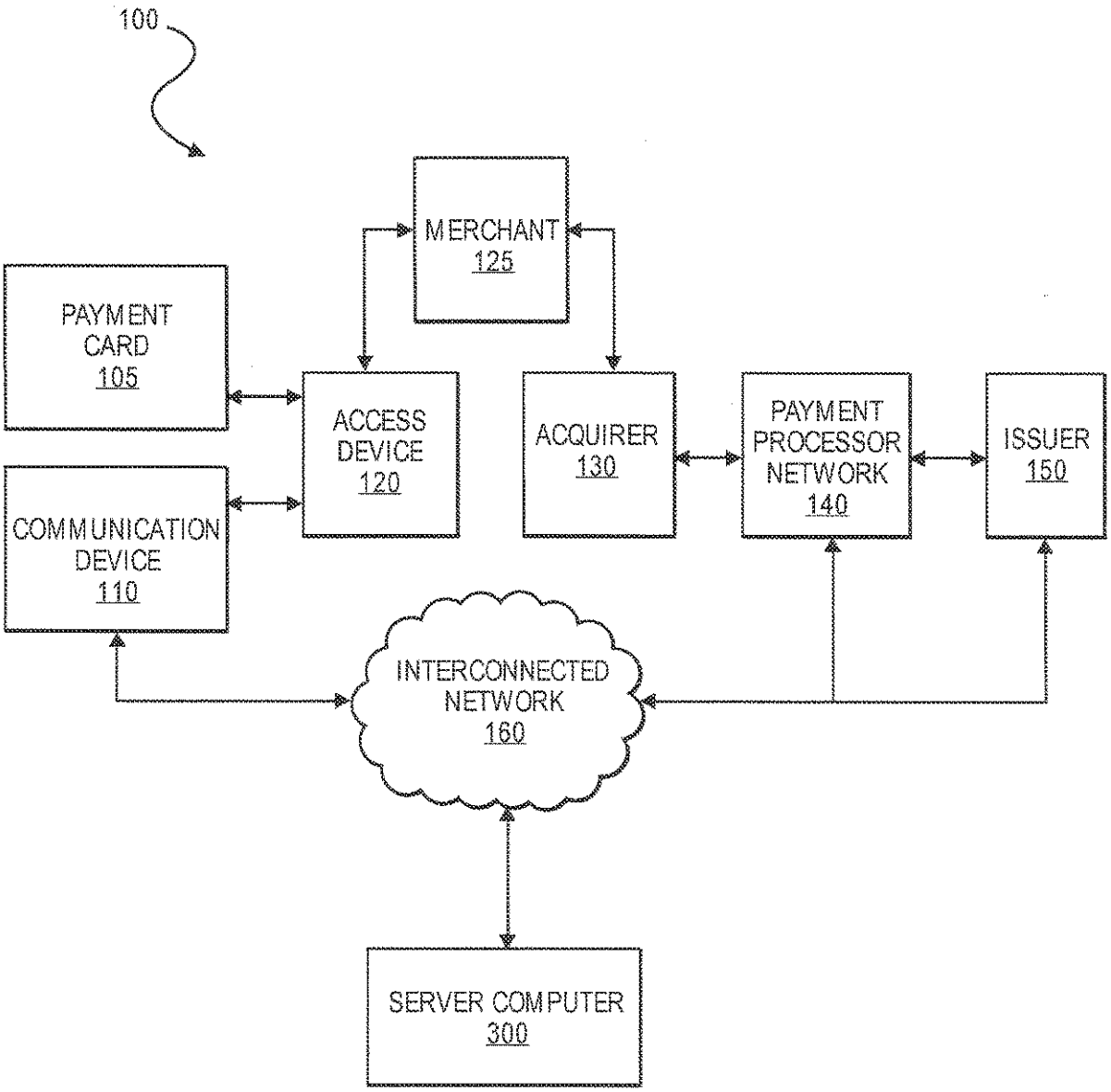

100
MERCHANT
125
PAYMENT
CARD
105
ACCESS
DEVICE
120
ACQUIRER
130
PAYMENT
PROCESSOR
NETWORK
140
ISSUER
150
COMMUNICATION
DEVICE
110
INTERCONNECTED
NETWORK
160
SERVER COMPUTER
300

