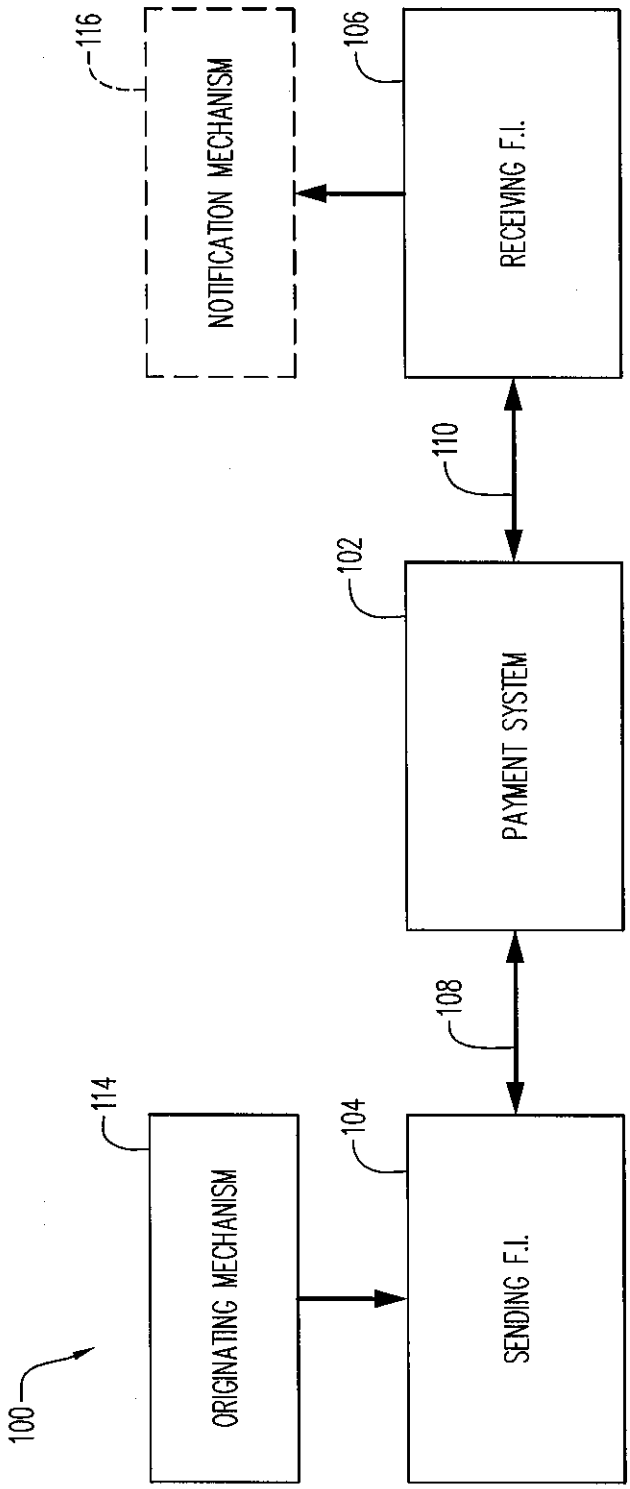

100
ORIGINATING MECHANISM
114
SENDING F.I.
104
108
PAYMENT SYSTEM
102
110
RECEIVING F.I.
106
NOTIFICATION MECHANISM
116

FIG. 1

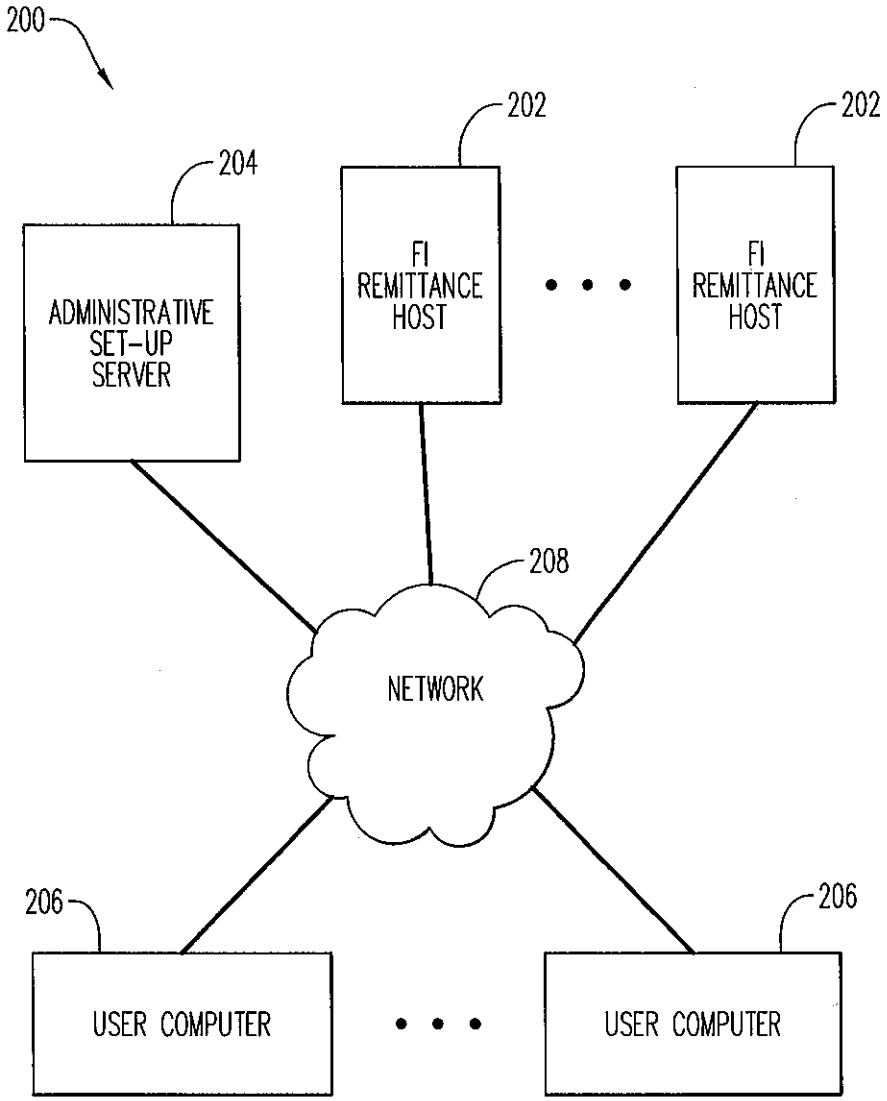

200
202
202
204
ADMINISTRATIVE SET-UP SERVER
FI REMITTANCE HOST
FI REMITTANCE HOST
208
NETWORK
206
206
USER COMPUTER
USER COMPUTER

FIG. 2

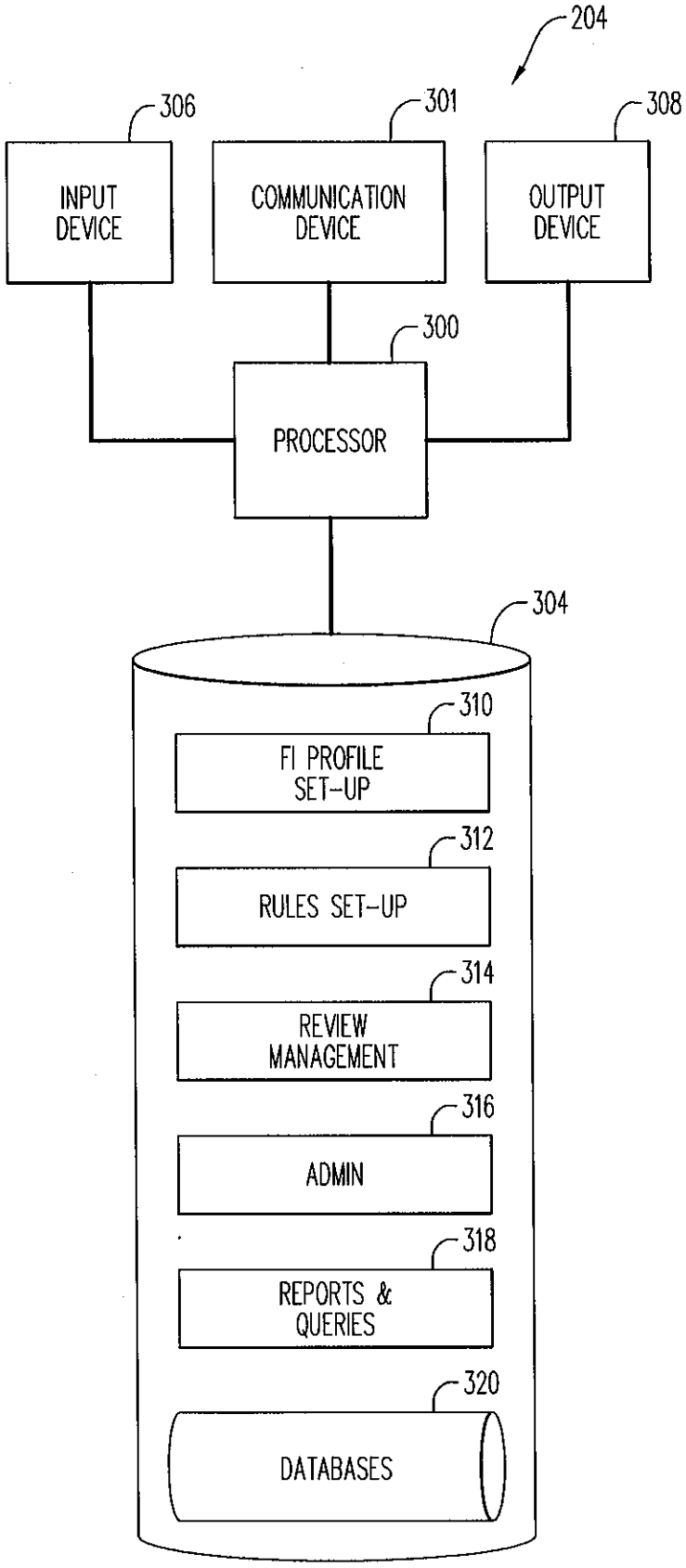

204
306
301
308
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
300
PROCESSOR
304
310
FI PROFILE SET-UP
312
RULES SET-UP
314
REVIEW MANAGEMENT
316
ADMIN
318
REPORTS & QUERIES
320
DATABASES

FIG. 3

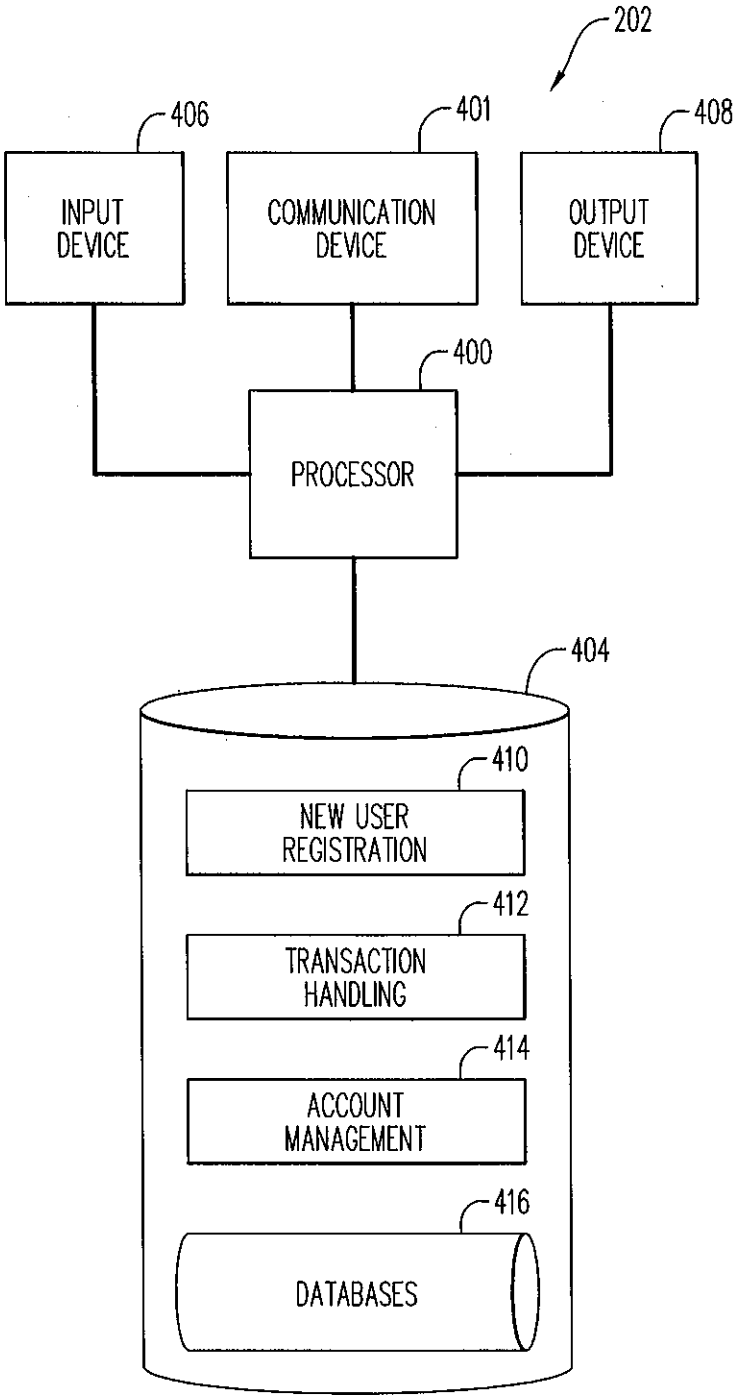

202
406
401
408
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
400
PROCESSOR
404
410
NEW USER REGISTRATION
412
TRANSACTION HANDLING
414
ACCOUNT MANAGEMENT
416
DATABASES

FIG. 4

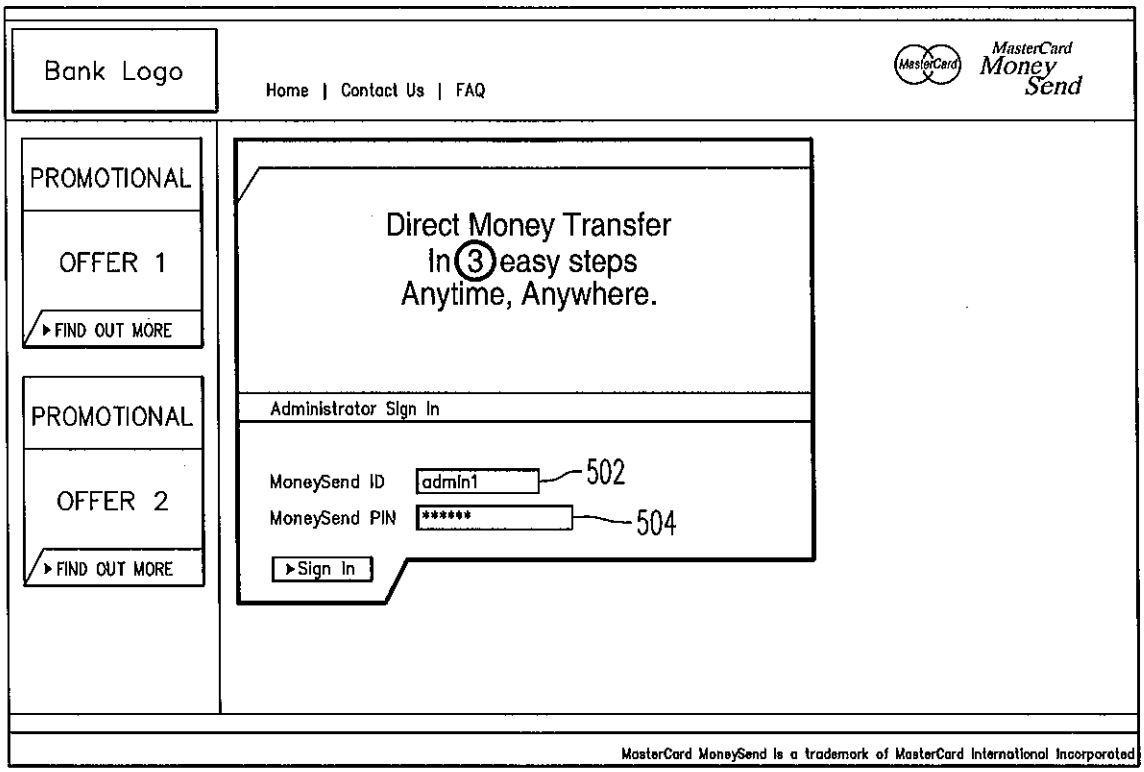

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Direct Money Transfer
In 3 easy steps
Anytime, Anywhere.
Administrator Sign In
MoneySend ID
admin1
502
MoneySend PIN
******
504
Sign In
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 5

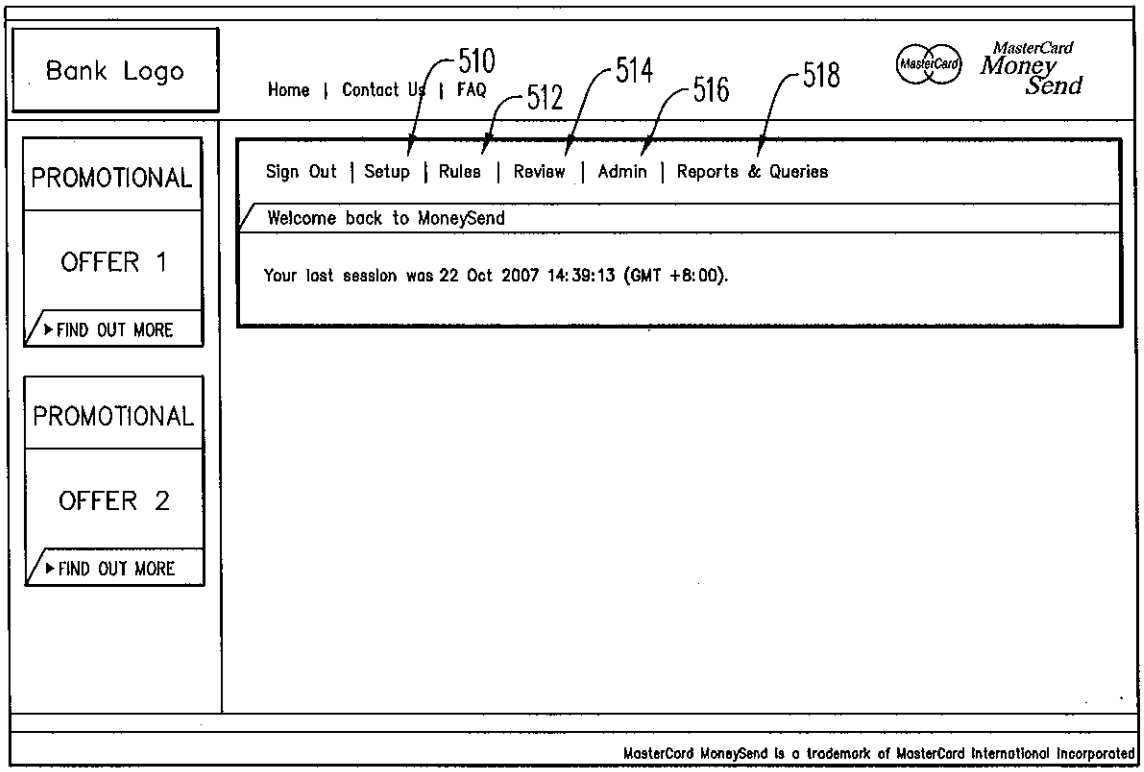

Bank Logo
Home | Contact Us | FAQ
510
512
514
516
518
MasterCard
Money
Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup | Rules | Review | Admin | Reports & Queries
Welcome back to MoneySend
Your last session was 22 Oct 2007 14:39:13 (GMT +8:00).
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 5A

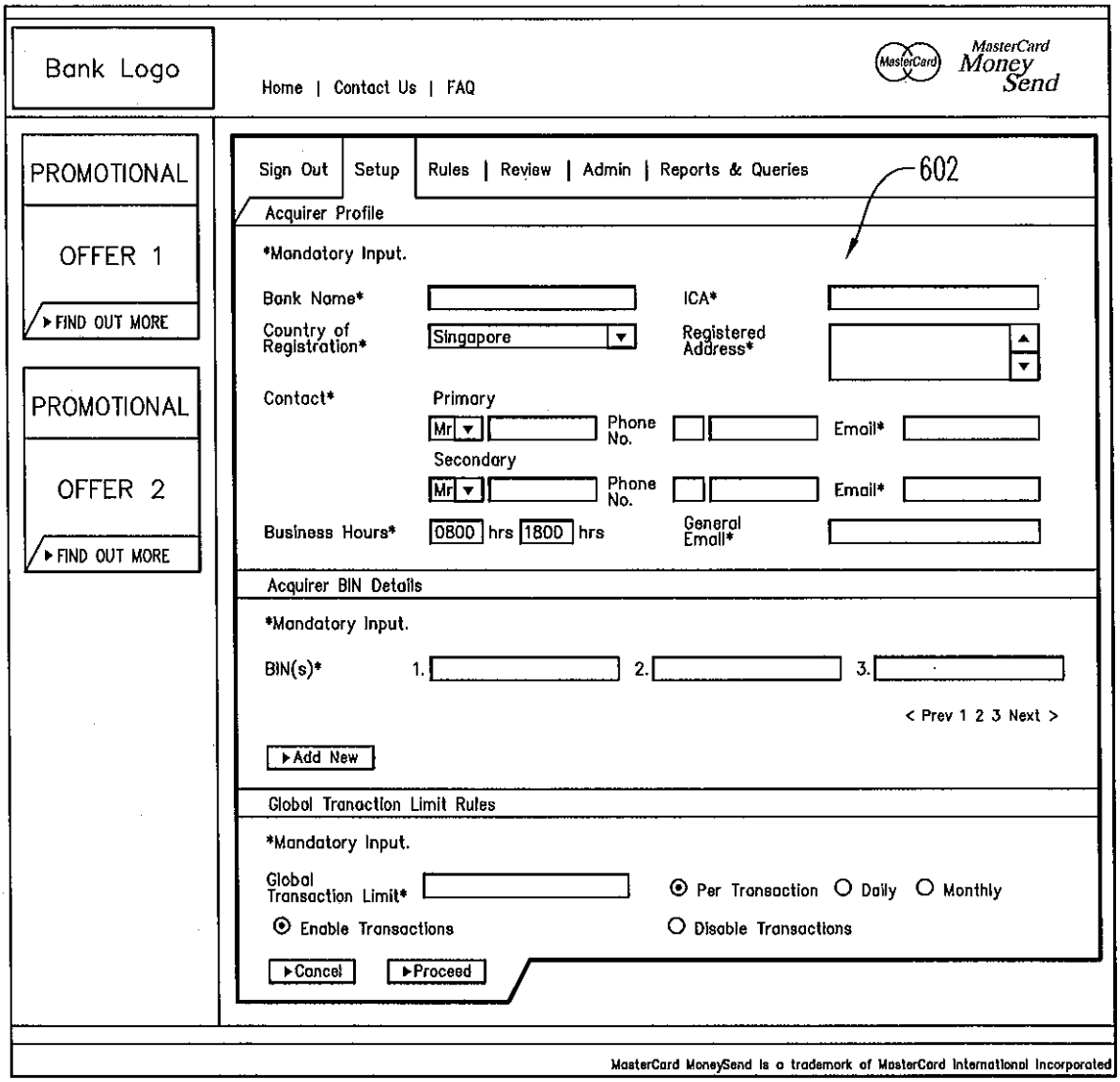

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out
Setup
Rules | Review | Admin | Reports & Queries
602
Acquirer Profile
*Mandatory Input.
Bank Name*
ICA*
Country of Registration*
Singapore
Registered Address*
Contact*
Primary
Mr
Phone No.
Email*
Secondary
Mr
Phone No.
Email*
Business Hours*
0800 hrs
1800 hrs
General Email*
Acquirer BIN Details
*Mandatory Input.
BIN(s)*
1.
2.
3.
< Prev 1 2 3 Next >
Add New
Global Tranaction Limit Rules
*Mandatory Input.
Global Transaction Limit*
Per Transaction
Daily
Monthly
Enable Transactions
Disable Transactions
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 6

