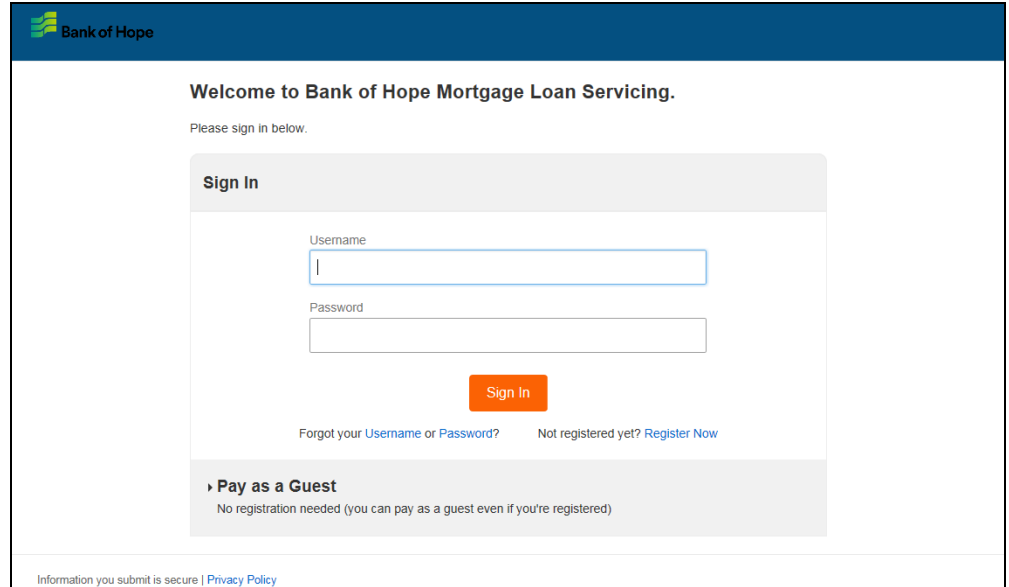


How To Register

Login or Register:

Upon accessing the site URL, the login page will appear which will allow you to:

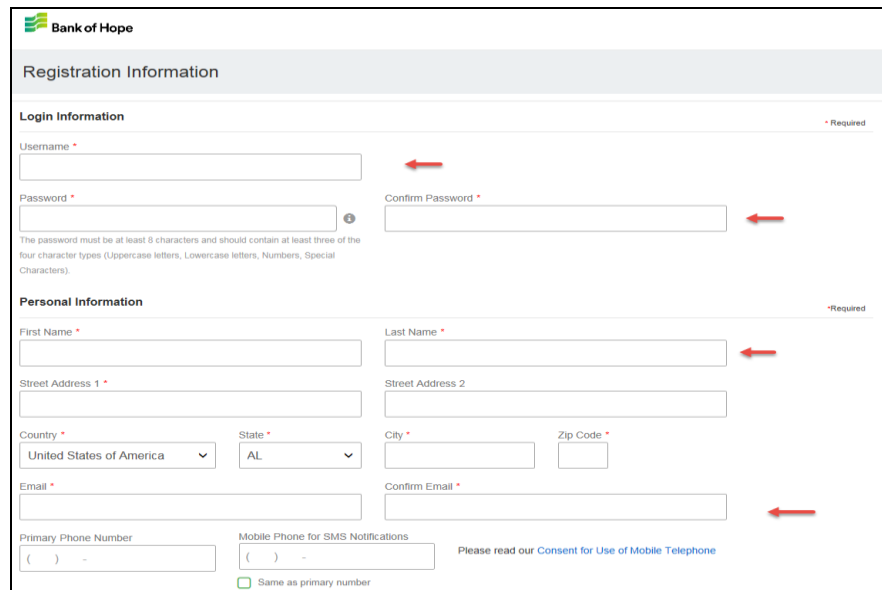
- Log in with the existing username and password **(if already registered)**
- Register to use the site by clicking “Register Now” or
- Login as a guest to make a one-time payment



Complete Form:

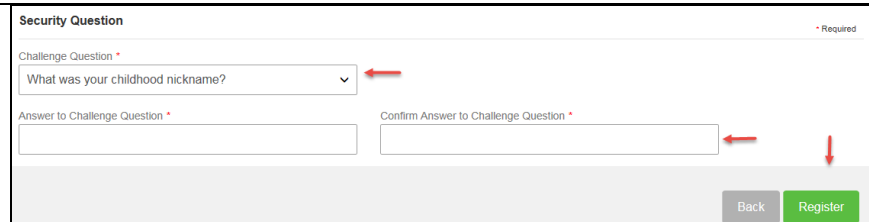
The “Registration Information” page will be displayed. Fill in the fields that have an asterisk (*).

