SYSTEMS EAST, INC.

INNOVATIONS IN FINANCE AND COLLECTIONS

To: Prospective Merchants and Resellers
Re: Xpress-pay plus QuickBooks Online

Dear Sir/Madam,

Thank you for your interest in QuickBooks Online (QBO) Direct Integration made possible through the Xpress-pay ***Global aXcess*** component. The following pages provide a tour of the invoicing and payment cycle through both QBO and Xpress-pay. This is one of the many unique capabilities that makes Xpress-pay applicable to organizations of all types and sizes.

With respect to features and scale, Xpress-pay ventures well beyond simple payment acceptance:

- Xpress-pay connects directly to the merchant's QBO file for real-time invoice retrieval and payment application.
- The merchant retains control of their QBO file. Our staff does not need passwords, QBO does not allow access to any other sensitive QBO information, and access is easily revoked.
- When customers search for a bill, it is presented first in a list of all of their outstanding invoices.
- The merchant may elect to accept partial payments.
- An Xpress-pay Site Fee can be added during payment, reducing or eliminating the merchant's credit card transaction fees.
- Payments are applied to the merchant's QBO file immediately upon acceptance.
- Xpress-pay has been certified at PCI DSS Level One, the top tier of the Payment Card Industry Data Security Standard, since 2008.

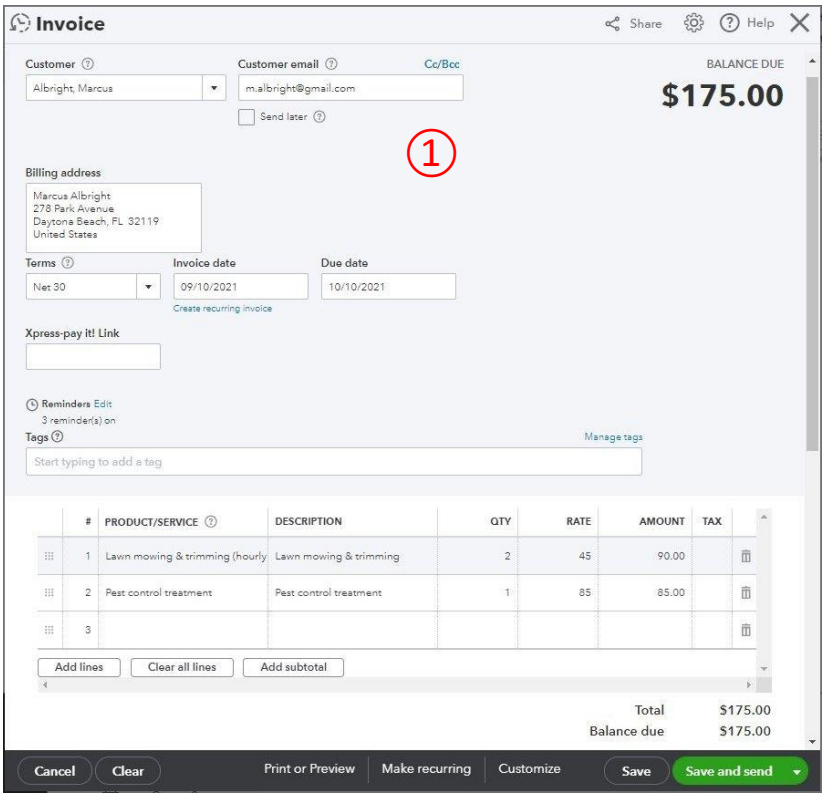
Whatever your ePayment needs, we have the solution. We invite you to review the following pages and call us to further discuss the features and possibilities. We look forward to working with you and your colleagues in service to your organization and customers.

Sincerely,

James L. Buttino, President
Systems East, Inc.

