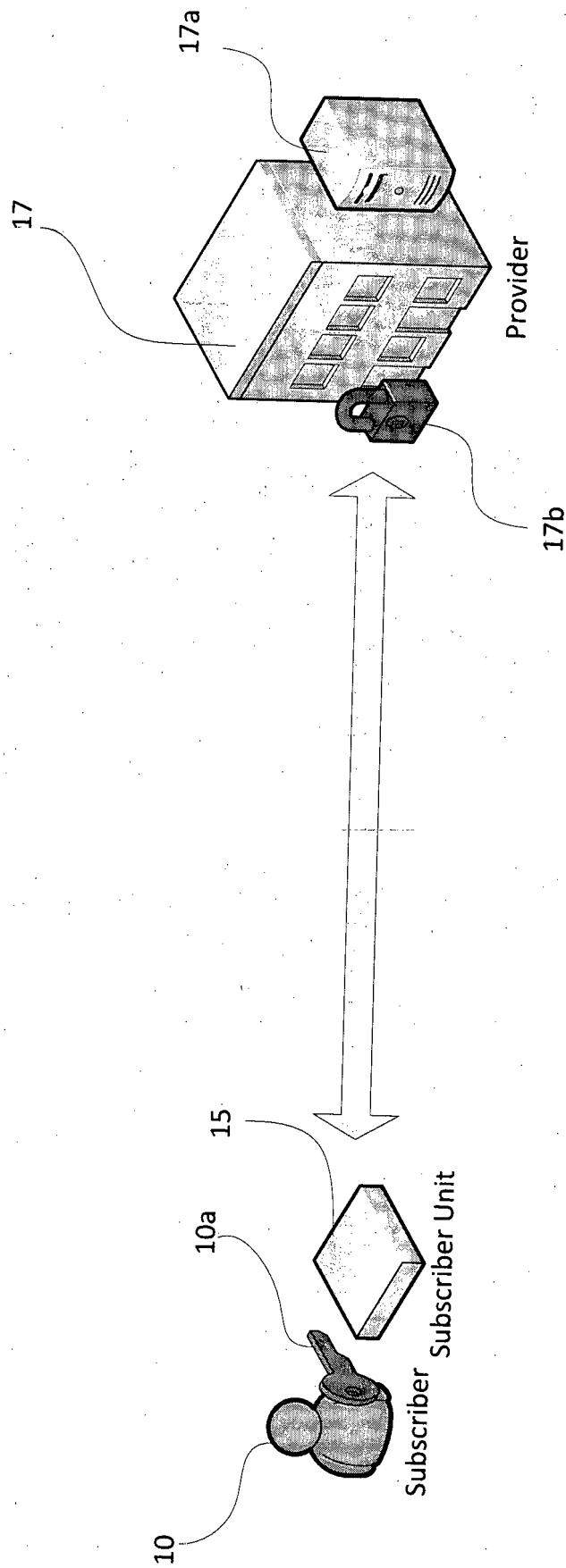




PRIOR ART

Fig. 1

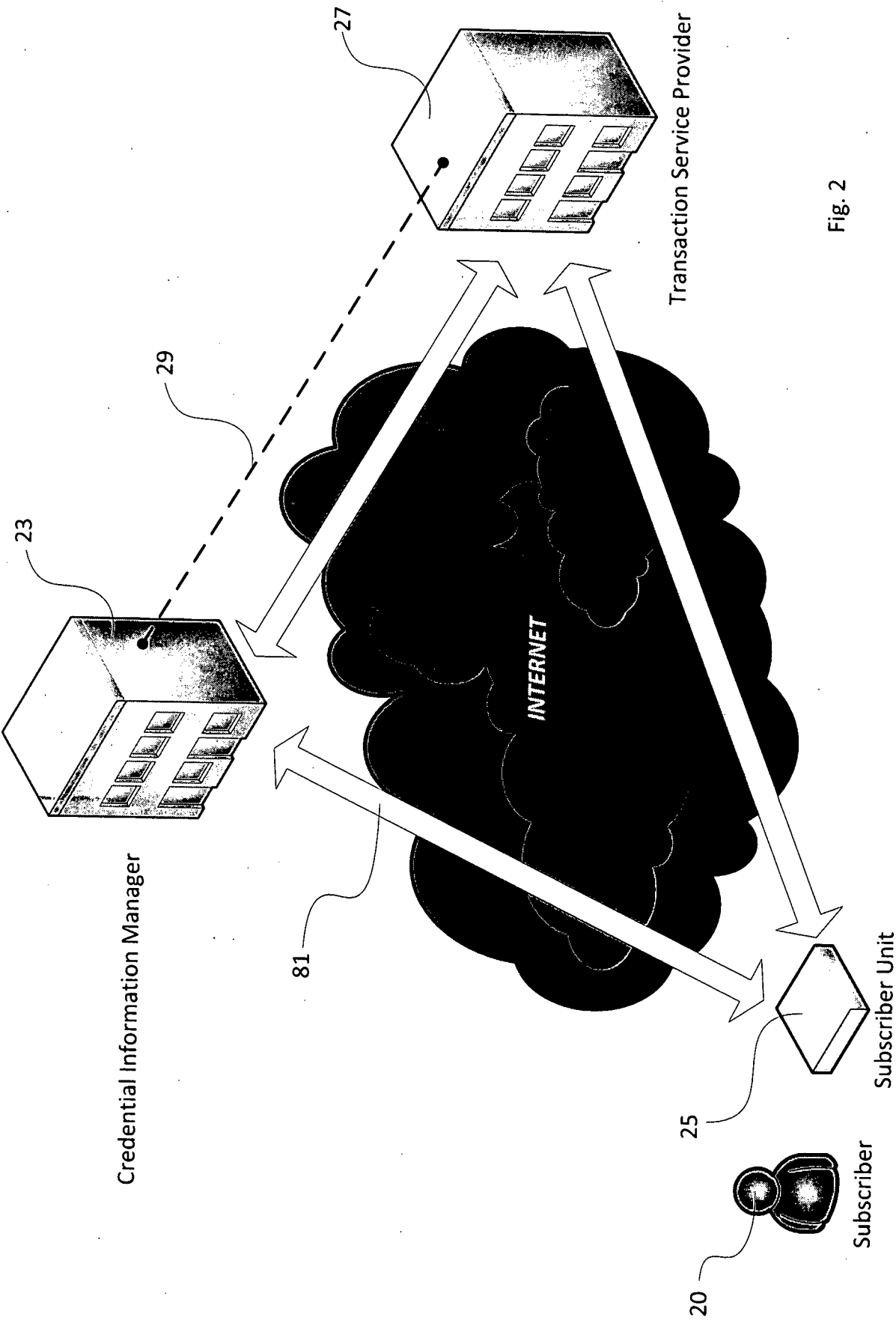


Fig. 2

