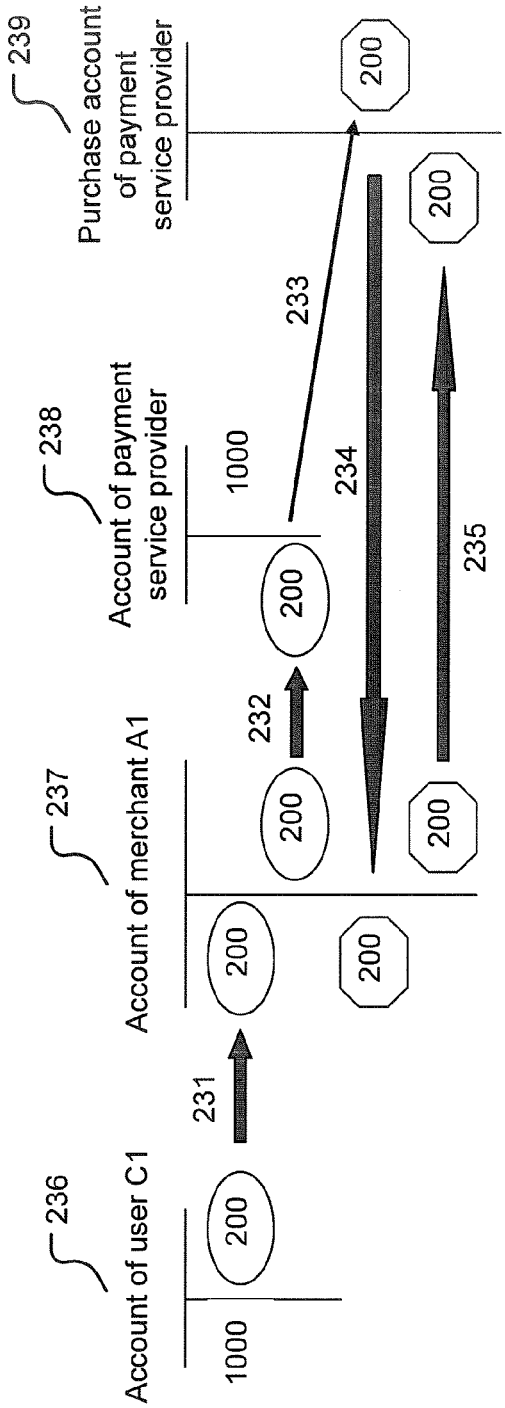
236
Account of user C1
1000
200
231
237
Account of merchant A1
200
200
200
200
232
238
Account of payment service provider
1000
200
233
234
235
200
200
239
Purchase account of payment service provider
200

Fig. 23

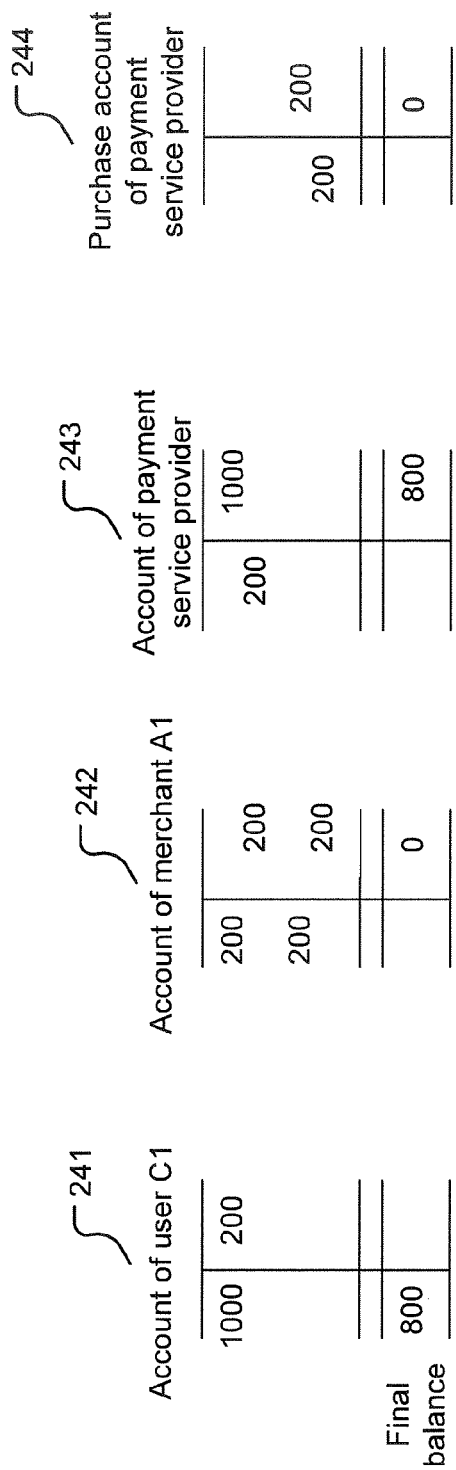
241
Account of user C1
1000
200
800
Final balance
242
Account of merchant A1
200
200
200
200
0
243
Account of payment service provider
1000
200
800
244
Purchase account of payment service provider
200
200
0

Fig. 24