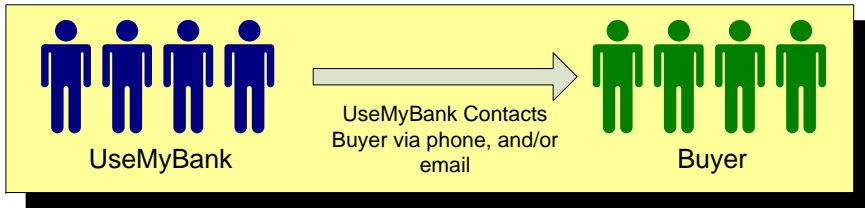


# UseMyBank - PAD Transaction LifeCycle

## Step #1 – Initial Buyer Contact

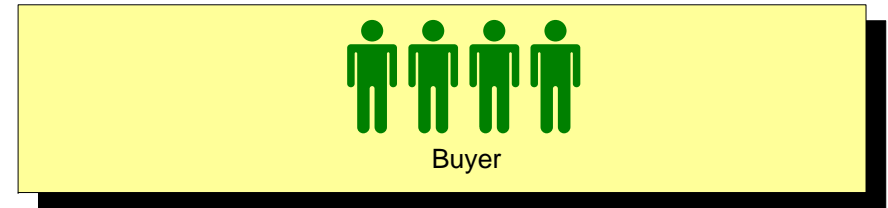
Requires: 1 Business Day



Contact all UseMyBank clients via phone, and email, to inform the buyers with an alternative solution to making payments using our service and provide appropriate steps that need to be taken when using our service for the new signup procedure

## Step #2 – Buyer Completes PAD forms

Requires: 1-2 Business Days

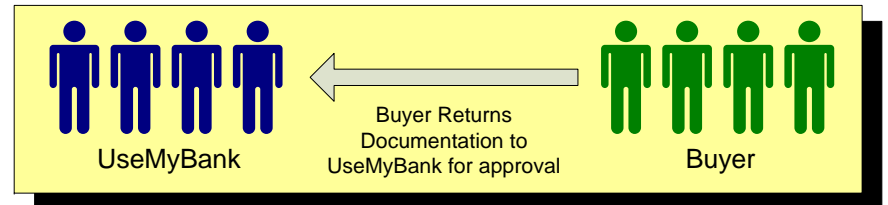


Fill out and gather information required for UseMyBank:

- Filled out PAD (Pre-Authorized Debit) Form (see attached)
- Signed PAD agreement
- Copy of Void Cheque
- Copy of Photo ID
- Copy of a current bill with the same address in the PAD

## Step #3 – Buyer Returns Required documentation to UseMyBank for Approval

Requires: 1-2 Business Days

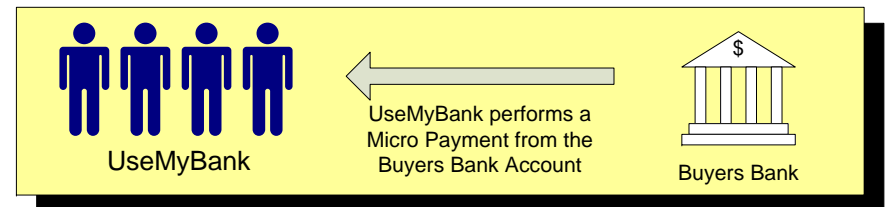


Send the above completed forms and attachments to UseMyBank with one of the following options:

- Via email to support@usemybank.com
- Via fax to 416-739-7856
- Via snail mail to: UseMyBank Services Inc  
c/o – SUPPORT 7-B Pleasant Blvd, Suite 1183, M4T 1K2

## Step #4 – UseMyBank Initiates a Micro Withdrawal

Requires: 1-2 Business Days

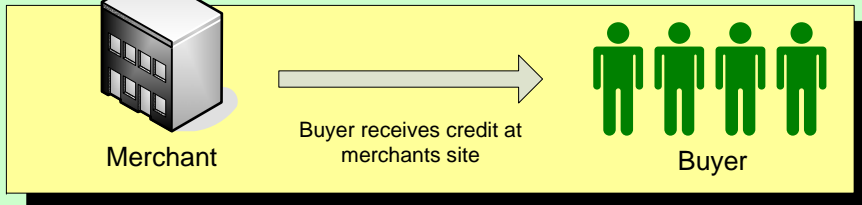


Once the above forms have been completed and sent back to UseMyBank, a small withdrawal, for less than \$1.00 will be made to the account provided in the PAD form. This amount must be confirmed back to UseMyBank from the Buyer.

## UseMyBank - On Going Payment Process

### Step #6 – Payment is process and Buyer receives credit for the transaction

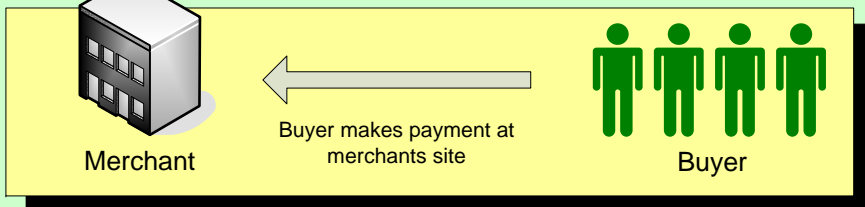
Requires: 1-2 Business Days



Within 2 business, UseMyBank will receive a confirmation that the payment has been received, at which time your account at the Merchant/Seller will be credited.

### Step #5 – Buyer initiates a payment on the merchants payment page

Requires: 1 Business Day



Simply go to the Merchant/Sellers website and click DEPOSIT, CASHIER, CHECKOUT. Confirm the amount you wish to make, and then continue to make the payment as per usual through UseMyBank. When you are asked to select the bank, please select "Canadian PAD payment", and complete steps required on the screen.