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D -D D /

A l C i i n.

A m l ul .

A h i n u C i
n i n f 2003 (i C)
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C i i n (i C) " (C i i n) ,
m n ul i n i h h l

³ h pu h n l m hi
ul kin i t t // . t . /
/ t / . t .
G i n n fil m hi p m
h n f h m i n (f n) h
l n f h n , n h n
nu f .

⁴ h m lu h C nu n u
i n (i C) (h i n h
p n h n i n i n u p m
n i n i f h nu p m
n i) , i ' C umi nk ,
i n nk i n , i n C un il
f l f n u i n m n i l C i

i n , h C h i n pl n h C
(p n m i n n p m
h f u m h , u , ll , n i l n u
m f i n) , C n u nk i n i n , C i
U m n N i n l i n , l i i n i n f
M nk , n p n C umi
nk f i , M i h i n C i U m n L u ,
M nk i n , N i n l i n i n
f l C i U m n , N i n l n p n
u il l i n i n , N i n l i l
i n , m l m C i U m n i n ,
n p C ul nu i n f
i .

⁵ h m lu f i n n i l m i u i n , u h
nk f i C p i n , C un i H
L n , M C n n i n l n p ,
M N i nk , N . , N l C i
U m n , U m n l nk , n i H . . n .

~~16 i n 04 () f h C u h n
n u p m n h p i
p n h i k h l l m m
n i f i n h u h h i h n u
h h h i n n l u
f u h h . h i n l u h
n u p m n i h p i l n
m m f i l n n u n n i n i
h h j m n i f i n . h
n i n i n u p m n i h n
, n h u n l p h n n u f h j m
n i f i n i 1 , 5 , U (1 ,
5 .) .
² h n i f p p ul kin n
p p ul pu h h m h F
n . 1, 2004 . 09 5 01 .~~

²⁴ h C i i n l n h , m i i n
 m h " i p l n un n "
 f m i n f h h ul , p n p - u
 n i u n i m u h " l n
 n p i u u " n u h C . n
 n f h C u f p p l f h
 S n h C u n h , m m n h h
 p n n i i " l n n p i u u ,"
 f n i " h l i n f h
 n i i h n h u n , h p i u
 i h n h n i l l h p i m
 p i n h f h u n * * *
 h h h n i i f f m n h
 p m , f n l , l l p i l , " G . U.S.
 C t , I . , 3 9 . 3 1 9 , 3 1 (h C a . 2004). h
 u n l u , " n h , h u h n
 u h h n i i p n m h
 u n u h h h n u ' n i n i l l
 n i . " I . h u , h " i p l n
 u n " n l p n i h
 h " l n n p i u u " n .
²⁵ S , . . , C n , C n h , n .
 # L 100045 C n , C i U m n N i n l
 i i n # 000003 C n , M n k

¹ i n # L 100036 C n , N i n l
 i i n f l C i U m n # L 100020
 C n , N i n l C n u L u , i . # L C # LC p i l , n

n h h C i i n u i n . h n
 i p p l p i f i n f i n i n i i h h l f h u
 f h l n n p i u u n u n p n i f n u
 n . m i n i n 15 () f h i n m l l m . 33 h n i i m l n n i f f l i *
 C , m l u m i p m
 p m n u i n . 30 h
 n u h C n i
 n m n h i l l u
 p m n h n h i l u
 u i l , u h h - l l
 " S h u , " 31 h n n
 l n f h i l u
 p m n h n n h . n
 n p m h h l
 n i u l l n i n
 h f n h l n u
 m i n 15 () f h C u i m
 " l n n p i u u n . " 32
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 n n h i m h
 l n i p p h m h f i n l
 u l . h C u i h h
 n i " t m f t n m
 u h t n
 i p l n u n ,
 h h h C i i n ."
 (E p h i) . h u , h p l m
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 " i p l n u n "
 n p p n i n f h n i .
 h C i i n h n l u h h
 l n i i n p p i n
 f f i n f h i m h i l ,
 n h n h i n h C h
 C p h i h u f l
 n i p p h .
 . U n i n 15 () f h C , h
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 n p i n S i n 213 () f h
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 t t t .