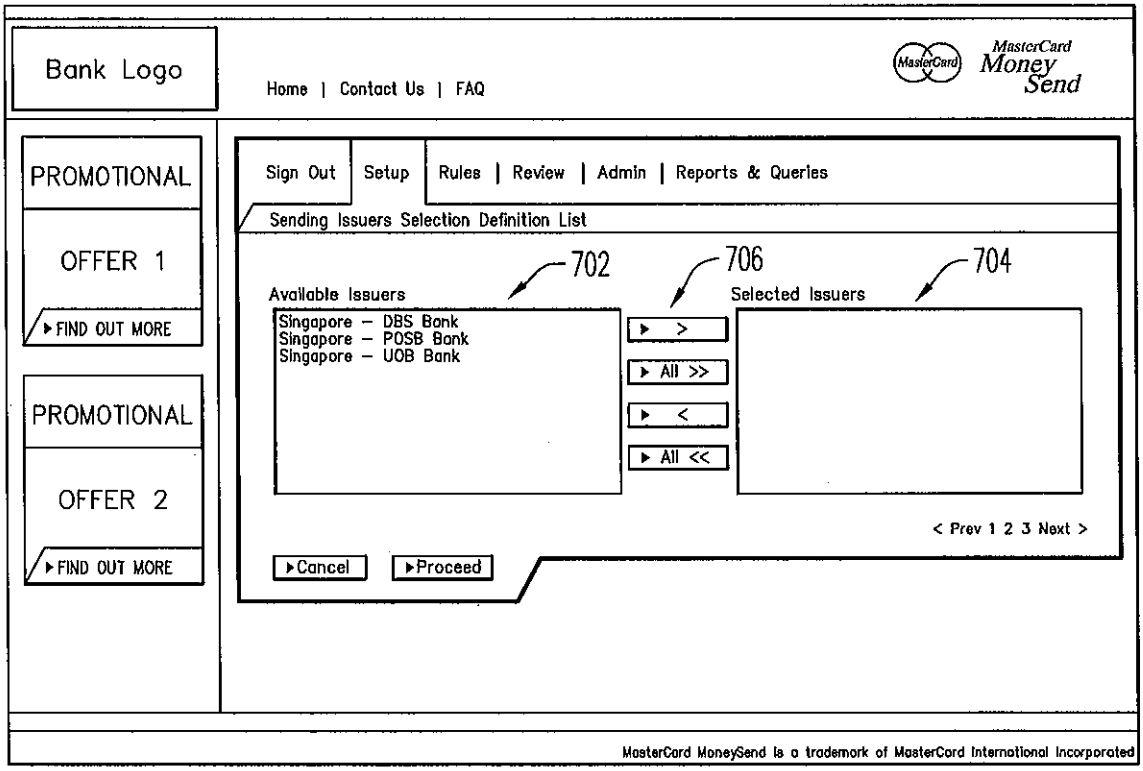

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out
Setup
Rules | Review | Admin | Reports & Queries
Sending Issuers Selection Definition List
702
706
704
Available Issuers
Singapore – DBS Bank
Singapore – POSB Bank
Singapore – UOB Bank
▸ >
▸ All >>
▸ <
▸ All <<
Selected Issuers
< Prev 1 2 3 Next >
▸Cancel
▸Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 7

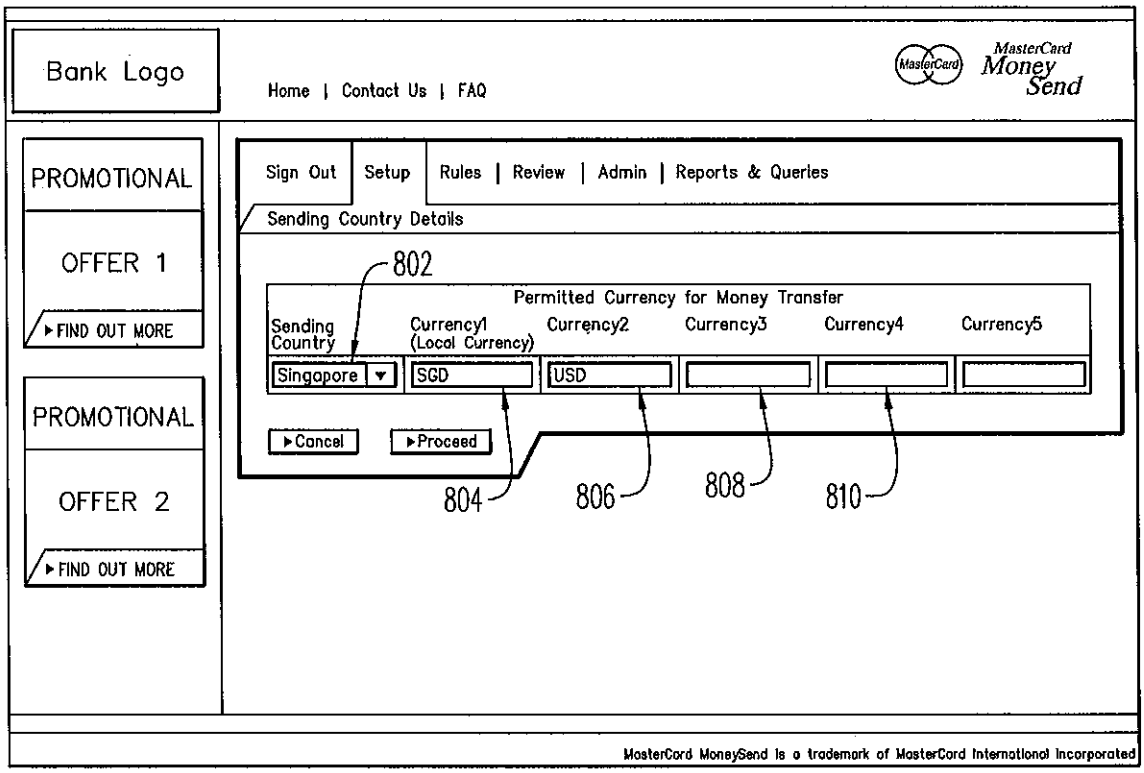

Bank Logo
Home | Contact Us | FAQ
MasterCard
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out
Setup
Rules | Review | Admin | Reports & Queries
Sending Country Details
802
Permitted Currency for Money Transfer
Sending Country
Currency1 (Local Currency)
Currency2
Currency3
Currency4
Currency5
Singapore
SGD
USD
▸Cancel
▸Proceed
804
806
808
810
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 8

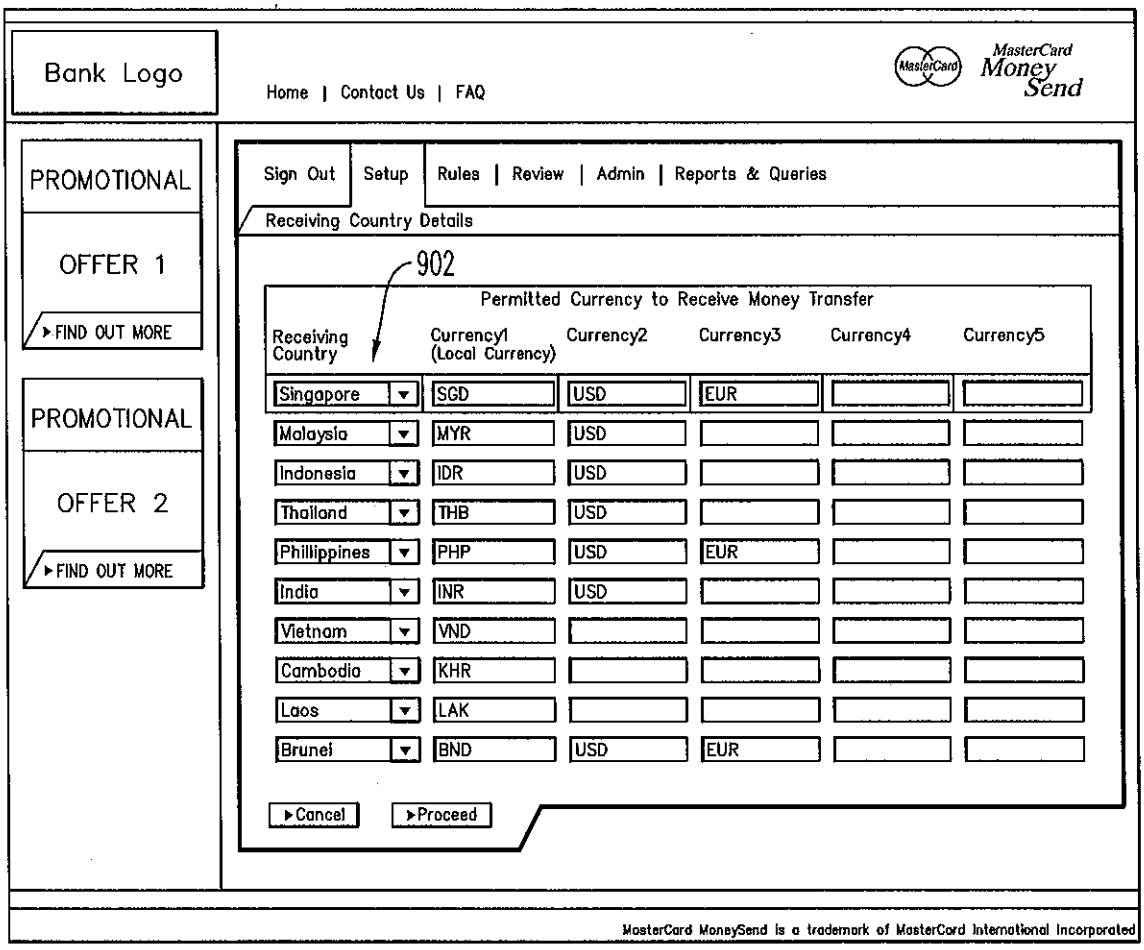

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out
Setup
Rules | Review | Admin | Reports & Queries
Receiving Country Details
902
Permitted Currency to Receive Money Transfer
Receiving Country
Currency1 (Local Currency)
Currency2
Currency3
Currency4
Currency5
Singapore SGD USD EUR
Malaysia MYR USD
Indonesia IDR USD
Thailand THB USD
Phillippines PHP USD EUR
India INR USD
Vietnam VND
Cambodia KHR
Laos LAK
Brunei BND USD EUR
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 9

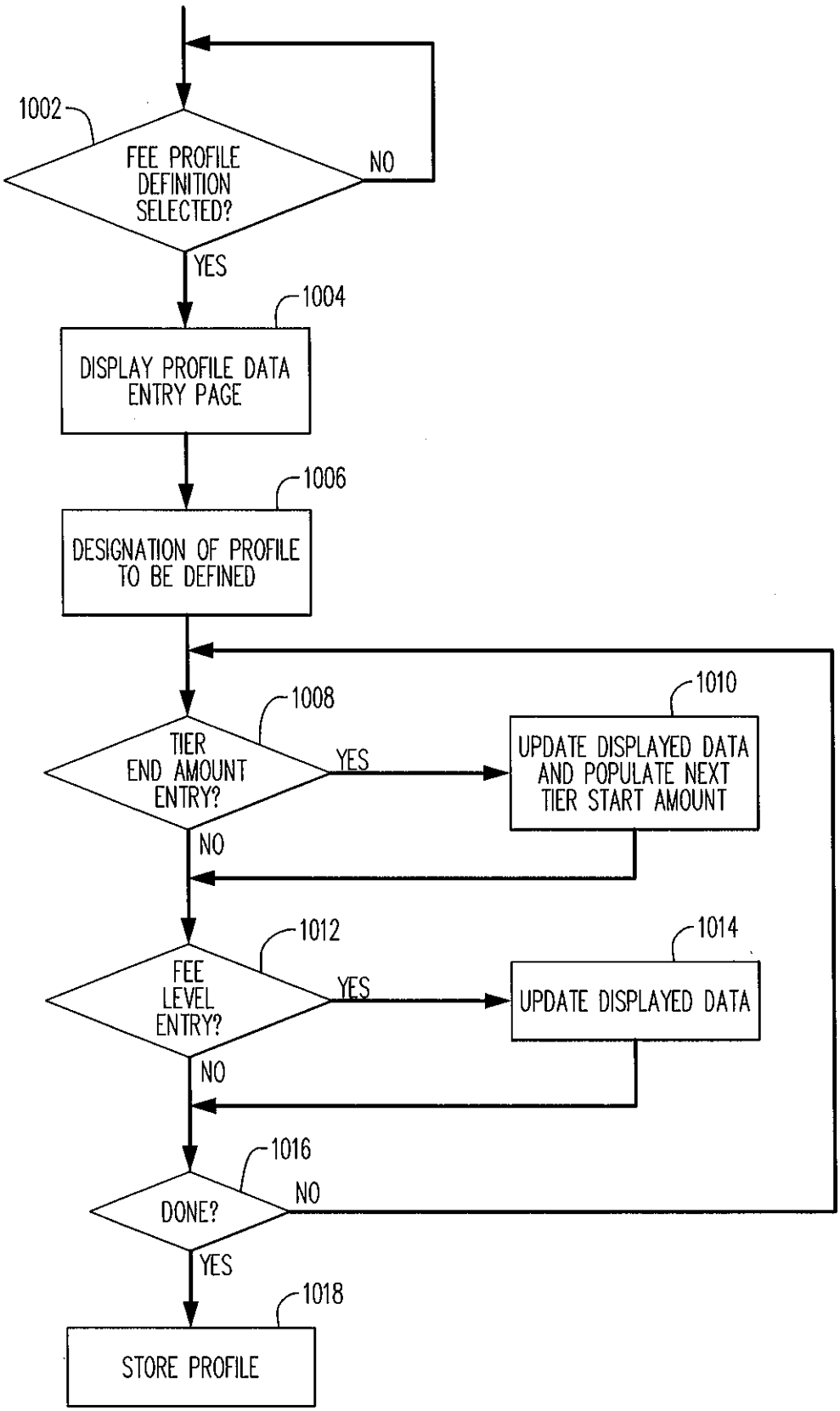

1002
FEE PROFILE DEFINITION SELECTED?
NO
YES
1004
DISPLAY PROFILE DATA ENTRY PAGE
1006
DESIGNATION OF PROFILE TO BE DEFINED
1008
TIER END AMOUNT ENTRY?
YES
1010
UPDATE DISPLAYED DATA AND POPULATE NEXT TIER START AMOUNT
NO
1012
FEE LEVEL ENTRY?
YES
1014
UPDATE DISPLAYED DATA
NO
1016
DONE?
NO
YES
1018
STORE PROFILE

FIG. 10

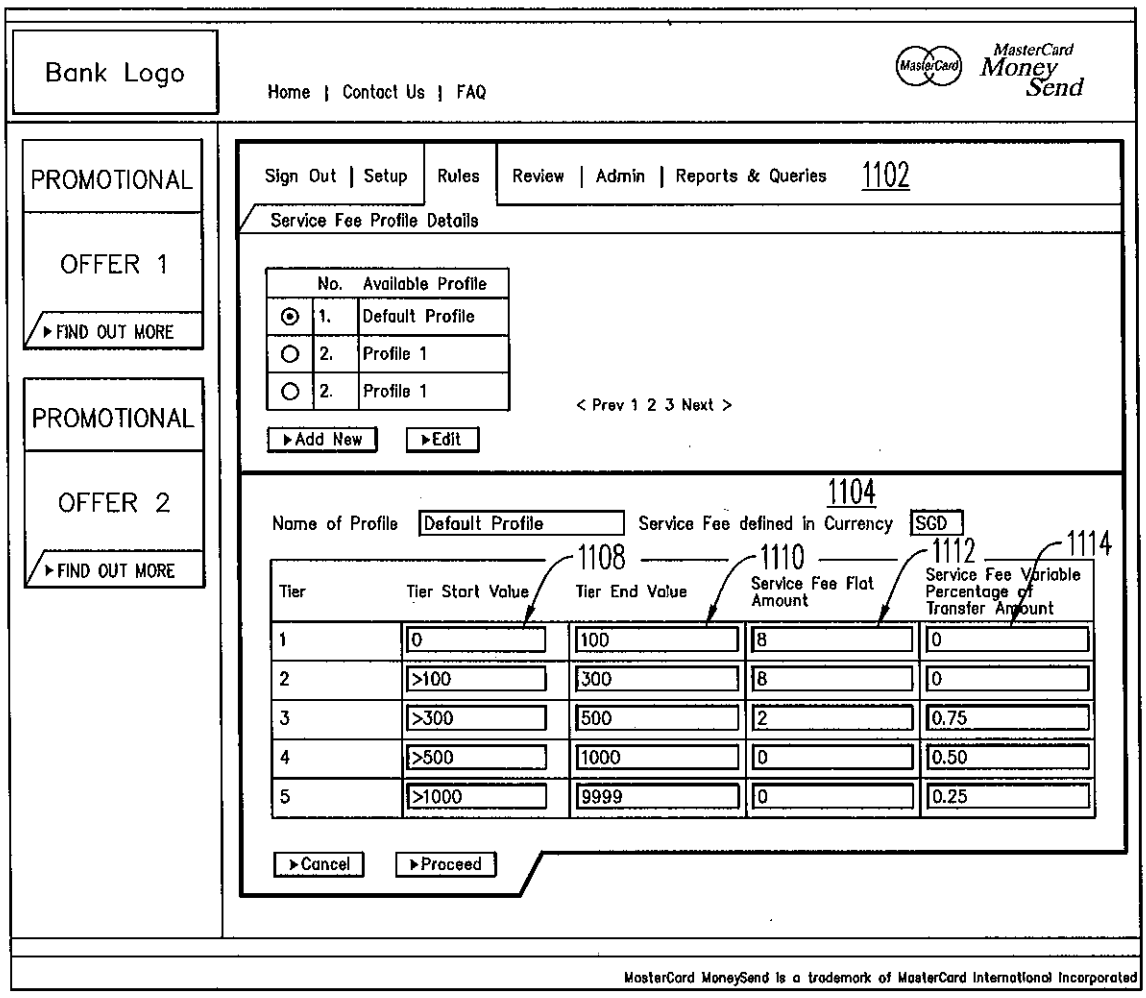

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
1102
Service Fee Profile Details
No. Available Profile
1. Default Profile
2. Profile 1
2. Profile 1
< Prev 1 2 3 Next >
Add New
Edit
1104
Name of Profile
Default Profile
Service Fee defined in Currency
SGD
1108
1110
1112
1114
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1 0 100 8 0
2 >100 300 8 0
3 >300 500 2 0.75
4 >500 1000 0 0.50
5 >1000 9999 0 0.25
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 11

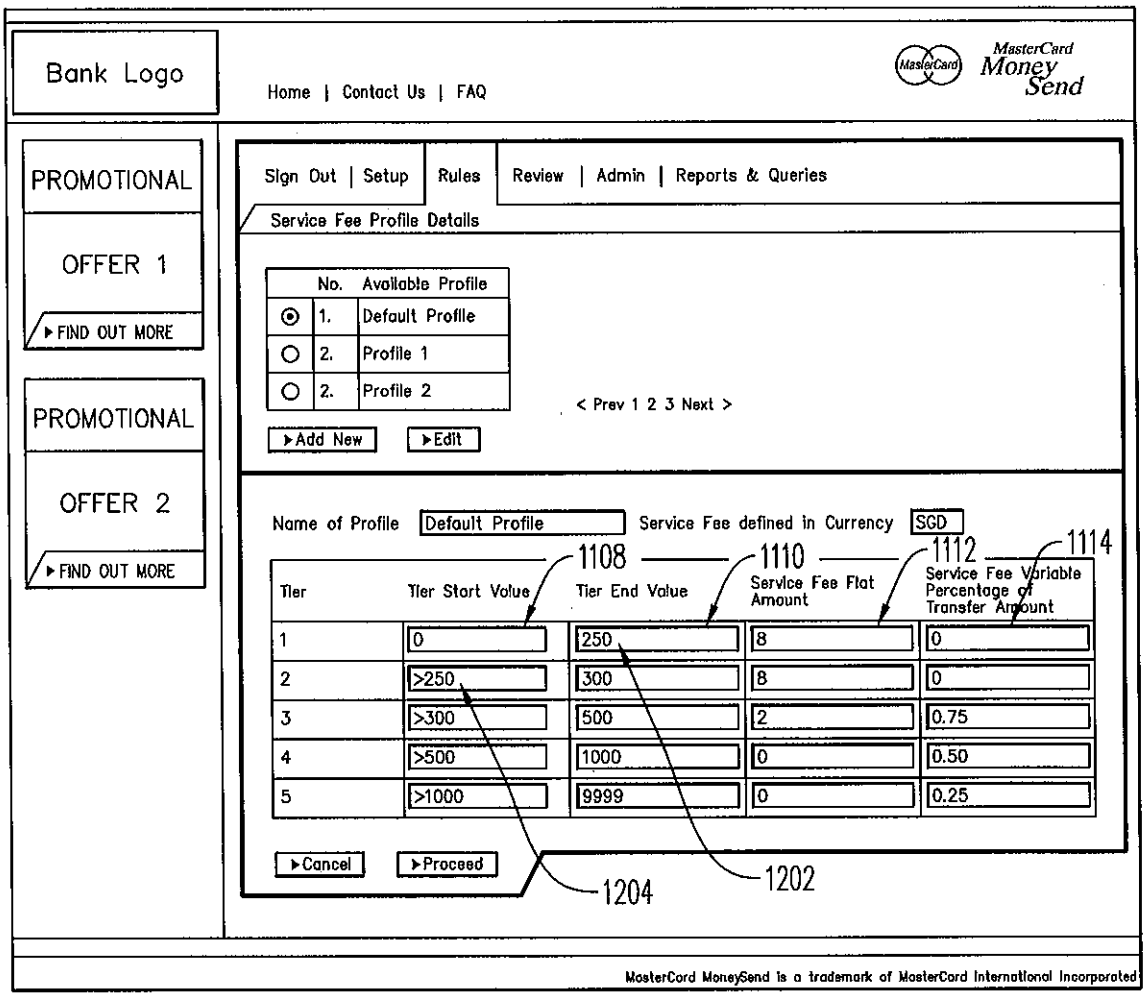

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Service Fee Profile Details
No. Available Profile
1. Default Profile
2. Profile 1
2. Profile 2
< Prev 1 2 3 Next >
Add New
Edit
Name of Profile
Default Profile
Service Fee defined in Currency
SGD
1108
1110
1112
1114
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1 0 250 8 0
2 >250 300 8 0
3 >300 500 2 0.75
4 >500 1000 0 0.50
5 >1000 9999 0 0.25
Cancel
Proceed
1204
1202
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 12