FIG. 1

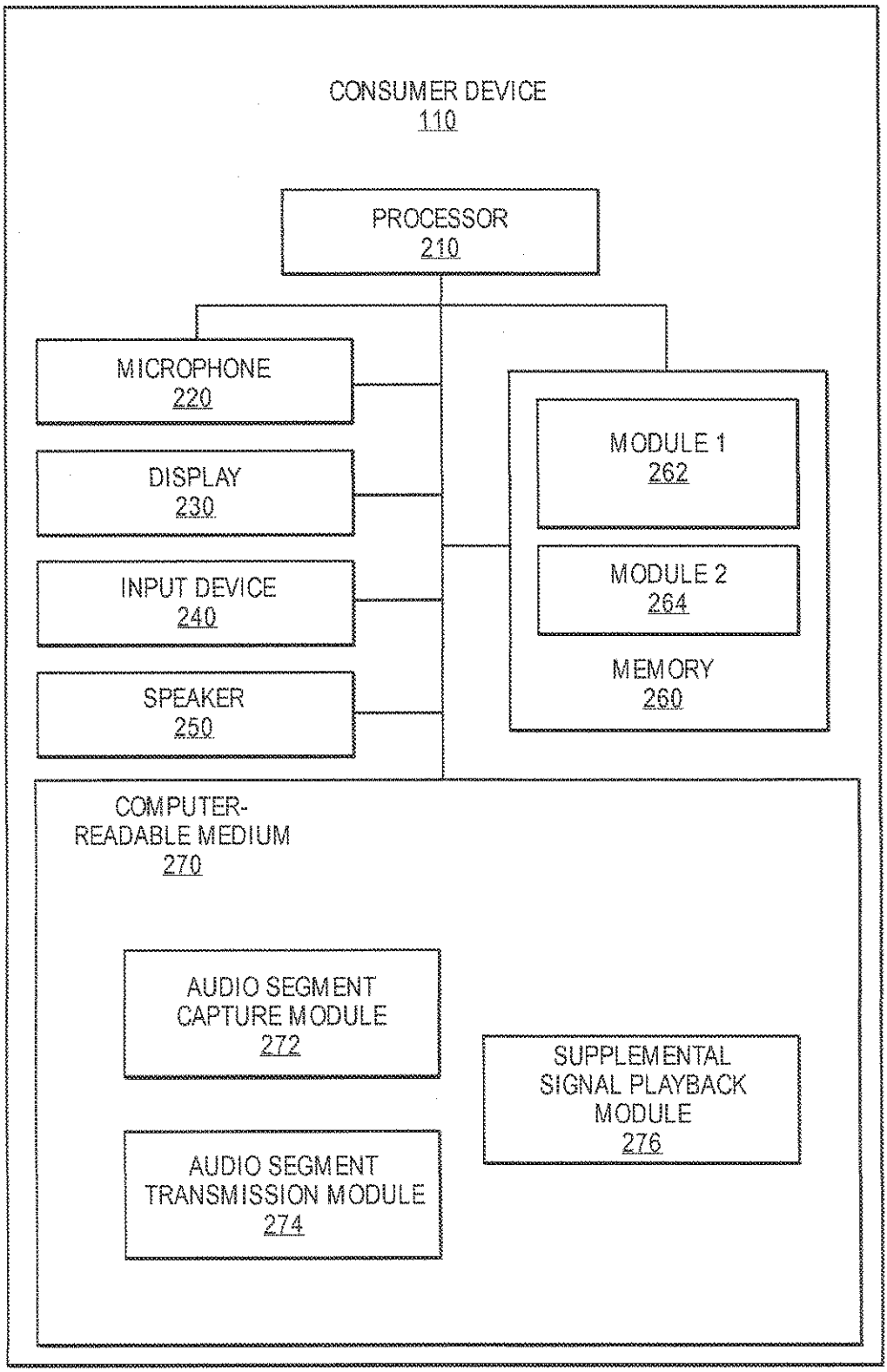

CONSUMER DEVICE
110
PROCESSOR
210
MICROPHONE
220
DISPLAY
230
INPUT DEVICE
240
SPEAKER
250
MODULE 1
262
MODULE 2
264
MEMORY
260
COMPUTER-
READABLE MEDIUM
270
AUDIO SEGMENT
CAPTURE MODULE
272
AUDIO SEGMENT
TRANSMISSION MODULE
274
SUPPLEMENTAL
SIGNAL PLAYBACK
MODULE
276

