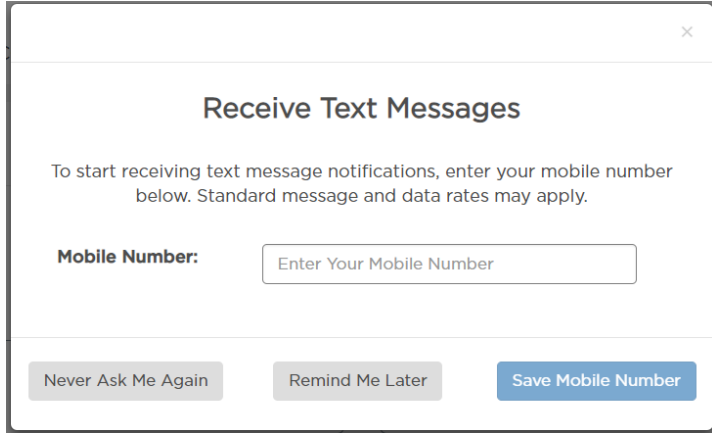


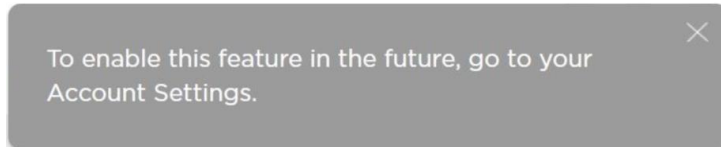
Steps to Configure SMS

The first time customers log in after this deployment, they will receive the following pop-up:



A screenshot of a pop-up window titled "Receive Text Messages". The window has a close button (X) in the top right corner. The main heading is "Receive Text Messages". Below the heading, there is a paragraph: "To start receiving text message notifications, enter your mobile number below. Standard message and data rates may apply." Underneath, there is a label "Mobile Number:" followed by a text input field containing the placeholder text "Enter Your Mobile Number". At the bottom of the pop-up, there are three buttons: "Never Ask Me Again" (disabled), "Remind Me Later" (disabled), and "Save Mobile Number" (active).

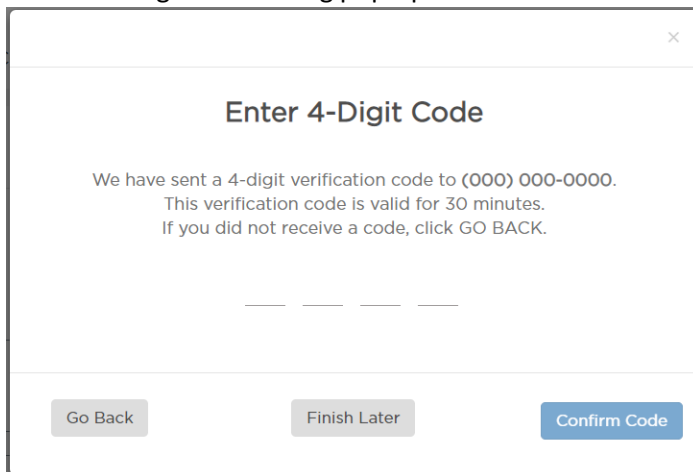
If the customer selects “Never Ask Me Again,” they will not be prompted again, but will get a pop-up letting them know to go to Account Settings to enable text notifications in the future.



A screenshot of a grey pop-up window with a close button (X) in the top right corner. The text inside reads: "To enable this feature in the future, go to your Account Settings."

If customer selects “Remind Me Later,” they will get the pop-up to add their mobile number the next time they log in.

If the customer opts to enter and save their mobile number, they will be required to verify their mobile number using the following pop-up:



A screenshot of a pop-up window titled "Enter 4-Digit Code". The window has a close button (X) in the top right corner. The main heading is "Enter 4-Digit Code". Below the heading, there is a paragraph: "We have sent a 4-digit verification code to (000) 000-0000. This verification code is valid for 30 minutes. If you did not receive a code, click GO BACK." Underneath, there are four dashes representing the input field for the code. At the bottom of the pop-up, there are three buttons: "Go Back" (disabled), "Finish Later" (disabled), and "Confirm Code" (active).

The customer will receive the following text message, including the verification code they will need to enter:

Xpress Bill Pay verification code 4069 valid for 30 minutes.

Please do not reply. For more information visit www.xpressbillpay.com

Once the mobile number has been verified, they will be given the choice to opt in for text notifications for their statement, Auto Pay and payment notifications. They will be required to receive either an email or a text for all notifications.

The screenshot shows a mobile interface for setting notification preferences. At the top, it says "You will receive notifications for the following:". Below this are six rows, each with a label and a toggle switch:

- Statement Email Notifications:
- Statement Text Notifications:
- Auto Pay Email Notifications:
- Auto Pay Text Notifications:
- Payment Email Notifications:
- Payment Text Notifications:

At the bottom, there is a note: "To change your notifications, toggle the buttons above or go to Account Settings." and a "Finish" button.

Any customer that does not complete or finish this process can set it up at a later date, or make any changes to their preferences in Account Settings.