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## USAGE OF NFT AS AN INSTRUMENT OF STORED VALUE AT A PRODUCT LEVEL AND AS PAYMENT MEANS

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**TITLE: USAGE OF NFT AS AN INSTRUMENT OF STORED  
VALUE AT A PRODUCT LEVEL AND AS PAYMENT MEANS**

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## **TECHNICAL FIELD**

[0001] The present subject matter is, in general, related to Non-Fungible Tokens (NFTs), and in particular to, (1) a system and a method of using NFTs as an instrument of stored value at a product level, (2) a system and a method of processing of payments by a Point Of Sale (POS) from an NFT-enabled multichannel wallet, and (3) a system and a method of processing of payments by the POS in a processing order set by a consumer in an NFT-enabled multichannel wallet.

## **BACKGROUND**

[0002] Gift cards such as physical cards and digital codes are typically representations of a monetary value that is redeemable at specific stores. Based on where and how a gift card can be used, the gift cards are classified as open loop gift cards and closed loop gift cards. Closed-loop gift cards are merchant specific, allowing a cardholder to purchase only from the specified merchant, either at the store or on its website. However, if the merchant owns other retailers, then the merchant might issue gift cards that can be used at any of the other retailers. Open-loop gift cards are similar to credit or debit cards that can be used at any outlet where that card is accepted, as well as online.

[0003] Nowadays, merchants are offering digital gift cards to customers as an incentive to encourage spending. Some merchants may also send bonus gift cards to their loyalty program members who have spent considerable amount during a sale or over a certain time period. However, if consumers forget to use the credit in the gift card the credit value degrades over time as prices rise. Further overtime if the gift card is not used, certain fees may reduce the value of the gift card to eventually zero (referred as escheatment). Also, a physical gift card can be stolen, and digital code can be replicated.

[0004] Hence, there exists a need to identify other solutions that may enable product level redemption.

[0005] The information disclosed in the background section of the disclosure 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

[0006] The accompanying drawings, which are incorporated in and constitute a part of this disclosure, illustrate exemplary embodiments and, together with the description, 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:

[0007] **Figure 1** shows an exemplary environment **100** where the proposed technique of using NFTs as an instrument of stored value at a product level may be implemented, in accordance with some embodiments of the present disclosure.

[0008] **Figure 2** shows an exemplary block diagram **200** of the consumer mobile device **110** and a Point of Service (POS) **120** as illustrated in **Figure 1**, in accordance with some embodiments of the present disclosure.

[0009] **Figure 3A** illustrates a flow diagram representing an exemplary method **300** of purchasing, redeeming or/and transferring NFTs, in accordance with first embodiment of the present disclosure.

[0010] **Figure 3B** illustrates a flow diagram representing an exemplary method **312** of processing of payments by the POS from an NFT-enabled multichannel wallet, in accordance with second embodiment of the present disclosure.

[0011] **Figure 4** illustrates a flow diagram representing an example method **400** of processing of payments by the POS in a processing order set by the consumer in an NFT-enabled multichannel wallet, in accordance with third embodiment of the present disclosure.

[0012] 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**

[0013] 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.

[0014] 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.

[0015] 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 or system or apparatus.

[0016] 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. The terms "including", "comprising", "having" and variations thereof mean "including but not limited to", unless expressly specified otherwise.

[0017] The present disclosure discloses three embodiments related to Non-Fungible Tokens (NFTs). These embodiments include (1) a system and a method of using NFTs as an instrument of stored value at a product level, (2) a system and a method of processing of payments by a Point Of Sale (POS) from an NFT-enabled multichannel wallet, and (3) a system and a method of processing of payments by the POS in a processing order set by a consumer in an NFT-enabled multichannel wallet.

[0018] First embodiment related to NFTs as an instrument of stored value at a product level: The NFTs are non-fungible. An NFT may have a fixed monetary value. The NFTs may also be represented as a product or quantity, for example, NFTs may be purchased as a representation of goods like 20 gallons of fuel, 5 dozen eggs, 100 pounds of shrimp, etc. Each NFT may store various details like variable market value of the NFT, date on which the NFT was purchased, and the price paid during purchase which include the various fees and taxes. The NFT may even include any artwork associated with a Stock Keeping Unit (SKU) which may also have a value even if redeemed, for example Jordan shoes.

[0019] In the present subject matter, a consumer may purchase goods from a merchant at the present price and may receive or store the goods as NFTs that may be redeemed at a later instant of time. However, the consumer bears the risk of potential price decrease. In one embodiment, at merchant's discretion, the consumer may have to purchase the goods at the present price along with a premium that may be set by the merchant. In another embodiment, if the price of the purchased goods significantly increases, the consumer has the option to sell or transfer the goods via the NFT to another consumer. During such transfers the merchant may receive a fee to allow the transfer.