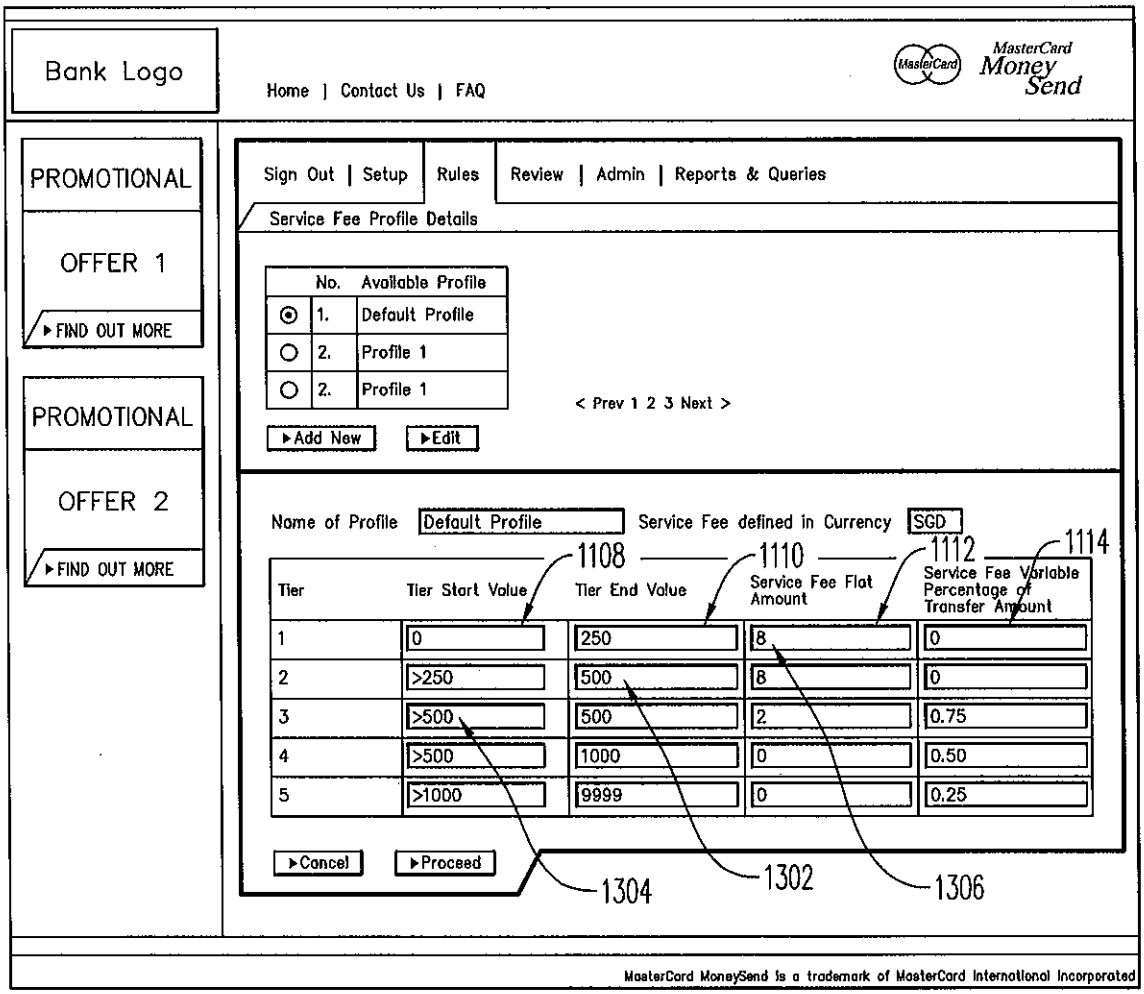

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Service Fee Profile Details
No. Available Profile
1. Default Profile
2. Profile 1
2. Profile 1
< Prev 1 2 3 Next >
Add New
Edit
Name of Profile
Default Profile
Service Fee defined in Currency
SGD
1108
1110
1112
1114
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1 0 250 8 0
2 >250 500 8 0
3 >500 500 2 0.75
4 >500 1000 0 0.50
5 >1000 9999 0 0.25
Cancel
Proceed
1304
1302
1306
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 13

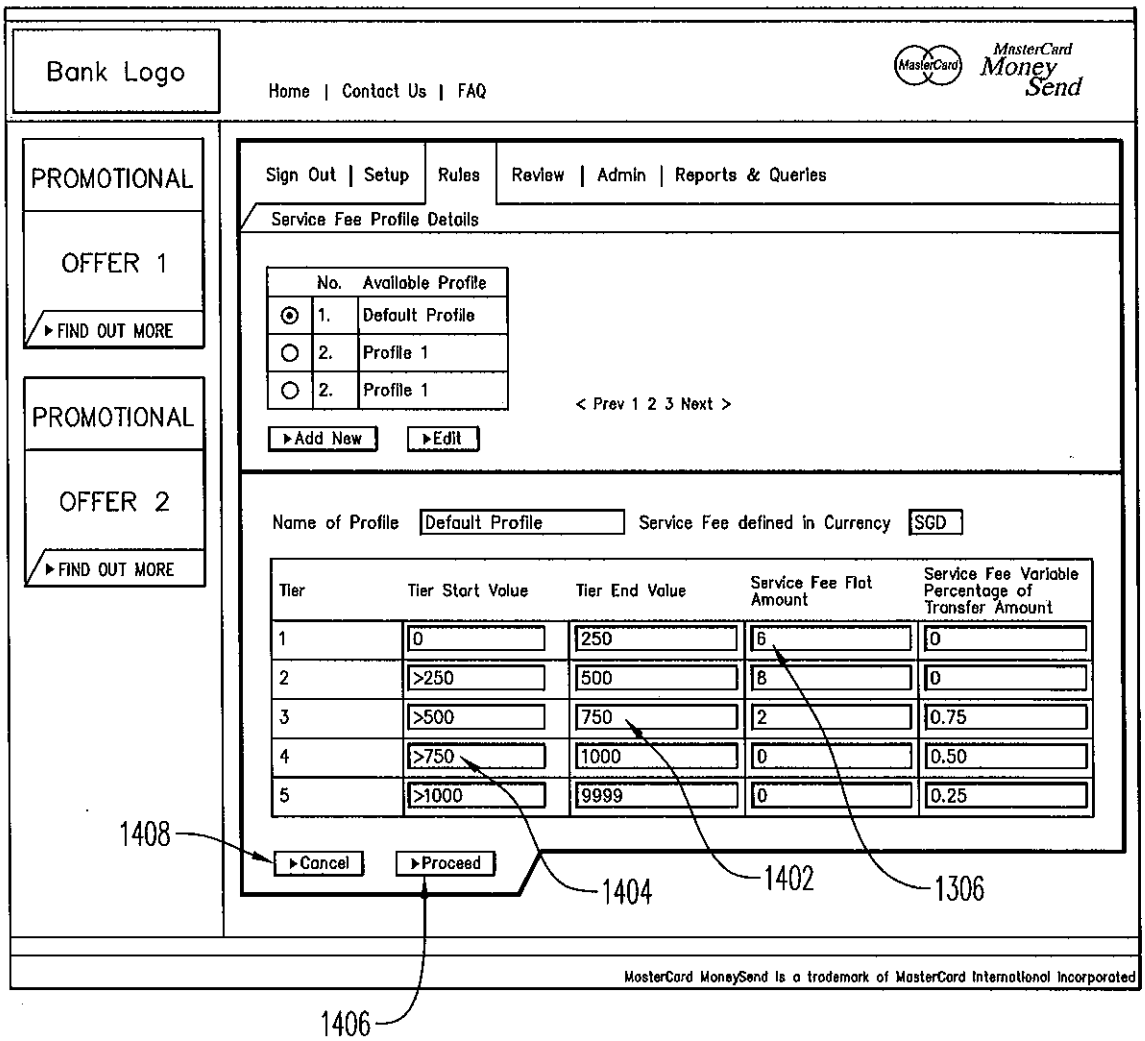

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Service Fee Profile Details
No. Available Profile
1. Default Profile
2. Profile 1
2. Profile 1
< Prev 1 2 3 Next >
Add New
Edit
Name of Profile
Default Profile
Service Fee defined in Currency
SGD
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1 0 250 6 0
2 >250 500 8 0
3 >500 750 2 0.75
4 >750 1000 0 0.50
5 >1000 9999 0 0.25
Cancel
Proceed
1408
1404
1402
1306
1406
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 14

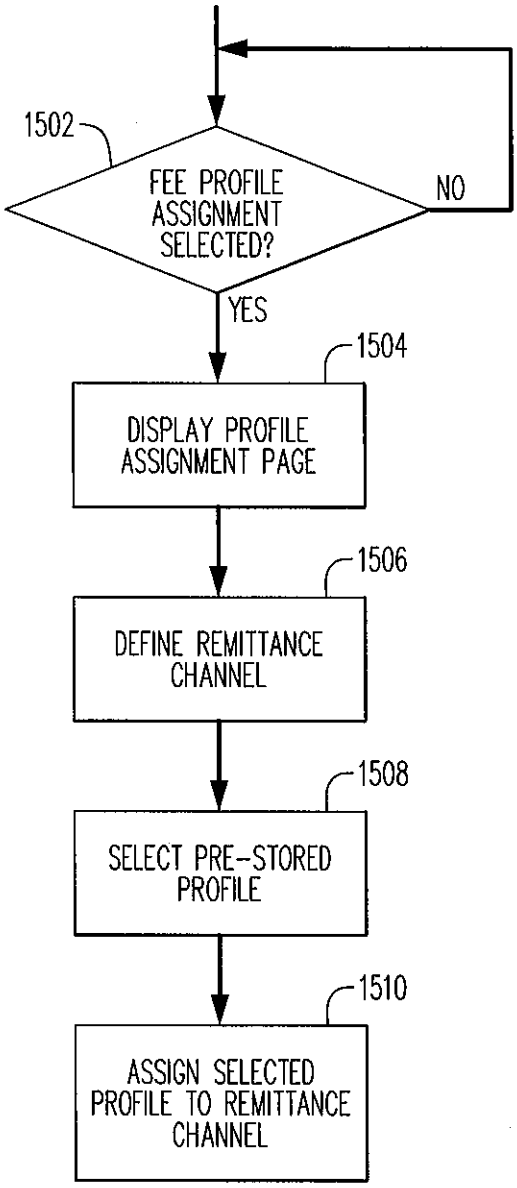

1502
FEE PROFILE ASSIGNMENT SELECTED?
NO
YES
1504
DISPLAY PROFILE ASSIGNMENT PAGE
1506
DEFINE REMITTANCE CHANNEL
1508
SELECT PRE-STORED PROFILE
1510
ASSIGN SELECTED PROFILE TO REMITTANCE CHANNEL

FIG. 15

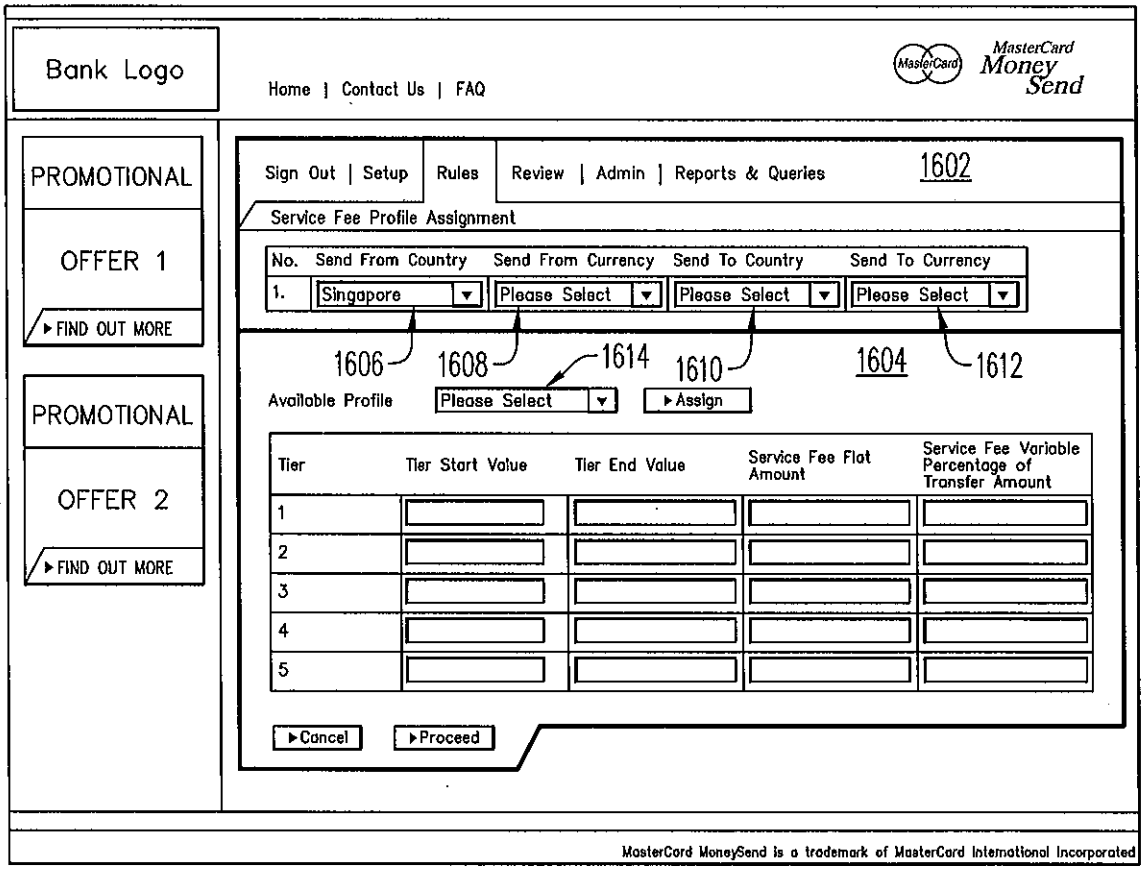

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
1602
Service Fee Profile Assignment
No. Send From Country Send From Currency Send To Country Send To Currency
1. Singapore Please Select Please Select Please Select
1606
1608
1614
1610
1604
1612
Available Profile
Please Select
Assign
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1
2
3
4
5
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 16

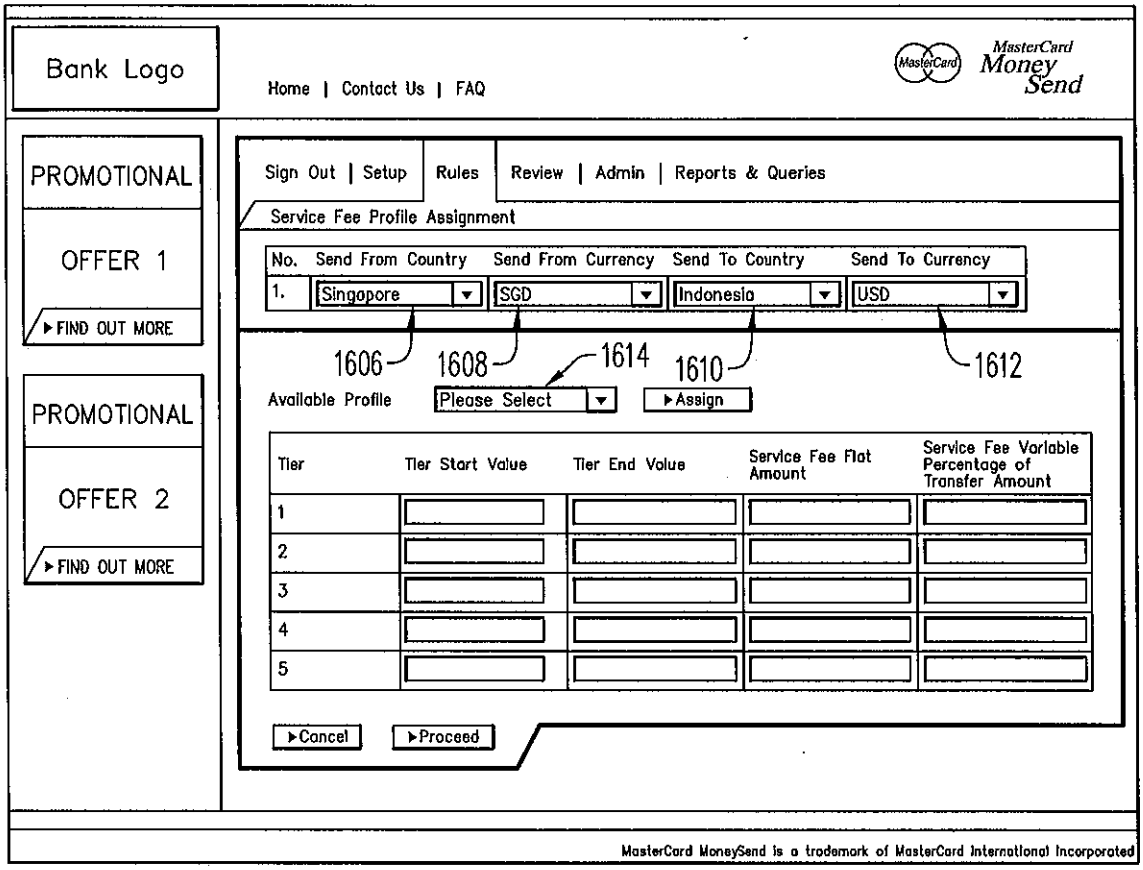

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Service Fee Profile Assignment
No.
Send From Country
Send From Currency
Send To Country
Send To Currency
1.
Singapore
SGD
Indonesia
USD
1606
1608
1614
1610
1612
Available Profile
Please Select
▸Assign
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1
2
3
4
5
▸Cancel
▸Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 17

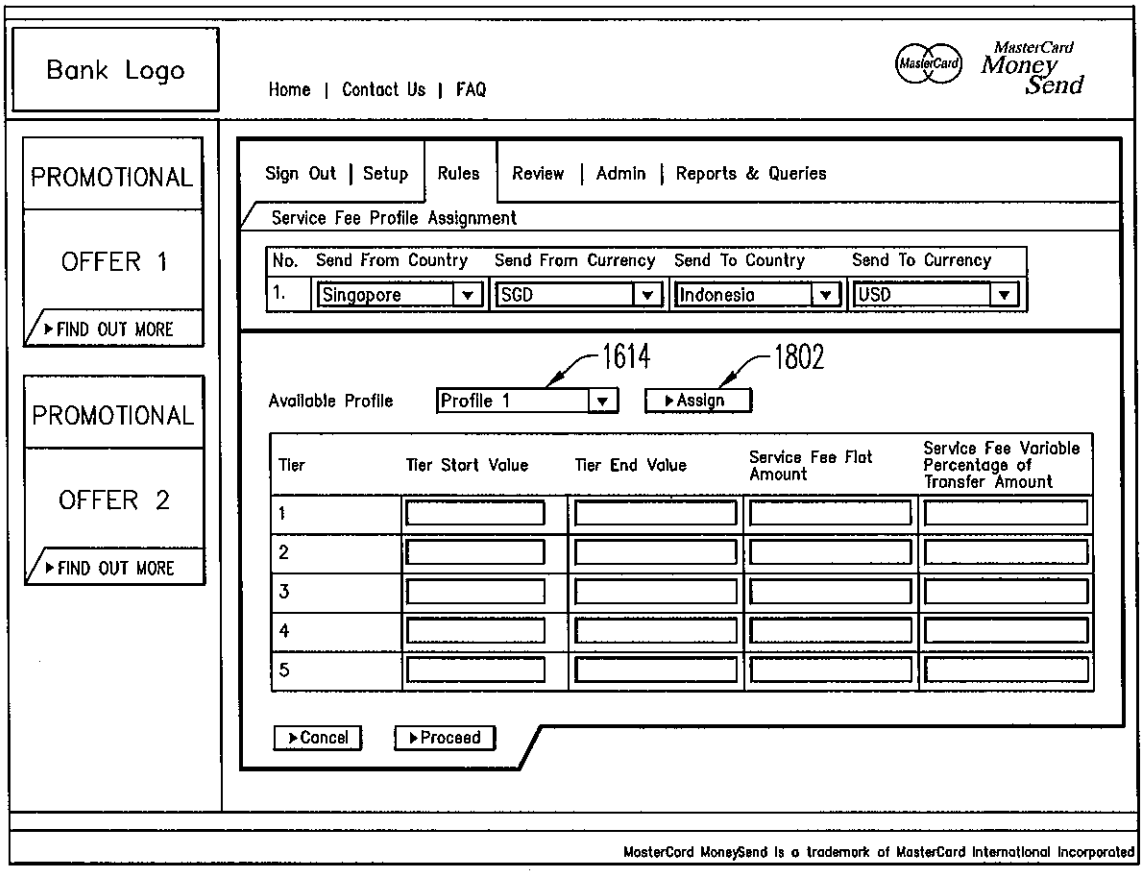

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Service Fee Profile Assignment
No. Send From Country Send From Currency Send To Country Send To Currency
1. Singapore SGD Indonesia USD
1614
1802
Available Profile
Profile 1
Assign
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1
2
3
4
5
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 18

