

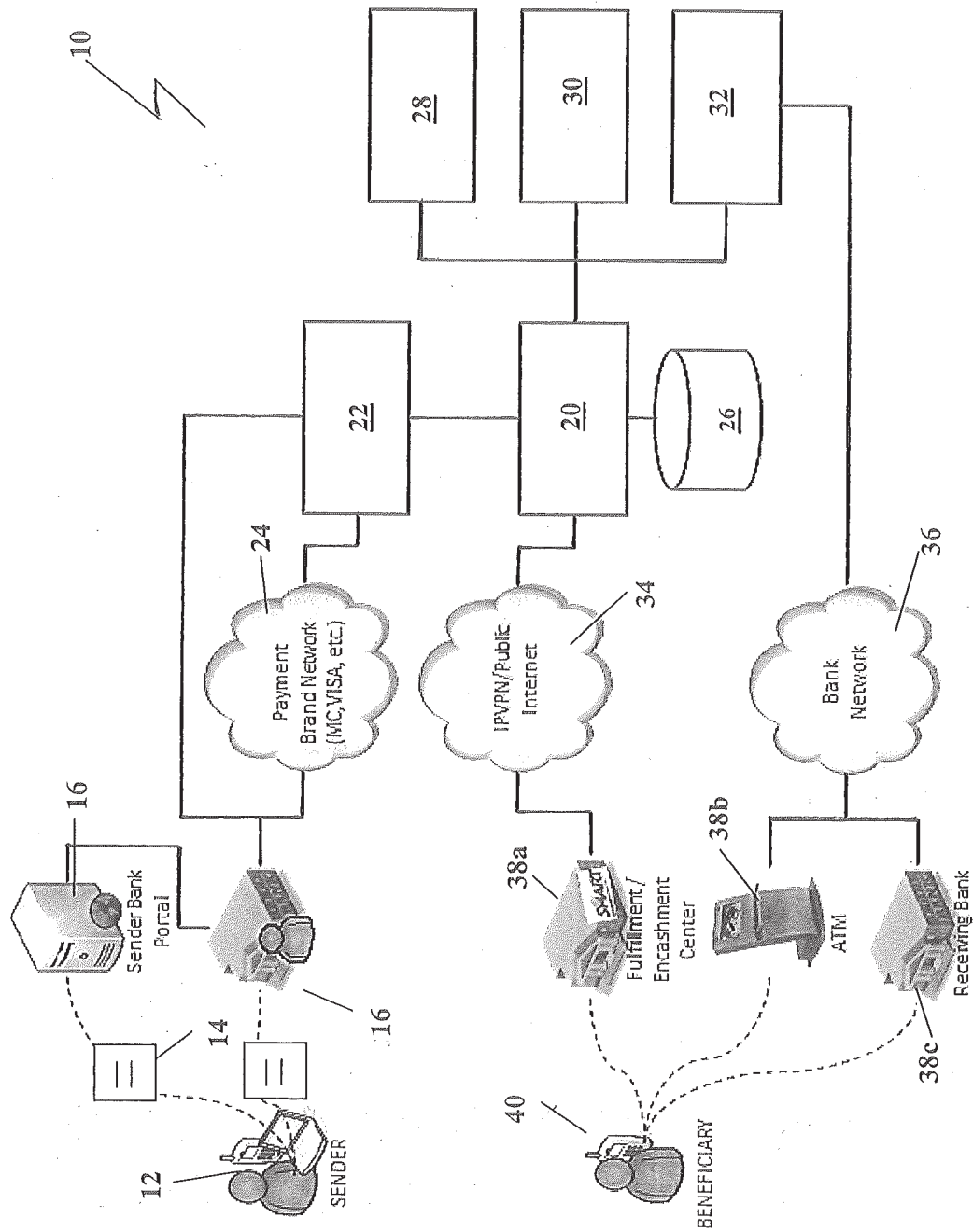


Fig. 1

