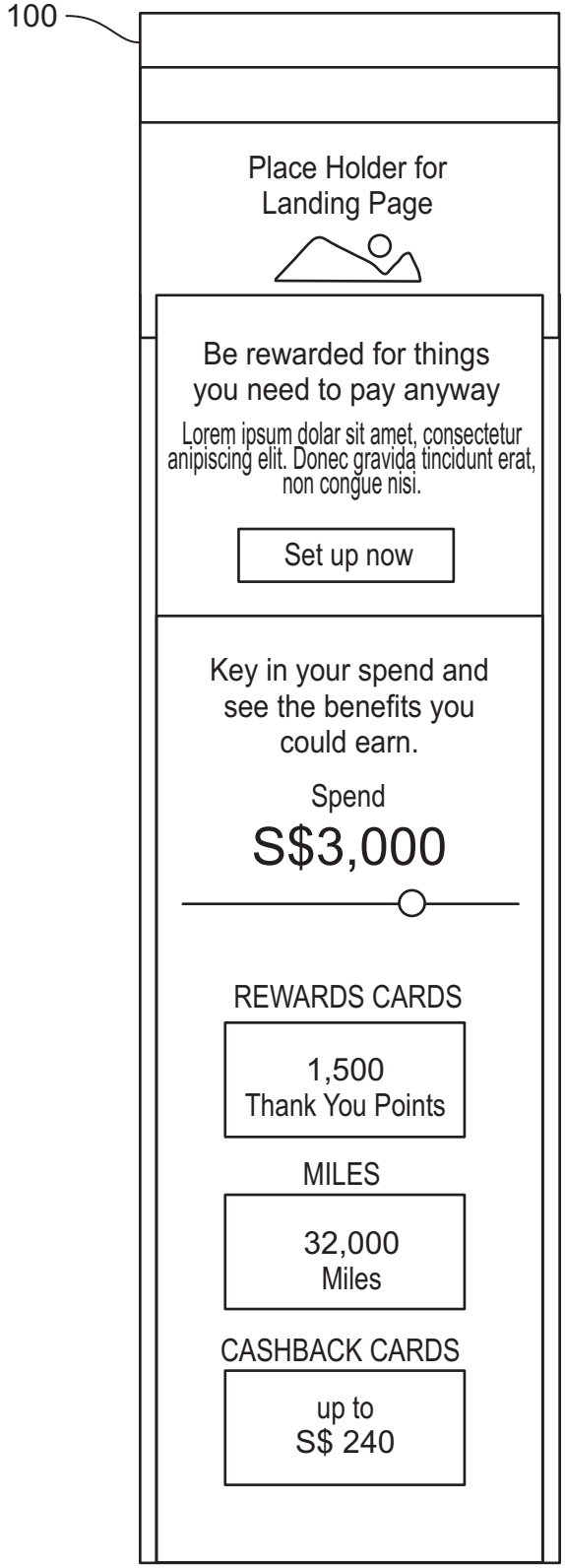
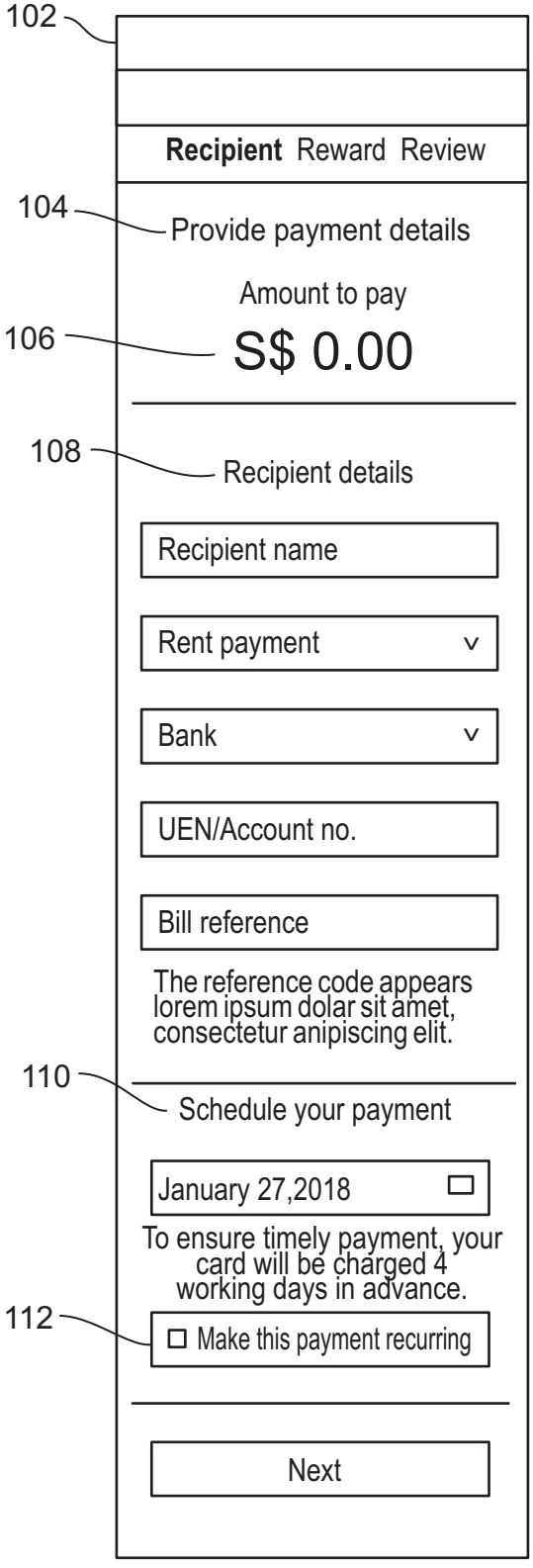


