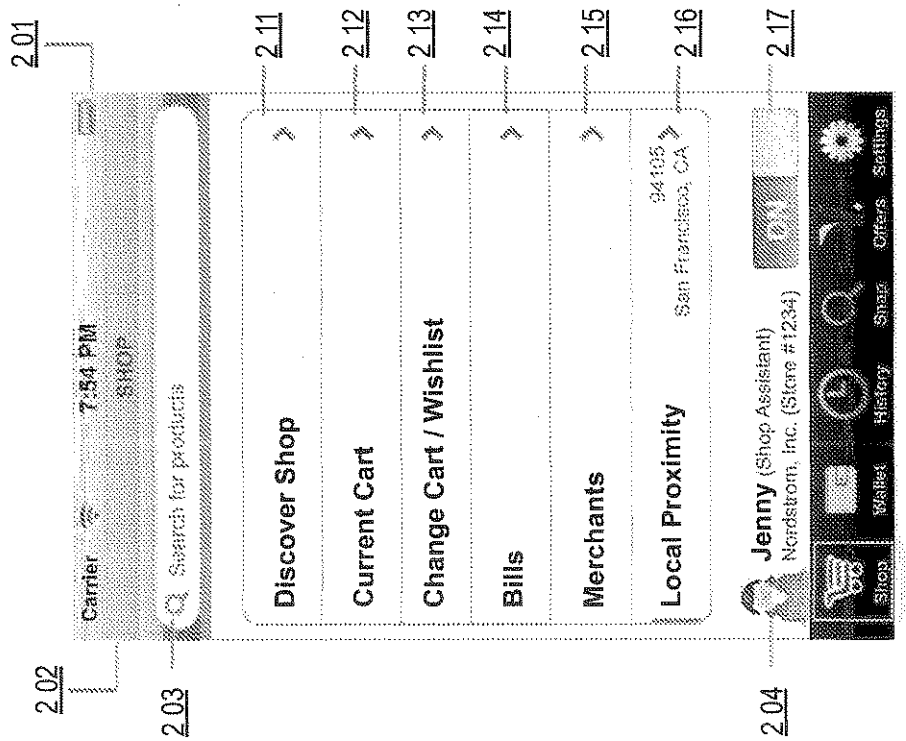
Example: Universal Electronic Payment ("UEP")

FIGURE 1



Example: UEP Application Embodiment - Shop Mode

FIGURE 2A



FIGURE 2B

Example: UEP Application Embodiment - Shop Mode

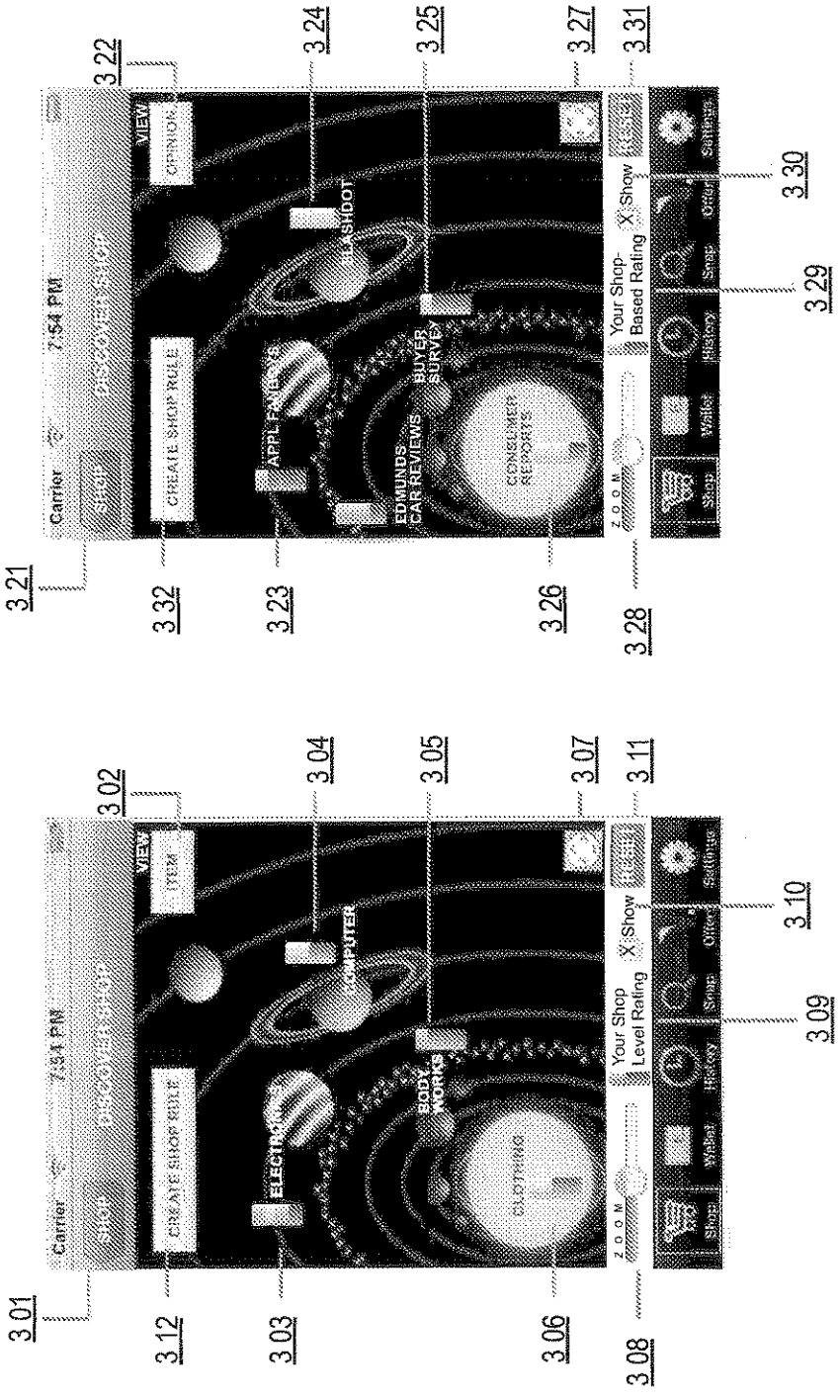


FIGURE 3A

Example: UEP Application Embodiment - Discovery Shopping Mode



FIGURE 3B

Example: UEP Application Embodiment - Discovery Shopping Mode

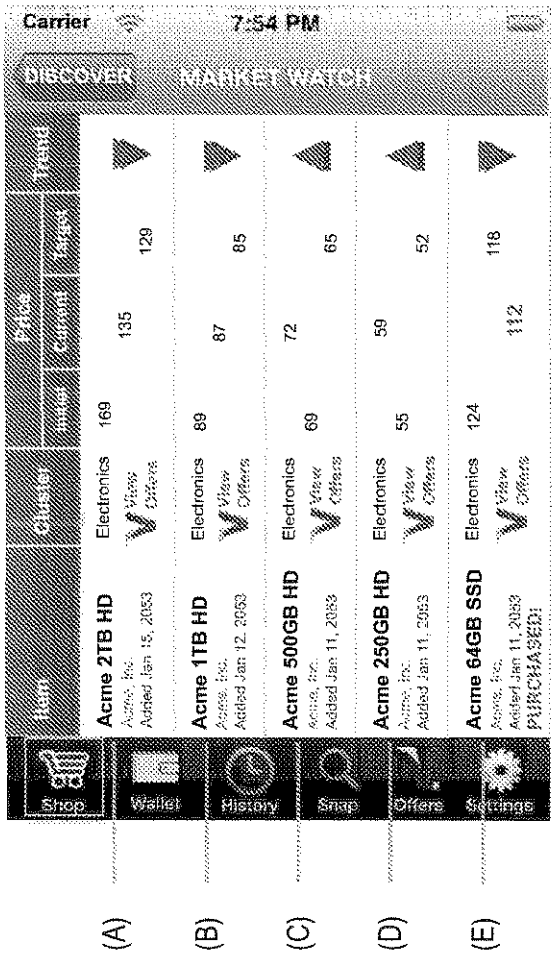


FIGURE 3C

Example: UEP Application Embodiment - Discovery Shopping Mode

FIGURE 4A

Example: UEP Application Embodiment - Shop Cart Mode

FIGURE 4B

Example: UEP Application Embodiment - Shop Cart Mode

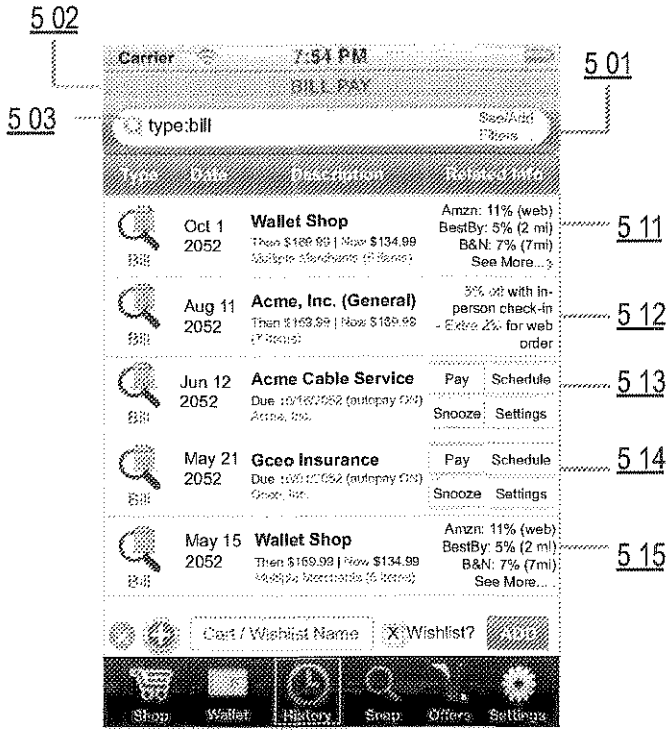


FIGURE 5

Example: UEP Application Embodiment - Bill Pay Mode

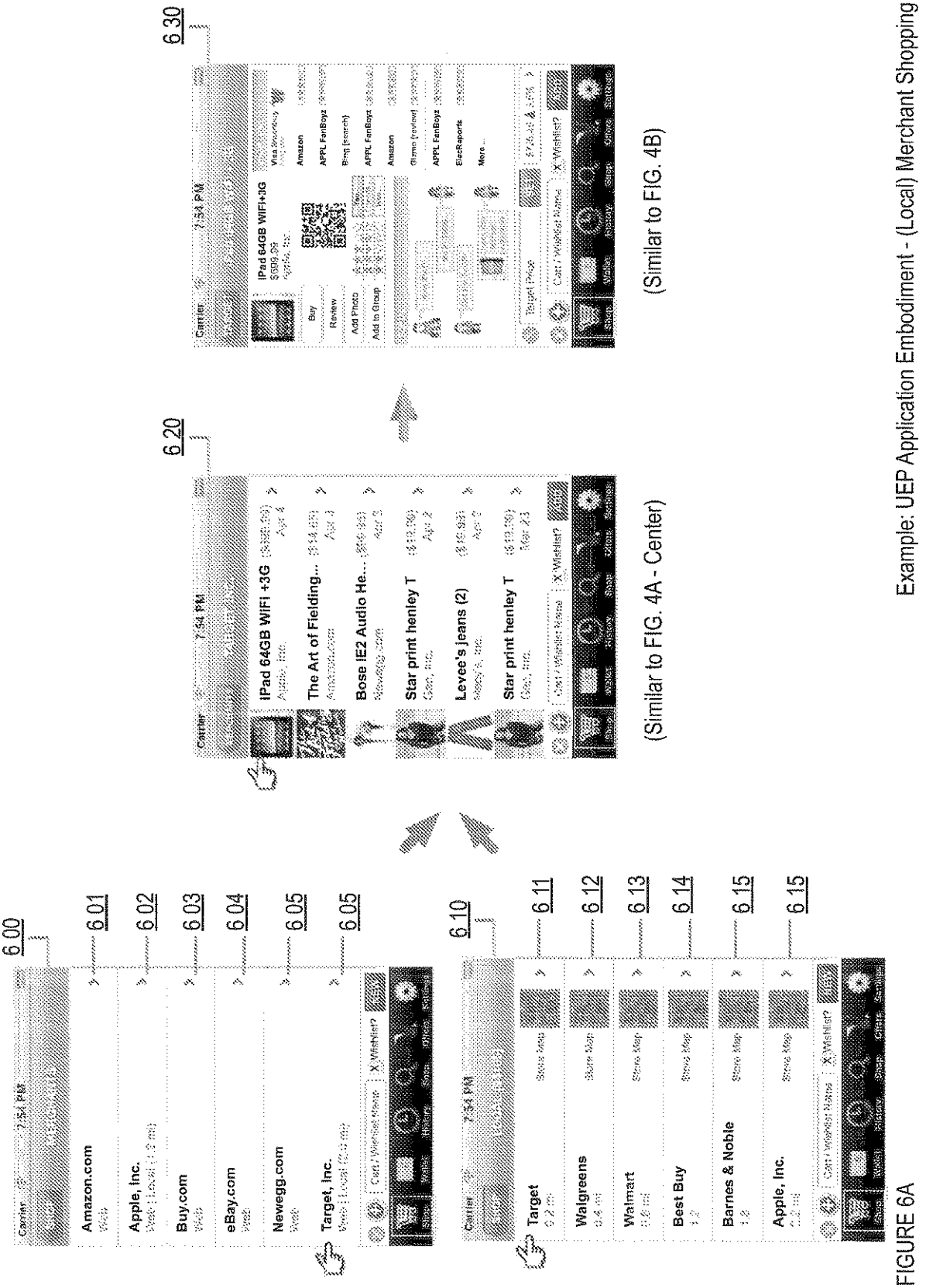


FIGURE 6A

Example: UEP Application Embodiment - (Local) Merchant Shopping Mode

FIGURE 6B

Example: UEP Application Embodiment - (Local) Merchant Shopping Mode: Virtual Store Injection

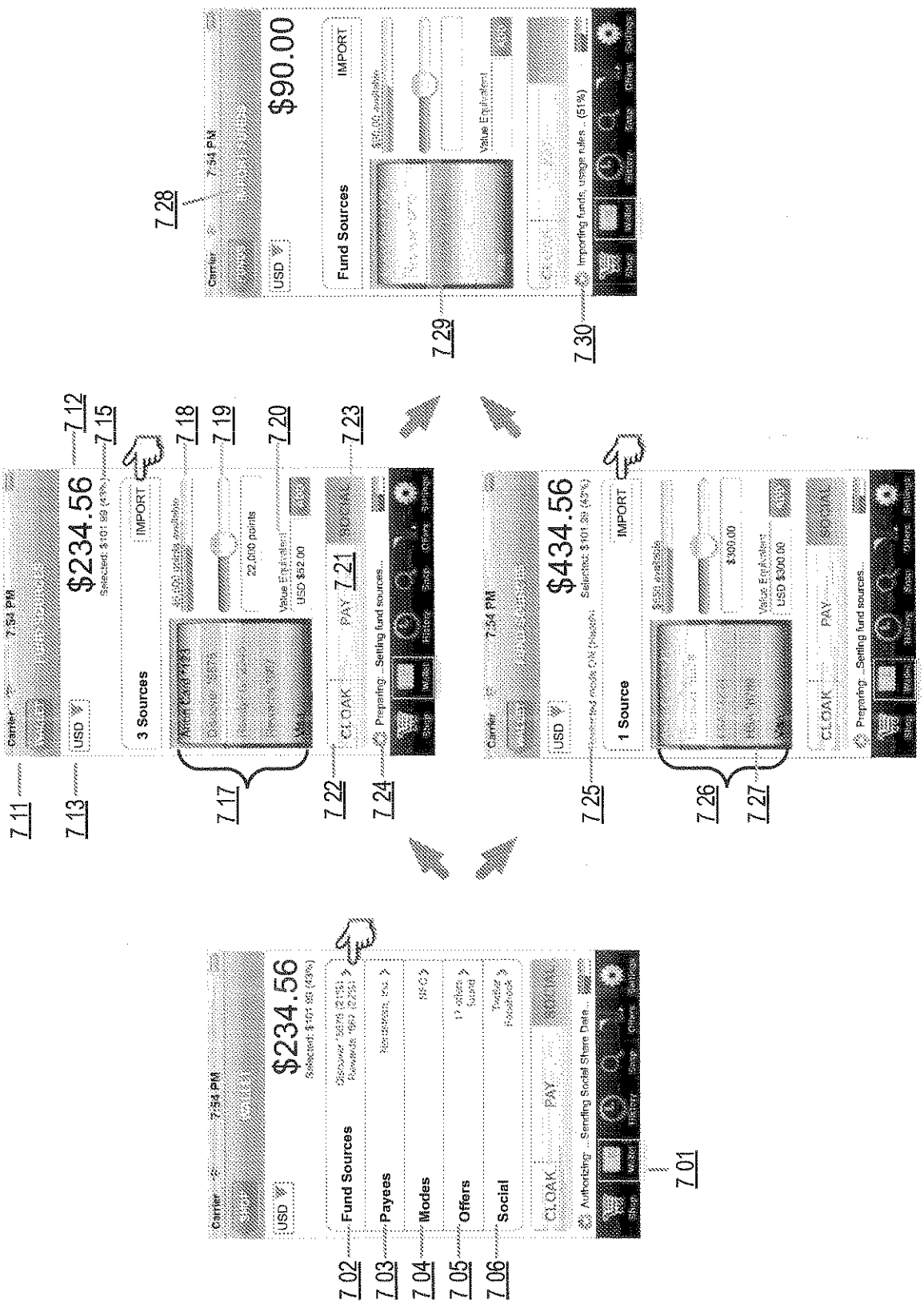


FIGURE 7

Example: UEP Application Embodiment - Wallet Funds Mode

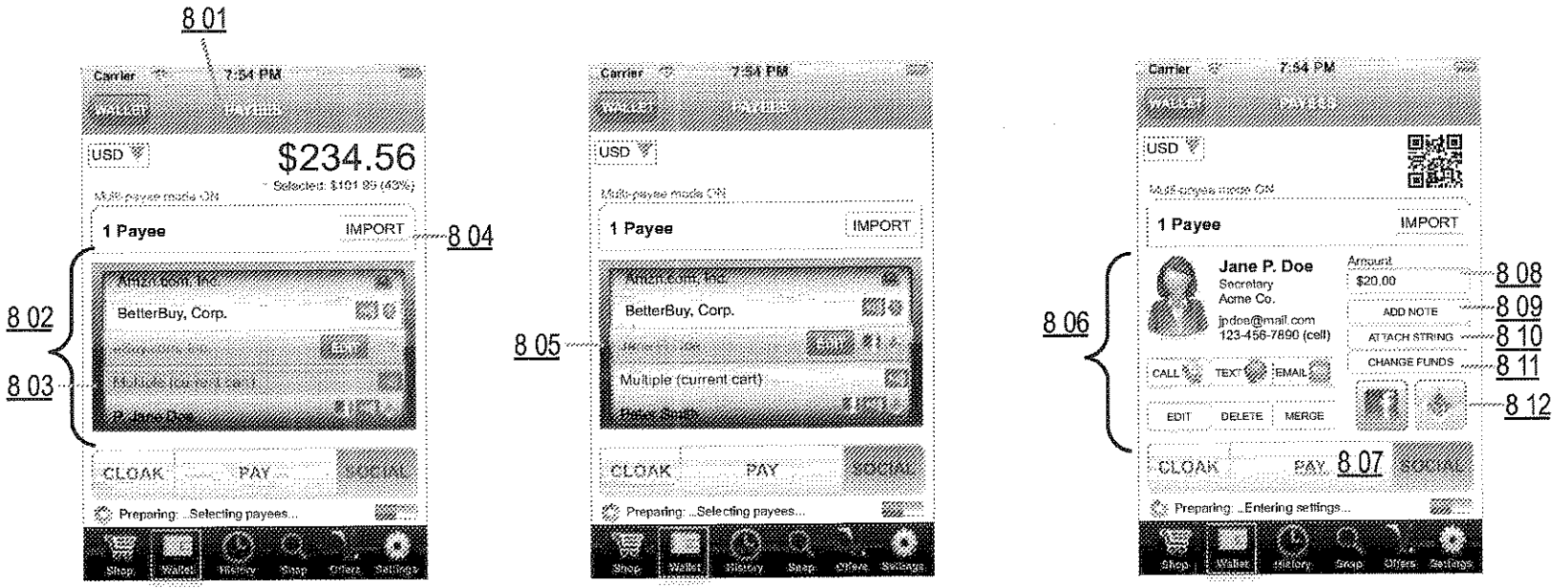


FIGURE 8

Example: UEP Application Embodiment - Wallet Payee Mode

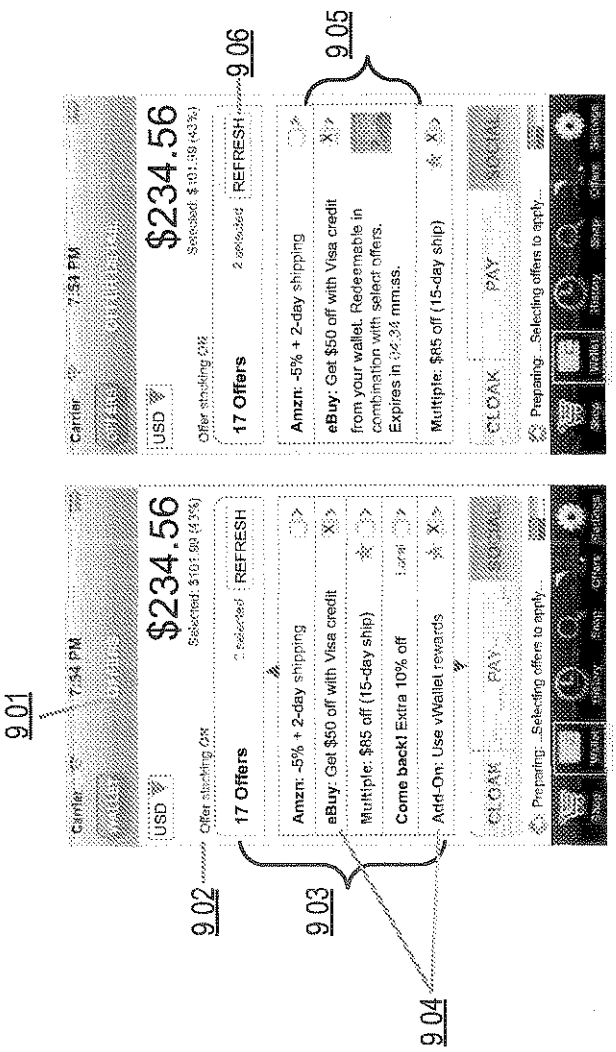


FIGURE 9A

Example: UEP Application Embodiment - Additional Wallet Features: Real-time Offers

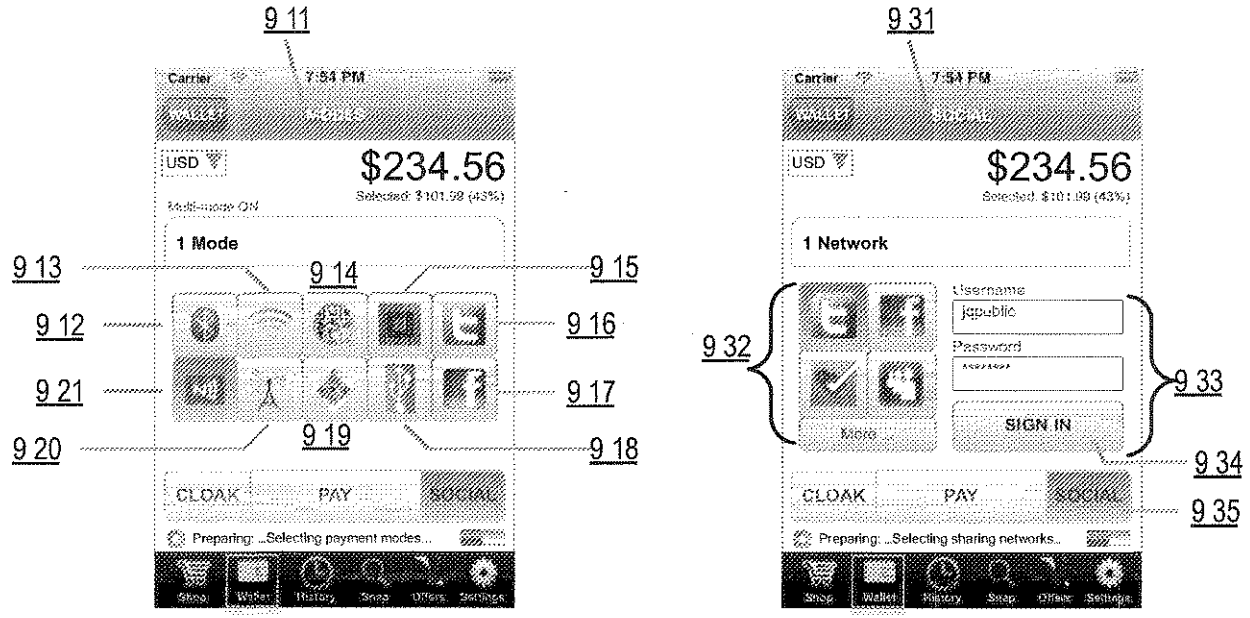


FIGURE 9B

Example: UEP Application Embodiment - Additional Wallet Features: Payment Mechanisms



FIGURE 10A

Example: UEP Application Embodiment - History Mode

FIGURE 10B

Example: UEP Application Embodiment - History Mode

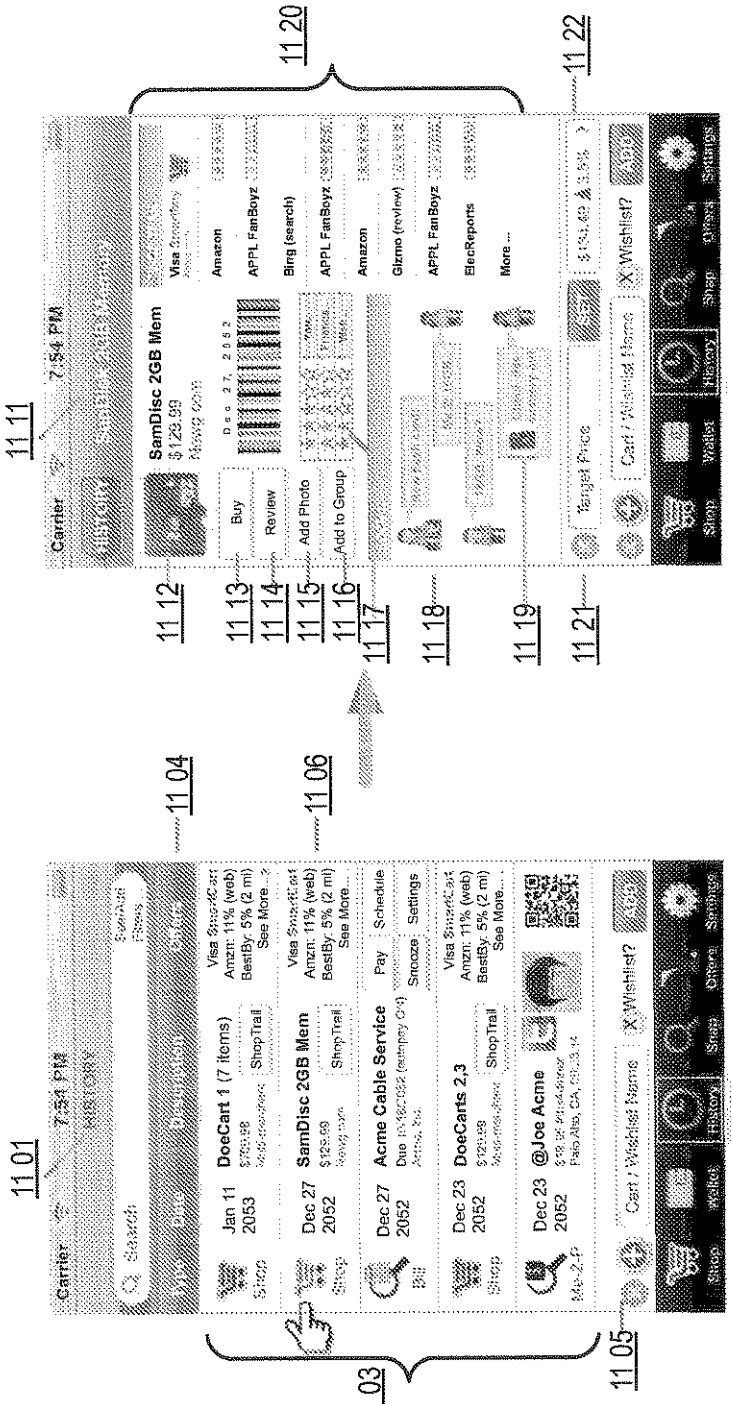


FIGURE 11A

Example: UEP Application Embodiment - History Shopping Trail Mode

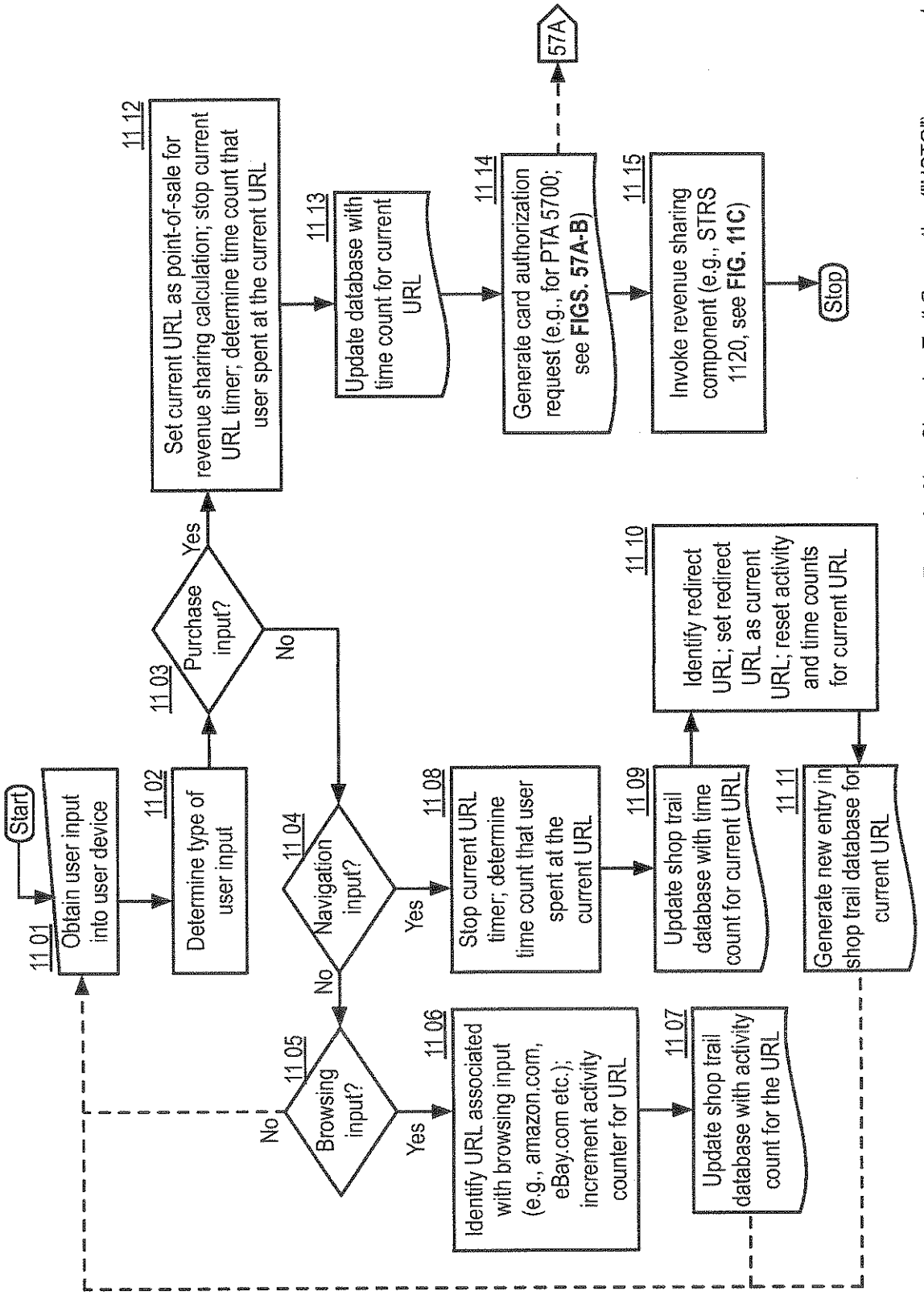


FIGURE 11B

Example: User Shopping Trail Generation ("USTG") component 1100

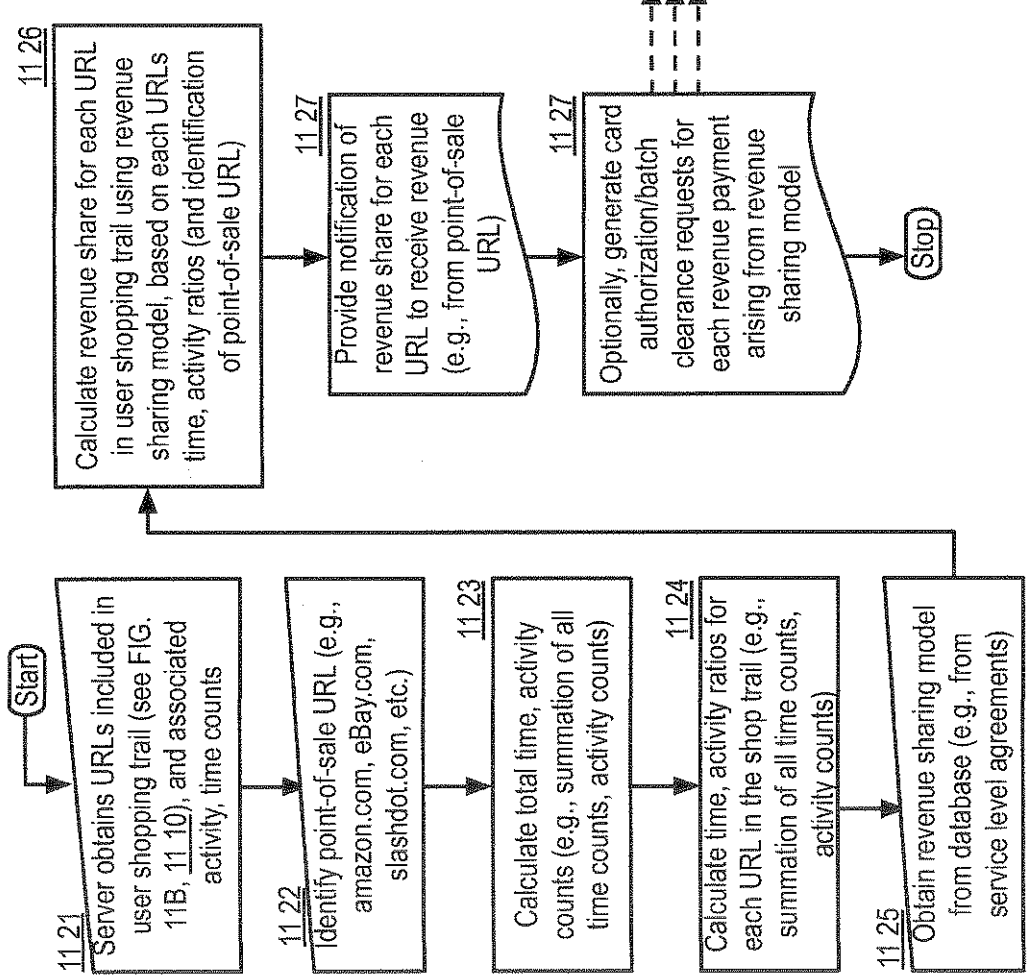


FIGURE 11C

Example: Shopping Trail Revenue Sharing ("STRS") component 1120

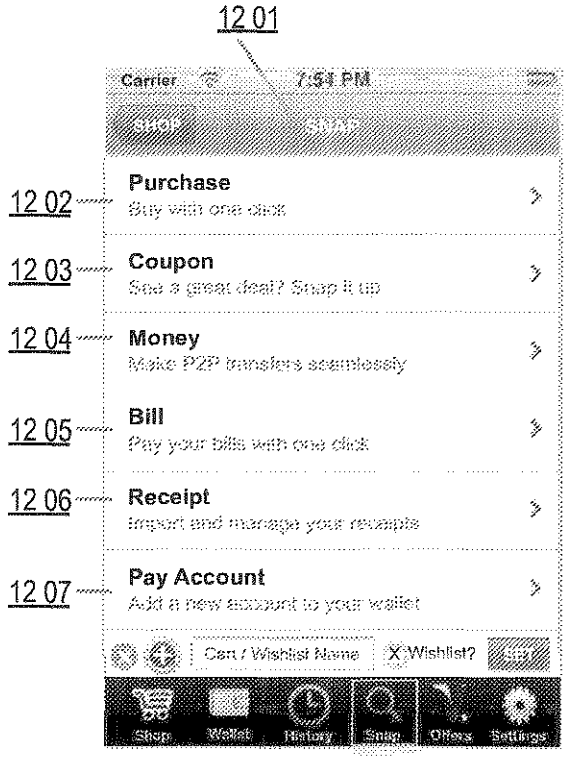
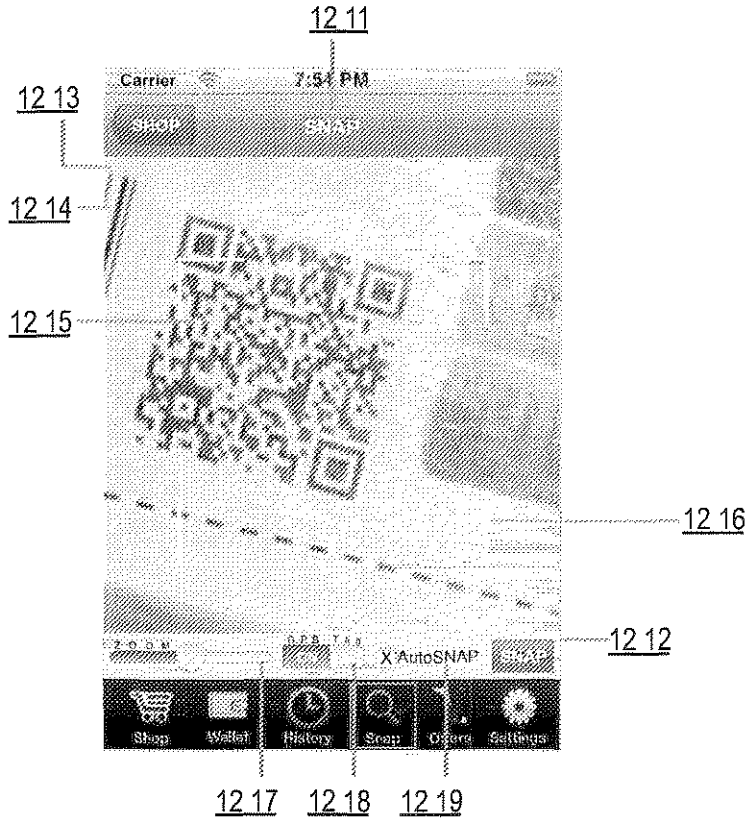
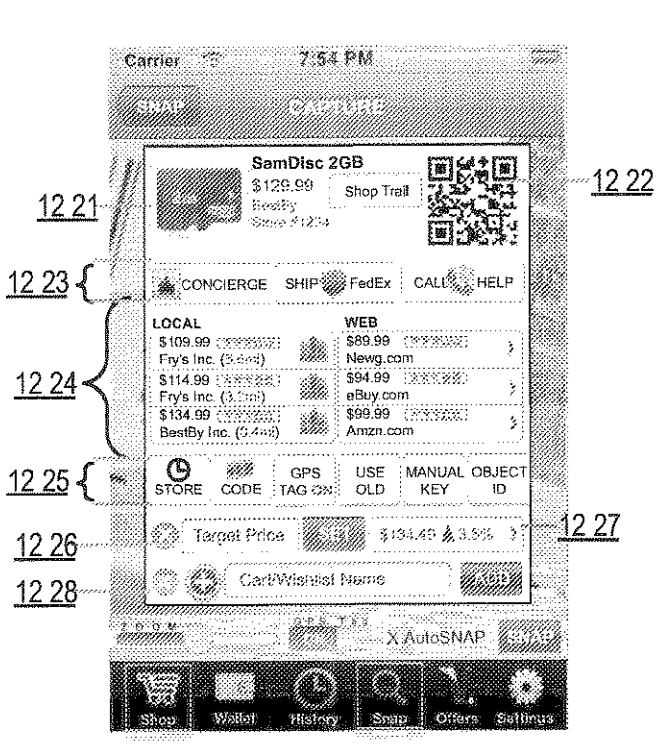


