

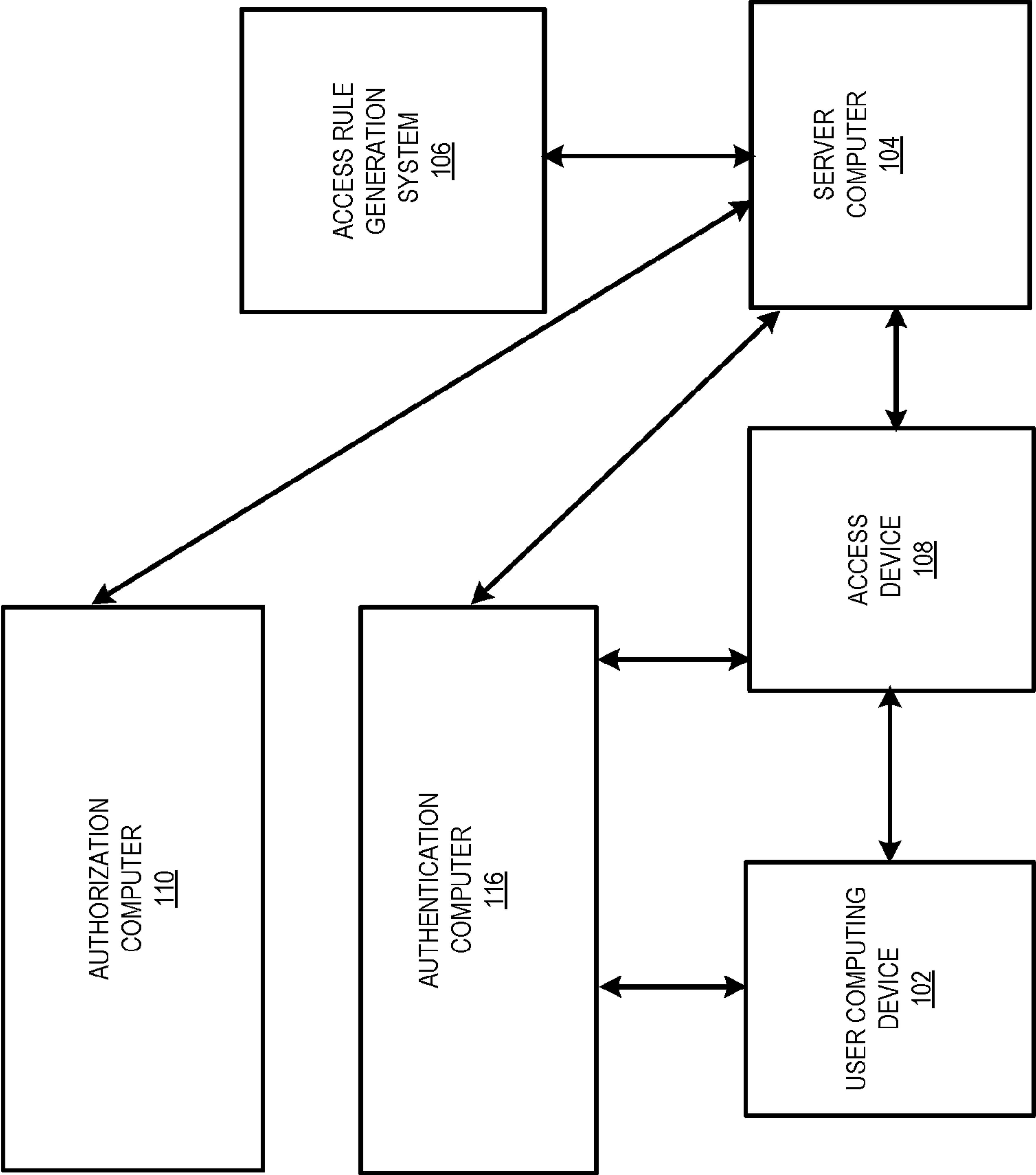


FIG. 1

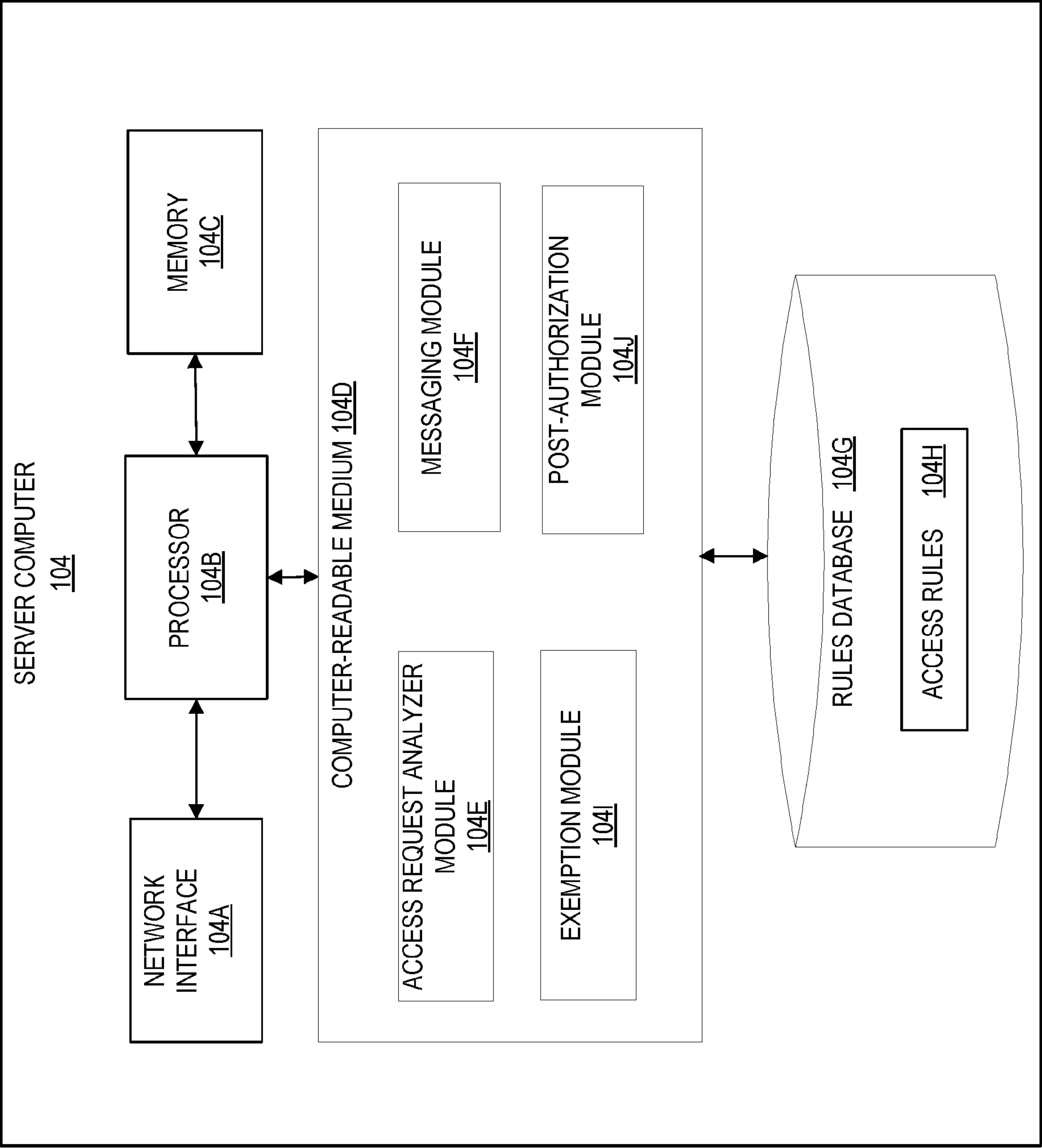


FIG. 2A