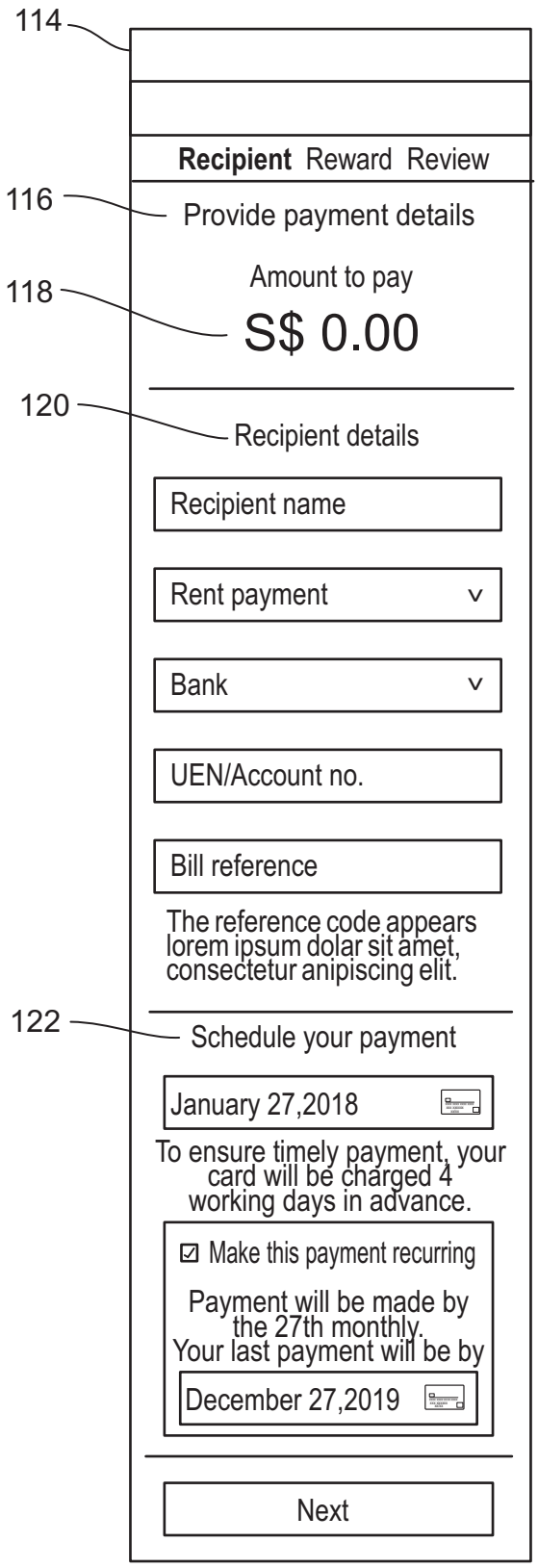
Landing Page after clicking on EDM or SMS link

