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Reshu Pratap Ms
Visa Inc.

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A TEMPORARY CARD LENDING SYSTEM AND A METHOD THEREOF

VISA

INVENTORS:

- **RESHU PRATAP**

TECHNICAL FIELD

[0001] The present subject matter in general relates to interface systems and particularly, a temporary card lending system and a method thereof.

BACKGROUND

[0002] Travelling has become one of important aspects for people. Types of travelling could be travelling on official purposes such as meetings, conferences etc., or travelling on unofficial purposes such as a vacation. For instance, while visiting a country, one may have to utilize travel cards for booking hotels, ordering food, booking rentals, travelling from place to place and the like. However, the travel cards may get lost and entire process of obtaining a new travel card may be chaotic. In some cases, one may have to call a bank and may have to cancel the lost travel card to obtain the new travel card which may take a minimum of a day or two and exploring other payment options may be time consuming. In some other cases, one may have to borrow cash, which may be difficult if a person is new to that country he/ she is visiting. In some other cases, one may have to go through long official process to obtain the new travel card which may be time consuming. Further, in some cases, majority of credit card offers may include zero liability for fraudulent charges. Many companies, such as Chase, American Express Capital One, and the like may instantly generate a new card number upon receiving a lost card report from a respective user. However, one of major challenges is receiving the new card details via courier or using similar type of services which may be chaotic.

[0003] Therefore, there a need for an improvised temporary card lending system and a method thereof.

[0004] The information disclosed in the background section of the disclosure is only for enhancement of understanding of the general background of the invention and should not be taken as an acknowledgement or any form of suggestion that this information forms the prior art already known to a person skilled in the art.

BRIEF DESCRIPTION OF THE DRAWINGS

[0005] The accompanying drawings, which are incorporated in and constitute a part of this disclosure, illustrate exemplary embodiments and, together with the description, explain the

disclosed principles. In the figures, the left-most digit(s) of a reference number identifies the figure in which the reference number first appears. The same numbers are used throughout the figures to reference like features and components. Some embodiments of device or system and/or methods in accordance with embodiments of the present subject matter are now described, by way of example only, and with reference to the accompanying figures, in which:

[0006] FIG. 1 shows an exemplary environment for lending a temporary card to users by a temporary card lending system, in accordance with some embodiments of the present disclosure;

[0007] FIG. 2 shows a flowchart illustrating a method for lending a temporary card to users through a temporary card lending system, in accordance with some embodiments of the present disclosure; and

[0008] FIG. 3 illustrates a block diagram of an exemplary computer system for implementing some embodiments of the present disclosure.

[0009] The figures depict embodiments of the disclosure for purposes of illustration only. One skilled in the art will readily recognize from the following description that alternative embodiments of the structures and methods illustrated herein may be employed without departing from the principles of the disclosure described herein.

DESCRIPTION OF THE DISCLOSURE

[0010] In the present document, the word "exemplary" is used herein to mean "serving as an example, instance, or illustration." Any embodiment or implementation of the present subject matter described herein as "exemplary" is not necessarily to be construed as preferred or advantageous over other embodiments.

[0011] While the disclosure is susceptible to various modifications and alternative forms, specific embodiment thereof has been shown by way of example in the drawings and will be described in detail below. It should be understood, however that it is not intended to limit the disclosure to the particular forms disclosed, but on the contrary, the disclosure is to cover all modifications, equivalents, and alternative falling within the spirit and the scope of the disclosure.

[0012] The terms “comprises”, “comprising”, or any other variations thereof, are intended to cover a non-exclusive inclusion, such that a setup, device, or method that comprises a list of components or steps does not include only those components or steps but may include other components or steps not expressly listed or inherent to such setup or device or method. In other words, one or more elements in a device or system or apparatus preceded by “comprises... a” does not, without more constraints, preclude the existence of other elements or additional elements in the device or system or apparatus.

[0013] The terms "an embodiment", "embodiment", "embodiments", "the embodiment", "the embodiments", "one or more embodiments", "some embodiments", and "one embodiment" mean "one or more (but not all) embodiments of the invention(s)" unless expressly specified otherwise.

[0014] The terms "including", "comprising", “having” and variations thereof mean "including but not limited to", unless expressly specified otherwise. The terms “user” and “customer” have been used interchangeably throughout the disclosure. In the present disclosure, the term “offers” “promotions” and “promotional offers” have been used interchangeably throughout the disclosure. The offers/promotions may include discounts, incentives, rewards, rebates, gifts, cashbacks, coupons, reward points, or any such benefit which can be availed/redeemed upon satisfaction of certain conditions.

