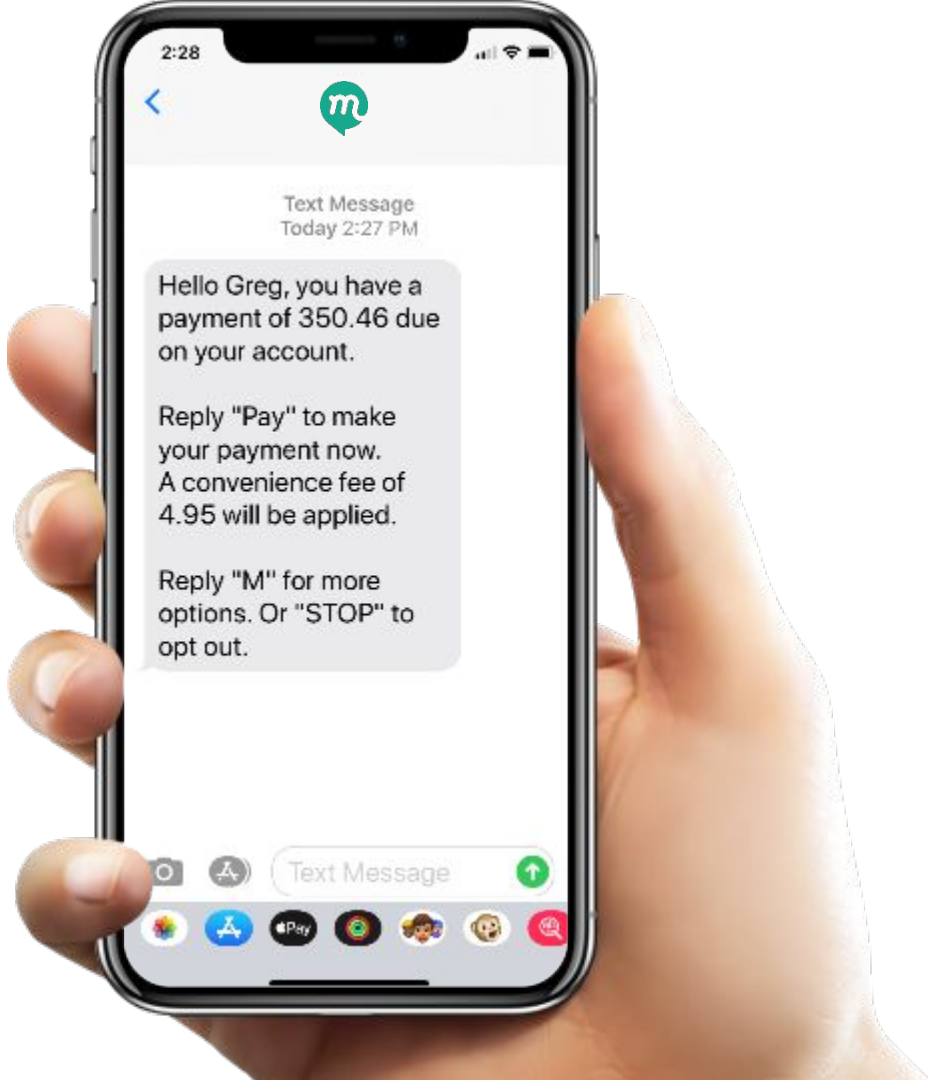




Text Payments – No Portal Login

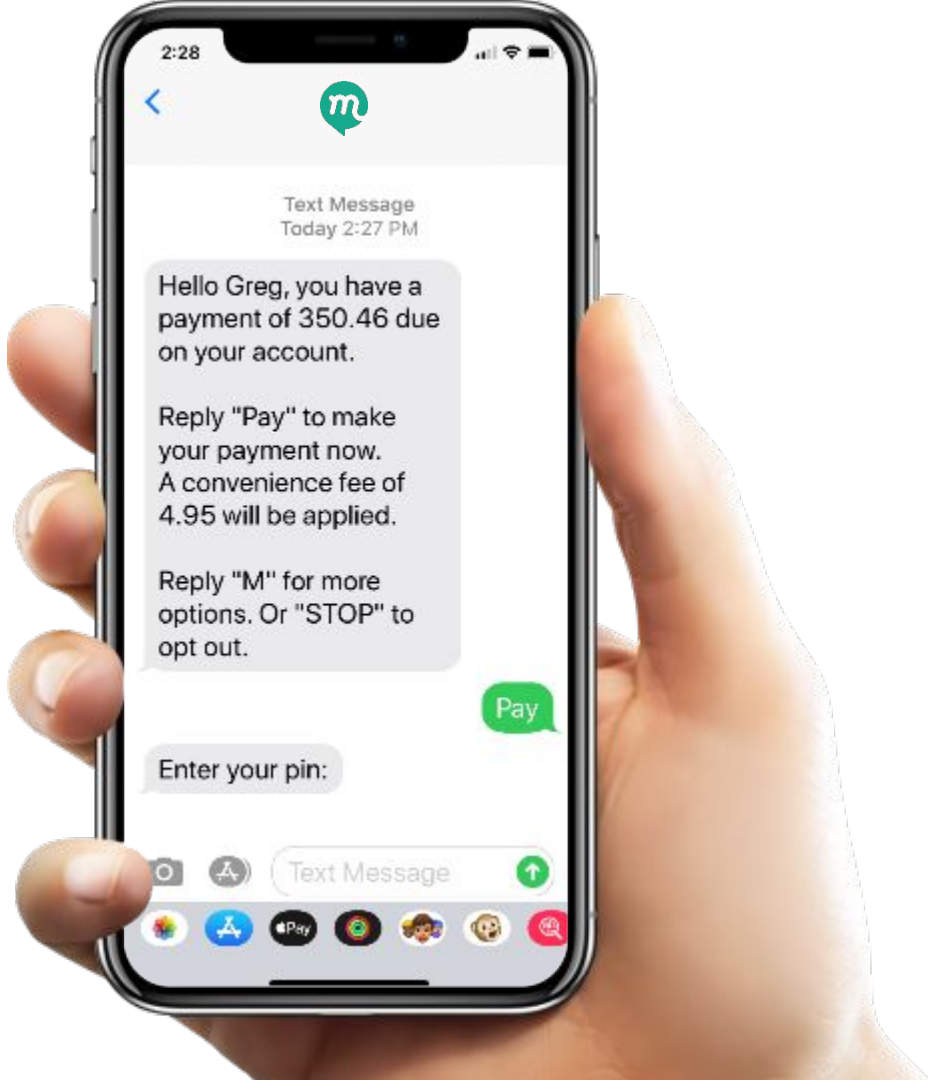
This portion shows the user journey from the perspective of a user who has received a payment notification; has already set up a payment method and PIN; and who will make a payment via text message.



1. Message

How It Works

