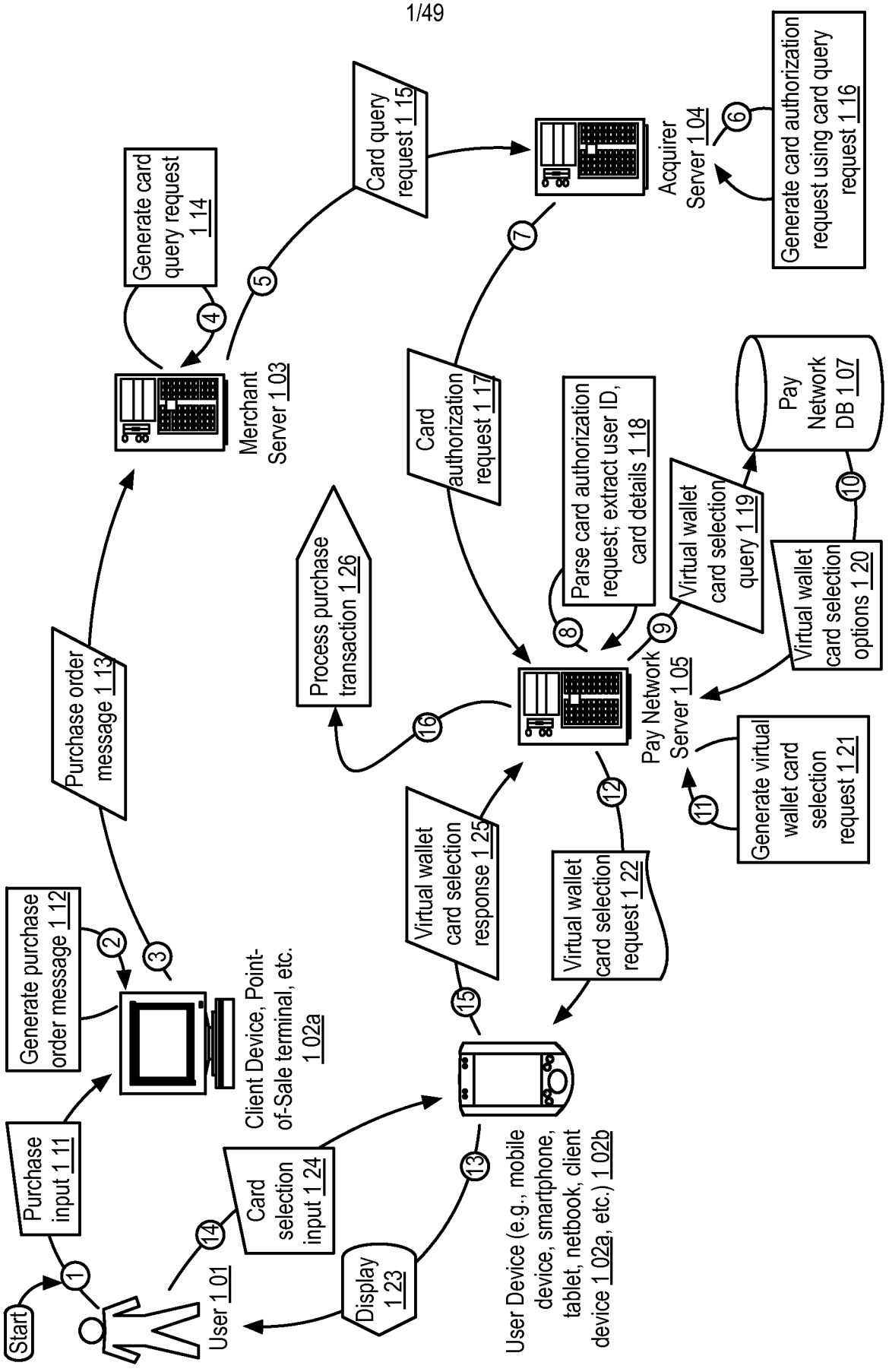


FIGURE 1A

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

FIGURE 1B

Example: Virtual Wallet Card Selection ("VWCS")

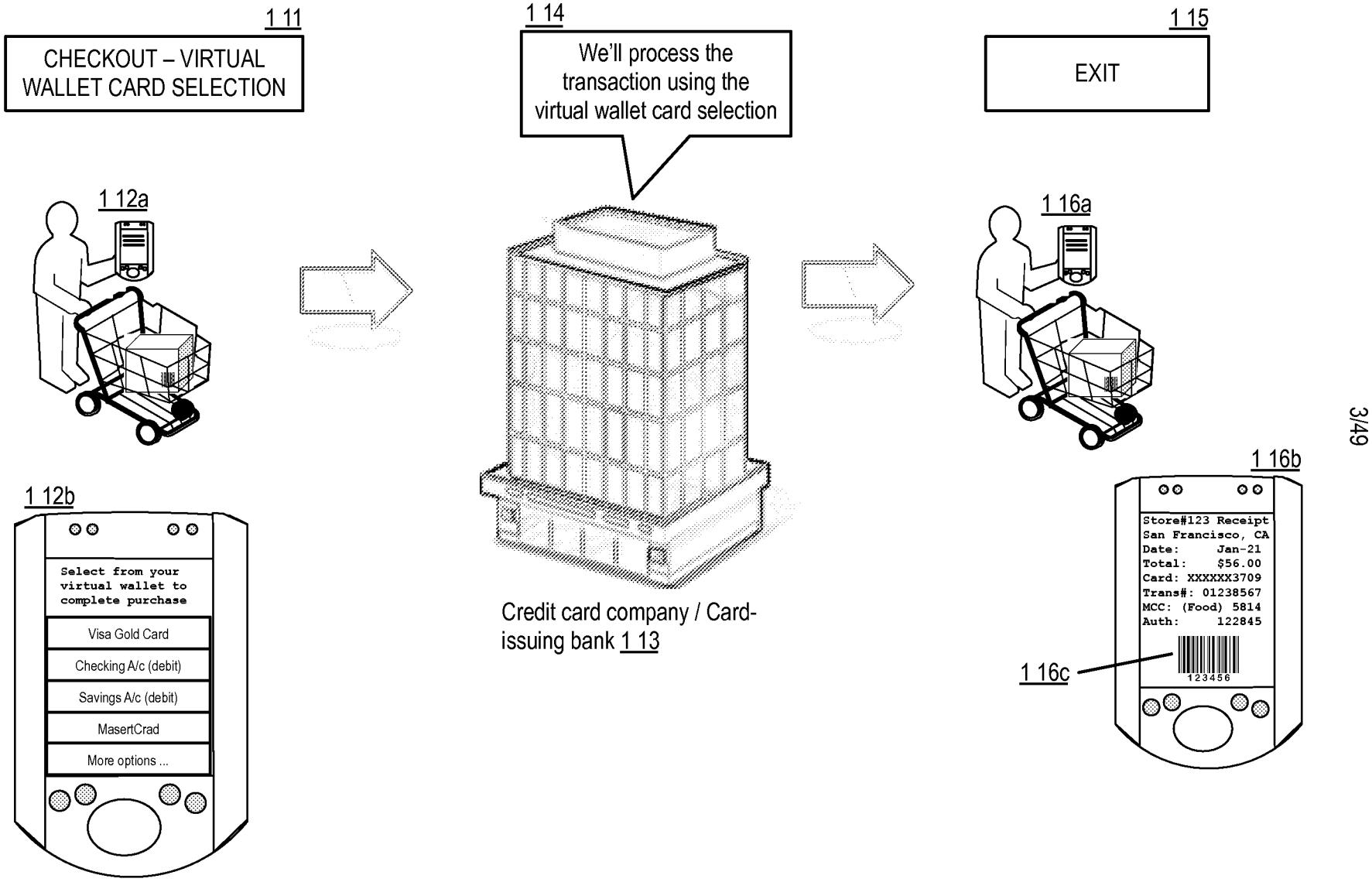
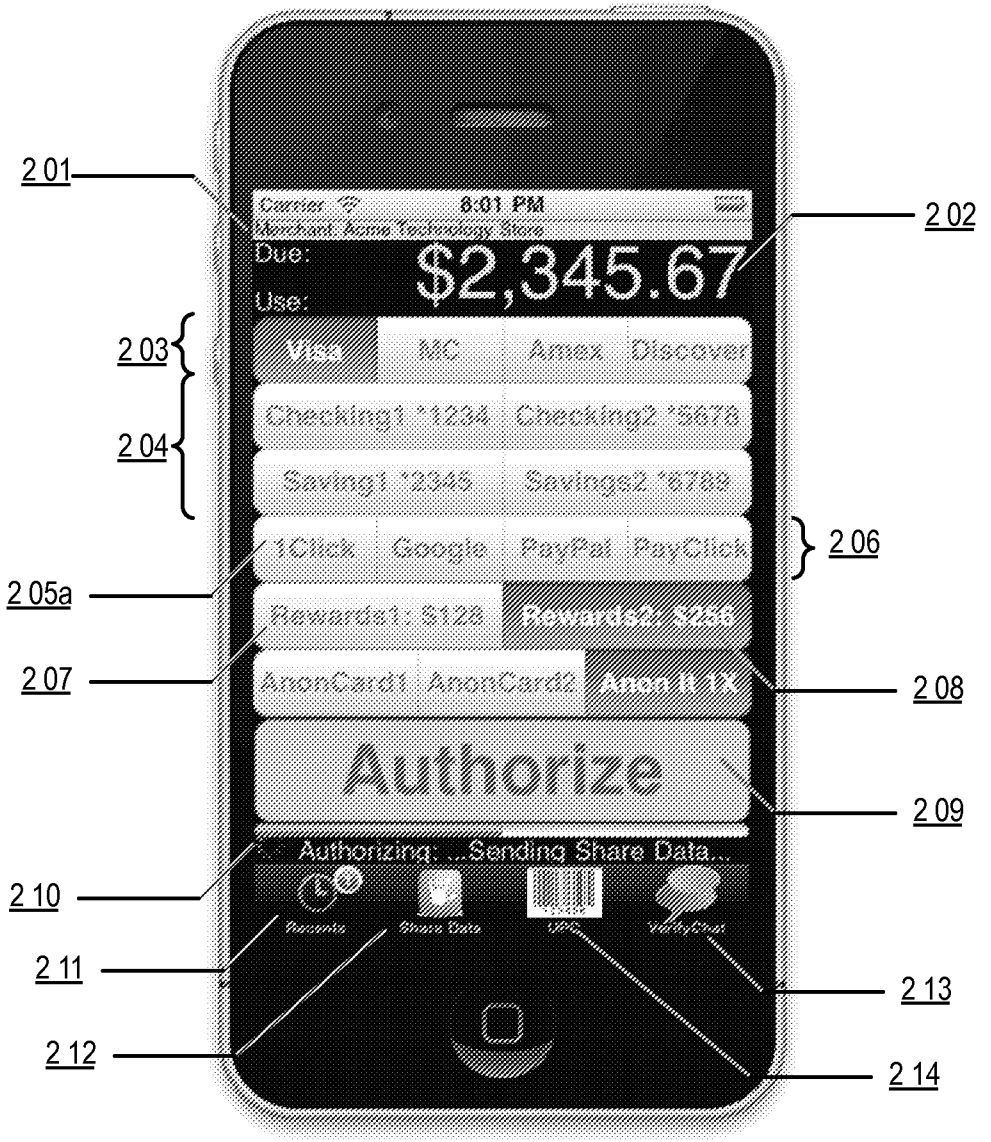


FIGURE 1C

Example: Virtual Wallet Card Selection ("VWCS")



1X ANON



Example: Virtual Wallet Card Selection-Based Purchase: Payment Options

FIGURE 2

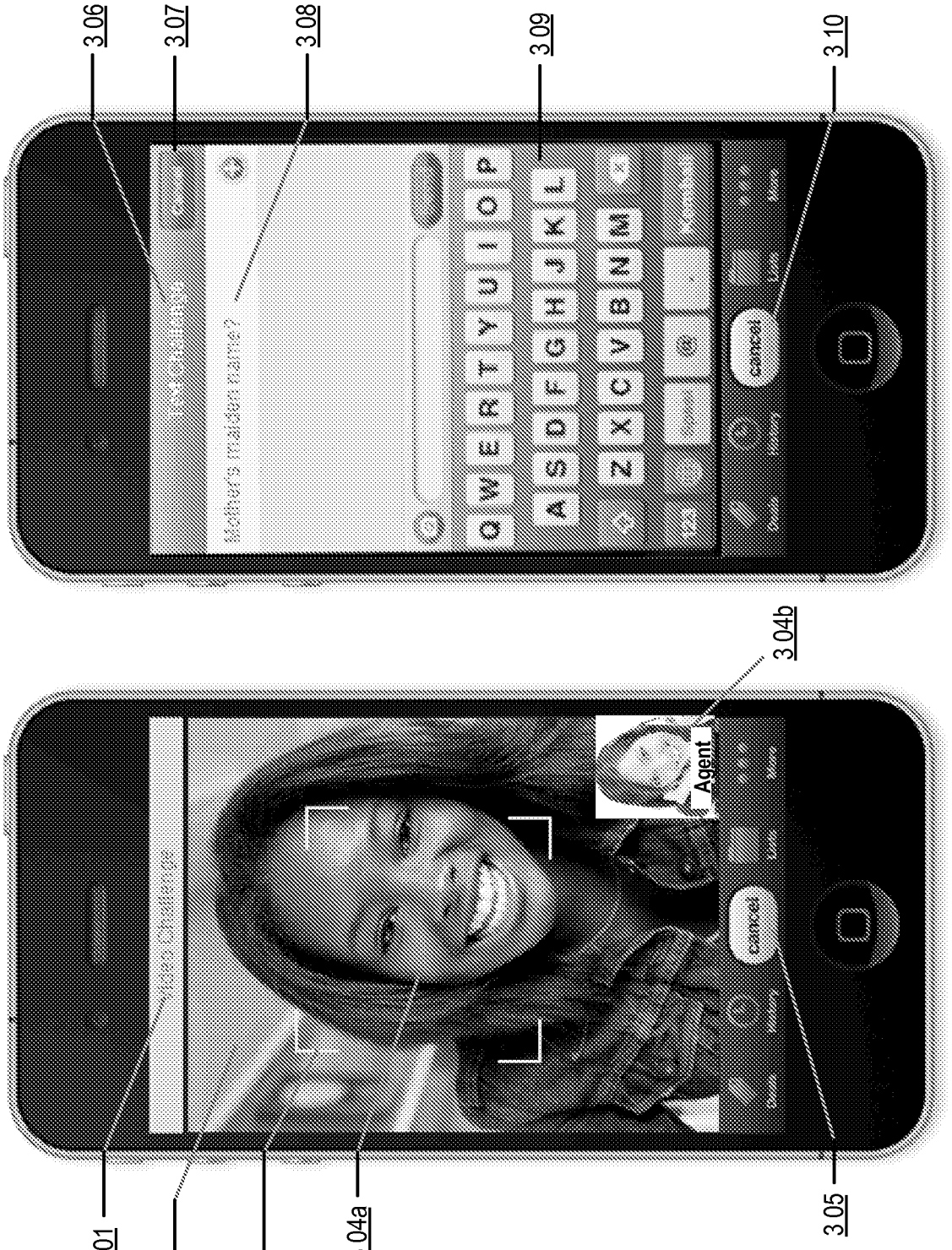
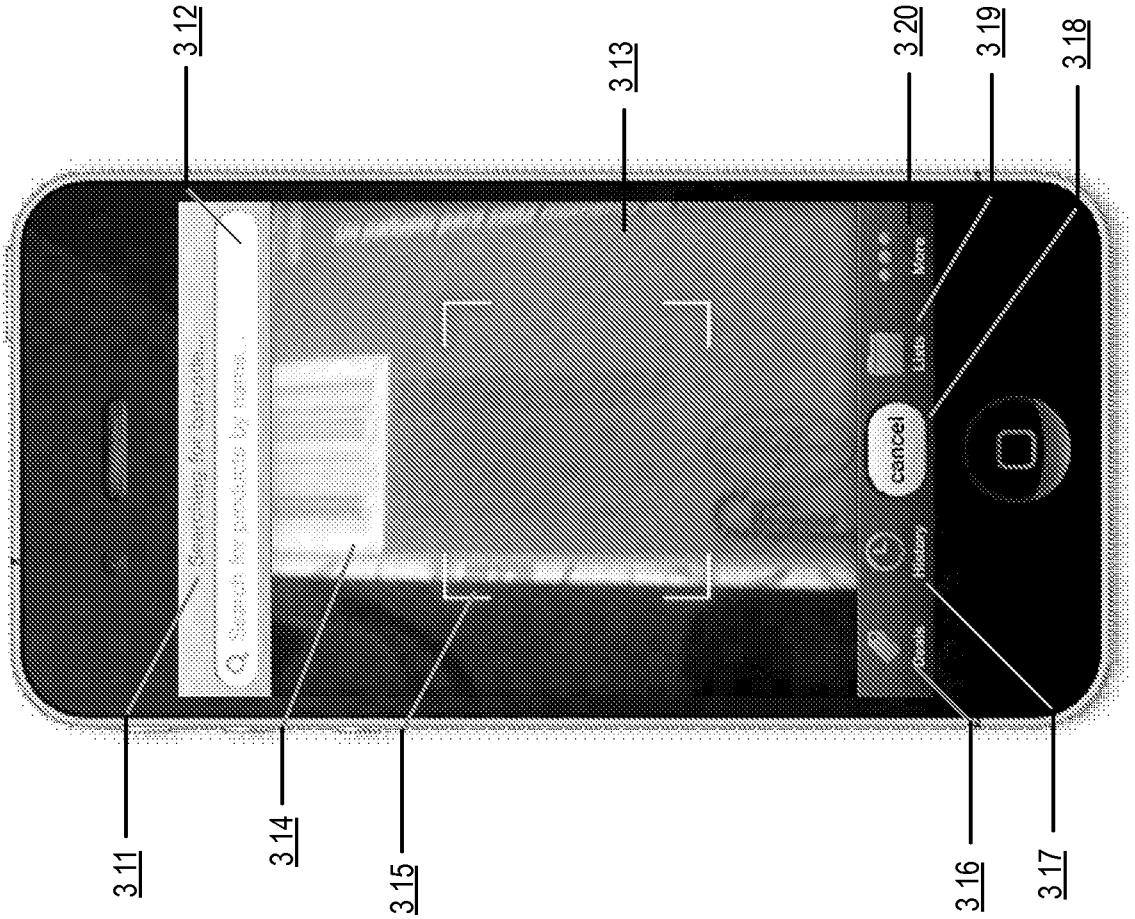


