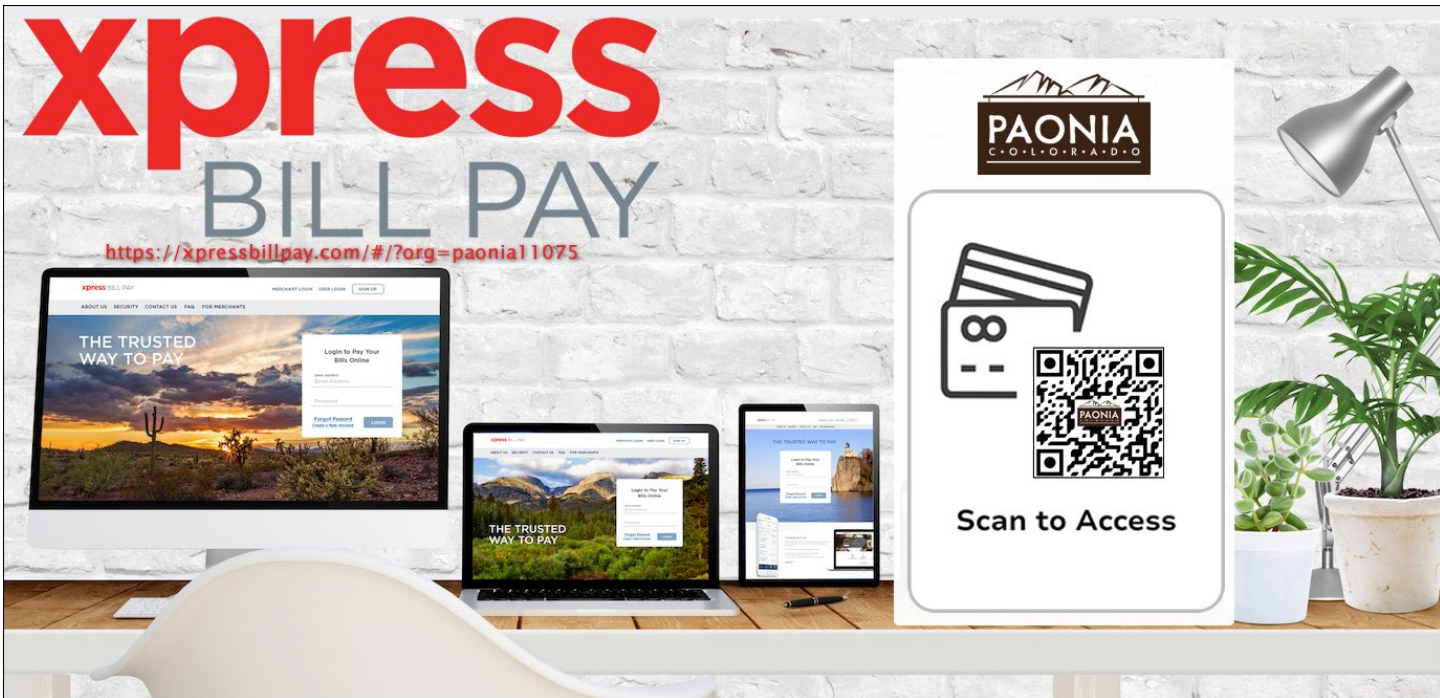




Town of Paonia User Guide for Xpress Bill Pay

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Setting Up a New Account

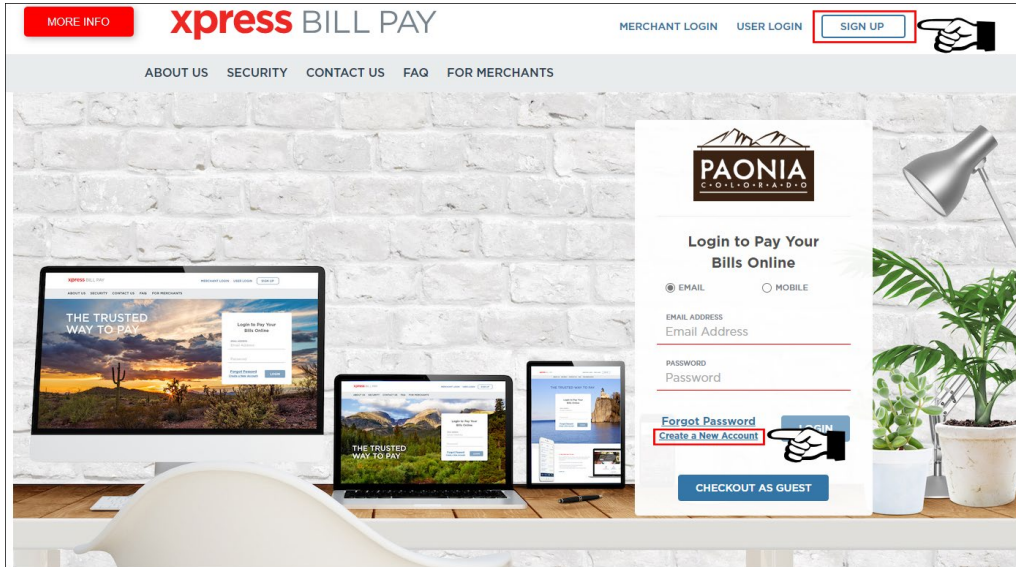
First, go to

www.xpressbillpay.com/#/?org=paonia11075.

Make sure Private Browsing Mode is off.

The website does not work outside of the US and Canada for security reasons.

Select the **Sign Up** button in the upper right-hand corner of the screen, or click on **Create a New Account** under the login area. If you already use Xpress Bill Pay for a different organization, you do not need to create a new account. You can add additional bills to your existing account.



Enter a valid email address, and create a password, that is at least 8 characters long and contains at least 1 uppercase letter, at least 1 lowercase letter, and contains at least 1 special character. Enter the password again for confirmation.

Fill out the information for your account and check the **Terms and Conditions** box. Click **Next**.

