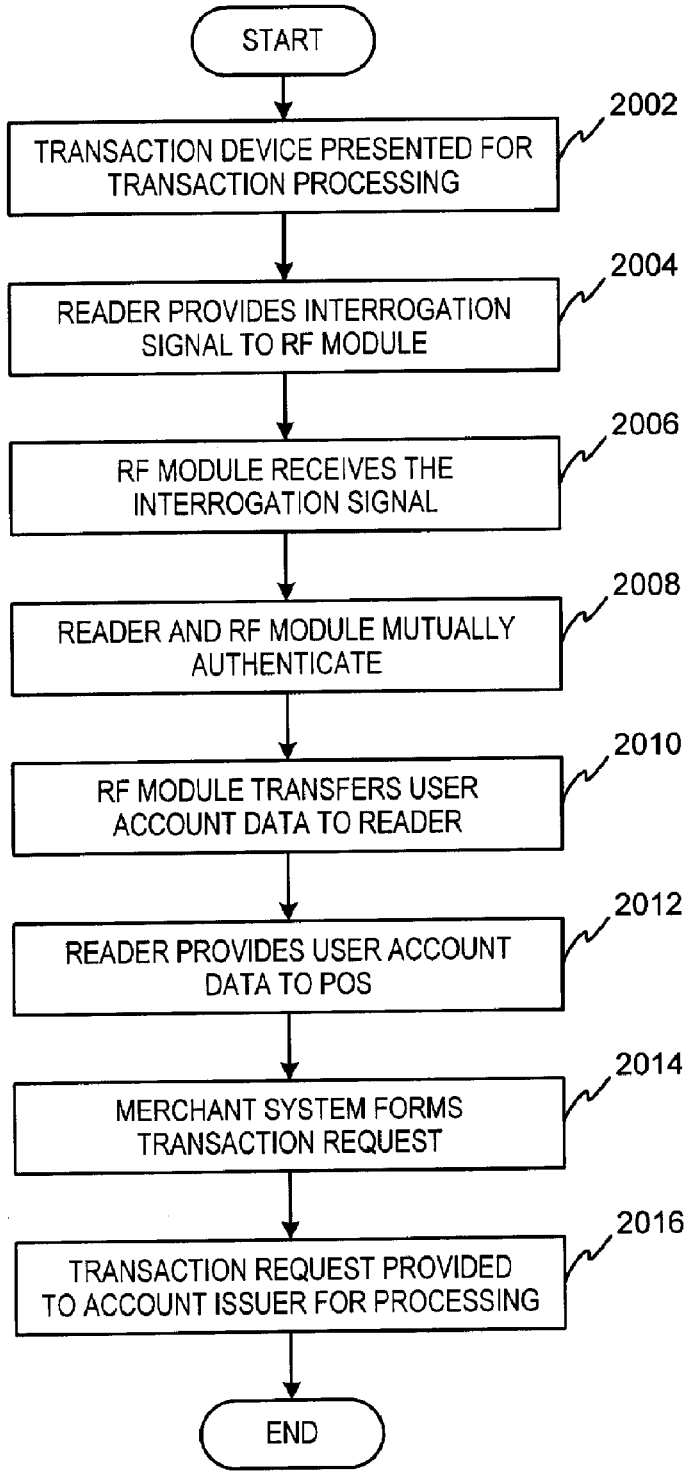
START
TRANSACTION DEVICE PRESENTED FOR TRANSACTION PROCESSING
2002
READER PROVIDES INTERROGATION SIGNAL TO RF MODULE
2004
RF MODULE RECEIVES THE INTERROGATION SIGNAL
2006
READER AND RF MODULE MUTUALLY AUTHENTICATE
2008
RF MODULE TRANSFERS USER ACCOUNT DATA TO READER
2010
READER PROVIDES USER ACCOUNT DATA TO POS
2012
MERCHANT SYSTEM FORMS TRANSACTION REQUEST
2014
TRANSACTION REQUEST PROVIDED TO ACCOUNT ISSUER FOR PROCESSING
2016
END

FIGURE 20