FIG.1

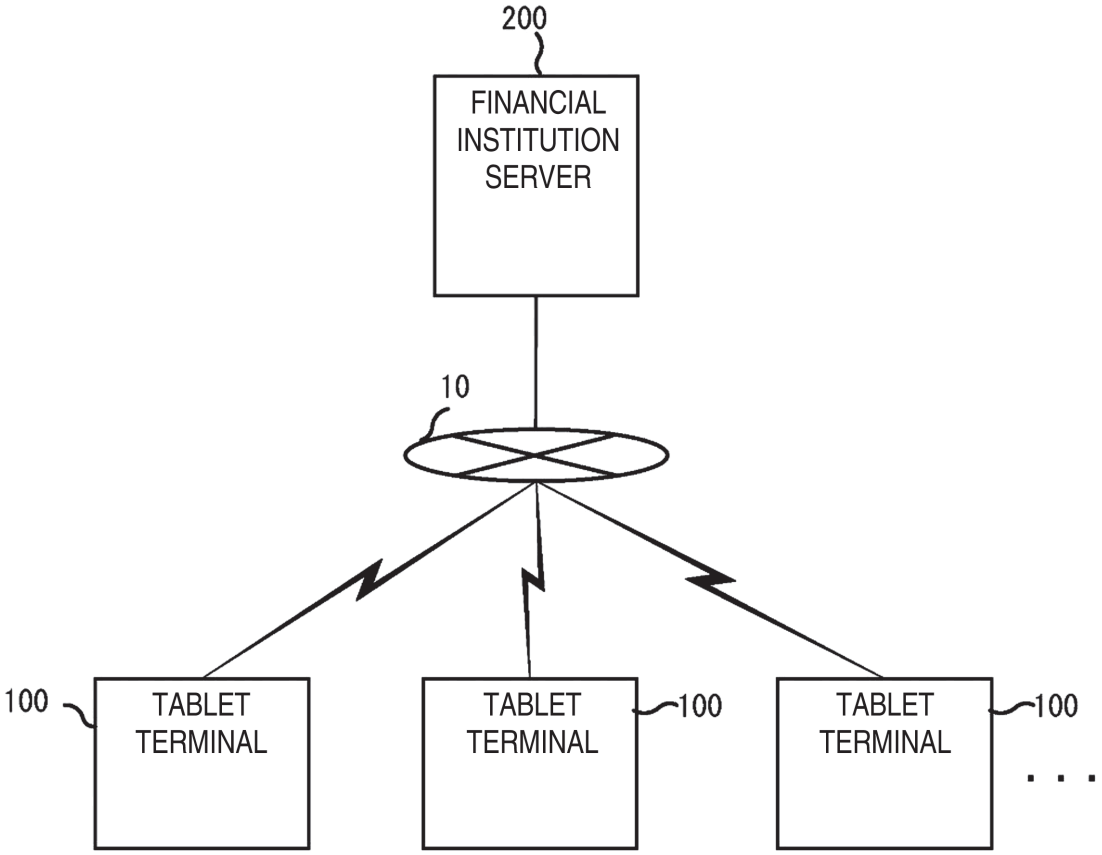

200
FINANCIAL INSTITUTION SERVER
10
100
TABLET TERMINAL
TABLET TERMINAL
100
TABLET TERMINAL
100
. . .

FIG.2

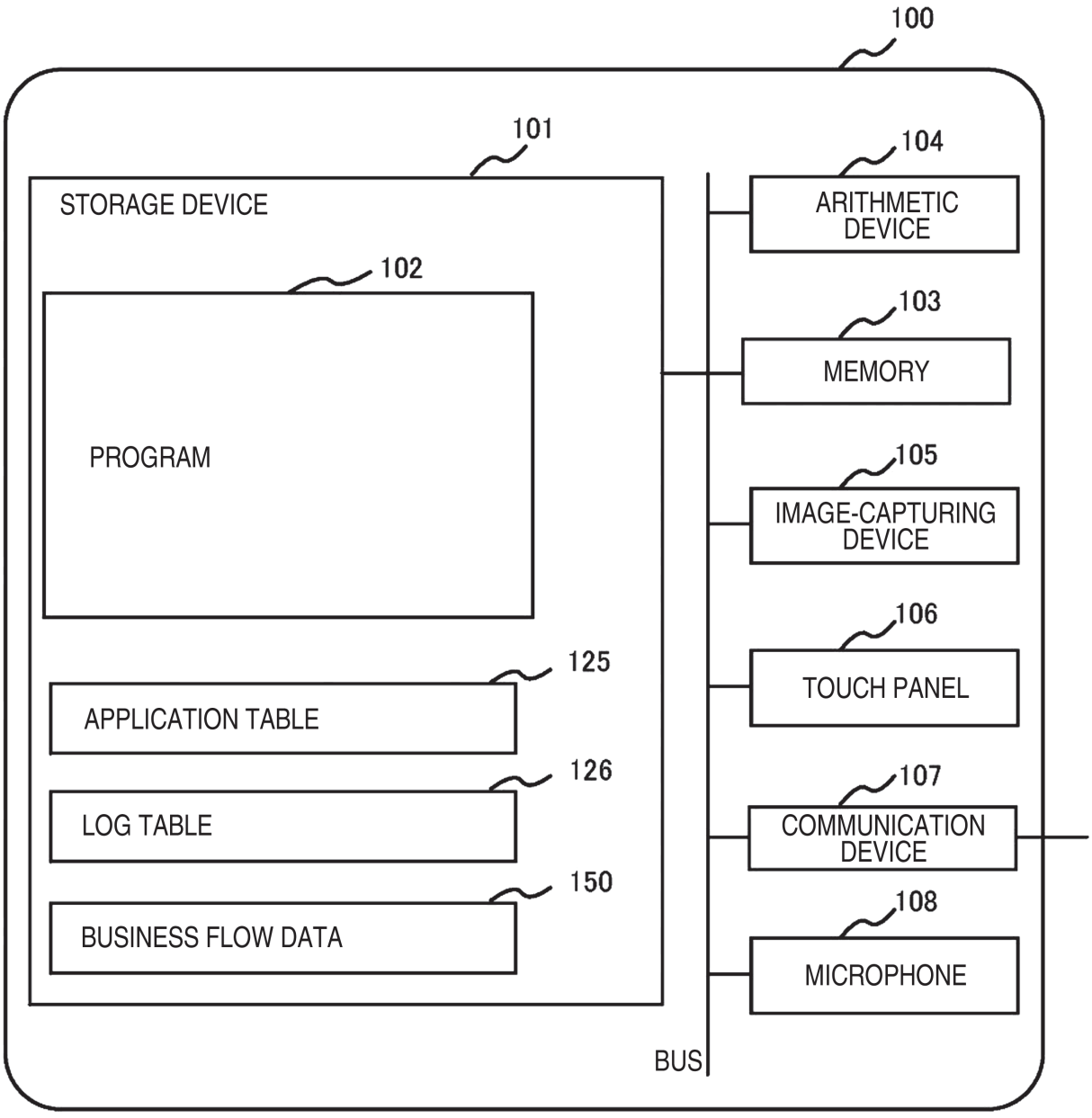

100
101
STORAGE DEVICE
102
PROGRAM
125
APPLICATION TABLE
126
LOG TABLE
150
BUSINESS FLOW DATA
104
ARITHMETIC DEVICE
103
MEMORY
105
IMAGE-CAPTURING DEVICE
106
TOUCH PANEL
107
COMMUNICATION DEVICE
108
MICROPHONE
BUS

FIG.3

125

APPLICATION ID	TRANSACTION ID	APPLICATION DATA	IMPORTANT MATTER EXPLANATION FACE PHOTO 1	APPLICATION FACE PHOTO 2	ELECTRONIC SIGNATURE	VERIFICATION RESULT	RECORDED AUDIO
0001	t001	NAME: ○○TARO, COMMODITY ID: c001, AMOUNT: ¥5,000,000, DATE: 3/20, CUSTOMER ID: u001	im001.dat	sb001.dat	*******	OK	sd001.dat
0002	t002	NAME: ○○JIRO, COMMODITY ID: c010, AMOUNT: ¥1,200,000, DATE: 3/21, CUSTOMER ID: u015	im015.dat	–	–	NG	sd015.dat
...	...	...	...	...	...	...	...