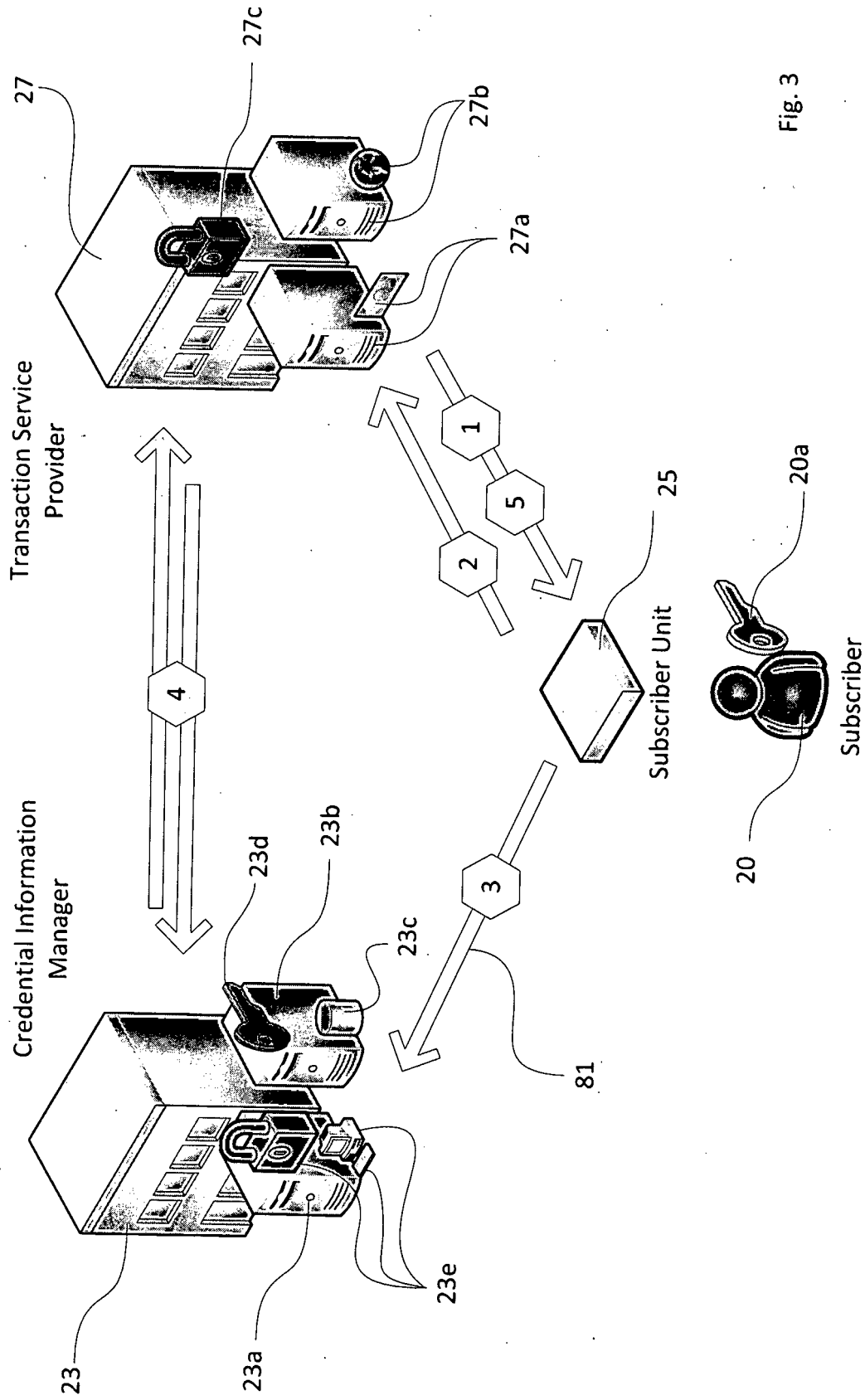


Fig. 3

Fig. 4 Method of using Cyber ID (Process beginning with the Transaction Service Provider)

