Xpress Bill Pay™

Instructions For First Time Users

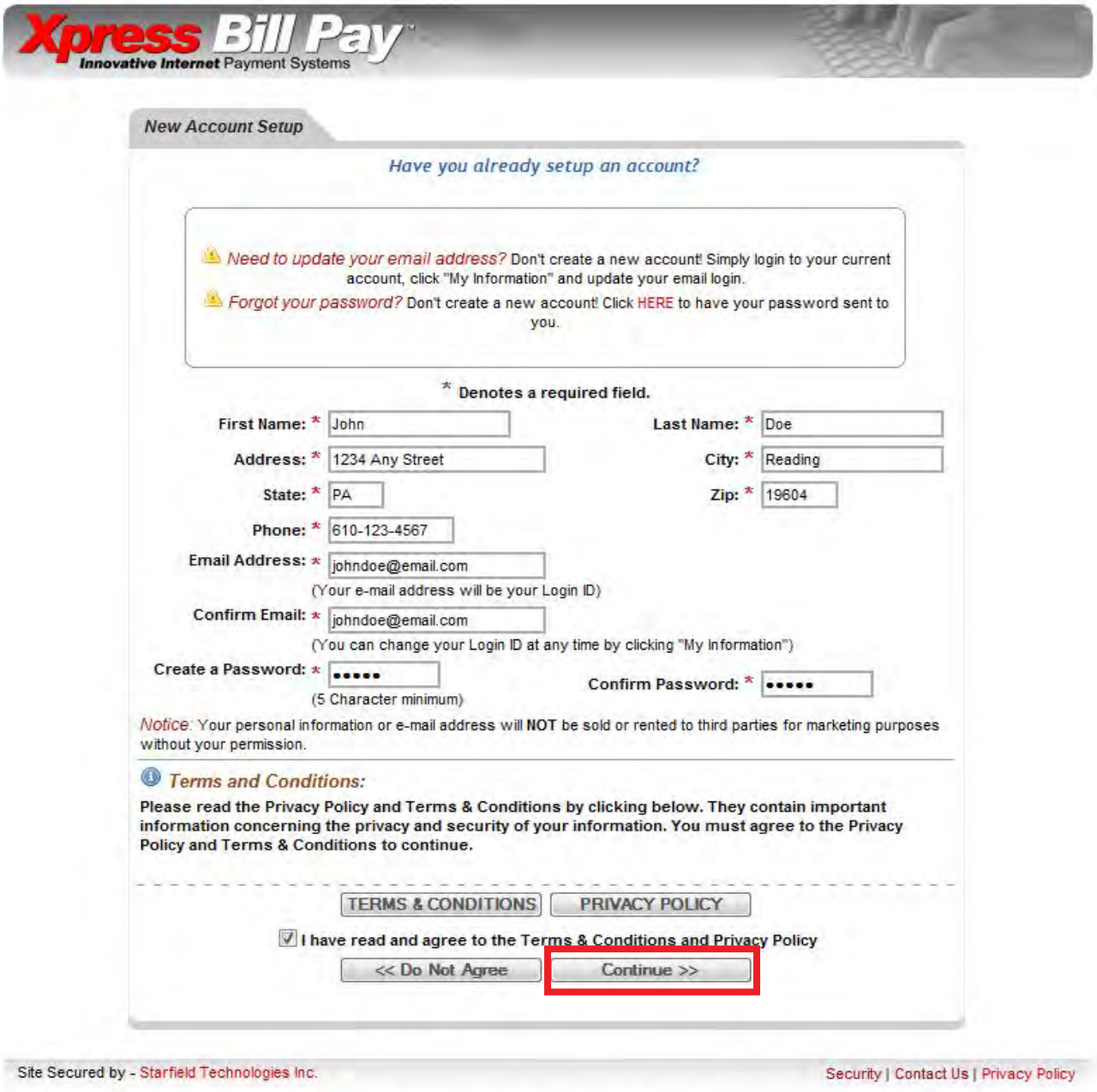
1 Go to www.xpressbillpay.com

You probably arrived here via a link from your city'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 "Go" button under "New to Xpress Bill Pay?" on our main Home Page. You will be presented with the following screen.

