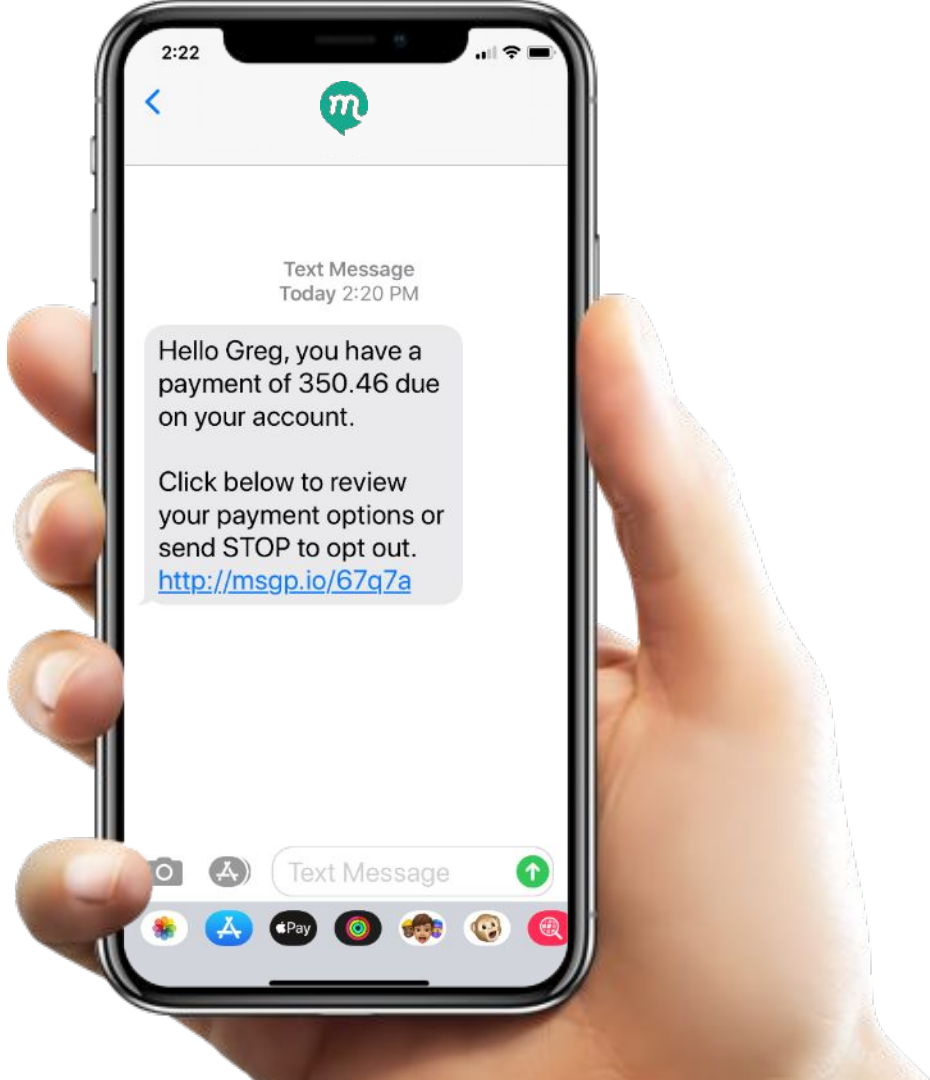
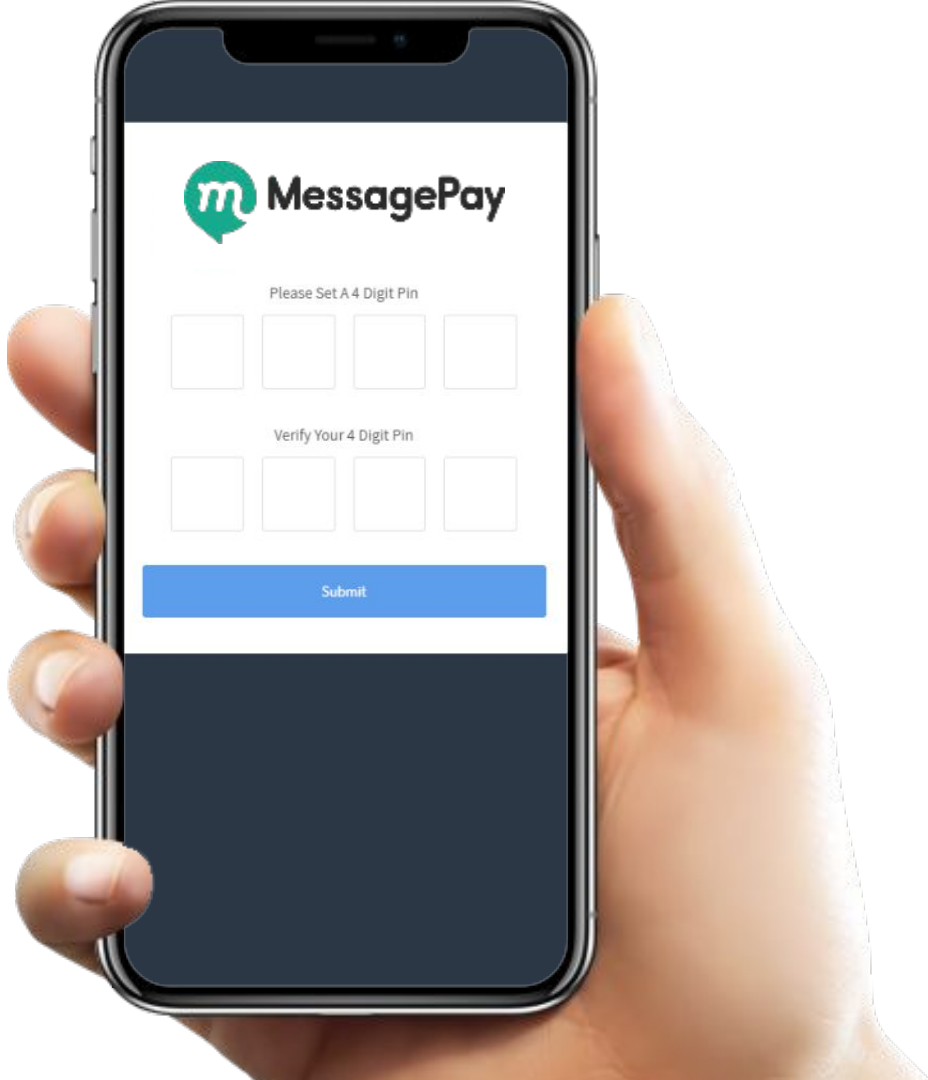




