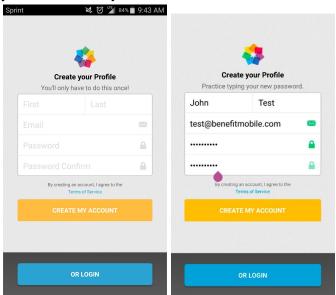


Here are detailed instructions for each step in the Benefit app, with images! If you have additional questions, you can read our FAQ's located in the Knowledge Base on our website here: Knowledge Base

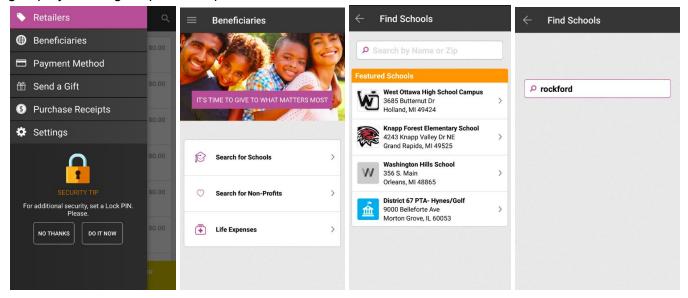
1. Download the Benefit app by going to the app store on your smartphone. Search for Benefit Mobile and look for our logo. You can also go to www.benefit-mobile.com/consumers from your phone and click "Download the App"



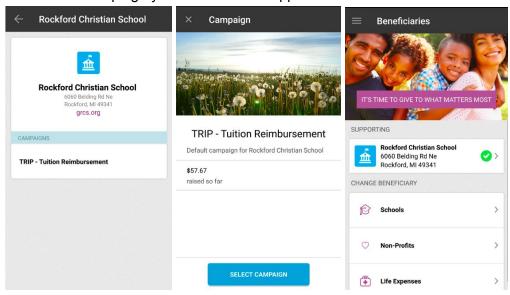
2. Once the app is downloaded, create a profile by entering your name, email, and choose a password. Then click the yellow "Create My Account"



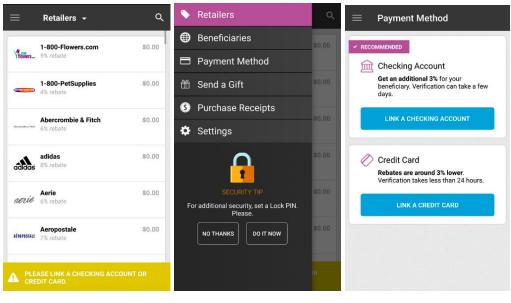
3. Choose a beneficiary from the main menu. Click on Beneficiaries, then schools or nonprofit, then search for your group by entering a zip code or part of the name.



Click on the campaign you would like to support.

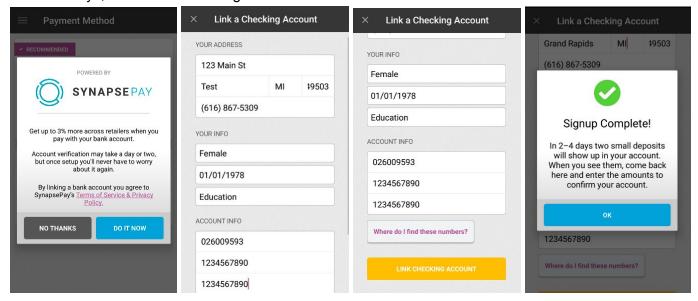


4. Now it's time to add a payment method. You will see a yellow warning, asking you to complete this step. Click on Payment Method in the main menu. Choose to add a Checking Account and/or Credit Card.

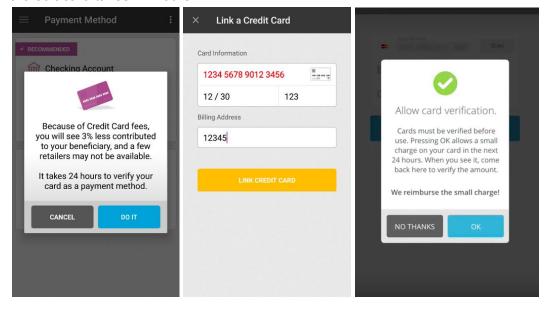


To add a Checking Account, be sure to fill out the form completely with legitimate information.

This information will be used to verify your identity. Read and follow the prompts. Only enter each payment method one time and be sure to read each prompt carefully before clicking ok. Setting up a checking account takes 2-4 business days, since we are waiting for the banks.

