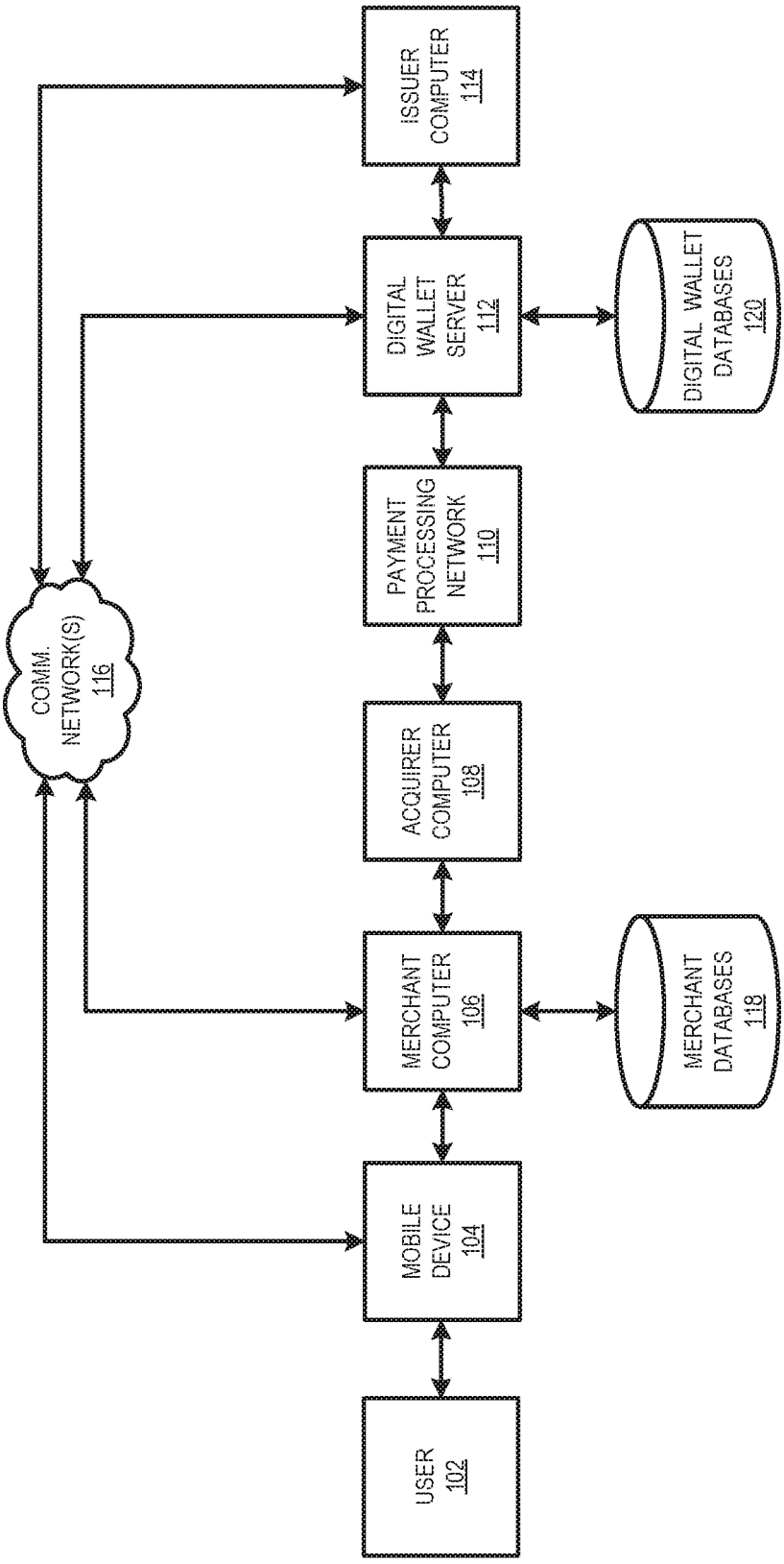

ISSUER COMPUTER 114
DIGITAL WALLET SERVER 112
DIGITAL WALLET DATABASES 120
PAYMENT PROCESSING NETWORK 110
COMM. NETWORK(S) 116
ACQUIRER COMPUTER 108
MERCHANT COMPUTER 106
MERCHANT DATABASES 118
MOBILE DEVICE 104
USER 102
100

