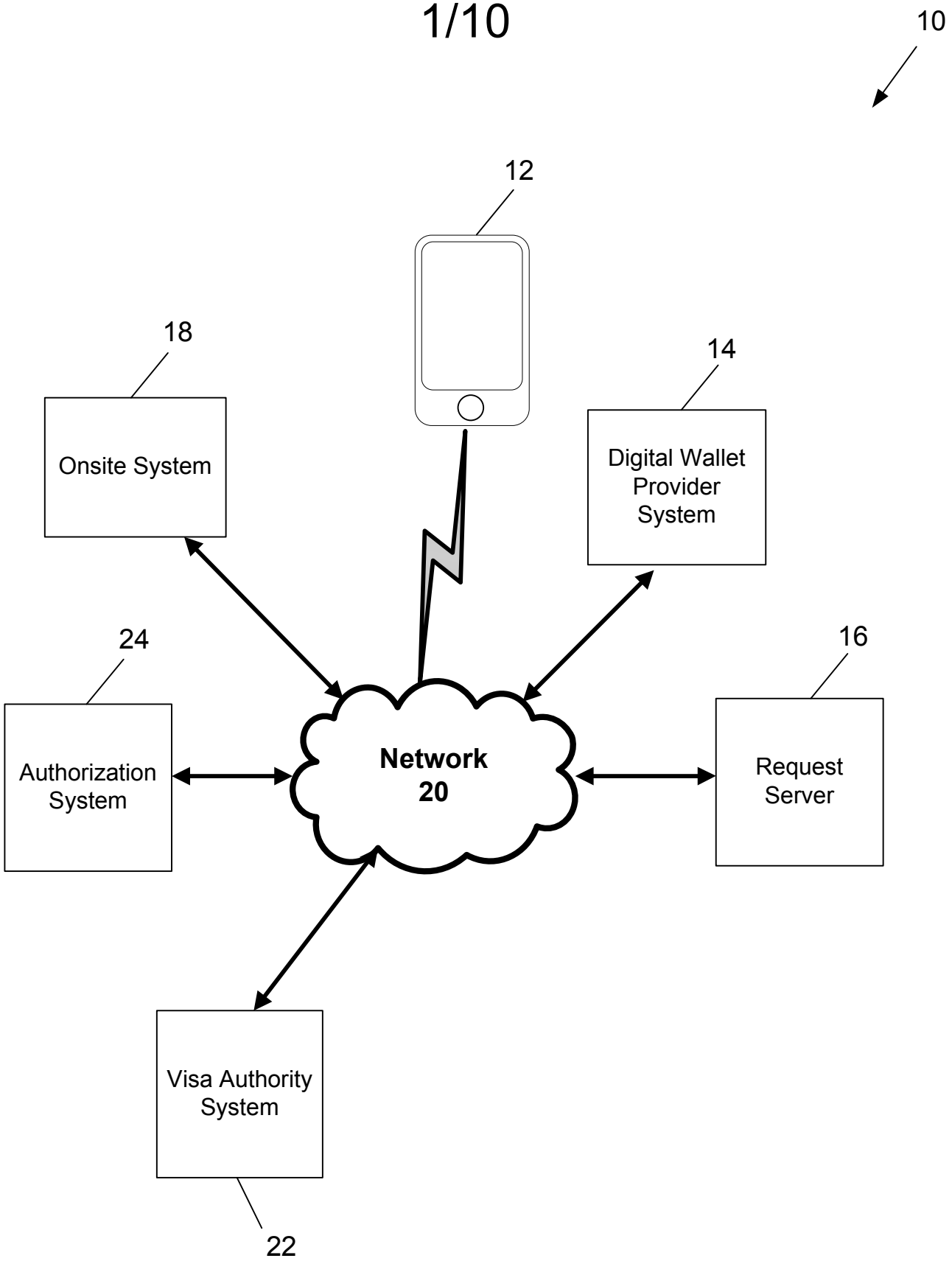

10
12
18
14
Onsite System
Digital Wallet Provider System
24
16
Authorization System
Network 20
Request Server
Visa Authority System
22

