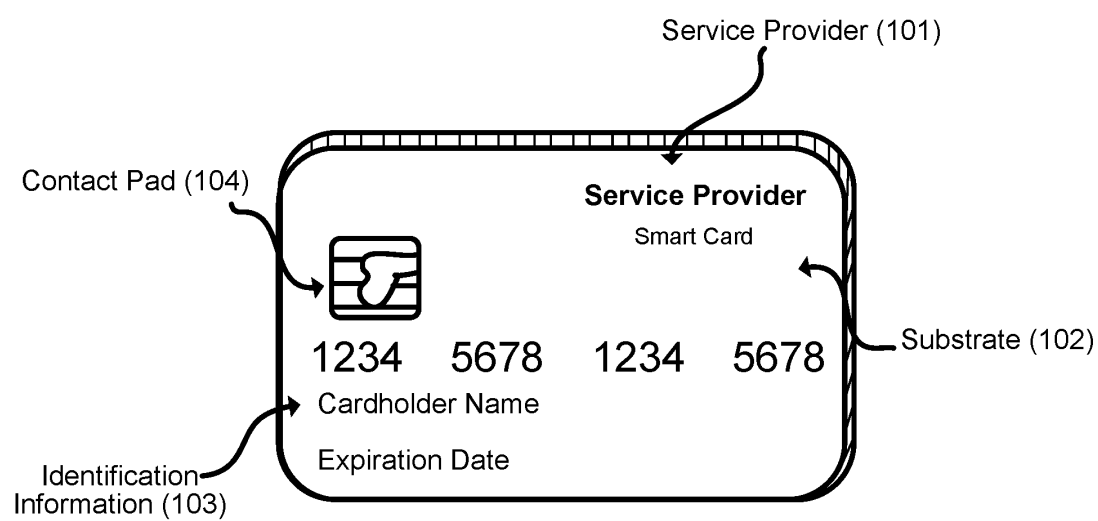
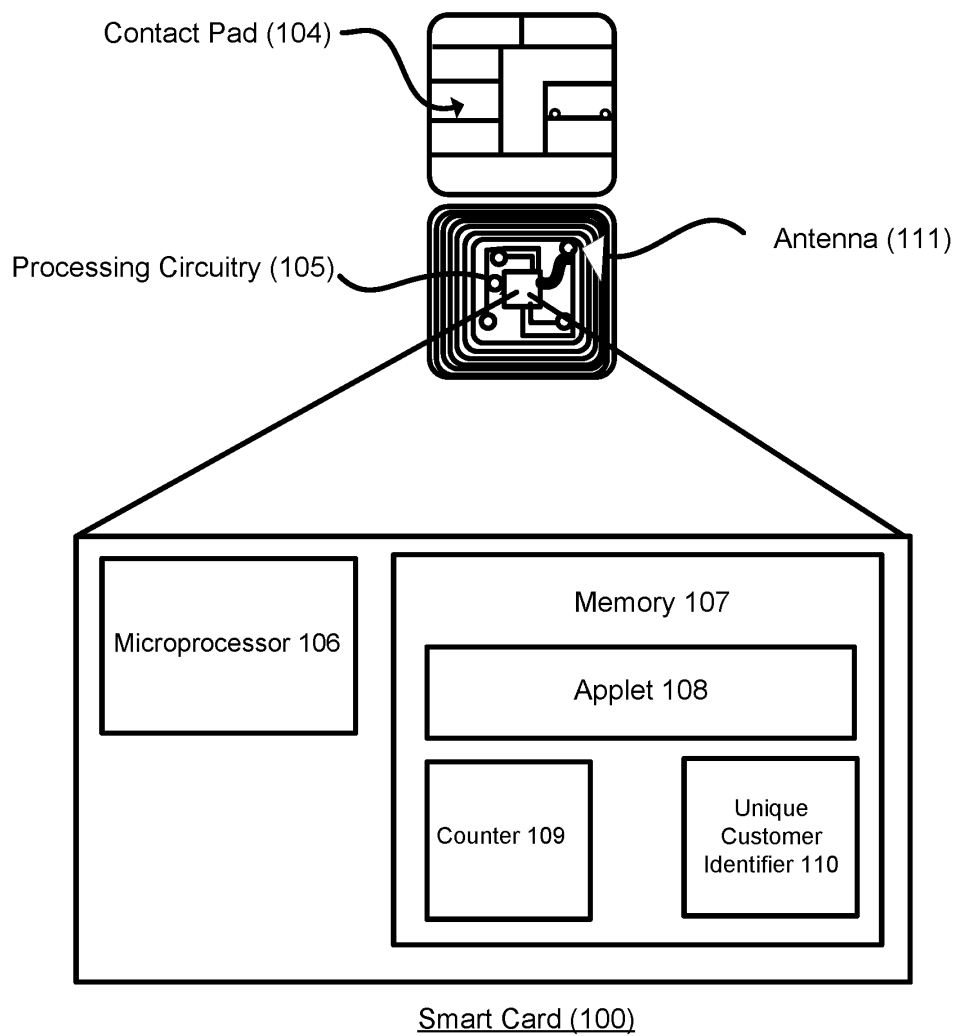
