User Guide for Registered Users

How to access ExpressServe, make payments, and manage billing preferences



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FCCI INSURANCE GROUP

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How to access ExpressServe, make payments, and manage billing preferences

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Overview

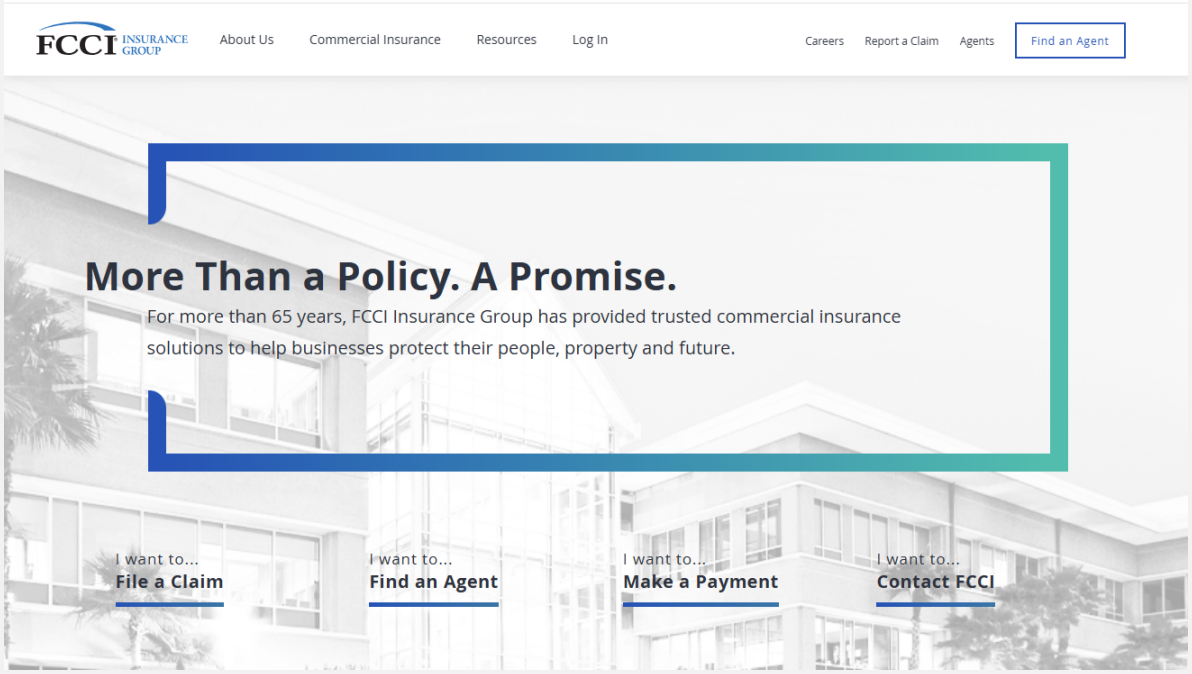
Registered ExpressServe accounts support these tasks:

- Enroll in Paperless Billing, AutoPay, and Pay by Text.
- Save payment methods and reduce steps for future payments.
- Review billing and payment history for all payment methods.
- Register through self-service, agency setup, or help@fcci-group.com.