FIG. 2

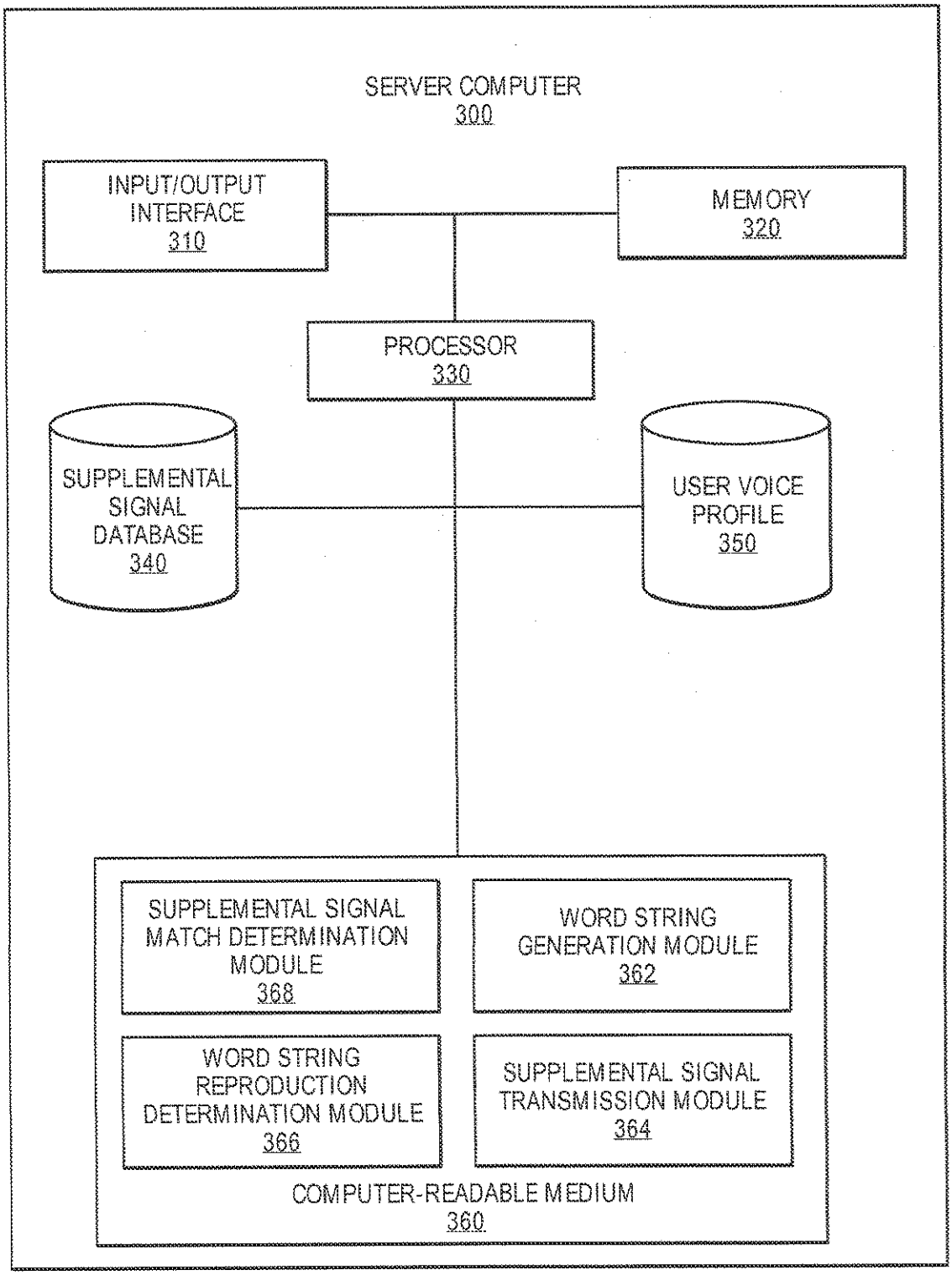

SERVER COMPUTER
300
INPUT/OUTPUT INTERFACE
310
MEMORY
320
PROCESSOR
330
SUPPLEMENTAL SIGNAL DATABASE
340
USER VOICE PROFILE
350
SUPPLEMENTAL SIGNAL MATCH DETERMINATION MODULE
368
WORD STRING GENERATION MODULE
362
WORD STRING REPRODUCTION DETERMINATION MODULE
366
SUPPLEMENTAL SIGNAL TRANSMISSION MODULE
364
COMPUTER-READABLE MEDIUM
360