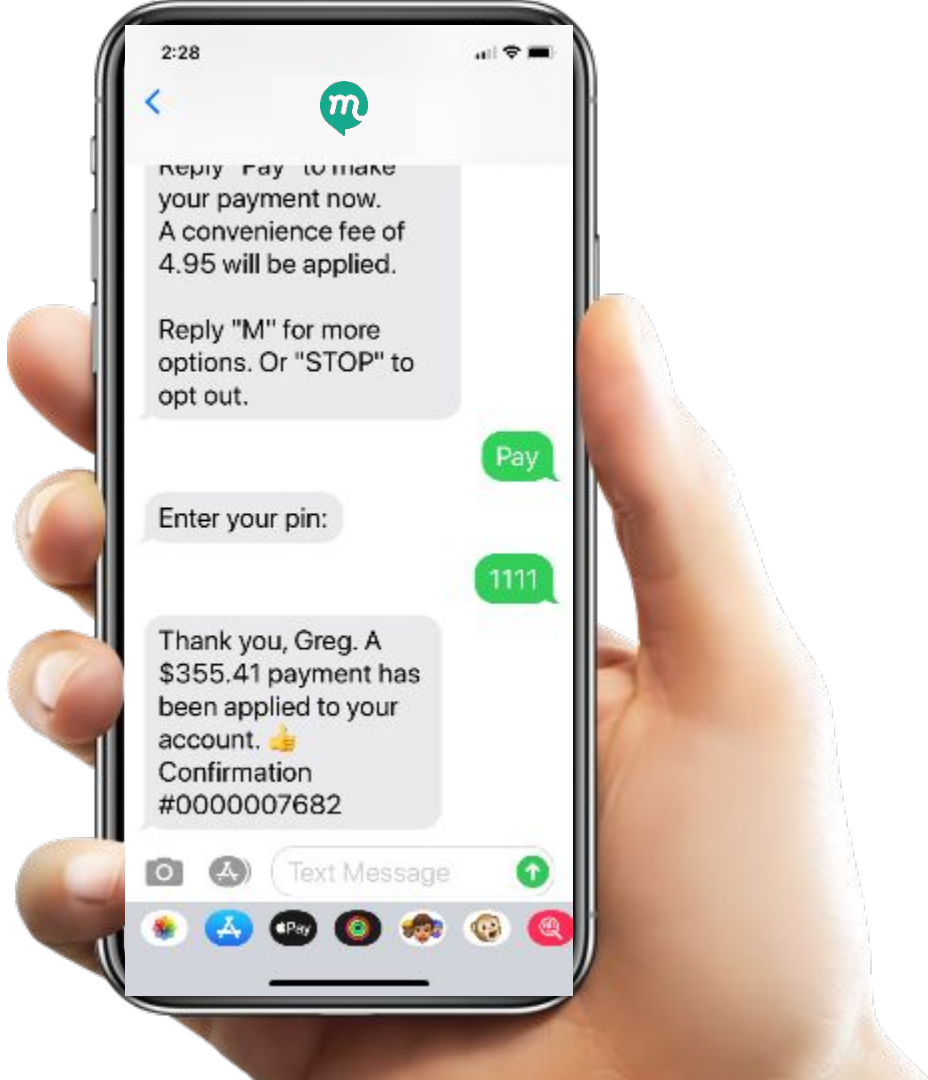
- User receives a text message alerting them that their payment is due. This message can be customized to fit your preferences.
- If there is a convenience fee involved, the customer is also made aware that it will be applied.
- Customers are given the option to make the payment, to view other options, or to opt out.



