

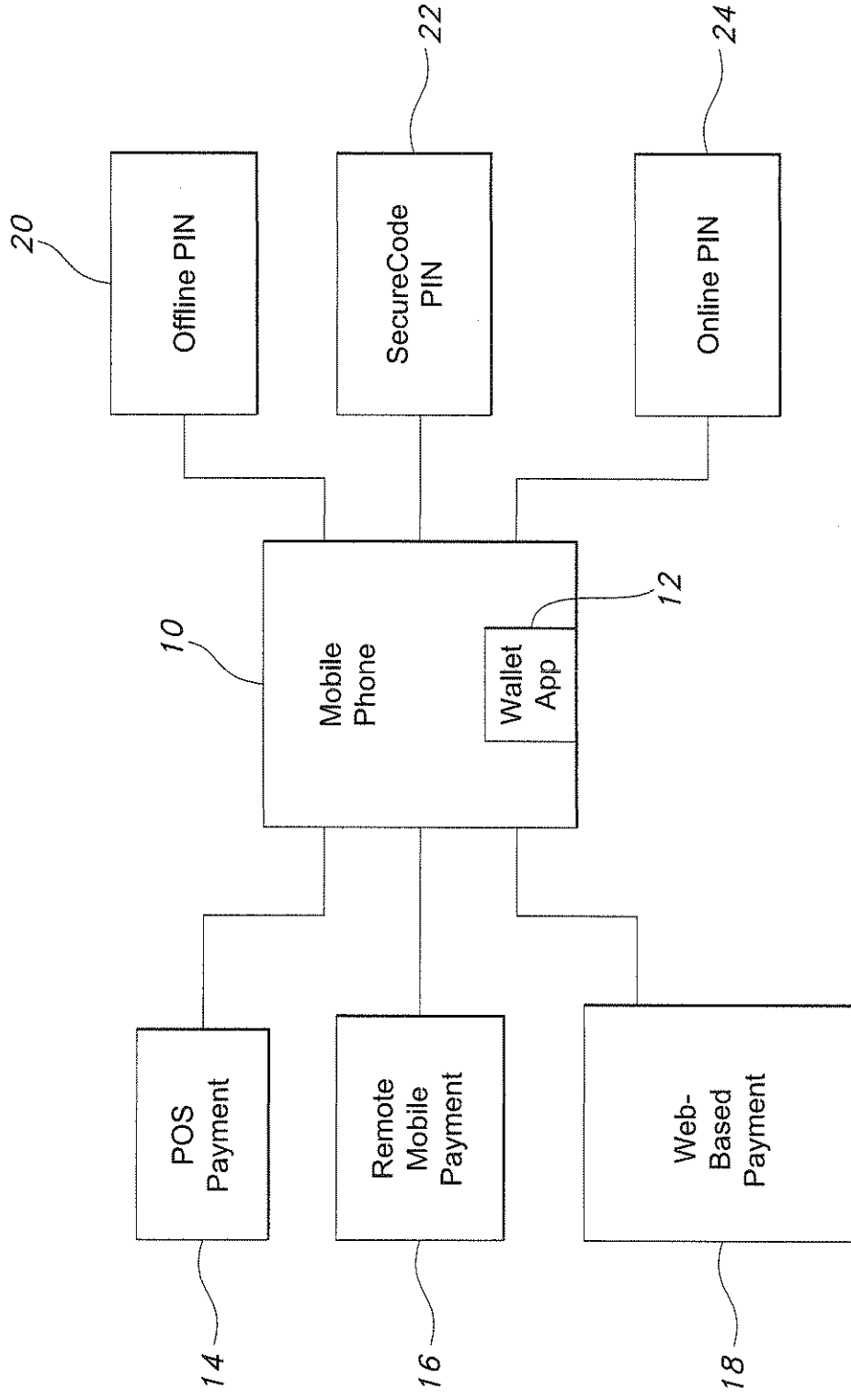


FIG. 1

FIG. 2

