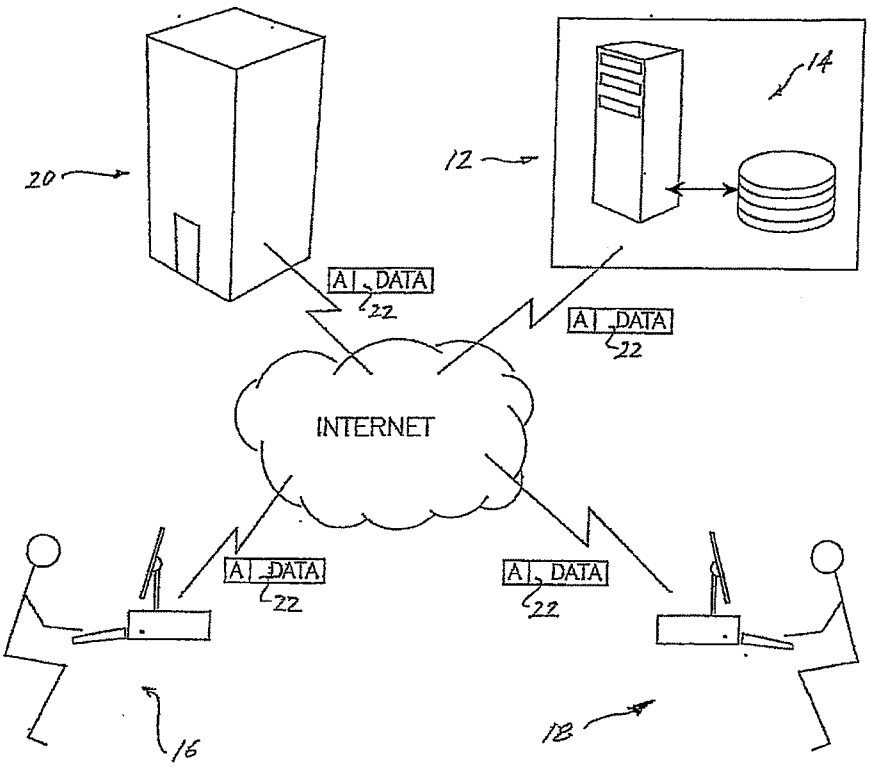


Fig. 1

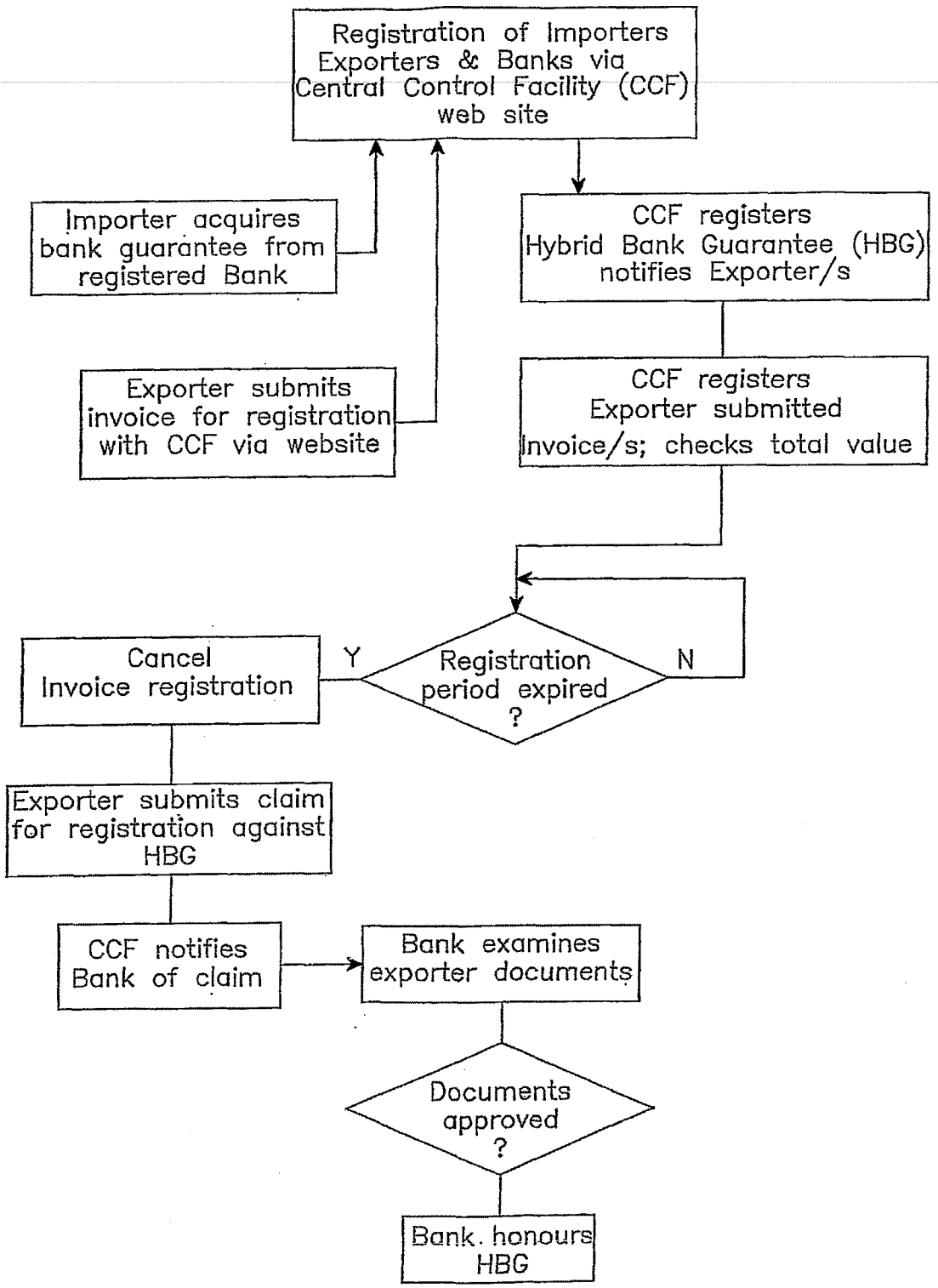

Registration of Importers Exporters & Banks via Central Control Facility (CCF) web site
Importer acquires bank guarantee from registered Bank
CCF registers Hybrid Bank Guarantee (HBG) notifies Exporter/s
Exporter submits invoice for registration with CCF via website
CCF registers Exporter submitted Invoice/s; checks total value
Cancel Invoice registration
Y
Registration period expired ?
N
Exporter submits claim for registration against HBG
CCF notifies Bank of claim
Bank examines exporter documents
Documents approved ?
Bank. honours HBG