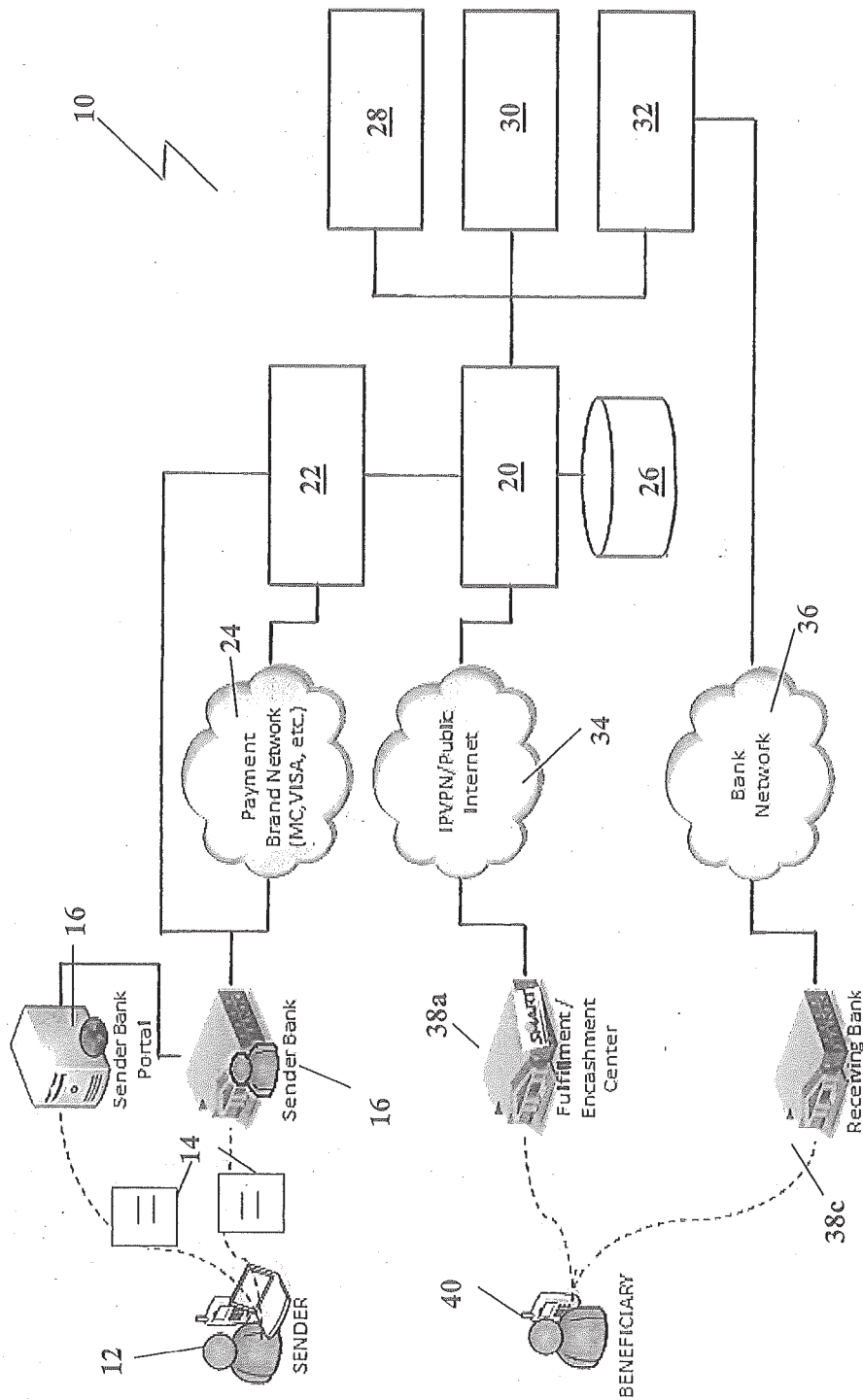


Fig. 2

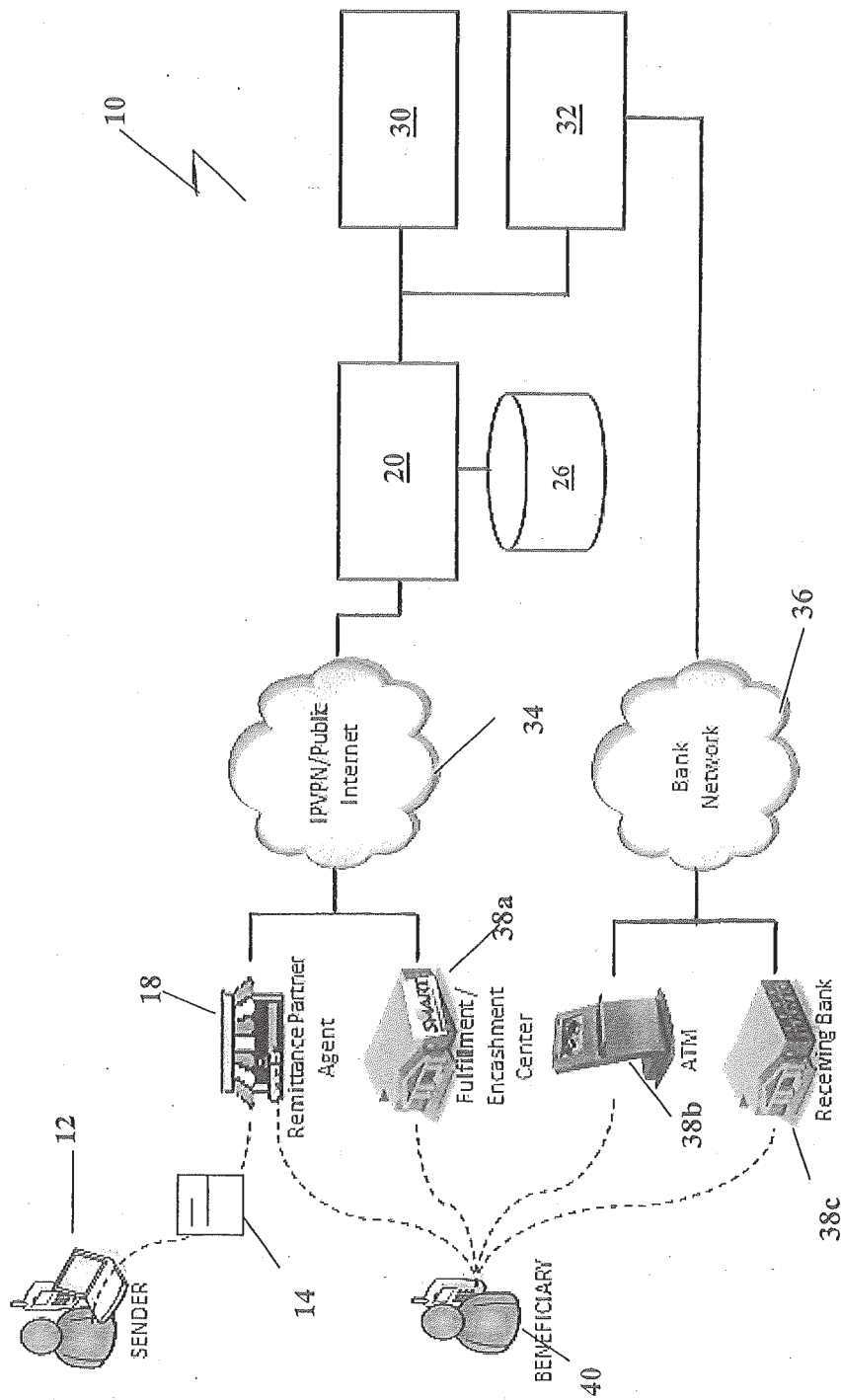


