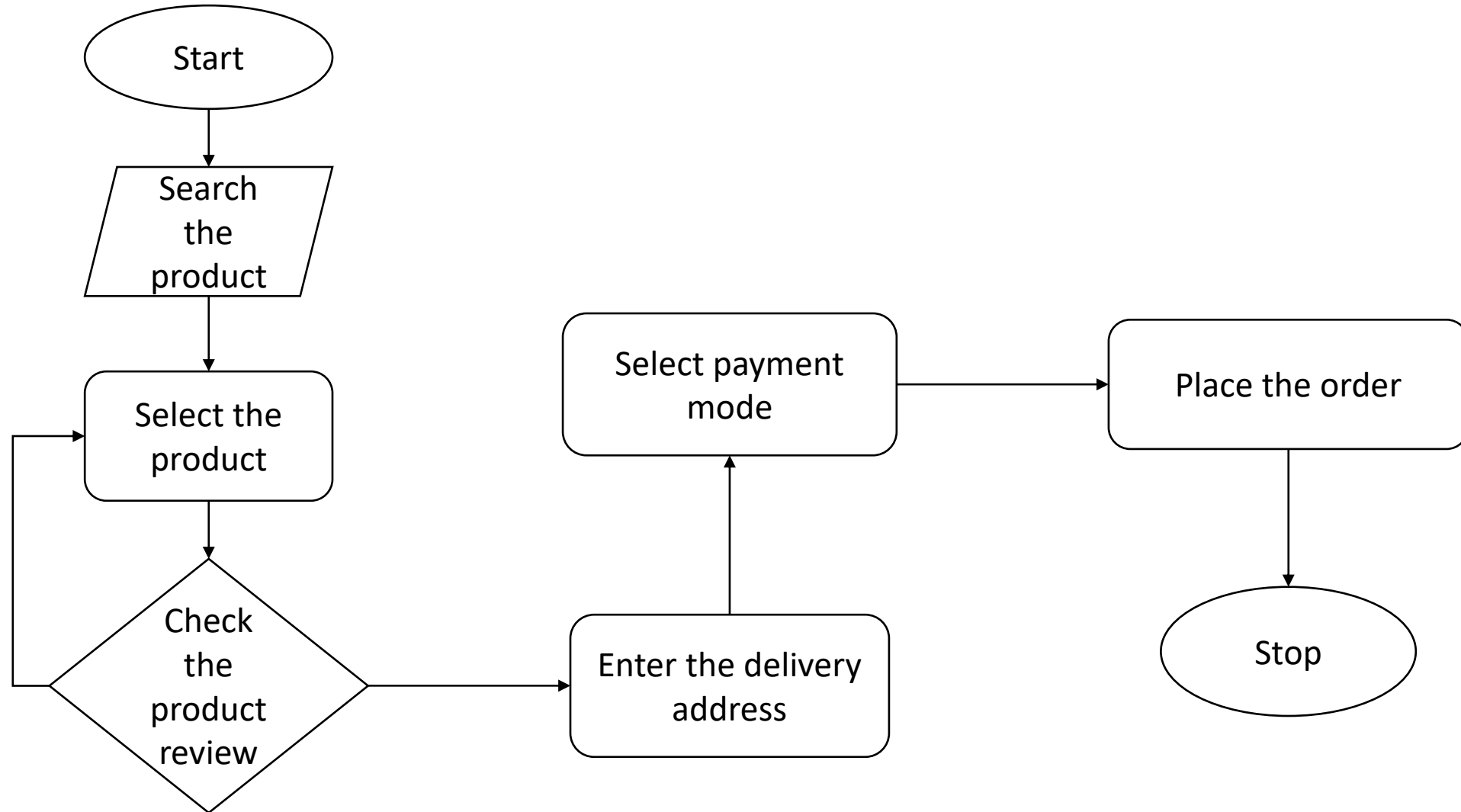
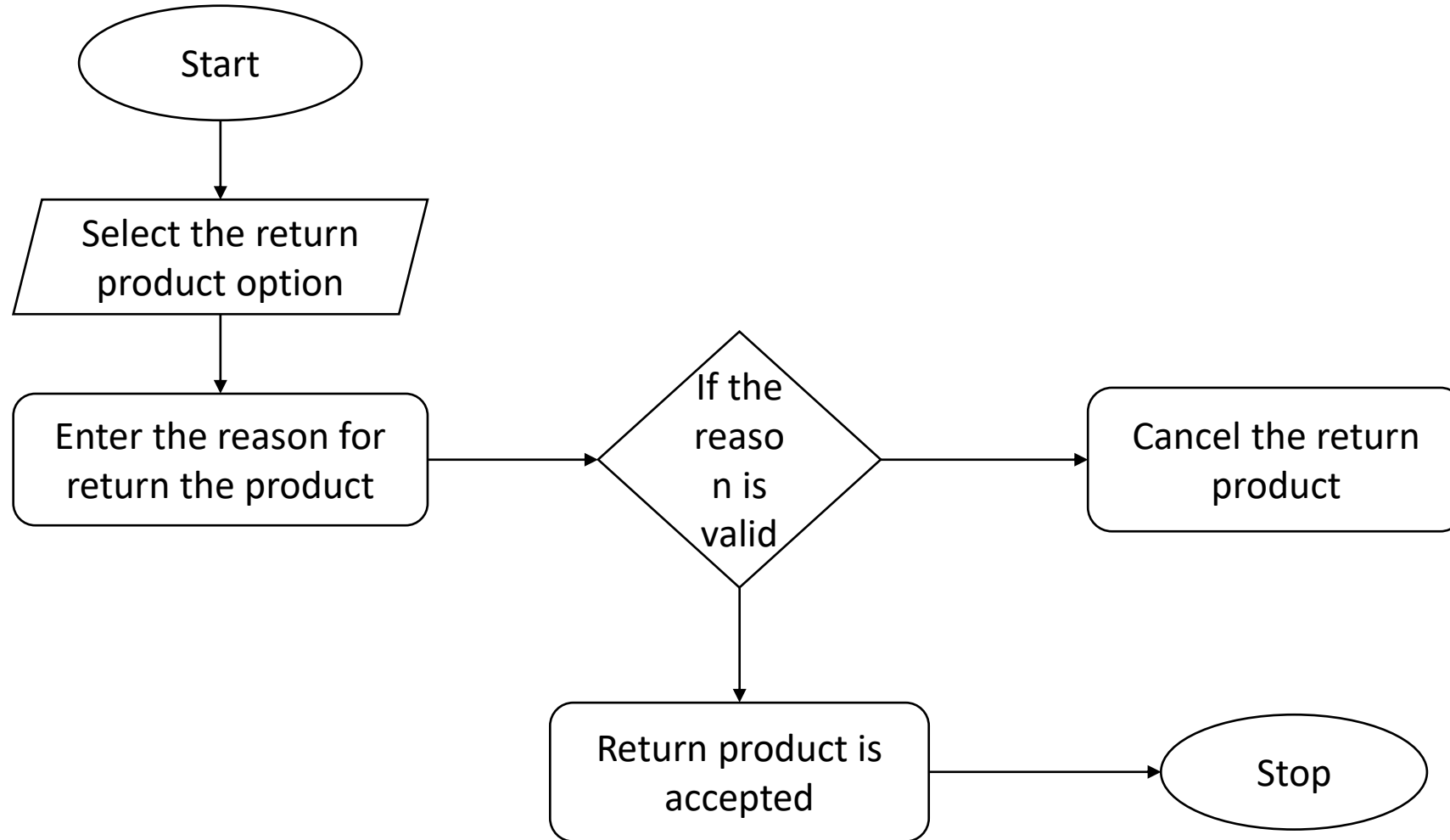


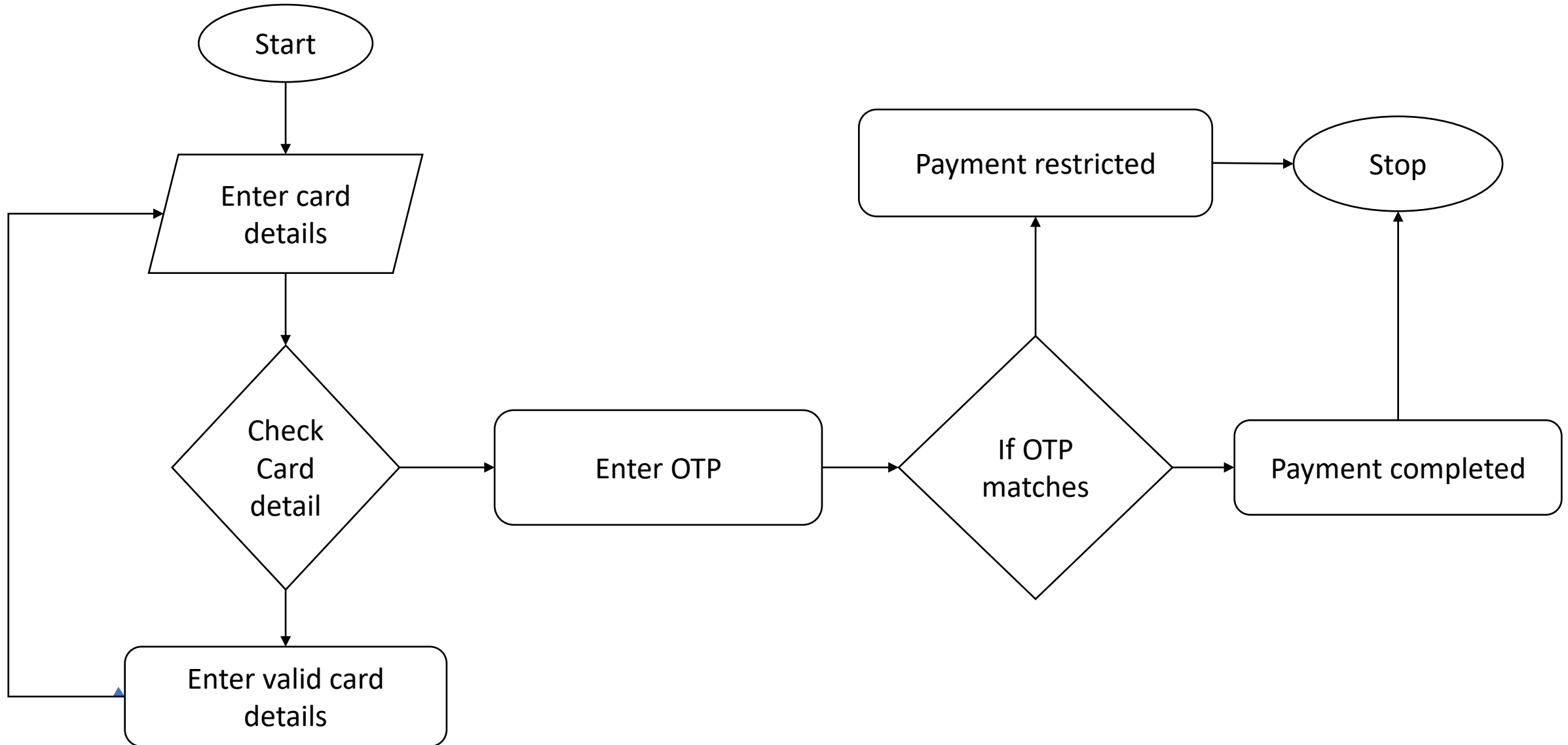