Figure 1

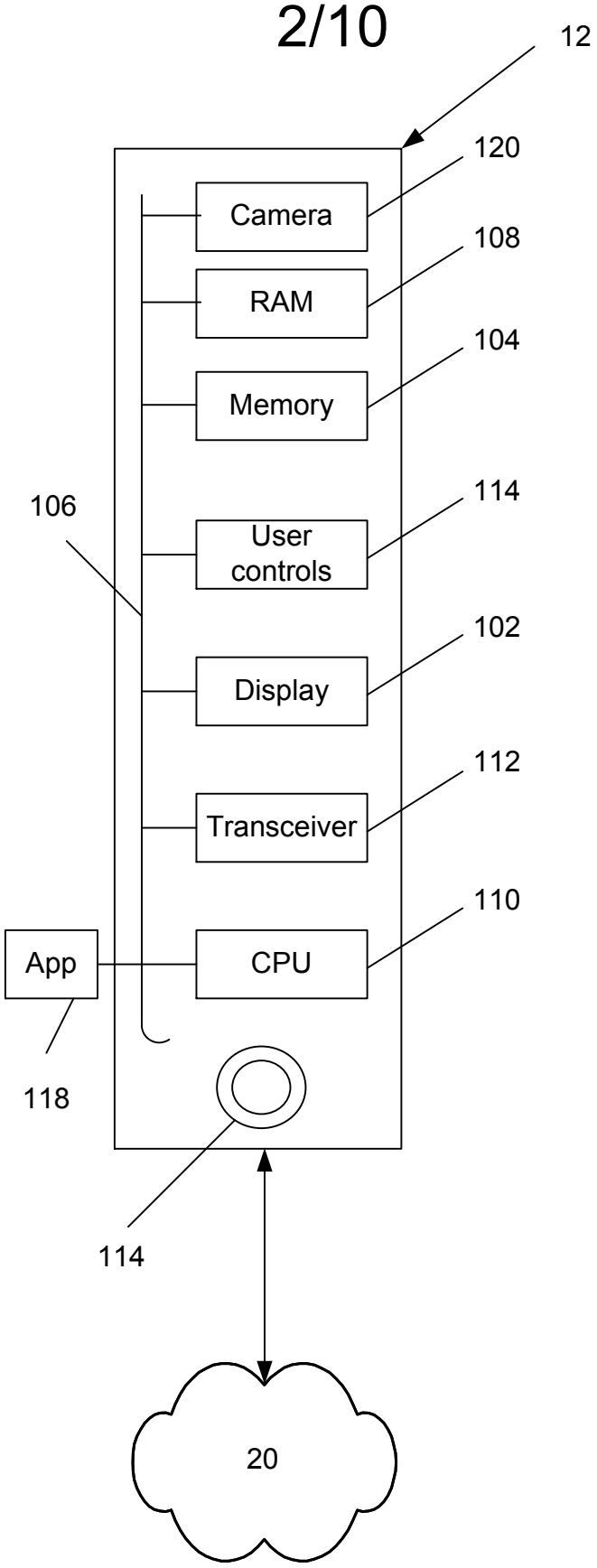

12
120
Camera
108
RAM
104
Memory
106
114
User controls
102
Display
112
Transceiver
110
App
CPU
118
114
20