h C i i n h u h i u i
 l n i , i p p f h
 C i i n l u p n h n u
 u h h C i i n u n k
 p f l p m h p p u l
 u p p f h l n i
 i m l m # 000004 C n , J u m p
 m n i l C p . # 000009 C n , M C
 n n i n l # 000012 C n , U S . n .
 # 000005 C n , h i C p i n # , L
 10001 .
 . . . C n , J u m p m n i l C p .
 # 000009 C n , M C n n i n l
 # 000012 C n , h i C p i n # , L
 10001 .
 12 C 22.5 .
 32 C . . . # 000005 .

33 S . . . C n , i l C u l i k m
 l n . . . L L # L 10004 . (i u i n
 f h n u . . . 9 5 1,5 4 .)
 34 h u u n n u m
 h l n n i f n t ,
 m h h h m u n p n h
 n u n h n f i , n
 f , m h h h n u ' n i n
 m u n . S M n u , h . . T
 E f f t f 30 t - O t " D P -
 S C t C O f f , 3 4 , l t t : /
 / . . / t / /
 040927 t t t . f . n h i f h
 C i i n ' n u h p n u l n ,
 h m i l p u i n i u l
 " f i l n u l i m n i n . " I . 4 . h
 h n u h u l l p n n i
 p n h i i n , h i p p h m
 p p i l - l n i n . n n i n i
 u f n u , h . f u n h 56 % f
 n u h p n h i i n
 i h u p m n h , 34 % l l n "
 h , n h m m 10 % h l l .
 S n p 32 . h m i l
 p u h i u l h p i n f
 n u h l n p n h i i n
 u n h h l l , h i , h
 p i n f n u h u l l p n
 p n h i i n .
 35 h C i i n h l n m h
 h l i l p f i n n u f
 n u u n p i n h l
 h , i p f i n m h l f f h
 i h h i n h u n . . . I
 S t f f F C . . 11 . . C . 46 , 99 (1994) I
 B t - M . C . . 5 . . C . . 43 , 44 (19 5) .
 . S . 9 5 1,5 4 . n i n , l h u h
 h n i l l i f f n n h
 i p n l i n m h
 u m i n f h p - u i h , h l
 i n f f i m h m i l , " n u l "
 p u (p h n " f ")
 p u) u m h h . . .
 i h .

h u l p m h n
 p m i h l n i
 f f i n n u h n u h p n
 p n h i i n i l l h p n
 i l u . n , n 34 , h
 n p f u n h 56 % f n u
 h p n h i i n i h u
 p m n h , 10 % f n u p n h
 h i i n m h , n h m
 (34 %) p n h h i i n n " l n " h .
 I . h n u h i i l h h
 h i i n n l k l h n i
 h i l l h h m h
 h i n l l i h n i l u , n
 n n h k f h p m f i n p m u
 h n u h " l n " h h i i n
 h l l p f h p m i l u
 l n h f i p f h p m i p l
 p i n l u n h i p m i n
 n i l p i n p f h
 n h p . h u , l n i
 h l l n h j i f n u h
 p n p n h i i n .
 3 S . . . C n , i n m n i l
 S i i n # L 10003 C n ,
 i . . . # L 10004 .



⁵¹ h ll u n p n i hu
 n nj i i n f
 hi pu li n p i n h u l f
 inf m n u f h n f i n
 n u n f p m u . S 149 C n .
 12,21, 19 (il . N . 21, 2003) (M .
 N . C . M . Sp k , h n l n h
 i h h u n n m h h C' pu h
 n p i n i i n m
 pu h n , n n l f h i h p u
 f i m p n h i i n , u l f
 h n f i n n u n f p m u ? M .
 UCM Sp k , , h h
 un n m .').

⁵² S , . . , C n , N i n l C n u
 L u , t . # L 100011 . S C n ,
 i h Cl m h u # L 100015
 (n m h h l n n i p i
 u i n l l) .

