

## Enrollment Agreement

Thank you for enrolling with Xpress-Pay.com, the Universal ePayment Solution from Systems East, Inc. Your enrollment allows you to collect any type of payment or donation, by Internet, mobile device, or touchtone telephone, twenty-four hours a day. We will provide and maintain the web site and financial transaction interface; you are responsible for any information which is hosted by the site and under your jurisdiction. Initial training and continuing support are included with your enrollment.

To inform customers/patrons of your participation, you agree to include a link on your web site and provide a notice on bills. To facilitate ePayments, a merchant account is required. Visitors may be charged a site fee in accordance with the chart set forth on page two. The complete terms of services and policies may be viewed at [www.xpress-pay.com/admin/pdfs/enrollment\\_policies.pdf](http://www.xpress-pay.com/admin/pdfs/enrollment_policies.pdf).

Merchant legal name	City of Niagara Falls	
Merchant DBA name	(optional)	
Contact name & telephone (for account setup)	Name Daniel Morello	Telephone (716) 286-4346
Contact email	danielmorello@niagarafallsny.gov	
Billing contact	Name	Email address
Physical address	745 Main Street, Niagara Falls, NY 14301	
Systems East representative	Gary DeBaise	
ISO/ISV	Company N/A	Representative
ISO/ISV referral target ①	Email N/A	Telephone (optional)

### Processing structure

Payment channels	<input checked="" type="checkbox"/> Web/Mobile	<input type="checkbox"/> Touchtone (IVR) Payments
Payment types	<input checked="" type="checkbox"/> Credit/debit cards	<input checked="" type="checkbox"/> eChecks
Site fee structure	<input type="checkbox"/> Paid by merchant②	<input type="checkbox"/> Pass-thru, single③ <input checked="" type="checkbox"/> Pass-thru, separate④
Interface type	<input checked="" type="checkbox"/> Standard	<input type="checkbox"/> Secure Payment Portal
For Secure Payment Portal, software provider technical contact name and telephone		
Description of payments or bills to be collected	City Property Taxes, water sewer, parking tickets, etc	
Special instructions		

## **Xpress-pay.com** Schedule of Fees

Enrollment and annual renewal	Enrollment \$ 0.00	Annual renewal \$ 0.00
Recurring payments	<input type="checkbox"/> Yes (add) \$ 0.00	
Posted bills (EBPP)	<input type="checkbox"/> Yes (add) \$ 0.00	
Touchtone telephone payments (IVR)	If selected on prior page, \$150 plus \$1.00 per transaction	
Monthly account maintenance fee	\$ 22.00	
Swipe readers	Number of units @ \$100 each:	

<b>Credit/debit card fees</b>	<input checked="" type="checkbox"/> Pass-thru of site fee	<input type="checkbox"/> All fees paid by merchant
Transaction fees borne by merchant	All provider fees less pass-thru fees below	All
Transaction fees borne by visitor	As specified below	None
Pass-thru rates*	_____ % plus \$ _____	Determined by provider, paid by merchant
Xpress-pay site fee per transaction	2.85 % plus \$ 0.40	_____ % plus \$ _____
Total paid by visitor (sum of the above two lines)	2.85 % plus \$ 0.40	0% + \$0.00

<b>eCheck fees</b>		
Pass-thru* transaction fee	_____ % plus \$ _____	Determined by provider, paid by merchant
Pass-thru* account verification fee	_____ % plus \$ _____	Determined by provider, paid by merchant
Xpress-pay site fee per transaction	2.50 % plus \$ 0.00	_____ % plus \$ _____
Total per transaction fee paid by visitor (sum of the above three lines)	2.50 % plus \$ 0.00	0% + \$0.00

\* Routing of all pass-thru fees is determined by the selection in the *Site fee structure* on page one and as defined below in items 2-4. Note that a) the sum of the pass-thru plus Xpress-pay percentage is limited to 3%, and b) we do not permit pass-thru of site fees on donations.

- ① For our resellers and partners: The Xpress-pay on-screen receipt contains hyperlinks allowing interested parties to contact us for more information. Complete this section to alternatively redirect these referrals to you.
- ② Payments do not include a site fee. All proceeds are deposited in the merchant's bank account. The merchant's bank account will be debited for all accrued Xpress-pay fees.
- ③ Each payment includes a site fee and is processed as a single transaction. All proceeds are deposited in the merchant's bank account. The merchant's bank account will be debited for all accrued Xpress-pay fees.
- ④ Each payment includes a site fee, which is charged as a separate, secondary transaction. Payment proceeds and site fees are deposited in separate bank accounts. An additional merchant account is required, unless the site fees are to be received, managed, and remitted to Systems East by a third party through prior arrangement with Systems East. In either case, Systems East will debit the site fee bank account for all accrued Xpress-pay fees. This option is not available with all merchant providers.

# **Xpress-pay.com Enrollment Agreement**

**Additional terms and conditions:**

- Public awareness is an imperative in the success of this eCommerce endeavor. As a component of your acceptance, you agree to notify your customers of their ability to pay (or donate as applicable) through Xpress-pay. This could include a prominent message such as a "Pay bills online" link including the Xpress-Pay.com logo (as above and in perspective) on the home page of your web site, and a notification and URL such as "Pay online at www.xpress-pay.com" on printed or emailed bills. For mobile payments, this would include a hyperlink or QR code on your web site, mailed and emailed bills, or other media.
- If the option to accept mobile or telephone payments is not selected at the time of execution hereof, you may add the option at any later date through a written or emailed notification for the cost set forth herein.
- Accrued Xpress-pay fees will be debited from the bank account specified below within ten days of the close of each month. To continually facilitate same, you authorize a) the merchant provider(s) to share with Systems East information regarding bank account changes that may affect our ability to place debits, including replacement bank account information, and b) the authority to debit the replacement account.
- To facilitate Xpress-pay debit transactions for accrued fees, the following banking information is required:

<b>Direct Debit Account Information ■ Attach copy of bank deposit slip or voided check</b>	
Name on account	
Address, city/state/zip	
Bank name	
Bank address	
Account type	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Routing & account number	Nine-digit routing#: _____ Account # _____

### **Acceptance**

<b>Approval and acceptance</b>	<b>Merchant</b>
Signature	
Printed name	
Title	
Date	