1. Message / 2. Link

How It Works

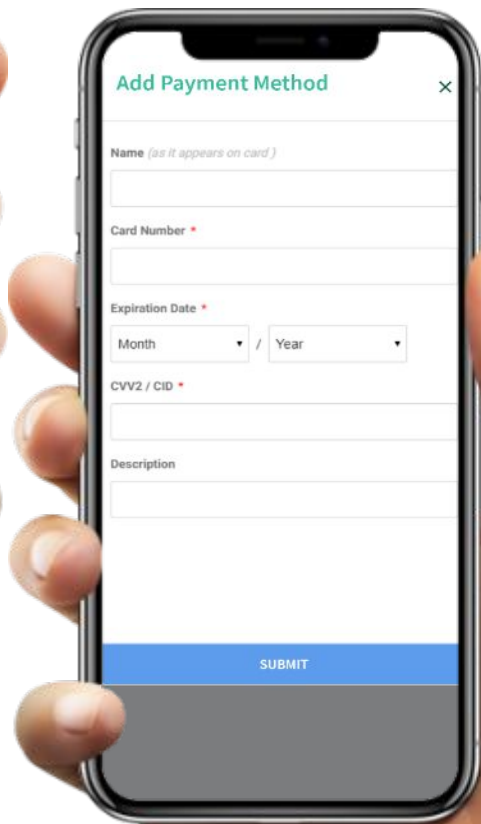
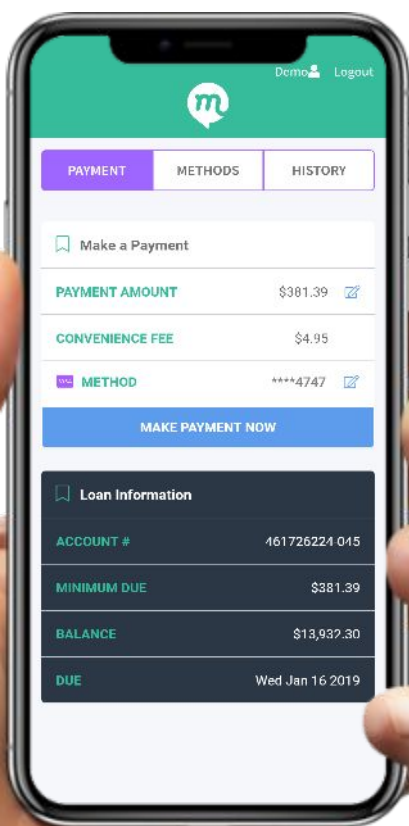
- Customers receive a text message alerting them that they have a payment due on their account.
- This default message is TCPA compliant but the content can be modified to your preference, adhering to TCPA guidelines.
- Message contains a link to a secure payment portal.