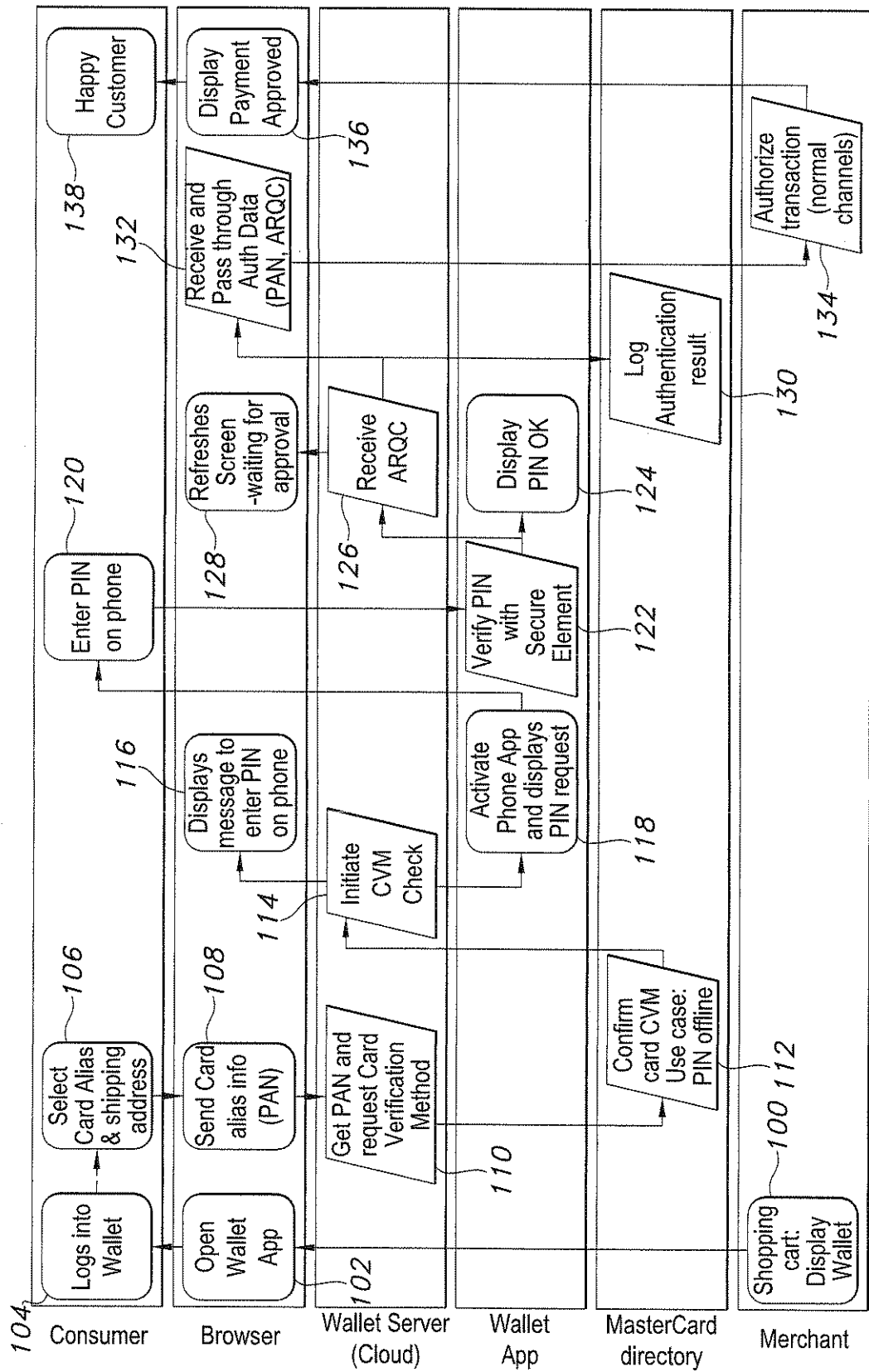


FIG. 3

