

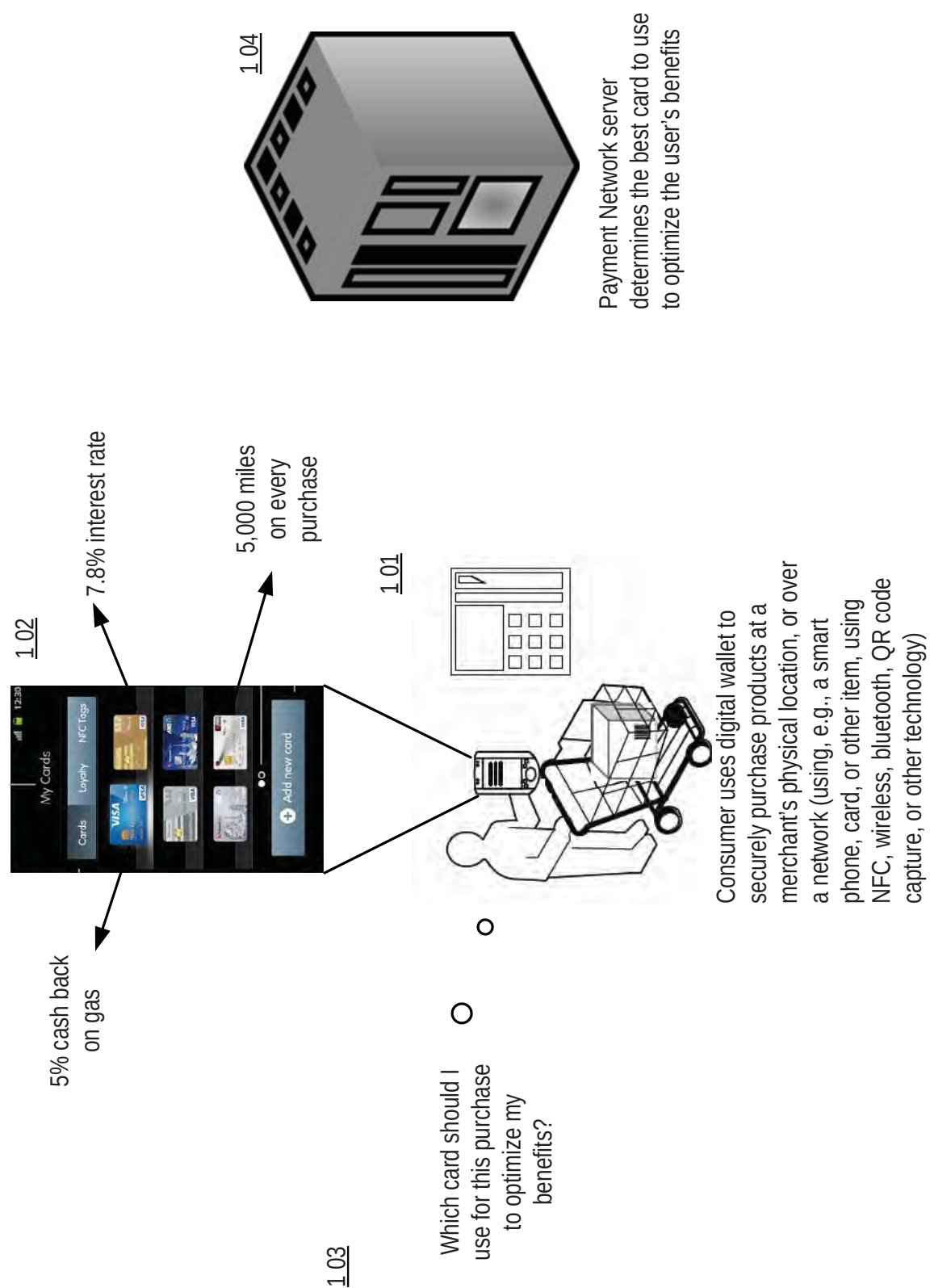


FIGURE 1A

Capture card information (e.g., via smartphone app, webcam, digital camera, or scanner)



Automatically populate digital wallet with card information, accessible on multiple devices

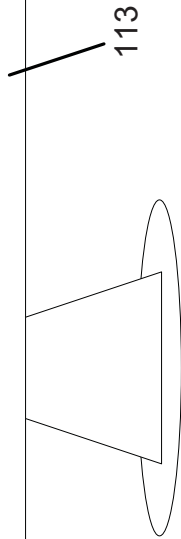


FIGURE 1B

Example: Card Addition via Snap Mobile

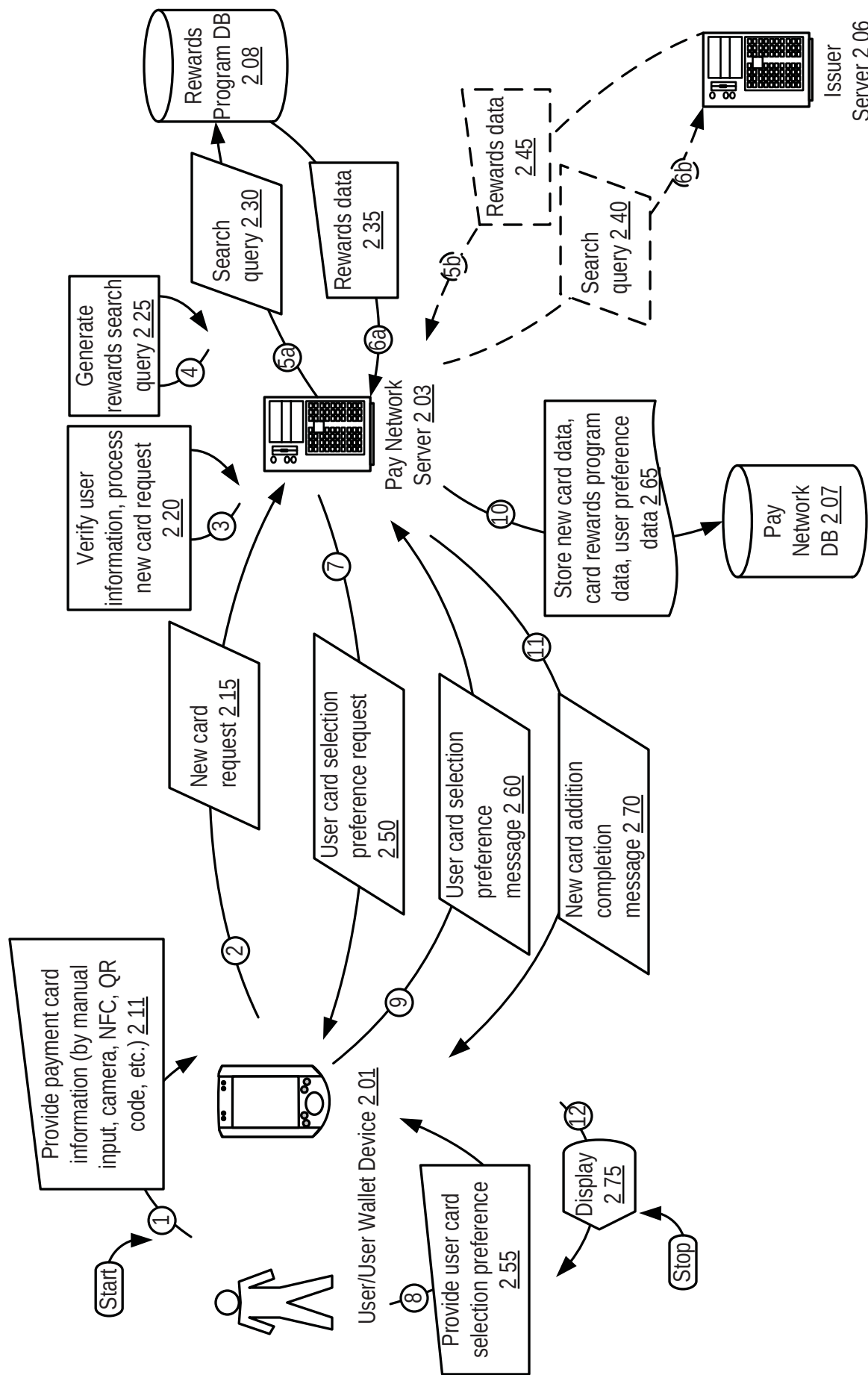


FIGURE 2

Example Data Flow: New Card Authorization

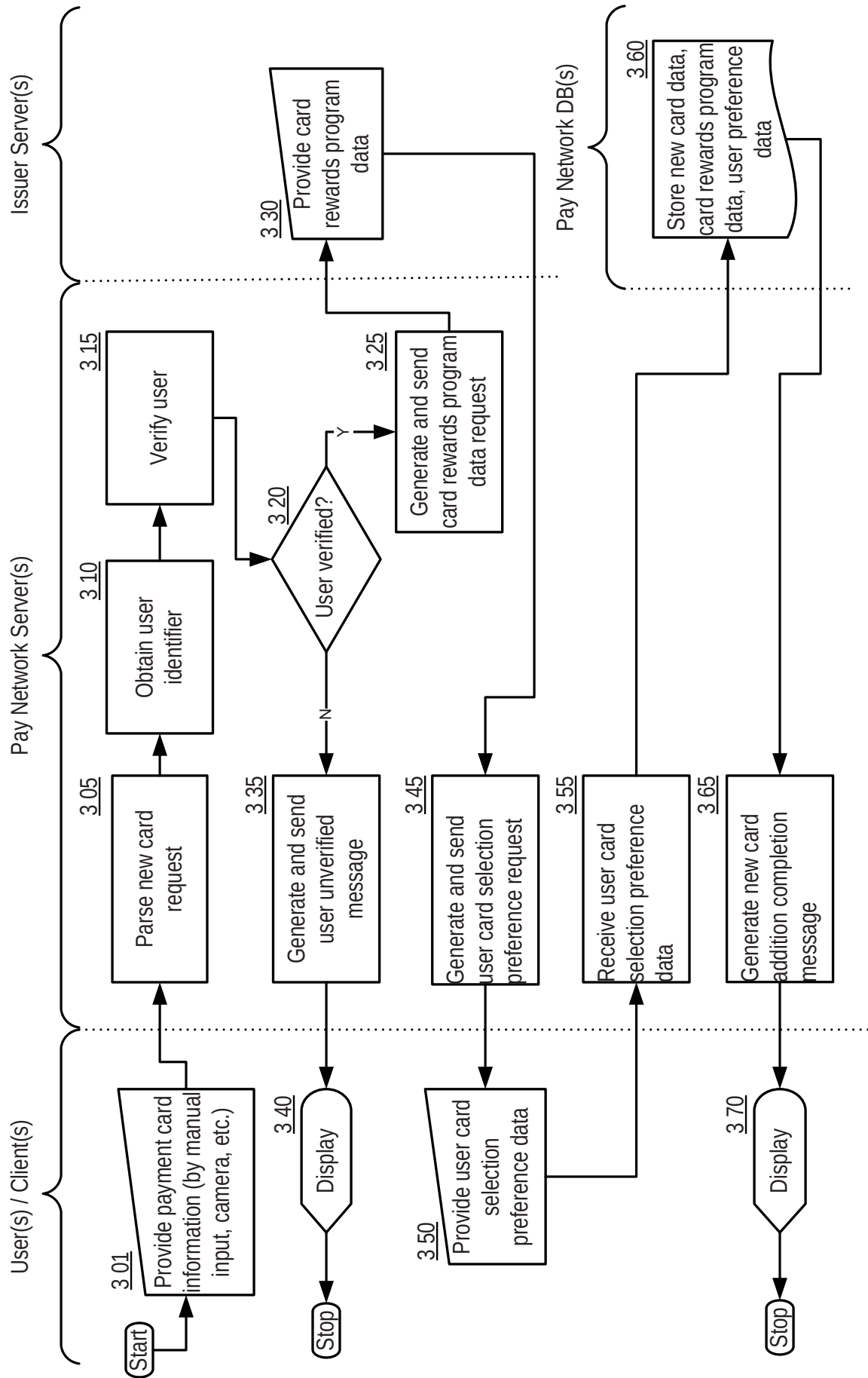
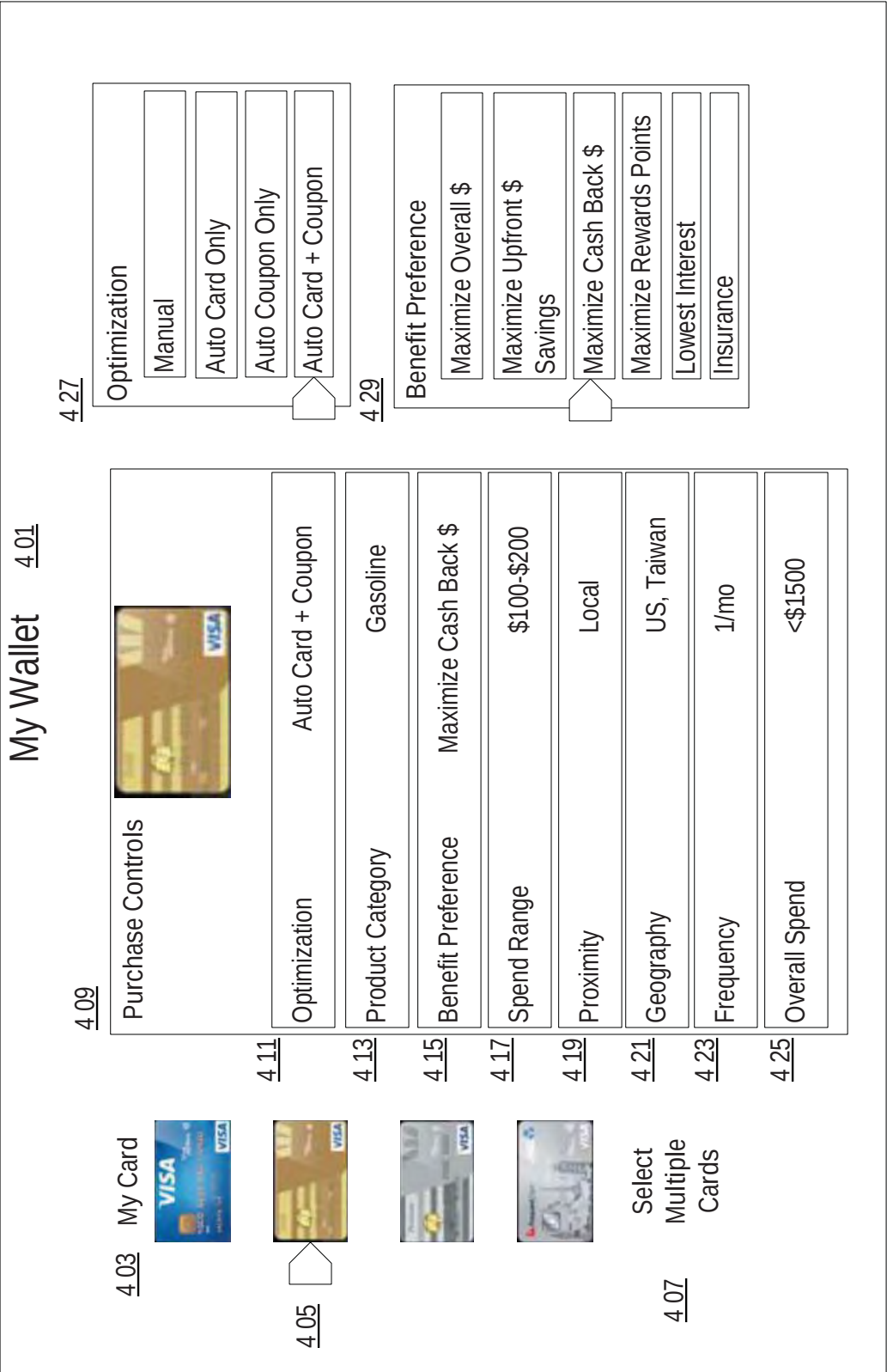


FIGURE 3

Example Flow Chart: New Card Authorization



My Wallet

My Card






Select Multiple Cards

Purchase Controls

☒	<u>4 35</u>	☒	<u>4 37</u>
			
☒	☐	☒	☐
<u>4 35</u>	<u>4 37</u>	<u>4 39</u>	<u>4 41</u>

Auto Card + Coupon

Optimization	Product Category	Gasoline, Grocery, Hotels
Manual	Benefit Preference	Maximize Overall \$
Auto Card Only	Spend Range	\$100-\$1,000
Auto Coupon Only	Proximity	Globe
Auto Card + Coupon	Geography	US, UK, Africa
	Frequency	1/wk
	Overall Spend	<\$10,000

FIGURE 4B

Example: EOR Application Embodiment

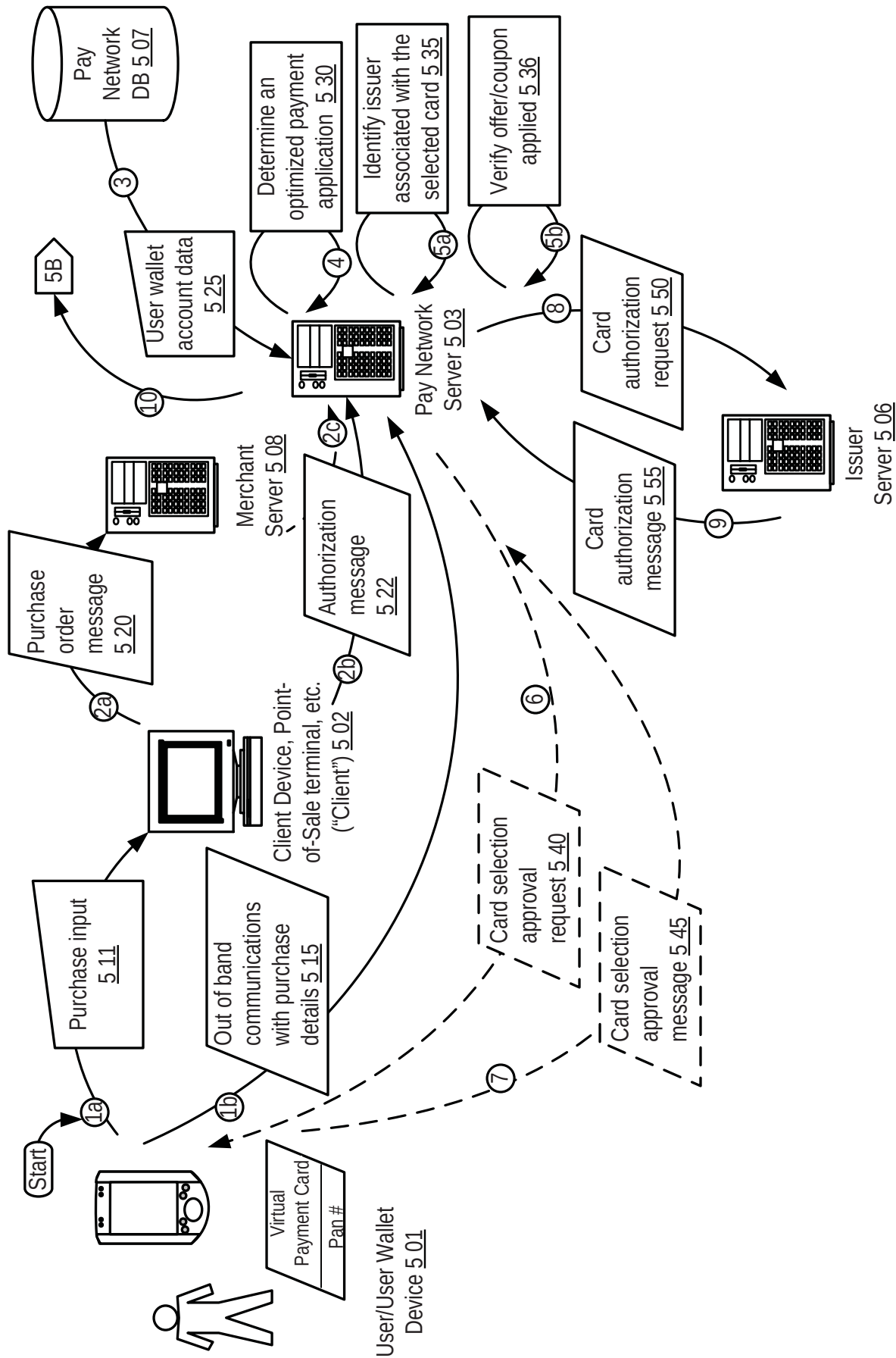


FIGURE 5A

Example Data Flow: Payment Card Selector

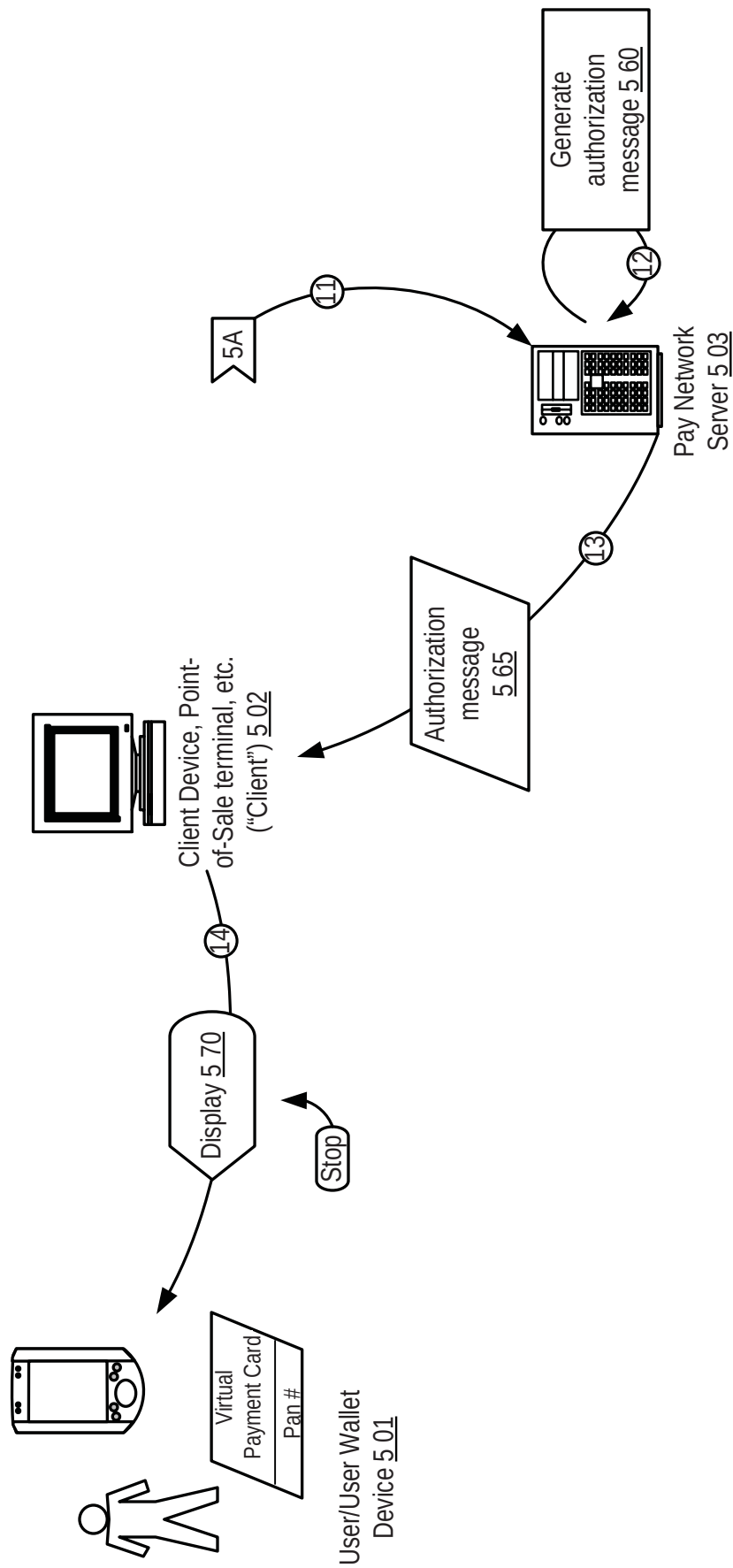


FIGURE 5B Example Data Flow: Payment Card Selector

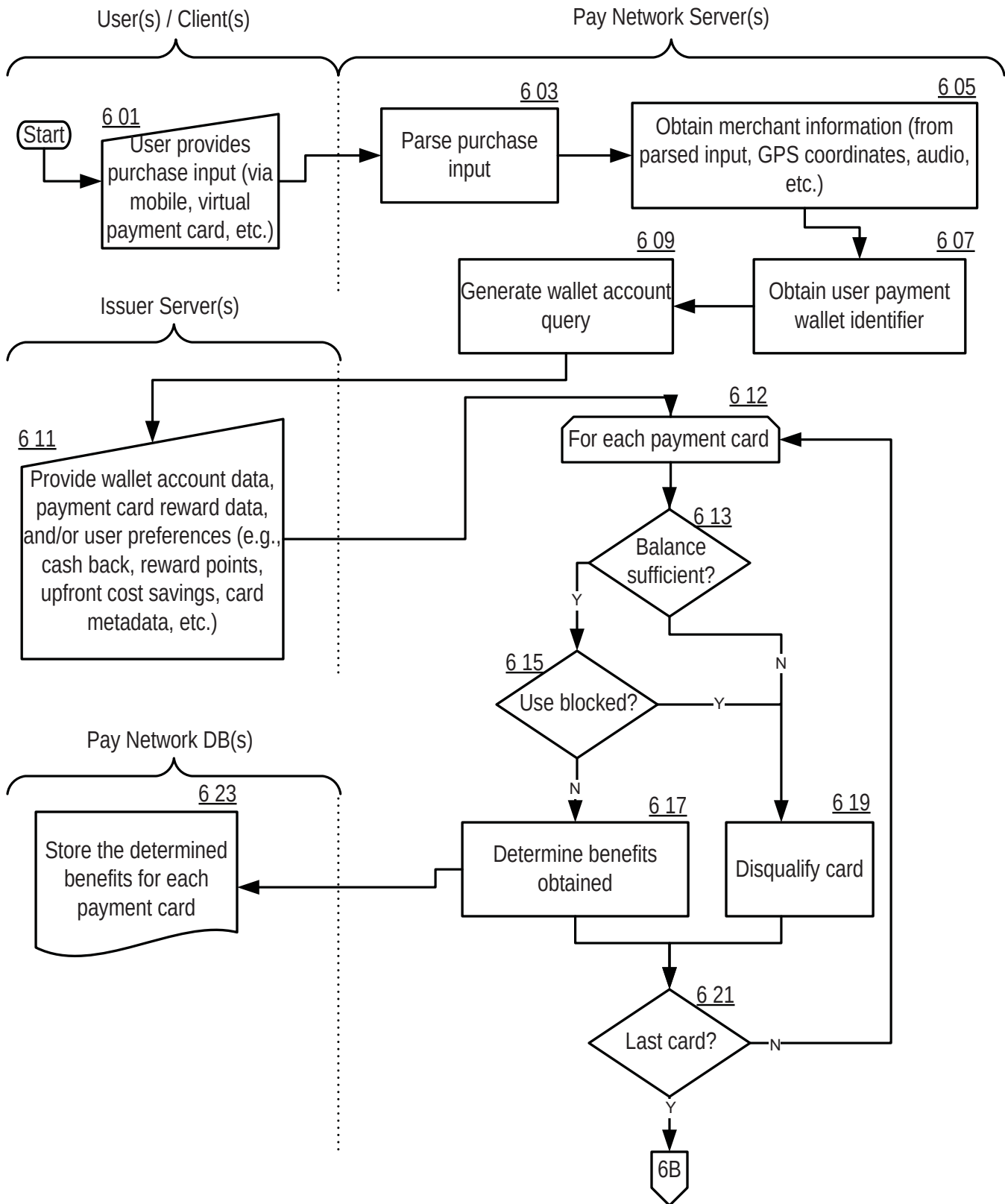


FIGURE 6A

Example Flow Chart: Payment Card Selector

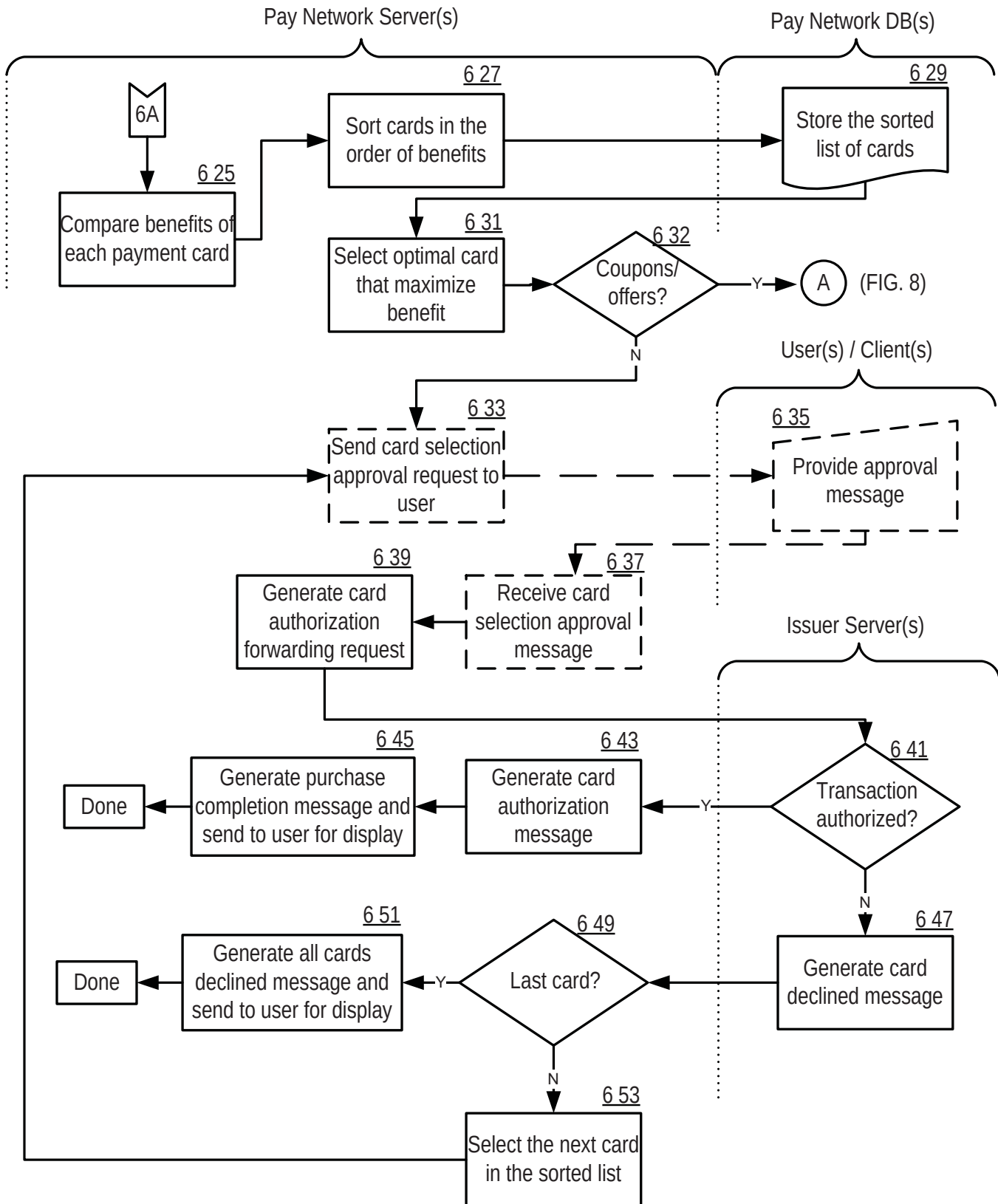


FIGURE 6B

Example Flow Chart: Payment Card Selector

6.61	Rewards Params									
	Gasoline (\$80.00)			Grocery (\$150.00)			Hotels (0)			Else (\$250)
	Cash Back	Rewards Points	Interest	Cash Back	Rewards Points	Interest	Cash Back	Rewards Points	Interest	
	5%	0	7.80%	1%	1%	0	7.80%	1%	0	7.80%
Card 1	1%	1 pts	6.50%	5%	0	6.50%	1%	1 pts	6.50%	
Card 2	2%	100 miles	5%	1%	0	5%	1%	0	5%	
Card 3										
6.62	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings	Cash Back \$ Savings	Rewards Points	Interest Charge	Warranty	Insurance	Airport Lounge Access		
	\$4	0	\$4	0	\$37.44	extra 1 yr	0 theft damage	Y	0 Y	
	\$15.80	\$5	\$10.80	330 pts	\$31.20	0				
Card 3	\$15.60	\$10	\$5.60	80000 miles	\$24	extra 5 yrs				
6.63	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.64	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.65	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.66	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.67	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.68	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.69	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.70	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.71	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								
6.72	Benefits Obtained									
	Overall \$ Savings	Upfront \$ Savings								
	\$50	\$40								
	\$25	\$25								

FIGURE 6C

Example: Payment Card Selector

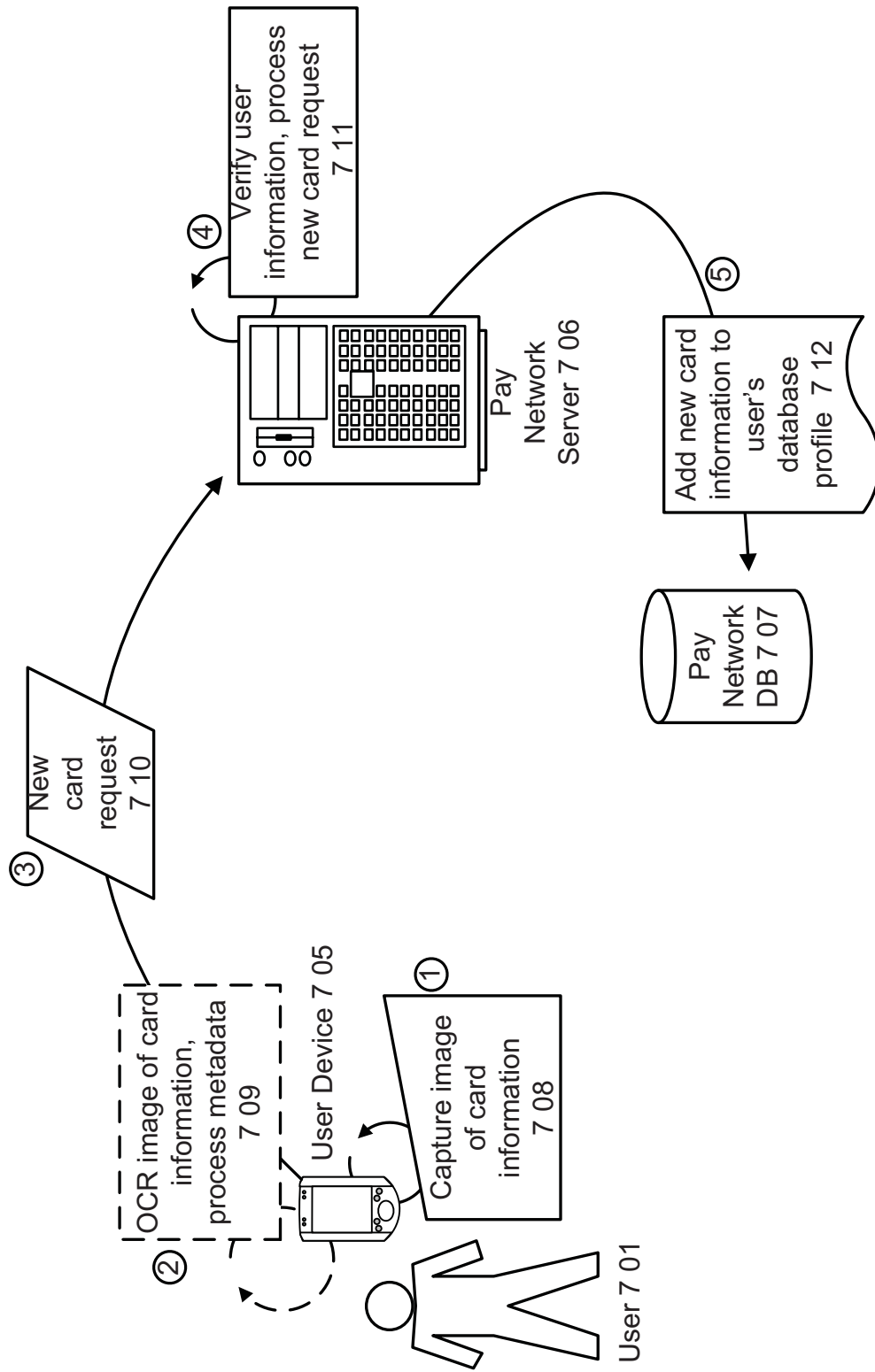


FIGURE 7A

Example Data Flow: Application of captured coupon discount

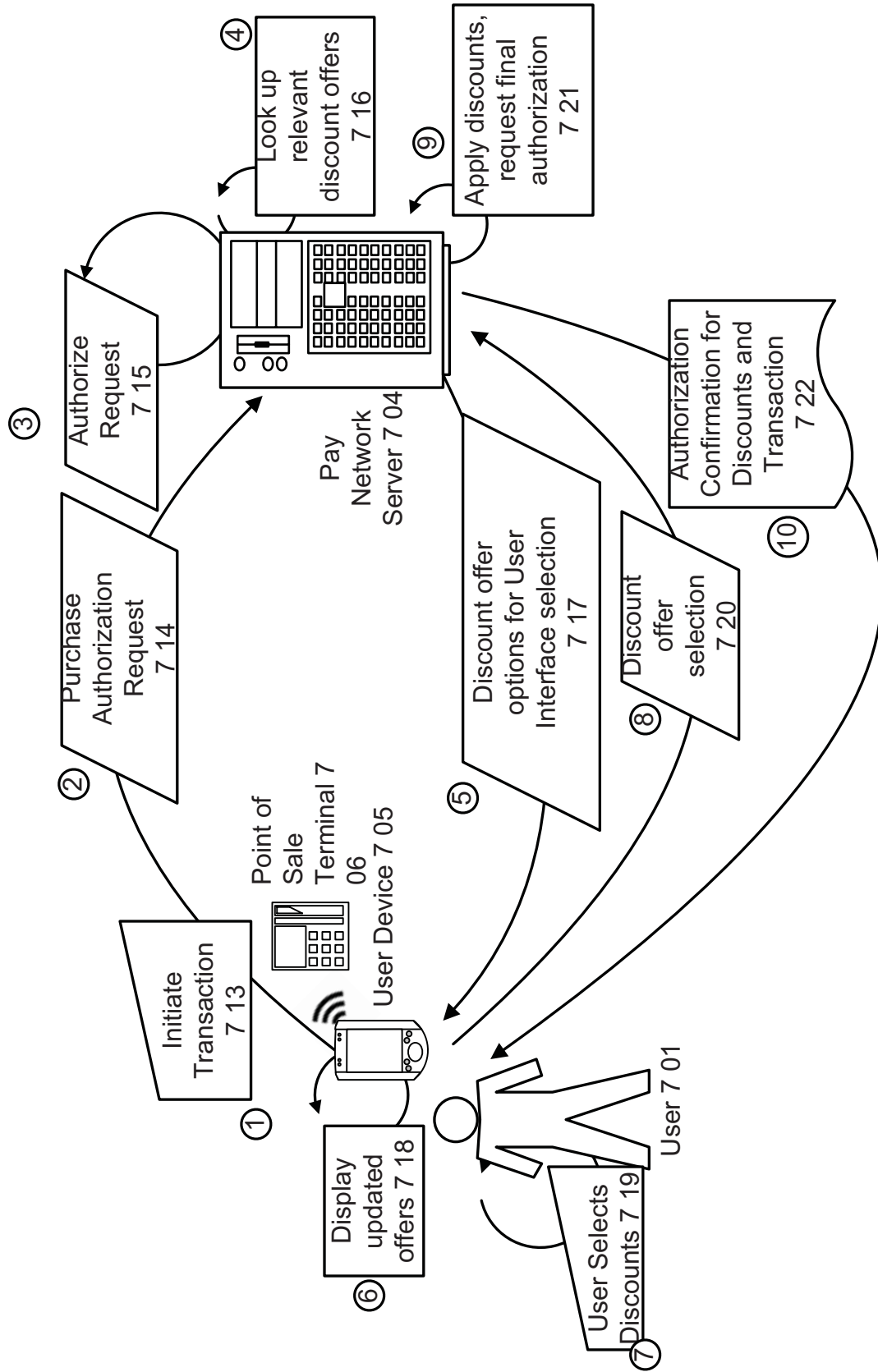


FIGURE 7B Example Data Flow: Application of captured coupon discount

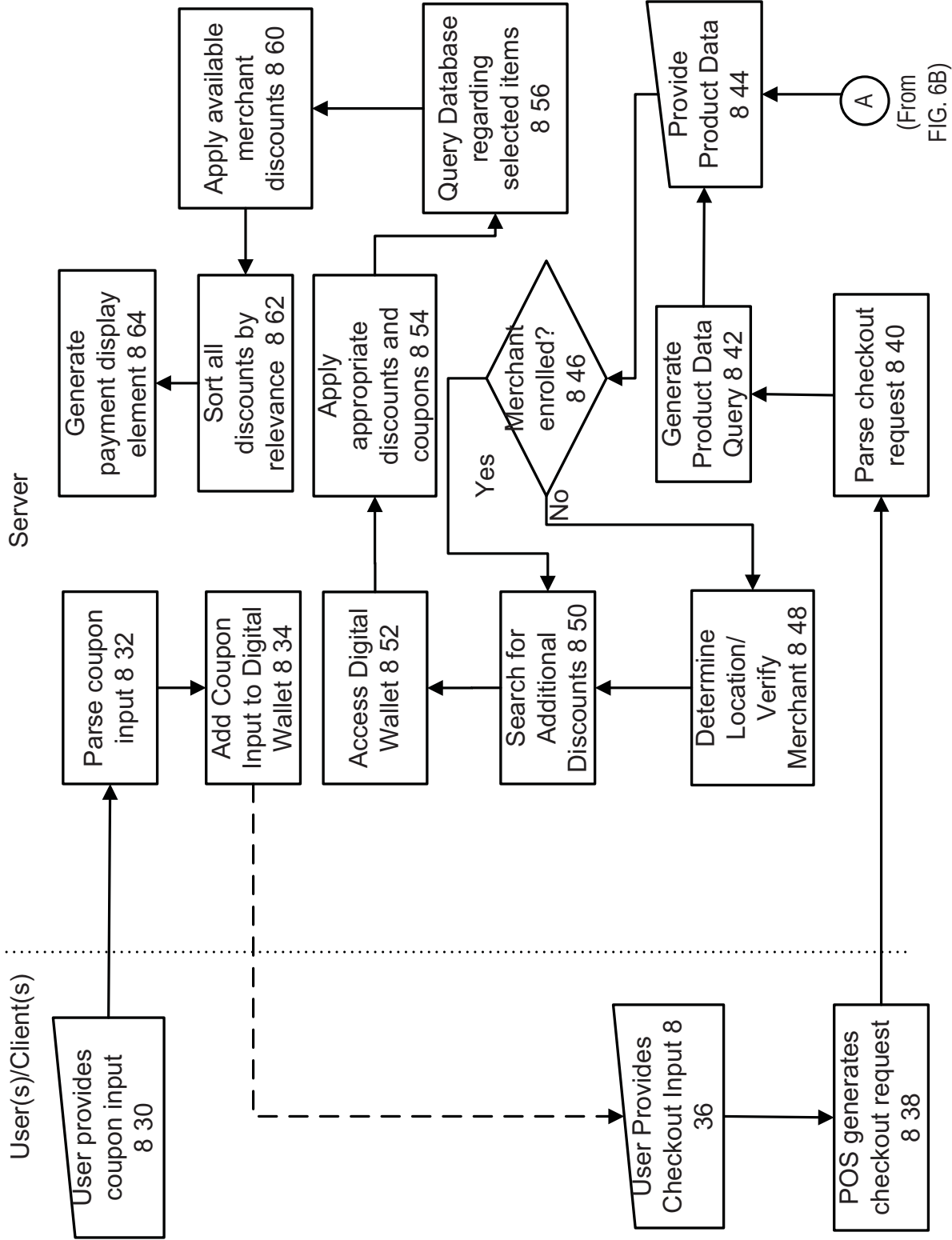


FIGURE 8

Example Flow Chart: Coupon Selector Payment Execution component

←

→

↺

↻

↑

Title

<https://www.mydigitalwallet.com>

1 Item in your cart

Subtotal: \$155.00

▼

VENTURE

my digital wallet

VISA

My Rewards Card

Expires 06/14

Loyalty Card:

Tea Collection Card ...1234

☒ Apply

Additional Discounts:

Internet Coupon ...ZdyZ734

☒ Apply

Email Coupon ...AA3492

☒ Apply

Ship to:

Jane Smith

123 Main Street

San Francisco, CA 94117

Shipping Type:

UPS Ground (\$3.99)

Purchase Summary:

Subtotal

\$155.00

Shipping

\$3.99

Loyalty Discount

-\$2.01

Internet Coupon

-\$10.00

Email Coupon

-\$5.00

Tax

\$8.79

Total

\$150.77

Pay

9.01

FIGURE 9A

Example UI: Coupon Selector

←

→

↺

↻

⬆

Title

https://www.mydigitalwallet.com

1 Item in your cart

Subtotal: \$155.00

▼

VENTURE

my digital wallet

VISA

My Rewards Card

Expires 06/14

Loyalty Card:

Tea Collection Card ...1234

☐

Apply

Stackable

Yes

Additional Discounts:

Internet Coupon ...ZdyZ734

☐

Apply

Yes

Email Coupon ...AA3492

☒

Apply

No

Ship to:

Jane Smith

123 Main Street

San Francisco, CA 94117

Shipping Type:

UPS Ground (\$3.99)

Purchase Summary:

Subtotal

\$155.00

Shipping

\$3.99

Loyalty Discount

-\$2.01

Internet Coupon

-\$10.00

Email Coupon

-\$5.00

Tax

\$8.79

Total

\$150.77

Pay

9.10

FIGURE 9B

Example UI: Coupon Selector

9.20

←

→

↺

↻

Title

<https://www.mydigitalwallet.com>

1 Item in your cart

Subtotal: \$155.00

9.30



My Reward Visa Credit Card *1349

Expires 06 Expires 09/15

Loyalty Card:

Tea Collection Card ...1234

☐ Apply

Stackable

Yes

Additional Discounts:

Internet Coupon ...ZdyZ734

☐ Apply

Yes

Email Coupon ...AA3492

☒ Apply

No

Ship to:

Jane Smith

123 Main Street

San Francisco, CA 94117

Shipping Type:

UPS Ground (\$3.99)

Purchase Summary:

Subtotal

\$155.00

Shipping

\$3.99

Loyalty Discount

-\$2.01

Internet Coupon

-\$10.00

Email Coupon

-\$5.00

Tax

\$8.79

Total

\$150.77

Pay

FIGURE 9C

Example UI: Card and Coupon Selector

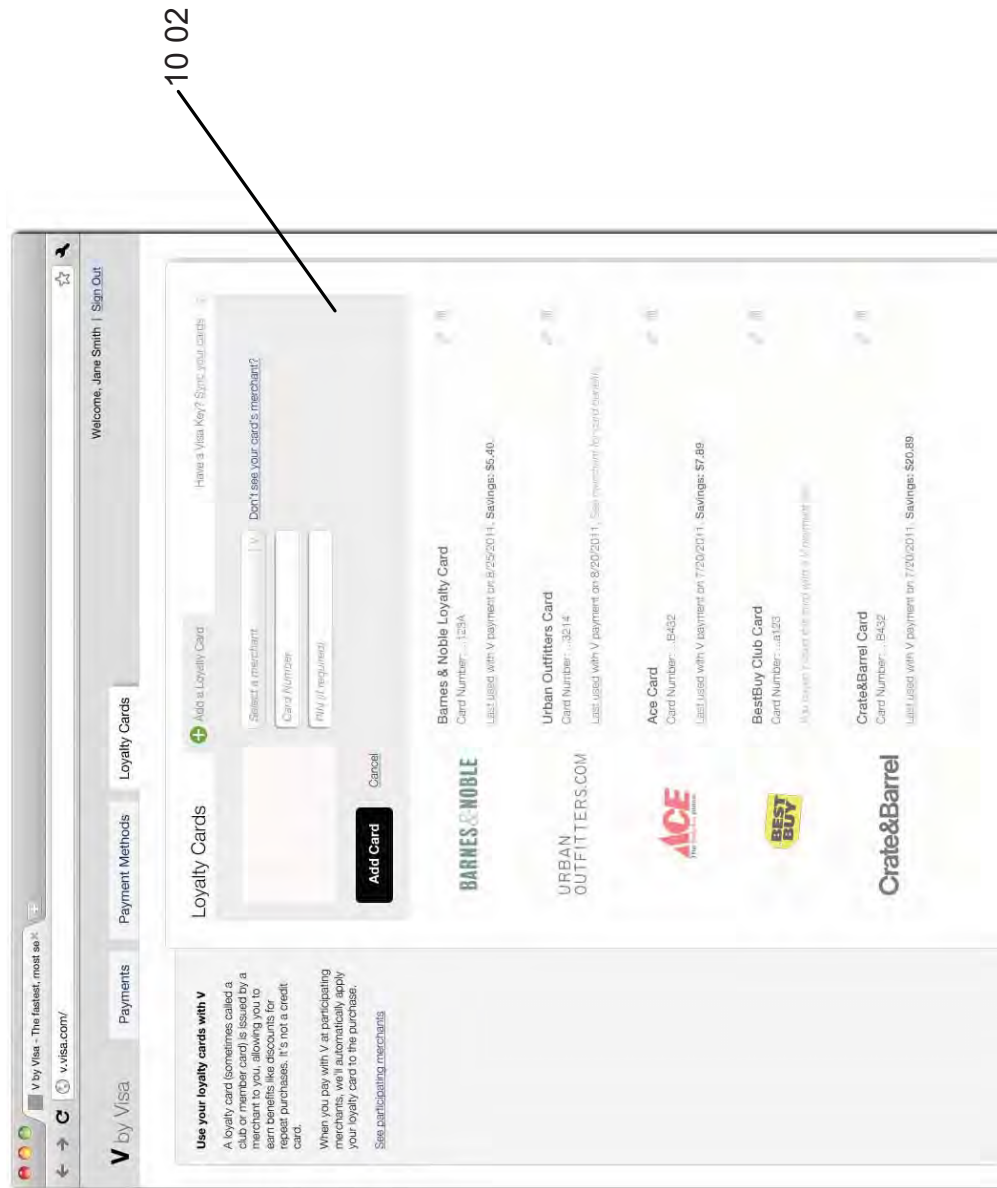


FIGURE 10A

Example UI: Card and Coupon Selector

10 04

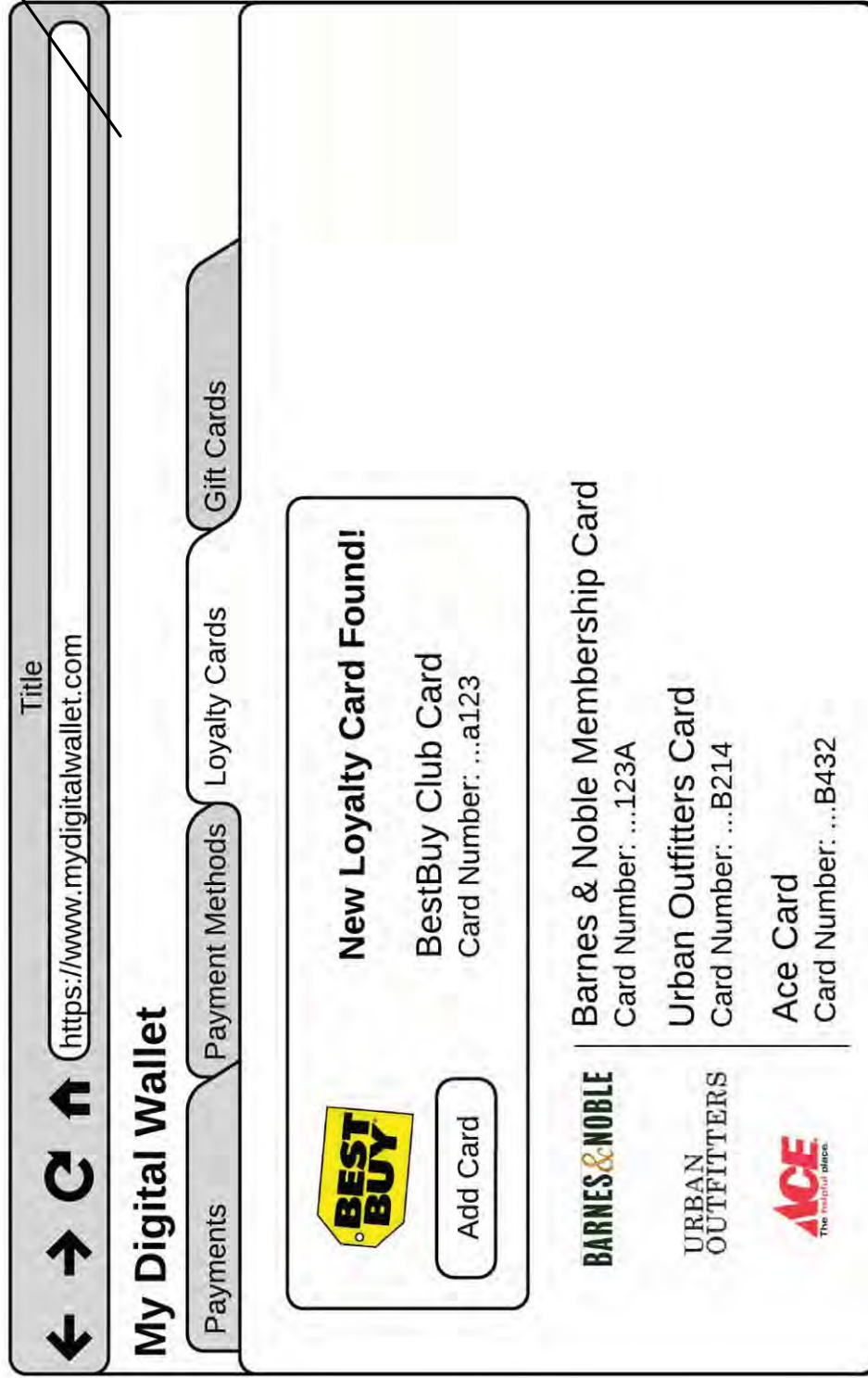


FIGURE 10B

Example UI: Card and Coupon Selector



FIGURE 10C

Example UI: Card and Coupon Selector



10 08

FIGURE 10D

Example UI: Card and Coupon Selector



FIGURE 10E

Example UI: Card and Coupon Selector

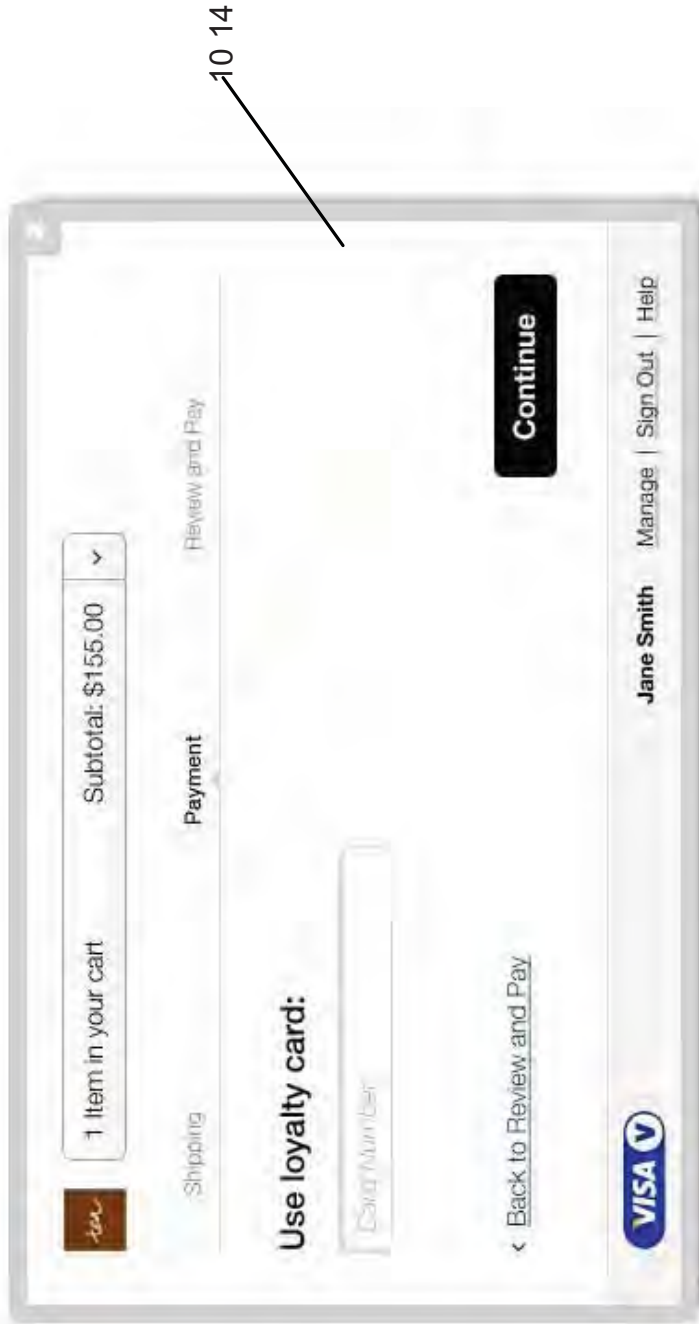
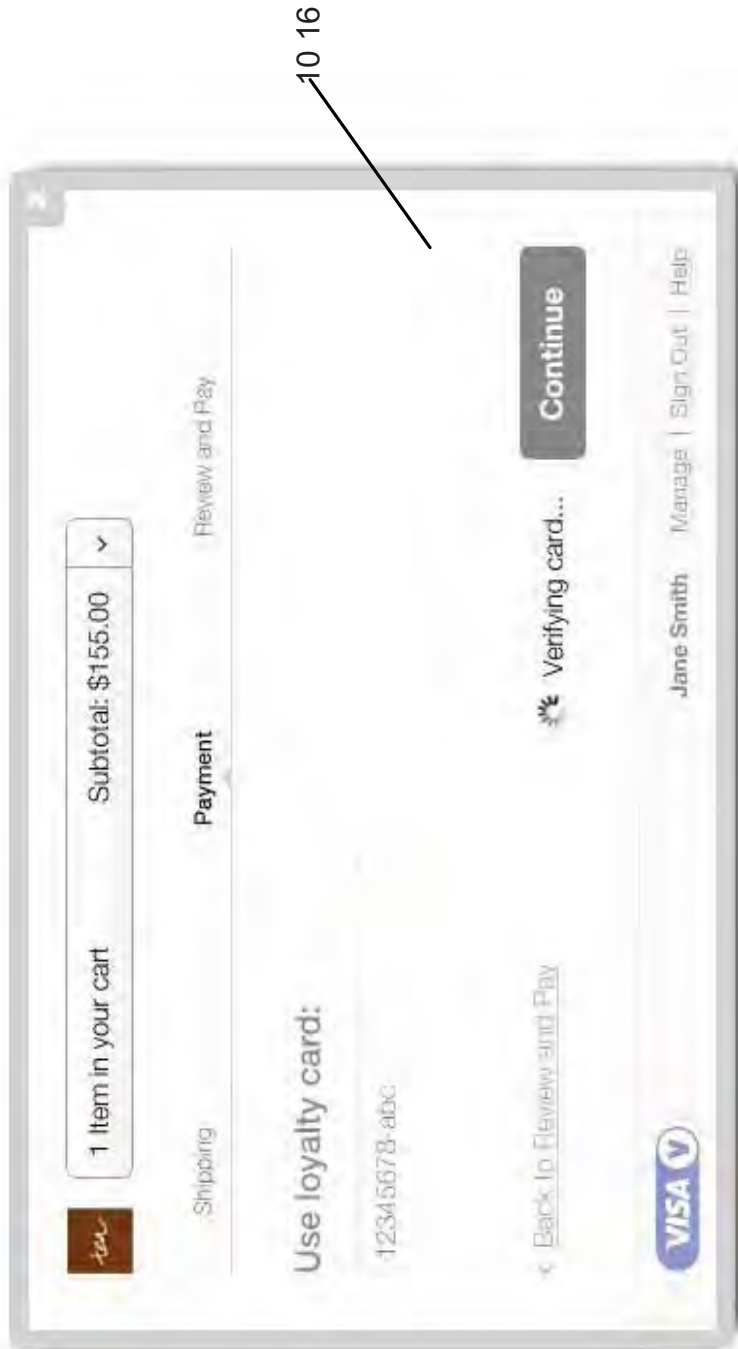


FIGURE 10F

Example UI: Card and Coupon Selector



10 16

FIGURE 10G

Example UI: Card and Coupon Selector

The screenshot shows a checkout page with a 'Pay' button highlighted by an arrow labeled '10 18'. The page is divided into three main sections: Shipping, Payment, and Review and Pay.

Shipping:

- 1 item in your cart
- Subtotal: \$155.00

Payment:

Pay with: My Rewards Card Expires 06/14

Loyalty Card: Tea Collection Loyalty Card ...1234

Ship to: Jane Smith
123 Main Street
San Francisco, CA 94117
United States

Shipping type: UPS Ground (\$3.99)

Purchase Summary:

Subtotal	\$155.00
Shipping	\$3.99
Tea Collection Loyalty Discount	-\$2.01
Tax	\$8.79
Total	\$163.76

Pay

Footer: VISA V Jane Smith Manage Sign Out Help

FIGURE 10H

Example UI: Card and Coupon Selector

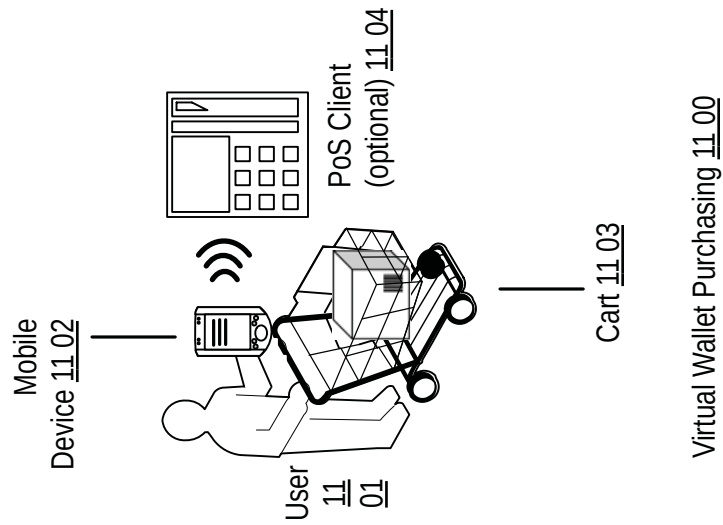


FIGURE 11

Example: Universal Electronic Payment ("UEP")

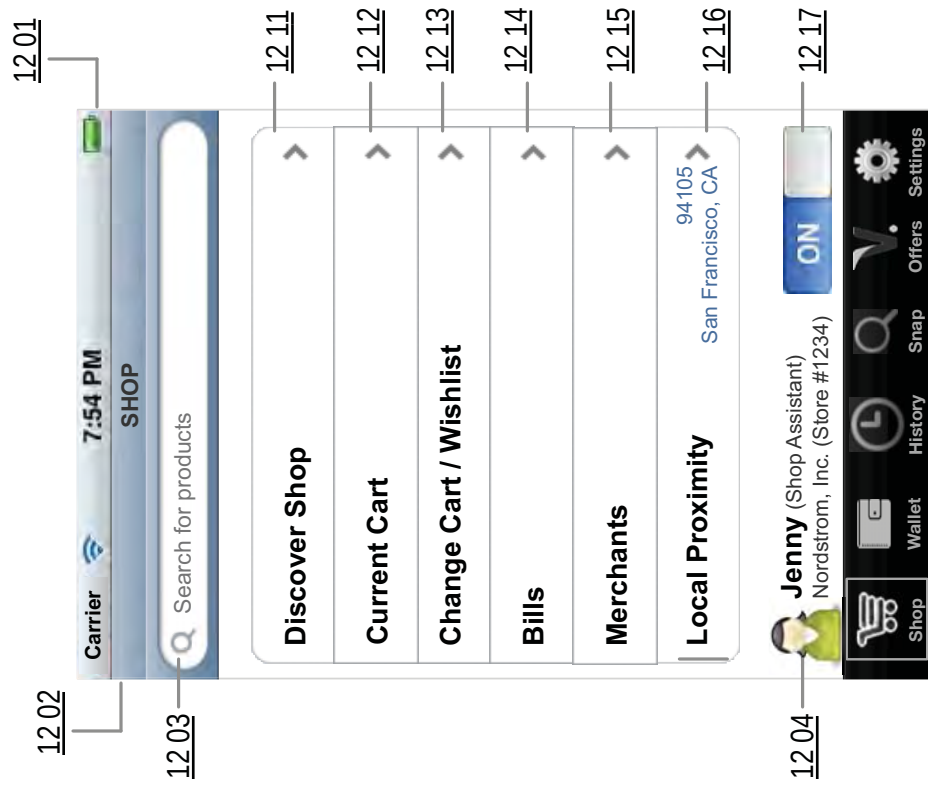


FIGURE 12A

Example: UEP Application Embodiment - Shop Mode

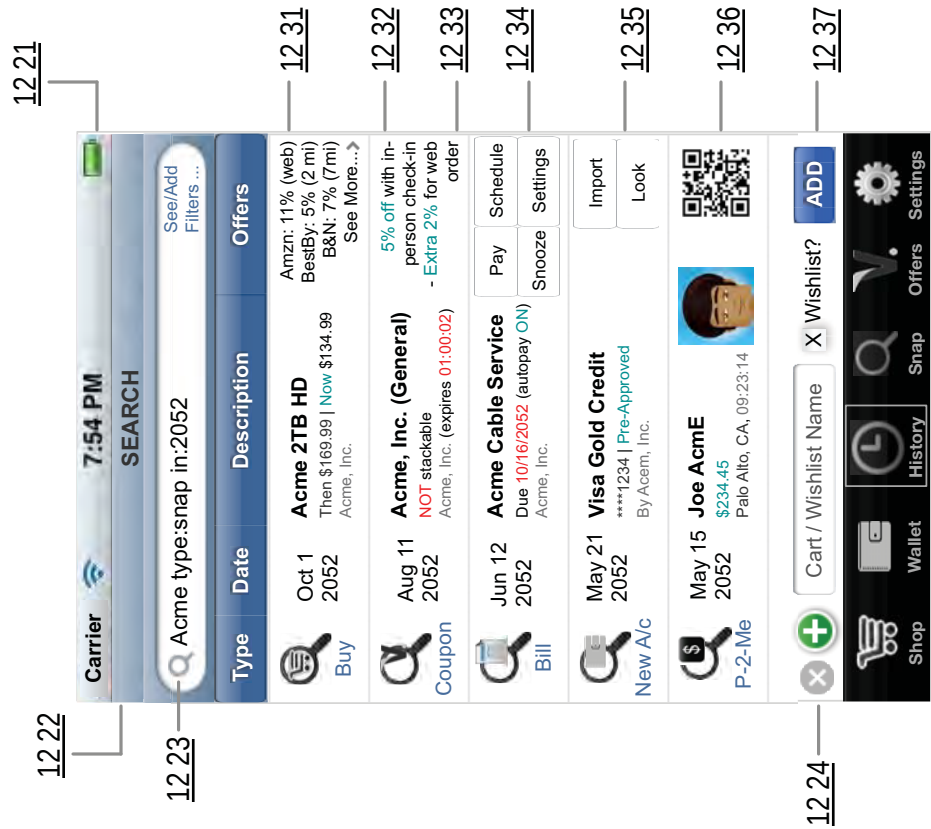


FIGURE 12B

Example: UEP Application Embodiment - Shop Mode

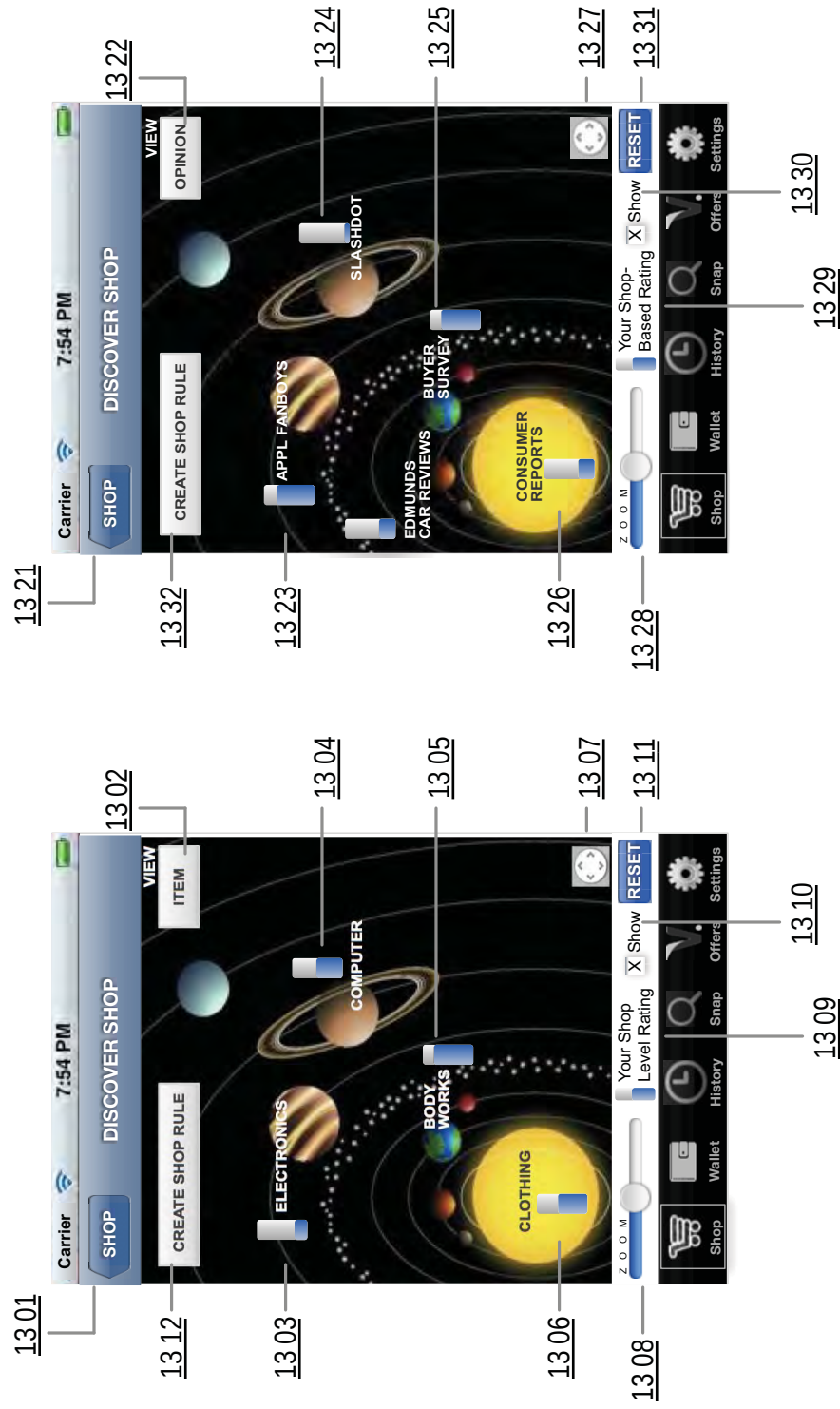


FIGURE 13A

Example: UEP Application Embodiment - Discovery Shopping Mode

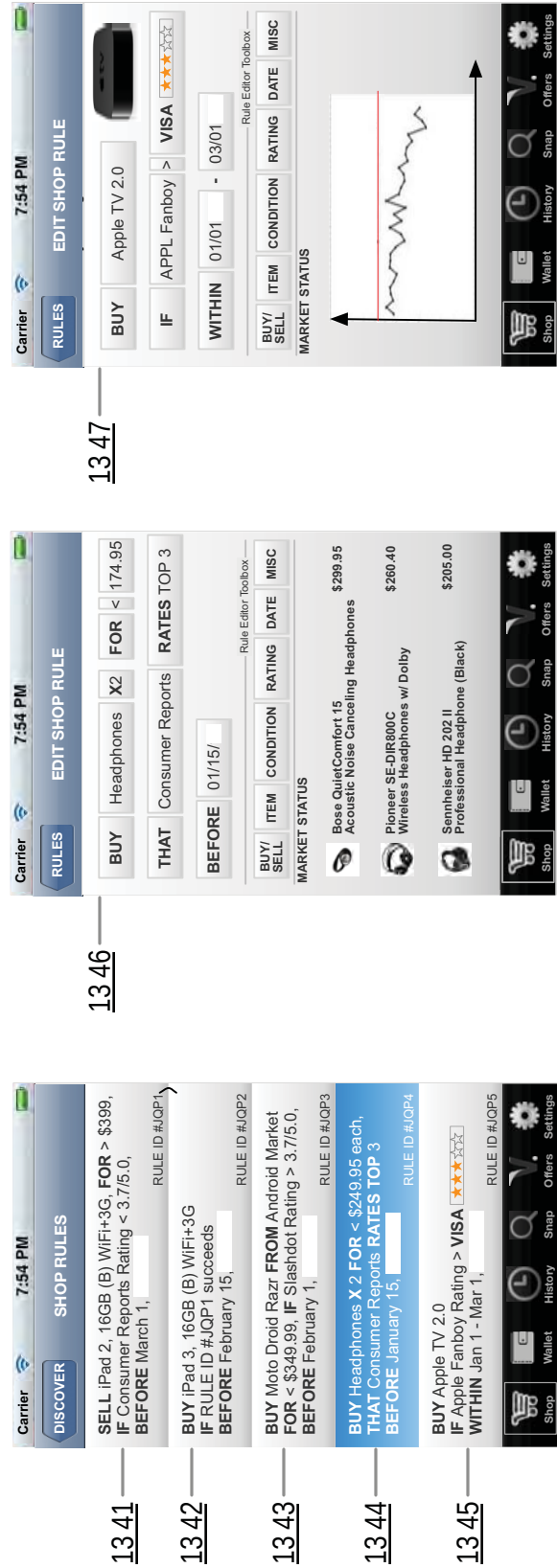


FIGURE 13B

Example: UEP Application Embodiment - Discovery Shopping Mode

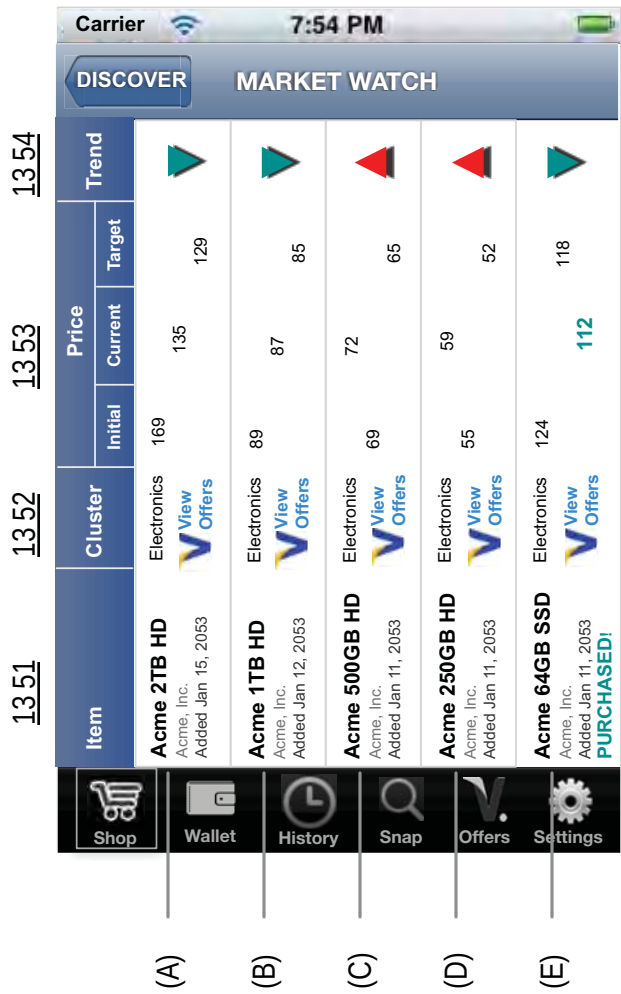


FIGURE 13C

Example: UEP Application Embodiment - Discovery Shopping Mode

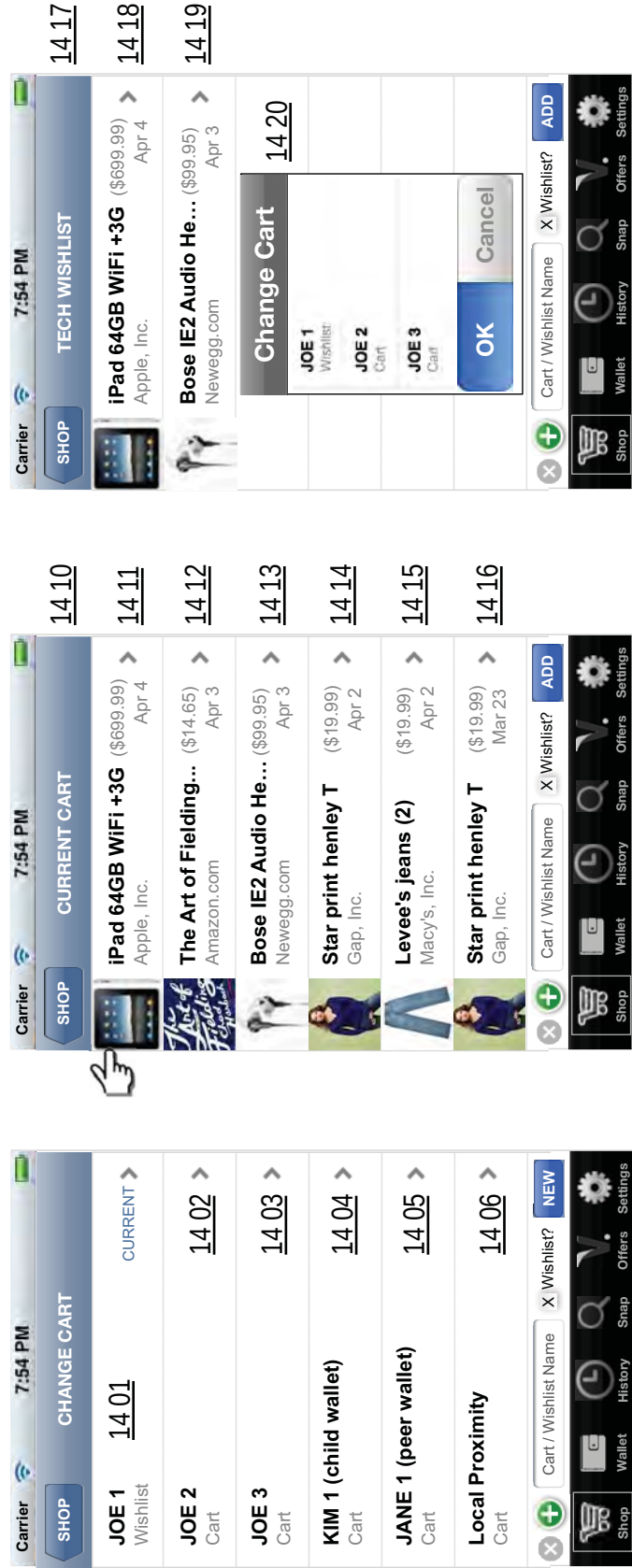


FIGURE 14A

Example: UEP Application Embodiment - Shop Cart Mode

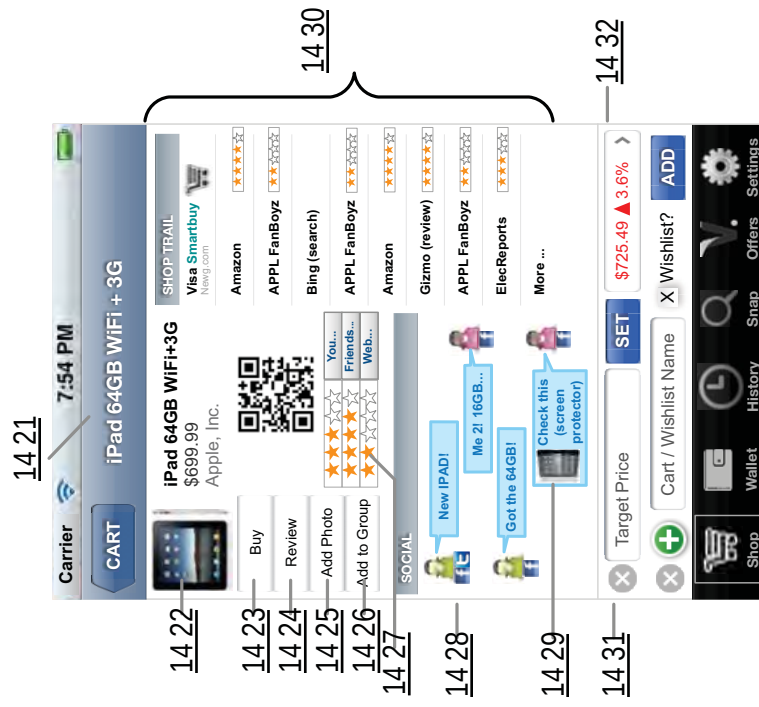


FIGURE 14B

Example: UEP Application Embodiment - Shop Cart Mode

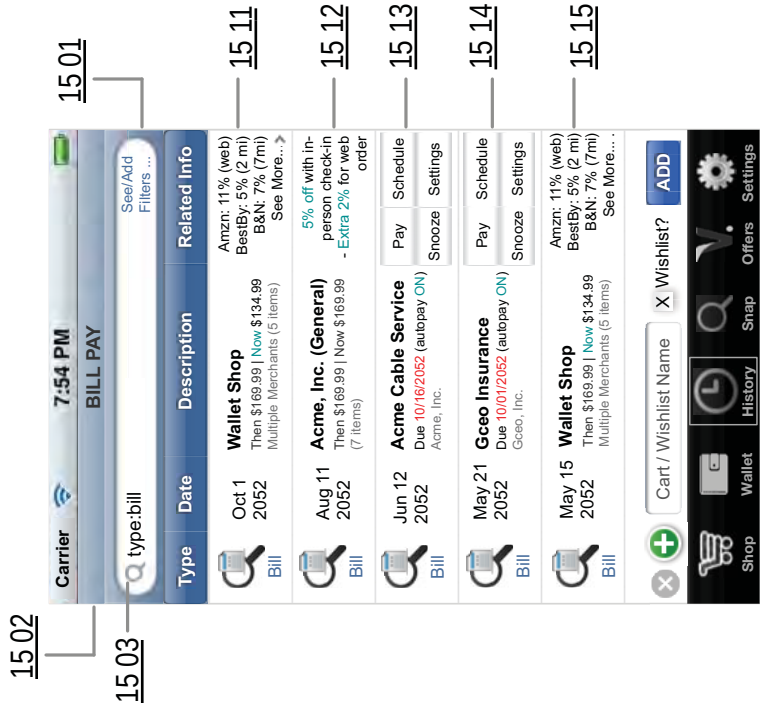


FIGURE 15

Example: UEP Application Embodiment - Bill Pay Mode



(Similar to FIG. 14B)

(Similar to FIG. 14A - Center)

Example: UEP Application Embodiment - (Local) Merchant Shopping Mode

FIGURE 16A



FIGURE 16B

Example: UEP Application Embodiment - (Local) Merchant Shopping Mode: Virtual Store Injection

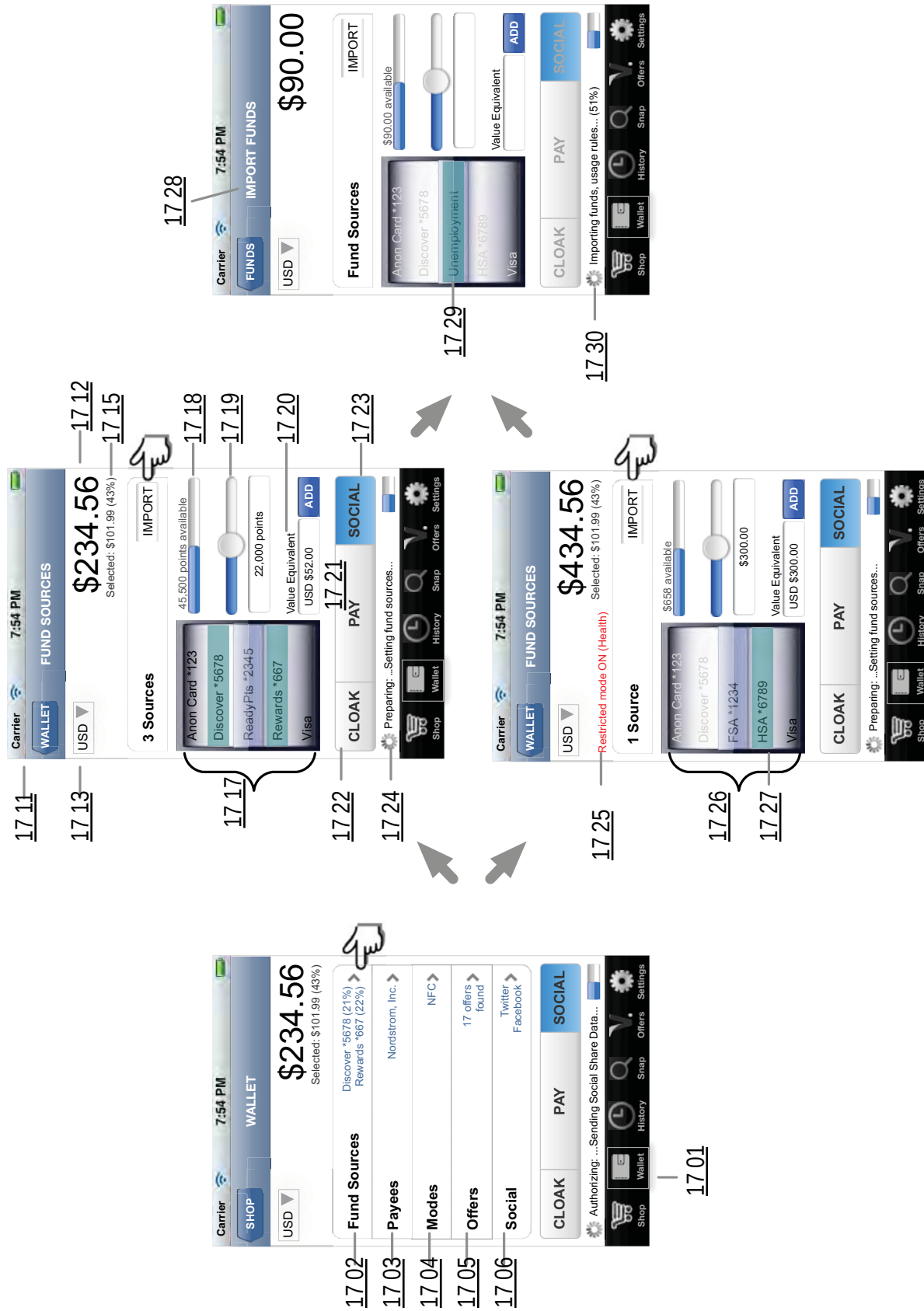


Figure 17

Example: UEP Application Embodiment - Wallet Funds Mode



FIGURE 18

Example: UEP Application Embodiment - Wallet Payee Mode

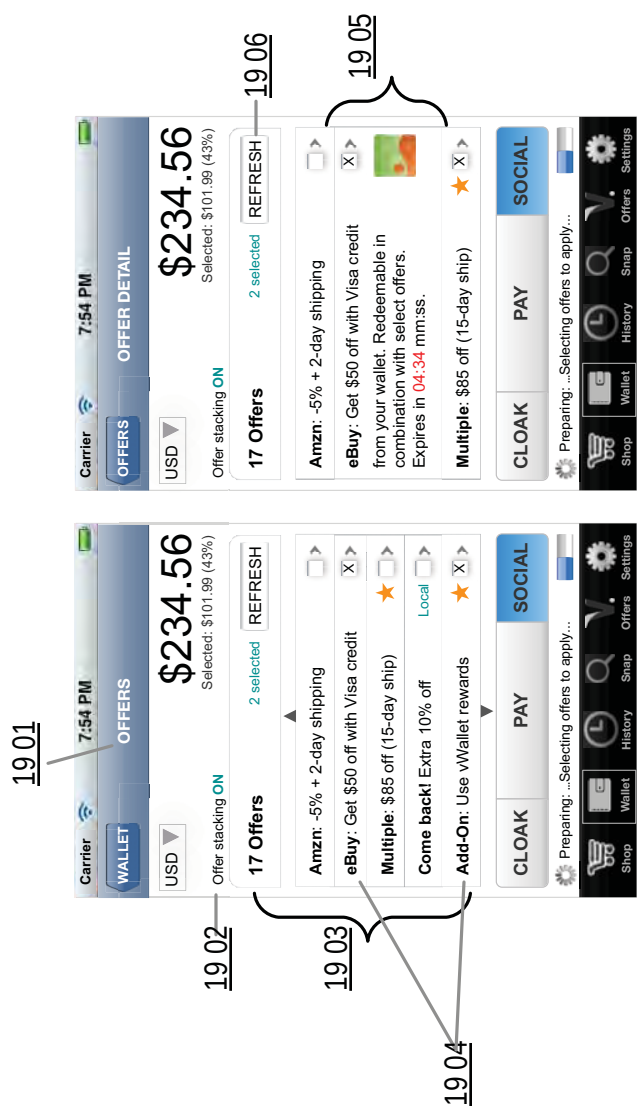


FIGURE 19A

Example: UEP Application Embodiment - Additional Wallet Features: Real-time Offers

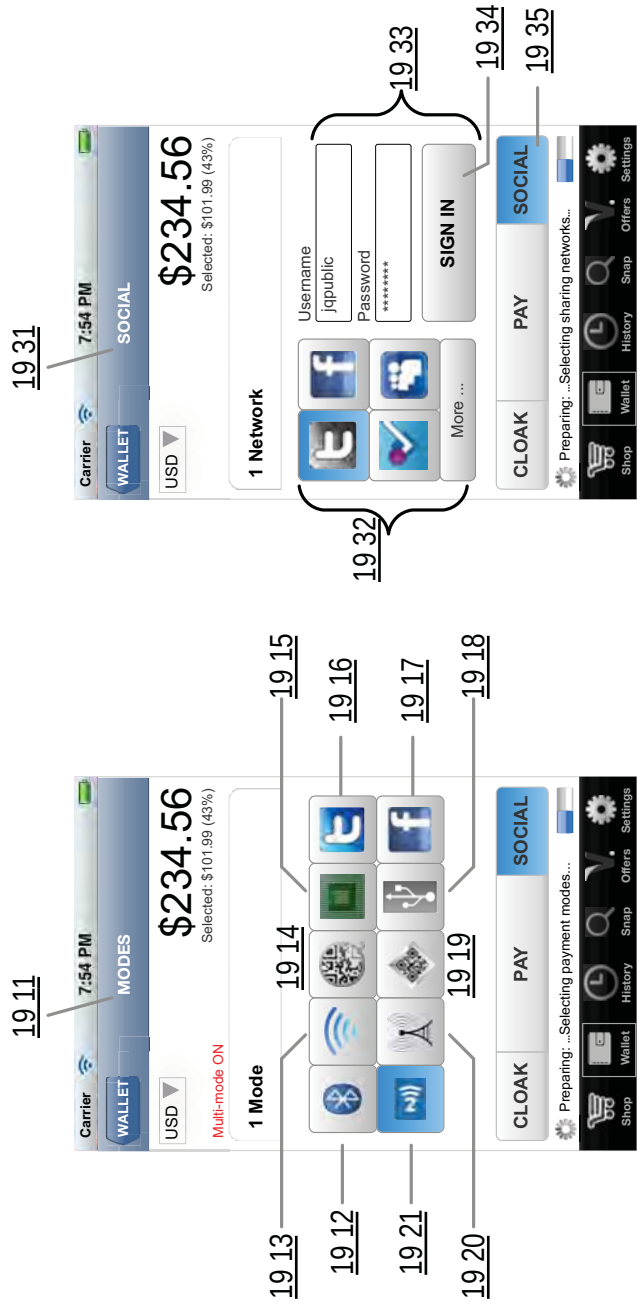


FIGURE 19B

Example: UEP Application Embodiment - Additional Wallet Features: Payment Mechanisms