FIGURE 3A

Example: Virtual Wallet Card Selection-Based Purchase: Security / Fraud Prevention



Example: Virtual Wallet Card Selection-Based Purchase: Security / Fraud Prevention

FIGURE 3B

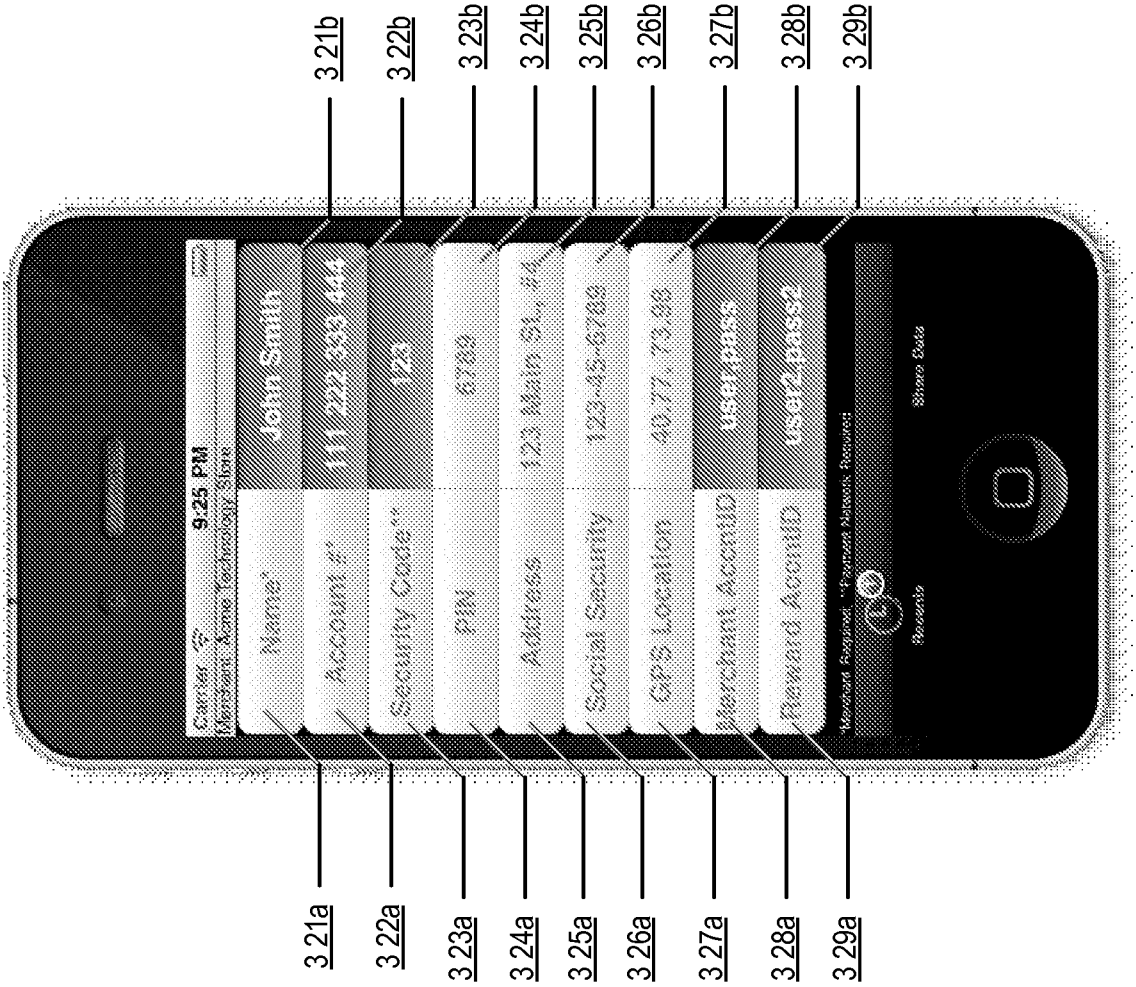


FIGURE 3C

Example: Virtual Wallet Card Selection-Based Purchase: Security / Fraud Prevention