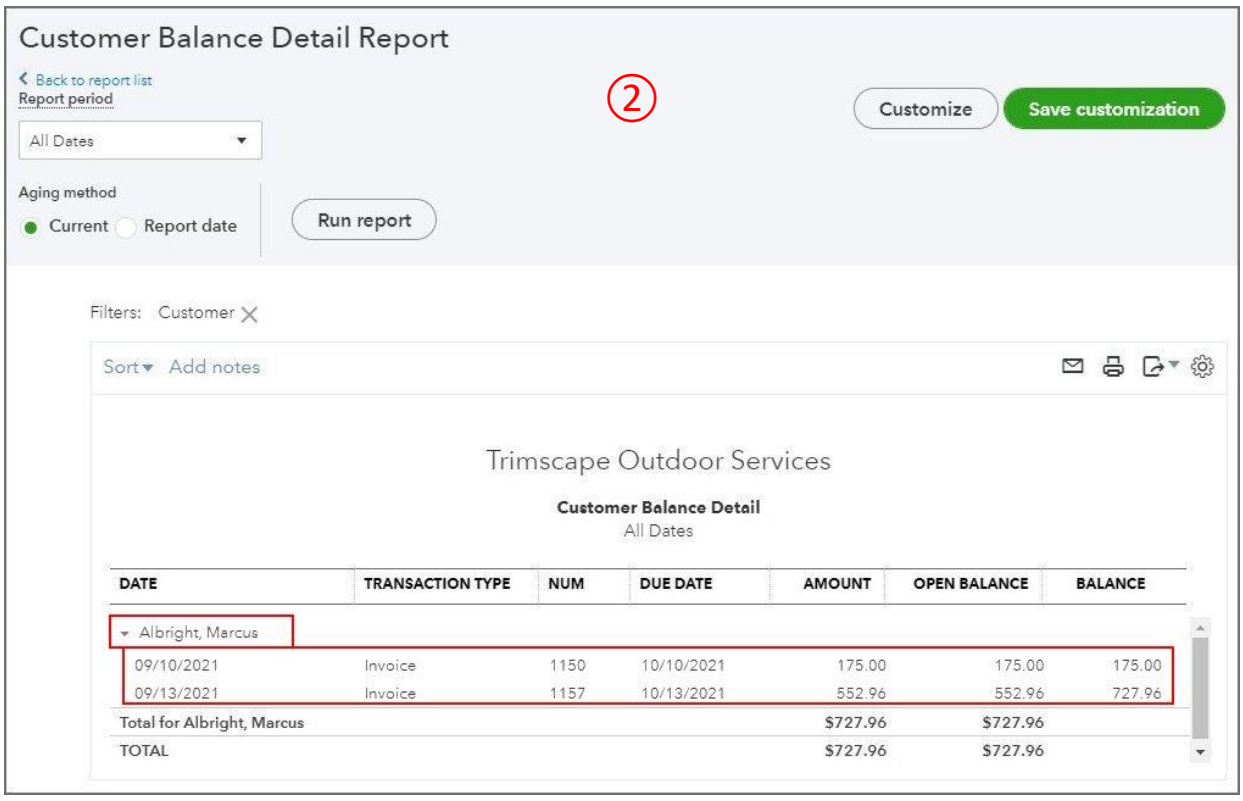
JLB/jd

QuickBooks Invoicing, Notification, and Payment

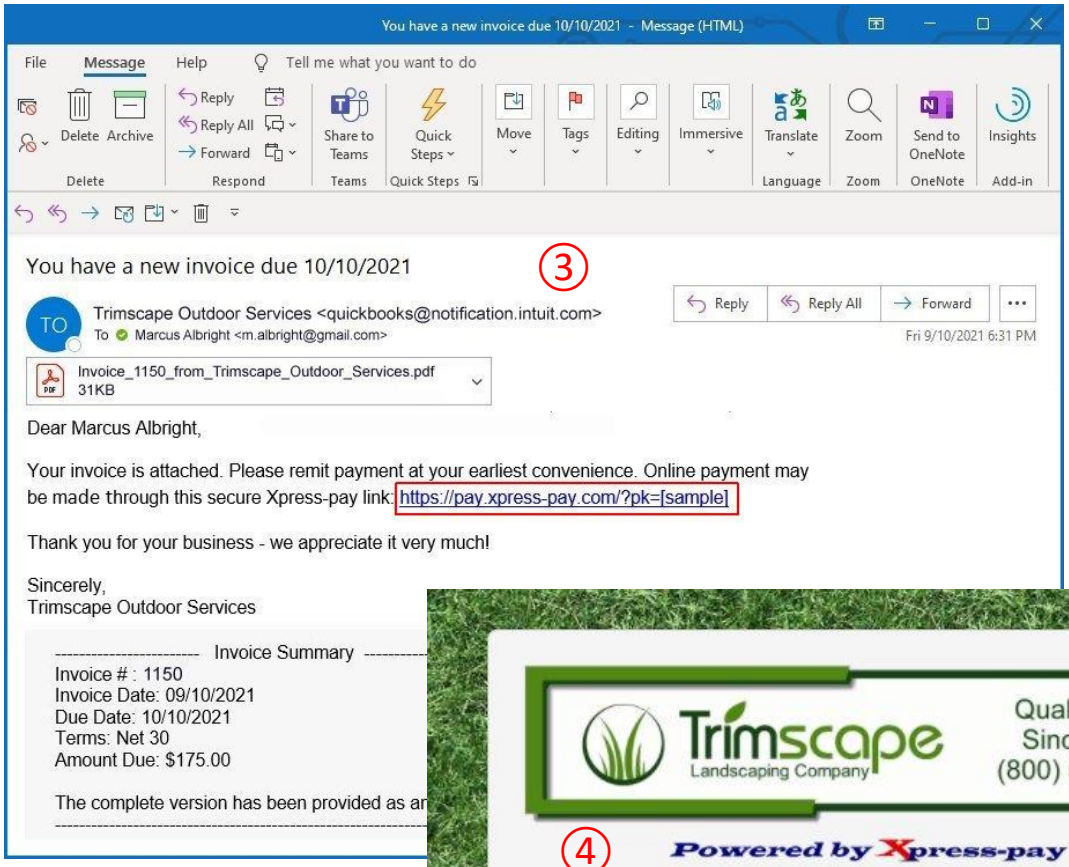


① *Merchant creates an invoice in the amount of $175 for Marcus Albright.*