FIG. 1

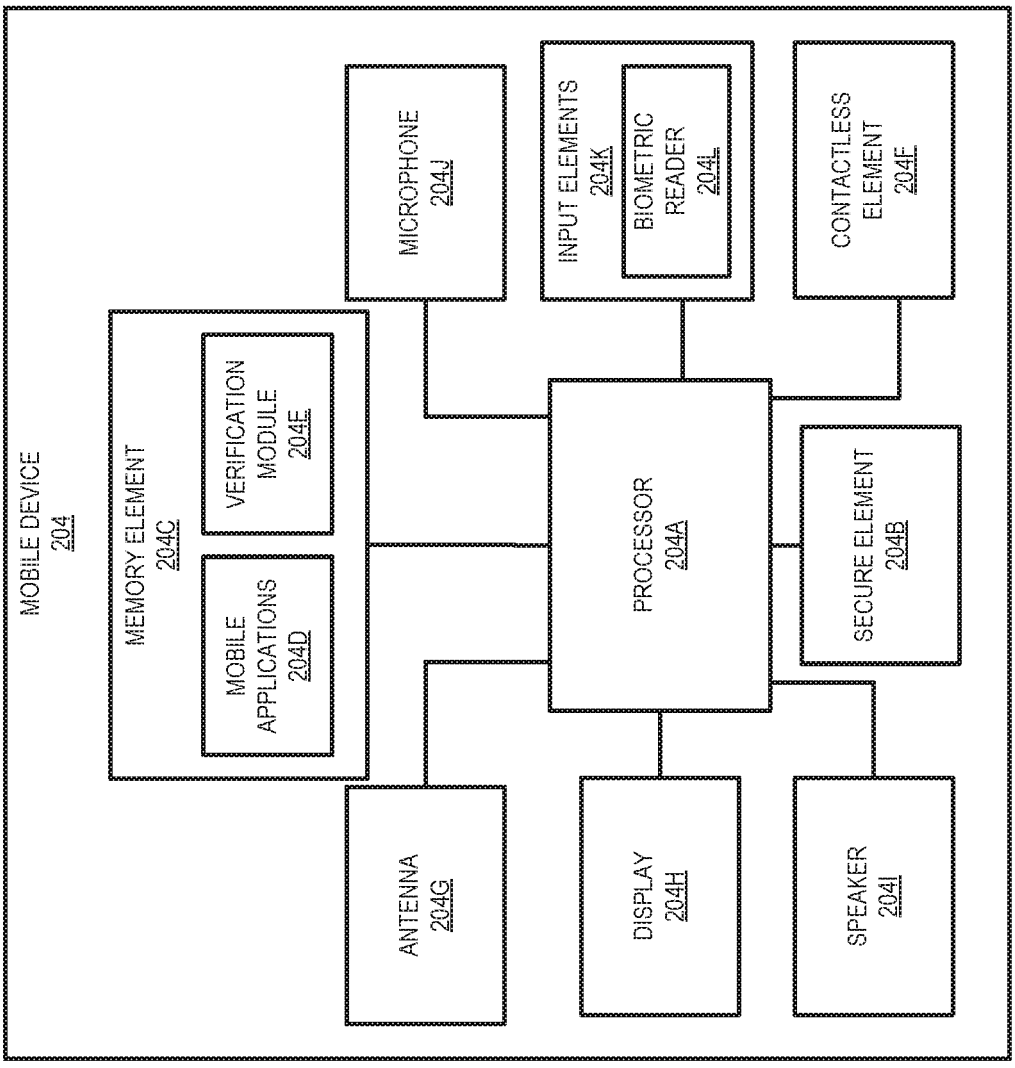

MOBILE DEVICE
204
MEMORY ELEMENT
204C
MOBILE APPLICATIONS
204D
VERIFICATION MODULE
204E
MICROPHONE
204J
INPUT ELEMENTS
204K
BIOMETRIC READER
204L
CONTACTLESS ELEMENT
204F
PROCESSOR
204A
SECURE ELEMENT
204B
ANTENNA
204G
DISPLAY
204H
SPEAKER
204I