Figure 20A

Example: RUAP Application Embodiment - History Mode

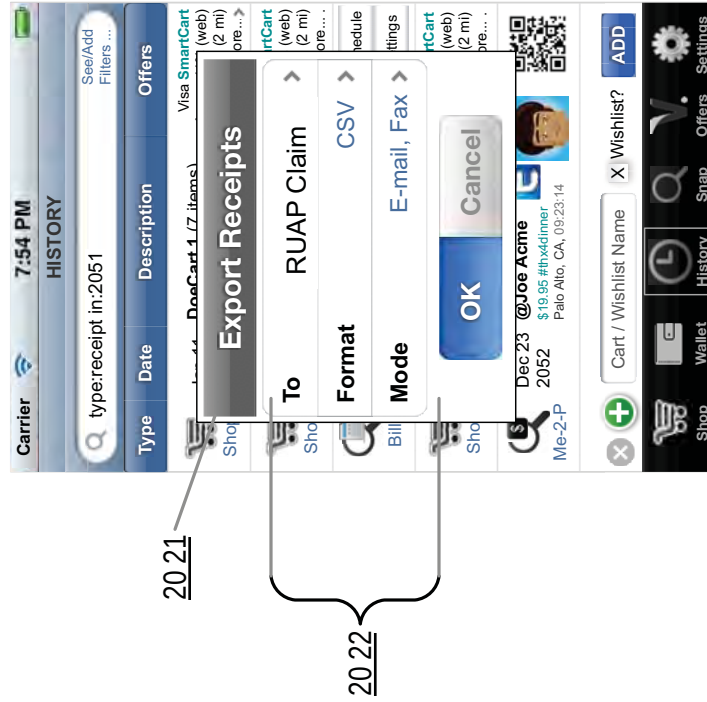


Figure 20B

Example: RUAP Application Embodiment - History Mode



Figure 21A

Example: RUAP Application Embodiment - History Shopping Trail Mode

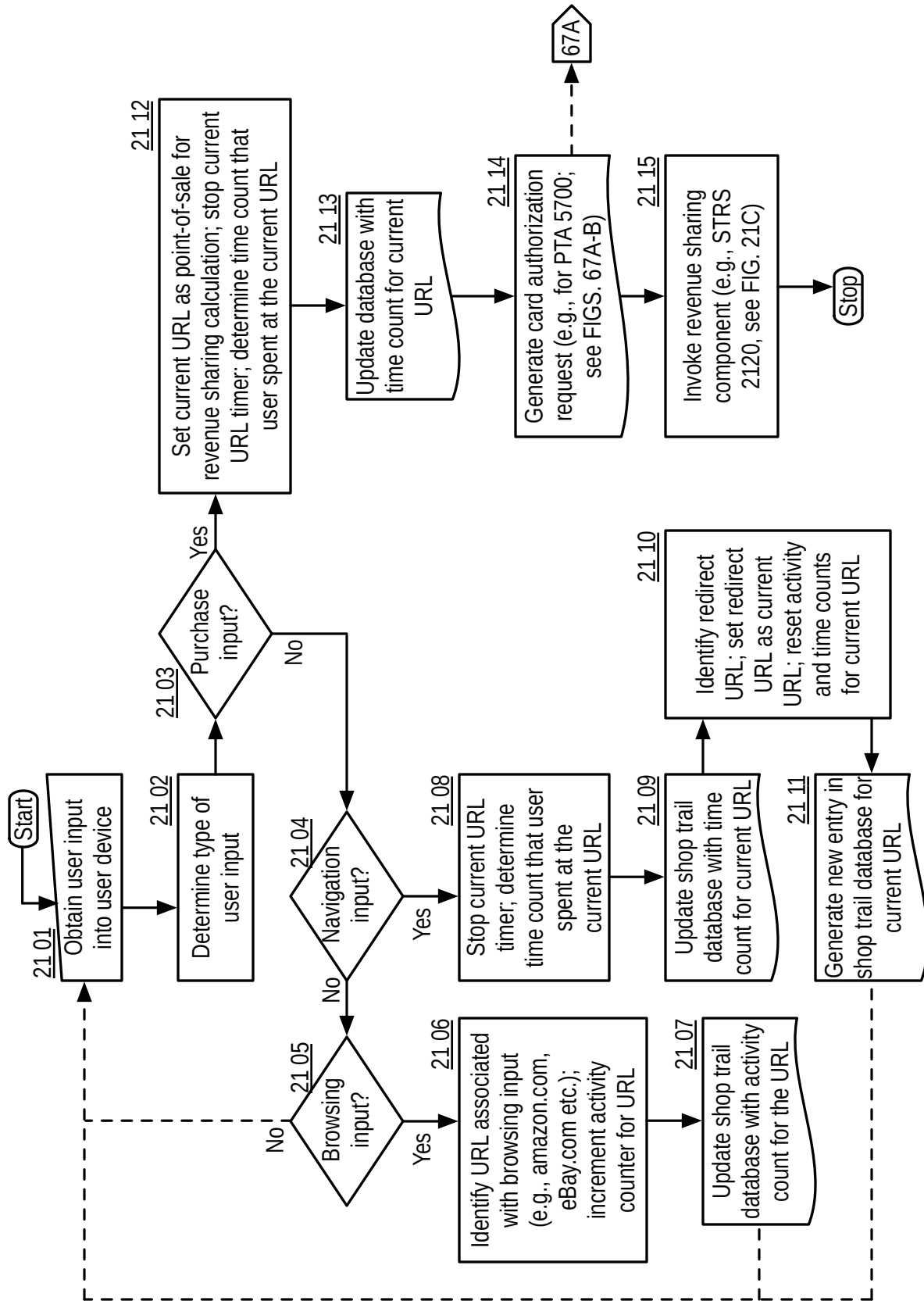


FIGURE 21B

Example: User Shopping Trail Generation ("USTG") component 2100

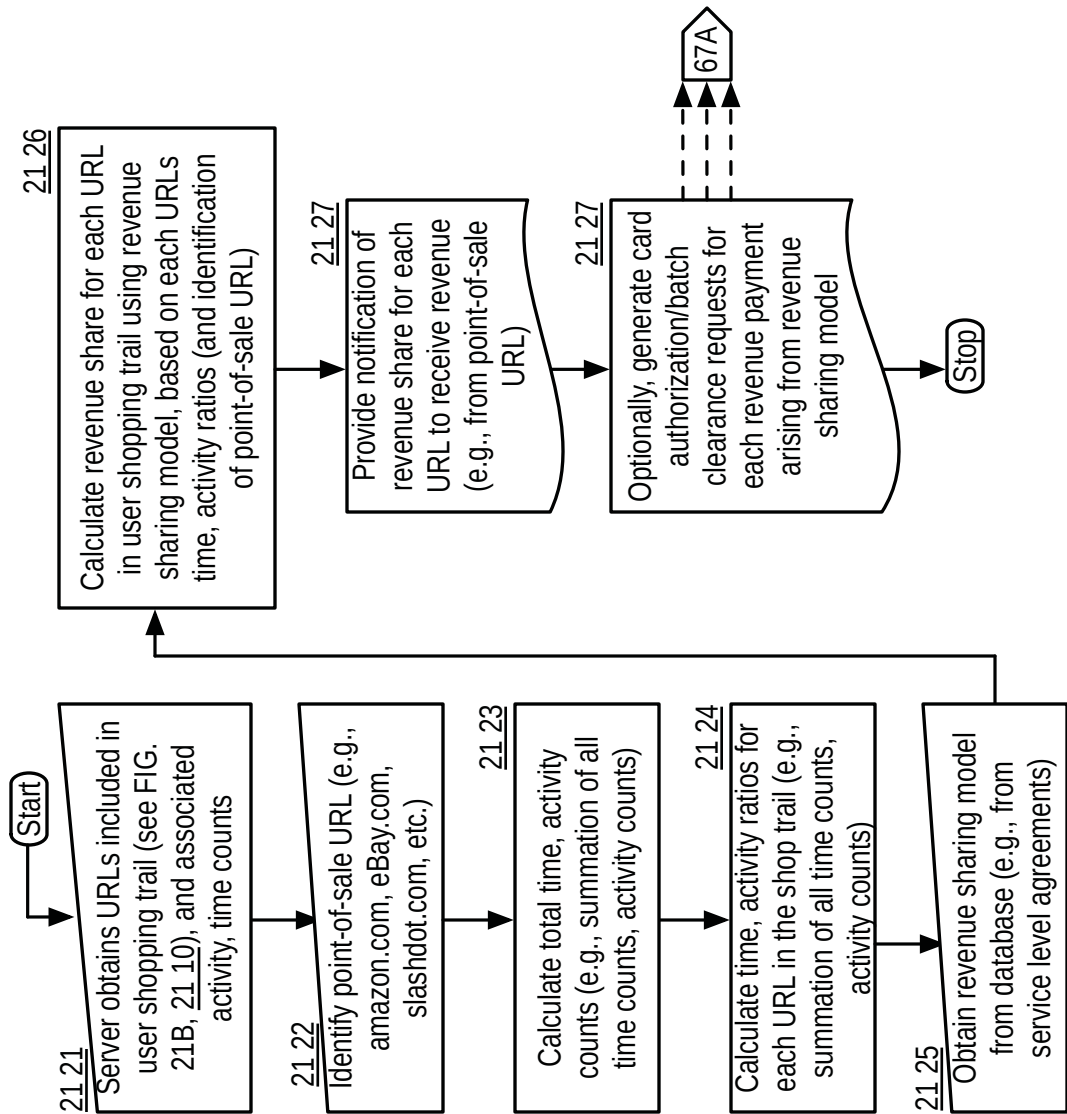


FIGURE 21C

Example: Shopping Trail Revenue Sharing ("STRS") component 2120



FIGURE 22A

Example: UEP Application Embodiment - Snap Mode



FIGURE 22B

Example: EOR Application Embodiment - Snap Mode



FIGURE 22C

Example: UEP Application Embodiment - Snap Mode



FIGURE 22D

Example: UEP Application Embodiment - Snap Mode

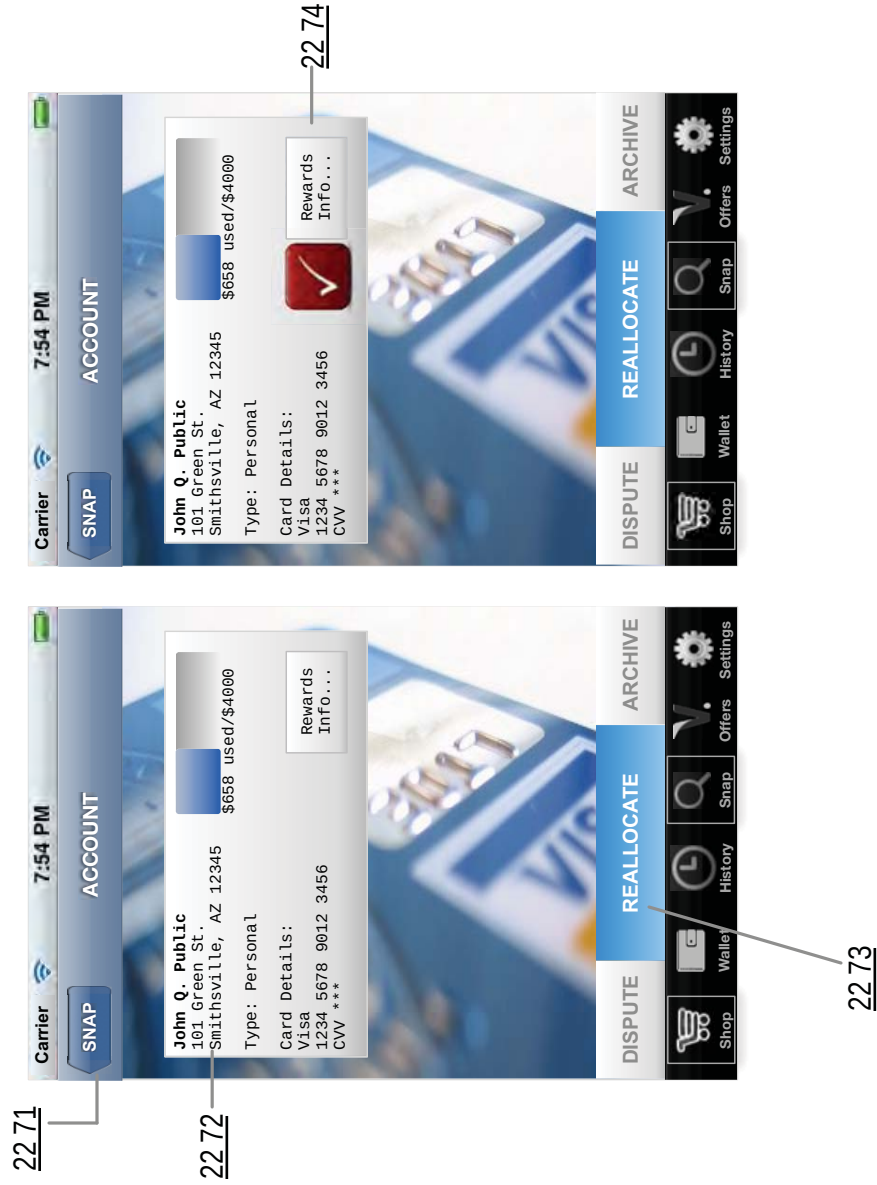


FIGURE 22E

Example: UEP Application Embodiment - Snap Mode

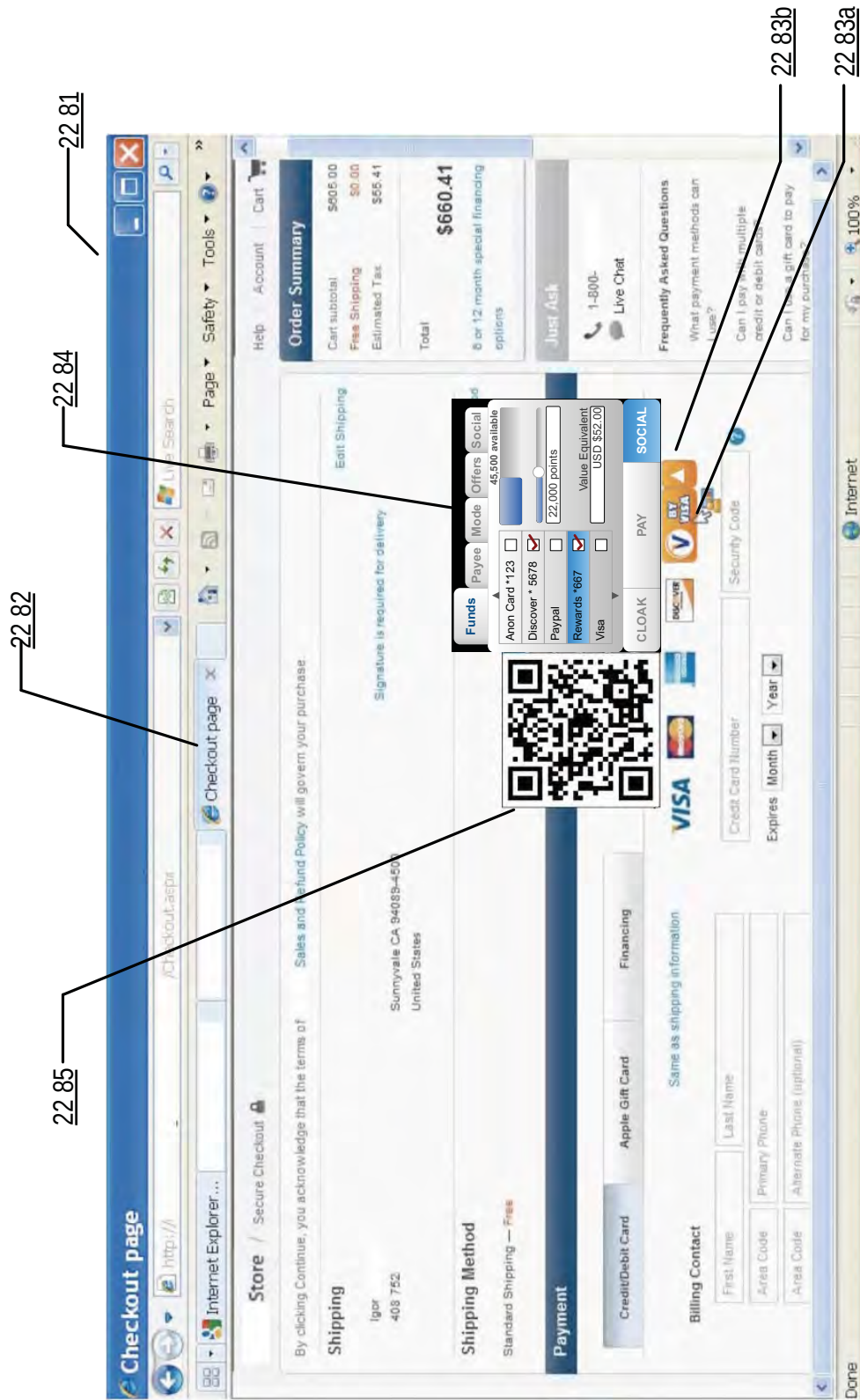


FIGURE 22F

Example: UEP Application Embodiment - Snap Mode: Web

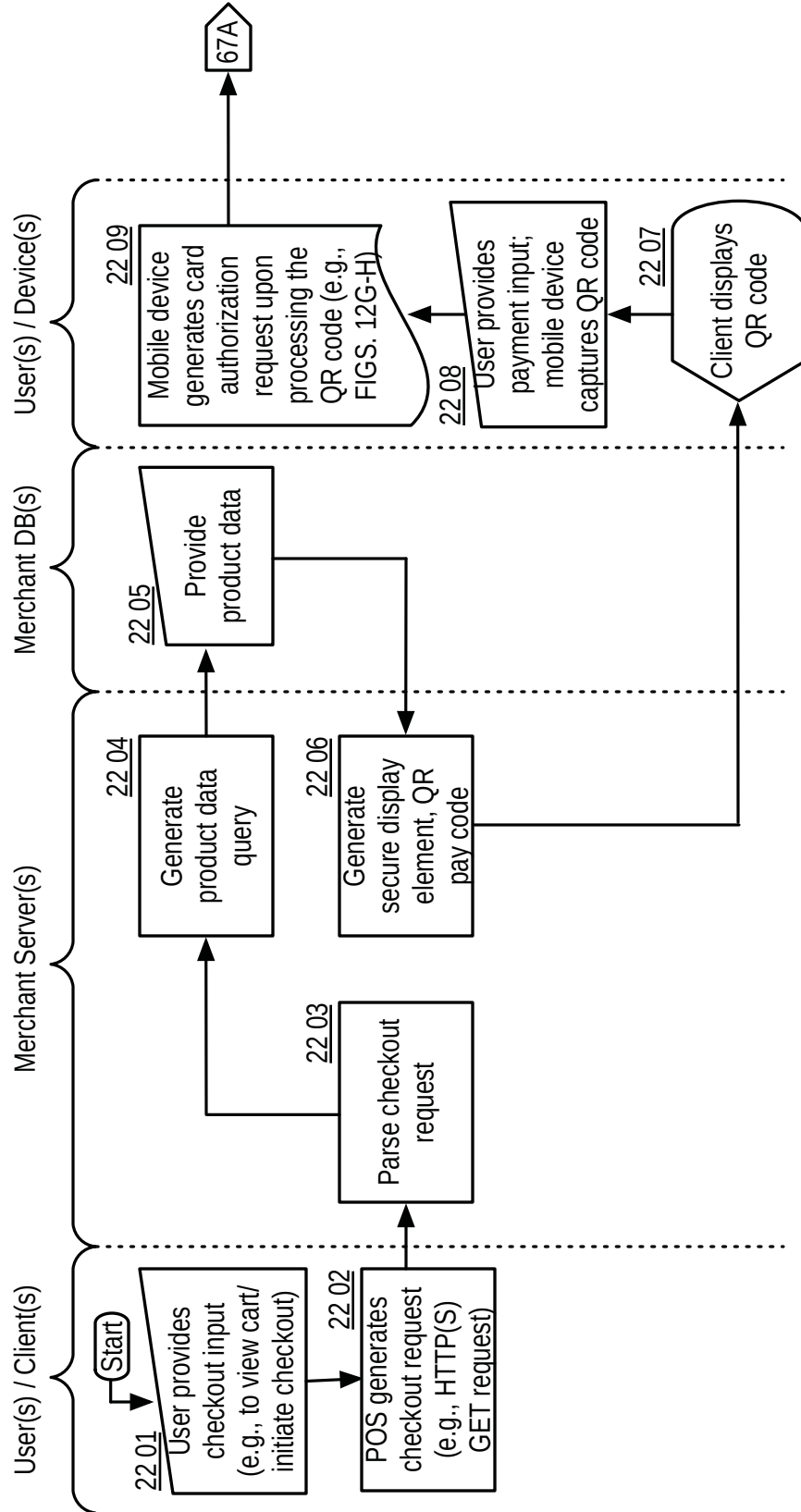


FIGURE 22G

Example: Snap Mobile Payment Execution ("SMPE") component 2200

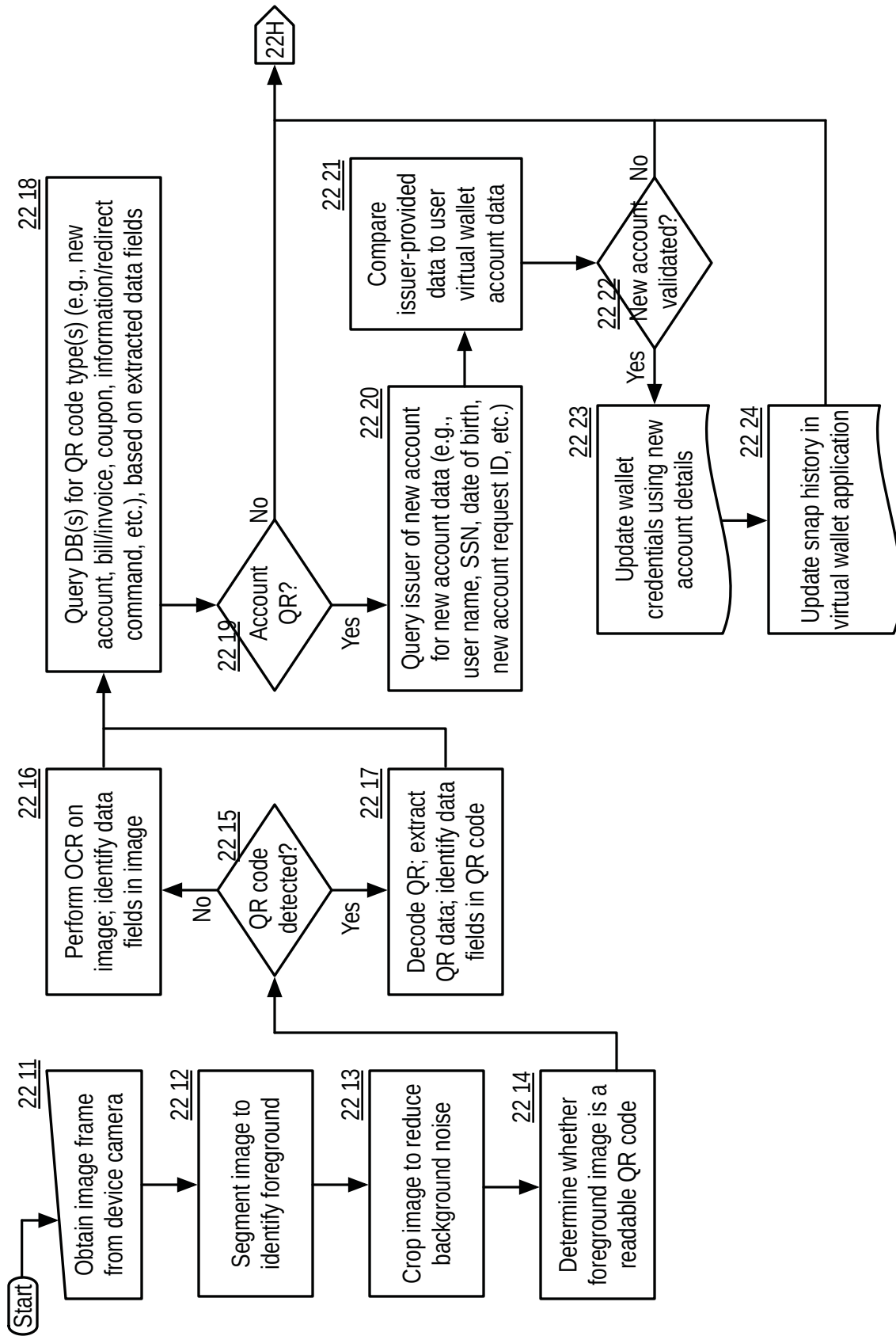


FIGURE 22H

Example: Quick Response Code Processing ("QRCP") component 2210

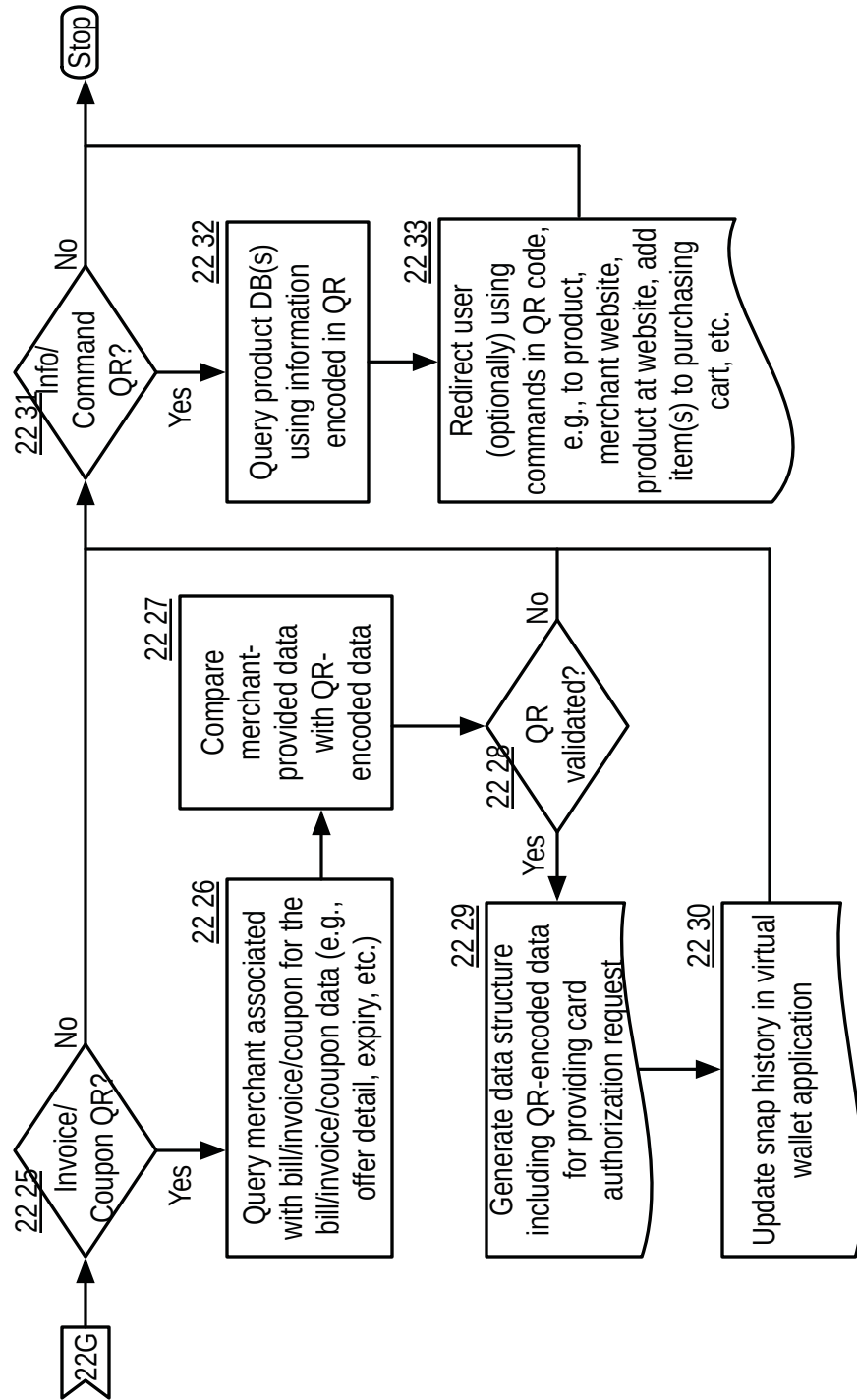


FIGURE 22I

Example: Quick Response Code Processing ("QRCP") component 2220

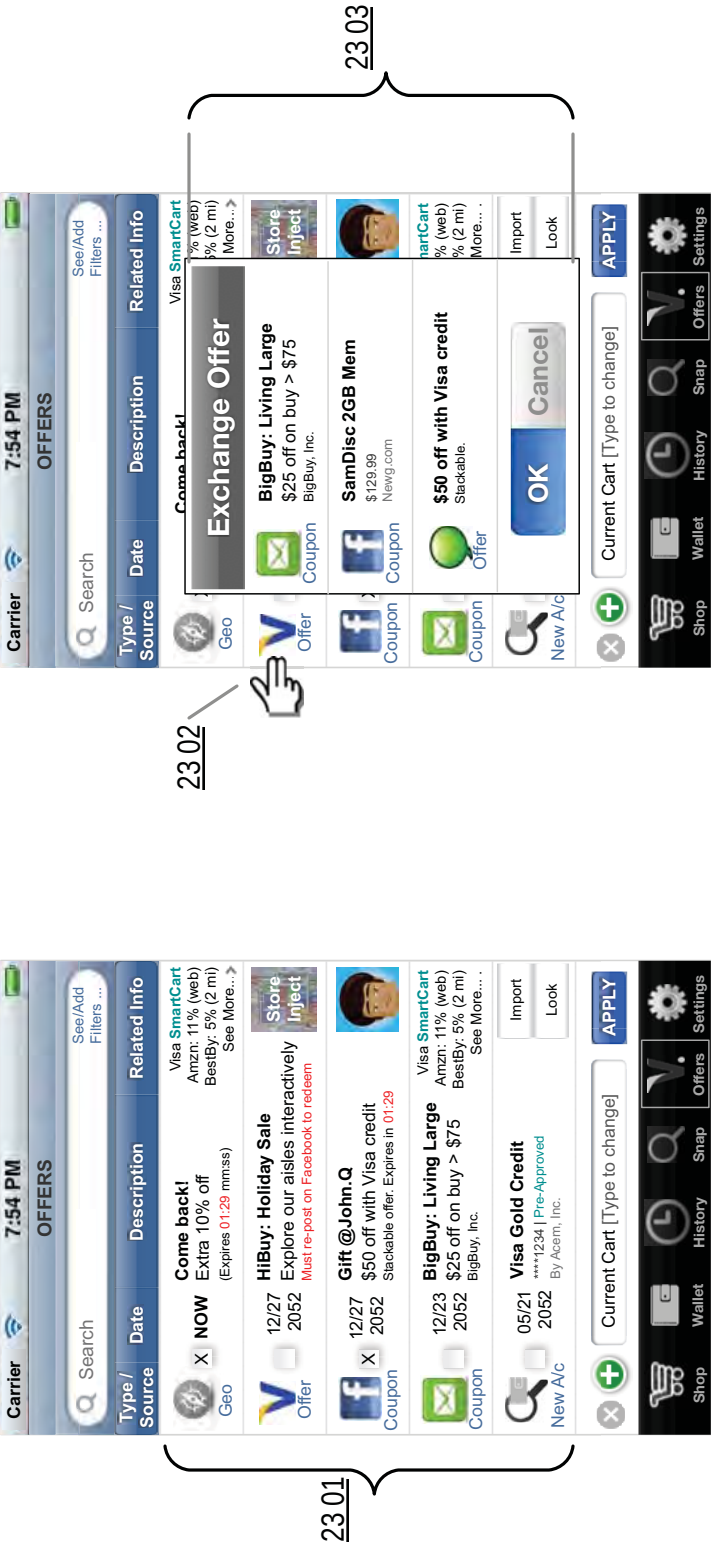


FIGURE 23A

Example: UEP Application Embodiment - Offers Mode

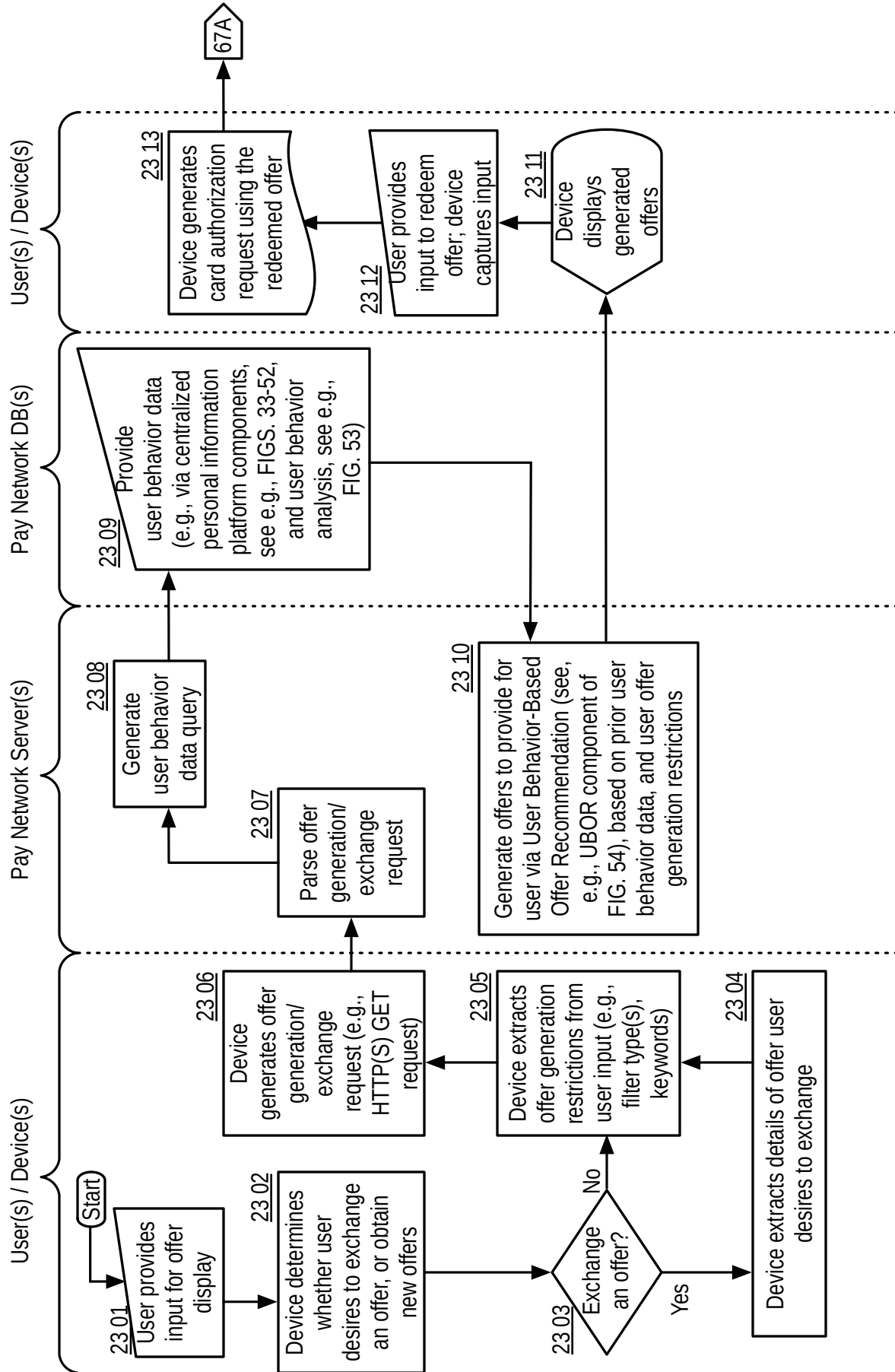


FIGURE 23B

Example: Offer Recommendation and Exchange ("ORE") component 2300

24 01

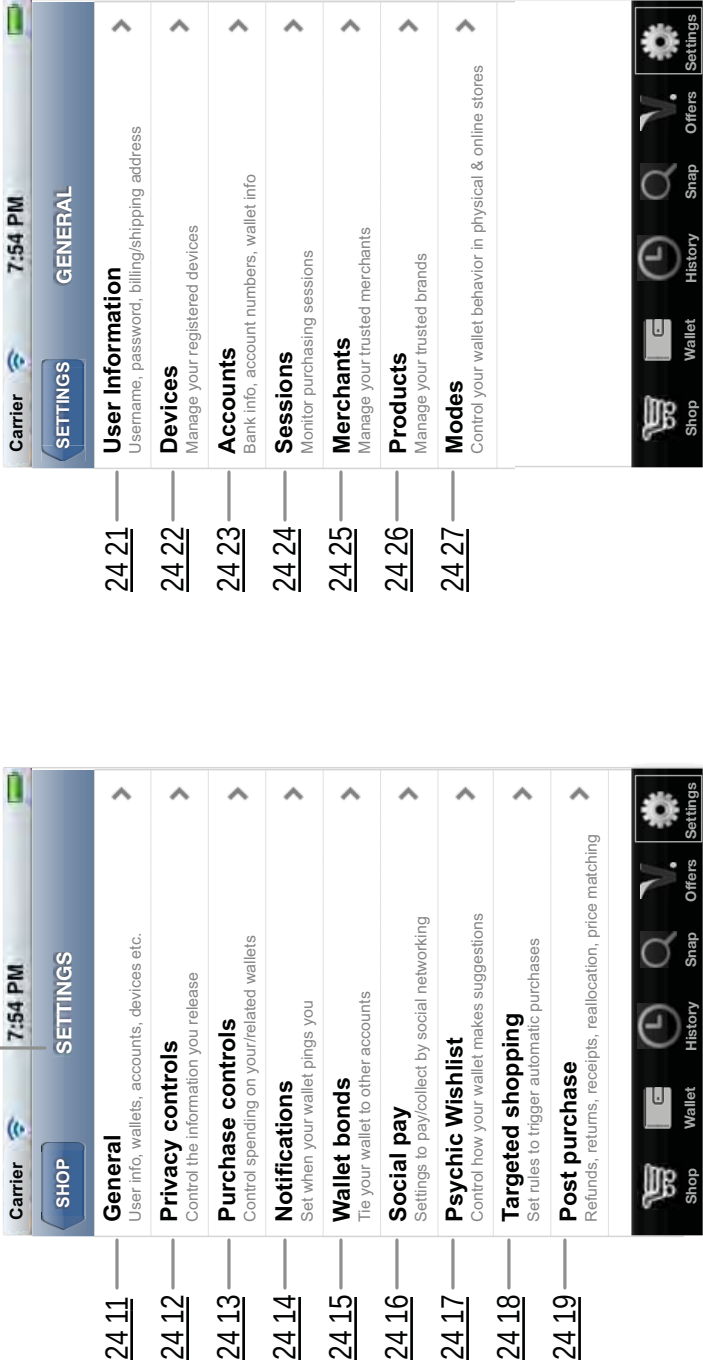


FIGURE 24

Example: UEP Application Embodiment - General Settings Mode

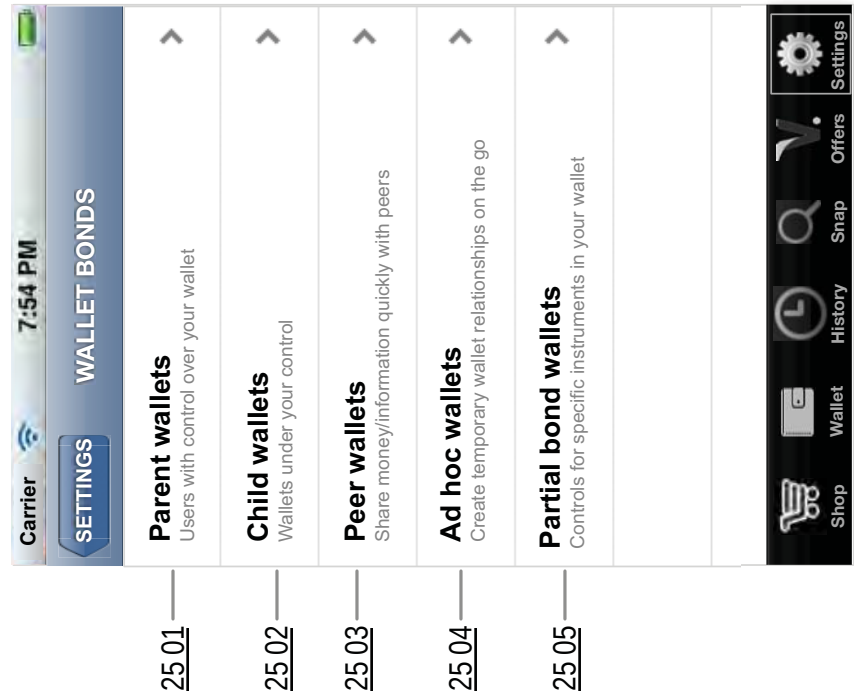


