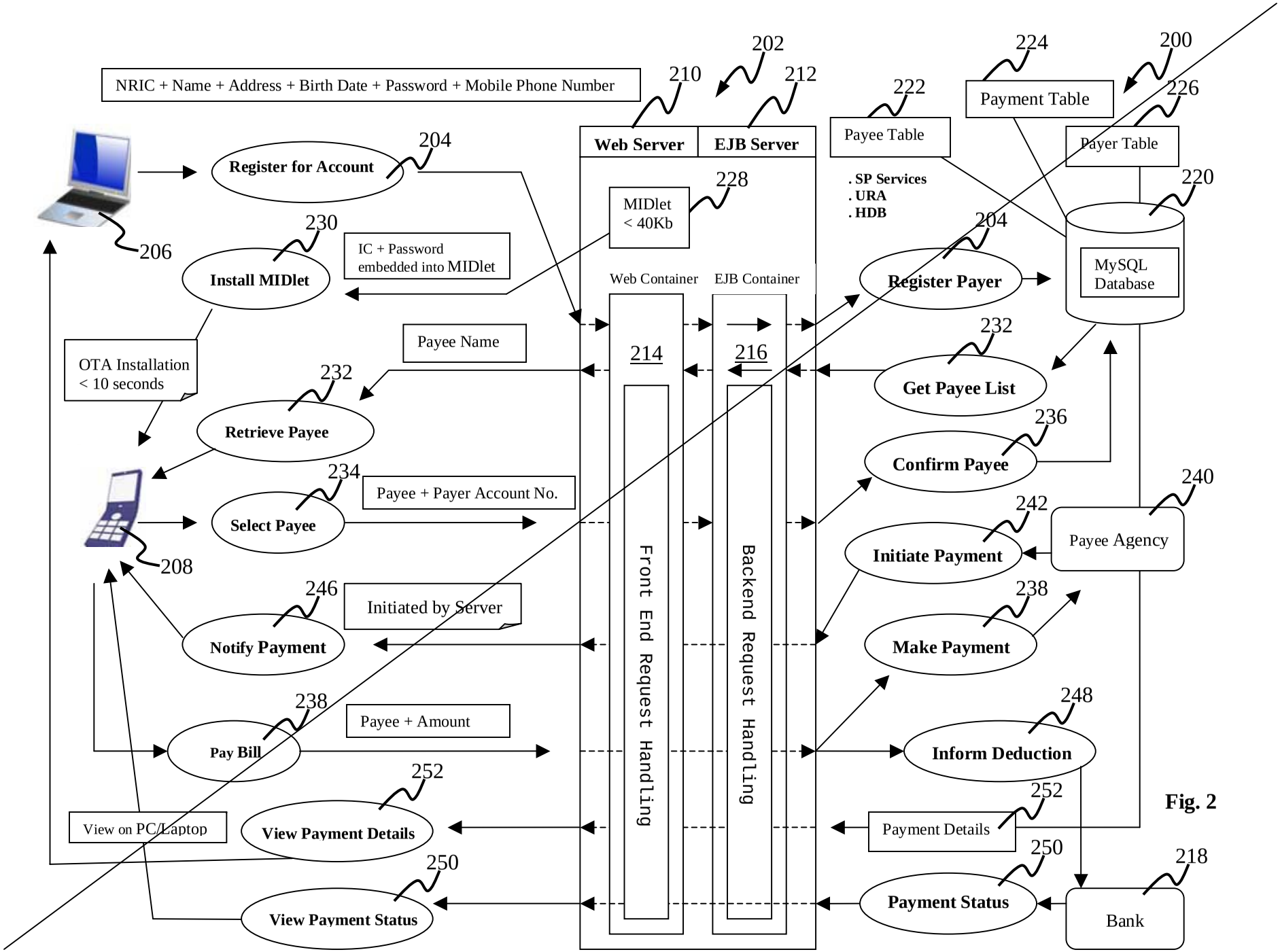

NRIC + Name + Address + Birth Date + Password + Mobile Phone Number
202
210
212
224
200
222
226
Payment Table
Payee Table
Payer Table
Web Server
EJB Server
. SP Services
. URA
. HDB
204
228
220
Register for Account
MIDlet
< 40Kb
MySQL
Database
206
230
IC + Password
embedded into MIDlet
Install MIDlet
Web Container
EJB Container
Register Payer
Payee Name
232
214
216
OTA Installation
< 10 seconds
Get Payee List
Retrieve Payee
236
Confirm Payee
234
240
Payee + Payer Account No.
Select Payee
Payee Agency
242
208
Initiate Payment
246
Initiated by Server
238
Notify Payment
Make Payment
Front End Request Handling
Backend Request Handling
238
248
Payee + Amount
Pay Bill
Inform Deduction
252
252
View on PC/Laptop
View Payment Details
Payment Details
250
218
250
Payment Status
View Payment Status
Bank

