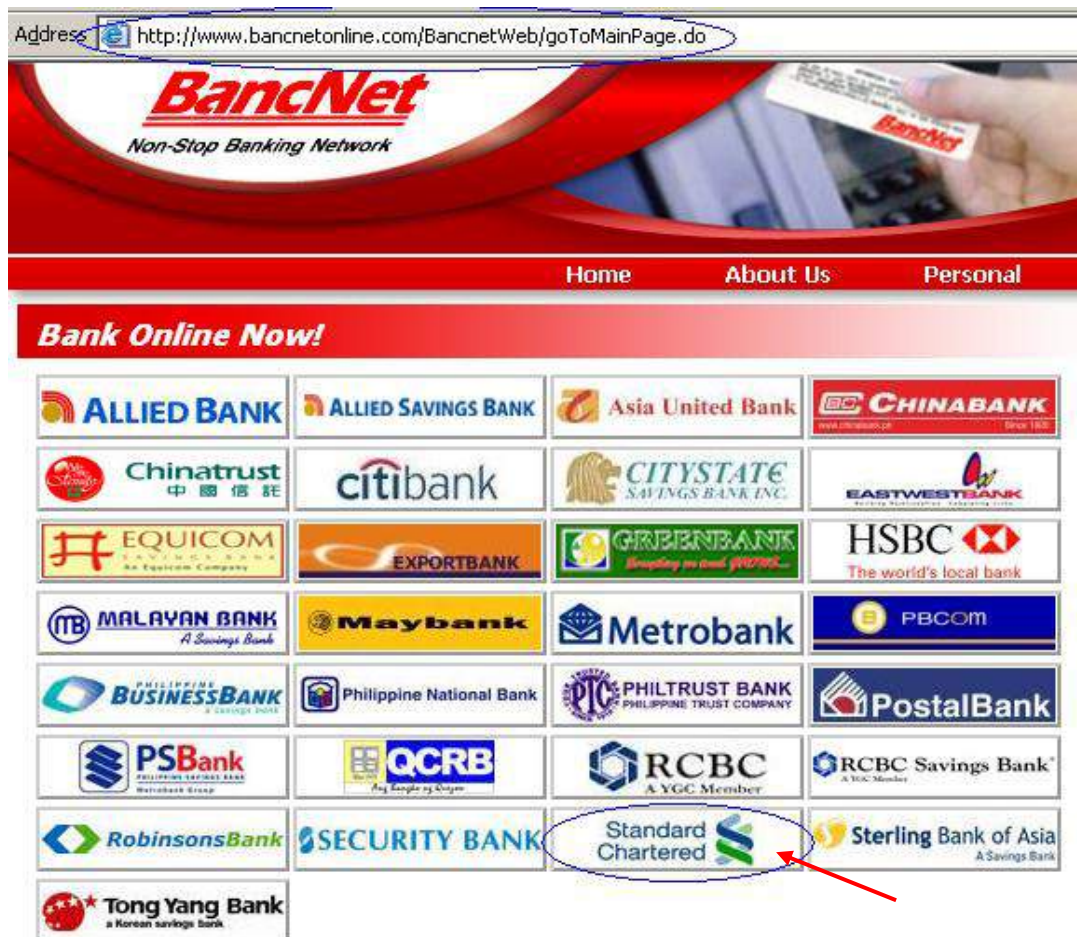


1. Go to URL <http://www.bancnetonline.com>; click on your selected bank.



2. Click 'I Agree' to proceed

TERMS AND CONDITIONS

The following Terms and Conditions contain significant agreements involving all users of BancNet Online. We therefore advise you to please review these terms and conditions carefully and indicate whether you agree or disagree to them clicking on the corresponding box towards the end of this document.

All the terms "You", "Your" and "Yours" will refer to the BancNet cardholder. The terms "We", "Us" and "Our" refer to BancNet, Inc. The words "System" refer to BancNet Online.

The word "System" refers to BancNet Online, and "ATM" refers to an Automated Teller Machine, and "your ATM Card" refers to the card used or to be used by you to access a BancNet ATM for the operation of certain functions and to access the System, and "your ATM Bank" refers to the bank which has issued your ATM card. The phrase "your Card Number" refers to the number of your ATM card, while the term "PIN" is your personal identification number which is the set of numbers that has to be entered into a BancNet ATM for it to recognize or accept your ATM Card.

TERMS AND CONDITIONS

1. USER ACCESS

I Agree I Disagree

3. Select '**Payment**' option found on the left-hand portion of the screen.

Balance Inquiry
Intrabank Fund Transfer
Interbank Fund Transfer
Checkbook Reorder
Transaction Log

Payment

4. Fill-in all required fields

PAYMENT

Billers/Institution	<input type="text" value="U.S. MRV Visa Fee Payment"/>	For UID Number please visit http://www.ustraveldocs.com/ph/ph-niv-bancnetonlinepayment.asp
UID Number	<input type="text"/>	
Bank Name	<input type="text" value="Standard Chartered Bank"/>	For visa fee amount please visit http://www.ustraveldocs.com/ph/ph-niv-visafeeinfo.asp
ATM Card Number	<input type="text" value="*****5972"/>	
Member Number	<input type="text" value="Member Number Not Required"/>	
Account Type	<input type="text" value="Savings Account"/>	
Amount to be paid	<input type="text"/>	
<input type="button" value="Submit"/> <input type="button" value="Reset"/>		

5. Key-in your ATM PIN via onscreen keypad using your mouse.

Please enter your ATM PIN.

(Click the onscreen keypad.)

<input type="text" value="••••"/>		
9	1	8
0	6	7
5	3	4
CE	2	Clear

6. Click '**Submit**' button once done.

<input type="button" value="Submit"/>	<input type="button" value="Reset"/>
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7. A confirmation message will appear. Click OK to proceed.



8. A final message will display for user reference.

Your	Bills Payment
in the amount of	XXXXXX
for	US Embassy Fees
Reference No.	12345678
made on	10/26/2010
from your bank	Standard Chartered Bank
has been completed with	
Trace Number	697534

You may click on [Transaction Log](#) to view the last 10 transactions you made for the past 2 months over BancNet Online

Thank you for using BancNet Online.

