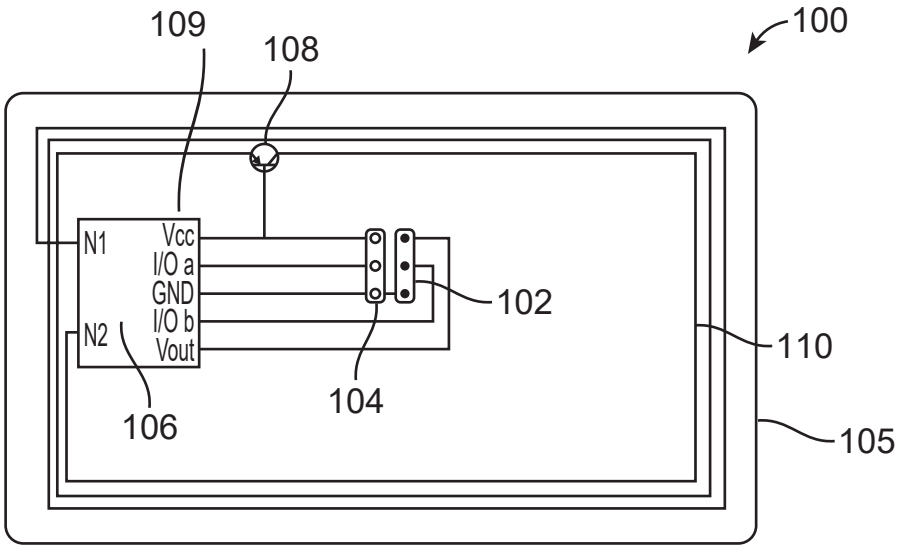


FIG. 1A

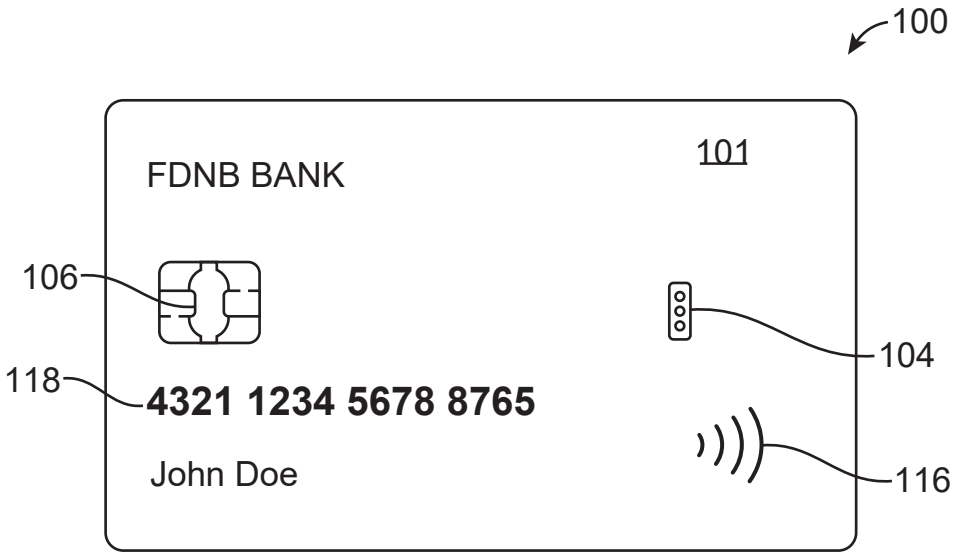


FIG. 1B

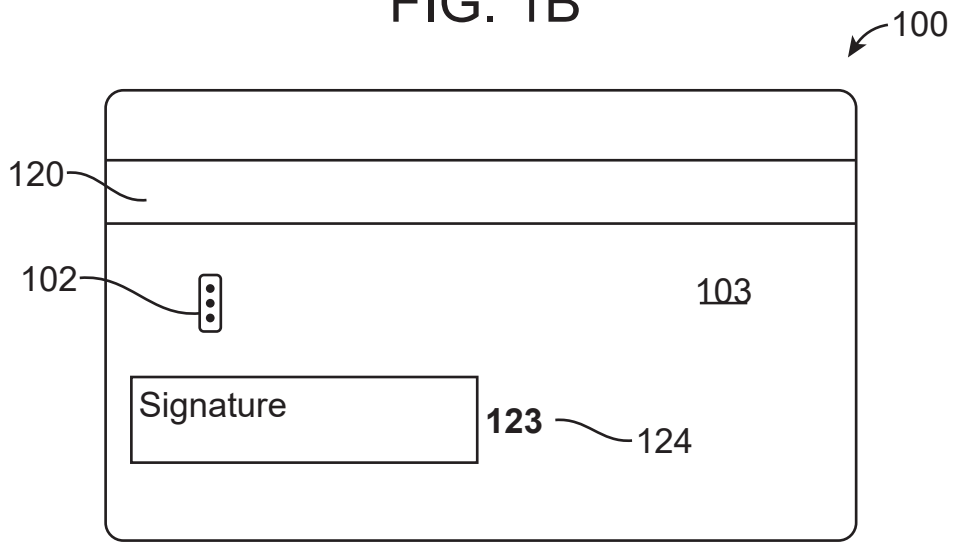


FIG. 1C

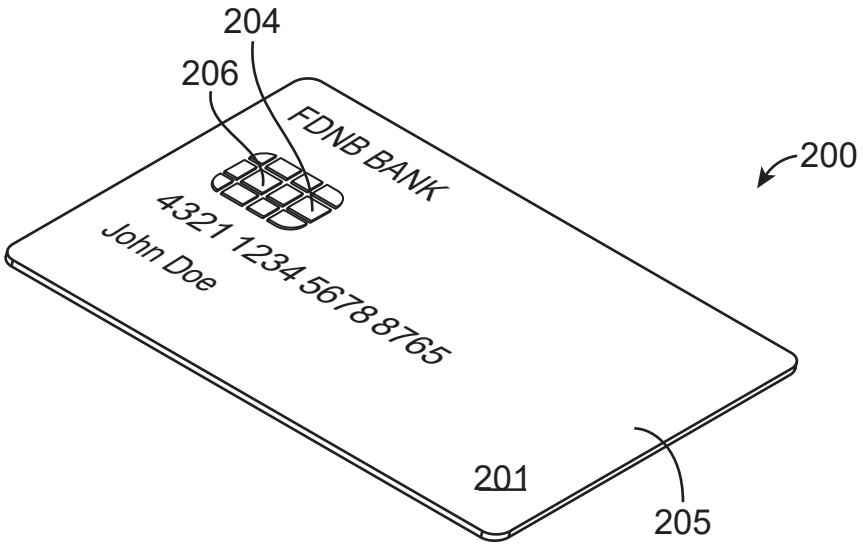