Fig. 2

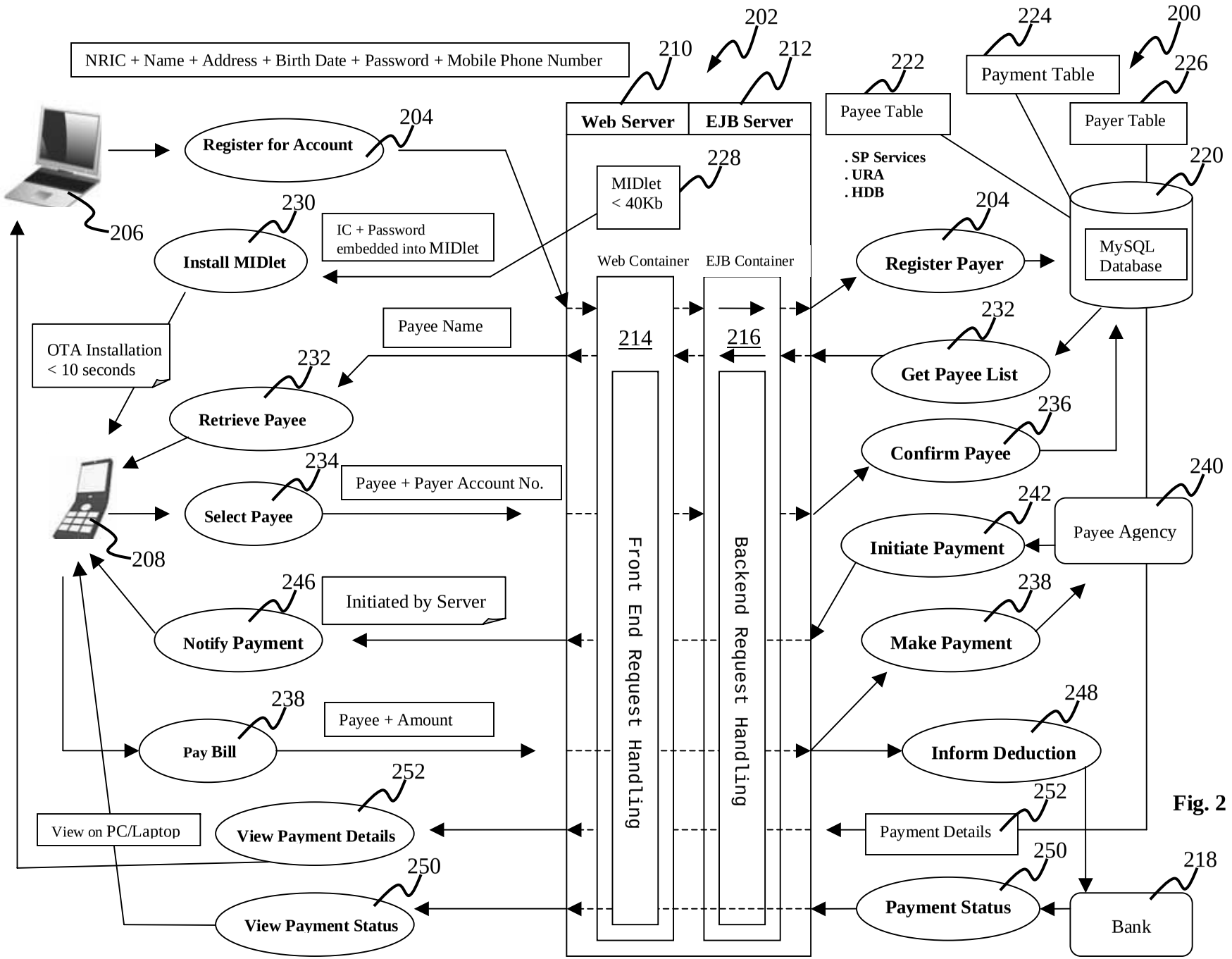

NRIC + Name + Address + Birth Date + Password + Mobile Phone Number
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224
200
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Payment Table
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EJB Server
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Database
Web Container
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Payee Name
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OTA Installation
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Make Payment
Front End Request Handling
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Payee + Amount
248
Pay Bill
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View on PC/Laptop
View Payment Details
Payment Details
250
218
View Payment Status
Payment Status
Bank

