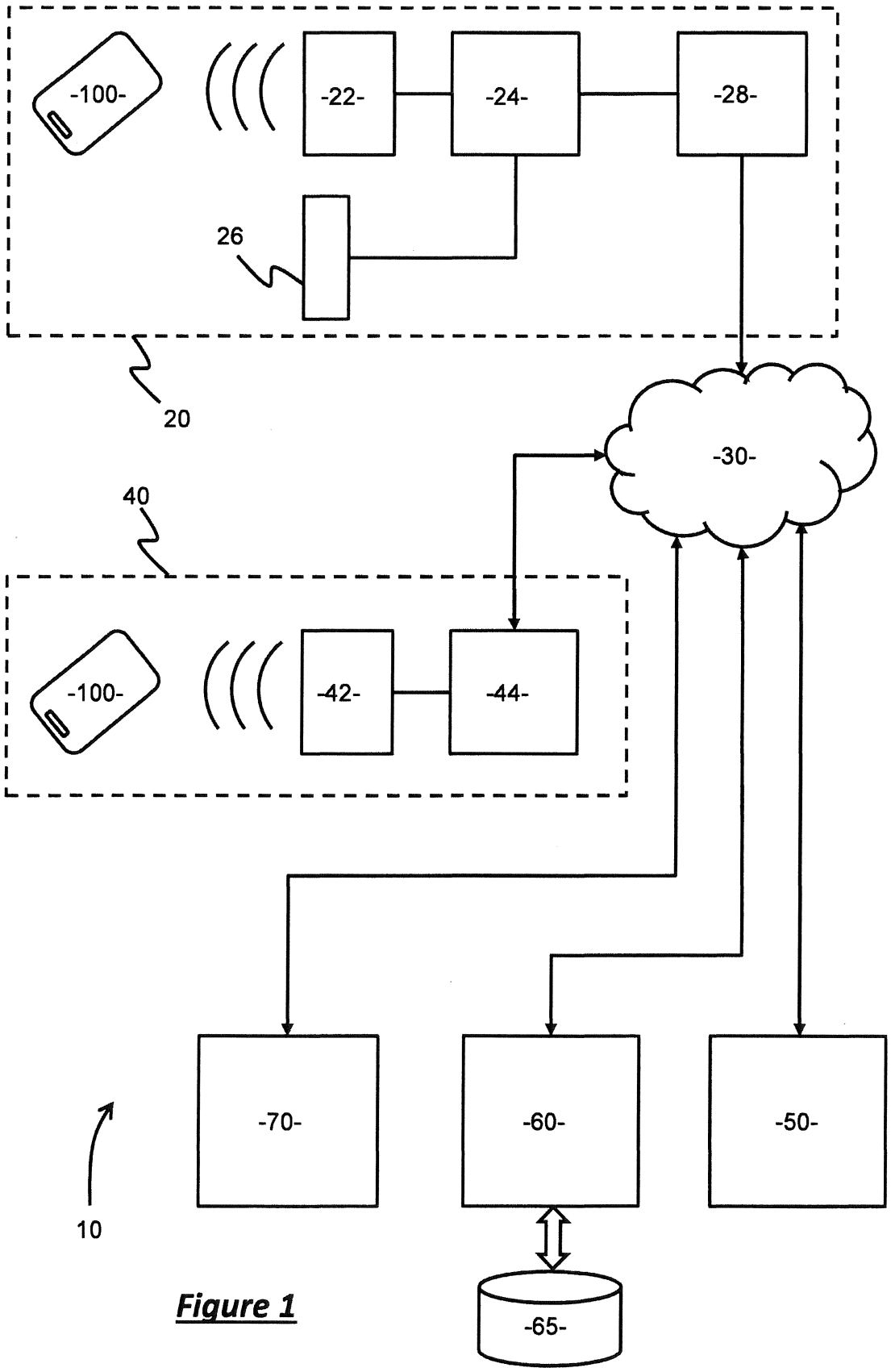


Figure 1

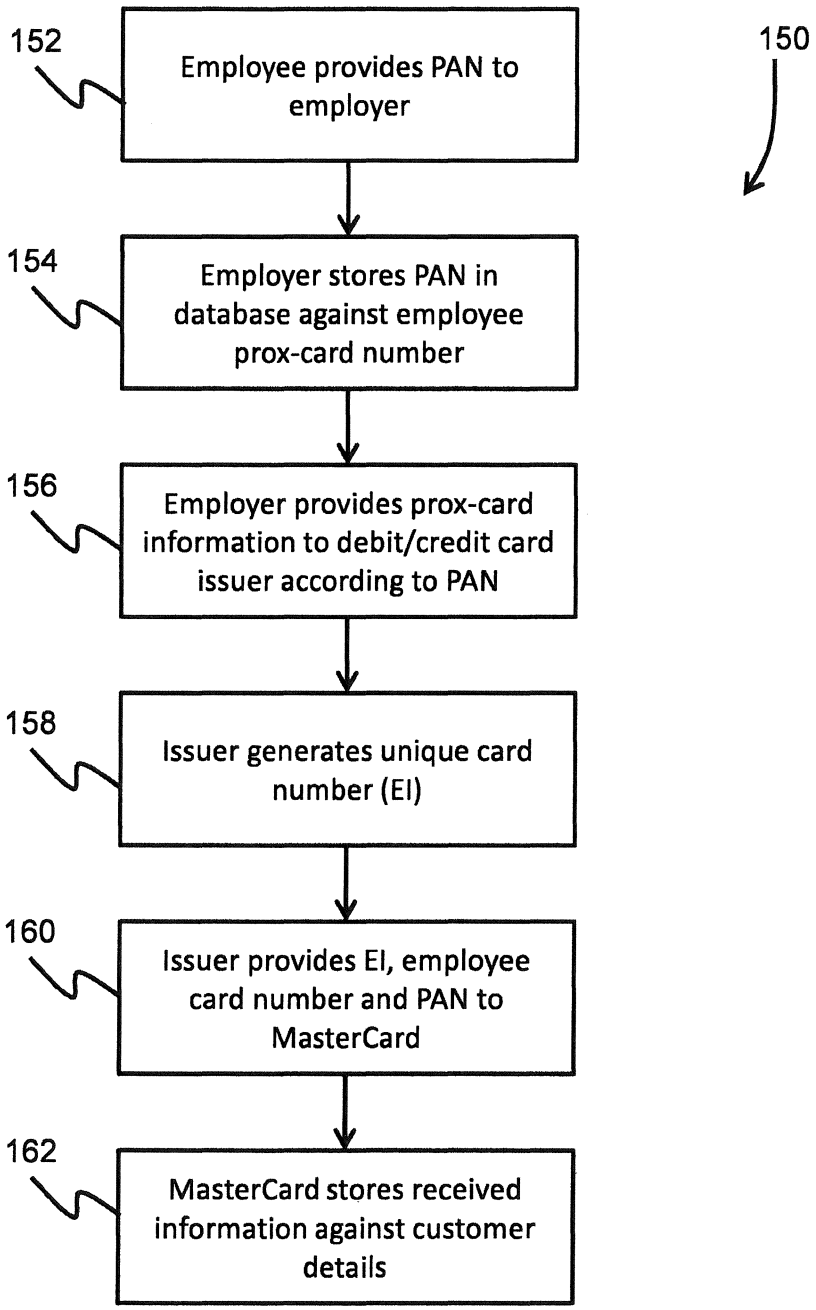

150
152
Employee provides PAN to employer
154
Employer stores PAN in database against employee prox-card number
156
Employer provides prox-card information to debit/credit card issuer according to PAN
158
Issuer generates unique card number (EI)
160
Issuer provides EI, employee card number and PAN to MasterCard
162
MasterCard stores received information against customer details

