

Instructions for First Time Users

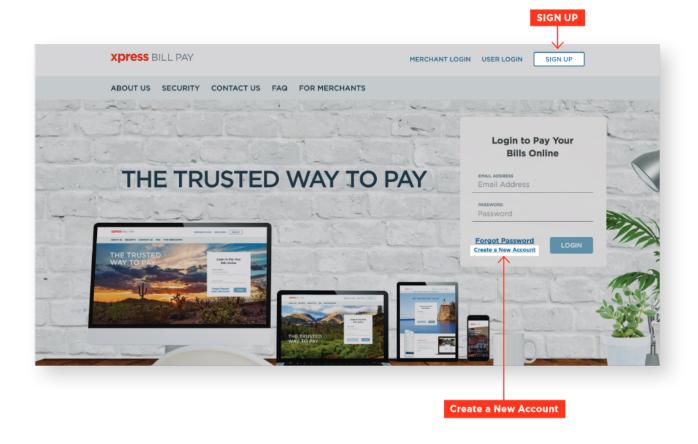
STEP 1: Go to www.xpressbillpay.com

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 log in, 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 at our home page by selecting the "SIGN UP" button at the top of the screen or "Create a New Account" from the login box.



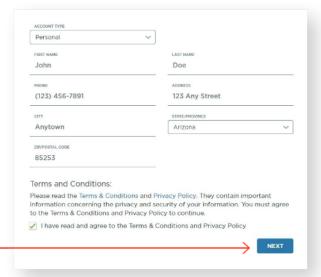


STEP 2: Set Up New Account Information

Fill in the email address and password fields and click "NEXT." Certain browsers require verification that you are not a robot. If your browser requires this, an "I'm not a robot" step will show here as well.



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."

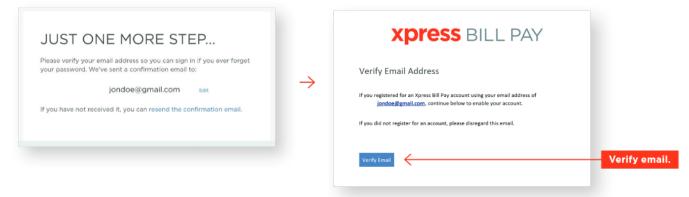




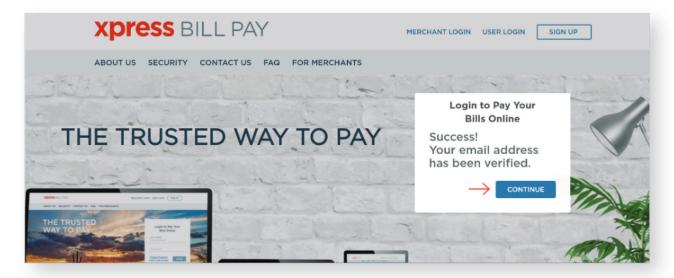


STEP 3: Secure Verification

Next, you will need to verify your email address. Please log into your email account and open the email with the following subject line, "Verify email address for Xpress Bill Pay" from noreply@xpressbillpay.com.



After opening the email, click the "Verify Email" button.



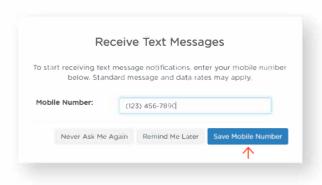
After clicking the "Verify Email" button, you will be automatically redirected to the screen above. Please click "CONTINUE" to log in to your new Xpress Bill Pay account.





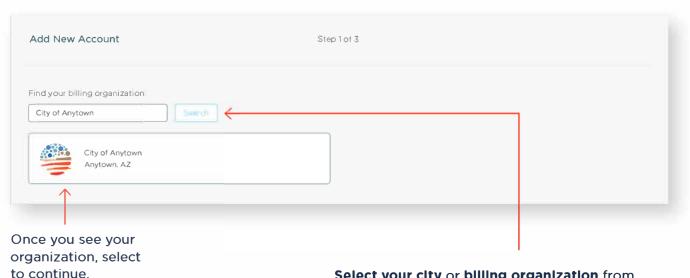
STEP 4: Receive Text Messages

After your email address is verified, you will see a pop-up window titled "Receive Text Messages." If you would like to start receiving text messages regarding your account, please enter in your mobile number and select "Save Mobile Number." By opting in, you will receive messages regarding your statements, payments, and Auto Pays (if applicable), as an additional option along with email notifications. You can edit your notification preferences in your Account Settings.