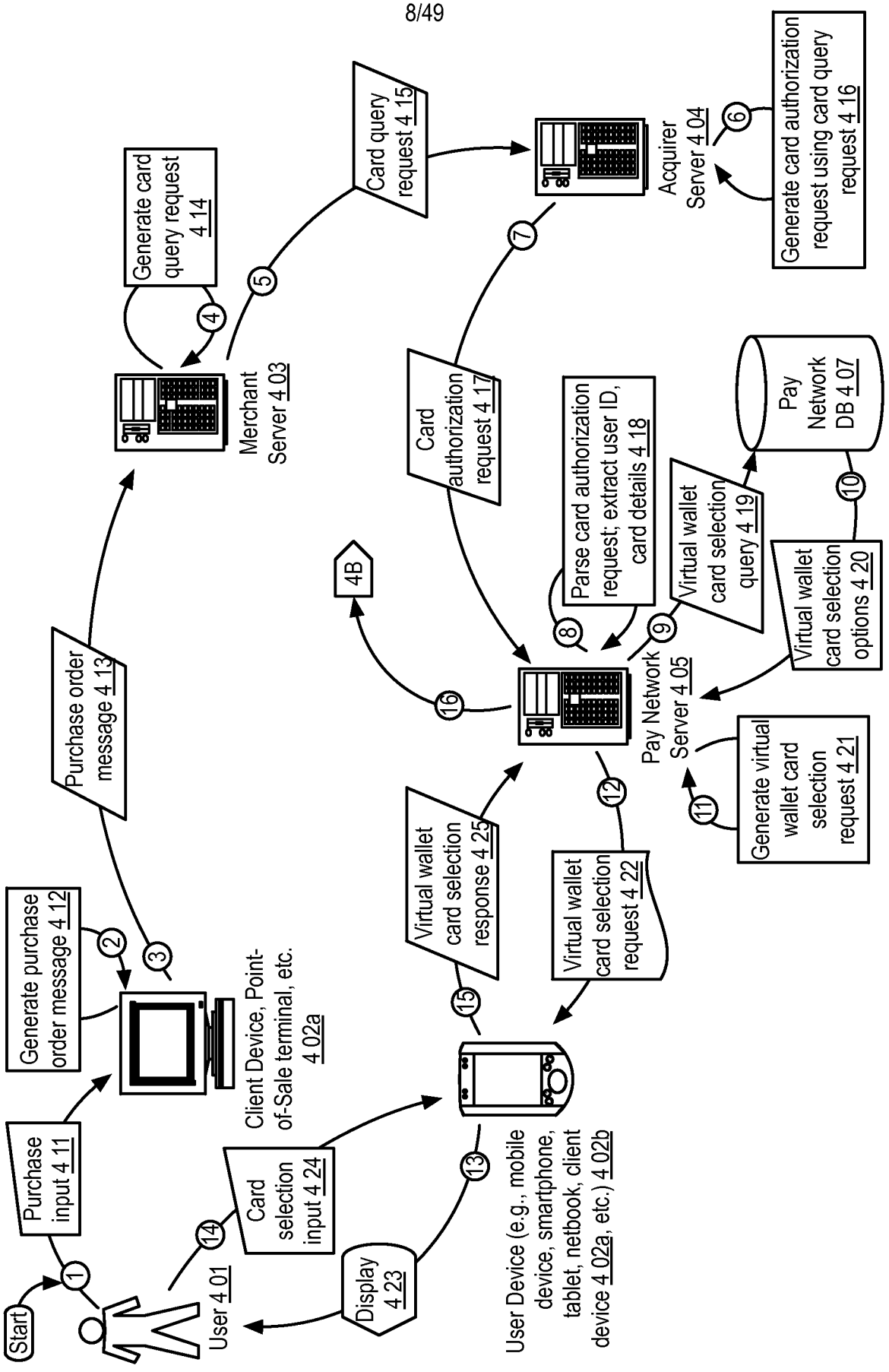


FIGURE 4A

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

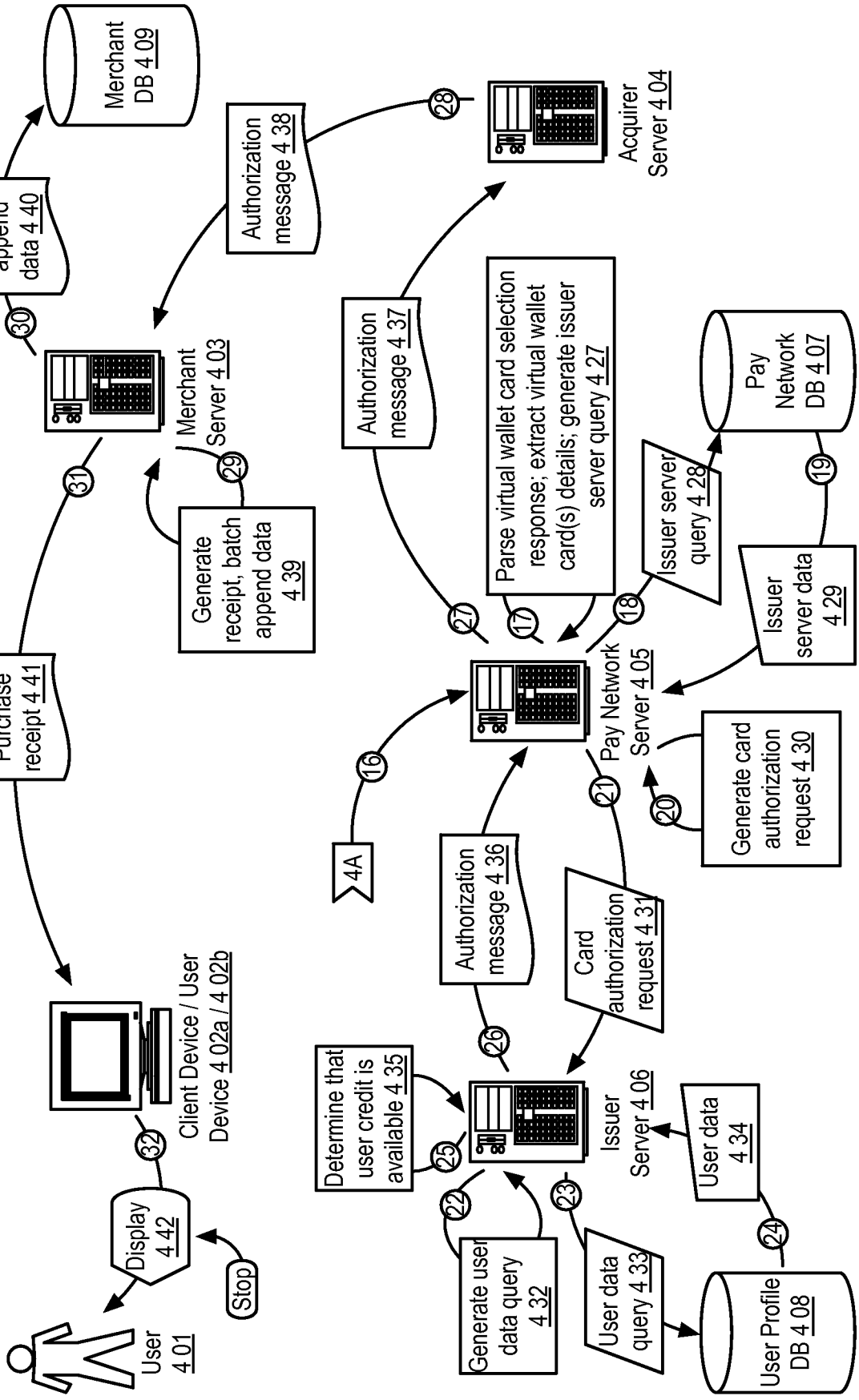


FIGURE 4B

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

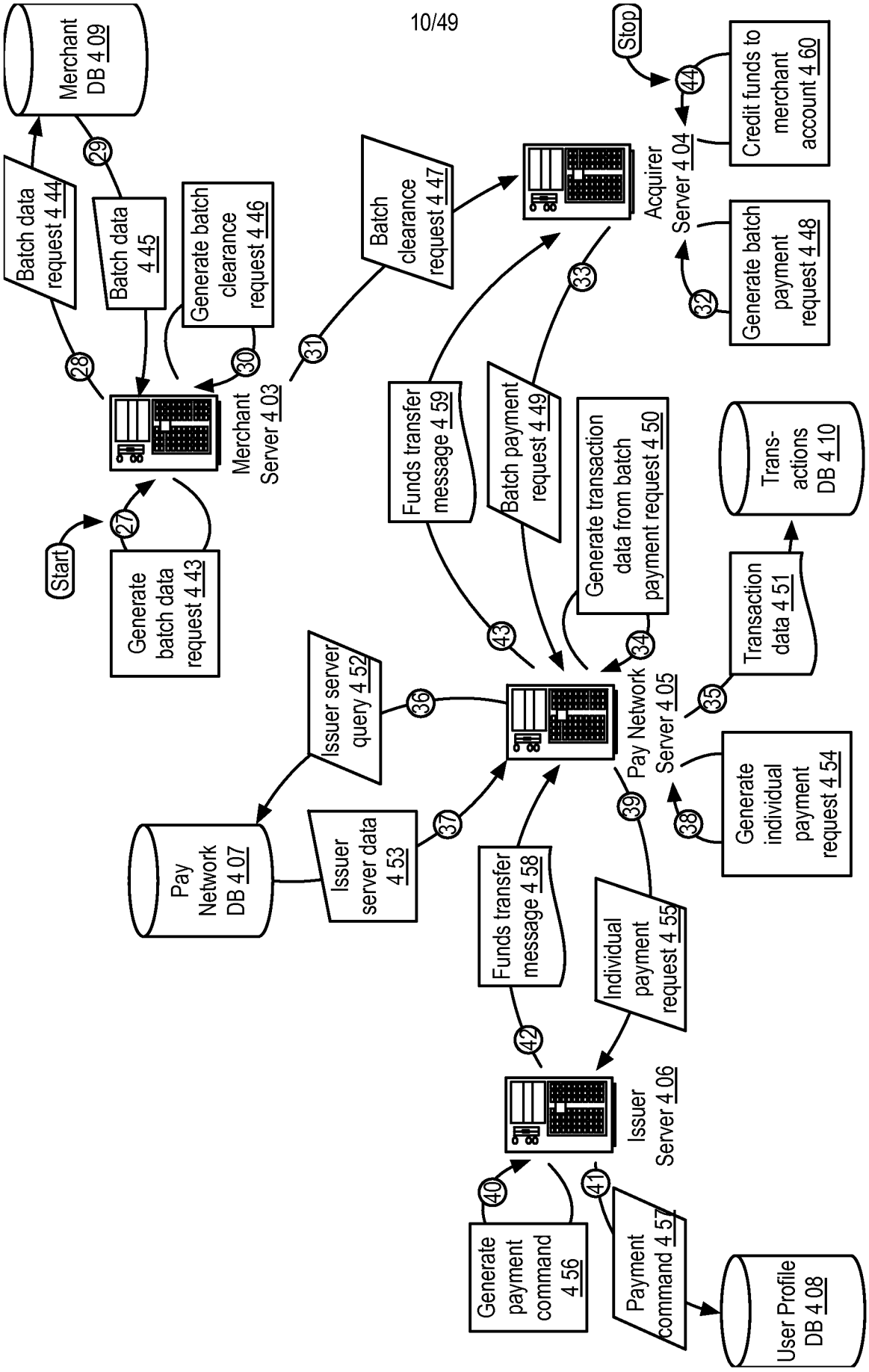


FIGURE 4C

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

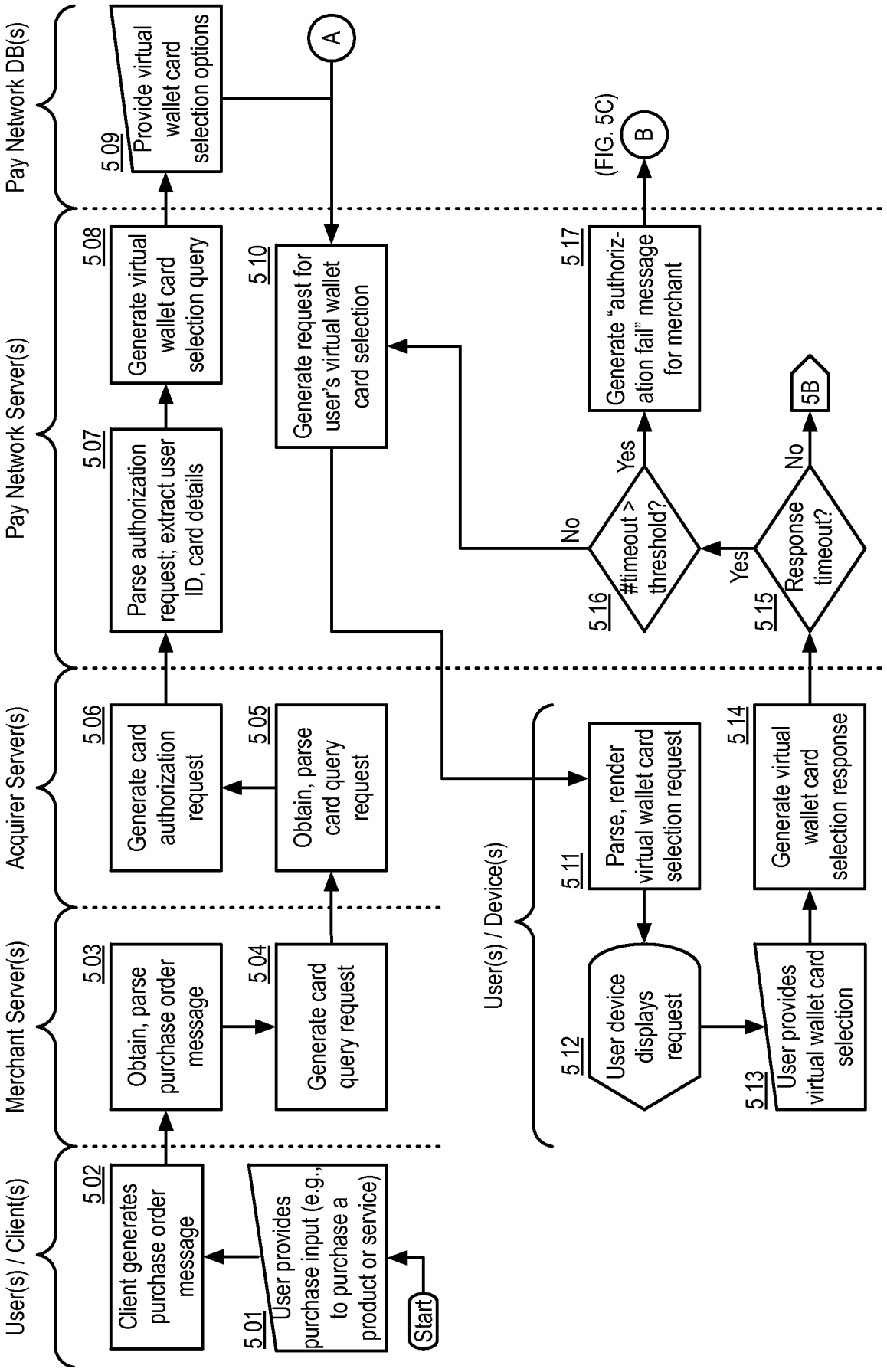


FIGURE 5A

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

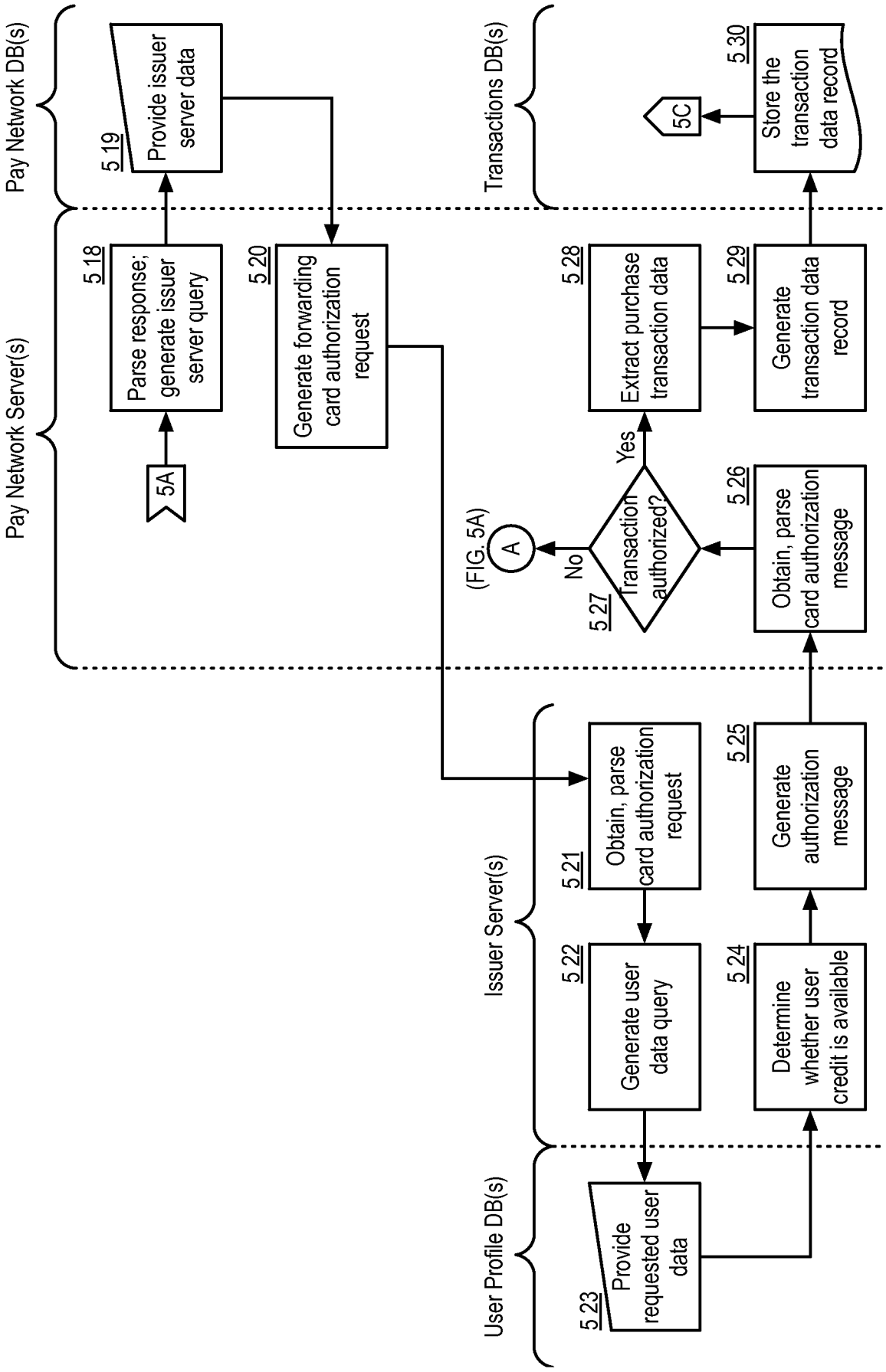


FIGURE 5B

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

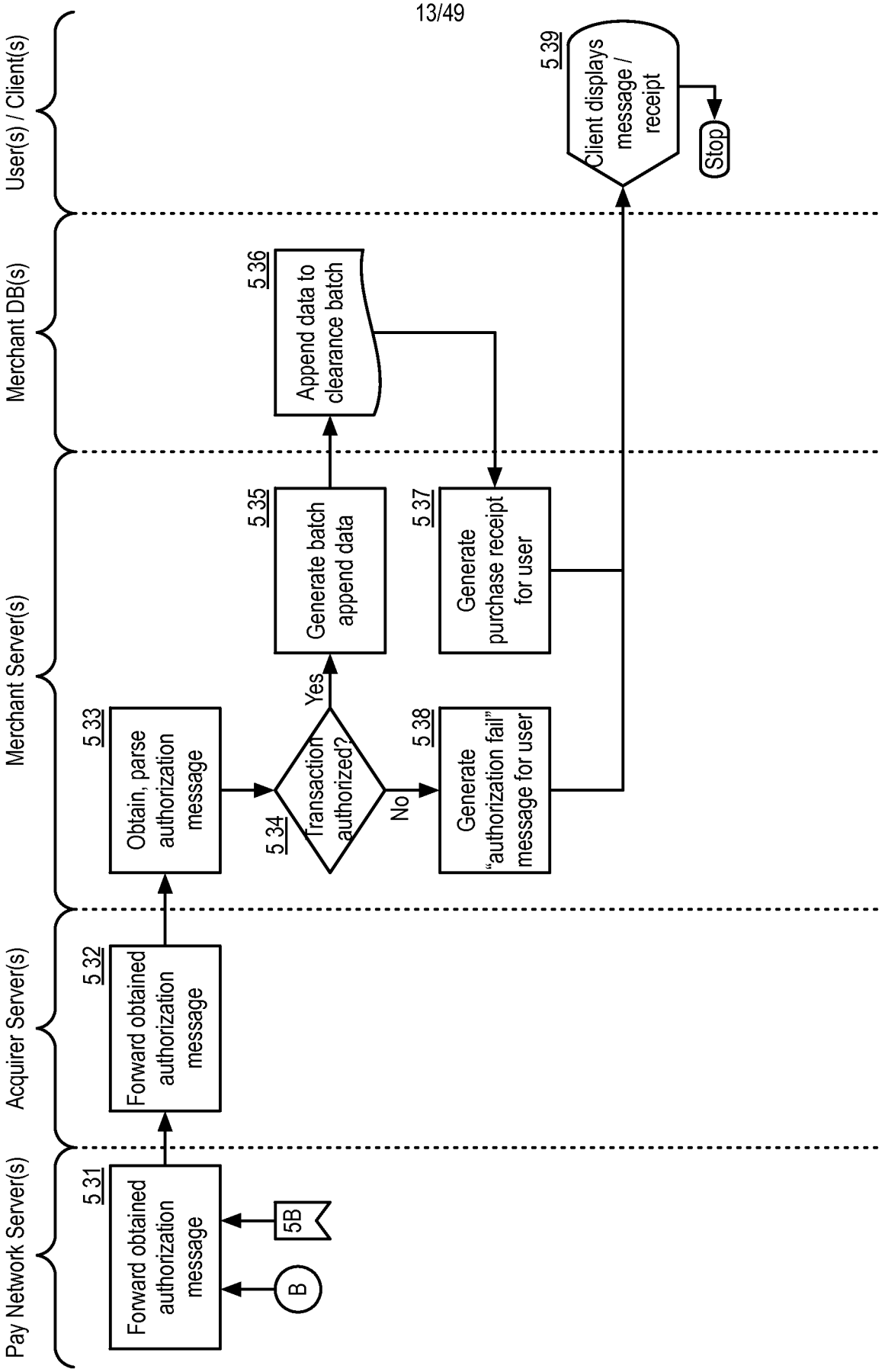


FIGURE 5C

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

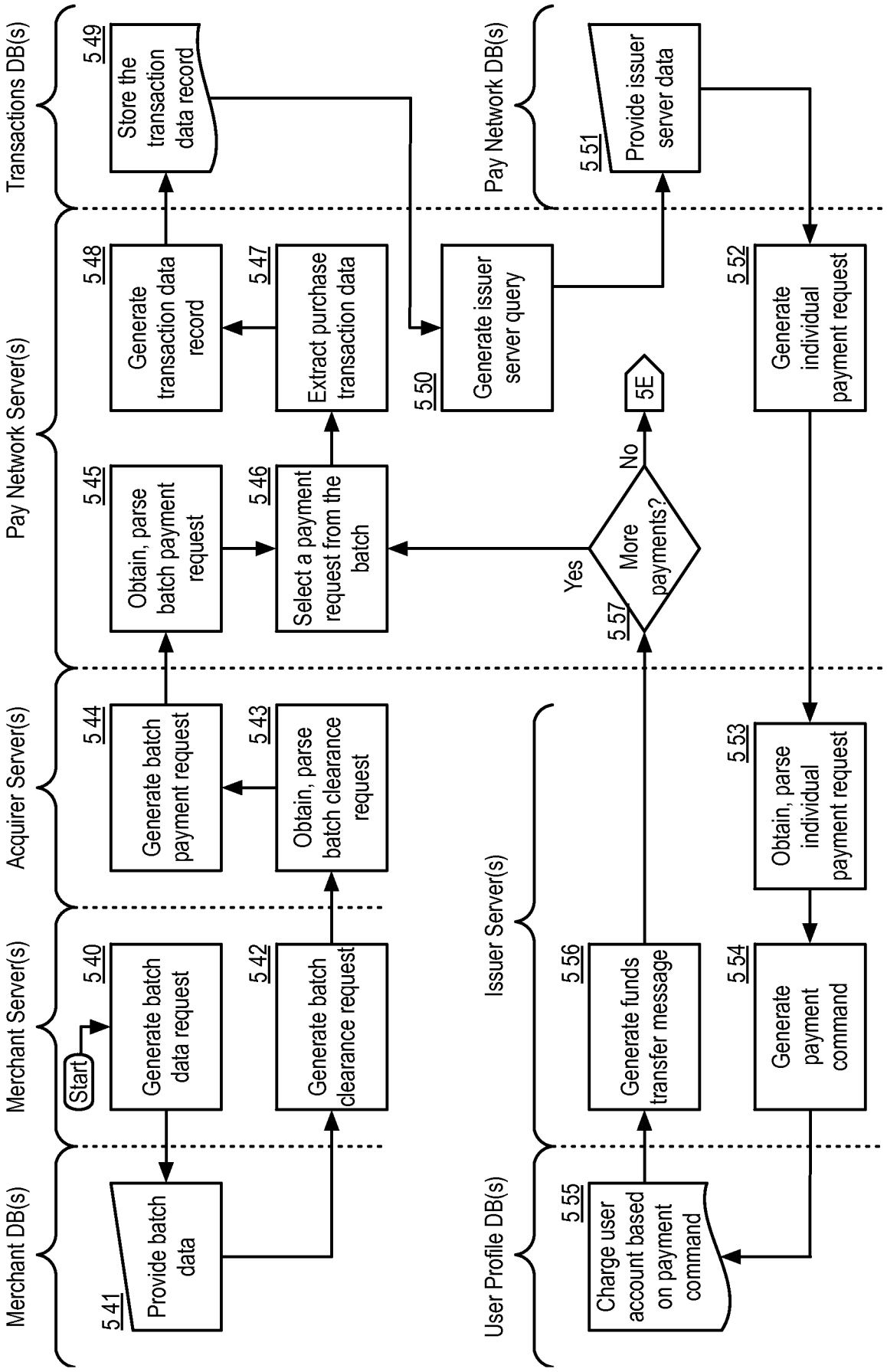
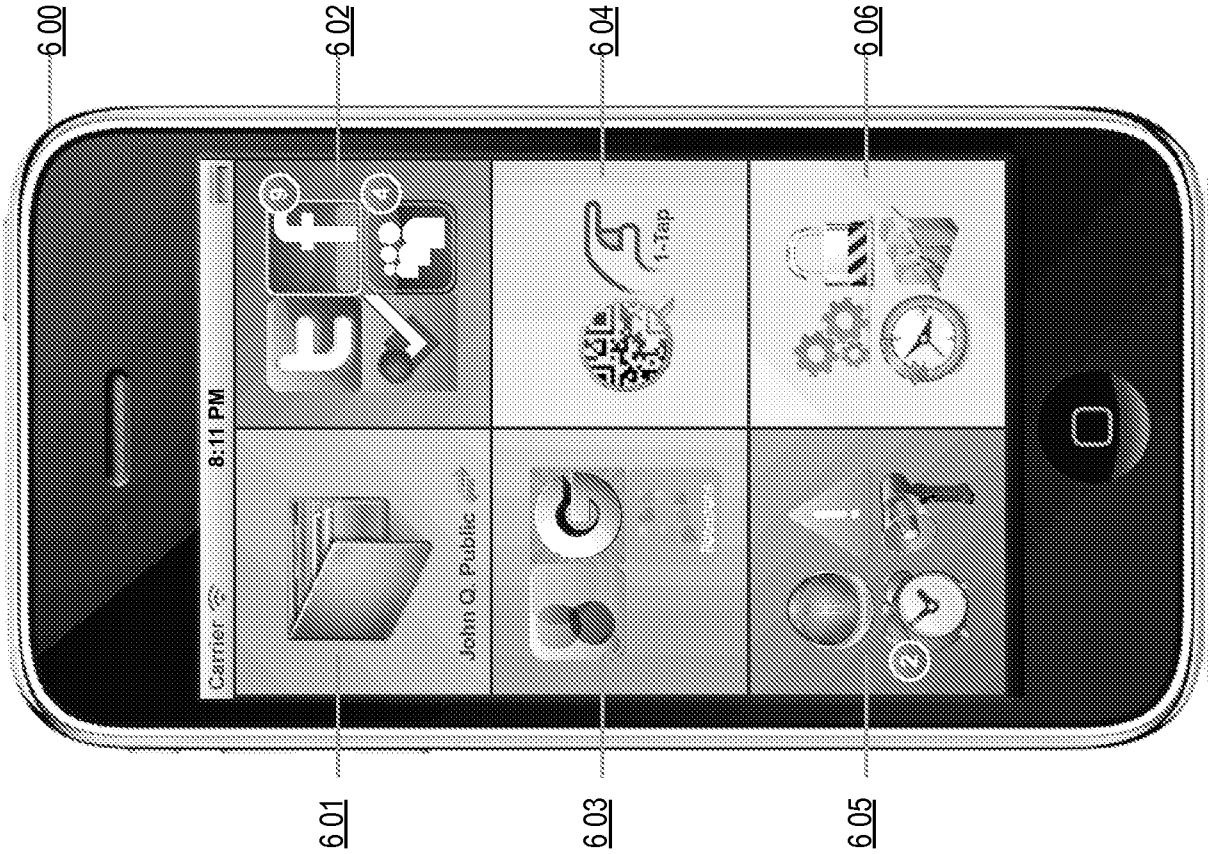


