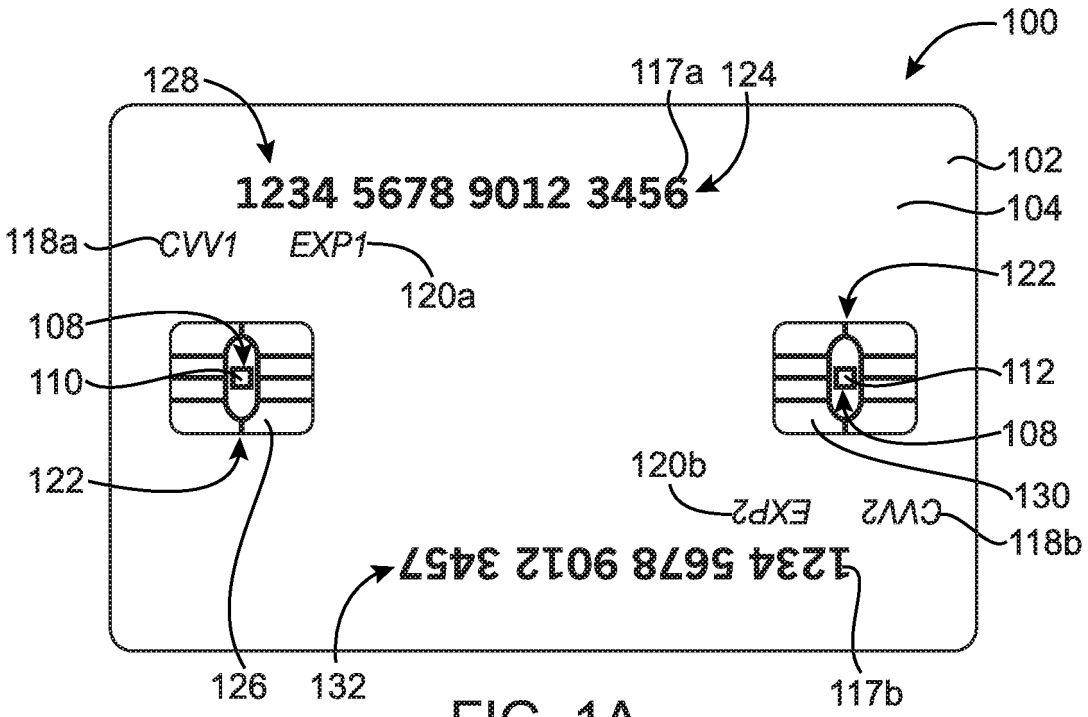

100
128
117a
124
1234 5678 9012 3456
102
104
118a
CVV1
EXP1
120a
122
108
110
112
108
122
120b
EXP2
CVV2
130
118b
1234 5678 9012 3457
126
132
117b

