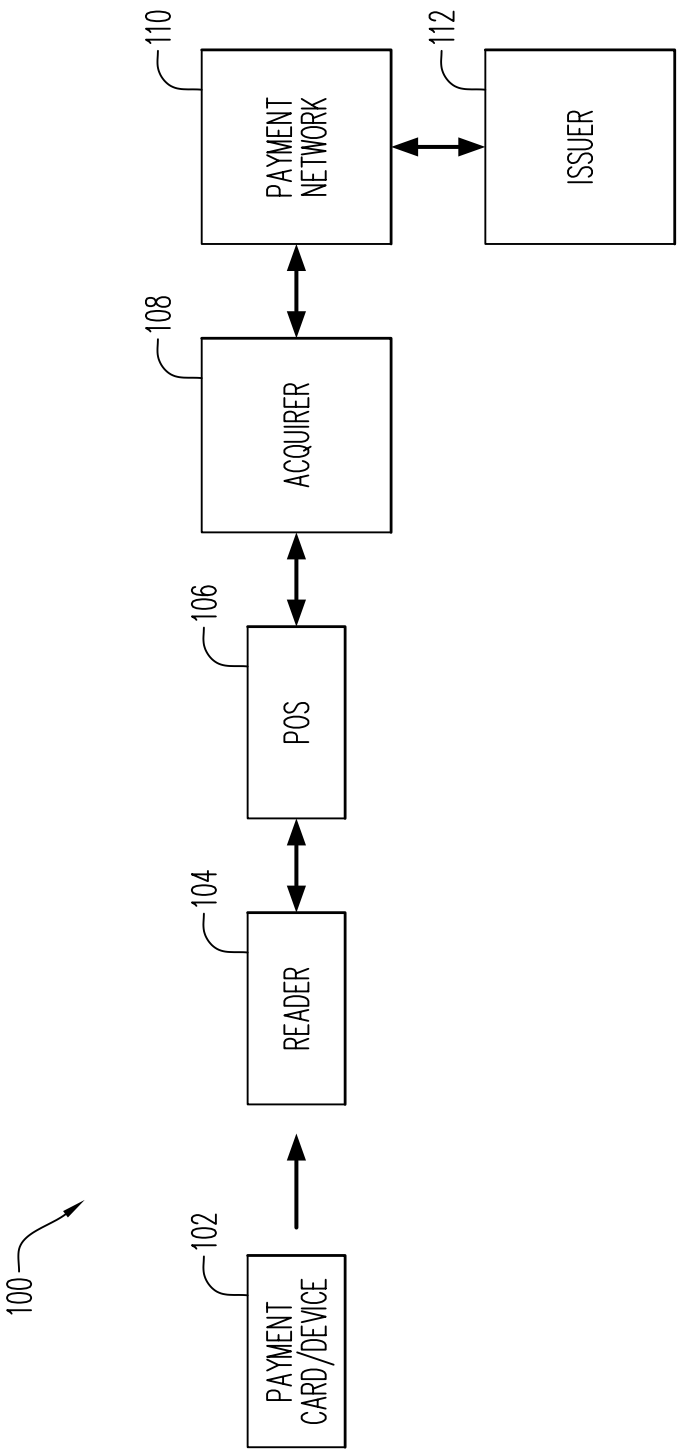


FIG. 1
(PRIOR ART)