Figure 2

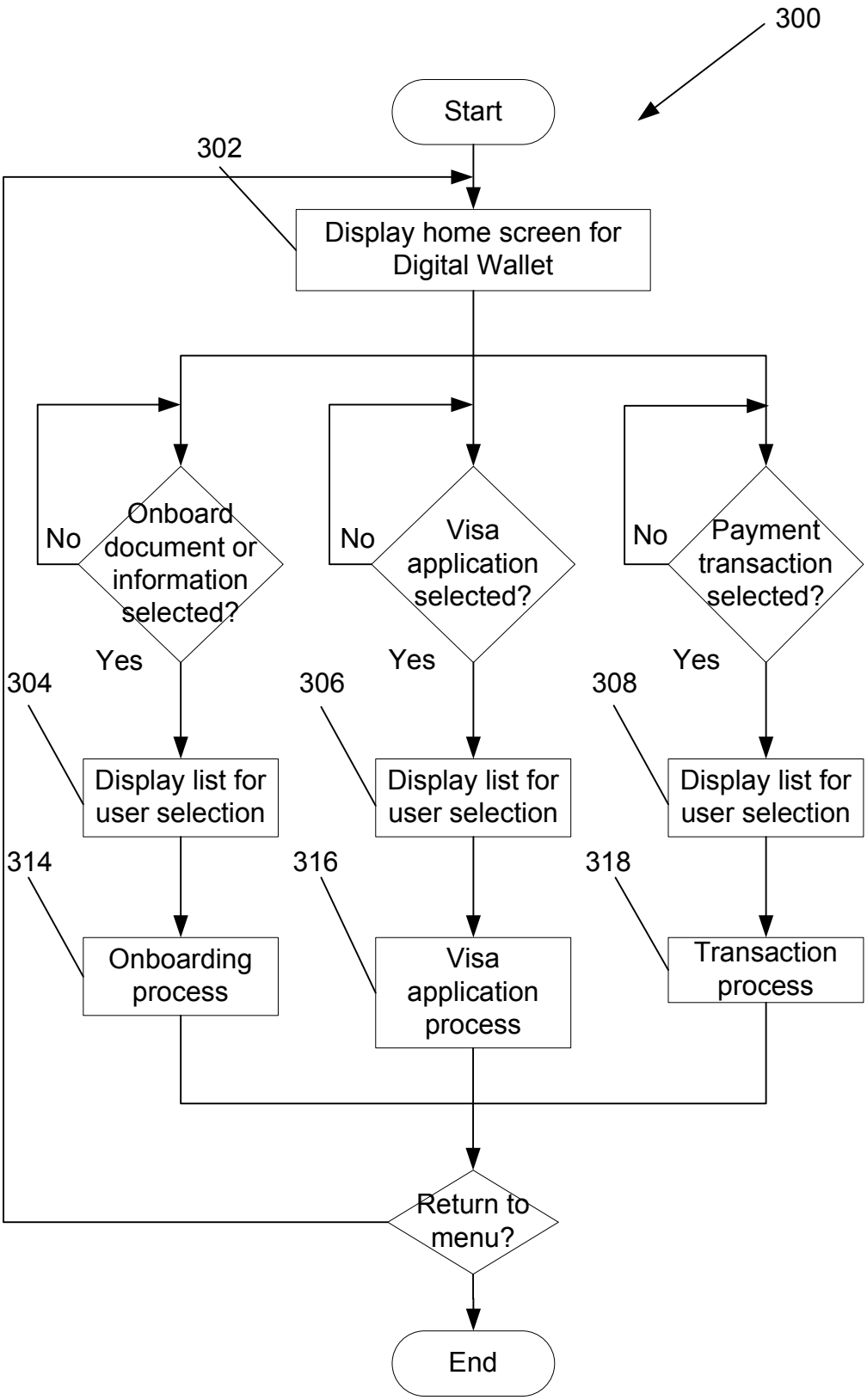

300
Start
302
Display home screen for Digital Wallet
No
Onboard document or information selected?
Yes
304
Display list for user selection
314
Onboarding process
No
Visa application selected?
Yes
306
Display list for user selection
316
Visa application process
No
Payment transaction selected?
Yes
308
Display list for user selection
318
Transaction process
Return to menu?
End

Figure 3

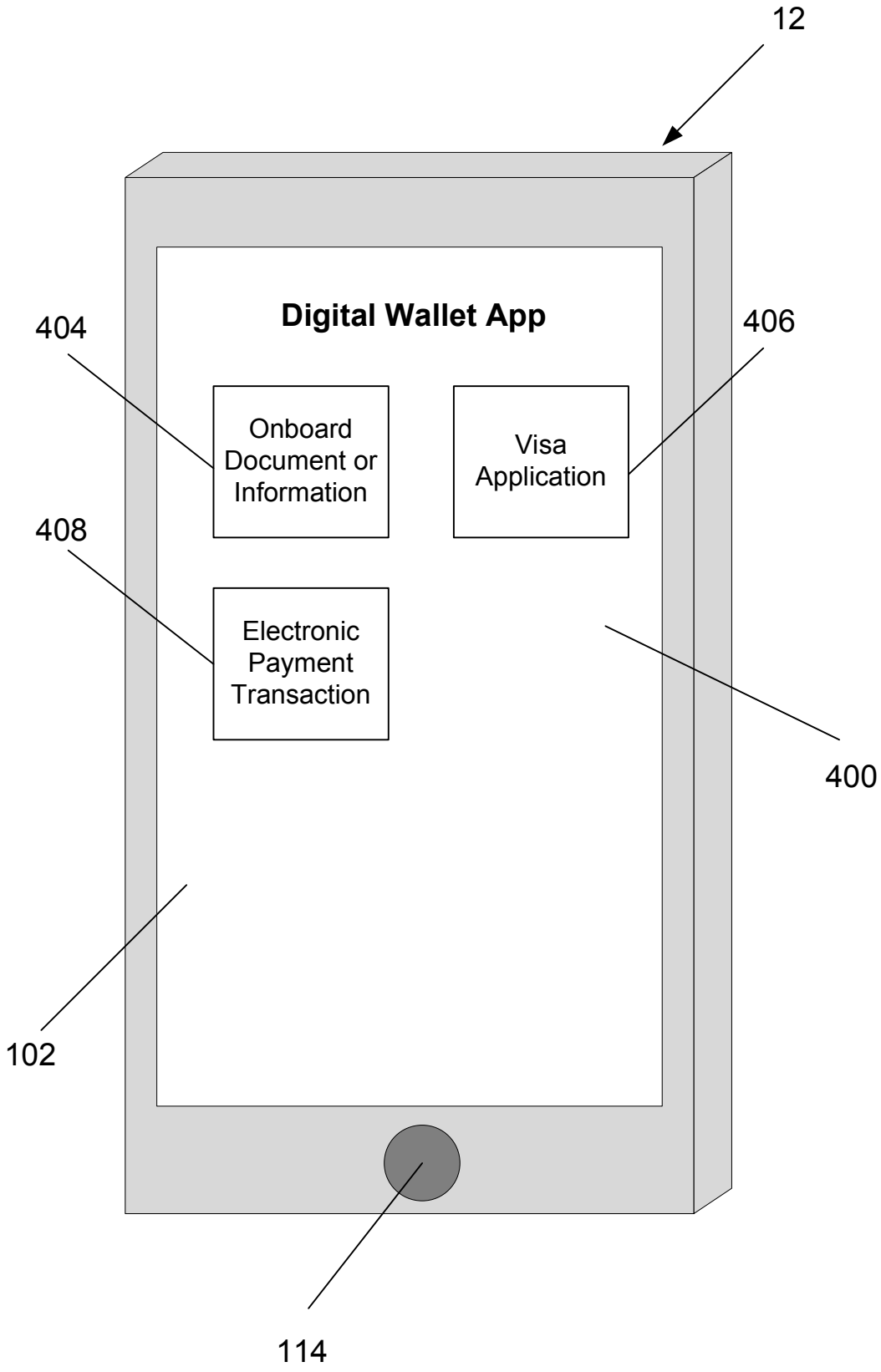

12
Digital Wallet App
404
406
Onboard Document or Information
Visa Application
408
Electronic Payment Transaction
400
102
114

