

[www.Xpress-Pay.com](http://www.Xpress-Pay.com) is the Internet collection solution the public has been waiting for. Visitors simply select their state, organization, and bill type, and continue on to the criteria screen (above left). Matching bills (right) may be added to the cart, payment is made by credit/debit card or electronic check, and a receipt is printed – it's that simple. The time for your organization to enter the eCommerce age has arrived. Call us today to learn more, or visit our site for a demonstration (use New York/Demonstration/Invoices, and follow the on-screen instructions).

## Features and Benefits:

- Presents bills and calculates interest as you specify, eliminating inaccurate payments
- Also supports instant bill addition and swipe readers for variable or in-person payments
- Visitors may pay *any* bill type to *any* enrolled business in *any* state as a single payment
- A checkbox on the payment screen provides for an email notice about future bills
- Allows dependencies (i.e. one type of bill or installment must be paid before another)
- Accepts credit/debit card and eCheck payments. You receive 100% of the amount due
- Encourages payment, improves delinquency rates, and enhances public relations
- Reduces effort and costs for collections and delinquency enforcement

**Summary:** The universal collection solution. Post bills, calculate interest per your schedule. Accurate payments made by credit card, debit card or electronic check. Collect any bill 24x7, while enhancing collections *and* public relations.

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## Why offer Internet payments?

- 1) **Convenient payment methods available around the clock:** Payments are accepted by credit/debit card or electronic check any time, any day. This enhances customer service, eases payment deadlines, and opens new streams of revenue.
- 2) **Offer web and mobile alternatives:** You can offer both payment channels at no additional charge, improving your service and business image.
- 3) **Mutual benefit:** Internet payments are far more convenient, fueling public demand. Credit card users can spread payments over time, reducing the impact of bills. Your organization can see an improvement in collections and a corresponding decrease in delinquency enforcement efforts and costs.
- 4) **Reduced bad check risks:** As card transactions displace check transactions, the resulting volume of checks returned for insufficient funds (NSF) are reduced along with associated fees and collection costs.
- 5) **Labor and operational efficiencies:** Accept payments any time without staff intervention. Efficiency increases as mail and counter traffic is reduced.
- 6) **Accelerated deposits:** Electronic payment methods vastly accelerate deposits to your account. This allows you to invest those funds sooner and improve investment income.

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## Statistics

- 84% of U. S. households now have Internet access
- 85% of all Internet users shop or bank online
- There are now over 200 million cardholders in the United States
- Americans hold over one billion credit/debit cards
- Credit/debit card purchases totaled over \$3.6 trillion dollars in 2011
- Electronic check transactions have exceeded paper check transaction since 2005
- Electronic checks clear several days faster than paper checks
- Electronic payments reduce staff workloads and streamline office procedures
- Most businesses and government entities already offer eCommerce. Do you?

**Summary:** Enhance your customer service, reduce staff effort and improve investment income. The benefits and statistics clearly indicate that eCommerce has arrived, and it has been enthusiastically embraced by both businesses and those they serve.



## Frequently Asked Questions

### How do we upload our bills to your site?

From your current collection system, create a text file or Excel spreadsheet containing one line per bill with bill date, amount, and identifiers (account#, name, billing information, etc.). We define your file format to our site during initial setup. You may then upload your bills at any time. We work with you during the entire process to get you up and running fast.

### Can our staff also accept credit cards in person, over the counter?

Yes. In addition to posting bills, we also allow the direct entry of billing and payment information as a single process. Combined this with a magnetic stripe reader, your collection efforts over the Internet and over the counter are now consolidated.

### How do you know how we charge interest?

We allow an interest schedule for each type of bill posted online. You can apply one-time or repeating charges or percentages on a monthly basis, after a number of days, or upon arrival of a specific date. Multiple charges and interim subtotaling are also supported.

### What about the merchant discounts?

A modest site fee can be charged (web product only), visible before any personal information is entered. This fee helps cover the cost of eCommerce in general.

### Can we consolidate collections as a single customer?

Yes. Example: You may list each department's bills as a separate type and later use our payment reports to disburse the funds appropriately. This presents a substantial cost savings.

### Do charges apply if we decide to post additional types of bills?

No. Once enrolled, you may post as many types of bills as needed without additional charge. As a matter of fact, all features and typical support is included with your enrollment.

