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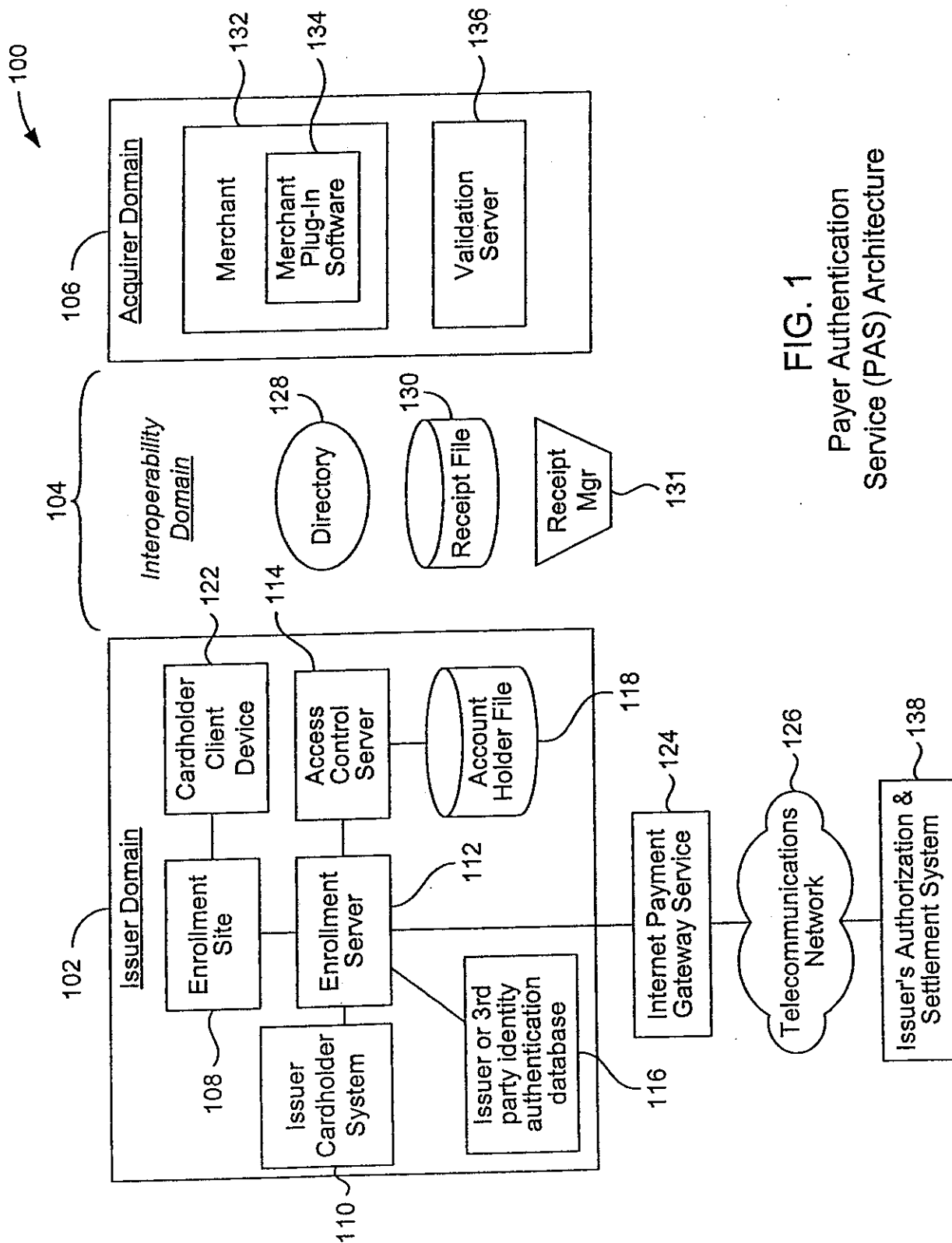


FIG. 1
Payer Authentication
Service (PAS) Architecture

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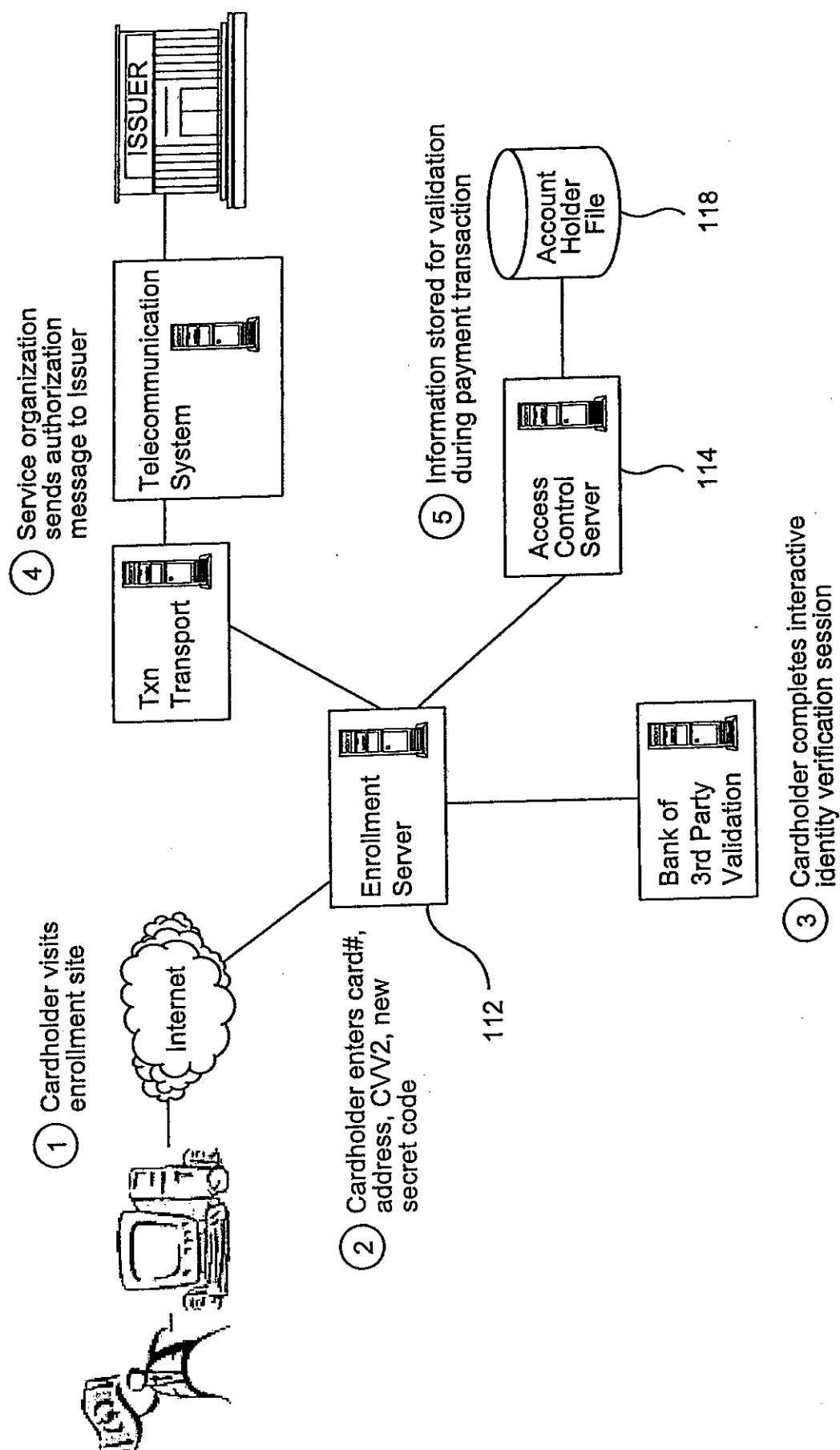
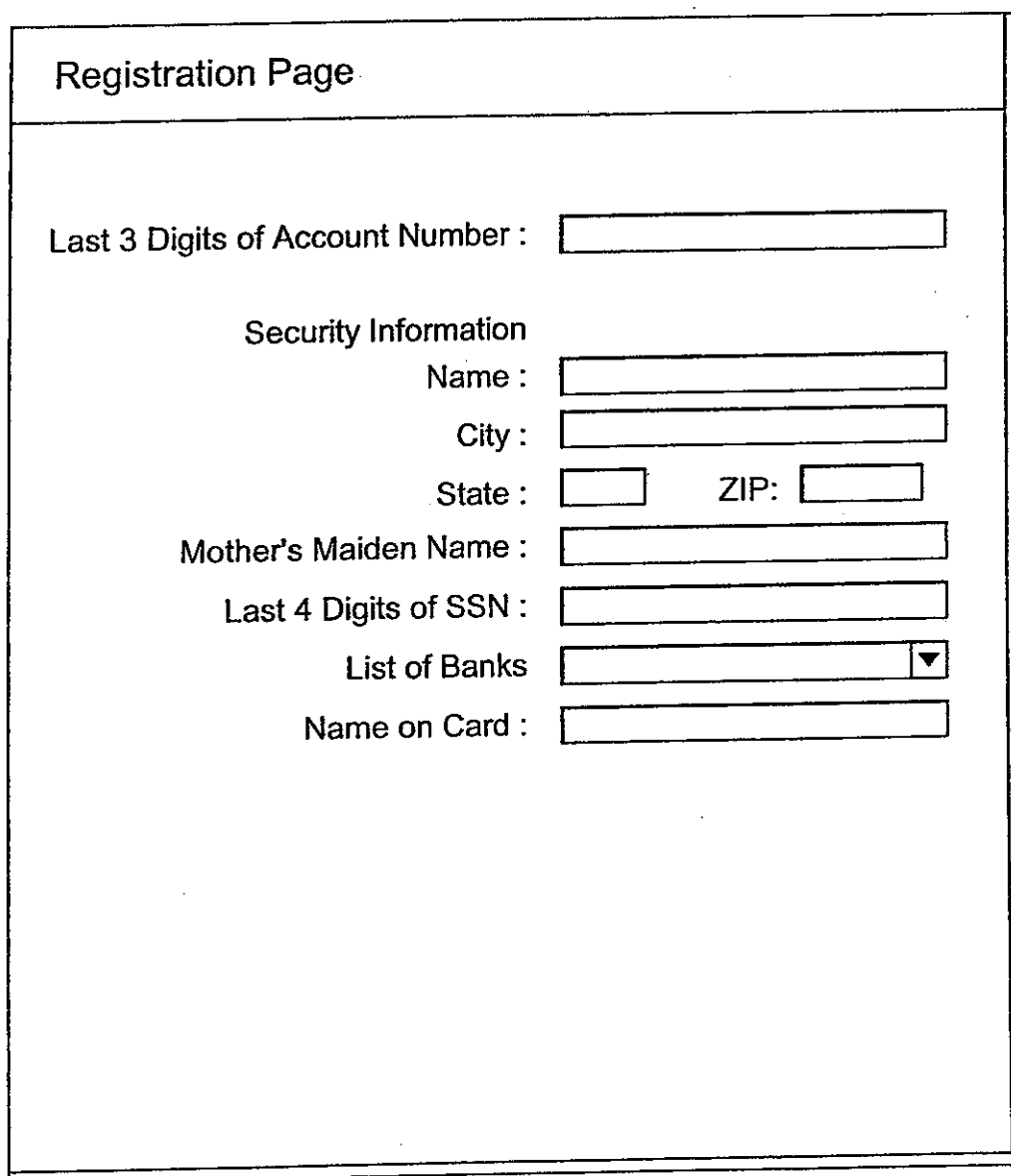


