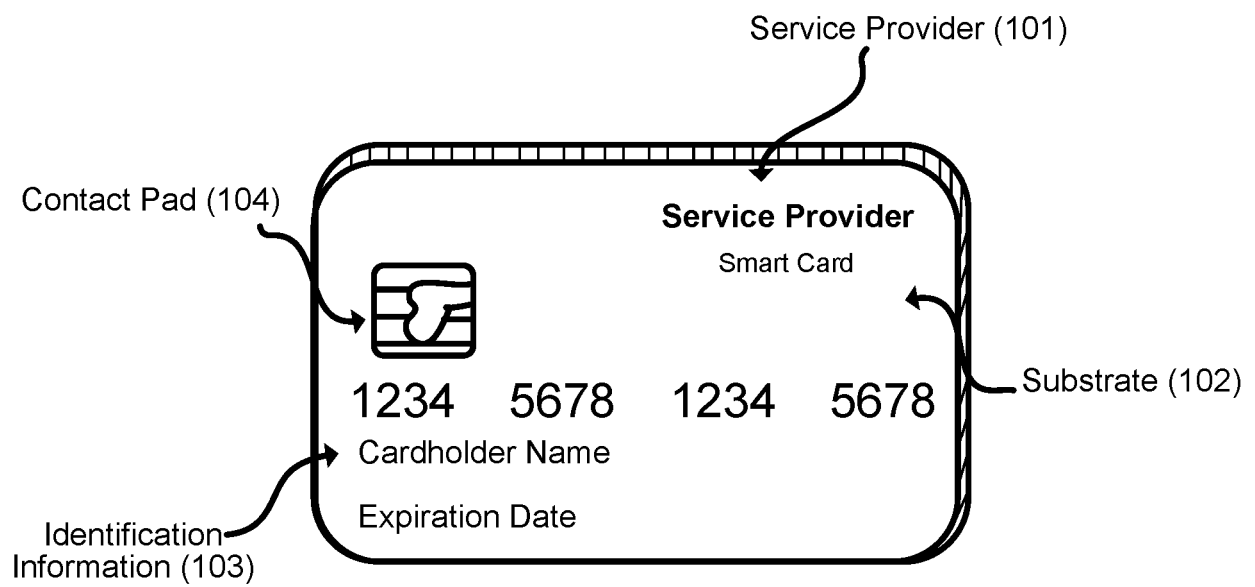
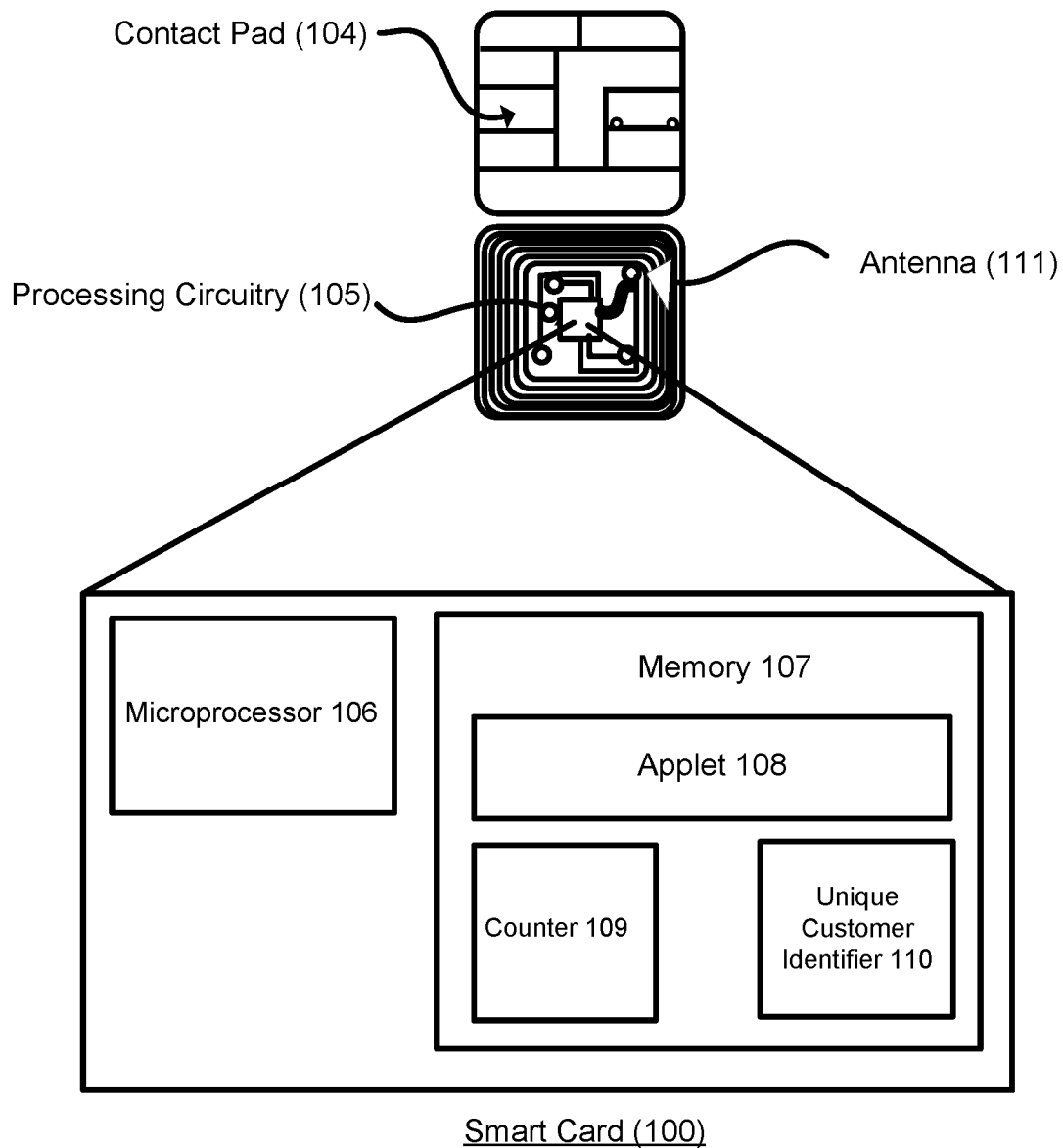
