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METHOD AND SYSTEM FOR MANAGING MERCHANT TICKETS

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**TITLE: “METHOD AND SYSTEM FOR MANAGING
MERCHANT TICKETS”**

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JOZUA HENG

TECHNICAL FIELD

[001] The present subject matter relates to a field of payment ecosystem, more particularly, but not exclusively to a method and a system for managing merchant tickets.

BACKGROUND

[002] Merchant tickets are provided by a merchant to a user or a customer as a proof of services provided by the merchant, claim goods or services, benefits provided by the merchant, and the like. For instance, the merchant tickets may include hotel booking confirmation, coupons, vouchers, gift cards, membership, and the like. The merchant tickets are provided to the user after making a payment of certain goods or services to the merchant. Then, the merchant may redeem the merchant tickets when required by the user.

[003] Conventionally, the merchant tickets are physical or issued as paper documents. This leads to paper wastage. Further, it is difficult to organize and manage such merchant tickets from different merchants. Also, the process of issuing the merchant tickets, distribution, and redemption involves increased cost.

[004] The information disclosed in this background of the disclosure section is only for enhancement of understanding of the general background of the invention and should not be taken as an acknowledgement or any form of suggestion that this information forms the prior art already known to a person skilled in the art.

BRIEF DESCRIPTION OF THE DRAWINGS

[005] The accompanying drawings, which are incorporated in and constitute a part of this disclosure, illustrate exemplary embodiments and, together with the description, serve to explain the disclosed principles. In the figures, the left-most digit(s) of a reference number identifies the figure in which the reference number first appears. The same numbers are used throughout the figures to reference like features and components. Some embodiments of device or system and/or methods in accordance with embodiments of the present subject matter are now described, by way of example only, and with reference to the accompanying figures, in which:

[006] **Figure 1** illustrates an exemplary environment for managing merchant tickets, in accordance with some embodiments of the present disclosure;

[007] **Figures 2A and 2B** illustrate block diagrams for managing merchant tickets, in accordance with some embodiments of the present disclosure;

[008] **Figures 3A and 3B** illustrate flowcharts for managing merchant tickets, in accordance with some embodiments of the present disclosure;

[009] **Figures 4A and 4B** illustrate sequence diagrams for managing merchant tickets, in accordance with some embodiments of the present disclosure;

[010] **Figures 5A and 5B** shows exemplary illustrations of linking of payment cards of a user with digital wallets, in accordance with some embodiments of the present disclosure; and

[011] **Figure 6** illustrates a general purpose of a computer system for managing merchant tickets, in accordance with some embodiments of the present disclosure.

[012] The figures depict embodiments of the disclosure for purposes of illustration only. One skilled in the art will readily recognize from the following description that alternative embodiments of the structures and methods illustrated herein may be employed without departing from the principles of the disclosure described herein.

DESCRIPTION OF THE DISCLOSURE

[013] In the present document, the word "exemplary" is used herein to mean "serving as an example, instance, or illustration." Any embodiment or implementation of the present subject matter described herein as "exemplary" is not necessarily to be construed as preferred or advantageous over other embodiments.

[014] While the disclosure is susceptible to various modifications and alternative forms, specific embodiment thereof has been shown by way of example in the drawings and will be described in detail below. It should be understood, however that it is not intended to limit the disclosure to the particular forms disclosed, but on the contrary, the disclosure is to cover all modifications, equivalents, and alternative falling within the spirit and the scope of the disclosure.

[015] The terms “comprises”, “comprising”, or any other variations thereof, are intended to cover a non-exclusive inclusion, such that a setup, device, or method that comprises a list of components or steps does not include only those components or steps but may include other components or steps not expressly listed or inherent to such setup or device or method. In other words, one or more elements in a device or system or apparatus preceded by “comprises... a” does not, without more constraints, preclude the existence of other elements or additional elements in the device, system, or apparatus.

[016] The terms "an embodiment", "embodiment", "embodiments", "the embodiment", "the embodiments", "one or more embodiments", "some embodiments", and "one embodiment" mean "one or more (but not all) embodiments of the invention(s)" unless expressly specified otherwise.

[017] The terms "including", "comprising", “having” and variations thereof mean "including but not limited to", unless expressly specified otherwise.

[018] The present disclosure discloses a method and system for managing merchant tickets. The present disclosure provides a centralized platform that stores and manages the merchant tickets offered and sold by the merchant. The present disclosure discloses associating the merchant tickets of a user with a digital wallet of the user. The merchant tickets are managed and stored by a merchant system associated with the merchant and a service provider system. The user can view, manage, and redeem the merchant tickets from the digital wallet. The present disclosure provides a digitized solution to efficiently organize and manage the merchant tickets.

[019] Figure 1 illustrates a non-limiting embodiment of an environment 100 in which systems and/or methods, as described herein, is implemented. The environment 100 comprises an issuer system 101, a user device 102, a service provider system 103, a merchant system 104, a network 105, and an acquirer system 106. The service provider system 103 may include one or more devices capable of receiving information from and/or communicating information to other devices in the environment 100. For example, the service provider system 103 may include a computing device, such as a server (e.g., a transaction processing server), a group of servers, and/or other like devices. In some non-limiting embodiments, the service provider system 103 may be in communication with a data storage device, which may be local or remote to the service provider system 103. In some non-limiting embodiments, the service provider system 103 may be capable of receiving information from, storing information in, communicating information to, or searching information stored in the data storage device.

[020] The issuer system 101 may include one or more devices capable of receiving information and/or communicating information to other devices in the environment 100. For example, the issuer system 101 may include a computing device, such as a server, a group of servers, and/or other like devices. In some non-limiting embodiments, the issuer system 101 may be associated with an issuer institution as described herein. For example, the issuer system 101 may be associated with an issuer institution that issued a credit account, debit account, credit card, debit card, and/or the like to a user associated with the user device 102. The user device 102 may include one or more devices capable of receiving information from and/or communicating information to other devices in the environment 100. Additionally, or alternatively, each user device 102 may include a device capable of receiving information from and/or communicating information to other user devices 102 via the network 105, another network (e.g., an ad hoc network, a local network, a private network, a virtual private network, and/or the like), and/or any other suitable communication technique. For example, the user device 102 may include the client device and/or the like. In some non-limiting embodiments, the user device 102 may or may not be capable of receiving information (e.g., from the merchant system 104 or from another user device 102) via a short-range wireless communication connection (e.g., an NFC communication connection, an RFID communication connection, a Bluetooth® communication connection, a Zigbee® communication connection, and/or the like), and/or communicating information (e.g., to merchant system 104) via a short-range wireless communication connection.

[021] The merchant system 104 may include one or more devices capable of receiving information from and/or communicating information to other devices in the environment 100. The merchant system 104 may also include a device capable of receiving information from the user device 102 via the network 105, a communication connection (e.g., an NFC communication connection, an RFID communication connection, a Bluetooth® communication connection, a Zigbee® communication connection, and/or the like) with the user device 102, and/or the like, and/or communicating information to the user device 102 via the network 105, the communication connection, and/or the like. In some non-limiting embodiments, the merchant system 104 may include a computing device, such as a server, a group of servers, the client device, a group of client devices, and/or other like devices. In some non-limiting embodiments, merchant system 104 may be associated with the merchant as described herein. In some non-limiting embodiments, the merchant system 104 may include one or more client devices. For example, the merchant system 104 may include the client device that allows the merchant to communicate information to the service provider system 103. In some non-limiting embodiments, the merchant system 104 may include one or more devices, such as

computers, computer systems, and/or peripheral devices capable of being used by a merchant to conduct a transaction with a user.

