

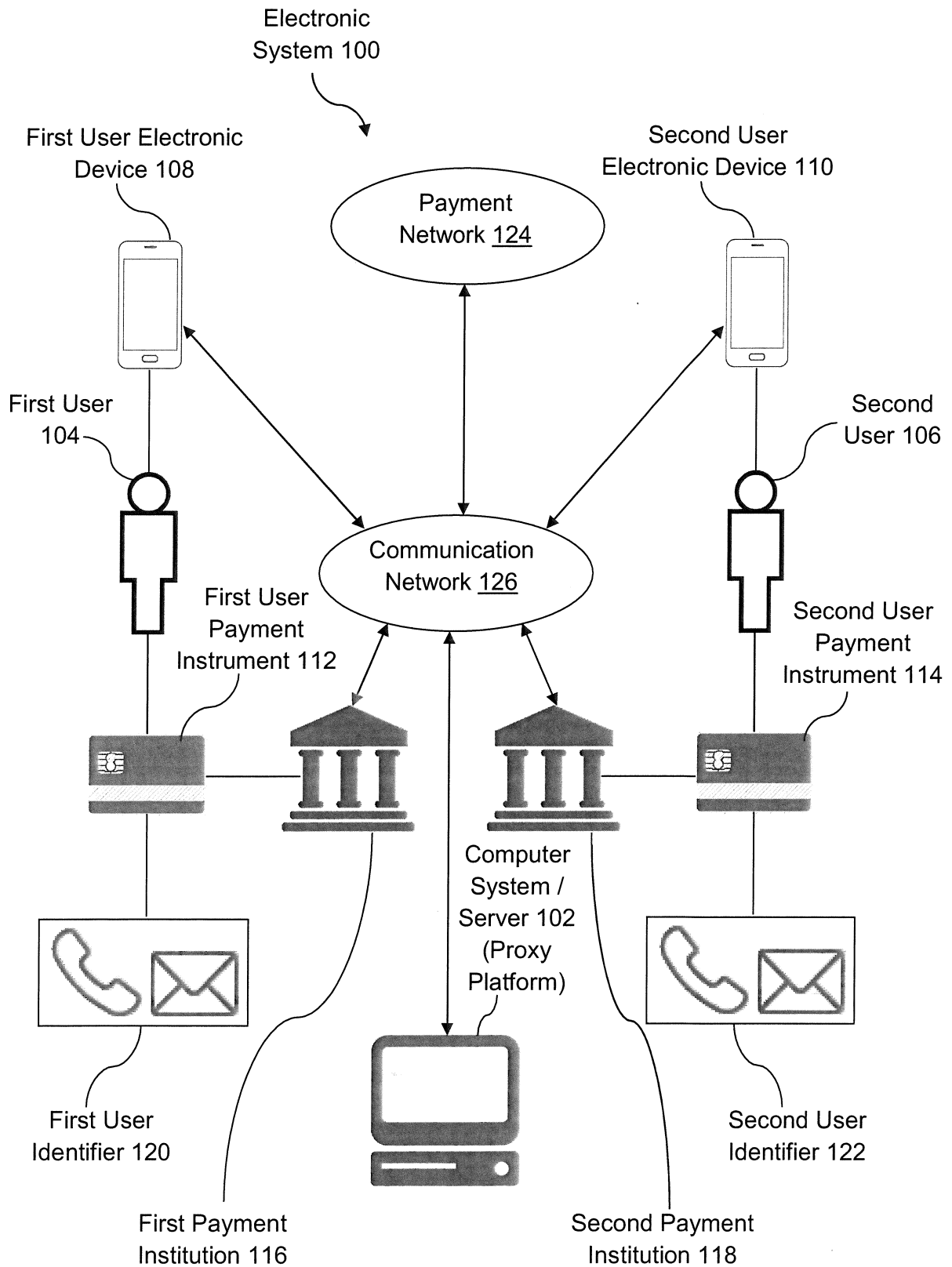


Figure 1

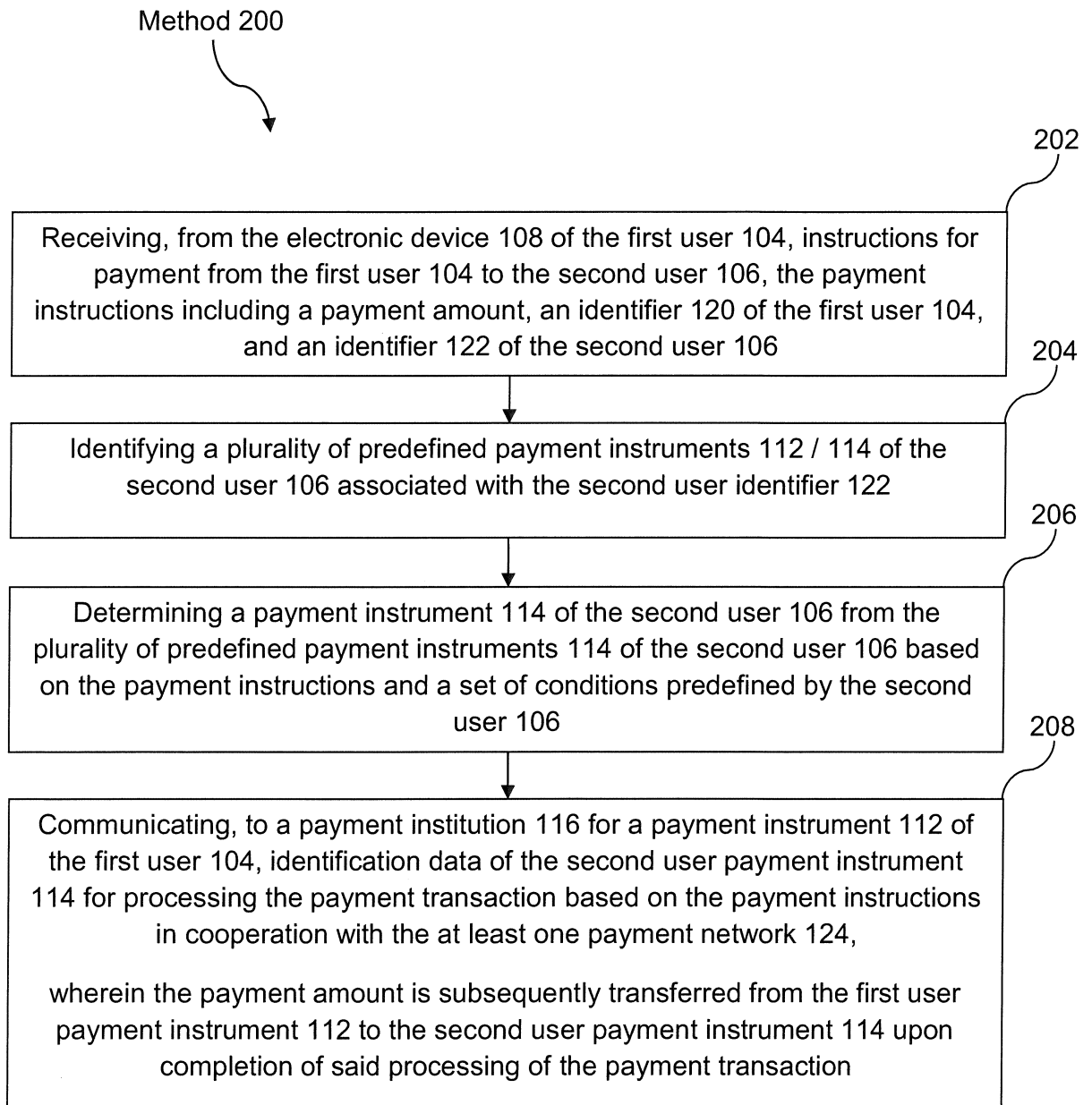


Figure 2

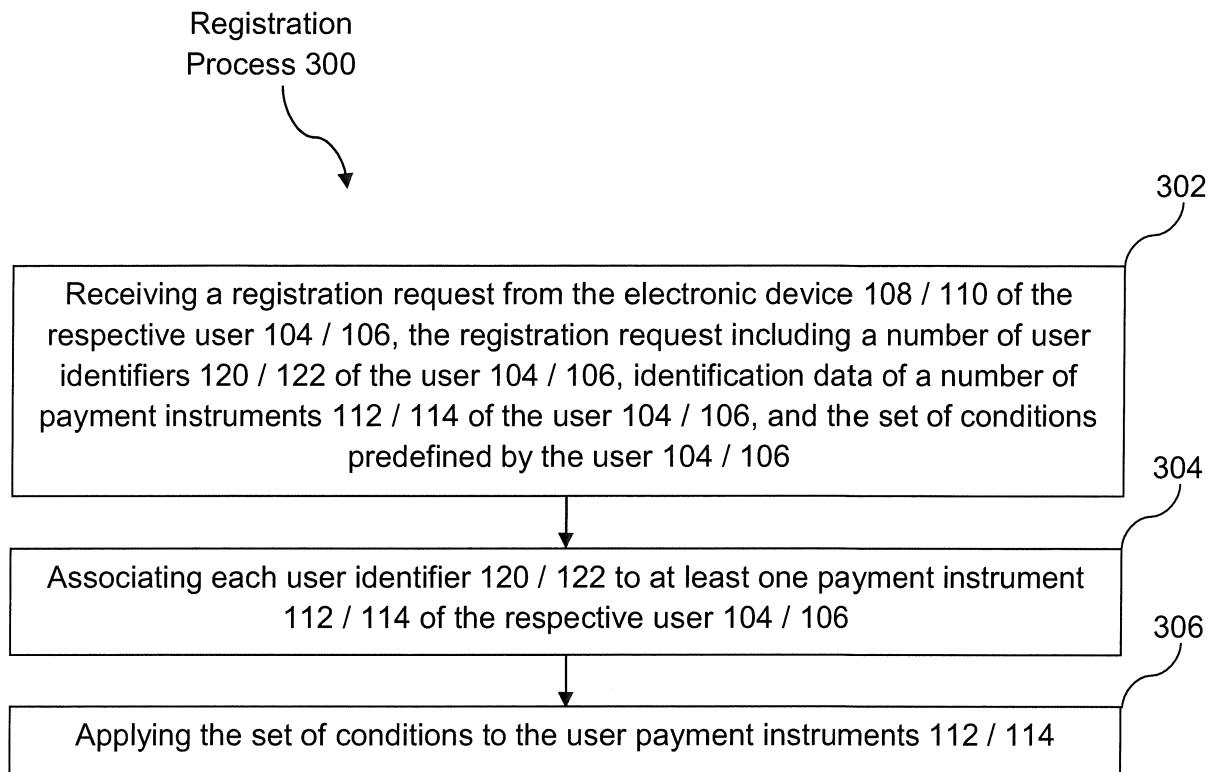


Figure 3A

Table 310



User identifier (proxy)	Payment instrument (account number or identifier)	Bank code / identifier	Bank country code	Default payment instrument
John.Doe@email001.com	198-1234-3	8181	702	Yes
John.Doe@email001.com	452-2345-0	9283	702	No
John.Doe@email002.com	452-2345-0	9283	702	No
+65 8123 4567	198-1234-3	8181	702	No
+65 9876 5432	1934-3456-7890	76	036	No
JohnDoe@CommunicationPlatform	JohnDoe	First Merchant Wallet	000	No
JohnDoe@SocialMediaPlatform	JohnDoe	Second Merchant Wallet	000	No

Figure 3B

Table 320



Condition / Rule	Example of how condition / rule is specified	Examples of options for this condition / rule
Payment amount or transaction value: To send transactions under/above a threshold or of a specific value from different payment instruments	Send payment of _____ from [sender payment instrument]	<\$50 \$50 to <\$100 \$100 to <\$200 \$200 to <\$500 ≥\$500
Currency: For payments in different currencies to be sent from a payment instrument opened in that currency	Send all payments in _____ currency from [sender payment instrument]	USD SGD INR AUD CAD
Receiver: To send transactions to a specific receiver from a specific payment instrument	Send all payments to _____ from [sender payment instrument]	Receiver phone number Receiver email address
Payment purpose: To send transactions for a specific purpose, based on keywords in a payment message, from a specific payment instrument	Send all payments with _____ in the payment message from [sender payment instrument]	Wages Bill Tax Freelance (other alphanumerical message)
Frequency: To send recurring transactions from a specific payment instrument depending on frequency of the recurring transactions	Send recurring payments that occur every _____ from [sender payment instrument]	_____ days _____ weeks _____ months _____ years