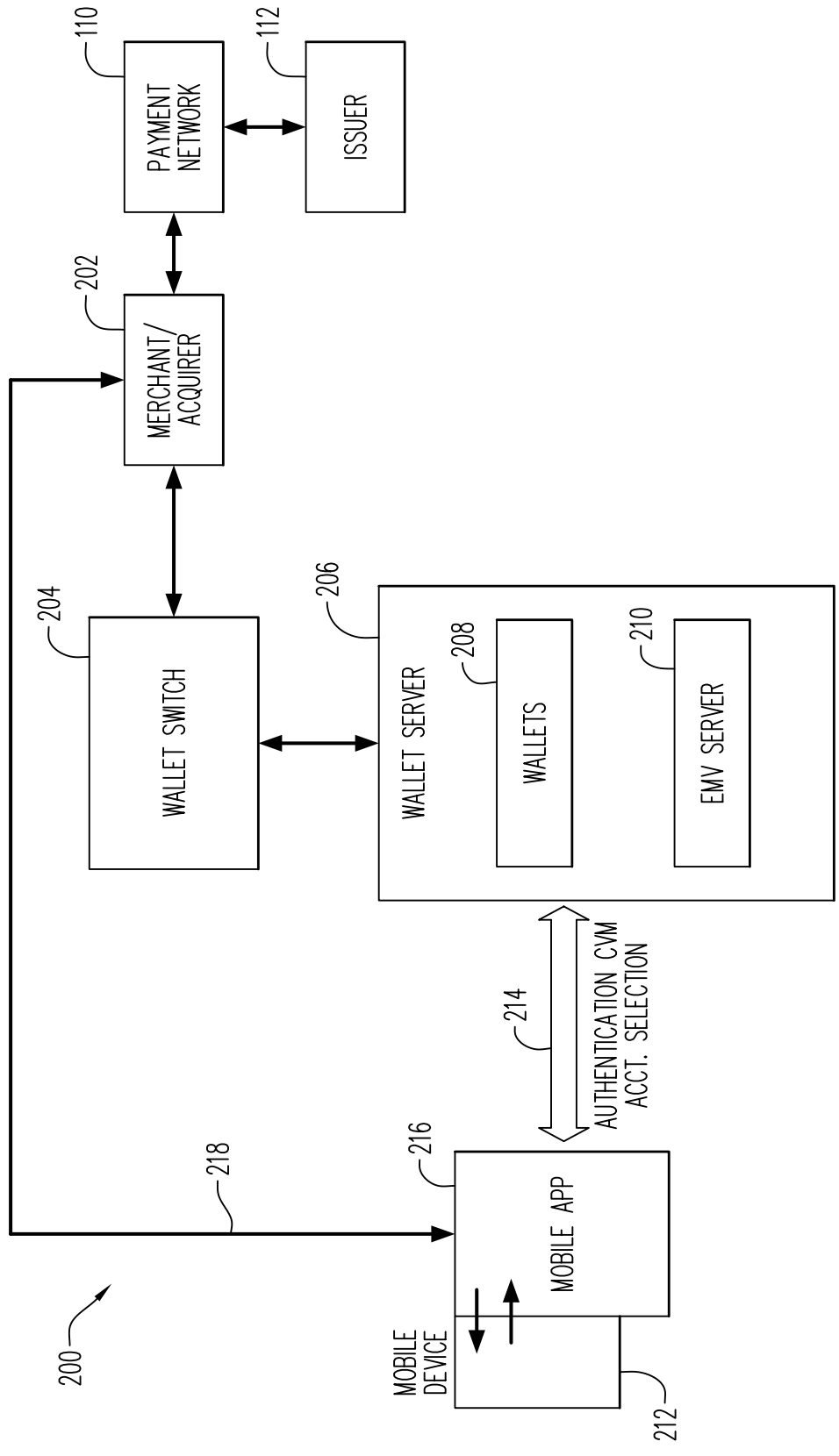

110
PAYMENT NETWORK
112
ISSUER
202
MERCHANT/ ACQUIRER
204
WALLET SWITCH
206
WALLET SERVER
208
WALLETS
210
EMV SERVER
214
AUTHENTICATION CVM ACCT. SELECTION
216
MOBILE APP
218
MOBILE DEVICE
212
200

