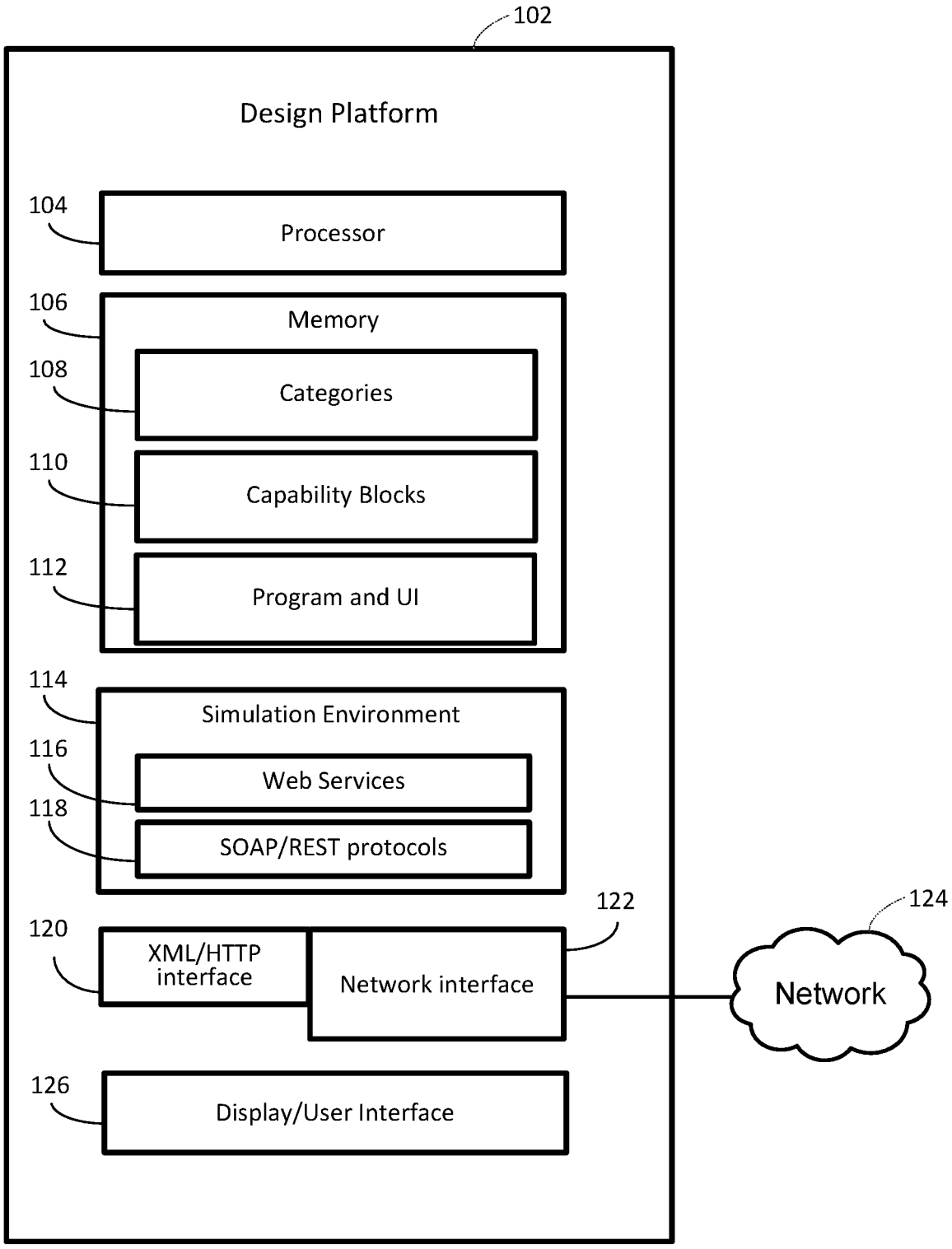
102
Design Platform
104
Processor
106
Memory
108
Categories
110
Capability Blocks
112
Program and UI
114
Simulation Environment
116
Web Services
118
SOAP/REST protocols
120
XML/HTTP interface
122
Network interface
124
Network
126
Display/User Interface

