

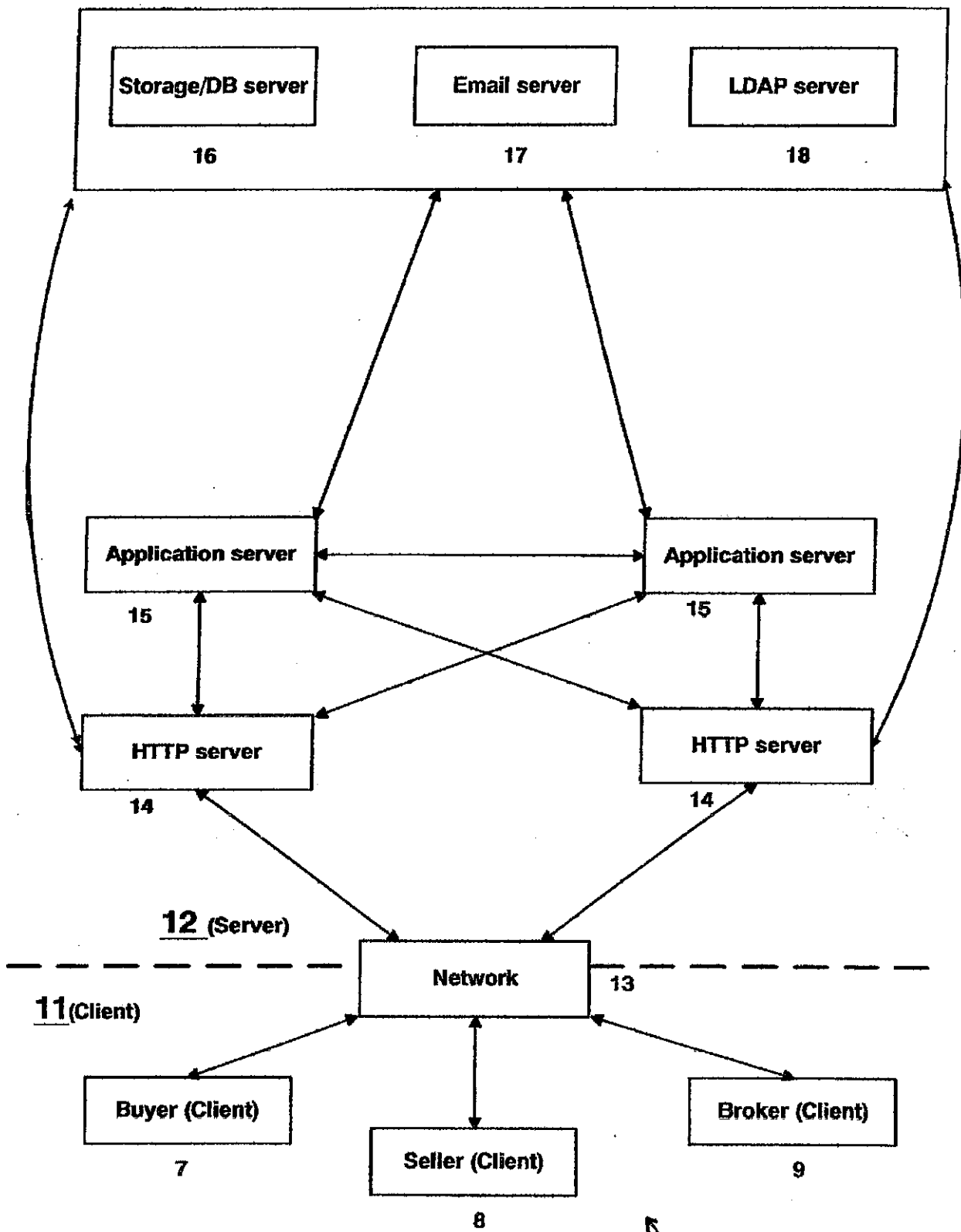


Figure 1

10

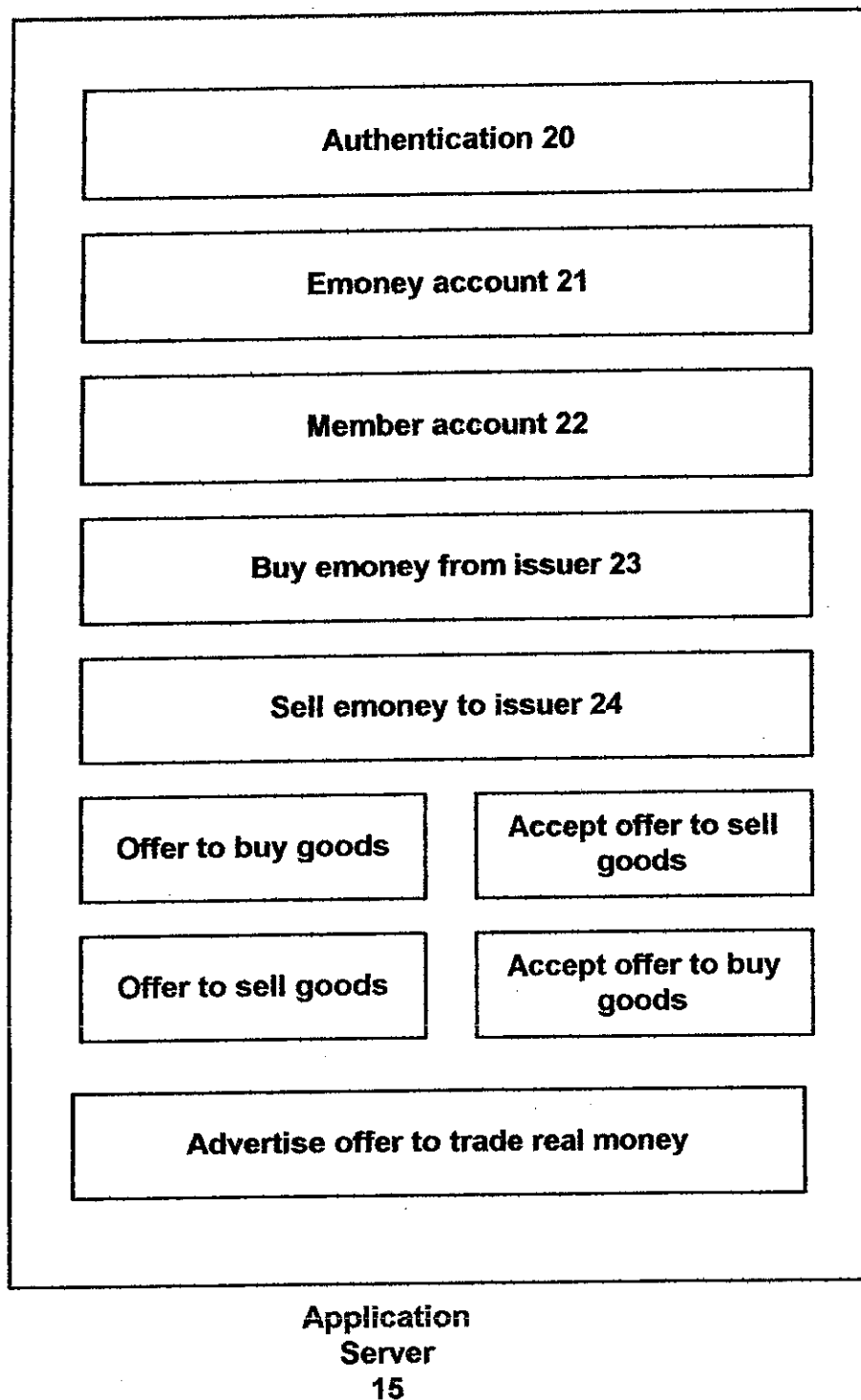
