

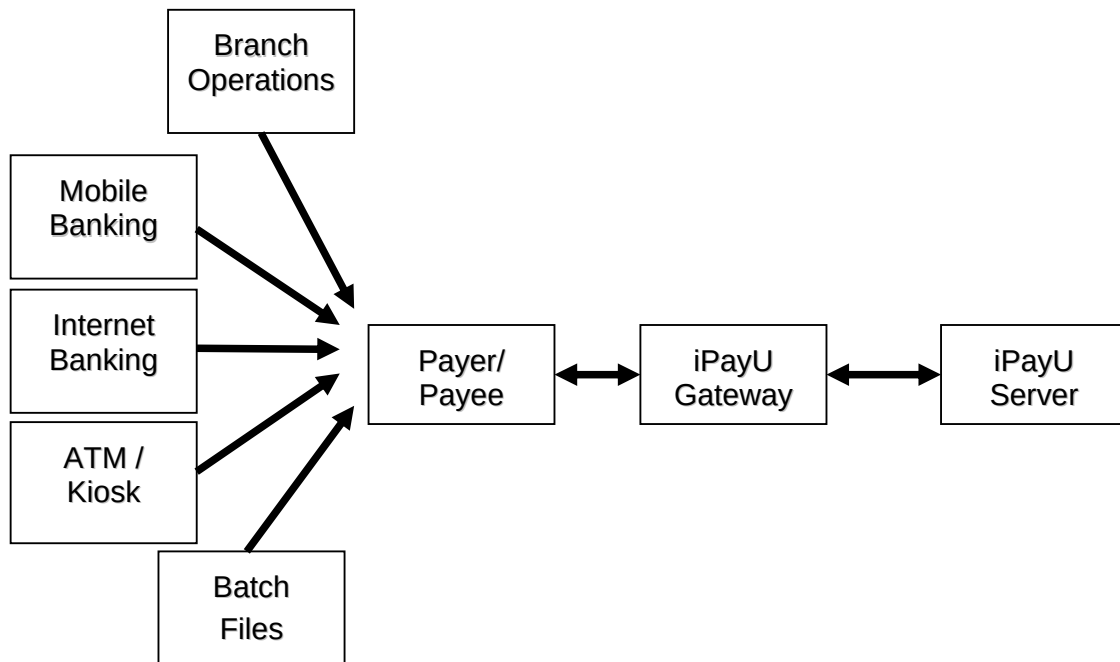


FIGURE 1

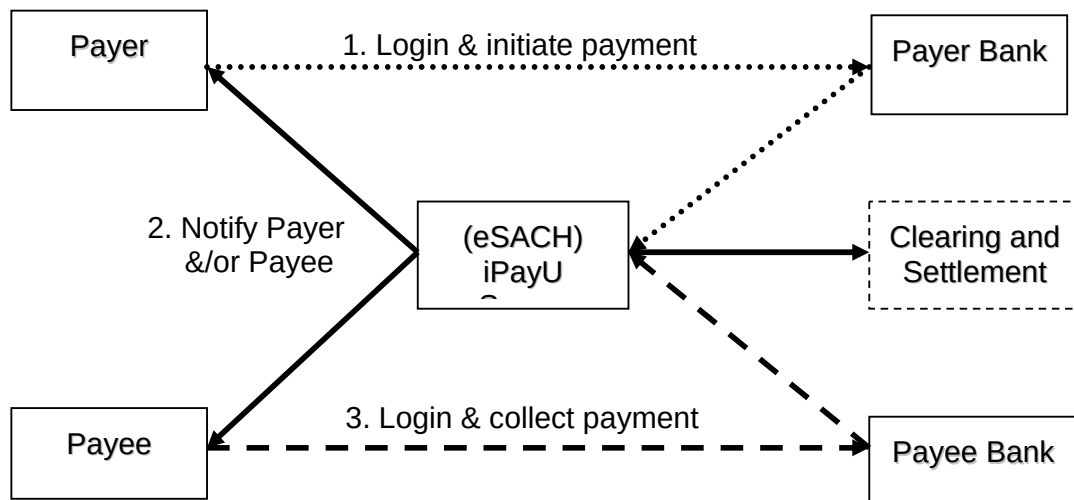


FIGURE 2

ABC Bank

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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
- Logoff

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 100 characters.

