER INITIATES A TRANSACTION ON MERCHANT APPLICATION
402
MERCHANT APPLICATION GENERATES A TRANSACTION REQUEST
404
MERCHANT APPLICATION TRANSMITS THE TRANSACTION REQUEST TO MERCHANT CHECKOUT SYSTEM
406

FIG. 4

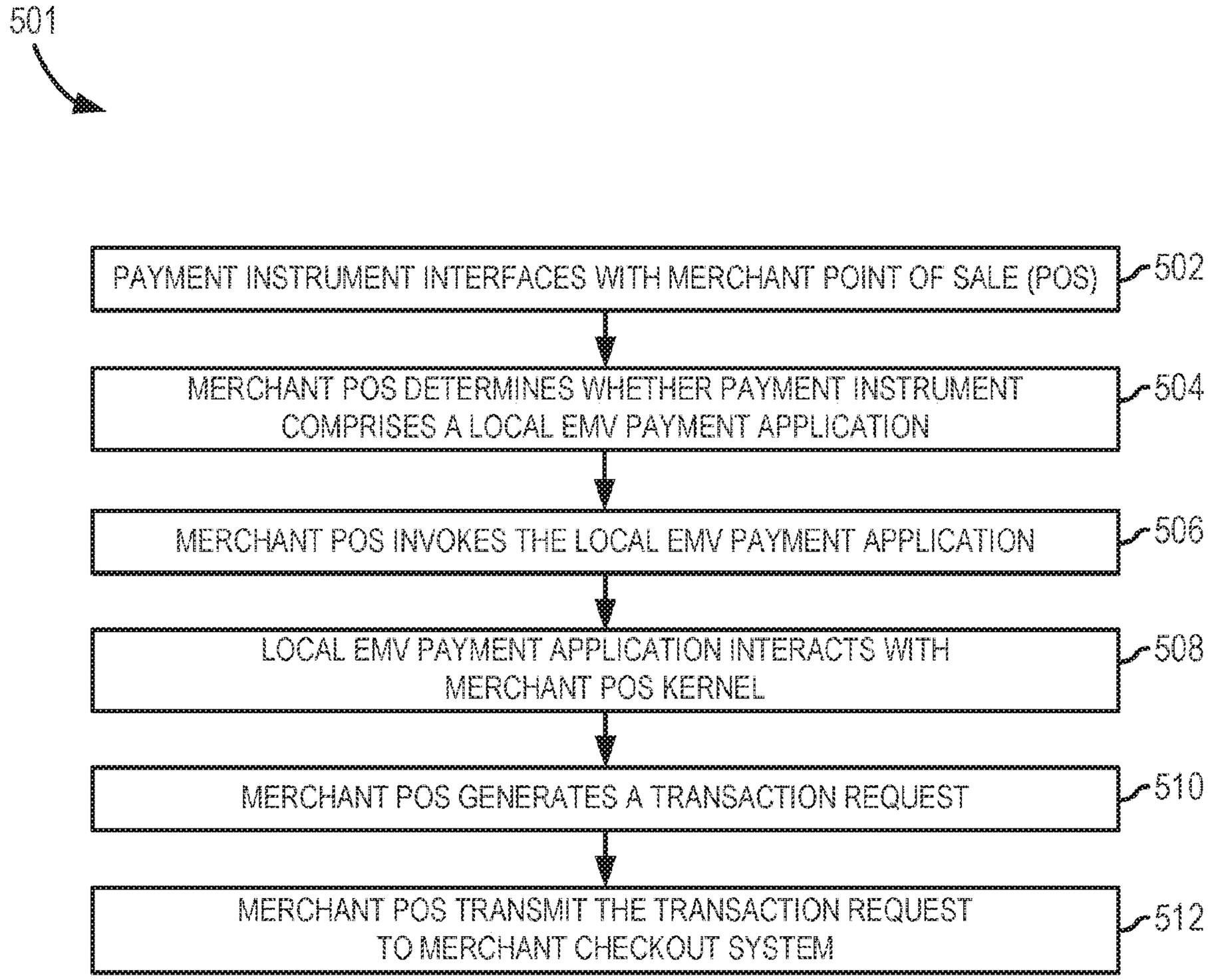

501
PAYMENT INSTRUMENT INTERFACES WITH MERCHANT POINT OF SALE (POS)
502
MERCHANT POS DETERMINES WHETHER PAYMENT INSTRUMENT COMPRISES A LOCAL EMV PAYMENT APPLICATION
504
MERCHANT POS INVOKES THE LOCAL EMV PAYMENT APPLICATION
506
LOCAL EMV PAYMENT APPLICATION INTERACTS WITH MERCHANT POS KERNEL
508
MERCHANT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

FIG. 5