Fig. 2

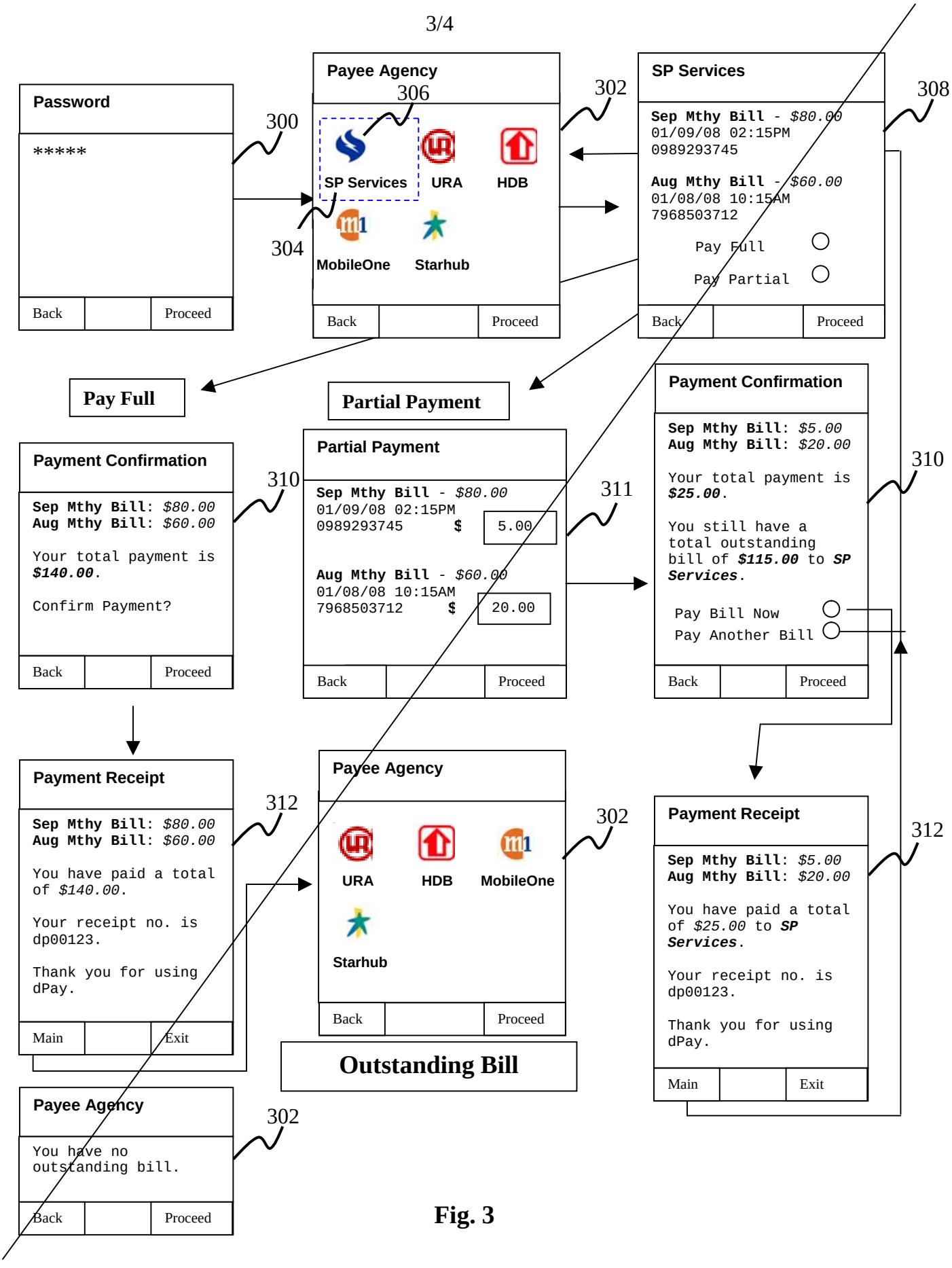

Password
*****
Back
Proceed
300
Payee Agency
306
SP Services
URA
HDB
MobileOne
Starhub
304
302
Back
Proceed
SP Services
308
Sep Mthy Bill - $80.00
01/09/08 02:15PM
0989293745
Aug Mthy Bill - $60.00
01/08/08 10:15AM
7968503712
Pay Full
Pay Partial
Back
Proceed
Pay Full
Partial Payment
Payment Confirmation
Sep Mthy Bill: $80.00
Aug Mthy Bill: $60.00
Your total payment is $140.00.
Confirm Payment?
Back
Proceed
310
Partial Payment
Sep Mthy Bill - $80.00
01/09/08 02:15PM
0989293745
$ 5.00
Aug Mthy Bill - $60.00
01/08/08 10:15AM
7968503712
$ 20.00
Back
Proceed
311
Payment Confirmation
Sep Mthy Bill: $5.00
Aug Mthy Bill: $20.00
Your total payment is $25.00.
You still have a total outstanding bill of $115.00 to SP Services.
Pay Bill Now
Pay Another Bill
Back
Proceed
310
Payment Receipt
Sep Mthy Bill: $80.00
Aug Mthy Bill: $60.00
You have paid a total of $140.00.
Your receipt no. is dp00123.
Thank you for using dPay.
Main
Exit
312
Payee Agency
URA
HDB
MobileOne
Starhub
Back
Proceed
302
Outstanding Bill
Payment Receipt
Sep Mthy Bill: $5.00
Aug Mthy Bill: $20.00
You have paid a total of $25.00 to SP Services.
Your receipt no. is dp00123.
Thank you for using dPay.
Main
Exit
312
Payee Agency
You have no outstanding bill.
Back
Proceed
302

