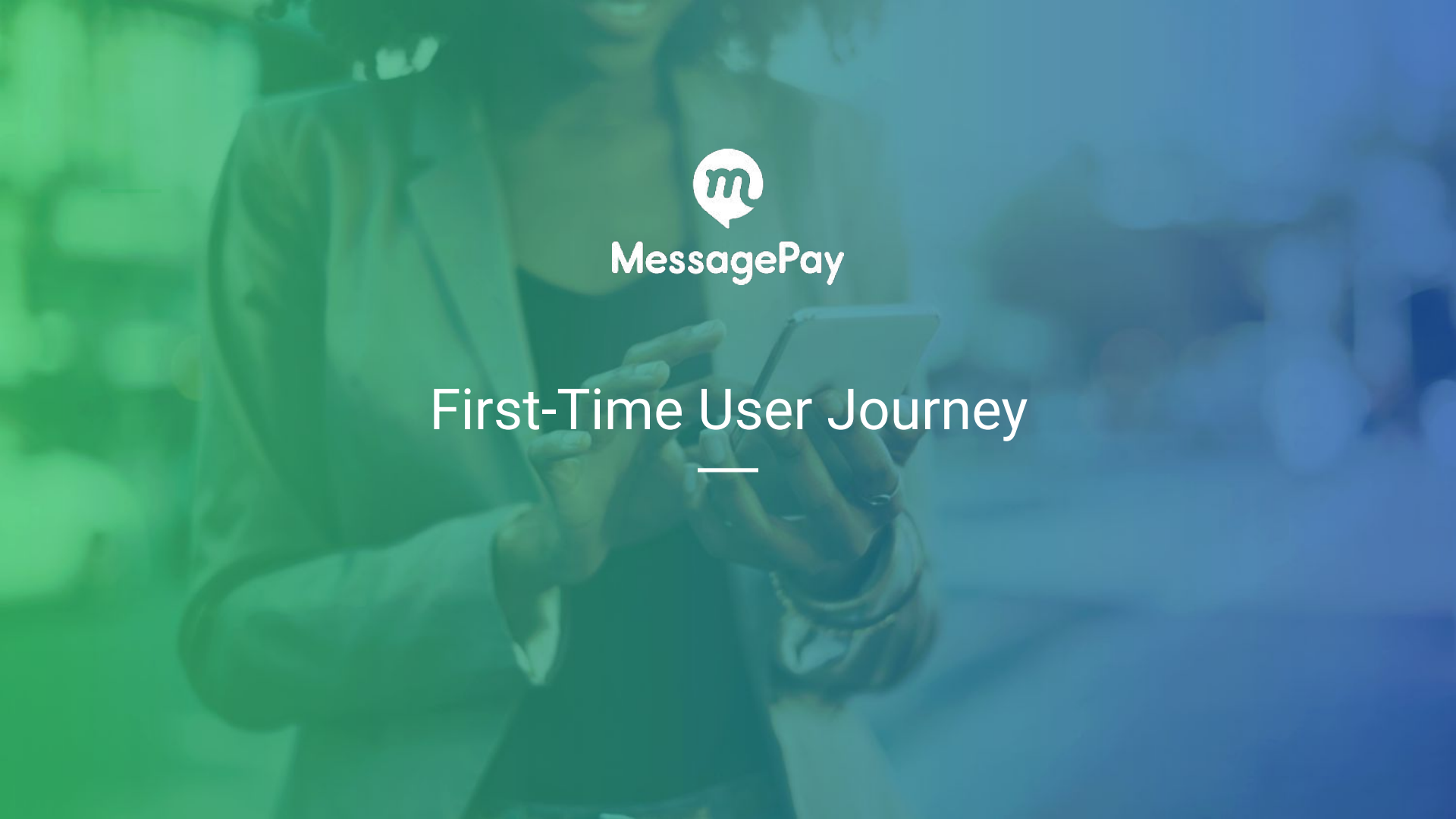


First-Time User Journey

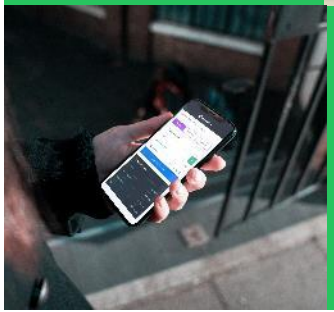
New User Flow

This presentation shows the user journey from the perspective of a user who has received a payment notification for the first time and has not yet set up a payment method.