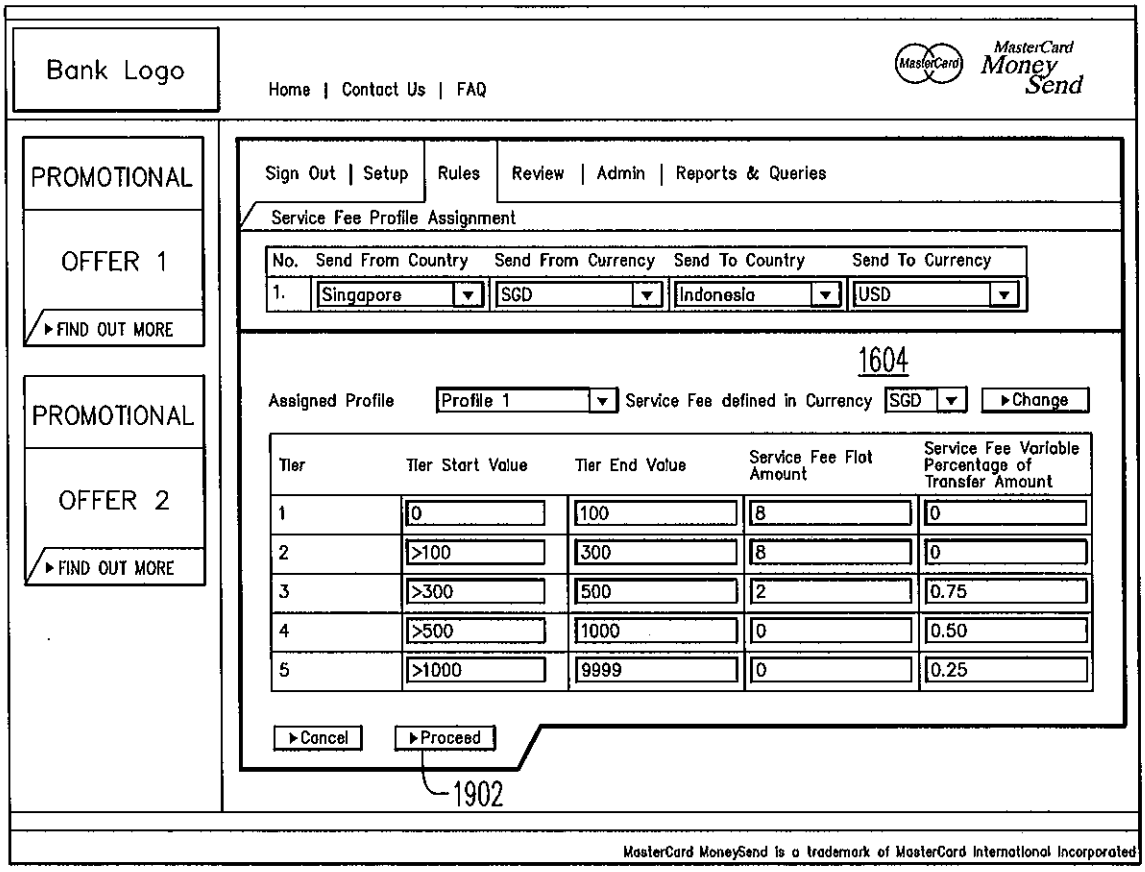

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Service Fee Profile Assignment
No. Send From Country Send From Currency Send To Country Send To Currency
1. Singapore SGD Indonesia USD
1604
Assigned Profile Profile 1 Service Fee defined in Currency SGD ▸Change
Tier Tier Start Value Tier End Value Service Fee Flat Amount Service Fee Variable Percentage of Transfer Amount
1 0 100 8 0
2 >100 300 8 0
3 >300 500 2 0.75
4 >500 1000 0 0.50
5 >1000 9999 0 0.25
▸Cancel
▸Proceed
1902
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 19

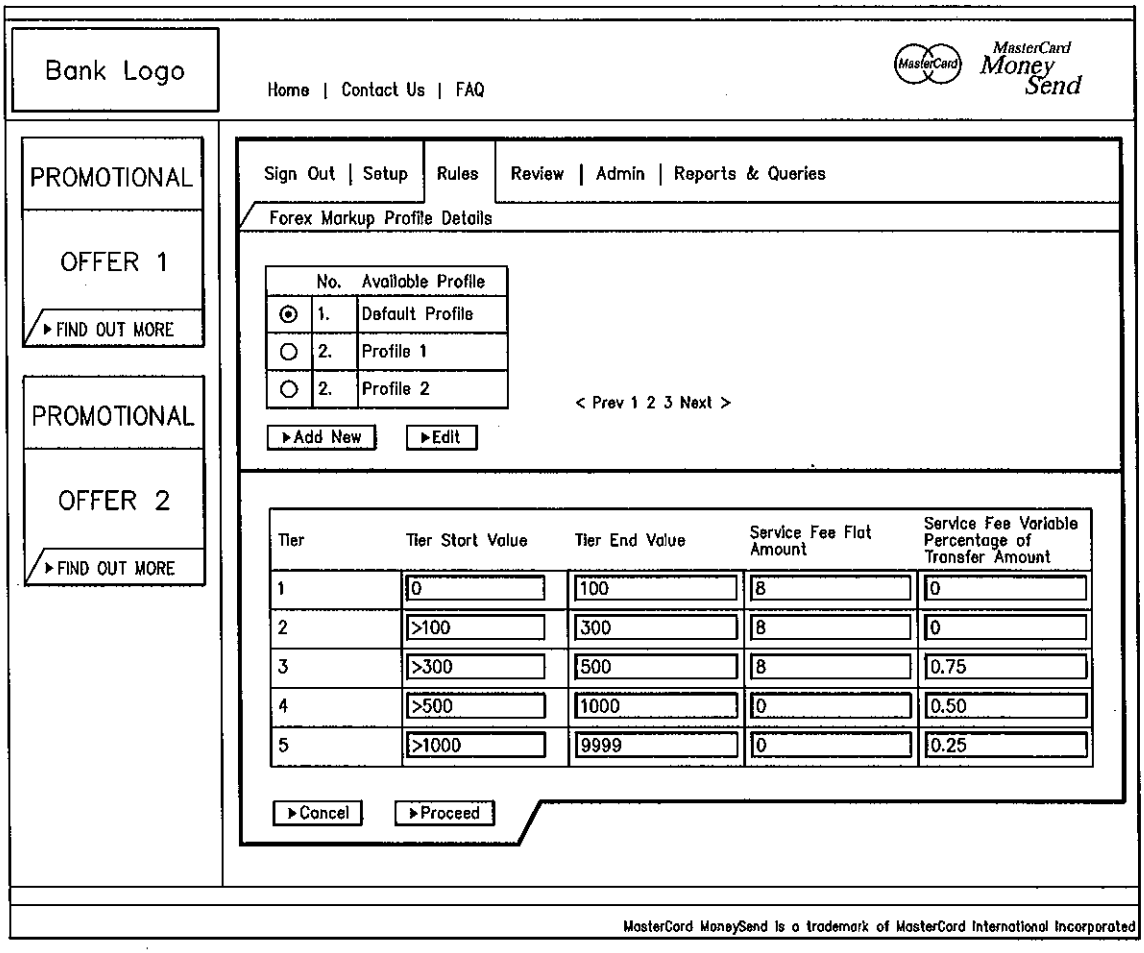

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Forex Markup Profile Details
No. Available Profile
1. Default Profile
2. Profile 1
2. Profile 2
< Prev 1 2 3 Next >
Add New
Edit
Tier
Tier Start Value
Tier End Value
Service Fee Flat Amount
Service Fee Variable Percentage of Transfer Amount
1 0 100 8 0
2 >100 300 8 0
3 >300 500 8 0.75
4 >500 1000 0 0.50
5 >1000 9999 0 0.25
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 20

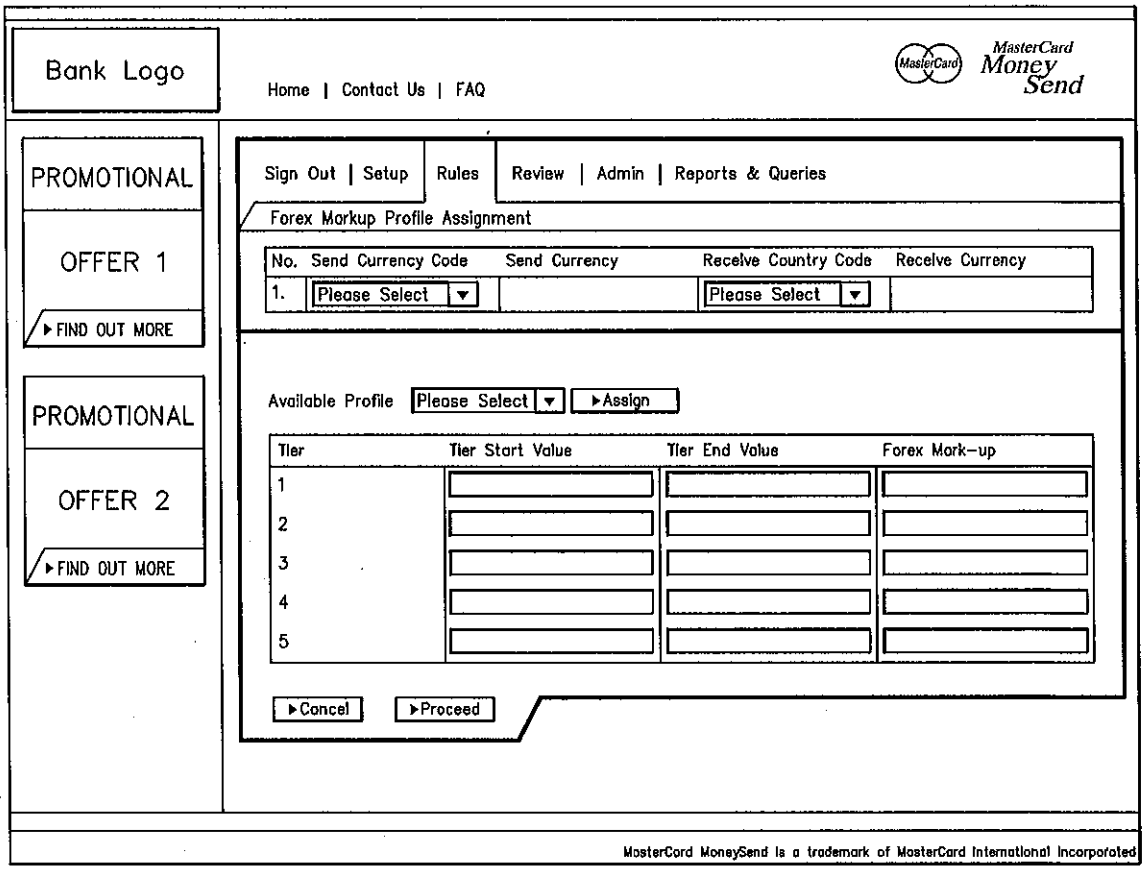

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Forex Markup Profile Assignment
No. Send Currency Code
Send Currency
Receive Country Code
Receive Currency
1.
Please Select
Please Select
Available Profile
Please Select
Assign
Tier
Tier Start Value
Tier End Value
Forex Mark-up
1
2
3
4
5
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 21

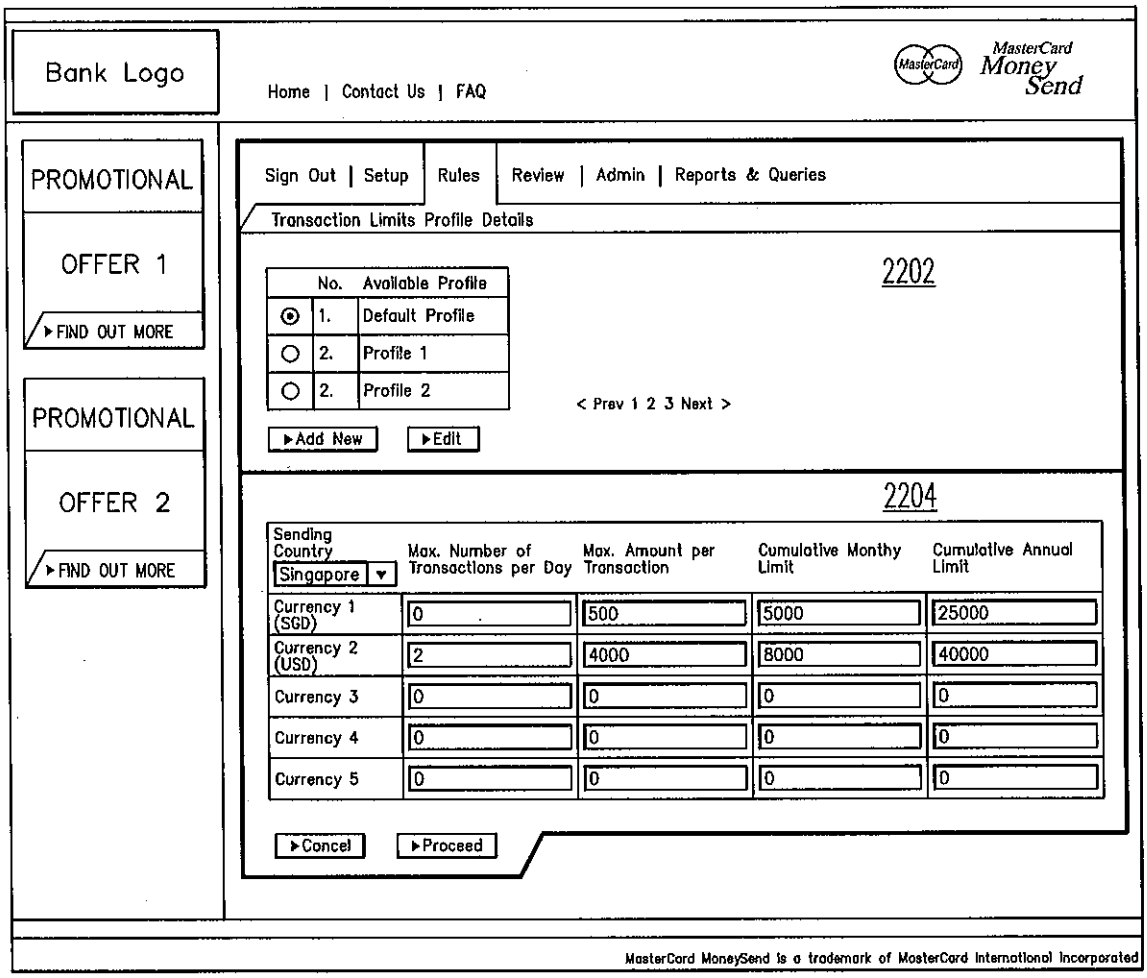

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Transaction Limits Profile Details
2202
No. Available Profile
1. Default Profile
2. Profile 1
2. Profile 2
< Prev 1 2 3 Next >
Add New
Edit
2204
Sending Country
Singapore
Max. Number of Transactions per Day
Max. Amount per Transaction
Cumulative Monthy Limit
Cumulative Annual Limit
Currency 1 (SGD) 0 500 5000 25000
Currency 2 (USD) 2 4000 8000 40000
Currency 3 0 0 0 0
Currency 4 0 0 0 0
Currency 5 0 0 0 0
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 22

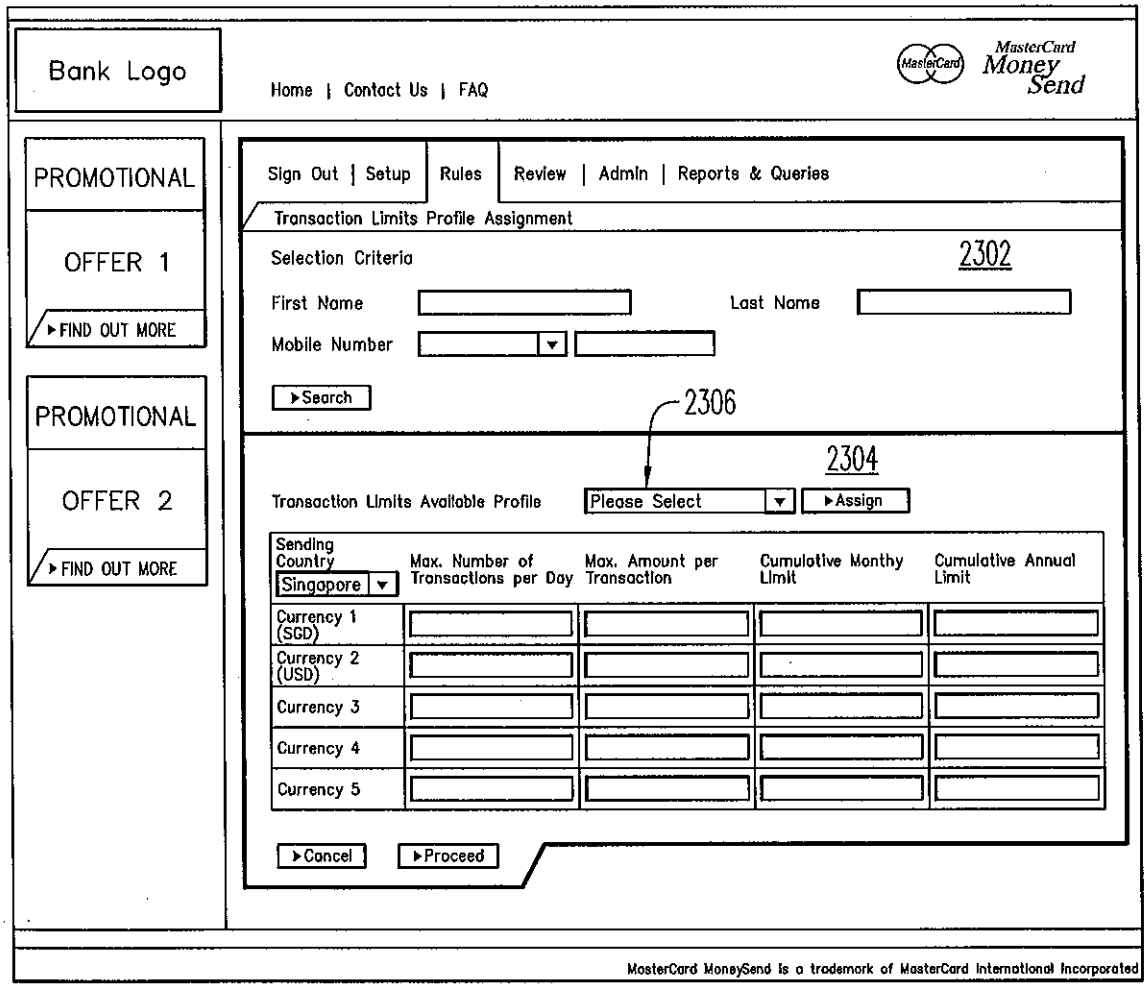

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup
Rules
Review | Admin | Reports & Queries
Transaction Limits Profile Assignment
Selection Criteria
2302
First Name
Last Name
Mobile Number
Search
2306
2304
Transaction Limits Available Profile
Please Select
Assign
Sending Country
Singapore
Max. Number of Transactions per Day
Max. Amount per Transaction
Cumulative Monthy Limit
Cumulative Annual Limit
Currency 1 (SGD)
Currency 2 (USD)
Currency 3
Currency 4
Currency 5
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 23

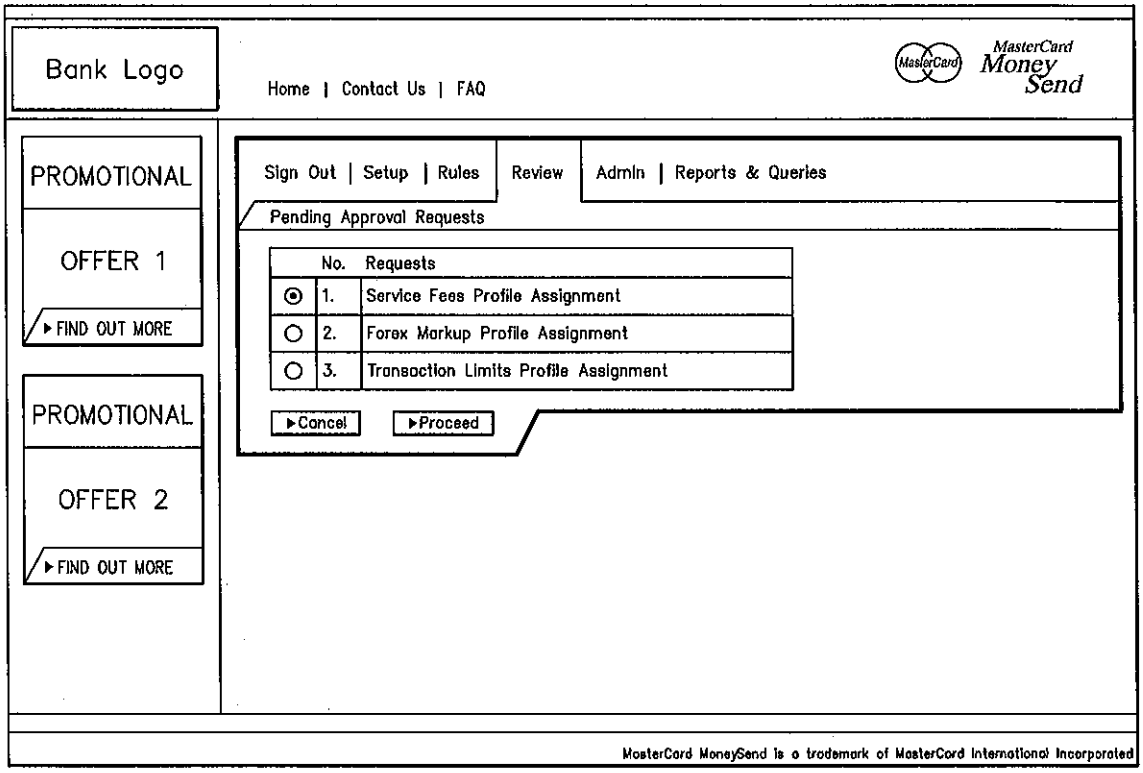

Bank Logo
Home | Contact Us | FAQ
MasterCard
Money
Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup | Rules
Review
Admin | Reports & Queries
Pending Approval Requests
No.
Requests
1.
Service Fees Profile Assignment
2.
Forex Markup Profile Assignment
3.
Transaction Limits Profile Assignment
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 24