⁵³ S , . . , C n , m E pl ' C i
 U n i n # 000020 C n , M i h i n C i U m i n
 L u # L 100030 C n , M n k
 i , i n # L 100030 C n , N i n l
 n p n n u il l i i n # L
 100021 C n , U m i n l n k # L
 100044 .

⁵⁴ S , . . , C n , C i U m i n N i n l
 i i n # 000003 C n , N l
 C i U m i n # 000000 .
⁵⁵ S , . . , C n , C h i n pl n h
 C # L 100042 C n , C n u
 n k i i n # L 10002 C n ,
 n U m i n LLC # 000022 .
⁵⁶ S , . . , C n , C u n i # 000010 .

⁵ S , . . , C n , C i U m i n N i n l
 i i n # 000003 C n , C u n i
 # 000010 C n , i # L 100010 .
⁵ S , . . , C n , C u n i # 000010
 C n , N i n l n p n n u il
 l i i n # L 100021 C n ,

⁴ S (i u m h n f i f i m p n ff) .
⁴⁹ S (i u m h f i m p n ff) .
⁵⁰ S , . . , u n k h u , A E St f C ' S t t t t f .
 Aff t D M 3J . u . l . & M k . 31, 33 (f i n m h 3 f t , n t t i f , n h u l t h h m n n .) (E p h i m h i m l) .

³S , . . , C n , i M k m
i i n # L 100035 C n , i nk
L 10001 C n , J unip m n i l C p .
#000009 C n , M C n n i n l
n p #000012 C n , U S . n .
#000005 C n , ll & C p n
#00000 .

⁴S p n m n 4 n 49
i u m h n f i n k f
p m n h i h n .

⁵S , . . , C n , C h i n pl n h
C # L 100042 C n , C n u
nk i i n # L 10002 C n ,
h i C p i n # L 10001 . h p n i l
n f i p m n i m
C i n . C . 3 . n i i n , i u m h

¹S , . . , C n , i n C u n i l f L i f
n u # L 10002 C n , m
E pl ' l C i U m n #000020
C n , h i C p i n # L 10001
C n , ll & C p n #00000

²S n u h h f i n l ul
u k u n i h u n i l l
n f i h h l n i . S , . . ,
C n , N i n l C n u L u , t . # L
100011 , h C i i n h h
h u f f i n u n m h ul
k h n i f f i , n h f i i n
n u h k ' n i
u n i l l n f i h h l n i .

(ermail stln tt 45 16-.2.50mod)Tj explaiM,3ke the (.720 9Dfectiv0 9Dop4-out syl)mDopet, Vis 5.446 #000012;5 45 1wid6 0 .

n i u n i f f i u l f u l l u m
 h C i i n n m u h
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 n u n l f i l l u m
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 k n l f m u p i , h
 C i i n l n m u h
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 u m n i i f p l m i h h
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 m l , h i u n
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 i f i n f n f f . N n h l ,
 h C i i n h i p u h h
 m l u l l i i h n l i
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 A . N f O t f t R
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 h C p u l i p h
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 u l h u l i p l n h i
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 n m p n S
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 i i n p n m l l
 u m , p i l n n
 u h i l l f p l i n
 i h h u l . h n
 h l l u m , h i h
 h h i u h n l
 k , n h n h
 p p 60 n u p l i h h
 u l . h n u
 f f i n m f 120
 n h f h h f i n l u l i
 i u . h f i n l u l h n h
 f f i u u 1, 2005.
 h f , l l u m , l l
 h n i i , h u l h u f f i n
 i p l .
 h n u h h
 l n i u n
 n . Ch i m i i n
 M k i m , n . # L 100025 C n , i l
 C u l k i m l n L L # L 100046 .
 S , . . . C n , C i U m i n N i n l
 i i n # 000003 C n , N i n l
 n p n n u l l i i n # L
 100021 .

