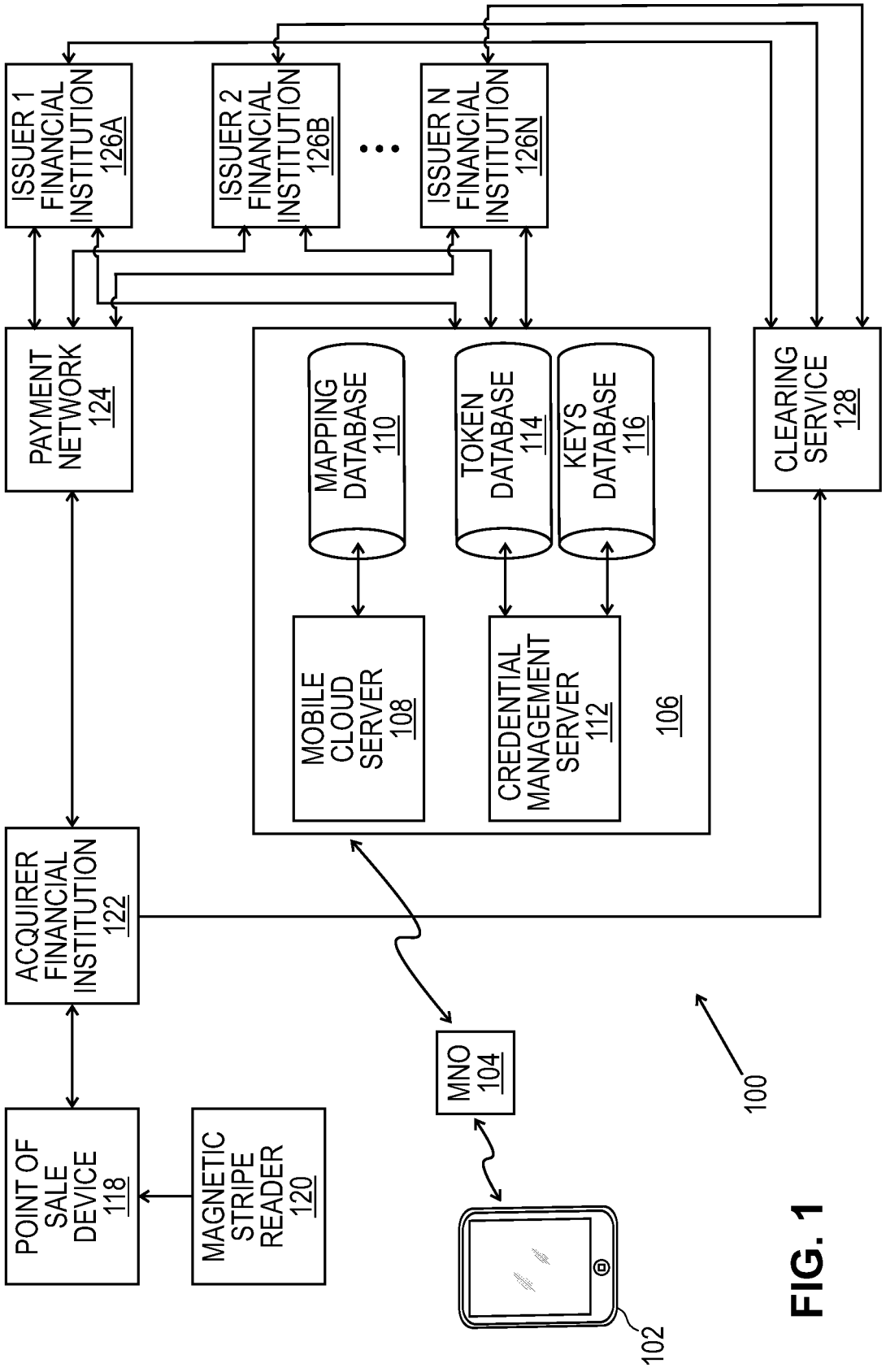

ISSUER 1 FINANCIAL INSTITUTION 126A
ISSUER 2 FINANCIAL INSTITUTION 126B
ISSUER N FINANCIAL INSTITUTION 126N
PAYMENT NETWORK 124
MAPPING DATABASE 110
TOKEN DATABASE 114
KEYS DATABASE 116
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CREDENTIAL MANAGEMENT SERVER 112
106
ACQUIRER FINANCIAL INSTITUTION 122
MNO 104
100
POINT OF SALE DEVICE 118
MAGNETIC STRIPE READER 120
102