Figure 4

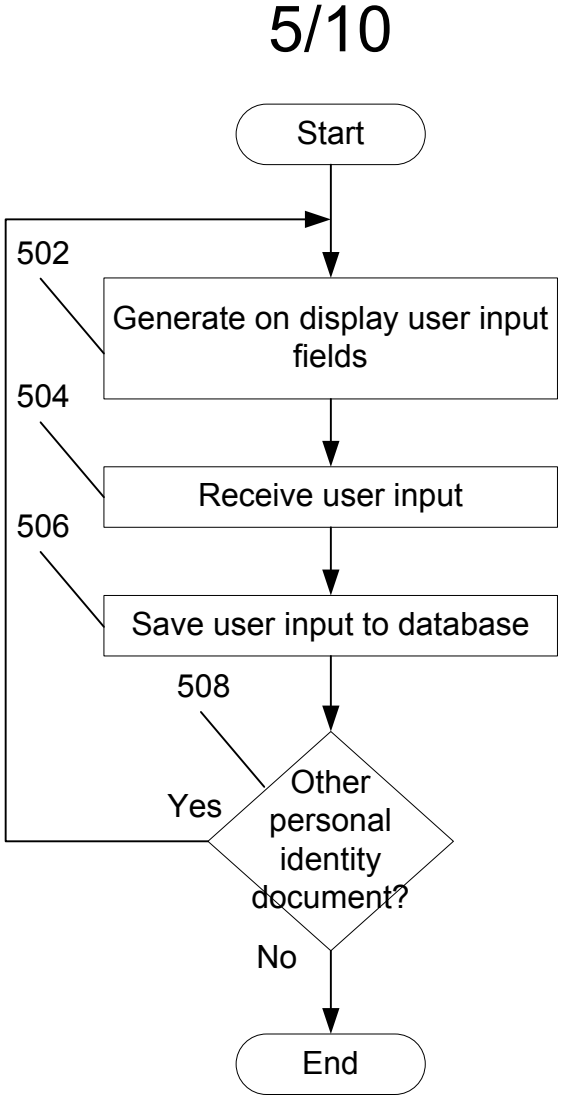

314
Start
502
Generate on display user input fields
504
Receive user input
506
Save user input to database
508
Other personal identity document?
Yes
No
End