Figure 3C

Table 330



Condition / Rule	Example of how condition / rule is specified	Examples of options for this condition / rule
Payment amount or transaction value: To route transactions under/above a threshold or of a specific value to different payment instruments	Route payment of ____ to [receiver payment instrument]	<\$50 \$50 to <\$100 \$100 to <\$200 \$200 to <\$500 ≥\$500
Currency: For payments in different currencies to be routed to a payment instrument opened in that currency	Route all payments in ____ currency to [receiver payment instrument]	USD SGD INR AUD CAD
Receiver: To route transactions from a specific sender to a specific payment instrument	Route all payments from ____ to [receiver payment instrument]	Sender phone number Sender email address
Payment purpose: To route transactions for a specific purpose, based on keywords in a payment message, to a specific payment instrument	Route all payments with ____ in the payment message to [receiver payment instrument]	Wages Bill Tax Freelance (other alphanumerical message)
Frequency: To route recurring transactions to a specific payment instrument depending on frequency of the recurring transactions	Route recurring payments that occur every ____ to [receiver payment instrument]	____ days ____ weeks ____ months ____ years

Figure 3D

Table 340



Order of conditions / rules	As sender	As receiver
1	Send all payments to JaneDoe@gmail.com from this payment instrument (bank account 036.1934-3456-7890)	Route all payments in AUD currency to this payment instrument (bank account 036.1934-3456-7890)
2	Send all payments in AUD currency from this payment instrument (bank account 036.1934-3456-7890)	Route all payments from +65 9234 5678 to this payment instrument (John Doe's first merchant wallet)
3	None	Route all payments from +65 9345 6789 to this payment instrument (bank account 702.198-1234-3)
4	None	Route payment of <\$50 to John Doe's second merchant wallet
5	None	Route all payments with "freelance" in the payment message to this payment instrument (bank account 036.1934-3456-7890)
Default payment instrument	702.198-1234-3	John Doe's first merchant wallet