FIG. 1

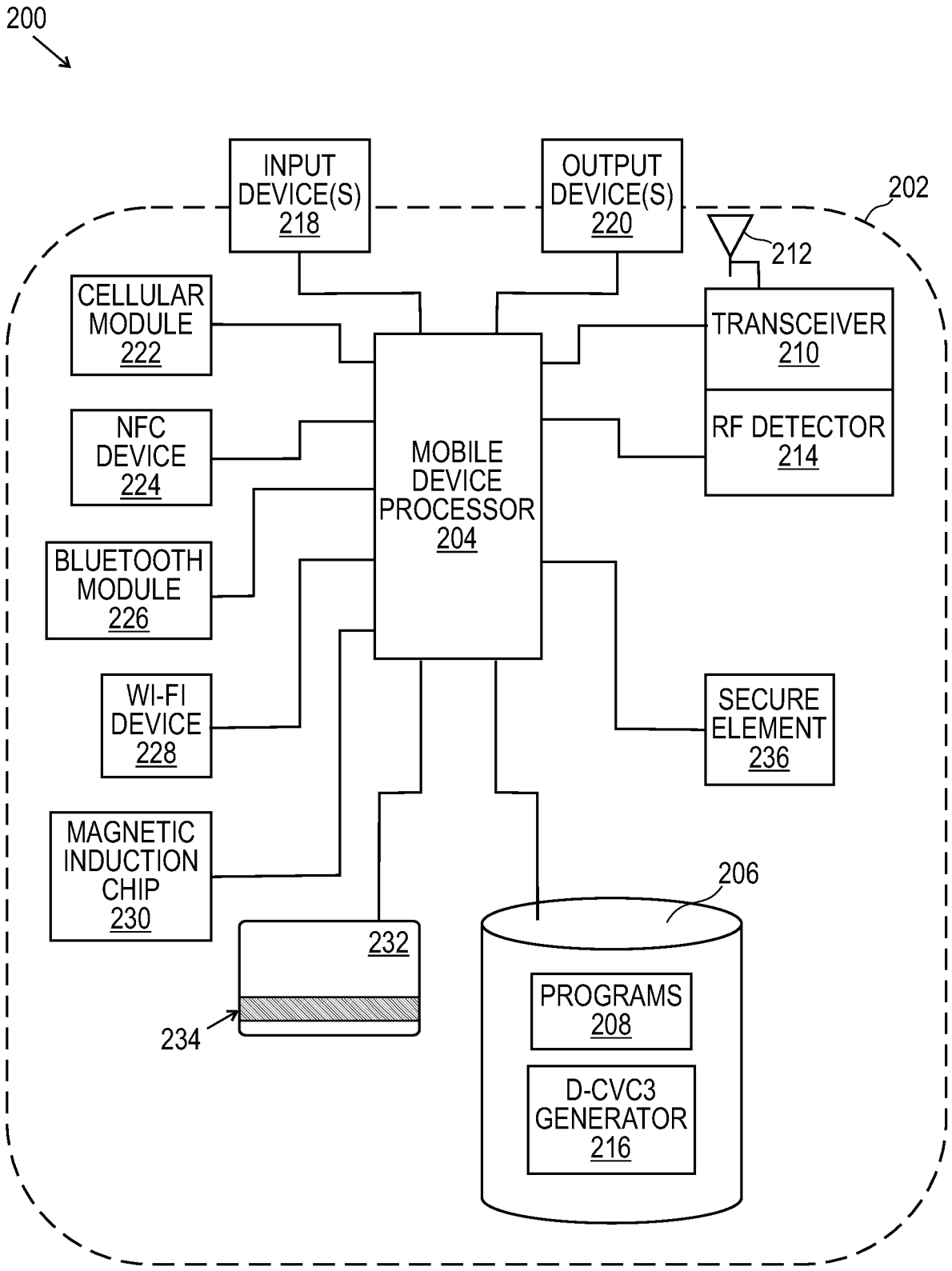

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OUTPUT DEVICE(S) 220
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TRANSCEIVER 210
NFC DEVICE 224
RF DETECTOR 214
MOBILE DEVICE PROCESSOR 204
BLUETOOTH MODULE 226
WI-FI DEVICE 228
SECURE ELEMENT 236
MAGNETIC INDUCTION CHIP 230
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PROGRAMS 208
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FIG. 2