FIGURE 5D

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

FIGURE 5E



Example: Virtual Wallet Mobile App - Feature Overview

FIGURE 6

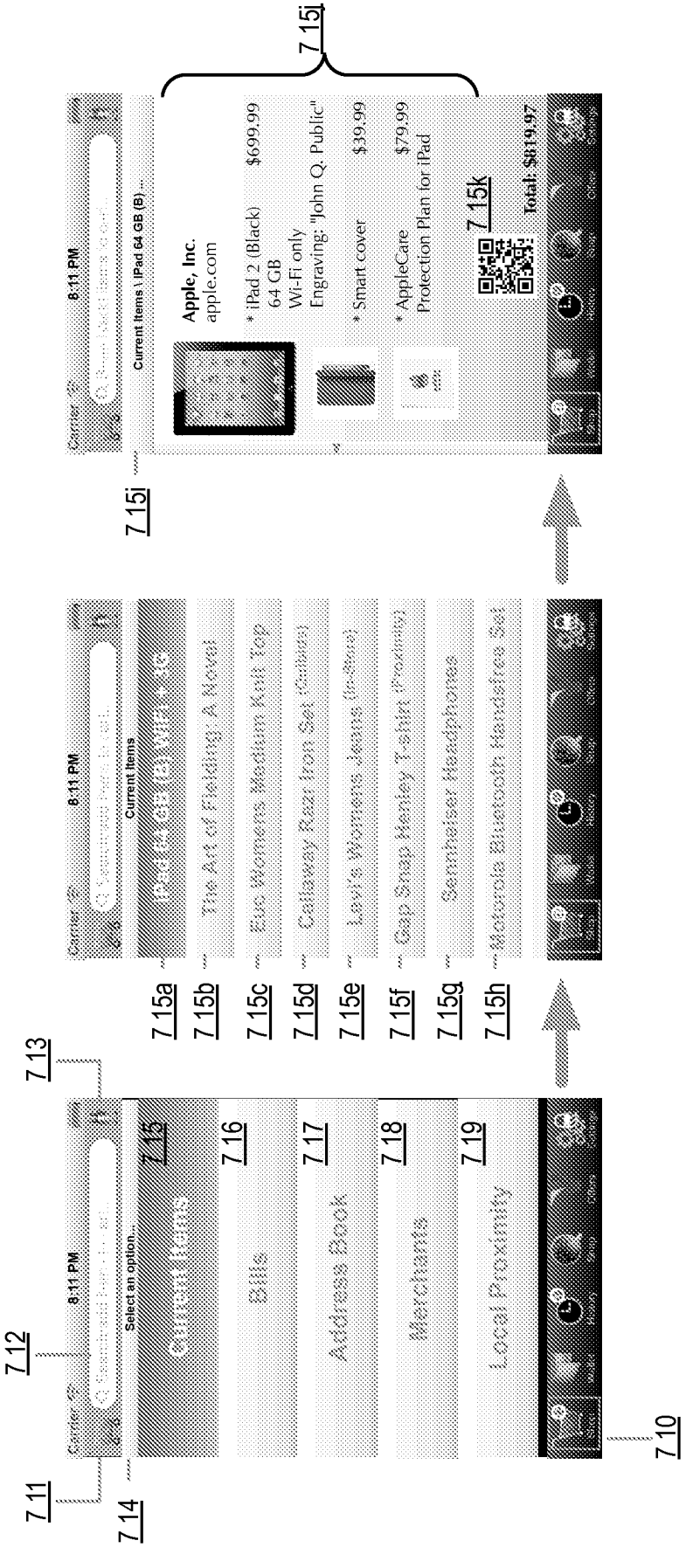


FIGURE 7A

Example: Virtual Wallet Mobile App - Shopping Mode

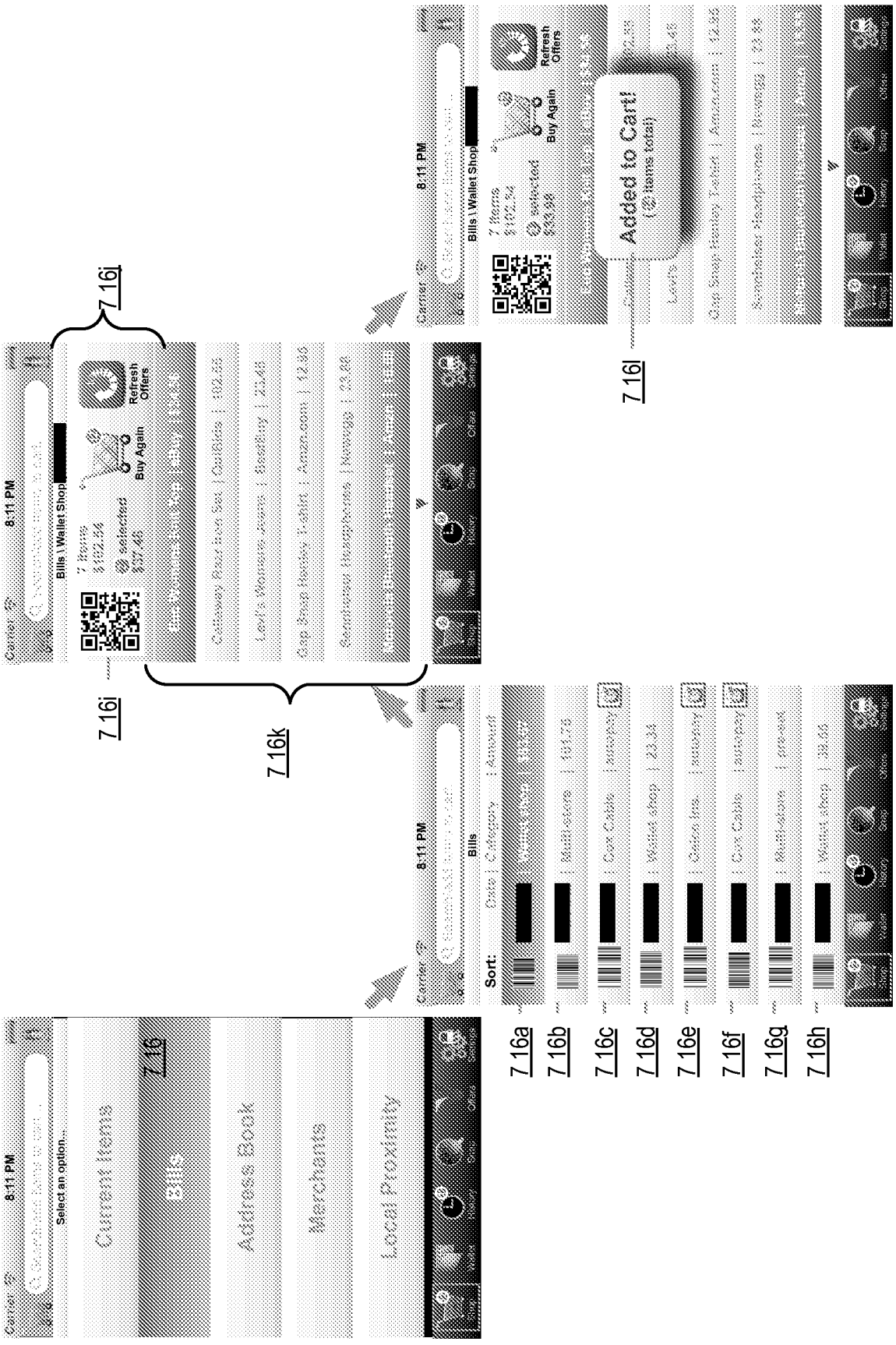


FIGURE 7B

Example: Virtual Wallet Mobile App - Shopping Mode

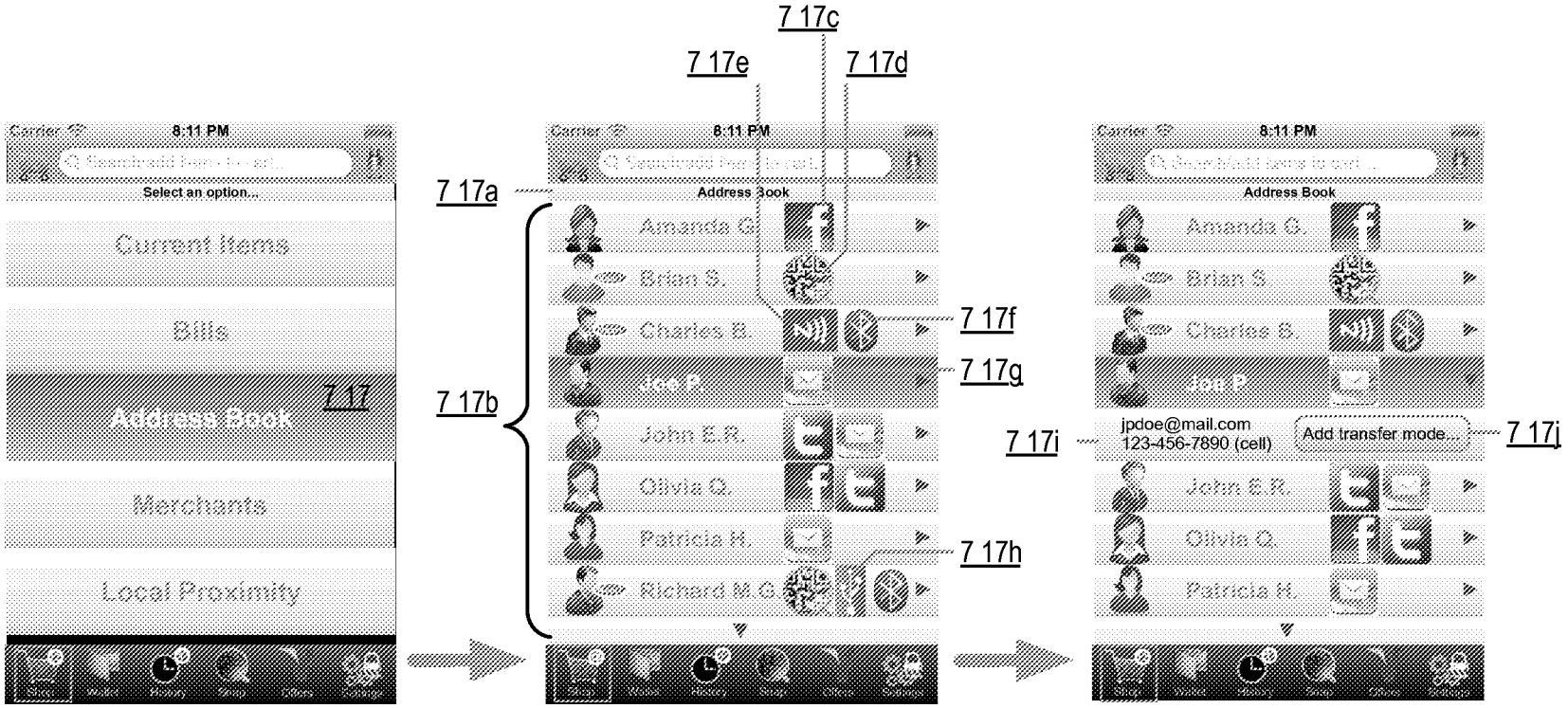


FIGURE 7C

Example: Virtual Wallet Mobile App - Shopping Mode

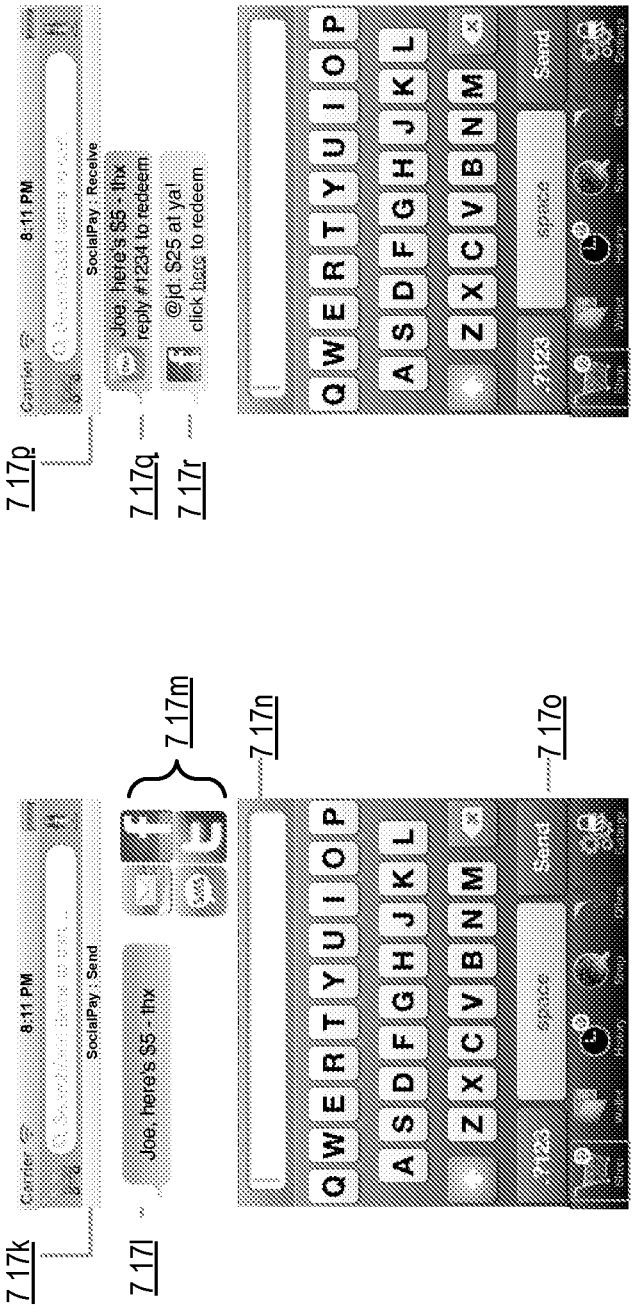


FIGURE 7D

Example: Virtual Wallet Mobile App - SocialPay Mode



FIGURE 7E

Example: Virtual Wallet Mobile App - Shopping Mode

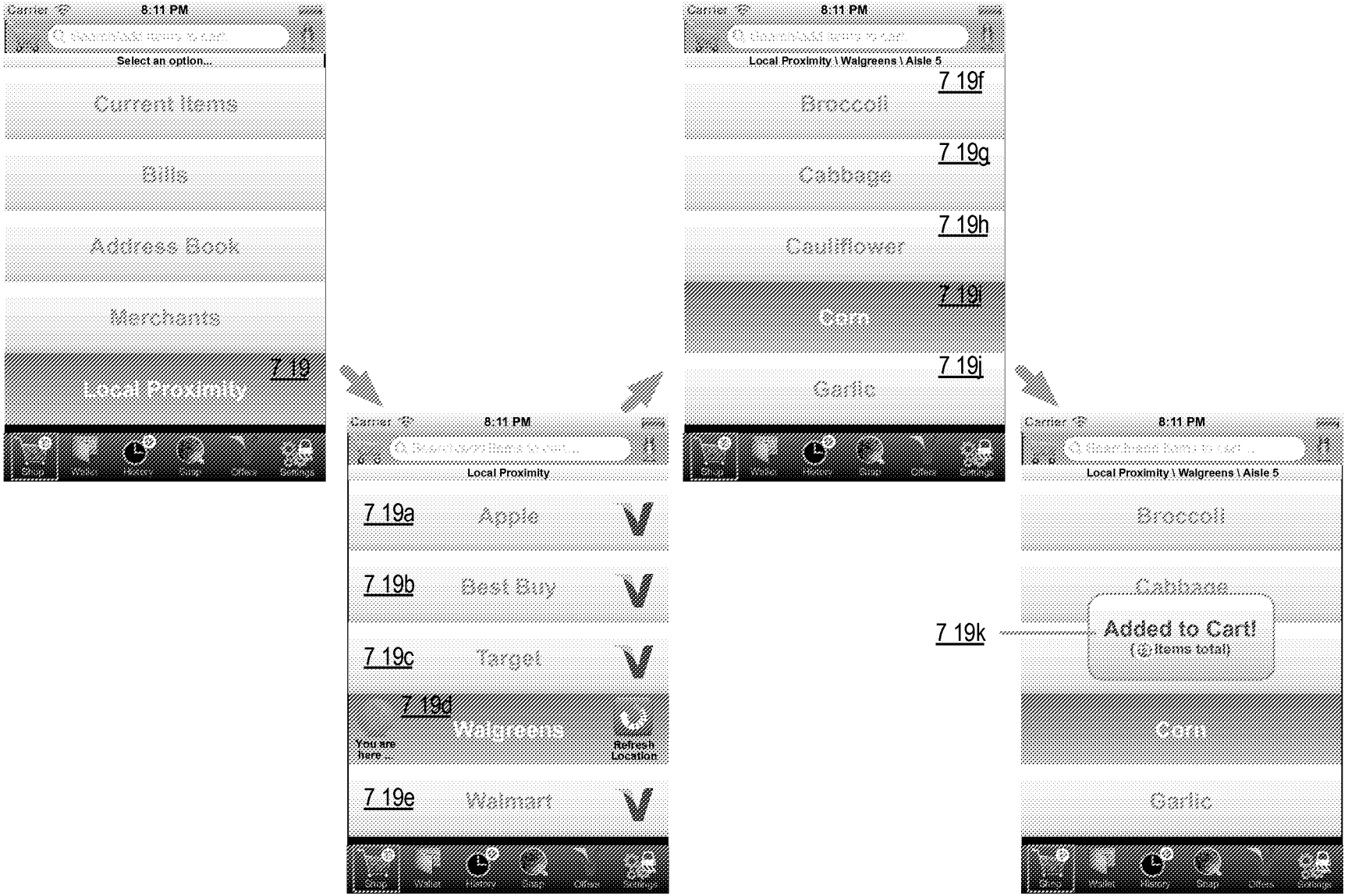


FIGURE 7F

