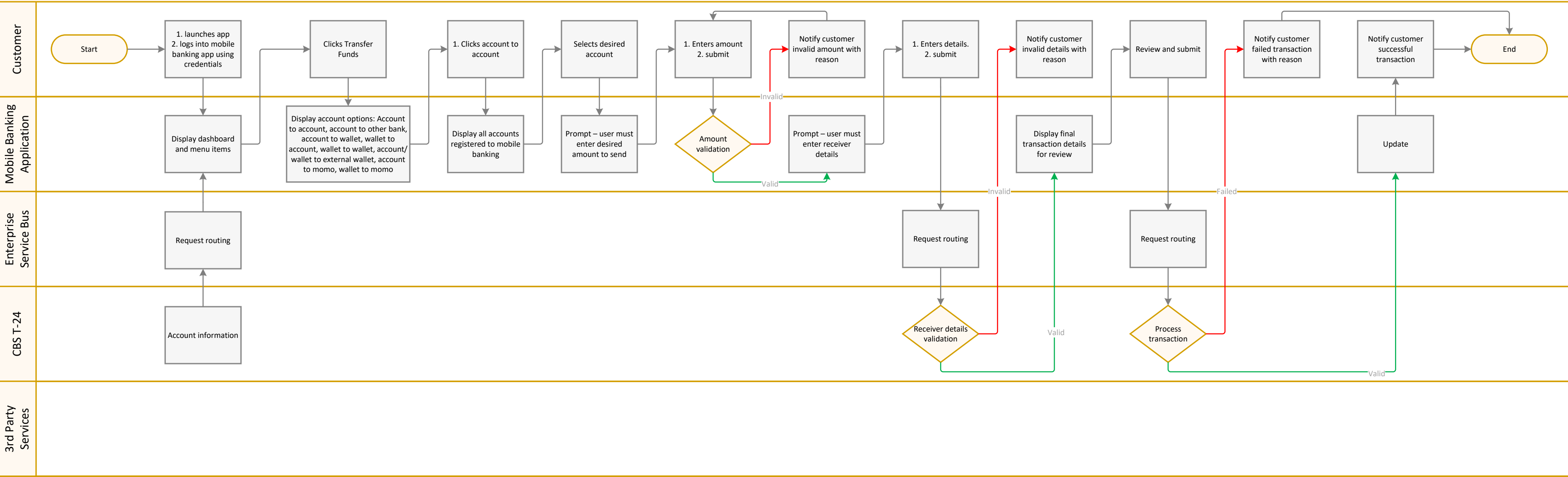
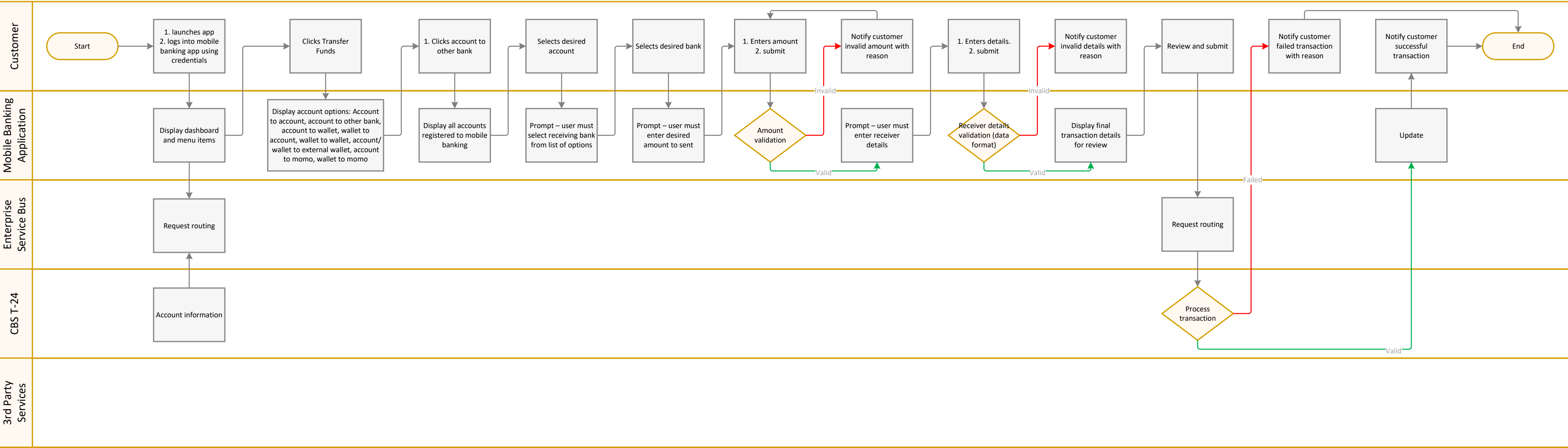