[0015] Travelling has become one of important aspects for people. Types of travelling could be travelling on official purposes such as meetings, conferences etc., or travelling on unofficial purposes such as a vacation. For instance, while visiting a country, one may have to utilize travel cards for booking hotels, ordering food, booking rentals, travelling from place to place and the like. However, the travel cards may get lost and entire process of obtaining a new travel card may be chaotic.

[0016] Therefore, the present disclosure discloses a system and a method for providing a temporary card to a user by a temporary card lending system. The method includes receiving a request from a user device to issue the temporary card and sending various requests such as evaluation request and a temporary card issuance request to financial entities such as banks for evaluating and issuing the temporary card that includes an instant credit amount. In some embodiments, consider bank A to be bank having user’s original bank account in his/her home

country. Thereafter, bank A evaluates user details based on one or more parameters using one or more evaluation techniques and may send an evaluation report to the temporary card lending system. The evaluation report may include an evaluation score of the user. Furthermore, the temporary card lending system may send a card issuance request, the evaluation report and the user details to bank B. In some embodiments, bank B is any bank of the country which the user is currently visiting. Thereafter, bank B may generate the temporary card based on the user details and may provide an instant credit amount associated with that temporary account to the user. The temporary card may be provided to the user device based on an authentication mechanism. Thus, the present disclosure provides a non-chaotic automated way for providing the temporary card instantly in a foreign country in distress situations such as losing credit card or cash.

[0017] FIG. 1 shows an exemplary environment (100) for lending a temporary card to one or more users by a temporary card lending system (104), in accordance with some embodiments of the present disclosure.

[0018] In some embodiments, the environment (100) includes a user device (102), the temporary card lending system (104), bank A (106) and bank B (108). The user device (102) may include, but not limited to, a smartphone, a computer, a laptop, and a tablet and the like. For the ease of understanding, the present disclosure is explained from the perspective of a single user device. However, it should not be construed as a limitation since the same invention is applicable for any number of user devices associated with users, teller's window or an electronic user interface portal at the bank B (108). In some embodiments, the temporary card lending system (104) may be associated with the user device (102) through a wireless or wired communication network. In some other embodiments, the temporary card lending system (104) may be an application configured/installed in the user device (102). The temporary card lending system (104) may act as an interface between bank A (106), bank B (108) and the user device (102) to lend the temporary card to the users. In some embodiments, bank B (108) may be a bank in the foreign country which the user is currently visiting or a bank B while traveling within the user's home country that is remote from home bank A and for which a local bank A branch is not available.

[0019] The temporary card lending system (104) includes a processor (110), an I/O interface (112), and a memory (114). The memory (114) is communicatively coupled to the processor

(110). The I/O interface (112) may receive a request and thereafter the processor (110) may be configured to perform one or more functions as given below. In some instances, the request may be an emergency request for issuing the temporary card that includes an instant credit amount. In some embodiments, the temporary card may be issued with the predefined credit limit. In some embodiments, user details may be saved in one or more storage sources associated with the temporary card lending system (104). In some other embodiments, along with the request the processor (110) may receive the user details from the user device (102). Thereafter, the user details may be registered and may be saved in the one or more storage sources. Upon receiving the request and the user details, firstly, the processor (110) may send an evaluation request for evaluating the user details to bank A (106). In some embodiments, bank A (106) may be a type of bank Associated to user's original bank account in his/her country. Thereafter, bank A (106) may evaluate the user details based on one or more parameters using one or more evaluation techniques and may send an evaluation report to the processor (110). The evaluation report may include an evaluation score of the user. Furthermore, the processor (110) may send a card issuance request, the evaluation report and the user details to bank B (108). In some embodiments, bank B (108) may be a type of bank associated with the country in which the user is currently visiting or within his country of residence that is not a branch of bank A. Thereafter, bank B (108) may generate the temporary card based on the user details and may provide the instant credit amount through that temporary card to the user. The instant credit amount may be equal to a predefined minimum loan amount. However, in some embodiments, the instant credit amount may vary for each user based on a evaluation report received from the bank A. The temporary card may be for instance, a virtual card provided to the user via the user device (102) based on an authentication mechanism. In alternative embodiments, temporary card can be a physical card issued to the user upon performing necessary authentication mechanism through the user device (102). In some embodiments, the user may visit bank B to handle the necessary authentication mechanism and collect the temporary card.

