

Chart 1

PUBLIC AND PRIVATE KEYS FOR MESSAGE ENCRYPTION

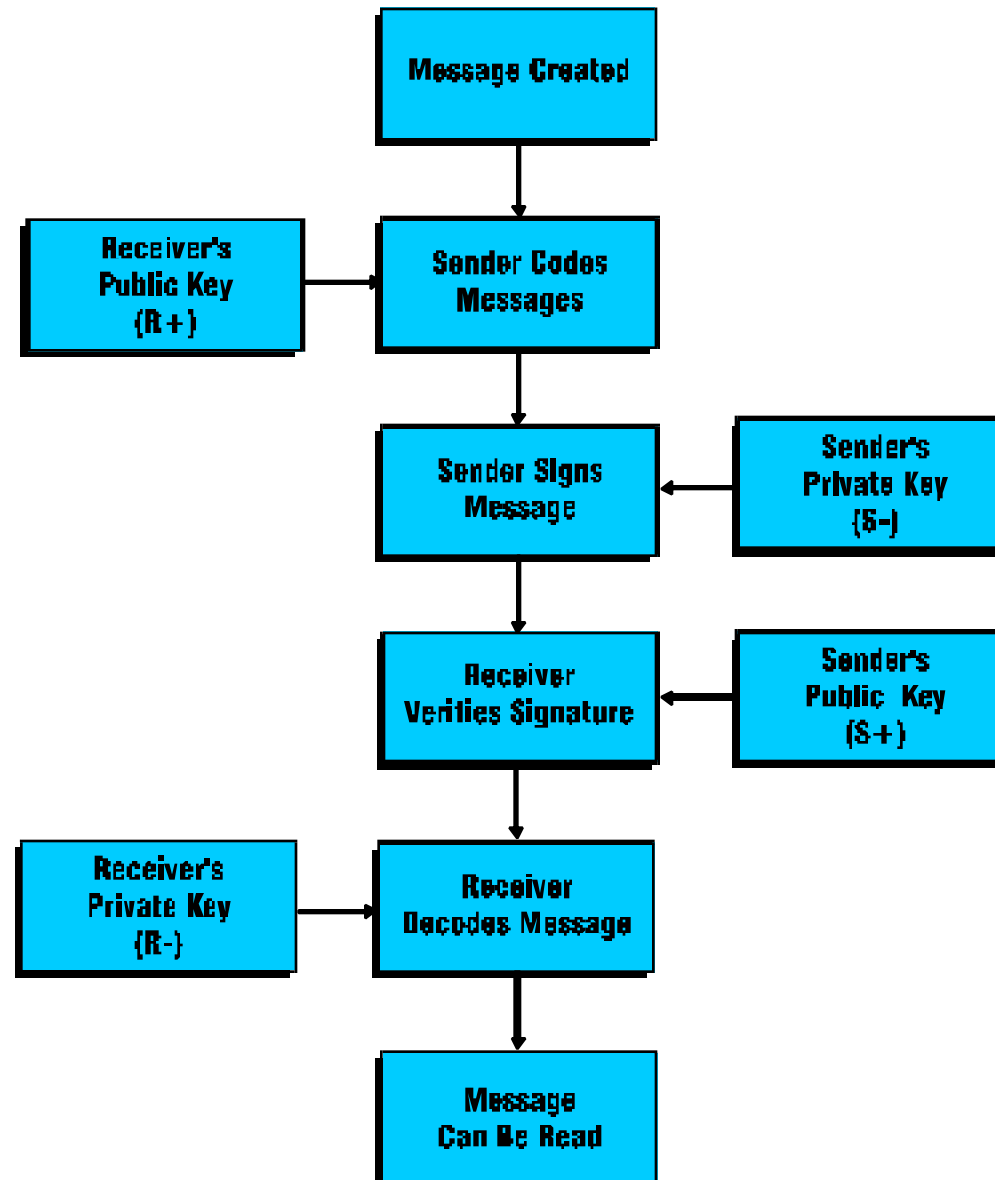