Fig. 3

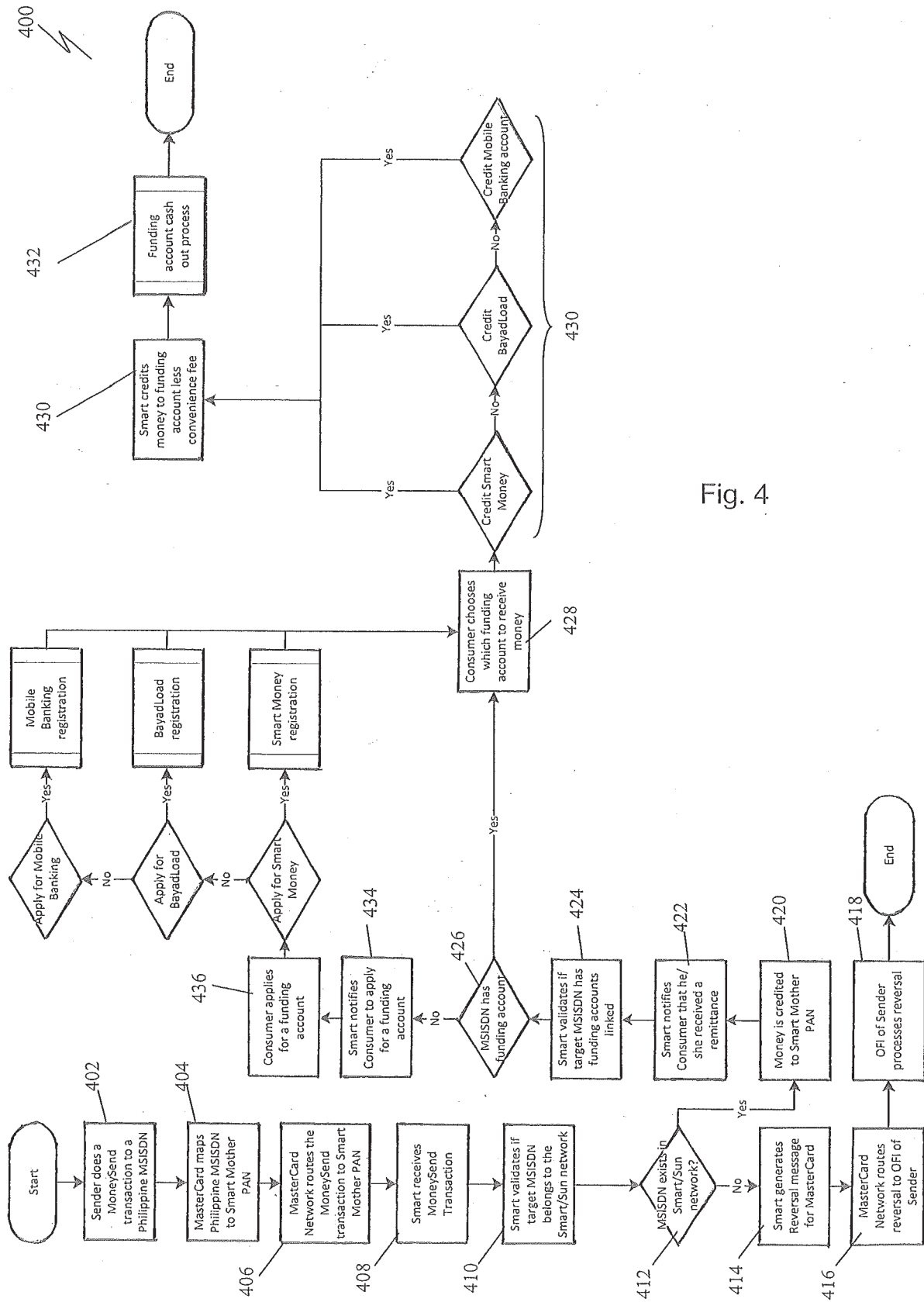


Fig. 4