FIG. 2

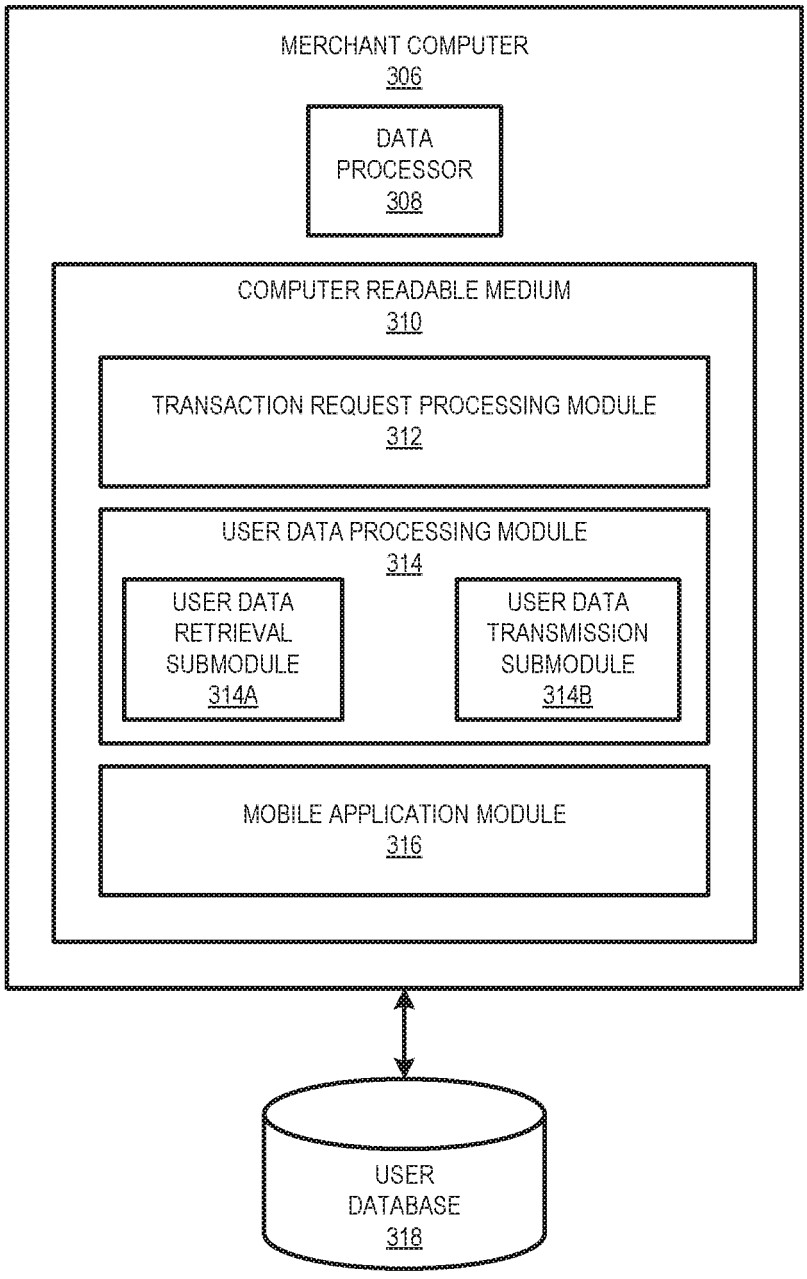

MERCHANT COMPUTER
306
DATA PROCESSOR
308
COMPUTER READABLE MEDIUM
310
TRANSACTION REQUEST PROCESSING MODULE
312
USER DATA PROCESSING MODULE
314
USER DATA RETRIEVAL SUBMODULE
314A
USER DATA TRANSMISSION SUBMODULE
314B
MOBILE APPLICATION MODULE
316
USER DATABASE
318