FIG. 2
Cardholder Registration

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Registration Page

Last 3 Digits of Account Number :

Security Information

Name :

City :

State : ZIP:

Mother's Maiden Name :

Last 4 Digits of SSN :

List of Banks ▼

Name on Card :

FIG. 3

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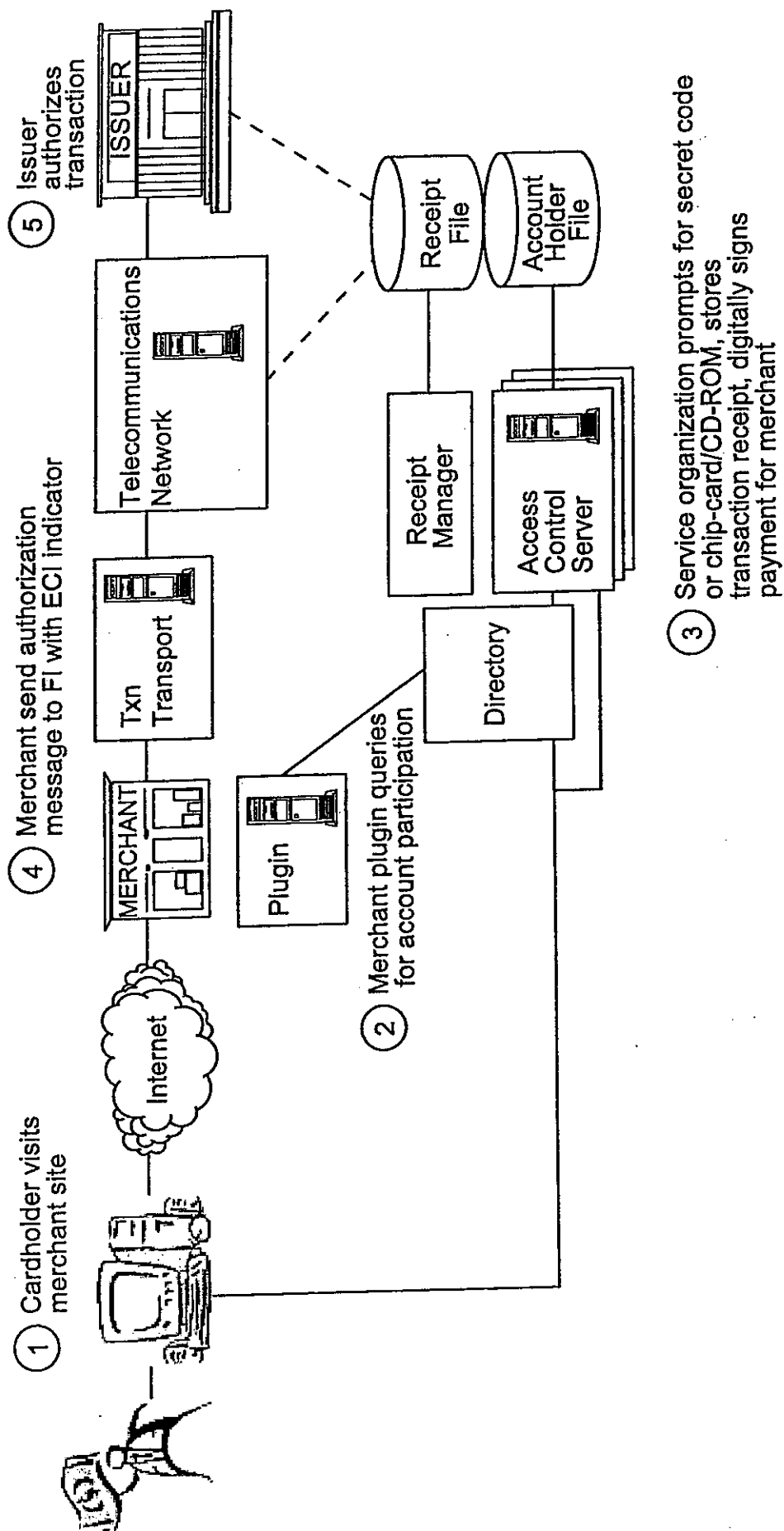


