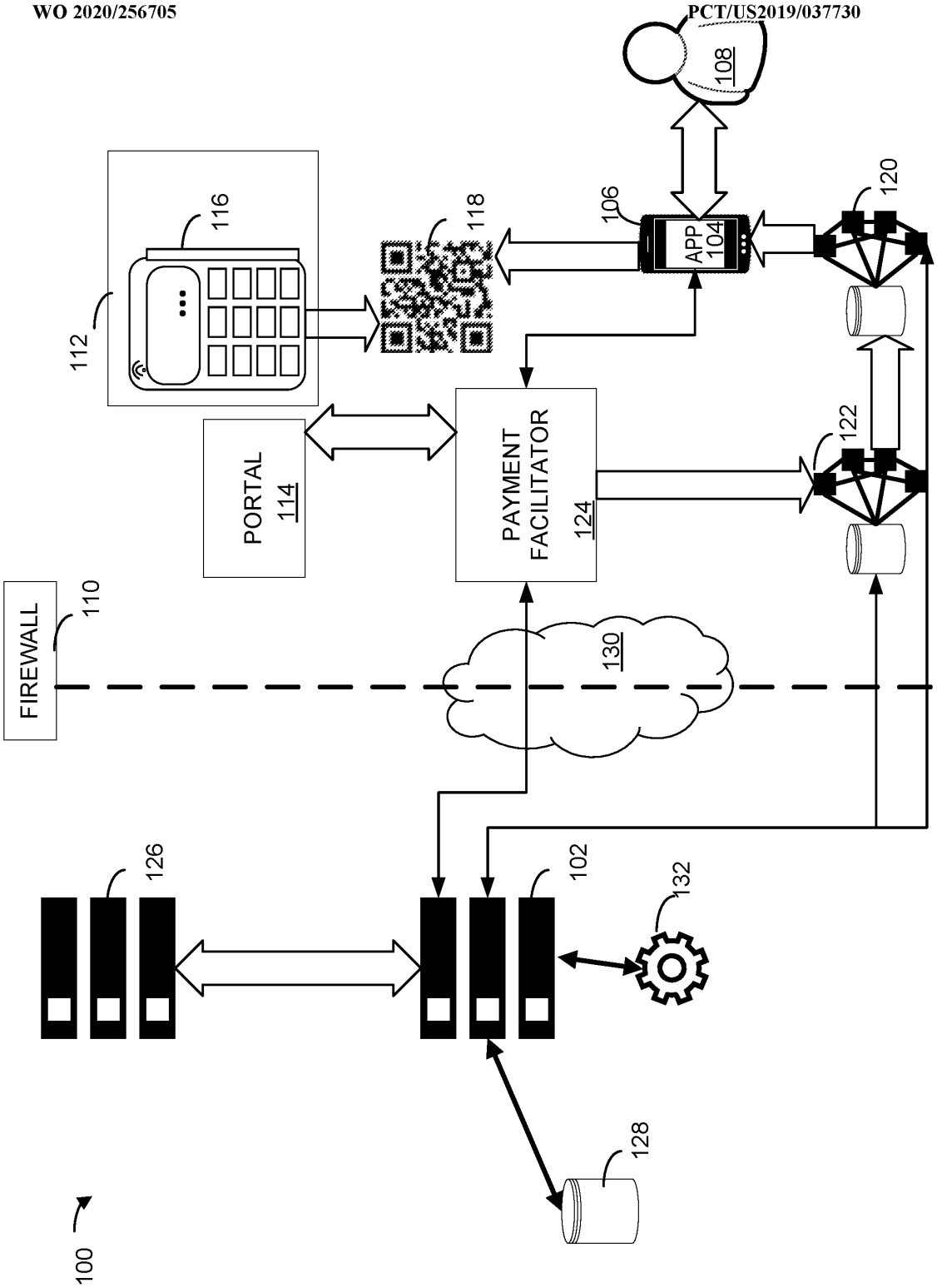

108
116
118
106
APP
104
120
112
PORTAL
114
PAYMENT
FACILITATOR
124
122
FIREWALL
110
130
126
102
132
128
100

FIG. 1

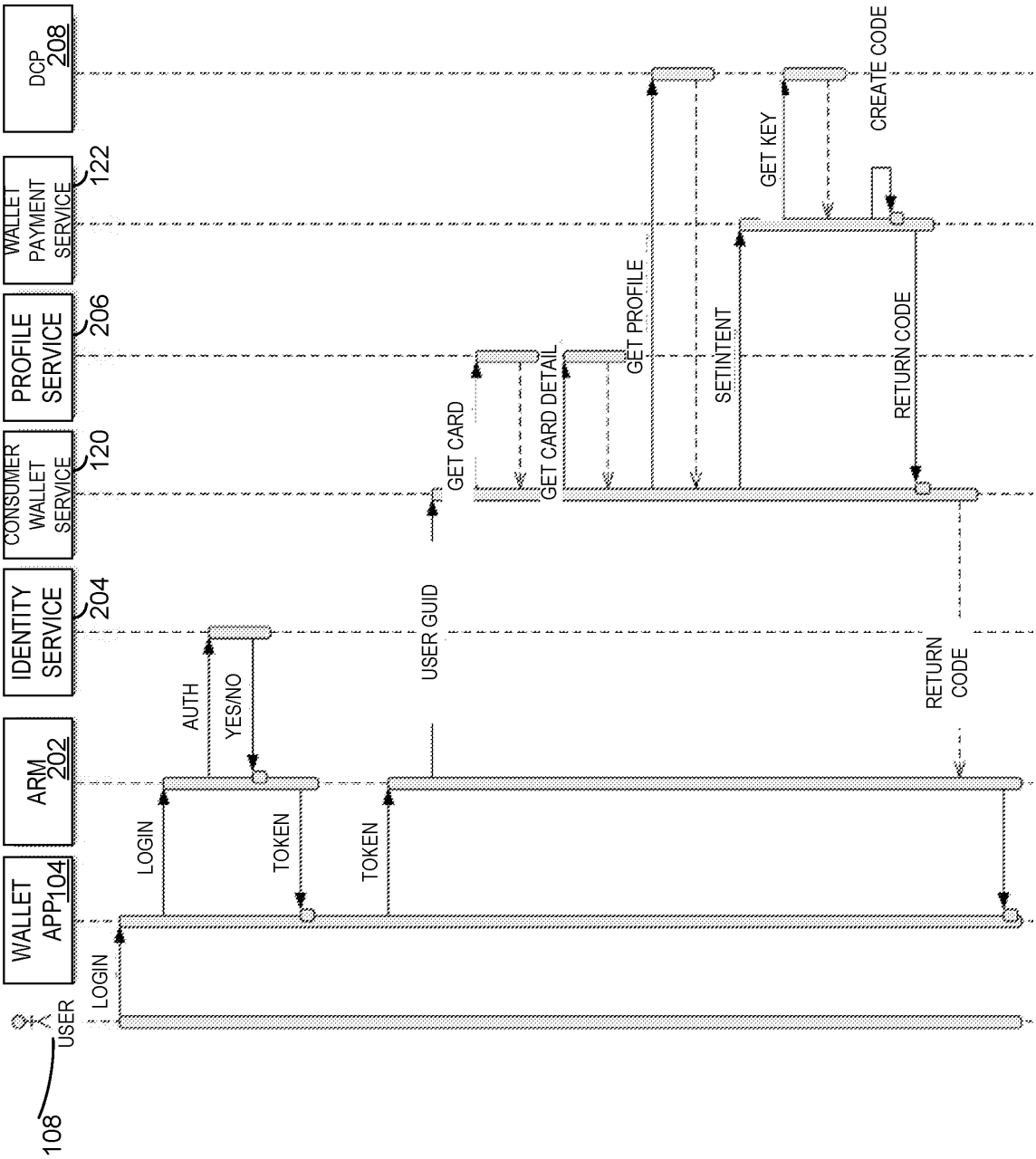

108
USER
WALLET APP 104
ARM 202
IDENTITY SERVICE 204
CONSUMER WALLET SERVICE 120
PROFILE SERVICE 206
WALLET PAYMENT SERVICE 122
DCP 208
LOGIN
LOGIN
AUTH
YES/NO
TOKEN
TOKEN
USER GUID
GET CARD
GET CARD DETAIL
GET PROFILE
SETINTENT
GET KEY
CREATE CODE
RETURN CODE
RETURN CODE

