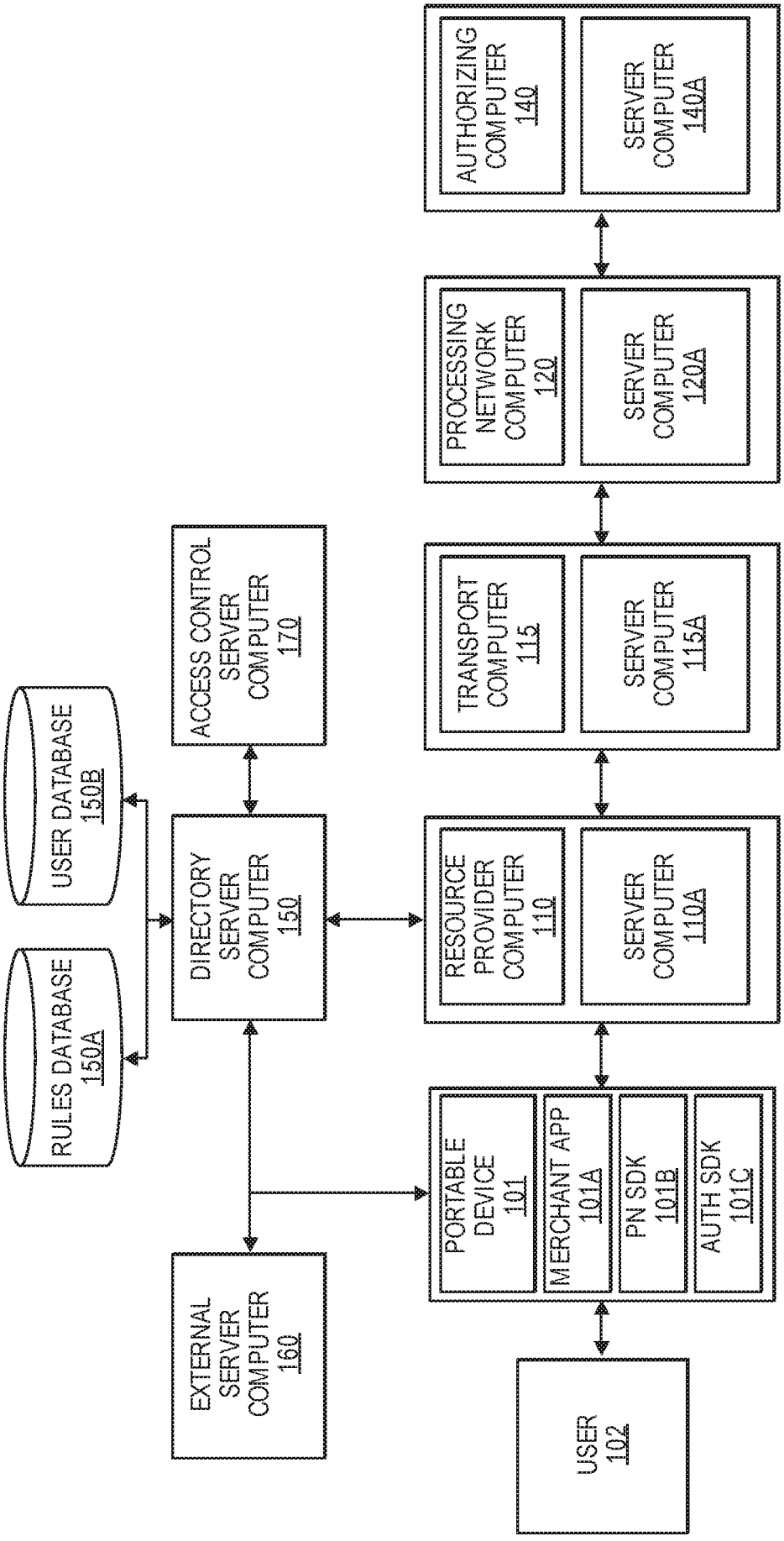

AUTHORIZING COMPUTER 140
SERVER COMPUTER 140A
PROCESSING NETWORK COMPUTER 120
SERVER COMPUTER 120A
TRANSPORT COMPUTER 115
SERVER COMPUTER 115A
RESOURCE PROVIDER COMPUTER 110
SERVER COMPUTER 110A
ACCESS CONTROL SERVER COMPUTER 170
USER DATABASE 150B
RULES DATABASE 150A
DIRECTORY SERVER COMPUTER 150
EXTERNAL SERVER COMPUTER 160
PORTABLE DEVICE 101
MERCHANT APP 101A
PN SDK 101B
AUTH SDK 101C
USER 102
100

