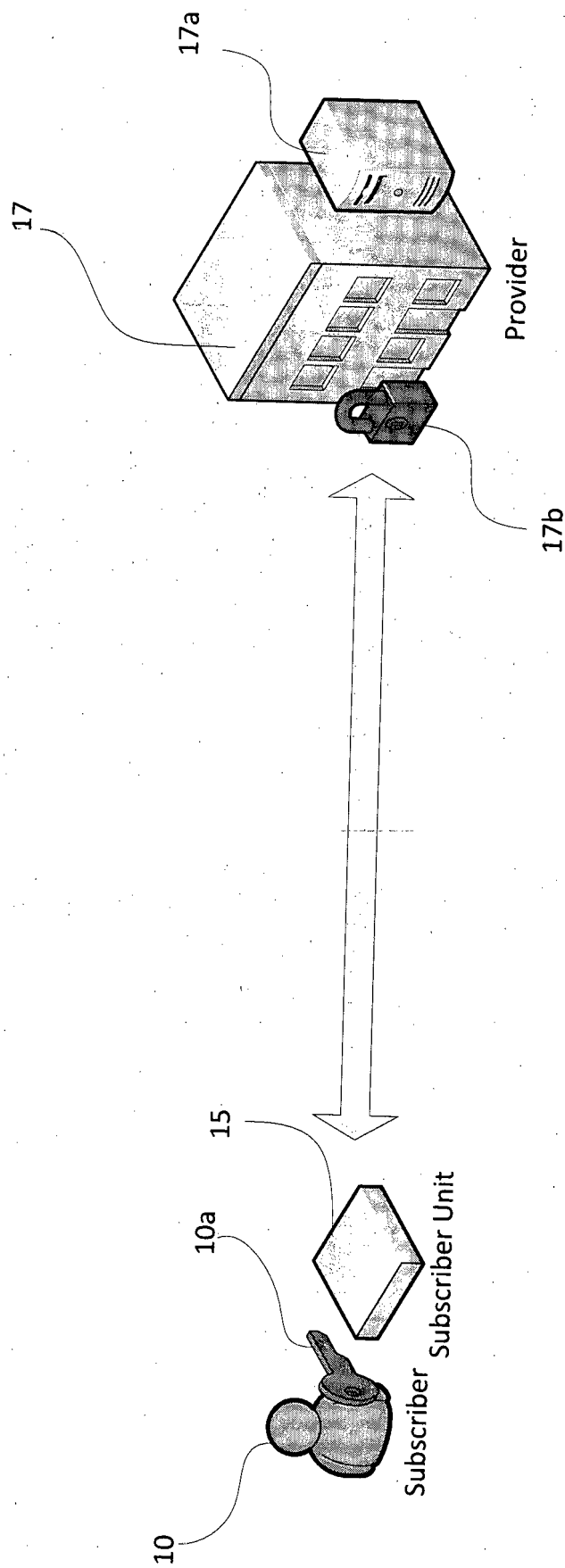




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Fig. 1

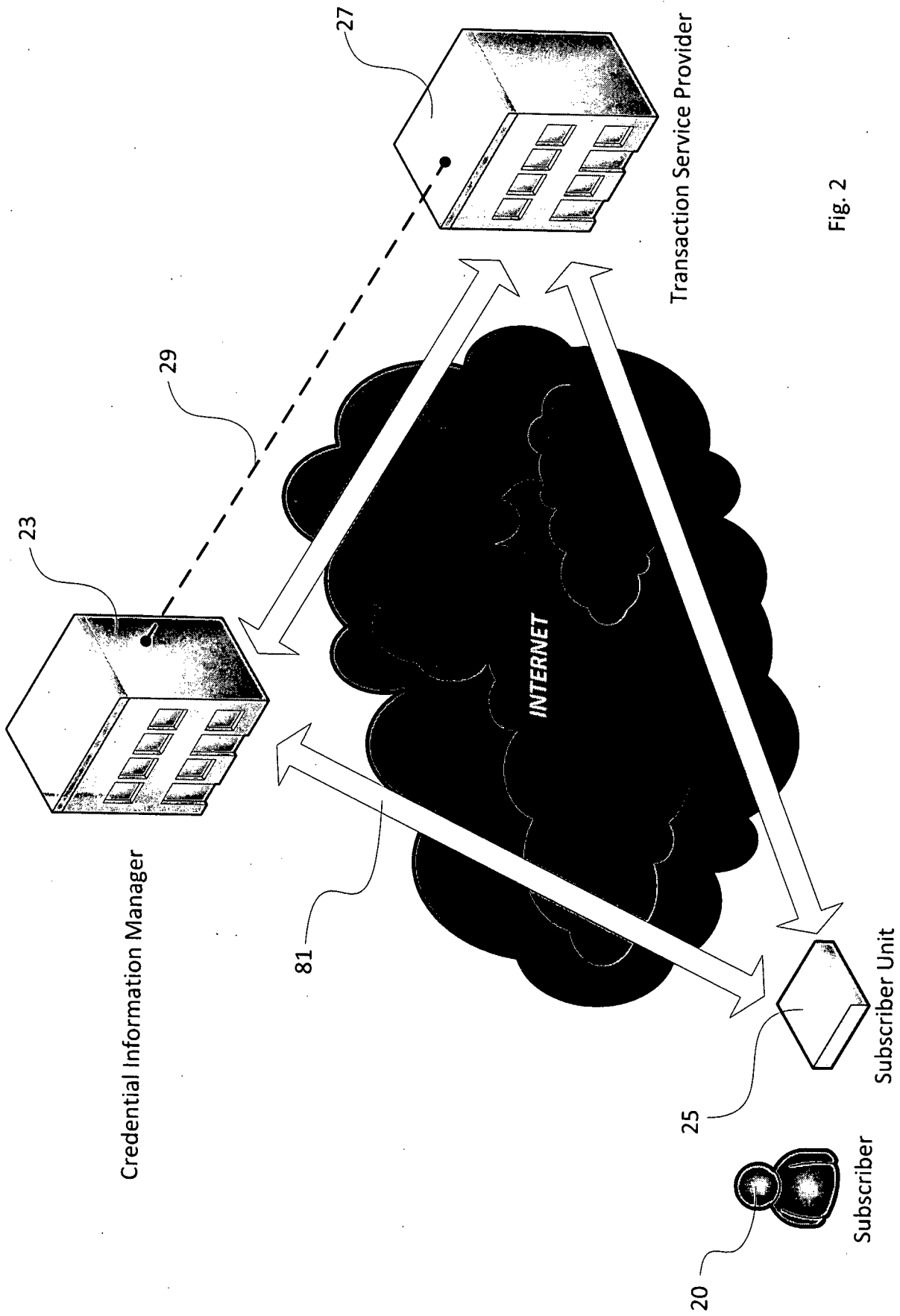


