
USER
102
COMMUNICATION DEVICE
104
COMMUNICATION NETWORK
106
REMOTE SERVER COMPUTER
108
100

FIG. 1

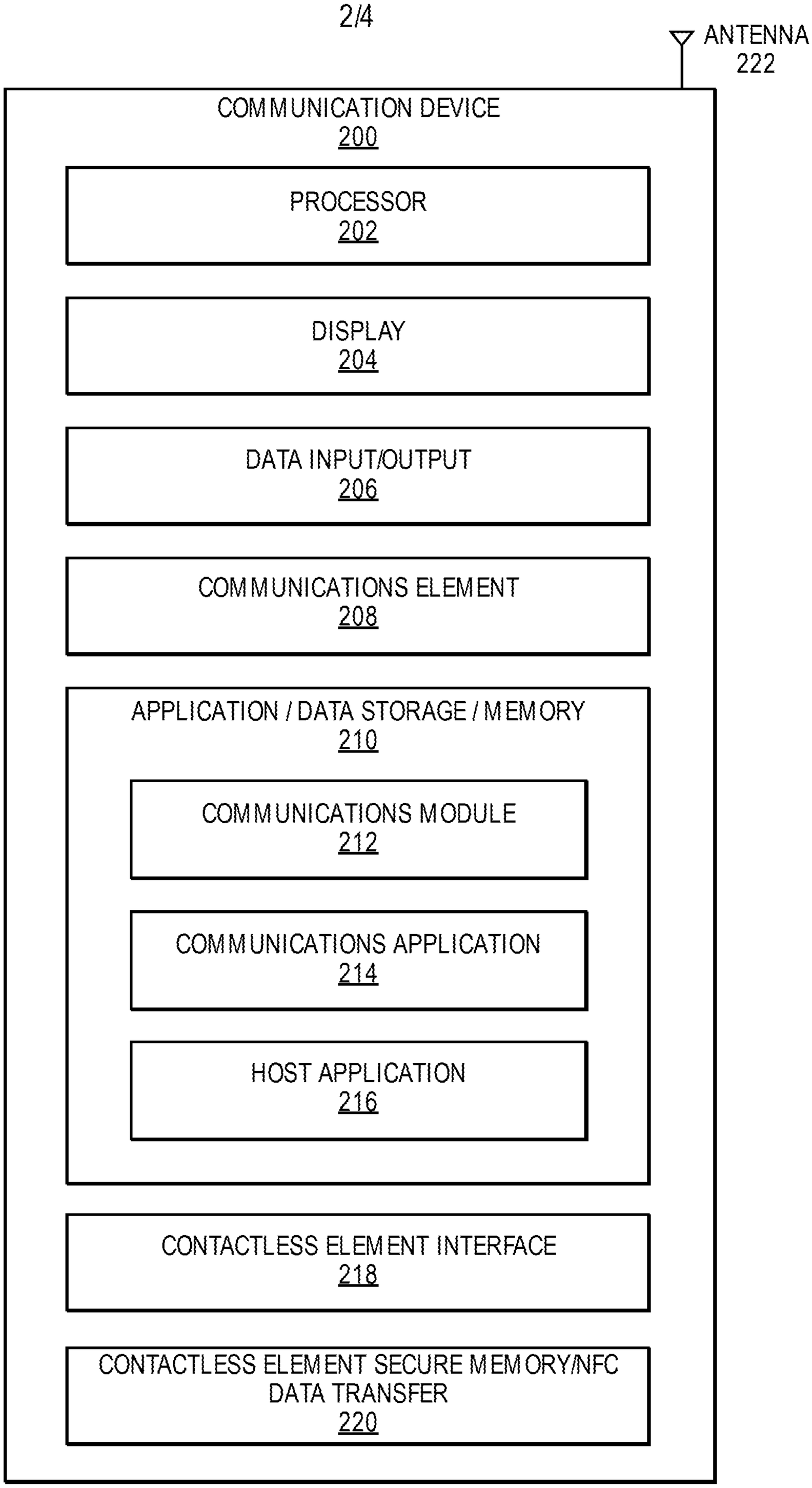

ANTENNA
222
COMMUNICATION DEVICE
200
PROCESSOR
202
DISPLAY
204
DATA INPUT/OUTPUT
206
COMMUNICATIONS ELEMENT
208
APPLICATION / DATA STORAGE / MEMORY
210
COMMUNICATIONS MODULE
212
COMMUNICATIONS APPLICATION
214
HOST APPLICATION
216
CONTACTLESS ELEMENT INTERFACE
218
CONTACTLESS ELEMENT SECURE MEMORY/NFC
DATA TRANSFER
220