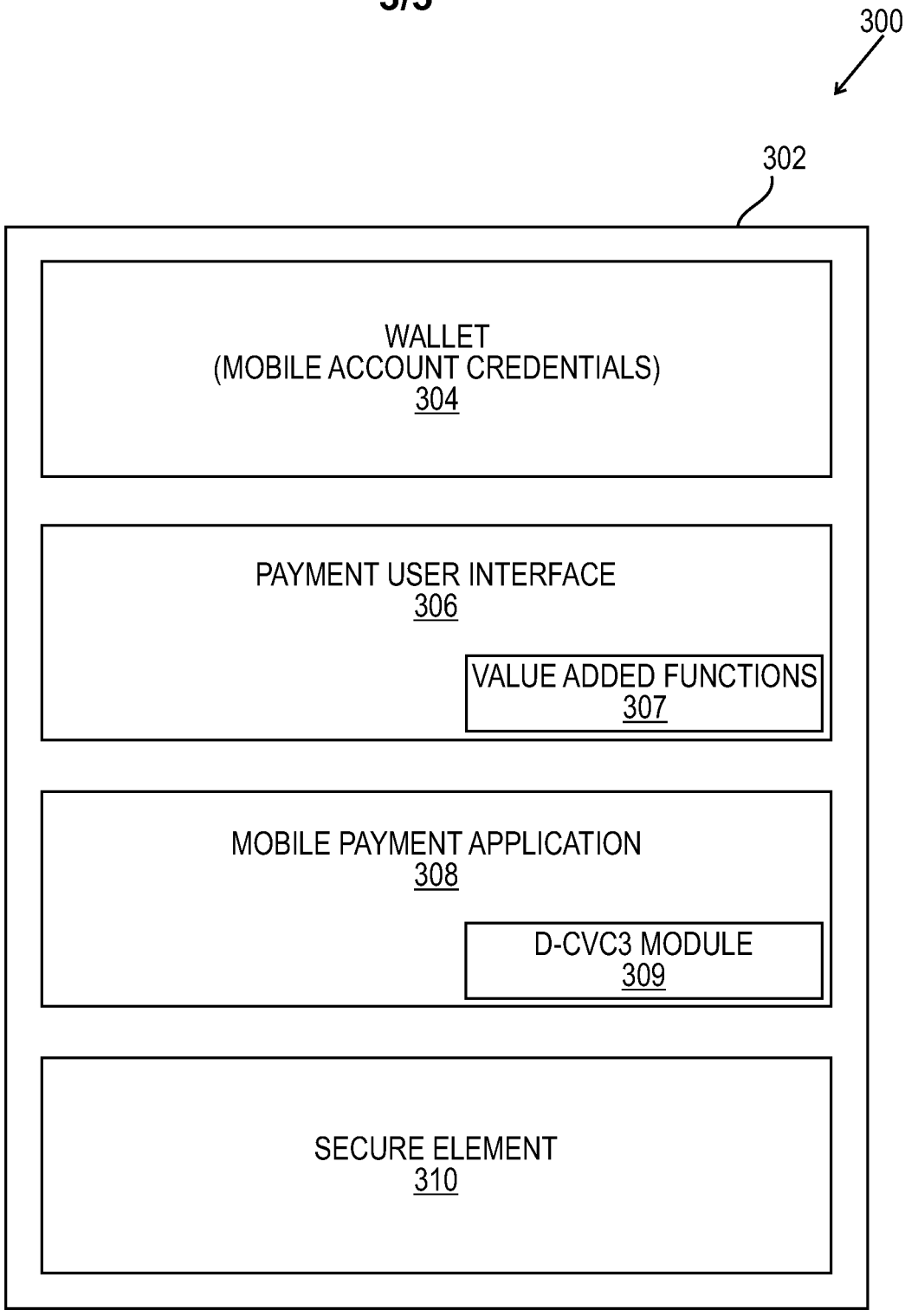

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WALLET
(MOBILE ACCOUNT CREDENTIALS)
304
PAYMENT USER INTERFACE
306
VALUE ADDED FUNCTIONS
307
MOBILE PAYMENT APPLICATION
308
D-CVC3 MODULE
309
SECURE ELEMENT
310

