

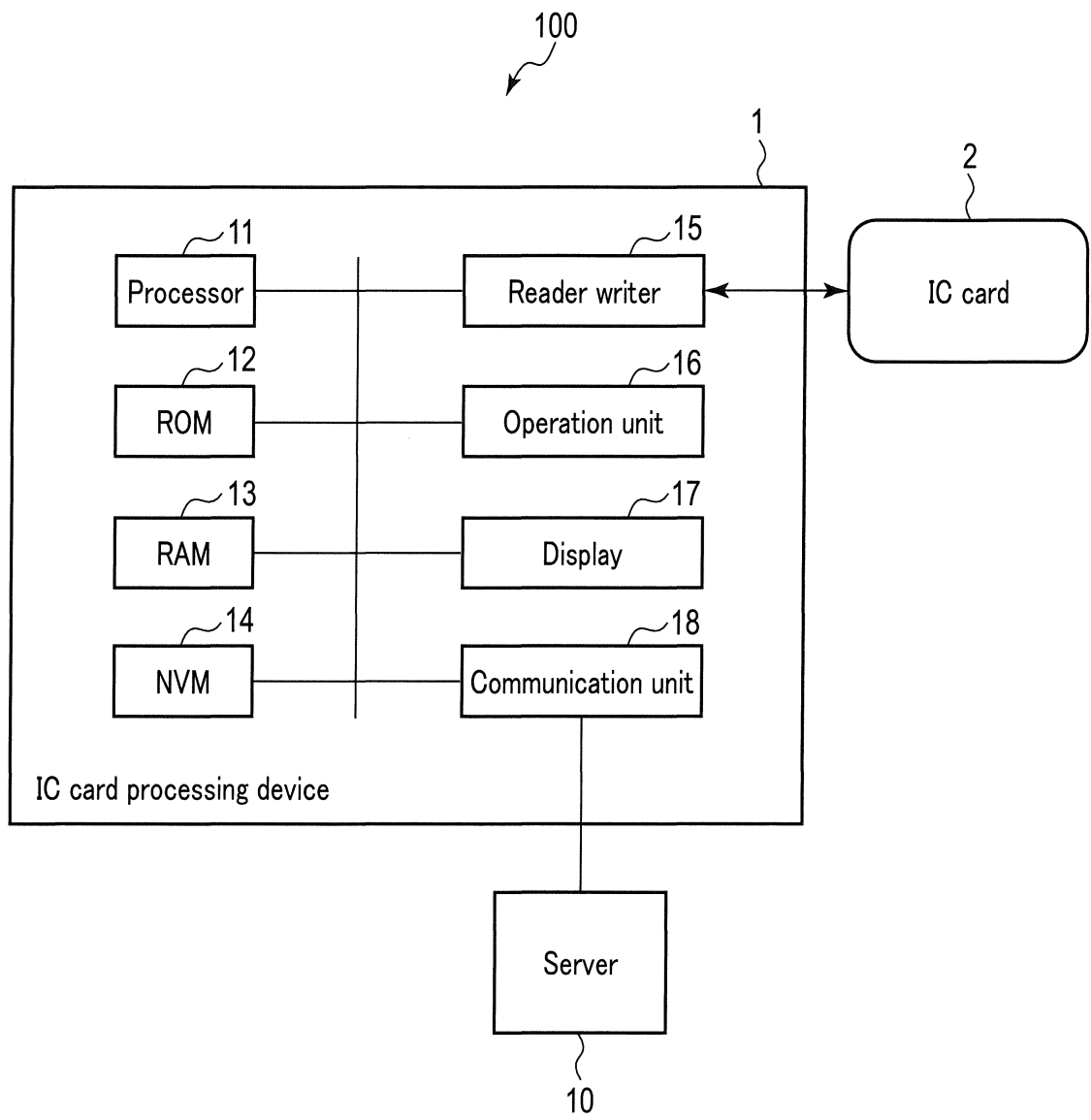


FIG. 1

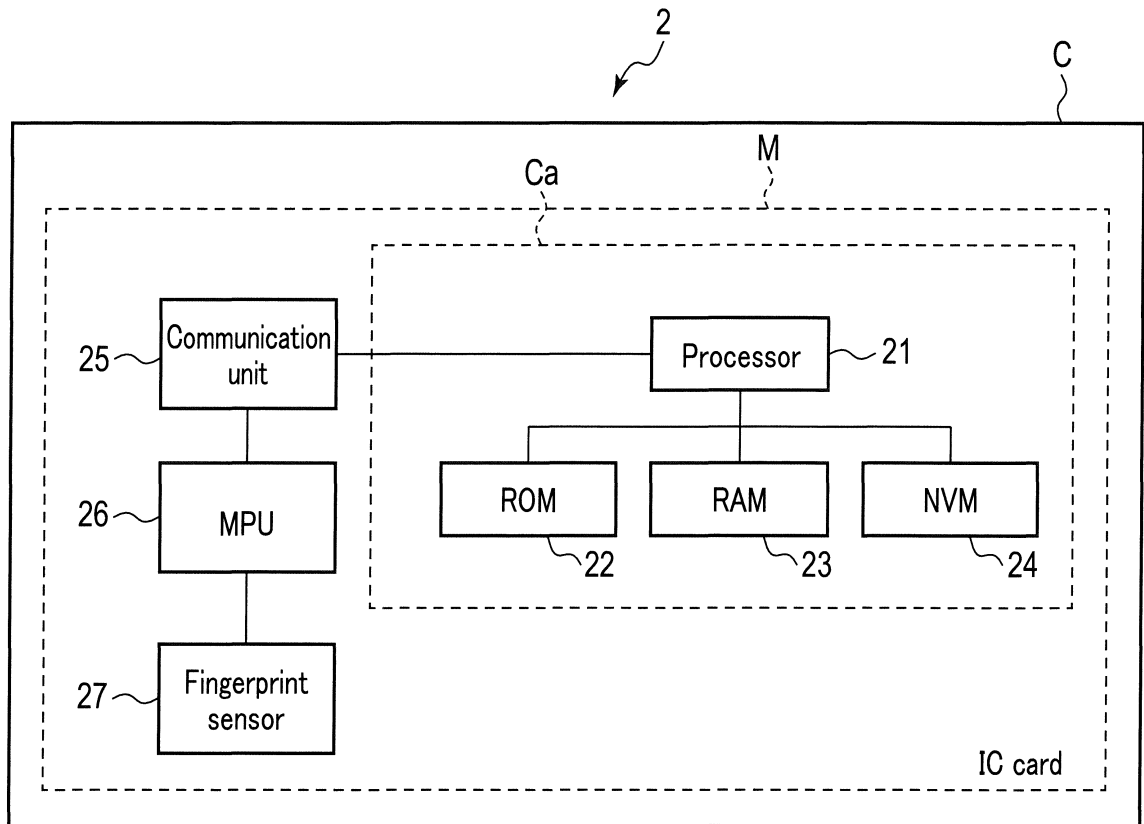


FIG. 2

Priority	Authentication method	Condition
1	Fingerprint authentication	Transaction amount 10000 JPY or over
2	Offline PIN authentication	Transaction amount below 10000 JPY
3	Handwritten signature	Transaction amount below 10000 JPY
4	Online PIN authentication	Transaction amount below 10000 JPY

FIG. 3

Priority	Authentication method	Condition
1	Offline PIN authentication	Transaction amount 10000 JPY or over
2	Offline PIN authentication	Transaction amount below 10000 JPY
3	Handwritten signature	Transaction amount below 10000 JPY
4	Online PIN authentication	Transaction amount below 10000 JPY

FIG. 4

Priority	Authentication method	Condition
1	Offline PIN authentication	Transaction amount below 10000 JPY
2	Handwritten signature	Transaction amount below 10000 JPY
3	Online PIN authentication	Transaction amount below 10000 JPY