Figure 5

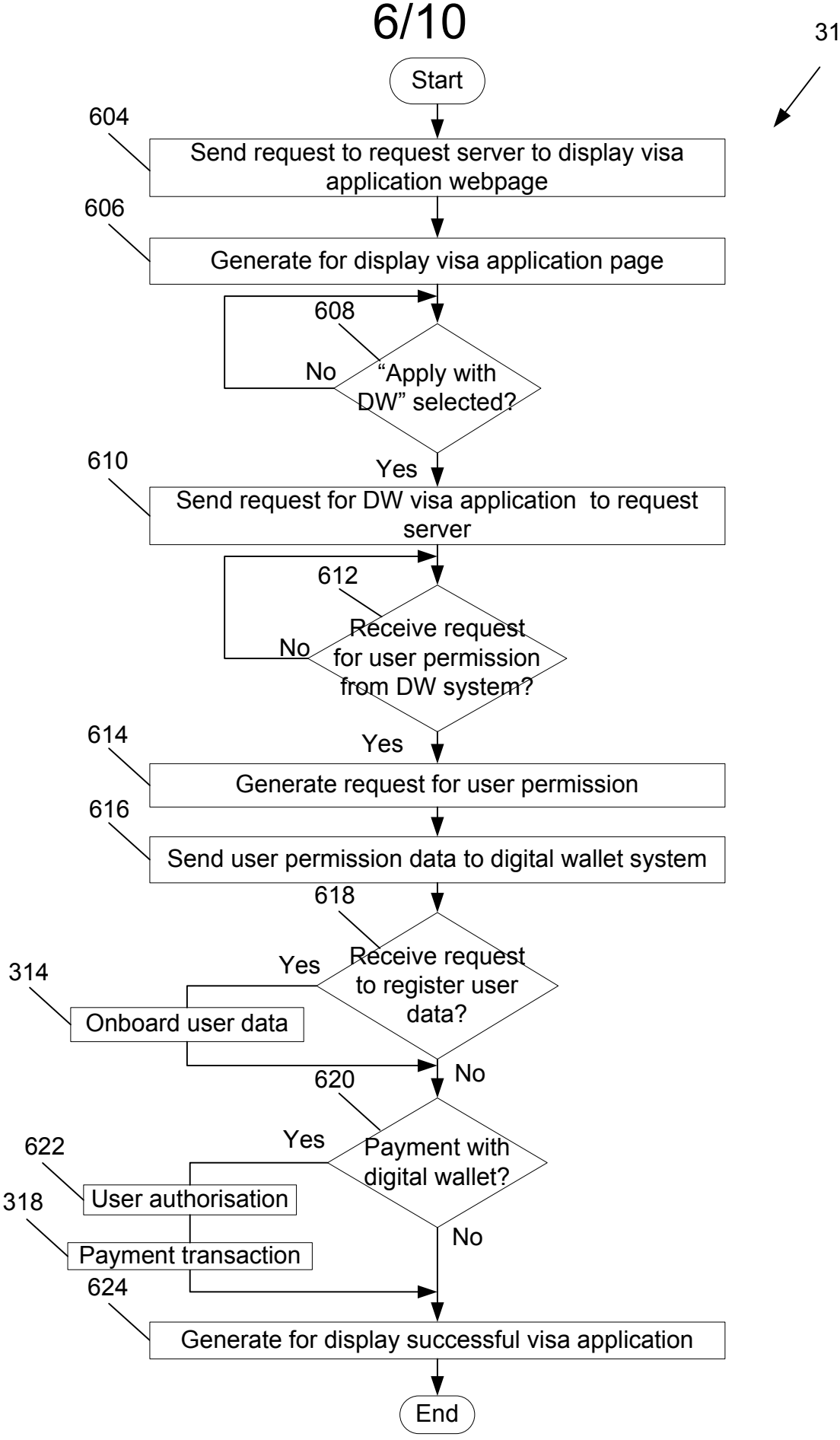

316
Start
604
Send request to request server to display visa application webpage
606
Generate for display visa application page
608
No
"Apply with DW" selected?
Yes
610
Send request for DW visa application to request server
612
No
Receive request for user permission from DW system?
Yes
614
Generate request for user permission
616
Send user permission data to digital wallet system
618
Yes
Receive request to register user data?
314
Onboard user data
No
620
Yes
Payment with digital wallet?
622
User authorisation
318
Payment transaction
No
624
Generate for display successful visa application
End