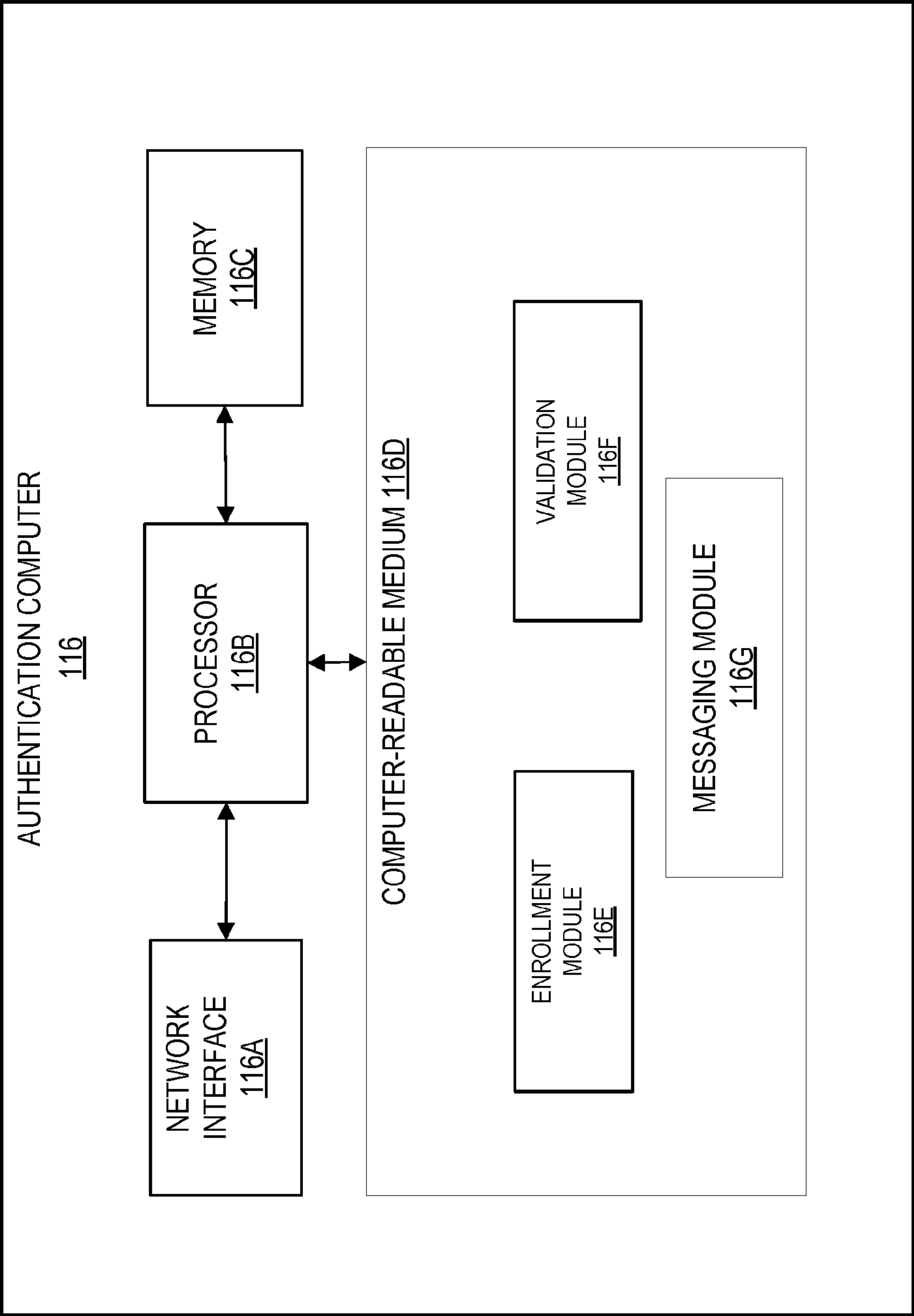


FIG. 2B

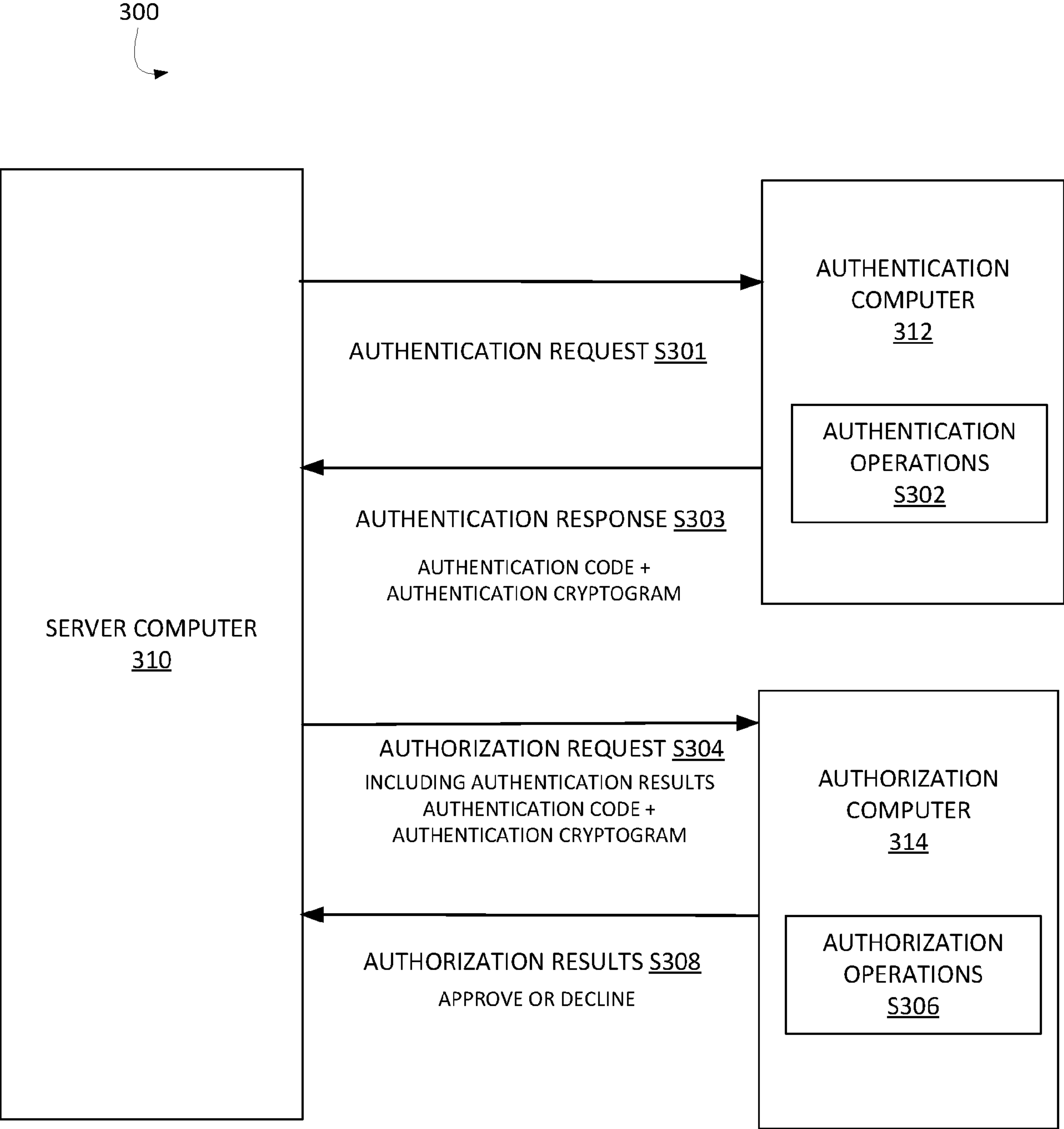