4.a. Order processing flowchart



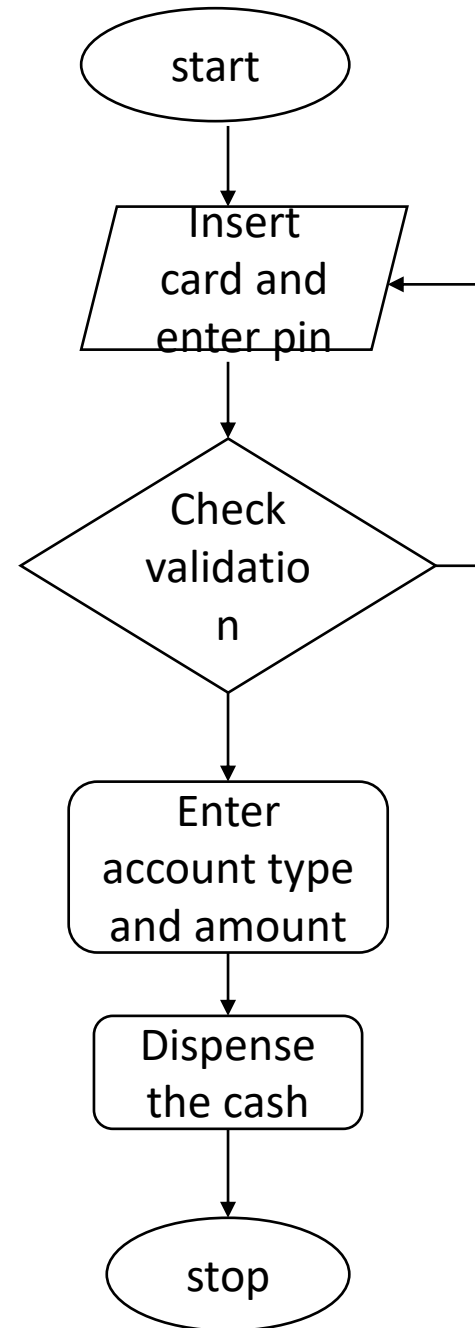
4.b.Return and exchanging the product