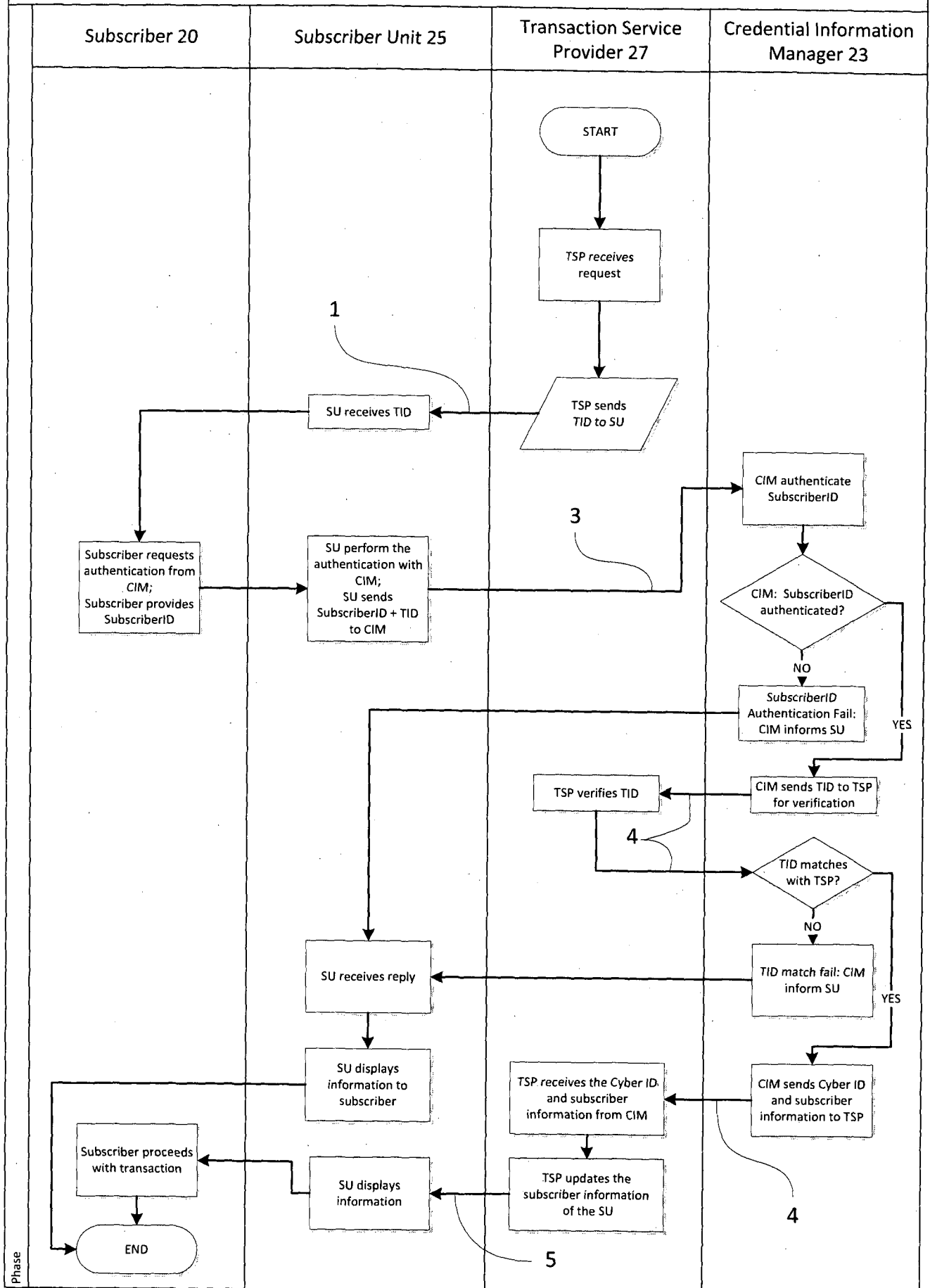
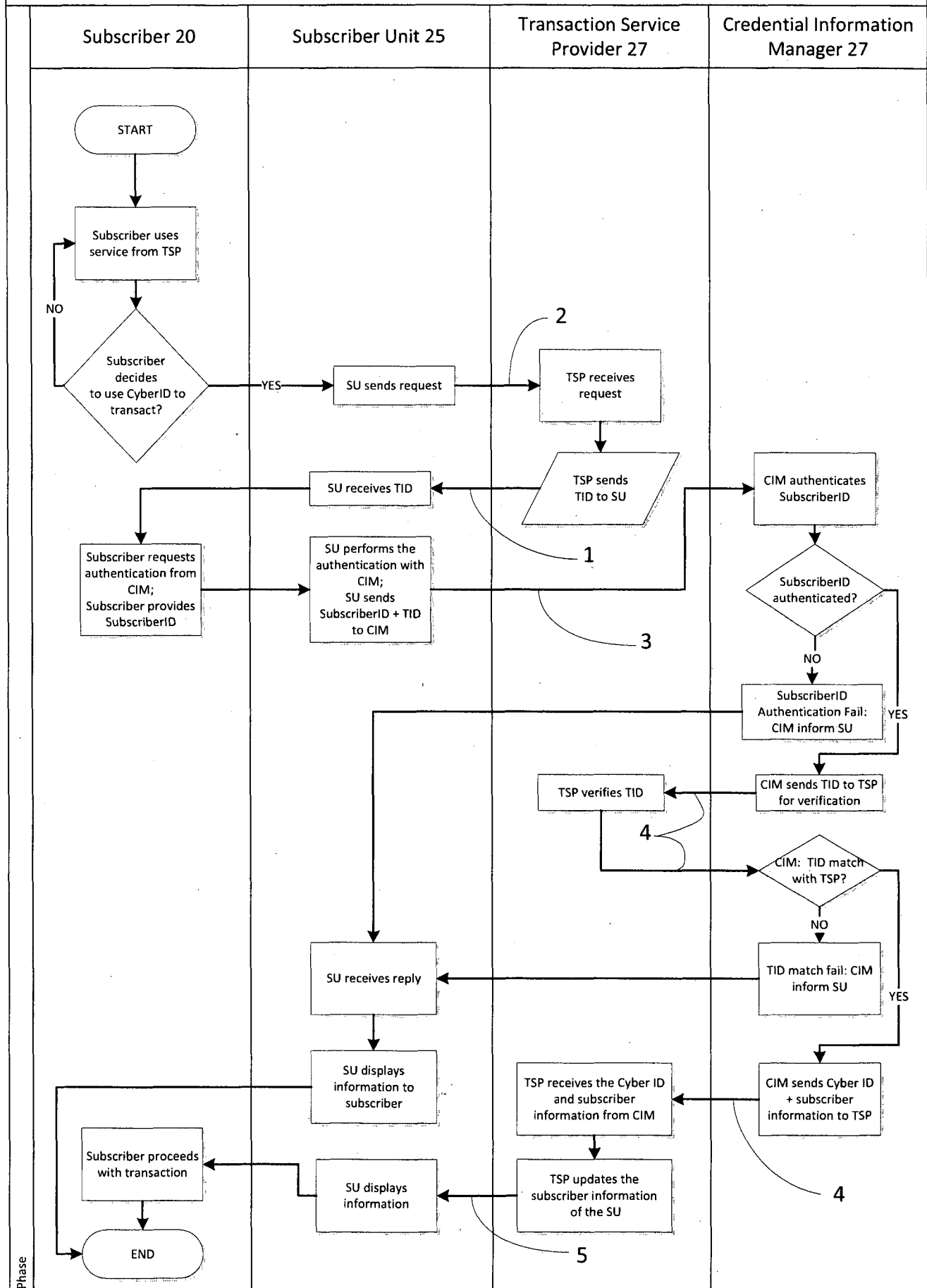