When all of the information is entered, and the system has been able to validate the information entered by the customer, the customer can continue below to security

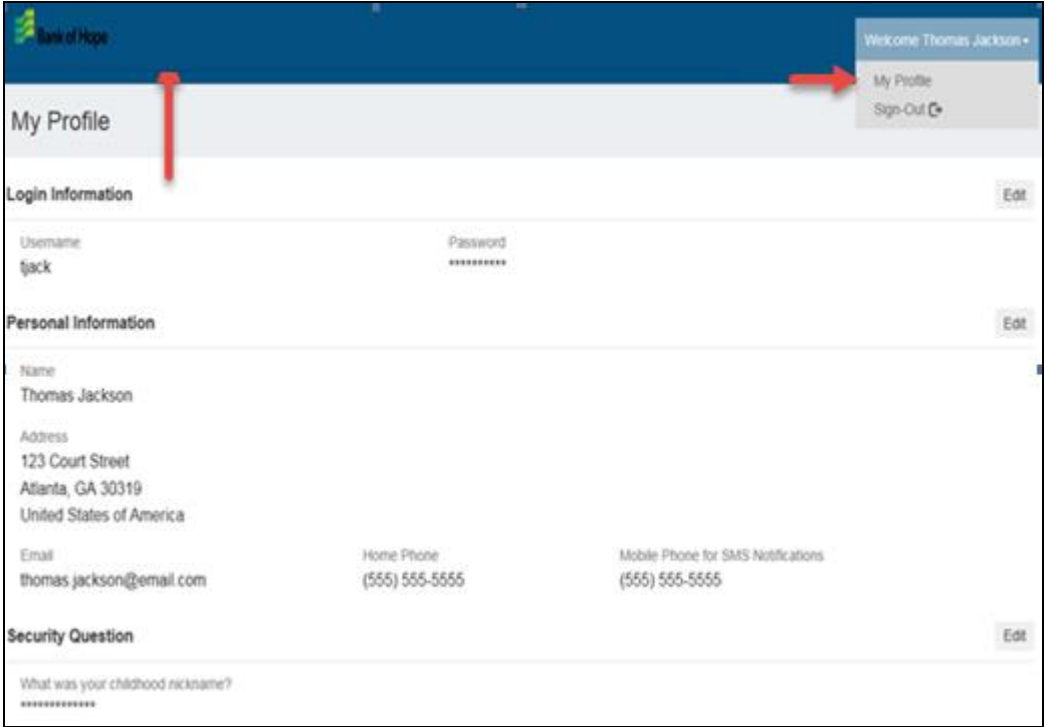
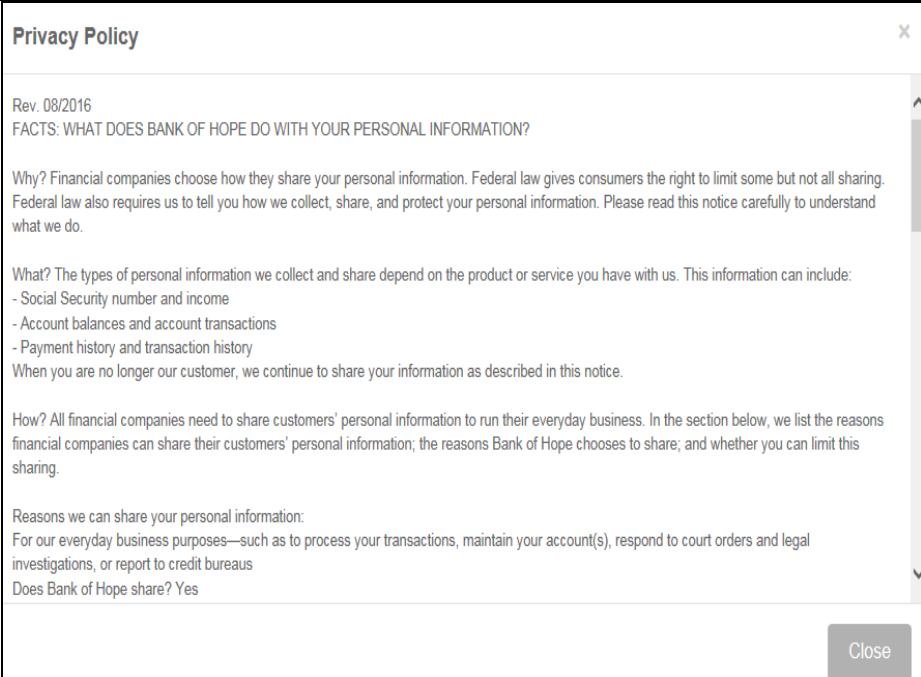


Security Questions:

Complete Security Questions for use when password reset is needed. **Click “Register”**



