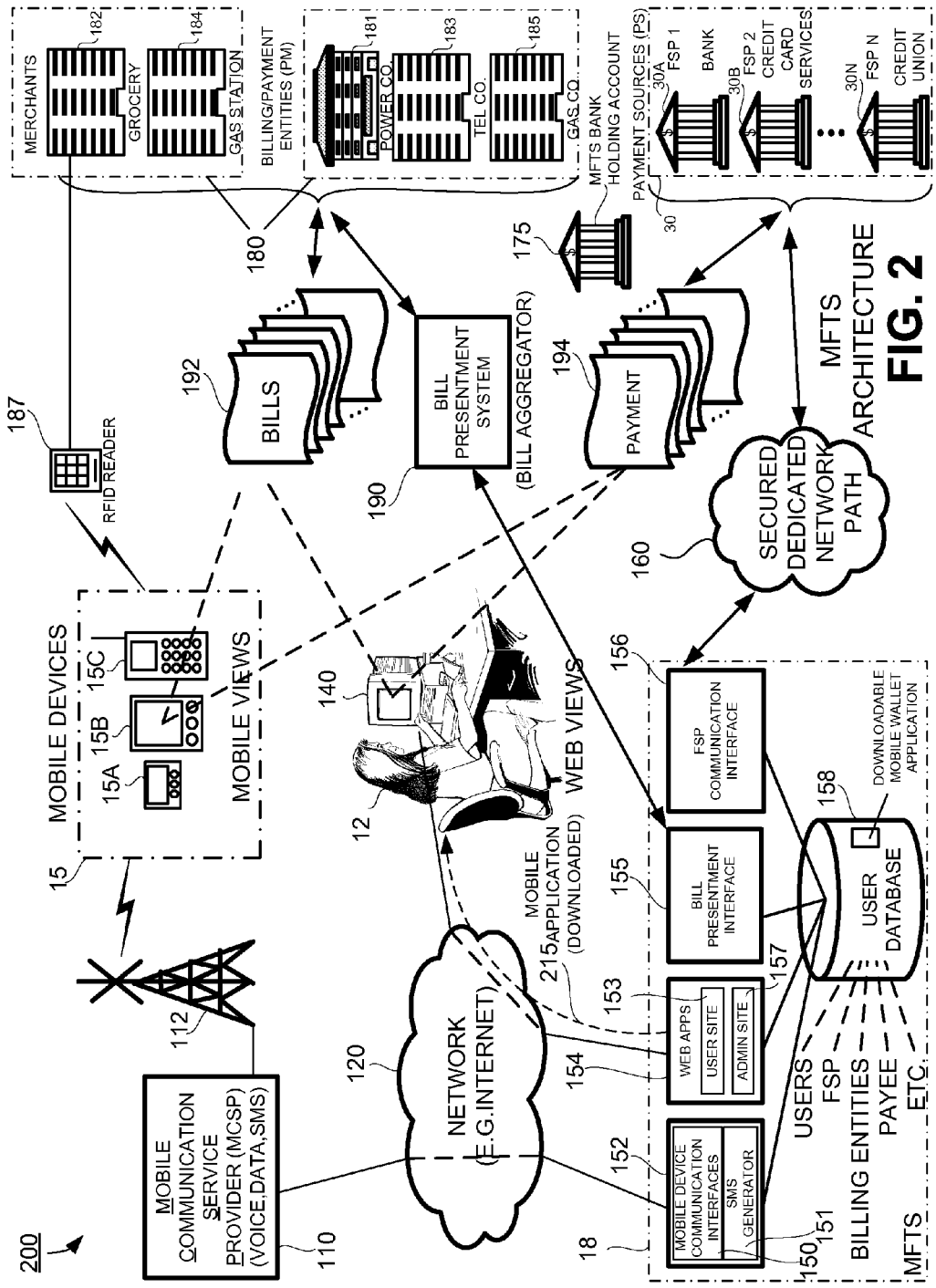
MERCHANTS
182
GROCERY
184
GAS STATION
BILLING/PAYMENT ENTITIES (PM)
181
POWER CO.
183
TEL CO.
185
GAS CO.
MFTS BANK HOLDING ACCOUNT
PAYMENT SOURCES (PS)
30A
FSP 1
BANK
30B
FSP 2
CREDIT CARD SERVICES
30N
FSP N
CREDIT UNION
30
180
175
187
RFID READER
192
BILLS
BILL PRESENTMENT SYSTEM
(BILL AGGREGATOR)
190
194
PAYMENT
MFTS ARCHITECTURE
FIG. 2
SECURED DEDICATED NETWORK PATH
160
MOBILE DEVICES
15C
15B
15A
15
MOBILE VIEWS
140
12
WEB VIEWS
156
FSP COMMUNICATION INTERFACE
158
DOWNLOADABLE MOBILE WALLET APPLICATION
155
BILL PRESENTMENT INTERFACE
USER DATABASE
MOBILE APPLICATION (DOWNLOADED)
215
157
153
WEB APPS
USER SITE
ADMIN SITE
112
120
NETWORK (E.G.INTERNET)
154
152
MOBILE DEVICE COMMUNICATION INTERFACES
SMS GENERATOR
USERS
FSP
PAYEE
ETC.
BILLING ENTITIES
MFTS
200
MOBILE COMMUNICATION SERVICE PROVIDER (MCSP) (VOICE,DATA,SMS)
110
18
150
151