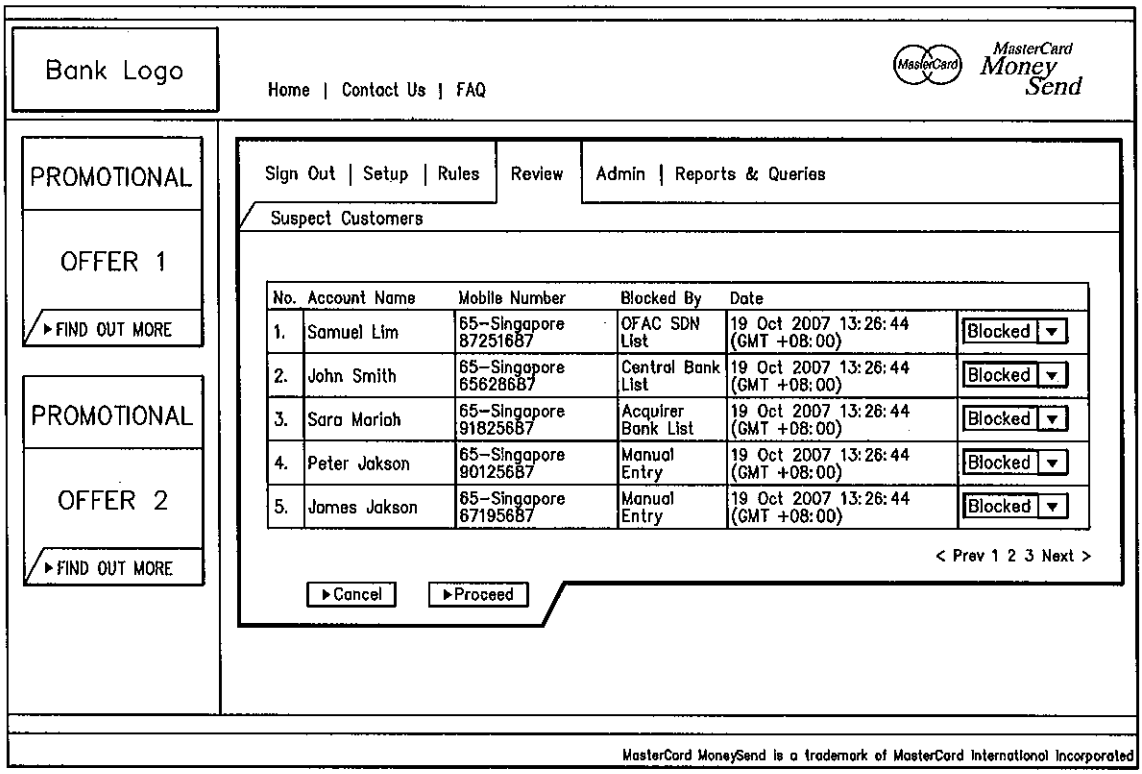

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Setup | Rules
Review
Admin | Reports & Queries
Suspect Customers
No. Account Name Mobile Number Blocked By Date
1. Samuel Lim 65-Singapore 87251687 OFAC SDN List 19 Oct 2007 13:26:44 (GMT +08:00) Blocked
2. John Smith 65-Singapore 656286B7 Central Bank List 19 Oct 2007 13:26:44 (GMT +08:00) Blocked
3. Sara Mariah 65-Singapore 91825687 Acquirer Bank List 19 Oct 2007 13:26:44 (GMT +08:00) Blocked
4. Peter Jakson 65-Singapore 90125687 Manual Entry 19 Oct 2007 13:26:44 (GMT +08:00) Blocked
5. James Jakson 65-Singapore 67195687 Manual Entry 19 Oct 2007 13:26:44 (GMT +08:00) Blocked
< Prev 1 2 3 Next >
▸Cancel
▸Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 25

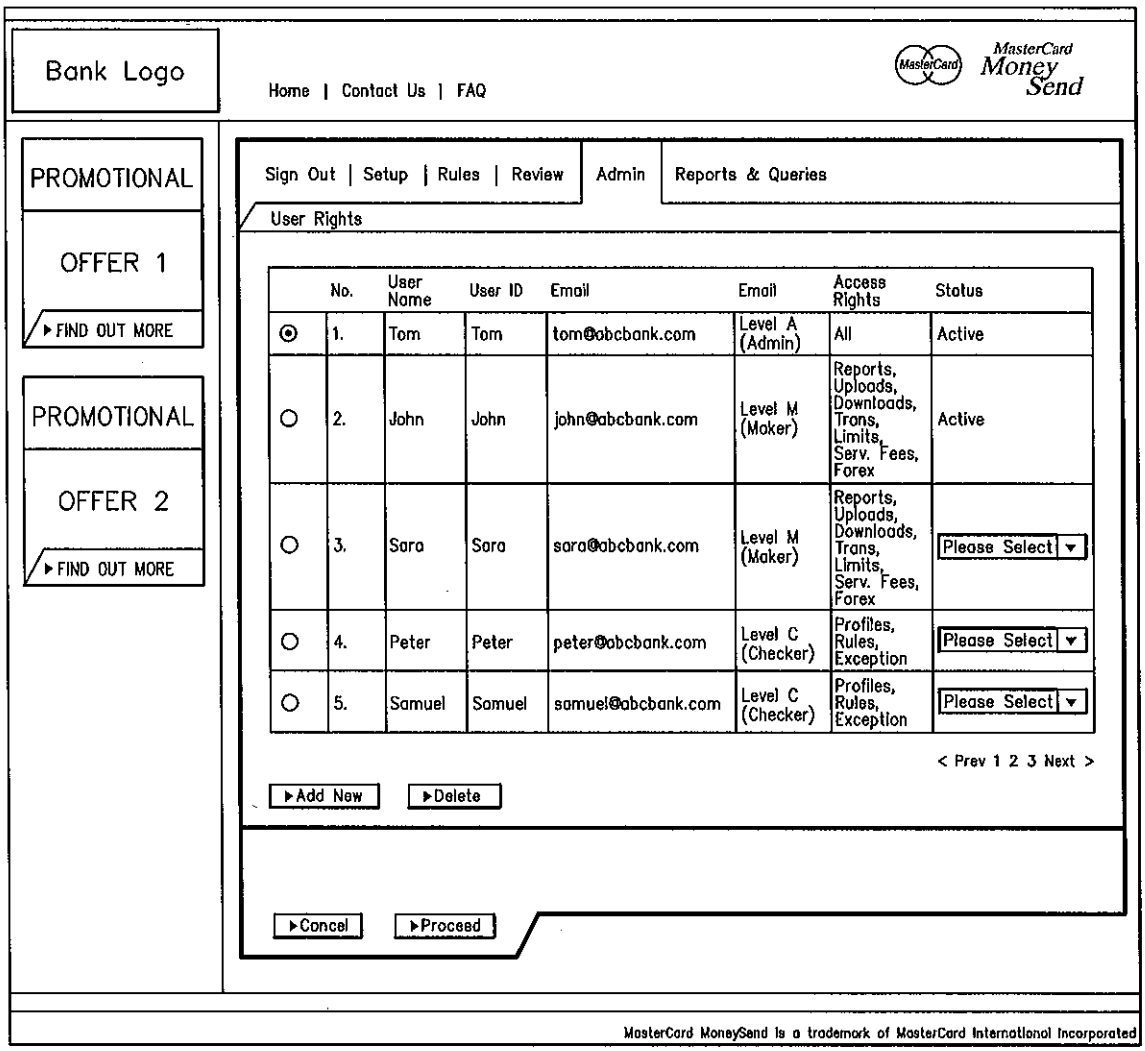

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup | Rules | Review
Admin
Reports & Queries
User Rights
No. | User Name | User ID | Email | Email | Access Rights | Status
1. | Tom | Tom | tom@abcbank.com | Level A (Admin) | All | Active
2. | John | John | john@abcbank.com | Level M (Maker) | Reports, Uploads, Downloads, Trans, Limits, Serv. Fees, Forex | Active
3. | Sara | Sara | sara@abcbank.com | Level M (Maker) | Reports, Uploads, Downloads, Trans, Limits, Serv. Fees, Forex | Please Select
4. | Peter | Peter | peter@abcbank.com | Level C (Checker) | Profiles, Rules, Exception | Please Select
5. | Samuel | Samuel | samuel@abcbank.com | Level C (Checker) | Profiles, Rules, Exception | Please Select
< Prev 1 2 3 Next >
Add New
Delete
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 26

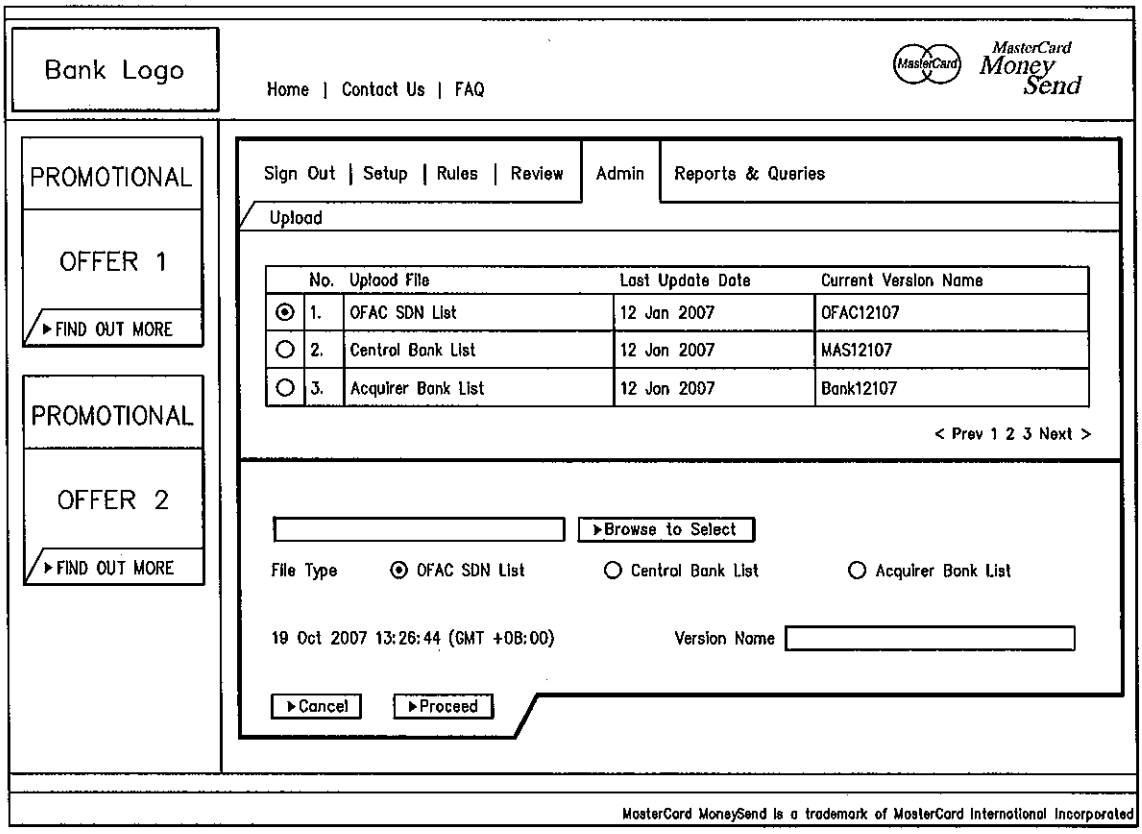

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup | Rules | Review
Admin
Reports & Queries
Upload
No. Upload File Last Update Date Current Version Name
1. OFAC SDN List 12 Jan 2007 OFAC12107
2. Control Bank List 12 Jon 2007 MAS12107
3. Acquirer Bank List 12 Jon 2007 Bank12107
< Prev 1 2 3 Next >
Browse to Select
File Type
OFAC SDN List
Control Bank List
Acquirer Bank List
19 Oct 2007 13:26:44 (GMT +08:00)
Version Name
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 27

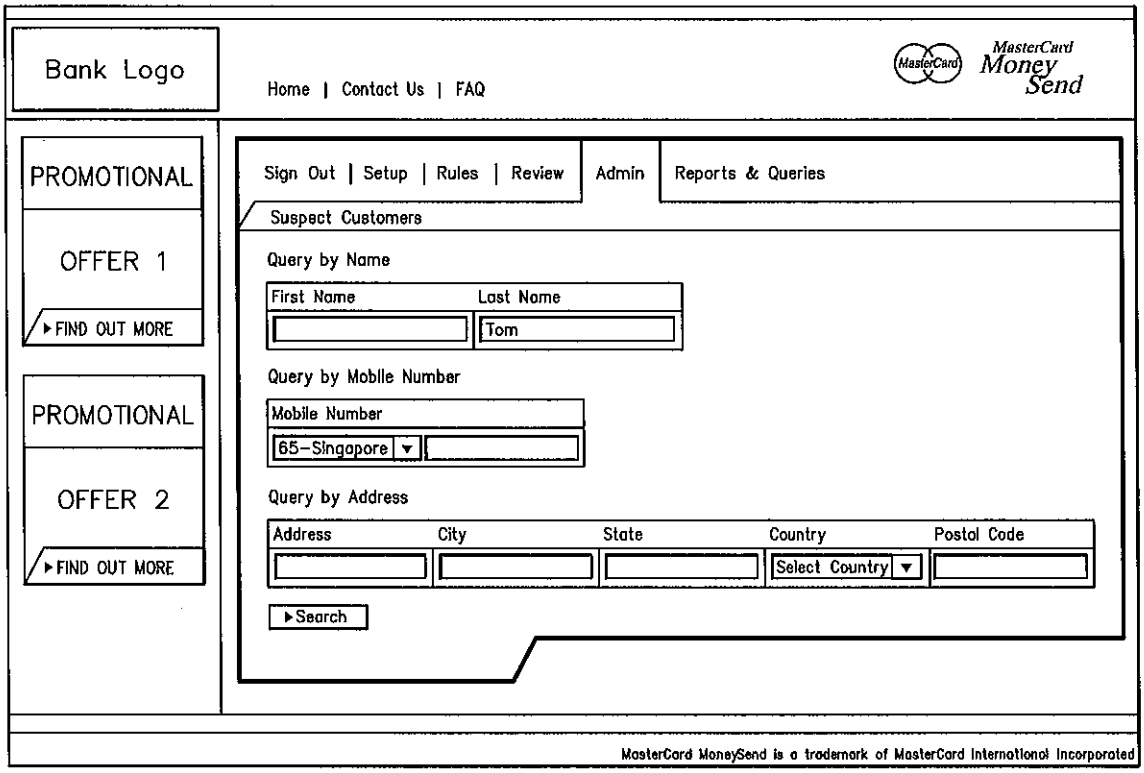

Bank Logo
Home | Contact Us | FAQ
MasterCard
Money
Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Setup | Rules | Review
Admin
Reports & Queries
Suspect Customers
Query by Name
First Name
Last Name
Tom
Query by Mobile Number
Mobile Number
65-Singapore
Query by Address
Address
City
State
Country
Postal Code
Select Country
▸Search
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 28

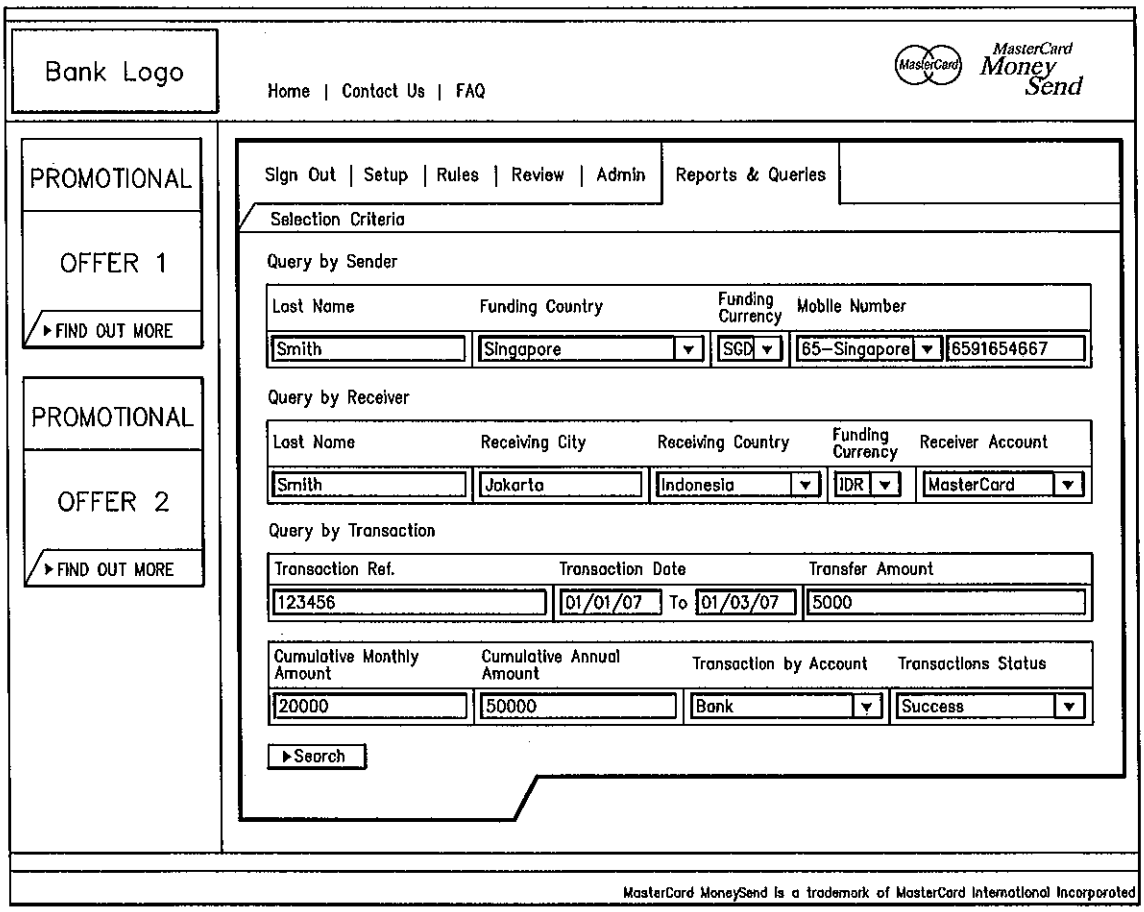

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Setup | Rules | Review | Admin
Reports & Queries
Selection Criteria
Query by Sender
Last Name
Funding Country
Funding Currency
Mobile Number
Smith
Singapore
SGD
65-Singapore
6591654667
Query by Receiver
Last Name
Receiving City
Receiving Country
Funding Currency
Receiver Account
Smith
Jakarta
Indonesia
IDR
MasterCard
Query by Transaction
Transaction Ref.
Transaction Date
Transfer Amount
123456
01/01/07
To
01/03/07
5000
Cumulative Monthly Amount
Cumulative Annual Amount
Transaction by Account
Transactions Status
20000
50000
Bank
Success
Search
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 29

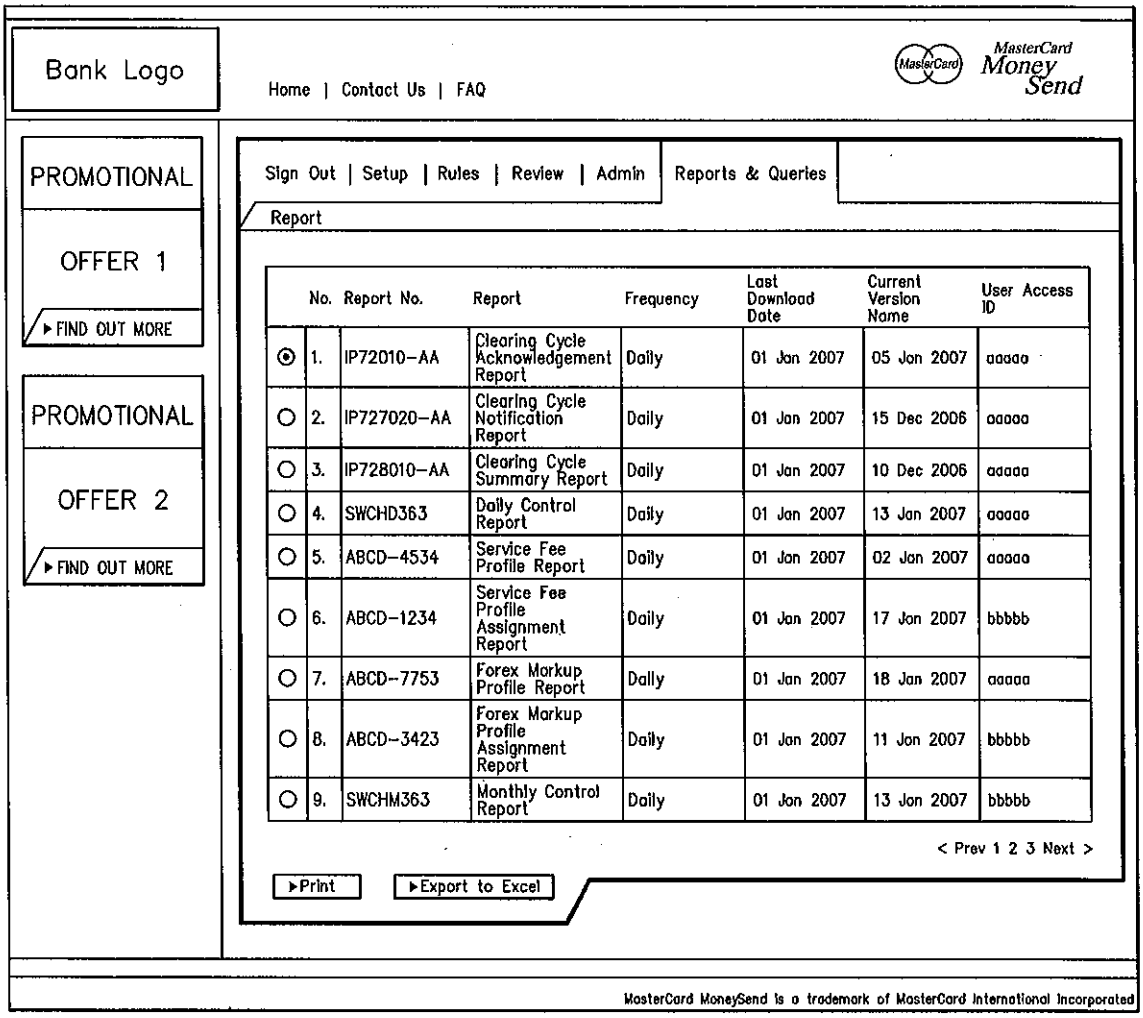

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Setup | Rules | Review | Admin
Reports & Queries
Report
No. Report No. Report Frequency Last Download Date Current Version Name User Access ID
1. IP72010-AA Clearing Cycle Acknowledgement Report Daily 01 Jan 2007 05 Jan 2007 aaaaa
2. IP727020-AA Clearing Cycle Notification Report Daily 01 Jan 2007 15 Dec 2006 aaaaa
3. IP728010-AA Clearing Cycle Summary Report Daily 01 Jan 2007 10 Dec 2006 aaaaa
4. SWCHD363 Daily Control Report Daily 01 Jan 2007 13 Jan 2007 aaaaa
5. ABCD-4534 Service Fee Profile Report Daily 01 Jan 2007 02 Jan 2007 aaaaa
6. ABCD-1234 Service Fee Profile Assignment Report Daily 01 Jan 2007 17 Jan 2007 bbbbb
7. ABCD-7753 Forex Markup Profile Report Daily 01 Jan 2007 18 Jan 2007 aaaaa
8. ABCD-3423 Forex Markup Profile Assignment Report Daily 01 Jan 2007 11 Jan 2007 bbbbb
9. SWCHM363 Monthly Control Report Daily 01 Jan 2007 13 Jan 2007 bbbbb
< Prev 1 2 3 Next >
▸Print
▸Export to Excel
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 30