FIG. 4
Payment Transaction

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Merchant XYZ **VISA**

Total: \$XX.XX Date: DD/MM/YY

Card No.: XXXX XXXX XXXX 9999

Visa password :

FIG. 5
Payment Transaction
Cardholder Password Prompt

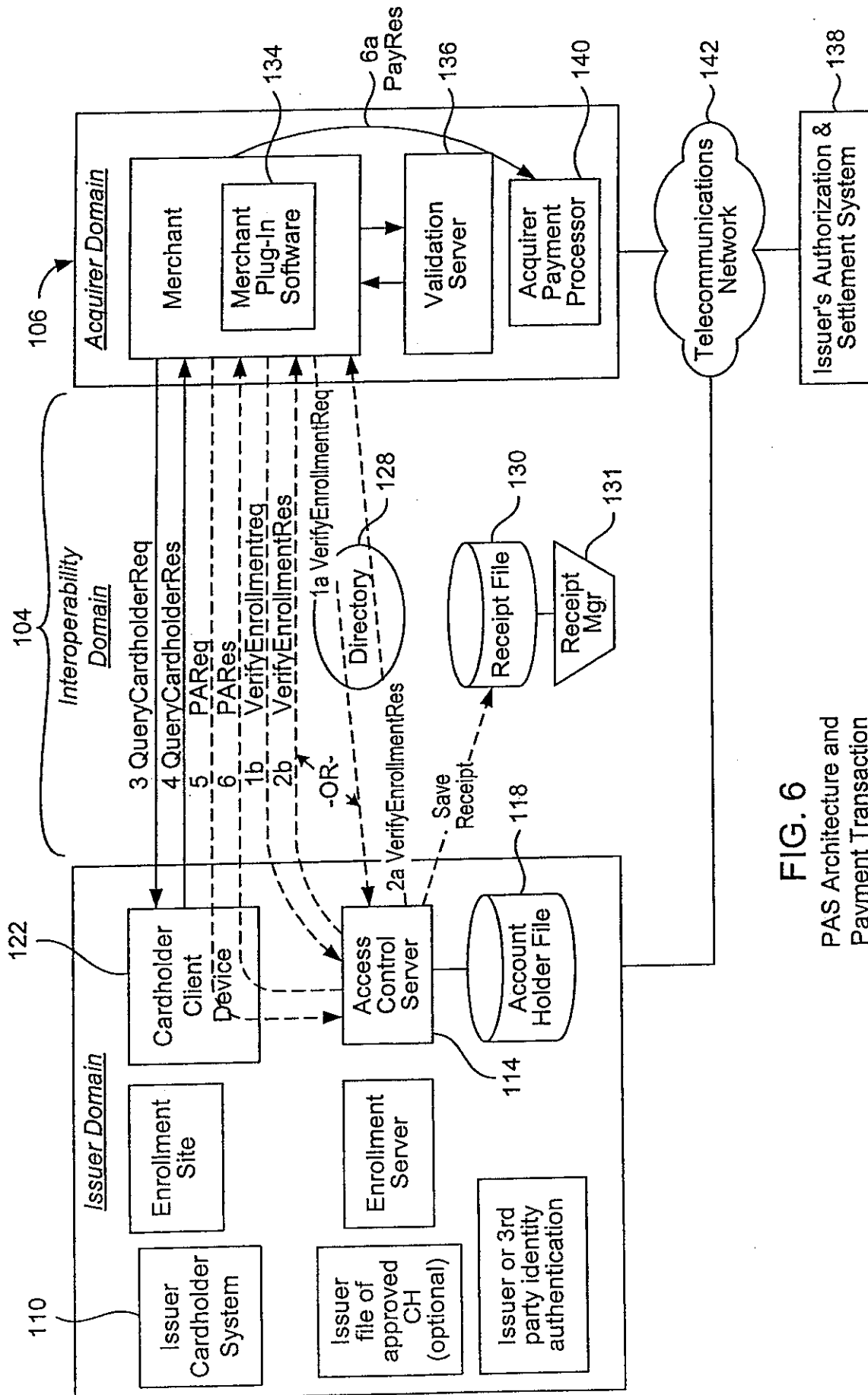


FIG. 6
