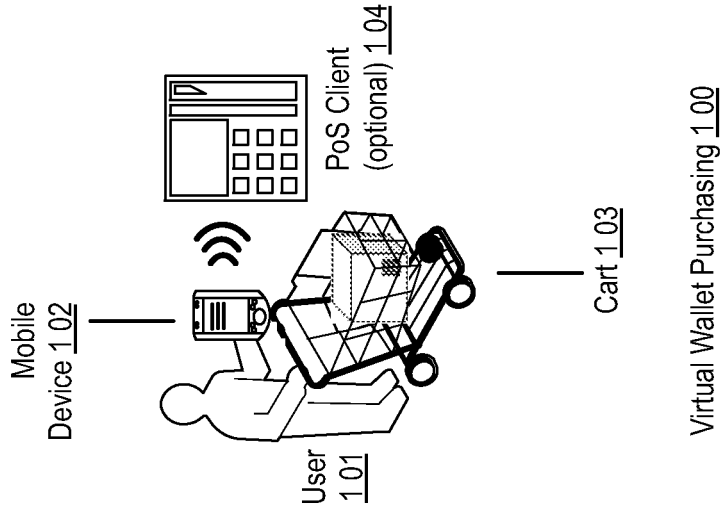
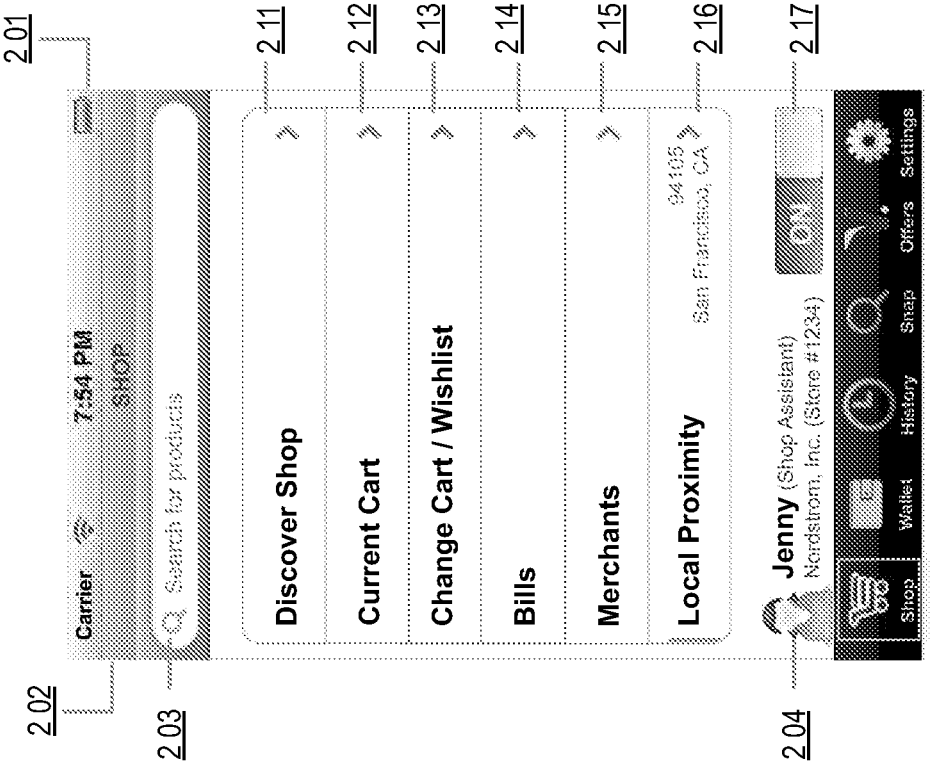


FIGURE 1

Example: Universal Electronic Payment ("UEP")



Example: UEP Application Embodiment - Shop Mode

FIGURE 2A

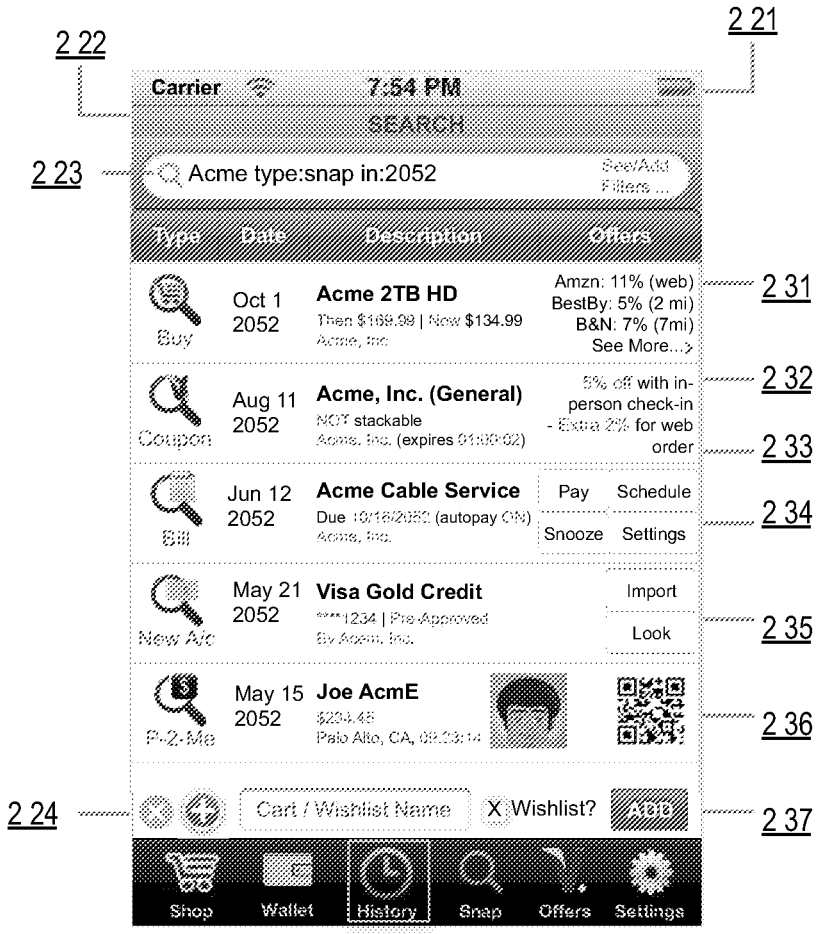


FIGURE 2B

Example: UEP Application Embodiment - Shop Mode

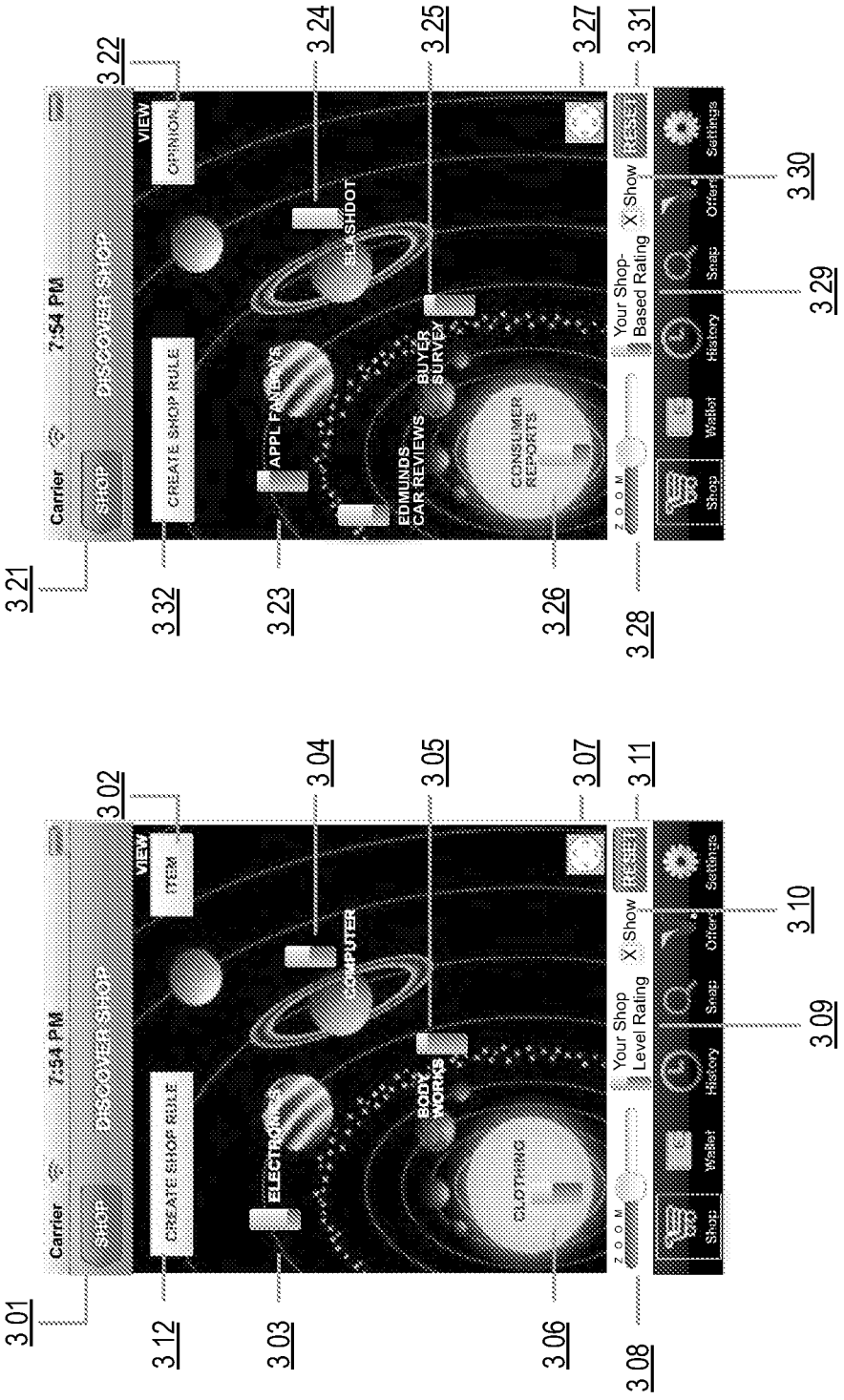
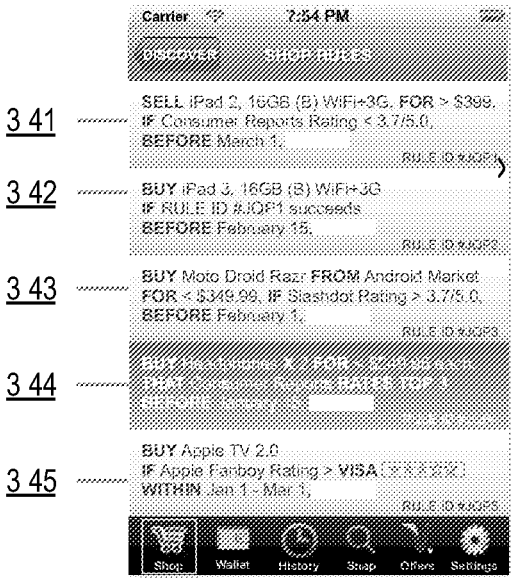


FIGURE 3A

Example: UEP Application Embodiment - Discovery Shopping Mode



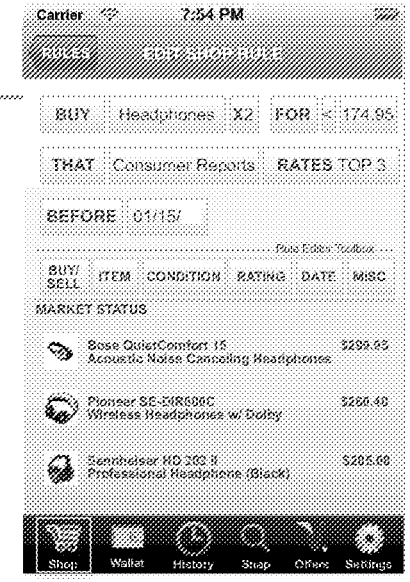
3 41

3 42

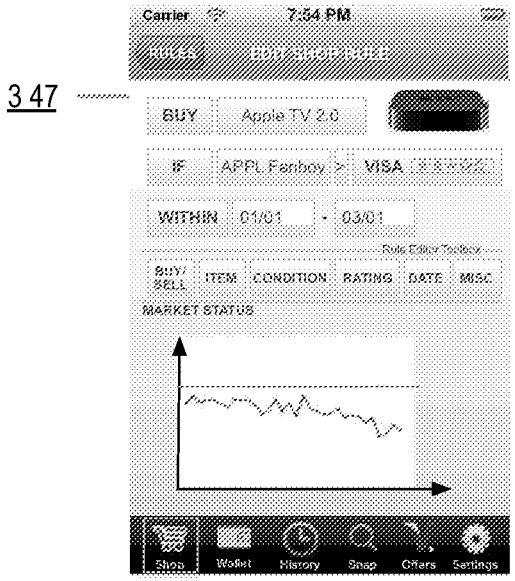
3 43

3 44

3 45



3 46



3 47

FIGURE 3B

Example: UEP Application Embodiment - Discovery Shopping Mode

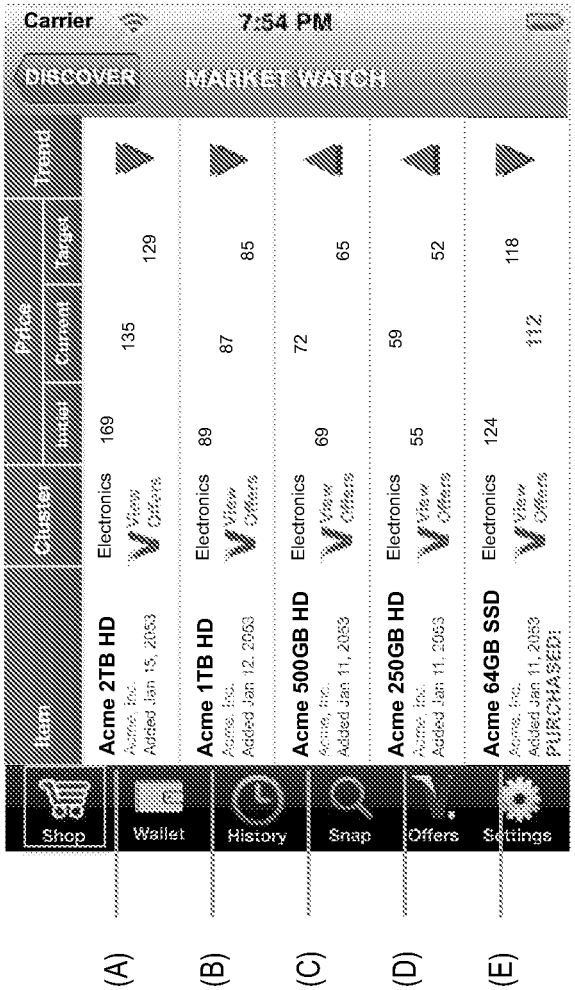


FIGURE 3C

Example: UEP Application Embodiment - Discovery Shopping Mode

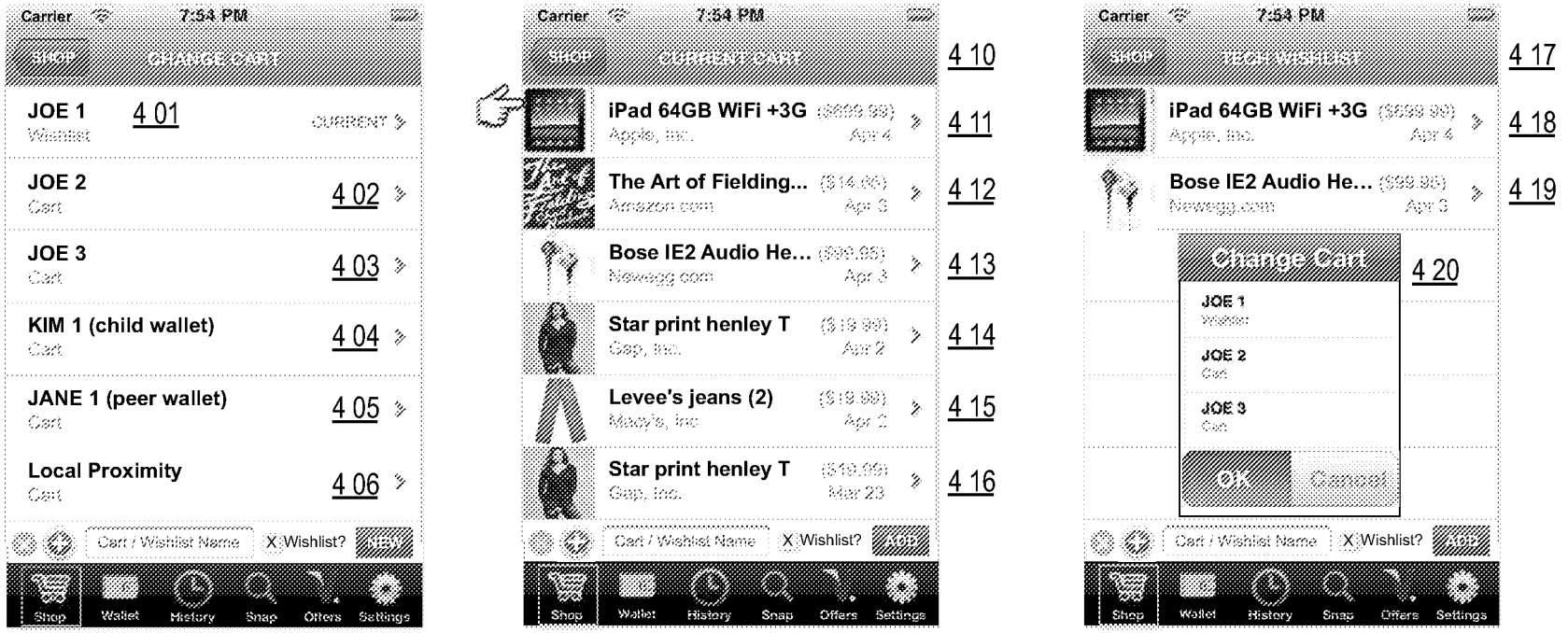


FIGURE 4A

Example: UEP Application Embodiment - Shop Cart Mode

FIGURE 4B

Example: UEP Application Embodiment - Shop Cart Mode

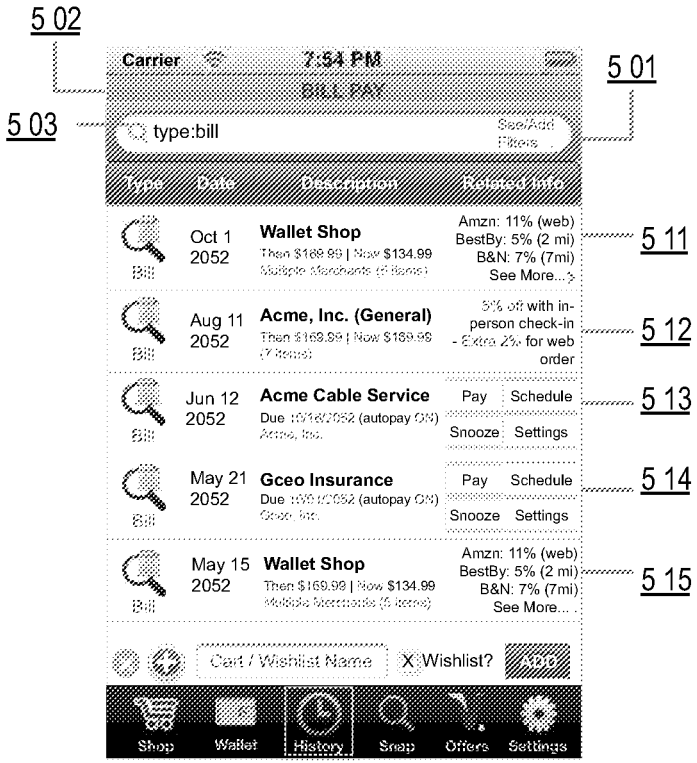
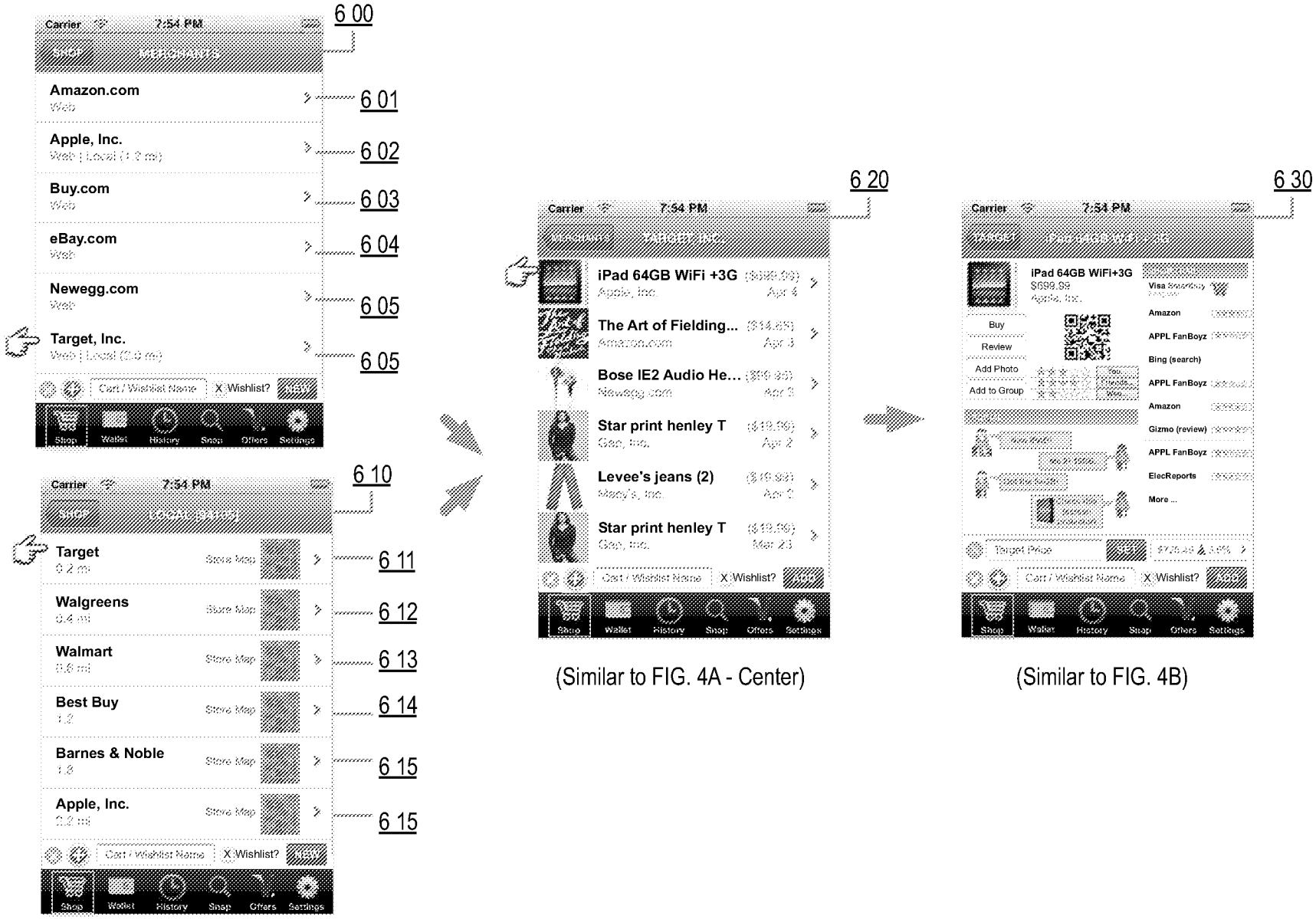


FIGURE 5

Example: UEP Application Embodiment - Bill Pay Mode



(Similar to FIG. 4A - Center)

(Similar to FIG. 4B)

FIGURE 6A

Example: UEP Application Embodiment - (Local) Merchant Shopping Mode

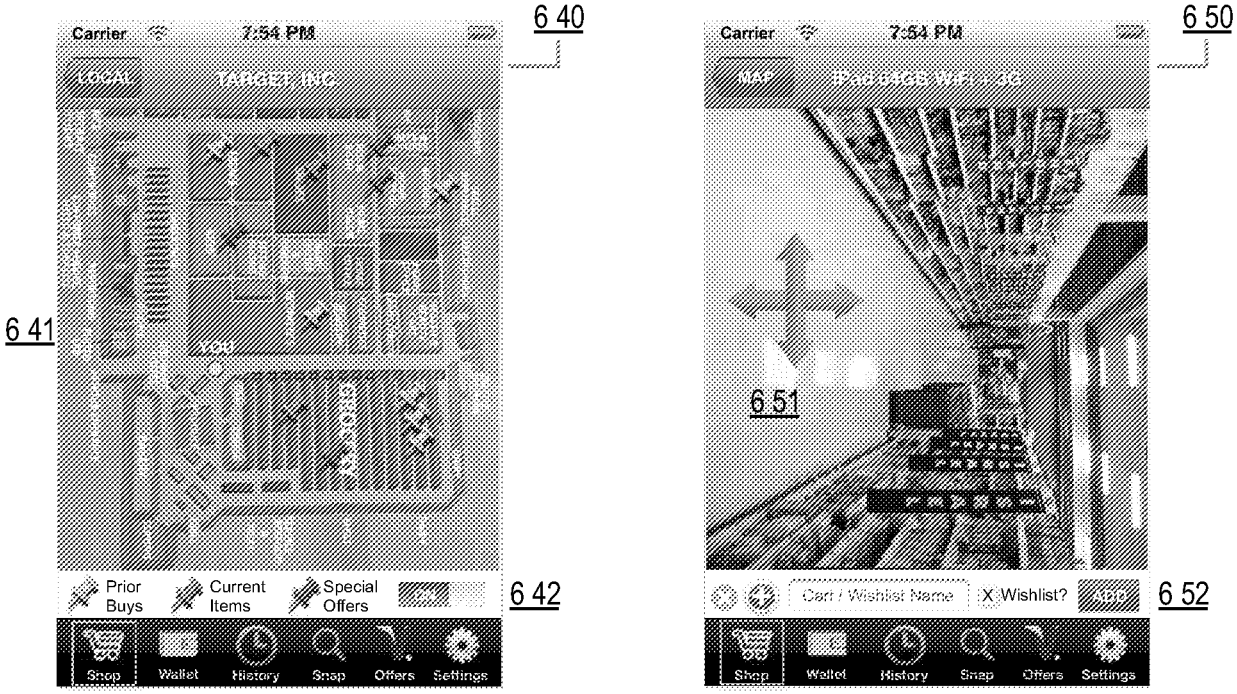


FIGURE 6B Example: UEP Application Embodiment - (Local) Merchant Shopping Mode: Virtual Store Injection

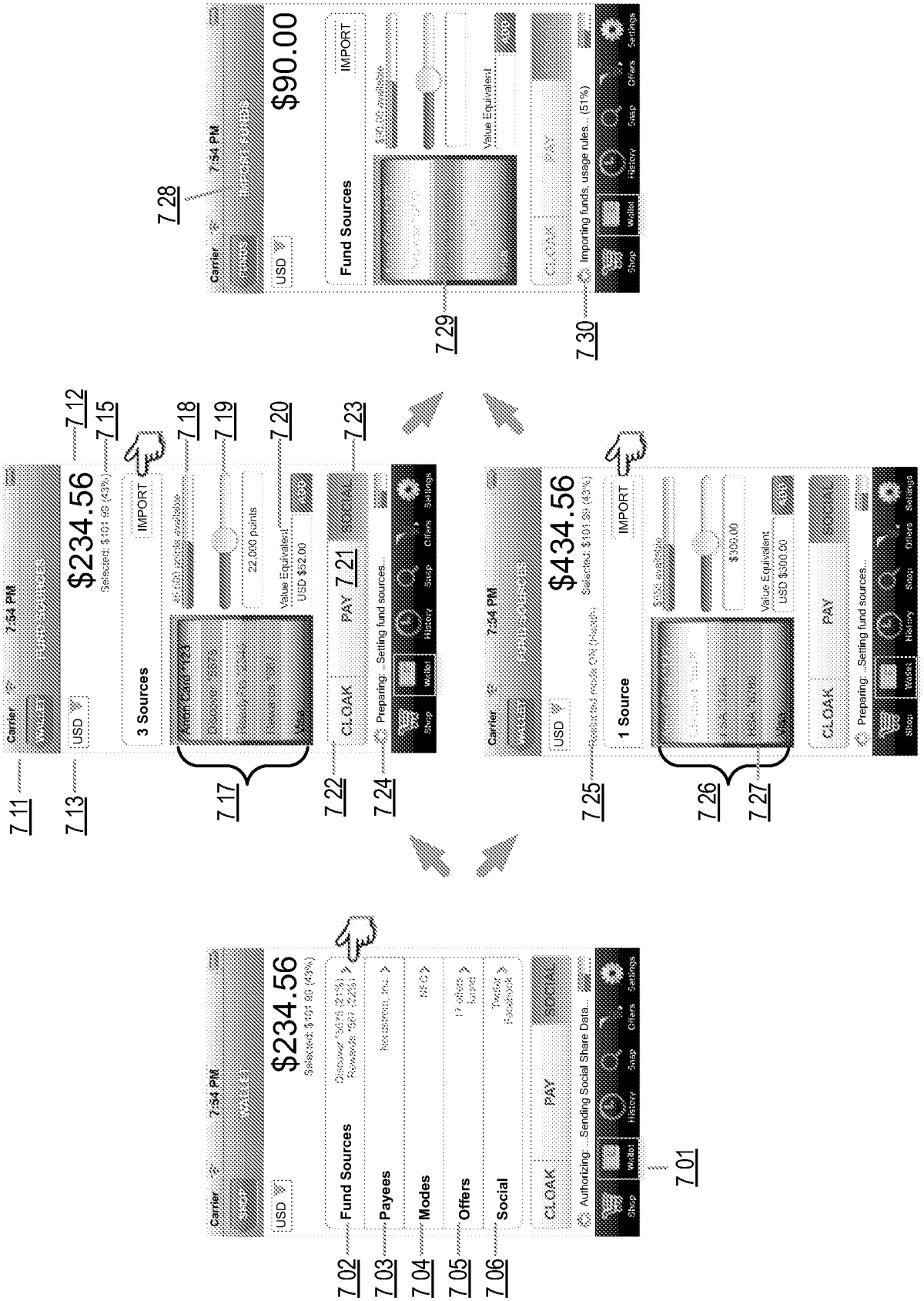


FIGURE 7

Example: UEP Application Embodiment - Wallet Funds Mode



FIGURE 8

Example: UEP Application Embodiment - Wallet Payee Mode

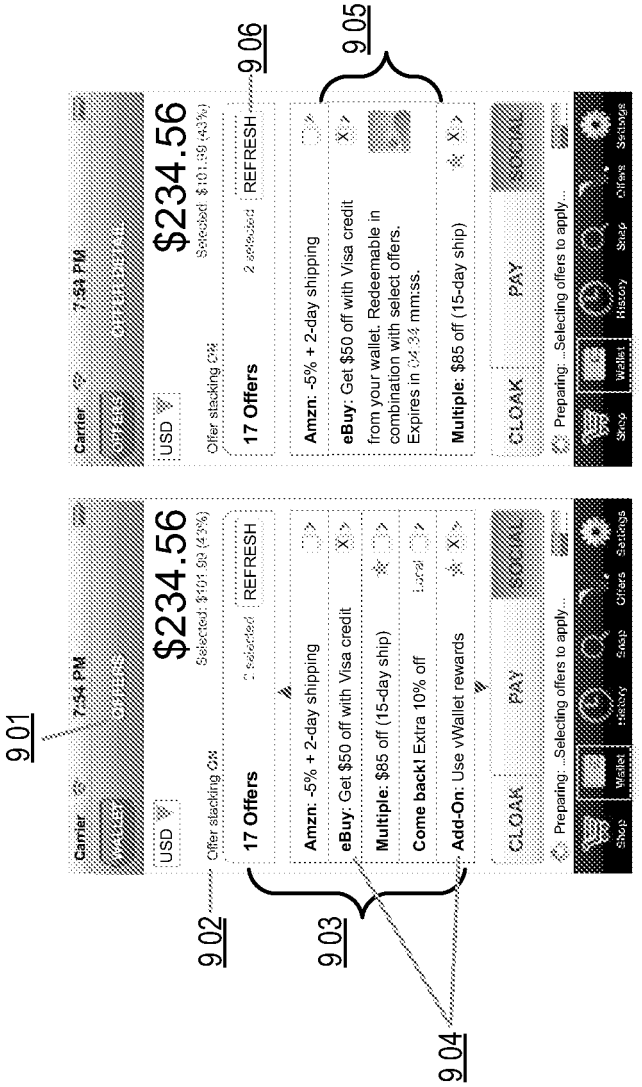


FIGURE 9A

Example: UEP Application Embodiment - Additional Wallet Features: Real-time Offers

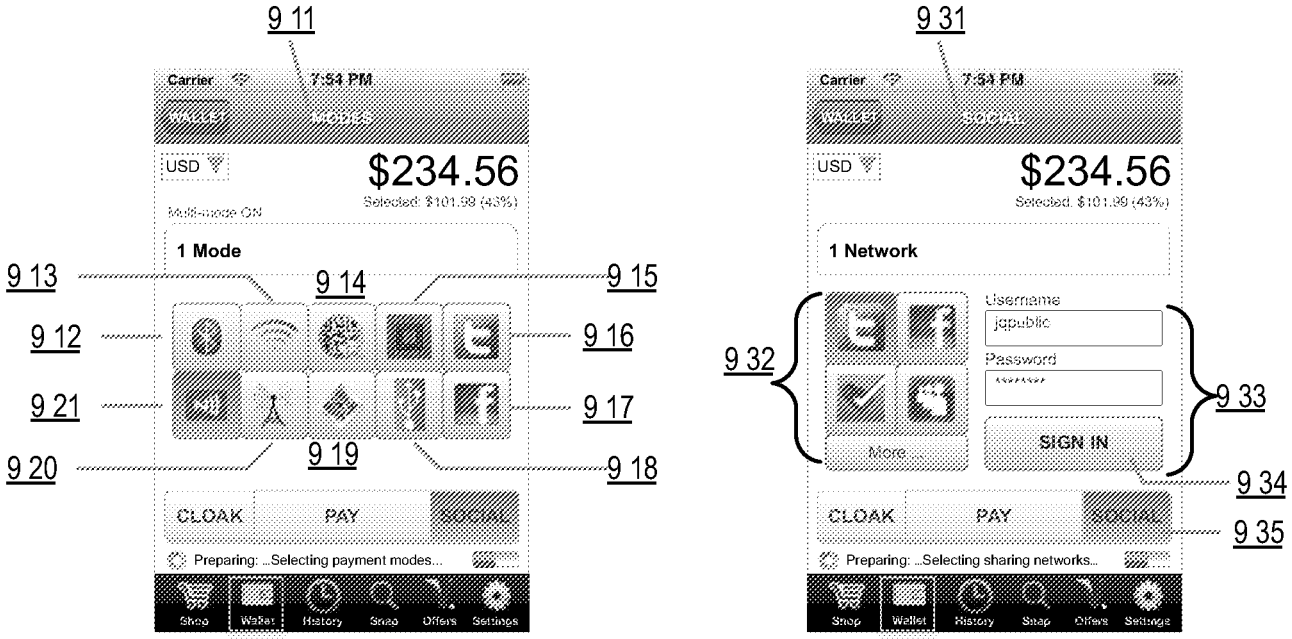


FIGURE 9B

Example: UEP Application Embodiment - Additional Wallet Features: Payment Mechanisms