FIG. 3

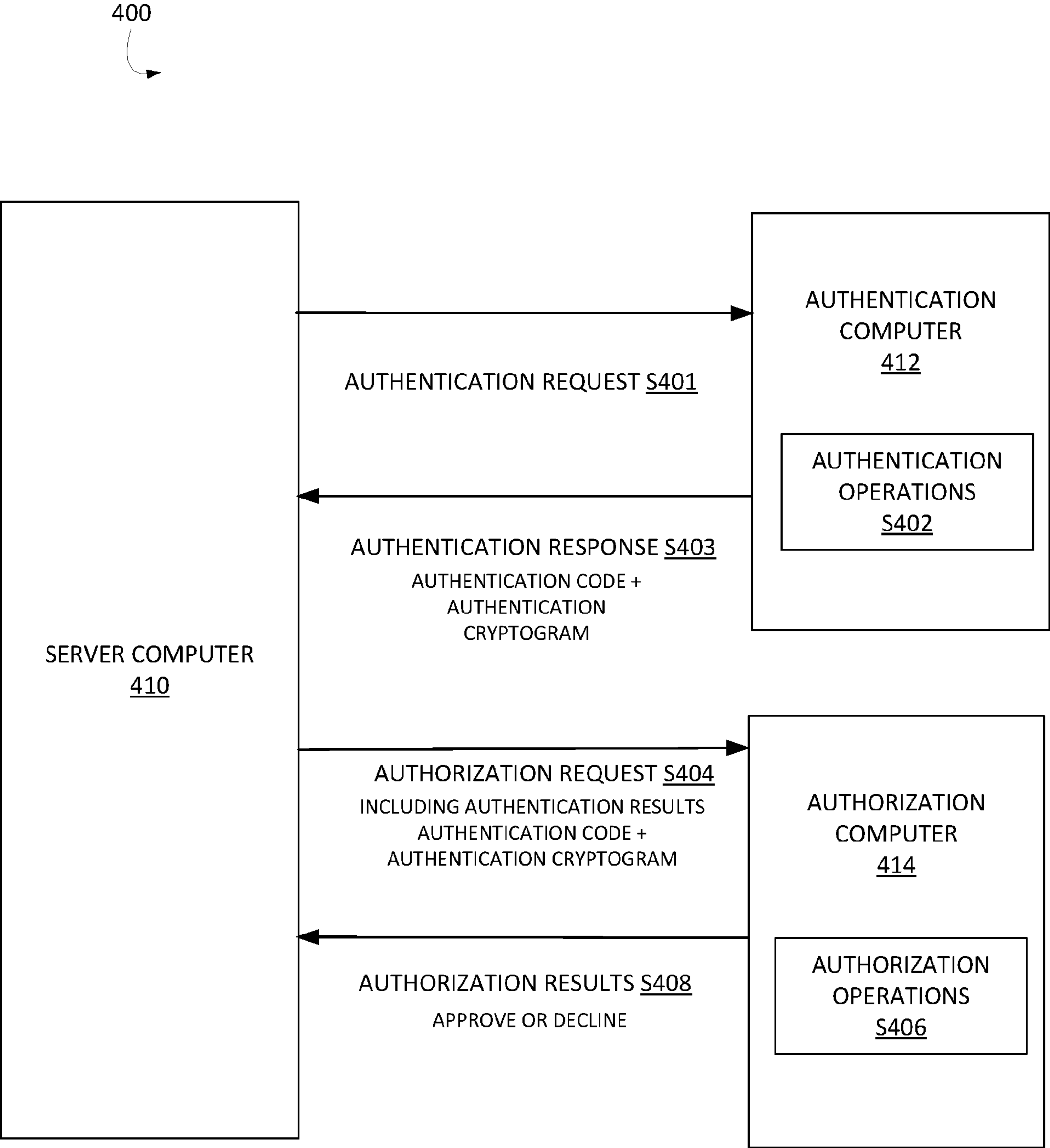


FIG. 4

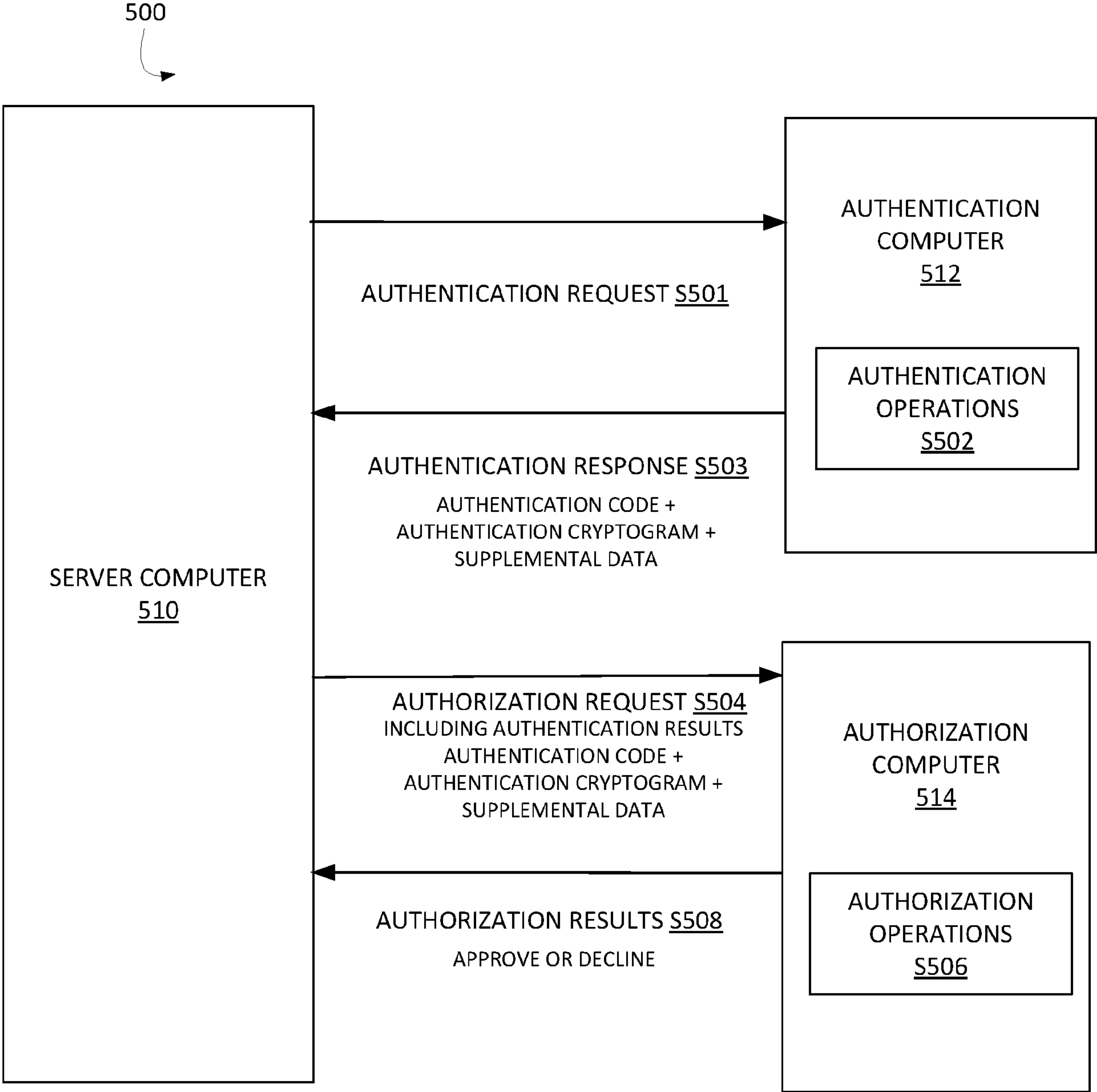