FIG. 3

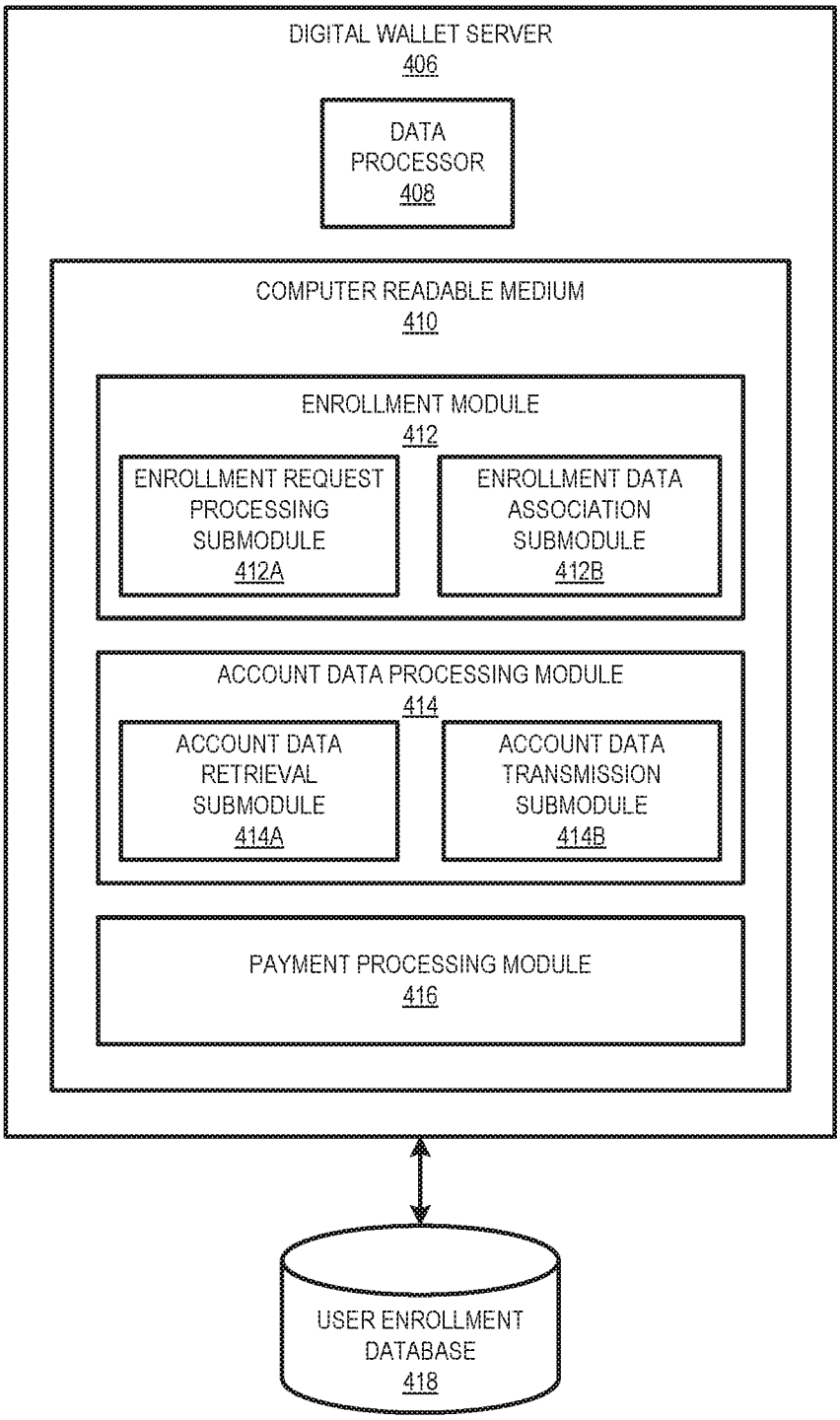

DIGITAL WALLET SERVER
406
DATA PROCESSOR
408
COMPUTER READABLE MEDIUM
410
ENROLLMENT MODULE
412
ENROLLMENT REQUEST PROCESSING SUBMODULE
412A
ENROLLMENT DATA ASSOCIATION SUBMODULE
412B
ACCOUNT DATA PROCESSING MODULE
414
ACCOUNT DATA RETRIEVAL SUBMODULE
414A
ACCOUNT DATA TRANSMISSION SUBMODULE
414B
PAYMENT PROCESSING MODULE
416
USER ENROLLMENT DATABASE
418

FIG. 4

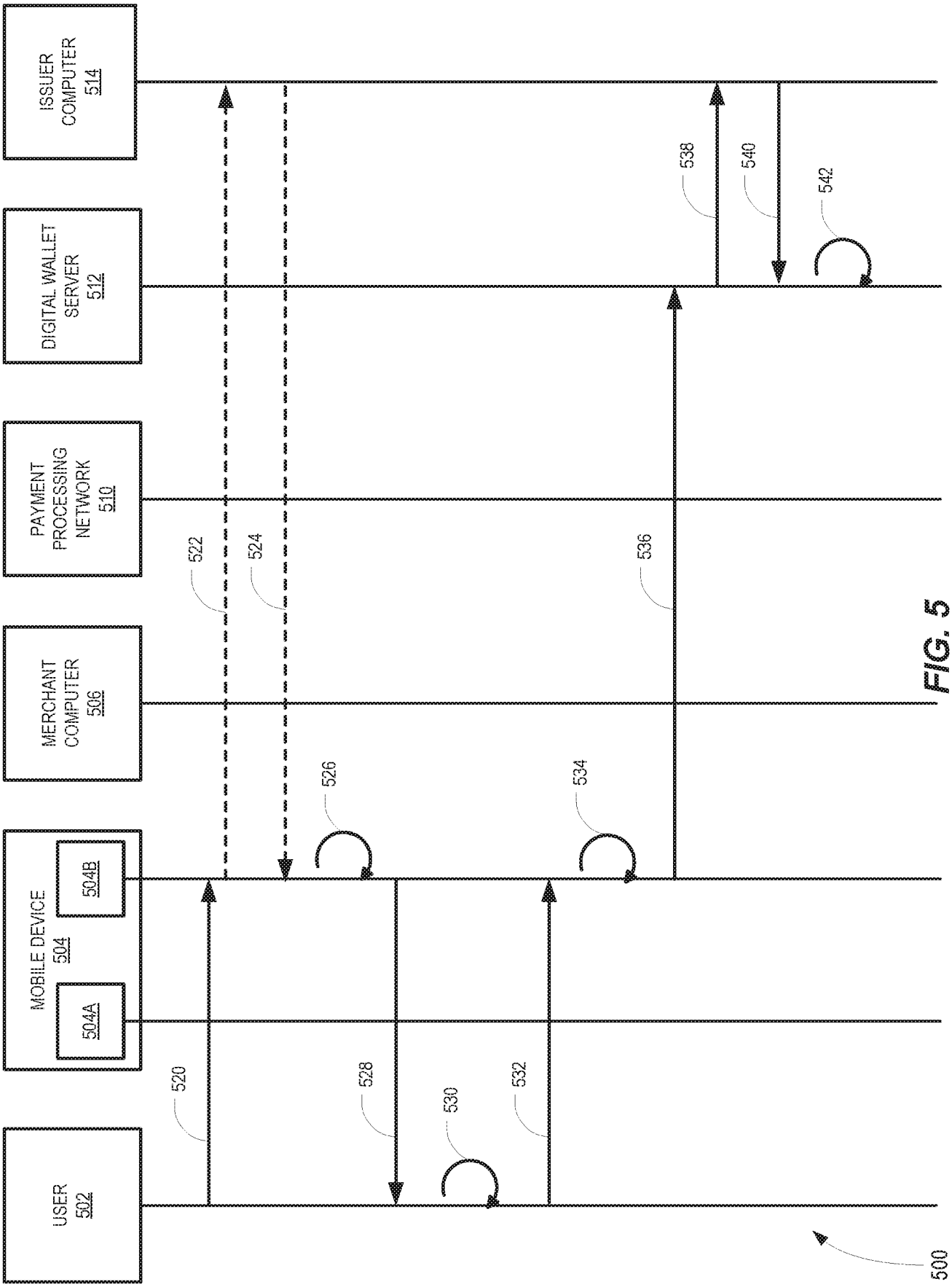

ISSUER COMPUTER 514
DIGITAL WALLET SERVER 512
PAYMENT PROCESSING NETWORK 510
MERCHANT COMPUTER 506
MOBILE DEVICE 504
504A
504B
USER 502
520
522
524
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542
500