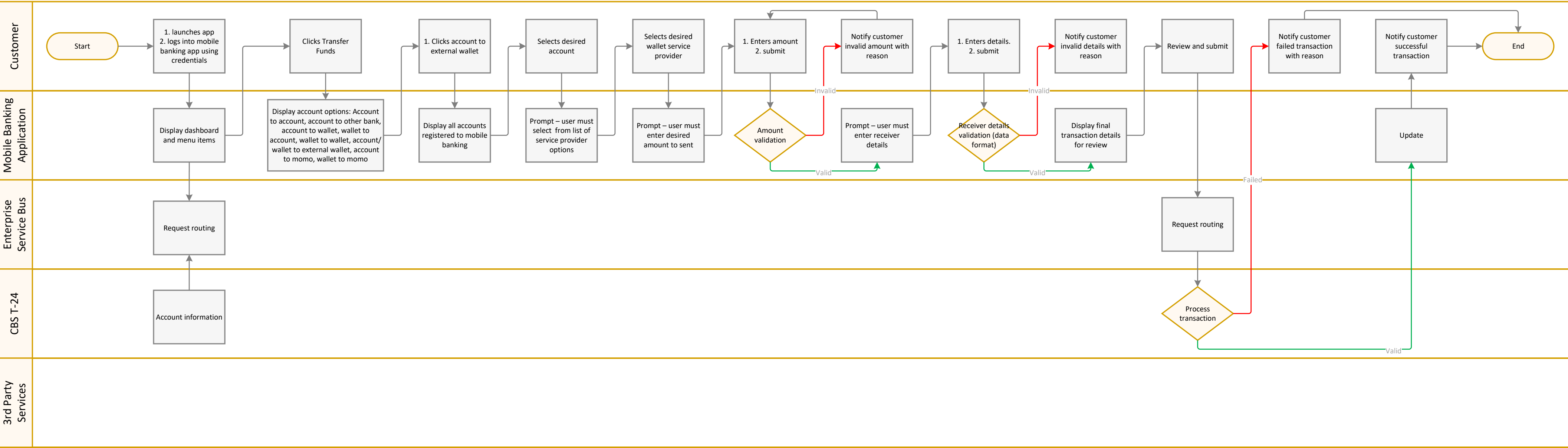
Cross-Functional Flowchart Funds Transfer Personal FDH Account to Other FDH Account



