

Maximizing Your Volume.

ampliFI eSolutions is powered by Magic-Wrighter, Inc., a national leader in the financial institution and payments industries. Designed to help amplify your institution's volume in the marketplace, our suite of innovative solutions will enable you to compete at any level.

ELECTRONIC PAYMENT SYSTEM

LoanPay XPRESS



Ver. 17.10

QUICK GUIDE

Electronic Payment Solutions: Initiate Payments 24 hours a day, 7 days a week.

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

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ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Overview

The ampliFI LoanPay Xpress product is an electronic loan payment system designed to collect consumer loan payments and credit them directly to the consumer's corresponding loan at your financial institution. There are two main channels for collecting these payments: internally (via your LBS administrative website) and externally (via a custom-branded consumer EPS page). Internal payments are those initiated by employees at your financial institution, and external payments are those initiated by consumers.

Internal payment processing can occur in two ways: via pre-authorized payment or via a telephone initiated payment. Pre-authorized payments require written permission from your consumer. It is your financial institution's responsibility to ensure the proper documentation is procured, completed and retained. Telephone initiated payments may be accepted by collecting authorization from the consumer over the phone. Again, it is your financial institution's responsibility to take the appropriate measures to record authorizations as required by law.

LoanPay Xpress allows for you to have a website tailored to your specifications. Many of the options and features of this product are demonstrated in this manual. However, depending on the options selected on your setup form, some may not be available to you at this time. If you have any questions or concerns regarding this, you may contact our Customer Relations Department at any time.

System access codes should have been provided to you. After receiving the confidential access code sheet, feel free to read through this manual, use the code sheet to log into the system and look around. You can also contact our Customer Relations Department at **866-770-5856** or csr@magicwrighter.com to ask questions or schedule a training session.

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments

To submit an online payment, you will need to activate your internet browser and log into the web address provided to you. You will be directed to the landing page for the company to which you would like to make a payment.



If this is your first time accessing the site to initiate a payment, select the type of payment you would like to make, then select **Register**.

If you are a returning consumer, select **Sign In** and enter the username and password you assigned yourself the first time you initiated a payment.

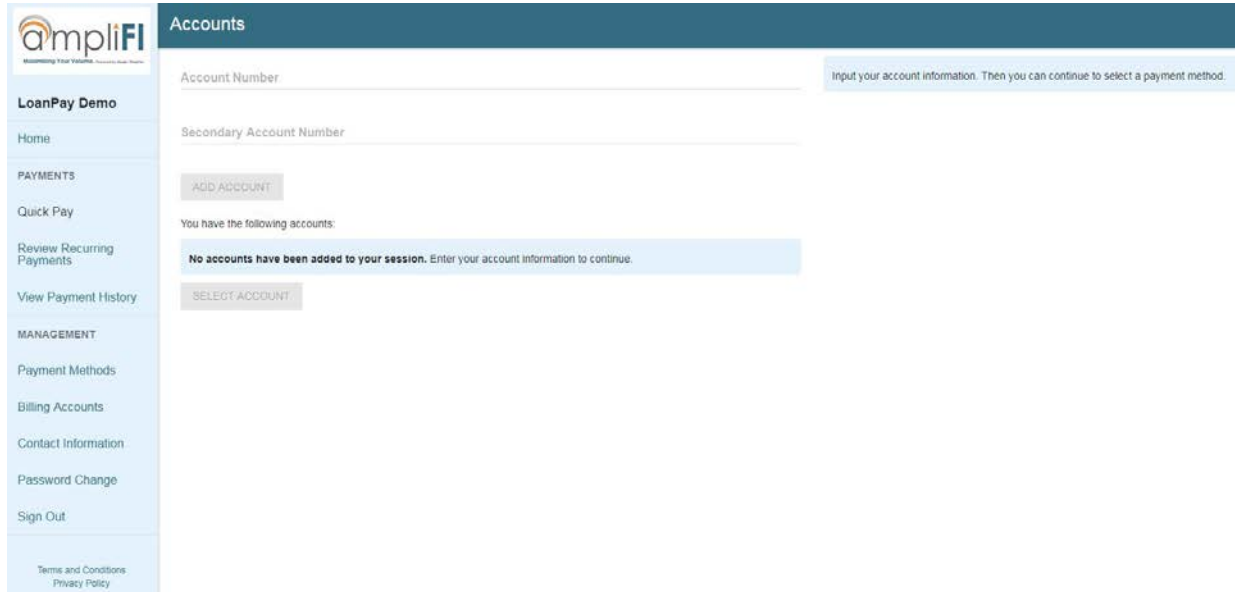
You may also select **Continue as Guest** to make a one-time payment. Account information will be required prior to making the payment, but will not be saved.

