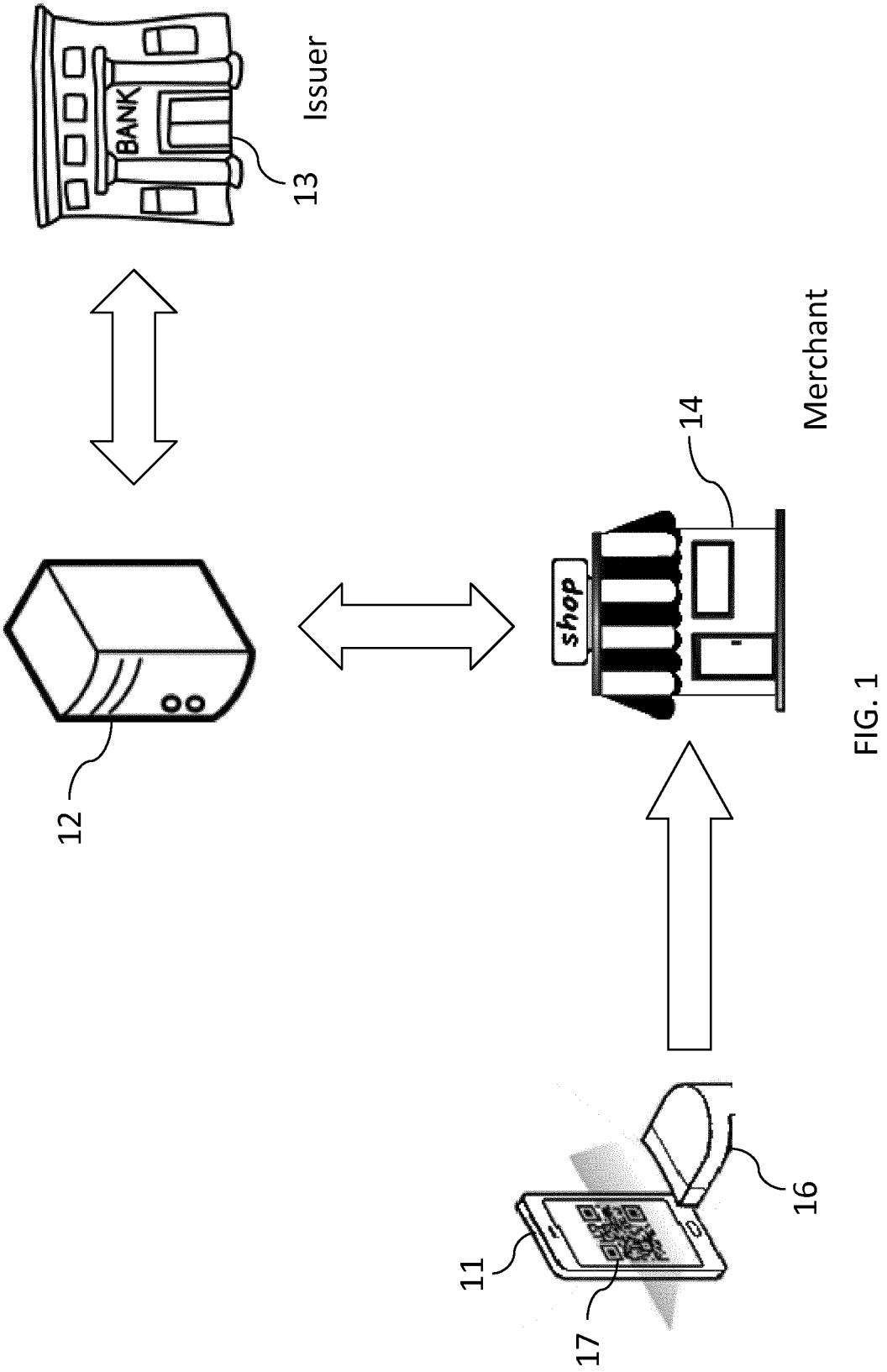


FIG. 1

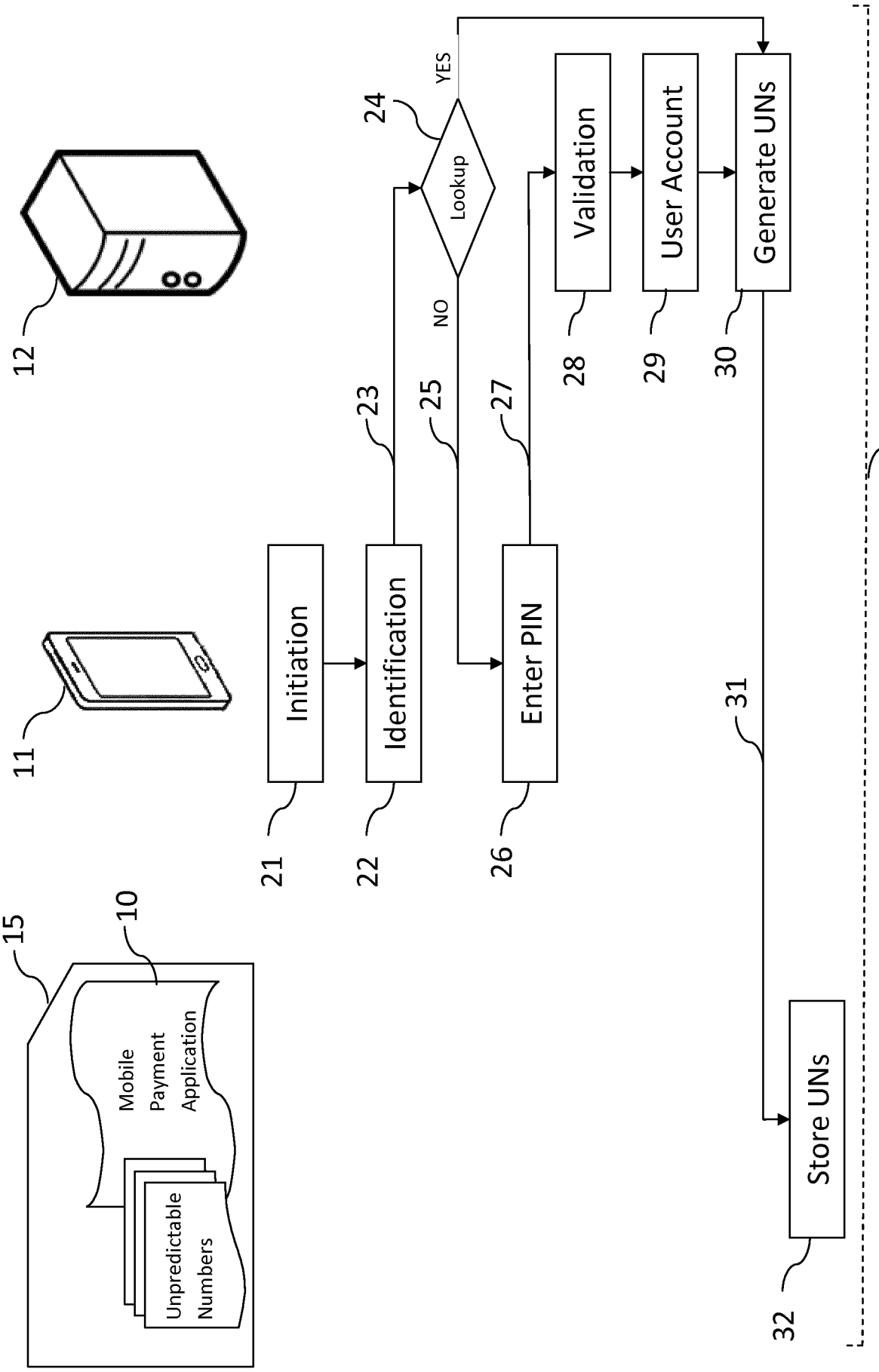

12
11
15
10
Mobile Payment Application
Unpredictable Numbers
21
Initiation
22
Identification
23
24
Lookup
YES
NO
25
26
Enter PIN
27
28
Validation
29
User Account
30
Generate UNs
31
Store UNs
32
20