[0020] FIG. 2 illustrates a flowchart illustrating a method for lending a temporary card to a user by a temporary card lending system (104), in accordance with some embodiments of the present disclosure.

[0021] The method (200) may be described in the general context of computer executable instructions. Generally, computer executable instructions can include routines, programs,

objects, components, data structures, procedures, modules, and functions, which perform functions or implement abstract data types.

[0022] The order in which the method (200) is described is not intended to be construed as a limitation, and any number of the described method blocks can be combined in any order to implement the method (200). Additionally, individual blocks may be deleted from the methods without departing from the spirit and scope of the subject matter described herein. Furthermore, the method (200) can be implemented in any suitable hardware, software, firmware, or combination thereof.

[0023] At block 202, the method (200) includes, receiving, by a processor (110) of a temporary card lending system (104), a request and user details from a user device (102). In some embodiments, the request may be an emergency request for a temporary card with instant credit amount. The user details may include, but not limited to, name of a user, contact details such as phone number of the user, electronic mail Identifier (email ID) of the user, banks details such as account number, and the like. In some embodiments, the user details may be saved in one or more storage sources associated with the temporary card lending system (104). For example, the one or more storage sources may be database, cloud storage and the like. In some other embodiments, along with the request, the processor (110) may receive the user details from the processor (110). The user details may be saved at the time of registration and saved in the one or more storage sources.

[0024] At block 204, the method (200) includes, sending, by the processor (110), an evaluation request and the user details to a bank A (106) for evaluating the user details. In some embodiments, bank A (106) may be a bank having user's original bank account in his/her home country. For example, if user A is from India, then bank A (106) is a bank situated in India with whom the user is registered and has an account such as savings account. In some other examples, if user B is from London, then bank A (106) is a bank situated in London with whom the user is registered and has an account such as savings account or a salary account etc.

[0025] In some embodiments, upon receiving the user details, bank A (106) may obtain one or more details such as Credit Information Bureau (India) Limited (CIBIL) score and a Visa Transaction Score (VTS) of the user. CIBIL score and VTS are generally scores that evaluate risk of the user, for instance future credit default risk, based on transaction history of the user,

using models such as Transaction Based Credit Risk Model. This Transaction Based Credit Risk Model may utilize historic spending patterns, changes in spending patterns and authorization declines to derive a probability score i.e., VTS. Higher probability scores indicate a higher risk of default. Upon obtaining the one or more details, bank A (106) may evaluate the user details with the CIBIL score, Equifax, Visa Cardholder Transaction Scores (VCTS) or VTS based on or more conditions using one or more predefined evaluation techniques. In some instances, the one or more conditions are if the CIBIL score of a user A is 400 and VTS is 3/5, then the credit amount may be within a predefined medium range. In some other instances, the one or more conditions are if the CIBIL score of a user B is 700 and VTS is 4.5/5, then the credit amount may be within a predefined high range as compared to the user A. In some embodiments, if the CIBIL score or VTS do not meet the minimum requirement for ensuring that the profile of user A is a good profile, then bank A (106) may reject the request of the user A, such as a loan request. Upon evaluating the user details, bank A (106) may prepare an evaluation report based on the one or more parameters. The evaluation report may include an evaluation score of the user. For example, if the CIBIL score of a user B is 700 and VTS is 4.5/5, then the evaluation score is 8/10 and provides an inference that the user may get a good instant credit amount.

[0026] At block 206, the method (200) includes, receiving, by the processor (110), the evaluation report from bank A (106).

[0027] At block 208, the method (200) includes, sending, by the processor (110), a card issuance request, the user details and the evaluation report to bank B (108). Upon receiving, the card issuance request and the user details, based on the evaluation report, bank B (108) may issue the temporary card with some instant credit amount to the user. For example, if the evaluation score is 8 out of 10 then it provides an inference that user has a good background of timely repaying the credit amount and hence, instant credit amount can be a high amount or amount as desired by the user. The temporary card may be provided to the user device (102) based on an authentication mechanism. The user may have received a One Time Password (OTP) on user's email ID along with the temporary card and the user may have to enter the OTP on the user device (102) to activate the temporary card.

General computer system:

[0028] FIG. 3 illustrates a block diagram of an exemplary computer system (300) for implementing embodiments consistent with the present disclosure.

[0029] In an embodiment, the computer system (300) may be used to implement the system, which in this context is the temporary card lending system. The computer system (300) may include a central processing unit (“CPU” or “processor”) (302). The processor (302) may include at least one data processor developing a common transaction database based on inputs received via a network interface (303) and communication network (309). The processor (302) may include specialized processing units such as integrated system (bus) controllers, memory management control units, floating point units, graphics processing units, digital signal processing units, etc.

[0030] The processor (302) may be disposed in communication with one or more Input/Output (I/O) devices (310 and 311) via I/O interface (301). The I/O interface (301) employ communication protocols/methods such as, without limitation, audio, analog, digital, monoaural, Radio Corporation of America (RCA) connector, stereo, IEEE-1394 high speed serial bus, serial bus, Universal Serial Bus (USB), infrared, Personal System/2 (PS/2) port, Bbayonet Neill-Concelman (BNC) connector, coaxial, component, composite, Digital Visual Interface (DVI), High-Definition Multimedia Interface (HDMI), Radio Frequency (RF) antennas, S-Video, Video Graphics Array (VGA), IEEE 802.11b/g/n/x, Bluetooth, cellular e.g., Code-Division Multiple Access (CDMA), High-Speed Packet Access (HSPA+), Global System for Mobile communications (GSM), Long-Term Evolution (LTE), Worldwide Interoperability for Microwave access (WiMax), or the like, etc.

[0031] Using the I/O interface (301), the computer system (300) may communicate with one or more I/O devices such as input devices (312) and output devices (313). For example, the input devices (312) may be an antenna, keyboard, mouse, joystick, (infrared) remote control, camera, card reader, fax machine, dongle, biometric reader, microphone, touch screen, touchpad, trackball, stylus, scanner, storage device, transceiver, video device/source, etc. The output devices (313) may be a printer, fax machine, video display (e.g., Cathode Ray Tube (CRT), Liquid Crystal Display (LCD), Light-Emitting Diode (LED), plasma, Plasma Display Panel (PDP), Organic Light-Emitting Diode display (OLED) or the like), audio speaker, etc. In an embodiment, the communication network (309) may be used for interfacing with user devices (102) for receiving one or more requests.

[0032] In some embodiments, the processor (302) may be disposed in communication with the communication network (309) via a network interface (303). The network interface (303) may communicate with the communication network (309). The network interface (303) may employ connection protocols including, without limitation, direct connect, ethernet (e.g., twisted pair 10/100/1000 Base T), Transmission Control Protocol/Internet Protocol (TCP/IP), token ring, IEEE 802.11 a/b/g/n/x, etc. The communication network (309) may include, without limitation, a direct interconnection, Local Area Network (LAN), Wide Area Network (WAN), wireless network (e.g., using Wireless Application Protocol), the Internet, etc. Using the network interface (303) and the communication network (309), the computer system (300) may communicate with inputs and provides output. The network interface (303) may employ connection protocols include, but not limited to, direct connect, ethernet (e.g., twisted pair 10/100/1000 Base T), Transmission Control Protocol/Internet Protocol (TCP/IP), token ring, IEEE 802.11 a/b/g/n/x, etc.

[0033] The communication network (309) includes, but is not limited to, a direct interconnection, a Peer-to-Peer (P2P) network, Local Area Network (LAN), Wide Area Network (WAN), wireless network (e.g., using Wireless Application Protocol), the Internet, Wi-Fi and such. The communication network (309) may either be a dedicated network or a shared network, which represents an association of the different types of networks that use a variety of protocols, for example, Hypertext Transfer Protocol (HTTP), Transmission Control Protocol/Internet Protocol (TCP/IP), Wireless Application Protocol (WAP), etc., to communicate with each other. Further, the communication network (309) may include a variety of network devices, including routers, bridges, servers, computing devices, storage devices, etc.

[0034] In some embodiments, the processor (302) may be disposed in communication with a memory (305) (e.g., RAM, ROM, etc. not shown in Fig. 3) via a storage interface (304). The storage interface (304) may connect to memory (305) including, without limitation, memory drives, removable disc drives, etc., employing connection protocols such as, Serial Advanced Technology Attachment (SATA), Integrated Drive Electronics (IDE), IEEE-1394, Universal Serial Bus (USB), fiber channel, Small Computer Systems Interface (SCSI), etc. The memory drives may further include a drum, magnetic disc drive, magneto-optical drive, optical drive, Redundant Array of Independent Discs (RAID), solid-state memory devices, solid-state drives, etc.