FIG. 1

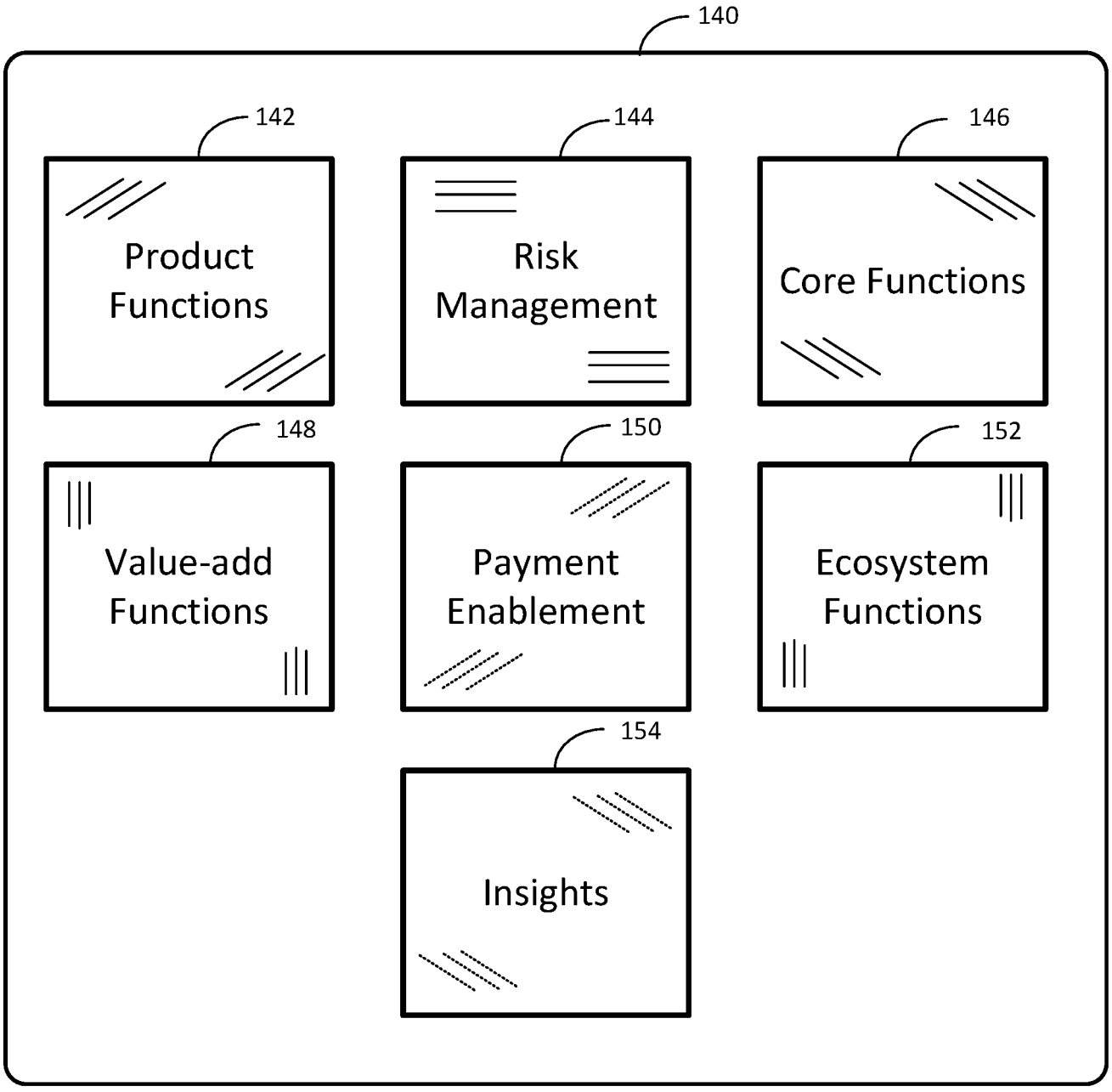
140
142
Product Functions
144
Risk Management
146
Core Functions
148
Value-add Functions
150
Payment Enablement
152
Ecosystem Functions
154
Insights