2. Pay

How It Works

- Customers can respond "Pay" or any other wording that you choose to initiate payment.
 - If a customer has more than one loan, there will be a list of options with specific terms for each loan.



3. PIN / Confirmation

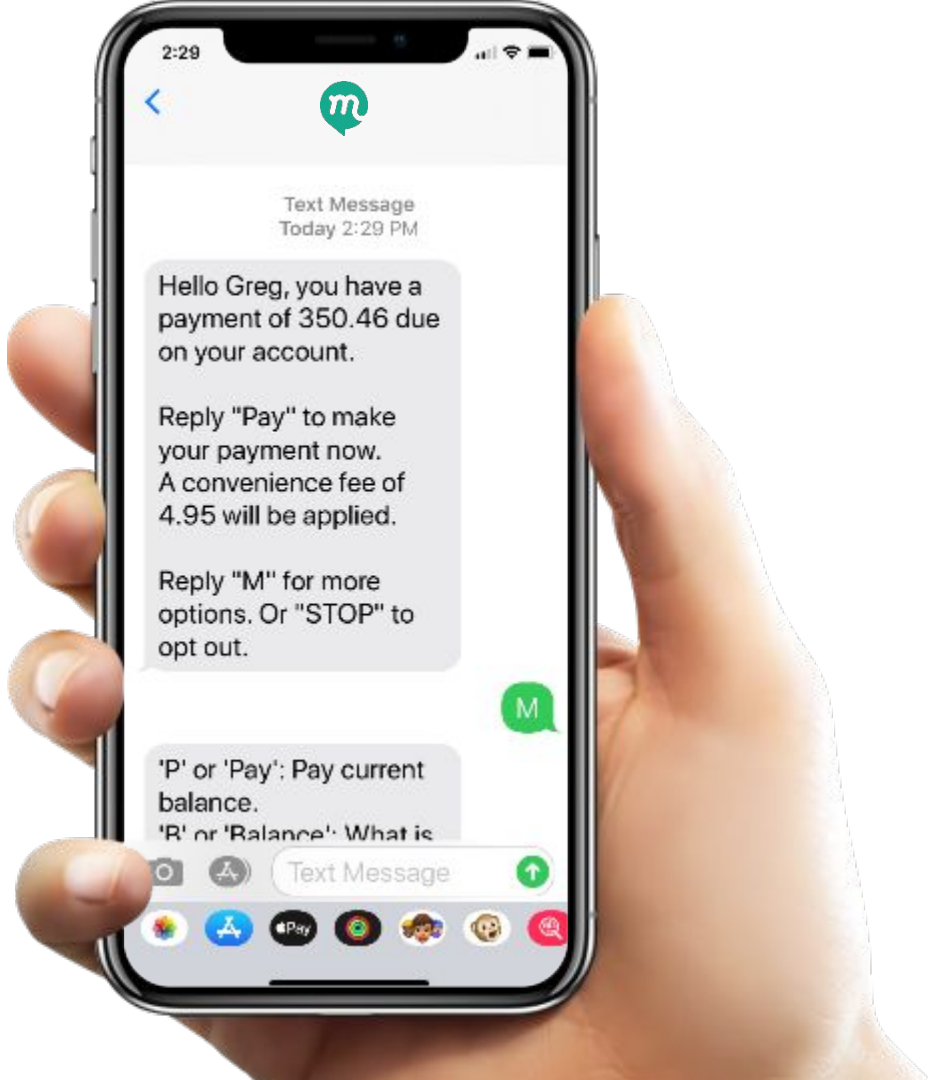
How It Works

- After sending "Pay," the customer is prompted to enter the PIN that they've set up for use with the MessagePay system.