FIGURE 10A

Example: UEP Application Embodiment - History Mode

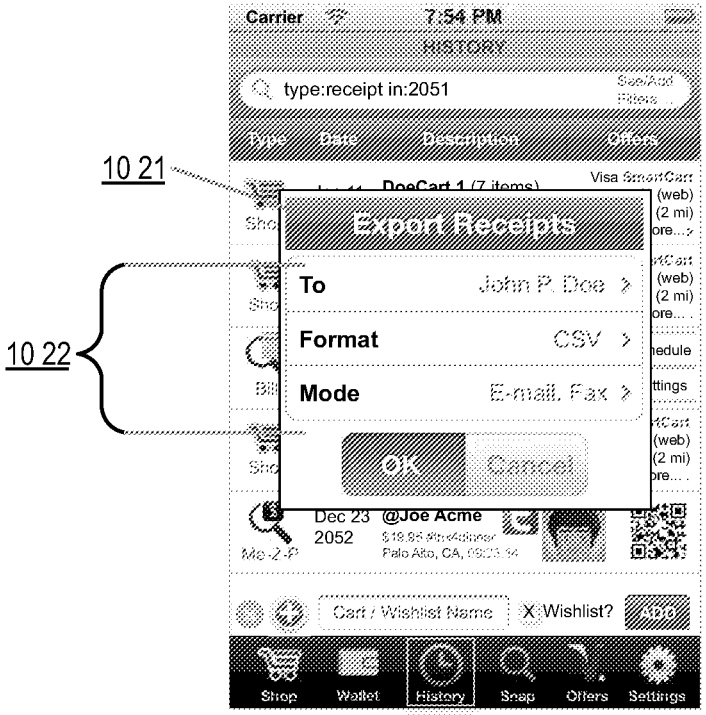


FIGURE 10B

Example: UEP Application Embodiment - History Mode

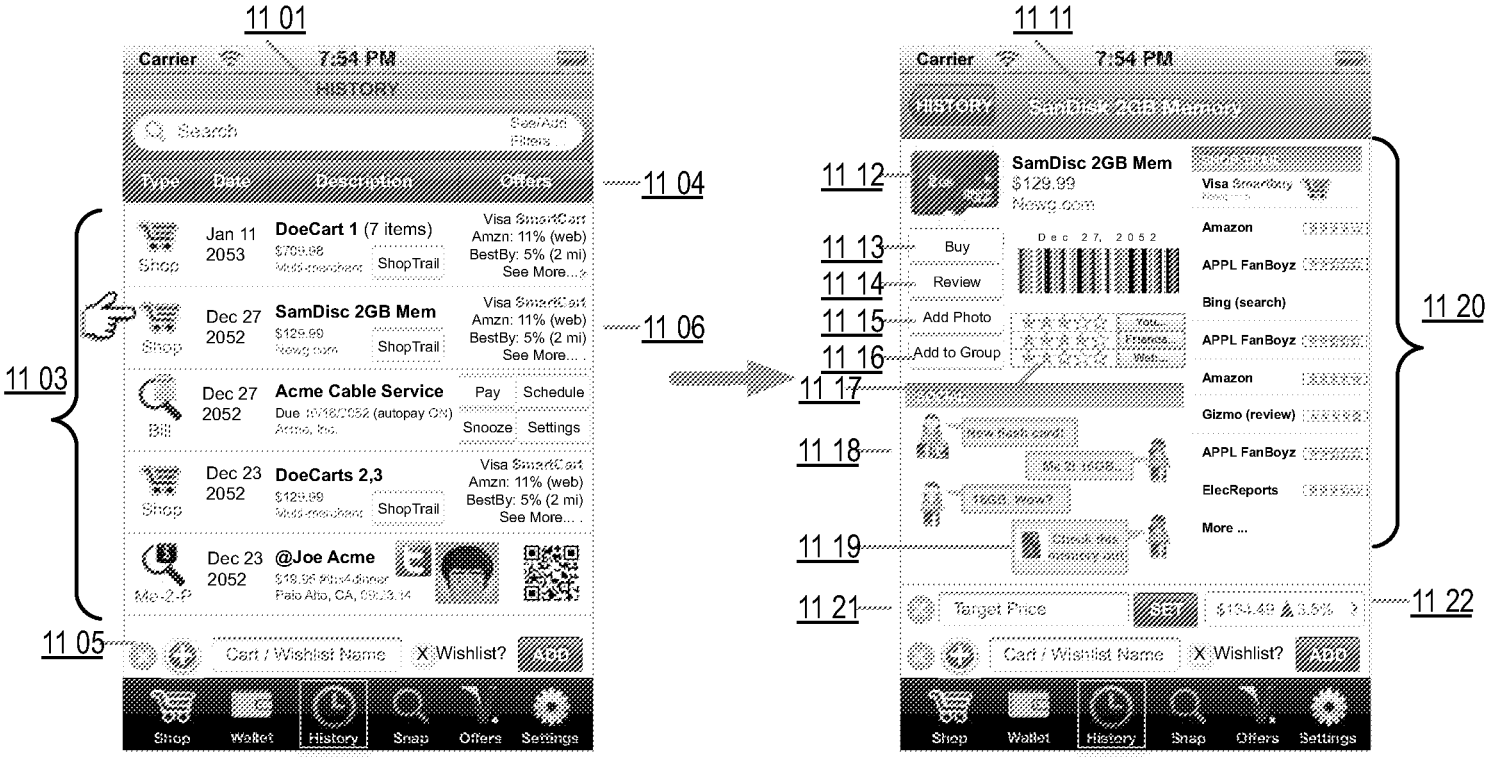


FIGURE 11A

Example: UEP Application Embodiment - History Shopping Trail Mode

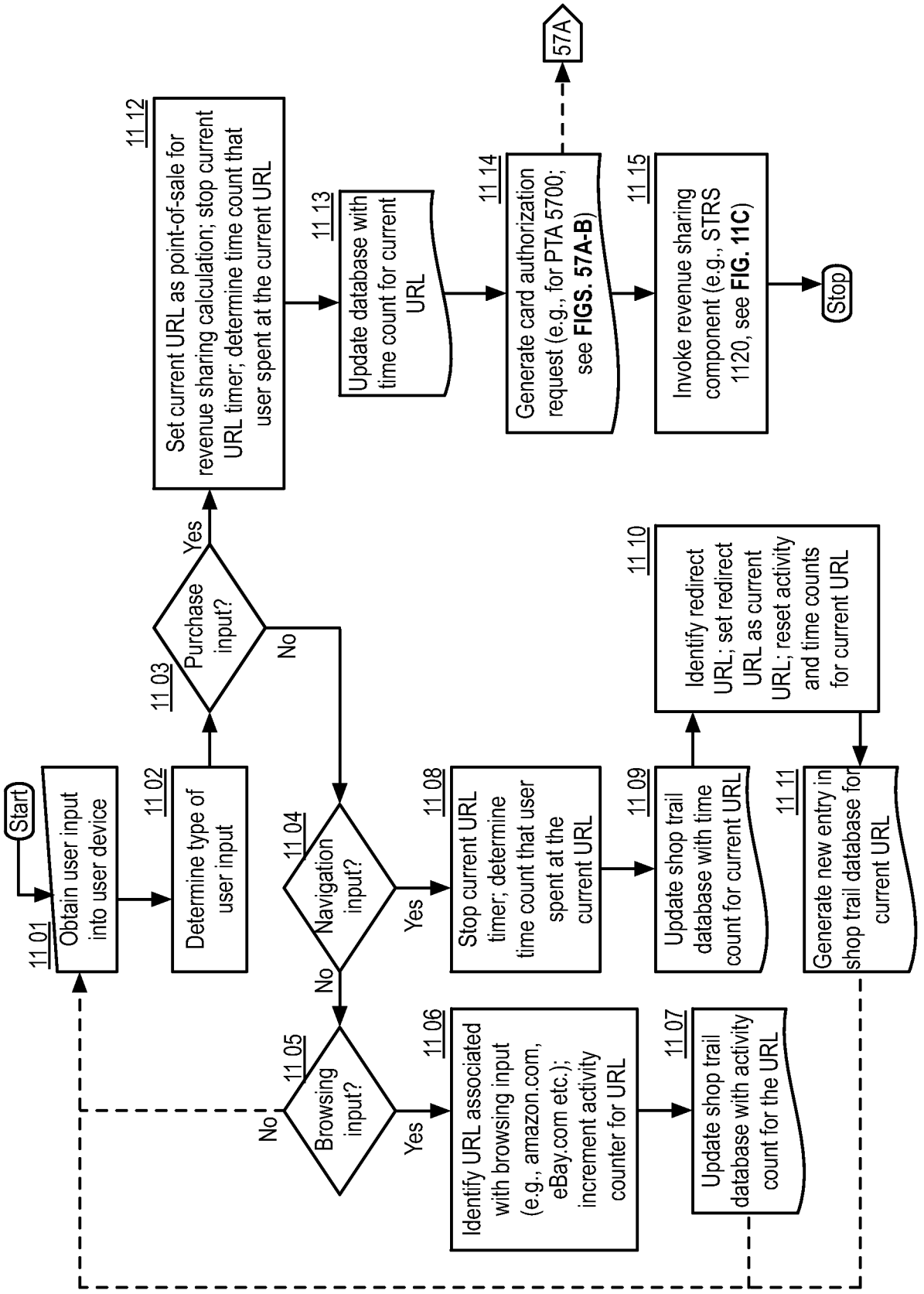


FIGURE 11B

Example: User Shopping Trail Generation ("USTG") component 1100

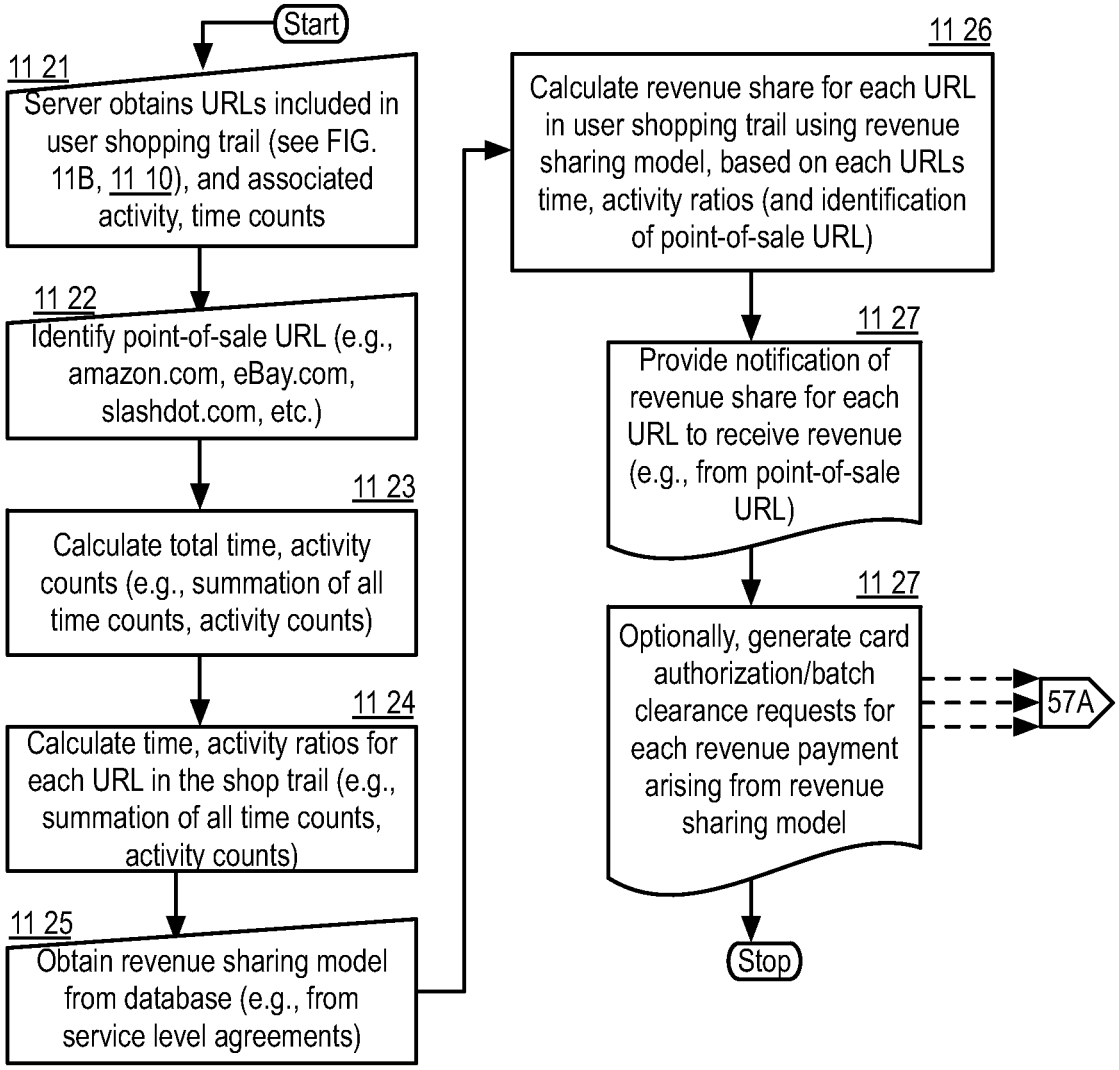


FIGURE 11C

Example: Shopping Trail Revenue Sharing ("STRS") component 1120

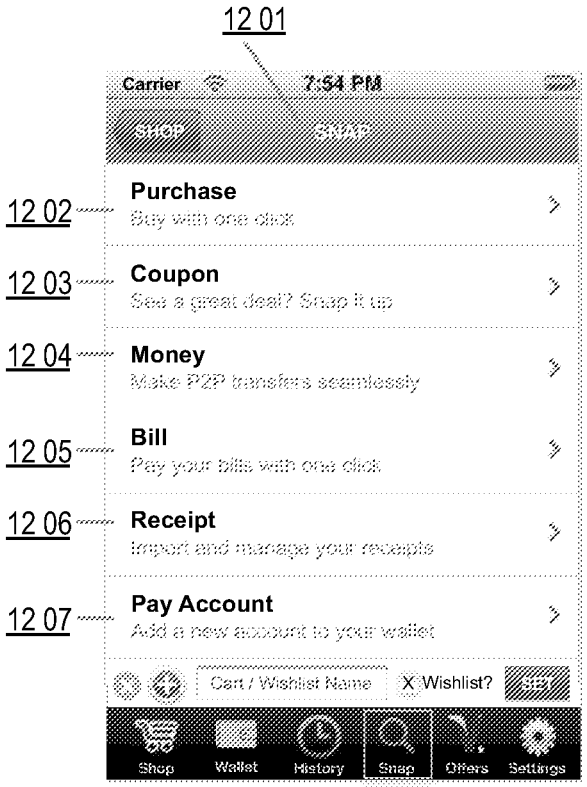
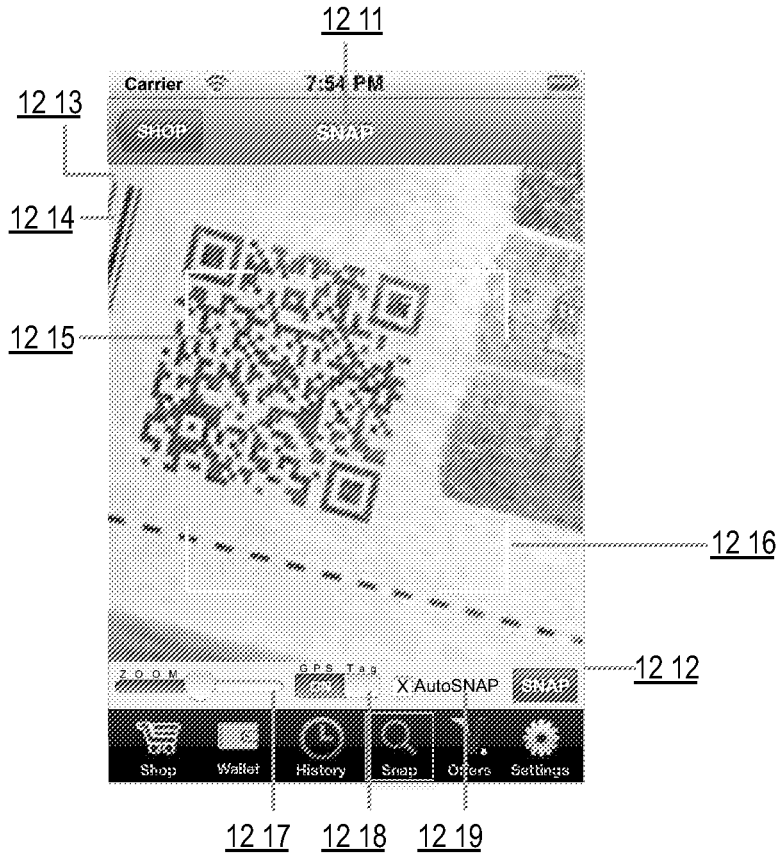


FIGURE 12A



Example: UEP Application Embodiment - Snap Mode



FIGURE 12B

Example: UEP Application Embodiment - Snap Mode

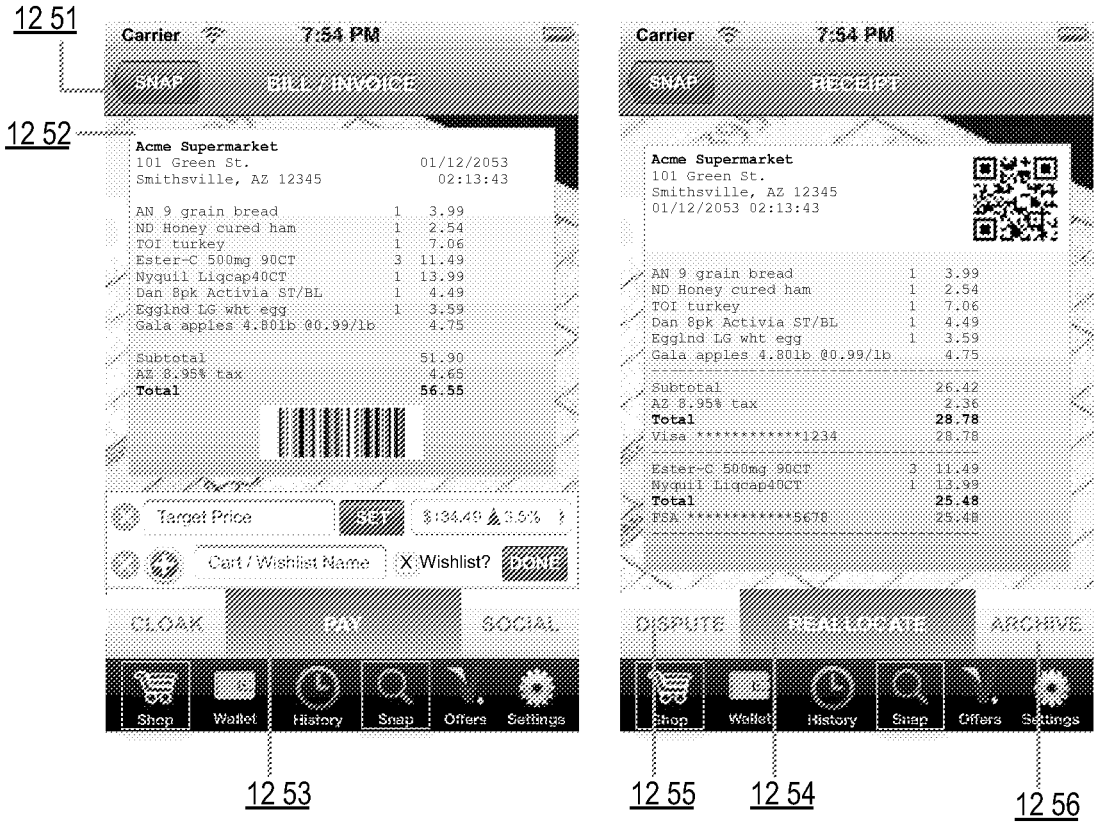


FIGURE 12C

Example: UEP Application Embodiment - Snap Mode

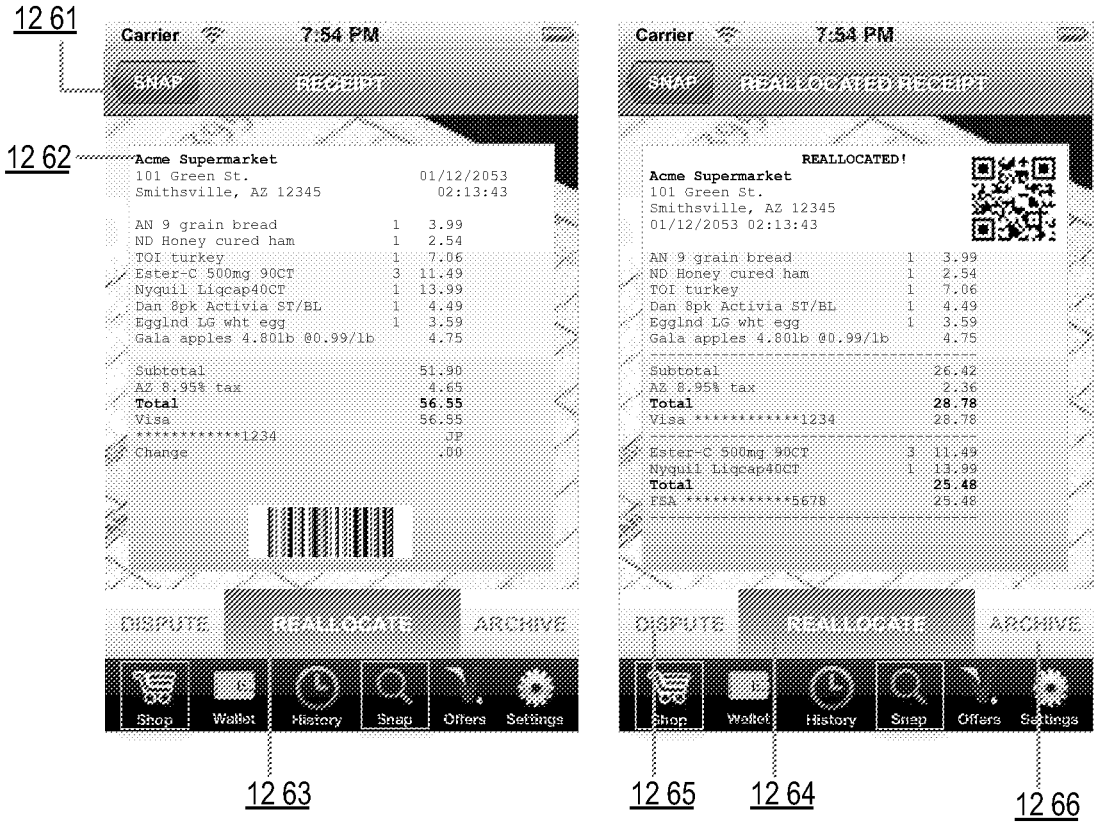


FIGURE 12D

Example: UEP Application Embodiment - Snap Mode

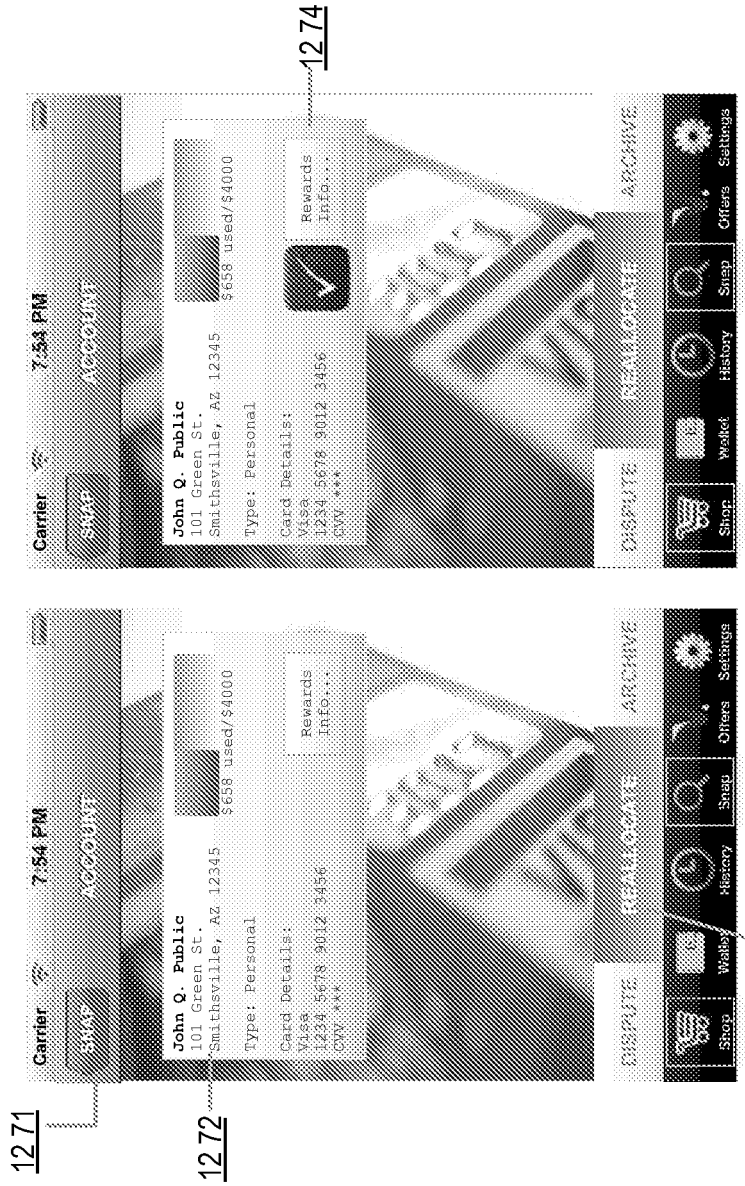
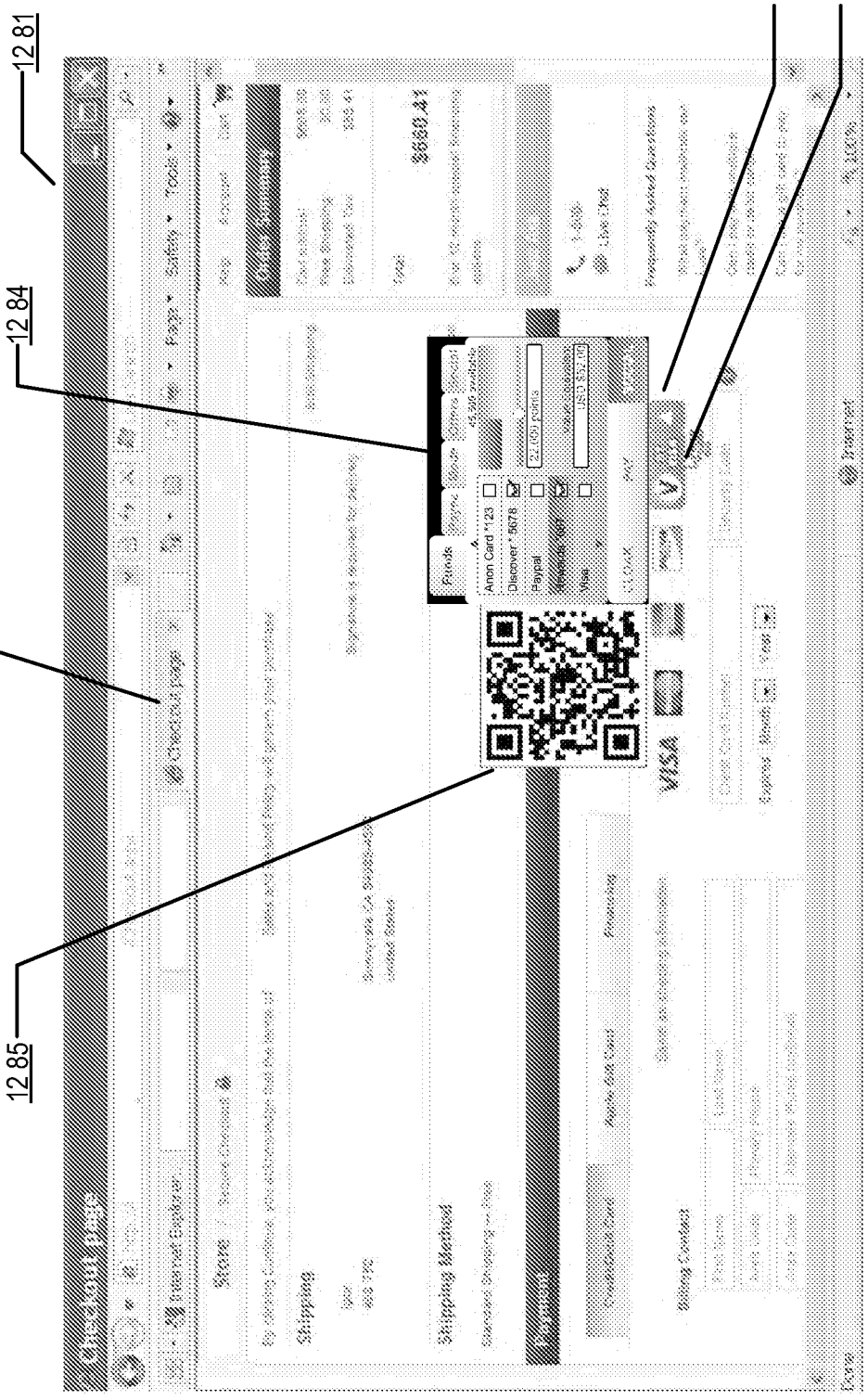


FIGURE 12E

Example: UEP Application Embodiment - Snap Mode



Example: UEP Application Embodiment - Snap Mode: Web

FIGURE 12F

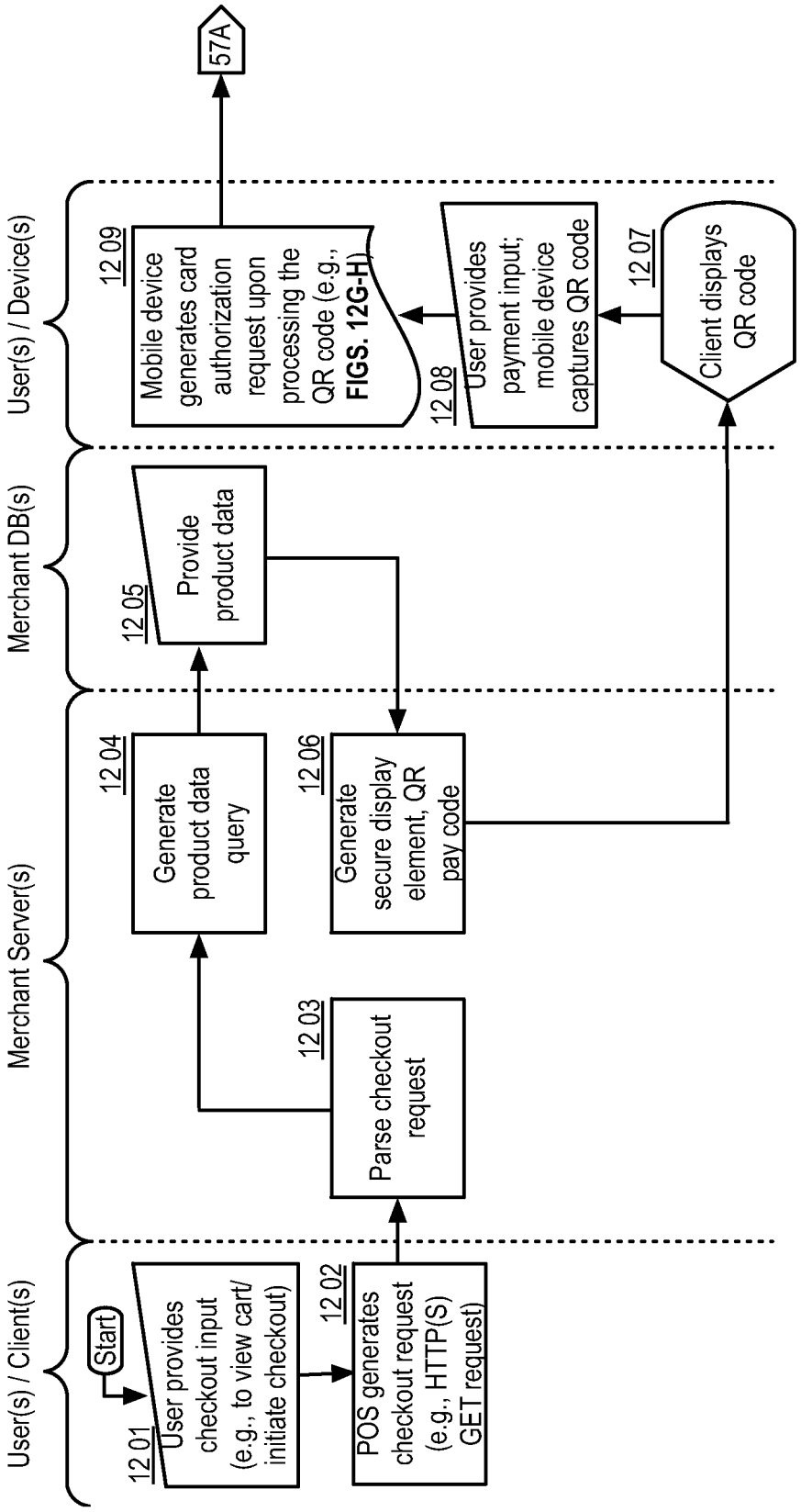


FIGURE 12G

Example: Snap Mobile Payment Execution ("SMPE") component 1200

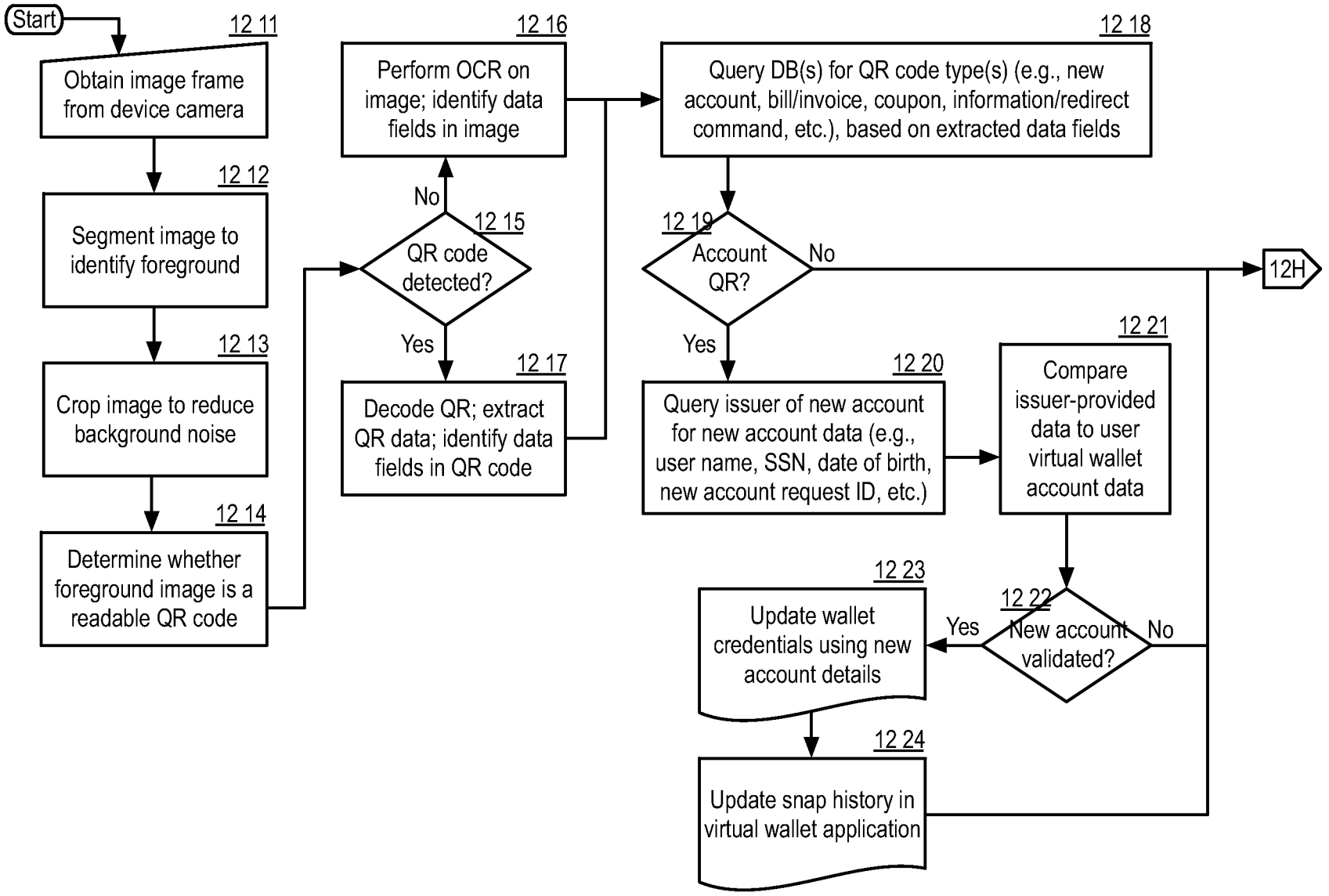


FIGURE 12H

Example: Quick Response Code Processing ("QRCP") component 1210

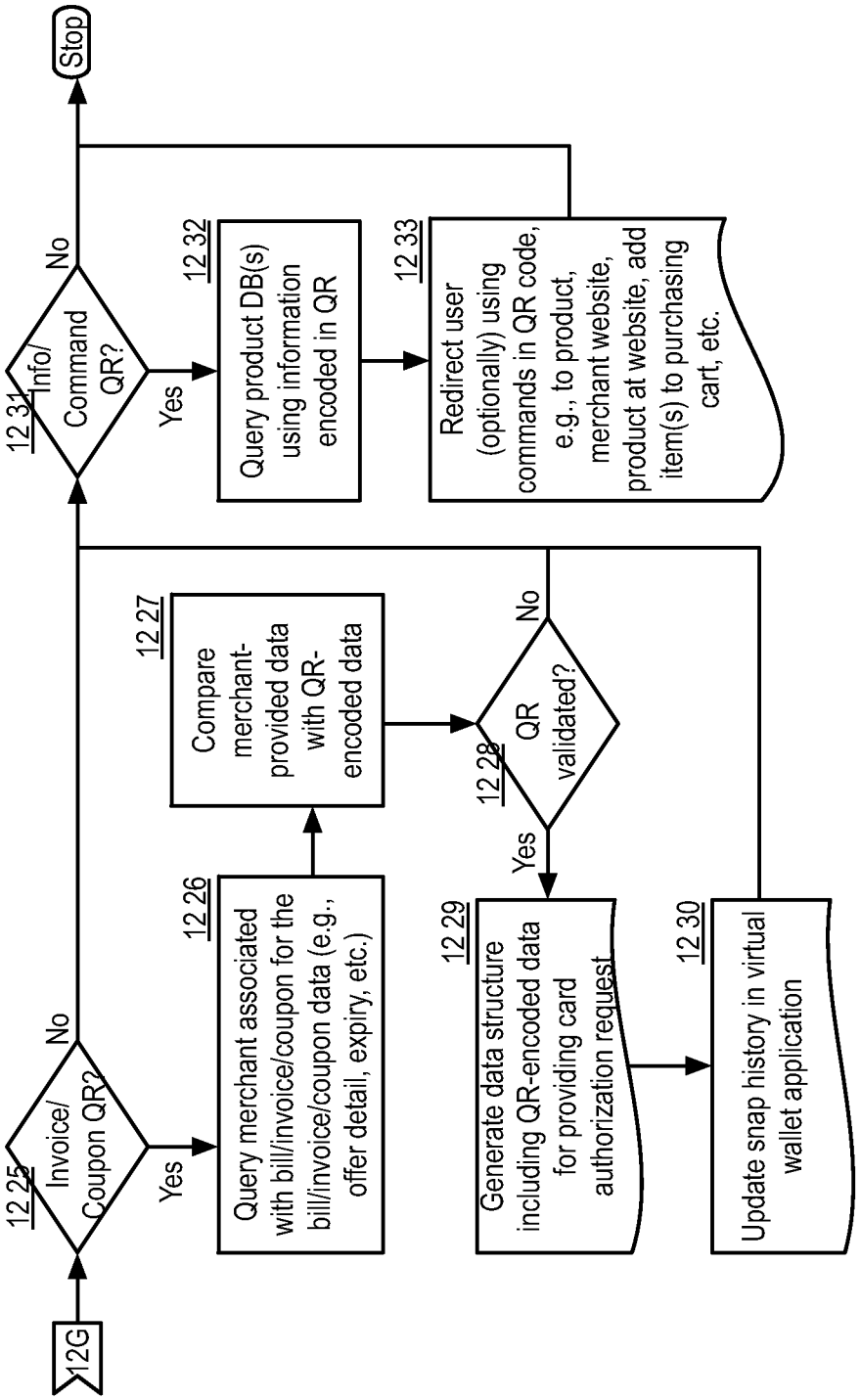


FIGURE 12I

Example: Quick Response Code Processing ("QRCP") component 1220

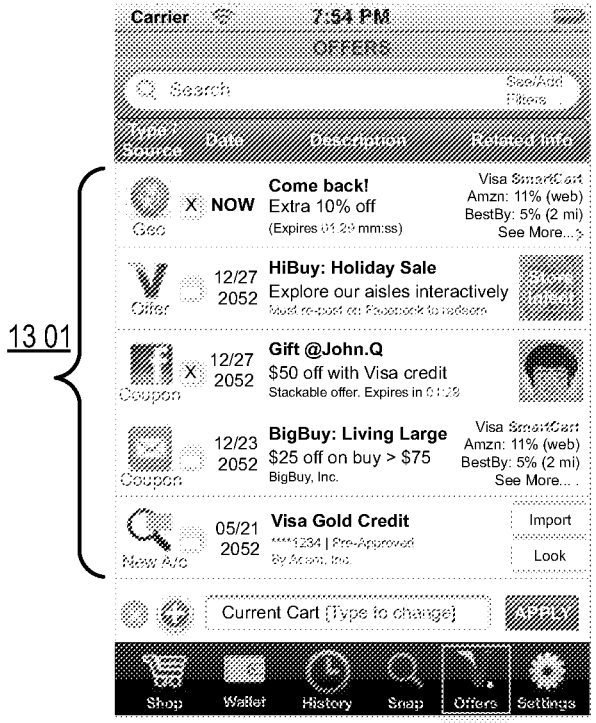




FIGURE 13A

Example: UEP Application Embodiment - Offers Mode

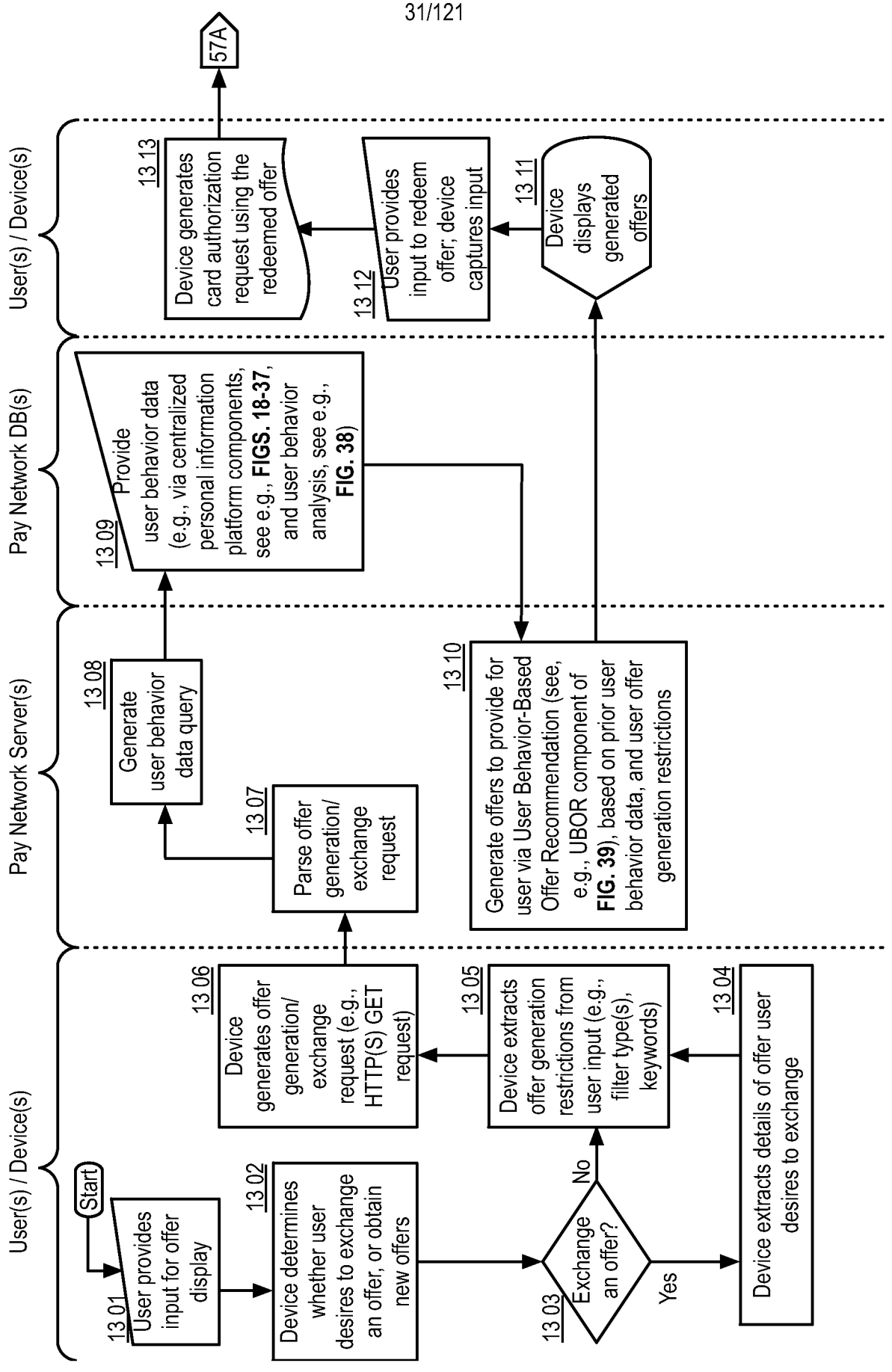
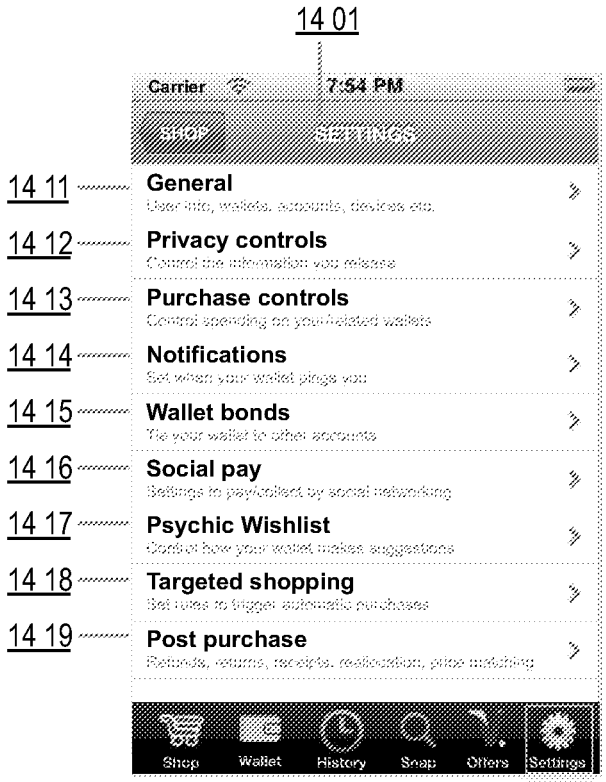