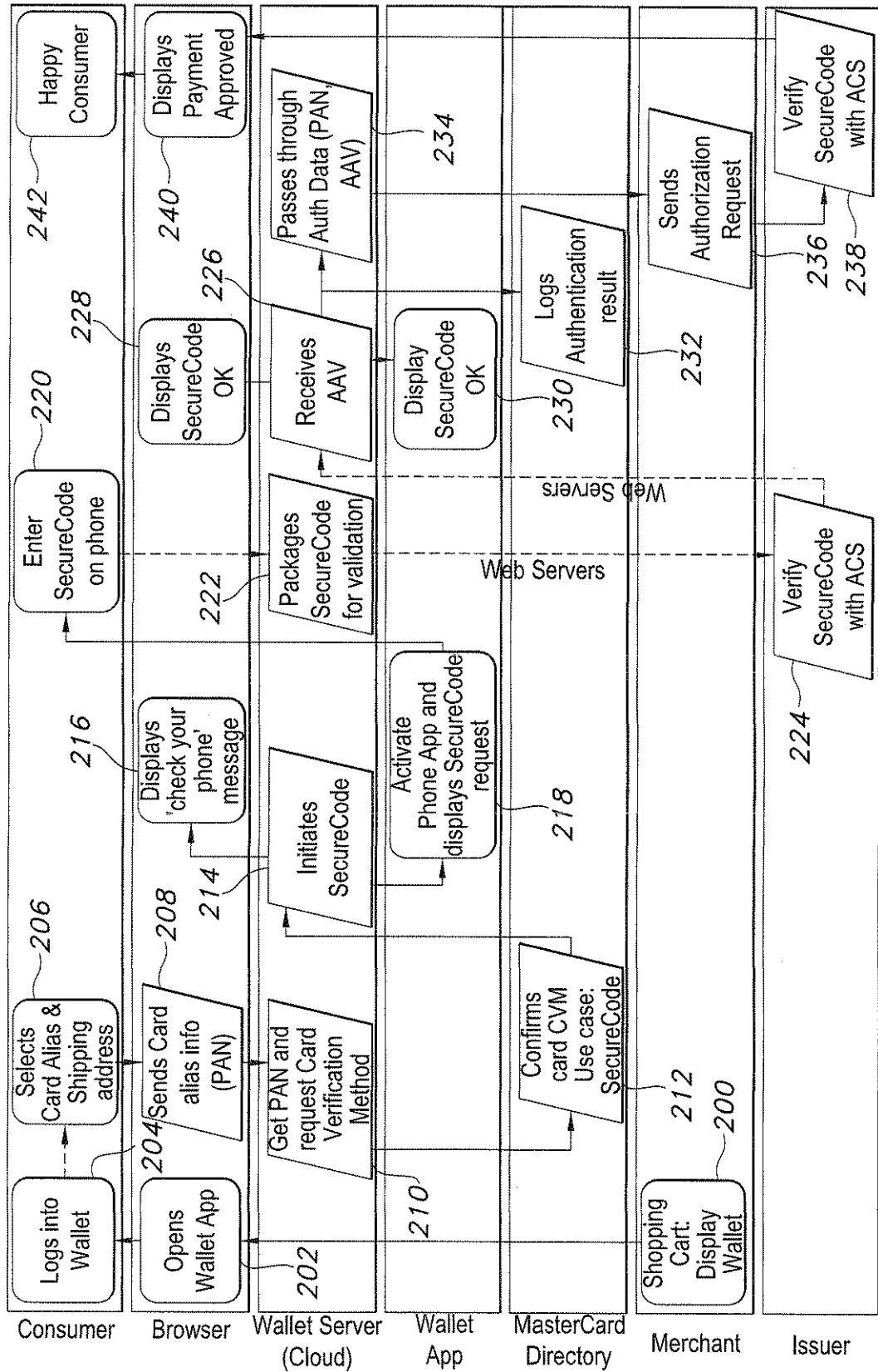


FIG. 4