FIG. 5

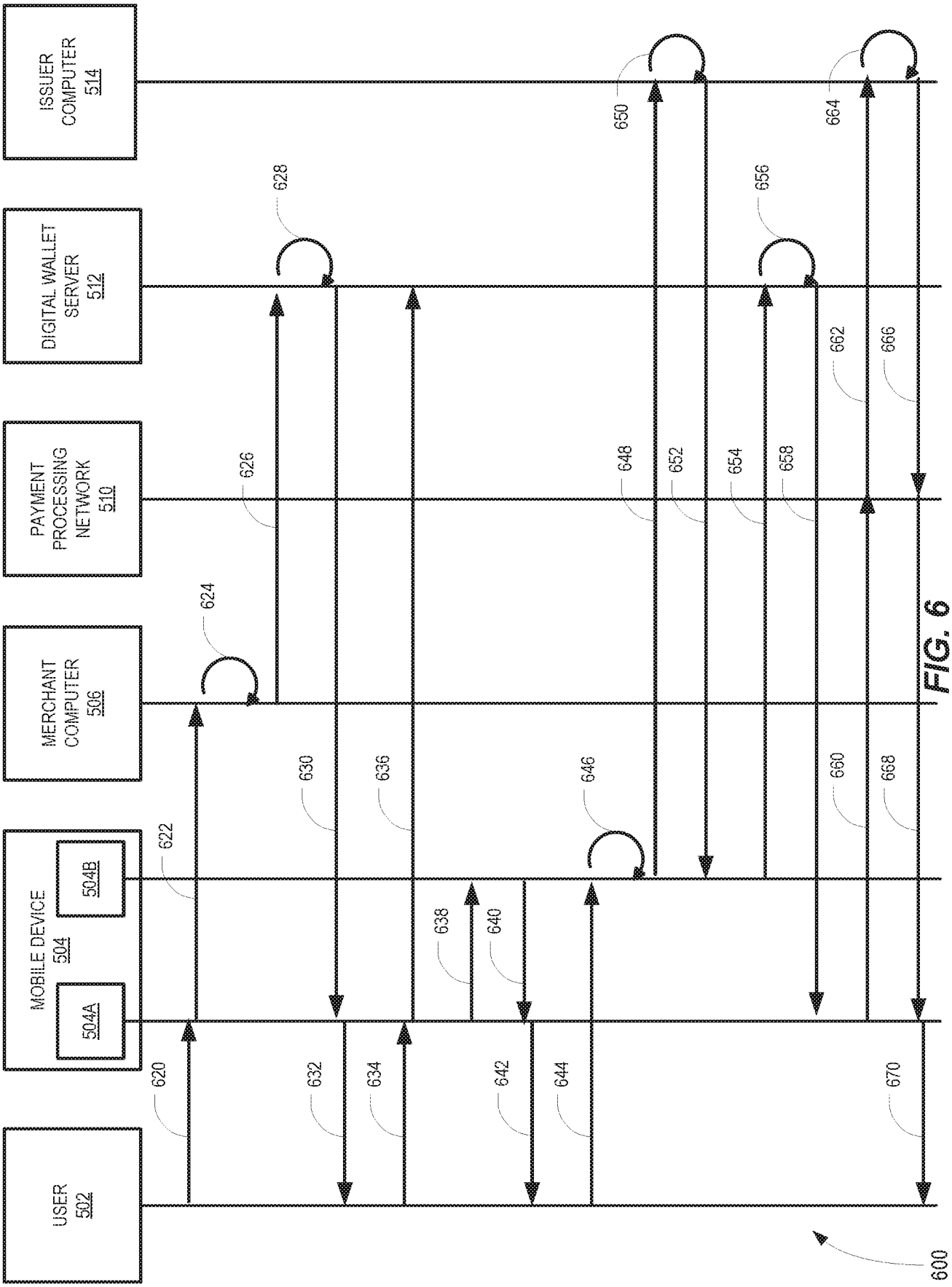

USER 502
MOBILE DEVICE 504
504A
504B
MERCHANT COMPUTER 506
PAYMENT PROCESSING NETWORK 510
DIGITAL WALLET SERVER 512
ISSUER COMPUTER 514
620
622
624
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600