FIG. 1A



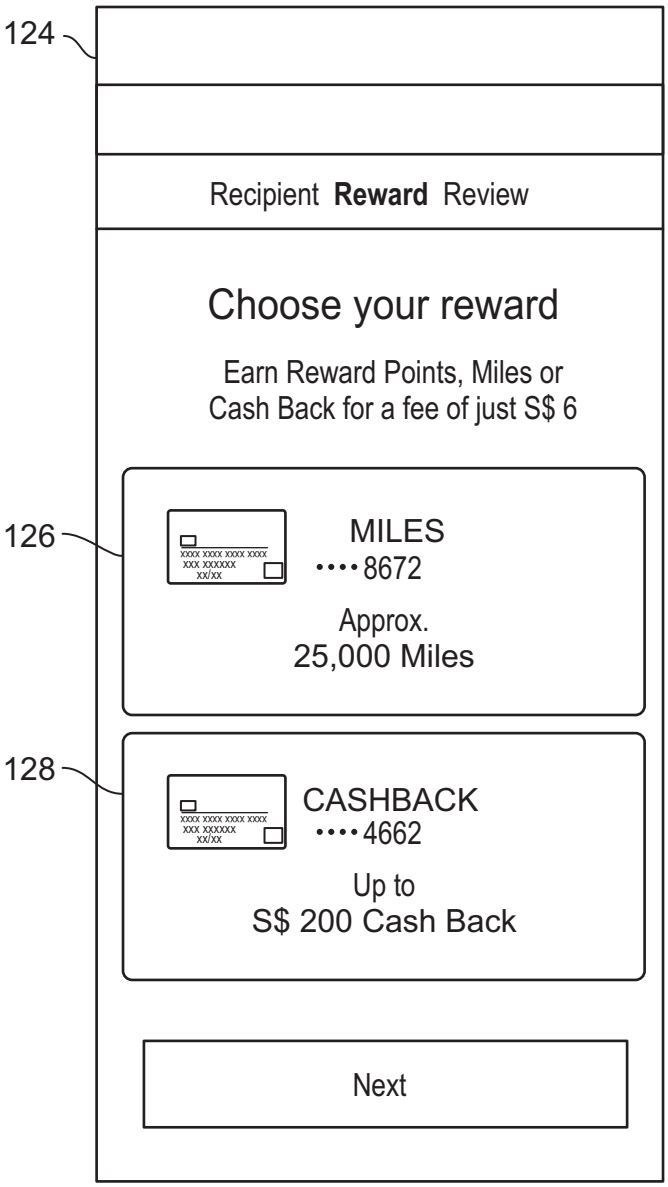
Setup Payment

FIG. 1B



Convert to recurring if required

FIG. 1C



