XPRESS BILL PAY

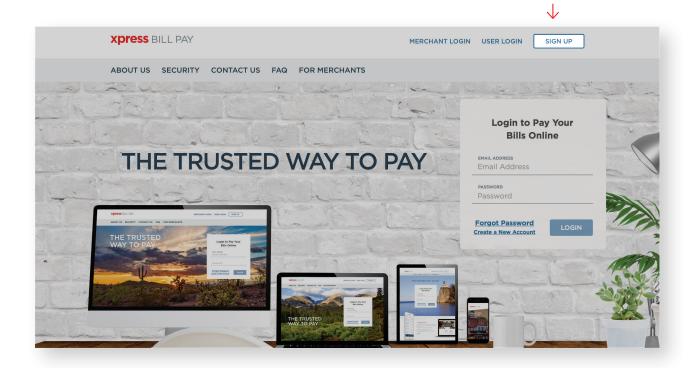
Instructions for First Time Users

STEP 1: Go to www.xpressbillpay.com

You probably arrived here via a link from your billing organization's website. Perhaps you are here because you received a mailer with your bill informing you that this new service is available to facilitate the payment of a bill online.

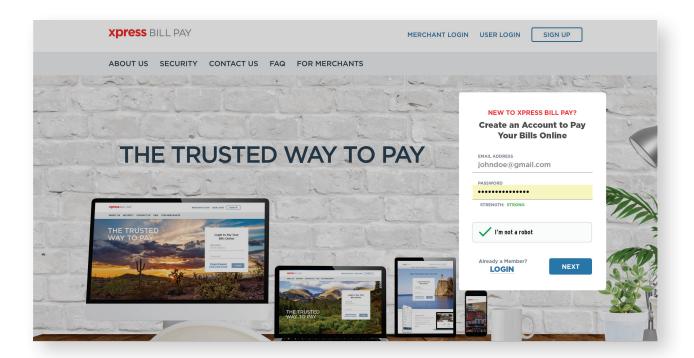
Whatever the reason, this instruction set is designed to help you create a secure login, link a bill for display each time you login, and walk you through the payment process. Other features are available, including auto pay, bill history, payment history, etc. These additional features are covered in other documents.

Let's begin by selecting the **"SIGN UP"** button at the top of the screen on our main Home Page. You will be presented with the following screen.



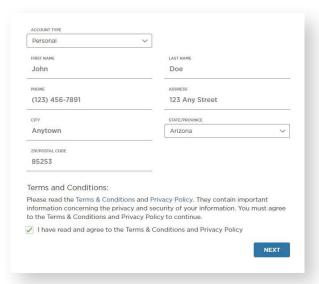
STEP 2: Set Up New Account Information

Fill in the **email address** and **password** fields, click in the box **"I'm not a robot"** and follow the instructions as prompted. Select **"NEXT"** to continue.





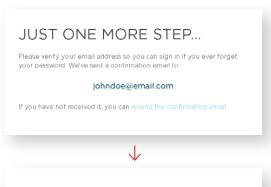
Fill in the form with all of the required information. Read the terms and conditions and the privacy policy. Select the box indicating that you have read and agree to the terms and conditions and privacy policy. When completed select "NEXT."



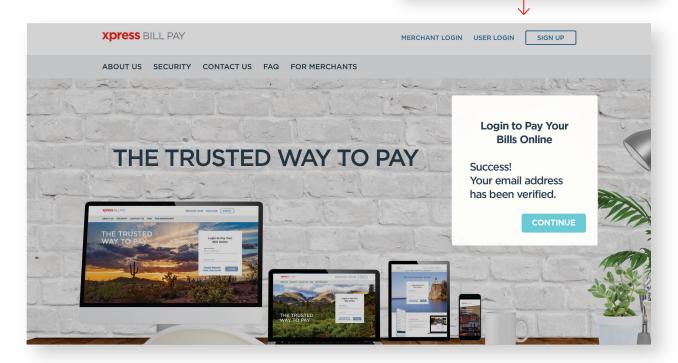
STEP 3: Secure Verification

You will receive a message that you need to **verify your email address**. Please log in to your email account and open the email "Verify email address for Xpress Bill Pay" from no-reply@xpressbillpay.com.

In the email, click the "Verify Email" option.







