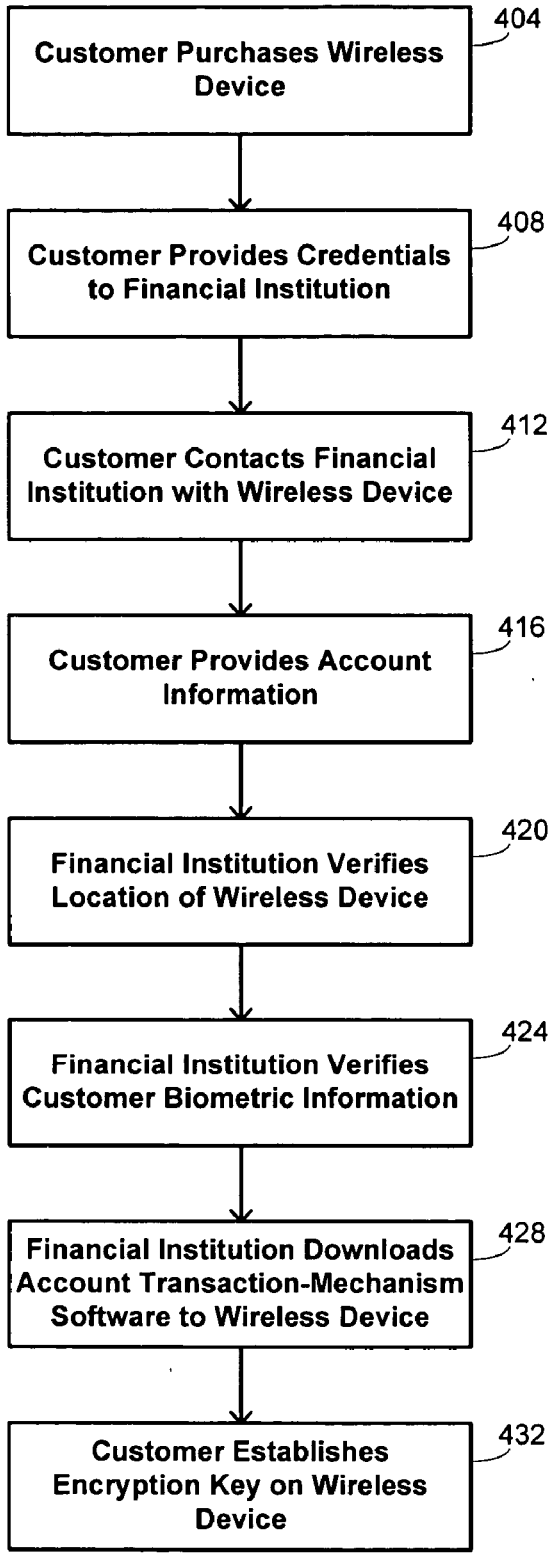
Customer Purchases Wireless Device
404
Customer Provides Credentials to Financial Institution
408
Customer Contacts Financial Institution with Wireless Device
412
Customer Provides Account Information
416
Financial Institution Verifies Location of Wireless Device
420
Financial Institution Verifies Customer Biometric Information
424
Financial Institution Downloads Account Transaction-Mechanism Software to Wireless Device
428
Customer Establishes Encryption Key on Wireless Device
432

Fig. 4A