FIGURE 13B

Example: Offer Recommendation and Exchange ("ORE") component 1300



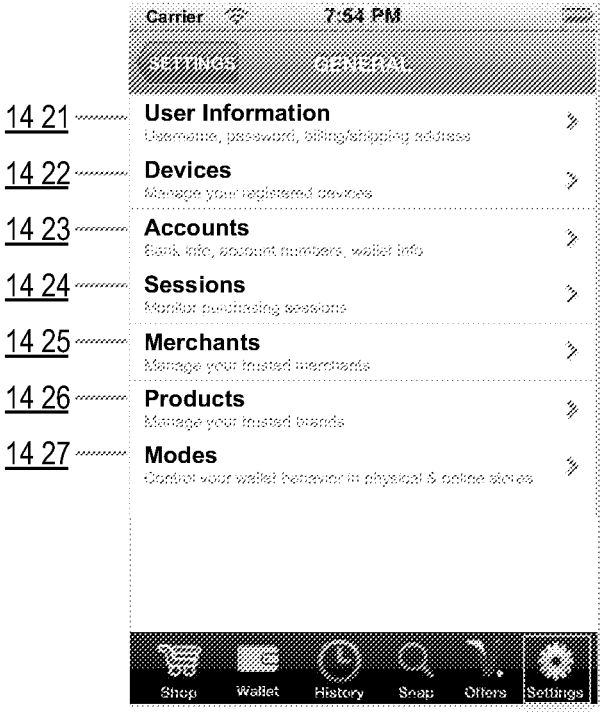


FIGURE 14

Example: UEP Application Embodiment - General Settings Mode

Example: UEP Application Embodiment - Wallet Bonds Settings Mode

FIGURE 15

Example: UEP Application Embodiment - Purchase Controls Settings Mode

FIGURE 16A

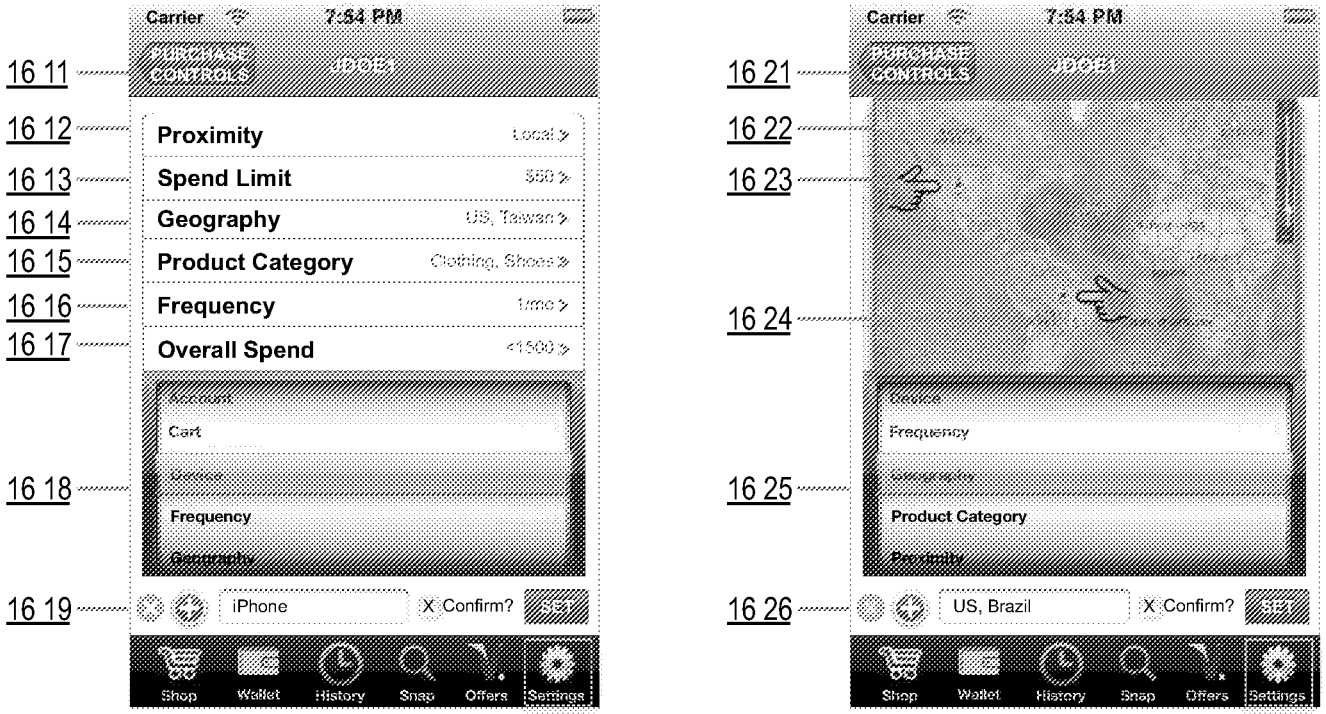


FIGURE 16B

Example: UEP Application Embodiment - Purchase Controls Settings Mode

FIGURE 16C

Example: UEP Application Embodiment - Purchase Controls Settings Mode

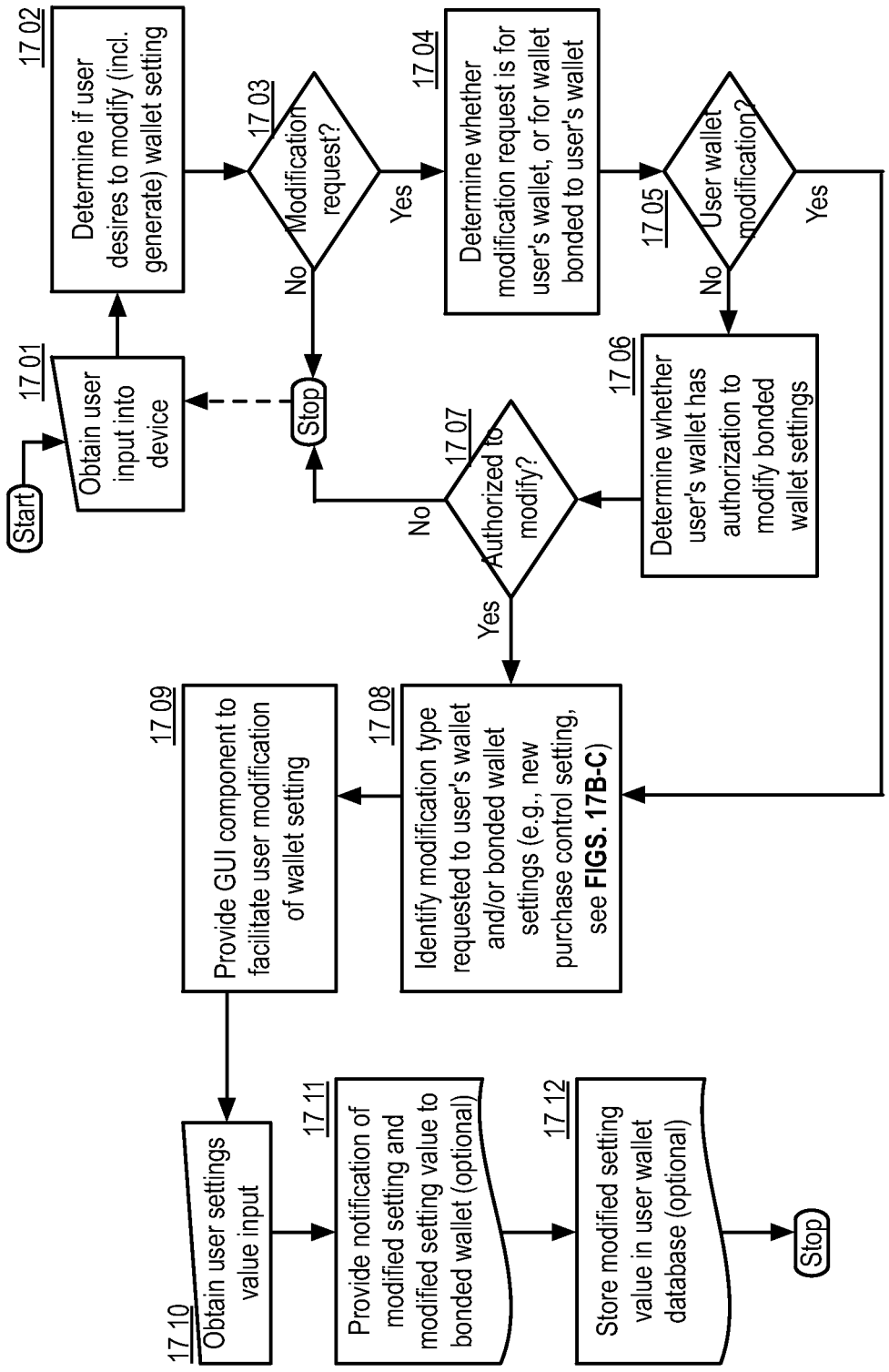


FIGURE 17A

Example: Virtual Wallet Settings Configuration ("VWSC") component 1700

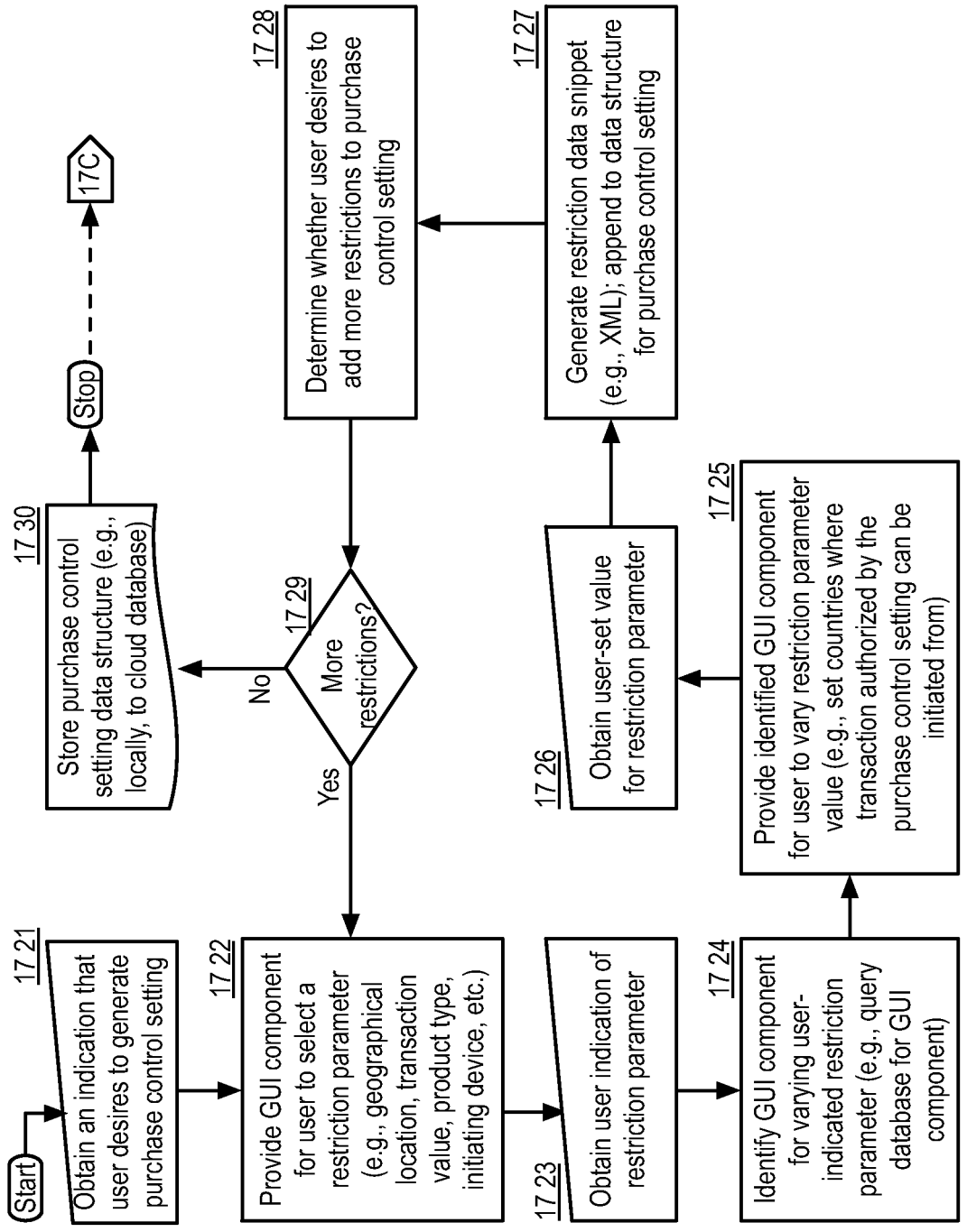


FIGURE 17B

Example: Purchase Controls Settings ("PCS") component 1720

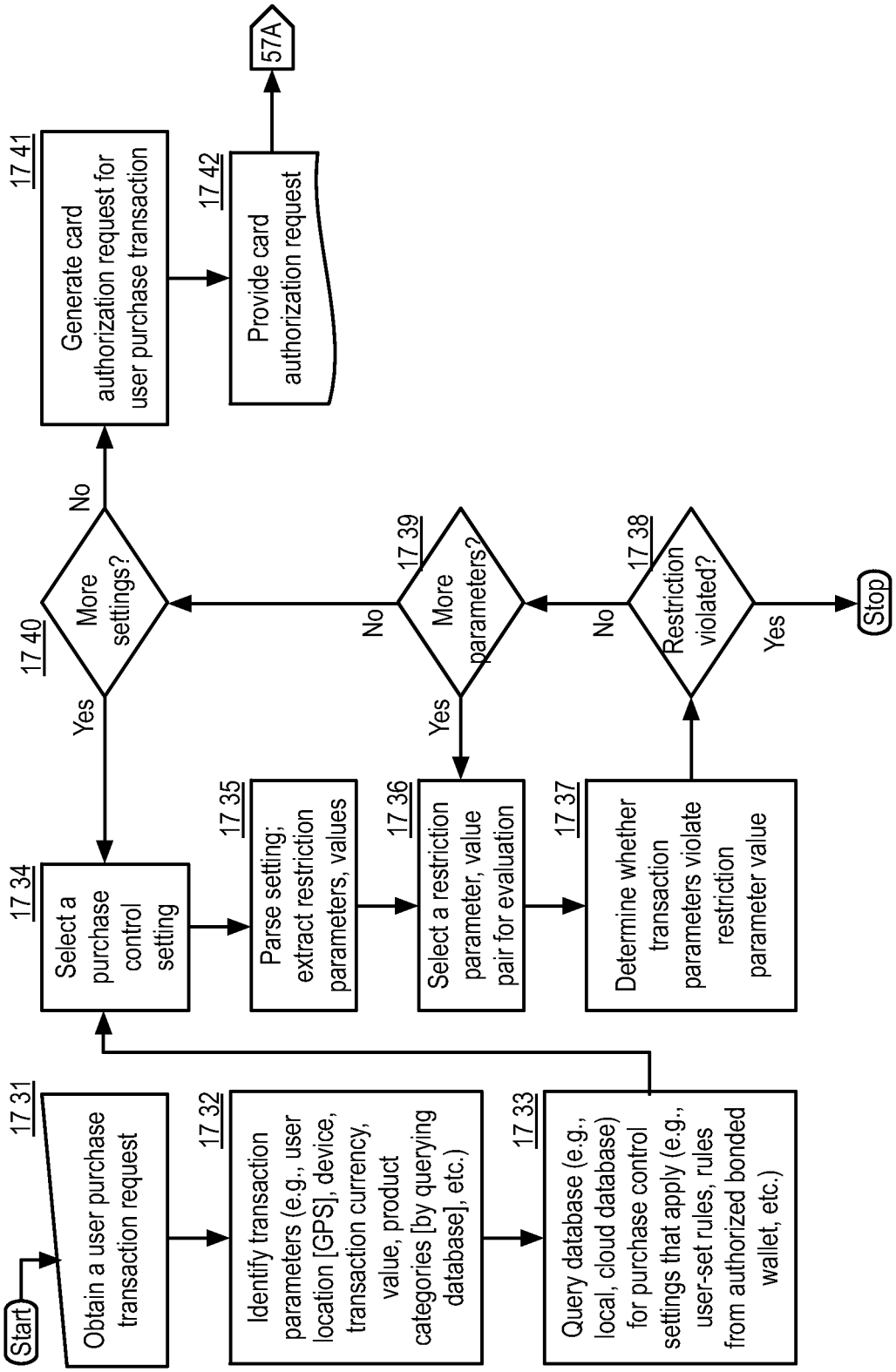
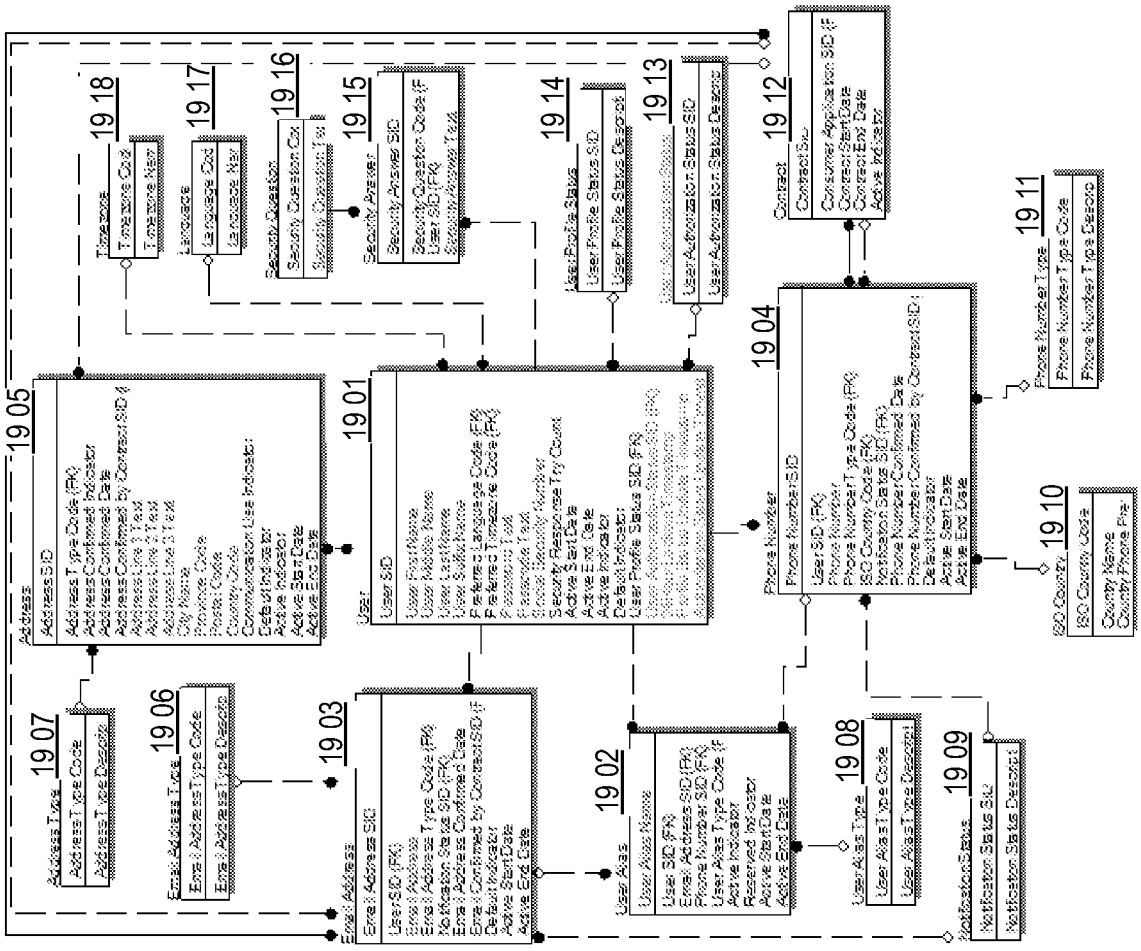


FIGURE 17C

Example: Purchase Controls Settings ("PCS") component 1720

FIGURE 18

Example: Centralized Personal Information Platform



Example: User Profile Attributes Data Model

FIGURE 19A

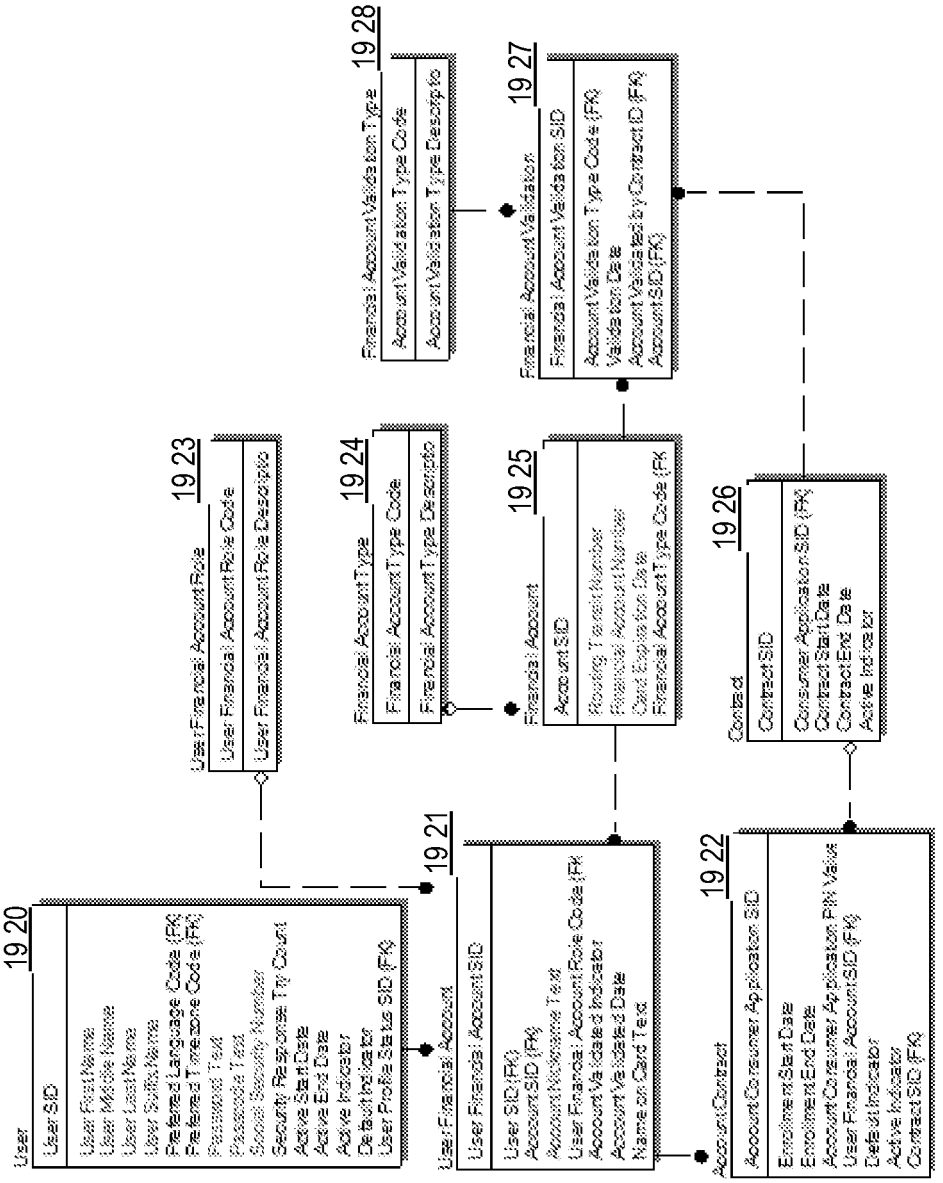
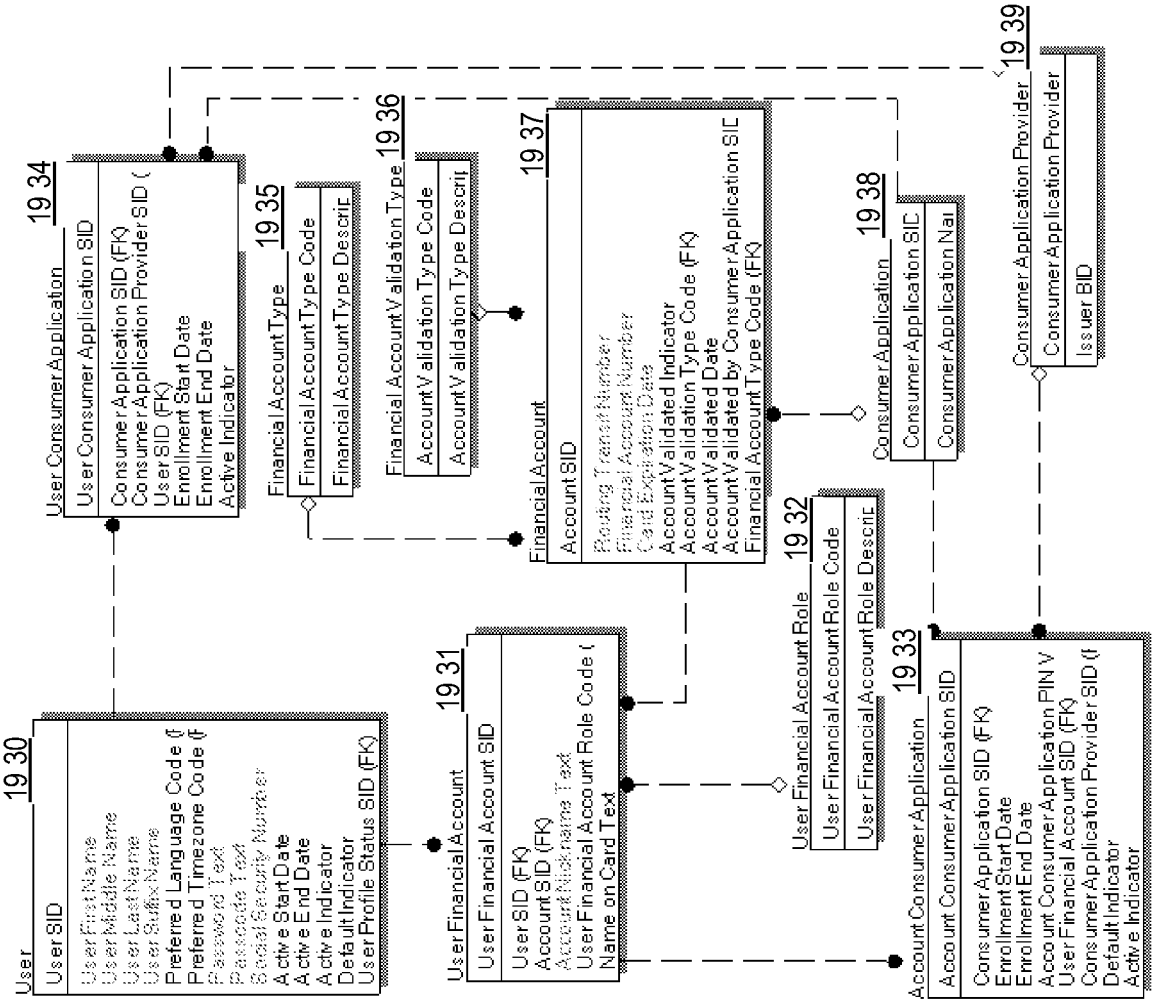


FIGURE 19B

Example: User Profile Attributes Data Model



Example: User Profile Attributes Data Model

FIGURE 19C

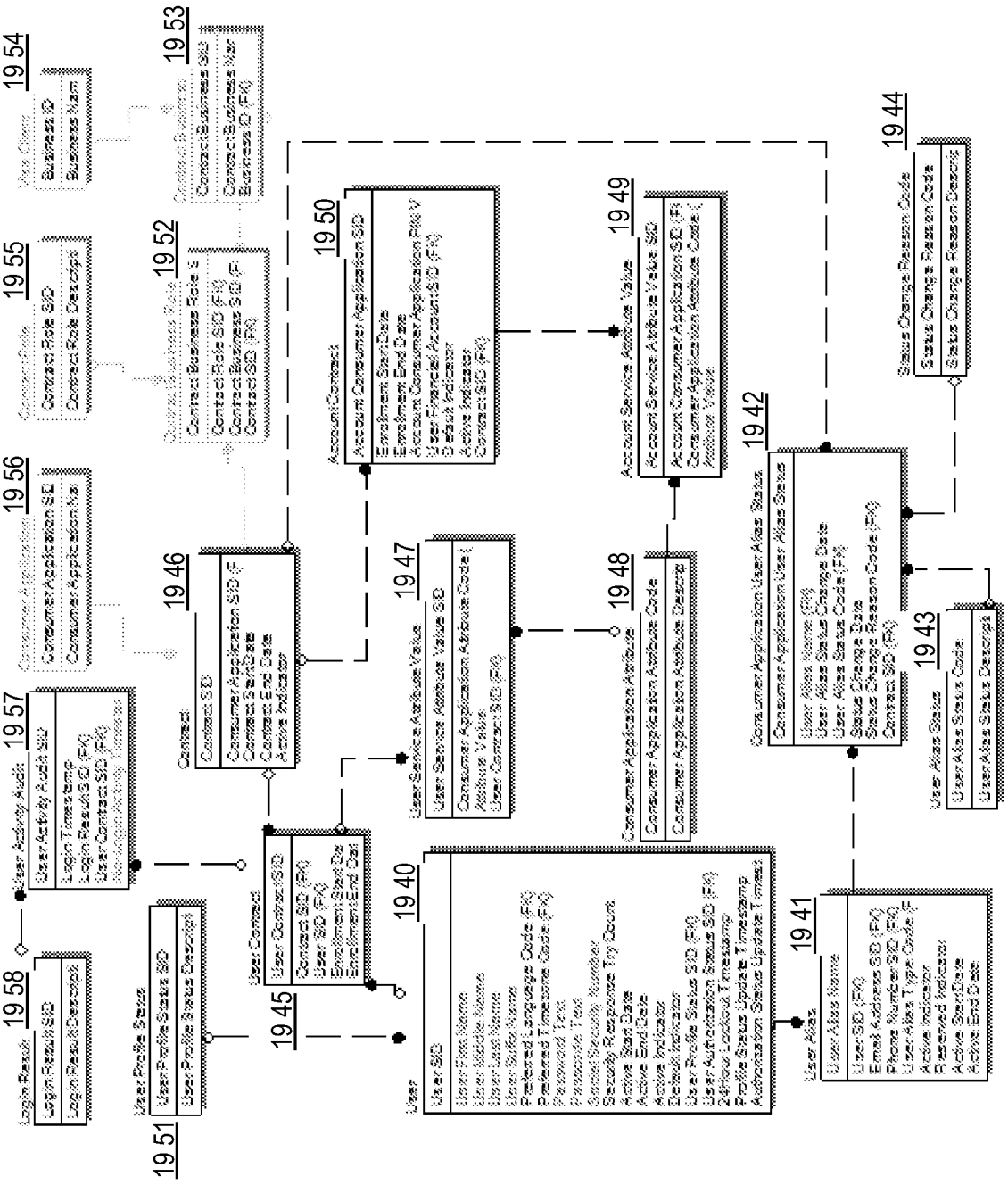
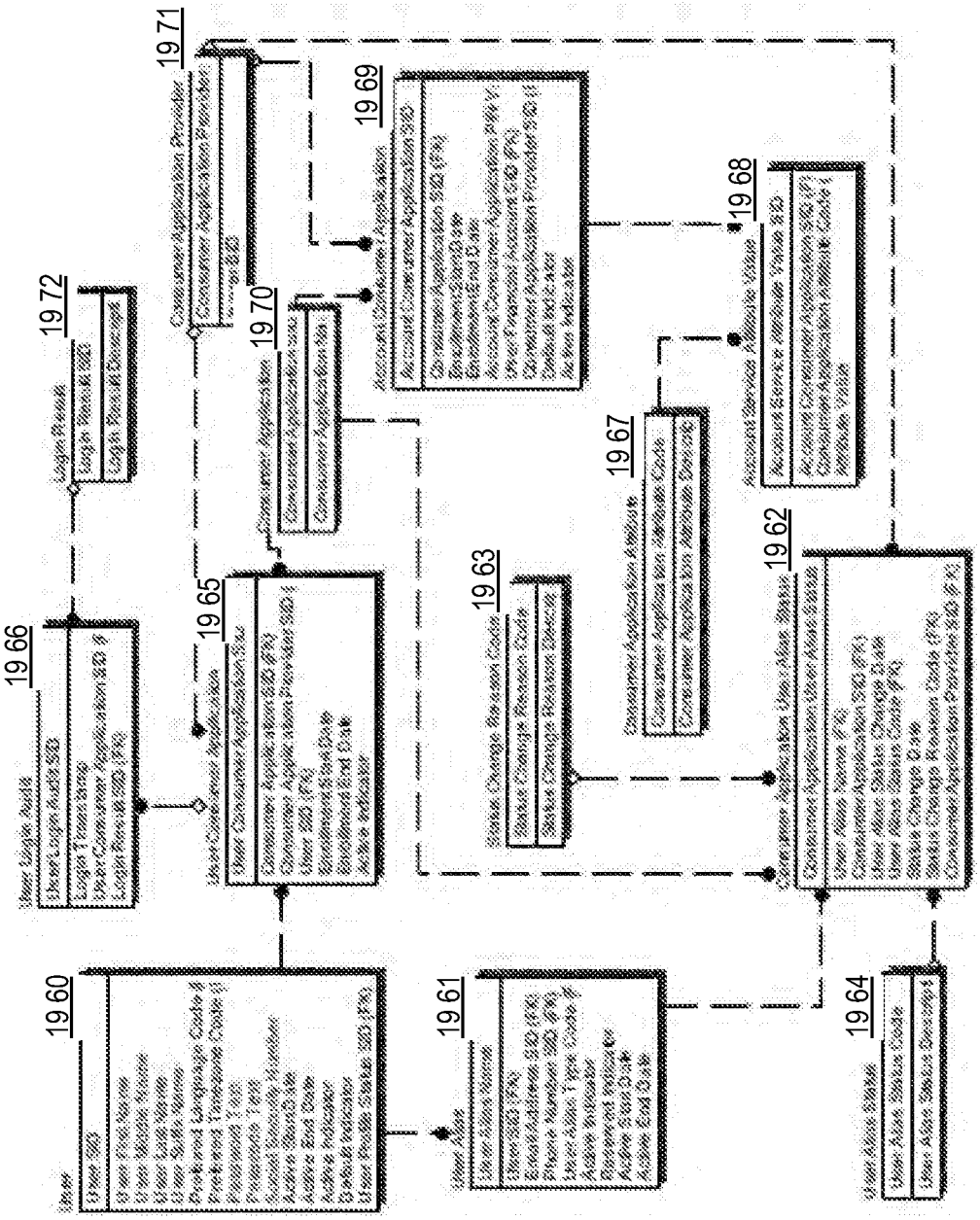


