How to create a beneficiary

STEPS	INSTRUCTIONS
1	Log in to VM Express Online and select **Self-Management.**
2	Click **Manage Beneficiaries.**
3	Click the drop-down arrow to select the **Beneficiary Type.**
4	Enter **Beneficiary Account Number** and **Beneficiary Alias.** Click **Submit.**
5	Enter the one-time password (OTP) code sent via SMS text to your mobile phone and confirm.

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