FIG. 2

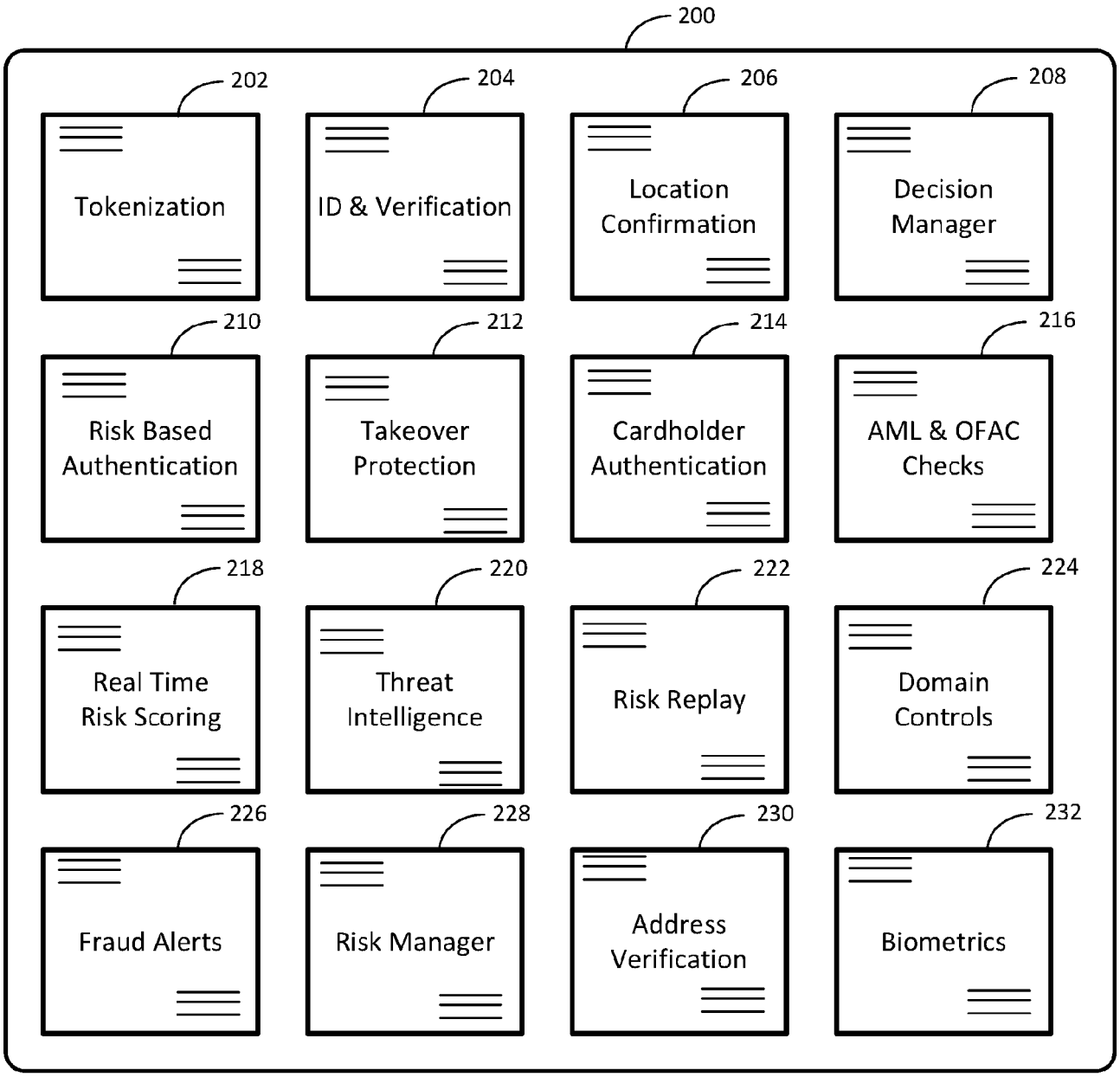
Risk Management Category
Building Blocks
200
202
Tokenization
204
ID & Verification
206
Location Confirmation
208
Decision Manager
210
Risk Based Authentication
212
Takeover Protection
214
Cardholder Authentication
216
AML & OFAC Checks
218
Real Time Risk Scoring
220
Threat Intelligence
222
Risk Replay
224
Domain Controls
226
Fraud Alerts
228
Risk Manager
230
Address Verification
232
Biometrics