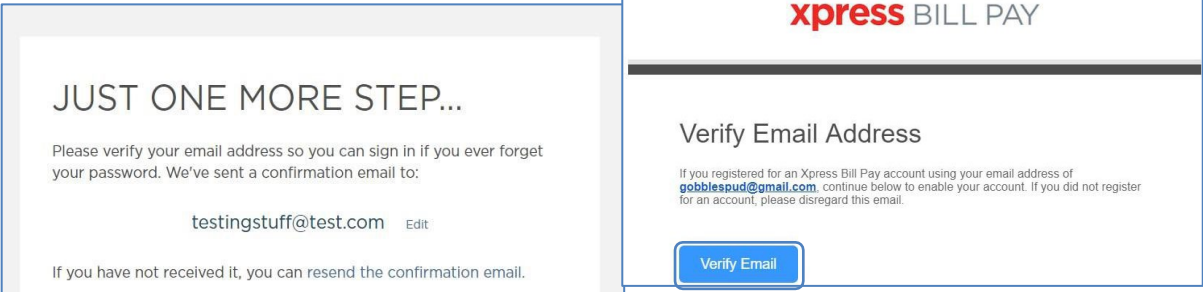
A screenshot of the 'CREATE ACCOUNT' form. The form includes the following fields and options:

- EMAIL: rubens@townofpaonia.com
- CREATE A PASSWORD: [Redacted]
- CONFIRM YOUR PASSWORD: [Redacted]
- STRENGTH: Strong
- ACCOUNT TYPE: Personal (dropdown menu)
- FIRST NAME: Ruben
- LAST NAME: Santiago
- PHONE: (970) 527-4101
- ADDRESS: 214 Grand Ave.
- CITY: Paonia
- STATE/PROVINCE: Colorado
- ZIP/POSTAL CODE: 81428

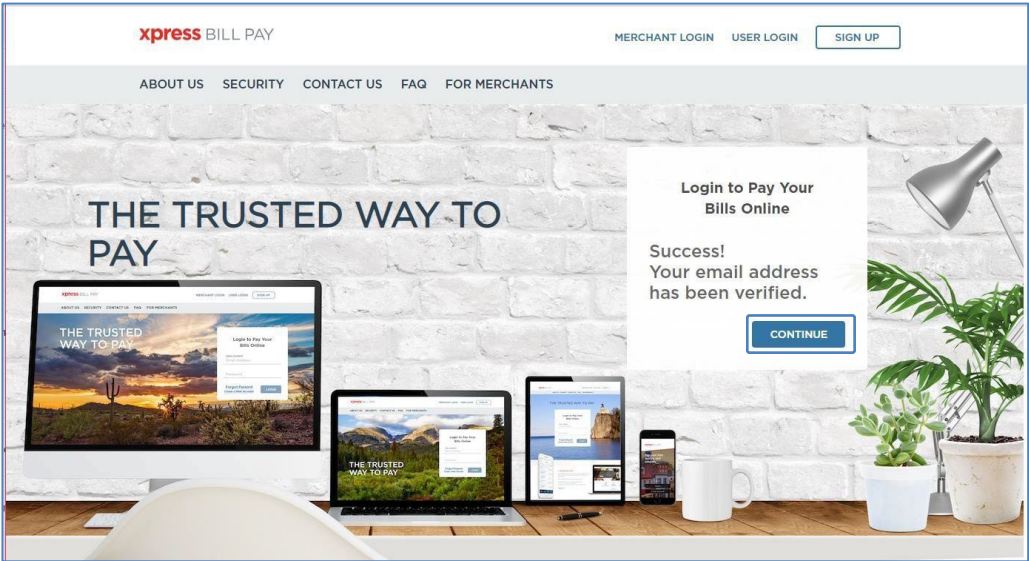
Below the form, there is a 'Terms and Conditions' section with a checkbox that is checked and labeled 'I have read and agree to the Terms & Conditions and Privacy Policy'. A 'NEXT' button is located at the bottom right of the form.

A verification email will be sent to the email address you used to create your Xpress Bill Pay account.

If you do not receive the verification email in your inbox, make sure to check your junk or spam folder. We also recommend adding no-reply@xpressbillpay.com to your contacts or safe email list.



Log into your email and select the **Verify Email** button inside the email, which will redirect you to the login screen, where you will see a **Success** message. Click **Continue**.

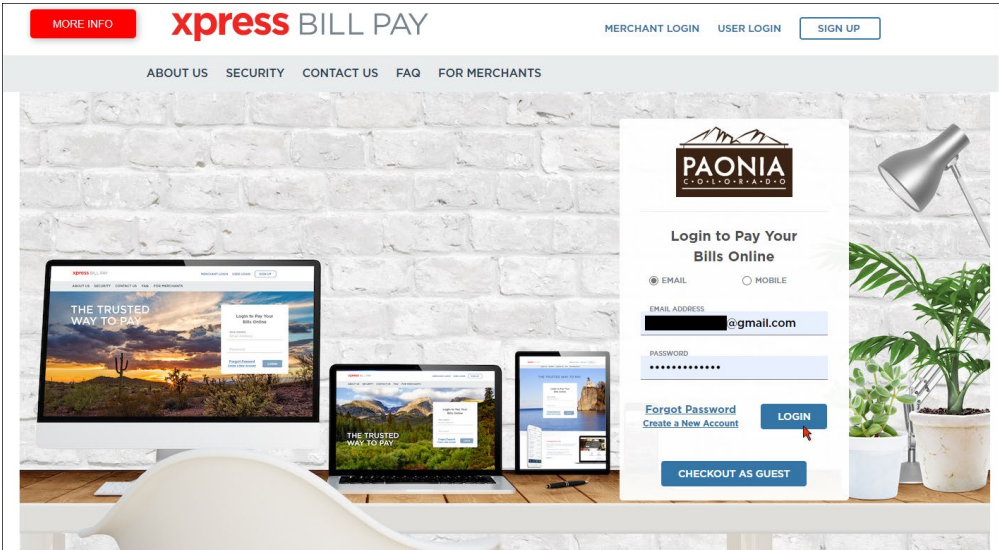


Once you have created an Xpress Bill Pay account, you can link your Town of Paonia account.

