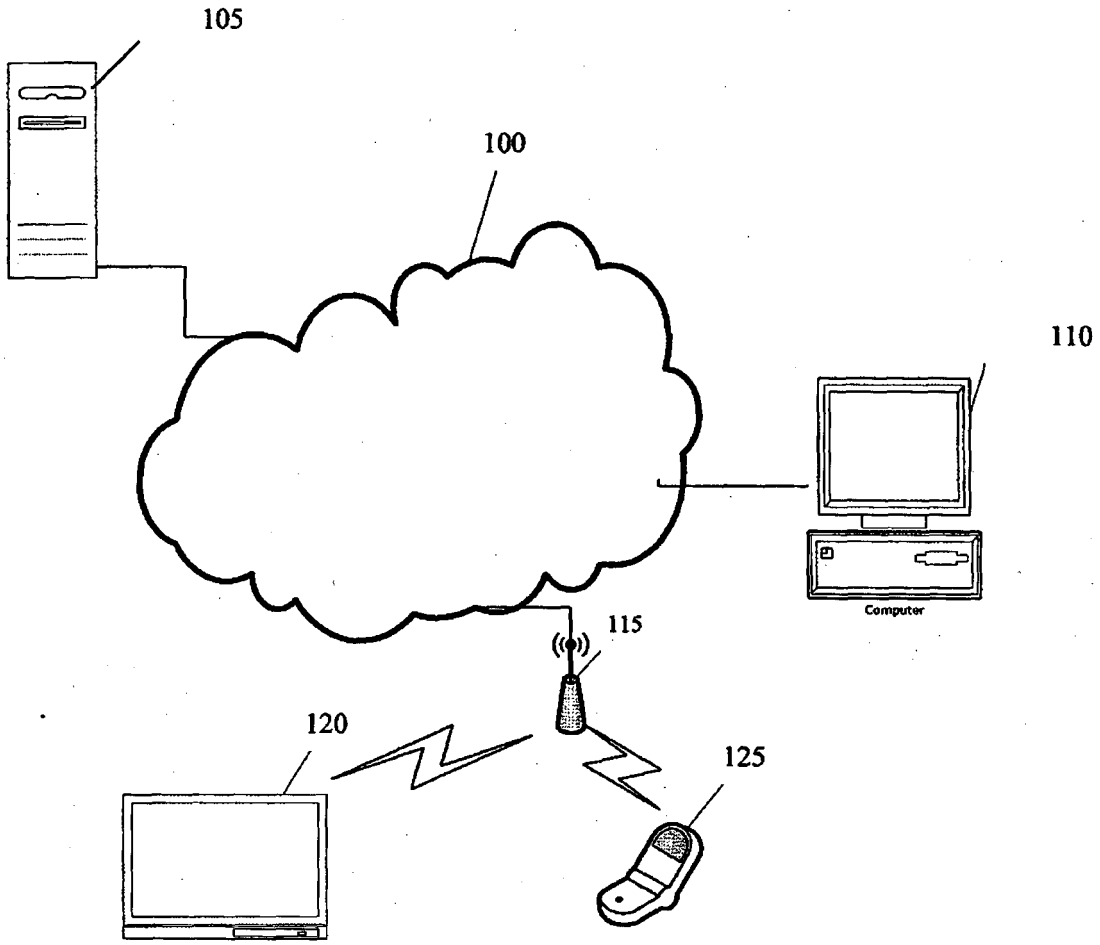


Figure 1

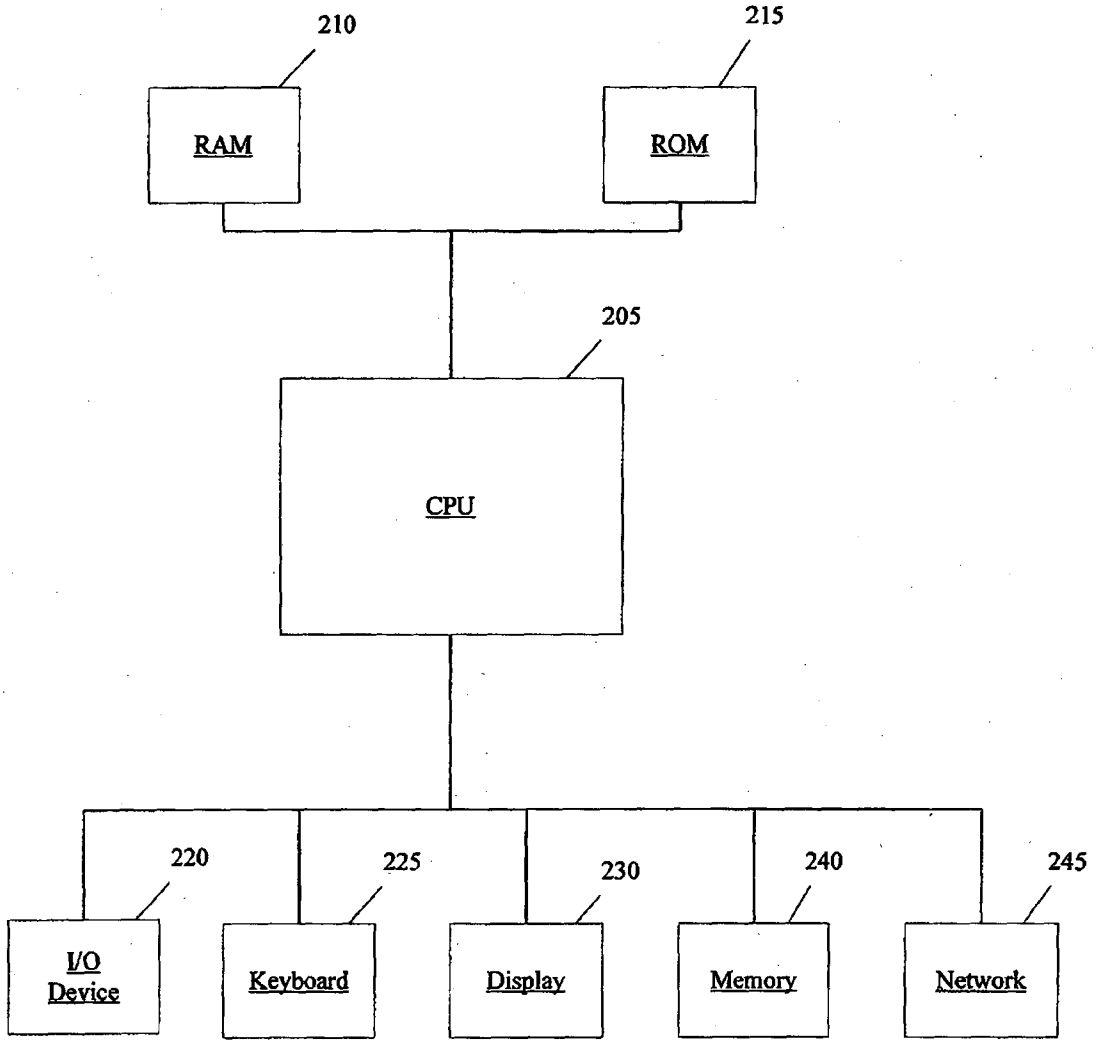

210
215
RAM
ROM
205
CPU
220
225
230
240
245
I/O Device
Keyboard
Display
Memory
Network