Chart 2
Electronic Checks

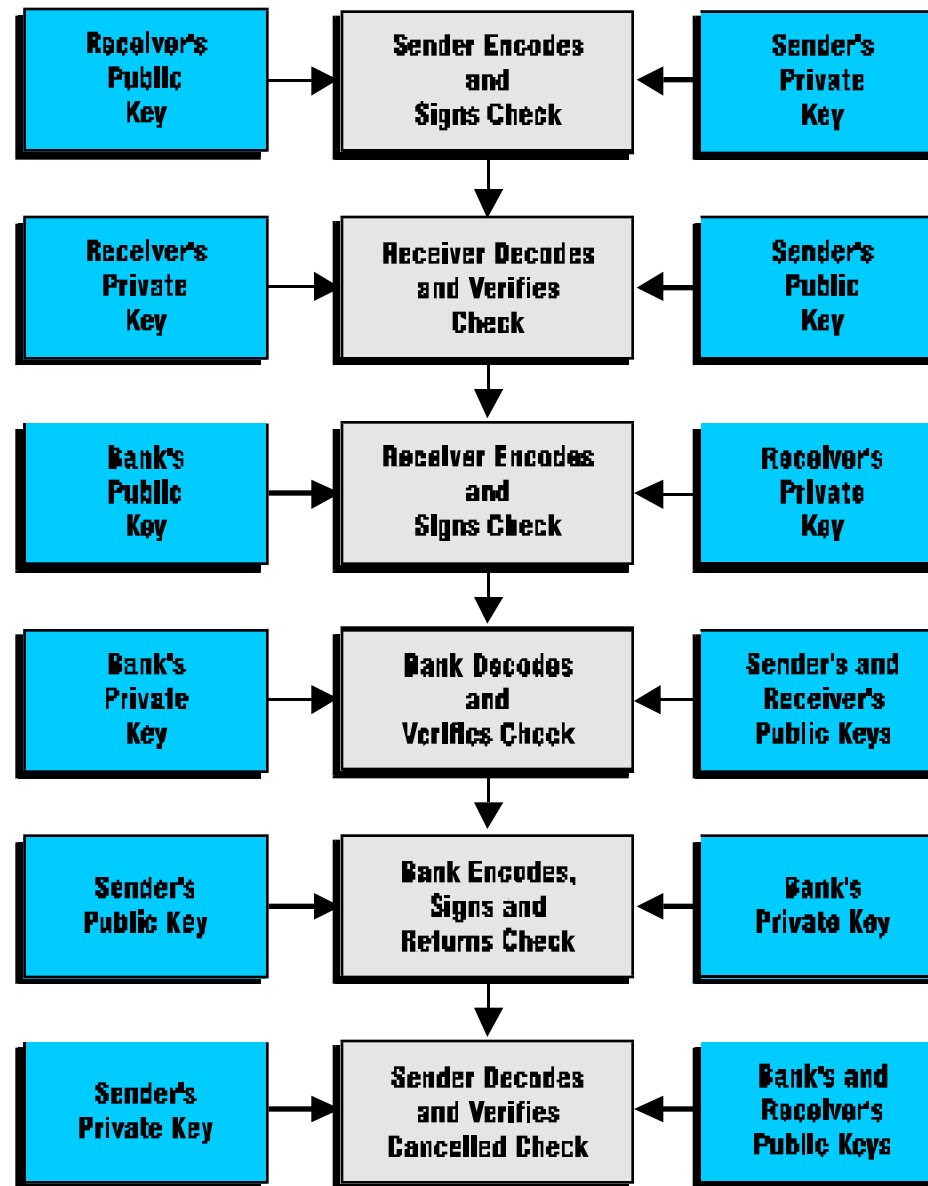


Chart 3

Message Creation