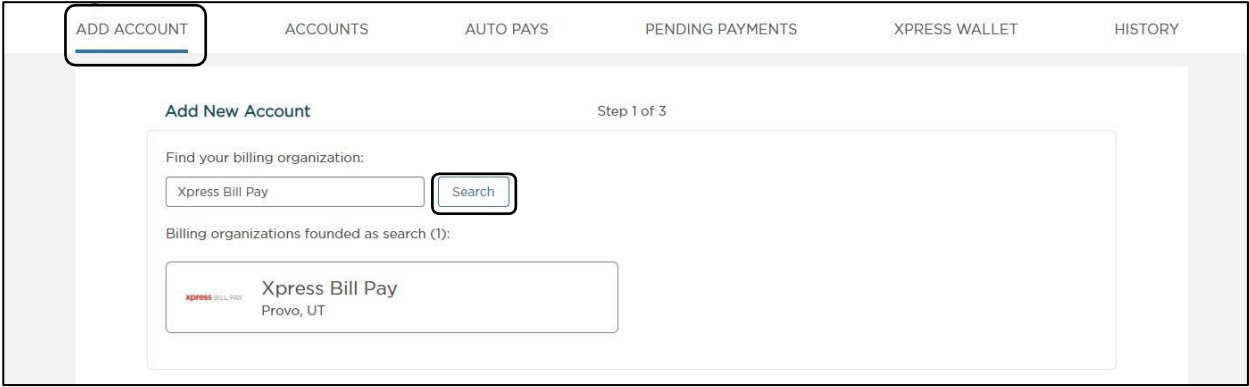
Adding Your Account

If you are not already logged into your XBP account, visit www.xpressbillpay.com/#/?org=paonia11075.

Login with the credentials you set up the account with and click **Login**.



Under the **Add Account** option, enter your billing organization (the city or utility company your bill is from). Some organizations may be listed underneath the search box, based on your zip code. If you see your organization listed, click on it. Otherwise, enter the organization name, city, State, or zip code, and click **Search**. This will pull up a list of possible organizations. Click on the organization to proceed.



Next, you need to enter the account number and last name or business name on the bill and click **Locate Account**. If you are a tenant, you may need to enter your landlord's last name.

ADD ACCOUNT ACCOUNTS AUTO PAYS XPRESS WALLET HISTORY

Add New Account Step 2 of 3

Enter the following information as it appears on your Xpress Bill Pay bill:

Bill Type A/R
 Monthly Billing
 Utility Test

Account Number

Last Name or Business Name

You may be asked for additional information on the bill, and to select **Take over payment** or **Add me as a payer**. This means that your account number is already linked to another online account, such as in cases of landlord/tenant accounts. Tenants should select **Add me as a payer**, and new owners should select **Take over payment**.

ADD ACCOUNT ACCOUNTS AUTO PAYS XPRESS WALLET HISTORY

Add New Account Step 3 of 3

Utility Account # 2.6251.01 for City of Steamboat Springs

This account already has a payer. You can add yourself as an additional payer or take over payments from the previous owner.

Enter the following information to verify the account

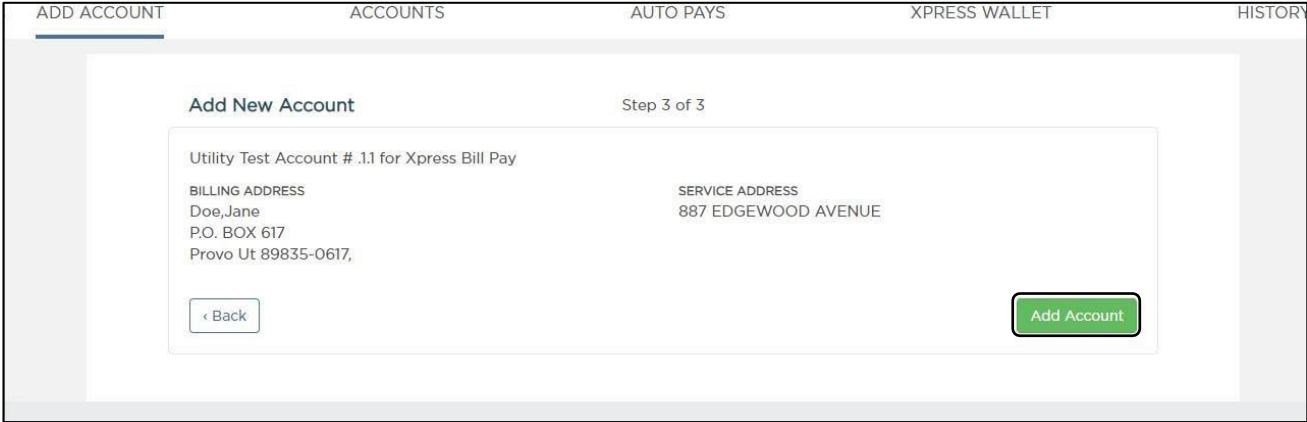
Service street address as it appears on the current bill

Amount due on the current bill

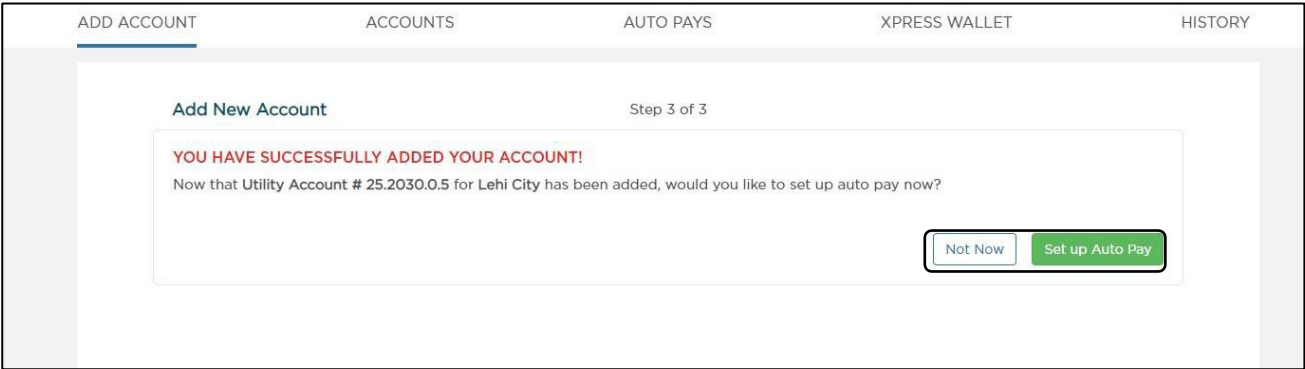
The existing payer will be notified that you are being added as a payer on this account.