FIG. 1A

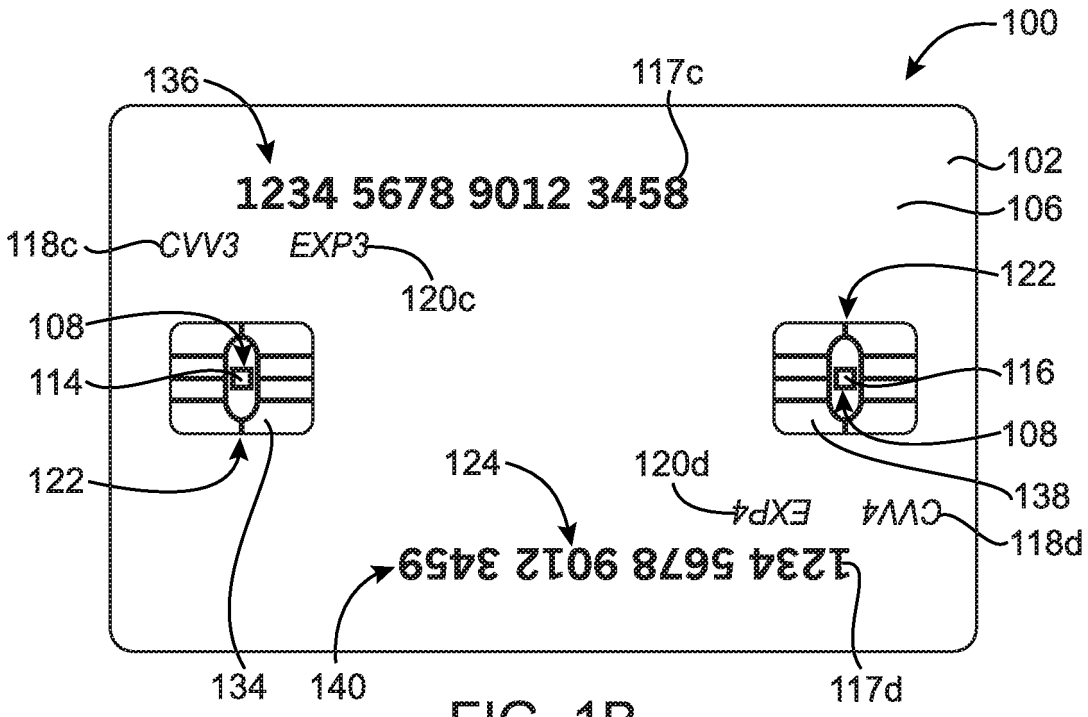

100
136
117c
1234 5678 9012 3458
102
106
118c
CVV3
EXP3
120c
122
108
114
116
108
122
124
120d
EXP4
CVV4
138
118d
1234 5678 9012 3459
134
140
117d

FIG. 1B

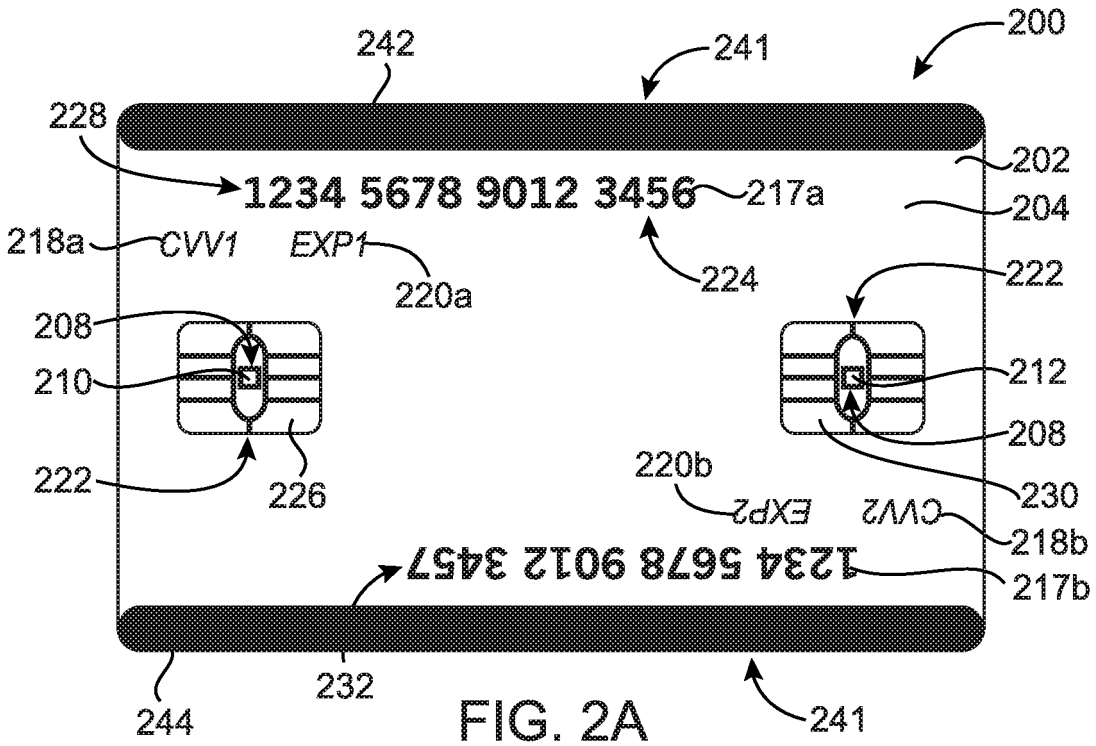

200
242
241
228
1234 5678 9012 3456
217a
202
204
218a
CVV1
EXP1
220a
224
222
208
210
212
208
222
226
220b
EXP2
CVV2
230
218b
1234 5678 9012 3457
217b
232
244
241