How To Register

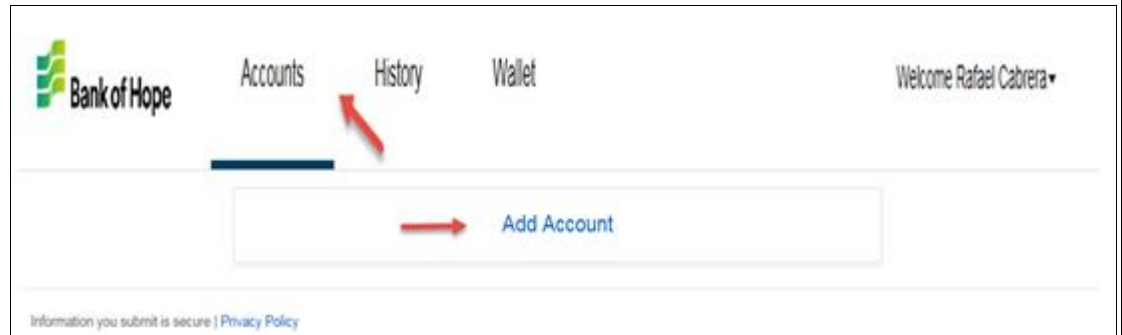
<p>Registration Completed:</p> <p>Upon successful registration, you will be defaulted to the My Profile section.</p> <p>In “My Profile” section, you can edit any of the information entered during registration.</p>	
<p>Privacy Policy:</p> <p>Upon Registering, please read our Privacy Policy. Link can be found at bottom of any page</p> <p><u>Complete Registration:</u></p> <p>After registering your access you will need to “Add Loan Information”.</p> <p><i>Continue to add loan account.</i></p>	

Adding Your Loan

Add Billing Account:

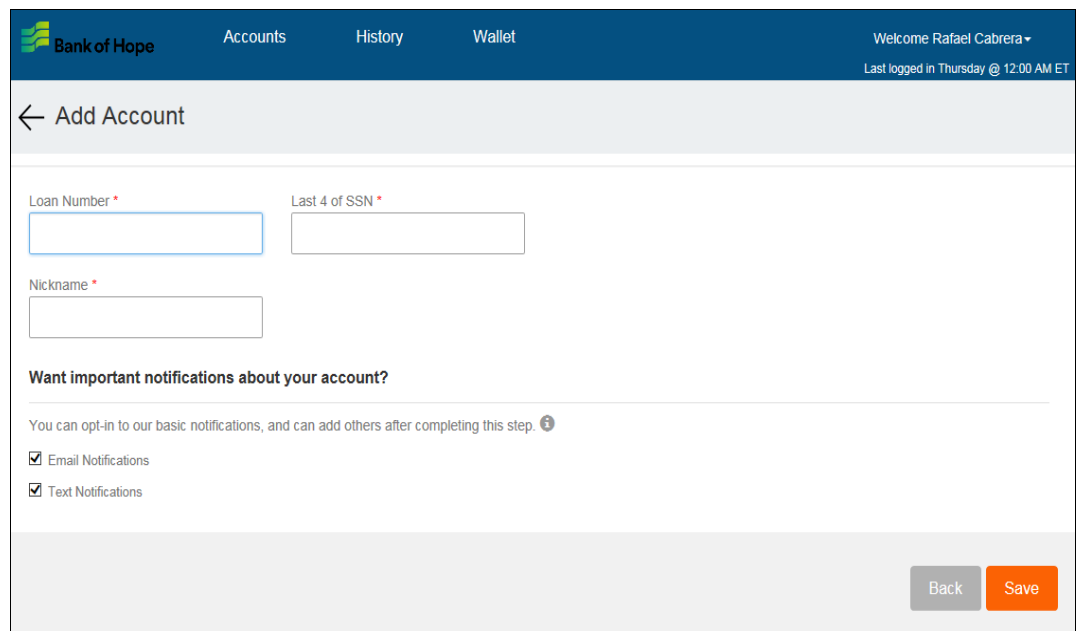
Upon registering you will need to add your billing account. This account will be the account you choose to pay using Bill Matrix.

- After logging in you'll need to click "Accounts"
- Follow and answer the account questions to properly add your account.

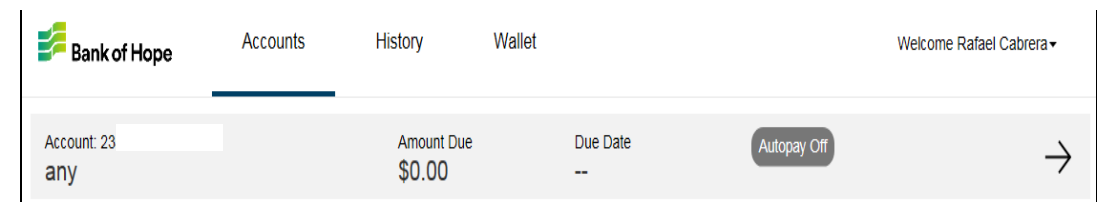

Add Billing Form:

You will need to enter the account information.

- Loan Number
- Last 4 of SSN
- Nickname (can be legal name or any other short name you prefer to identify the account with)


New Account Established:

When "adding account" process is completed, you will see the new account listed. You may add as many account records belonging to you.