Opt in for Paperless

The information for the specified account will populate. If the information is correct, click the green **Add Account** button. This will link the bill to your account to view and pay.



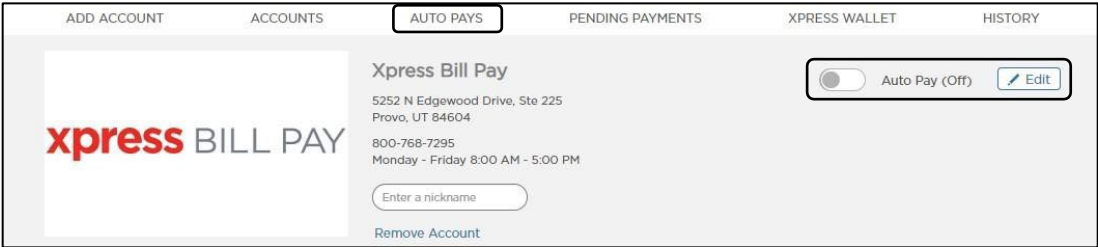
You will also be asked if you want to set up Auto Pay, or you can click **Not Now** (you can still set it up at a later time).



Once your bill is linked, it will be listed under the **Accounts** tab on the top menu bar.

Auto Pay Setup

To set up Auto Pay, click on the Auto Pay toggle on the **Accounts** page. You can also click on the **Auto Pays** tab, and set it up from that screen.



Part 1 of the Auto Pay setup is **Schedule**. On this screen, you can select the Auto Pay to run based on the due date (0-5 days before the due date). Having the Auto Pay run based on the due date can help ensure there are no accidental late payments.

You can also schedule the Auto Pay to run on a set day each month by clicking the **Based on a Calendar Date** option. This option can be scheduled to run monthly, bi-monthly, quarterly, semi-annually, or annually, after the start date.

You can also set up an end date for the Auto Pay (optional). Click **Next**.

The screenshot shows the '1. Schedule' step of the auto-pay setup. At the top, there are five tabs: '1. Schedule', '2. Amount', '3. Method', '4. Notifications', and '5. Summary'. The '1. Schedule' tab is active. The main heading is 'PAYMENT SCHEDULE'. On the right, the 'xpress BILL PAY' logo and 'Account #: 11' are visible. There are two radio button options: 'Based on Due Date (Recommended)' (selected) and 'Based on Calendar Date'. Under 'Based on Due Date', there is a dropdown menu set to '0' and the text 'day(s) before the bill due date.'. Under 'Based on Calendar Date', there is a dropdown menu set to '1st' and the text 'day of the month.'. Below this is the 'PAYMENT FREQUENCY' section with five radio button options: 'Monthly (Pay every 1 month after start date)', 'Bi-Monthly (Pay every 2 months after start date)', 'Quarterly (Pay every 3 months after start date)', 'Semi-annually (Pay every 6 months after start date)', and 'Annually (Pay every 12 months after start date)'. The 'END AUTO PAY' section has two radio button options: 'Continue until I cancel' (selected) and 'Continue until [calendar icon]'. A small note below says: 'An optional "End Date" can be specified if you are planning on discontinuing your service. Otherwise, leave the "Continue until I cancel" option selected.' At the bottom right, there are 'Close' and 'Next >' buttons.

Part 2 of the Auto Pay setup is **Amount**. Here you can select **Pay Full Bill Amount**, which will pay the full amount due on the bill each time the Auto Pay runs. You can also set a Safety Limit amount. The Auto Pay will never run for more than the Safety Limit amount.

You can also select **Pay Set Amount**, if you want to pay the same amount each month. When this option is selected, the Auto Pay will run for that amount each month, even if no bill is due. Click **Next**.

The screenshot shows the '2. Amount' step of the auto-pay setup. At the top, there are five tabs: '1. Schedule', '2. Amount', '3. Method', '4. Notifications', and '5. Summary'. The '2. Amount' tab is active. The main heading is 'PAYMENT AMOUNT'. On the right, the 'xpress BILL PAY' logo and 'Account #: 11' are visible. There are two radio button options: 'Pay Full Bill Amount' (selected) and 'Pay Set Amount'. Under 'Pay Full Bill Amount', there is a 'Safety Limit' toggle switch (turned off) and an 'Enter Limit Amount' input field. Under 'Pay Set Amount', there is an 'Enter Set Amount' input field. At the bottom left, there is a '< Back' button. At the bottom right, there are 'Cancel' and 'Next >' buttons.

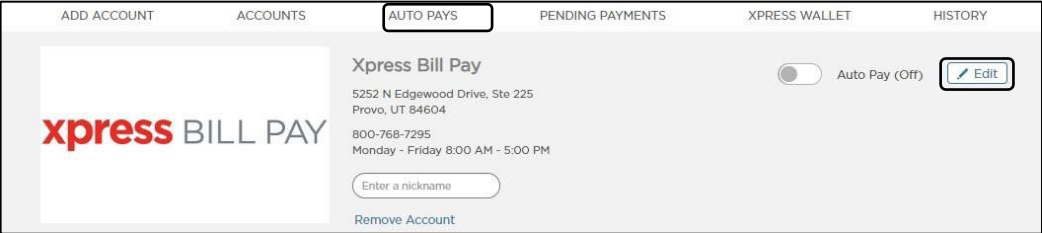
Part 3 of the Auto Pay setup is **Method**. This is where you specify your payment method for your Auto Pay. You can pay by bank account or debit/credit card.