- The user sends the PIN.
- A confirmation message is returned with a summary of the transaction and a confirmation number.



Text Payments – Portal Login

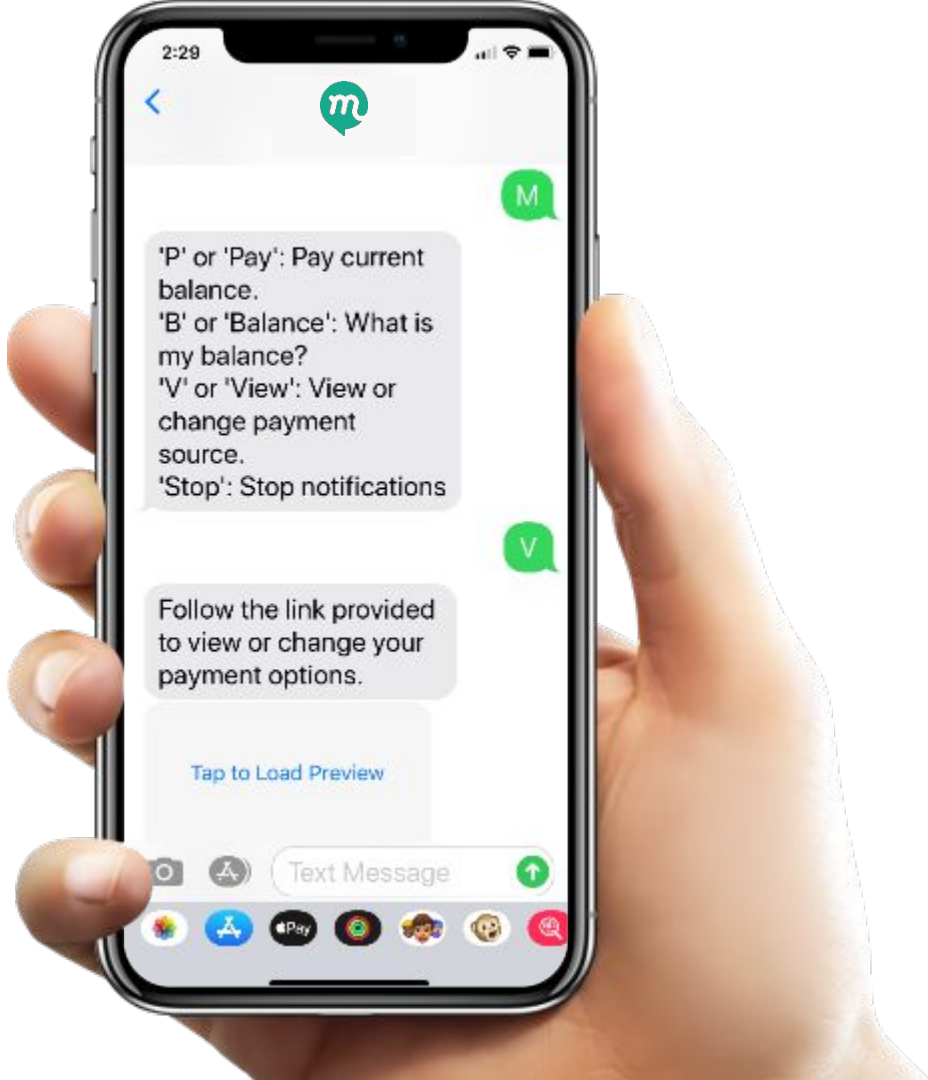
This portion shows the user journey from the perspective of a user who has received a payment notification; has already set up a payment method and PIN; and who will make a payment using the payment portal.