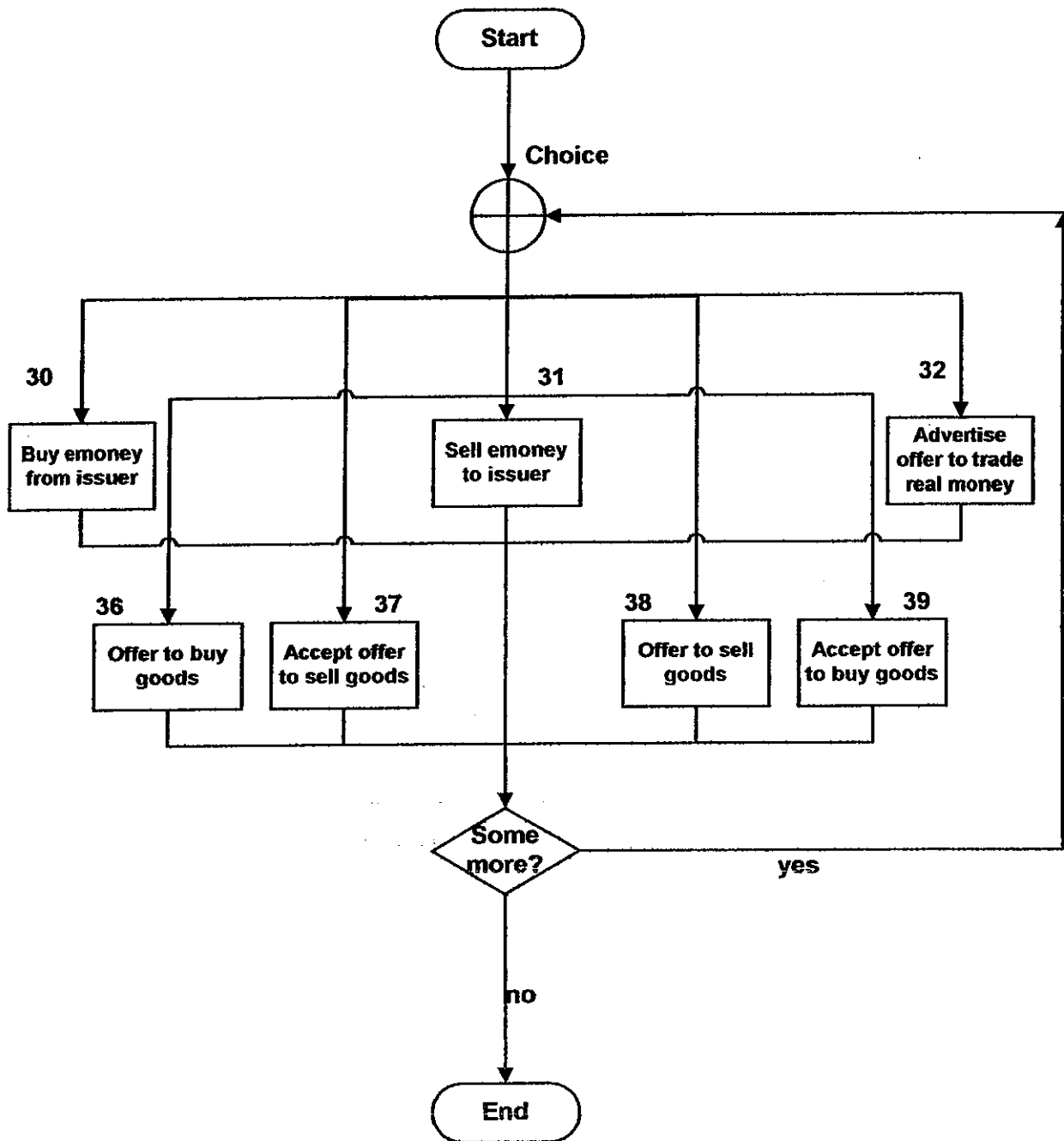
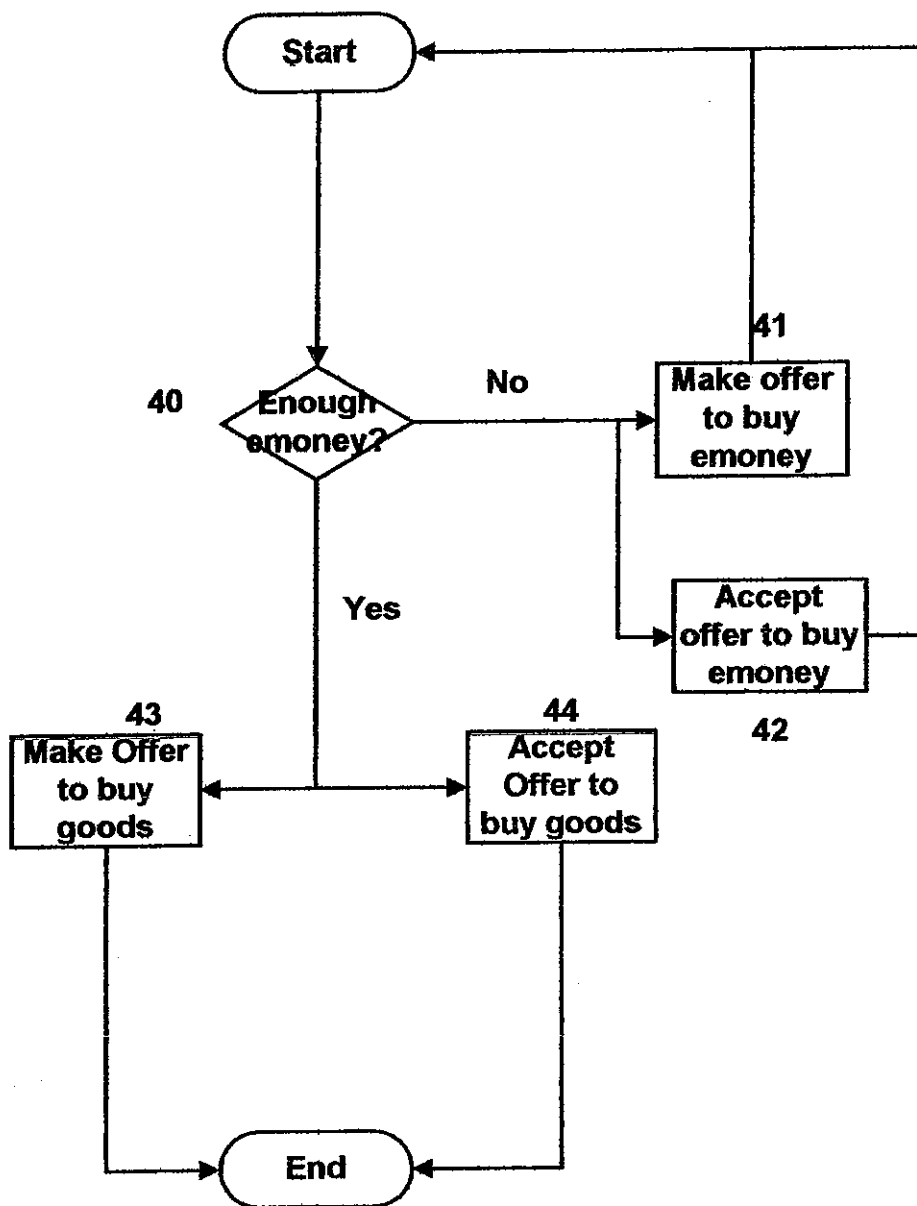
