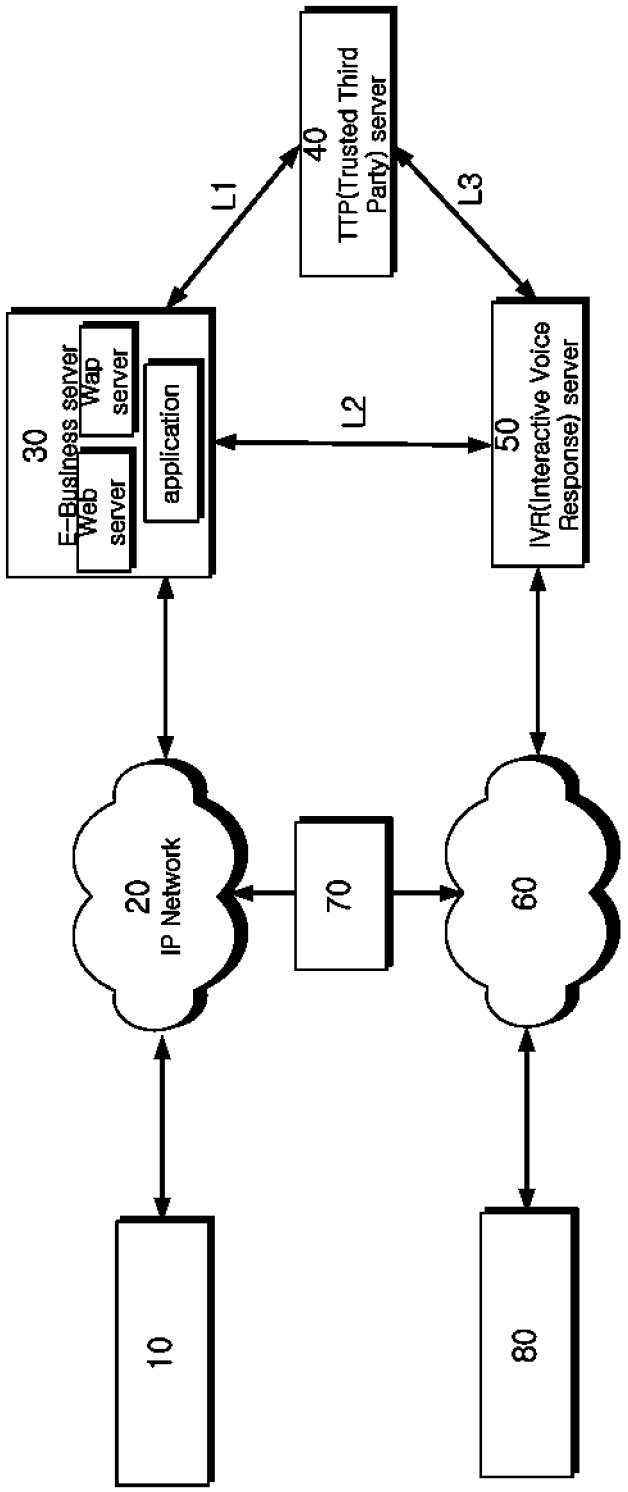
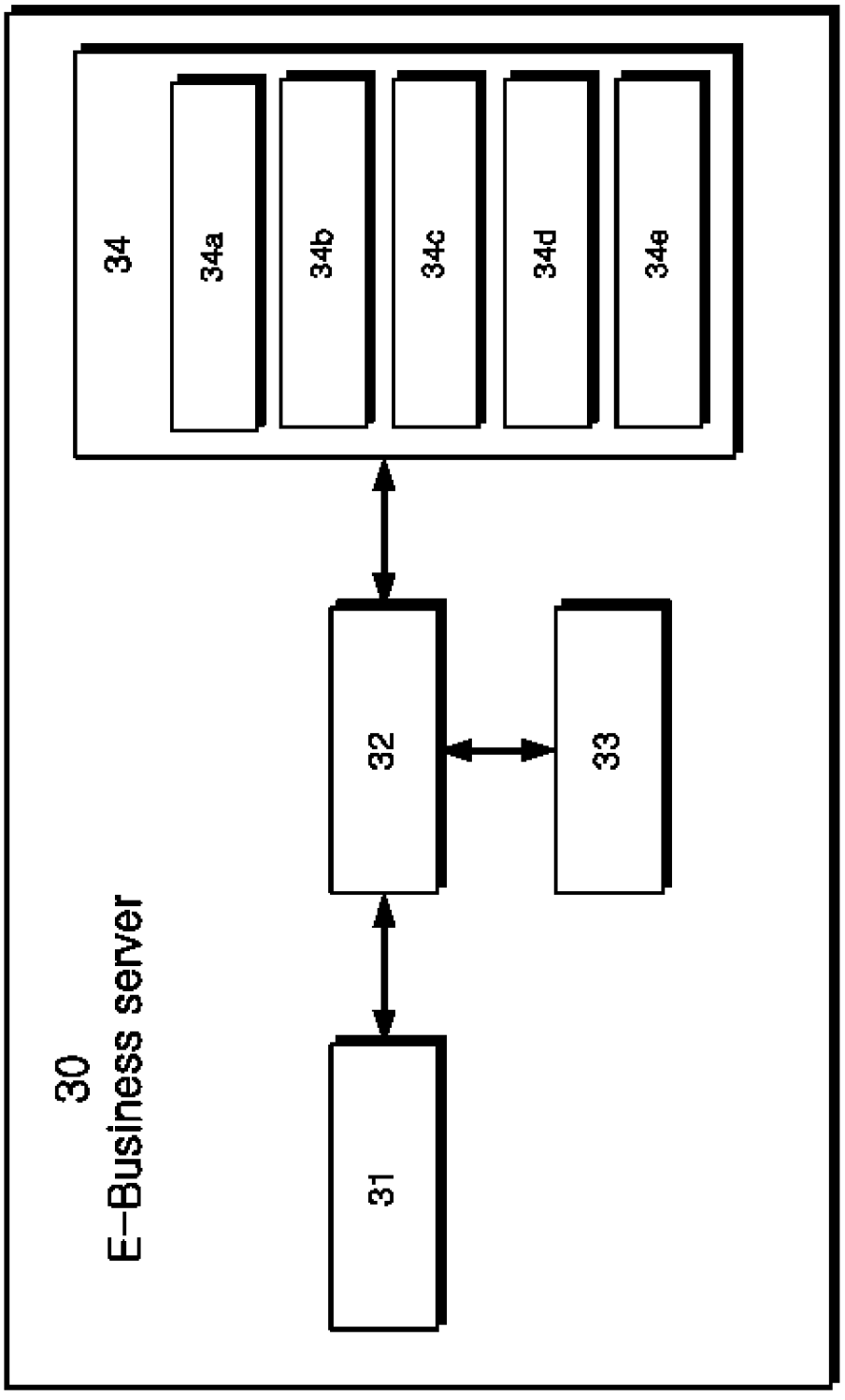
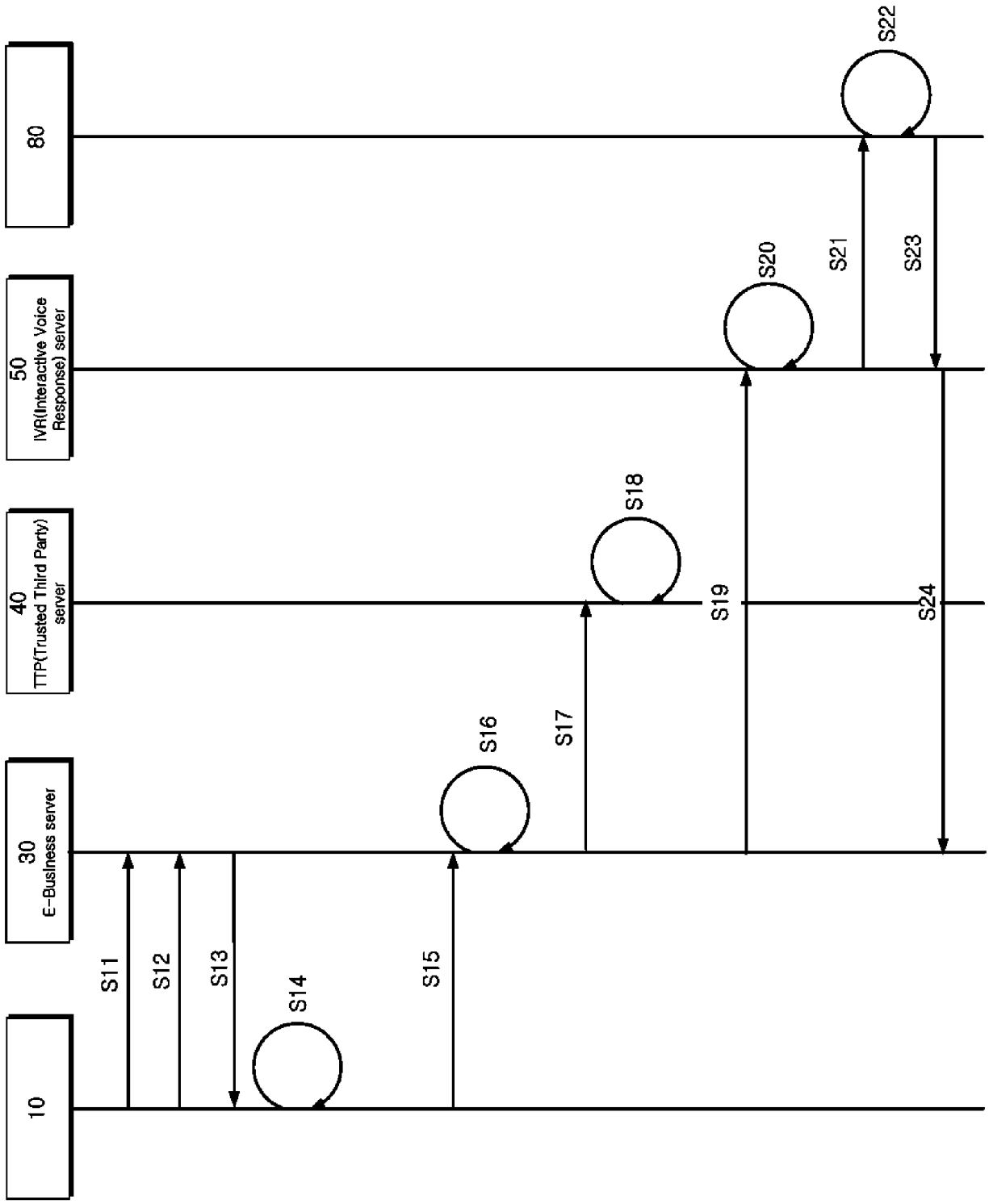
[Fig. 1]


40
TTP(Trusted Third Party) server