Figure 2

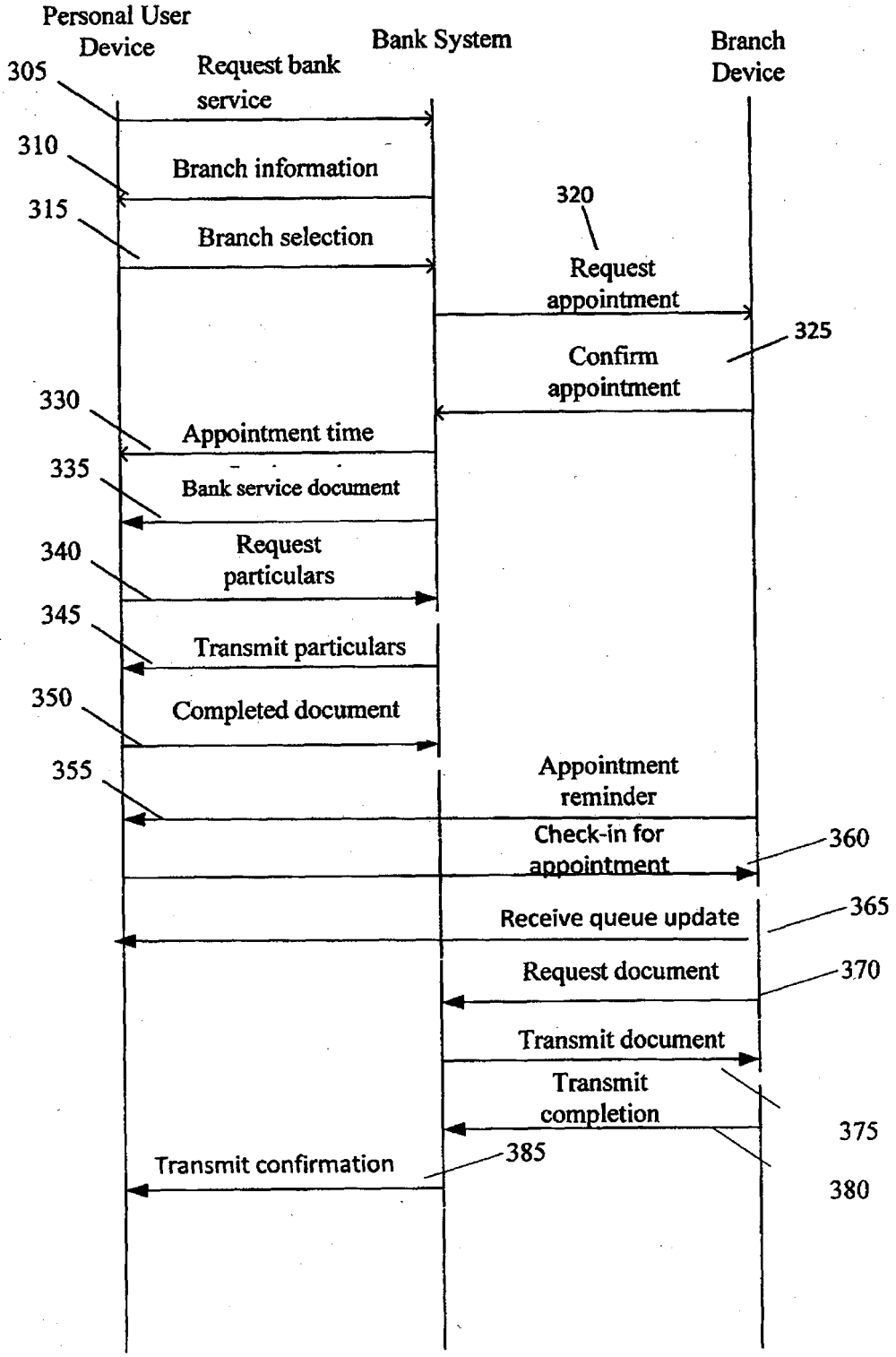

Personal User Device
Bank System
Branch Device
305
Request bank service
310
Branch information
315
Branch selection
320
Request appointment
325
Confirm appointment
330
Appointment time
335
Bank service document
340
Request particulars
345
Transmit particulars
350
Completed document
355
Appointment reminder
Check-in for appointment
360
Receive queue update
365
Request document
370
Transmit document
Transmit completion
375
380
Transmit confirmation
385