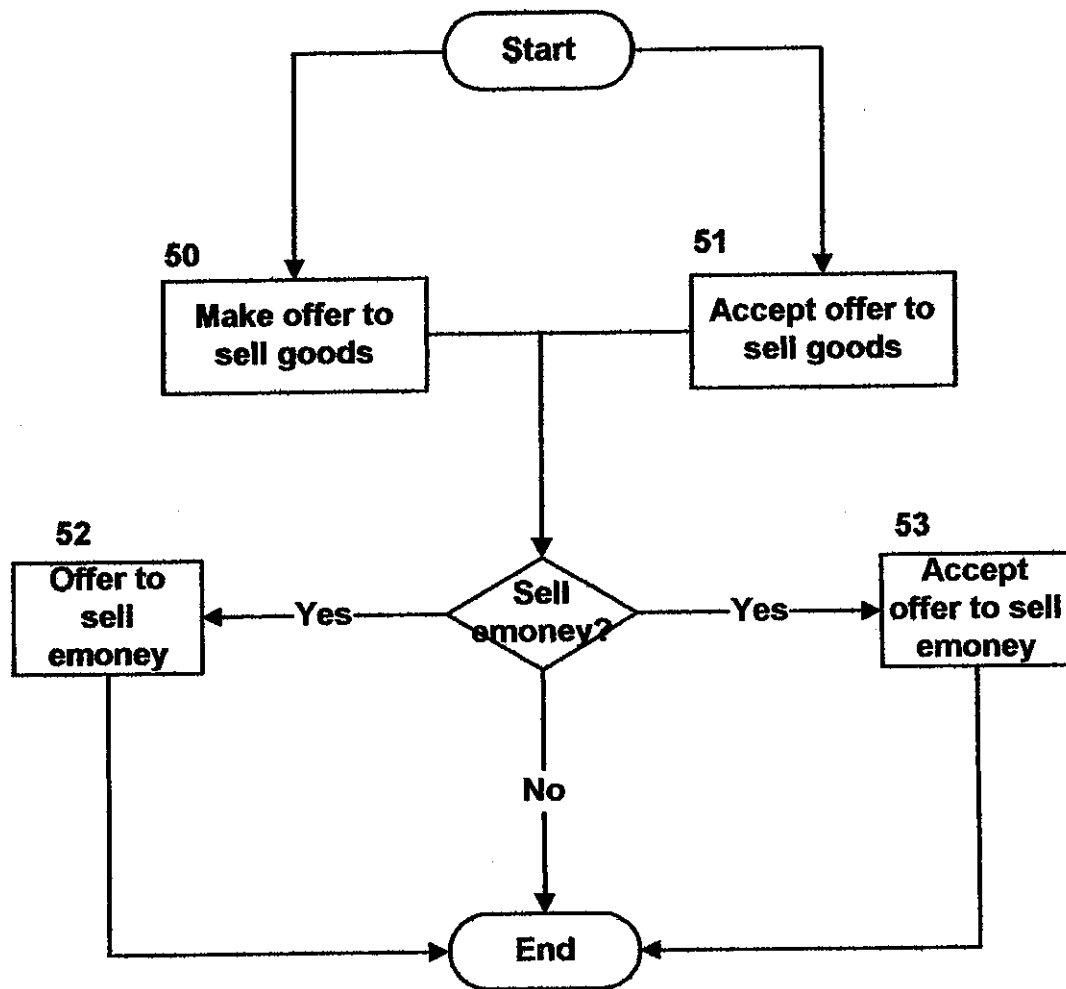
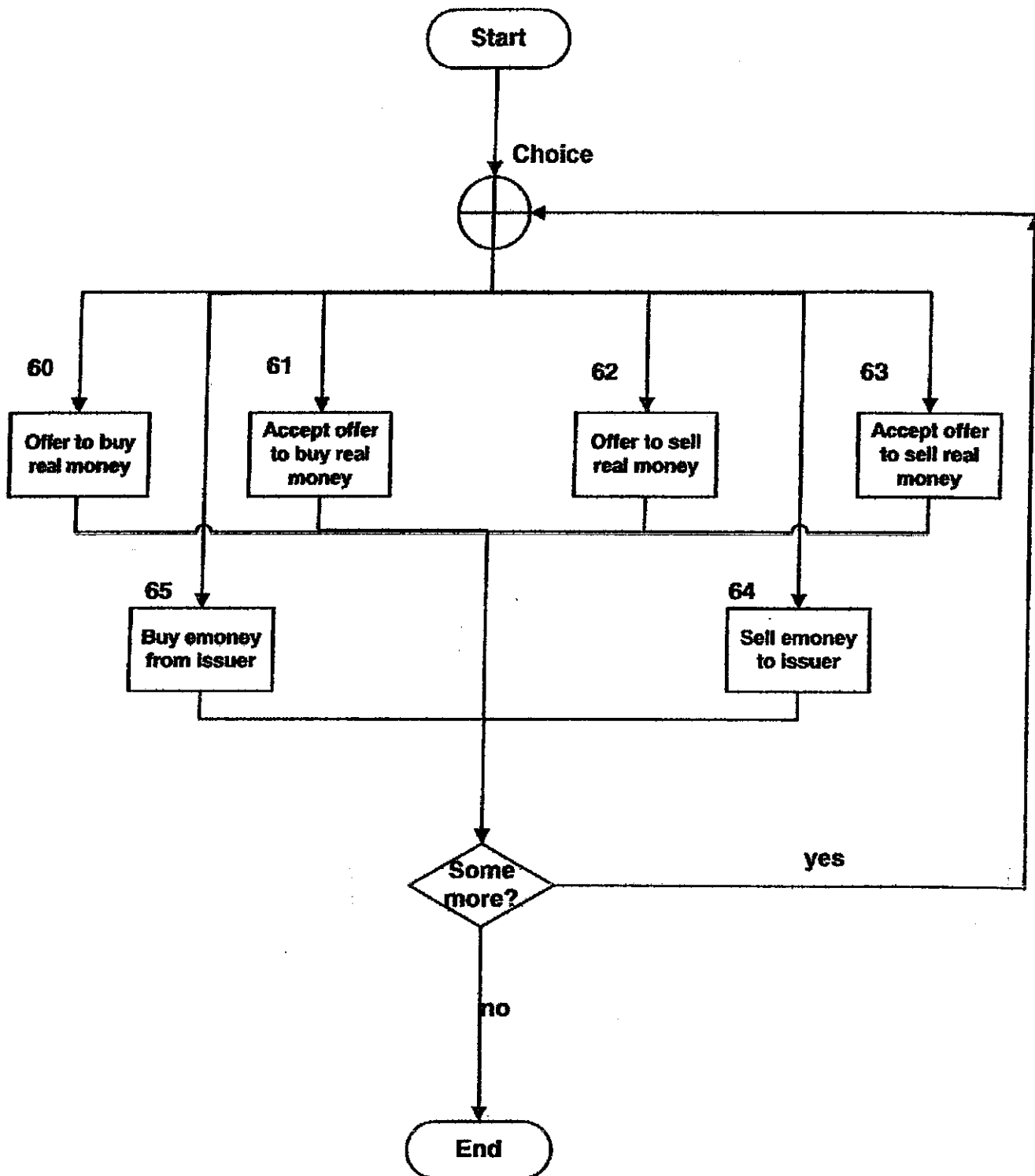


