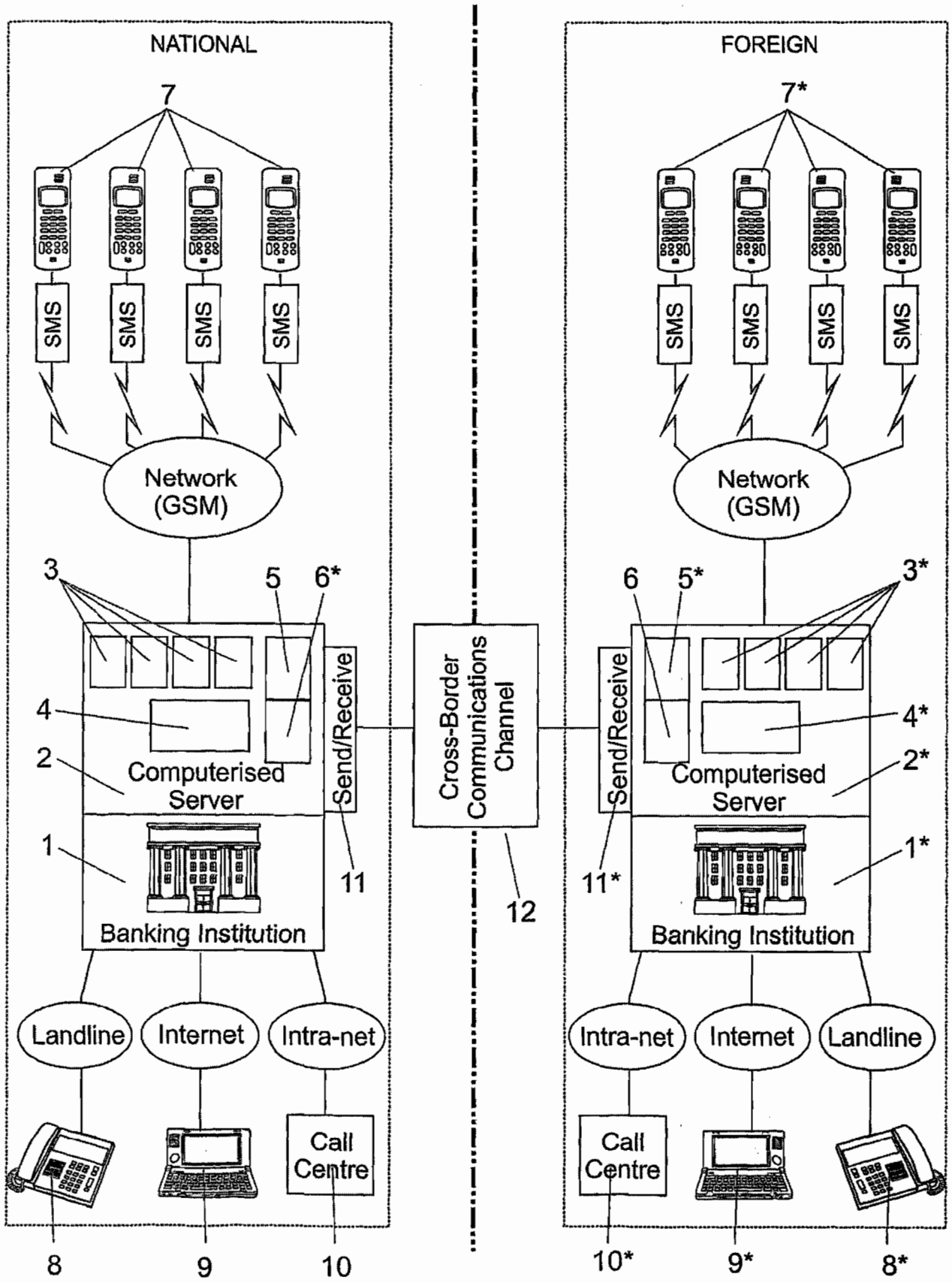

NATIONAL
FOREIGN
7
7*
SMS
Network (GSM)
3
5
6*
4
2
Computerised Server
Send/Receive
1
Banking Institution
11
12
Cross-Border Communications Channel
6
5*
3*
4*
2*
1*
11*
Landline
Internet
Intra-net
Call Centre
8
9
10
10*
9*
8*

