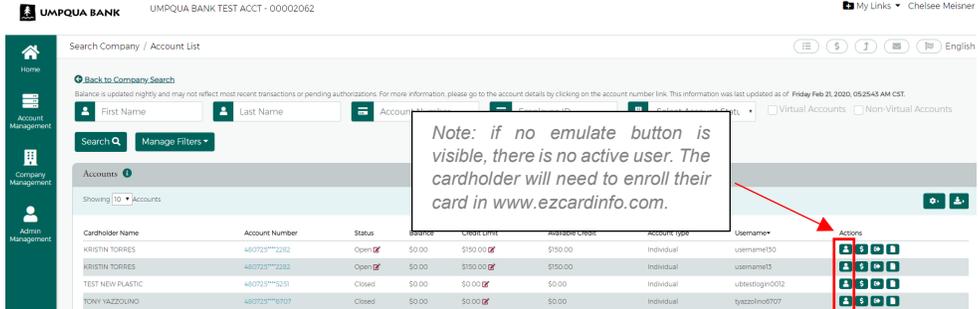
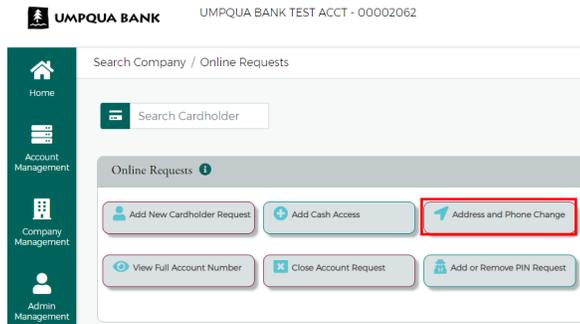


Umpqua Bank Commercial Card Mobile Wallet Setup Guide

Your Company has now been activated for Mobile Wallet use. If you prefer to discontinue this functionality or switch to opt-in specific cardholders, please contact us by email at CCards@Umpquabank.com.

Successful Cardholder Provisioning Steps	
<p>Step 1: Cell Phone and Email confirmation</p>	<ul style="list-style-type: none"> Let your cardholders know they now have Mobile Wallet capabilities. Ensure cardholders have current email and cell phone information on file. <p>Option 1:</p> <ul style="list-style-type: none"> Have cardholders update their own information referencing page 3 of the the eZCard quick reference guide located here: Cardholder quick reference guide <i>*Note: Email addresses added or updated in eZCard are uploaded as part of the nightly batch cycle. Your cardholder will need to wait until the following day to provision their card.</i> <p>Option 2:</p> <ul style="list-style-type: none"> Log into https://www.ezbusinesscardmanagement.com/ and follow the steps below: <ul style="list-style-type: none"> Step 1: Emulate an enrolled eZCard User and update the email on their behalf. Access your account list then click on the 'Emulate' action button as shown below.  <ul style="list-style-type: none"> Step 2: Update Cellphone of the Cardholder by accessing Online Requests > click 'Address and Phone Change'  <p>• Terms and conditions for Mobile Wallet are available here: Digital Wallet Rules and Regulations</p>
<p>Step 2: Provisioning</p>	<ul style="list-style-type: none"> Provide provisioning guides to all cardholders with Mobile Wallet access. These guides can be accessed at our Commercial Card Resources page. One time passcode (OTP): Your cardholders will need to provision their Umpqua Bank Commercial cards, involving an OTP which requires a valid cell phone and email to be in place <i>*see step 2 for instruction</i>. These will be used to send out a passcode to the cardholders during the provisioning process. <p><i>Upon successful provisioning, cardholders will receive an email confirming mobile wallet availability.</i></p>

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Troubleshooting:

- For further questions or assistance, contact the Commercial Card Department at Ccards@UmpquaBank.com or by calling 866-472-0368.