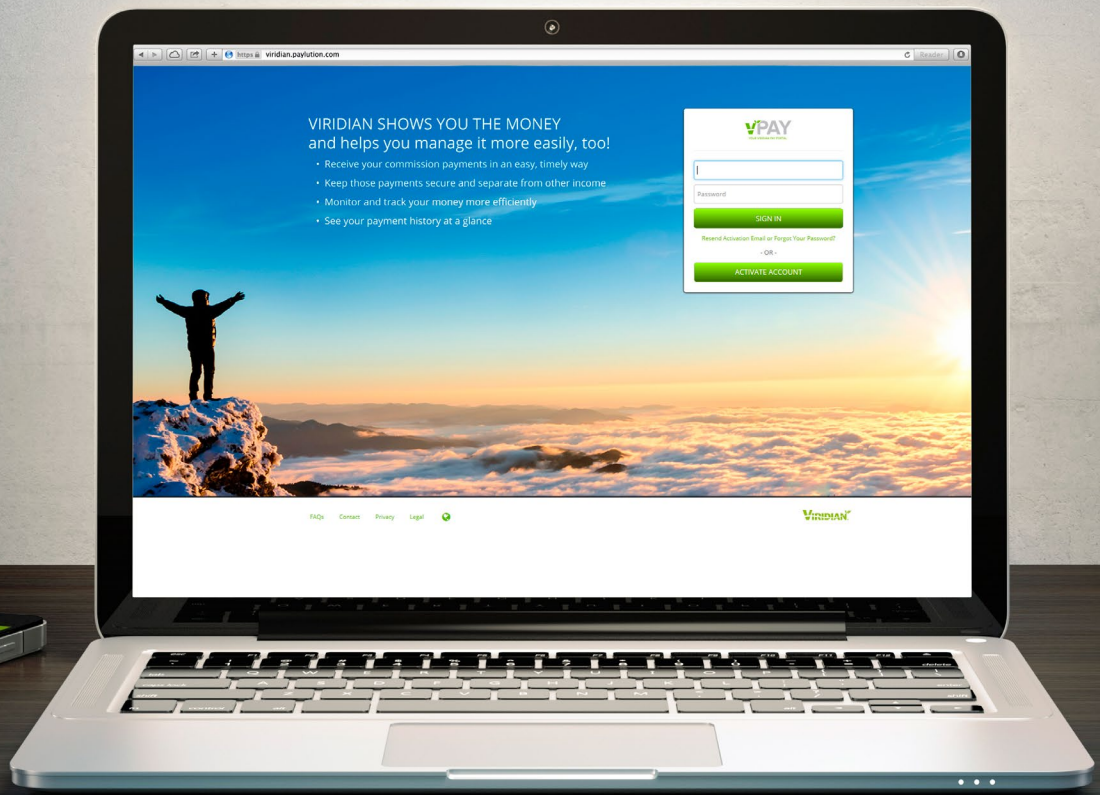


WELCOME TO VPAY, YOUR VIRIDIAN PAY PORTAL



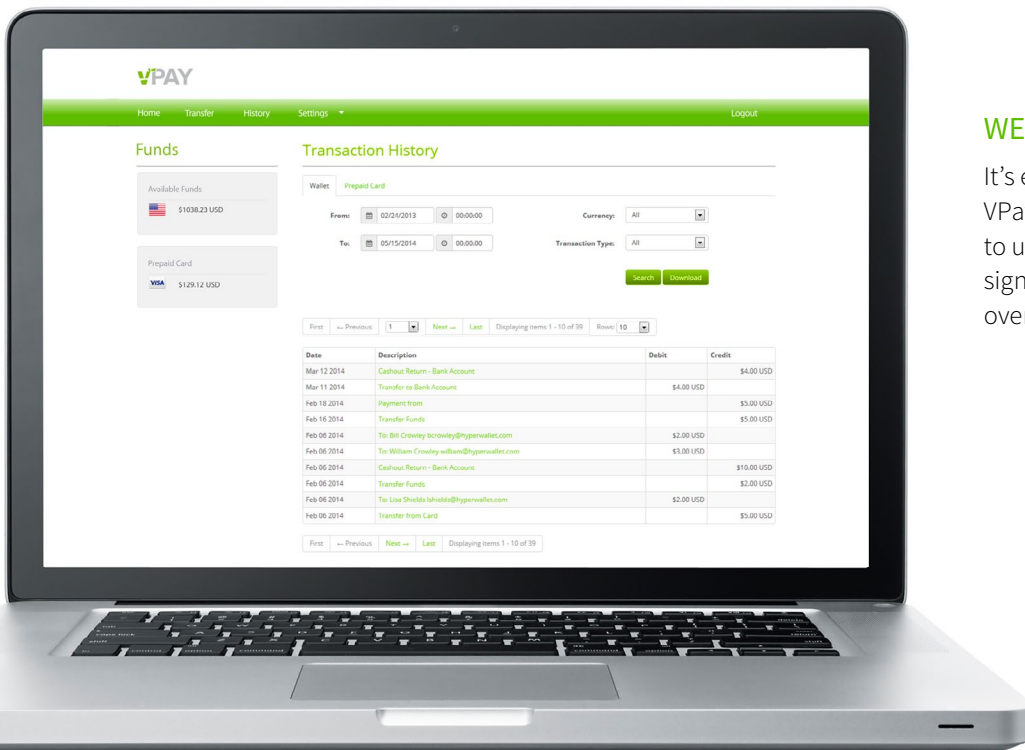
OVERVIEW

Welcome to VPay, your Viridian Pay Portal, a global online payment service. The VPay interface has been created to enhance your overall experience when receiving payments from your organization. It supports multiple self-service capabilities so that you can easily manage and automate your portal account and prepaid card payment preferences.

With the VPay Apple or Android apps, you can access and manage your payments from your smartphone or tablet browser, and access your prepaid card balance using Apple Passbook or Android Passwallet.

