



PAY-BY-LINK

USER GUIDE



At Utmost, we are always looking at ways of enhancing the customer experience and protecting your personal information. This user guide serves as an introduction and guide to the Pay-By-Link process for regular premiums.

This document contains links to relevant documents, websites and email addresses. Click on the bold gold words to access these links.

WHAT IS PAY-BY-LINK?

Pay-By-Link is a secure service that will allow you to securely confirm your debit or credit card details with Utmost International. On the Pay-By-Link web portal, you will be asked to complete basic information such as email address, telephone number, policy number and then provide your full debit or credit card details on the last page.

Once the details are added to the system, they are passed securely to Utmost International to process regular premiums.

GlobalPay's - Pay-By-Link is an established payment system which has been designed with security in mind. All payments are verified with Strong Customer Authentication (SCA), helping customers feel secure in every transaction.

HOW PAY-BY-LINK WORKS?

Through the URL or QR Code provided in the Pay-By-Link flyer you can add your credit or debit card by following the steps below. This guide will detail the exact steps you need to go through in detail.

The Pay-By-Link flyers can be found at www.utmostinternational.com/pay-by-link/

STEP 1

Scan the QR Code, click on the URL or enter the URL into your web browser.

STEP 2

Enter your email address, telephone number and policy number and press verify.


STEP 3

Enter your card details and press verify.

You can follow the steps below to submit the required information:

CUSTOMER GUIDE

- 1 Using the relevant flyer: scan the QR Code, click on the URL or enter the URL into your web browser

 The correct flyer to use is determined by whether you have an Utmost International Isle of Man Limited or Utmost PanEurope dac policy, and the currency of your premium. Utmost International Isle of Man Limited policies will start with three letters, for example MSA, MSB and MPA. Utmost PanEurope dac policies will start with E01, E02 or E03. If you are unsure, please contact us by email RegularPremiumPayments@utmostgroup.com or call us on **+44 1624 655 555** (For Hong Kong please call **+852 3552 5888**).

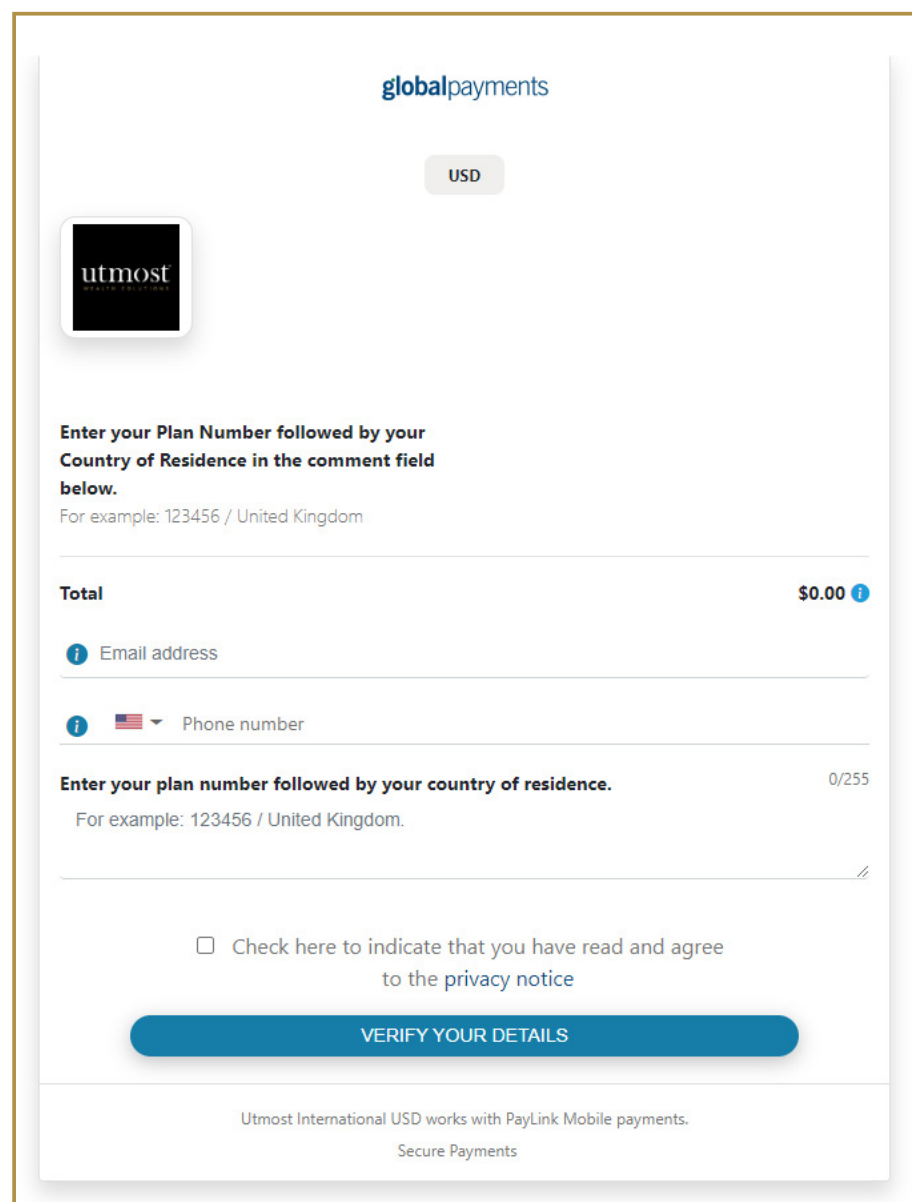
- 2 Enter your email address, select your mobile phone region using the drop down and then enter your full mobile phone number.
- 3 Enter your policy number followed by your country of residency in the 'Add comment' box. Examples are shown below:

MSB000123456 United Kingdom

123456 Uruguay


E011234567 U.A.E

- 4 Tick the checkbox and then press the 'Verify Your Details' button.

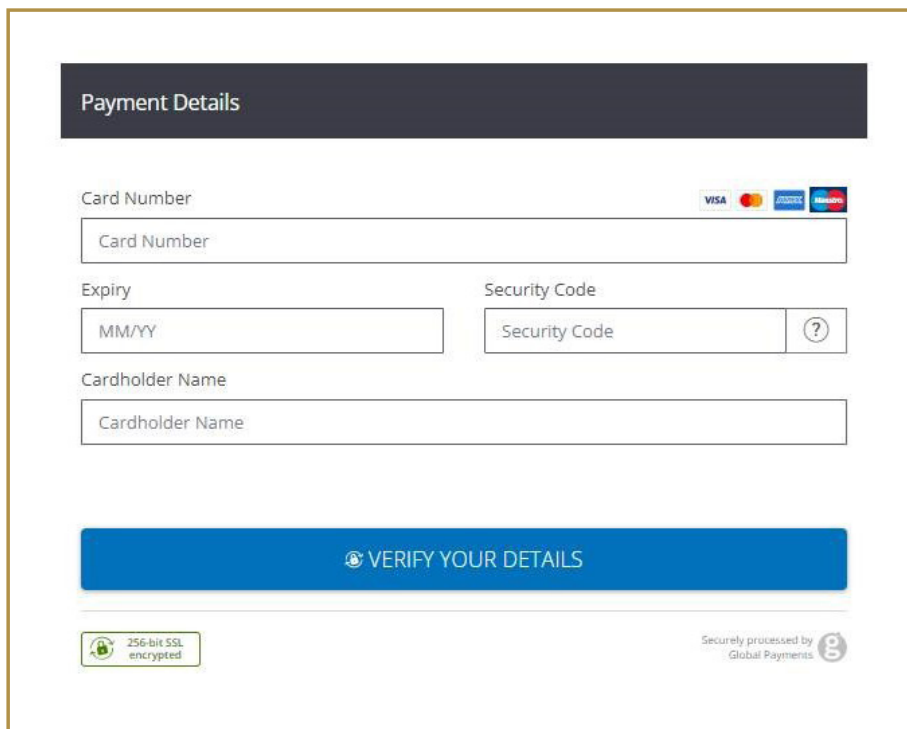


The screenshot shows a mobile payment verification interface. At the top, the 'globalpayments' logo is displayed in blue. Below it, a grey button indicates the currency is 'USD'. On the left, there is a square icon for 'utmost HEALTH SOLUTIONS'. The main instruction reads: 'Enter your Plan Number followed by your Country of Residence in the comment field below.' An example is provided: 'For example: 123456 / United Kingdom'. Below this is a text input field. A summary row shows 'Total' as '\$0.00' with an information icon. There are two input fields: 'Email address' with an information icon, and 'Phone number' with a dropdown menu showing a US flag and an information icon. A second instruction reads: 'Enter your plan number followed by your country of residence.' with a character count '0/255' and an example: 'For example: 123456 / United Kingdom.' Below this is another text input field. A checkbox is present with the text: 'Check here to indicate that you have read and agree to the privacy notice'. At the bottom, there is a large blue button labeled 'VERIFY YOUR DETAILS'. The footer contains the text: 'Utmost International USD works with PayLink Mobile payments. Secure Payments'.