FIG. 1

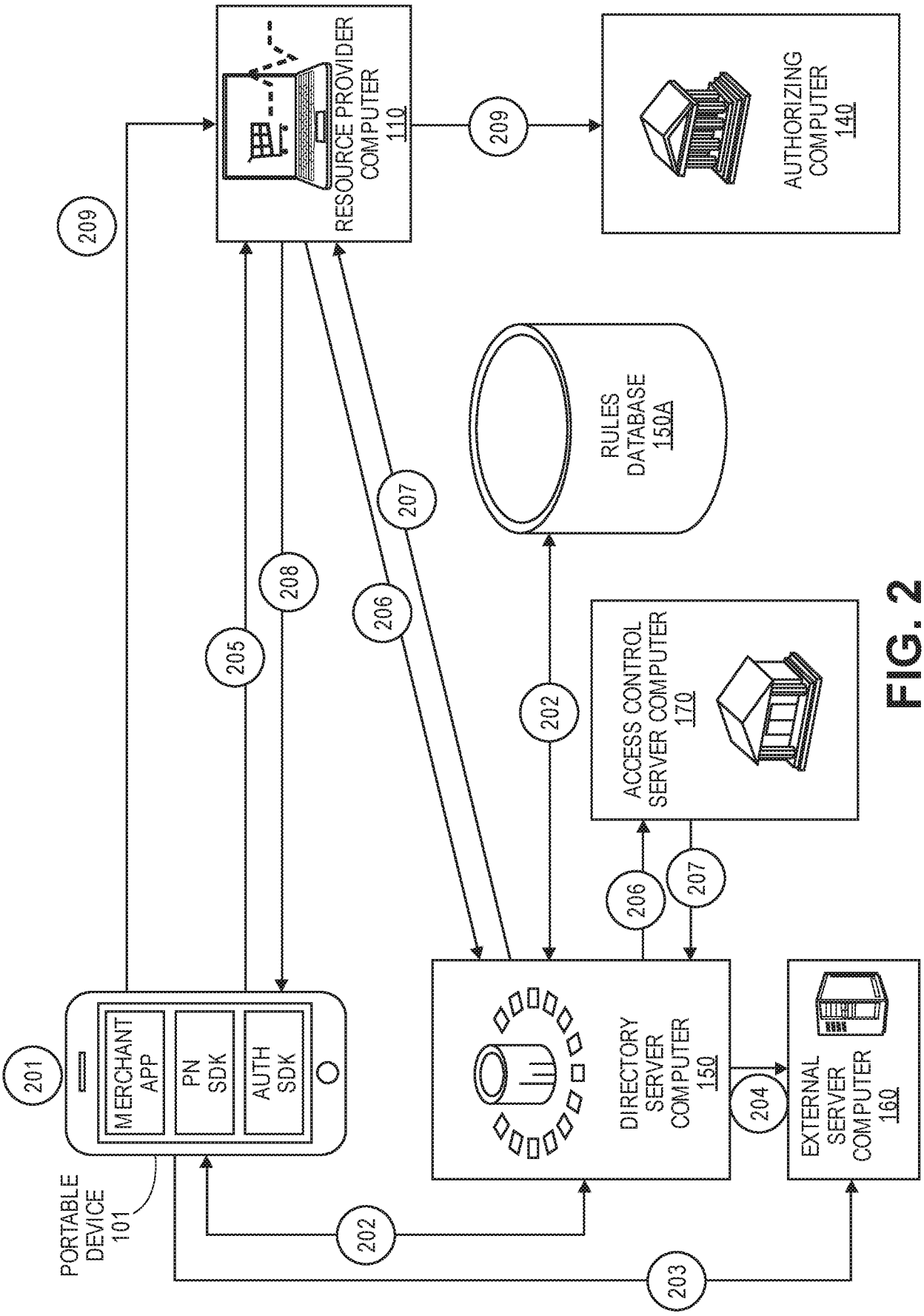

RESOURCE PROVIDER COMPUTER 110
AUTHORIZING COMPUTER 140
RULES DATABASE 150A
ACCESS CONTROL SERVER COMPUTER 170
DIRECTORY SERVER COMPUTER 150
EXTERNAL SERVER COMPUTER 160
PORTABLE DEVICE 101
MERCHANT APP
PN SDK
AUTH SDK
201
202
203
204
205
206
207
208
209