1. Message

How It Works

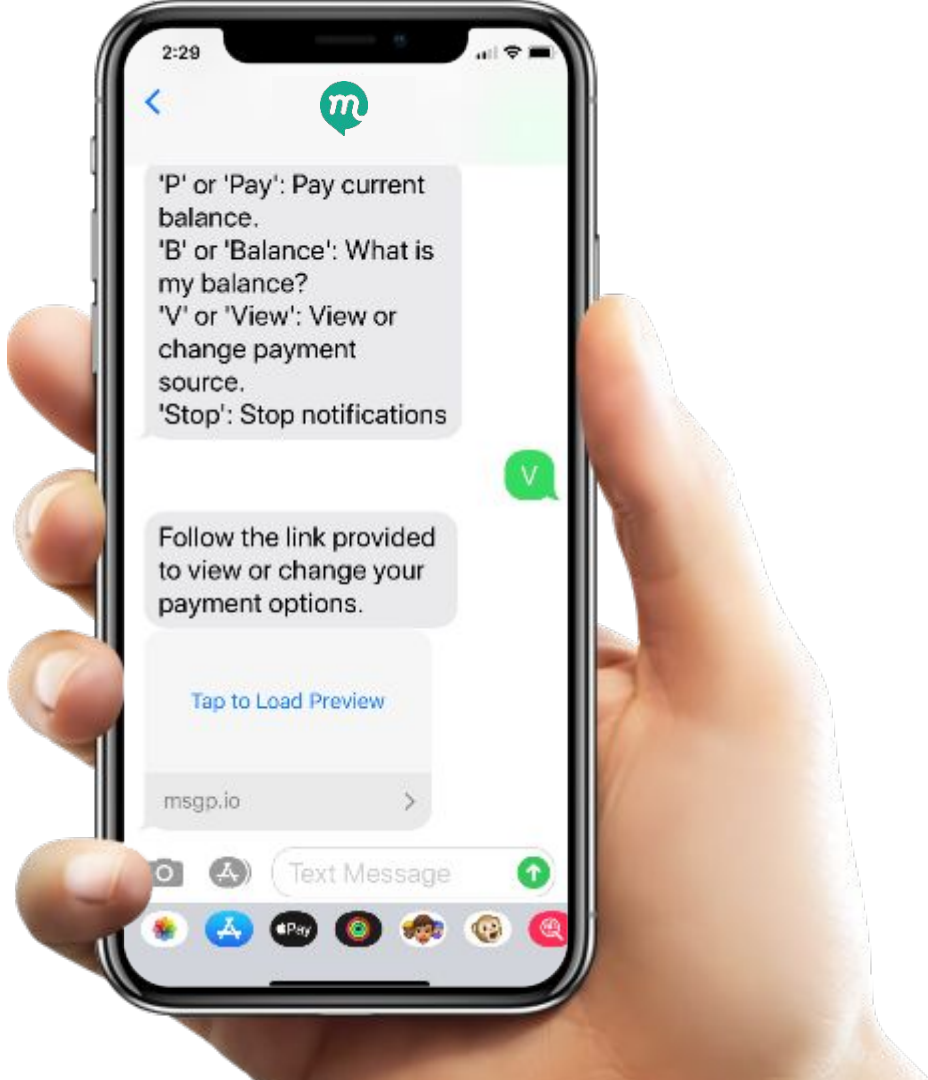
- User receives a text message alerting them that their payment is due. This message can be customized to fit your preferences.
- If there is a convenience fee involved, the customer is also made aware that it will be applied.
- Customers are given the option to make the payment, to view other options, or to opt out.