FIG. 2A

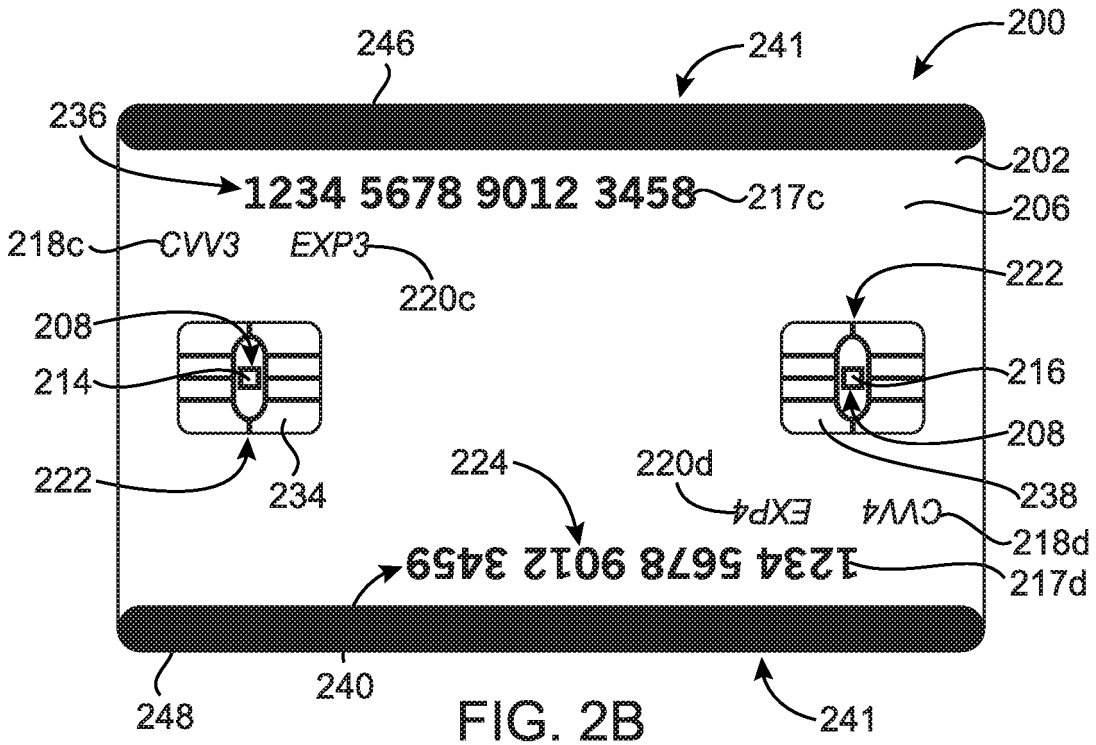

200
246
241
236
1234 5678 9012 3458
217c
202
206
218c
CVV3
EXP3
220c
222
208
214
216
208
222
234
224
220d
EXP4
CVV4
238
218d
1234 5678 9012 3459
217d
240
248
241