FIG. 3

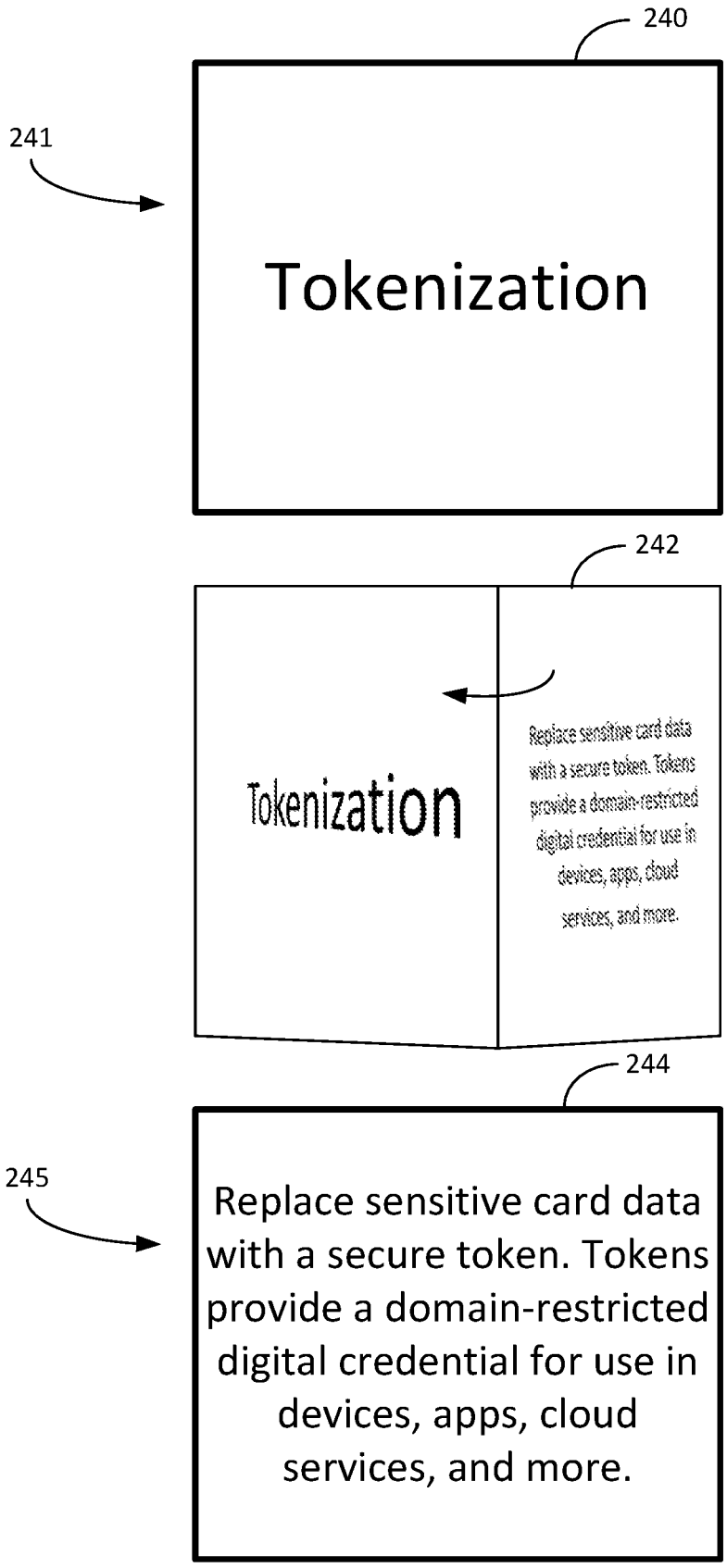
240
241
Tokenization
242
Tokenization
Replace sensitive card data with a secure token. Tokens provide a domain-restricted digital credential for use in devices, apps, cloud services, and more.
244
245
Replace sensitive card data with a secure token. Tokens provide a domain-restricted digital credential for use in devices, apps, cloud services, and more.

FIG. 4

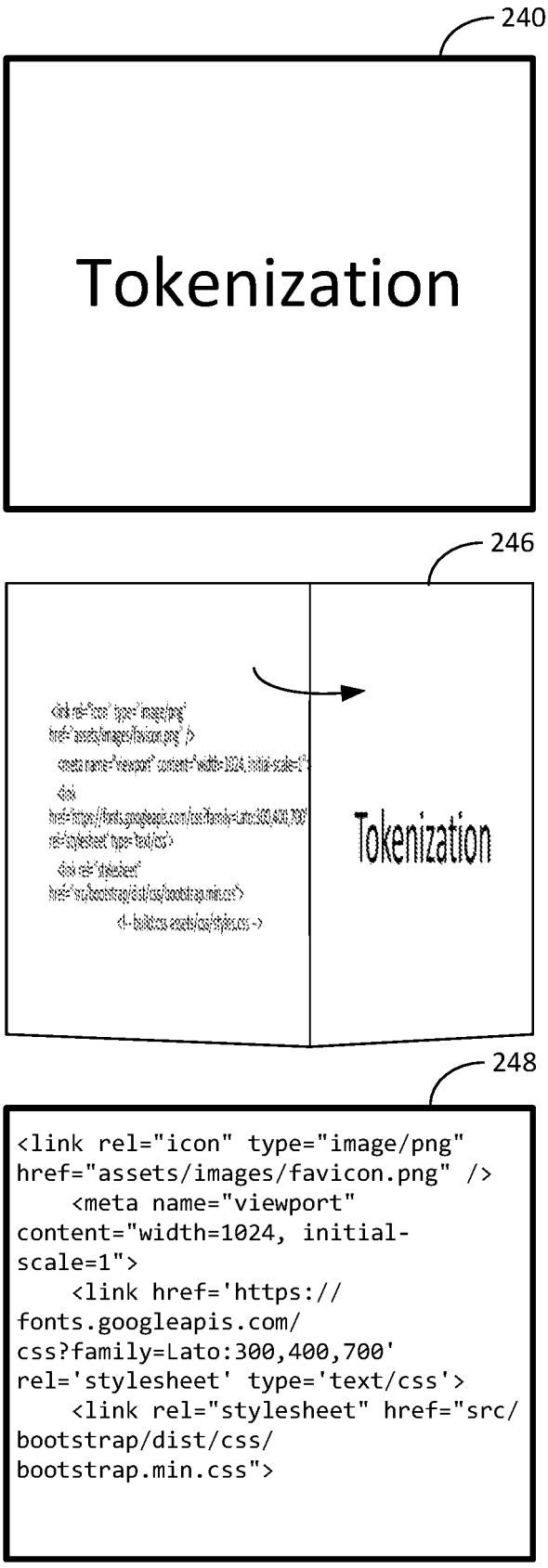
240
Tokenization
246
Tokenization
248
<link rel="icon" type="image/png"
href="assets/images/favicon.png" />
<meta name="viewport"
content="width=1024, initial-
scale=1">
<link href='https://
fonts.googleapis.com/
css?family=Lato:300,400,700'
rel='stylesheet' type='text/css'>
<link rel="stylesheet" href="src/
bootstrap/dist/css/
bootstrap.min.css">

FIG. 5

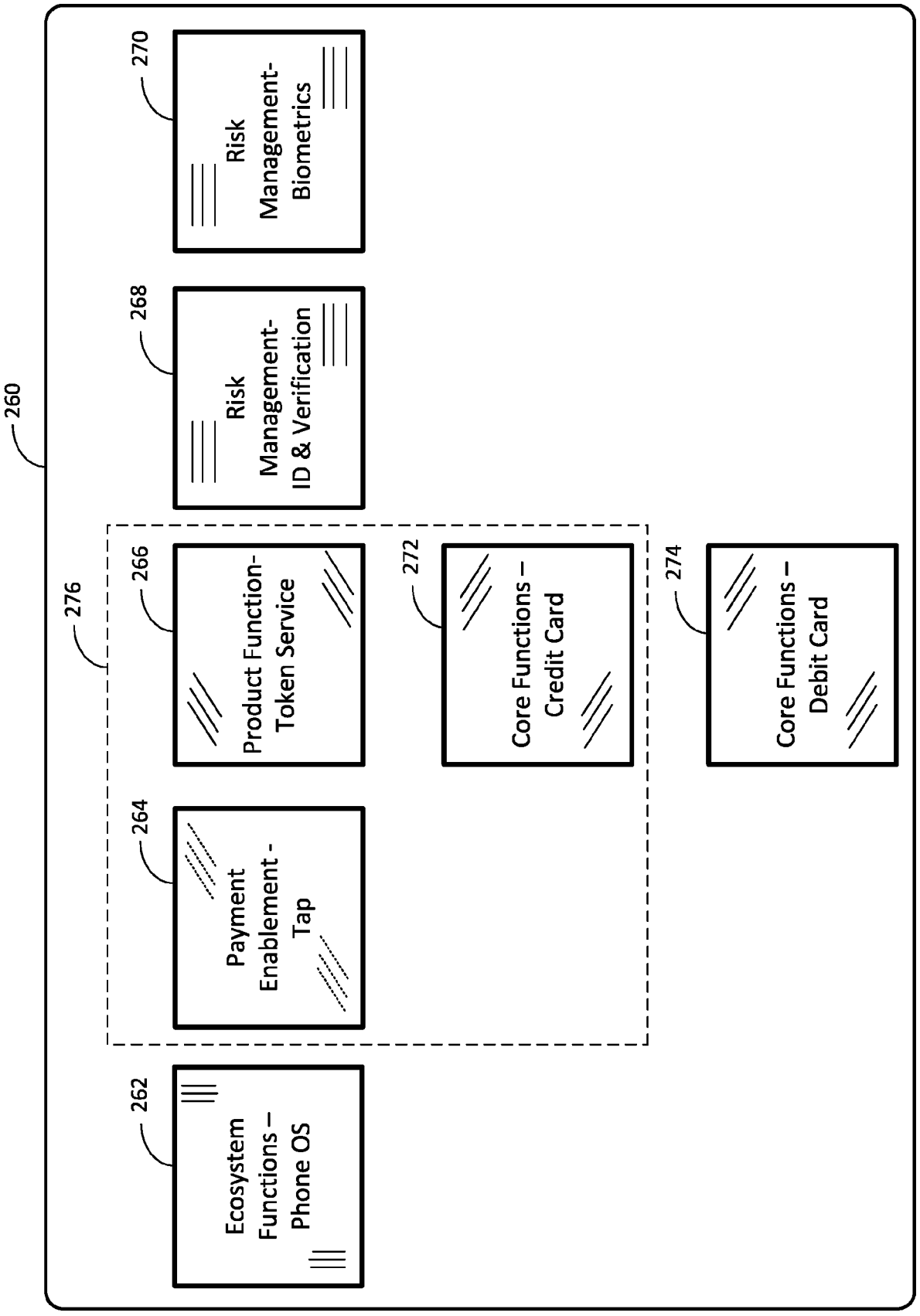
260
262
Ecosystem Functions – Phone OS
264
Payment Enablement - Tap
266
Product Function- Token Service
268
Risk Management- ID & Verification
270
Risk Management- Biometrics
272
Core Functions – Credit Card
274
Core Functions – Debit Card
276

