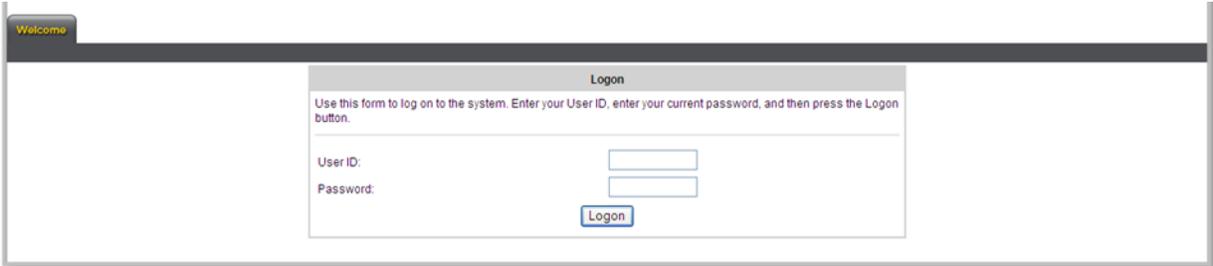


Welcome to Direct Express. Direct Express is a back office system that provides a single point of information and data access for our merchant and financial institution customers. Direct Express allows our customers to manage their EFT information and obtain reporting all in one place, through an easy to use online portal.

Logging on:

- To begin using Direct Express, follow these steps to logon.
- Establish a connection to the Internet
- Open a browser
- If the initial Direct Express page does not load automatically, type <https://direct.ftpsllc.com/direct/logon53Direct.jsp> in the address box and press the “ENTER” key.
- The Direct Express logon page will appear (shown below). Type you username and password in the appropriate boxes and either click the “Logon” button or press the “ENTER” key.



Logon

Use this form to log on to the system. Enter your User ID, enter your current password, and then press the Logon button.

User ID:

Password:

If your username and password were correct you will proceed to the next step.

Changing Your Password

After using your temporary password to first access Direct Express, you will be required to change your password.

Change Password

Use this form to change your password. Enter your current password, your new password, verify your new password and then click the Change Password button.

The new password must conform to the following:

- It must have at least one numeric and one alpha character.
- It must be 8 characters in length.
- It must be different from the previous 6 passwords.
- A single character may not be repeated more than 2 times.

Your current password:

Your new password:

Verify your new password:

To change your password

- Enter your current (temporary) password in the appropriate box.
- Choose a new password and enter it in the two boxes labeled “Enter your new password” and “Verify your new password”.
- Click the “Change Password” button to attempt to change your password.

Note: Your new password must be 8 characters in length and may not have more than 2 repeating characters. Additionally there are certain reserved words that are not allowed, including words that are too similar to your last password. If you choose a password that is invalid, the dialog will reappear and ask you to choose another password and try again. After you have chosen a valid new password, you will be taken to the next step in the logon process

If you wish to change your password at any time you will find a change password service located on the Admin tab.

Logging Off

When you are finished using the system, you should logoff by choosing the "logoff" function from the main menu. After logging off, no further Direct Express functions may be performed from your computer until you logon again with your username and password. You should also logoff if you ever leave your computer, to prevent against unauthorized access. Additionally, if your session is inactive for more than 15 minutes you will be automatically logged off by the system and will need to logon again to continue working.