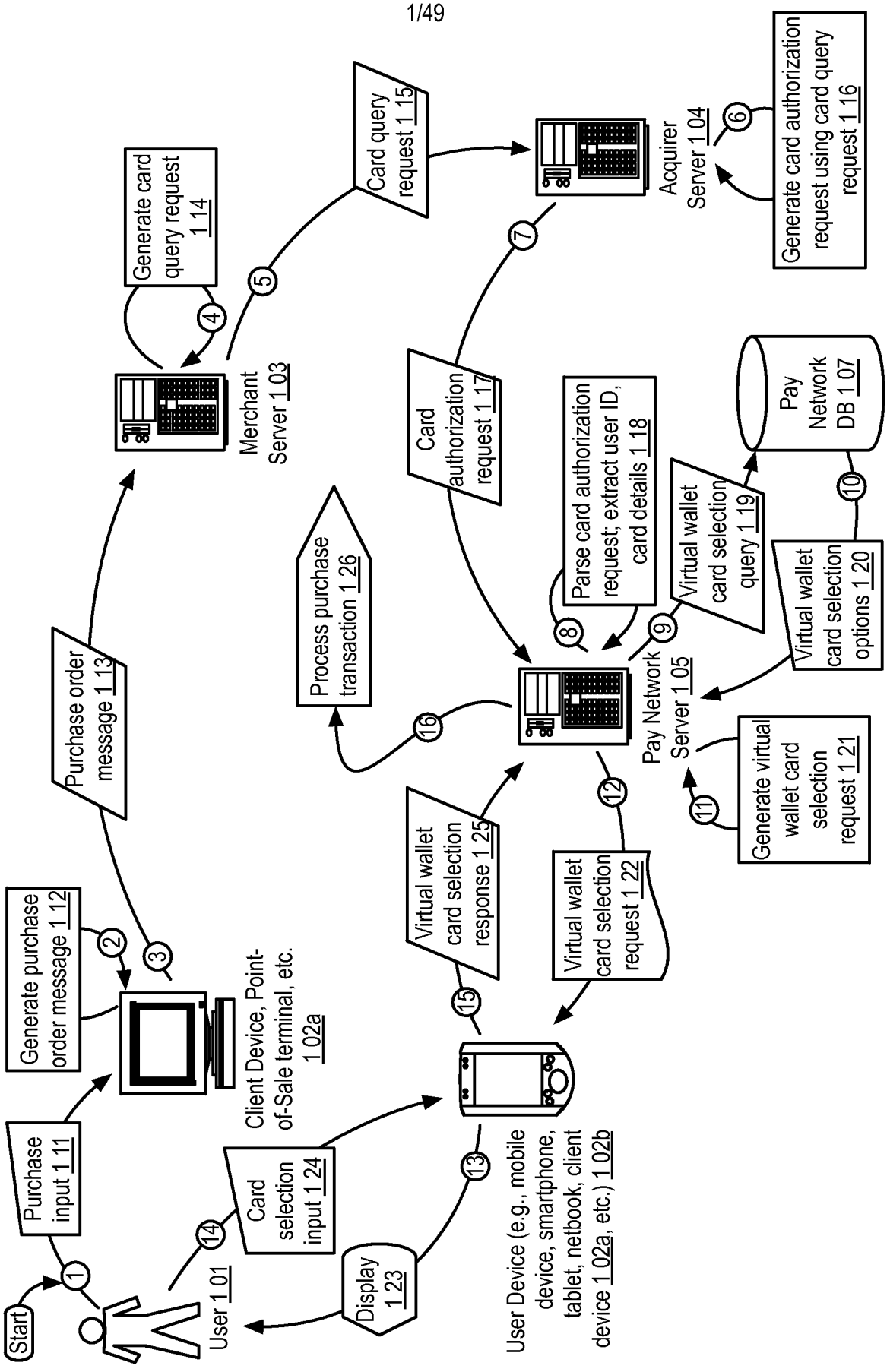


FIGURE 1A

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

FIGURE 1B

Example: Virtual Wallet Card Selection ("VWCS")

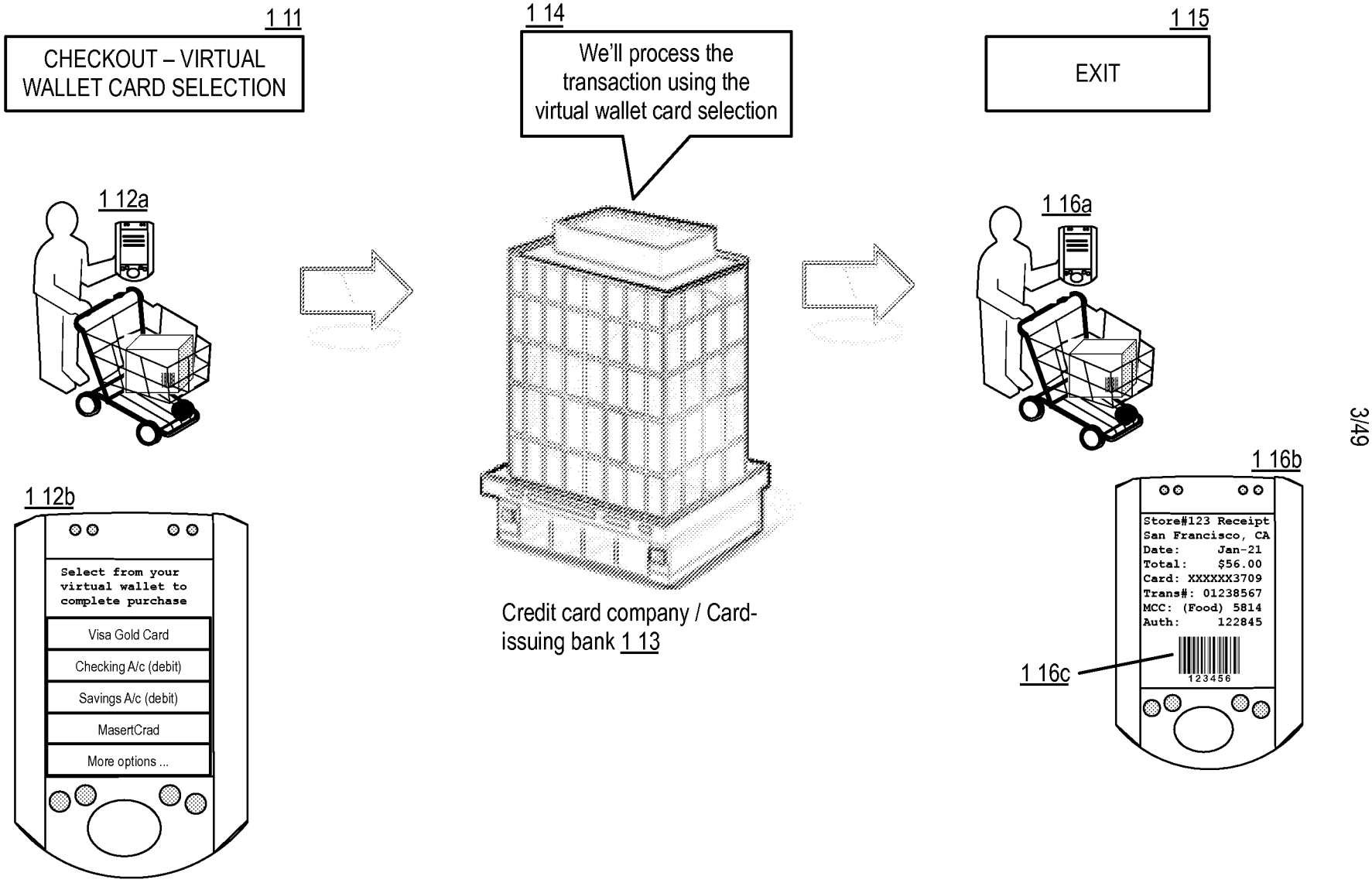
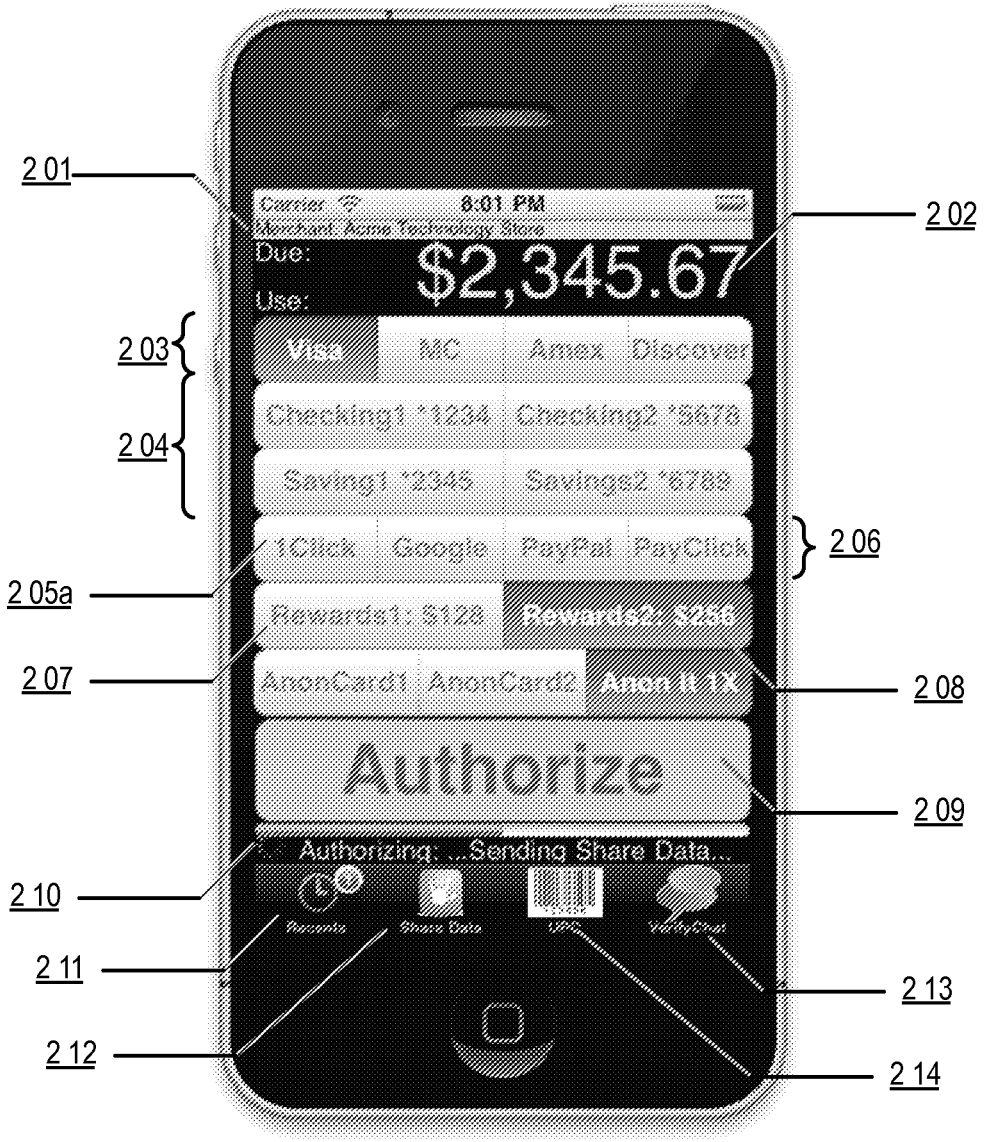


FIGURE 1C

Example: Virtual Wallet Card Selection ("VWCS")



1X ANON



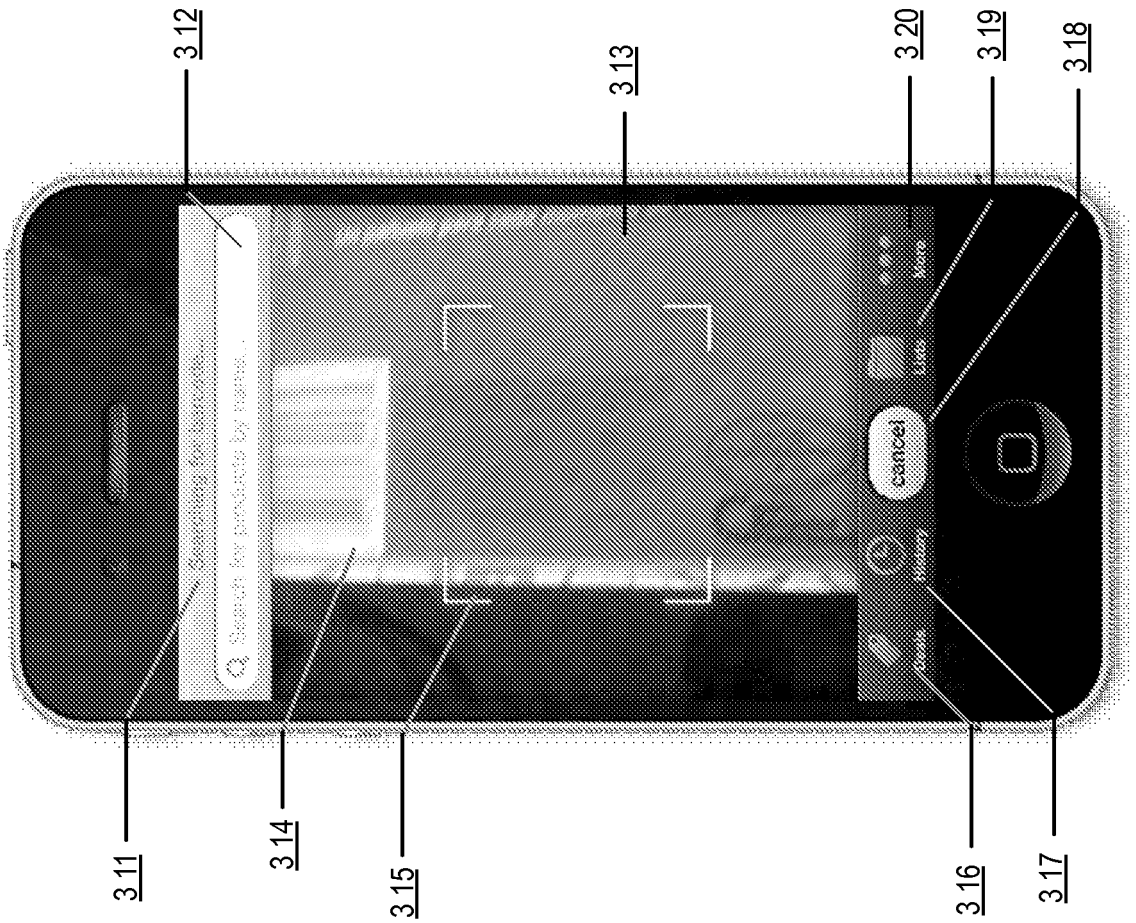
Example: Virtual Wallet Card Selection-Based Purchase: Payment Options

FIGURE 2



FIGURE 3A

Example: Virtual Wallet Card Selection-Based Purchase: Security / Fraud Prevention



Example: Virtual Wallet Card Selection-Based Purchase: Security / Fraud Prevention

FIGURE 3B

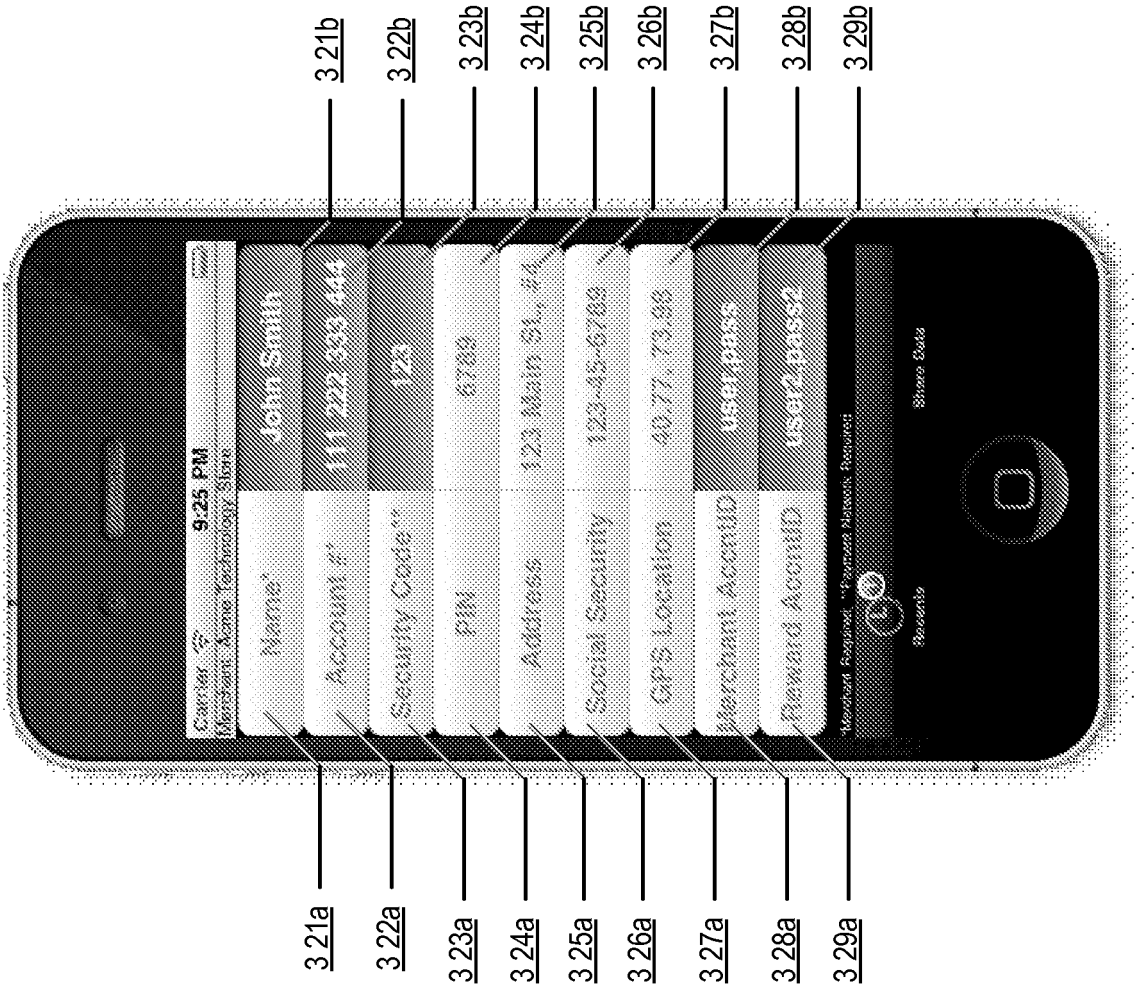


FIGURE 3C

Example: Virtual Wallet Card Selection-Based Purchase: Security / Fraud Prevention