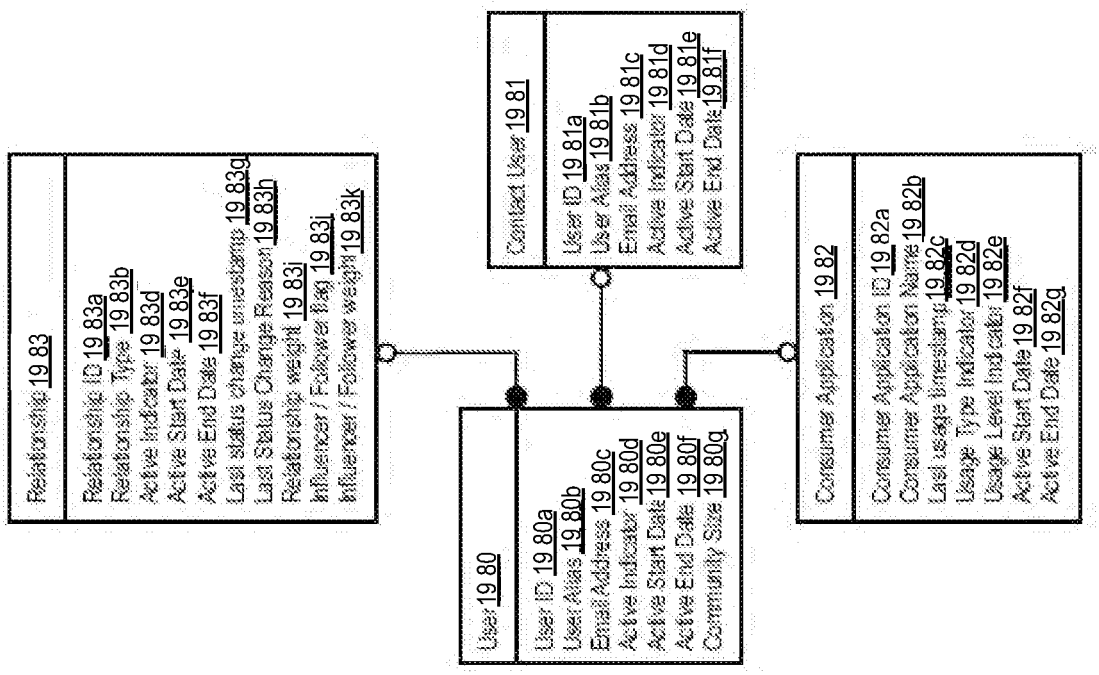
FIGURE 19D

Example: User Profile Attributes Data Model



Example: User Profile Attributes Data Model

FIGURE 19E



Example: User Profile Attributes Data Model

FIGURE 19F

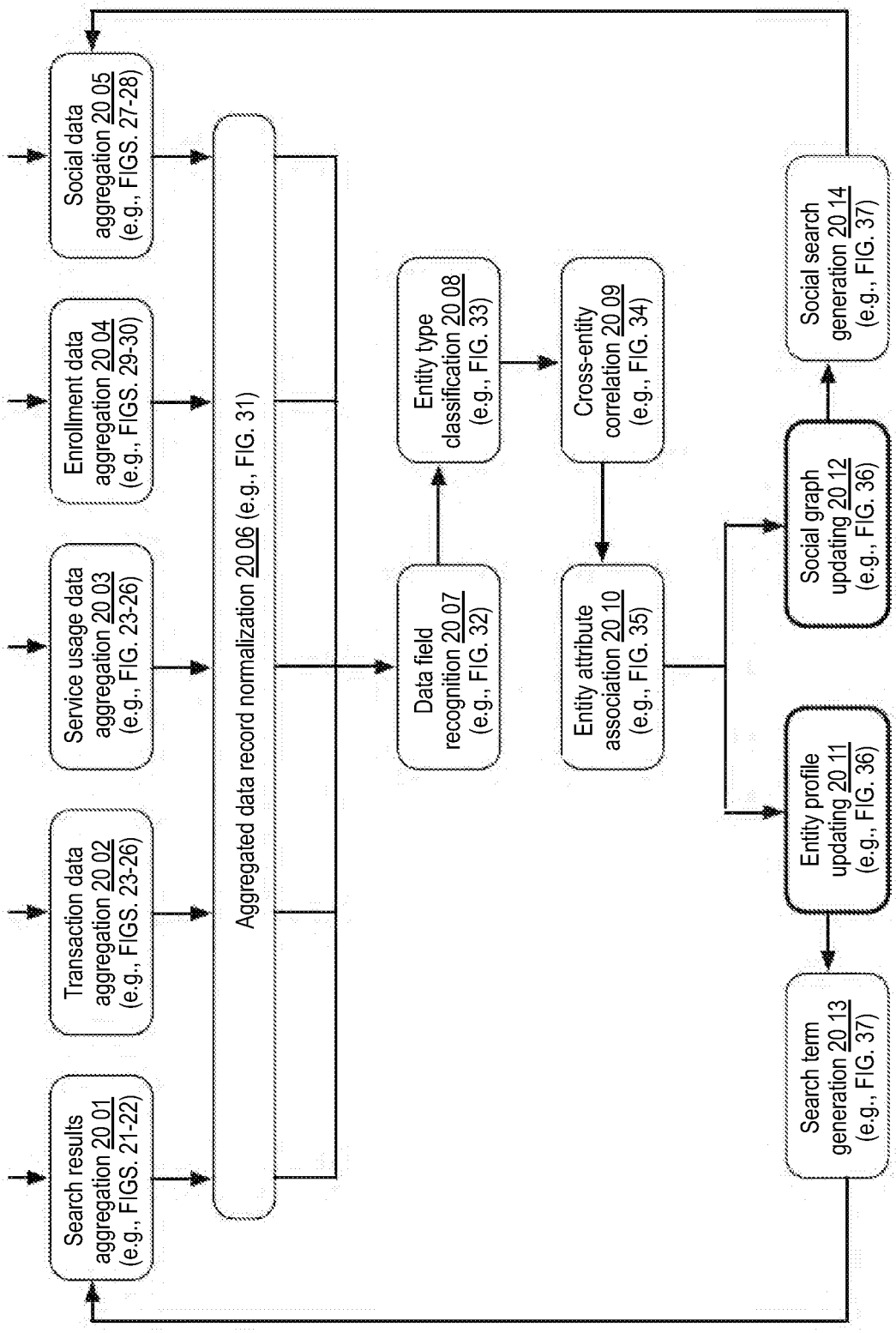


FIGURE 20

Example: Centralized Personal Information Platform Components

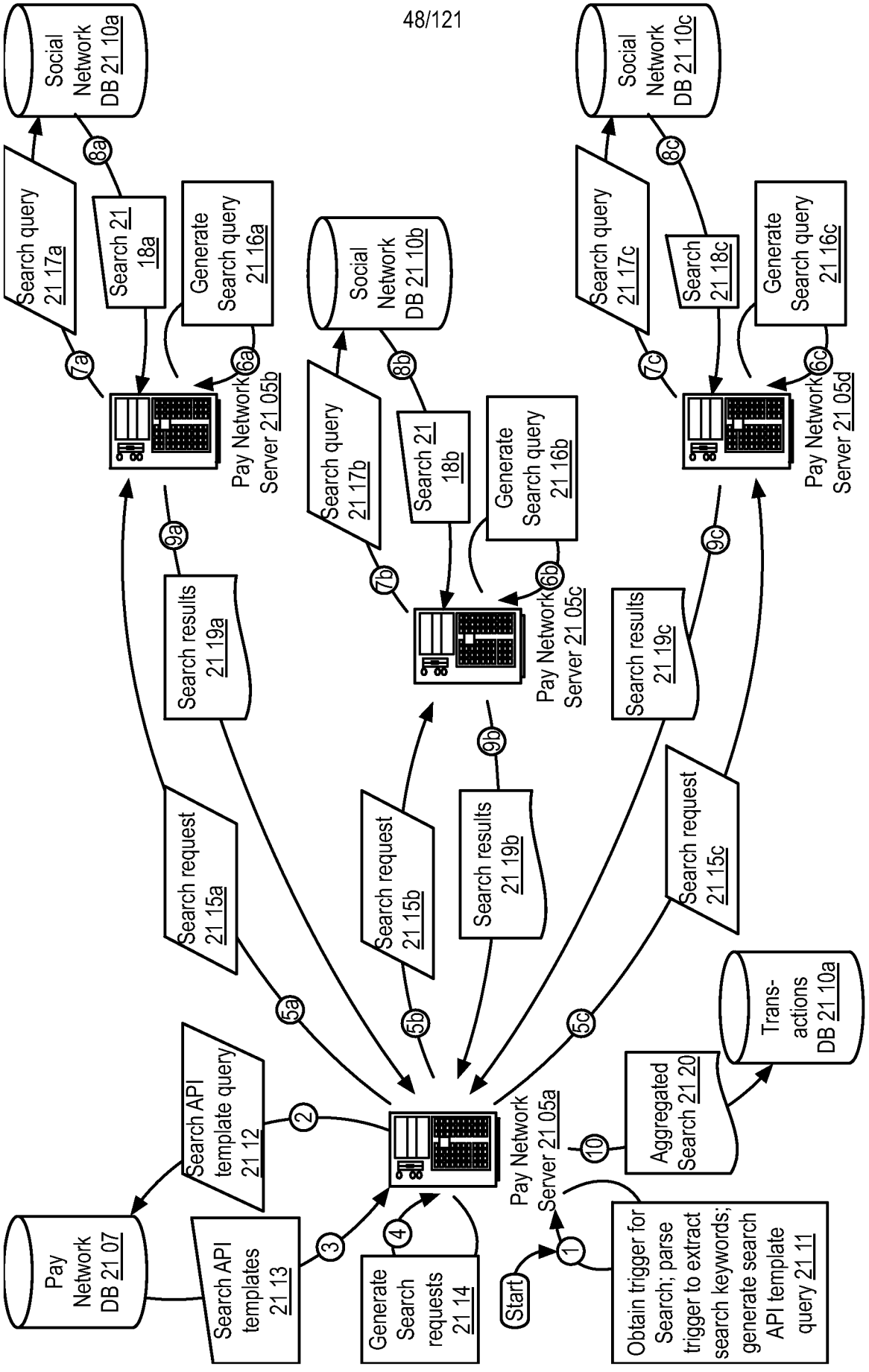


FIGURE 21 Example: Search Results Aggregation

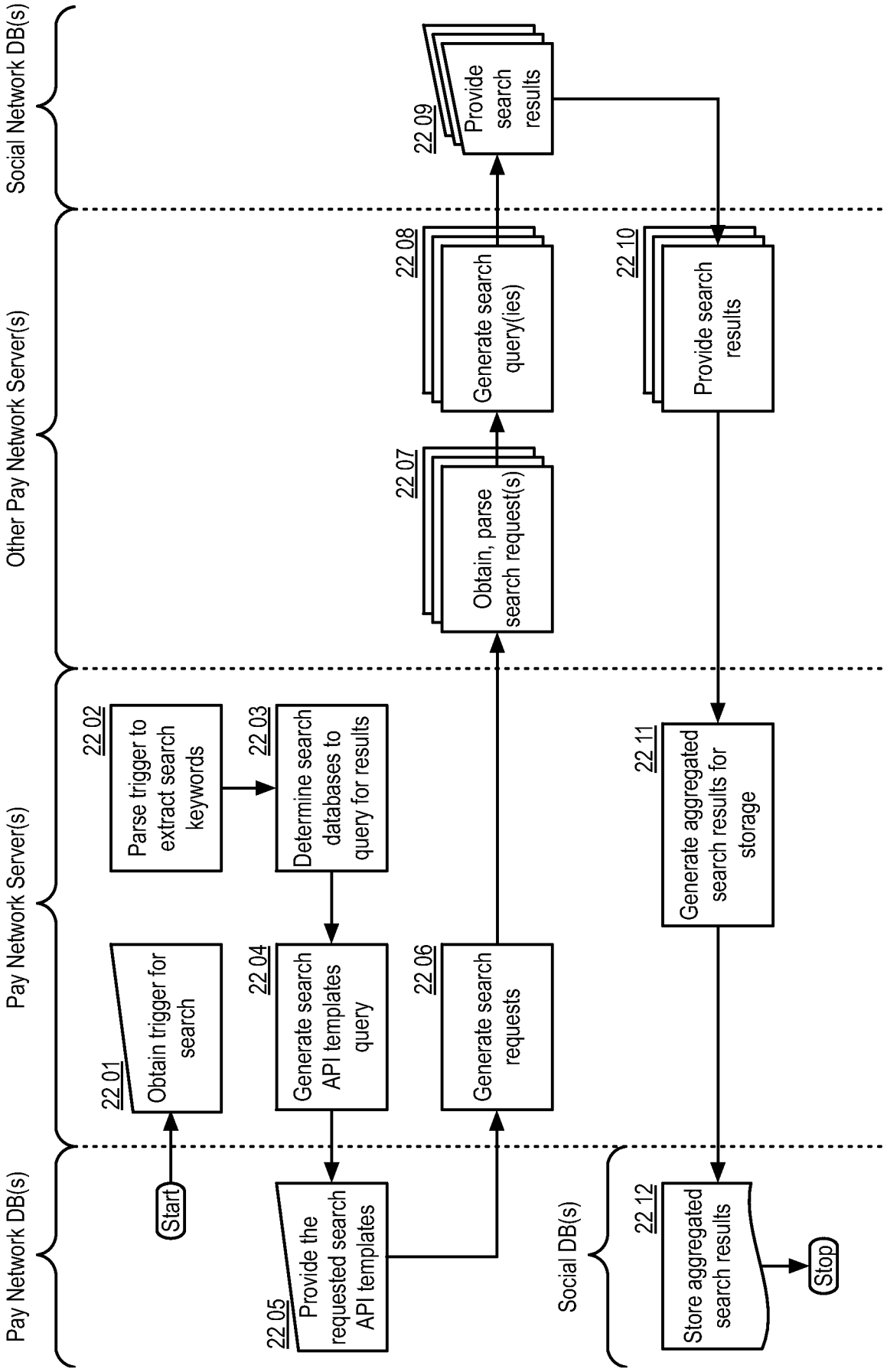


FIGURE 22

Example: Search Results Aggregation ("SRA") component 2200

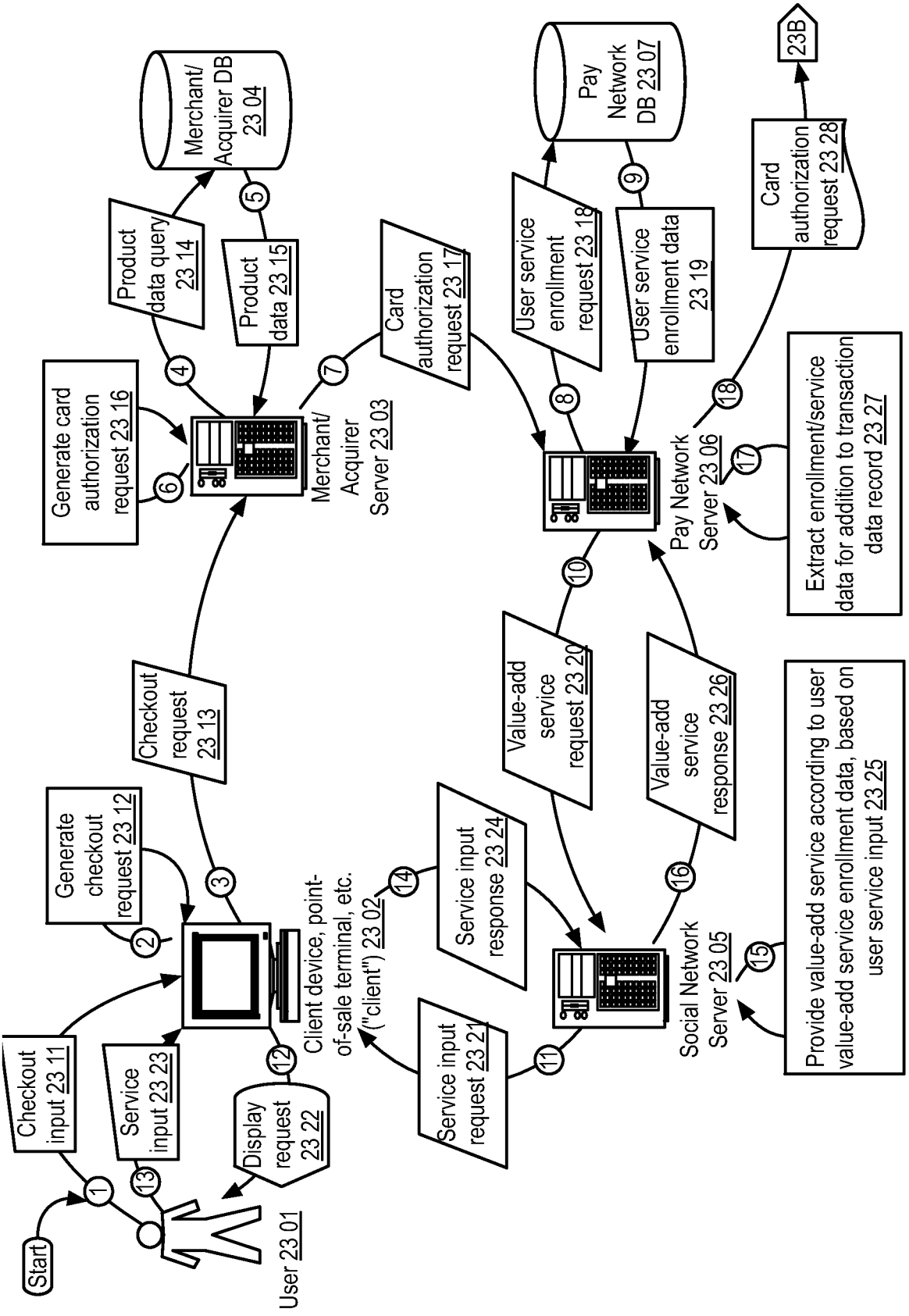


FIGURE 23A

Example: Card-Based Transaction Execution

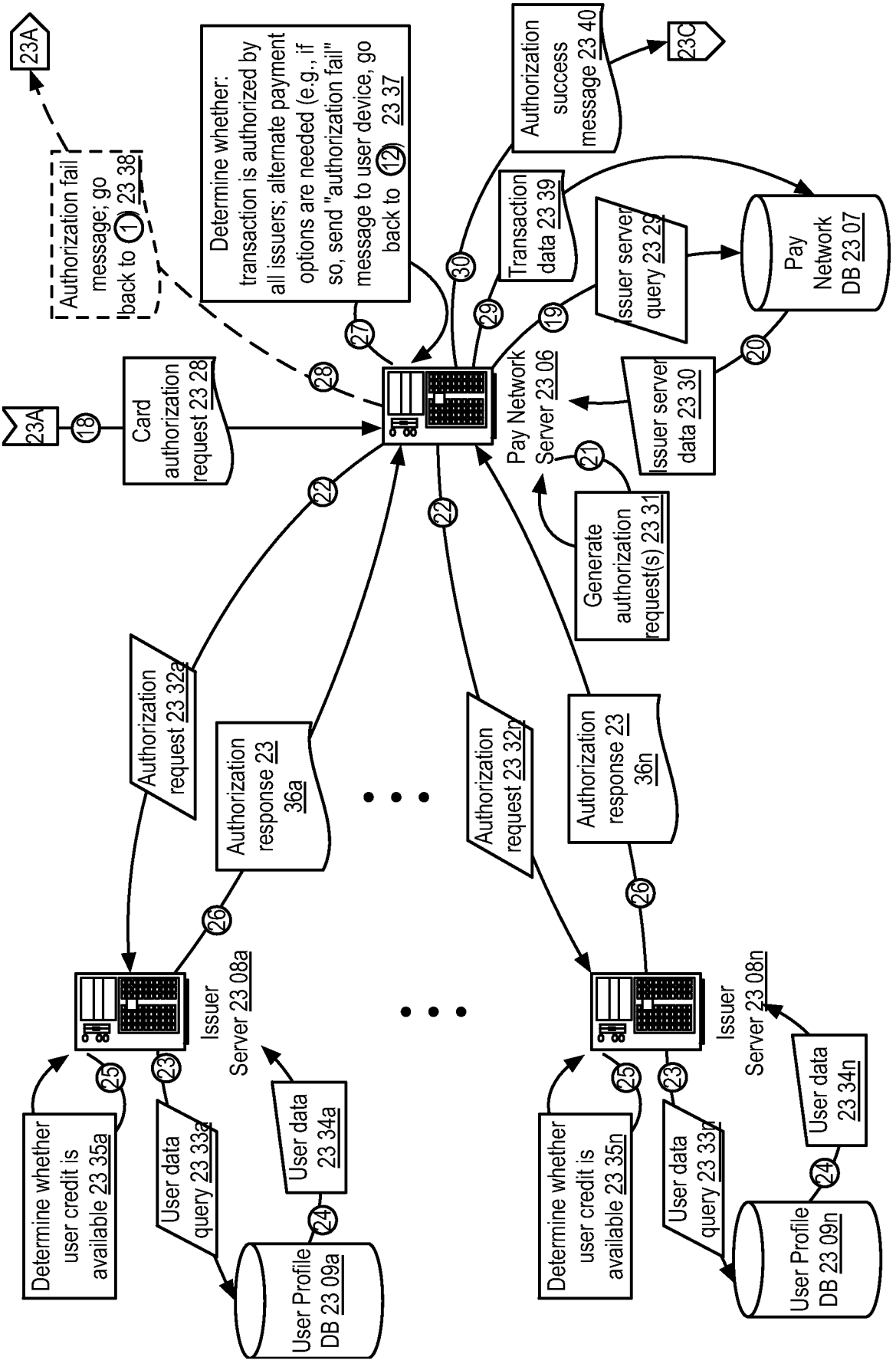


FIGURE 23B

Example: Card-Based Transaction Execution

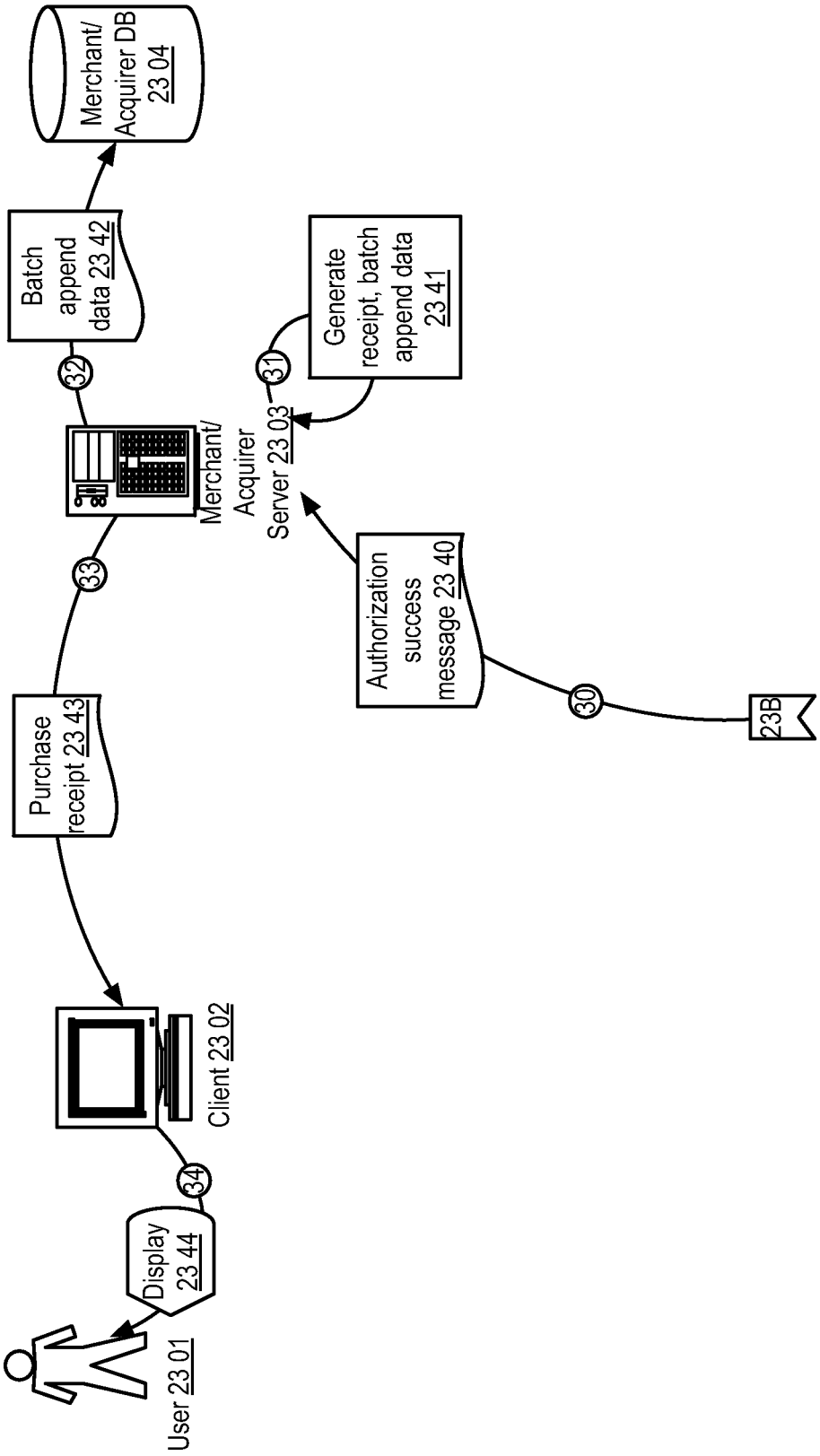


FIGURE 23C

Example: Card-Based Transaction Execution

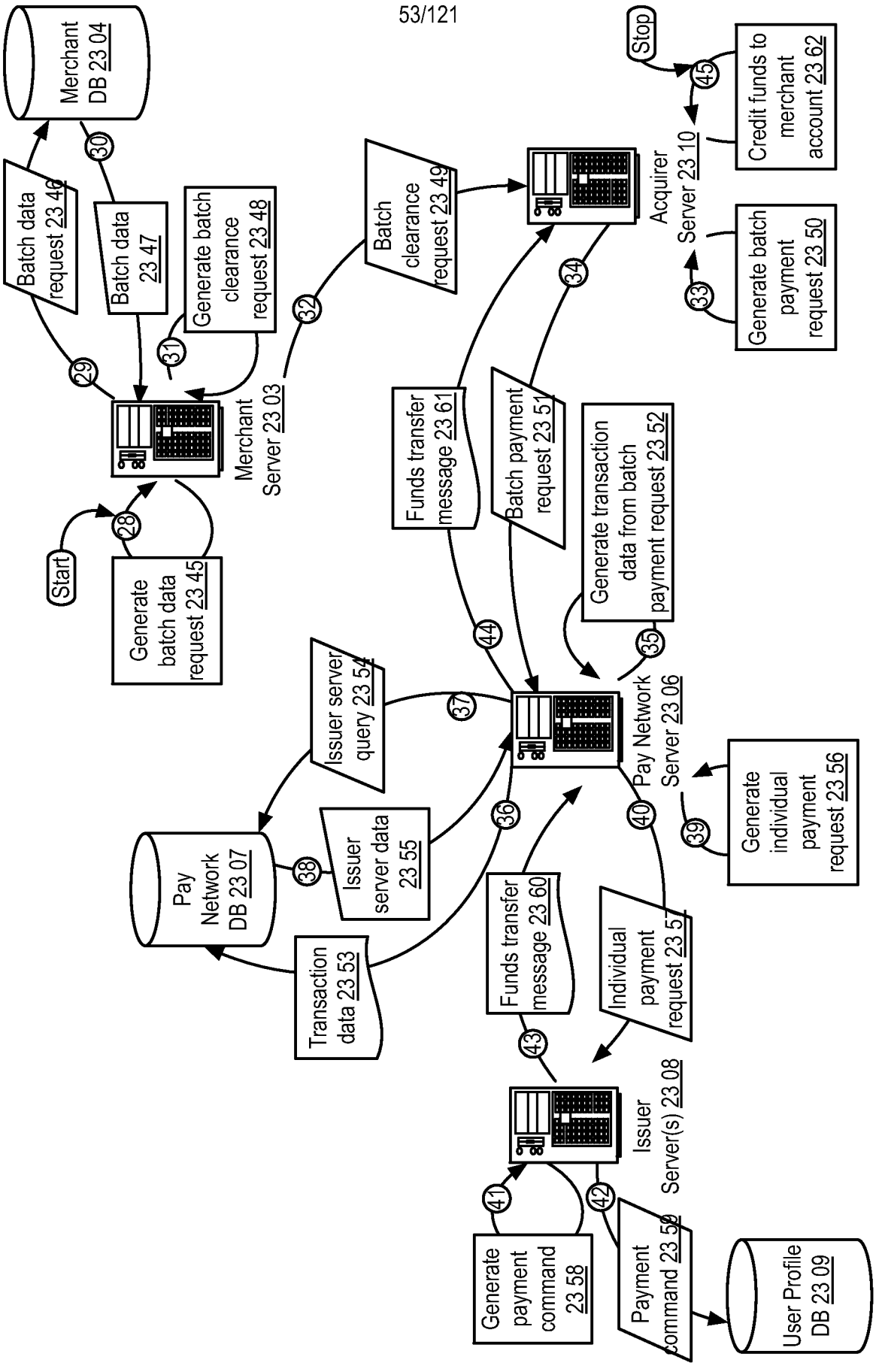


FIGURE 23D

Example: Card-Based Transaction Execution

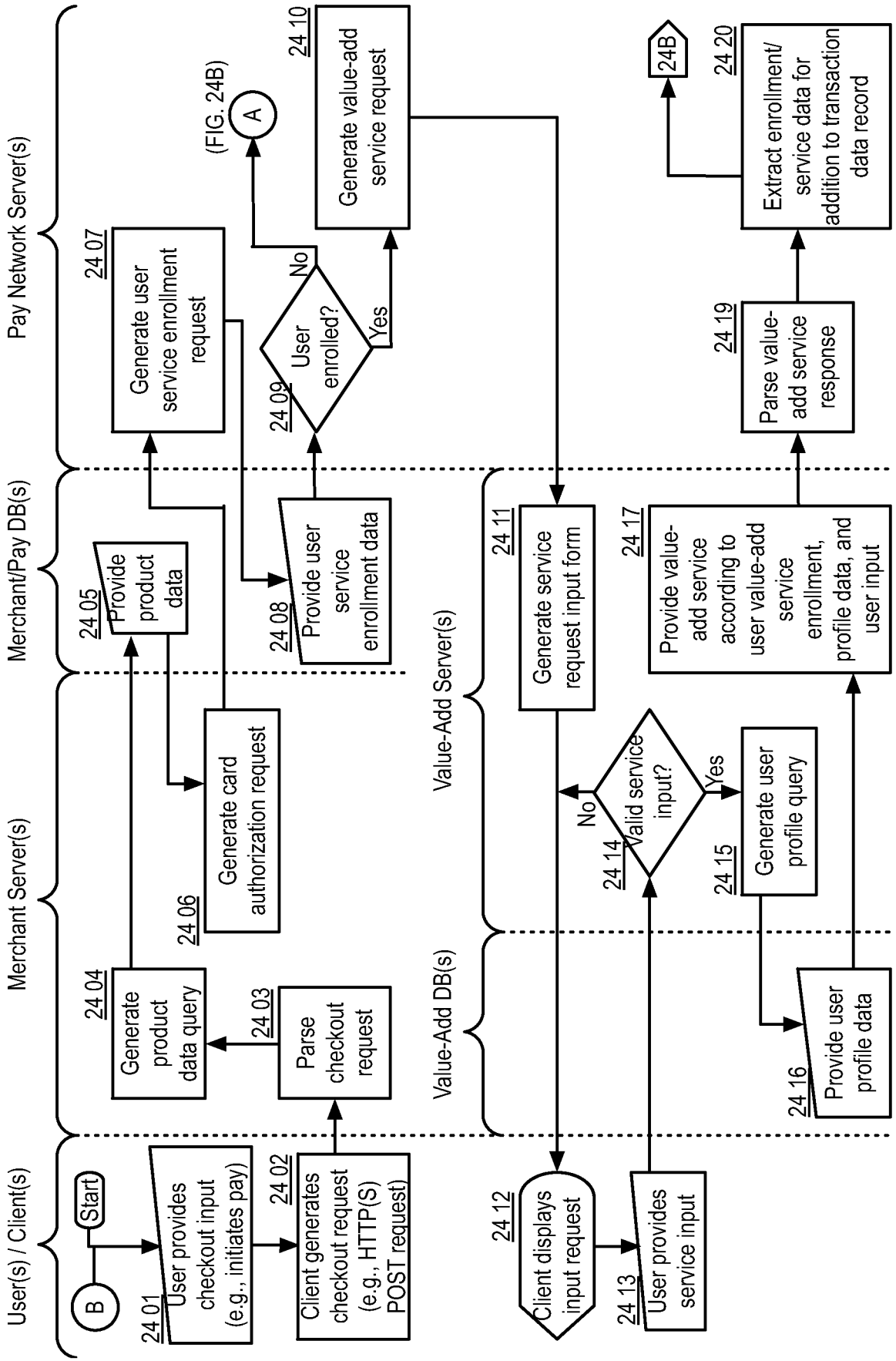


FIGURE 24A

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

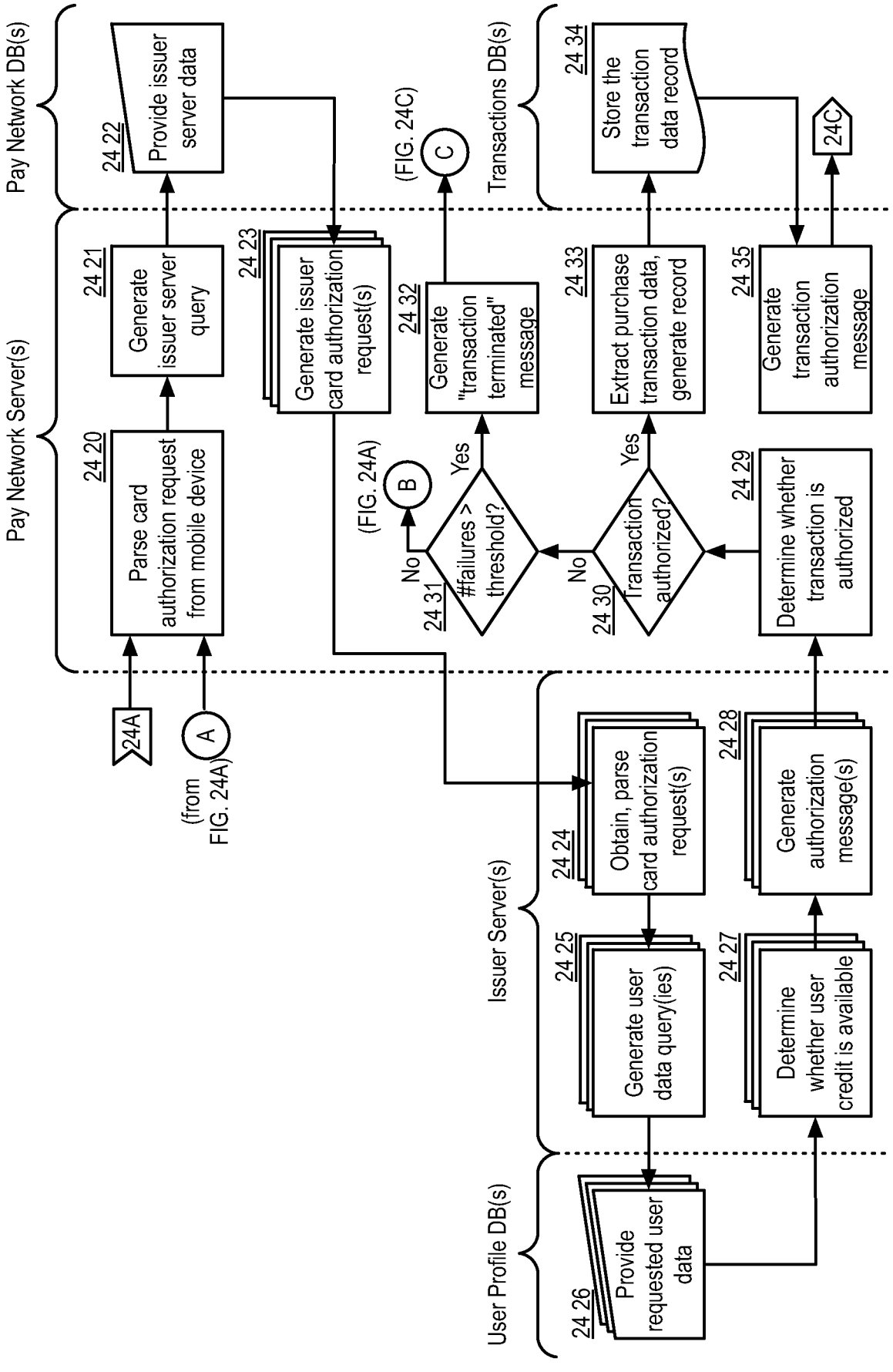


FIGURE 24B

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

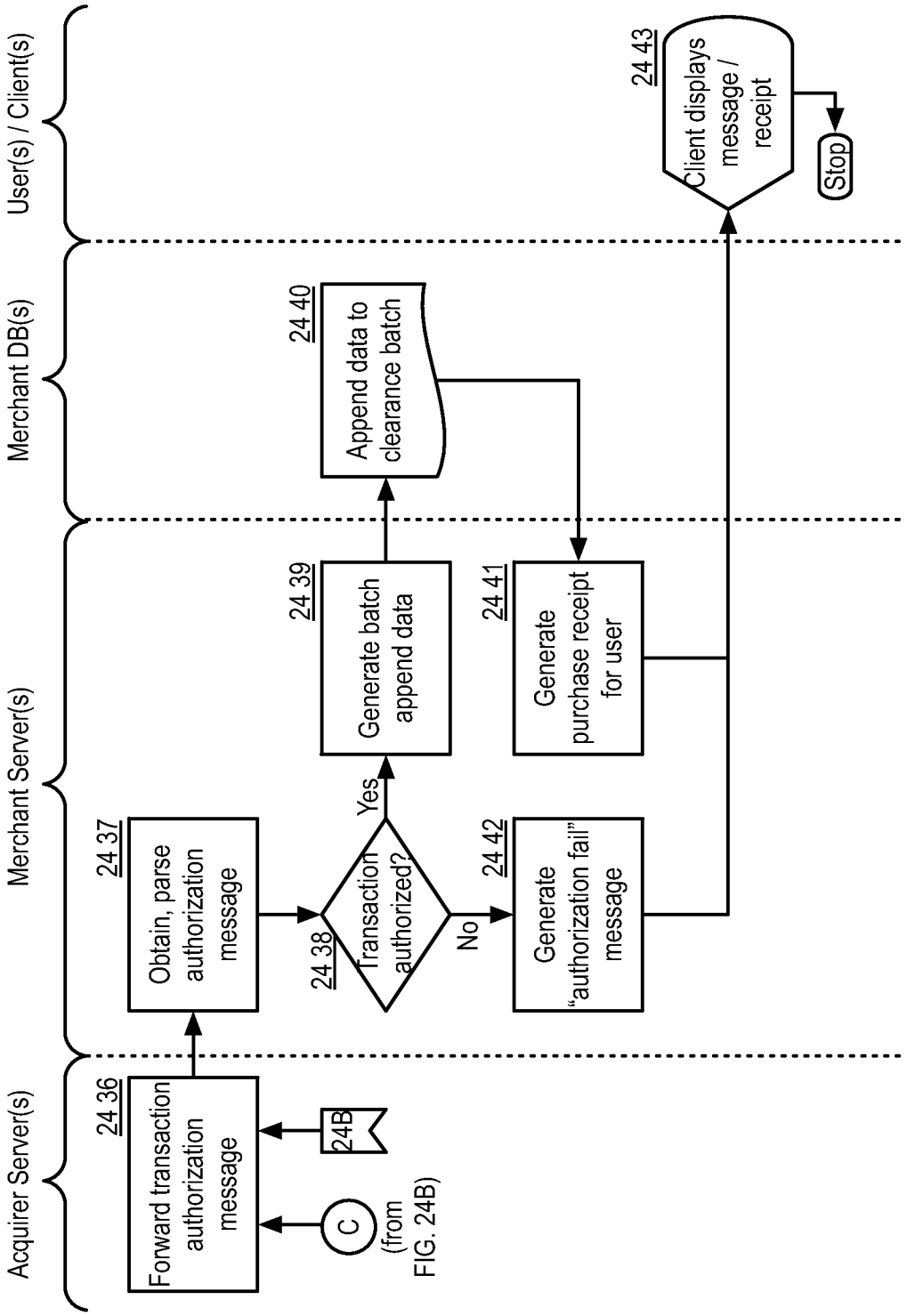


FIGURE 24C

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

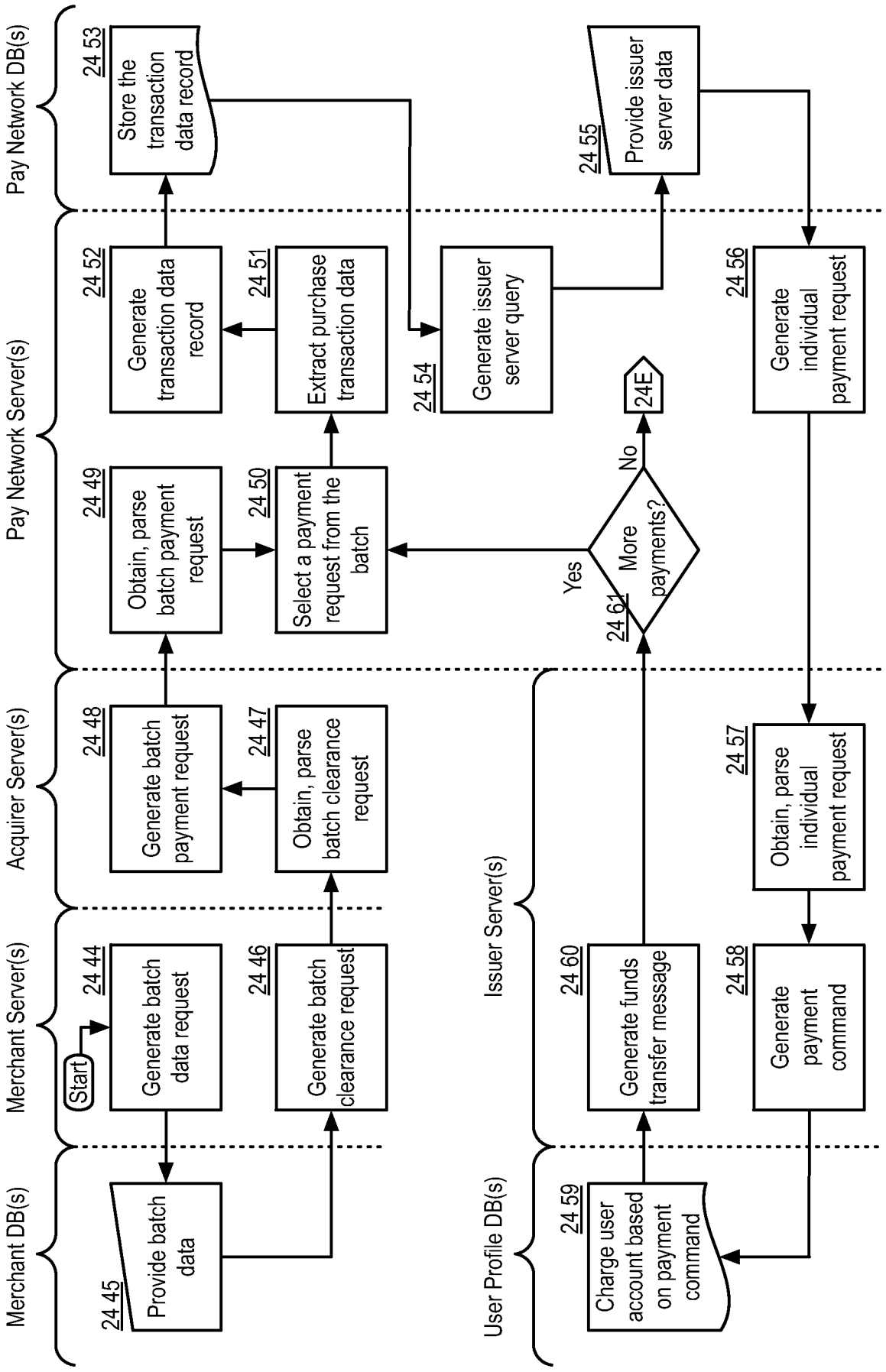
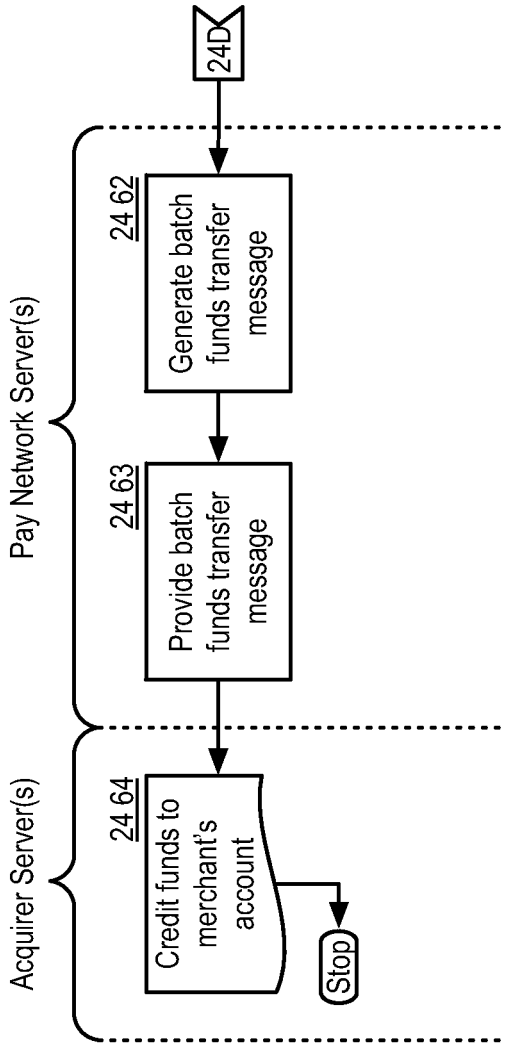


FIGURE 24D

Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400



Example: Card-Based Transaction Data Acquisition ("CTDA") component 2400

FIGURE 24E

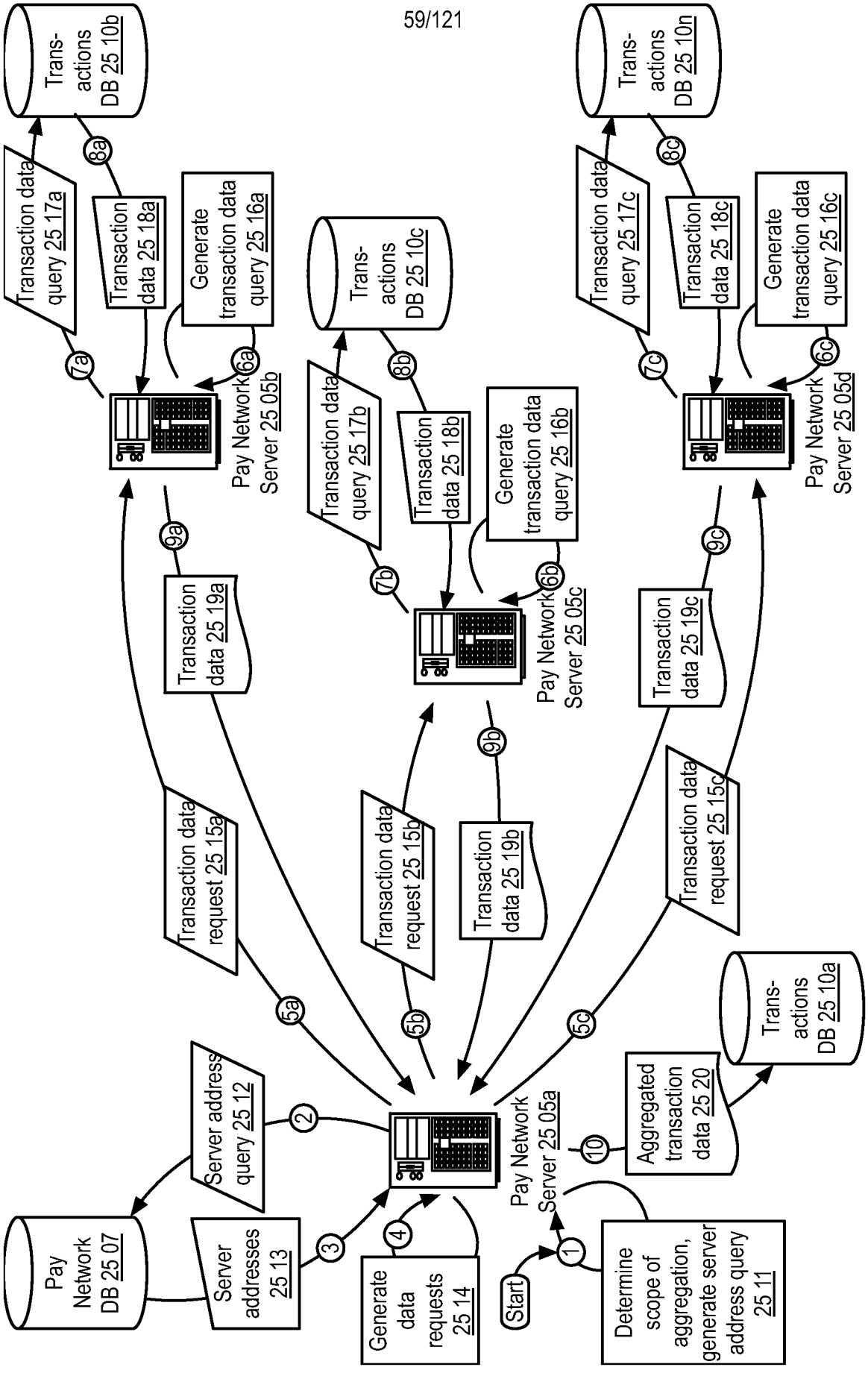
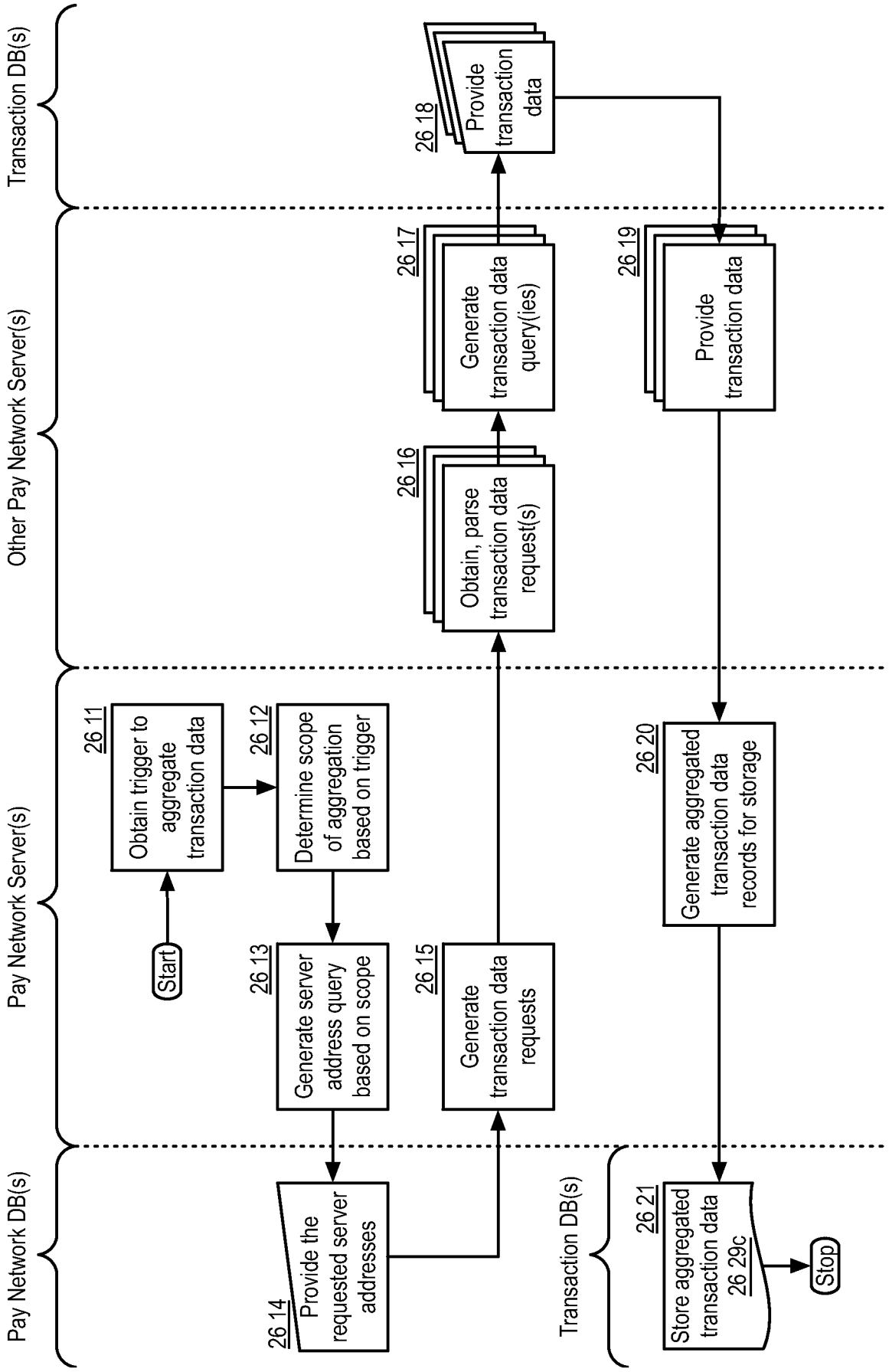