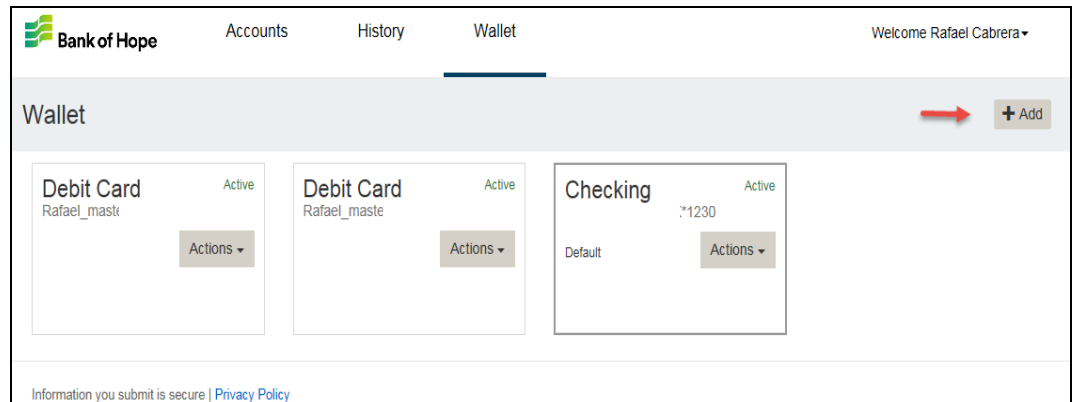
Wallet Set Up

Adding Payment to Wallet:

When your account has been added you may add a form of payment to the wallet.

- Wallet stores payment types
 - **Only allowed:** Debit Cards, Checking Accounts, and Savings Accounts
 - No Credit Cards or other forms of payments allowed
 - Visa or MC Debit Cards only
1. Click the “Wallet” option on top of account screen.

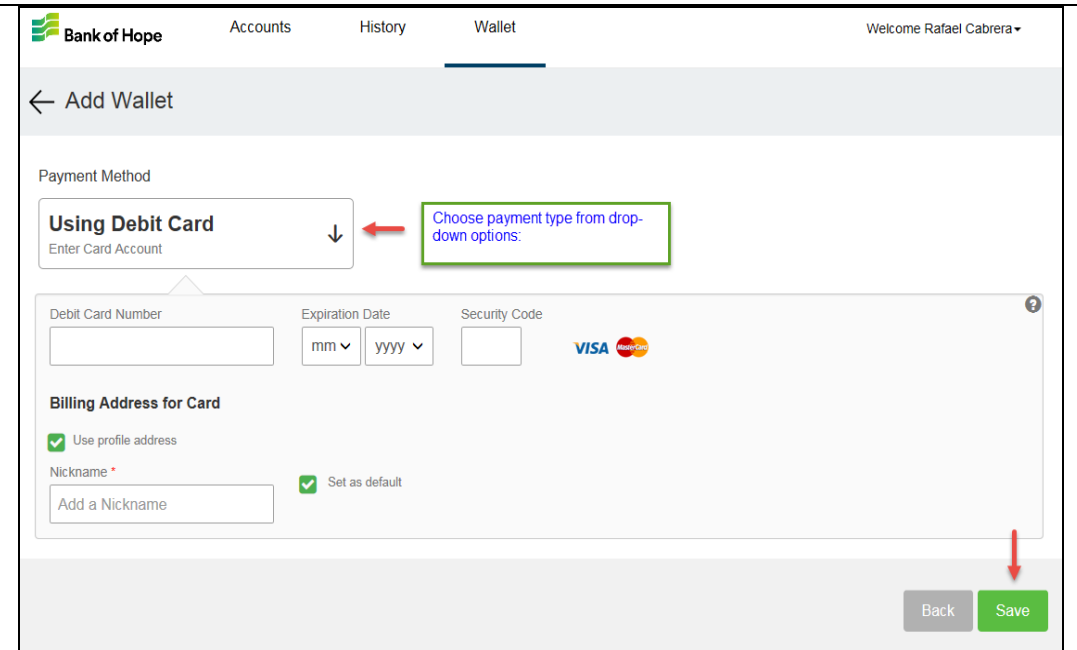
2. Click “Add” to add payment information.



Enter Payment Information:

Enter payment method from drop-down options.

1. Complete the remaining form information.
2. Click Save



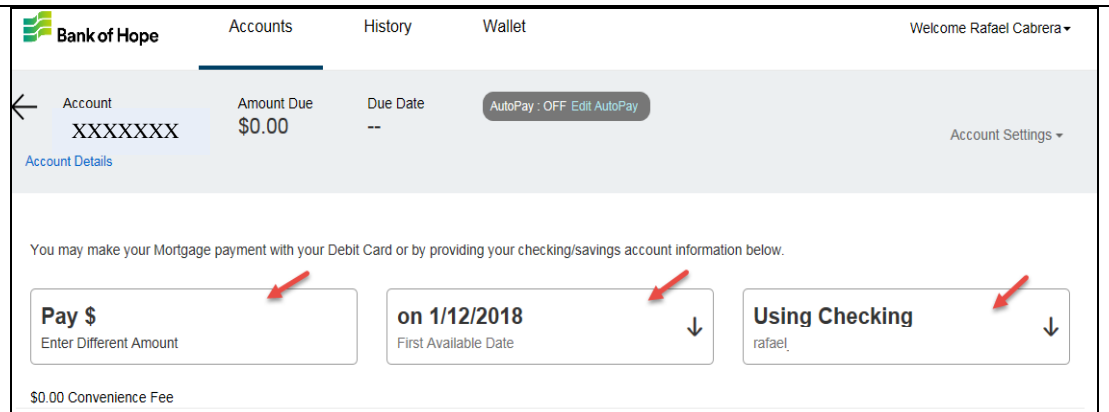
Making Payment

Making a Payment:

In order to post a payment you must first access your account.

