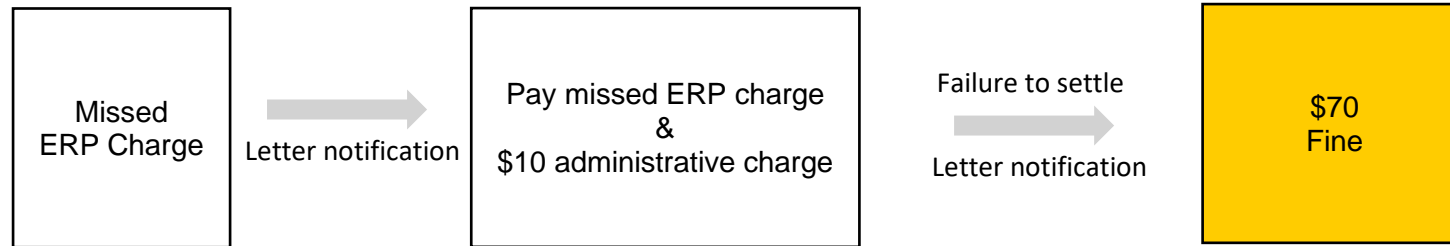


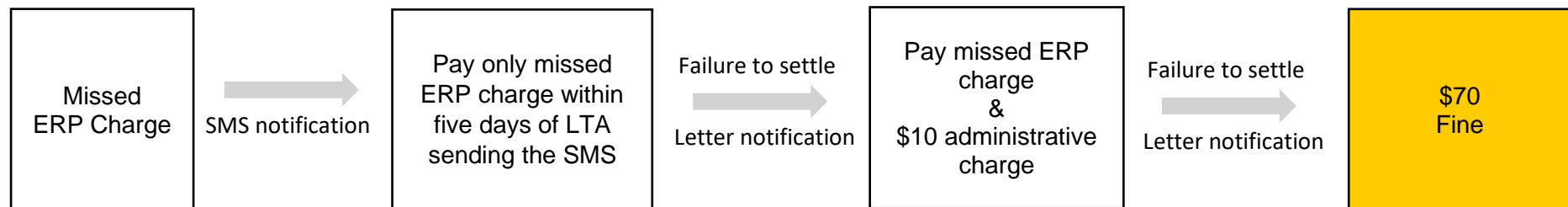
Overview of New Processes to Make Missed ERP Payments

**Current Process**



**New Process**

Before ERP2.0 feature (from 1 October 2024): SMS Notification and a five-day grace period to make missed ERP payment without a \$10 administrative charge



ERP2.0 feature (from Mid-2025): Notification and payment facilitated by OBU

*More details will be shared when ready*