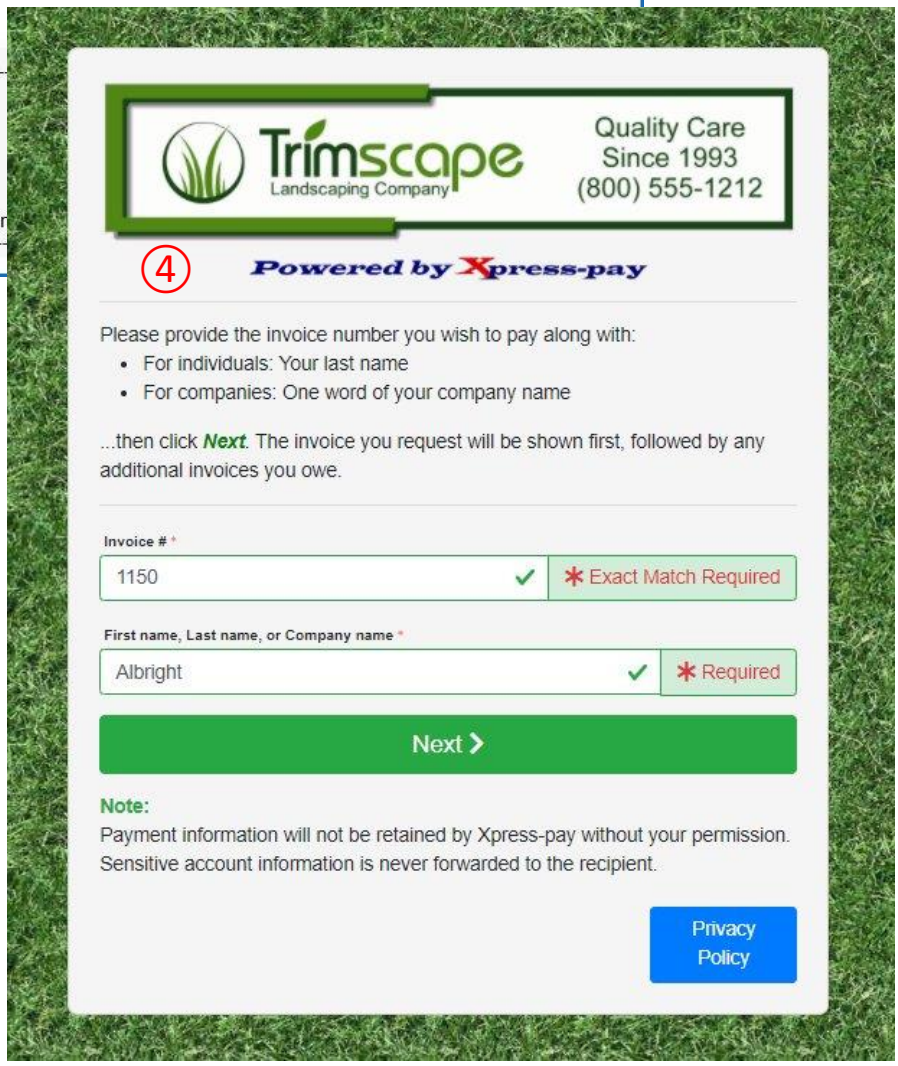
② *A/R report shows all outstanding invoices for Albright.*



QuickBooks Invoicing, Notification, and Payment



3 QBO sends an email notification upon creation of the invoice.