Fig 2

**Figure 3**

**Figure 4**

**Figure 5**

**Figure 6**

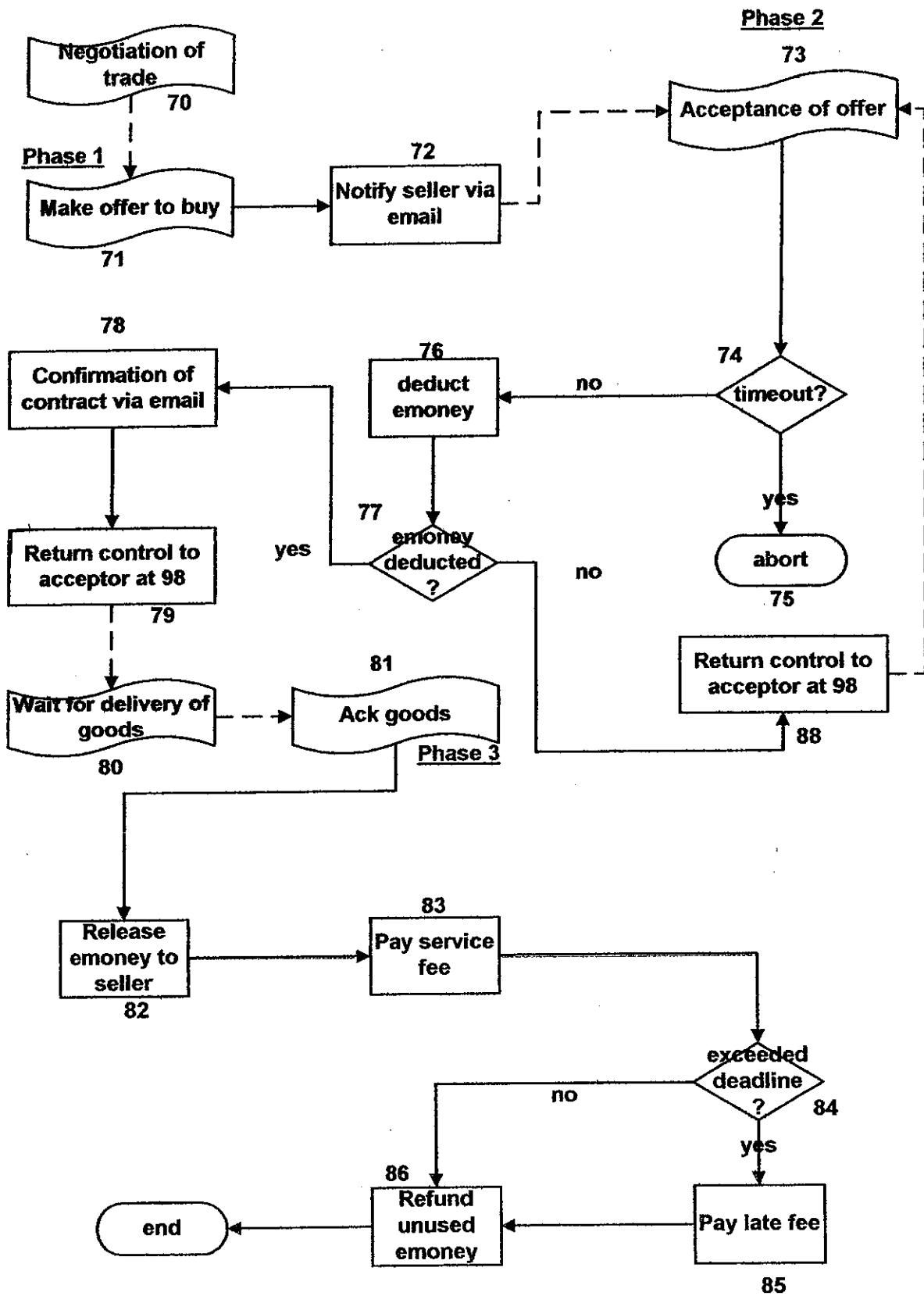


Figure 7

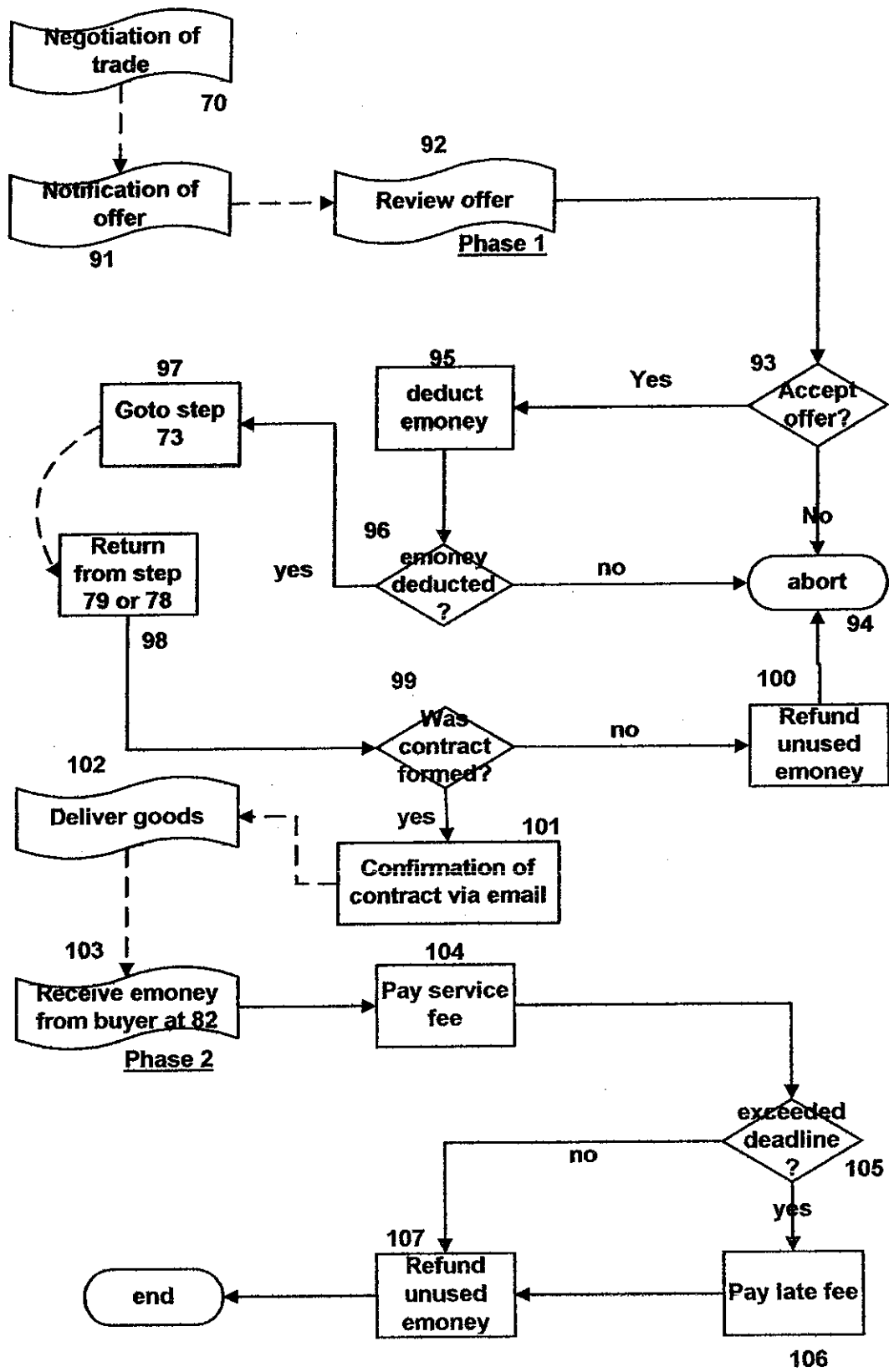


Figure 8

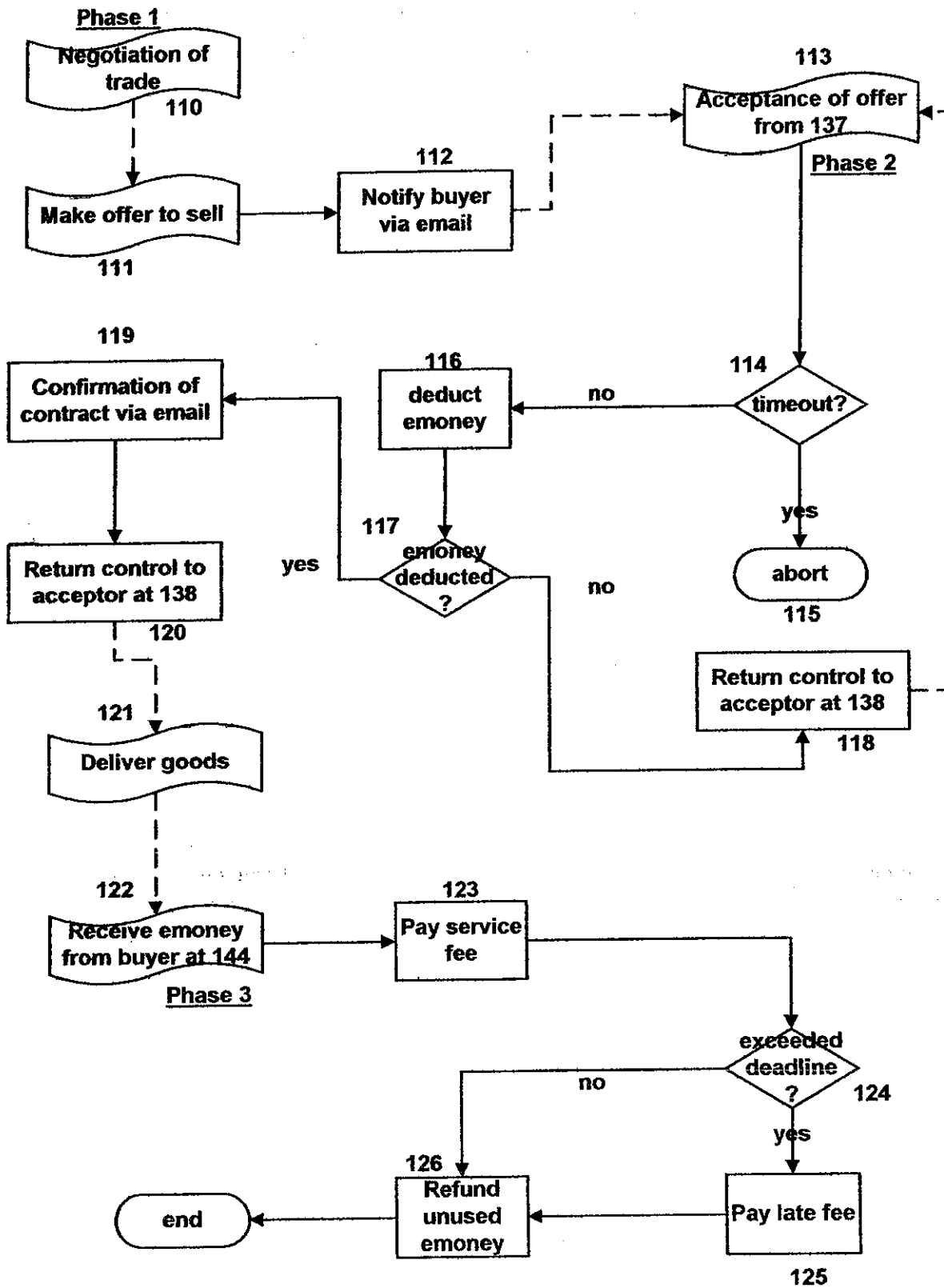