FIGURE 25

Example: UEP Application Embodiment - Wallet Bonds Settings Mode

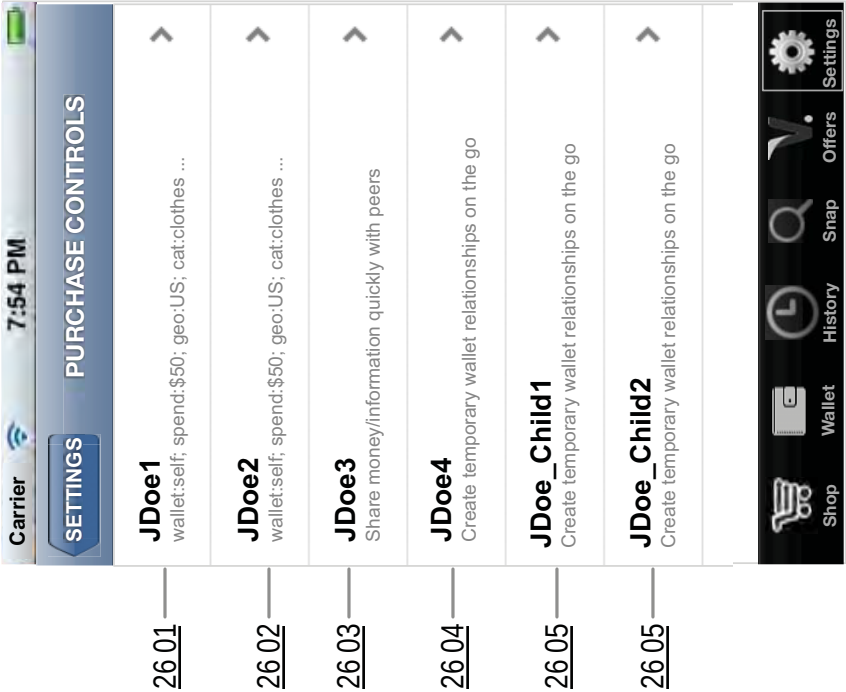


FIGURE 26A

Example: UEP Application Embodiment - Purchase Controls Settings Mode



FIGURE 26B

Example: UEP Application Embodiment - Purchase Controls Settings Mode

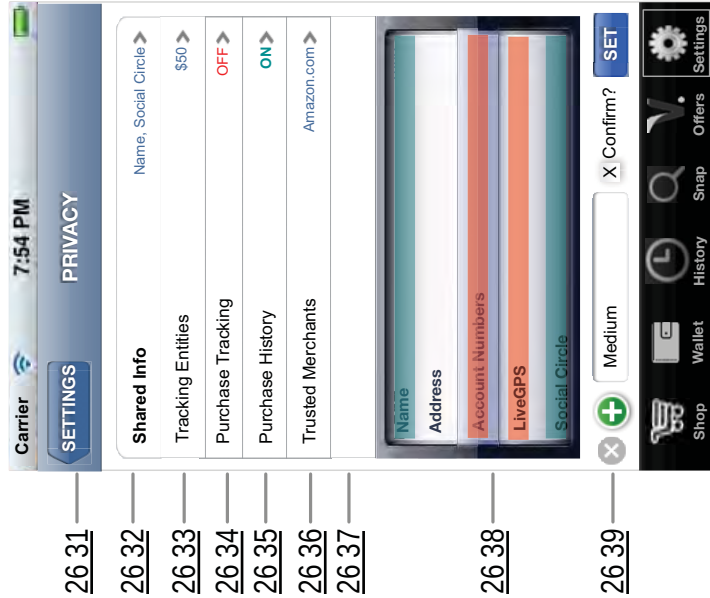


FIGURE 26C

Example: UEP Application Embodiment - Purchase Controls Settings Mode

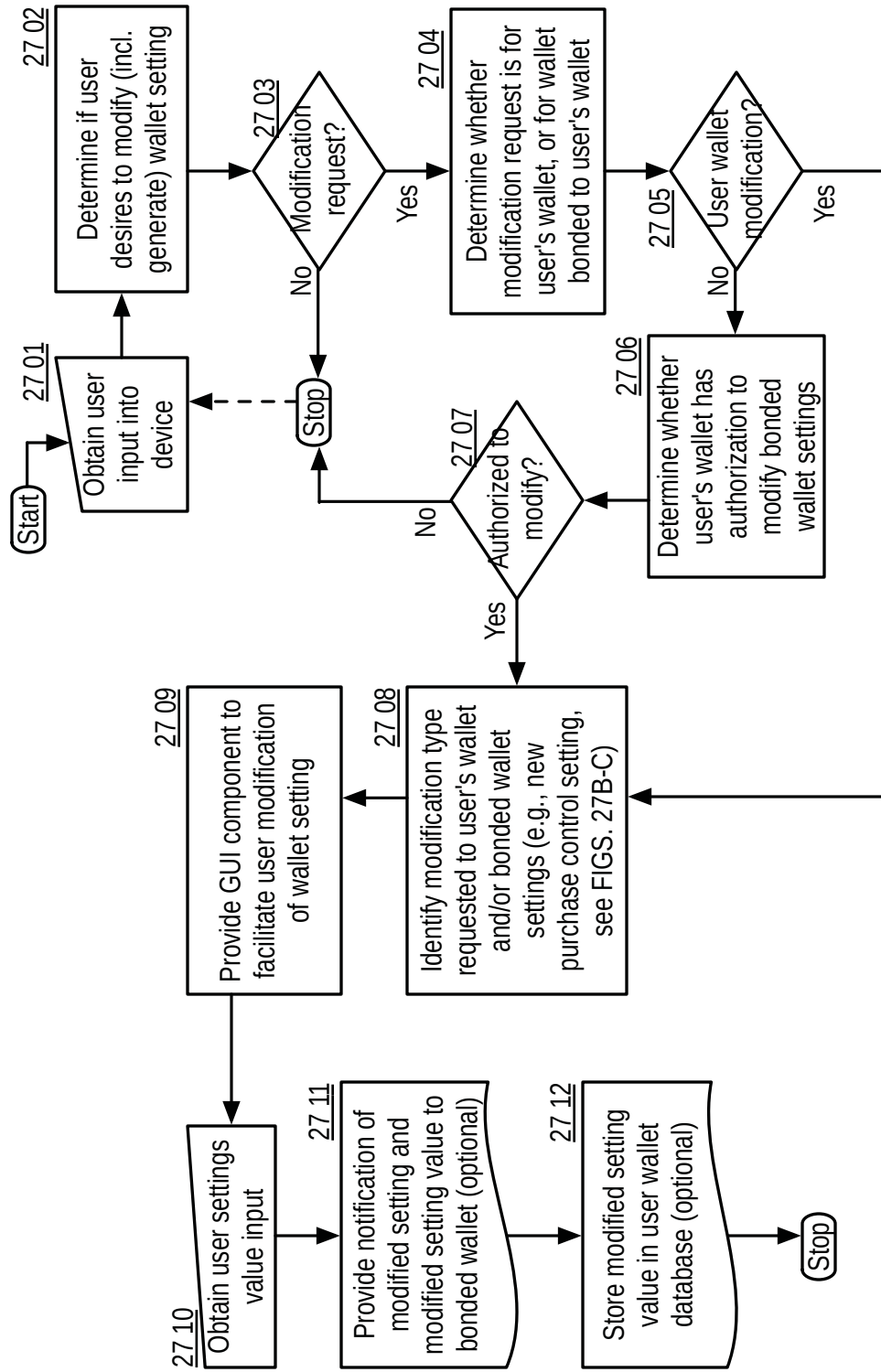


FIGURE 27A

Example: Virtual Wallet Settings Configuration ("VWSC") component 2700

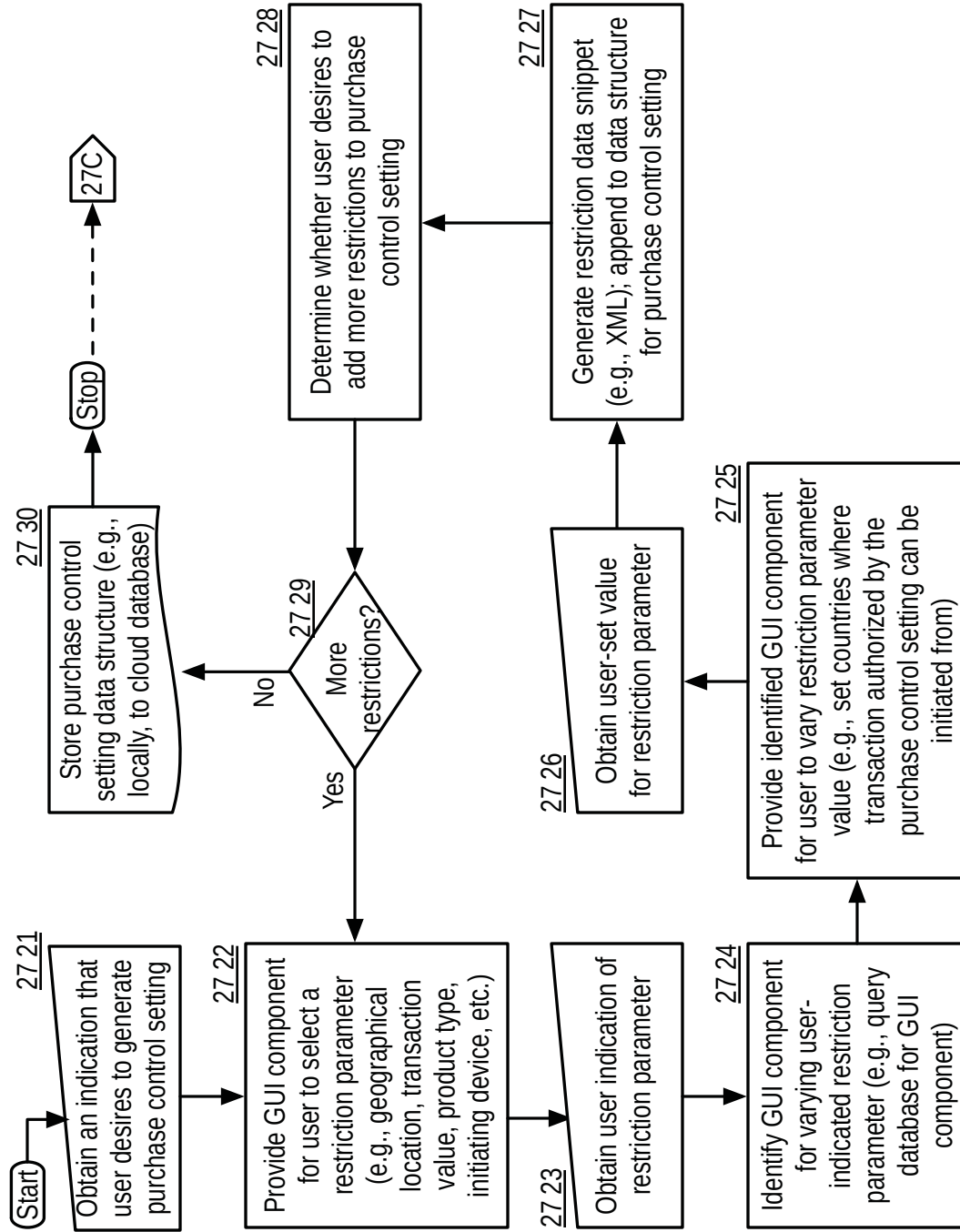


FIGURE 27B

Example: Purchase Controls Settings ("PCS") component 2720

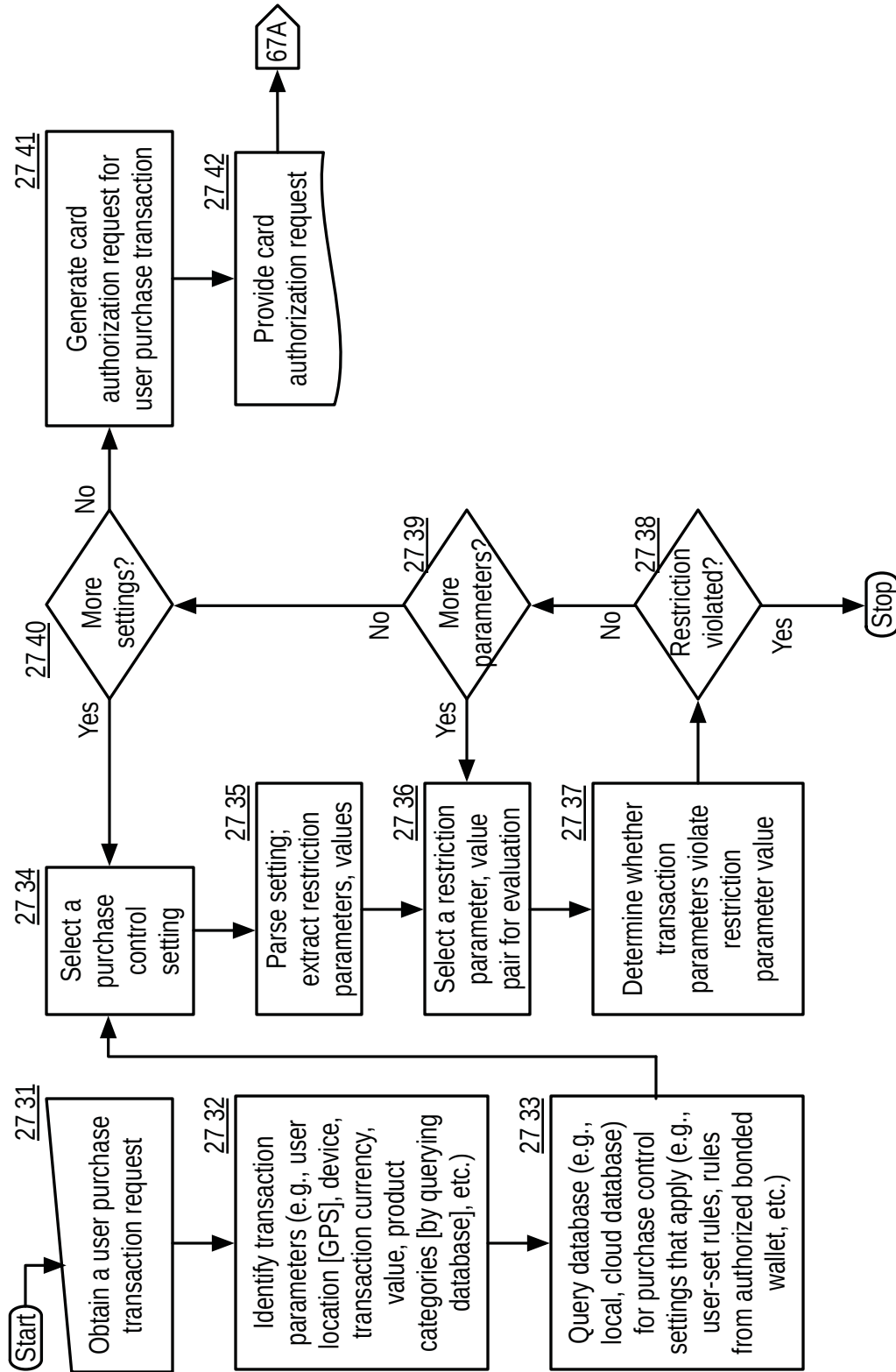


FIGURE 27C

Example: Purchase Controls Settings ("PCS") component 2720

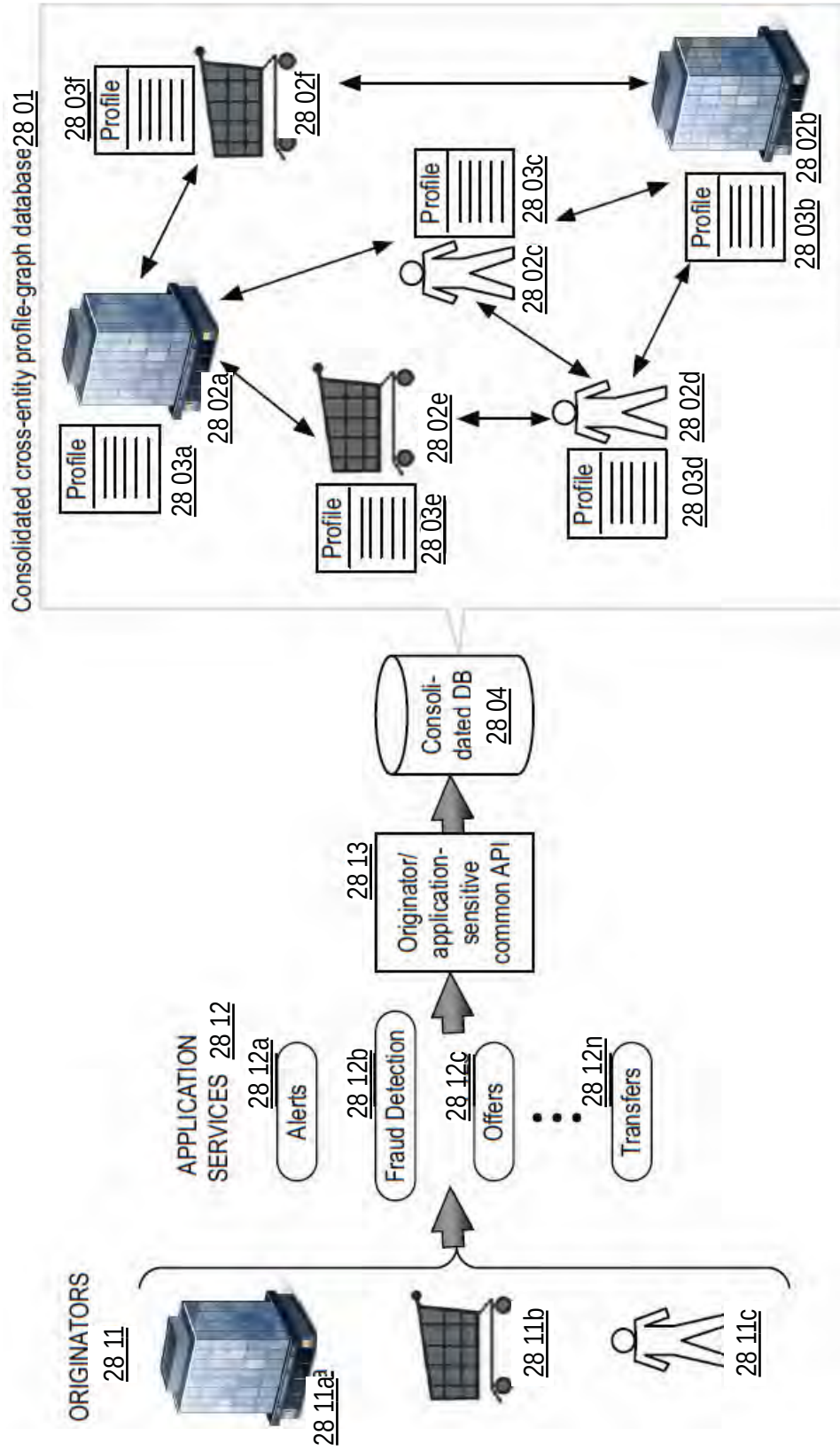


FIGURE 28

Example: Centralized Personal Information Platform

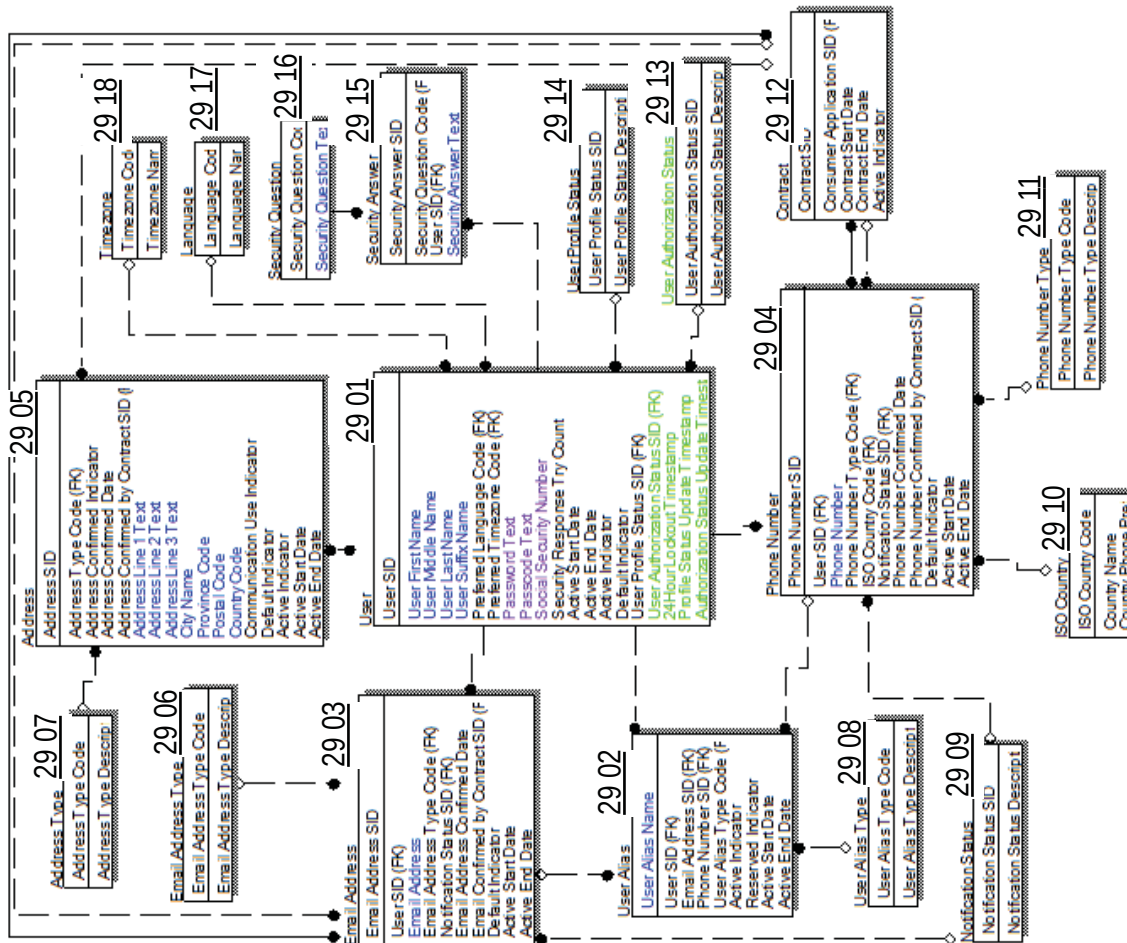


FIGURE 29A

Example: User Profile Attributes Data Model

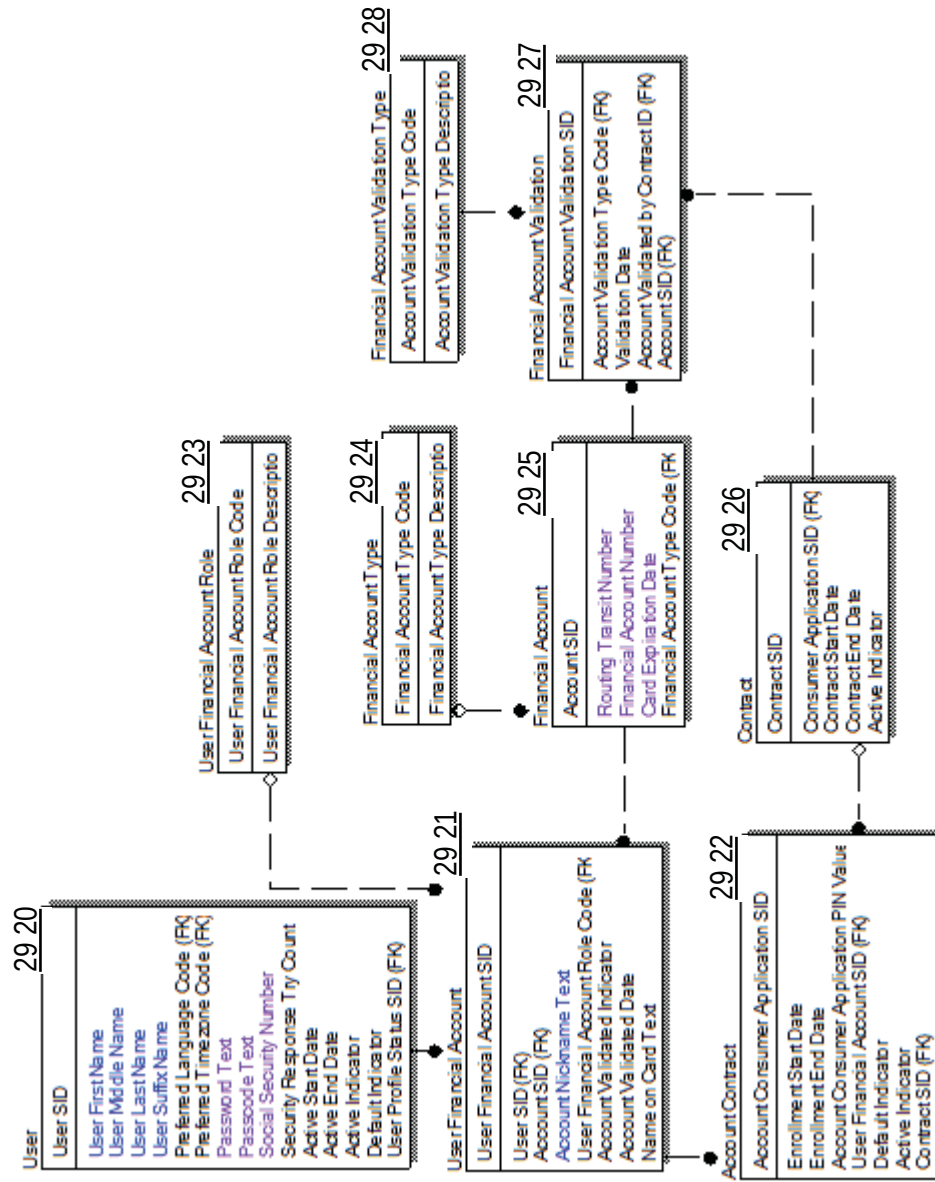


FIGURE 29B

Example: User Profile Attributes Data Model

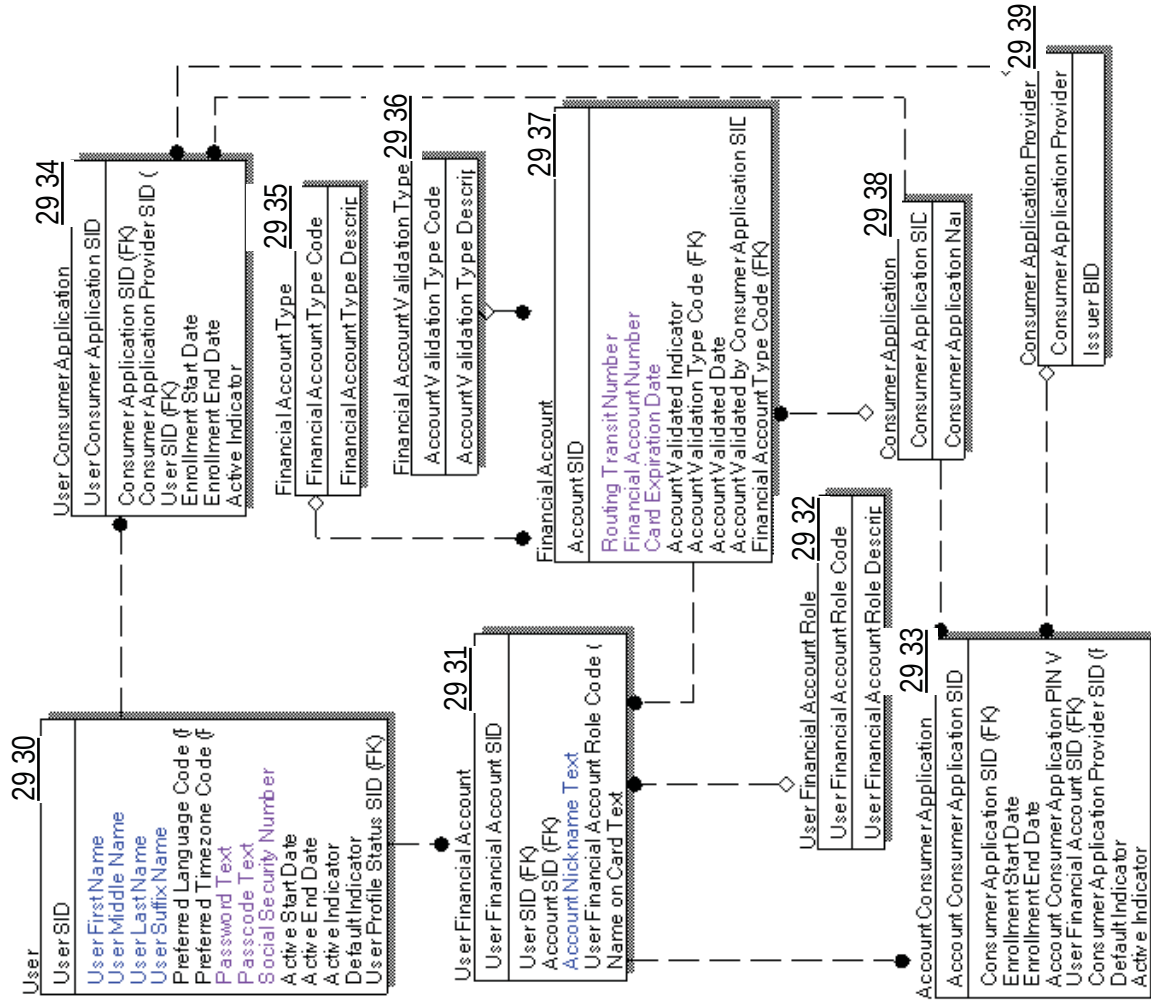


FIGURE 29C

Example: User Profile Attributes Data Model

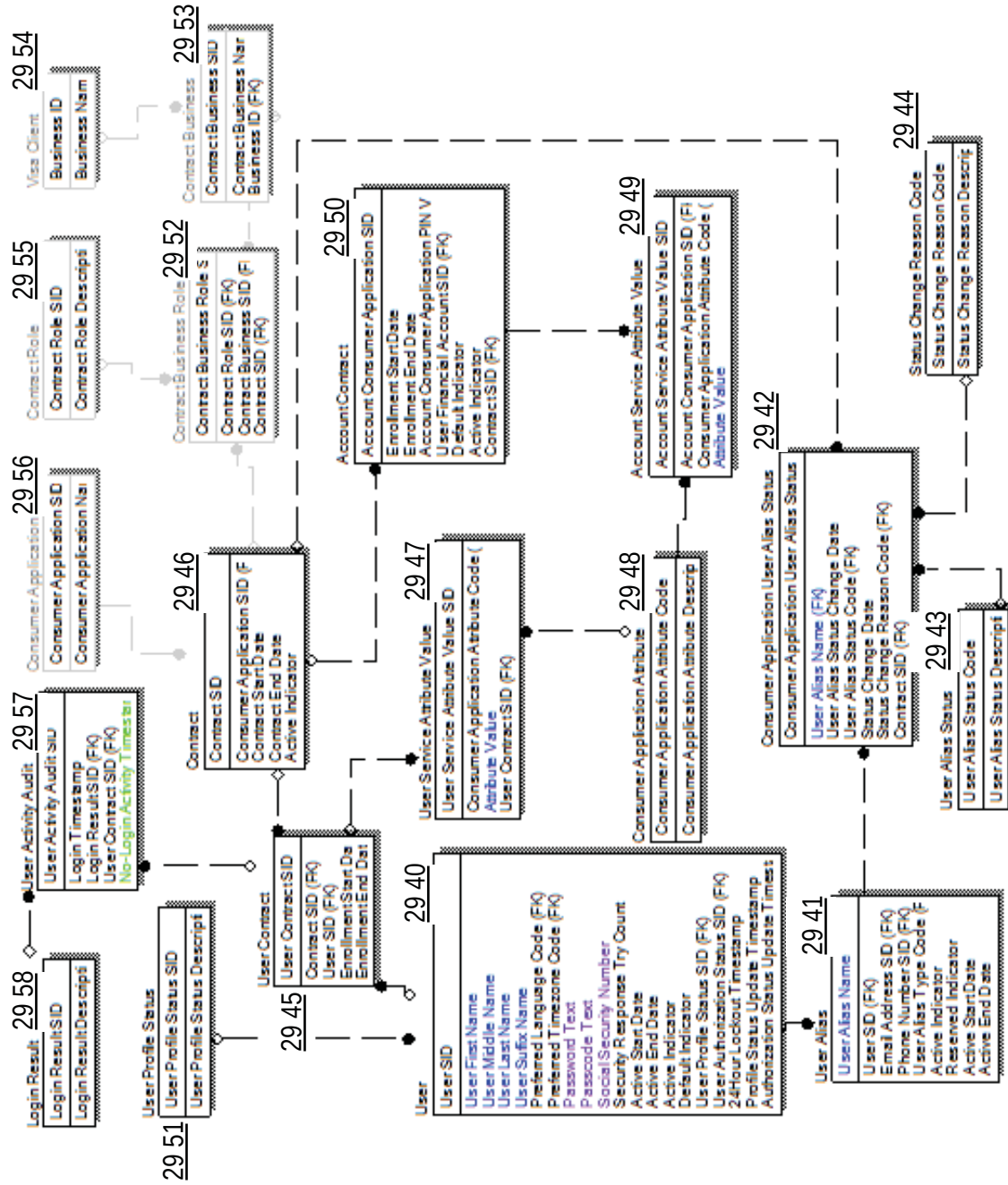


FIGURE 29D

Example: User Profile Attributes Data Model

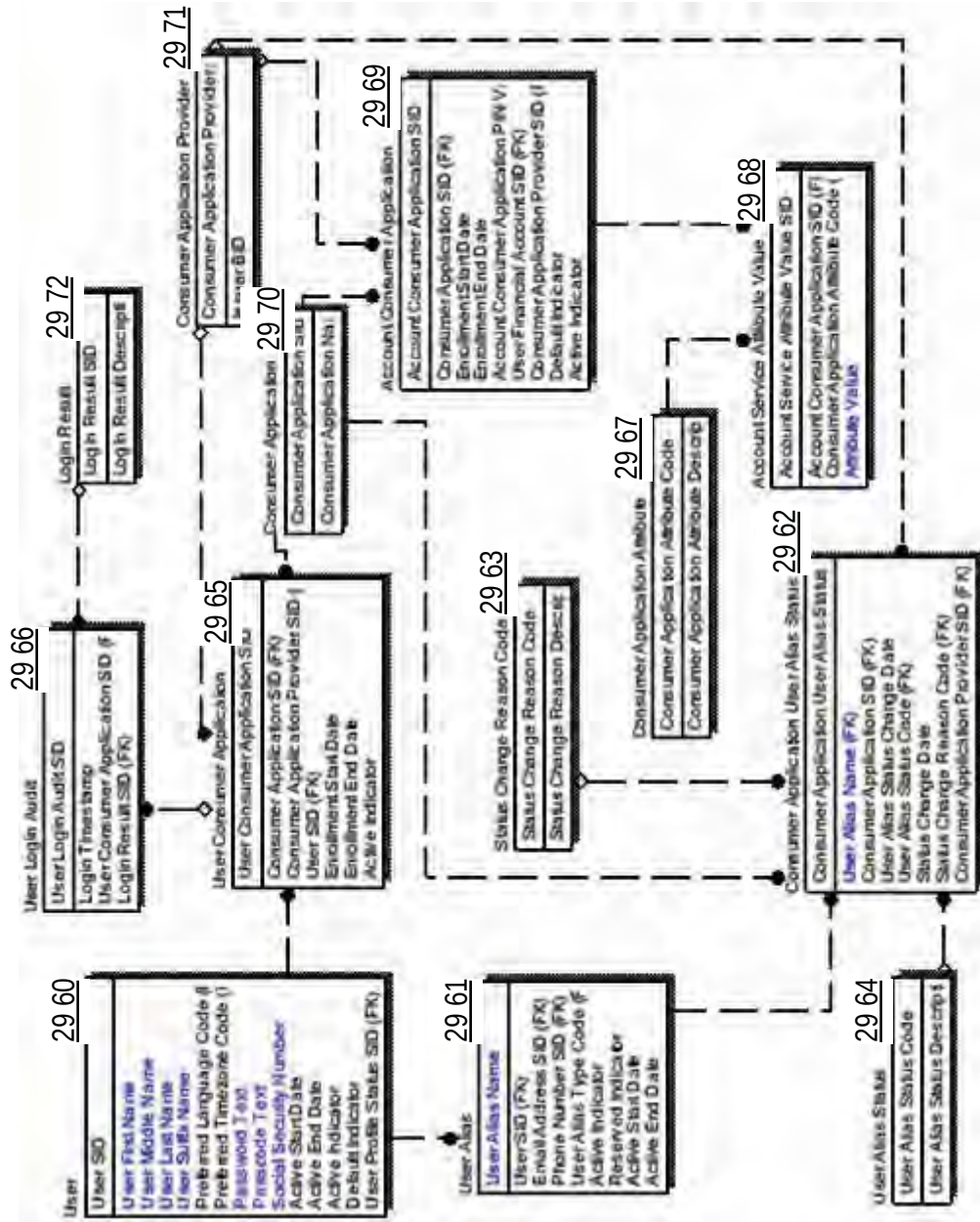


FIGURE 29E

Example: User Profile Attributes Data Model

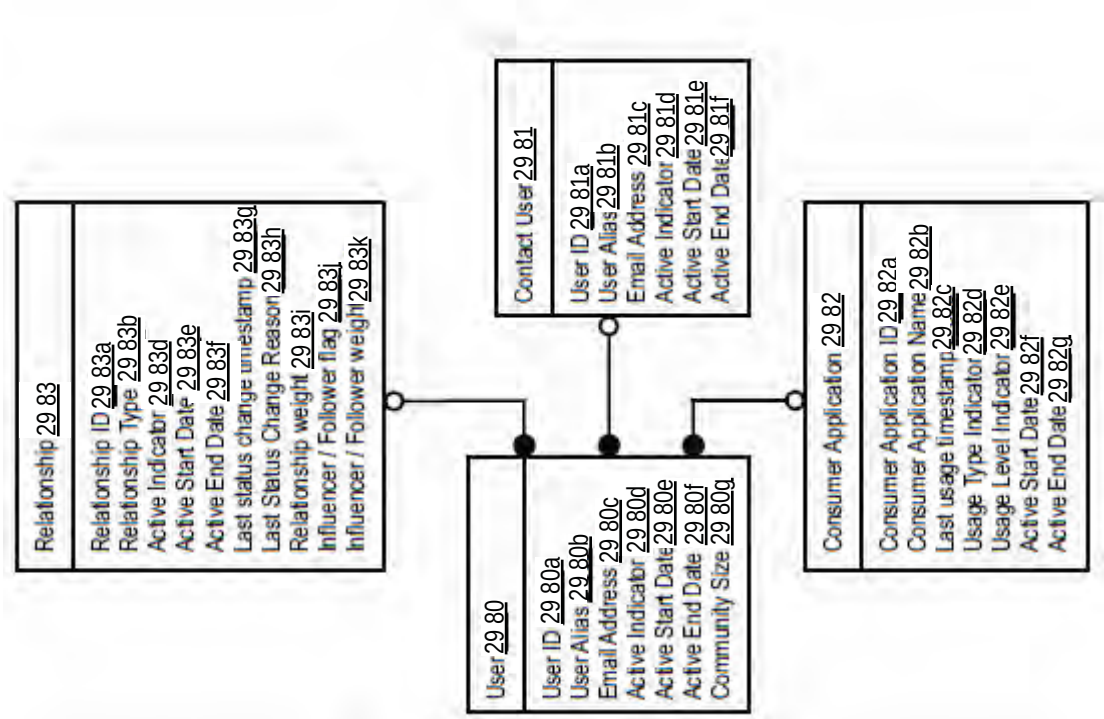


FIGURE 29F

Example: User Profile Attributes Data Model

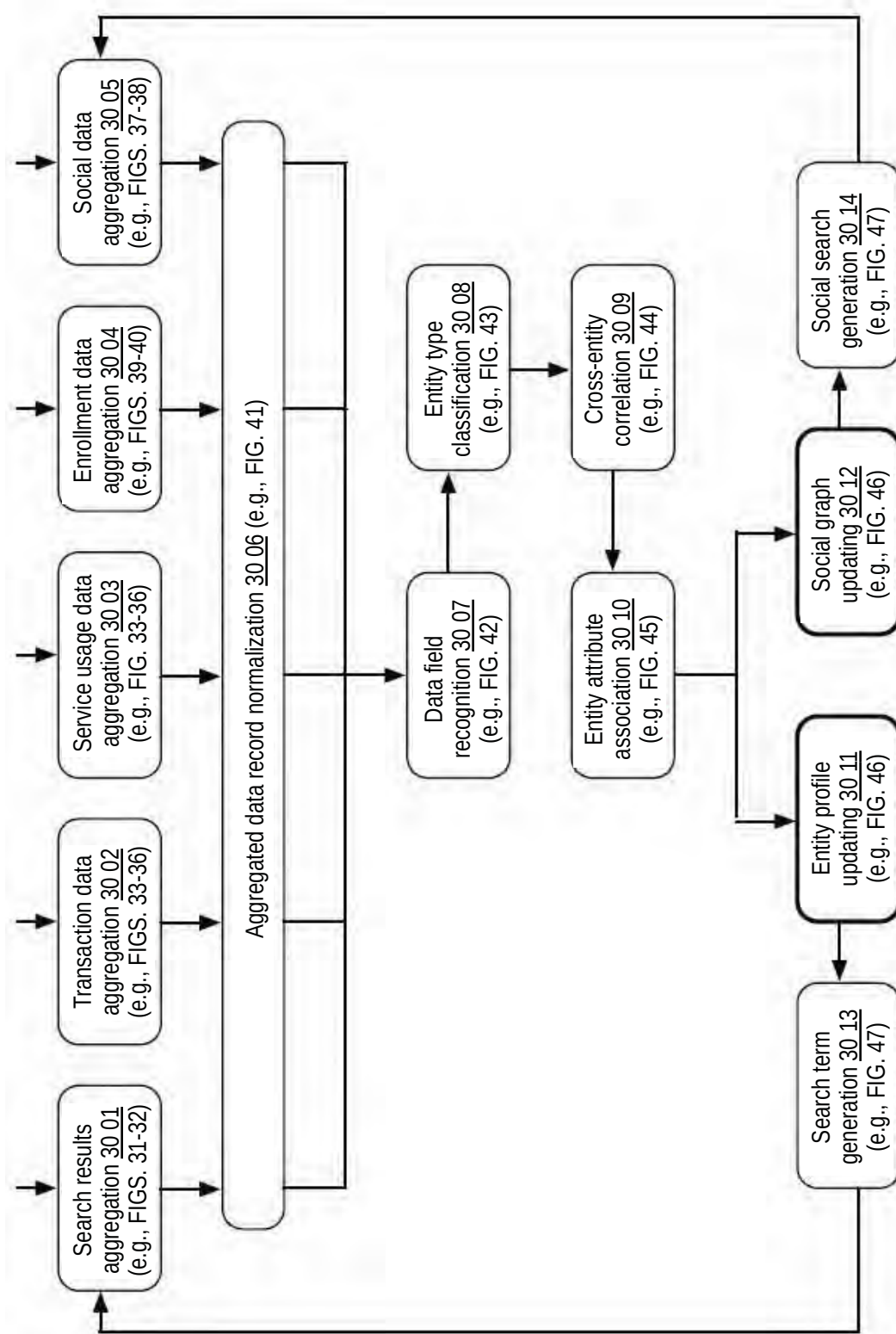


FIGURE 30

Example: Centralized Personal Information Platform Components

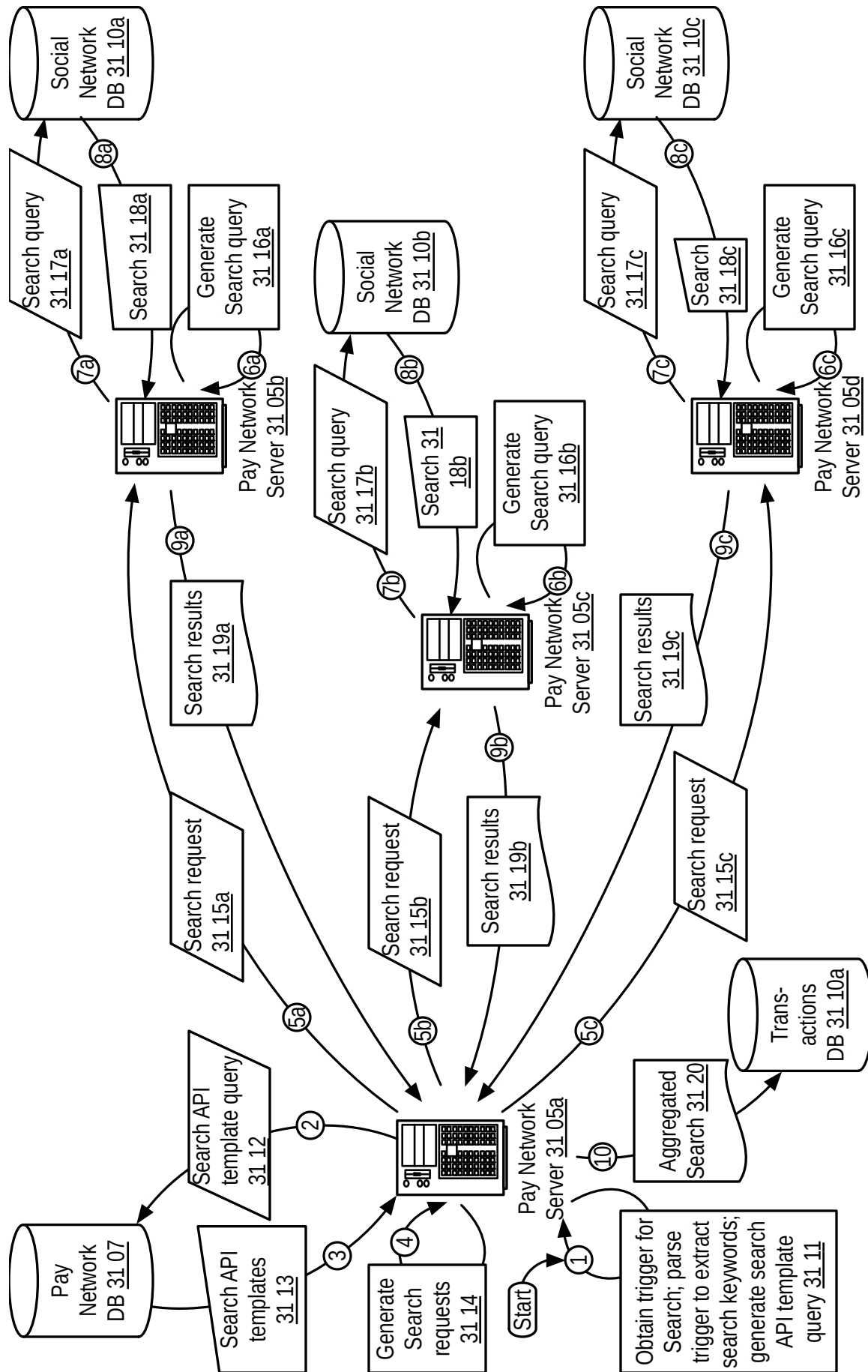


FIGURE 31

Example: Search Results Aggregation