Figure 3

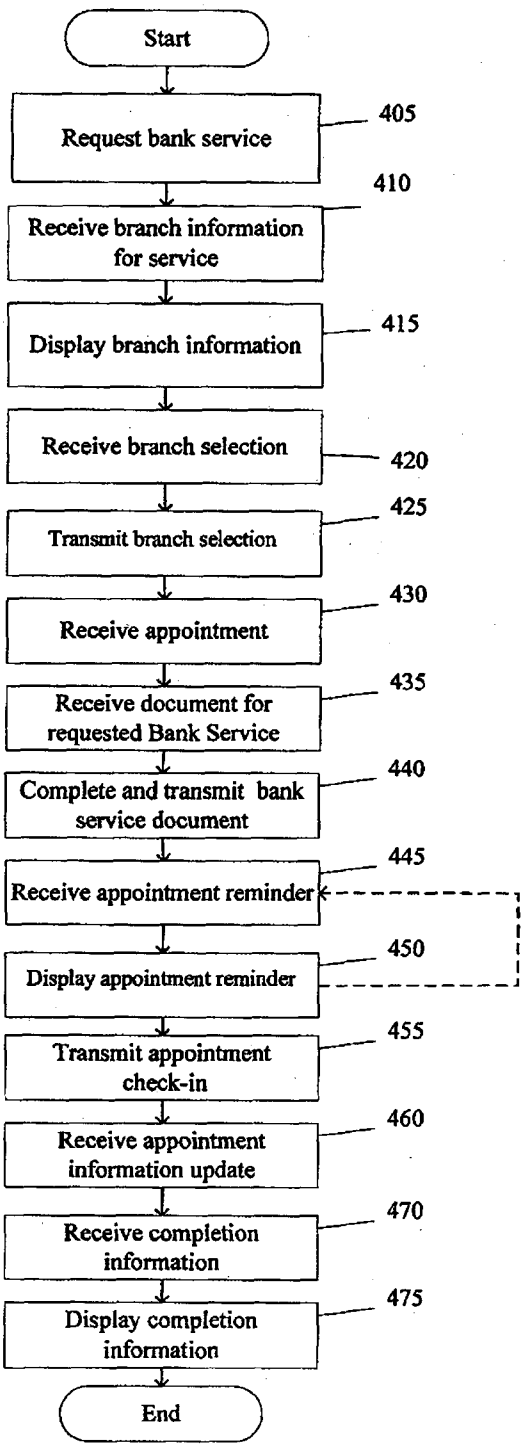

Start
Request bank service
405
400
410
Receive branch information for service
Display branch information
415
Receive branch selection
420
Transmit branch selection
425
Receive appointment
430
Receive document for requested Bank Service
435
Complete and transmit bank service document
440
Receive appointment reminder
445
Display appointment reminder
450
Transmit appointment check-in
455
Receive appointment information update
460
Receive completion information
470
Display completion information
475
End

Figure 4

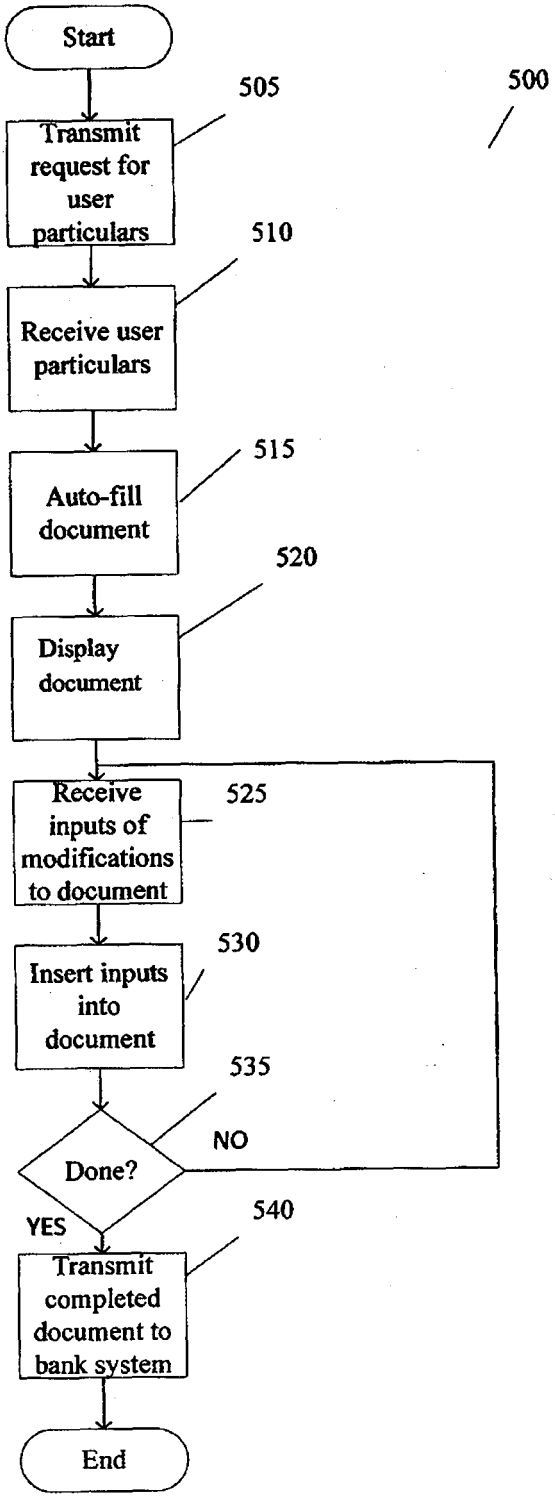

Start
505
500
Transmit request for user particulars
510
Receive user particulars
515
Auto-fill document
520
Display document
Receive inputs of modifications to document
525
Insert inputs into document
530
535
Done?
NO
YES
540
Transmit completed document to bank system
End

Figure 5

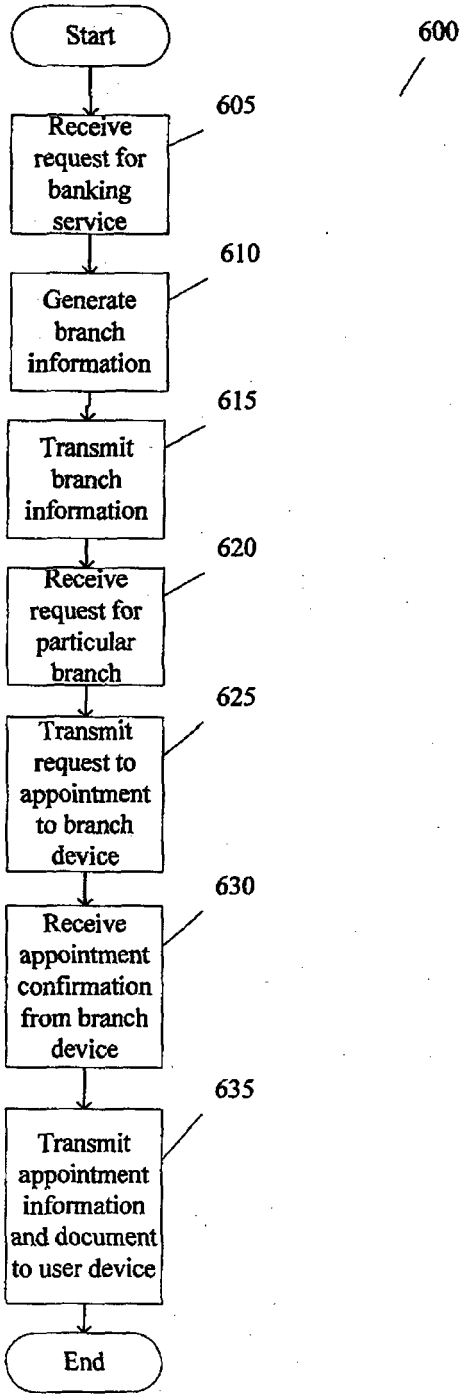

Start
600
605
Receive request for banking service
610
Generate branch information
615
Transmit branch information
620
Receive request for particular branch
625
Transmit request to appointment to branch device
630
Receive appointment confirmation from branch device
635
Transmit appointment information and document to user device
End

