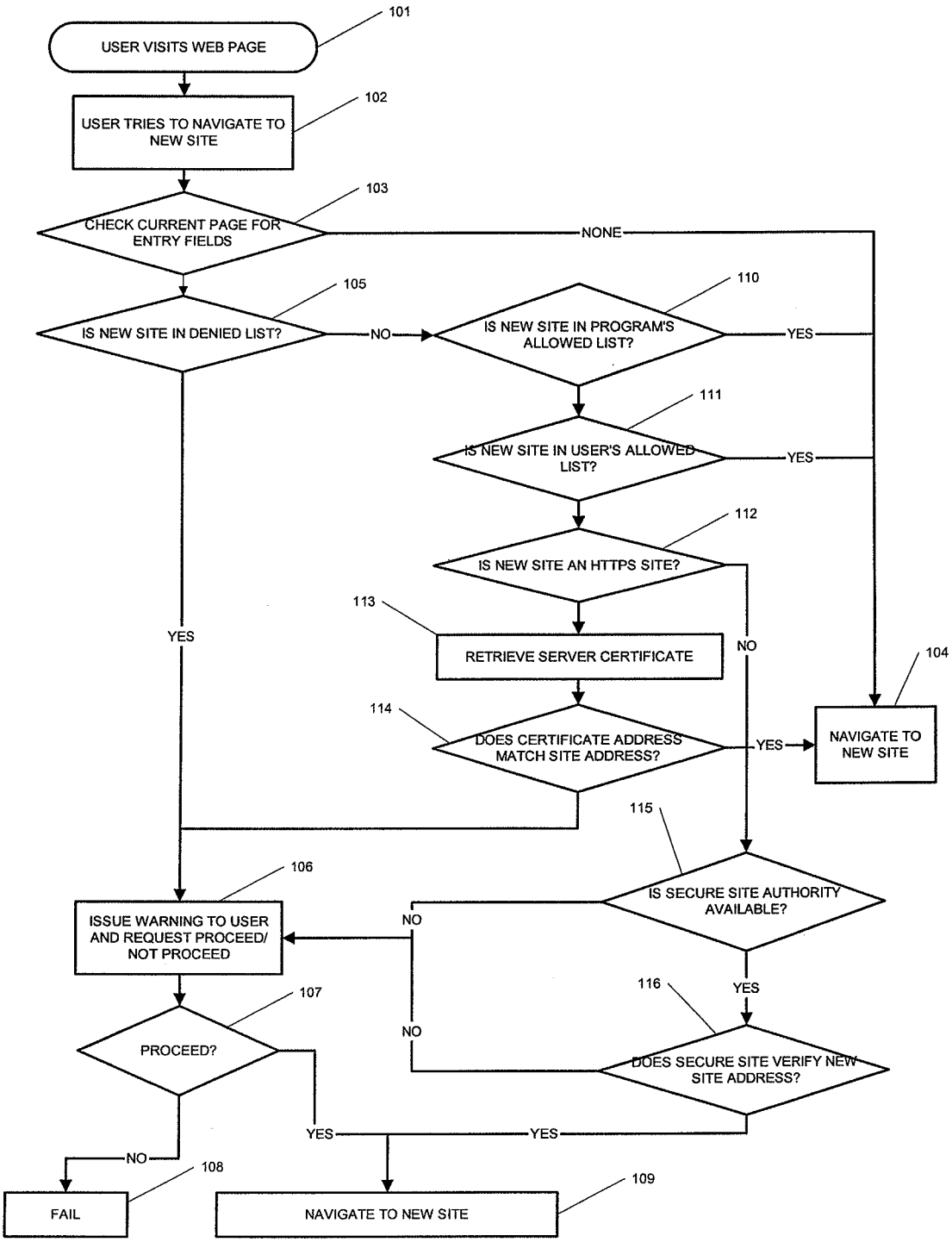

101
USER VISITS WEB PAGE
102
USER TRIES TO NAVIGATE TO NEW SITE
103
CHECK CURRENT PAGE FOR ENTRY FIELDS
NONE
105
IS NEW SITE IN DENIED LIST?
NO
110
IS NEW SITE IN PROGRAM'S ALLOWED LIST?
YES
111
IS NEW SITE IN USER'S ALLOWED LIST?
YES
112
IS NEW SITE AN HTTPS SITE?
113
RETRIEVE SERVER CERTIFICATE
NO
104
NAVIGATE TO NEW SITE
114
DOES CERTIFICATE ADDRESS MATCH SITE ADDRESS?
YES
YES
115
IS SECURE SITE AUTHORITY AVAILABLE?
106
ISSUE WARNING TO USER AND REQUEST PROCEED/ NOT PROCEED
NO
116
YES
107