FIG. 2

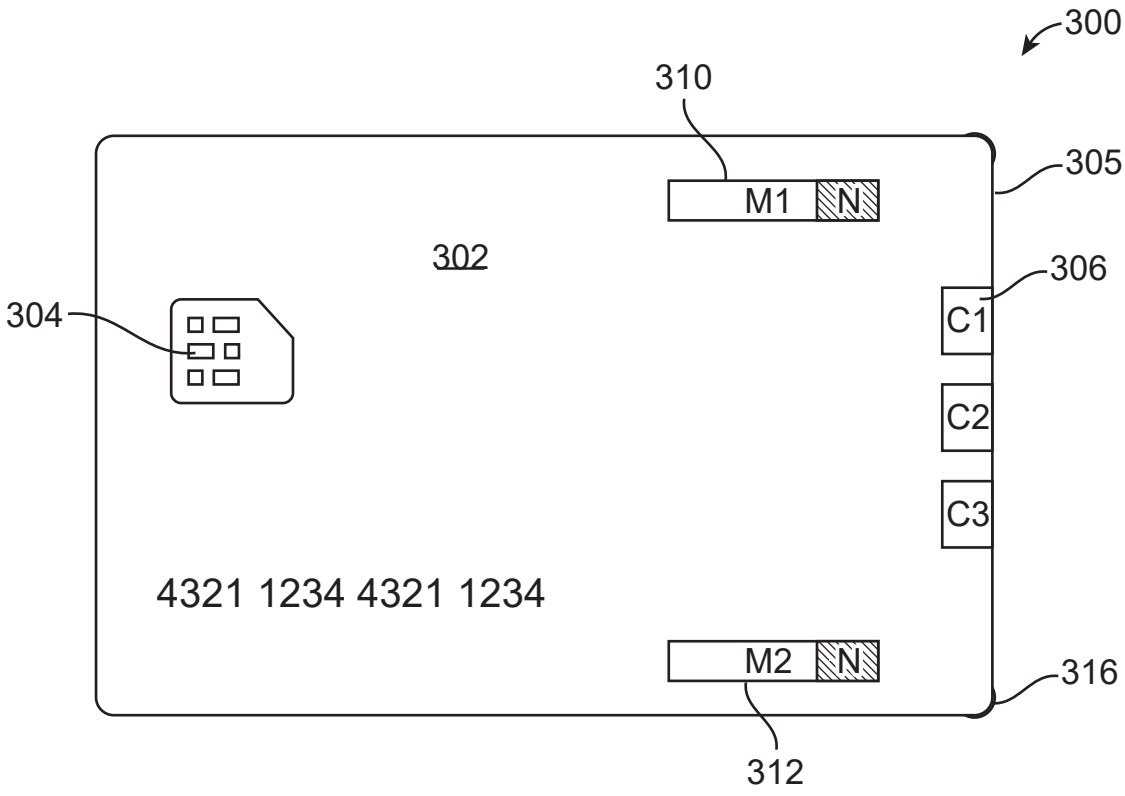

300
310
305
M1
N
302
306
304
C1
C2
C3
4321 1234 4321 1234
M2
N
316
312

FIG. 3A

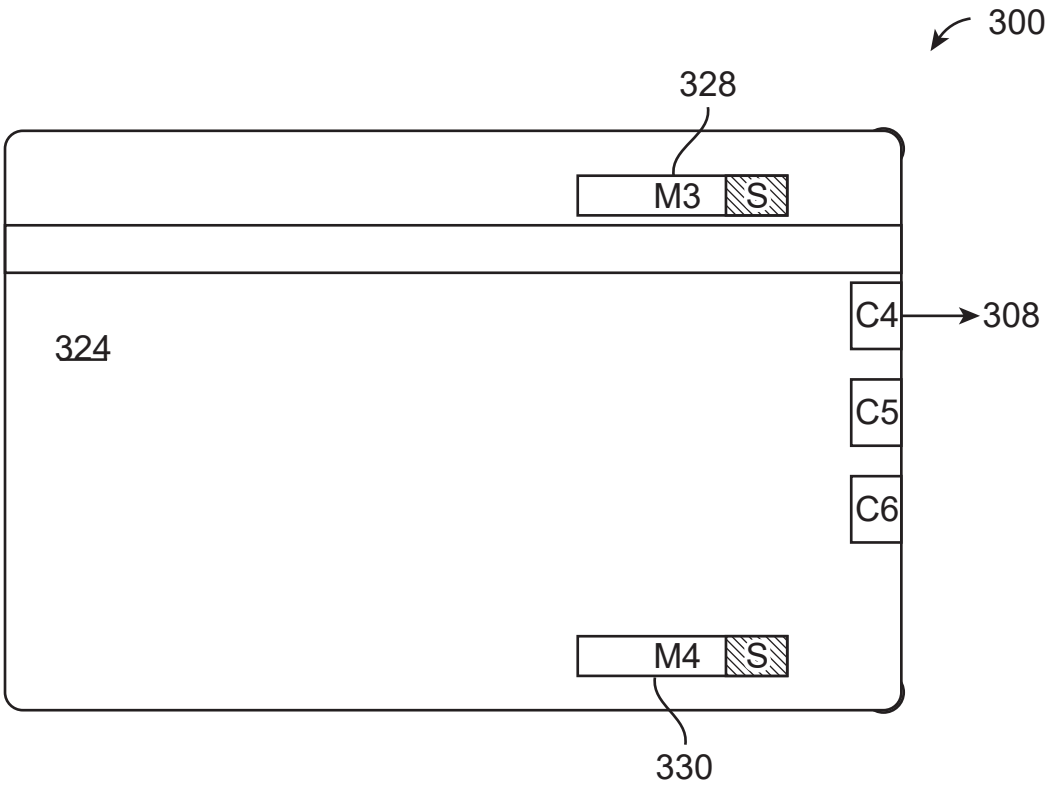


