

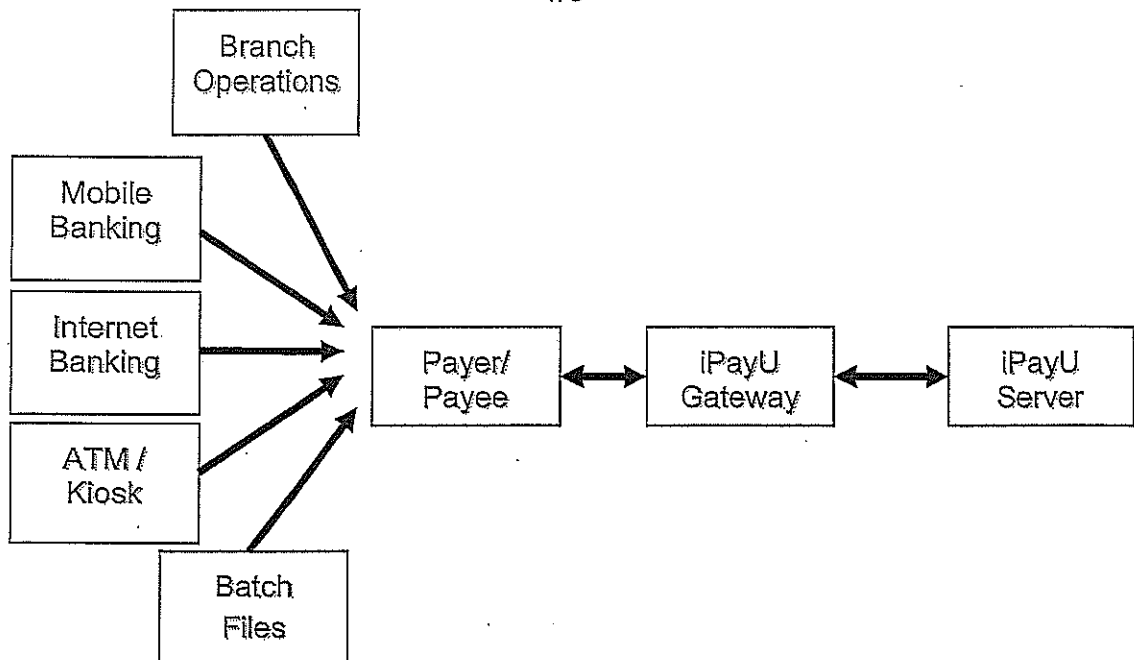


FIGURE 1

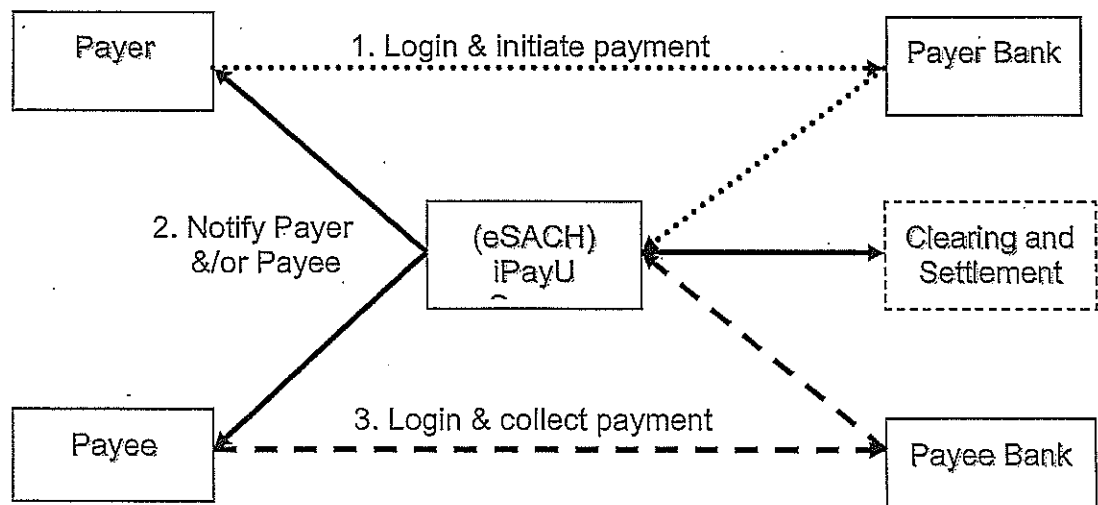


FIGURE 2

ABC Bank

Accessibility | Privacy Policy | Security | Contact Us | Help

Internet Banking

- Account Enquiry
- Credit Card
- Bill Payment
- Fund Transfer
 - To Own Account
 - To 3rd Party Account
 - Recurring Transfer
- iPayU
 - To Individual
 - To Corporate
 - Collection
 - Enquiry
 - Statement
- Notify Beneficiary
- Update Daily Limit
- GIRO
- Time Deposit
- Insurance
- Application
- Customer Service
- Personal Profile
- Logout

iPayU

Make Payment

From Account:

Notify Payer: ☒ Handphone ☐ Email

Remark: ☒ Yes ☐ No

Additional Notification: ☒ SMS me upon Collection

Payee Name:

Payee Mobile/Email:

Additional Notification: ☒ SGD

Amount:

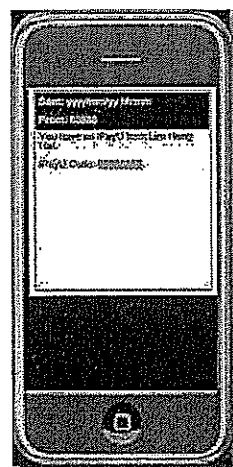
Date:

General Information:

No more than 100 characters.

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FIGURE 3



SMS Notification

[Sign Out](#)

From: iPayU Server
 Sent: Monday, July 16, 2007 9:22 AM
 To: TanPayEe@email.com
 Subject: iPayU Notification,

Dear ,

You have an iPayU Payment Instruction from Lim Heng Hai.

iPayU Code: 88888888

You may collect the iPayU via your Bank's Internet Banking Portal.
 Bank ABC
 Bank XYZ

Thanks
 Best Regards
 iPayU Server

Computer Generated Notification

Email Notification

FIGURE 4

XYZ Bank

[Accessibility](#) | [Privacy Policy](#) | [Security](#) | [Contact Us](#) | [Help](#)

Internet Banking
 Account Enquiry
 Credit Card
 Bill Payment
 Fund Transfer
 To Own Account
 To 3rd Party Account
 Recurring Transfer
 iPayU
 Notify Beneficiary
 Update Daily Limit
 GIRO
 Time Deposit
 Insurance
 Application
 Customer Service
 Personal Profile
 Secured Mailbox
 Smart Notification
 Logout

iPayU
 Please Deposit my iPayU.

Collect Payment Details
 To Account :
 Additional Notification :
 iPayU Code : 88888888
 Payer Name : Tan Pay Ee
 Currency : SGD
 Amount : \$12.50
 Date : 3-December-2007
 Remarks : Yes
 General Information : For Breakfast on 2 Dec 07

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FIGURE 5

XYZ Bank

[Accessibility](#) | [Privacy Policy](#) | [Security](#) | [Contact Us](#) | [Help](#)

Internet Banking
 Account Enquiry
 Credit Card
 Bill Payment
 Fund Transfer
 To Own Account
 To 3rd Party Account
 Recurring Transfer
 iPayU
 Notify Beneficiary
 Update Daily Limit
 GIRO
 Time Deposit
 Insurance
 Application
 Customer Service
 Personal Profile
 Secured Mailbox
 Smart Notification
 Logout

iPayU
 Please Deposit my iPayU.

Collect Payment Details
 To Account :
 Additional Notification :
 iPayU Code : 88888888
 Payer Name : Tan Pay Ee
 Currency : SGD
 Amount : \$12.50
 Date : 3-December-2007
 Remarks : Yes
 General Information : For Breakfast on 2 Dec 07

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FIGURE 6

ABC Bank

[Accessibility](#) | [Privacy Policy](#) | [Security](#) | [Contact Us](#) | [Help](#)

Internet Banking
 Account Enquiry
 Credit Card
 Bill Payment
 Fund Transfer
 To Own Account
 To 3rd Party Account
 Recurring Transfer
 iPayU
 - To Individual
 - To Corporate
 - Collection
 - Enquiry
 - Statement
 Notify Beneficiary
 Update Daily Limit
 GIRB
 Time Deposit
 Insurance
 Application
 Customer Service
 Personal Profile
 Logout

PayU

Make Payment

From Account :

Notify Payer : ☒ Handphone ☐ Email

Select Company & Purpose :

Biller Reference :

Company Name :

Company Mobile/Email :

Current :

Amount :

Date :

General Information :

Not more than 100 characters.

