

Totally Integrated



Best of all, everything is integrated!

We provide fast, secure, and convenient online bill payment solutions.

With more than 175,000 registered users, Xpress Bill Pay has developed an innovative web-based online bill payment system. The system makes it easy for large and small organizations to offer online bill payment to customers – allowing them to pay their bills online with credit cards, debit cards or electronic fund transfers.

▶ **Easy to Set Up and Easy to Use**

Go Online

Your organization simply goes to our website where everything is located.

Login

Enter in your unique username and password to login.

All Access

You now have immediate access to all customer accounts and payment information.

▶ **Free Demo**

May we show you how it works?

+ 800.768.7295, ext. 10

Xpress Bill Pay
Innovative Internet Payment Systems

www.Xpressbillpay.com

Xpress Auto Pay



Get your money on-time everytime!

With recurring Auto Pay, you get your money on-time every time. The money automatically goes into your system, eliminating data entry – making payments easier to receive.

Your customers don't like the hassle of receiving, sorting, and paying paper bills either! More and more customers are demanding Auto Pay and want a secure and convenient option for automatic bill pay.

▶ **Automatic Payments**

Better Control of Your Finances

An automated system keeps your payments up-to-date and accurate. With fewer delinquent accounts, you'll have better control of your overall finances. Payments are scheduled ahead of time and are automatically deducted, giving you a greater ability to manage cash flow.

Greater Convenience

Customers get first-class billing options that are convenient and flexible. Any type of payment can be set up, including utilities, customization for court citations, business licenses, etc. No matter what you offer, the Xpress Auto Pay system can be set up for it.

Fewer Late or Missed Payments

Auto Pay can be set up to process on the due date or up to 5 days before, eliminating problems with automatic payments even if your due date varies month to month. For credit cards soon to expire, both you and your customers are notified 90, 60, and 30 days in advance. Plus, customers can create a secondary payment option to ensure their bill is paid on time.

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Powerful Search and Reporting Tools

With the ability to create powerful reports, transaction management can be improved and simplified with the click of a button.

Our real-time reporting system provides functionality for tracking customer activity, as well as the ability to access, analyze and provide efficient reports that can be created and customized for any department.

► Reports Overview

Transaction Management

Stay on top of customer data by viewing and searching all transactions within your chosen field—name, date, account number, payment amount, etc. Find the real-time status of all unsettled and settled transactions, including daily activity, voids, refunds, payment types, and more.

Auto Pay Reports

Xpress Bill Pay makes life easier for you and your customers by providing a unique Auto Payment reporting process. Set up new customer Auto Pay accounts, search/edit existing Auto Pays and keep your records and finances up to date. Plus, the system alerts you of expiring credit cards, success or failure rates, and anything else you need to know.

Reconciliation Reports

No more adding and subtracting the transaction totals on your bank statement, and trying to match those with your daily transaction totals. Our reports are easy to use and break down your transaction totals by each payment source each day. You simply match the report with your bank statement.

Xpress Reconciliation



Simplify the Reconciliation Process

Use an online bill payment system designed to make your reconciliation process easier and save you huge amounts of time.

Most online bill providers offer a daily transaction report, but they usually lump all the transactions together, making it easy for them but painful for you. Our system gives you exactly what you need—transactions broken down daily by each payment source.

► Save Time

Reconcile Payments Quickly

Your credit cards, eChecks, bank bill pays, refunds, etc, all deposit separately into the bank. You need a report that does the same. Our reconciliation reports break-down the daily transactions each day by each payment source. When it's time to reconcile, you simply match the daily totals from the reconciliation report with your bank statement.

Check Daily Totals

Quickly access your daily totals, even on deposits that are processed on weekends. You can run a monthly report any time to view the daily totals, so you'll know the exact dollar amount each day.

Simplified

View all transactions in an easy to read reconciliation report. Our system provides all the necessary reporting criteria to help you reconcile your accounts quickly and easily.

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Xpress Customer Benefits



We just made your life more convenient!

Payments have never been this easy to accept or process. Give your customers the online payment they prefer, and make your life more convenient too.

The Xpress Bill Pay system is designed to make bill pay easier than ever before. Your customers will appreciate that bills are paid in minutes with no envelopes, stamps, or hassles. You'll do less paperwork, process payments faster, and work with a system that is safe and secure.

