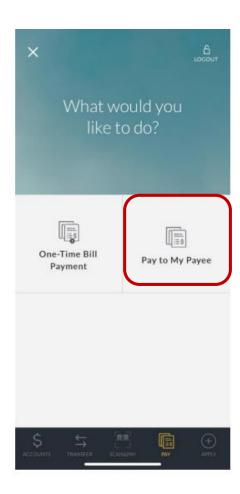
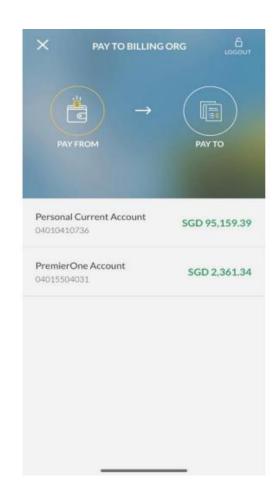


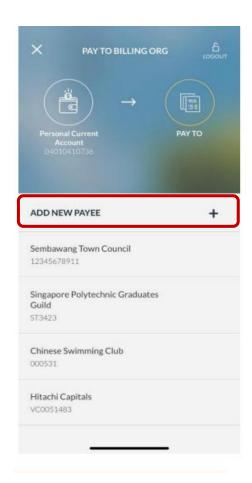
Step 1: Tap on 'Pay' and select 'Pay To Billing Org (Singapore)'.



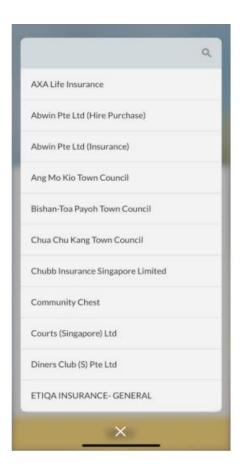
Step 2: Select 'Pay to My Payee'.



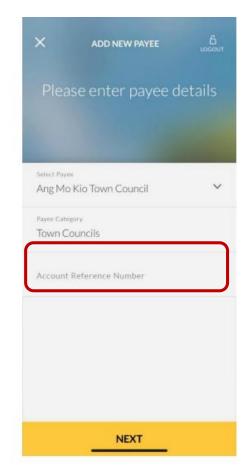
Step 3: Select preferred debiting account.



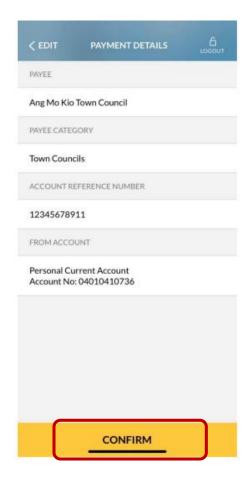
Step 4: Select 'Add New Payee'.



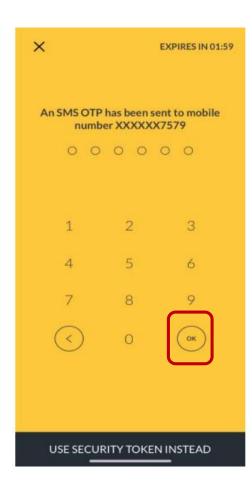
Step 5: Select billing organization to add as payee.



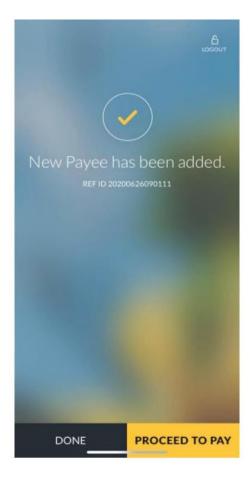
Step 6: Enter the Account Reference Number of billing organization, and click on 'Next'.



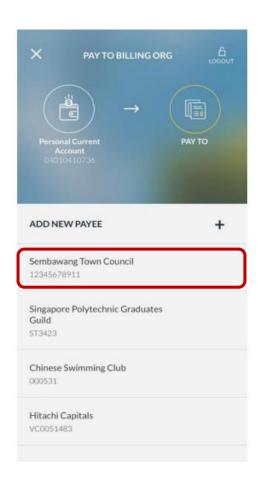
Step 7: Review payee details and tap 'Confirm' to proceed.



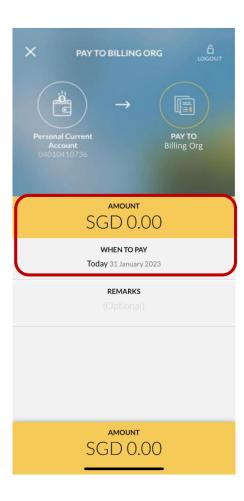
Step 8: Key in OTP sent via SMS or generated via your Security Token and tap 'OK' to proceed.



Step 9: Payee has been added successfully. Tap 'Done' to exit or 'Proceed to Pay' to pay.



Step 10: Select Payee from your list of payees.



Step 11: Enter bill amount to Payee and preferred payment date.



Step 12: Tap on 'OK' and proceed to approve transaction.