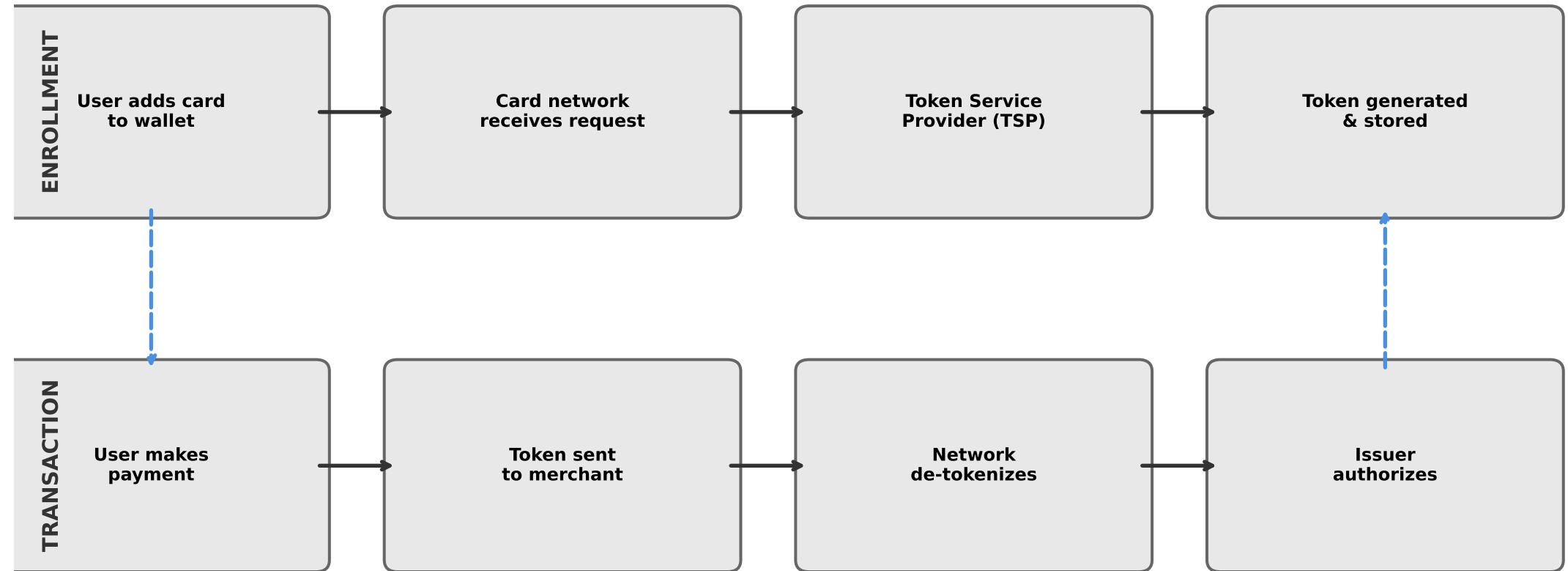


Payment Card Tokenization Process



Key Points:

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