[0020] Second embodiment related to processing of payments by a POS from an NFT-enabled multichannel wallet: The NFTs may be redeemed at a merchant Point of Sale (POS) system. The POS may validate the NFT and redeem the NFT i.e., update the state of the NFT. Further, the POS may facilitate discounting a shopping basket by first removing cost associated with SKU/quantities. Thereafter, the POS may process the remaining balance in the shopping basket through Business as Usual (BAU) payment process that may include credit or debit cards, gift cards, net banking, and/or Unified Payment Interface (UPI).

[0021] Third embodiment related to processing of payments by the POS in a processing order set by a consumer in an NFT-enabled multichannel wallet: The NFTs may be stored in the consumer's web (e.g., web3) enabled payment wallet. Available NFTs are shown with price paid for the NFT and current market value of the NFT based on current sample price. The web enabled payment wallet may also be integrated with the consumer's gift cards/gift credit, merchant vouchers, merchant closed loop cards, product NFTs, payment cards (such as credit, debit, prepaid), net banking, UPI, etc. When the consumer makes a purchase, the consumer may make the payment using the consumer's wallet at the POS. Payment at POS may

automatically split tender between available eligible NFTs, default payment cards and other payment means like UPI, net banking, or cash. Further, the wallet may also display transferability options of each active NFT with associated costs. The consumer may set order of preference of payment channels by merchant or by date. The consumer may also set a maximum amount to apply to each payment channel. Depending on the preference and other settings set by the consumer, the POS may process the payment.

[0022] Referring now to **Figure 1**, which illustrates an exemplary environment **100** where the proposed system of using NFTs as an instrument of stored value at a product level may be implemented, in accordance with some embodiments of the present disclosure. The environment **100** may include a consumer mobile device **110** incorporating a merchant application in communication with a merchant **130** or a program owner who is a seller or a program provider that provides digital assets and a Point of Sale (POS) device **120**. The consumer mobile device **110** may communicate to the merchant **130** and the POS **120** through a communication network **140**. The communication network **140** may be any wireless communication network. The merchant **130** may include a blockchain technology that may mint NFTs for the merchant's products and may store the NFTs using the blockchain. The availability of the NFTs may be specified by merchant **130** so that the consumer may purchase the NFTs via the merchant application installed in the consumer mobile device **110**. In various aspects, the merchant **130** may list the NFTs that are available for sale (specified as Goods 1, Goods 2, Goods 3, Goods 4 in **Figure 2**) along with price associated with each NFT and the consumer may purchase the listed goods through the merchant application installed in the consumer mobile device **110** and may receive NFTs from the merchant **130** that may be redeemable at a later instant of time and may store it in a NFT-enabled wallet or an NFT-enabled multichannel wallet. The consumer may purchase the NFTs using any payment card.

[0023] . The merchant **130** or program owner may receive the payment that is made by the consumer and may also receive royalties/premium associated with the sale of the NFTs. In one embodiment, the blockchain technology may be a public blockchain technology, for example Ethereum where control transferability is possible within the merchant and to public. In another embodiment, the blockchain technology may be a merchant private blockchain where control transferability is possible only within the merchant.

[0024] In one embodiment, the NFT is available for sale in general i.e., anywhere SKU is sold, which may depend on the POS functionality. In another embodiment, the NFT is available only at specific merchant location i.e., closed loop control. The merchant **130** may be custodian of NFTs, or the program provider may serve as custodian on behalf of the merchant **130** or the consumer can assume custodial ownership if allowed by the merchant **130**.

[0025] The environment **100** further includes a POS **120** where the consumer may redeem the purchased NFTs. The POS **120** may belong to the merchant **130** or may belong to another merchant. The POS **120** may facilitate redeeming the NFTs stored in the NFT-enabled wallet or the NFT-enabled multichannel wallet of the consumer. The NFT-enabled wallet application is a web wallet application that facilitates receiving or storing NFTs for goods purchased from the merchant. In one embodiment, the web wallet may be a private wallet i.e., a merchant private blockchain where control transferability is possible only within the merchant **130**. In another embodiment, the web wallet may be a public blockchain where control transferability is possible within the merchant and with the public. During checkout of goods purchased by the consumer, the POS **120** may search consumer's wallet for available NFTs, may deduct goods with eligible NFTs and may update NFTs as "redeemed" in the blockchain and the wallet. In an NFT-enabled multichannel wallet, the POS **120** may determine the order of processing of the available and applicable payment options in the multichannel wallet and process the payment according to the order set by the consumer.

[0026] The consumer mobile device **110** may include a mobile phone, a tablet, a laptop or any other electronic device that may support the merchant application and web wallet application.

[0027] Referring now to **Figure 2** that shows an exemplary block diagram **200** of the consumer mobile device **110** and the POS **120** as illustrated in **Figure 1**. As shown in **Figure 2**, the consumer mobile device **110** that has a memory **212**, a transceiver **216**, and a processor **214**. The transceiver **216** is configured to facilitate exchange of data between the consumer's mobile device and the POS **120**. The memory **212** is configured to store necessary commands and/or the merchant application such as an NFT-enabled wallet or an NFT-enabled multichannel wallet needed for the consumer mobile device **110** to purchase the merchant's goods displayed in the merchant application or online, and to receive NFTs from the merchant. The processor **214** is communicatively coupled to the memory **212** and to the transceiver **216**. The processor **214** processes or performs various operations for using NFTs as an instrument of stored value



at a product level. In an exemplary embodiment, the processor **214** may execute the instructions to run merchant application to purchase NFTs from the merchant and to store the purchased NFTs in a web wallet. Further, the processor **214** may also redeem the NFTs at the POS **120** for the goods purchased by the consumer during shopping.

