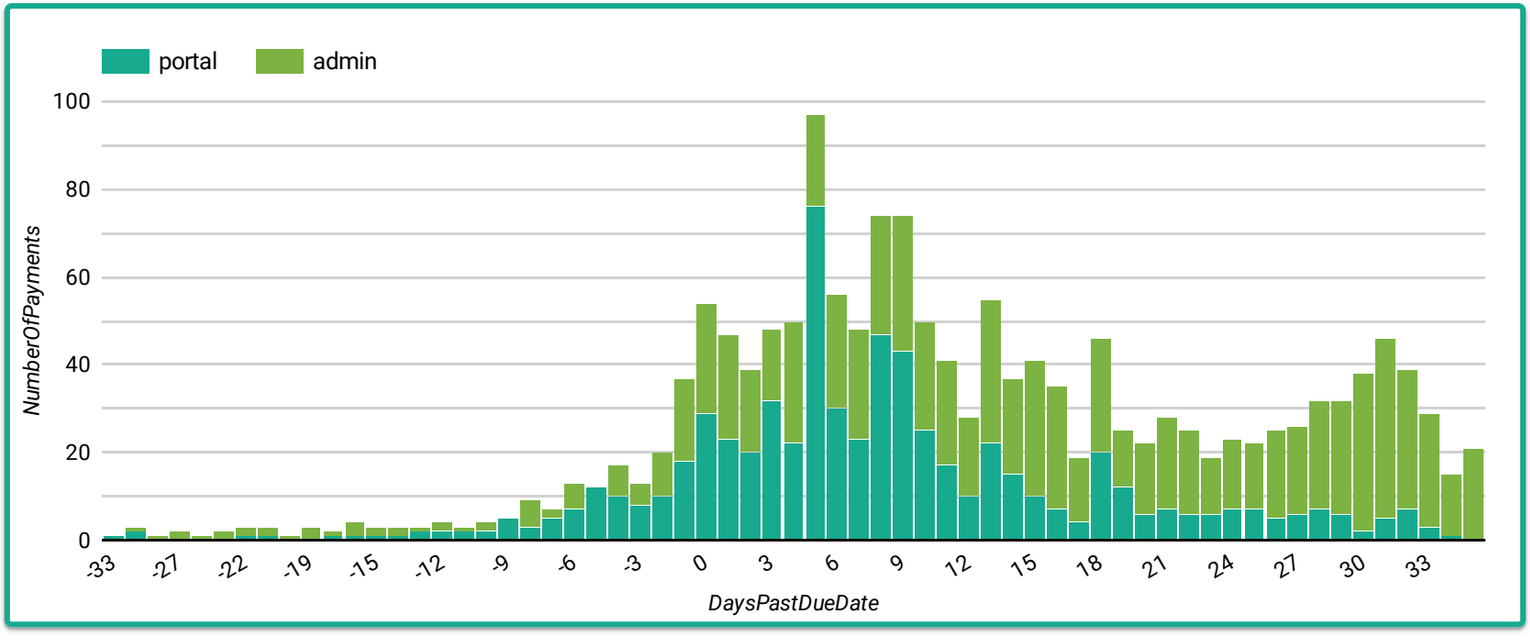
MessagePay

Total Transactions (November 2022 - January 2024)



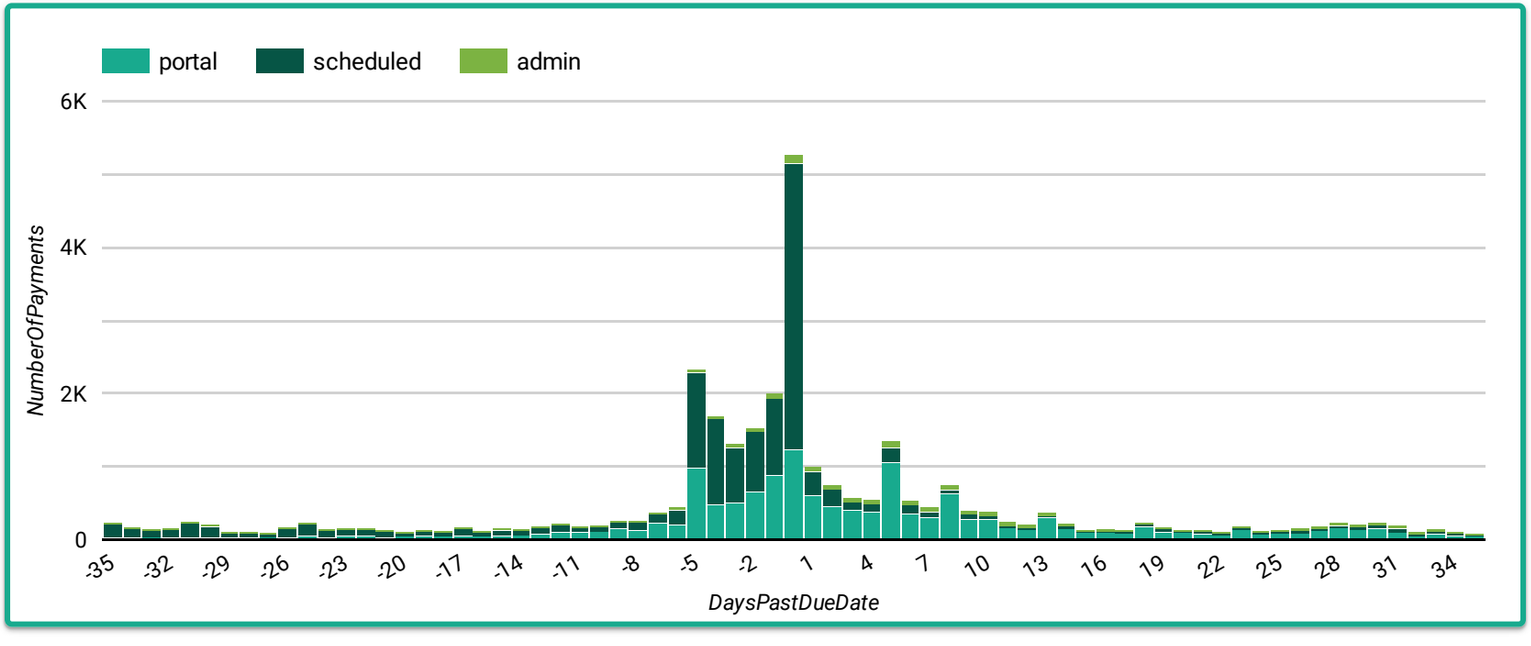
Notes:
- X Axis shows payments made based on number of days past due. 0 is considered on time. A negative day past due is an early payment.
-The graph skewed right, meaning more people are paying on later dates.

-We only reached 100 as maximum for total payments.

Total Number of Payments in first 14 months

1,585

Total Transactions (November 2024 - January 2026)



Notes:
- More on-time payments
- More self-service
- Texting intervals affect member behavior (payment spikes on days:
-5, 5, 8,13,18, 23, 28

Total Number of Payments in last 14 months

35,021