Choose credit card that will be used to find the payment

FIG. 1D

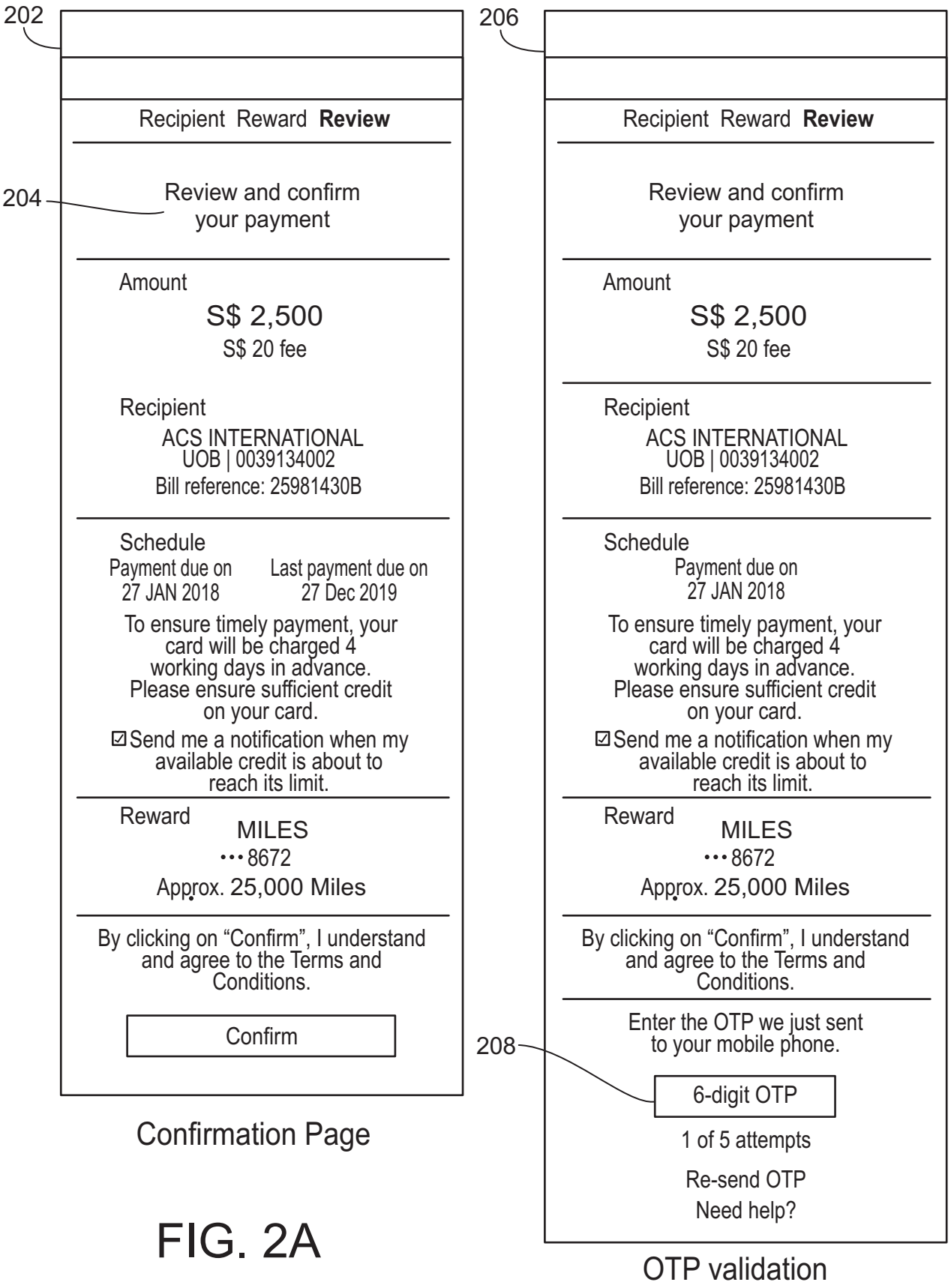
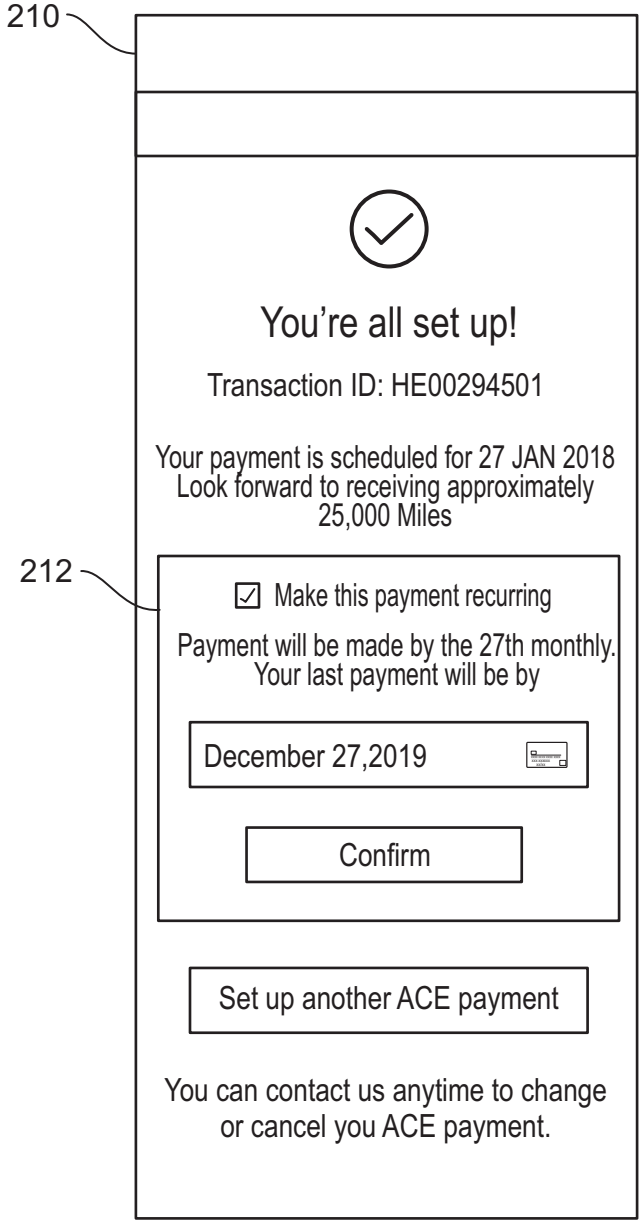