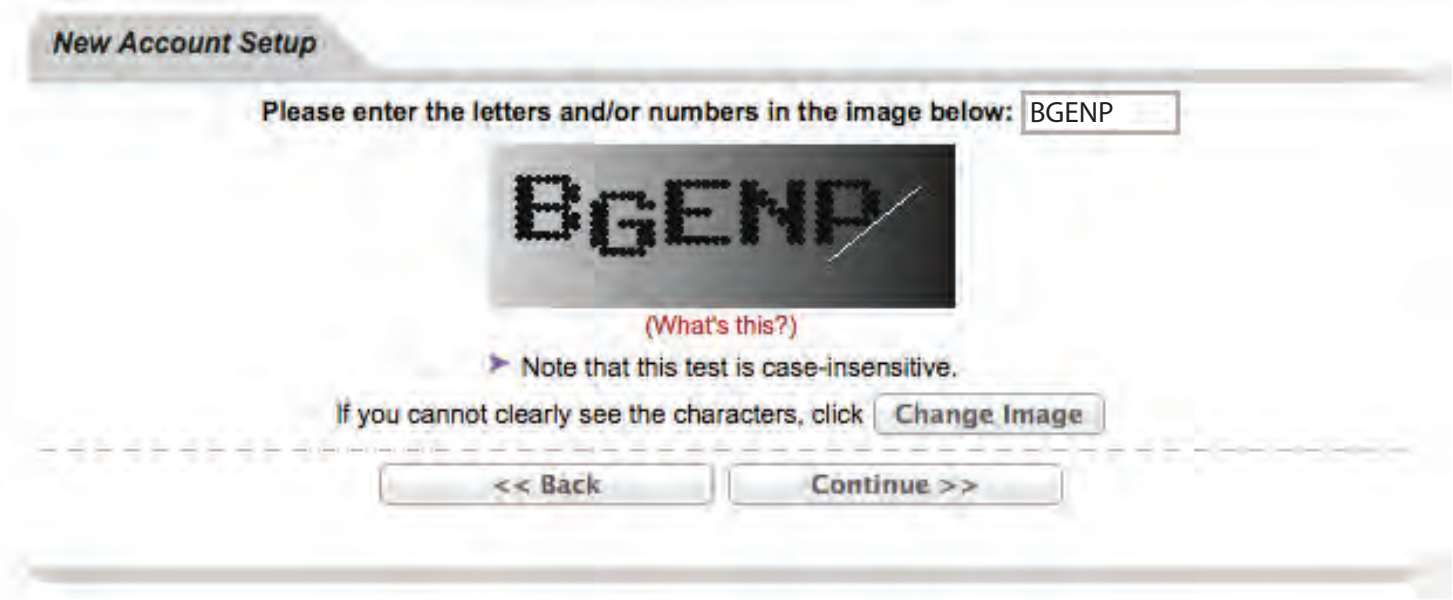
2 Set Up New Account Information



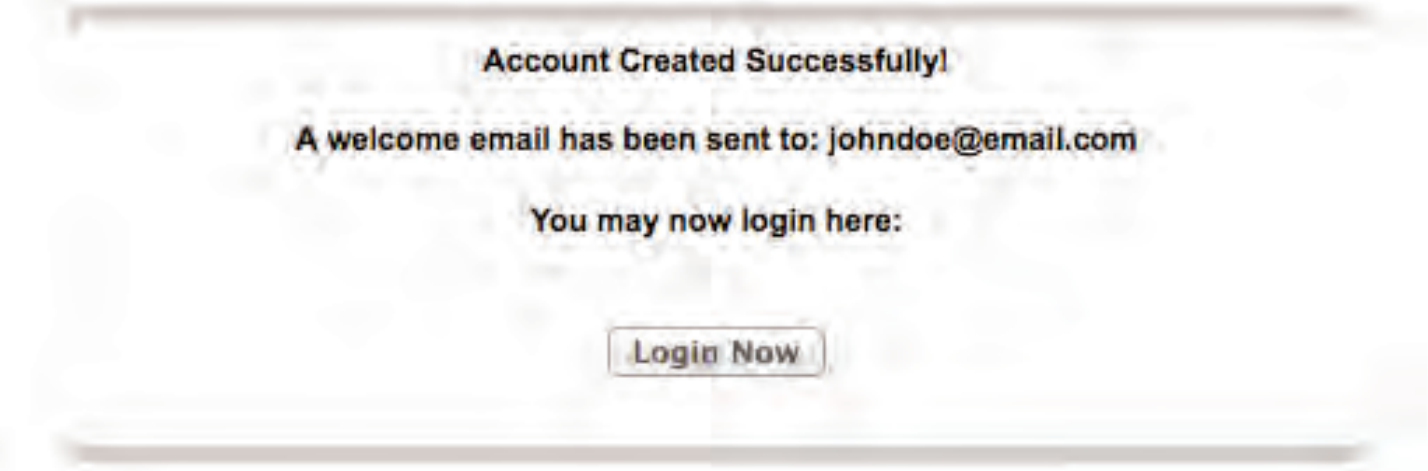
Fill in the form with all of the required information. Read the term and conditions, and the privacy policy. Select the box indicating that you have read and agree to the terms and conditions and privacy policy.

When completed select "Continue".

3 Secure Verification



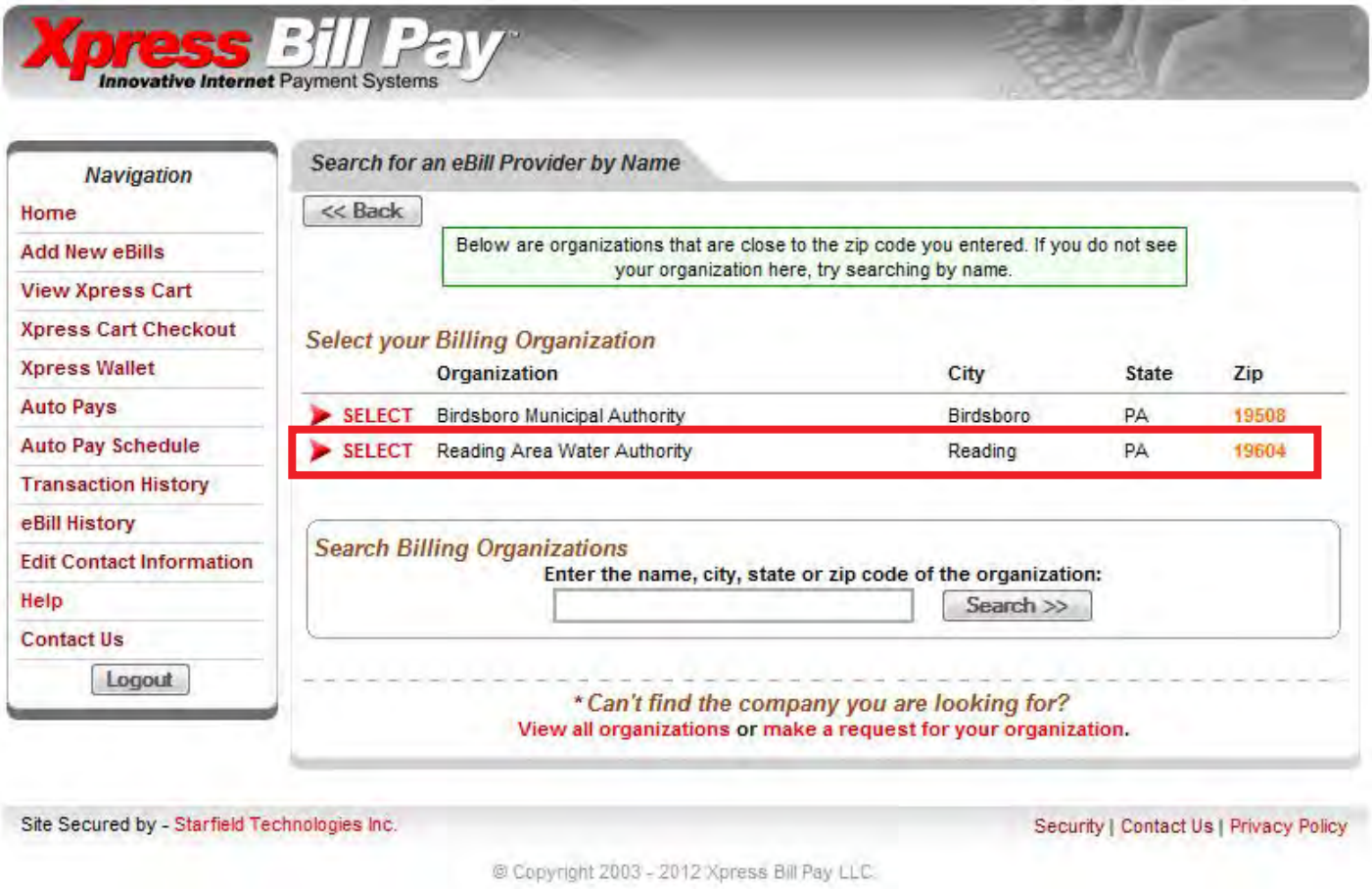
The above secure verification screen is required to create an account. Enter the information seen in the graphic as displayed in the box provided. The information is not case sensitive. If you have difficulty in seeing any of the information in the graphic, select the "change image" button and you will be provided a new image. If you continue with difficulty seeing this screen please call 1-800-766-2350 for technical support. Once you have entered the information, please select "Continue".