FIGURE 12A



Example: UEP Application Embodiment - Snap Mode



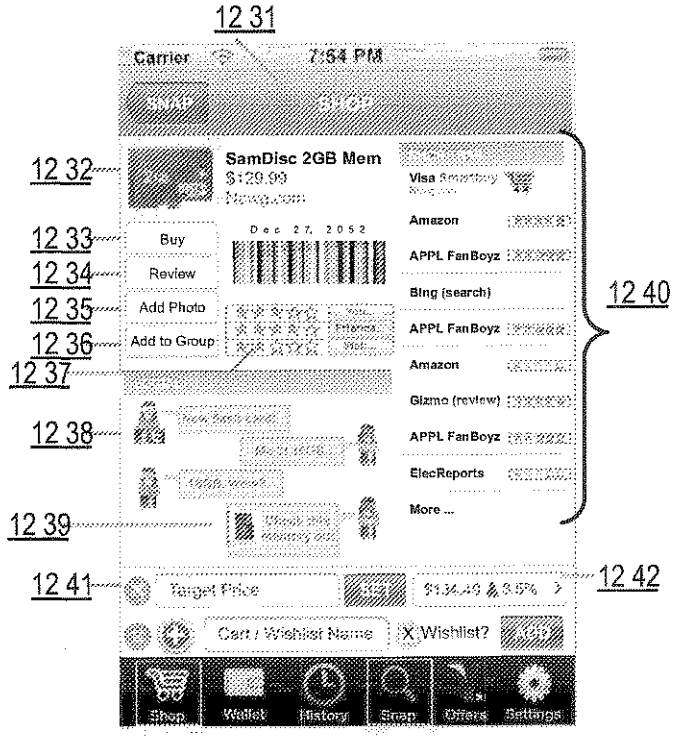


FIGURE 12B

Example: UEP Application Embodiment - Snap Mode

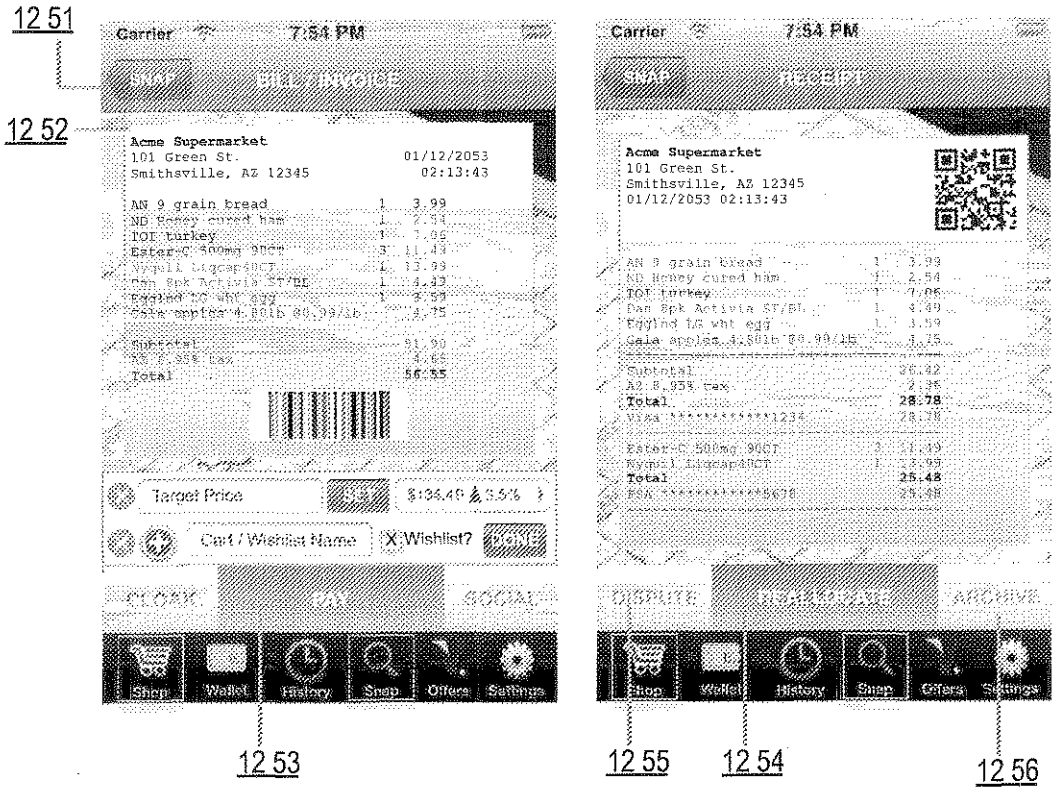


FIGURE 12C

Example: UEP Application Embodiment - Snap Mode

Example: UEP Application Embodiment - Snap Mode

FIGURE 12D

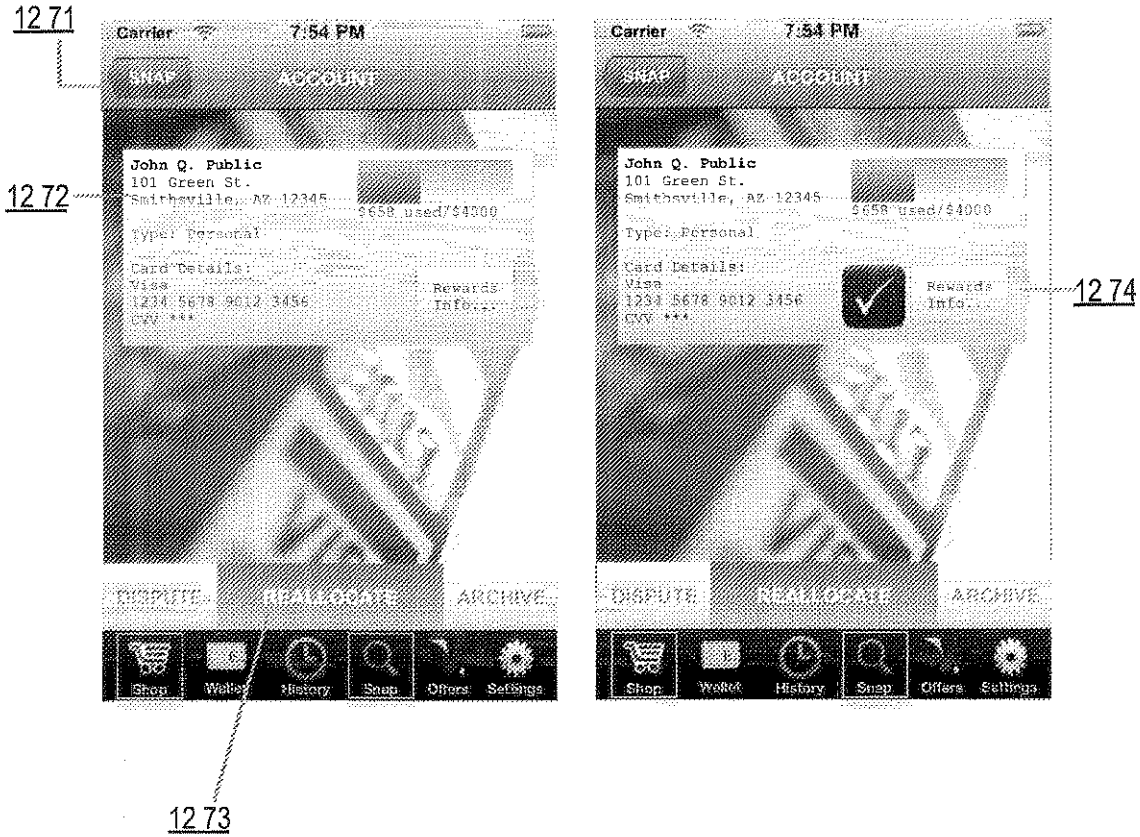
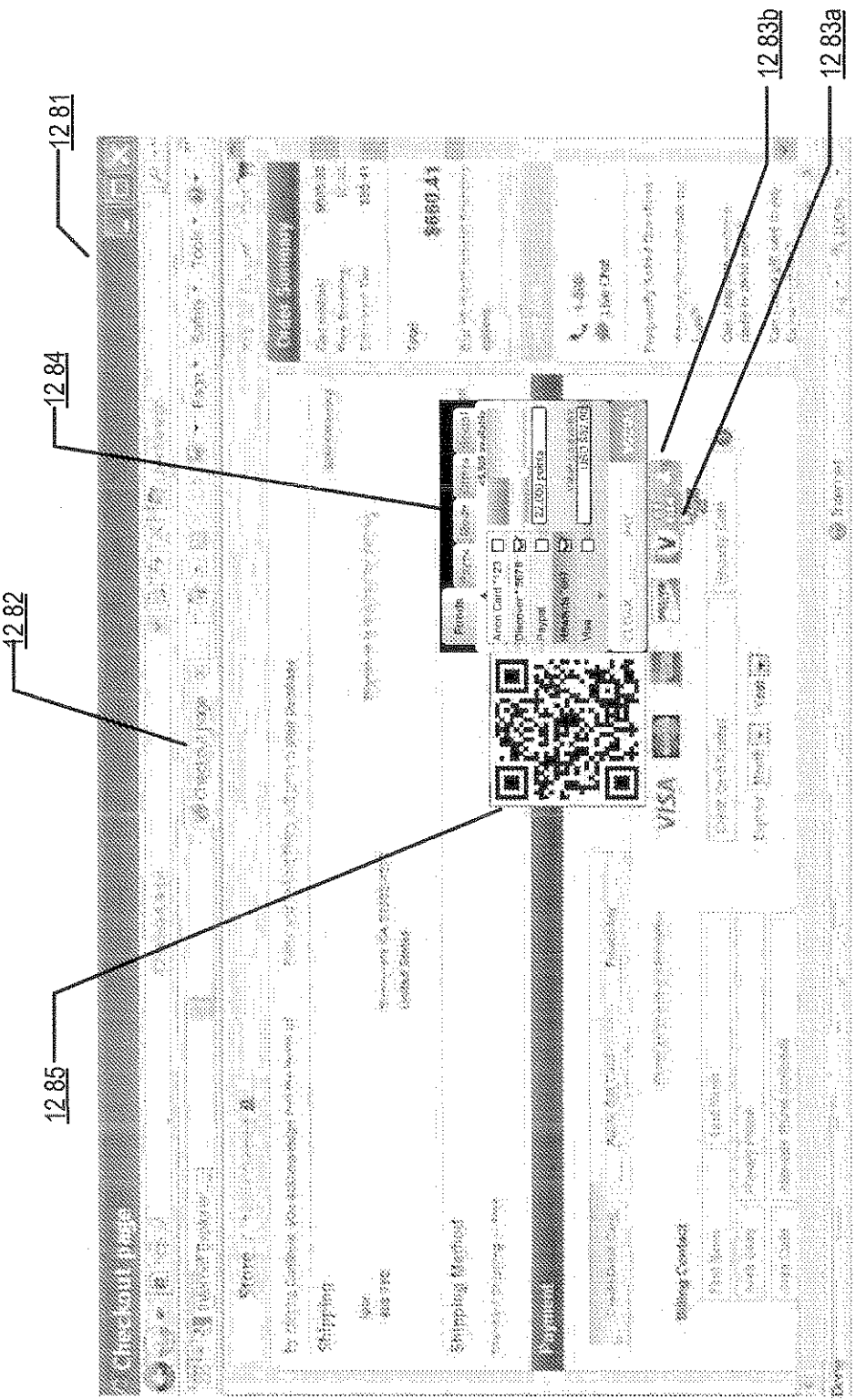


FIGURE 12E

Example: UEP Application Embodiment - Snap Mode



Example: UEP Application Embodiment - Snap Mode: Web

FIGURE 12F

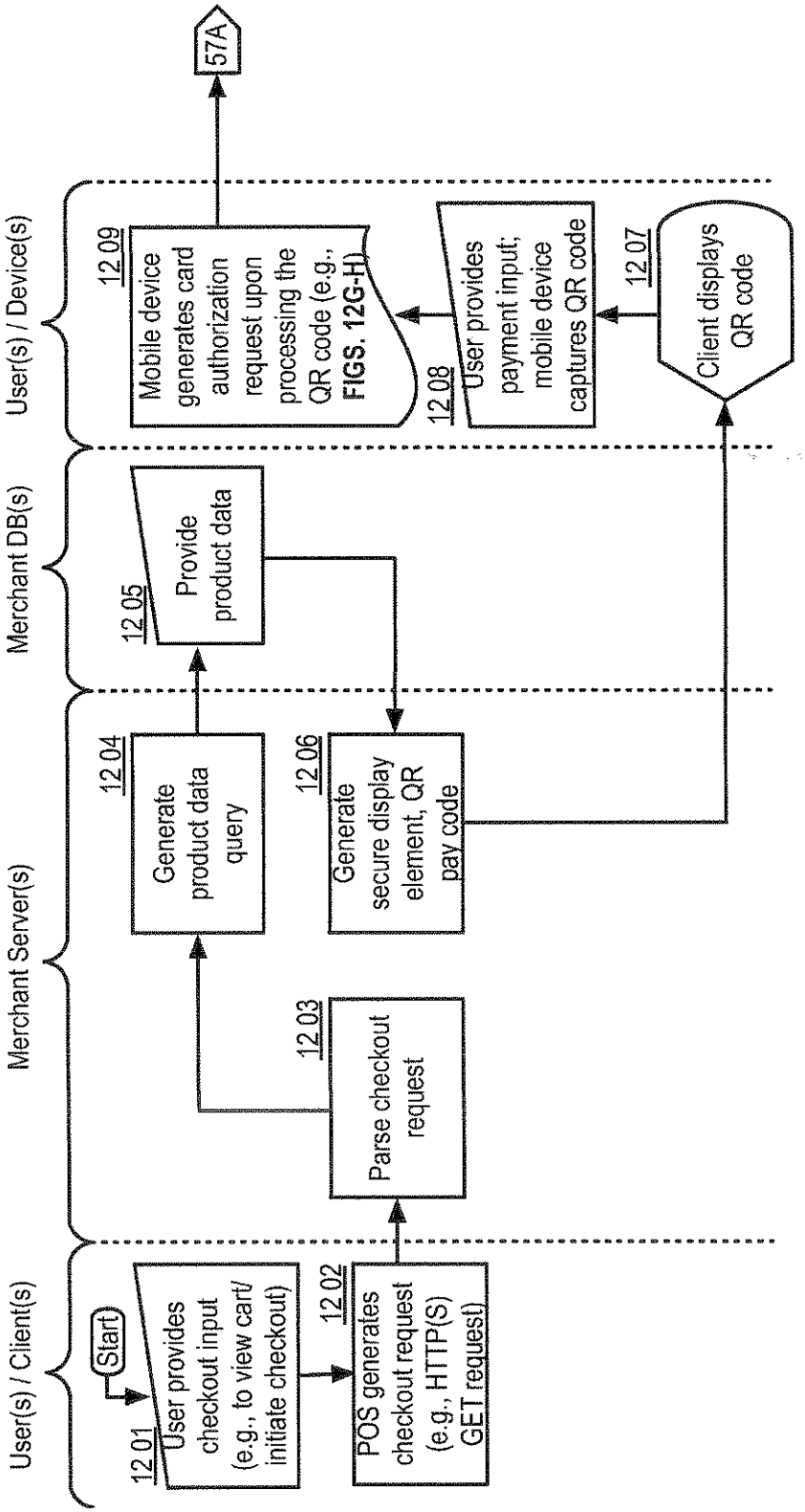


FIGURE 12G

Example: Snap Mobile Payment Execution ("SMPE") component 1200

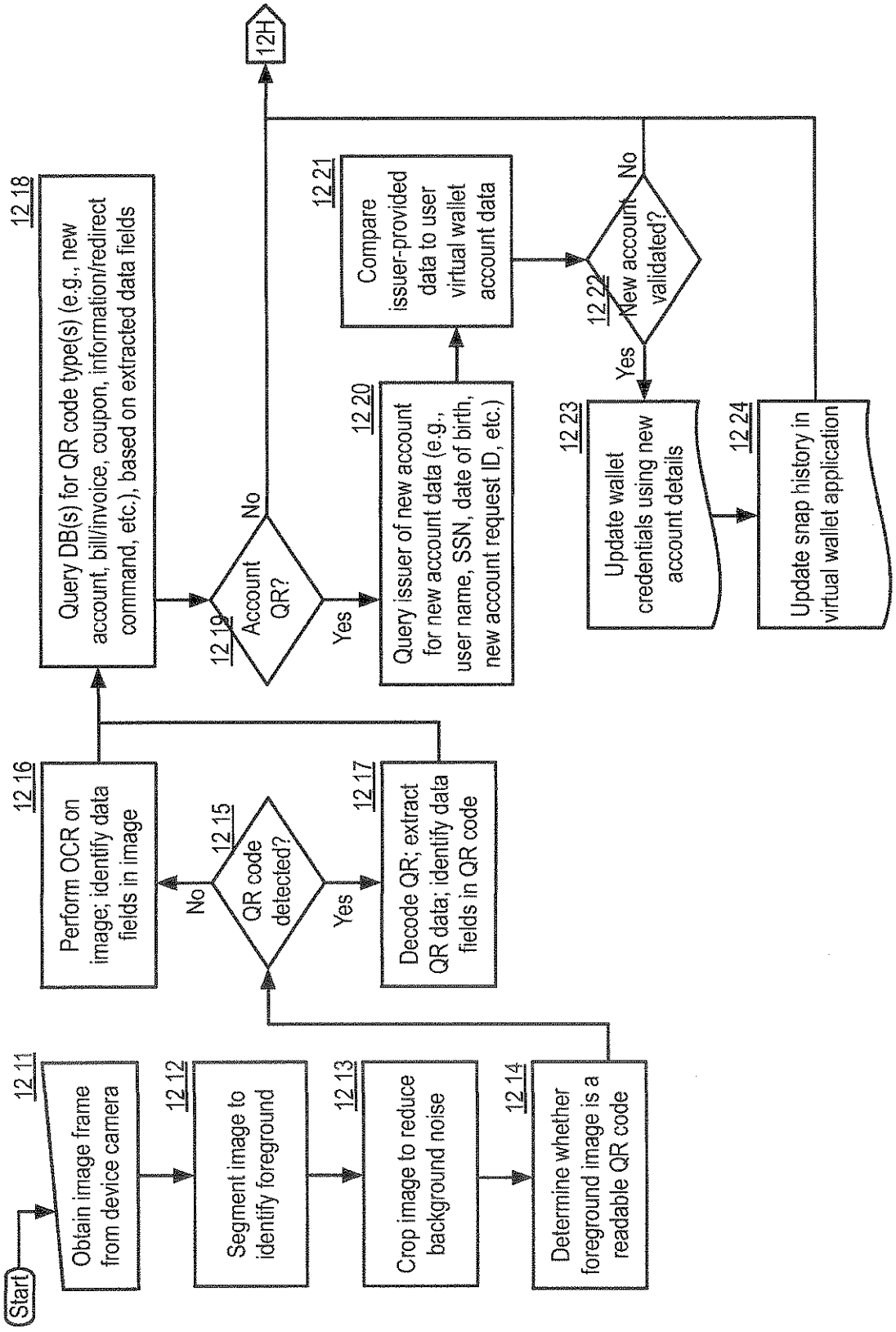
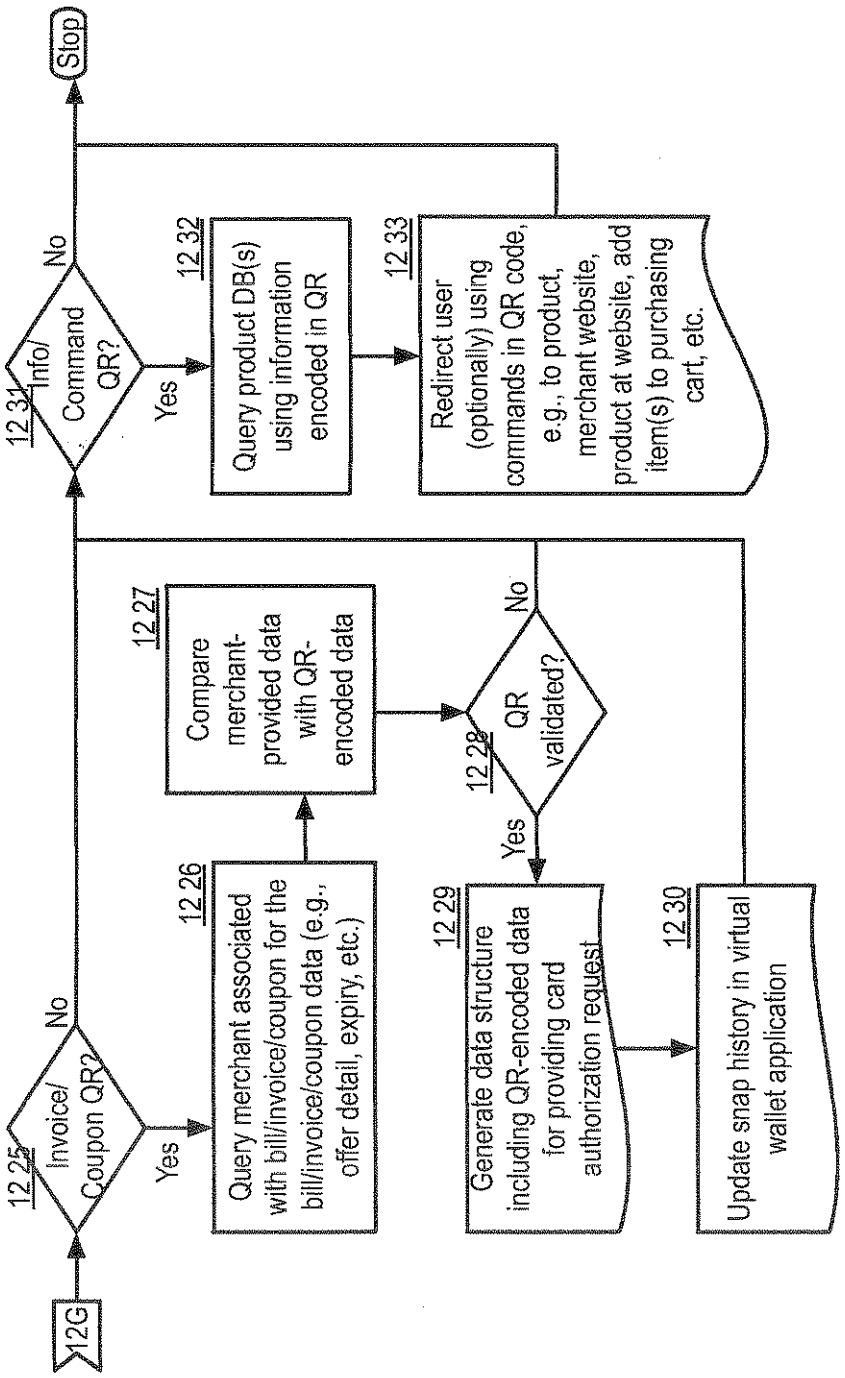


FIGURE 12H

Example: Quick Response Code Processing ("QRCP") component 1210

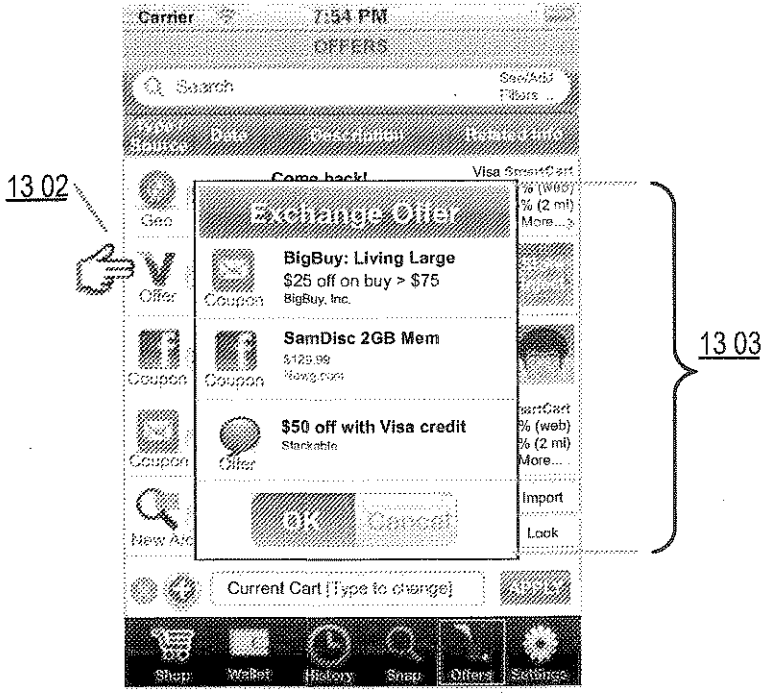


Example: Quick Response Code Processing ("QRCP") component 1220

FIGURE 12I



FIGURE 13A



Example: UEP Application Embodiment - Offers Mode

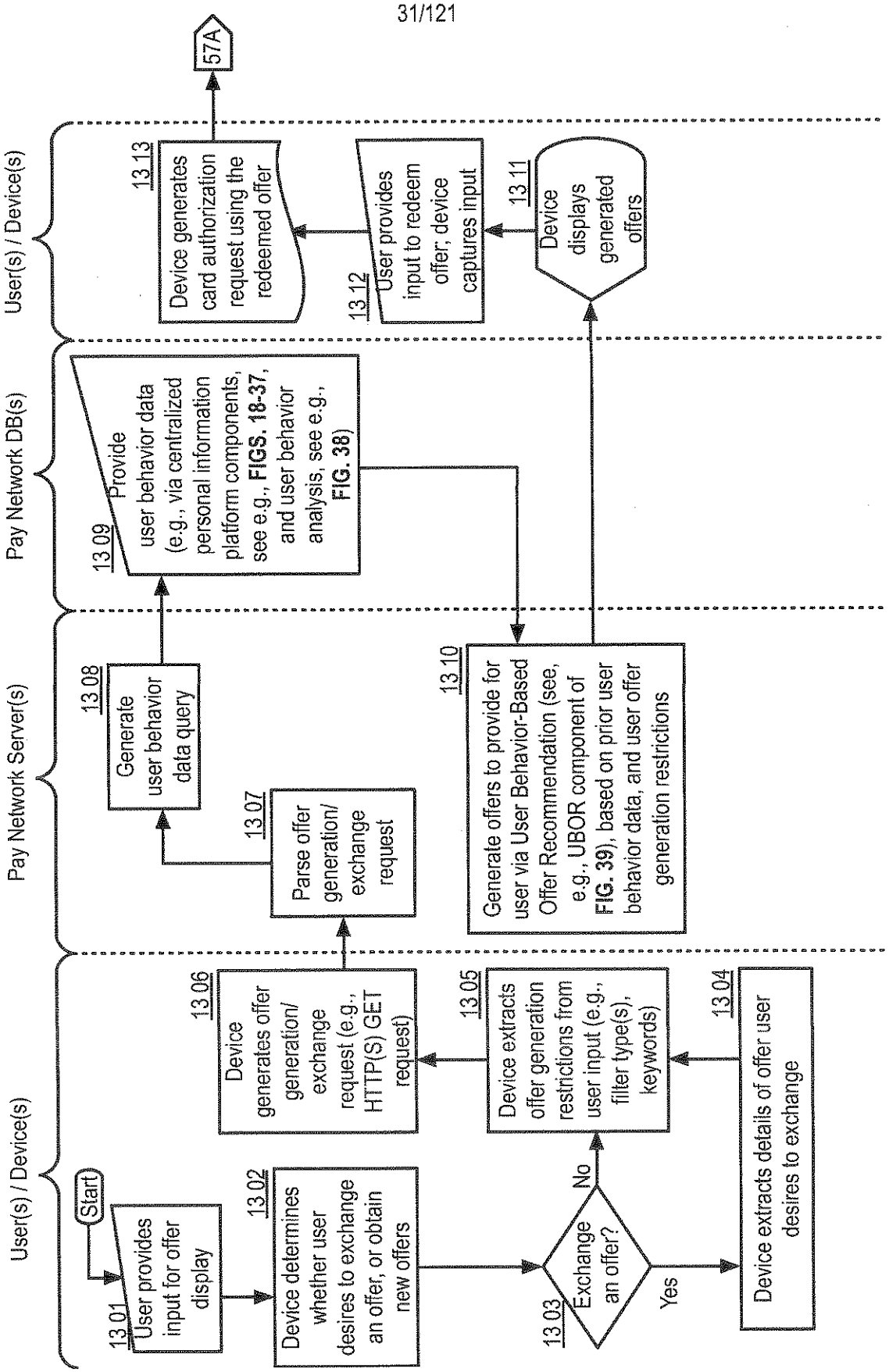


FIGURE 13B

Example: Offer Recommendation and Exchange ("ORE") component 1300

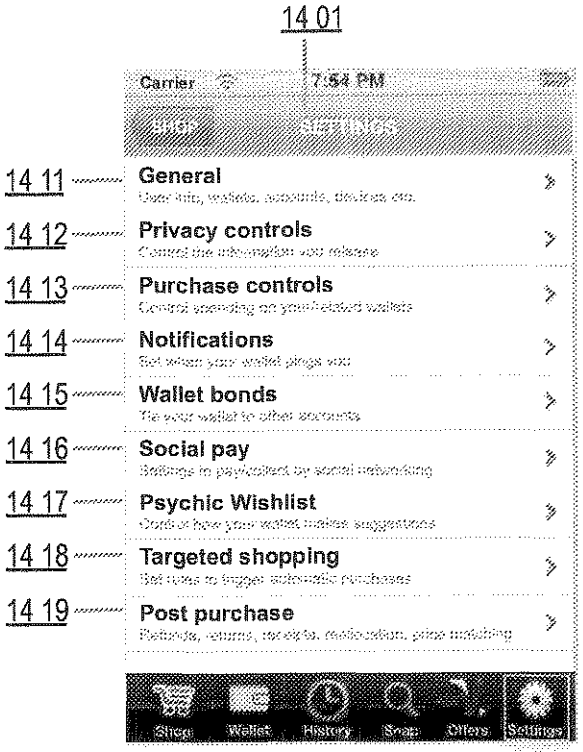
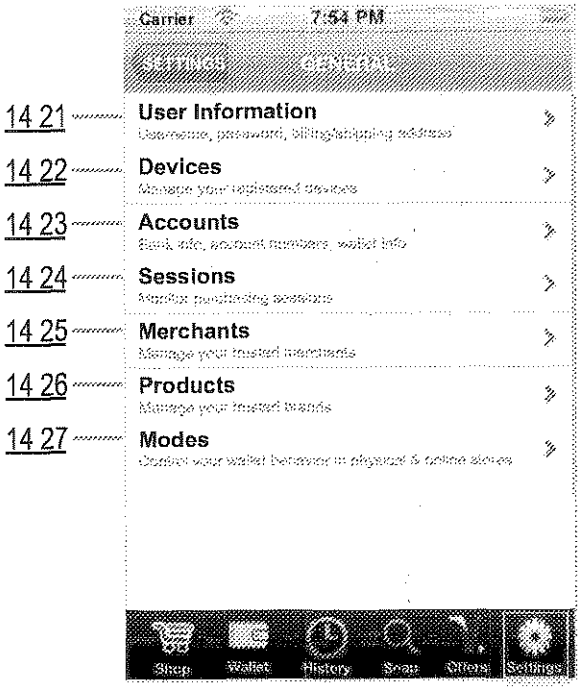


FIGURE 14



Example: UEP Application Embodiment - General Settings Mode

Example: UEP Application Embodiment - Wallet Bonds Settings Mode

FIGURE 15

Example: UEP Application Embodiment - Purchase Controls Settings Mode

FIGURE 16A

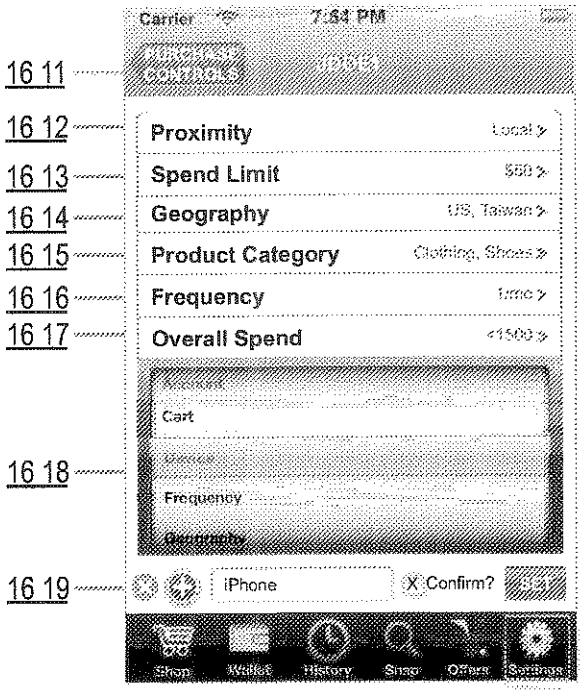
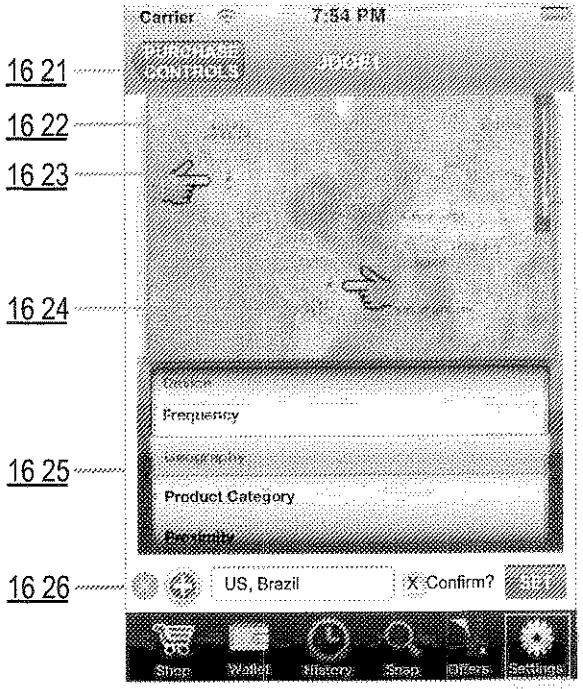