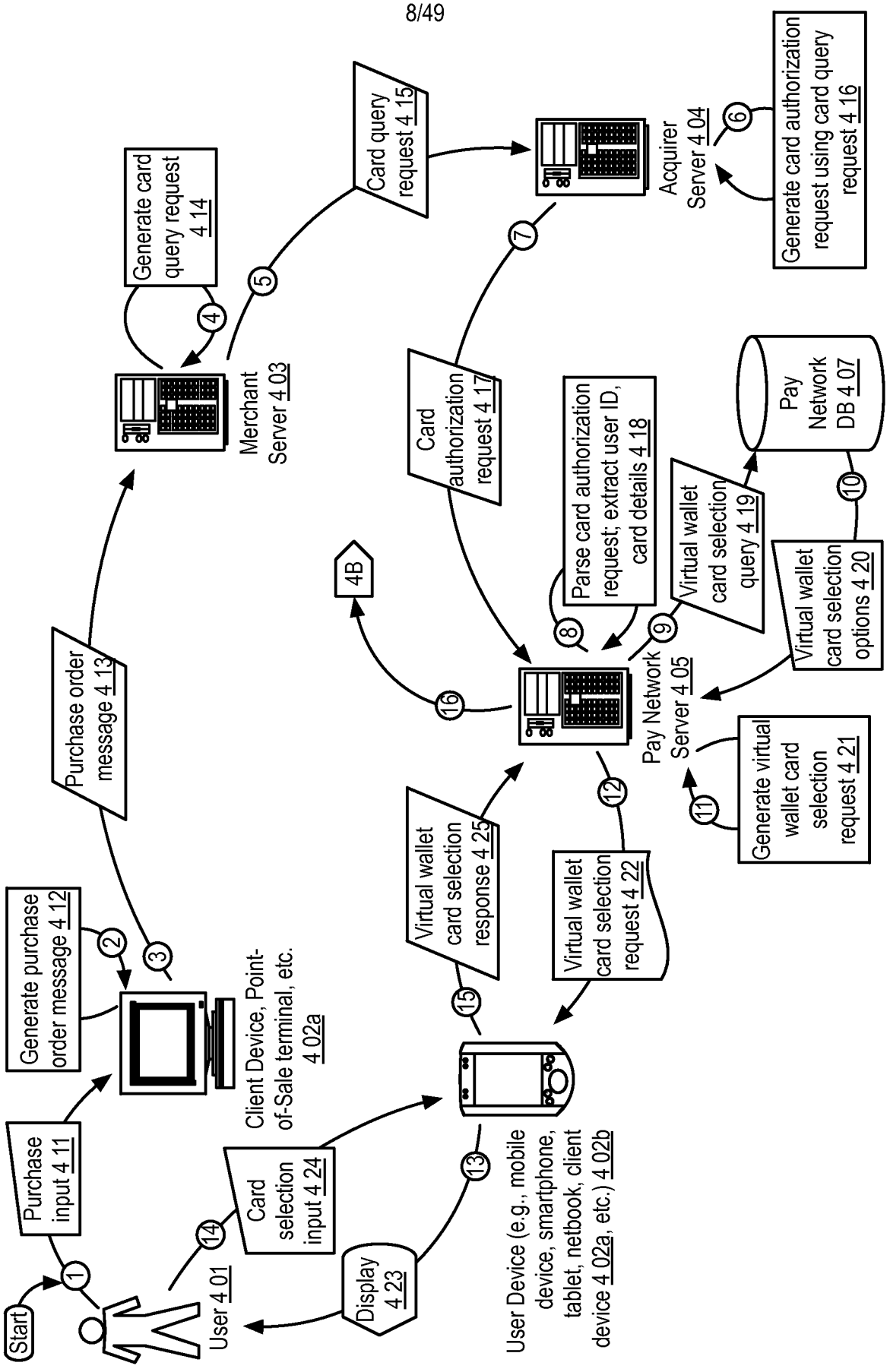


FIGURE 4A Example Data Flow: Virtual Wallet Card Selection-Based Transaction

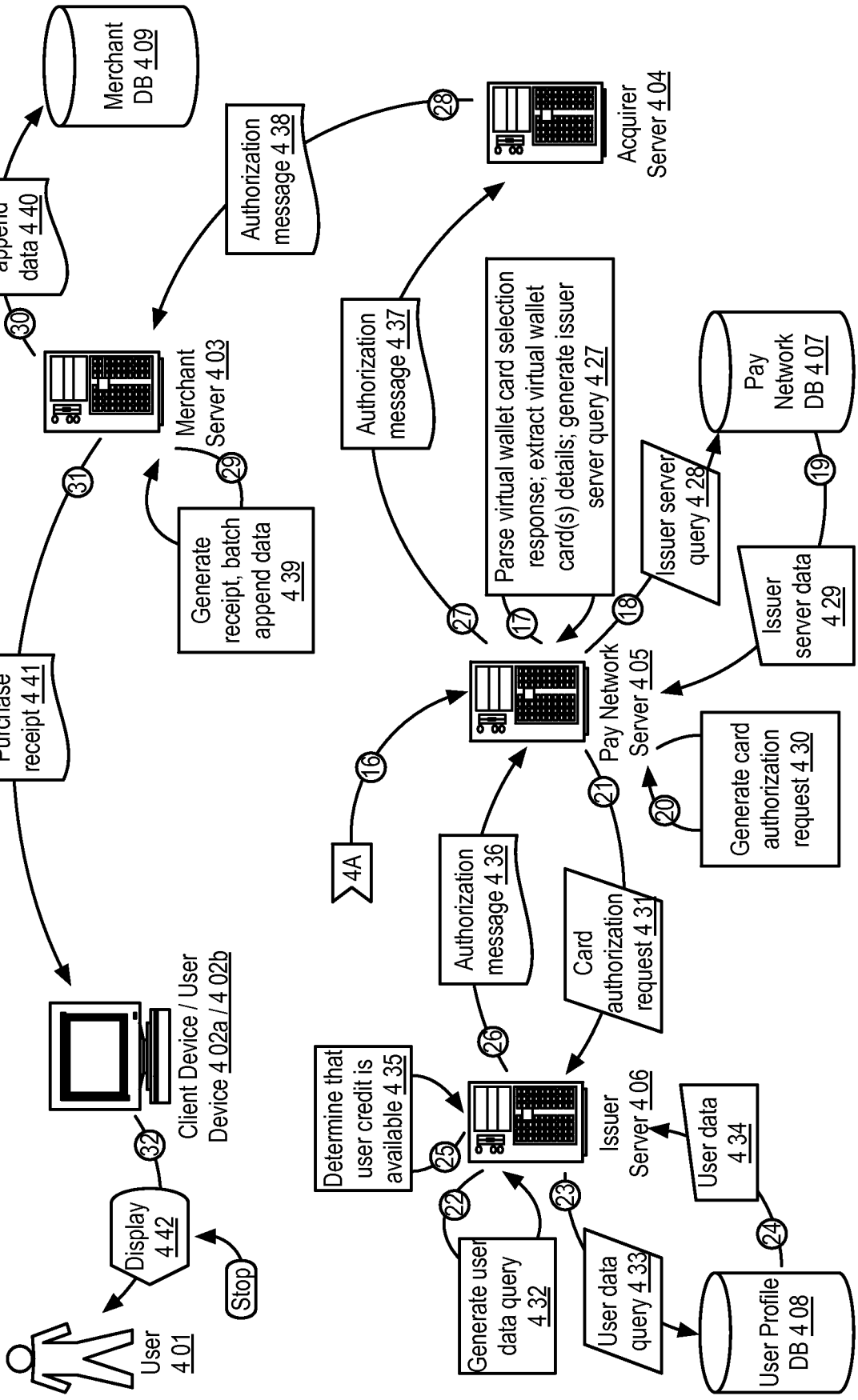


FIGURE 4B

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

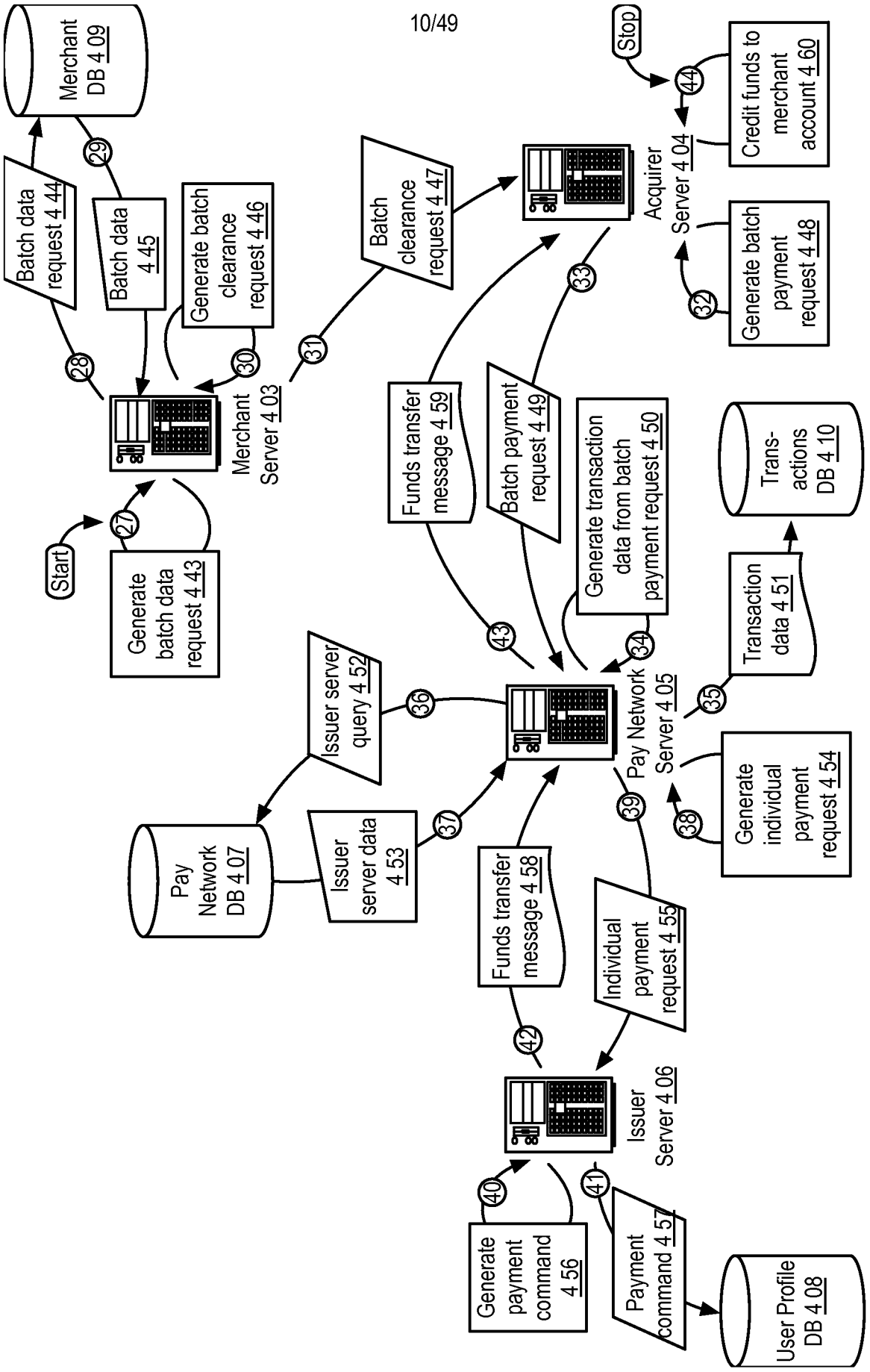


FIGURE 4C

Example Data Flow: Virtual Wallet Card Selection-Based Transaction

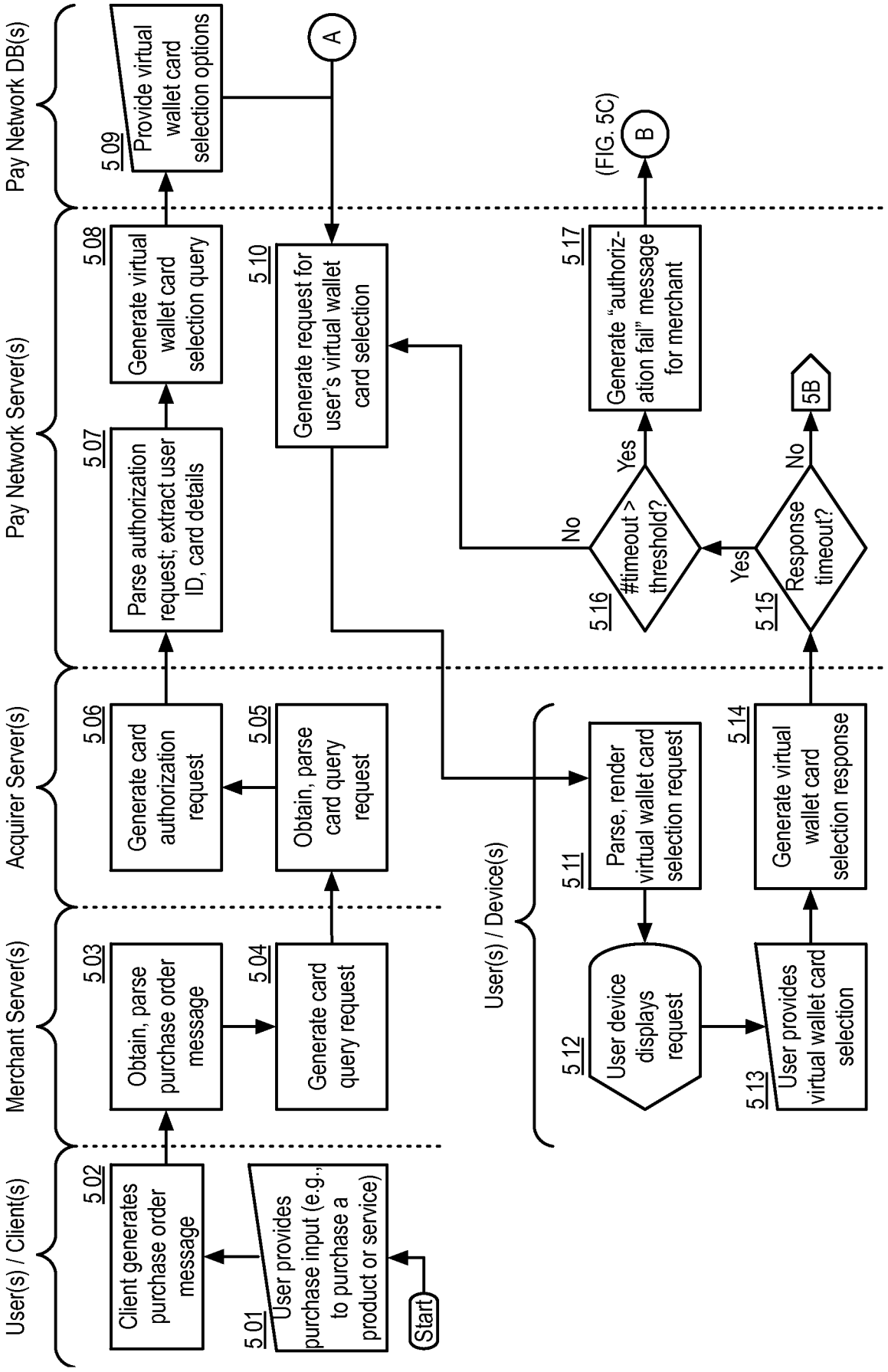