FIG. 5

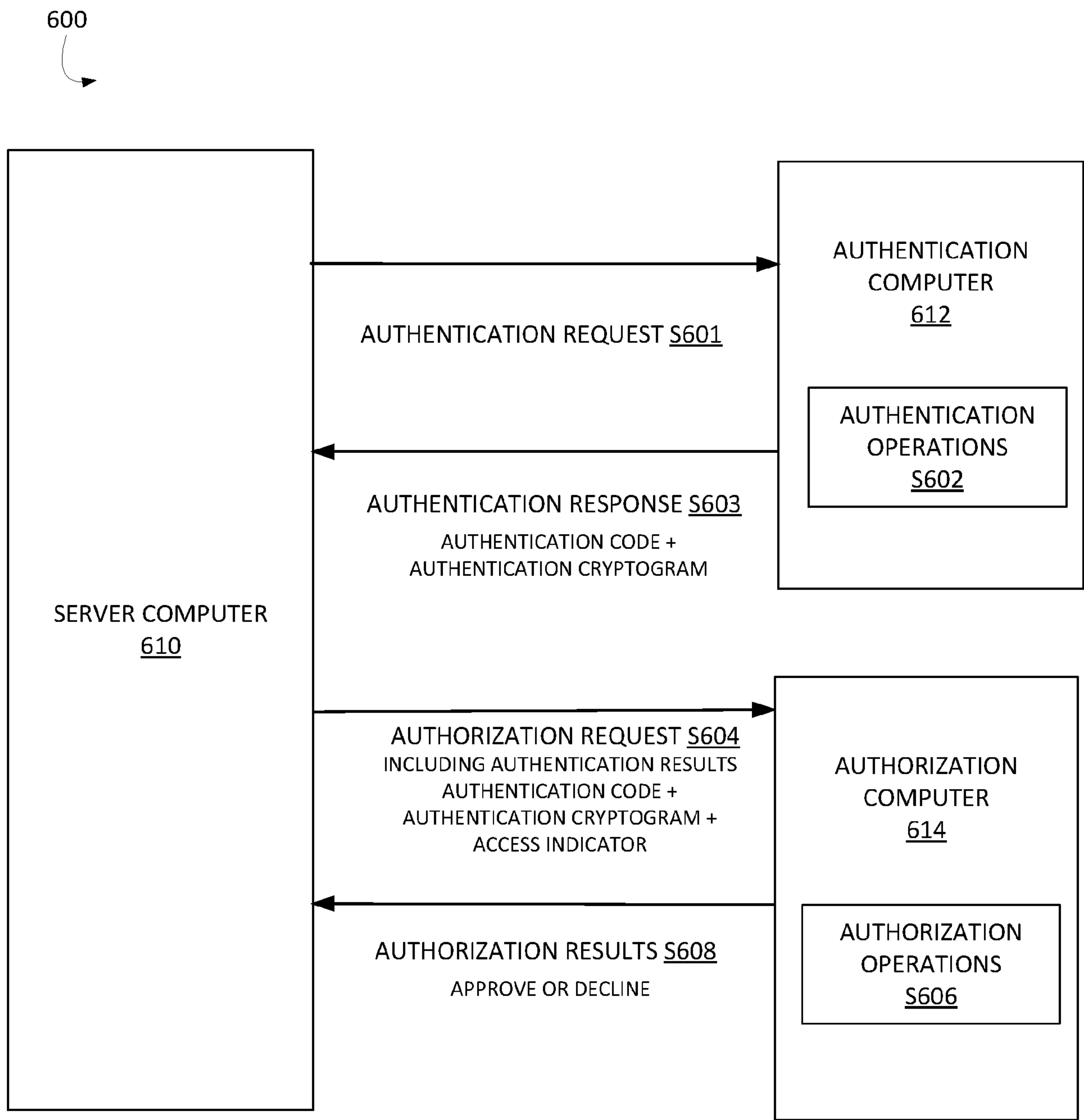


FIG. 6

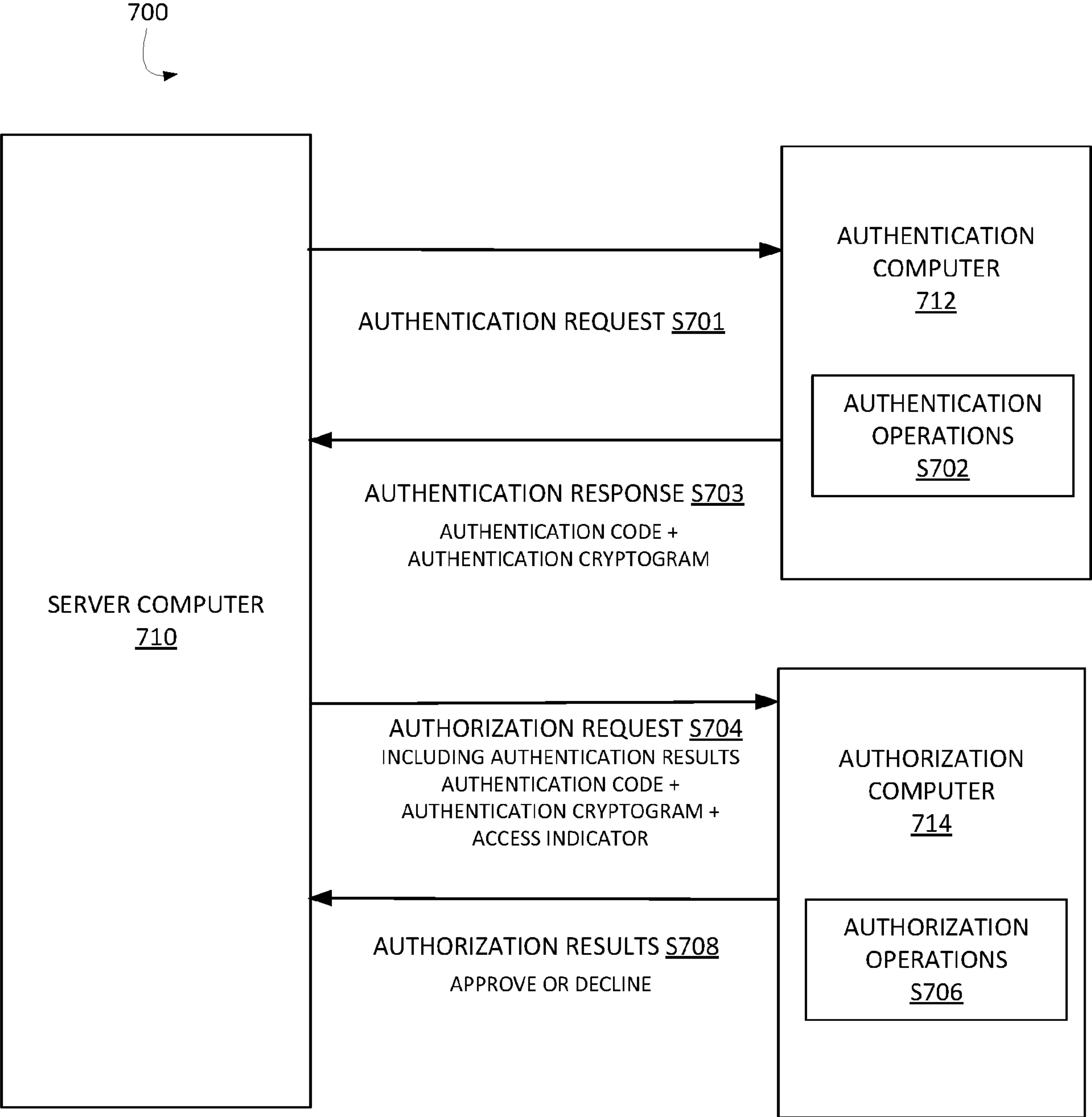