[022] The acquirer system 106 may include one or more devices capable of receiving information from and/or communicating information to other devices in the environment 100. For example, the acquirer system 106 may include a computing device, a server, a group of servers, and/or the like. In some non-limiting embodiments, the acquirer system 106 may be associated with the acquirer as described herein.

[023] The network 105 may include one or more wired and/or wireless networks. For example, the network 105 may include a cellular network (e.g., a long-term evolution (LTE) network, a third generation (3G) network, a fourth generation (4G) network, a code division multiple access (CDMA) network, and/or the like), a public land mobile network (PLMN), a local area network (LAN), a wide area network (WAN), a metropolitan area network (MAN), a telephone network (e.g., the public switched telephone network (PSTN)), a private network (e.g., a private network associated with a transaction service provider), an ad hoc network, an intranet, the Internet, a fiber optic-based network, a cloud computing network, and/or the like, and/or a combination of these or other types of networks.

[024] The number and arrangement of systems, devices, and/or networks shown in Figure 1 are provided as an example. There may be additional systems, devices, and/or networks; fewer systems, devices, and/or networks; different systems, devices, and/or networks; and/or differently arranged systems, devices, and/or networks than those shown in Figure 1. Furthermore, two or more systems or devices shown in Figure 1 may be implemented within a single system or device, or a single system or device shown in Figure 1 may be implemented as multiple, distributed systems or devices. Additionally, or alternatively, a set of systems (e.g., one or more systems) or a set of devices (e.g., one or more devices) of the environment 100 may perform one or more functions described as being performed by another set of systems or another set of devices of the environment 100.

[025] **Figure 2A and Figure 2B** illustrates a block diagram of managing the merchant tickets using the digital wallet, in accordance with embodiments of the present disclosure. Figure 2A illustrates a payment process 200 between a user 201 and a merchant 202. The user 201 associated with the user device 102 may avail the goods or services with the merchant 202 associated with the merchant system 104 over the network 105. The user device 102 may be associated with the issuer system 101, for example, the issuer system 101 may be a bank of the user 201. The merchant 202 is associated with the acquirer system 106, for example, the acquirer system 106 may be a bank associated with

the merchant 202. The service provider system 103 may store and manage the merchant tickets provided by the merchant 202. Figure 2B illustrates a redemption process 203 of the merchant tickets, in accordance with embodiments of the present disclosure. The merchant tickets may be stored in a database associated with the service provider system 103. In an embodiment, the user 201 may redeem the merchant tickets using Quick Response (QR) code and Near-field communication (NFC). The payment process and the redemption process are explained in detail in further paragraphs of the present description.

[026] **Figure 3A** illustrates a flow diagram 300 of the payment process, in accordance with embodiments of the present disclosure. Firstly, the user 201 makes a payment using a payment card such as, a debit card, a credit card, and the like. When the payment is successful, the merchant 202 issues the merchant tickets. The merchant 202 may issue a single merchant ticket or multiple merchant tickets. The merchant 202 may transmit the merchant ticket (also referred as digital ticket) via an Application Programming Interface (API) of the service provider system 103. The service provider system 103 may determine whether a token associated with the user 201 of the merchant ticket is tied or associated with a digital wallet. The service provider system 103 may store the merchant ticket in the digital wallet and return a success response to the merchant 202, when the token is associated with the digital wallet. The service provider system 103 may return an error response, when the token is not associated with the digital wallet. When the payment is not successful, a transaction of the user 201 may be rejected. **Figure 4A** illustrates a sequence diagram 401 of the payment process. As illustrated, when the payment is successful, a backend server associated with the merchant 202 may transmit the merchant tickets to the service provider system 103 via the API for associating the merchant tickets with the digital wallet.

[027] **Figure 3B** illustrates a flow diagram 301 of the redemption process, in accordance with the embodiments of the present disclosure. In an embodiment, the user may scan the QR code or the payment card in an application. The application may be a merchant application. When the redemption process is using the QR code, the merchant system 104 may identify whether the merchant tickets are associated with the user 201. When the merchant tickets are identified, ticket information of one or more tickets of the user 201 may be displayed for viewing, redemption, and the like. When the merchant tickets are not identified, an unsuccessful response may be displayed. Further, when the merchant ticket is redeemed, the service provider system 103 updates a status of the merchant tickets as updated via the API. When the merchant ticket is not redeemed, no action is performed. The redemption process using the QR code is further illustrated in a sequence diagram 403 in **Figure 4C**.

Firstly, the user may retrieve the merchant ticket from the service provider system 103 via the API. Then, the user 201 may generate the QR code from the merchant ticket. The merchant system 104 may send a translated QR code with details of the merchant ticket to the backend server by scanning the QR code. Further, the merchant system 104 may retrieve the merchant tickets for redemption from the service provider API 103, via the backend server. The merchant tickets may be presented at the front-end application/payment terminal at the merchant location, where the user 201 may view and confirm the redemption. The service provider API 103 may update the status of the merchant tickets, upon redemption. Referring back to Figure 3B, when the redemption process is using the payment card, the service provider system 103 may identify whether a token associated with the payment card is associated with the digital wallet. When the token is not associated with the digital wallet, an unsuccessful response may be displayed. When the token is associated with the digital wallet, the service provider system 103 may transmit the merchant ticket IDs to the merchant system 104 for redemption. **Figure 4B** illustrates the redemption process using the payment card. In an embodiment, the user 201 may scan the payment card using the NFC. In an embodiment, the scanning of the payment card may be performed using the payment terminal at the merchant location. The merchant system 104 may transmit details associated with scanning of the NFC to the service provider system 103 to receive the merchant ticket IDs for redemption. The merchant tickets may be presented at the front-end application/ payment terminal at the merchant location, where the user 201 may view and confirm the redemption. In another embodiment, the user 201 may use an application for redemption. In an example, the application may be a merchant application. In another embodiment, the application may be a service provider application. The user 201 may register to the application by providing identity information of the user, financial information of the user, and the like. The merchant tickets associated with the user 201 may be stored in the application. The user 201 may login to the application using user credentials for management, purchase, and redemption of the merchant tickets.

[028] Figure 5A and 5B shows exemplary illustrations of linking of payment cards of the user 201 with the digital wallet. In an embodiment, multiple payment cards of the user 201 may be linked with a digital wallet for managing the merchant tickets as shown in Figure 5A. In another embodiment, each of the payment cards may be associated with each of a plurality of digital wallets, as shown in Figure 5B.

Computer System

[029] Figure 6 illustrates a block diagram of an exemplary computer system 600 for implementing embodiments consistent with the present disclosure. In an embodiment, the computer system 600 is used to implement the system for managing the merchant tickets. The computer system 600 may include a central processing unit (“CPU” or “processor”) 602. The computer system 600 may communicate with the user device 102 and the merchant system 103 via a communication network 609. The processor 602 may include specialized processing units such as, integrated system (bus) controllers, memory management control units, floating point units, graphics processing units, digital signal processing units, etc.

[030] The processor 602 may be disposed in communication with one or more input/output (I/O) devices 609 and 610 via I/O interface 601. The I/O interface 601 may employ communication protocols/methods such as, without limitation, audio, analog, digital, monaural, RCA, stereo, IEEE-1394, serial bus, universal serial bus (USB), infrared, PS/2, BNC, coaxial, component, composite, digital visual interface (DVI), high-definition multimedia interface (HDMI), radio frequency (RF) antennas, S-Video, VGA, IEEE 802.n /b/g/n/x, Bluetooth, cellular (e.g., code-division multiple access (CDMA), high-speed packet access (HSPA+), global system for mobile communications (GSM), long-term evolution (LTE), WiMax, or the like), etc.