1. Access ExpressServe

Option A: FCCI Website

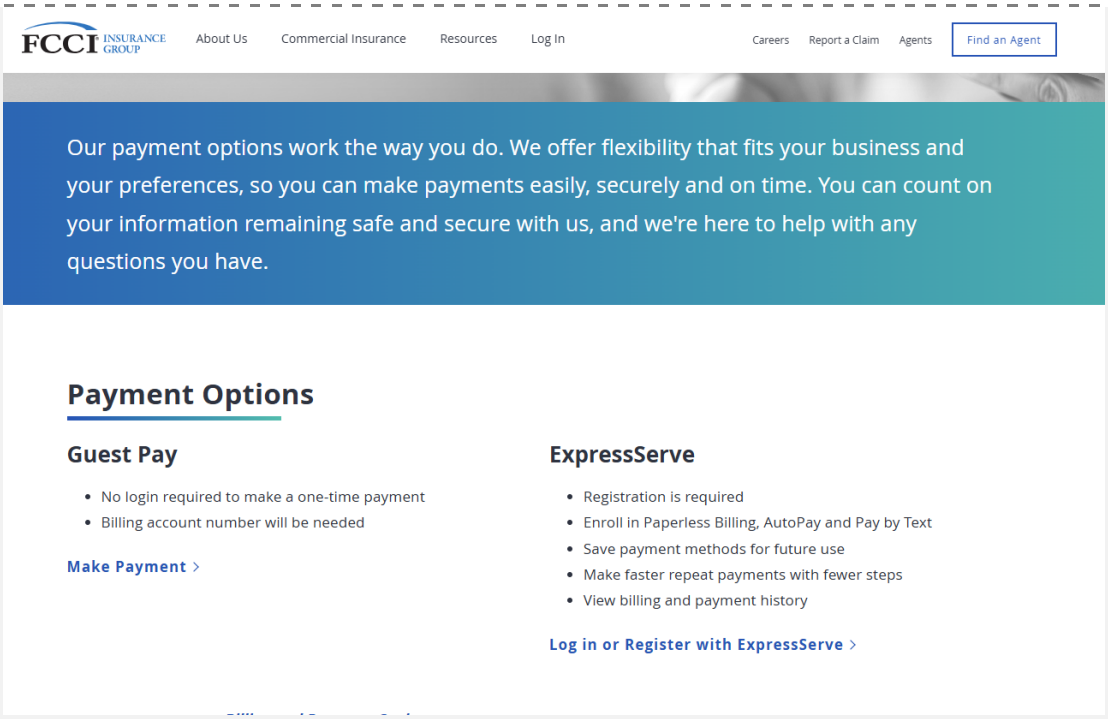
1. Go to **www.fcci-group.com**.
2. Select **I want to… Make a Payment.**