FIG. 3B

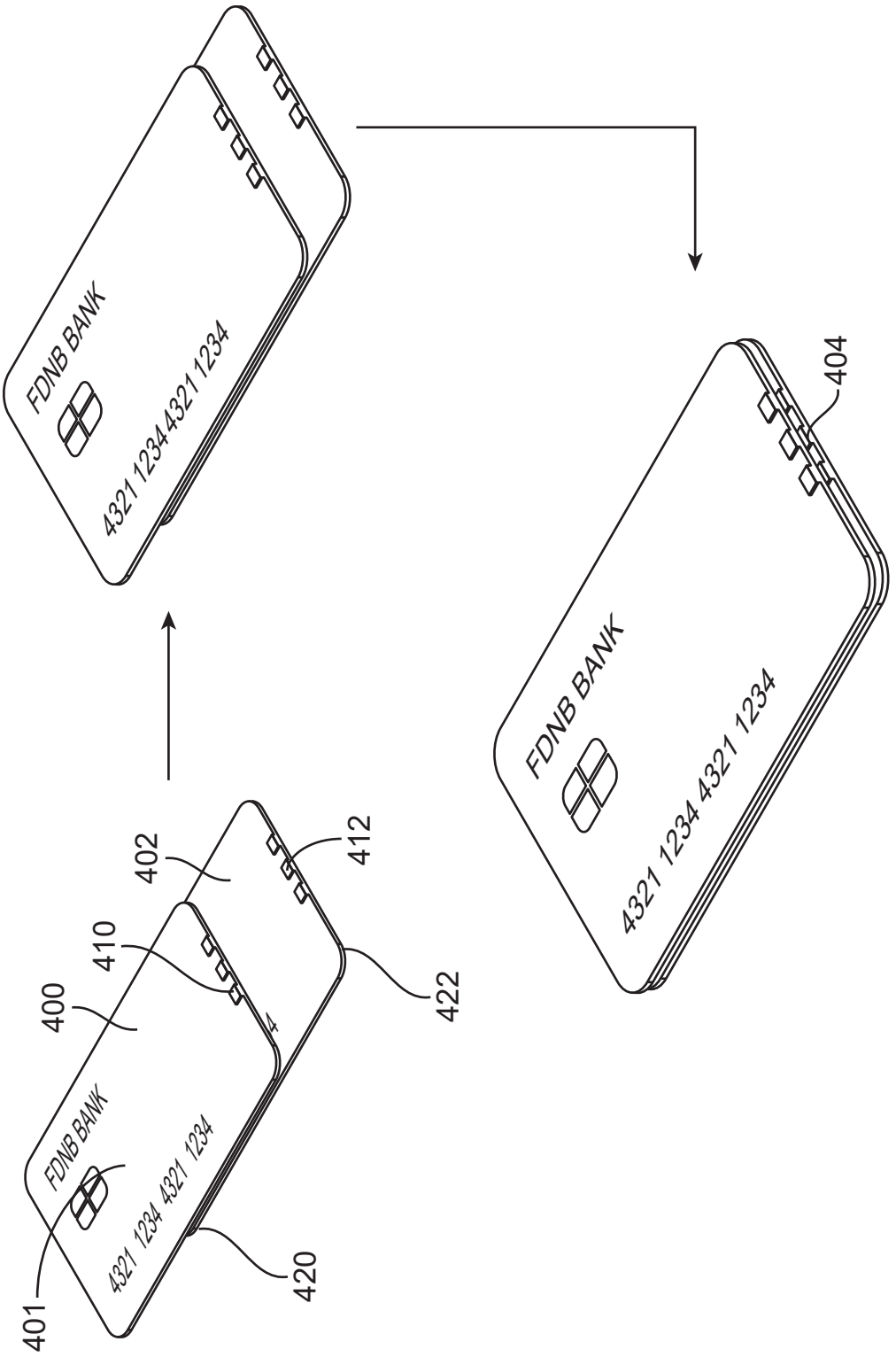

FDNB BANK
4321 1234 4321 1234
FDNB BANK
4321 1234 4321 1234
FDNB BANK
4321 1234 4321 1234
401
400
402
410
412
420
422
404

FIG. 4