FIGURE 5A

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

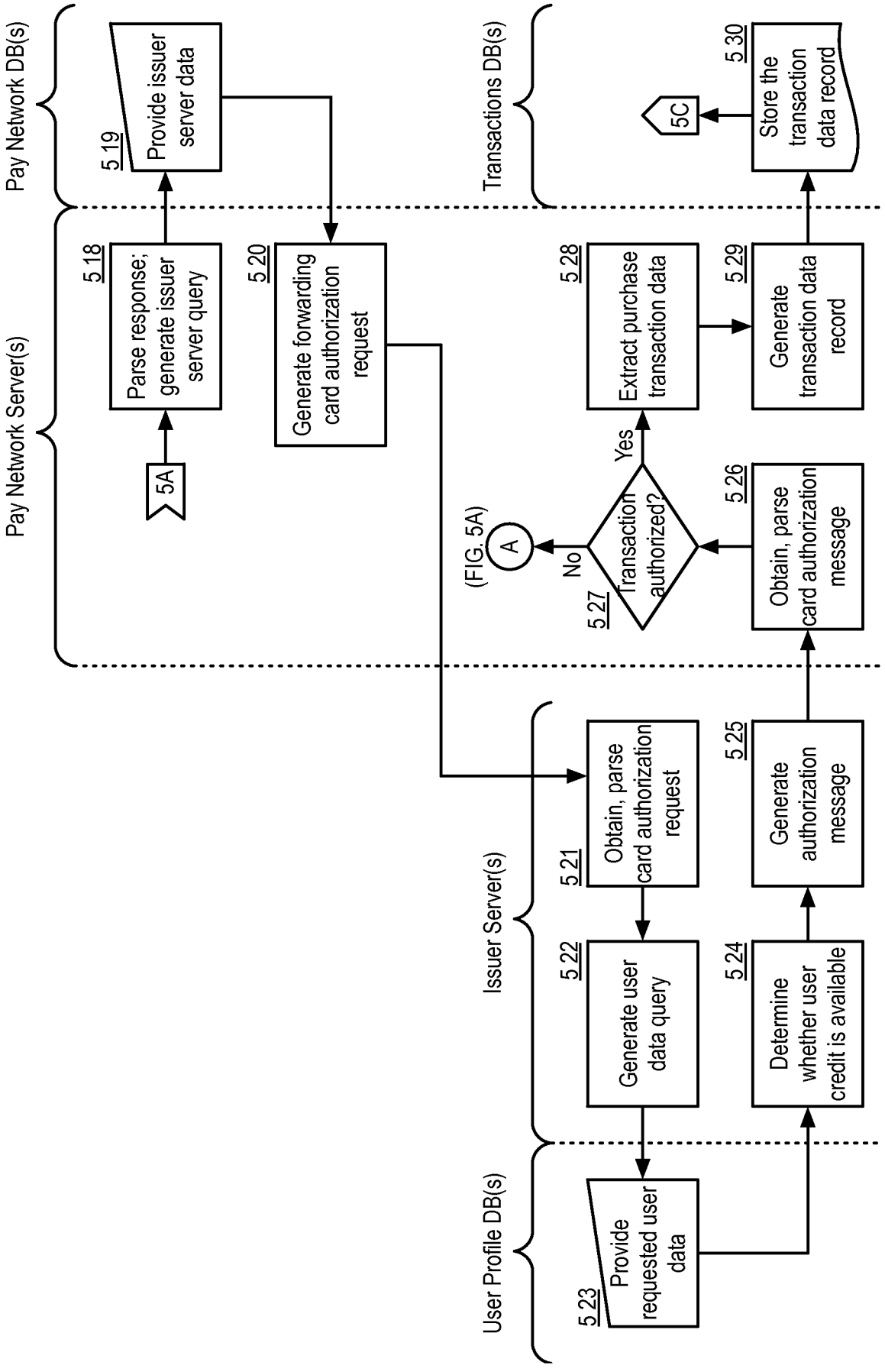


FIGURE 5B

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

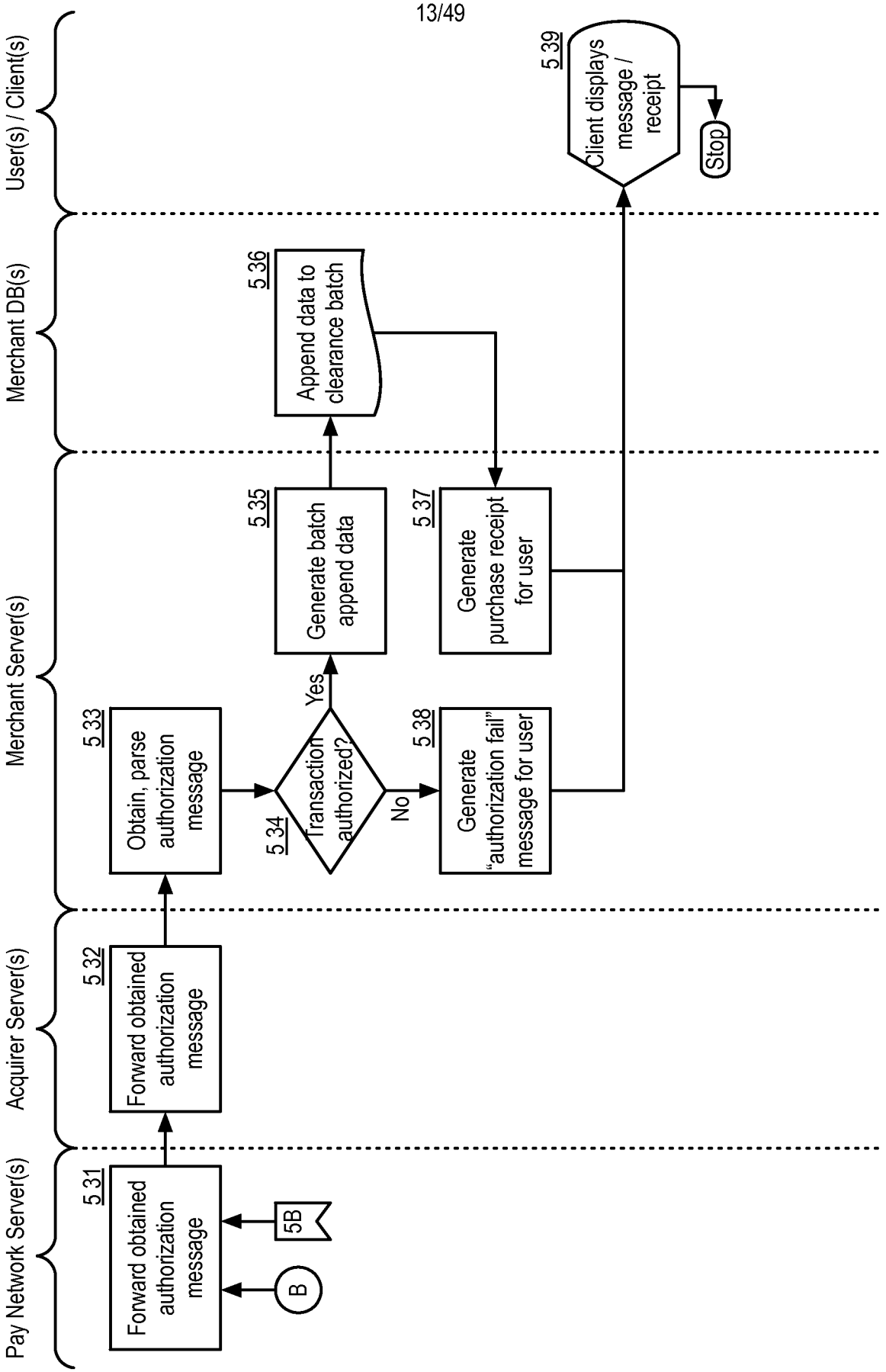


FIGURE 5C

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

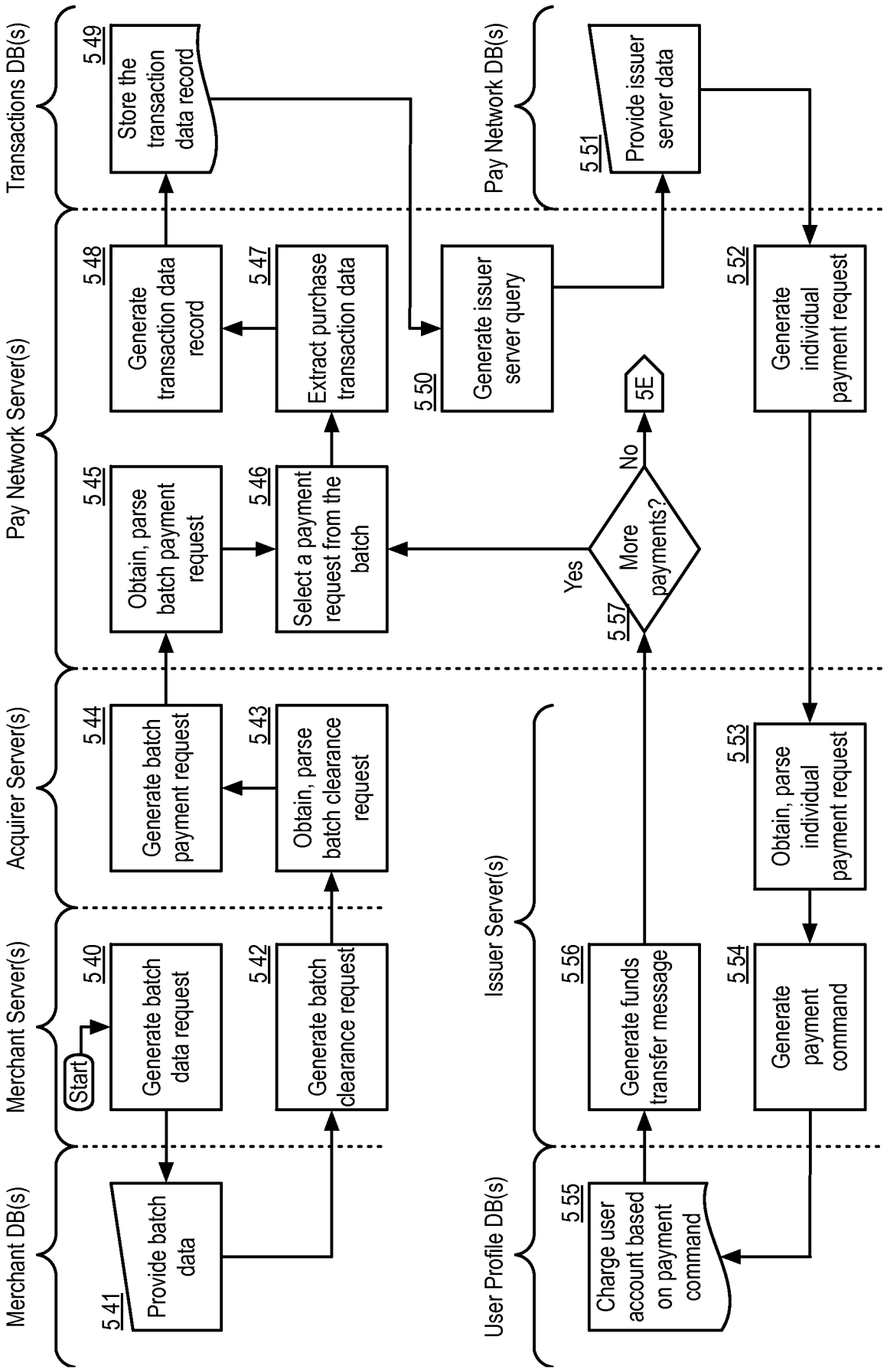
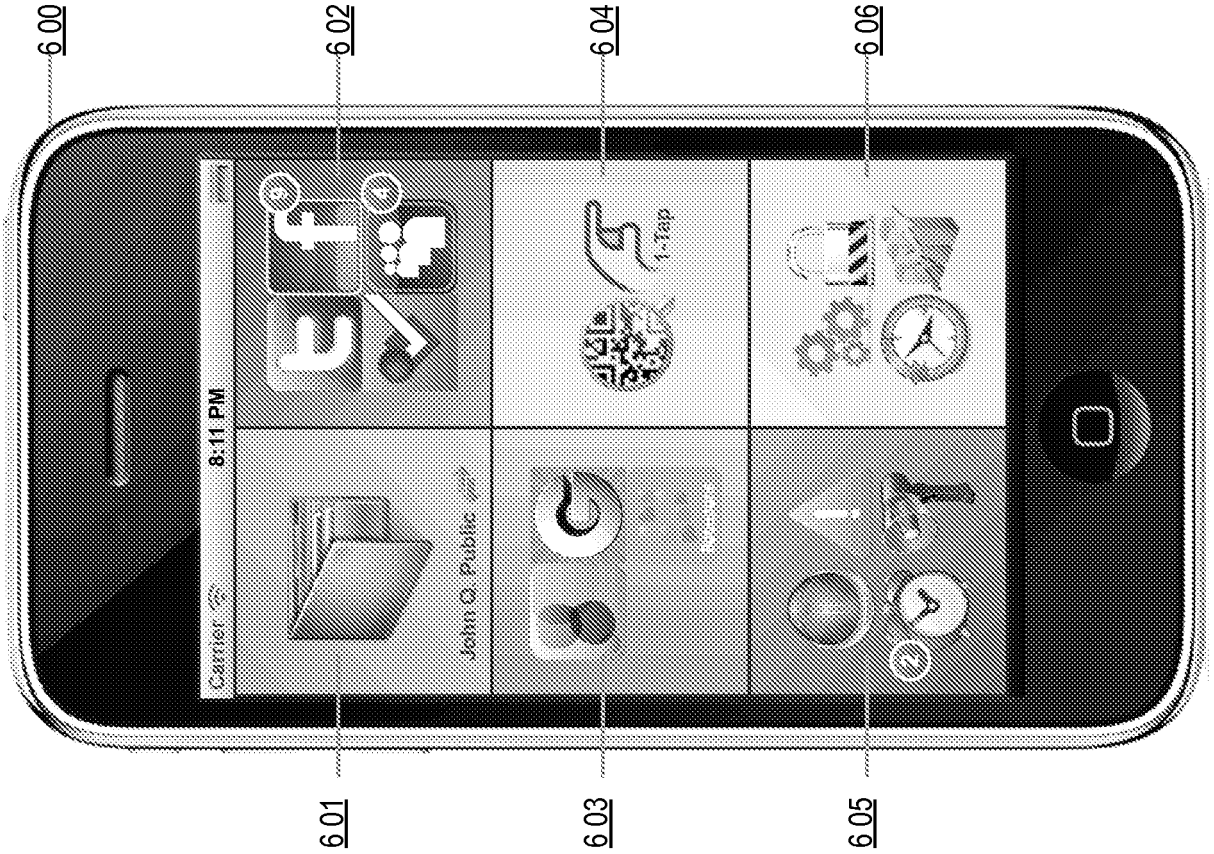