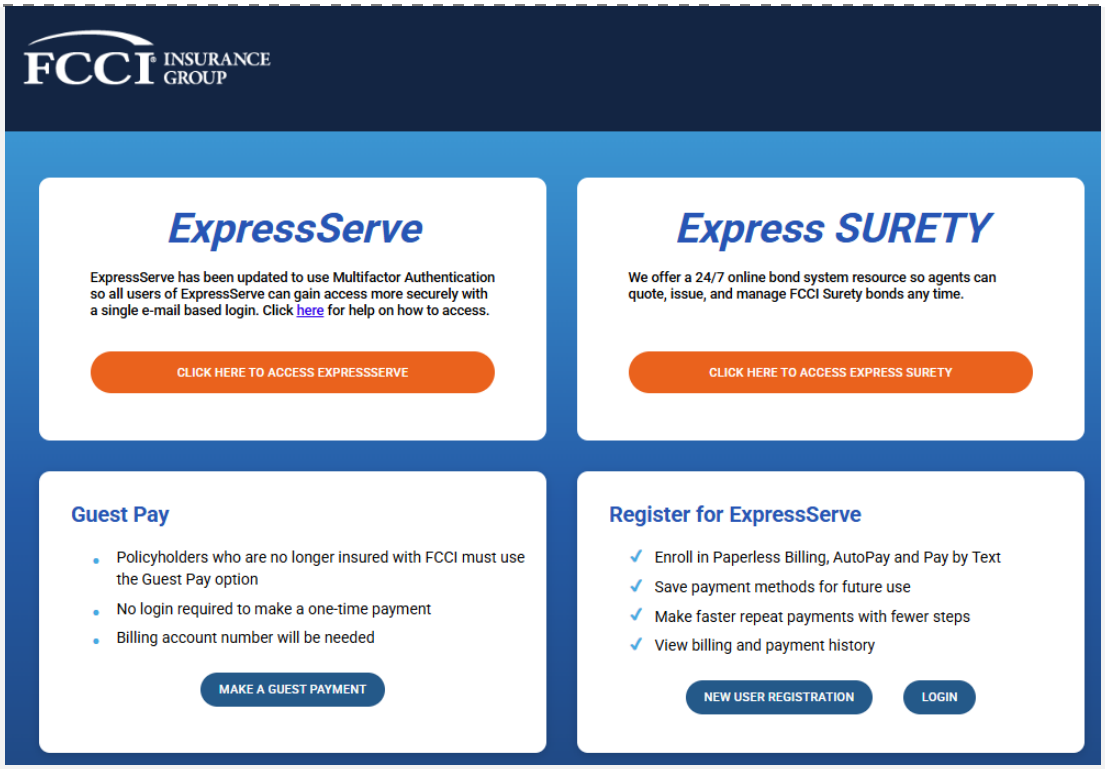


FCCI website Make a Payment

3. Review the two payment options: Guest Pay and ExpressServe.
4. Select **Log in or Register with ExpressServe**.
5. Choose either new user registration or the appropriate login option.

Tip: Users can also access ExpressServe or Make a Payment from the Log In options at the top of the FCCI website. The prompts will guide the user to Guest Pay, registration, or ExpressServe sign-in.

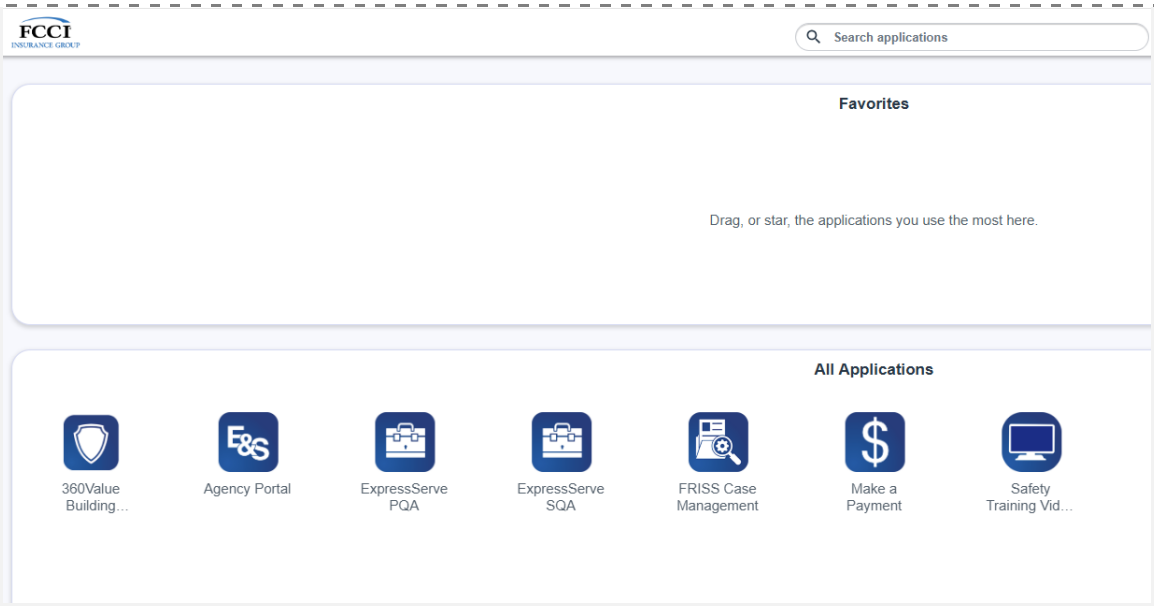




ExpressServe login/register options

Option B: My FCCI Apps

Existing account holders can open the payment options from **ExpressServe**. Select **Make a Payment** or the **ExpressServe icon**, then follow the prompts to choose a payment option.