FIG. 2B

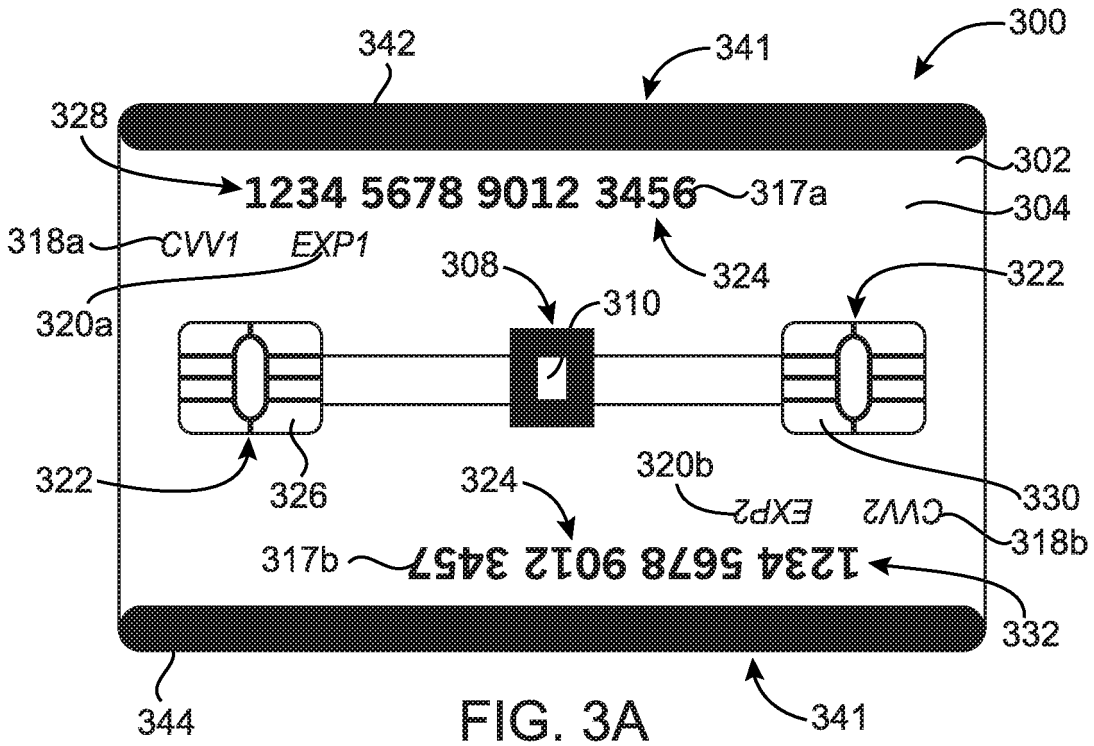

342
341
300
328
1234 5678 9012 3456
317a
302
304
318a
CVV1
EXP1
320a
308
310
324
322
322
326
324
320b
EXP2
CVV2
318b
330
317b
1234 5678 9012 3457
332
344
341

FIG. 3A

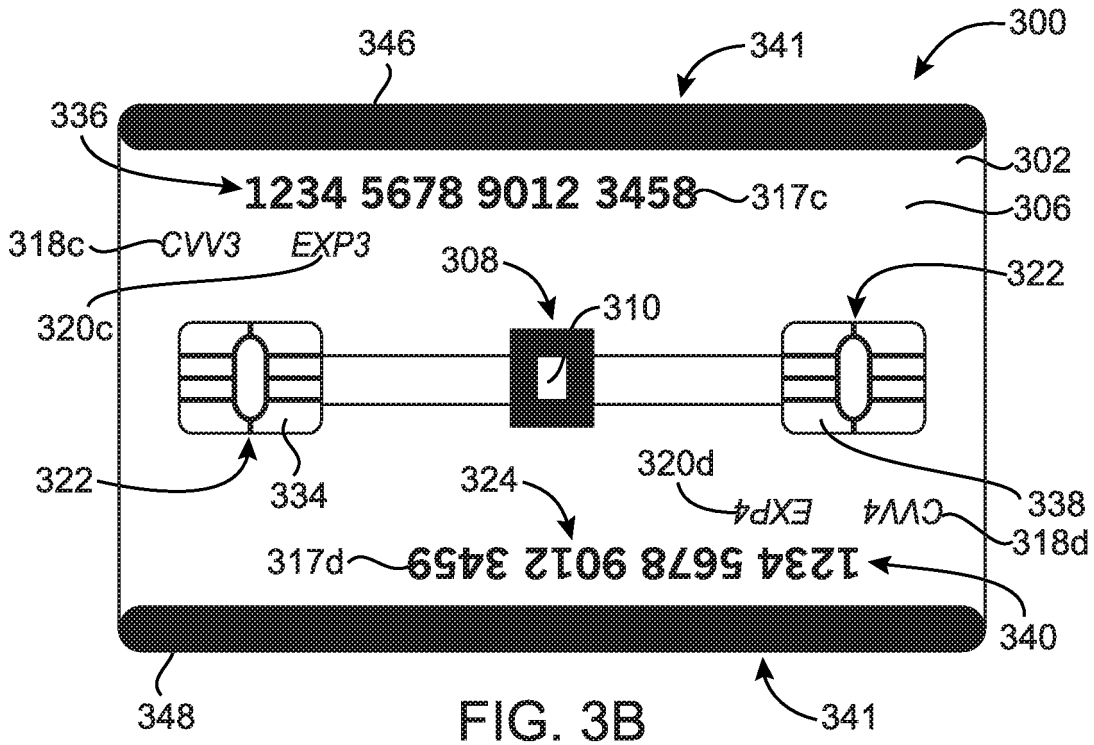

346
341
300
336
1234 5678 9012 3458
317c
302
306
318c
CVV3
EXP3
320c
308
310
322
322
334
324
320d
EXP4
CVV4
318d
338
317d
1234 5678 9012 3459
340
348
341