VPAY FEATURES

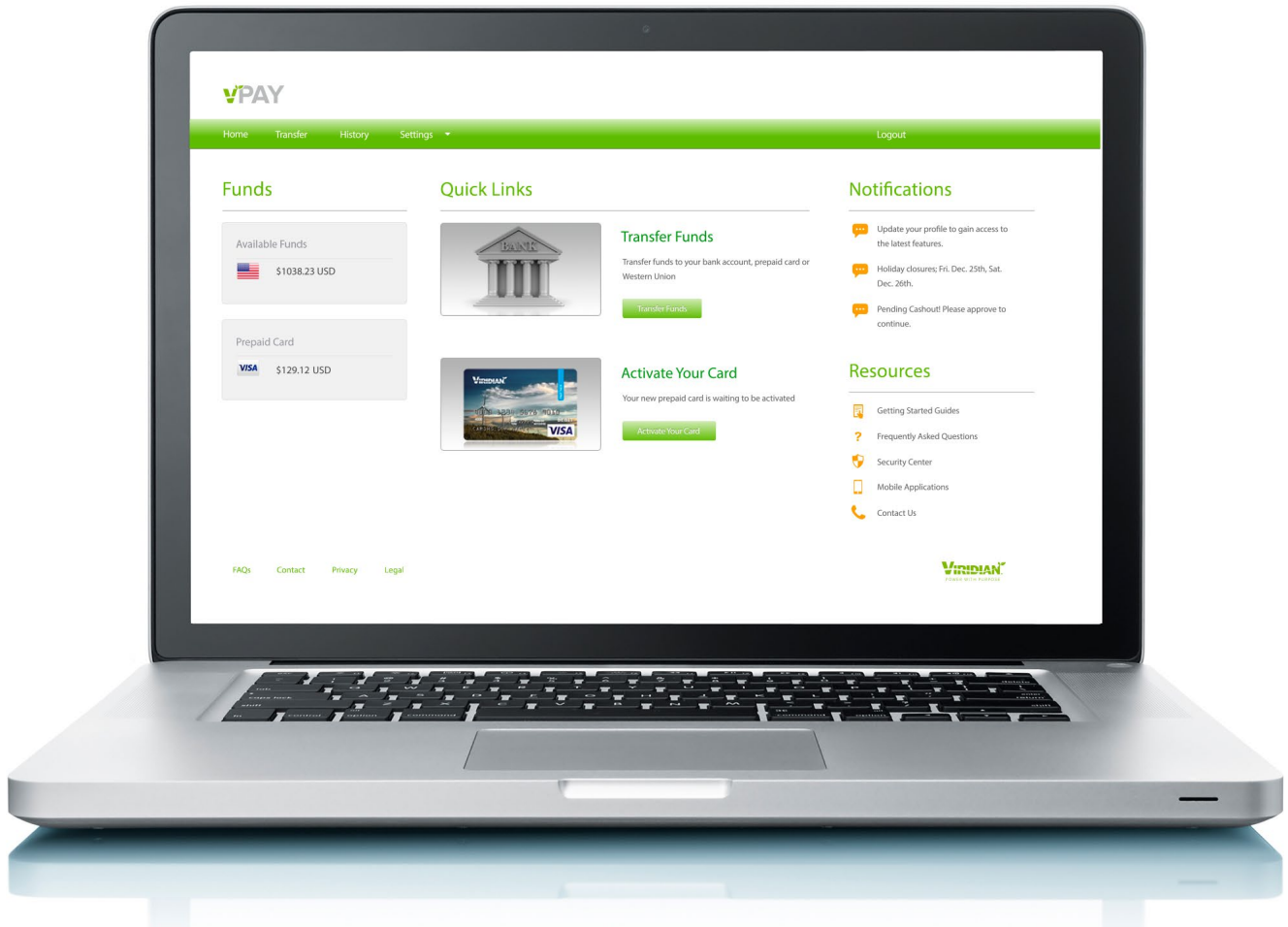
- An intuitive website design to enhance your overall experience
- Self-service capabilities to suit your payout preferences
- A Transfer Center that consolidates management of all your accounts into a centralized, easy to use dashboard
- Transaction history interface to easily monitor transactions
- Apple and Android mobile apps as well as integration with Apple Passbook and Android Passwallet
- Mobile-friendly design for easy access from your smart phone
- Branded e-mails and dashboard notifications to inform you of your latest account activity



WEBSITE NAVIGATION

It's easy to find your way around VPay, thanks to a simple, easy to use user interface that significantly improves your overall payments experience.

