

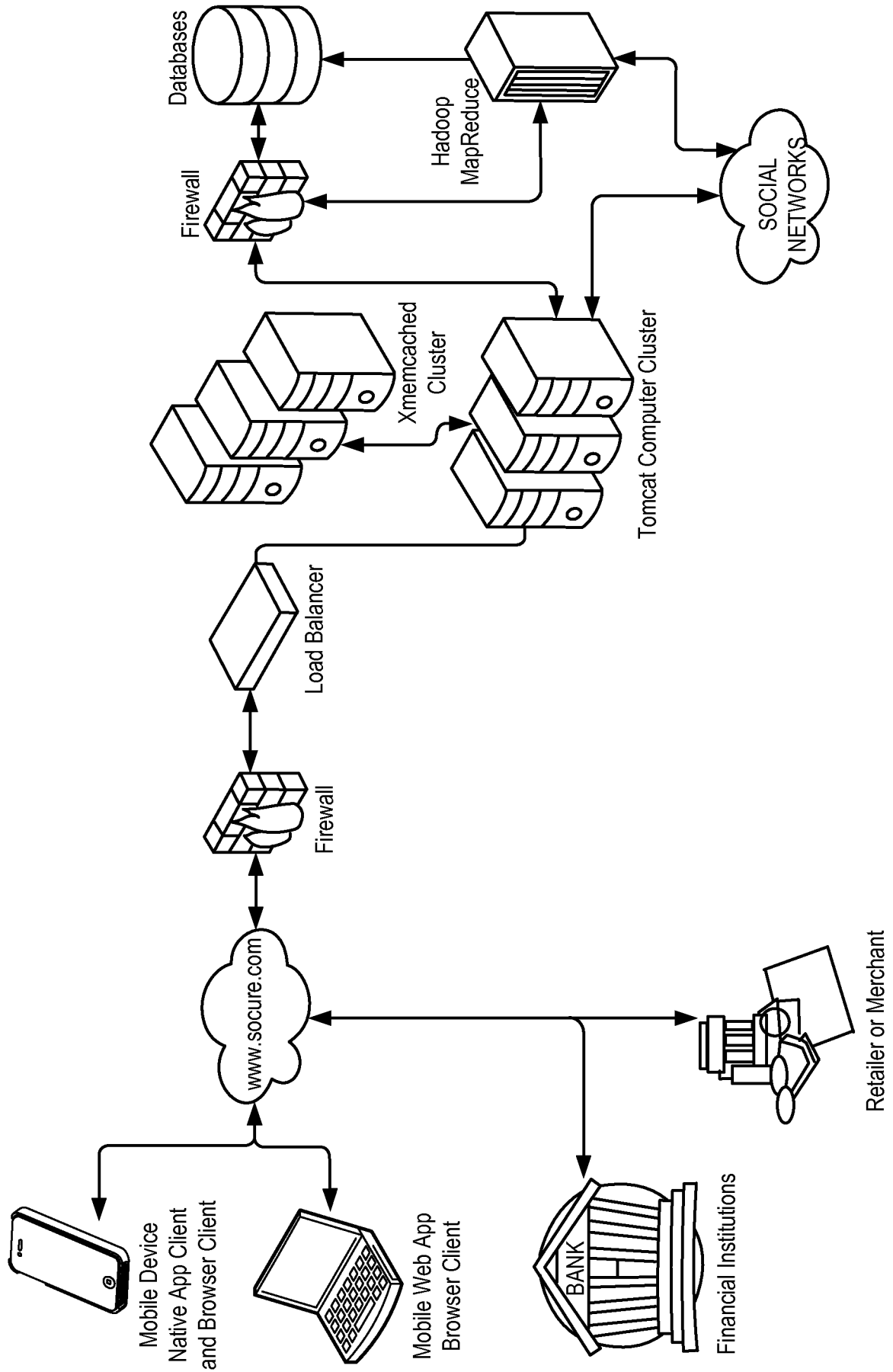


FIG. 1