FIG. 2

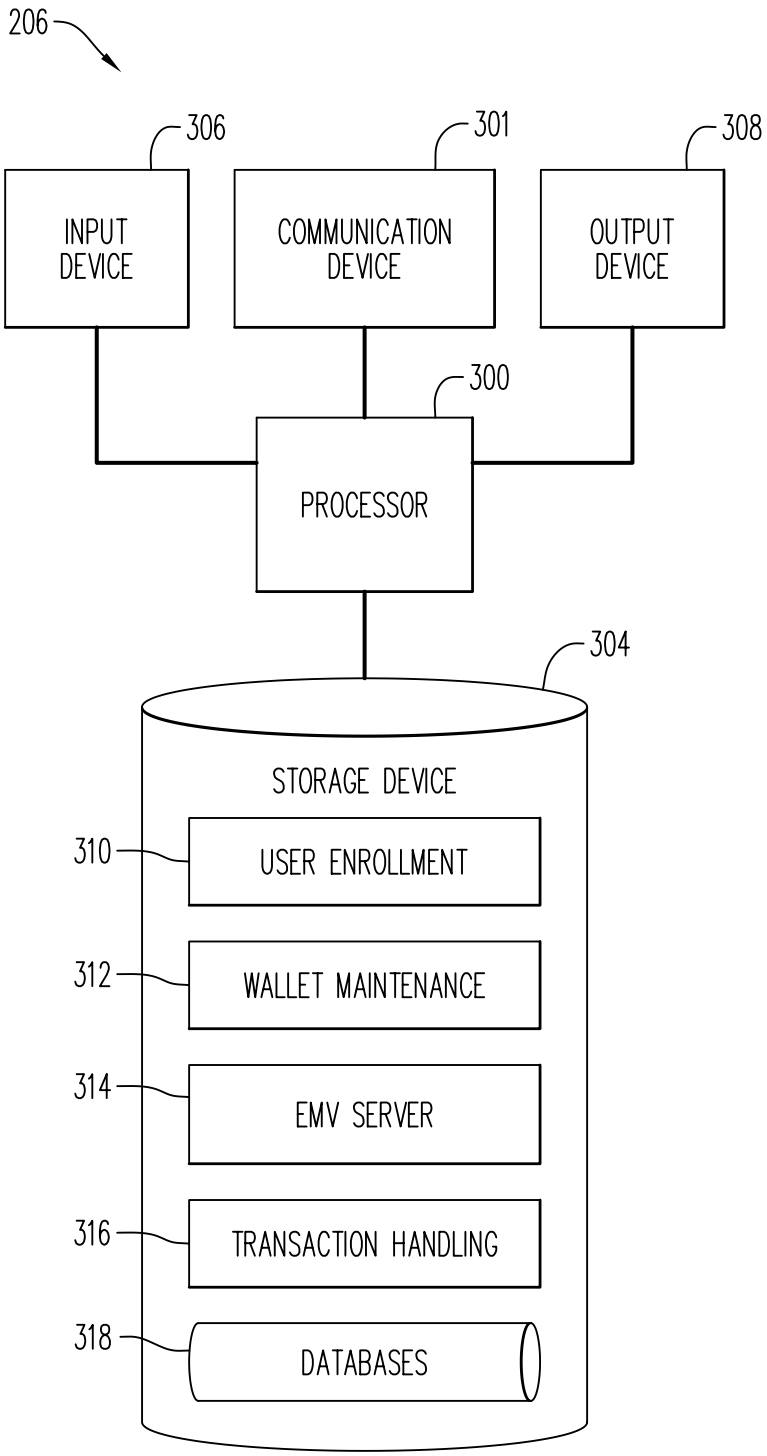

206
306
301
308
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
300
PROCESSOR
304
STORAGE DEVICE
310
USER ENROLLMENT
312
WALLET MAINTENANCE
314
EMV SERVER
316
TRANSACTION HANDLING
318
DATABASES