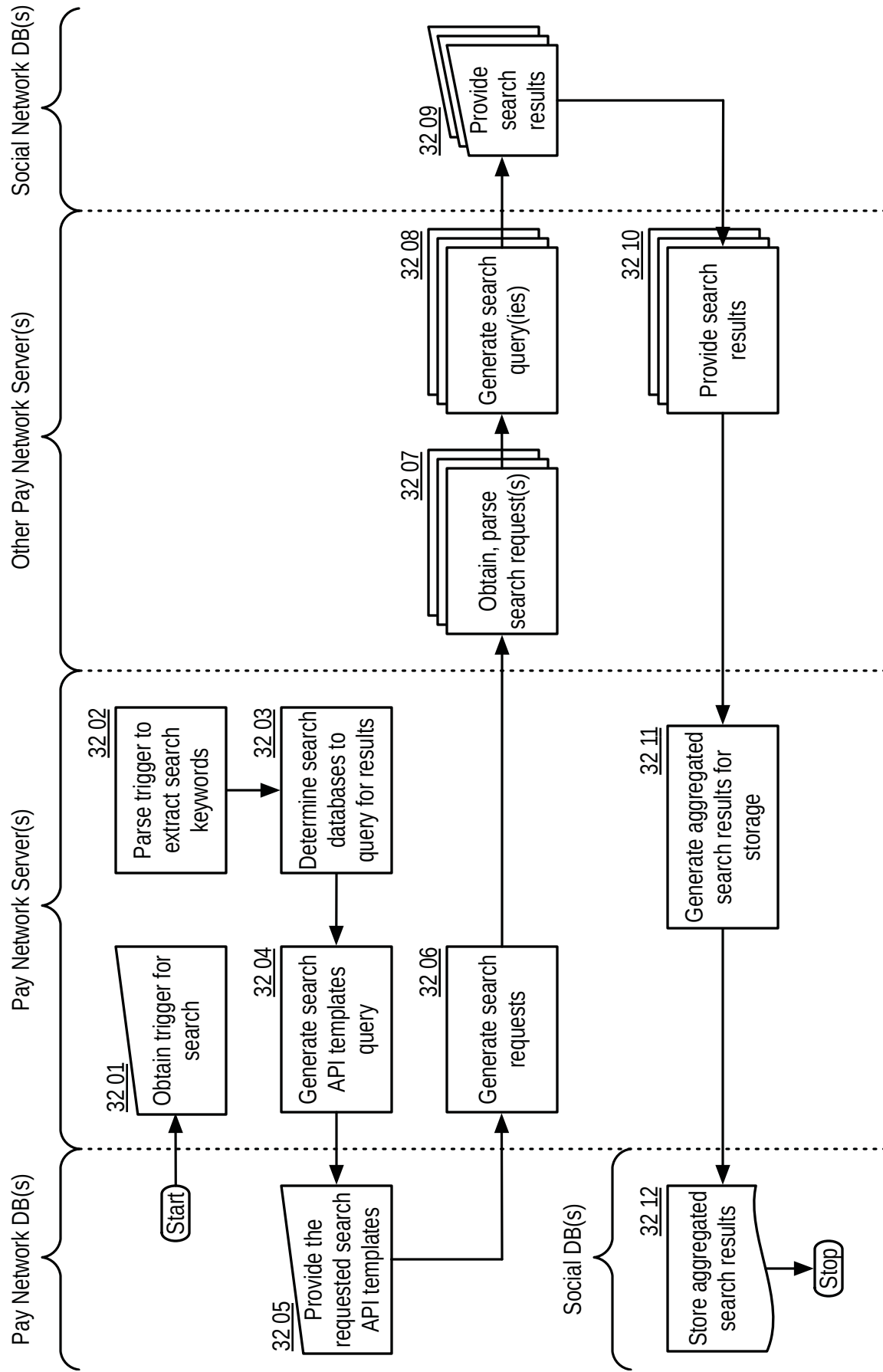


FIGURE 32

Example: Search Results Aggregation ("SRA") component 3200

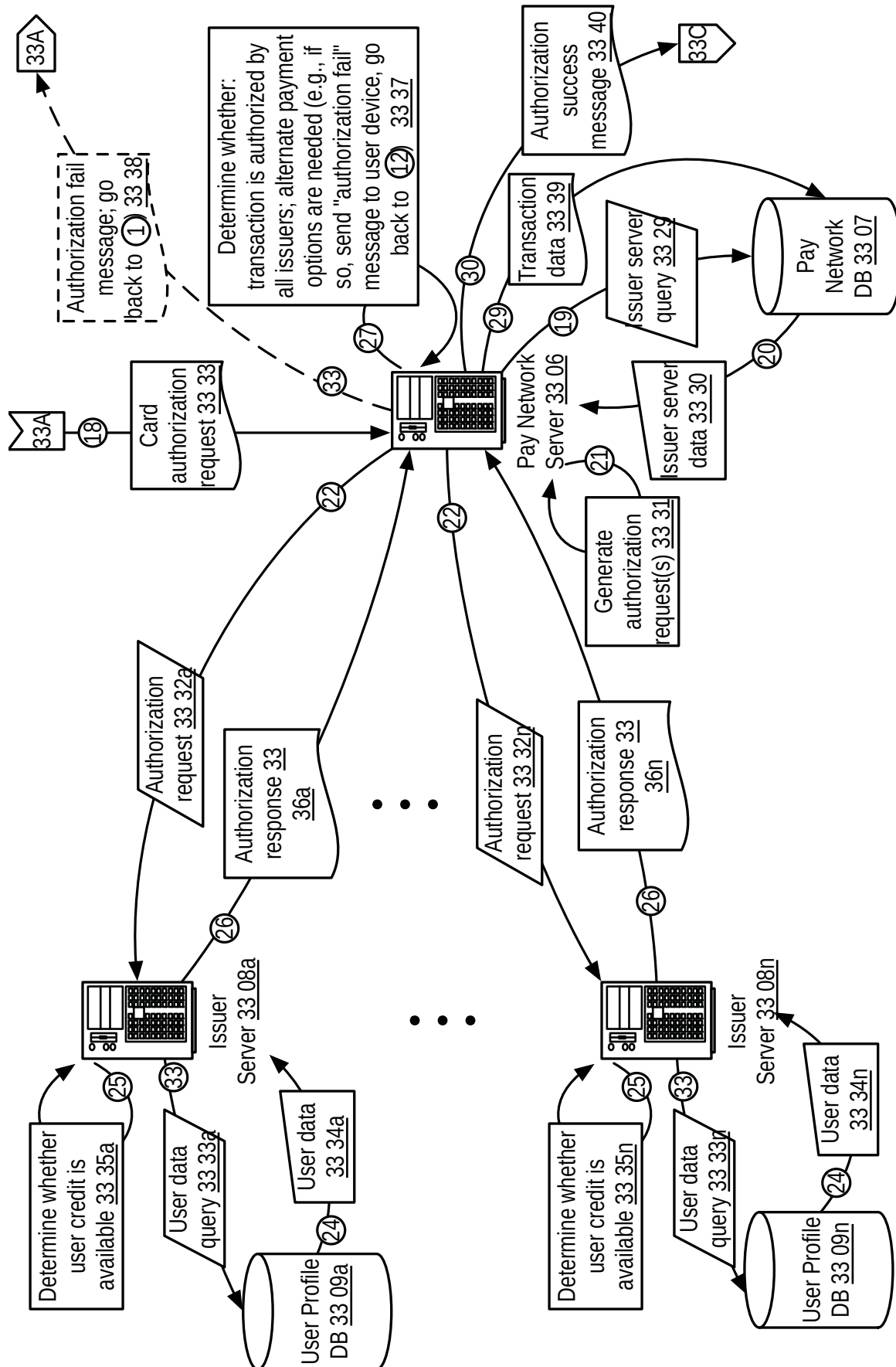


FIGURE 33B

Example: Card-Based Transaction Execution

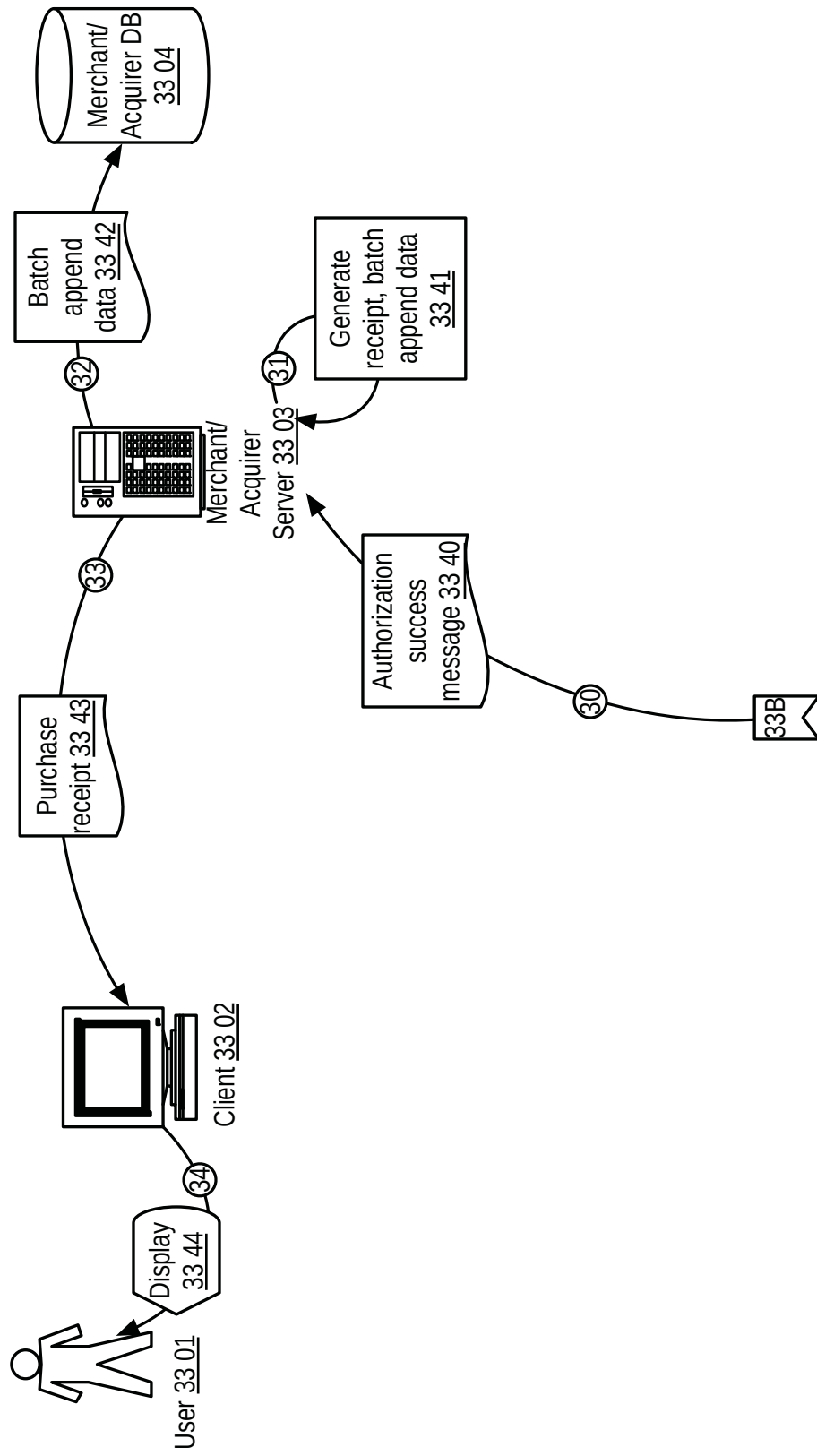


FIGURE 33C

Example: Card-Based Transaction Execution

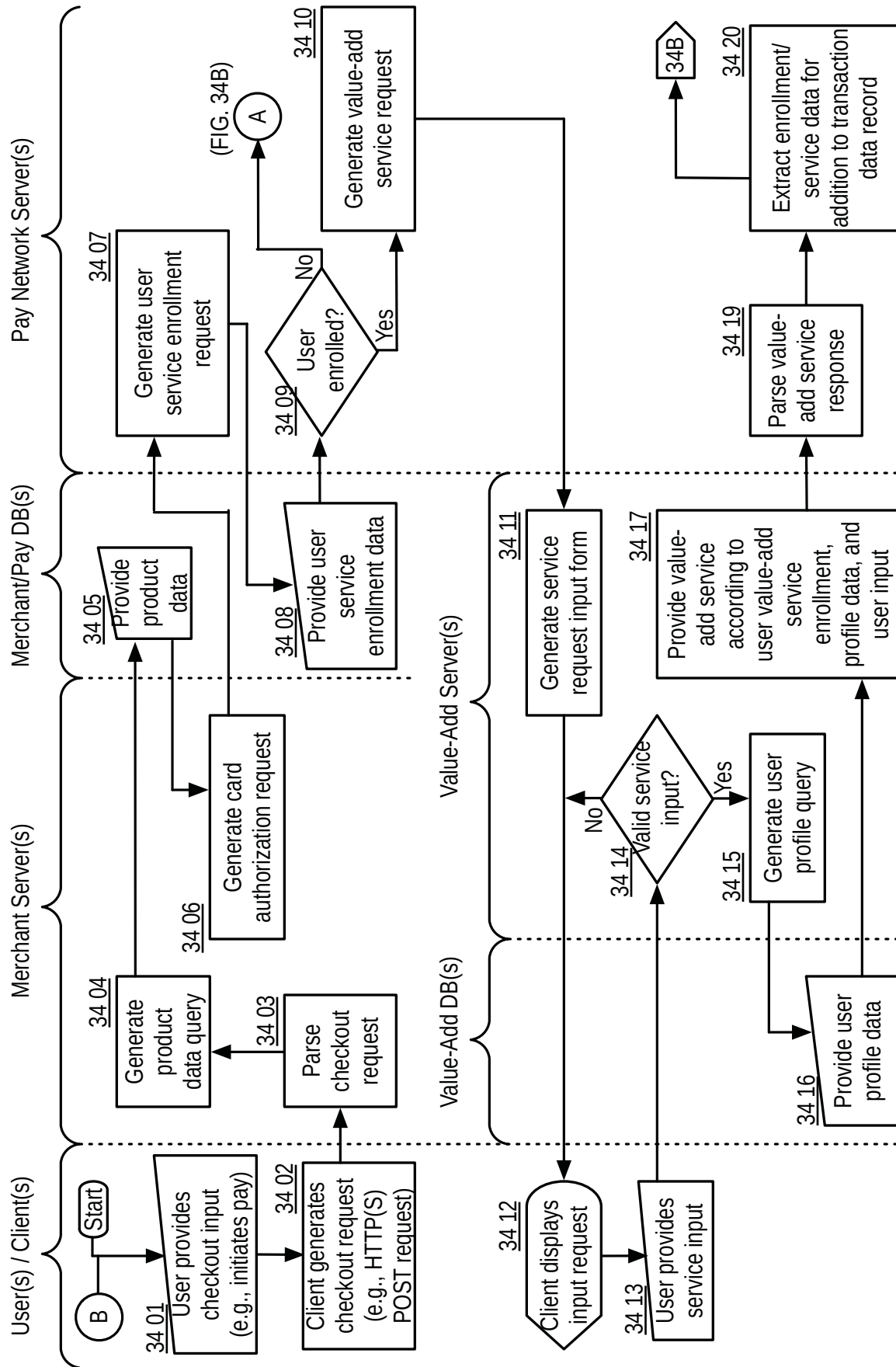


FIGURE 34A

Example: Card-Based Transaction Data Acquisition ("CTDA") component 3400

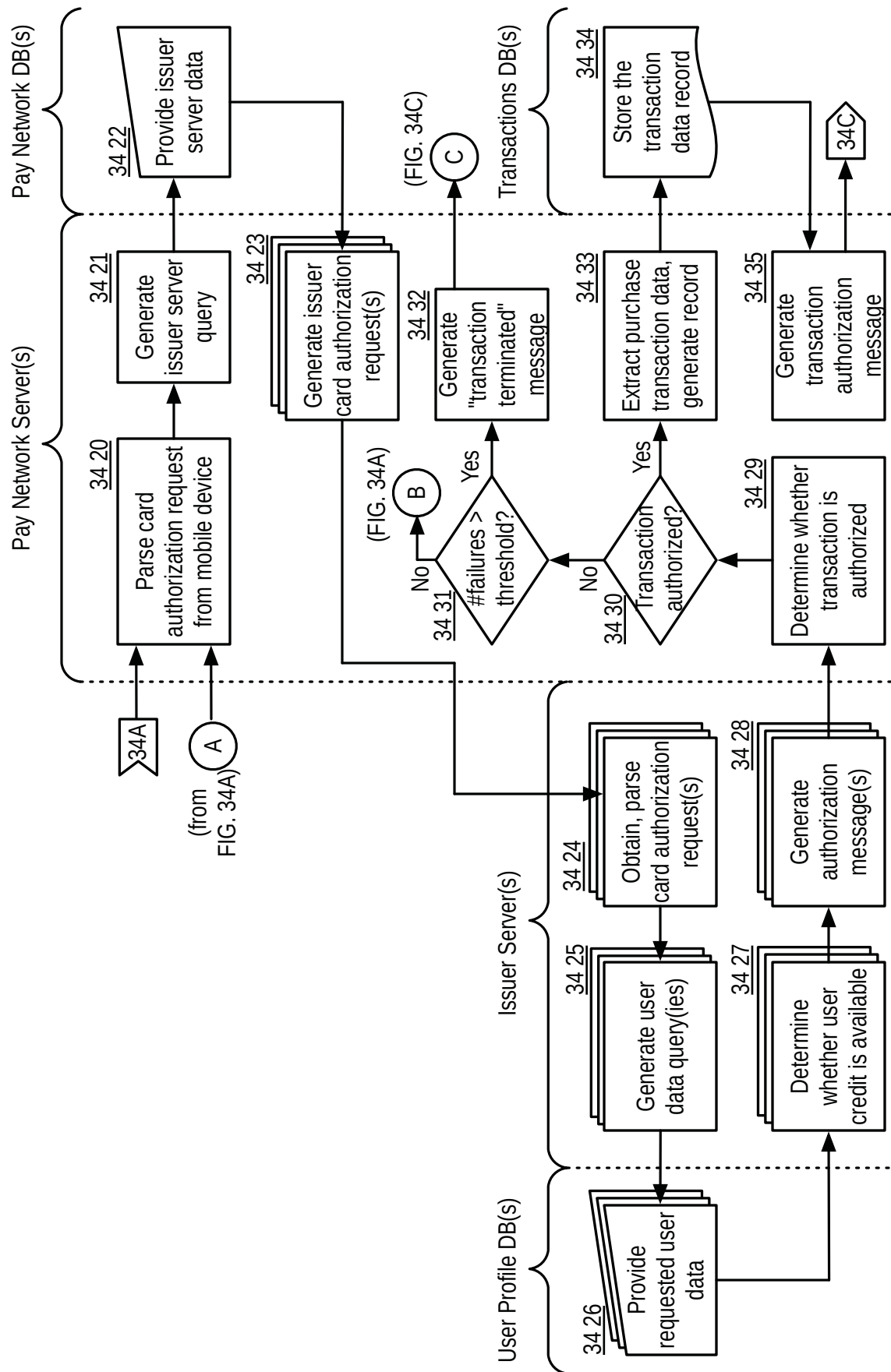


FIGURE 34B

Example: Card-Based Transaction Data Acquisition ("CTDA") component 3400

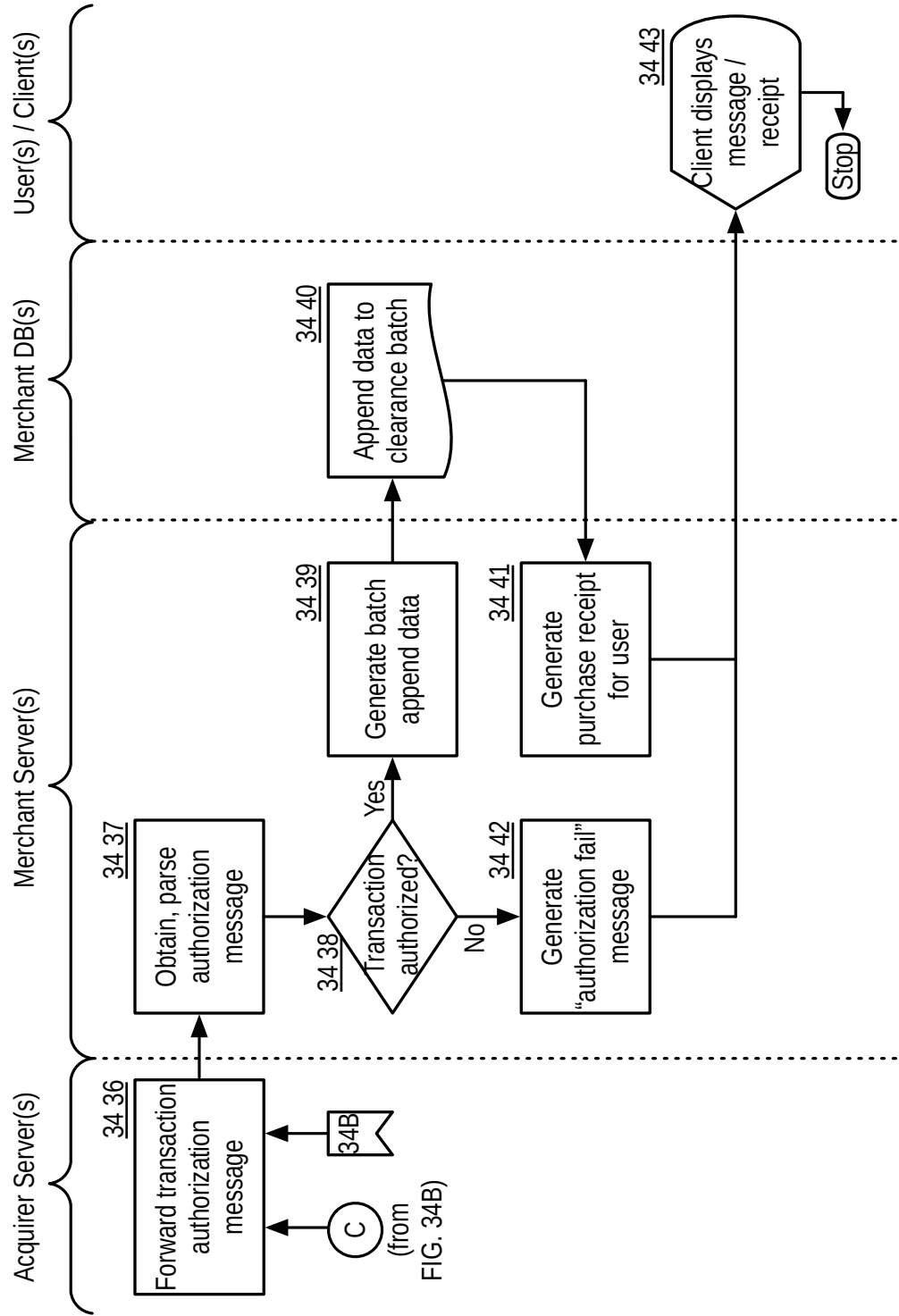


FIGURE 34C

Example: Card-Based Transaction Data Acquisition ("CTDA") component 3400

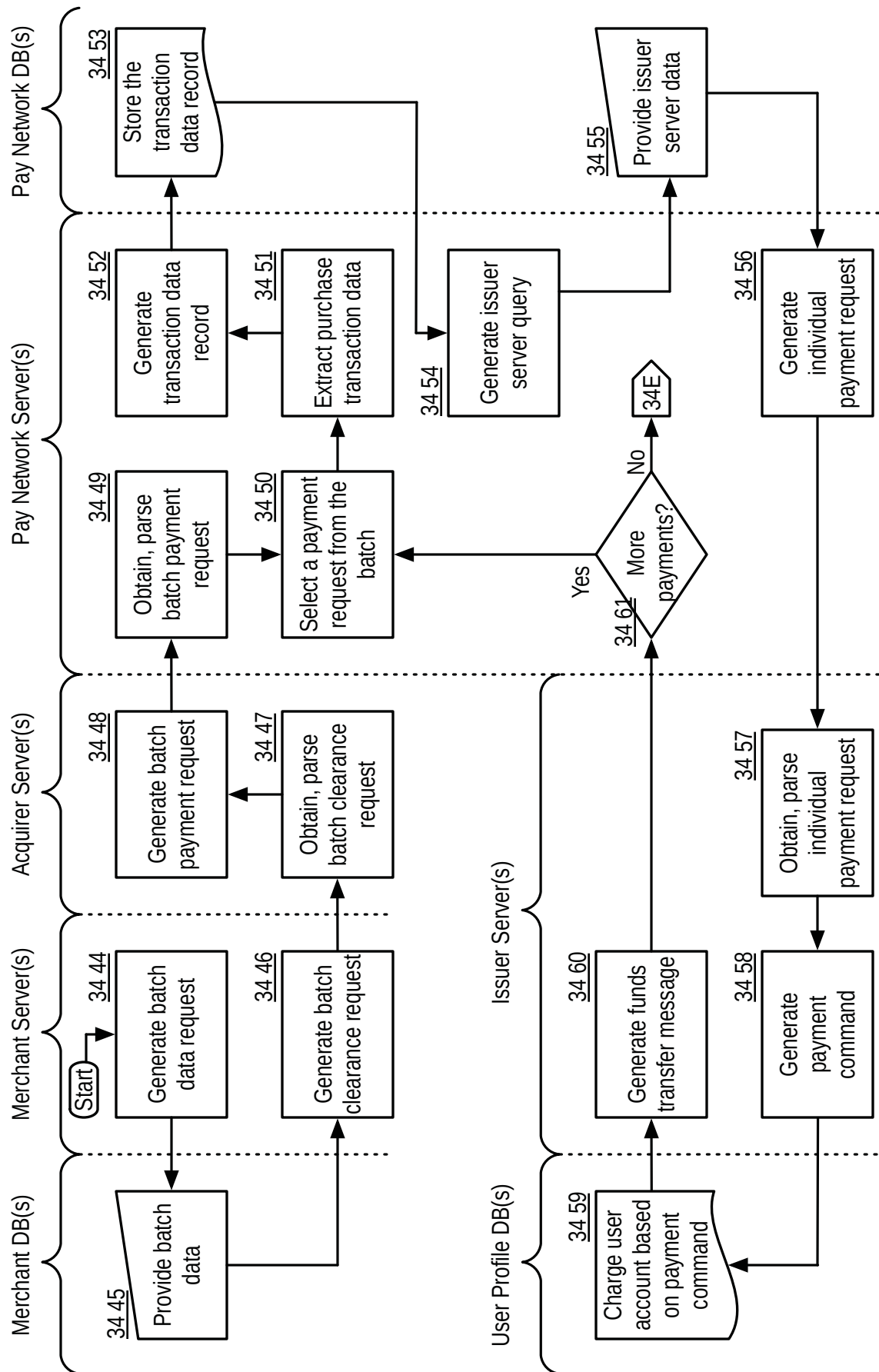


FIGURE 34D

Example: Card-Based Transaction Data Acquisition ("CTDA") component 3400

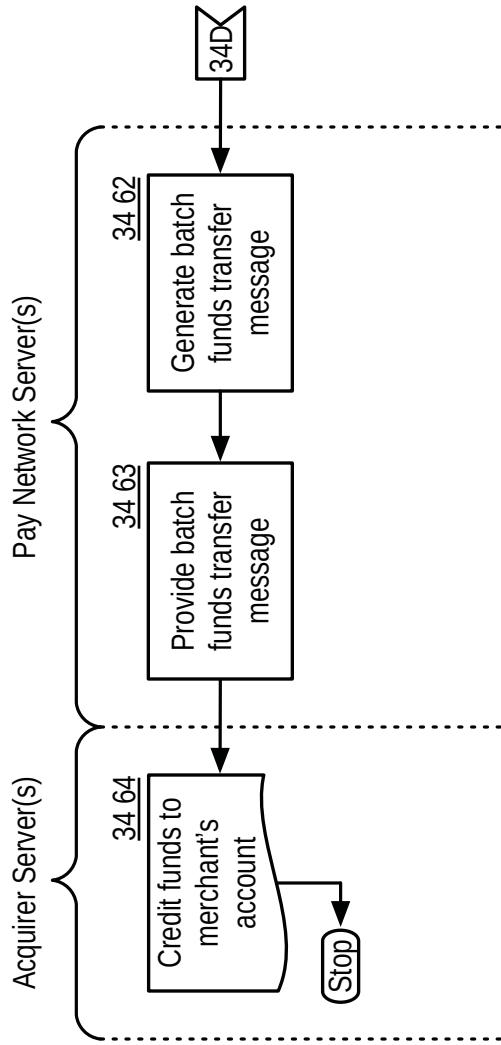


FIGURE 34E

Example: Card-Based Transaction Data Acquisition ("CTDA") component 3400

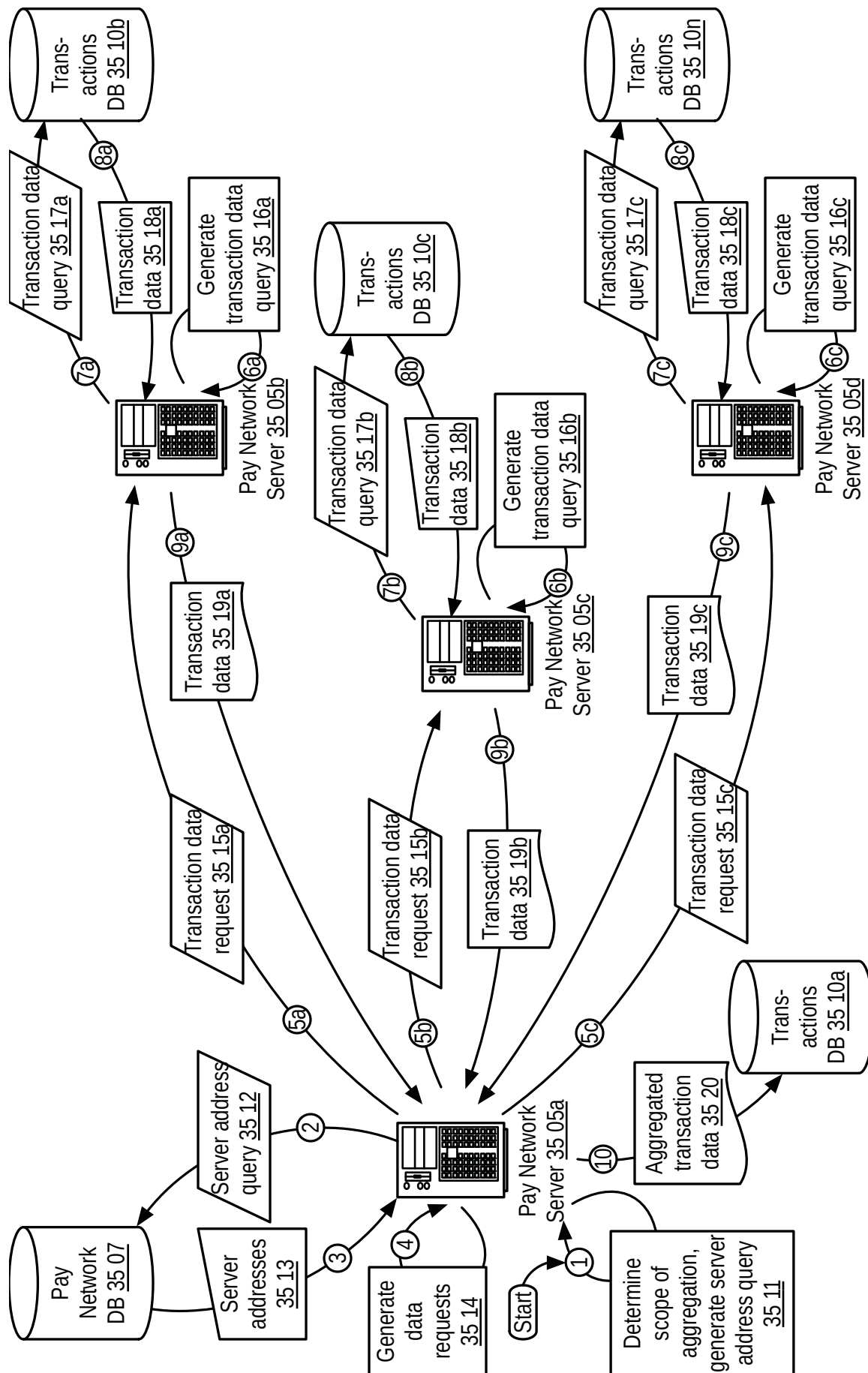


FIGURE 35

Example: Transaction Data Aggregation

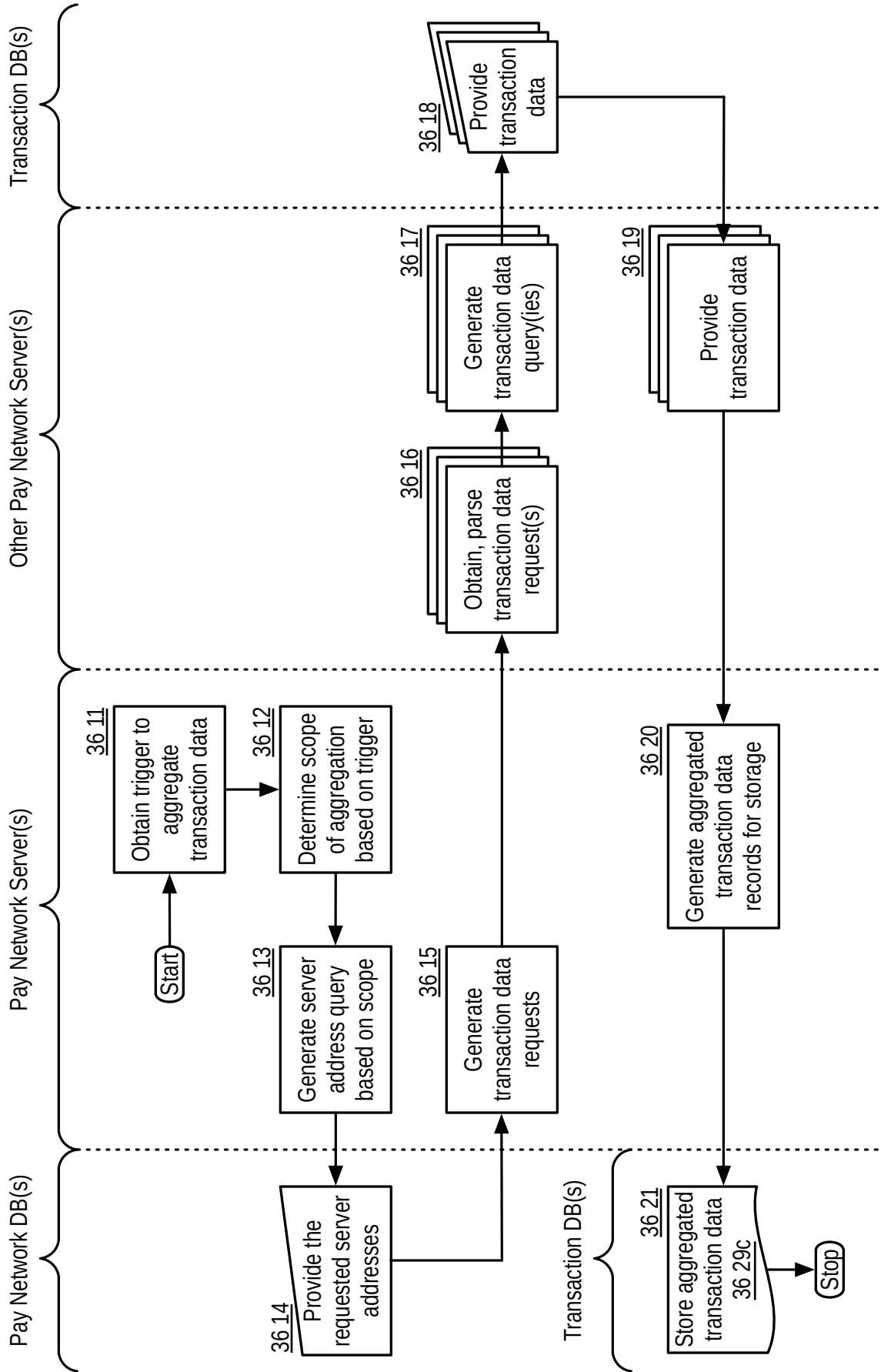


FIGURE 36

Example: Transaction Data Aggregation (TDA) component 3600

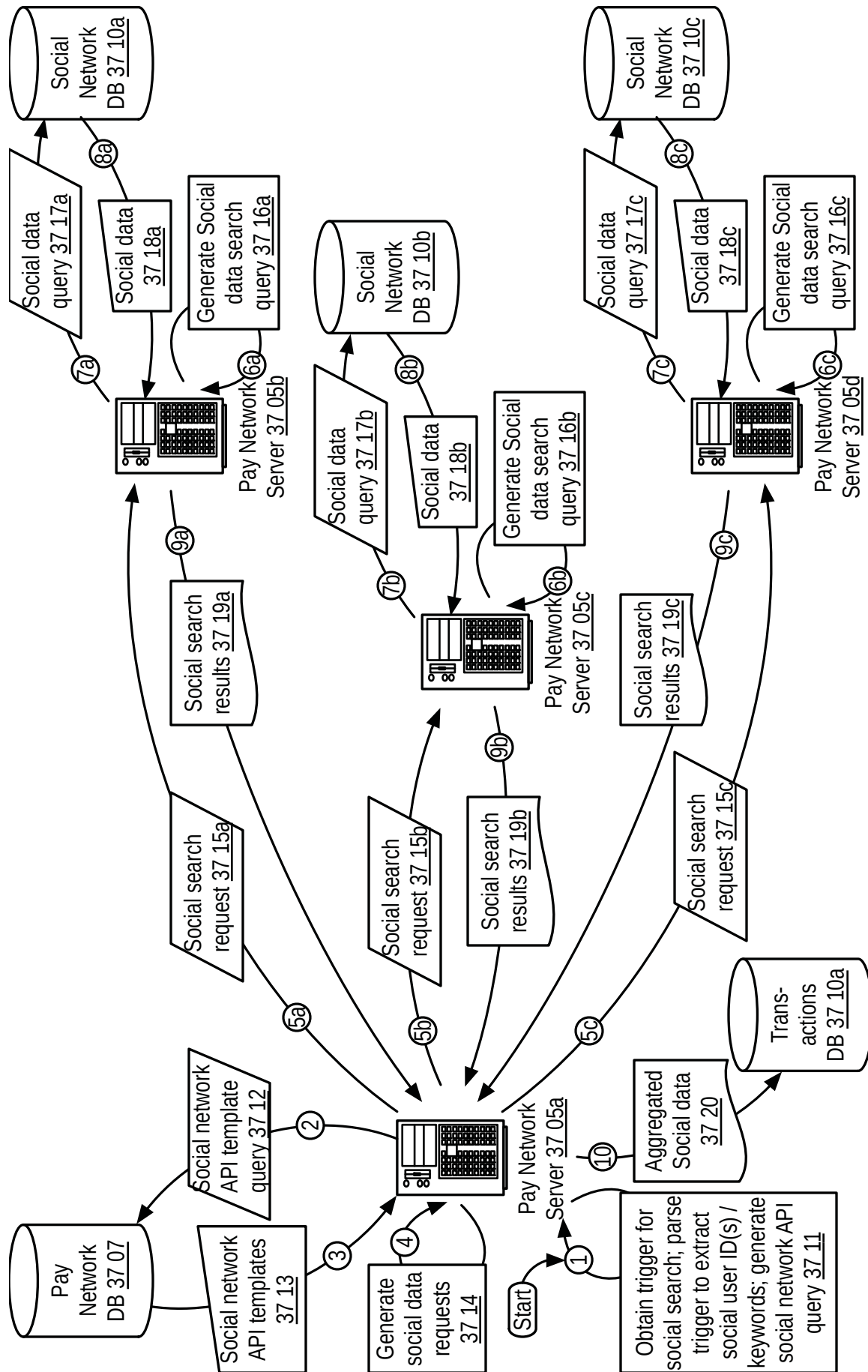


FIGURE 37

Example: Social Data Aggregation

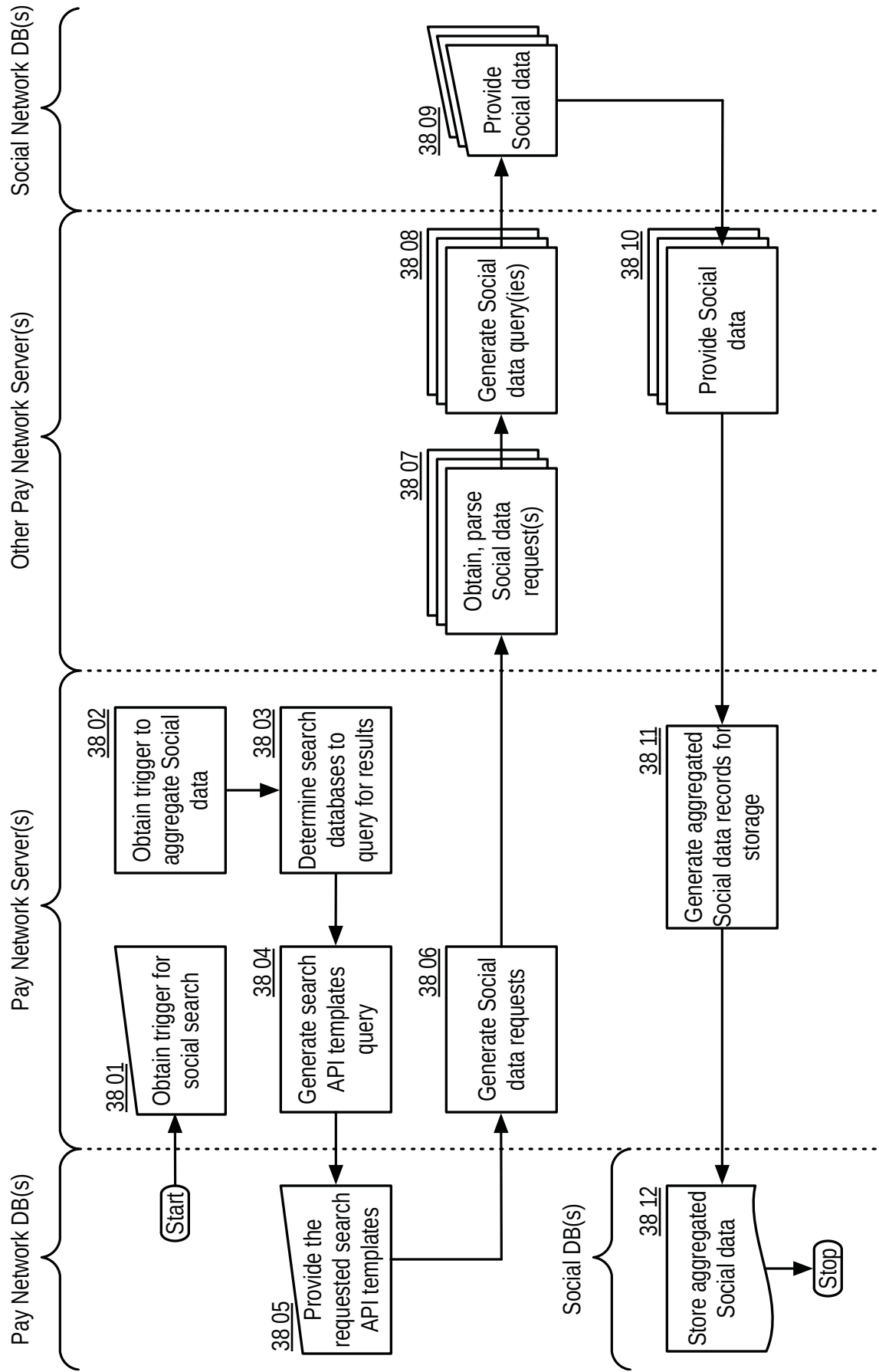


FIGURE 38

Example: Social Data Aggregation ("SDA") component 3800

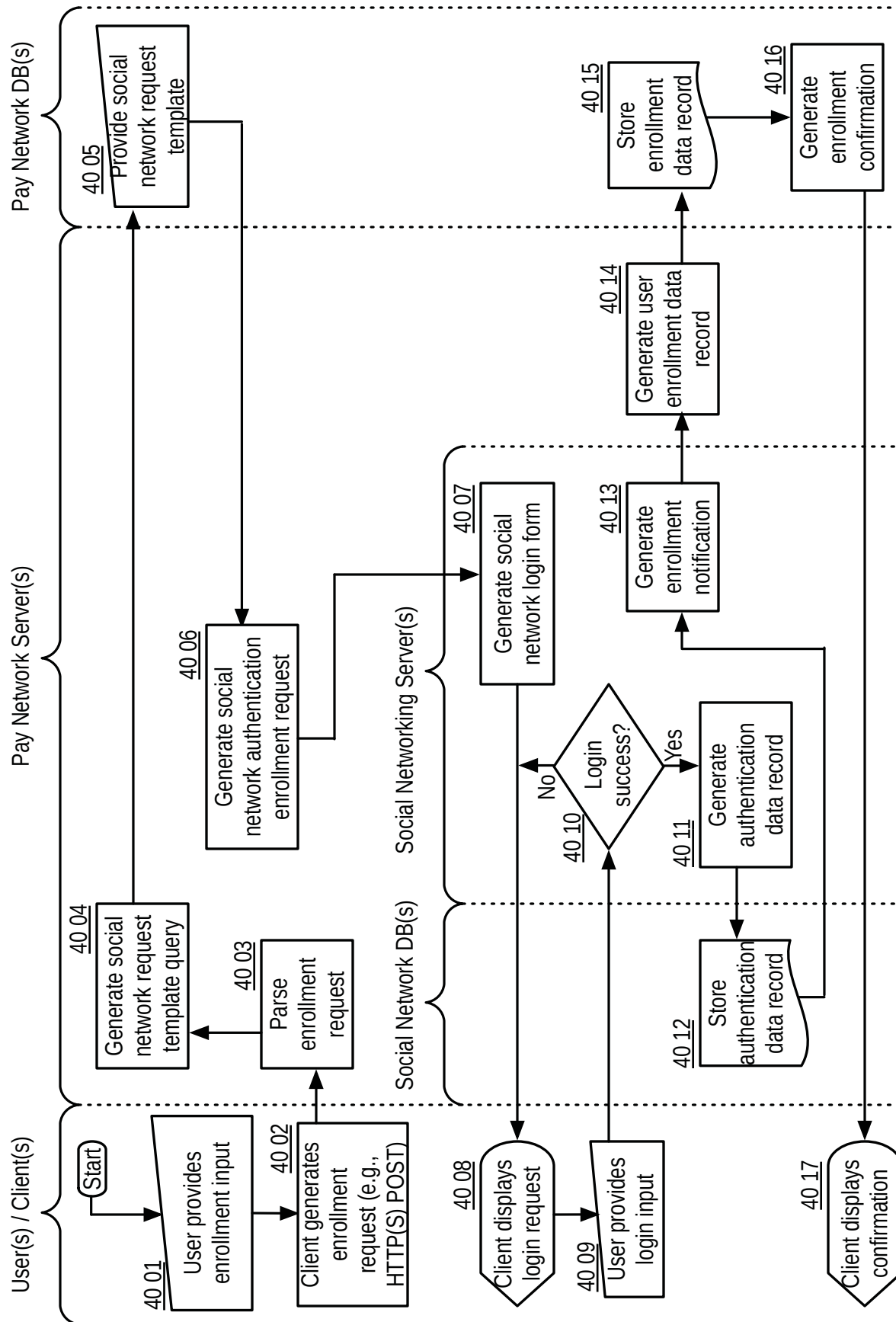


FIGURE 40

Example: Value-Add Service Enrollment ("VASE") component 4000

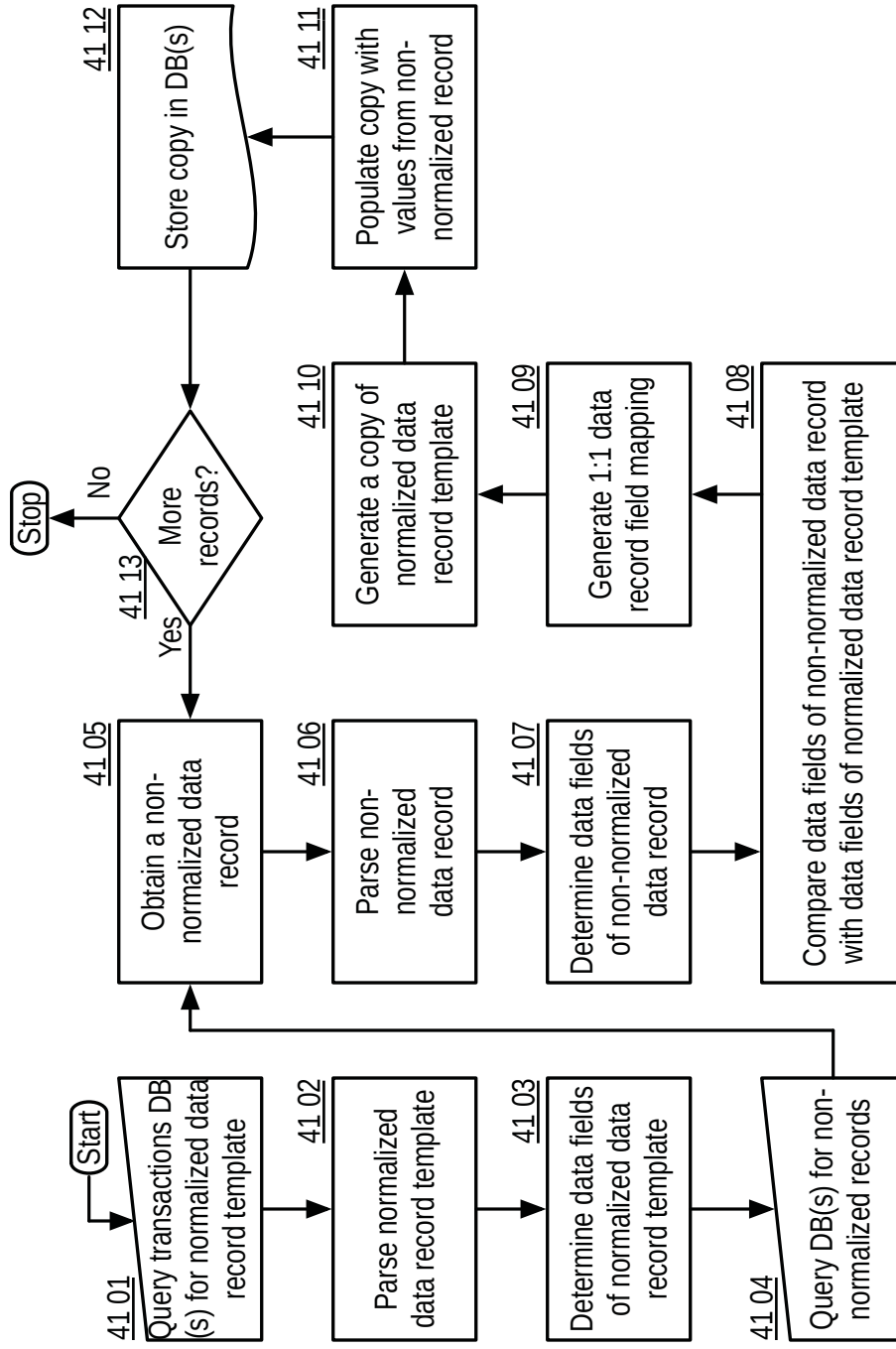


FIGURE 41A

Example: Aggregated Data Record Normalization (“ADNRN”) component 4100

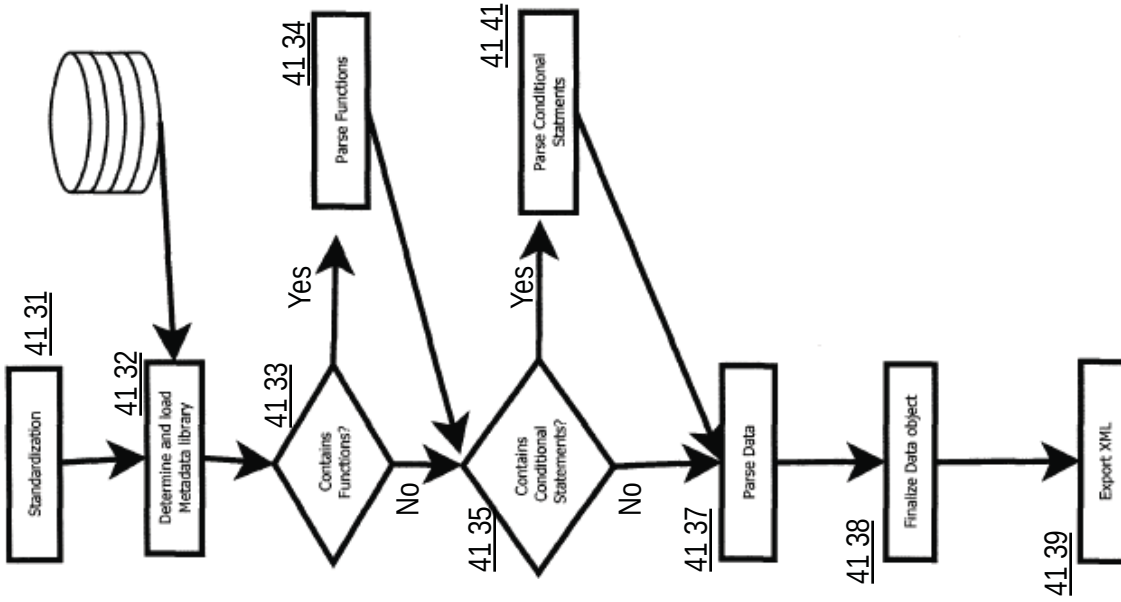


FIGURE 41B