[0035] The memory (305) may store a collection of program or database components, including, without limitation, user interface (306), an operating system (307), etc. In some embodiments, computer system (300) may store user/application data, such as, the data, variables, records, etc., as described in this disclosure. Such databases may be implemented as fault-tolerant, relational, scalable, secure databases such as Oracle or Sybase.

[0036] The operating system (307) may facilitate resource management and operation of the computer system (300). Examples of operating systems include, without limitation, AppleTM MacintoshTM OS XTM, UNIXTM, Unix-like system distributions (e.g., Berkeley Software Distribution (BSD), FreeBSDTM, Net BSDTM, Open BSDTM, etc.), Linux distributions (e.g., Red HatTM, UbuntuTM, K-UbuntuTM, etc.), International Business Machines (IBMTM) OS/2TM, Microsoft WindowsTM (XPTM, Vista/7/8, etc.), Apple iOSTM, Google AndroidTM, BlackberryTM operating system (OS), or the like.

[0037] In some embodiments, the computer system (300) may implement web browser (308) stored program components. Web browser (308) may be a hypertext viewing application, such as MicrosoftTM Internet ExplorerTM, Google ChromeTM, Mozilla FirefoxTM, AppleTM SafariTM, etc. Secure web browsing may be provided using secure hypertext transport protocol (HTTPS), Secure Sockets Layer (SSL), Transport Layer Security (TLS), etc. Web browsers (308) may utilize facilities such as AJAX, DHTML, AdobeTM Flash, Javascript, Application Programming Interfaces (APIs), etc. In some embodiments, the computer system (300) may implement a mail server stored program component. The mail server may be an Internet mail server such as Microsoft Exchange, or the like. The mail server may utilize facilities such as ASP, ActiveX, ANSI C++/C#, Microsoft.NET, Common Gateway Interface (CGI) scripts, Java, JavaScript, PERL, PHP, Python, WebObjects, etc. The mail server may utilize communication protocols such as Internet Message Access Protocol (IMAP), Messaging Application Programming Interface (MAPI), Microsoft Exchange, Post Office Protocol (POP), Simple Mail Transfer Protocol (SMTP), or the like.

[0038] In some embodiments, the computer system (300) may implement a mail client stored program component. The mail client may be a mail viewing application, such as Apple Mail, Microsoft Entourage, Microsoft Outlook, Mozilla Thunderbird, etc.

[0039] Furthermore, one or more computer-readable storage media may be utilized in implementing embodiments consistent with the present disclosure. A computer-readable storage medium refers to any type of physical memory on which information or data readable by a processor may be stored. Thus, a computer-readable storage medium may store instructions for execution by one or more processors, including instructions for causing the processor(s) to perform steps or stages consistent with the embodiments described herein. The term “computer-readable medium” should be understood to include tangible items and exclude carrier waves and transient signals, i.e., be non-transitory. Examples include Random Access Memory (RAM), Read-Only Memory (ROM), volatile memory, non-volatile memory, hard drives, Compact Disc (CD) ROMs, DVDs, flash drives, disks, and any other known physical storage media.

Advantages of the present disclosure

[0040] The present disclosure is a non-chaotic automated system for providing a temporary card instantly in need or in distress scenarios such as losing credit card or cash in foreign countries. This may be achieved as the details such as CIBIL score, VTS of a user and user details are stored in one or more storage sources associated with the temporary card lending system or fetched from a primary bank of the user in the home country. Therefore, the present disclosure provides a quick and a hassle-free mechanism to achieve a medium to transact (temporary card) in distress situations, and compared to the existing complex time taking procedures, and hence, enhances user experience.

[0041] The described operations may be implemented as a method, system or article of manufacture using standard programming and/or engineering techniques to produce software, firmware, hardware, or any combination thereof. The described operations may be implemented as code maintained in a “non-transitory computer readable medium”, where a processor may read and execute the code from the computer readable medium. The processor is at least one of a microprocessor and a processor capable of processing and executing the queries. A non-transitory computer readable medium may include media such as magnetic storage medium (e.g., hard disk drives, floppy disks, tape, etc.), optical storage (CD-ROMs, DVDs, optical disks, etc.), volatile and non-volatile memory devices (e.g., EEPROMs, ROMs, PROMs, RAMs, DRAMs, SRAMs, Flash Memory, firmware, programmable logic, etc.), etc. Further, non-transitory computer-readable media may include all computer-readable media

except for a transitory. The code implementing the described operations may further be implemented in hardware logic (e.g., an integrated circuit chip, Programmable Gate Array (PGA), Application Specific Integrated Circuit (ASIC), etc.).