202
Recipient Reward Review
204
Review and confirm your payment
Amount
S$ 2,500
S$ 20 fee
Recipient
ACS INTERNATIONAL
UOB | 0039134002
Bill reference: 25981430B
Schedule
Payment due on 27 JAN 2018
Last payment due on 27 Dec 2019
To ensure timely payment, your card will be charged 4 working days in advance. Please ensure sufficient credit on your card.
☑ Send me a notification when my available credit is about to reach its limit.
Reward
MILES
••• 8672
Approx. 25,000 Miles
By clicking on "Confirm", I understand and agree to the Terms and Conditions.
Confirm
Confirmation Page
206
Recipient Reward Review
Review and confirm your payment
Amount
S$ 2,500
S$ 20 fee
Recipient
ACS INTERNATIONAL
UOB | 0039134002
Bill reference: 25981430B
Schedule
Payment due on 27 JAN 2018
To ensure timely payment, your card will be charged 4 working days in advance. Please ensure sufficient credit on your card.
☑ Send me a notification when my available credit is about to reach its limit.
Reward
MILES
••• 8672
Approx. 25,000 Miles
By clicking on "Confirm", I understand and agree to the Terms and Conditions.
Enter the OTP we just sent to your mobile phone.
208
6-digit OTP
1 of 5 attempts
Re-send OTP
Need help?
OTP validation

