

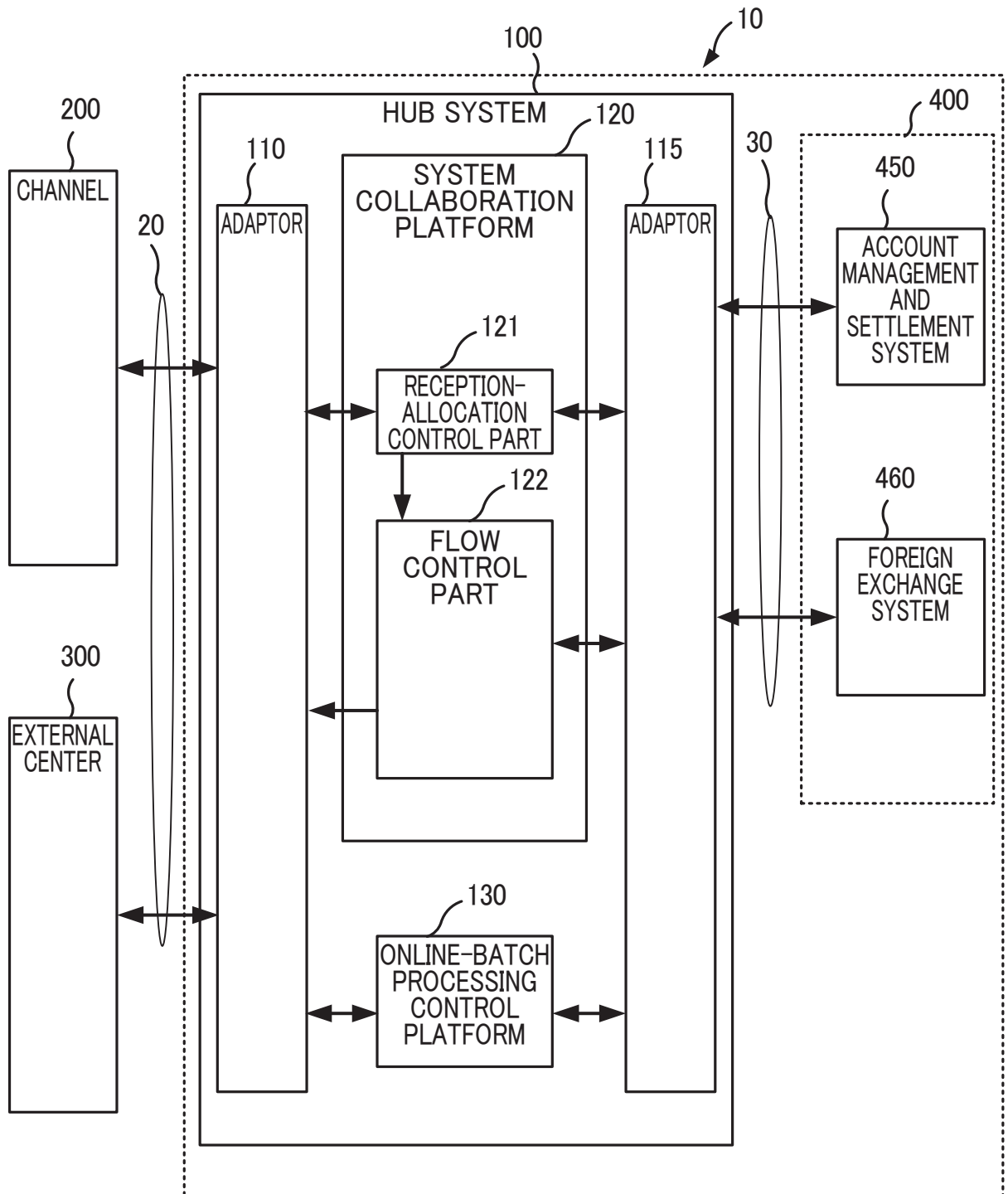


FIG. 1

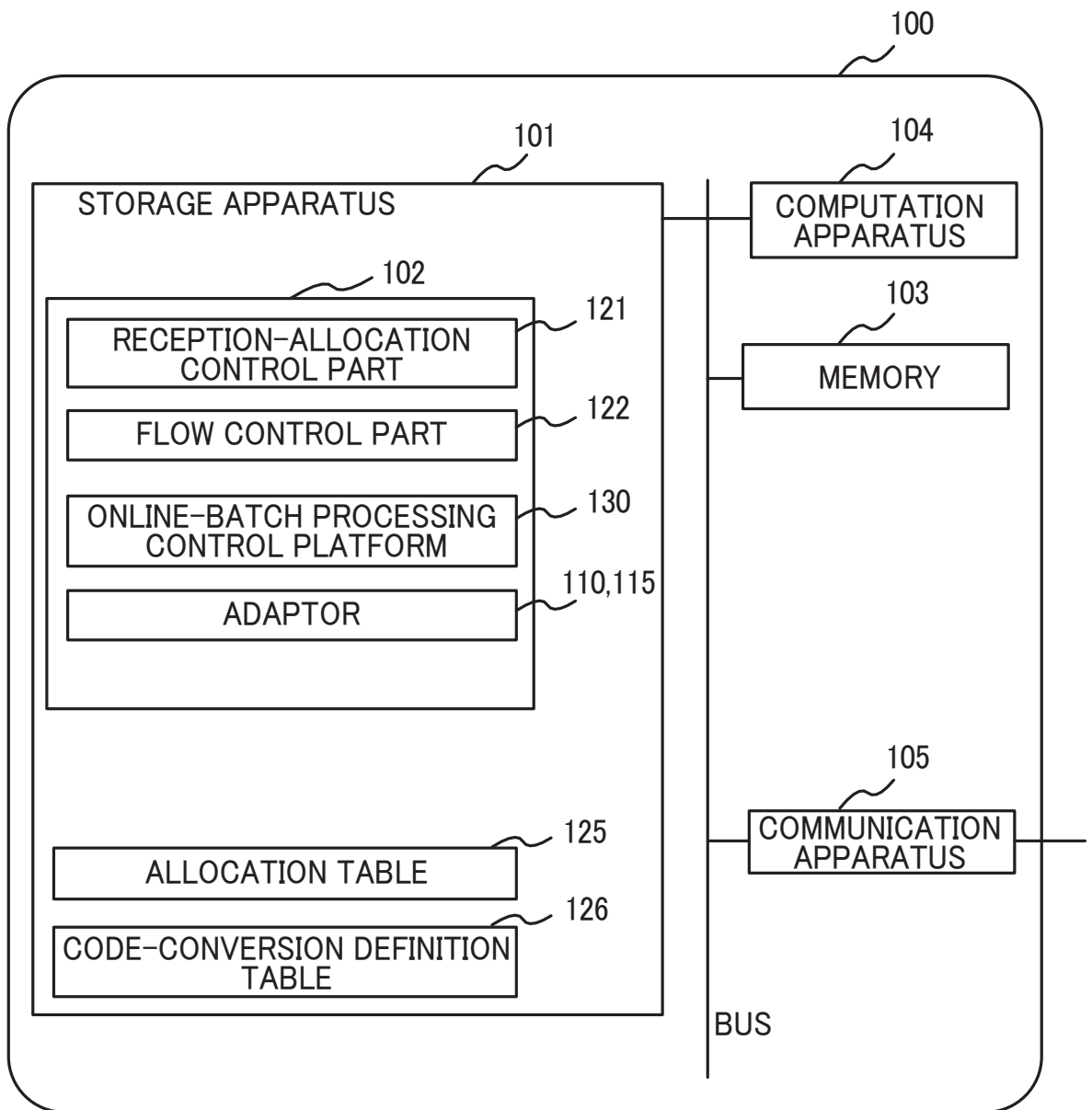


FIG. 2

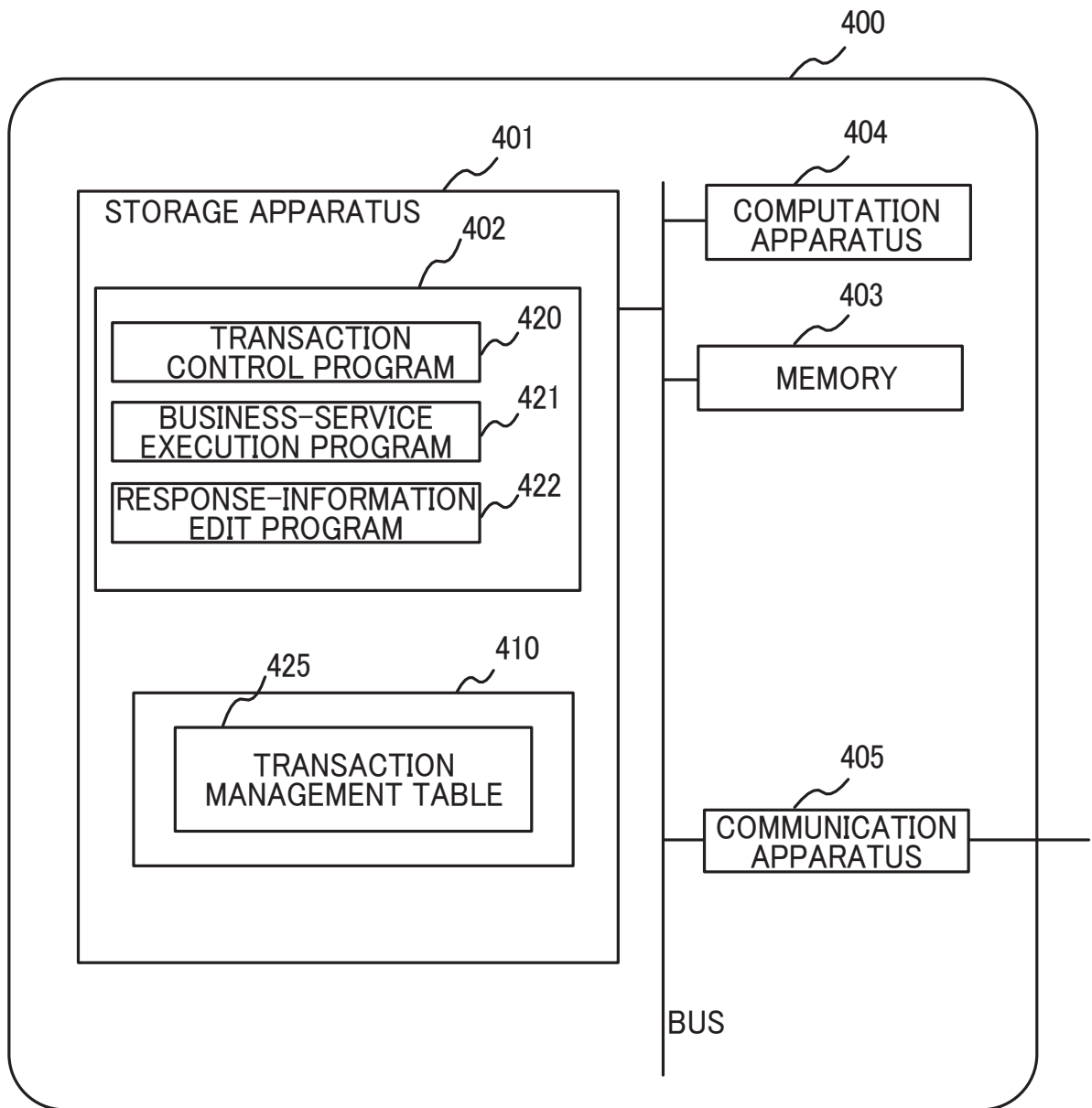


FIG. 3

BF CODE	ALLOCATION TARGET	NUMBER OF COLLABORATING SYSTEMS	COLLABORATING SYSTEM ID	SERVICE GROUP ID	SERVICE ID
AA010010	DIRECT	—	—	—	—
AA010020	FLOW	2	100 (ACCOUNT MANAGEMENT AND SETTLEMENT SYSTEM)	30 SAVINGS COMPONENT	3001 ORDINARY-SAVINGS WITHDRAWAL
			900 (FOREIGN EXCHANGE SYSTEM)	90 FOREIGN-CURRENCY-SAVINGS SERVICE	9001 FOREIGN-CURRENCY-SAVINGS DEPOSIT
...	...	...	...	...	...

FIG. 4



CHANNEL CLASS	BF-CODE DETERMINATION ITEMS					BF CODE
	ITEM 1	ITEM 2	ITEM 3	ITEM 4	ITEM 5	
10 (OFFICE TERMINAL)	00001	1(ORDINARY)	1(PAYMENT)			AA010010
	00001	1(ORDINARY)	2(DEPOSIT)			AA010020
	00001	2(FIXED)	1(PAYMENT)			AB010010
...	...	...	...	...	...	...

