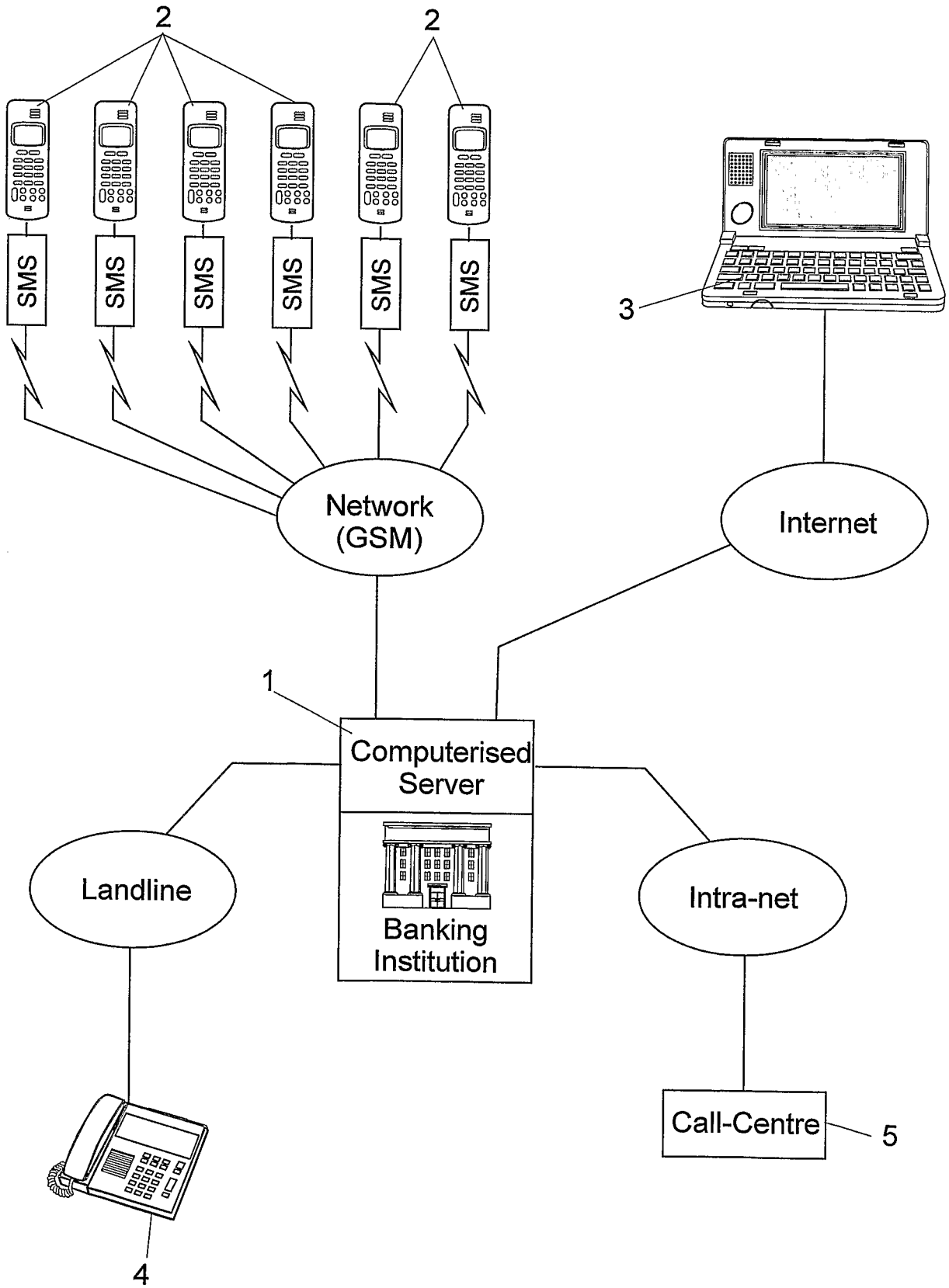

2
2
SMS
SMS
SMS
SMS
SMS
SMS
3
Network
(GSM)
Internet
1
Computerised
Server
Banking
Institution
Landline
Intra-net
Call-Centre
5
4