You will automatically be redirected to the screen below where you can click "CONTINUE" to log in.

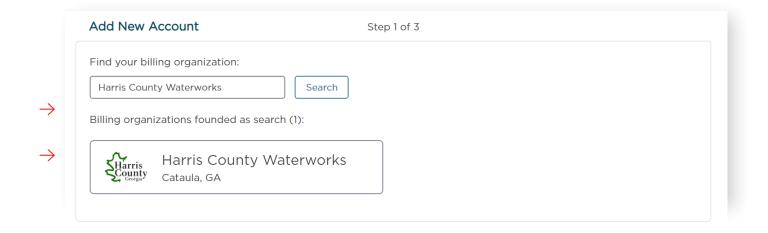


STEP 4: Locate Billing Organization

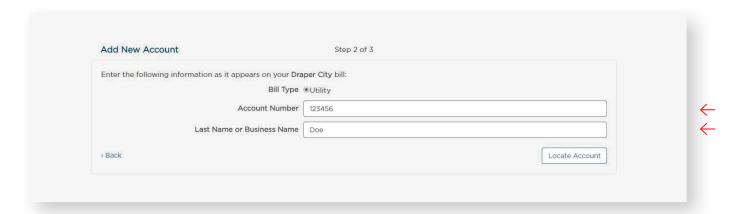
Xpress Bill Pay provides you the ability to view and pay bills to multiple billing organizations from an easy-to-use interface. You need to link your account with the billing organization to this new login you have created with Xpress Bill Pay. The following steps will need to be completed only once per account.

Select your city or billing organization from the list of organizations on the page.

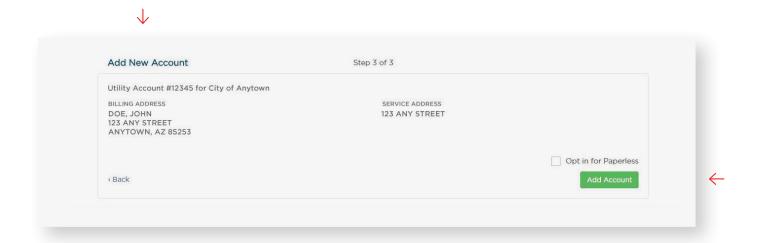
If your organization is not listed, type the name in the field below "Find your billing organization" and select "Search."



STEP 5: Locate Account



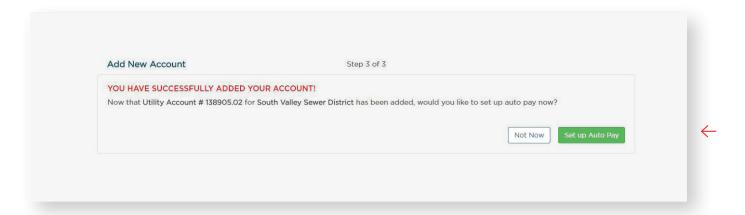
Enter the requested information on the "Add New Account" screen. You are required to have your billing account number and enter your last name or business name as it appears on the bill. You can find your account number on a bill that you have previously received. Select "Locate Account."



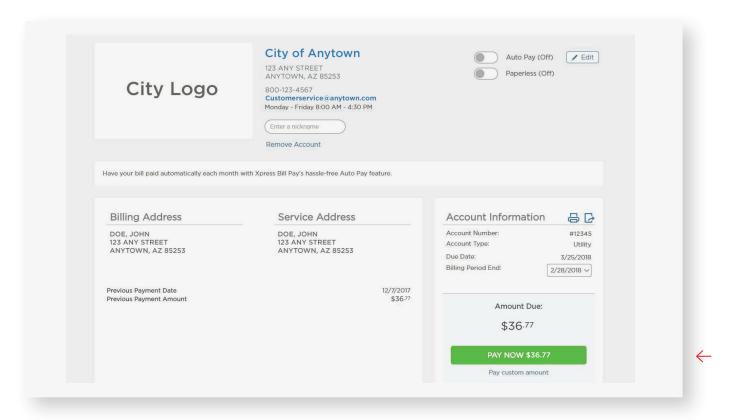
When the account is located, the information concerning the account is displayed. Please verify that your information is correct.