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FIGURE 7

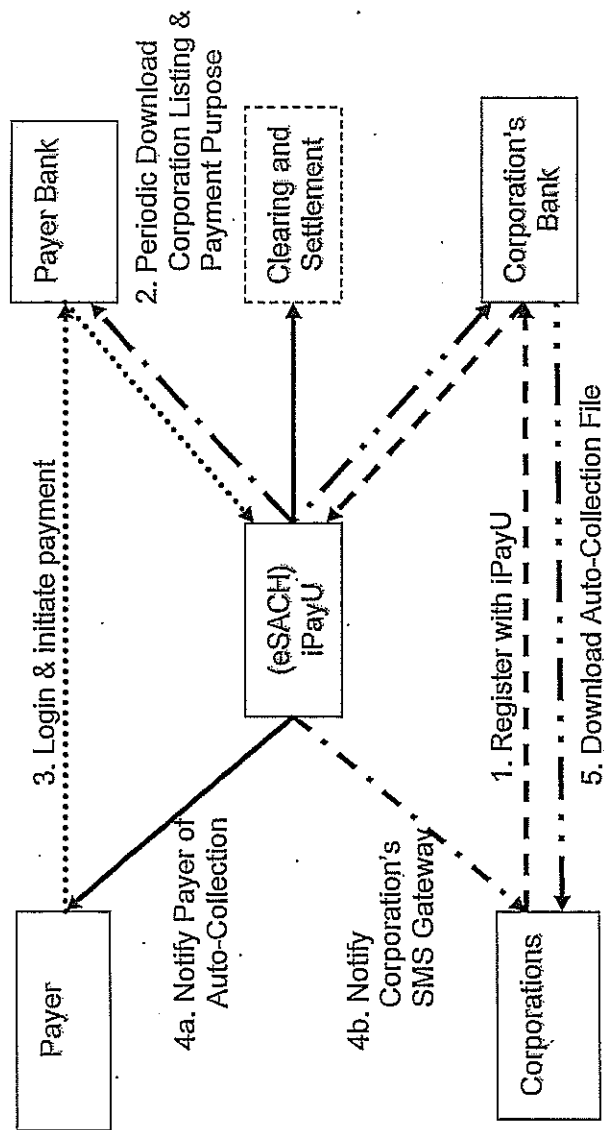


FIGURE 8

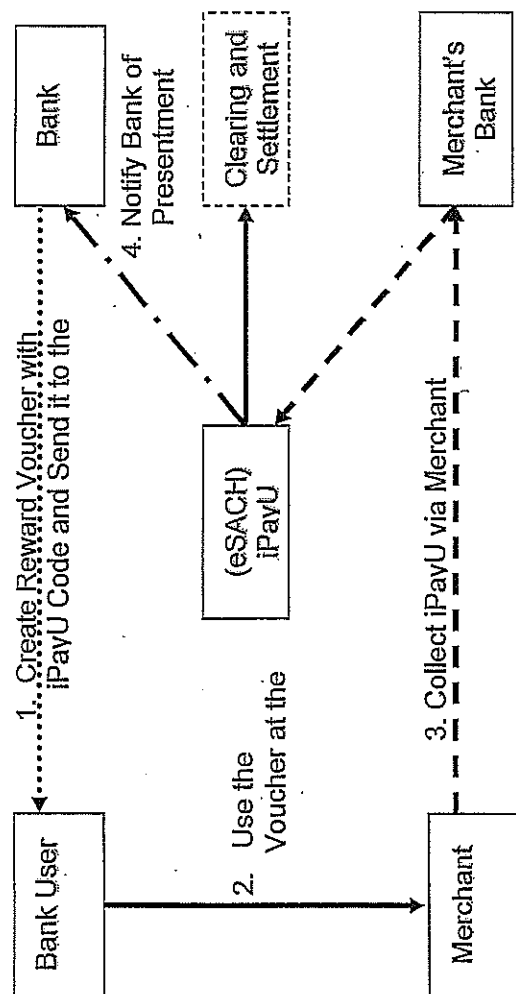


FIGURE 9

iPayU (Demo)

Accessibility | Privacy Policy | Security | Contact Us | Help

Internet Banking

- iPayU**
 - To Individual
 - To Corporate
 - Collection
 - Enquiry
 - Statement
- Back to Bank Portal

iPayU

Make Payment

From Account:

Notify Payer: ☒ Handphone ☐ Email

Earmark: ☒ Yes ☐ No

Additional Notification:

Payee Name:

Payee Mobile/Email:

Additional Notification:

Amount:

Date:

General Information:

Not more than 150 characters.