FIG. 6

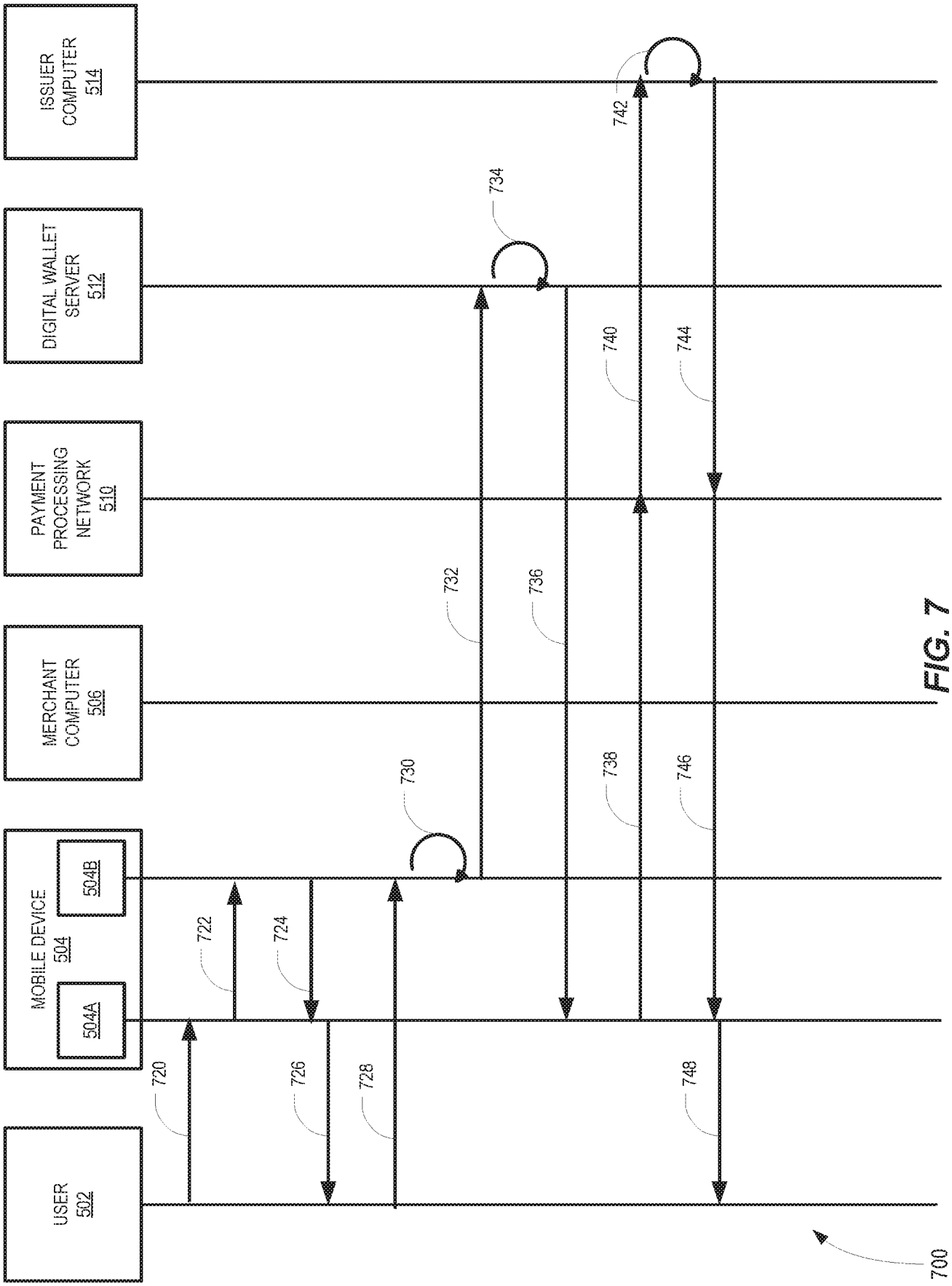

ISSUER COMPUTER 514
DIGITAL WALLET SERVER 512
PAYMENT PROCESSING NETWORK 510
MERCHANT COMPUTER 506
MOBILE DEVICE 504
504A
504B
USER 502
720
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740
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744
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748
700