Figure 3E

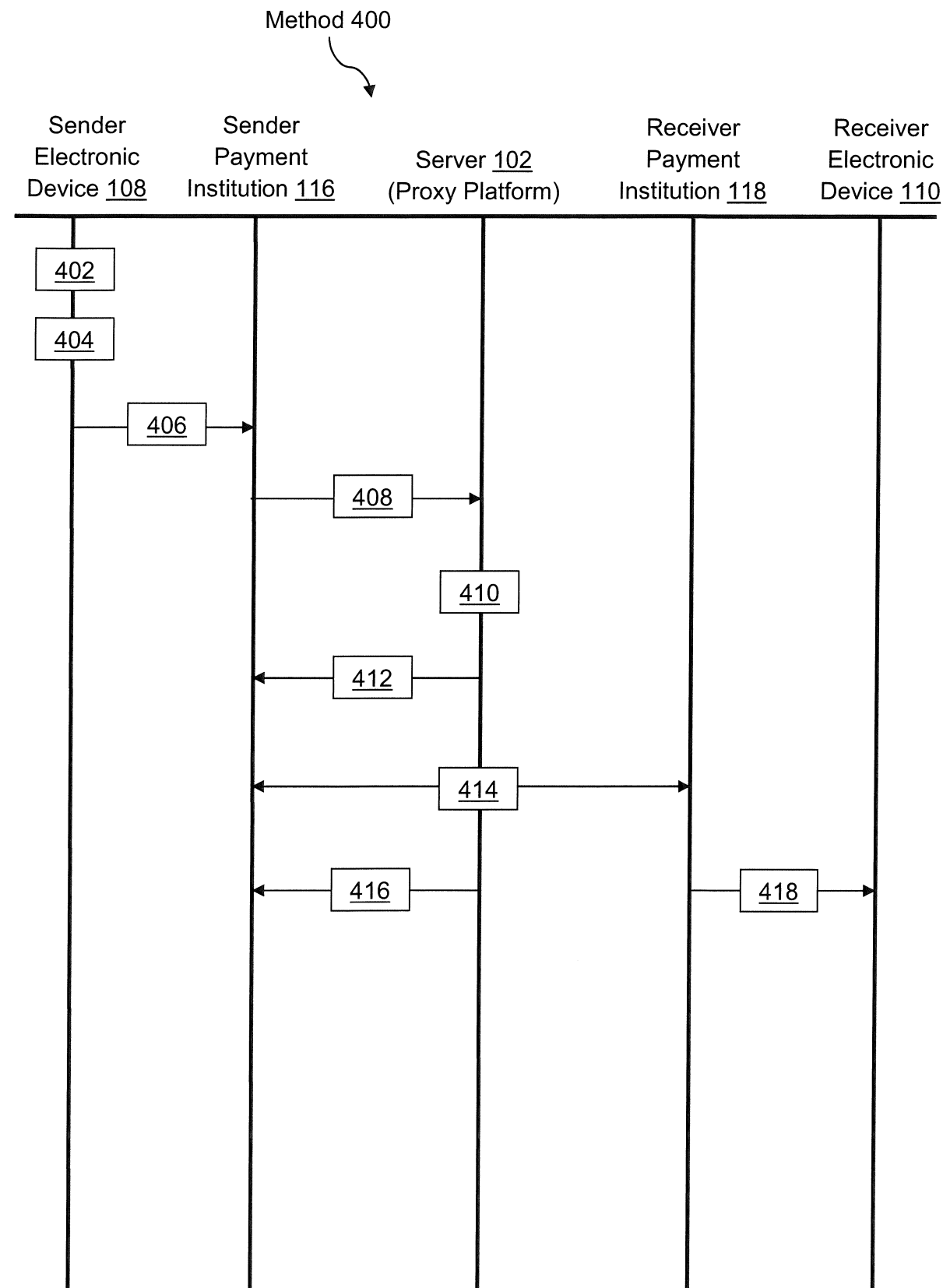


Figure 4