1. Enter Pay Amount
2. Enter Date of Payment
3. Choose Pay type

You can future date a payment by choosing different date on calendar.



Bank of Hope Accounts History Wallet Welcome Rafael Cabrera

Account XXXXXXXX Amount Due \$0.00 Due Date -- AutoPay: OFF Edit AutoPay Account Settings

You may make your Mortgage payment with your Debit Card or by providing your checking/savings account information below.

Pay \$ Enter Different Amount

on 1/12/2018 First Available Date

Using Checking rafael

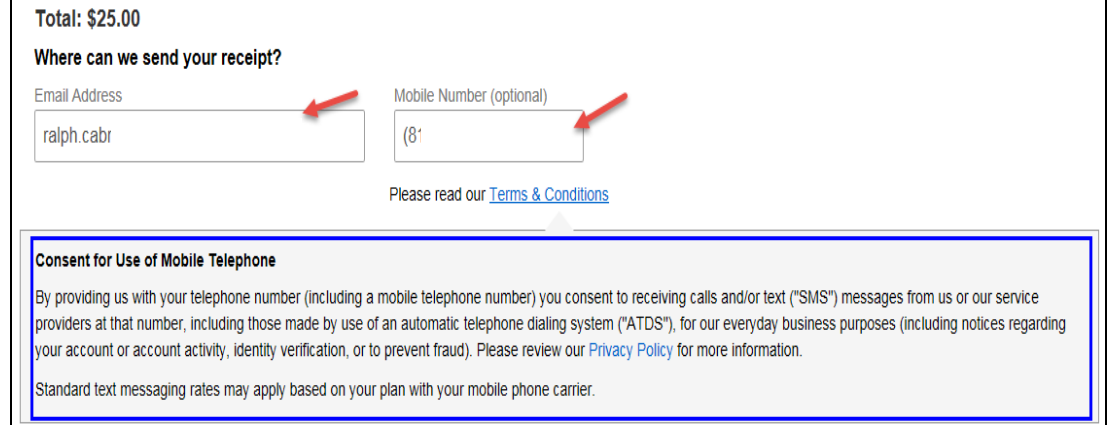
\$0.00 Convenience Fee

Read and Confirm Mobile Consent:

If you would like to receive a payment receipt by email or text confirmation, you'll need to read consent and approve.

- Enter email for electronic receipt
- Enter phone number for text receipt. Mobile carrier fees may apply (see your carrier for details)

Phone is not required. If you wish not to receive text receipt leave this blank.



Total: \$25.00

Where can we send your receipt?

Email Address ralph.cabr

Mobile Number (optional) (8:)

Please read our [Terms & Conditions](#)

Consent for Use of Mobile Telephone

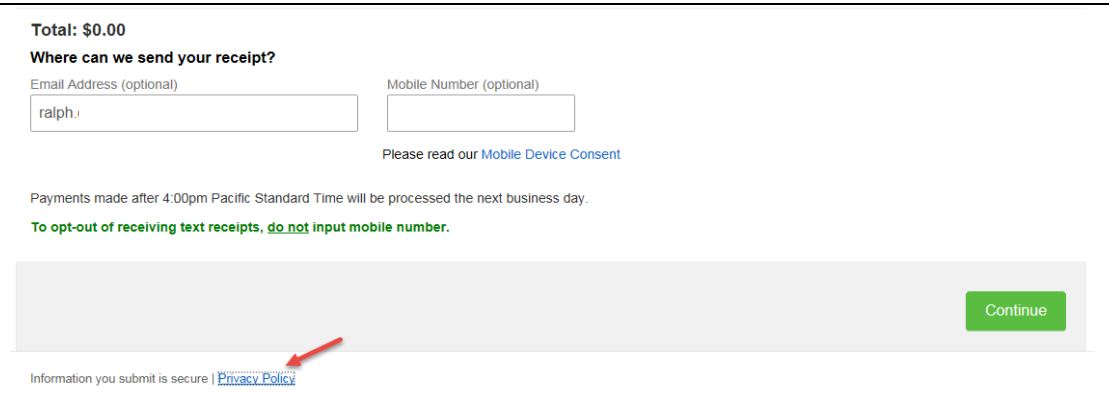
By providing us with your telephone number (including a mobile telephone number) you consent to receiving calls and/or text ("SMS") messages from us or our service providers at that number, including those made by use of an automatic telephone dialing system ("ATDS"), for our everyday business purposes (including notices regarding your account or account activity, identity verification, or to prevent fraud). Please review our [Privacy Policy](#) for more information.

Standard text messaging rates may apply based on your plan with your mobile phone carrier.

Read Terms and Conditions:

Prior to completing your payment you will need to access the Terms and Conditions. Bank of Hope requires you read and understand the Terms and Conditions.

If you do not consent, you cannot proceed or use this payment option.



Total: \$0.00

Where can we send your receipt?

Email Address (optional) ralph.

Mobile Number (optional)

Please read our [Mobile Device Consent](#)

Payments made after 4:00pm Pacific Standard Time will be processed the next business day.

To opt-out of receiving text receipts, do not input mobile number.