Hit the drop-down box labelled **Primary Payment Method** and select either **Add Primary Payment Method** or select a previously saved payment method. You can also set up backup payment methods. Please note that credit/debit cards will need to be updated when you receive a new card for any reason, such as a new expiration date.

Step 4 of the Auto Pay setup is **Notifications**. This allows you to set up your notification preferences. To turn off/on specific notifications, click on the toggle buttons. You can also enter an additional email here if you need the Auto Pay notifications to go to multiple email addresses.

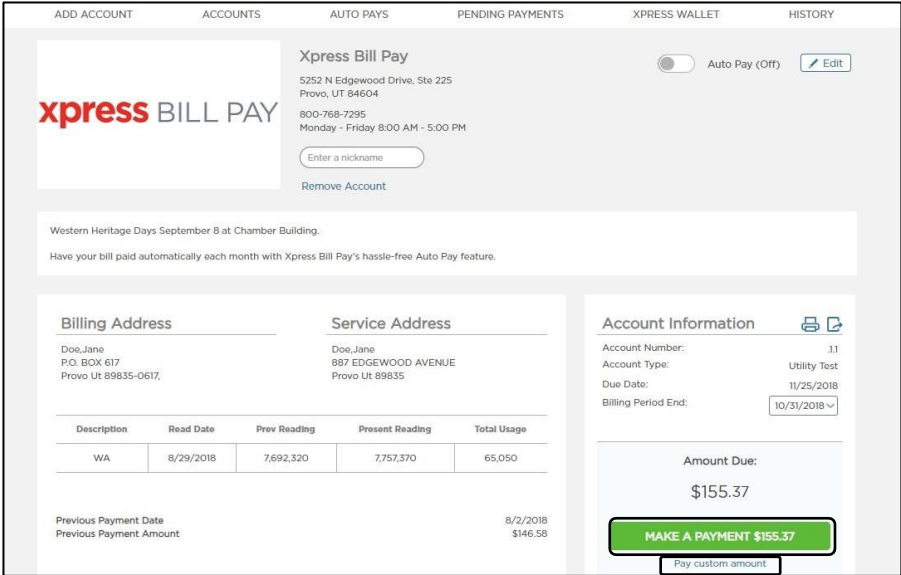
Part 5 is the **Summary**. Verify that the information is correct, then click **Save Changes**. Your Auto Pay will now be active, and run until you cancel it, or until the specified Auto Pay end date is reached. Please note that after 3 consecutive failed credit card payments, or one failed eCheck payment, the Auto Pay will automatically disable.

Once your Auto Pay is set up, you can edit any of your settings by clicking on the "Auto Pay" tab on the menu bar, and then select **Edit**. You can also disable the Auto Pay at any time.

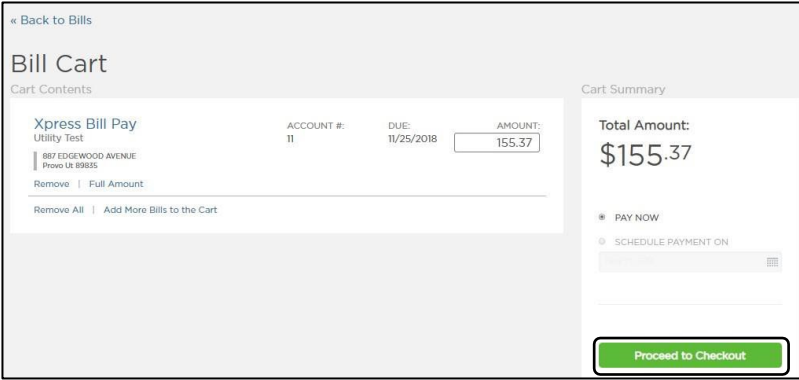


Making a Payment

To make a payment, click on the green **Make a Payment** button. You can also click **Pay Custom Amount** if you want to make a payment for more or less than what is due on your bill. Please note that if you choose not to pay your full bill amount, you may be susceptible to late fees from your billing organization.



On the next screen, click **Proceed to Checkout**.



Then, enter a payment method. Once the payment method is entered, it will be encrypted and stored in the **Xpress Wallet** for future use. Then, click **Review and Confirm**.

Accepted Pay Method(s)

Select Pay Method

Add New Payment Method CONFIRM Cancel

Select Payment Type

* Choose Type * Choose Category

Routing Number
 * Enter Routing Number

Account Number Verify Account Number
 * Enter Account Number * Re-Enter Account Number

Need help?

Billing Information

First Name Last Name

Billing Address City

State ZIP

Contact Information

Phone Number Email Address

Payment Amount: \$155.37

CONFIRM

Review and Confirm

Click **Submit Payment**.

Review & Confirm

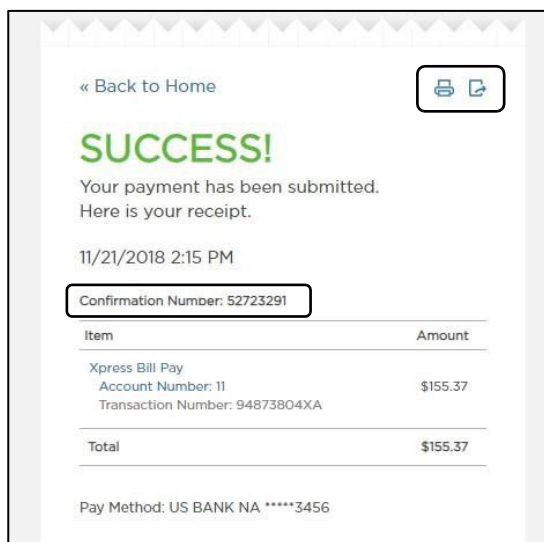
Payment Information

Items	Amount
Xpress Bill Pay Utility Test for #.1.1 at 887 EDGEWOOD AVENUE	\$155.37
Statement Total	\$155.37

Submit Payment

By clicking Submit Payment, you are agreeing to pay the above amount.