Fig. 3

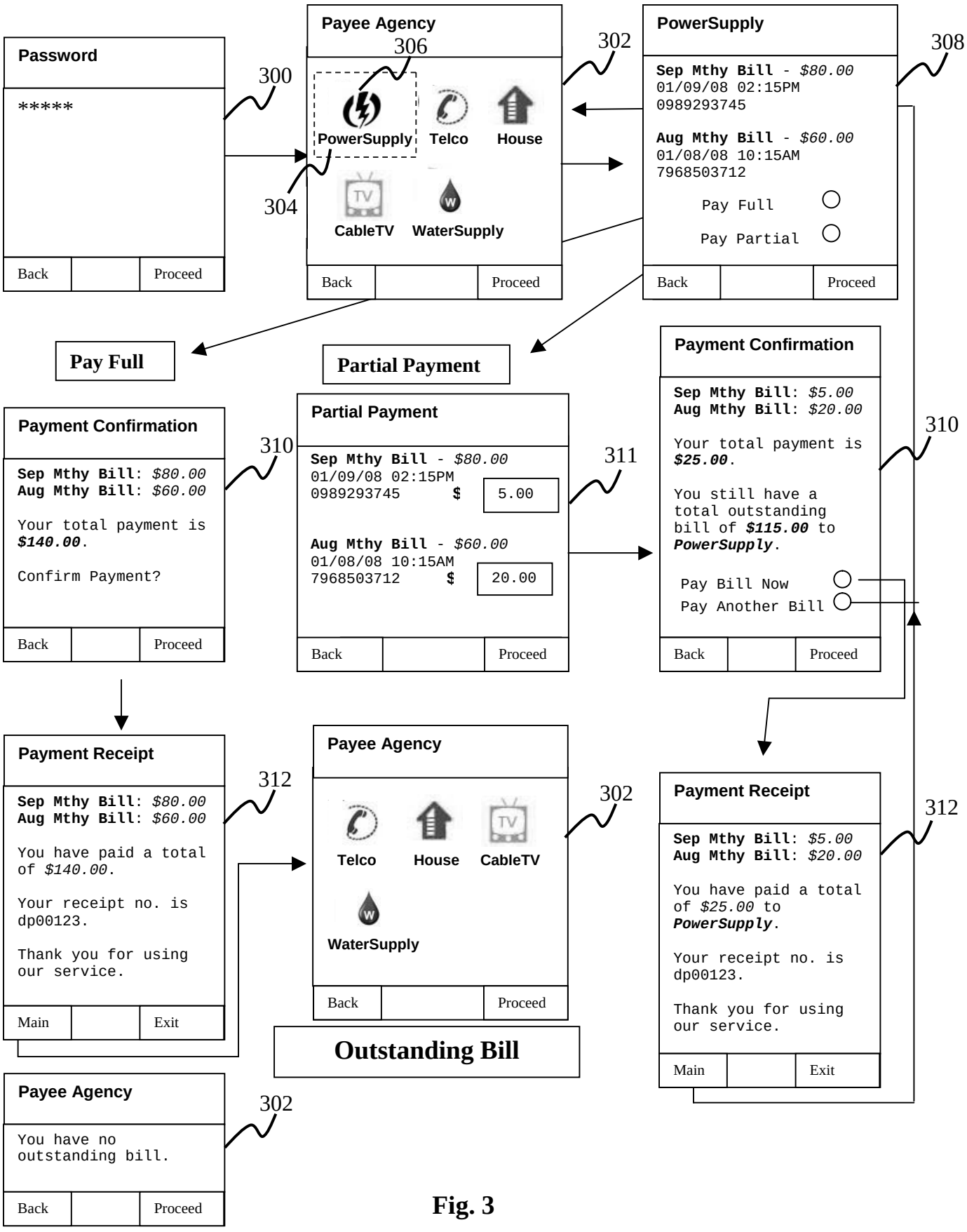

Password
*****
Back
Proceed
300
Payee Agency
306
PowerSupply
Telco
House
CableTV
WaterSupply
304
302
Back
Proceed
PowerSupply
308
Sep Mthy Bill - $80.00
01/09/08 02:15PM
0989293745
Aug Mthy Bill - $60.00
01/08/08 10:15AM
7968503712
Pay Full
Pay Partial
Back
Proceed
Pay Full
Partial Payment
Payment Confirmation
Sep Mthy Bill: $80.00
Aug Mthy Bill: $60.00
Your total payment is $140.00.
Confirm Payment?
Back
Proceed
310
Partial Payment
Sep Mthy Bill - $80.00
01/09/08 02:15PM
0989293745
$ 5.00
Aug Mthy Bill - $60.00
01/08/08 10:15AM
7968503712
$ 20.00
Back
Proceed
311
Payment Confirmation
Sep Mthy Bill: $5.00
Aug Mthy Bill: $20.00
Your total payment is $25.00.
You still have a total outstanding bill of $115.00 to PowerSupply.
Pay Bill Now
Pay Another Bill
Back
Proceed
310
Payment Receipt
Sep Mthy Bill: $80.00
Aug Mthy Bill: $60.00
You have paid a total of $140.00.
Your receipt no. is dp00123.
Thank you for using our service.
Main
Exit
312
Payee Agency
Telco
House
CableTV
WaterSupply
Back
Proceed
302
Outstanding Bill
Payment Receipt
Sep Mthy Bill: $5.00
Aug Mthy Bill: $20.00
You have paid a total of $25.00 to PowerSupply.
Your receipt no. is dp00123.
Thank you for using our service.
Main
Exit
312
Payee Agency
You have no outstanding bill.
Back
Proceed
302