[031] Using the I/O interface 601, the computer system 600 may communicate with one or more I/O devices 609 and 610. For example, the input devices 609 may be an antenna, keyboard, mouse, joystick, (infrared) remote control, camera, card reader, fax machine, dongle, biometric reader, microphone, touch screen, touchpad, trackball, stylus, scanner, storage device, transceiver, video device/source, etc. The output devices 610 may be a printer, fax machine, video display (e.g., cathode ray tube (CRT), liquid crystal display (LCD), light-emitting diode (LED), plasma, Plasma Display Panel (PDP), Organic light-emitting diode display (OLED) or the like), audio speaker, etc.

[032] The processor 602 may be disposed in communication with a communication network 611 via a network interface 603. The network interface 603 may communicate with the communication network 611. The network interface 603 may employ connection protocols including, without limitation, direct connect, Ethernet (e.g., twisted pair 10/100/1000 Base T), transmission control protocol/internet protocol (TCP/IP), token ring, IEEE 802.11a/b/g/n/x, etc. The communication network 611 may include, without limitation, a direct interconnection, local area network (LAN), wide area network (WAN), wireless network (e.g., using Wireless Application Protocol), the Internet, etc. The network interface 603 may employ connection protocols include, but not limited to, direct

connect, Ethernet (e.g., twisted pair 10/100/1000 Base T), transmission control protocol/internet protocol (TCP/IP), token ring, IEEE 802.11 a/b/g/n/x, etc.

[033] The communication network 611 includes, but is not limited to, a direct interconnection, an e-commerce network, a peer to peer (P2P) network, local area network (LAN), wide area network (WAN), wireless network (e.g., using Wireless Application Protocol), the Internet, Wi-Fi, and such. The first network and the second network may either be a dedicated network or a shared network, which represents an association of the different types of networks that use a variety of protocols, for example, Hypertext Transfer Protocol (HTTP), Transmission Control Protocol/Internet Protocol (TCP/IP), Wireless Application Protocol (WAP), etc., to communicate with each other. Further, the first network and the second network may include a variety of network devices, including routers, bridges, servers, computing devices, storage devices, etc.

[034] In some embodiments, the processor 602 may be disposed in communication with a memory 605 (e.g., RAM, ROM, etc. not shown in **Figure 6**) via a storage interface 604. The storage interface 604 may connect to memory 605 including, without limitation, memory drives, removable disc drives, etc., employing connection protocols such as, serial advanced technology attachment (SATA), Integrated Drive Electronics (IDE), IEEE-1394, Universal Serial Bus (USB), fibre channel, Small Computer Systems Interface (SCSI), etc. The memory drives may further include a drum, magnetic disc drive, magneto-optical drive, optical drive, Redundant Array of Independent Discs (RAID), solid-state memory devices, solid-state drives, etc.

[035] The memory 605 may store a collection of program or database components, including, without limitation, user interface 606, an operating system 607, web browser 608 etc. In some embodiments, computer system 600 may store user/application data, such as, the data, variables, records, etc., as described in this disclosure. Such databases may be implemented as fault-tolerant, relational, scalable, secure databases such as Oracle ® or Sybase®.

[036] The operating system 607 may facilitate resource management and operation of the computer system 600. Examples of operating systems include, without limitation, APPLE MACINTOSH® OS X, UNIX®, UNIX-like system distributions (E.G., BERKELEY SOFTWARE DISTRIBUTION™ (BSD), FREEBSD™, NETBSD™, OPENBSD™, etc.), LINUX DISTRIBUTIONS™ (E.G., RED HAT™, UBUNTU™, KUBUNTU™, etc.), IBM™ OS/2, MICROSOFT™ WINDOWS™ (XP™, VISTA™/7/8, 10 etc.), APPLE® IOS™, GOOGLE® ANDROID™, BLACKBERRY® OS, or the like.

[037] In some embodiments, the computer system 600 may implement a web browser 608 stored program component. The web browser 608 may be a hypertext viewing application, such as Microsoft Internet Explorer, Google Chrome, Mozilla Firefox, Apple Safari, etc. Secure web browsing may be provided using Hypertext Transport Protocol Secure (HTTPS), Secure Sockets Layer (SSL), Transport Layer Security (TLS), etc. Web browsers 608 may utilize facilities such as AJAX, DHTML, Adobe Flash, JavaScript, Java, Application Programming Interfaces (APIs), etc. In some embodiments, the computer system 600 may implement a mail server stored program component. The mail server may be an Internet mail server such as Microsoft Exchange, or the like. The mail server may utilize facilities such as ASP, ActiveX, ANSI C++/C#, Microsoft .NET, Common Gateway Interface (CGI) scripts, Java, JavaScript, PERL, PHP, Python, WebObjects, etc. The mail server may utilize communication protocols such as Internet Message Access Protocol (IMAP), Messaging Application Programming Interface (MAPI), Microsoft Exchange, Post Office Protocol (POP), Simple Mail Transfer Protocol (SMTP), or the like. In some embodiments, the computer system 600 may implement a mail client stored program component. The mail client may be a mail viewing application, such as Apple Mail, Microsoft Entourage, Microsoft Outlook, Mozilla Thunderbird, etc.

[038] The present disclosure discloses a method and system for managing the merchant tickets. The present disclosure provides a centralized platform that stores and manages the merchant tickets offered and sold by the merchant. The present disclosure discloses associating the merchant tickets of a user with a digital wallet of the user. The merchant tickets are managed and stored by a merchant system associated with the merchant and a service provider system. The user can view, manage, and redeem the merchant tickets from the digital wallet. The present disclosure provides a digitized solution to manage and efficiently organize the merchant tickets.

[039] Furthermore, one or more computer-readable storage media may be utilized in implementing embodiments consistent with the present disclosure. A computer-readable storage medium refers to any type of physical memory on which information or data readable by a processor may be stored. Thus, a computer-readable storage medium may store instructions for execution by one or more processors, including instructions for causing the processor(s) to perform steps or stages consistent with the embodiments described herein. The term “computer-readable medium” should be understood to include tangible items and exclude carrier waves and transient signals, i.e., be non-transitory. Examples include Random Access Memory (RAM), Read-Only Memory (ROM), volatile

memory, non-volatile memory, hard drives, Compact Disc (CD) ROMs, DVDs, flash drives, disks, and any other known physical storage media.

media.

[040] The described operations may be implemented as a method, system or article of manufacture using standard programming and/or engineering techniques to produce software, firmware, hardware, or any combination thereof. The described operations may be implemented as code maintained in a “non-transitory computer readable medium,” where a processor may read and execute the code from the computer readable medium. The processor is at least one of a microprocessor and a processor capable of processing and executing the queries. A non-transitory computer readable medium may include media such as magnetic storage medium (e.g., hard disk drives, floppy disks, tape, etc.), optical storage (CD-ROMs, DVDs, optical disks, etc.), volatile and non-volatile memory devices (e.g., EEPROMs, ROMs, PROMs, RAMs, DRAMs, SRAMs, Flash Memory, firmware, programmable logic, etc.), etc. Further, non-transitory computer-readable media may include all computer-readable media except for a transitory. The code implementing the described operations may further be implemented in hardware logic (e.g., an integrated circuit chip, Programmable Gate Array (PGA), Application Specific Integrated Circuit (ASIC), etc.).