With the successful creation of a new account you are presented with the above screen for first time login. When you come back for future visits you need only enter your username/email address on the main page under "Registered User Login".

Once logged in for the first time, you're presented with the following screen.

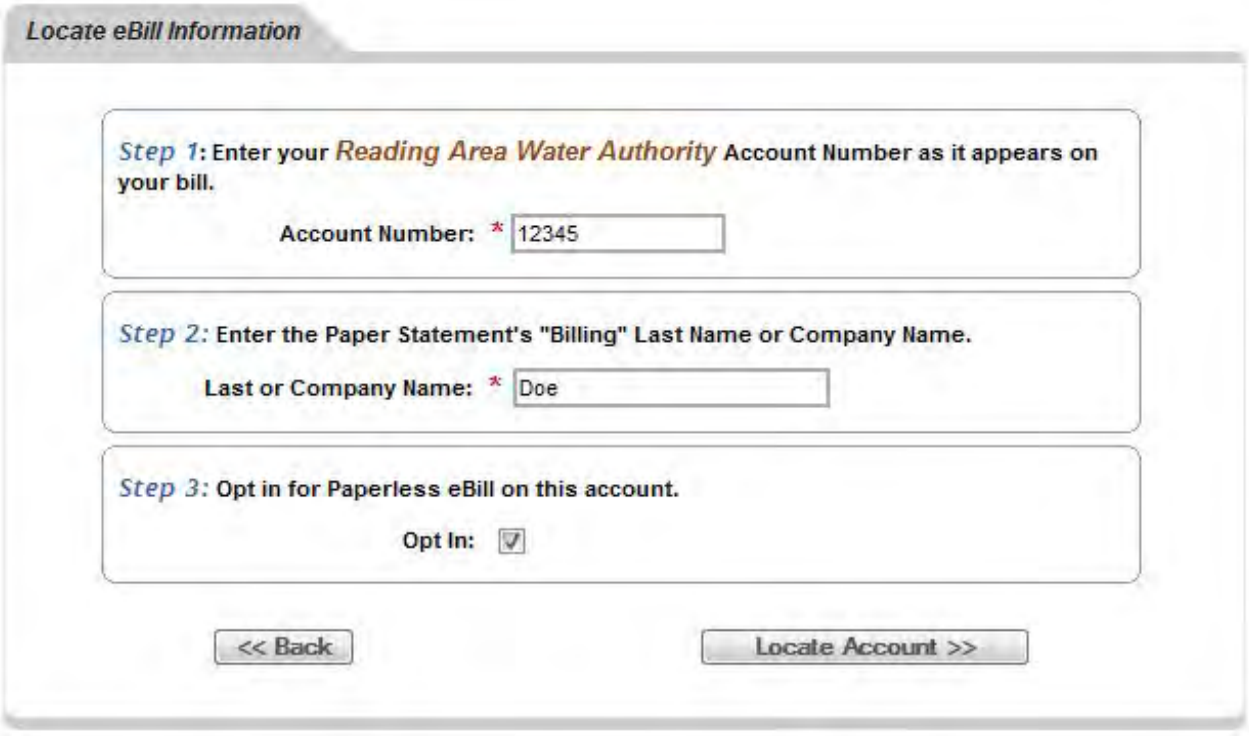
4 Locate Billing Organization



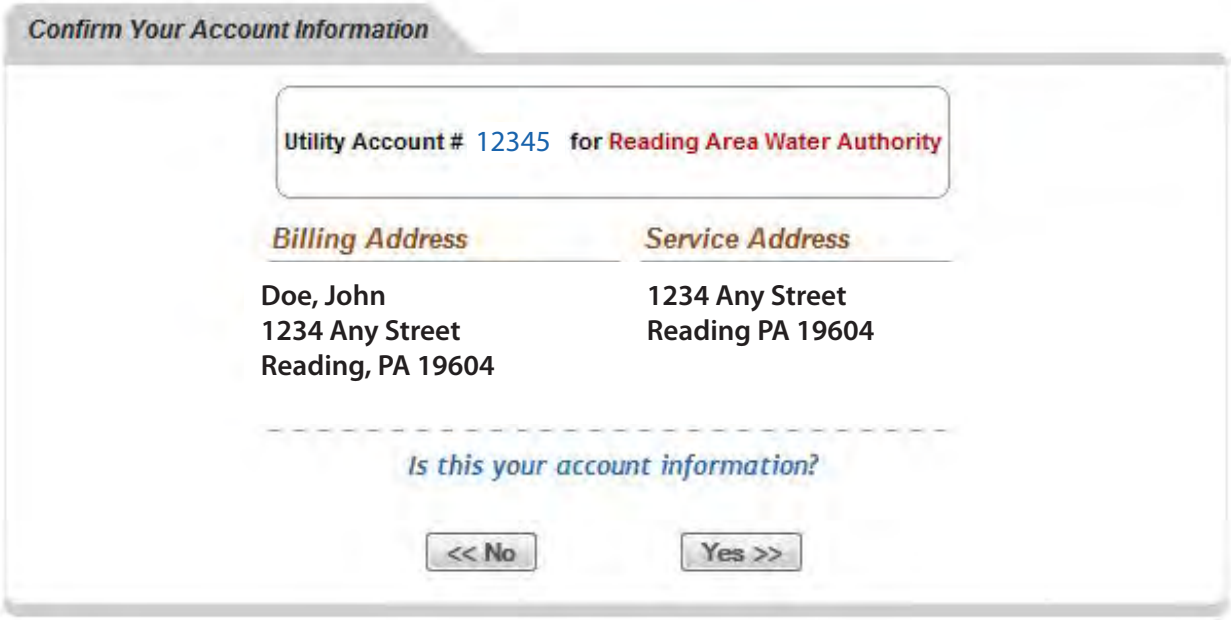
Xpress Bill Pay provides you the ability to view and pay bills to multiple billing organizations from an easy to use interface. You need to link your account with the billing organization to this new login you have created with Xpress Bill Pay. The following steps will need to be completed only once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

Select "Reading Area Water Authority" in the list of organizations on the page.

5 Locate eBill

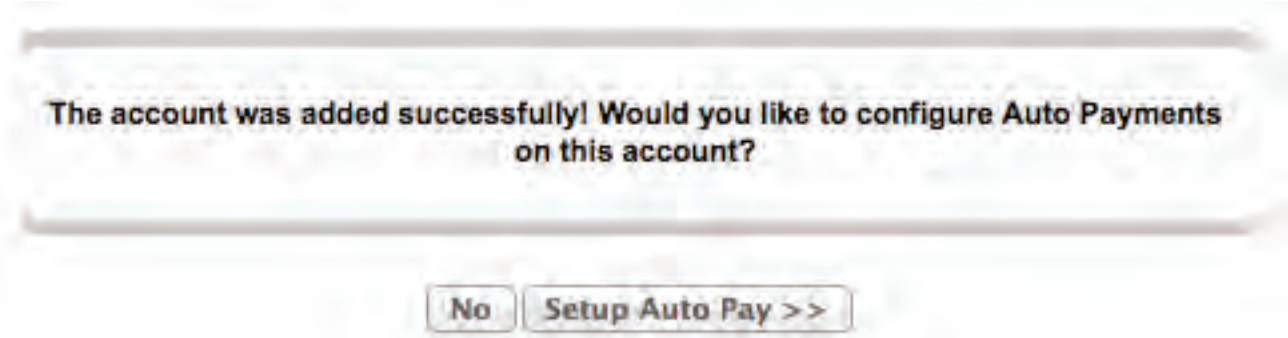


Enter the requested information on the locate account screen. You are required to have your billing account number and enter **your last name** or business name as it appears on the bill. You can find your account number on a bill that you have previously received. You can also elect to have your paper bill eliminated if you select the paperless billing option. Select "Locate Account".

