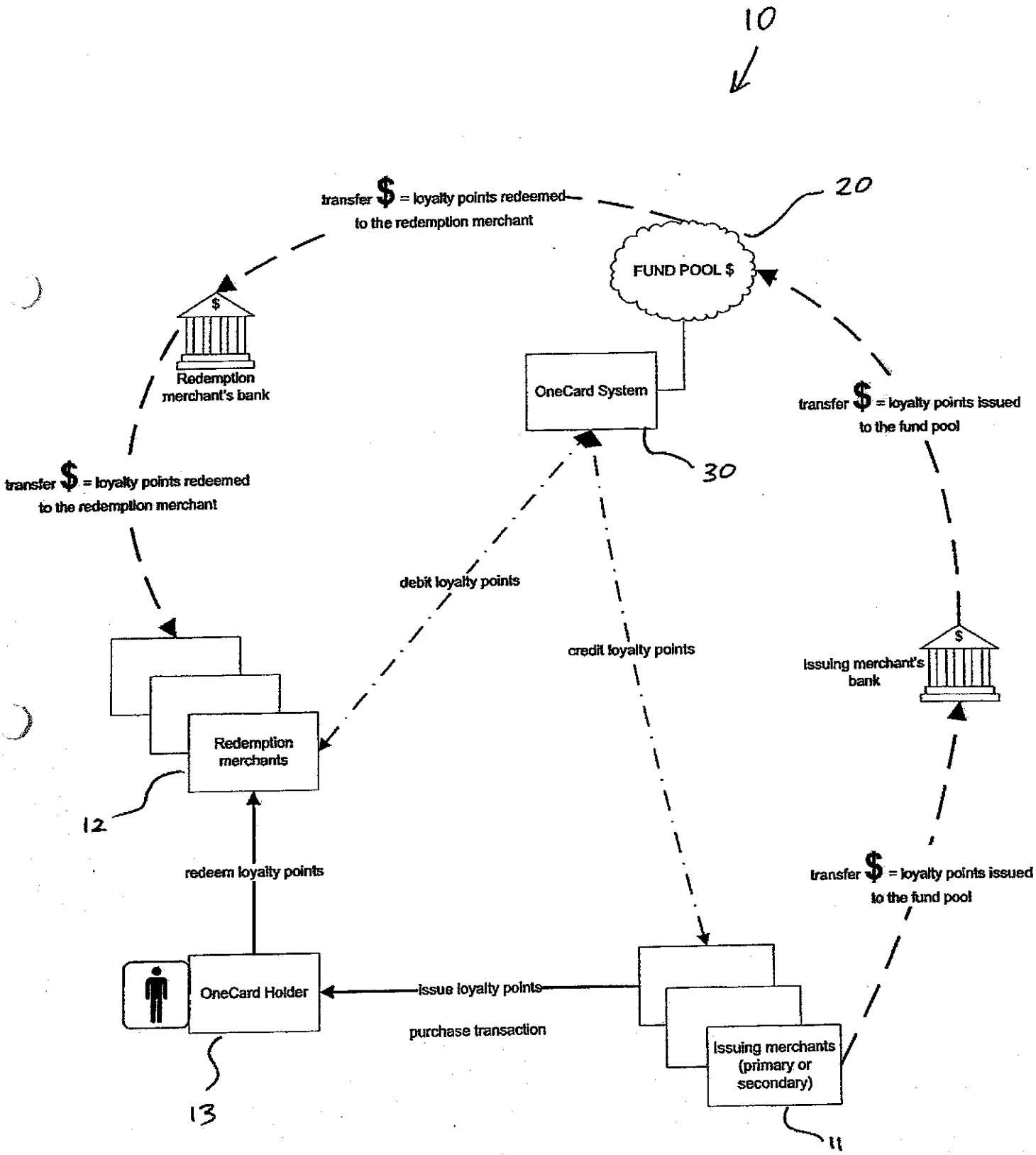