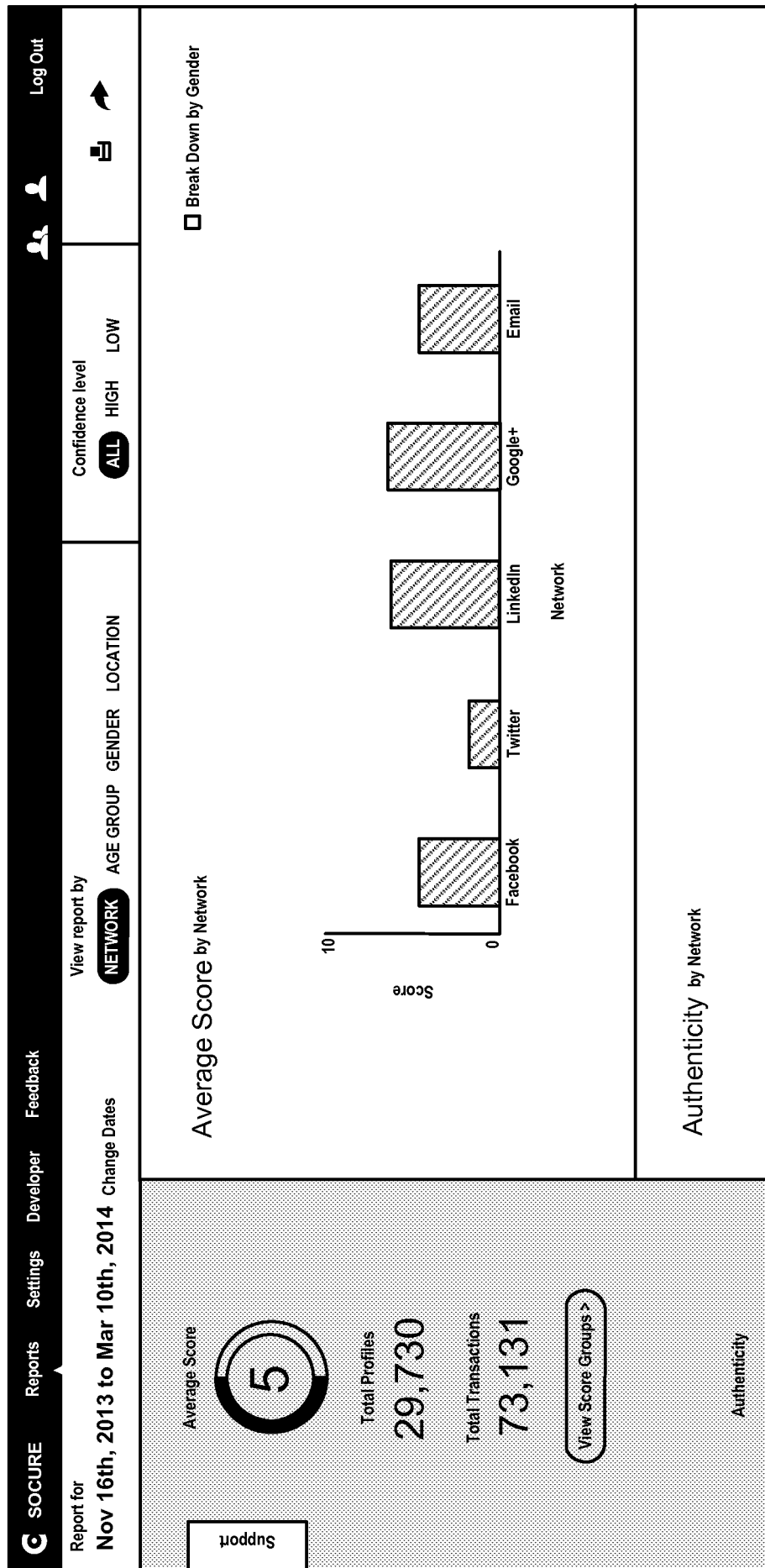
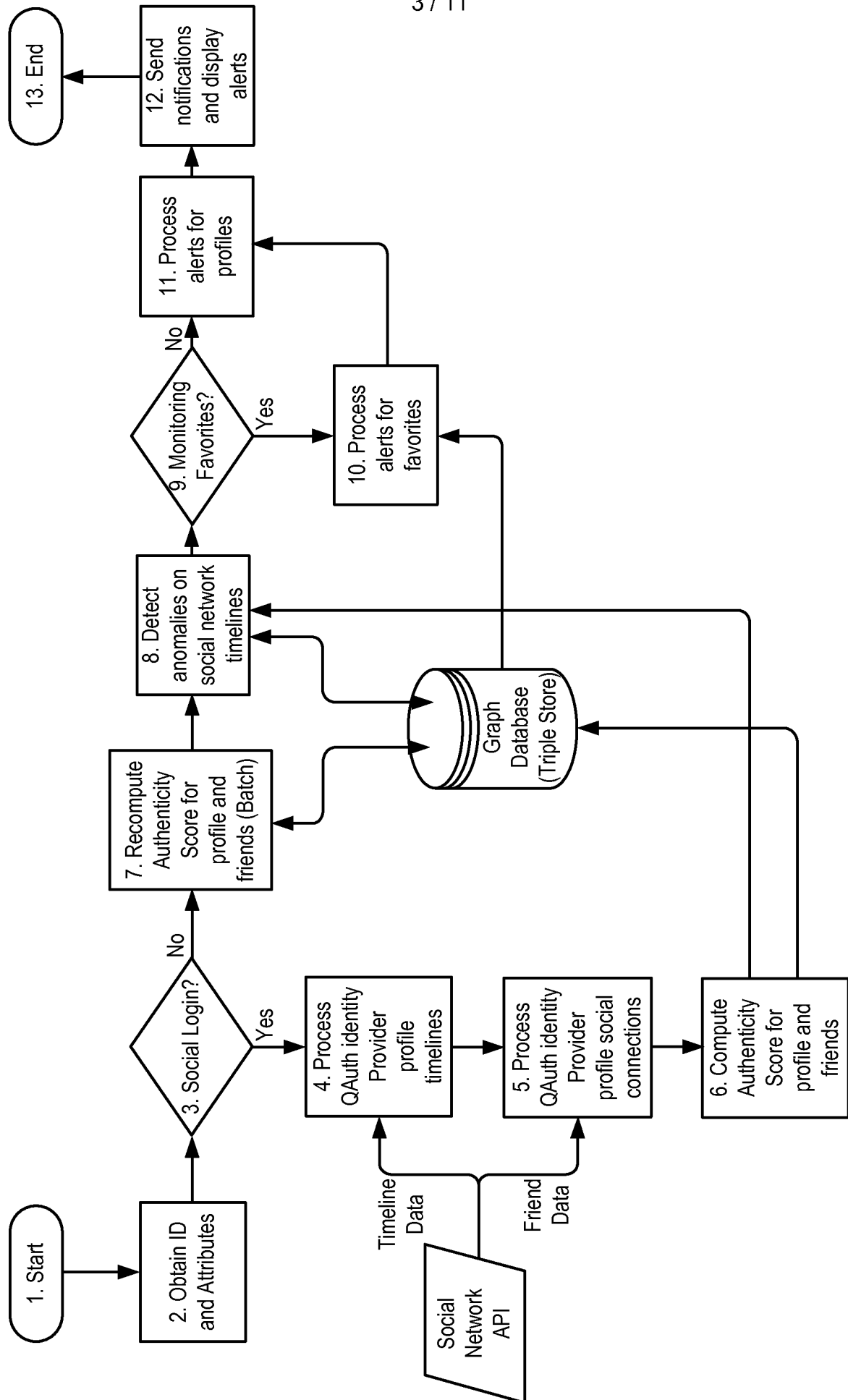