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments: Adding Your Account

If this is your first time accessing the site, you will need to add your billing account prior to making a payment. This can be done by selecting the type of payment you would like to make, then selecting **Add Account**:



The screenshot shows the 'Accounts' page of the LoanPay Xpress system. On the left is a navigation menu with the 'ampliFI' logo and the tagline 'Maximizing Your Payments. Accelerating Your Return.' The menu includes 'LoanPay Demo', 'Home', 'PAYMENTS' (with sub-items: Quick Pay, Review Recurring Payments, View Payment History), 'MANAGEMENT' (with sub-items: Payment Methods, Billing Accounts, Contact Information, Password Change, Sign Out), and 'Terms and Conditions' and 'Privacy Policy' at the bottom. The main content area has a dark blue header 'Accounts'. Below it are two input fields: 'Account Number' and 'Secondary Account Number'. A blue box contains the text: 'Input your account information. Then you can continue to select a payment method.' Below the input fields is a grey button labeled 'ADD ACCOUNT'. Underneath is a section titled 'You have the following accounts:' followed by a blue box with the message: 'No accounts have been added to your session. Enter your account information to continue.' At the bottom of this section is a grey button labeled 'SELECT ACCOUNT'.

You will need to enter requested account information and select **Add Account**. The account will then be saved for future use. If additional accounts need to be added, this can be done using the Billing Accounts management feature.

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments: Quick Pay

Selecting **Quick Pay** will display the types of payments that can be made. Select the desired type of payment. If an account has previously been added, the account can be selected here. If you would like to make a payment towards a different billing account, additional billing accounts can be added by selecting **GO TO MANAGE ACCOUNTS**.

The screenshot shows the 'Select Account' interface. On the left is a sidebar with the 'ampliFI' logo and navigation links: 'LoanPay Demo', 'Home', 'PAYMENTS', and 'Quick Pay'. The main content area has a dark blue header 'Select Account'. Below it is a light blue box with the text 'Select the account you would like to make a payment on.' Below this box, the account 'Styx Snow' is listed with 'Account Number: 100000017' and a right-pointing arrow. At the bottom of the main area is a dark blue button labeled 'GO TO MANAGE ACCOUNTS'.

If no payment methods have been saved, you will be presented with the options to add new payment methods. If you have previously saved payment methods, those methods will be available for selection.

The screenshot shows the 'Select Payment Method' interface. The sidebar on the left is identical to the previous screen, with 'Quick Pay' selected. The main content area has a dark blue header 'Select Payment Method'. Below the header, under the 'Credit Cards' section, there are two options: '+ New Credit Card' and 'MCRD ending in 0004 Exp 12/18'. Under the 'Direct Debit' section, there is one option: '+ New Direct Debit'.

Enter the payment method information and select **CONTINUE TO CHECKOUT**. Payment methods entered here will be saved for future use.


The screenshot shows the 'New Credit / Debit Card' form. The sidebar on the left is identical to the previous screens, with 'Review Recurring Payments' selected. The main content area has a dark blue header 'New Credit / Debit Card'. Below the header are four input fields: 'Cardholder Name', 'Card Number', 'Expiration Date (MM/YY)', and a 'CONTINUE TO CHECKOUT' button at the bottom.

ELECTRONIC PAYMENT SYSTEM


LOANPAY XPRESS

Consumer Initiated Payments: Quick Pay (Continued)

You will then need to select your payment amount, payment date, and, if this is a recurring payment, how often you would like the payment to be made:

 Maximizing Your Volume. Powered by Magi-Wireless.	Make A Payment
LoanPay Demo	100000017 Styx Snow \$300 Due on 07/15/2017
Home	Payment Amount 300.00
PAYMENTS	Payment Date 10/30/2017
Quick Pay	<input checked="" type="checkbox"/> Recurring Payment
Review Recurring Payments	Payment Frequency Weekly
View Payment History	CONTINUE CHECKOUT
MANAGEMENT	

Select **CONTINUE CHECKOUT**. Next, you will be asked to confirm your contact information. The information you entered when creating your account will auto-fill on this page. If any information is incorrect, it can be changed on this screen. When the information is correct, select **CONTINUE AND CONFIRM**.