[0028] As illustrated in **Figure 2**, the POS **120** may include a processor **224** and a memory **222** storing instructions executable by the processor **224**. The memory **222** may be communicatively coupled to the processor **224**. The processor **224** may execute consumer-generated or system-generated requests. In an exemplary embodiment, the processor **224** may receive a checkout request from the consumer mobile device **110** and in response may calculate a total amount, may search consumer's wallet for available NFTs, may deduct goods with eligible NFTs and may update NFTs as "redeemed" in the blockchain and the web wallet. Further, the processor **224** may calculate a remaining balance, if any and processes payment using the default payment card in the NFT-enabled wallet. After the payment is processed, the POS may reflect normal discounts, NFT redemptions, and amount that was charged from the payment card.

[0029] In one embodiment, the processor **224** may determine the order of processing of the available and applicable payment options in the NFT-enabled multichannel wallet and process payment based on the order of the available and applicable payment options. Further, the POS **120** may include a transceiver **226** configured to receive the shopping basket details from the consumer mobile device **110** and to send a purchase receipt to the consumer mobile device **110**.

[0030] The memory **212**, **222** may include a Random-Access Memory (RAM) unit and/or a non-volatile memory unit such as a Read Only Memory (ROM), optical disc drive, magnetic disc drive, flash memory, Electrically Erasable Read Only Memory (EEPROM), a memory space on a server or cloud and so forth. For the sake of illustration, it is assumed here that the memory is a non-volatile memory. Examples of the processor may include, but not restricted to, a general-purpose processor, a Field Programmable Gate Array (FPGA), an Application Specific Integrated Circuit (ASIC), a Digital Signal Processor (DSP), microprocessors, microcomputers, micro-controllers, digital signal processors, central processing units, state machines, logic circuitries, and/or any devices that manipulate signals based on operational instructions.

[0031] Referring to **Figure 3A** that depicts a flowchart illustrating a method **300** of purchasing, redeeming or/and transferring NFTs, in accordance with first embodiment of the present disclosure. The various operations of the method **300** are performed by the consumer mobile device **110** and in particular, by the processor **214** of the consumer mobile device **110**. The method comprises, at block **302**, a consumer purchasing NFTs as product values from a merchant via the merchant application in the consumer mobile device **110**. Further, at block **304**, the merchant may send the purchased NFTs to the consumer. The purchased NFTs include information relating to the purchase such as goods, quantity purchased, price paid, etc. At block **306**, in response to receiving the NFTs from the merchant, the consumer may store the NFTs in the consumer's wallet i.e., the NFT-enabled wallet or the NFT-enabled multichannel wallet for future use. Further, at block **308**, while shopping for goods, the consumer may purchase one or more goods at the merchant and may add it to a shopping basket. In some embodiments, among the one or more goods shopped from the merchant some goods may qualify for NFT credit. In one embodiment, at block **310**, at checkout, the merchant may scan all relevant NFTs and may reduce basket price and mark the NFTs as "redeemed". In another embodiment, at block **312**, at checkout, the consumer may pay with an NFT-enabled wallet that may automatically deduct items for which a valid NFT exists and may mark the NFT as "redeemed". Further for the remaining amount the payment is made using payment card or any other payment method integrated with the NFT-enabled wallet. Further at block **314**, the consumer may complete payment of all other items through standard purchase process i.e., using a credit card, or debit card or prepaid card. In another embodiment, at block **316**, the consumer may offer to "sell" or "transfer" the purchased NFTs to a new consumer. At block **318**, to "transfer" NFTs to a new consumer, the consumer may have to pay a fee to the merchant through standard purchase. At block **320**, upon completing the transfer purchase the ownership of the NFTs is transferred to the new consumer.

[0032] Referring to **Figure 3B** that depicts a flowchart illustrating a method **312** (or block **312** of **Figure 3A**) of processing of payments by the POS in an NFT-enabled wallet, in accordance with second embodiment of the present disclosure. In an NFT-enabled multichannel wallet, the POS automatically deducts goods for which a valid NFT exists and marks the NFT as redeemed. For the remaining balance amount the POS may proceed to charge via other payment methods like payment card, integrated with the multichannel wallet. The method of processing of payments by the POS in an NFT-enabled multichannel wallet includes, at block **312-A**, as

an initial step, a consumer creates a digital multichannel wallet, also referred as an NFT-enabled multichannel wallet, that may store multiple forms of payments that include digital coupons, gift cards, gift credit, merchant vouchers, merchant closed loop cards, product NFTs, payment cards like credit cards, debit cards, and prepaid cards, etc. In various embodiments, the consumer may set order of preference of payment channels by merchant or by date. The consumer may also set maximum amount to be applied to each payment channel. In one embodiment, the consumer may specify a default payment card. In another embodiment, the consumer may specify which NFTs are eligible for redemption at any point in time, i.e., if at any moment of time the consumer deems that the benefit in redeeming the NFTs is not great enough then the consumer may choose not to redeem available product NFTs. At block **312-B**, while shopping at an NFT-enabled merchant, the consumer may add needed goods to a shopping basket. After adding goods to the shopping basket at the NFT-enabled merchant, the consumer may at checkout, use the wallet at the POS to purchase the goods in the shopping basket.