Fig. 3

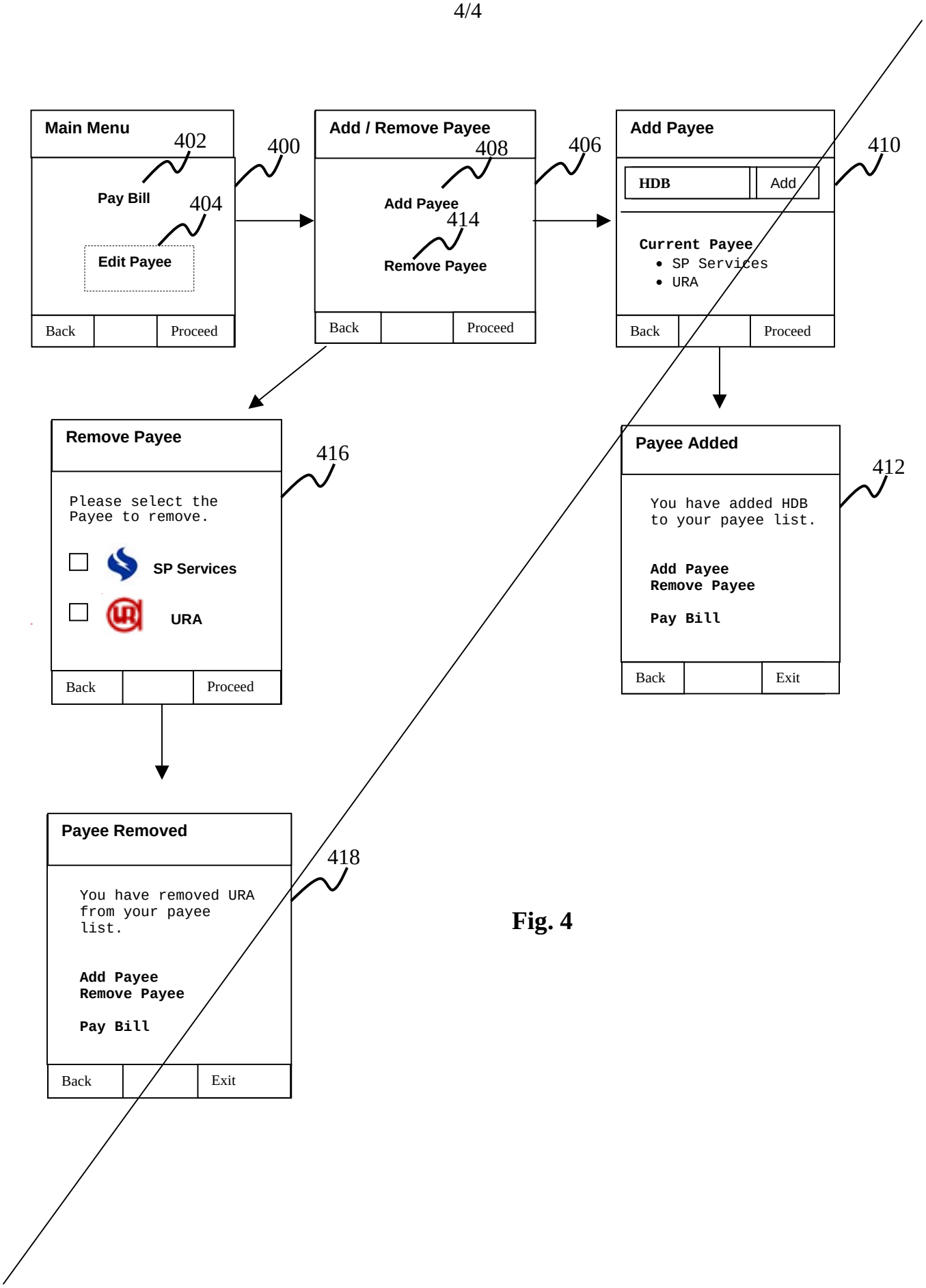

Main Menu
402
400
Pay Bill
404
Edit Payee
Back
Proceed
Add / Remove Payee
408
406
Add Payee
414
Remove Payee
Back
Proceed
Add Payee
410
HDB
Add
Current Payee
SP Services
URA
Back
Proceed
Remove Payee
416
Please select the Payee to remove.
SP Services
URA
Back
Proceed
Payee Added
412
You have added HDB to your payee list.
Add Payee
Remove Payee
Pay Bill
Back
Exit
Payee Removed
418
You have removed URA from your payee list.
Add Payee
Remove Payee
Pay Bill
Back
Exit