FIG. 7

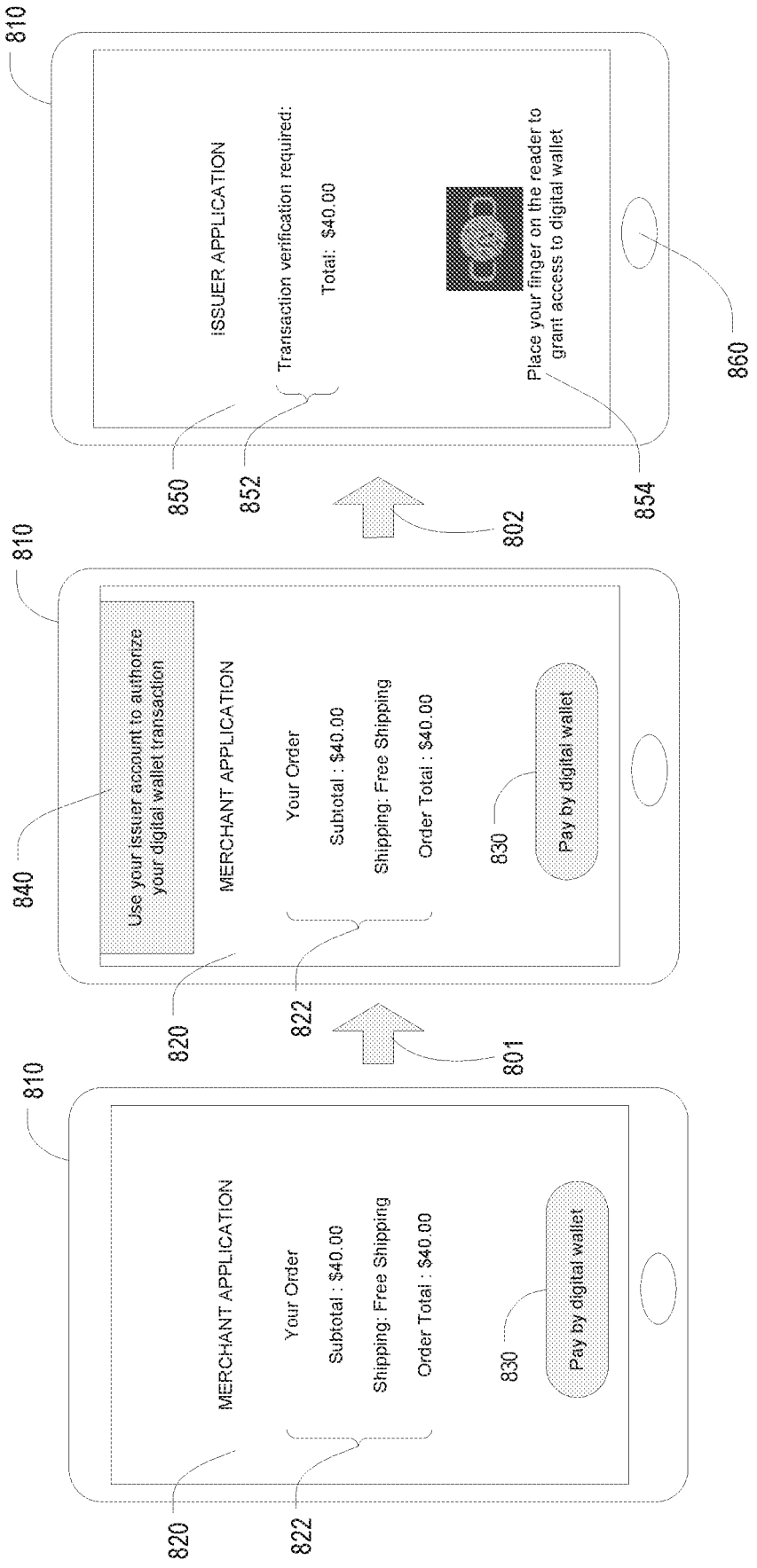

800
810
820
822
830
MERCHANT APPLICATION
Your Order
Subtotal : $40.00
Shipping: Free Shipping
Order Total : $40.00
Pay by digital wallet
801
840
Use your issuer account to authorize your digital wallet transaction
802
850
852
854
860
ISSUER APPLICATION
Transaction verification required:
Total: $40.00
Place your finger on the reader to grant access to digital wallet