FIG. 3

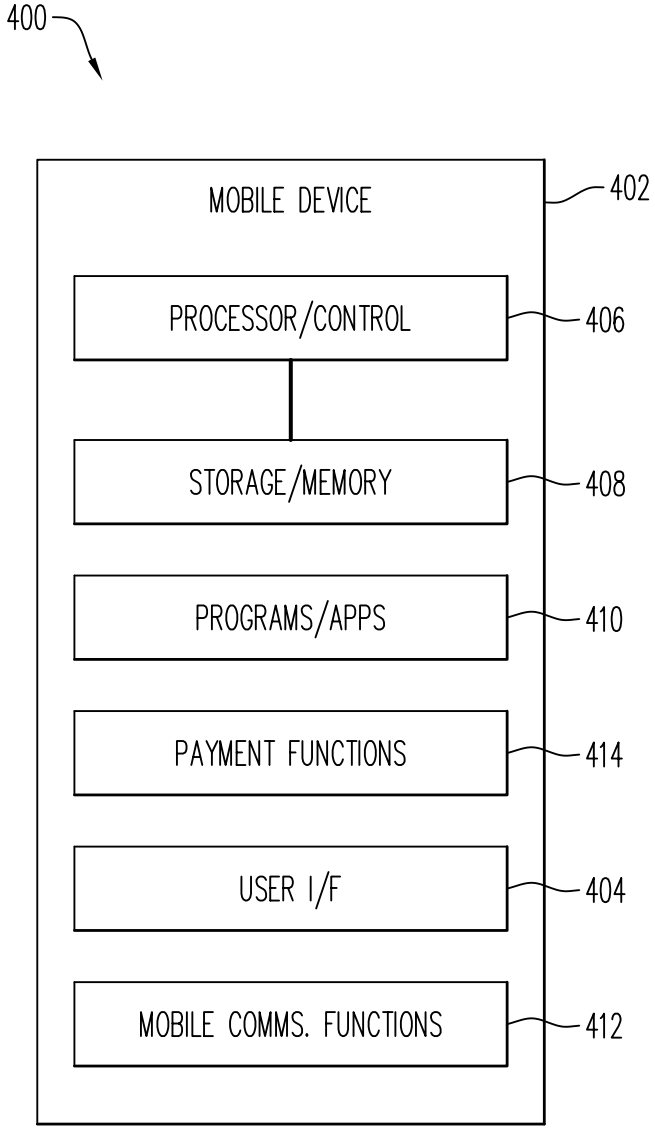

400
MOBILE DEVICE
402
PROCESSOR/CONTROL
406
STORAGE/MEMORY
408
PROGRAMS/APPS
410
PAYMENT FUNCTIONS
414
USER I/F
404
MOBILE COMMS. FUNCTIONS
412

FIG. 4

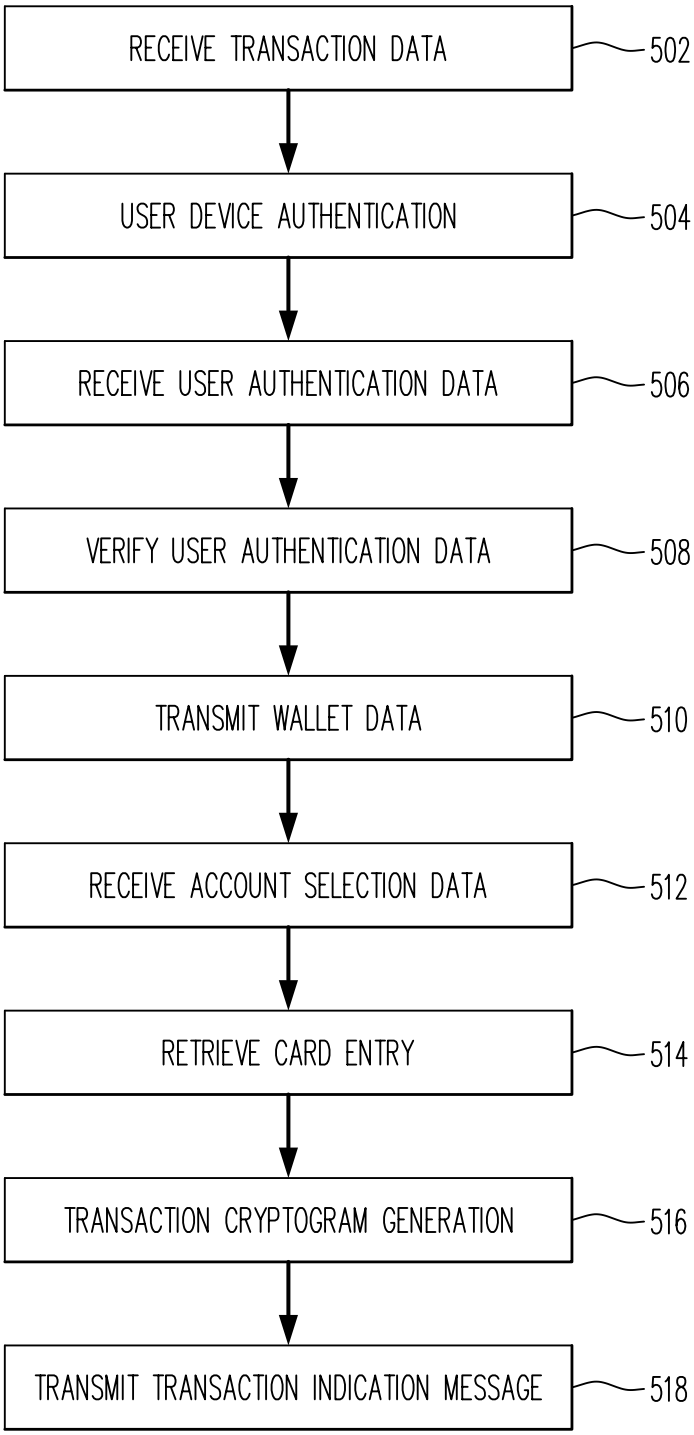

RECEIVE TRANSACTION DATA
502
USER DEVICE AUTHENTICATION
504
RECEIVE USER AUTHENTICATION DATA
506
VERIFY USER AUTHENTICATION DATA
508
TRANSMIT WALLET DATA
510
RECEIVE ACCOUNT SELECTION DATA
512
RETRIEVE CARD ENTRY
514
TRANSACTION CRYPTOGRAM GENERATION
516
TRANSMIT TRANSACTION INDICATION MESSAGE
518