01

The customer receives a text message with a TCPA compliant reminder that they have a payment due.

Message



02

Message contains a link to a secure payment portal.

Link

03

Before entering the portal, the customer is prompted to set up a 4 – 6 digit security PIN for entry.

PIN

04

After setting up a PIN, the customer is then prompted to enter a debit card or ACH method.

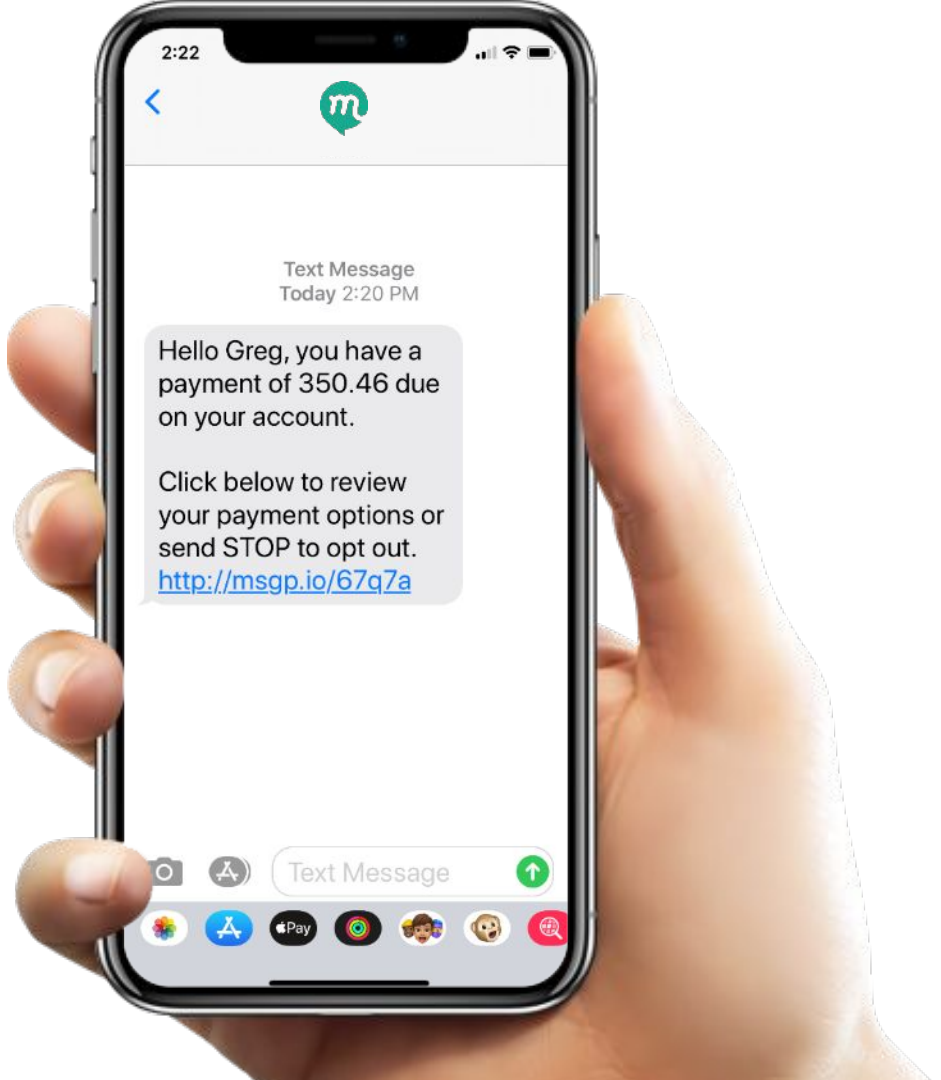
Payment Method

05

The customer can now make a payment on their loan from their desired method.