FIG. 6

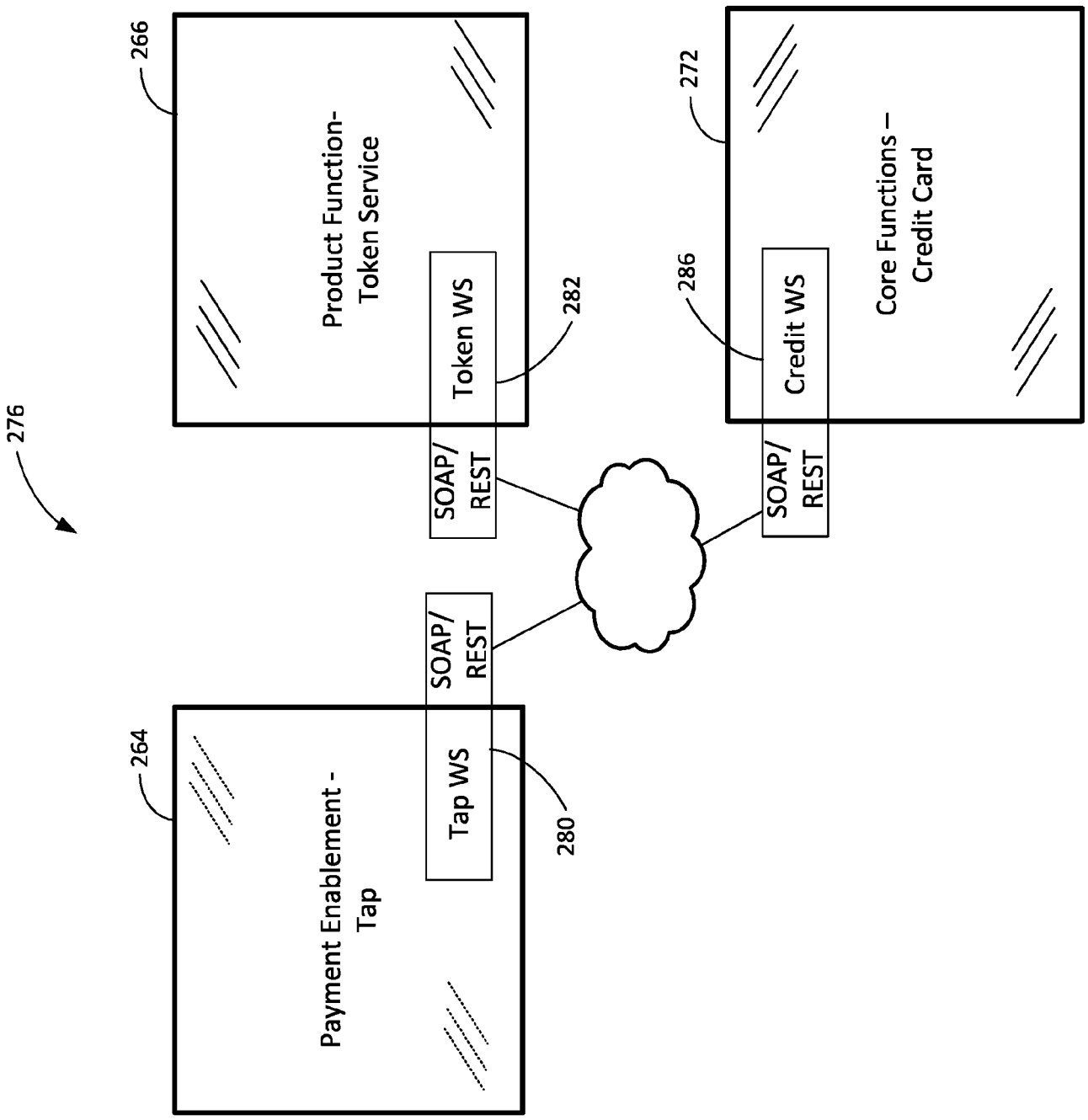
276
266
Product Function-
Token Service
Token WS
282
272
Core Functions –
Credit Card
286
Credit WS
SOAP/
REST
SOAP/
REST
SOAP/
REST
264
Payment Enablement -
Tap
Tap WS
280