FIG. 2

**FIG. 3**

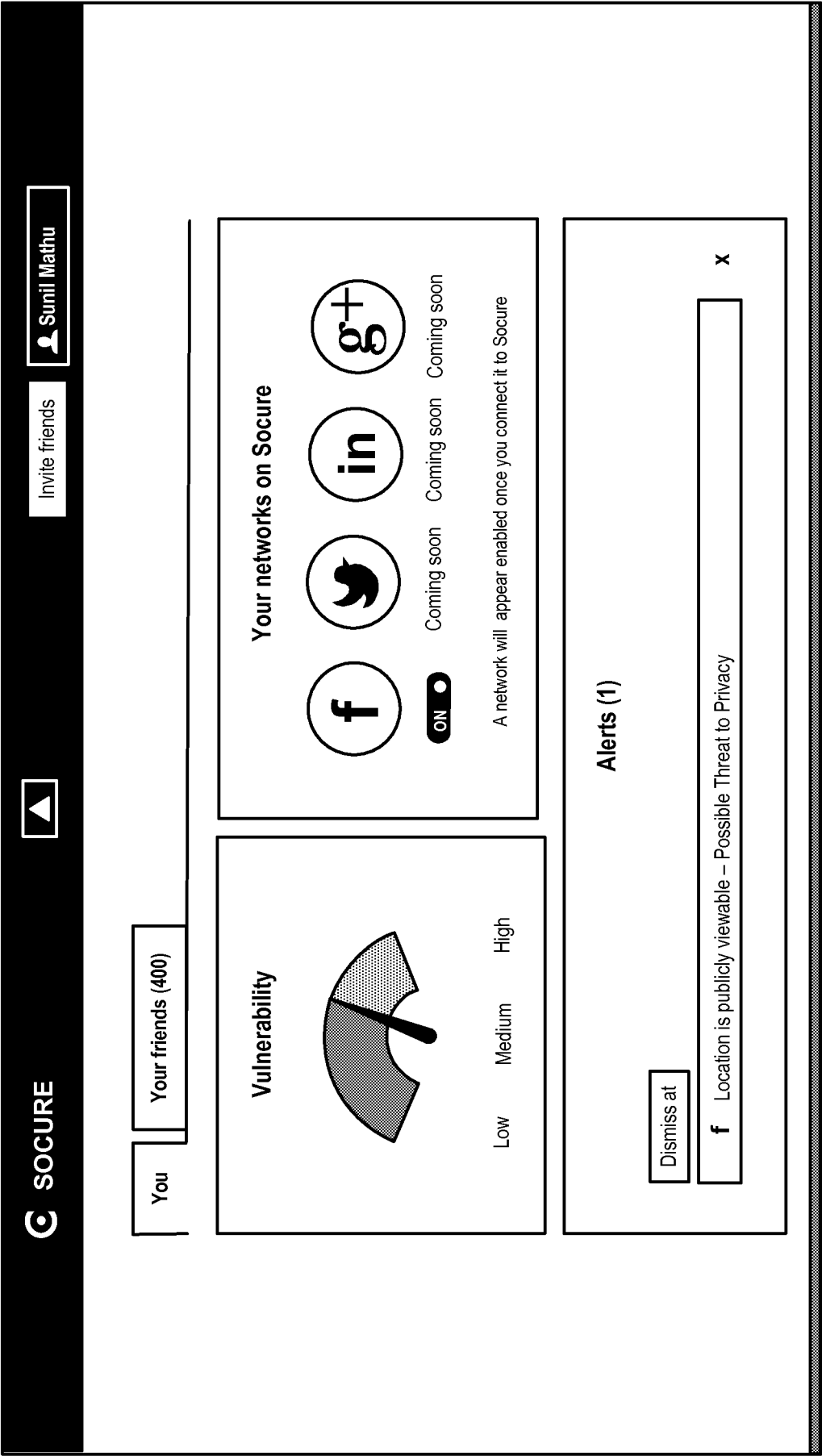


FIG. 4A

