Figure 1



Figure 2

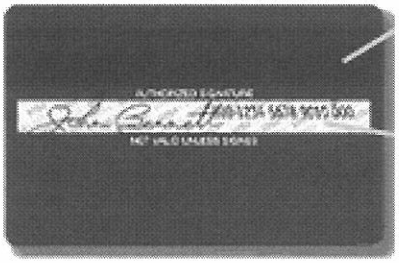


Figure 3



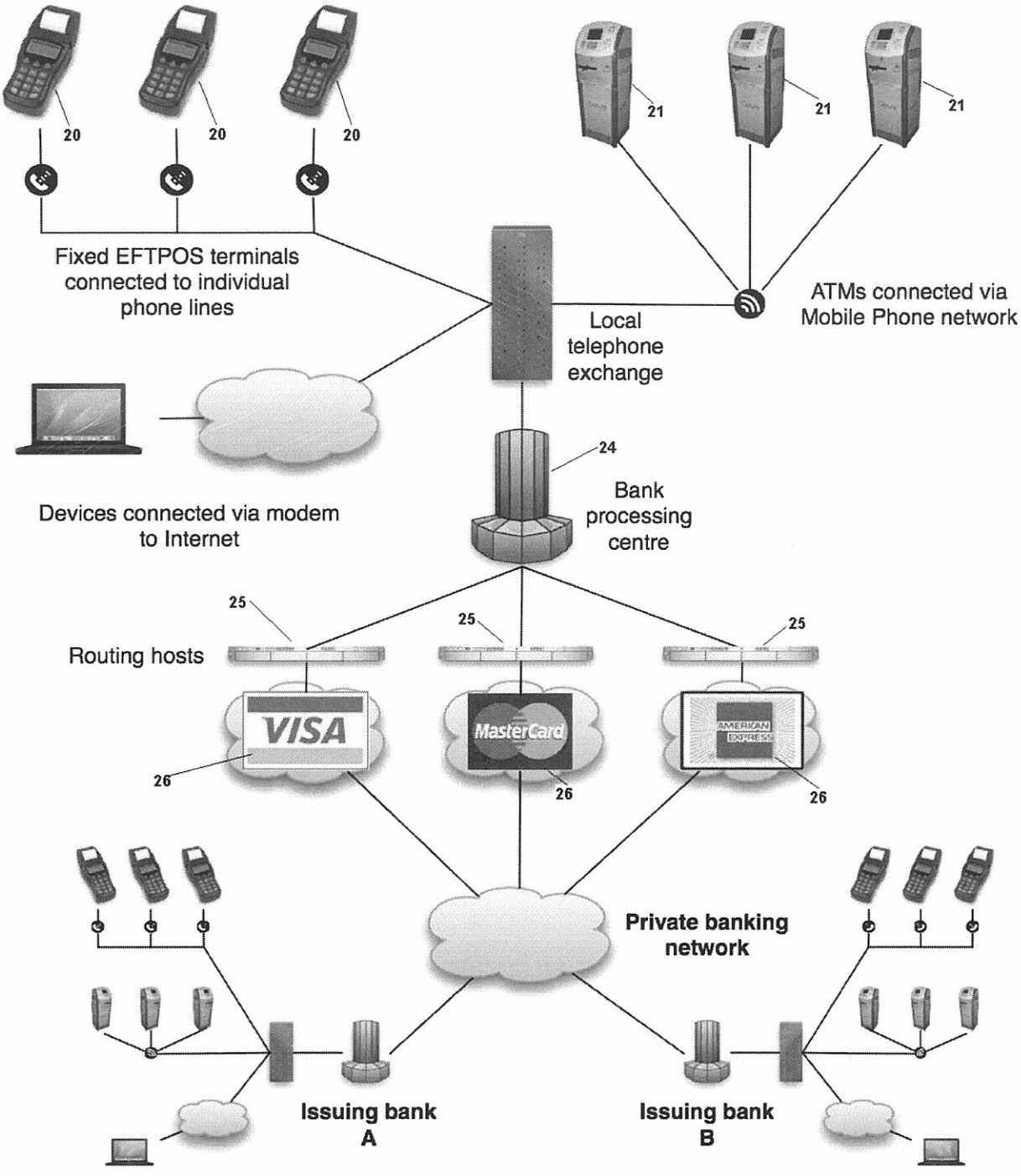

20
20
20
21
21
21
Fixed EFTPOS terminals connected to individual phone lines
Local telephone exchange
ATMs connected via Mobile Phone network
Devices connected via modem to Internet
24
Bank processing centre
25
25
25
Routing hosts
VISA
MasterCard
AMERICAN EXPRESS
26
26
26
Private banking network
Issuing bank A
Issuing bank B