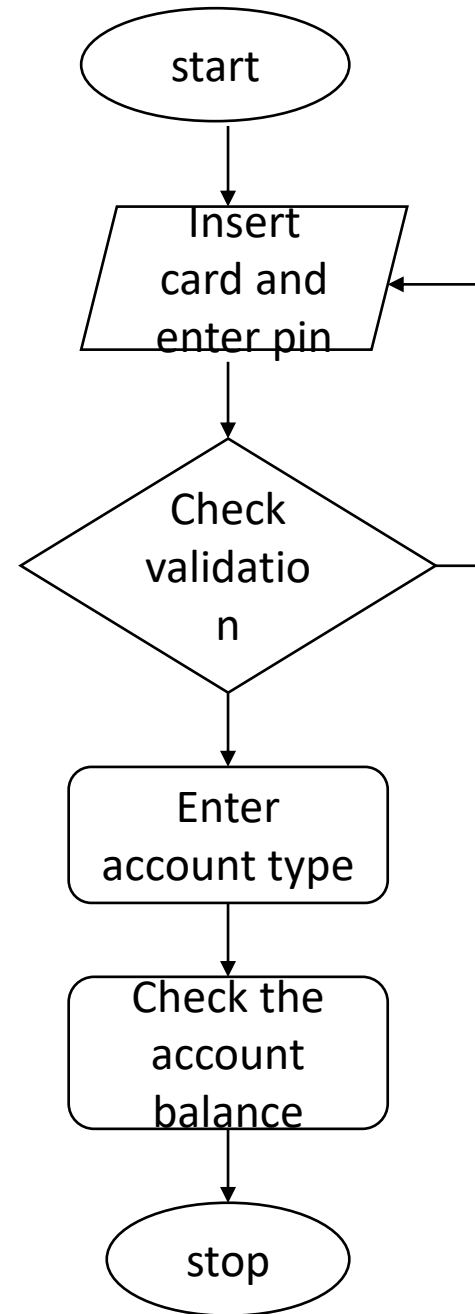
4.c. Payment processing flowchart



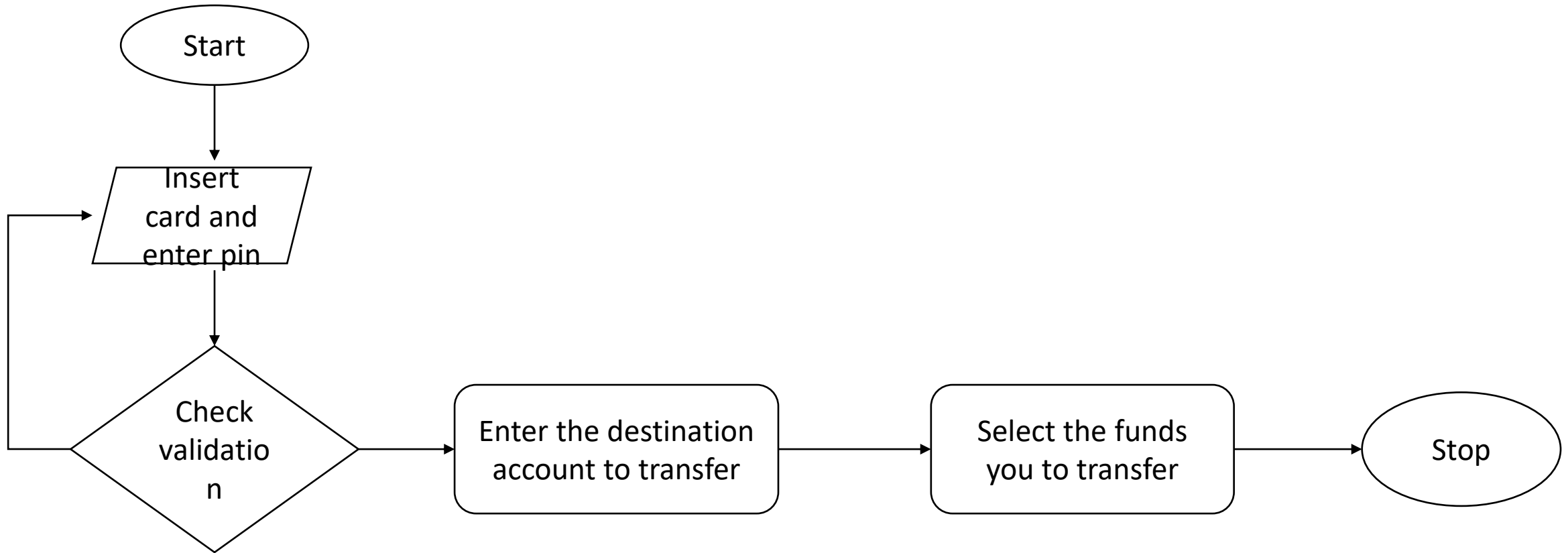
