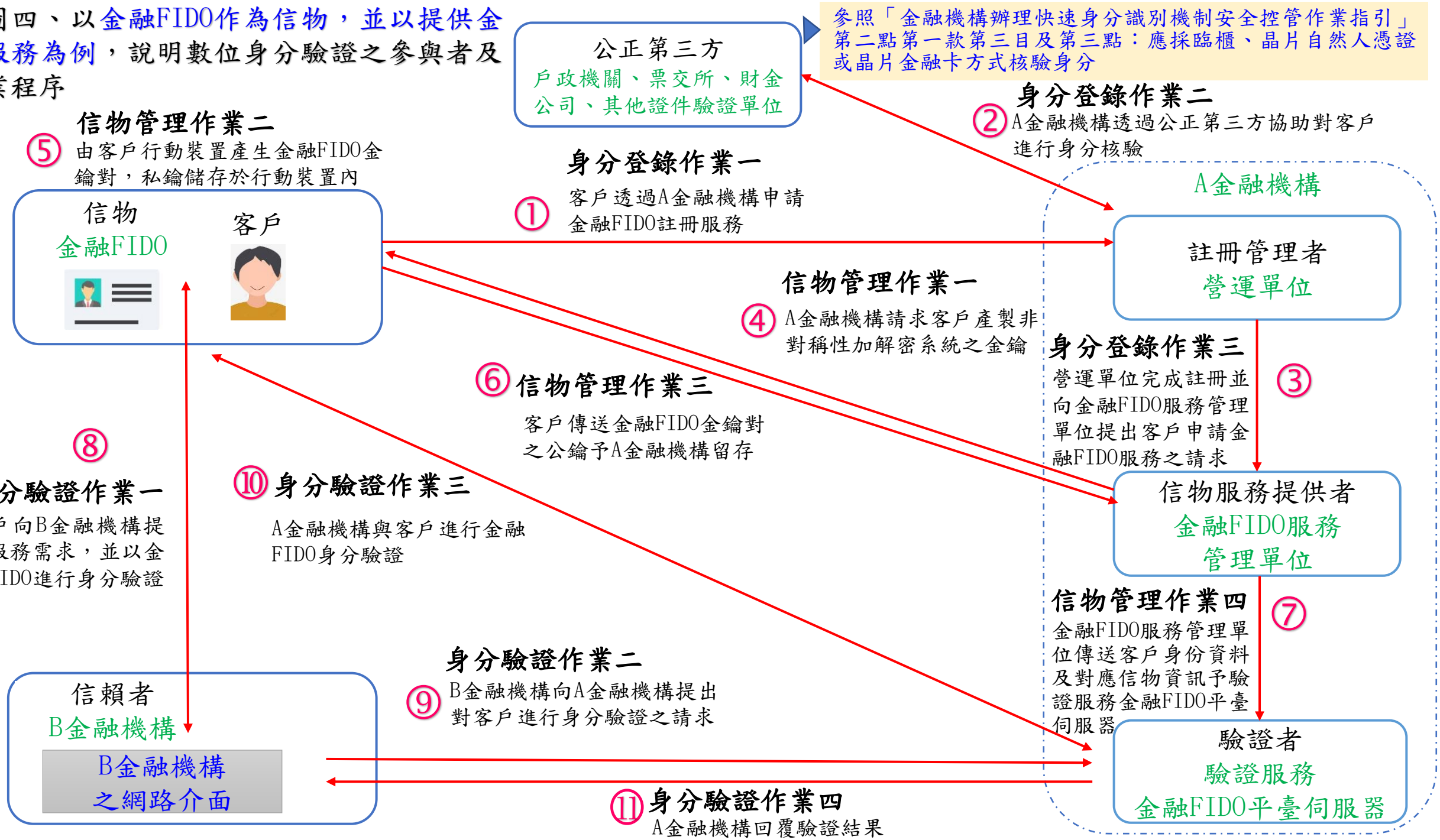附圖四、以金融FIDO作為信物，並以提供金融服務為例，說明數位身分驗證之參與者及作業程序