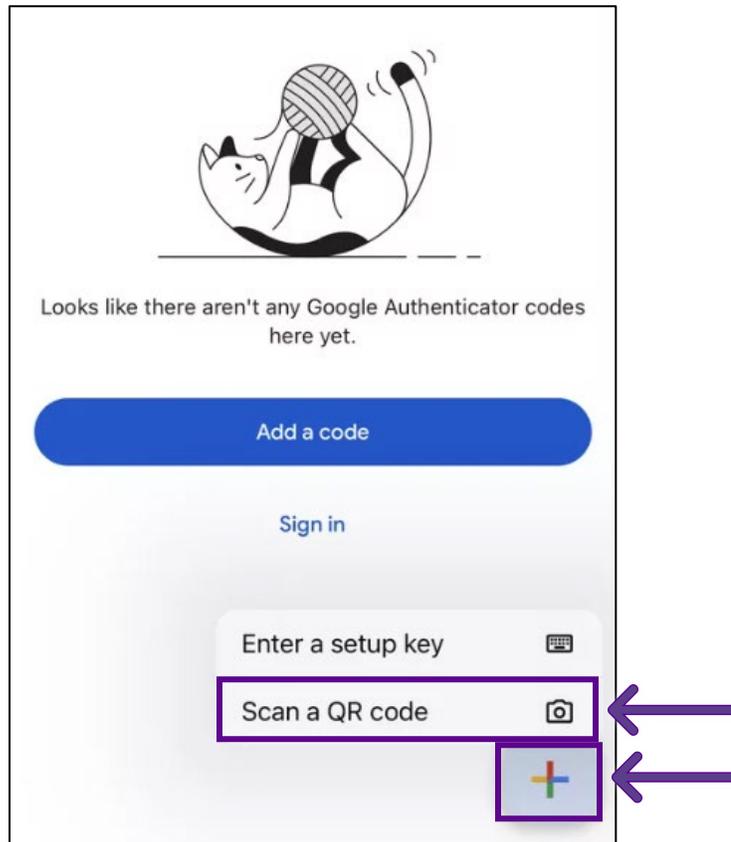


To protect the integrity of your account and the confidentiality of consumer credit information, the credit repositories request that your account be protected by two-factor authentication. Xactus360 uses the Google Authenticator App to provide this additional layer of security. To login to your account, you must have the Google Authenticator App installed on your mobile device. You can download the app from the App Store (iOS devices) or Google Play (Android).

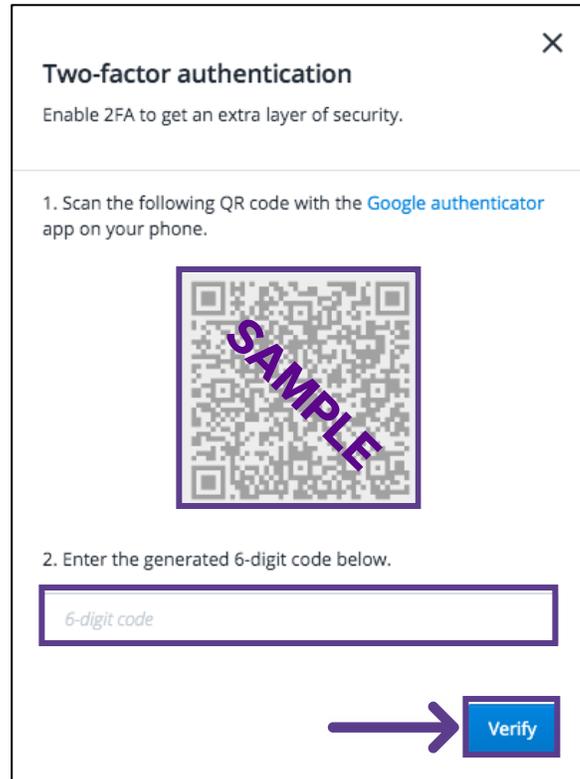
1. To begin, install the Google Authenticator App.



2. Once installed, open the app and tap the + sign. Then, select Scan a QR code.



3. Next, point your camera at the QR code on the screen making sure to center the QR code in the alignment box or guides on your device screen. The Google Authenticator will automatically recognize the QR code and generate a secure verification code to allow you to login to your account. Enter the provided 6-digit code into your mobile device, then click Verify.



4. The Authenticator app will store the account you added by scanning the QR code in the setup. To access your account, simply login with your username and password, open the Authenticator app, and enter the new secure verification code that is generated.

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.