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FIGURE 3

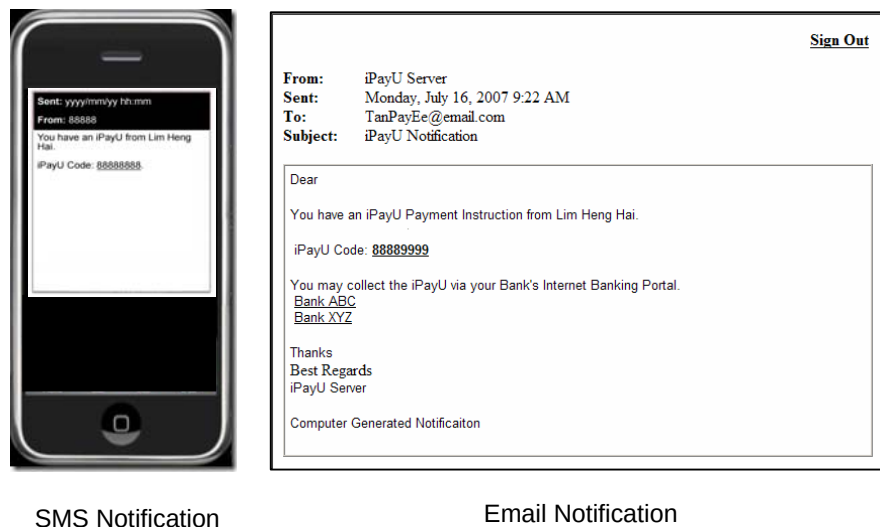


FIGURE 4

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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

Logoff

iPayU

Please Deposit my iPayU.

Collect Payment Details

To Account :

Current Account: 222-22222222-2

Additional Notification :

SMS me if there is a Return

iPayU Code :

88888888

Payer Name:

Tan Pay Ee

Currency:

SGD

Amount:

\$12.50

Date:

3-December-2007

Earmark:

Yes

General Information:

For Breakfast on 2 Dec 07

Cancel

Clear

Preview

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FIGURE 5

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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

Logoff

iPayU

Please Deposit my iPayU.

Collect Payment Details

To Account :

Current Account: 222-22222222-2

Additional Notification :

SMS me if there is a Return

iPayU Code :

88888888

Payer Name:

Tan Pay Ee

Currency:

SGD

Amount:

\$12.50

Date:

3-December-2007

Earmark:

Yes

General Information:

For Breakfast on 2 Dec 07

Cancel

Clear

Preview

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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

GIRO

Time Deposit

Insurance

Application

Customer Service

Personal Profile

Logout

iPayU

Make Payment

From Account :
Notify Payer :
Select Company & Purpose:
Biller Reference :
Company Name:
Company Mobile/Email:
Current:
Amount:
Date:
General Information:

Current Account 888-88888888-8

☒ Handphone ☐ Email

- display all -

- display all -
HDB | Rent
HDB | Mortgage Loan
HDB | Upgrading Cost
HDB | Season Parking
Chocolate Cake Pte Ltd | General
Banking Computer Services Private Limited | General

Not more than 100 characters.