Figure 1

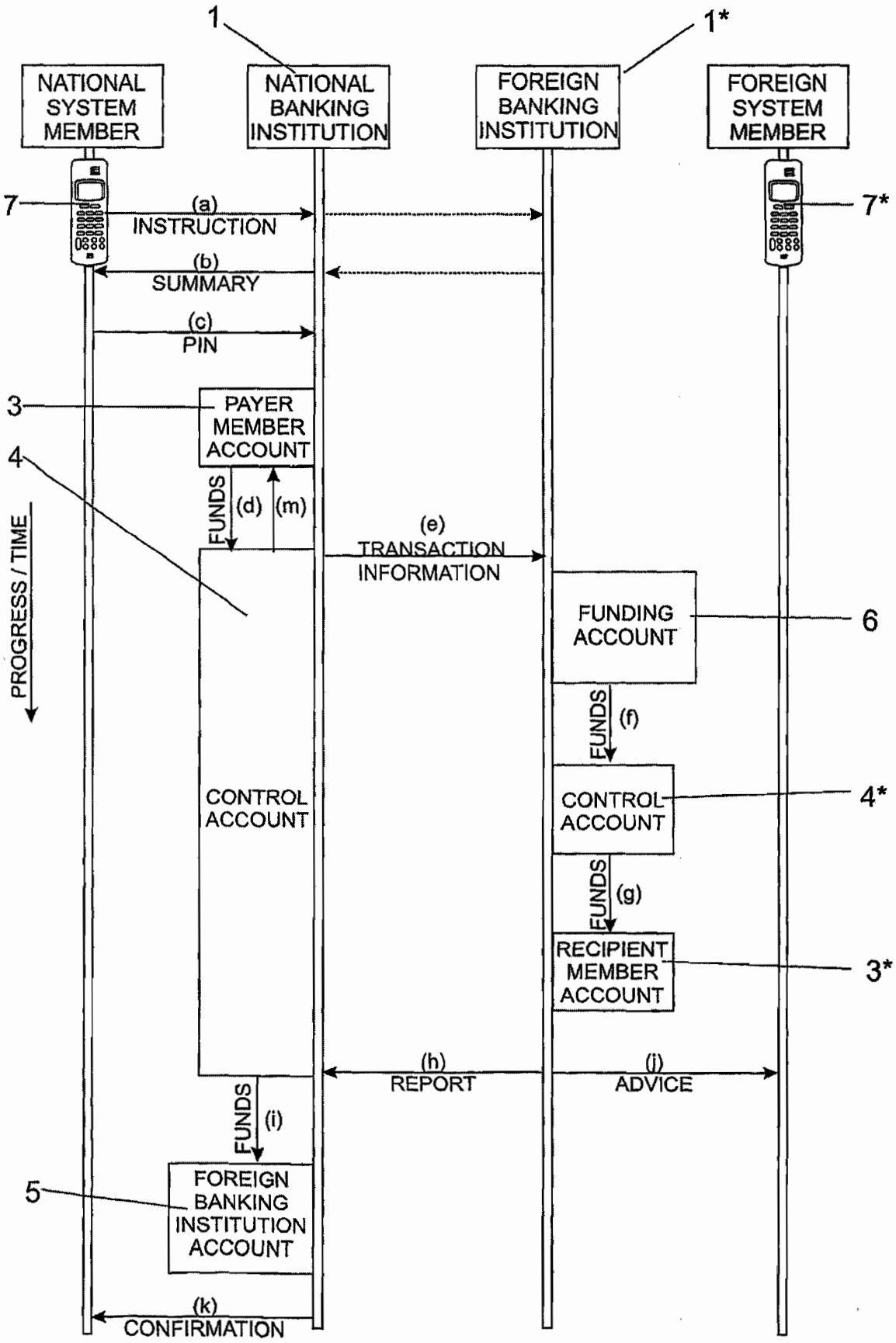

1
1*
NATIONAL SYSTEM MEMBER
NATIONAL BANKING INSTITUTION
FOREIGN BANKING INSTITUTION
FOREIGN SYSTEM MEMBER
7
7*
(a) INSTRUCTION
(b) SUMMARY
(c) PIN
3
PAYER MEMBER ACCOUNT
4
FUNDS
(d)
(m)
(e) TRANSACTION INFORMATION
PROGRESS / TIME
FUNDING ACCOUNT
6
FUNDS
(f)
CONTROL ACCOUNT
4*
CONTROL ACCOUNT
FUNDS
(g)
RECIPIENT MEMBER ACCOUNT
3*
(h) REPORT
(j) ADVICE
FUNDS
(i)
5
FOREIGN BANKING INSTITUTION ACCOUNT
(k) CONFIRMATION

Figure 2