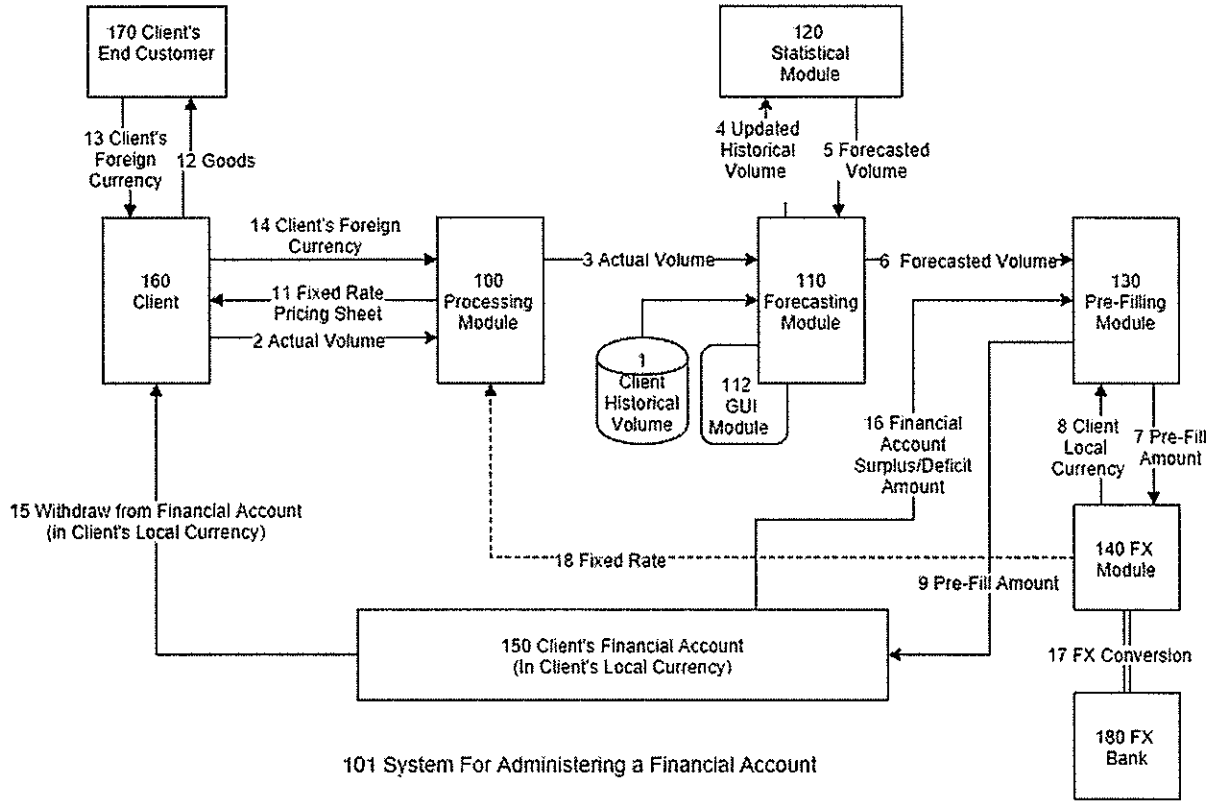

170 Client's End Customer
120 Statistical Module
13 Client's Foreign Currency
12 Goods
4 Updated Historical Volume
5 Forecasted Volume
160 Client
14 Client's Foreign Currency
11 Fixed Rate Pricing Sheet
2 Actual Volume
100 Processing Module
3 Actual Volume
110 Forecasting Module
6 Forecasted Volume
130 Pre-Filling Module
1 Client Historical Volume
112 GUI Module
16 Financial Account Surplus/Deficit Amount
8 Client Local Currency
7 Pre-Fill Amount
15 Withdraw from Financial Account (in Client's Local Currency)
18 Fixed Rate
140 FX Module
9 Pre-Fill Amount
150 Client's Financial Account (In Client's Local Currency)
17 FX Conversion
180 FX Bank
101 System For Administering a Financial Account