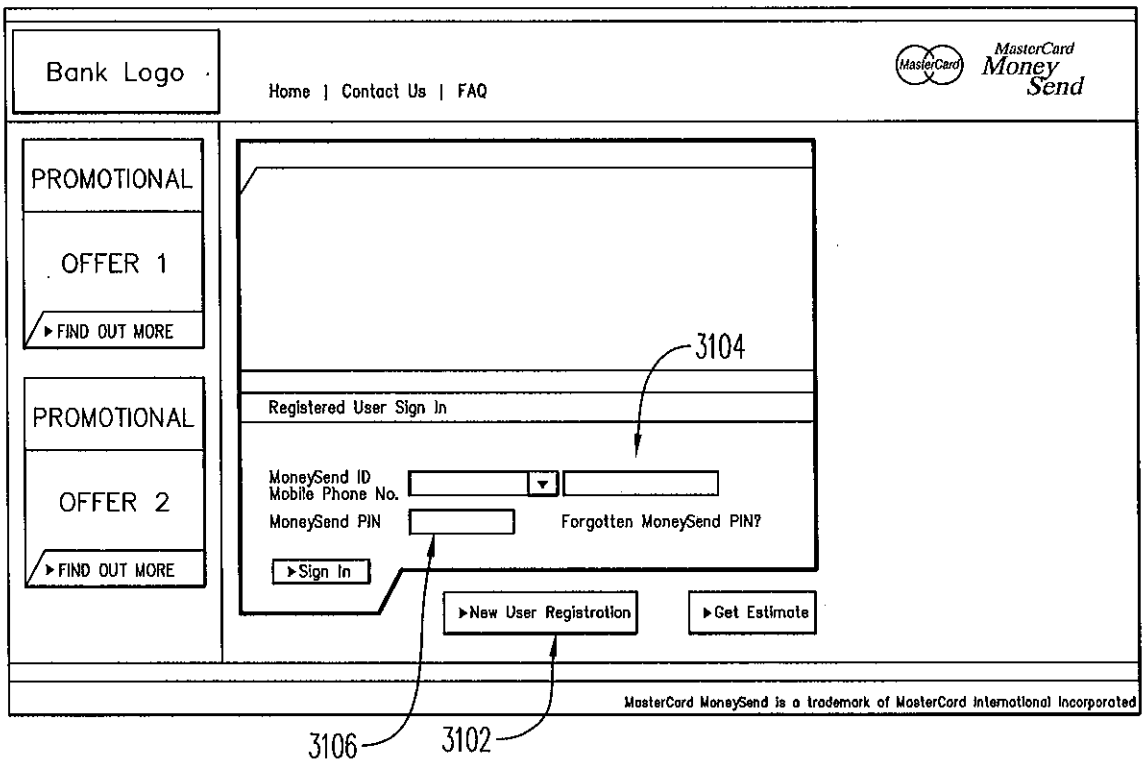

Bank Logo
Home | Contact Us | FAQ
MasterCard
Money
Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
3104
Registered User Sign In
MoneySend ID
Mobile Phone No.
MoneySend PIN
Forgotten MoneySend PIN?
▸Sign In
▸New User Registration
▸Get Estimate
MasterCard MoneySend is a trademark of MasterCard International Incorporated
3106
3102

FIG. 31

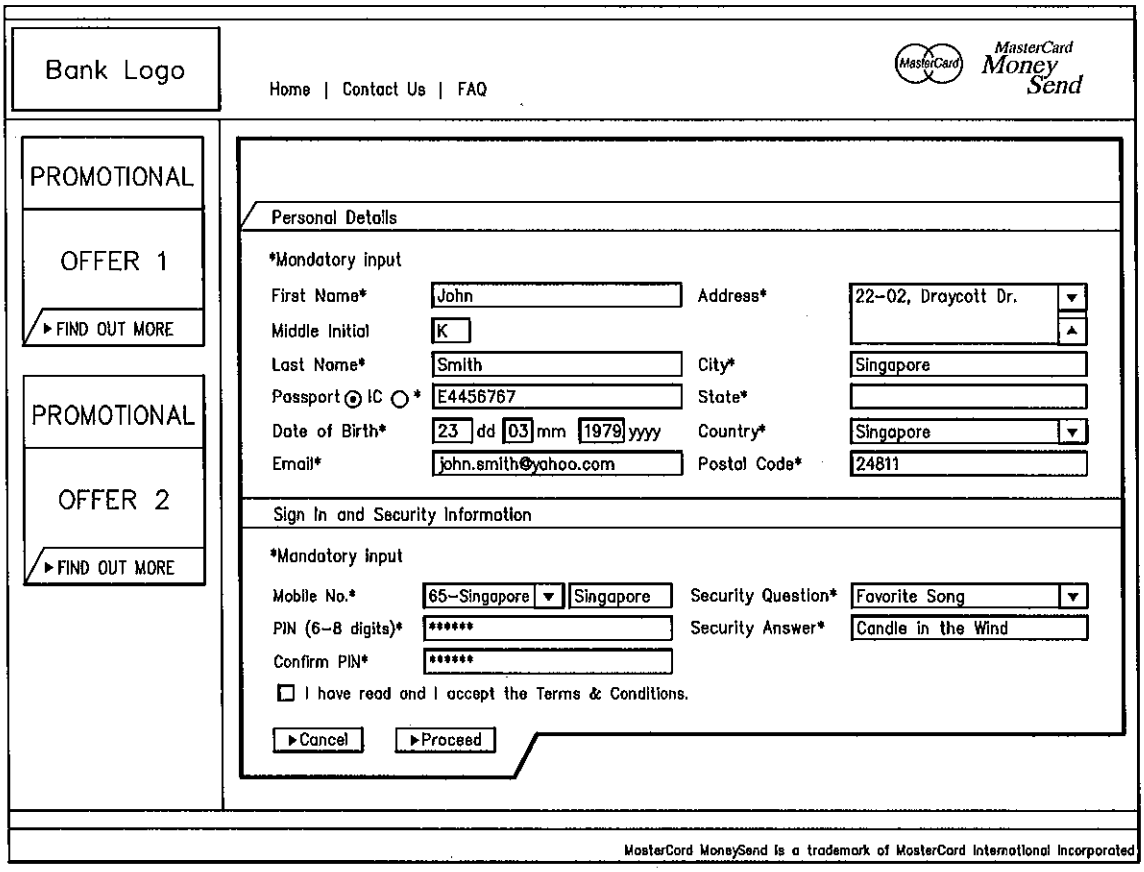

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Personal Details
*Mandatory input
First Name* John
Middle Initial K
Last Name* Smith
Passport IC * E4456767
Date of Birth* 23 dd 03 mm 1979 yyyy
Email* john.smith@yahoo.com
Address* 22-02, Draycott Dr.
City* Singapore
State*
Country* Singapore
Postal Code* 24811
Sign In and Security Information
*Mandatory input
Mobile No.* 65-Singapore Singapore
PIN (6-8 digits)* ******
Confirm PIN* ******
Security Question* Favorite Song
Security Answer* Candle in the Wind
I have read and I accept the Terms & Conditions.
▸Cancel
▸Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 32

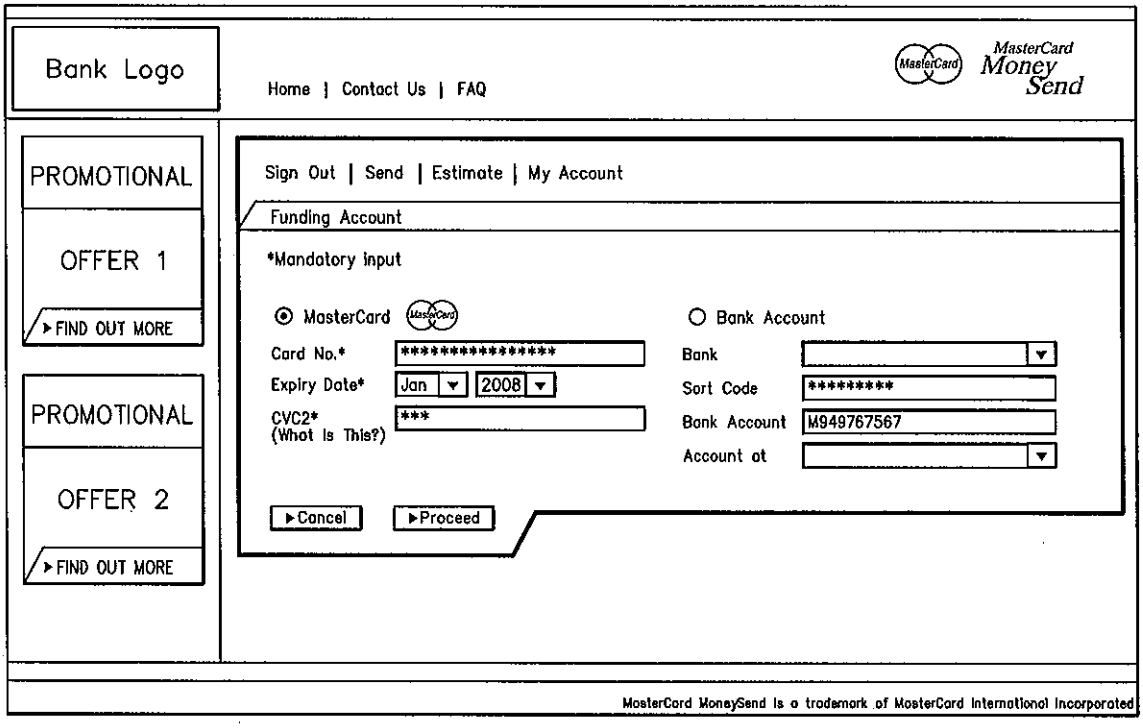

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Send | Estimate | My Account
Funding Account
*Mandatory Input
MasterCard
Card No.*
Expiry Date*
Jan
2008
CVC2*
(What Is This?)
Bank Account
Bank
Sort Code
Bank Account
M949767567
Account at
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 33

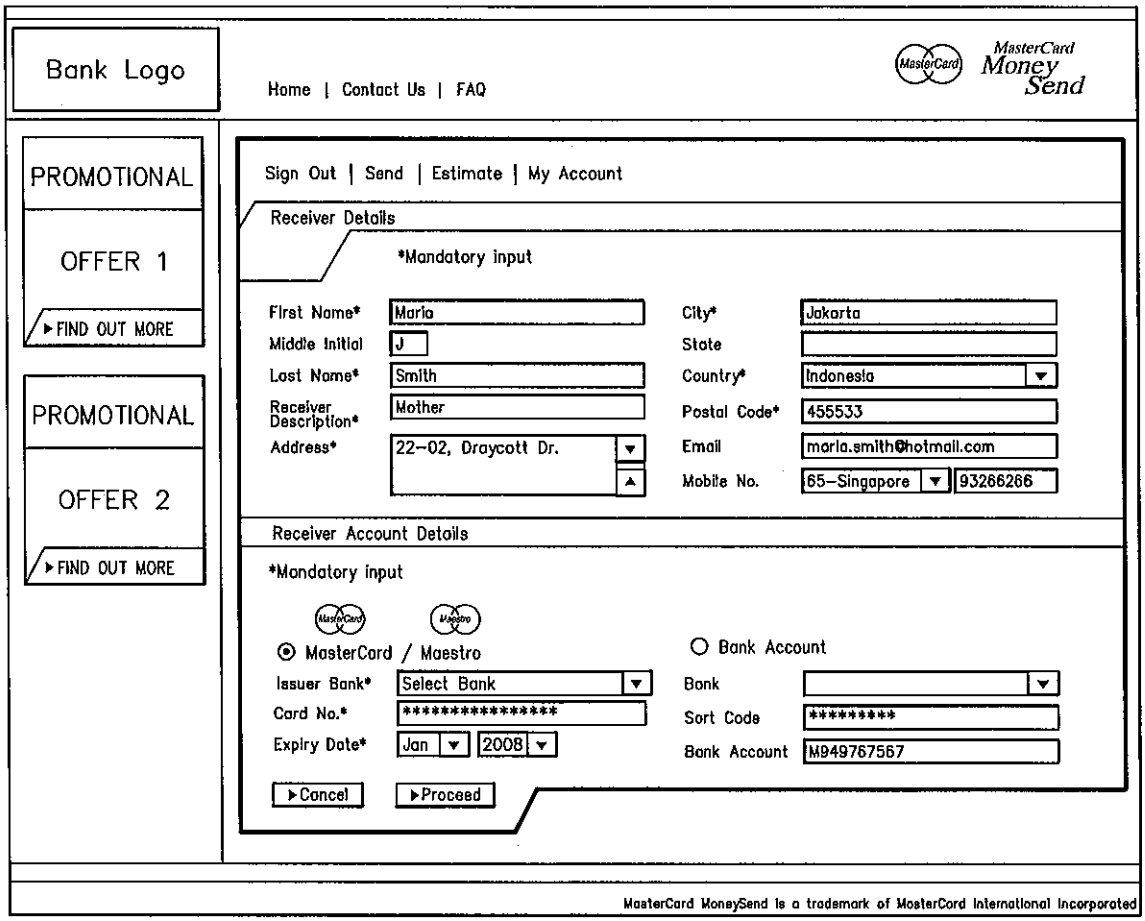

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Send | Estimate | My Account
Receiver Details
*Mandatory input
First Name* Maria
Middle Initial J
Last Name* Smith
Receiver Description* Mother
Address* 22-02, Draycott Dr.
City* Jakarta
State
Country* Indonesia
Postal Code* 455533
Email maria.smith@hotmail.com
Mobile No. 65-Singapore 93266266
Receiver Account Details
*Mandatory input
MasterCard / Maestro
Issuer Bank* Select Bank
Card No.* **********
Expiry Date* Jan 2008
Bank Account
Bank
Sort Code *********
Bank Account M949767567
▸Cancel
▸Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 34

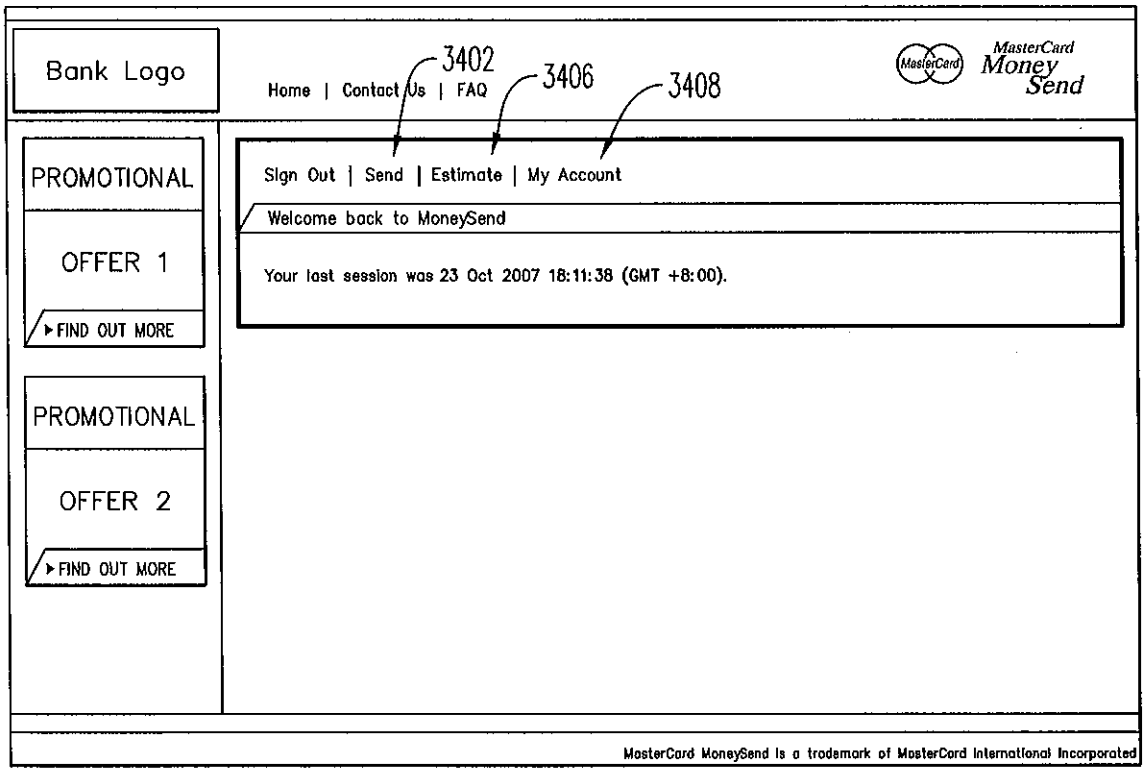

Bank Logo
Home | Contact Us | FAQ
3402
3406
3408
MasterCard
Money
Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Send | Estimate | My Account
Welcome back to MoneySend
Your last session was 23 Oct 2007 18:11:38 (GMT +8:00).
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 34A

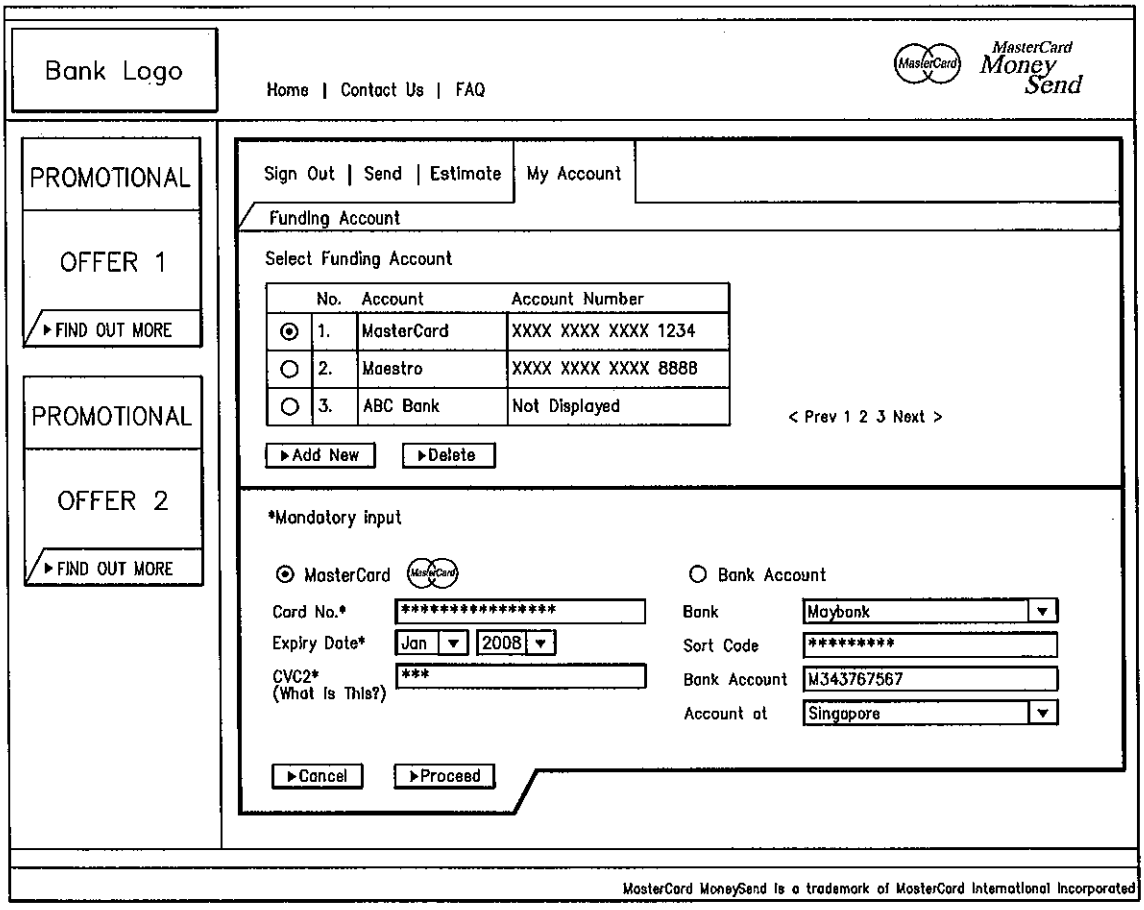

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Send | Estimate
My Account
Funding Account
Select Funding Account
No. Account Account Number
1. MasterCard XXXX XXXX XXXX 1234
2. Maestro XXXX XXXX XXXX 8888
3. ABC Bank Not Displayed
< Prev 1 2 3 Next >
Add New
Delete
*Mandatory input
MasterCard
Card No.*
Expiry Date*
Jan
2008
CVC2*
(What is This?)
Bank Account
Bank
Maybank
Sort Code
Bank Account
M343767567
Account at
Singapore
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 35

