

FIG. 1

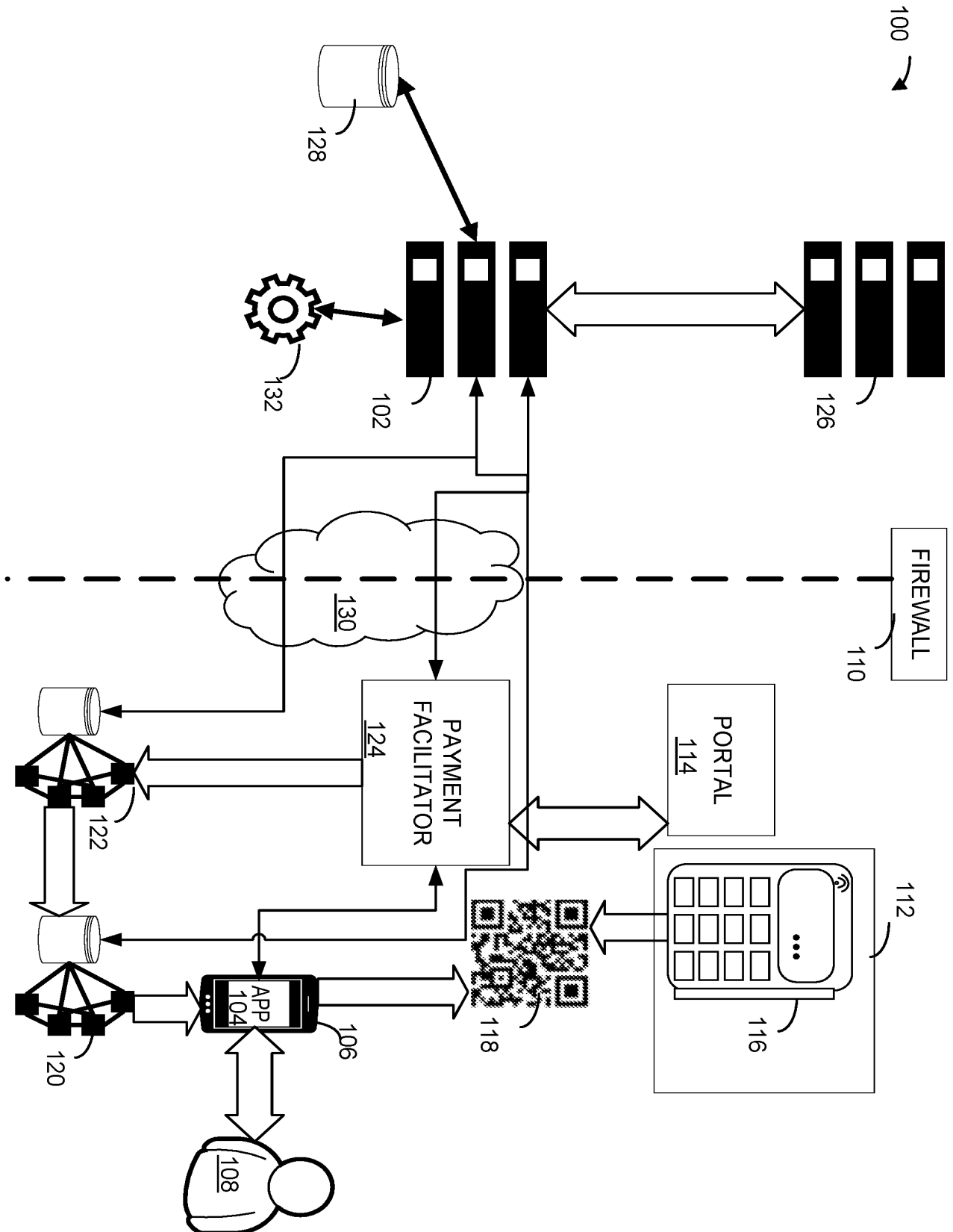