FIGURE 16B



Example: UEP Application Embodiment - Purchase Controls Settings Mode

FIGURE 16C

Example: UEP Application Embodiment - Purchase Controls Settings Mode

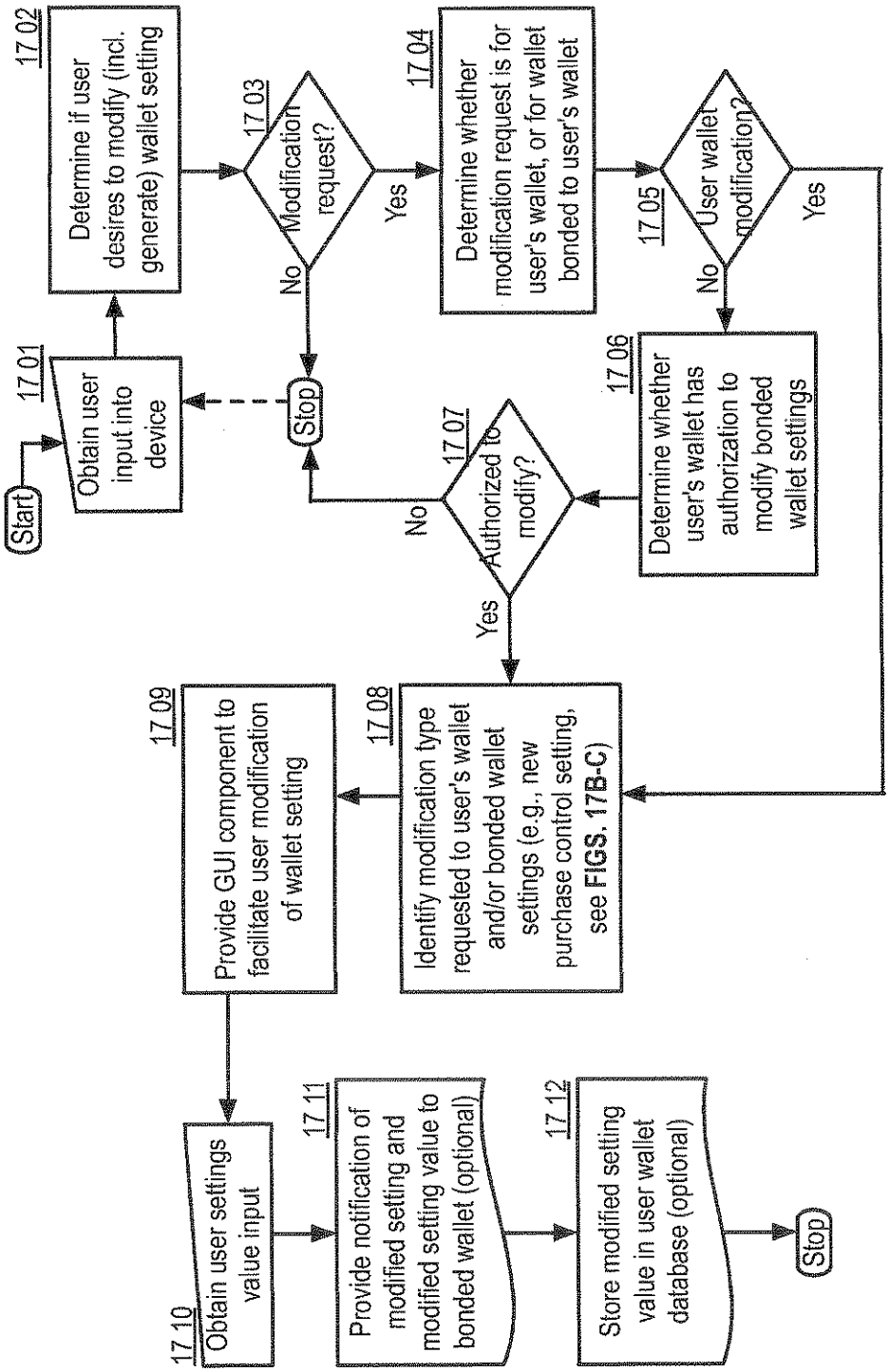


FIGURE 17A

Example: Virtual Wallet Settings Configuration ("VWSC") component 1700

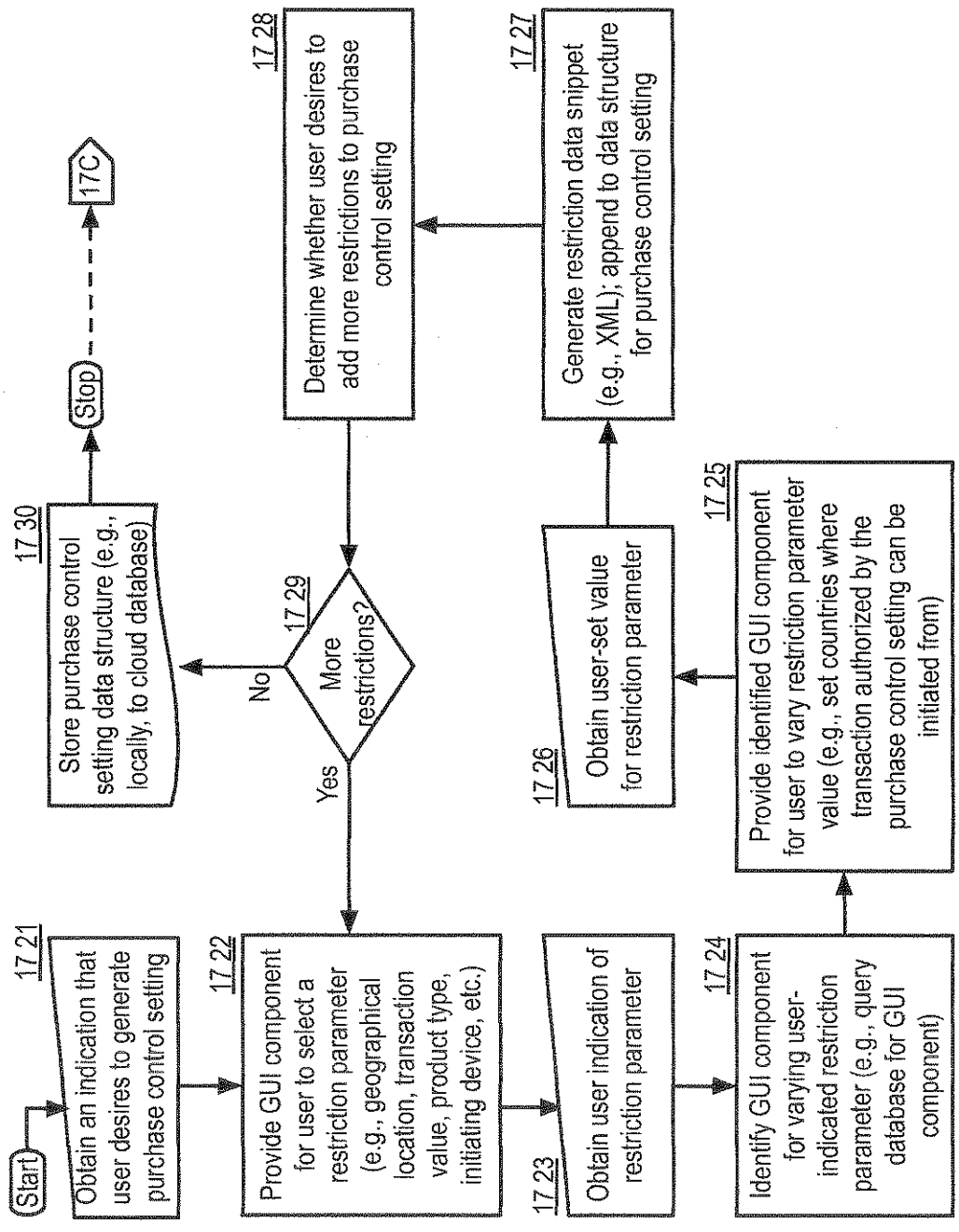


FIGURE 17B

Example: Purchase Controls Settings ("PCS") component 1720

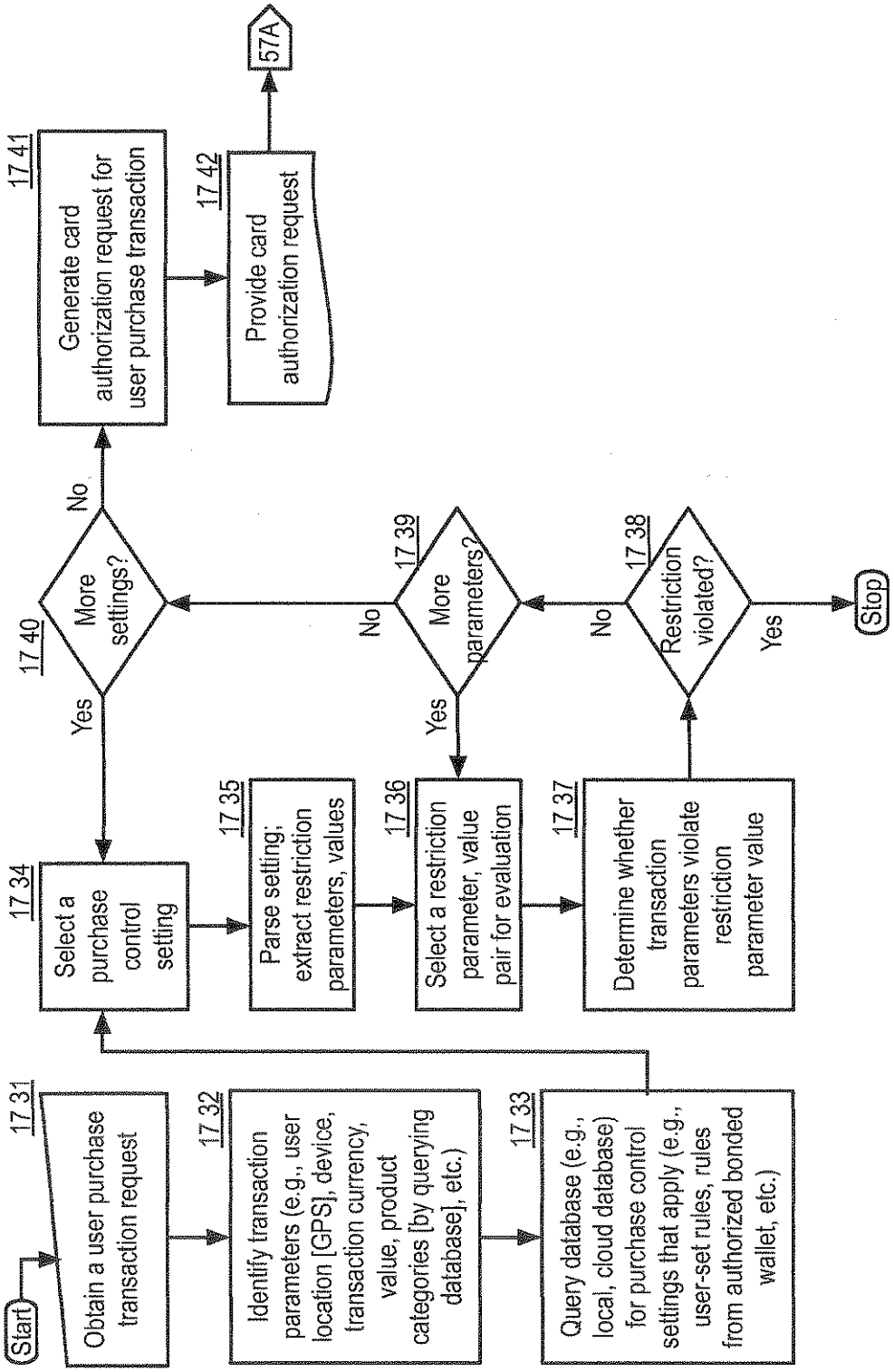


FIGURE 17C

Example: Purchase Controls Settings ("PCS") component 1720

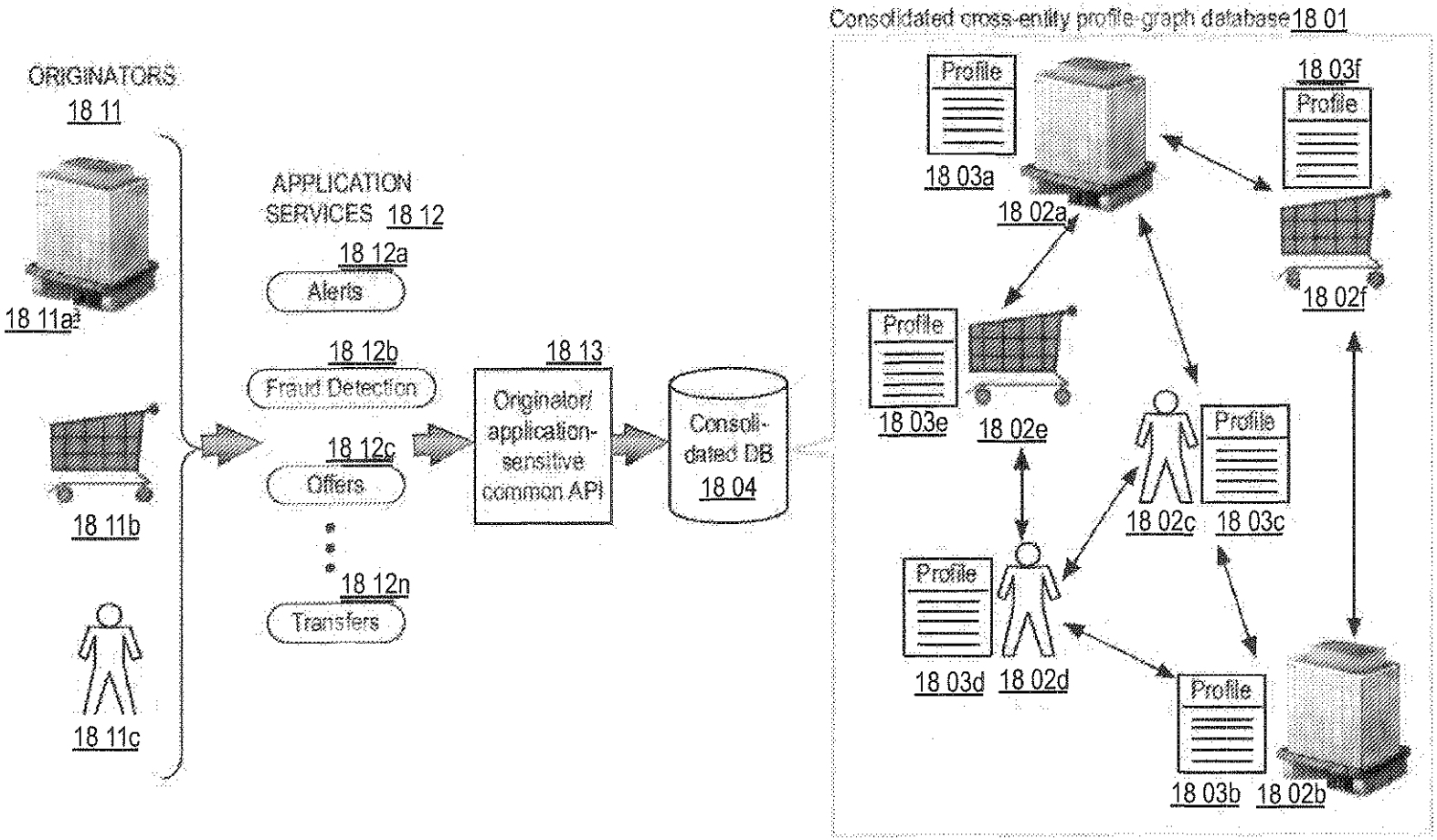
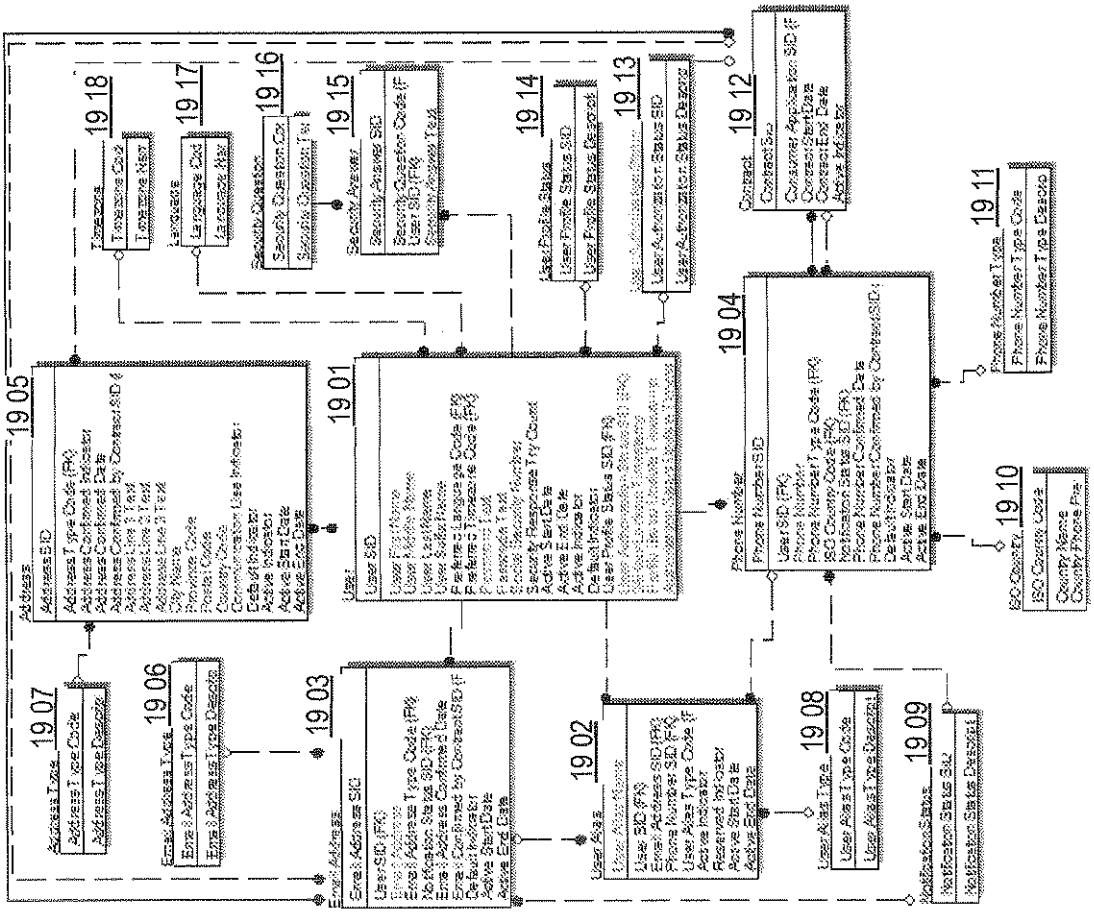


FIGURE 18

Example: Centralized Personal Information Platform



Example: User Profile Attributes Data Model

FIGURE 19A

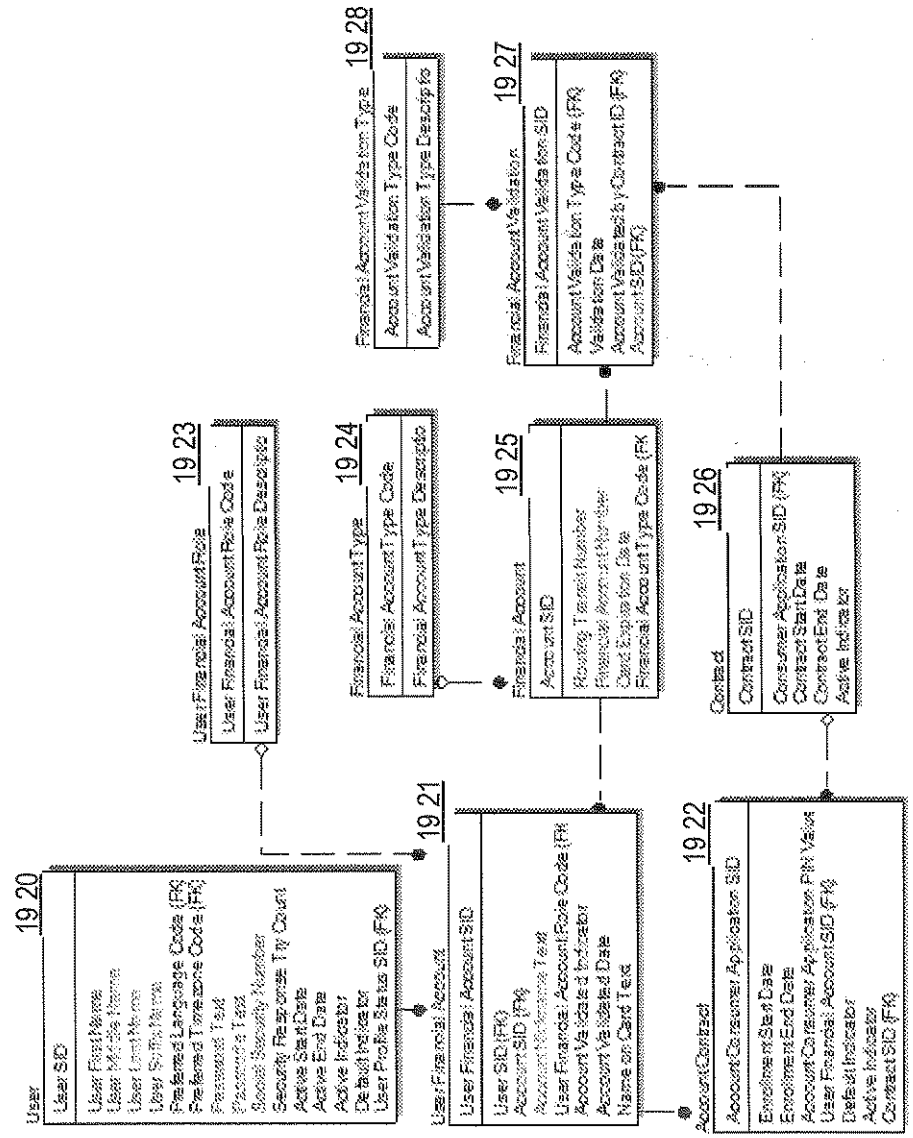


FIGURE 19B

Example: User Profile Attributes Data Model

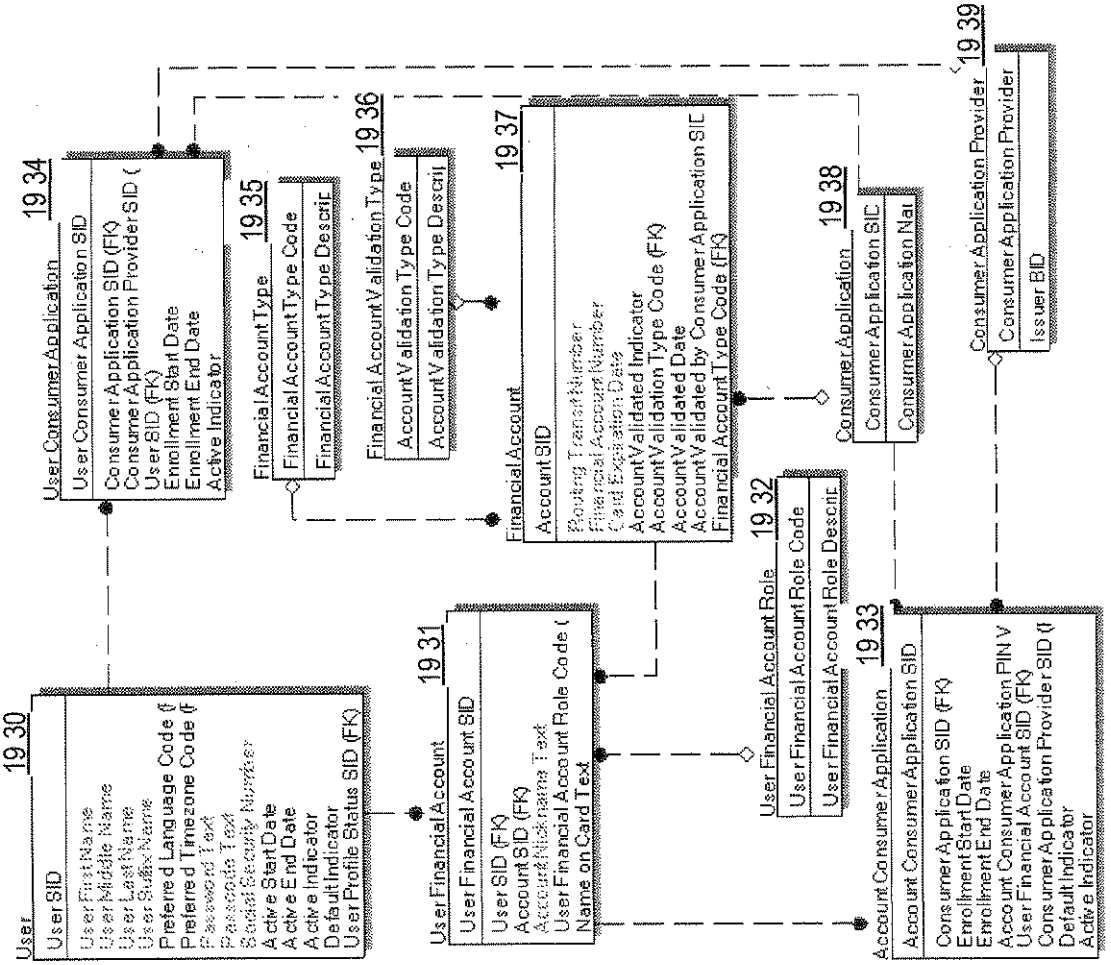


FIGURE 19C

Example: User Profile Attributes Data Model

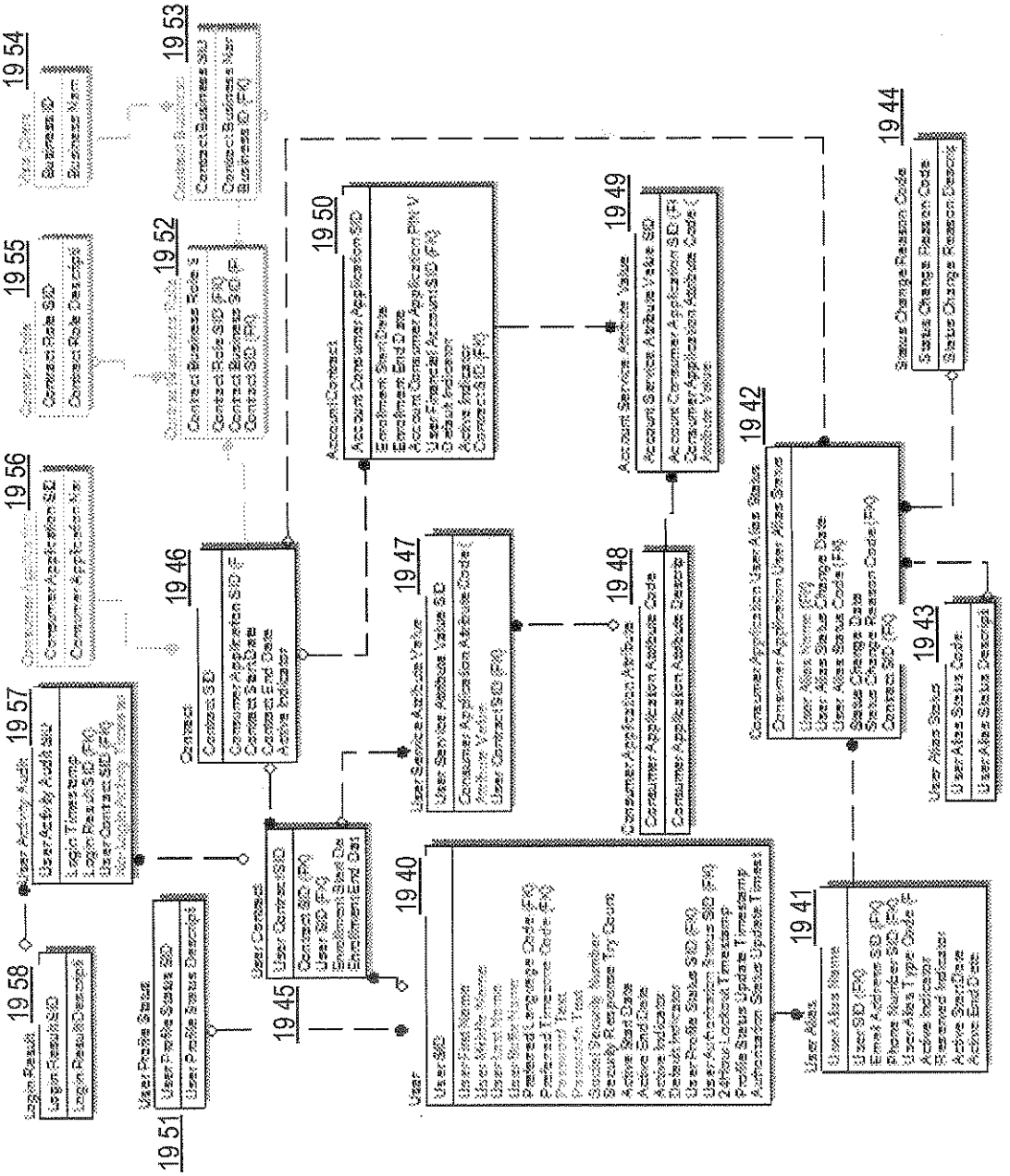
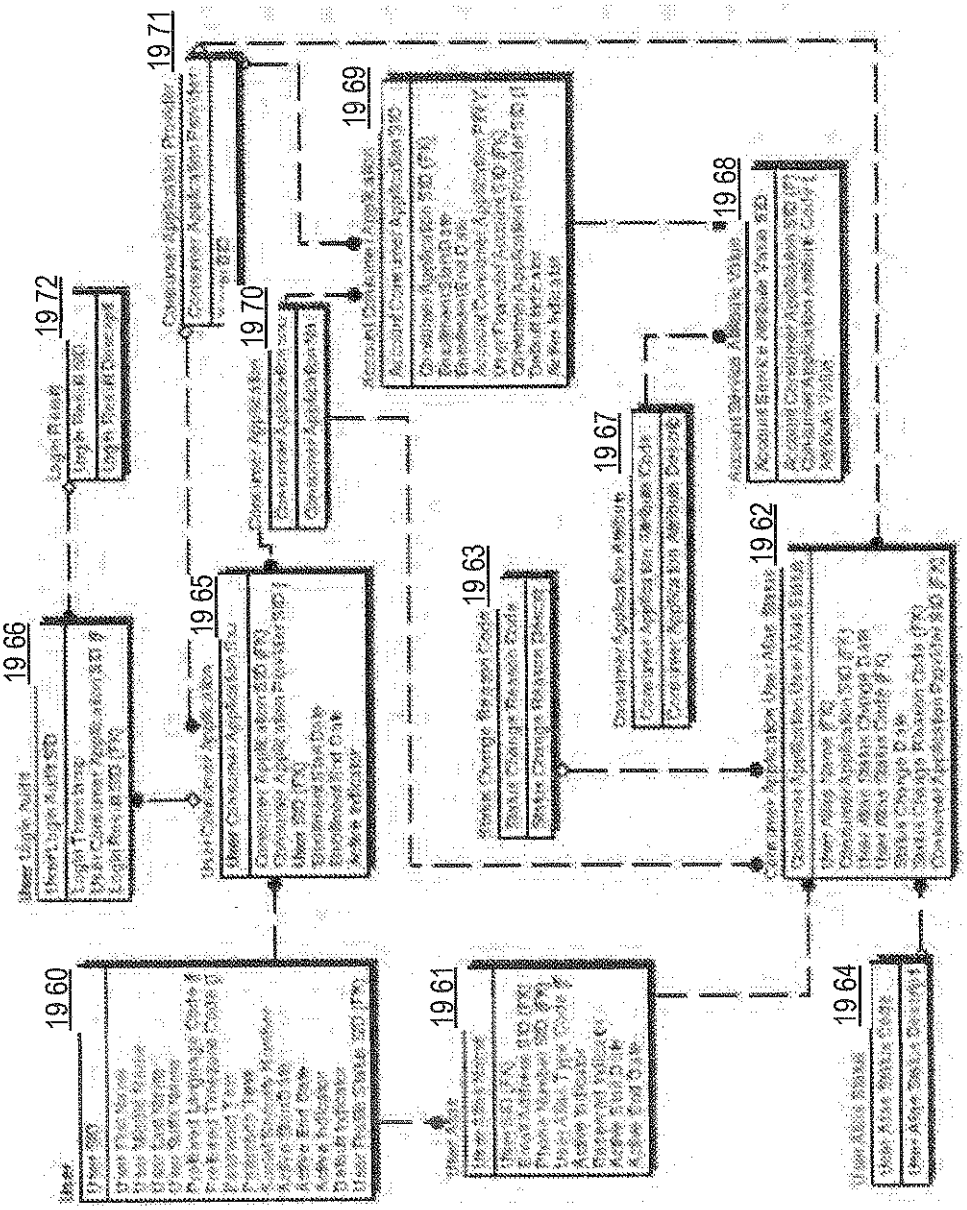


FIGURE 19D

Example: User Profile Attributes Data Model



Example: User Profile Attributes Data Model

FIGURE 19E

Example: User Profile Attributes Data Model

FIGURE 19F

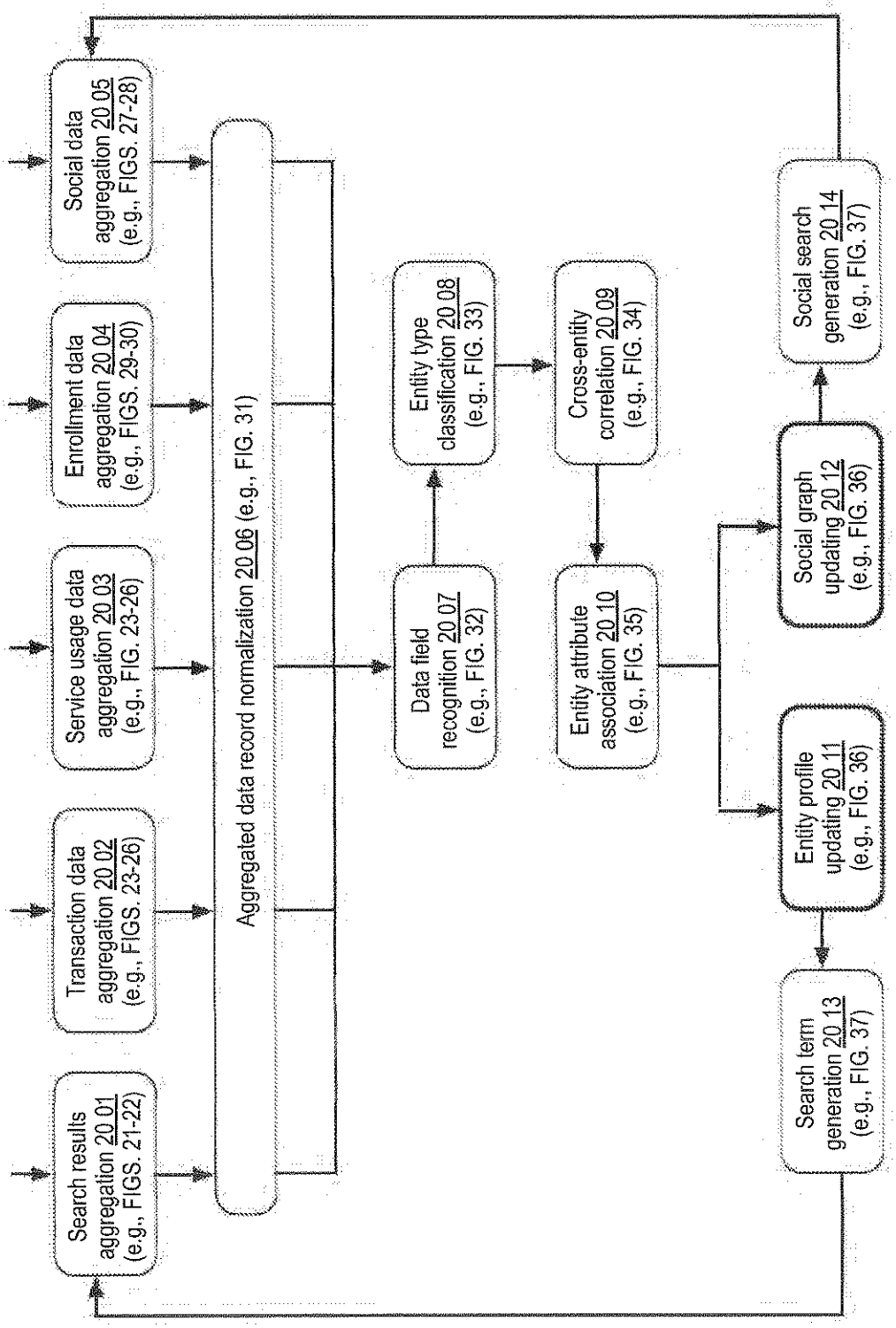


FIGURE 20

Example: Centralized Personal Information Platform Components

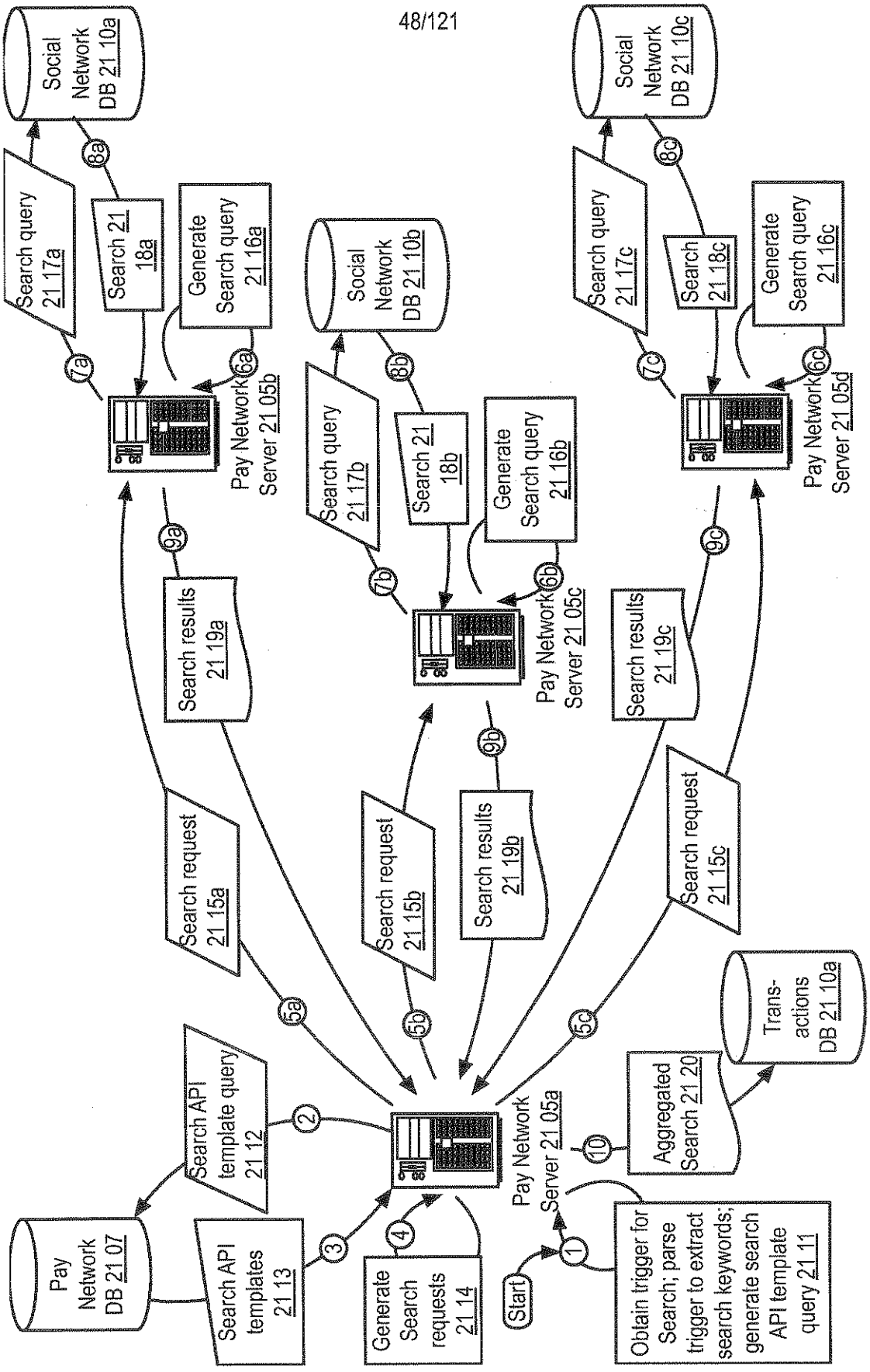
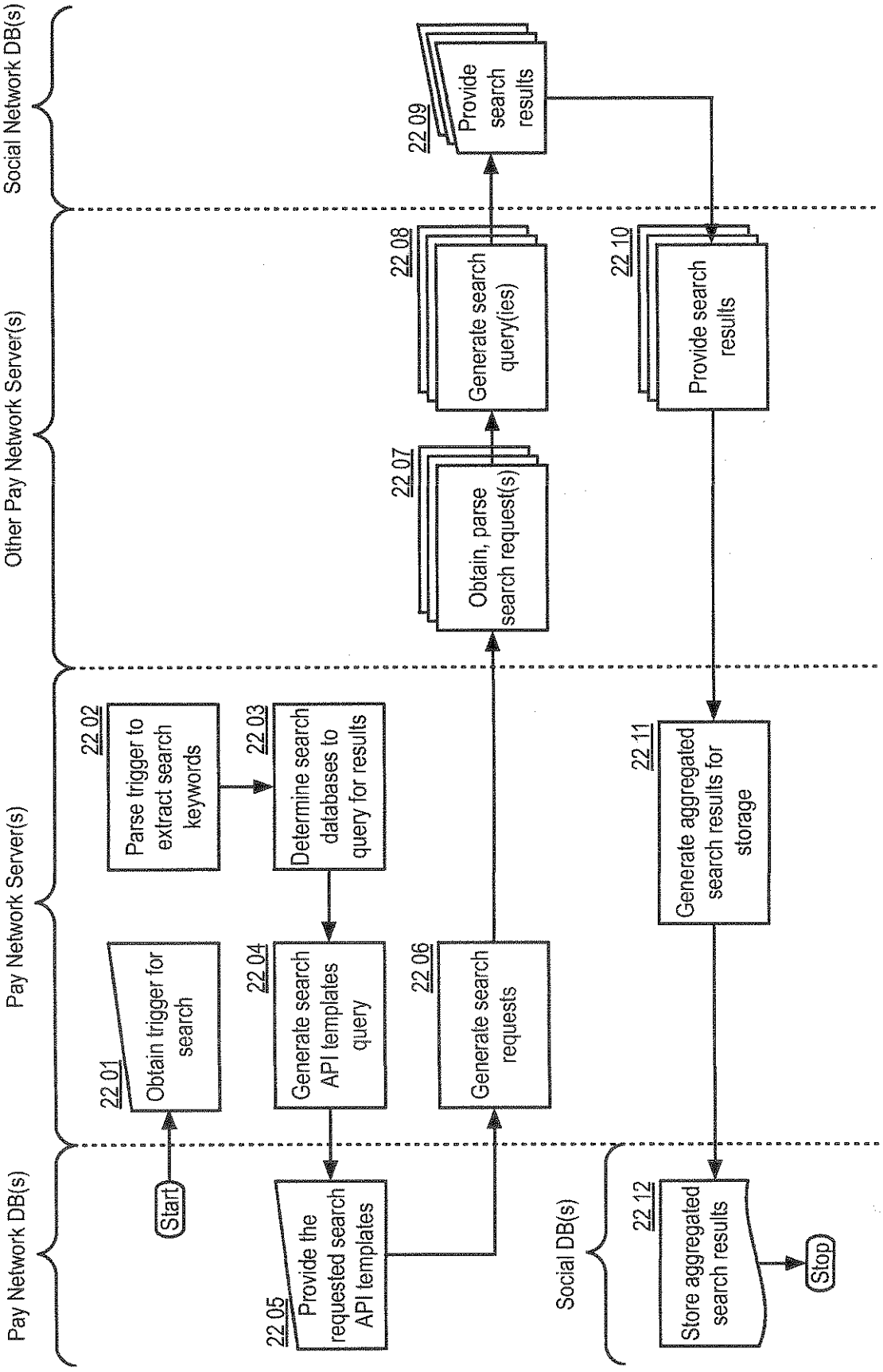


