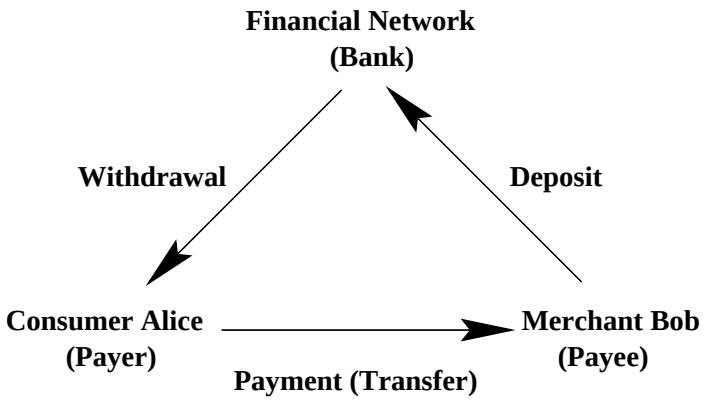
Financial Network
(Bank)
Withdrawal
Deposit
Consumer Alice
(Payer)
Merchant Bob
(Payee)
Payment (Transfer)