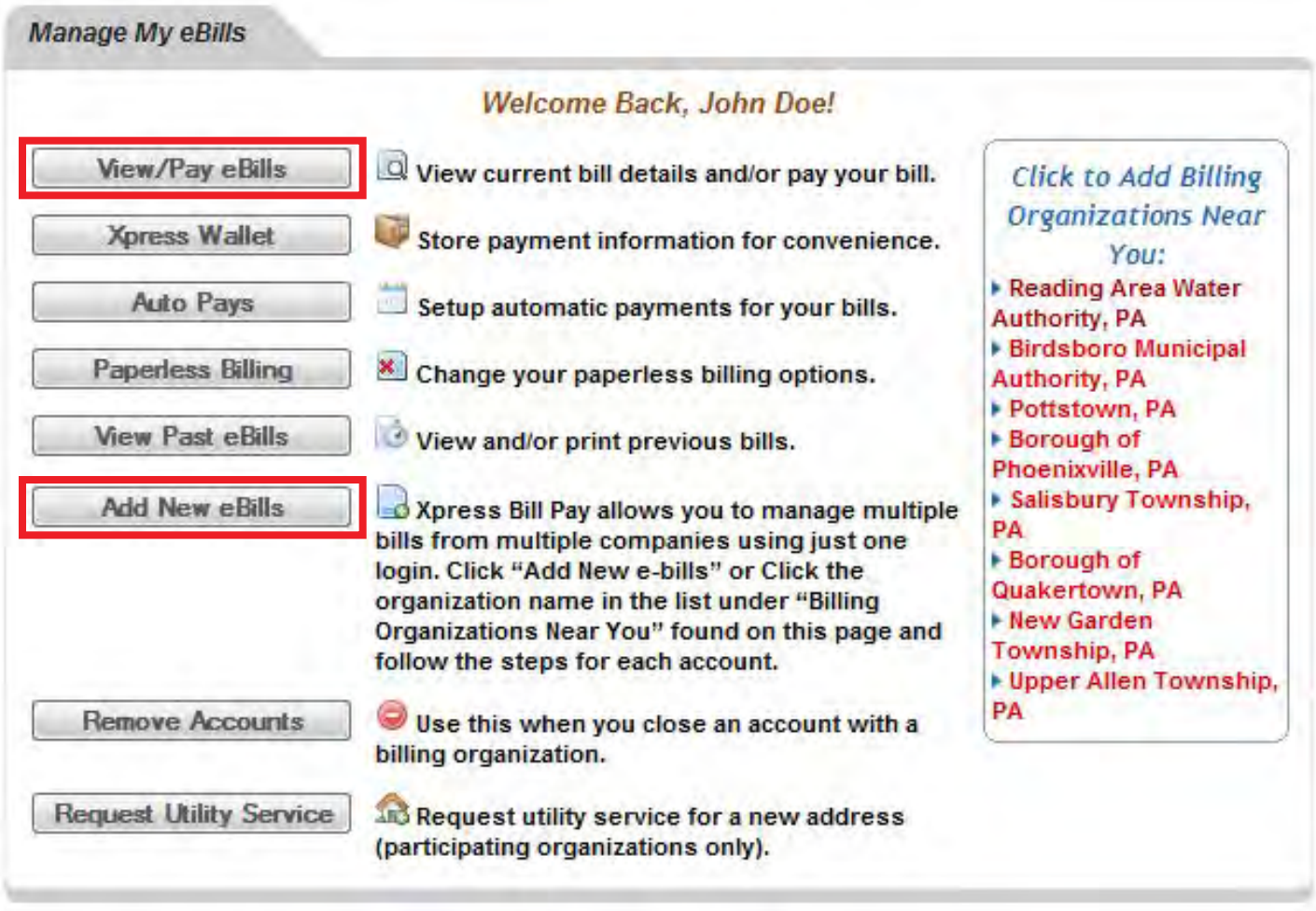


When the account is located, the information concerning the account is displayed. Select "Yes" if the account information matches. Select "No" if it does not. If you receive any other message when you perform the account search, reference the error and contact your billing organization if a bill is not found.

6 Manage eBills



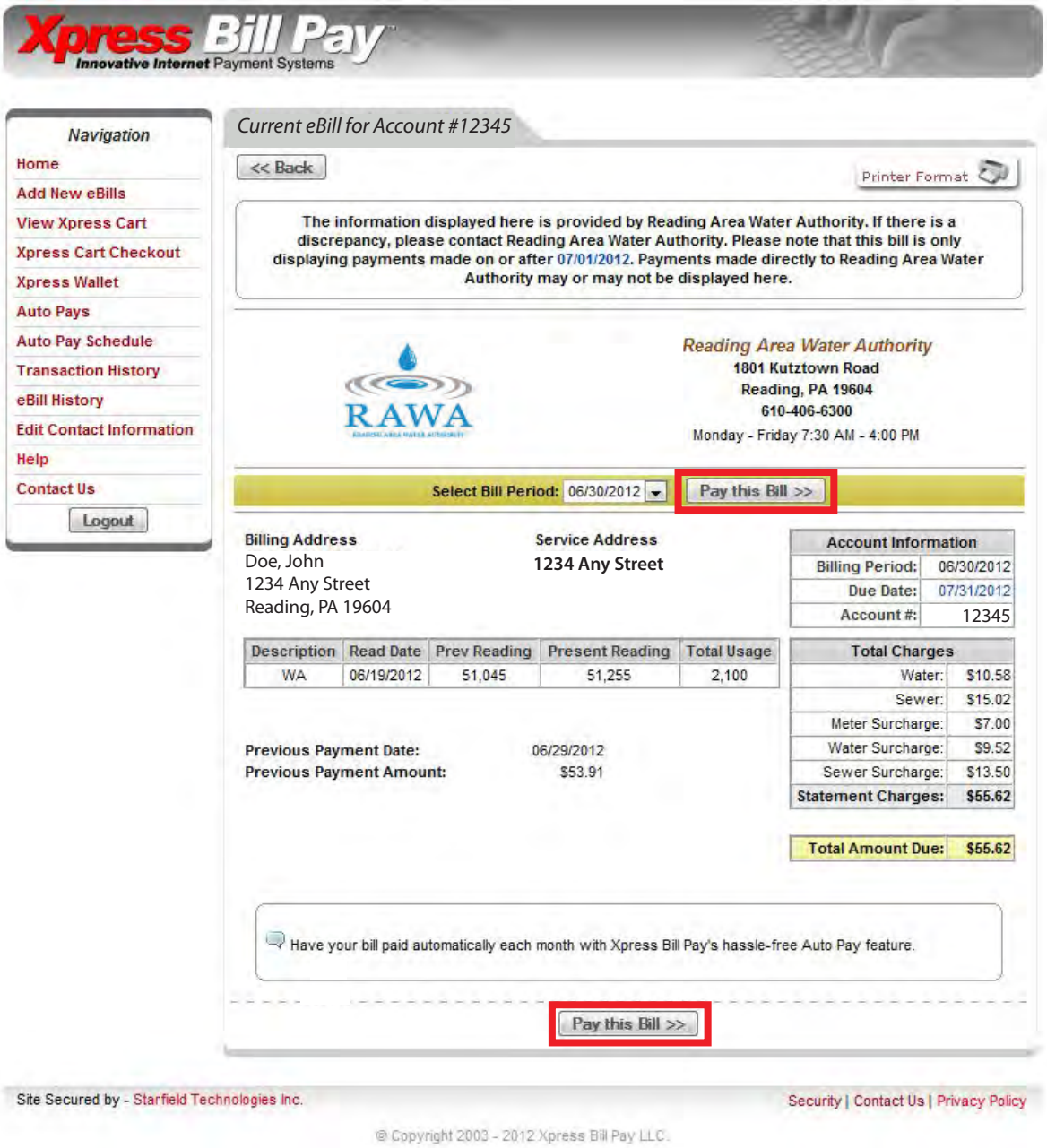
You have now successfully linked your first bill to your new login. If you would like to set up an auto pay for this account click "Setup Auto Pay" if not click "No" and you will be taken back to the "Manage My eBills" main page. You will be able to set up an auto pay at any time.



