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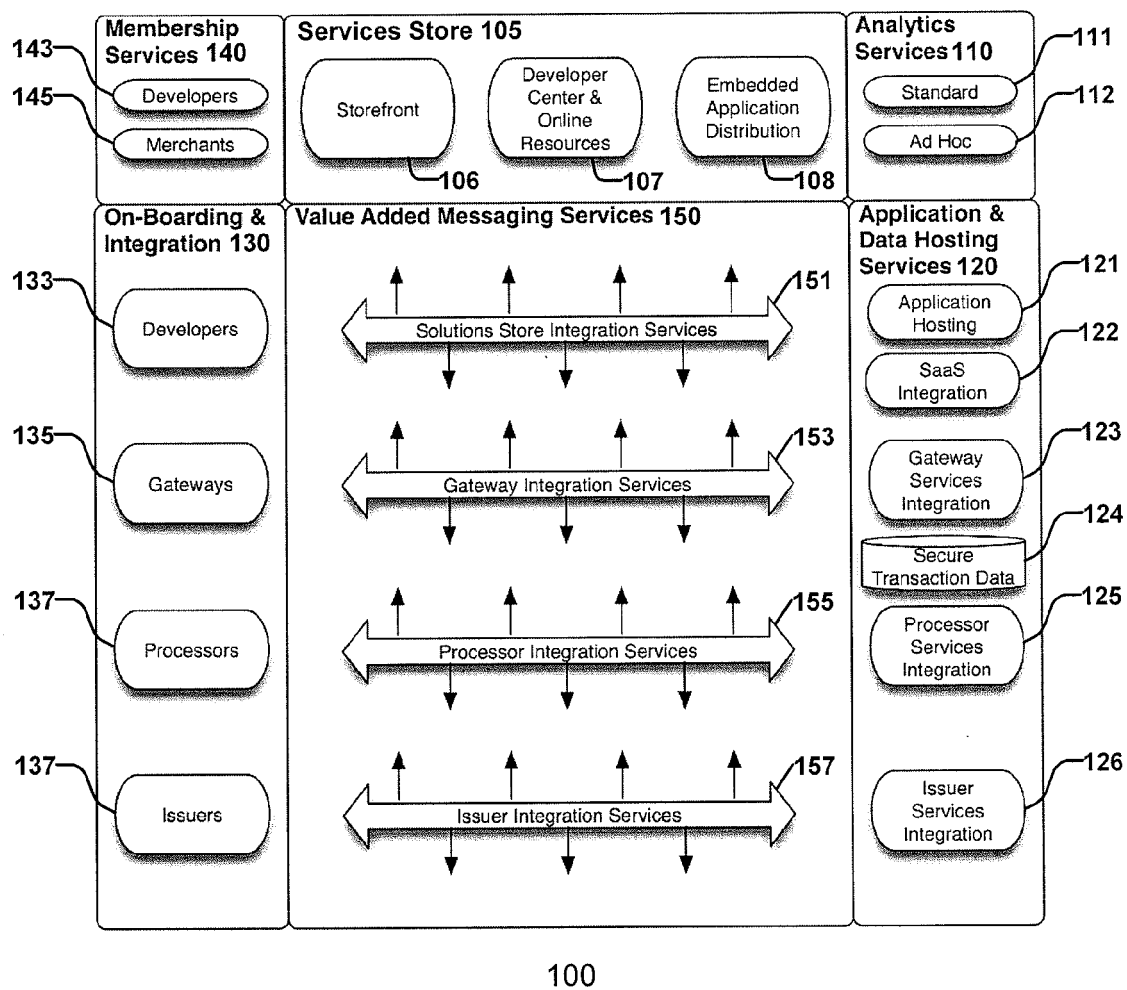