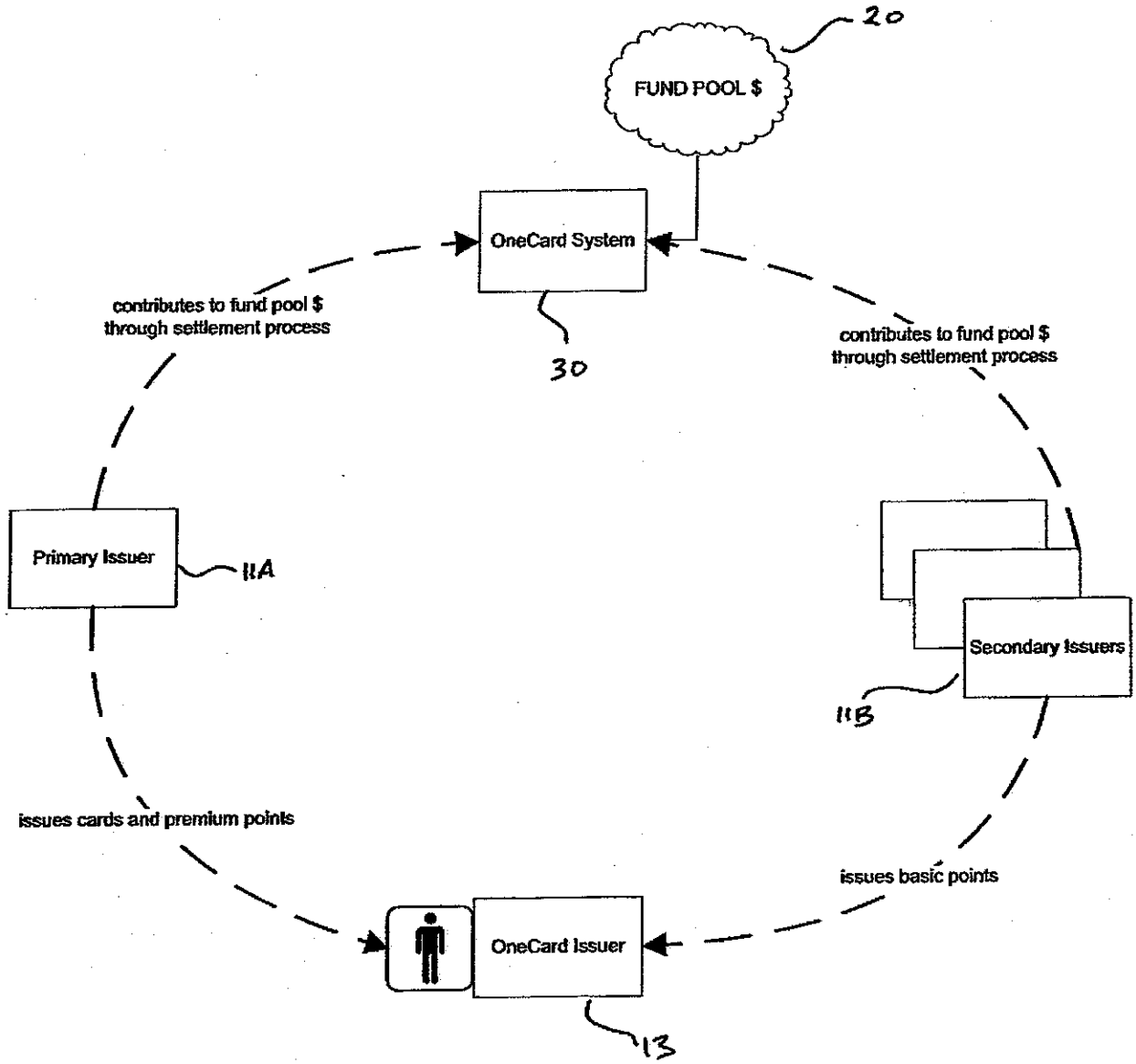
Redemption/Issuance transaction flow