If you have other organizations that you want to link, select "Add New eBills" and follow the previous steps.

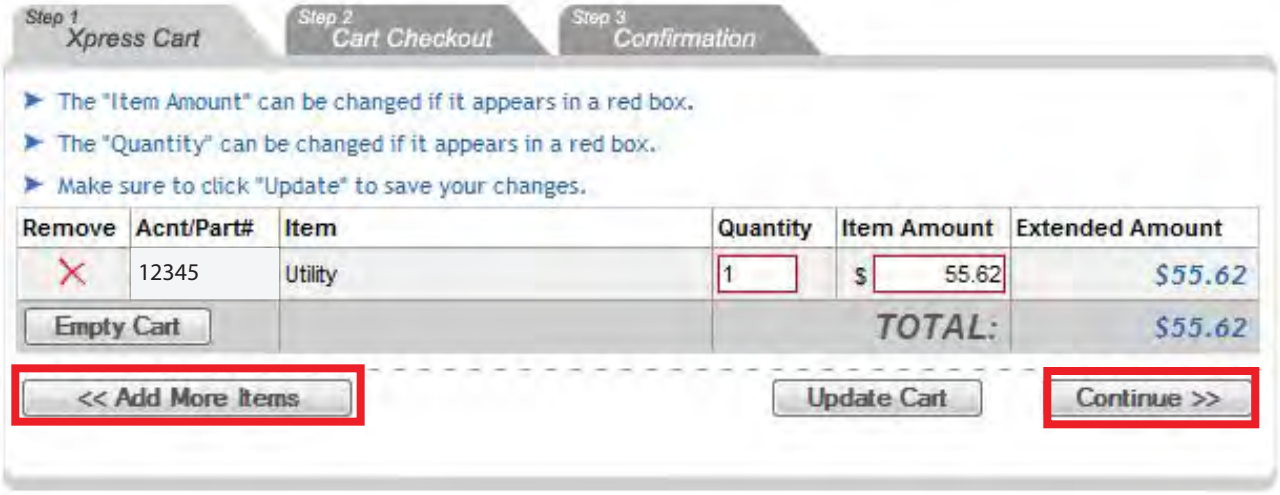
To begin paying a bill select "View/Pay eBills" a representation of the city bill similar to the one below will be presented.

7 Pay This Bill



You are presented with a complete representation of your bill. In this example the bill for a city utility is displayed. To pay the bill select "Pay this Bill".