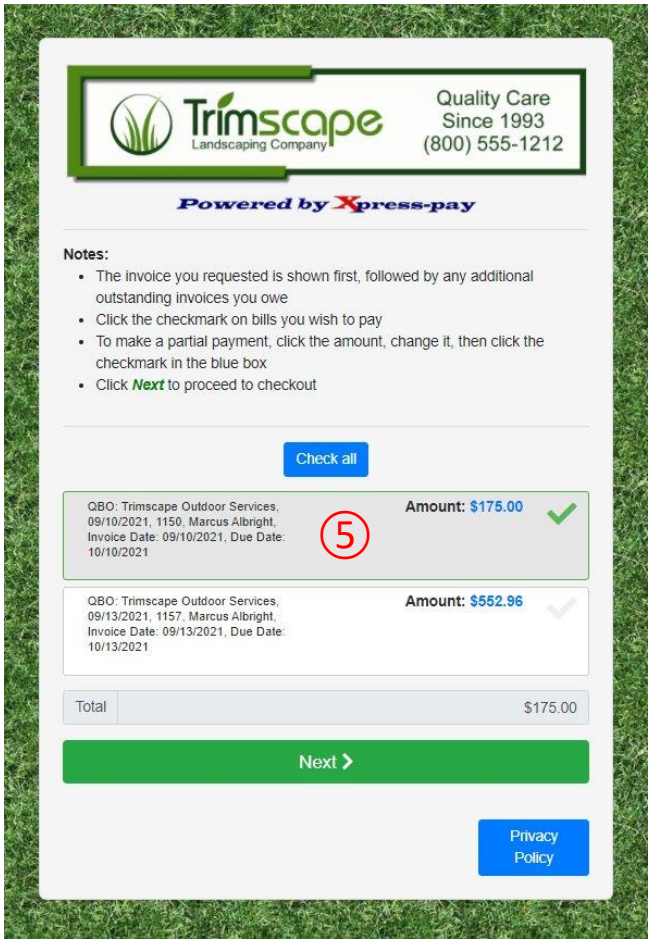


4 Clicking the link in the email launches the payment process.

The customer enters the invoice number and their last name as search criteria.