Figure 1



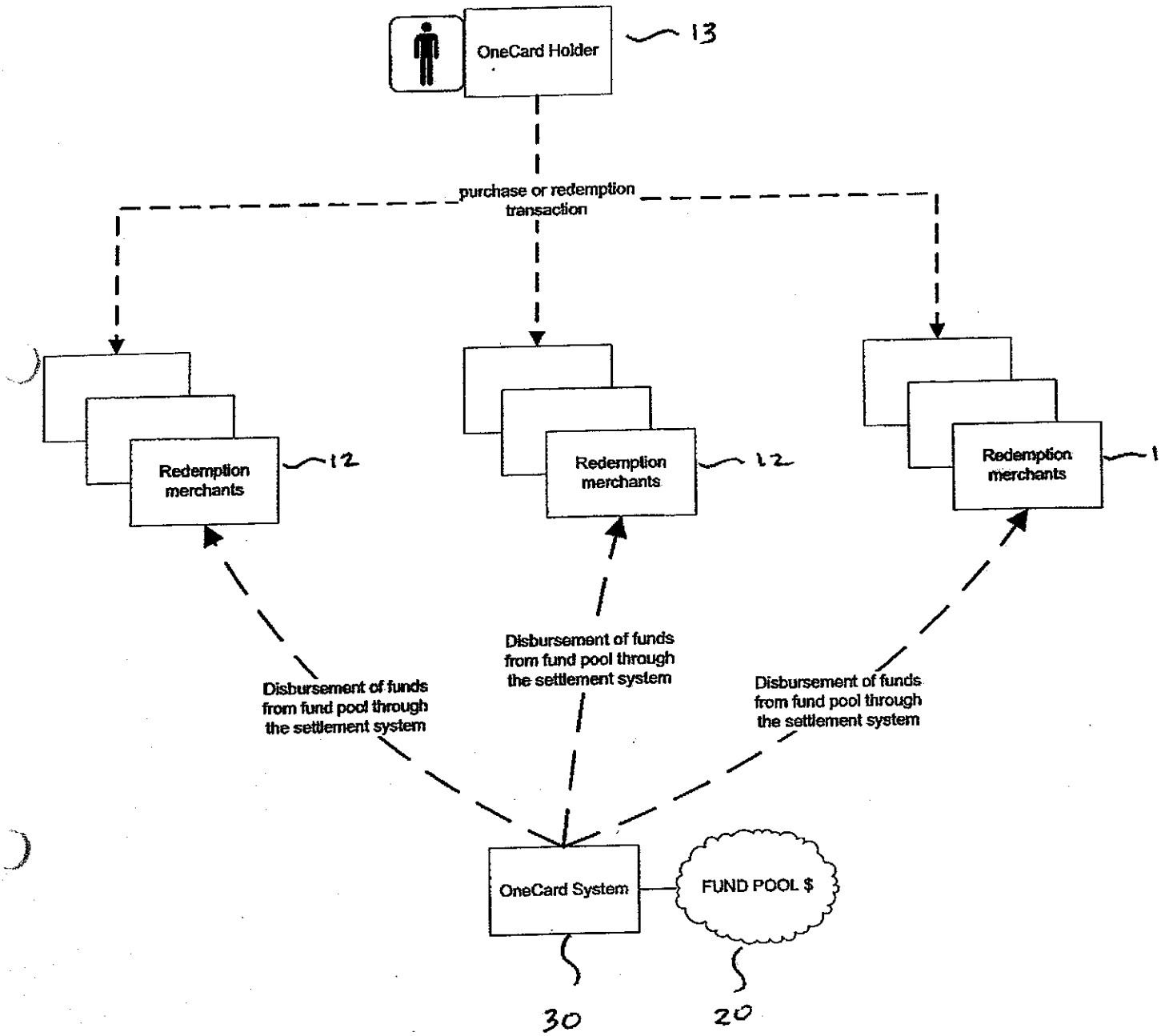
Issuance Process

Figure 2



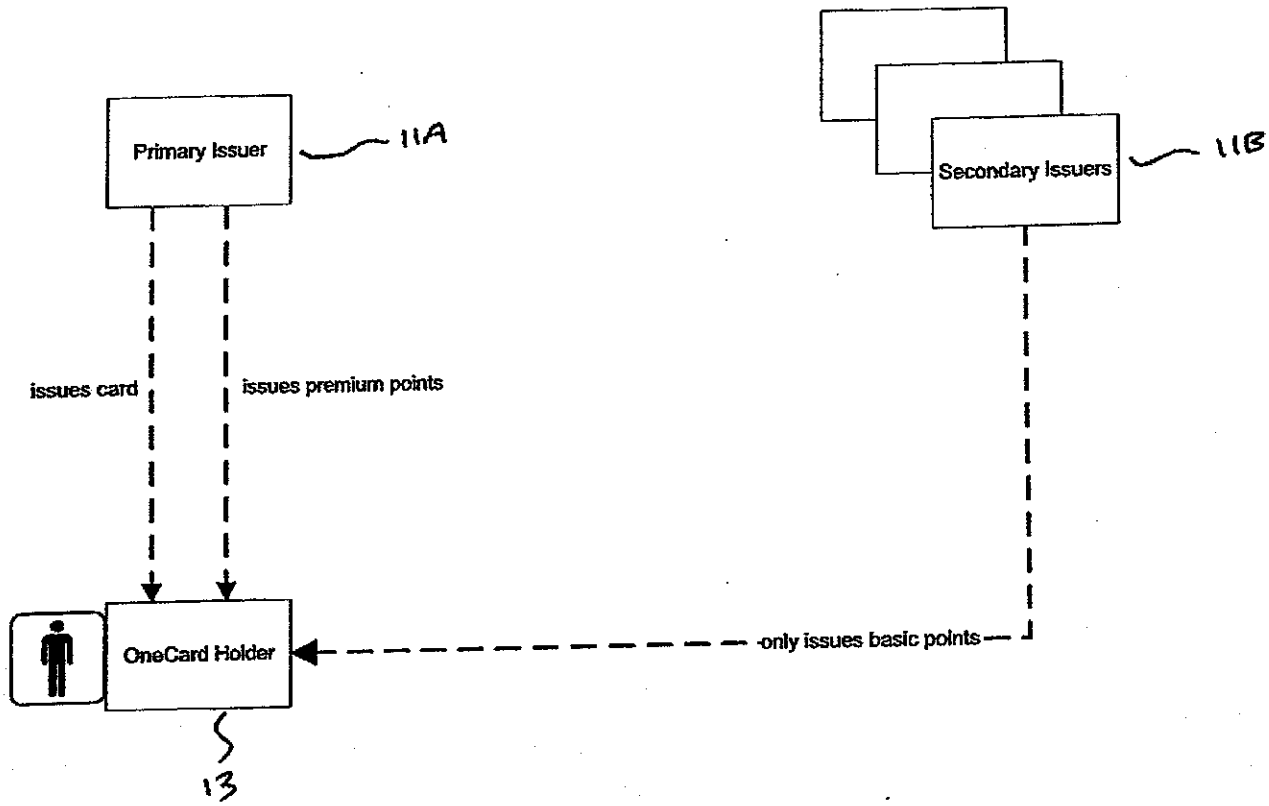