PAS Architecture and
Payment Transaction

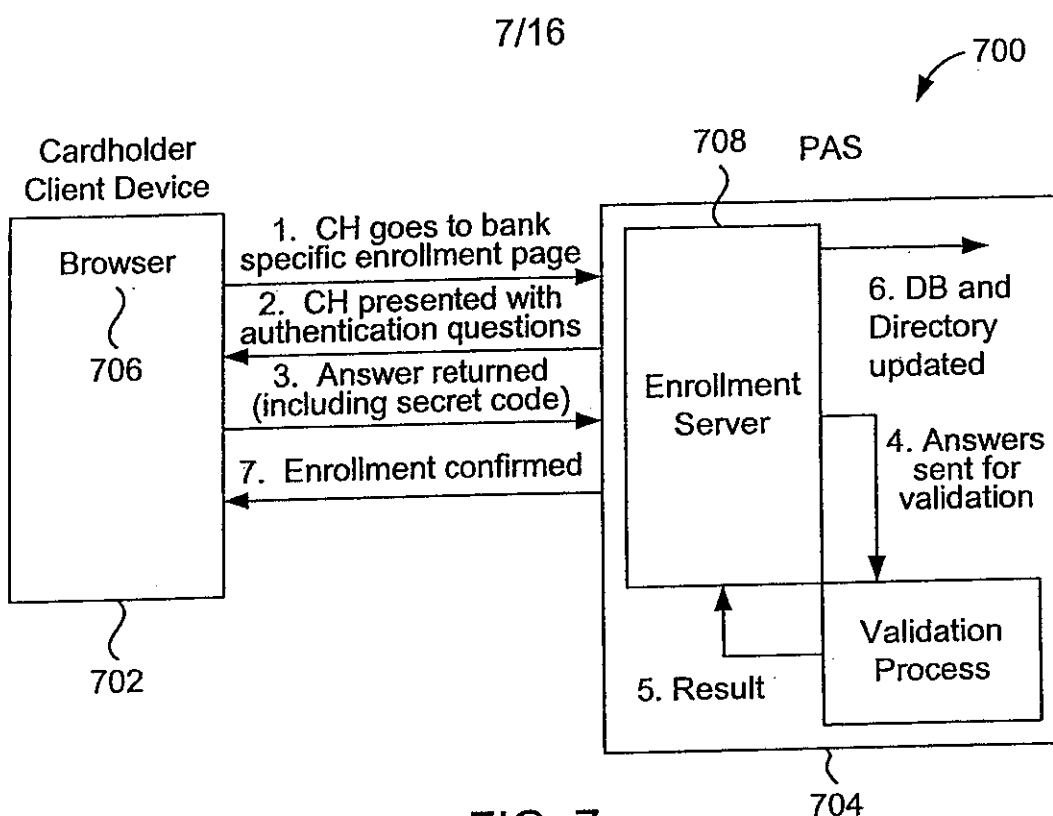


FIG. 7
Centralized Enrollment Flow

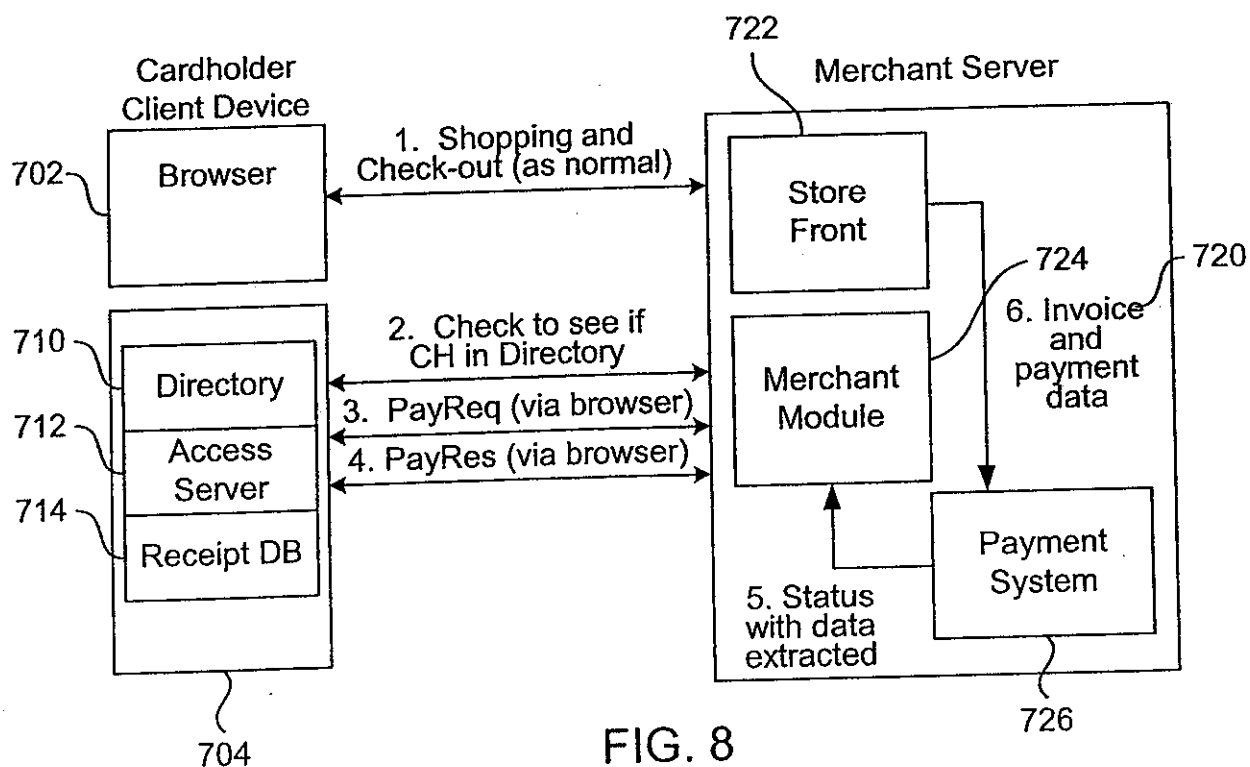


FIG. 8
Centralized Payment Flow

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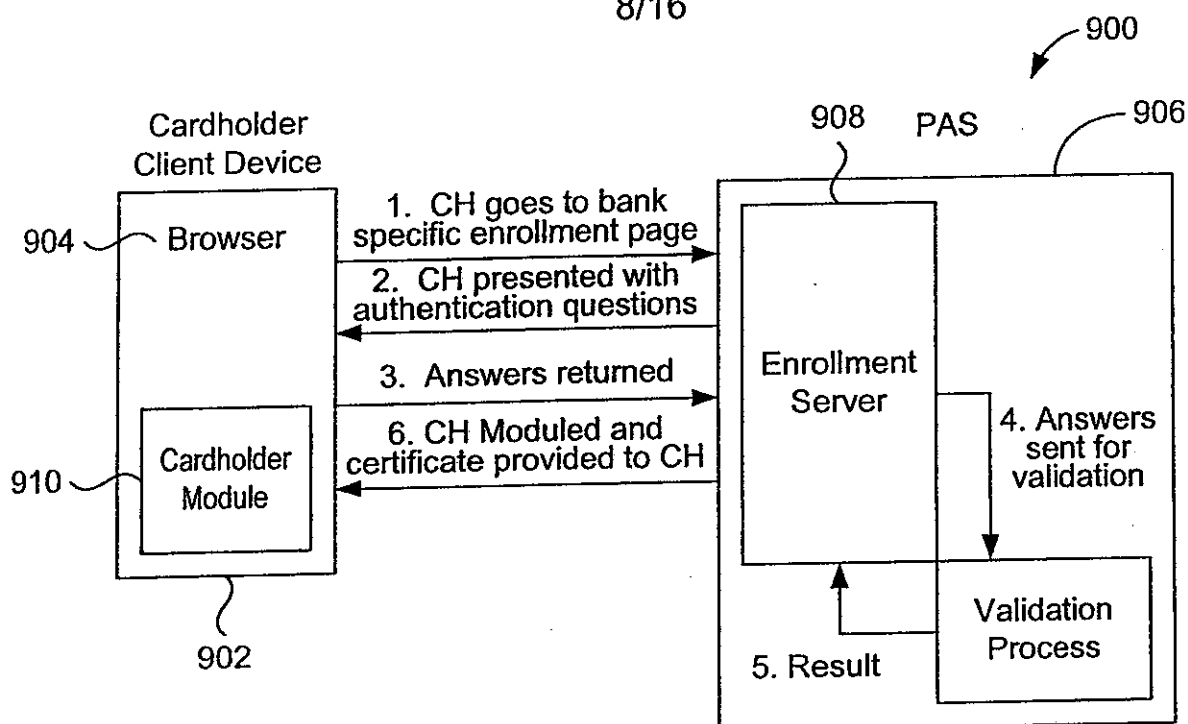