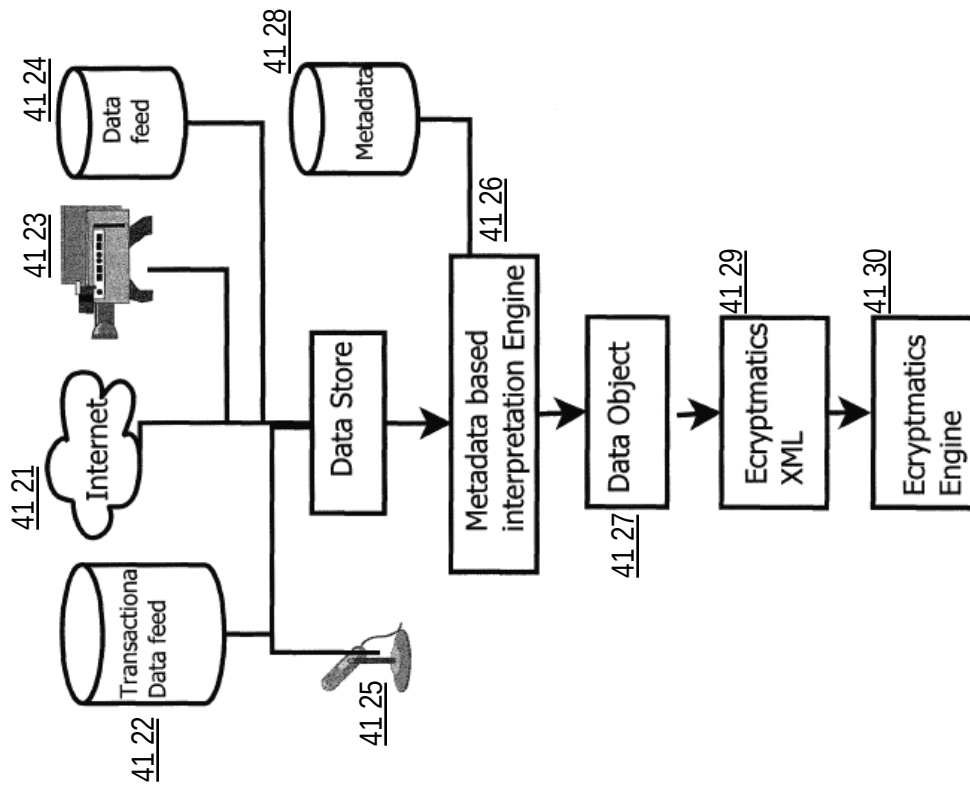


FIGURE 41B

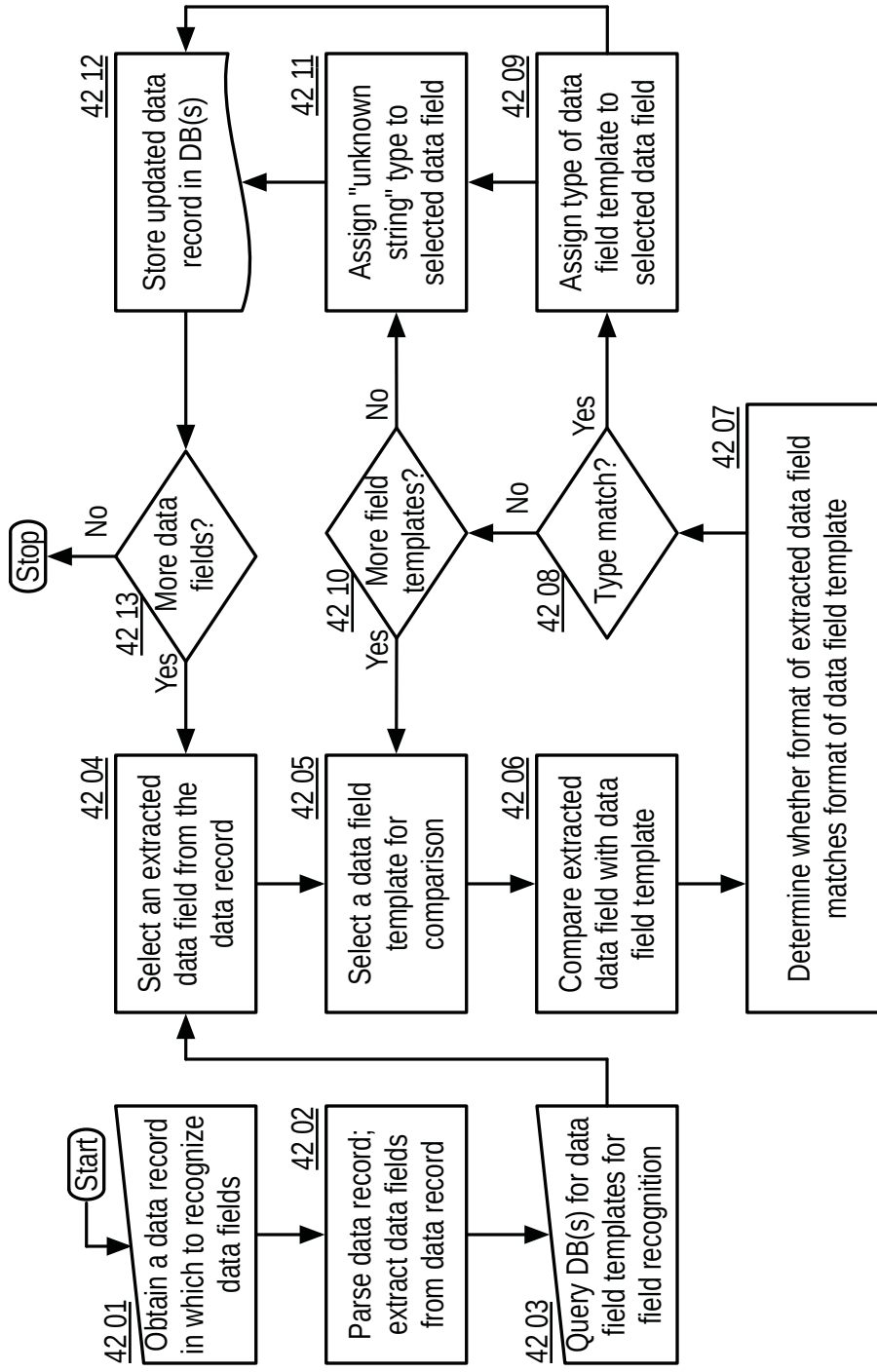


FIGURE 42

Example: Data Field Recognition ("DFR") component 4200

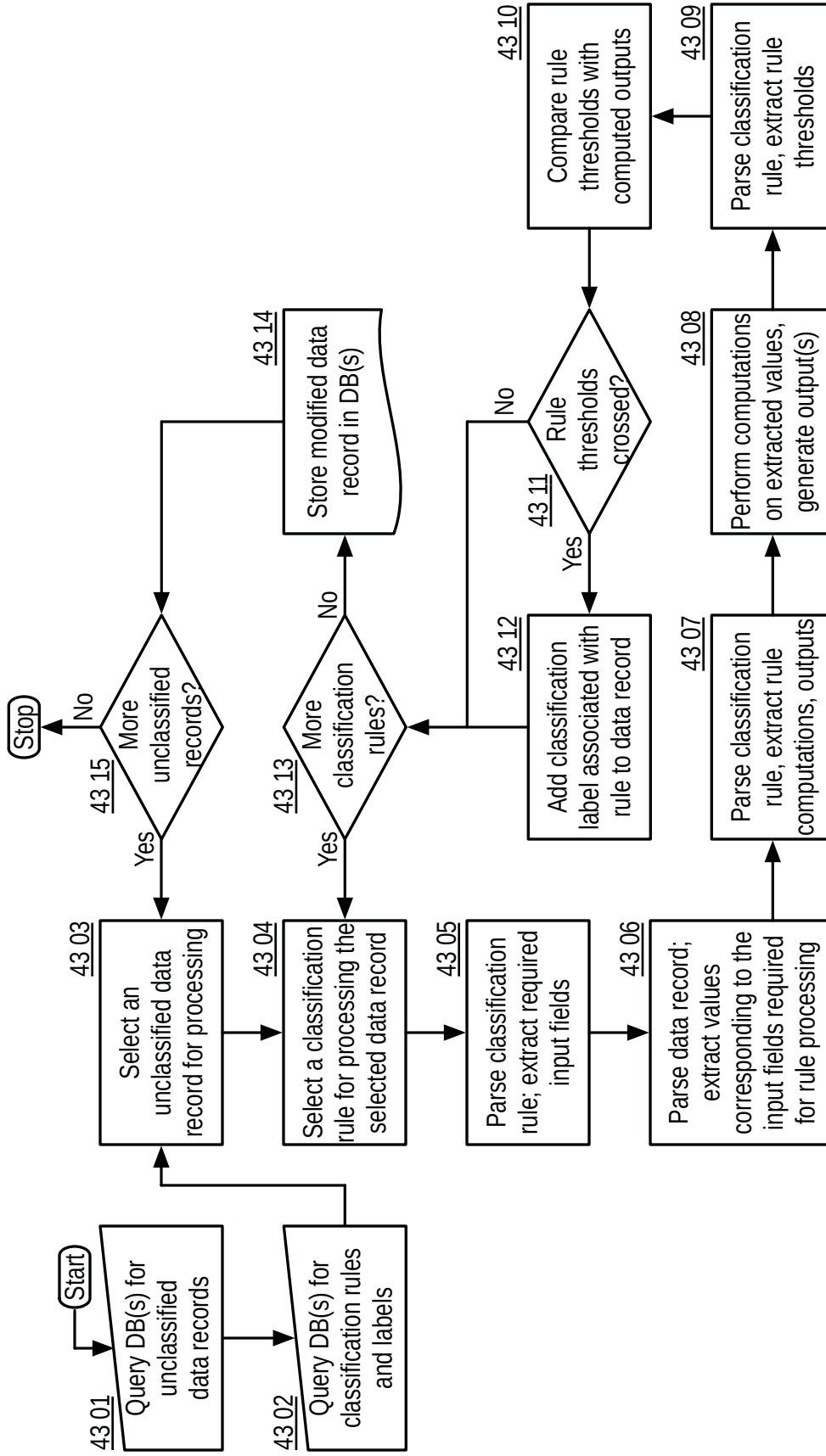


FIGURE 43

Example: Entity Type Classification (“ETC”) component 4300

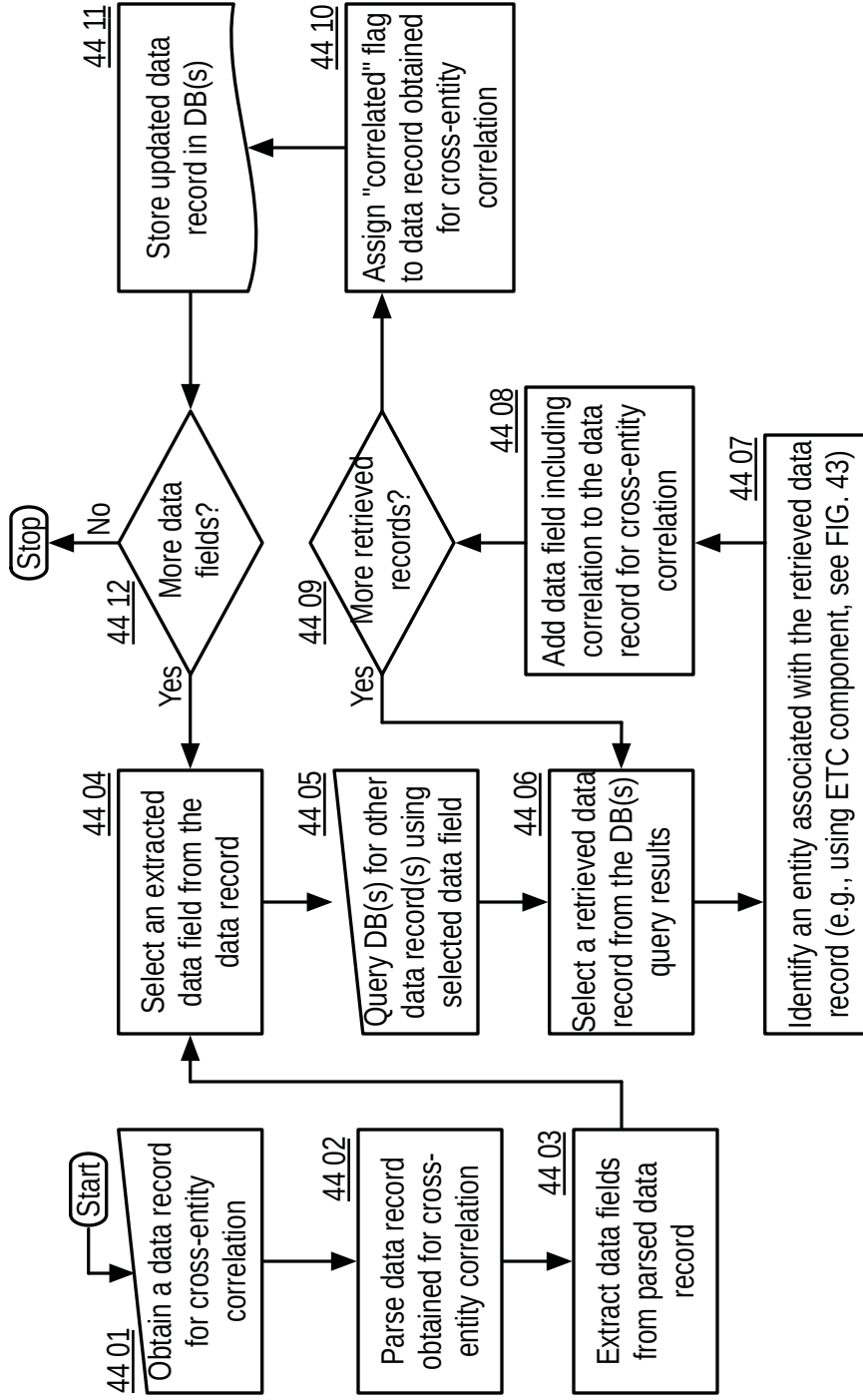


FIGURE 44

Example: Cross-Entity Correlation ("CEC") component 4400

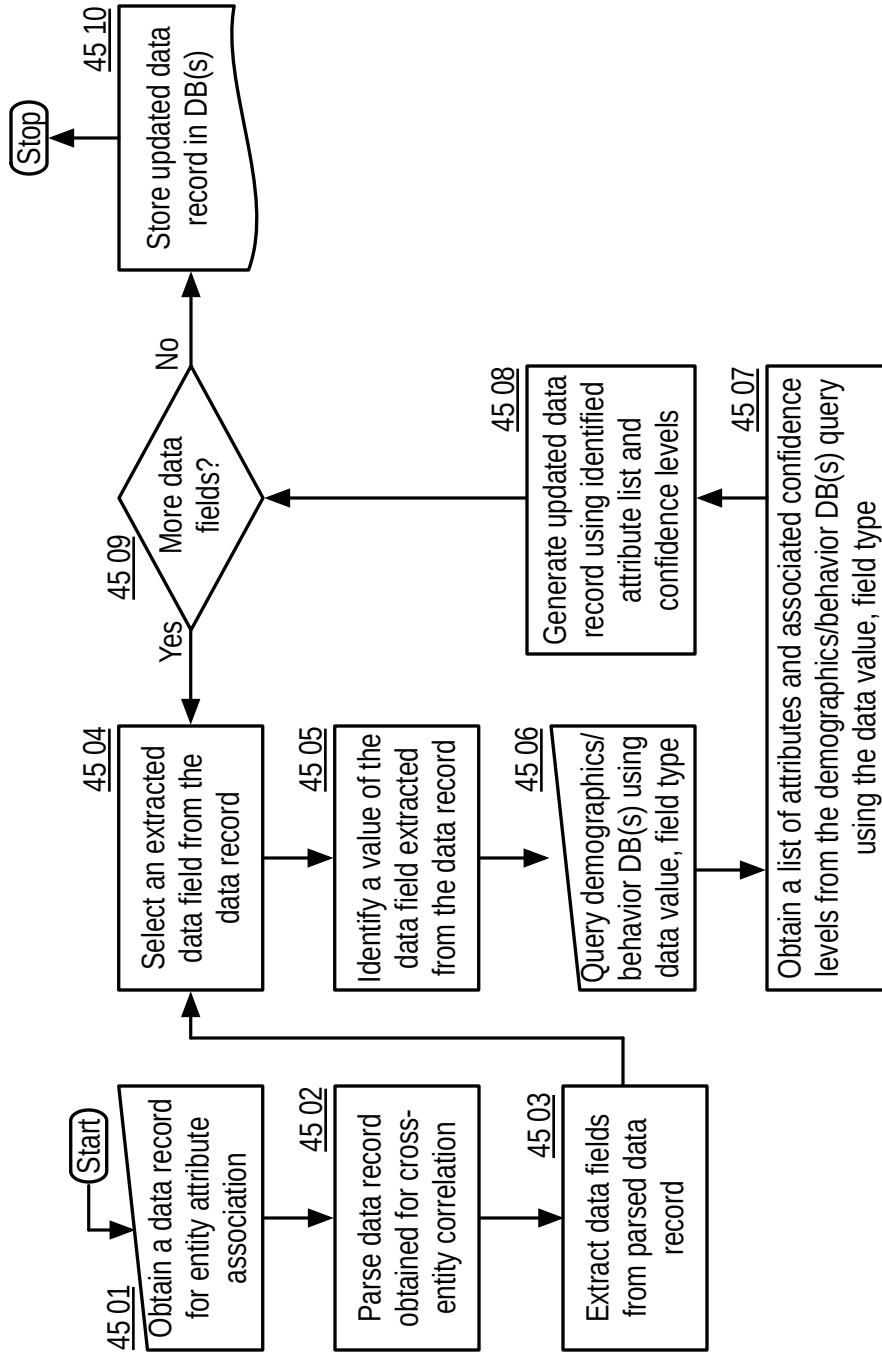


FIGURE 45

Example: Entity Attribute Association ("EAA") component 4500

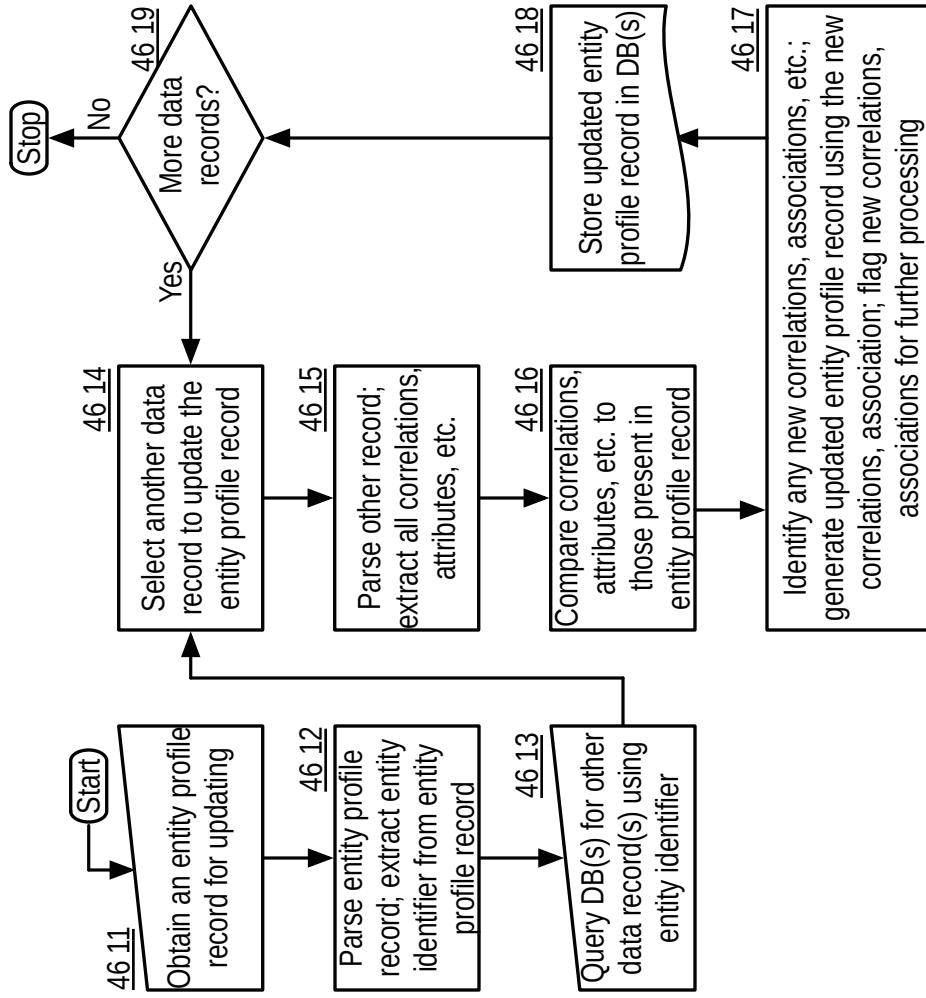


FIGURE 46

Example: Entity Profile-Graph Updating (“EPGU”) component 4600

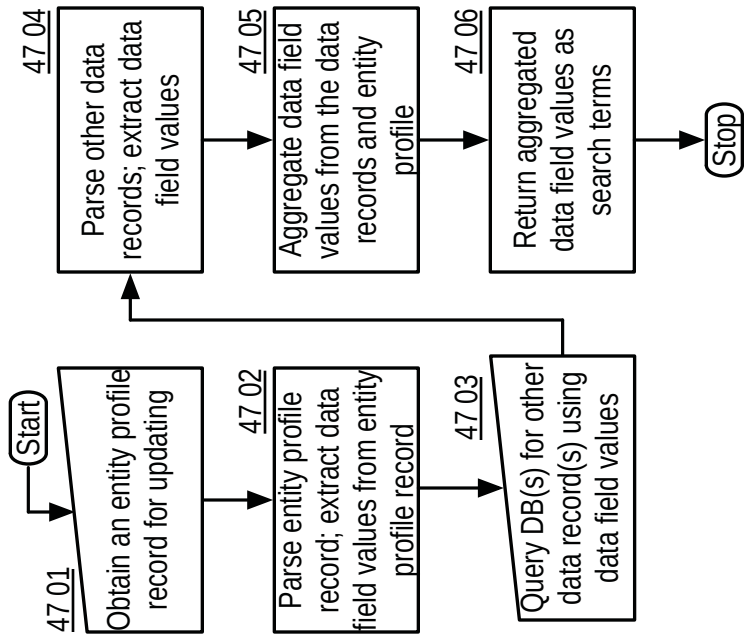


FIGURE 47

Example: Search Term Generation (“STG”) component 4700

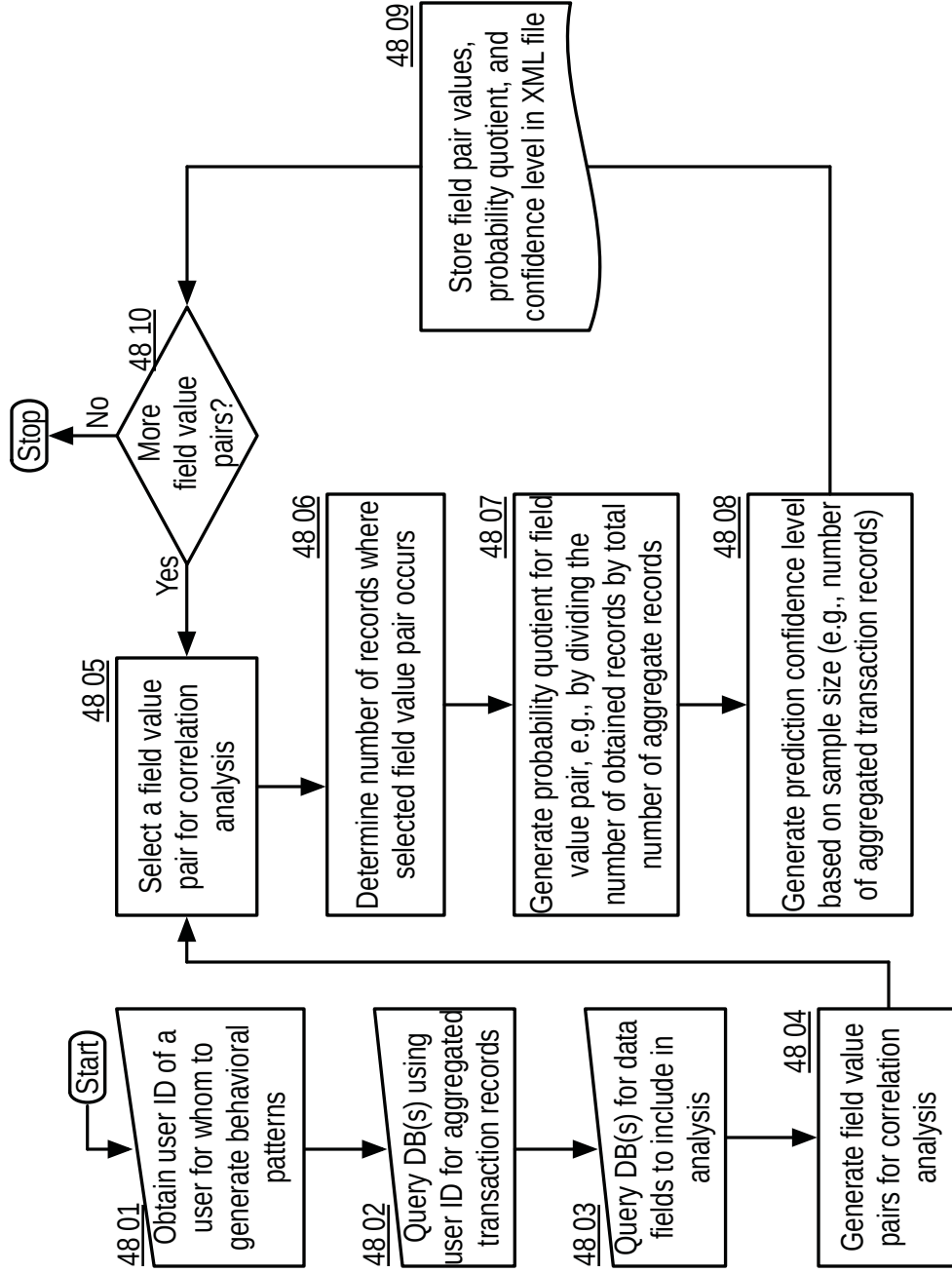


FIGURE 48

Example: User Behavior Analysis ("UBA") component 4800

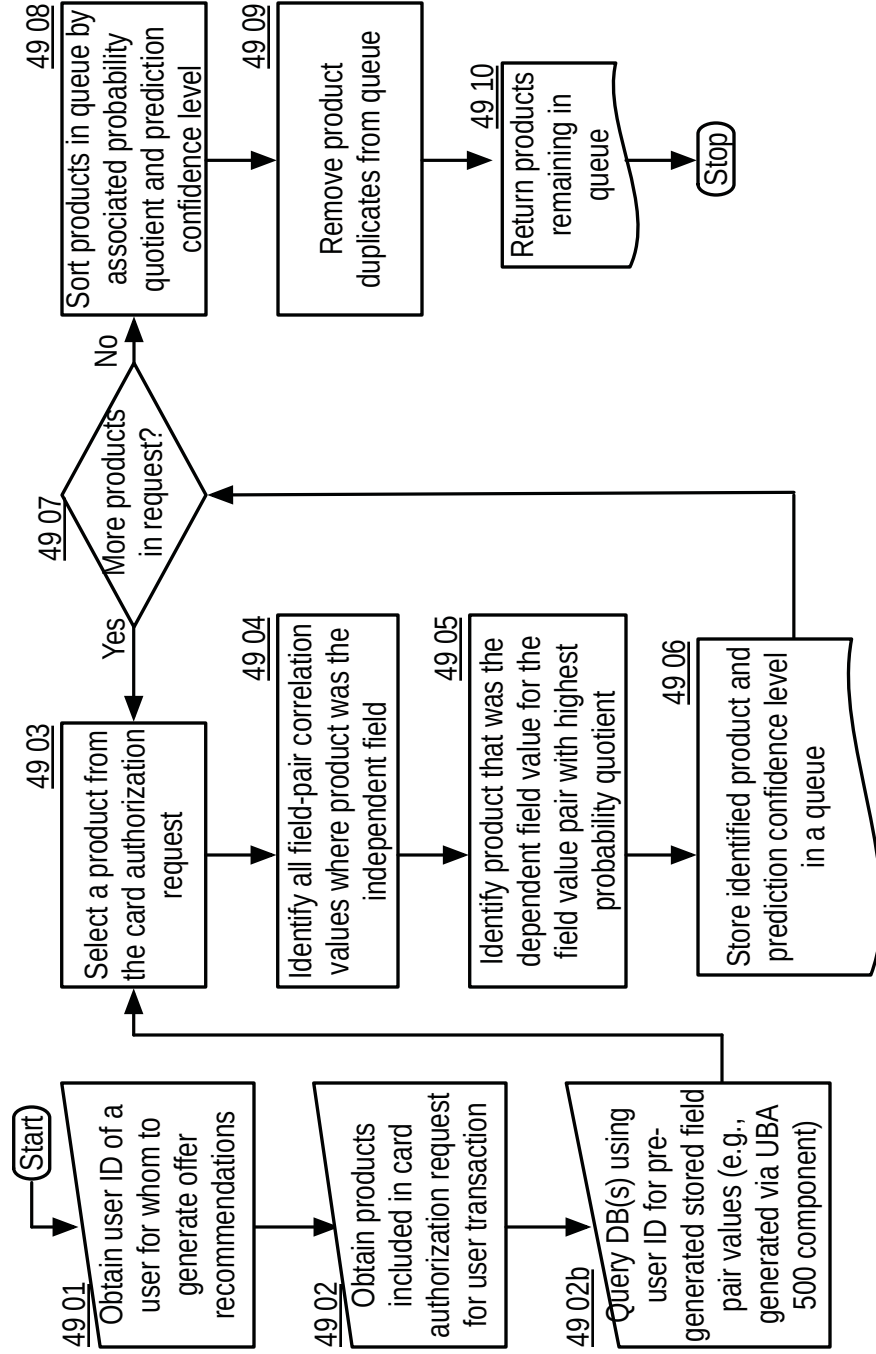


FIGURE 49

Example: User Behavior-Based Offer Recommendation ("UBOR") component 4900

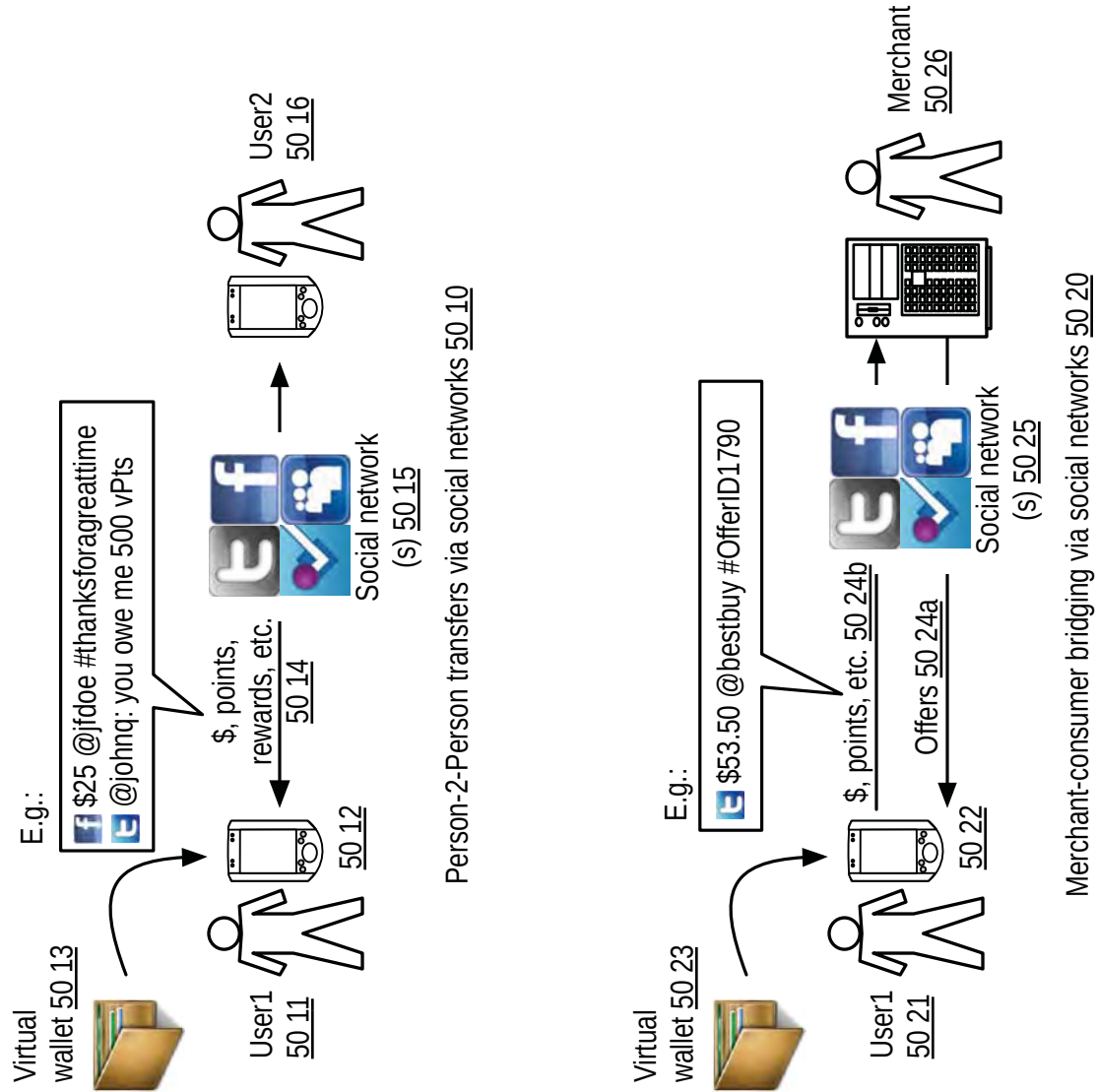


FIGURE 50

Example: SocialPay

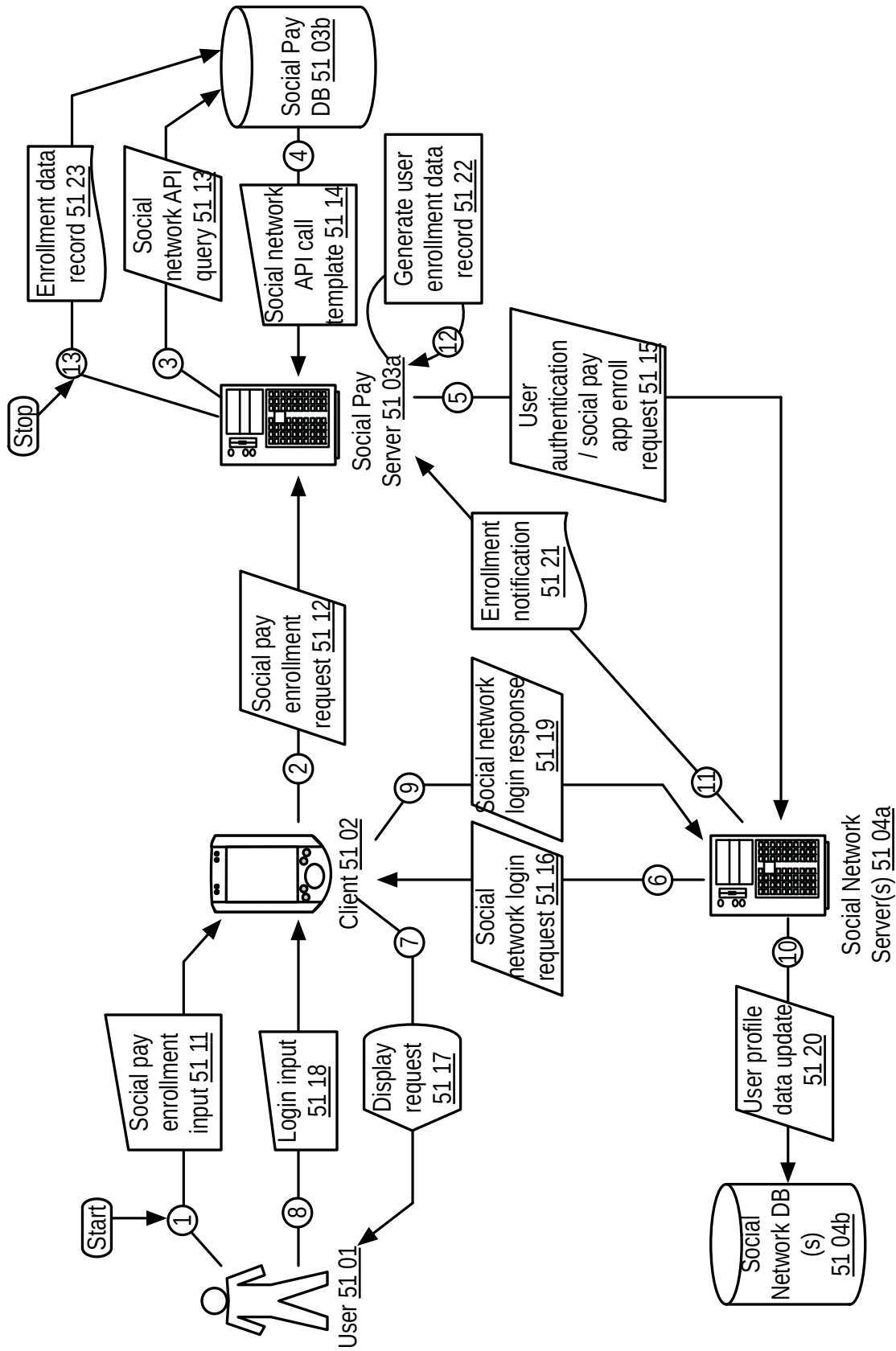


FIGURE 51

Example Data Flow: Social Pay Enrollment

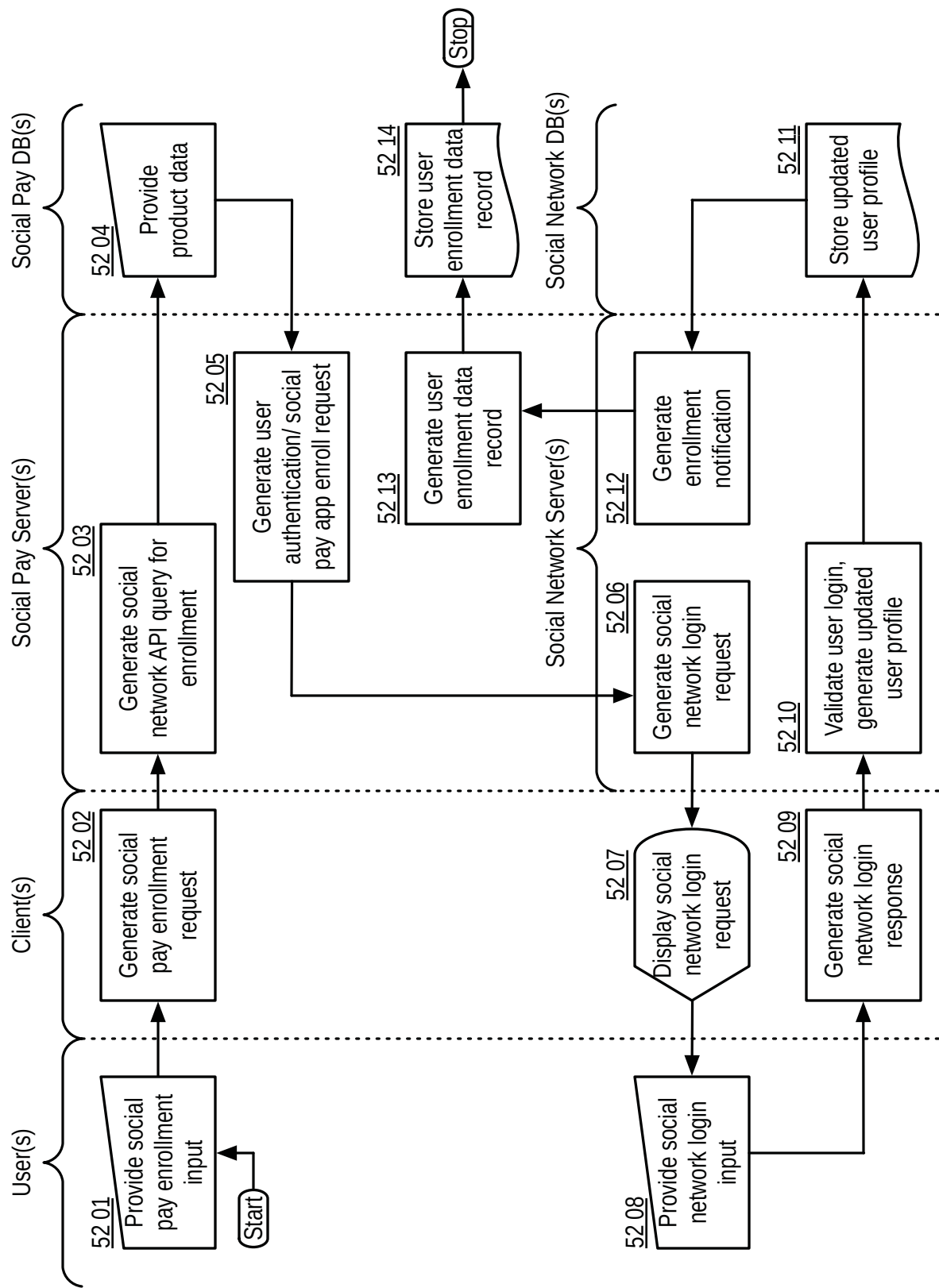


FIGURE 52

Example Logic Flow: Social Pay Enrollment ("SPE") component 5200

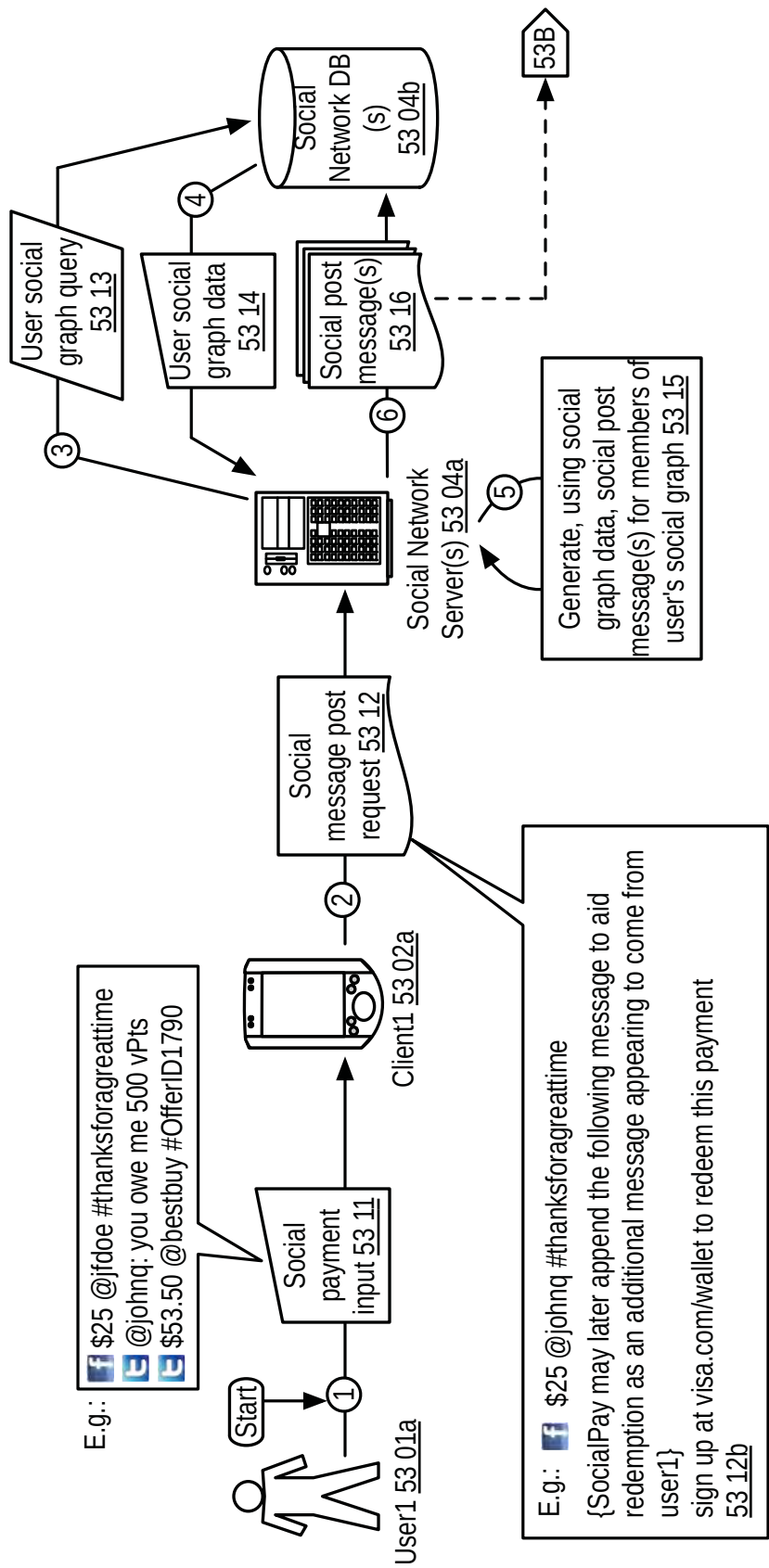


FIGURE 53A

Example Data Flow: Social Payment Triggering

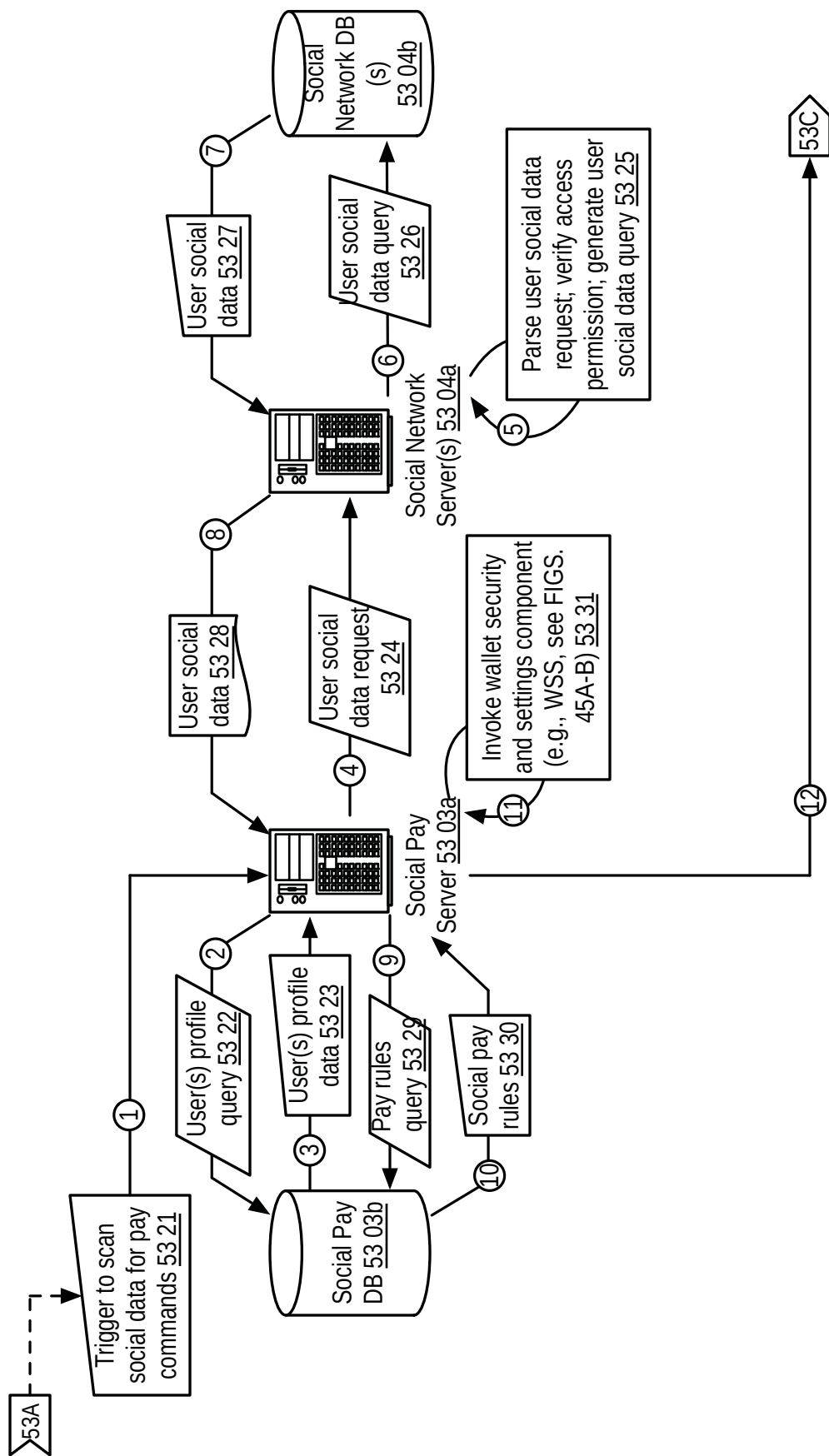


FIGURE 53B

Example Data Flow: Social Payment Triggering

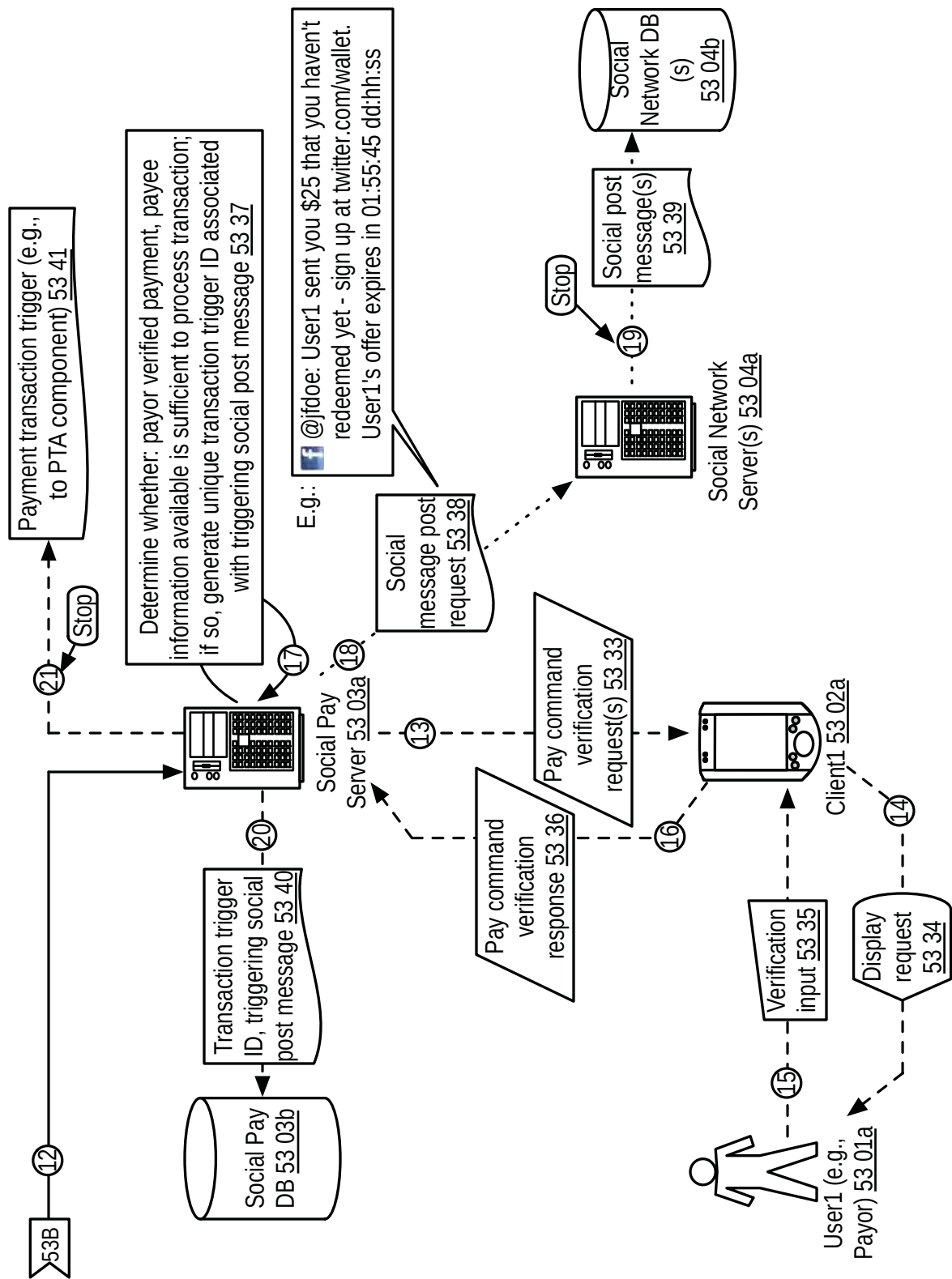


FIGURE 53C

Example Data Flow: Social Payment Triggering

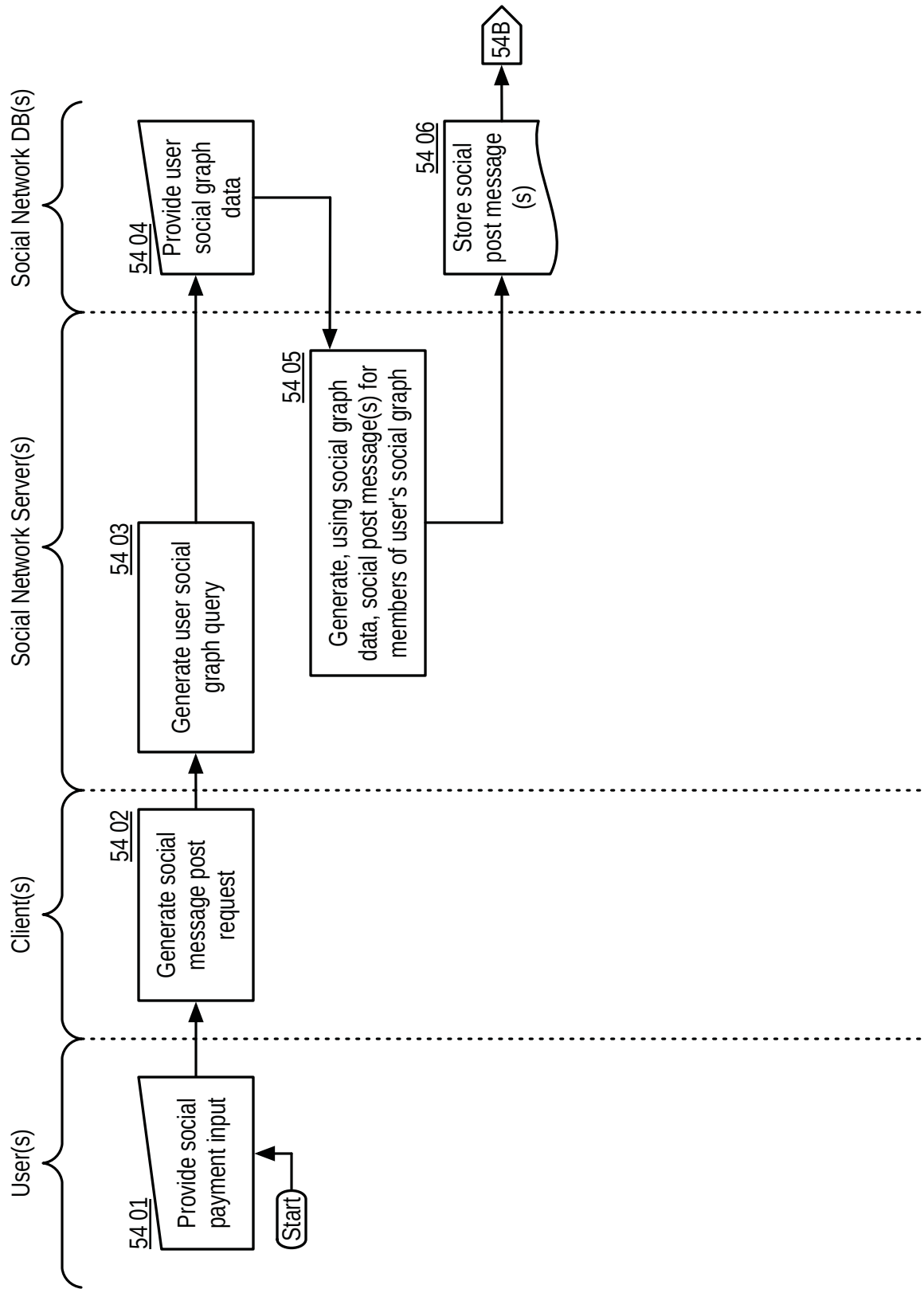


FIGURE 54A

Example Logic Flow: Social Payment Triggering ("SPT") component 5400