Figure 4

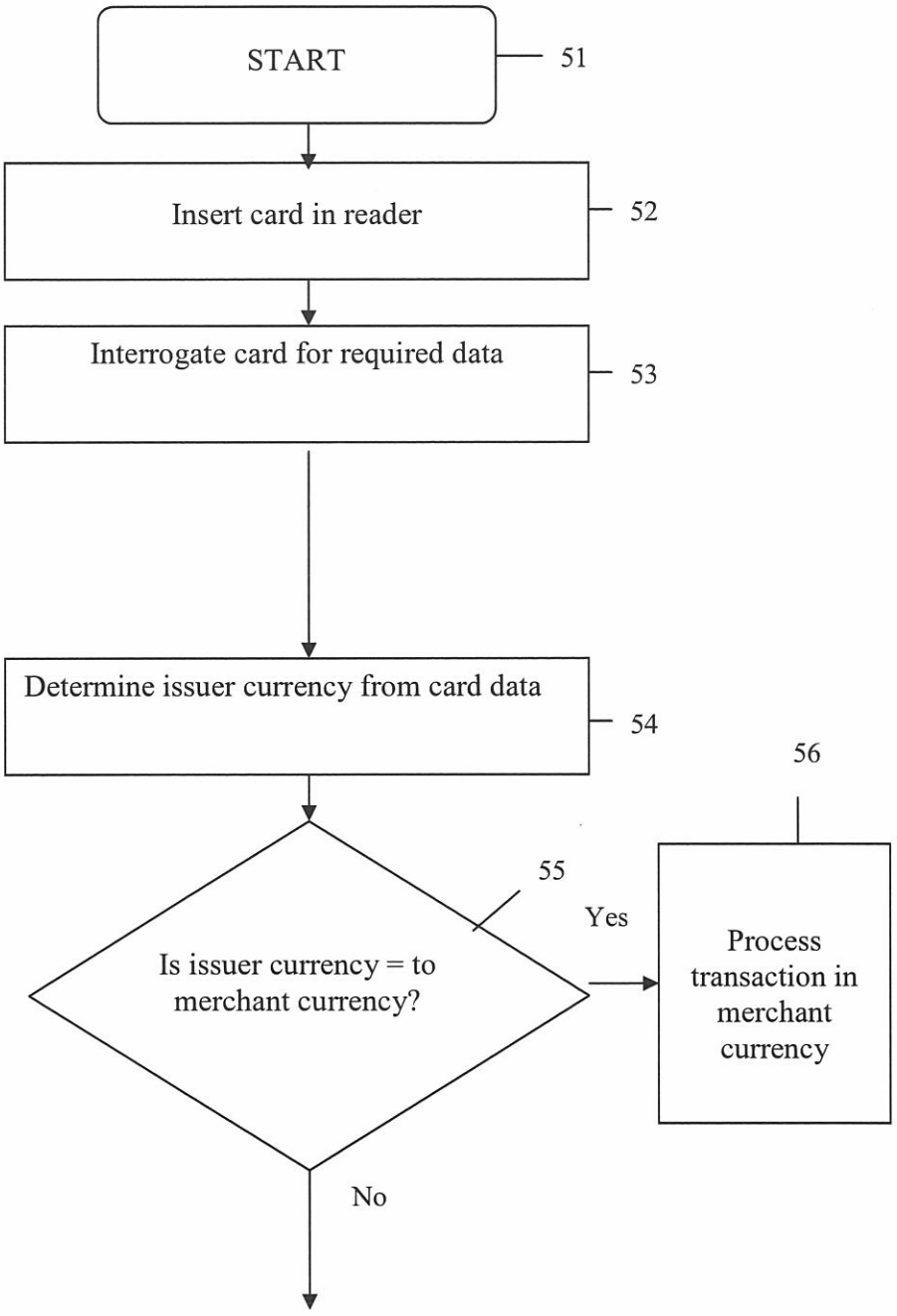
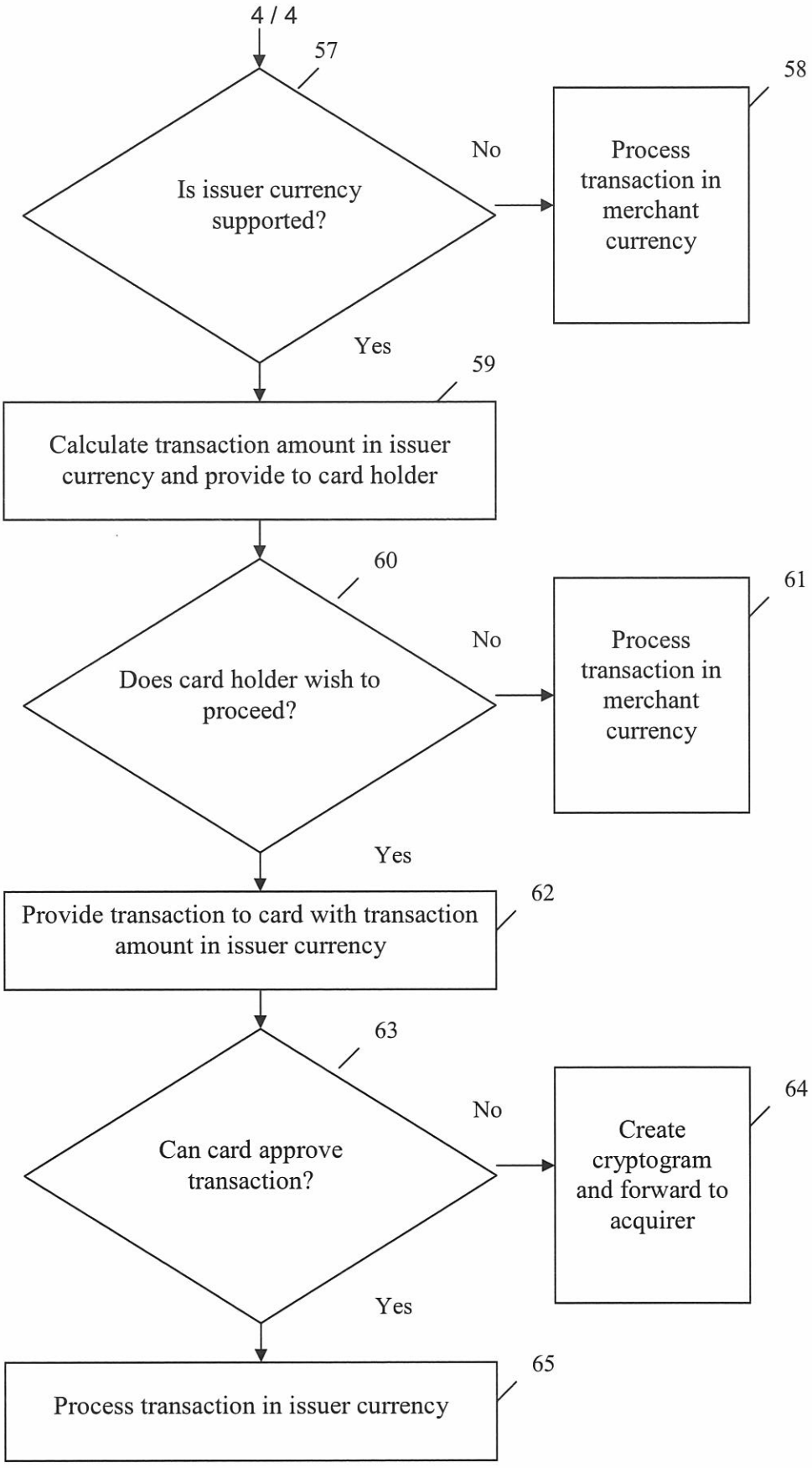


Figure 5
(continued next page)



Continuation of Figure 5