Figure 1

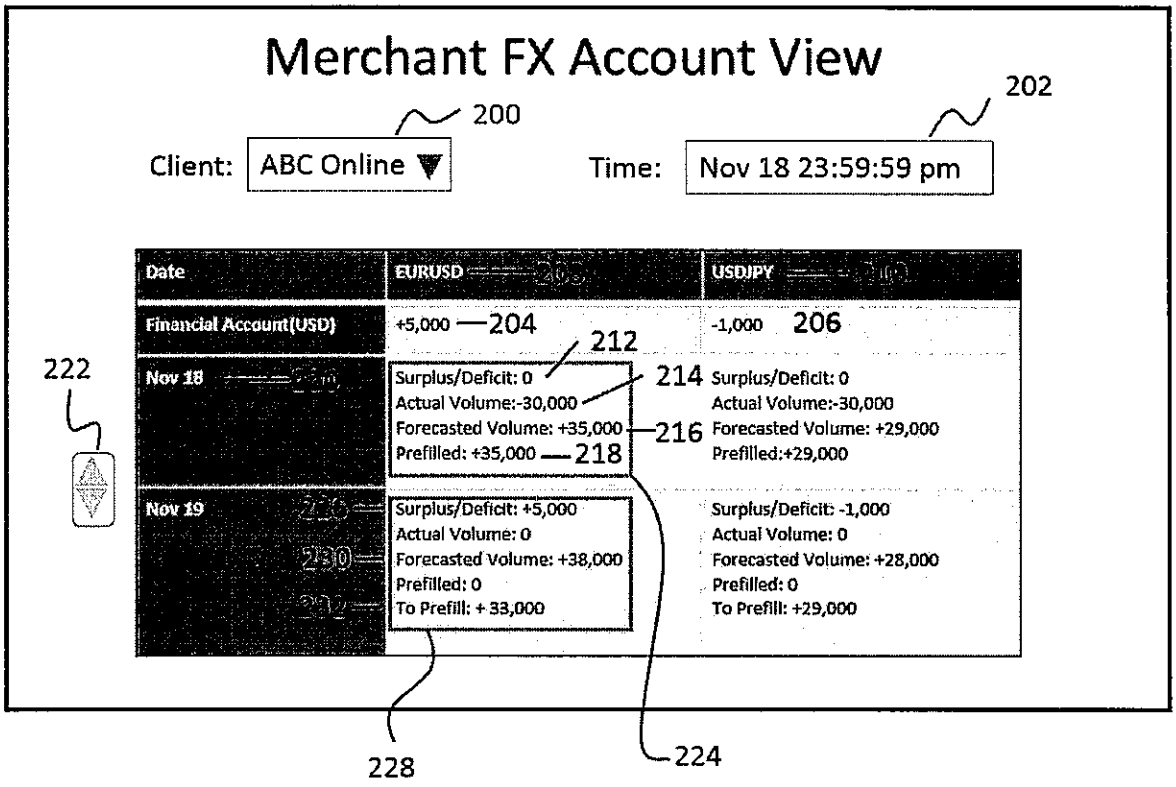

Merchant FX Account View
200
202
Client: ABC Online
Time: Nov 18 23:59:59 pm
Date
EURUSD
USDJPY
Financial Account(USD)
+5,000
204
-1,000
206
212
222
Nov 18
Surplus/Deficit: 0
Actual Volume:-30,000
Forecasted Volume: +35,000
Prefilled: +35,000
218
214
216
Surplus/Deficit: 0
Actual Volume:-30,000
Forecasted Volume: +29,000
Prefilled:+29,000
Nov 19
Surplus/Deficit: +5,000
Actual Volume: 0
Forecasted Volume: +38,000
Prefilled: 0
To Prefill: + 33,000
Surplus/Deficit: -1,000
Actual Volume: 0
Forecasted Volume: +28,000
Prefilled: 0
To Prefill: +29,000
228
224