FIG. 3

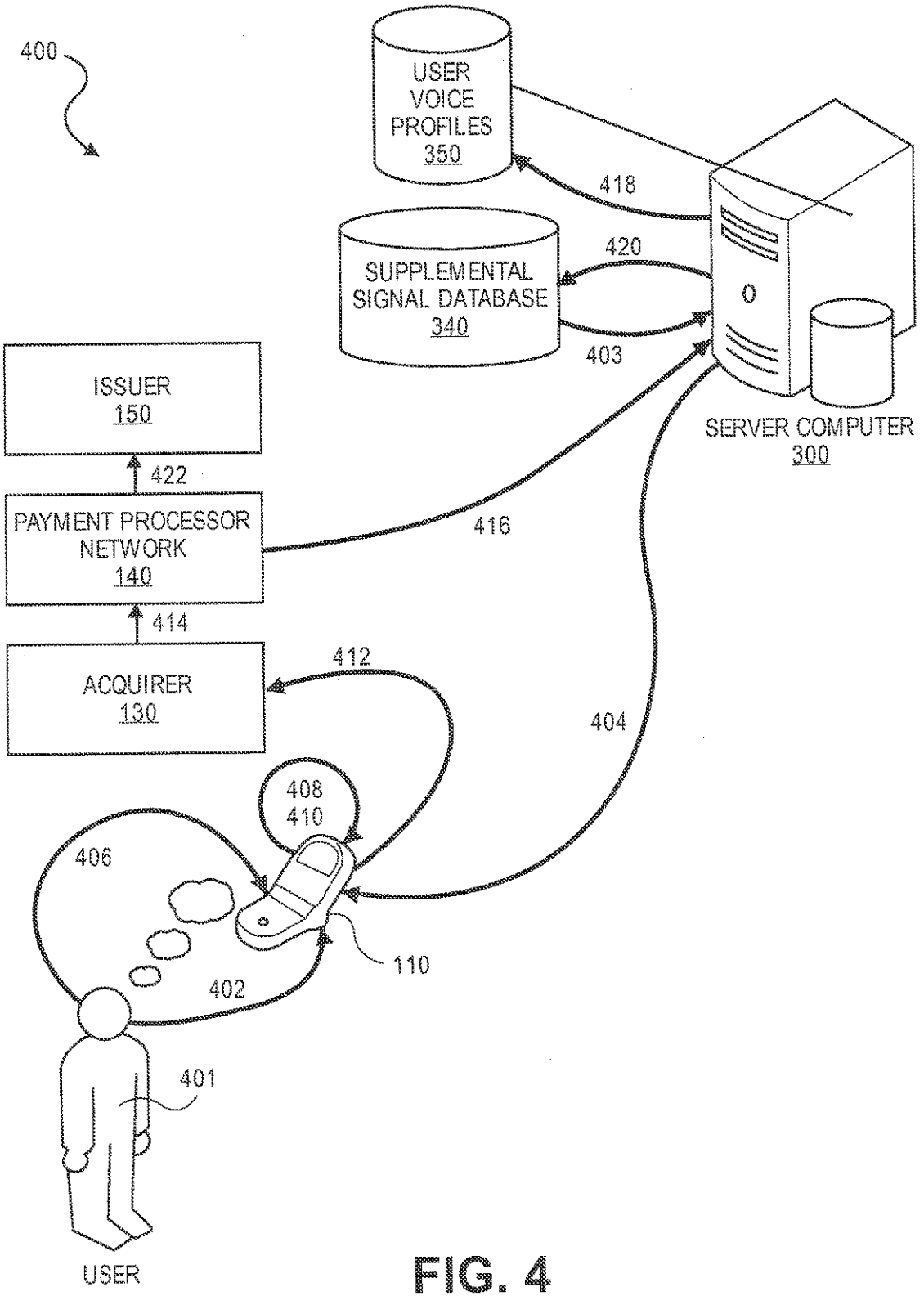

400
USER VOICE PROFILES 350
418
SUPPLEMENTAL SIGNAL DATABASE 340
420
403
SERVER COMPUTER 300
ISSUER 150
422
PAYMENT PROCESSOR NETWORK 140
416
414
ACQUIRER 130
412
404
408
410
406
110
402
401
USER

FIG. 4

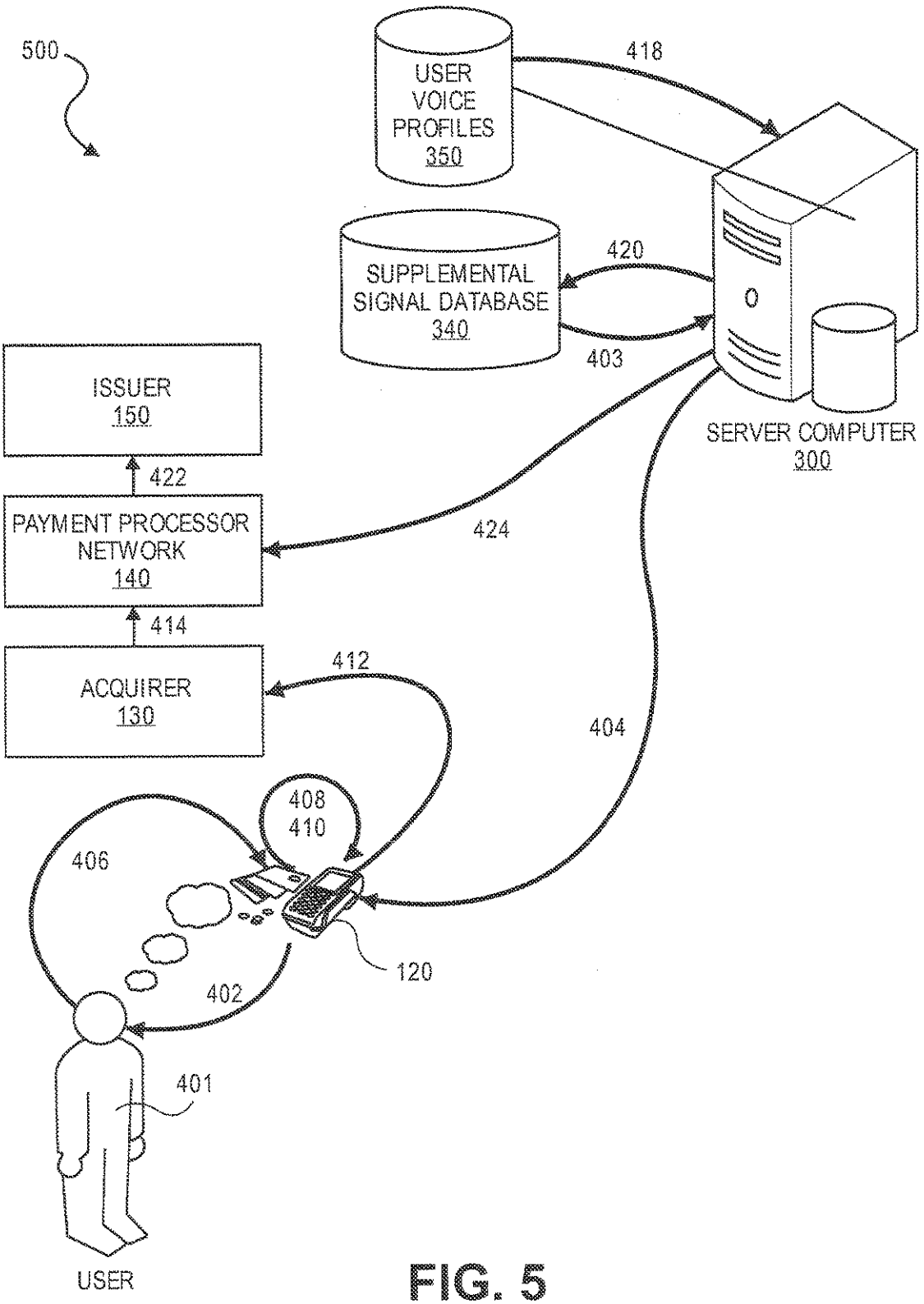

500
USER VOICE PROFILES 350
418
SUPPLEMENTAL SIGNAL DATABASE 340
420
403
SERVER COMPUTER 300
ISSUER 150
422
PAYMENT PROCESSOR NETWORK 140
424
414
ACQUIRER 130
412
404
408
410
406
120
402
401
USER