Redemption Process

Figure 3



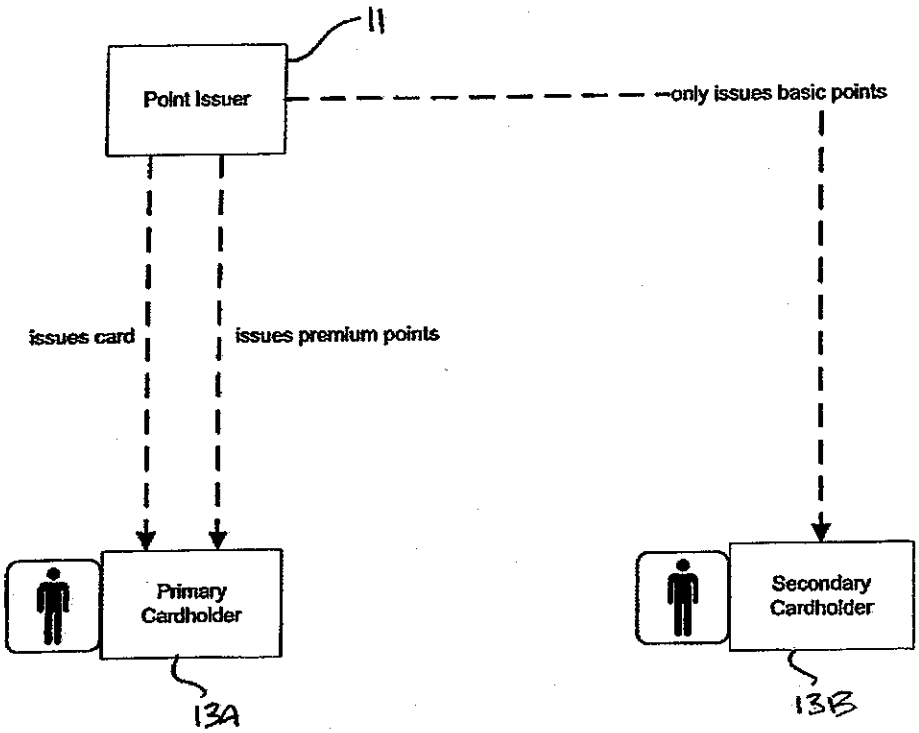
Primary & Secondary Issuers

Figure 4