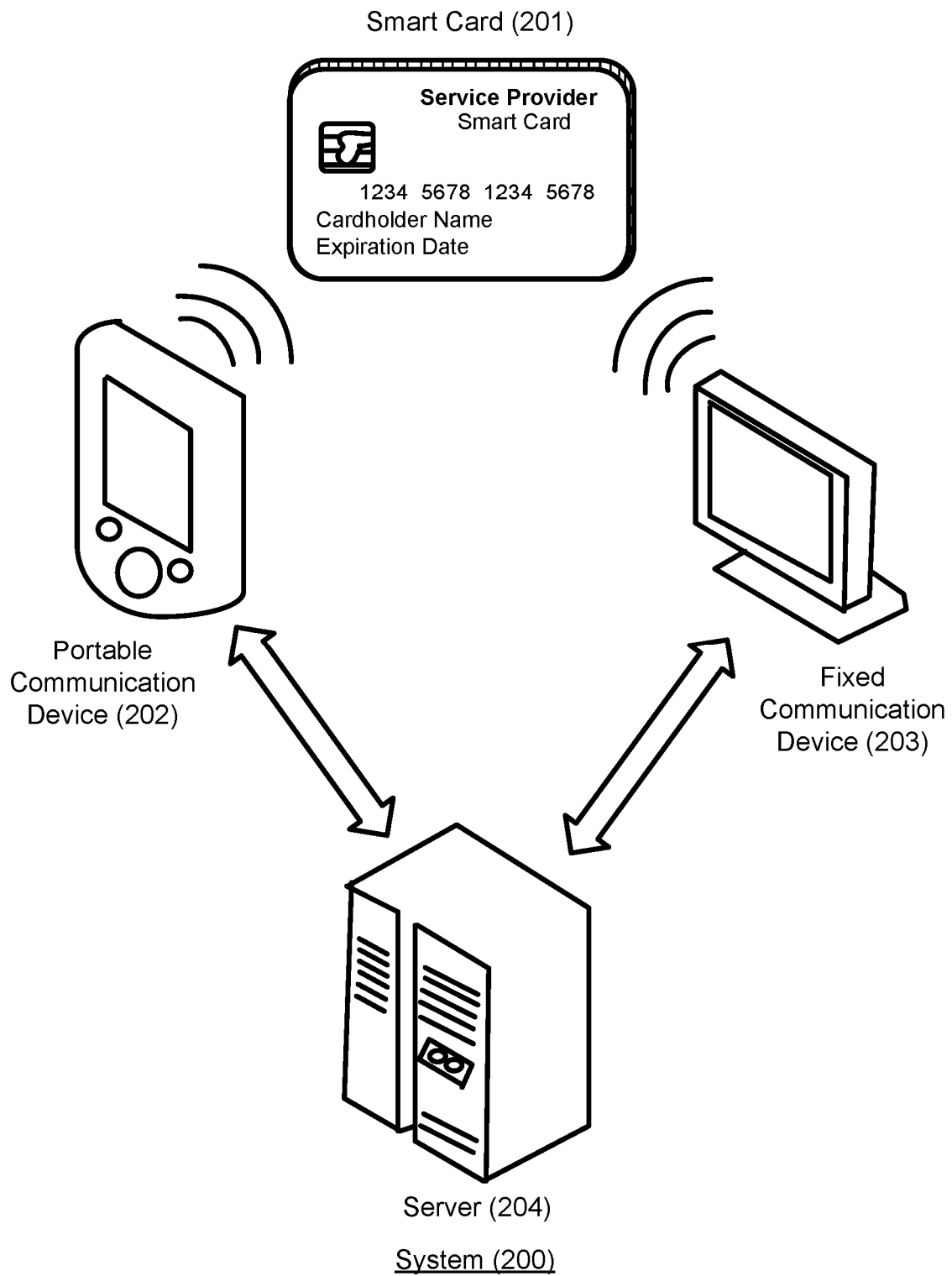