Fig. 1

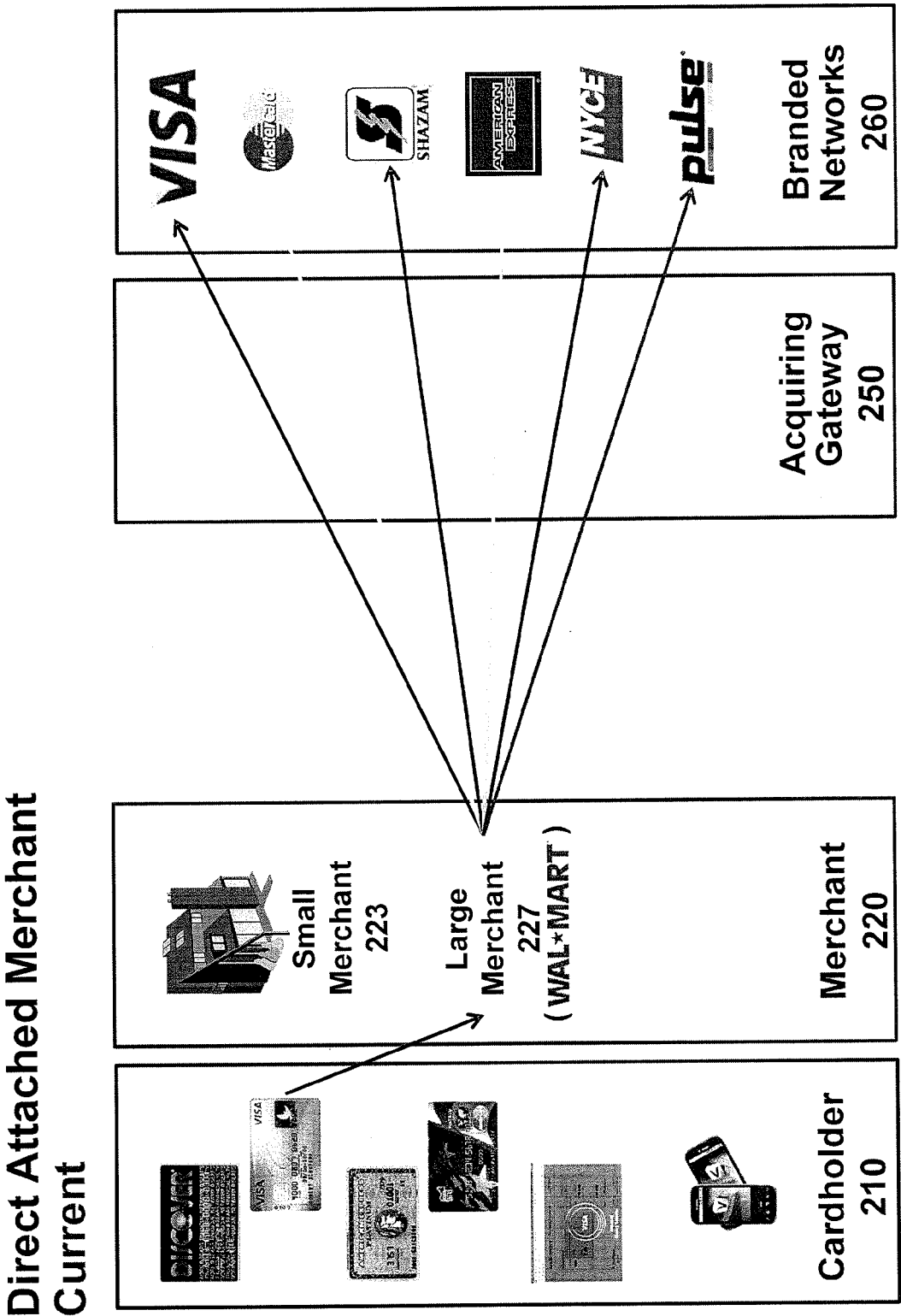


Fig. 2

Direct Attached Merchant
with GAL