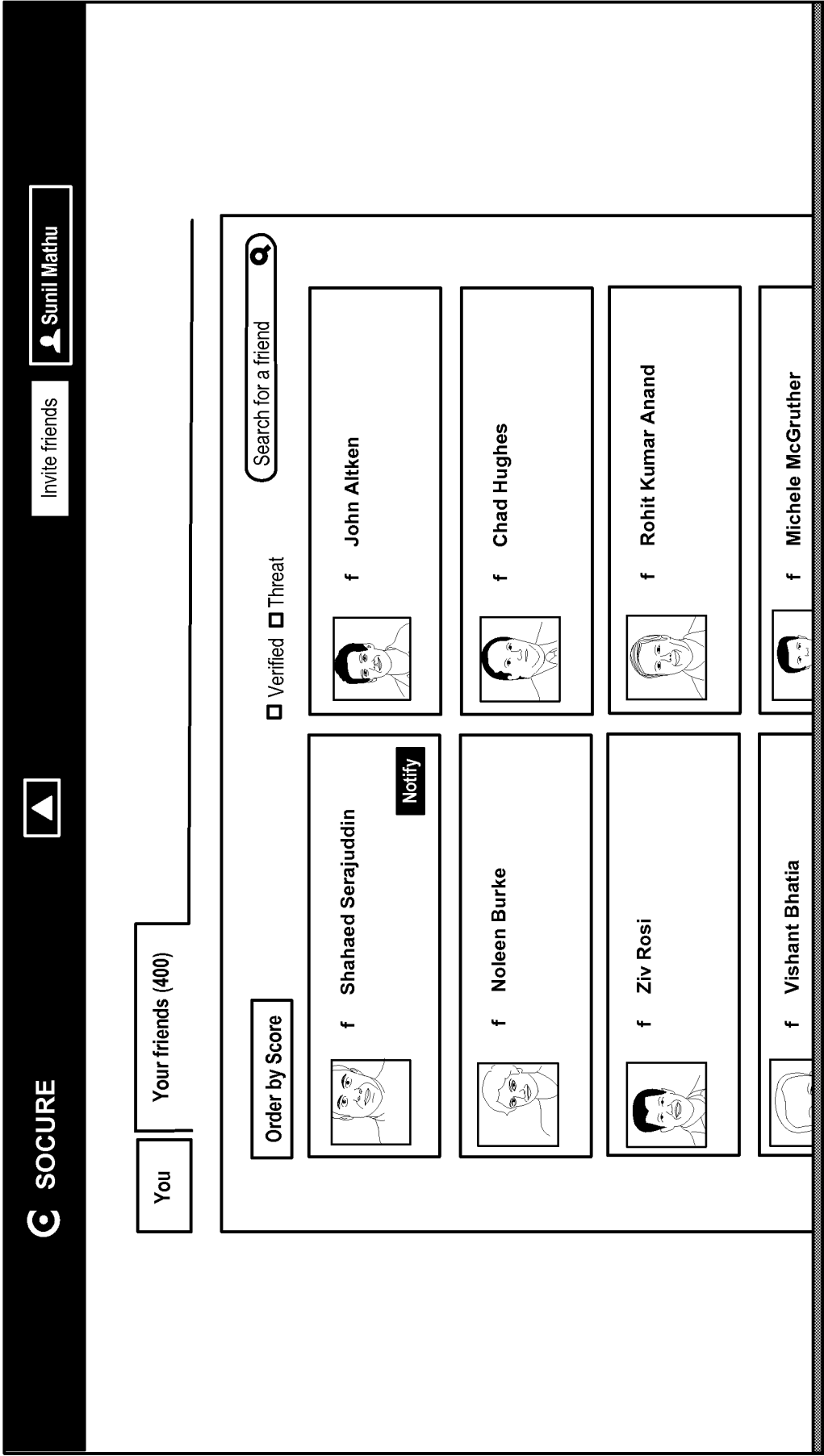


FIG. 4B

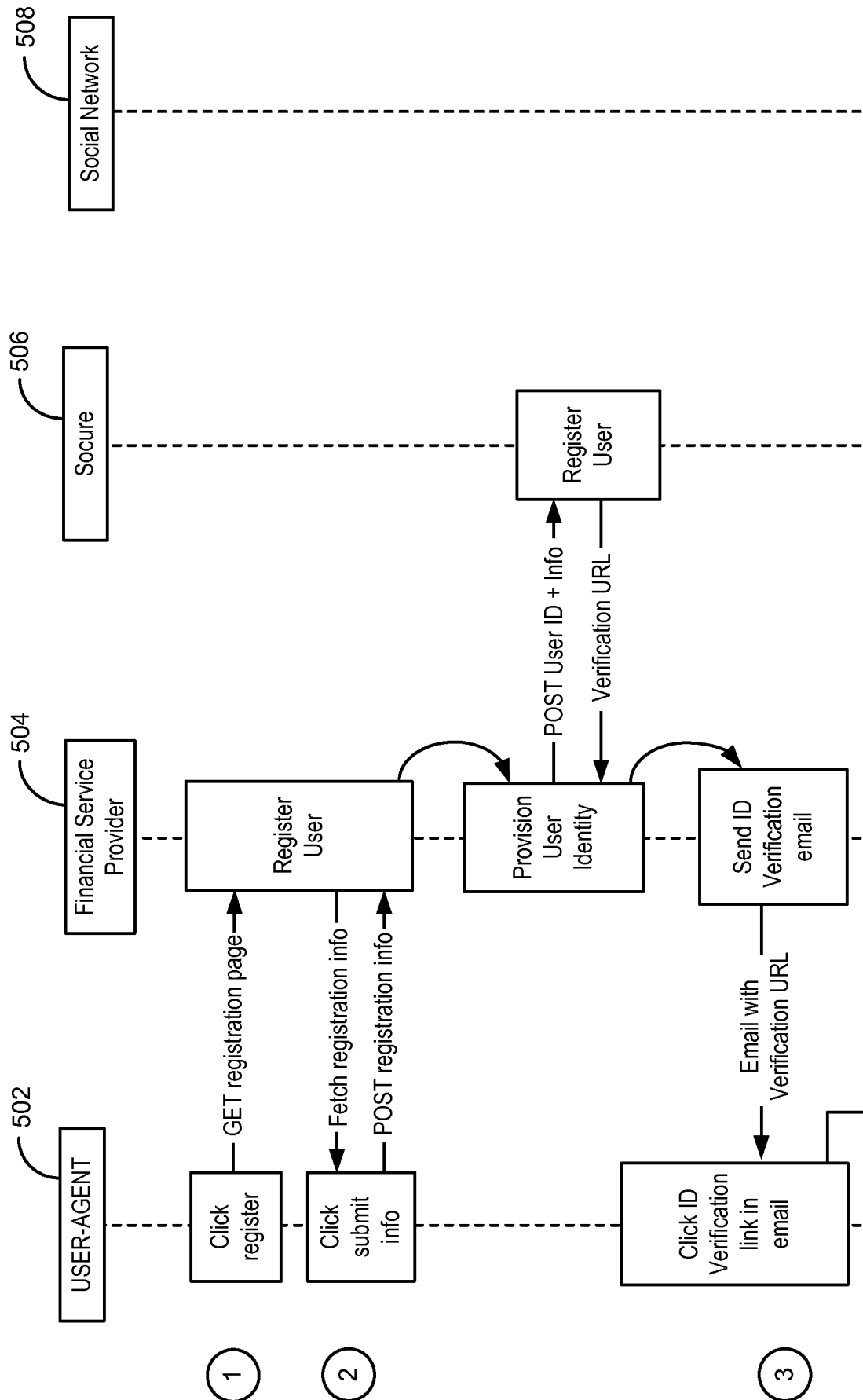


FIG. 5