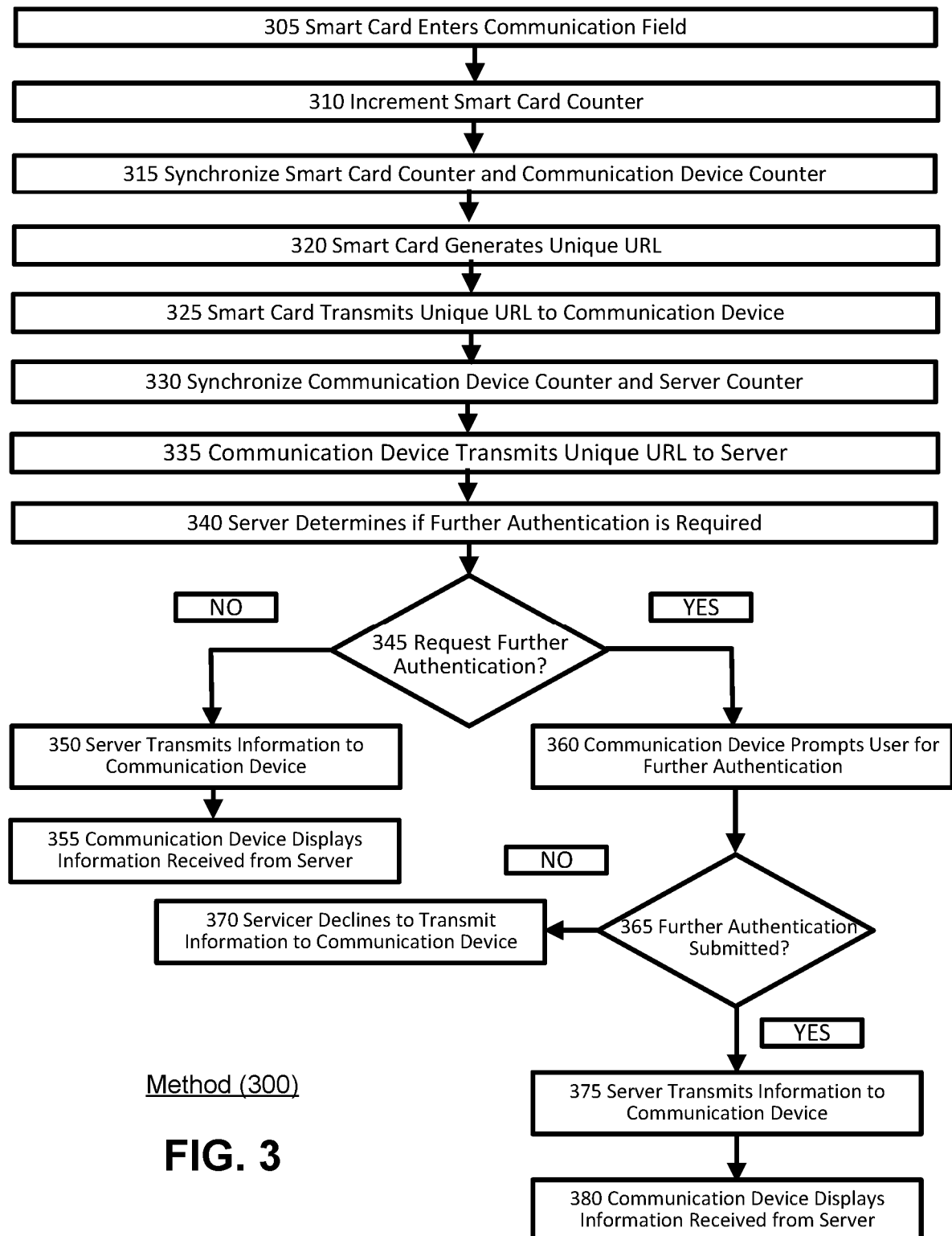
Smart Card (100)