### What is an electronic check (eCheck)?

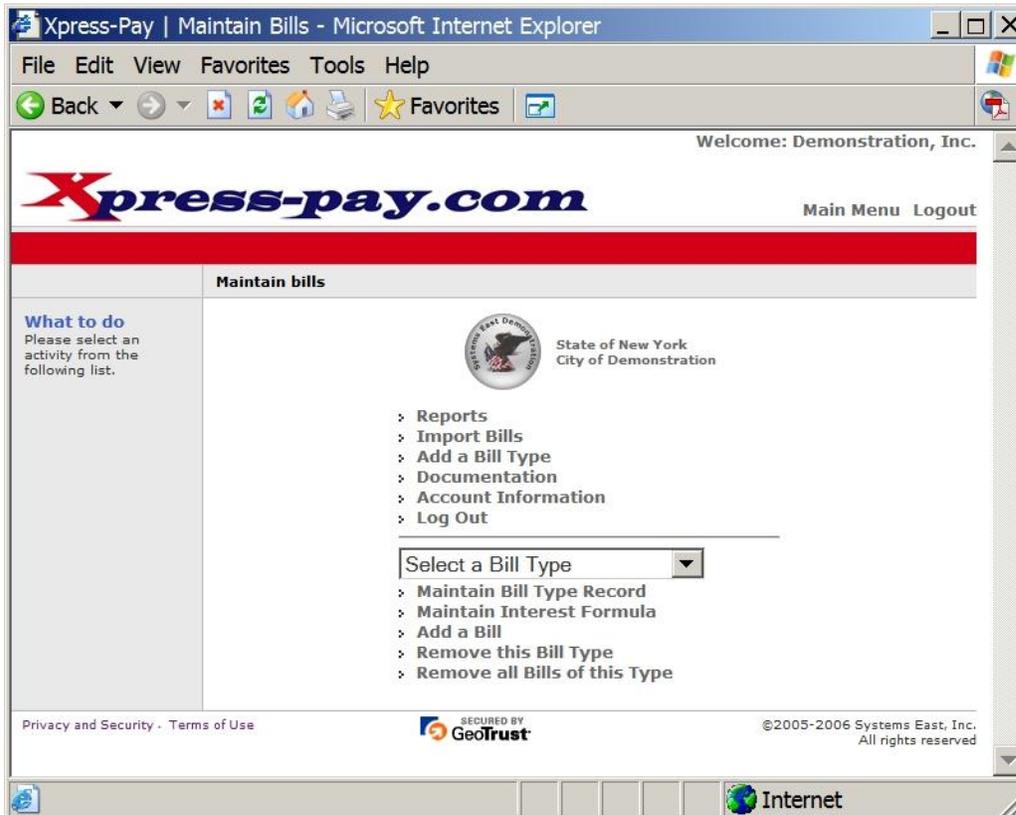
21<sup>st</sup> Century Banking Regulations (Check 21) allow eChecks to be instantly submitted to the Federal ACH using the routing and account numbers at the bottom of every check. Anyone with a checking account can issue one, and it eliminates your mail processing and depositing.

### How do you balance public access with privacy?

The Internet is the perfect public access forum, but privacy is an issue. We let you balance the two by allowing you to choose what billing information is uploaded, which fields comprise the search criteria, and which fields are required to find a bill. In addition, sensitive information entered during the payment process is highly encrypted on secure web pages.

**Summary:** Our experience in collections has allowed us to deliver this universal solution. It is one of the rare win/win scenarios benefiting both your business and customers, while fully addressing all technical, privacy, and security issues.





## Administrative Functions

We provide all the tools you need to effectively manage your account and your bills:

- **Payment reporting:** Display/print payments or download them in Excel or ASCII text
- **Upload bills:** Post new, replacement, or additional bills simply by uploading a file
- **Add or maintain bill types:** Add new bill types or set options such as the search fields, messages to guide visitors, and others. Your enrollment includes an unlimited number of bill types
- **View documentation:** Get detailed information here or call us for support
- **Account information:** Change your password or other account information
- **Maintain interest formula:** Tell us how you charge interest on bills
- **Add a bill:** Allows you to add bills without uploading an entire file
- **Remove this bill type/Remove all bills of this type:** Allows you to permanently or temporarily discontinue Internet collection of a specific type of bill

**Summary:** The administrative menu has everything you need to set up and post any type of bill, define interest schedules, and report payments. Designed specifically for municipal collections, it's comprehensive yet simple to use.