FIG. 2

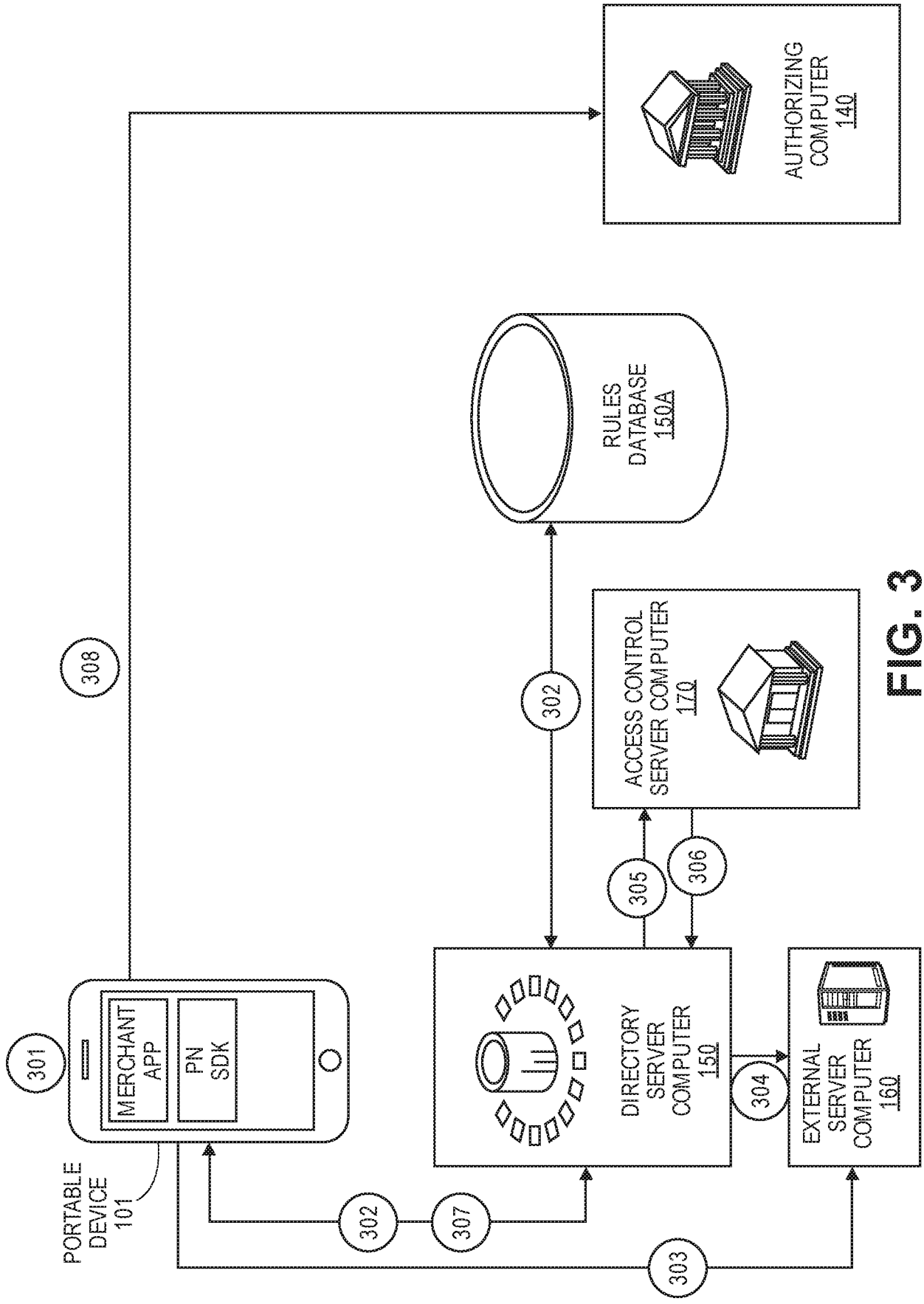

AUTHORIZING COMPUTER 140
RULES DATABASE 150A
ACCESS CONTROL SERVER COMPUTER 170
DIRECTORY SERVER COMPUTER 150
EXTERNAL SERVER COMPUTER 160
MERCHANT APP
PN SDK
PORTABLE DEVICE 101
301
302
303
304
305
306
307
308

