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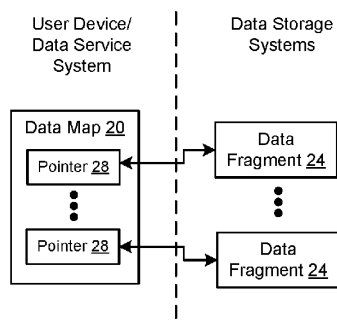


FIG. 1

(57) Abstract: A method for conducting a transaction may include: receiving, at a user device from a transaction system, a request for a data element for conducting the transaction; in response to receiving the request, determining a data map corresponding to the requested data element, the data map including containing a plurality of pointers, each pointing to a respective one of a plurality of data fragments located on a respective one of a plurality of different data storage locations, such as a plurality of different data storage systems; retrieving, using the data map, the plurality of data fragments from the plurality of data storage locations; assembling the data element using the retrieved data fragments; and providing, by the user device to the transaction system, the data element to conduct the transaction. A method for processing the data map may include: fragmenting the data element into the plurality of data fragments; storing the plurality of data fragments at the plurality of data storage locations; generating the data map; and storing the data map separate from the plurality of data storage locations.

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