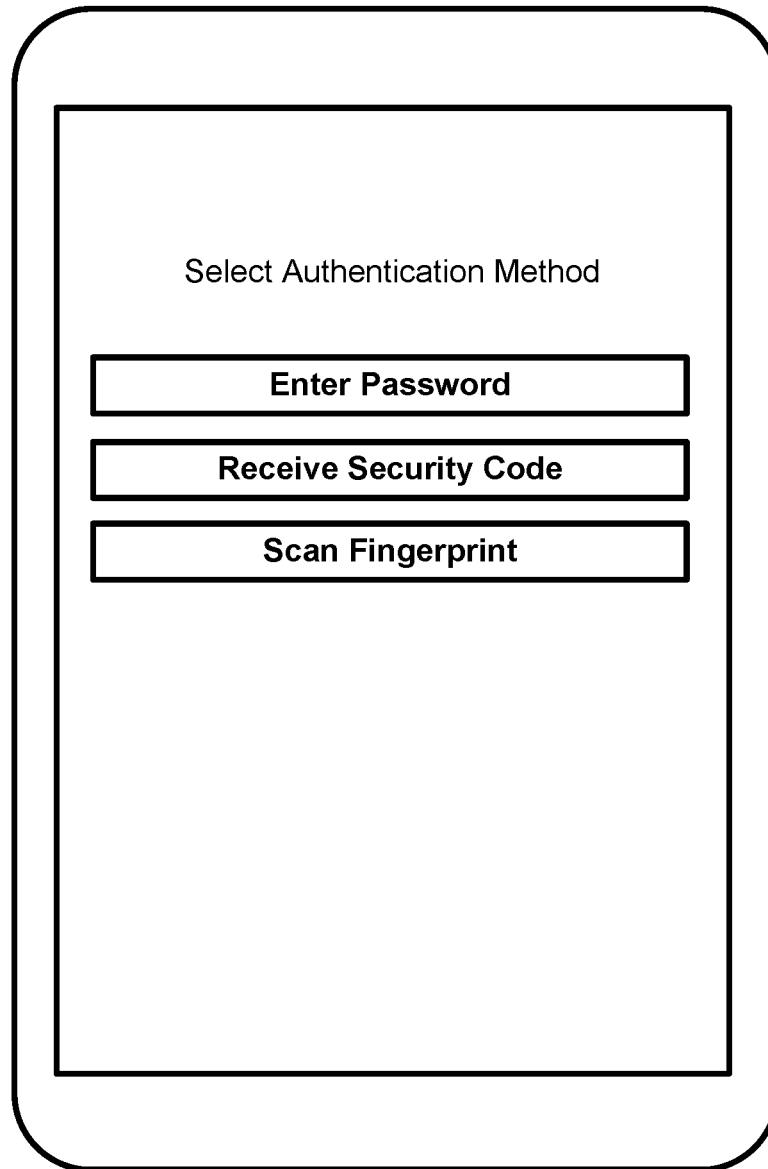
FIG. 1A

**FIG. 1B**

**FIG. 2**

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Account Method
Selection Interface 410

