

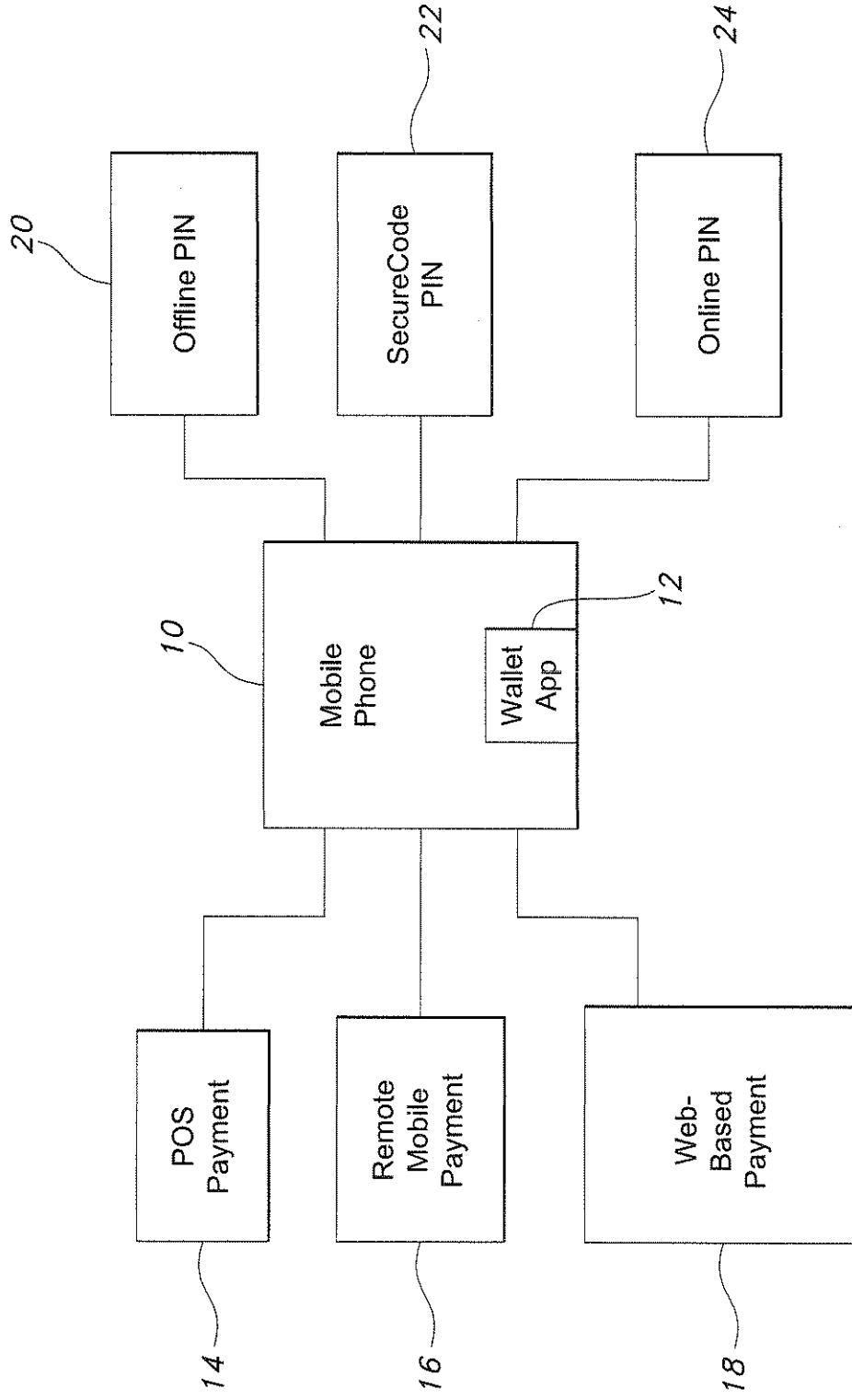


FIG. 1

FIG. 2