[0042] The illustrated steps are set out to explain the exemplary embodiments shown, and it should be anticipated that ongoing technological development will change the manner in which particular functions are performed. These examples are presented herein for purposes of illustration, and not limitation. Further, the boundaries of the functional building blocks have been arbitrarily defined herein for the convenience of the description. Alternative boundaries can be defined so long as the specified functions and relationships thereof are appropriately performed. Alternatives (including equivalents, extensions, variations, deviations, etc., of those described herein) will be apparent to persons skilled in the relevant art(s) based on the teachings contained herein. Such alternatives fall within the scope and spirit of the disclosed embodiments. It must also be noted that as used herein, the singular forms “a,” “an,” and “the” include plural references unless the context clearly dictates otherwise.

[0043] Furthermore, one or more computer-readable storage media may be utilized in implementing embodiments consistent with the present disclosure. A computer readable storage medium refers to any type of physical memory on which information or data readable by a processor may be stored. Thus, a computer readable storage medium may store instructions for execution by one or more processors, including instructions for causing the processor(s) to perform steps or stages consistent with the embodiments described herein. The term “computer readable medium” should be understood to include tangible items and exclude carrier waves and transient signals, i.e., are non-transitory. Examples include Random Access Memory (RAM), Read-Only Memory (ROM), volatile memory, non-volatile memory, hard drives, CD ROMs, DVDs, flash drives, disks, and any other known physical storage media.

[0044] Finally, the language used in the specification has been principally selected for readability and instructional purposes, and it may not have been selected to delineate or circumscribe the inventive subject matter. Accordingly, the disclosure of the embodiments of the disclosure is intended to be illustrative, but not limiting, of the scope of the disclosure.

[0045] With respect to the use of substantially any plural and/or singular terms herein, those having skill in the art can translate from the plural to the singular and/or from the singular to

the plural as is appropriate to the context and/or application. The various singular/plural permutations may be expressly set forth herein for sake of clarity.

“A TEMPORARY CARD LENDING SYSTEM AND A METHOD THEREOF”

ABSTRACT

Present disclosure discloses a temporary card lending system (104) and a method thereof. The temporary card lending system may receive a request for issuing the temporary card and thereafter, the temporary card lending system may send an evaluation request for evaluating user details to bank A (106). Bank A (106) may evaluate the user details based on one or more parameters using one or more evaluation techniques and may send an evaluation report which includes an evaluation score to the temporary card lending system. Thereafter the temporary card lending system may send a card issuance request and the evaluation report to bank B (108), and bank B (108) may generate a temporary card based on the user details and the evaluation report and send the temporary card to the user based on an authentication mechanism.

