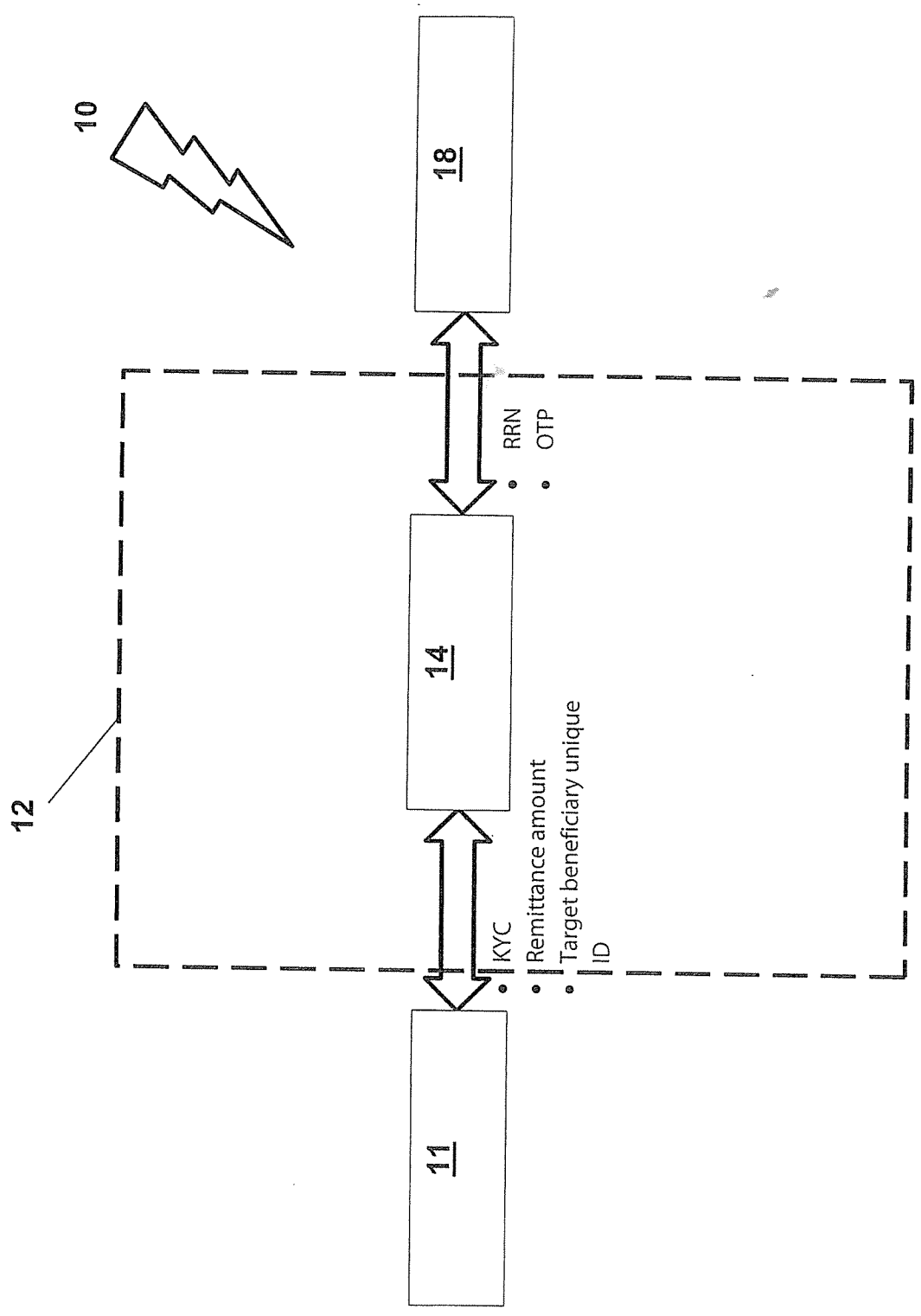

10
18
RRN
OTP
14
12
KYC
Remittance amount
Target beneficiary unique ID
11

Fig. 1

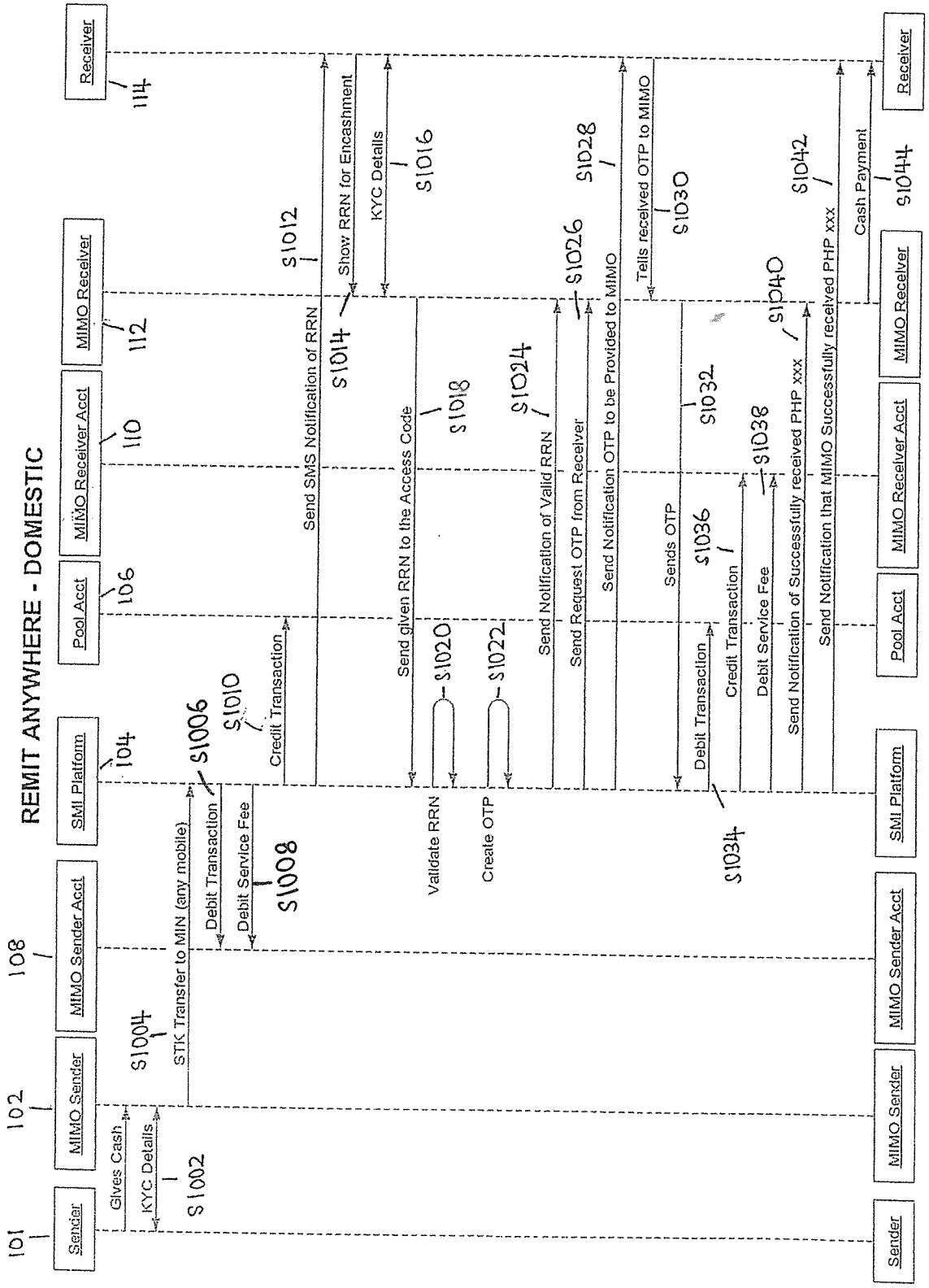

REMIT ANYWHERE - DOMESTIC
Sender
MIMO Sender
MIMO Sender Acct
SMI Platform
Pool Acct
MIMO Receiver Acct
MIMO Receiver
Receiver
101
102
108
104
106
110
112
114
Gives Cash
KYC Details
S1002
S1004
STK Transfer to MIN (any mobile)
Debit Transaction
Debit Service Fee
S1006
S1008
Credit Transaction
S1010
Send SMS Notification of RRN
S1012
Show RRN for Encashment
S1014
KYC Details
S1016
Send given RRN to the Access Code
Validate RRN
S1018
S1020
Create OTP
S1022
Send Notification of Valid RRN
S1024
Send Request OTP from Receiver
S1026
Send Notification OTP to be Provided to MIMO
S1028
Tells received OTP to MIMO
S1030
Sends OTP
Debit Transaction
S1032
S1034
Credit Transaction
S1036
Debit Service Fee
S1038
Send Notification of Successfully received PHP xxx
S1040
Send Notification that MIMO Successfully received PHP xxx
S1042
Cash Payment
S1044