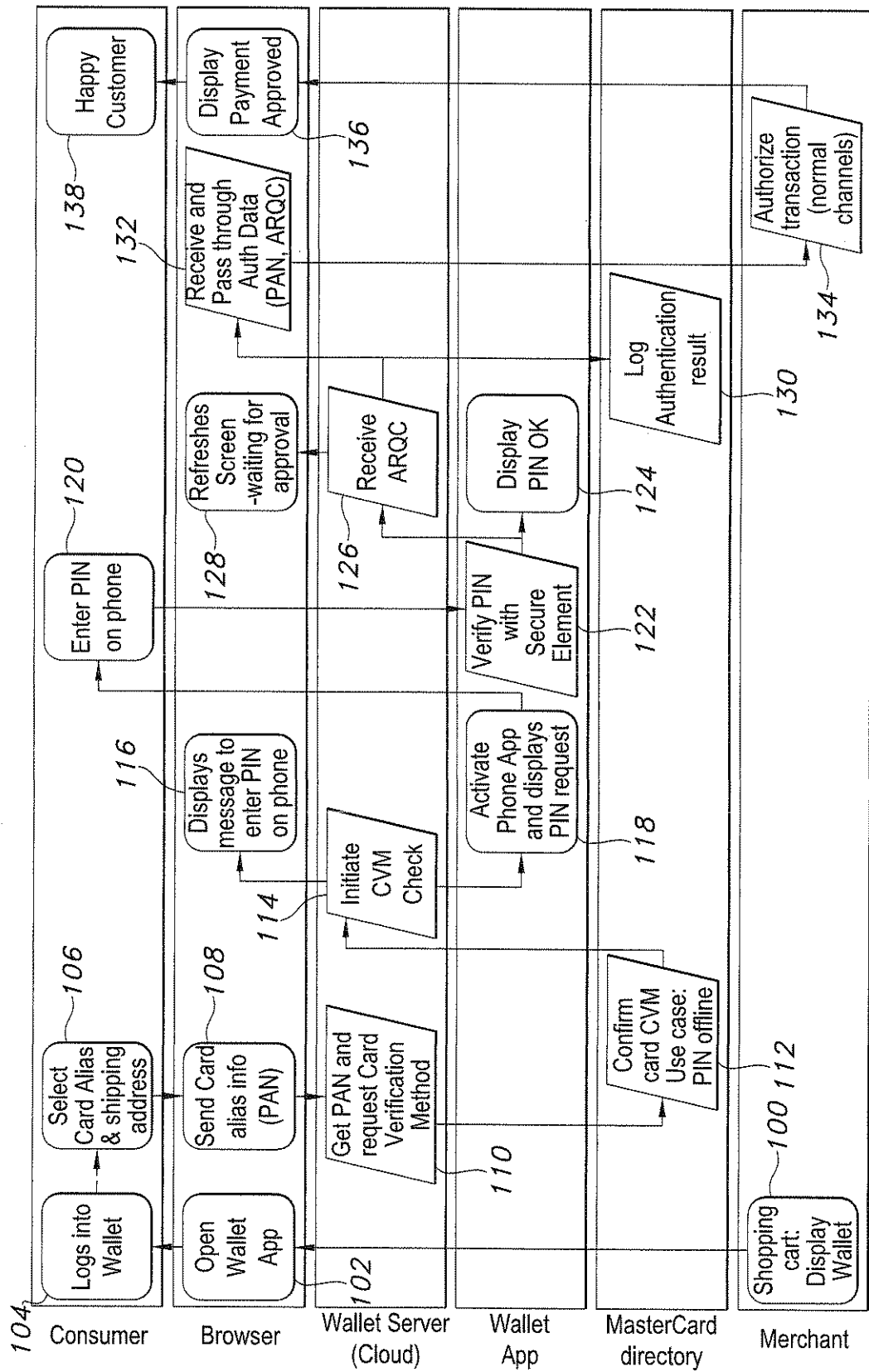


FIG. 3