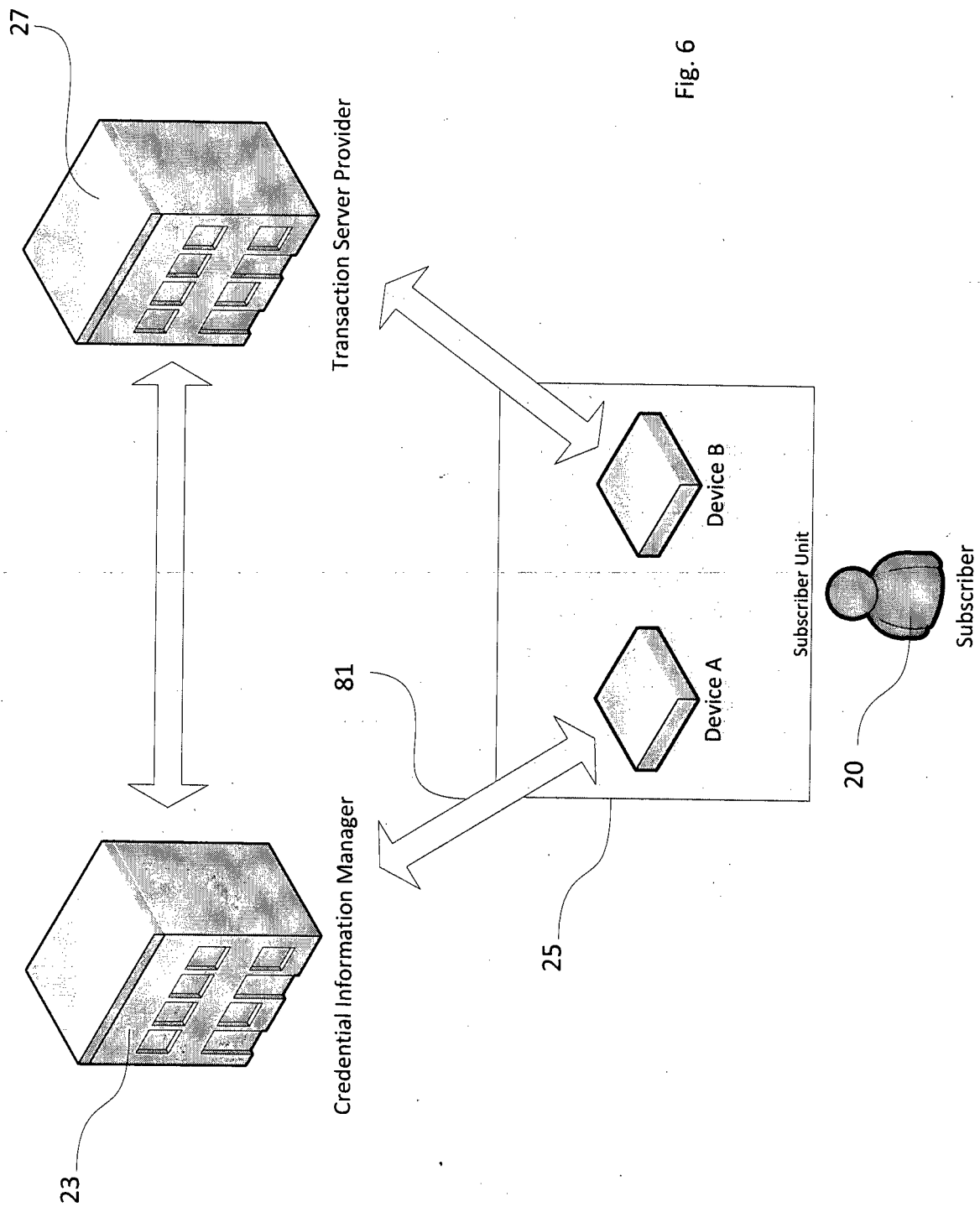