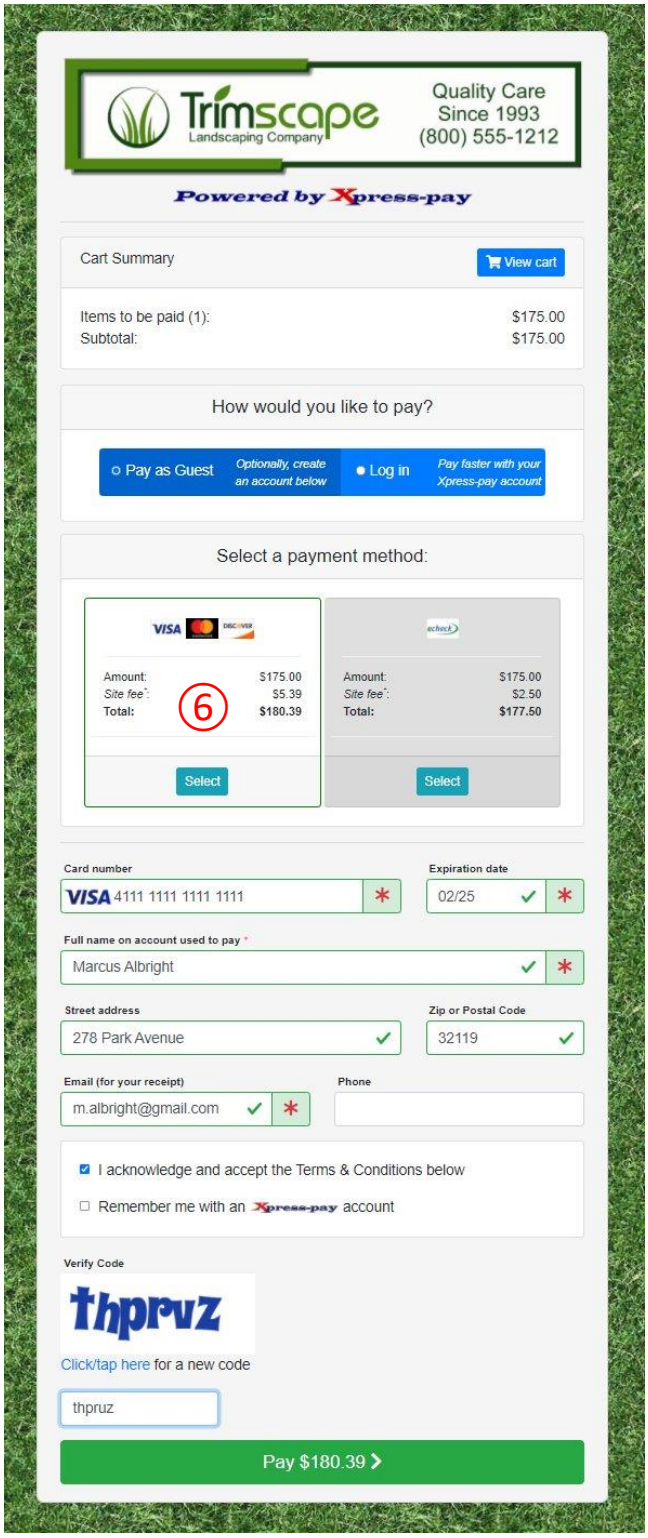
Merchants and consumers also love our industry-specific backgrounds, one of many ways Xpress-pay improves a business's image.