STEP 5: Locate Billing Organization

Xpress Bill Pay allows you to view and pay multiple bills to multiple billing organizations with an easy-to-use interface. In order to do so, you will need to link each bill to the Xpress Bill Pay login you just created. The following steps will need to be repeated for each bill you'd like to view and pay online.



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."

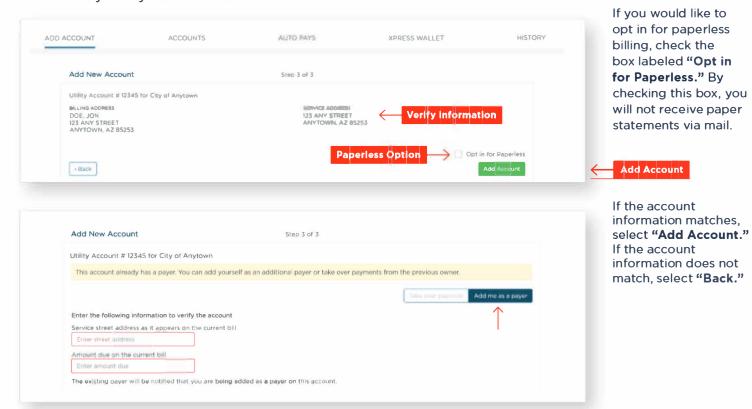


STEP 6: Locate Account

Enter the requested information on the "Add New Account" screen. You are required to enter your billing account number and the last name or business name exactly as it appears on the bill that you have previously received. (See last page for account number format.) Then, select "Locate Account."



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



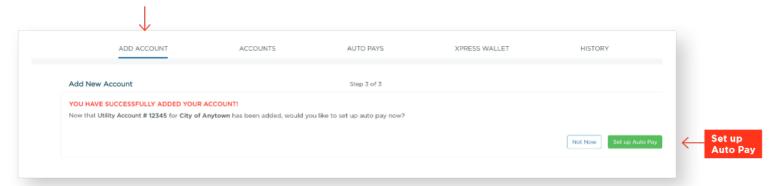
If the account already has a payer, (or in other words, if another Xpress Bill Pay user is linked to the same billing account you are attempting to add) the following window will appear. This typically happens in a landlord/tenant relationship, or if the previous owner did not unlink the account. You can either take over the payment, or add yourself as a payer. In both scenarios, the previous payer will be notified. If you are unsure how to proceed, please contact your billing organization or landlord.

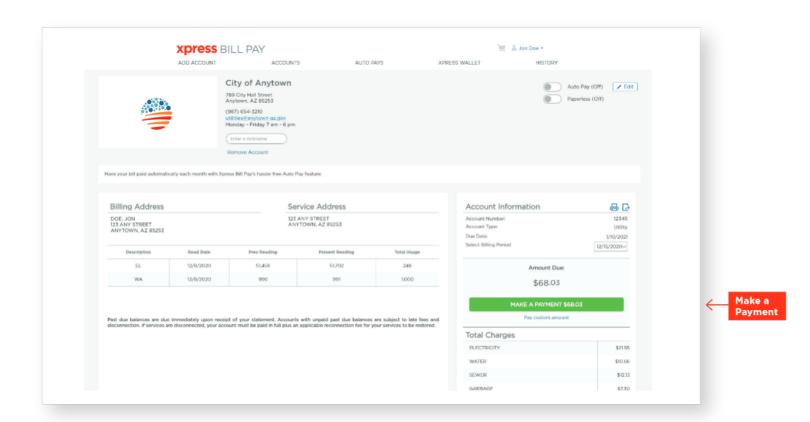
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STEP 7: Manage Accounts

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 at this time, select "Set up Auto Pay" and follow the step-by-step interface. If not, click, "Not Now," and you will be taken to your main account page. You will always be able to set up an Auto Pay at a later time. If you would like to link additional bills to your Xpress Bill Pay login, simply click the "ADD ACCOUNT" option and repeat Steps 5-7 for each additional bill you'd like to add. As you add more accounts, they will all be listed on your "ACCOUNTS" page.





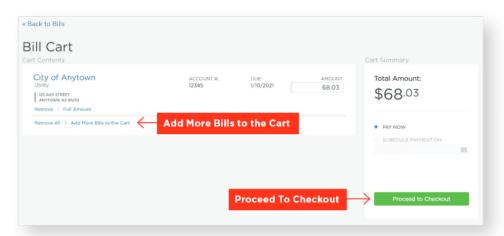
The image above shows the online representation of your bill. To begin paying your bill, select, "MAKE A PAYMENT" and you will be taken through the cart checkout process.

