

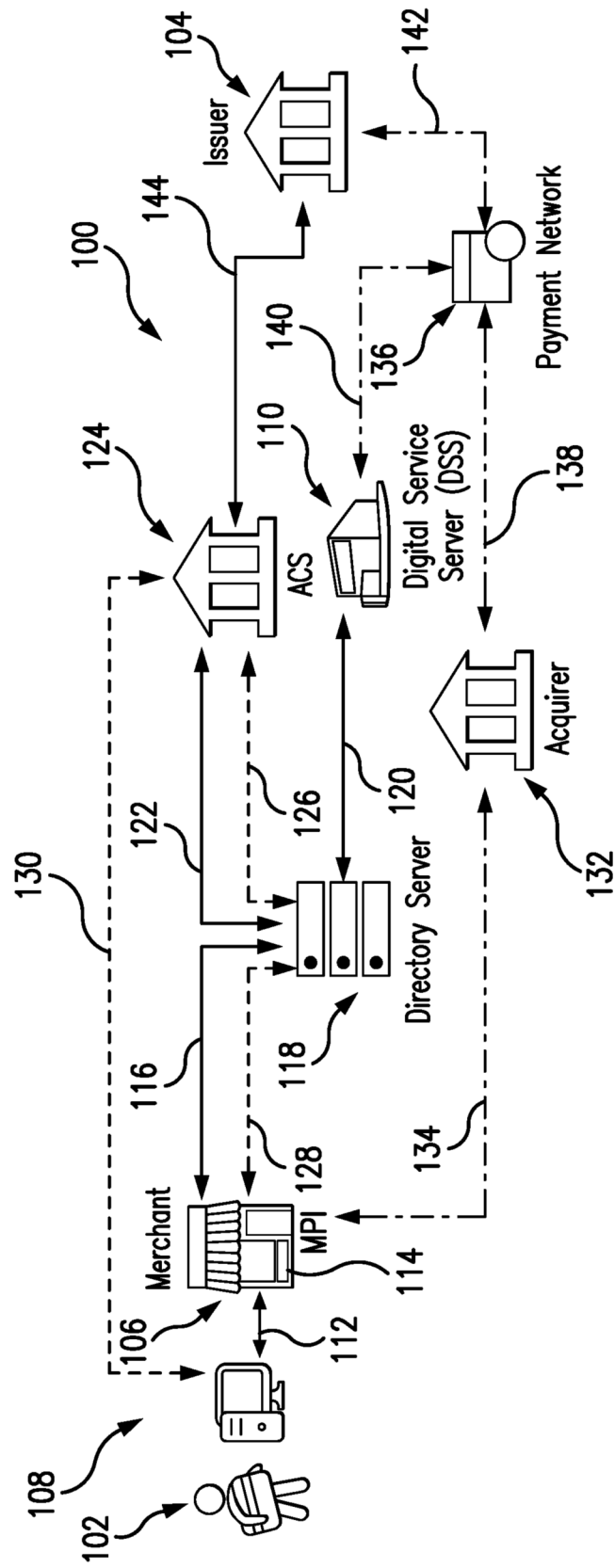


FIG. 1

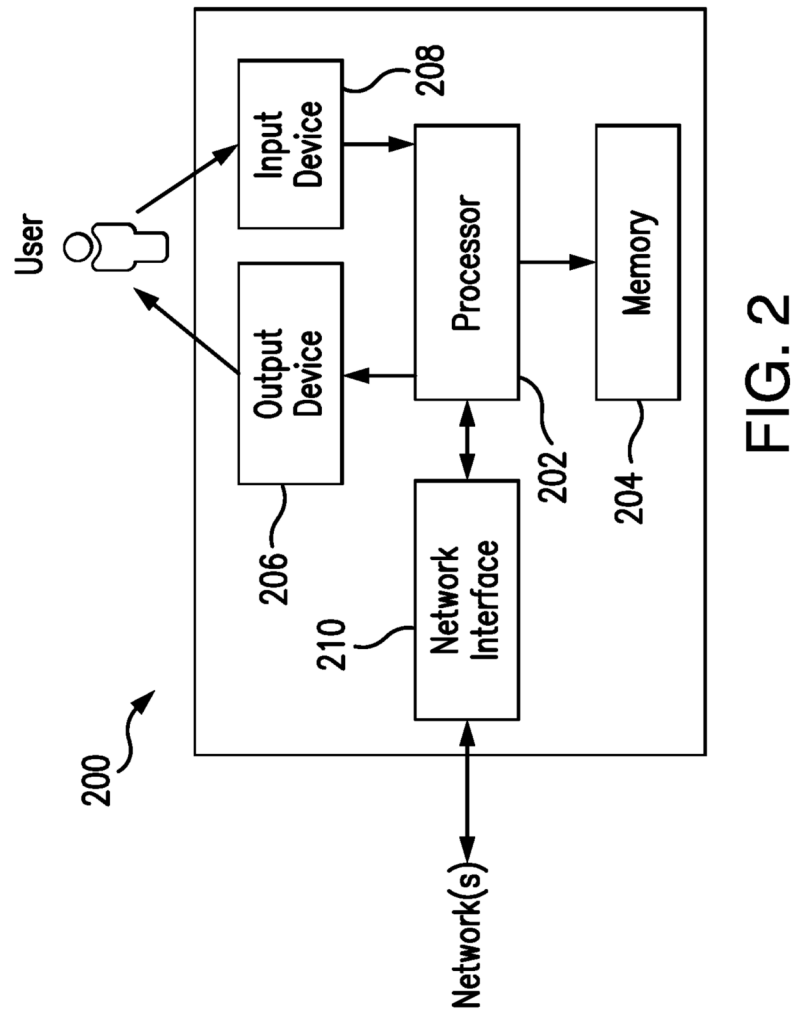


FIG. 2

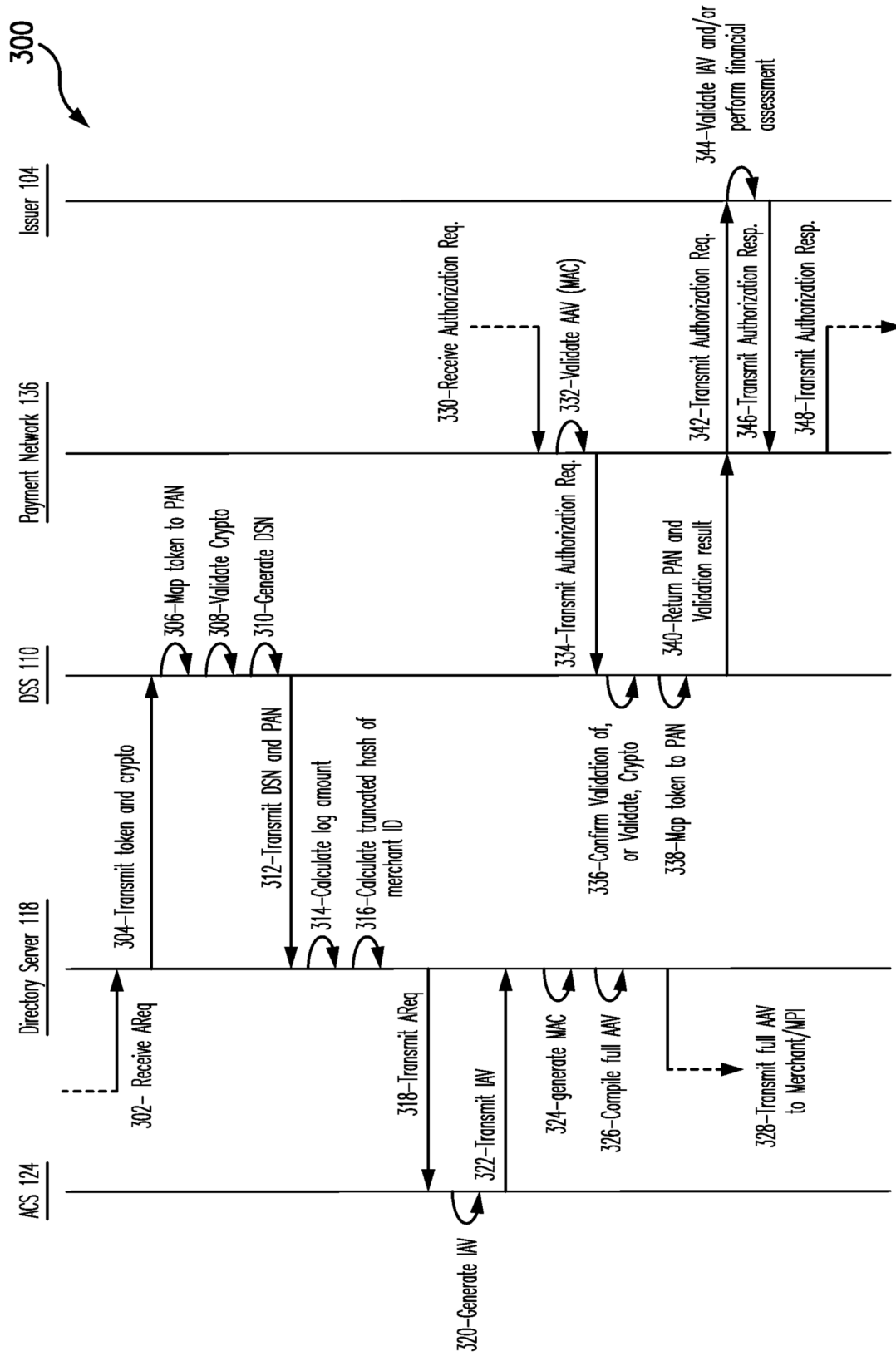


FIG. 3

Version Information		IAV	Payment Network						
Version	Type & Subversion	Issuer generated and validated based on PAN, DSN and Amount Info (4 bytes)	DSN (4 bytes)		Amount and Merchant Info			Signature Info	
Indicates the type of IAV—fully authenticated or merchant attempt and format. (2 bytes)			ATC	Random Value	Log of Amount (2 bytes)	Hash of Merchant ID (4 bytes)	Currency Code (1.5 bytes)	Key ID (0.5 bytes)	MAC (3 bytes)

FIG. 4