Fig. 5 Method of using Cyber ID (Process beginning with the subscriber)





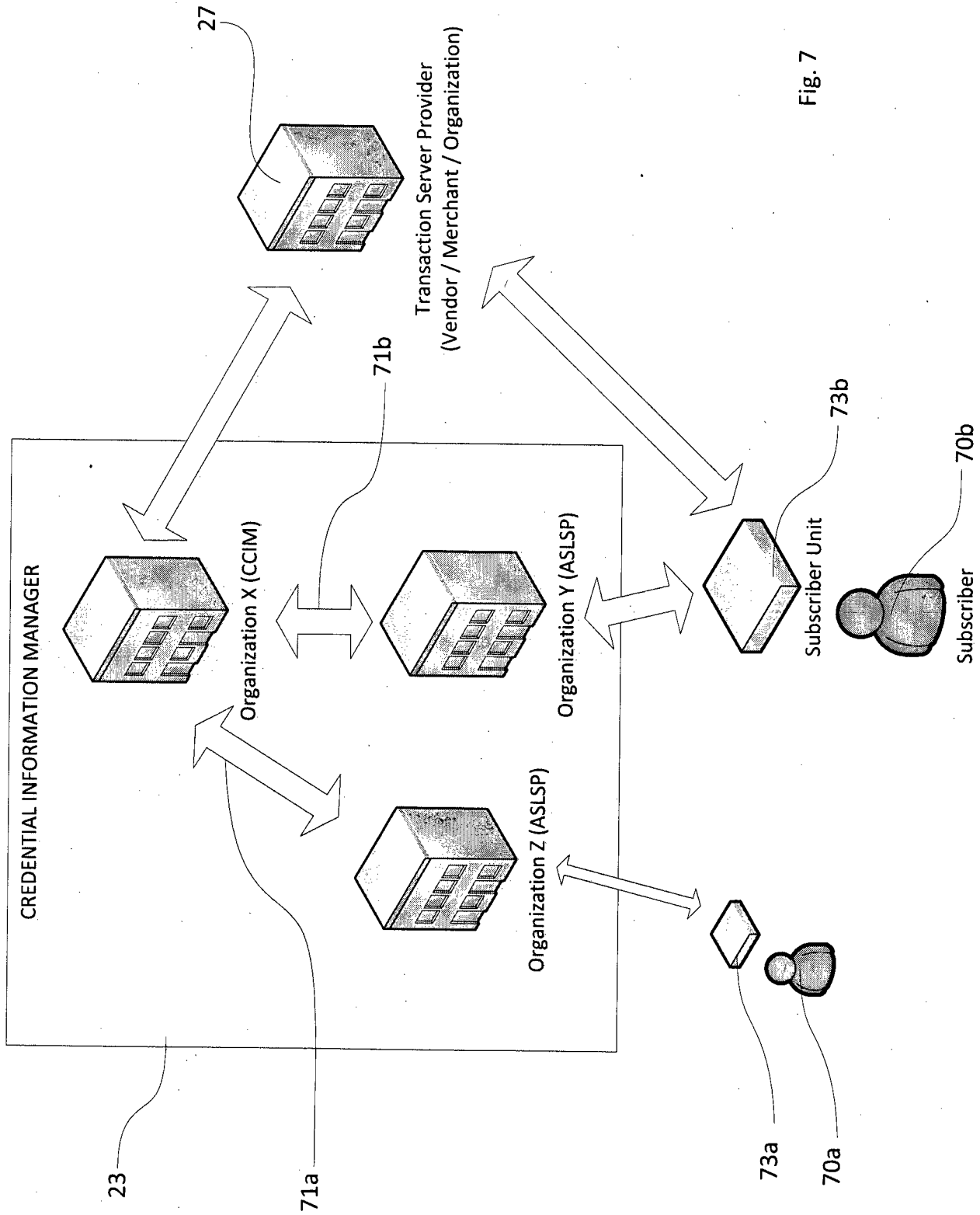


Fig. 7

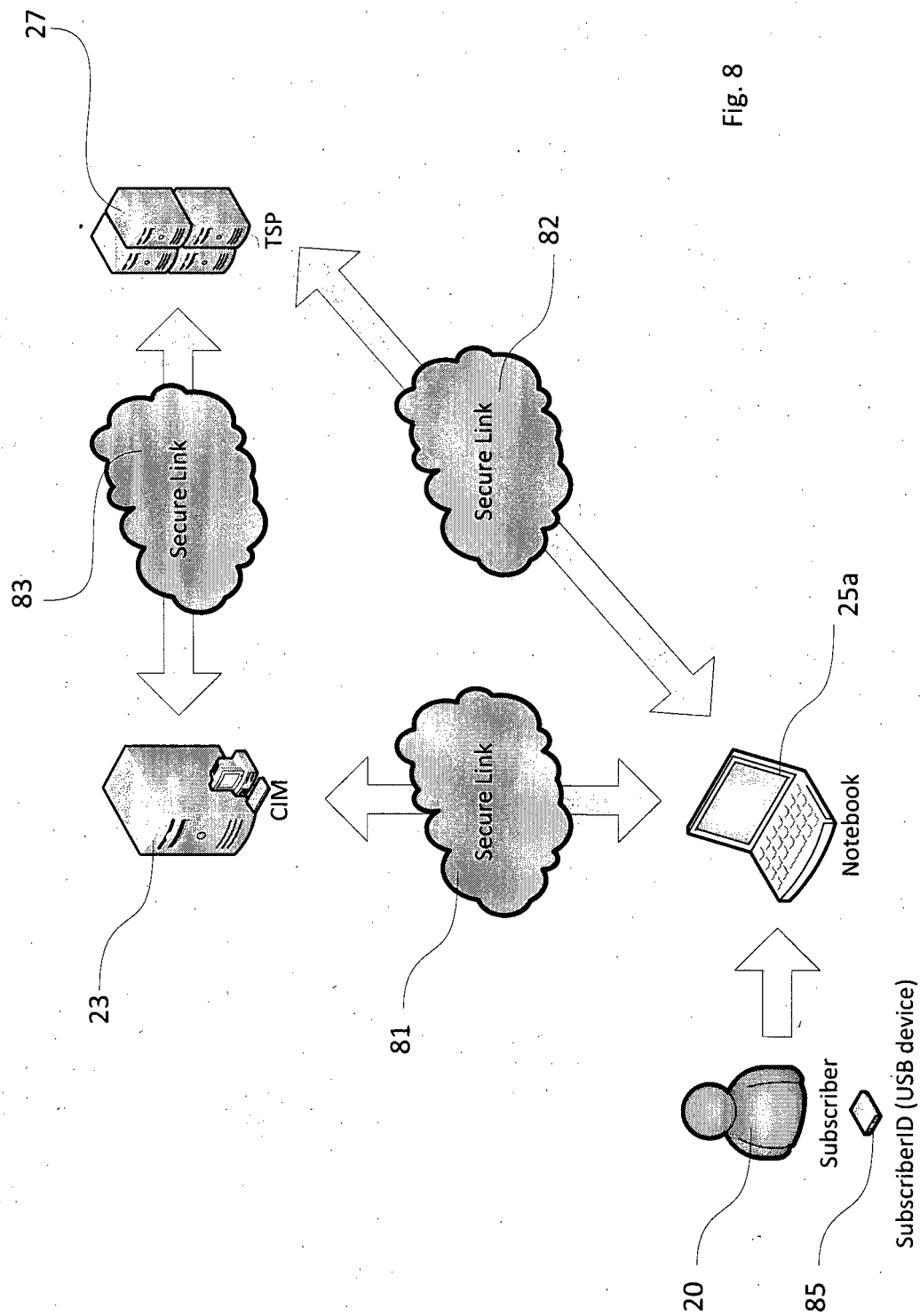


