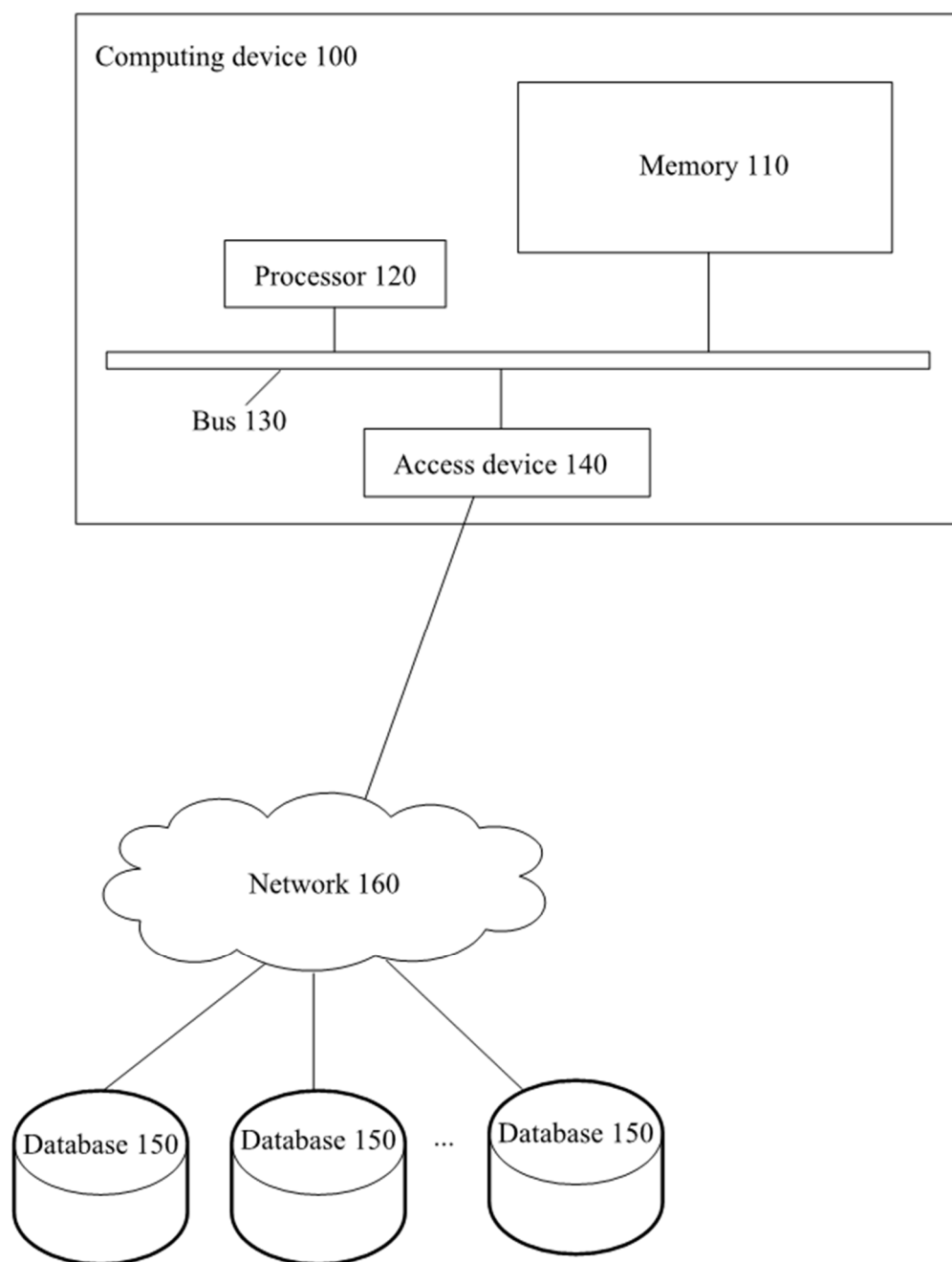