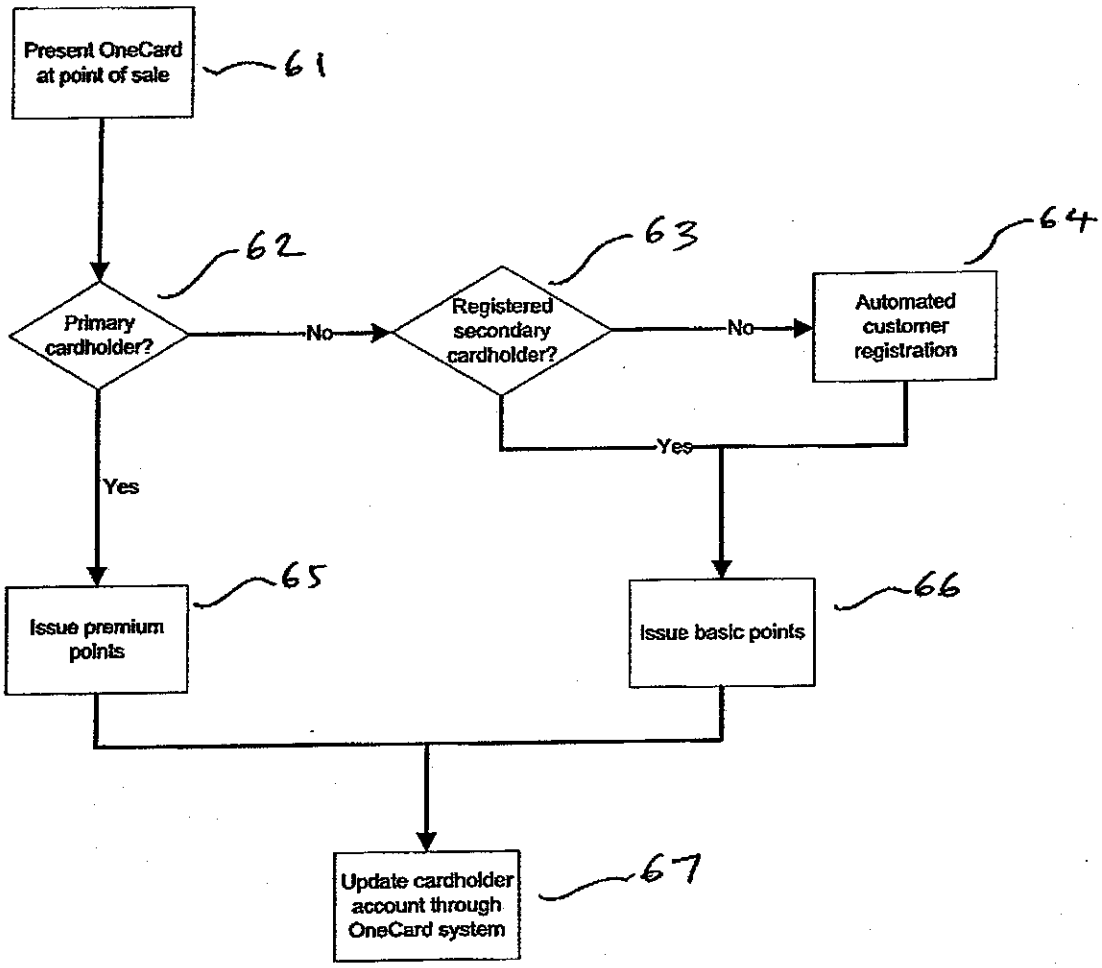
Primary & Secondary Cardholders

Figure 5



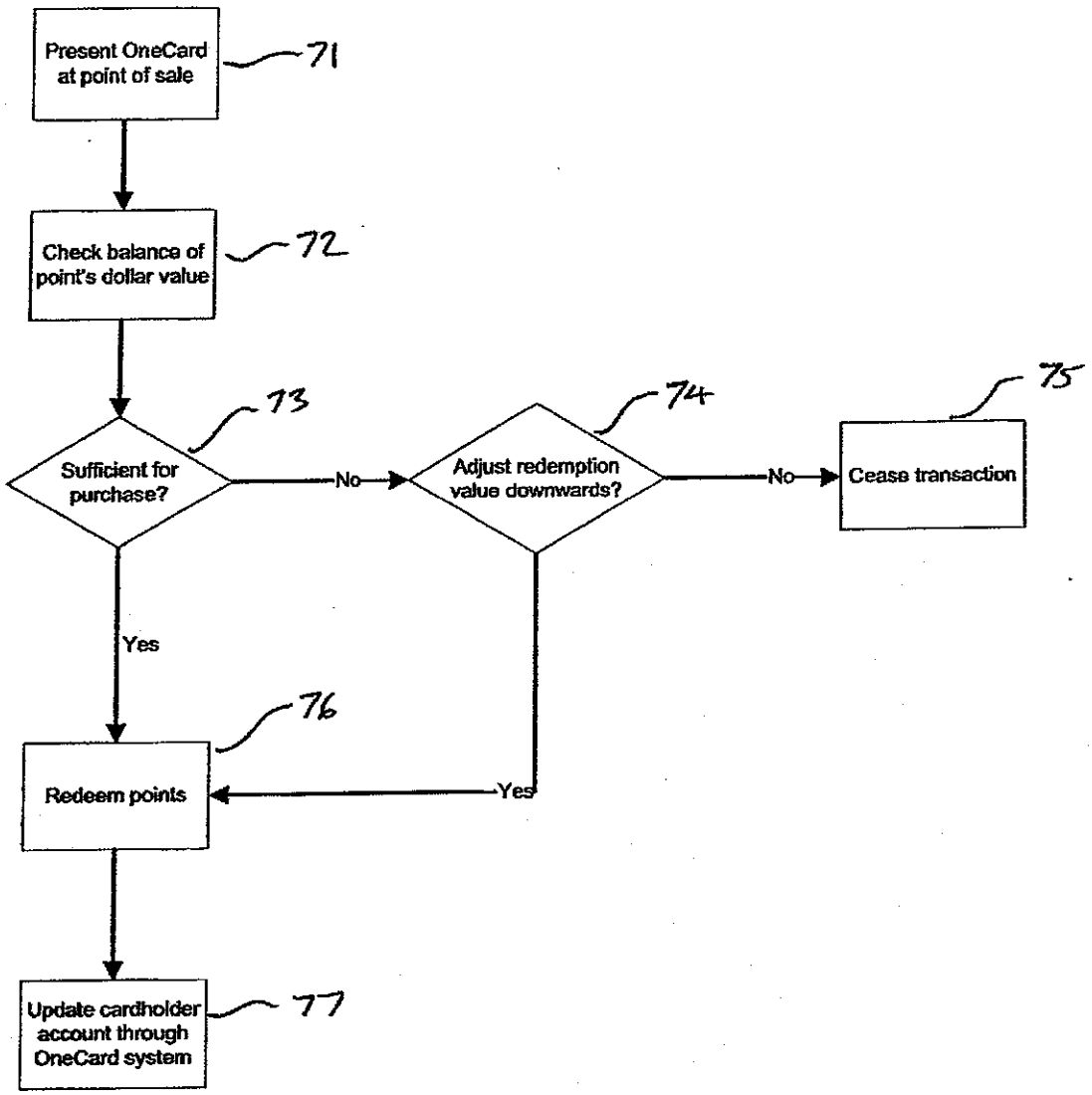
Points Issuance Process