FIG. 5

BF CODE	NUMBER OF COLLABORATING DEFINITIONS	COMPONENT-BY-COMPONENT INFORMATION							
		FIRST-COMPONENT CALL DEFINITION		SECOND-COMPONENT CALL DEFINITION		THIRD-COMPONENT CALL DEFINITION		FOURTH-COMPONENT CALL DEFINITION	
		COMPONENT ID	SERVICE ID	COMPONENT ID	SERVICE ID	COMPONENT ID	SERVICE ID	COMPONENT ID	SERVICE ID
AA010010	3	10 (CUSTOMER)	1001 (DEFERRED-FEE-PAYMENT CONTRACT CONFIRMATION)	20 (EXCHANGE)	2001 (TRANSFER TO DIFFERENT BANK)	30 (DEPOSIT)	3001 (ORDINARY-SAVINGS WITHDRAWAL)	—	—
...	...	...	...	...	...	...	...	...	...

FIG. 6

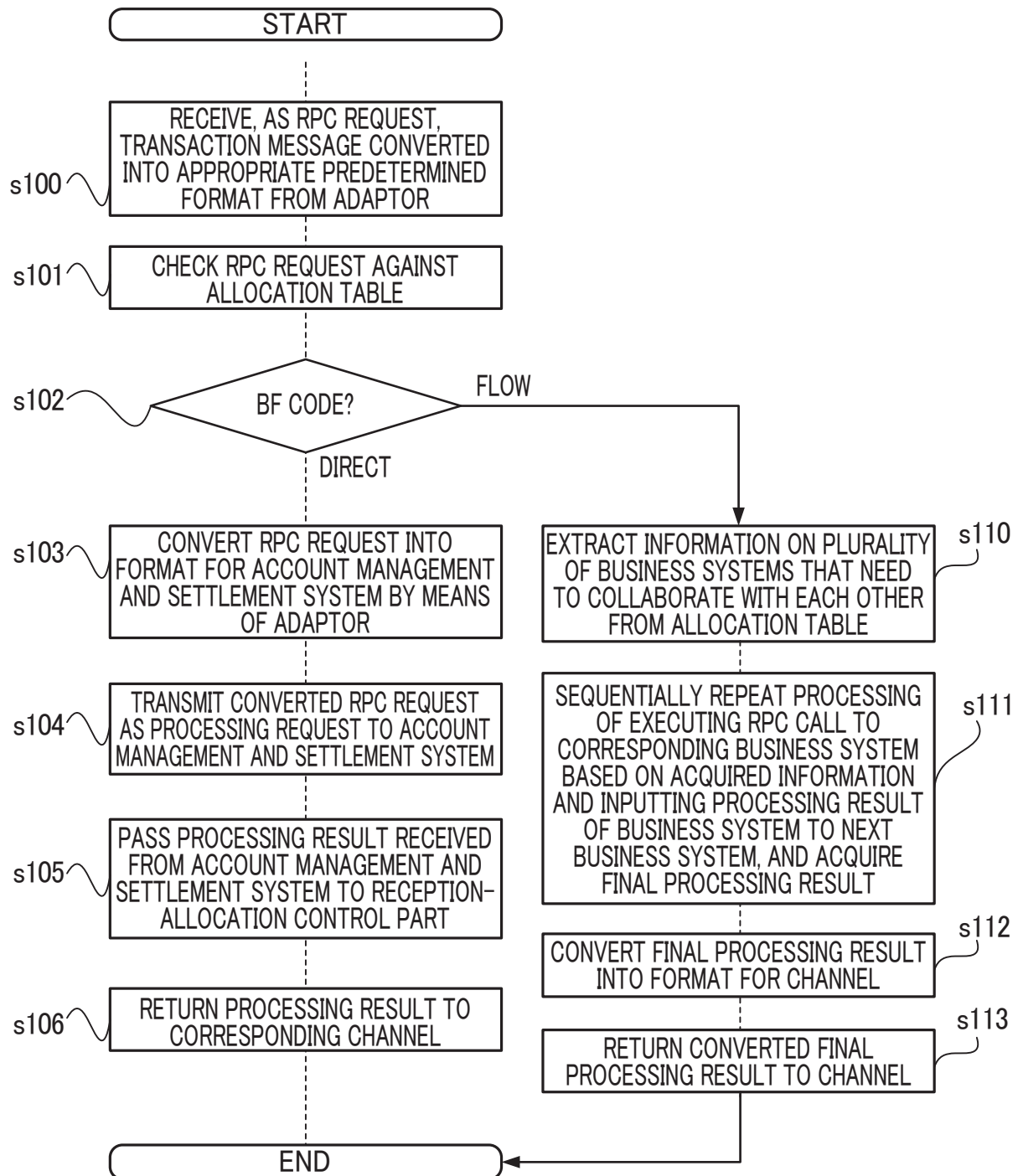


FIG. 7

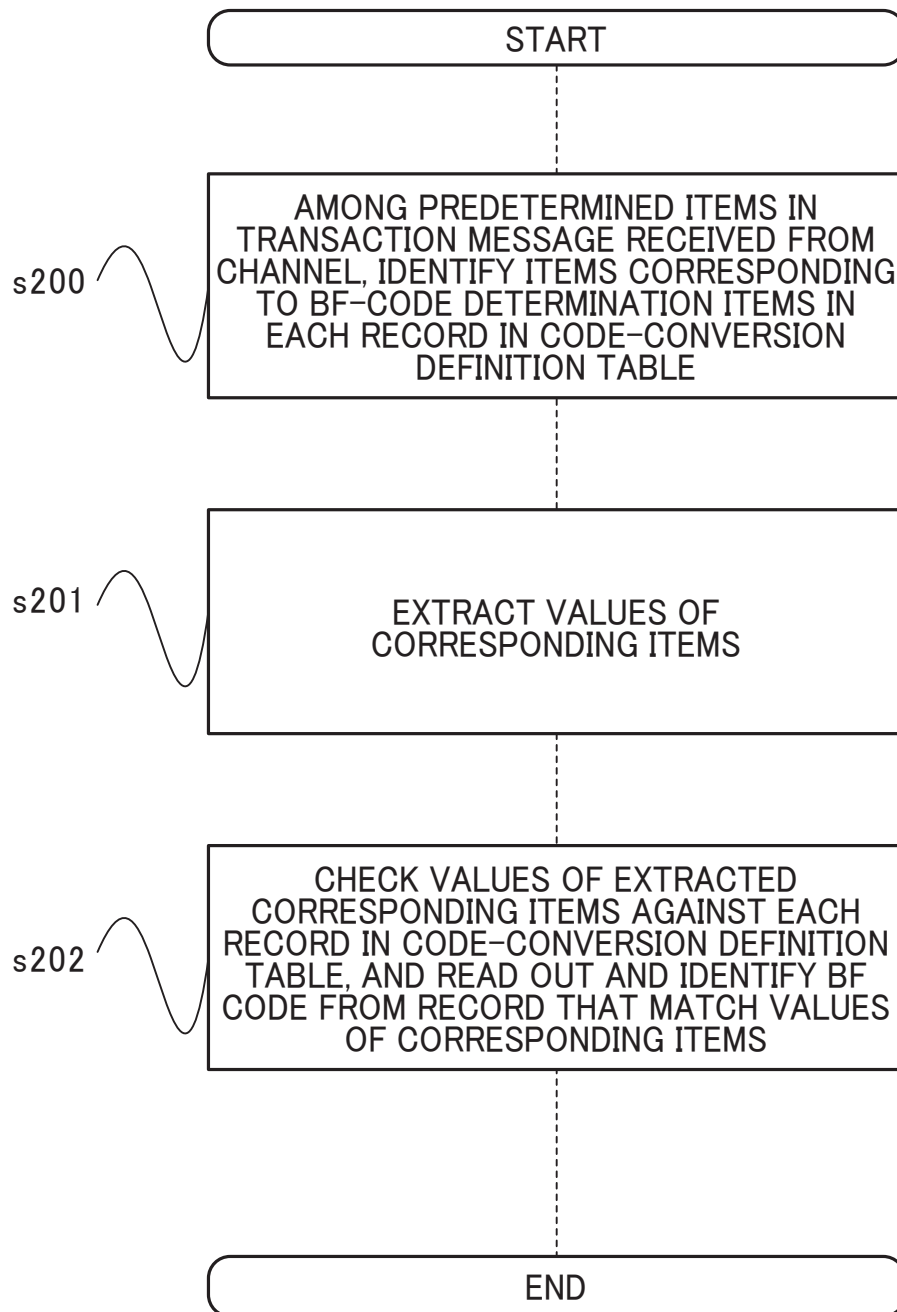


FIG. 8

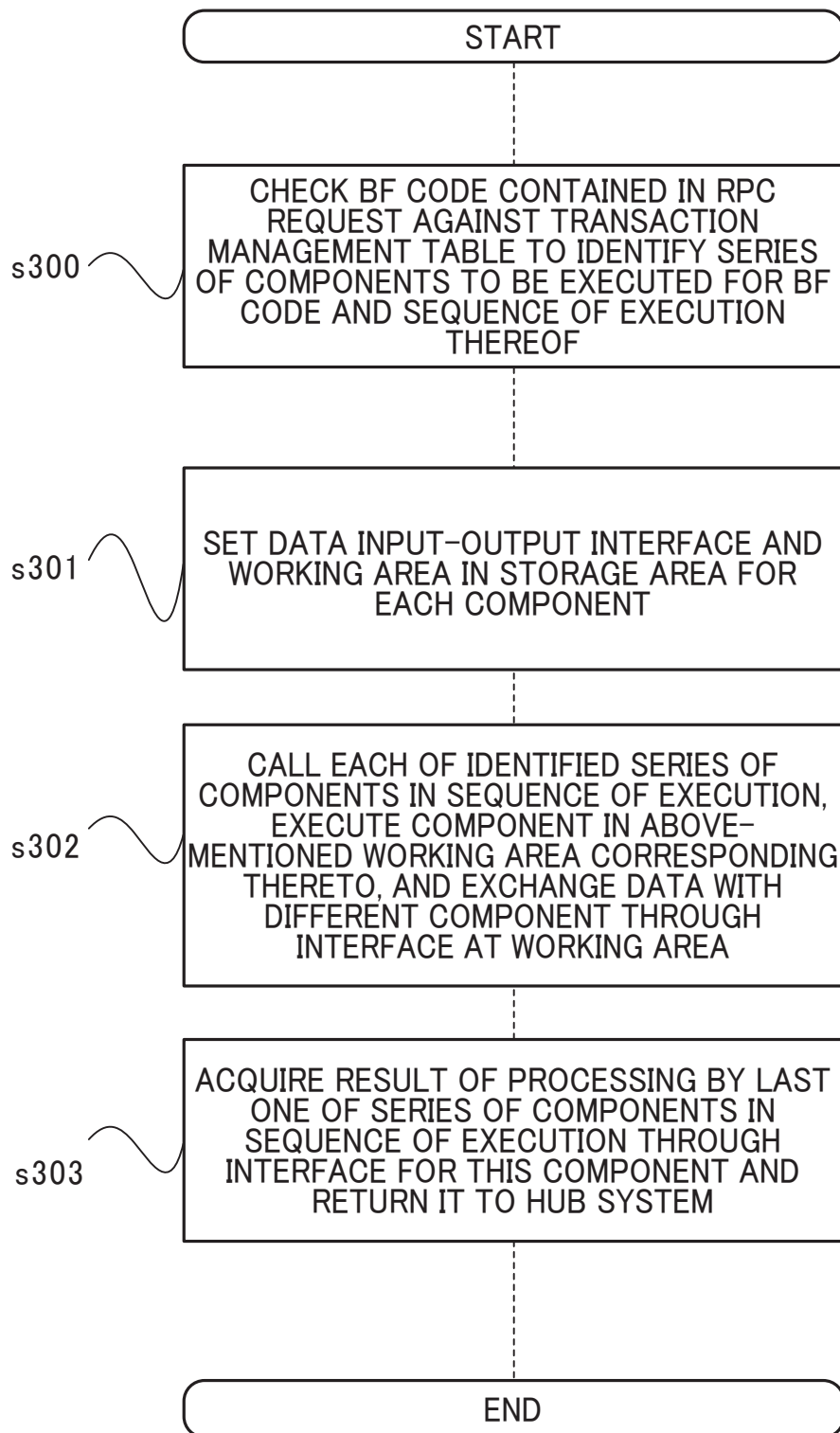


FIG. 9