► A Modern Solution

Easy to Use

Customers receive their bills electronically with statements that are easy to view, understand, and pay online. In less time than it takes to address an envelope, customers can designate the payment date and send it in with a click.

Convenient

Xpress Bill Pay lets your customers pay their bills 24/7 from any computer with Internet service. Customers are alerted when bills are due, have the ability to pay multiple bills in one transaction, and view a full year's history online. You'll receive fewer late payments with features like Auto Pay and email reminders for bills that are due.

Flexible & Secure

Customers pay with credit card, debit card, savings or checking accounts. Xpress Bill Pay uses the same high level of security as the leading online banking and financial institutions. All credit card and eCheck information is stored securely. Customers can even store multiple payment methods (such as other credit cards) if the first payment method fails.

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Xpress Billing Department Benefits



Your billing department will thank you!

Now you can spend less time on mundane tasks and more time on customer service! You'll increase productivity and efficiency, see real-time results, and work with happier customers.

Give your customers environmentally friendly, paperless billing statements and give your billing department a break with more on-time, accurate payments.

► Simplify Billing

Reduced Workload

With the Xpress Bill Pay system your staff may avoid: opening envelopes, keying in credit card numbers, stamping the backs of checks, entering payments, deposits, bank trips, and additional document storage. Xpress Bill Pay can be used in any transaction: face-to-face, phone, or Internet.

Happier Customers

Your customers have more payment choices, which adds to better customer relations. Customers can continue to use any payment method and have the ability to access their 12-month history online (example: seeing that an increase in utility usage is normal for the season).

Simple to Use

There is no special equipment required, no need to install any software or hardware, and best of all, the entire system is web based. You can access it anywhere, anytime. Enter the data once and your employees can be logged in all day, getting real-time feedback. Xpress Bill Pay provides world-class technical support by email and telephone if questions arise.

Safe and Accurate

Sensitive information (such as credit card numbers) are secured with our state-of-the-art encryption. You get industry-validated security used by leading financial institutions. Each user has access rights, which limits the information they can enter in the system. Your customers input their own information and you receive real-time transactions with no errors.

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www.Xpressbillpay.com

Xpress Online Banking Payments



Online banking made easy!

After you discover the ease, convenience and freedom of the Xpress Bill Pay system, you'll never want to return to handling online banking payments the old-fashioned way.

The hardest part about online bank bill pay is that the system is prone to errors and truly not paperless. Now it is possible to go paperless...without errors.

Instead of processing these payments manually, you get the payment data electronically and integrated with your system.

Our system eliminates the painstaking process of checking customer account numbers for errors and address problems. Instead of processing payments by hand, payments are completed electronically.

► **Benefits**

Data stored securely

We receive all of the customer payment information from the bank and store it securely. We keep track of current payments, past payments, and keep all error corrected data in our system. When it comes to accepting payments online, Xpress Bill Pay helps you stay one step ahead.

Eliminates errors

We fix problems caused by inaccurate entries. Our system automatically corrects wrong account numbers, address information and missing information.

No more hassles

We format the payments so they go directly into your accounting system, with all errors and payment problems resolved. The online payment process is as easy and simple for you as it is for your customers.

Xpress Check Conversion



Are you tired of making bank runs and doing data entry?

Now you can convert paper to electronic checks, eliminate deposit slips, make fewer trips to the bank, receive fast NSF notifications and virtually eliminate document storage.

▶ How It Works

Step 1

Scan the paper checks and payment stubs with the scanner at the point of sale or in the back office. Scanners attach to your computer via USB.

Step 2

Data is transmitted to the EFT network for processing through the Automated Clearing House (ACH).

Step 3

The cleared funds are deposited in your Xpress Deposit Account. *That's it. It really is that simple, quick and convenient.*

▶ Benefits

Consolidated reporting

All transactions are available online 24x7. We do reports on Credit Card, EFT, Check Conversion, Online Payments, Telephone Payments, etc.

Less bank interaction

No bank runs to make. No bank deposit fees. Centralized bank deposits for multiple location organizations. Reduced returned item fees.

Faster NSF

NSF checks will be reported and re-submitted electronically.