FIG. 8

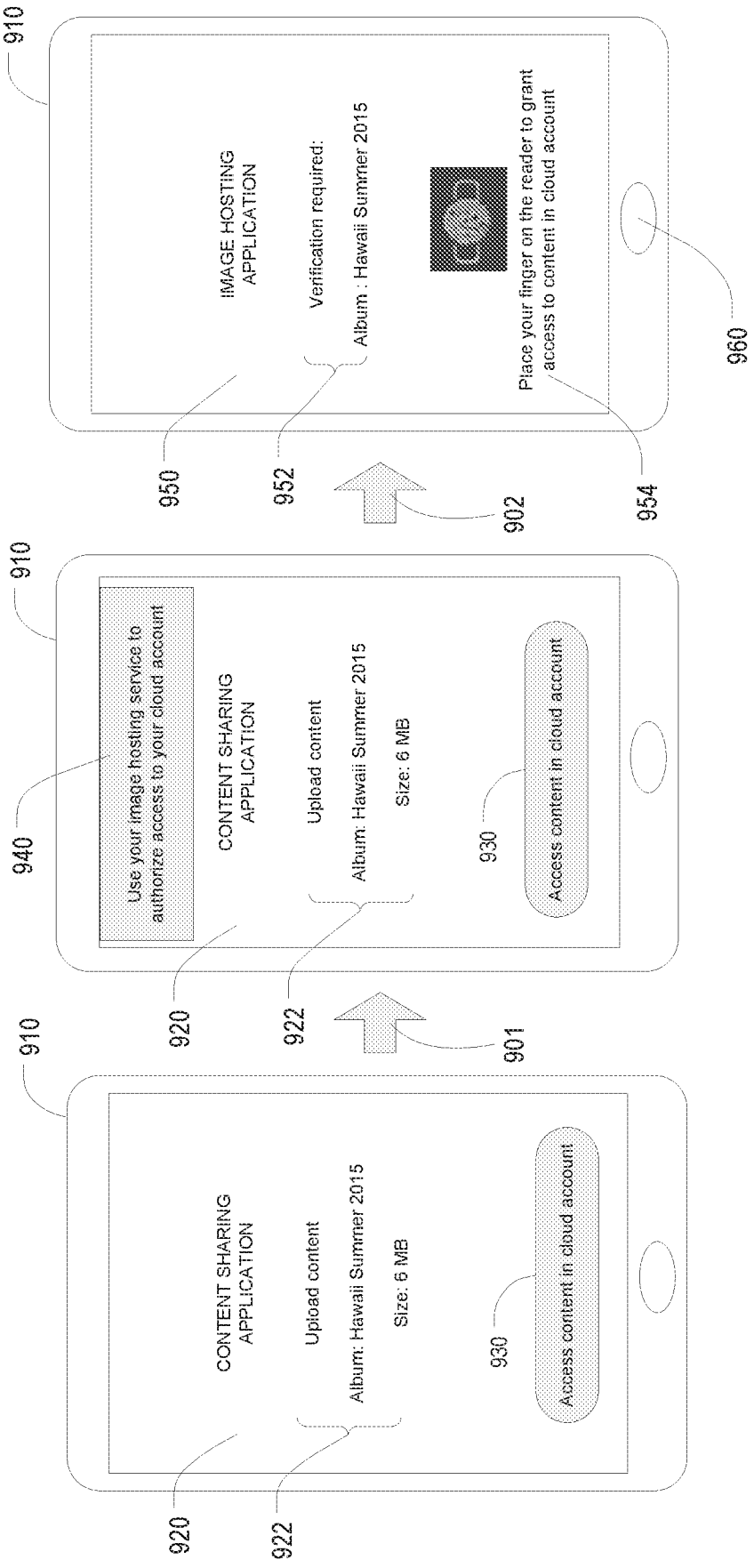

910
CONTENT SHARING APPLICATION
Upload content
Album: Hawaii Summer 2015
Size: 6 MB
Access content in cloud account
930
920
922
901
910
Use your image hosting service to authorize access to your cloud account
940
CONTENT SHARING APPLICATION
Upload content
Album: Hawaii Summer 2015
Size: 6 MB
Access content in cloud account
930
920
922
901
910
IMAGE HOSTING APPLICATION
Verification required:
Album : Hawaii Summer 2015
Place your finger on the reader to grant access to content in cloud account
950
952
902
954
960
900

FIG. 9

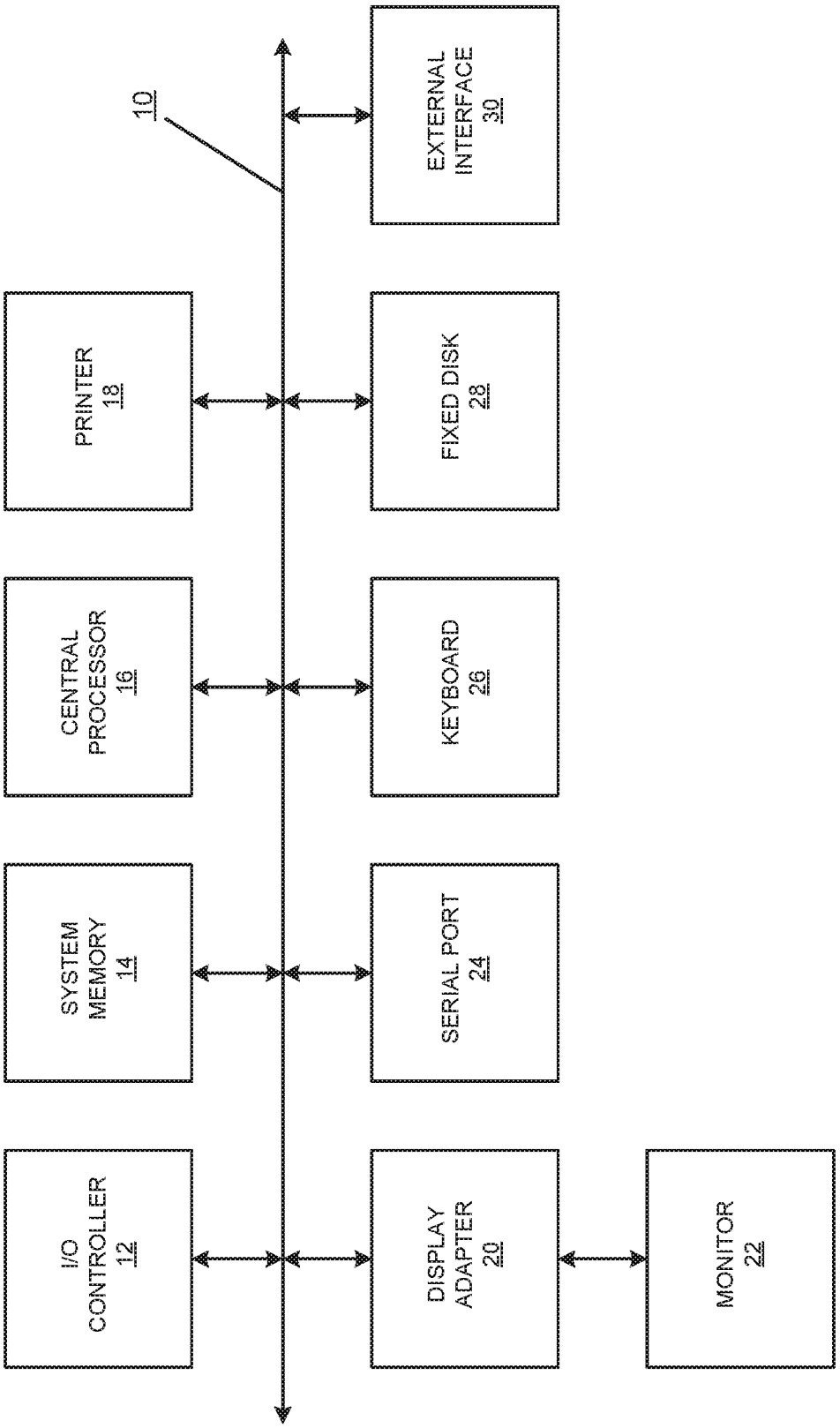

10
EXTERNAL INTERFACE 30
PRINTER 18
FIXED DISK 28
CENTRAL PROCESSOR 16
KEYBOARD 26
SYSTEM MEMORY 14
SERIAL PORT 24
I/O CONTROLLER 12
DISPLAY ADAPTER 20
MONITOR 22

FIG. 10