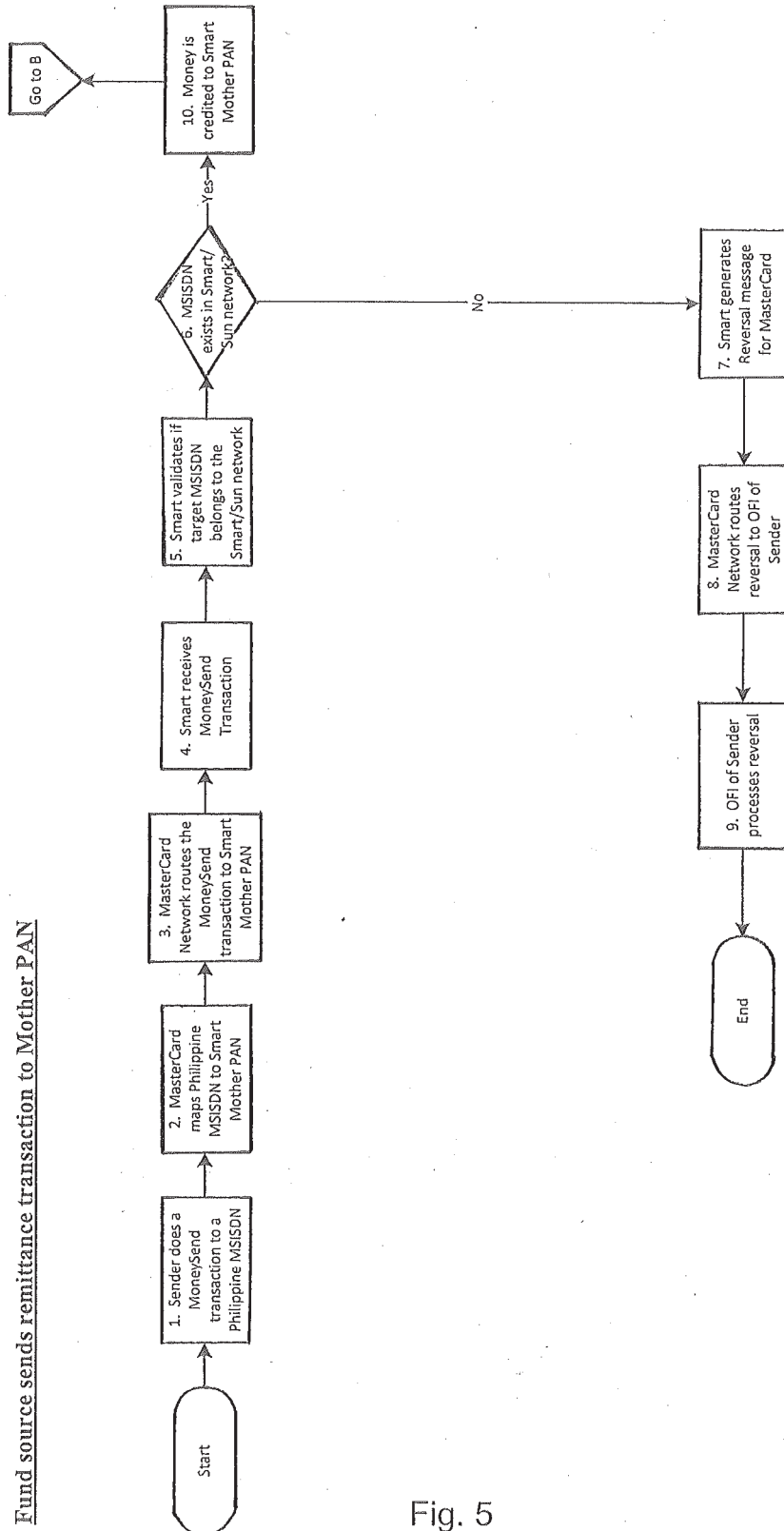


Fig. 5

Network operator (with remittance platform) credits remittance to existing funding account