[041] The illustrated steps are set out to explain the exemplary embodiments shown, and it should be anticipated that ongoing technological development will change the manner in which particular functions are performed. These examples are presented herein for purposes of illustration, and not limitation. Further, the boundaries of the functional building blocks have been arbitrarily defined herein for the convenience of the description. Alternative boundaries can be defined so long as the specified functions and relationships thereof are appropriately performed. Alternatives (including equivalents, extensions, variations, deviations, etc., of those described herein) will be apparent to persons skilled in the relevant art(s) based on the teachings contained herein. Such alternatives fall within the scope and spirit of the disclosed embodiments. Also, the words "comprising," "having," "containing," and "including," and other similar forms are intended to be equivalent in meaning and be open ended in that an item or items following any one of these words is not meant to be an exhaustive listing of such item or items or meant to be limited to only the listed item or items. It must also be noted that as used herein and in the appended claims, the singular forms “a,” “an,” and “the” include plural references unless the context clearly dictates otherwise.

[042] Furthermore, one or more computer-readable storage media may be utilized in implementing embodiments consistent with the present disclosure. A computer readable storage medium refers to

any type of physical memory on which information or data readable by a processor may be stored. Thus, a computer readable storage medium may store instructions for execution by one or more processors, including instructions for causing the processor(s) to perform steps or stages consistent with the embodiments described herein. The term “computer readable medium” should be understood to include tangible items and exclude carrier waves and transient signals, i.e., are non-transitory. Examples include random access memory (RAM), read-only memory (ROM), volatile memory, non-volatile memory, hard drives, CD ROMs, DVDs, flash drives, disks, and any other known physical storage media.

[043] Finally, the language used in the specification has been principally selected for readability and instructional purposes, and it may not have been selected to delineate or circumscribe the inventive subject matter. Accordingly, the disclosure of the embodiments of the disclosure is intended to be illustrative, but not limiting, of the scope of the disclosure.

[044] With respect to the use of substantially any plural and/or singular terms herein, those having skill in the art can translate from the plural to the singular and/or from the singular to the plural as is appropriate to the context and/or application. The various singular/plural permutations may be expressly set forth herein for sake of clarity.

SYSTEM AND METHOD FOR MANAGING DIGITAL TICKETS

ABSTRACT

The present disclosure provides a method and a system for managing the merchant tickets. The present disclosure provides a centralized platform that stores and manages the merchant tickets offered and sold by the merchant. The present disclosure discloses associating the merchant tickets of a user with a digital wallet of the user. The merchant tickets are managed and stored by a merchant system associated with the merchant and a service provider system. The user can view, manage, and redeem the merchant tickets from the digital wallet.

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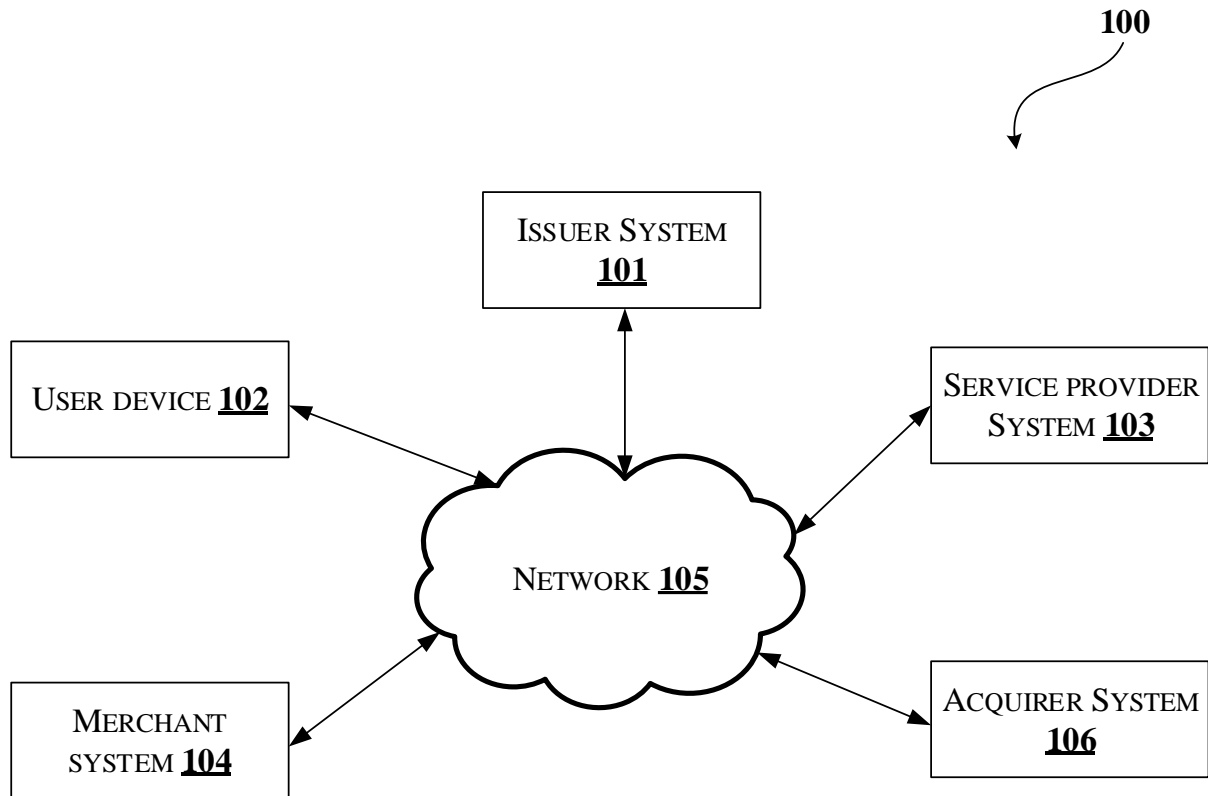