Fig. 8

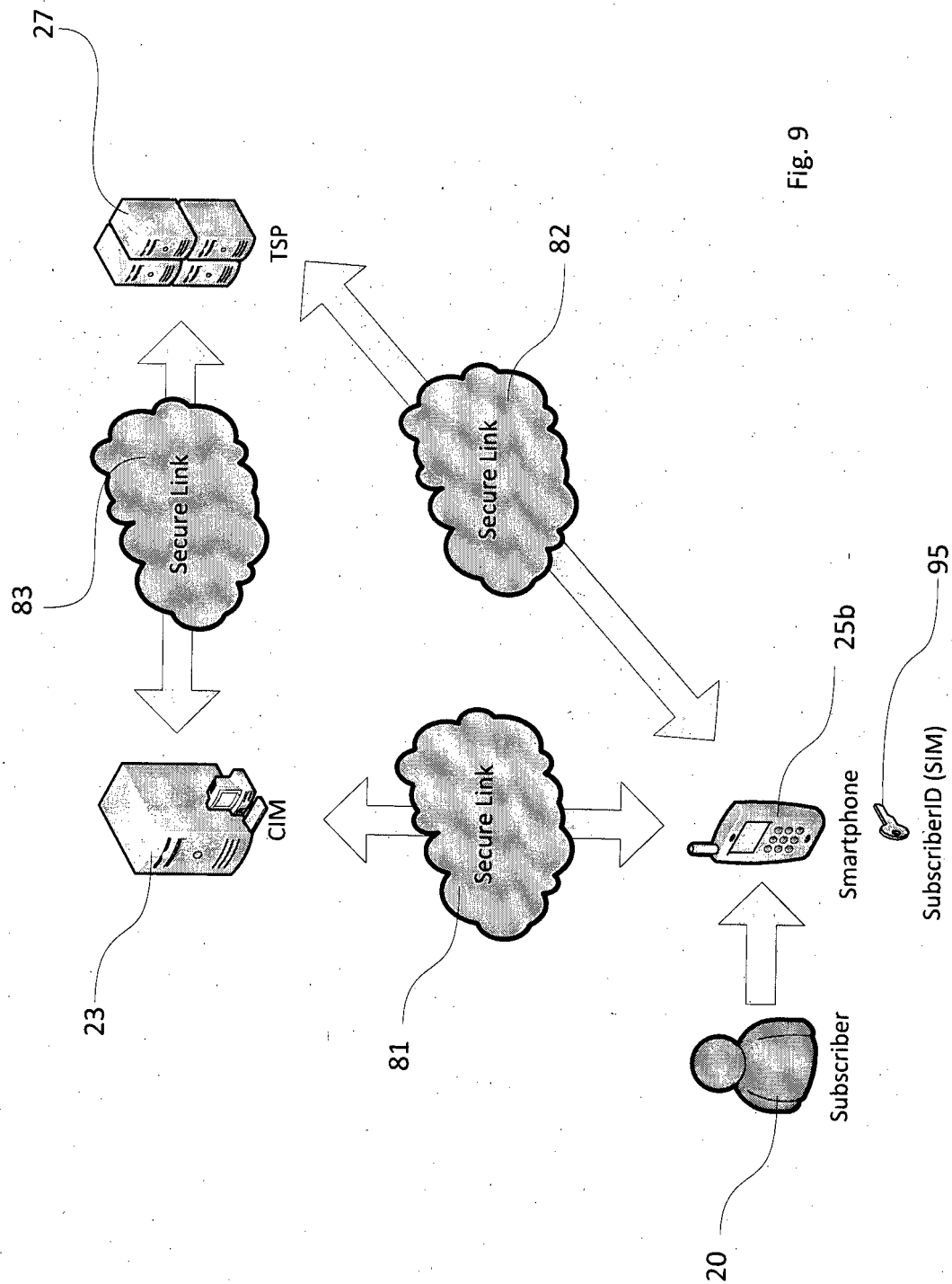


Fig. 9

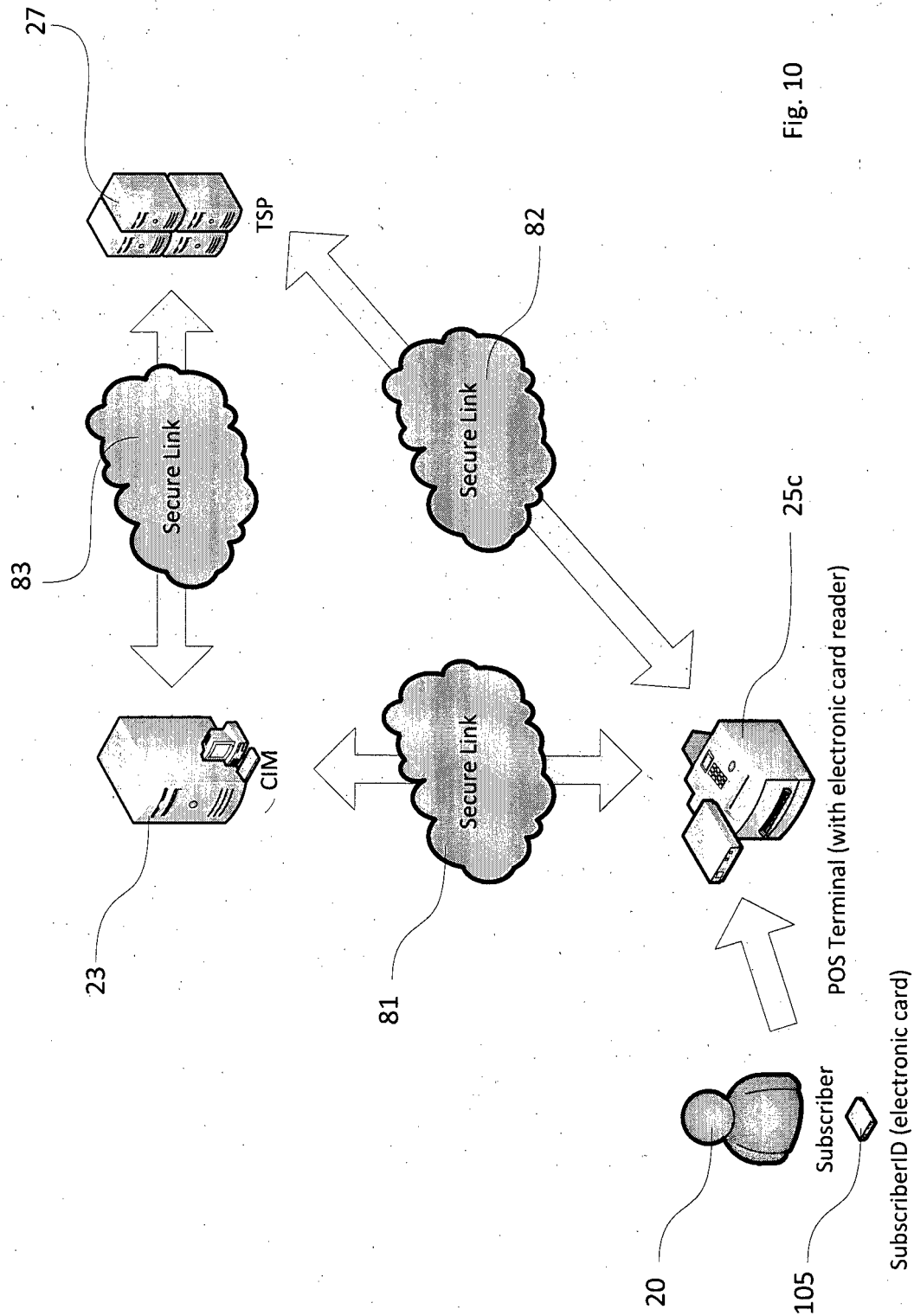