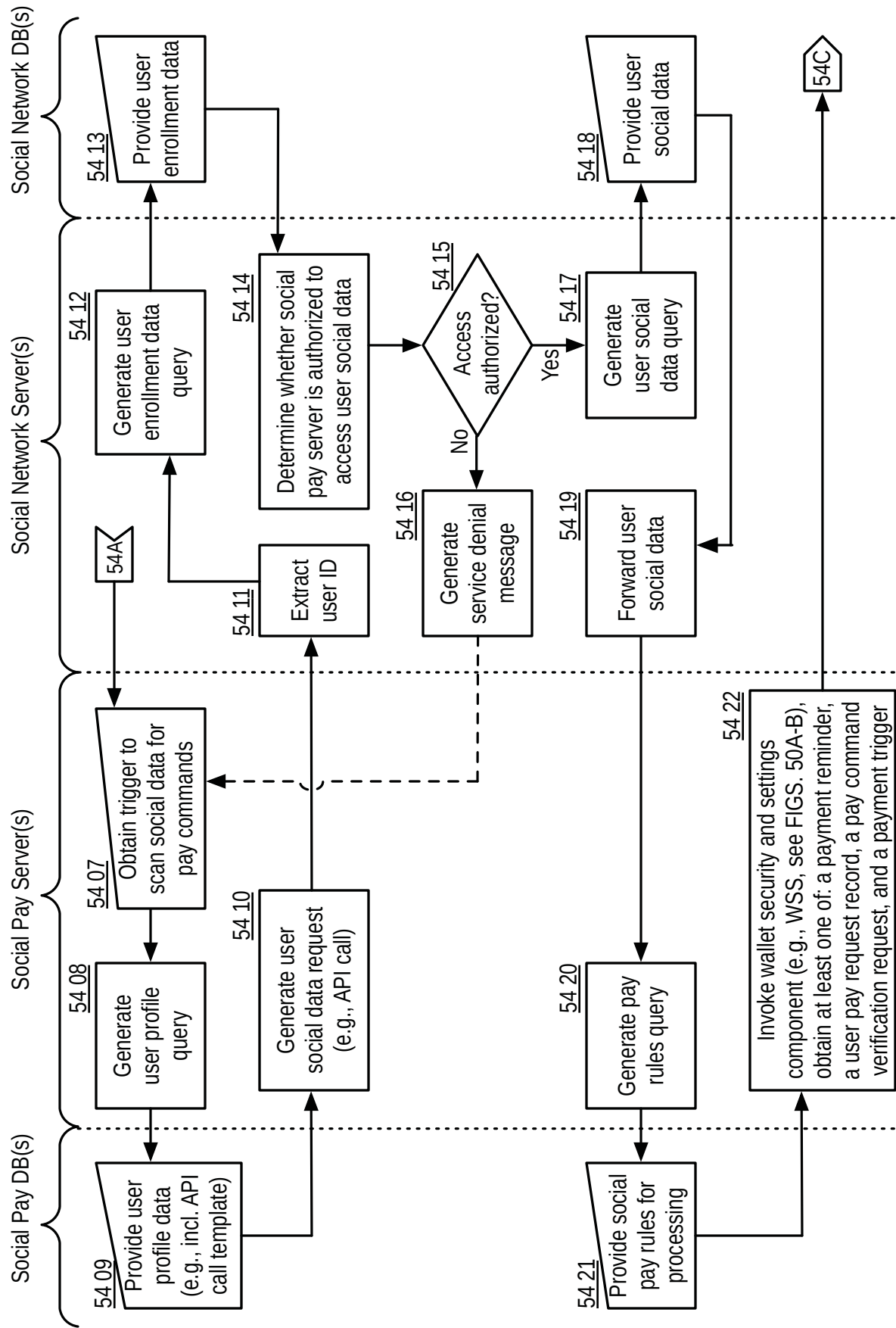


FIGURE 54B

Example Logic Flow: Social Payment Triggering ("SPT") component 5400

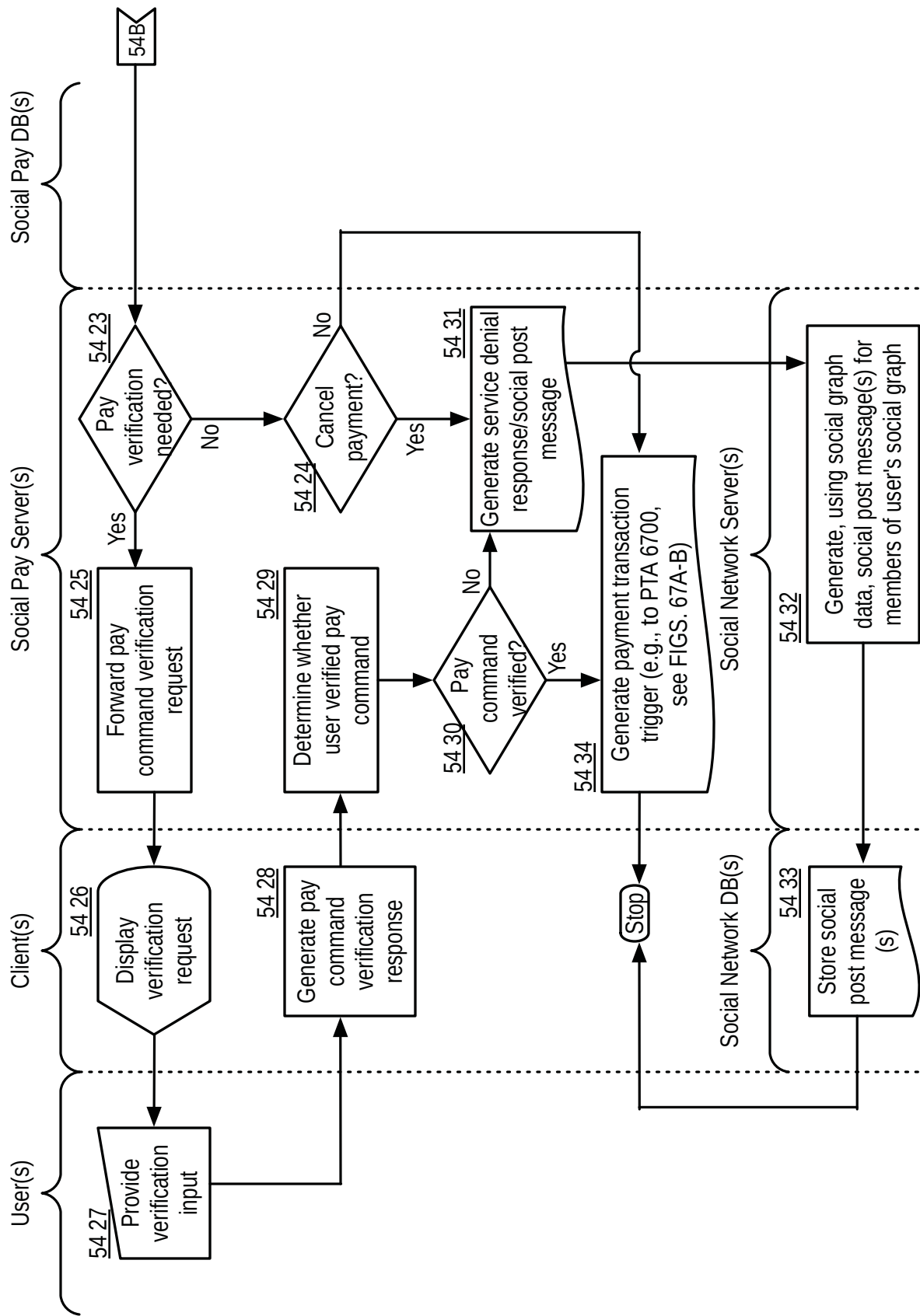


FIGURE 54C

Example Logic Flow: Social Payment Triggering ("SPT") component 5400

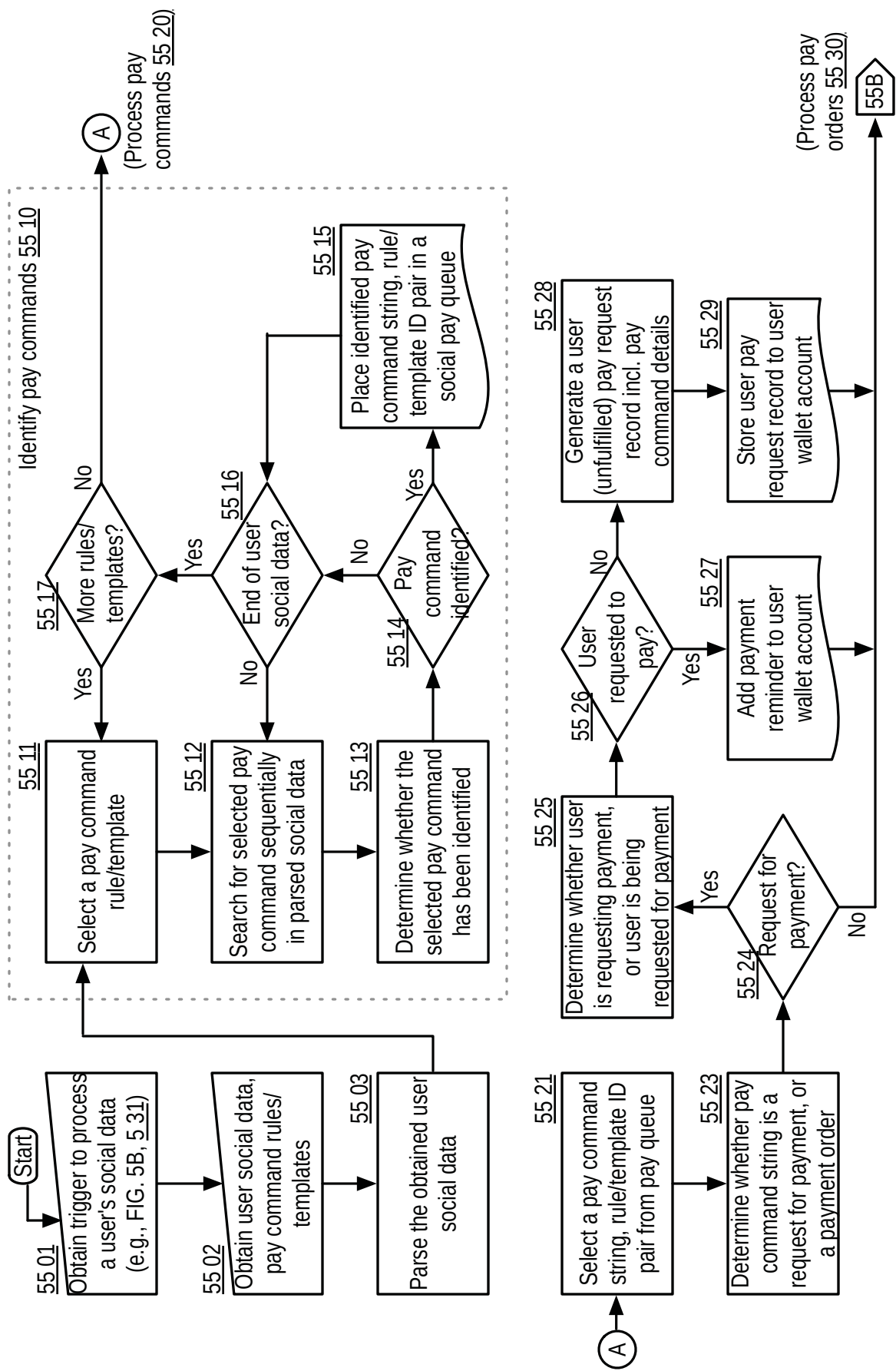


FIGURE 55A

Example Logic Flow: Wallet Security and Settings ("WSS") component 5500

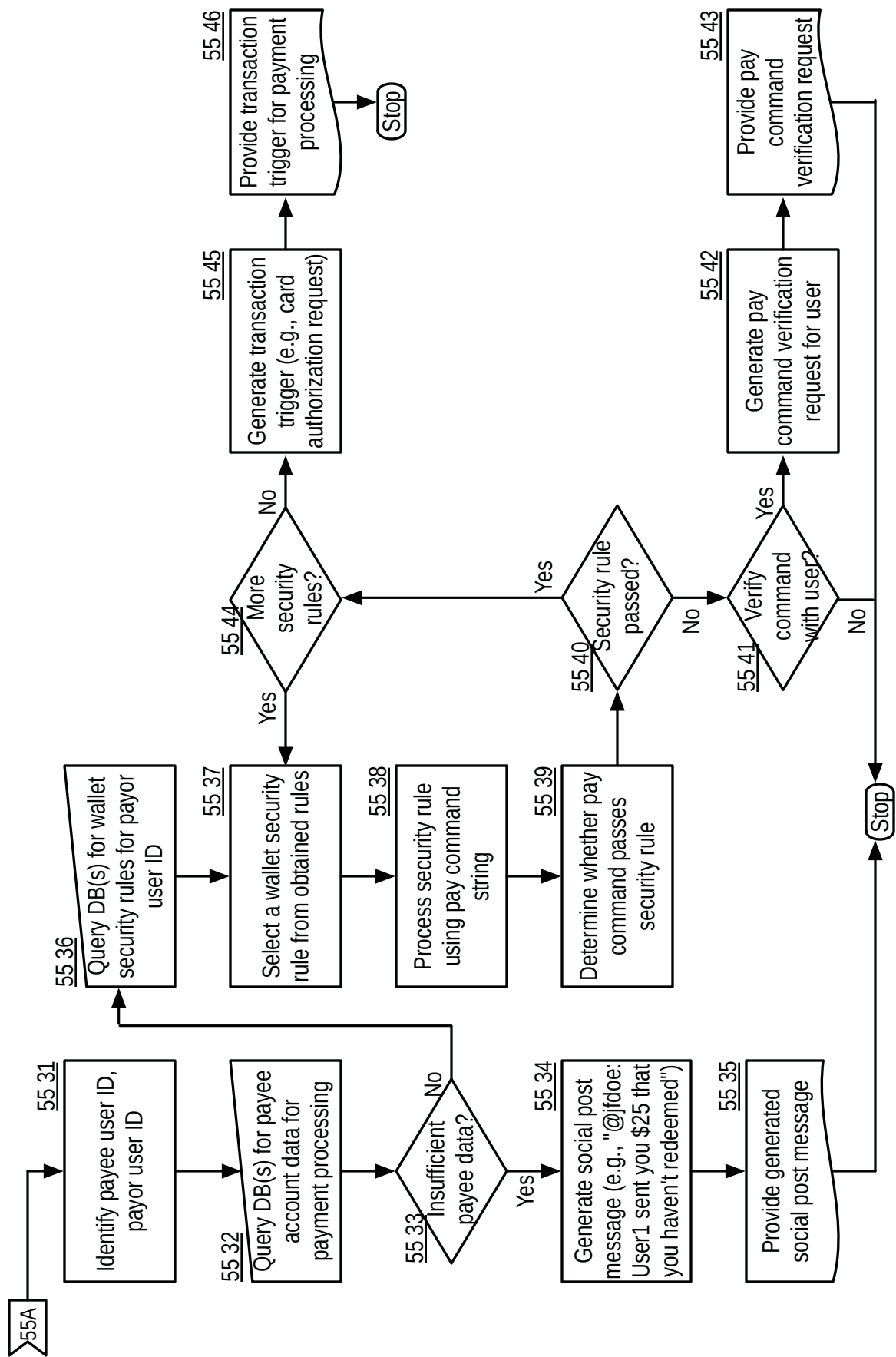


FIGURE 55B

Example Logic Flow: Wallet Security and Settings ("WSS") component 5500

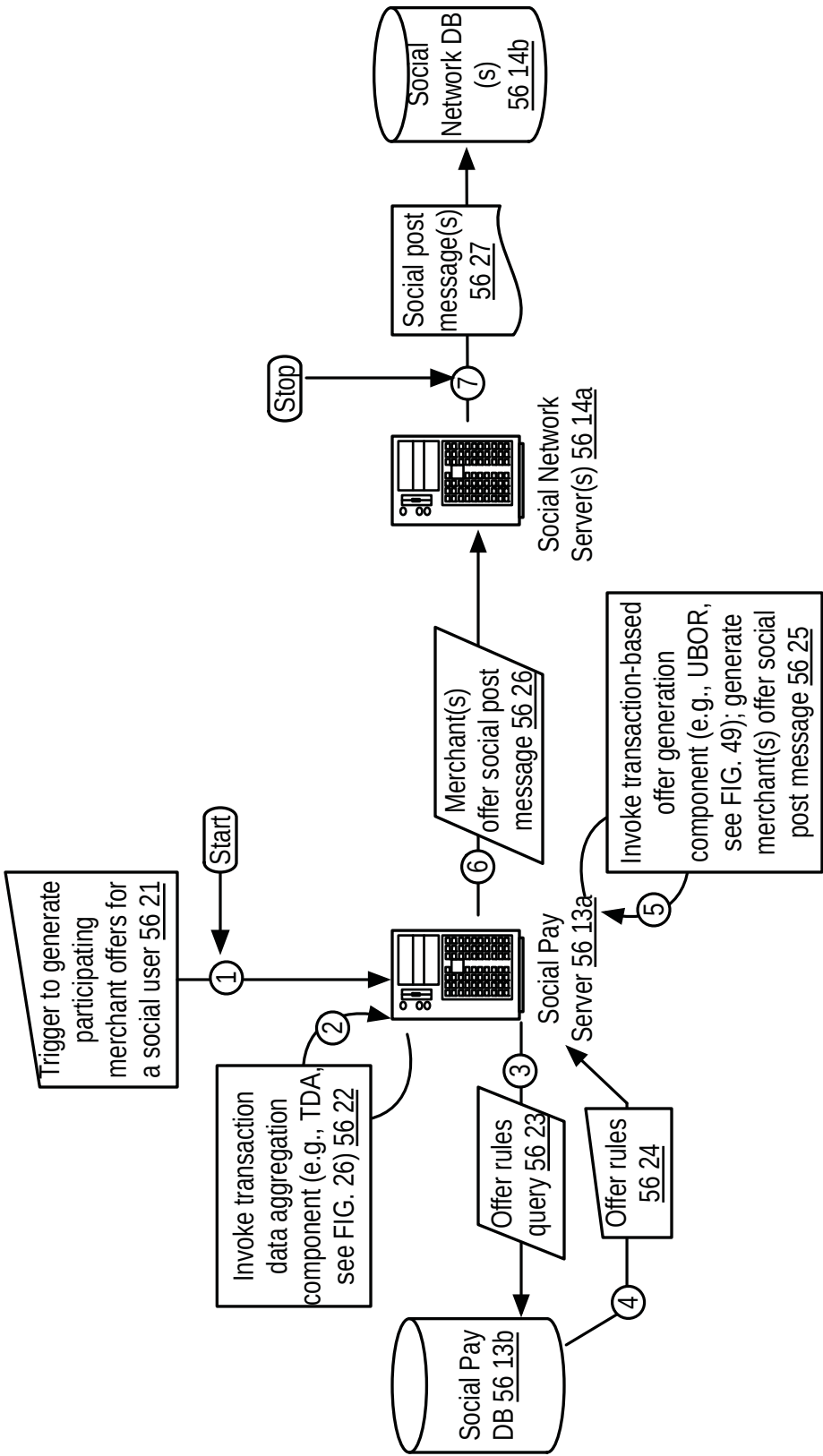


FIGURE 56

Example Data Flow: Social Merchant Consumer Bridging

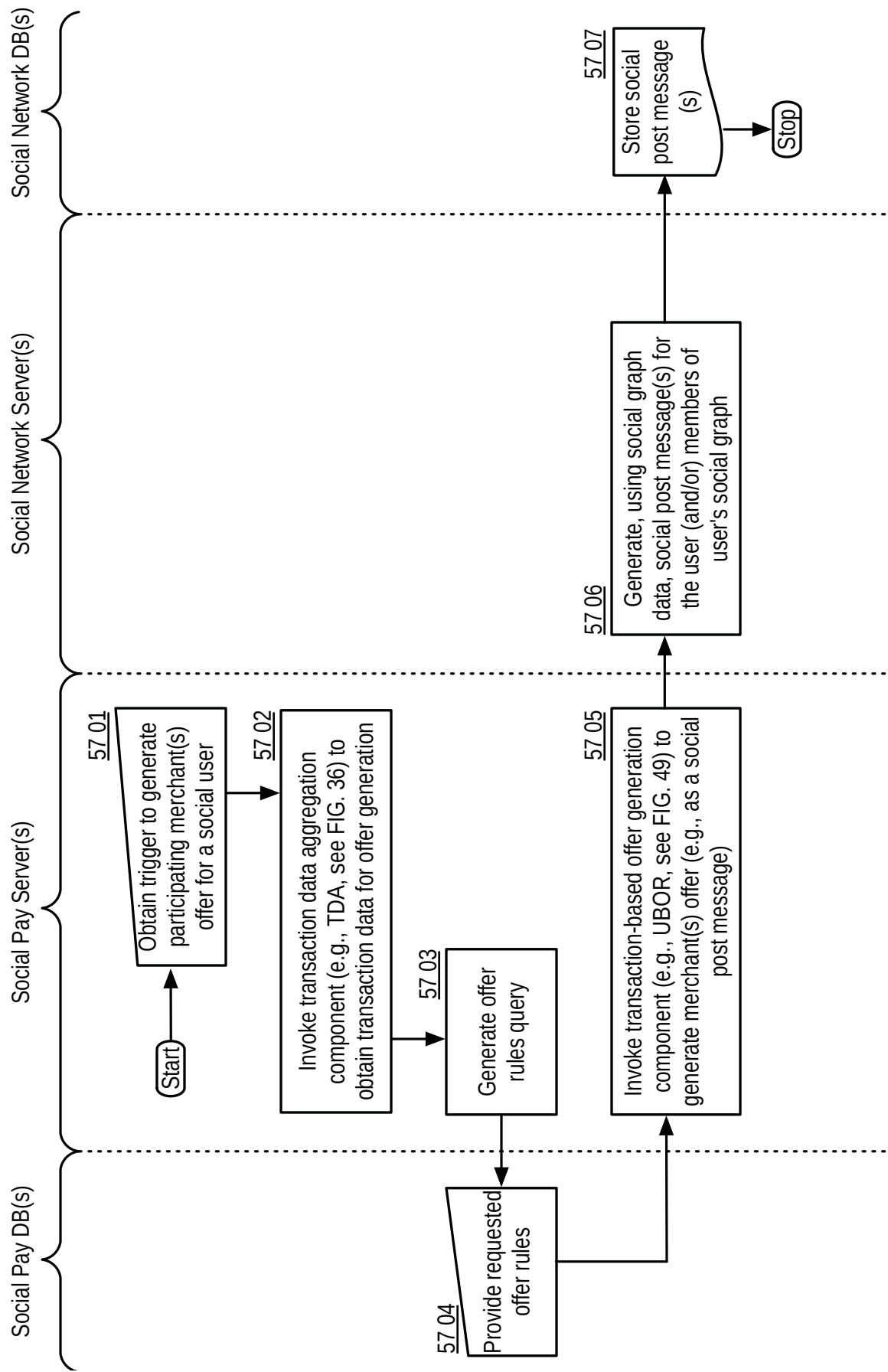


FIGURE 57

Example Logic Flow: Social Merchant Consumer Bridging ("SMCB") component 5700



Example: Virtual Wallet Mobile App - Feature Overview

FIGURE 58

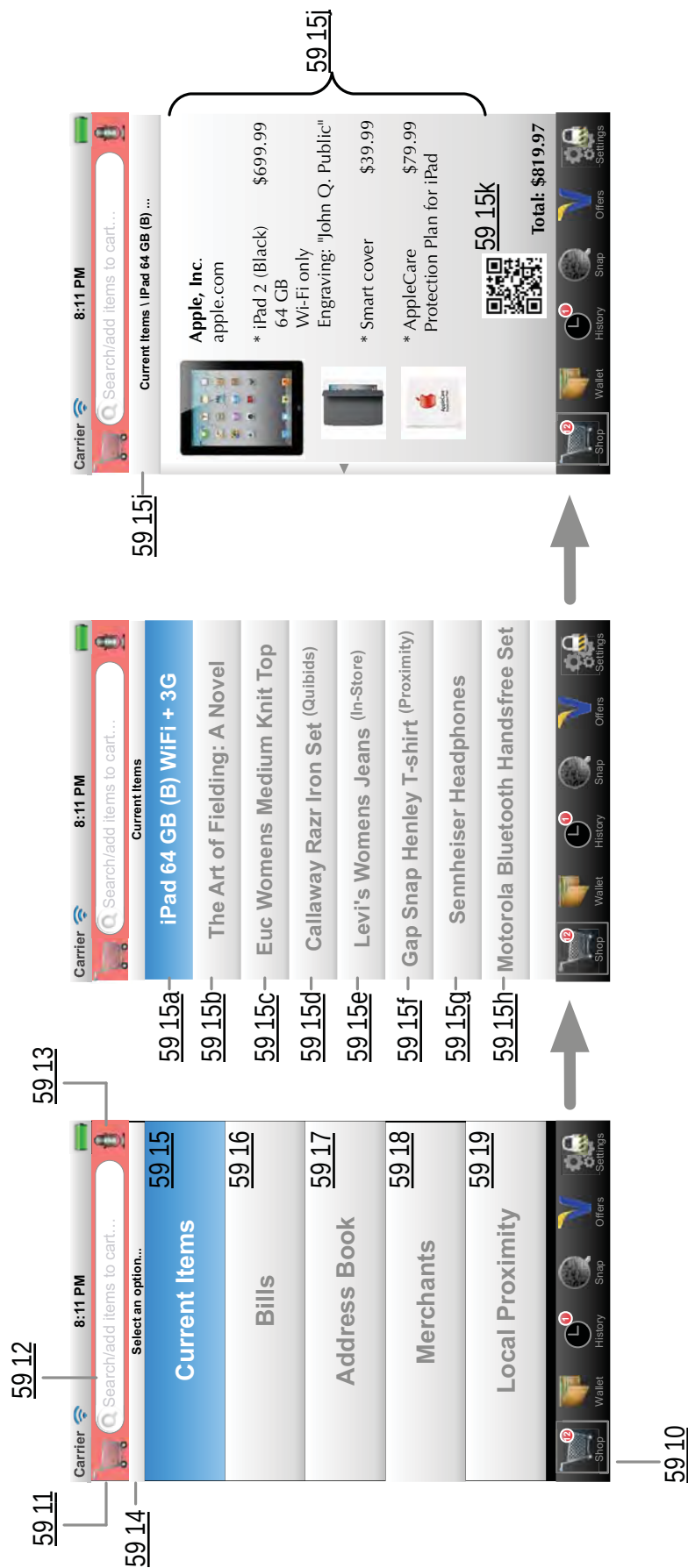


FIGURE 59A

Example: Virtual Wallet Mobile App - Shopping Mode



FIGURE 59B

Example: Virtual Wallet Mobile App - Shopping Mode

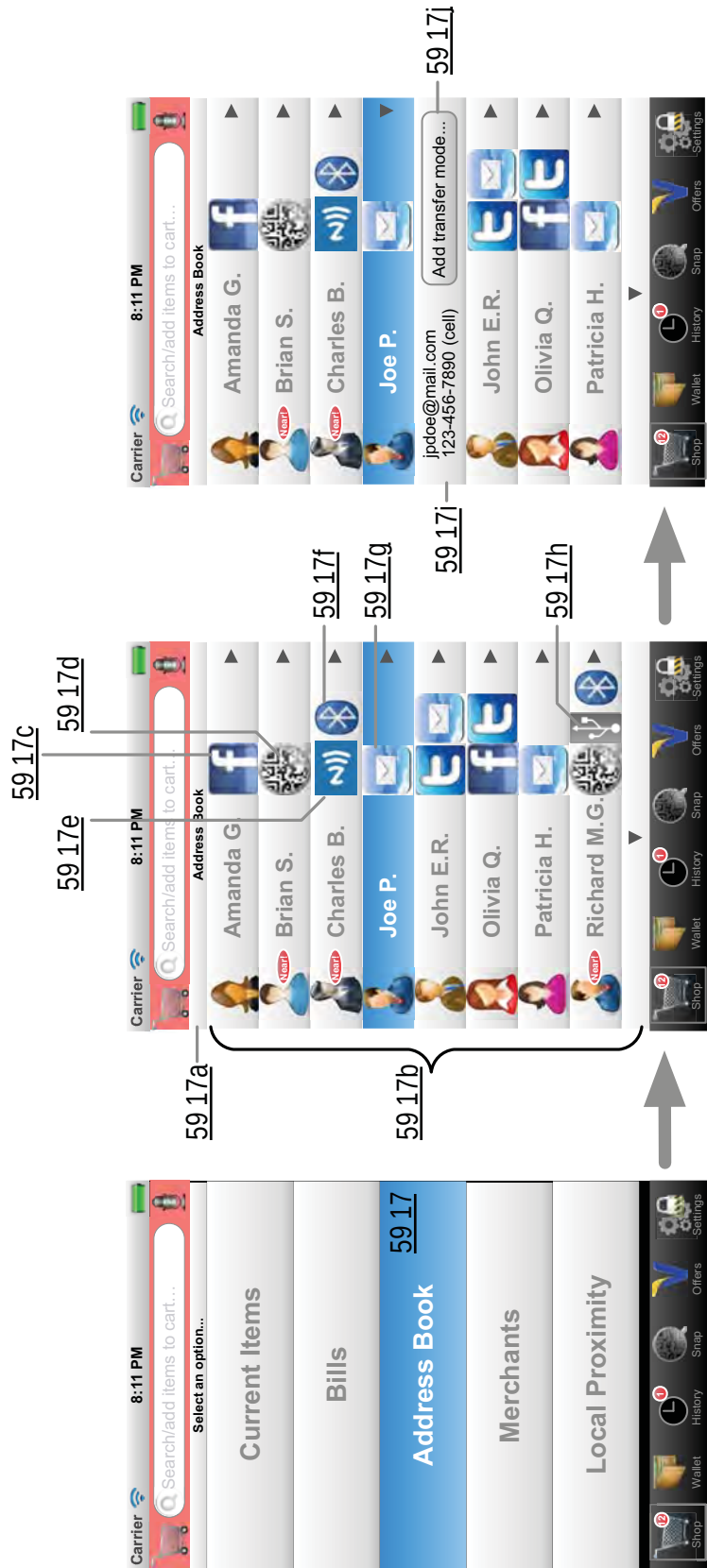


FIGURE 59C

Example: Virtual Wallet Mobile App - Shopping Mode



FIGURE 59D

Example: Virtual Wallet Mobile App - SocialPay Mode



FIGURE 59E

Example: Virtual Wallet Mobile App - Shopping Mode

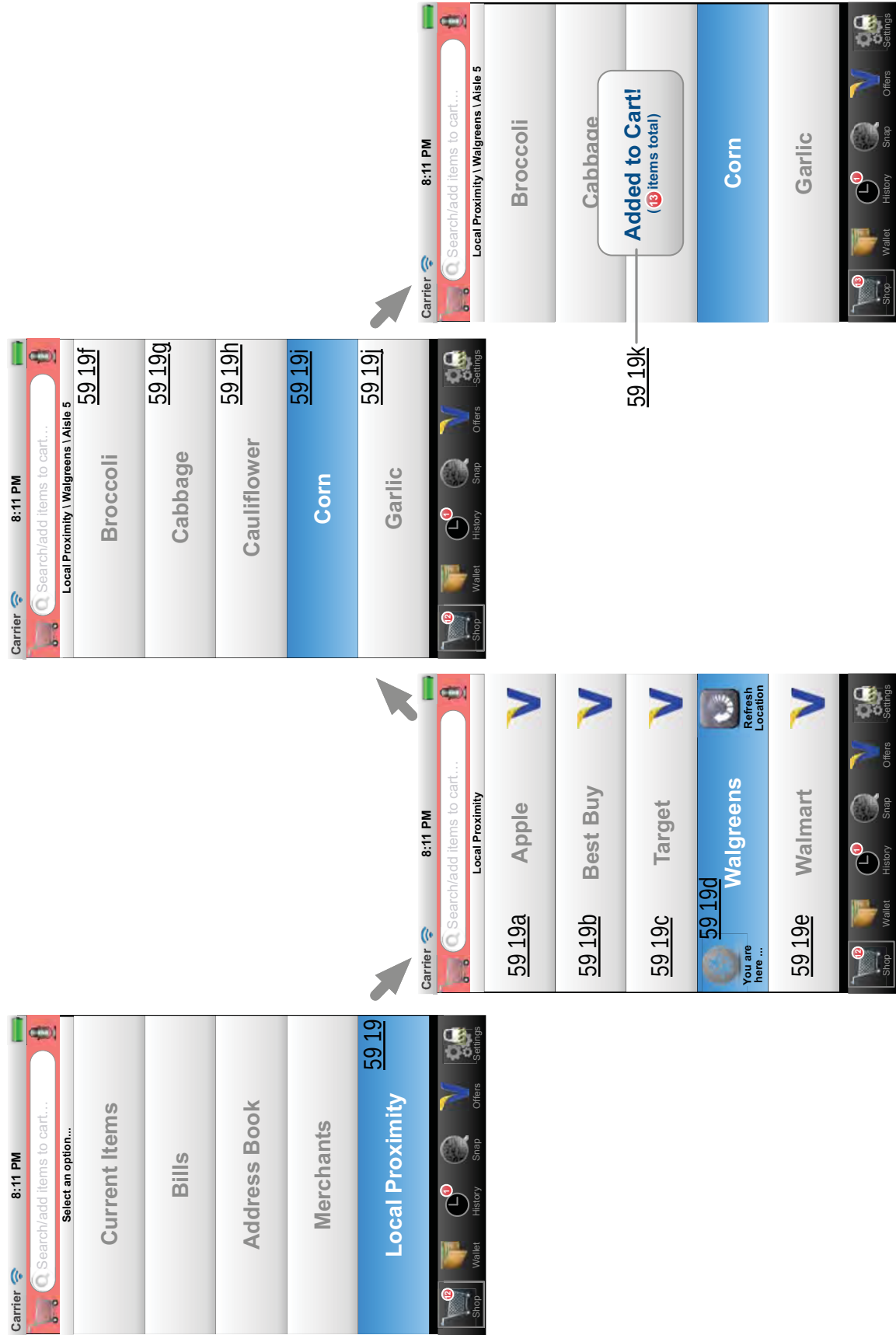


FIGURE 59F

Example: Virtual Wallet Mobile App - Shopping Mode



Example: Virtual Wallet Mobile App - Shopping Mode

FIGURE 59C

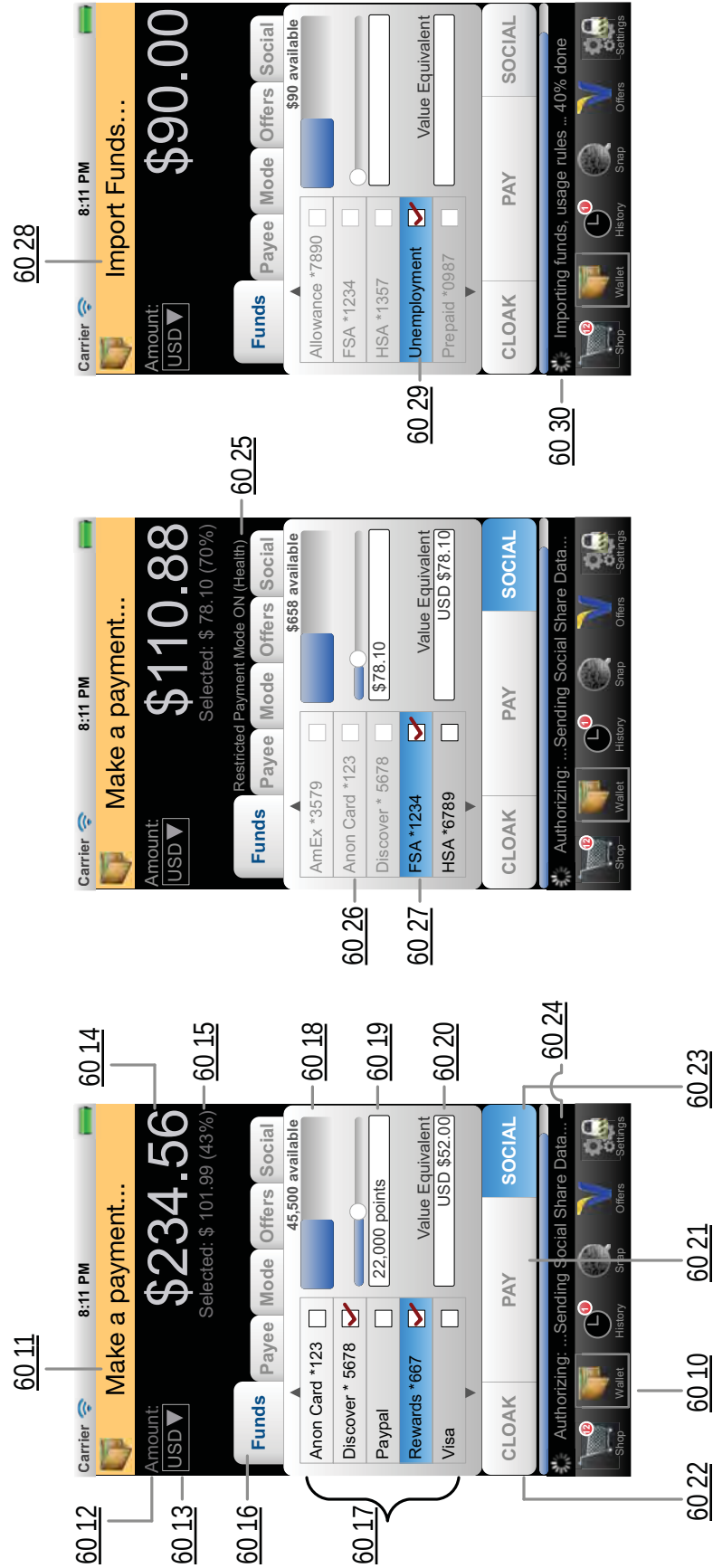


FIGURE 60A

Example: Virtual Wallet Mobile App - Payment Mode

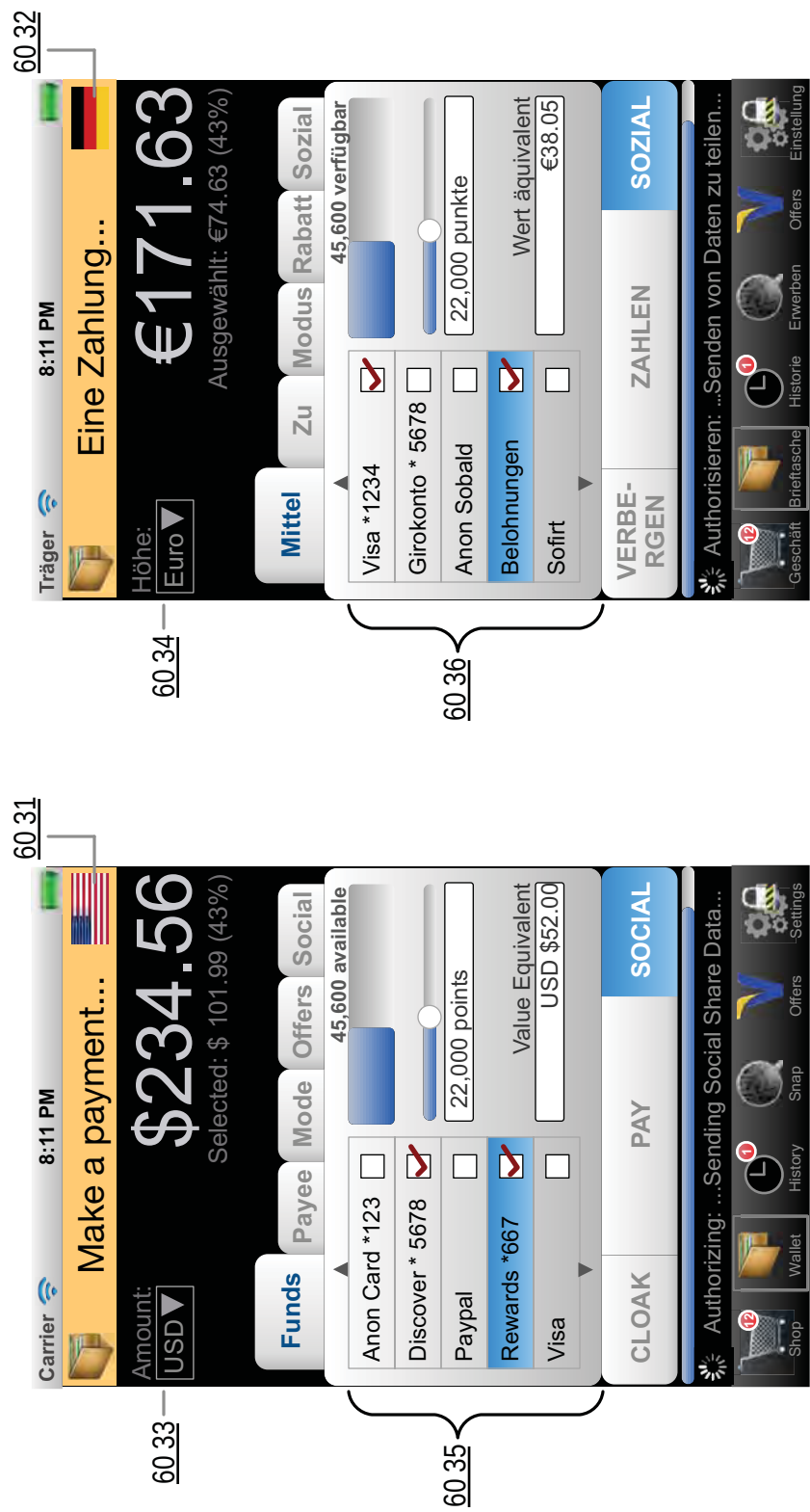


FIGURE 60B

Example: Virtual Wallet Mobile App - Dynamic Payment Optimization

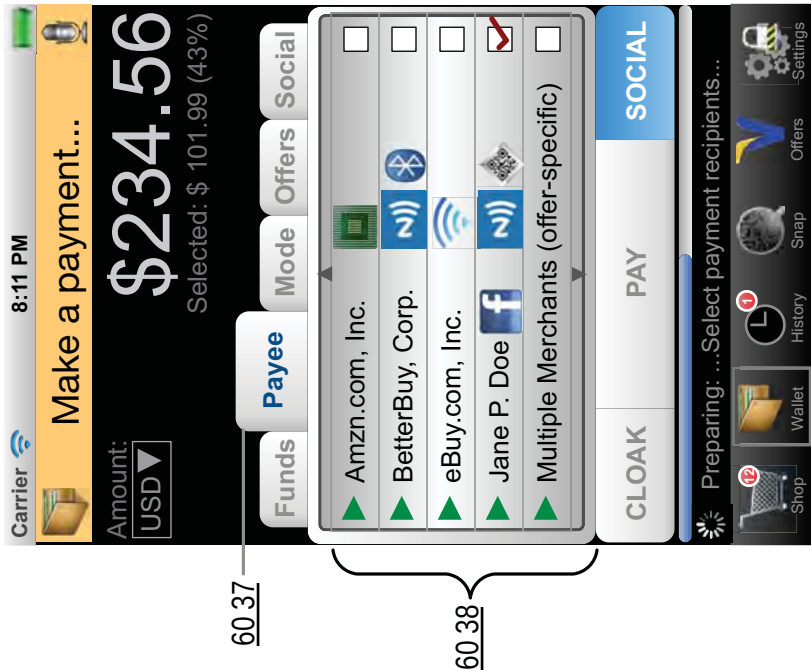
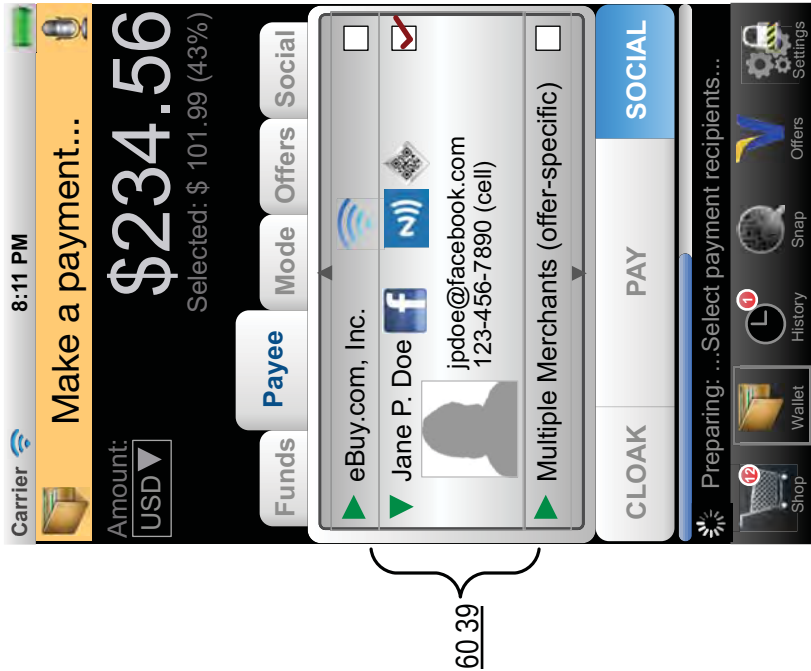