PROCEED?
NO
DOES SECURE SITE VERIFY NEW SITE ADDRESS?
YES
YES
NO
108
FAIL
109
NAVIGATE TO NEW SITE

FIG. 1

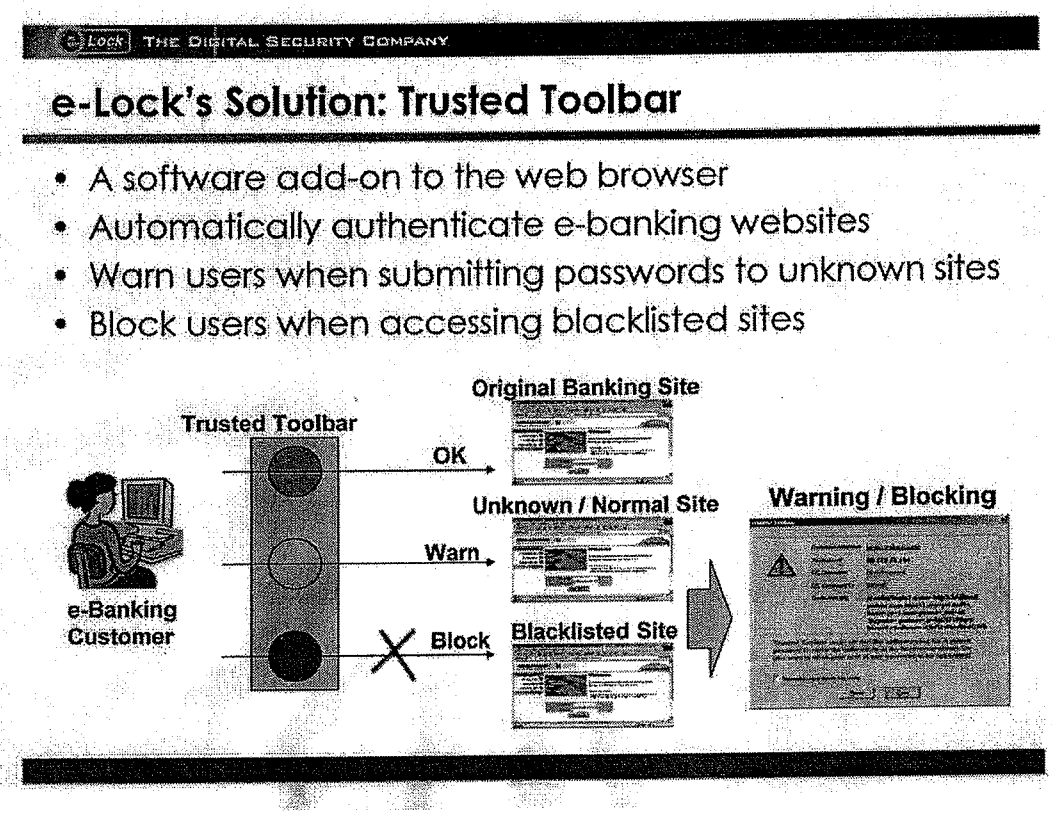

e-Lock THE DIGITAL SECURITY COMPANY
e-Lock's Solution: Trusted Toolbar
• A software add-on to the web browser
• Automatically authenticate e-banking websites
• Warn users when submitting passwords to unknown sites
• Block users when accessing blacklisted sites
Original Banking Site
Trusted Toolbar
OK
Unknown / Normal Site
Warning / Blocking
Warn
e-Banking Customer
Block
Blacklisted Site

FIG. 2