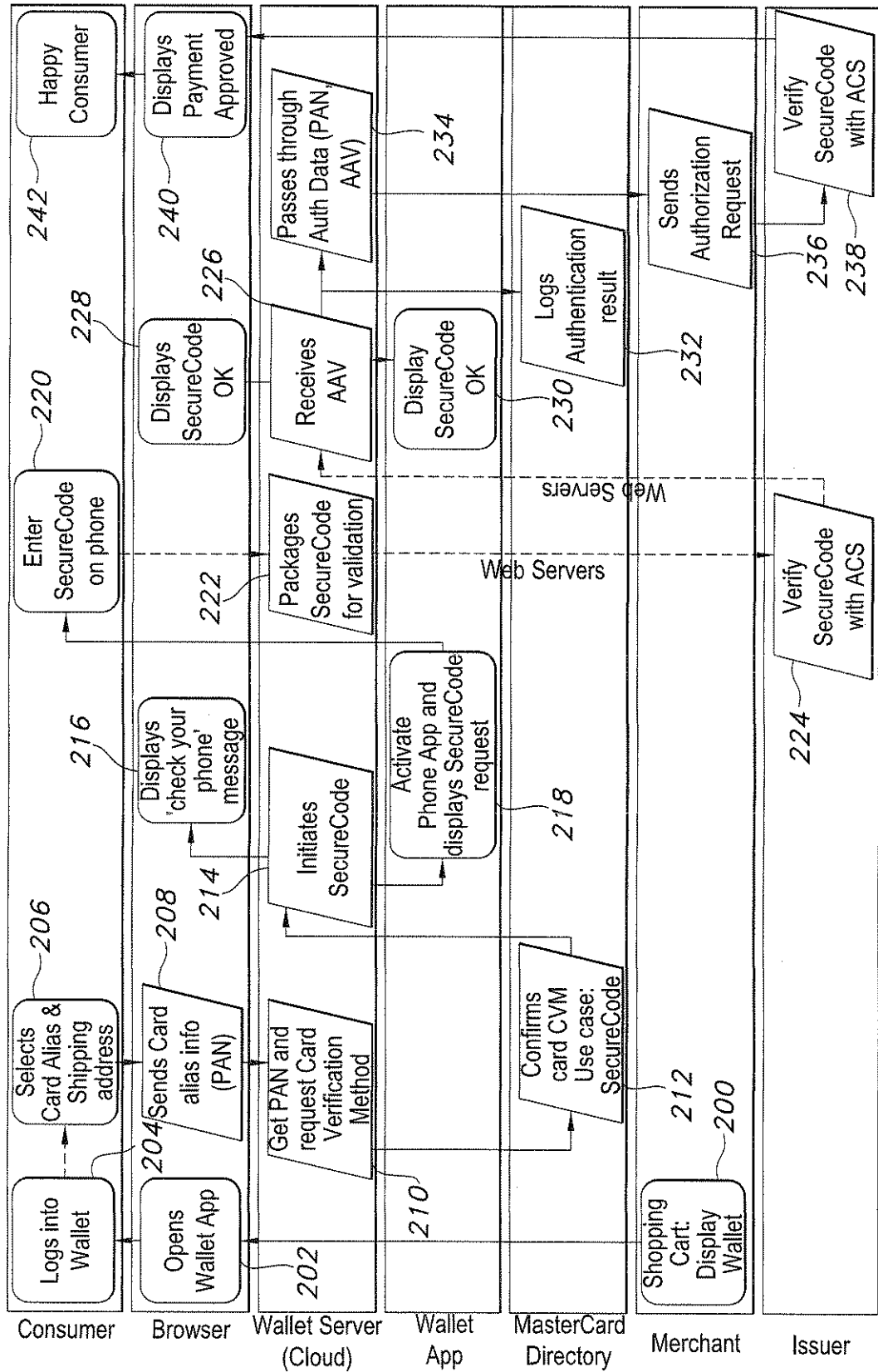


FIG. 4