FIG. 2

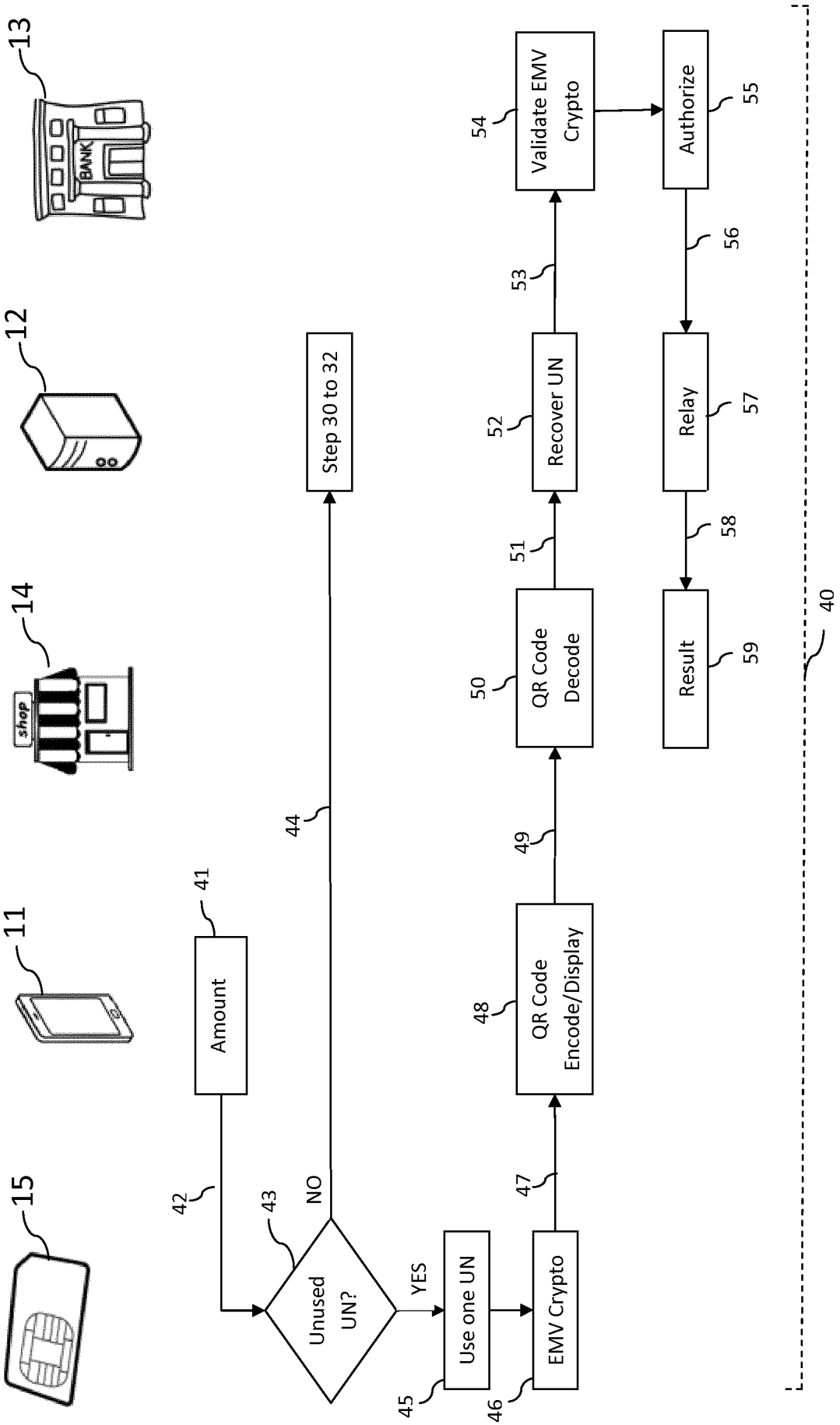

13
BANK
12
14
shop
11
15
Amount
41
42
Unused UN?
43
NO
YES
Step 30 to 32
44
Use one UN
45
EMV Crypto
46
47
QR Code Encode/Display
48
49
QR Code Decode
50
51
Recover UN
52
53
Validate EMV Crypto
54
Authorize
55
56
Relay
57
58
Result
59
40

FIG. 3