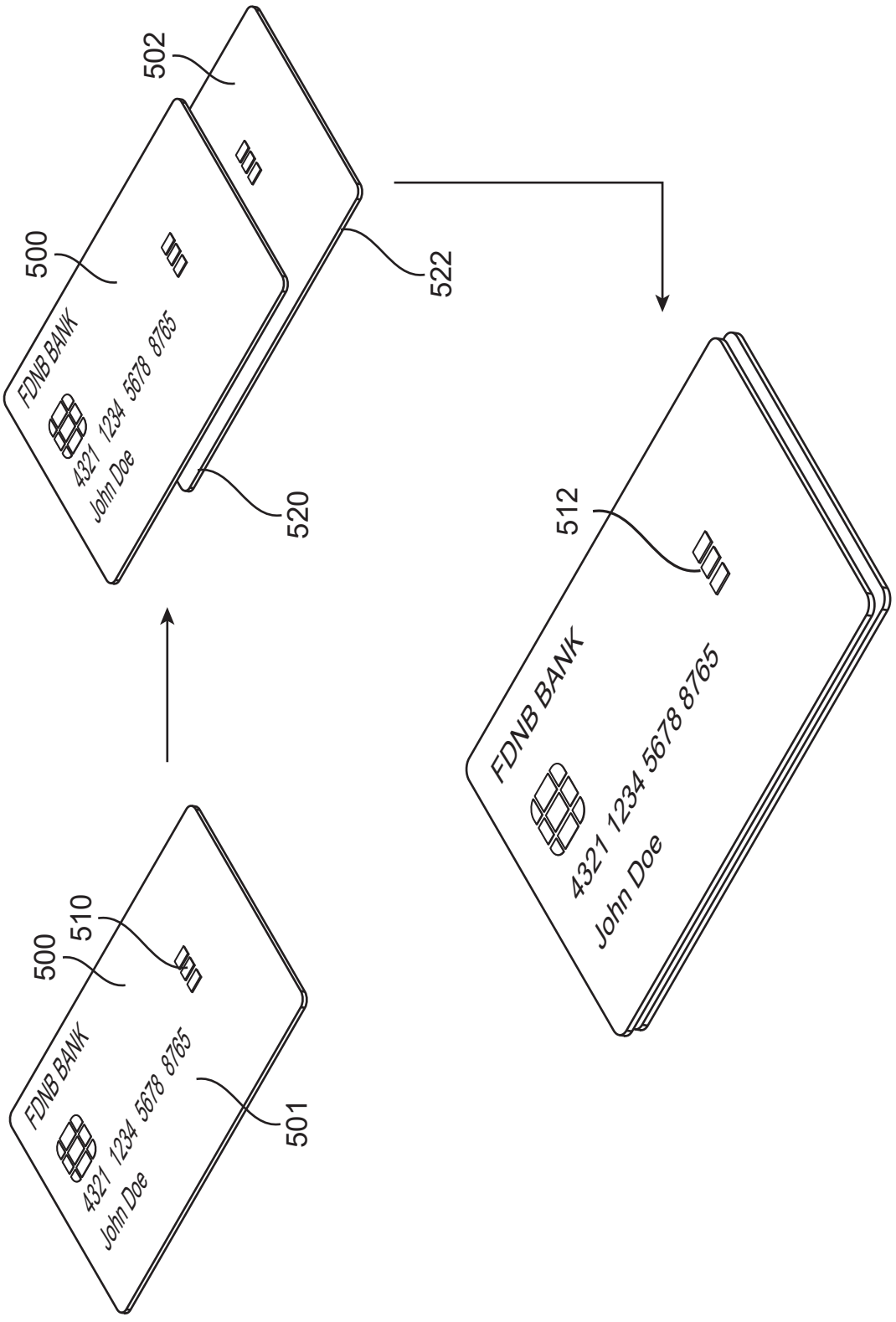

500
510
FDNB BANK
4321 1234 5678 8765
John Doe
501
500
502
FDNB BANK
4321 1234 5678 8765
John Doe
520
522
512
FDNB BANK
4321 1234 5678 8765
John Doe