FIG. 2

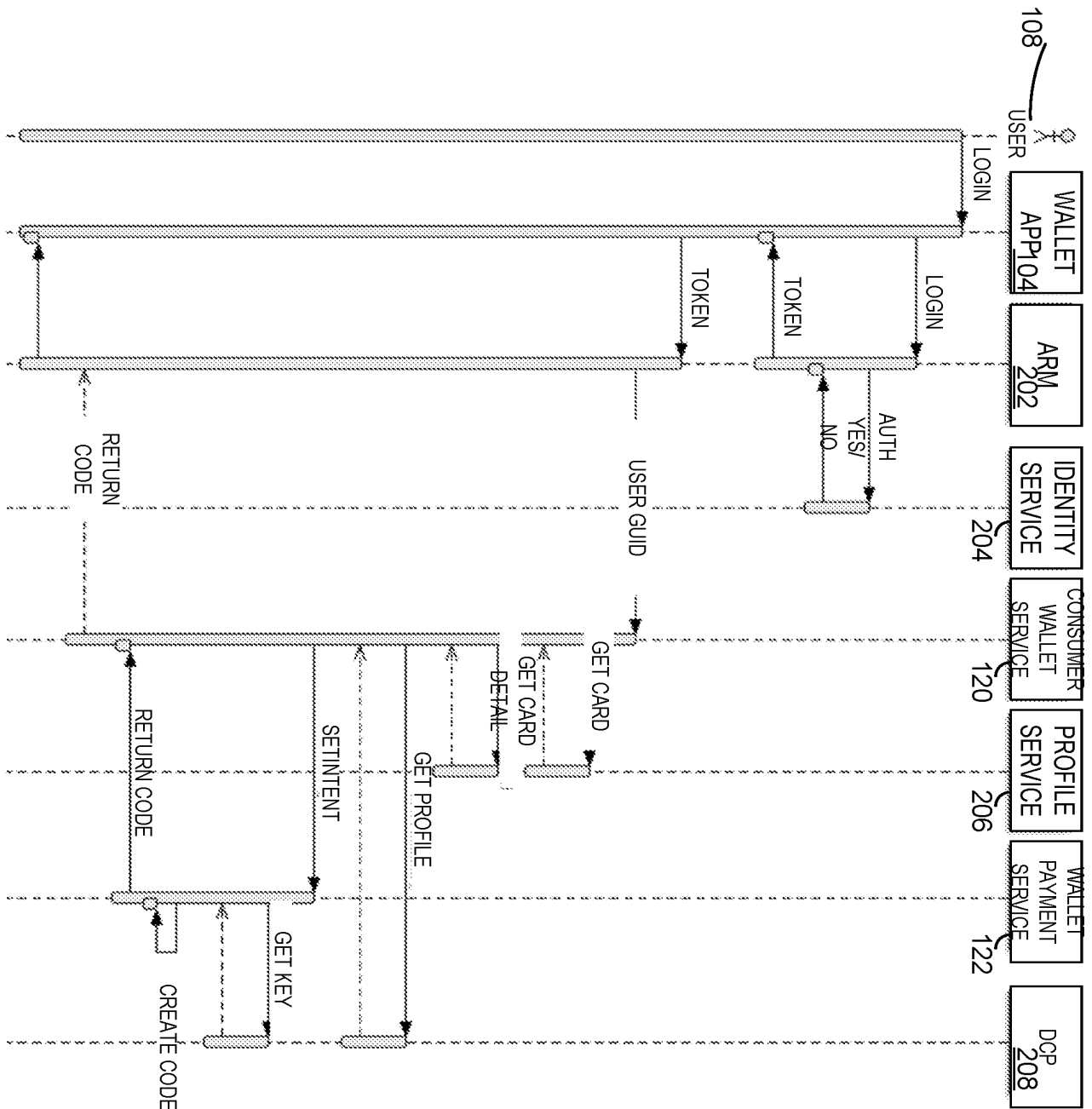