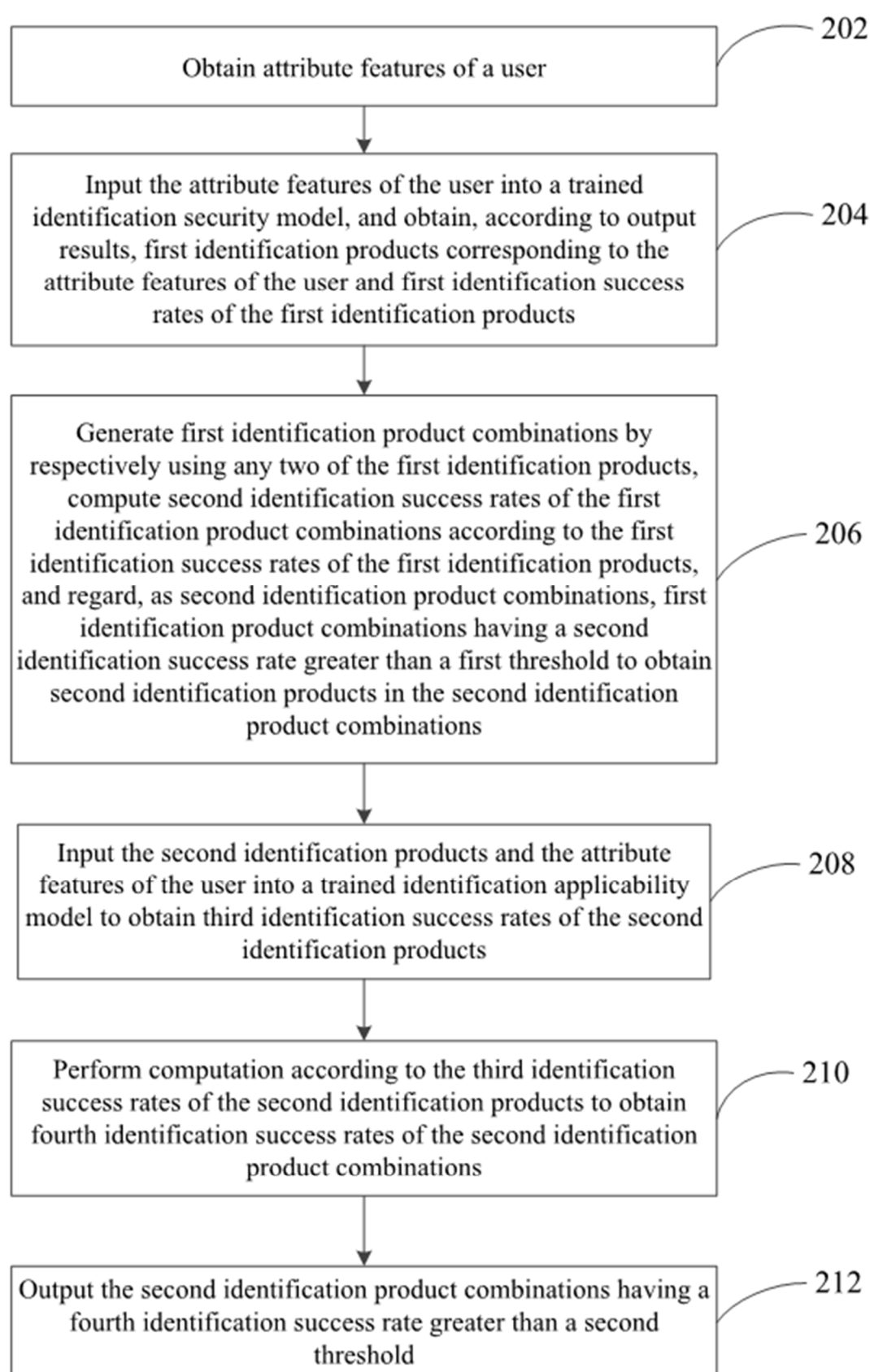
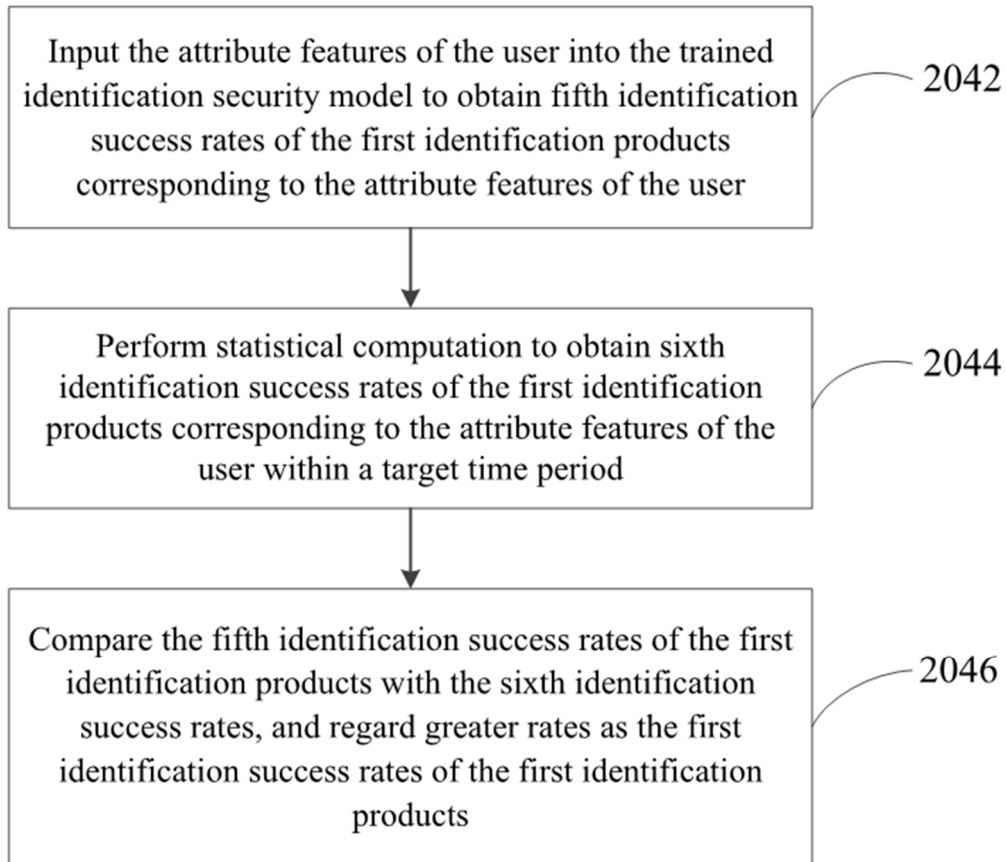