FIGURE 5D

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

Example: Virtual Wallet-Based Card Transaction Execution (VW-CTE) component 500

FIGURE 5E



Example: Virtual Wallet Mobile App - Feature Overview

FIGURE 6

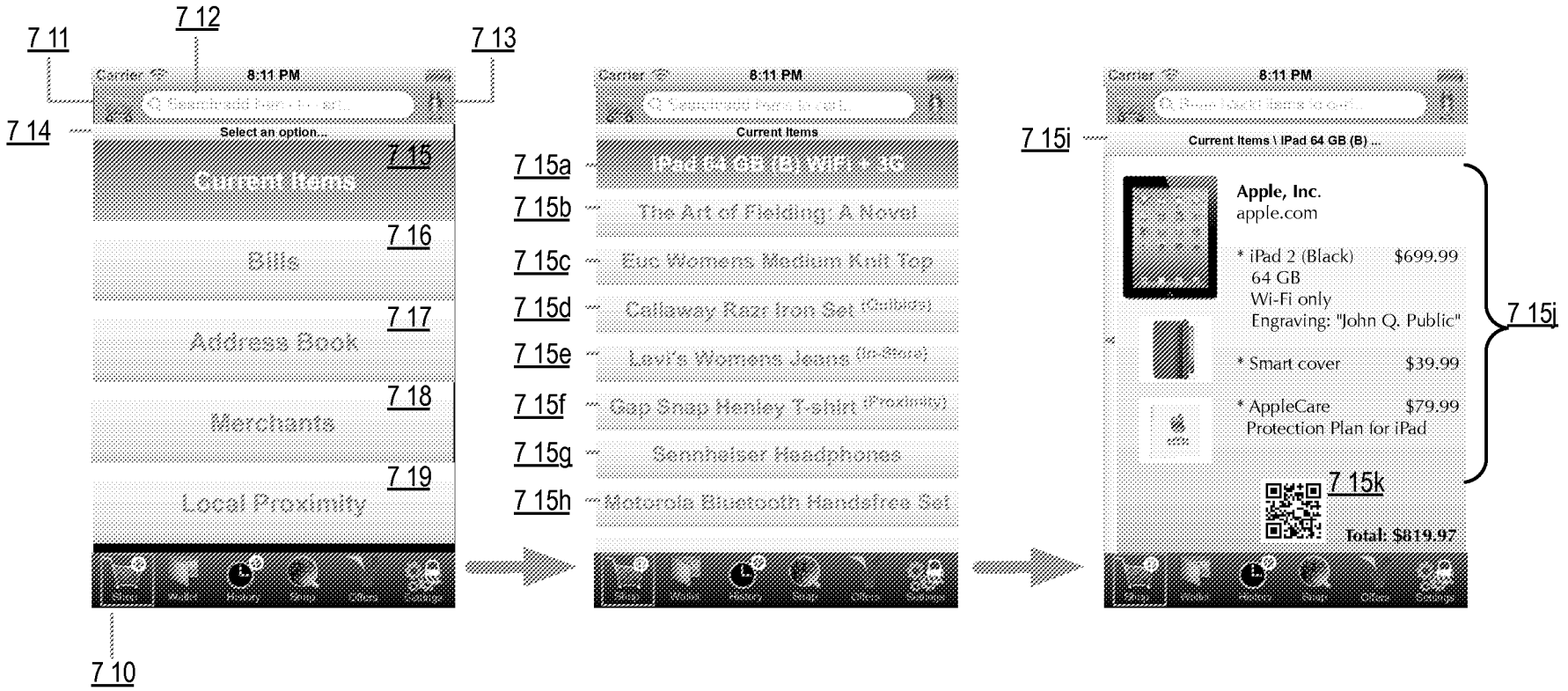


FIGURE 7A

Example: Virtual Wallet Mobile App - Shopping Mode

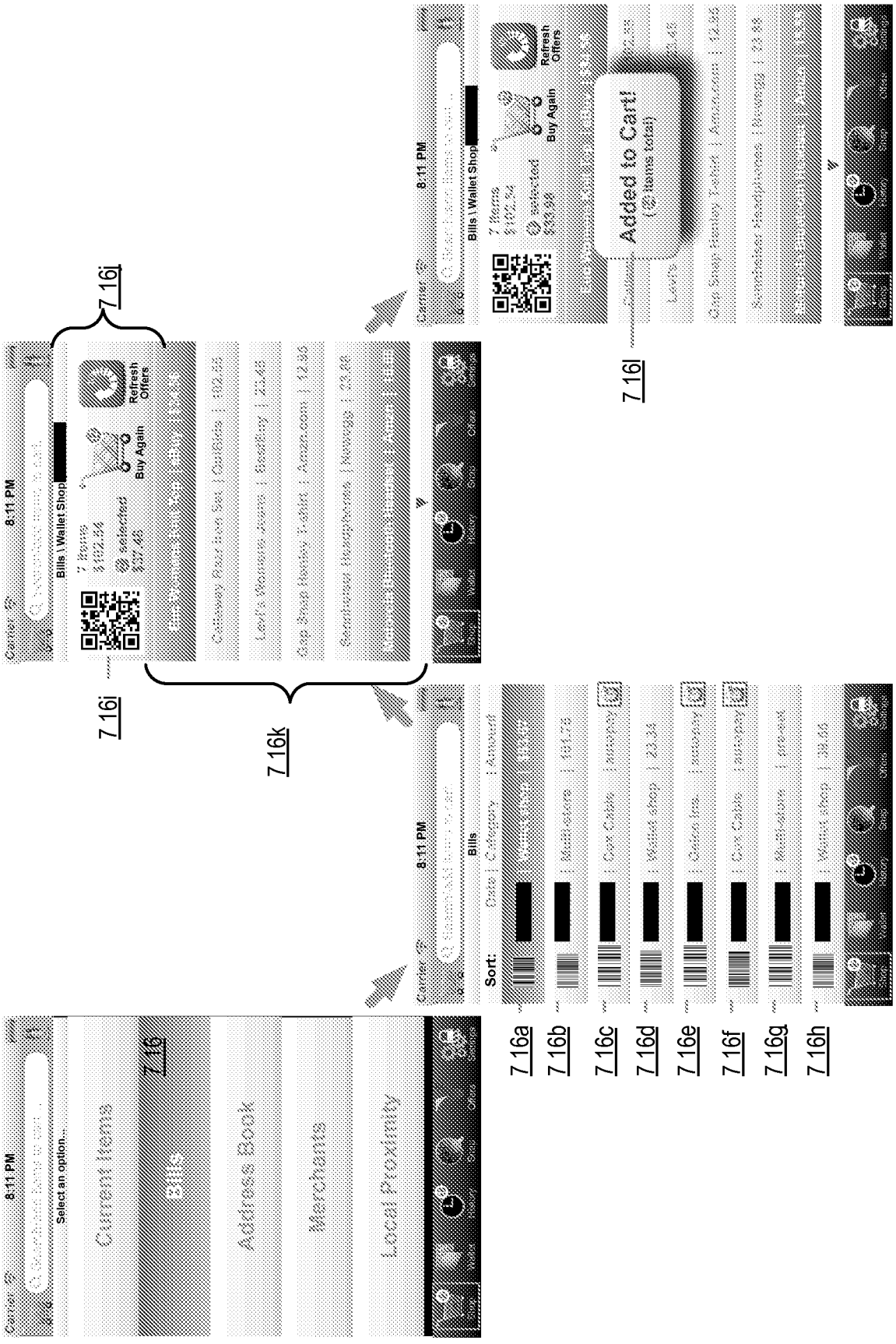


FIGURE 7B

Example: Virtual Wallet Mobile App - Shopping Mode

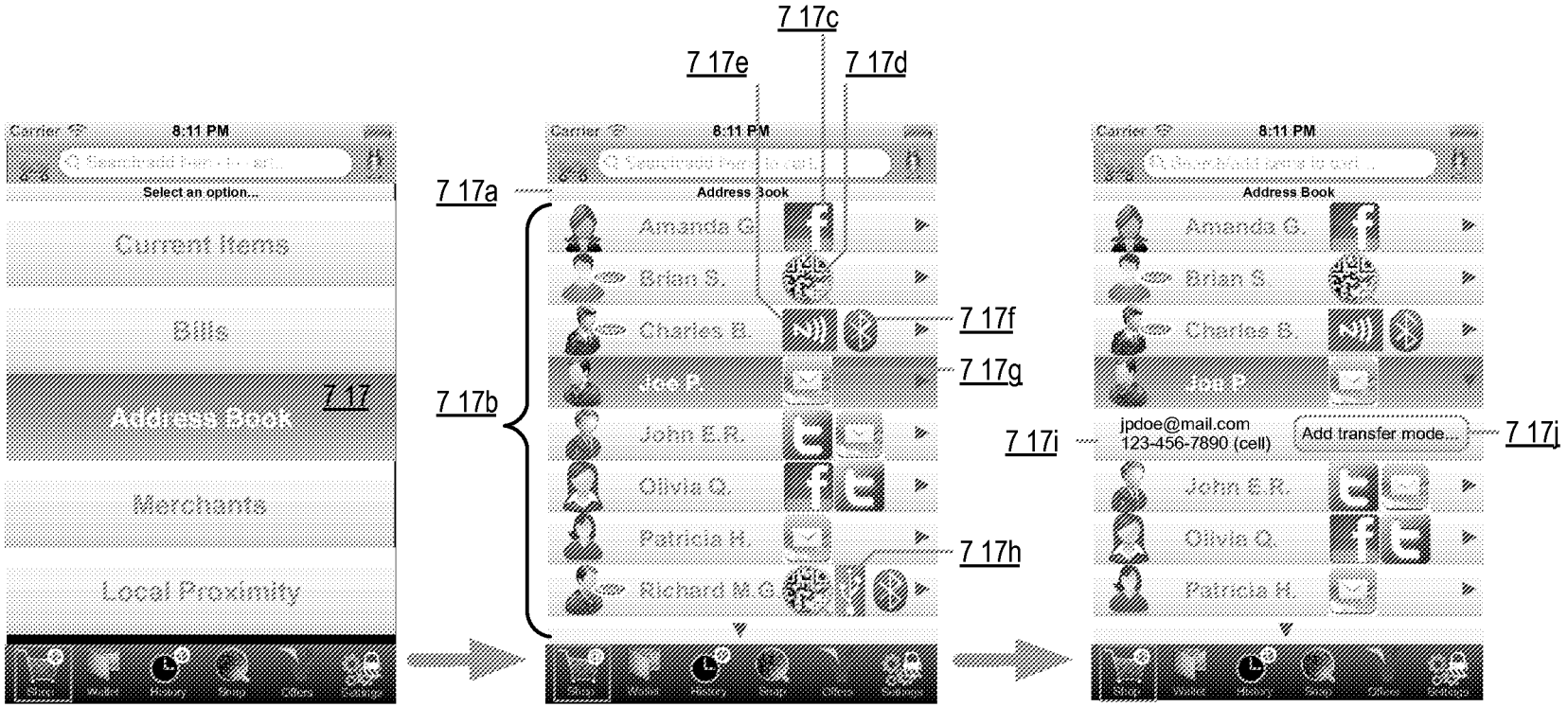


FIGURE 7C

Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 7D

Example: Virtual Wallet Mobile App - SocialPay Mode



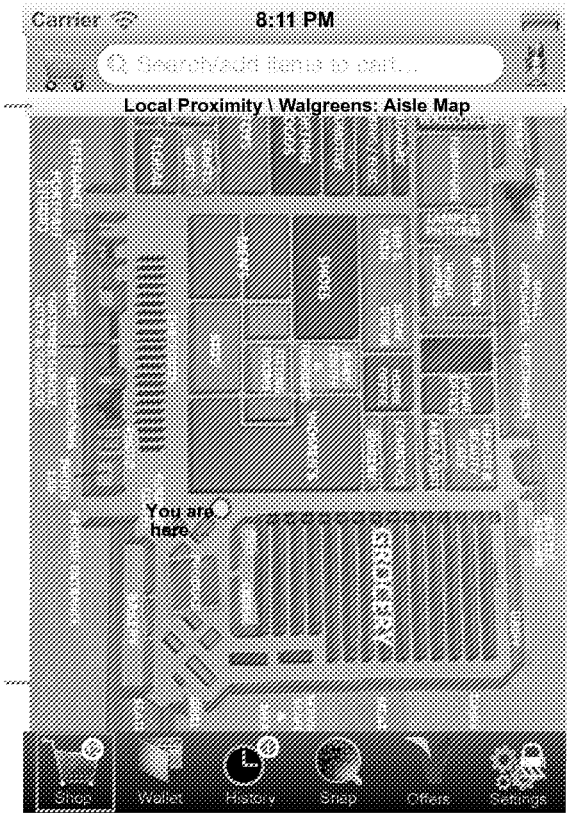
FIGURE 7E

Example: Virtual Wallet Mobile App - Shopping Mode



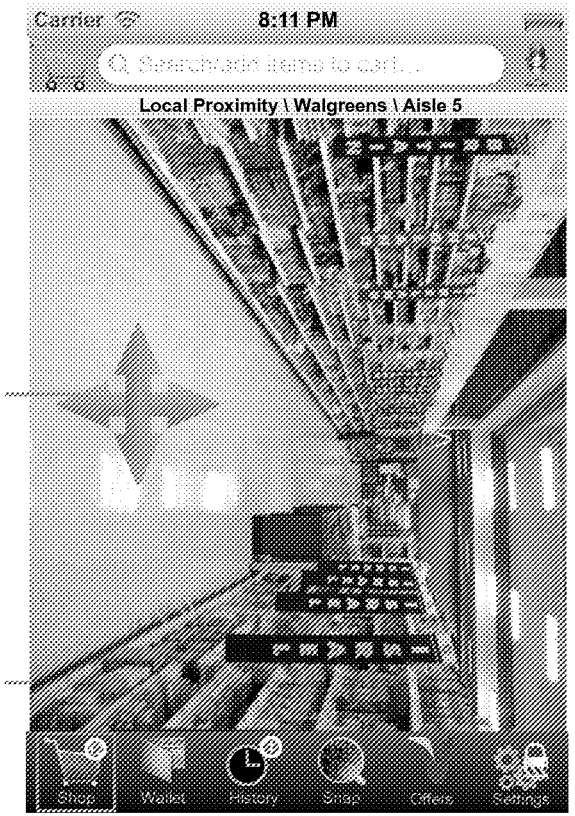
FIGURE 7F

Example: Virtual Wallet Mobile App - Shopping Mode



7 19l

7 19m



7 19o

7 19n

FIGURE 7G

Example: Virtual Wallet Mobile App - Shopping Mode

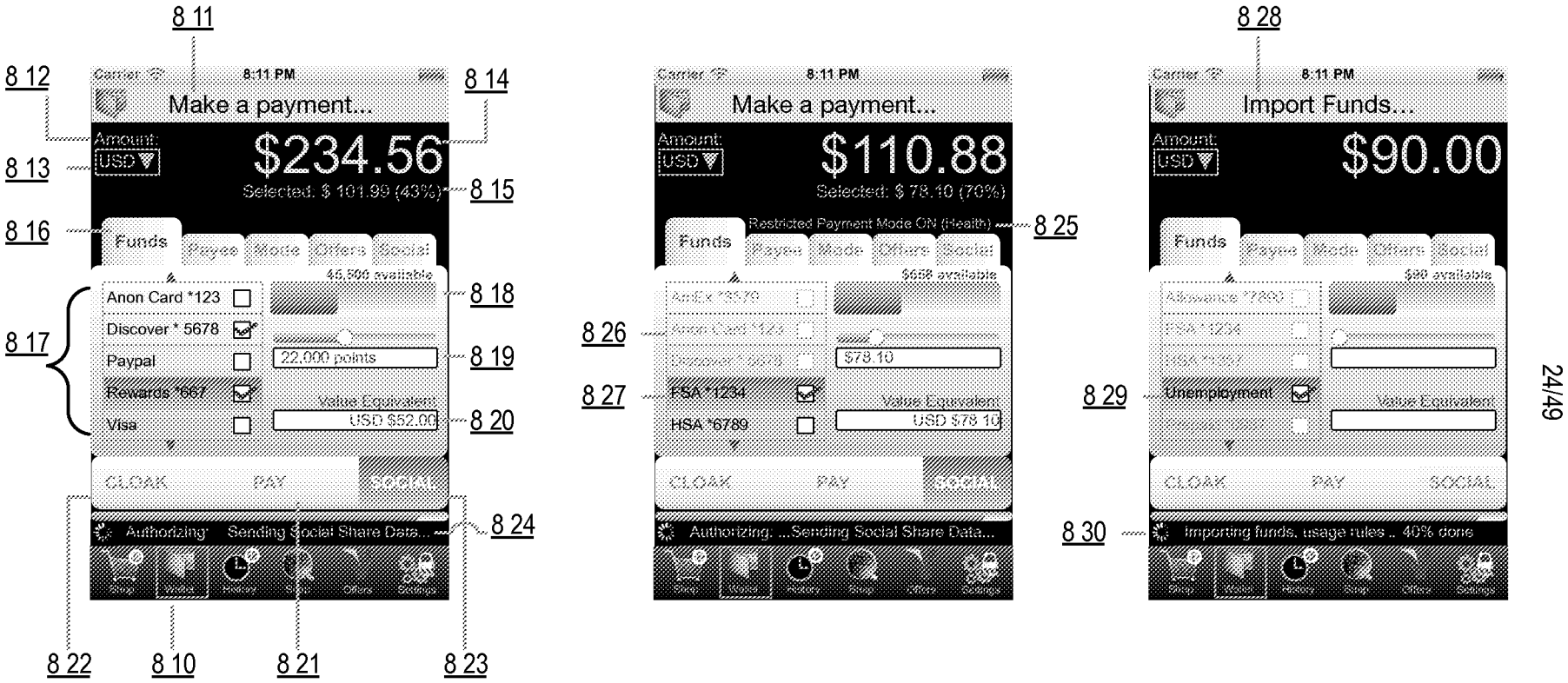


FIGURE 8A

Example: Virtual Wallet Mobile App - Payment Mode

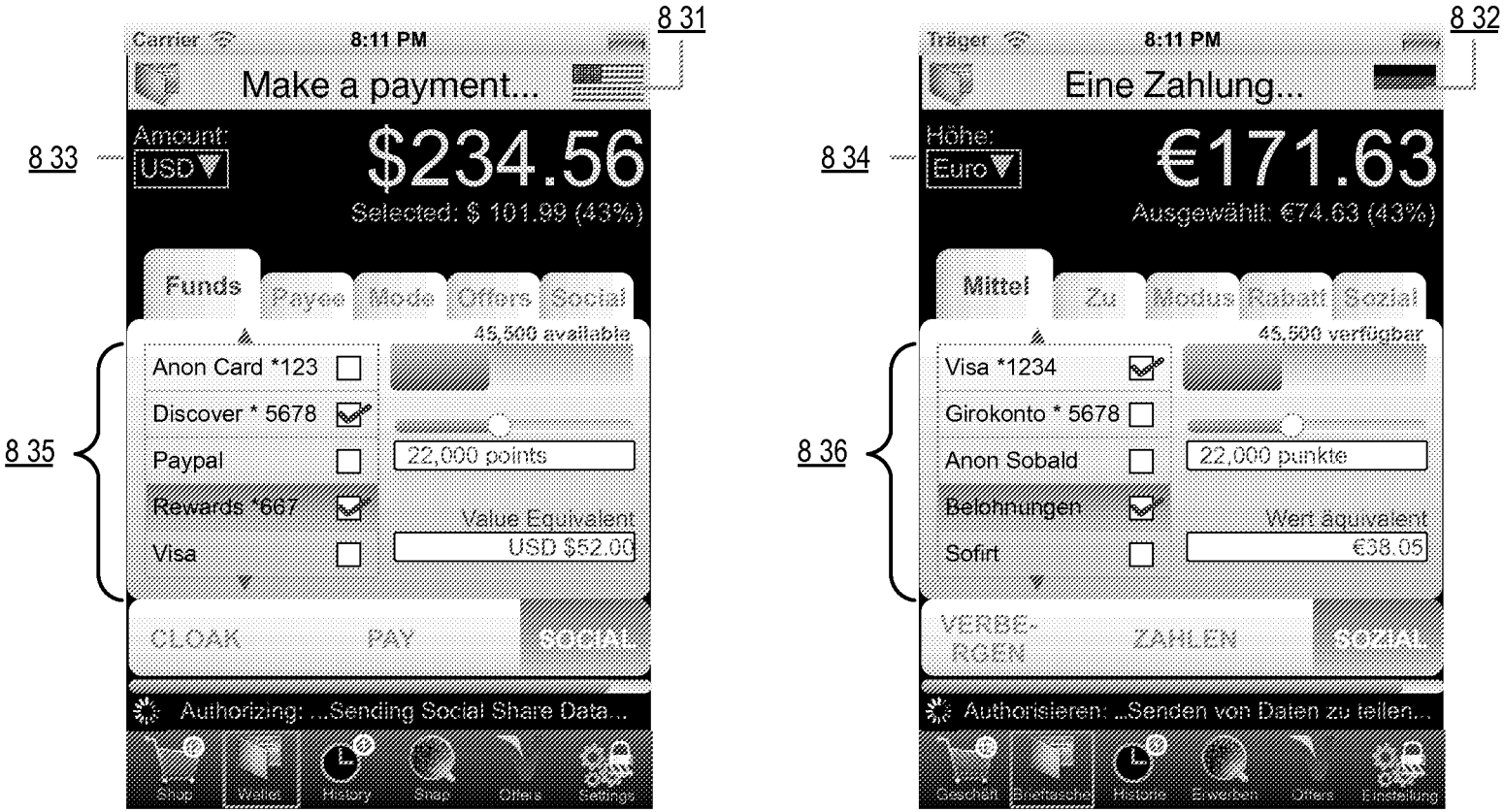
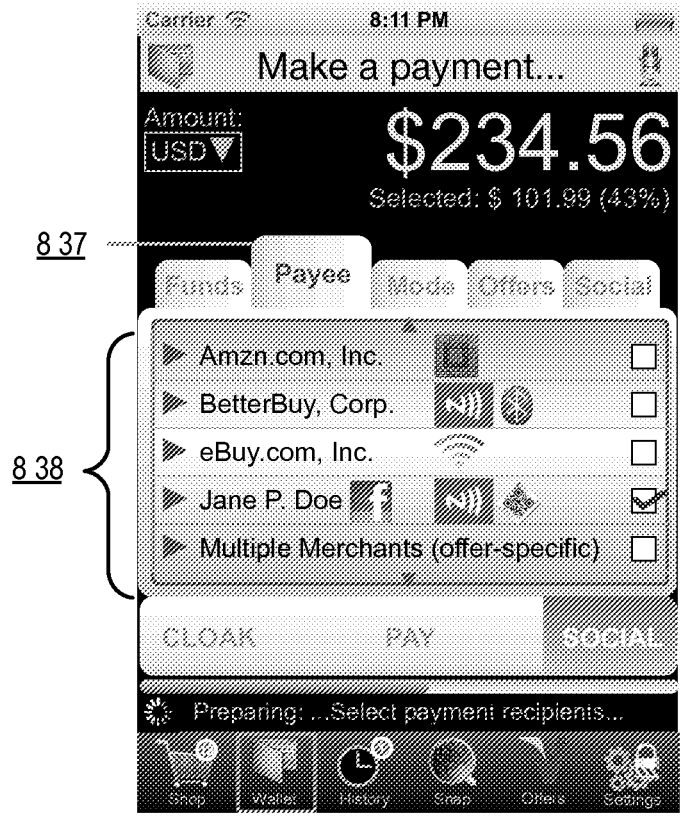