FIG. 3

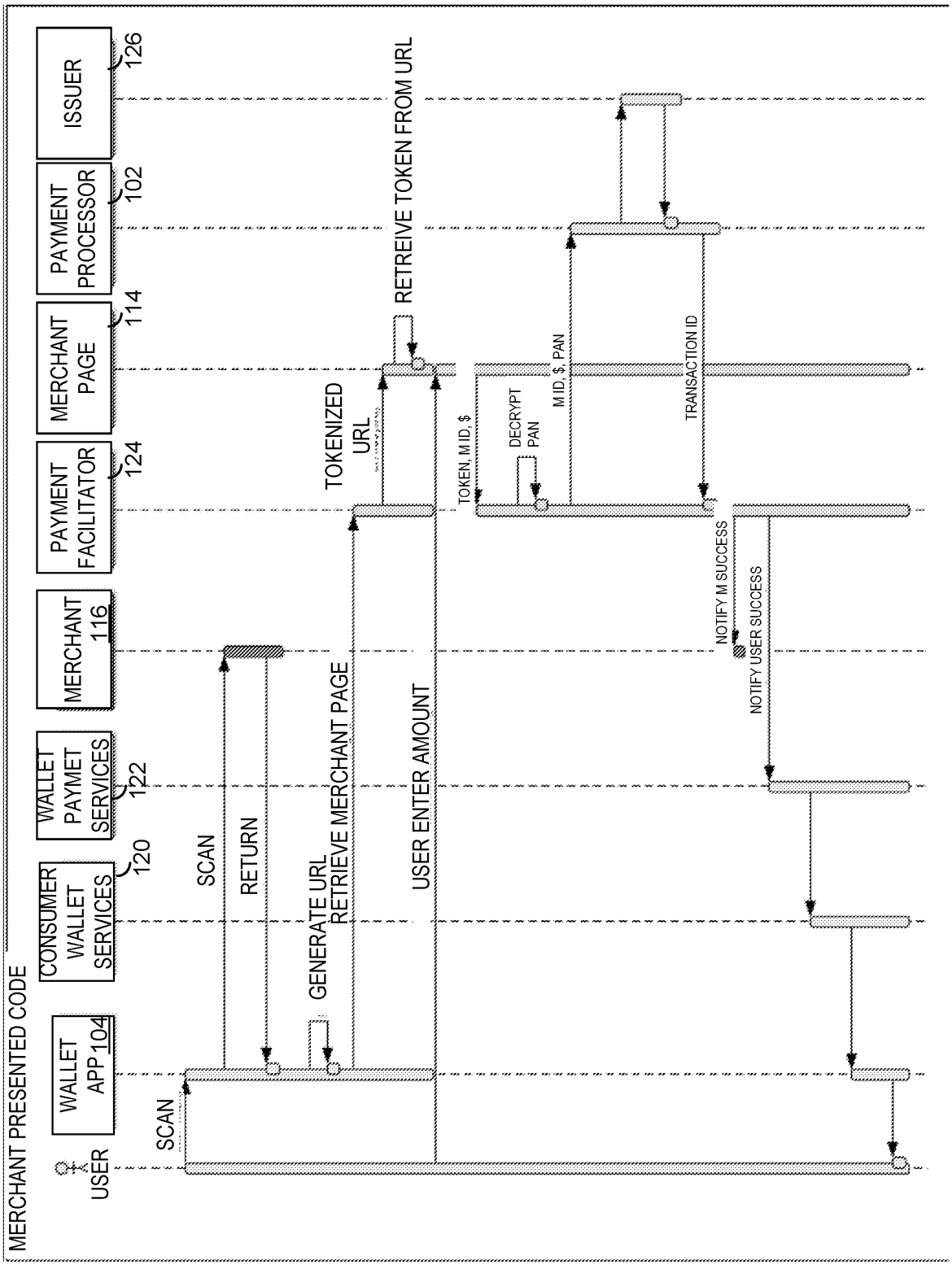

MERCHANT PRESENTED CODE
USER
WALLET APP 104
CONSUMER WALLET SERVICES 120
WALLET PAYMET SERVICES 122
MERCHANT 116
PAYMENT FACILITATOR 124
MERCHANT PAGE 114
PAYMENT PROCESSOR 102
ISSUER 126
SCAN
SCAN
RETURN
GENERATE URL
RETRIEVE MERCHANT PAGE
TOKENIZED URL
USER ENTER AMOUNT
RETREIVE TOKEN FROM URL
TOKEN, M ID, $
DECRYPT PAN
M ID, $, PAN
TRANSACTION ID
NOTIFY M SUCCESS
NOTIFY USER SUCCESS