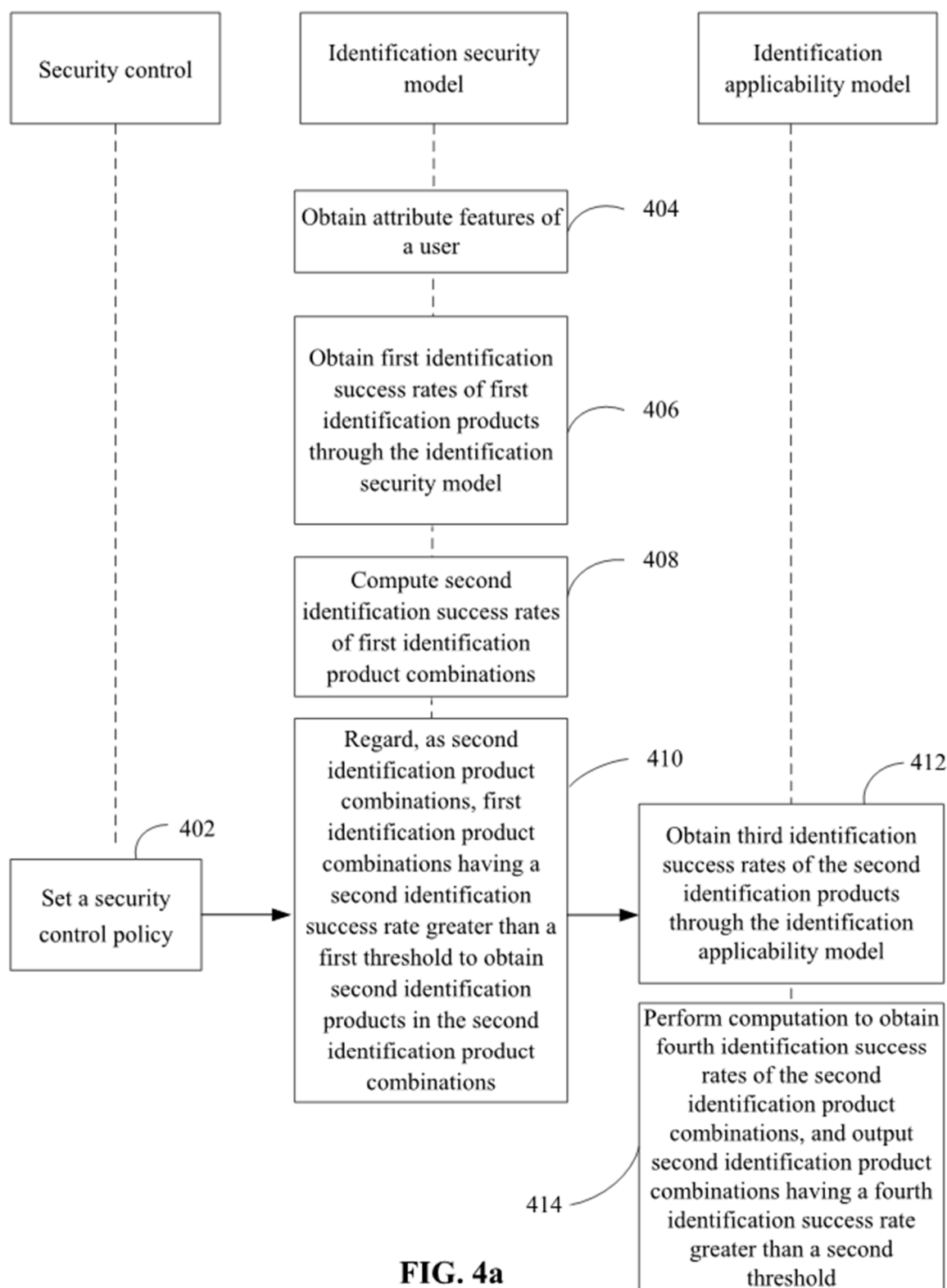