5.a. Cash withdraw flow chart



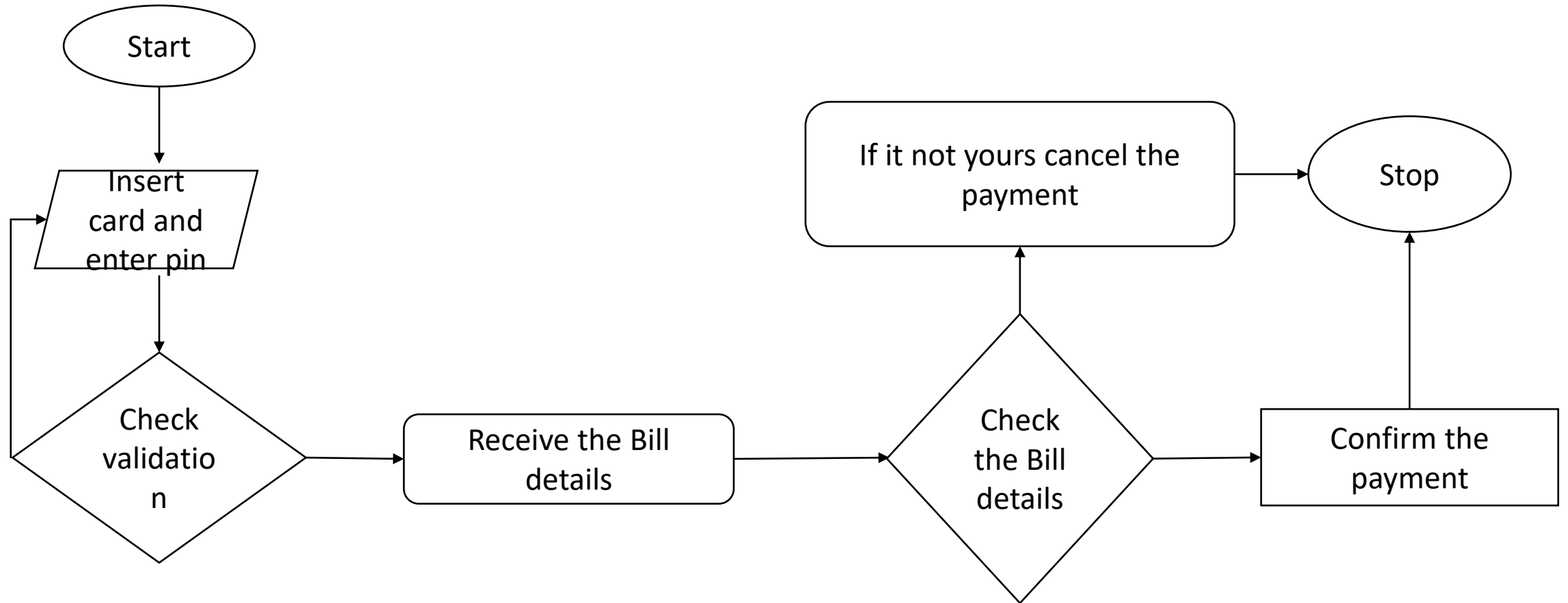
5.b. Balance enquiry flowchart



5.c. Flow chart transfer funds on ATM



5.d. Flowchart for bill payment on ATM



5.e. Flowchart for change pin in ATM

