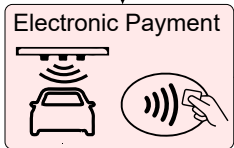
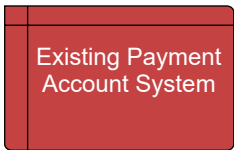
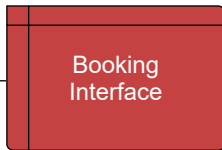


## Conventional System

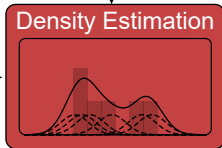


Value Transfer

## Pre-payment system



Future Data



Pricing Model

Dynamic Price

Real Data