Figure 6

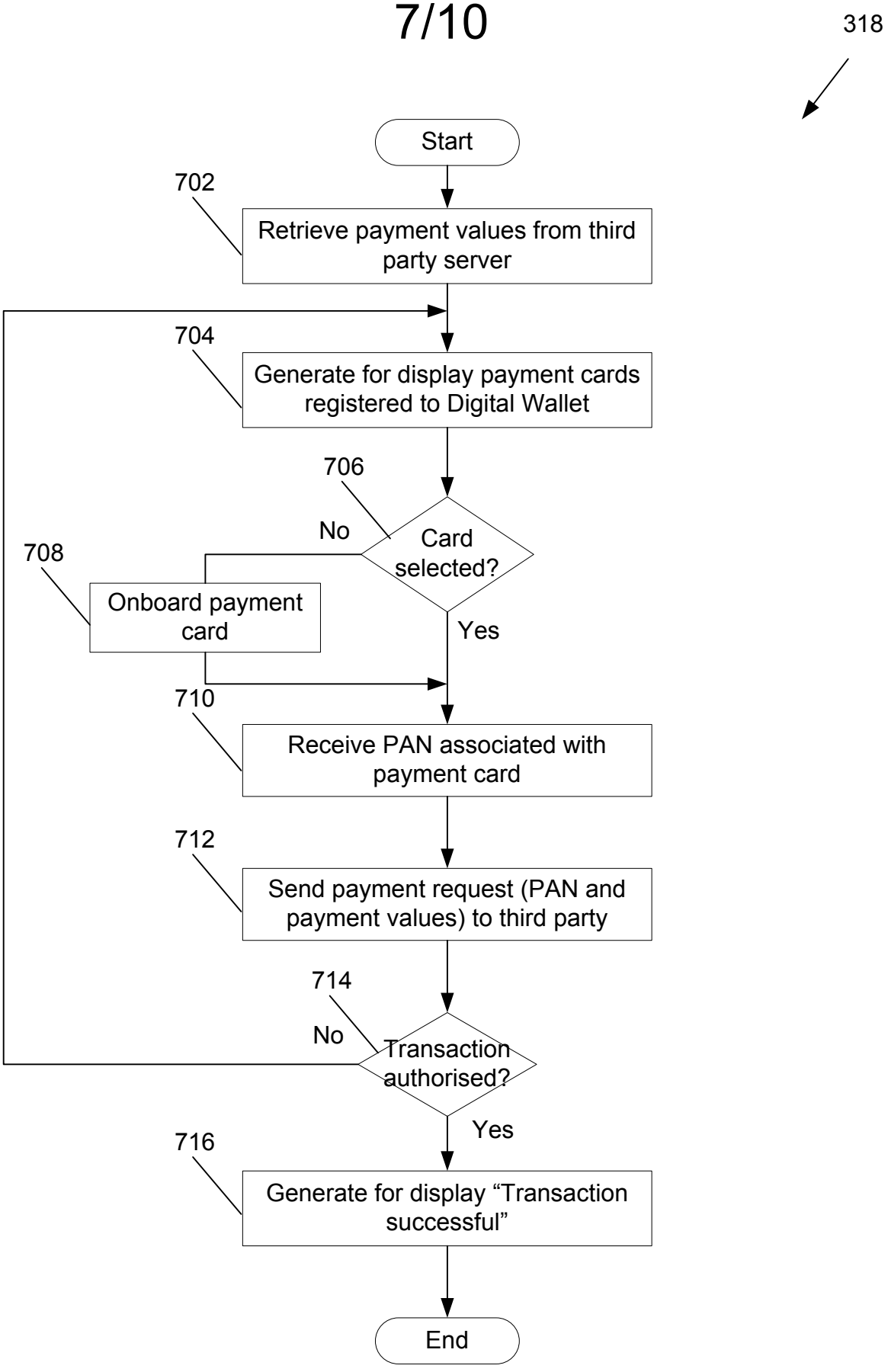

318
Start
702
Retrieve payment values from third party server
704
Generate for display payment cards registered to Digital Wallet
706
Card selected?
No
708
Onboard payment card
Yes
710
Receive PAN associated with payment card
712
Send payment request (PAN and payment values) to third party
714
Transaction authorised?
No
Yes
716
Generate for display "Transaction successful"
End