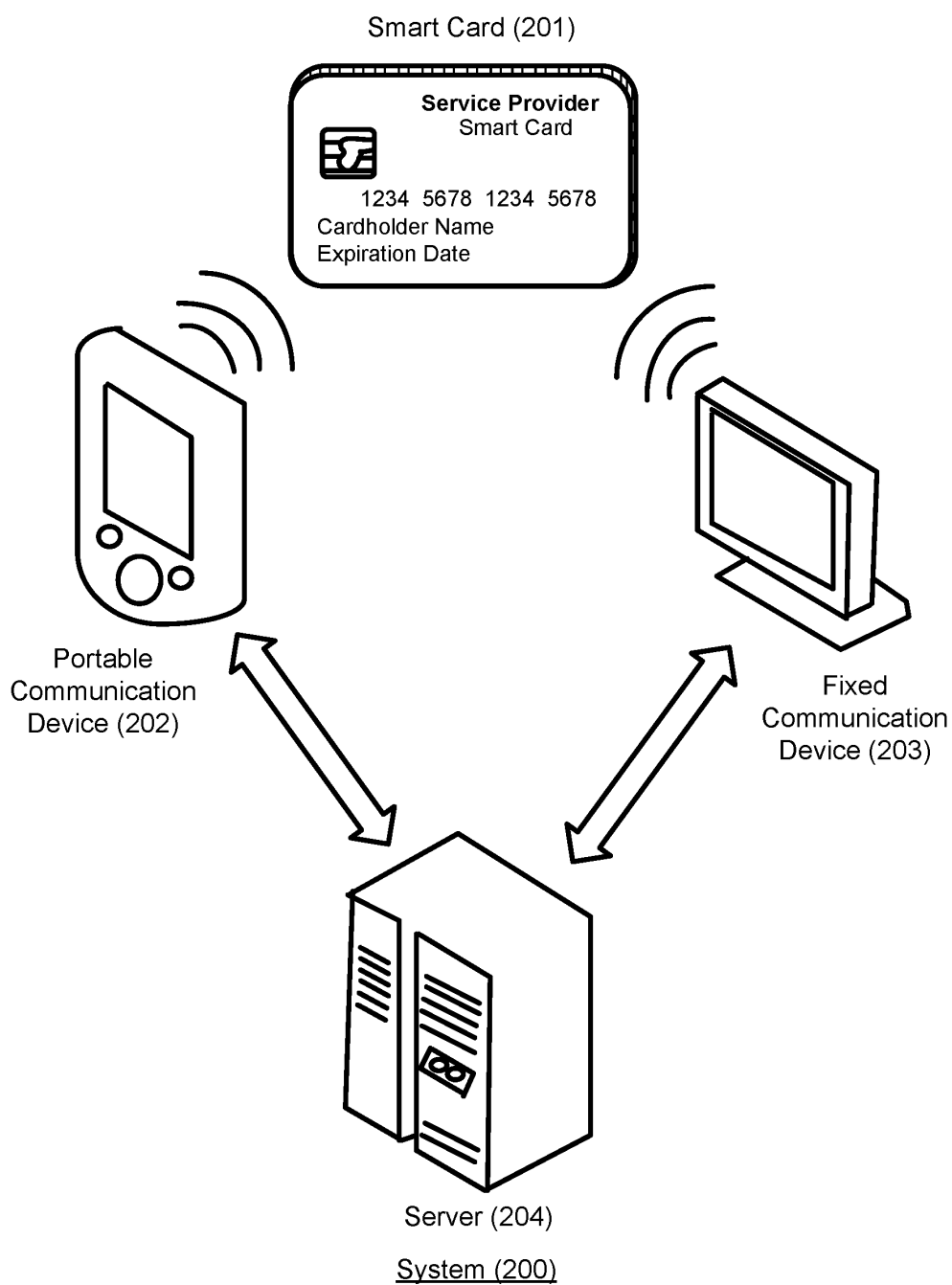