[0033] At block **312-C**, POS may search consumer's wallet for available NFTs and may compare it with goods or SKUs in the shopping basket. The POS may also calculate a total amount for the goods in the shopping basket to be purchased. At block **312-D**, from the total amount calculated at checkout, the POS may deduct goods with eligible NFTs and may update NFTs as "redeemed" in the wallet or merchant application. Further, at block **312-E**, the POS may calculate a remaining balance and processes payment using the default payment card in the wallet. After the payment is processed, at block **312-F**, the NFT wallet may reflect the redemption details of the redeemed NFTs that may include data comprising date on which the NFT was redeemed, details of the merchant where the NFT was redeemed, amount or value of redemption, etc. Further, at block **312-G**, on a purchase receipt, the POS may reflect normal discounts, NFT redemptions, and amount that was charged from the payment card.

[0034] Referring to **Figure 4** that depicts a flowchart illustrating a method **400** of processing of payments by the POS in an NFT-enabled multichannel wallet, in accordance with third embodiment of the present disclosure. The method of processing of payments by the POS in an NFT-enabled multichannel wallet includes, at block **402**, as an initial step, a consumer creates a multichannel wallet that may store multiple forms of payments that include redeemable digital coupons, gift cards, gift credit, merchant vouchers, merchant closed loop cards, product NFTs, payment cards like credit cards, debit cards, and prepaid cards, etc. The

multichannel wallet is a web enabled payment wallet. In one embodiment, the web enabled payment wallet may be a private wallet i.e., a merchant's private blockchain where control transferability is possible only within the merchant. In another embodiment, the web enabled payment wallet may be a public blockchain where control transferability is possible within the merchant and with the public.

[0035] In various embodiments, the consumer may set order of processing of payment channels by merchant or by date. The consumer may also set a maximum amount to be applied to each payment channel. As an example, the consumer may set the order of processing of payment channels applying redeemable coupons based on basket contents (at a SKU level) as first choice, applying merchant vouchers (at the SKU level) as second choice, applying eligible and available gift cards or gift credit for merchant (at a basket level) as third choice, applying eligible product NFTs for redemption (at the SKU level) as fourth choice and if there is any balance amount that needs to be settled the consumer may set a default payment method up to a maximum amount as the next choice. For example, the default payment method may include merchant closed loop cards to a maximum amount of \$50, prepaid card up to a prepaid balance or debit card up to a maximum of \$50 or credit card up to remaining credit limit or any non-digital payment method like cash or other paper voucher. In one embodiment, the consumer may specify a default payment card. In another embodiment, the consumer may specify which NFTs are eligible for redemption at any point in time i.e., if at any moment of time the consumer deems that the benefit in redeeming the NFTs is not great enough then the consumer may choose not to redeem available product via NFTs.

[0036] At block **404**, after adding goods to a shopping basket at an NFT-enabled merchant, consumer may at checkout, use the wallet at the POS to purchase the goods in the shopping basket. At block **406**, the POS may determine the order of processing of the available and applicable payment options in the multichannel wallet. As an example, when the POS determines that the order of processing of payment channels is set as redeemable coupons, merchant vouchers, eligible and available gift cards or gift credit for merchant, default payment methods like merchant closed loop cards up to a maximum limit, prepaid card up to a prepaid balance, debit card up to a maximum limit or credit card or any non-digital payment method like cash or other paper voucher, then the POS starts applying the channels as per the order set by the consumer. As an example, processing order that is set, the POS may first redeem coupons based on basket contents, next the POS may apply merchant vouchers, if there is any

remaining balance amount to be paid the POS may apply eligible and available gift cards or gift credit for the eligible merchant, may then apply eligible product NFTs for redemption. Further, if there is any balance amount to be paid, POS may use default payment method up to the maximum amount specified by the wallet owner. Furthermore, if all payment options are exhausted and balance due still remains, the consumer may complete the transaction with non-digital payment method like cash or any other paper voucher.

[0037] Some of the advantages of the proposed disclosure are presented below.

[0038] The method of using NFT as an instrument of stored value at a product level may lead to a market for NFTs similar to a commodities futures market but at a consumer goods level.

[0039] The method of the present disclosure allows redeeming NFTs at POS with a different transaction experience, enabling product level redemption instead of just a representation of a monetary amount. Further, at the merchant's end, the merchant may receive revenue from the consumer without immediate stock decrement that may potentially allow the merchant to purchase more goods themselves from suppliers.

