

## Why Use Xpress Bill Pay?

Xpress Bill Pay integrates with your billing/accounting software from beginning to end to reduce errors, save you hours of mundane manual data entry, and ensure that all transactions are easily reconcilable at the end of the month.

## Xpress Bill Pay and Your Customers' Experience

The Xpress Bill Pay customer interface is designed to make online bill pay easier than ever before to encourage and increase customer usage. We know the more customers you have using Xpress Bill Pay, the more convenient your life will be.

To begin using Xpress Bill Pay your customer simply needs to Sign Up for a new account. New customers will be prompted to provide all the information necessary to create their account, including their billing account information. And if you are interested in saving money, you can allow your customers to opt for paperless billing when setting up their new account.

After entering the required information, a unique Xpress Bill Pay account will be created and they will be logged into the system.

Once logged into Xpress Bill Pay, your customers will have many easy-to-use features available to them:

View & Pay eBills: Your customers will be able to view an online statement, displaying such information as: account number, due date, descriptions of services provided, breakdown of charges, total amount due, usage graphs, and announcements that may also be showing on their paper bill. Paying the bill is a simple process. One which allows your customers to make a full or partial payment, choose their payment method: credit card, debit card, checking account, or savings account, choose to pay immediately or to schedule payment for a future date, and receive notification, along with a unique transaction number, once the payment is processed. Your customer may print the receipt, however, a receipt is automatically emailed and/or texted to them by the Xpress Bill Pay system.

Auto Pay: This is one of the tools offered by Xpress Bill Pay that is used most often. Most customers don't want to hassle with logging in to pay their bill each month. Auto Pay ensures that payments are made on-time, every time with very little hassle to your customers or your staff. Auto Pay allows your customer to have their bills automatically paid each billing cycle from their preferred payment method. When Auto Pays are processed, a receipt is automatically emailed to the customer by the Xpress Bill Pay system.

Saved Payment Information: Your customers will be able to save their payment information for future use, edit existing payment information, or delete any payment information quickly and easily. All payment information is encrypted and stored by Xpress Bill Pay on our PCI Level 1 fully compliant system. Your organization will not be storing any payment information.

Paperless Billing: Whether your customer opts in or out of paperless billing when they first create their account, they have the paperless billing tool available for them to change their status and go paperless at any time. Whether they are signed up for paperless or not, customers can receive email and/or text notifications with each new billing.

View Past eBills: Customers have the ability to view previous bills with full billing details for the past 24 months.

Transaction History: All transactions details from the previous 24 months are saved in an encrypted format by Xpress Bill Pay for the customer to reference at any time.

Manage Multiple eBills: Some customers have multiple billing accounts with your organization. Our Add Account tool will allow your customers to add multiple billing accounts to their Xpress Bill Pay account and pay all their bills from a single login with a single transaction if desired.

Notifications: Customers can receive email and/or text notifications when new bills become available online, Auto Pays are scheduled, payments are scheduled, payments are successfully processed, payments are declined (along with the reason for the decline, like card has expired), and when credit/debit cards will be expiring soon or when they have expired.

Customer Support: If your customers have any questions about how to use the Xpress Bill Pay system, they can contact us. A toll-free 800 number and an email form are provided allowing them to contact an Xpress Bill Pay Customer Service representative. We'll handle their questions and provide them with technical support so you don't have to.

Mobile options: The Xpress Bill Pay website has been optimized for mobile use. Customers that choose to access the site from their mobile browser will find the same great features in a format conducive to mobile use. However, we also have an iOS app and will soon release an Android app, allowing your customers to view their billing charges, make one-time payments, scheduled Auto Pays, manage stored payment information, and much more.

Xpress Bill Pay is focused on providing your customers with a powerful, yet simple online bill payment experience to encourage and increase online payments, freeing up your time to work on those other projects that so often seem to fall by the wayside.

## **Xpress Bill Pay and the Administrator Experience**

Our Xpress Bill Pay Administrator Interface was developed by working closely with city and county governments to better understand the challenges you face. We've developed tools and reports to simplify your workload and make your office run more efficiently.