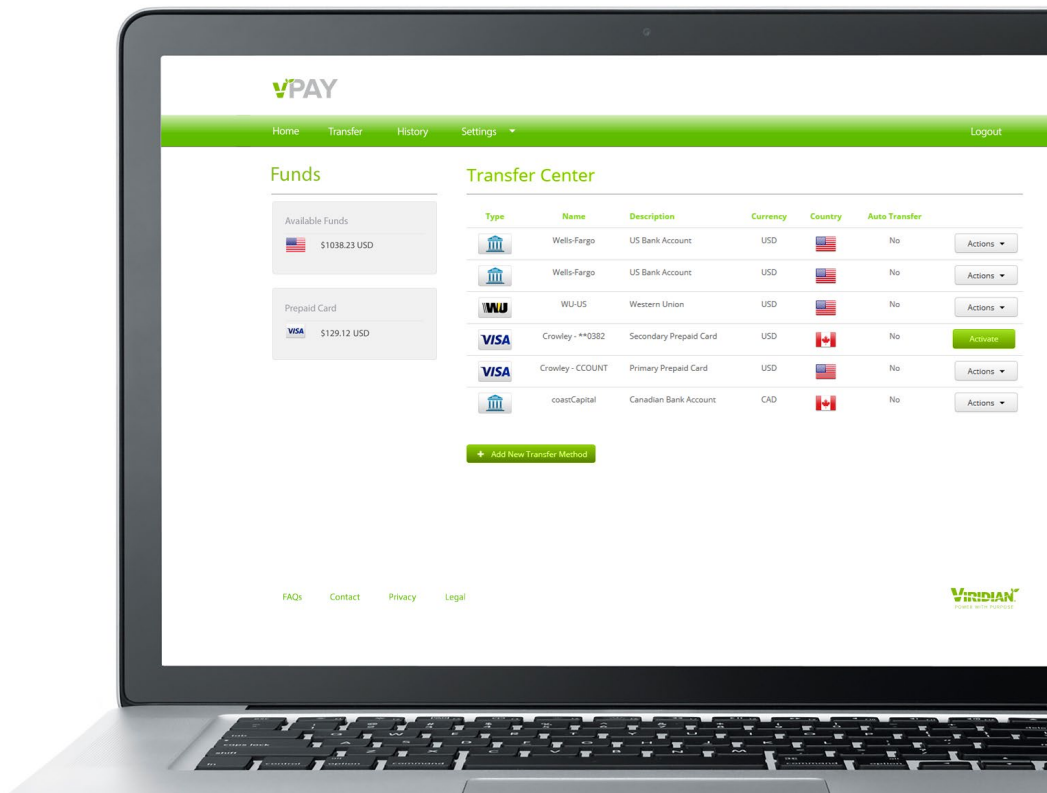
VPay website design offers a highly intuitive interface to ensure that you can seamlessly receive and manage your payments.



TRANSFER CENTER

The Transfer Center provides a consolidated view of every transfer method that has been setup in your account. You will have the ability to add or modify your transfer methods as well as setup automatic transfers.

To access the Transfer Center, simply click on **Transfer** in the navigation menu after you have logged in to your VPay account.



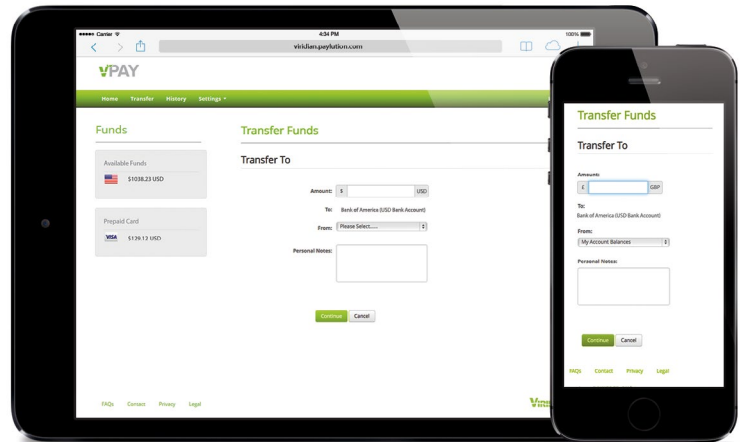
APPLE AND ANDROID APPS

Our VPay mobile apps for Apple and Android devices provide you with an easy way to view your account balance, load your card(s), and view your transaction history on-the-go! The intuitive navigation will ensure that you can effortlessly find what you need.