FIGURE 21 Example: Search Results Aggregation



Example: Search Results Aggregation ("SRA") component 2200

FIGURE 22

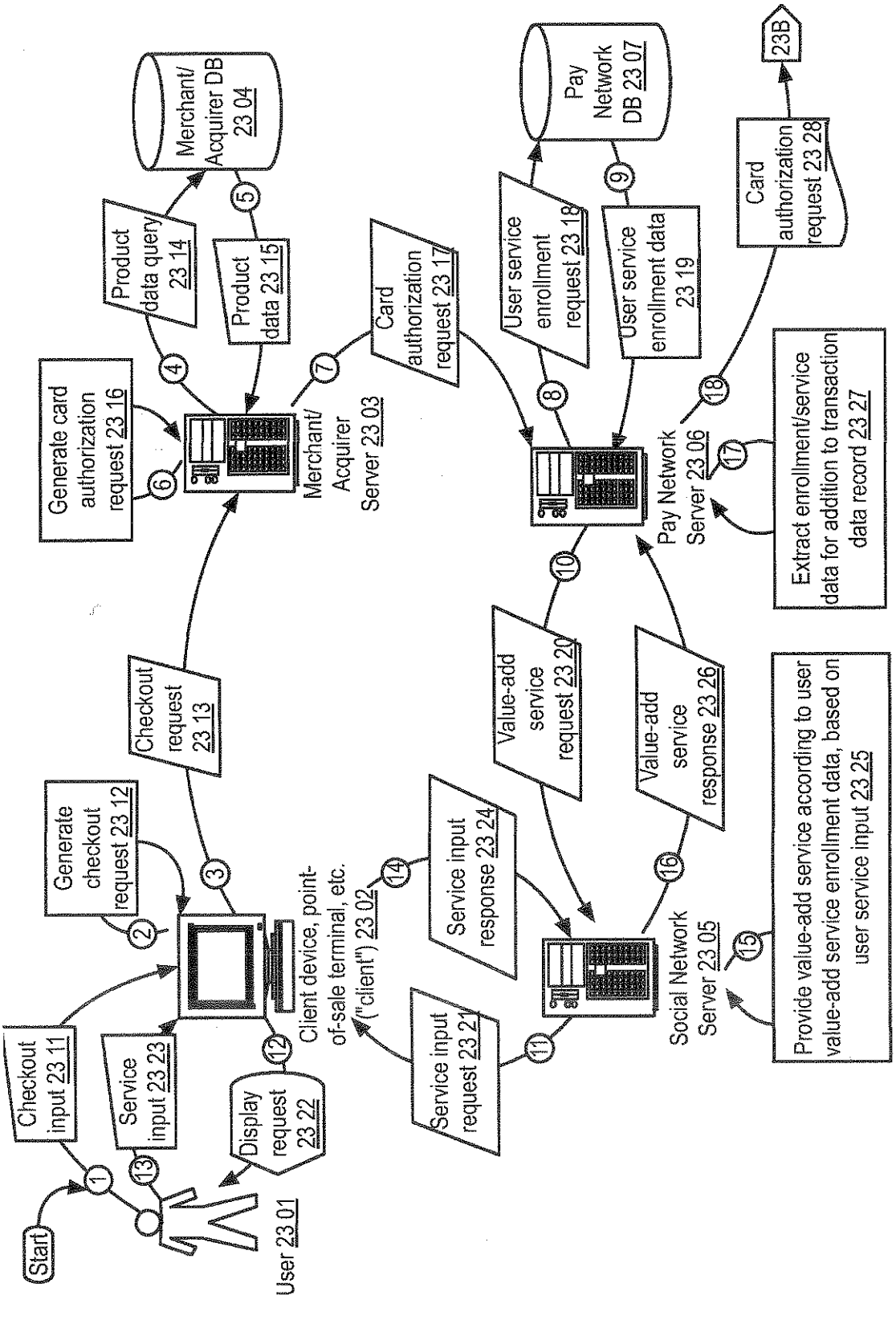


FIGURE 23A

Example: Card-Based Transaction Execution

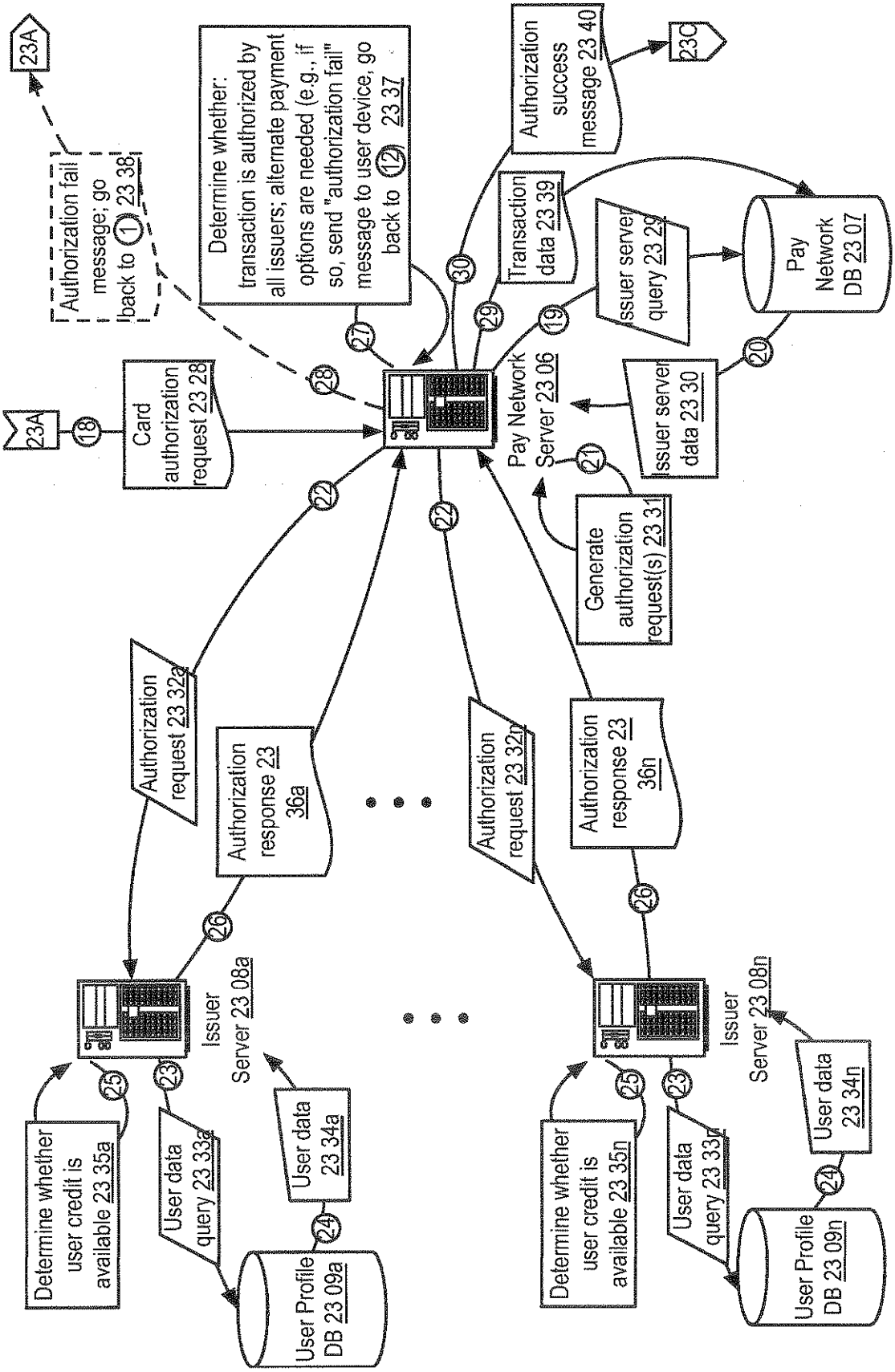
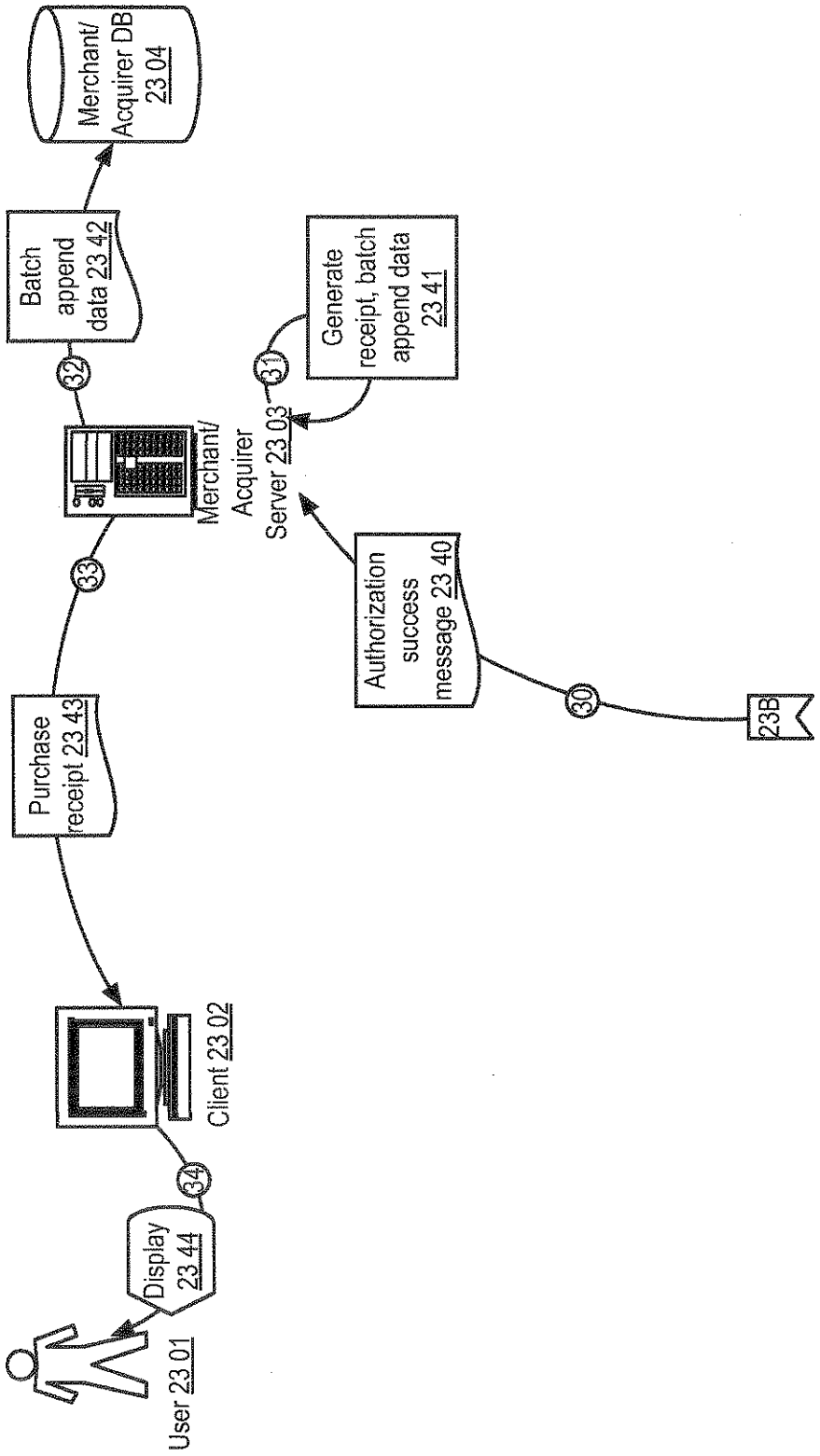


FIGURE 23B

Example: Card-Based Transaction Execution



Example: Card-Based Transaction Execution

FIGURE 23C

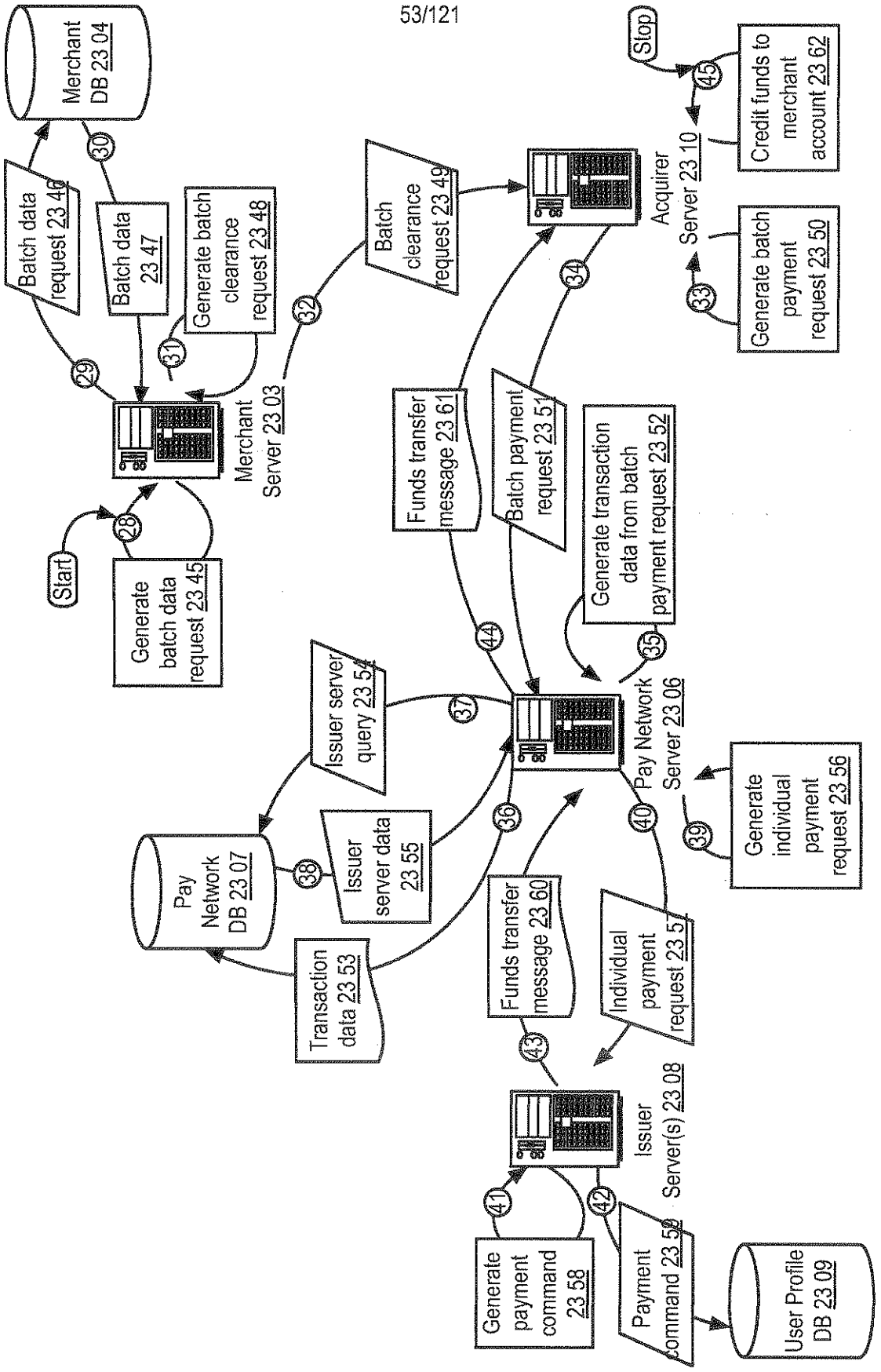


FIGURE 23D

Example: Card-Based Transaction Execution

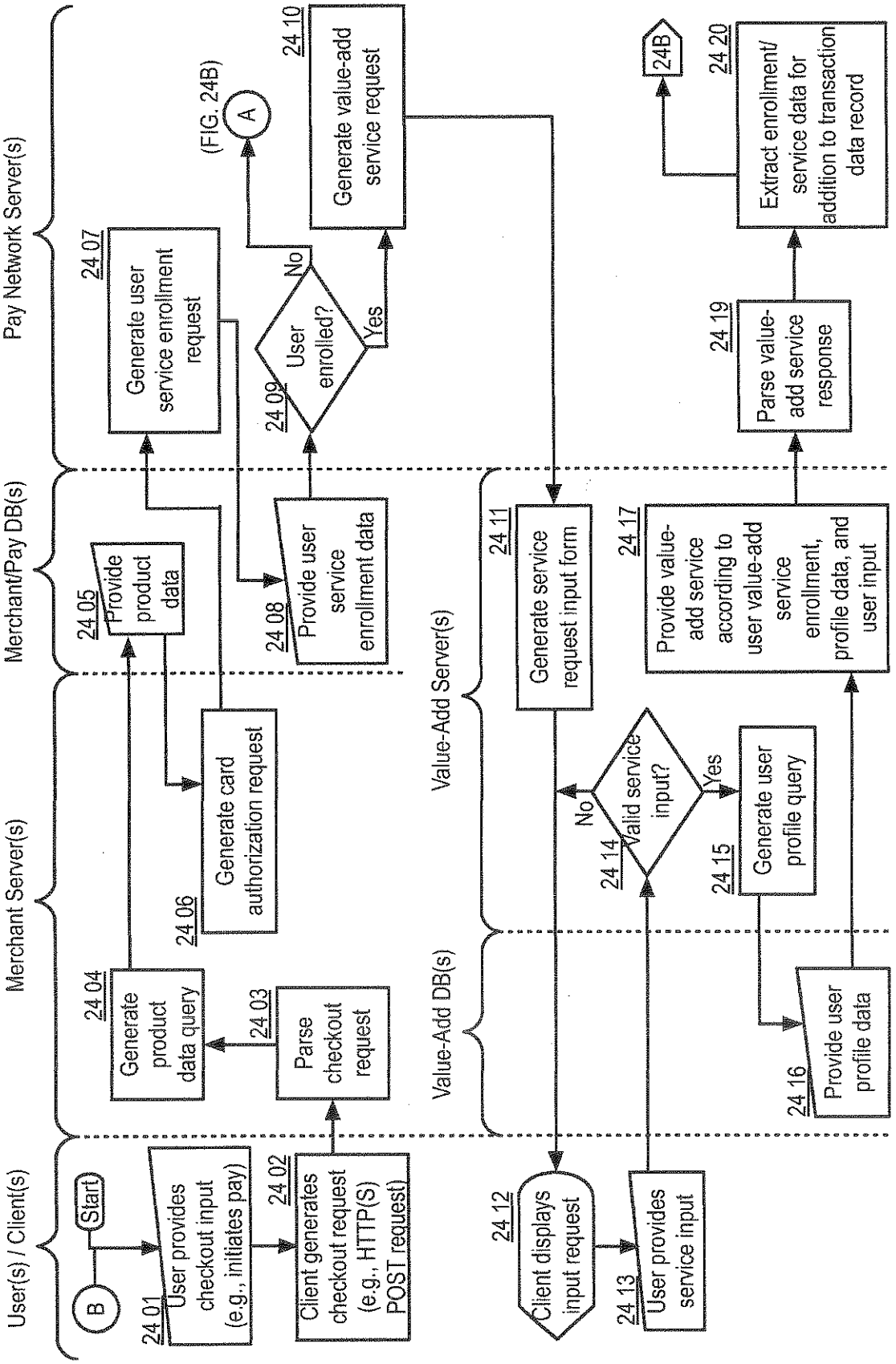


FIGURE 24A

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

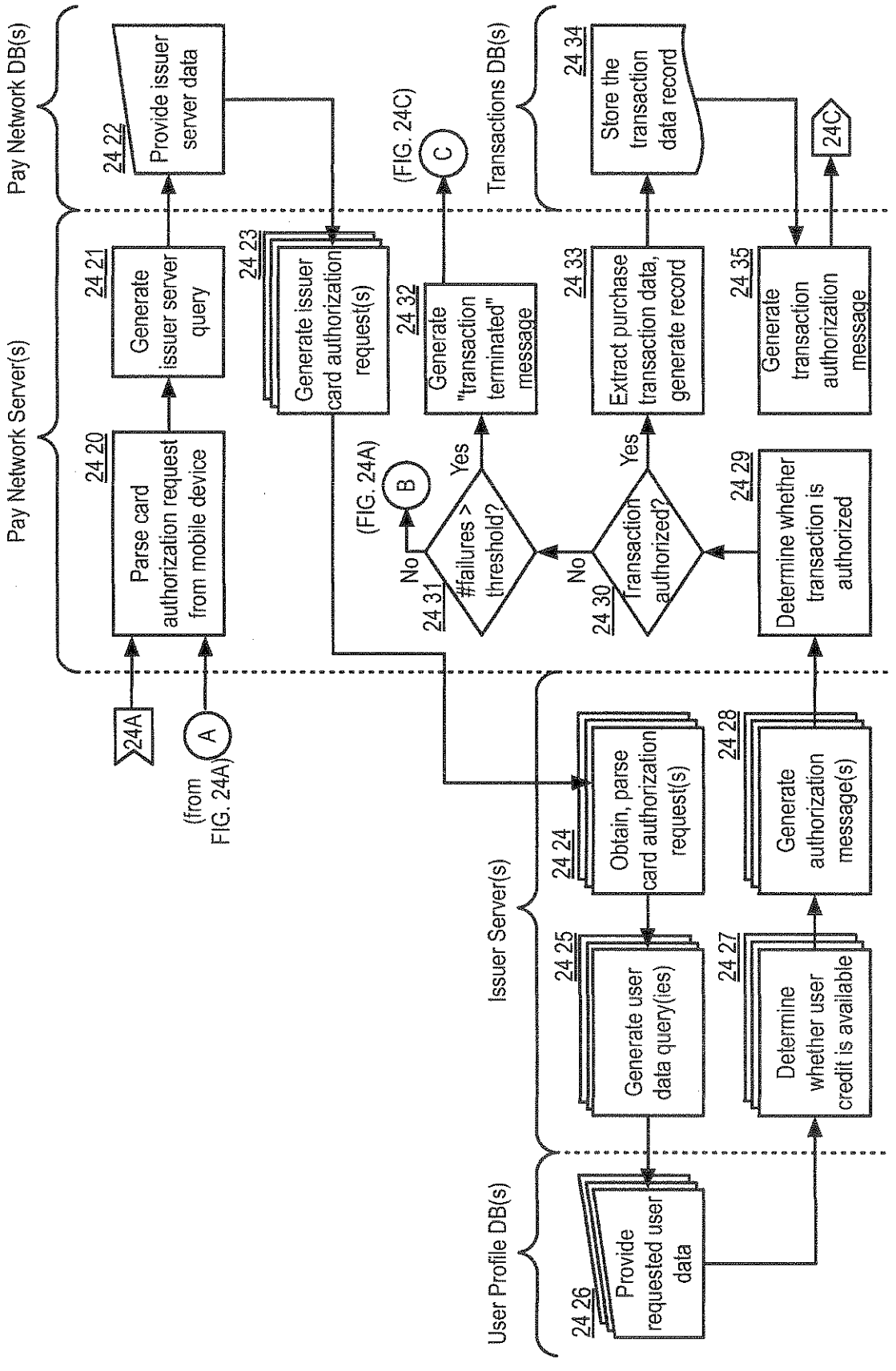


FIGURE 24B

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

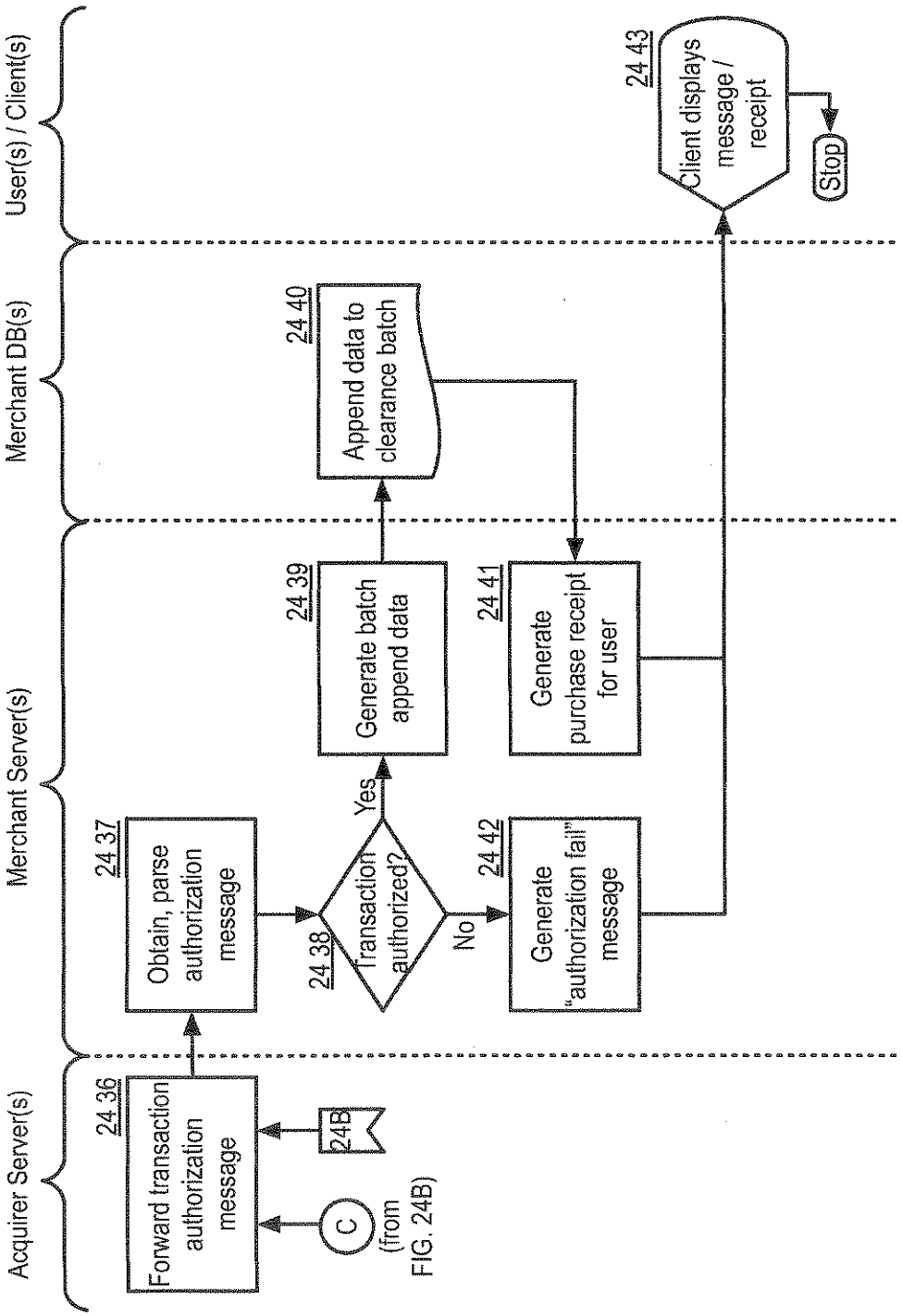


FIGURE 24C

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

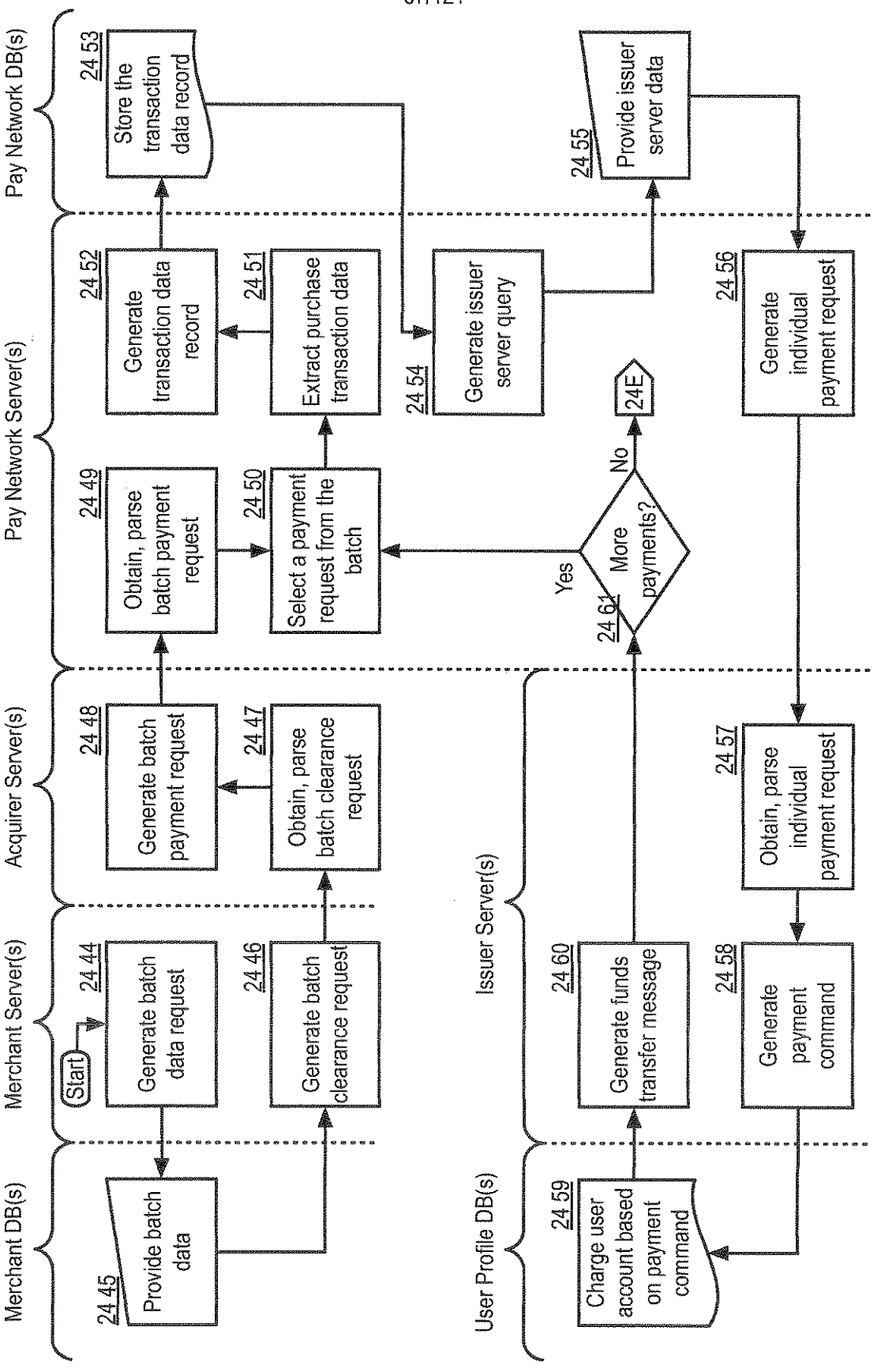


FIGURE 24D

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

FIGURE 24E

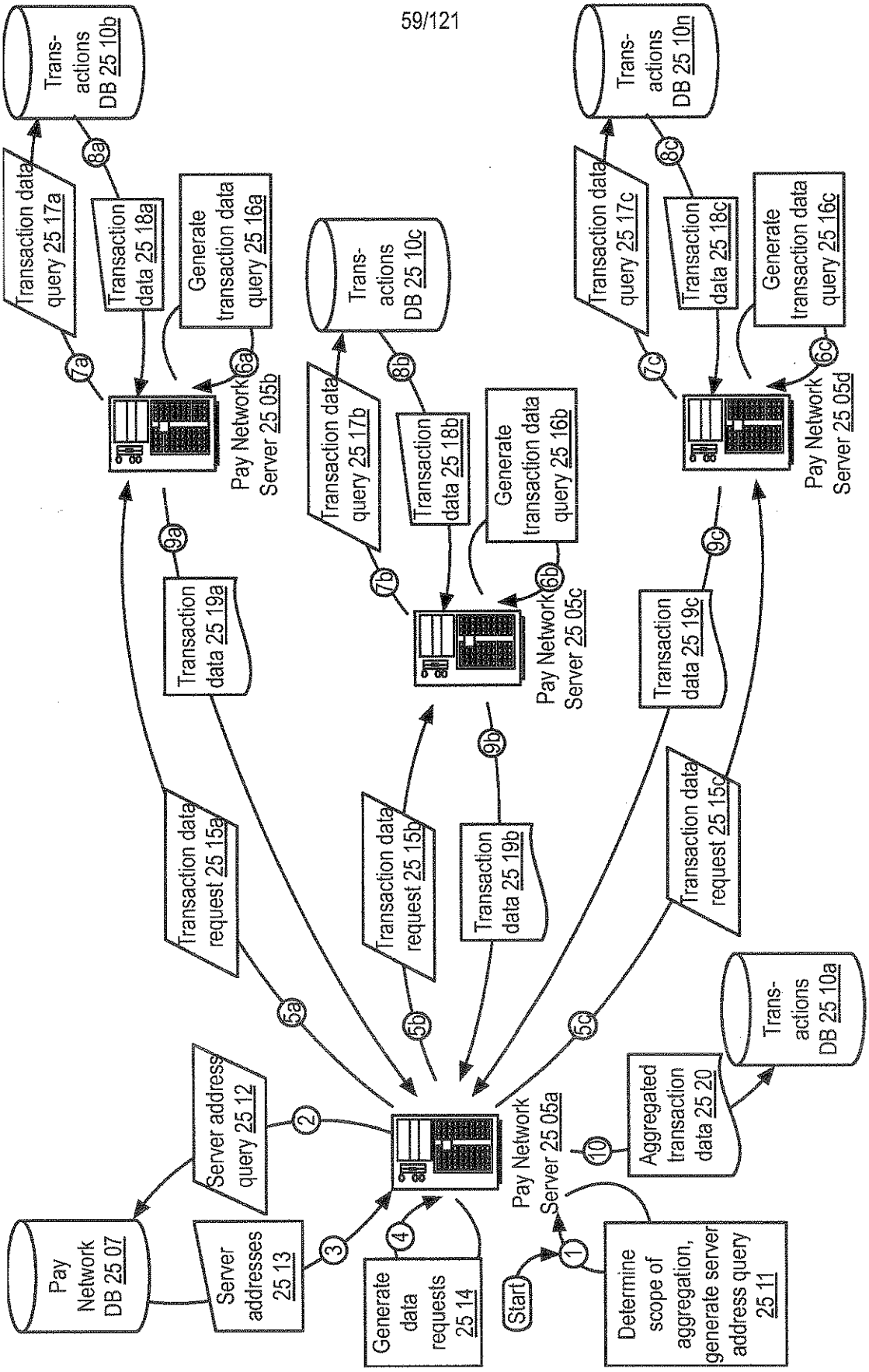


FIGURE 25 Example: Transaction Data Aggregation

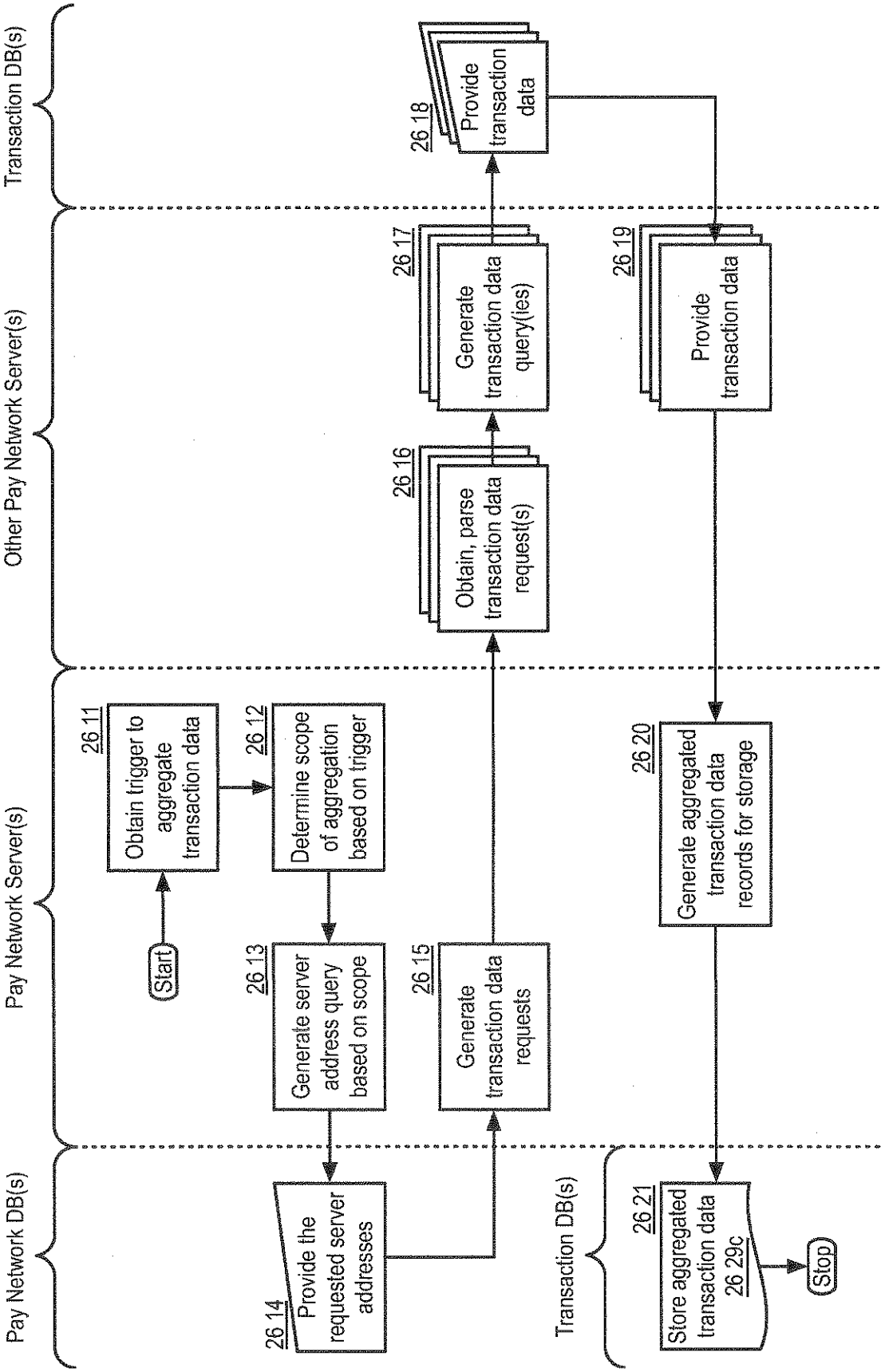


FIGURE 26

Example: Transaction Data Aggregation (TDA) component 2600

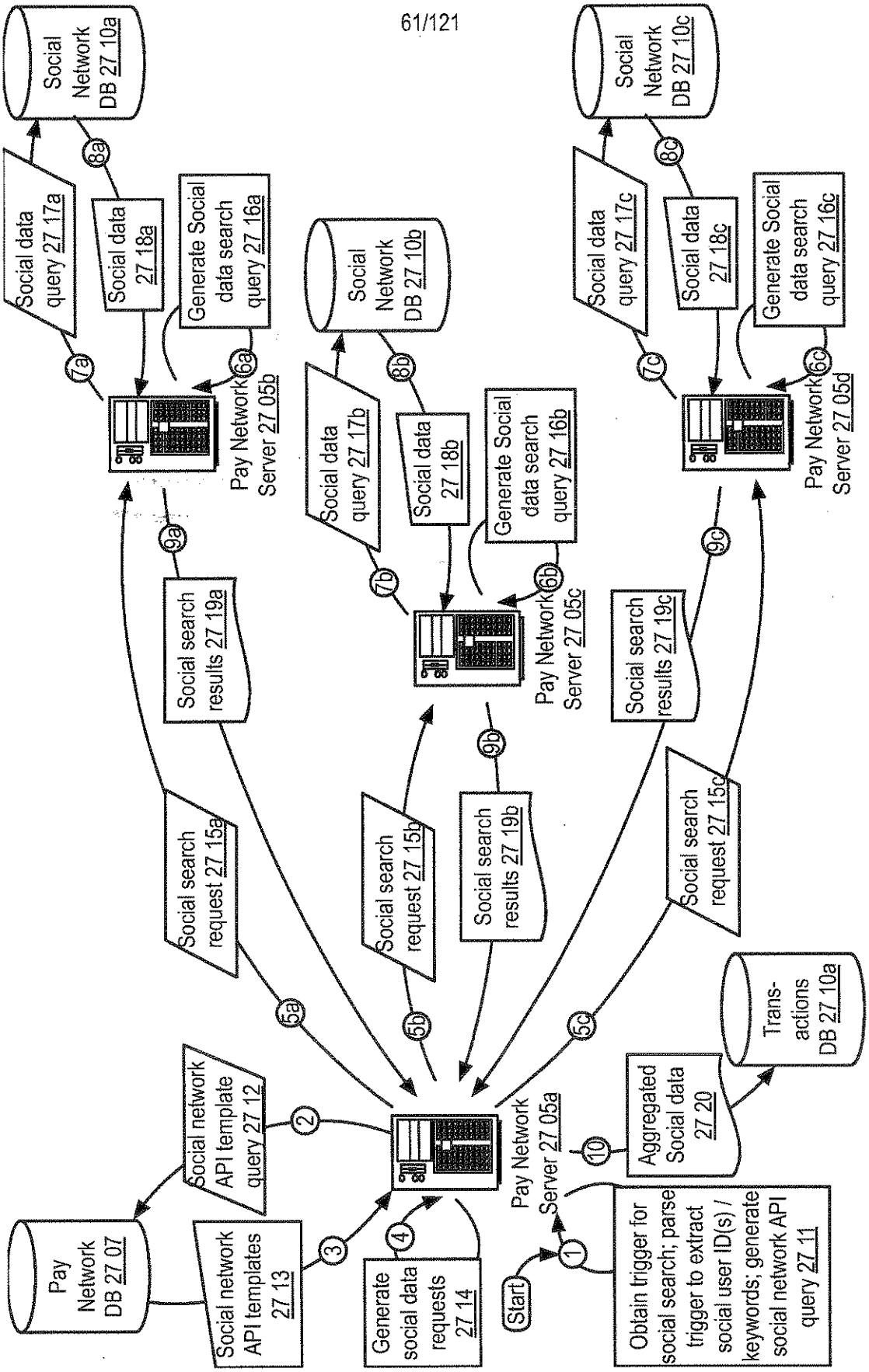


FIGURE 27 Example: Social Data Aggregation

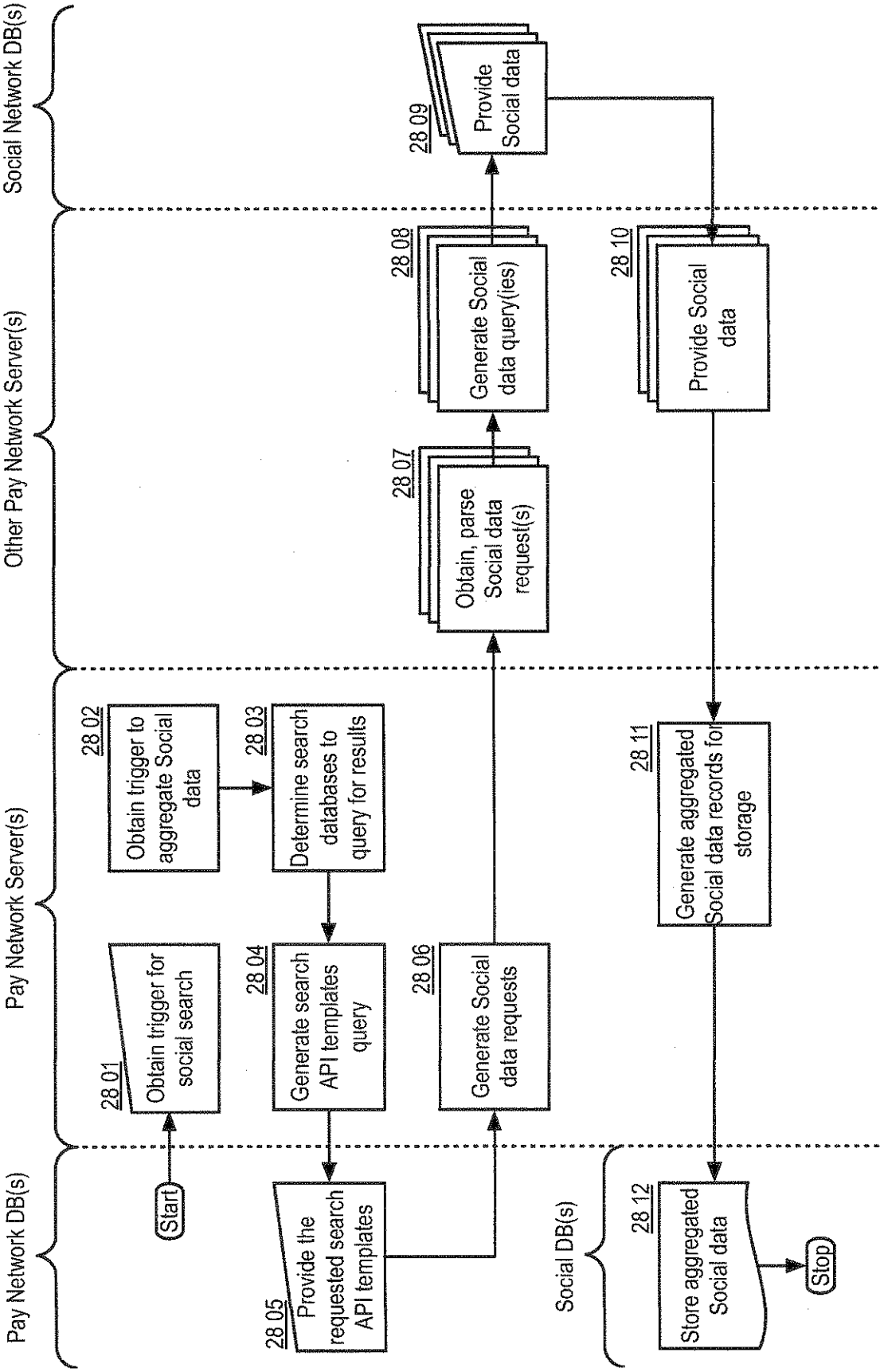


FIGURE 28 Example: Social Data Aggregation ("SDA") component 2800

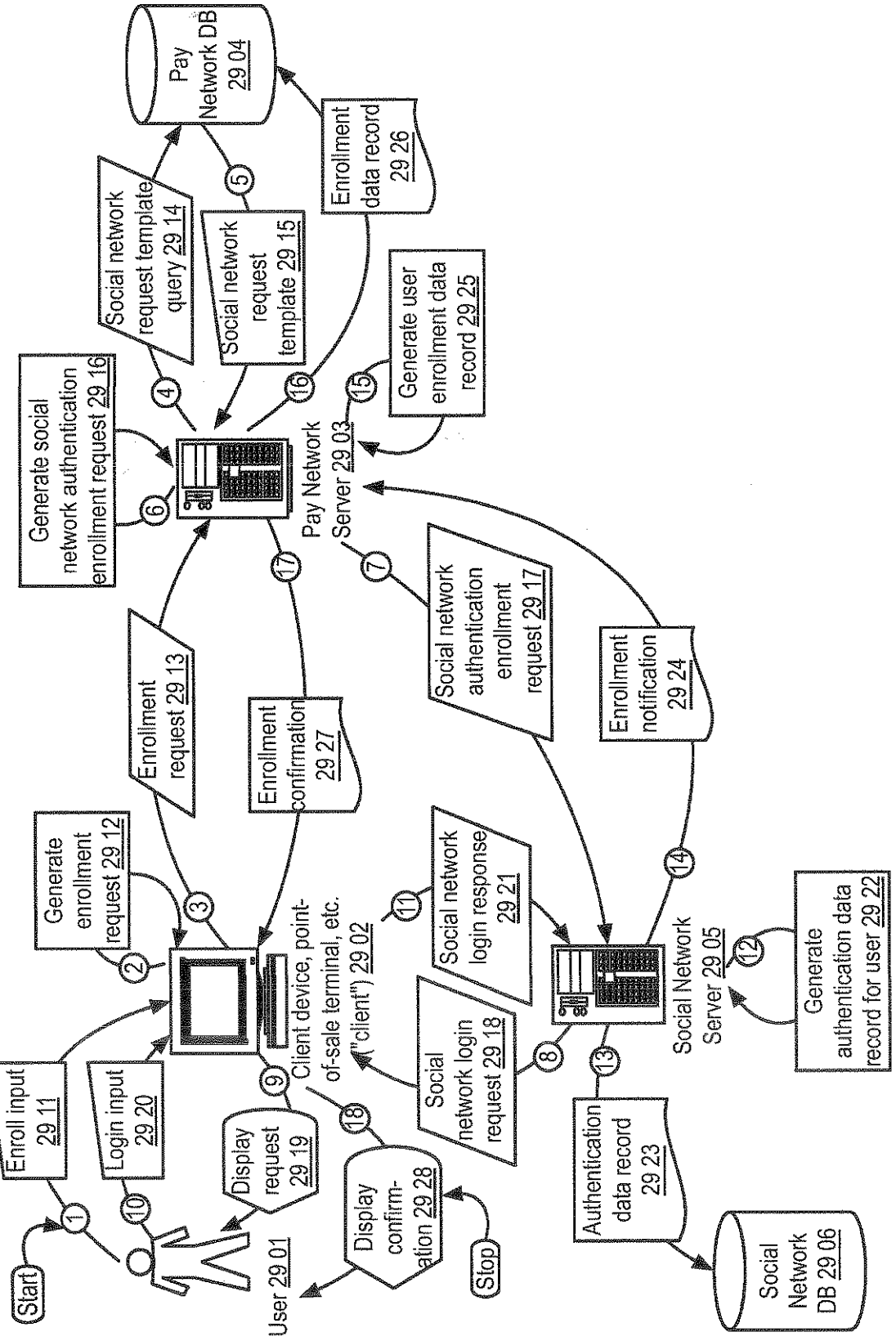


FIGURE 29

Example: Value-Add Service Enrollment

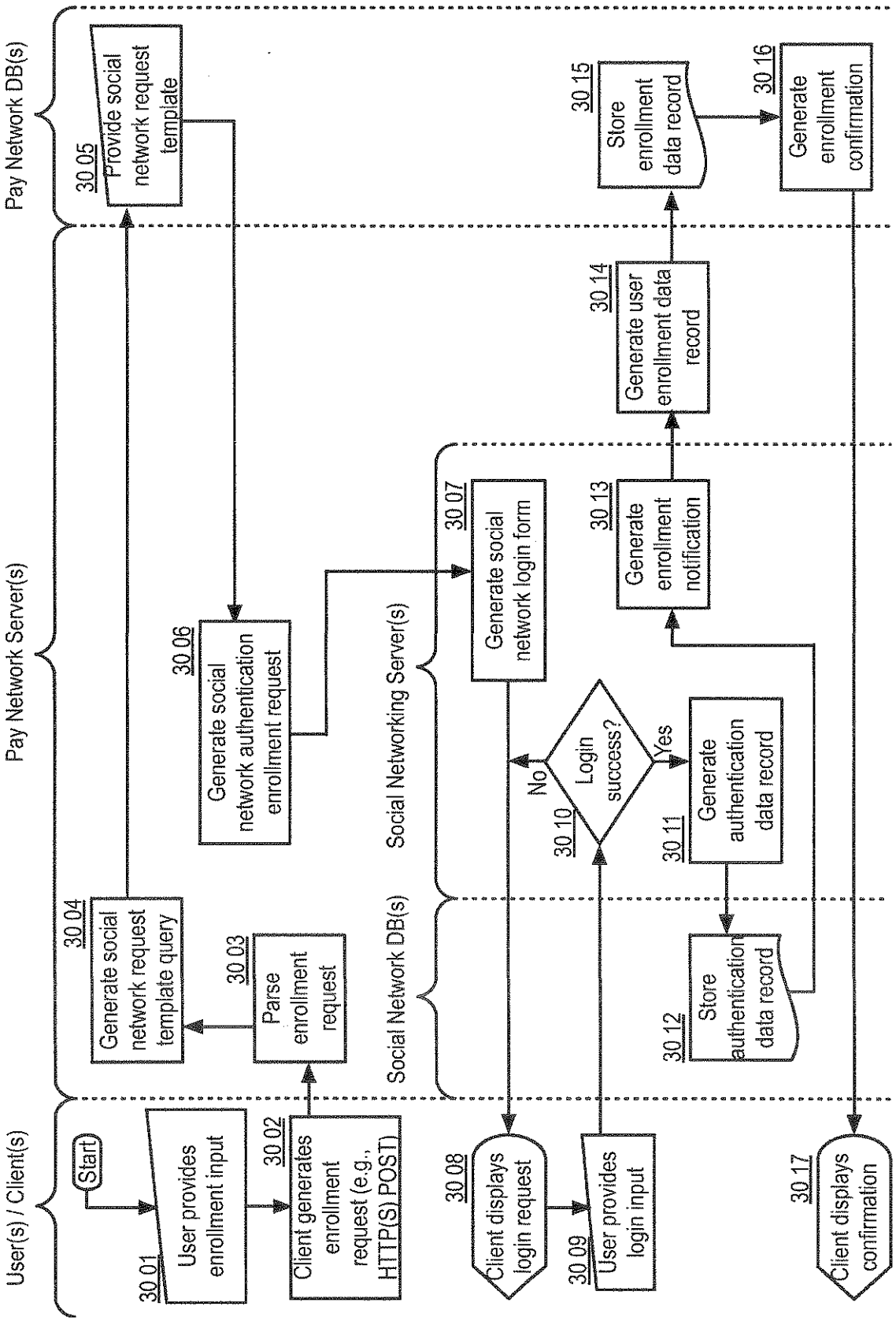


FIGURE 30

Example: Value-Add Service Enrollment ("VASE") component 3000

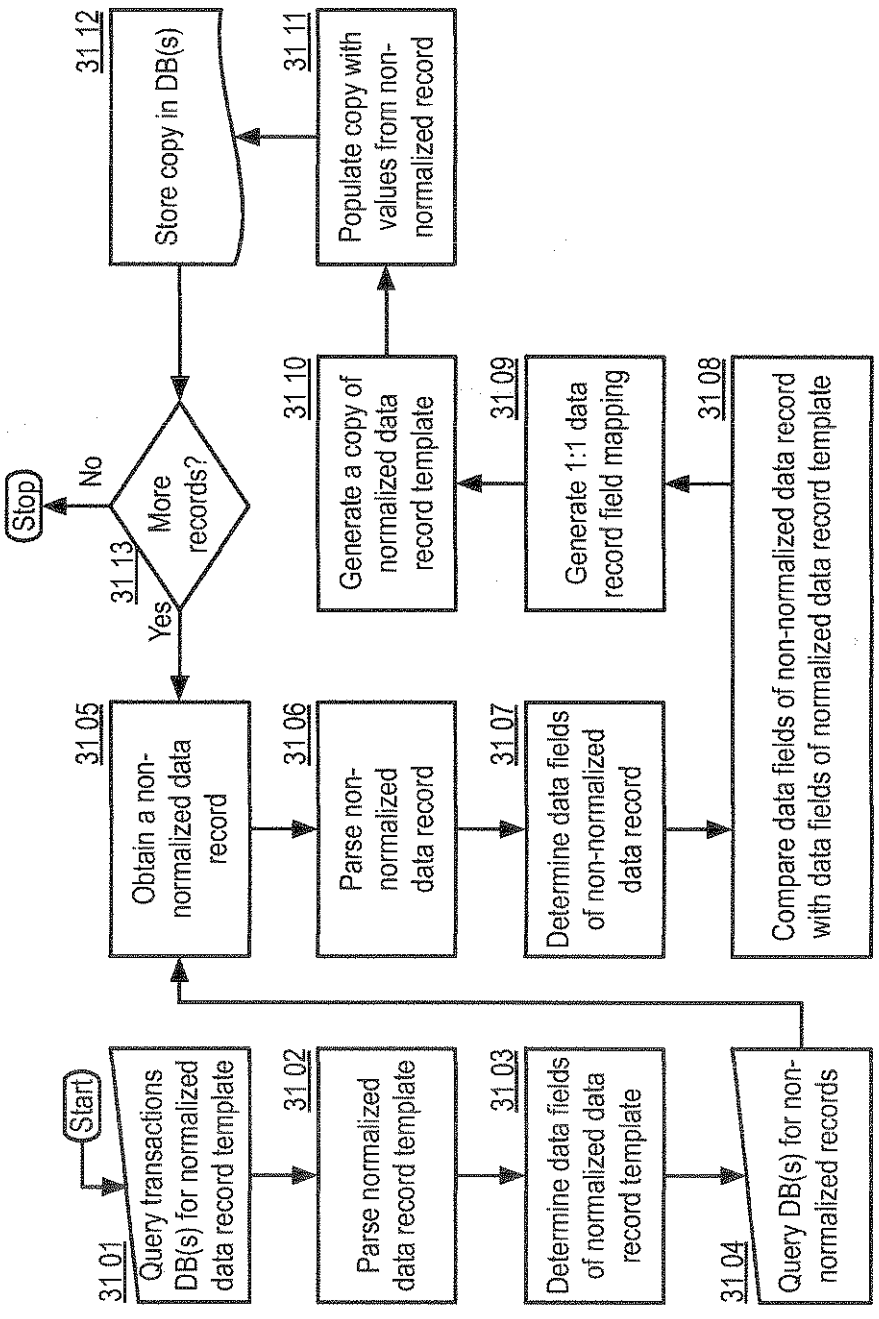


FIGURE 31A

Example: Aggregated Data Record Normalization ("ADRN") component 3100

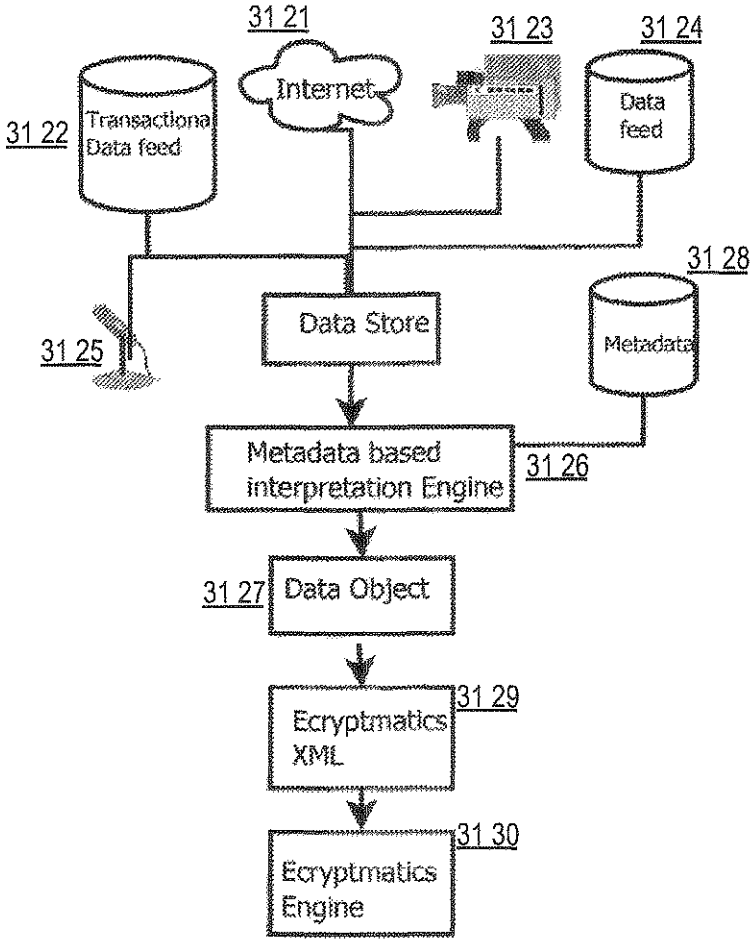
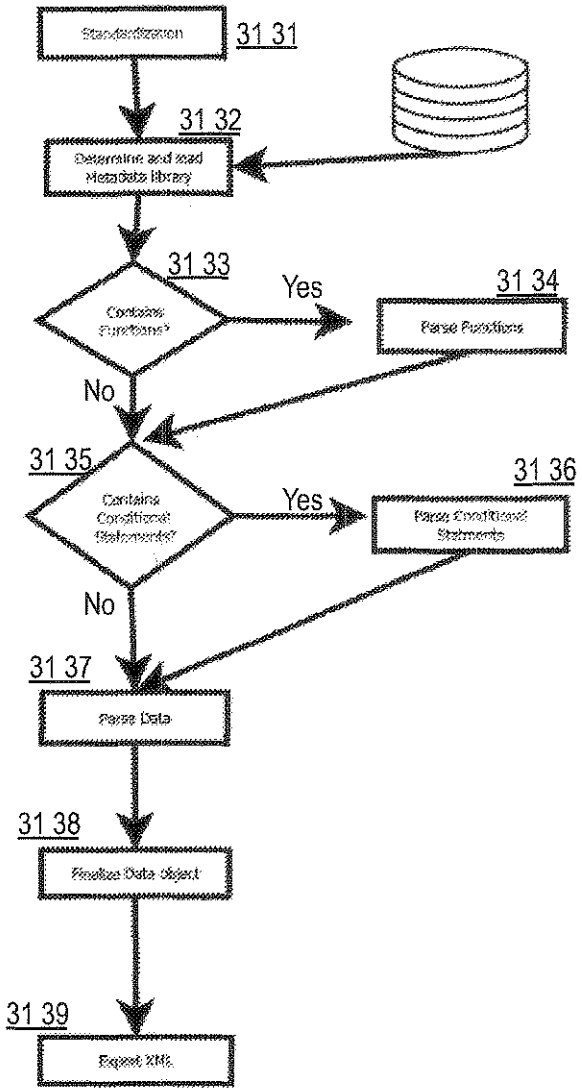
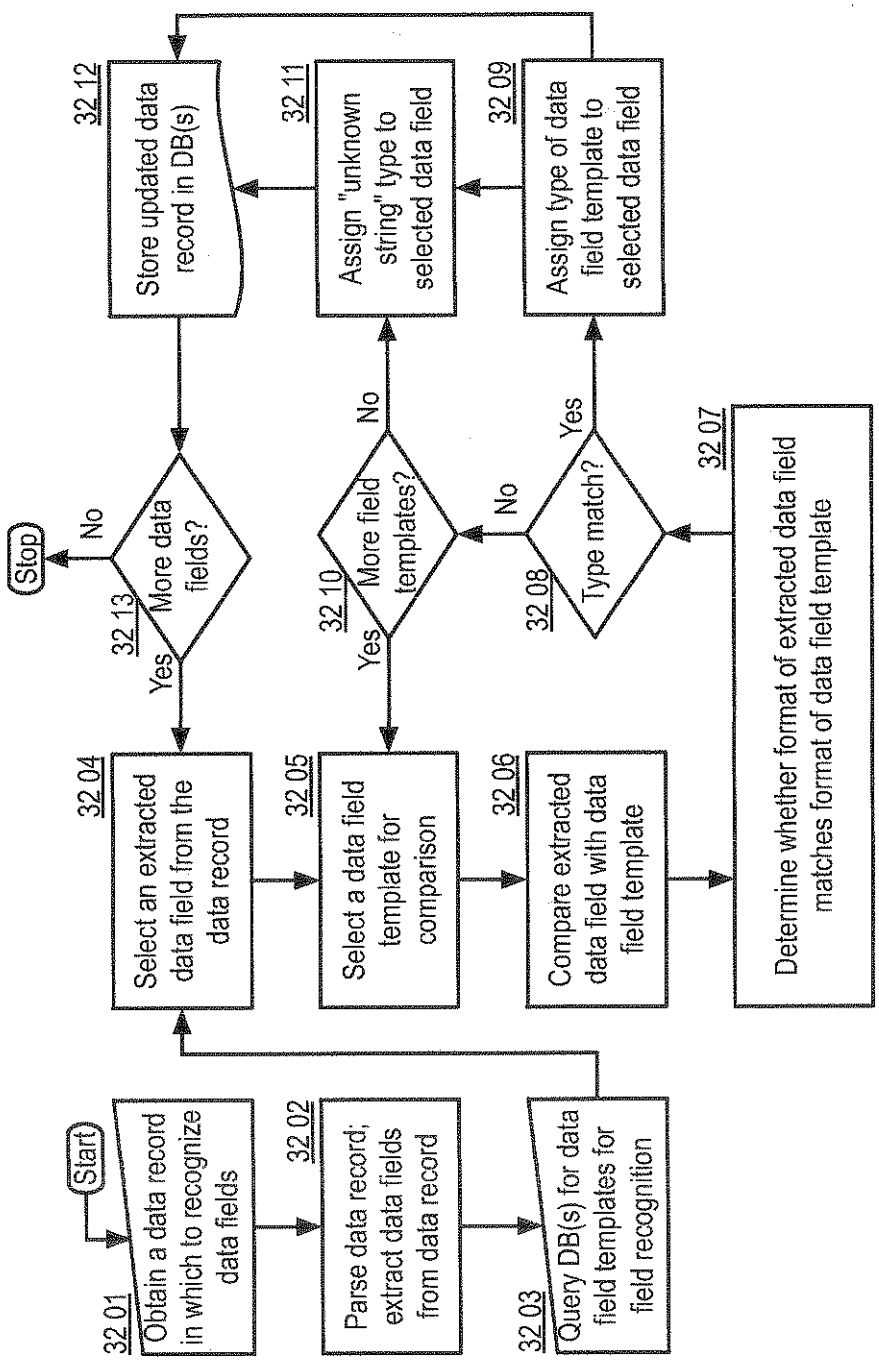


FIGURE 31B



Example: Aggregated Data Record Normalization ("ADRN") component 3100



Example: Data Field Recognition ("DFR") component 3200

FIGURE 32

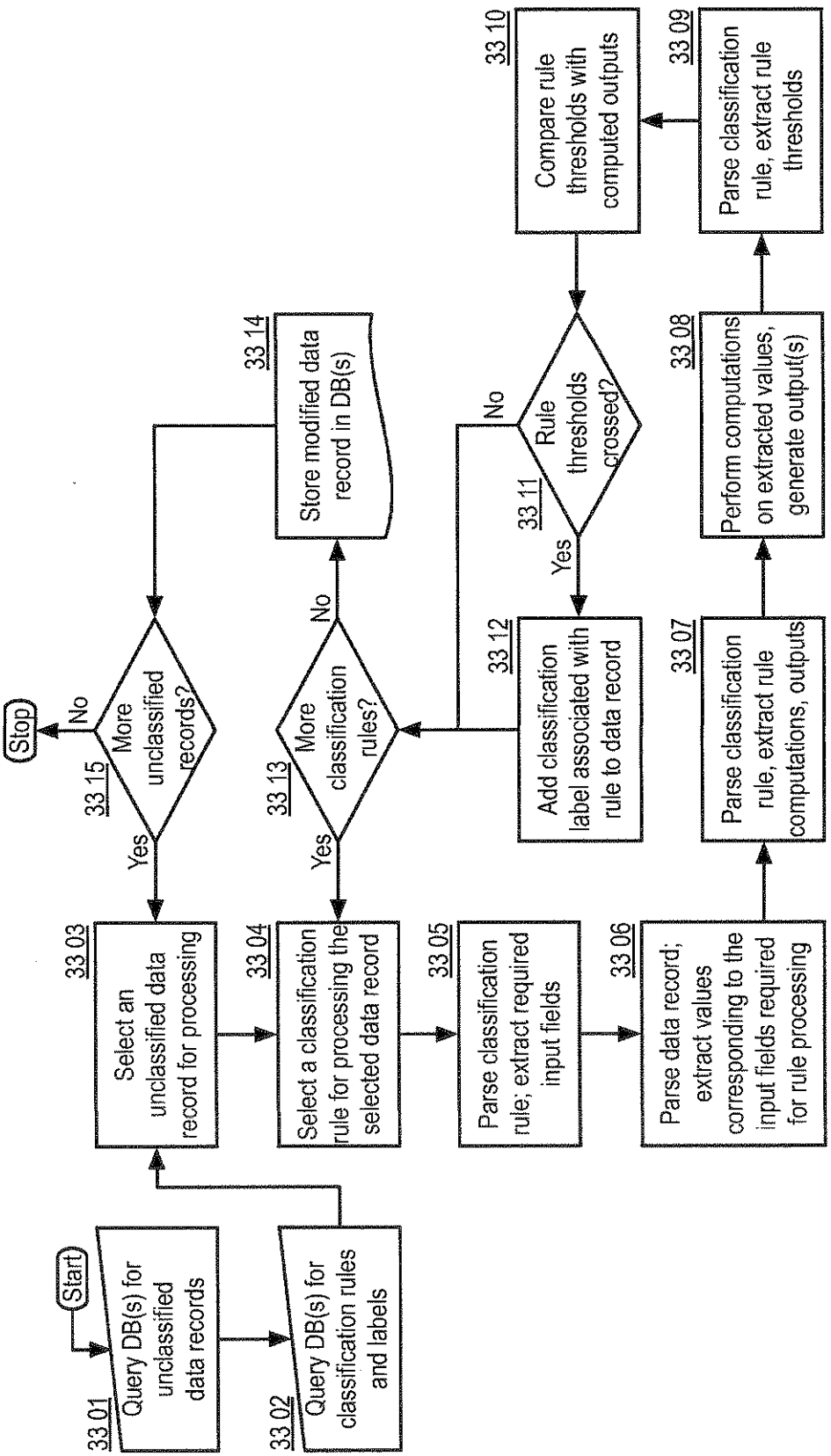


FIGURE 33

Example: Entity Type Classification ("ETC") component 3300

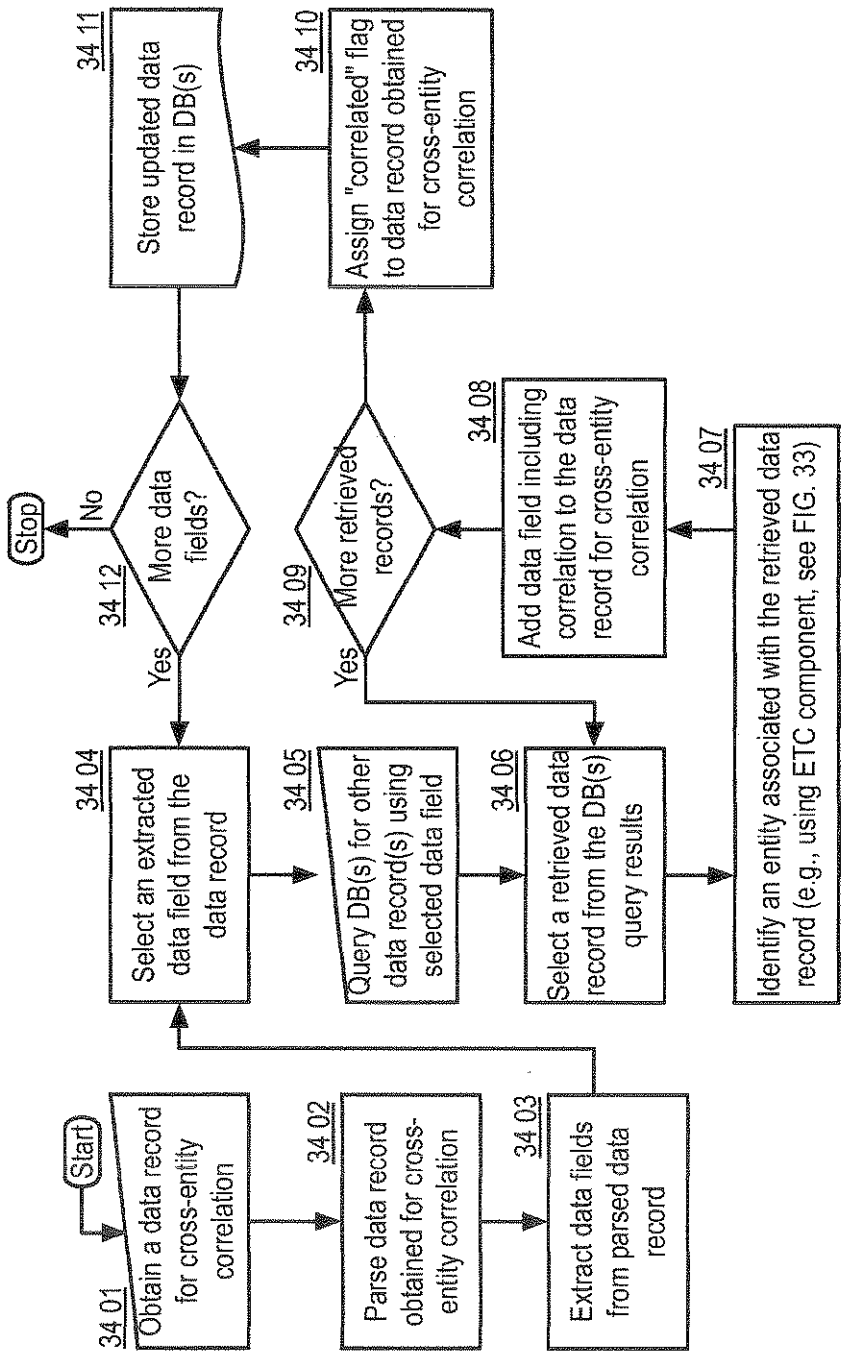
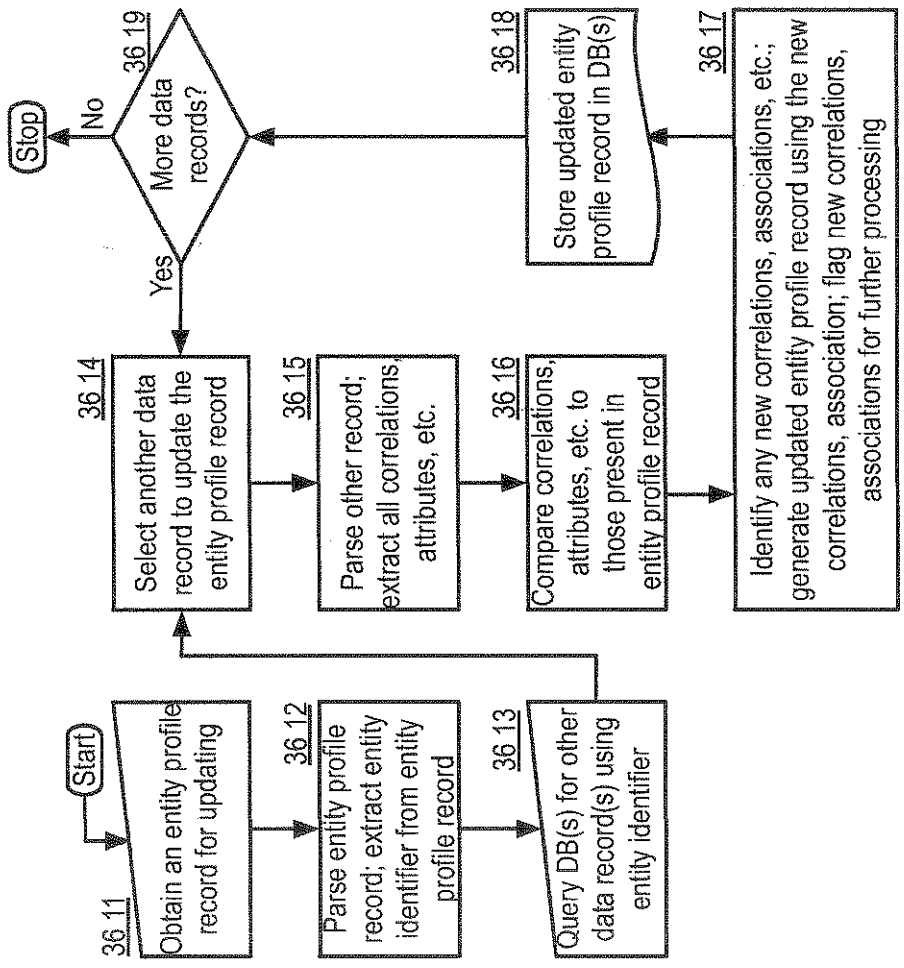


FIGURE 34

Example: Cross-Entity Correlation ("CEC") component 3400

FIGURE 35

Example: Entity Attribute Association ("EAA") component 3500



Example: Entity Profile-Graph Updating ("EPGU") component 3600

FIGURE 36

FIGURE 37

Example: Search Term Generation ("STG") component 3700

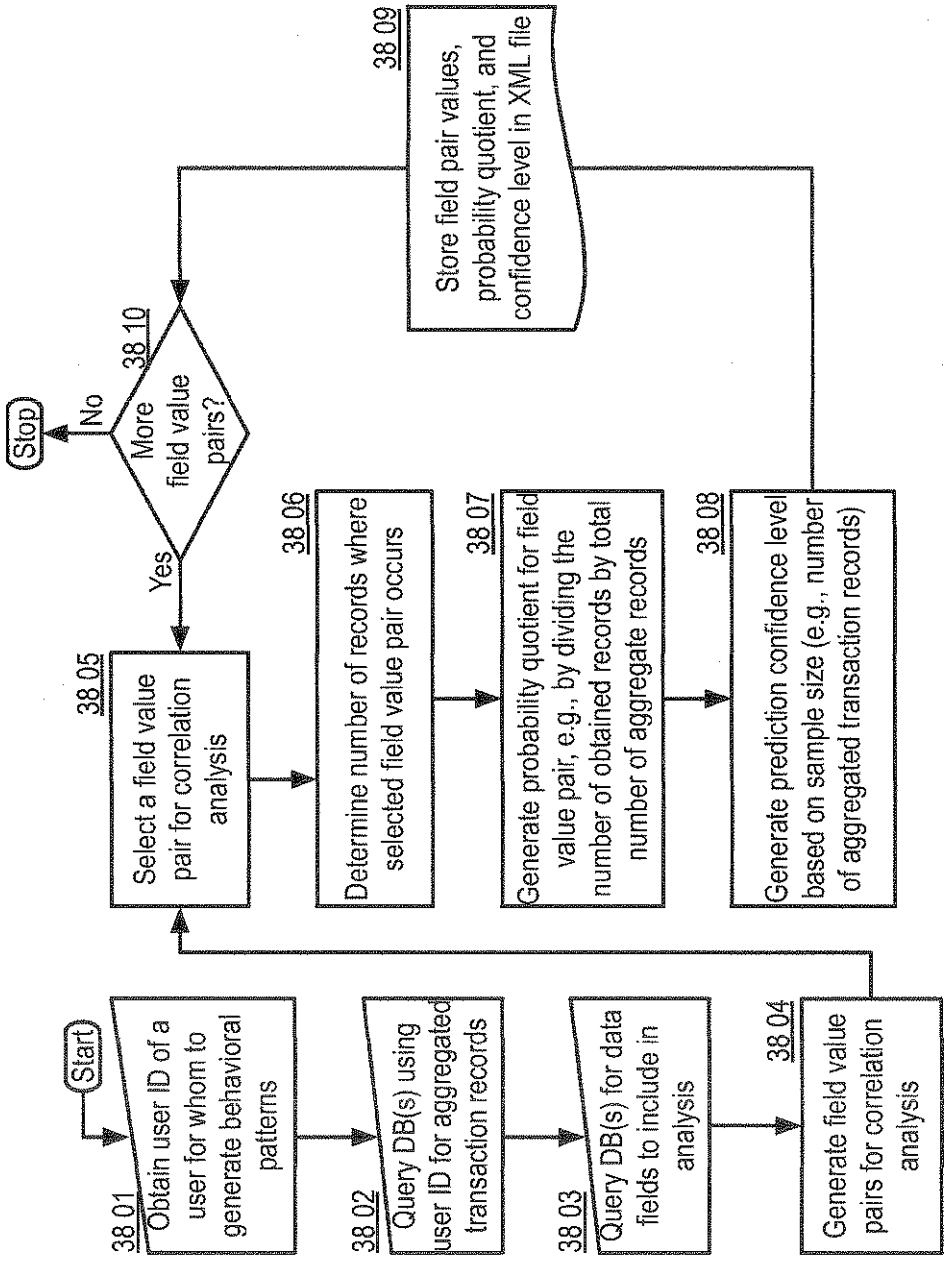


FIGURE 38

Example: User Behavior Analysis ("UBA") component 3800

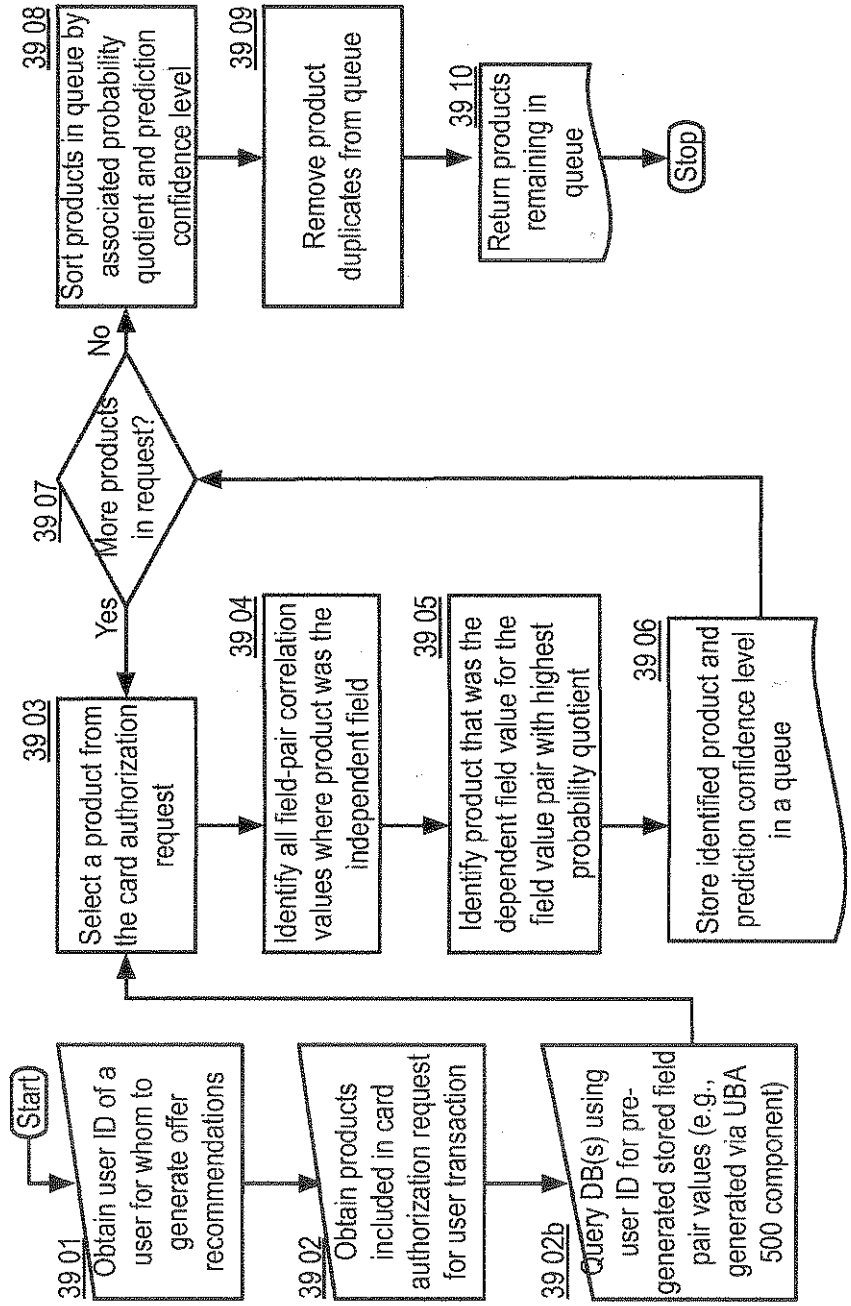


FIGURE 39

Example: User Behavior-Based Offer Recommendation ("UBOR") component 3900

FIGURE 40

Example: SocialPay

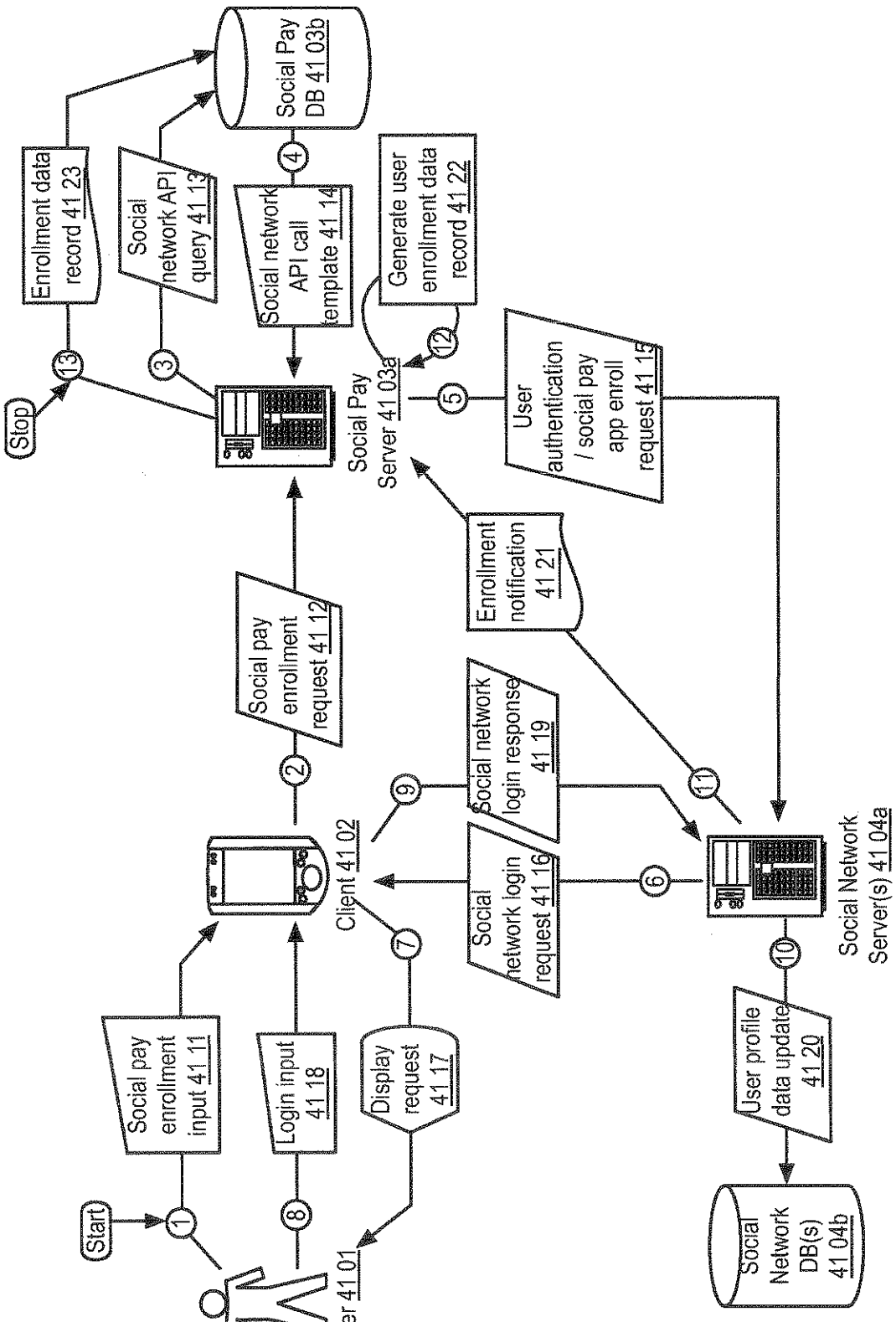


FIGURE 41

Example Data Flow: Social Pay Enrollment

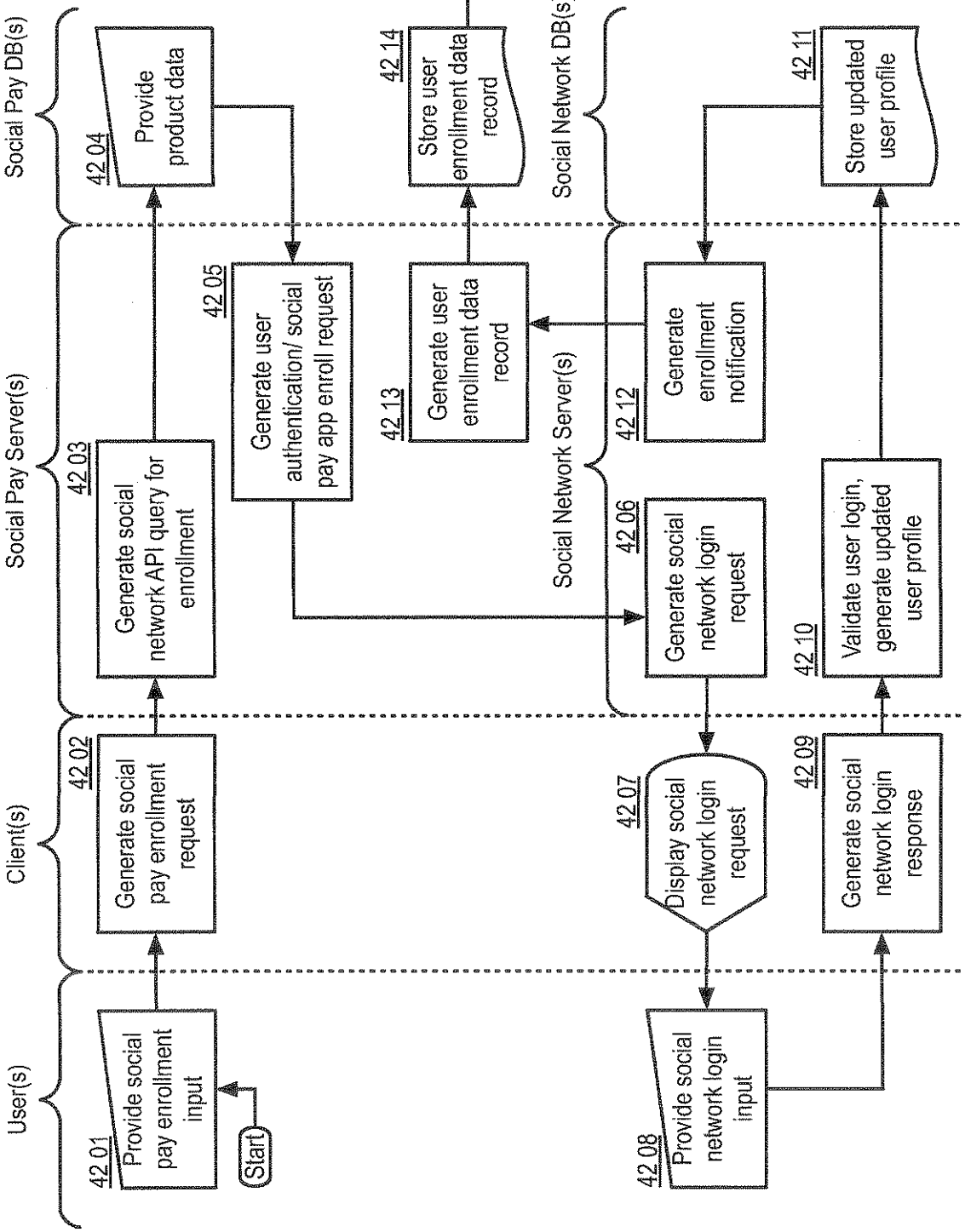


FIGURE 42 Example Logic Flow: Social Pay Enrollment ("SPE") component 4200

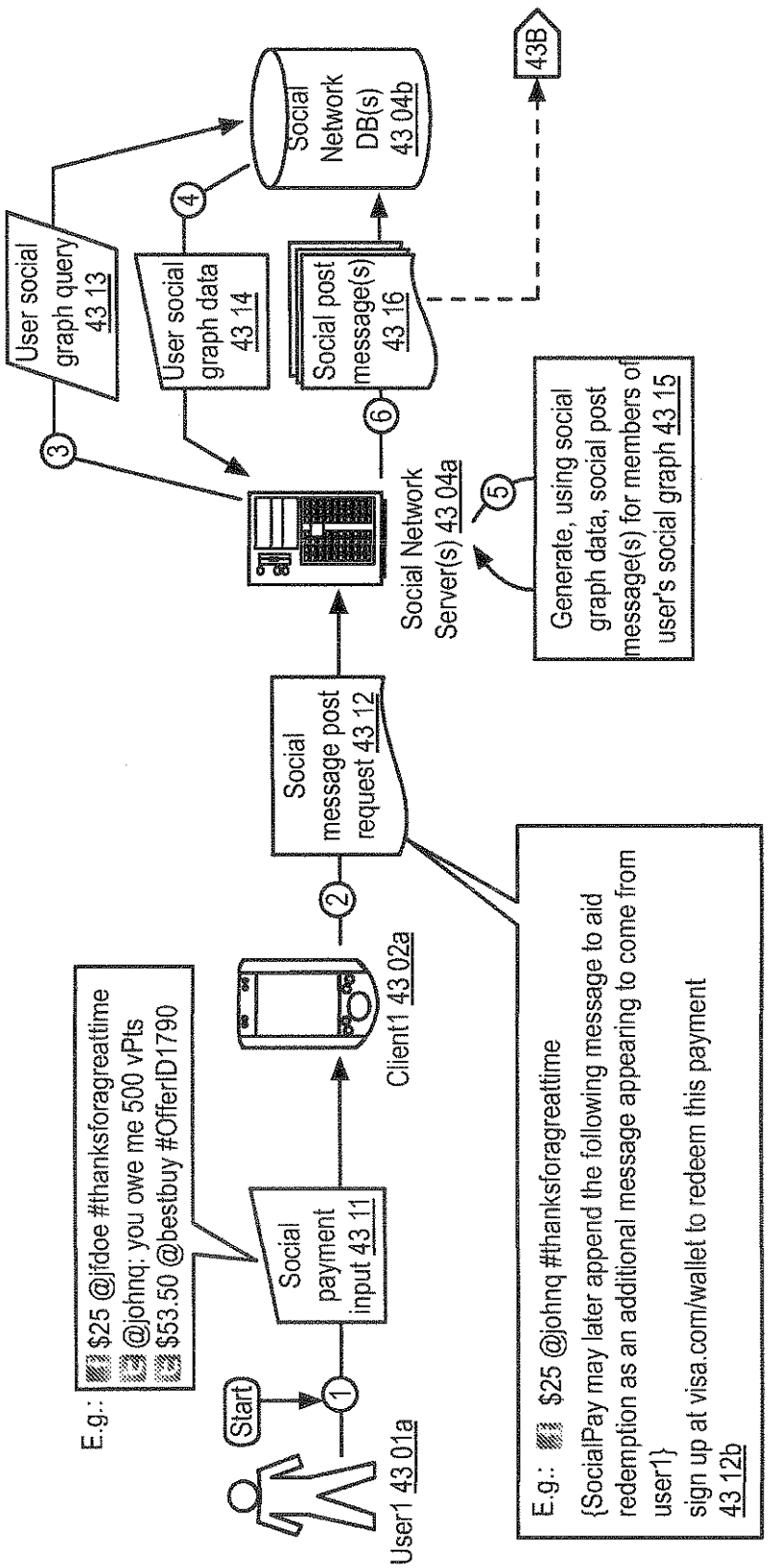


FIGURE 43A

Example Data Flow: Social Payment Triggering

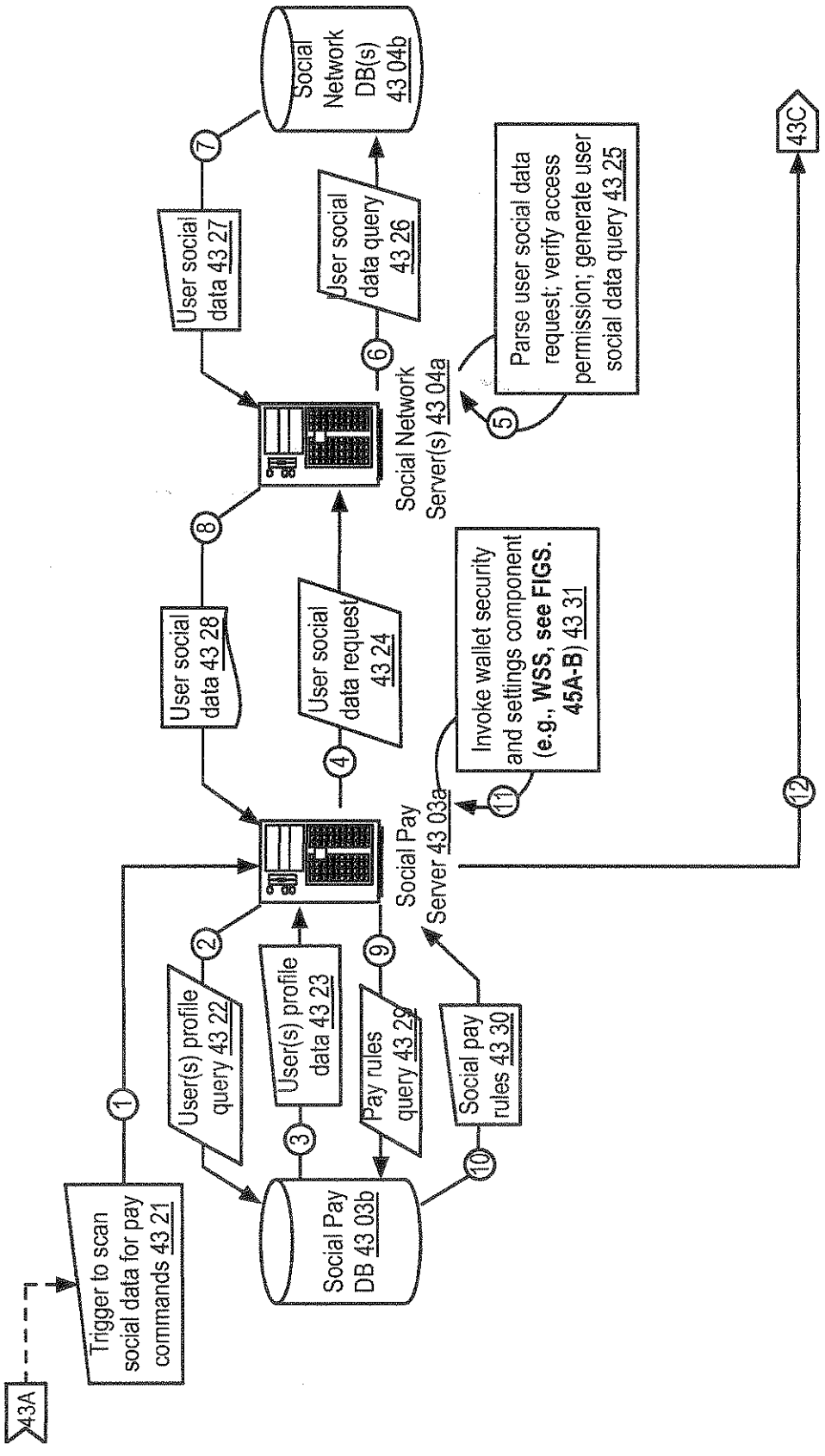


FIGURE 43B

Example Data Flow: Social Payment Triggering

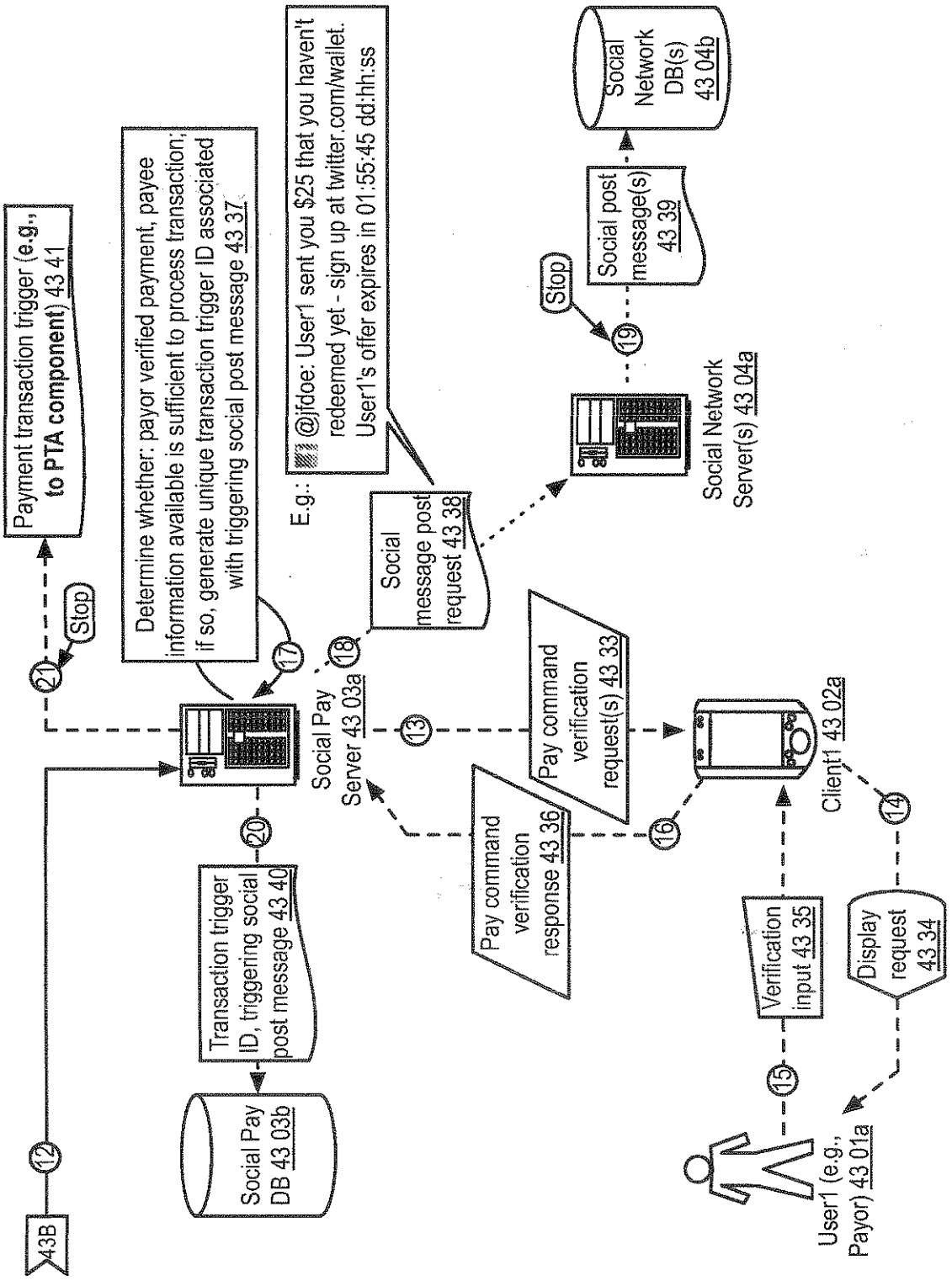


FIGURE 43C

Example Data Flow: Social Payment Triggering

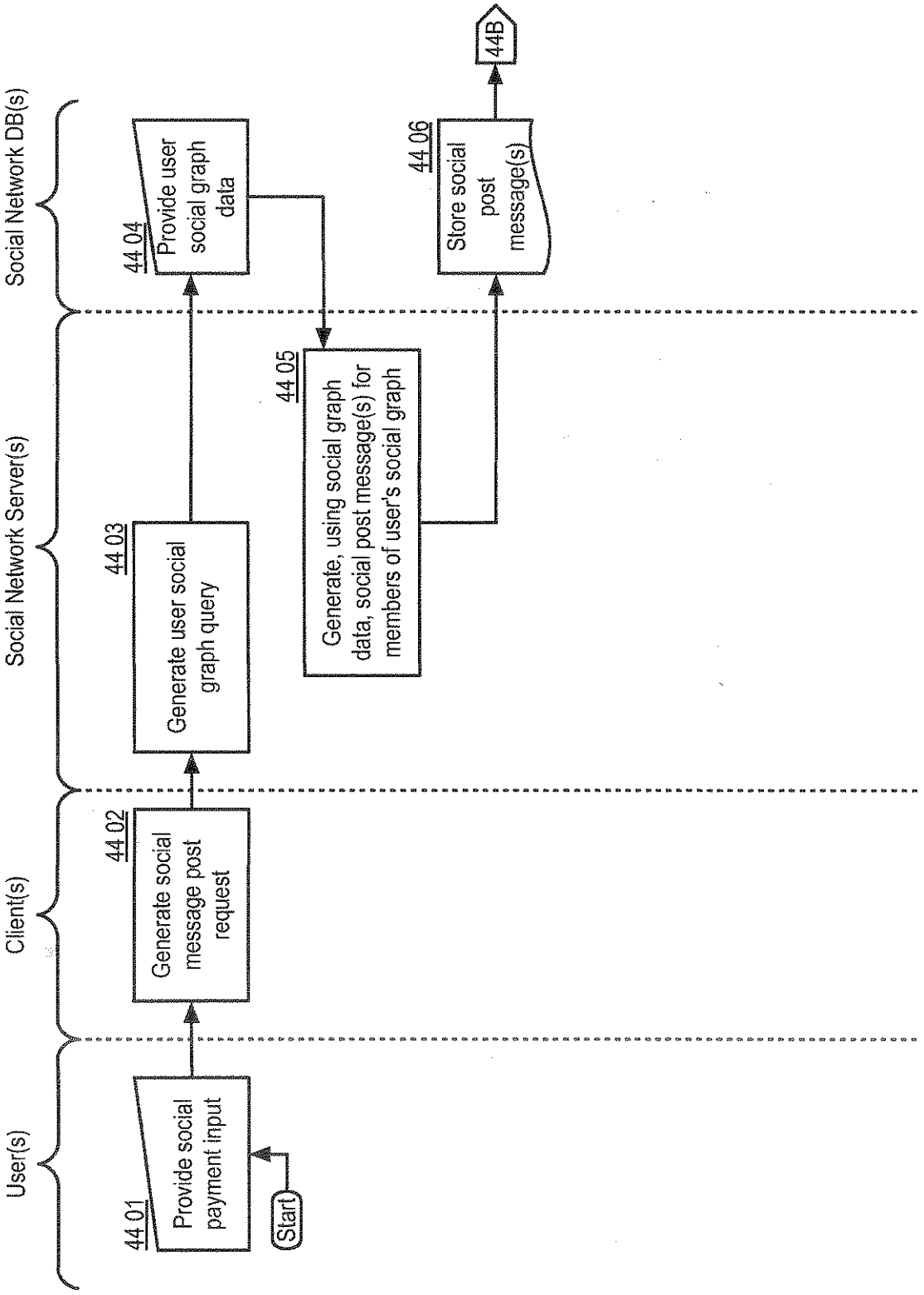


FIGURE 44A

Example Logic Flow: Social Payment Triggering ("SPT") component 4400

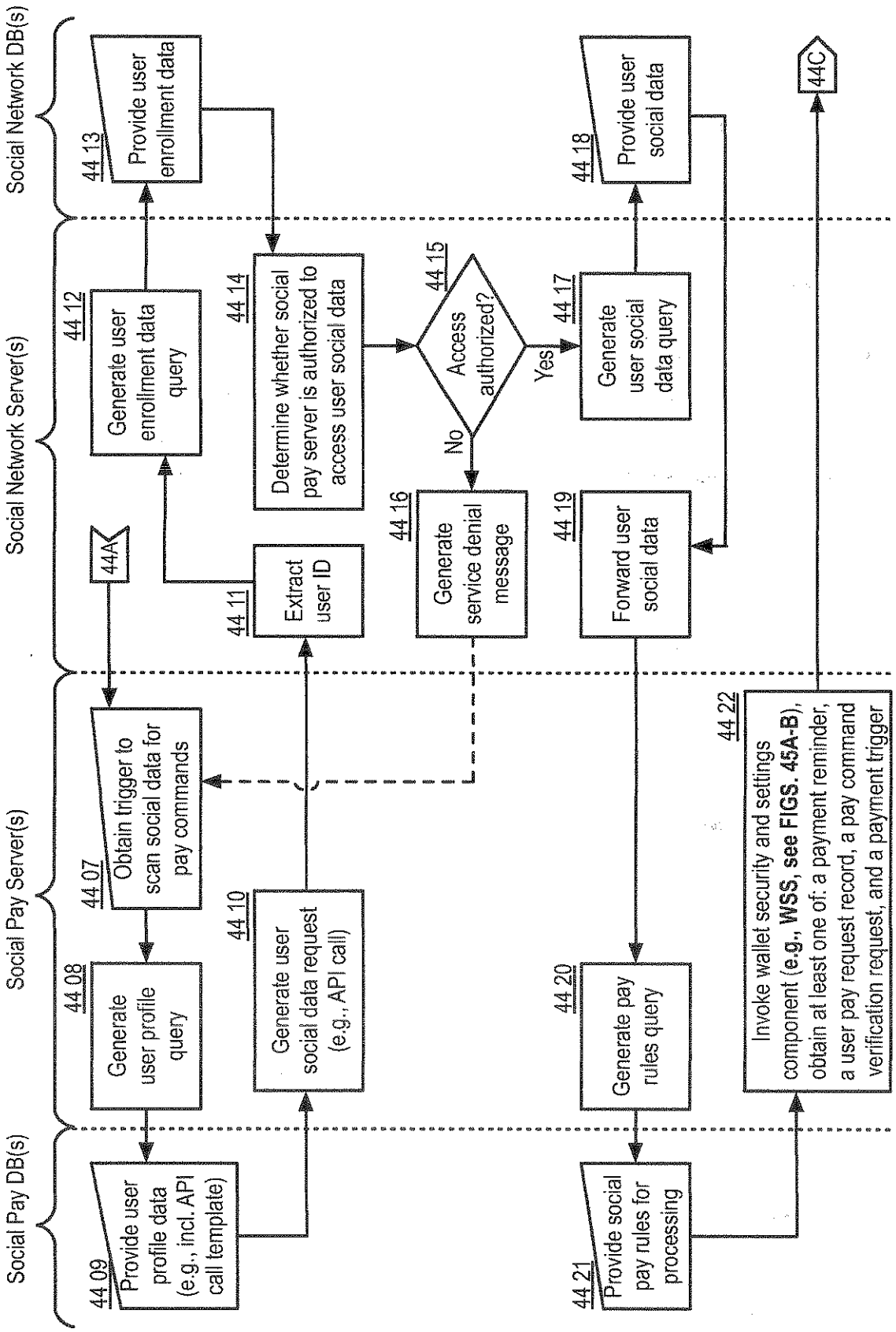


FIGURE 44B

Example Logic Flow: Social Payment Triggering ("SPT") component 4400

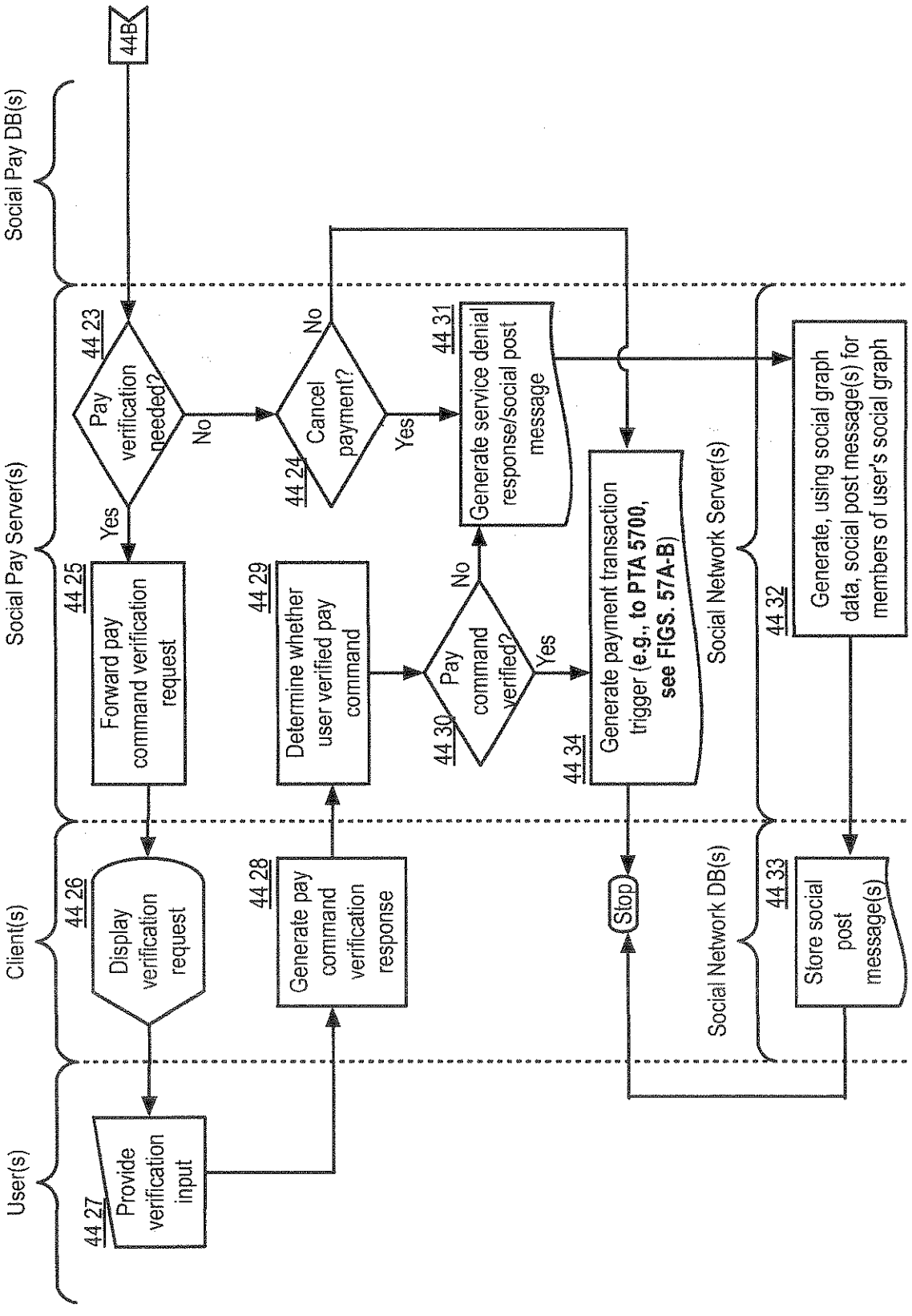


FIGURE 44C

Example Logic Flow: Social Payment Triggering ("SPT") component 4400

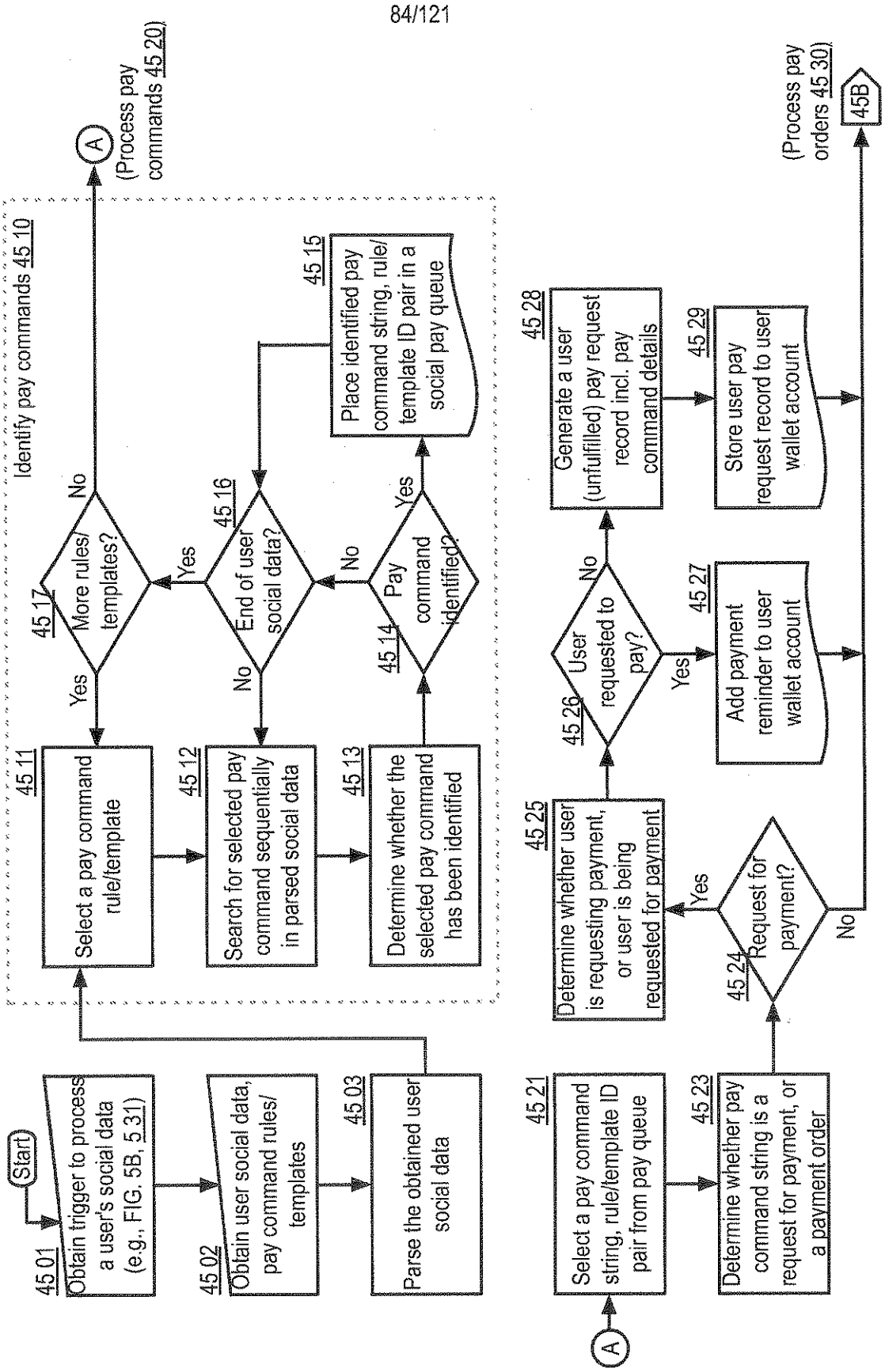


FIGURE 45A

Example Logic Flow: Wallet Security and Settings ("WSS") component 4500

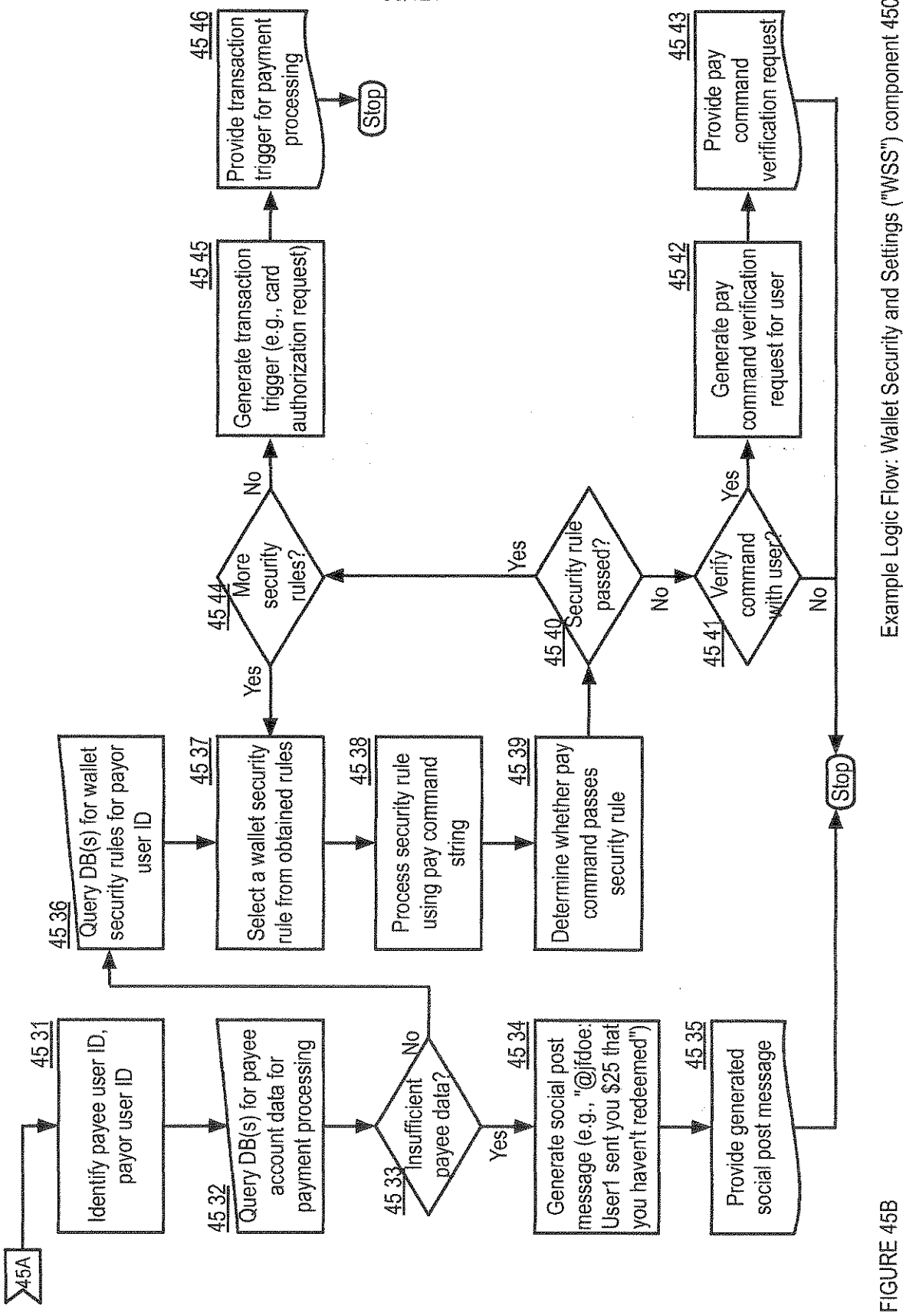


FIGURE 45B Example Logic Flow: Wallet Security and Settings ("WSS") component 4500