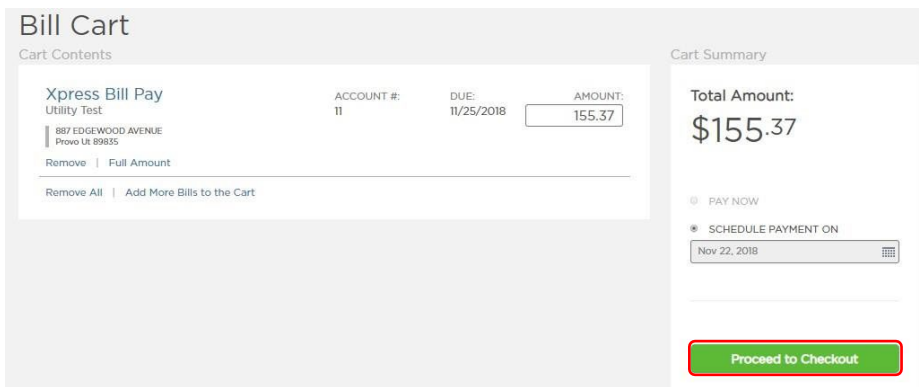
If your payment is successful, you will see a receipt page with a confirmation number. You can print or download this receipt for your records by clicking on the **Print** or **Download** icons in the top corner of the receipt.



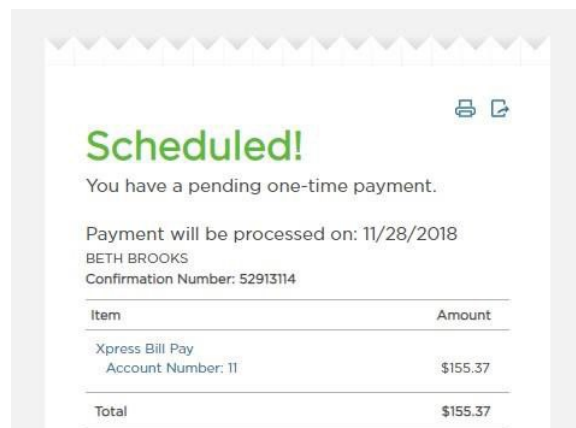
Payments made on Xpress Bill Pay are also kept on file under the **History** tab.

One-Time Future Payments

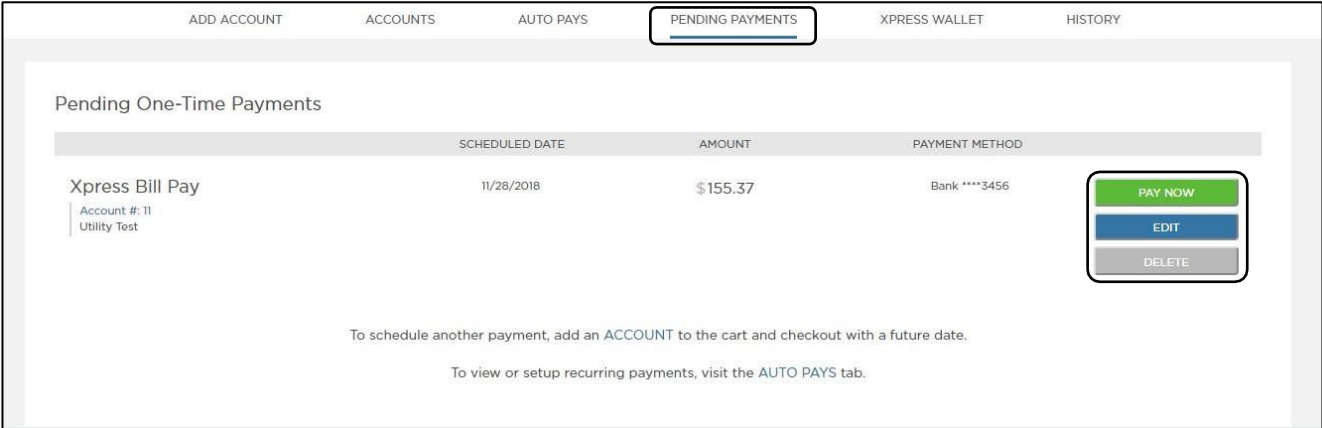
To schedule a one-time future payment, simply click on the **Schedule Payment On** option, rather than the **Pay Now**, and select a date for your payment. Then proceed with payment as noted above. Please note that if you schedule your future payment for a date after your due date, you may be subject to late fees.



The pending payment receipt says **Scheduled**. You will receive notice on the date the payment processes via your email address.



Once your payment is scheduled, a **Pending Payments** tab will appear on the main menu bar, which will show any pending payments, and allow you to **Pay Now**, **Edit**, or **Delete** your pending payments.