FIG.4

126

TIME	TRANSACTION ID	PROCEDURES	FACE IMAGE PHOTOGRAPHING STATUS	IMAGE FILE	AUDIO RECORDING STATUS	AUDIO FILE
2013/3/20 10:21	t001	START BUSINESS FLOW. START COMMODITY EXPLANATION	PHOTOGRAPH VERIFICATION REFERENCE IMAGE	b001.dat	START	sd001s.dat
2013/3/20 10:35		FINISH COMMODITY EXPLANATION	—	—	CONTINUE	
2013/3/20 10:45		START IMPORTANT MATTER EXPLANATION	—	—	CONTINUE	
2013/3/20 10:49		FINISH IMPORTANT MATTER EXPLANATION	—	—	CONTINUE	
2013/3/20 10:51		ACCEPT CONFIRMATION BUTTON, PHOTOGRAPHING FACE IMAGE	FINISH PHOTOGRAPHING	im001.dat	DELETE DATA IN PREVIOUS PROCEDURES	sd001.dat
2013/3/20 10:52		START CONFIRMATION OF APPLICATION DETAILS	—	—	CONTINUE	
...	...	...	...	...	...	...

FIG.5

225

CUSTOMER ID	VERIFICATION REFERENCE IMAGE	AMOUNT OF CHARACTERISTICS	...
u001	—	—	...
u002	b002.dat	*****	...
u003	b003.dat	*****	...
...	...	...	...

