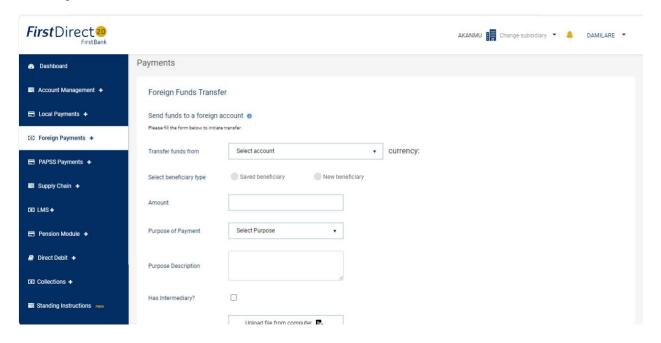
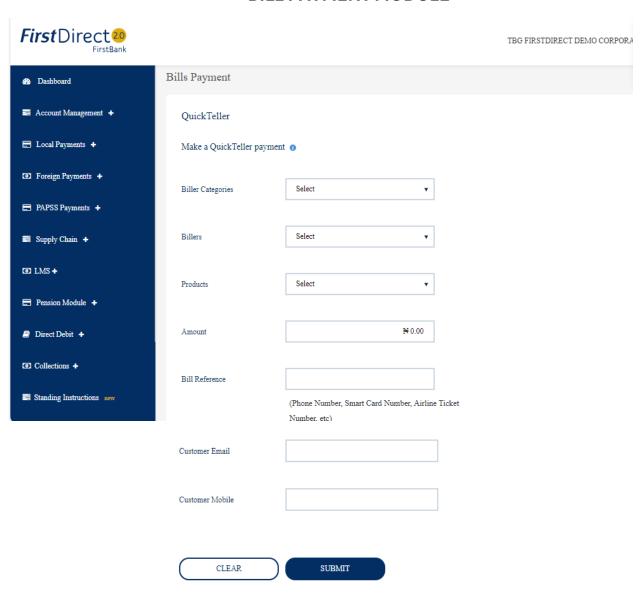


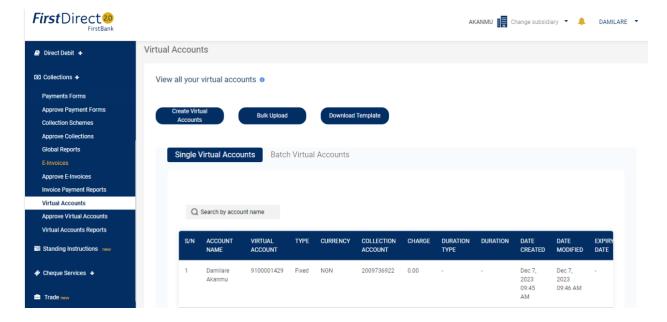
FCY Payment



BILL PAYMENT MODULE



VIRTUAL ACCOUNT SERVICES MODULE



COLLECTION MODULE

Direct Debit