[Continue](#)

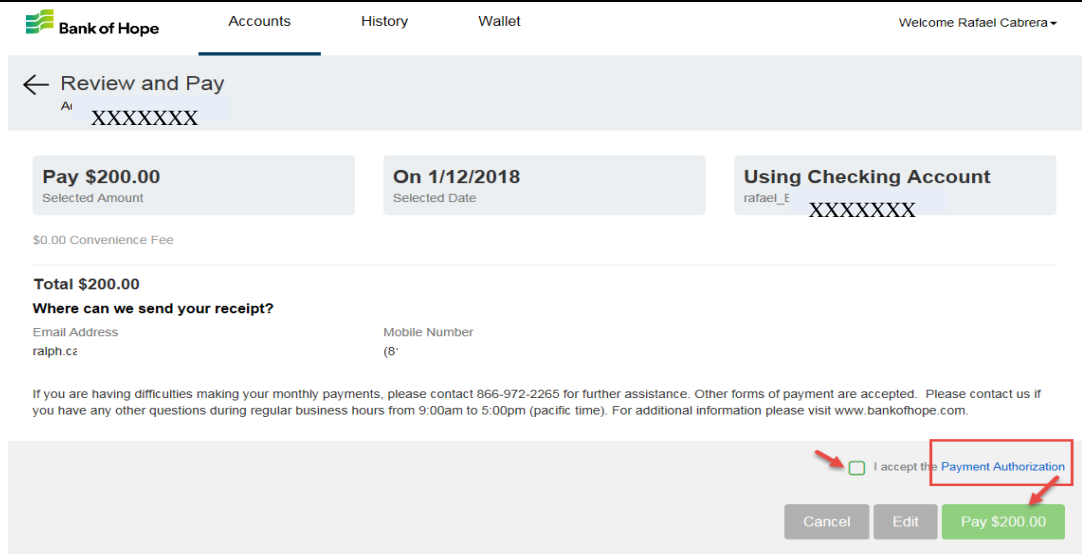
Information you submit is secure | [Privacy Policy](#)

Making Payment

Read and Confirm Payment Authorization:

When you click 'NEXT' you'll need to confirm and accept payment on following page.

1. Review information entered
2. Read Terms and Conditions
3. Click "check box" to accept
4. Click PAY



Bank of Hope Accounts History Wallet Welcome Rafael Cabrera

← Review and Pay
Account: XXXXXXXX

Pay \$200.00
Selected Amount

On 1/12/2018
Selected Date

Using Checking Account
rafael_E XXXXXXXX

\$0.00 Convenience Fee

Total \$200.00

Where can we send your receipt?

Email Address: ralph.cz Mobile Number (8):

If you are having difficulties making your monthly payments, please contact 866-972-2265 for further assistance. Other forms of payment are accepted. Please contact us if you have any other questions during regular business hours from 9:00am to 5:00pm (pacific time). For additional information please visit www.bankofhope.com.

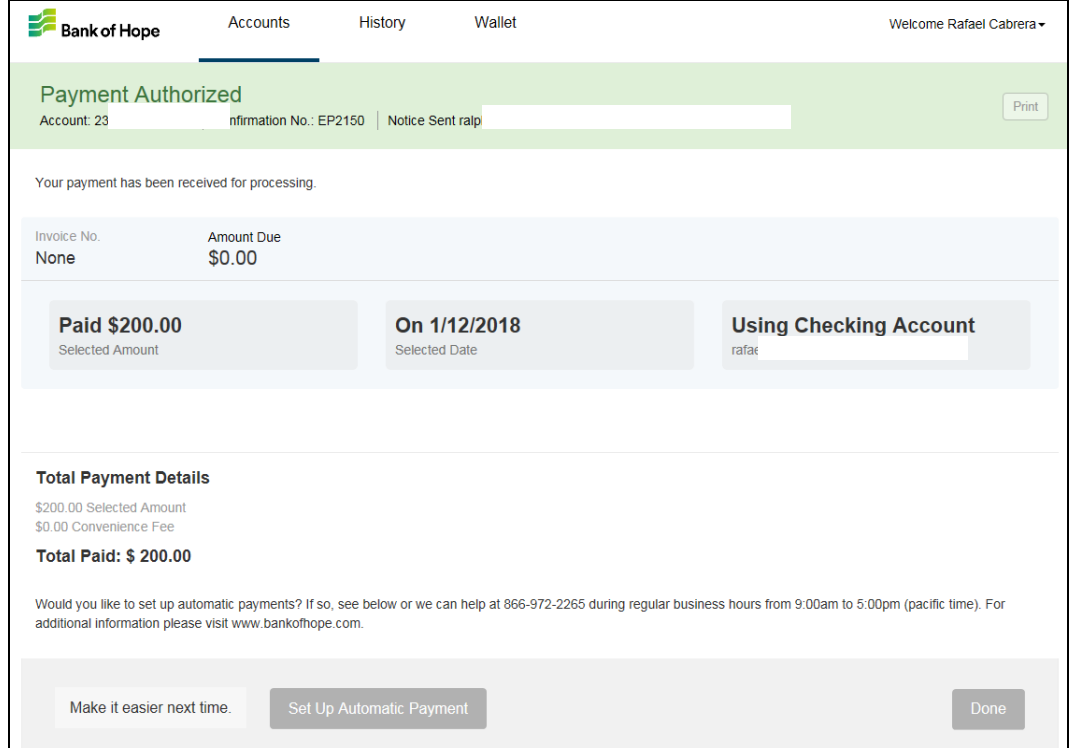
I accept the Payment Authorization

Cancel Edit **Pay \$200.00**

Payment Confirmation and Accepted:

When your payment has been processed you will receive a "Payment Authorized" page.