FIGURE 8B

Example: Virtual Wallet Mobile App - Dynamic Payment Optimization



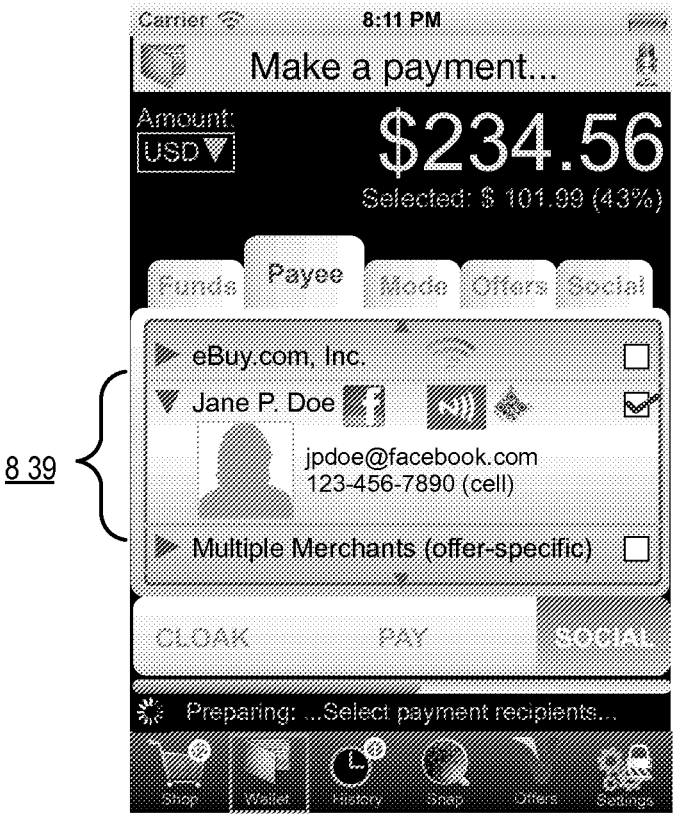


FIGURE 8C

Example: Virtual Wallet Mobile App

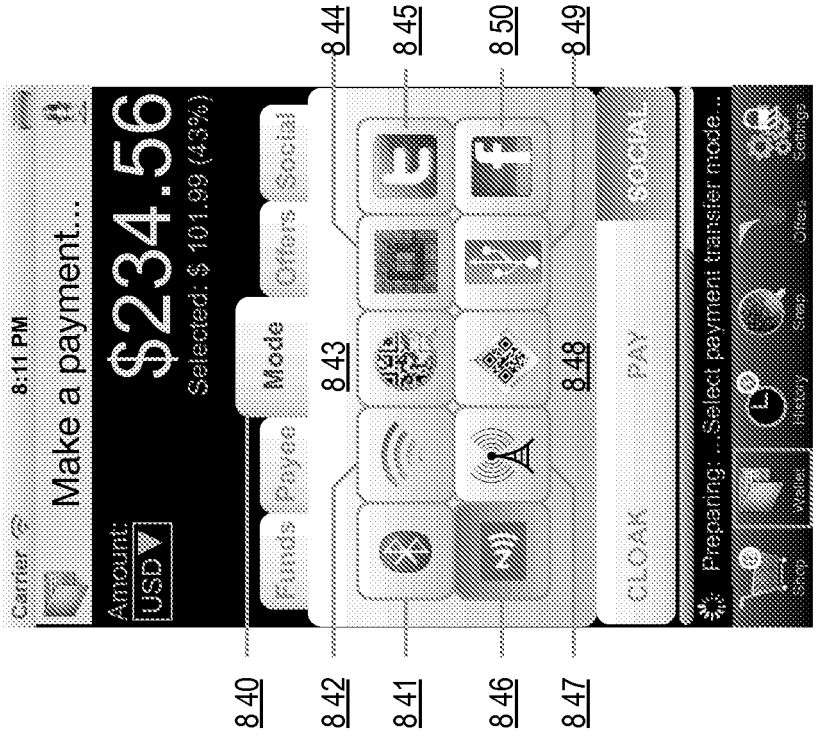


FIGURE 8D

Example: Virtual Wallet Mobile App





FIGURE 8E

Example: Virtual Wallet Mobile App

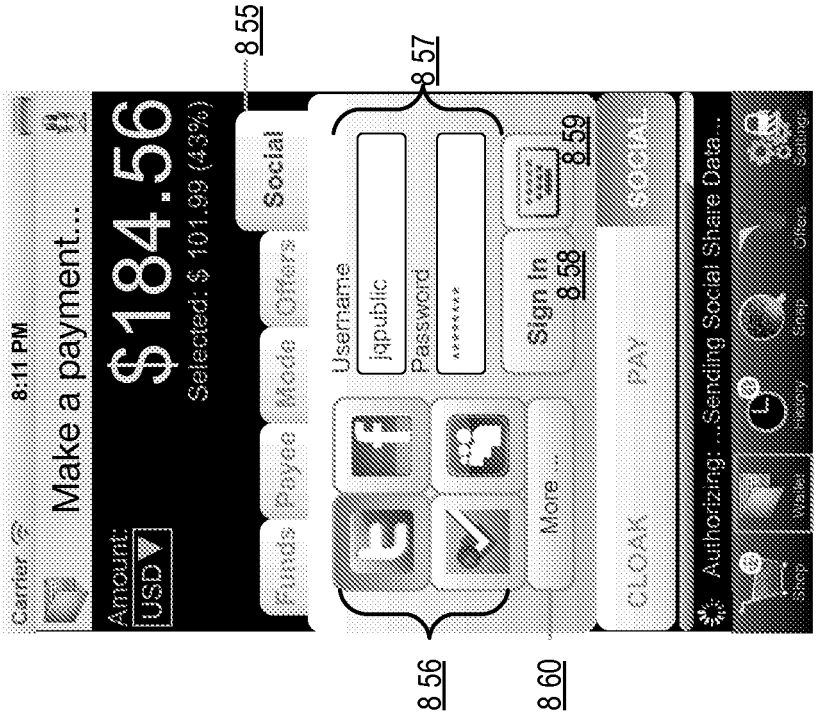
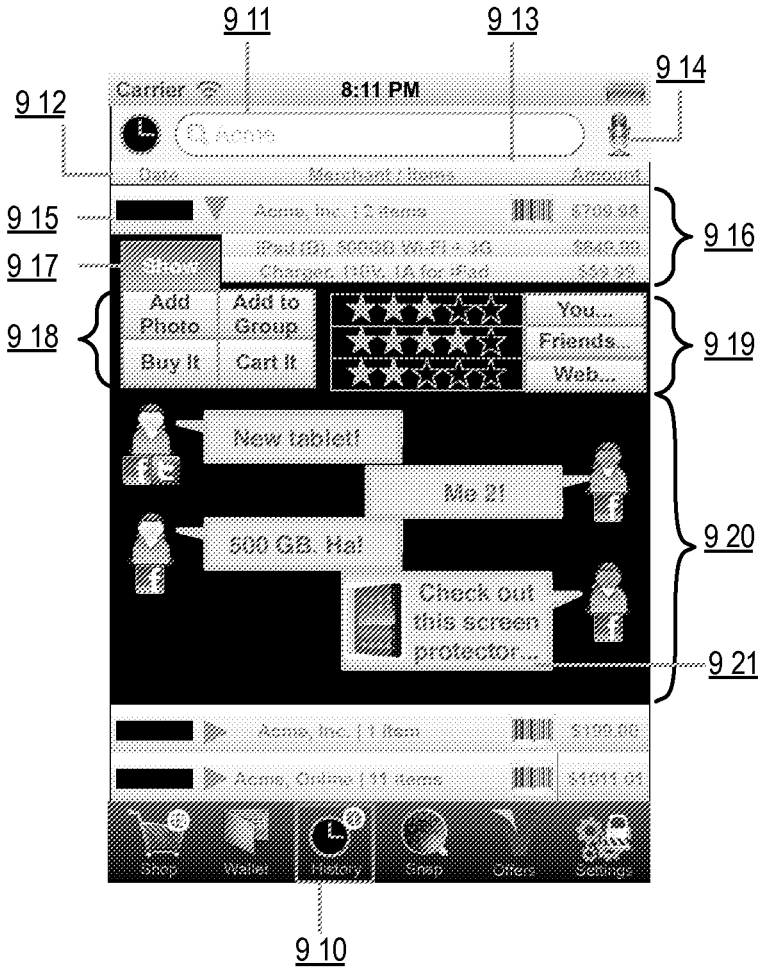