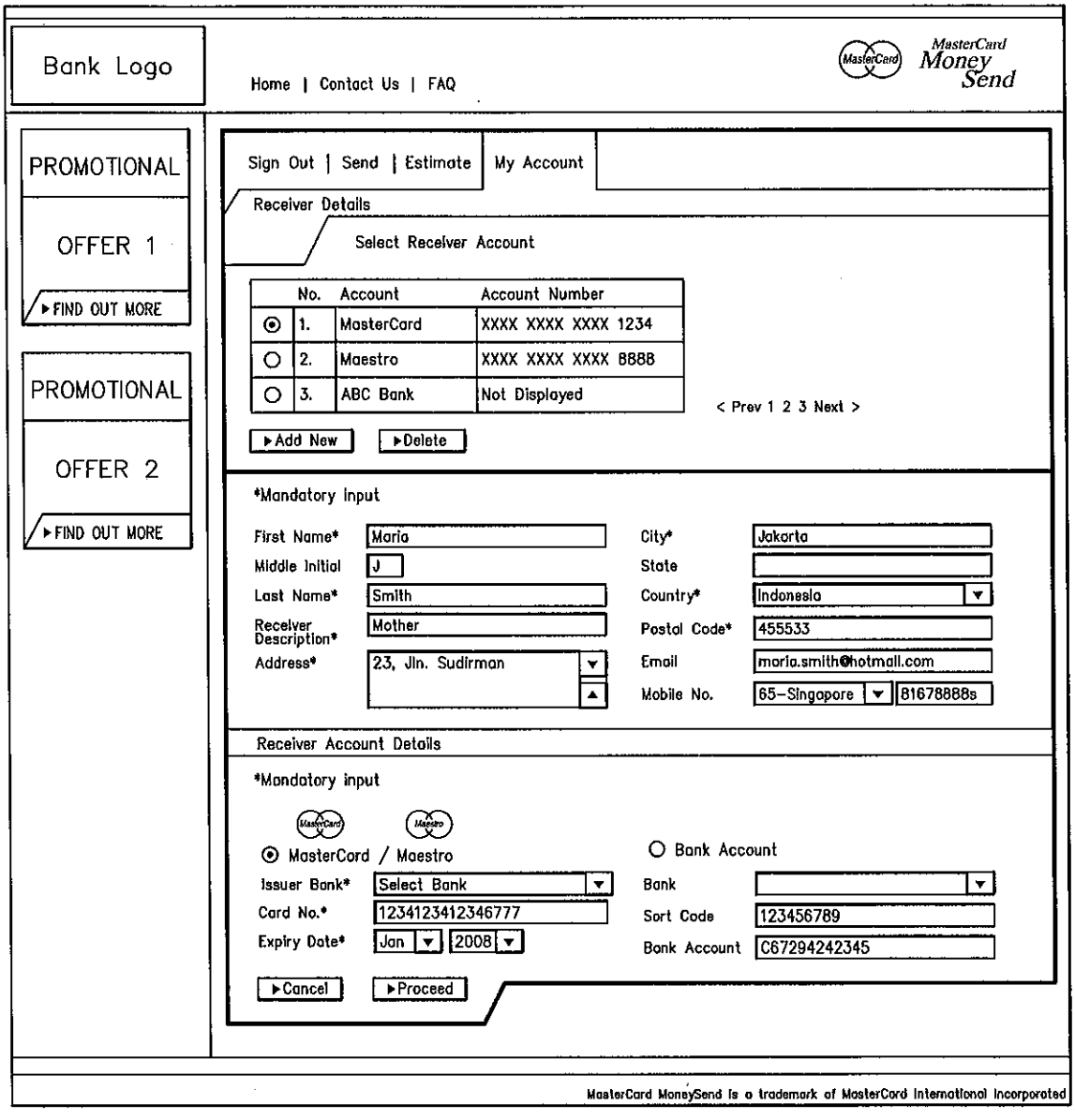

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Send | Estimate
My Account
Receiver Details
Select Receiver Account
No. Account Account Number
1. MasterCard XXXX XXXX XXXX 1234
2. Maestro XXXX XXXX XXXX 8888
3. ABC Bank Not Displayed
< Prev 1 2 3 Next >
▸Add New
▸Delete
*Mandatory Input
First Name* Maria
Middle Initial J
Last Name* Smith
Receiver Description* Mother
Address* 23, Jln. Sudirman
City* Jakarta
State
Country* Indonesia
Postal Code* 455533
Email maria.smith@hotmail.com
Mobile No. 65-Singapore 81678888s
Receiver Account Details
*Mandatory input
MasterCard / Maestro
Issuer Bank* Select Bank
Card No.* 1234123412346777
Expiry Date* Jan 2008
Bank Account
Bank
Sort Code 123456789
Bank Account C67294242345
▸Cancel
▸Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 36

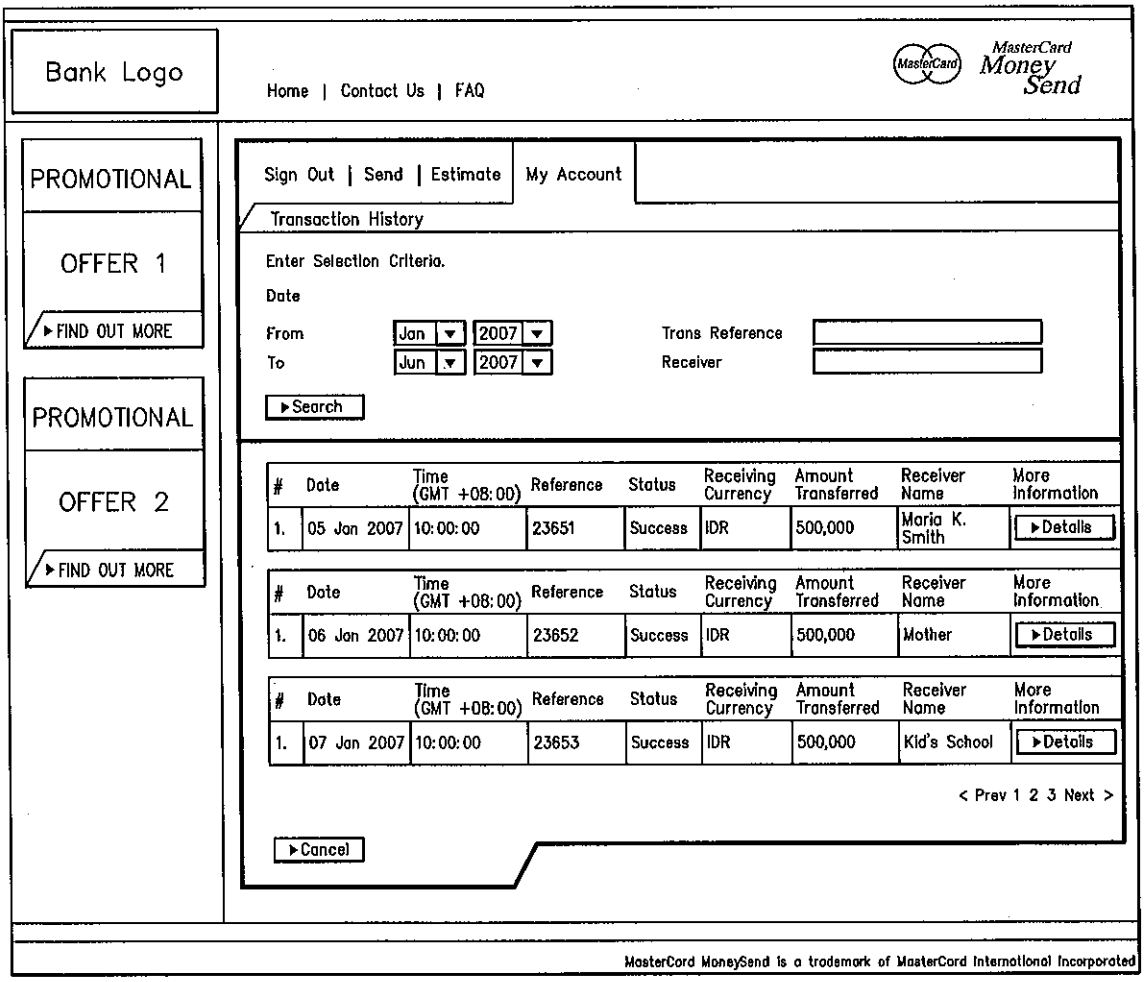

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out | Send | Estimate
My Account
Transaction History
Enter Selection Criteria.
Date
From
Jan
2007
To
Jun
2007
Trans Reference
Receiver
▸Search
Date Time (GMT +08:00) Reference Status Receiving Currency Amount Transferred Receiver Name More Information
1. 05 Jan 2007 10:00:00 23651 Success IDR 500,000 Maria K. Smith ▸Details
1. 06 Jan 2007 10:00:00 23652 Success IDR 500,000 Mother ▸Details
1. 07 Jan 2007 10:00:00 23653 Success IDR 500,000 Kid's School ▸Details
< Prev 1 2 3 Next >
▸Cancel
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 37

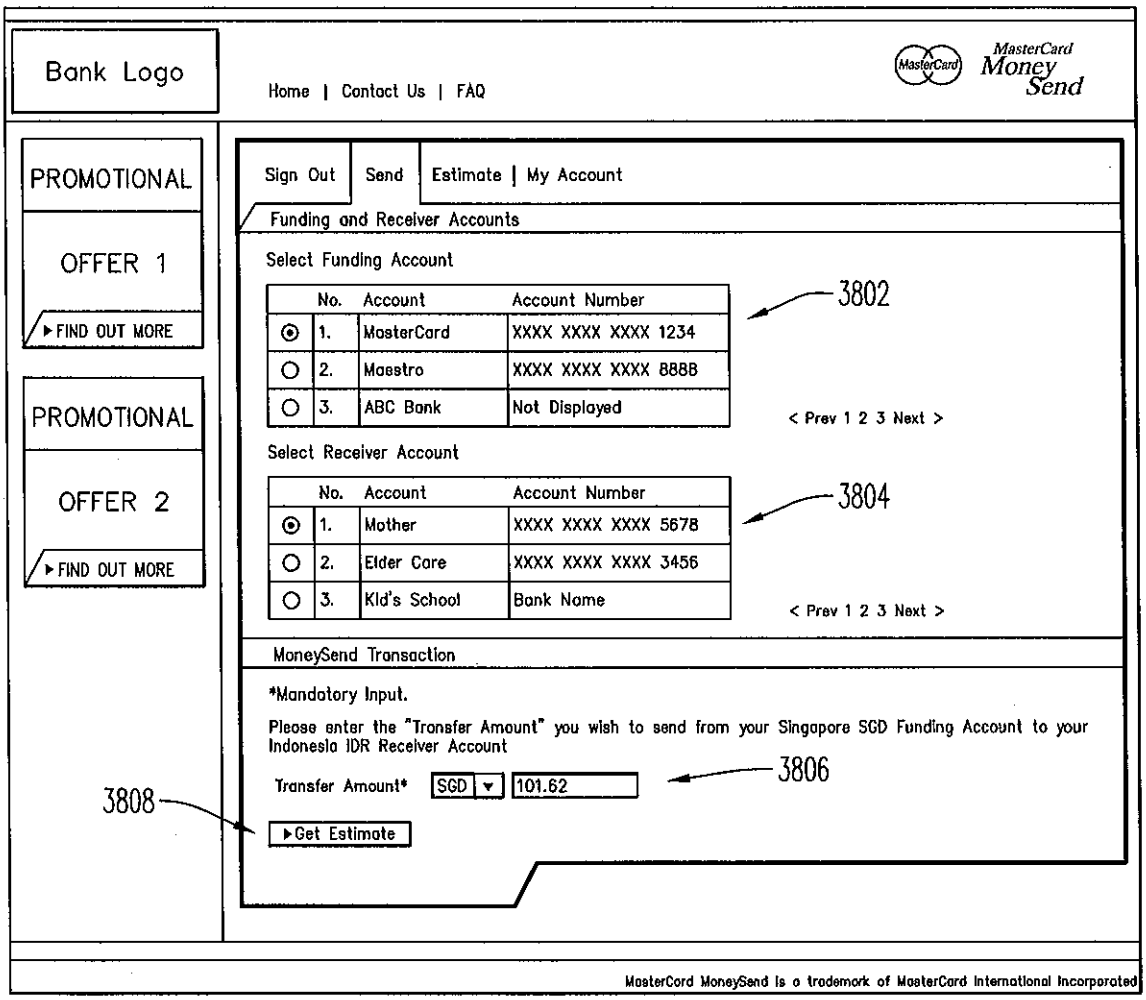

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out
Send
Estimate | My Account
Funding and Receiver Accounts
Select Funding Account
No. Account Account Number
1. MasterCard XXXX XXXX XXXX 1234
2. Maestro XXXX XXXX XXXX 8888
3. ABC Bank Not Displayed
3802
< Prev 1 2 3 Next >
Select Receiver Account
No. Account Account Number
1. Mother XXXX XXXX XXXX 5678
2. Elder Care XXXX XXXX XXXX 3456
3. Kid's School Bank Name
3804
< Prev 1 2 3 Next >
MoneySend Transaction
*Mandatory Input.
Please enter the "Transfer Amount" you wish to send from your Singapore SGD Funding Account to your Indonesia IDR Receiver Account
Transfer Amount* SGD 101.62
3806
3808
▸Get Estimate
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 38

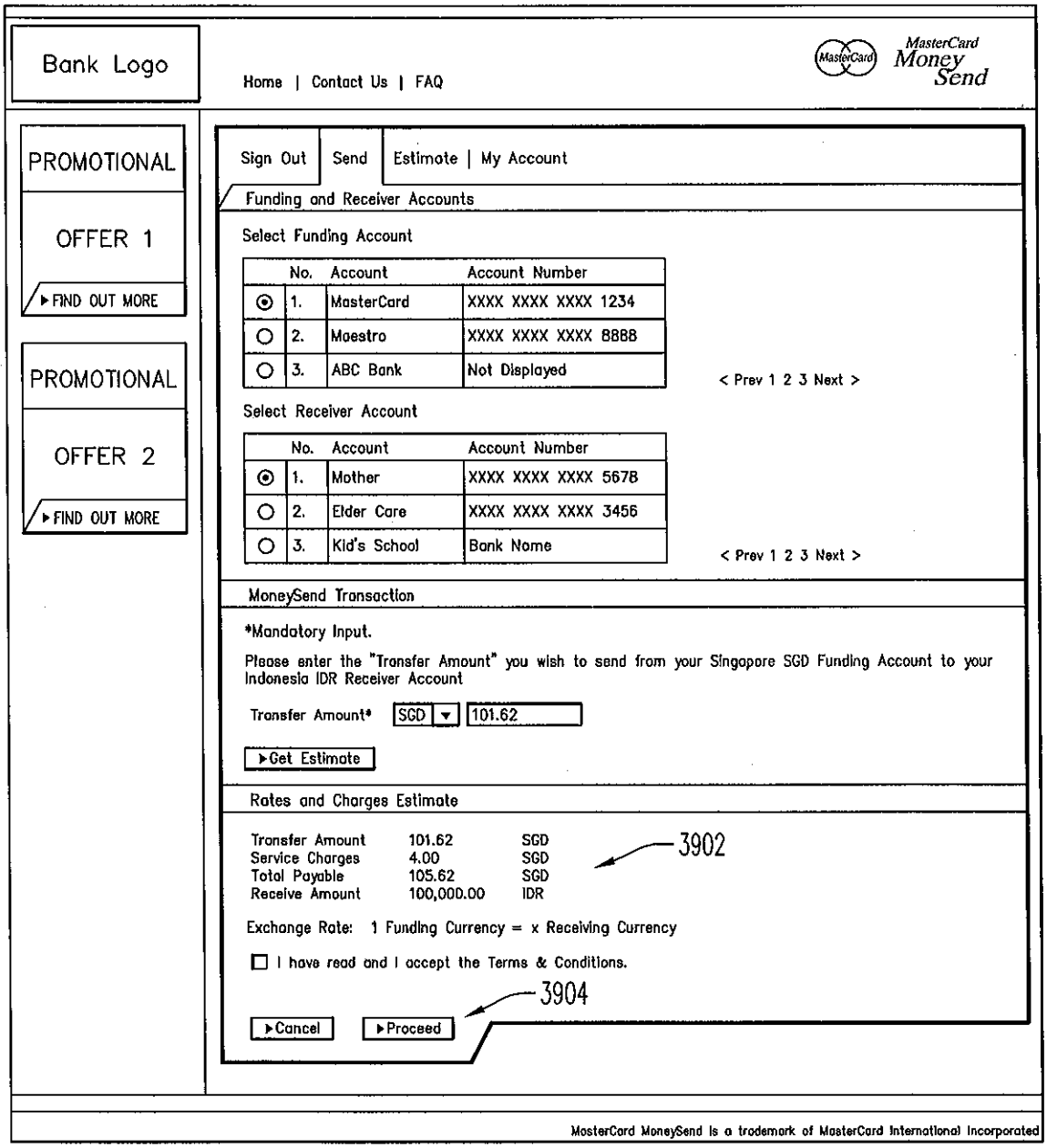

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
▸FIND OUT MORE
PROMOTIONAL
OFFER 2
▸FIND OUT MORE
Sign Out
Send
Estimate | My Account
Funding and Receiver Accounts
Select Funding Account
No. Account Account Number
1. MasterCard XXXX XXXX XXXX 1234
2. Maestro XXXX XXXX XXXX 8888
3. ABC Bank Not Displayed
< Prev 1 2 3 Next >
Select Receiver Account
No. Account Account Number
1. Mother XXXX XXXX XXXX 5678
2. Elder Care XXXX XXXX XXXX 3456
3. Kid's School Bank Name
< Prev 1 2 3 Next >
MoneySend Transaction
*Mandatory Input.
Please enter the "Transfer Amount" you wish to send from your Singapore SGD Funding Account to your Indonesia IDR Receiver Account
Transfer Amount* SGD 101.62
▸Get Estimate
Rates and Charges Estimate
Transfer Amount 101.62 SGD
Service Charges 4.00 SGD
Total Payable 105.62 SGD
Receive Amount 100,000.00 IDR
3902
Exchange Rate: 1 Funding Currency = x Receiving Currency
I have read and I accept the Terms & Conditions.
3904
▸Cancel
▸Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 39

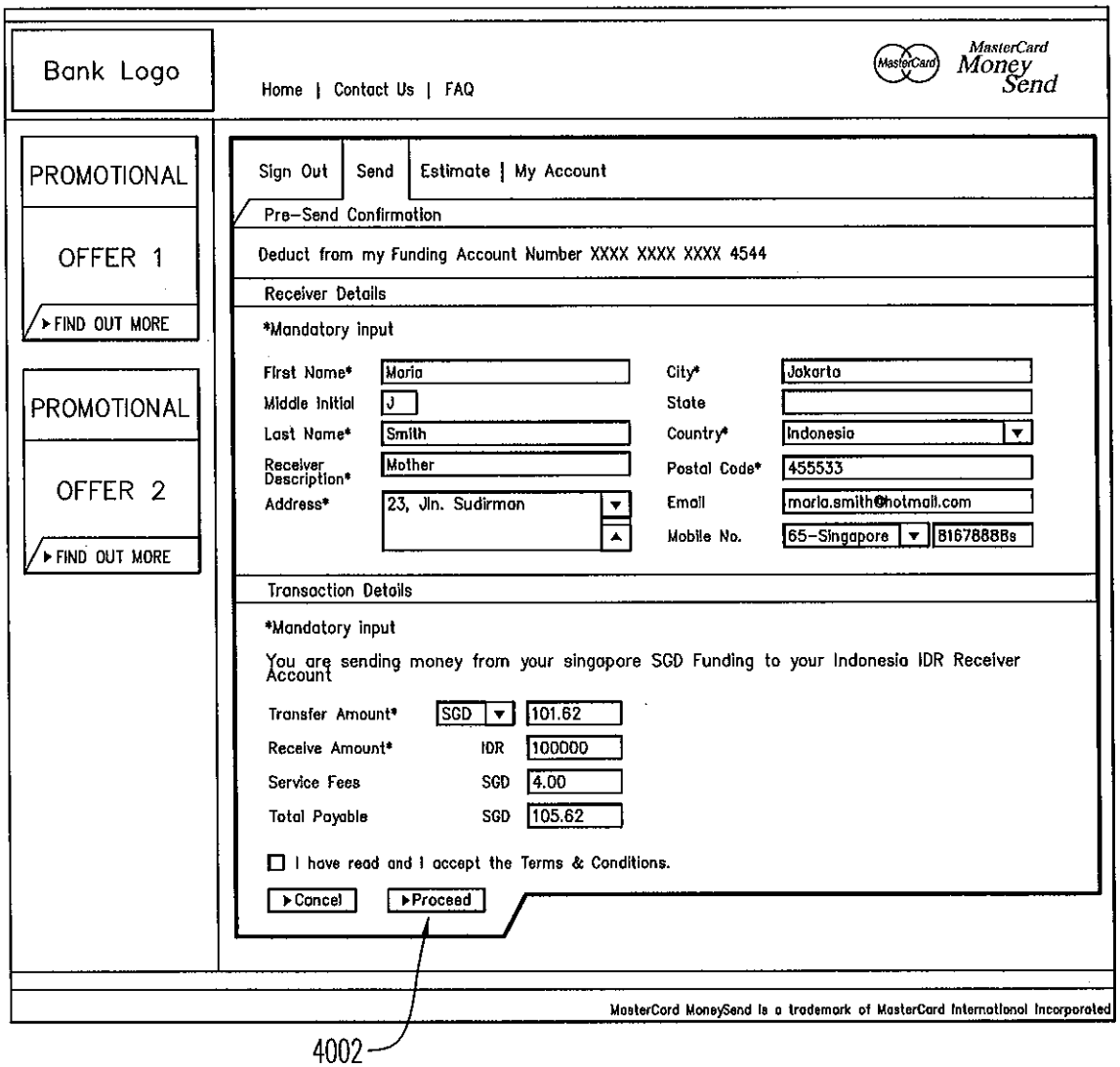

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out
Send
Estimate | My Account
Pre-Send Confirmation
Deduct from my Funding Account Number XXXX XXXX XXXX 4544
Receiver Details
*Mandatory input
First Name* Maria
Middle Initial J
Last Name* Smith
Receiver Description* Mother
Address* 23, Jln. Sudirman
City* Jakarta
State
Country* Indonesia
Postal Code* 455533
Email maria.smith@hotmail.com
Mobile No. 65-Singapore 81678888s
Transaction Details
*Mandatory input
You are sending money from your singapore SGD Funding to your Indonesia IDR Receiver Account
Transfer Amount* SGD 101.62
Receive Amount* IDR 100000
Service Fees SGD 4.00
Total Payable SGD 105.62
I have read and I accept the Terms & Conditions.
Cancel
Proceed
MasterCard MoneySend is a trademark of MasterCard International Incorporated
4002

FIG. 40

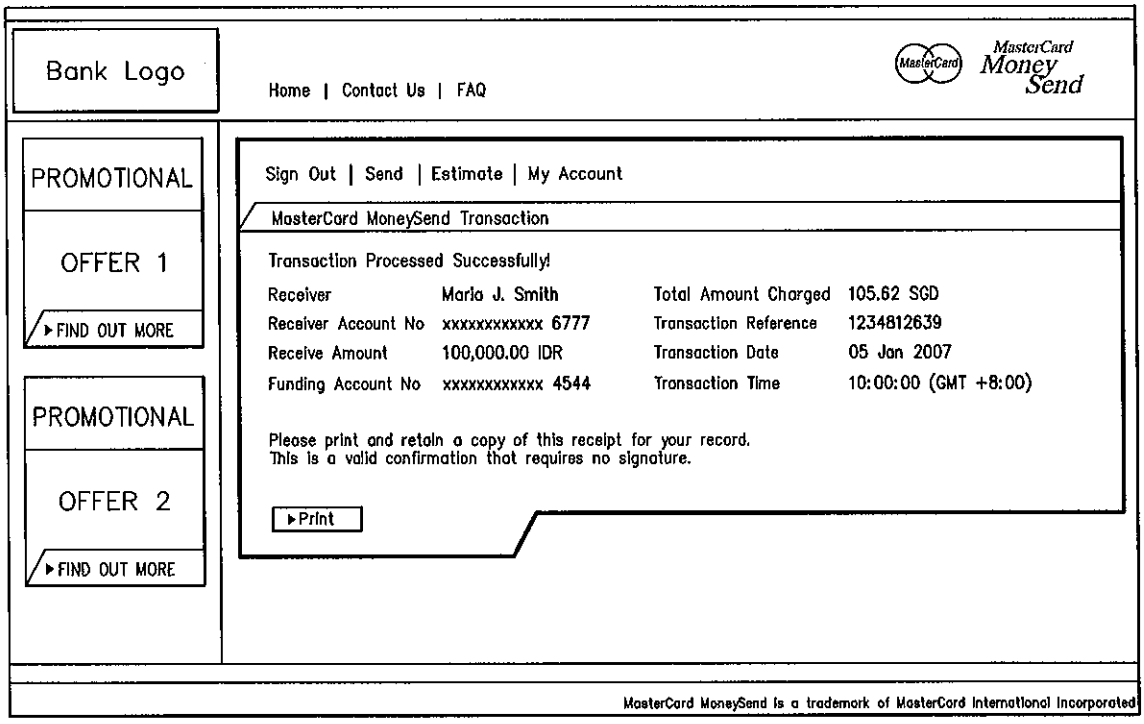

Bank Logo
Home | Contact Us | FAQ
MasterCard Money Send
PROMOTIONAL
OFFER 1
FIND OUT MORE
PROMOTIONAL
OFFER 2
FIND OUT MORE
Sign Out | Send | Estimate | My Account
MasterCard MoneySend Transaction
Transaction Processed Successfully!
Receiver Marla J. Smith
Receiver Account No xxxxxxxxxxx 6777
Receive Amount 100,000.00 IDR
Funding Account No xxxxxxxxxxx 4544
Total Amount Charged 105.62 SGD
Transaction Reference 1234812639
Transaction Date 05 Jan 2007
Transaction Time 10:00:00 (GMT +8:00)
Please print and retain a copy of this receipt for your record.
This is a valid confirmation that requires no signature.
Print
MasterCard MoneySend is a trademark of MasterCard International Incorporated