h h n n h l l
 n i i f n h n p
 h i i n , n h h l n i
 u l h i l u h m n i
 h l n h f h i k i m i l ,
 p n . n l n i , h
 n u h n p
 n i , h h n h l n i ,
 h u l p i . h C i i n
 h n i h n , u
 n l i h h l n i
 u i n i l u n f
 l l u m . h C i i n h
 l i f i m h n f i n
 p u p h p m h f i n l u l
 h p f h l n i
 p p m m l p h i i n ,
 i m h n f n i i n l
 p u n . E n n m l p
 h i i n , h l f
 n i u n i h i i p l
 n u n . h u l l
 l l p m f l i h h
 p i f m n l n u f h
 n i . h C i i n n i h i
 f l i h u f f i n l l n i i ,
 m l u m l l n i i , m n
 p p p i n f p l m i h
 h u l i h m h f k f h i
 n h i i n .
 C . S E t t T y t R y
 A
 i , h u l p p l i
 n n i , m l u m l l n i i ,
 h k p n f f f i
 m u n . h C i i n h n
 u n l m p i i f
 h n u f l l n i i h
 i m u , n i n
 p i f i n h h
 l l i m h p i
 n u f l l n i i h u l l
 f f . E n i i p n i l l
 h u l m l u n n i h n
 i m u n , m l u m m u n
 p m i , i l , p n ,
 n n i m m i u i n , i f h
 n m m p n f f f i .
 h k i m f n i i h S l l
 u m m i i n f i n l l
 u m m l u , m n l ,
 u m h n n u l i p n
 i l l i n m l i p f
 m u n p m i n i l , n
 \$ 23 i l l i n m l i p f
 p n . n i m
 m u n h S l l u m
 m i i n f i n l l u m
 m l u n i i h l
 n \$ 150 i l l i n . 9

h , n l l u m h
 n i m u n u
 p l i h h u l . h , n l
 u h n i i h k p n
 h i i n i l l u j h u l ' ,
 u n . l h u h h n u f
 l l u m h f f i
 m u n i l , h C i i n
 h i h n l l l n u f
 h u m n m p n
 h i i n . h C i i n h
 h n l l u m f i n i
 f f i n m h f f
 h i i n , m l u m p m - f l
 h i i n n / l i i n f
 i m u .
 D . P t R t , R
 O t C R t
 U n h f i n l u l , n n i
 k i m p n f f f i
 m u n i l l u p i
 i p i n f h f f i h i l u
 m h i i h p u f u h
 f f . (h n f i l m
 k p i n u n m h
 u l .) h i l u m
 f h i i p l n
 u n . n m h p k
 u i n n l i h
 i i h n i n
 - f h i i n i p p i l
 h u (n u m) , n h l
 f l l n i i p l i h h i
 u l i n \$ 1,15 , 94 n
 \$ 1,213,329 .

E . S t T T M S f t
 E I t f t R S
 E t t
 h C i i n n i h h
 n i m i n l n i , n i n
 i h h p u p f h C ,
 u l f u h m i i h u l ' ,
 i p n l l n i i . h C k
 f n n h u i h S
 n u h h l
 n i u n i f f i u l f
 l l u m , n h m l
 n u i * , - 1 - 1 0 0 5 . 5 3 2 4 . 4 1 5 . 5 4 - 0 . 5 1 4 2
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S , . . . C n , Ch i m i i n
 M k i m , n . # L 100025 C n , i l
 C u l k i m l n L L # L 100046 .
 S , . . . C n , C i U m i n N i n l
 i i n # 000003 C n , N i n l
 n p n n u l l i i n # L
 100021 .