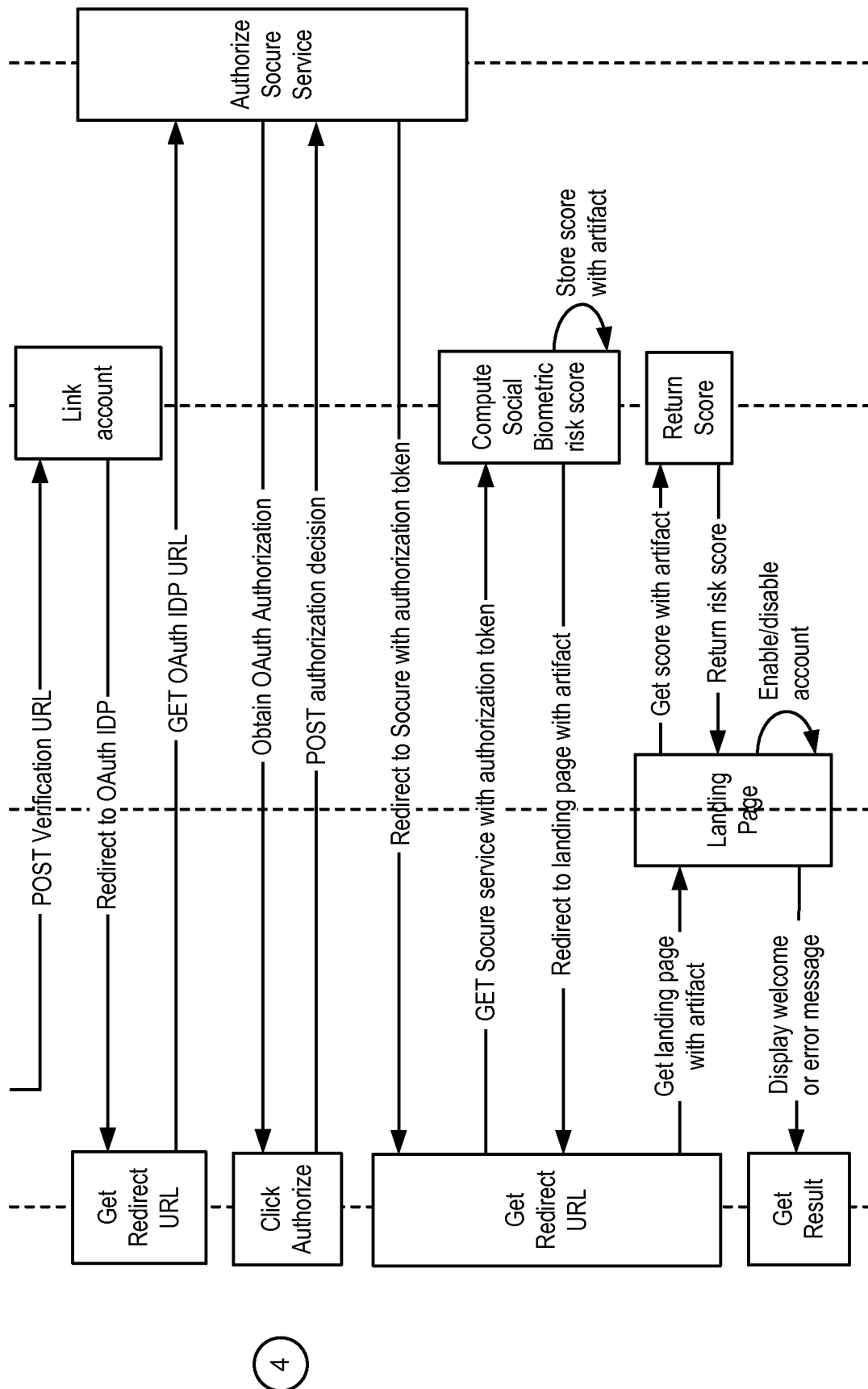
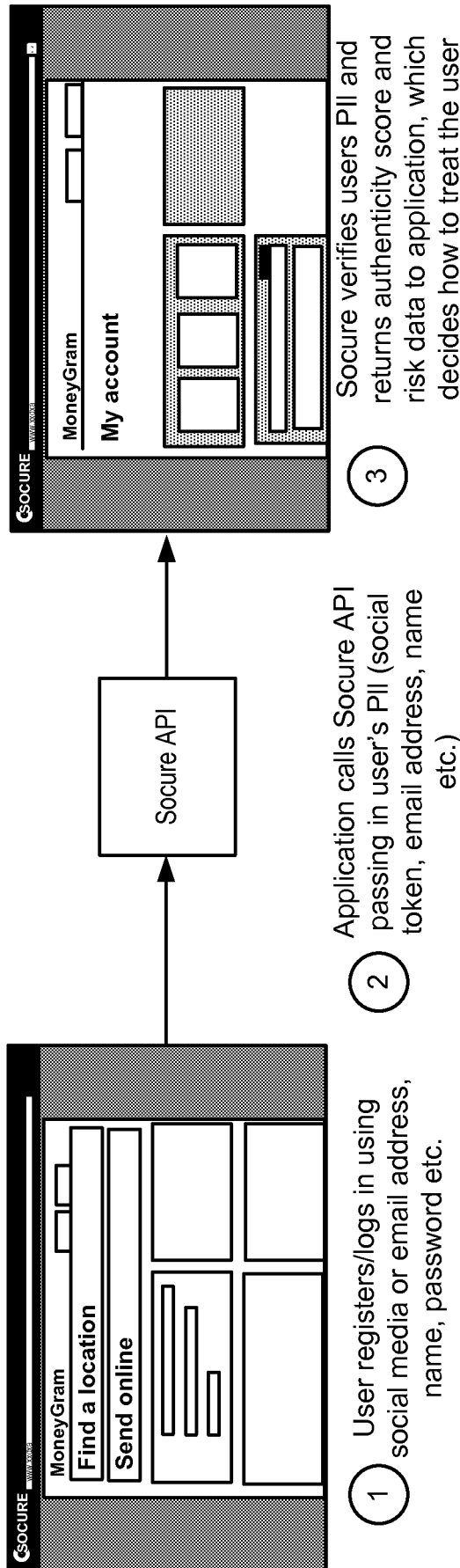