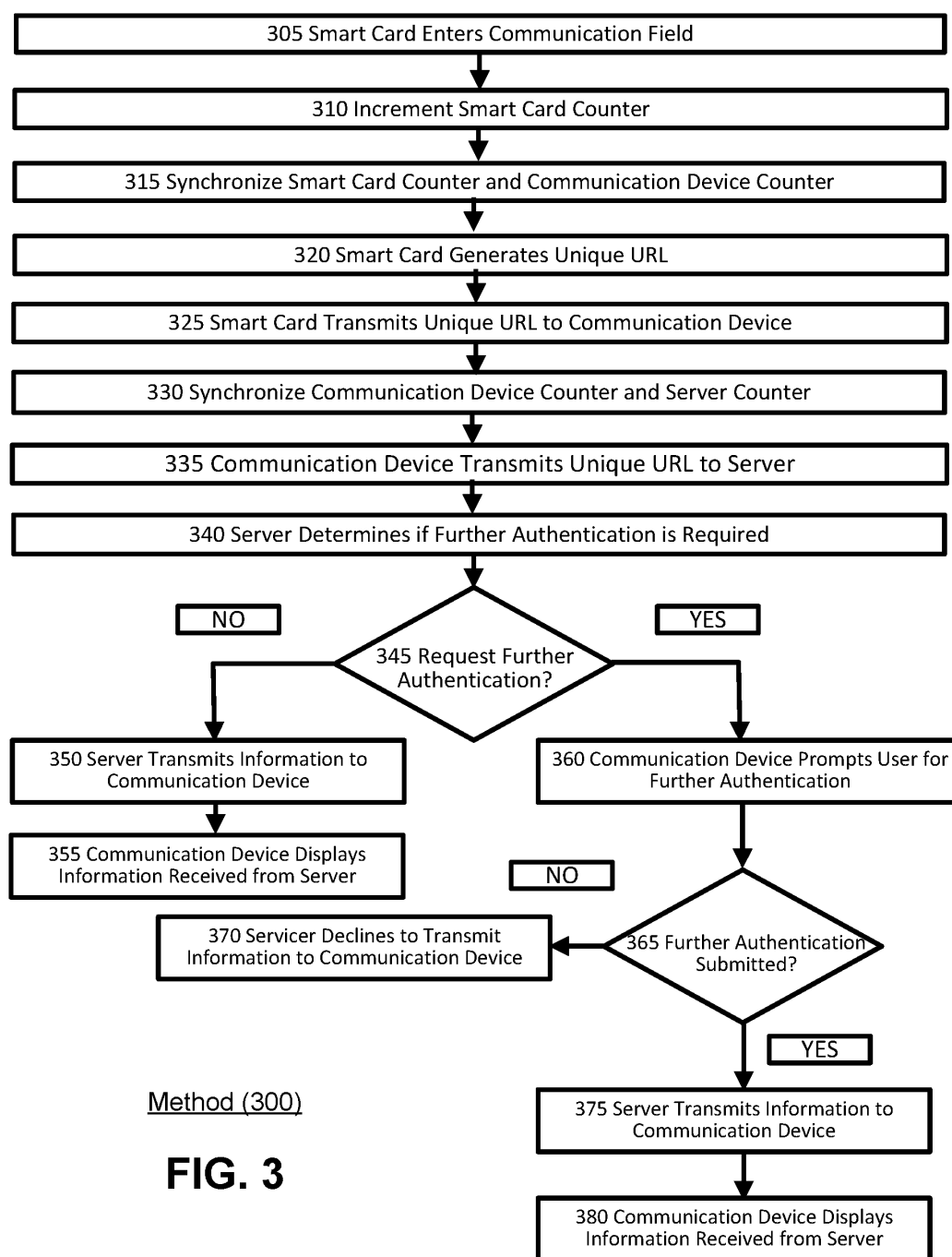


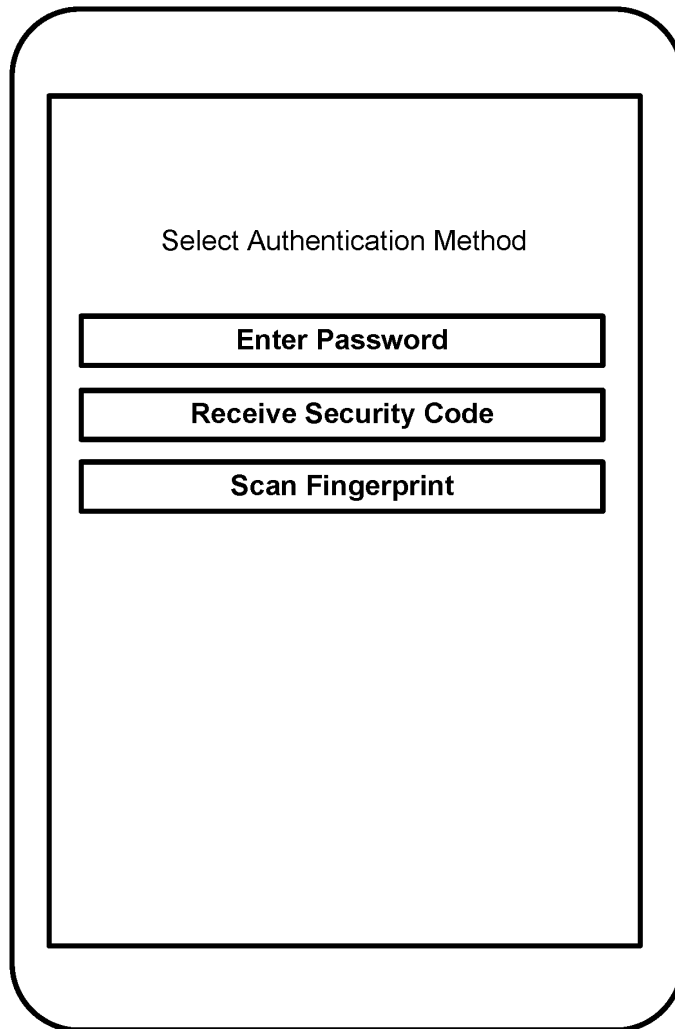
Smart Card (100)

FIG. 1A

**FIG. 1B**

**FIG. 2**





Account Method
Selection Interface 410

Application
User Interface (400)