FIG. 5

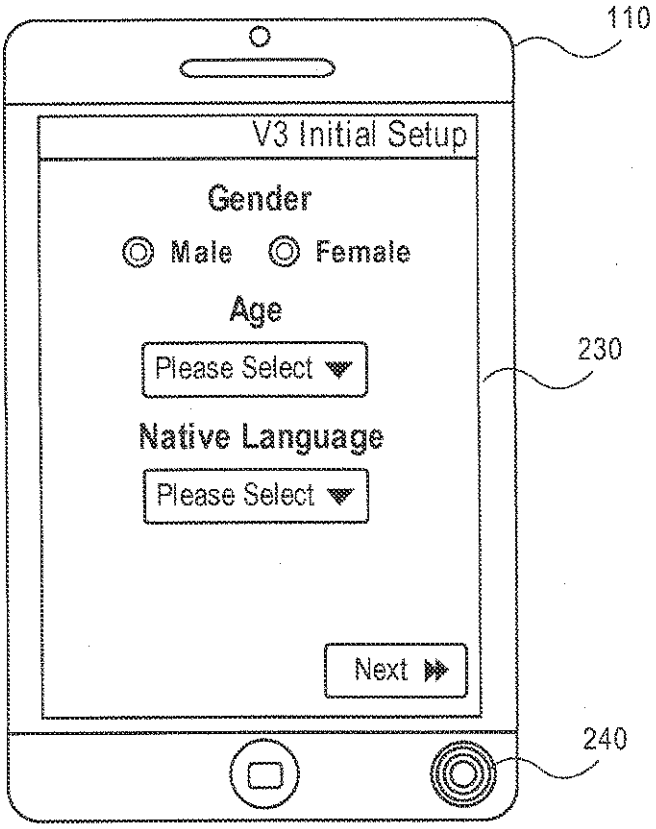

110
V3 Initial Setup
Gender
Male
Female
Age
Please Select
230
Native Language
Please Select
Next
240

FIG. 6A

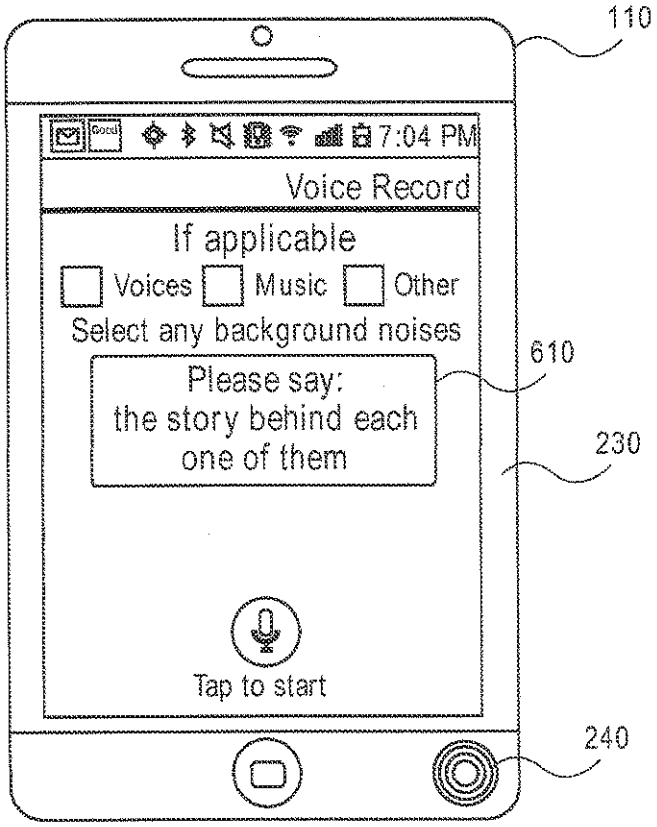

110
7:04 PM
Voice Record
If applicable
Voices
Music
Other
Select any background noises
610
Please say:
the story behind each
one of them
230
Tap to start
240