Fig. 2

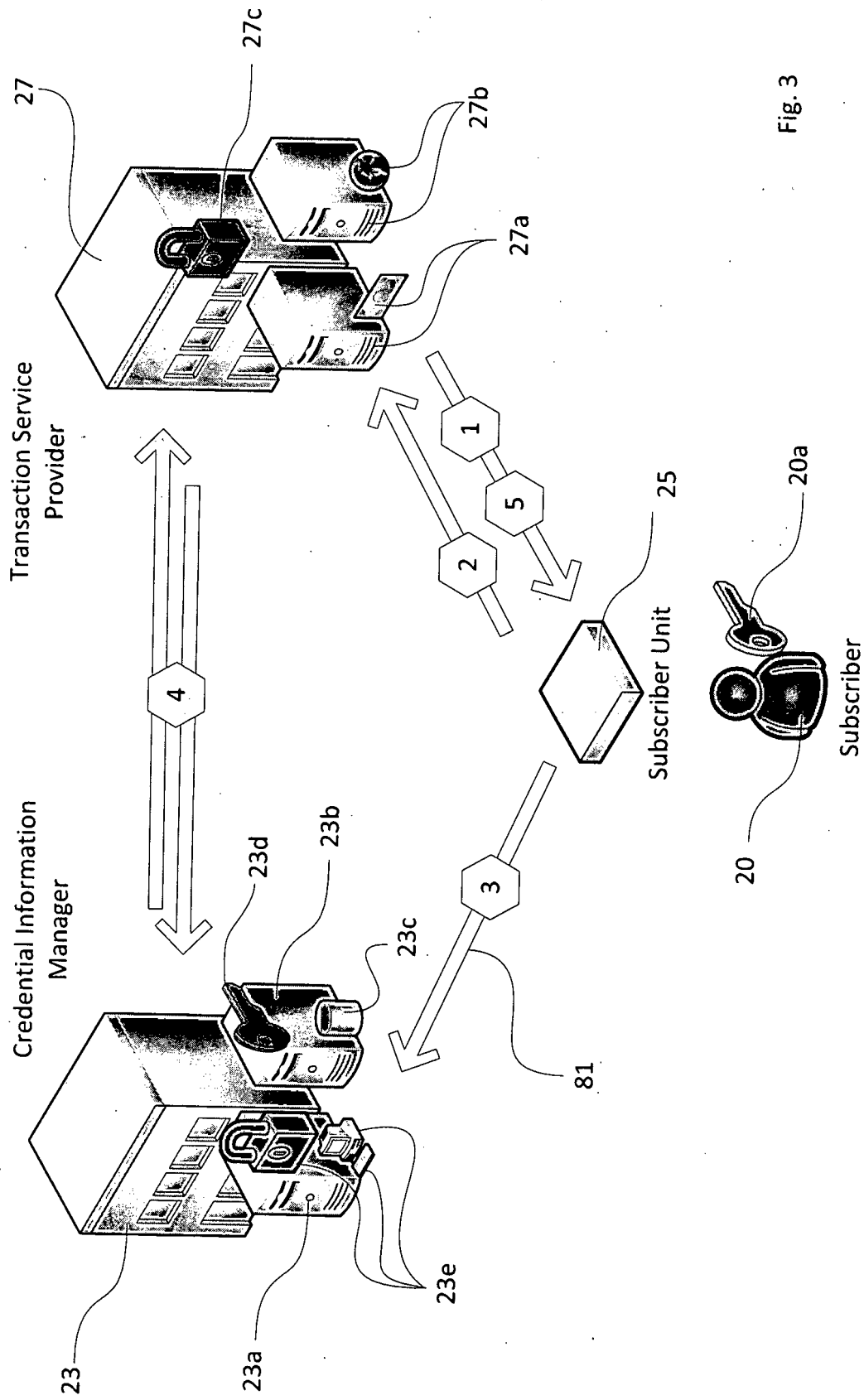


Fig. 3

Fig. 4 Method of using Cyber ID (Process beginning with the Transaction Service Provider)