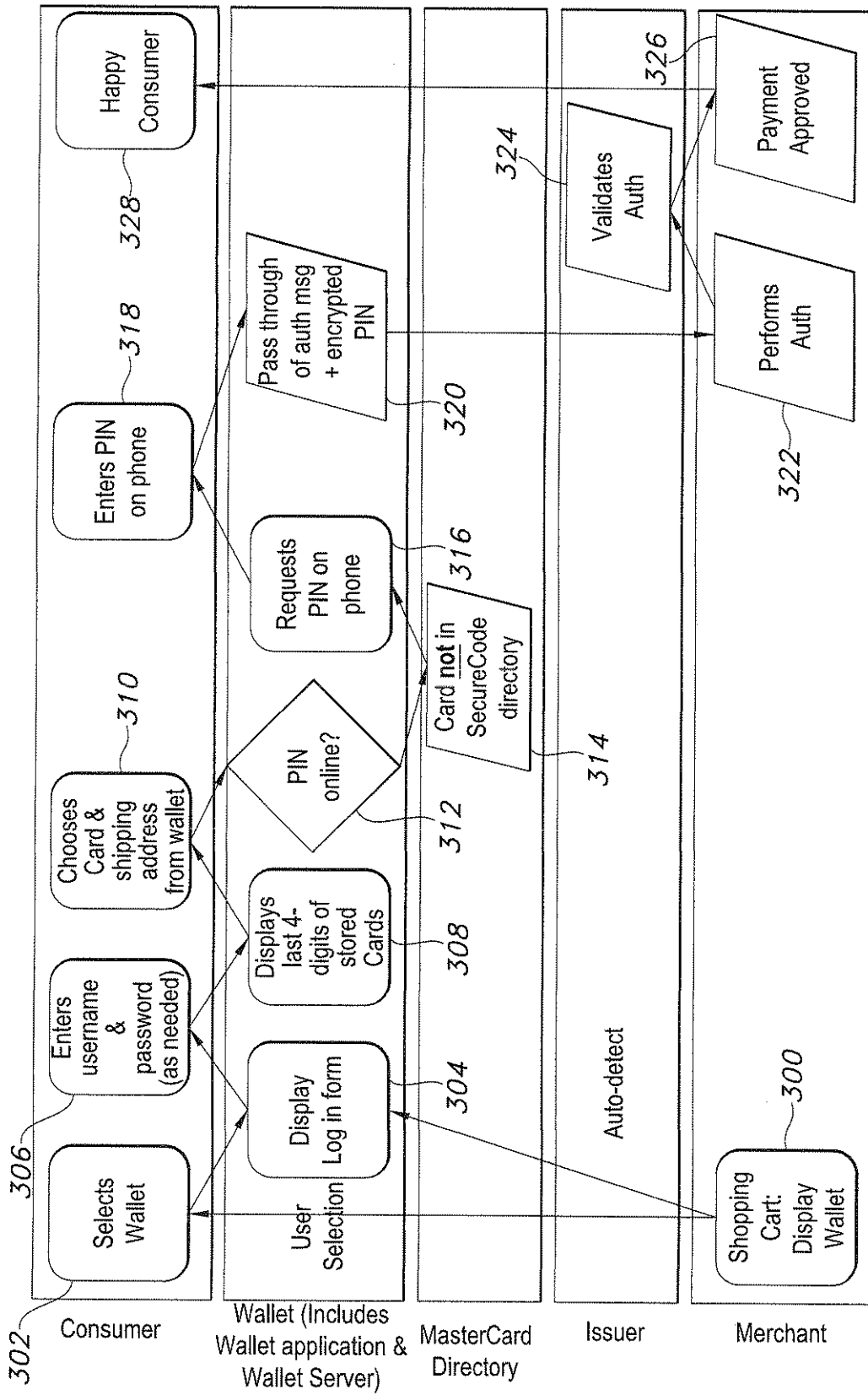
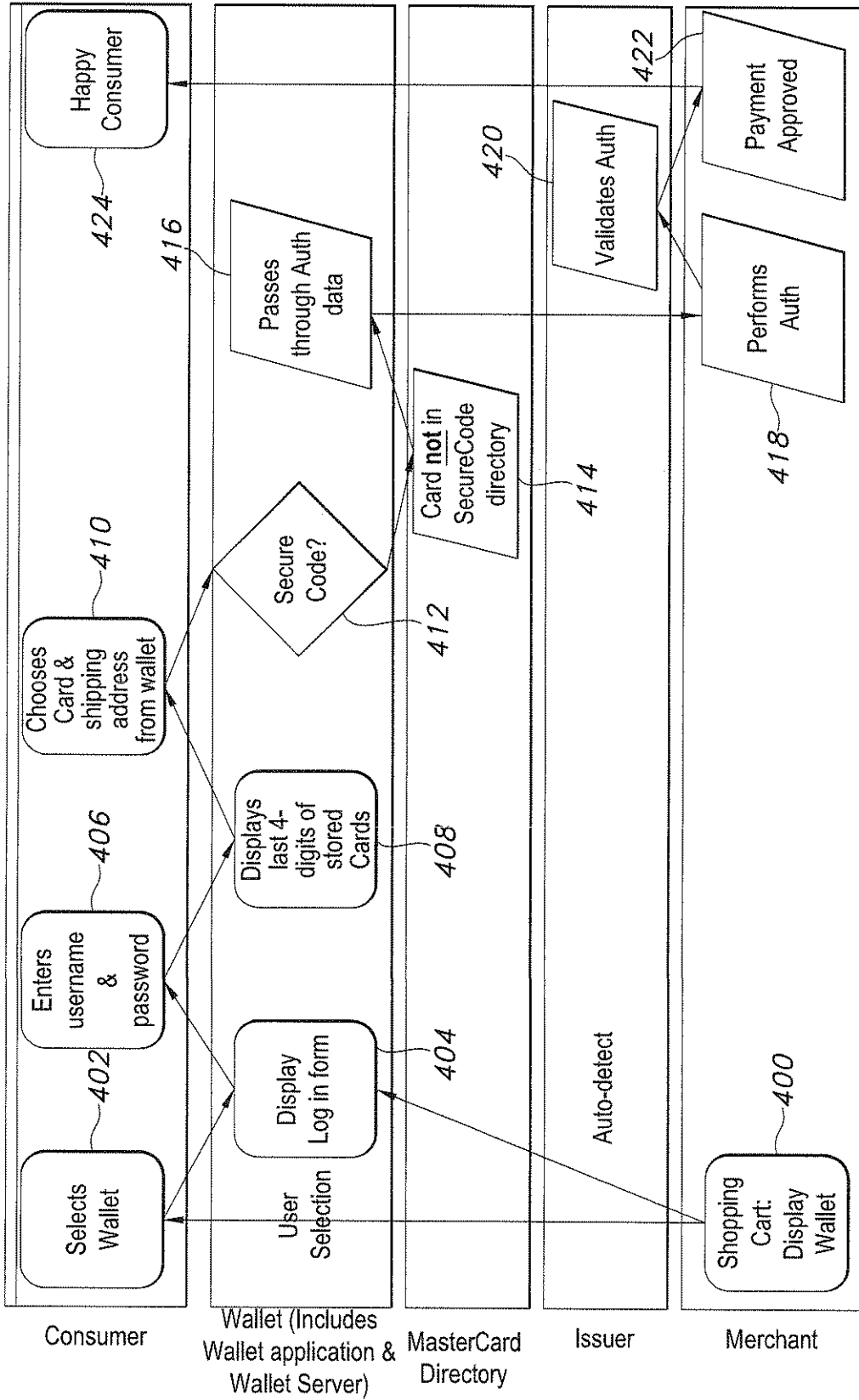