FIG. 2

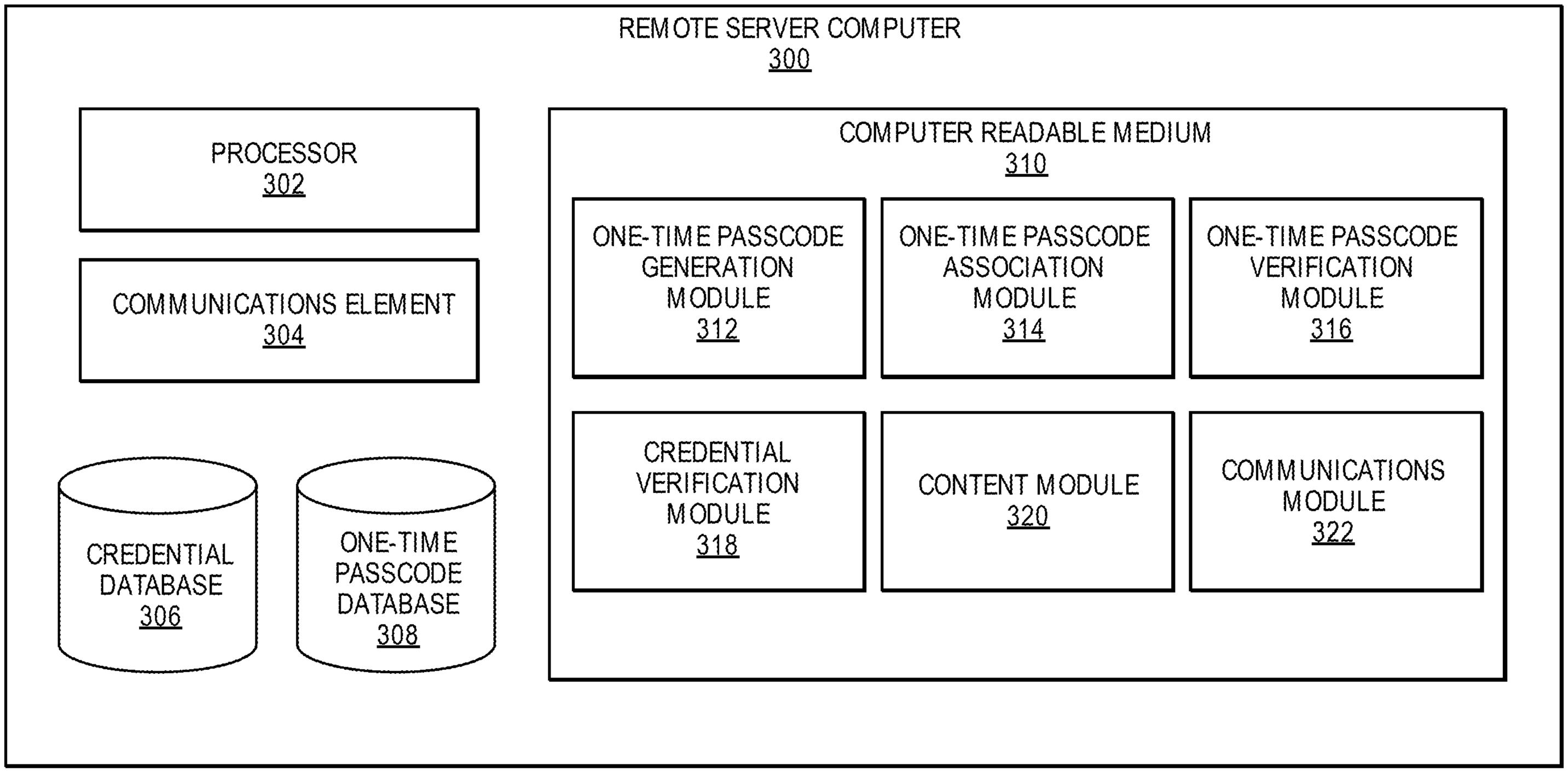

REMOTE SERVER COMPUTER
300
PROCESSOR
302
COMMUNICATIONS ELEMENT
304
CREDENTIAL DATABASE
306
ONE-TIME PASSCODE DATABASE
308
COMPUTER READABLE MEDIUM
310
ONE-TIME PASSCODE GENERATION MODULE
312
ONE-TIME PASSCODE ASSOCIATION MODULE
314
ONE-TIME PASSCODE VERIFICATION MODULE
316
CREDENTIAL VERIFICATION MODULE
318
CONTENT MODULE
320
COMMUNICATIONS MODULE
322