FIGURE 25 Example: Transaction Data Aggregation



Example: Transaction Data Aggregation (TDA) component 2600

FIGURE 26

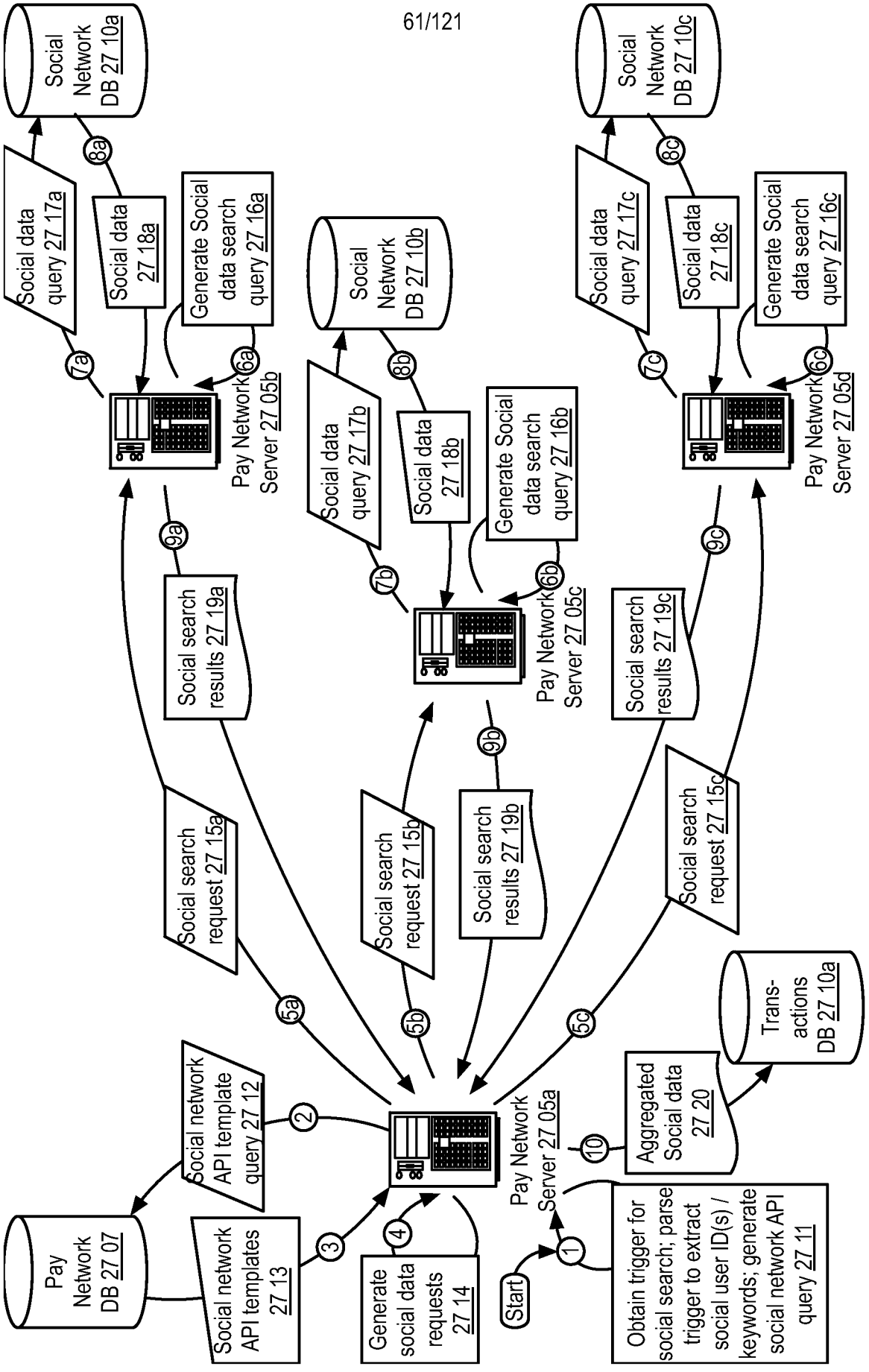


FIGURE 27 Example: Social Data Aggregation

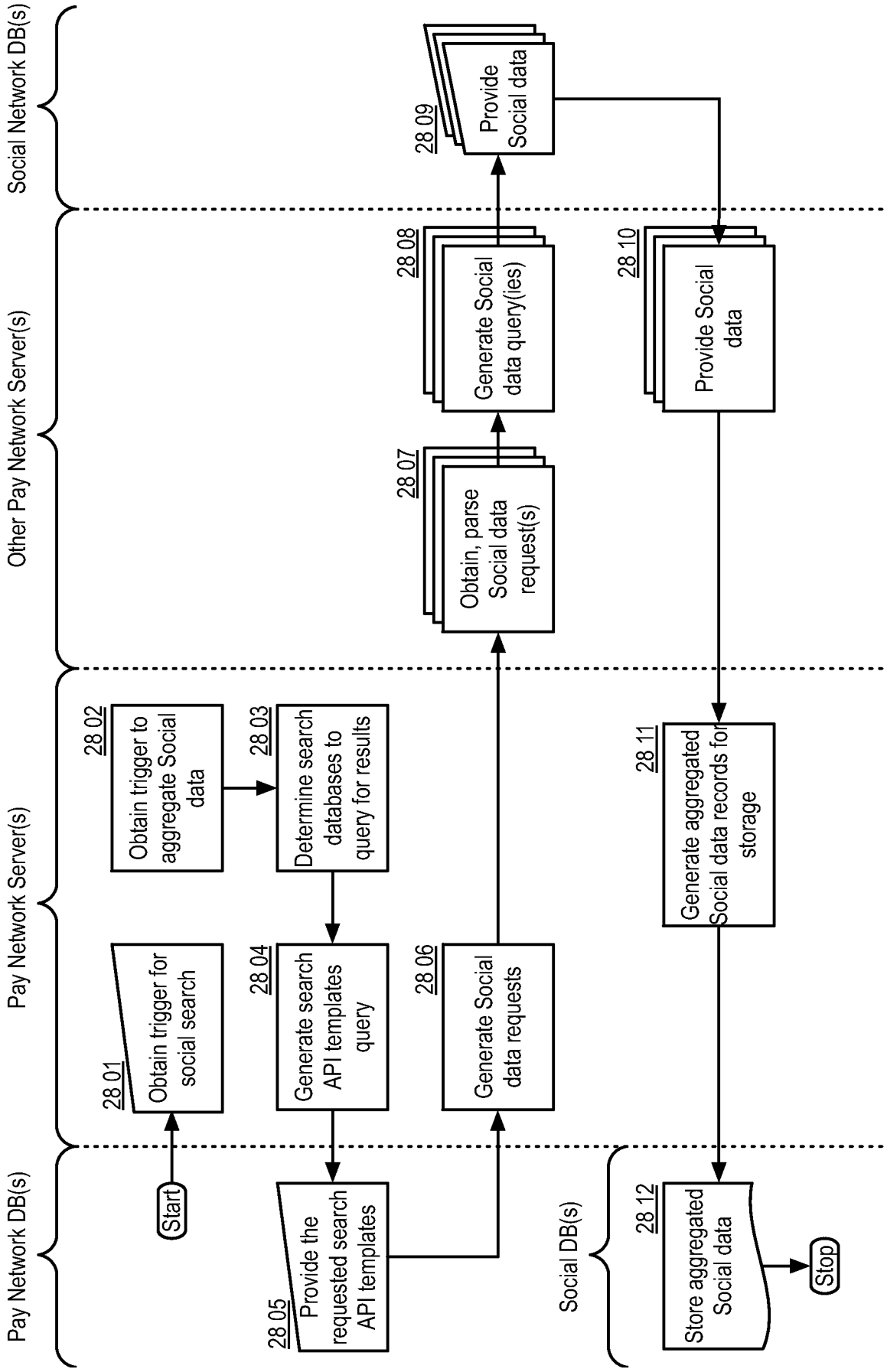


FIGURE 28

Example: Social Data Aggregation ("SDA") component 2800

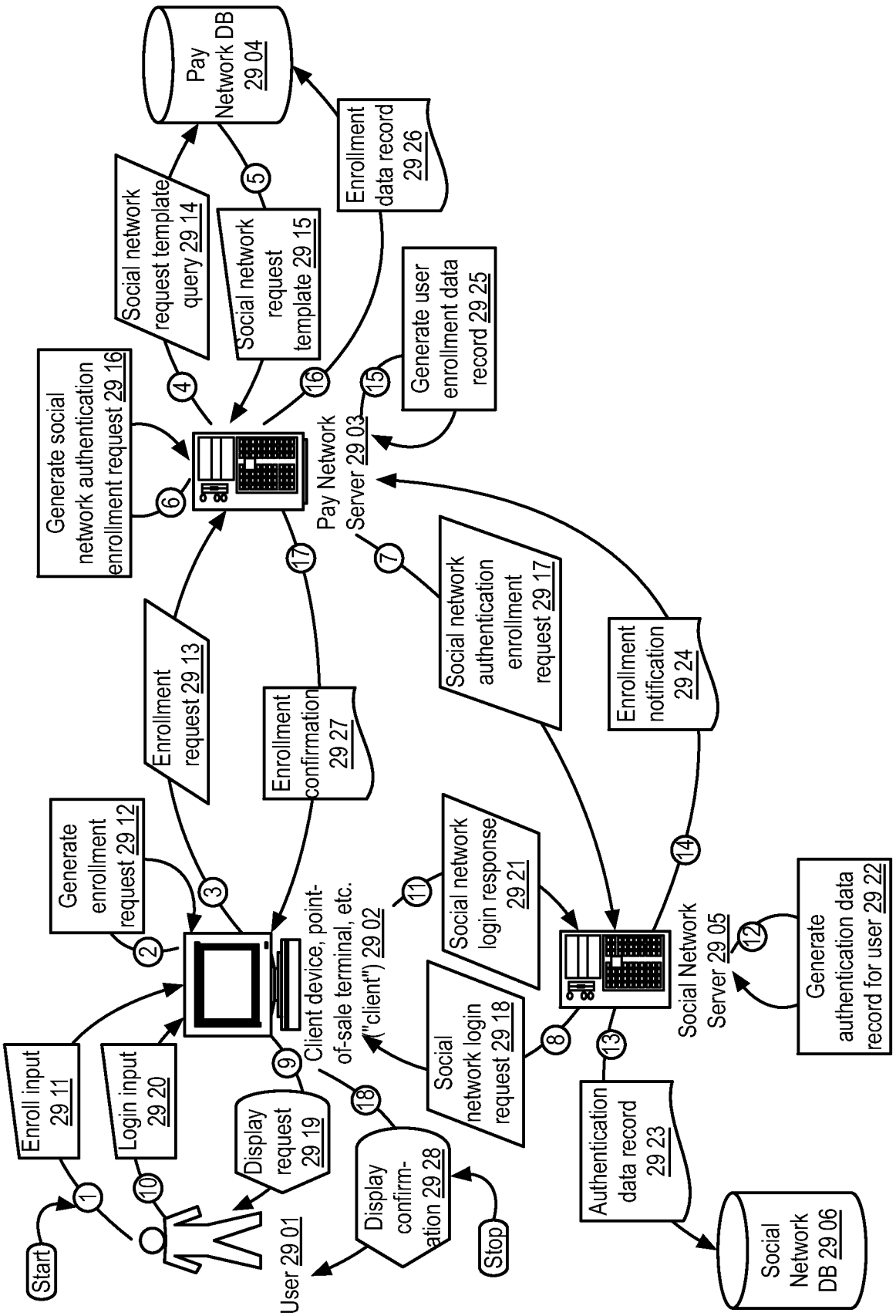


FIGURE 29

Example: Value-Add Service Enrollment

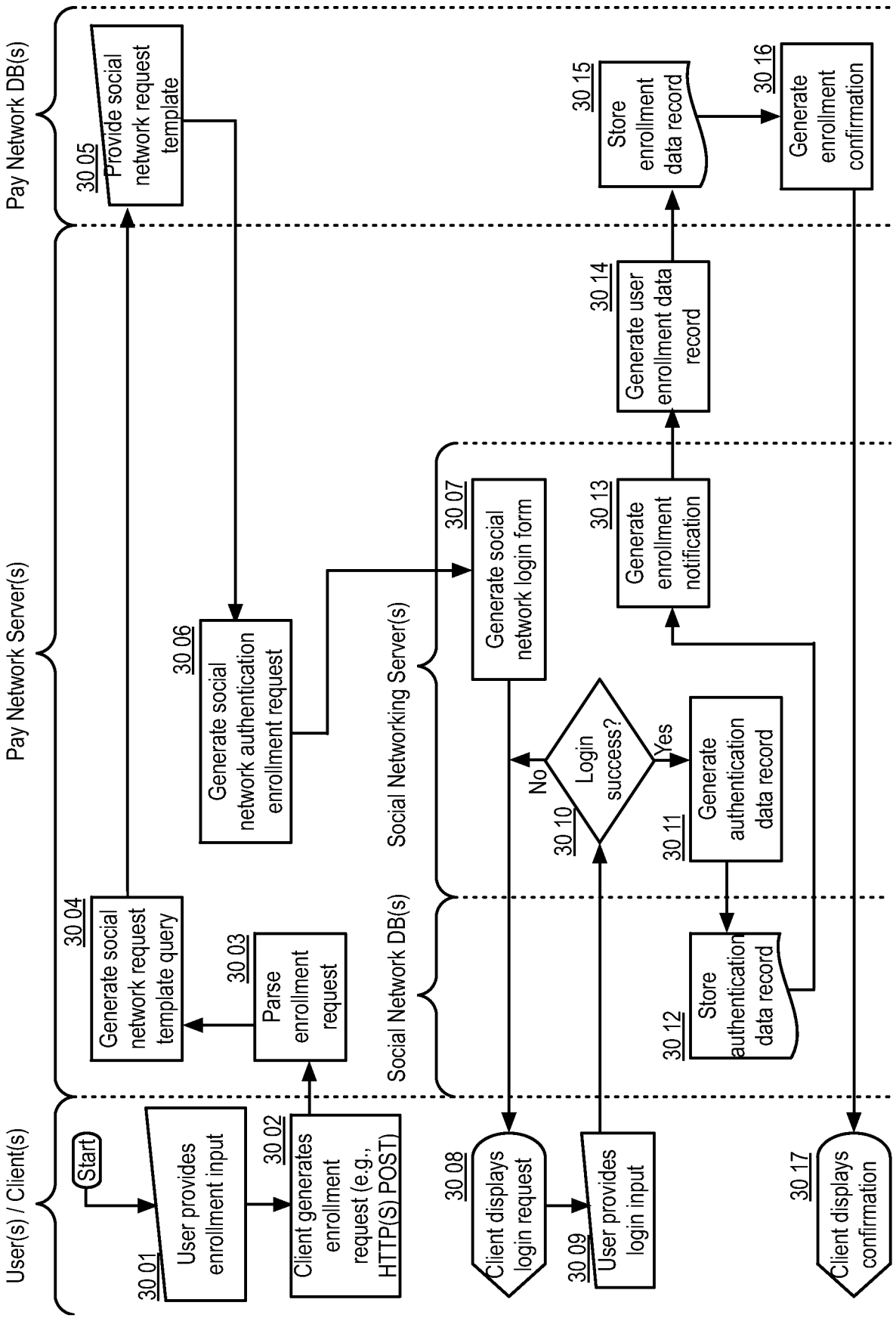


FIGURE 30

Example: Value-Add Service Enrollment ("VASE") component 3000

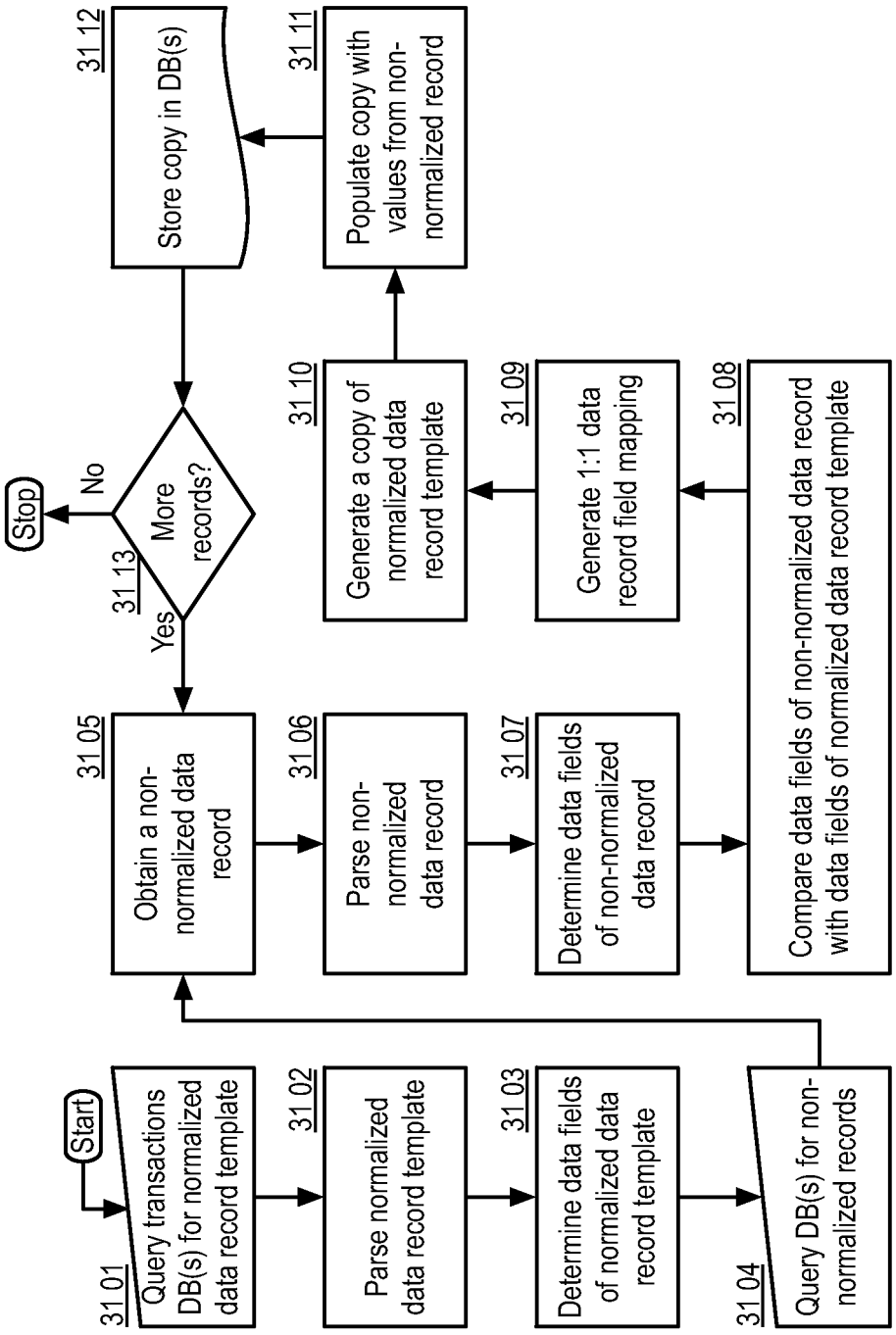


FIGURE 31A

Example: Aggregated Data Record Normalization ("ADRN") component 3100

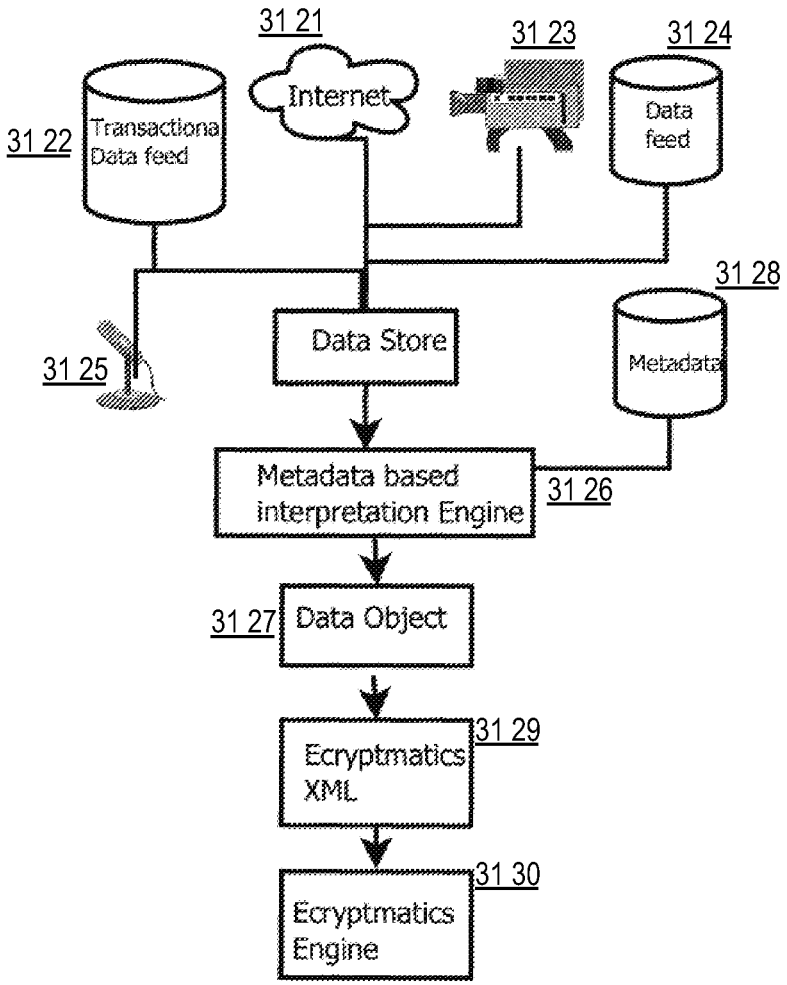
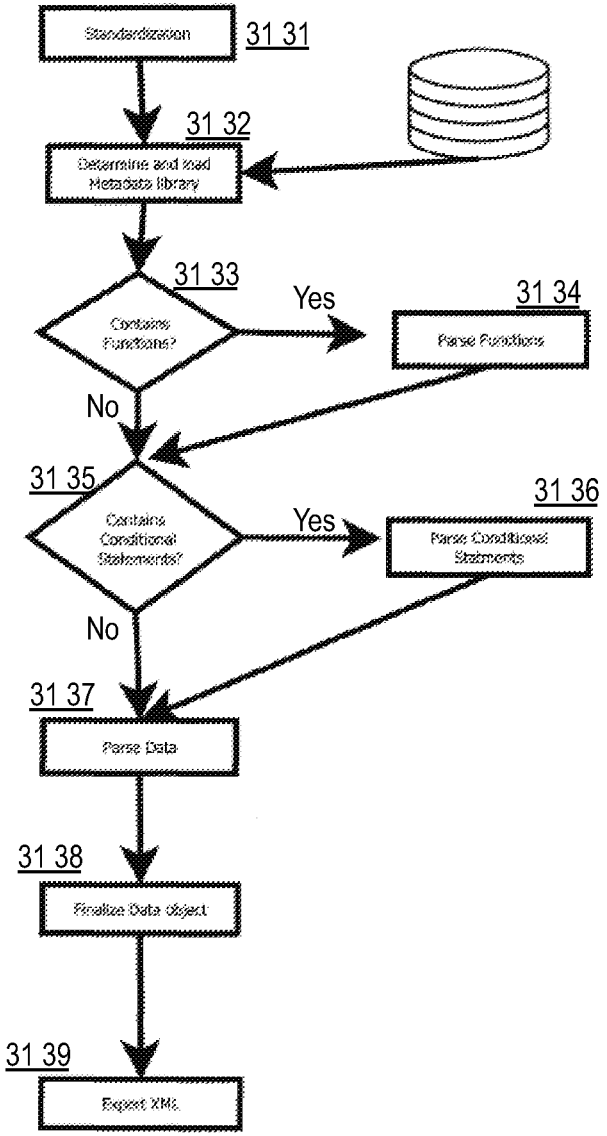


