

Yes! Customers can apply with an ITIN

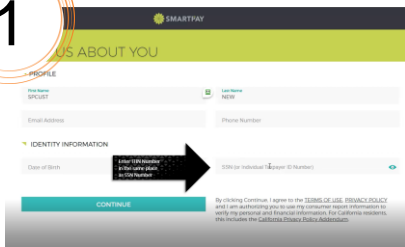
Customers who do not have a valid social security number can still apply for SmartPay with their ITIN (Individual Taxpayer Identification Number). To complete a SmartPay application, customers with an ITIN will have to complete an additional step.

Before starting the application make sure the customer is present in the store, prepared to enter their personal information and has:

- Online Bank Account (open for at least 60 days)
- Username | Password
- At least \$1000 of income per month in their bank account

PROCESS

1

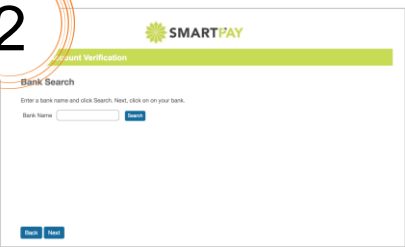


The screenshot shows the 'TALK ABOUT YOU' form on the SmartPay dashboard. The 'IDENTITY INFORMATION' section has a dropdown menu for 'Social Security Number' which is set to 'ITIN'. An arrow points to the 'ITIN' option. A 'CONTINUE' button is at the bottom.

Step 1

On the SmartPay Dashboard, have the customer enter their ITIN in the SSN data field, read the "Terms of Use", and confirm their consent.

2

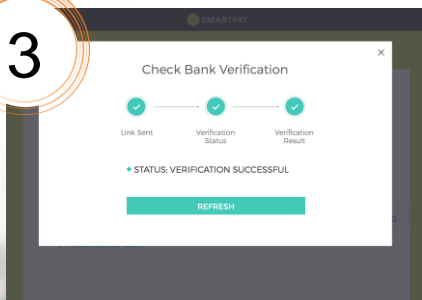


The screenshot shows the 'Bank Search' form. It has a text input field for 'Bank Name' and a 'Search' button. Below the input field, there are 'Back' and 'Next' buttons.

Step 2

The customer will receive a verification link via email where they will look up their bank, and enter their username and password.

3



The screenshot shows the 'Check Bank Verification' success screen. It features a progress bar with three steps: 'Link Sent', 'Verification Status', and 'Verification Result', all marked with green checkmarks. Below the progress bar, it says 'STATUS: VERIFICATION SUCCESSFUL' and has a 'REFRESH' button.

Step 3

SmartPay will verify their account, and provide confirmation once the bank account has been verified

After the customer's bank verification is approved, the customer must complete the application process. If the customer is approved, they will see the SmartPay approval screen.



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The Simplicity of SMARTPAY