FIG. 4A

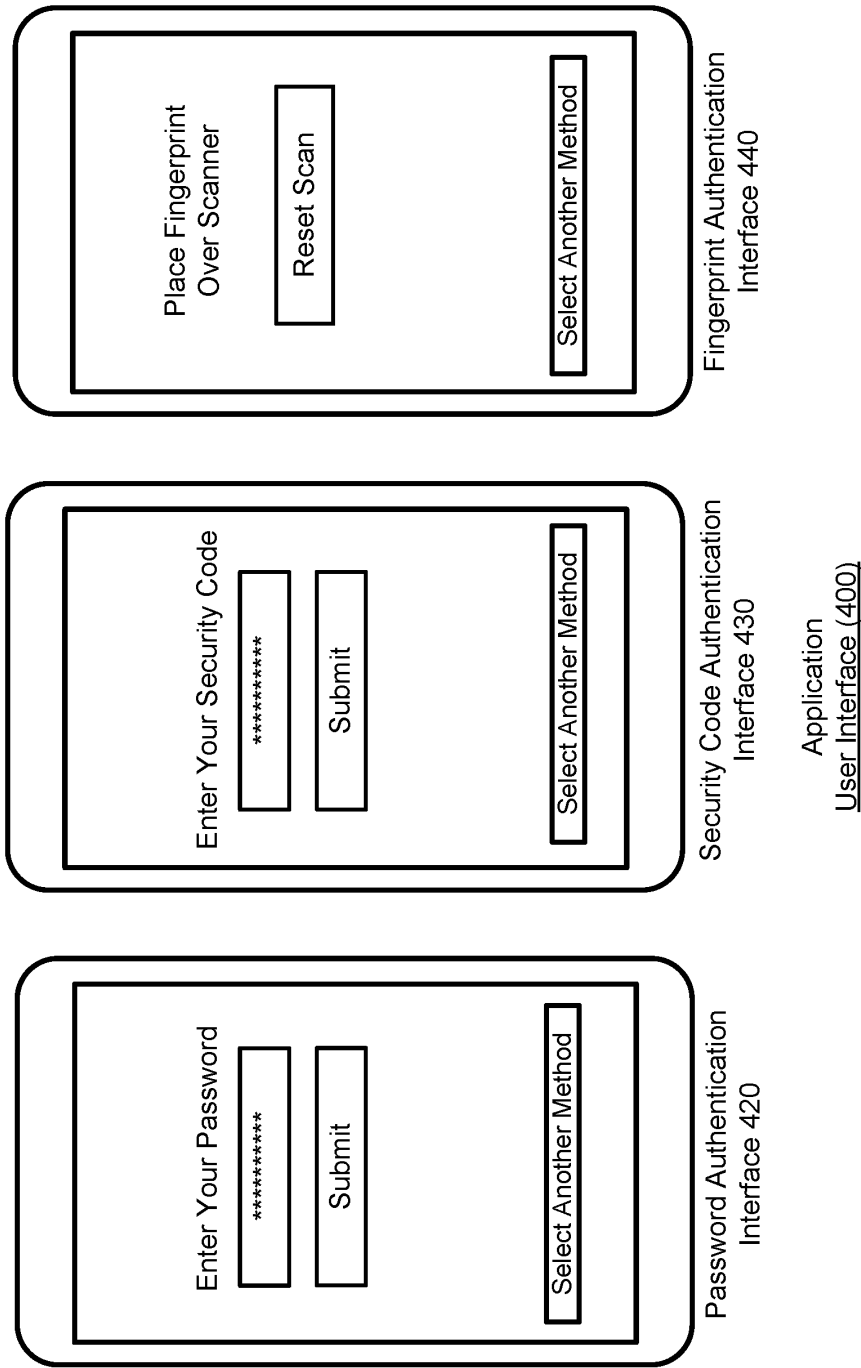
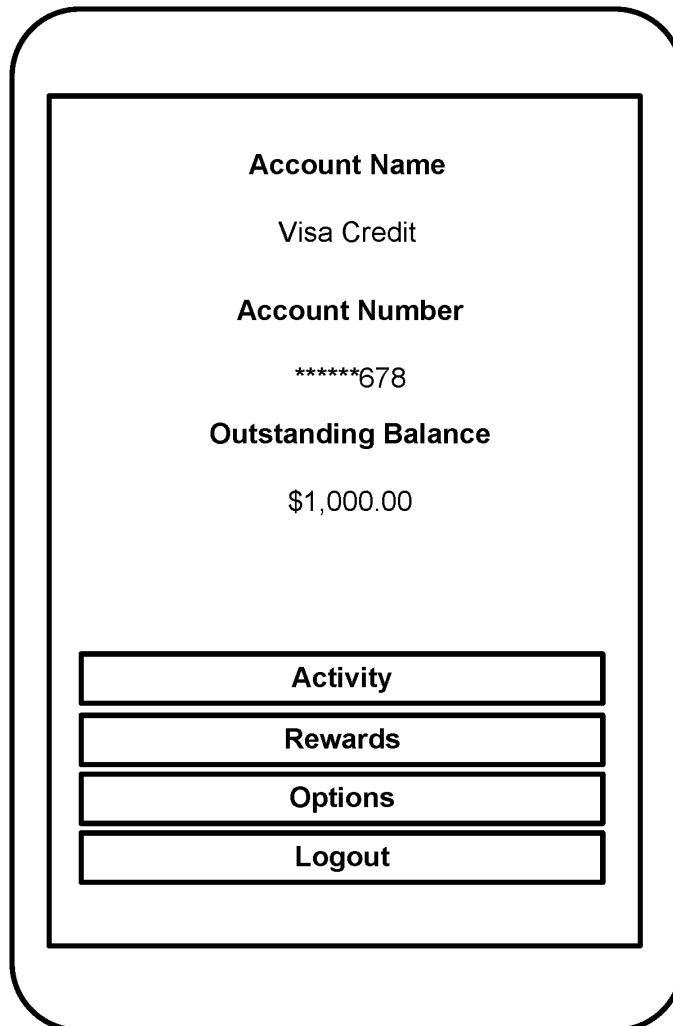