Figure 6

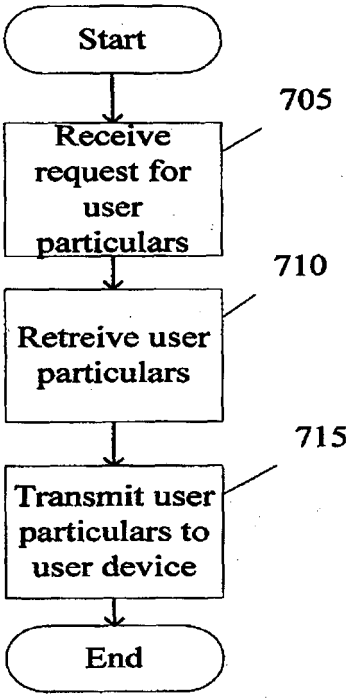


Figure 7

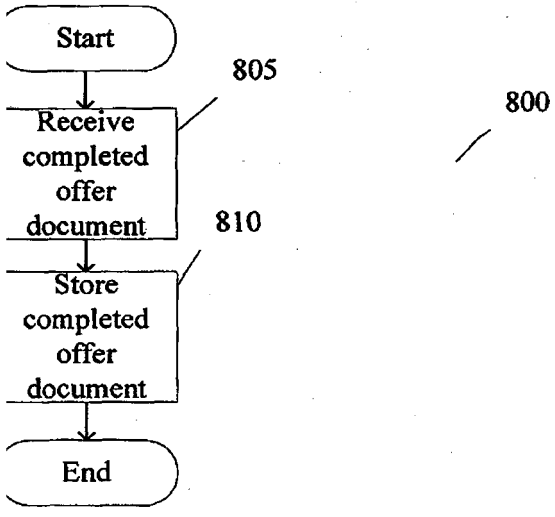


Figure 8

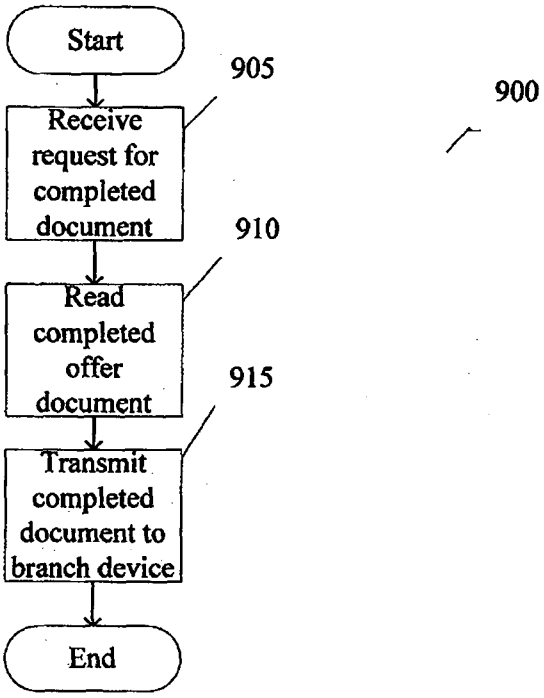

Start
905
900
Receive request for completed document
910
Read completed offer document
915
Transmit completed document to branch device
End

Figure 9

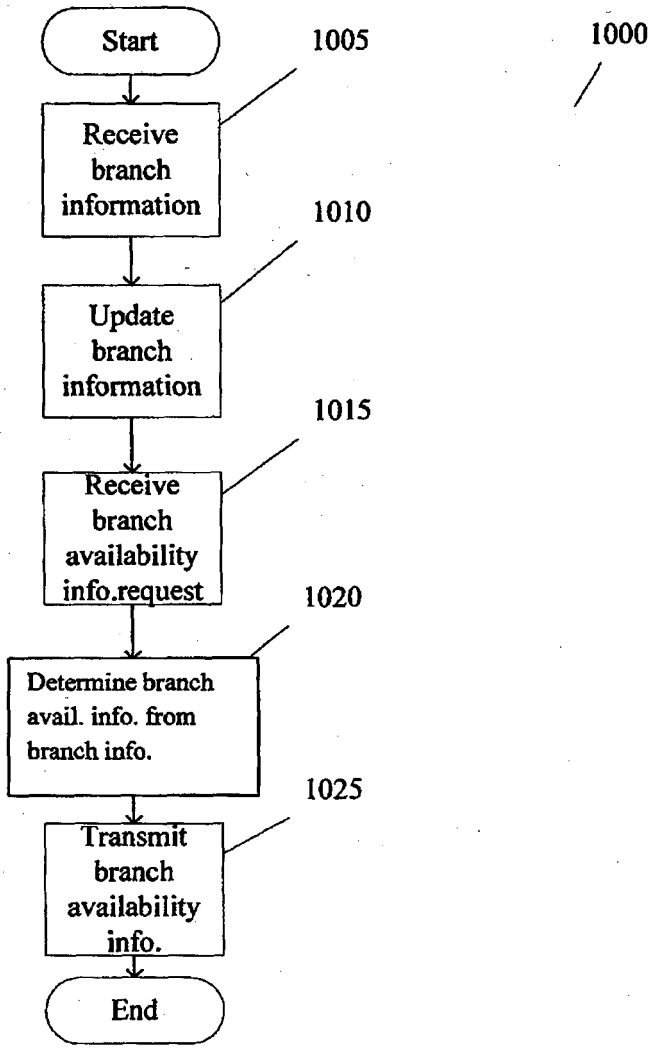

Start
1005
1000
Receive branch information
1010
Update branch information
1015
Receive branch availability info.request
1020
Determine branch avail. info. from branch info.
1025
Transmit branch availability info.
End