FIG. 7

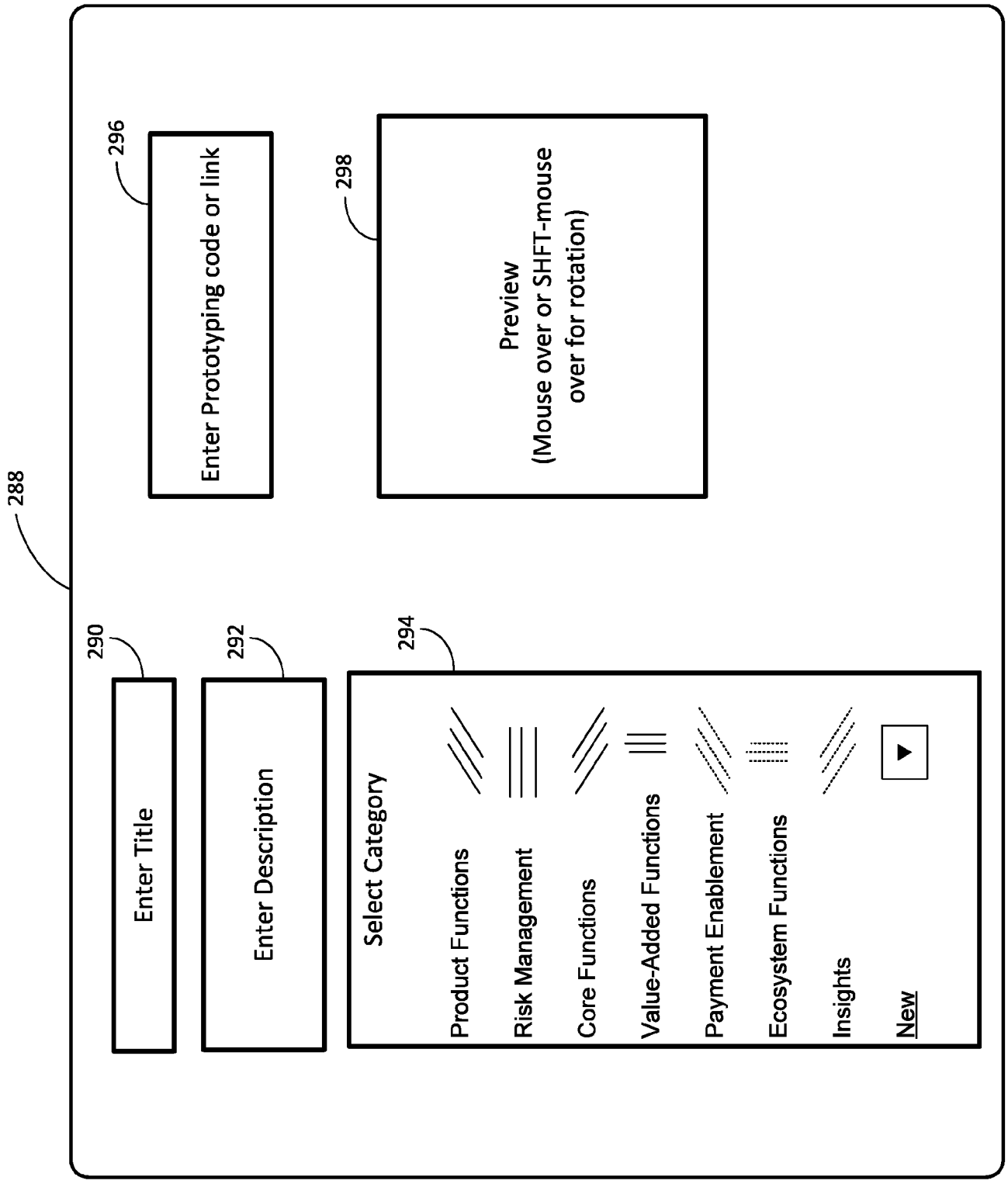
288
290
Enter Title
292
Enter Description
294
Select Category
Product Functions
Risk Management
Core Functions
Value-Added Functions
Payment Enablement
Ecosystem Functions
Insights
New
296
Enter Prototyping code or link
298
Preview
(Mouse over or SHFT-mouse over for rotation)