FIGURE 1

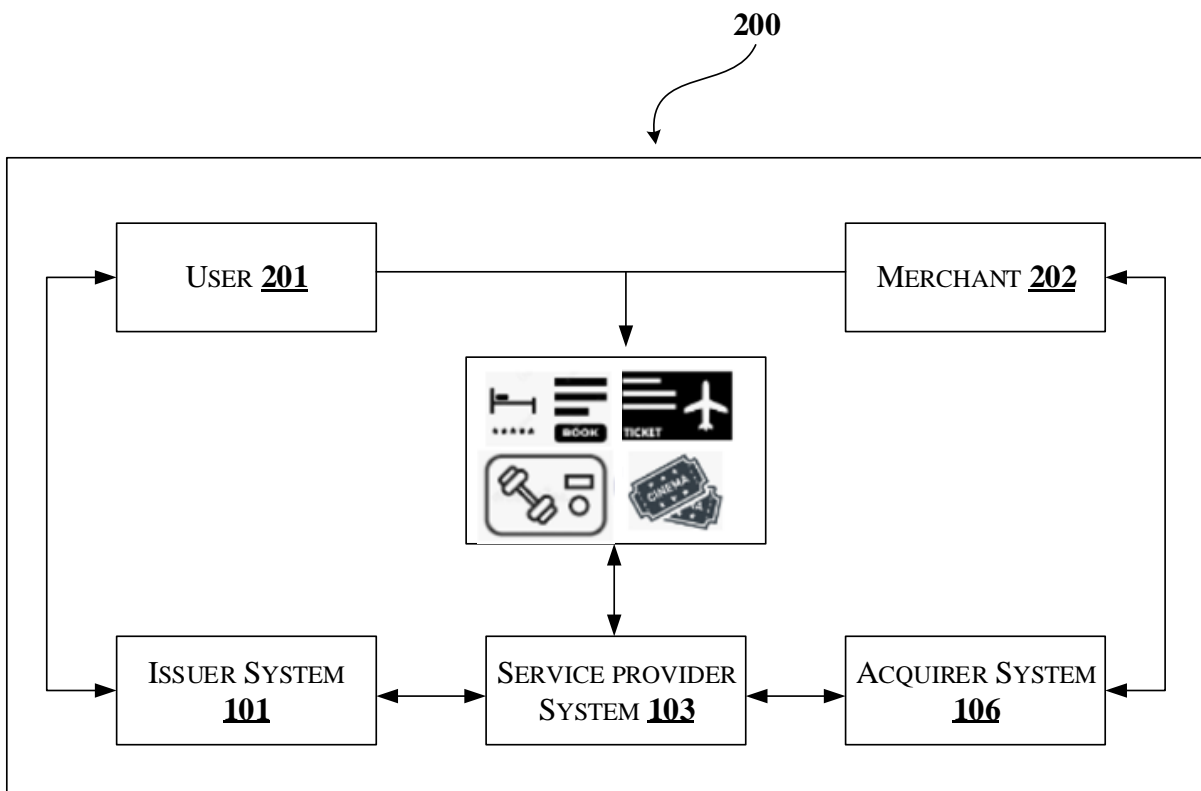


FIGURE 2A

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203

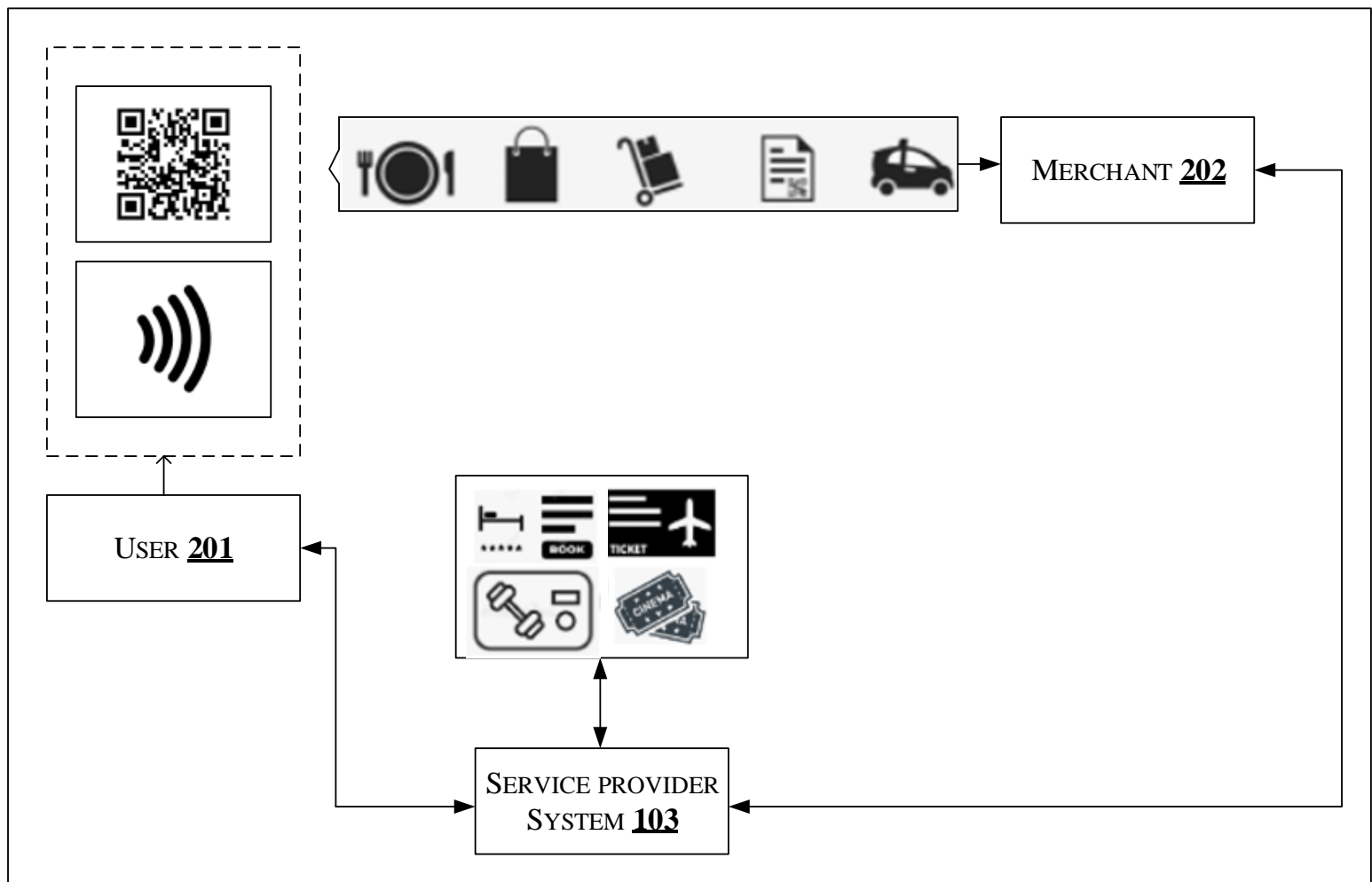


FIGURE 2B

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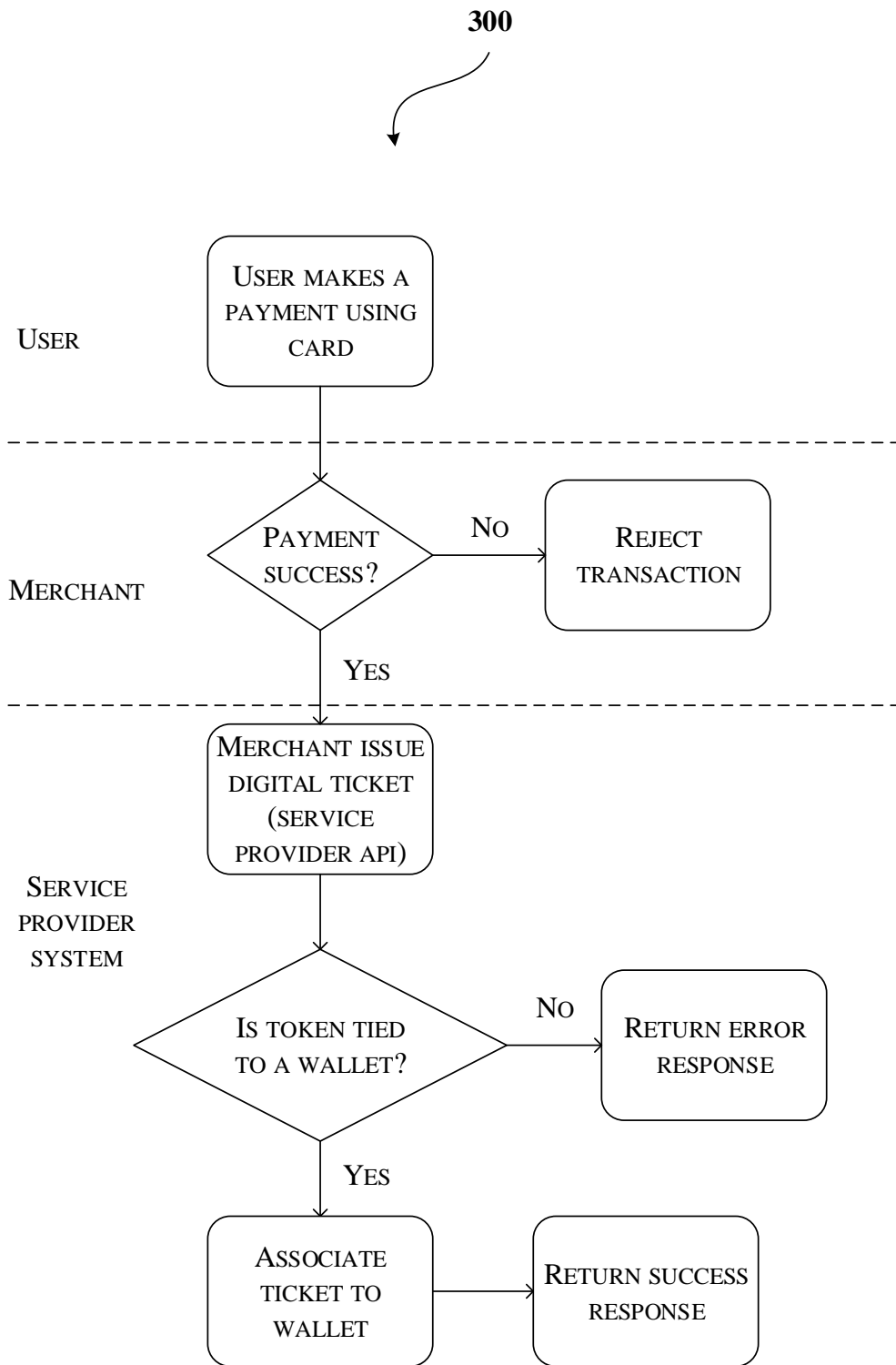