FIG. 6B

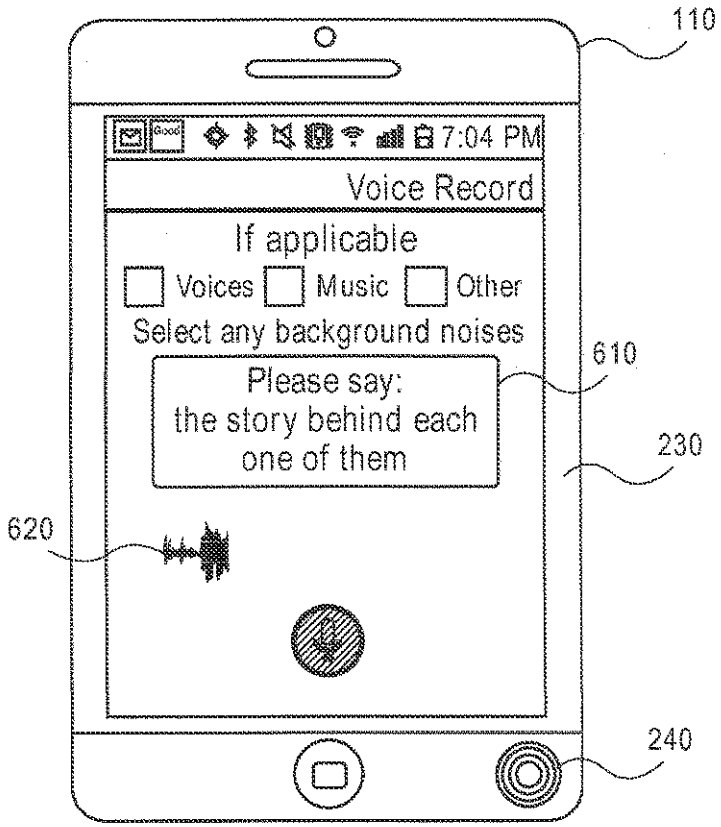

110
7:04 PM
Voice Record
If applicable
Voices
Music
Other
Select any background noises
Please say:
the story behind each
one of them
610
230
620
240

FIG. 6C

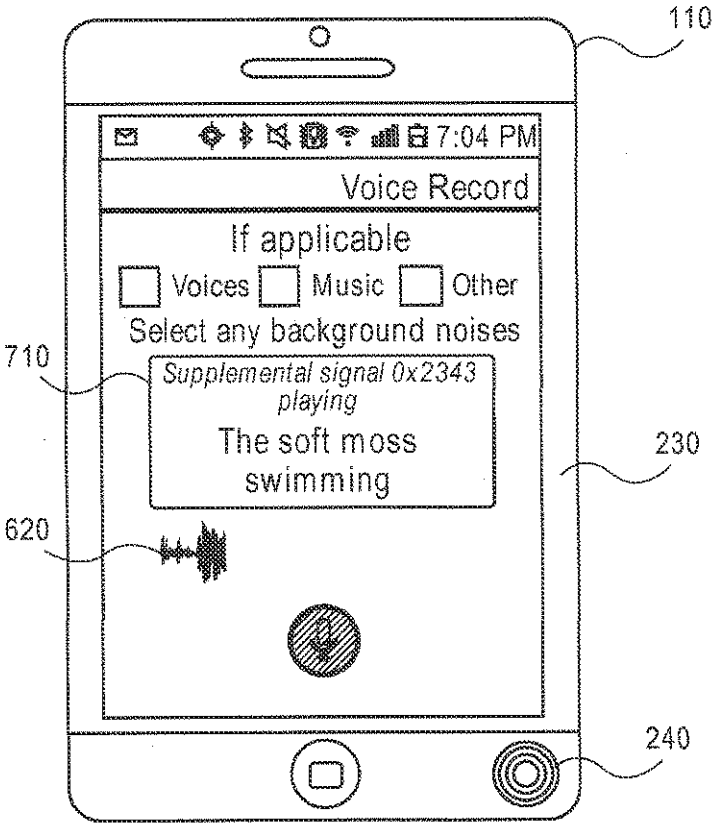

110
7:04 PM
Voice Record
If applicable
Voices
Music
Other
Select any background noises
710
Supplemental signal 0x2343 playing
The soft moss swimming
230
620
240

FIG. 7A

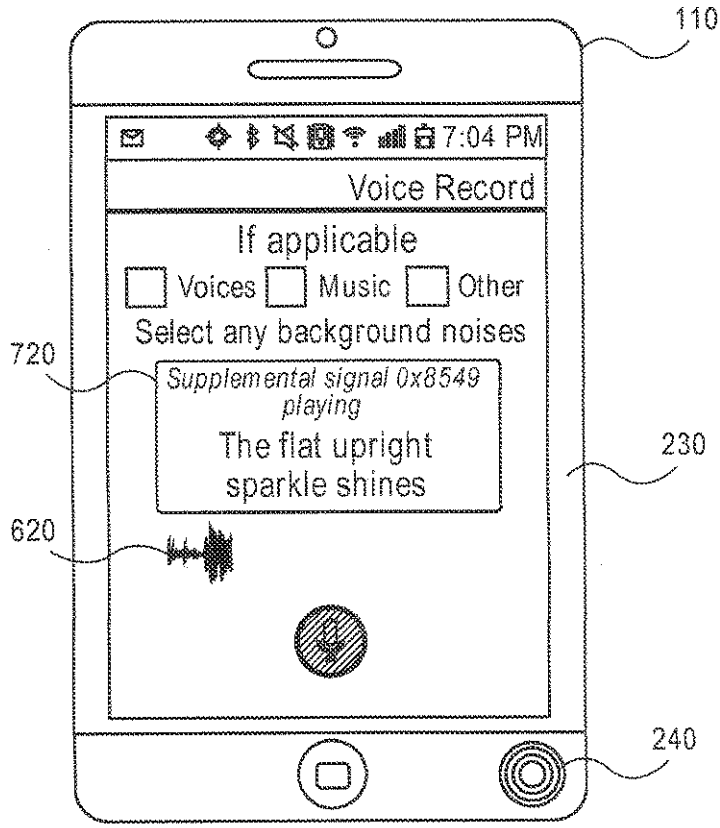

110
7:04 PM
Voice Record
If applicable
Voices
Music
Other
Select any background noises
720
Supplemental signal 0x8549 playing
The flat upright sparkle shines
230
620
240