FIG. 4

CONSUMER QR/BARCODE TRANSACTION LAYER ORIGINATED OUTSIDE PAYMENT NETWORK

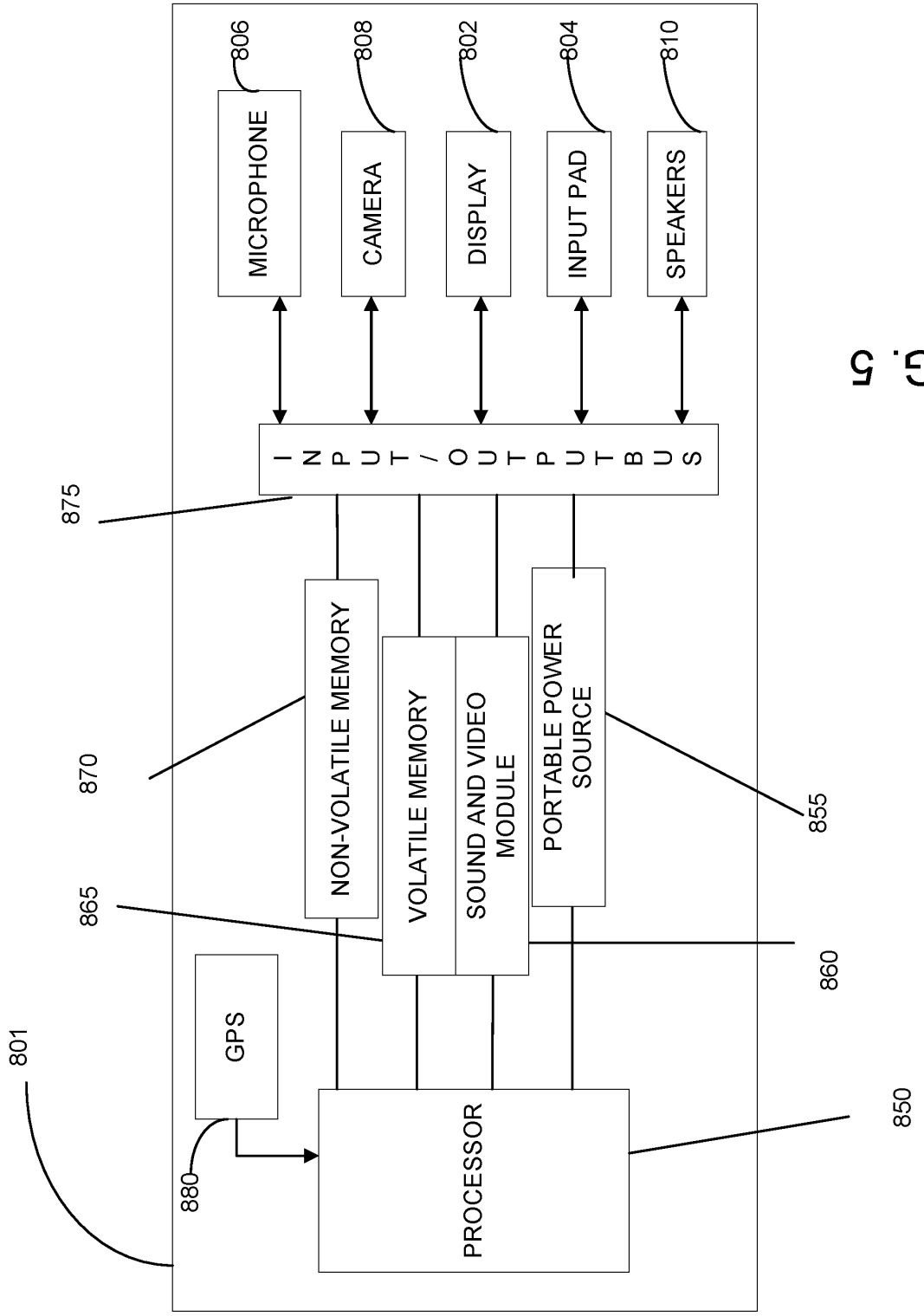
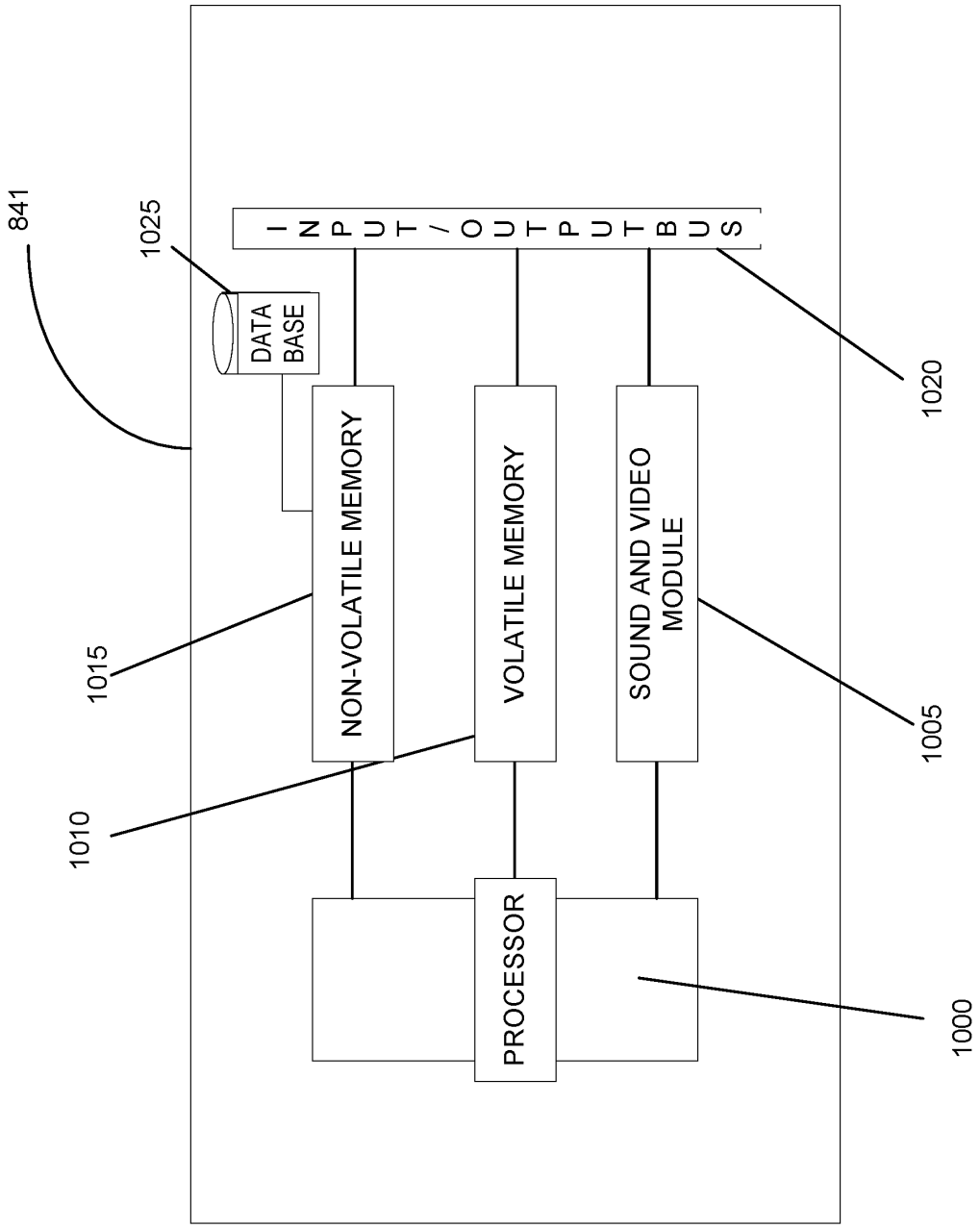

801
880
GPS
PROCESSOR
850
865
870
875
NON-VOLATILE MEMORY
VOLATILE MEMORY
SOUND AND VIDEO MODULE
PORTABLE POWER SOURCE
855
860
INPUT/OUTPUT BUS
806
MICROPHONE
808
CAMERA
802
DISPLAY
804
INPUT PAD
810
SPEAKERS

FIG. 5

FIG. 6


841
1025
INPUT/OUTPUT BUS
DATA BASE
NON-VOLATILE MEMORY
VOLATILE MEMORY
SOUND AND VIDEO MODULE
PROCESSOR
1020
1015
1005
1010
1000