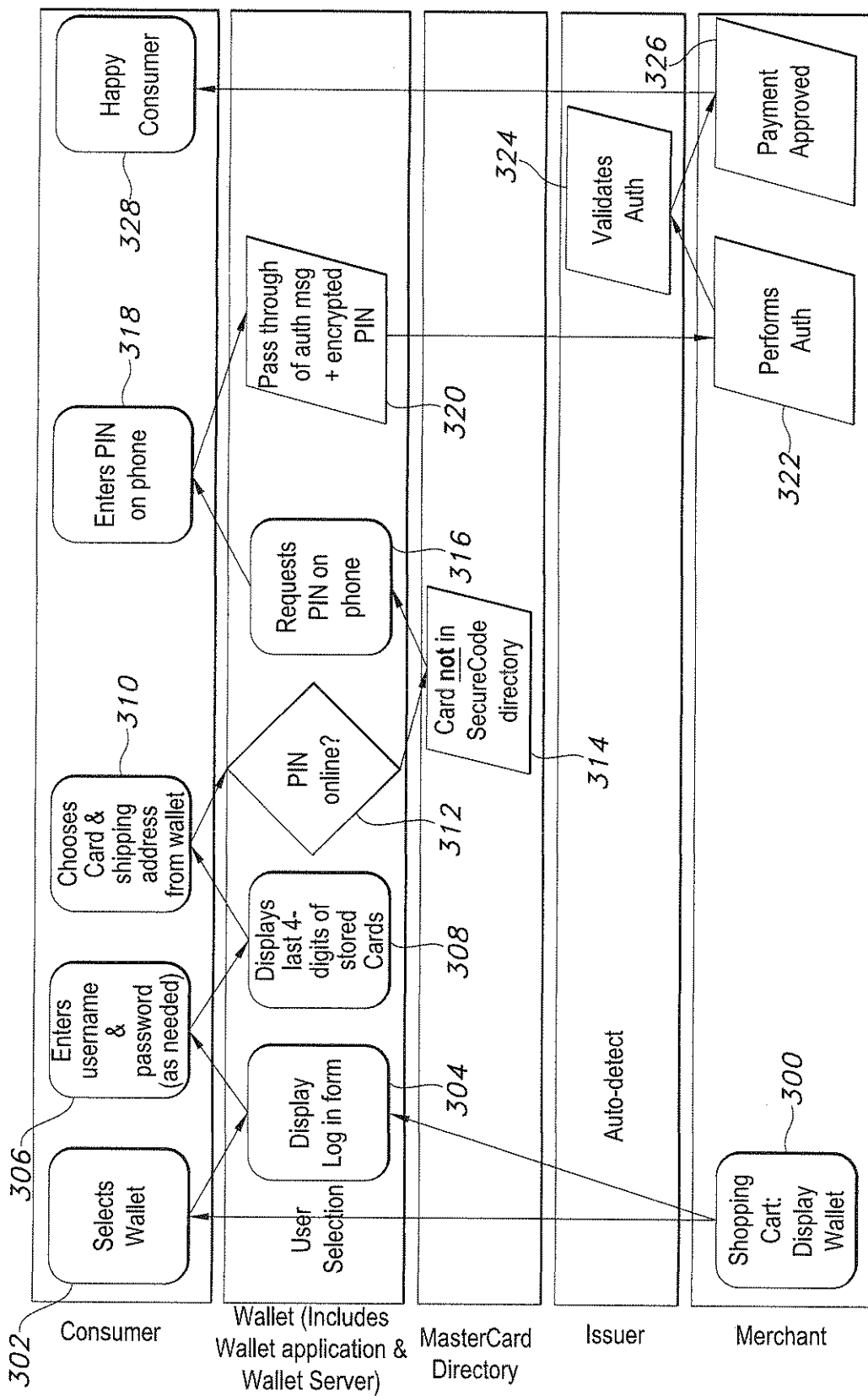
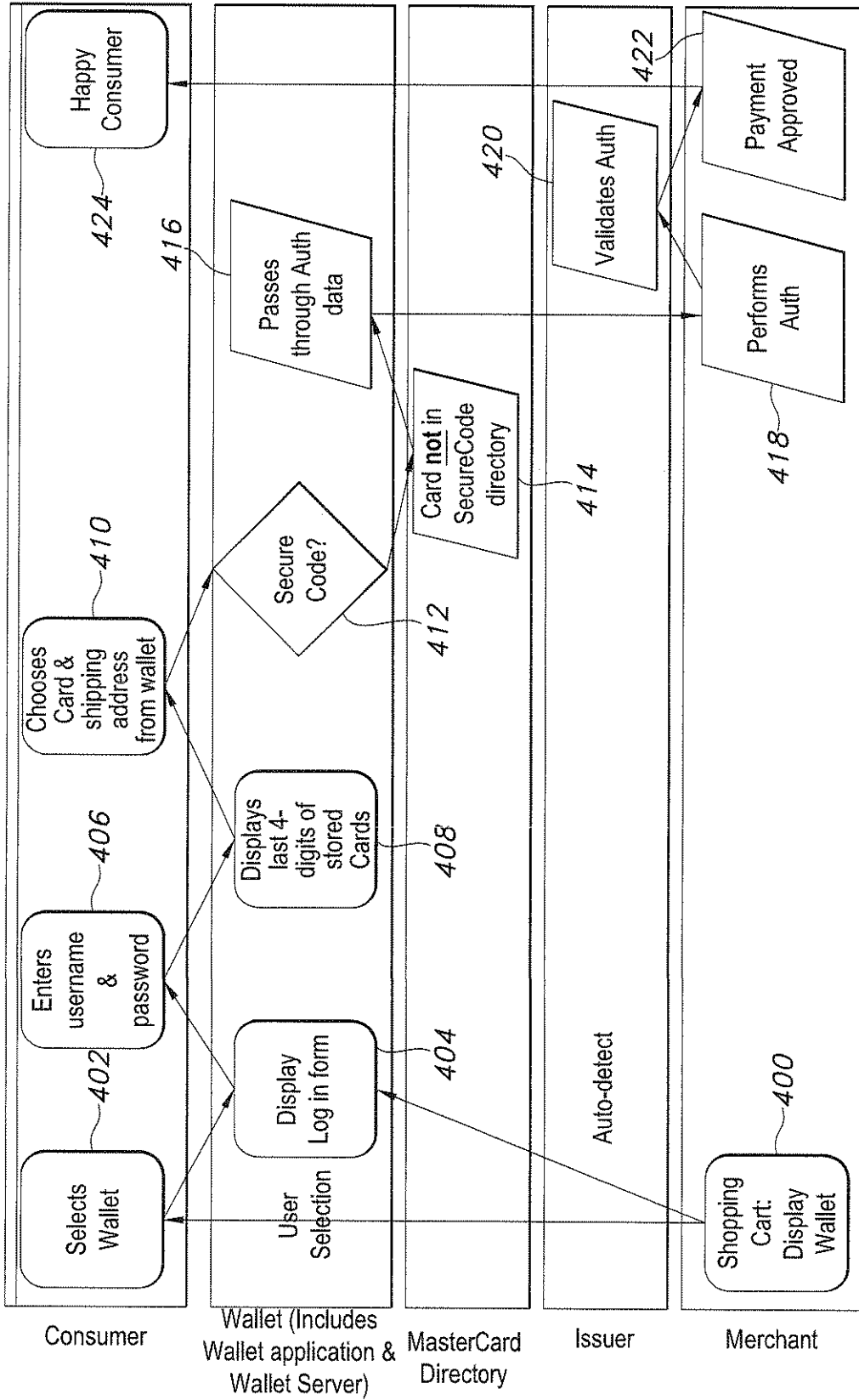