Storage

We scan and store both the check image and the payment stub and retain both pieces of information in our system with easy retrieval if research is required.

Reduced fees

Reduce or eliminate check deposits and fees at your local bank. Low transaction fees. Low NSF fees.

Faster processing times

Funds are transferred electronically. Checks submitted electronically, take precedence over paper checks. Shorten the time it takes to get funds moving.

One step NSF processing

Electronically processed checks can be easily reinitiated (re-submitted) using the online merchant center.

Daily reports

Daily reports are available to help you monitor NSF returns and resubmittals.

Less paperwork

Merchant or bank does not have to process a single piece of paper.

Accurate information

Validate customer account information with accuracy. No more misapplied payments.

Electronically processed

Once the check has been converted, it is electronically processed.

No need to keep the checks

The original check is destroyed. No paper processing is required.

Front and back-end supported

Retail POP (Point of Purchase) and back-office ARC (Accounts Receivable Conversion) transactions are supported.

Reduced check processing costs

Eliminate costly and time-consuming tasks required to process paper checks. Data is integrated with your accounting system.

Testimonials

What customers are saying about their Xpress Bill Pay experience.

"My experience with Xpress Bill Pay has been excellent. Your company is responsive and adequately meets the needs of our City. We are still on a learning curve, but each new challenge has been met with support from your organization. We look forward to working with you in the 2010 year."

Kristy Powell

City Administrator/Finance Director

▶ **Montesano, Washington**
(360) 249.3021

"I am extremely happy with Xpress Bill Pay."

"This system has cut my time in handling payments by 1/2. The system is very easy to use on our end as well as the customer end. We have had very few hiccups, if you will. Having a customer service number for our customers to use to contact you was needed and is very helpful now that we have it. I don't want to lose Xpress Bill Pay with the Court System."

Nancy Day

Treasurer

▶ **Highland, Utah**
(801) 772.4522

"We are a K-12 public school district with a variety of online registration needs."

"We were looking for an online registration system that would allow us to register patrons for community education courses, register teachers for professional development workshops and conferences, and allow people to pay online with credit cards."

"We evaluated a number of solutions and then opted to use Xpress Bill Pay for a couple of reasons: It met our minimum requirements for a low fee so we felt better about trying it out for a few years, and our community education manager was already familiar

with the product from using it previously elsewhere. It remains easy to use, and we have always received prompt customer support. "

Cory Little

Technology Curriculum Specialist
Nebo School District

▶ **Spanish Fork, Utah**
(801) 354.7485

"You can use me as a reference. You can even send other cities my contact information if they have any questions or concerns. We love Xpress Bill Pay."

"Xpress Bill Pay has been a wonderful company to work with. We have received excellent technical and customer support. In fact, a technical support representative has visited our office in person to help us quickly resolve a problem. In addition, the website is very easy to use and constantly improved. Xpress Bill Pay values our suggestions and implements as many as they can. I would recommend this company to other cities."

Becky Tehero

Finance Director

▶ **Cedar Hills, Utah**
(801) 785.9668

"We at the Gardnerville Water Company absolutely love Xpress Bill Pay."

Kristien Bennett

Financial Officer
Gardnerville Water Company

▶ **Gardnerville, Nevada**
(775) 782.2339

"Our experience with Xpress Bill Pay has been one of the best of any third party vendor we have worked with. The staff made our initial start up very smooth. Programming changes to integrate with our Unix system were minimal and the technical support staff at XBP have been very responsive any time we have had any questions or issues with our mutual customers. We would most certainly give Xpress Bill Pay our highest recommendation! Thanks for the opportunity to say thanks and let you know what an excellent job you are doing!"

Kathleen Chapdelain

CS Supervisor
Community Water Company

▶ **Green Valley, Arizona**
(520) 625.8409

"I would like to take a moment and give my recommendation to your company. We have been with Xpress Bill Pay for five years and have been very pleased with all aspects of this company."

"We were one of the first cities to jump on board with Xpress and have never regretted the change. The set up was quick, professional and relaxed. The software is friendly to use and Xpress keeps making better and better add ons to the program. Not to mention that when a problem arises it is usually fixed within minutes. We seldom have problems though but on occasion they do happen and I really appreciate the friendly and supportive staff that help when these things happen."