FIG. 9

Distributed Enrollment Flow

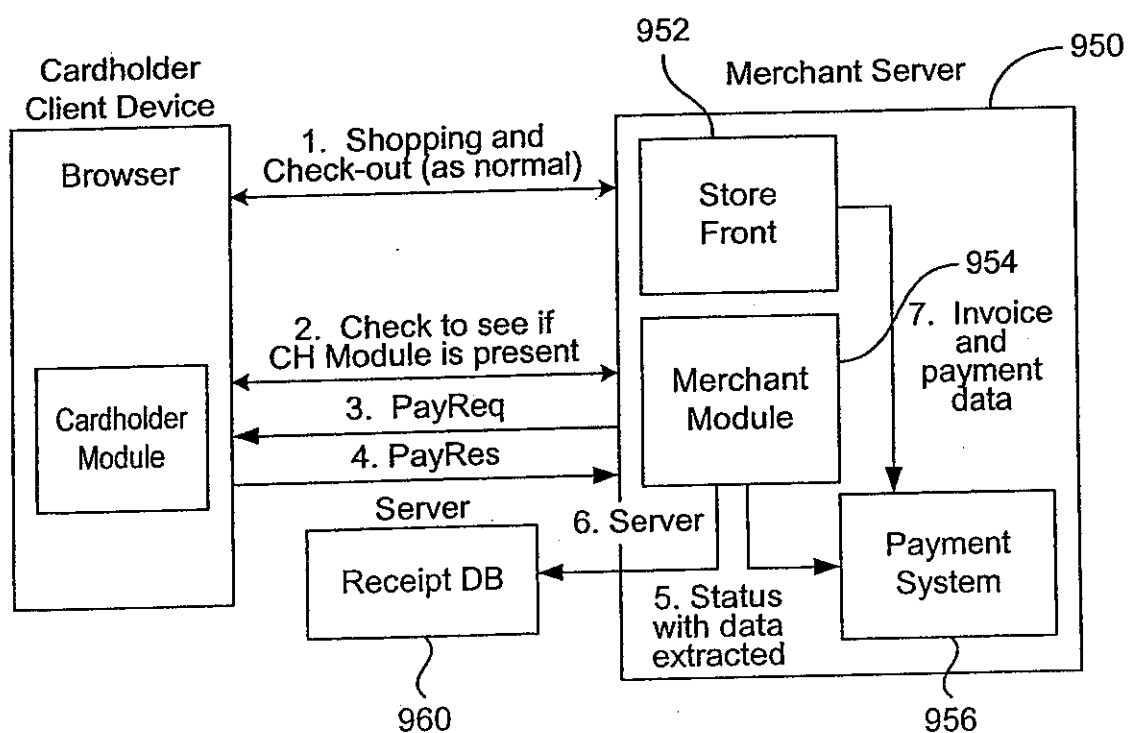


FIG. 10

Distributed Payment Flow

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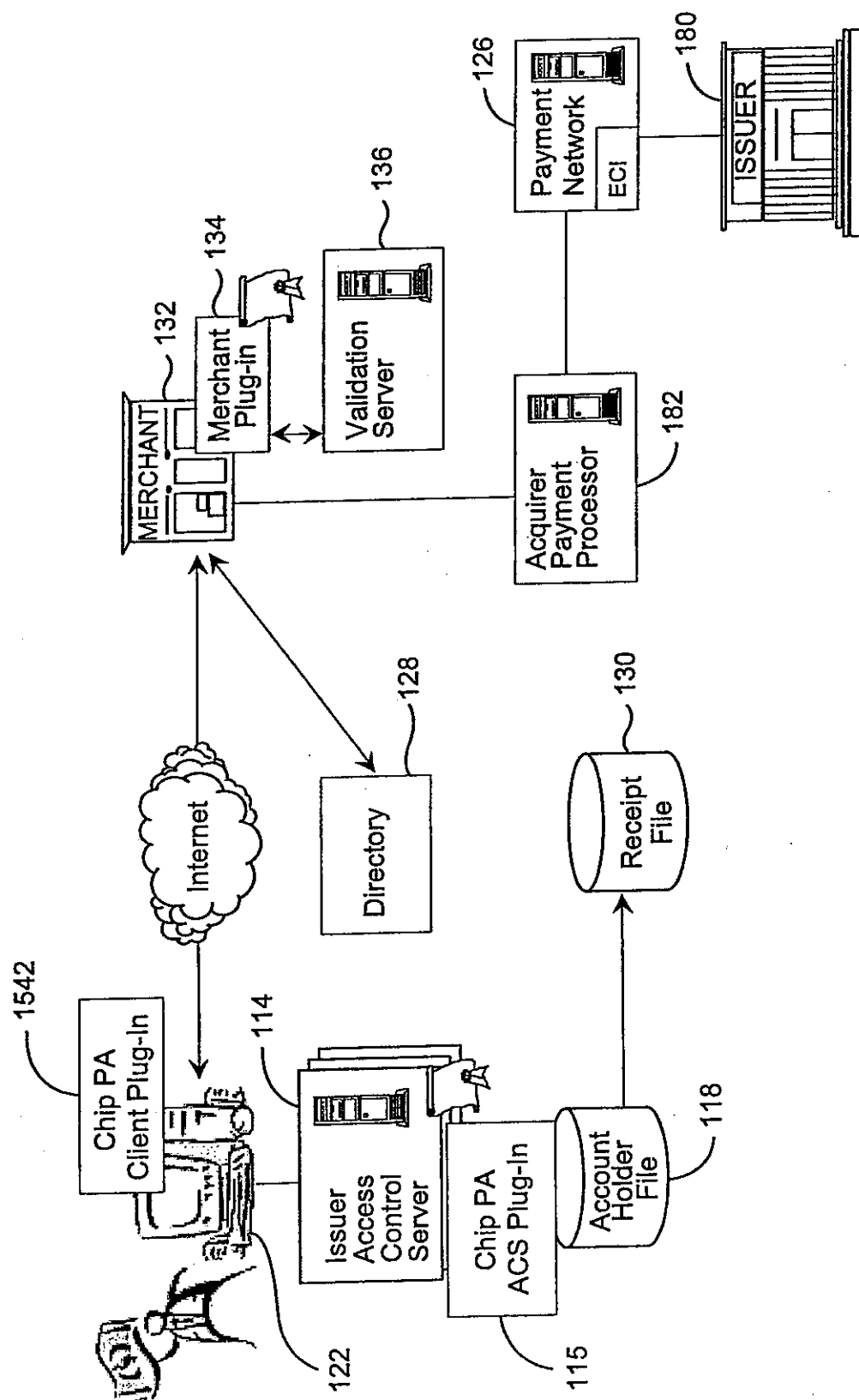