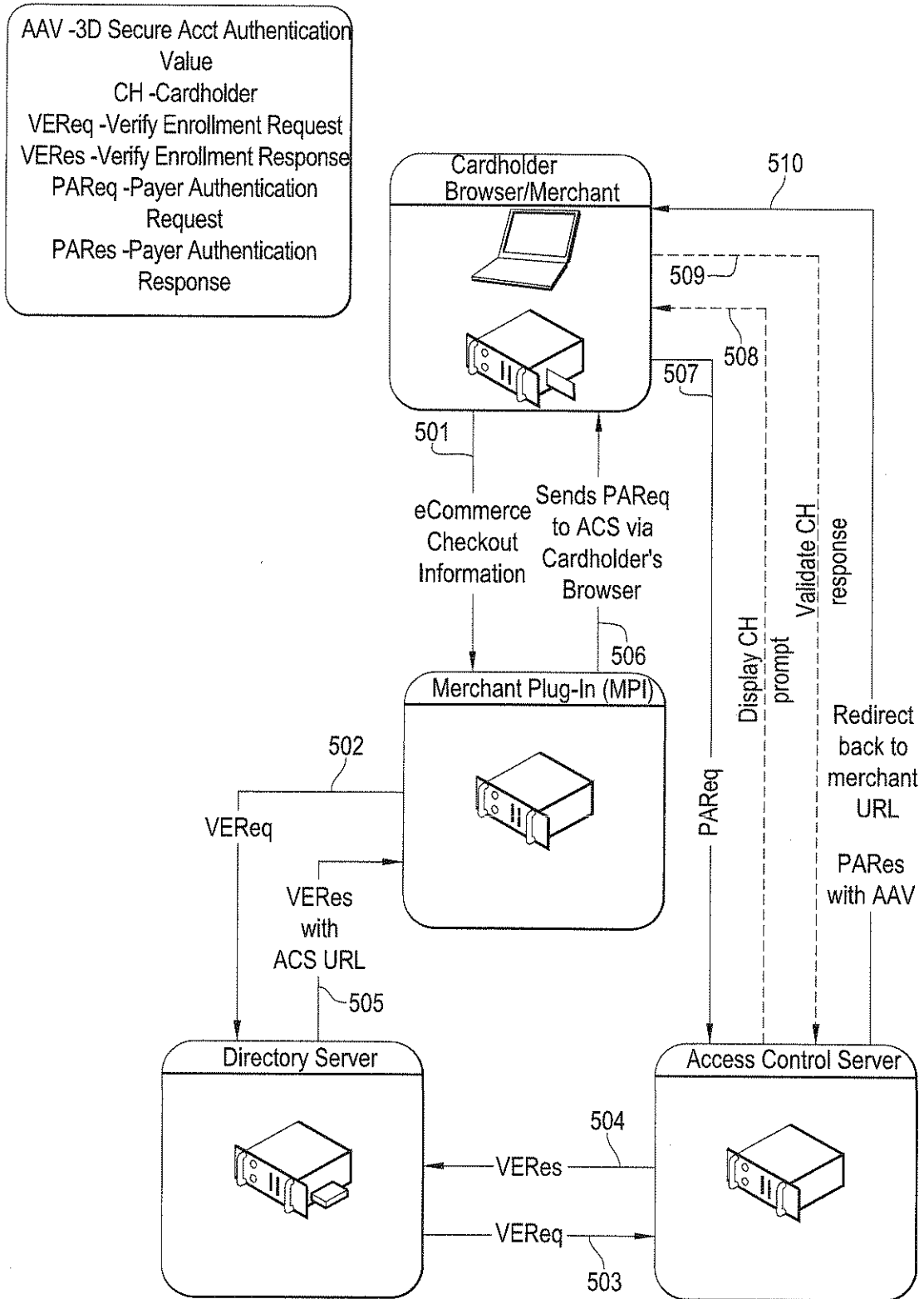