FIGURE 8F

Example: Virtual Wallet Mobile App



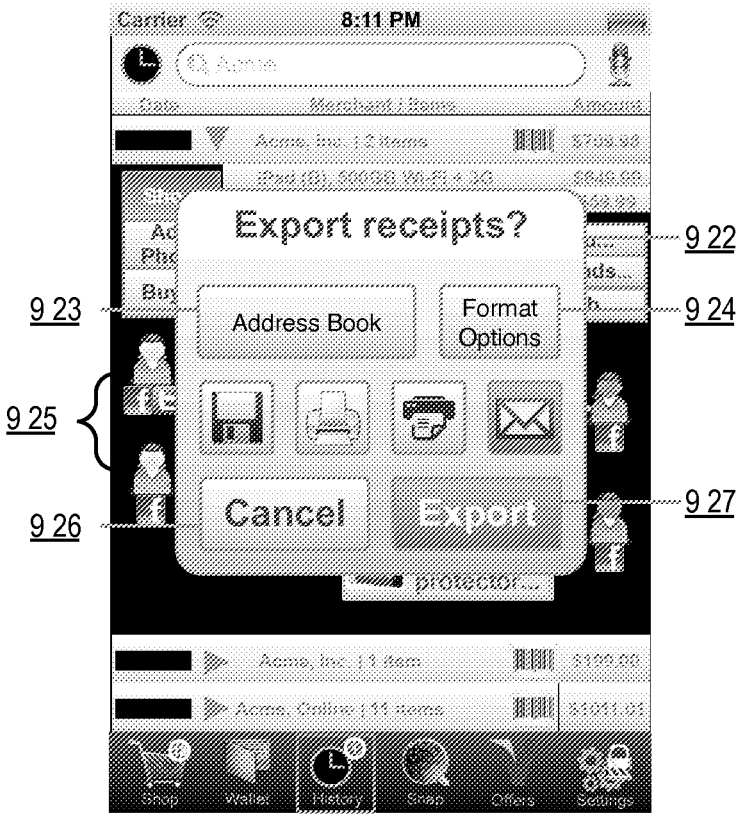


FIGURE 9

Example: Virtual Wallet Mobile App - History

FIGURE 10A

Example: Virtual Wallet Mobile App - Snap Mode

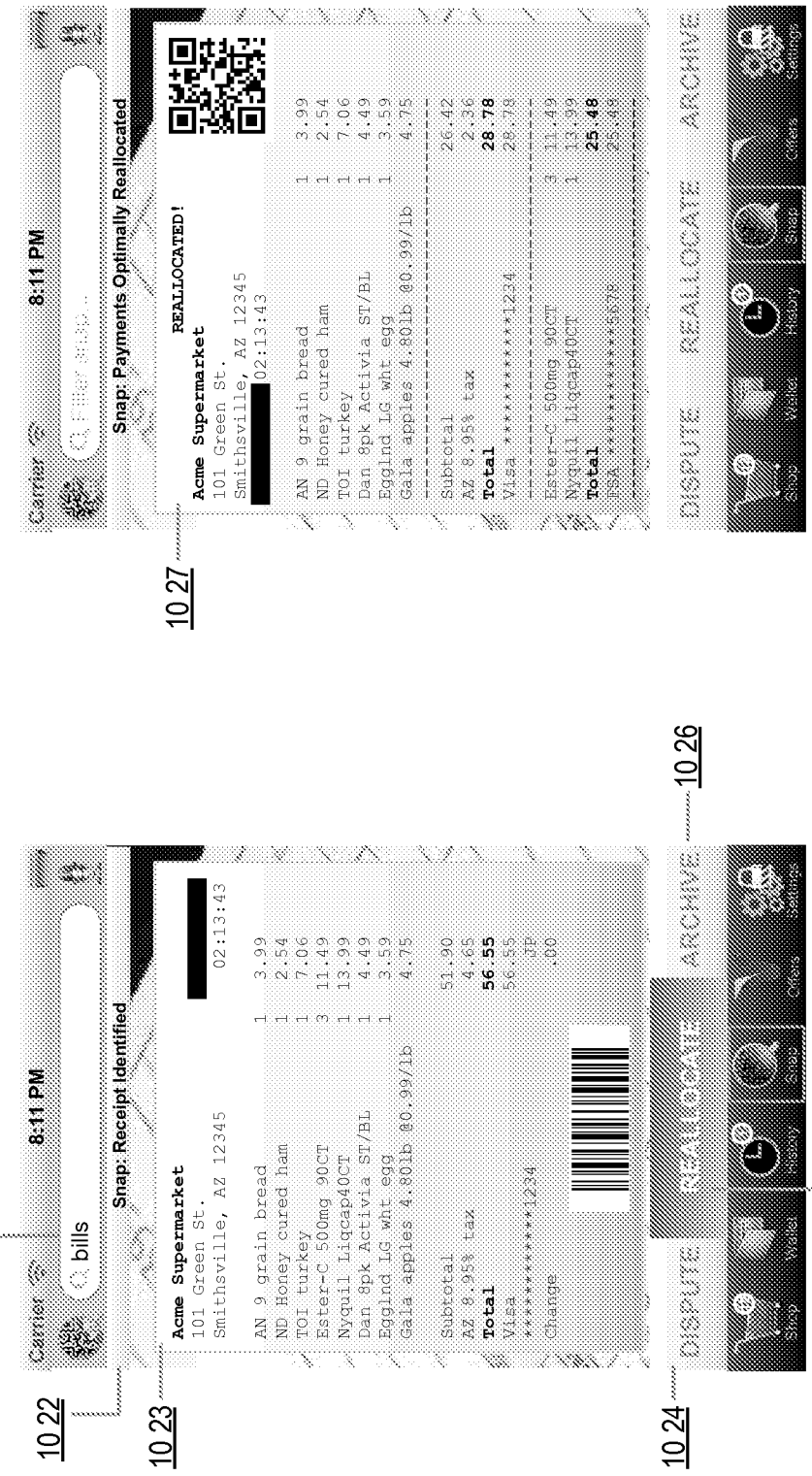


FIGURE 10B

Example: Virtual Wallet Mobile App - Snap Mode

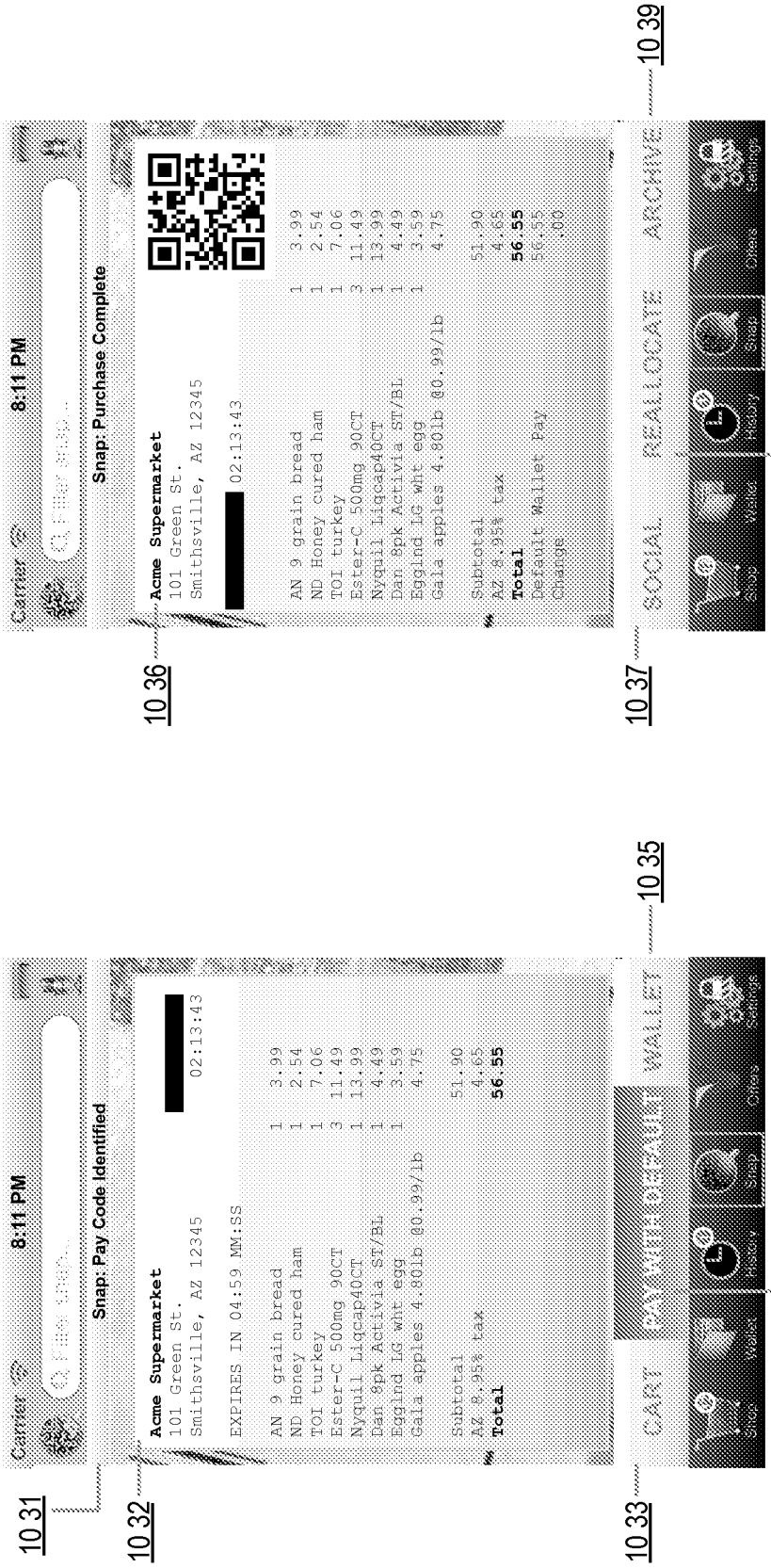


FIGURE 10C

Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 10D

Example: Virtual Wallet Mobile App - Snap Mode

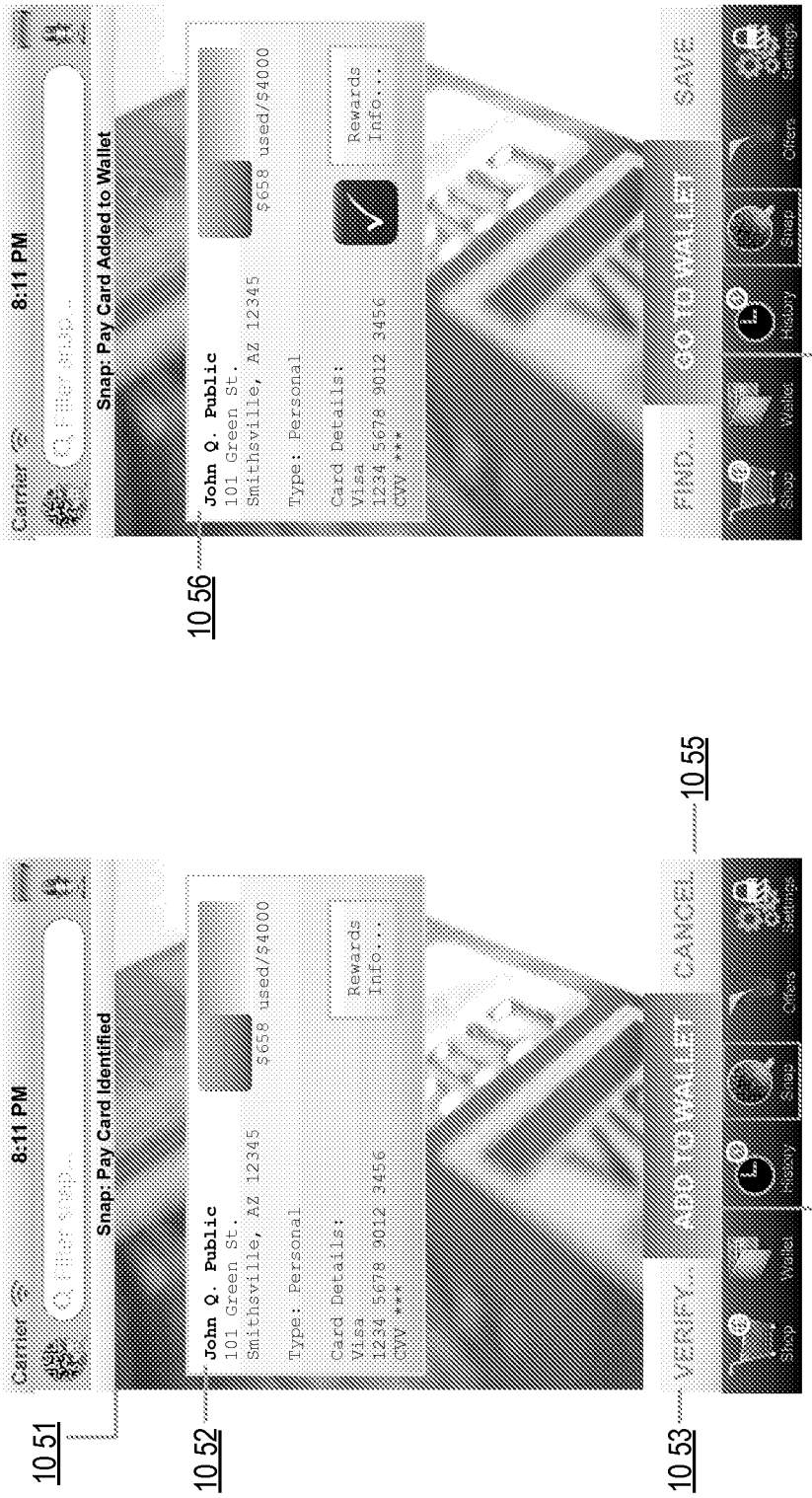


FIGURE 10E

Example: Virtual Wallet Mobile App - Snap Mode

FIGURE 11

Example: Virtual Wallet Mobile App - Offers

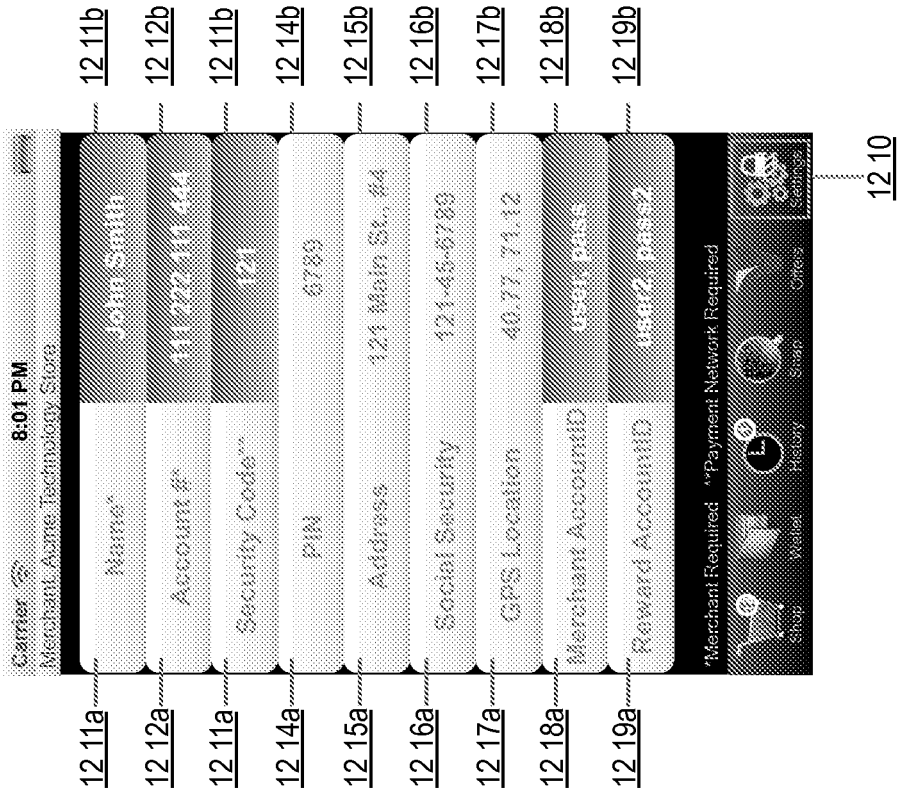
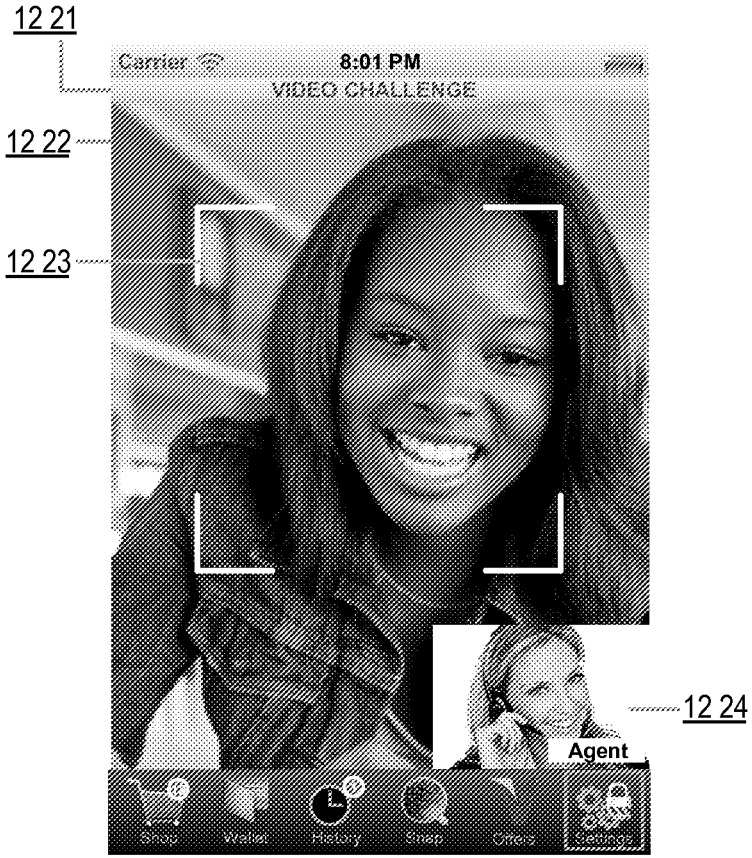