[0040] Further, NFTs by definition are non-fungible, thereby providing additional security features.

[0041] The NFTs can be verified to be valid for its authenticity.

[0042] Additionally, the transfer of NFTs and fees associated with the transfer of NFTs can be controlled.

[0043] 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 of the disclosed embodiments. It must also be noted that as used herein, the singular forms “a,” “an,” and “the” include plural references unless the context clearly dictates otherwise.

[0044] 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.

[0045] 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.

[0046] 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.

## **USAGE OF NFT AS AN INSTRUMENT OF STORED VALUE AT A PRODUCT LEVEL AND AS PAYMENT MEANS**

### **ABSTRACT**

The present disclosure relates to (1) a system and a method of using NFTs as an instrument of stored value at a product level, (2) a system and a method of processing of payments by a POS from an NFT-enabled multichannel wallet, and (3) a system and a method of processing of payments by the POS in a processing order set by a consumer in an NFT-enabled multichannel wallet. The first method discloses a consumer purchasing product values from a merchant. Upon purchasing, the merchant sends the NFTs to the consumer. In response to receiving the NFTs from the merchant, the consumer stores the NFTs in a web enabled payment wallet for future use. While shopping for goods, the consumer may purchase one or more goods at the merchant and may add it to a shopping basket. Among the one or more goods added to the shopping basket, some goods may qualify for NFT credit. At checkout, the merchant scans all relevant NFTs and reduces basket price and marks the NFTs as “redeemed” or may pay with an NFT-enabled wallet that may automatically deduct items having a valid NFT and marks the NFTs as “redeemed”. In the second method, payment at POS may automatically split tender between available eligible NFTs, default payment cards and other payment means like UPI, net banking, or cash. In the third method, the consumer may set order of preference of payment channels by merchant or by date. Depending on the preference and other settings set by the consumer, the POS may process the payment.

