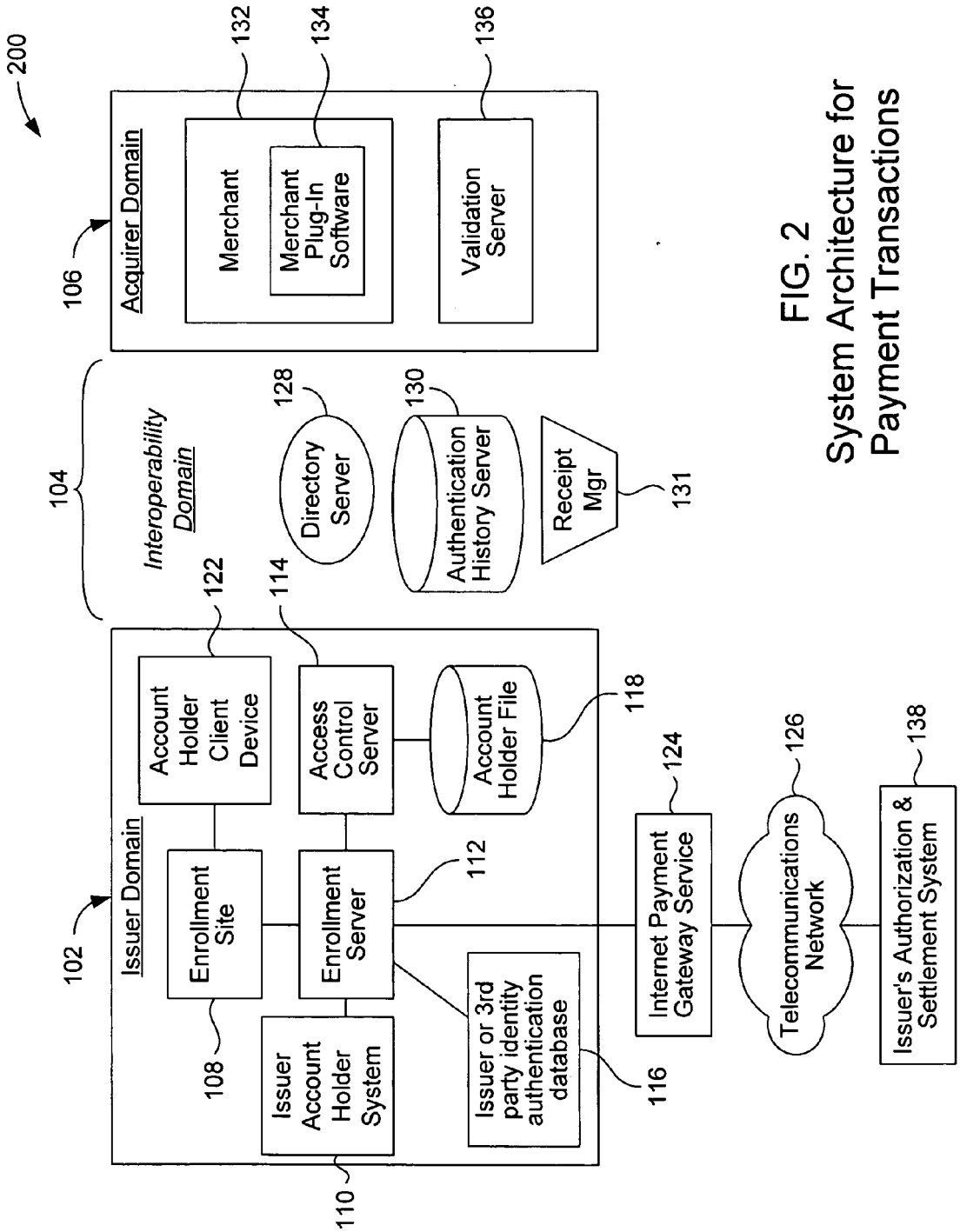

FIG. 2
System Architecture for Payment Transactions