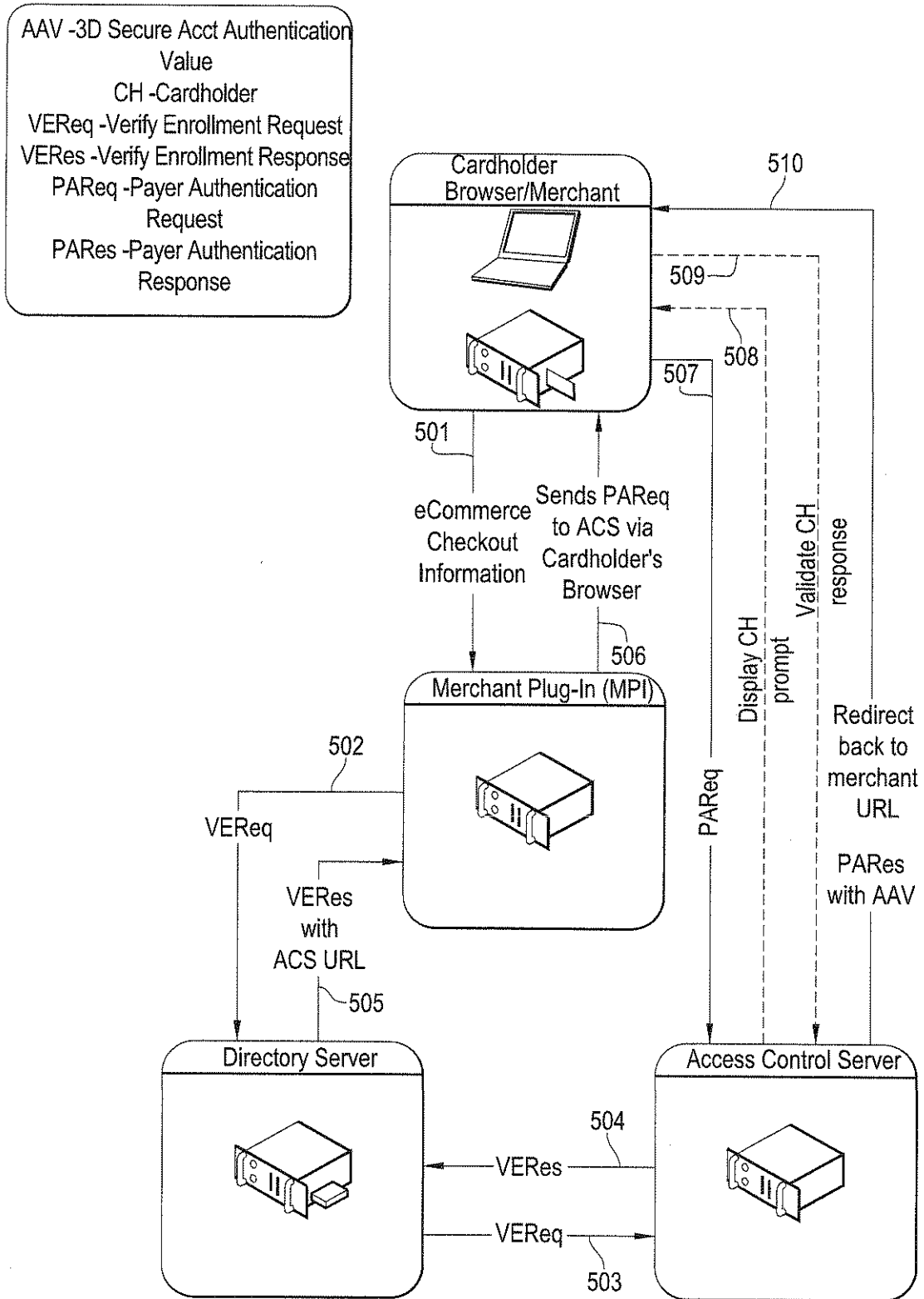