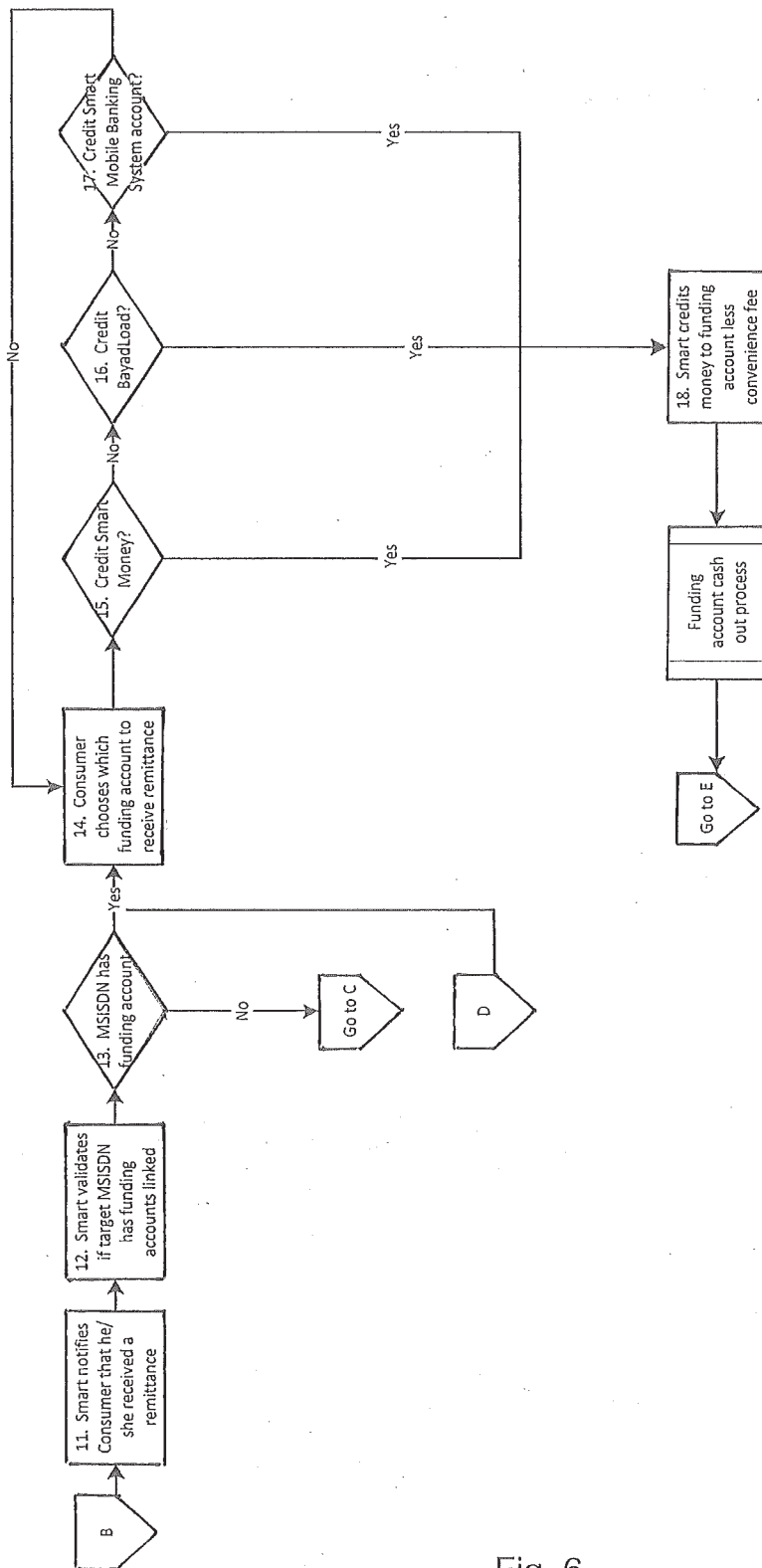


Fig. 6

Target Beneficiary applies for funding