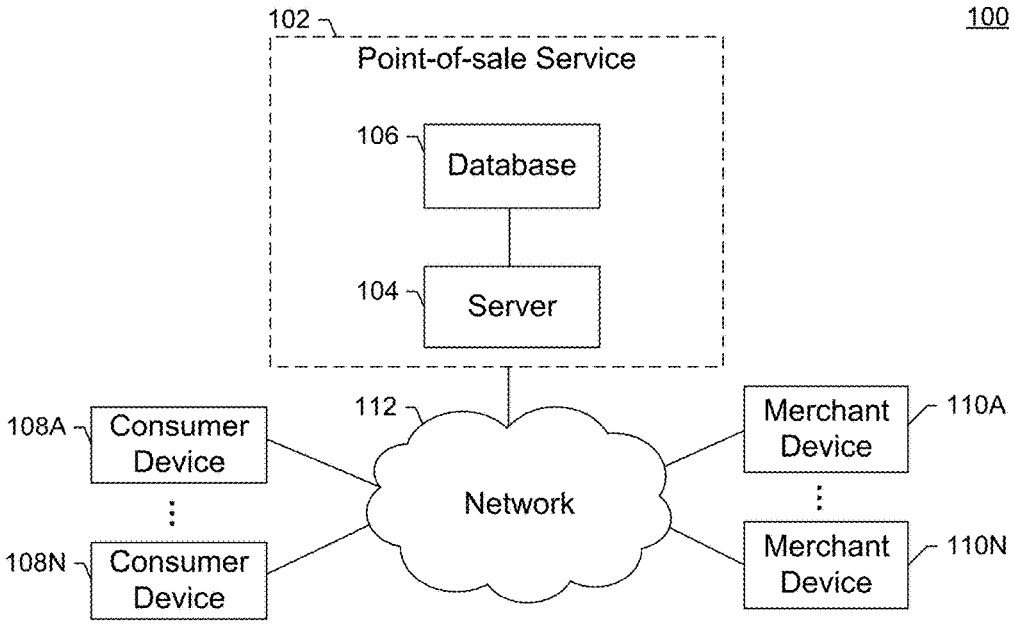
100
102
Point-of-sale Service
106
Database
104
Server
112
Network
108A
Consumer Device
108N
Consumer Device
Merchant Device
110A
Merchant Device
110N

FIG. 1

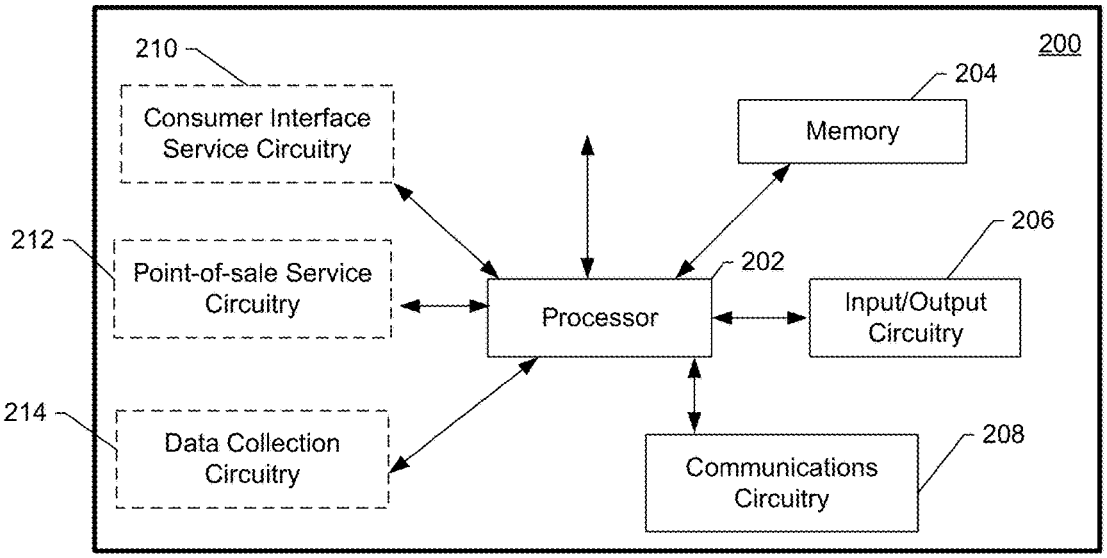
200
210
Consumer Interface Service Circuitry
212
Point-of-sale Service Circuitry
214
Data Collection Circuitry
Processor
202
Memory
204
Input/Output Circuitry
206
Communications Circuitry
208

FIG. 2