Figure 6



Points Redemption Process

Figure 7



Settlement Process for Issuing Merchants

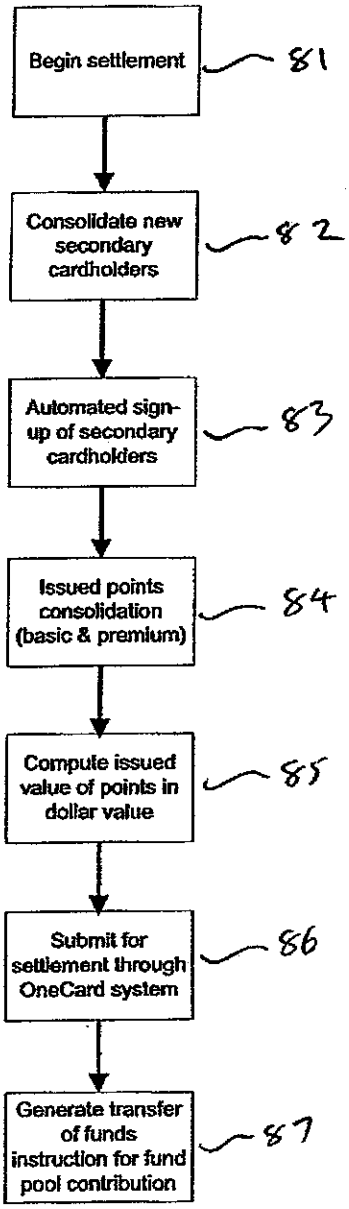


Figure 8

Settlement Process for Redemption Merchants

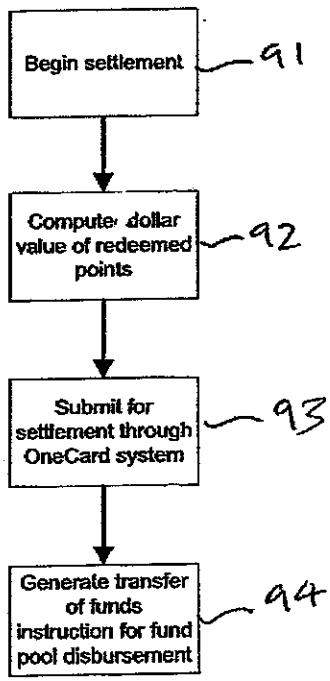


Figure 9