FIG. 5





Existing 3D Secure Implementation

FIG. 6

FIG. 7 601

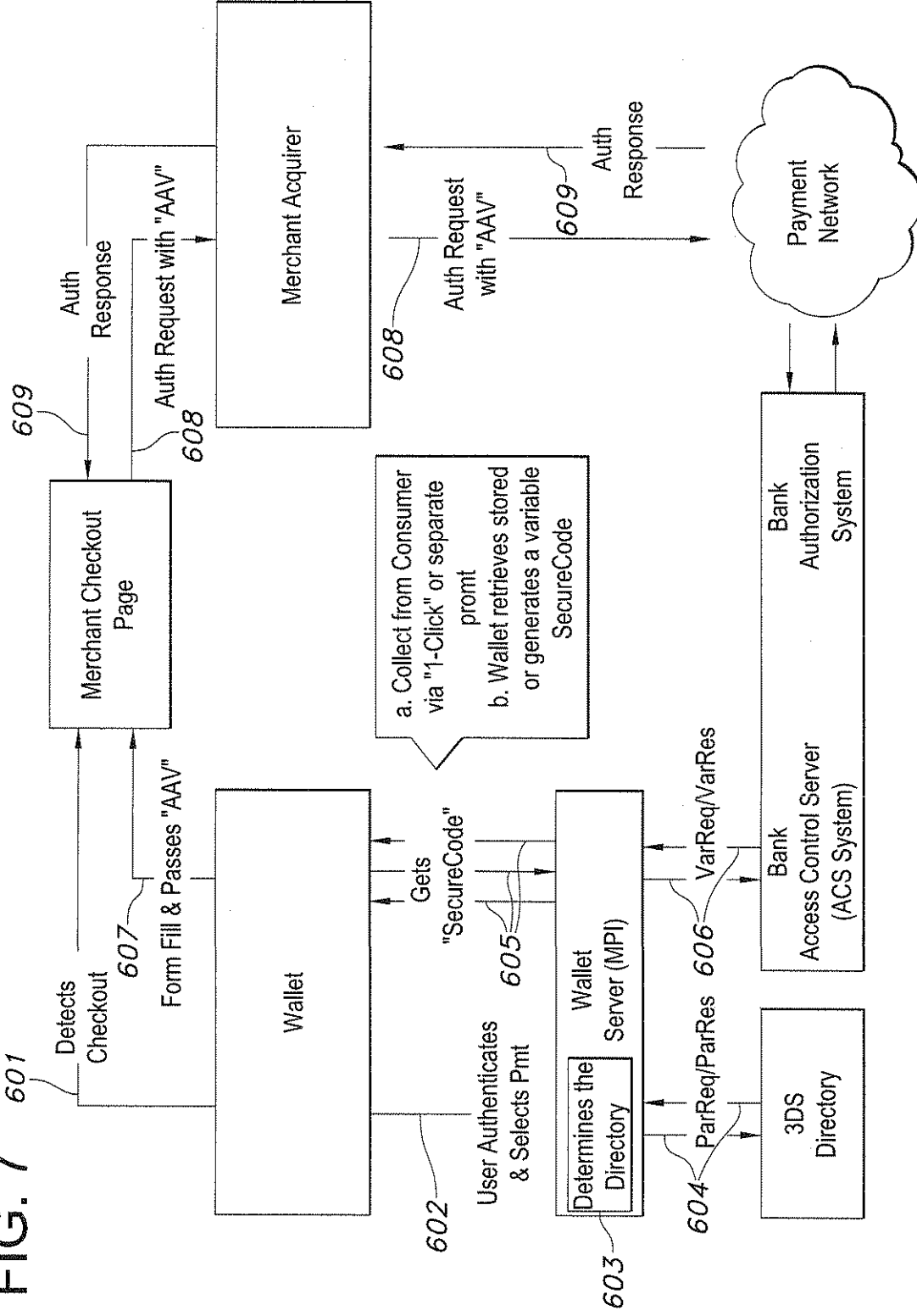