FIG. 5
(Continued)

In-Band Identity Verification



Out-of-Band Identity Verification

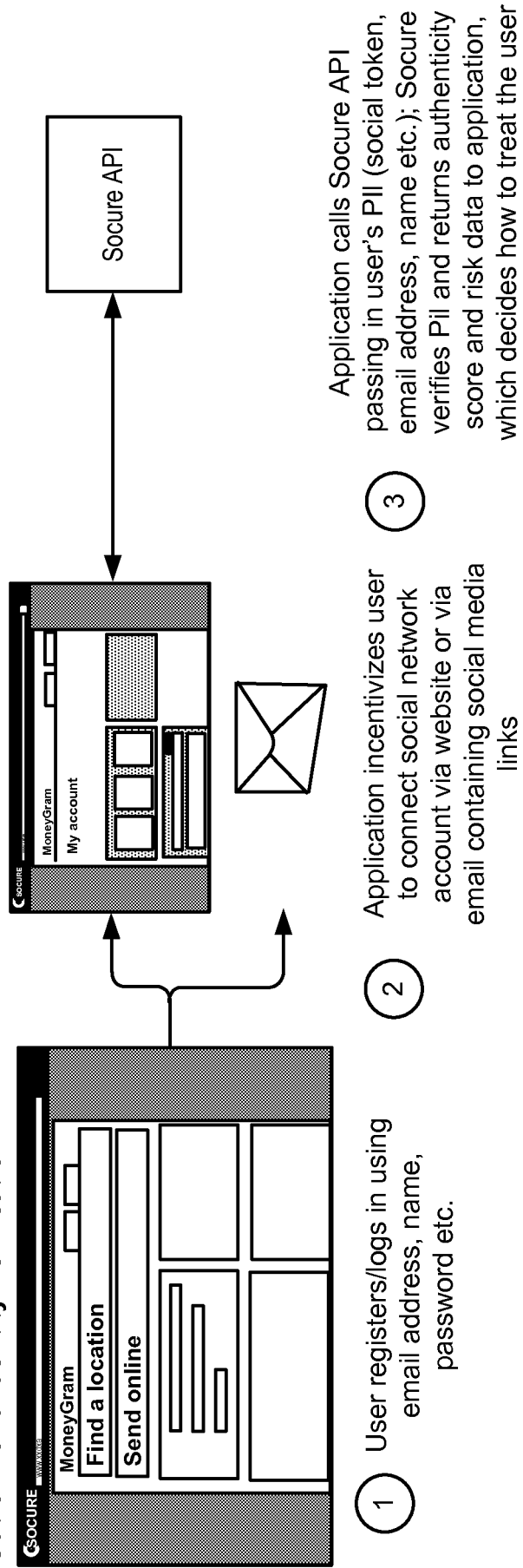


FIG. 6

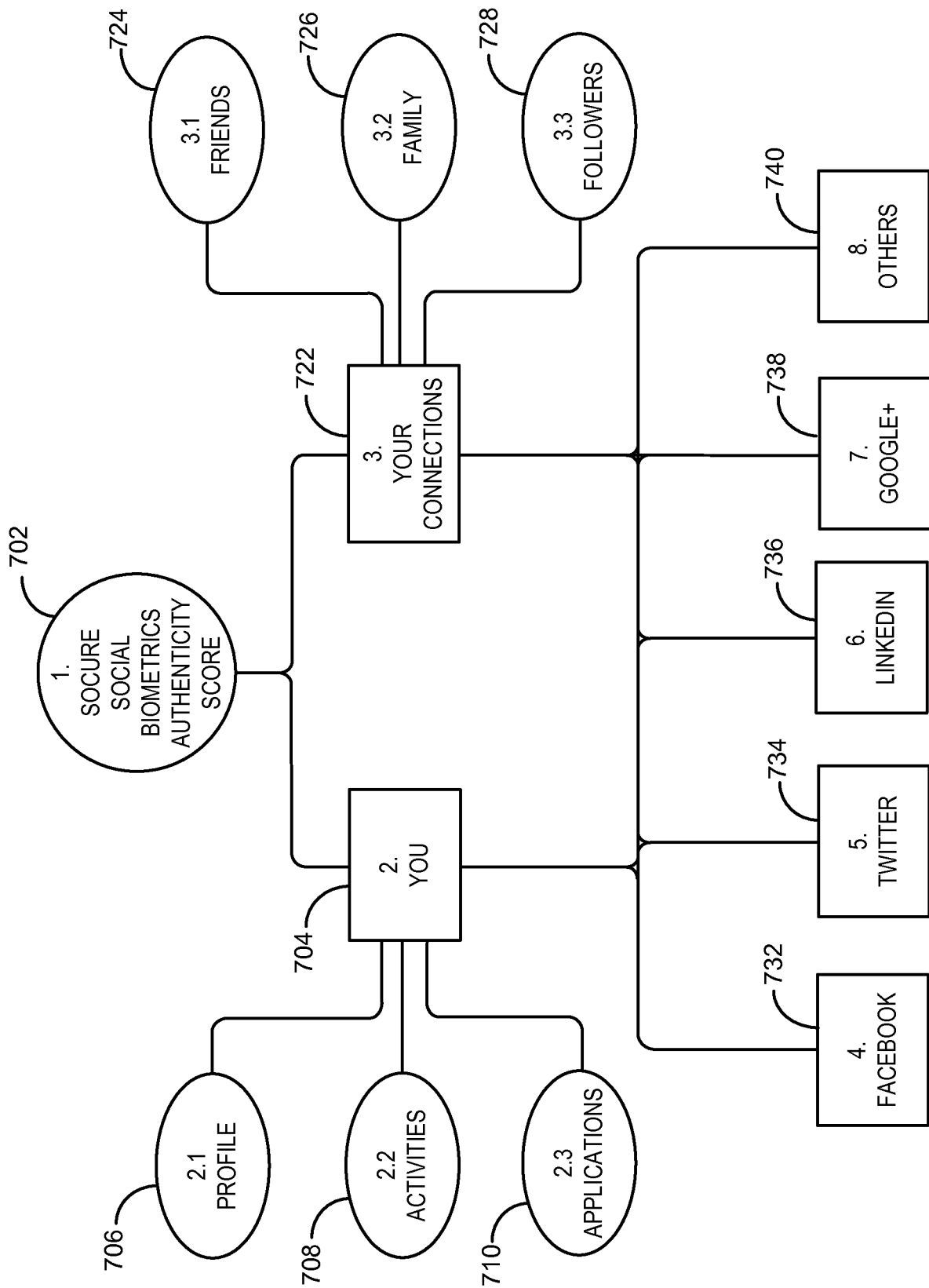


FIG. 7