FIG. 7

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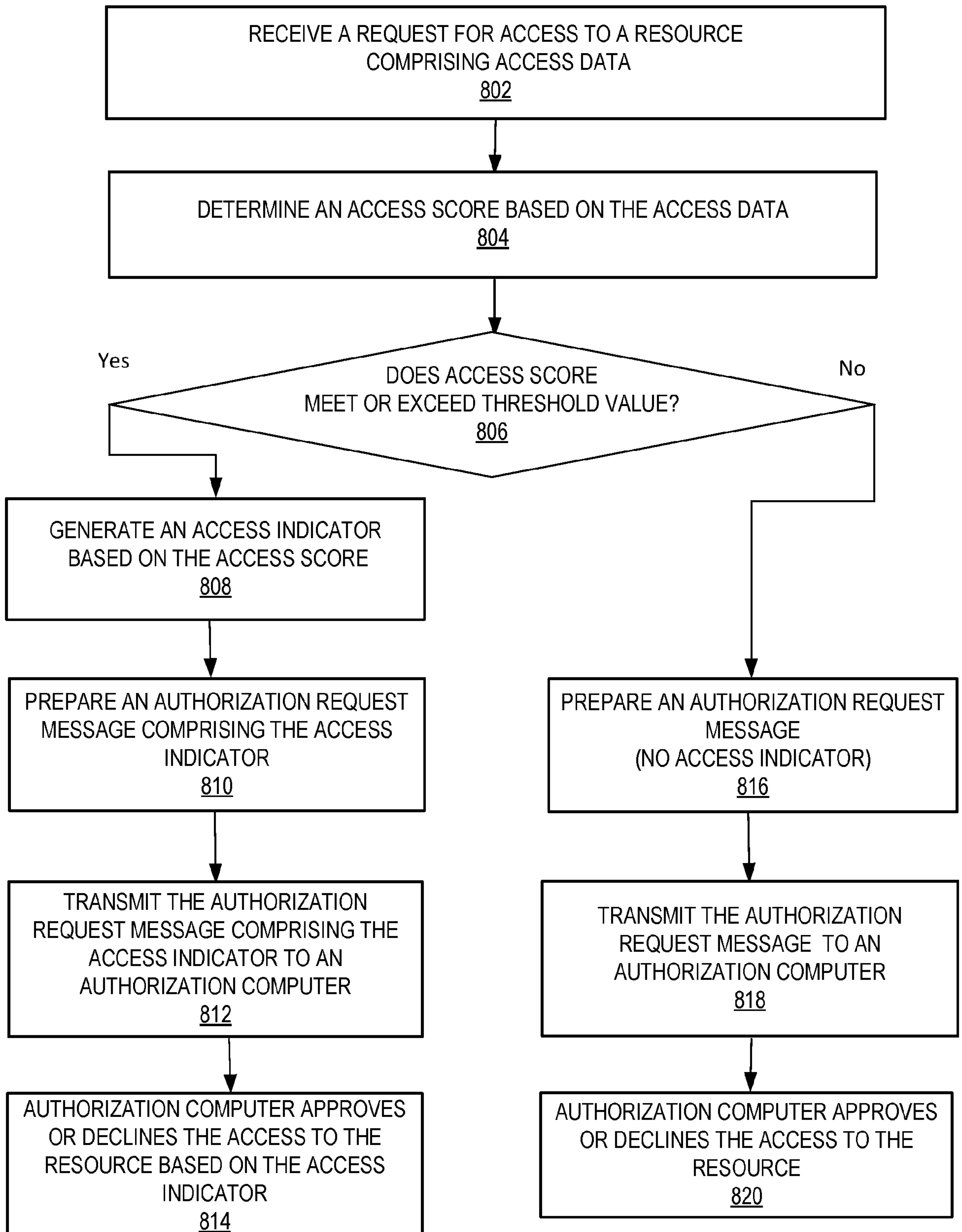