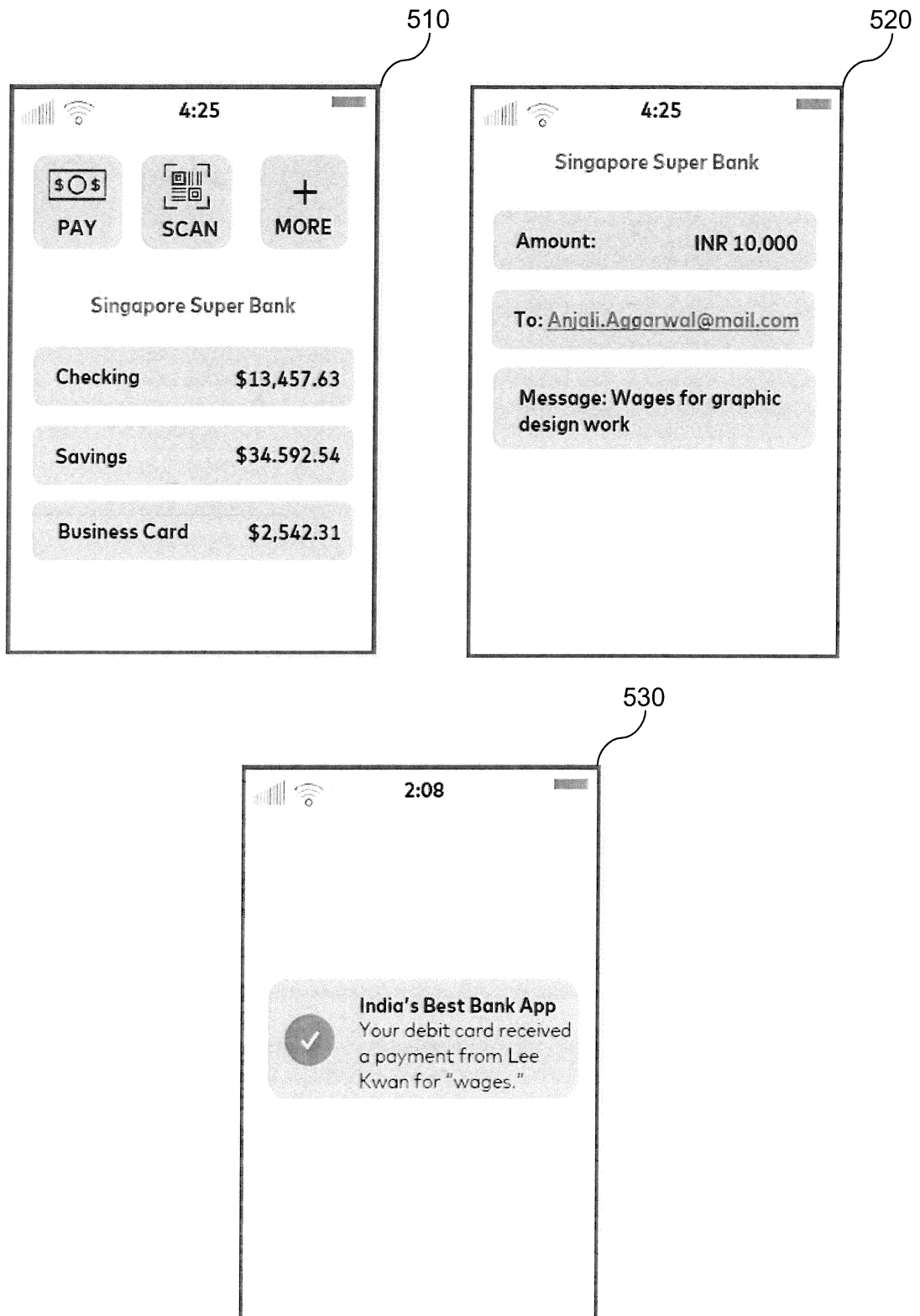


Figure 5

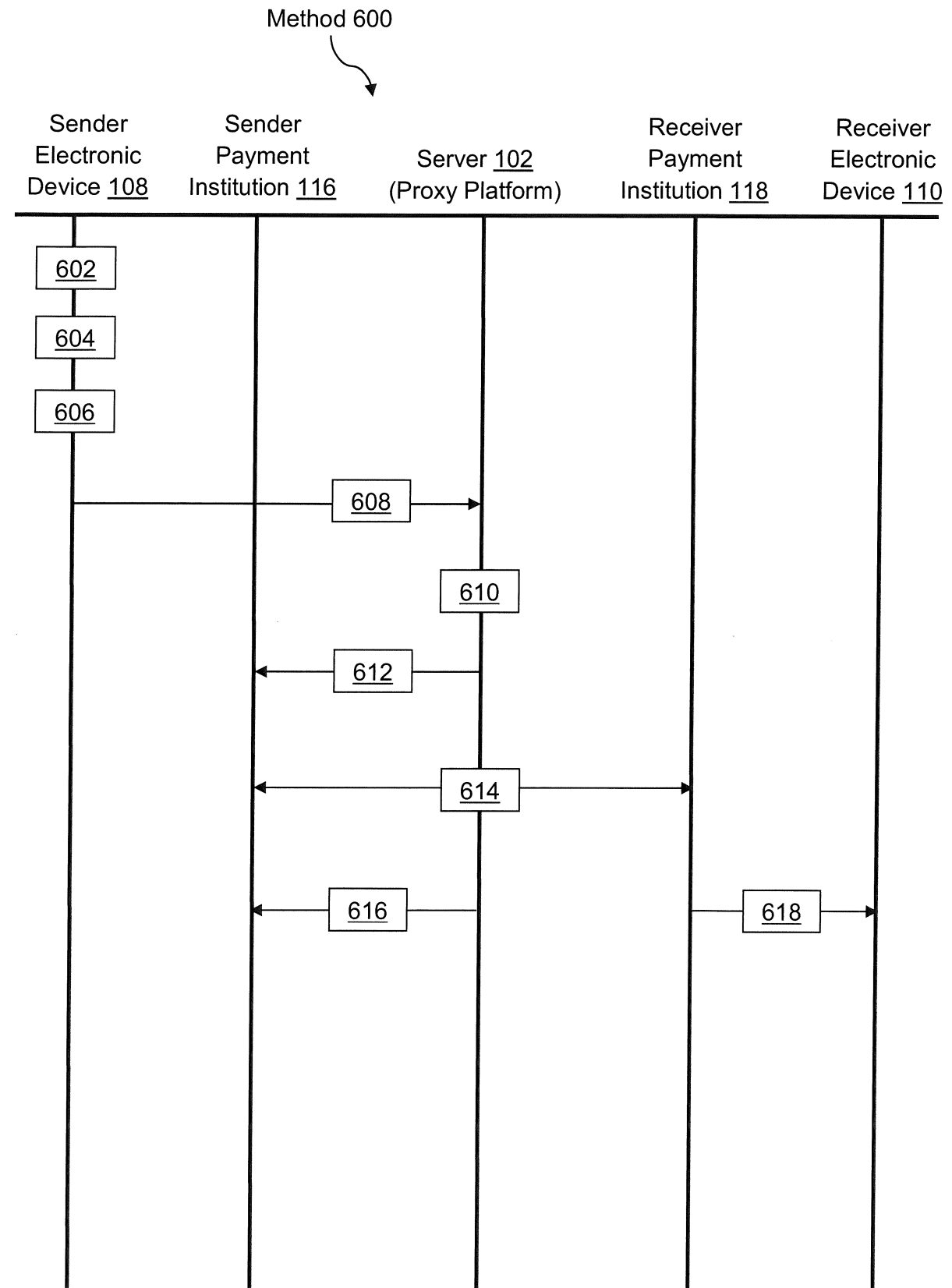