FIGURE 3A

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301

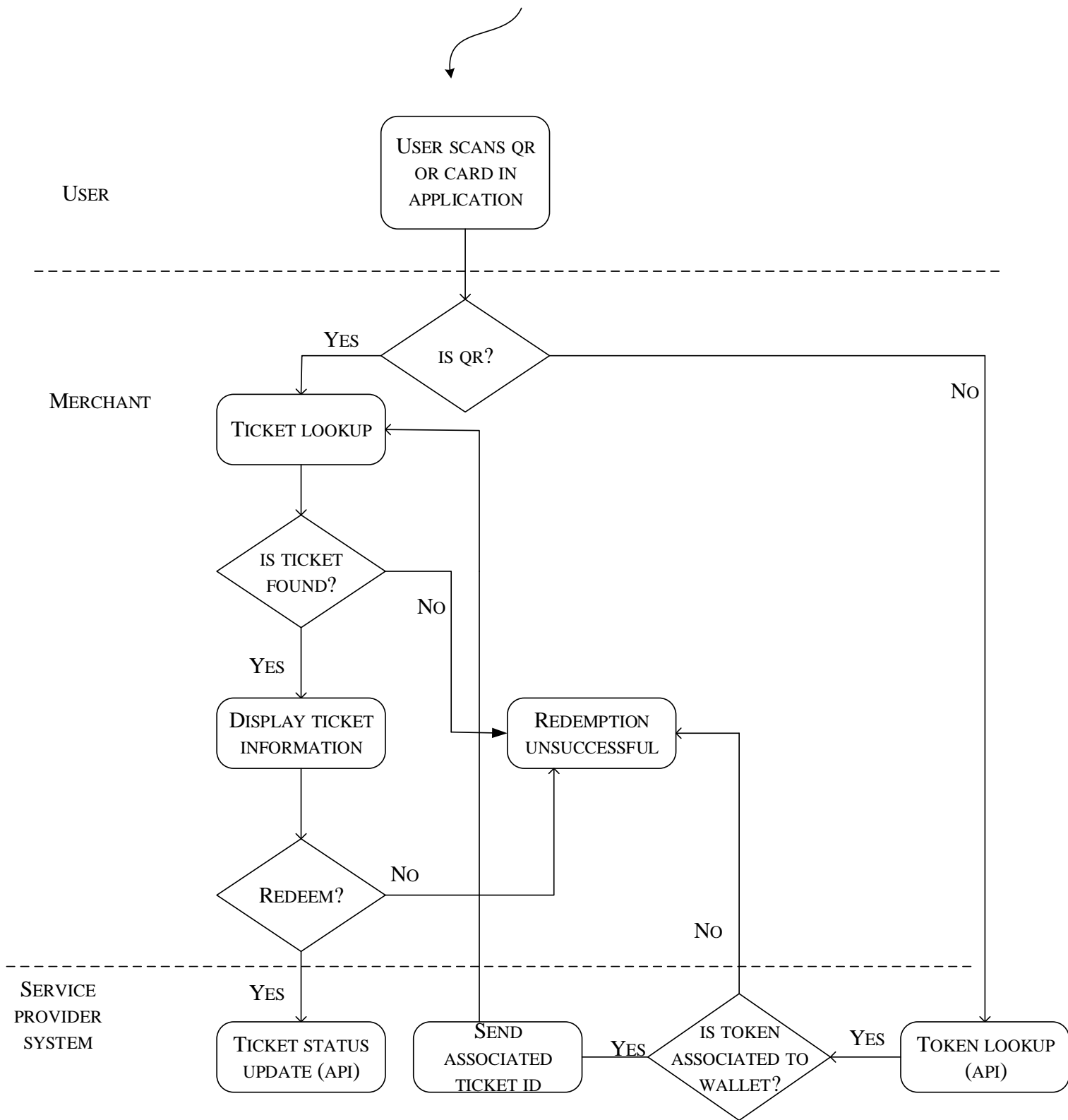


FIGURE 3B

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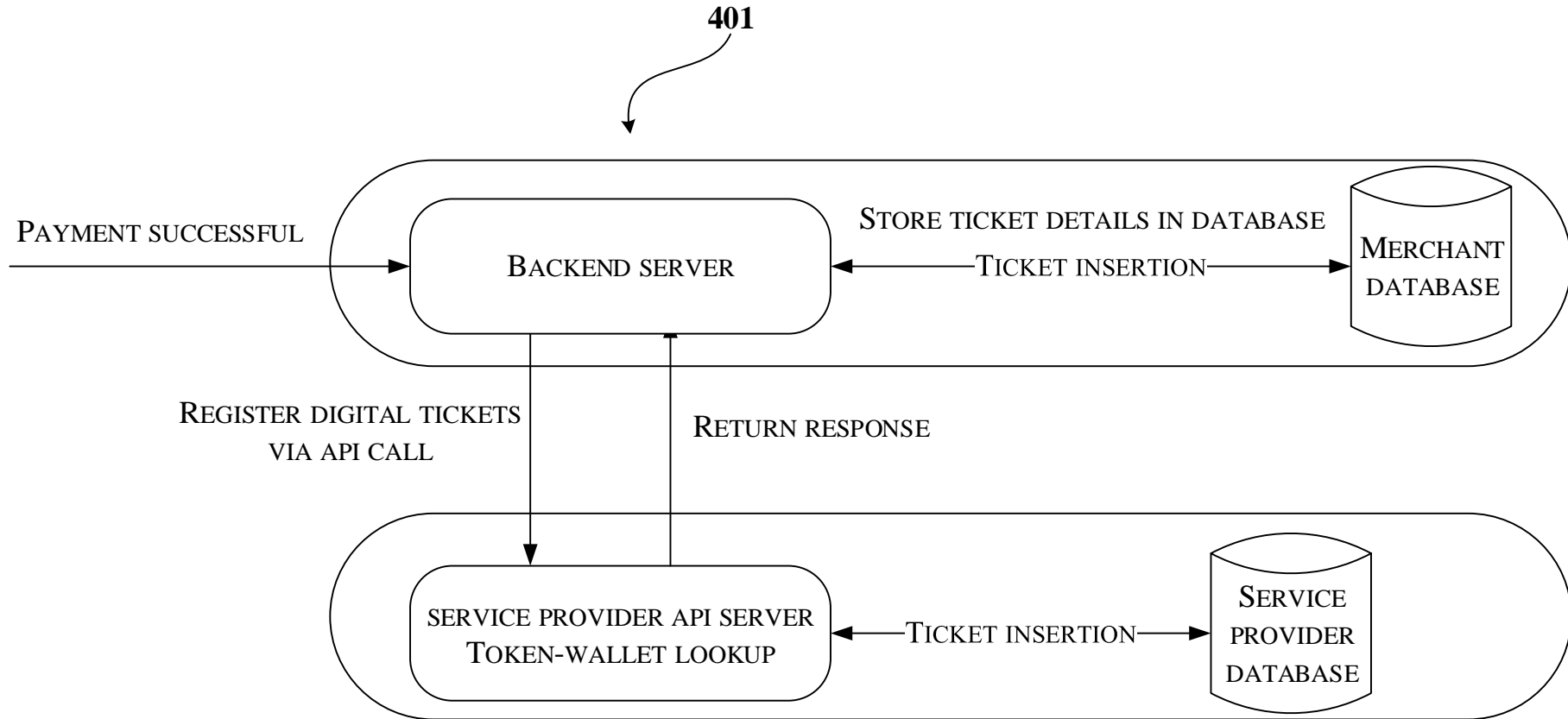