FIG. 41

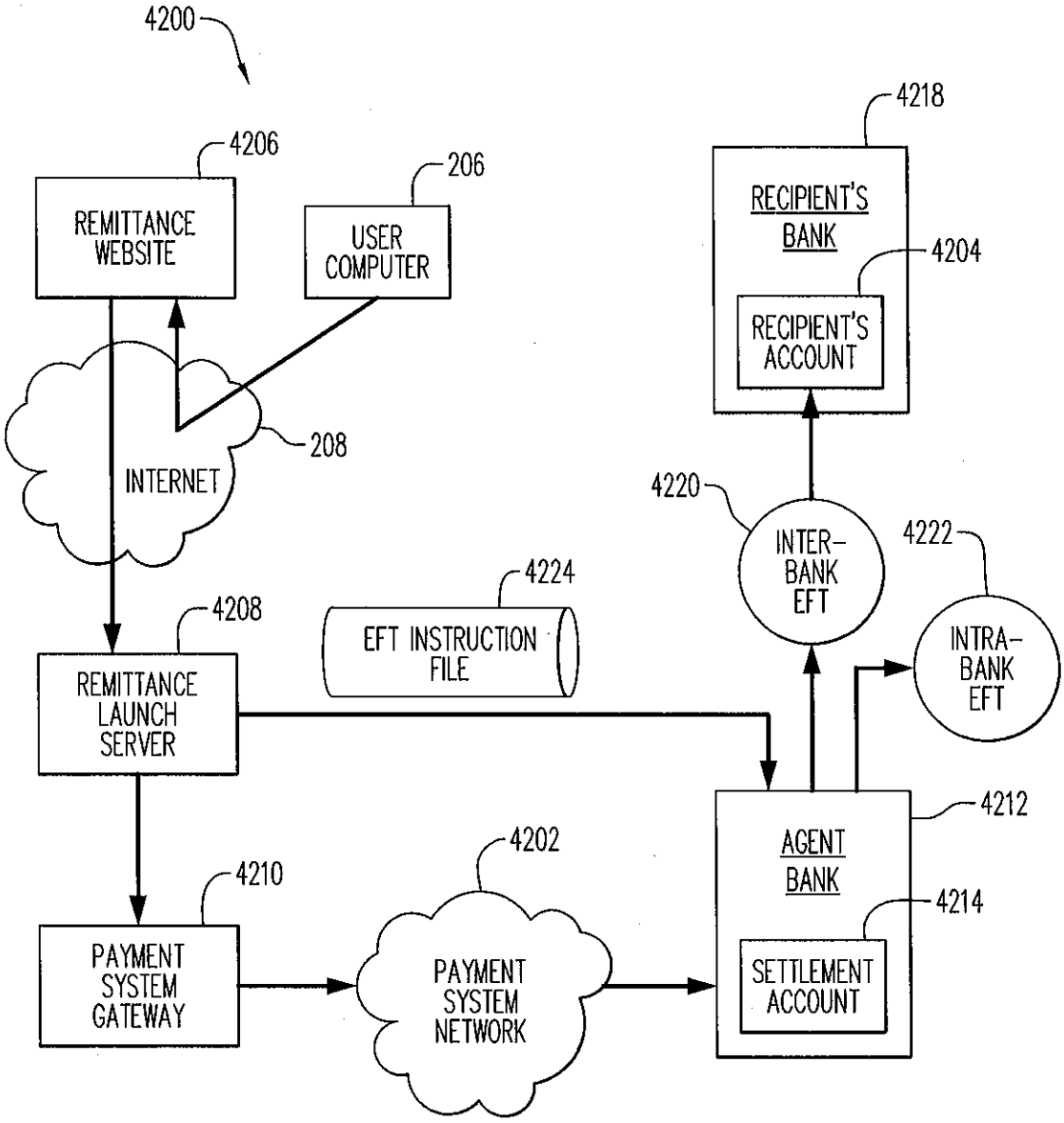

4200
4206
REMITTANCE WEBSITE
206
USER COMPUTER
208
INTERNET
4208
REMITTANCE LAUNCH SERVER
4210
PAYMENT SYSTEM GATEWAY
4224
EFT INSTRUCTION FILE
4202
PAYMENT SYSTEM NETWORK
4218
RECIPIENT'S BANK
4204
RECIPIENT'S ACCOUNT
4220
INTER-BANK EFT
4222
INTRA-BANK EFT
4212
AGENT BANK
4214
SETTLEMENT ACCOUNT

FIG. 42

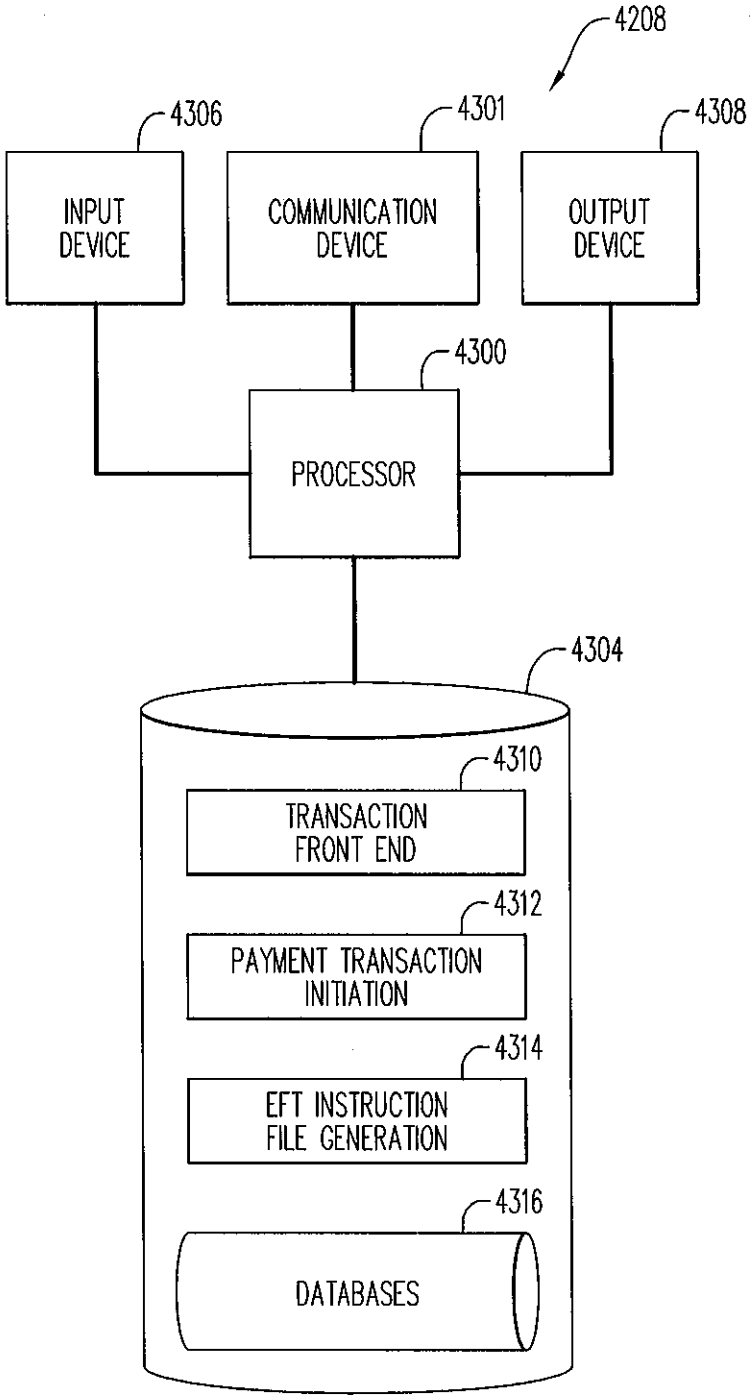

4208
4306
4301
4308
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
4300
PROCESSOR
4304
4310
TRANSACTION FRONT END
4312
PAYMENT TRANSACTION INITIATION
4314
EFT INSTRUCTION FILE GENERATION
4316
DATABASES

FIG. 43

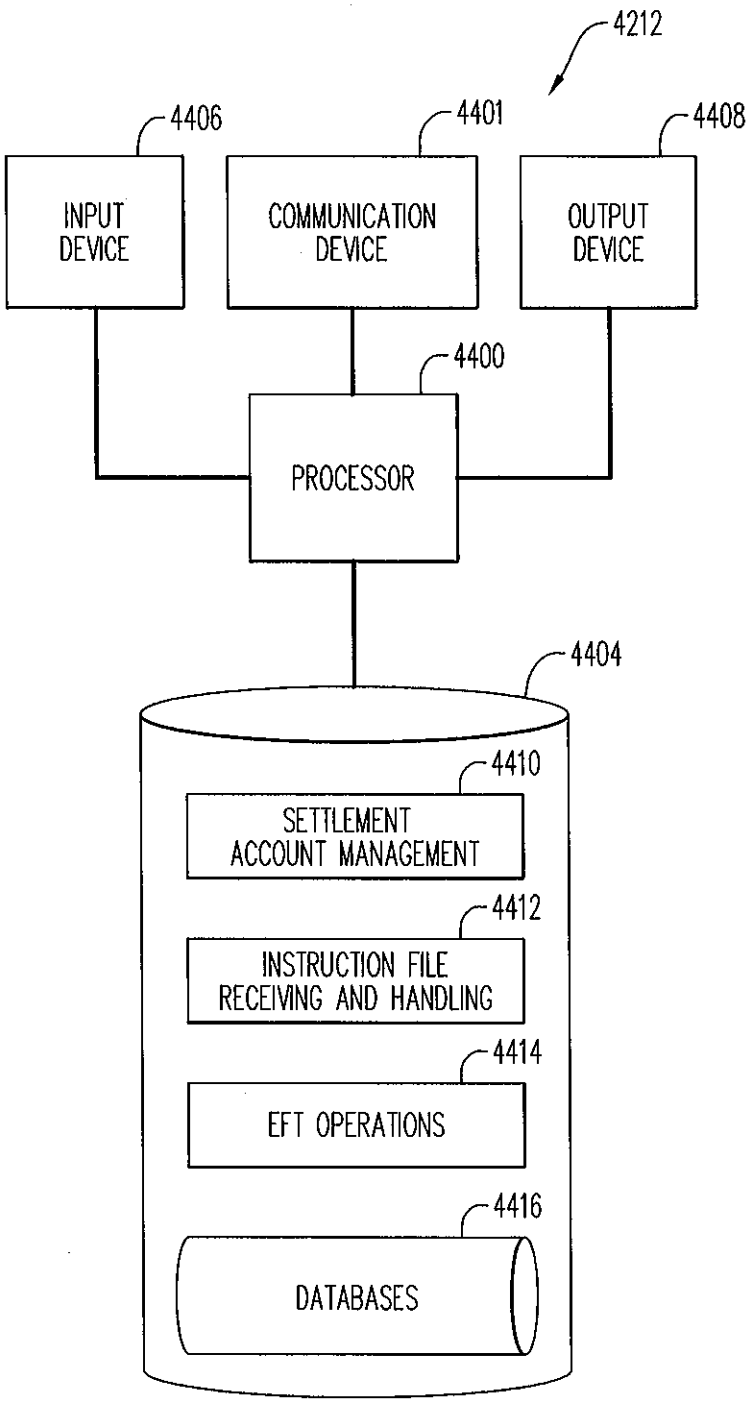

4212
4406
4401
4408
INPUT DEVICE
COMMUNICATION DEVICE
OUTPUT DEVICE
4400
PROCESSOR
4404
4410
SETTLEMENT ACCOUNT MANAGEMENT
4412
INSTRUCTION FILE RECEIVING AND HANDLING
4414
EFT OPERATIONS
4416
DATABASES

FIG. 44

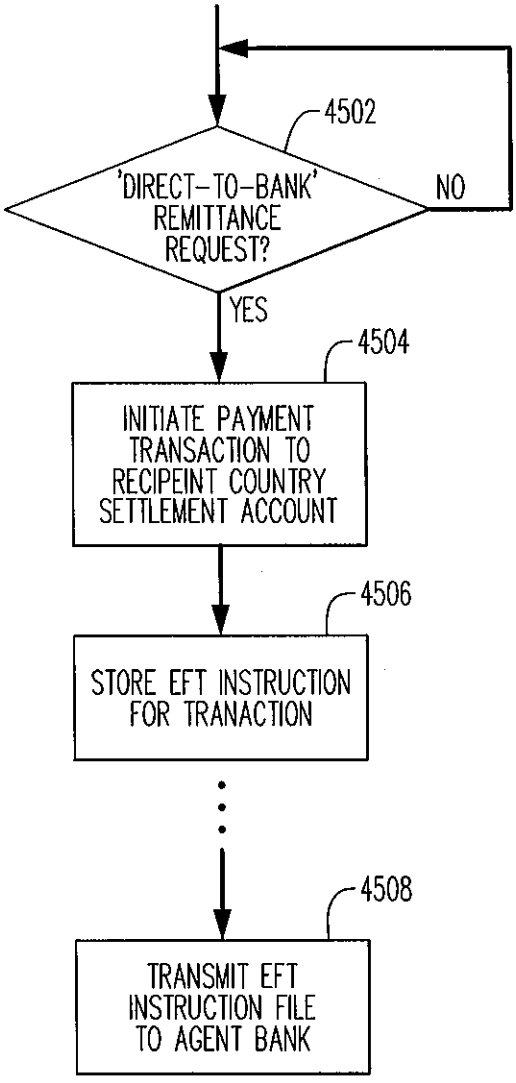

4502
'DIRECT-TO-BANK' REMITTANCE REQUEST?
NO
YES
4504
INITIATE PAYMENT TRANSACTION TO RECIPEINT COUNTRY SETTLEMENT ACCOUNT
4506
STORE EFT INSTRUCTION FOR TRANACTION
4508
TRANSMIT EFT INSTRUCTION FILE TO AGENT BANK

FIG. 45

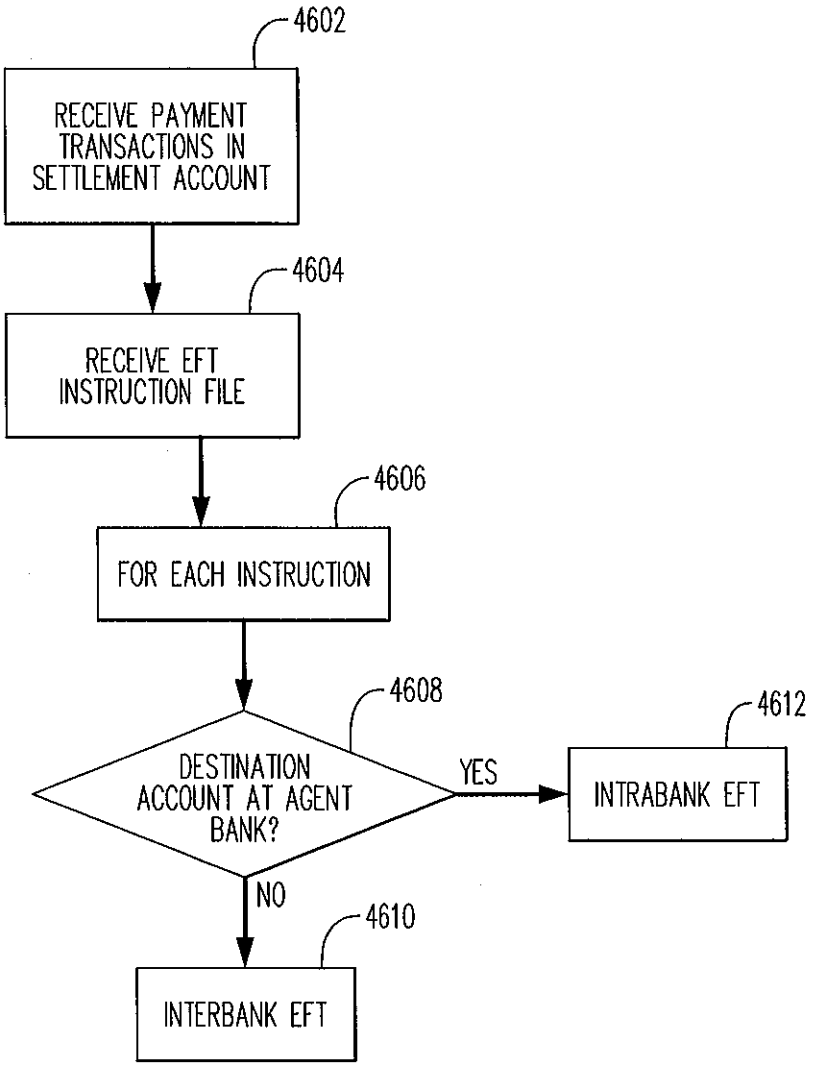

4602
RECEIVE PAYMENT TRANSACTIONS IN SETTLEMENT ACCOUNT
4604
RECEIVE EFT INSTRUCTION FILE
4606
FOR EACH INSTRUCTION
4608
DESTINATION ACCOUNT AT AGENT BANK?
YES
4612
INTRABANK EFT
NO
4610
INTERBANK EFT

FIG. 46

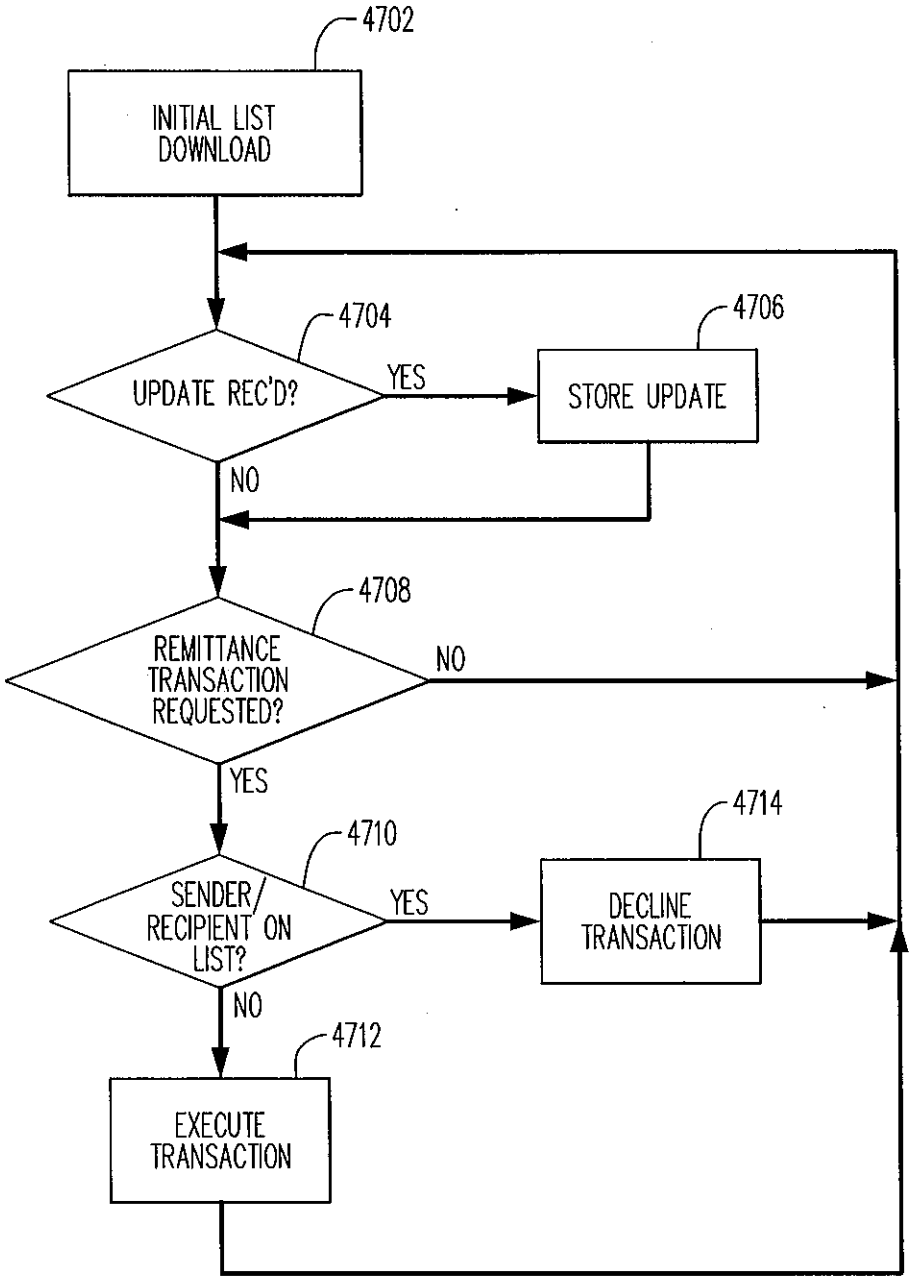

4702
INITIAL LIST DOWNLOAD
4704
UPDATE REC'D?
YES
4706
STORE UPDATE
NO
4708
REMITTANCE TRANSACTION REQUESTED?
NO
YES
4710
SENDER/ RECIPIENT ON LIST?
YES
4714
DECLINE TRANSACTION
NO
4712
EXECUTE TRANSACTION

FIG. 47