Figure 6

11/12

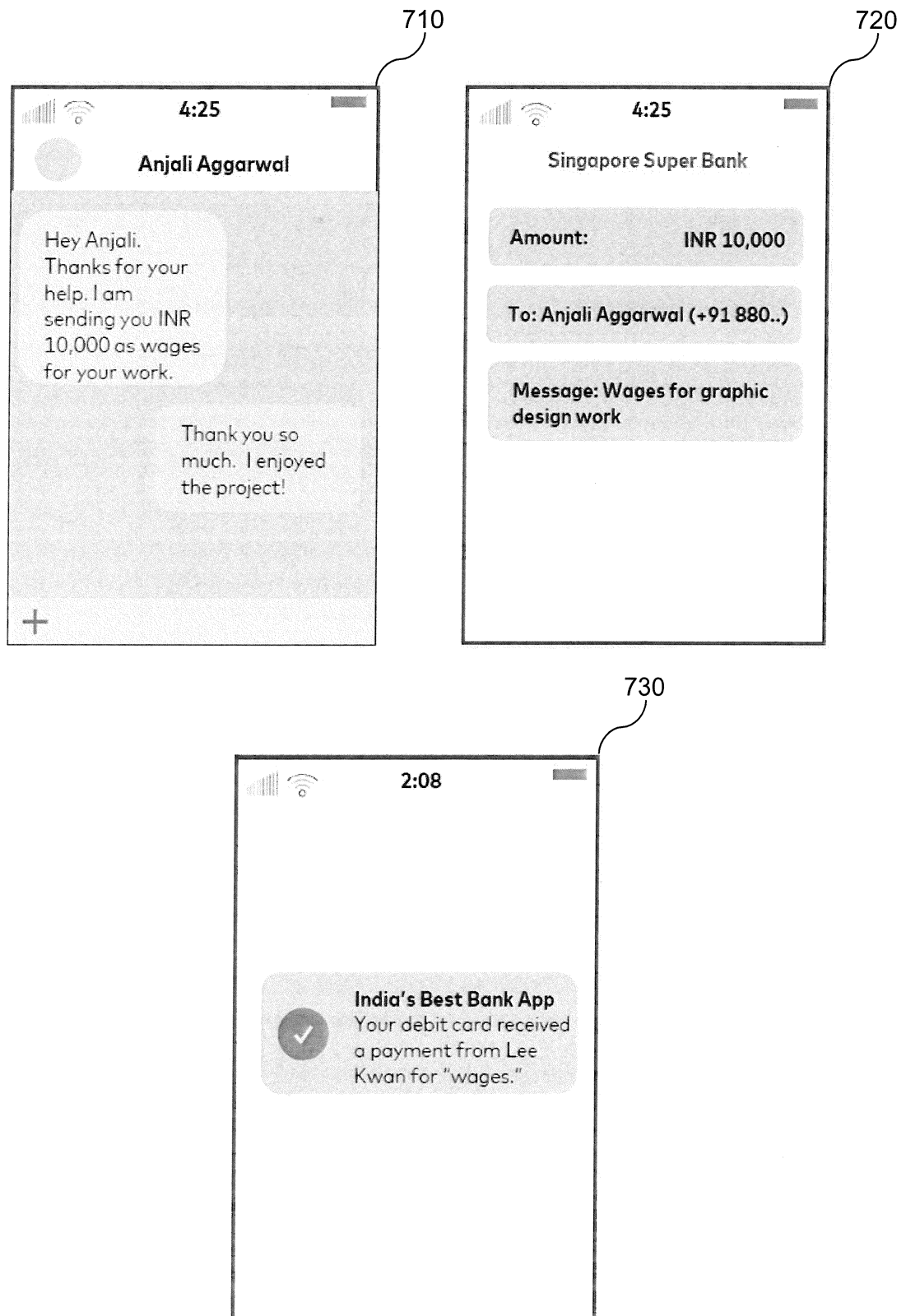