account with network operator to receive

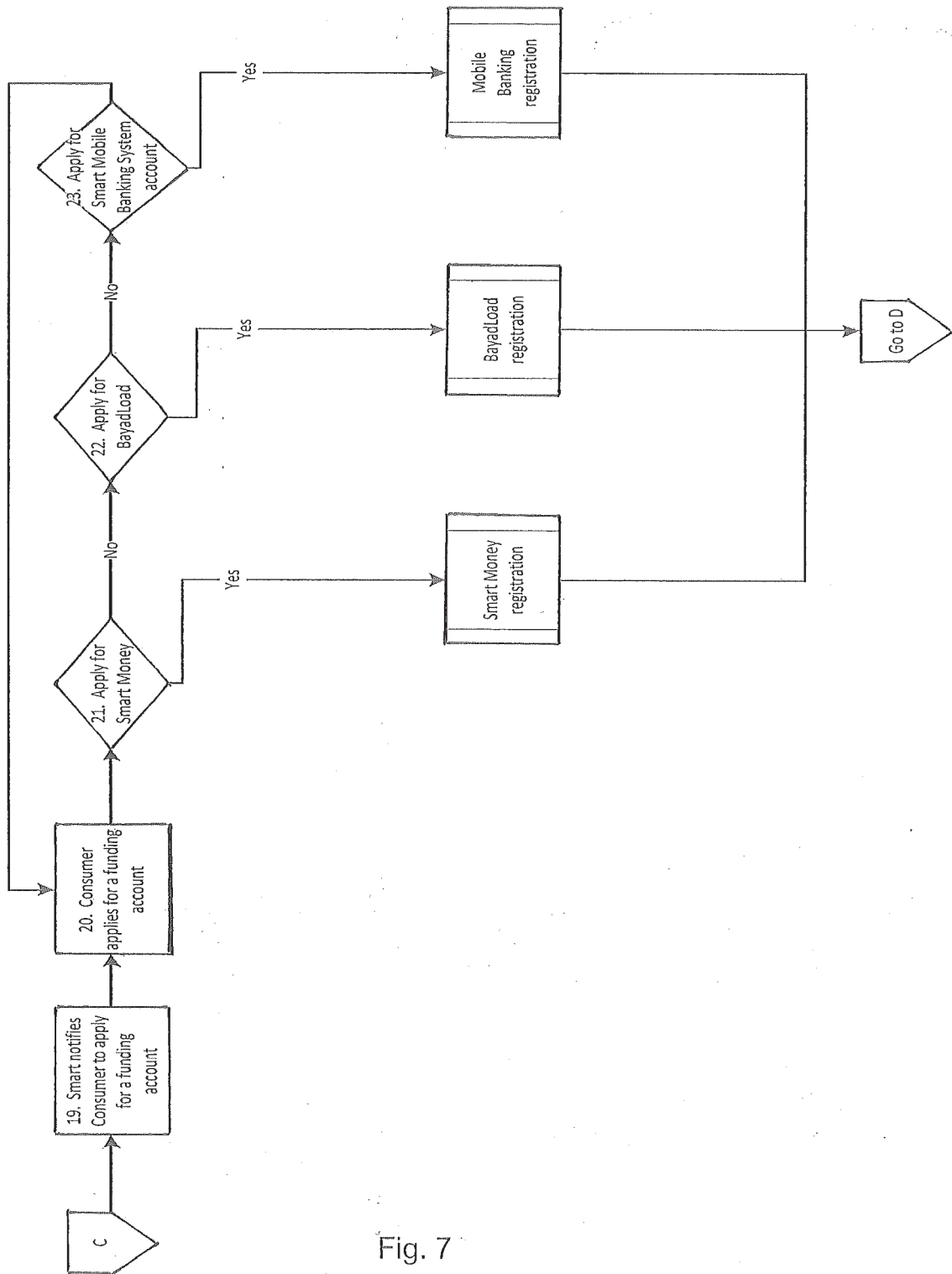