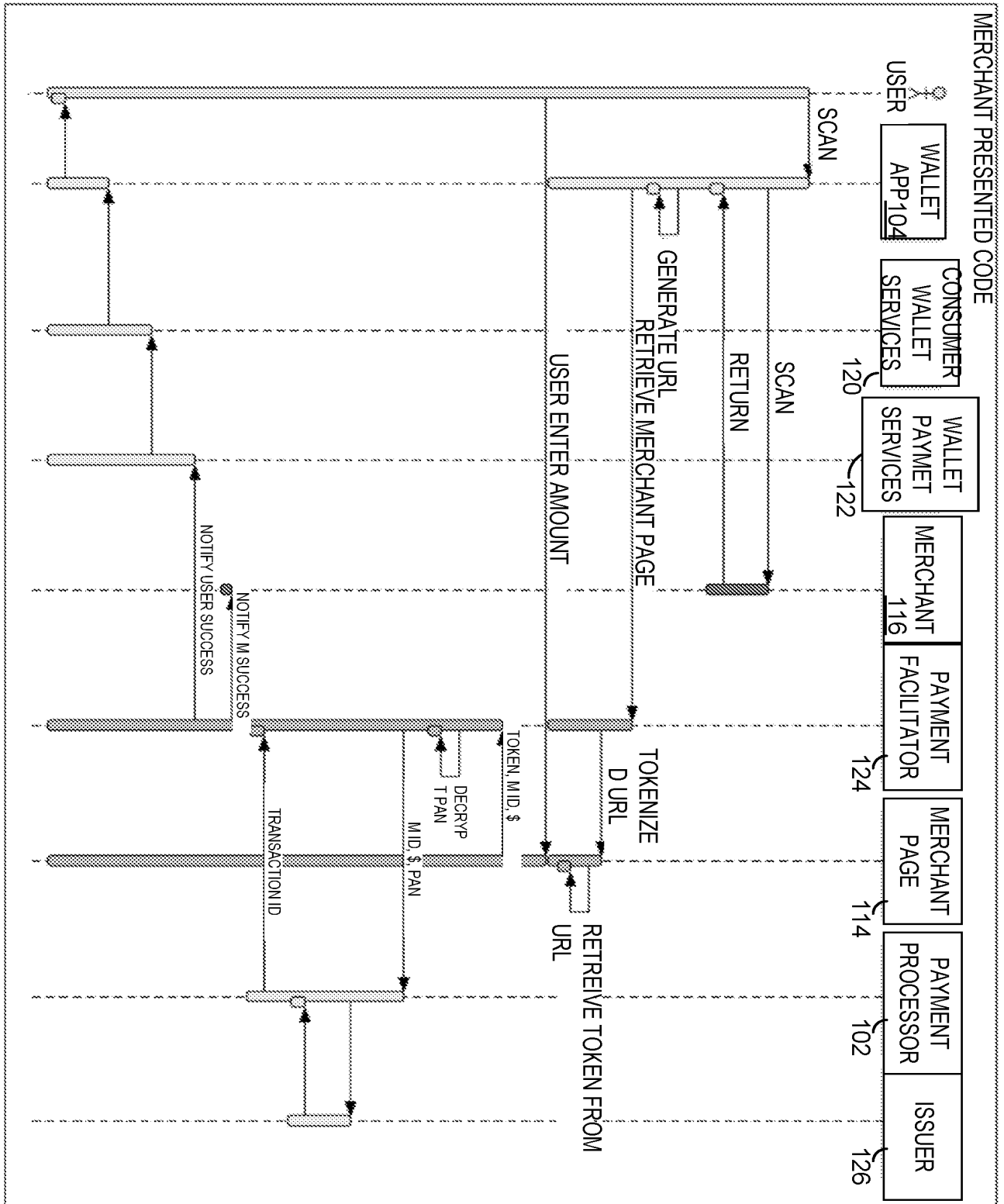