### **Figure 3A**

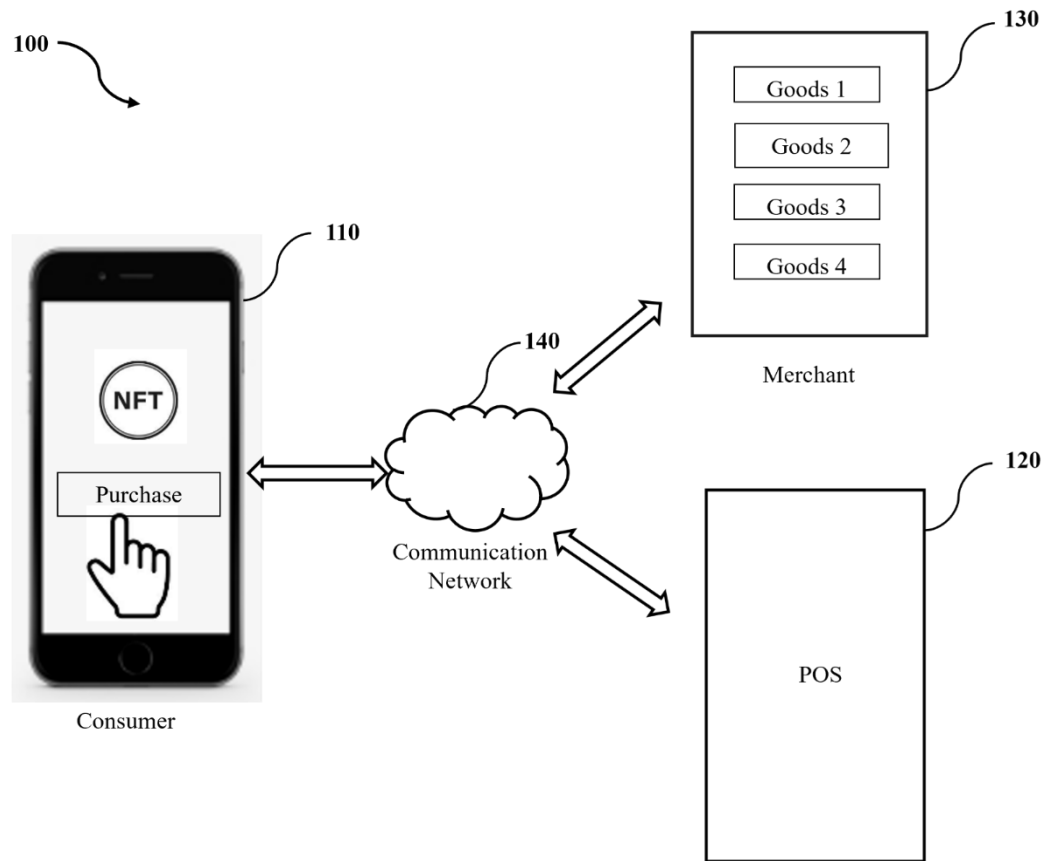


Figure 1



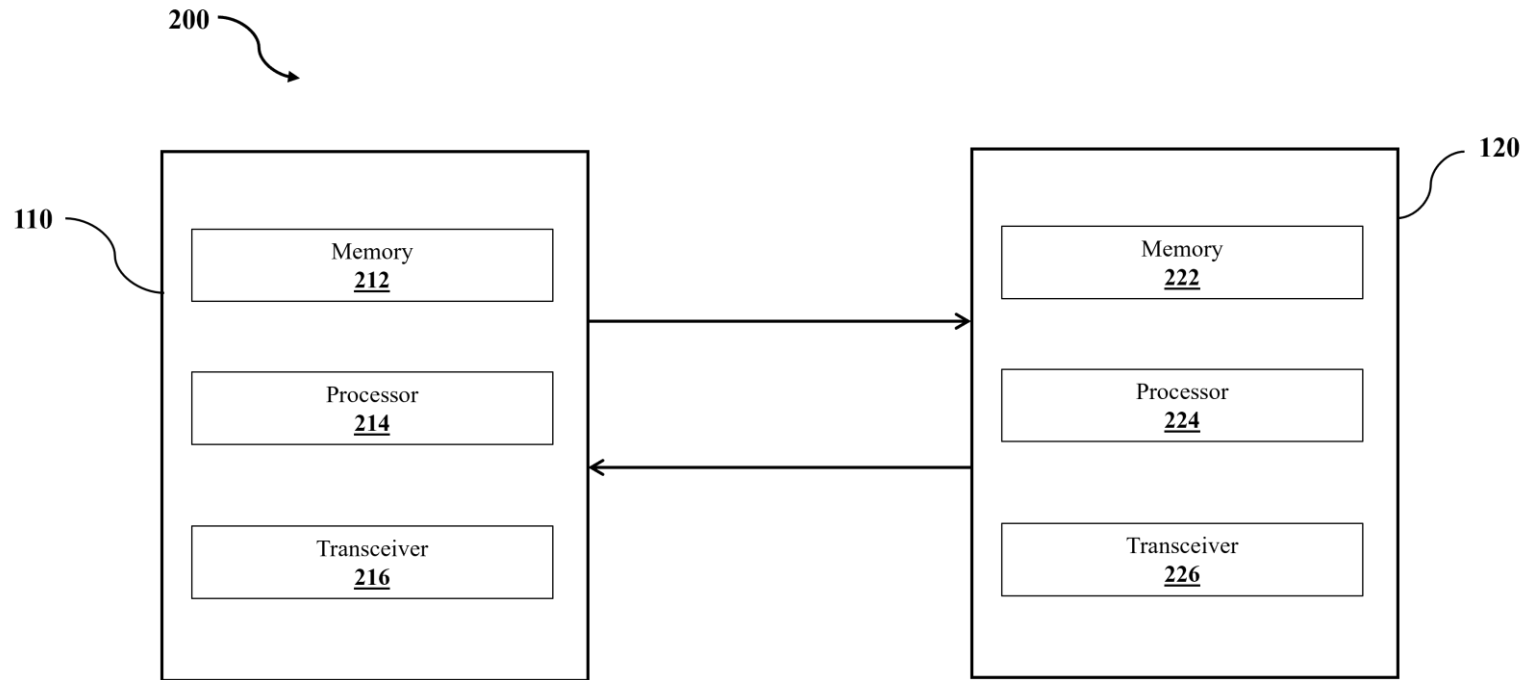