FIG. 5

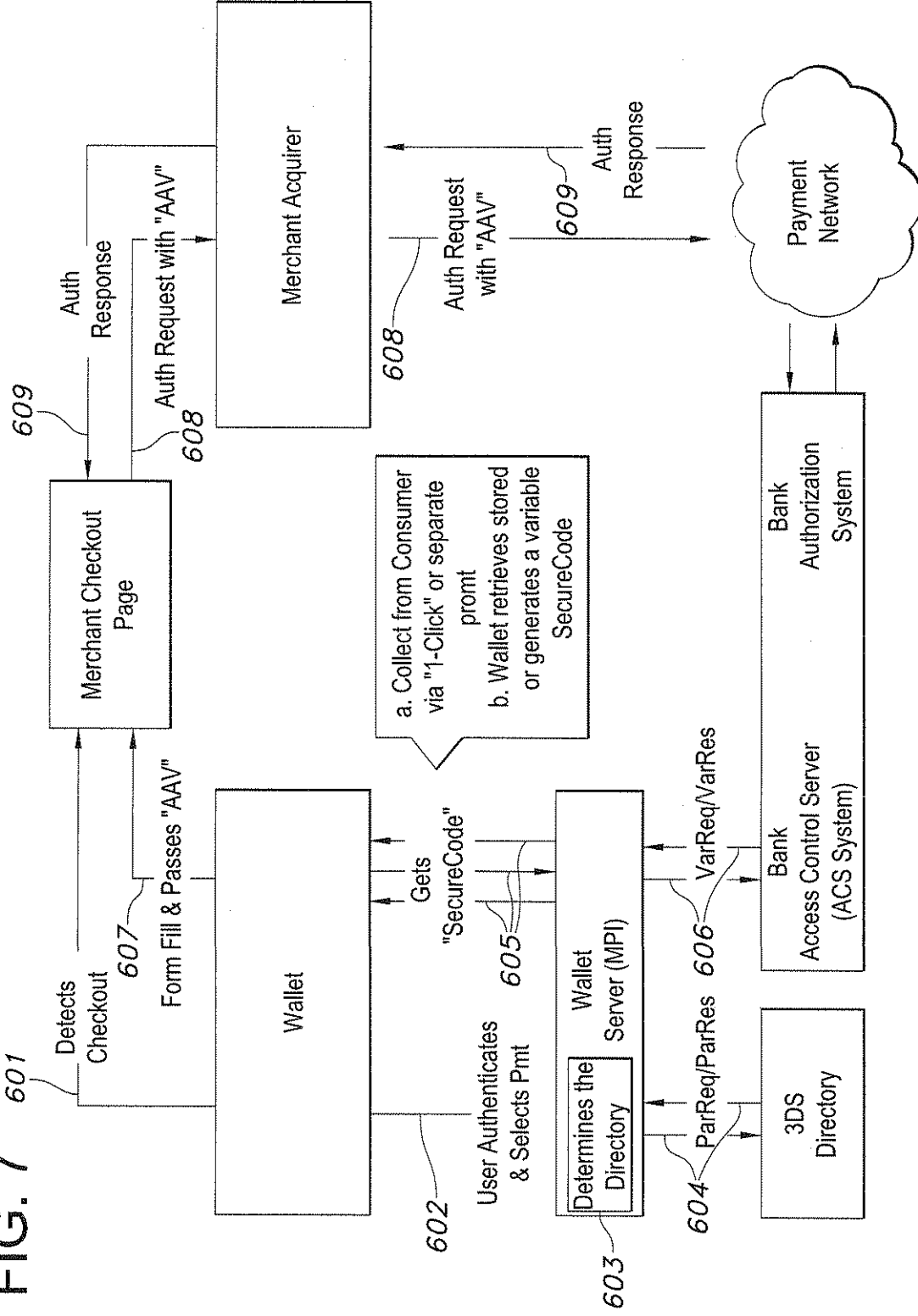


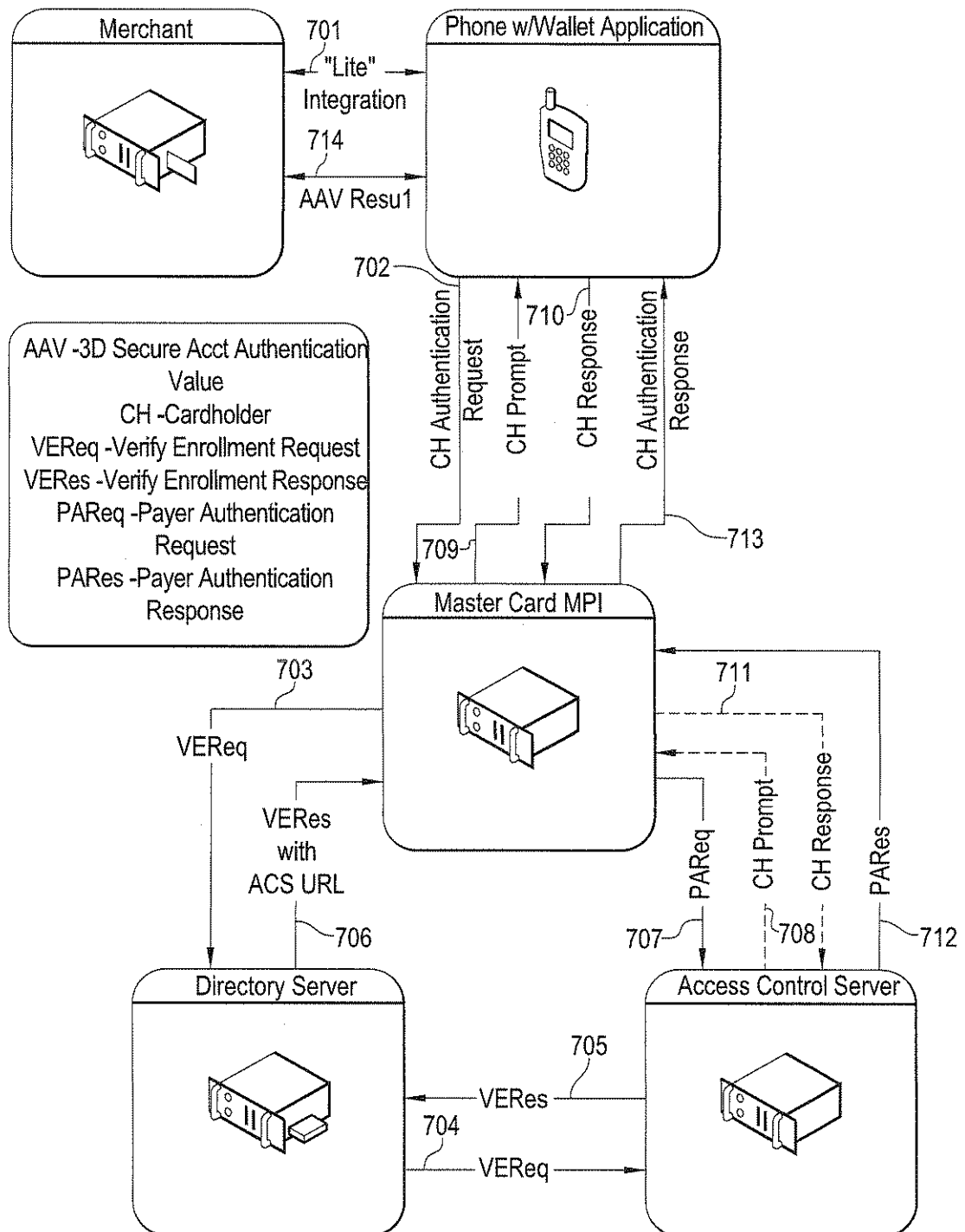


Existing 3D Secure Implementation