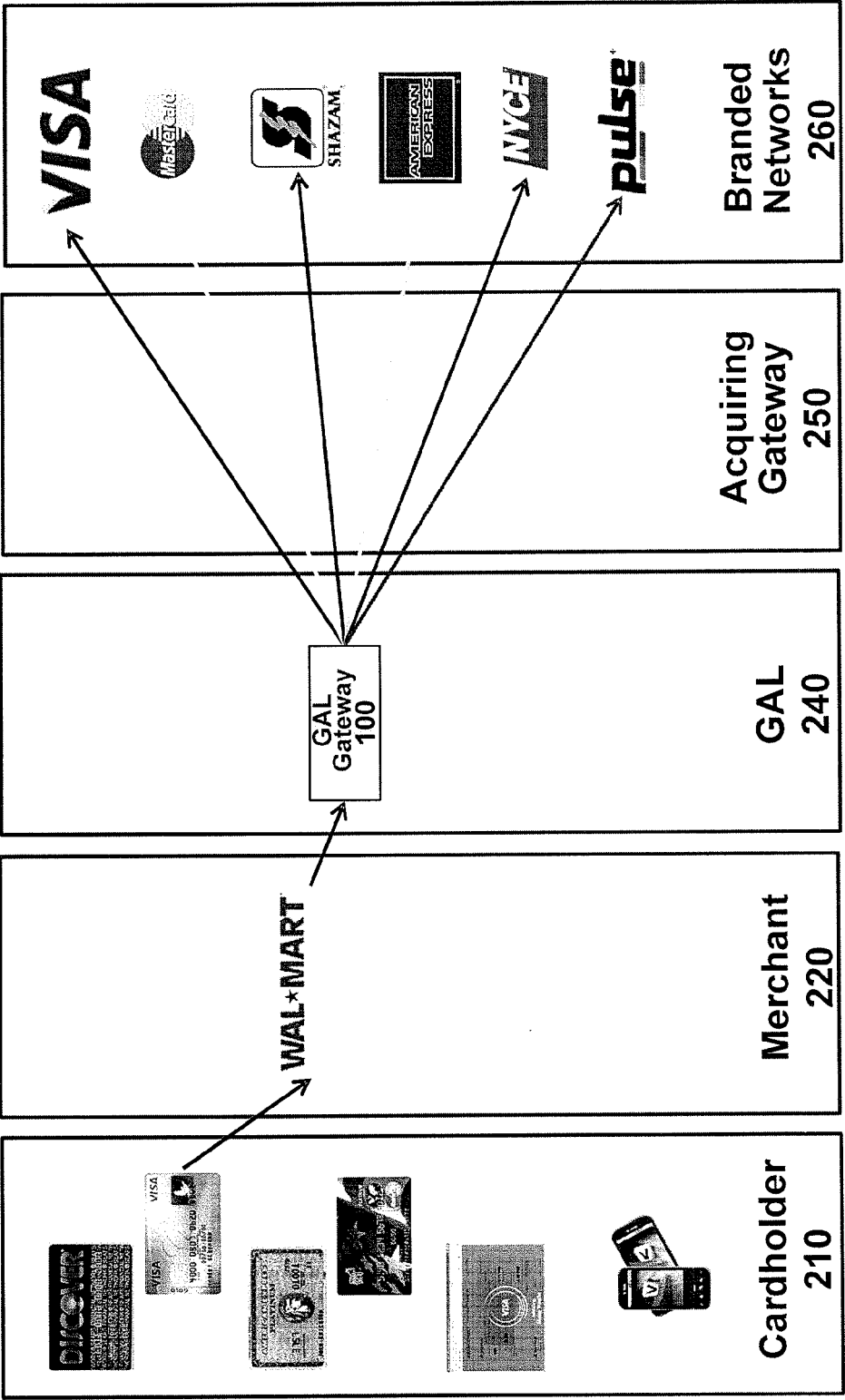


Fig. 3

Merchant attached to payment processor