FIG.6

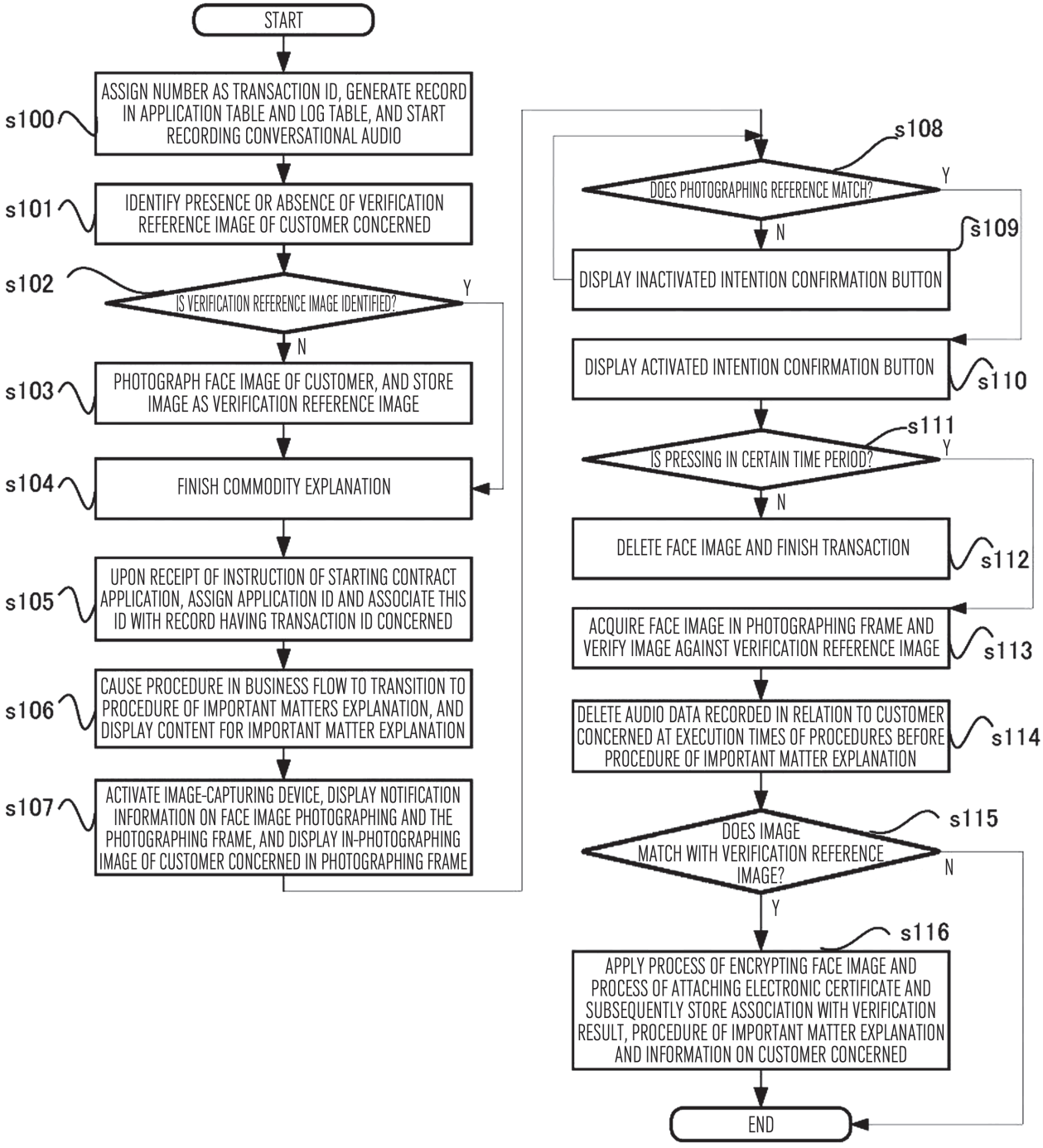

START
s100
ASSIGN NUMBER AS TRANSACTION ID, GENERATE RECORD IN APPLICATION TABLE AND LOG TABLE, AND START RECORDING CONVERSATIONAL AUDIO
s101
IDENTIFY PRESENCE OR ABSENCE OF VERIFICATION REFERENCE IMAGE OF CUSTOMER CONCERNED
s102
IS VERIFICATION REFERENCE IMAGE IDENTIFIED?
Y
N
s103
PHOTOGRAPH FACE IMAGE OF CUSTOMER, AND STORE IMAGE AS VERIFICATION REFERENCE IMAGE
s104
FINISH COMMODITY EXPLANATION
s105
UPON RECEIPT OF INSTRUCTION OF STARTING CONTRACT APPLICATION, ASSIGN APPLICATION ID AND ASSOCIATE THIS ID WITH RECORD HAVING TRANSACTION ID CONCERNED
s106
CAUSE PROCEDURE IN BUSINESS FLOW TO TRANSITION TO PROCEDURE OF IMPORTANT MATTERS EXPLANATION, AND DISPLAY CONTENT FOR IMPORTANT MATTER EXPLANATION
s107
ACTIVATE IMAGE-CAPTURING DEVICE, DISPLAY NOTIFICATION INFORMATION ON FACE IMAGE PHOTOGRAPHING AND THE PHOTOGRAPHING FRAME, AND DISPLAY IN-PHOTOGRAPHING IMAGE OF CUSTOMER CONCERNED IN PHOTOGRAPHING FRAME
s108
DOES PHOTOGRAPHING REFERENCE MATCH?
Y
N
s109
DISPLAY INACTIVATED INTENTION CONFIRMATION BUTTON
DISPLAY ACTIVATED INTENTION CONFIRMATION BUTTON
s110
s111
IS PRESSING IN CERTAIN TIME PERIOD?
Y
N
DELETE FACE IMAGE AND FINISH TRANSACTION
s112
ACQUIRE FACE IMAGE IN PHOTOGRAPHING FRAME AND VERIFY IMAGE AGAINST VERIFICATION REFERENCE IMAGE
s113
DELETE AUDIO DATA RECORDED IN RELATION TO CUSTOMER CONCERNED AT EXECUTION TIMES OF PROCEDURES BEFORE PROCEDURE OF IMPORTANT MATTER EXPLANATION
s114
s115
DOES IMAGE MATCH WITH VERIFICATION REFERENCE IMAGE?
N
Y
s116
APPLY PROCESS OF ENCRYPTING FACE IMAGE AND PROCESS OF ATTACHING ELECTRONIC CERTIFICATE AND SUBSEQUENTLY STORE ASSOCIATION WITH VERIFICATION RESULT, PROCEDURE OF IMPORTANT MATTER EXPLANATION AND INFORMATION ON CUSTOMER CONCERNED
END