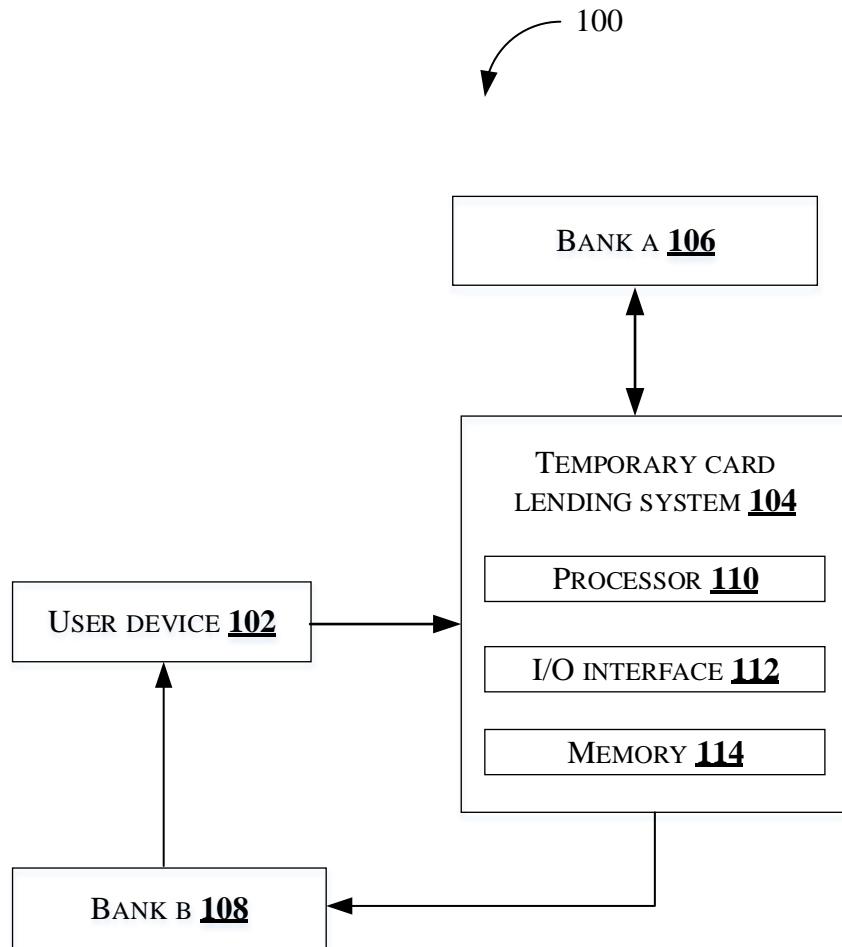


Fig. 1

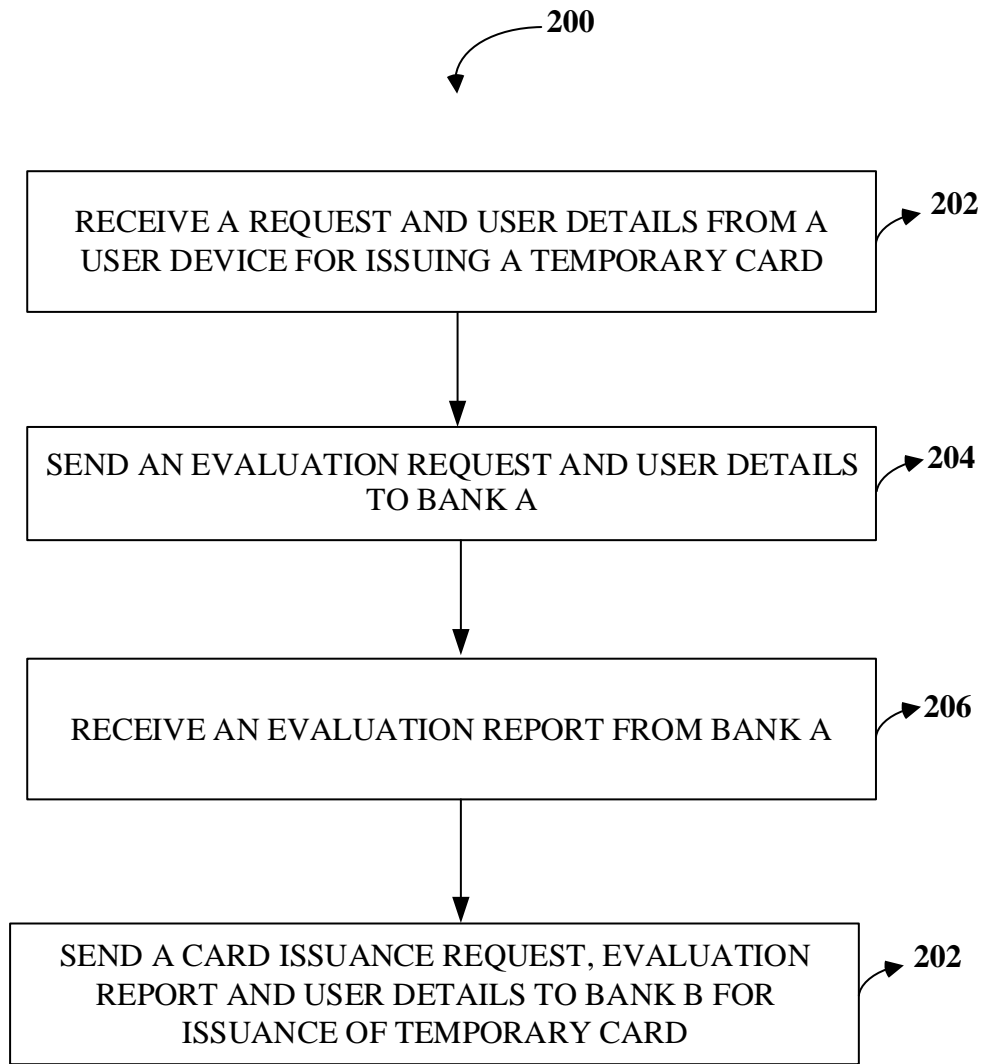