1. Review information
2. If you entered mobile phone and email address you will also receive payment confirmation via electronic messaging and SMS



Bank of Hope Accounts History Wallet Welcome Rafael Cabrera

Payment Authorized Print

Account: 23 Confirmation No.: EP2150 Notice Sent ralph

Your payment has been received for processing.

Invoice No.	Amount Due
None	\$0.00

Paid \$200.00
Selected Amount

On 1/12/2018
Selected Date

Using Checking Account
rafael

Total Payment Details

\$200.00 Selected Amount
\$0.00 Convenience Fee

Total Paid: \$ 200.00

Would you like to set up automatic payments? If so, see below or we can help at 866-972-2265 during regular business hours from 9:00am to 5:00pm (pacific time). For additional information please visit www.bankofhope.com.

Make it easier next time. **Set Up Automatic Payment** Done

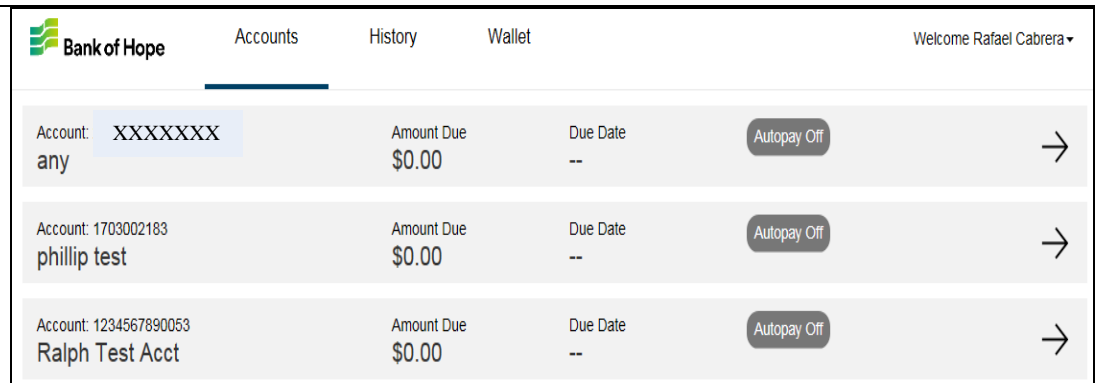
Setting Up Auto Payments

Set Up Auto Payments:

You may set up auto-payments on any account. Auto payments will be automatically deducted from pay account on the days chosen by you and every month thereafter.

You may also cancel autopay at any time.

1. Login to your account
2. Choose account to set up

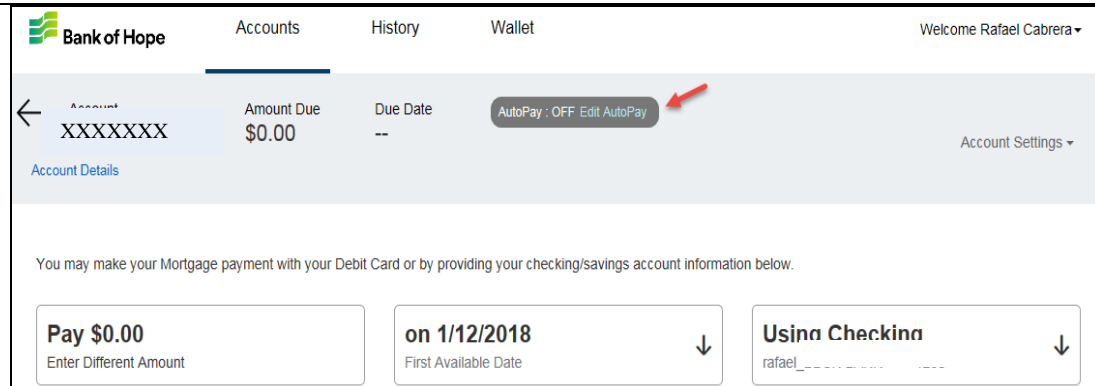


Bank of Hope Accounts History Wallet Welcome Rafael Cabrera

Account	Amount Due	Due Date	Autopay
Account: XXXXXXXX any	\$0.00	--	Autopay Off →
Account: 1703002183 phillip test	\$0.00	--	Autopay Off →
Account: 1234567890053 Ralph Test Acct	\$0.00	--	Autopay Off →

Set Up Auto Payments:

1. Click "Autopay" button located on account information
2. Click "+ Add" to



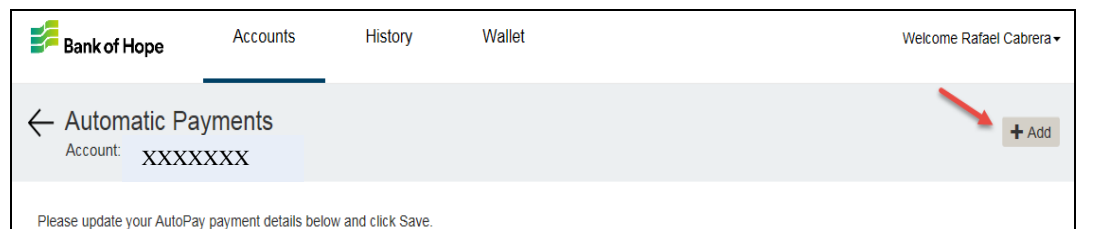
Bank of Hope Accounts History Wallet Welcome Rafael Cabrera

← Account XXXXXXXX Amount Due \$0.00 Due Date -- AutoPay : OFF Edit AutoPay →

Account Details Account Settings

You may make your Mortgage payment with your Debit Card or by providing your checking/savings account information below.

Pay \$0.00 (Enter Different Amount) on 1/12/2018 (First Available Date) Usina Checking (rafael_...)



Bank of Hope Accounts History Wallet Welcome Rafael Cabrera

← Automatic Payments Account: XXXXXXXX + Add

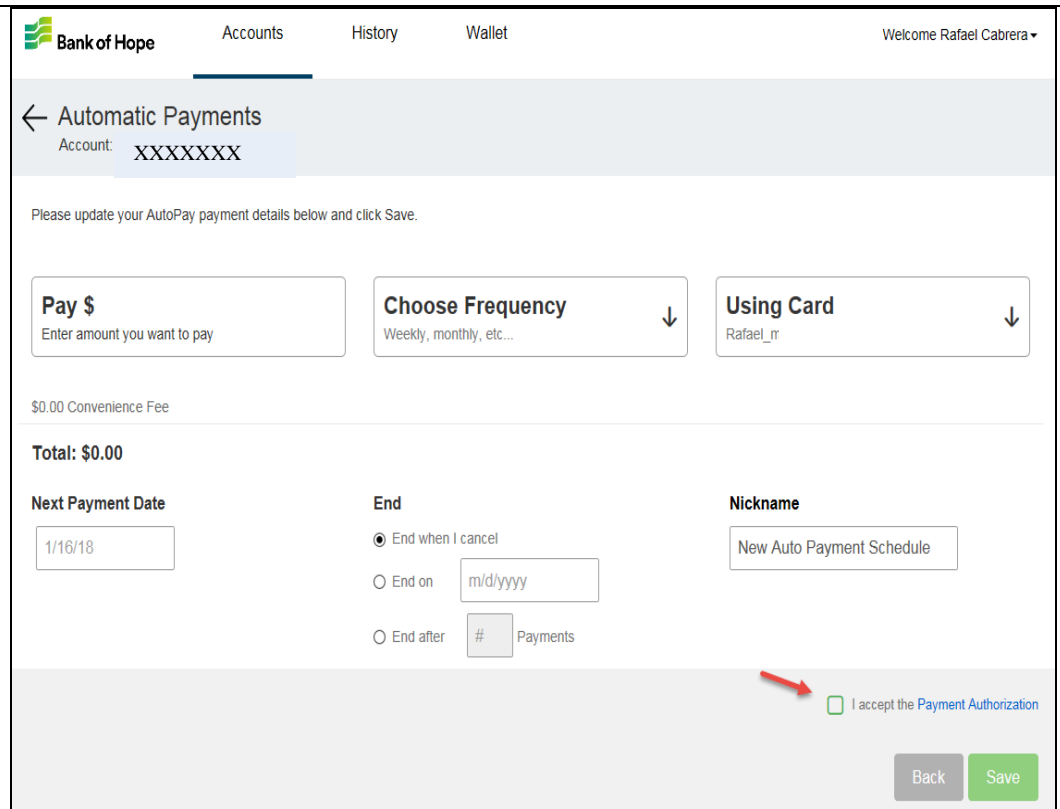
Please update your AutoPay payment details below and click Save.

Setting Up Auto Payments

Fill Form:

Enter all the information listed e.g. (Pay, Frequency, Card/Acct). When completed, read Terms and Conditions and accept.

1. Enter Pay Amount (must be equal or greater than next due amount)
2. Enter Frequency (monthly is only option)
3. Select payment account that funds will be charged/debited
4. Select payment date
Note: All future payments will be paid on same date
5. Select when to end payments frequency. most popular option is *(end when I cancel)*
6. Add Nickname of schedule for personal reference
7. Accept Terms and Conditions, and SAVE



Bank of Hope Accounts History Wallet Welcome Rafael Cabrera

← Automatic Payments
Account: xxxxxxxx

Please update your AutoPay payment details below and click Save.

Pay \$
Enter amount you want to pay

Choose Frequency
Weekly, monthly, etc...

Using Card
Rafael_r

\$0.00 Convenience Fee

Total: \$0.00

Next Payment Date
1/16/18

End

- End when I cancel
- End on m/d/yyyy
- End after # Payments

Nickname
New Auto Payment Schedule

I accept the Payment Authorization

Back Save