"We recently changed our recreation program to Xpress Recreation. This was a learning experience for both us and Xpress. They designed much of the program for what we wanted and continued to change items that needed to be changed. For this we are so appreciative and value the response they give."

"I would recommend Xpress to every city, county, district and recreation facility. I would be happy to talk with any interested entity that may be struggling with a decision."

Jolene Jackson

CPFA City Treasurer

▶ **Centerville, Utah**
(801) 295.3477

"The Accounts Receivable Department of the City of Lincoln City has worked with Xpress Bill Pay (XBP) since June 2008. During this time XBP has presented itself in a professional, courteous and responsive manner."

"Without exception the staff at XBP has always treated the City of Lincoln City as a valued customer. We appreciate that the President of the company is as accessible as the support staff."

"As the Accounts Receivable Manager and someone who works with the products XBP provides and the XBP staff on a daily basis, I would not hesitate to recommend XBP to any potential customer. "

Sheri Willette

Accounts Receivable Manager

▶ **Lincoln City, Oregon**
(541) 996.1210

"Midvale City has been using Xpress Bill Pay since March of 2008. During this time, we have worked closely with Vicki Peterson. Vicki has been fantastic to work with - always willing to go the extra mile to make sure every transaction is correct. Vicki would always follow up with a phone call on items that needed to be researched. In general, Vicki continues to make our life much easier."

"Recently we added payments for Business Licenses. This was completed with very little effort on the City's part. Vicki again offered to add a form to use and worked with our IT department in implementing payment activity."

"I believe that developing quality relationships with Xpress Bill Pay is very important. Midvale City's experience with Xpress Bill Pay has been very positive and I look forward to continuing working with them."

Robert Gallagher

City Treasurer

▶ **Midvale, Utah**
(801) 567.7224

"Washington City has been using Xpress Bill Pay for our online payments for several years. We use the service for utility, court, building permits, etc. We process payments for approximately half of the 8,000 monthly utility statements we produce through Xpress Bill Pay."

"Using this service has not only greatly improved our cash flow, but also enabled us to function without adding staff and still maintain the level of service to our citizens that they expect."

"We have found the Xpress Bill Pay staff to be extremely responsive. The few problems we have had were dealt with promptly and efficiently."

"The import to our billing system is accurate and easy to perform."

"We are thrilled with the service and would highly recommend Xpress Bill Pay to anyone. They are wonderful partners and would be an asset to any organization."

Jodie Smith

City Treasurer

▶ **Washington, Utah**

"I find the XBP website easy to navigate. I particularly like the customer reports that are available; which show all of the customer information including when they signed up and their email addresses. I also like the bill and payment uploads, which give you sample customer accounts to view as a confirmation. The ability to self-design our payment screen for various users has made it simple for many different people to use XBP. I also like being able to help customers by setting their accounts up for them."

"We are purchasing recreation management software in 2010, and the Caselle partner, SportsMan allows us to use XBP for our on-line recreation payments. The ability to use XBP was one of the deciding factors in the software purchase."

Peggy Faessen

Finance Department

▶ **Frisco, Colorado**

"The City of Rexburg researched many companies to provide online bill payment services. We found that Xpress Bill Pay provided the best service with the most features including a user-friendly interface that is completely integrated with our municipal software application. The set up was easy for the city, after only a few calls, the entire system was ready for testing. The customers' interface is intuitive and easy to use with the online bill looking exactly like the bill we mail to them."

"The administrative interface we use in the city lets us easily manage all our customers, not only can we take online payments, but we can also take payments at the counter, by phone or easily set up our customers for automatic payments."

"Xpress Bill Pay does everything we need in an online bill payment system and they are the most cost effective system we found."

Deborah Lovejoy

Utility Billing Clerk

▶ **Rexburg, Idaho**

(208) 359.3020

"One of the reasons we switched to Xpress Bill Pay was ease of use, for the month end reconciliations"

Sheila Willis

Controller

Metro Water District

▶ **Tucson, AZ**

(520) 575.8100

"I would be happy to add my vote of confidence for Xpress Bill Pay. Our experience has been a very positive one."

Marilyn Allen

Curriculum Secretary

Alpine School District

▶ **Alpine, Utah**