FIG.7

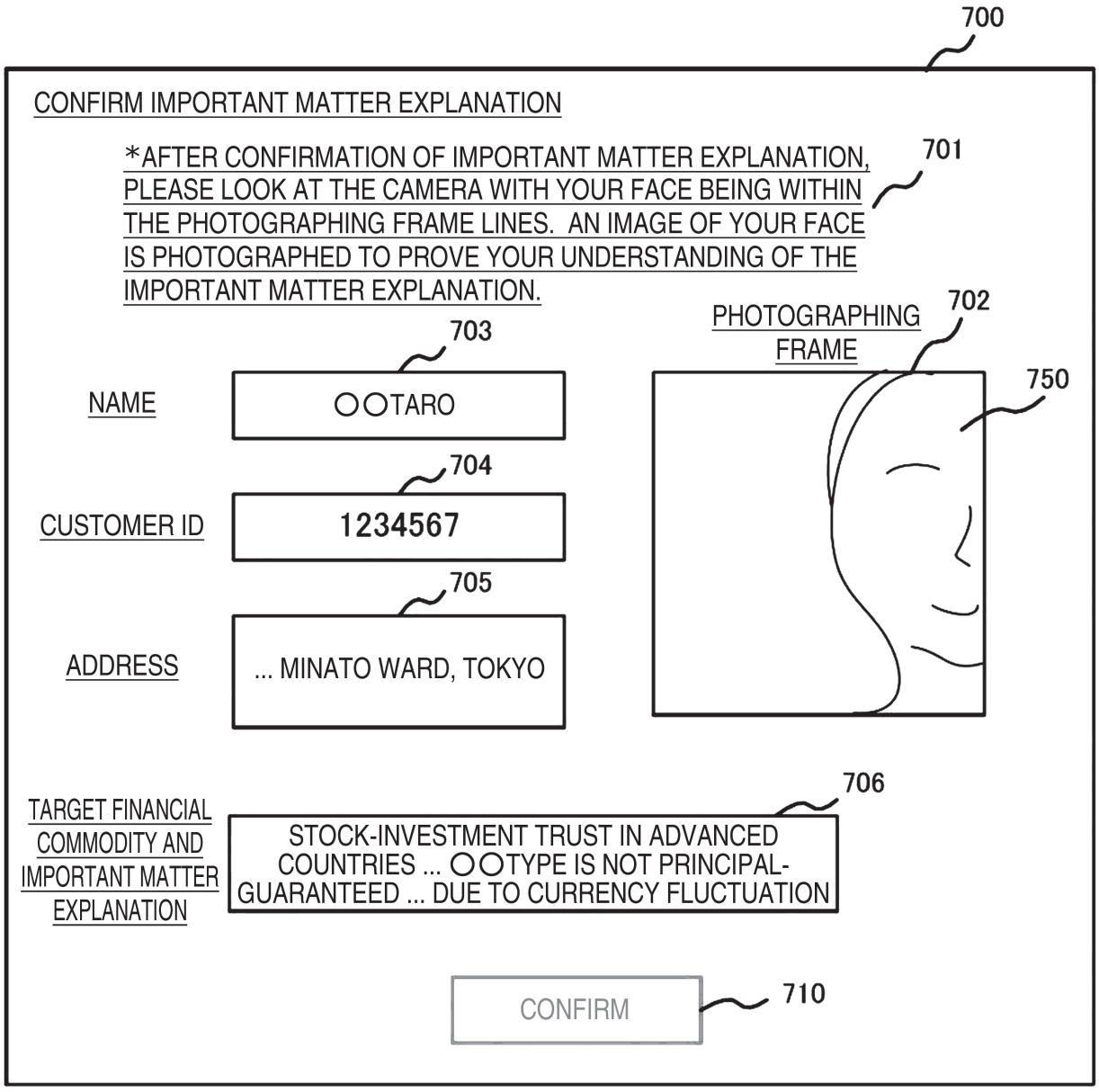
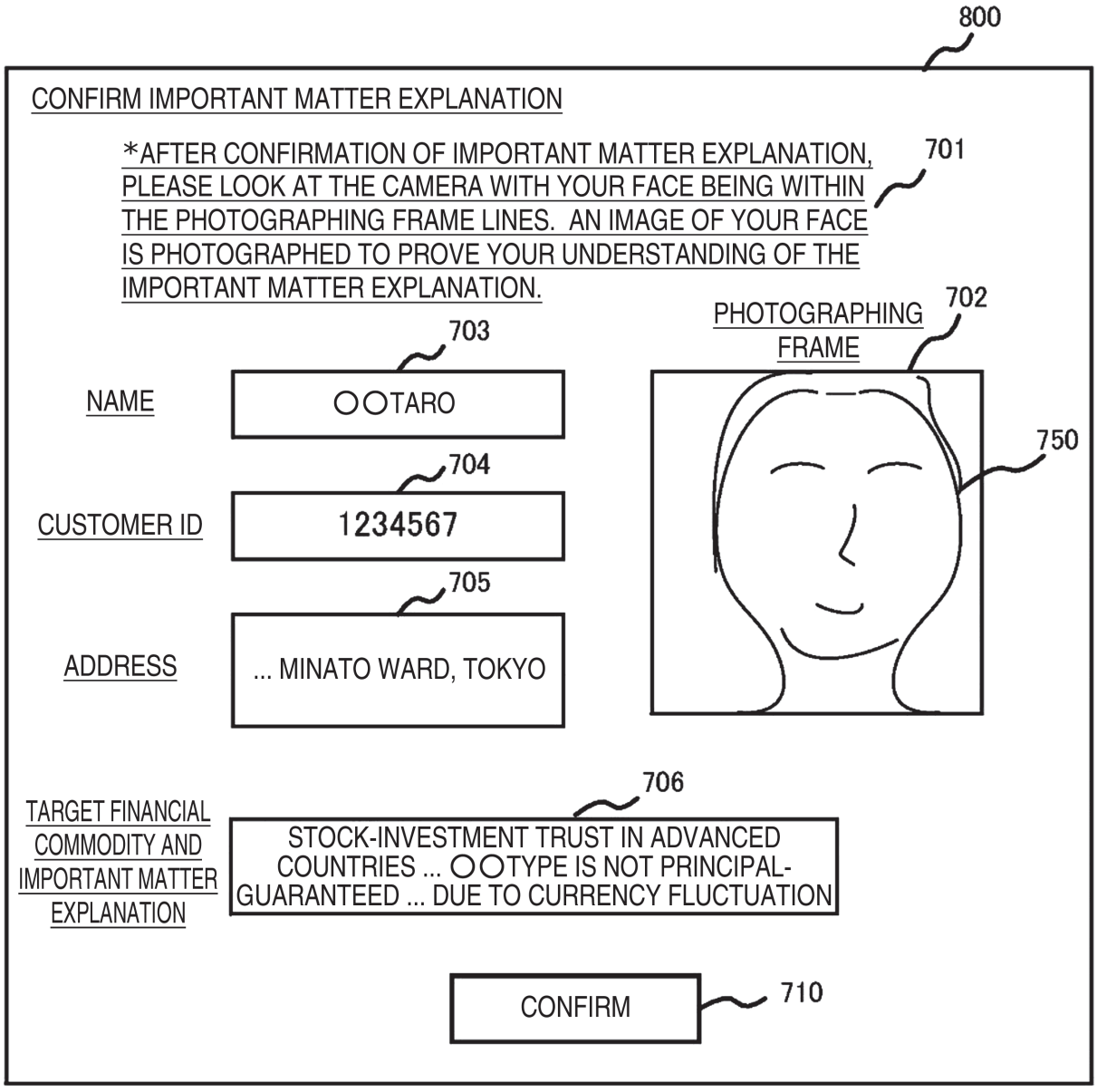

