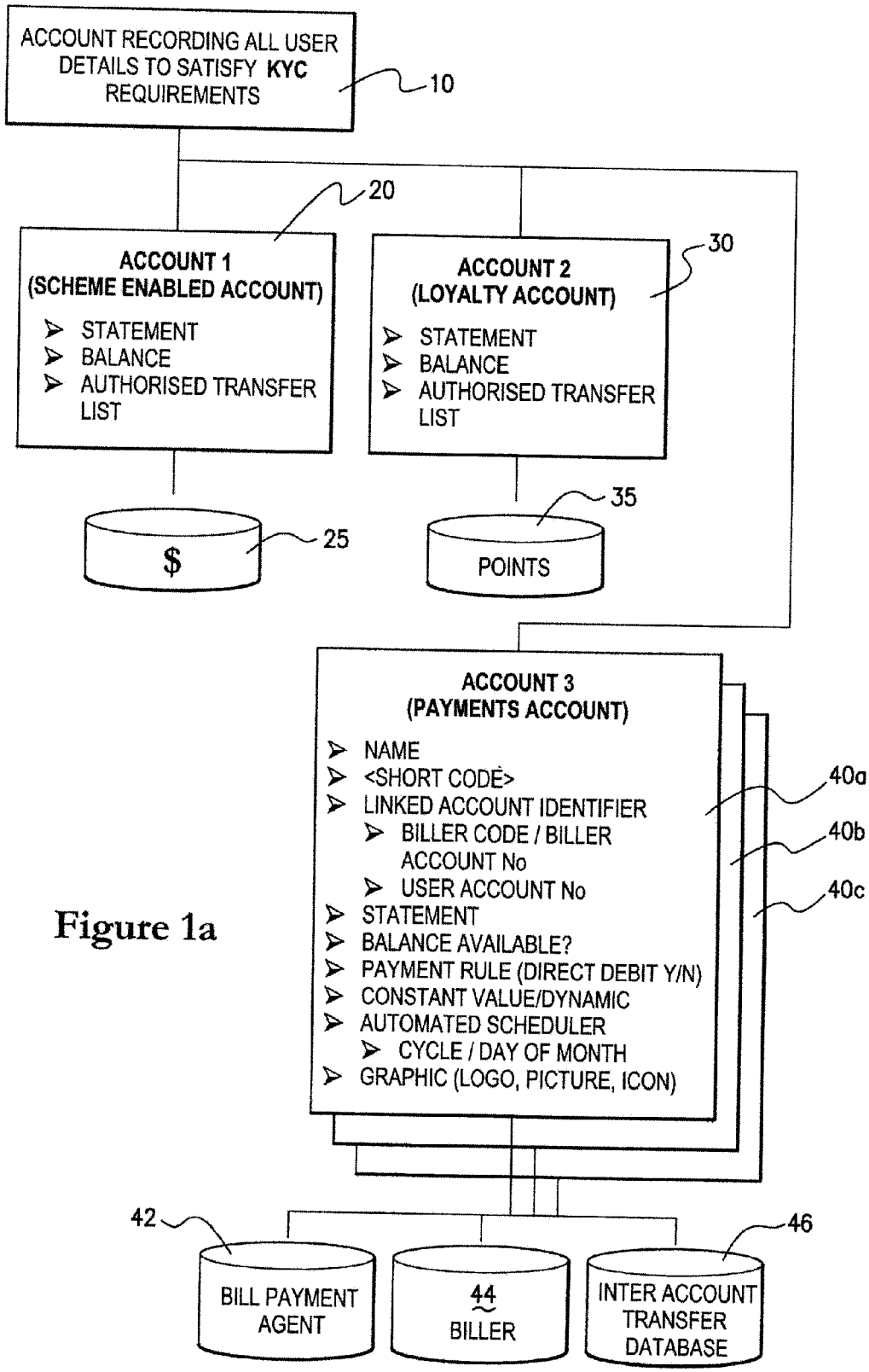
ACCOUNT RECORDING ALL USER DETAILS TO SATISFY KYC REQUIREMENTS
10
20
ACCOUNT 1 (SCHEME ENABLED ACCOUNT)
STATEMENT
BALANCE
AUTHORISED TRANSFER LIST
30
ACCOUNT 2 (LOYALTY ACCOUNT)
STATEMENT
BALANCE
AUTHORISED TRANSFER LIST
35
$
25
POINTS
ACCOUNT 3 (PAYMENTS ACCOUNT)
NAME
<SHORT CODE>
LINKED ACCOUNT IDENTIFIER
BILLER CODE / BILLER ACCOUNT No
USER ACCOUNT No
STATEMENT
BALANCE AVAILABLE?
PAYMENT RULE (DIRECT DEBIT Y/N)
CONSTANT VALUE/DYNAMIC
AUTOMATED SCHEDULER
CYCLE / DAY OF MONTH
GRAPHIC (LOGO, PICTURE, ICON)
40a
40b
40c
42
46
BILL PAYMENT AGENT
44
BILLER
INTER ACCOUNT TRANSFER DATABASE

Figure 1a