Fig. 4

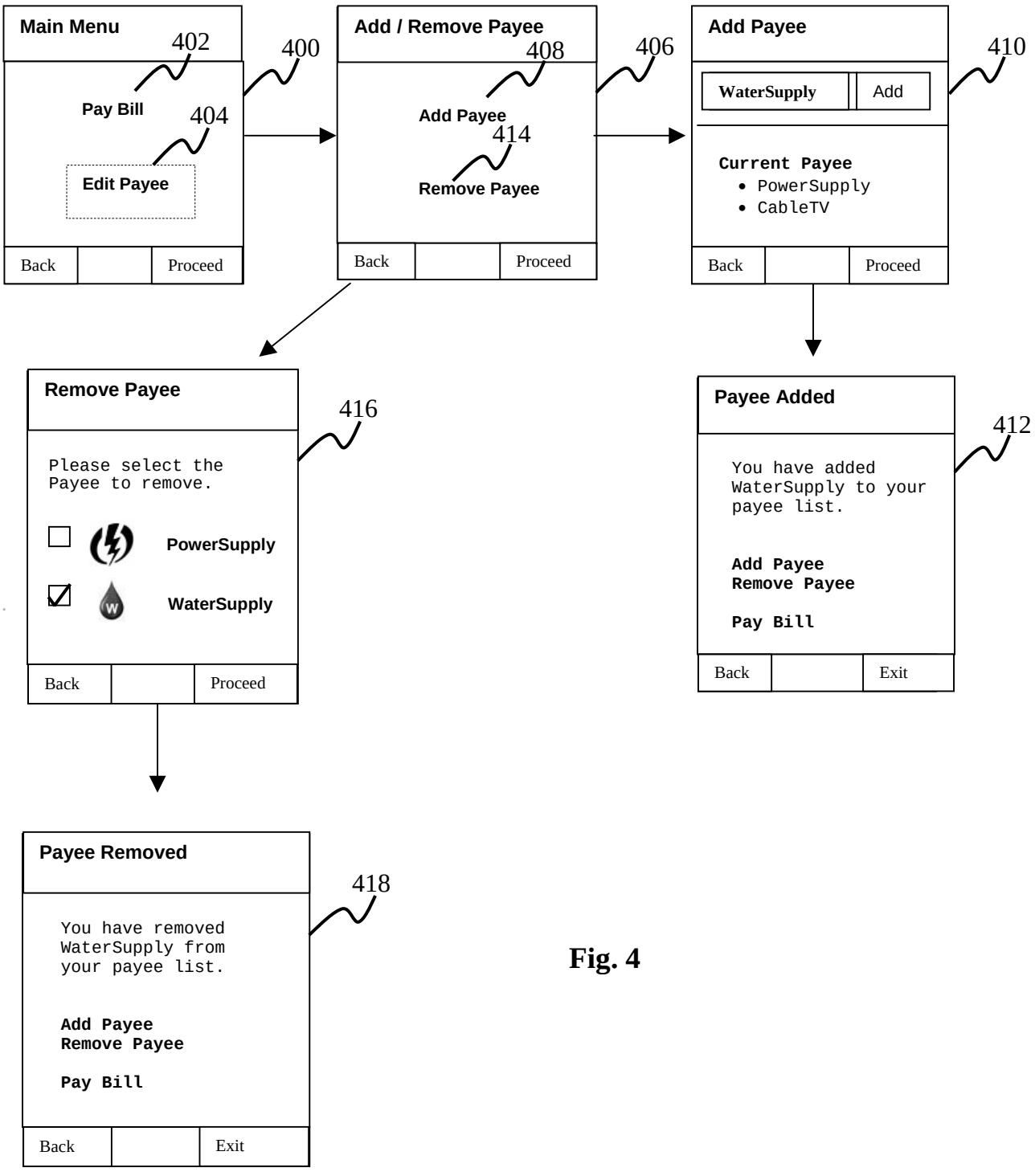

Main Menu
402
400
Pay Bill
404
Edit Payee
Back
Proceed
Add / Remove Payee
408
406
Add Payee
414
Remove Payee
Back
Proceed
Add Payee
410
WaterSupply
Add
Current Payee
PowerSupply
CableTV
Back
Proceed
Remove Payee
416
Please select the Payee to remove.
PowerSupply
WaterSupply
Back
Proceed
Payee Added
412
You have added WaterSupply to your payee list.
Add Payee
Remove Payee
Pay Bill
Back
Exit
Payee Removed
418
You have removed WaterSupply from your payee list.
Add Payee
Remove Payee
Pay Bill
Back
Exit

Fig. 4