My FCCI Apps screen showing Make a Payment and ExpressServe options

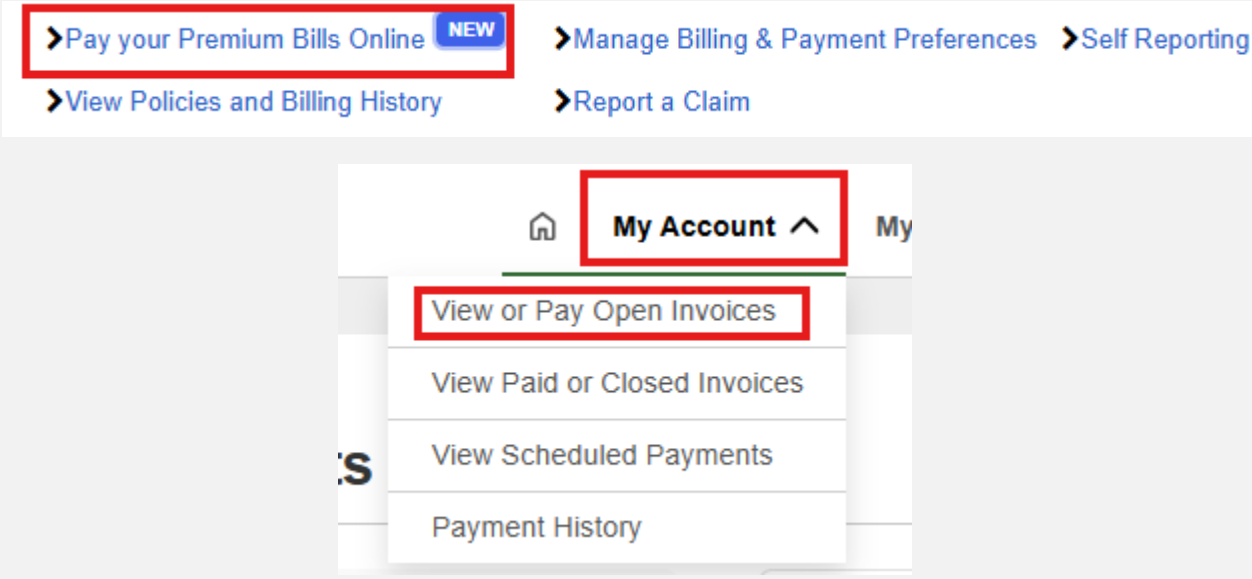
2. Important Information Before You Pay

- Saved bank accounts continue to process recurring payments.
- Debit and credit cards can be saved as payment methods. Additional fees apply.
- ExpressServe uses the account email address to open the payment site.
- During the platform change, saved payment methods move by billing account number and link to account email addresses.
- New payment methods appear only in the account that saved them.
- InvoiceCloud displays only the last four digits of each payment account number.

3. Make a Payment

1. Log in to **ExpressServe**.
2. Review the accounts displayed on the left side of the screen.
3. Select **Pay your Premium Bills Online**.
4. Review the open balance for the billing account.
5. If additional accounts are available, select the plus (+) sign next to Filters to view them.

