```
role IssuingBank { const SKip,SKpi,Kcib:SessionKey;
read 4(Cust, IssuingBank, {{(POIc, Amtc, IDc, TIDc, TSc, IDwd, Nwd, TIDwd, POIwd, TSwd,
{PI}Kcib)}prk(Cust)}puk(IssuingBank));
     send 5(IssuingBank,PaymentGateway,{H1(SKip),
(TIDc,POIc,Amtc,IDwd,IDc,Nib,TSib),TIDc,POIc,Amtc,IDwd,IDc,Nib,TSib}SKip);
     read 9(PaymentGateway,IssuingBank,{H3(SKpi),
(TIDc,Amtc,Idc,Idm,SMS),TIDc,Amtc,Idc,Idm,SMS}SKpi);
send 10(IssuingBank,Cust,
{{TIDc,Amtc,IDc,IDwd,IDm,SMS}prk(IssuingBank)}puk(Cust));
     claim IssuingBank1(IssuingBank,Secret, SKpi);
     claim IssuingBank2(IssuingBank,Secret, SKip);
     claim IB3(IssuingBank,Secret, PI);
     claim IssuingBank4(IssuingBank,Secret, POIc);
     claim IssuingBank5(IssuingBank,Niagree);
     claim IssuingBank6(IssuingBank,Nisynch);
role PaymentGateway {const SKap,SKpa,Kmab,SKip,SKpi:SessionKey;
     read 5(IssuingBank,PaymentGateway,{H1(SKip),
(TIDc,POIc,Amtc,IDwd,IDc,Nib,TSib),TIDc,POIc,Amtc,IDwd,IDc,Nib,TSib}SKip);
send 6(PaymentGateway,AcquiringBank,{H2(SKpa),
(TIDc,POIc,Amtc,IDwd,IDc,TSib)}SKpa);
read 7(AcquiringBank,PaymentGateway,{TIDm,Amtm,IDm,IDc,IDwd,
{PI}Kmab,SMS}SKap);
send 9(PaymentGateway,IssuingBank,{H3(SKpi),
(TIDc,Amtc,IDc,IDm,SMS),TIDc,Amtc,IDc,IDm,SMS}SKpi);
     claim_PaymentGateway1(PaymentGateway,Secret, SKpi);
     claim_PaymentGateway2(PaymentGateway,Secret,SKap);
     claim PaymentGateway3(PaymentGateway,Secret,SKpa);
     claim PaymentGateway4(PaymentGateway,Secret, PI);
     claim_PaymentGateway5(PaymentGateway,Niagree);
     claim PaymentGateway6(PaymentGateway, Nisynch);
role AcquiringBank { const SKap, SKgi, SKpa, Kmab, Kcib, SKip: SessionKey;
     read 6(PaymentGateway,AcquiringBank,{H2(SKpa),
(TIDc,POIc,Amtc,IDwd,IDc,TSib)}SKpa);
     send_7(AcquiringBank,PaymentGateway,{TIDm,Amtm,Idm,Idc,Idwd,
{PI}Kmab,SMS}SKap); send 8(AcquiringBank,Merchant,
{{{PI}Kmab,SMS}prk(AcquiringBank)}puk(Merchant));
     claim AcquiringBank1(AcquiringBank,Secret, POIc);
     claim AcquiringBank2(AcquiringBank,Secret, SKpa);
     claim AcquiringBank3(AcquiringBank,Secret, PI);
     claim AcquiringBank4(AcquiringBank,Niagree);
     claim AcquiringBank5(AcquiringBank,Nisynch);
                { const SKap, SKgi, Kmab, SKip, Kcib: Session Key;
role Merchant
read 8(AcquiringBank,Merchant, {{{PI}Kmab, SMS}prk(AcquiringBank)}puk(Merchant));
      claim Merchant1(Merchant,Secret, prk(AcquiringBank));
      claim Merchant2(Merchant, Secret, PI);
      claim Merchant3(Merchant, Niagree);
      claim Merchant4(Merchant, Nisynch);
                                                                }
```