Figure 7

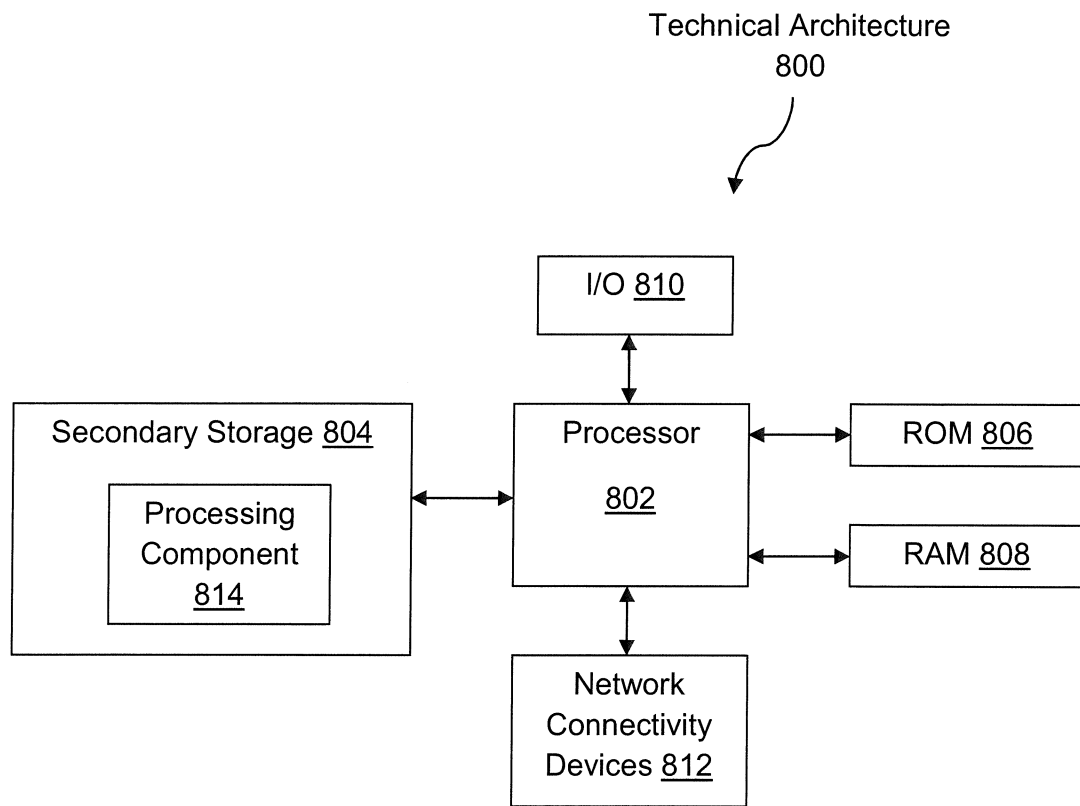


Figure 8