FIGURE 12A

Example: Virtual Wallet Mobile App



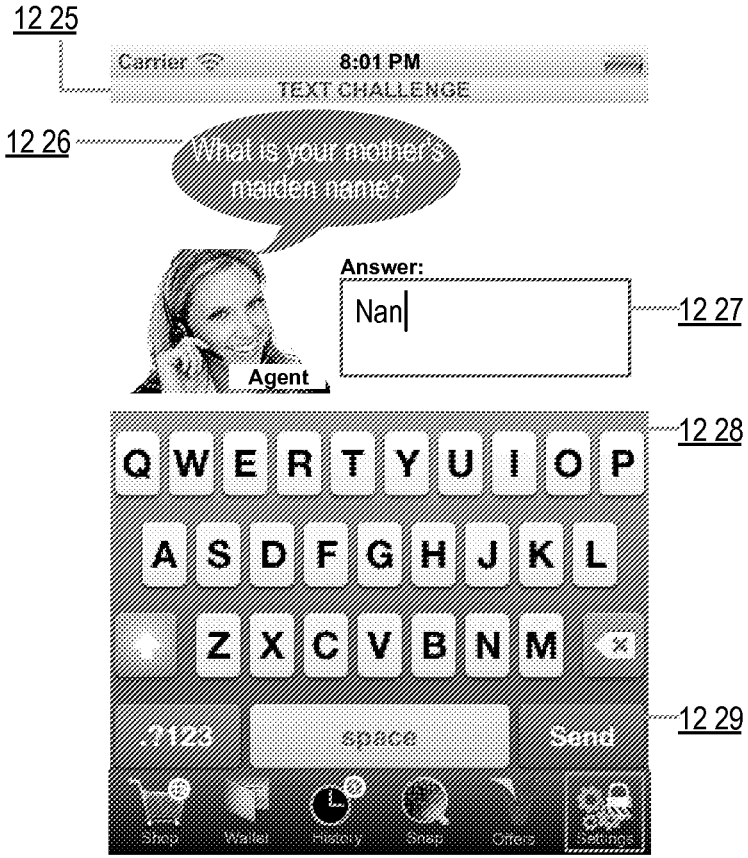


FIGURE 12B

Example: Virtual Wallet Mobile App

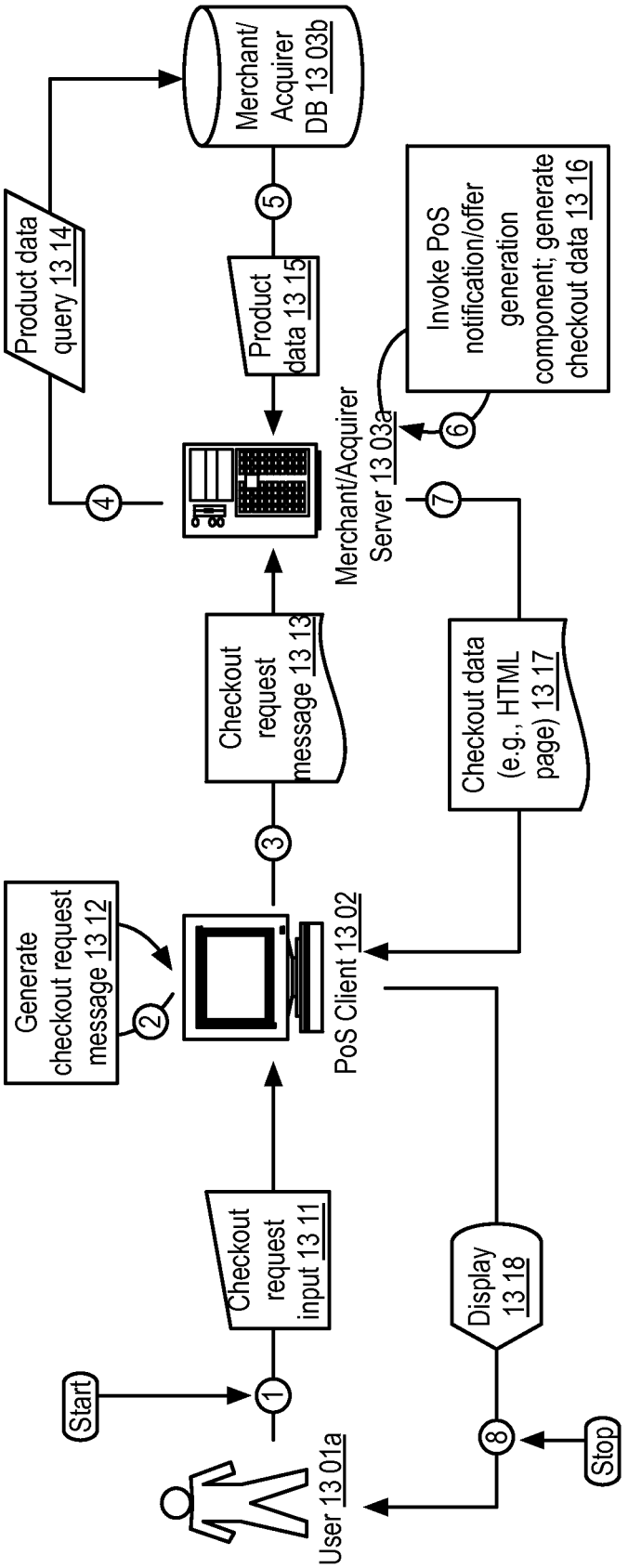


FIGURE 13

Example Datagraph: User Purchase Checkout ("UPC") component

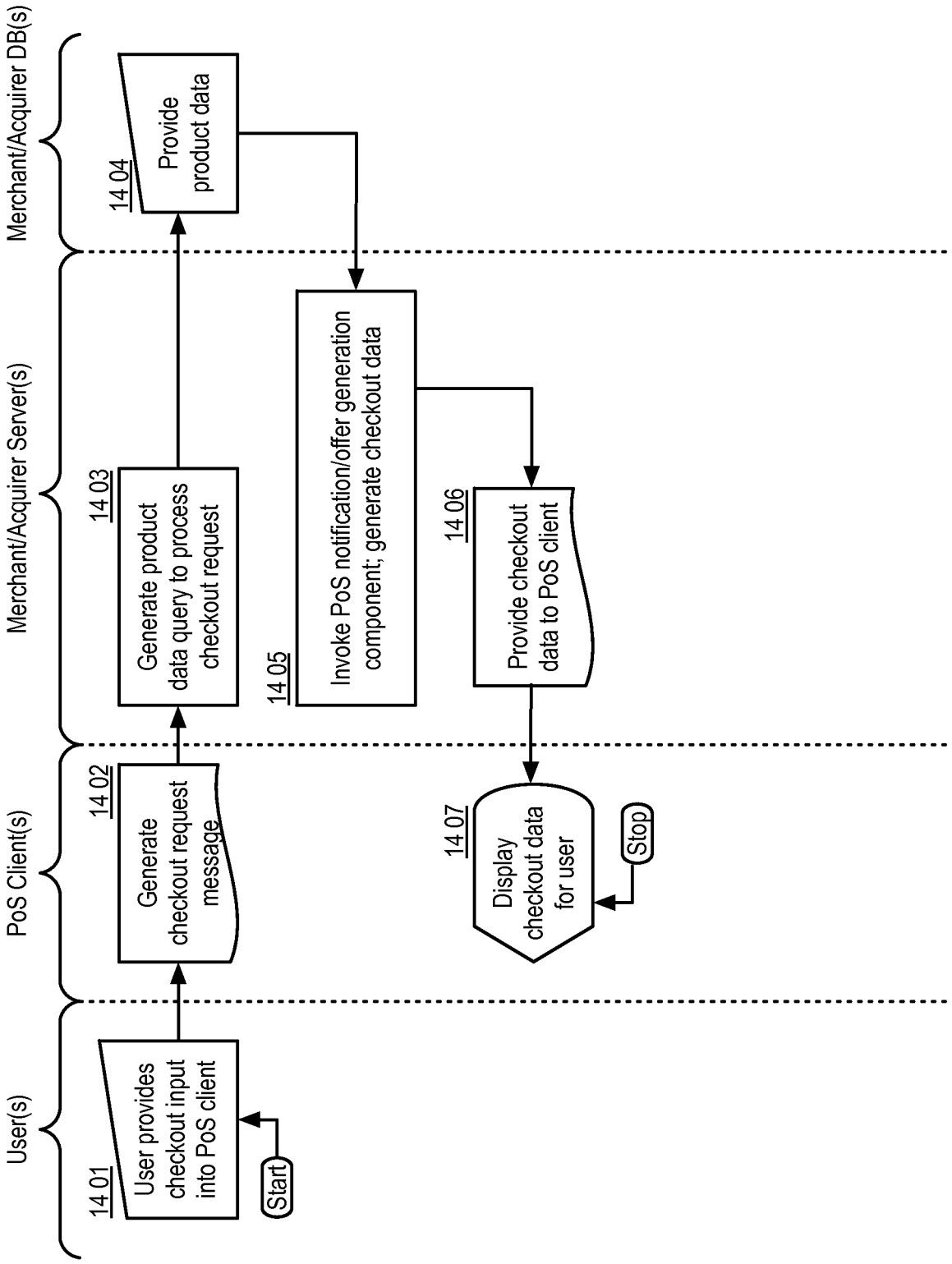


FIGURE 14

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

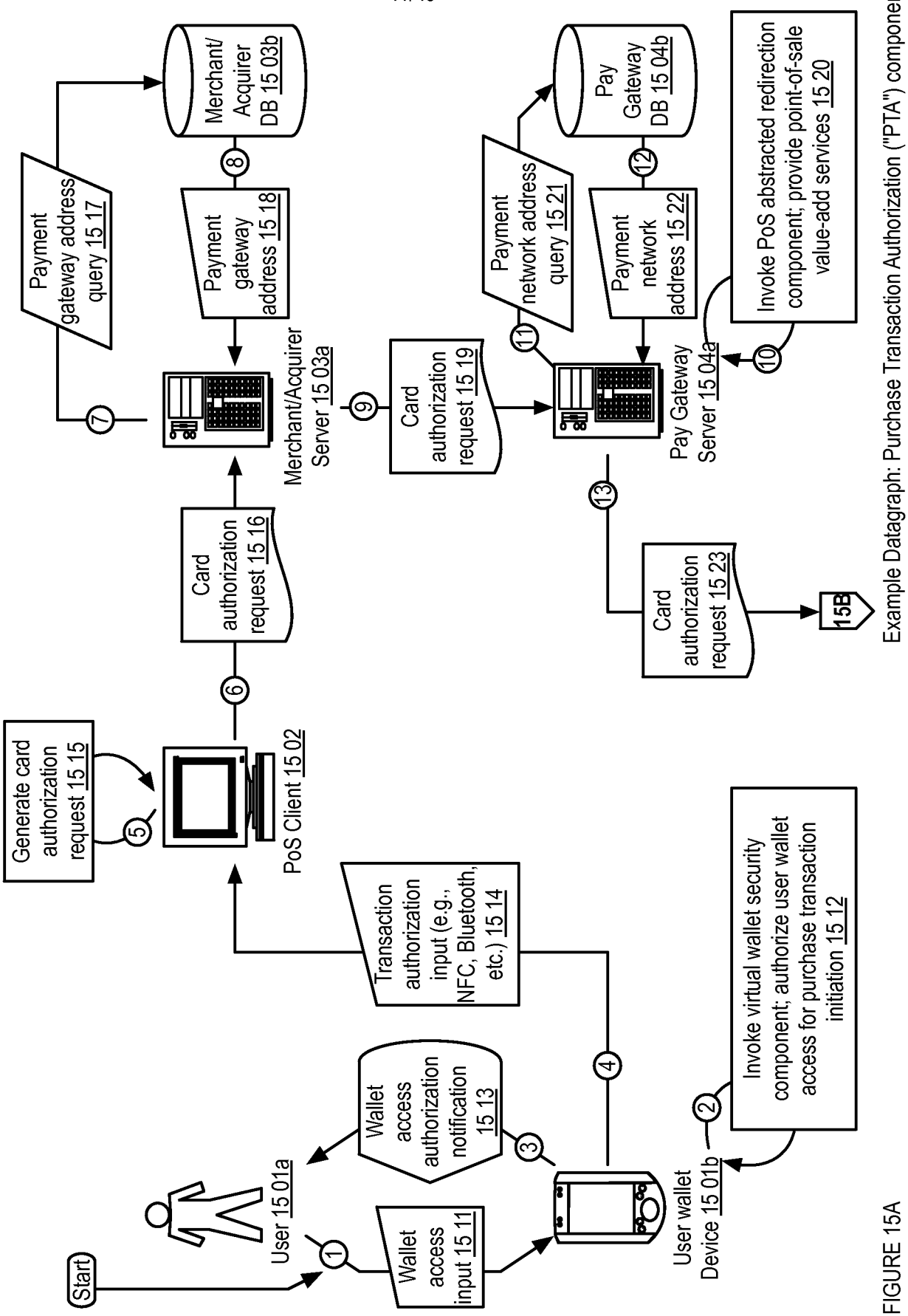


FIGURE 15A Example Datagraph: Purchase Transaction Authorization ("PTA") component

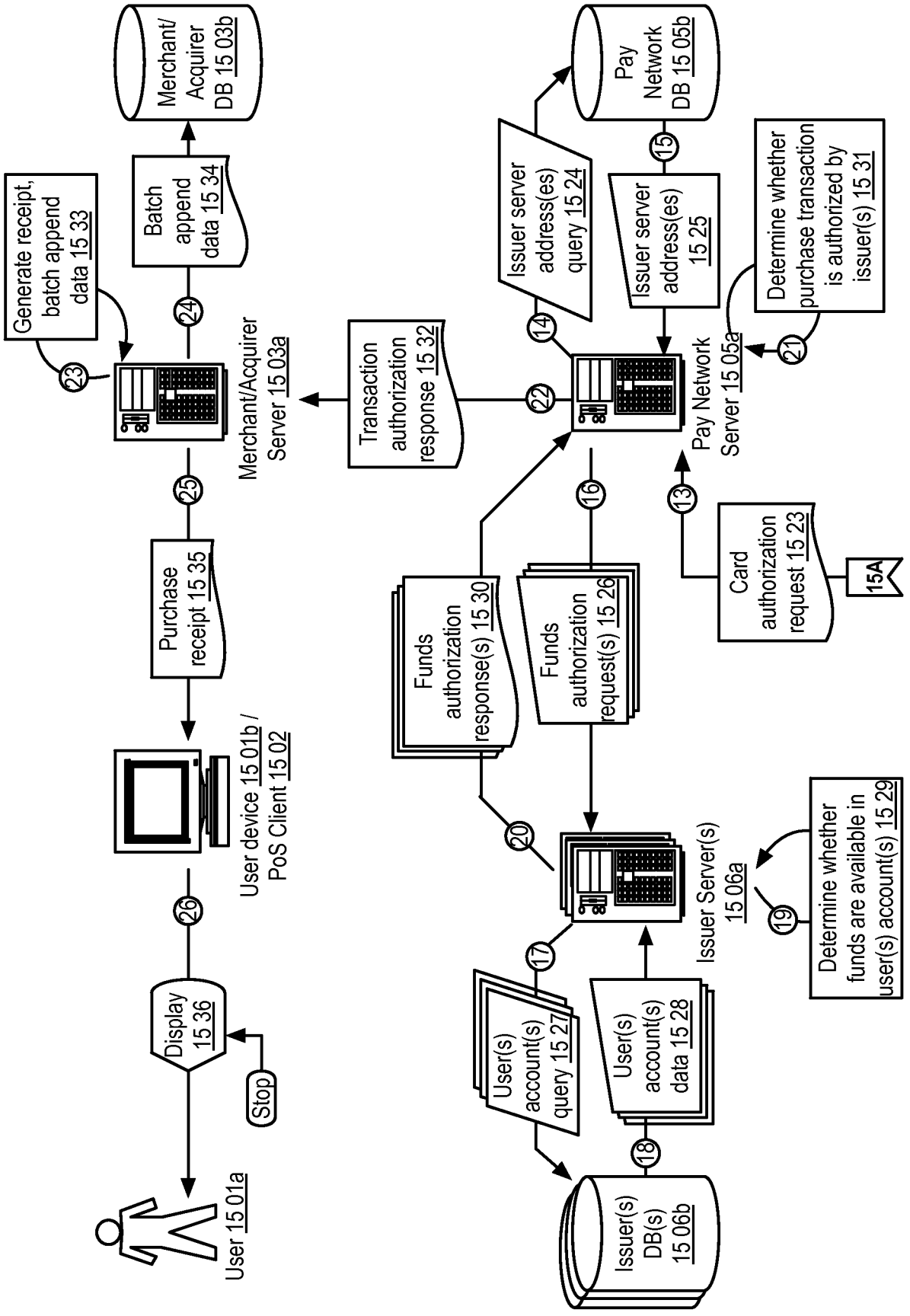


FIGURE 15B Example Datagraph: Purchase Transaction Authorization ("PTA") component

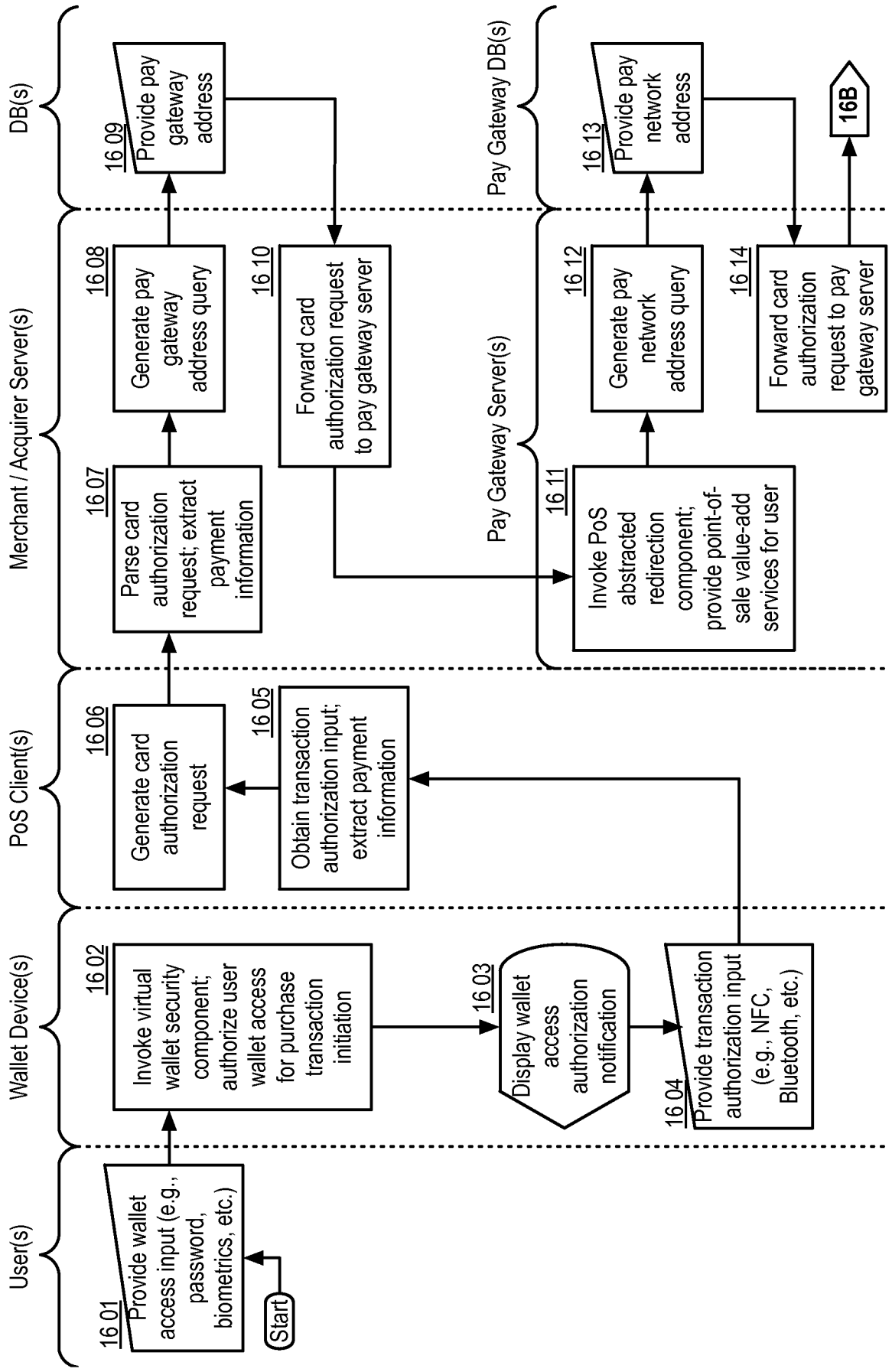


FIGURE 16A

Example Logic Flow: Purchase Transaction Authorization ("PTA") component

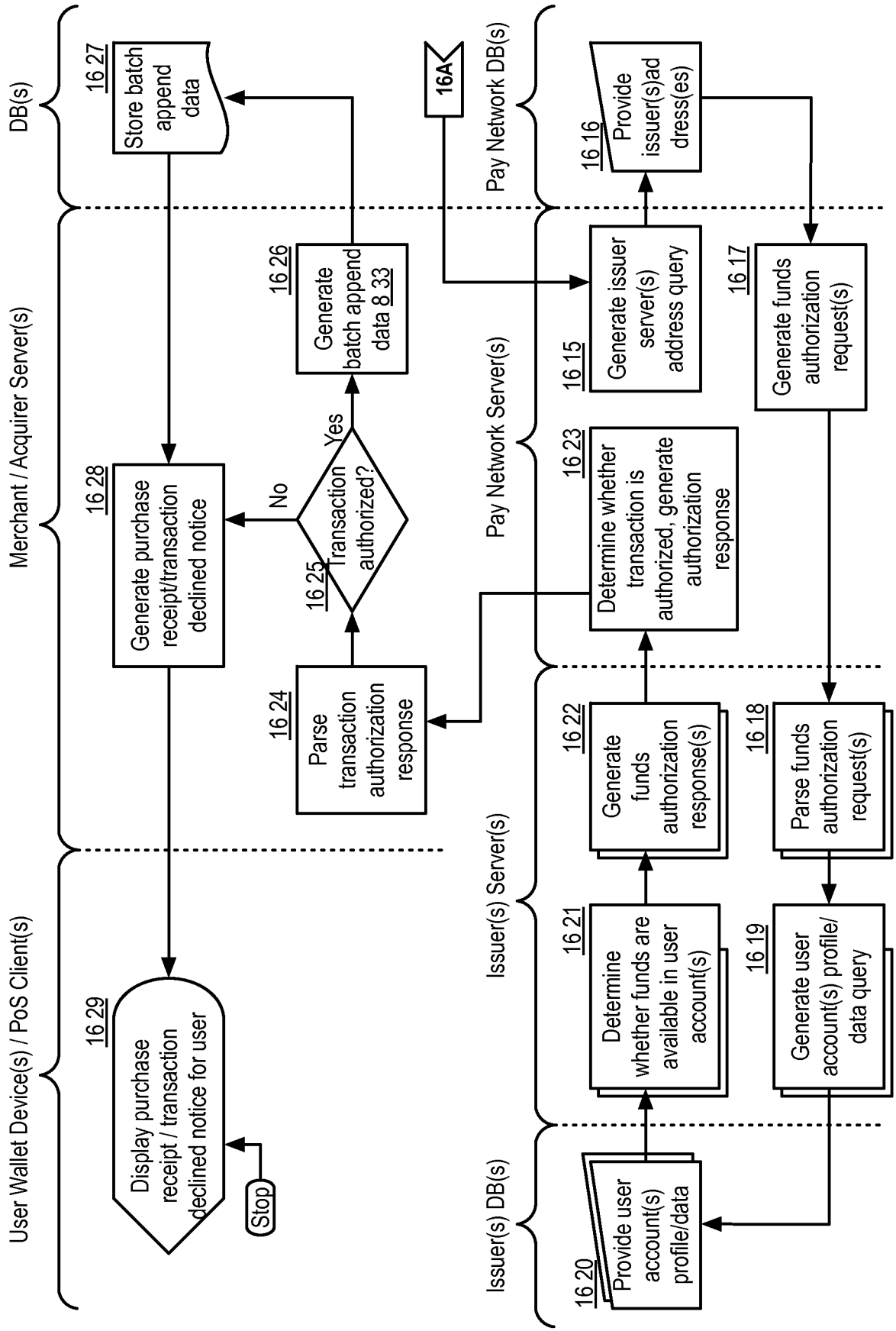


FIGURE 16B Example Logic Flow: Purchase Transaction Authorization ("PTA") component

