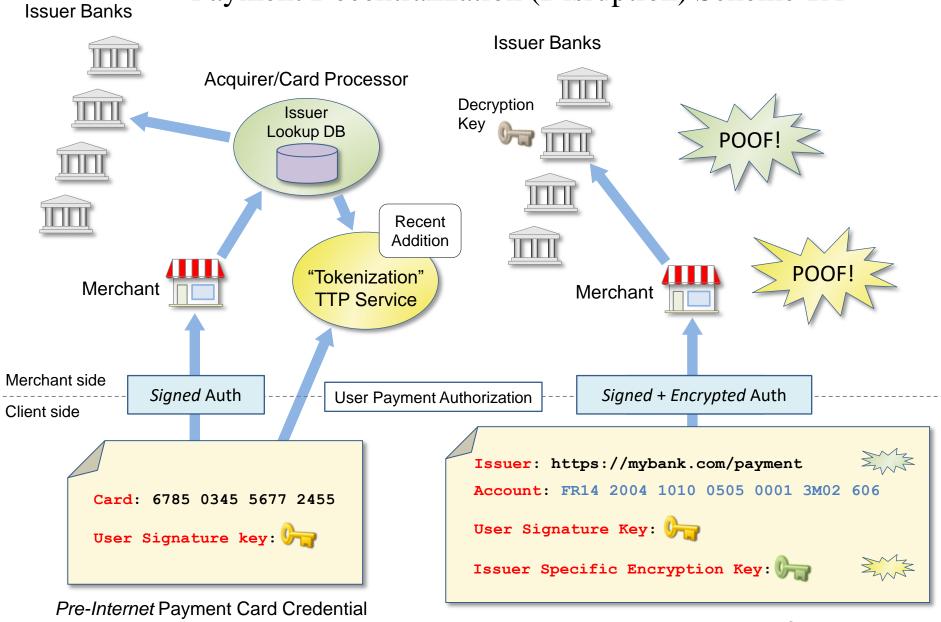
## Payment Decentralization (Disruption) Scheme 1A



Enhanced Web-enabled Payment Credential