Current

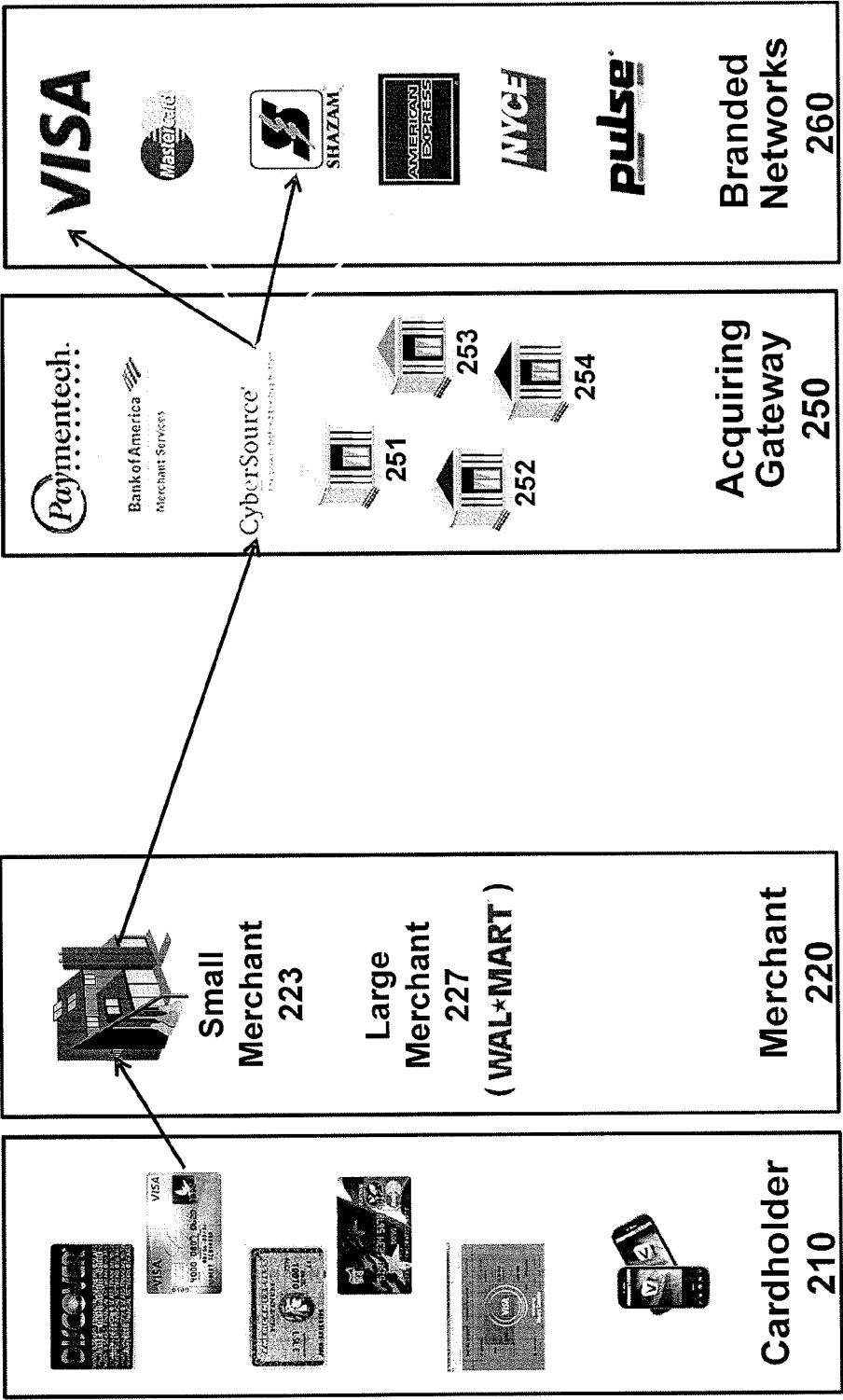


Fig. 4

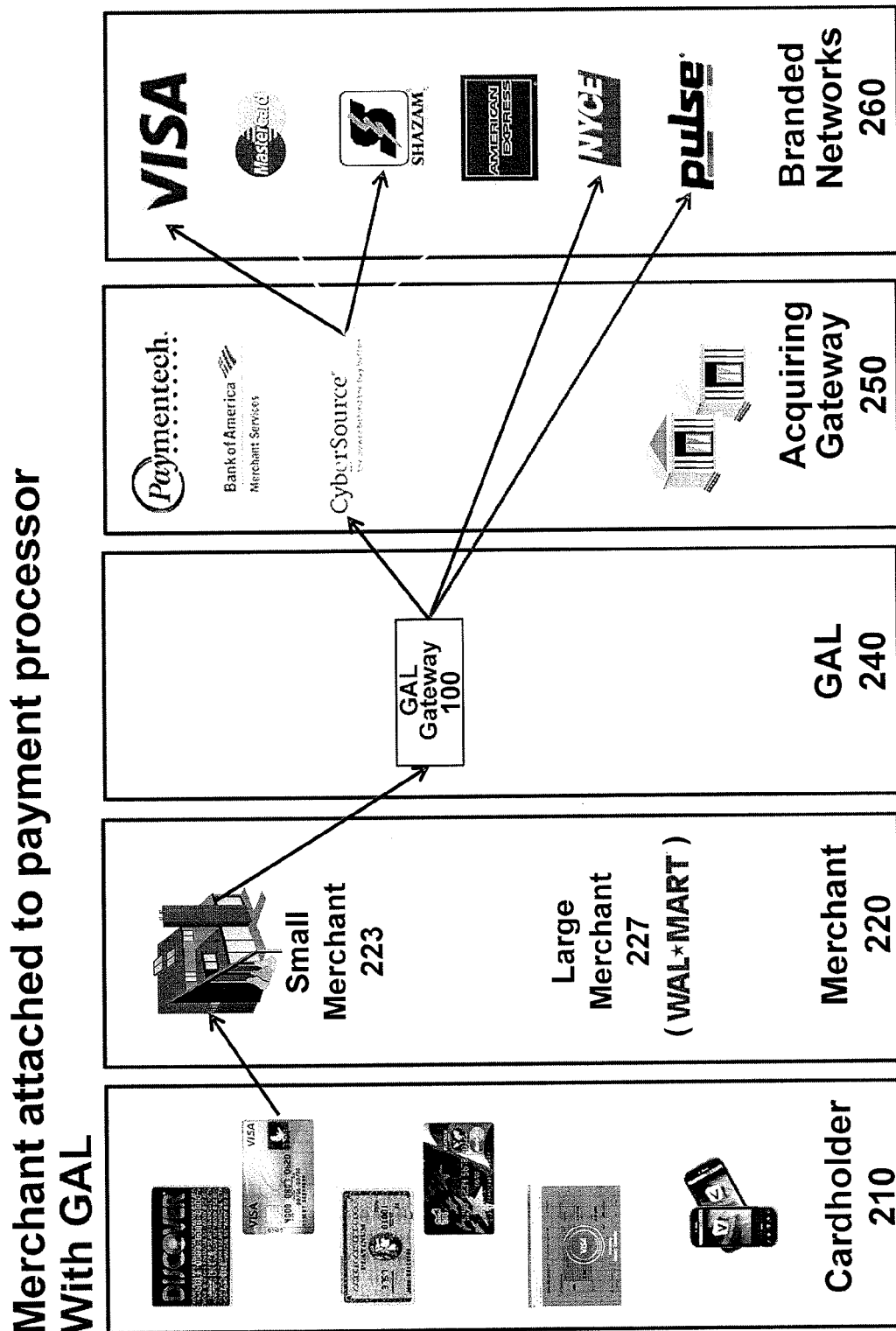