Linking Additional Accounts

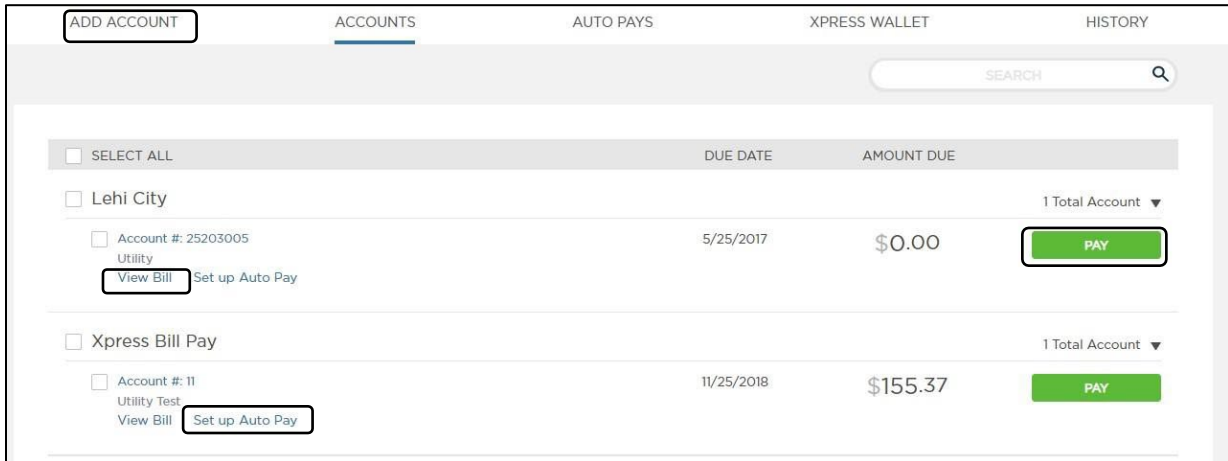
You can add additional bills to your account, as long as the organization is contracted with Xpress Bill Pay. The **Nickname** box near the top of the account page is an optional feature which allows you to nickname different accounts to help keep track of multiple bills. You can also remove the account from this page by clicking **Remove Account**.



To add additional bills, go to the **Add Account** tab.

Locate your bill the same way you added your first account. When you have multiple bill accounts linked, the main page after logging into your account will show a list of all your linked accounts. To view your bill details from this page, click on the **View Bill**, button. Note that you can proceed to the payment screen from this page as well by clicking the green **Pay** button.

You can also get to Auto Pay setup from this page by clicking **Set up Auto Pay**.



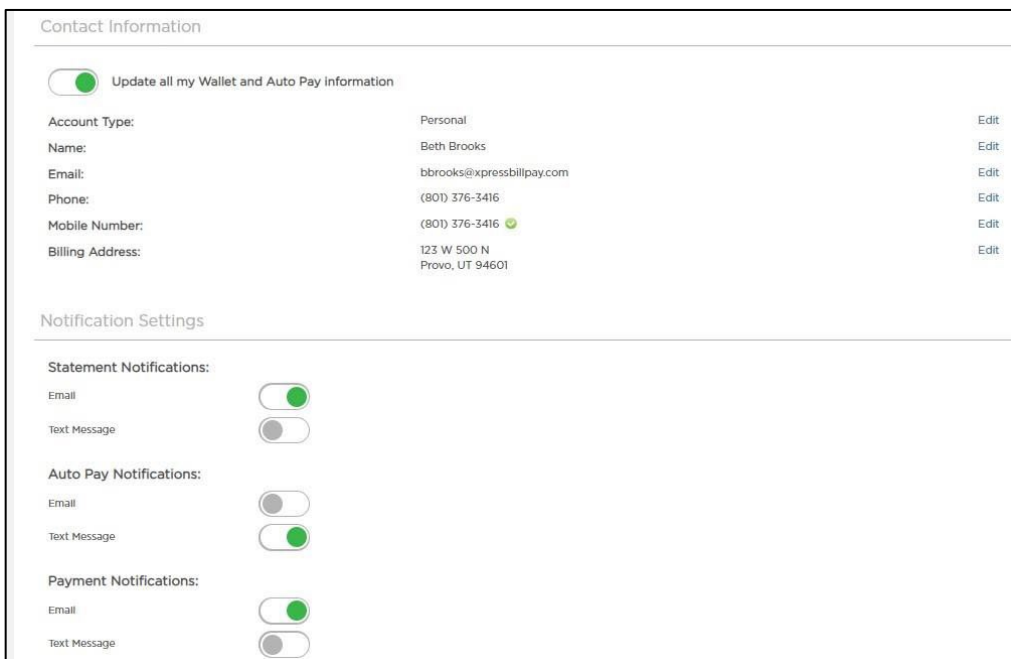
Account Settings

To access the **Account Settings**, click on your name in the top right corner, next to the person icon. Then click **Account Settings** from the drop-down.



In your **Account Settings**, you can update your email, phone number, and address.

You can also update your notification preferences, and you can also change your password, remove your Xpress Bill Pay account (which deletes your online Xpress Bill Pay account entirely), or remove any of your bills (which removes only the specified bill from your account).



Note that this information is private to your Xpress Bill Pay account, and updating your information in your Account Settings does not notify the billing organization of any changes.

The screenshot shows a settings page with three main sections: Security, Account, and Bills. The Security section includes a 'Password:' label and a 'Change Password' link. The Account section includes a 'Remove Xpress Bill Pay Account:' label and a 'Remove My Account' link. The Bills section includes a 'Remove Account:' label, a text input field containing 'Xpress Bill Pay', a text input field containing 'Account#: 11 (0000)', and a 'Remove Account' button.

Xpress Wallet

The **Xpress Wallet** is a safe, secure storage for your saved payment methods. Once payment methods are entered and stored, they will be encrypted, and available to identify by the last four numbers of the card or bank account. Saving methods in your Xpress Wallet not only saves time when making future payments, it is safer than entering your payment method each time, as most credit card theft online happens at the point of entry.

You can edit any of your stored payment methods in the Xpress Wallet, and also delete any of your saved payment methods.


To save your payment method, first select the type from the drop-down menu and enter the required information. Once the form is filled out, click **Save**.



The screenshot shows the 'Xpress Wallet' section of the account settings. At the top, there are navigation tabs: 'ADD ACCOUNT', 'ACCOUNTS', 'AUTO PAYS', 'XPRESS WALLET' (which is selected), and 'HISTORY'. Below the tabs is a heading 'Your Saved Payment Methods'. A form titled 'Add New Payment Method' is displayed, featuring a 'Select Payment Type' label and a dropdown menu with the text 'Choose Type' and a downward arrow.

Add New Payment Method

SAVE **Cancel**

Select Payment Type

Bank Account (Recommended) 

* Choose Type  * Choose Category 

Routing Number


* Enter Routing Number

Account Number

* Enter Account Number

Verify Account Number

* Re-Enter Account Number


Need help? 