FIGURE 31B



Example: Aggregated Data Record Normalization ("ADRN") component 3100

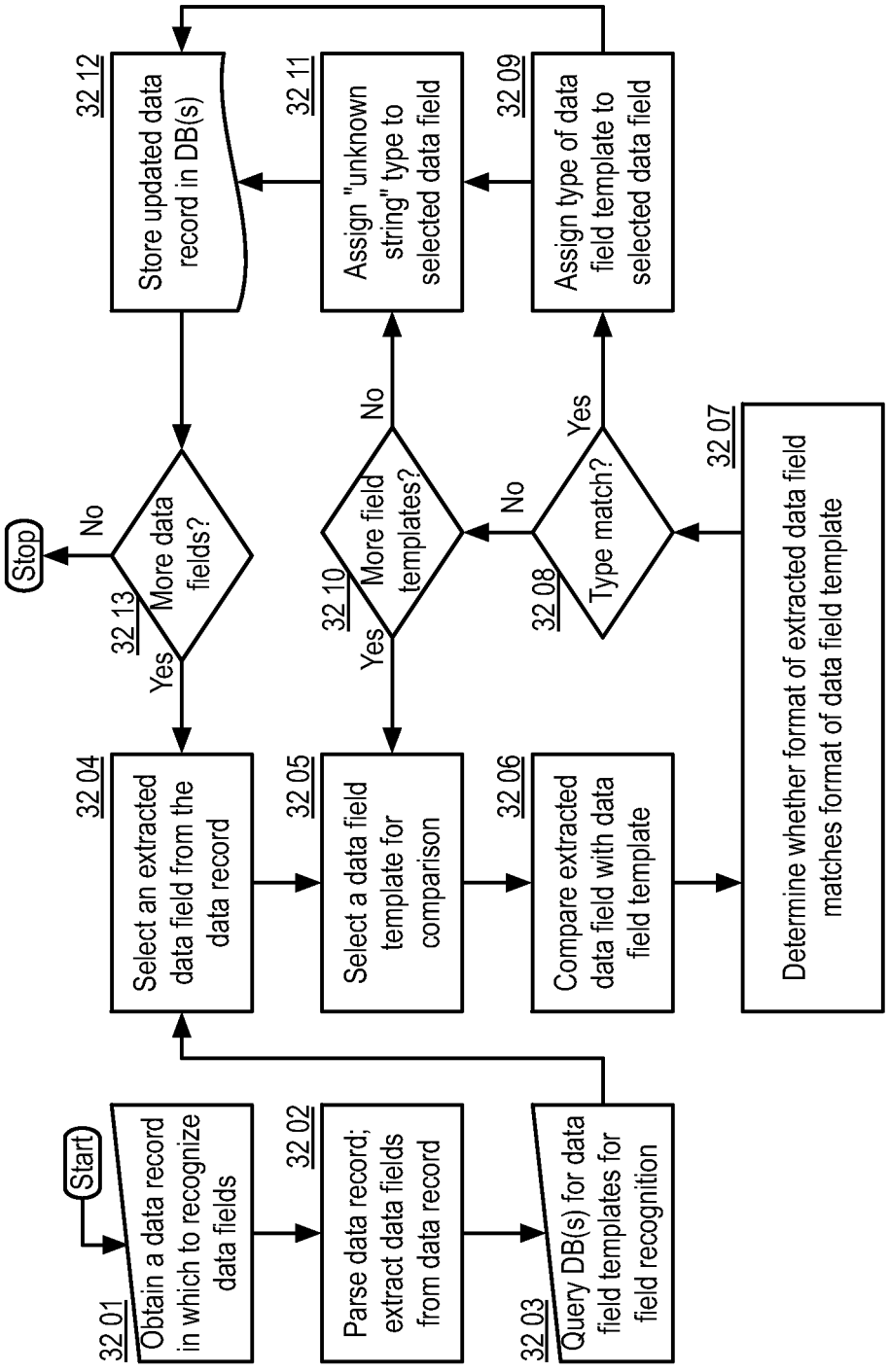


FIGURE 32

Example: Data Field Recognition ("DFR") component 3200

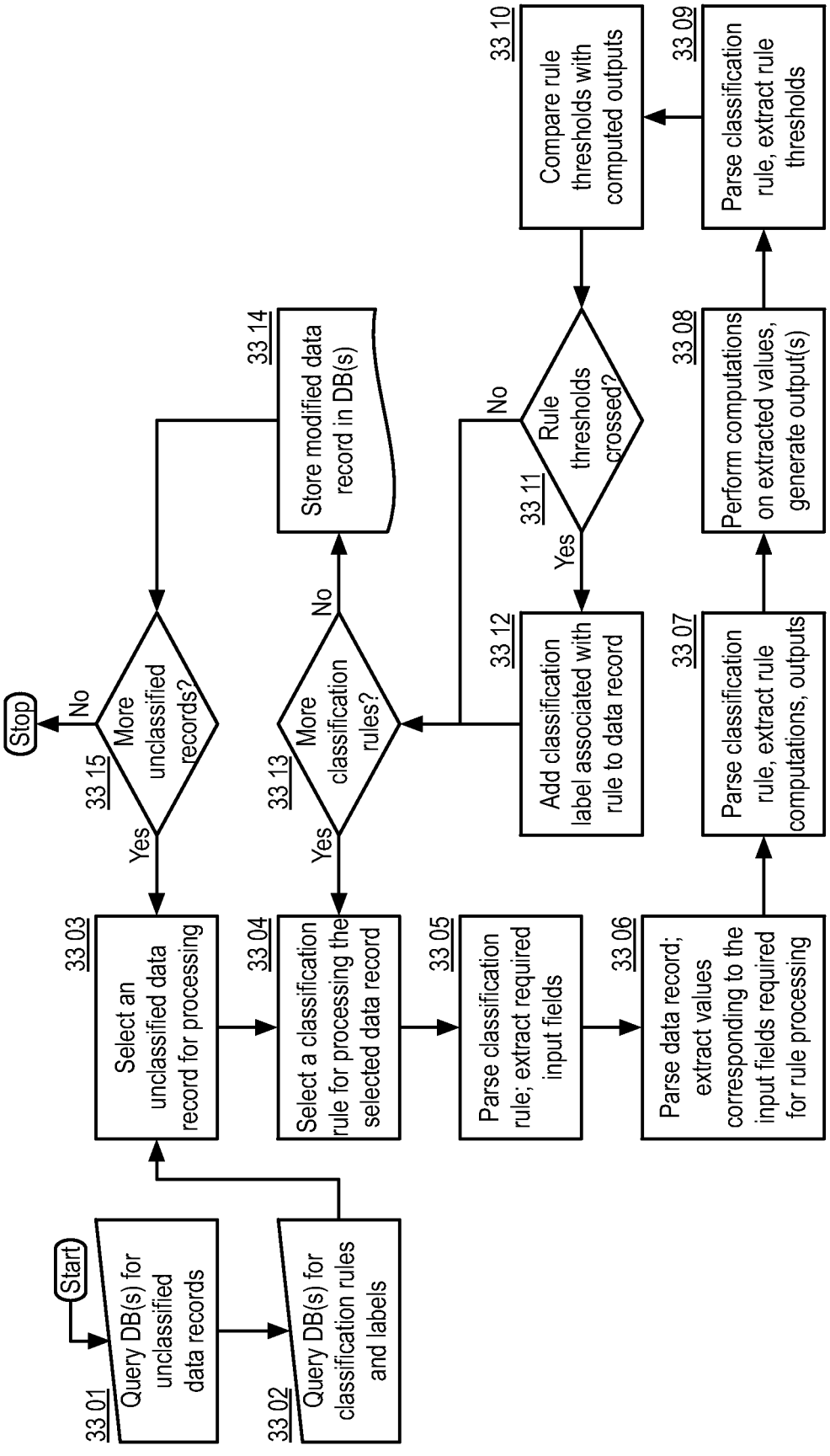


FIGURE 33

Example: Entity Type Classification ("ETC") component 3300

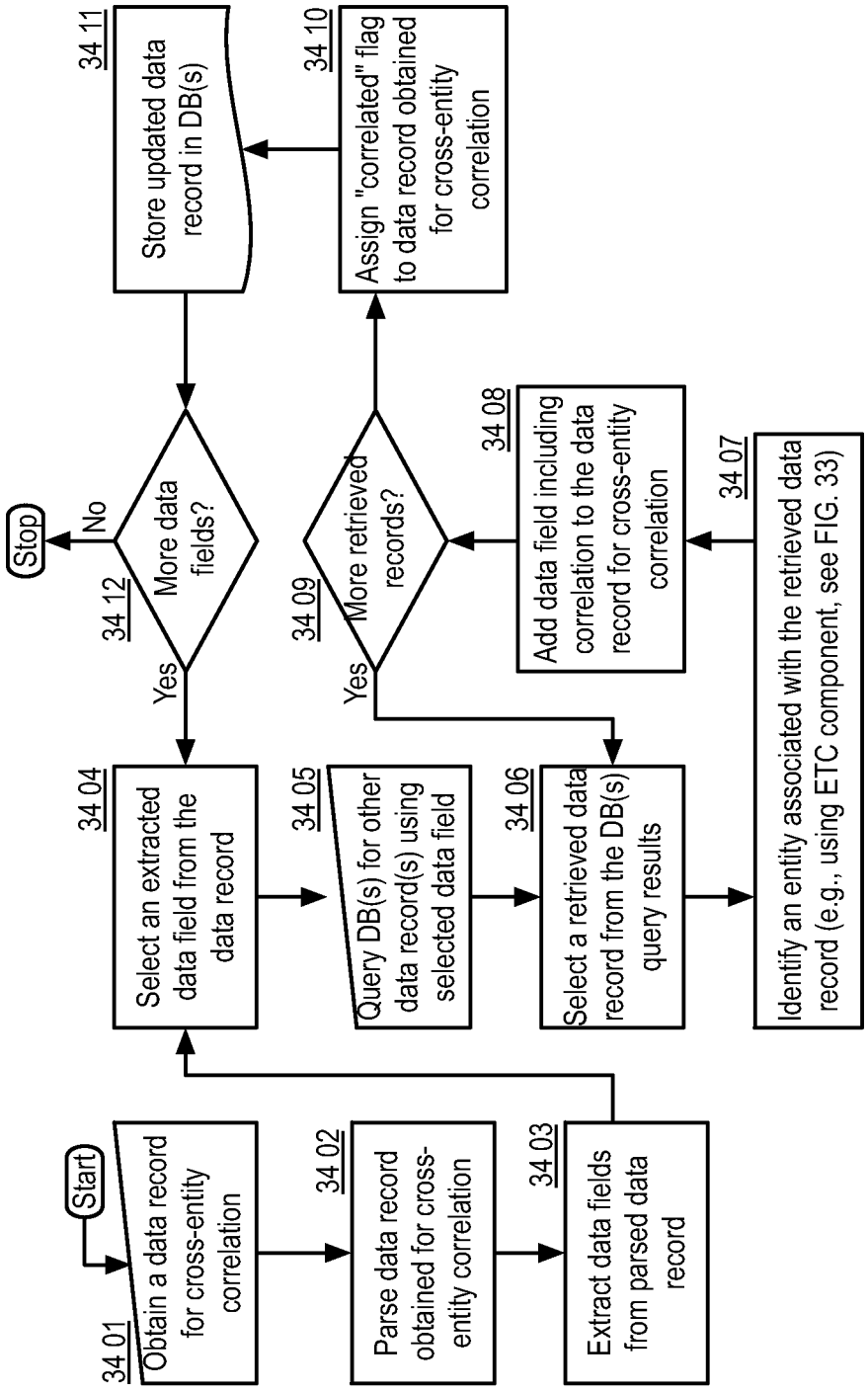


FIGURE 34

Example: Cross-Entity Correlation ("CEC") component 3400

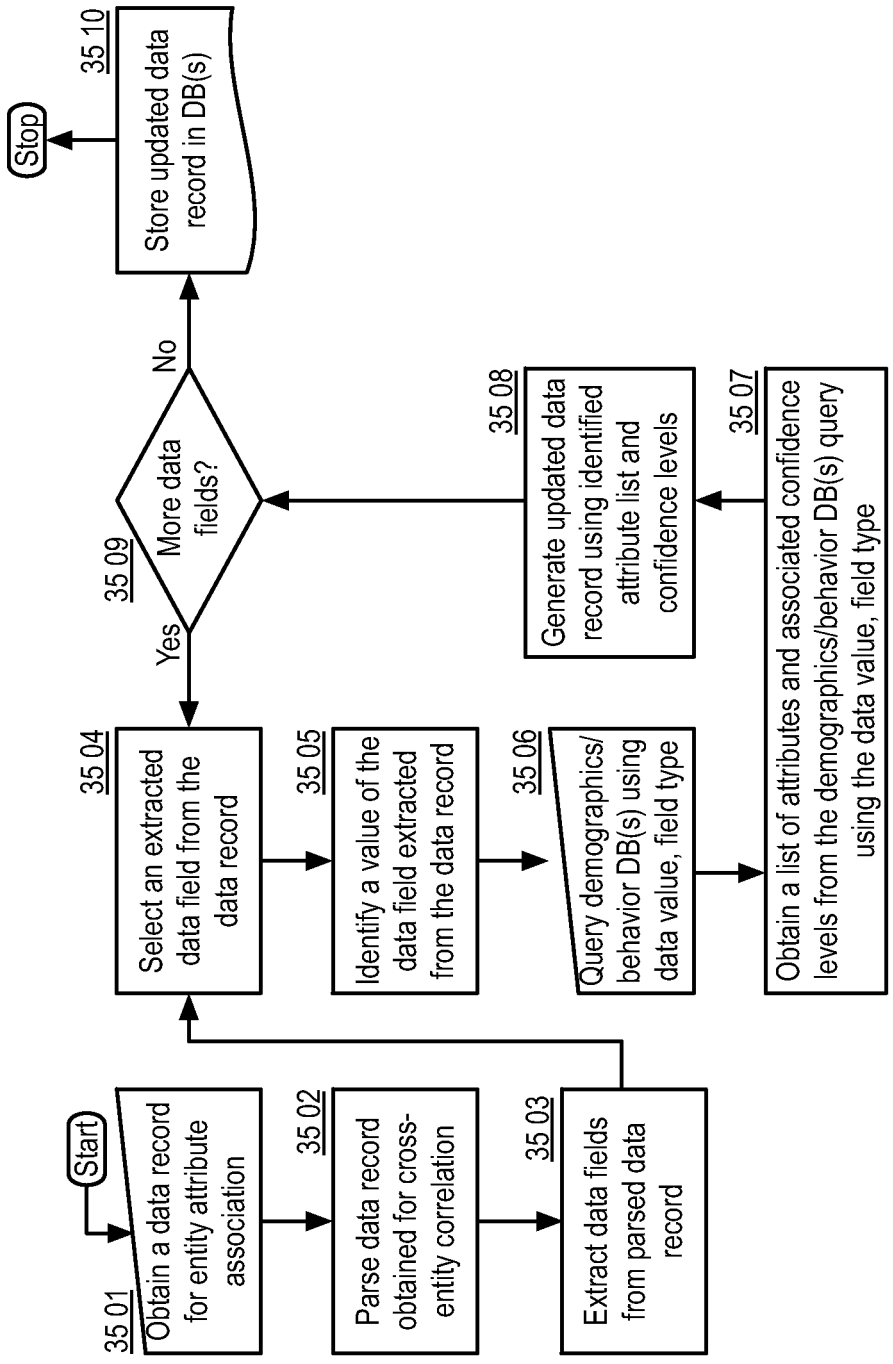


FIGURE 35

Example: Entity Attribute Association ("EAA") component 3500

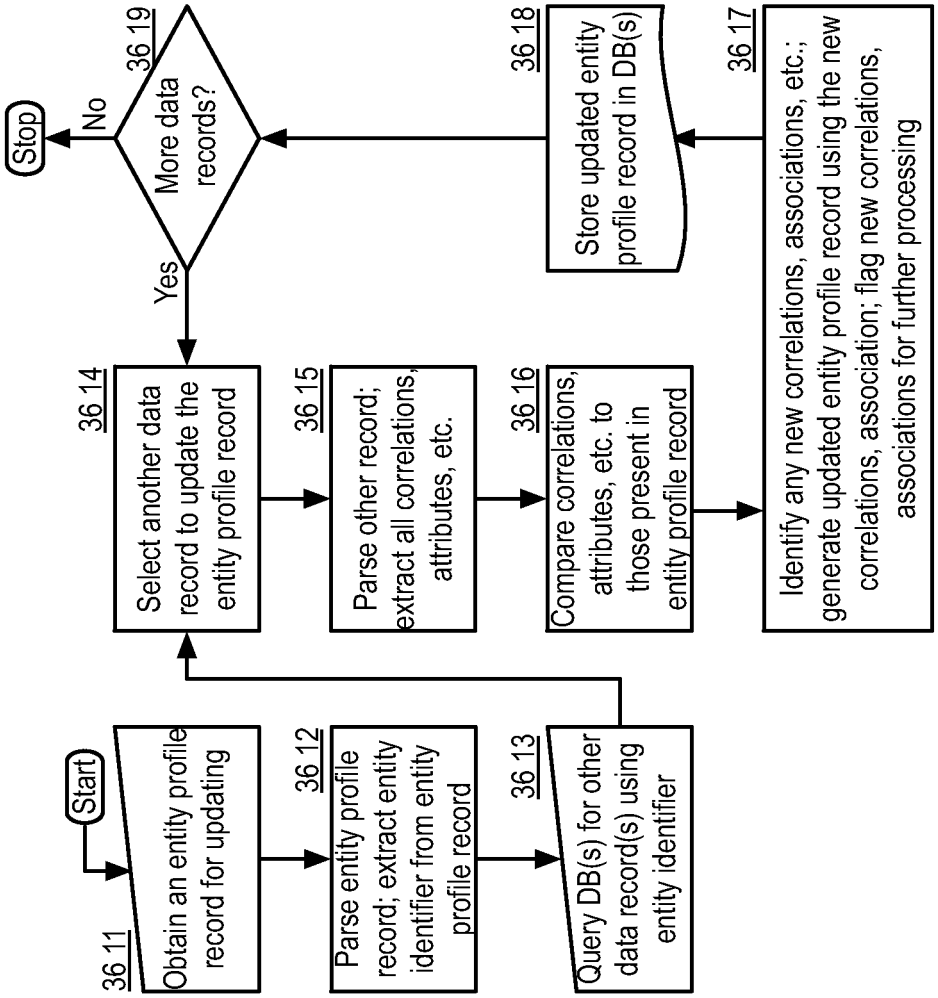


FIGURE 36

Example: Entity Profile-Graph Updating ("EPGU") component 3600

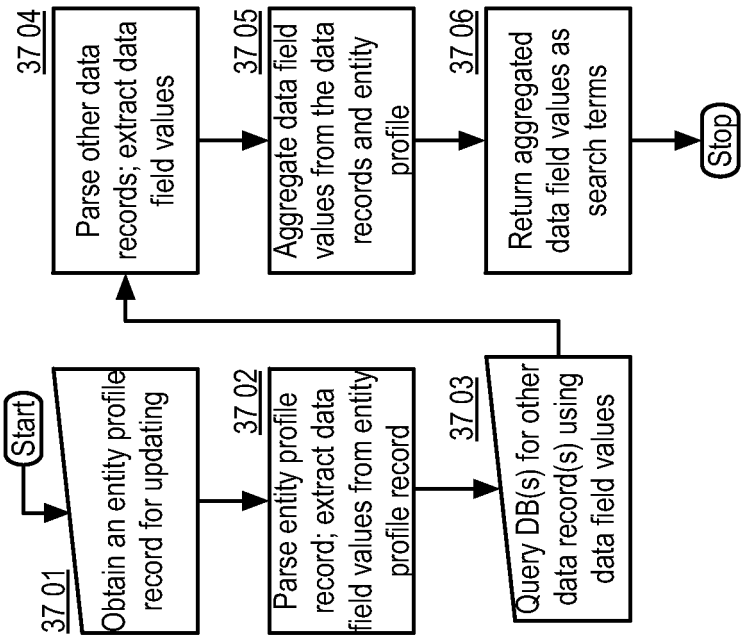


FIGURE 37

Example: Search Term Generation ("STG") component 3700

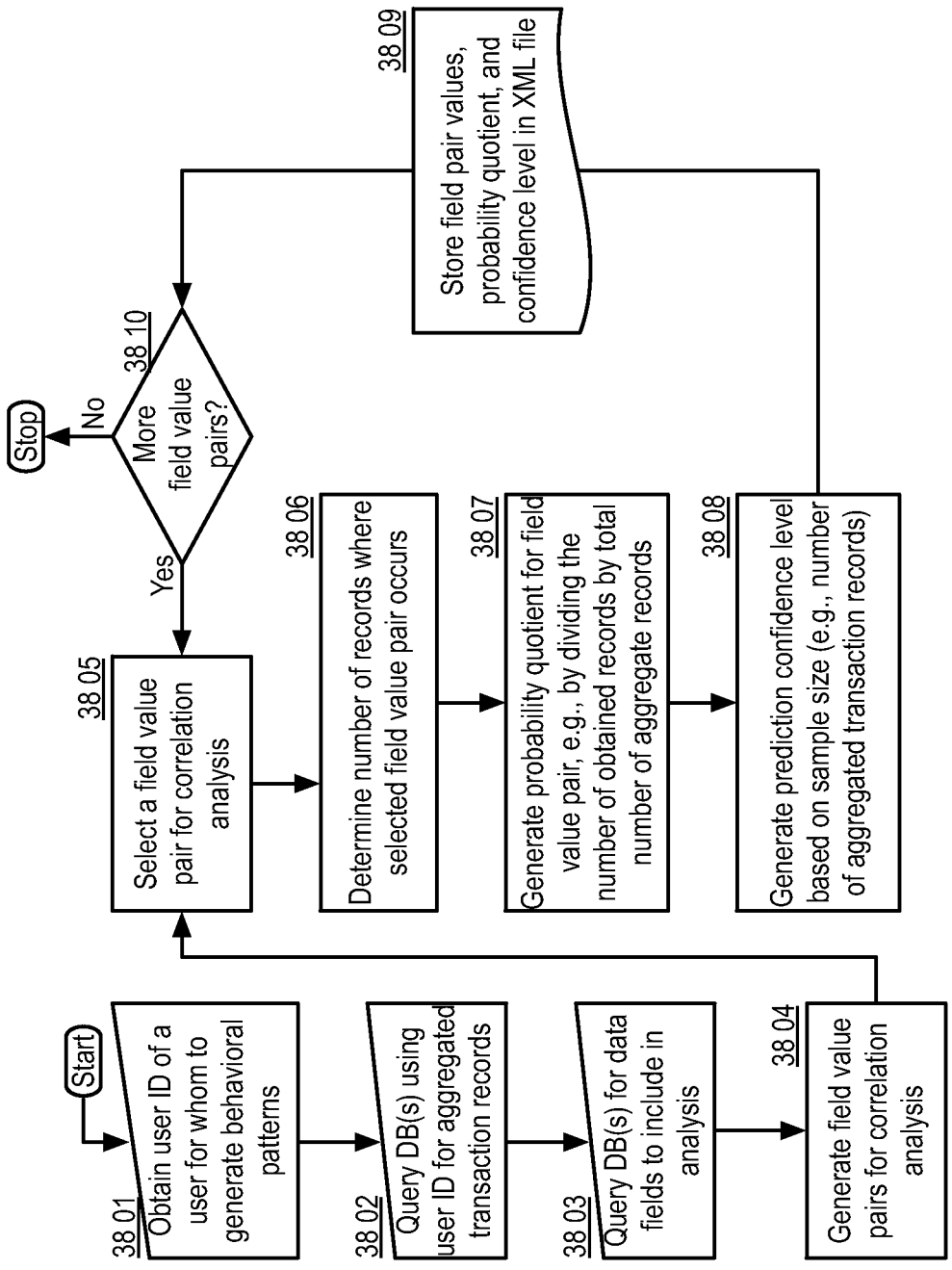


FIGURE 38

Example: User Behavior Analysis ("UBA") component 3800

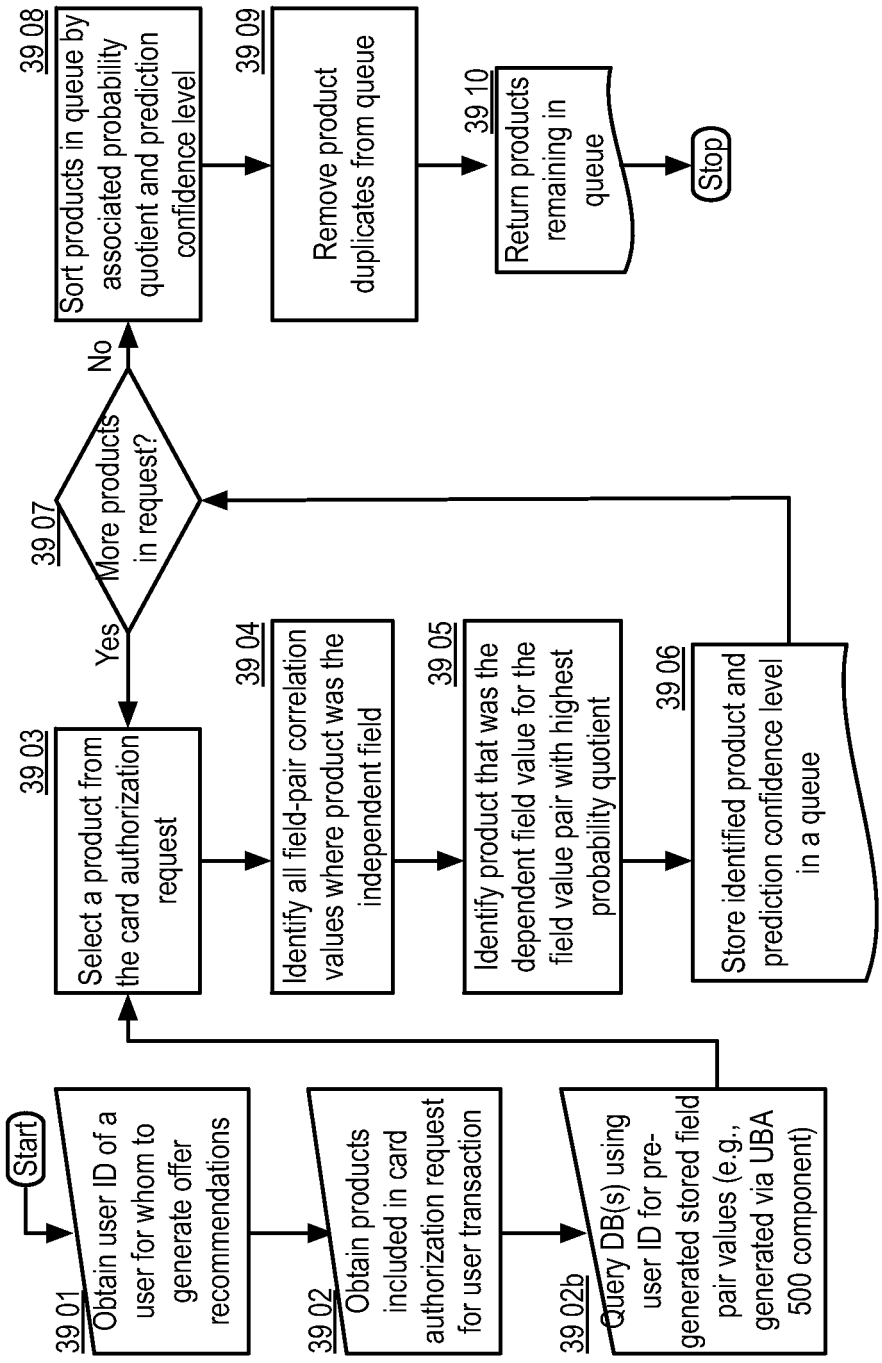


FIGURE 39

Example: User Behavior-Based Offer Recommendation ("UBOR") component 3900

Example: SocialPay
Virtual wallet 40 13
E.g.:
$25 @jfdoe #thanksforagreattime
@johnq: you owe me 500 vPts
User1 40 11
40 12
$, points, rewards, etc. 40 14
Social network(s) 40 15
User2 40 16
Person-2-Person transfers via social networks 40 10
Virtual wallet 40 23
E.g.:
$53.50 @bestbuy #OfferID1790
User1 40 21
40 22
$, points, etc. 40 24b
Offers 40 24a
Social network(s) 40 25
Merchant 40 26
Merchant-consumer bridging via social networks 40 20