FIG. 5

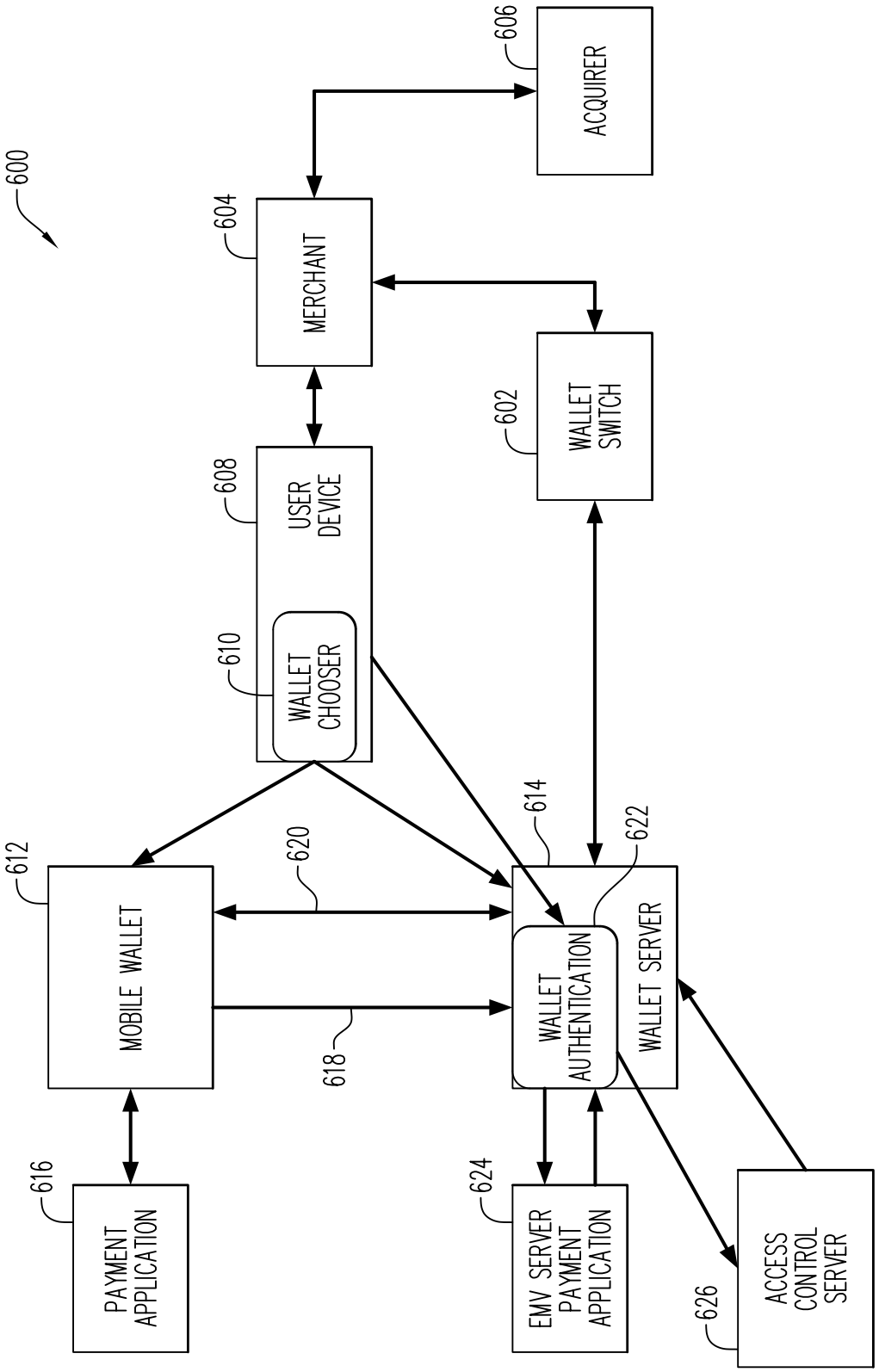

600
606
ACQUIRER
604
MERCHANT
602
WALLET SWITCH
608
USER DEVICE
610
WALLET CHOOSER
612
MOBILE WALLET
620
614
622
WALLET AUTHENTICATION
WALLET SERVER
618
616
PAYMENT APPLICATION
624
EMV SERVER PAYMENT APPLICATION
626
ACCESS CONTROL SERVER

