



Online Bill Presentment and Payment Processing

NPS, in conjunction with BMS, has developed and released their online payment-processing feature. This application will allow BMS customers to go online to pay their utility bill with either a check, credit card, or debit card. NPS will process the check 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 in a secure environment, creating a safe process for both the customer and the consumer. Here's how it works:

1. Billing information is transmitted to NPS's website, www.epay-bill.com.
2. A "Pay My Bill" link is added to your current website.
3. The customer goes to your website, clicks "Pay My Bill", and is routed to epay-bill.com to make a safe and secure payment.
4. The customer logs into their account to view the balance and may choose to pay with their checking account or with a credit card.
5. NPS will store that payment information. The next time a customer logs on to pay, their most recent payment method will already be available. The customer may choose to edit that payment information and switch payment methods.
6. After submitting a payment, NPS will process the transaction and create a Confirmation Number for the customer.
7. NPS will submit a .WEB file to an FTP server to be picked up and pulled into BMS for automatic posting.
8. Reports are available out of BMS and also from NPS for balancing.

To view this product in a test mode, please visit: test.epay-bill.com

For additional questions and pricing information, contact:

David K. Heisler

National Payment Solutions, LLC

1-888-554-9356

dheisler@nationalpaymentsolutions.com