FIG. 6

FIG. 7 601





MasterCard MPI Concept

FIG. 8

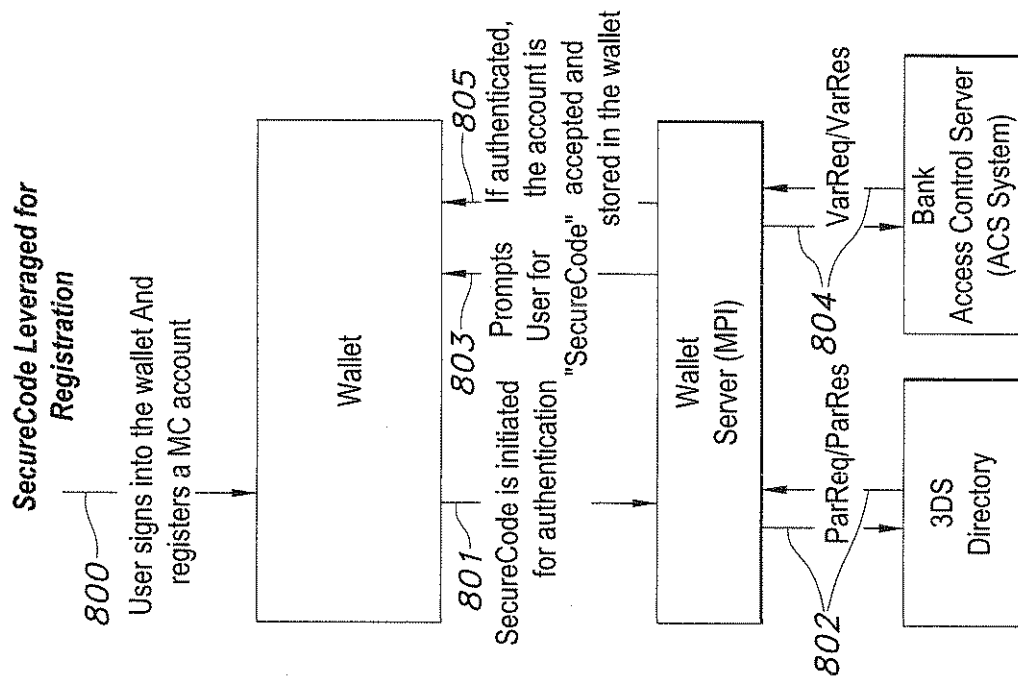


FIG. 9A

Subsequent Authentication