FIG. 7B

SIGNAL NUMBER	SIGNAL DATA	AUDIBLE?	FREQUENCY (Hz)
1	d1 fa 3c 96 d4 6c cf d9 ad a3	Y	5,000
2	6f 9a 3f 19 81 1b 29 5a 7c a0	Y	10,000
3	93 eB 2c ce 3e 9a 93 c2 21 08	N	10
4	79 6a 53 e5 97 76 51 cd fc 36	Y	15,000
5	b9 a3 2b 66 f2 b7 1c bd 5a e3	N	15
6	e2 3d a1 5c 1f c7 66 65 f6 cf	N	18
7	bf af 5c ac 63 a2 8d c4 72 ce	N	50,000
8	52 ef de 9f 0a 0f f0 20 c4 c2	Y	17,000
9	c7 fb 2e d5 e8 48 06 55 d3 56	N	25,000

FIG. 8

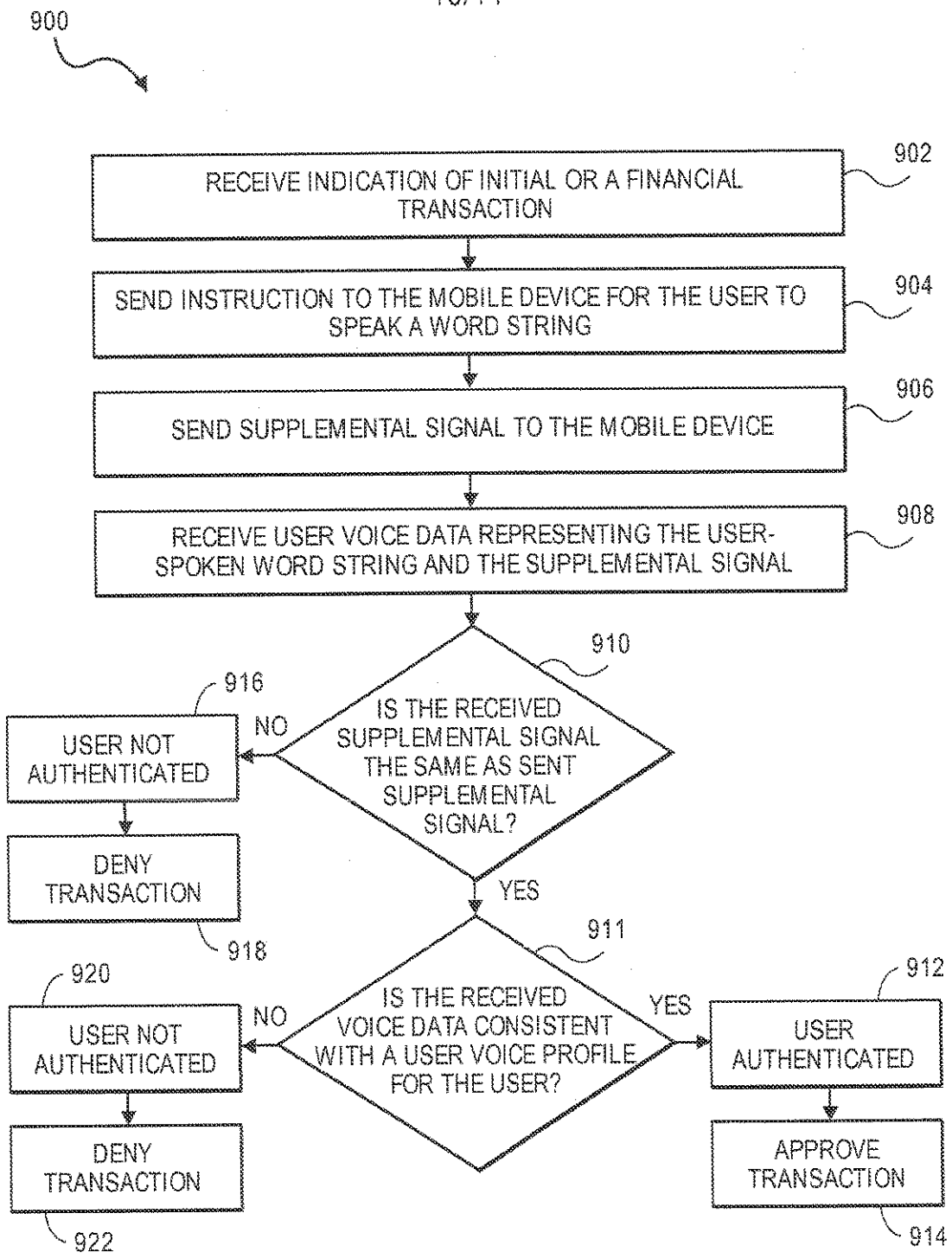

900
RECEIVE INDICATION OF INITIAL OR A FINANCIAL TRANSACTION
902
SEND INSTRUCTION TO THE MOBILE DEVICE FOR THE USER TO SPEAK A WORD STRING
904
SEND SUPPLEMENTAL SIGNAL TO THE MOBILE DEVICE
906