QuickBooks Invoicing, Notification, and Payment



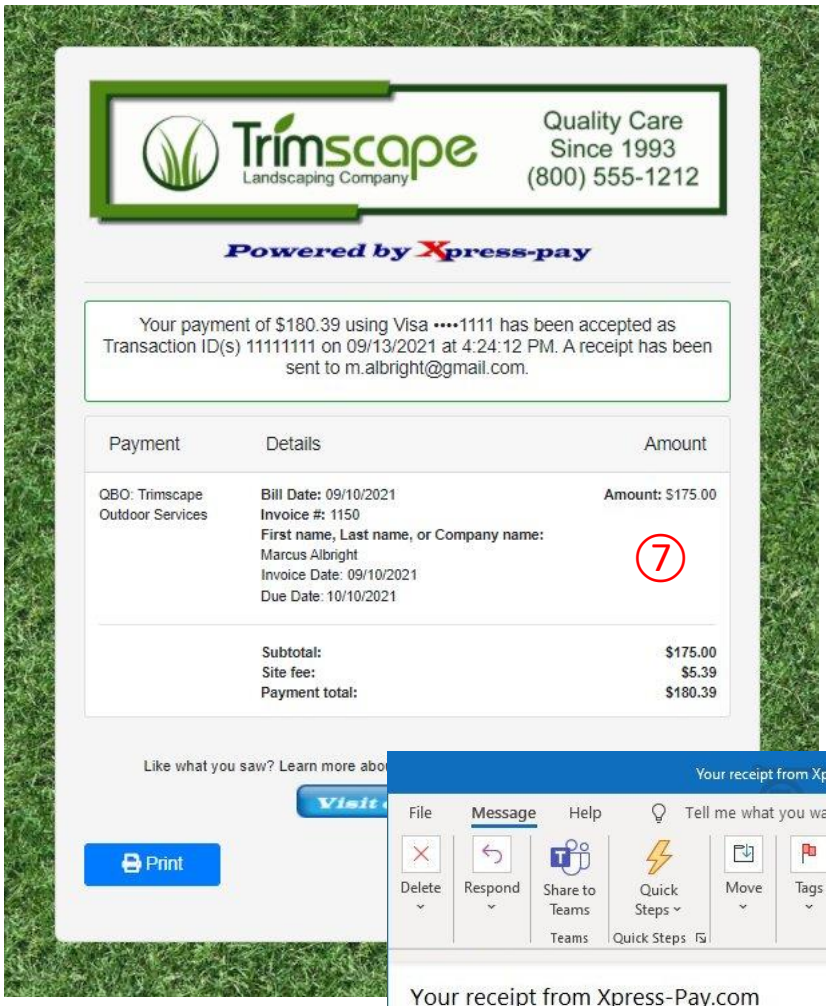
⑤ *Xpress-pay then searches the merchant's QBO file in real time. The requested invoice will present first.* ***Note*** *that to enhance cash flow, all of the customer's other outstanding invoices are also presented.*

Customer checks the bills to pay. If the merchant permits, a message will indicate that the amount in blue can be clicked to enter a partial payment.