We know that the number one priority of a billing office is to put the money in the till. While we know that our easy-to-use website will encourage many your customers to pay their bill online, we do realize

that some customers will still prefer to pay over-the-counter or over-the-phone. We've given you the billing tools you need to make this as simple as possible:

Receipt Payment: To take an electronic payment, simply locate the customer's account, verify the billing information, collect the credit card, debit card, checking account, or savings account information, and process the payment. After the payment is processed you can print the receipt or the customer can have the receipt automatically emailed to them by the Xpress Bill Pay system. It's that simple! Plus, we can receipt payment for anything (not just utilities) via our virtual terminal anywhere throughout your organization that you have a computer with an internet connection. All payments integrate and post back to your accounting software.

Auto Pay Management: Offers various tools and reports for managing Auto Pays. You'll be able to search and edit existing Auto Pays, view a report of all credit cards that will be expiring soon, and setup new Auto Pays for customers that may prefer the convenience of an automatic payment but don't have access to an internet connection to access Xpress Bill Pay's website. As an administrator you will be able to setup your customer's account to be automatically paid each billing cycle from their preferred payment method. Auto Pay ensures your customers make their payment on-time, every time with very little hassle to the customer or your staff.

Reports: Xpress Bill Pay offers extensive real-time reports to help your organization improve transaction management, analyze customer data, and simplify the bank reconciliation process.

Unsettled & Settled Transaction Reports are real-time reports showing transaction data the moment the transaction is processed. Various search filters allow you to narrow your search to find any specific transaction. When necessary, voids and refunds can be processed from these reports.

The Department Details Report will breakdown receipted payments into different categories, if you are receipting payments for multiple departments or items.

The Reconciliation Report is perhaps the most important of all the tools and features offered by Xpress Bill Pay. The Reconciliation Report was designed to show you the breakdown of your online payments in the same way they deposit to the bank – no more adding and subtracting, simply match the report with your bank statement.

The Customer Report shows all of your customers that have created an Xpress Bill Pay account, as well as the options they've chosen, such as paperless billing and Auto Pay.

Payment Upload: You will have a daily transaction file that you simply upload to your accounting/billing software – no need to post transactions manually!

Send Email Notifications: Whether sending out a periodic newsletter or trying to get out an urgent message, our Send Email Notifications tool will allow you to contact all of your Xpress Bill Pay customers with one quick email.

The Xpress Bill Pay Administrator Interface was designed to take the hassle out of accepting online payments. All the tools you need to receipt payments, generate reports, provide customer support, and reconcile your books in a timely manner are made available to you in a simple and intuitive interface. And most importantly, it's all integrated with your billing/accounting software!

## **Additional Services**

In addition to online payments, Xpress Bill Pay also offers other integrated payment solutions:

**Online Banking Consolidation:** Are you still receiving paper checks from the online banking community? Xpress Bill Pay can receive all online banking transactions electronically, correct any errors, and import the transactions directly into your billing/accounting software, eliminating the need to manually enter another stack of paper checks from the online banking community ever again.

**Phone Payments:** Offer your customers the convenience of making their payment over the phone through Xpress Bill Pay's Live Operator Payment Center or through an automated attendant with Xpress Bill Pay's Interactive Voice Response or IVR service. Both options are available in English and Spanish.

**Integrated Remote Deposit:** Save yourselves additional time and hassle by converting paper checks to electronic transactions. Electronic payments process sooner than traditional paper checks. Get your money faster and get the transaction data automatically posted to your billing/accounting software with fewer errors in just a fraction of the time.

**Lockbox:** All mailed payments can be receipted by Xpress Bill Pay's Payment Processing Center. At the end of the day, all transaction data will automatically post to your billing/accounting software.

**Custom Forms:** You may be interested in allowing customers to pay miscellaneous receipts (i.e. – non-billed items). We can create custom forms allowing customer to pay online for any license, permit, registration, etc. Current forms receipt payments but collect very little information (i.e. – account number, name, address, phone, etc). Xpress Bill Pay is currently developing a new Forms Builder tool. No need to incur expensive development costs and lengthy timelines, with the Xpress Forms Builder you and your staff will be able to build any custom form, registration, or survey you can think of. The forms you build will be able to incorporate calculations, conditional formatting, multiple receipt options, and file uploads.

**APIs:** Our APIs allow Xpress Bill Pay to integrate with any of your other 3<sup>rd</sup> party softwares for payment processing.