Example: Virtual Wallet Mobile App - Shopping Mode

Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 7G

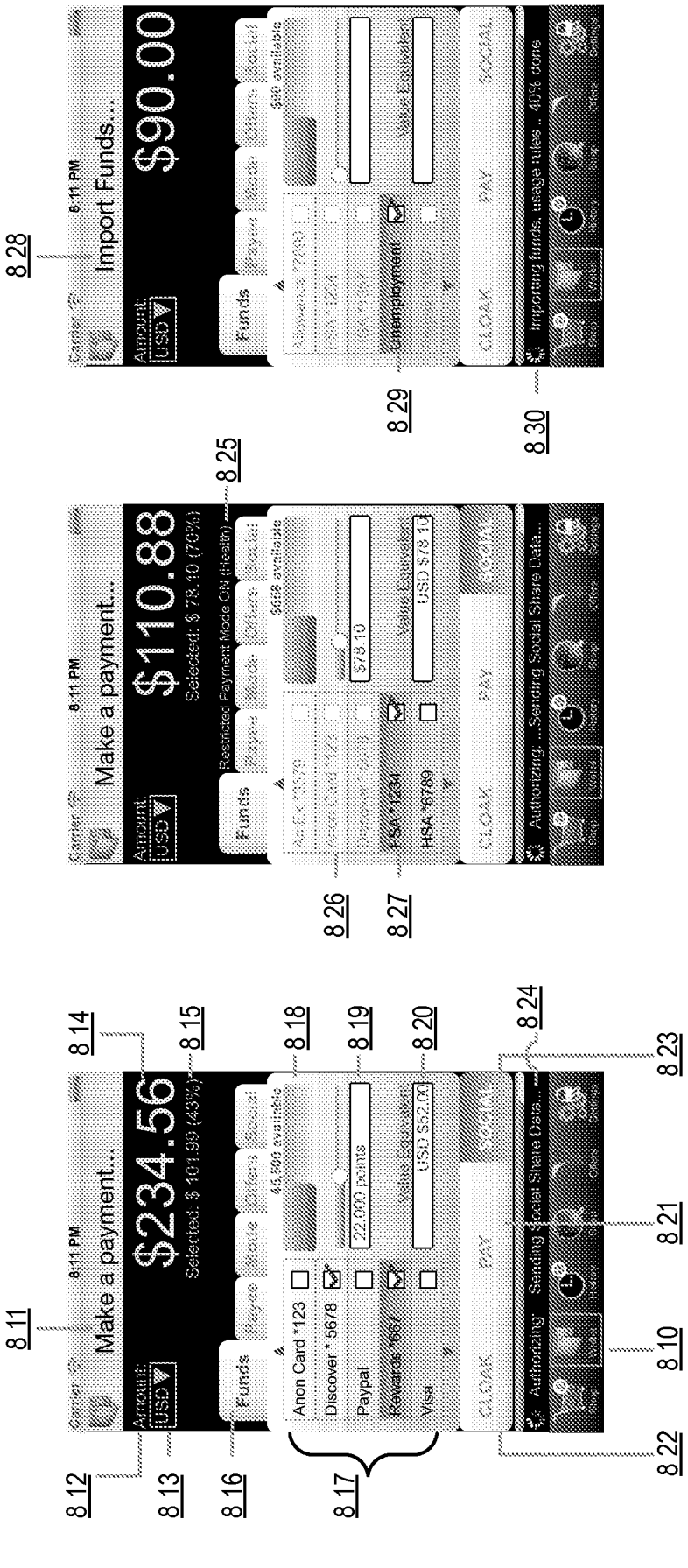


FIGURE 8A

Example: Virtual Wallet Mobile App - Payment Mode

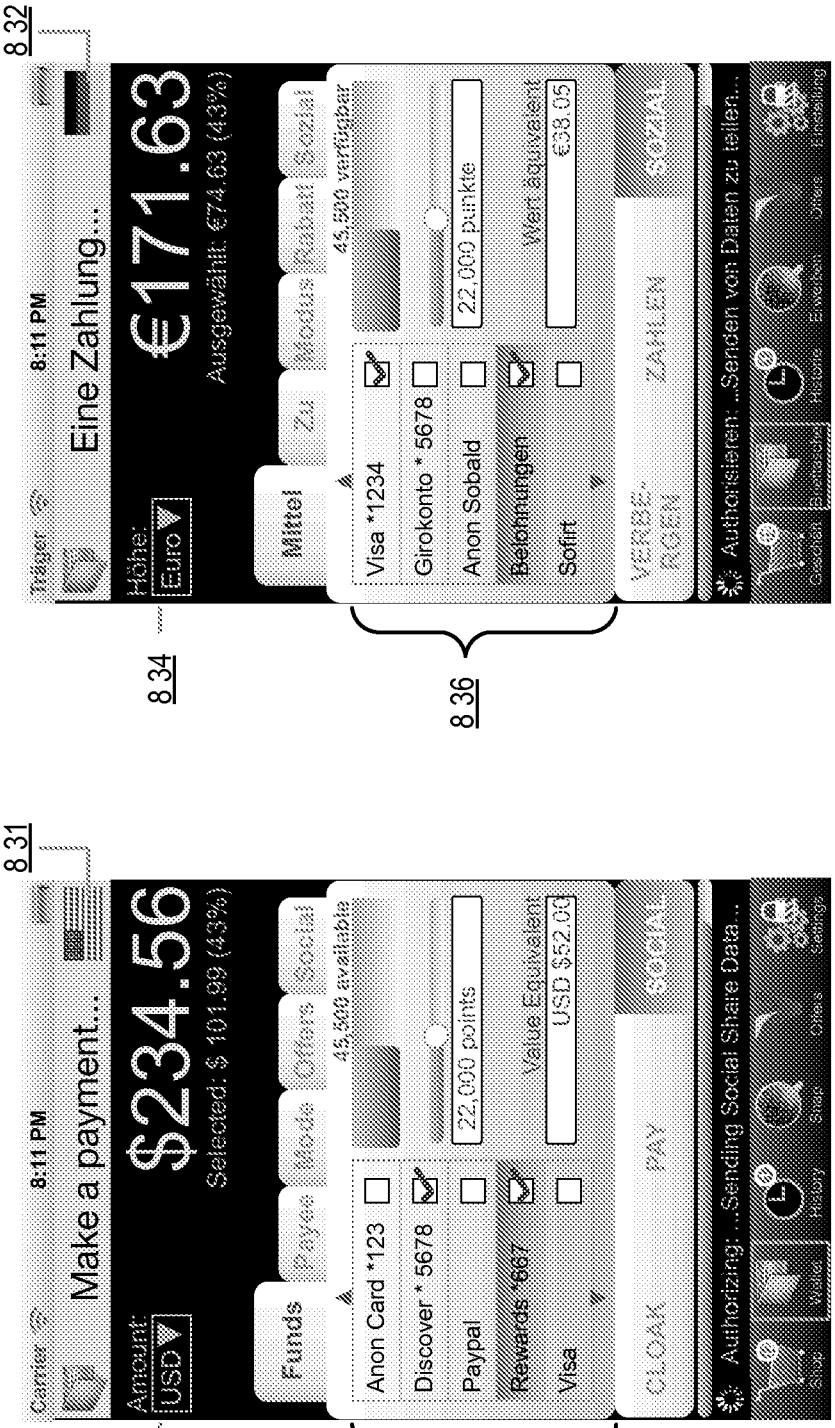
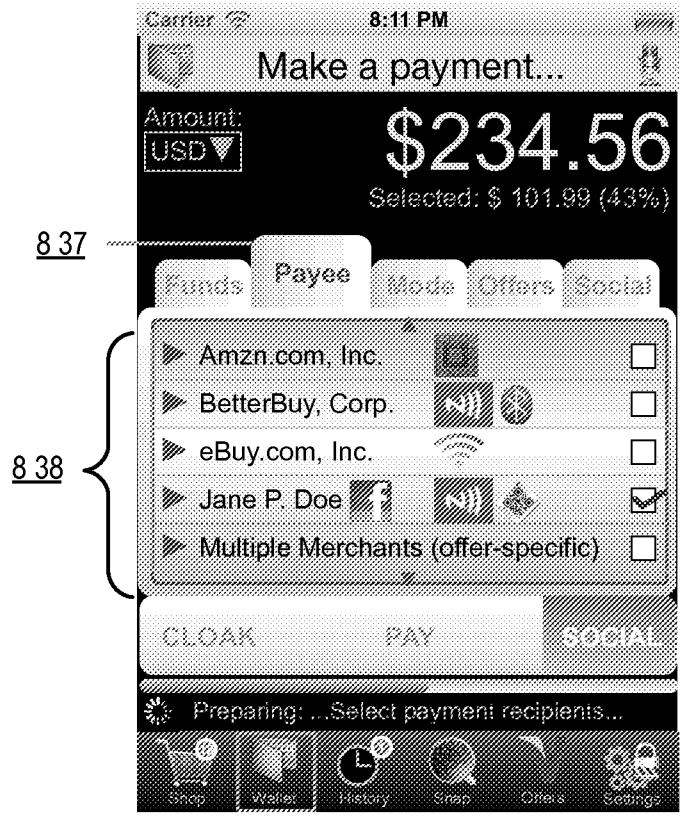


FIGURE 8B

Example: Virtual Wallet Mobile App - Dynamic Payment Optimization



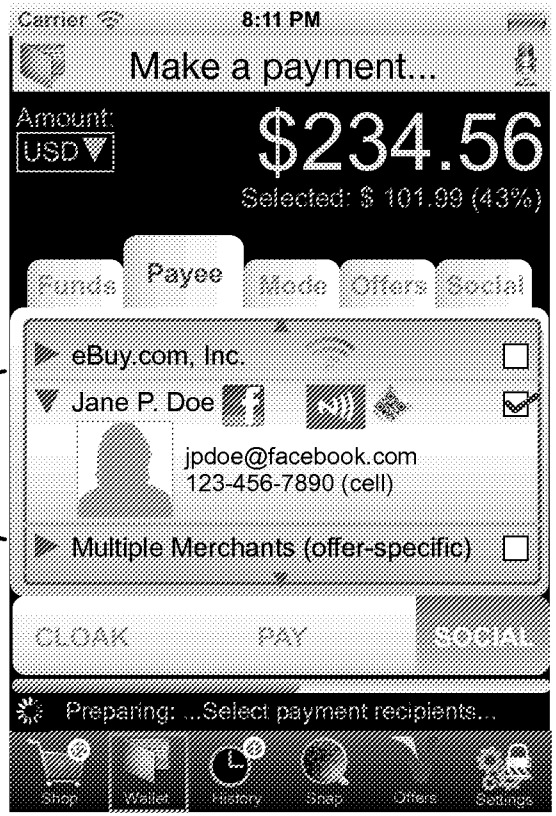


FIGURE 8C

Example: Virtual Wallet Mobile App

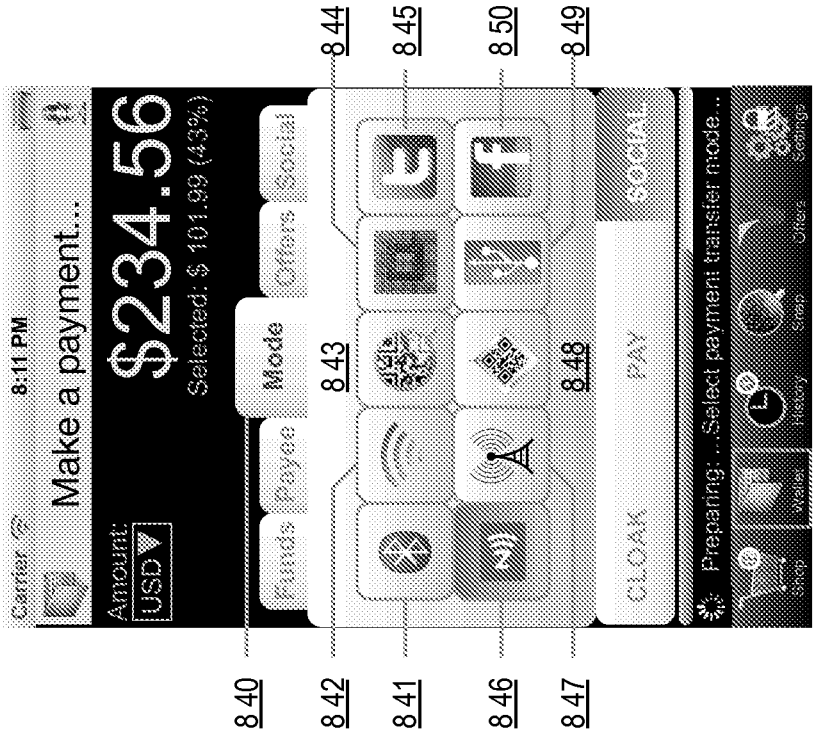


FIGURE 8D

Example: Virtual Wallet Mobile App

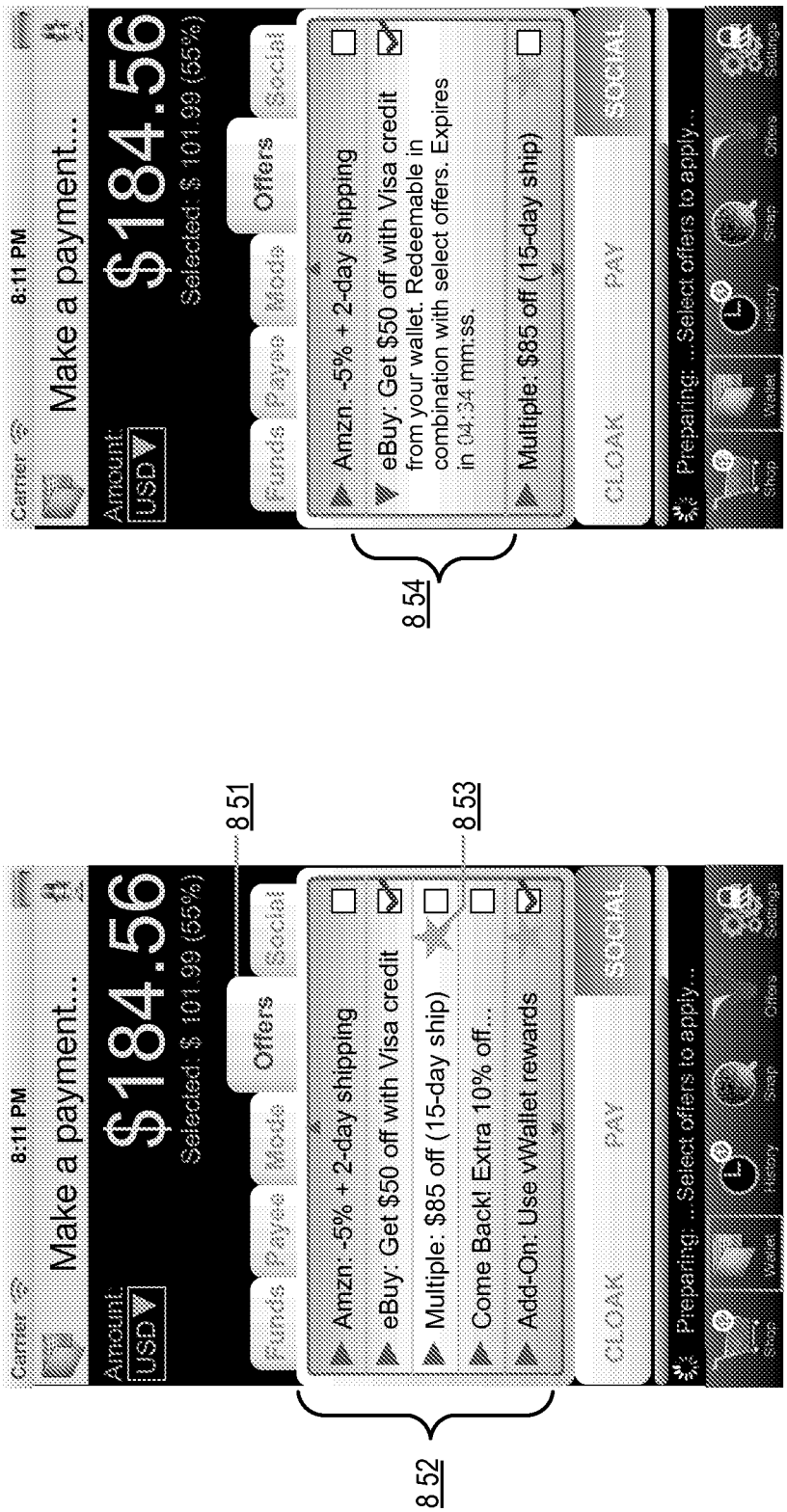


FIGURE 8E

Example: Virtual Wallet Mobile App

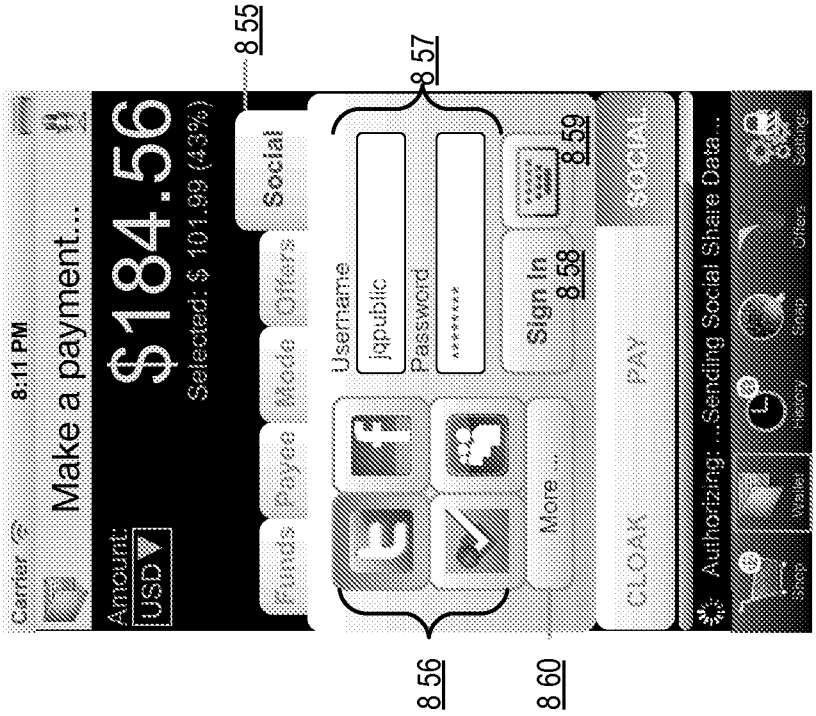
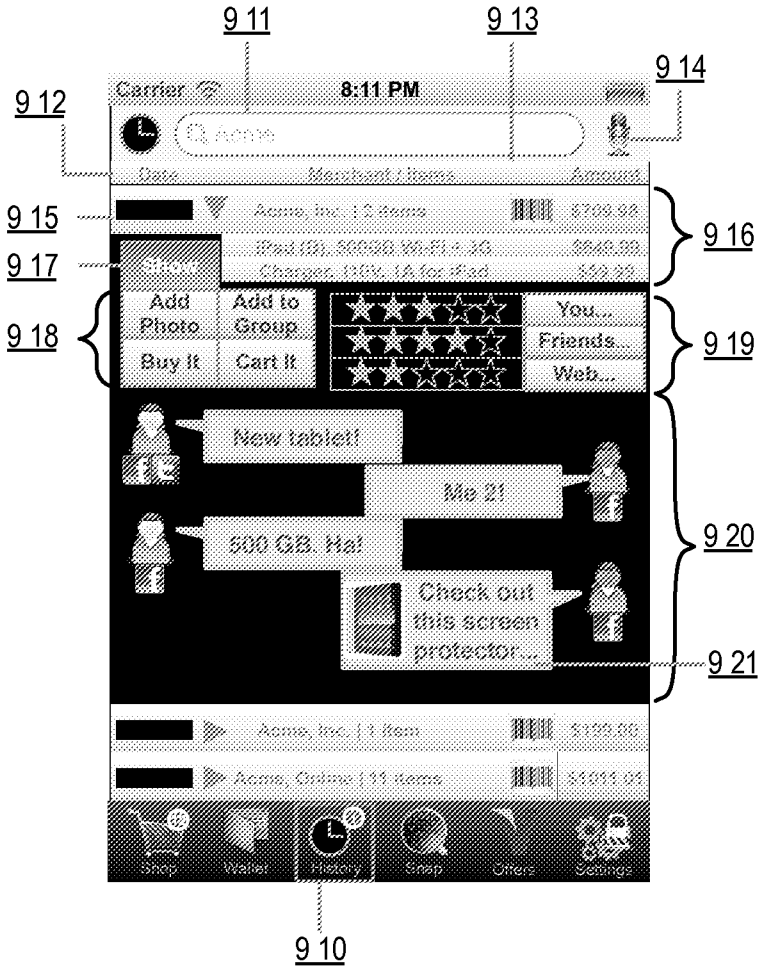