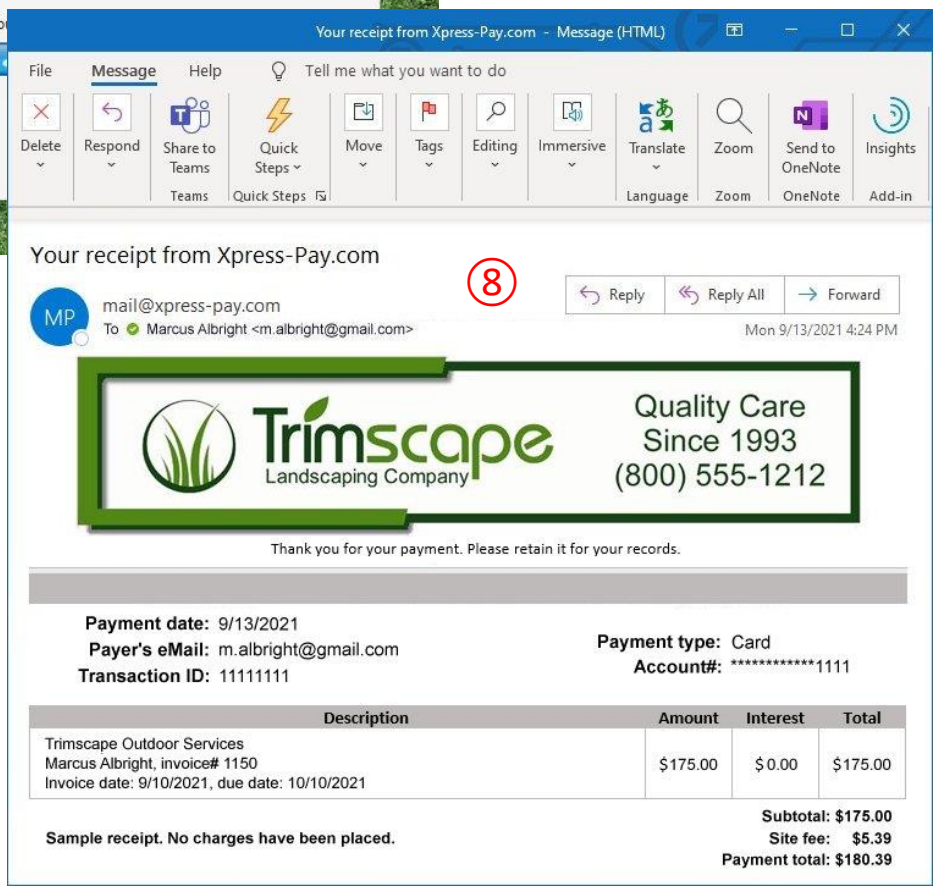
⑥ *Customer provides payment credentials to check out. The guest checkout is shown, though customers can also log into their Xpress-pay Digital Wallet to select a stored payment method or add a new one.*

QuickBooks Invoicing, Notification, and Payment



⑦ *The external QuickBooks Online database is updated in real time and a detailed receipt is displayed.*

Note that sensitive information is never communicated to the merchant.

