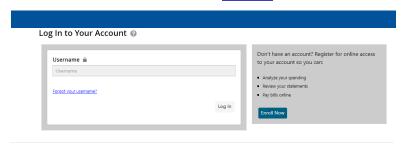
- 1. Click on Enroll Now (Right side of the screen).
- 2. Enter the full credit card number.
- 3. Follow the prompts, create a User ID and Password.
- 4. Once you are enroll. Go back to the main screen and enter the User ID. See below.

1. Enter your username, select Login (Left side of the screen).



2. Another screen appears, enter your password, and select Login.

IMPORTANT: Upon Logging in, a One Time Code is required.

The OTP code will be sent to your cell phone by text message SMS or phone call.

3. First - Select your preferred contact number (your cell number).

The screen will display the last four numbers of your cell. **Select** the correct cell number.

Second - Select the OTP delivery method: by phone (receive a phone call) or text message SMS

The OTP will be sent to your mobile phone number via phone call or text SMS Enter the OTP number on the screen to complete.

Once you enter the OTP number you should have access to your credit card account.

EZCARD USER GUIDE

OTP Delivery Option ②



Home Page

- 1. Upon signing in to eZCard, the top menu allows you to navigate throughout the site to:
 - View transactions.
 - View statements.
 - Make payments if enabled.
 - View and set up alerts.
 - View and change account settings.

HOME TRANSACTIONS PAYMENTS STATEMENTS ACCOUNT SERVICES ALERTS

- 2. The Homepage will also provide a quick summary of essential information including current balance, statement balance and available credit.
- 3. There are also tabs that can quickly direct you to review Recent Transactions, Account Details and Spend Snapshot.

CREATE A PAYMENT ACCOUNT TO PAY YOUR CREDIT CARD BILL

Before you make a payment a checking or savings account must be added.

Have the routing and full account number available.

Once a payment account is created, it can be used immediately to make the online payment.

- 1. Click on manage payment accounts.
- 2. Click on create new payment account.
- 3. Choose the type of account (Savings or Checking).
- 4. Enter your name.
- 5. Enter the bank or credit union's name.
- 6. Enter the institution account number.
- 7. Enter the routing number.
- 8. Click on create payment account. Save.

The institution account is now save in the system.

TO MAKE A PAYMENT, simply click on Payments.

Drop-down menu, choose Make a Payment.

The bank or credit card account will appear, click on next.

Choose the amount to be pay, click on next.