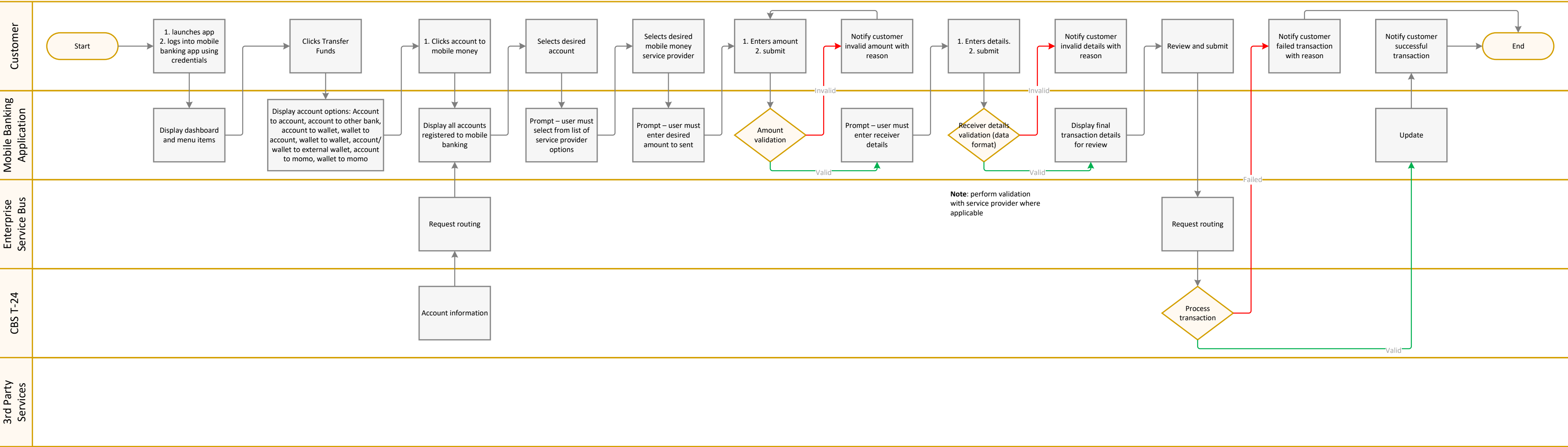
Cross-Functional Flowchart Funds Transfer Personal FDH Account to Other Bank



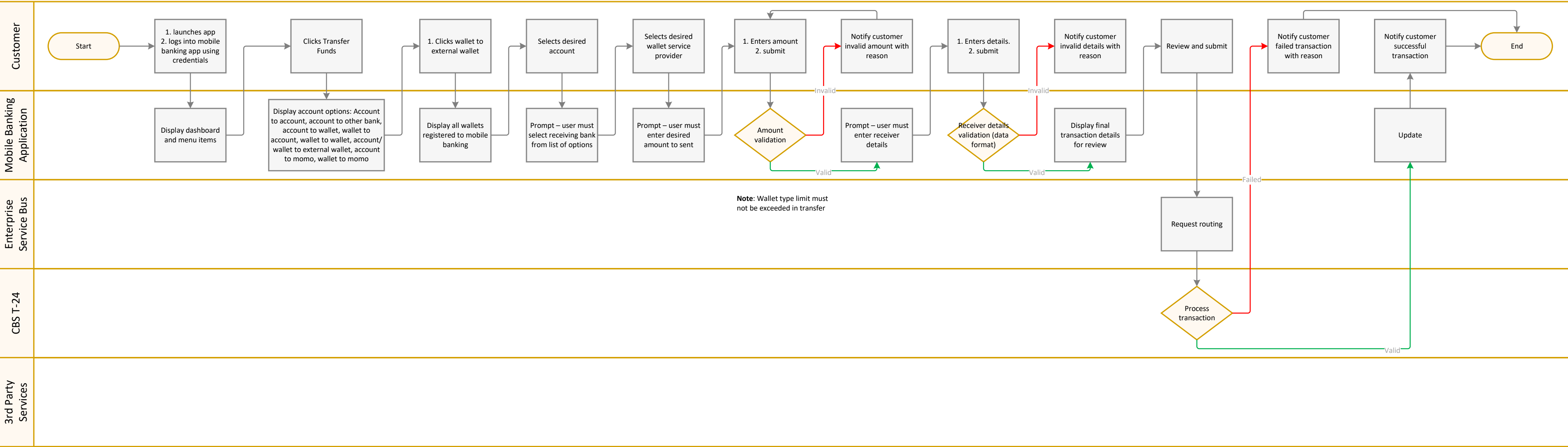
Cross-Functional Flowchart Funds Transfer Personal FDH Account to External Wallet



