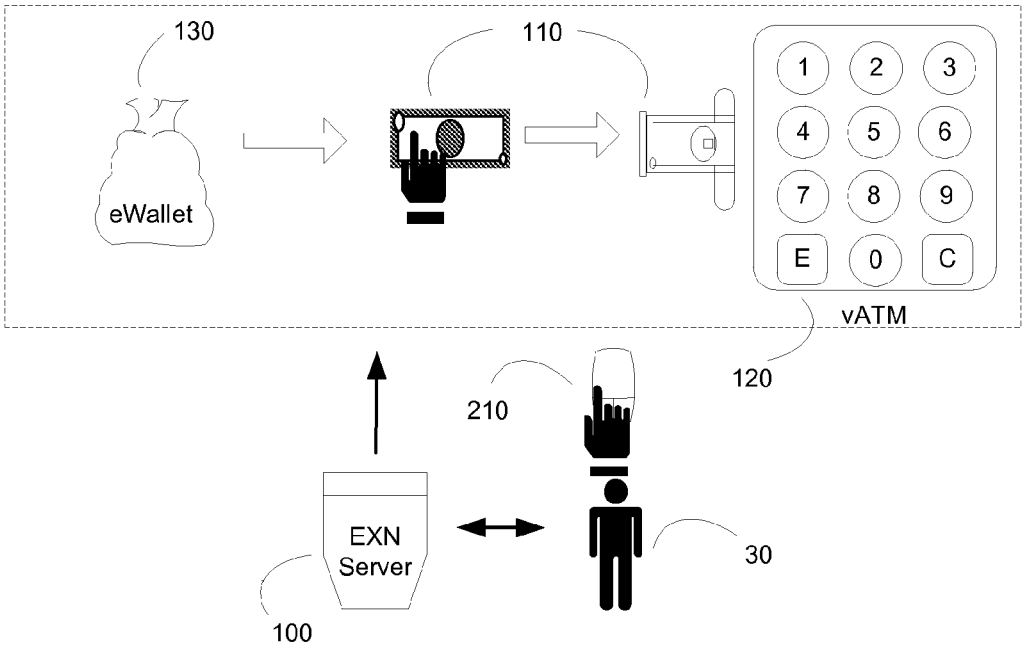
130
110
eWallet
1
2
3
4
5
6
7
8
9
E
0
C
vATM
120
210
EXN
Server
30
100

Fig. 3a

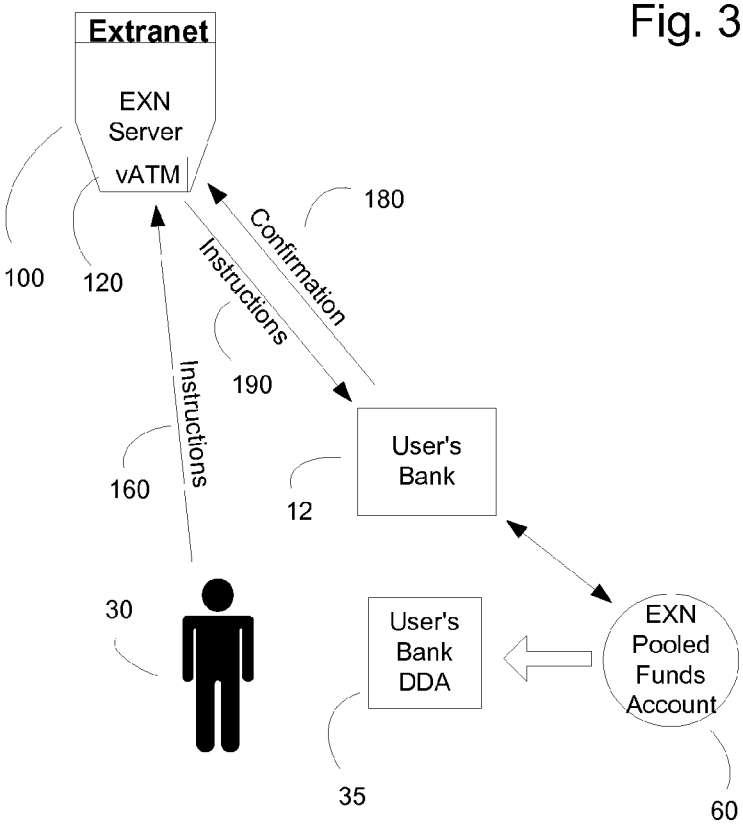
Extranet
EXN
Server
vATM
100
120
180
Confirmation
Instructions
190
Instructions
160
User's
Bank
12
30
User's
Bank
DDA
35
EXN
Pooled
Funds
Account
60

FIG. 3b