FIGURE 40

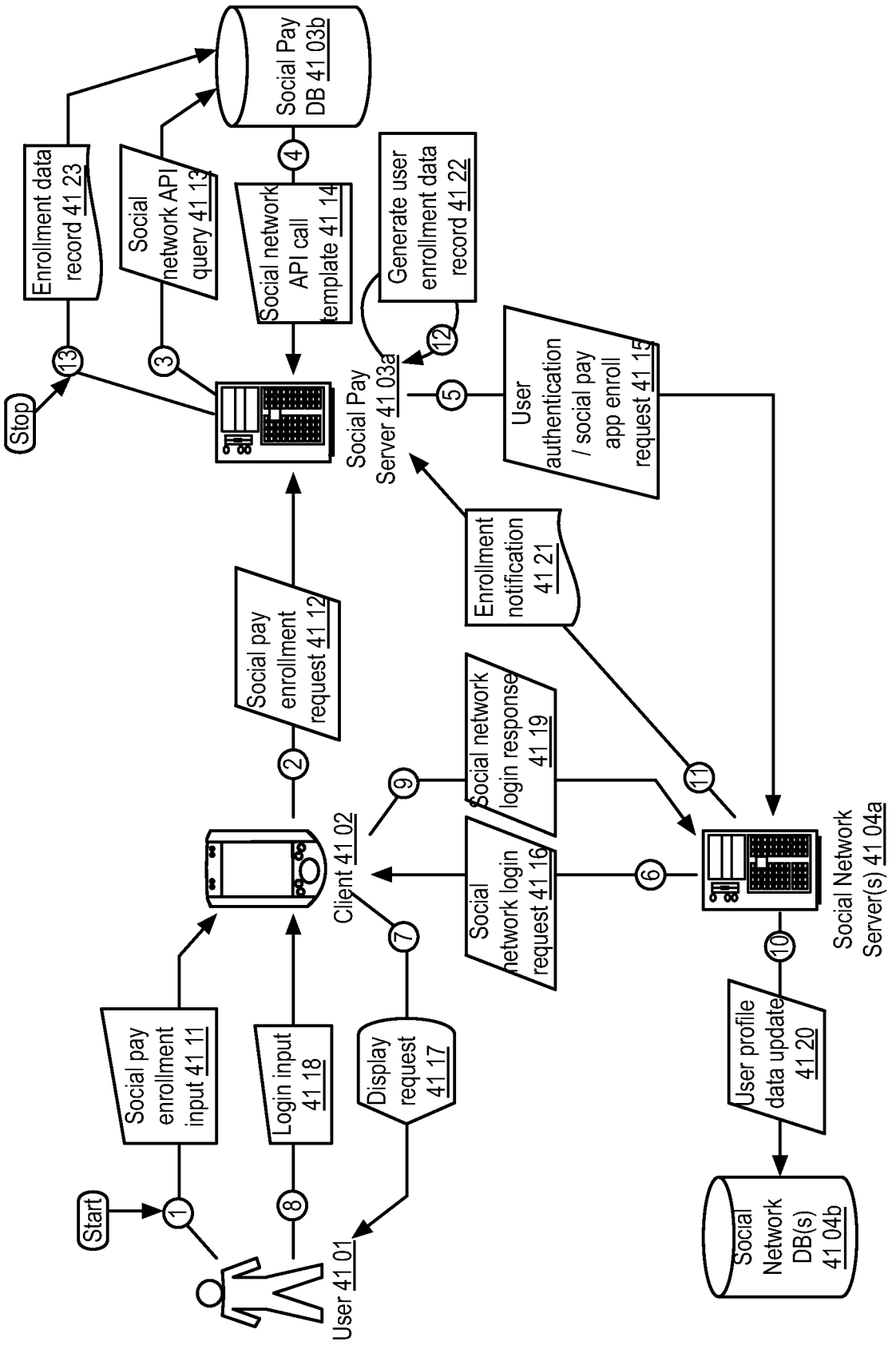


FIGURE 41

Example Data Flow: Social Pay Enrollment

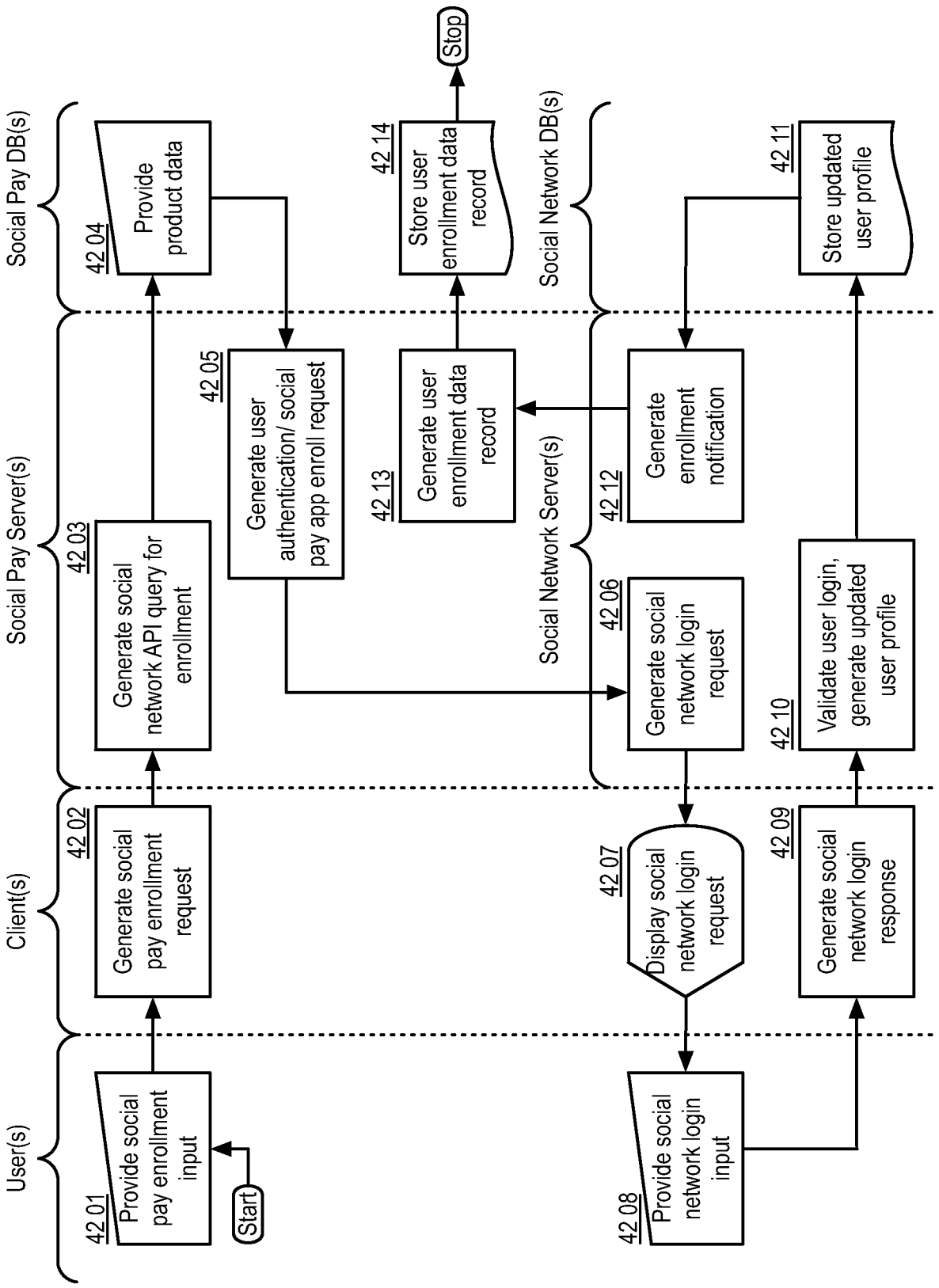


FIGURE 42 Example Logic Flow: Social Pay Enrollment ("SPE") component 4200

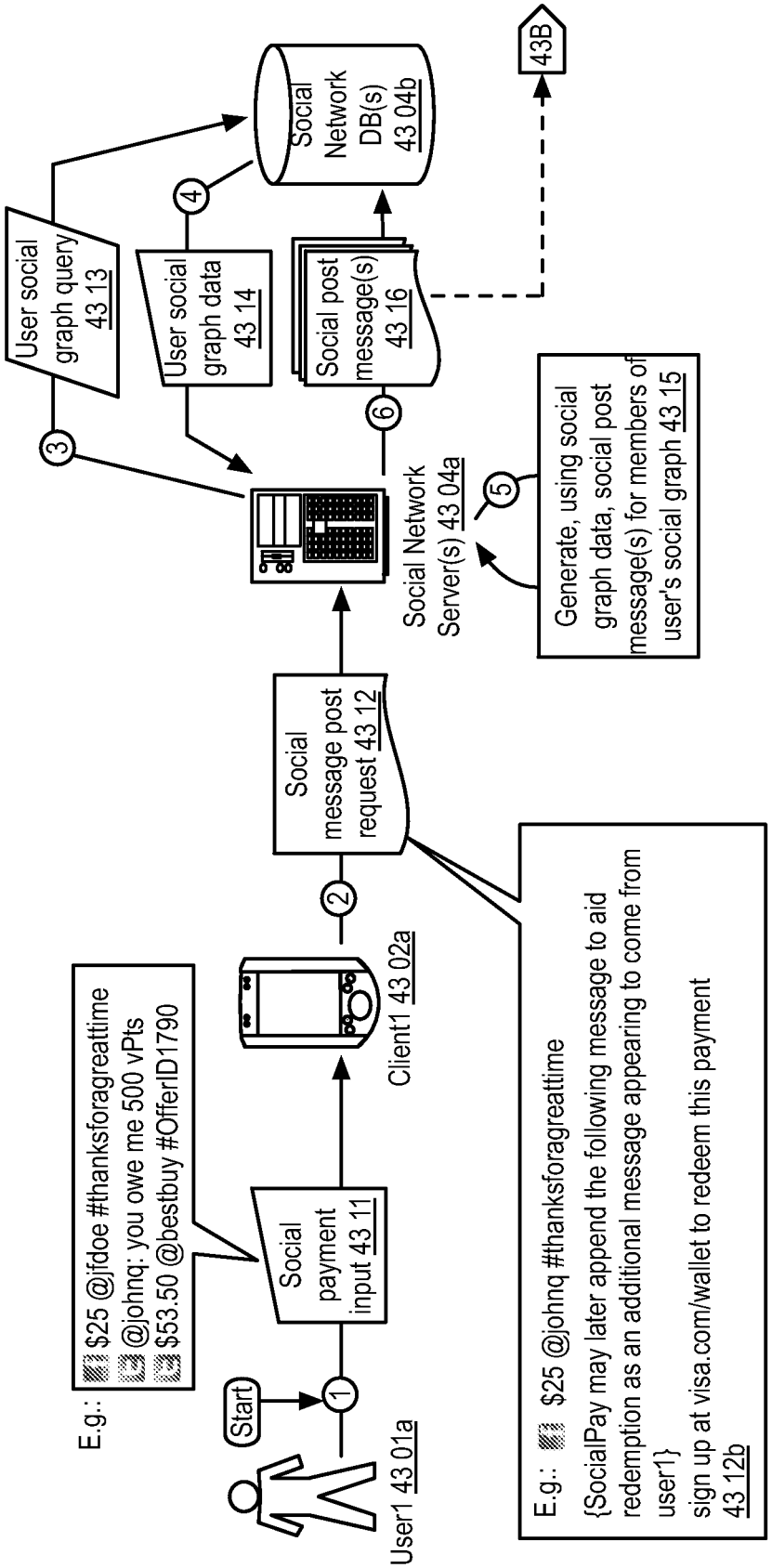


FIGURE 43A

Example Data Flow: Social Payment Triggering

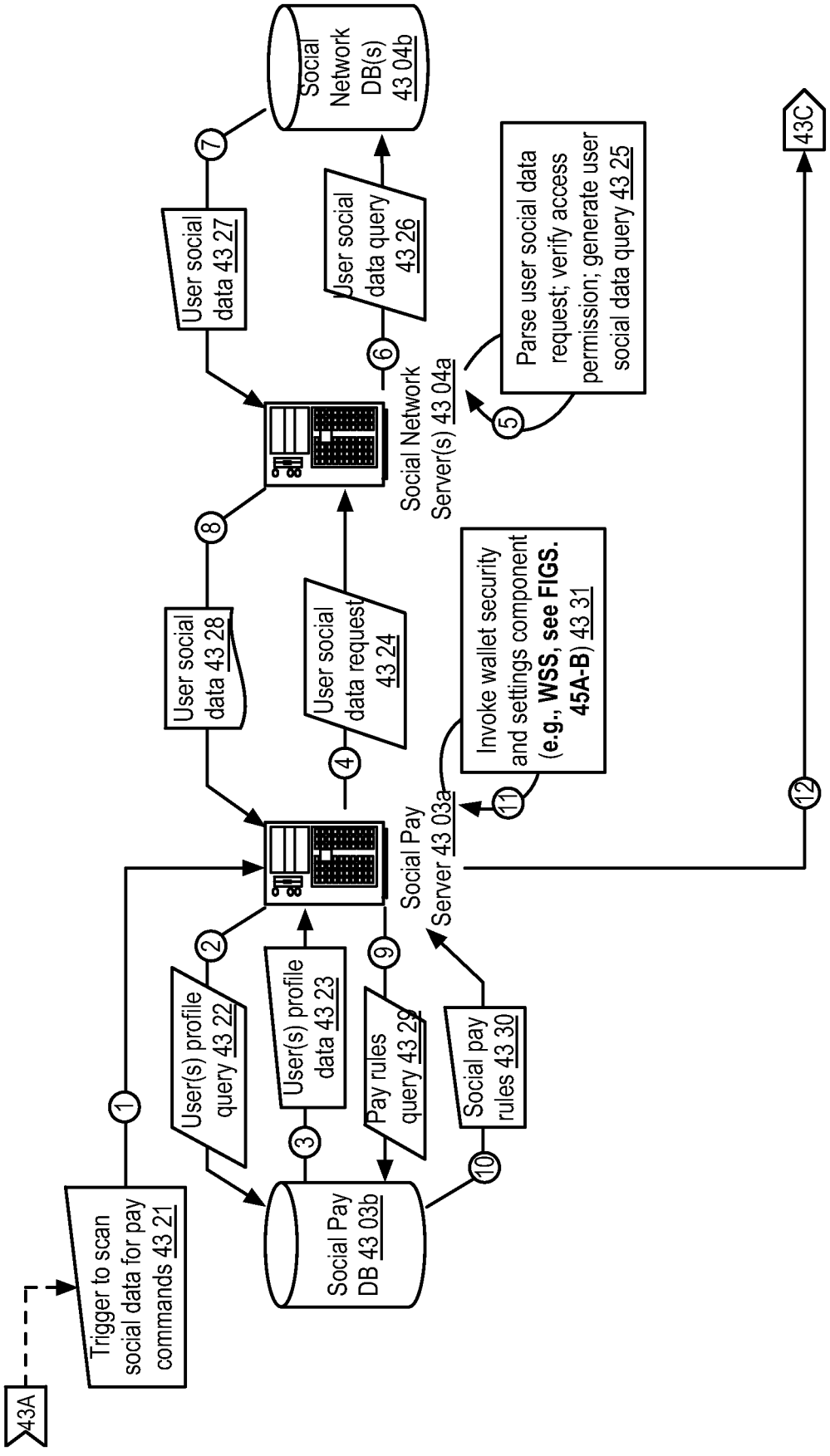


FIGURE 43B

Example Data Flow: Social Payment Triggering

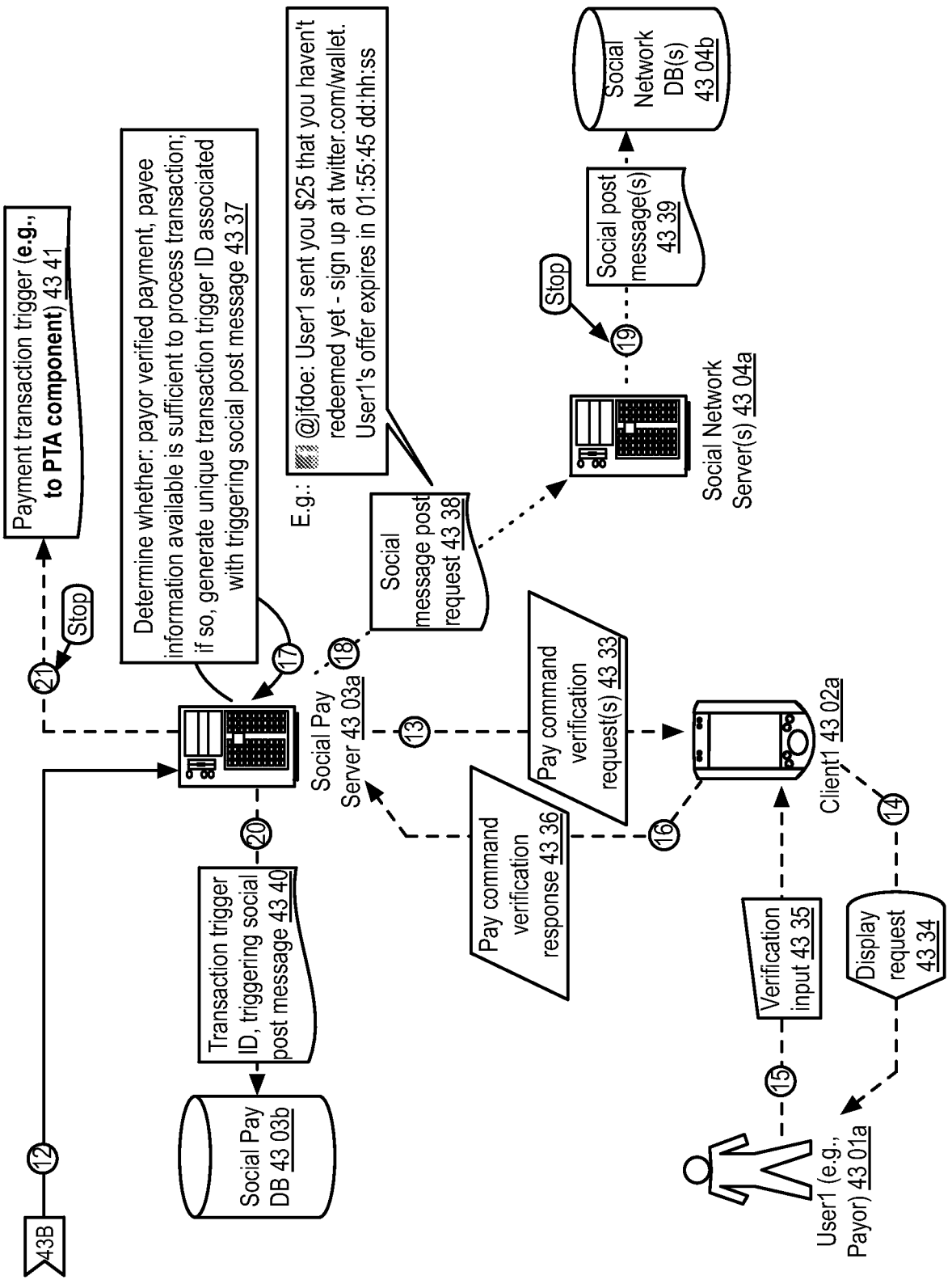


FIGURE 43C

Example Data Flow: Social Payment Triggering

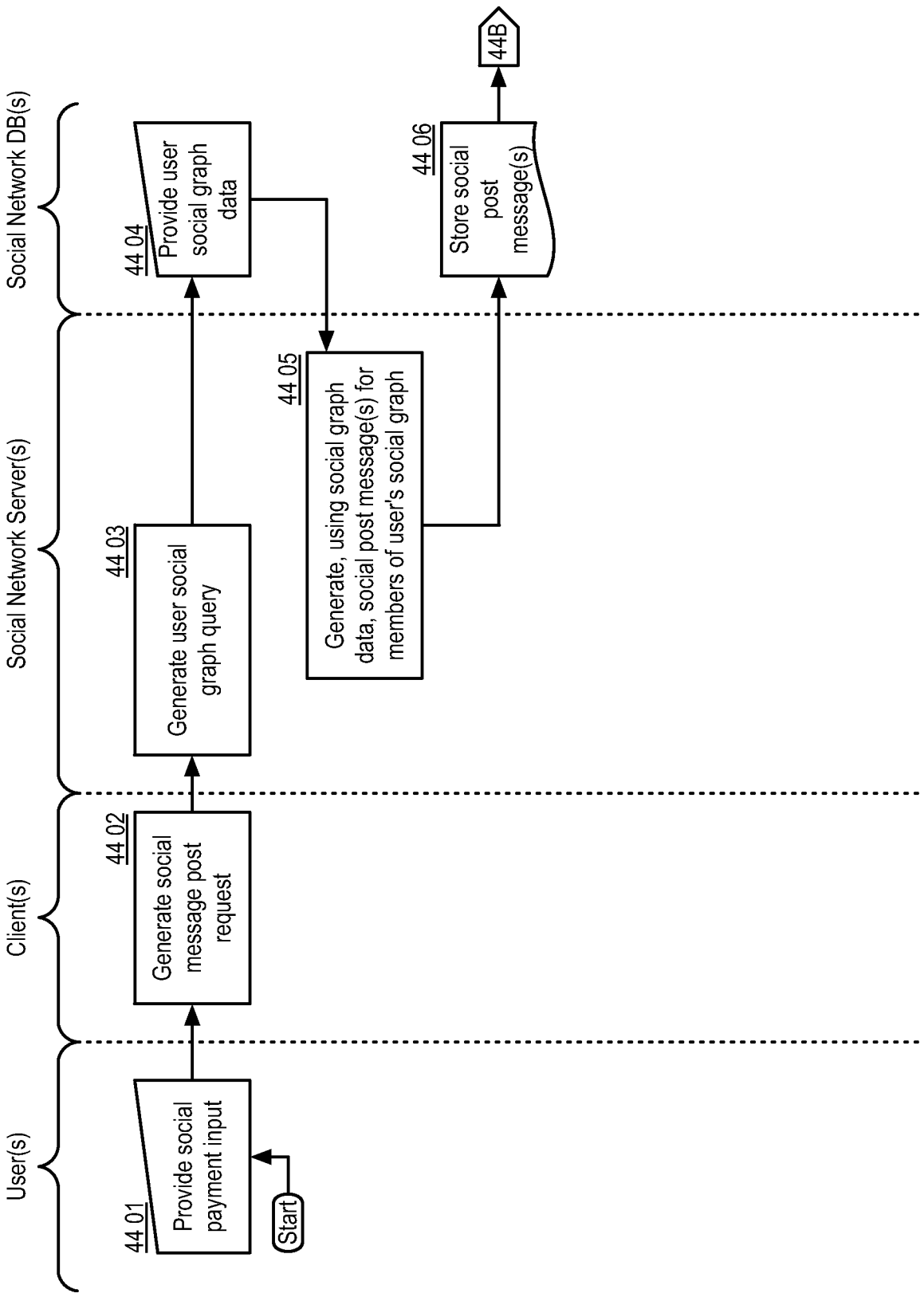


FIGURE 44A

Example Logic Flow: Social Payment Triggering ("SPT") component 4400

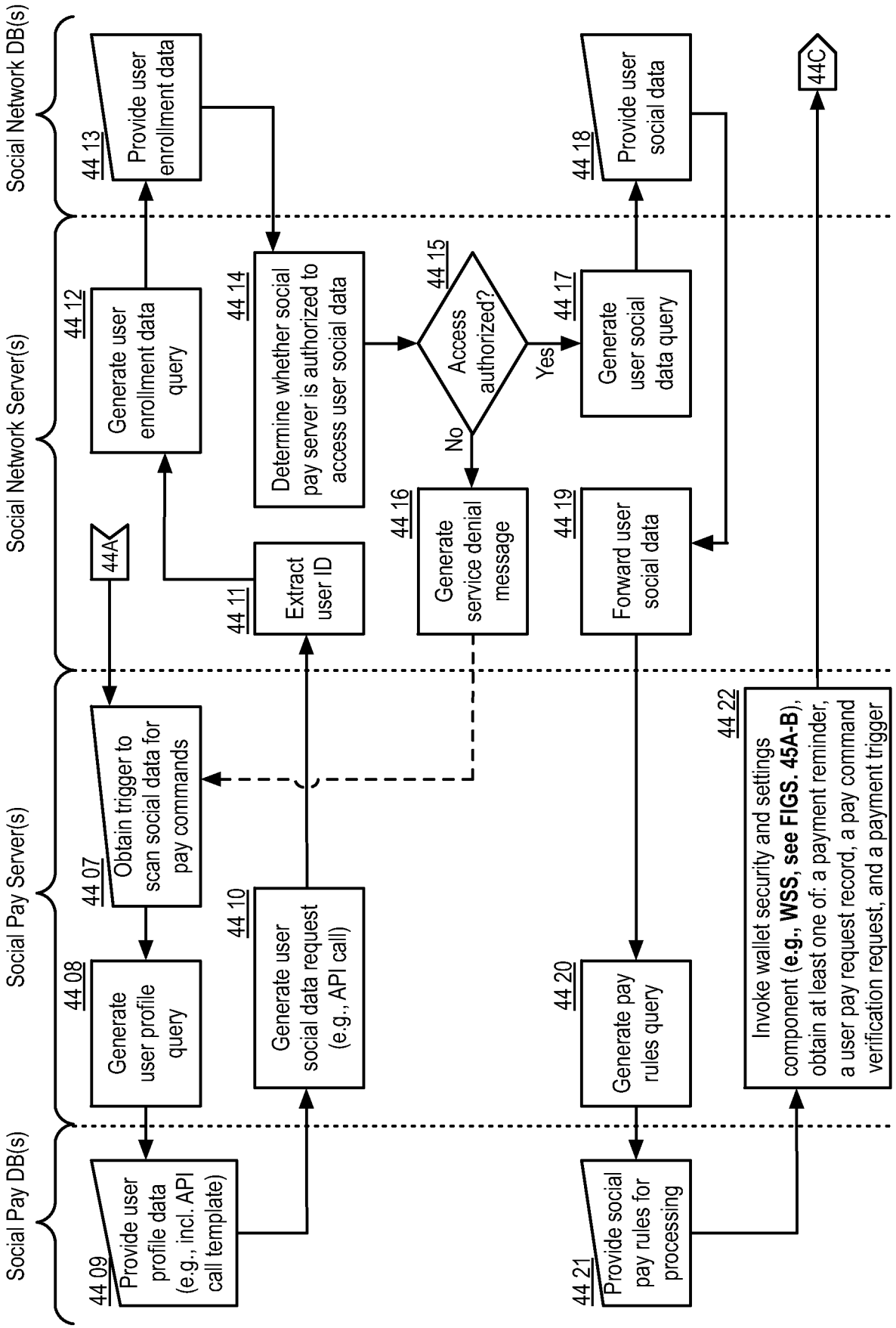


FIGURE 44B

Example Logic Flow: Social Payment Triggering ("SPT") component 4400

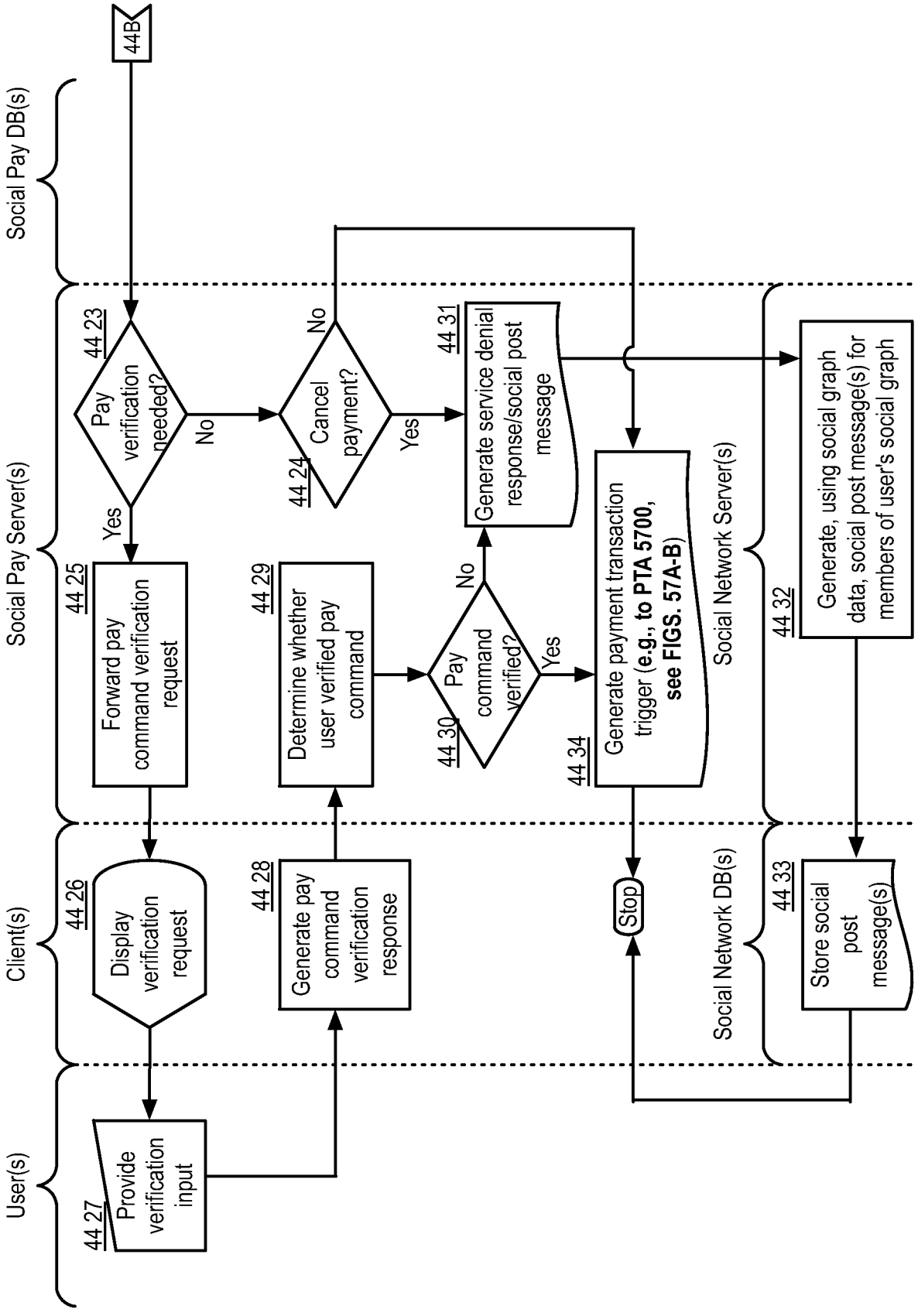


FIGURE 44C

Example Logic Flow: Social Payment Triggering ("SPT") component 4400

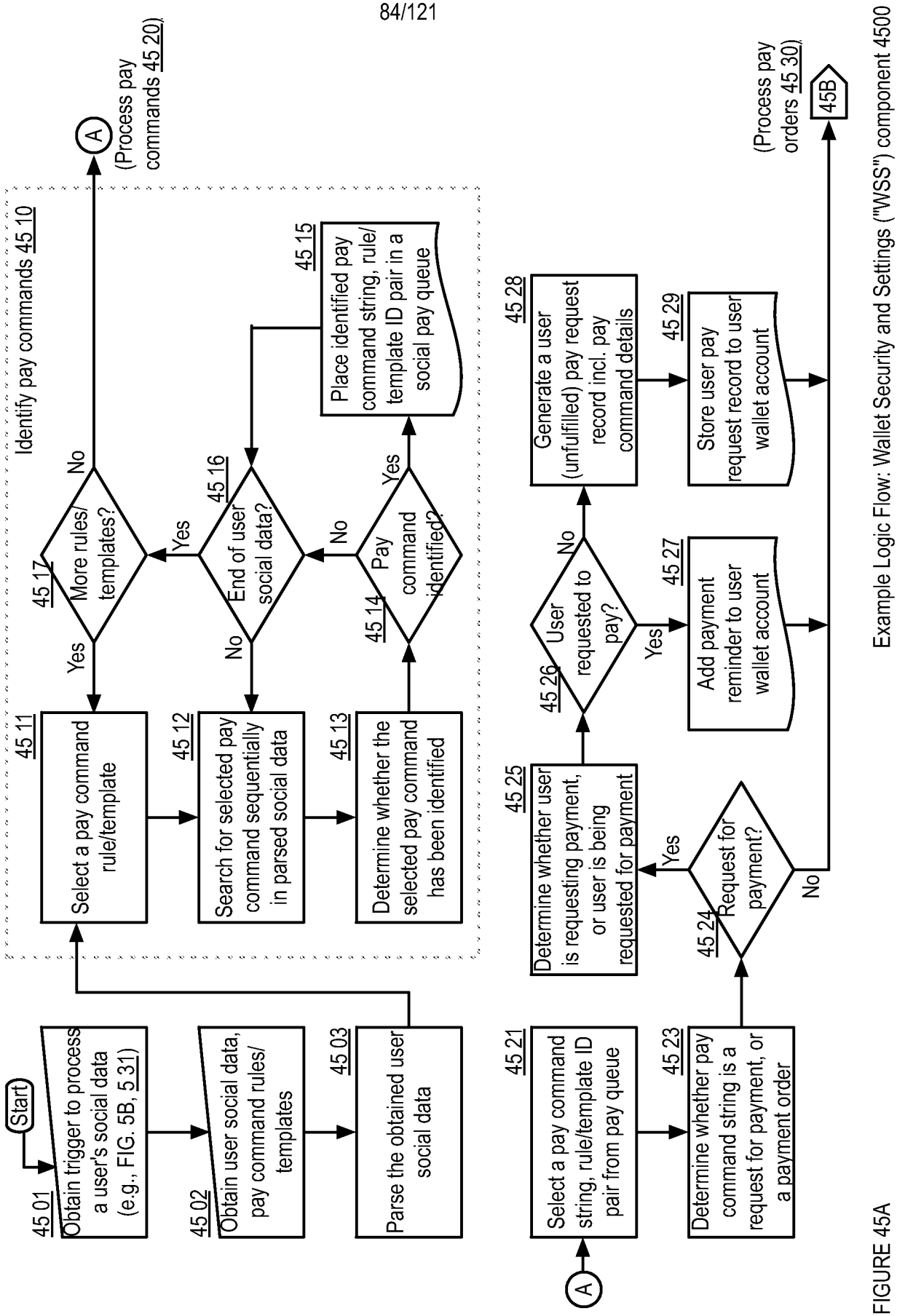


FIGURE 45A

Example Logic Flow: Wallet Security and Settings ("WSS") component 4500

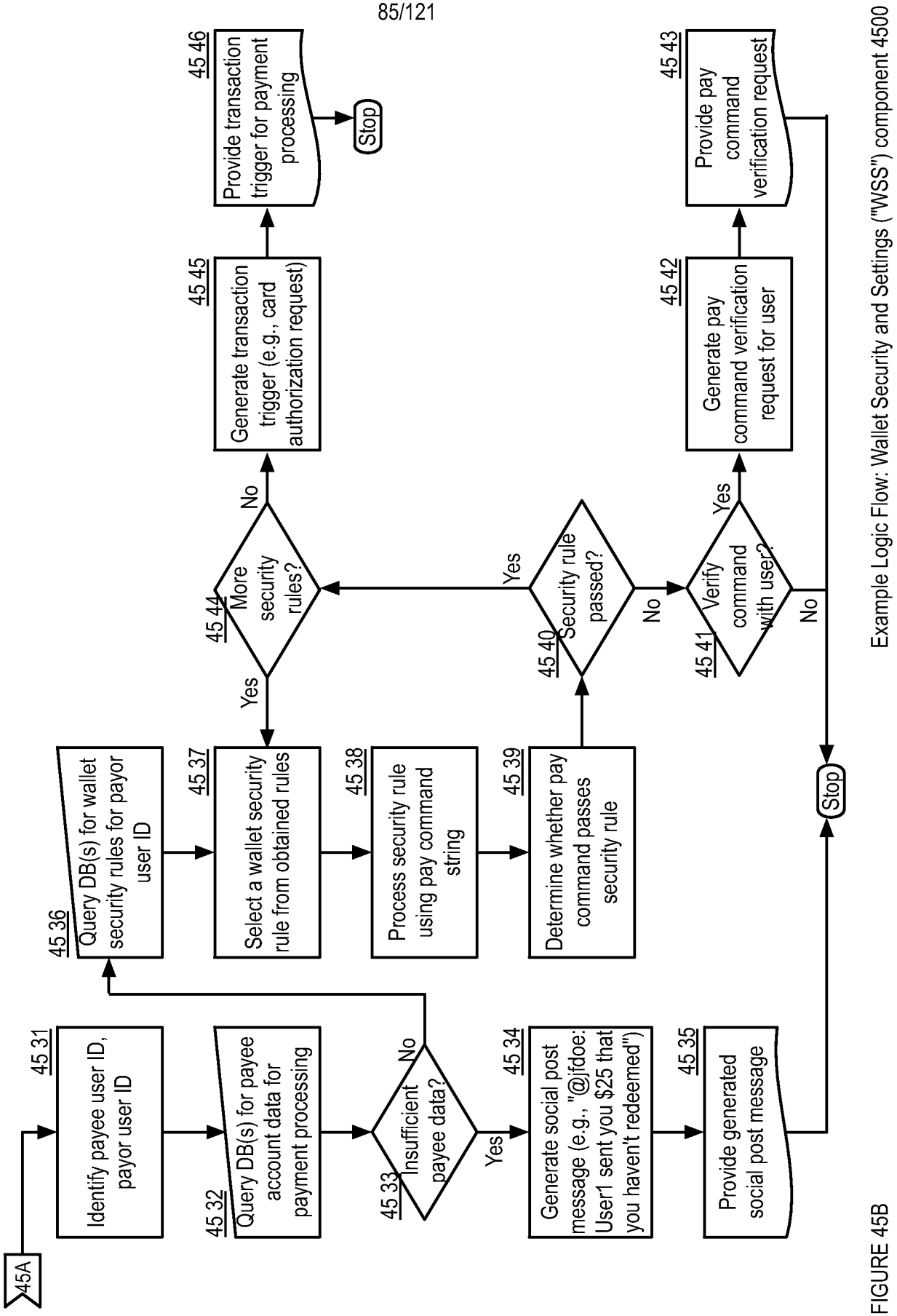


FIGURE 45B

Example Logic Flow: Wallet Security and Settings ("WSS") component 4500

FIGURE 46

Example Data Flow: Social Merchant Consumer Bridging

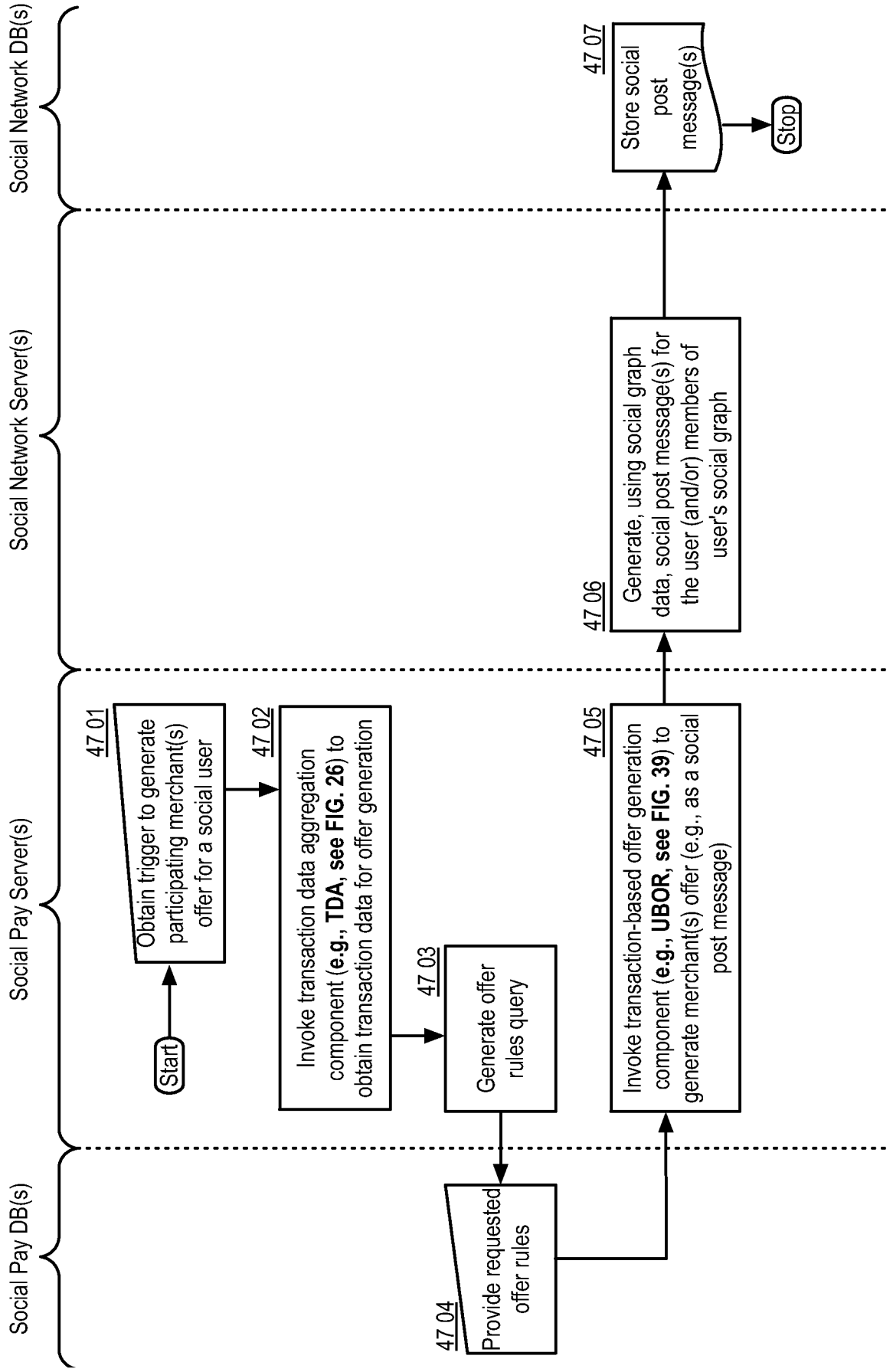


FIGURE 47

Example Logic Flow: Social Merchant Consumer Bridging ("SMCB") component 4700

Example: Virtual Wallet Mobile App - Feature Overview

FIGURE 48

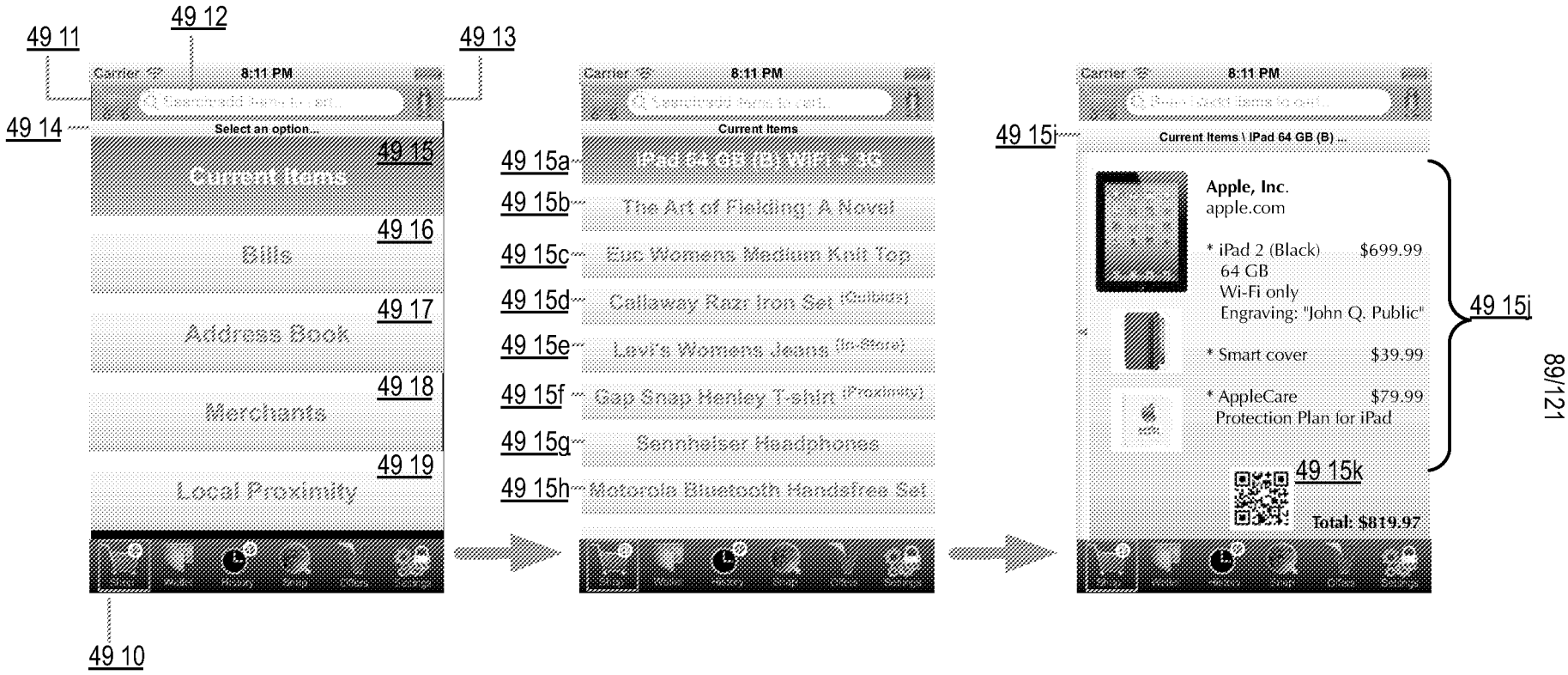


FIGURE 49A

Example: Virtual Wallet Mobile App - Shopping Mode

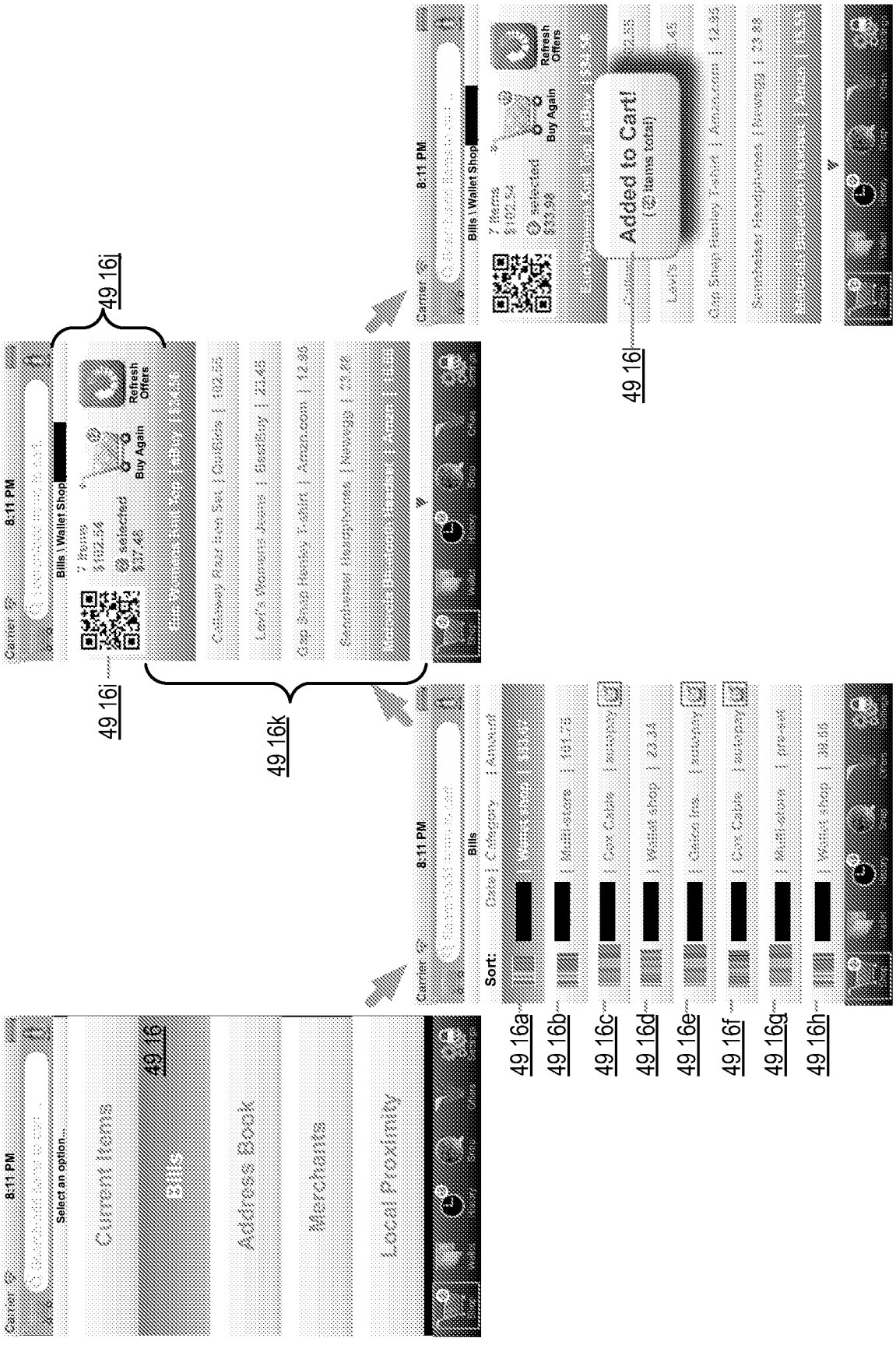


FIGURE 49B

Example: Virtual Wallet Mobile App - Shopping Mode

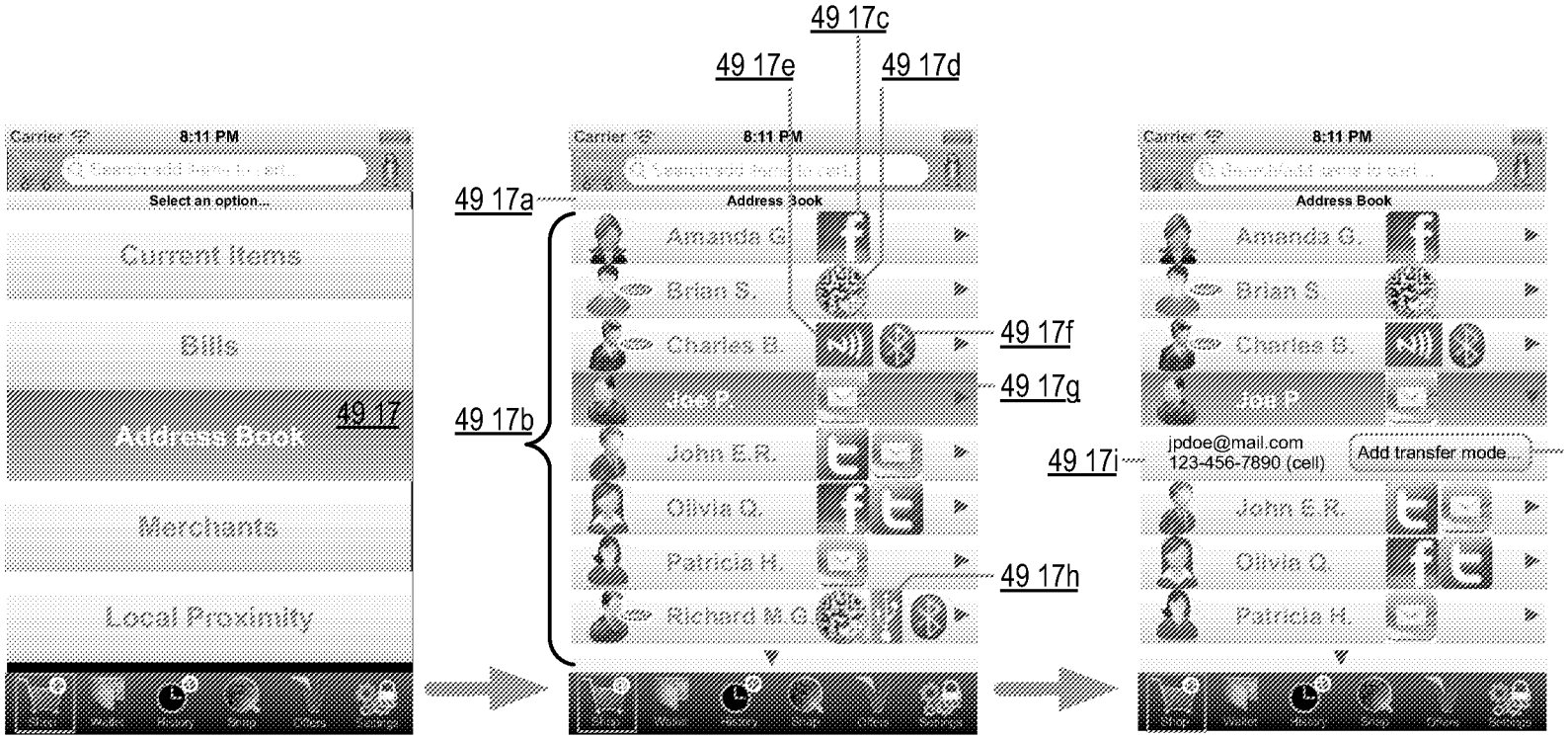


FIGURE 49C

Example: Virtual Wallet Mobile App - Shopping Mode

Example: Virtual Wallet Mobile App - SocialPay Mode

FIGURE 49D



FIGURE 49E

Example: Virtual Wallet Mobile App - Shopping Mode

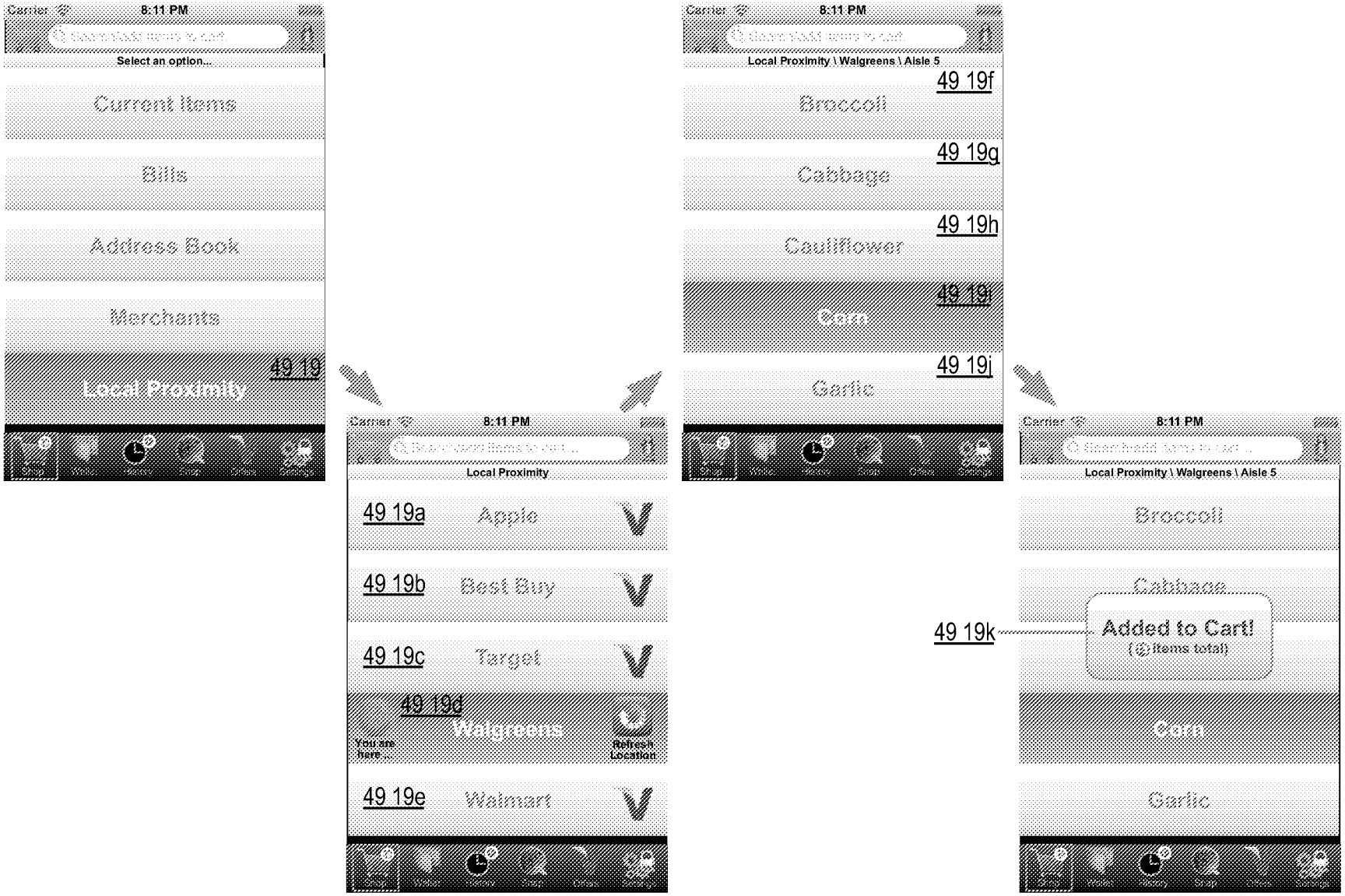


FIGURE 49F

Example: Virtual Wallet Mobile App - Shopping Mode

Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 49G

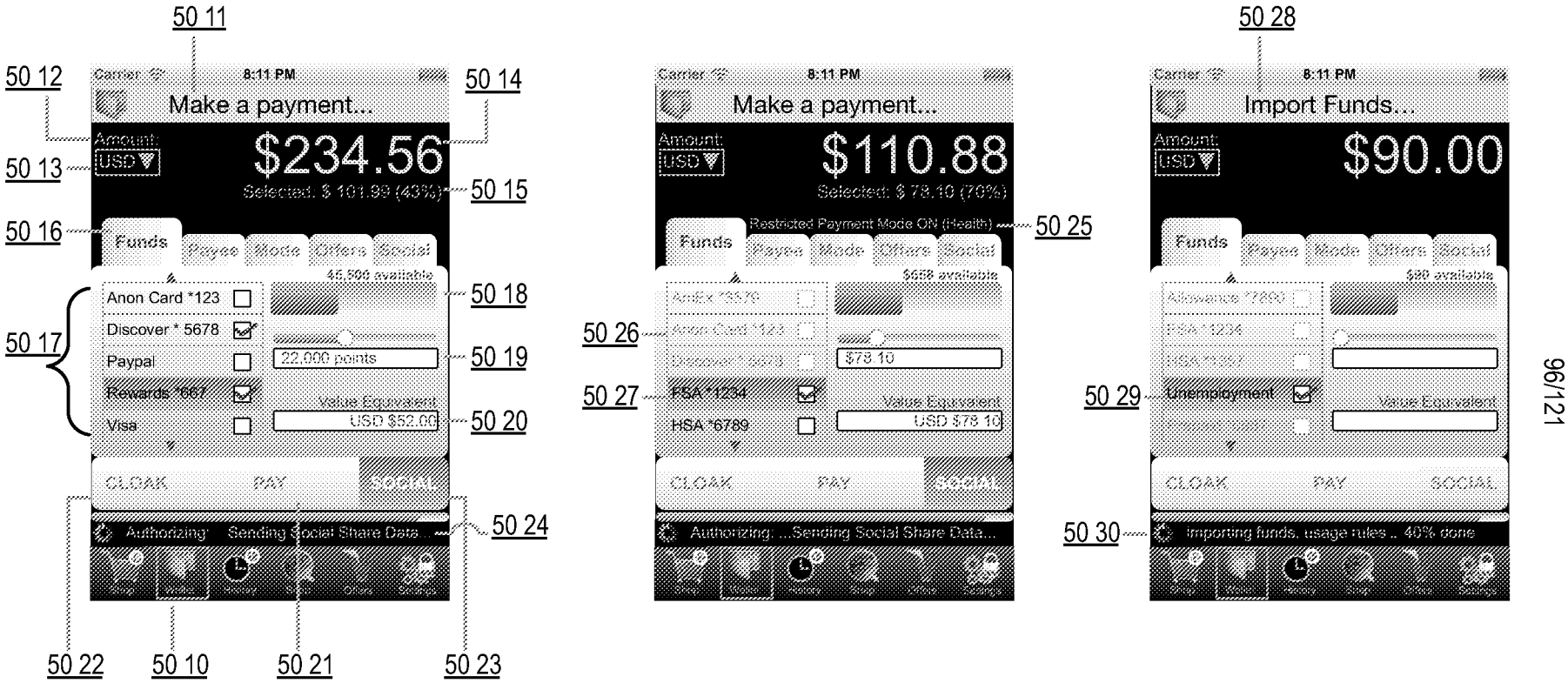


FIGURE 50A

Example: Virtual Wallet Mobile App - Payment Mode

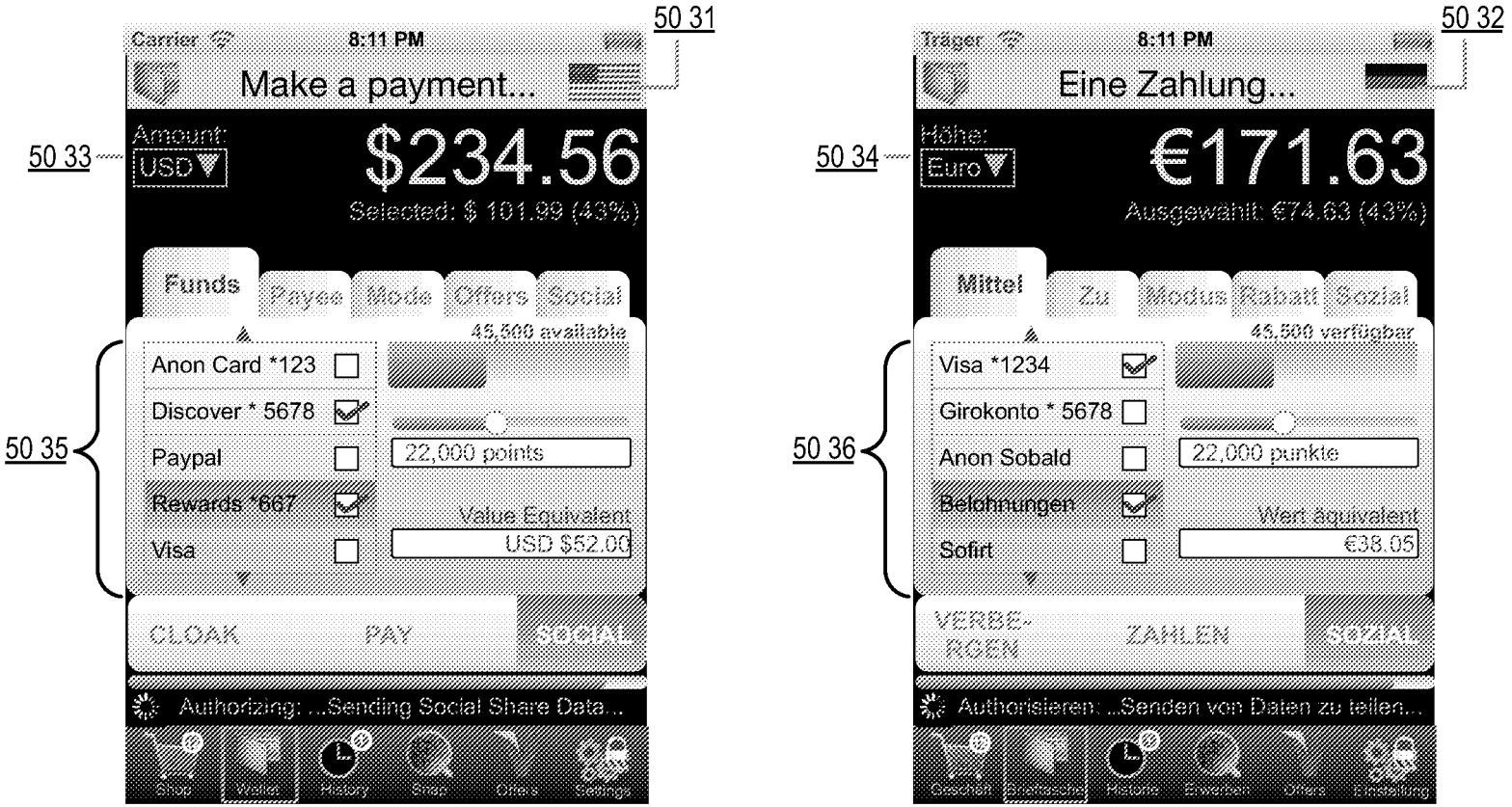
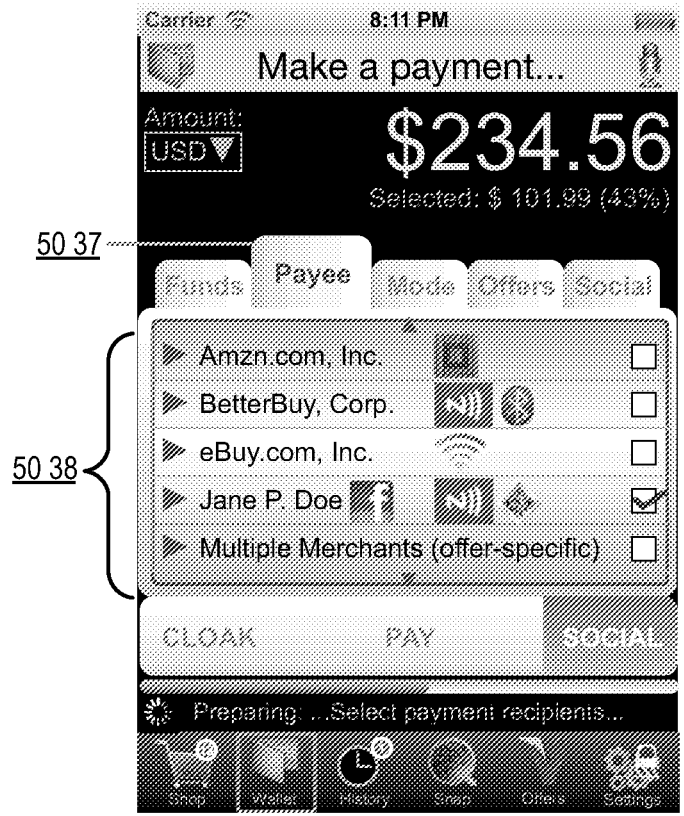


FIGURE 50B

Example: Virtual Wallet Mobile App - Dynamic Payment Optimization



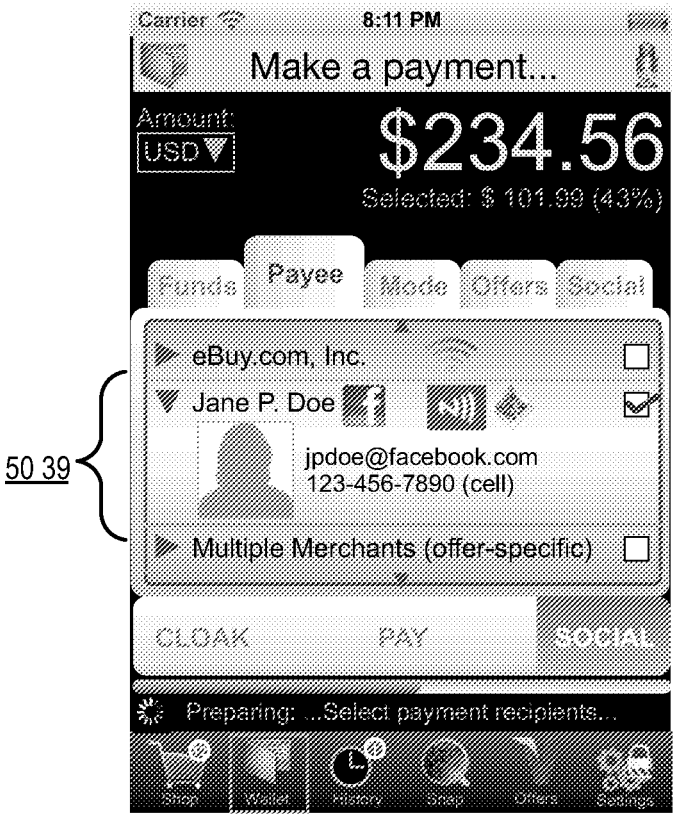


FIGURE 50C

Example: Virtual Wallet Mobile App

FIGURE 50D

Example: Virtual Wallet Mobile App





FIGURE 50E

Example: Virtual Wallet Mobile App

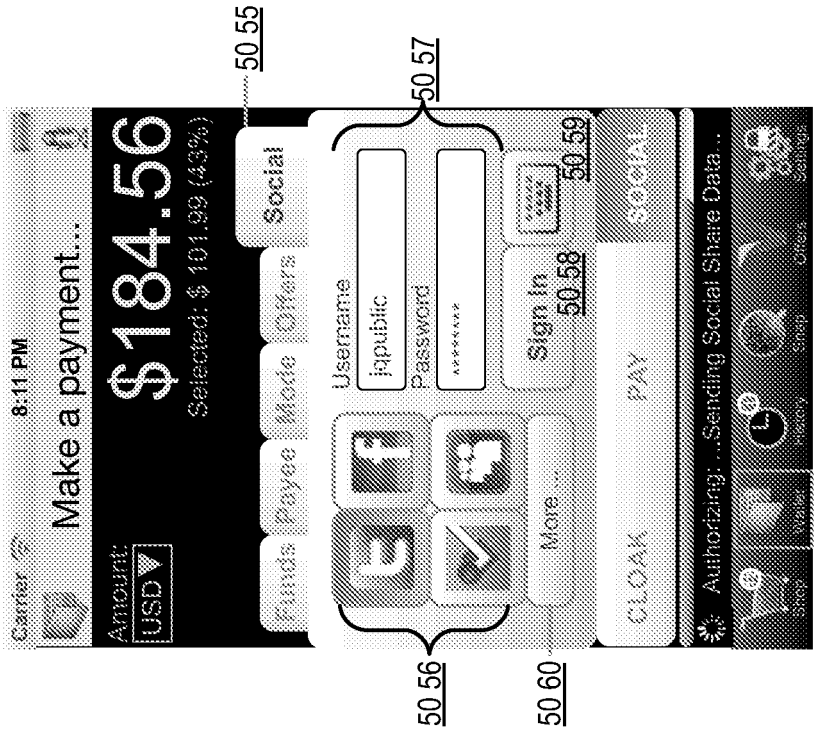


FIGURE 50F

Example: Virtual Wallet Mobile App

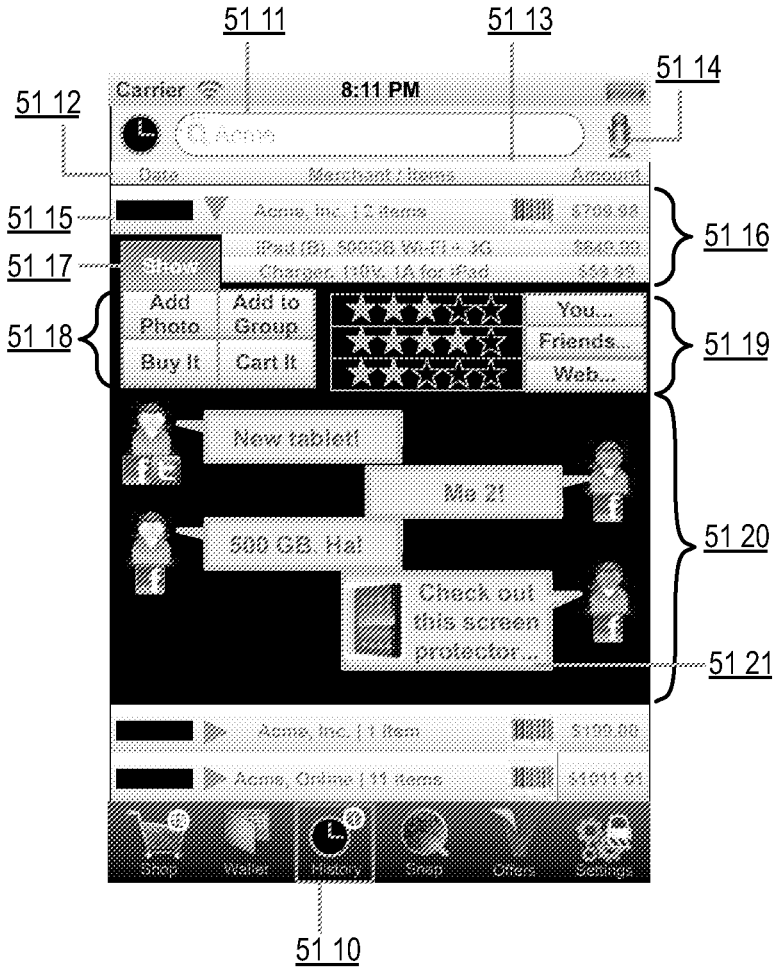




FIGURE 51

Example: Virtual Wallet Mobile App - History

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 52A



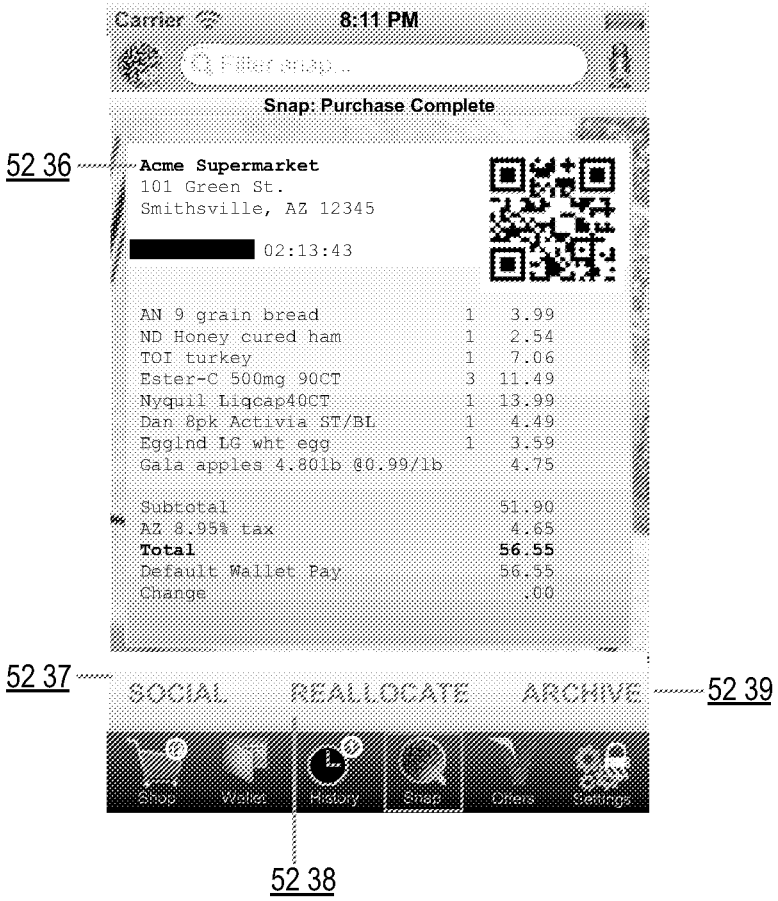


FIGURE 52B

Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 52C

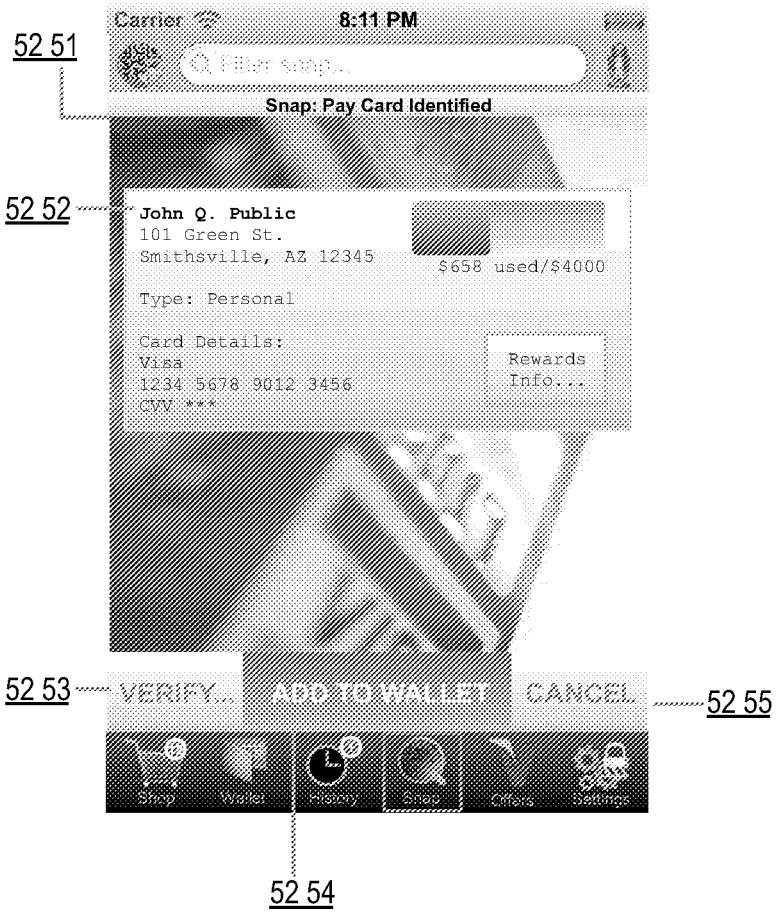


Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 52D

Example: Virtual Wallet Mobile App - Snap Mode



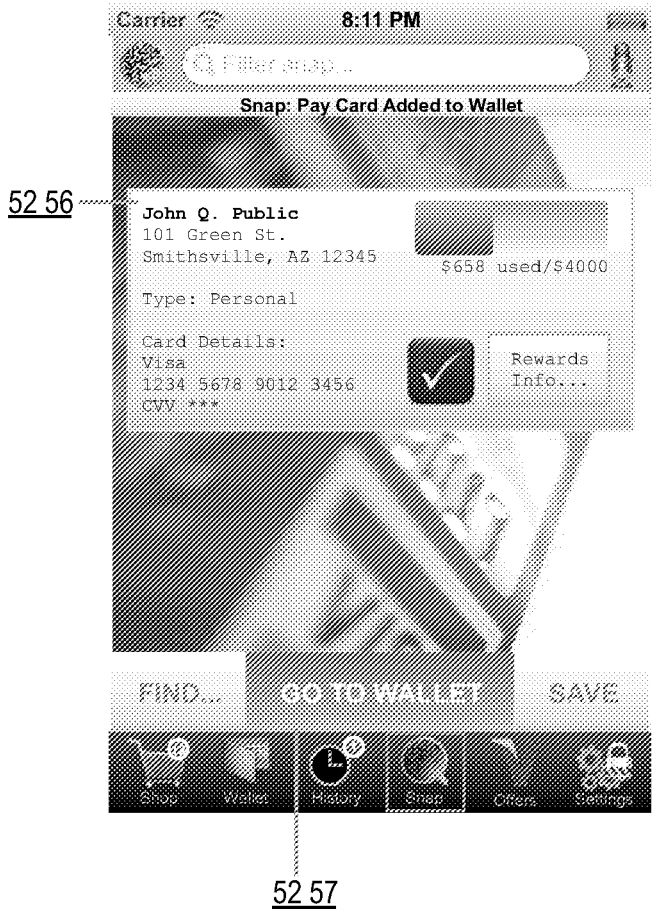


FIGURE 52E

Example: Virtual Wallet Mobile App - Snap Mode

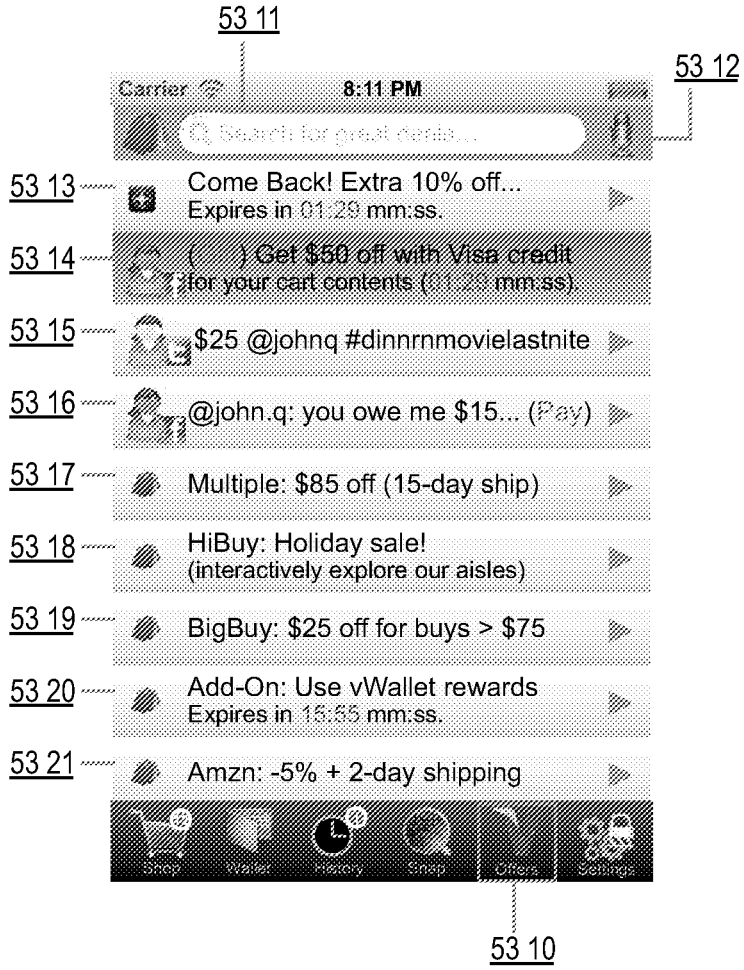
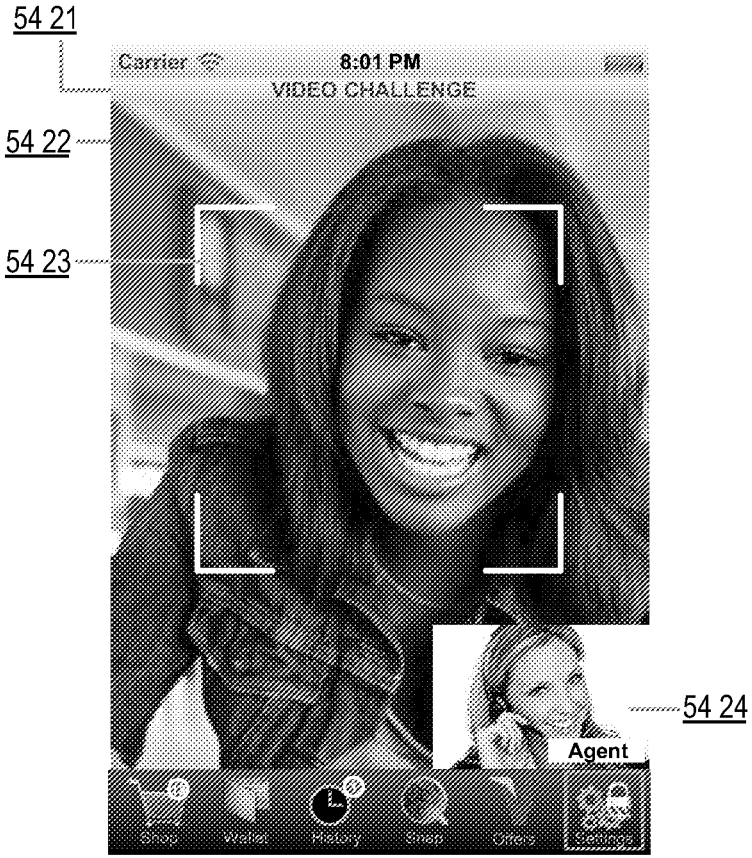