Select "Add New Account" if the account information matches. Select "Back" if it does not. If you receive any other message when you perform the account search, reference the error and contact your billing organization if a bill is not found.

STEP 6: Manage Accounts

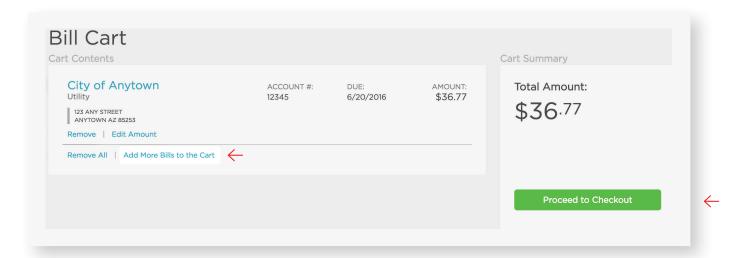


You have now successfully linked your first account to your new login. If you would like to set up an **Auto Pay** for this account, select "Set up Auto Pay." If not, click, "Not Now," and you will be taken back to your main account page. You will be able to set up an Auto Pay at any time. As you add more accounts, they will all be listed on your "Accounts" page.



If you have other organizations that you want to link, select "Add Accounts" and follow the previous steps. To begin paying a bill, select "PAY" and you will be taken to the cart checkout.

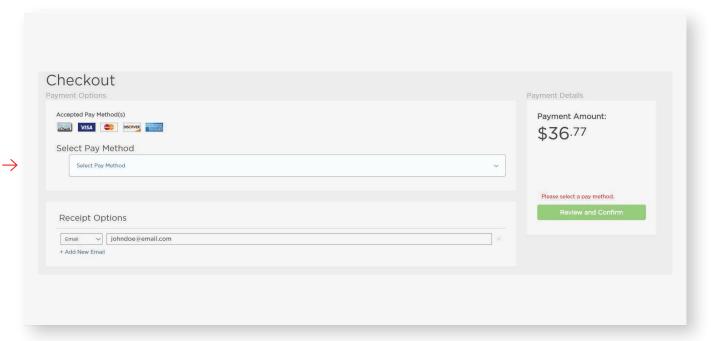
STEP 7: Cart Checkout



If this is the only bill you want to pay, select "Proceed to Checkout." If there are additional bills you wish to pay, select "Add More Bills to the Cart."

When you select "Proceed to Checkout" you will then be able to choose which type of payment method you wish to use. There are several options including an electronic funds transfer from a checking or savings account, or a Credit/Debit card.





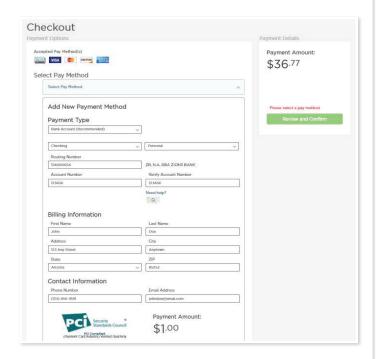
If the billing organization that you are paying accepts both forms of payment, you can choose a previously saved method, add a new method, or delete an old one by selecting under "Select Pay Method" at the top of the screen.



STEP 8: Cart Checkout

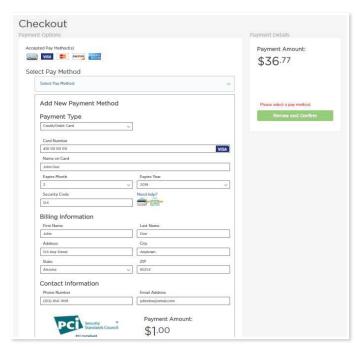
Enter the information for each field on the "Select Pay Method" screen.

Bank Account



If you elect to pay with a **bank account from checking**, please be certain that you enter the routing number from a check. The routing number from a deposit slip is **NOT** valid and the payment will be returned.

Credit/debit Card



When paying with a **credit or debit card**, be sure to verify the billing address. An incorrect address can cause delay or decline of the card.

STEP 9: Payment Receipt

With a successful payment, a green "SUCCESS!" message will display. If the payment is unsuccessful for any reason, you will receive a message stating why the payment was unsuccessful. You may print the receipt for your records by clicking the printer image in the upper right corner. You may select "Back to Home" to be returned to the "Accounts" screen.