FIG. 5

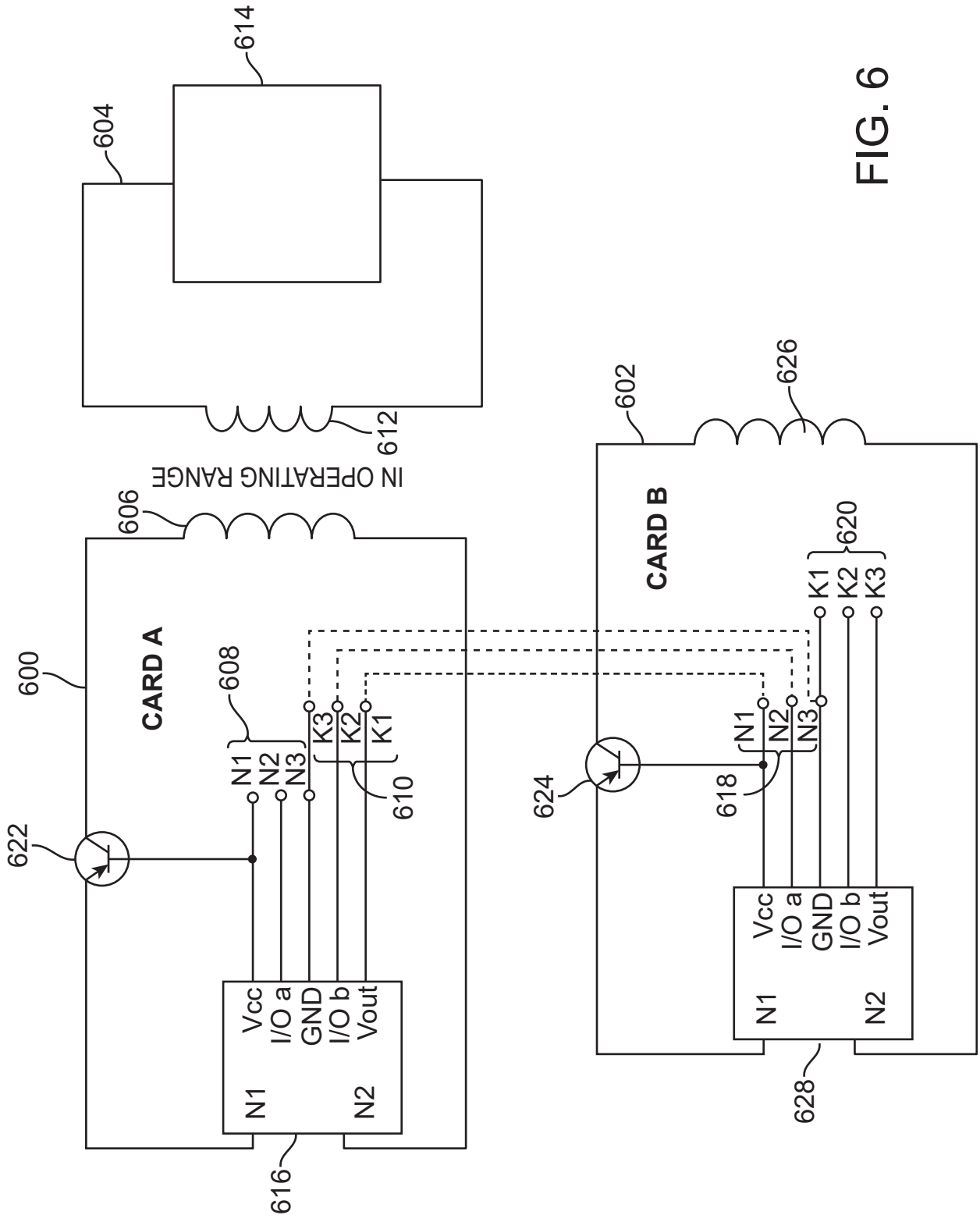

614
604
612
IN OPERATING RANGE
606
600
CARD A
608
N1
N2
N3
K3
K2
K1
610
622
Vcc
I/O a
GND
I/O b
Vout
N1
N2
616
602
626
CARD B
620
K1
K2
K3
624
618
628