**FIG. 1**

**FIG. 2**

**FIG. 3**

**FIG. 4a**

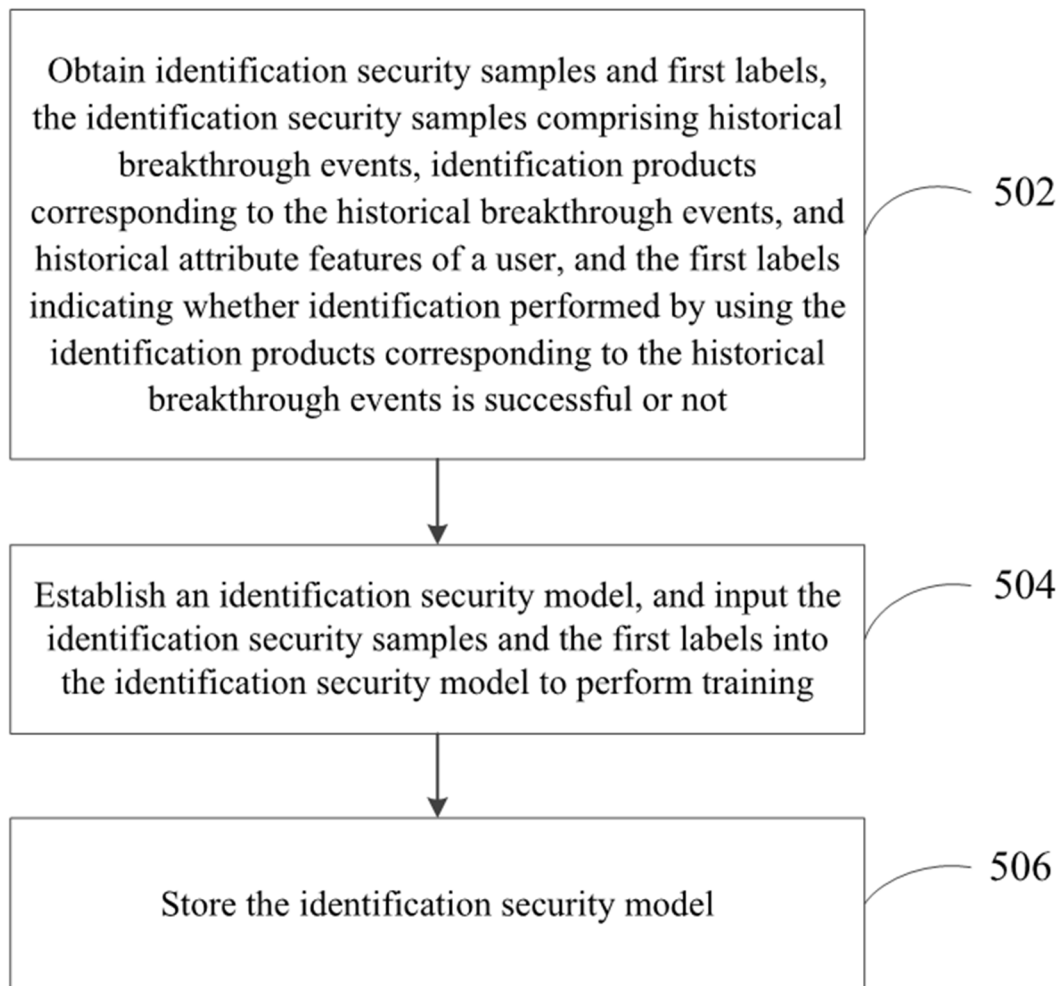
Identification security

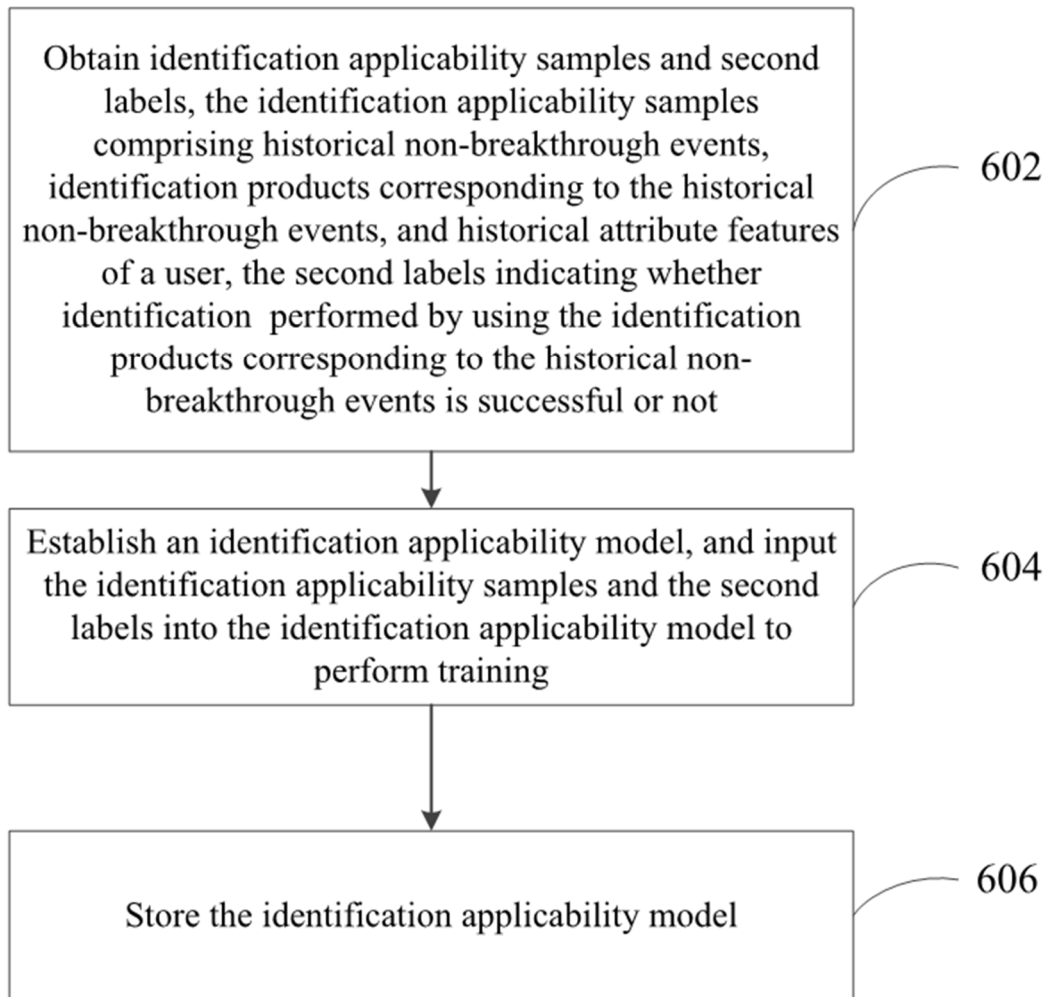
Identification security model coverage						
Individual first identification products		First identification product combinations				
First identification product	First identification success rate			First identification product combination	Second identification success rate	
Face	0.7	+	Face + short message			0.88
Short message	0.6		KBA + security			0.7
KBA	0.5		Short message + security			0.76
Security	0.4		KBA + short message			0.8