FIG. 3

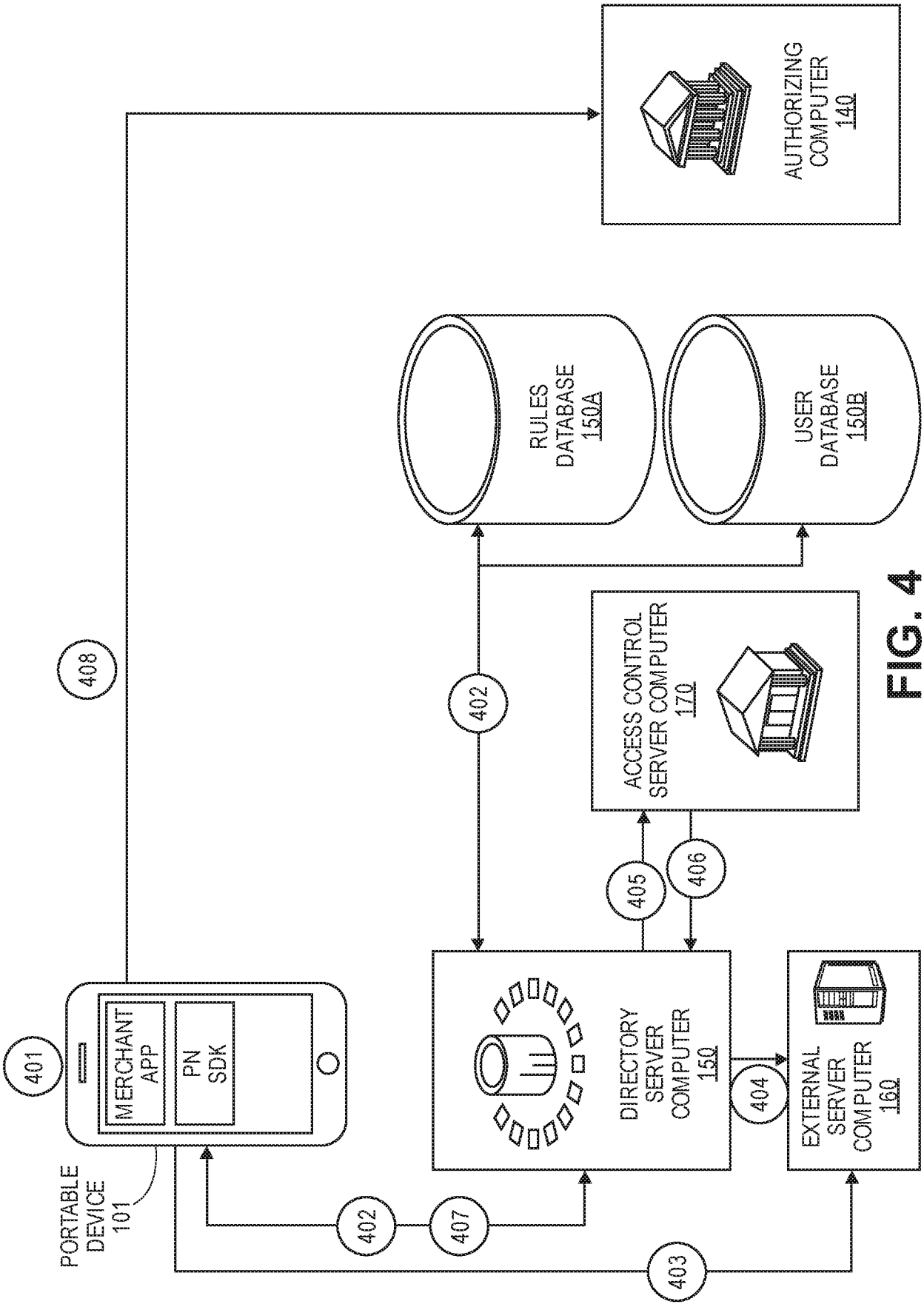

AUTHORIZING COMPUTER 140
RULES DATABASE 150A
USER DATABASE 150B
ACCESS CONTROL SERVER COMPUTER 170
DIRECTORY SERVER COMPUTER 150
EXTERNAL SERVER COMPUTER 160
PORTABLE DEVICE 101
MERCHANT APP
PN SDK
401
402
403
404
405
406
407
408

FIG. 4