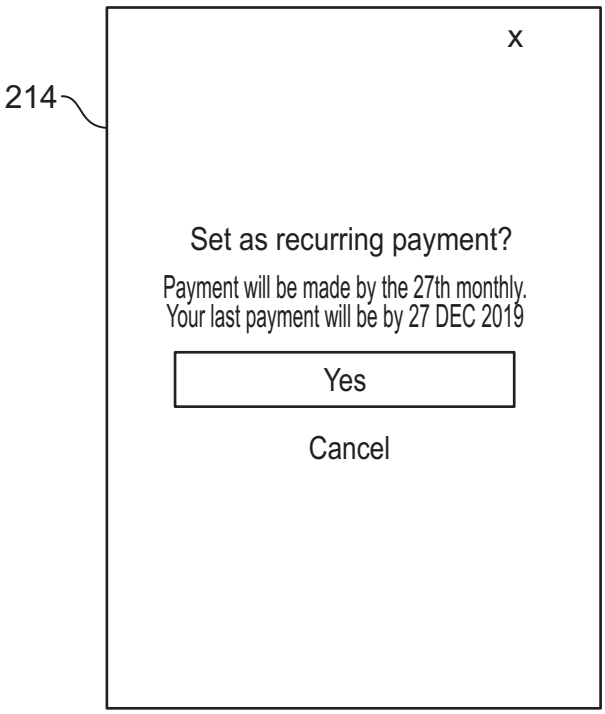
FIG. 2A

FIG. 2B



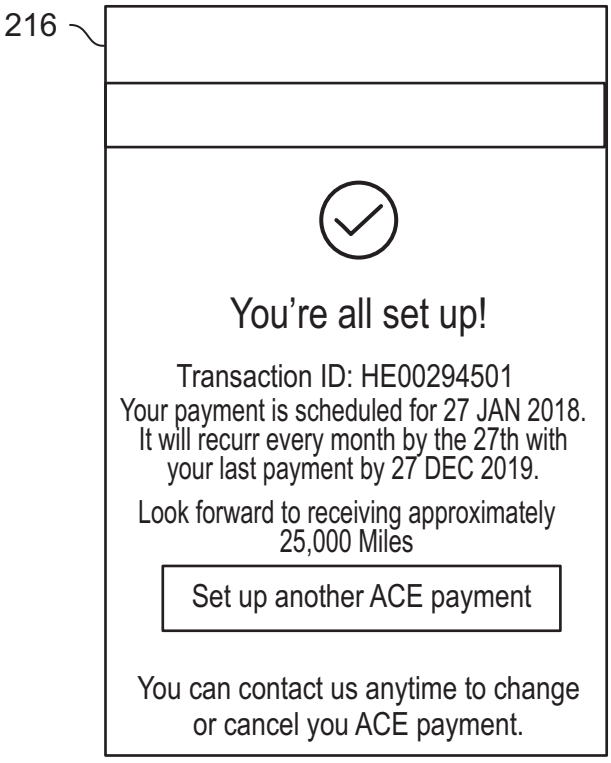
Payment success and option to set recurring (if not chosen earlier in the flow)

FIG. 2C



Reconfirmation for Recurring Setup

FIG. 2D



Recurring payment Setup-Success message

FIG. 2E

Flow of Funds

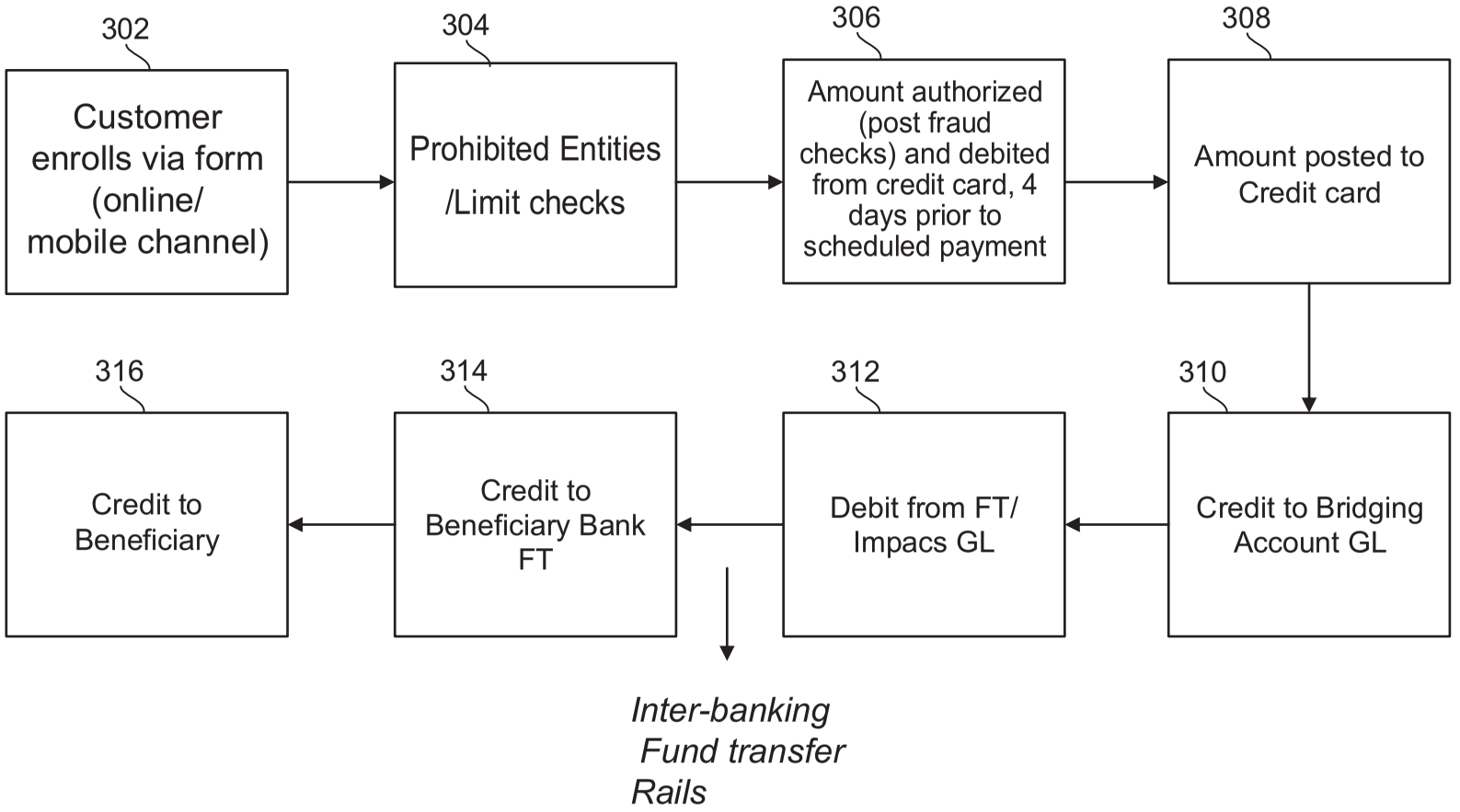


FIG. 3

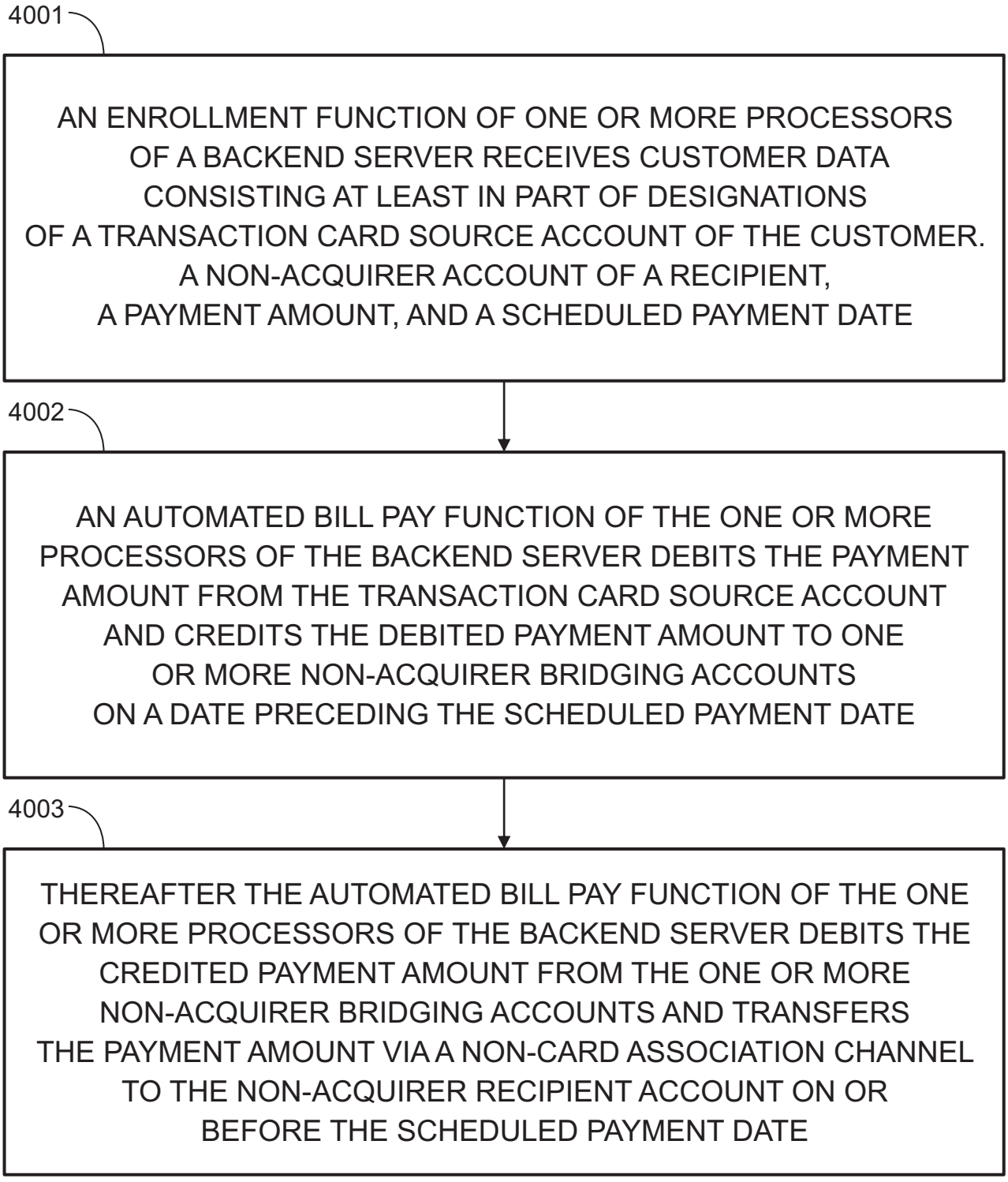

4001
AN ENROLLMENT FUNCTION OF ONE OR MORE PROCESSORS OF A BACKEND SERVER RECEIVES CUSTOMER DATA CONSISTING AT LEAST IN PART OF DESIGNATIONS OF A TRANSACTION CARD SOURCE ACCOUNT OF THE CUSTOMER. A NON-ACQUIRER ACCOUNT OF A RECIPIENT, A PAYMENT AMOUNT, AND A SCHEDULED PAYMENT DATE
4002
AN AUTOMATED BILL PAY FUNCTION OF THE ONE OR MORE PROCESSORS OF THE BACKEND SERVER DEBITS THE PAYMENT AMOUNT FROM THE TRANSACTION CARD SOURCE ACCOUNT AND CREDITS THE DEBITED PAYMENT AMOUNT TO ONE OR MORE NON-ACQUIRER BRIDGING ACCOUNTS ON A DATE PRECEDING THE SCHEDULED PAYMENT DATE
4003
THEREAFTER THE AUTOMATED BILL PAY FUNCTION OF THE ONE OR MORE PROCESSORS OF THE BACKEND SERVER DEBITS THE CREDITED PAYMENT AMOUNT FROM THE ONE OR MORE NON-ACQUIRER BRIDGING ACCOUNTS AND TRANSFERS THE PAYMENT AMOUNT VIA A NON-CARD ASSOCIATION CHANNEL TO THE NON-ACQUIRER RECIPIENT ACCOUNT ON OR BEFORE THE SCHEDULED PAYMENT DATE

FIG. 4