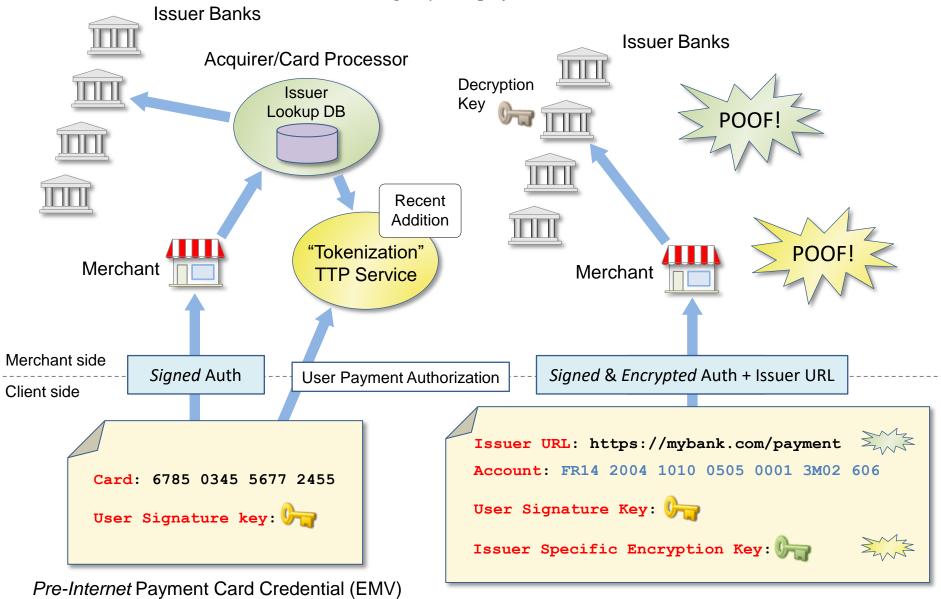
Payment Decentralization (Disruption) Scheme

(slightly simplified)



Enhanced Web-enabled Payment Credential