- 5 Enter your full card number as shown on the card.

 The payment card must belong to a policyholder as we do not accept payments from a third party.

- 6 Enter the expiry date on your card in the MM/YY format.
- 7 Enter the security code. This will be the three digits on the back of your card.
- 8 Enter your name exactly as it appears on your card.
- 9 Once complete press the 'Verify Your Details' button. Your card details are now stored with Utmost and you will receive an email to confirm.



The screenshot shows a 'Payment Details' form with the following fields and elements:

- Card Number:** A text input field with a placeholder 'Card Number' and a small icon of card logos (VISA, Mastercard, American Express, Discover) to the right.
- Expiry:** A text input field with a placeholder 'MM/YY'.
- Security Code:** A text input field with a placeholder 'Security Code' and a question mark icon to the right.
- Cardholder Name:** A text input field with a placeholder 'Cardholder Name'.
- Verify Button:** A large blue button with the text 'VERIFY YOUR DETAILS' and a small icon of a checkmark.
- Security Badges:** At the bottom left, a badge says '256-bit SSL encrypted'. At the bottom right, text says 'Securely processed by Global Payments' with a logo.

Utmost International will receive notification that the information has been submitted and will advise if anything additional is required.

ACCESSING PAY-BY-LINK

Please select your product provider and the currency of your premium, then visit the relevant URL.

POLICY CURRENCY

The currency shown in the Schedule in which valuations are reported and benefits are paid. During the application process you will have been asked to select your preferred Policy Currency.

UTMOST INTERNATIONAL ISLE OF MAN LIMITED POLICIES

Please use this section if you have one of these products: Executive Wealthbuilder Account, Guaranteed Mortgage and Investment Plan, International Mortgage Account, International Portable Pension Plan, Managed Account Plus, Managed Capital Account, Managed Pension Account, Managed Savings Account or Pension Wealthbuilder Account.

- › Pound Sterling (GBP) - www.utmostinternational.com/pay-by-link-iom-gbp/
- › US dollar (USD) - www.utmostinternational.com/pay-by-link-iom-usd/
- › Euro (EUR) - www.utmostinternational.com/pay-by-link-iom-eur/
- › Hong Kong dollar (HKD) - www.utmostinternational.com/pay-by-link-iom-hkd/

UTMOST PANEUROPE DAC POLICIES

Please use this section if you have one of these products: European Capital Account, European Pensions Account or European Savings Account.

- › Pound Sterling (GBP) - www.utmostinternational.com/pay-by-link-upe-gbp/
- › US dollar (USD) - www.utmostinternational.com/pay-by-link-upe-usd/
- › Euro (EUR) - www.utmostinternational.com/pay-by-link-upe-eur/

ADDITIONAL INFORMATION

- › Pay-By-Link Privacy Notice can be found on the relevant page above or on their website - <https://www.globalpayments.com/en-gb/privacy-statement>
- › Utmost International's Privacy notice: <https://utmostinternational.com/privacy-statements/>

HERE TO HELP

Whether you are a customer or one of our trusted partners we have a dedicated mailbox to help with queries. Please get in touch with the team at RegularPremiumPayments@utmostgroup.com Alternatively, you can call us on **+44 1624 655 555** (For Hong Kong please call **+852 3552 5888**).

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Utmost International Isle of Man Limited is registered in the Isle of Man under number 024916C.

Registered Office: King Edward Bay House, King Edward Road, Onchan, Isle of Man, IM99 1NU, British Isles.
Tel: +44 (0)1624 655 555 Fax: +44 (0)1624 611 715. Licensed by the Isle of Man Financial Services Authority.

Utmost Wealth Solutions is registered in the Isle of Man as a business name of Utmost International Isle of Man Limited.

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost PanEurope dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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