 Maximizing Your Volume. Powered by Magi-Wireless.	Contact Information	
LoanPay Demo	Name Styx Snow	Address Street
Home	Email Address email@email.com	City City
PAYMENTS	Phone 555-555-5555	State MI
Quick Pay		Zip Code 12345
Review Recurring Payments	CONTINUE AND CONFIRM	
View Payment History		

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments: Quick Pay (Continued)

The payment review page will include any necessary information including your billing account number, payment date, frequency, amount due, any convenience fees, and the total due.

If paying with a credit card, enter the CVV code and select **PAY NOW & AGREE TO TERMS**.

LoanPay Demo

- Home
- PAYMENTS
 - Quick Pay
 - Review Recurring Payments
 - View Payment History
- MANAGEMENT
 - Payment Methods
 - Billing Accounts
 - Contact Information
 - Password Change
 - Sign Out
- Terms and Conditions
- Privacy Policy

Confirm Payment

Please review all the information entered before submitting your payment request. If the information entered below is incorrect, your payment may be rejected by your financial institution, not applied to your payment, and subsequent charges and late fees may be assessed. We strongly recommend that you also review the Terms and Conditions. [Click here to view the Terms and Conditions](#)

Account Number	100000017
Payment Date	10/30/2017
Frequency	One-Time
Amount Due	\$300.00
Convenience Fee	\$2.00
Total	\$302.00

By clicking "Pay Now", I confirm the above listed payment is correct, agree to the convenience fee, the terms of service, and the privacy policy.

In order to verify your credit card, please enter the CVV code, which can be found on the back of the card

CVV

PAY NOW & AGREE TO TERMS

After your payment has been accepted, a receipt screen will display:

LoanPay Demo

- Home
- PAYMENTS
 - Quick Pay
 - Review Recurring Payments

Your payment has been accepted

Account Number	100000017
Amount	\$302.00
Process Date	10/30/2017
Confirmation Number	10869499
Frequency	One-Time


MAKE ANOTHER PAYMENT

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments: Review Recurring Payments

When **Review Recurring Payments** is selected from the side menu, associated accounts will be displayed. Select the billing account whose recurring payments you would like to view.

 LoanPay Demo Home PAYMENTS Quick Pay	Recurring Payments				
	100000017				
	Frequency	Post Date	Amount	Fee	Confirmation
	Monthly	11/03/2017	\$10.00	\$2.00	10372258
					CANCEL
PREVIOUS		Page 1		NEXT	

All recurring payments for the selected account will be displayed with the following information: frequency, next post date, amount, fees, and a confirmation number.

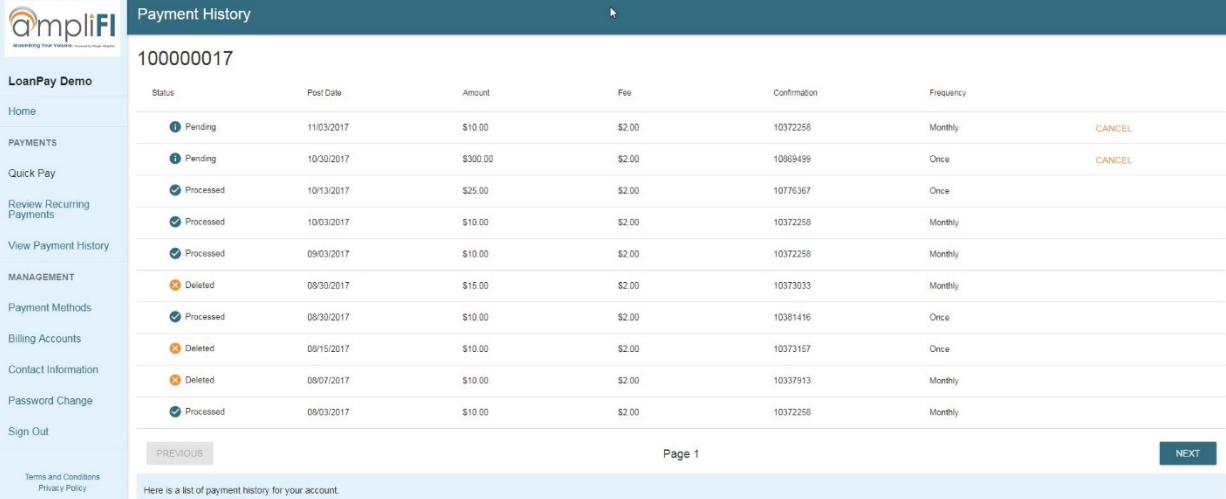
You will also have the option to cancel any recurring payments. Cancellations of recurring payments are effective immediately.