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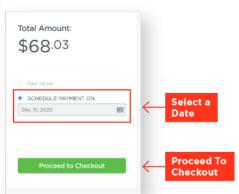


STEP 8: Cart Checkout

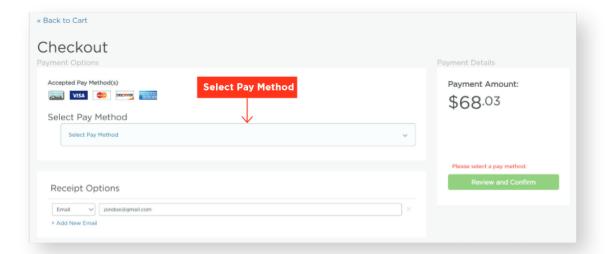
If this is the only bill you would like to pay, select "Proceed to Checkout. If there are additional bills you wish to pay, select "Add More Bills to the Cart."



If you wish to schedule a one-time payment for a future date, select a date, and then select, "Proceed to Checkout."



When you select "Proceed to Checkout," you will be able to choose which type of payment method you wish to use. You can pay using an electronic funds transfer from a checking or savings account, or using a credit/debit card. Note: Payment Method options may vary depending on which methods your billing organization accepts.

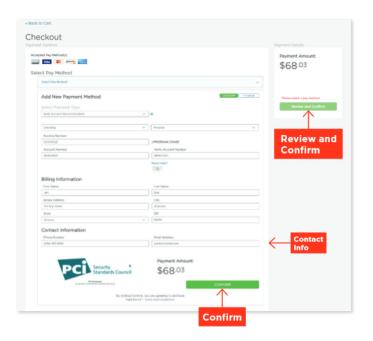




STEP 9: Cart Checkout: Payment Methods

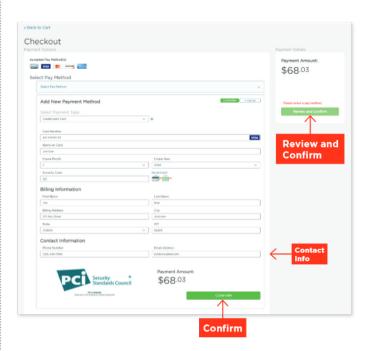
After selecting "Add Payment Method" from the "Select Pay Method" drop-down, enter the information for each field.

BANK ACCOUNT



If you select to pay with a checking bank account, please be certain to enter the routing number from a check.

CREDIT/DEBIT CARD



When paying with a credit or debit card, please be certain to verify the billing address.

Once all of the fields are completed, select "Confirm."

When you add an email under the "Contact Information," please note that a copy of your receipt will be sent to that email once your transaction is complete.

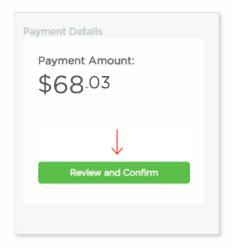
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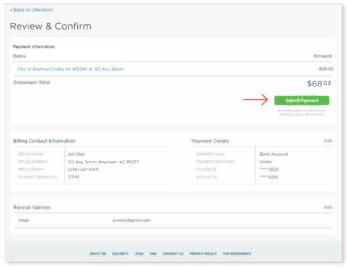


STEP 10: REVIEW & CONFIRM

Once your payment method has been selected and all fields are completed, select "Review and Confirm."

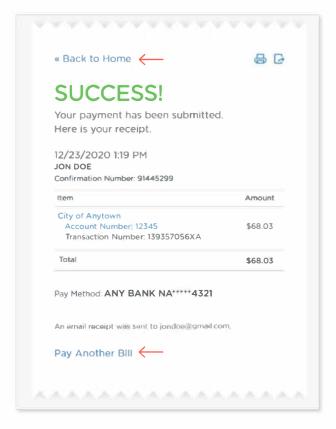
Review the entered information, and if all is correct, select "Submit Payment." If you need to edit some information, select, "Back to Checkout" in the top left-hand corner.





STEP 11: : 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 or download the receipt for your records by clicking the printer or download images in the upper right hand corner. You may also select "Back to Home" to be returned to the "ACCOUNTS" screen, or you can select "Pay Another BIII."



How to Create your 9-Digit Account Number for STEP 6:

