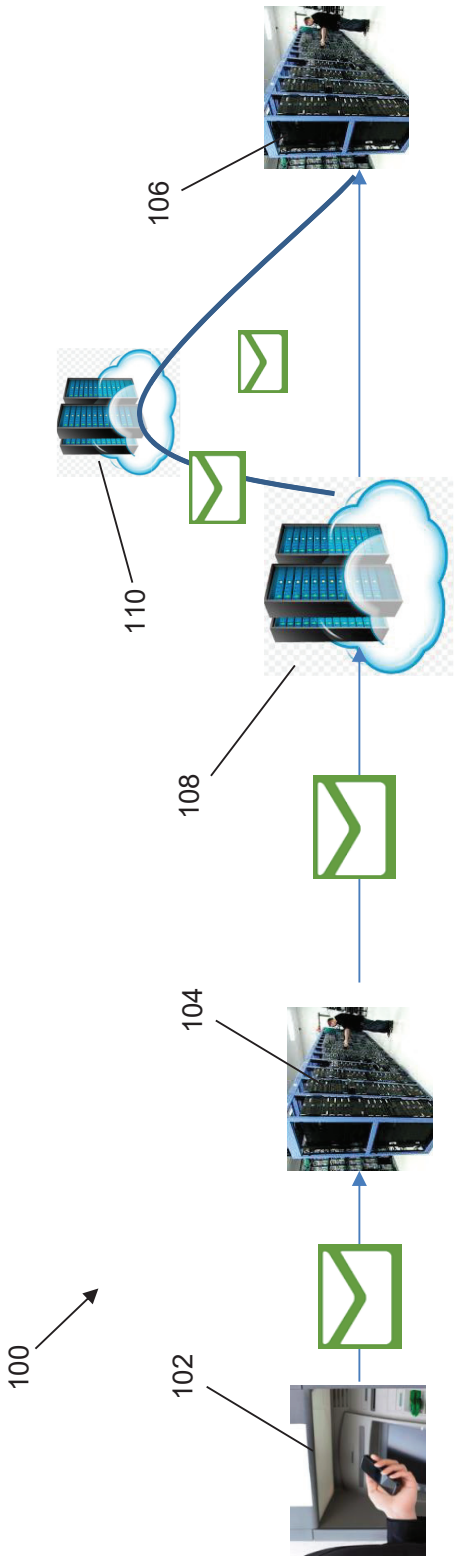


Figure 1

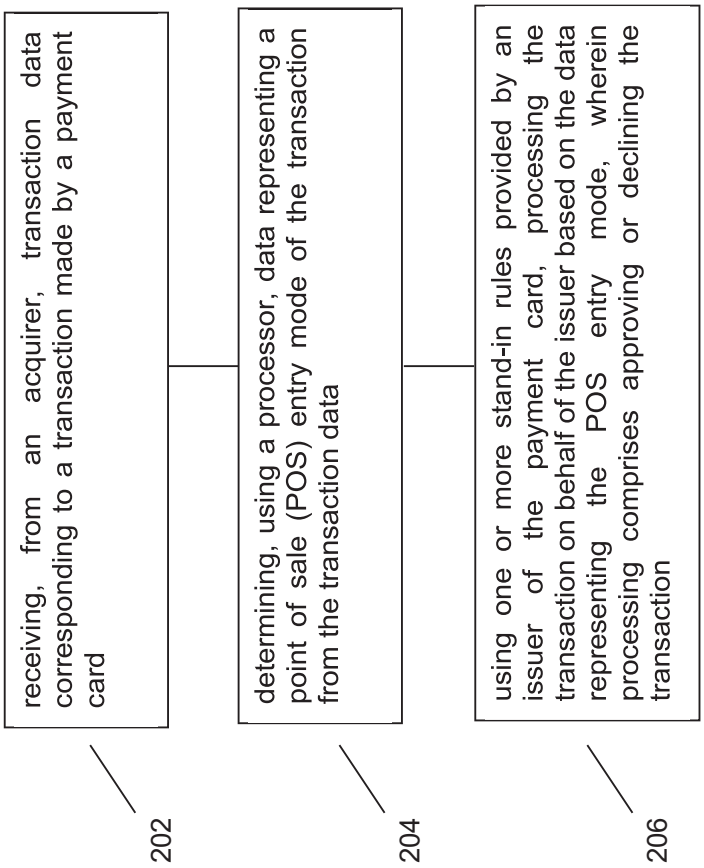

receiving, from an acquirer, transaction data corresponding to a transaction made by a payment card
determining, using a processor, data representing a point of sale (POS) entry mode of the transaction from the transaction data
using one or more stand-in rules provided by an issuer of the payment card, processing the transaction on behalf of the issuer based on the data representing the POS entry mode, wherein processing comprises approving or declining the transaction
202
204
206
200

Figure 2

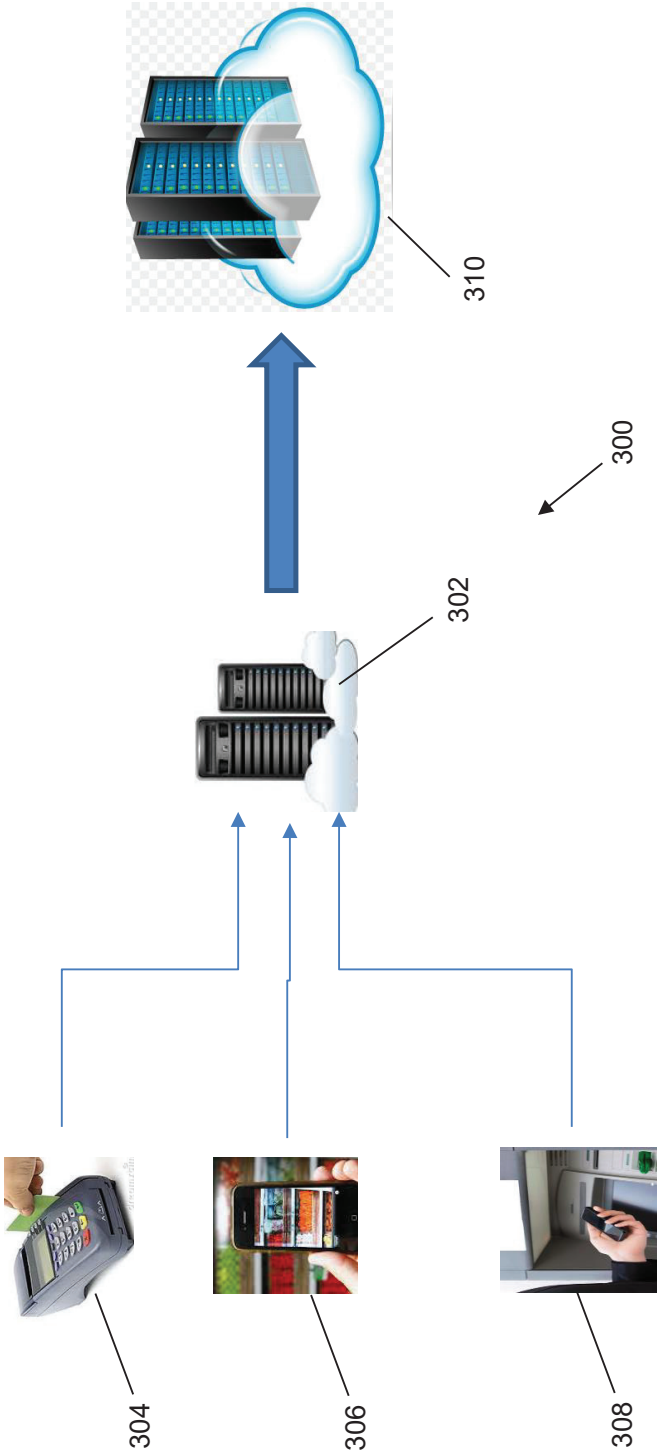


Figure 3

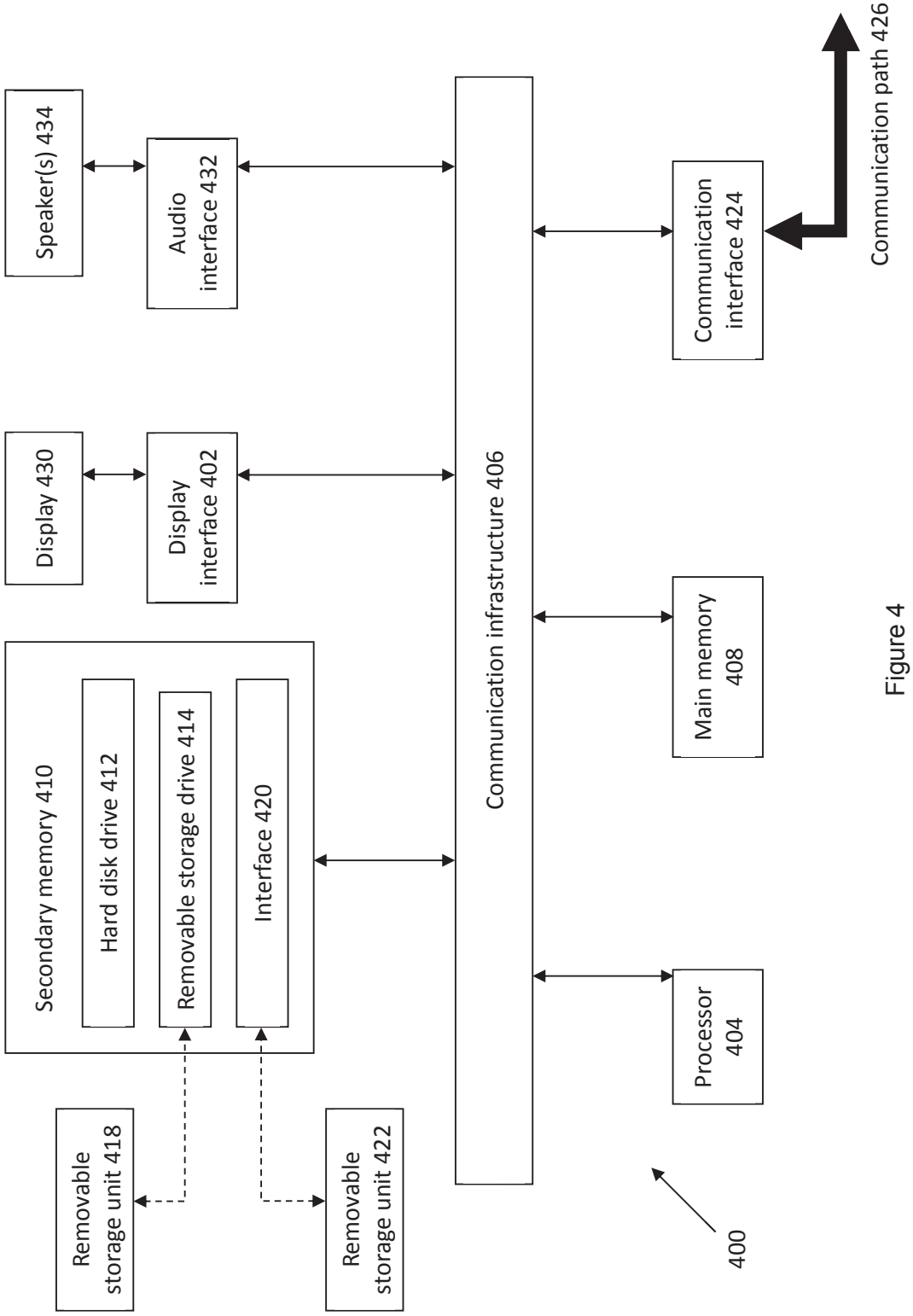

Speaker(s) 434
Audio interface 432
Communication path 426
Communication interface 424
Display 430
Display interface 402
Communication infrastructure 406
Secondary memory 410
Hard disk drive 412
Removable storage drive 414
Interface 420
Main memory 408
Removable storage unit 418
Removable storage unit 422
Processor 404
400

Figure 4