Fig. 5

Payment processor Using GAL
Current

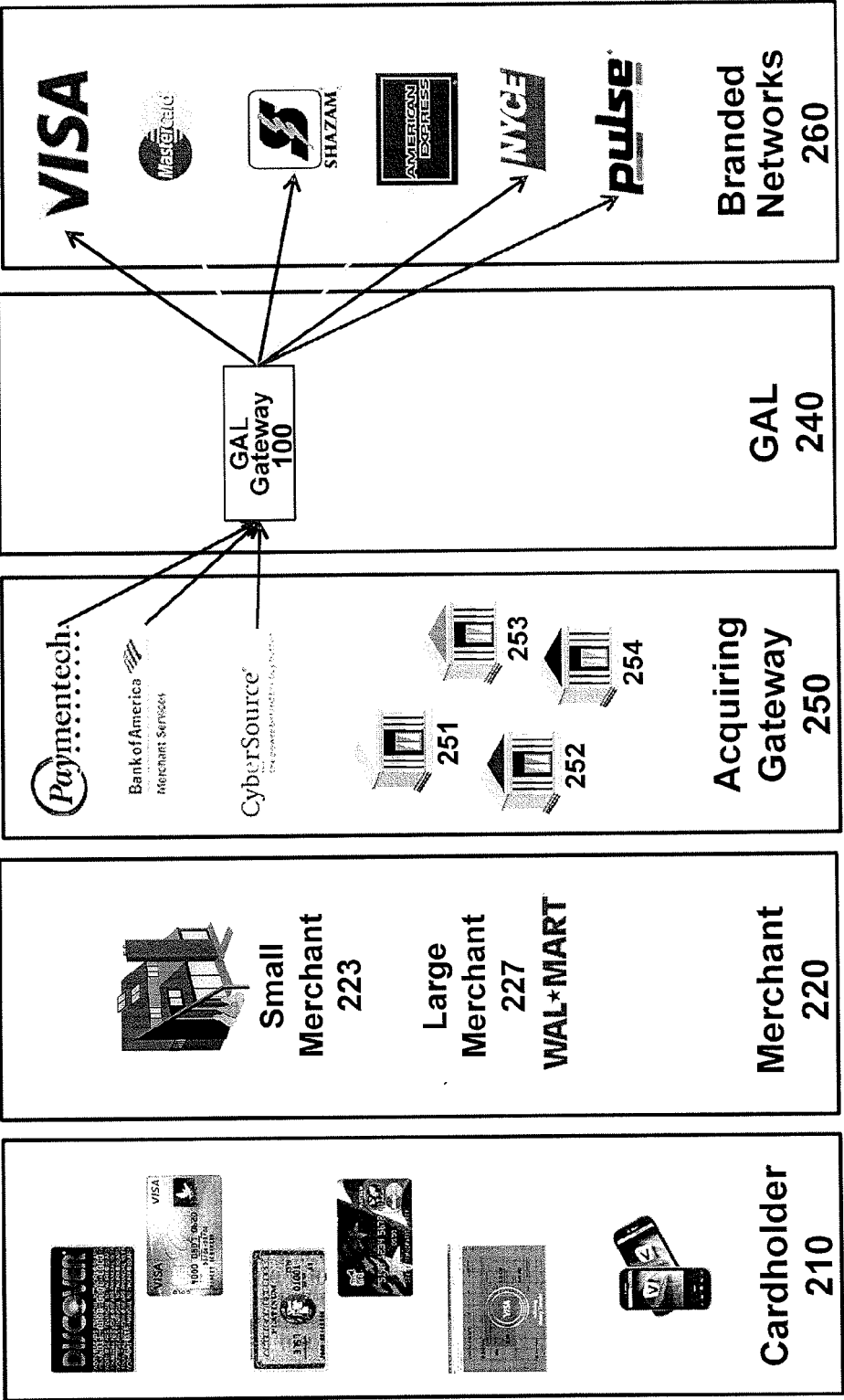


Fig. 6

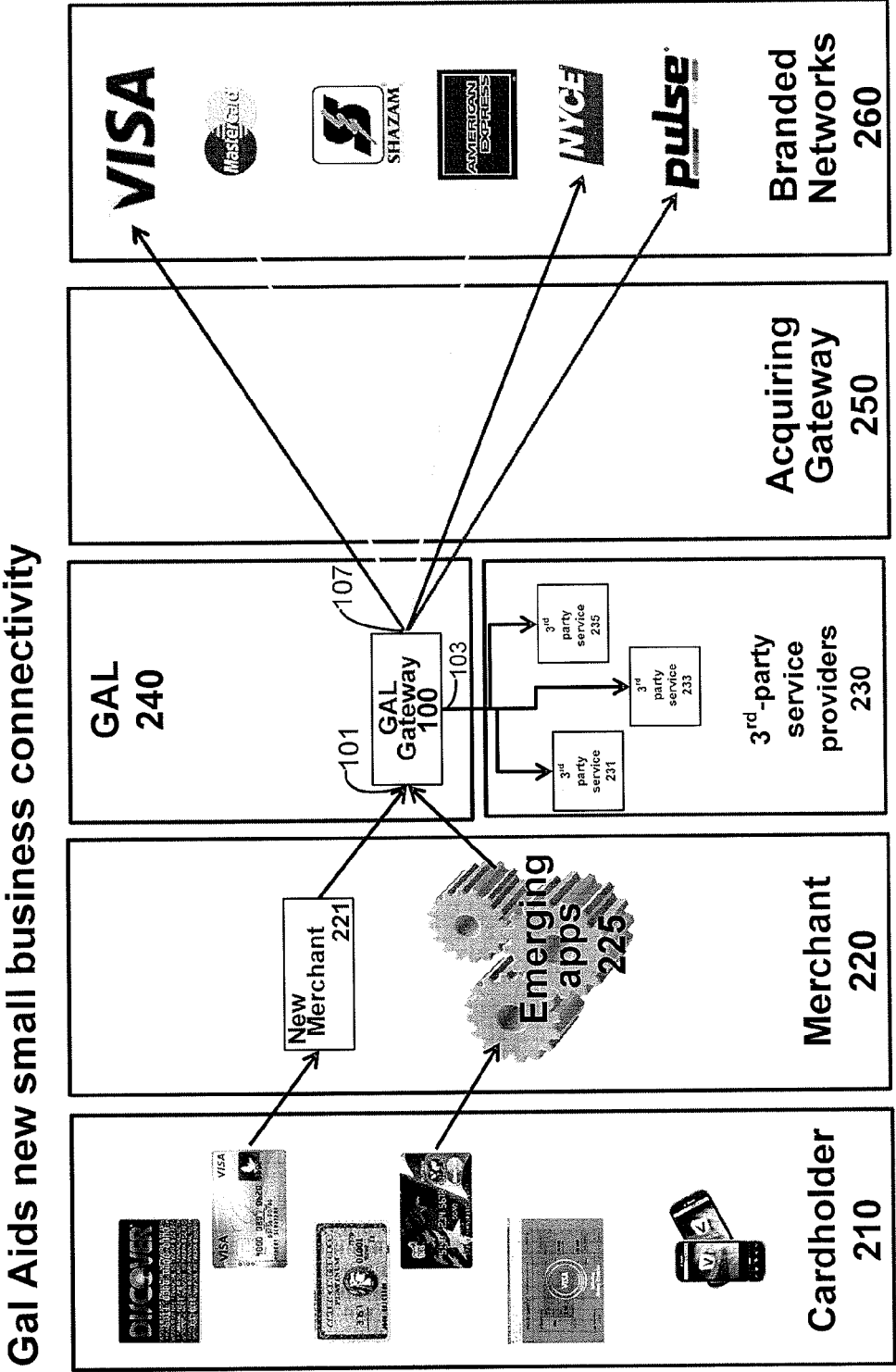
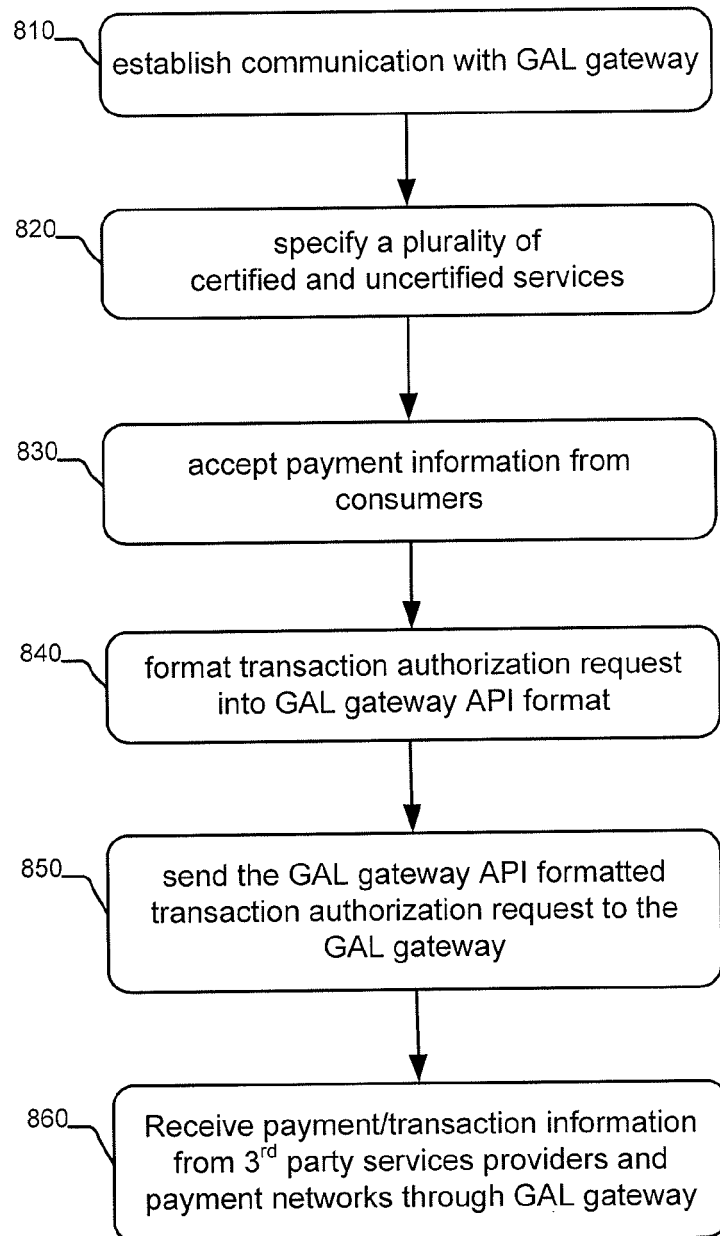


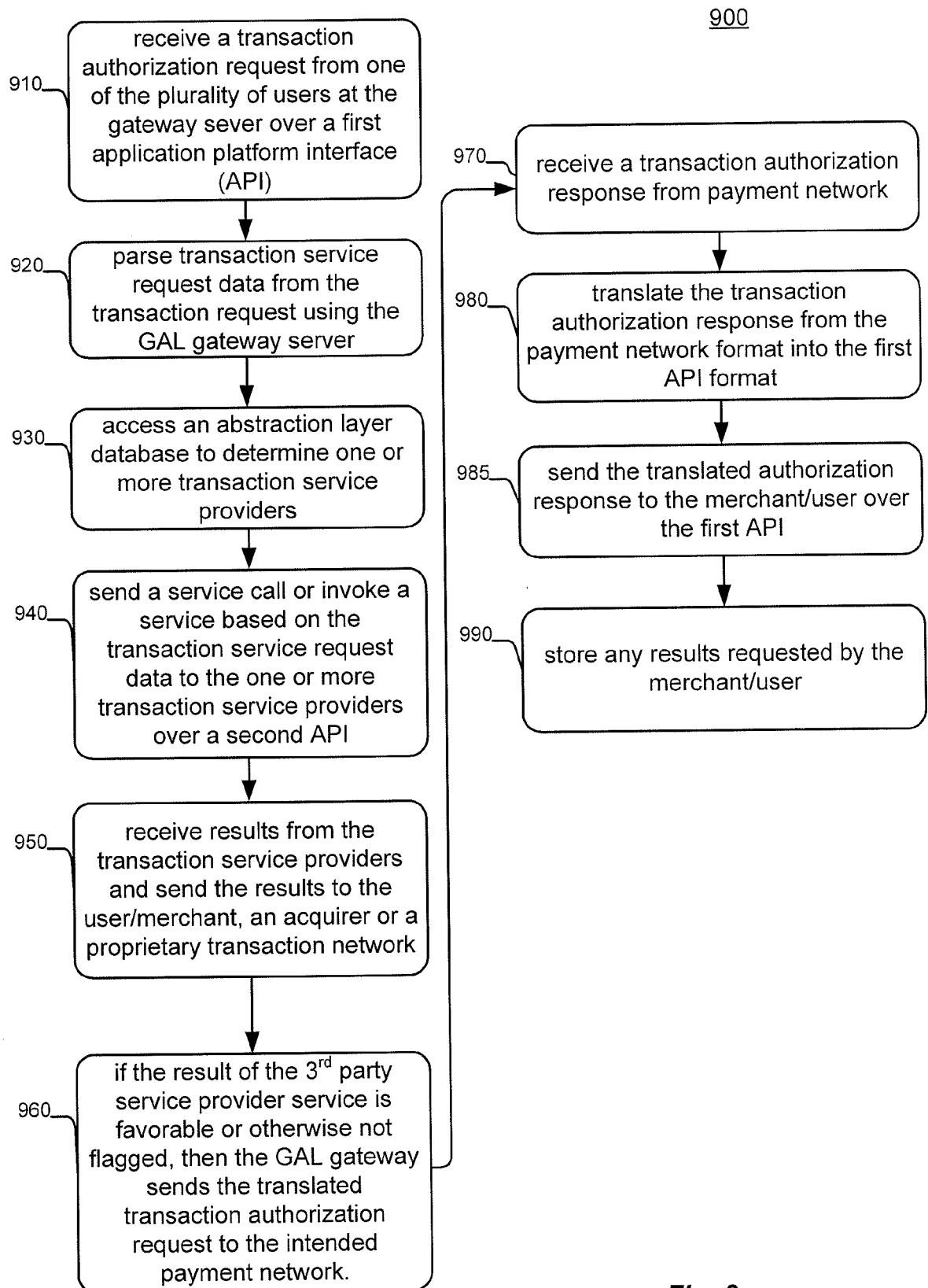
Fig. 7

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**Fig. 8**

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**Fig. 9**

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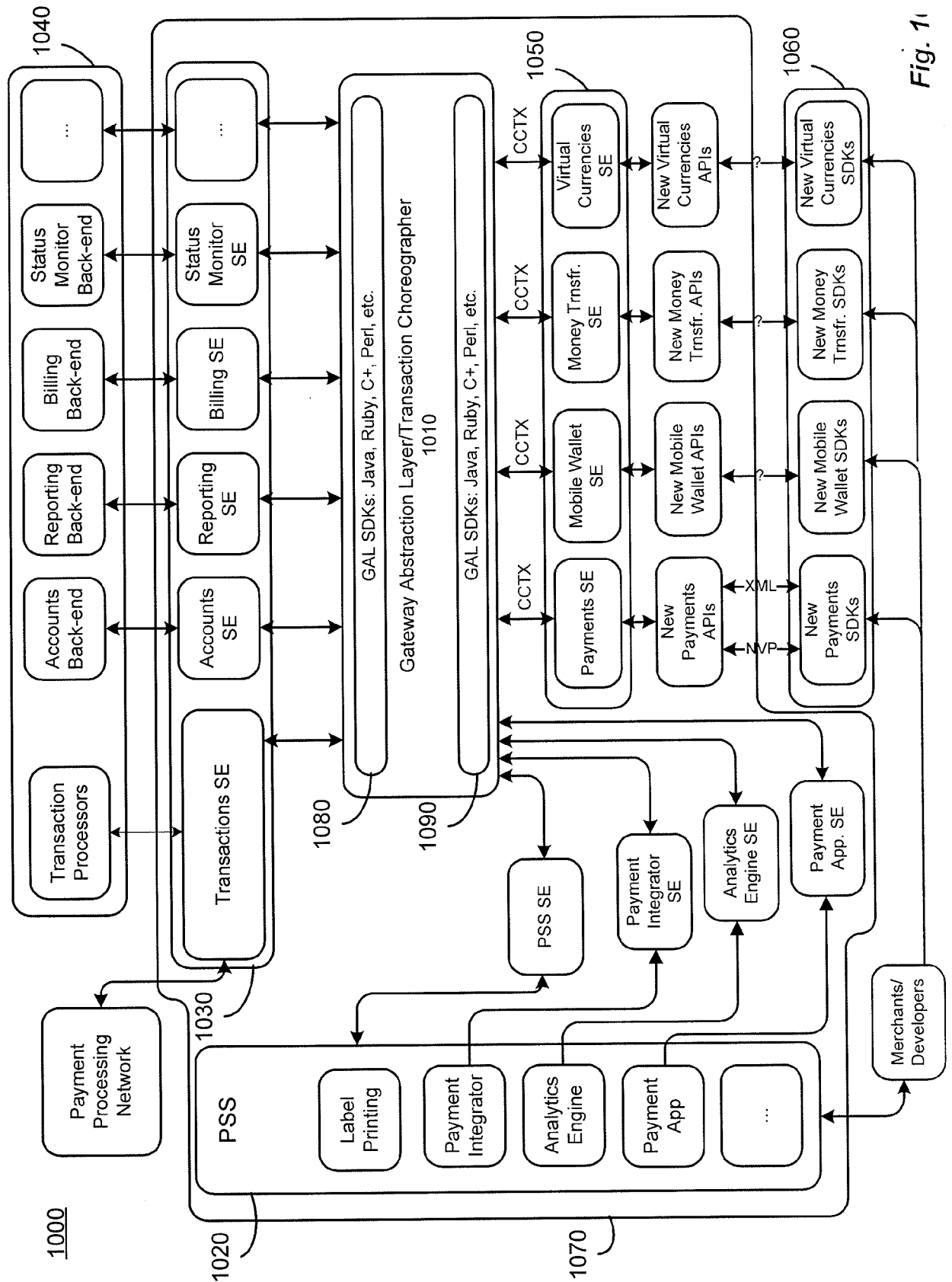
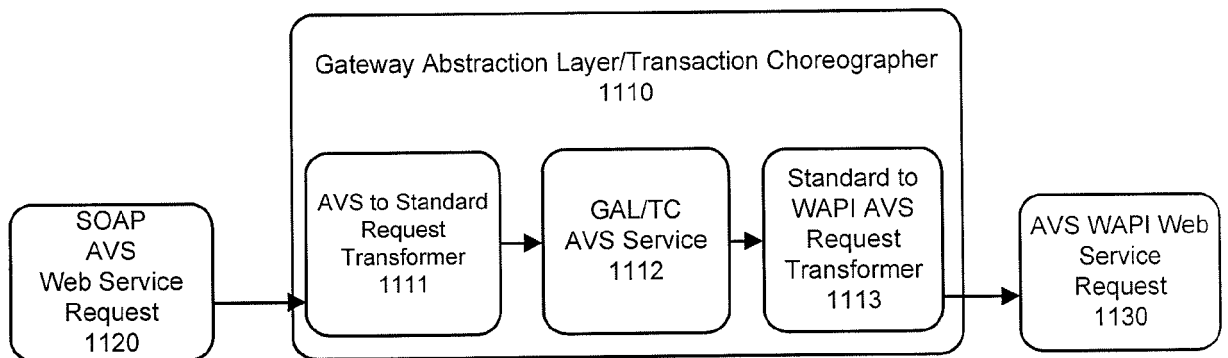


Fig. 1

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**Fig. 11**