Figure 10

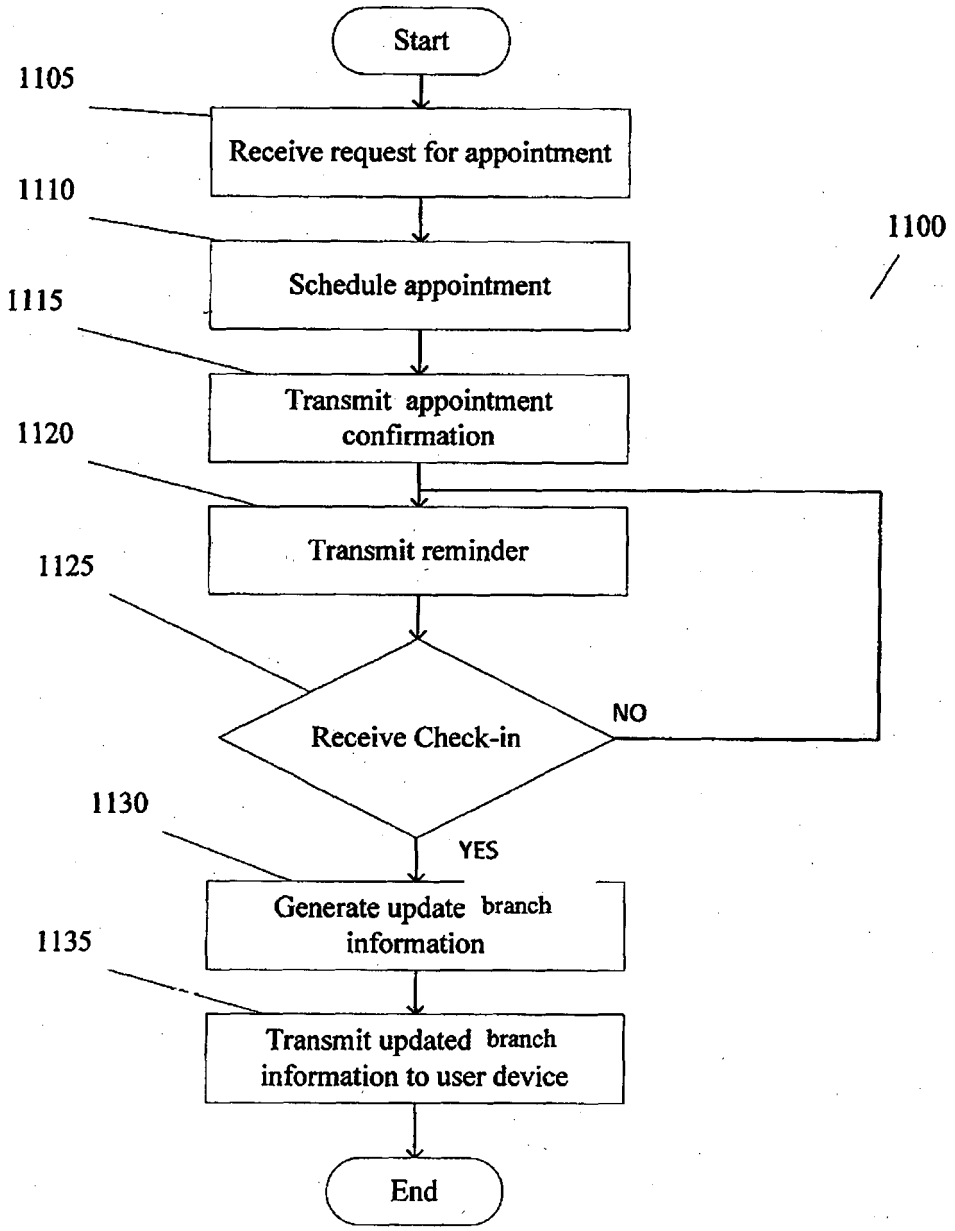

Start
1105
Receive request for appointment
1110
Schedule appointment
1100
1115
Transmit appointment confirmation
1120
Transmit reminder
1125
Receive Check-in
NO
1130
YES
Generate update branch information
1135
Transmit updated branch information to user device
End

Figure 11

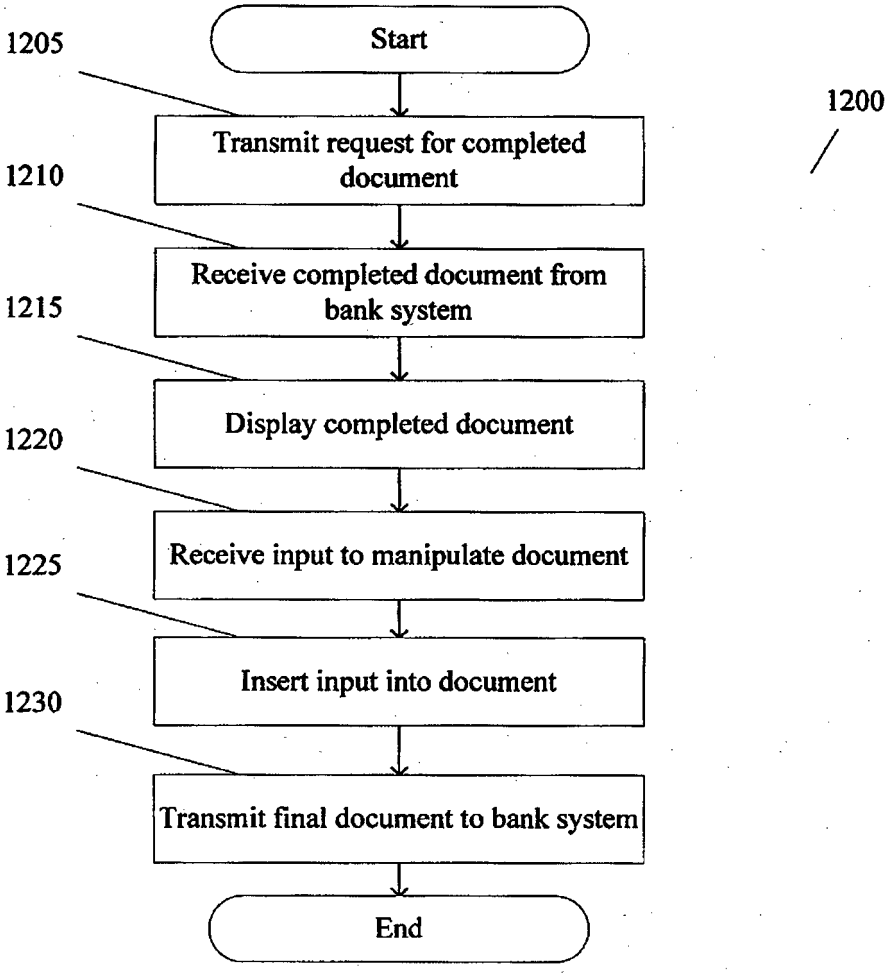

1205
Start
1200
Transmit request for completed document
1210
Receive completed document from bank system
1215
Display completed document
1220
Receive input to manipulate document
1225
Insert input into document
1230
Transmit final document to bank system
End