Figure 2

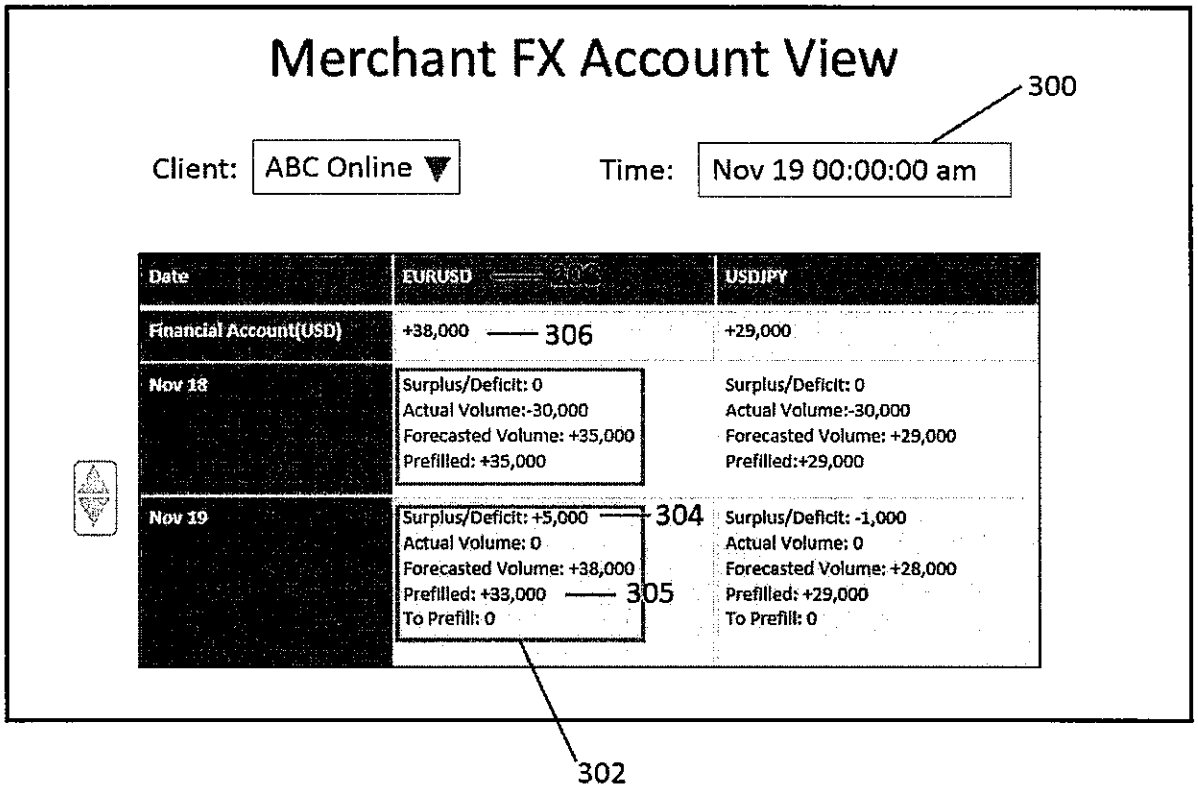
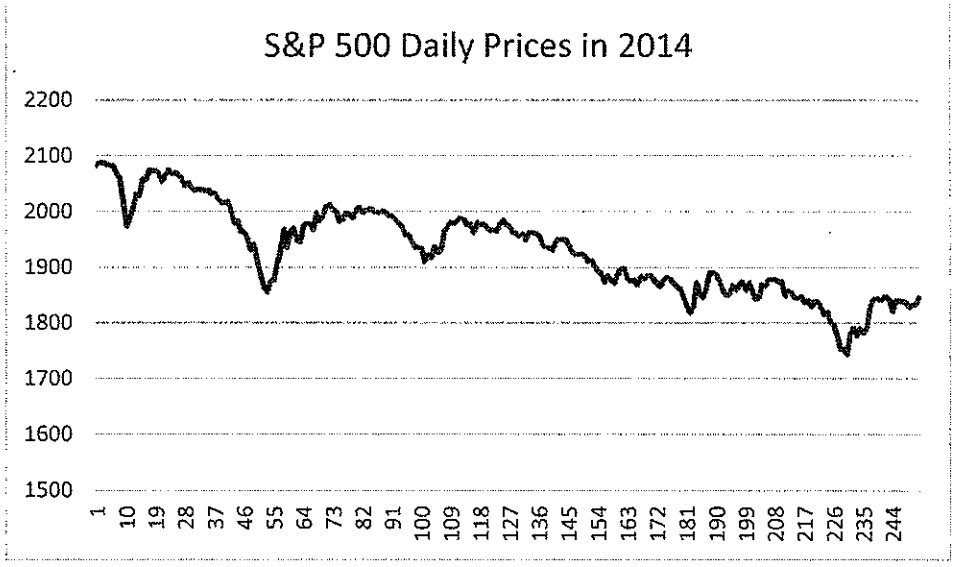
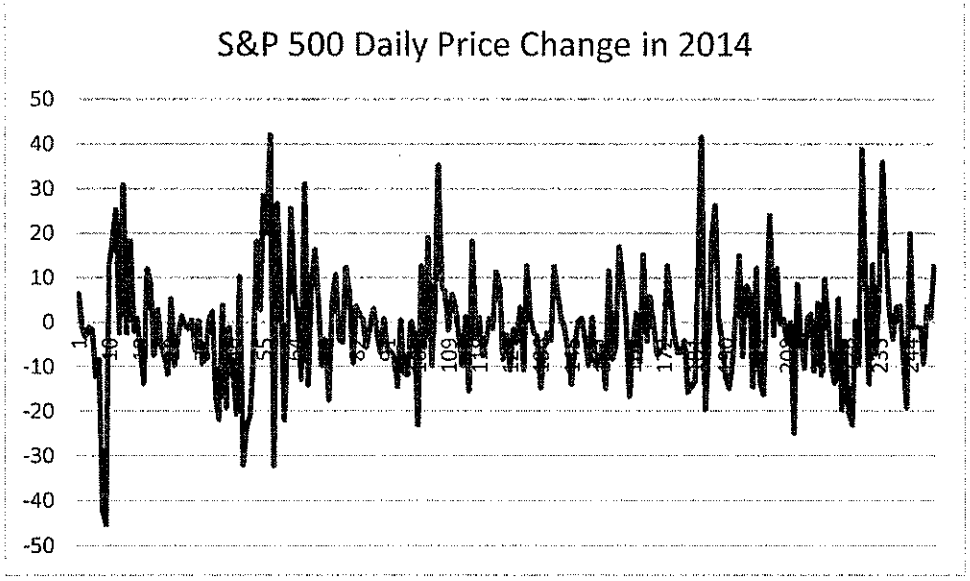