FIGURE 4A

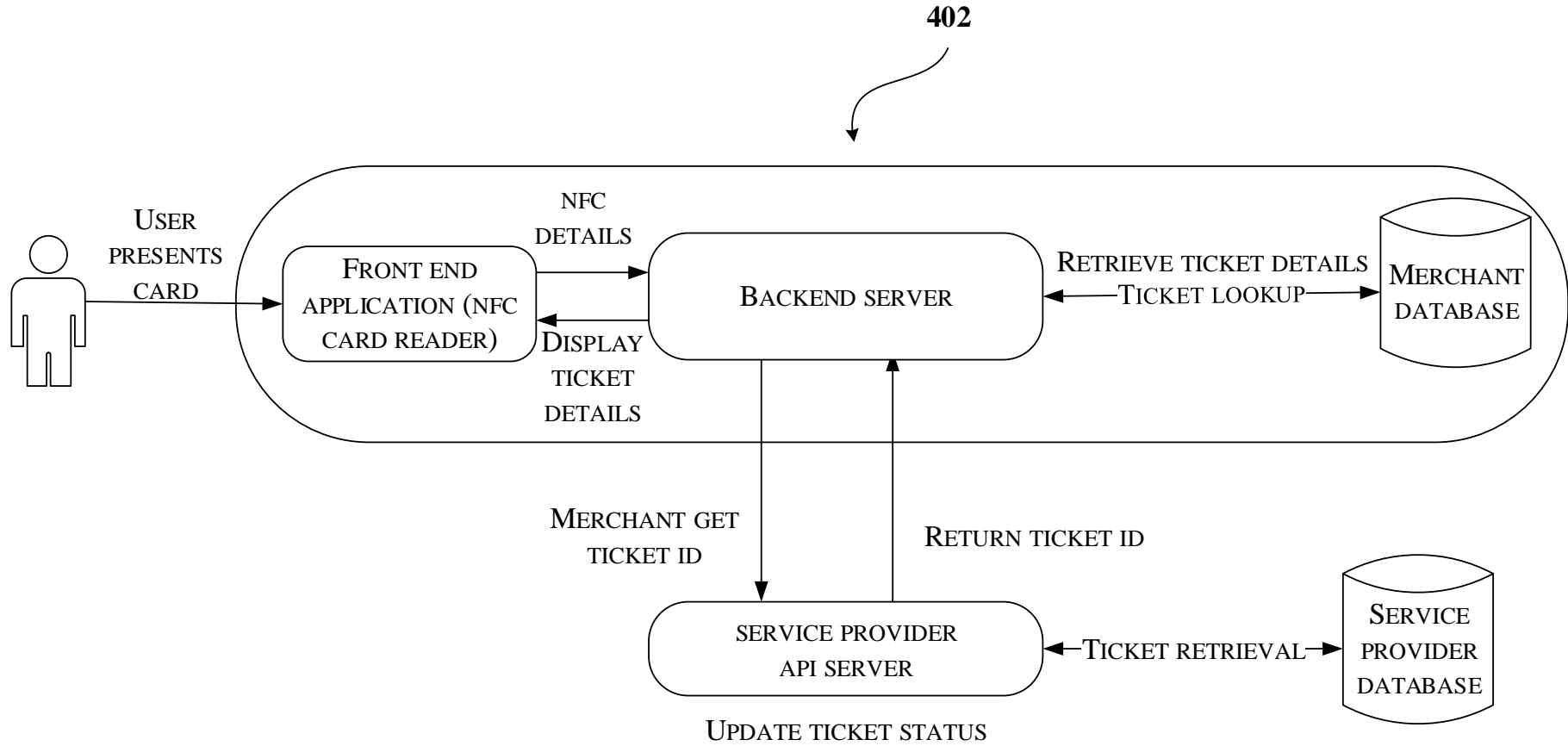


FIGURE 4B

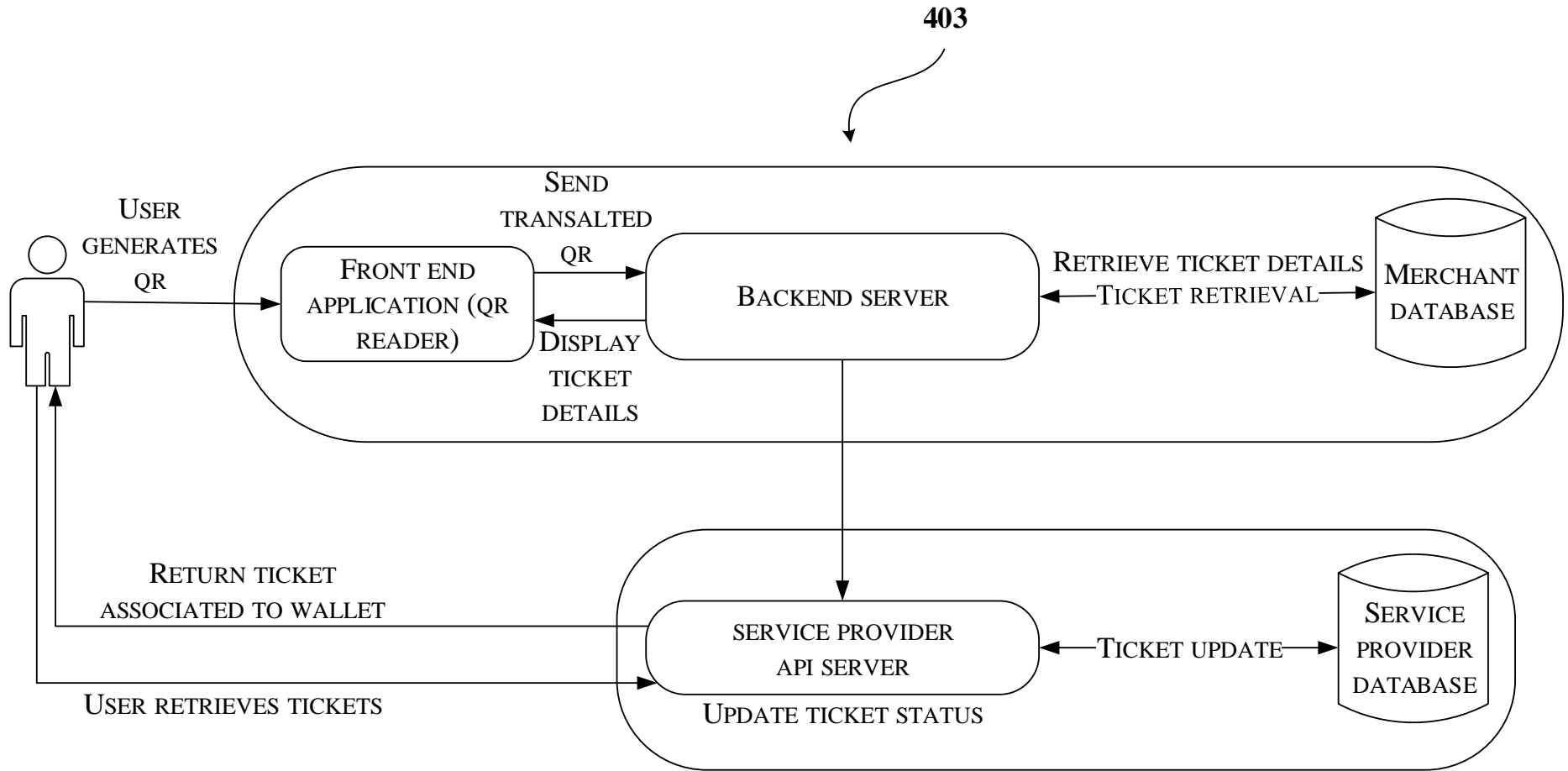


FIGURE 4C

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