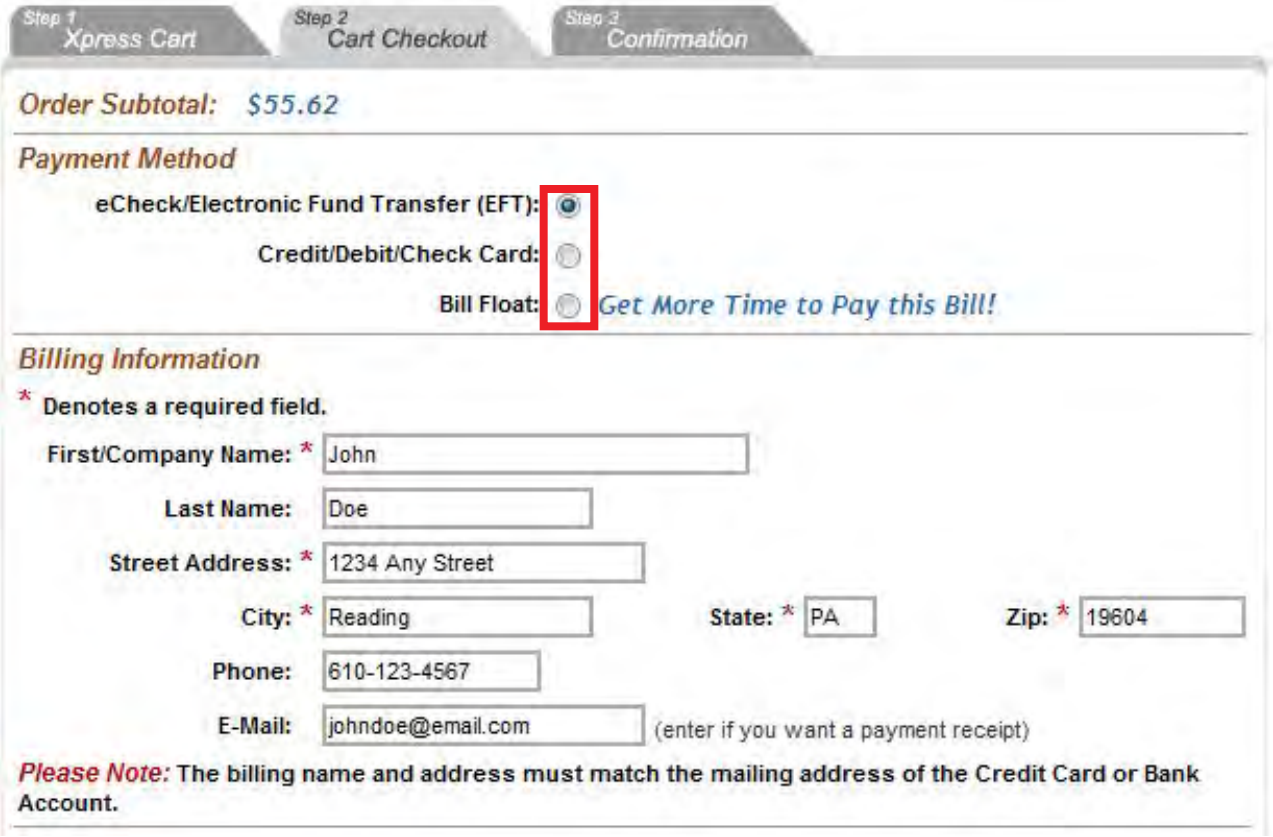
8 Xpress Cart



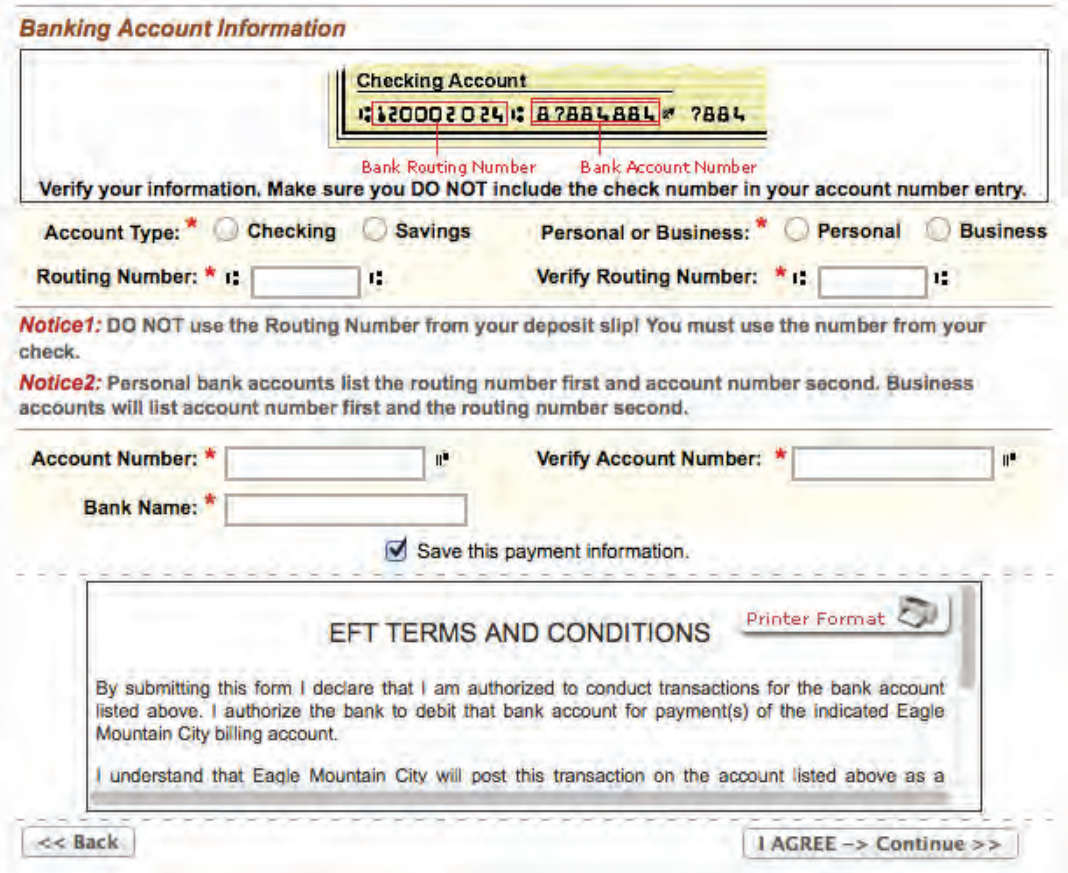
If this is the only bill that you want to pay select "Continue" if there are additional bills with this same organization, select "Add More Items". Because each organization maintains the merchant account that is required to accept electronic payments, you cannot add bills for different organizations to the same cart.

When you select "Continue" you are taken to the cart checkout screen. You can select which type of payment that you would like to use. There are several options including an electronic funds transfer from checking or savings, or Credit/Debit card.

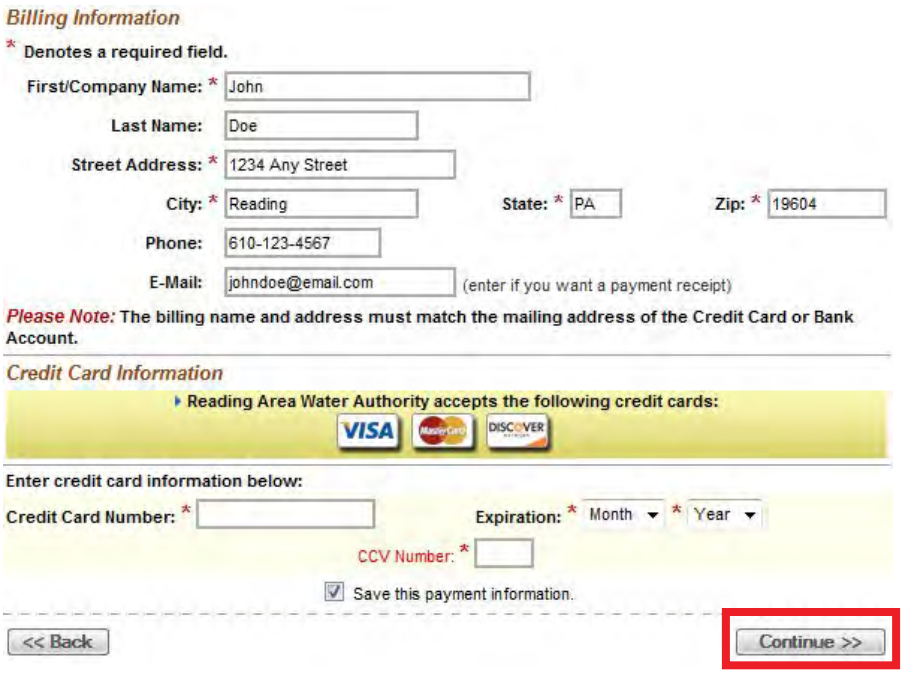
If the organization that you are paying accepts both forms of payment, you can choose by selecting the radio button next to "Payment Method" at the top of the screen.