Merchant FX Account View
300
Client:
ABC Online
Time:
Nov 19 00:00:00 am
Date
EURUSD
USDJPY
Financial Account(USD)
+38,000
306
+29,000
Nov 18
Surplus/Deficit: 0
Actual Volume:-30,000
Forecasted Volume: +35,000
Prefilled: +35,000
Surplus/Deficit: 0
Actual Volume:-30,000
Forecasted Volume: +29,000
Prefilled:+29,000
Nov 19
Surplus/Deficit: +5,000
304
Actual Volume: 0
Forecasted Volume: +38,000
Prefilled: +33,000
305
To Prefill: 0
Surplus/Deficit: -1,000
Actual Volume: 0
Forecasted Volume: +28,000
Prefilled: +29,000
To Prefill: 0
302

Figure 3



400

(a) S&P 500 index on 253 consecutive days



402

(b) Daily change in S&P 500 index on 252 consecutive days

Figure 4

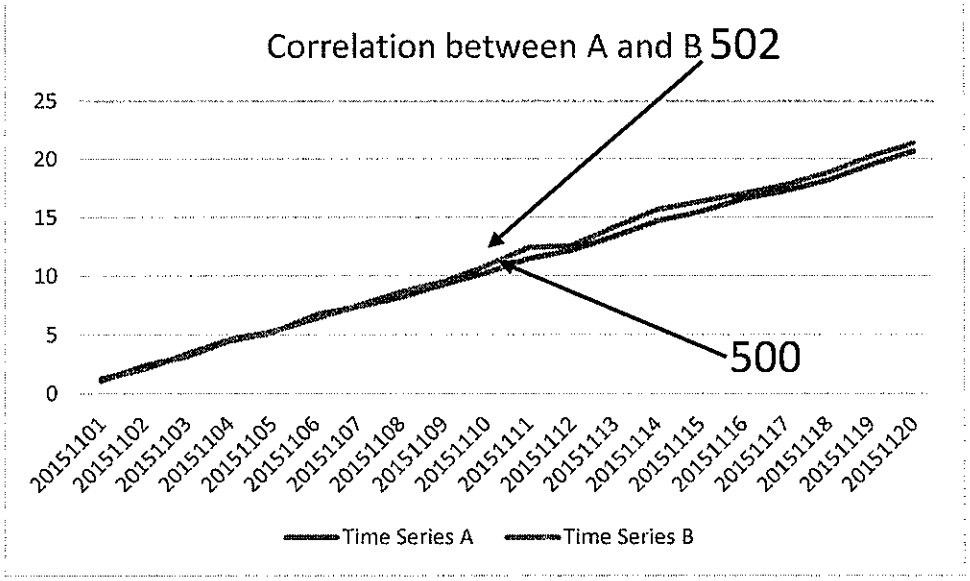


Figure 5

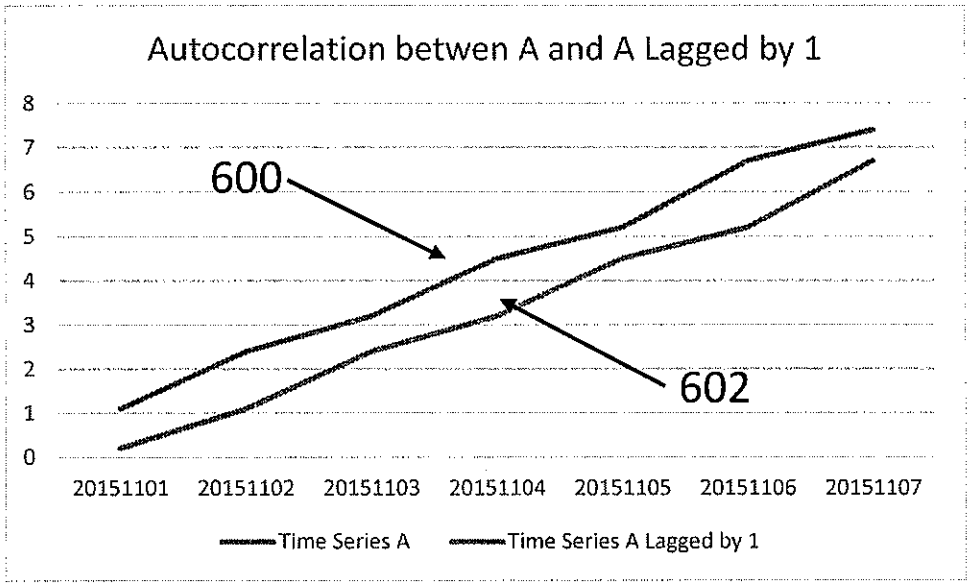


Figure 6

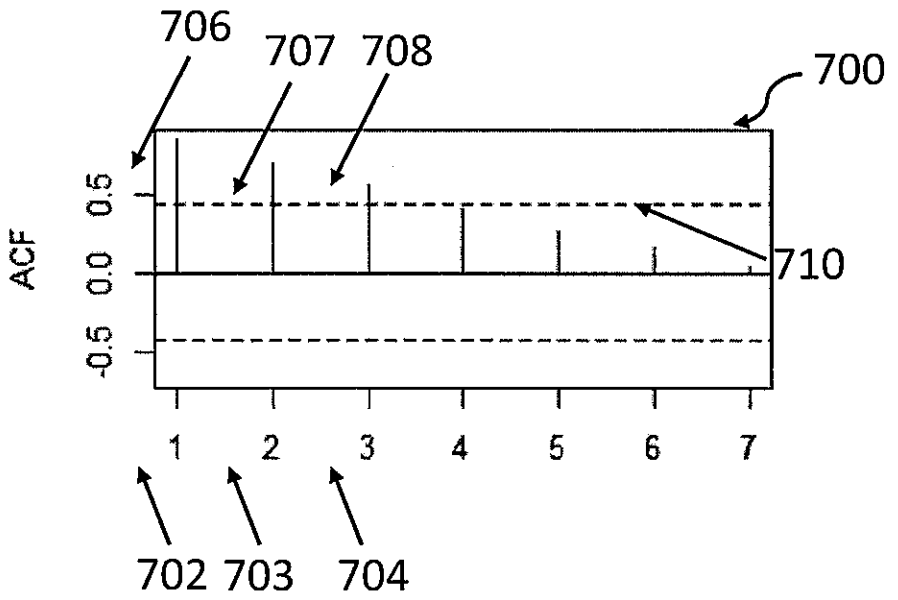


Figure 7

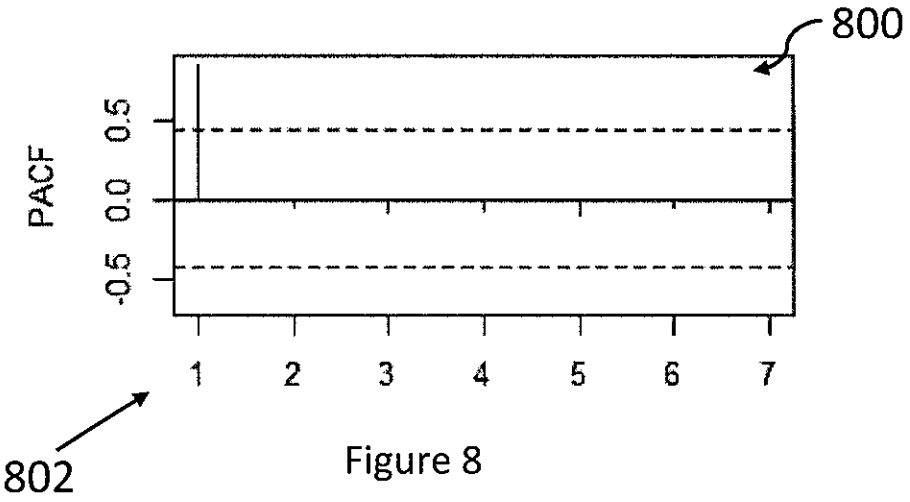


Figure 8