Fig. 2

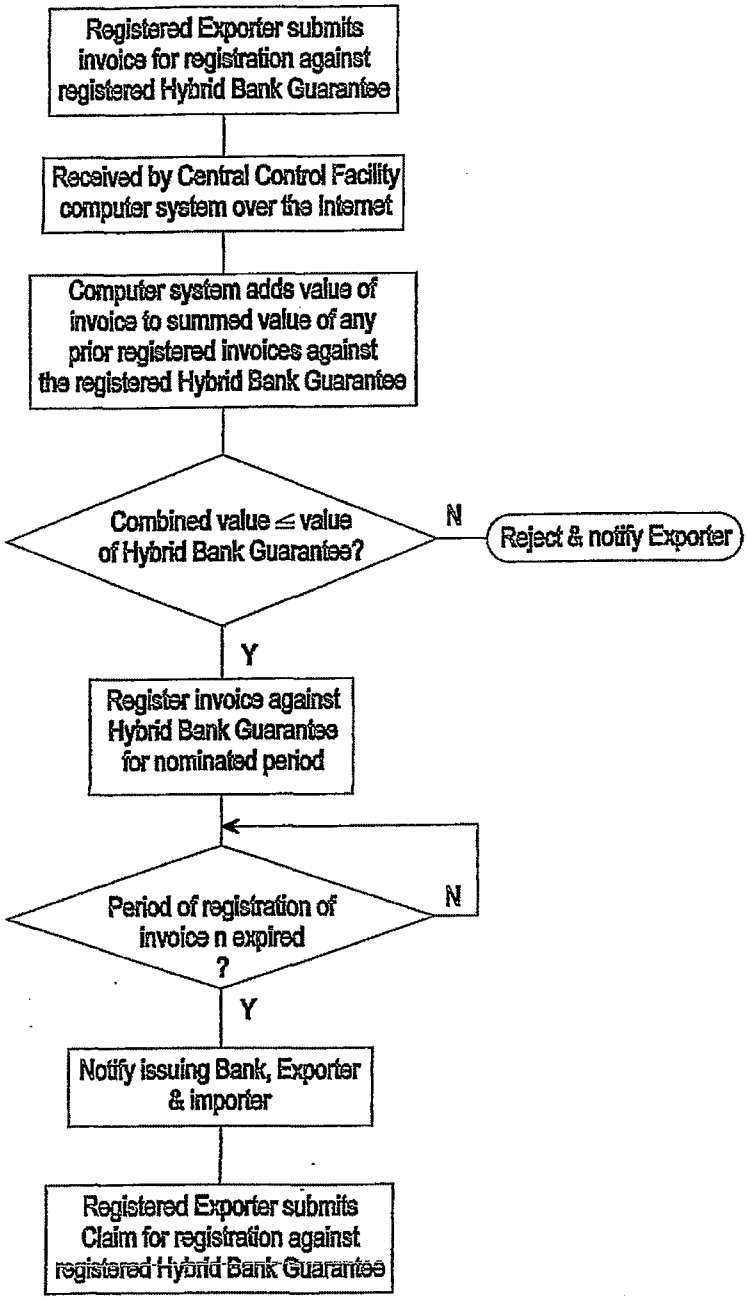

Registered Exporter submits invoice for registration against registered Hybrid Bank Guarantee
Received by Central Control Facility computer system over the Internet
Computer system adds value of invoice to summed value of any prior registered invoices against the registered Hybrid Bank Guarantee
Combined value ≤ value of Hybrid Bank Guarantee?
N
Reject & notify Exporter
Y
Register invoice against Hybrid Bank Guarantee for nominated period
Period of registration of invoice n expired ?
N
Y
Notify issuing Bank, Exporter & importer
Registered Exporter submits Claim for registration against registered Hybrid Bank Guarantee

Fig. 3

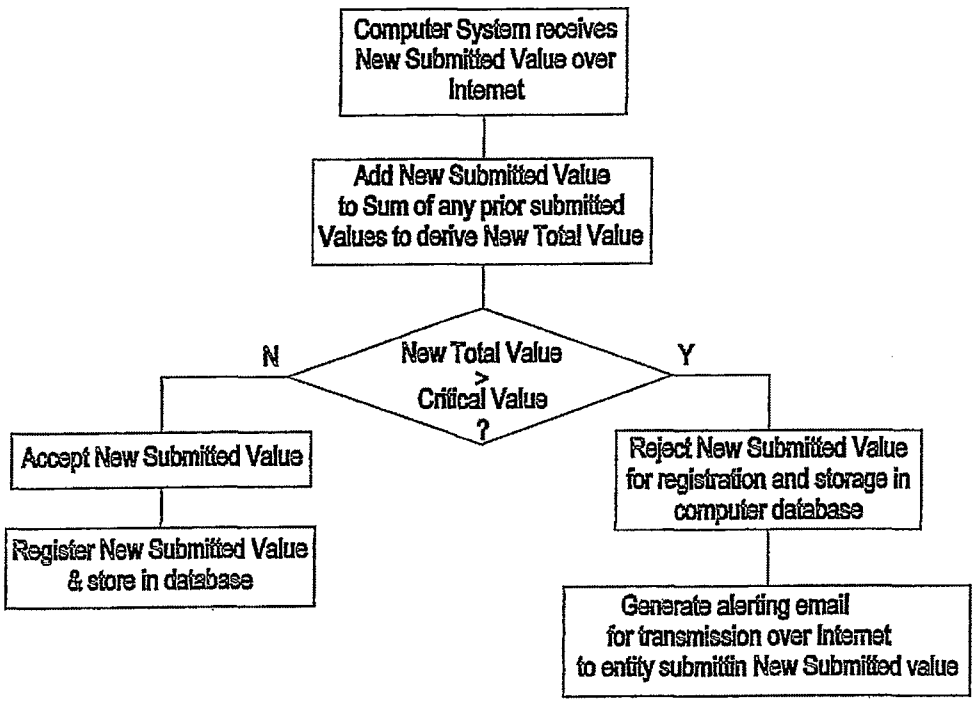

Computer System receives New Submitted Value over Internet
Add New Submitted Value to Sum of any prior submitted Values to derive New Total Value
New Total Value > Critical Value ?
N
Y
Accept New Submitted Value
Register New Submitted Value & store in database
Reject New Submitted Value for registration and storage in computer database
Generate alerting email for transmission over Internet to entity submittin New Submitted value

Fig. 4