FIG. 6

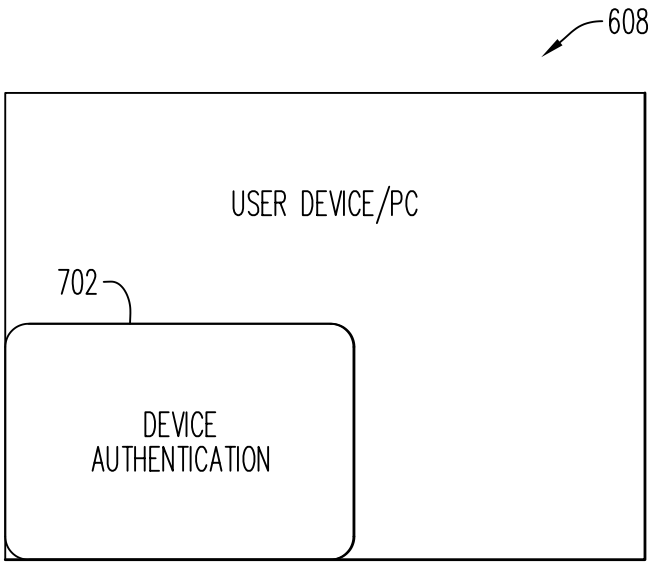

608
USER DEVICE/PC
702
DEVICE
AUTHENTICATION

FIG. 7

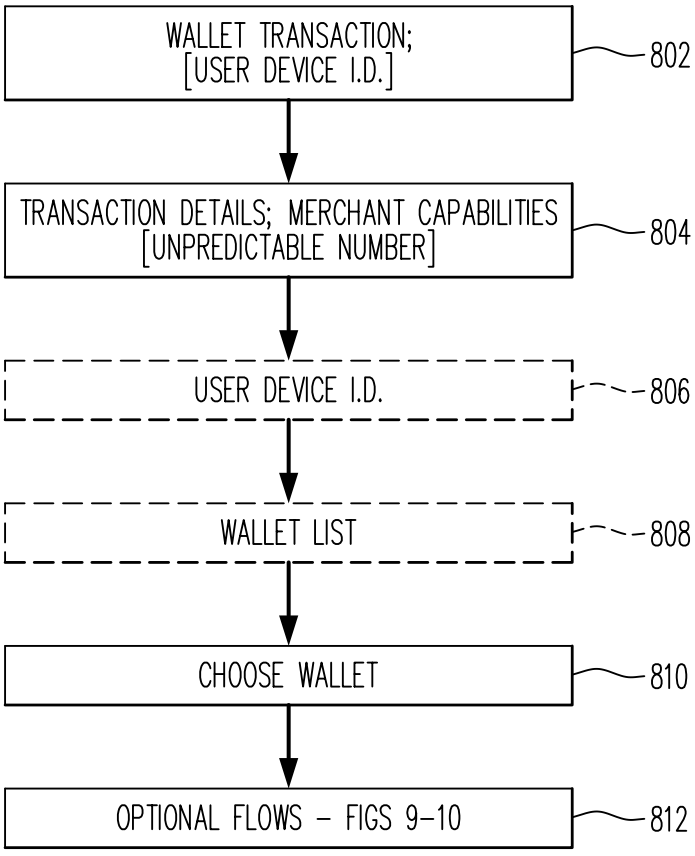

WALLET TRANSACTION;
[USER DEVICE I.D.]
802
TRANSACTION DETAILS; MERCHANT CAPABILITIES
[UNPREDICTABLE NUMBER]
804
USER DEVICE I.D.
806
WALLET LIST
808
CHOOSE WALLET
810
OPTIONAL FLOWS – FIGS 9–10
812