3. PIN

How It Works

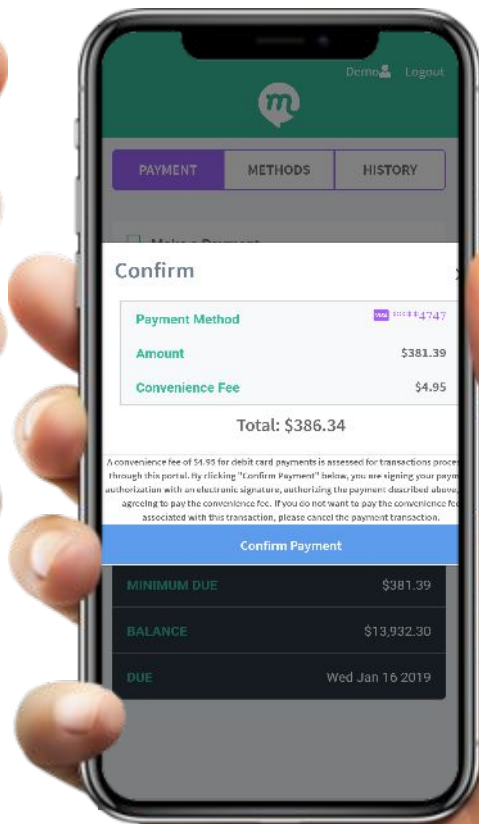
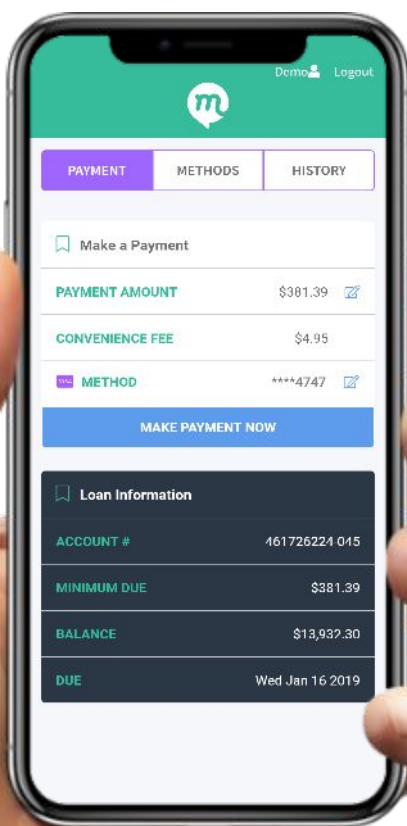
- After clicking the link provided in the initial message, the user is taken to the browser on their phone.
- Here they are prompted to create a 4 – 6 digit PIN.
- This PIN is subsequently used to login to the portal for any future access.



4. Add Method

How It Works

- Upon creating a PIN, the user enters the portal where they are prompted to add an external payment method (Debit / ACH).
- They can add multiple methods, and select which method is to be their "default" payment method.



5. Make a Payment

How It Works

- After adding their payment method(s), the user can now make a payment on their loan.
- Loan information is shown on the Payment tab to let the user know which loan they are paying against.
- Upon selecting "Make Payment Now," a confirmation screen is shown to confirm that the user wants to make the payment with the selected method.



Thank you for your payment of:

\$309.86

Convenience Fee: \$4.95

Reference#: 0000007662

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Demo Bank | Privacy Policy

Confirmation

How It Works

- After confirming that they would like to make a payment, the user sees a confirmation screen after the payment has been made.
- This includes the amount paid, and they are given a reference number.
- If they return to the portal, they can also view their payment history for payments that flow through MessagePay.

The image shows a hand holding a smartphone displaying the MessagePay app's payment history screen. The app has a green header with the MessagePay logo and 'Demo' and 'Logout' links. Below the header are three tabs: 'PAYMENT', 'METHODS', and 'HISTORY', with 'HISTORY' being the active tab. The main content area is titled 'Payment History' and displays a list of transactions. Each transaction row includes the amount, date, payment method icon, and a reference number.

Payment History			
\$381.39	11/22/2019	visa	4147
\$381.39	11/22/2019	visa	4147
\$343.73	11/01/2019	atm	8910
\$343.73	11/01/2019	visa	4147
\$343.73	10/16/2019	visa	4147
\$400.00	10/11/2019	visa	4147
\$378.47	09/22/2019	atm	8910
\$378.47	09/22/2019	atm	8910
\$344.13	09/19/2019	visa	4747
\$307.11	09/16/2019	atm	8910
\$307.11	09/16/2019	atm	8910
\$370.25	09/13/2019	atm	8910