FIGURE 8F

Example: Virtual Wallet Mobile App



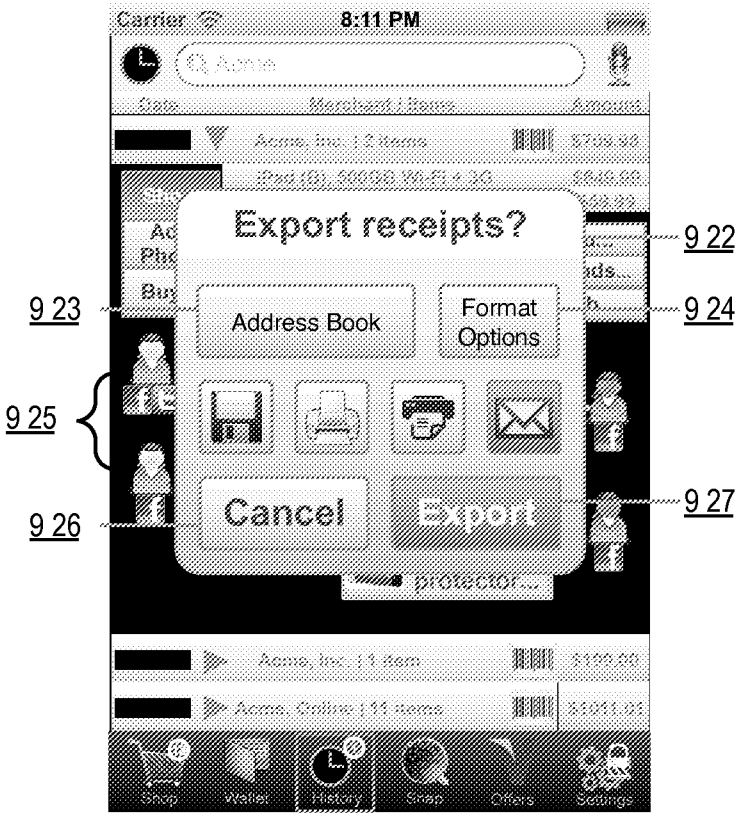


FIGURE 9

Example: Virtual Wallet Mobile App - History

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 10A





FIGURE 10B

Example: Virtual Wallet Mobile App - Snap Mode

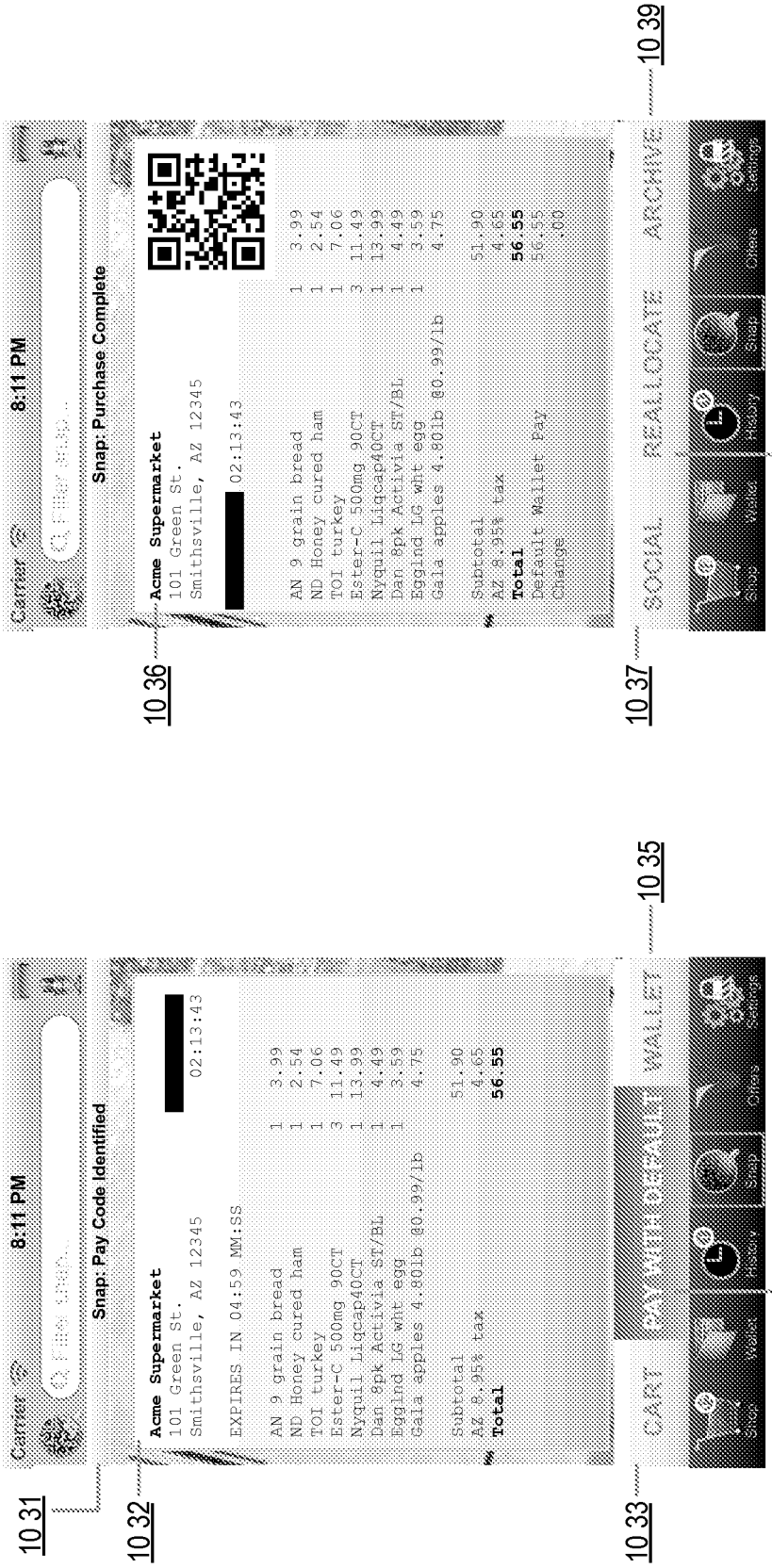


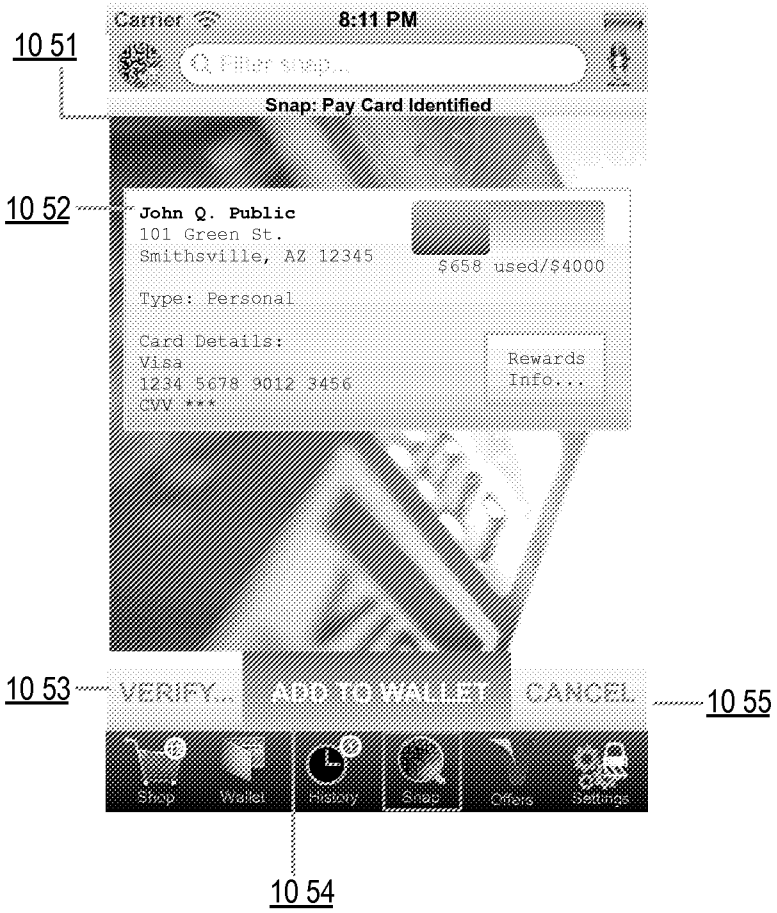
FIGURE 10C

Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 10D

Example: Virtual Wallet Mobile App - Snap Mode



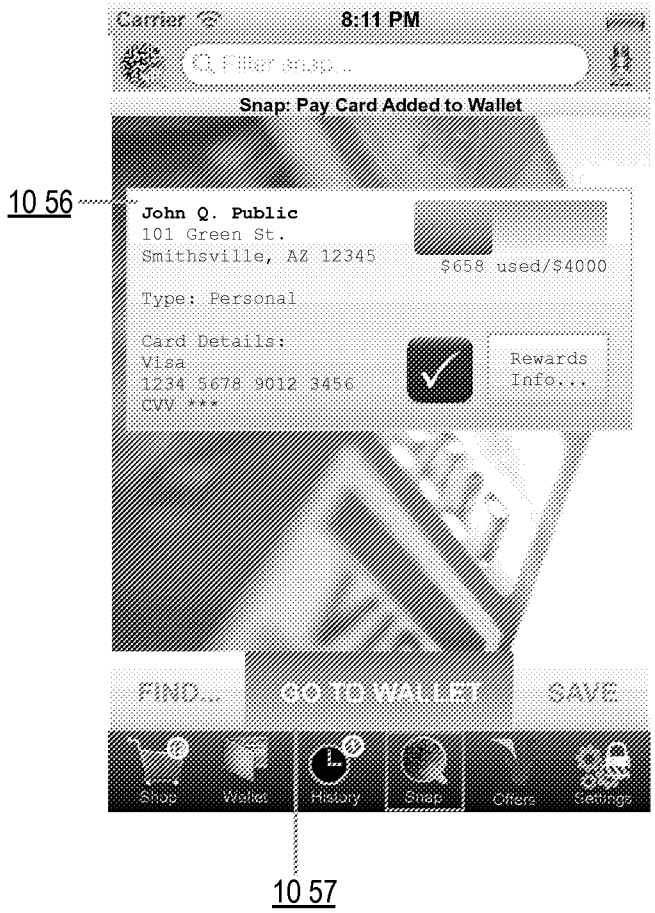


FIGURE 10E

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 11

Example: Virtual Wallet Mobile App - Offers

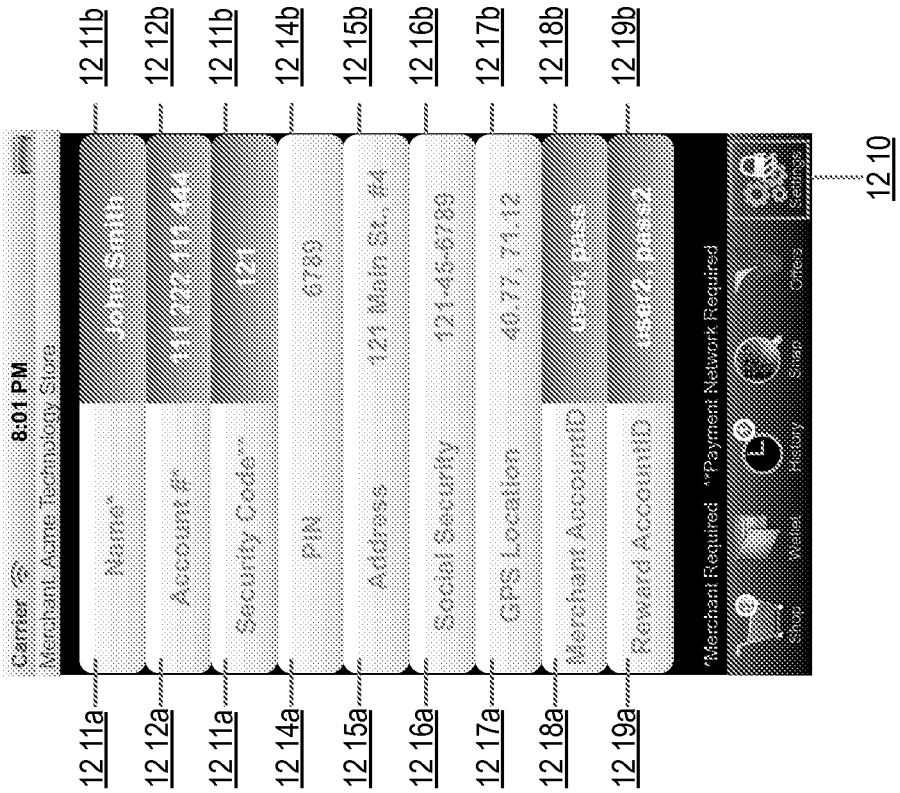
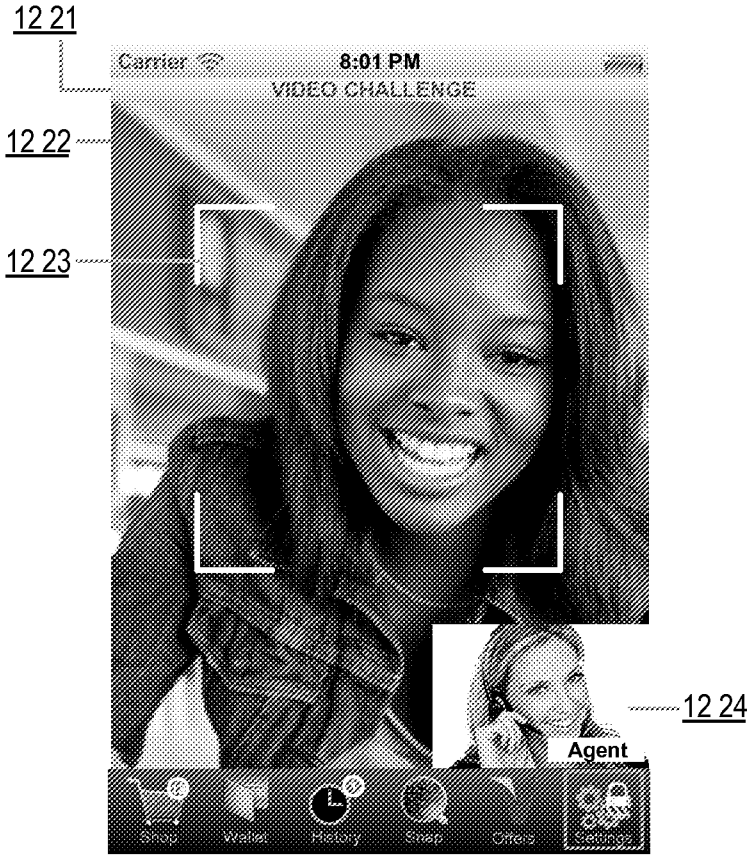