6. Select the invoice or invoices to pay.
7. Select **Pay Selected**.

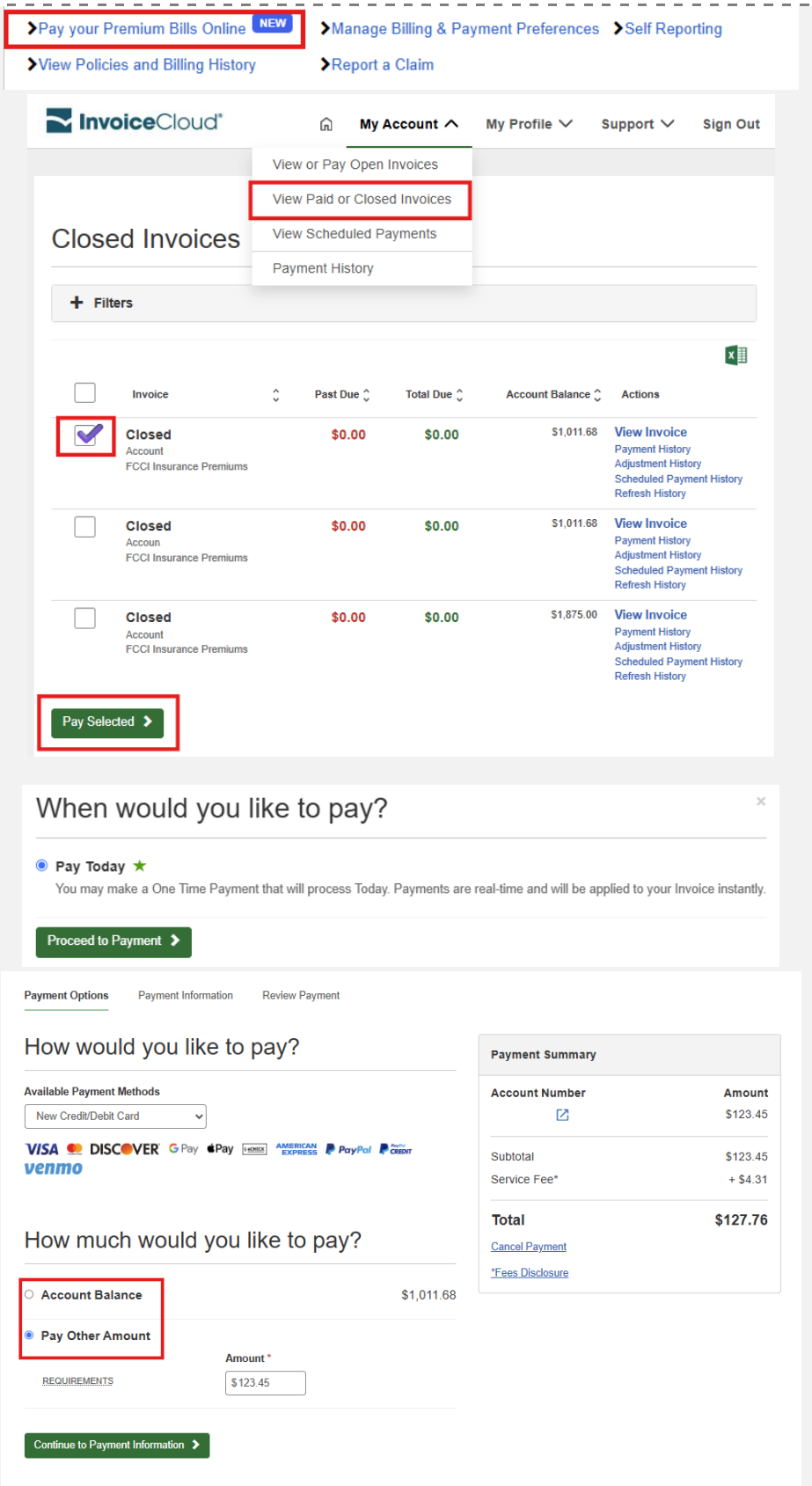


ExpressServe payment screen with billing accounts, filters, invoices, and Pay Selected button

Note: Use one payment method to pay invoices across multiple billing accounts. To use different payment methods, submit a separate payment for each account.

If No Open Balance or Invoice Is Displayed

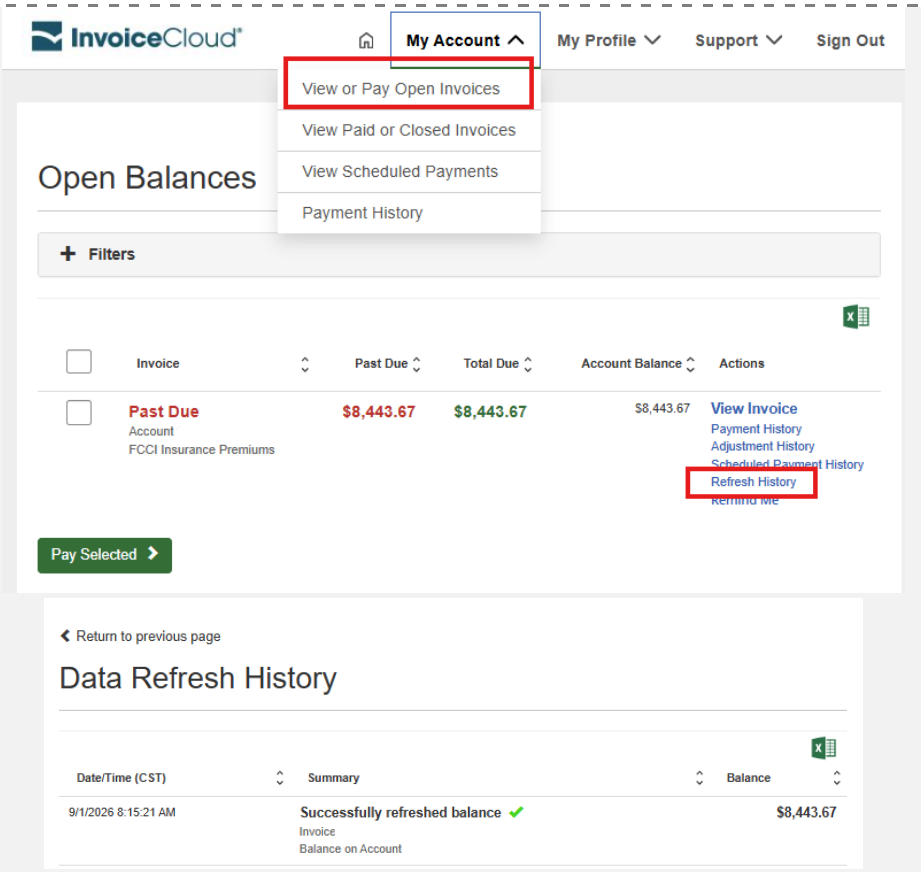
A payment remains available when no open balance appears. Select an invoice and continue to payment. If Open Invoices contains no invoice, open **My Account** and select **View Paid or Closed Invoices**. Select a closed invoice to continue. InvoiceCloud applies the payment to the billing account balance, not to a specific invoice.