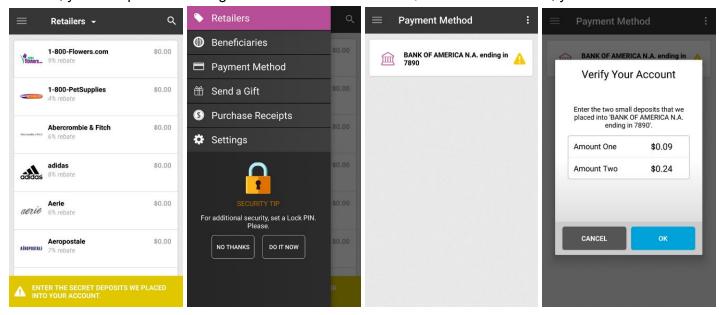


If you prefer to add a credit card, be sure to follow these prompts instead. Only add each credit card one time. Adding a credit card takes 24 hours.



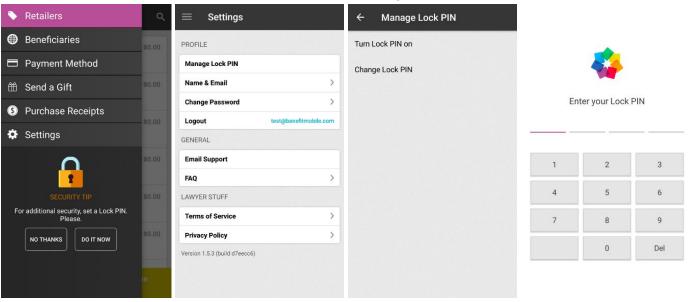
5. Now that you've added your payment method, you need to verify the amounts we sent. You will see a warning to complete this step.

For a bank account, look at your bank statement and find the two small deposits we sent to you. The descriptions will say www.benefit-mobile.com and the amounts will be between \$0.01-\$0.99. Go to the app under payment method, click the yellow triangle, and type in the two small amounts. Click OK and now you're ready to purchase! For security reasons, your first purchase using a bank account is limited to \$50. Once that clears, your limit will increase.



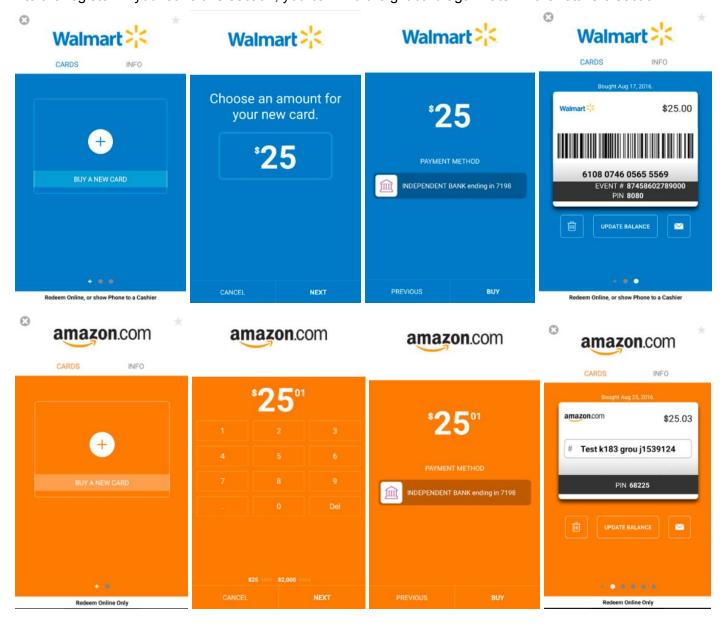
If you've added a credit card, follow the same steps above, except the description on your credit card statement will say Braintree/Benefit and the single charge will be between \$1.01-\$1.99. If you see a charge for \$1.00, that is a test charge from Braintree to be sure the card works. The test charge from Benefit is not sent for 24 hours.

6. Set up your pin. The Benefit app asks you to set a pin, just in case you happen to lose your phone. You want to make sure someone is not able to access your gift cards. You will see a prompt on the bottom of the main menu with an image of a lock. Click "Do it now". If you do not see this, and you see your donations instead, you must have clicked on "No Thanks". That's ok. You can set the pin from the settings menu.



7. Now that you've verified a payment method, it's time to make your first purchase!

From the retailers section, choose a retailer, click on "Buy a new card", enter the amount, click next, review the payment method is correct, then click buy. A gift card will pop up within a few seconds. Some gift cards have barcodes for the cashier to scan and some have a gift card number for you to enter online or for the cashier/waitress to enter into the register. If you leave this section, you can find the gift card again later in the retailers section.



8. Now, update the balance of your used gift card. Click on "update balance" or "refresh balance" underneath the gift card. If the button says "update balance" that means you must manually track the balance on the card. The app does not know the balance of the gift card, and you must keep it updated to the most current amount. If you're not sure of a balance, go to the retailer's website to look it up. If the button says "refresh balance", that means the retailer has opted to track the balance for you. Once the gift card has a \$0 balance, it will disappear from the retailers section.