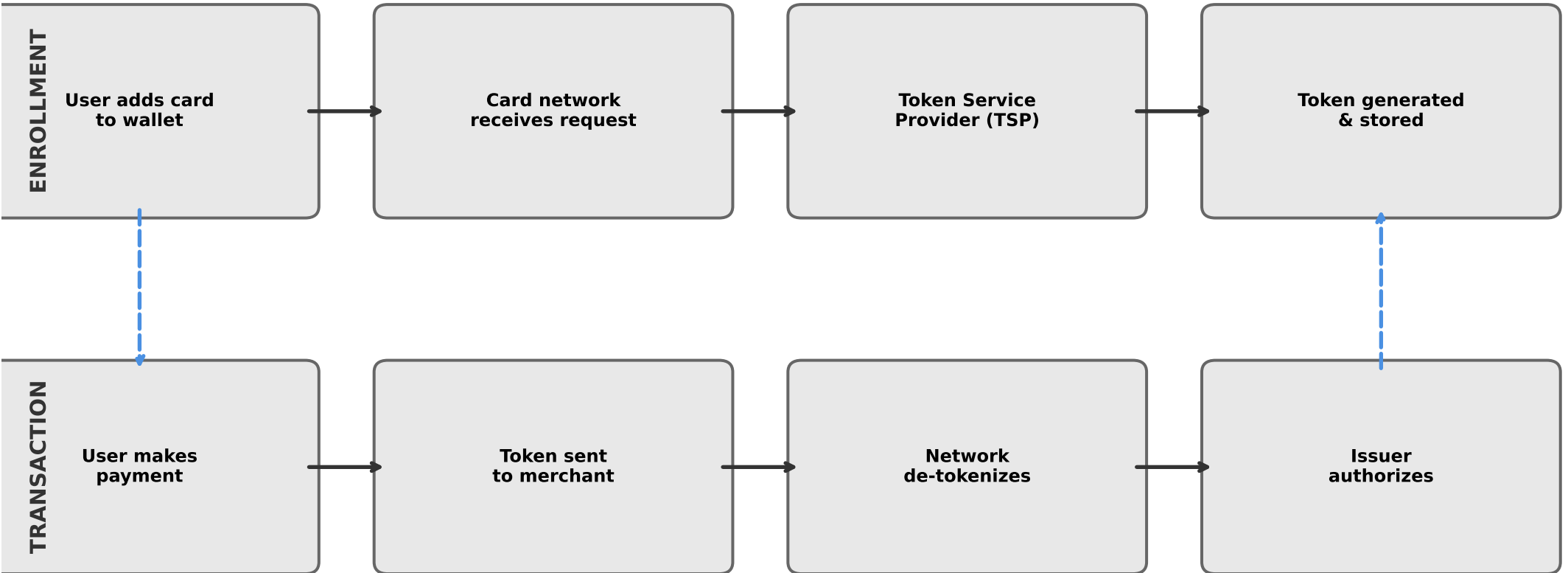


Payment Card Tokenization Process



- Key Points:
- Original PAN never stored on device
 - Token is device-specific
 - Cryptogram adds transaction security
 - Real PAN only known to network/issuer