My Account drop-down showing View Paid or Closed Invoices

Balance Refresh

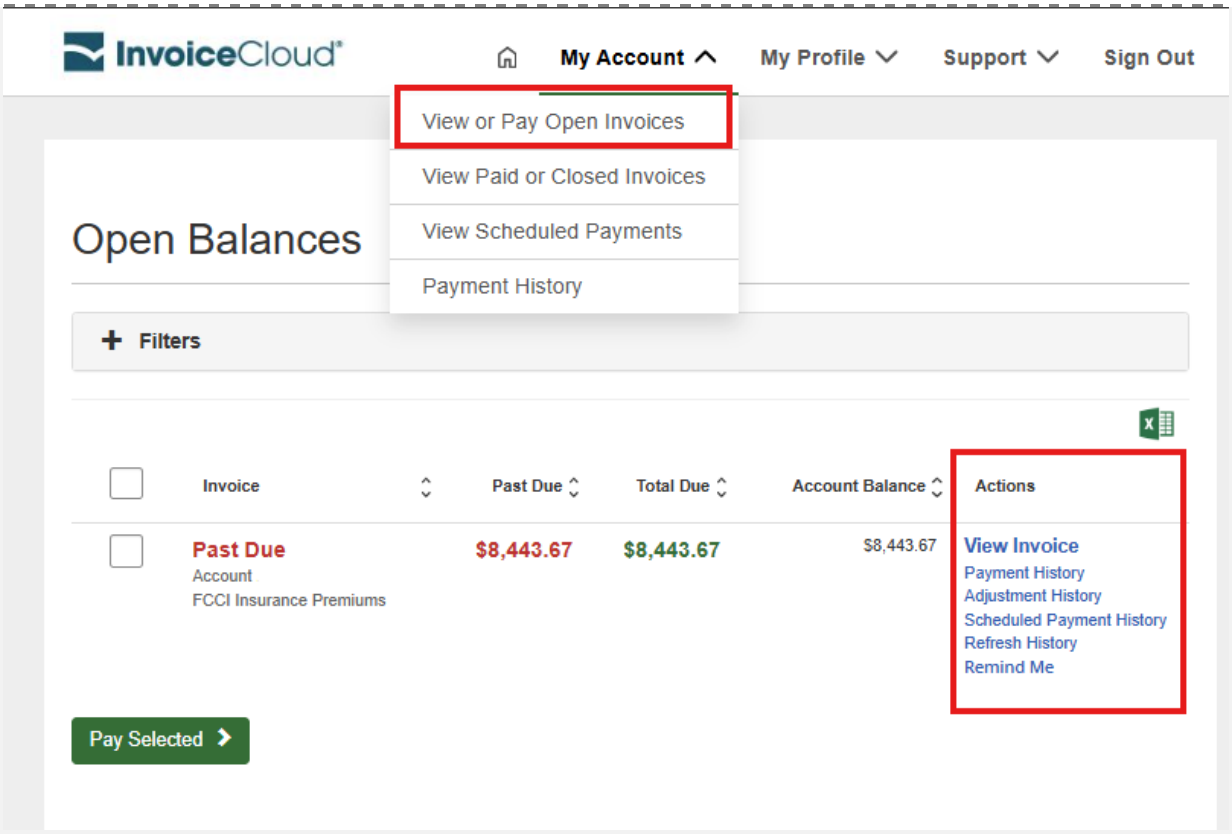
InvoiceCloud refreshes the current balance when ExpressServe opens the payment screen. The Refresh History tab shows each refresh. After payment, the updated balance can take up to 10 minutes to appear.