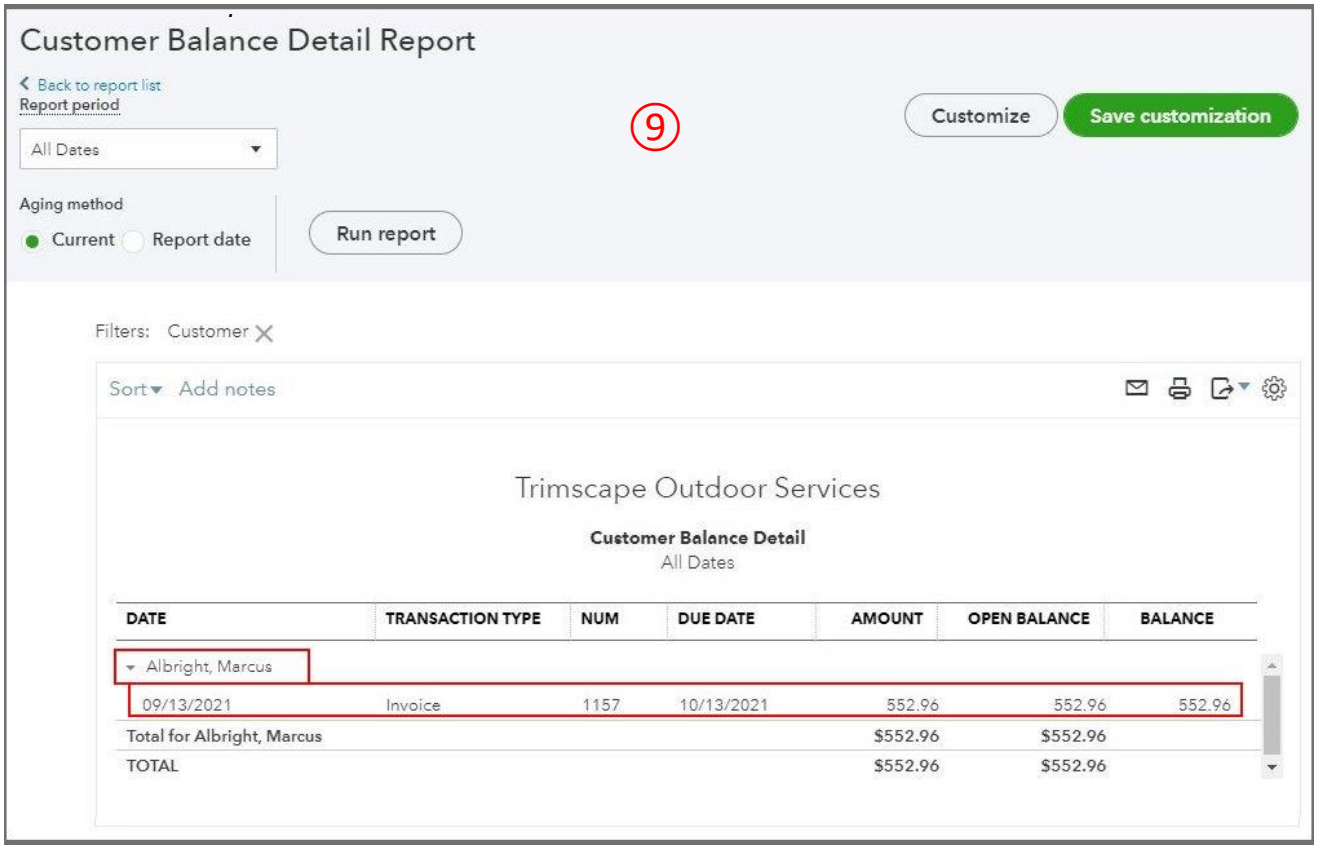


⑧ *A receipt is always emailed to the customer.*

The merchant may also elect to receive a CC.

QuickBooks Invoicing, Notification, and Payment

⑨ *Immediately upon acceptance of the payment, Xpress-pay updates the merchant's QBO file. With invoice# 1150 now paid, only 1157 remains.*



(continued)

Conclusion

Thank you for taking the time to learn about our direct integration to QuickBooks Online. The above implementation was made possible through the ***Global aXcess*** feature of Xpress-pay. Though shown here for QuickBooks Online, it can be adapted to access and update any database on any server. Xpress-pay was specifically designed for organizations of all types and sizes, and its features are expanding almost as rapidly as the client list.

When deciding which product to incorporate into your business or product portfolio, it's important to look well beyond the feature list. Here are some other Xpress-pay notables:

- Xpress-pay was developed by and remains solely owned by Systems East, Inc.
- The Xpress-pay Network serves businesses in over sixty sectors, government entities of all sizes, and benevolent organizations of all types.
- Xpress-pay enjoys a nationwide network of resellers from Tier One banks, merchant service acquirers and providers, software and web developers, vertical solution providers, and independent agents.
- Systems East has been in business since 1981.
- Systems East has never sought or accepted loans or outside investors or operating capital of any kind. We are exceedingly well-capitalized, and this financial autonomy allows us to focus on our valued clients, resellers, and employees instead of venture capitalists or shareholders.
- We are eternally grateful to our team for their extraordinary dedication and longevity.

To prospective clients: Regardless of the purpose of your organization, the most important thing you do is collect payment. Whether you must relocate, hire, secure inventory, or repair a vehicle, your business will wither and fail without reliable cash flow. Encouraging prompt payment with a convenient, professional solution is vital to your success and growth.

To prospective resellers: Sourcing solutions is an arduous task. In addition to reliability, securing a product with the flexibility to address numerous client profiles means fewer hours training staff and more time for performance and results. In addition to features, consider the company and its team. We are confident you will share our pride in the Xpress-pay Network and the extraordinary individuals who make it all possible.

We look forward to serving you, your colleagues, and your customers in the very near future.

Sincerely,

James L. Buttino
President