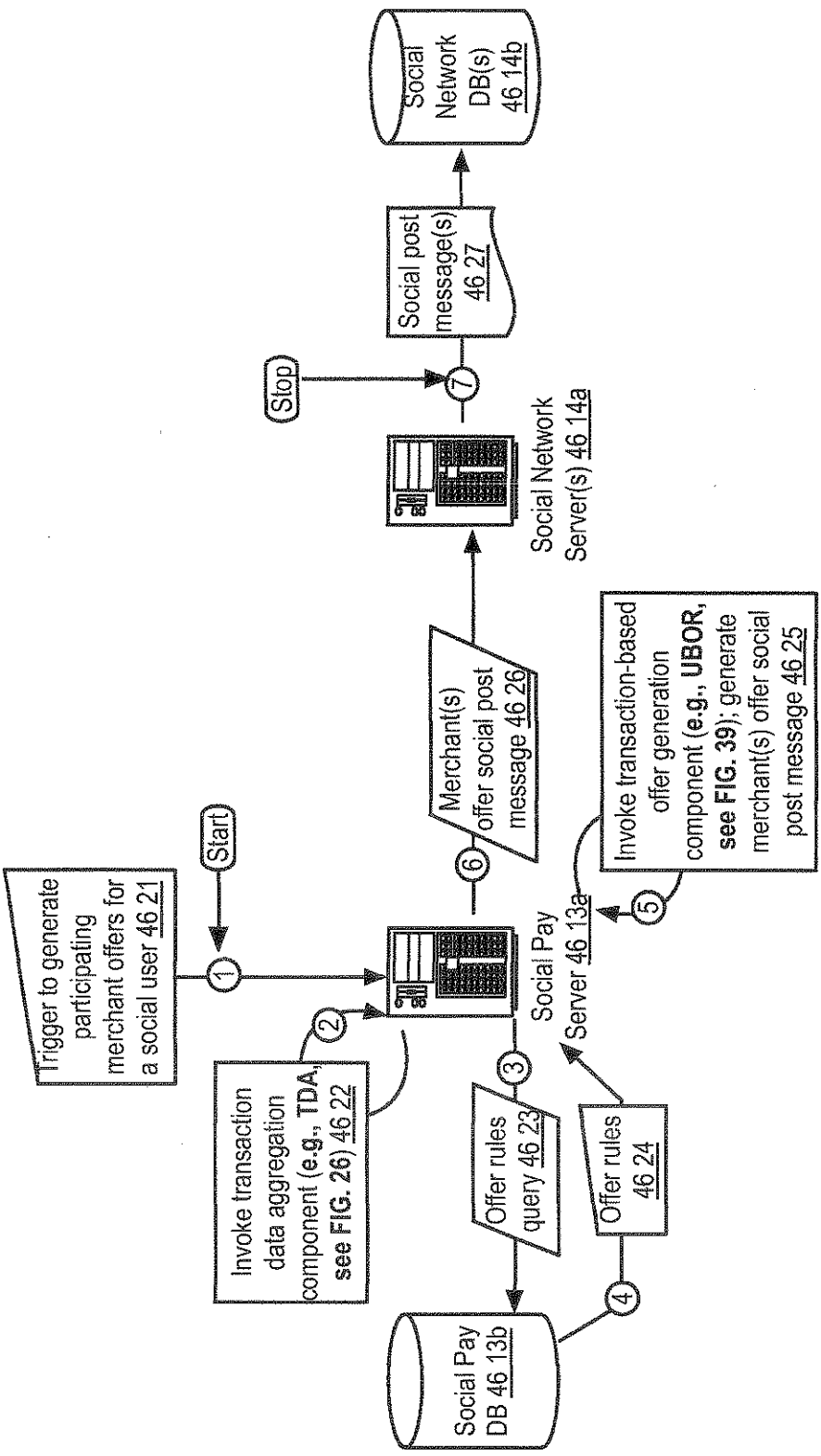


FIGURE 46

Example Data Flow: Social Merchant Consumer Bridging

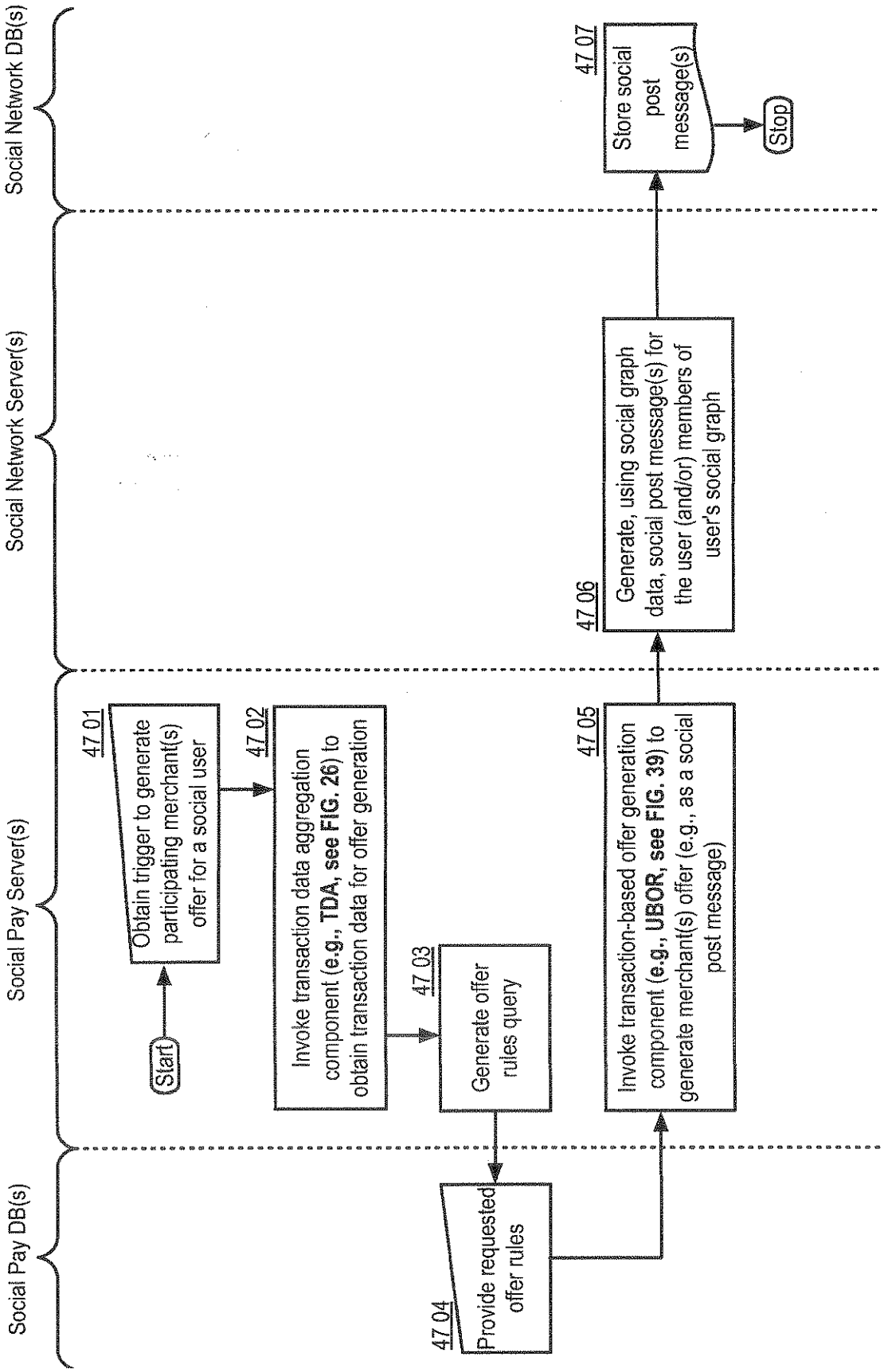
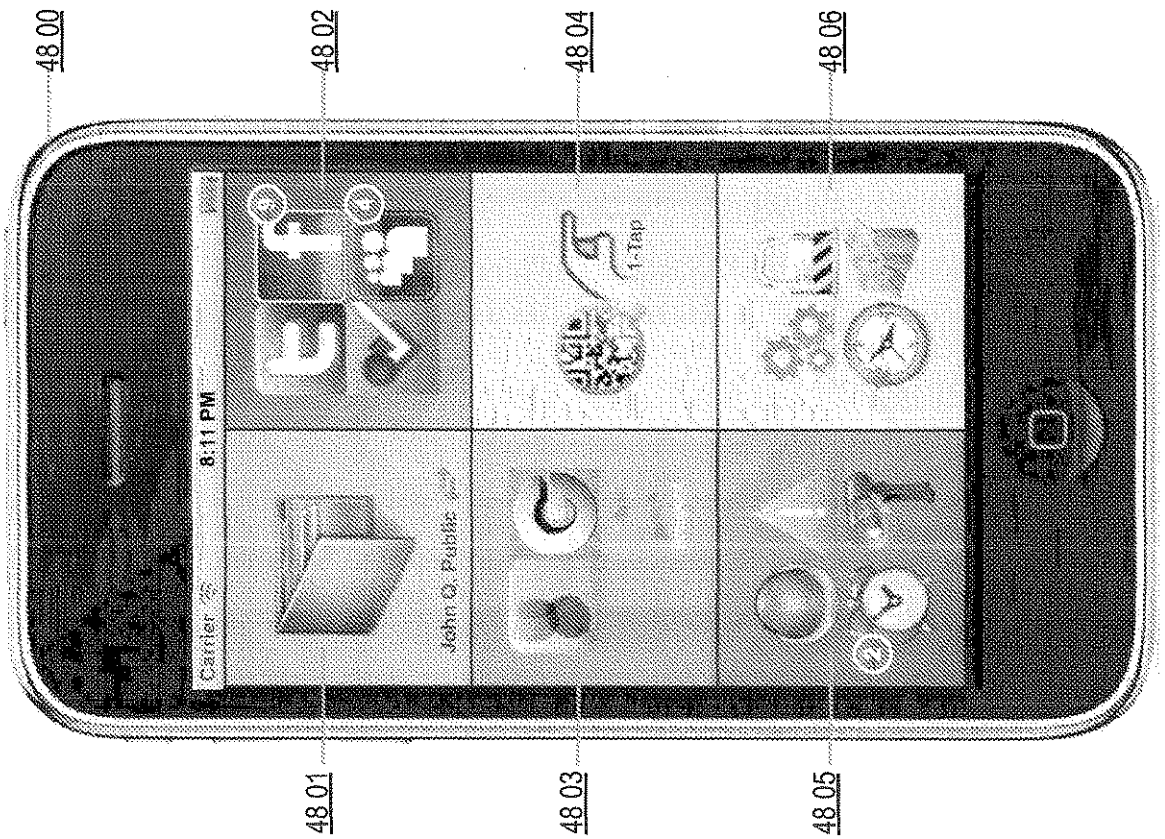


FIGURE 47 Example Logic Flow: Social Merchant Consumer Bridging ("SMCB") component 4700



Example: Virtual Wallet Mobile App - Feature Overview

FIGURE 48

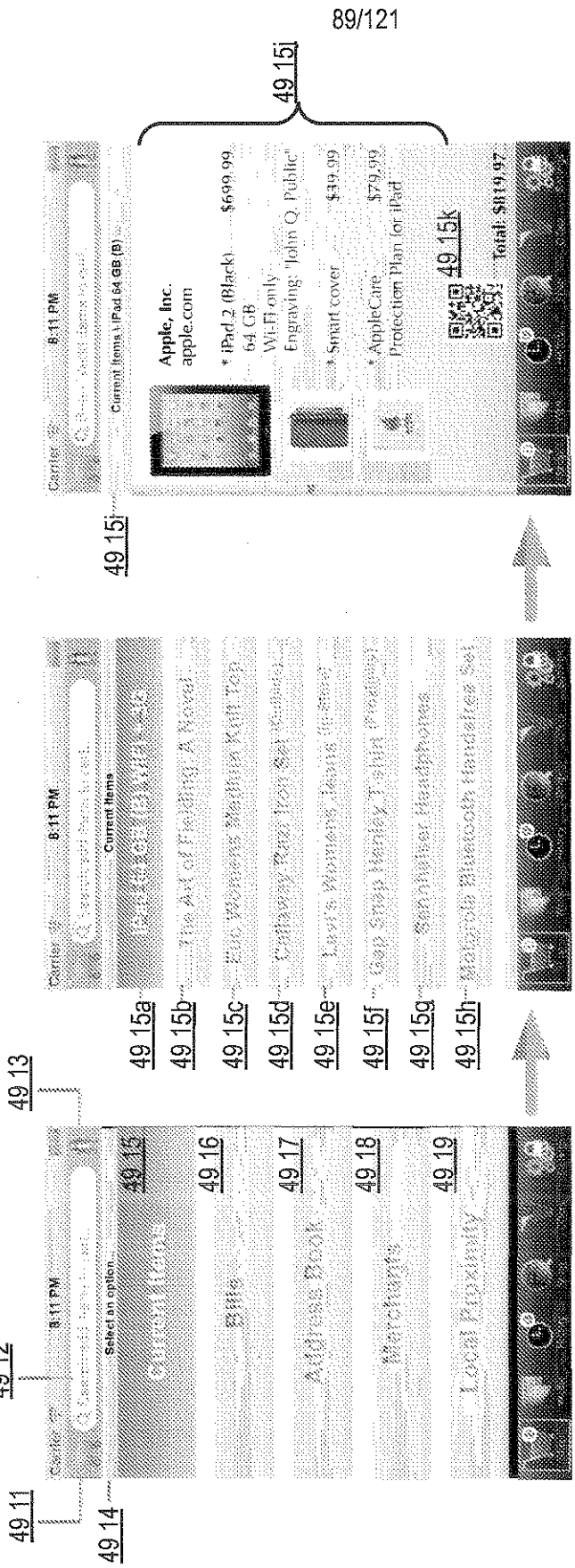
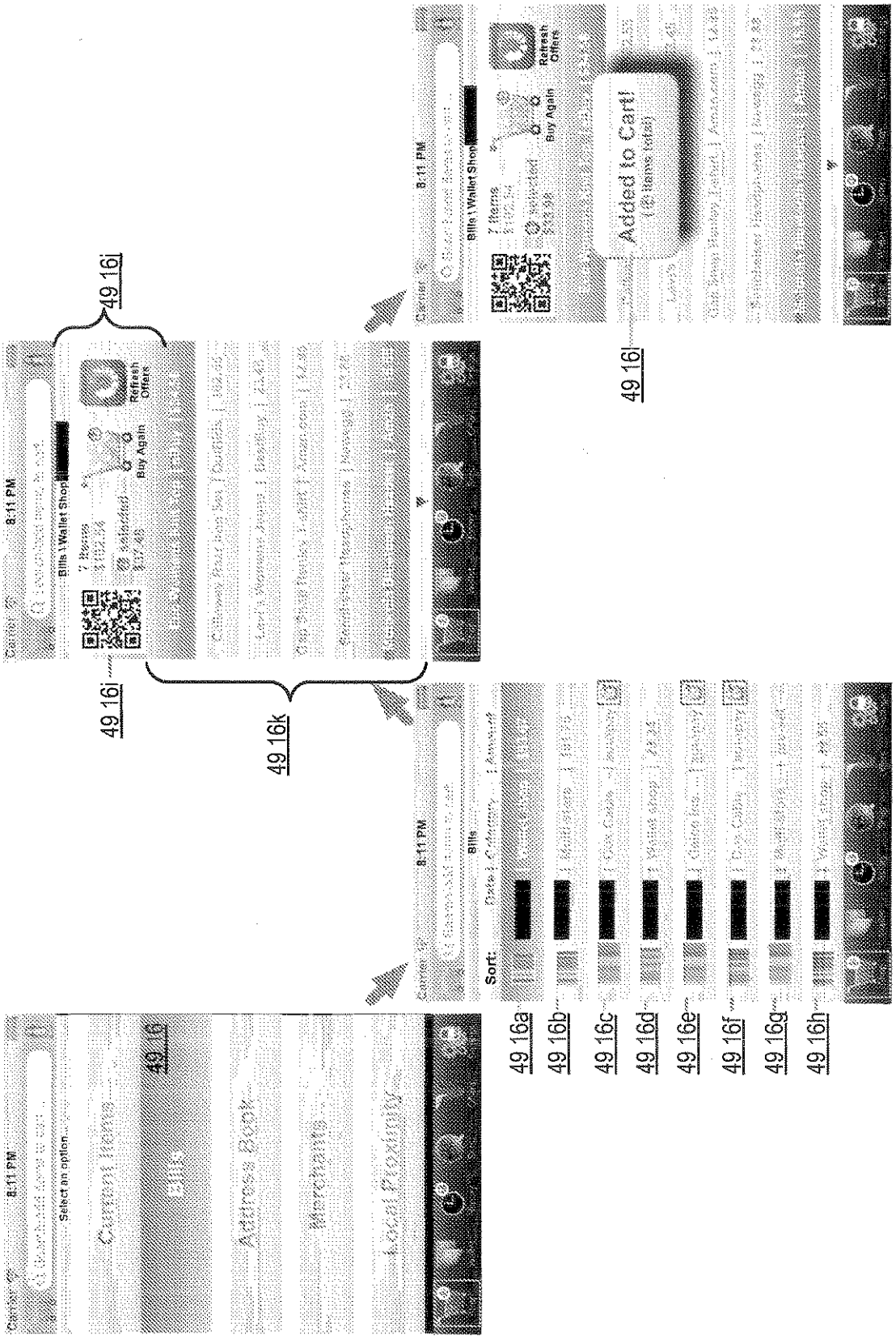


FIGURE 49A

Example: Virtual Wallet Mobile App - Shopping Mode



Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 49B

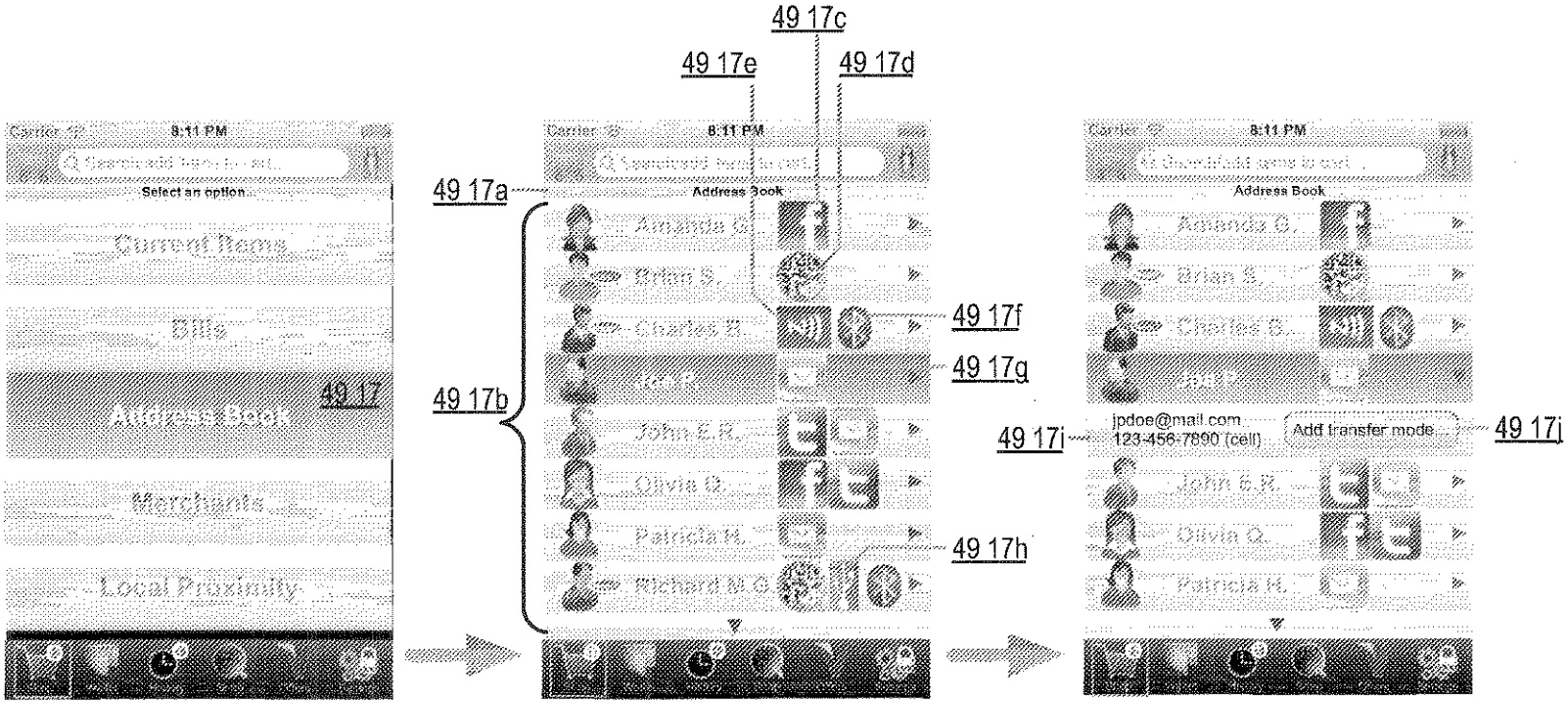


FIGURE 49C

Example: Virtual Wallet Mobile App - Shopping Mode

Example: Virtual Wallet Mobile App - SocialPay Mode

FIGURE 49D



FIGURE 49E

Example: Virtual Wallet Mobile App - Shopping Mode



FIGURE 49F

Example: Virtual Wallet Mobile App - Shopping Mode

Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 49G

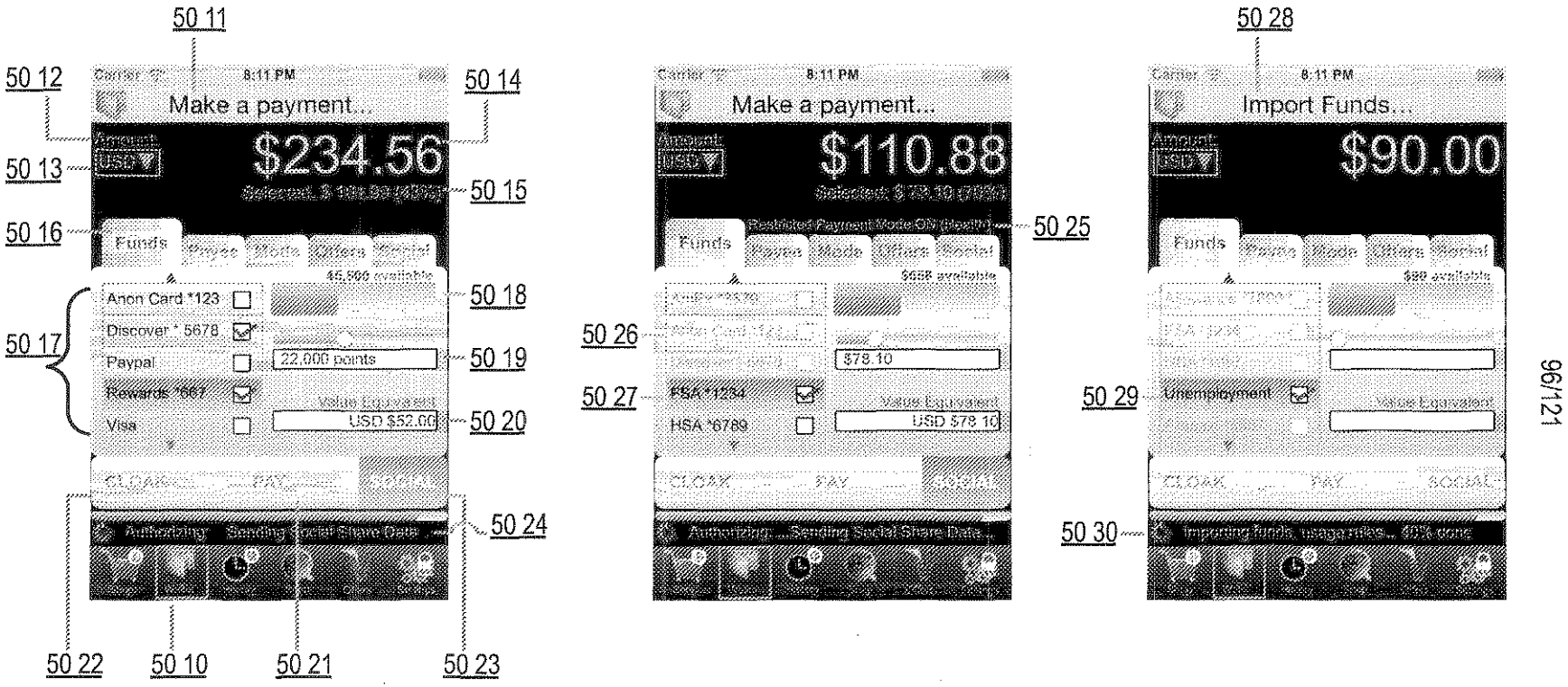


FIGURE 50A

Example: Virtual Wallet Mobile App - Payment Mode

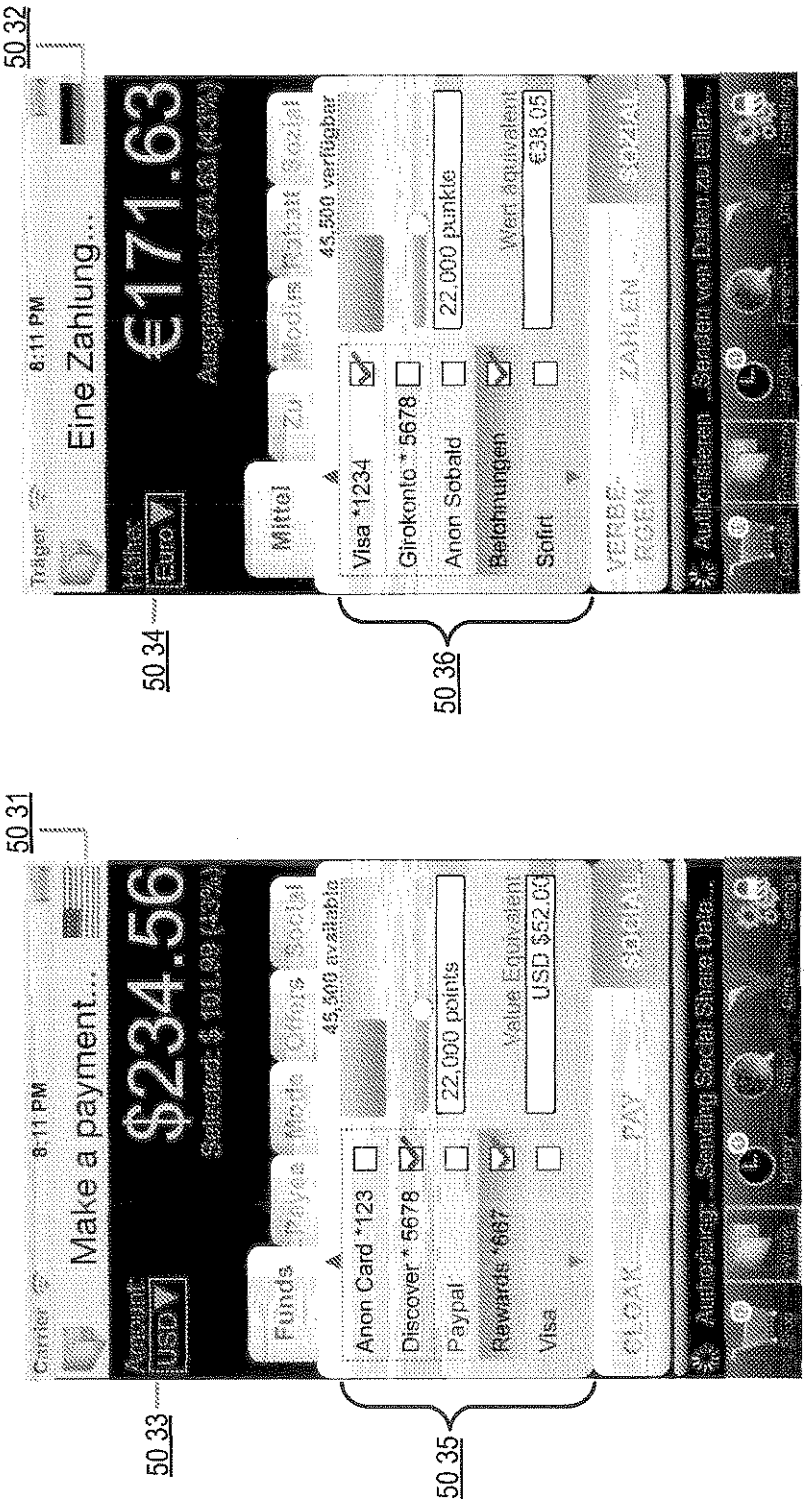


FIGURE 50B

Example: Virtual Wallet Mobile App - Dynamic Payment Optimization

FIGURE 50C

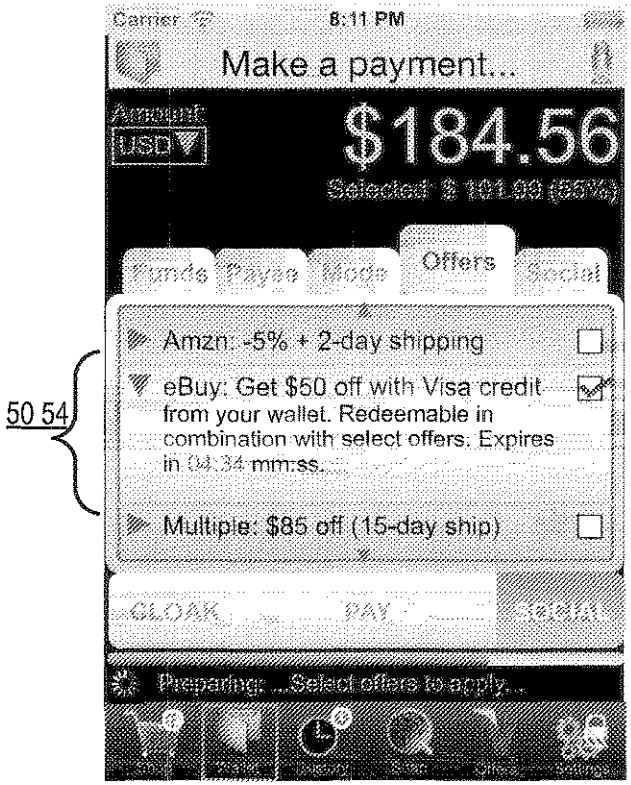
Example: Virtual Wallet Mobile App

Example: Virtual Wallet Mobile App

FIGURE 50D



FIGURE 50E



Example: Virtual Wallet Mobile App

Example: Virtual Wallet Mobile App

FIGURE 50F

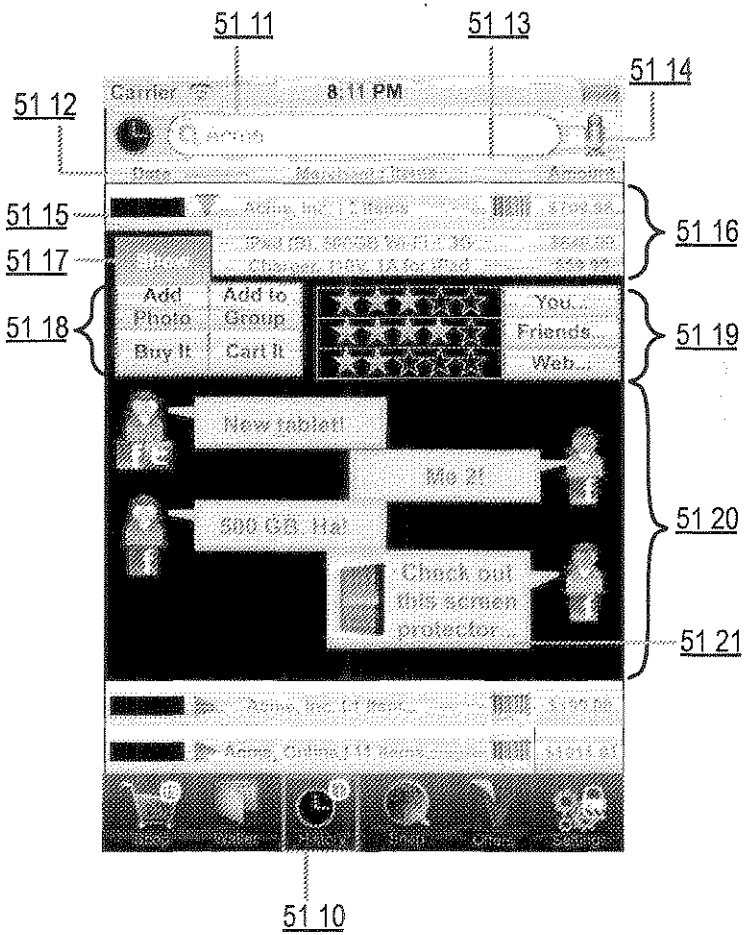
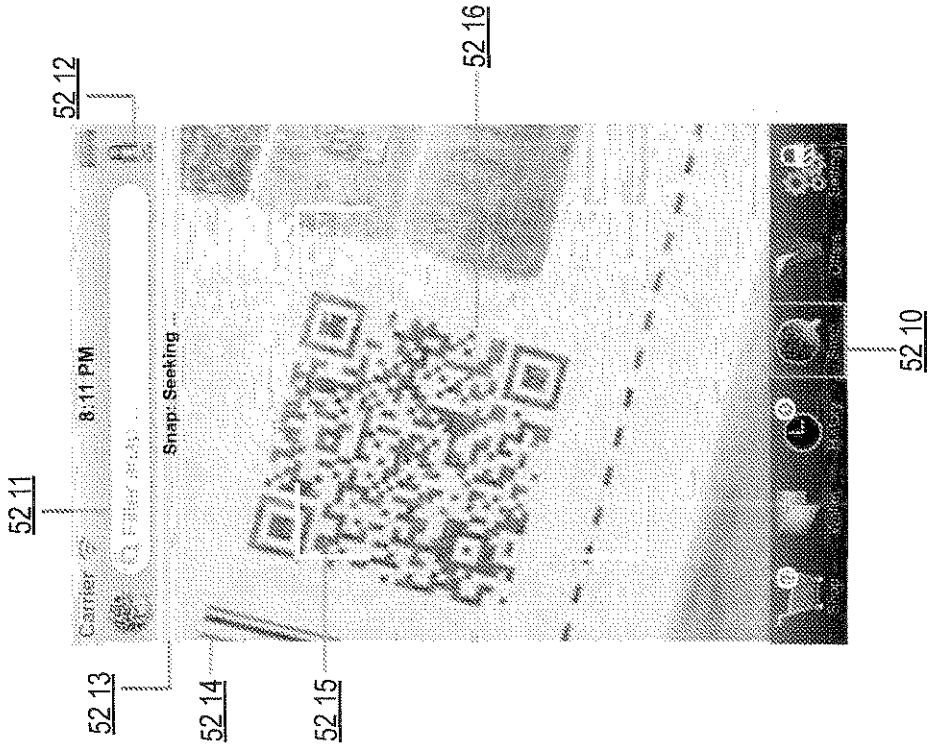