Application
User Interface (400)

FIG. 4A

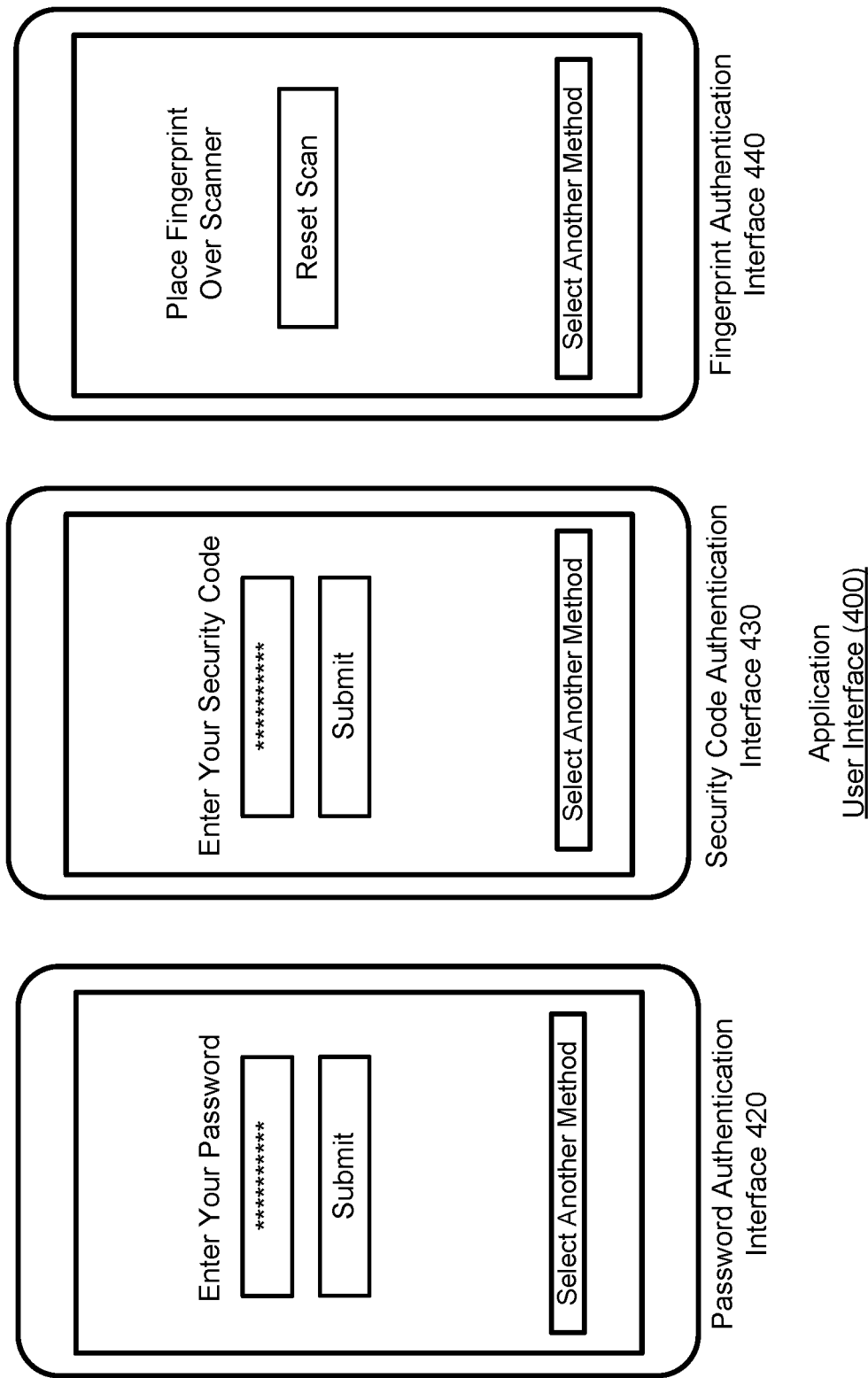
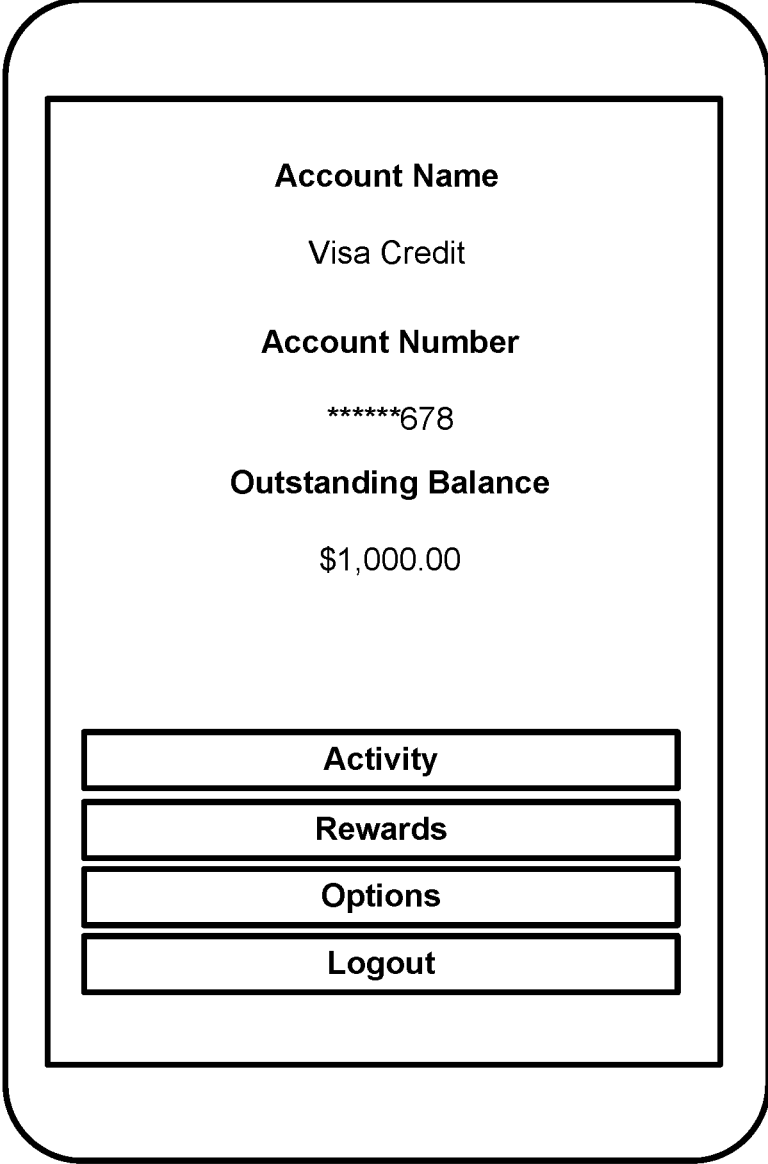


