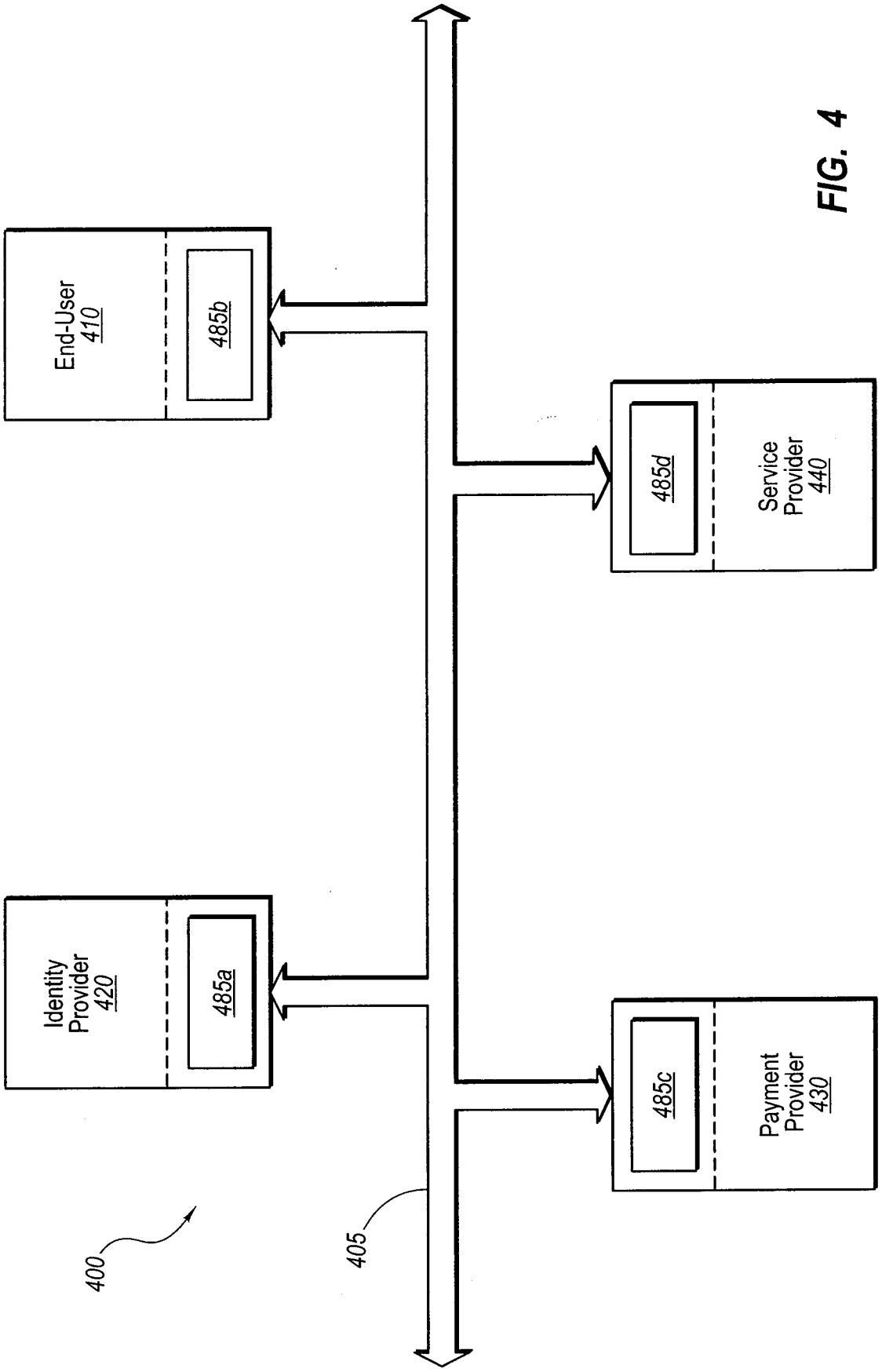

End-User
410
485b
Service
Provider
440
485d
Identity
Provider
420
485a
Payment
Provider
430
485c
400
405

FIG. 4