FIG. 10A
Chip Card Payer Authentication Service Architecture

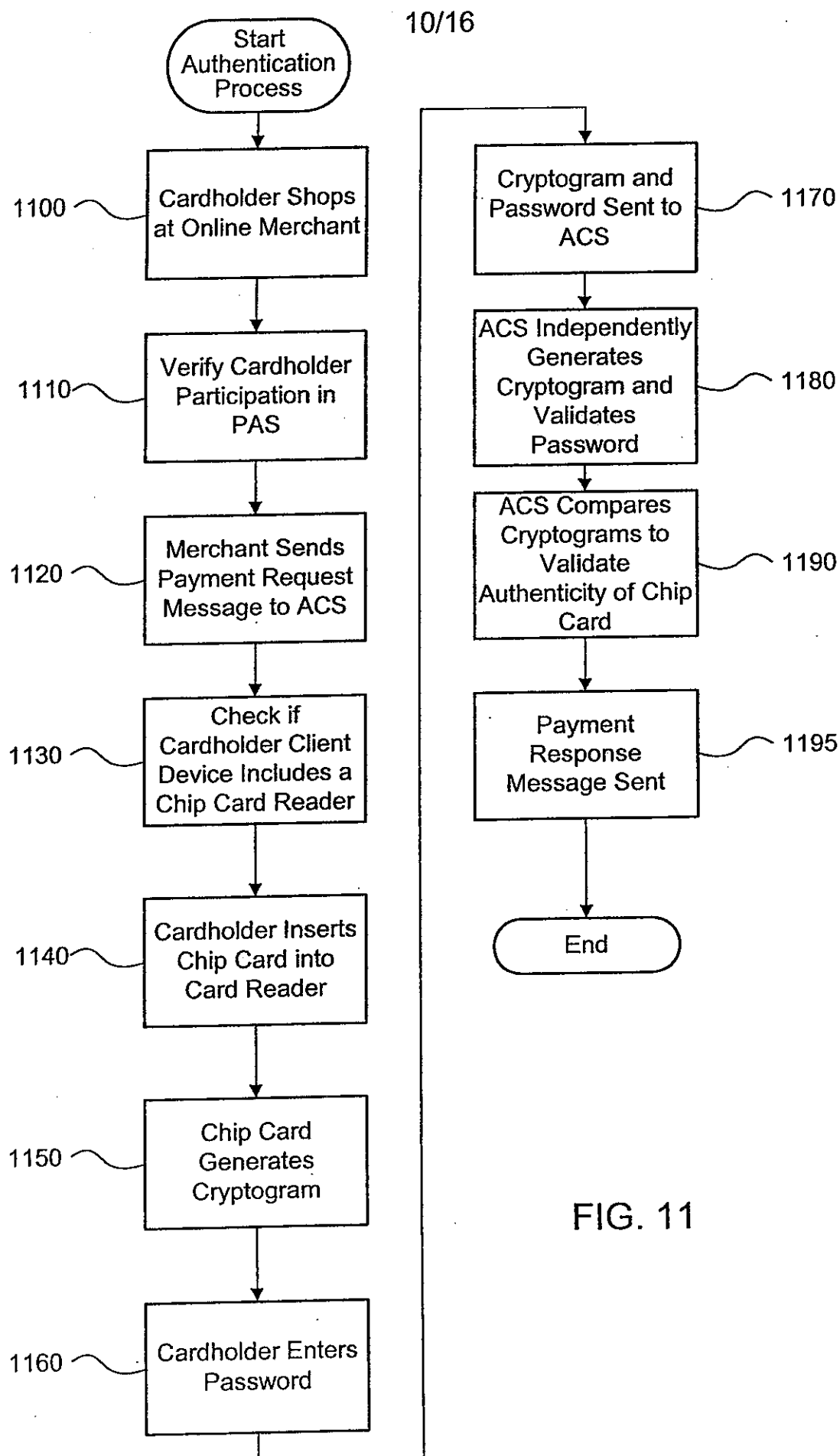


FIG. 11

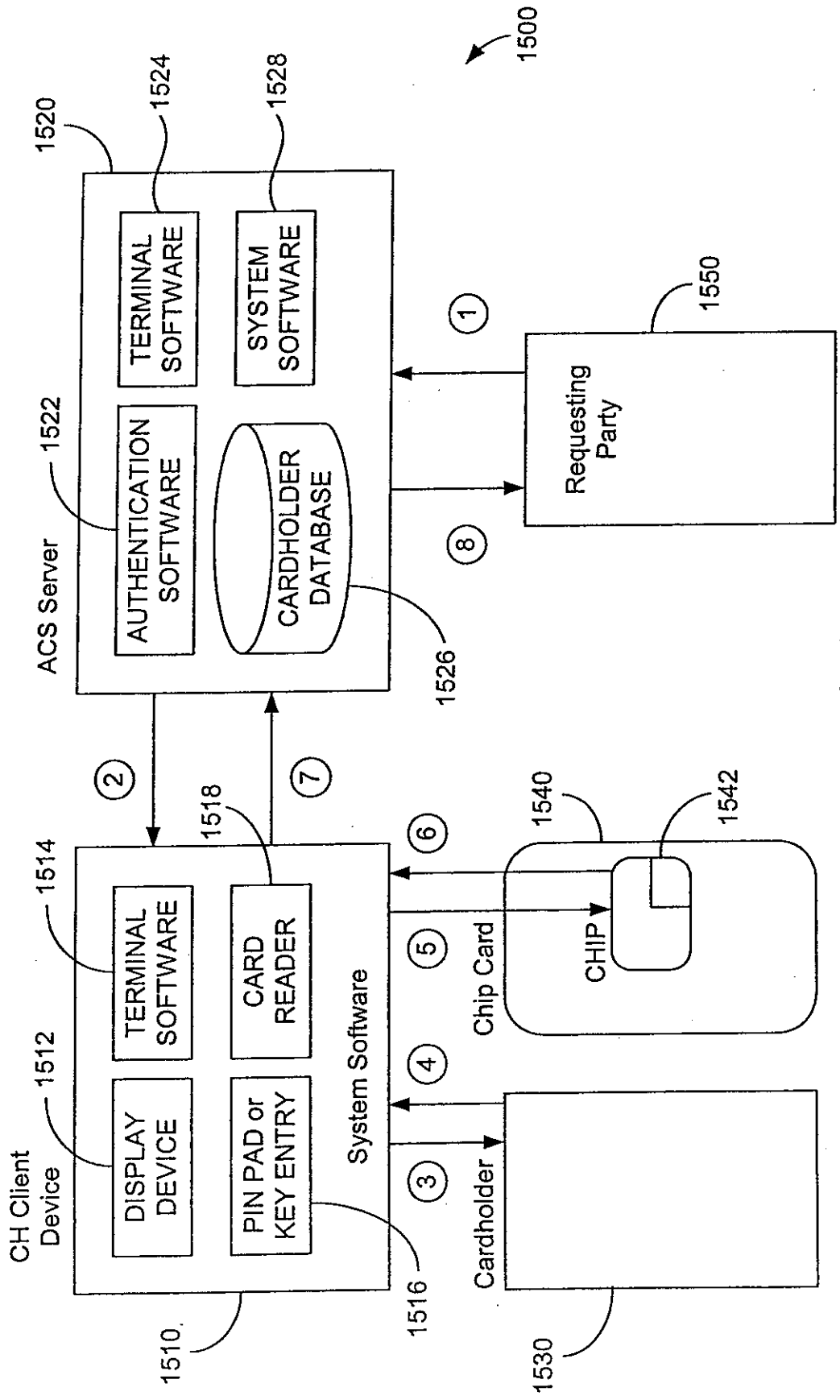


FIG. 12
Payer Authentication Service
With Chip Card

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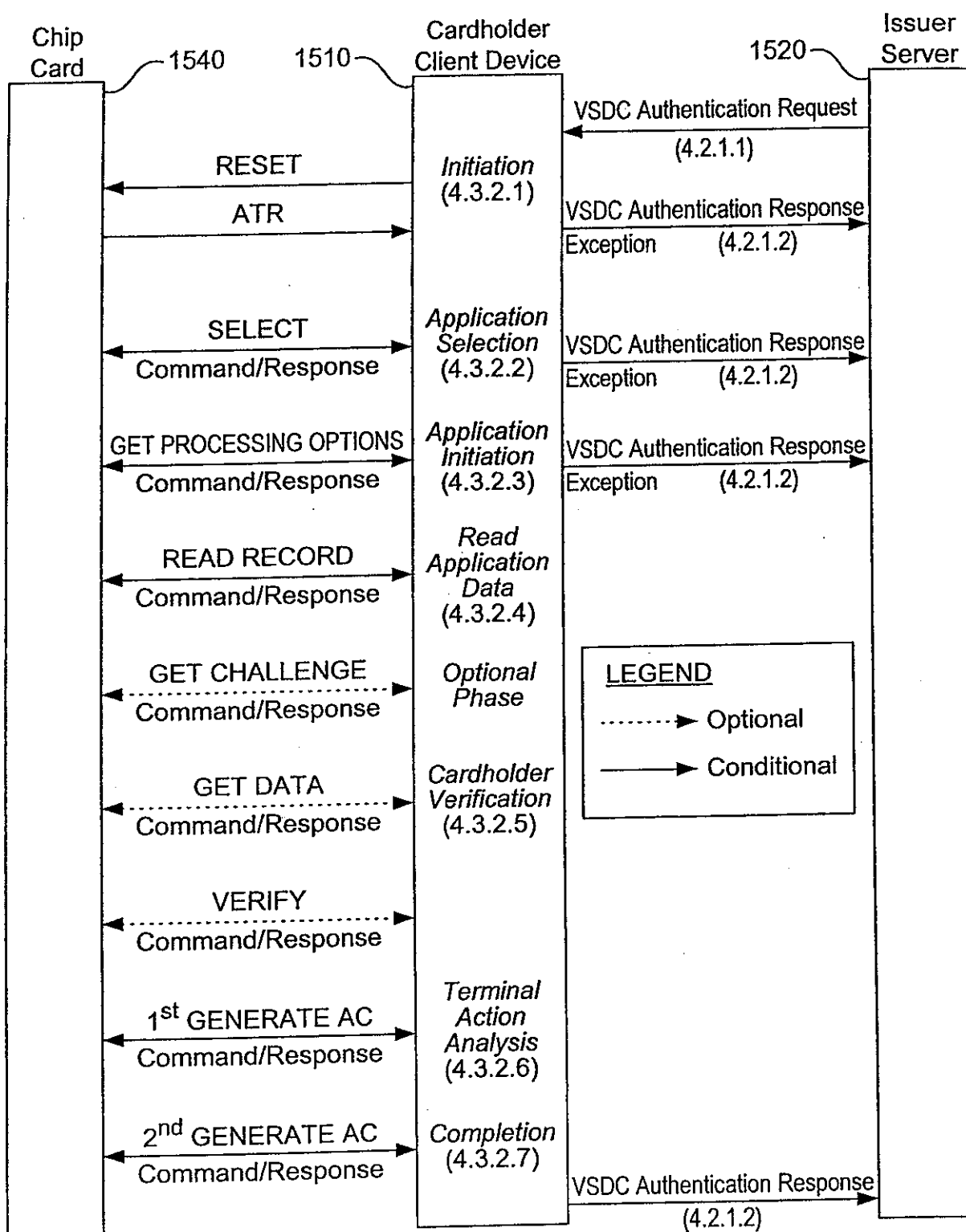


FIG. 12A
 Detailed Message Flow for
 Payer Authentication Service
 with Chip Card