Figure 2

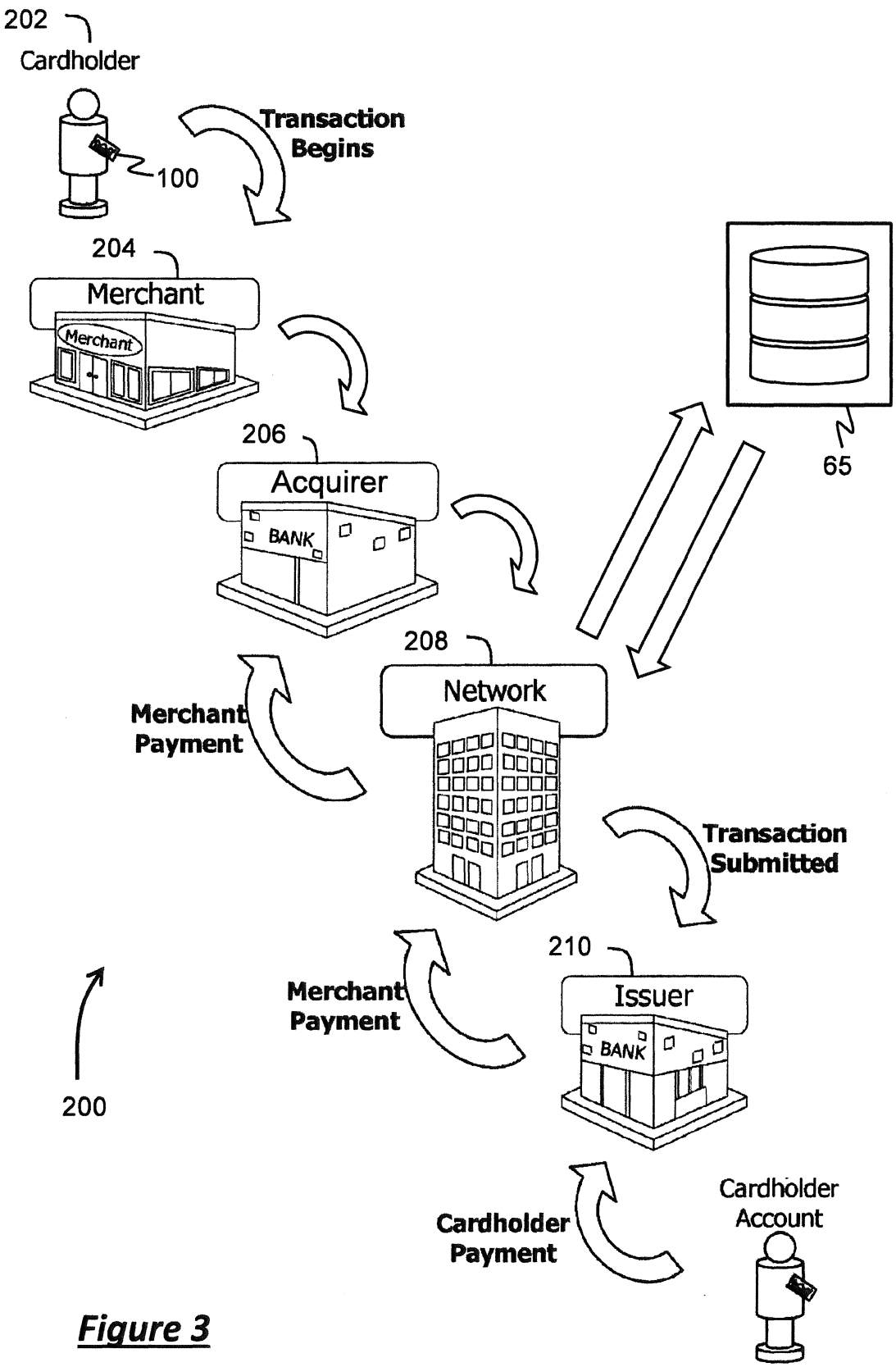

202
Cardholder
Transaction Begins
100
204
Merchant
Merchant
65
206
Acquirer
BANK
208
Network
Merchant Payment
Transaction Submitted
210
Issuer
BANK
Merchant Payment
200
Cardholder Payment
Cardholder Account

Figure 3