Figure 7

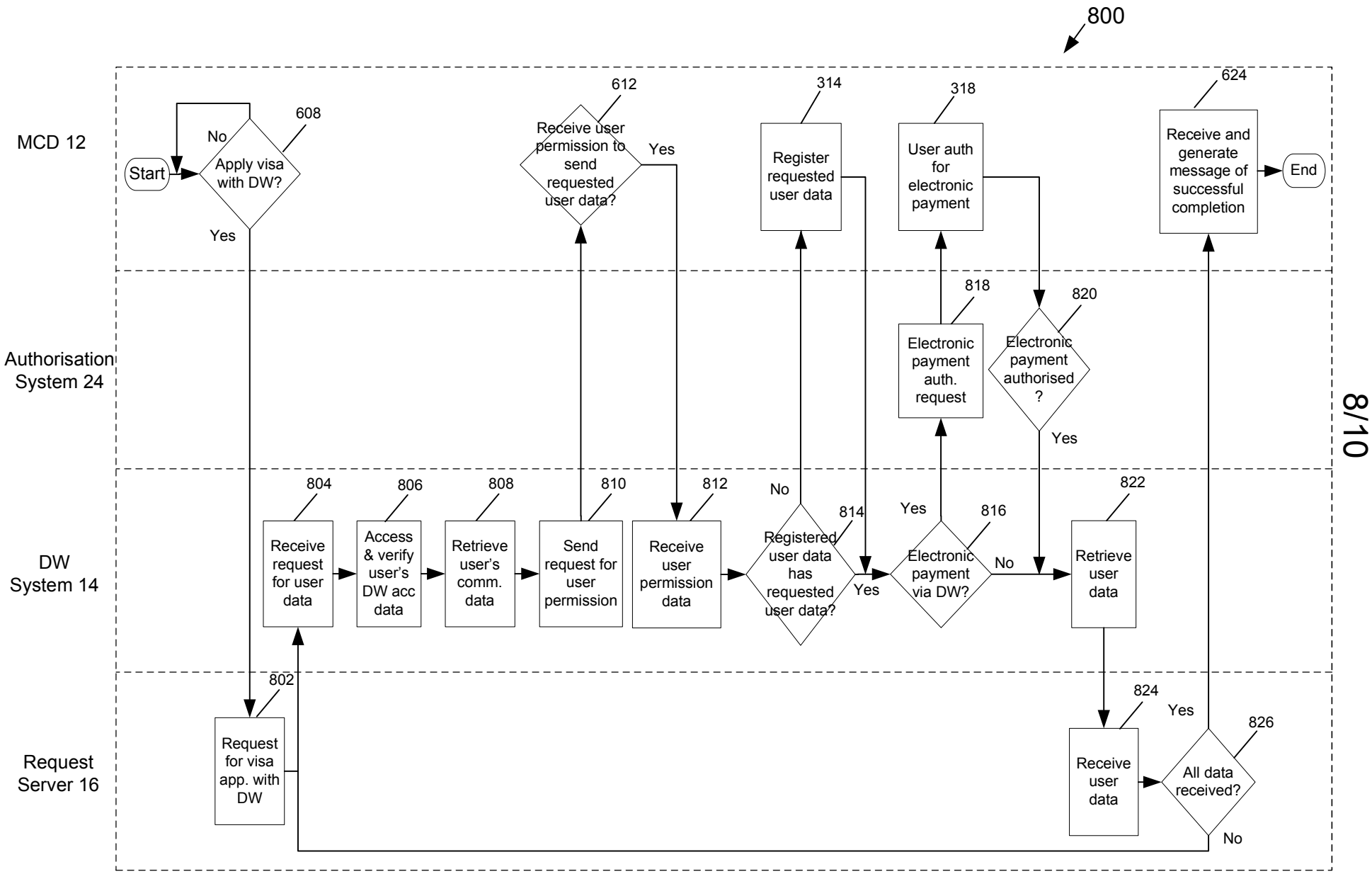

800
MCD 12
Authorisation System 24
DW System 14
Request Server 16
Start
Apply visa with DW?
608
No
Yes
Request for visa app. with DW
802
Receive request for user data
804
Access & verify user's DW acc data
806
Retrieve user's comm. data
808
Send request for user permission
810
Receive user permission data
812
Receive user permission to send requested user data?
612
Yes
Registered user data has requested user data?
814
No
Yes
Register requested user data
314
Electronic payment via DW?
816
Yes
No
Electronic payment auth. request
818
User auth for electronic payment
318
Electronic payment authorised ?
820
Yes
Retrieve user data
822
Receive user data
824
Yes
All data received?
826
No
Receive and generate message of successful completion
624
End
8/10

Figure 8

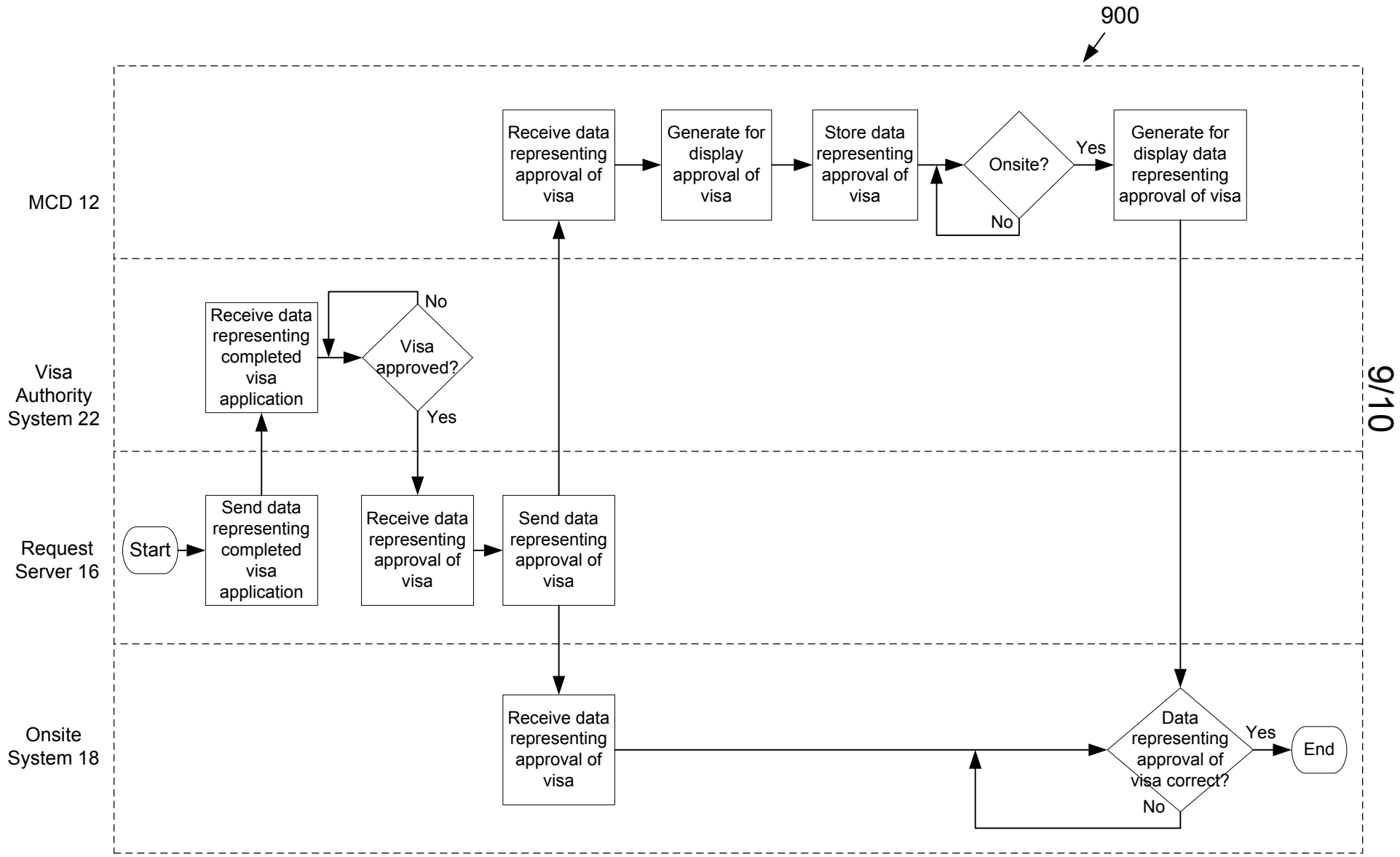

900
MCD 12
Visa Authority System 22
Request Server 16
Onsite System 18
Receive data representing approval of visa
Generate for display approval of visa
Store data representing approval of visa
Onsite?
Yes
No
Generate for display data representing approval of visa
Receive data representing completed visa application
Visa approved?
No
Yes
Start
Send data representing completed visa application
Receive data representing approval of visa
Send data representing approval of visa
Receive data representing approval of visa
Data representing approval of visa correct?
Yes
No
End
9/10