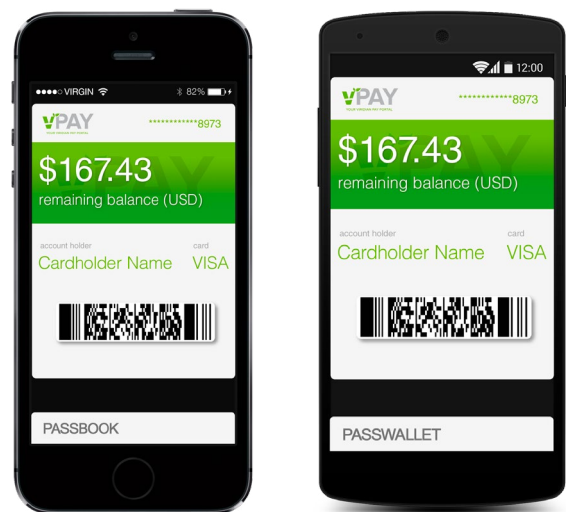
MOBILE FRIENDLY DESIGN

Mobile users have come to expect a more streamlined experience when it comes to viewing a website on a smartphone or tablet device. The Pay Portal's mobile-friendly website design provides a simplified payments experience on any device to ensure you are able to view, manage, or make payments on the go at any time.



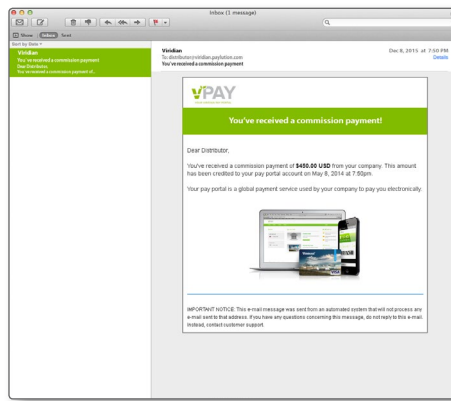
APPLE PASSBOOK & ANDROID PASSWALLET INTEGRATIONS

Apple Passbook and Android Passwallet applications allow you to conveniently access your Viridian prepaid card balance without having to log into your VPay mobile app or online account.



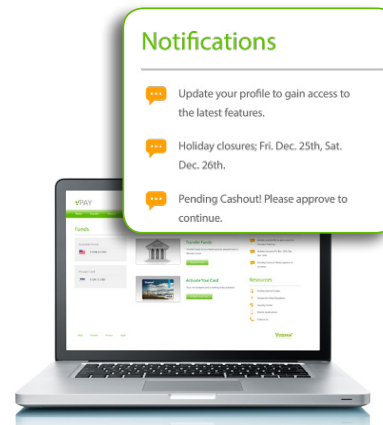
Note: Both Apple Passbook and Android Passwallet require the latest operating system for their respective devices.

BRANDED HTML EMAILS



Branded HTML e-mails provide you with visually appealing notifications that look great and are incredibly easy to read on any device.

NOTIFICATION CENTER



The Notification Center keeps you well-informed about any new account activity. After you login to your account, you will be able to view the Notification Center on the right-hand side of your dashboard.

FREQUENTLY ASKED QUESTIONS

How do I activate my VPay account?

Your company will automatically create your VPay account on your behalf. Once your account has been created, a new activation e-mail will be sent containing instructions on how to activate your account.

How do I know when I've been paid?

When you receive a payment, it will automatically be credited to your VPay account. Each time funds are credited to your VPay account, you will receive a notification via e-mail.

Can I transfer funds from my VPay to my bank account?

Yes. Depending on your program setup, the VPay allows you to transfer funds to your bank account, prepaid card, or have a paper check mailed to you.

Can I transfer funds automatically to my accounts?

Yes. The easiest way to manage your payments is to setup an "Auto Transfer". Once an Auto Transfer is set up, each time you receive a payment, your funds will automatically be transferred to your registered bank account, prepaid card or other available payment options. You can split the transfer among multiple accounts (i.e. 60% of your funds to your prepaid card and 40% to your bank account).

Can I review my transaction history?

Yes. From the Transfer Center you can review all of your transactions which will be organized in chronological order and see the details of each transaction. Simply click any account balance to view your transactions, set filters to refine your search, or download and save your transactions.

** Additional information on the new features of the VPay can be found under the "Resources" menu located on the right-hand side of the website, once logged in.*