700
CONFIRM IMPORTANT MATTER EXPLANATION
*AFTER CONFIRMATION OF IMPORTANT MATTER EXPLANATION, PLEASE LOOK AT THE CAMERA WITH YOUR FACE BEING WITHIN THE PHOTOGRAPHING FRAME LINES. AN IMAGE OF YOUR FACE IS PHOTOGRAPHED TO PROVE YOUR UNDERSTANDING OF THE IMPORTANT MATTER EXPLANATION.
701
PHOTOGRAPHING FRAME
702
750
703
NAME
○○TARO
704
CUSTOMER ID
1234567
705
ADDRESS
... MINATO WARD, TOKYO
706
TARGET FINANCIAL COMMODITY AND IMPORTANT MATTER EXPLANATION
STOCK-INVESTMENT TRUST IN ADVANCED COUNTRIES ... ○○TYPE IS NOT PRINCIPAL-GUARANTEED ... DUE TO CURRENCY FLUCTUATION
CONFIRM
710

FIG.8


800
CONFIRM IMPORTANT MATTER EXPLANATION
*AFTER CONFIRMATION OF IMPORTANT MATTER EXPLANATION, PLEASE LOOK AT THE CAMERA WITH YOUR FACE BEING WITHIN THE PHOTOGRAPHING FRAME LINES. AN IMAGE OF YOUR FACE IS PHOTOGRAPHED TO PROVE YOUR UNDERSTANDING OF THE IMPORTANT MATTER EXPLANATION.
701
PHOTOGRAPHING FRAME
702
703
NAME
○○TARO
704
CUSTOMER ID
1234567
705
ADDRESS
... MINATO WARD, TOKYO
750
706
TARGET FINANCIAL COMMODITY AND IMPORTANT MATTER EXPLANATION
STOCK-INVESTMENT TRUST IN ADVANCED COUNTRIES ... ○○TYPE IS NOT PRINCIPAL-GUARANTEED ... DUE TO CURRENCY FLUCTUATION
CONFIRM
710