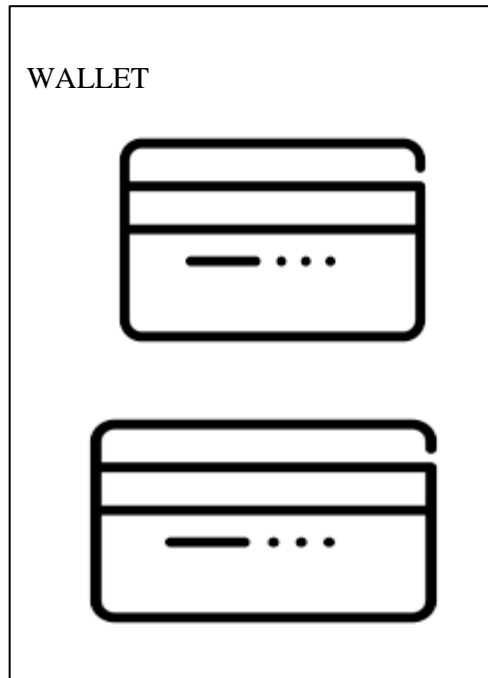


FIGURE 5A

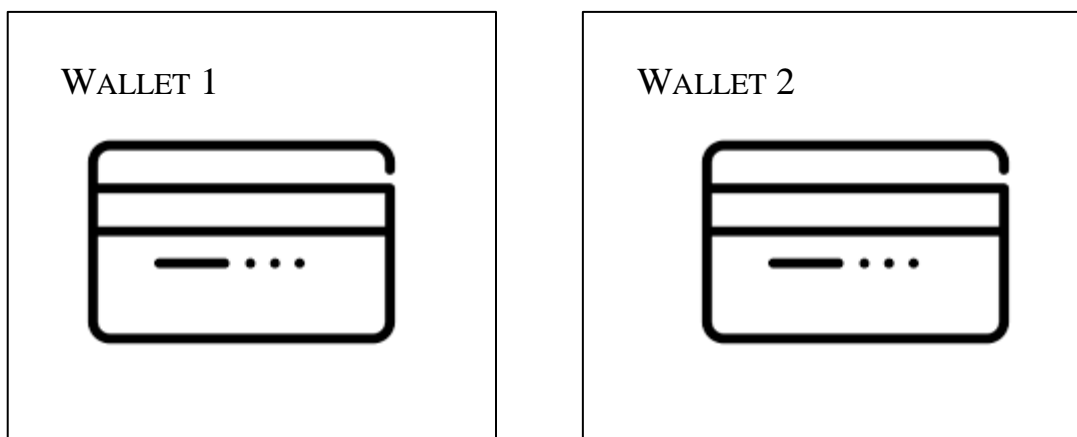


FIGURE 5B

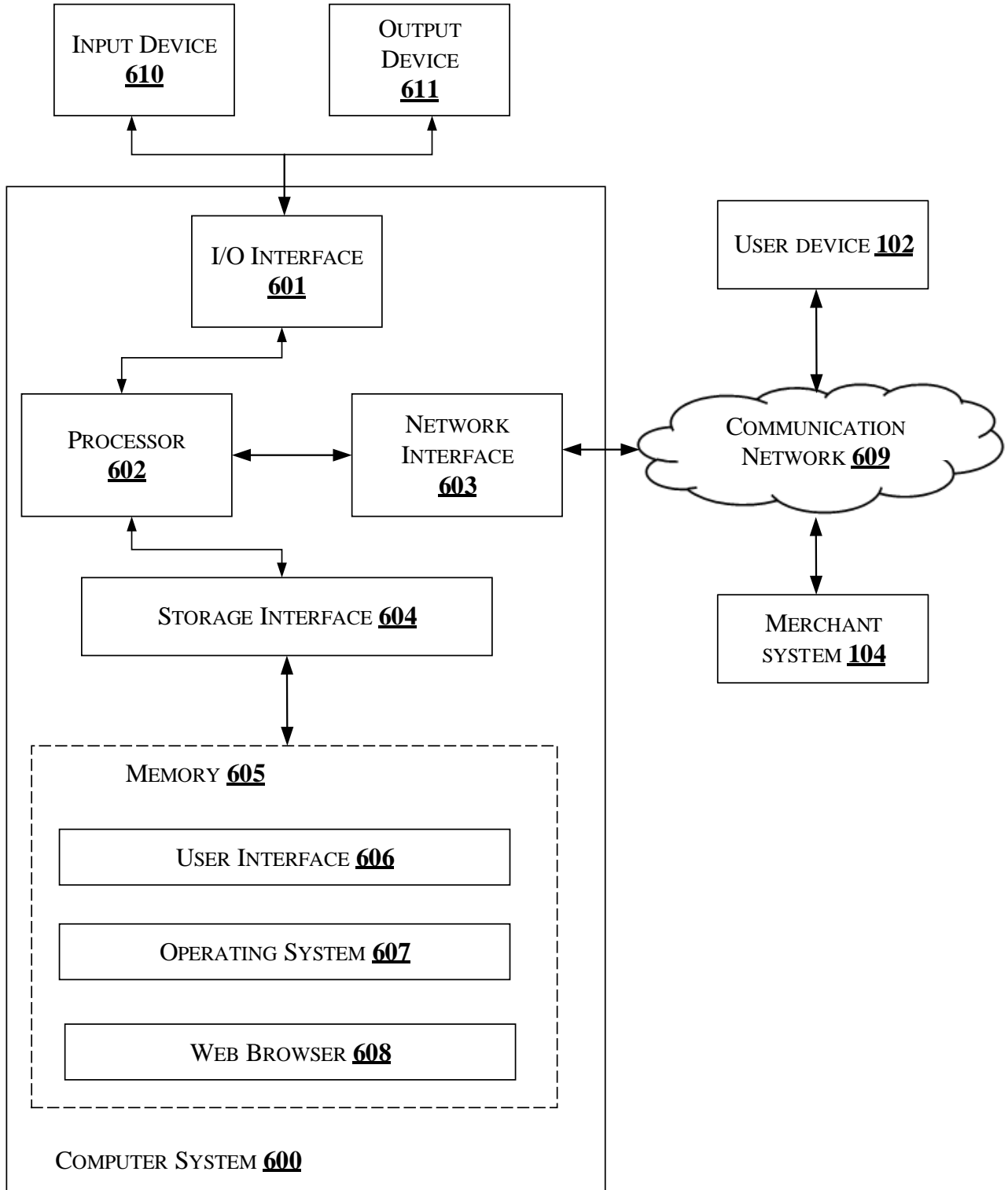


FIGURE 6