FIG. 6

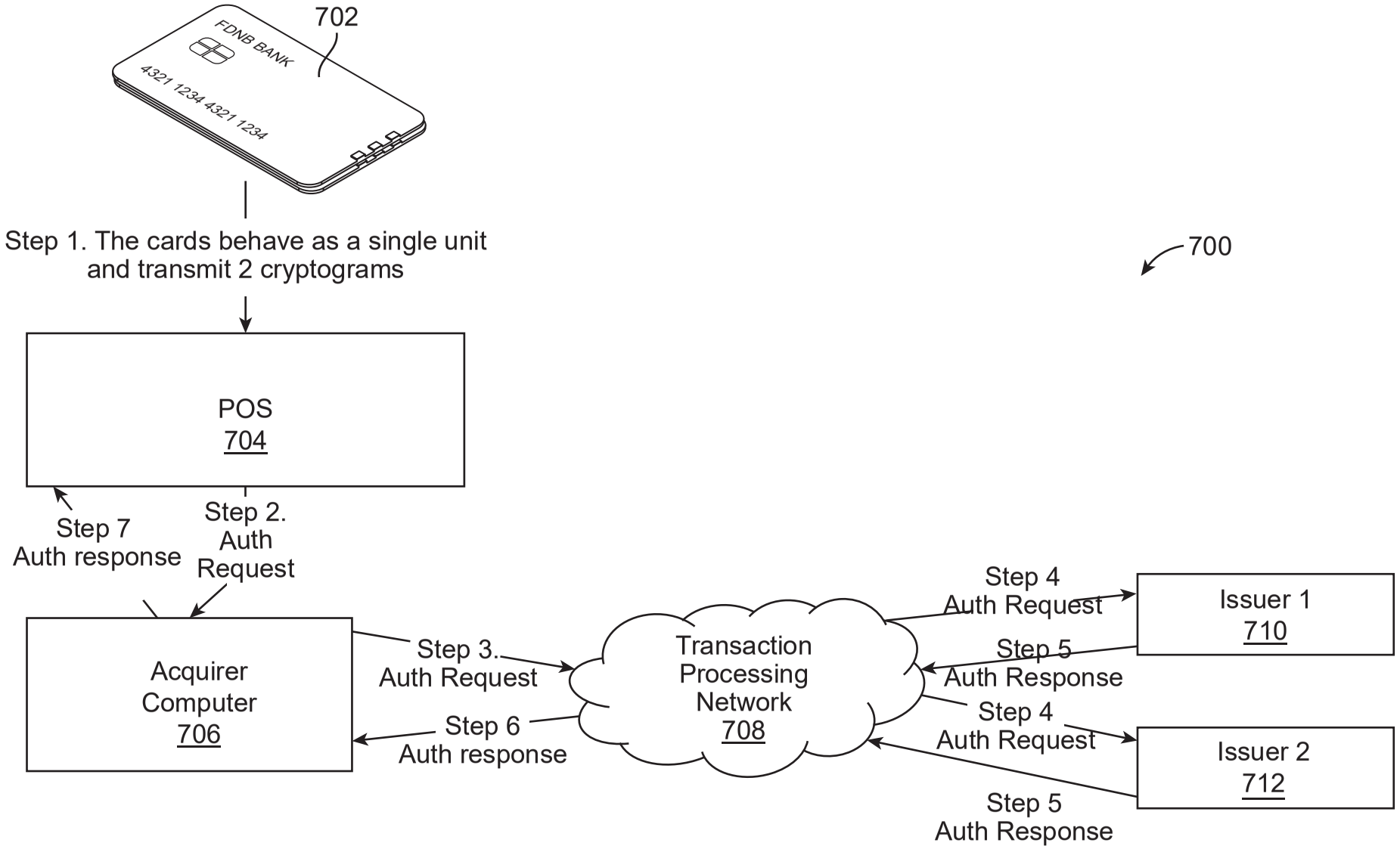

702
FDNB BANK
4321 1234 4321 1234
Step 1. The cards behave as a single unit and transmit 2 cryptograms
700
POS
704
Step 7
Auth response
Step 2.
Auth
Request
Acquirer
Computer
706
Step 3.
Auth Request
Step 6
Auth response
Transaction
Processing
Network
708
Step 4
Auth Request
Step 5
Auth Response
Step 4
Auth Request
Step 5
Auth Response
Issuer 1
710
Issuer 2
712

