

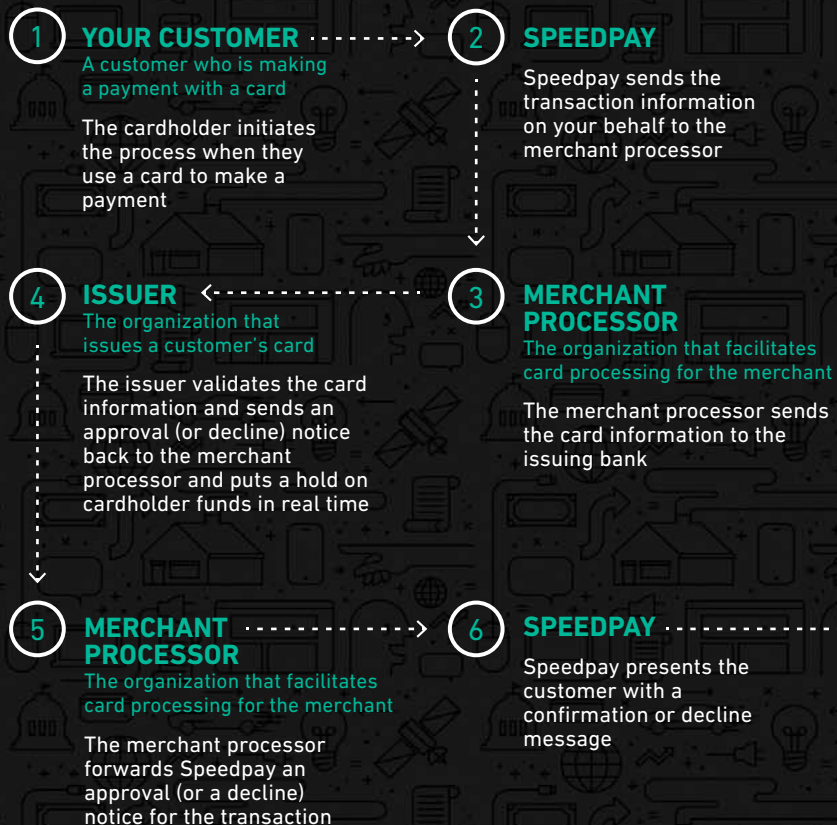


THE LIFE OF A CARD PAYMENT



PHASE 1

PURCHASE AUTHORIZATION PROCESS



PHASE 2

SETTLEMENT PROCESS