FIG. 8

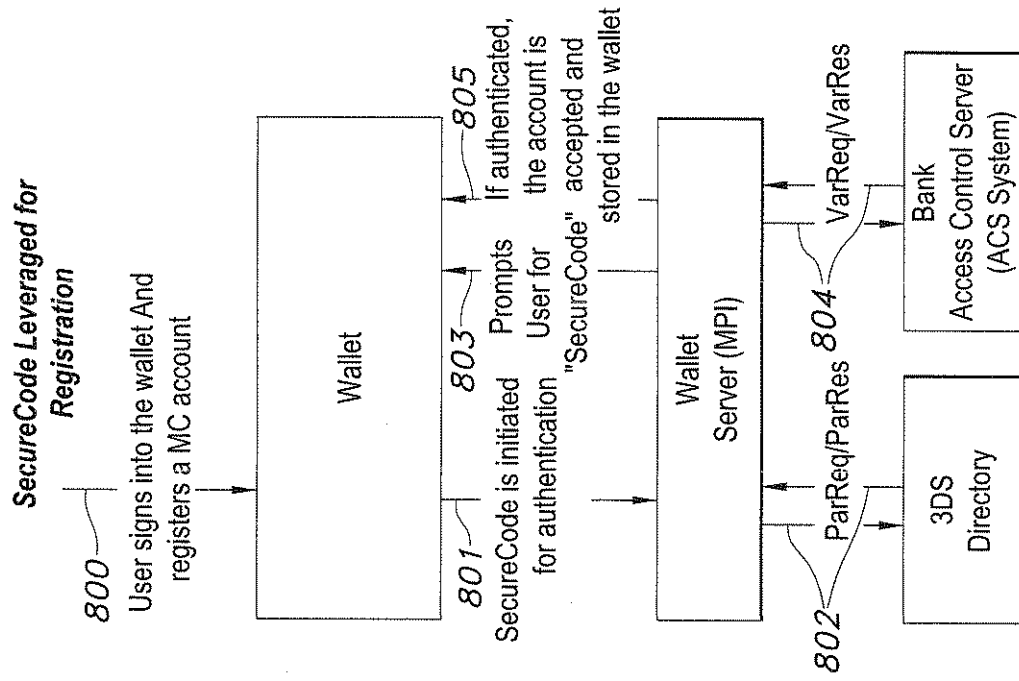


FIG. 9A

Subsequent Authentication of Purchase Transactions