FIG. 7

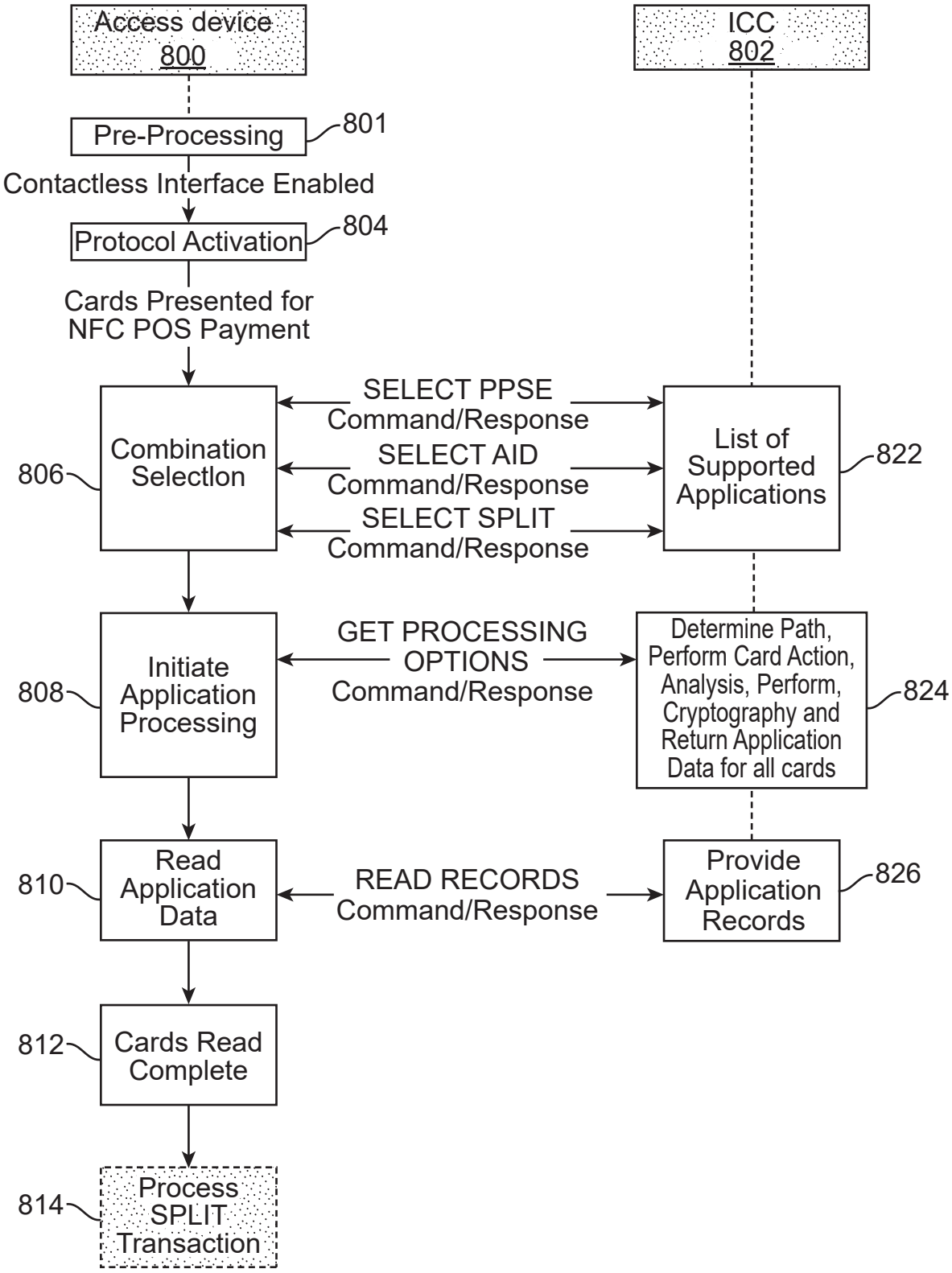

Access device
800
ICC
802
Pre-Processing
801
Contactless Interface Enabled
Protocol Activation
804
Cards Presented for
NFC POS Payment
SELECT PPSE
Command/Response
SELECT AID
Command/Response
SELECT SPLIT
Command/Response
Combination
Selectlon
806
List of
Supported
Applications
822
GET PROCESSING
OPTIONS
Command/Response
Initiate
Application
Processing
808
Determine Path,
Perform Card Action,
Analysis, Perform,
Cryptography and
Return Application
Data for all cards
824
READ RECORDS
Command/Response
Read
Application
Data
810
Provide
Application
Records
826
Cards Read
Complete
812
Process
SPLIT
Transaction
814