Fig. 2

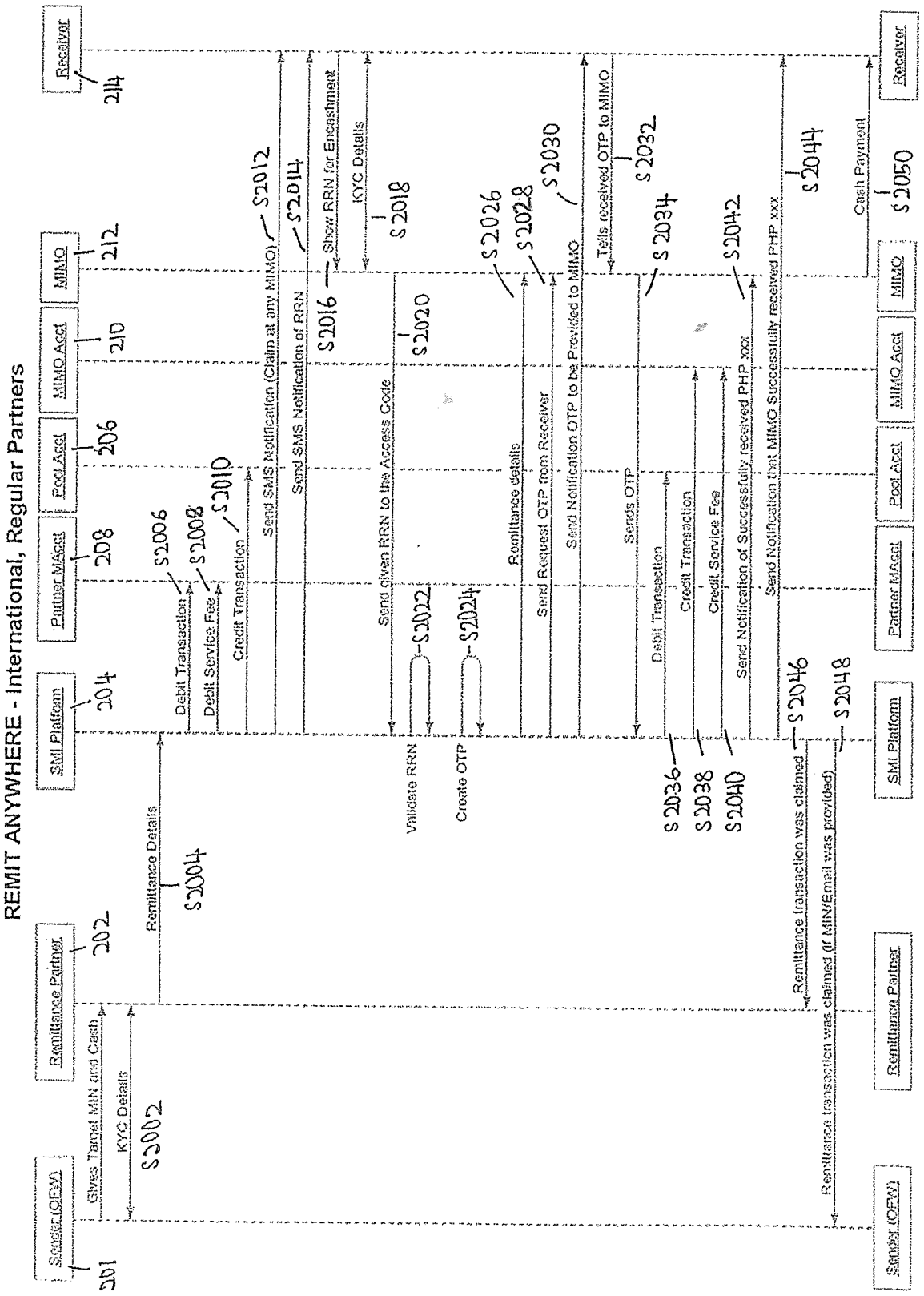

REMIT ANYWHERE - International, Regular Partners
Sender (OFW)
Remittance Partner
SMI Platform
Partner MAcct
Post Acct
MIMO Acct
MIMO
Receiver
201
202
204
208
206
210
212
214
Gives Target MIN and Cash
KYC Details
Remittance Details
Debit Transaction
Debit Service Fee
Credit Transaction
Send SMS Notification (Claim at any MIMO)
Send SMS Notification of RRN
Show RRN for Encashment
KYC Details
Send given RRN to the Access Code
Validate RRN
Create OTP
Remittance details
Send Request OTP from Receiver
Send Notification OTP to be Provided to MIMO
Tells received OTP to MIMO
Sends OTP
Debit Transaction
Credit Transaction
Credit Service Fee
Send Notification of Successfully received PHP xxx
Send Notification that MIMO Successfully received PHP xxx
Remittance transaction was claimed
Remittance transaction was claimed (if MIN/Email was provided)
Cash Payment
S2002
S2004
S2006
S2008
S2010
S2012
S2014
S2016
S2018
S2020
S2022
S2024
S2026
S2028
S2030
S2032
S2034
S2036
S2038
S2040
S2042
S2044
S2046
S2048
S2050

Fig. 3

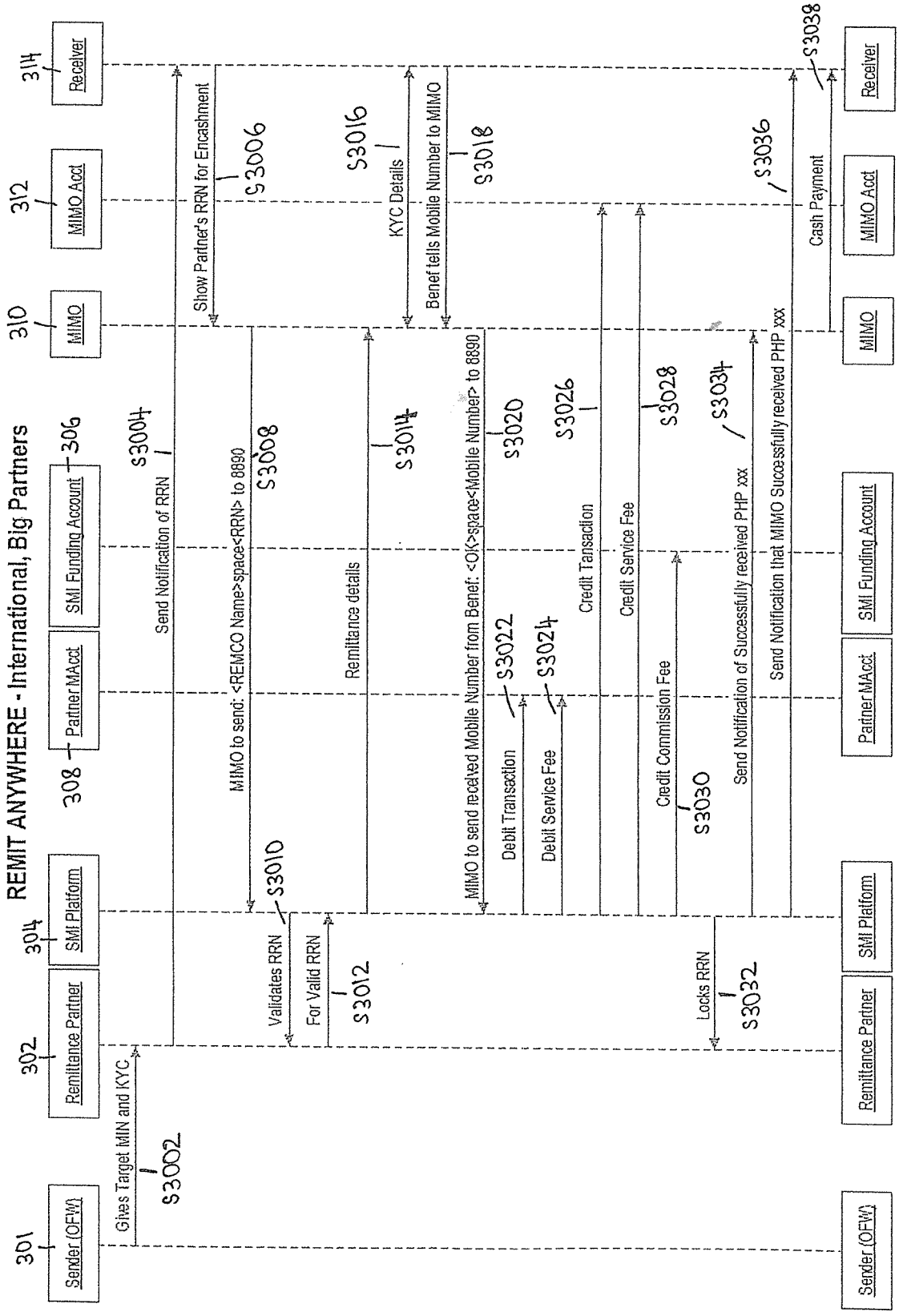

REMIT ANYWHERE - International, Big Partners
301
Sender (OFW)
302
Remittance Partner
304
SMI Platform
308
Partner MAcct
306
SMI Funding Account
310
MIMO
312
MIMO Acct
314
Receiver
Gives Target MIN and KYC
S3002
Send Notification of RRN
S3004
Show Partner's RRN for Encashment
S3006
MIMO to send: <REMCO Name>space<RRN> to 8890
S3008
Validates RRN
S3010
For Valid RRN
S3012
Remittance details
S3014
KYC Details
S3016
Benef tells Mobile Number to MIMO
S3018
MIMO to send received Mobile Number from Benef: <OK>space<Mobile Number> to 8890
S3020
Debit Transaction
S3022
Debit Service Fee
S3024
Credit Tansaction
S3026
Credit Service Fee
Credit Commission Fee
S3028
S3030
Locks RRN
S3032
Send Notification of Successfully received PHP xxx
S3034
Send Notification that MIMO Successfully received PHP xxx
S3036
Cash Payment
S3038

