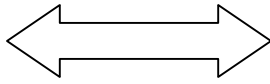


National Payment Solutions and Black Mountain Software

"Your Utility Billing and Payment Solutions Team"



Online Bill Presentment and Payment Processing

NPS, in conjunction with BMS, has developed and released their **WEB PAY** feature. This feature will allow consumers to pay their utility bills over the Internet using their checking account, savings account, credit card, or debit card. NPS will process the checking and savings transactions via the Automated Clearing House (ACH) network, and credit cards and debit cards will be processed via a merchant account over the card network. Data will be transferred back and forth between NPS and BMS securely, creating a safe process for both the utility customer and the consumer. Here's how it works:

1. Billing information is transmitted from Utility Billing to NPS' payment website: www.epay-bill.com.
2. The utility adds a "Pay My Bill" link to their website.
3. The customer accesses the utility's website, clicks "Pay My Bill", and is routed to epay-bill.com to make a safe and secure payment.
4. The customer signs-on to his account to view the balance and may choose to pay with his checking account, savings account, credit card, or debit card.
5. Upon set up, NPS stores the payment information. The next time the customer signs-on to pay his bill, his most recent payment method will already be available. The customer may choose to edit that payment information or he can switch to a different payment method.
6. After submitting a payment, NPS processes the transaction and creates a Confirmation Number for the customer.
7. NPS creates a .WEB file containing the online payments and makes the file available on an FTP server. NPS also sends a courtesy email to the utility to notify them about the file.
8. The utility downloads the .WEB file and uses Utility Billing to automatically post the payments.
9. Reports are available in Utility Billing and also from NPS for balancing.

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