RECEIVE USER VOICE DATA REPRESENTING THE USER-SPOKEN WORD STRING AND THE SUPPLEMENTAL SIGNAL
908
910
IS THE RECEIVED SUPPLEMENTAL SIGNAL THE SAME AS SENT SUPPLEMENTAL SIGNAL?
NO
916
USER NOT AUTHENTICATED
DENY TRANSACTION
918
YES
911
IS THE RECEIVED VOICE DATA CONSISTENT WITH A USER VOICE PROFILE FOR THE USER?
NO
920
USER NOT AUTHENTICATED
DENY TRANSACTION
922
YES
912
USER AUTHENTICATED
APPROVE TRANSACTION
914

FIG. 9

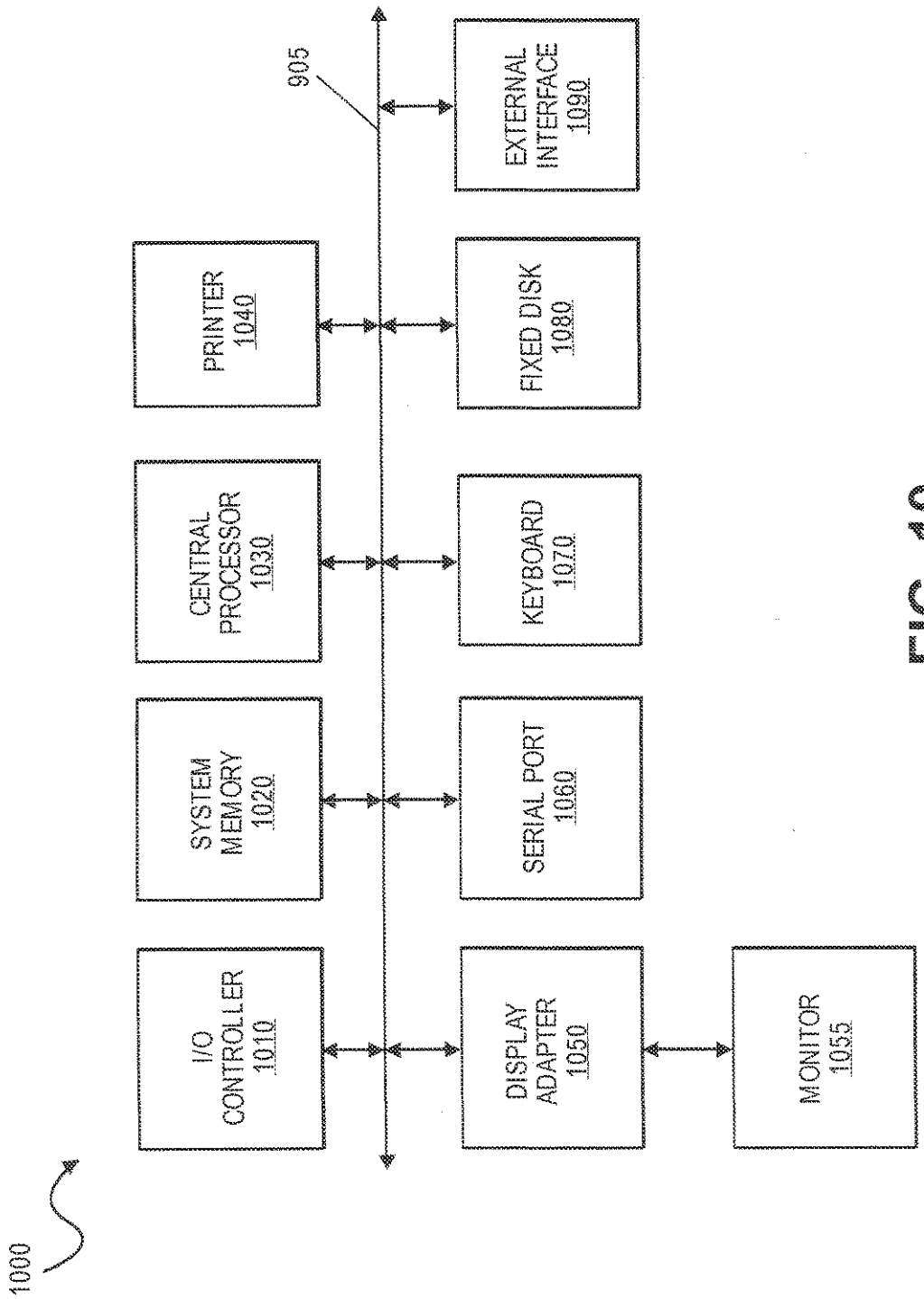

1000
905
I/O CONTROLLER 1010
SYSTEM MEMORY 1020
CENTRAL PROCESSOR 1030
PRINTER 1040
DISPLAY ADAPTER 1050
SERIAL PORT 1060
KEYBOARD 1070
FIXED DISK 1080
EXTERNAL INTERFACE 1090
MONITOR 1055

FIG. 10