FIG. 4B



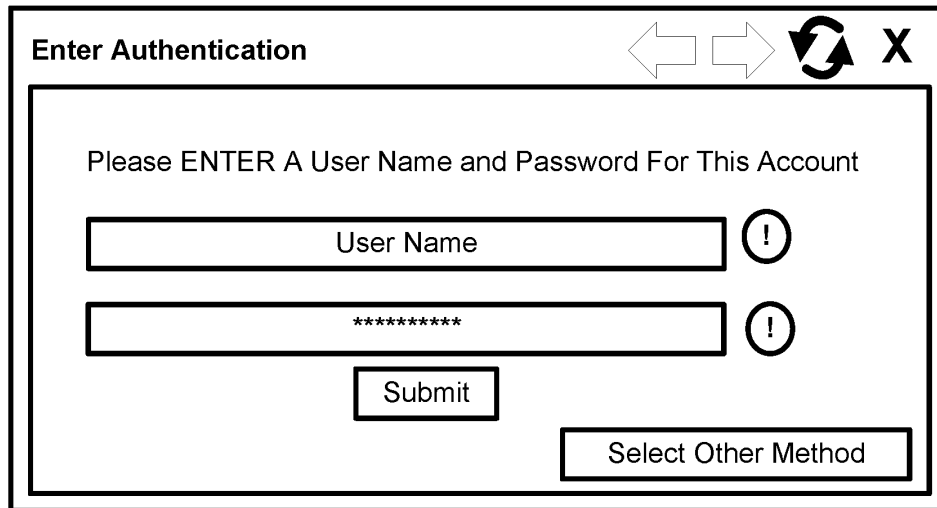
The diagram illustrates a user interface for an account, enclosed in a rounded rectangular frame. Inside, a rectangular box contains the following elements:

- 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

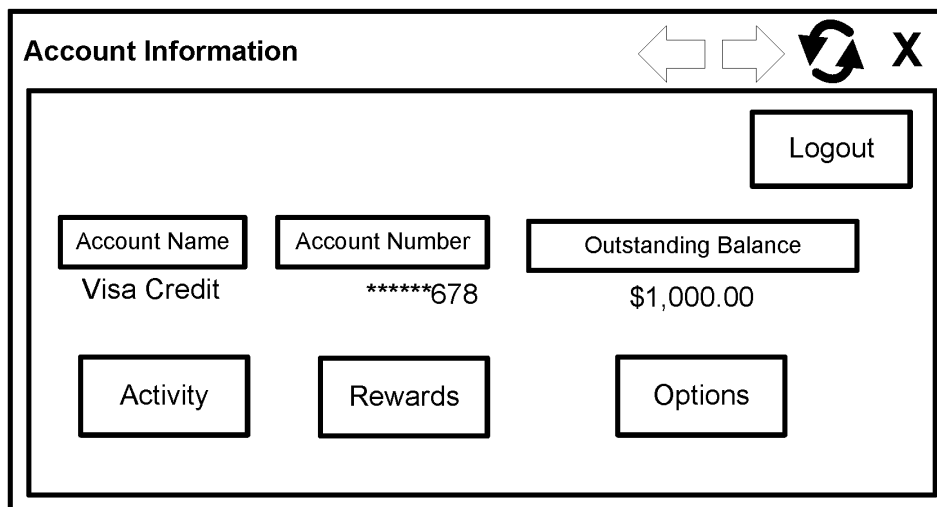
Application
User Interface (400)

FIG. 4C



The Authentication Interface 510 is a web form titled "Enter Authentication". It features a header bar with navigation icons (back, forward, refresh, and close). The main content area contains a prompt: "Please ENTER A User Name and Password For This Account". Below this are two input fields: "User Name" and a password field masked with "*****". Each input field has a red exclamation mark icon to its right, indicating a validation error. At the bottom of the form are two buttons: "Submit" and "Select Other Method".

Authentication Interface 510



The Account Interface 520 is a web form titled "Account Information". It features a header bar with navigation icons (back, forward, refresh, and close). The main content area contains a "Logout" button in the top right corner. Below this are three columns of information: "Account Name" (Visa Credit), "Account Number" (*****678), and "Outstanding Balance" (\$1,000.00). At the bottom of the form are three buttons: "Activity", "Rewards", and "Options".

Account Interface 520

Web Browser
User Interface (500)

FIG. 5

SUBSTITUTE SHEET (RULE 26)