FIG. 8

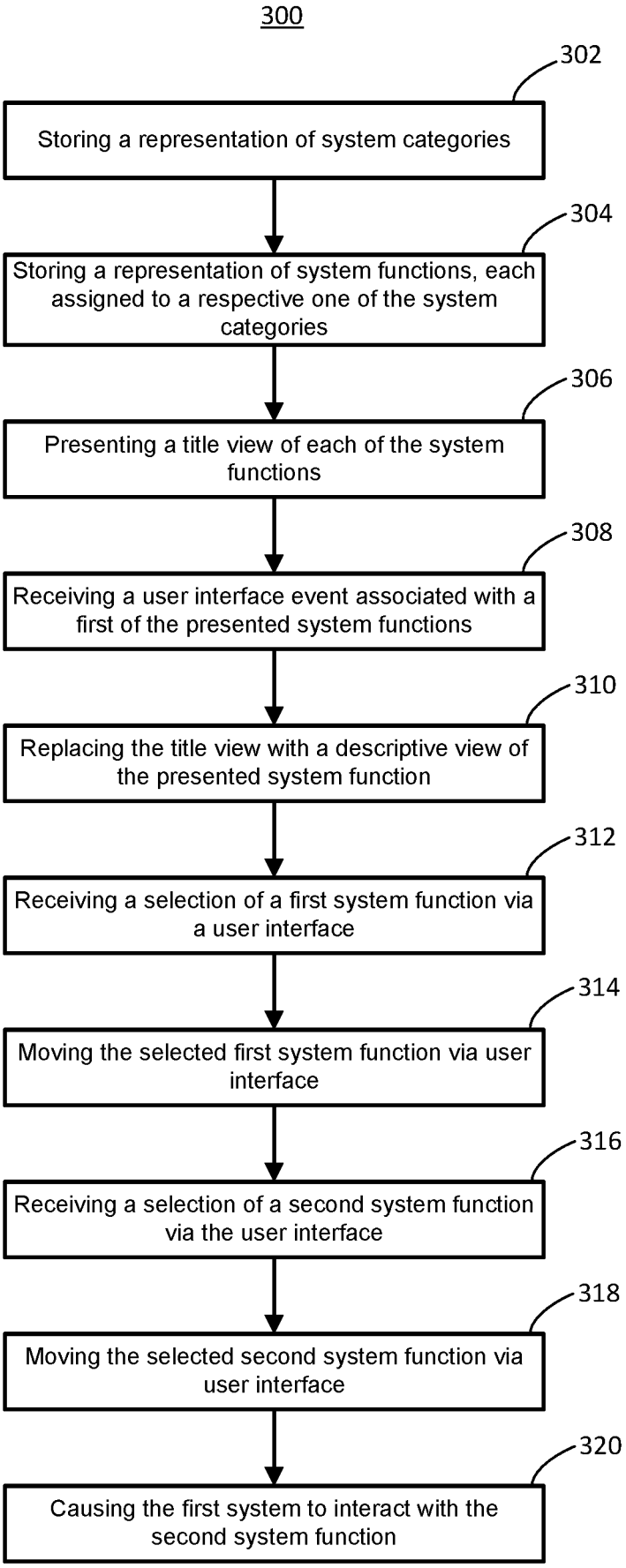
300
302
Storing a representation of system categories
304
Storing a representation of system functions, each assigned to a respective one of the system categories
306
Presenting a title view of each of the system functions
308
Receiving a user interface event associated with a first of the presented system functions
310
Replacing the title view with a descriptive view of the presented system function
312
Receiving a selection of a first system function via a user interface
314
Moving the selected first system function via user interface
316
Receiving a selection of a second system function via the user interface
318
Moving the selected second system function via user interface
320
Causing the first system to interact with the second system function

FIG. 9