Make Payment

MessagePay

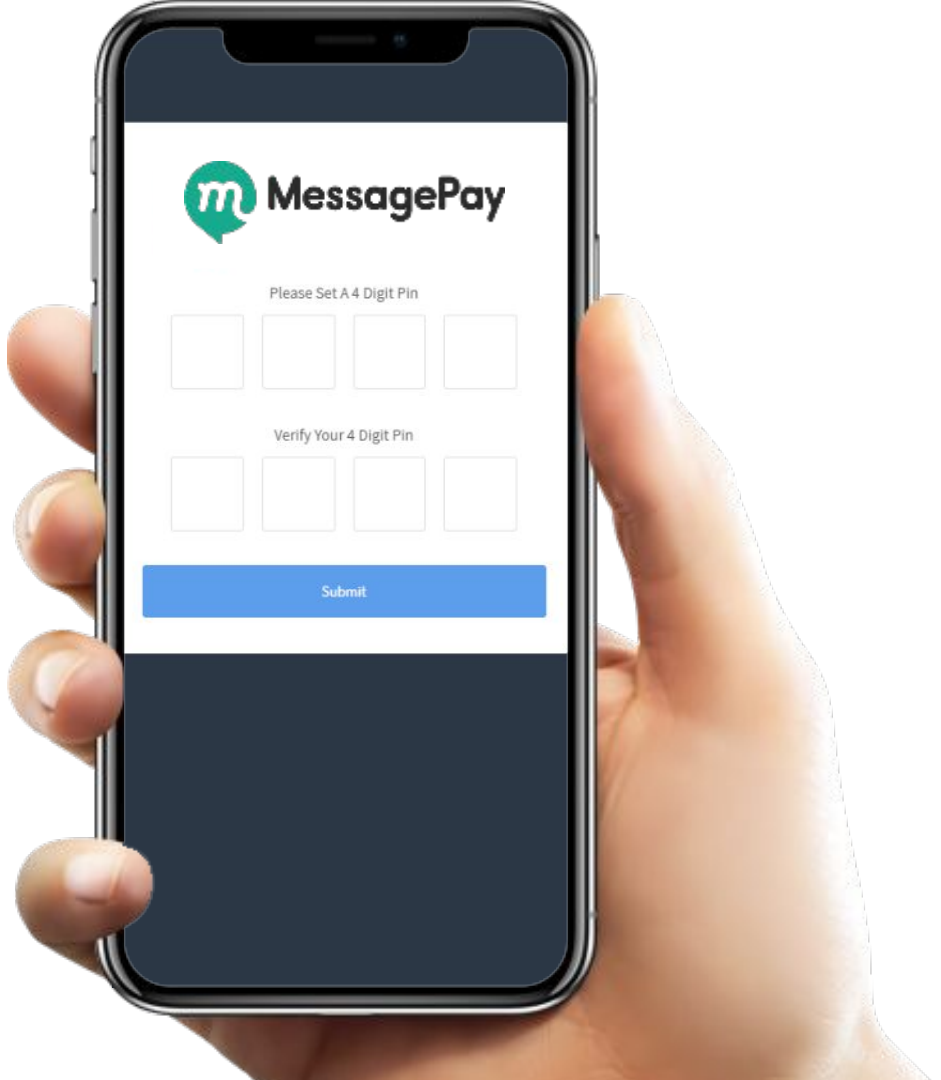


1. Message / 2. Link

How It Works

- Customers receives 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.