Figure 2

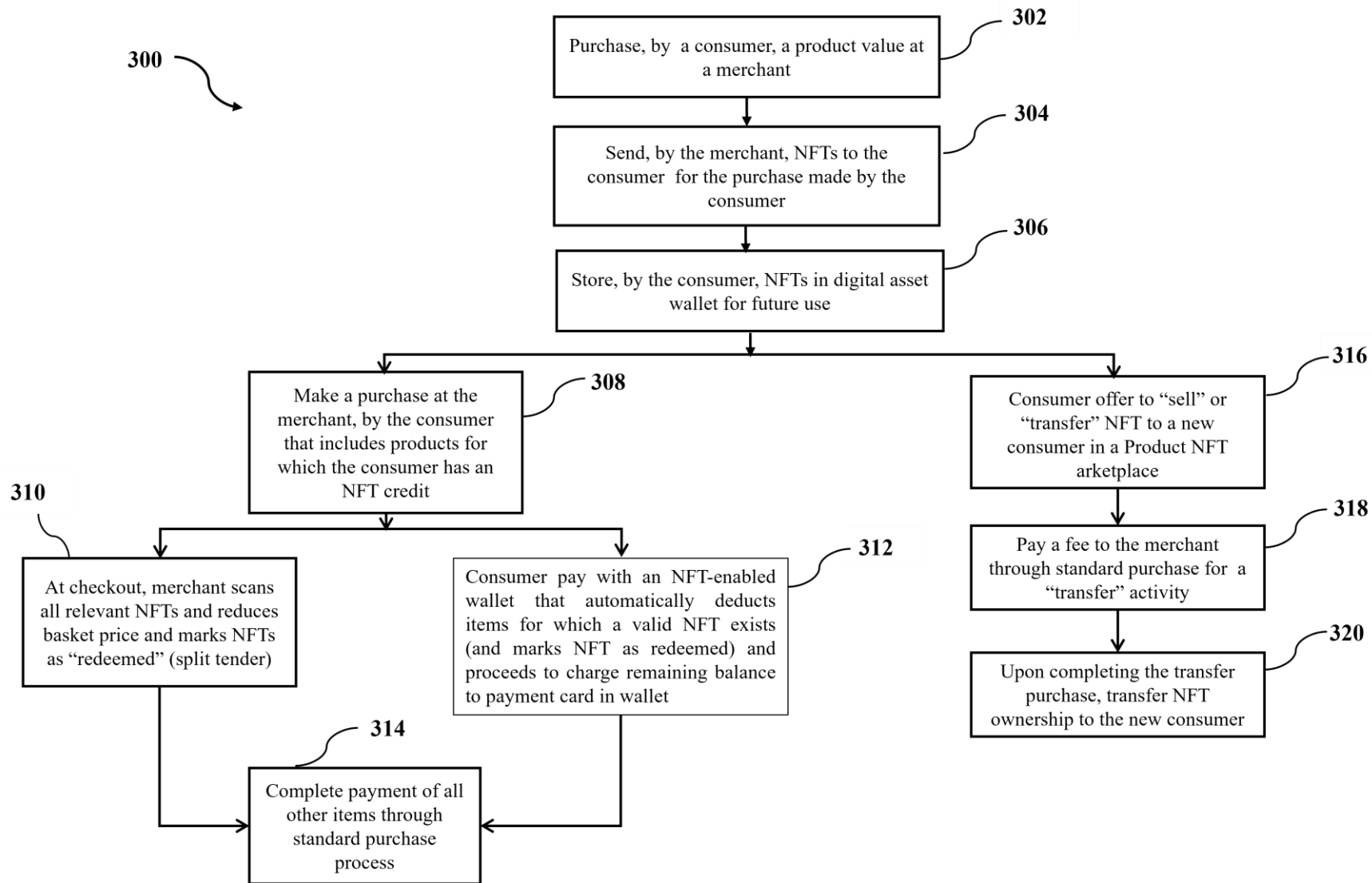


Figure 3A