FIG. 8

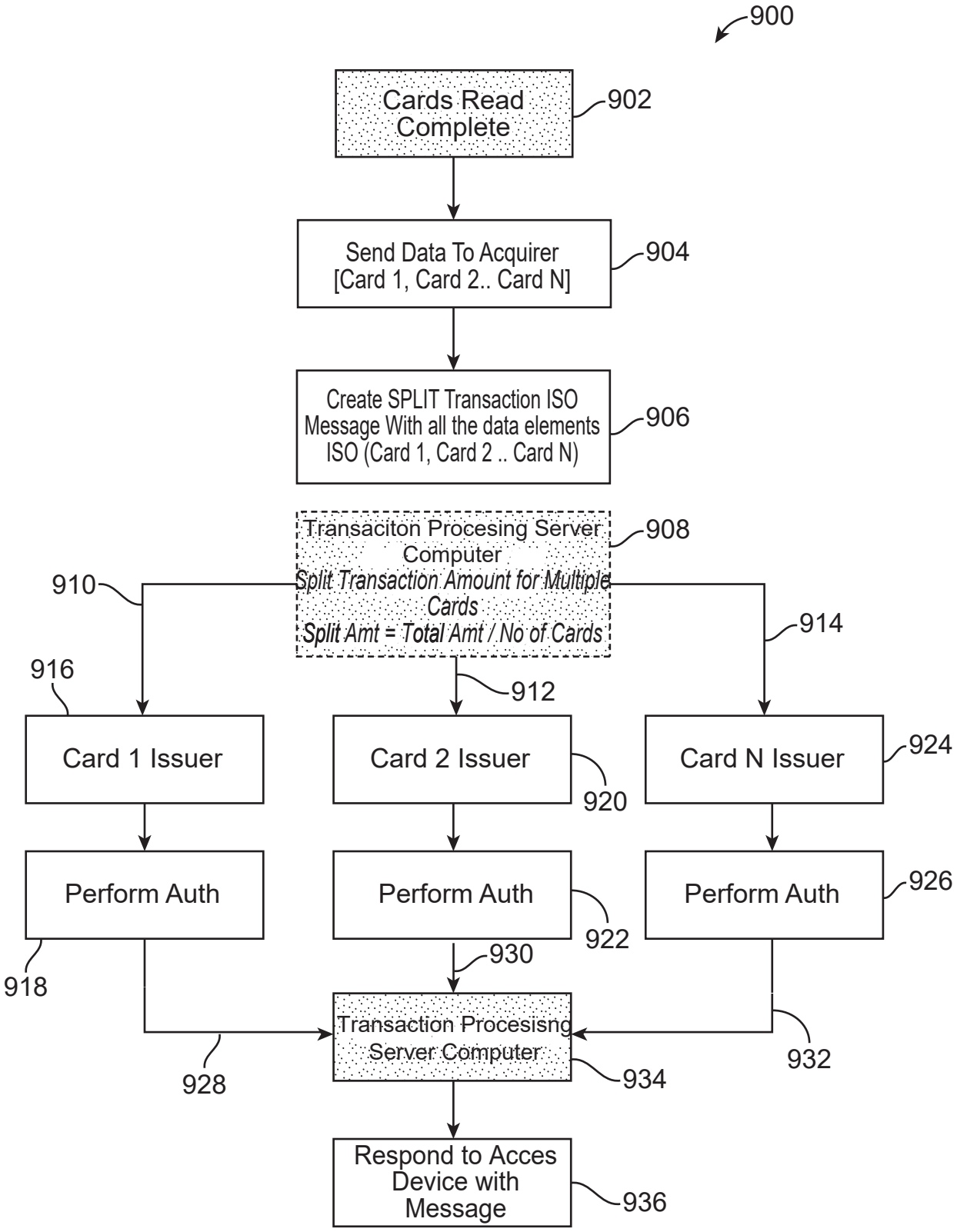

900
Cards Read Complete
902
Send Data To Acquirer [Card 1, Card 2.. Card N]
904
Create SPLIT Transaction ISO Message With all the data elements ISO (Card 1, Card 2 .. Card N)
906
Transaciton Procesing Server Computer
Split Transaction Amount for Multiple Cards
Split Amt = Total Amt / No of Cards
908
910
912
914
916
Card 1 Issuer
Card 2 Issuer
Card N Issuer
920
924
Perform Auth
Perform Auth
Perform Auth
922
926
918
930
928
932
Transaction Procesisng Server Computer
934
Respond to Acces Device with Message
936

FIG. 9

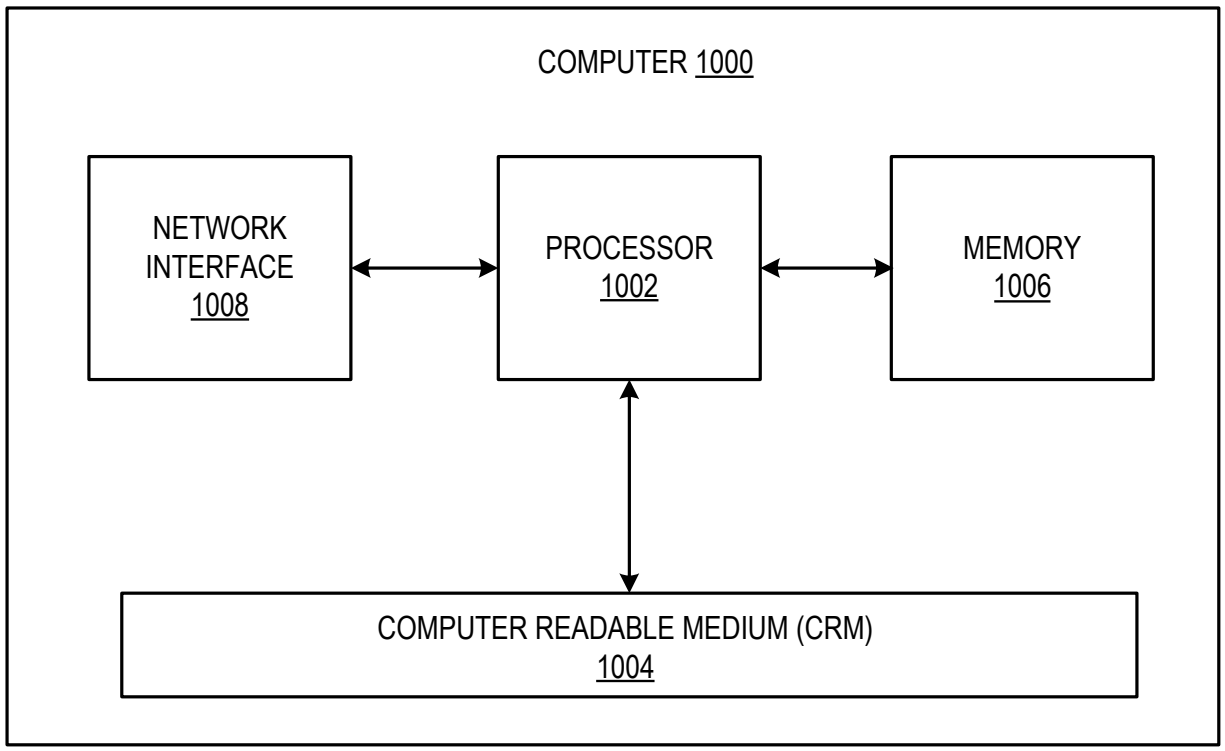

COMPUTER 1000
NETWORK INTERFACE 1008
PROCESSOR 1002
MEMORY 1006
COMPUTER READABLE MEDIUM (CRM) 1004

FIG. 10