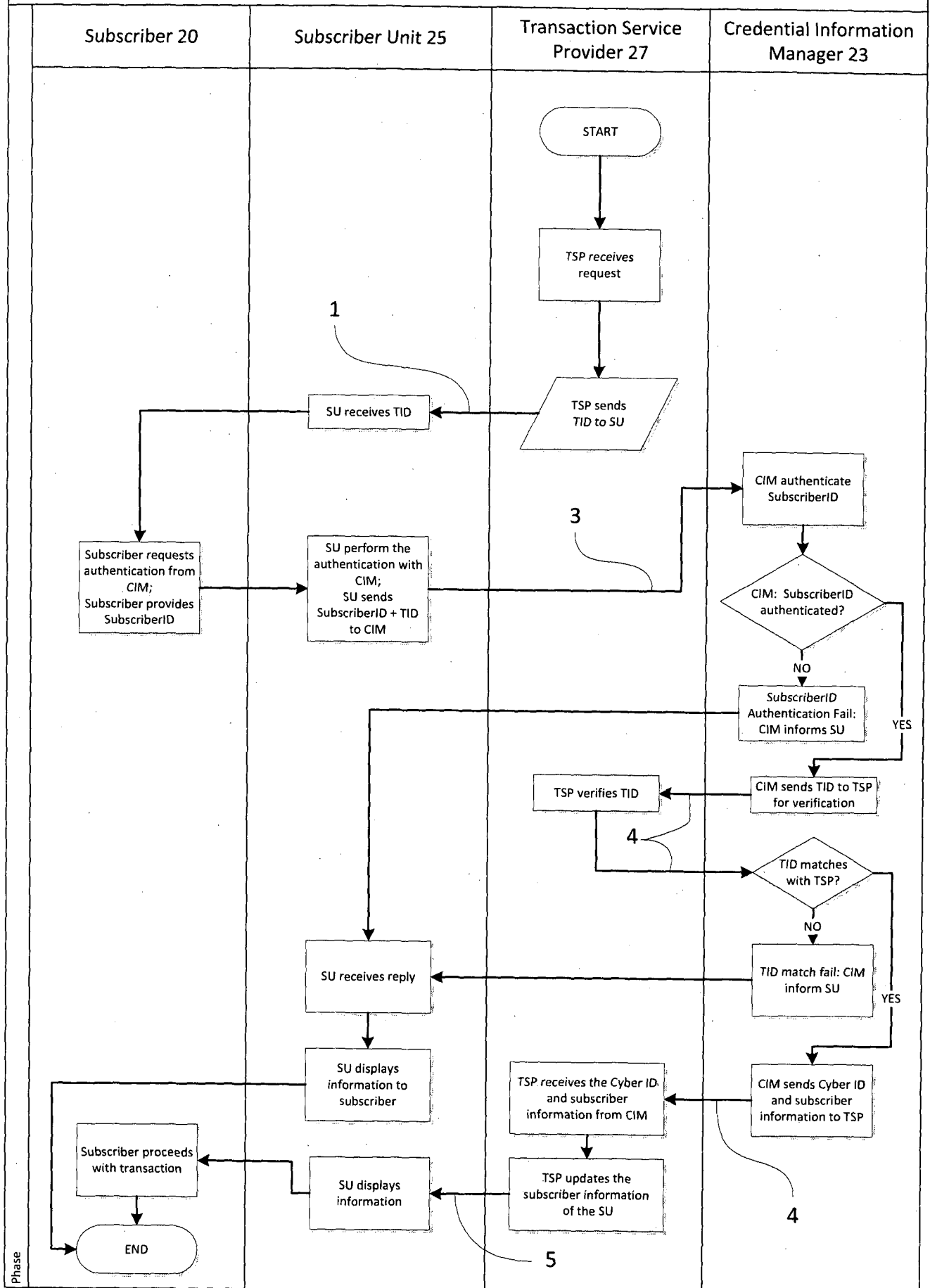