FIG. 3



CONSUMER QR/BARCODE TRANSACTION LAYER ORIGINATED OUTSIDE PAYMENT NETWORK

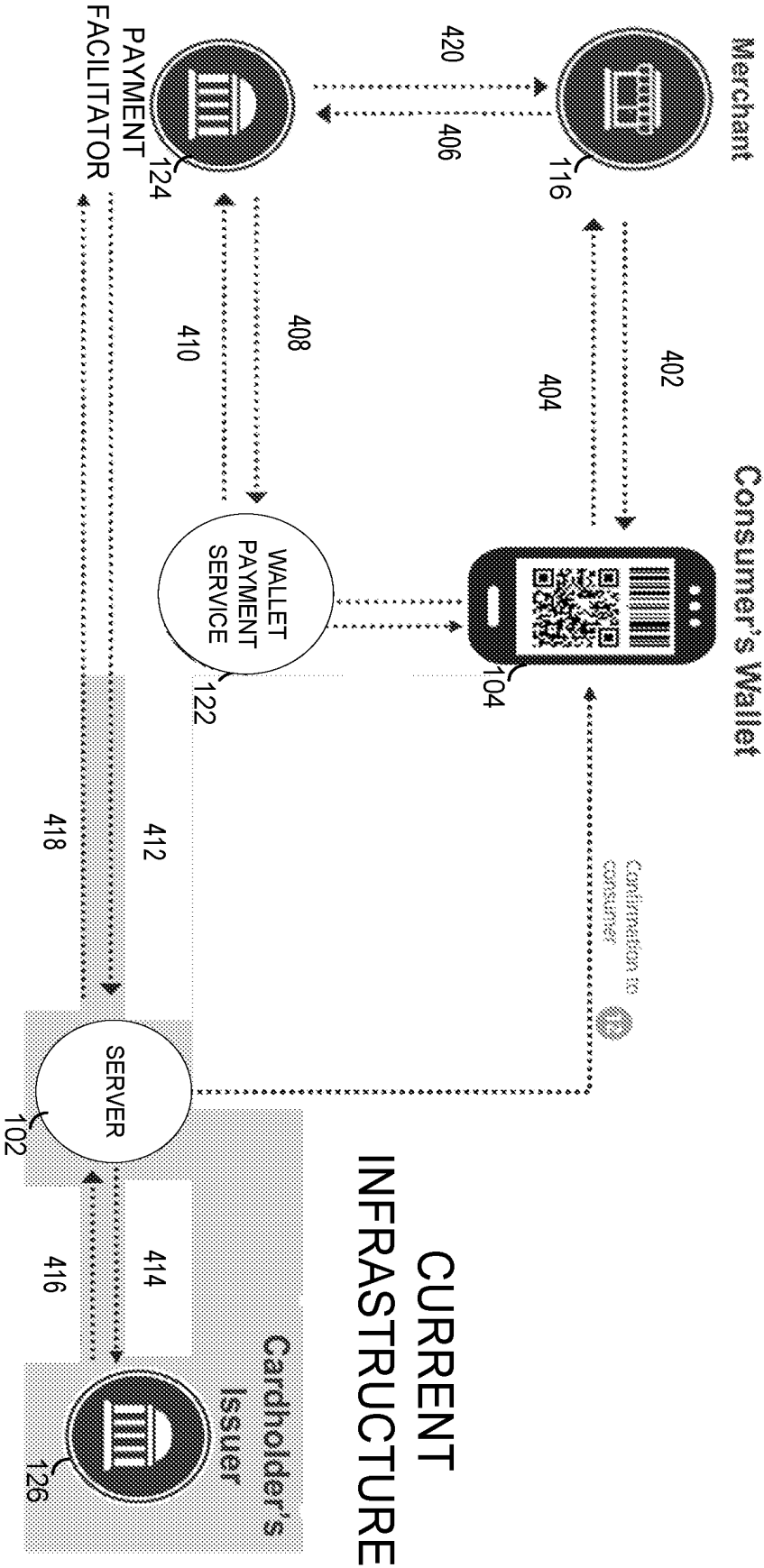


FIG. 4

FIG. 5

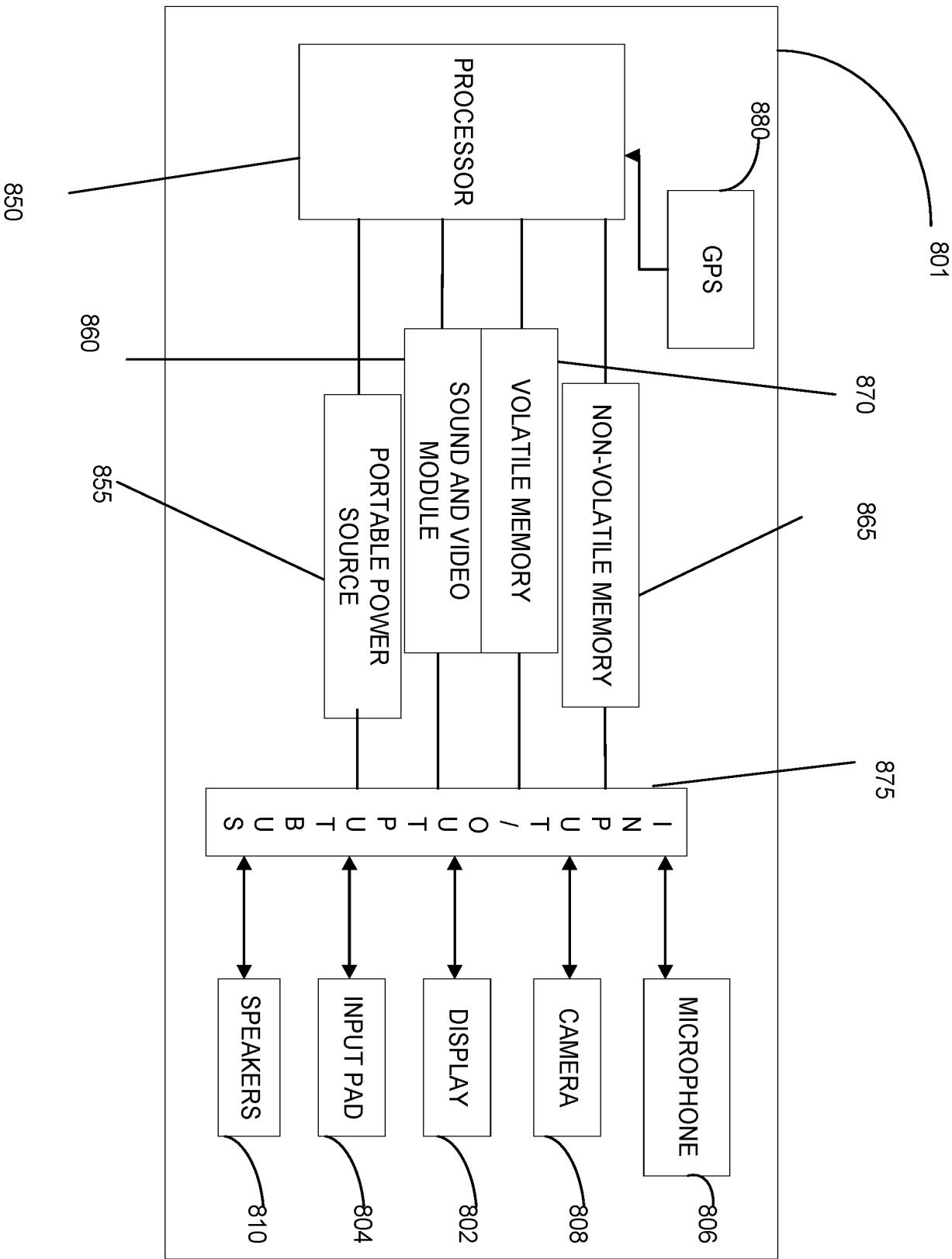


FIG. 6