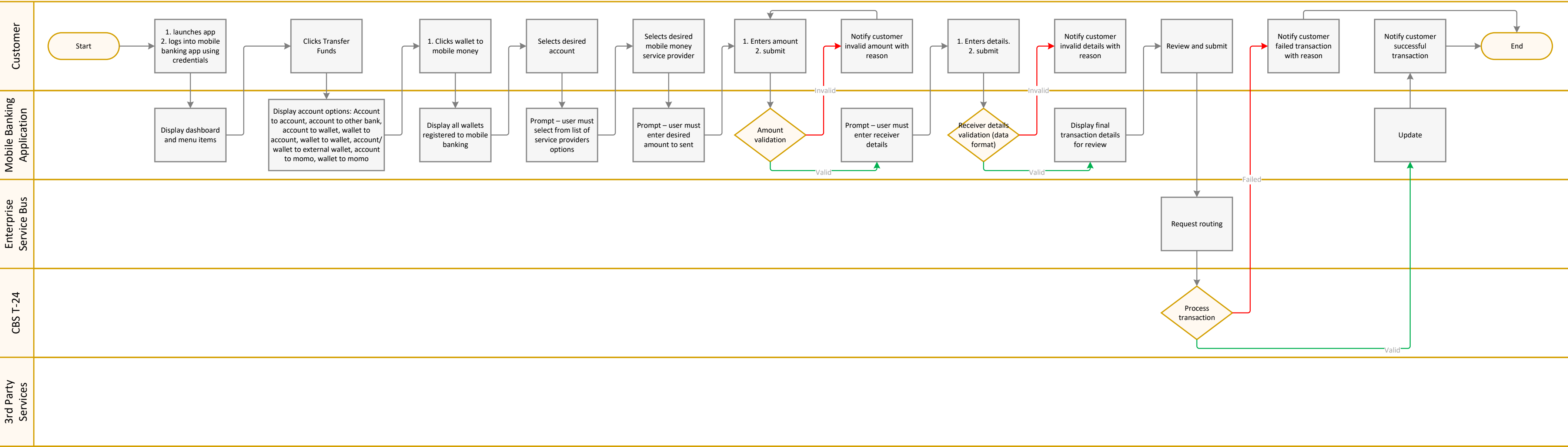
Cross-Functional Flowchart Funds Transfer Personal FDH Account to Mobile Money