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments: View Payment History

After selecting the account whose payment history you would like to view, the information will be organized by post date.



The screenshot displays the 'LoanPay Demo' interface. On the left is a navigation menu with links: Home, PAYMENTS (Quick Pay, Review Recurring Payments, View Payment History), MANAGEMENT (Payment Methods, Billing Accounts, Contact Information, Password Change, Sign Out), and Terms and Conditions/Privacy Policy. The main content area is titled 'Payment History' and shows account number '100000017'. It contains a table with columns: Status, Post Date, Amount, Fee, Confirmation, Frequency, and a CANCEL button for pending items. The table lists 10 transactions, including pending and processed payments with their respective dates, amounts, fees, and confirmation numbers. Navigation buttons 'PREVIOUS' and 'NEXT' are at the bottom of the table, along with 'Page 1' and a note: 'Here is a list of payment history for your account.'

Status	Post Date	Amount	Fee	Confirmation	Frequency	
Pending	11/03/2017	\$10.00	\$2.00	10372258	Monthly	CANCEL
Pending	10/30/2017	\$300.00	\$2.00	10669499	Once	CANCEL
Processed	10/13/2017	\$25.00	\$2.00	10776367	Once	
Processed	10/03/2017	\$10.00	\$2.00	10372258	Monthly	
Processed	09/03/2017	\$10.00	\$2.00	10372258	Monthly	
Deleted	08/30/2017	\$15.00	\$2.00	10373033	Monthly	
Processed	08/30/2017	\$10.00	\$2.00	10381416	Once	
Deleted	08/15/2017	\$10.00	\$2.00	10373157	Once	
Deleted	08/07/2017	\$10.00	\$2.00	10337913	Monthly	
Processed	08/03/2017	\$10.00	\$2.00	10372258	Monthly	

The following information will be displayed: status, post date, amount, fee, confirmation number, and frequency.

You will also have the option to cancel any pending payments. Cancellations of payments are effective immediately.

ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments: Management

PAYMENT METHODS:

Managing your payment methods allows you to add a new credit card or direct debit account that will be saved for future use, or remove existing credit cards or direct debit accounts.

The screenshot shows the 'Manage Payment Methods' page. On the left is a sidebar with the 'ampliFI' logo and the tagline 'Maximizing Your Volume. Powered by Magic. Wright.' Below the logo are links for 'LoanPay Demo', 'Home', 'PAYMENTS', 'Quick Pay', and 'Review Recurring Payments'. The main content area has a dark blue header 'Manage Payment Methods'. Under 'Credit Cards', there is a '+ New Credit Card' button and a card entry 'MCRD ending in 0004 Exp 12/18' with a trash icon to its right. Under 'Direct Debit', there is a '+ New Direct Debit' button.

BILLING ACCOUNTS:

Selecting **Billing Accounts** from the side menu will allow you to add new billing accounts or remove existing billing accounts. When an existing billing account is removed, all pending payments for that account will be canceled.

The screenshot shows the 'Manage Accounts' page. The sidebar is identical to the previous screenshot. The main content area has a dark blue header 'Manage Accounts'. Below the header, it displays '100000017 Stylz Snow' and '\$300 Due on 07/15/2017'. To the right of this information is a trash icon and a light blue box with the text 'Add or remove billing accounts from your user account.' Below this are input fields for 'Account Number' and 'Secondary Account Number', and a grey 'ADD ACCOUNT' button.


ELECTRONIC PAYMENT SYSTEM

LOANPAY XPRESS

Consumer Initiated Payments: Management (Continued)


CONTACT INFORMATION:

Contact information can be changed by entering the new information and selecting **UPDATE INFORMATION**.

 Maximizing Your Volume. Powered by Magi-Wireless. LoanPay Demo Home PAYMENTS Quick Pay Review Recurring Payments View Payment History	Contact Information	
	Name	Address
	Styx Snow	Street
	Email Address	City
	email@email.com	City
Phone	State	
555-555-5555	MI	
	Zip Code	
	12345	
	UPDATE INFORMATION	

PASSWORD CHANGE:

To change your password, enter your current password, new password, and confirm your new password. Select **SUBMIT NEW PASSWORD**.

 Maximizing Your Volume. Powered by Magi-Wireless. LoanPay Demo Home PAYMENTS Quick Pay Review Recurring Payments View Payment History	Password Change	
	Please enter a new password. Passwords must be at least 8 characters long and contain a lowercase letter, an uppercase letter, and a number or symbol.	
	Current Password	
	Password	
	Confirm Password	
	SUBMIT NEW PASSWORD	