FIG. 5

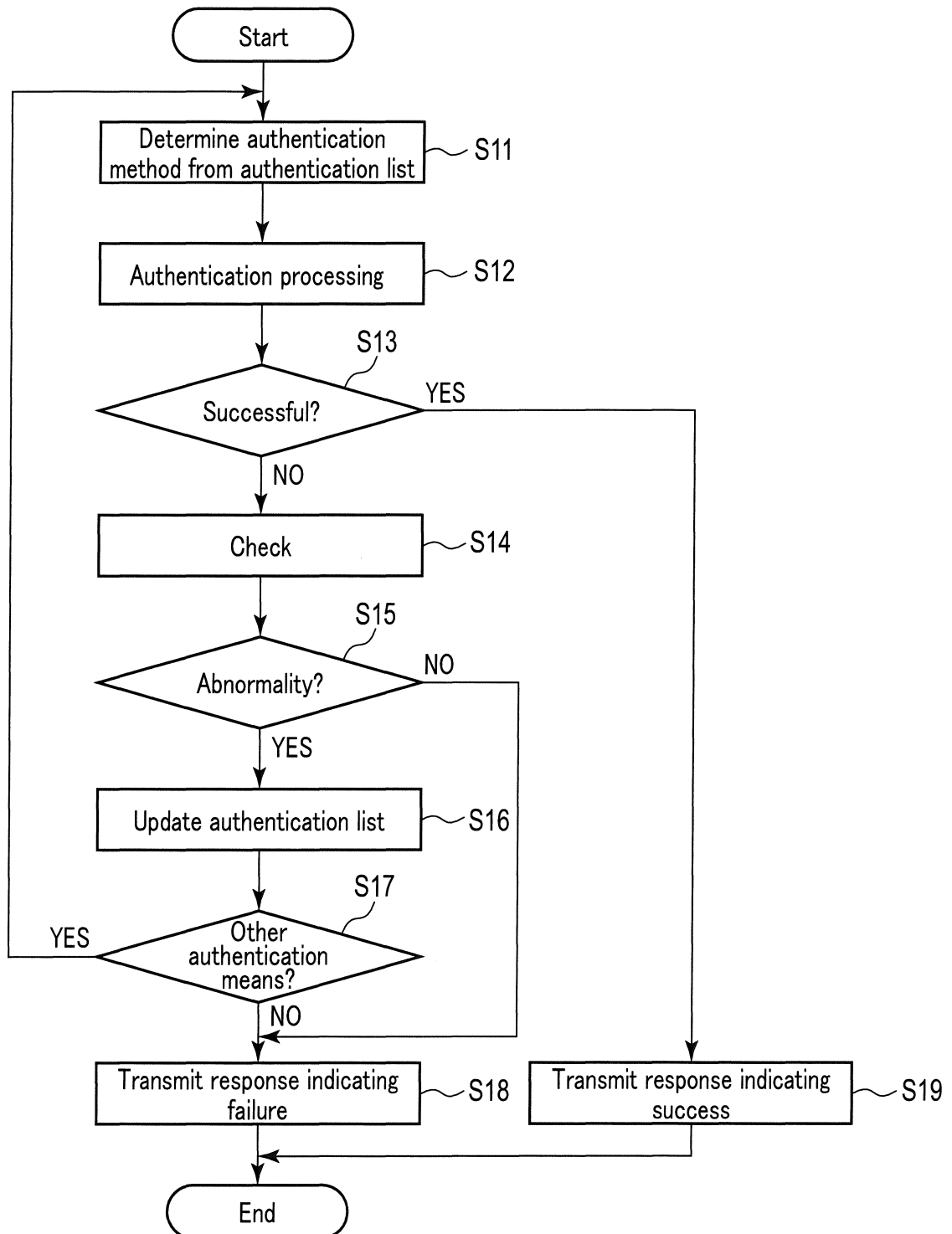


FIG. 6