MessagePay

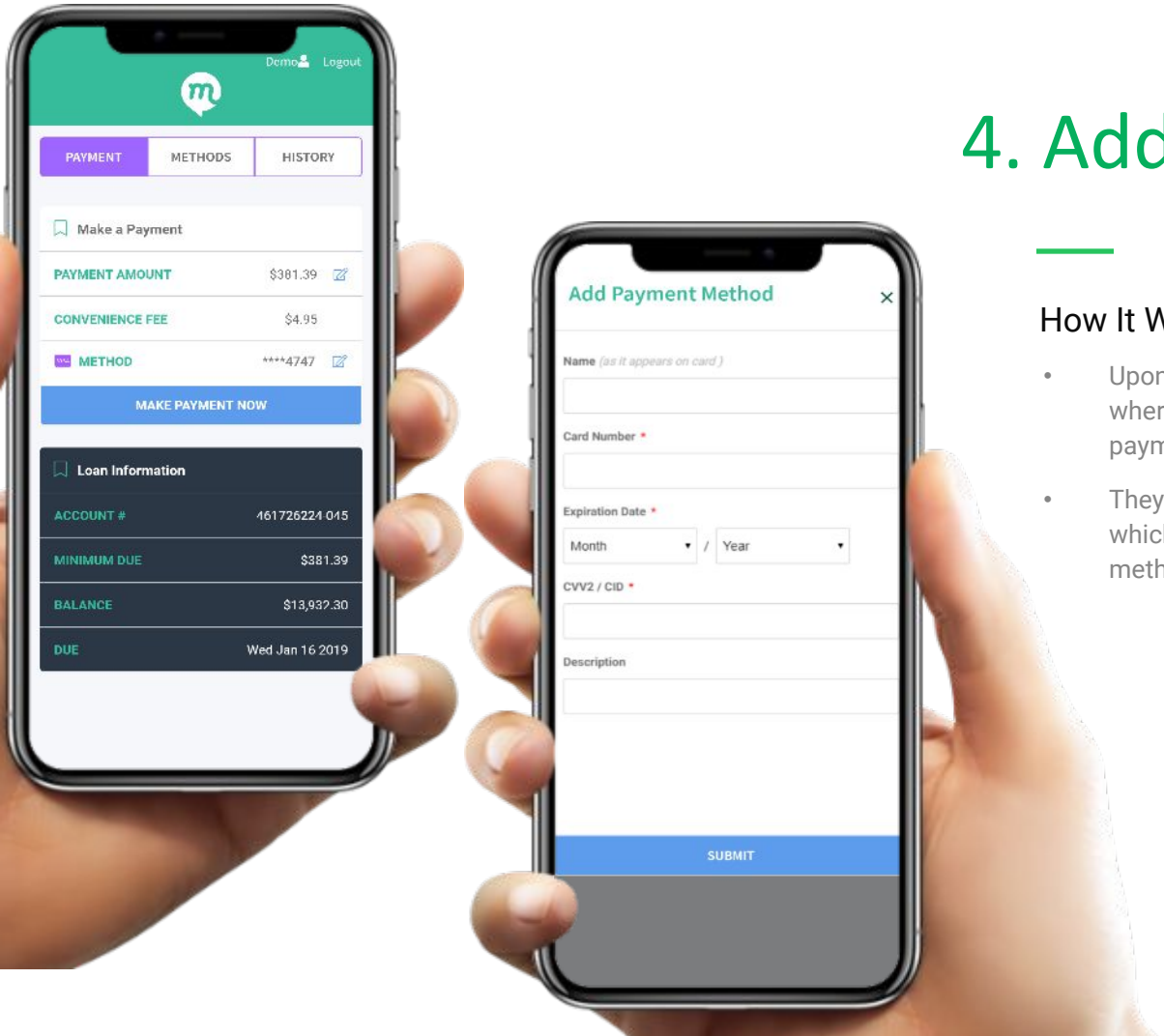


3. PIN

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.