FIG. 8

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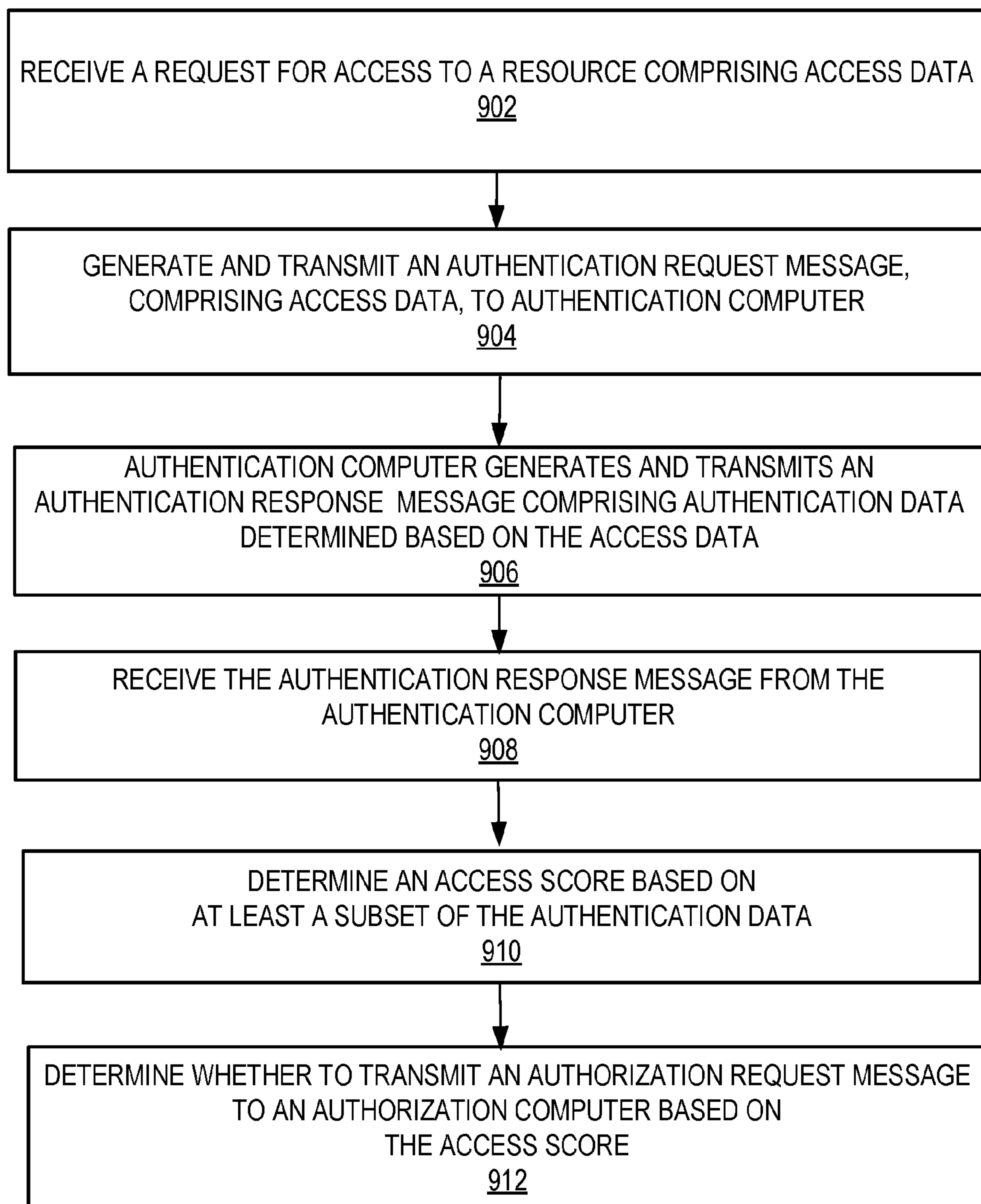