S , . . . C n , Ch i m i i n
 M k i m , n . # L 100025 C n , i l
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 9 h n u p n i n f
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 h f h S ' i n f l l m u i n

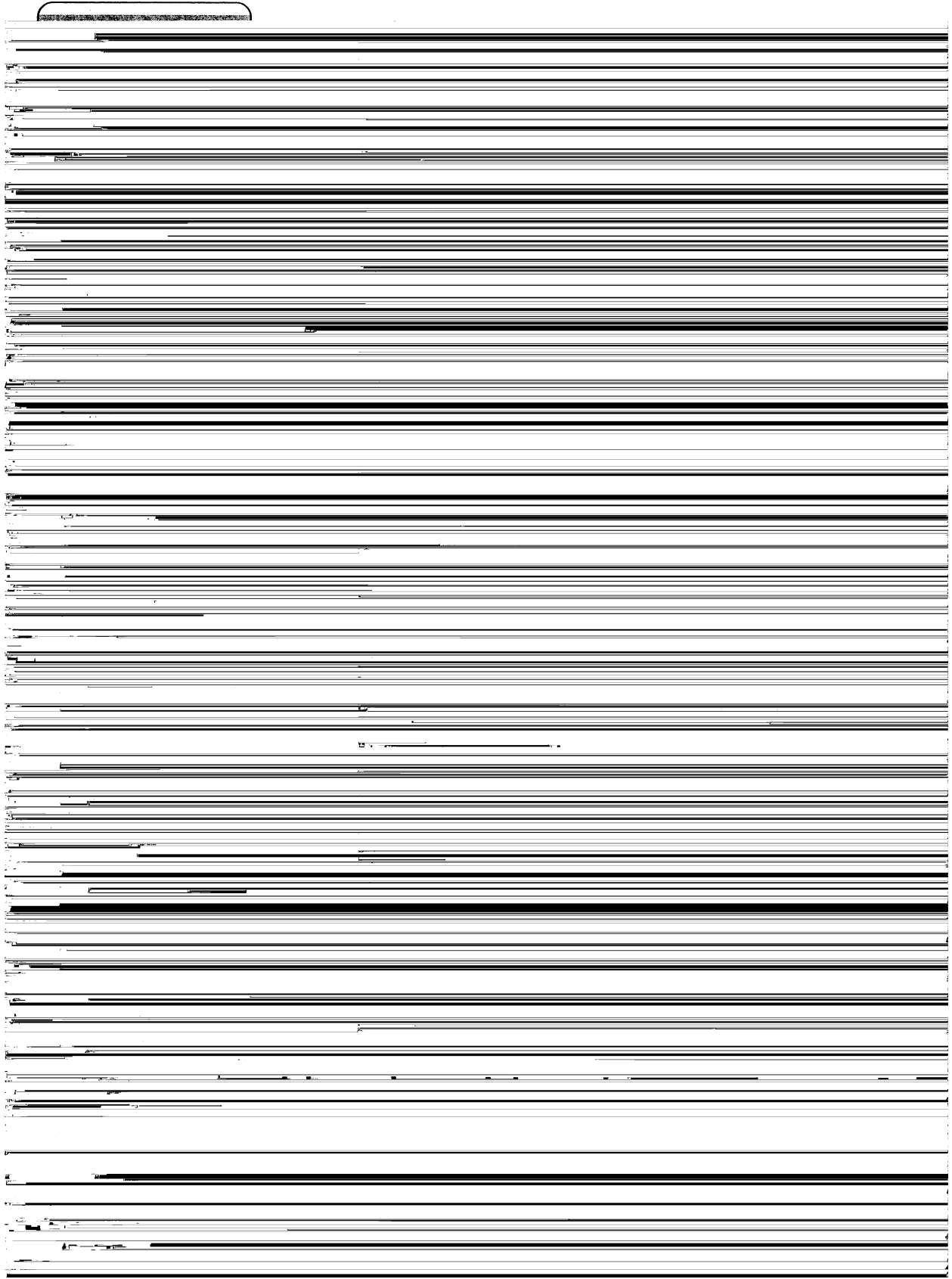
f u n t t : / / . . . / /
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 90 S , . . . C n , Ch i m i i n
 M k i m , n . # L 100025 C n , i l
 C u l k i m l n L L # L 100046 .