FIG. 3

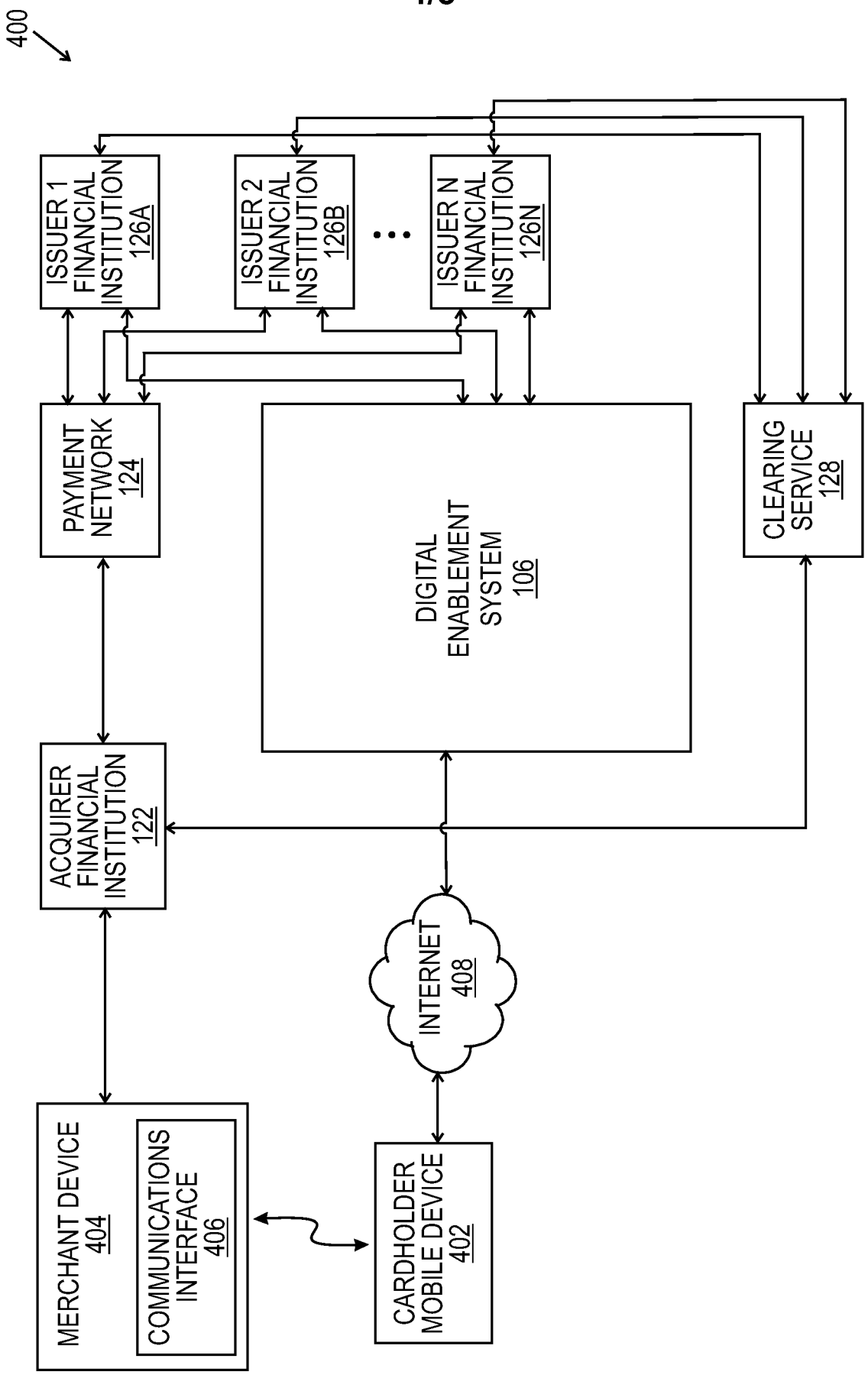

400
ISSUER 1 FINANCIAL INSTITUTION 126A
ISSUER 2 FINANCIAL INSTITUTION 126B
ISSUER N FINANCIAL INSTITUTION 126N
PAYMENT NETWORK 124
DIGITAL ENABLEMENT SYSTEM 106
CLEARING SERVICE 128
ACQUIRER FINANCIAL INSTITUTION 122
INTERNET 408
MERCHANT DEVICE 404
COMMUNICATIONS INTERFACE 406
CARDHOLDER MOBILE DEVICE 402