Figure 12

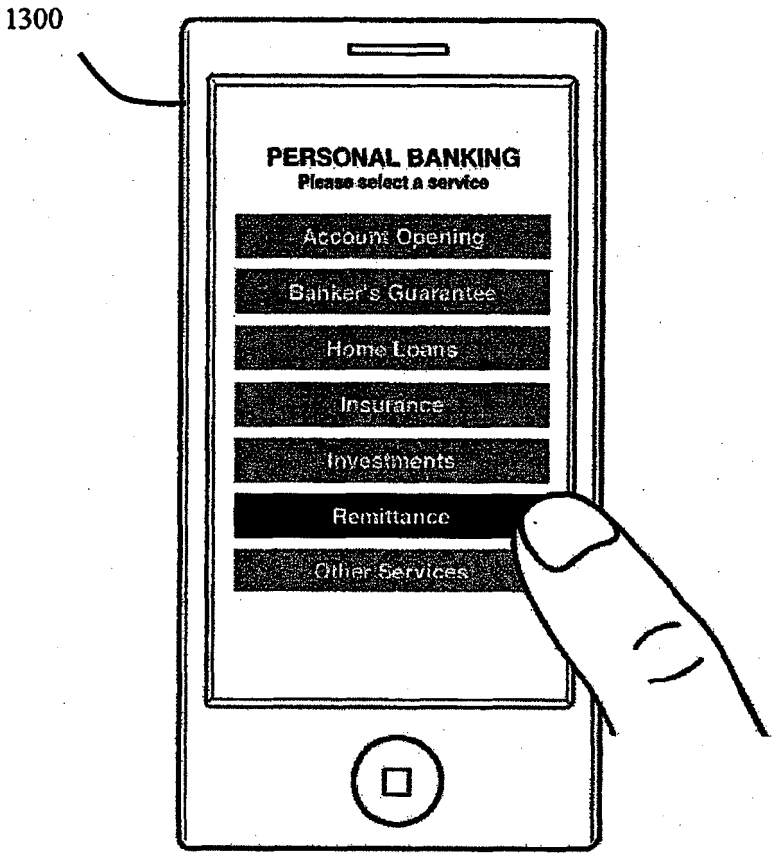

1300
PERSONAL BANKING
Please select a service
Account Opening
Banker's Guarantee
Home Loans
Insurance
Investments
Remittance
Other Services

Figure 13

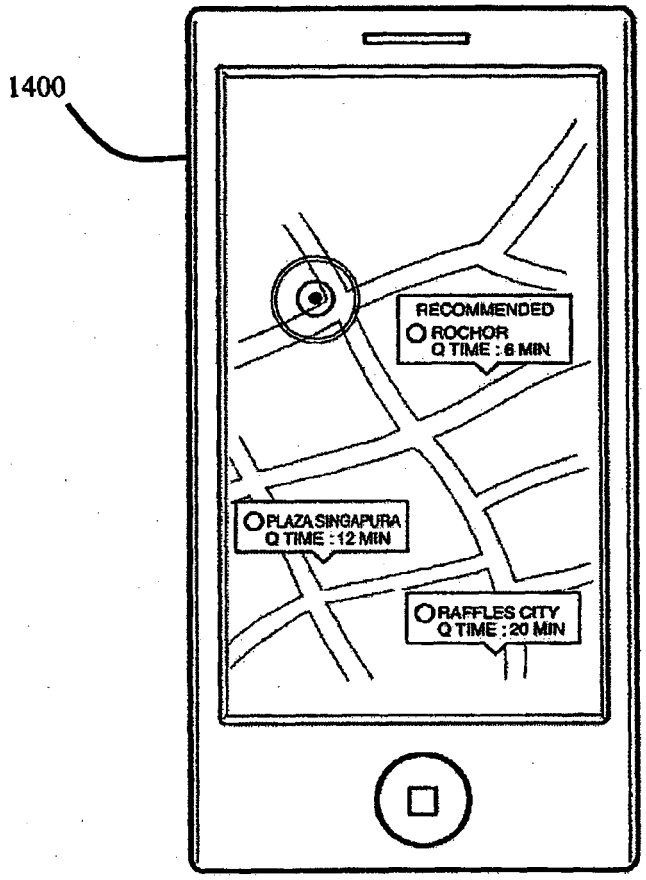

1400
RECOMMENDED
ROCHOR
Q TIME : 6 MIN
PLAZA SINGAPURA
Q TIME : 12 MIN
RAFFLES CITY
Q TIME : 20 MIN

Figure 14

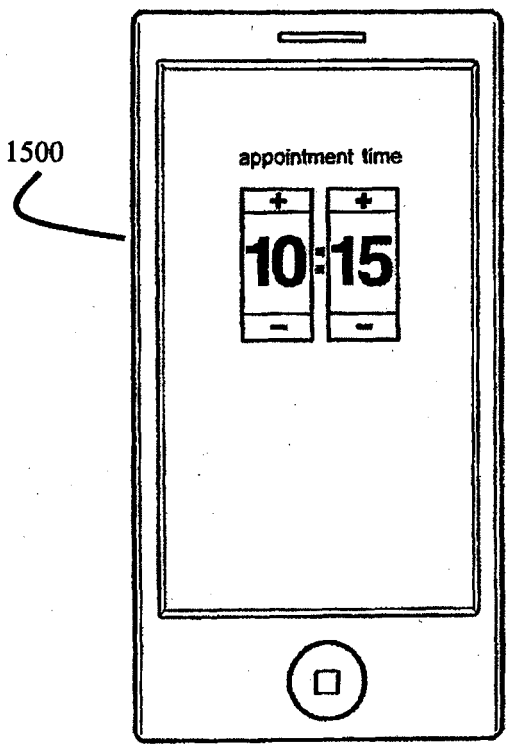


Figure 15

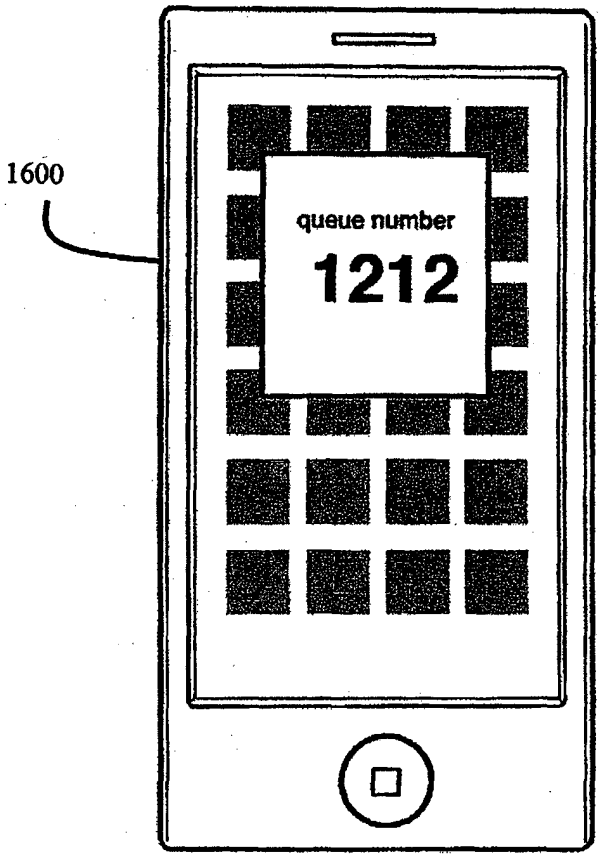


Figure 16

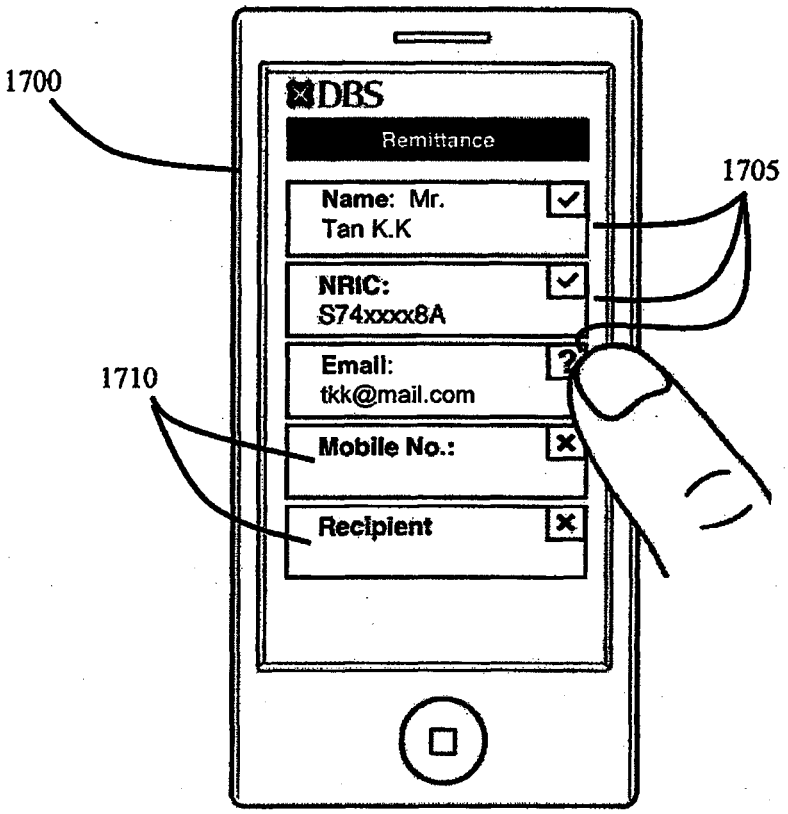

1700
DBS
Remittance
1705
Name: Mr.
Tan K.K
NRIC:
S74xxxx8A
Email:
tkk@mail.com
1710
Mobile No.:
Recipient

Figure 17

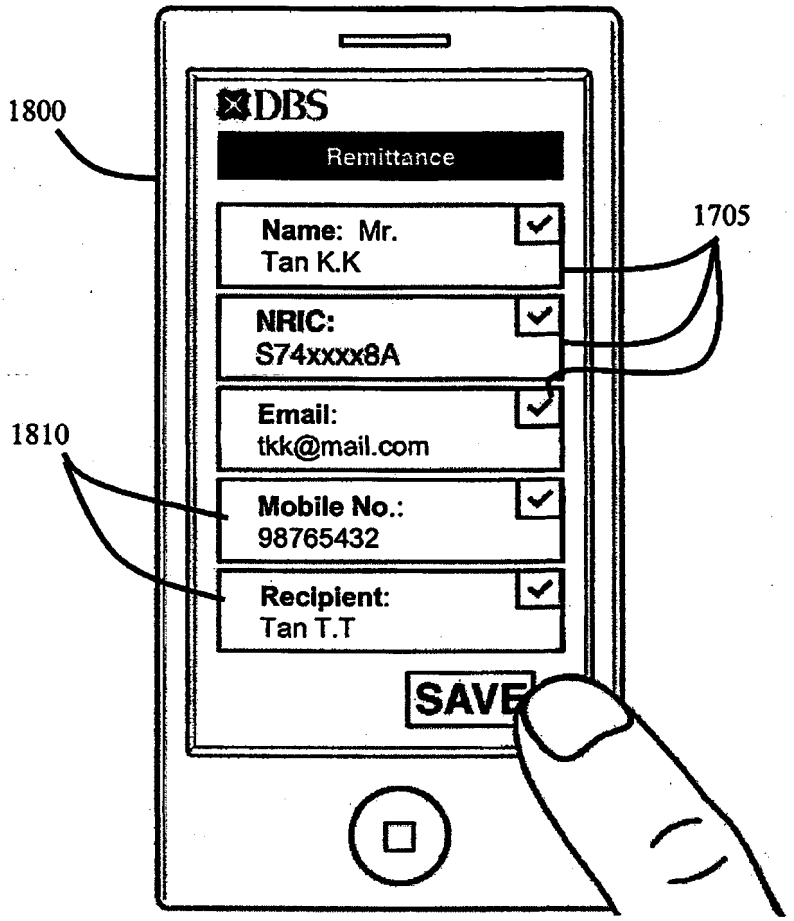

1800
DBS
Remittance
Name: Mr.
Tan K.K
NRIC:
S74xxxx8A
Email:
tkk@mail.com
Mobile No.:
98765432
Recipient:
Tan T.T
SAVE
1705
1810