2. More Options

How It Works

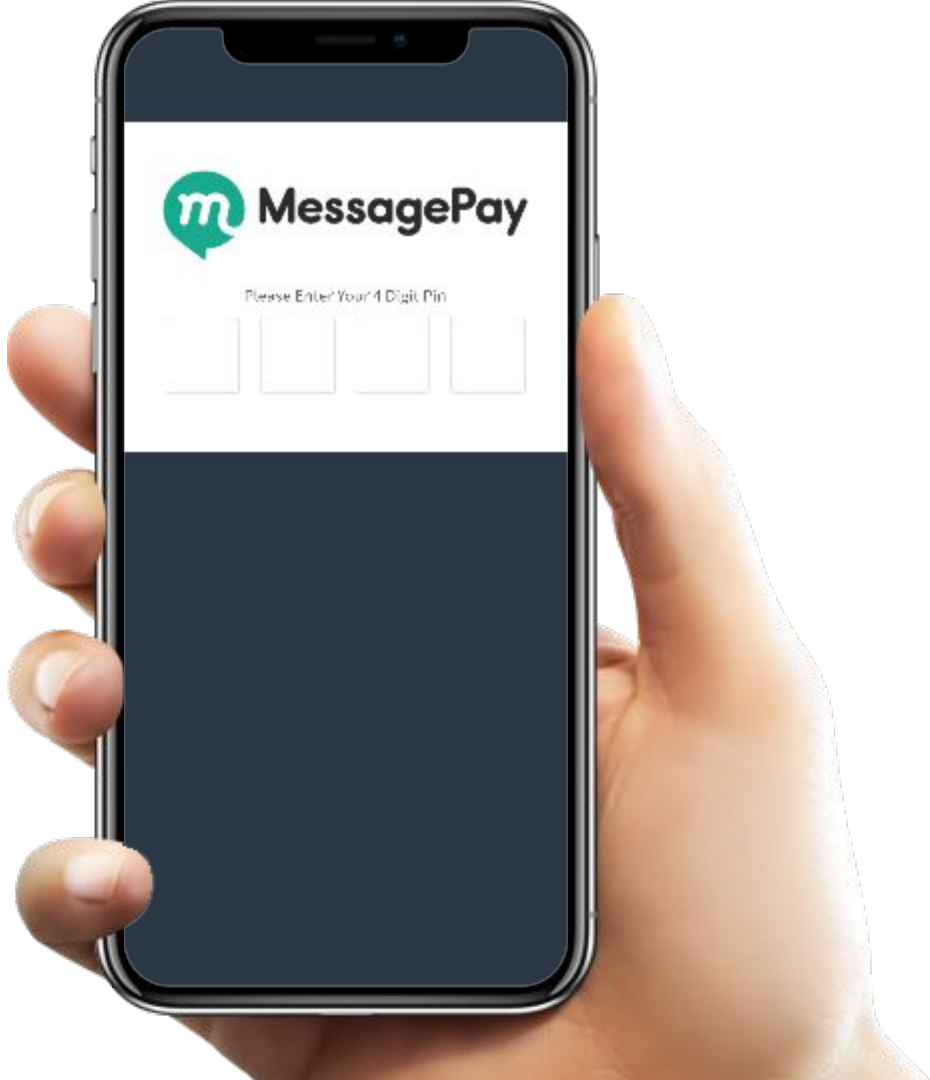
- Customer sends “M” to view more options.
- A series of possible options is returned to the customer. These can be customized to fit your preferences.
- In order to get access to the payment link, the user sends “V” or “View.”



3. Link

How It Works

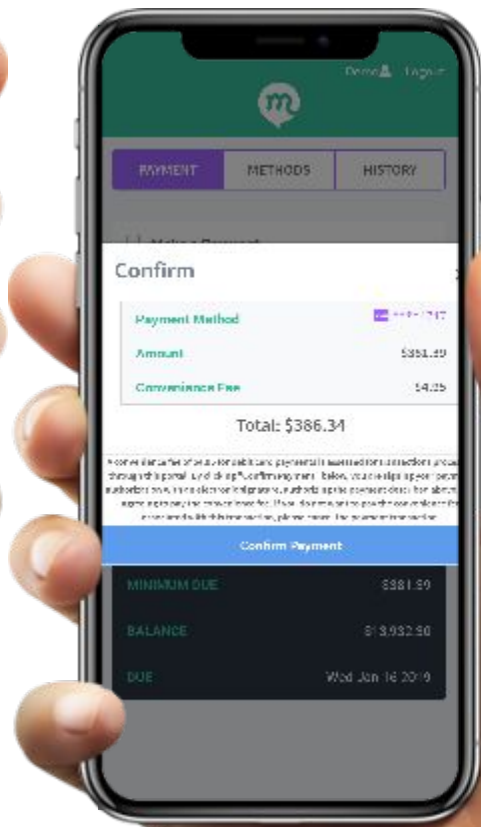
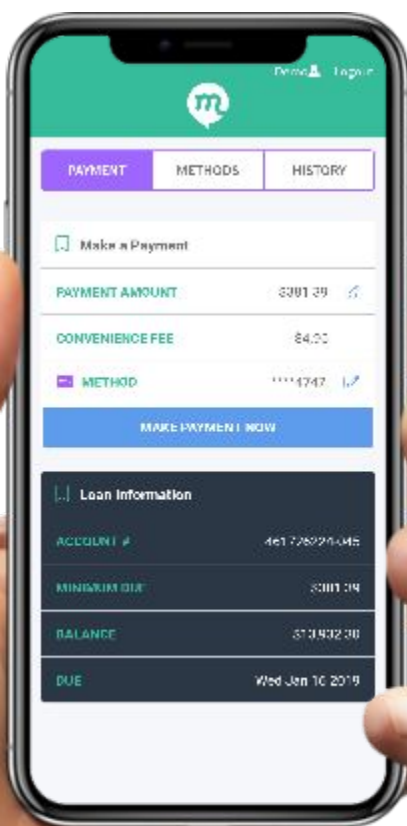
- After sending “V” or “View,” the user is presented with a link which accesses the secure payment portal.
- Selecting the link will open the browser on their phone and prompt the user to enter their MessagePay PIN.