Billing Information

First Name	Last Name
<input type="text" value="Jane"/>	<input type="text" value="Doe"/>
Address	City
<input type="text" value="5252 Edgewood Drive"/>	<input type="text" value="Provo"/>
State	ZIP
<input type="text" value="Utah"/>	<input type="text" value="94601"/>

Contact Information

Phone Number	Email Address
<input type="text" value="(800) 720-6847"/>	<input type="text" value="testing@test.com"/>


 **SAVE**

PCI Compliant (Payment Card Industry) Verified Quarterly


Add New Payment Method

SAVE **Cancel**

Select Payment Type

Credit/Debit Card 


Card Number

* Debit/Credit Card Number 


Name on Card

* Enter Name on Card

Expire Month


* Month 

Expire Year

* Year 

Security Code

* Enter Security Code


Need help? 

Billing Information

First Name	Last Name
<input type="text" value="Jane"/>	<input type="text" value="Doe"/>
Address	City
<input type="text" value="5252 Edgewood Drive"/>	<input type="text" value="Provo"/>
State	ZIP
<input type="text" value="Utah"/>	<input type="text" value="94601"/>

Contact Information

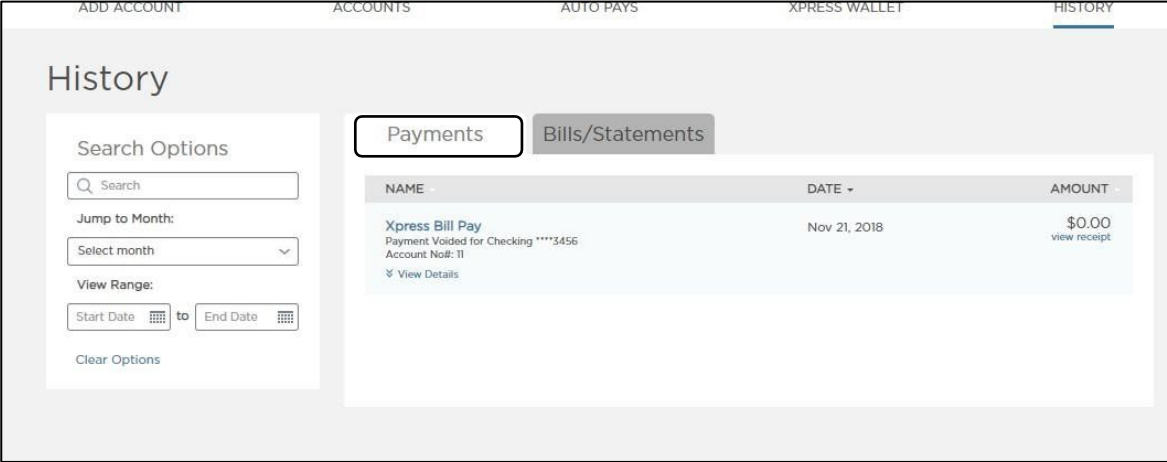
Phone Number	Email Address
<input type="text" value="(800) 720-6847"/>	<input type="text" value="testing@test.com"/>

 **SAVE**

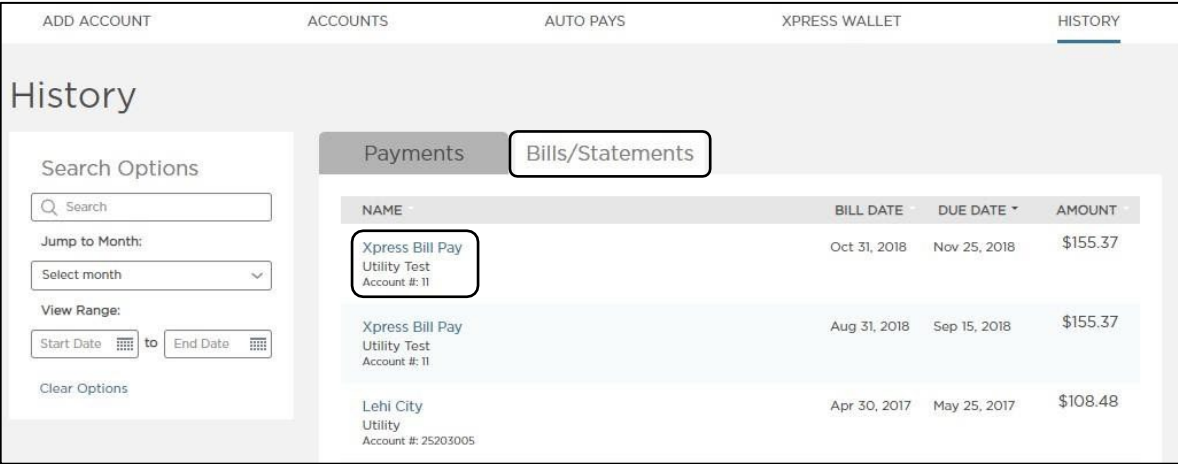
PCI Compliant (Payment Card Industry) Verified Quarterly

History

Under the **History** tab, you can view past payments made on Xpress Bill Pay under the **Payments** tab.



You can also view up to 24 months of your **Bills/Statements** from the billing organization. To narrow your search, you can fill in a date range under the **Search Options**. Previous statements can be downloaded and printed by clicking on the organization name.



Support

Our Support team is happy to assist you with anything you may need.

support@xpressbillpay.com

Payment Center/Technical Support: 385-218-0343

When to Contact Xpress Bill Pay Support

- Help with account setup.
- Assistance with or questions about Auto Pay.
- Help making payments.
- You aren't receiving Xpress Bill Pay email notifications.
- Any questions navigating www.xpressbillpay.com.

When to Contact the Town of Paonia

Xpress Bill Pay is a third-party payment company. You may need to contact the Town of Paonia at (970) 527-4101. We can also transfer you to the Town of Paonia, if you don't have their contact information.

- When cancelling your utility service.
- When updating your mailing or billing address.
- To add or remove a name from your utility account.
- When your bill is incorrect.
- To inquire regarding fees on your account.
- To request a refund or a void on a payment.