Figure 9

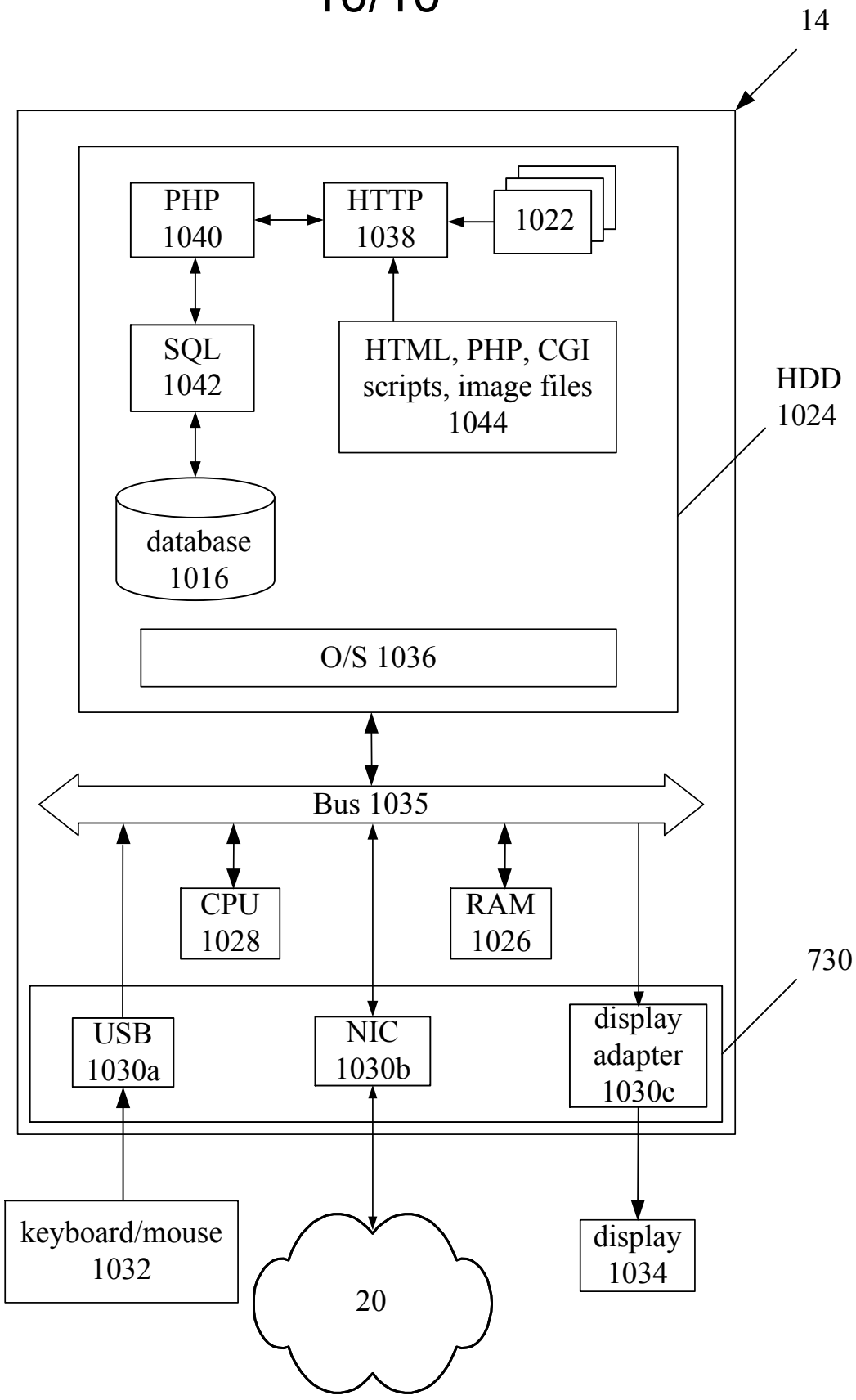

14
PHP
1040
HTTP
1038
1022
SQL
1042
HTML, PHP, CGI
scripts, image files
1044
HDD
1024
database
1016
O/S 1036
Bus 1035
CPU
1028
RAM
1026
730
USB
1030a
NIC
1030b
display
adapter
1030c
keyboard/mouse
1032
20
display
1034

Figure 10