FIG. 9

Authentication Exemption Flow

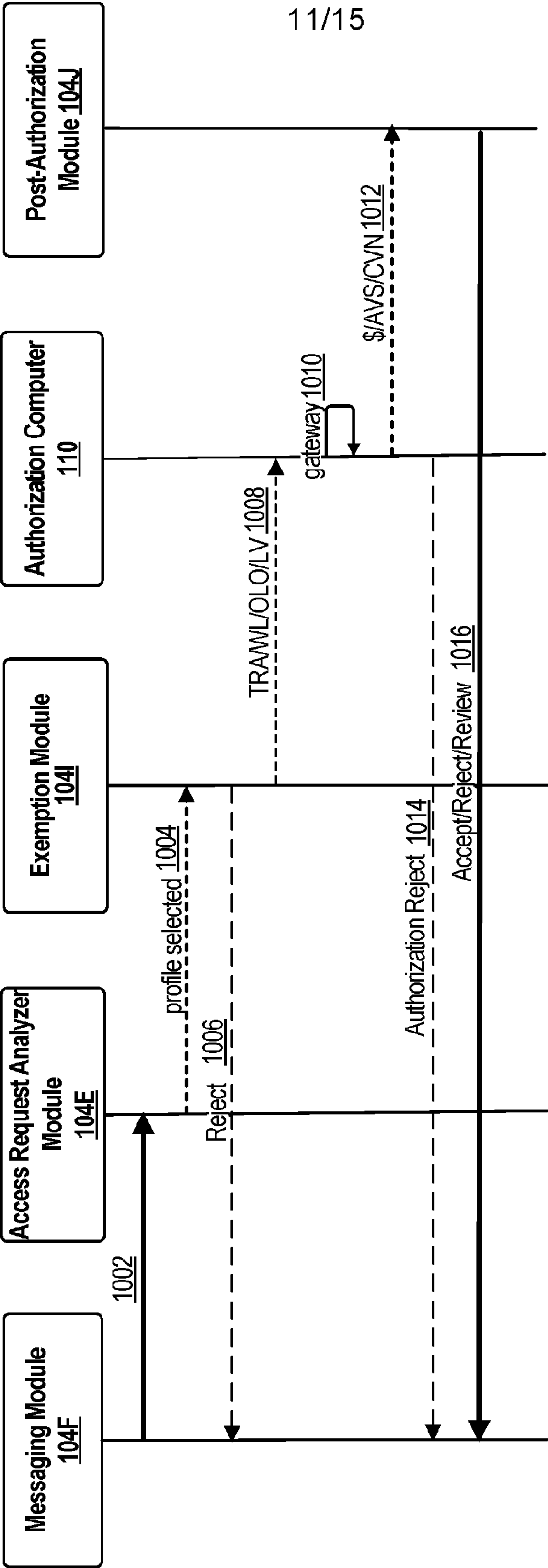


FIG. 10

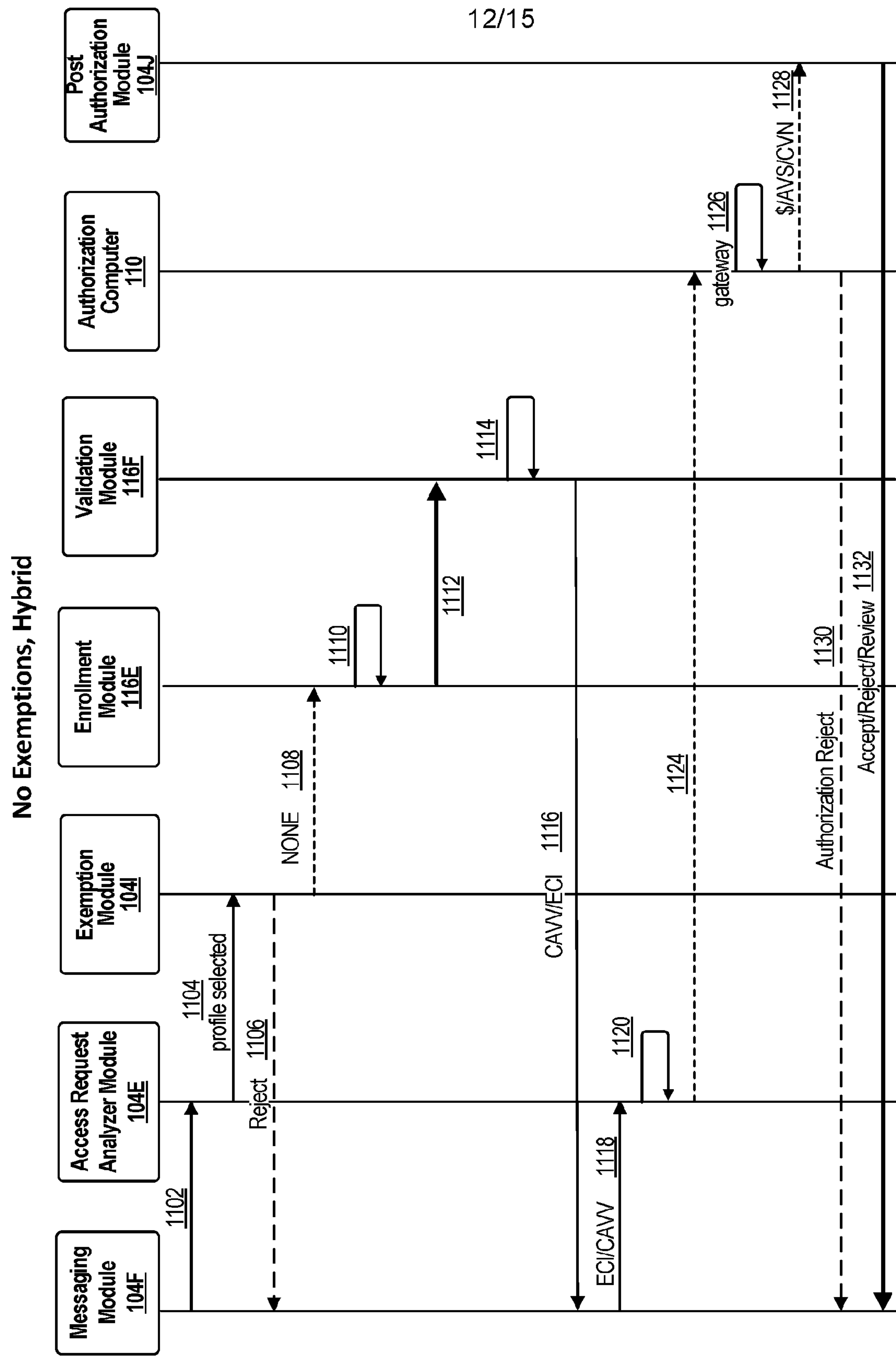


FIG. 11

Exemptions+Hybrid Authentication for Risk