FIGURE 60C

Example: Virtual Wallet Mobile App



FIGURE 60D

Example: Virtual Wallet Mobile App



FIGURE 60E

Example: Virtual Wallet Mobile App

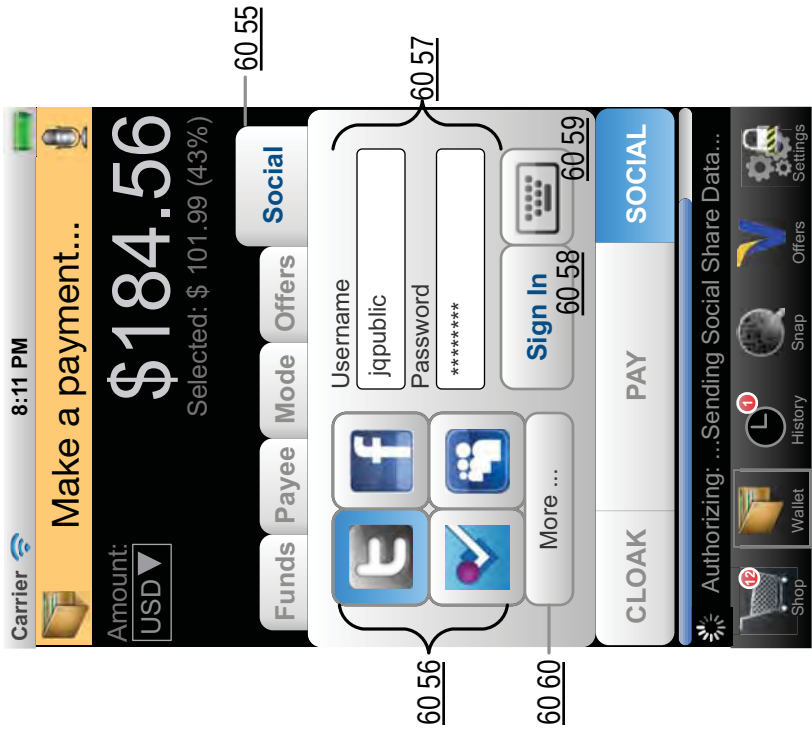


FIGURE 60F

Example: Virtual Wallet Mobile App

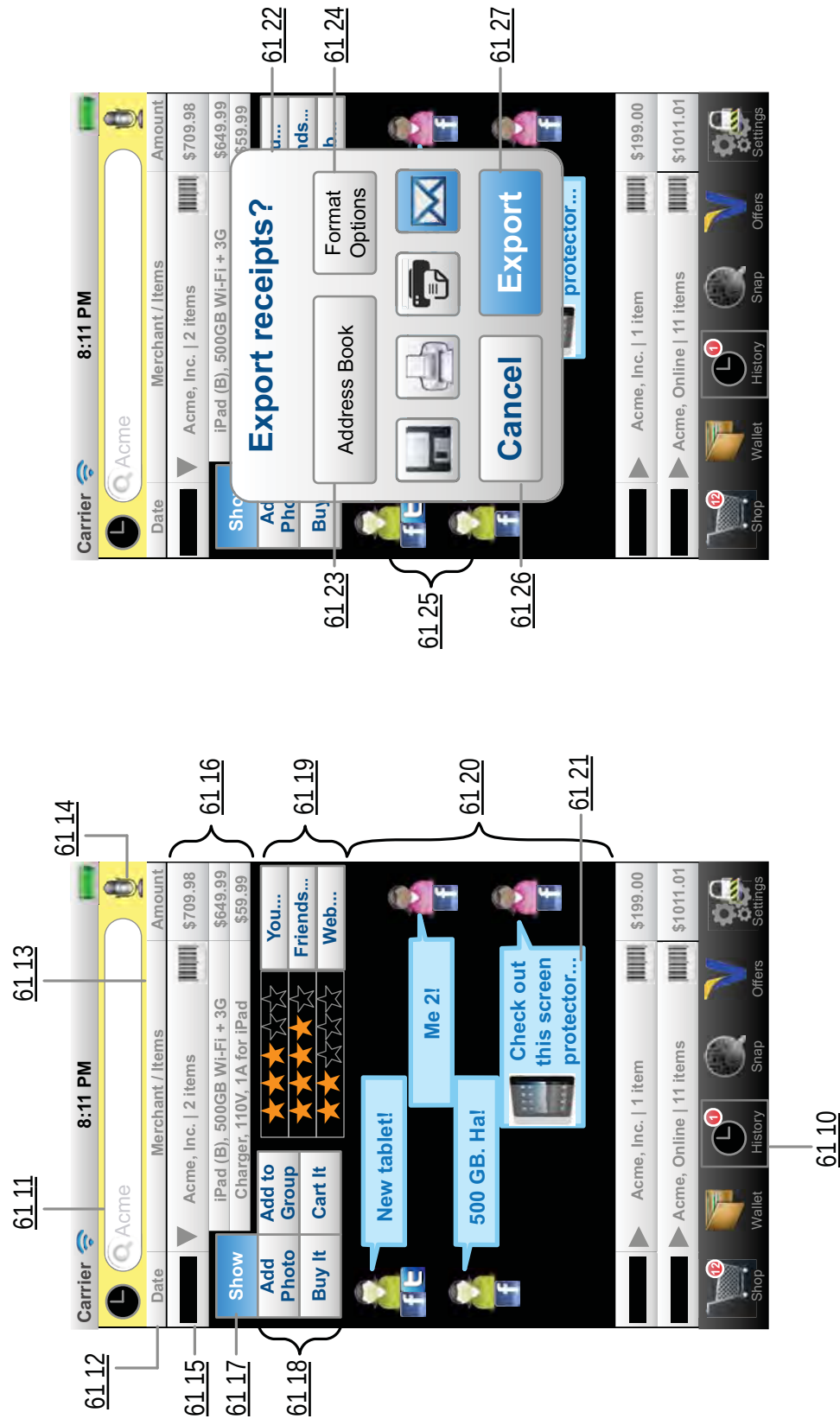


FIGURE 61

Example: Virtual Wallet Mobile App - History

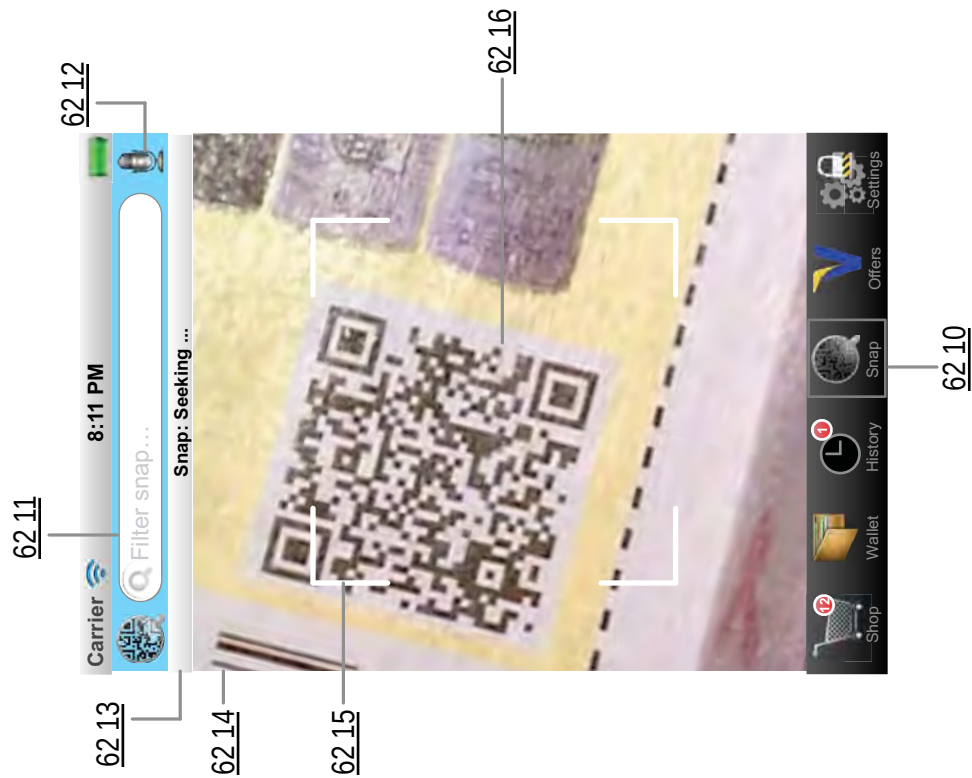


FIGURE 62A

Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 62B Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 62C

Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 62D

Example: Virtual Wallet Mobile App - Snap Mode



62 56

62 62



62 51

62 62

62 53

62 54

62 55

FIGURE 62E

Example: Virtual Wallet Mobile App - Snap Mode



FIGURE 63

Example: Virtual Wallet Mobile App - Offers

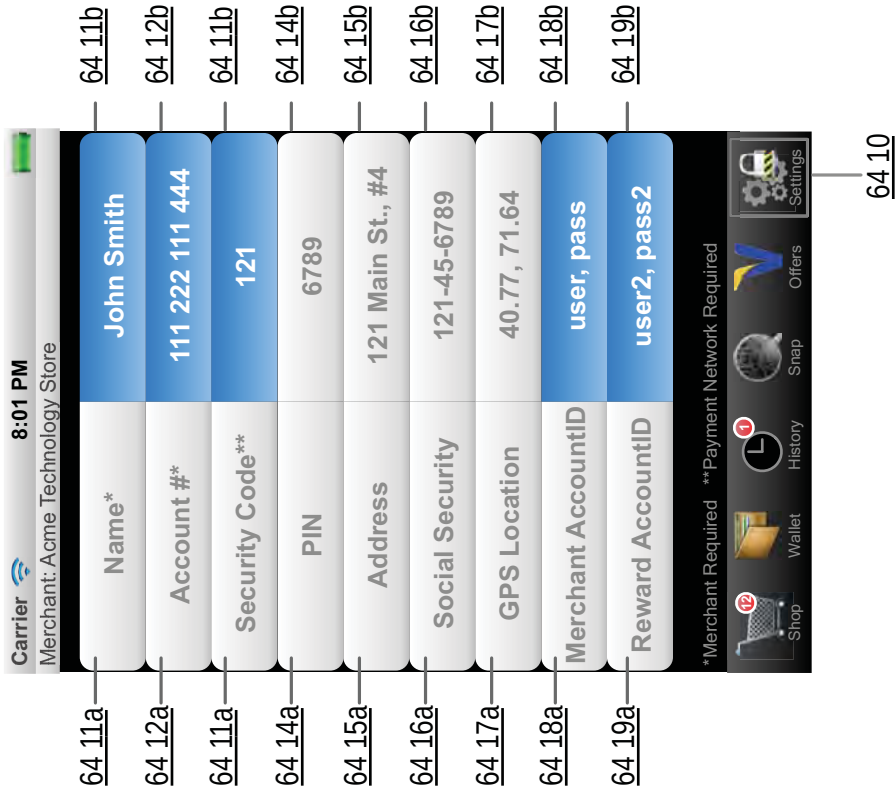


FIGURE 64A

Example: Virtual Wallet Mobile App

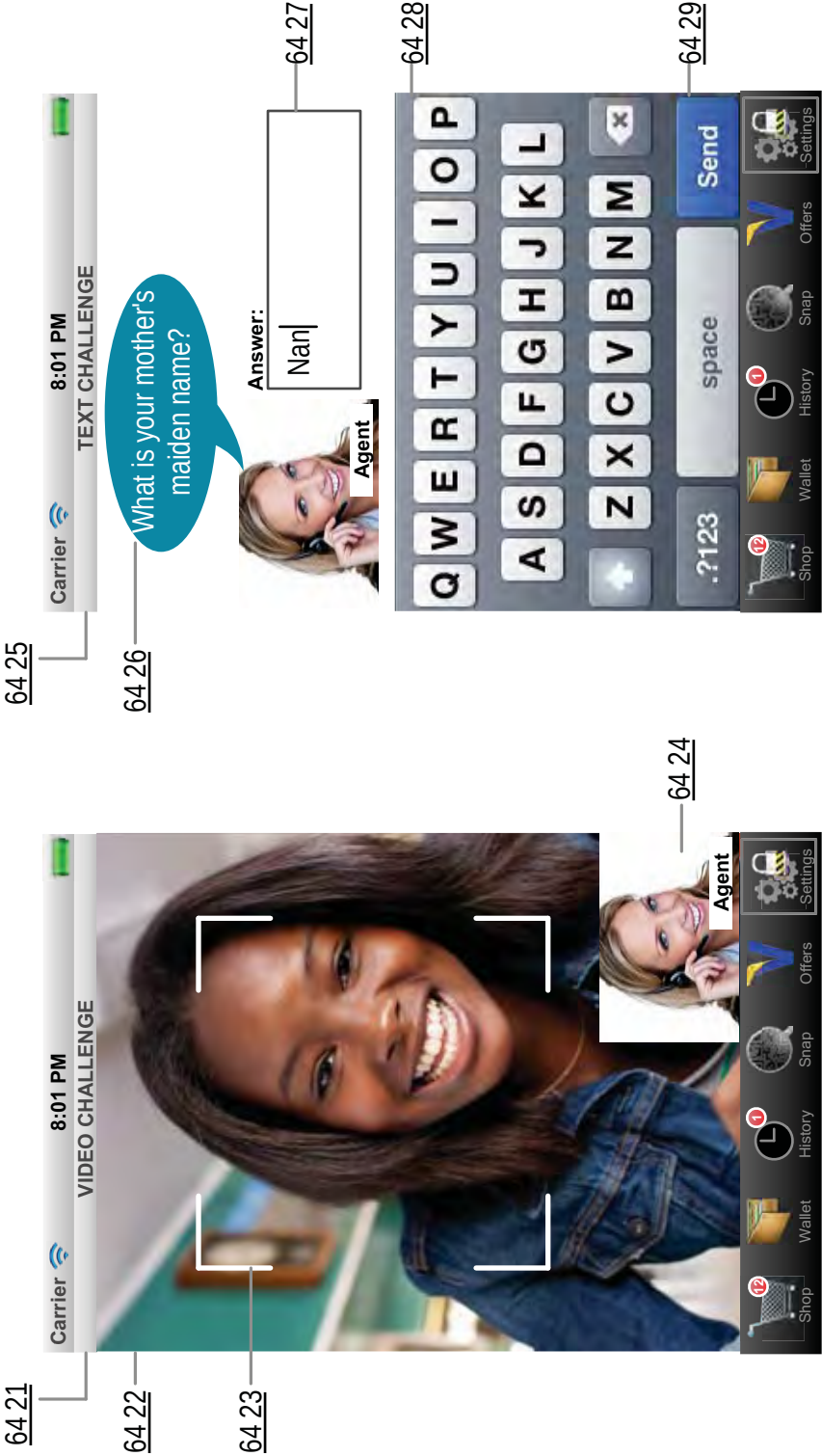
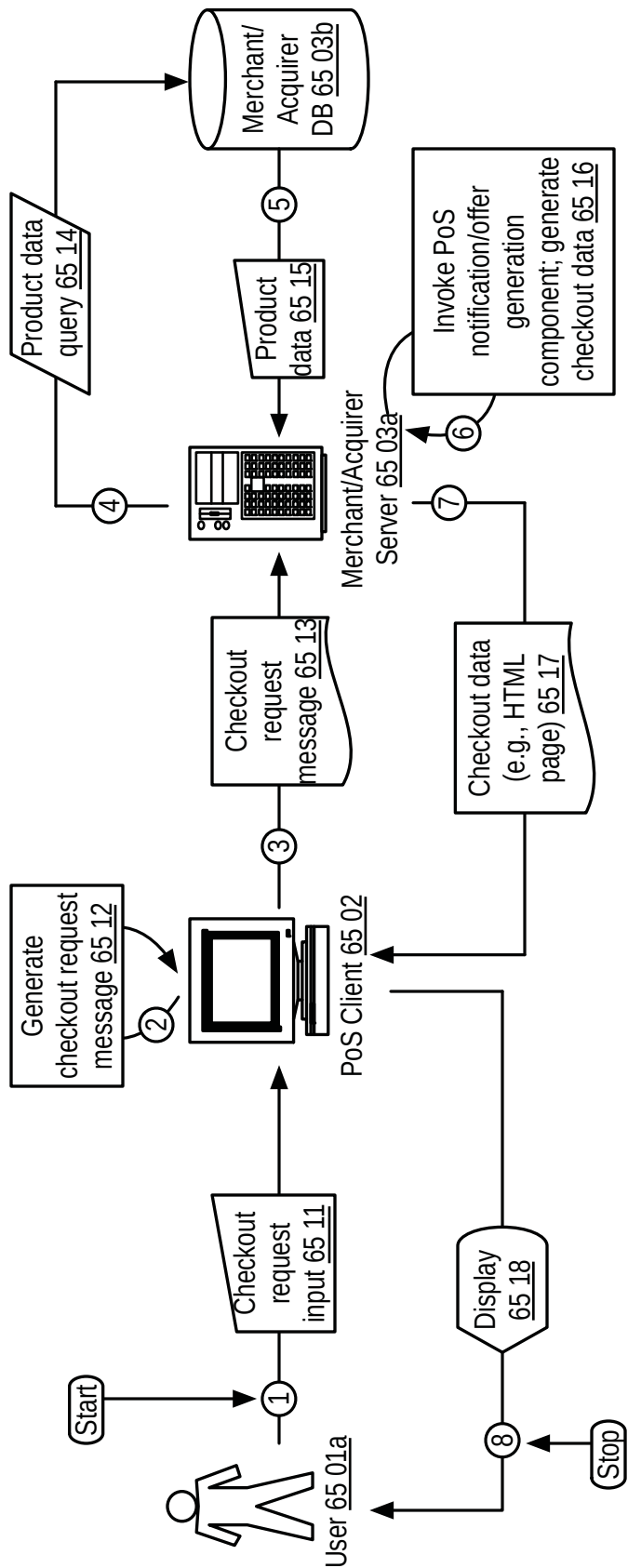


FIGURE 64B

Example: Virtual Wallet Mobile App



Example Data Flow: User Purchase Checkout

FIGURE 65

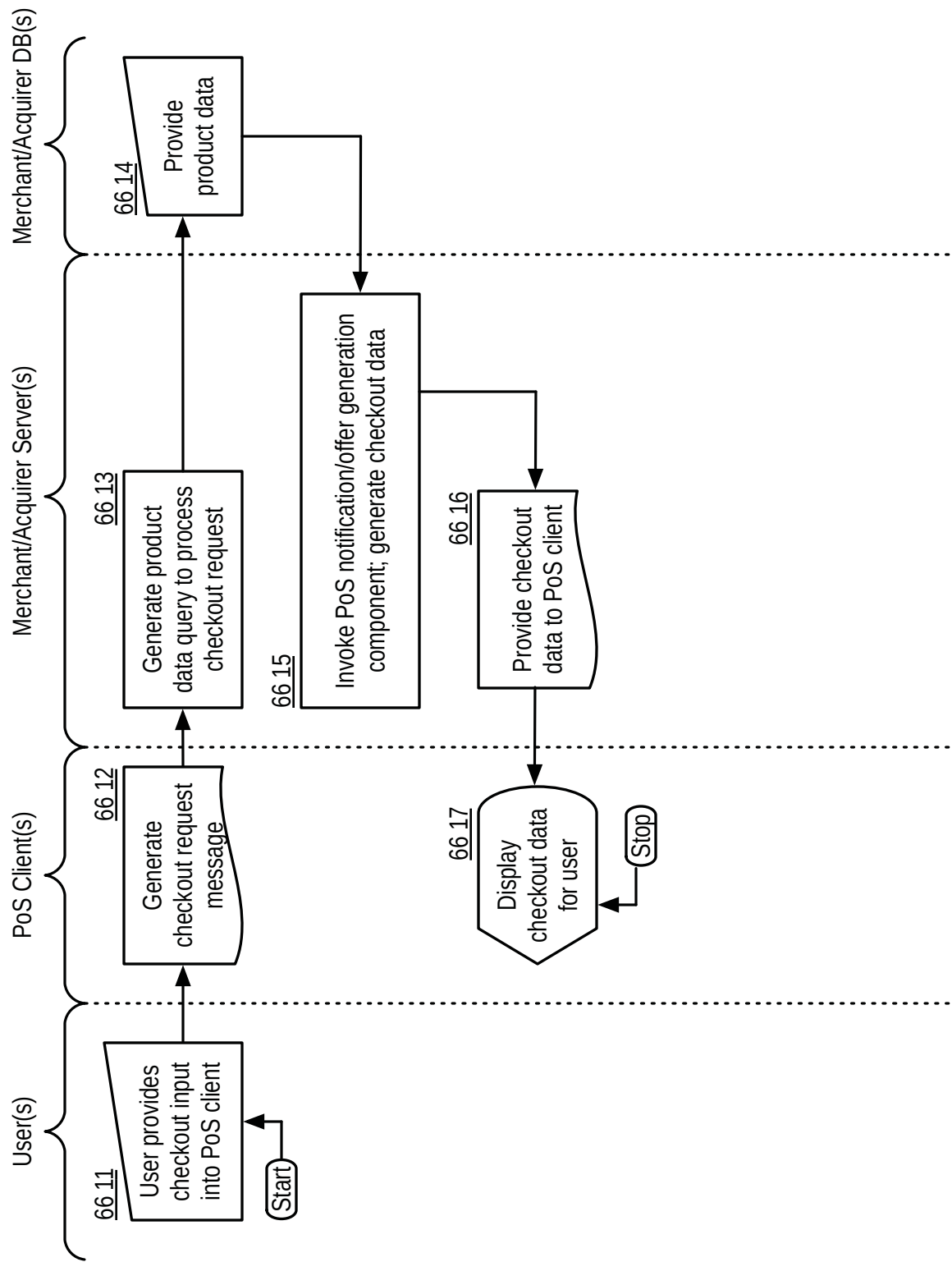


FIGURE 66

Example Logic Flow: User Purchase Checkout ("UPC") component 6600

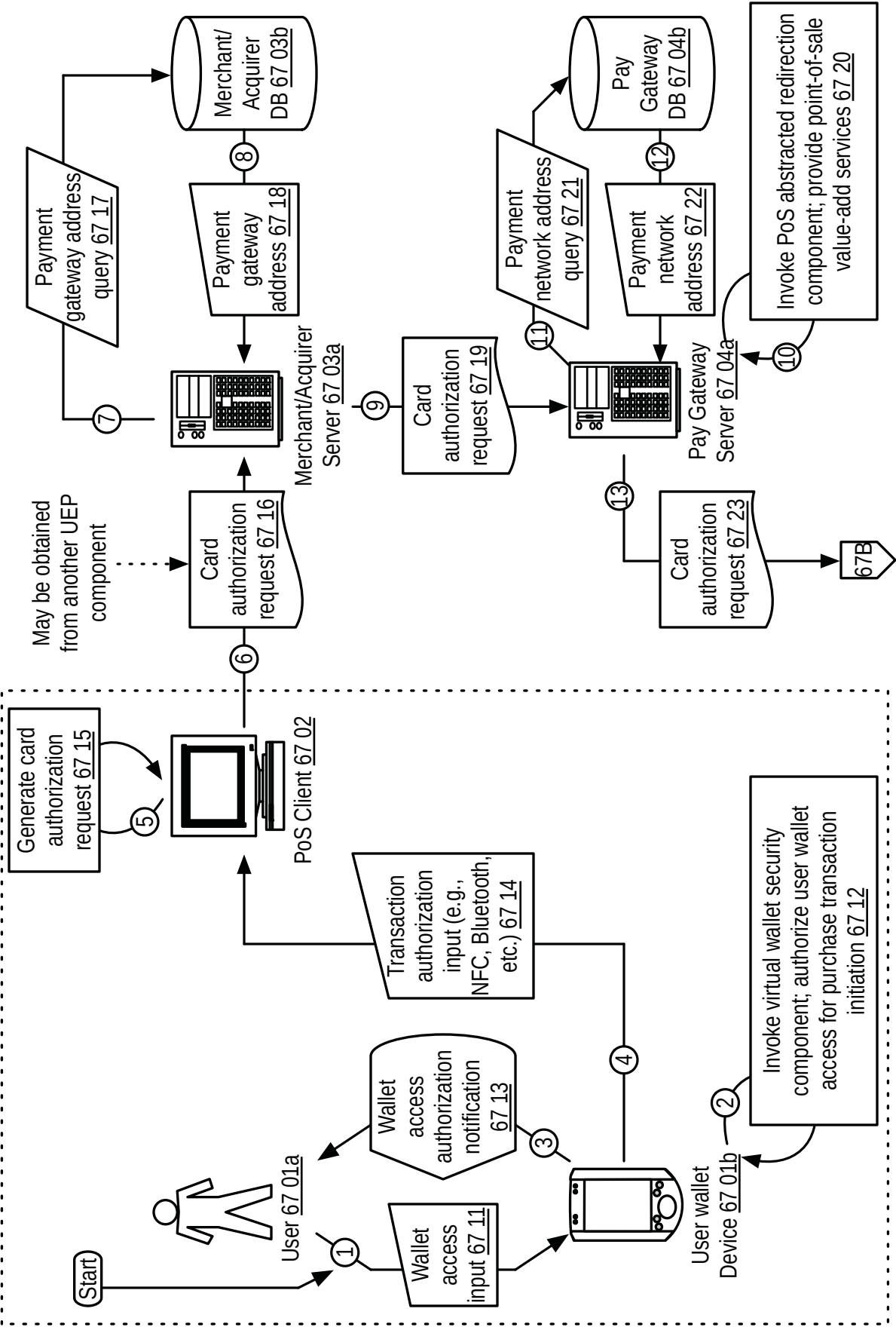
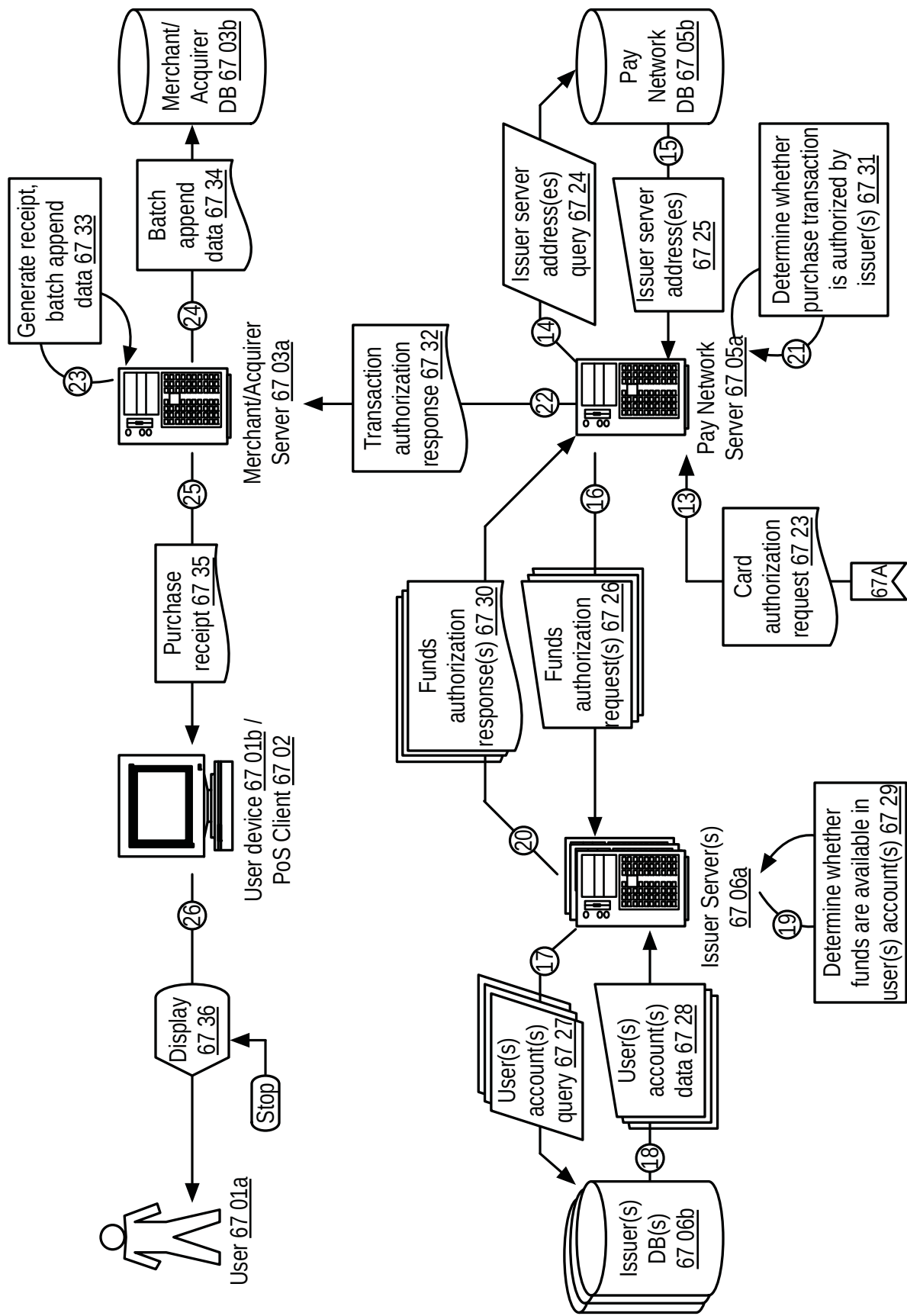


FIGURE 67A

Example Data Flow: Purchase Transaction Authorization



Example Data Flow: Purchase Transaction Authorization

FIGURE 67B

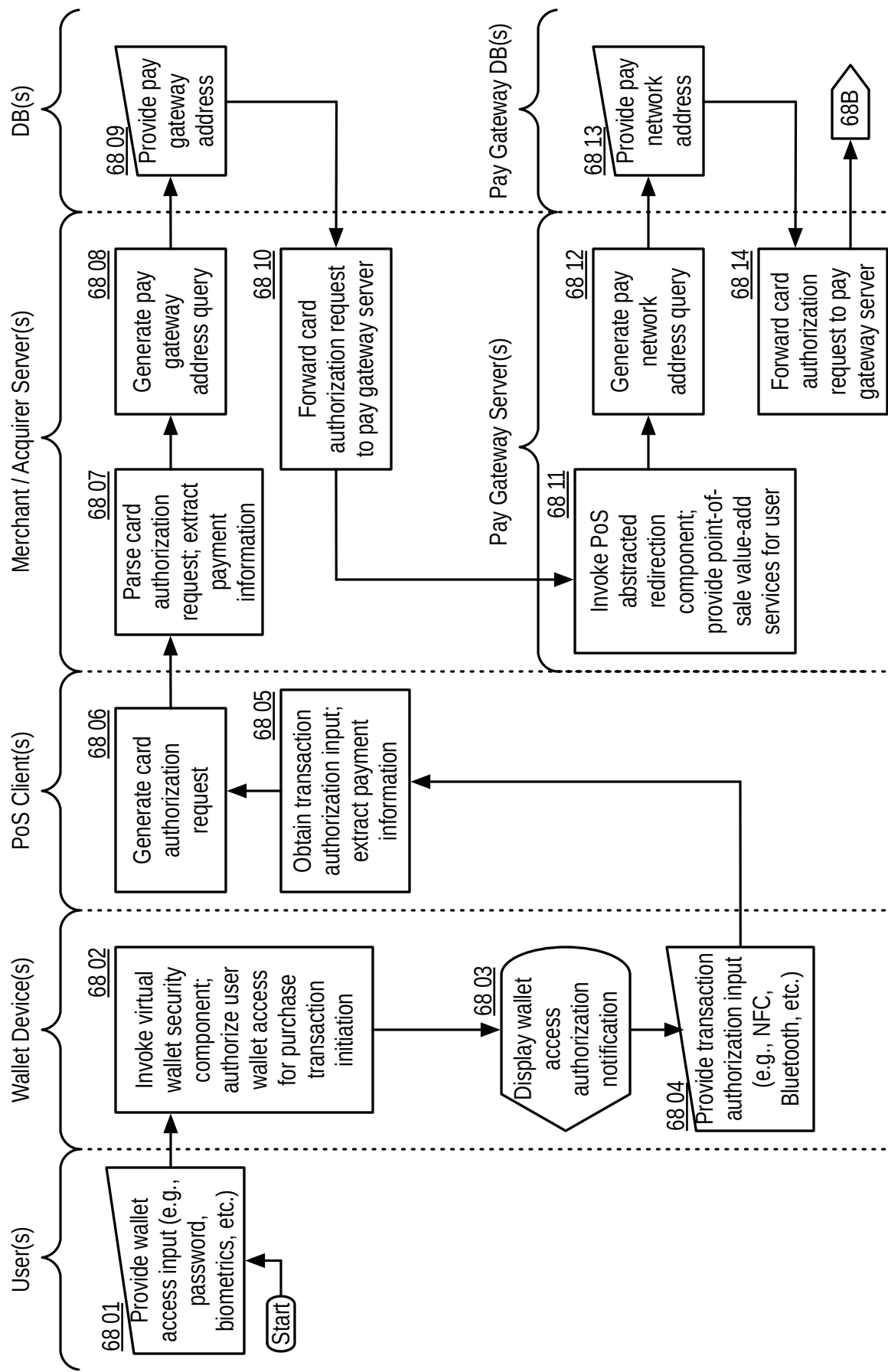


FIGURE 68A

Example: Purchase Transaction Authorization ("PTA") component 6800

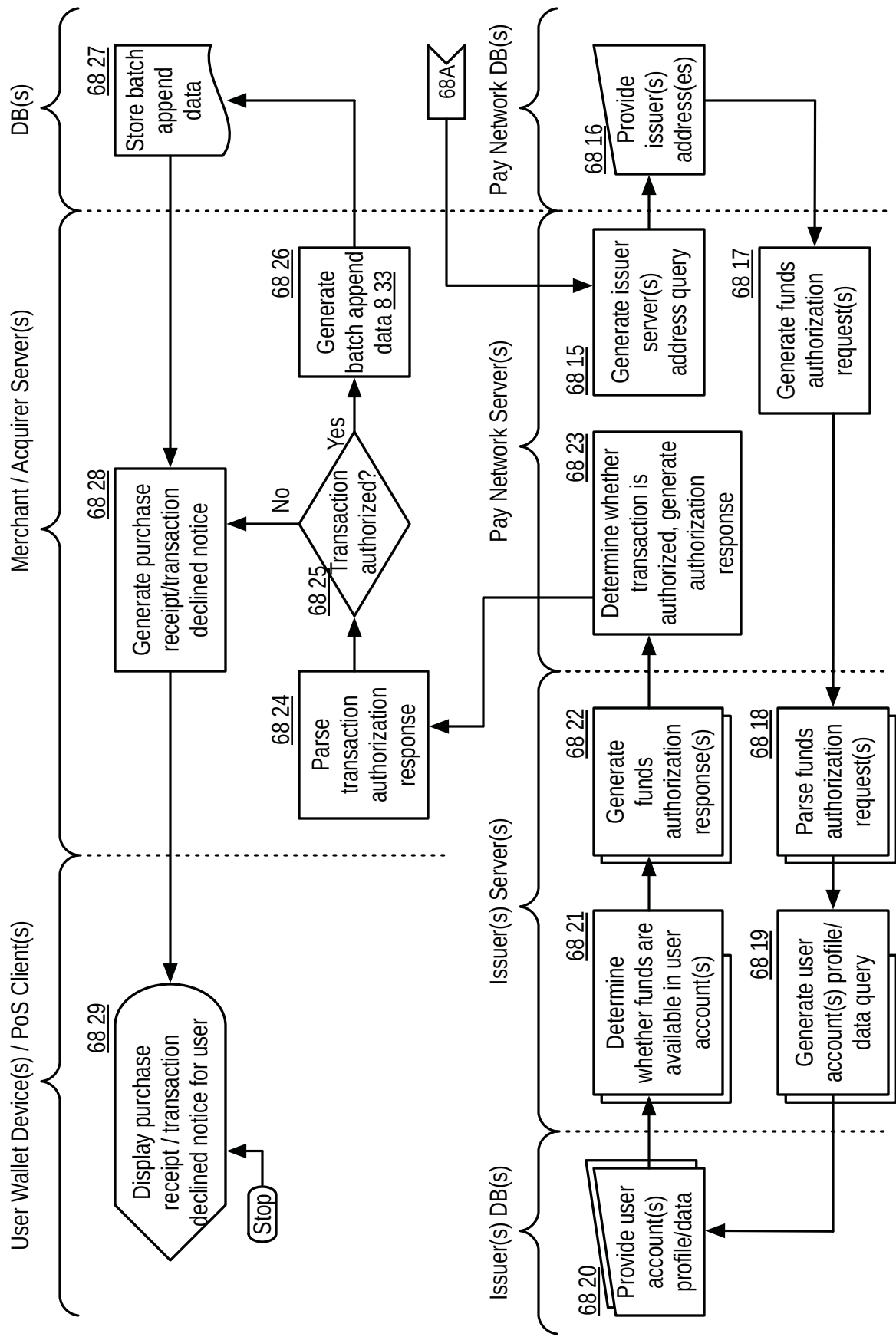


FIGURE 68B

Example: Purchase Transaction Authorization ("PTA") component 6800

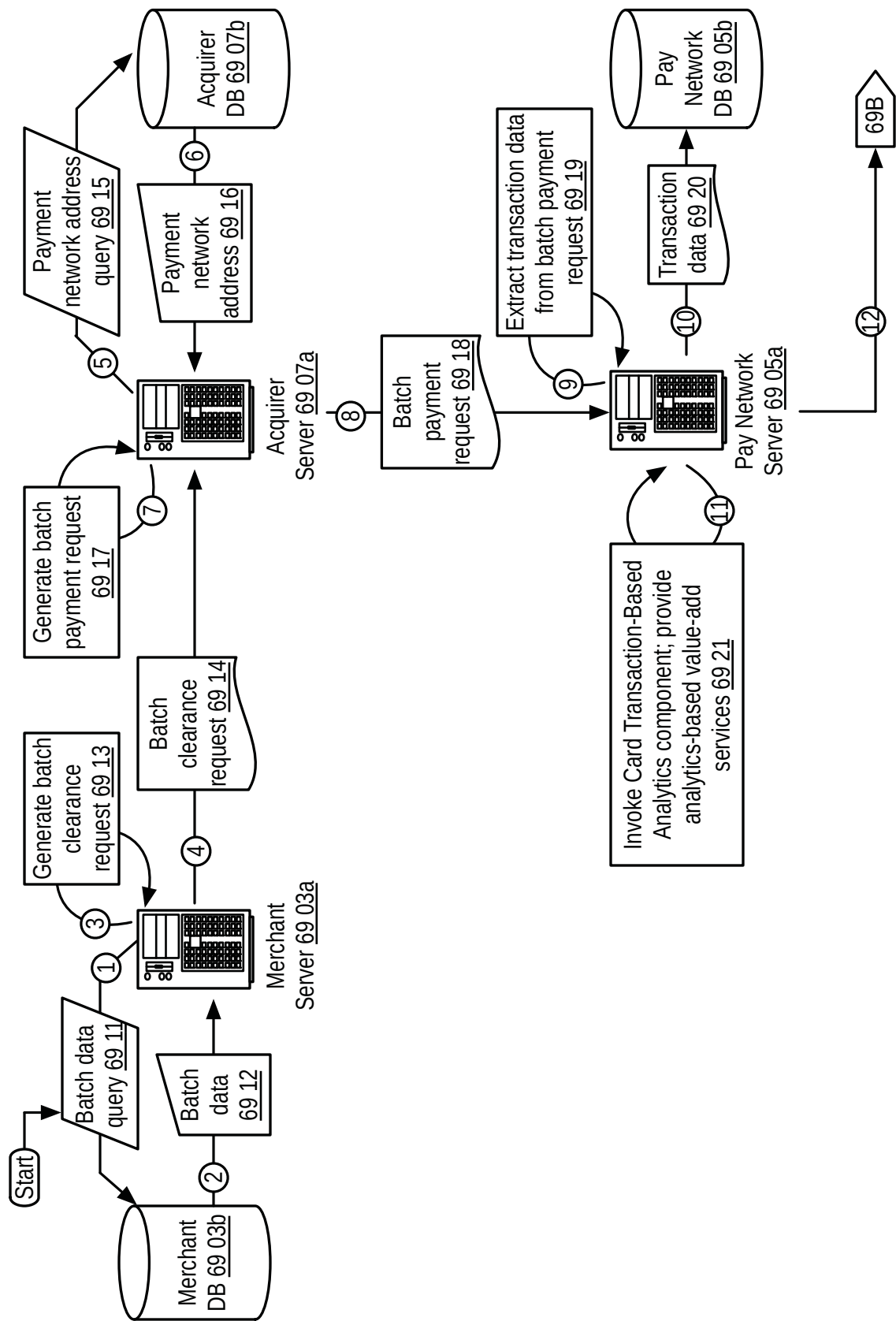


FIGURE 69A

Example Data Flow: Purchase Transaction Clearance

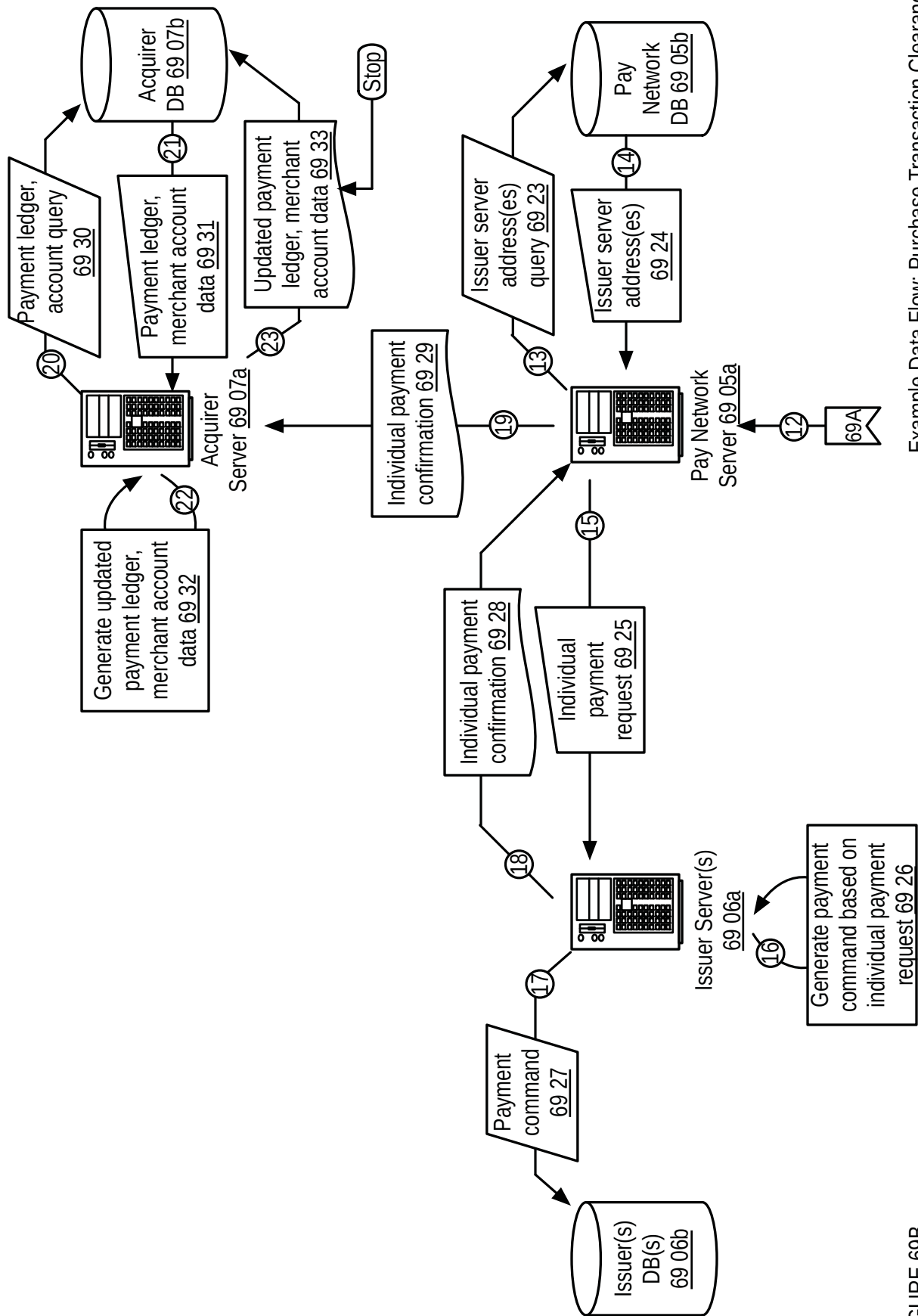


FIGURE 69B

Example Data Flow: Purchase Transaction Clearance

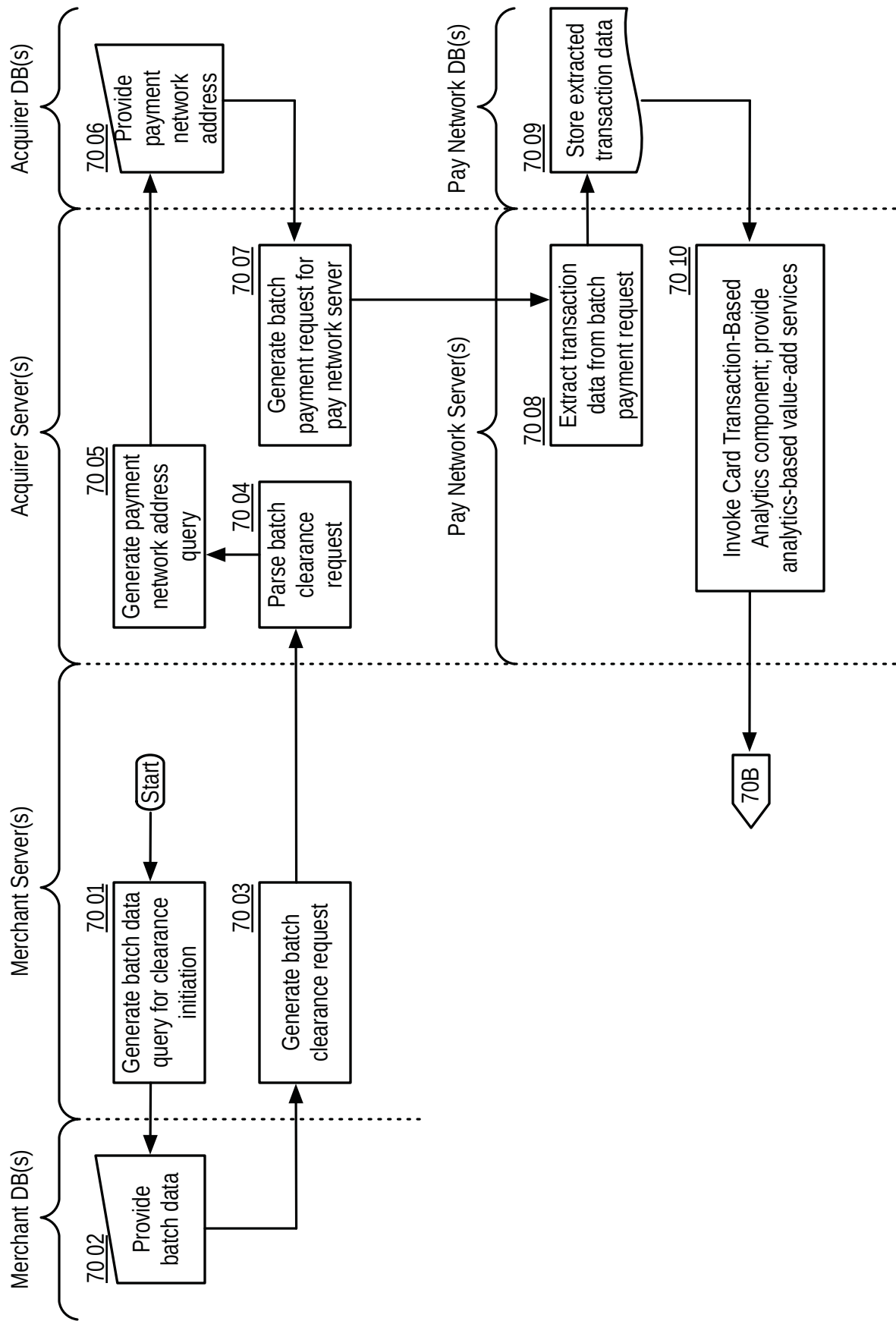


FIGURE 70A

Example Logic Flow: Purchase Transaction Clearance ("PTC") component 7000



FIGURE 70B

FIGURE 71

