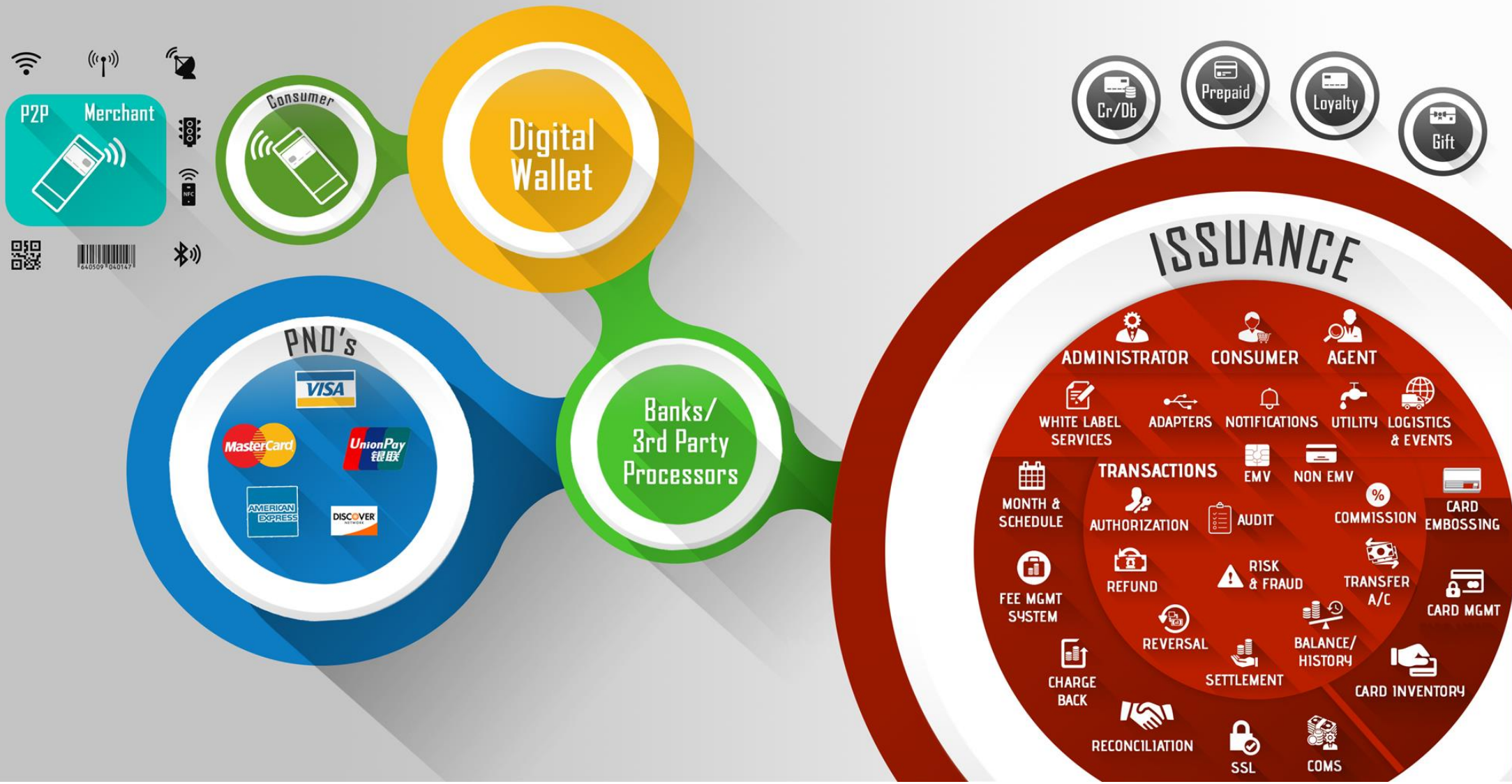


ISSUANCE



P2P Merchant

Icons: Wi-Fi, NFC, Bluetooth, QR code, Barcode (640509 7040147)

Consumer

Digital Wallet

PNO's

Banks/
3rd Party
Processors

ISSUANCE

Cr/Db, Prepaid, Loyalty, Gift

ADMINISTRATOR, CONSUMER, AGENT

WHITE LABEL SERVICES, ADAPTERS, NOTIFICATIONS, UTILITY, LOGISTICS & EVENTS

MONTH & SCHEDULE, AUTHORIZATION, AUDIT, COMMISSION, CARD EMBOSING

FEE MGMT SYSTEM, REFUND, RISK & FRAUD, TRANSFER A/C, CARD MGMT

REVERSAL, SETTLEMENT, BALANCE/HISTORY, CHARGE BACK, RECONCILIATION, SSL, COMS, CARD INVENTORY