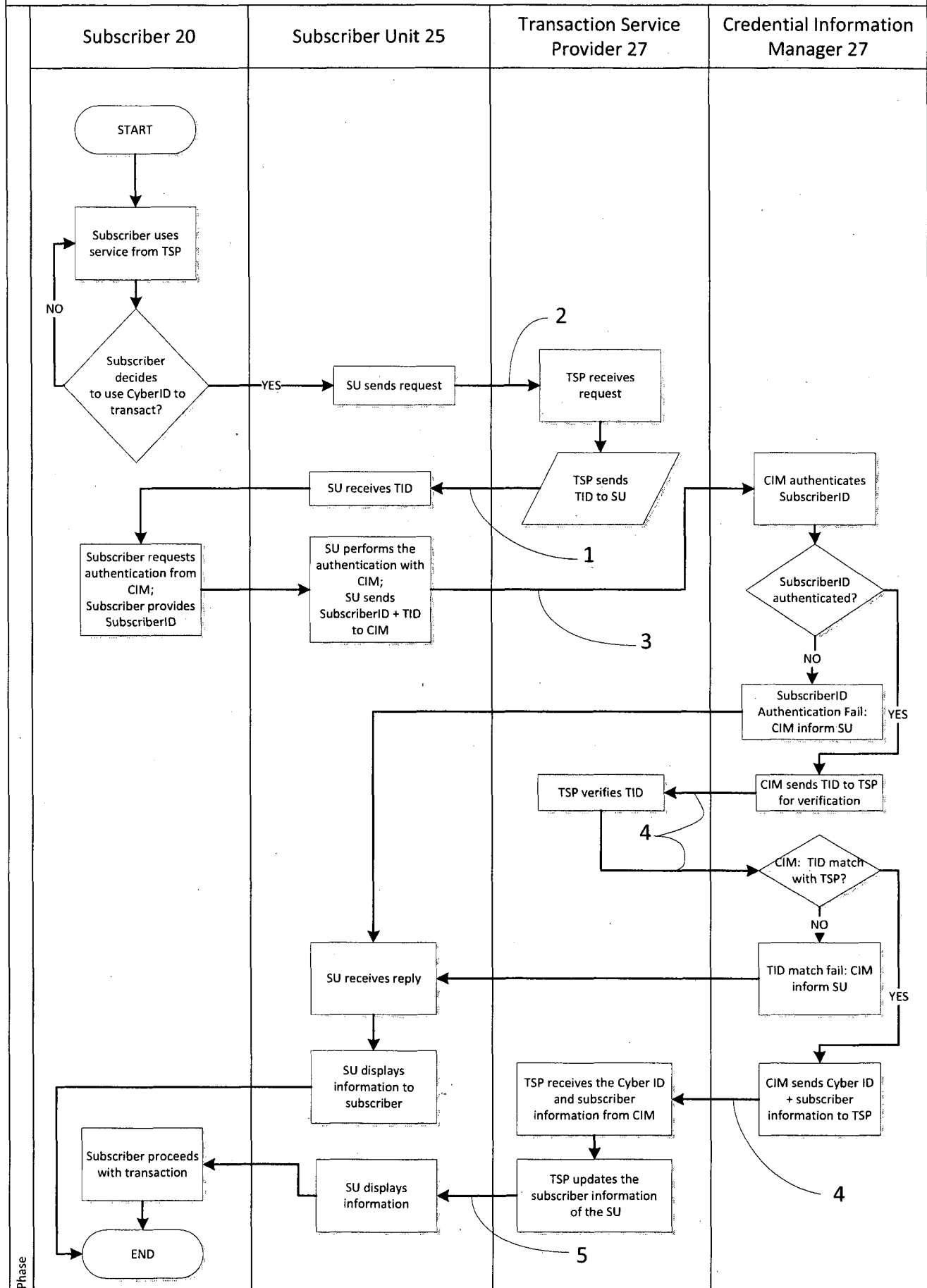