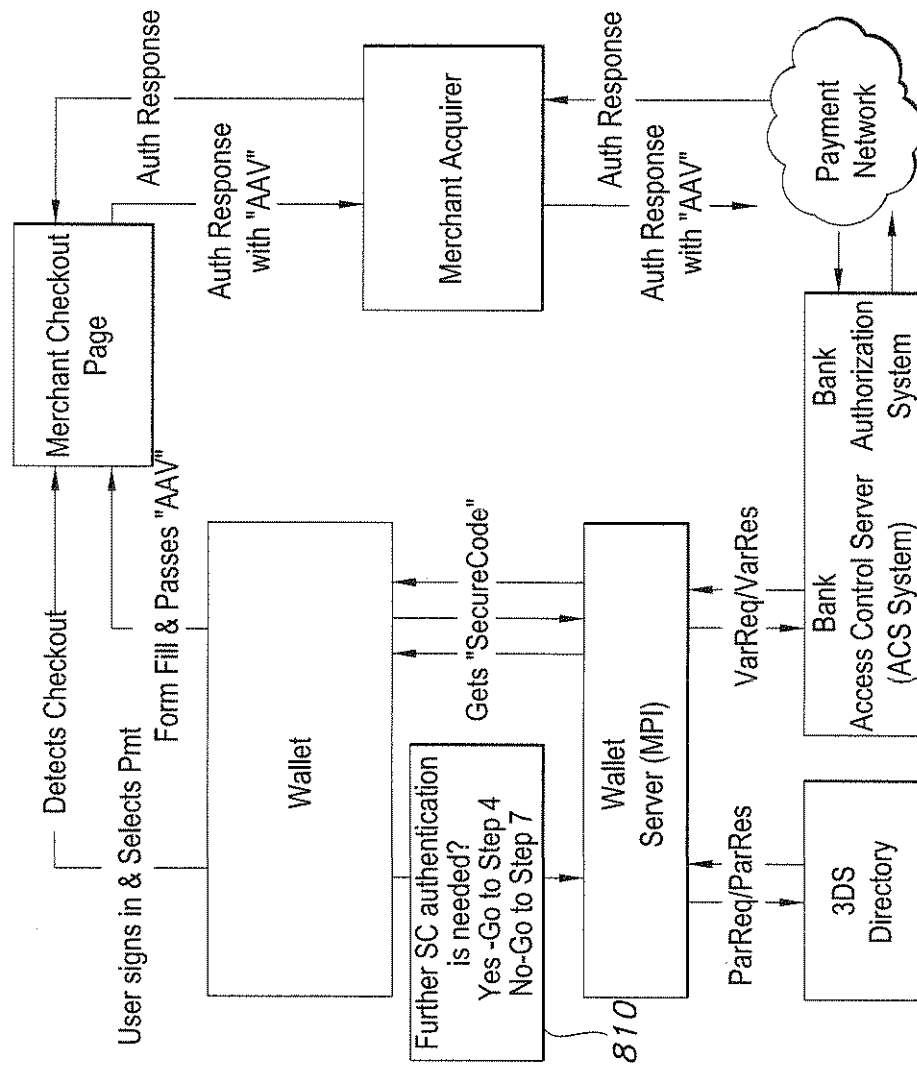
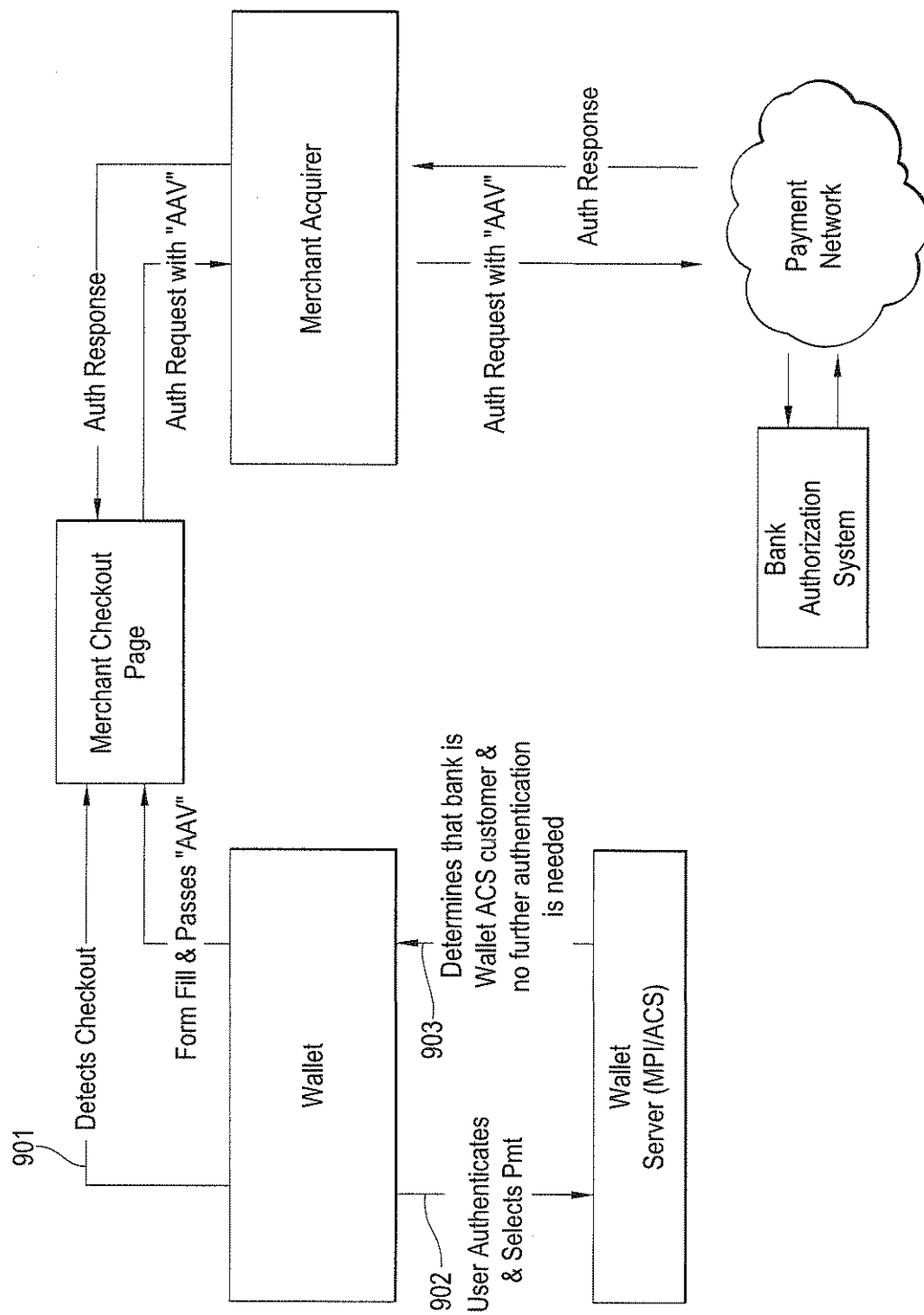


FIG. 9B



11/11

FIG. 10