L1
L3
30
E-Business server
Web server
Wap server
application
L2
50
IVR(Interactive Voice Response) server
20
IP Network
70
60
10
80

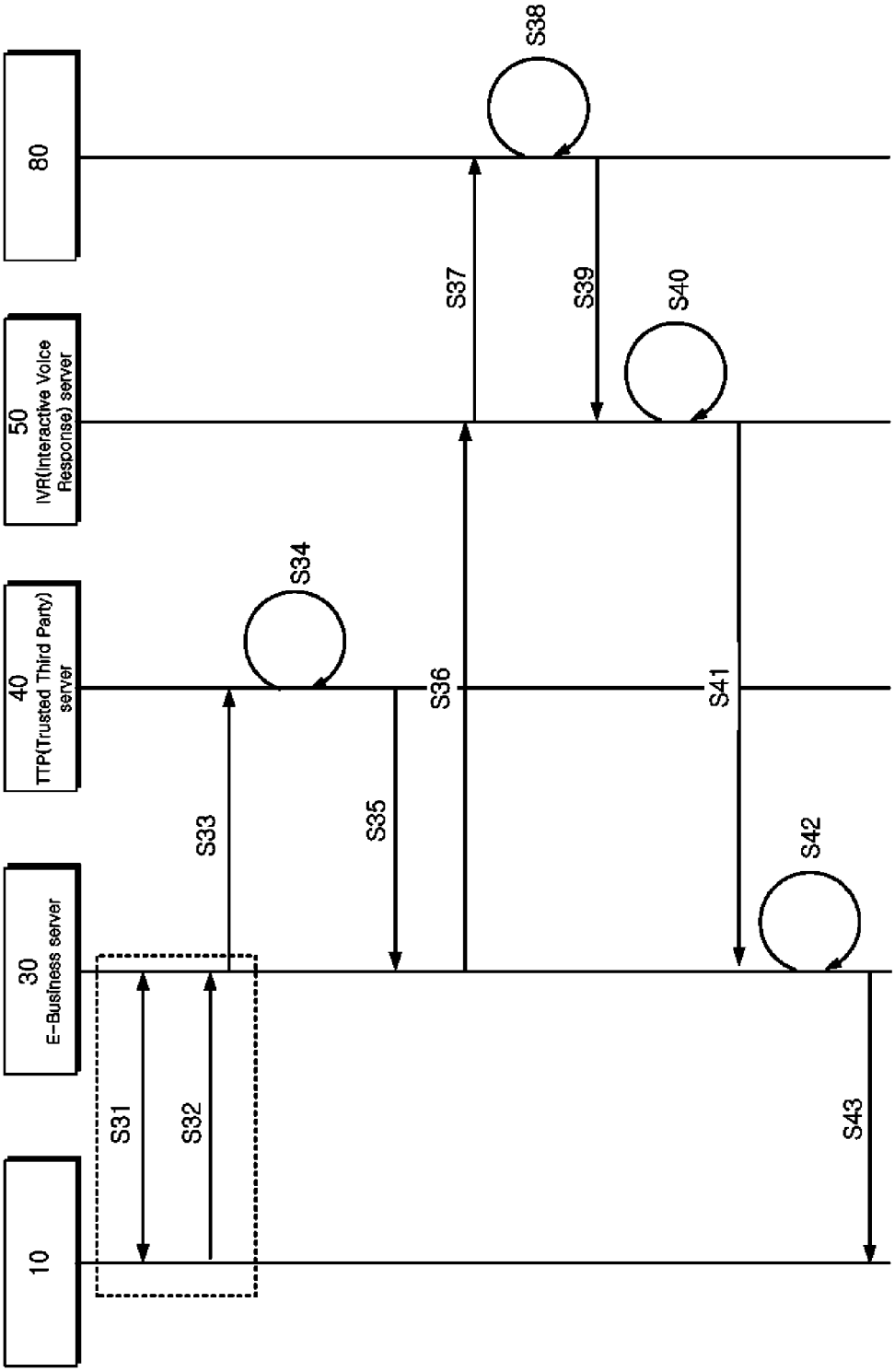