FIG. 3

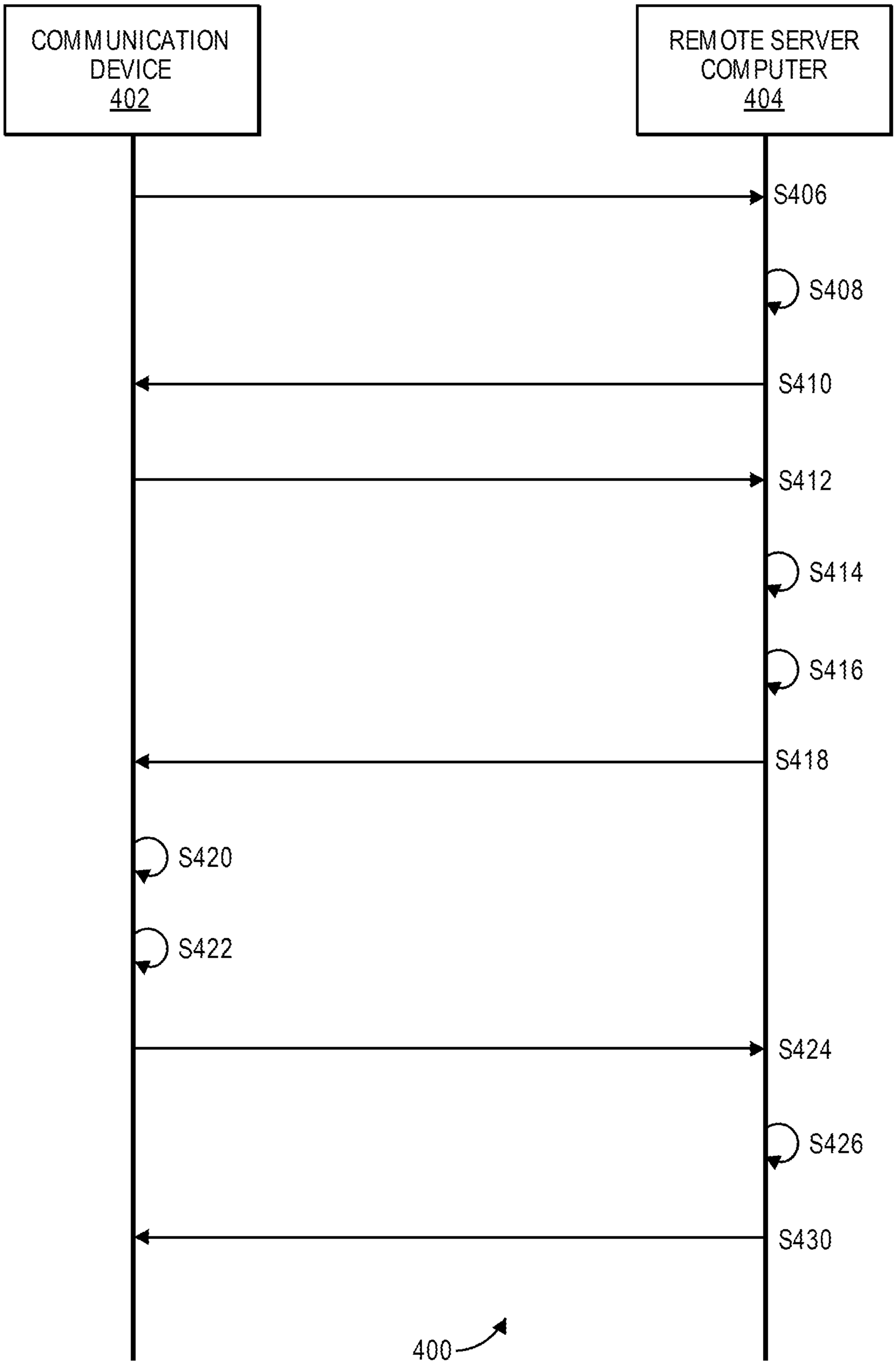

COMMUNICATION DEVICE
402
REMOTE SERVER COMPUTER
404
S406
S408
S410
S412
S414
S416
S418
S420
S422
S424
S426
S430
400

FIG. 4