Cancel

Clear

Preview

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FIGURE 7

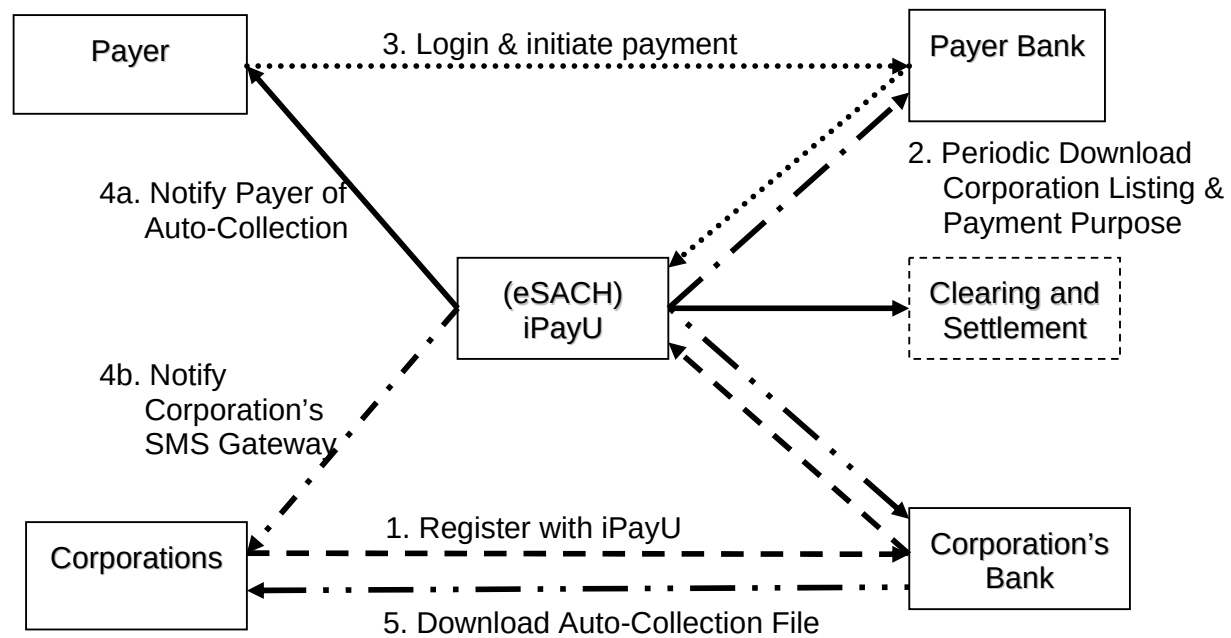


FIGURE 8

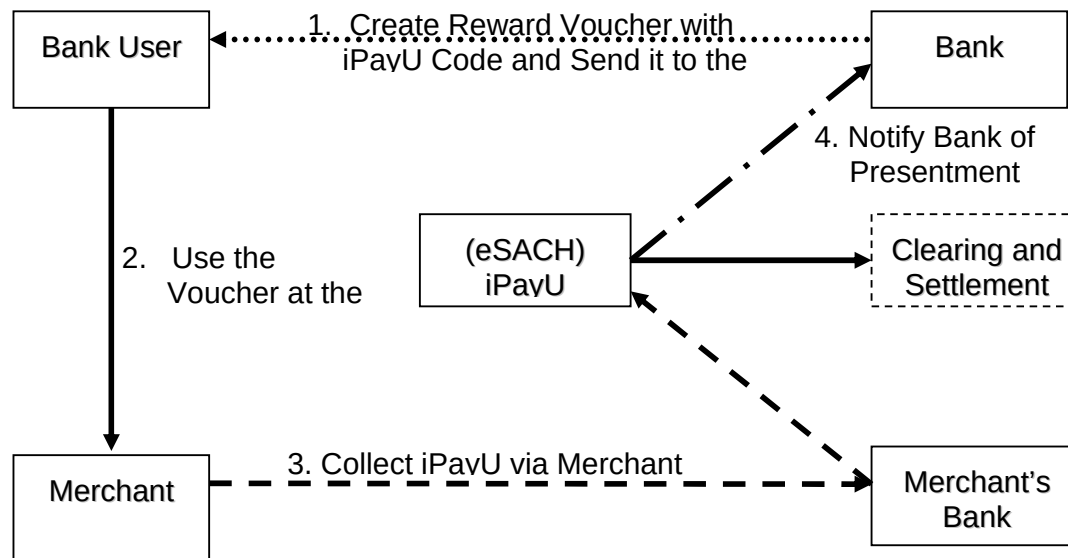


FIGURE 9

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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 100 characters.

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FIGURE 10

ABC Bank

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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 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 Heng Hai	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

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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

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

[Click here to re-send iPayU Code to PAYER.](#)
[Click here to re-send iPayU Code to PAYEE.](#)

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FIGURE 12

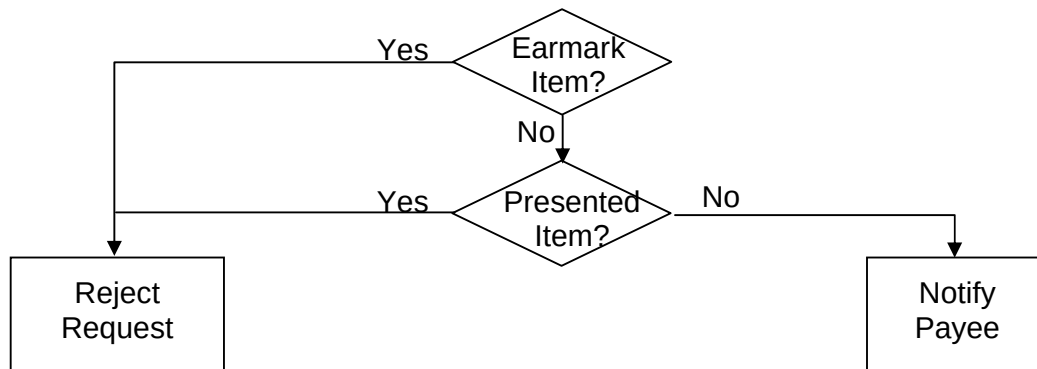


FIGURE 13