Refresh History tab showing balance refresh activity

4. Review Invoice and Payment Details

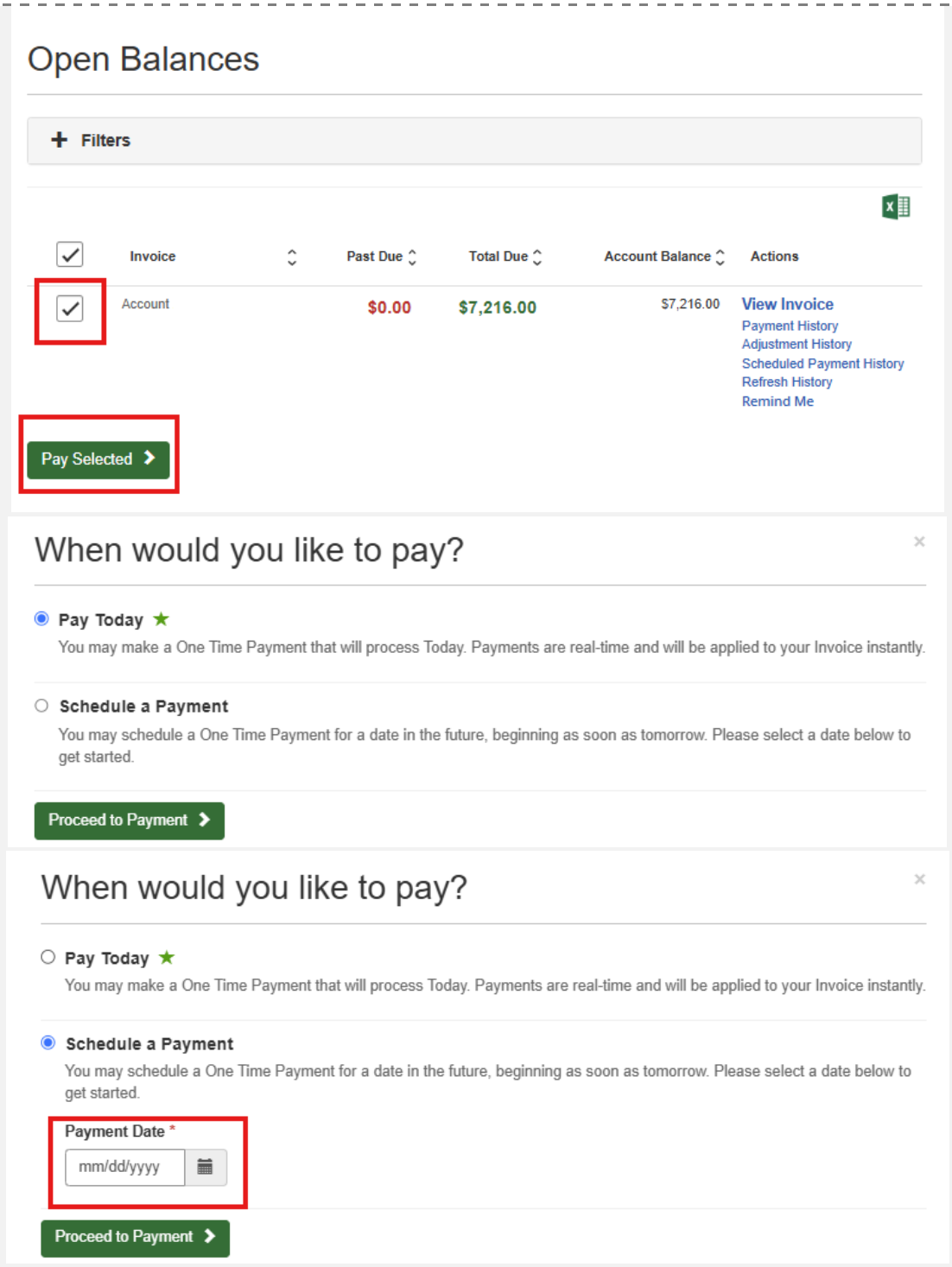
- **View Invoice:** Displays the latest billing document from the Open Invoice screen.
- **Payment History:** Shows payments made through InvoiceCloud. Information can be downloaded to Excel.
- **Adjustment History:** Shows updates to balances for the invoice.
- **Scheduled Payment History:** Shows scheduled payment activity for the invoice.
- **Refresh History:** Shows balance refresh updates for the invoice.
- **Remind Me:** Allows the user to create a calendar reminder or text reminder for the invoice.