Figure 18

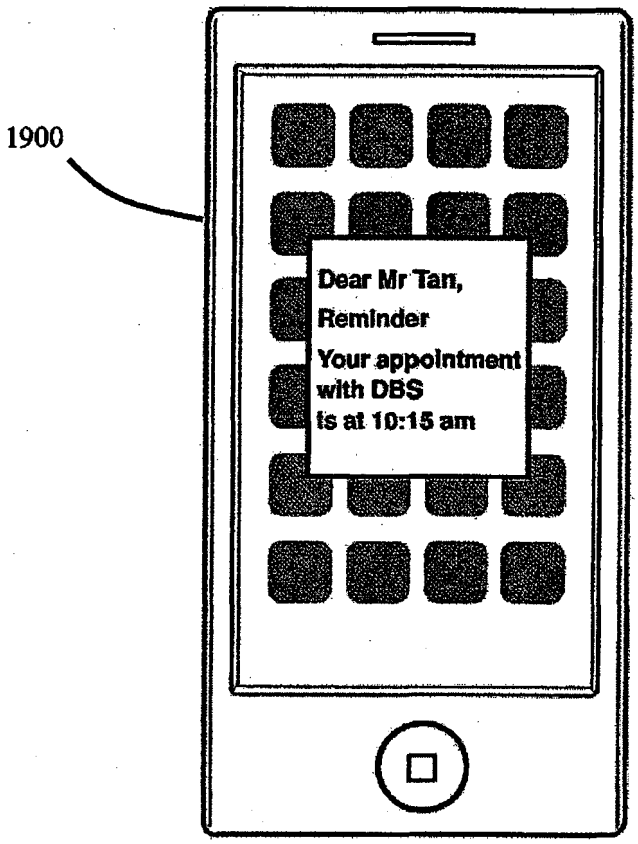

1900
Dear Mr Tan,
Reminder
Your appointment
with DBS
is at 10:15 am

Figure 19

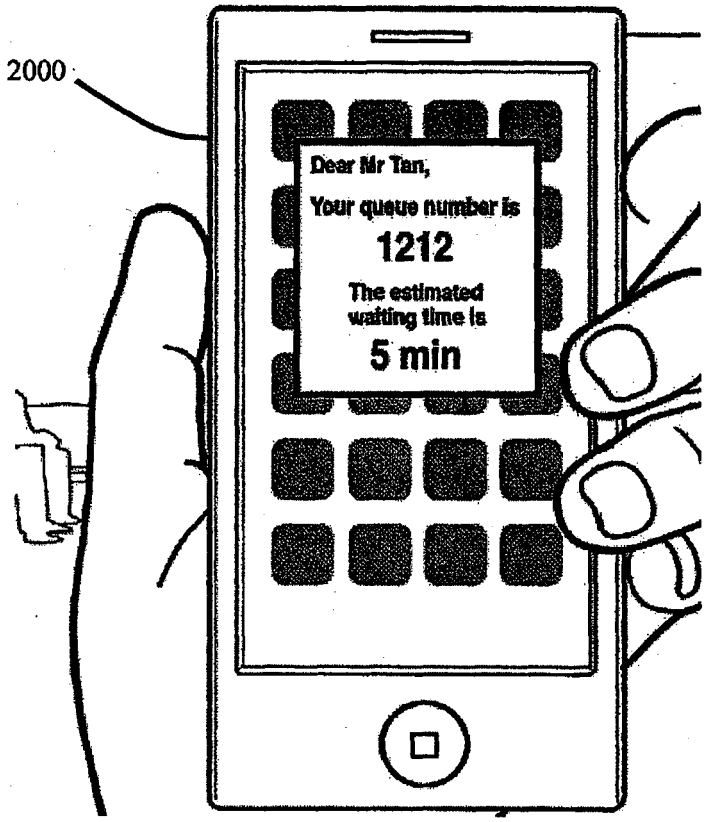

2000
Dear Mr Tan,
Your queue number is
1212
The estimated waiting time is
5 min

Figure 20

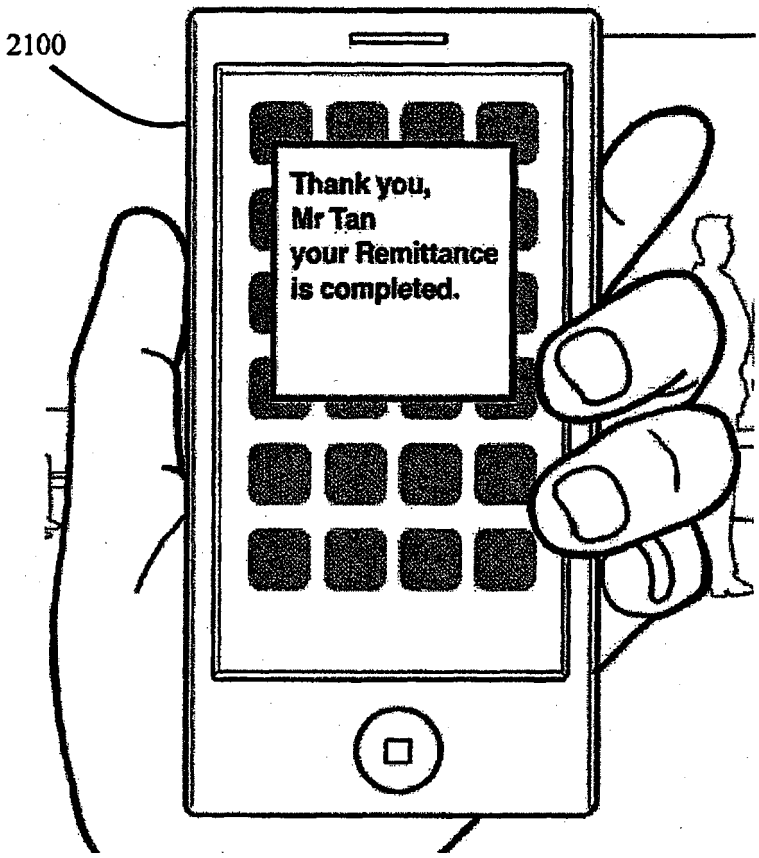


Figure 21