⁹¹S...C...n,C i Um nN i n l
i i n#000003 C...n,N i n l
n p n n u ul l i i n# L

() P . h pu p f h i p n i n f 2002 S i n A
1 p l i h i n 60 () , 211 f h i n u C i
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i C i p m , n ■ 3. p p n i 69
h i n u C i f l l

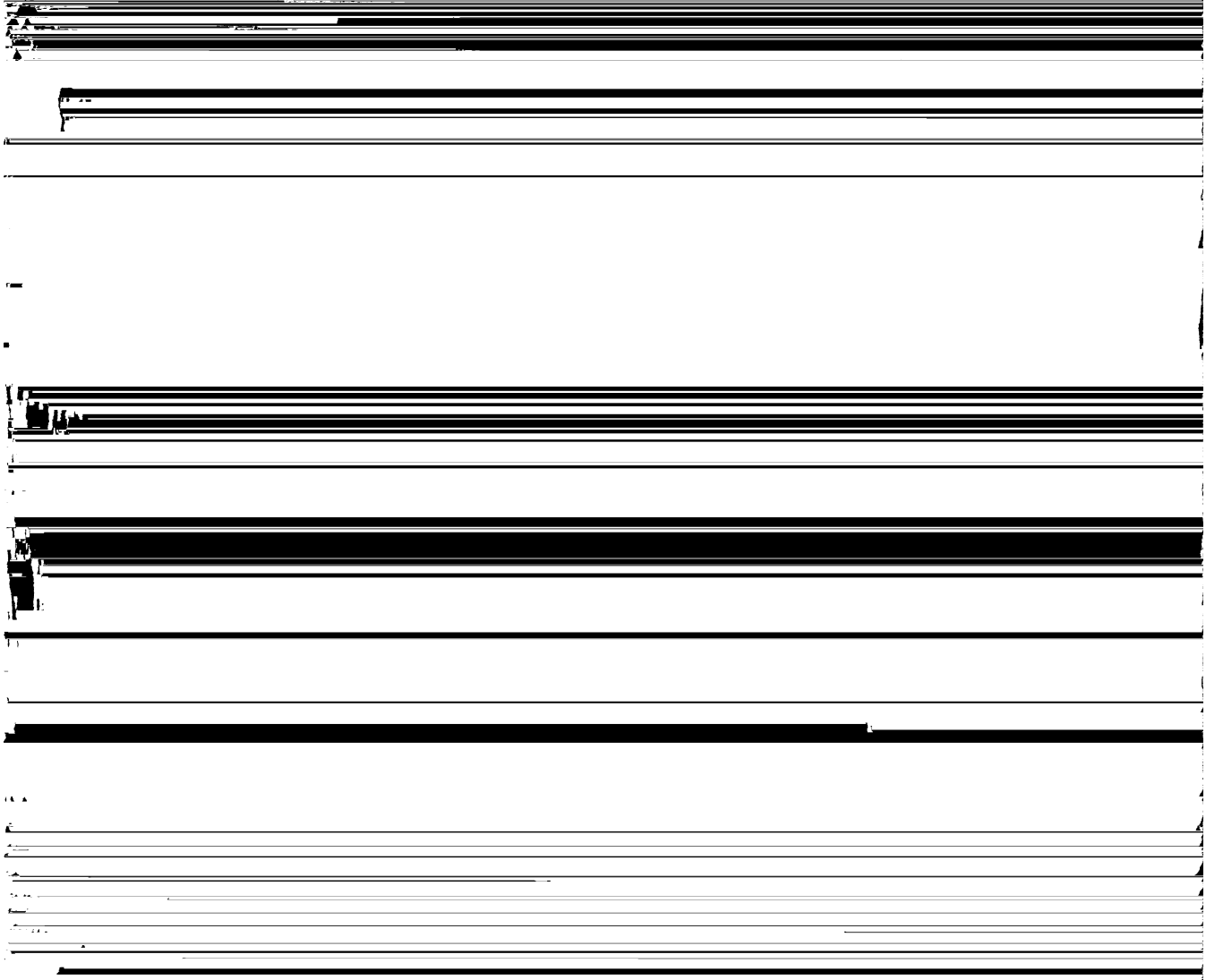
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S t t . t .(1)



(2) L t .

Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. Back



things. So we set out to create a the last century, we saw how technology was changing the way people do things.

HEARD