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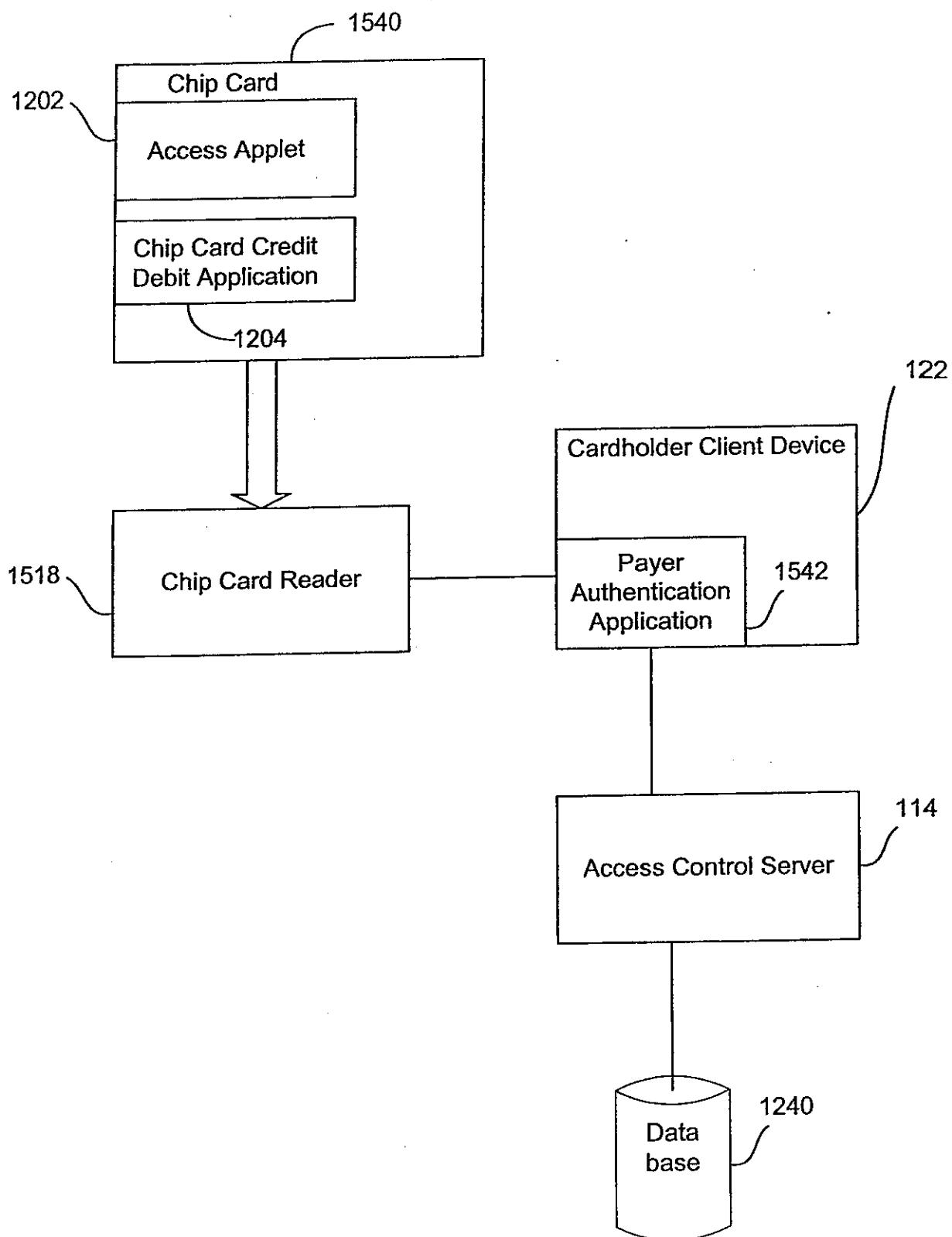


