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***The Universal eCommerce Solution***

## To Accept Credit/Debit Cards and eChecks With No Processing Fees!

### How it works

**Online:** Residents navigate your website to locate their bills with the IMAS system. After selecting all the bills they wish to pay (i.e. taxes, utilities, and parking tickets) they are seamlessly redirected to Xpress-pay to complete their secure transaction via a credit/debit card or electronic check.

**Telephone:** We provide you with a dedicated 1-(800) number for your residents to call into. Our automated system then guides the resident through the process of paying either a bill you have previously posted to Xpress-pay, or to make an Instant payment. We then record the transaction in our payment history so you may report on it at anytime.

**In-person:** When a resident wishes to pay by credit/debit card in your office your employees can access the IMAS system to locate their bills, and navigate to Xpress-pay to process the payment. Once at the checkout screen the resident simply swipes their card, keys in their zip code and CSV number, and confirms the payment. Finally, a receipt may be printed to complete the transaction.

**Kiosk:** As an alternative to your employees handling payments in-person, you may choose to provide a dedicated computer in your office. Residents perform the transaction just as if they were online, but have the convenience of swiping their credit/debit card or entering their bank account/routing number to complete their transaction. They may also print their own receipt. Consequently, this also allows you to pass on a fee while receipting payment in your office.

*\* Please note that with true face to face transactions you cannot accept Visa if you wish to charge a site fee.*