Fig. 2

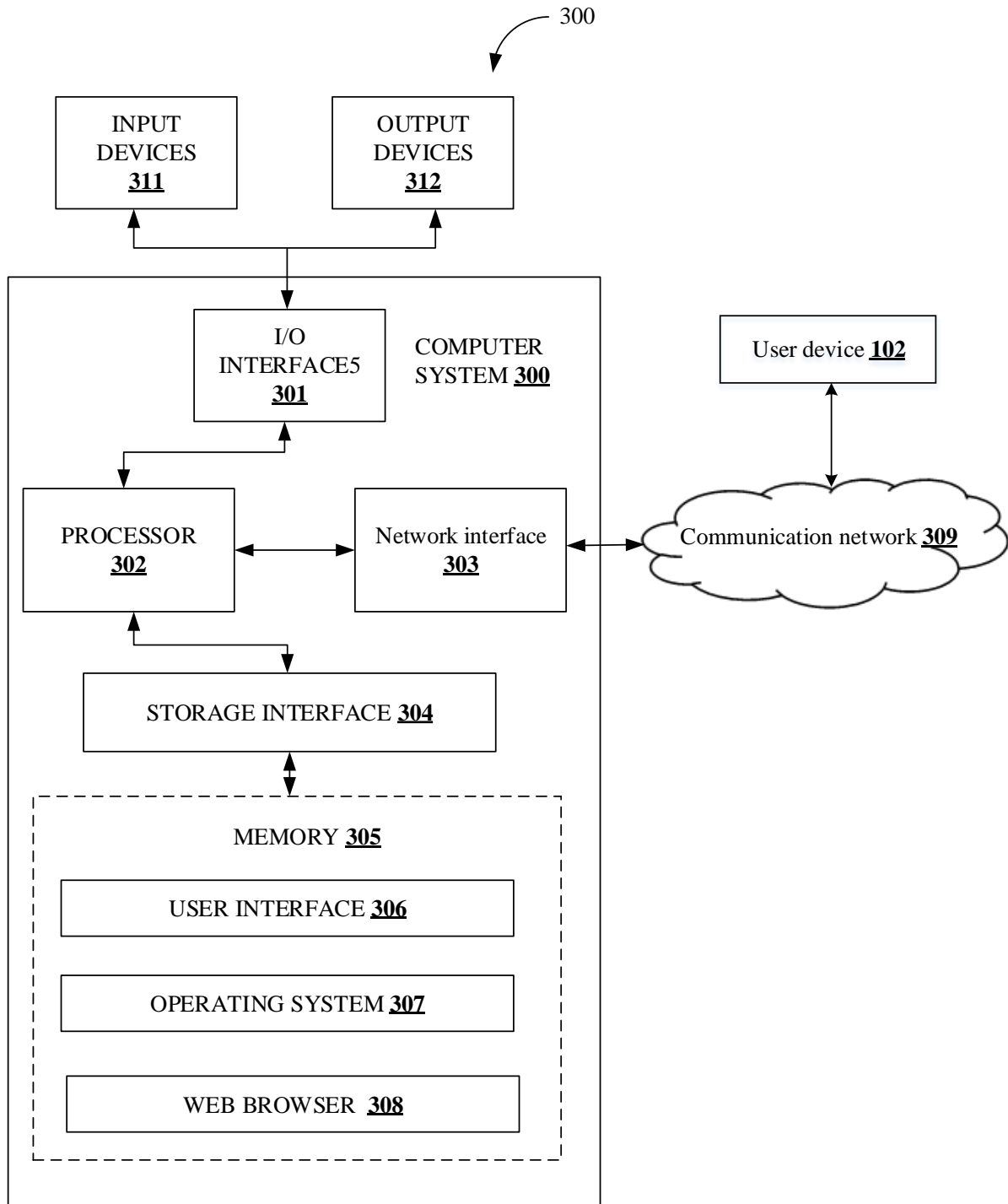


Fig. 3