FIG. 4B



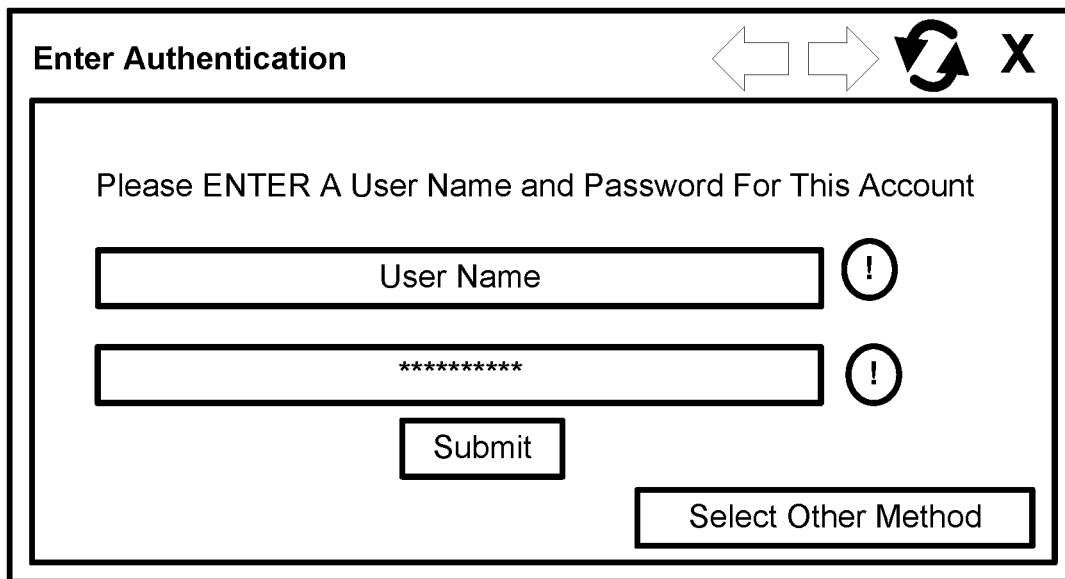
The diagram illustrates an account interface within a rounded rectangular frame. Inside this frame is a smaller rectangular area containing the following elements:

- Account Name**: Visa Credit
- Account Number**: *****678
- Outstanding Balance**: \$1,000.00
- A vertical stack of four rectangular buttons labeled: **Activity**, **Rewards**, **Options**, and **Logout**.

Account Interface 450

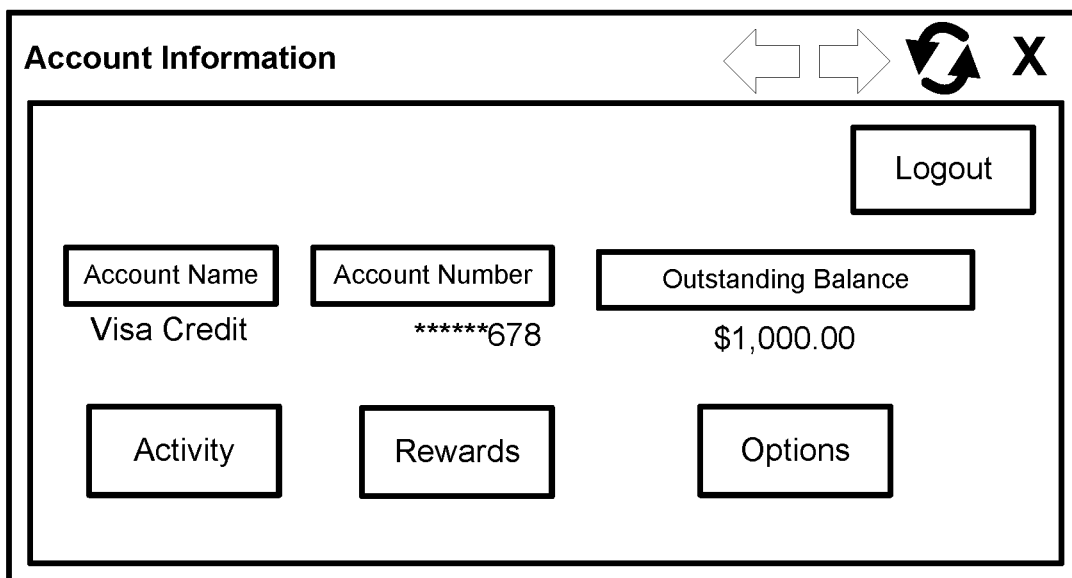
Application
User Interface (400)

FIG. 4C



The Authentication Interface 510 is a web browser window titled "Enter Authentication". It contains a message "Please ENTER A User Name and Password For This Account". Below the message are two input fields: "User Name" and a password field with masked characters "*****". Each input field has a circular icon with an exclamation mark to its right. Below the password field is a "Submit" button. To the right of the "Submit" button is a "Select Other Method" button. In the top right corner of the window, there are navigation icons: a left arrow, a right arrow, a circular refresh icon, and a close 'X' icon.

Authentication Interface 510



The Account Interface 520 is a web browser window titled "Account Information". It contains a "Logout" button in the top right corner. Below the "Logout" button are three columns of information: "Account Name" (Visa Credit), "Account Number" (*****678), and "Outstanding Balance" (\$1,000.00). Below each column is a button: "Activity" under Account Name, "Rewards" under Account Number, and "Options" under Outstanding Balance. In the top right corner of the window, there are navigation icons: a left arrow, a right arrow, a circular refresh icon, and a close 'X' icon.

Account Interface 520

Web Browser
User Interface (500)

FIG. 5