FIG. 13
PAS with Chip Card and
Universal Access Application

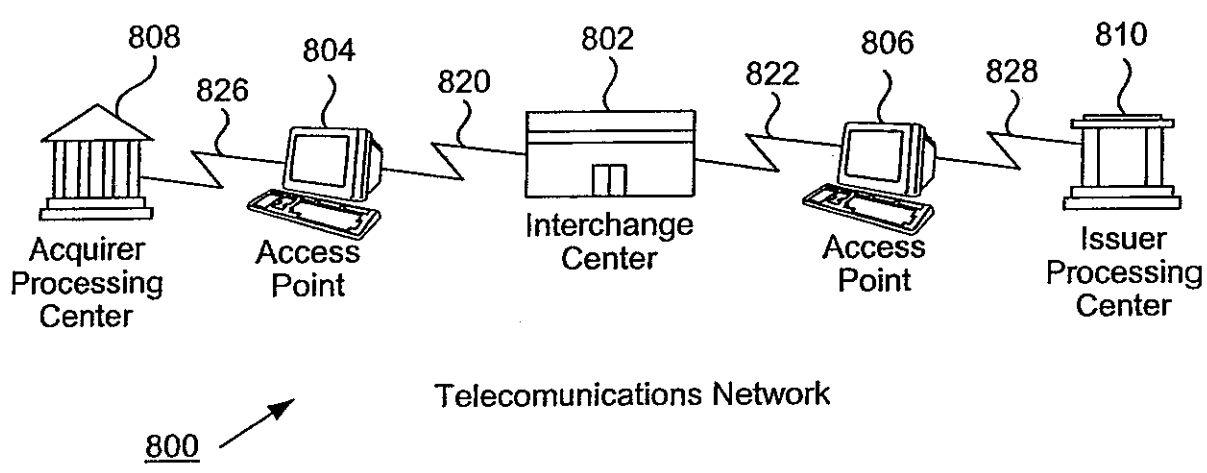


FIG. 14

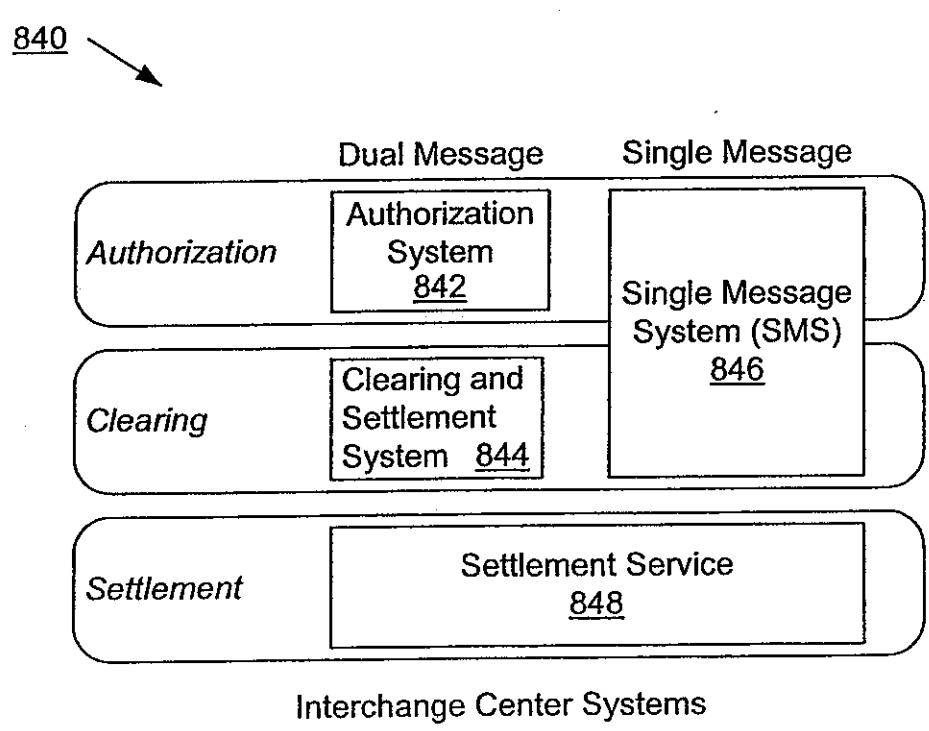


FIG. 15

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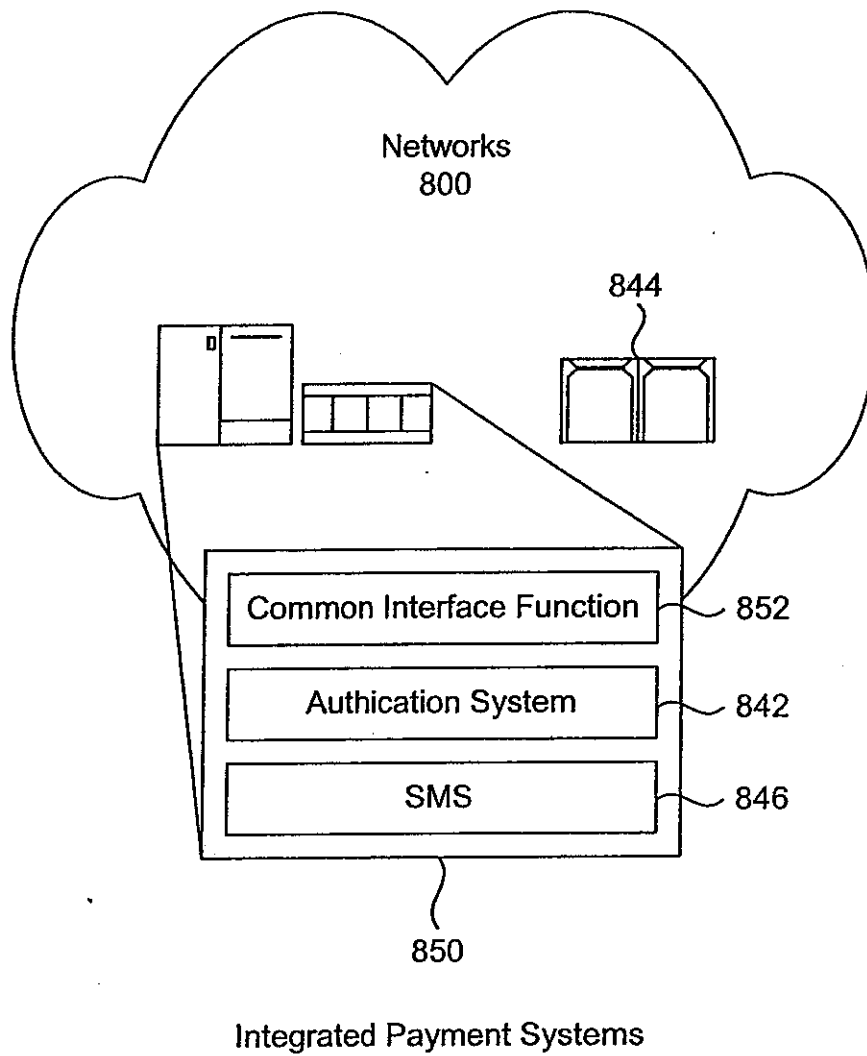


FIG. 16

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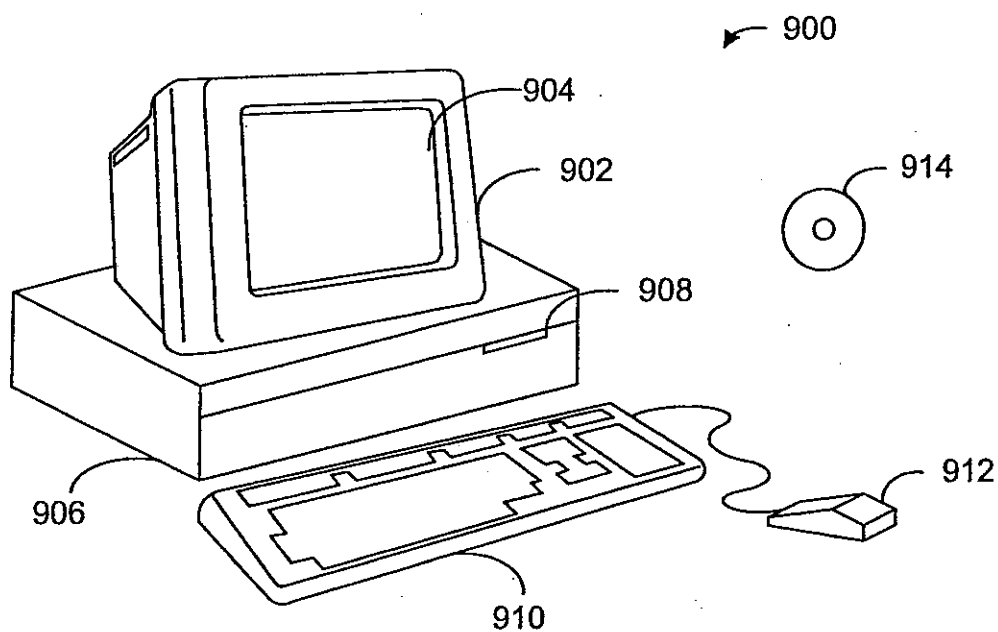


FIG. 17A

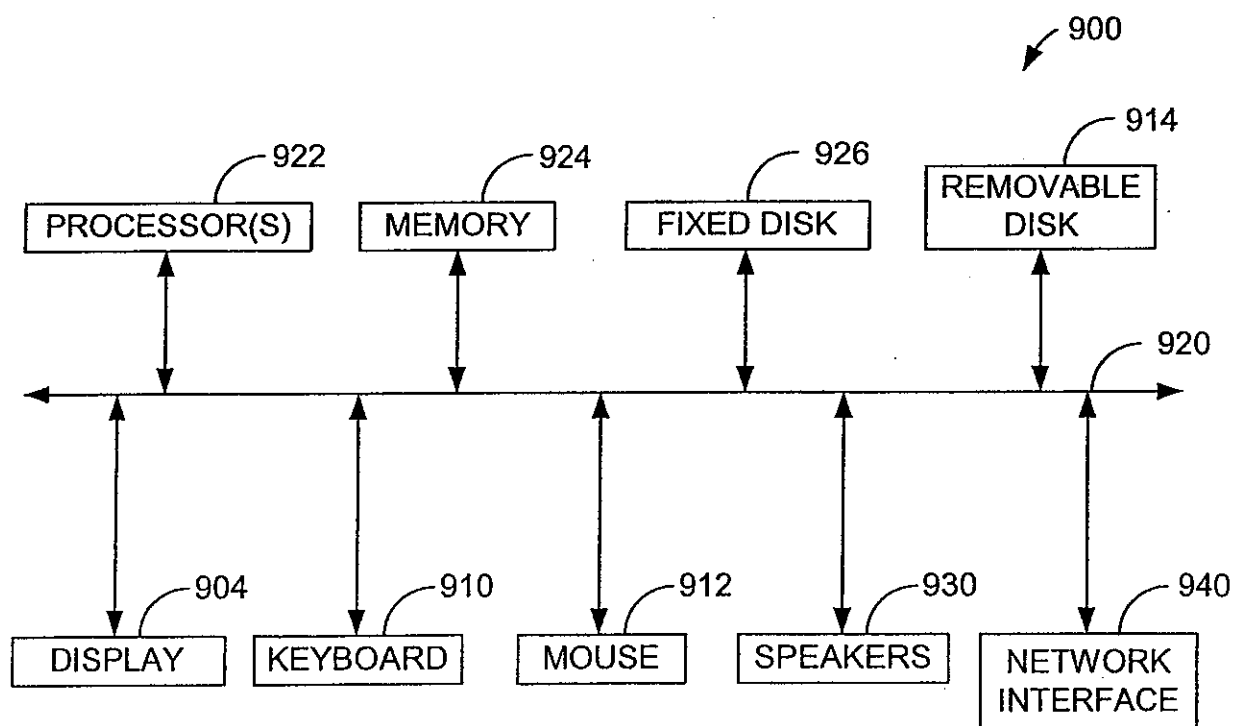


FIG. 17B