4. PIN

How It Works

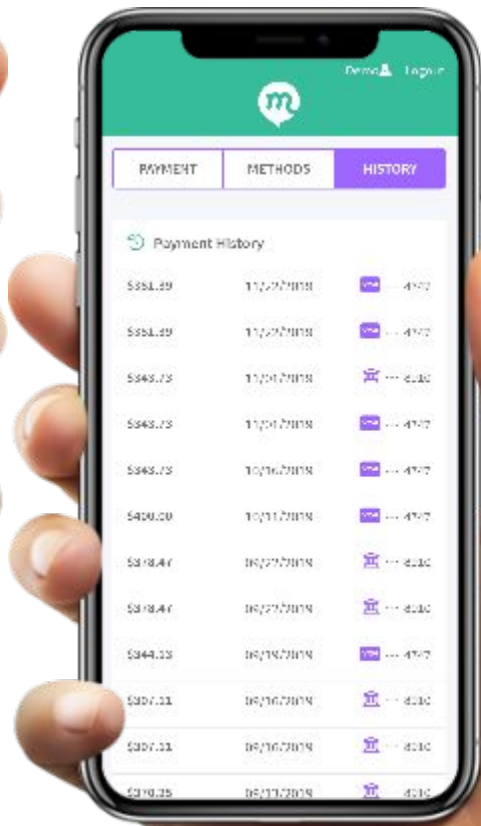
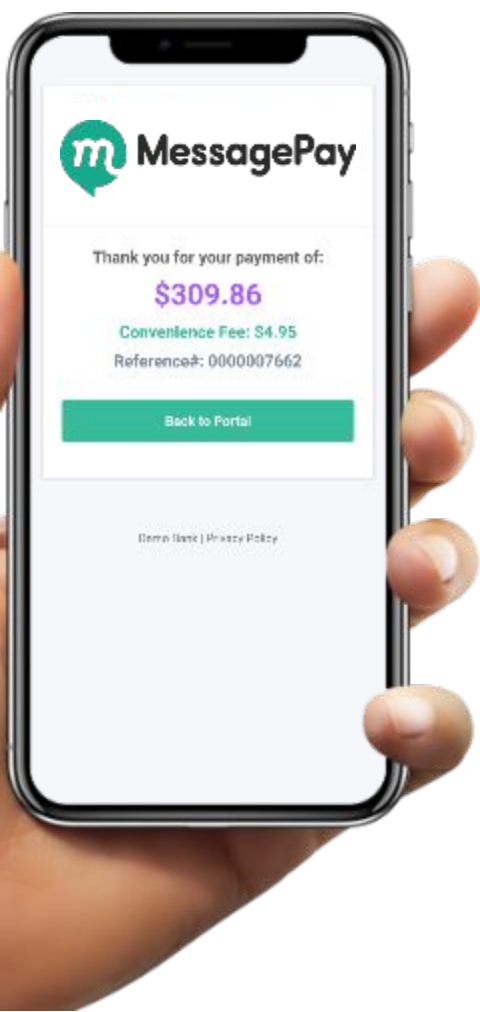
- The user enters their 4 – 6 digit MessagePay PIN to access the payment portal.



5. Make a Payment

How It Works

- After entering their PIN, the user can now make their payment.
- 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.



6. 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.