FIGURE 12A

Example: Virtual Wallet Mobile App



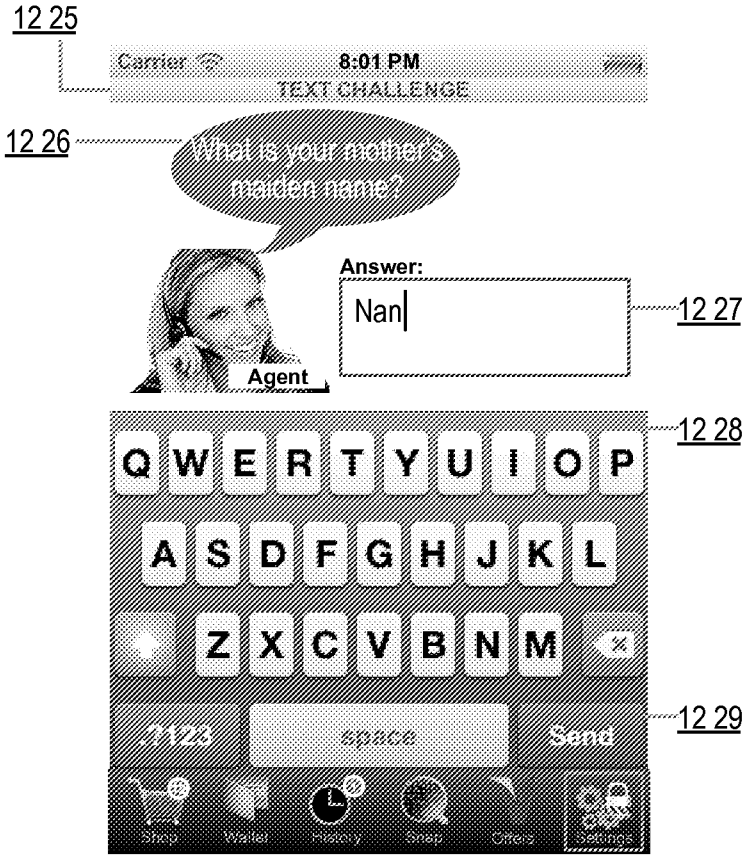


FIGURE 12B

Example: Virtual Wallet Mobile App

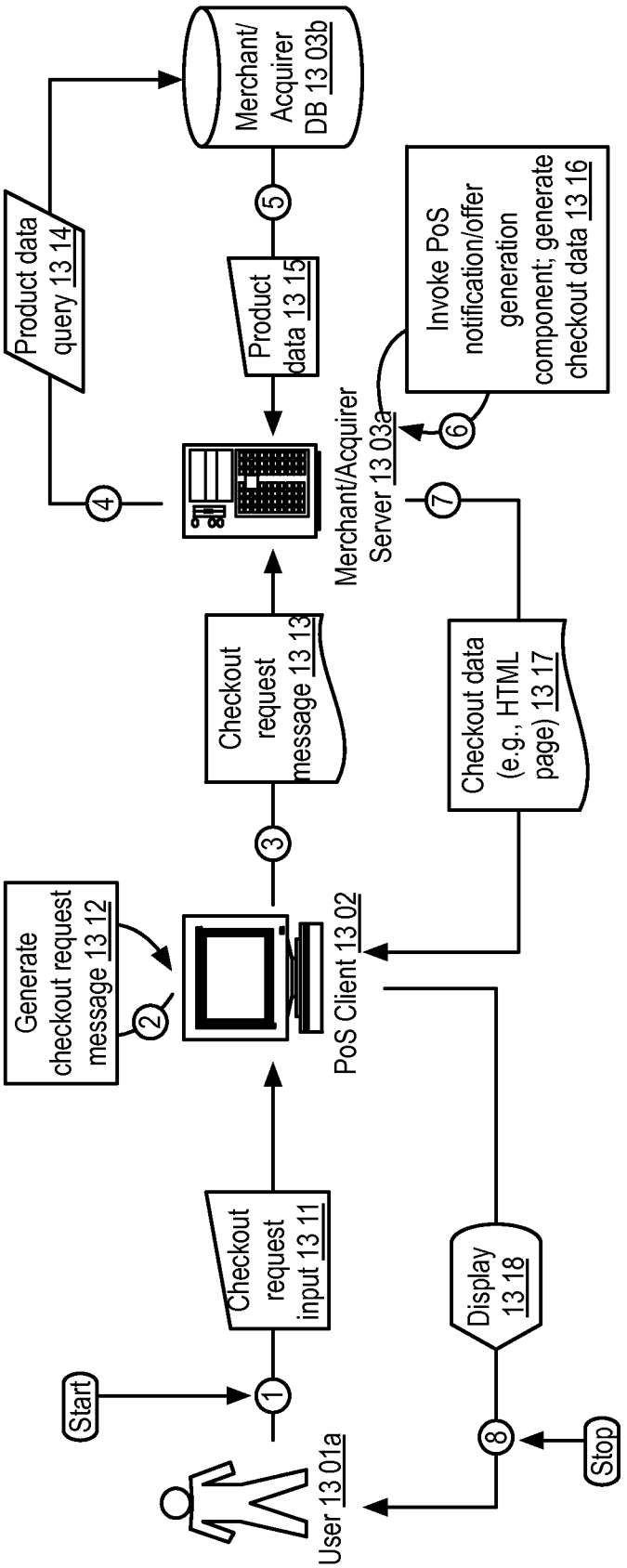


FIGURE 13

Example Datagraph: User Purchase Checkout ("UPC") component

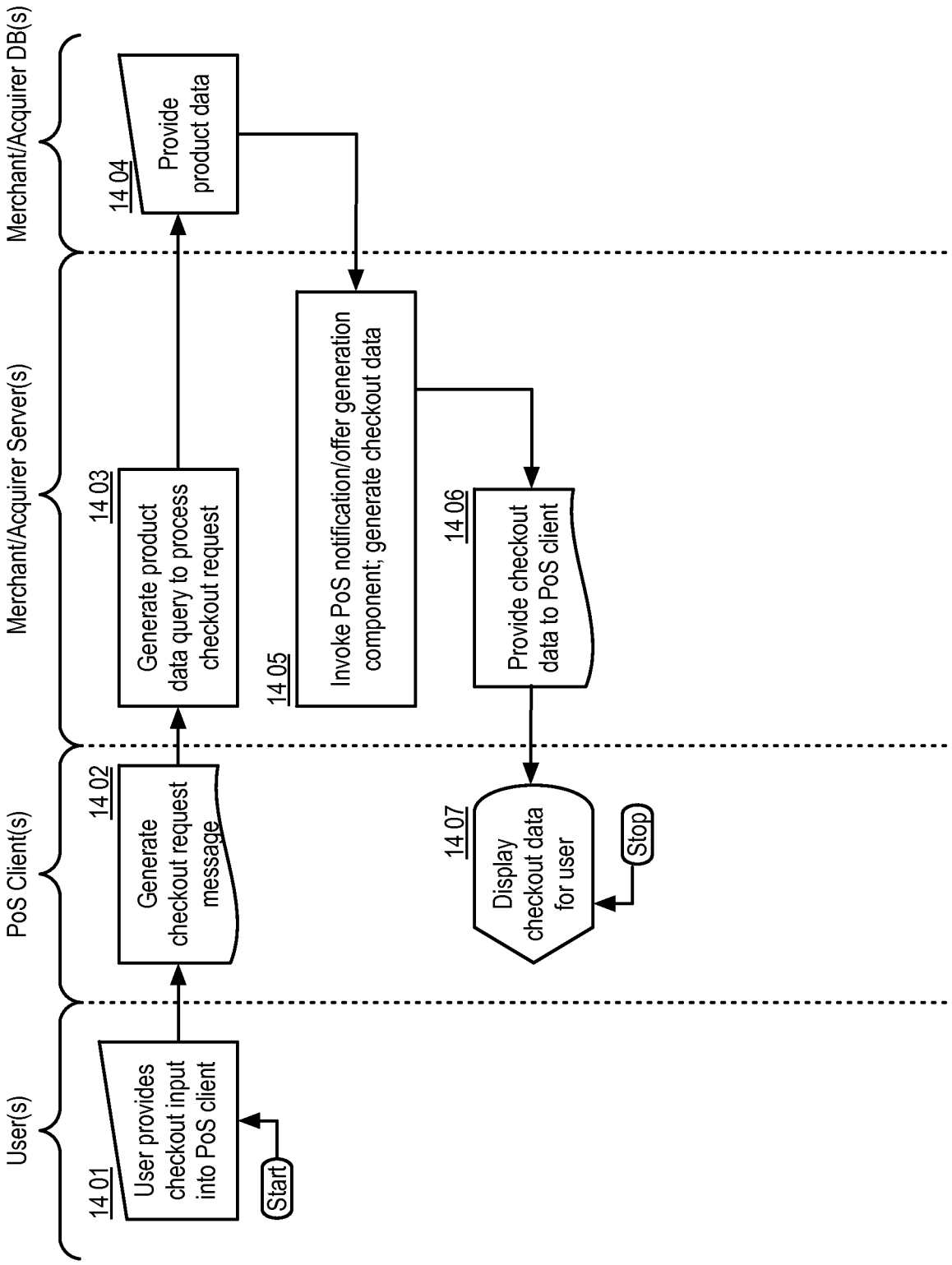


FIGURE 14

Example Logic Flow: User Purchase Checkout ("UPC") component

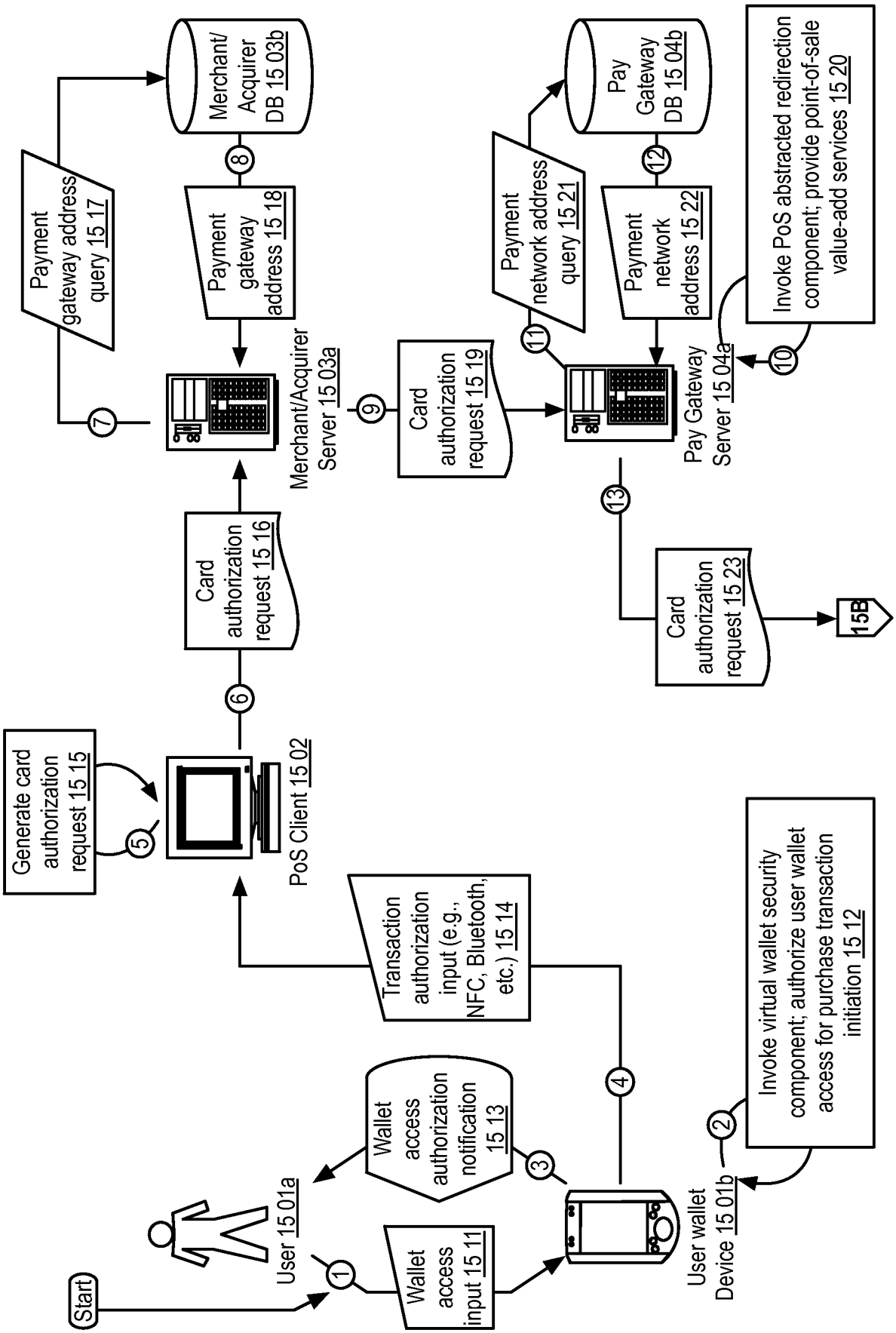


FIGURE 15A Example Datagraph: Purchase Transaction Authorization ("PTA") component

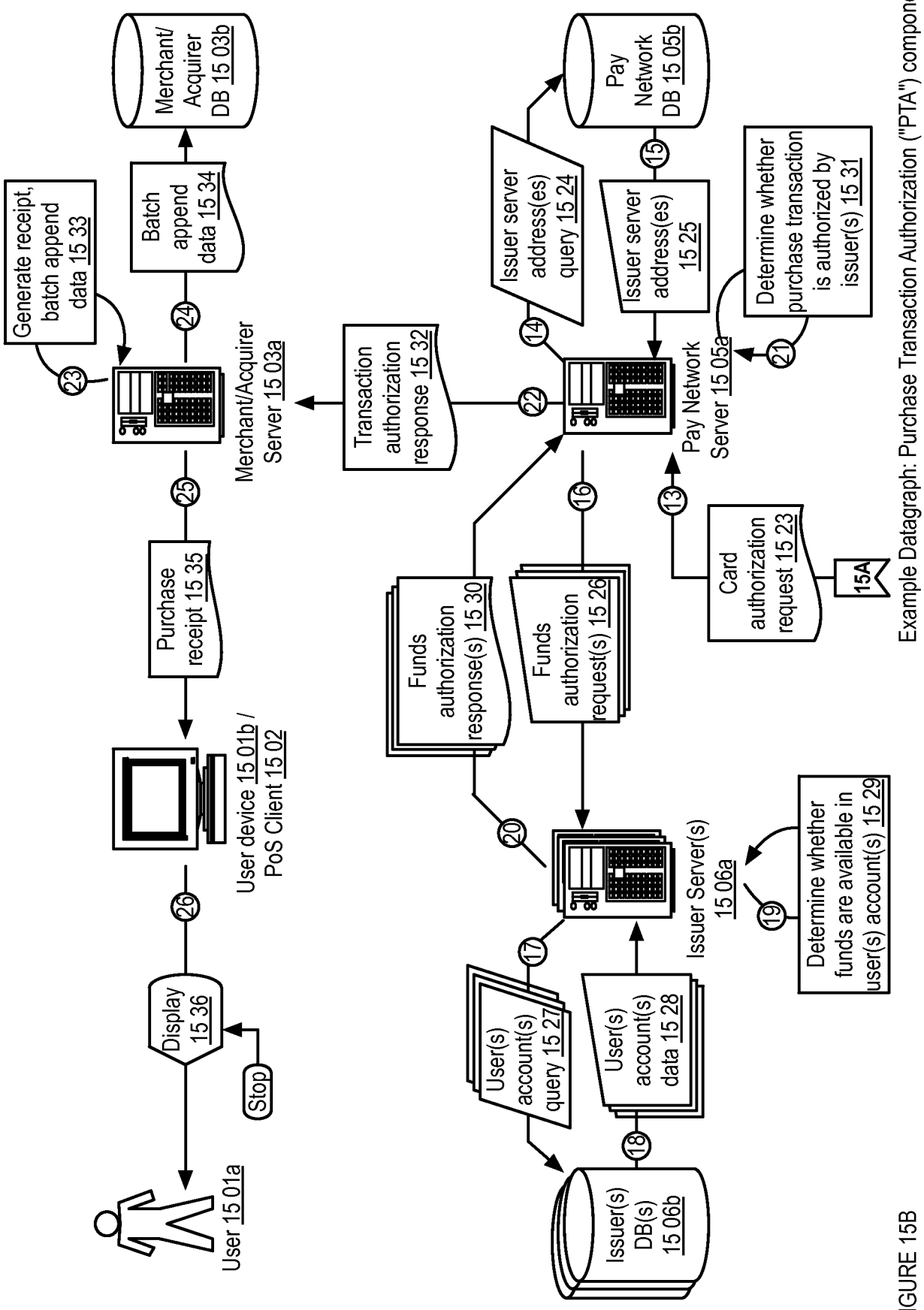

Merchant/ Acquirer DB 15 03b
Batch append data 15 34
Generate receipt, batch append data 15 33
Merchant/Acquirer Server 15 03a
Purchase receipt 15 35
User device 15 01b / PoS Client 15 02
Display 15 36
Stop
User 15 01a
Transaction authorization response 15 32
Pay Network DB 15 05b
Issuer server address(es) query 15 24
Issuer server address(es) 15 25
Determine whether purchase transaction is authorized by issuer(s) 15 31
Pay Network Server 15 05a
Card authorization request 15 23
15A
Funds authorization response(s) 15 30
Funds authorization request(s) 15 26
Issuer Server(s) 15 06a
Determine whether funds are available in user(s) account(s) 15 29
User(s) account(s) query 15 27
User(s) account(s) data 15 28
Issuer(s) DB(s) 15 06b
Example Datagraph: Purchase Transaction Authorization ("PTA") component