MessagePay

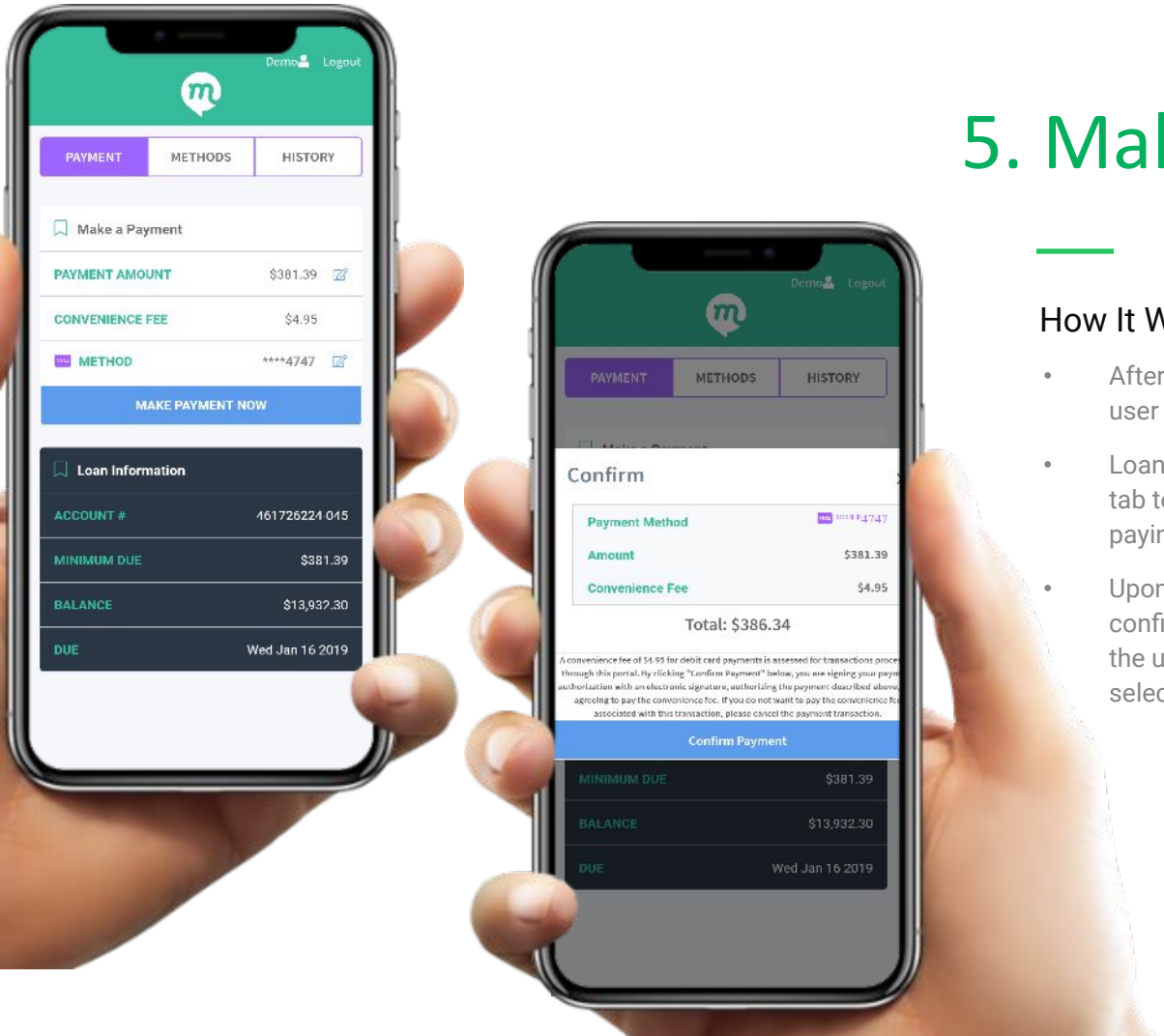


4. Add Method

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.

MessagePay



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.

MessagePay

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.

MessagePay

MessagePay