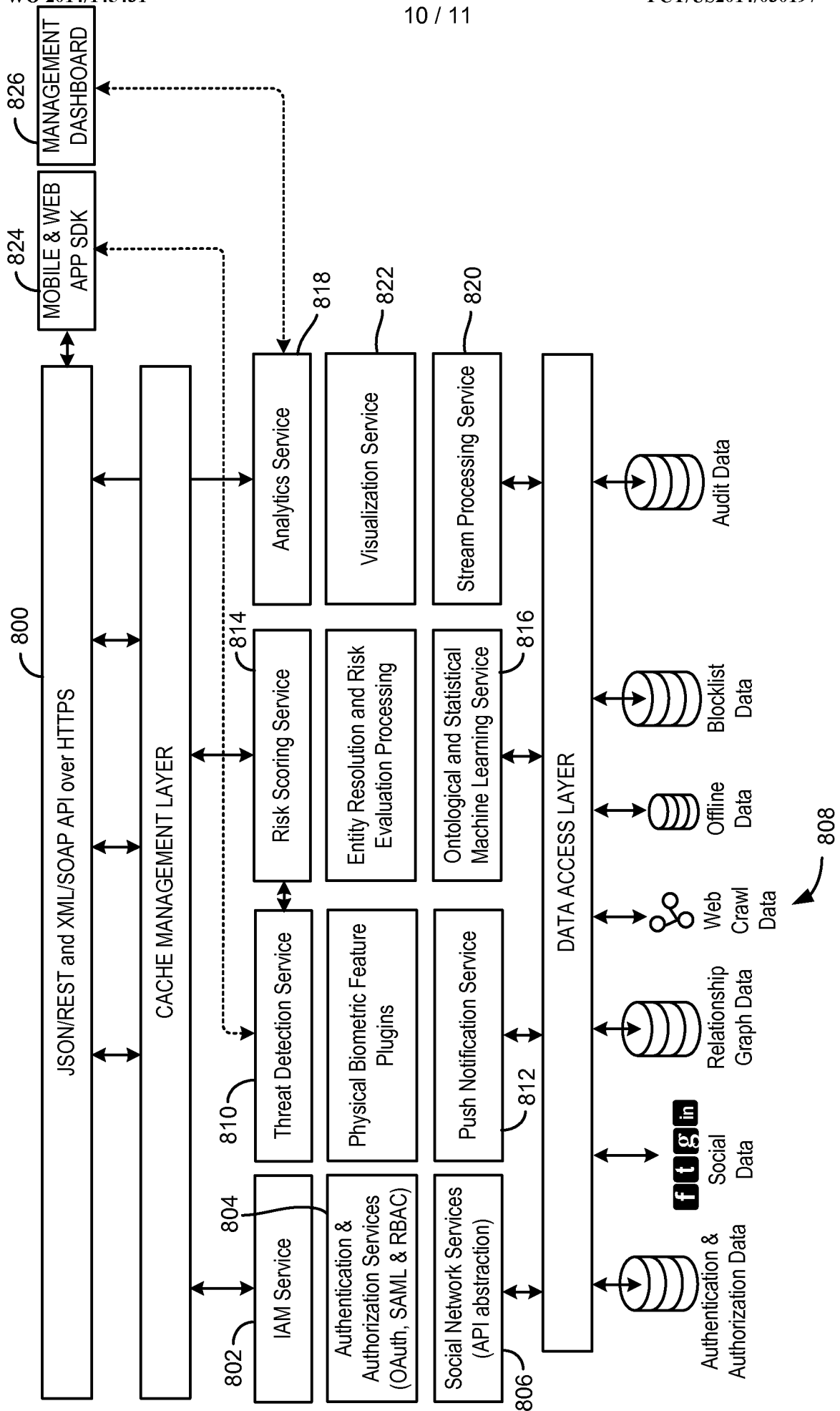


FIG. 8

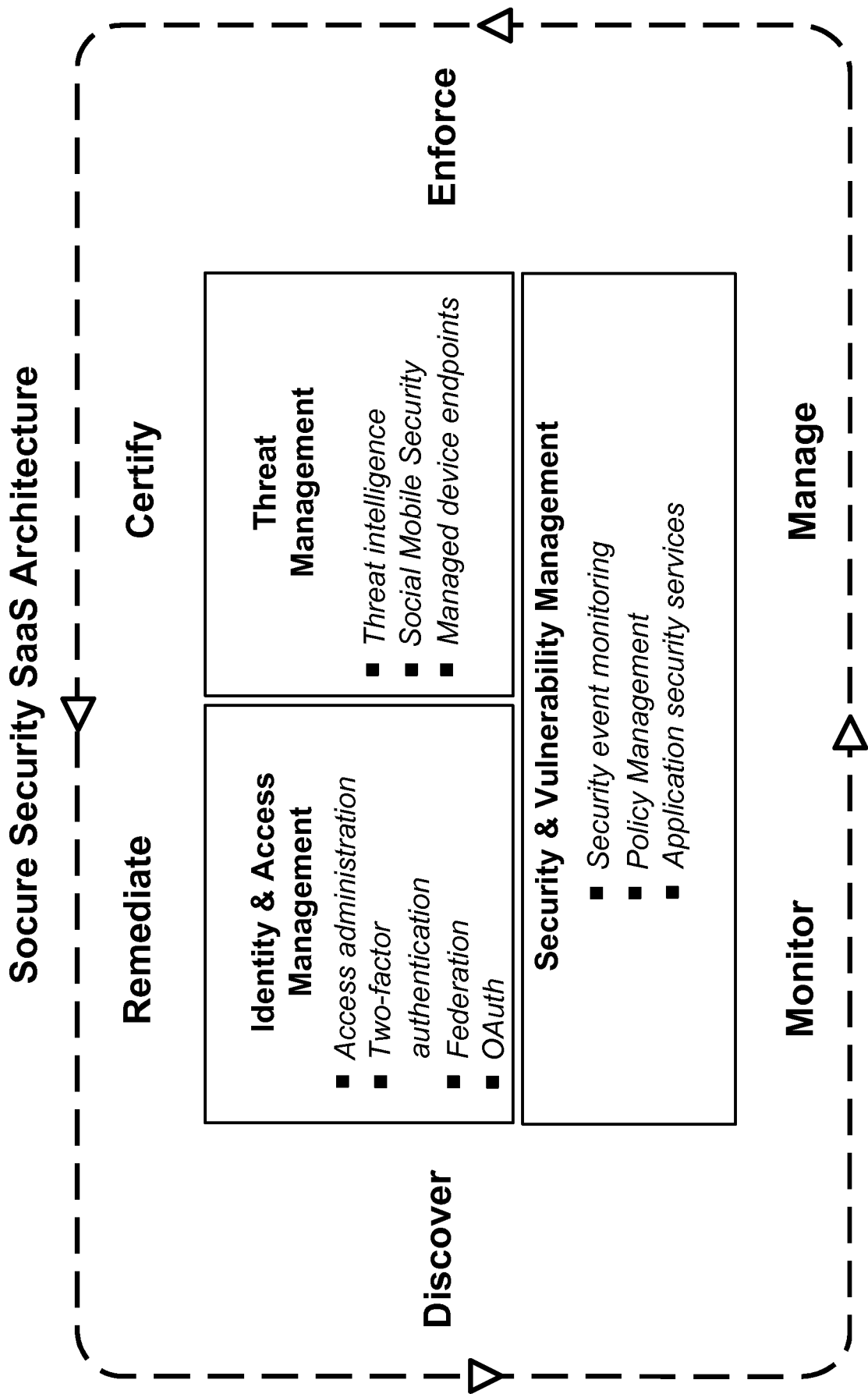


FIG. 9