Fig. 4a

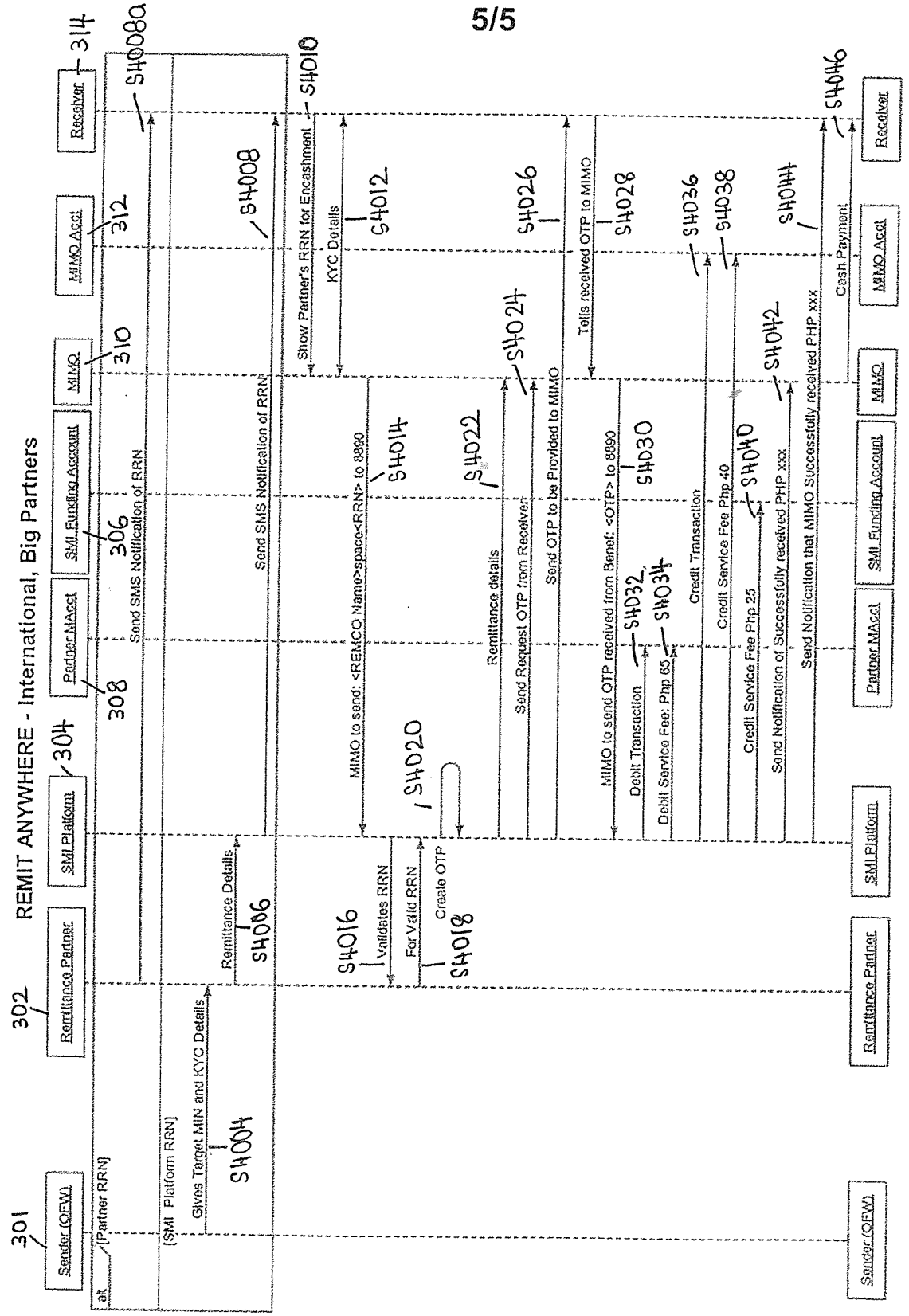

REMIT ANYWHERE - International, Big Partners
301
302
Sender (OFW)
Remittance Partner
SMI Platform
304
Partner MAcct
SMI Funding Account
MIMO
MIMO Acct
Receiver
314
alt
[Partner RRN]
308
306
310
312
S4008a
[SMI Platform RRN]
Gives Target MIN and KYC Details
S4004
Send SMS Notification of RRN
Remittance Details
S4006
S4008
Show Partner's RRN for Encashment
S4010
KYC Details
S4012
MIMO to send: <REMCO Name>space<RRN> to 8890
S4014
Validates RRN
For Valid RRN
S4016
Create OTP
S4018
S4020
Remittance details
S4022
Send Request OTP from Receiver
S4024
Send OTP to be Provided to MIMO
S4026
Tells received OTP to MIMO
S4028
MIMO to send OTP received from Benef: <OTP> to 8890
S4030
Debit Transaction
S4032
Debit Service Fee: Php 65
S4034
Credit Transaction
S4036
Credit Service Fee Php 40
S4038
Credit Service Fee Php 25
S4040
Send Notification of Successfully received PHP xxx
S4042
Send Notification that MIMO Successfully received PHP xxx
S4044
Cash Payment
S4046

Fig. 4b