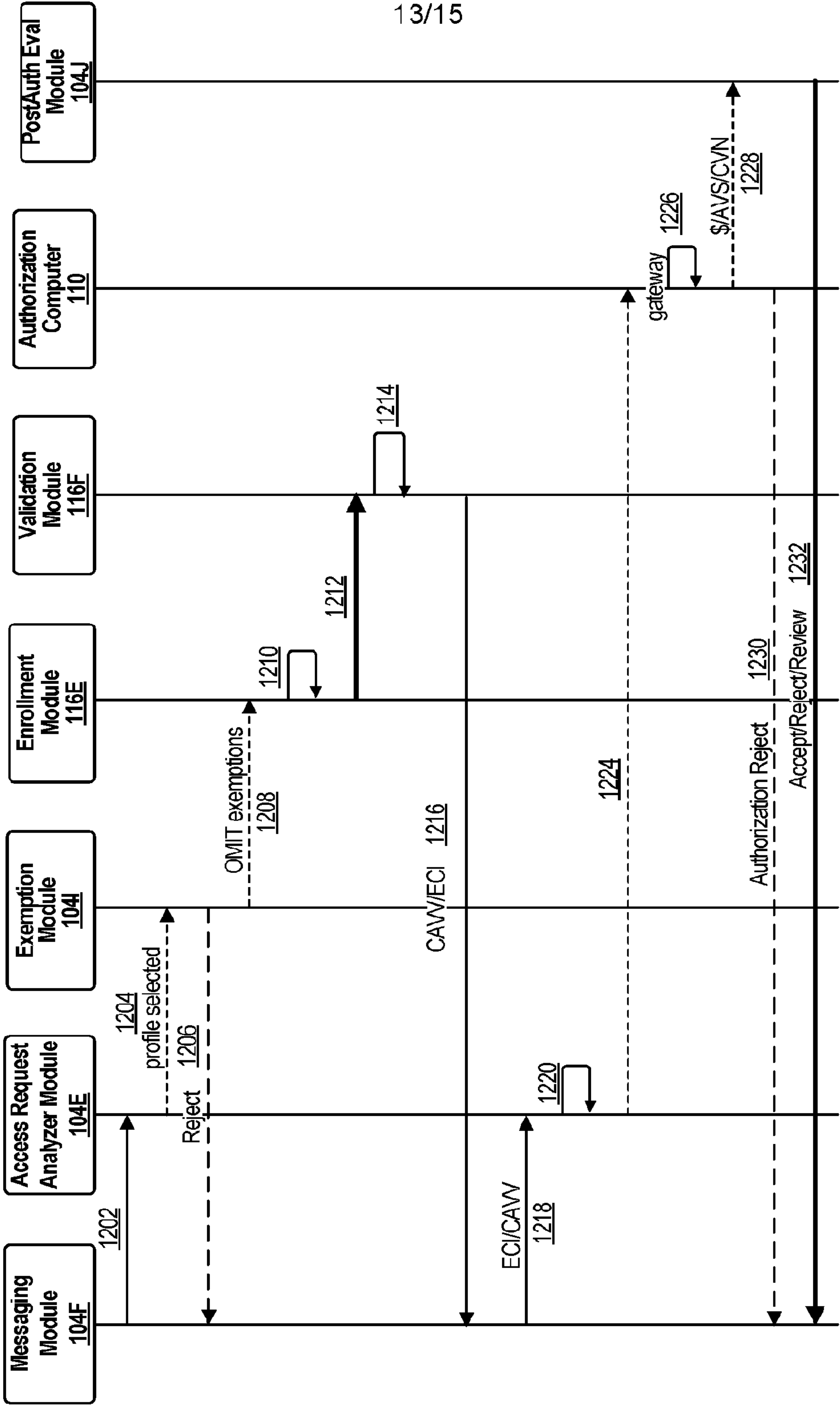


FIG. 12

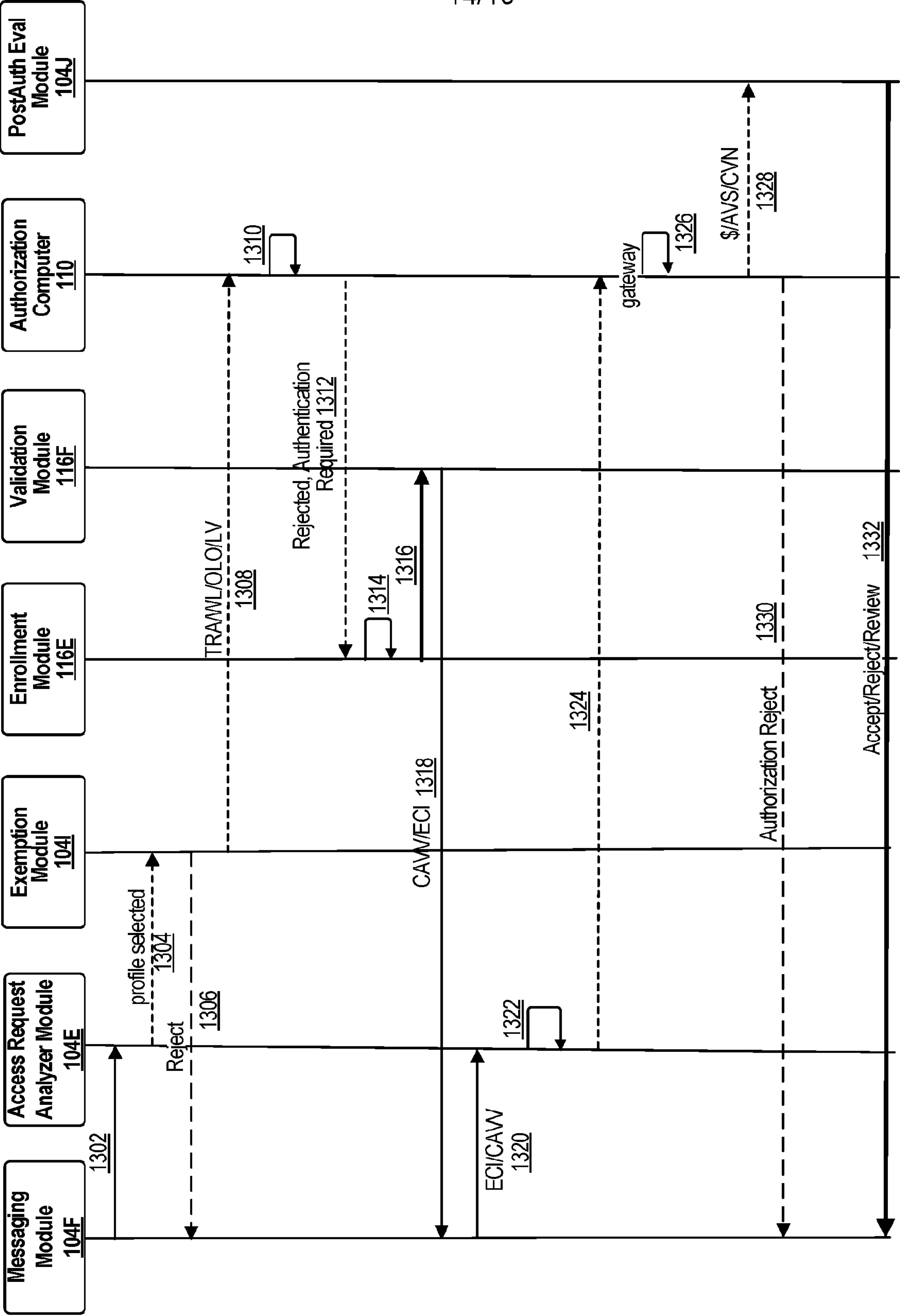


FIG. 13

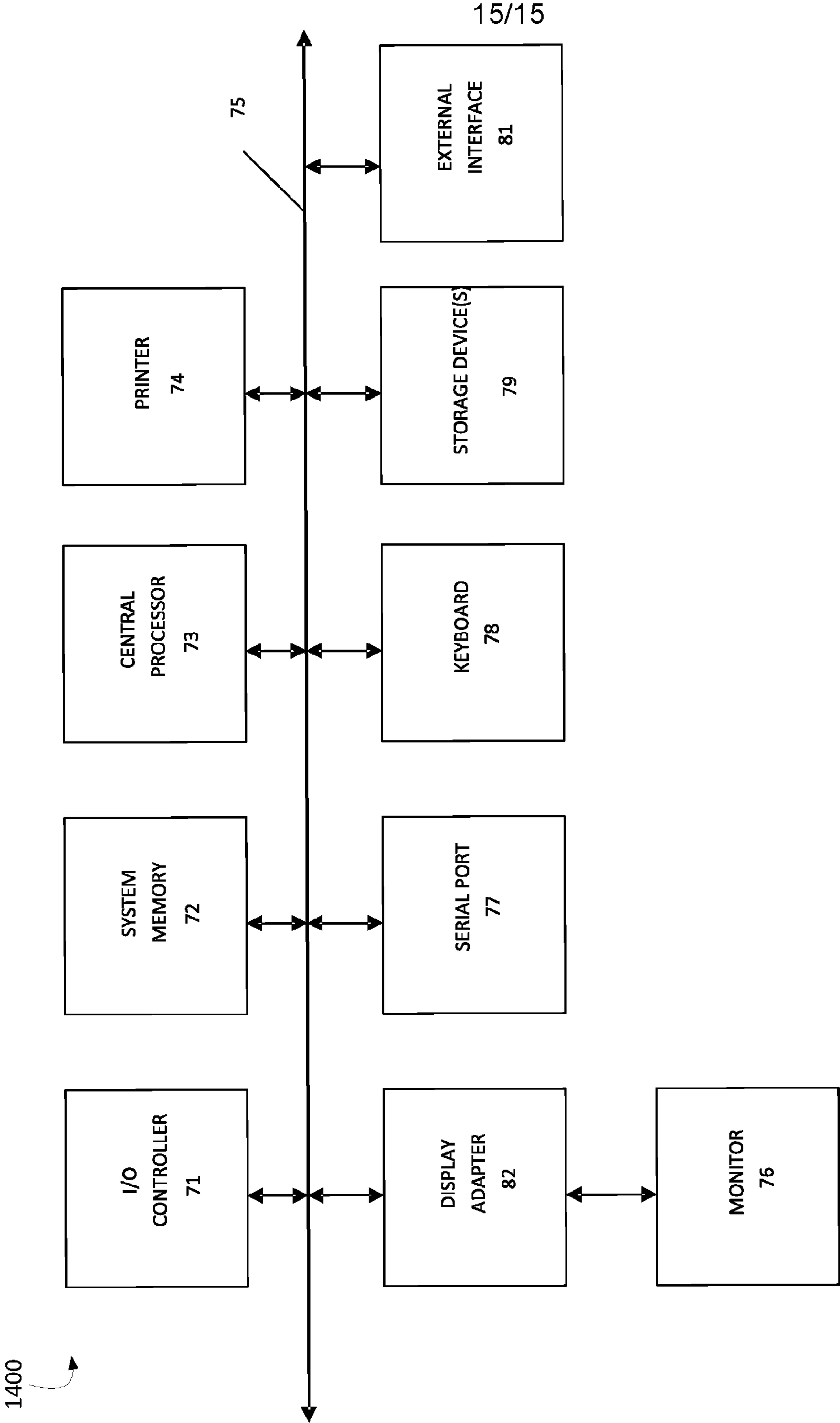


FIG. 14