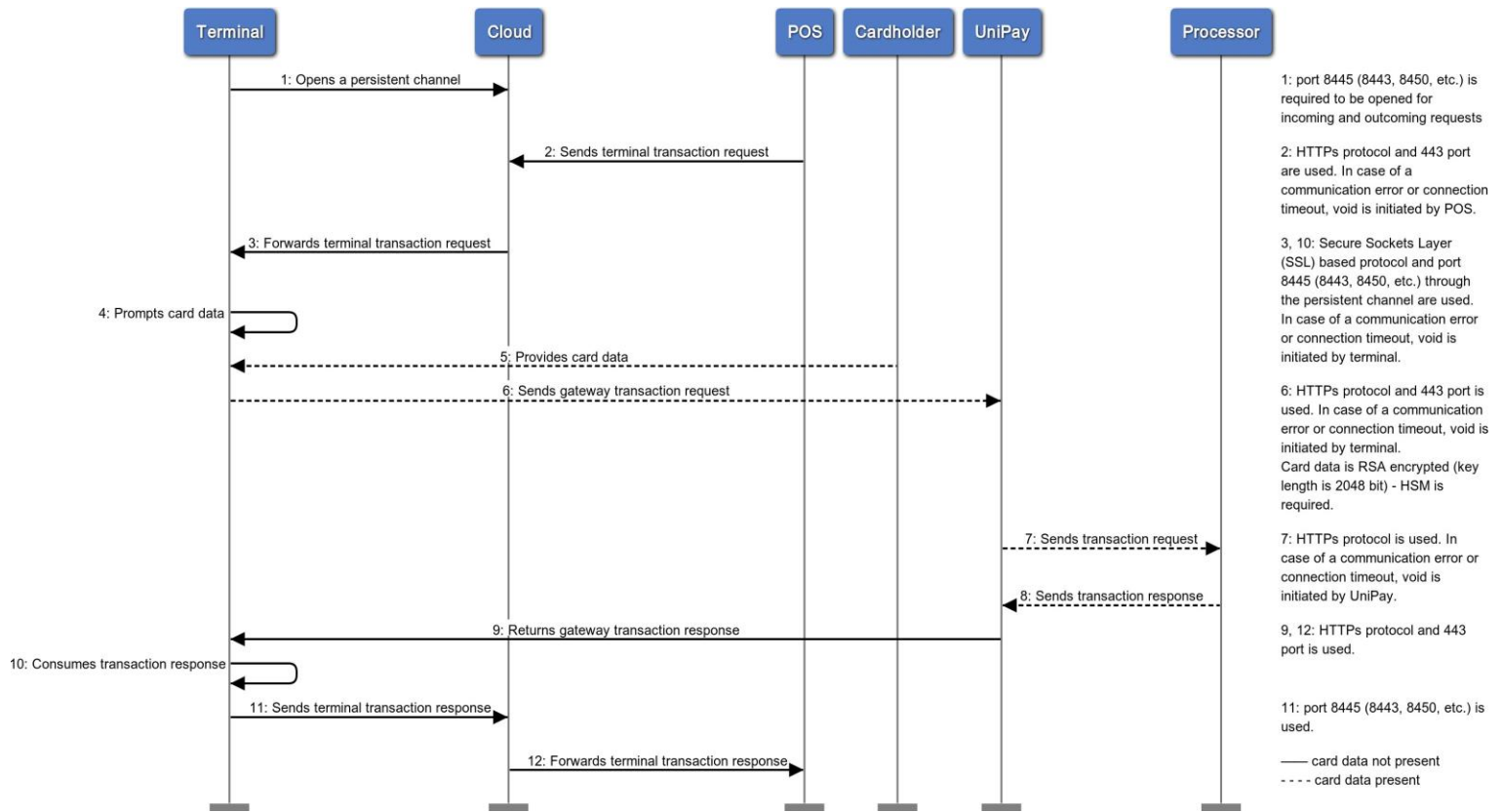


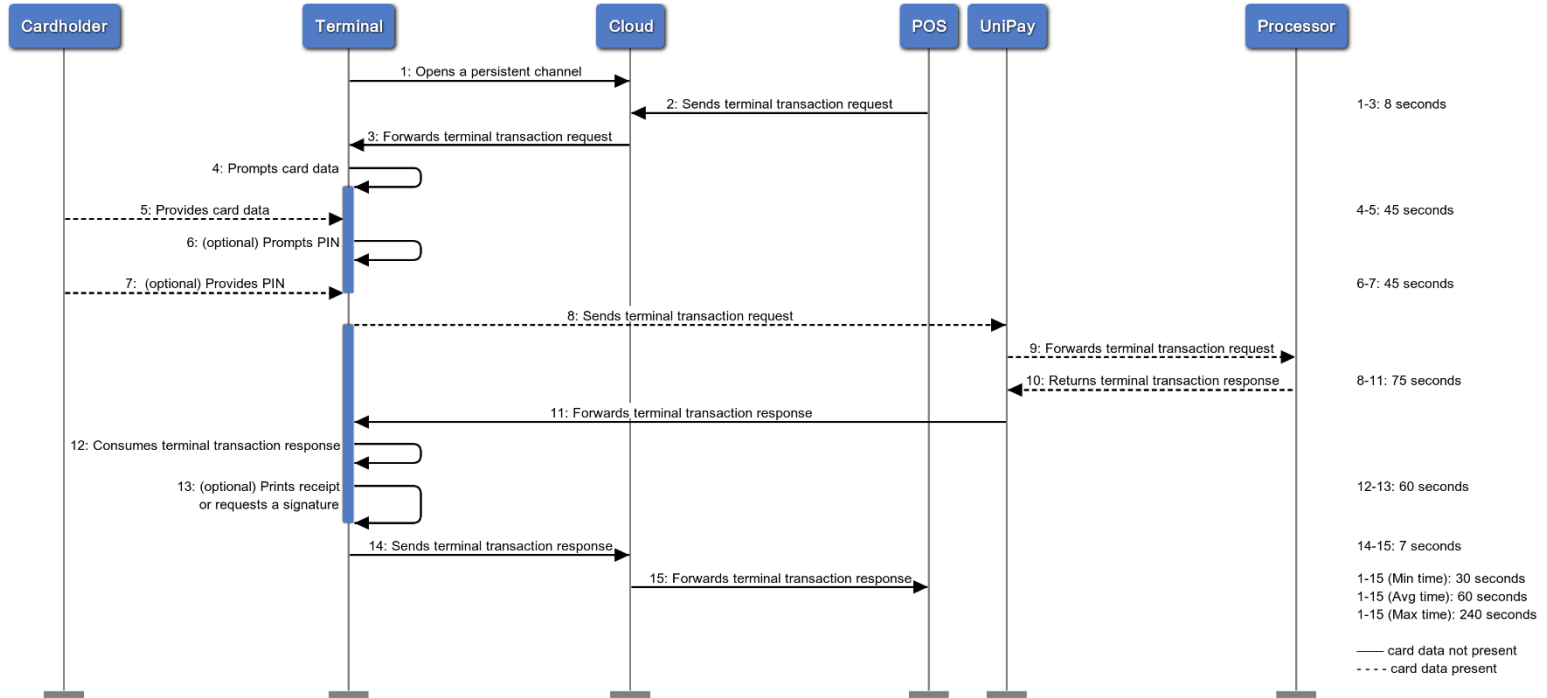


TRANSACTION PROCESSING FLOW FOR CLOUD

Transaction Processing via Cloud

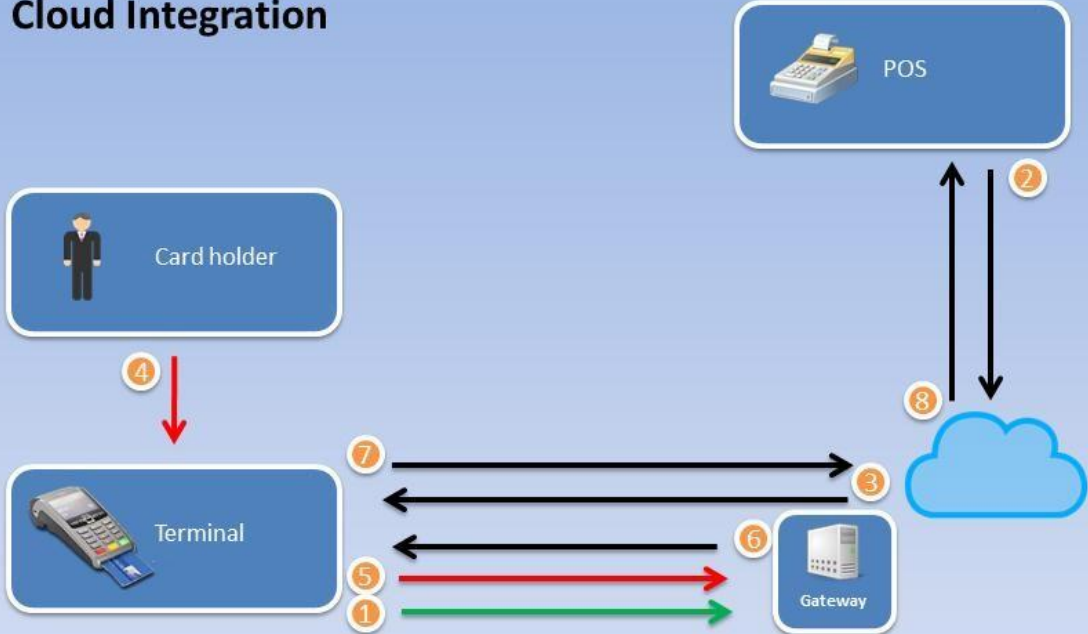


Transaction Processing via Cloud: Duration of Actions



POS Interaction with Terminal

Cloud Integration



Steps:

- 1) Once activated, terminal connects to the cloud through a persistent channel.
- 2) POS sends transaction information to the cloud.
- 3) Cloud forwards request to the terminal (through the persistent channel).
- 4) Card holder provides card data.
- 5) Terminal sends transaction to the gateway (card data present).
- 6) Gateway processes the transaction and sends response to the terminal.
- 7) Terminal processes the response and forwards the response to the cloud.
- 8) Cloud forwards the response to POS.

→ preliminary steps not related to the actual transaction
→ sensitive data is present