FIG. 8

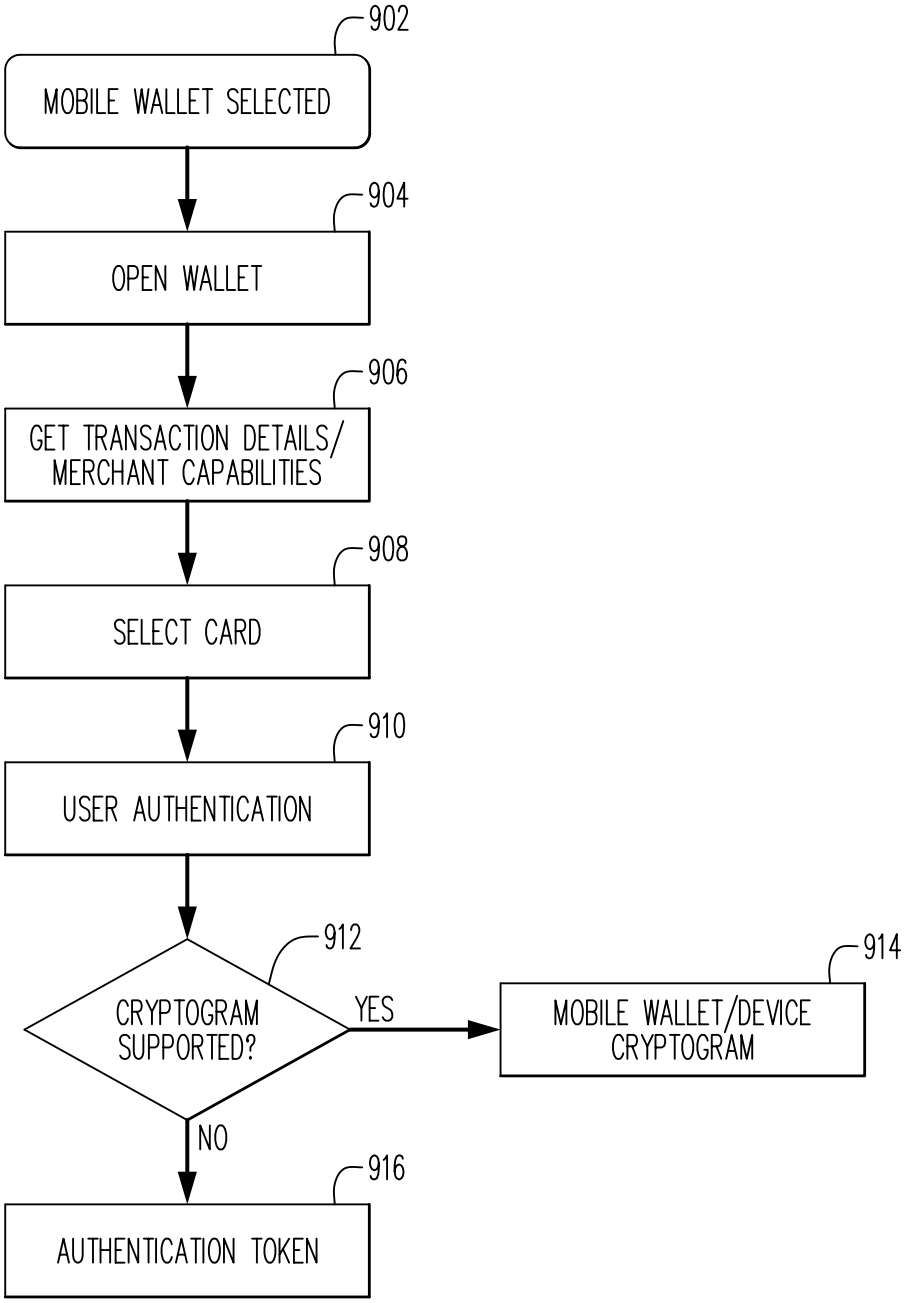

902
MOBILE WALLET SELECTED
904
OPEN WALLET
906
GET TRANSACTION DETAILS/ MERCHANT CAPABILITIES
908
SELECT CARD
910
USER AUTHENTICATION
912
CRYPTOGRAM SUPPORTED?
YES
914
MOBILE WALLET/DEVICE CRYPTOGRAM
NO
916
AUTHENTICATION TOKEN