Fig. 10

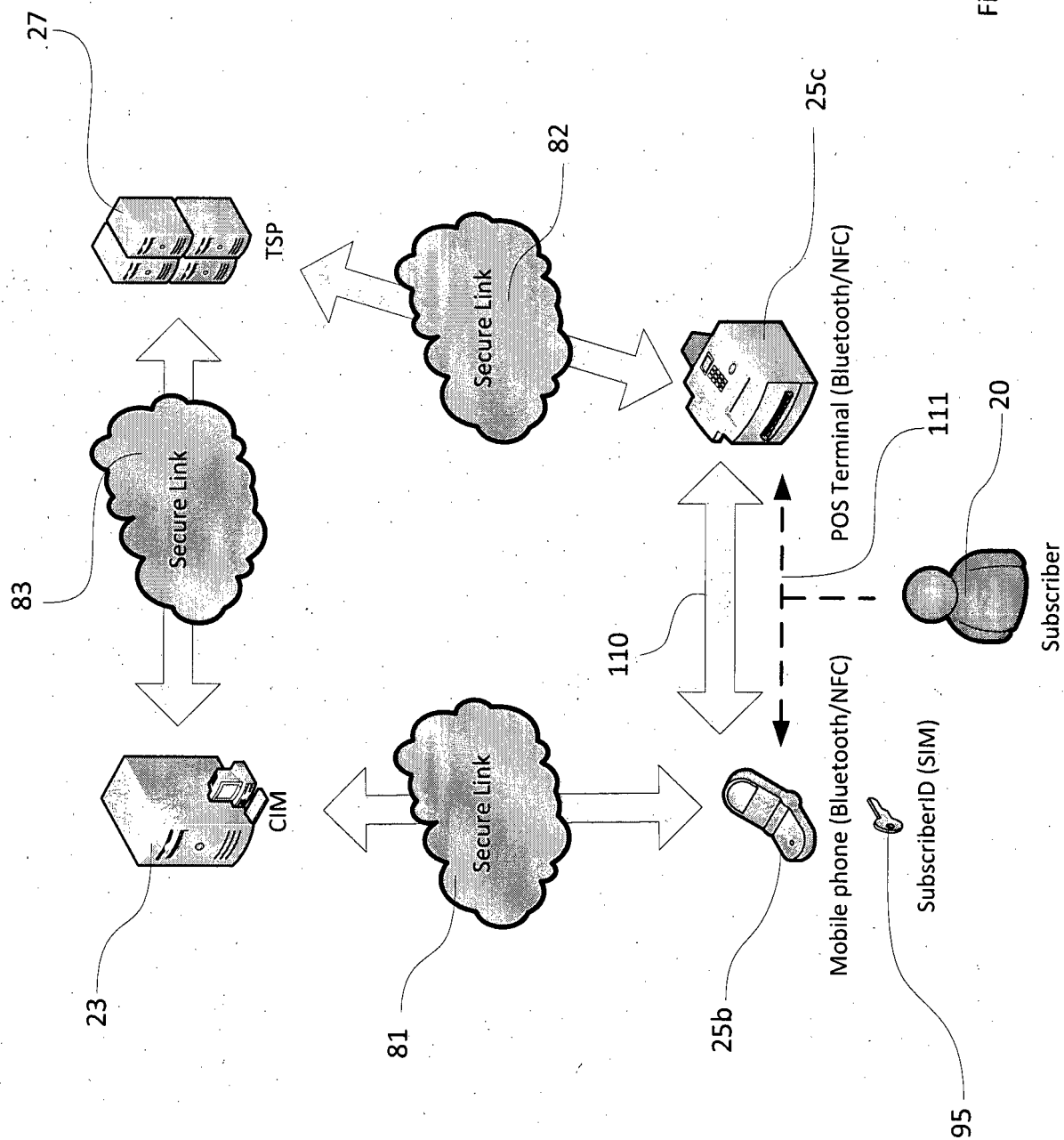


Fig. 11

Fig. 12