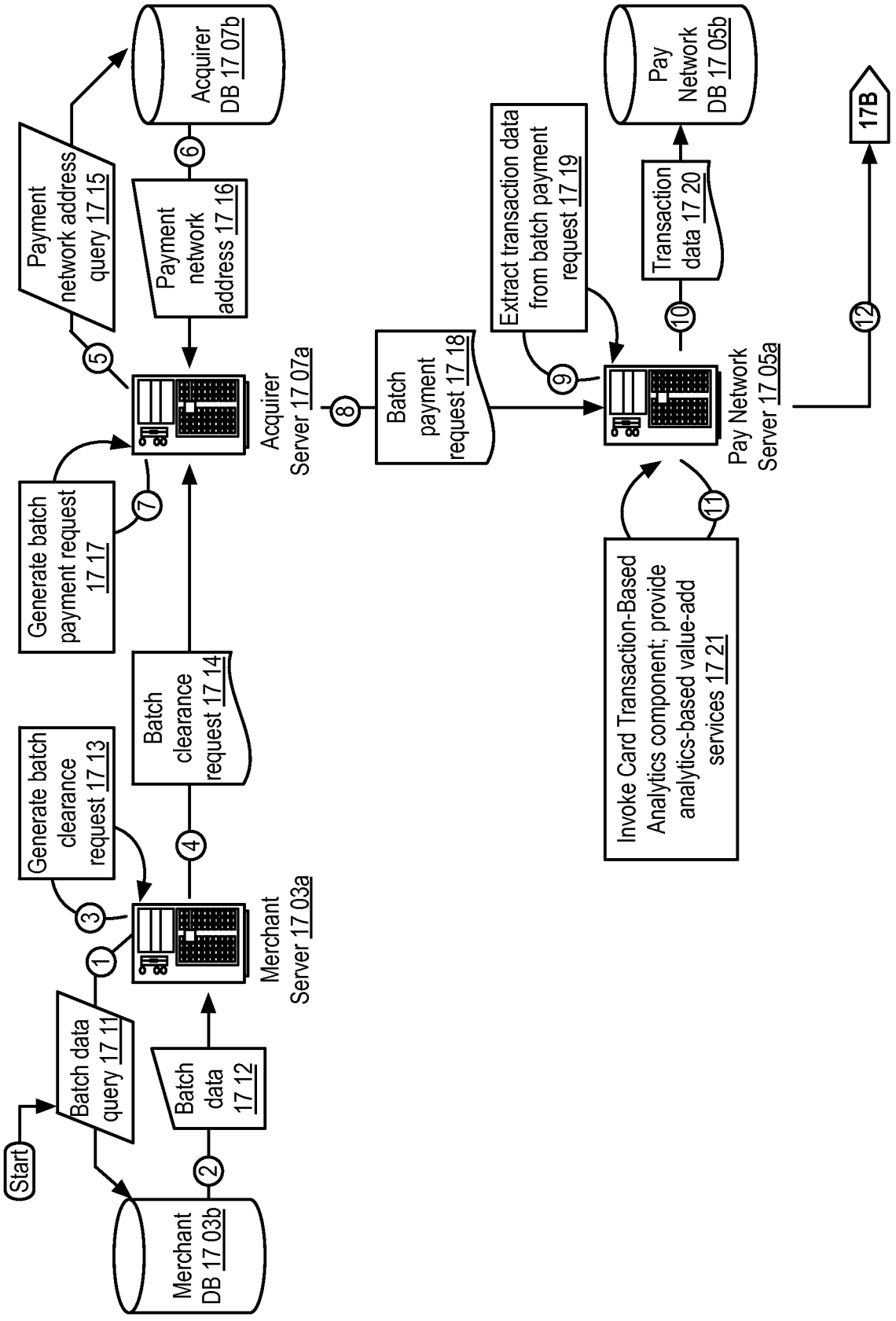


FIGURE 17A

Example Datagraph: Purchase Transaction Clearance ("PTC") component

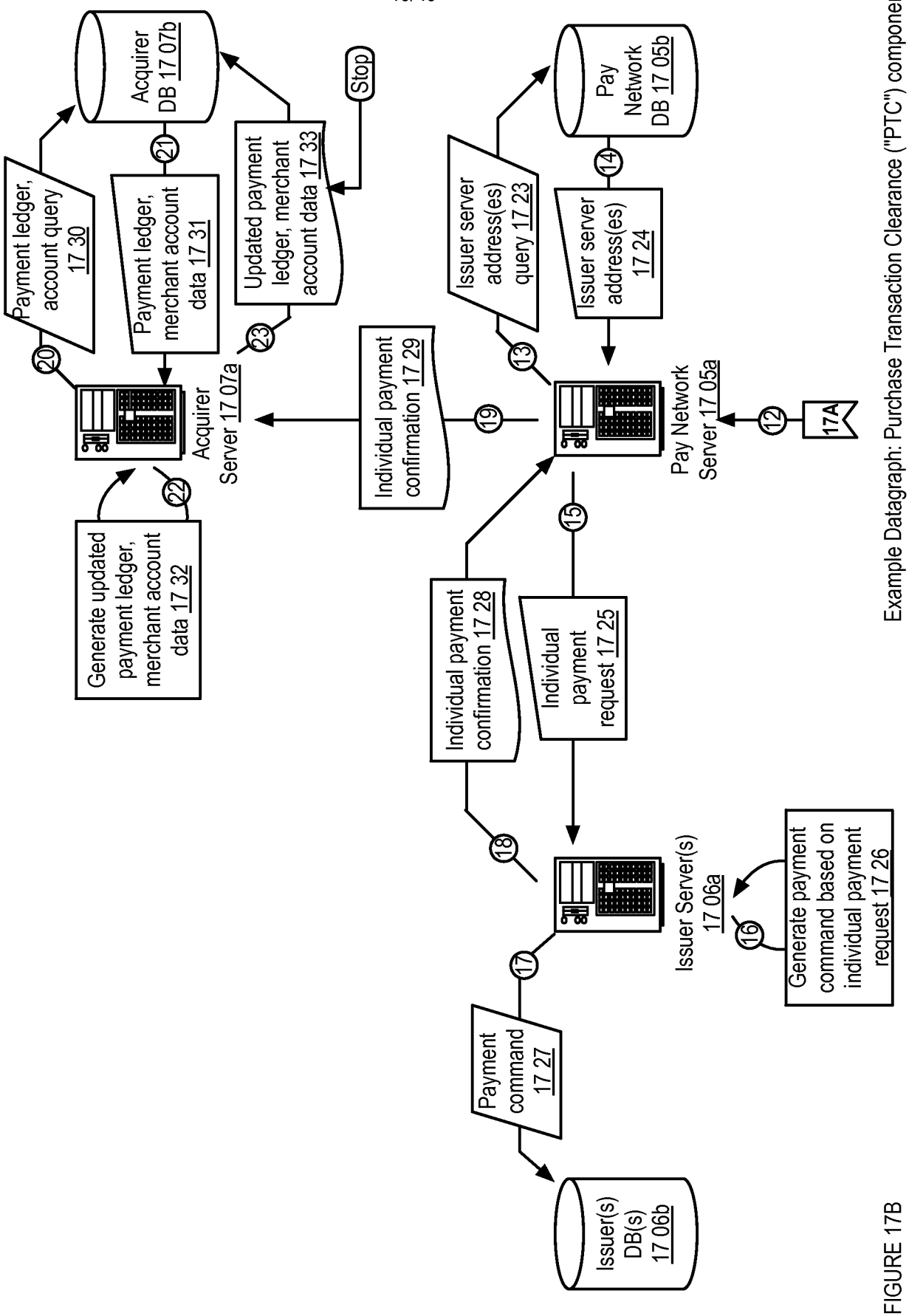


FIGURE 17B

Example Datagraph: Purchase Transaction Clearance ("PTC") component

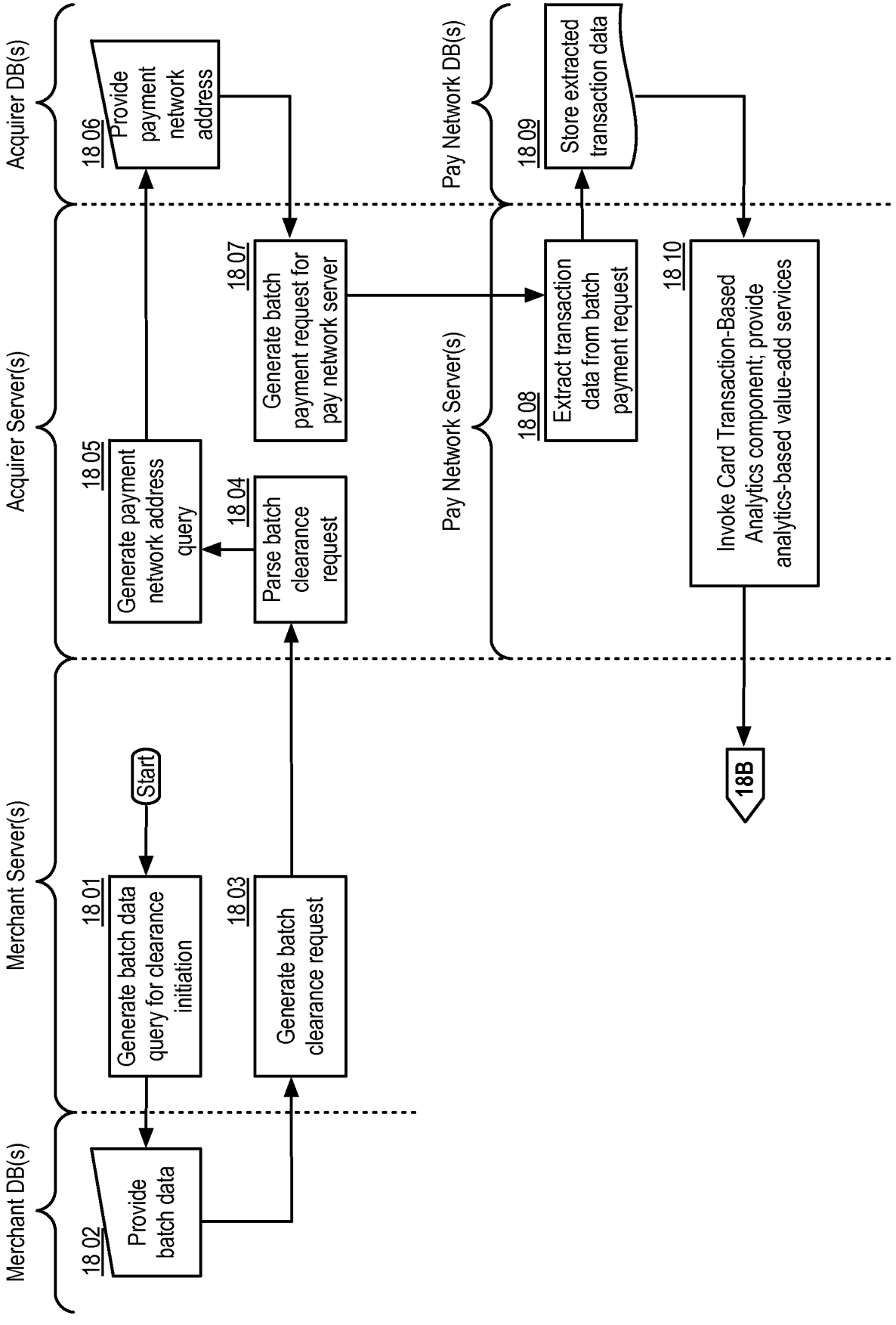


FIGURE 18A

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

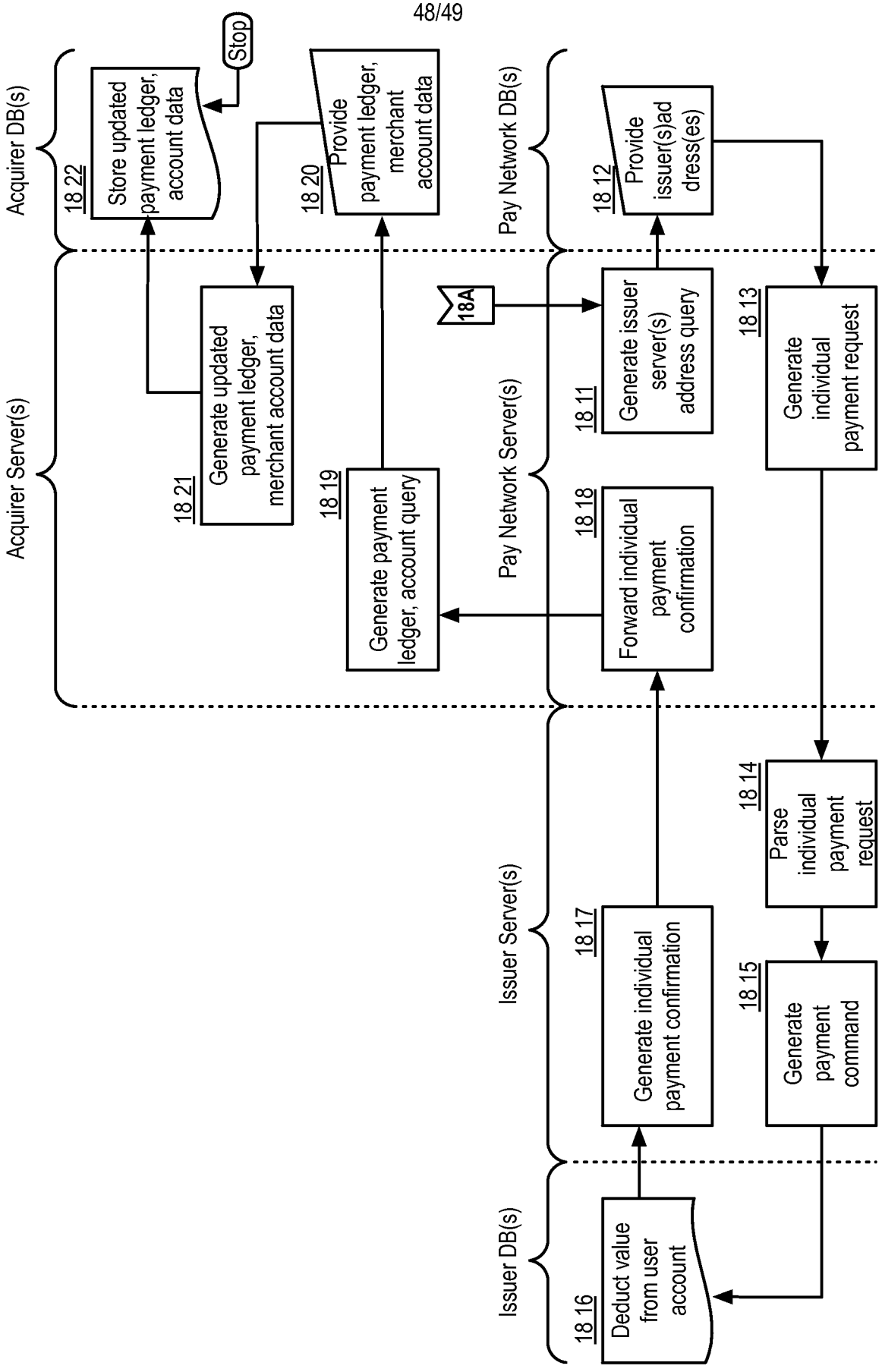
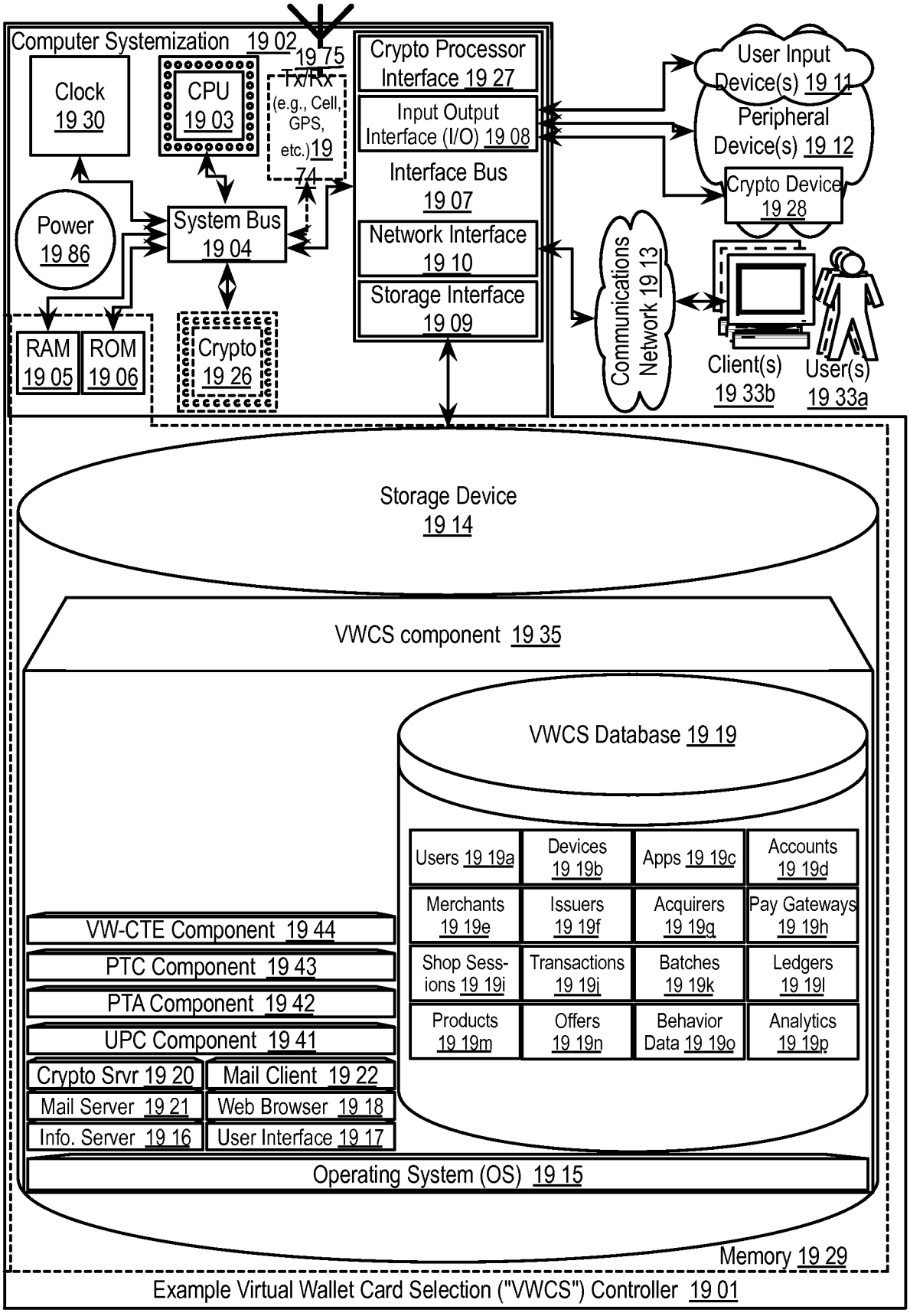


FIGURE 18B

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

FIGURE 19


Computer Systemization 19 02
Clock 19 30
CPU 19 03
19 75
Tx/Rx (e.g., Cell, GPS, etc.) 19 74
Power 19 86
System Bus 19 04
RAM 19 05
ROM 19 06
Crypto 19 26
Crypto Processor Interface 19 27
Input Output Interface (I/O) 19 08
Interface Bus 19 07
Network Interface 19 10
Storage Interface 19 09
User Input Device(s) 19 11
Peripheral Device(s) 19 12
Crypto Device 19 28
Communications Network 19 13
Client(s) 19 33b
User(s) 19 33a
Storage Device 19 14
VWCS component 19 35
VWCS Database 19 19
Users 19 19a
Devices 19 19b
Apps 19 19c
Accounts 19 19d
Merchants 19 19e
Issuers 19 19f
Acquirers 19 19g
Pay Gateways 19 19h
Shop Sessions 19 19i
Transactions 19 19j
Batches 19 19k
Ledgers 19 19l
Products 19 19m
Offers 19 19n
Behavior Data 19 19o
Analytics 19 19p
VW-CTE Component 19 44
PTC Component 19 43
PTA Component 19 42
UPC Component 19 41
Crypto Srvr 19 20
Mail Client 19 22
Mail Server 19 21
Web Browser 19 18
Info. Server 19 16
User Interface 19 17
Operating System (OS) 19 15
Memory 19 29
Example Virtual Wallet Card Selection ("VWCS") Controller 19 01