FIG. 3B

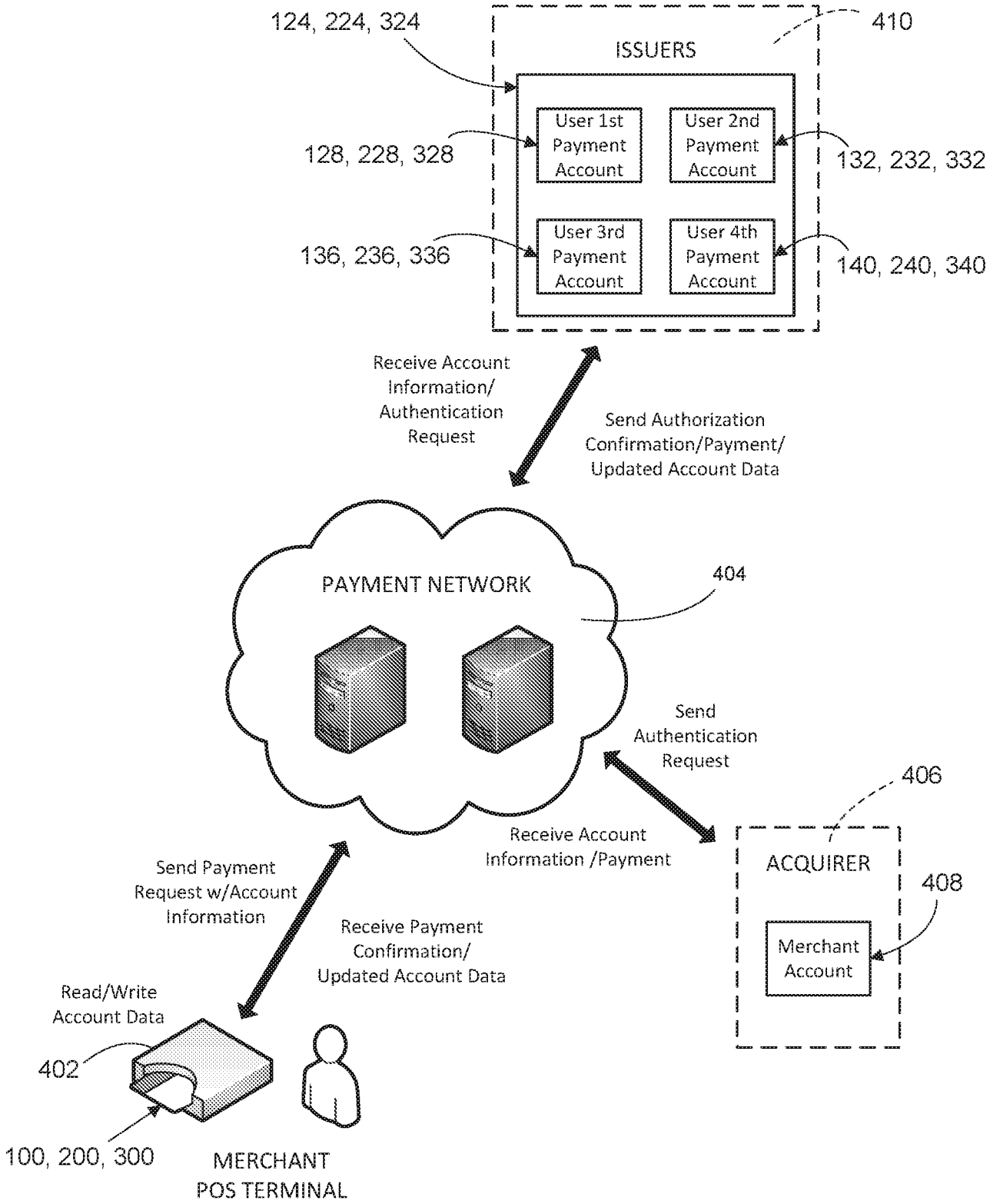

124, 224, 324
410
ISSUERS
User 1st Payment Account
User 2nd Payment Account
User 3rd Payment Account
User 4th Payment Account
128, 228, 328
132, 232, 332
136, 236, 336
140, 240, 340
Receive Account Information/ Authentication Request
Send Authorization Confirmation/Payment/ Updated Account Data
PAYMENT NETWORK
404
Send Authentication Request
406
Receive Account Information /Payment
ACQUIRER
408
Merchant Account
Send Payment Request w/Account Information
Receive Payment Confirmation/ Updated Account Data
Read/Write Account Data
402
100, 200, 300
MERCHANT POS TERMINAL

FIG. 4