Figure 9

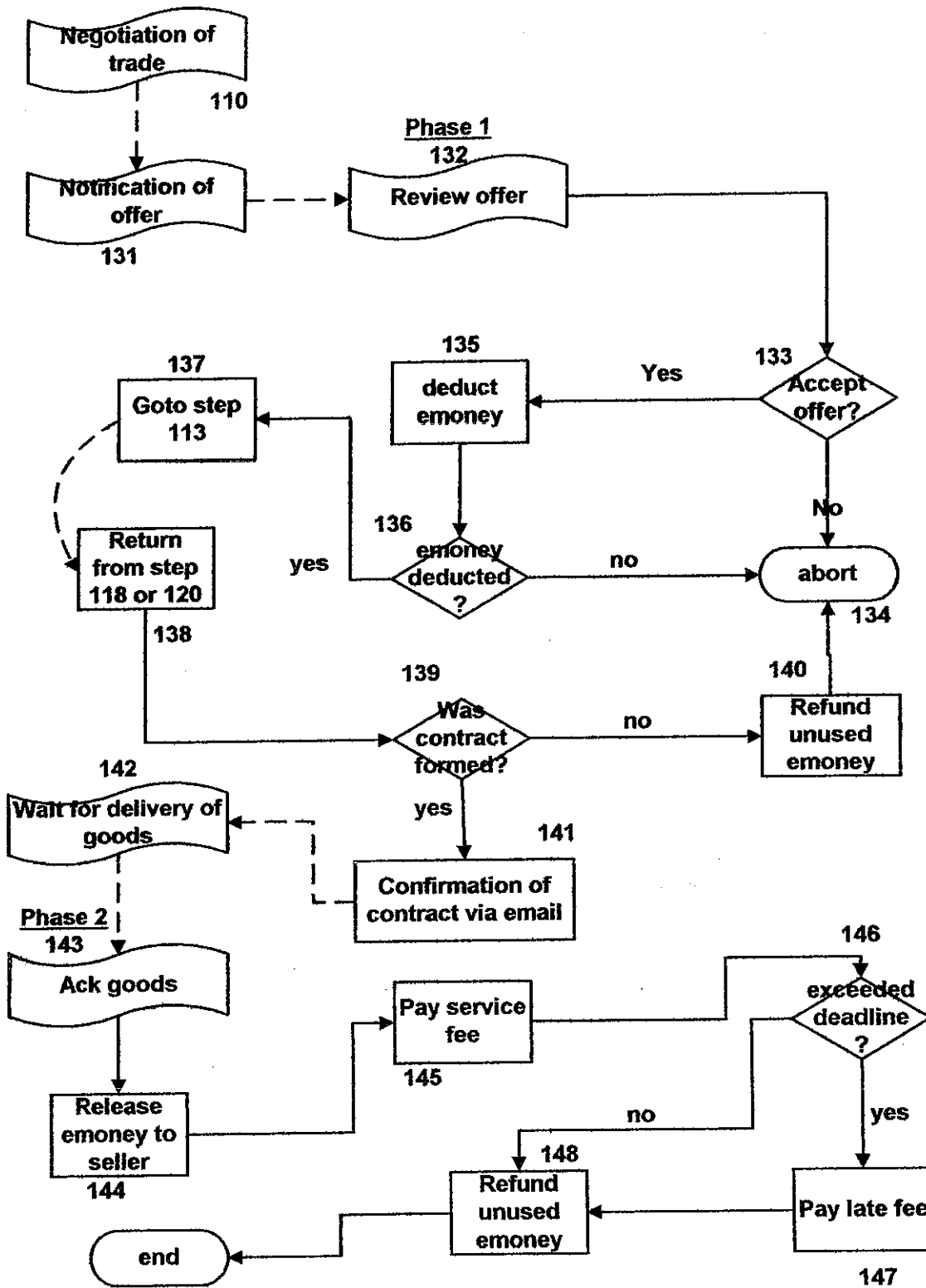


Figure 10

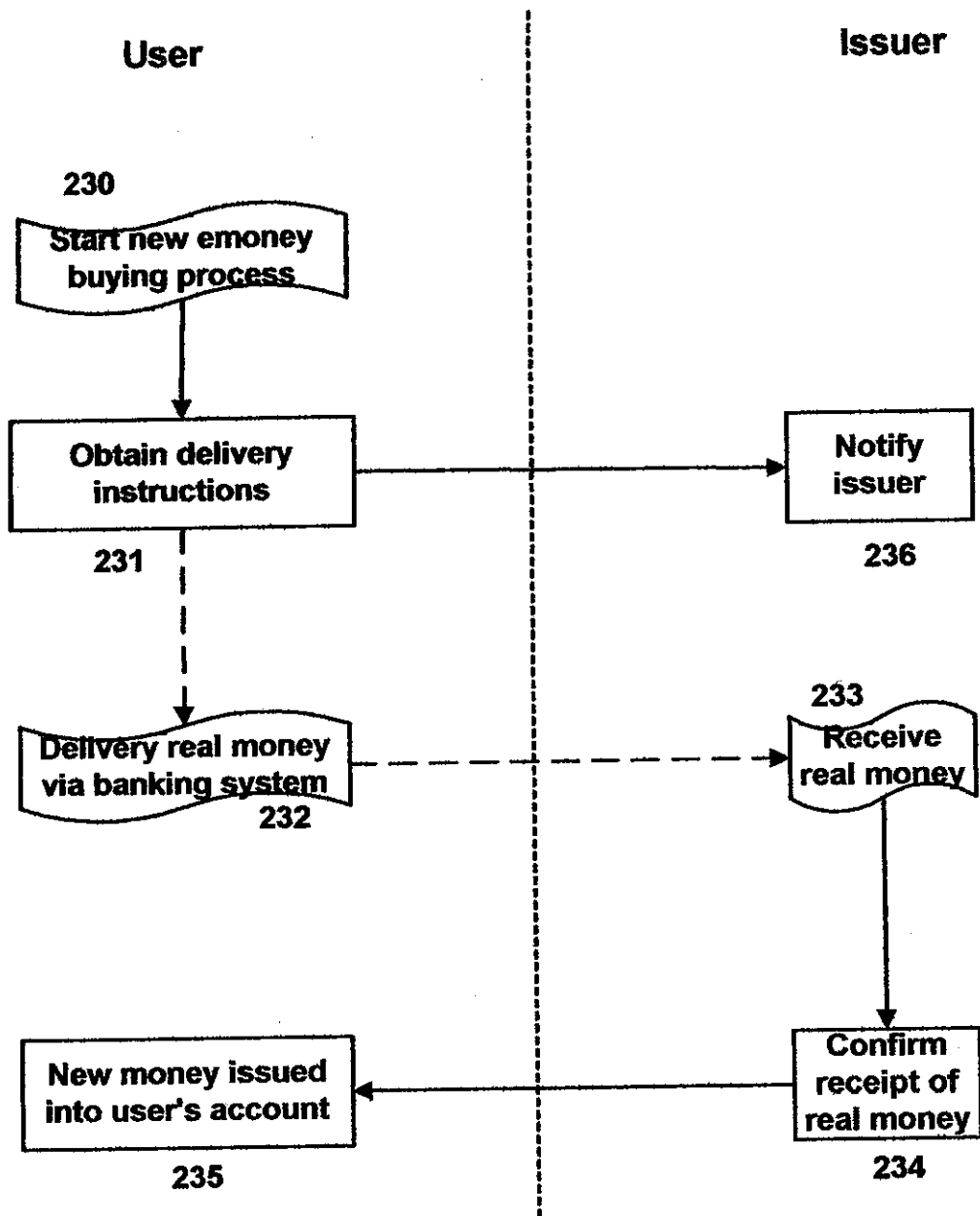


Fig. 11

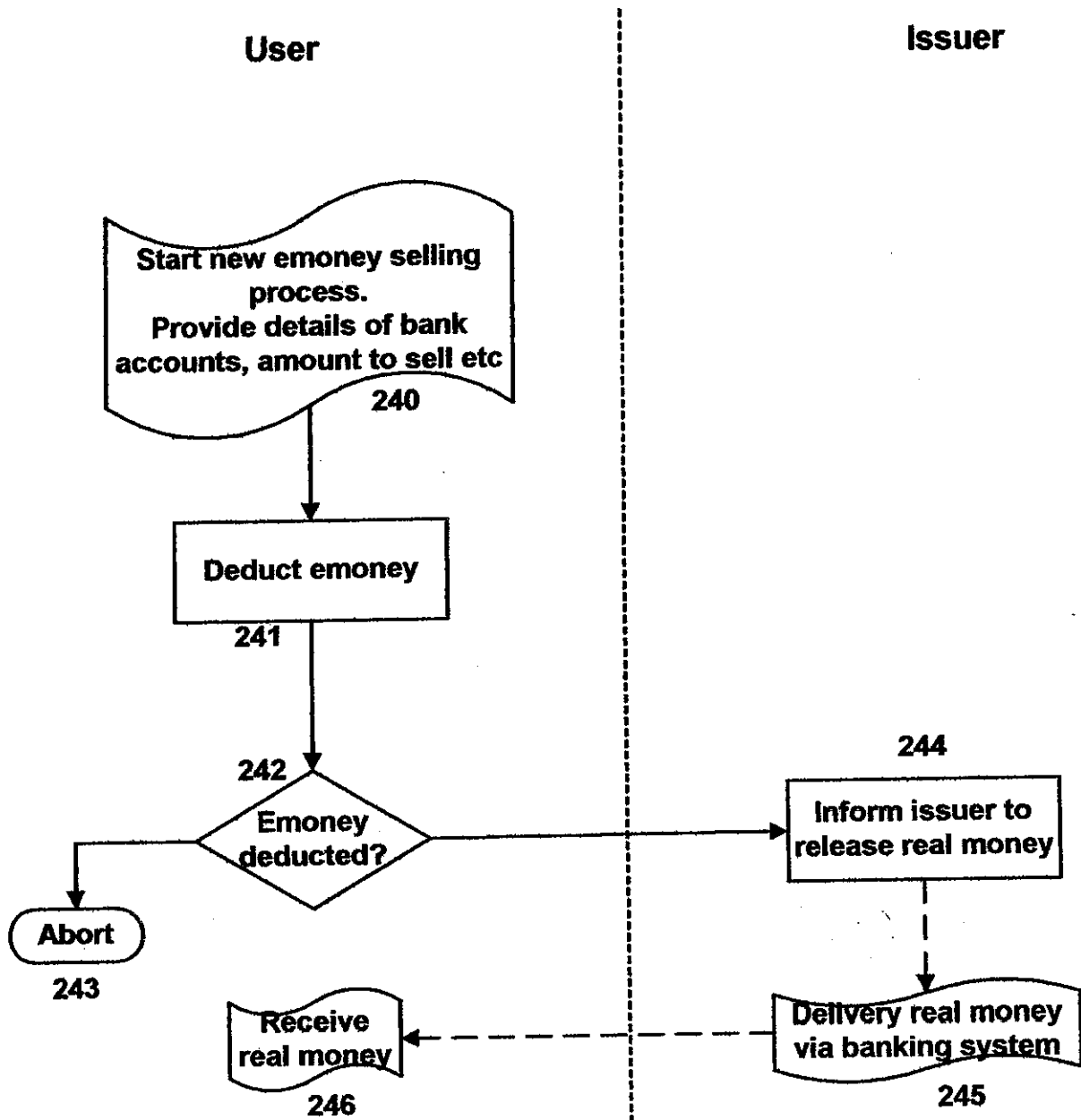


Fig. 12

An example of a trade deal involving the booking of a hotel room.

Description of good and services.	<u>Deluxe room for 2 nights starting on 1st June 2004</u>
The quantity of good and services.	<u>1 room</u>
The amount of emoney in exchange for the amount of good and services	<u>200 USD worth of emoney</u>
Offer period	<u>48 hours from time of offer</u>
Trade completion deadline	<u>3rd June 2004</u>

Fig. 13

Examples of advertisement offer to trade real money using emoney.

