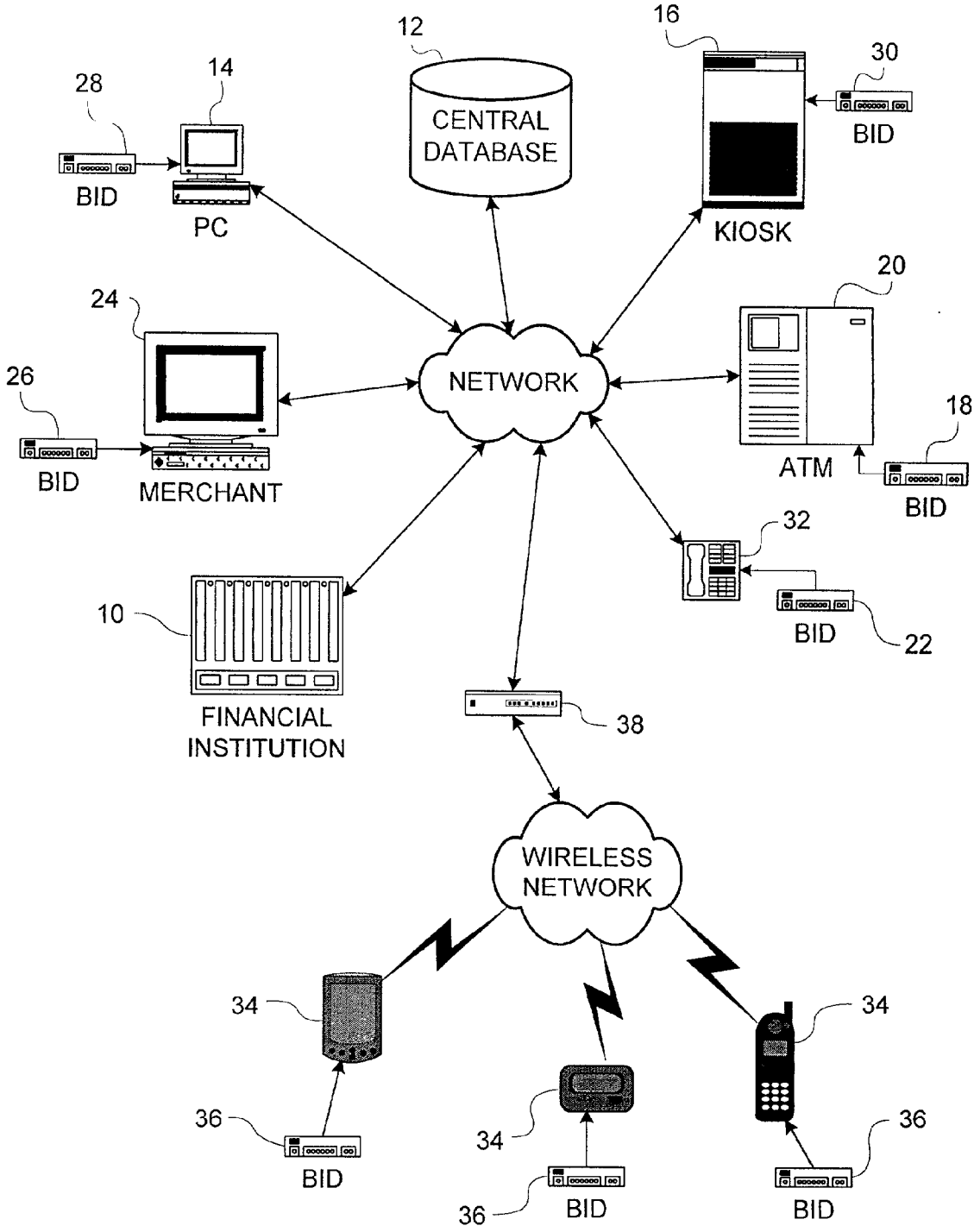
FIG. 1


12
CENTRAL DATABASE
16
30
BID
KIOSK
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14
BID
PC
20
24
NETWORK
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18
BID
MERCHANT
ATM
BID
32
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BID
22
FINANCIAL INSTITUTION
38
WIRELESS NETWORK
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BID
36
BID
BID