9 Payment Methods

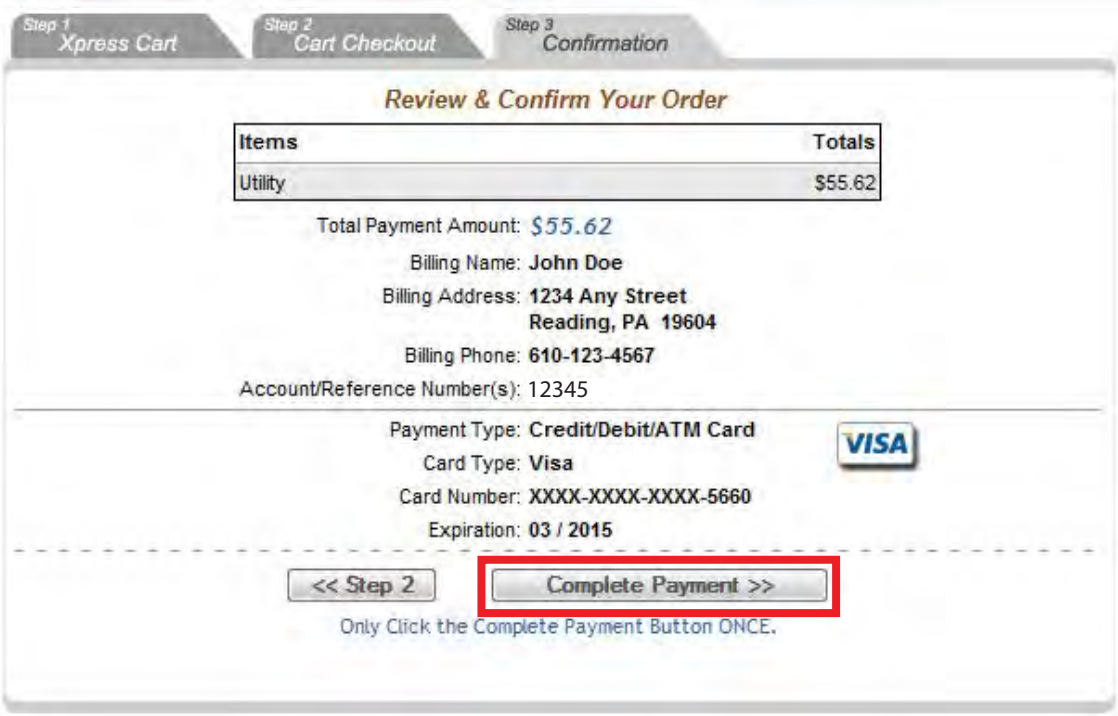


Enter the required information on the payment screen. If you elect to pay with an electronic funds transfer from checking, please be certain that you enter the routing number from a check. The routing number from a deposit slip is **NOT** valid and the payment will be returned. When paying with a credit card make certain that you verify the billing address. An incorrect address can cause delay or decline of the card.

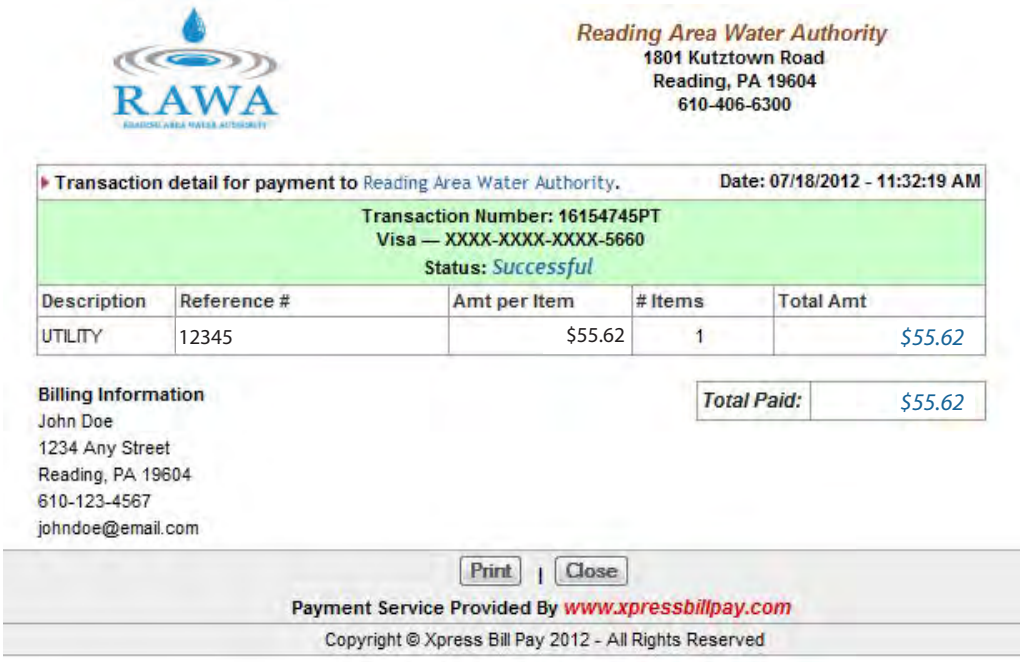


When billing information is entered completely select "Continue".

10 Complete Payment



Check the amount that you intend to pay, the account numbers, etc. and select "Complete Payment". If any of the information is incorrect select "Step 2" to go back to the checkout screen.



With a successful payment the above screen is displayed. If the payment is unsuccessful or any reason, the green background will be red and a failed transaction reason will be displayed. "Print" the receipt for your records and select "Close". You will be returned to the "Manage My eBills" home page.