FIG. 4

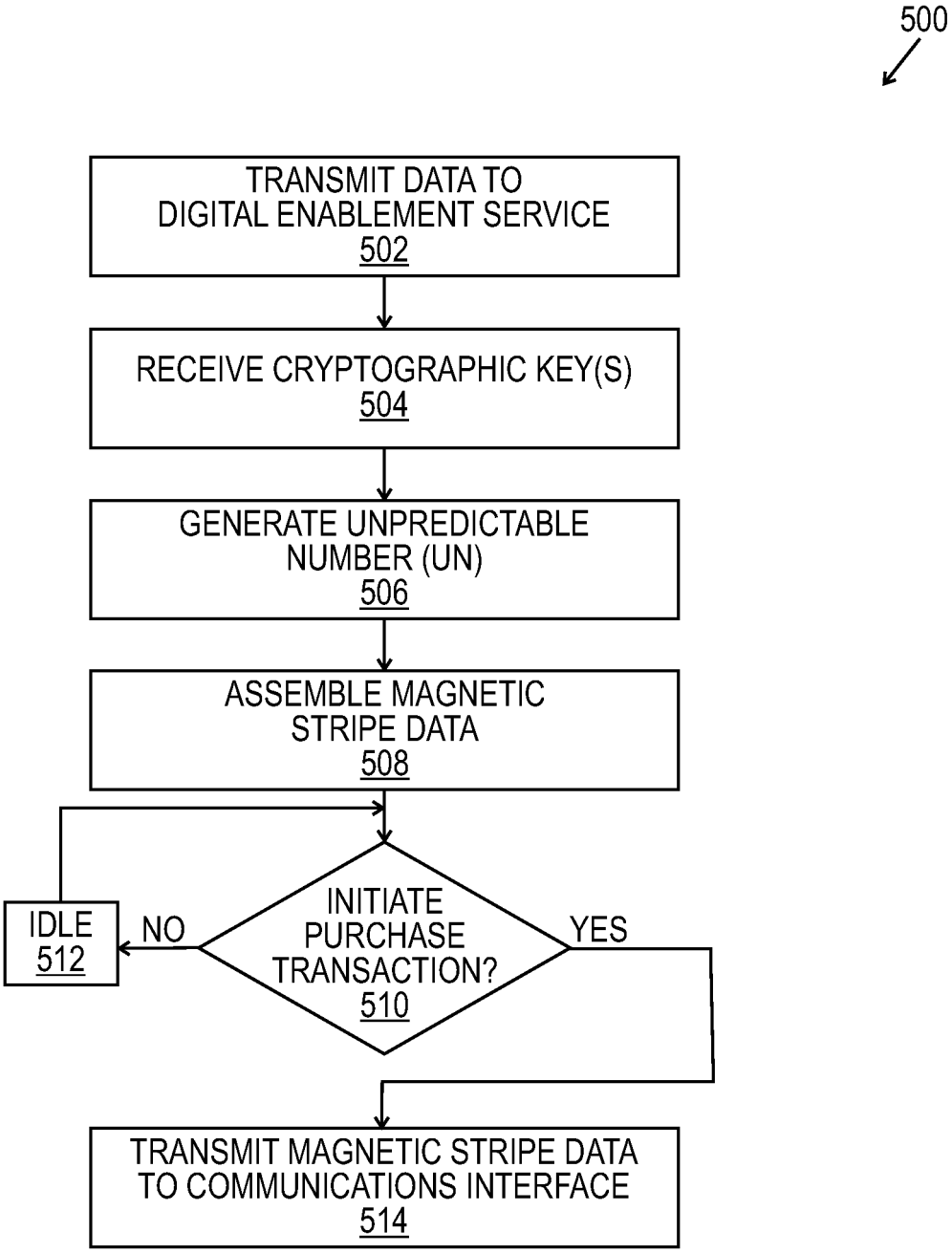

500
TRANSMIT DATA TO DIGITAL ENABLEMENT SERVICE 502
RECEIVE CRYPTOGRAPHIC KEY(S) 504
GENERATE UNPREDICTABLE NUMBER (UN) 506
ASSEMBLE MAGNETIC STRIPE DATA 508
INITIATE PURCHASE TRANSACTION? 510
NO
YES
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FIG. 5