Fig. 5 Method of using Cyber ID (Process beginning with the subscriber)



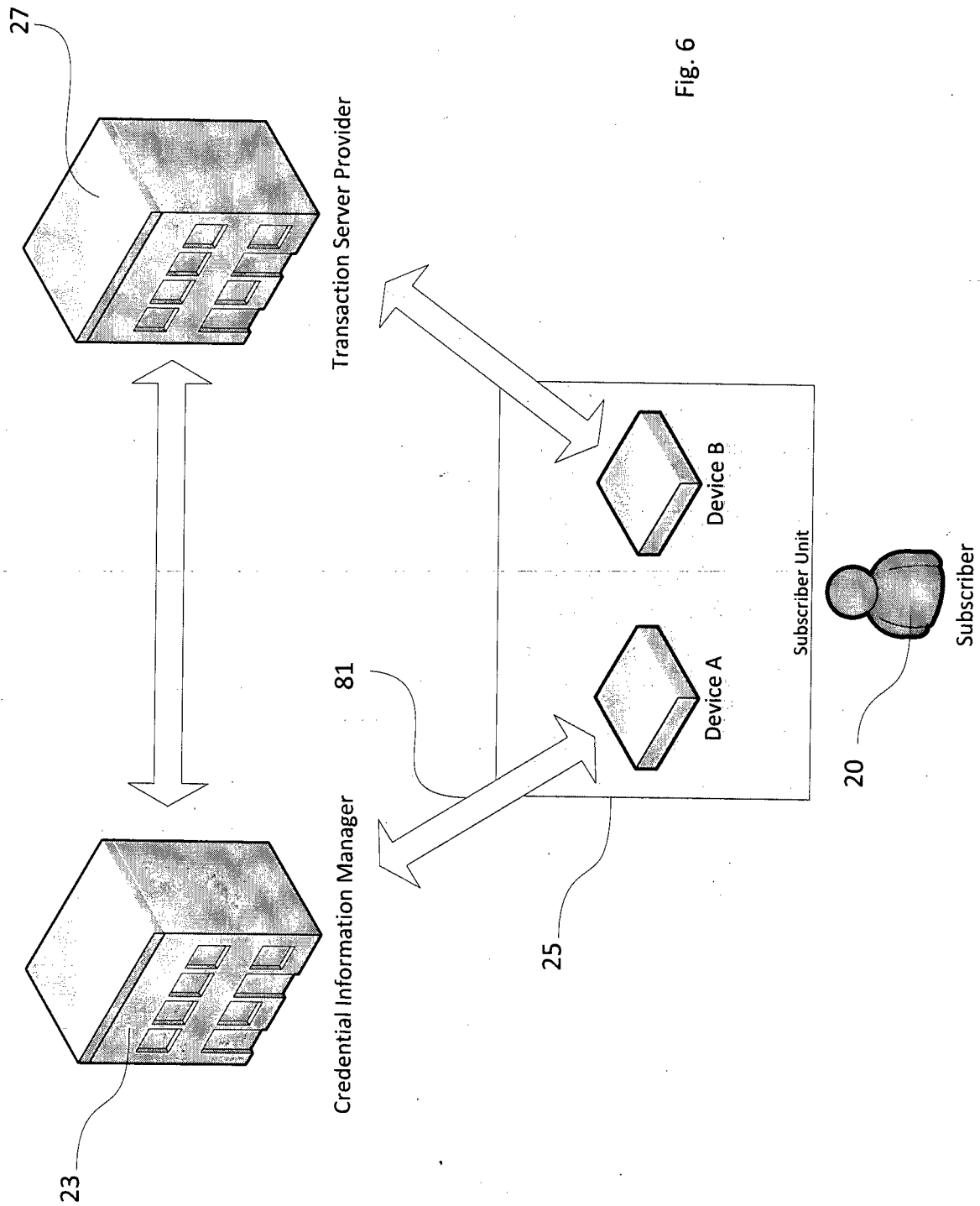


Fig. 6

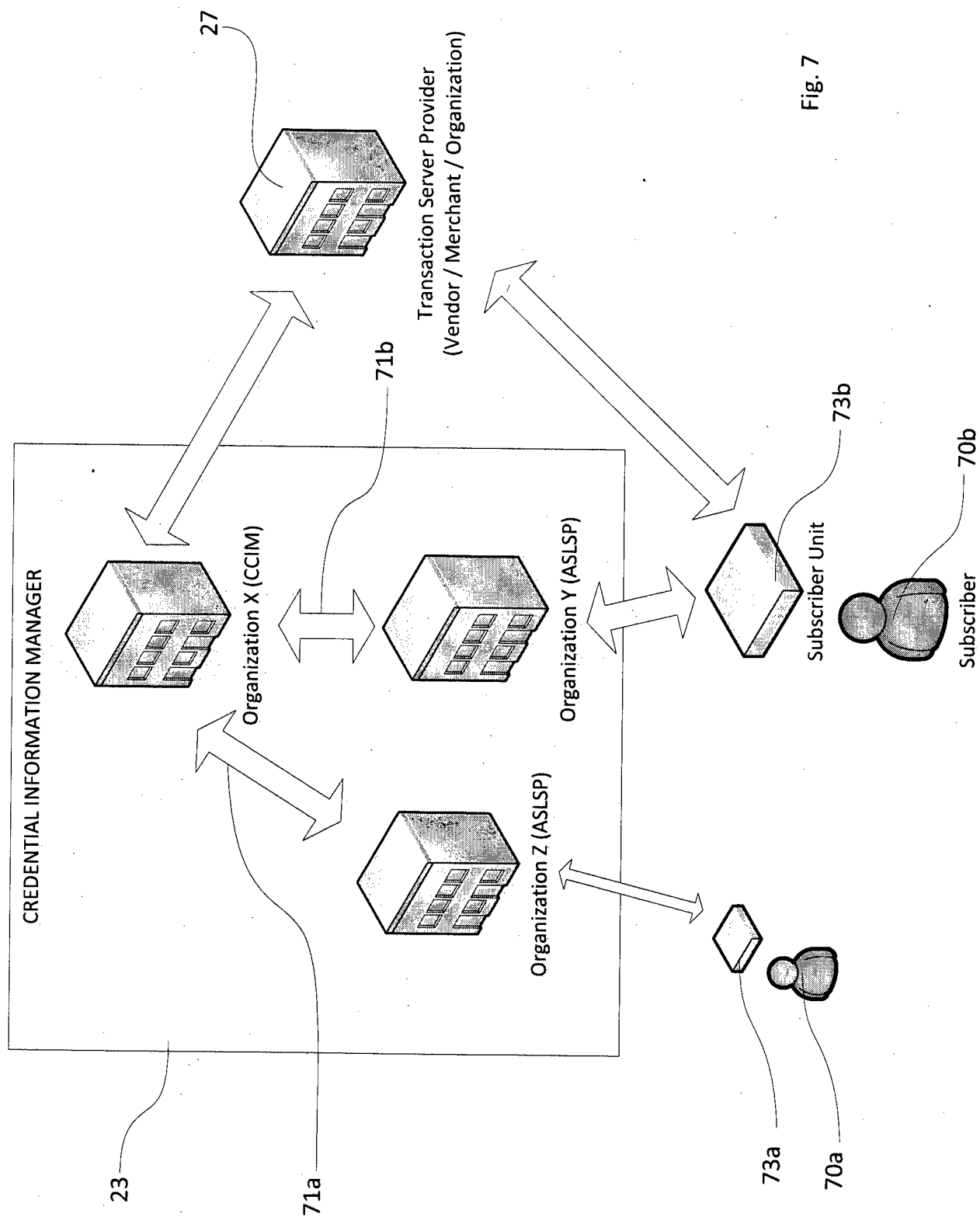


Fig. 7

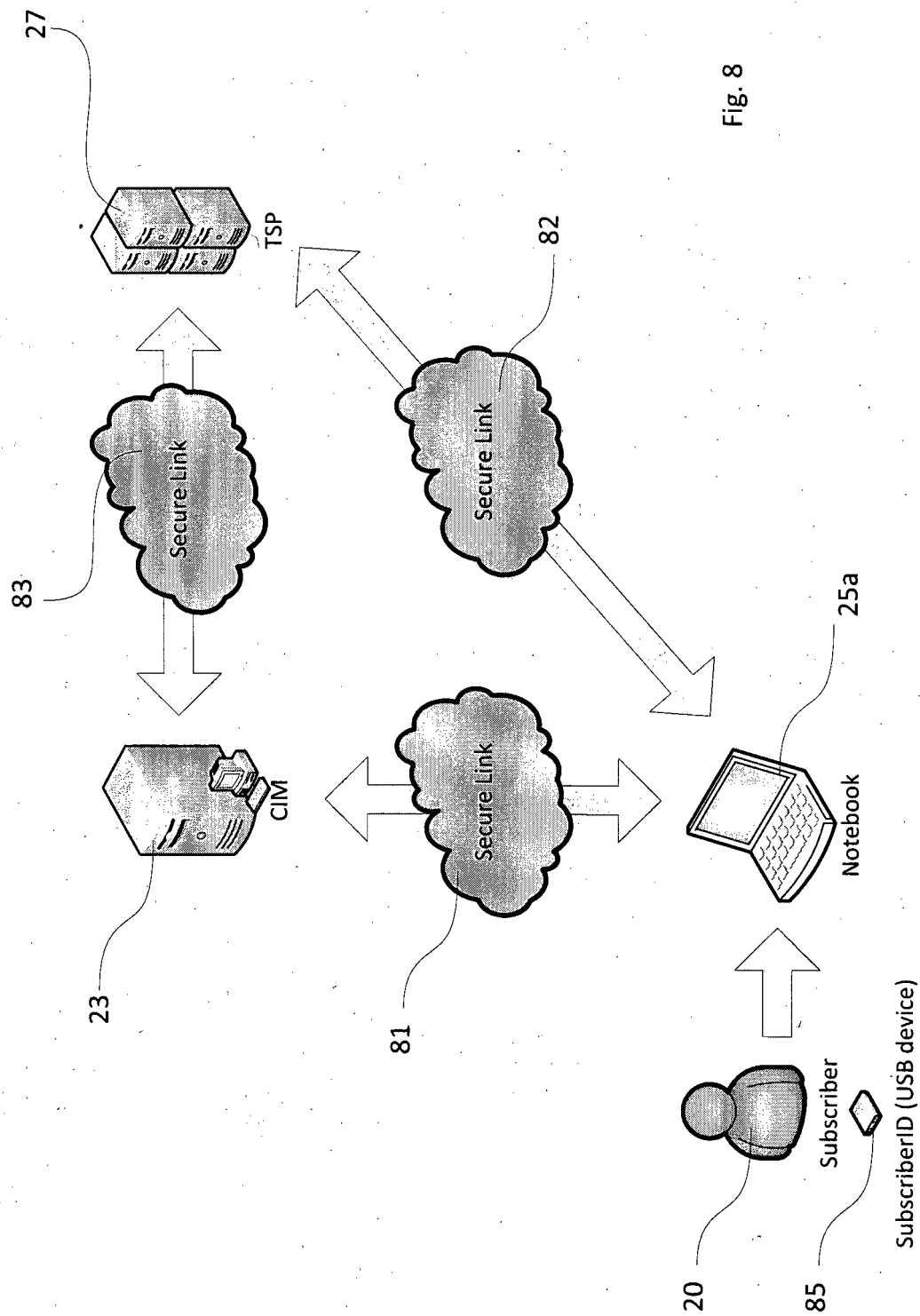


Fig. 8

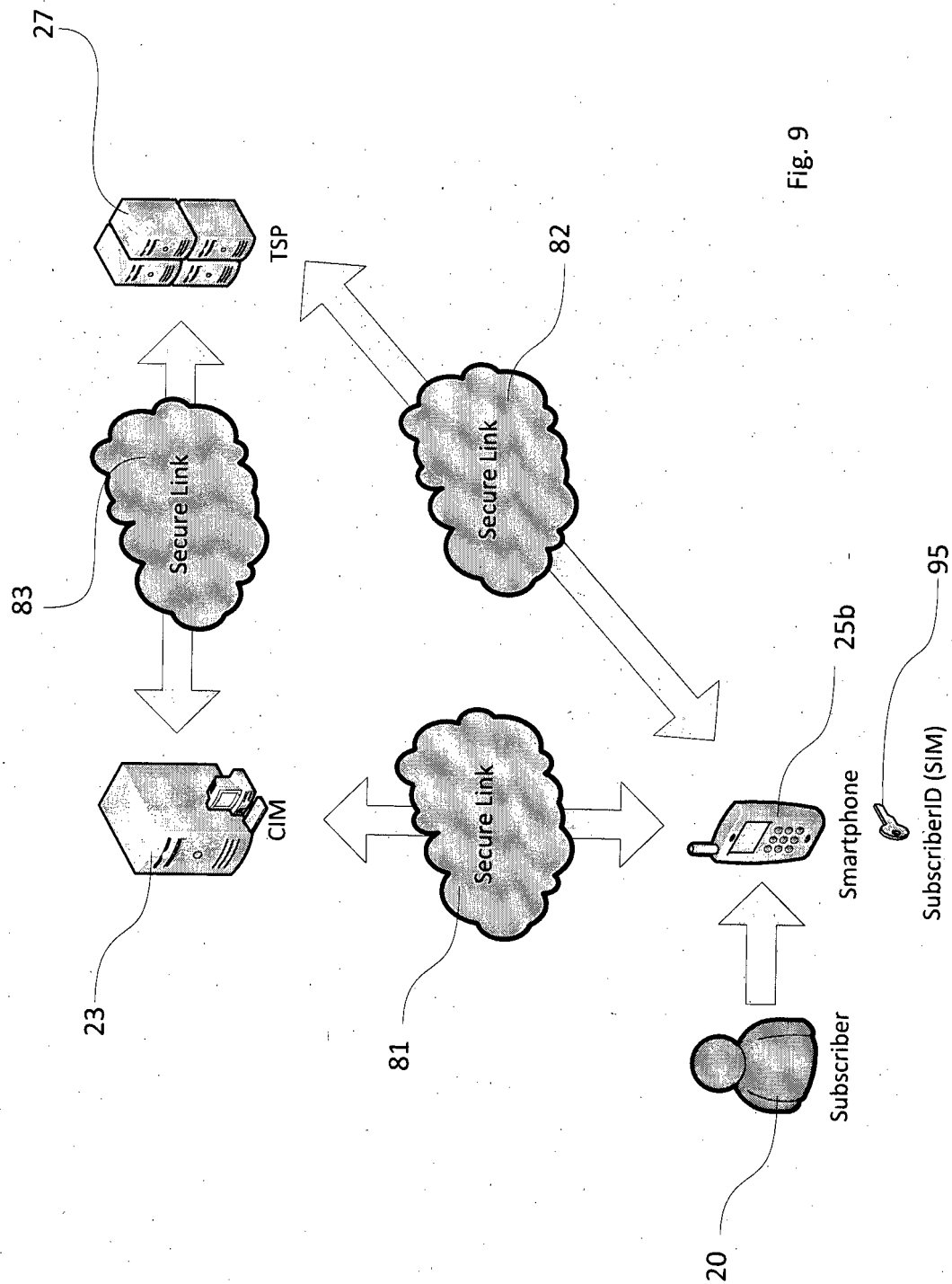


Fig. 9

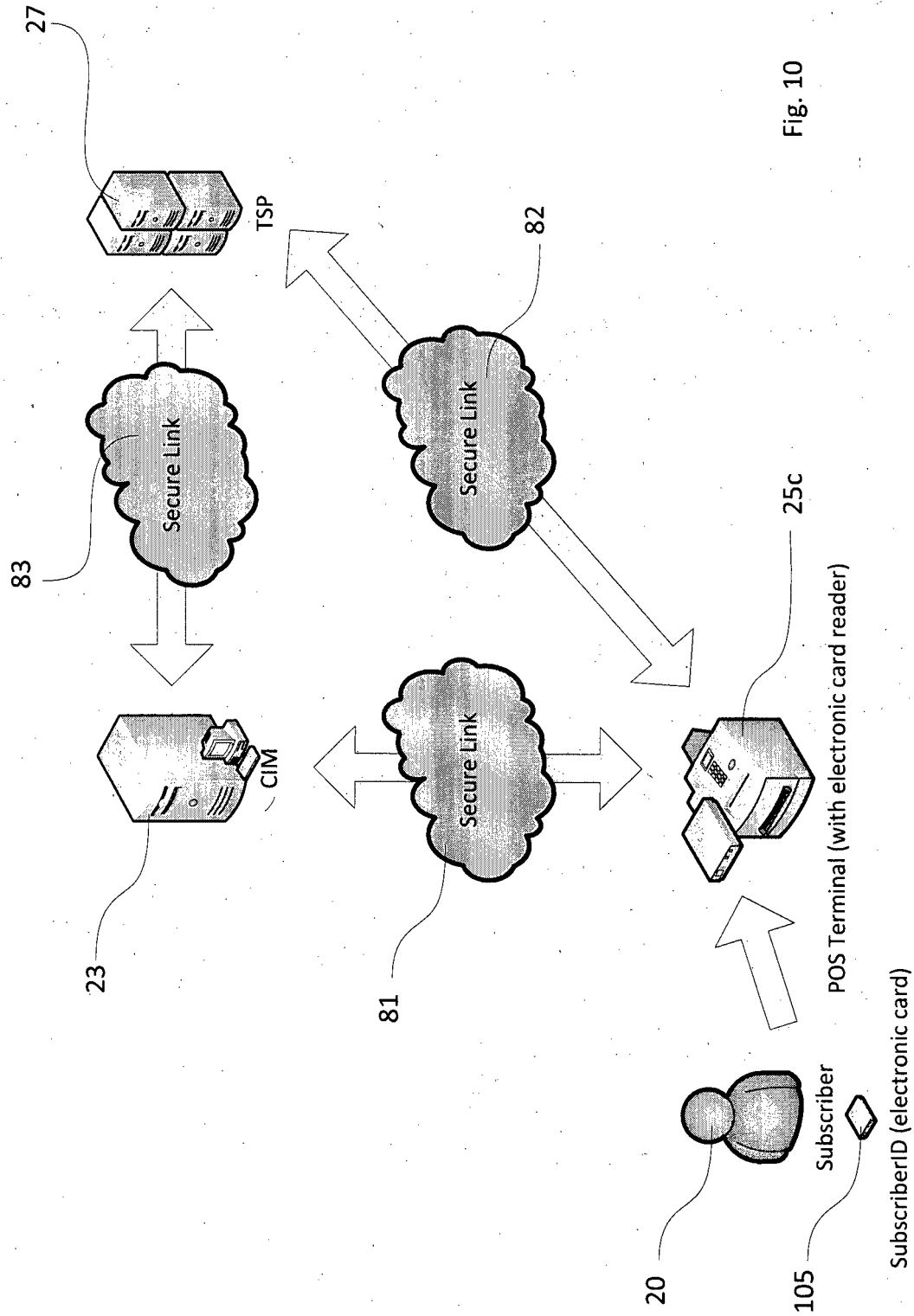


Fig. 10

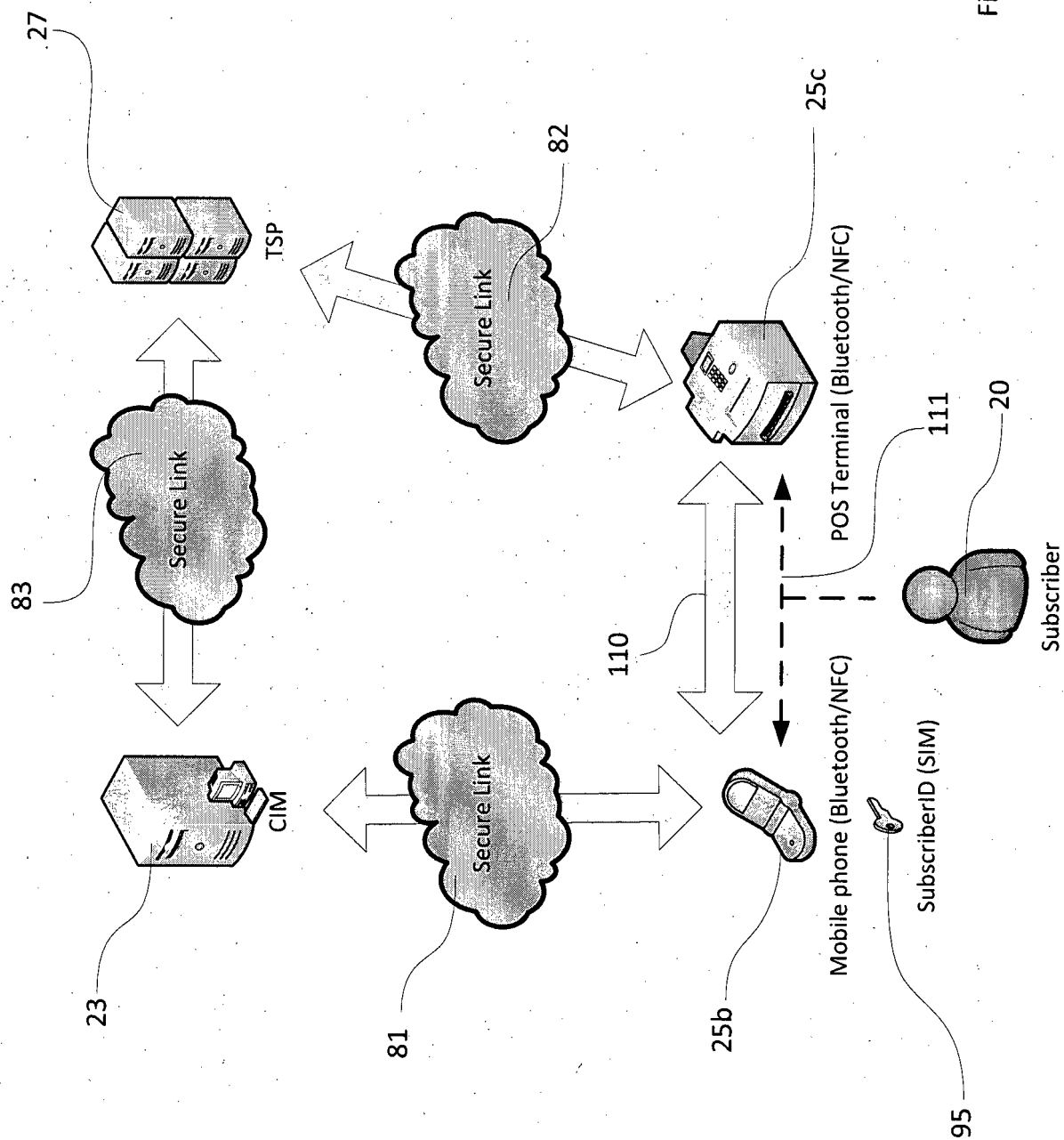


Fig. 11

Fig. 12