	Example 1	Example 2
Type of offer	<u>Buy offer</u>	<u>Sell offer</u>
Country domain	<u>Valid for Singapore only</u>	<u>Valid for Singapore only</u>
Type of emoney	<u>Virtual USD (VUSD)</u>	<u>Virtual USD (VUSD)</u>
Range of emoney the offer is valid for.	<u>100 – 1000 VUSD</u>	<u>100 – 1000 VUSD</u>
Type of real money	<u>SGD</u>	<u>SGD</u>
Exchange rate	<u>1.7 SGD / 1 VUSD</u>	<u>1.73 SGD / 1 VUSD</u>
Administrative fee	<u>1 VUSD</u>	<u>1 VUSD</u>
Offer period	<u>8 hours from time of offer</u>	<u>8 hours from time of offer</u>
Trade completion deadline	<u>Within 5 days after offer has been accepted</u>	<u>Within 3 days after offer has been accepted</u>
Maximum late fee charge payable	<u>300 basis points</u>	<u>300 basis points</u>
Late fee rate payable	<u>30 basis points / day</u>	<u>30 basis points / day</u>
Contact and delivery profile	<u>Refer to E.g. 1 of Fig 15</u>	<u>Refer to E.g. 2 of Fig 15</u>

Fig. 14

Examples of contact and delivery profile

Example 1 – Cheques

	Security Level	Value
Telephone	<u>1</u>	<u>+65-12345678</u>
Payable to	<u>2</u>	<u>BCD money exchange Pte Ltd</u>
Mall to	<u>2</u>	<u>BCD money exchange Pte Ltd</u>
		<u>761 Jumbo Road.</u>
		<u>Singapore 178379</u>
Instructions	<u>1</u>	<u>Call for best quotes.</u>
		<u>Once trade is confirmed, send cheque to stated address.</u>
		<u>Send out cheque within 24 hours after confirmation of trade to avoid late charges.</u>

Example 2 – Inter bank fund transfer

	Security Level	Value
Telephone	<u>1</u>	<u>+65-12345678</u>
Bank name	<u>1</u>	<u>Silicon Bank Ltd</u>
Bank account number	<u>2</u>	<u>326-283723-283</u>
Instructions	<u>1</u>	<u>Call for best quotes.</u>
		<u>If you are selling real money:</u>
		<u>Once trade is confirmed, transfer money to stated bank account number. Transfer should be done within 24 hours after confirmation of trade to avoid late charges.</u>
		<u>If you are buying real money:</u>
		<u>Once trade is confirmed, we will transfer money to your preferred bank account number within 24 hours.</u>
		<u>Once money is received, acknowledge immediately to avoid late charges.</u>

Fig. 15

Examples of advertisement query parameters

	Example 1	Example 2
Type of offer	<u>Buy offer</u>	<u>Sell offer</u>
Country domain	<u>Singapore</u>	<u>All countries</u>
Type of emoney	<u>Virtual USD (VUSD)</u>	<u>Virtual USD (VUSD)</u>
Amount of emoney to trade	<u>500 VUSD</u>	<u>10000 VUSD</u>
Type of real money	<u>SGD</u>	<u>SGD</u>
Maximum late fee charge payable	<u>200 - 300 basis points</u>	<u>200 - 300 basis points</u>

Fig. 16

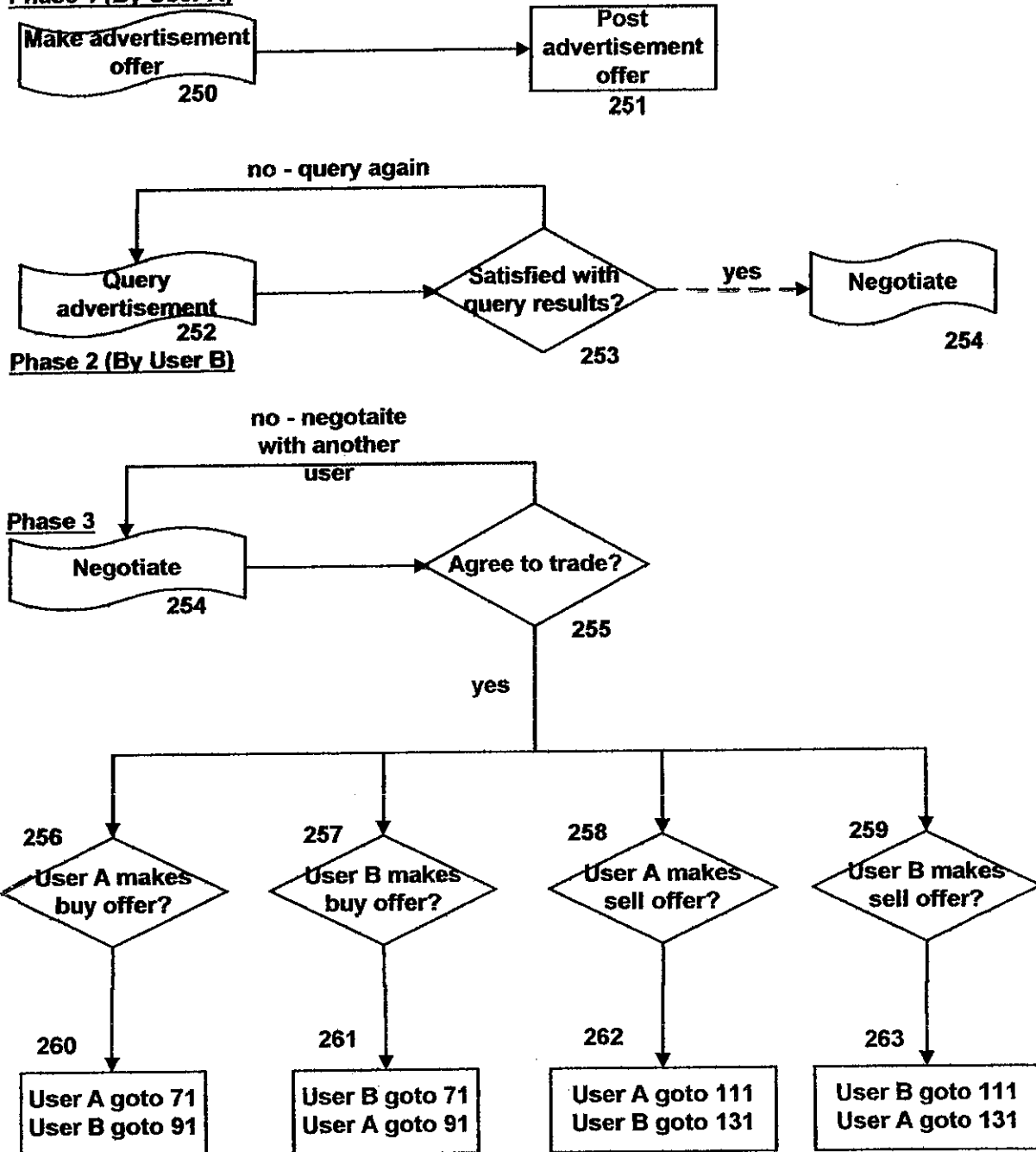
Phase 1 (By User A)

Figure 17