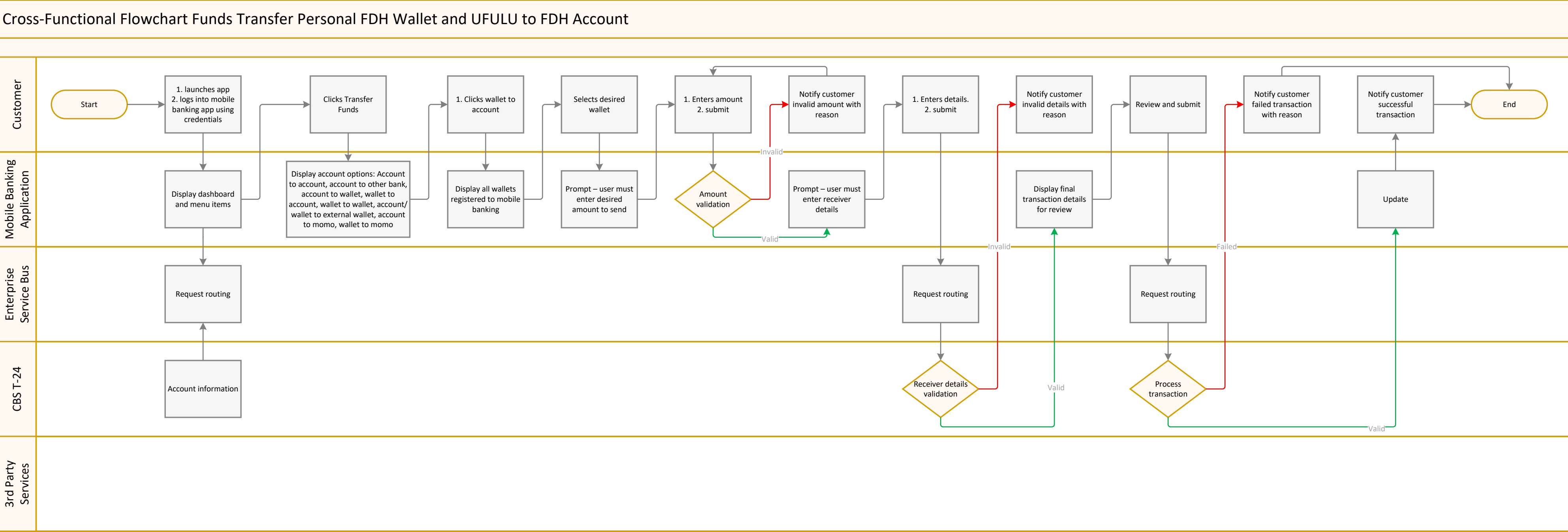


Cross-Functional Flowchart Funds Transfer Personal UFULU/FDH Wallet to External Wallet

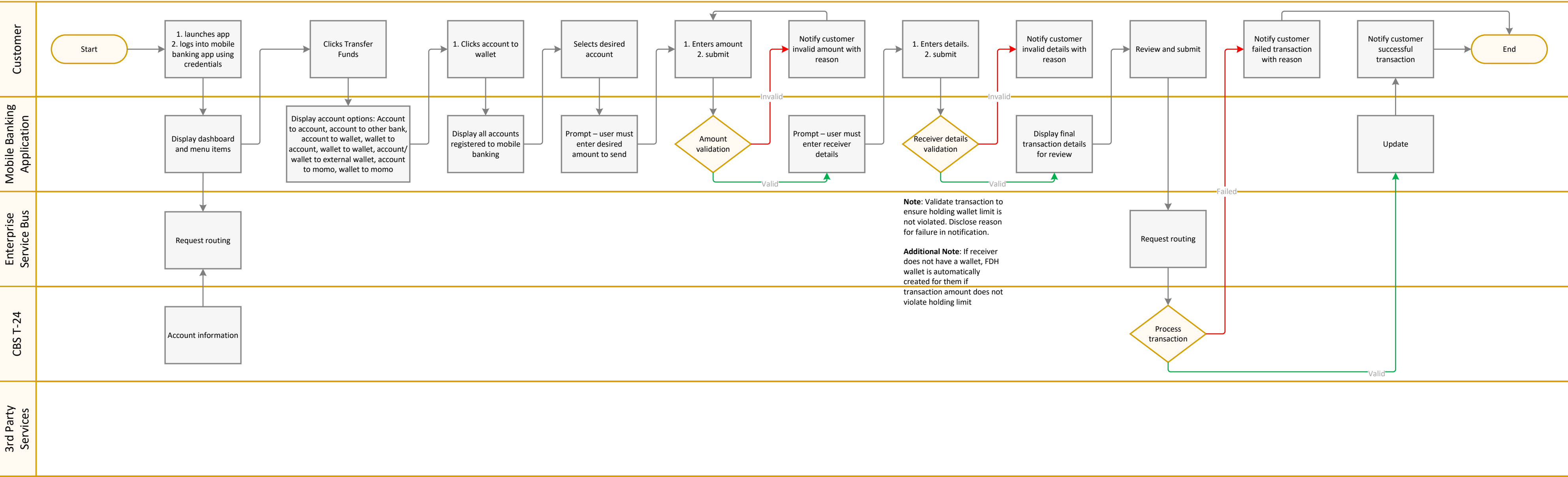


Cross-Functional Flowchart Funds Transfer Personal FDH Wallet to Mobile Money





Cross-Functional Flowchart Funds Transfer Personal FDH Account to Wallet





Cross-Functional Flowchart Funds Transfer Personal FDH Wallet to FDH Wallet