Fig. 7

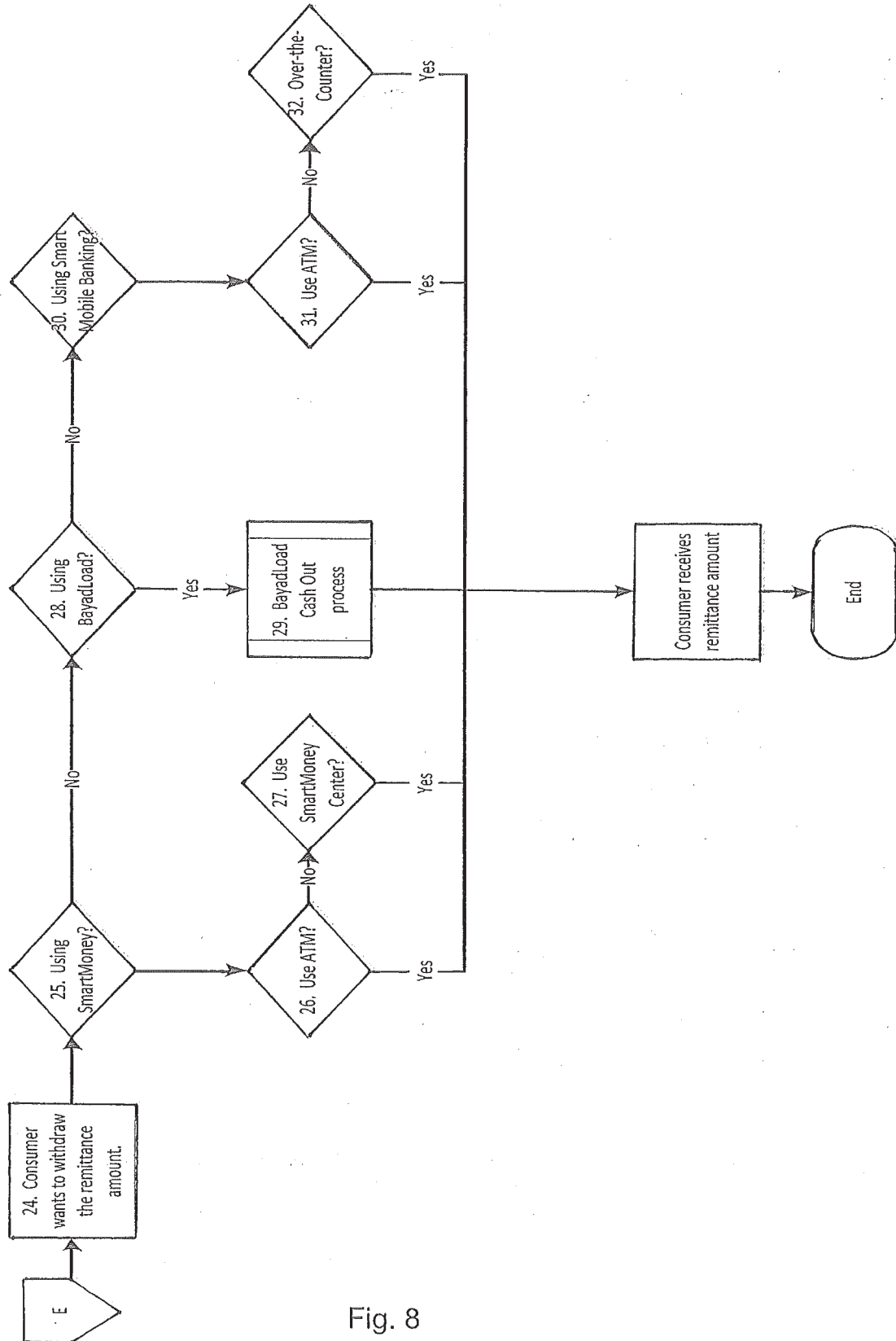
Encashment and/or withdrawal

Fig. 8