of Purchase Transactions

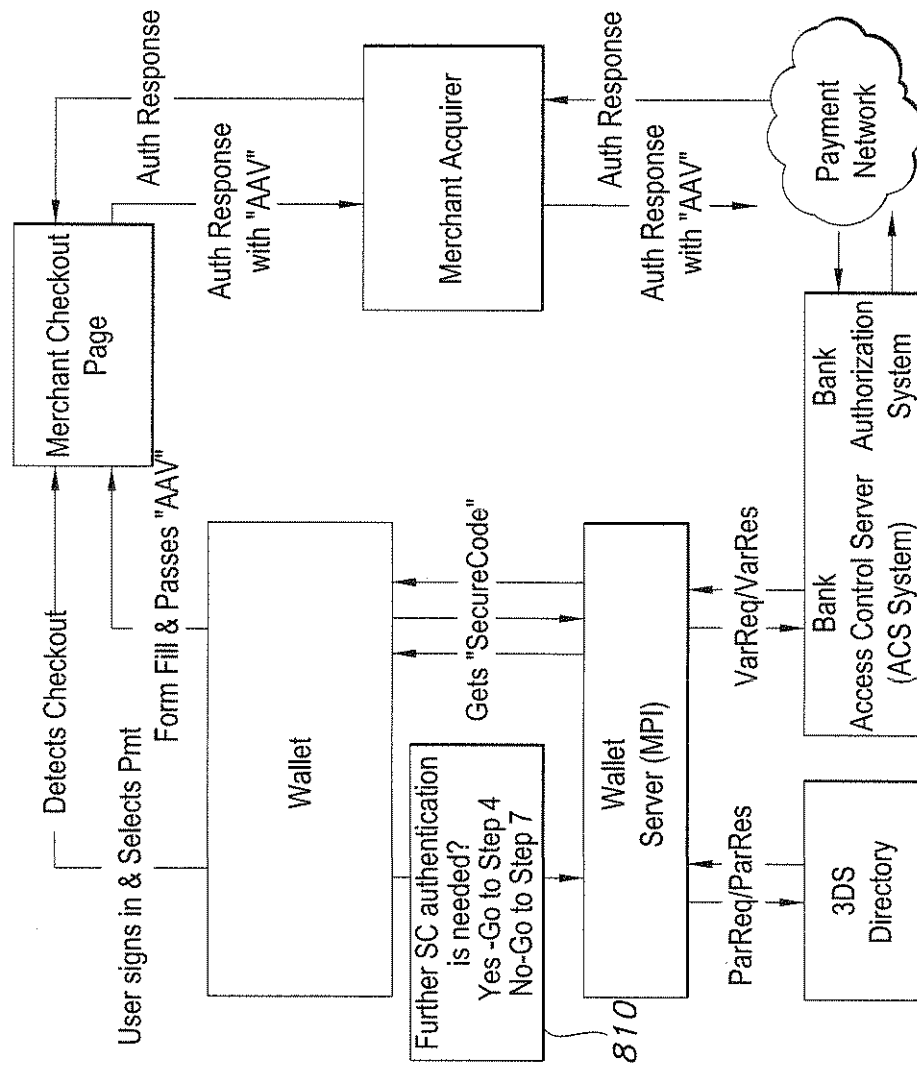


FIG. 9B

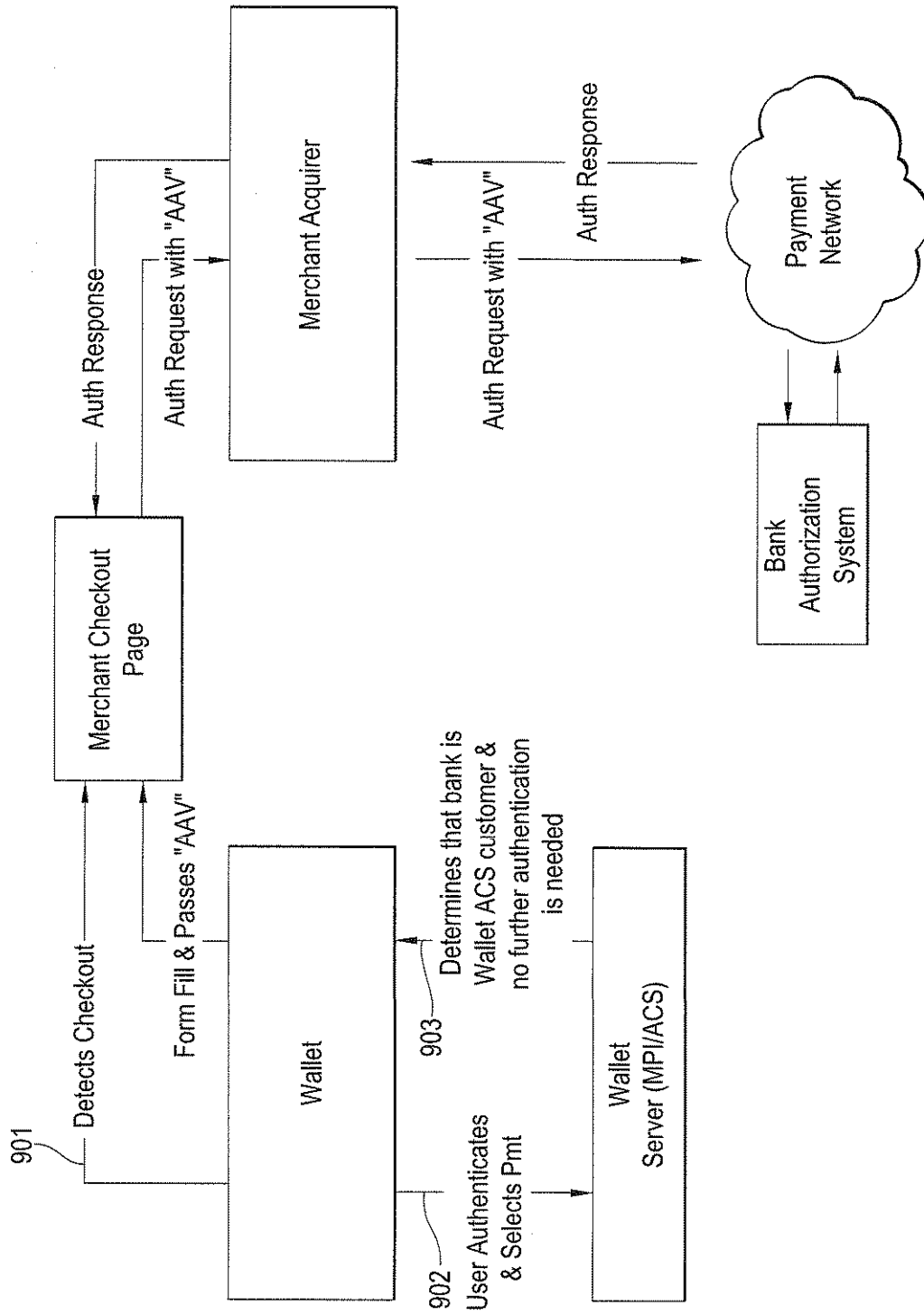


FIG. 10