FIGURE 15B

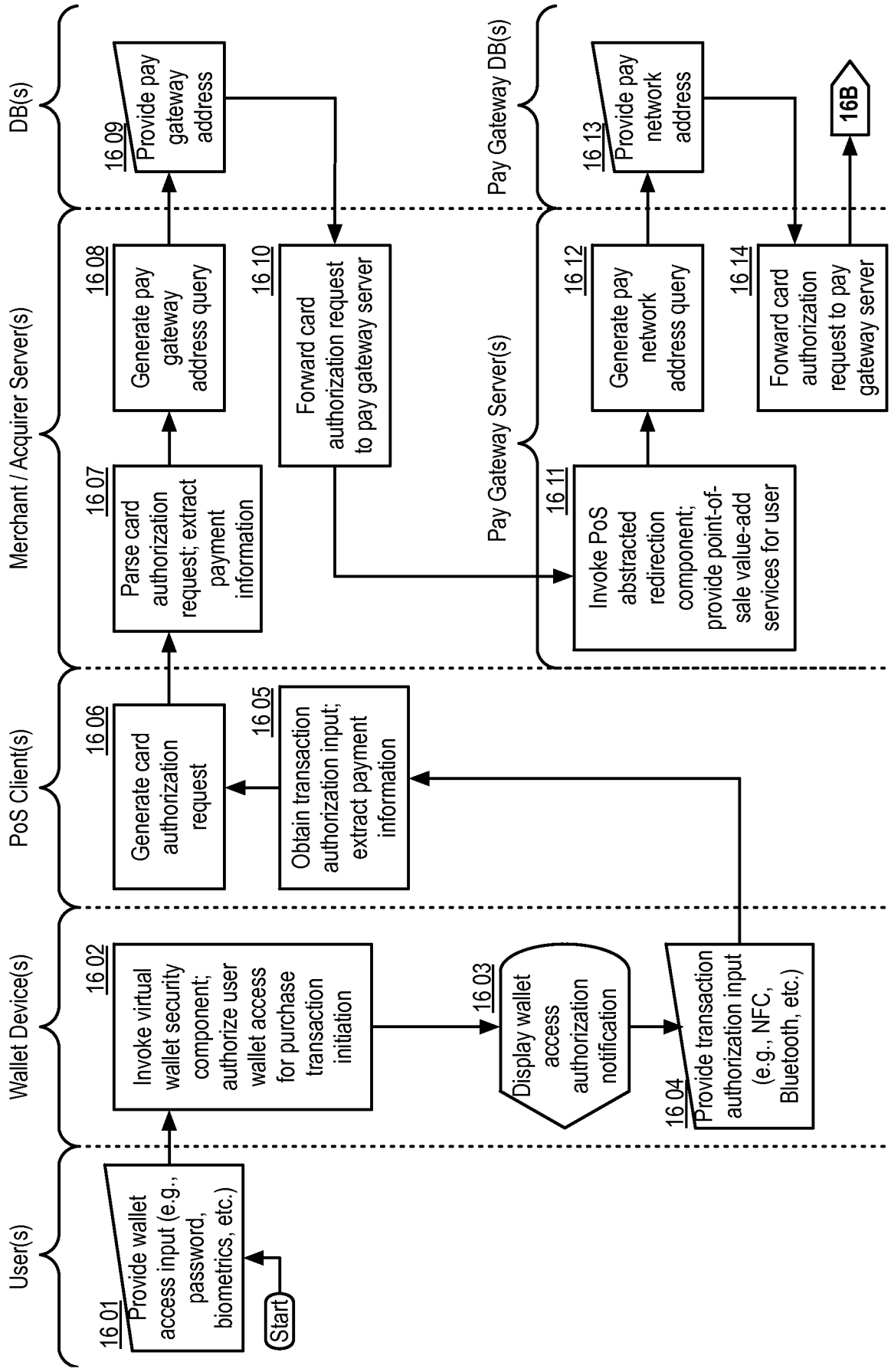


FIGURE 16A

Example Logic Flow: Purchase Transaction Authorization ("PTA") component

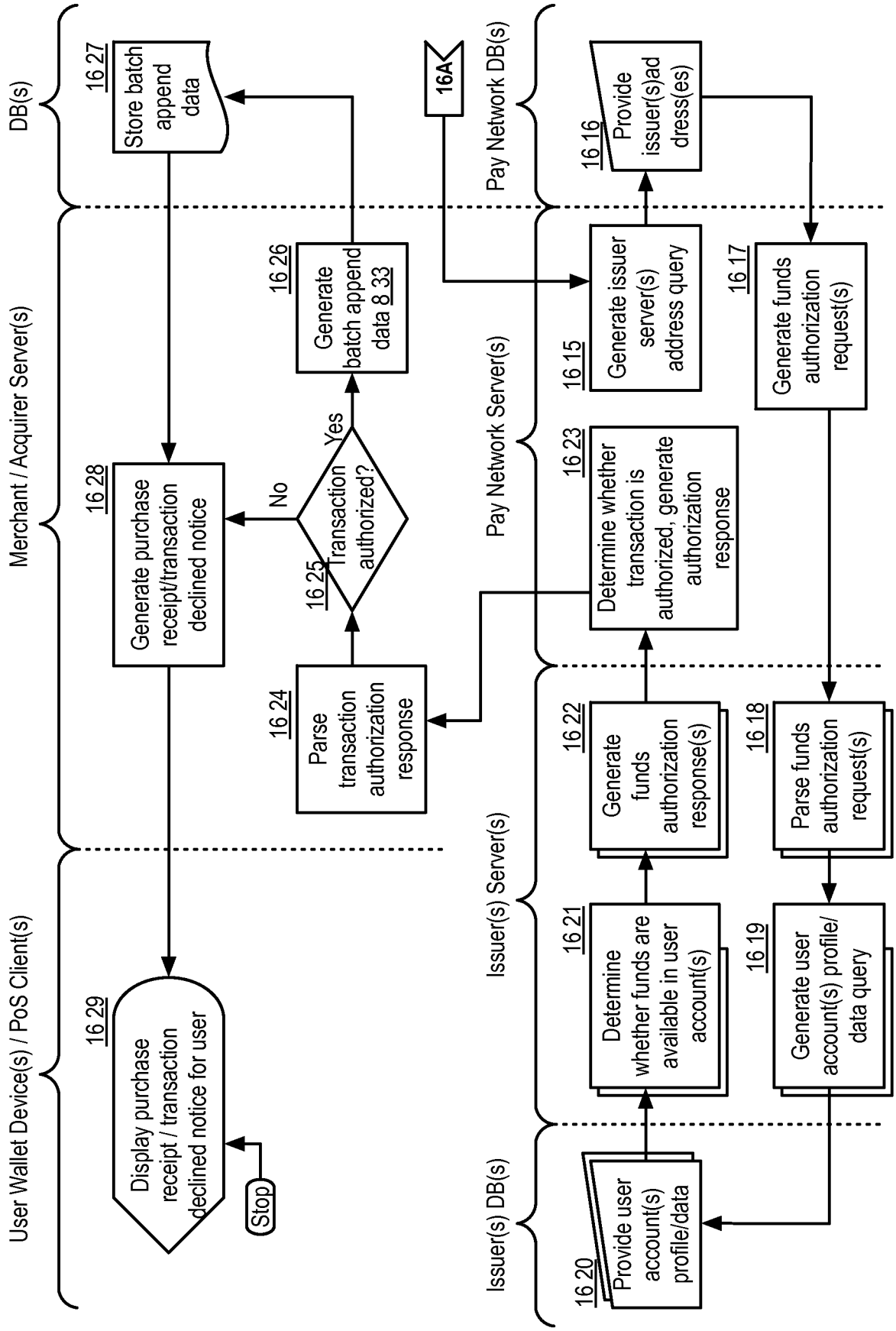


FIGURE 16B

Example Logic Flow: Purchase Transaction Authorization ("PTA") component

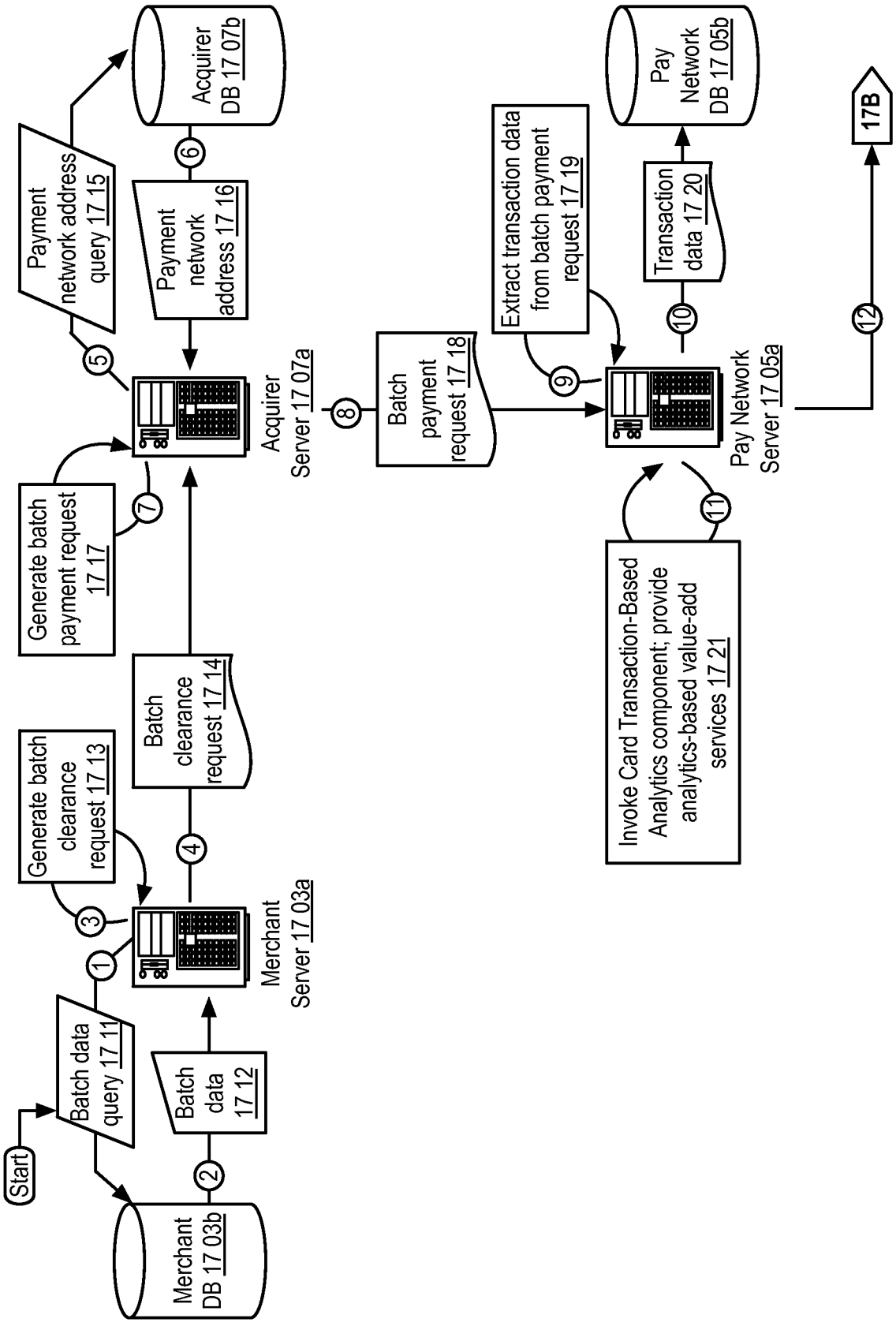


FIGURE 17A

Example Datagraph: Purchase Transaction Clearance ("PTC") component

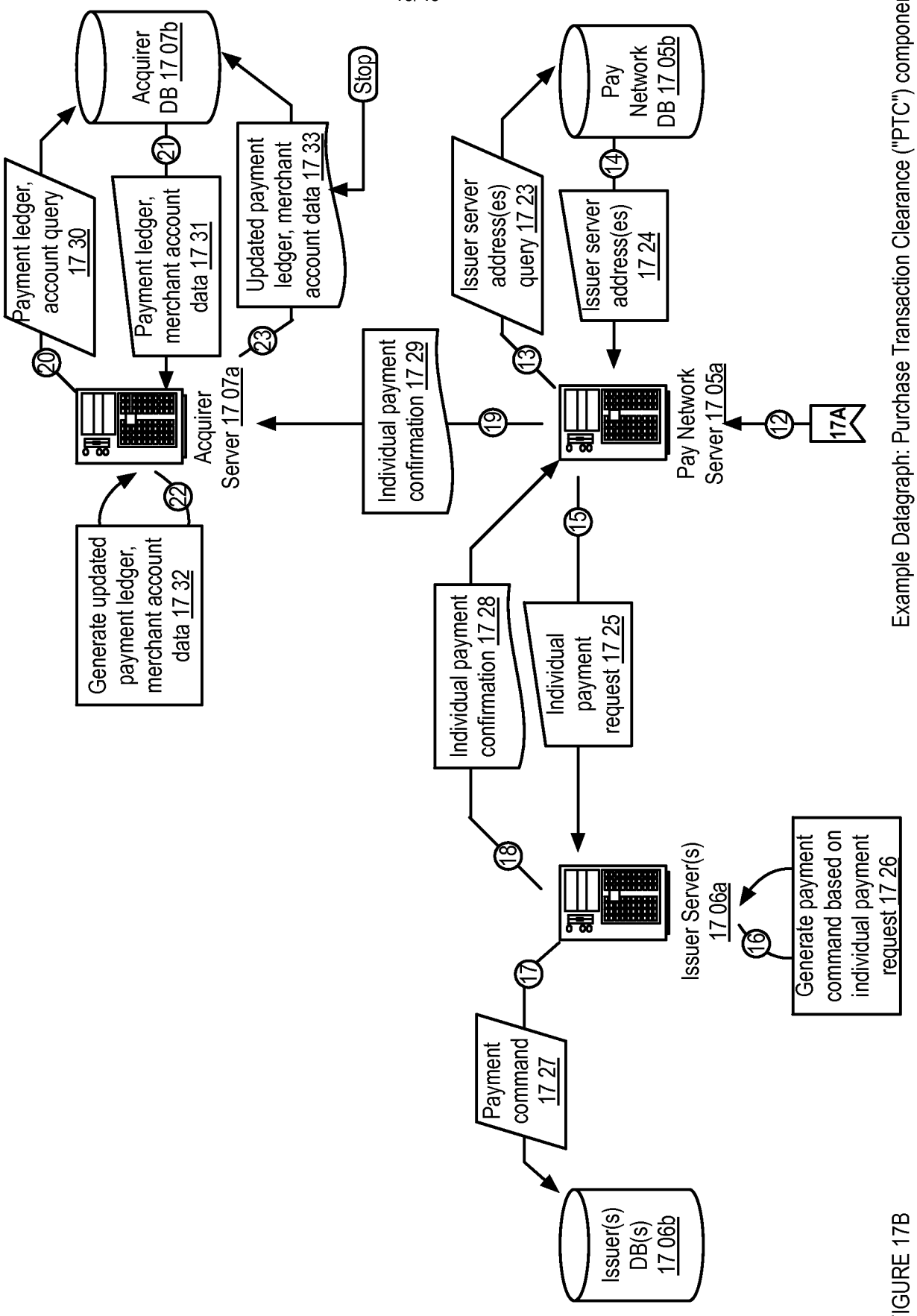


FIGURE 17B

Example Datagraph: Purchase Transaction Clearance ("PTC") component

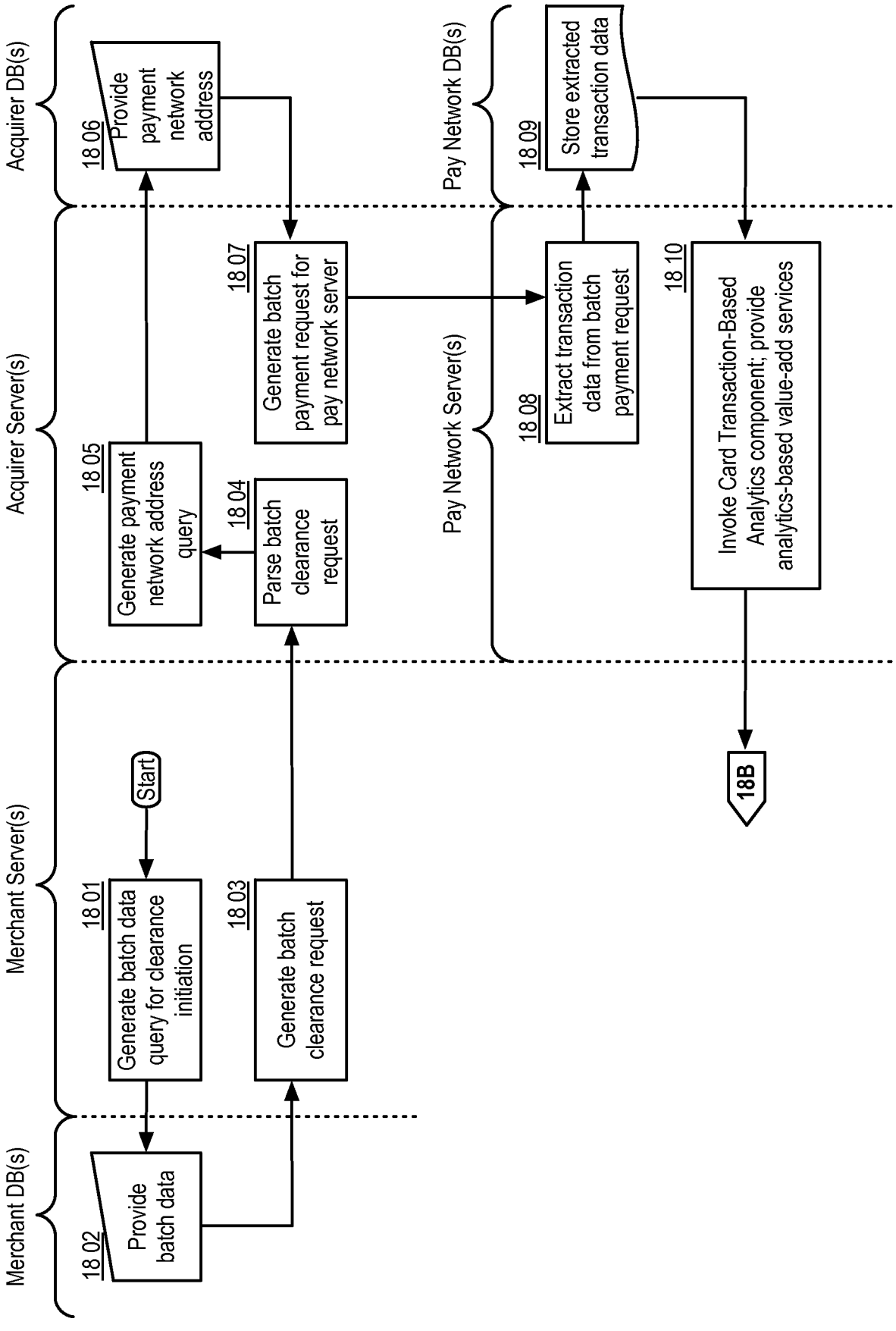


FIGURE 18A

Example Logic Flow: Purchase Transaction Clearance ("PTC") component

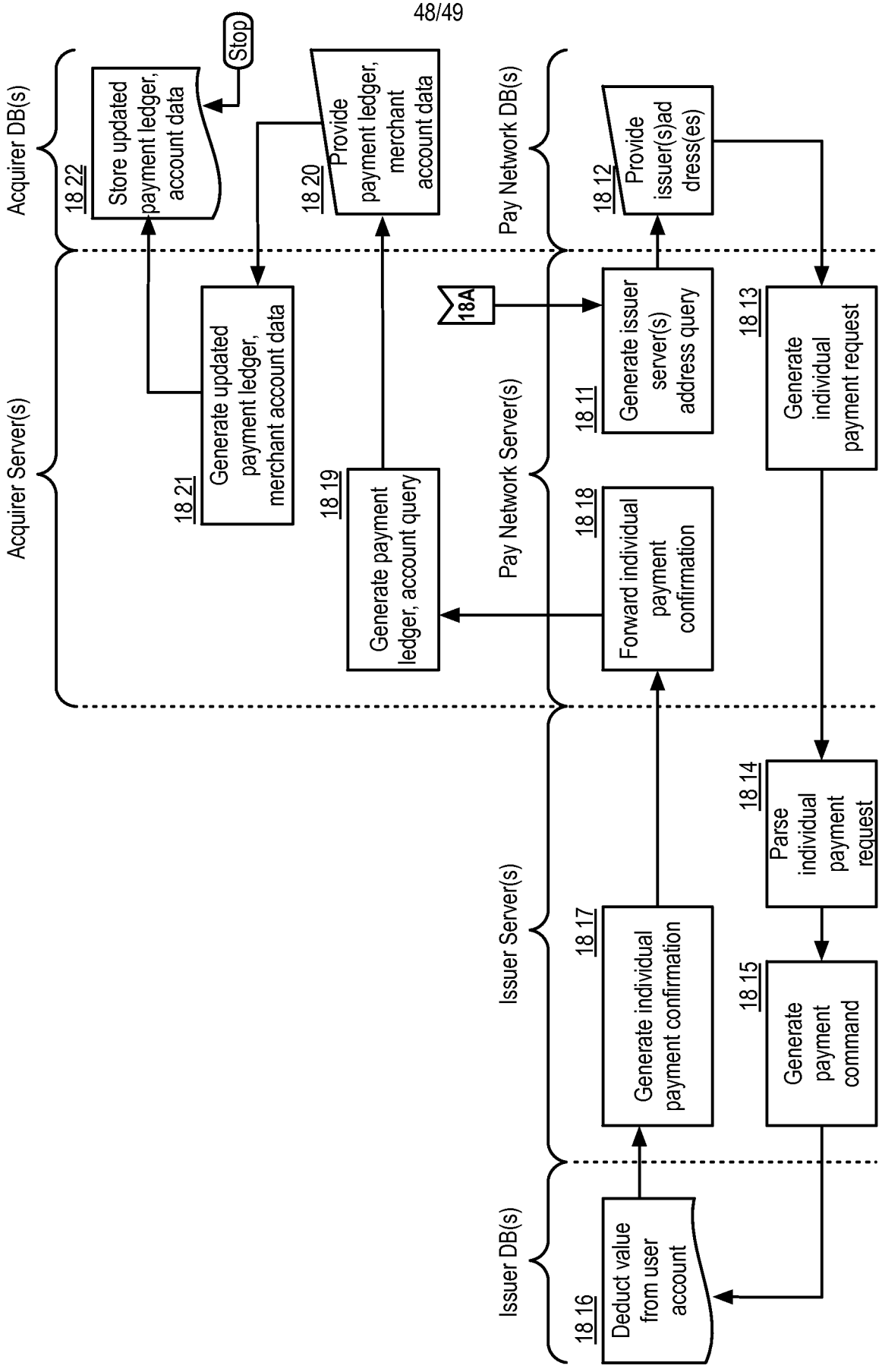


FIGURE 18B

Example Logic Flow: Purchase Transaction Clearance ("PTC") component

FIGURE 19 49/49