[Fig. 2]



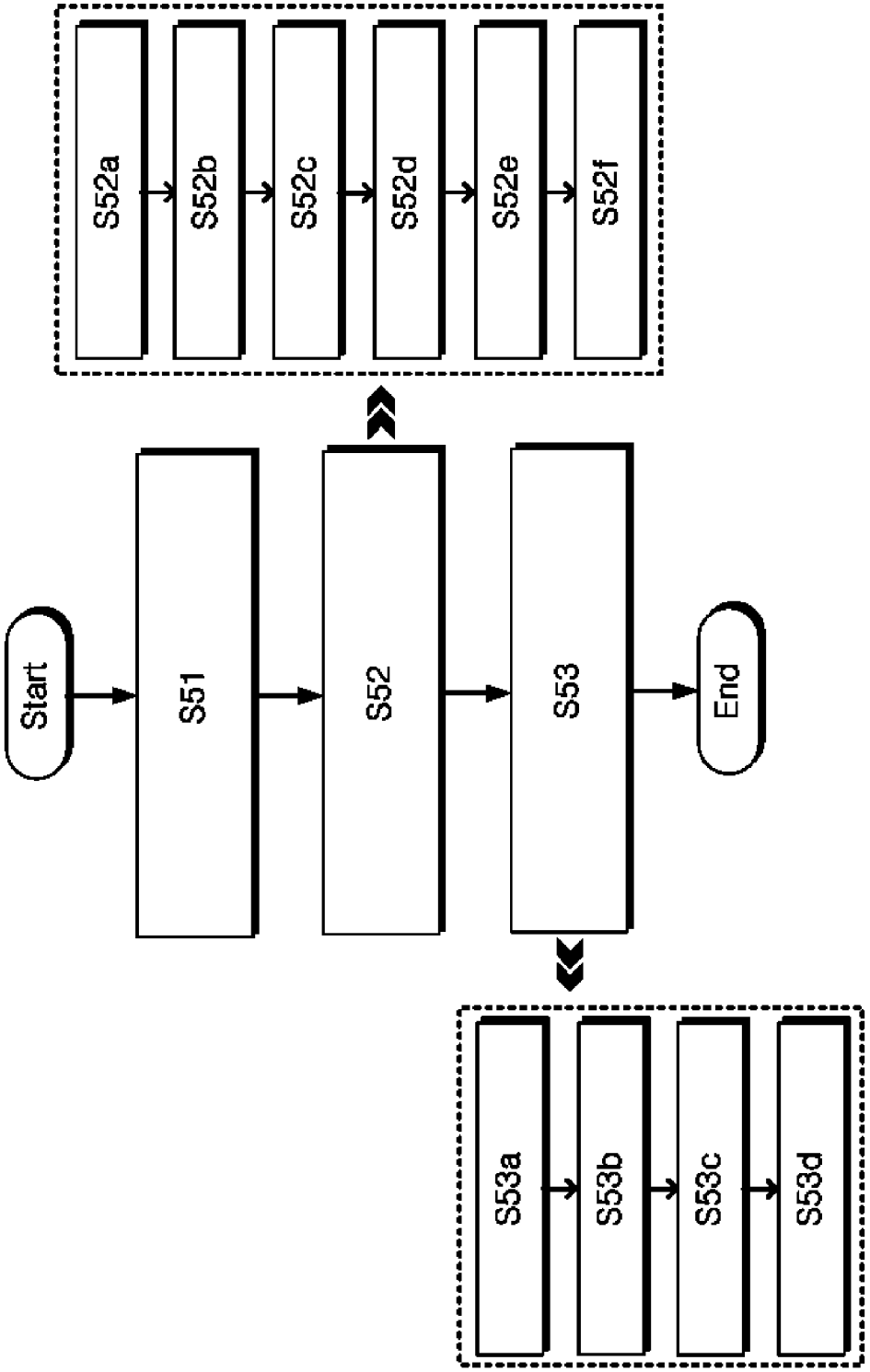
[Fig. 3]


80
50
IVR(Interactive Voice Response) server
40
TTP(Trusted Third Party) server
30
E-Business server
10
S11
S12
S13
S14
S15
S16
S17
S18
S19
S20
S21
S22
S23
S24

[Fig. 4]


80
50
IVR(Interactive Voice Response) server
40
TTP(Trusted Third Party) server
30
E-Business server
10
S31
S32
S33
S34
S35
S36
S37
S38
S39
S40
S41
S42
S43

[Fig. 5]


S52a
S52b
S52c
S52d
S52e
S52f
Start
S51
S52
S53
End
S53a
S53b
S53c
S53d