FIGURE 53

Example: Virtual Wallet Mobile App - Offers

Example: Virtual Wallet Mobile App

FIGURE 54A



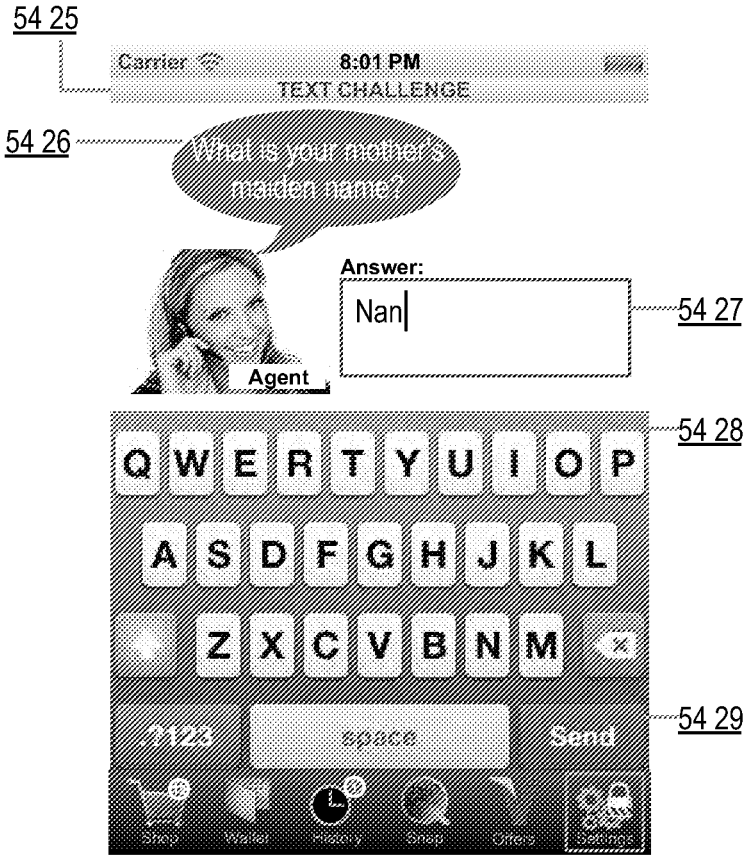


FIGURE 54B

Example: Virtual Wallet Mobile App

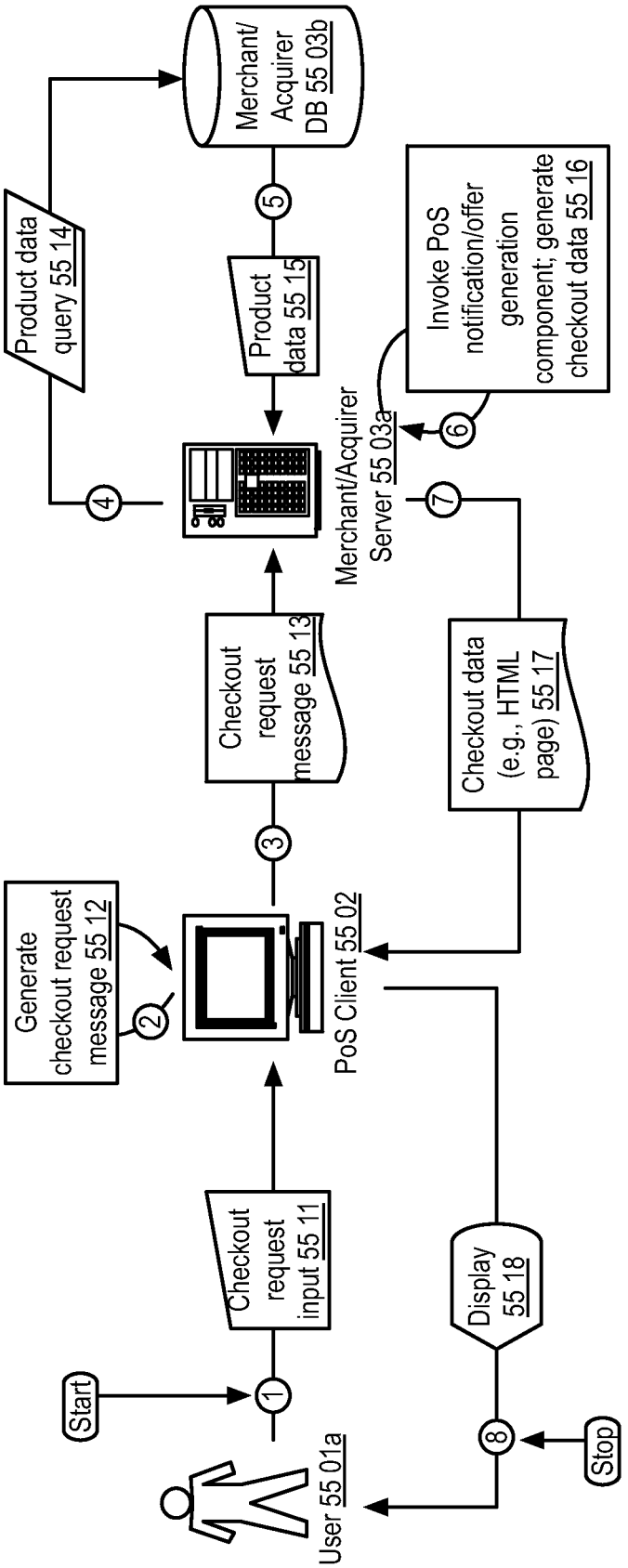


FIGURE 55

Example Data Flow: User Purchase Checkout

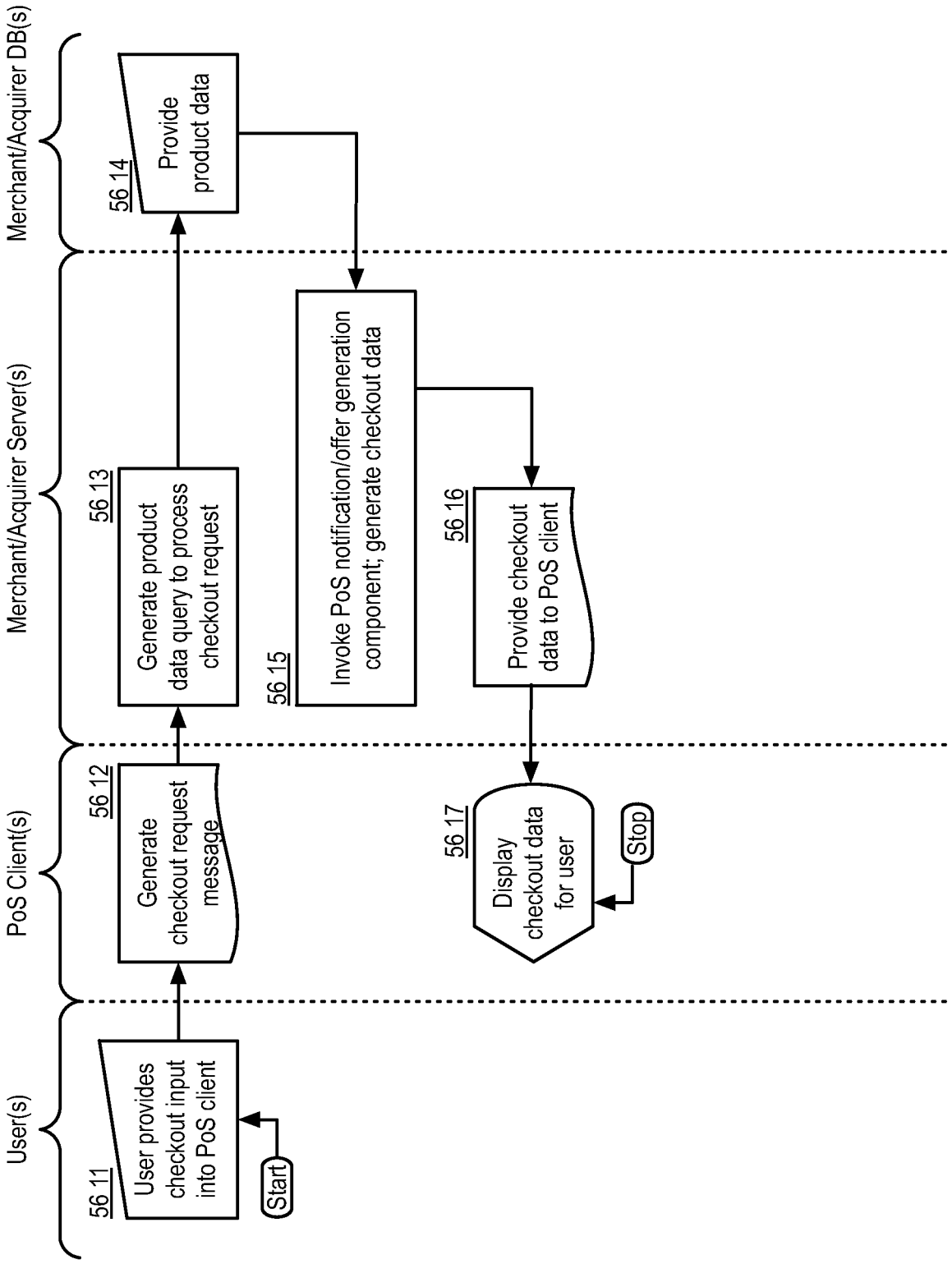


FIGURE 56

Example Logic Flow: User Purchase Checkout ("UPC") component 5600

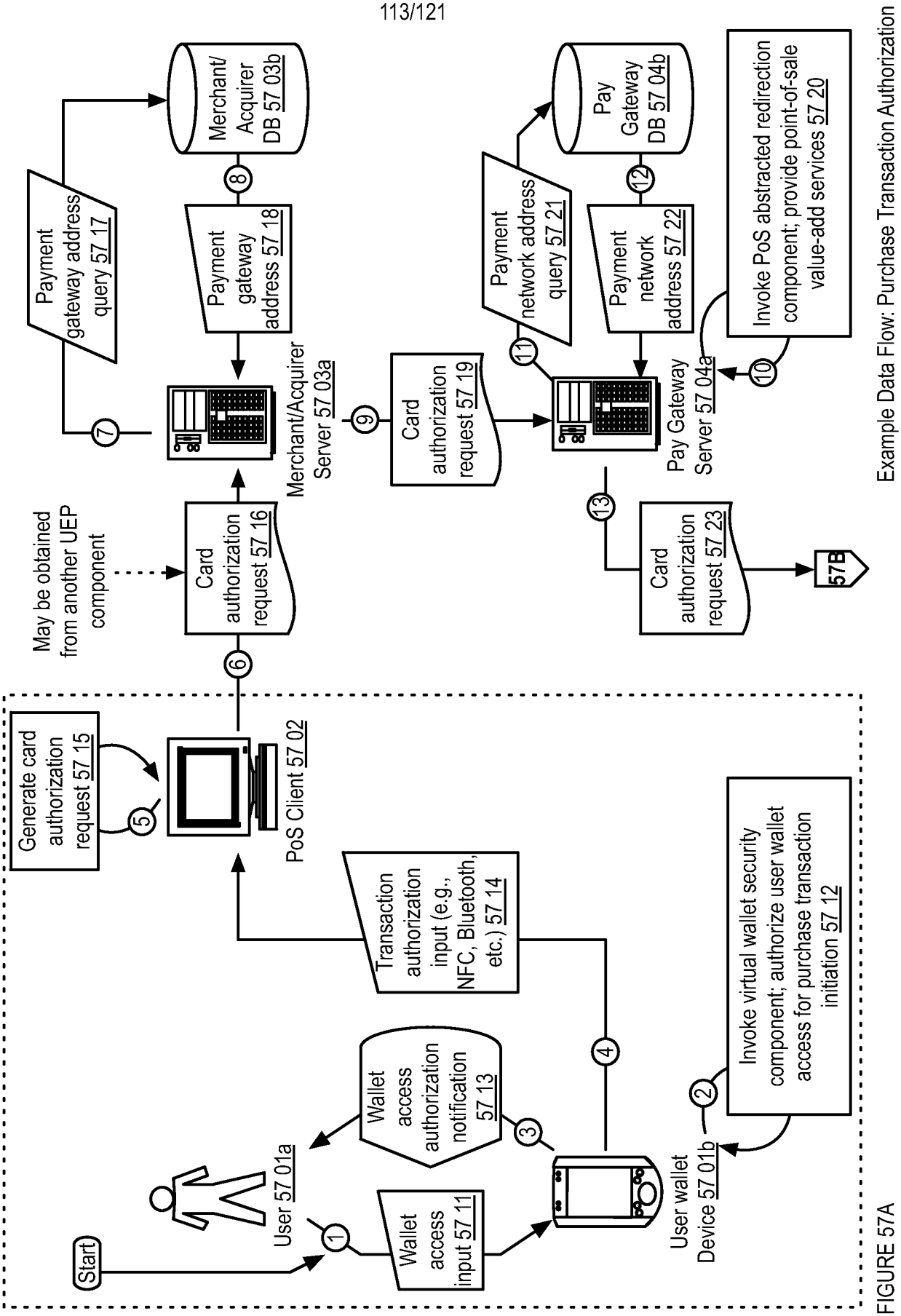


FIGURE 57A

Example Data Flow: Purchase Transaction Authorization

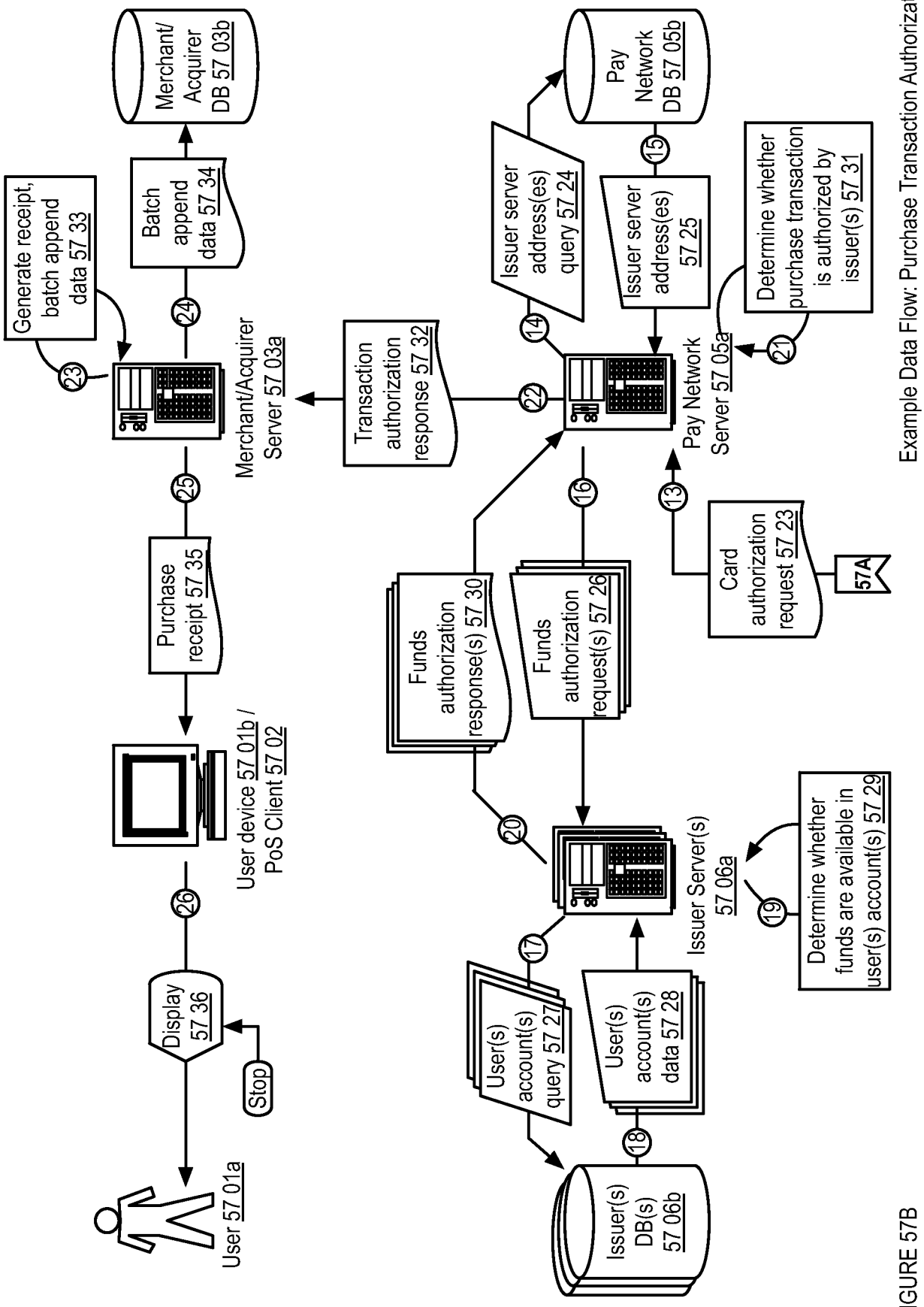


FIGURE 57B

Example Data Flow: Purchase Transaction Authorization

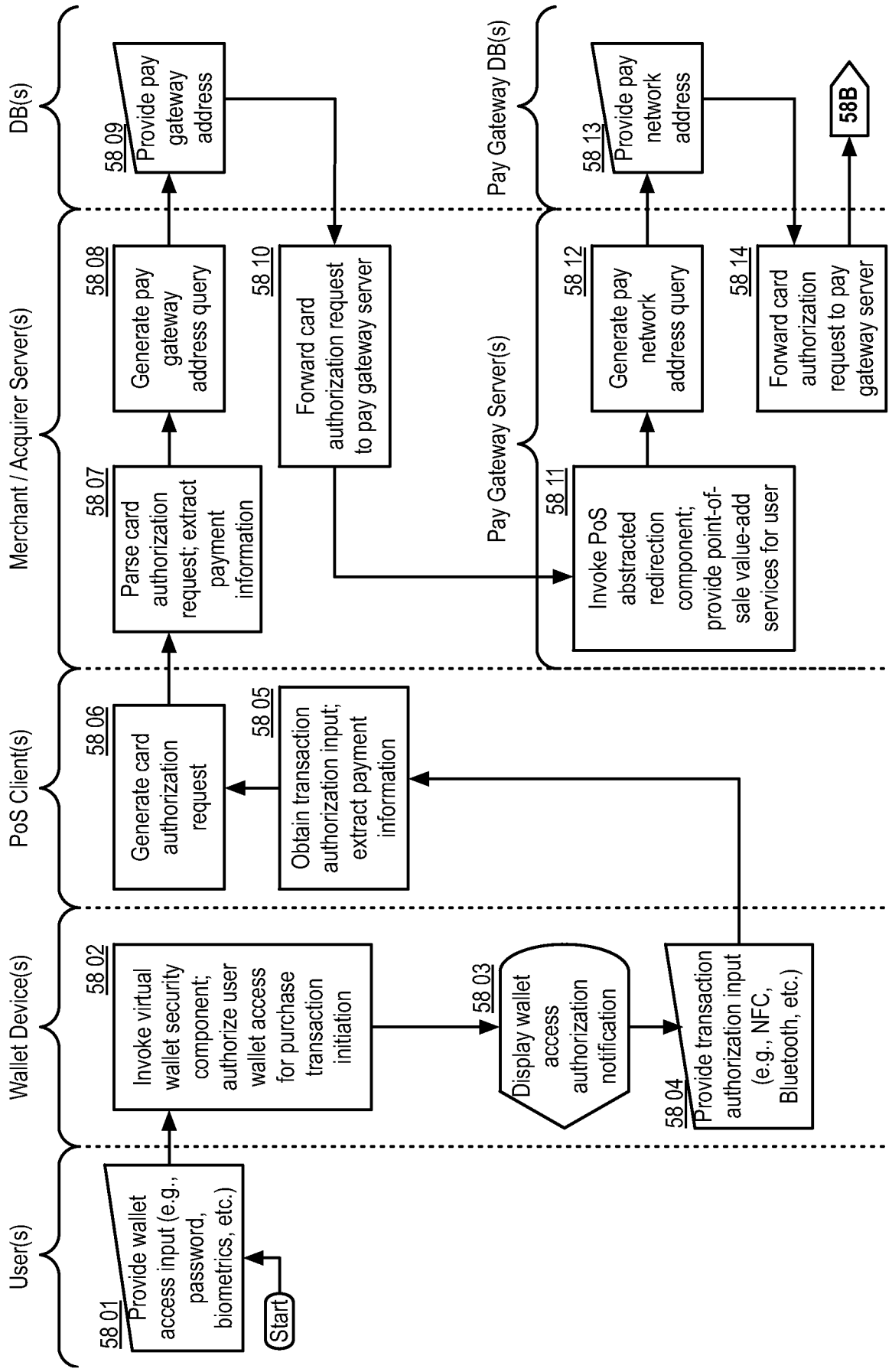


FIGURE 58A

Example: Purchase Transaction Authorization ("PTA") component 5800

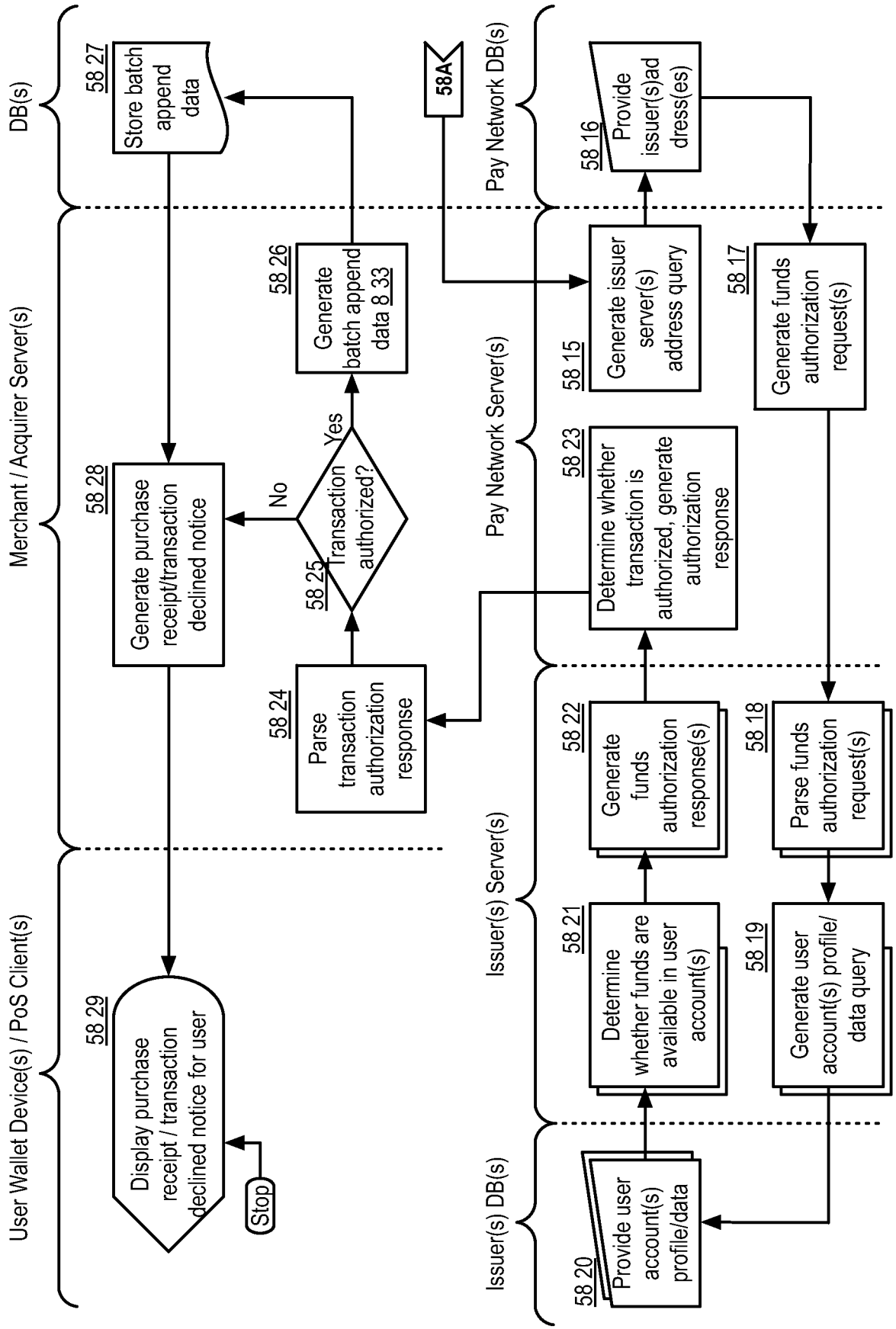


FIGURE 58B

Example: Purchase Transaction Authorization ("PTA") component 5800

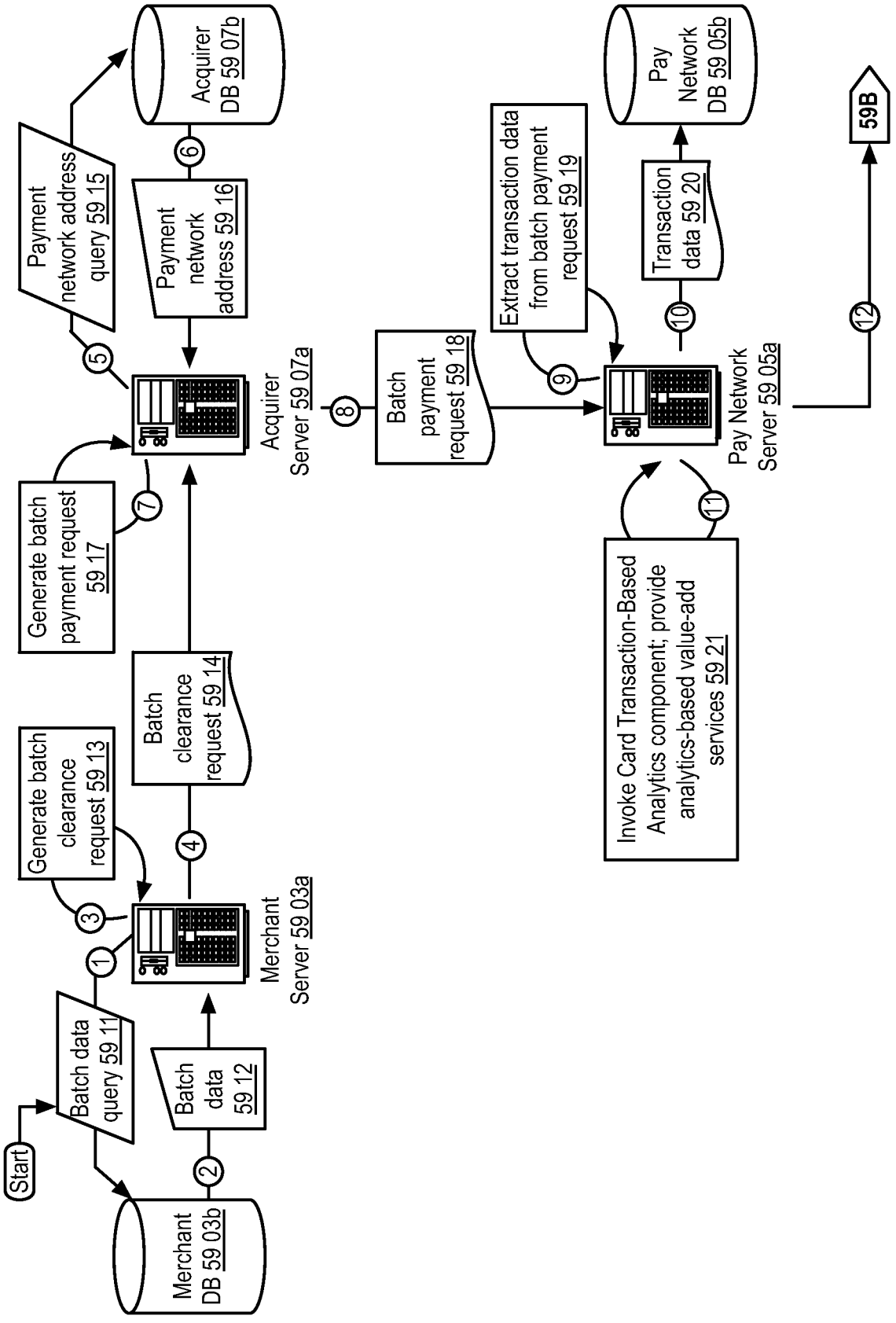


FIGURE 59A

Example Data Flow: Purchase Transaction Clearance

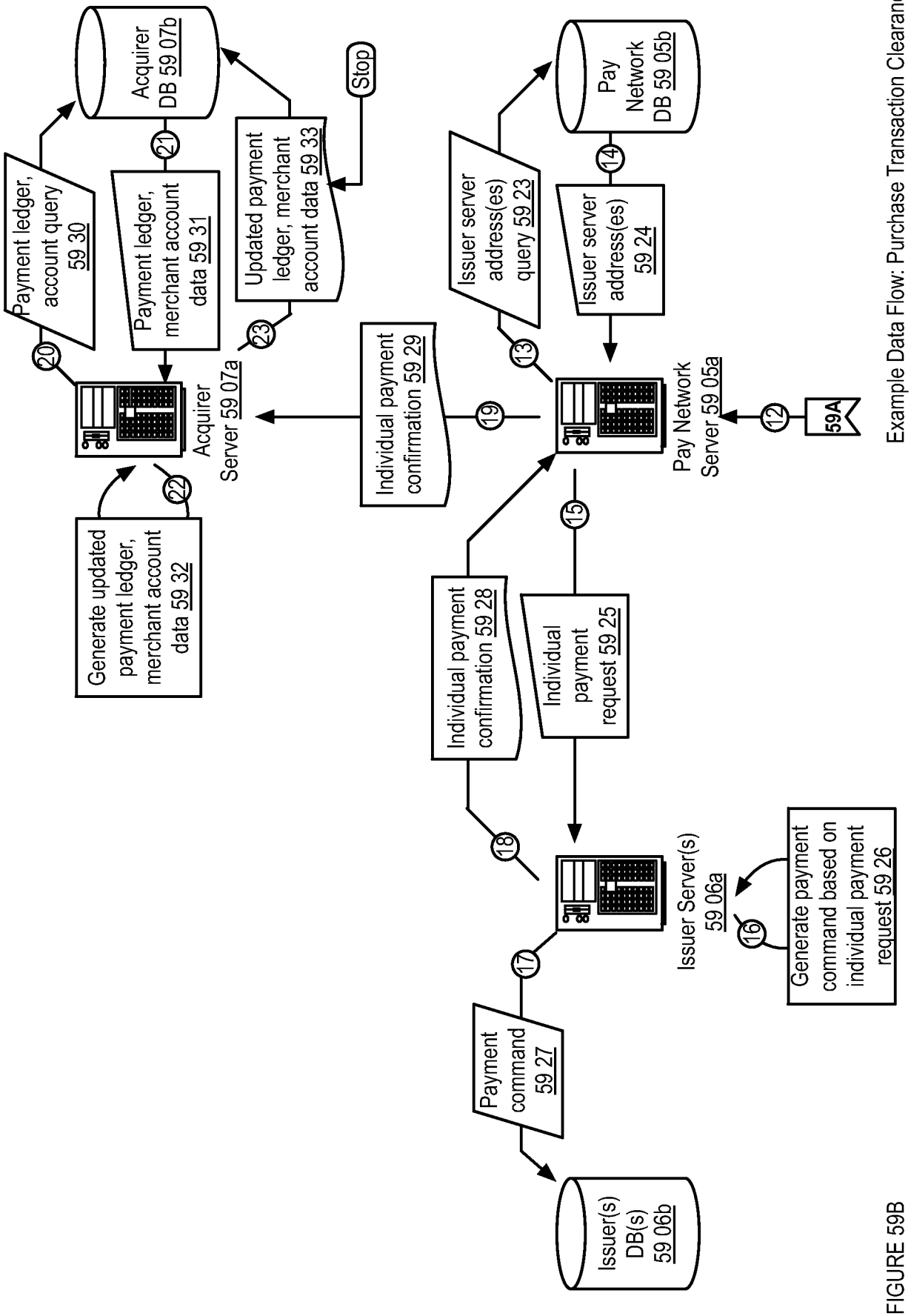


FIGURE 59B Example Data Flow: Purchase Transaction Clearance

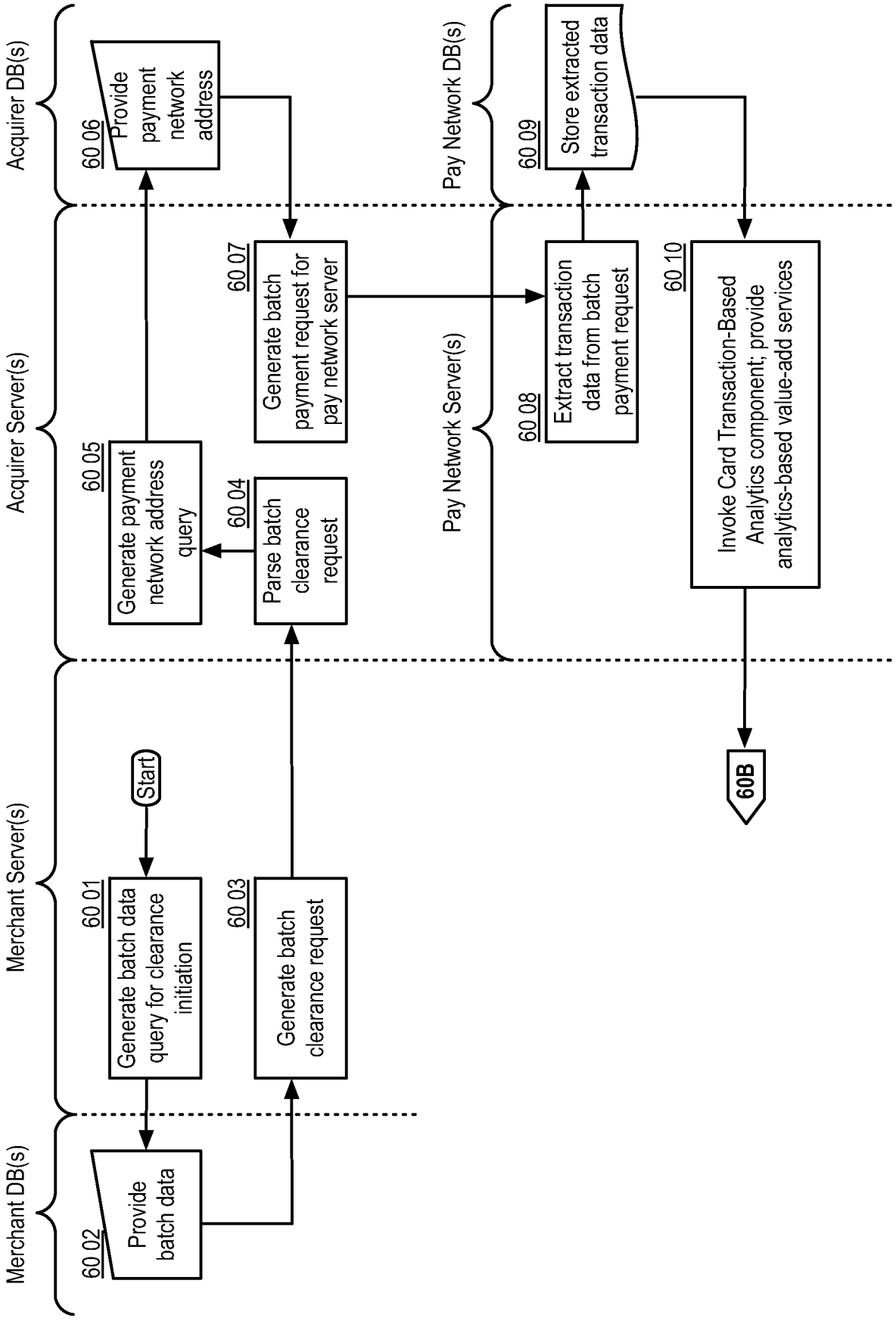


FIGURE 60A

Example Logic Flow: Purchase Transaction Clearance ("PTC") component 6000

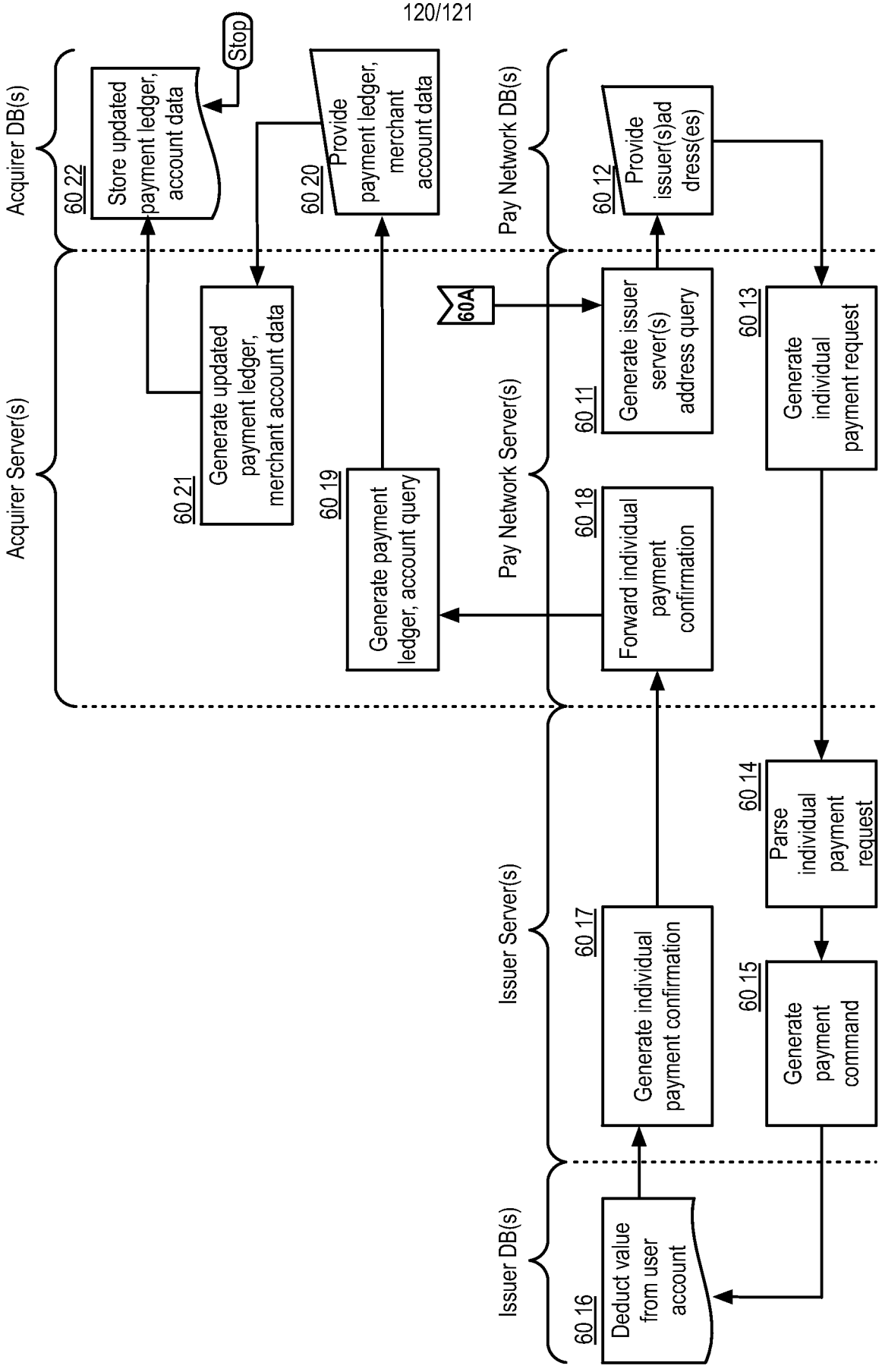


FIGURE 60B

Example Logic Flow: Purchase Transaction Clearance ("PTC") component 6000

FIGURE 61 121/121