FIG. 9

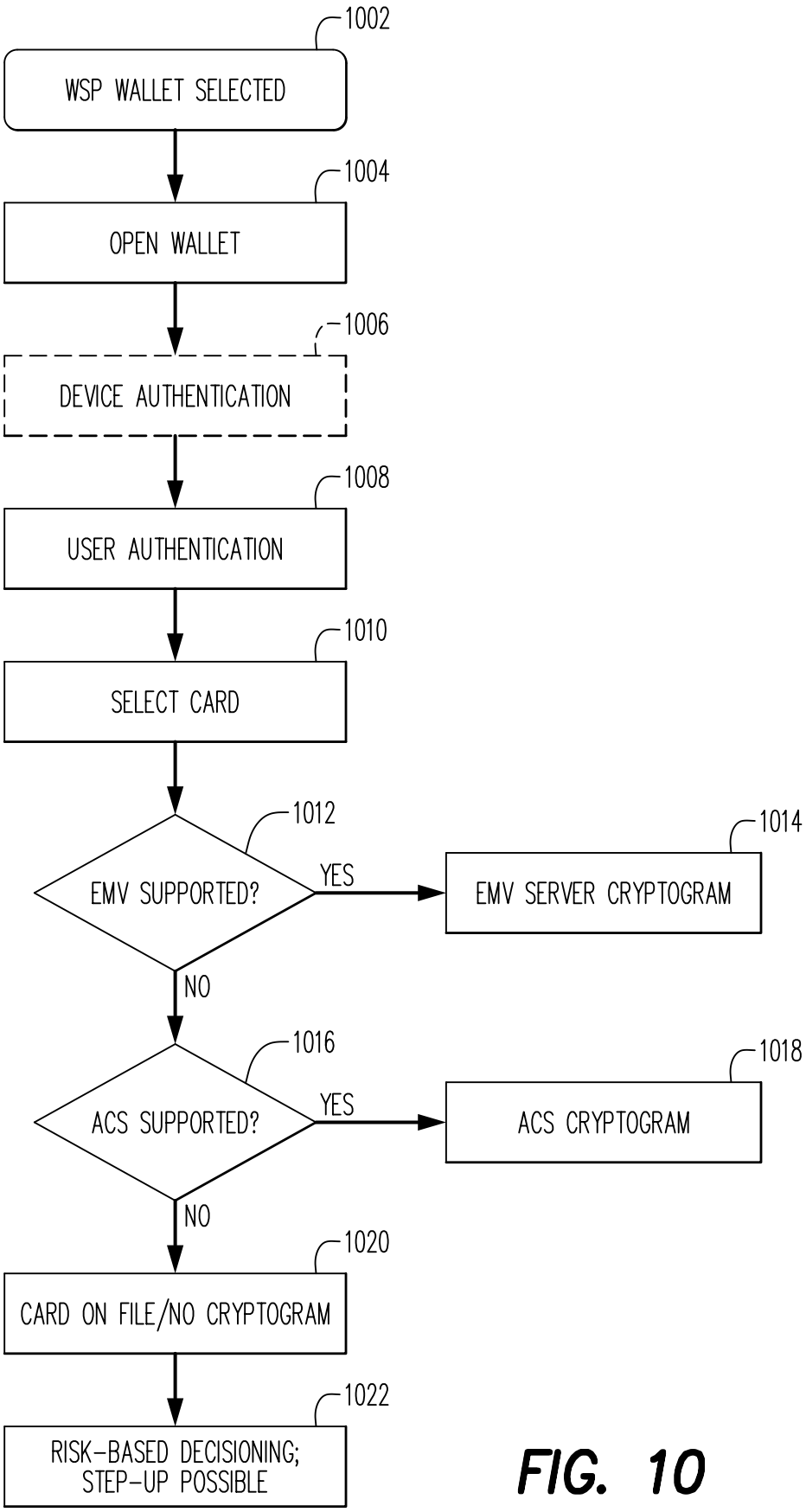

1002
WSP WALLET SELECTED
1004
OPEN WALLET
1006
DEVICE AUTHENTICATION
1008
USER AUTHENTICATION
1010
SELECT CARD
1012
EMV SUPPORTED?
YES
1014
EMV SERVER CRYPTOGRAM
NO
1016
ACS SUPPORTED?
YES
1018
ACS CRYPTOGRAM
NO
1020
CARD ON FILE/NO CRYPTOGRAM
1022
RISK-BASED DECISIONING;
STEP-UP POSSIBLE

FIG. 10