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FIGURE 10

ABC Bank

Accessibility | Privacy Policy | Security | Contact Us | Help

Internet Banking

- Account Enquiry
- Credit Card
- Bill Payment
- Fund Transfer
 - To Own Account
 - To 3rd Party Account
 - Recurring Transfer
 - iPayU
 - To Individual
 - To Corporate
 - Collection
 - Enquiry
 - Statement
- Notify Beneficiary
- Update Daily Limit
- GIRO
- Time Deposit
- Insurance
- Application
- Customer Service
- Personal Profile

iPayU Enquiry

List of Outstanding iPayU

	Payee Name	Value Date	Amount	Creation Date	Status
☐	Ho Pay Ee	04-Dec-07	\$100.00	29-Nov-07	Returned but Representable
☐	HDB Rent	13-Dec-07	\$100.00	04-Dec-07	Pending Deposit
☐	Lim Hong Hal	09-Dec-07	\$100.00	05-Dec-07	Presented for Warehousing, Pending Value Date
☐	Ho Pay Ee	07-Dec-07	\$10.00	06-Dec-07	Pending Deposit

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FIGURE 11

ABC Bank																											
Accessibility Privacy Policy Security Contact Us Help																											
Internet Banking Account Enquiry Credit Card Bill Payment Fund Transfer To Own Account To 3rd Party Account Recurring Transfer iPayU To Individual To Corporate Collection Enquiry Statement Notify Beneficiary Update Daily Limit GIRO Time Deposit Insurance Application Customer Service Personal Profile Logout	iPayU iPayU Detail <table> <tr> <td>Creation Date:</td> <td>06-Dec-07</td> </tr> <tr> <td>Transaction Ref:</td> <td>53456789</td> </tr> <tr> <td>From Account:</td> <td>999-99999-9</td> </tr> <tr> <td>Notify Payer:</td> <td>Handphone</td> </tr> <tr> <td>Earmark:</td> <td>No</td> </tr> <tr> <td>General Information:</td> <td>-</td> </tr> <tr> <td>Payee Name:</td> <td>Ho Pay Ee</td> </tr> <tr> <td>Payee Mobile/Email:</td> <td>9-999-9999</td> </tr> <tr> <td>Presentment Date:</td> <td>- NA -</td> </tr> <tr> <td>Amount:</td> <td>\$10.00</td> </tr> <tr> <td>Value Date:</td> <td>06-Dec-07</td> </tr> <tr> <td>General Information:</td> <td>For Dancing Lesson</td> </tr> <tr> <td>Status:</td> <td>Pending Deposit</td> </tr> </table> Click here to re-send iPayU Code to PAYER. Click here to re-send iPayU Code to PAYEE. Back Stop	Creation Date:	06-Dec-07	Transaction Ref:	53456789	From Account:	999-99999-9	Notify Payer:	Handphone	Earmark:	No	General Information:	-	Payee Name:	Ho Pay Ee	Payee Mobile/Email:	9-999-9999	Presentment Date:	- NA -	Amount:	\$10.00	Value Date:	06-Dec-07	General Information:	For Dancing Lesson	Status:	Pending Deposit
Creation Date:	06-Dec-07																										
Transaction Ref:	53456789																										
From Account:	999-99999-9																										
Notify Payer:	Handphone																										
Earmark:	No																										
General Information:	-																										
Payee Name:	Ho Pay Ee																										
Payee Mobile/Email:	9-999-9999																										
Presentment Date:	- NA -																										
Amount:	\$10.00																										
Value Date:	06-Dec-07																										
General Information:	For Dancing Lesson																										
Status:	Pending Deposit																										
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FIGURE 12

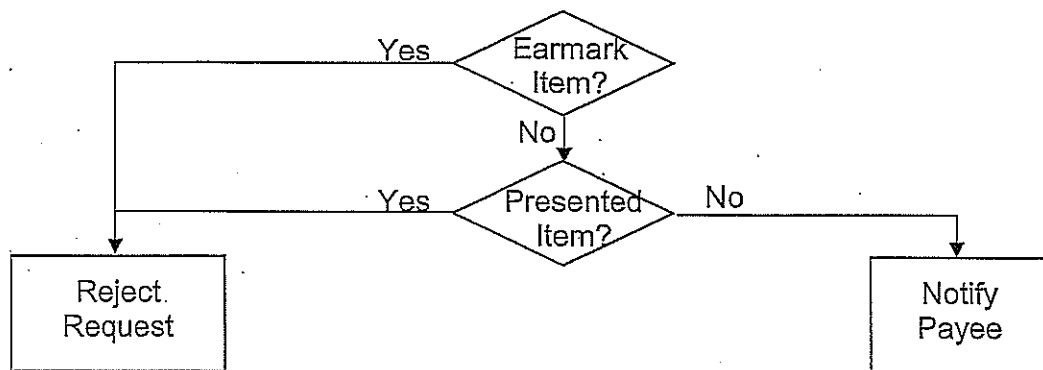


FIGURE 13