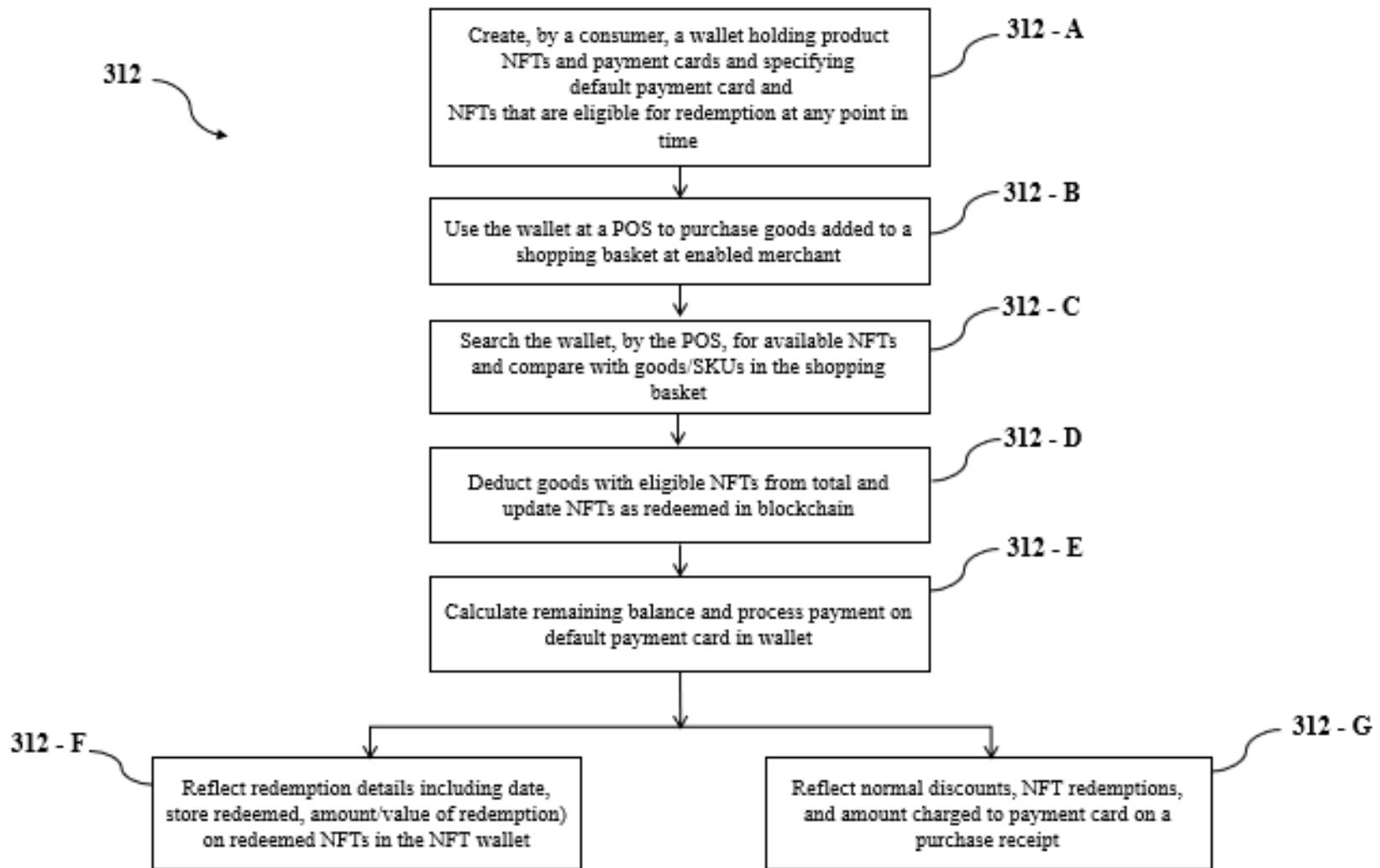


Figure 3B

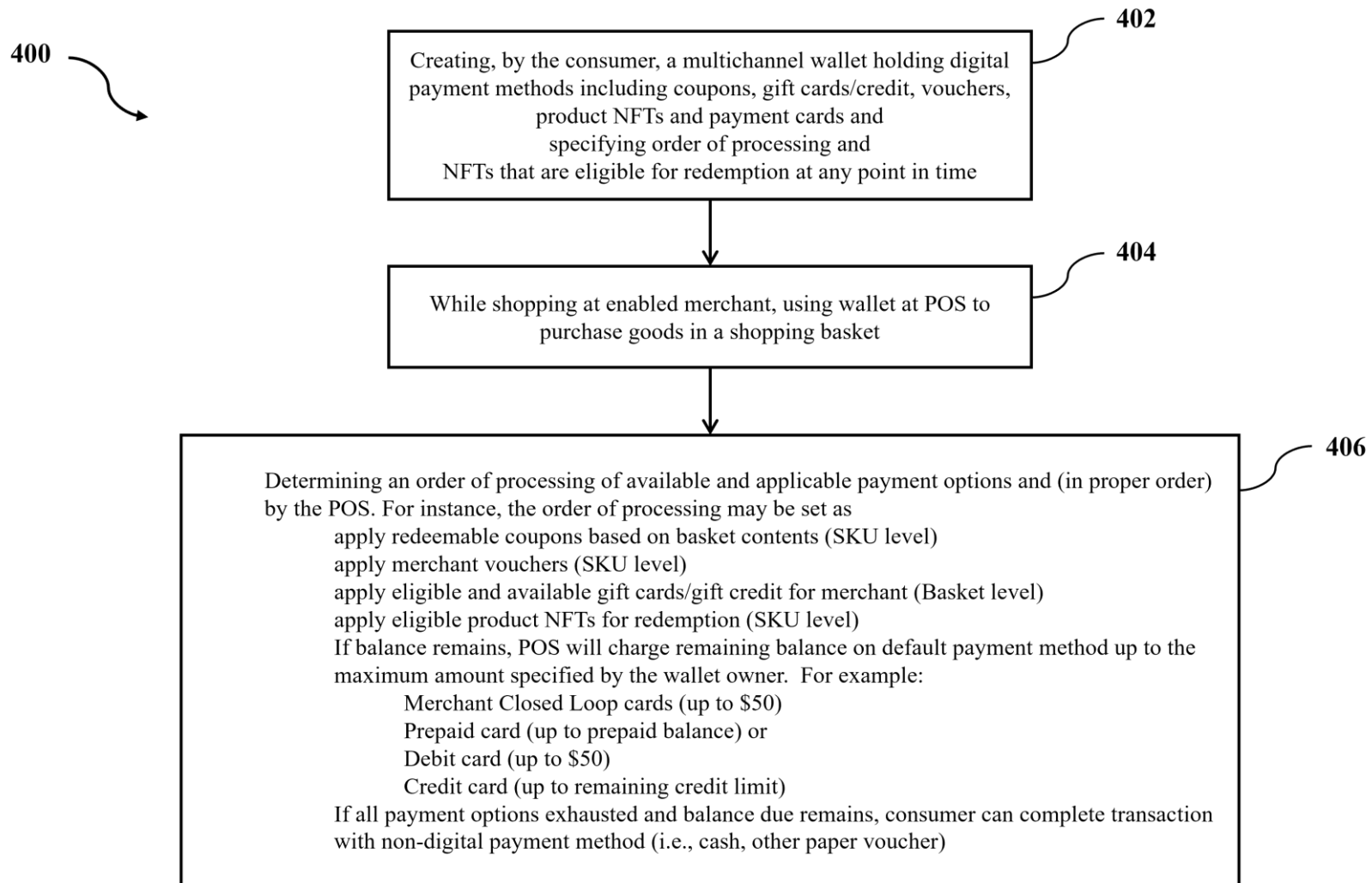


Figure 4