FIGURE 51

Example: Virtual Wallet Mobile App - History



Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 52A

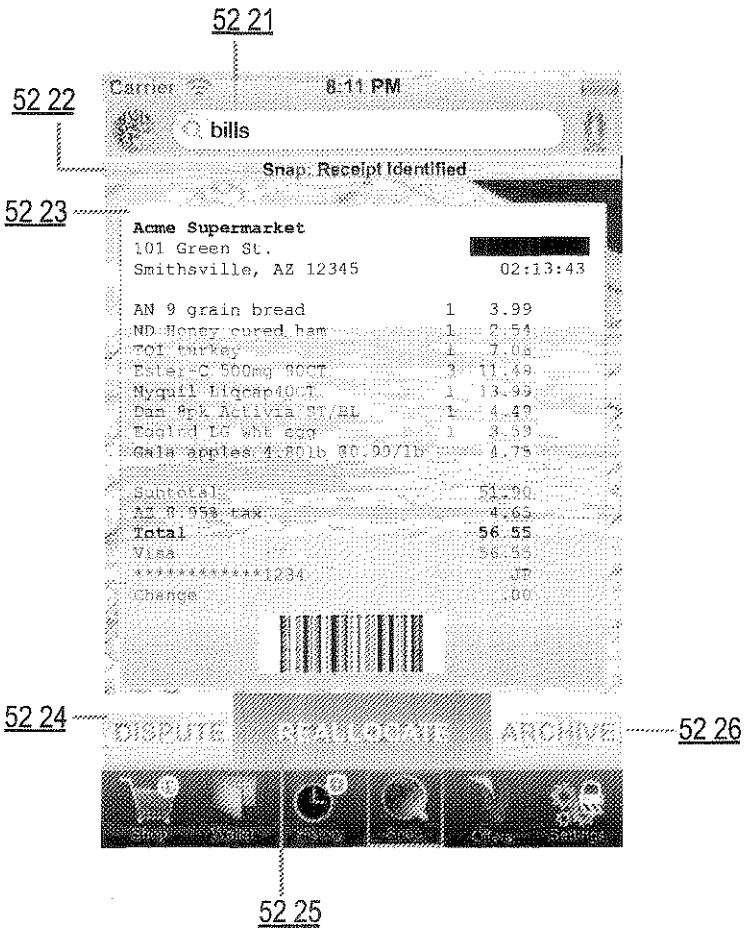




FIGURE 52B

Example: Virtual Wallet Mobile App - Snap Mode

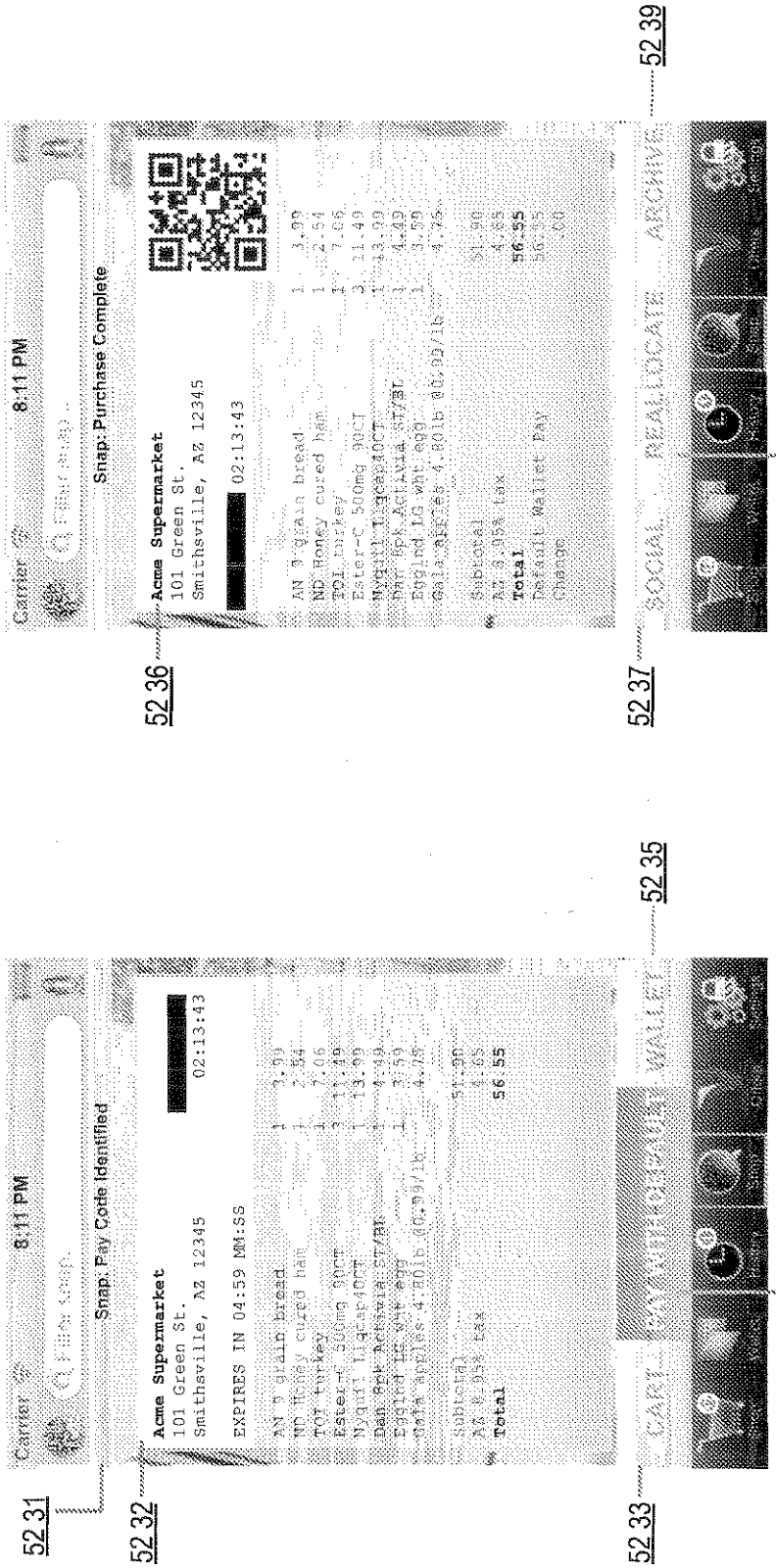


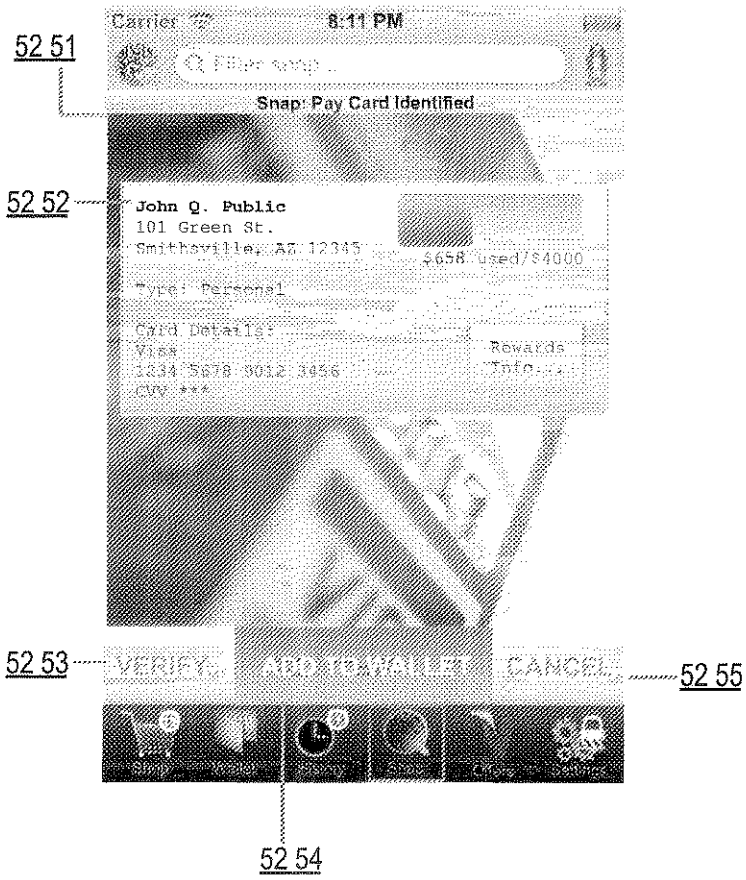
FIGURE 52C

Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 52D

Example: Virtual Wallet Mobile App - Snap Mode



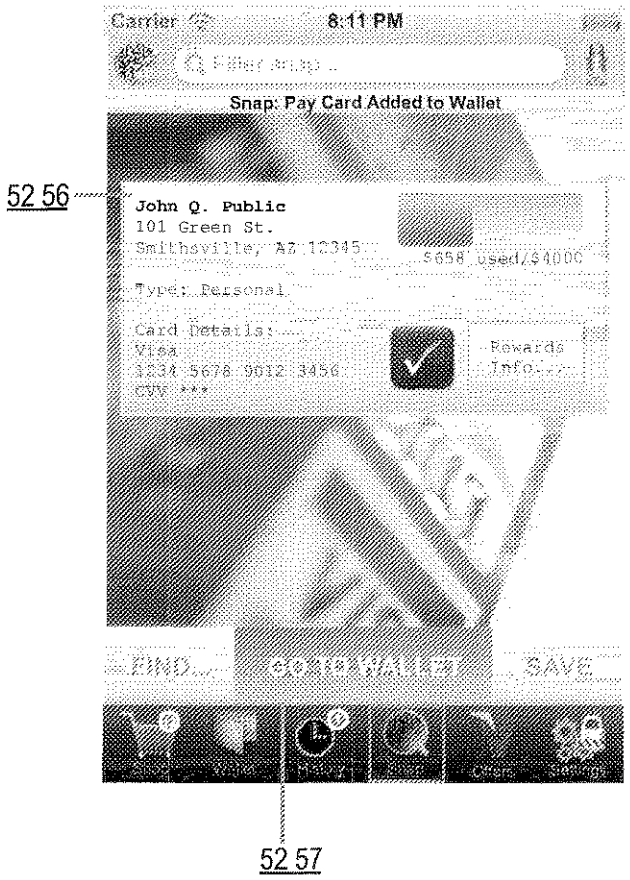


FIGURE 52E

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 53

Example: Virtual Wallet Mobile App - Offers

Example: Virtual Wallet Mobile App

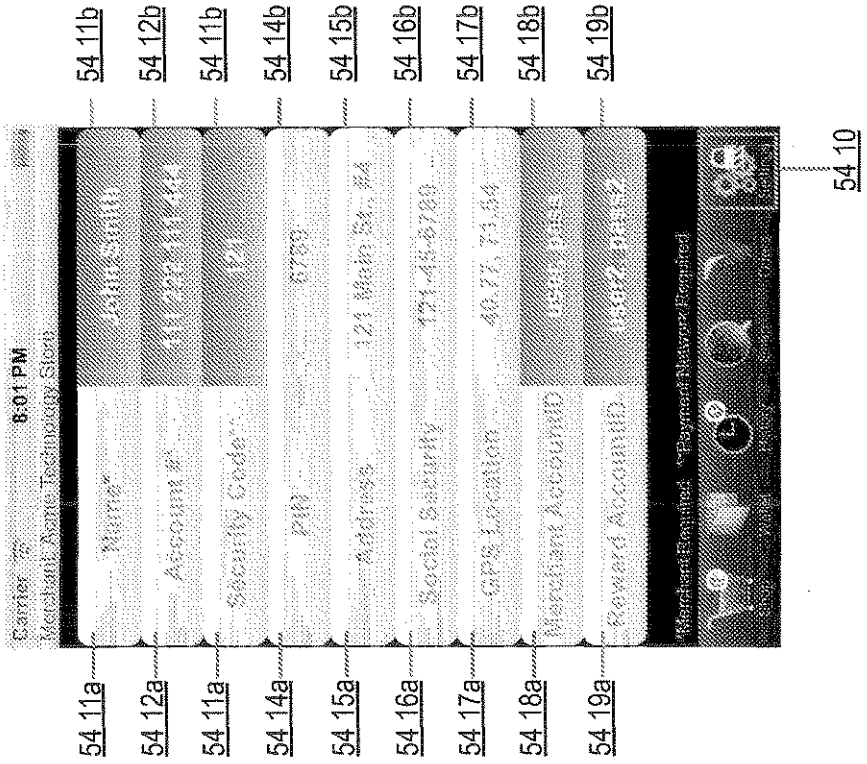


FIGURE 54A

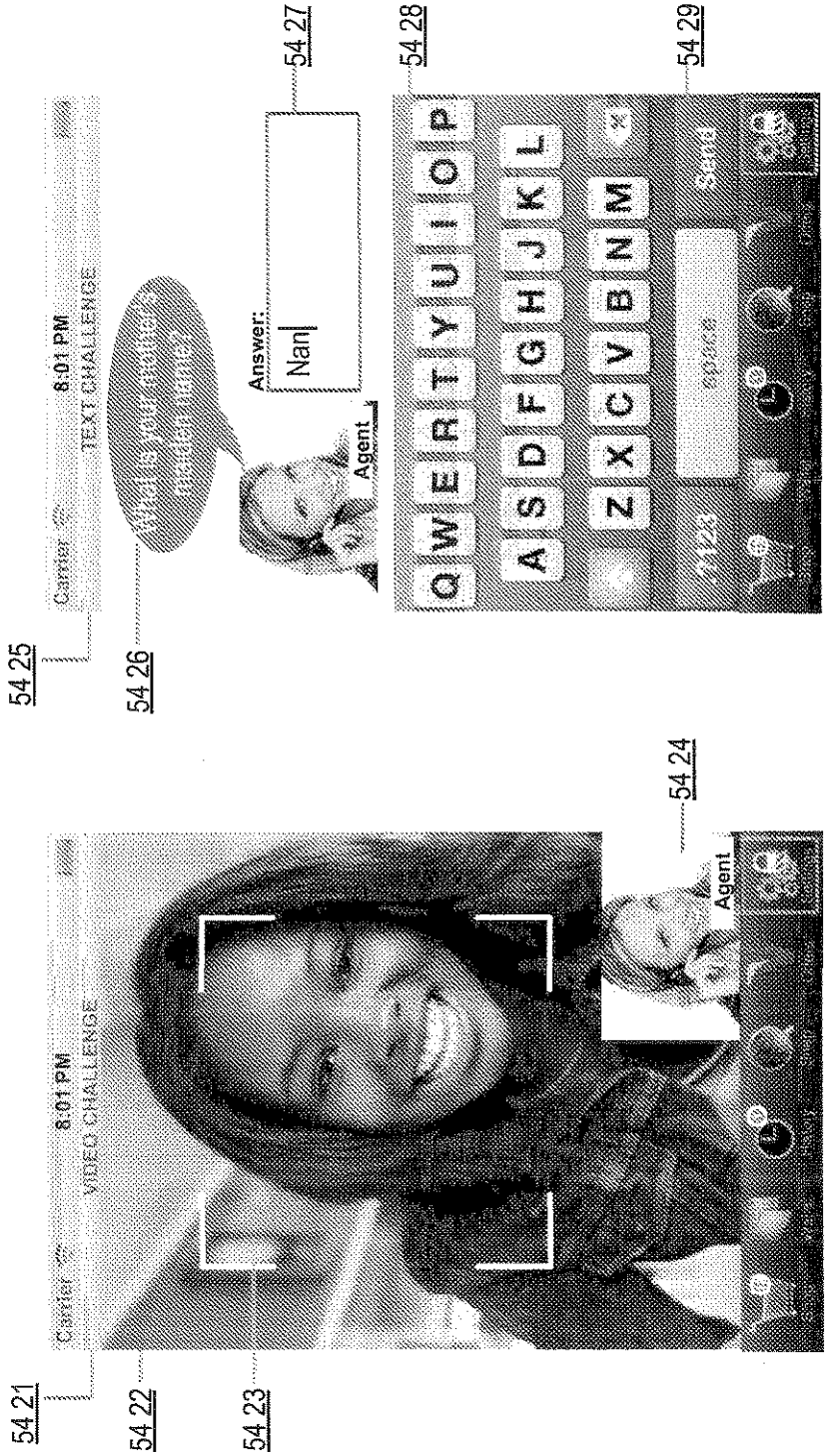


FIGURE 54B

Example: Virtual Wallet Mobile App

FIGURE 55

Example Data Flow: User Purchase Checkout

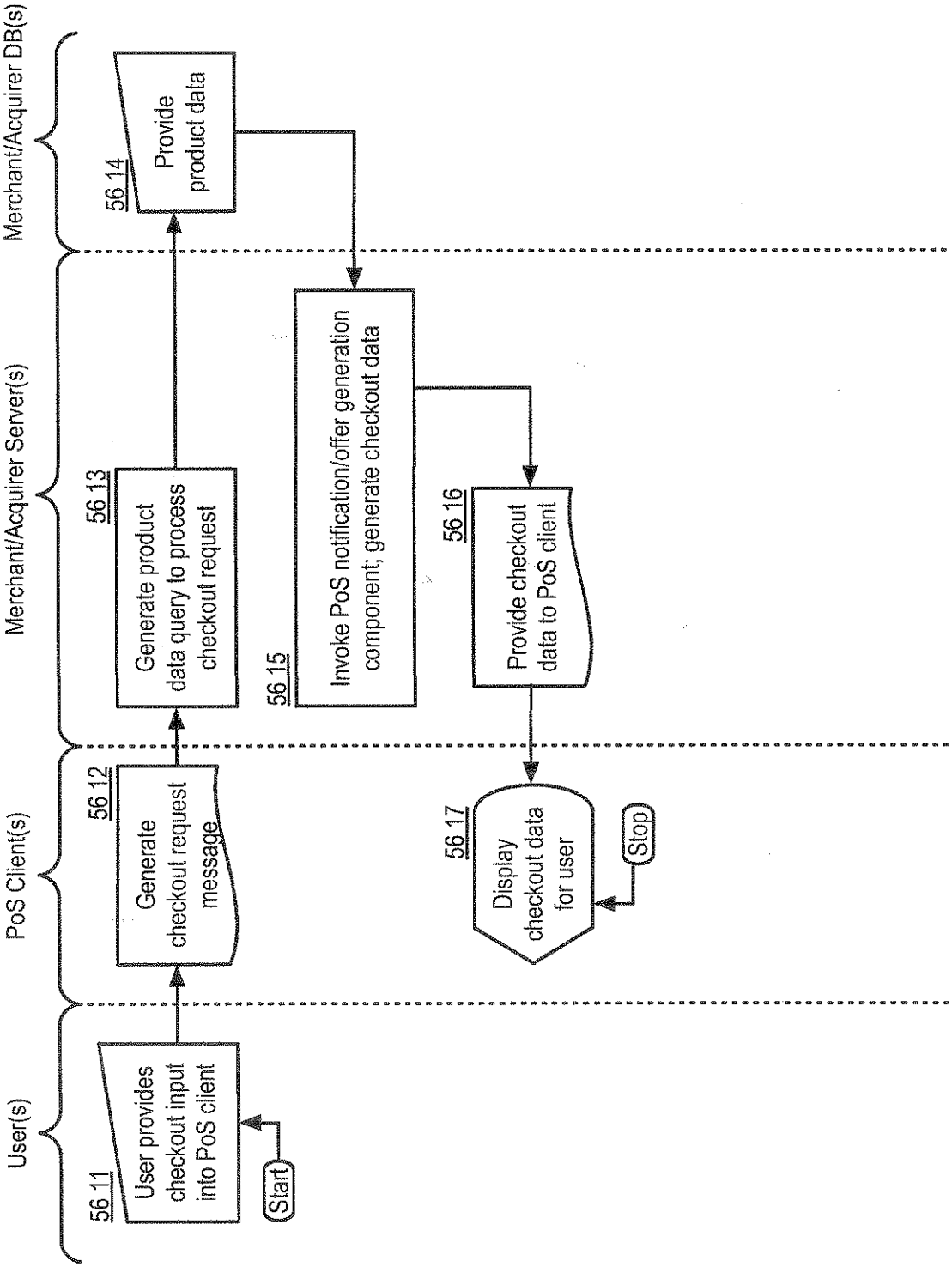


FIGURE 56

Example Logic Flow: User Purchase Checkout ("UPC") component 5600

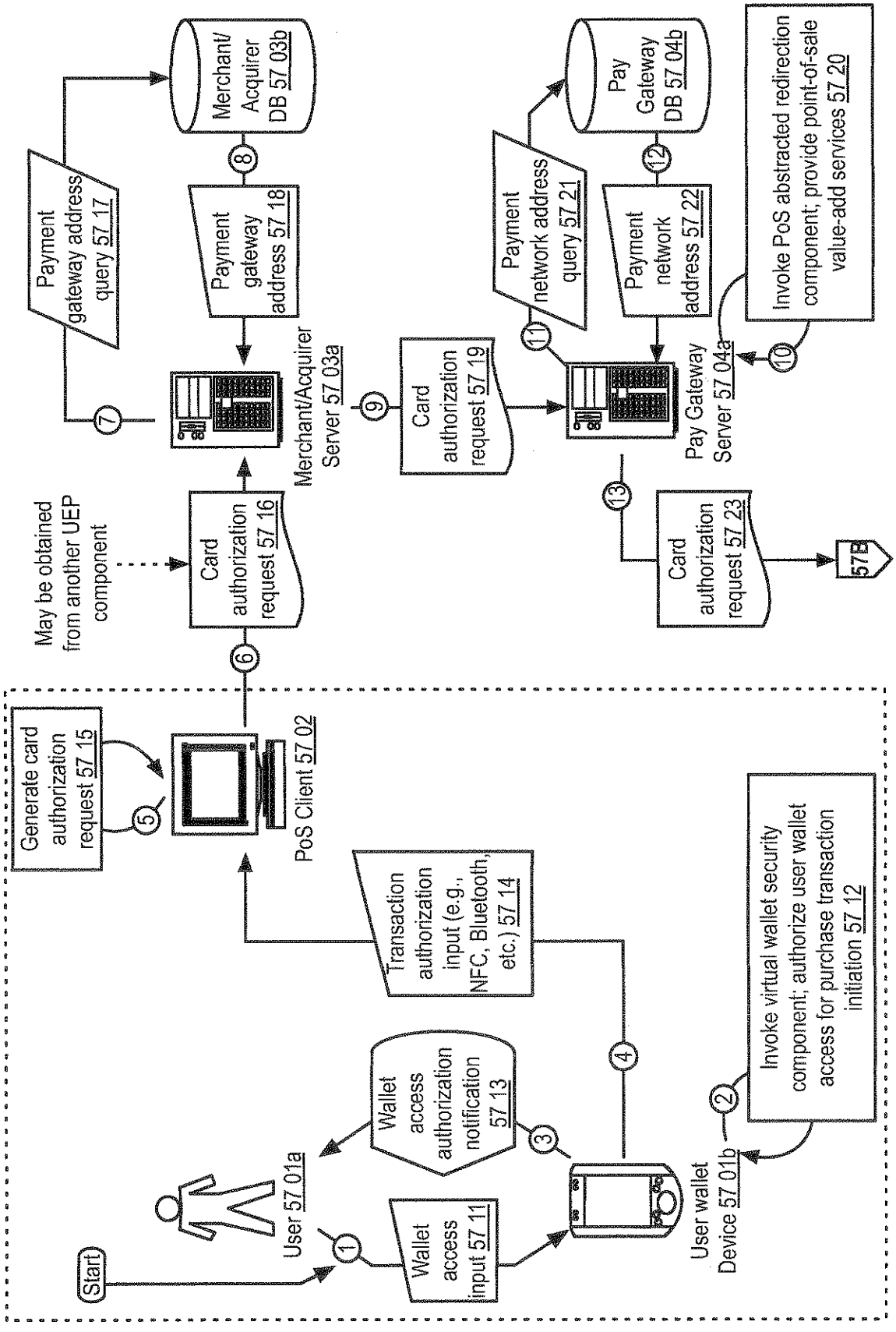


FIGURE 57A Example Data Flow: Purchase Transaction Authorization

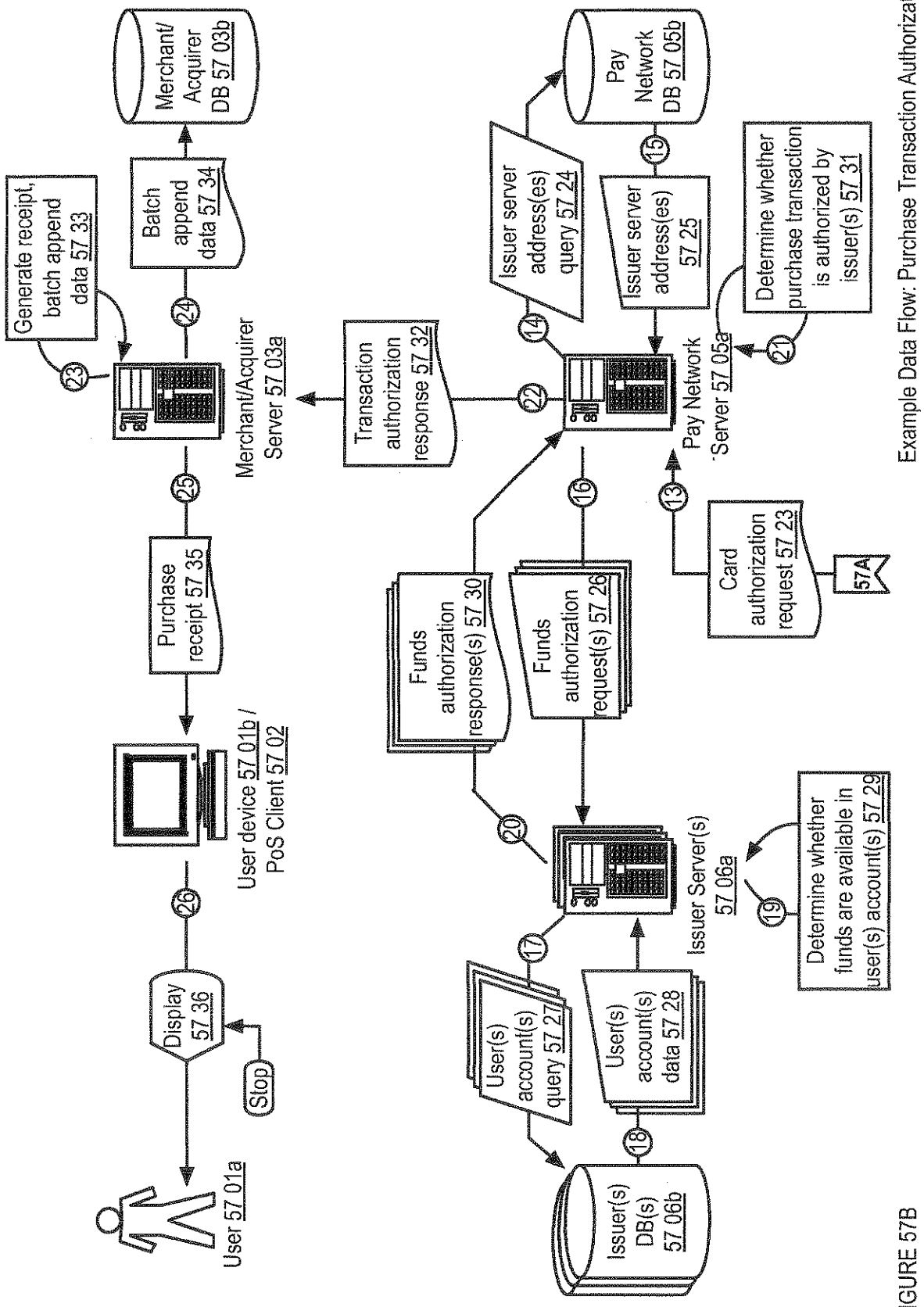


FIGURE 57B

Example Data Flow: Purchase Transaction Authorization

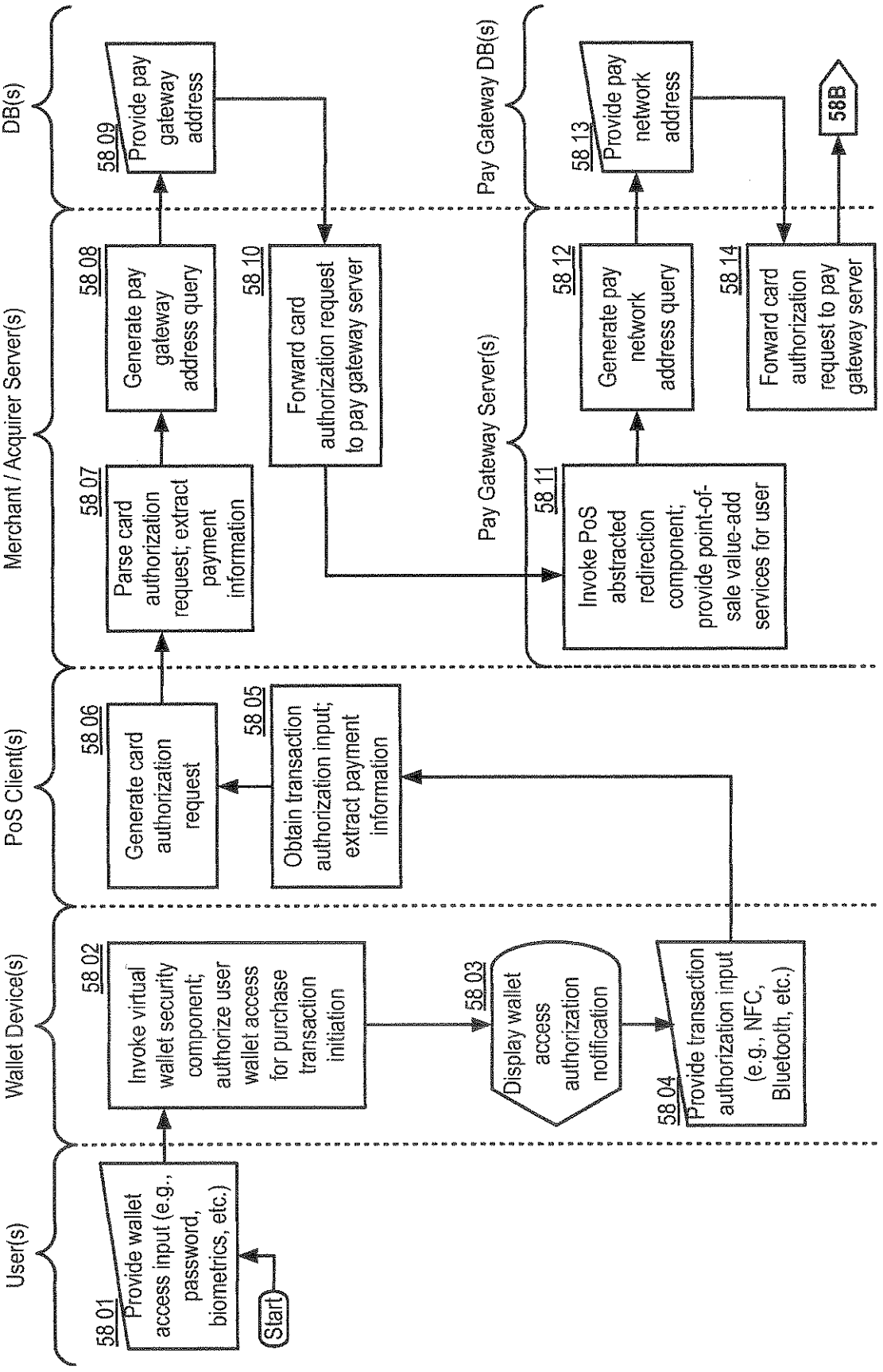


FIGURE 58A

Example: Purchase Transaction Authorization ("PTA") component 5800

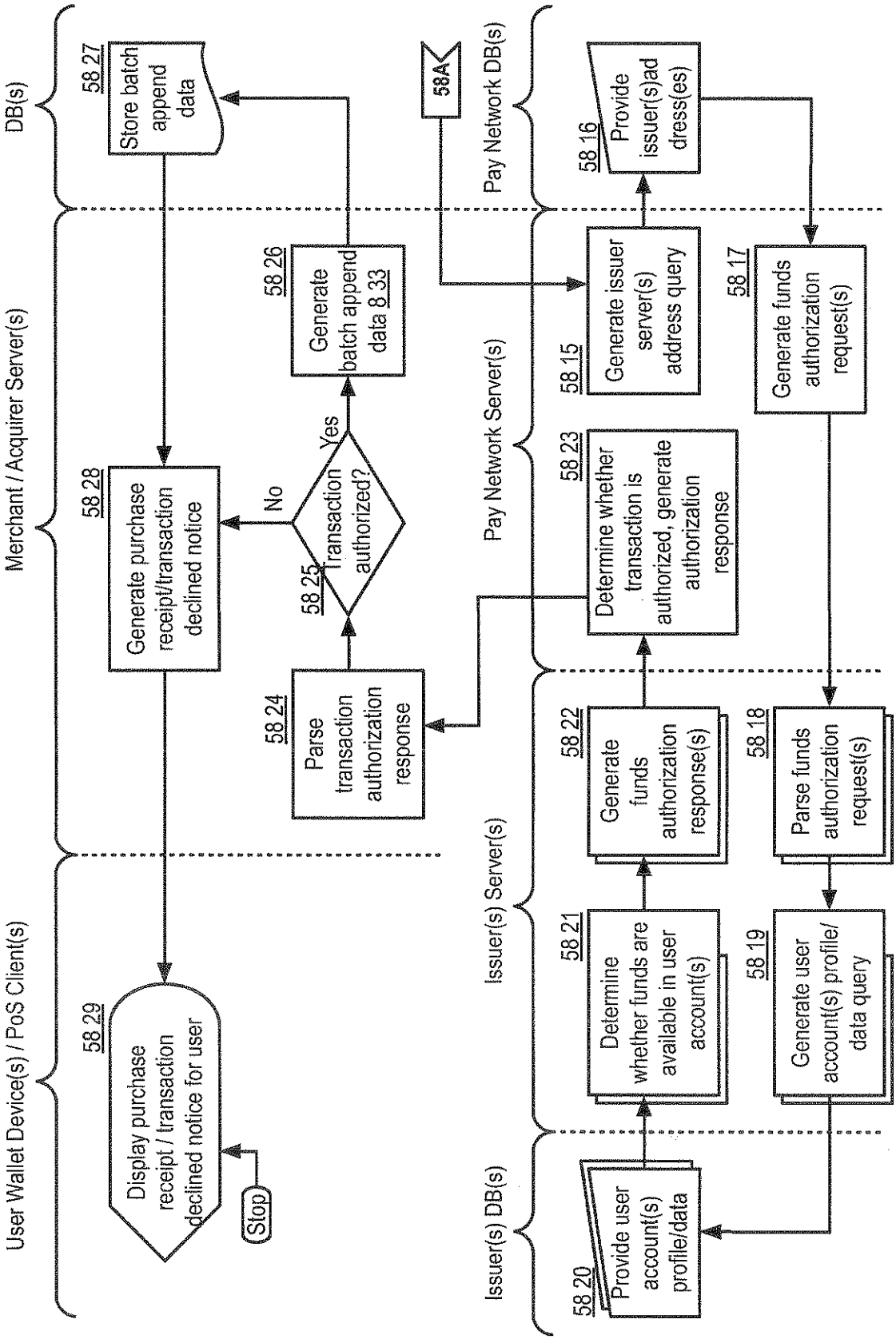


FIGURE 58B

Example: Purchase Transaction Authorization ("PTA") component 5800

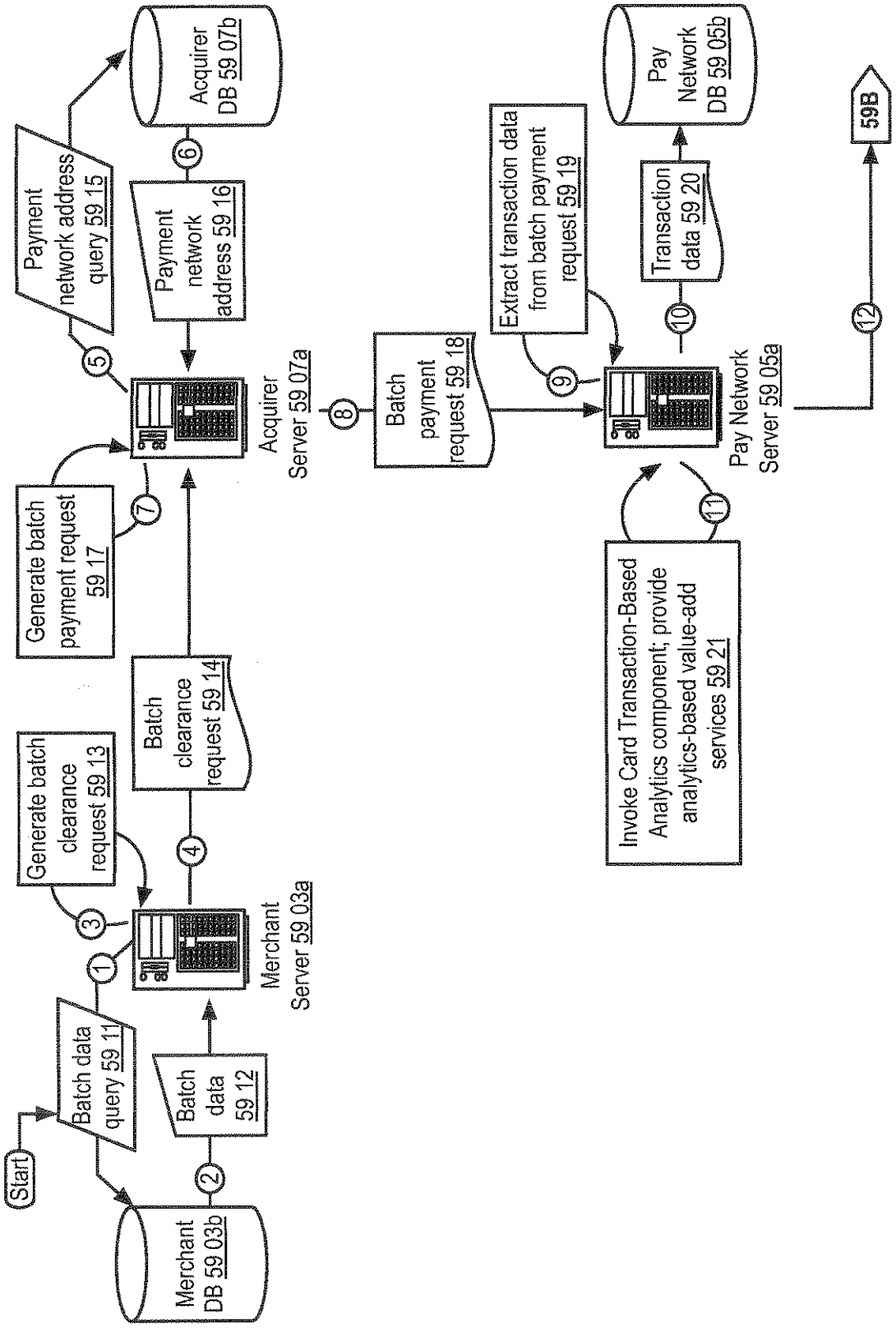


FIGURE 59A

Example Data Flow: Purchase Transaction Clearance

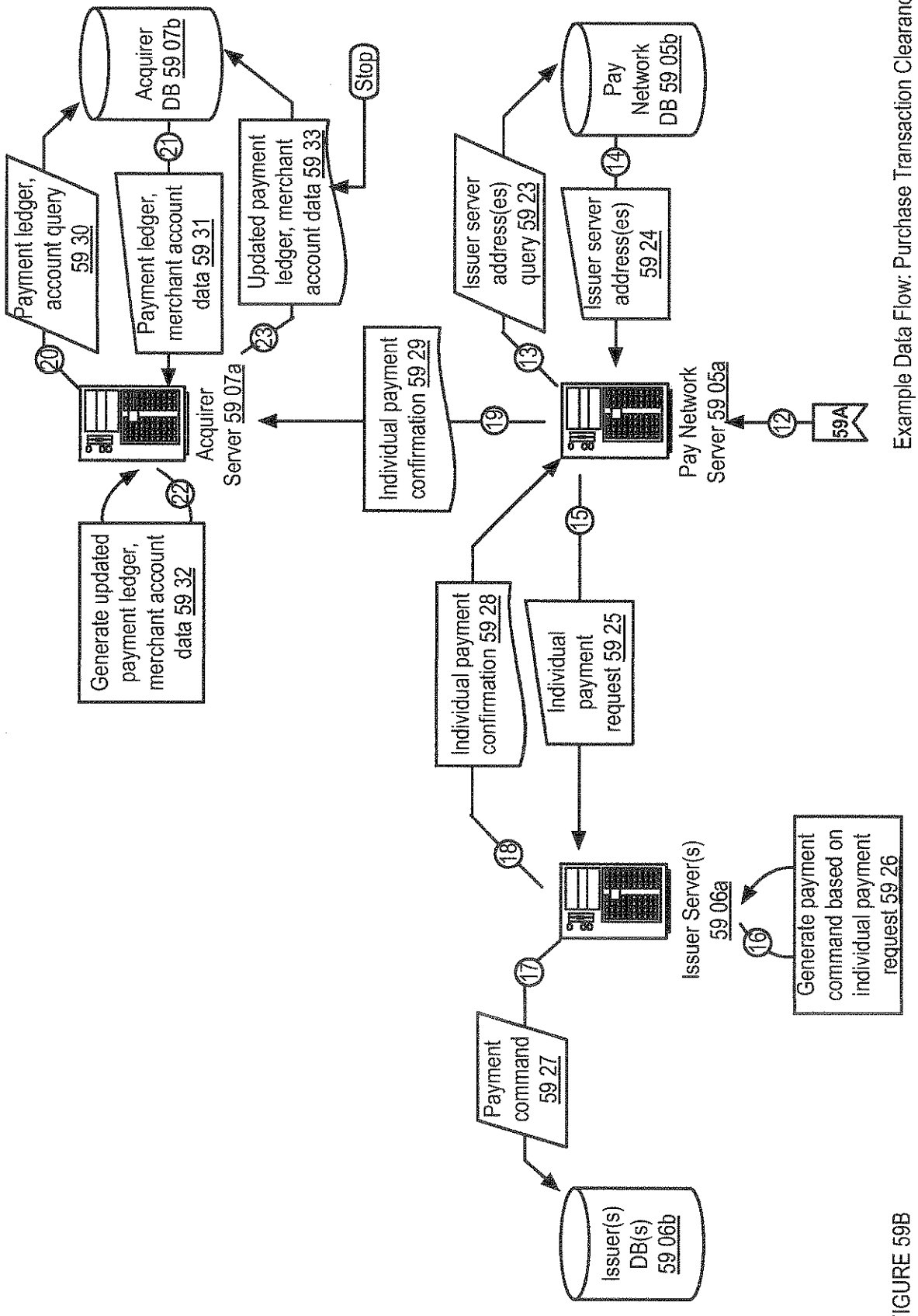


FIGURE 59B

Example Data Flow: Purchase Transaction Clearance

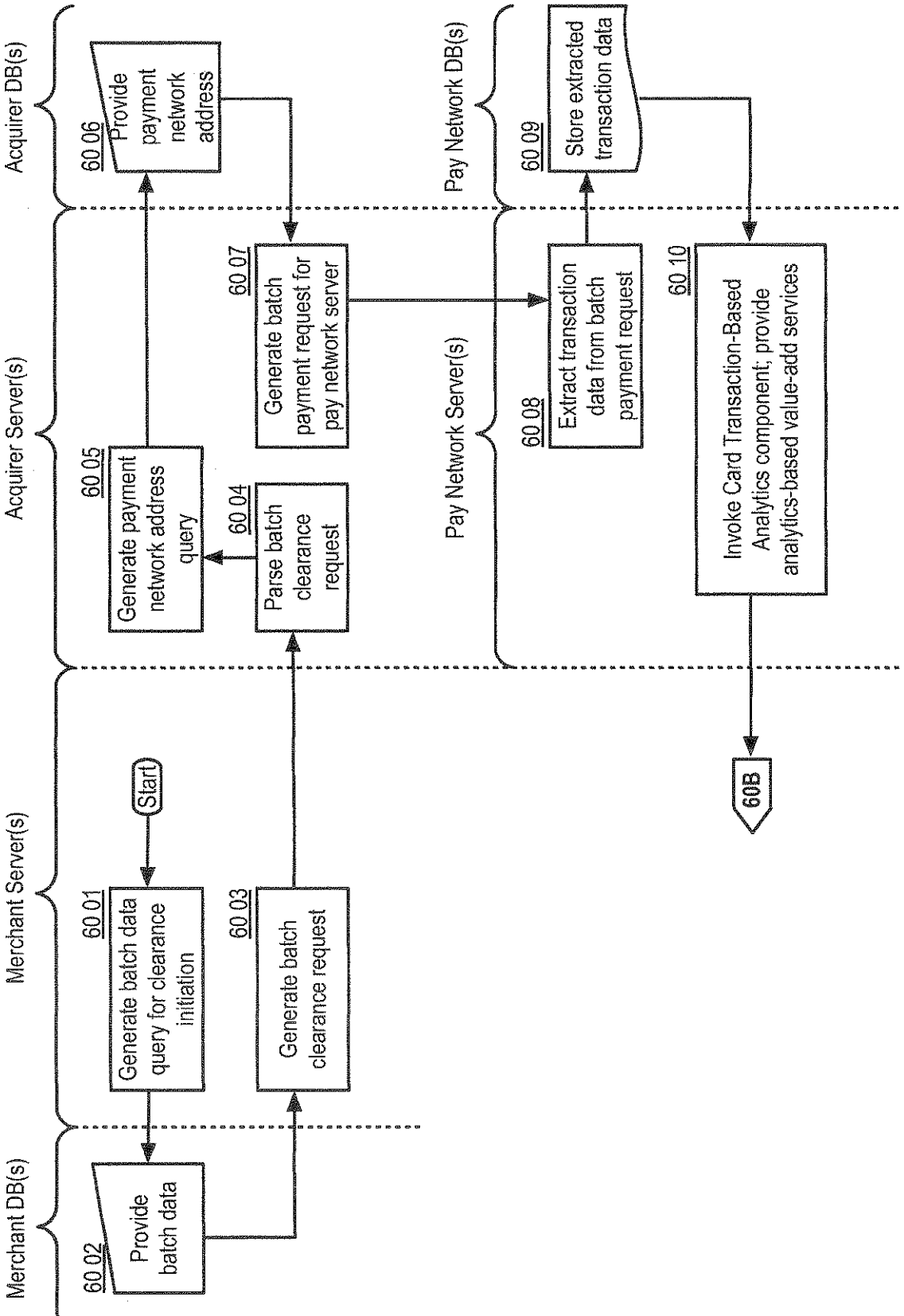
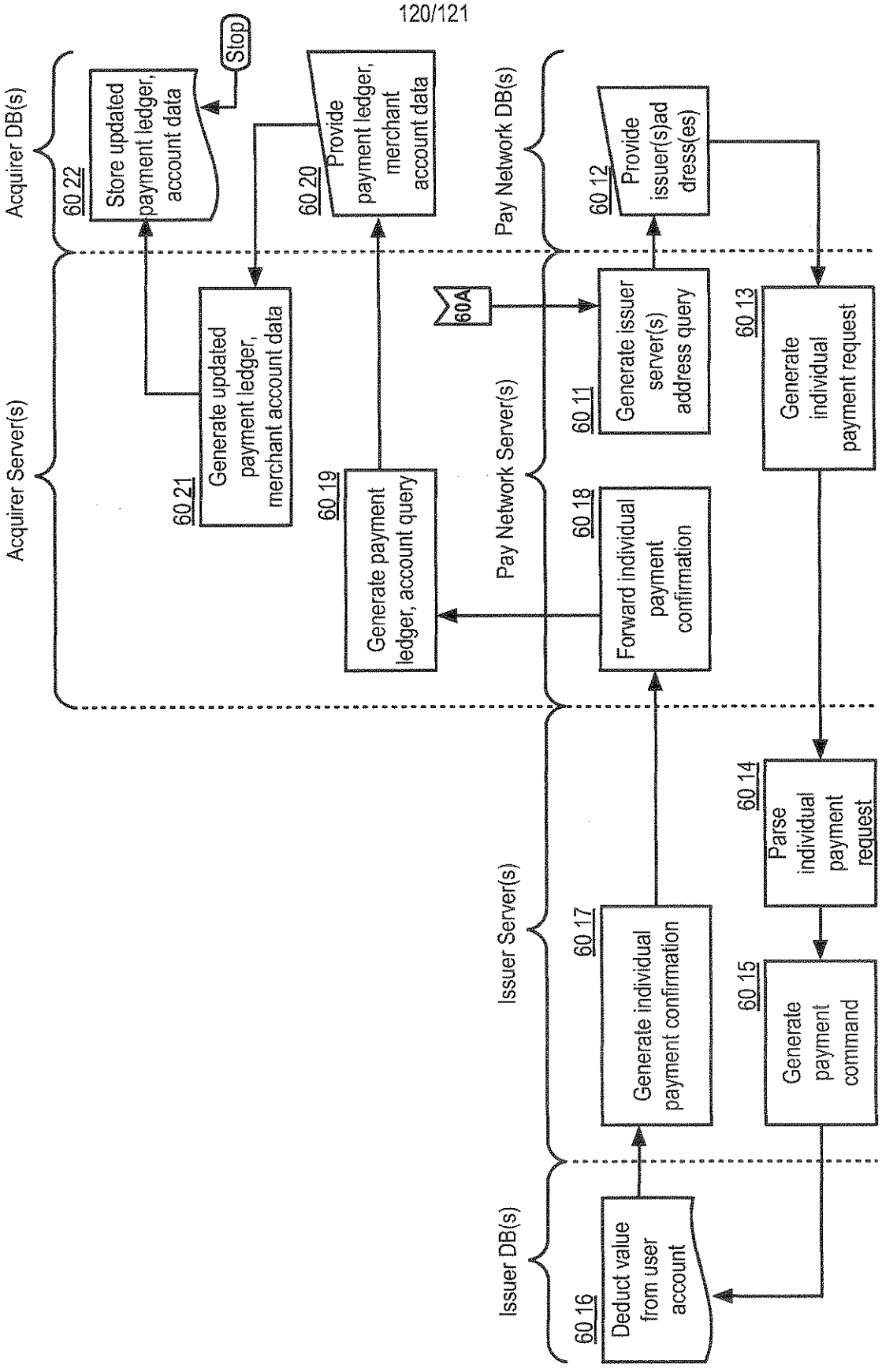


FIGURE 60A

Example Logic Flow: Purchase Transaction Clearance ("PTC") component 6000



Example Logic Flow: Purchase Transaction Clearance ("PTC") component 6000

FIGURE 60B

FIGURE 61 121/121