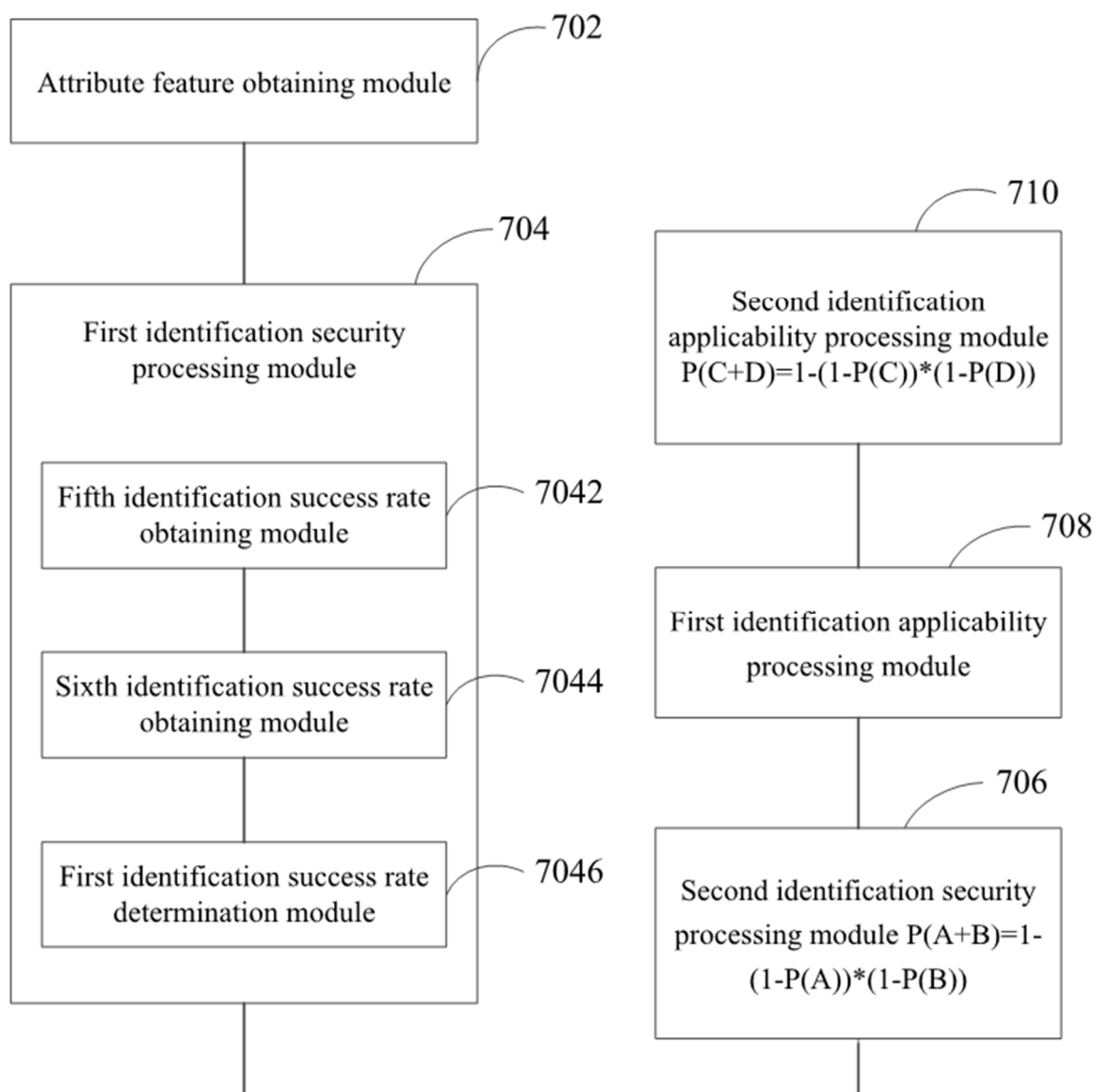
Identity verification applicability

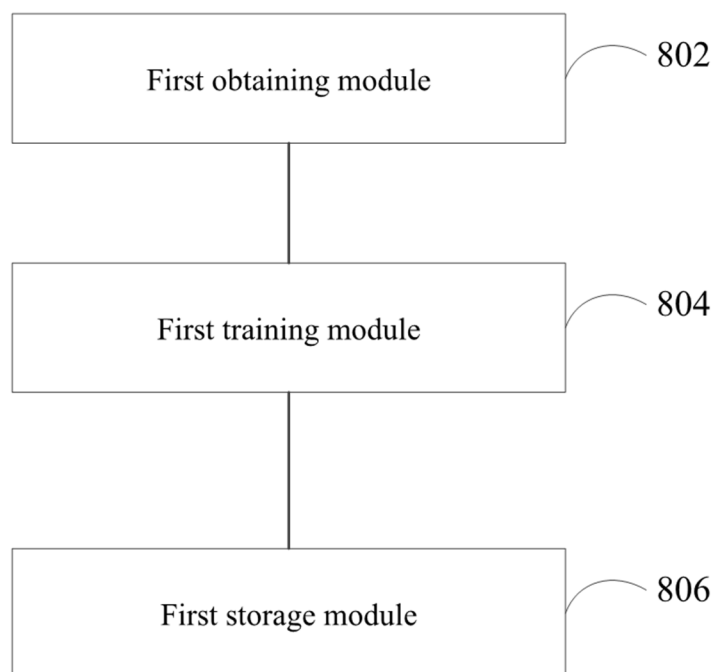
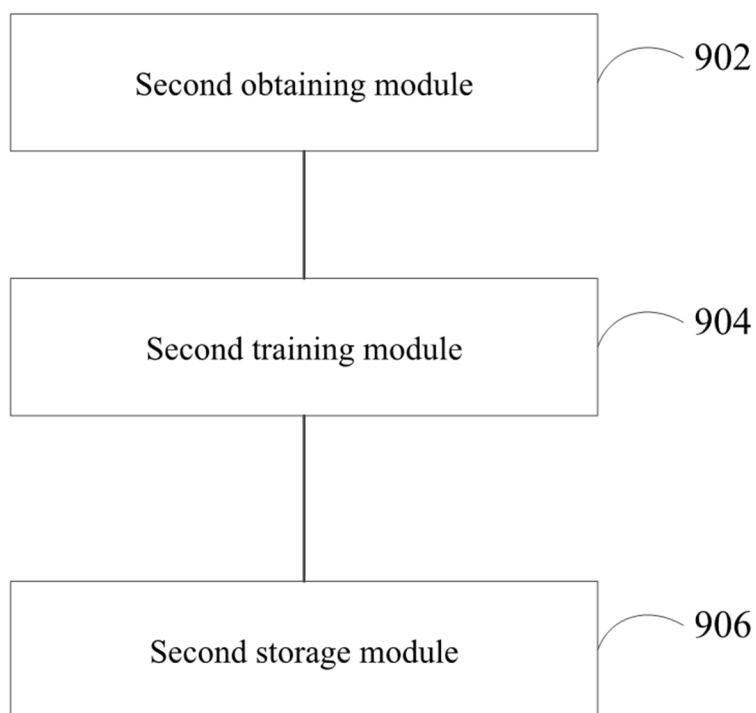
Identification applicability model coverage						
Individual second identification products		Second identification product combinations				
Second identification product	Third identification success rate			Second identification product combination	Fourth identification success rate	
Face	0.5	+	Face + short message			0.75
Short message	0.5		Short message + security			0.85
KBA	0.6		KBA + short message			0.8
Security	0.7					

FIG. 4b

**FIG. 5**

**FIG. 6**

**FIG. 7**

**FIG. 8****FIG. 9**