Invoice detail screen showing View Invoice, Payment History, Adjustment History, Scheduled Payment History, Refresh History, and Remind Me options

5. Choose Payment Timing

- Select **Pay Today** to make an immediate payment.
- Select **Schedule a Payment** only if there is no past due balance.
- If there is a past due balance, only **Pay Today** will be available.
- When scheduling a payment, enter the payment date and select **Proceed to Payment**.

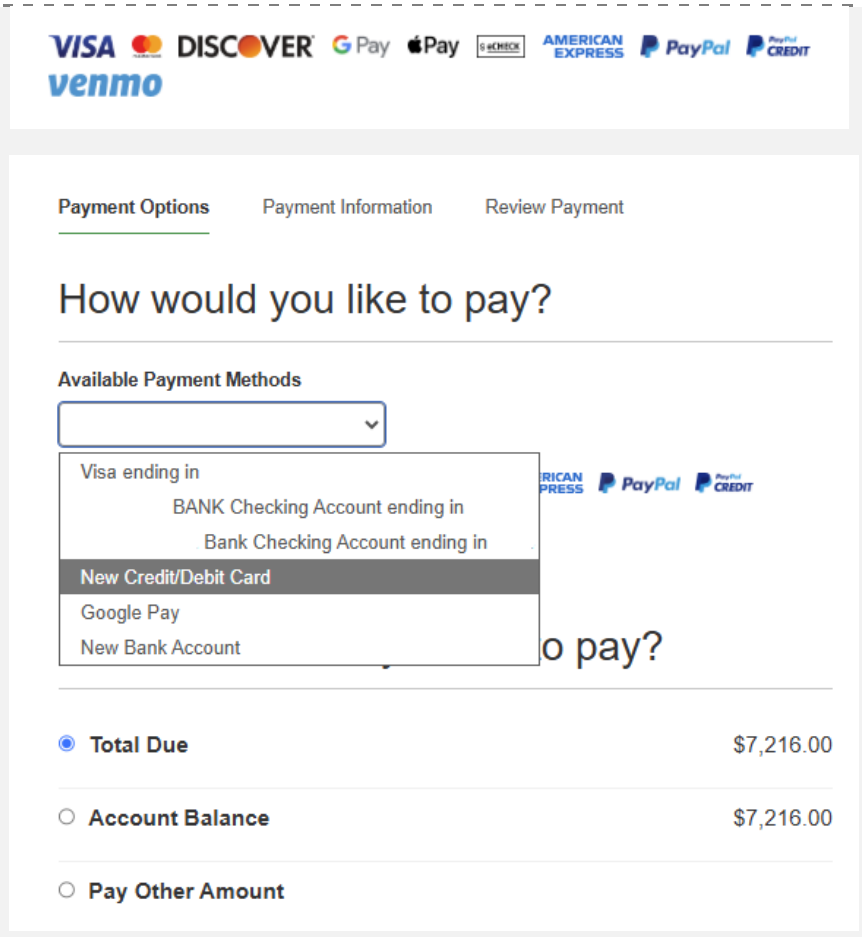


Payment timing screen showing Pay Today and Schedule a Payment options

Important: Users enrolled in AutoPay should not schedule a one-time payment for an upcoming invoice due date.

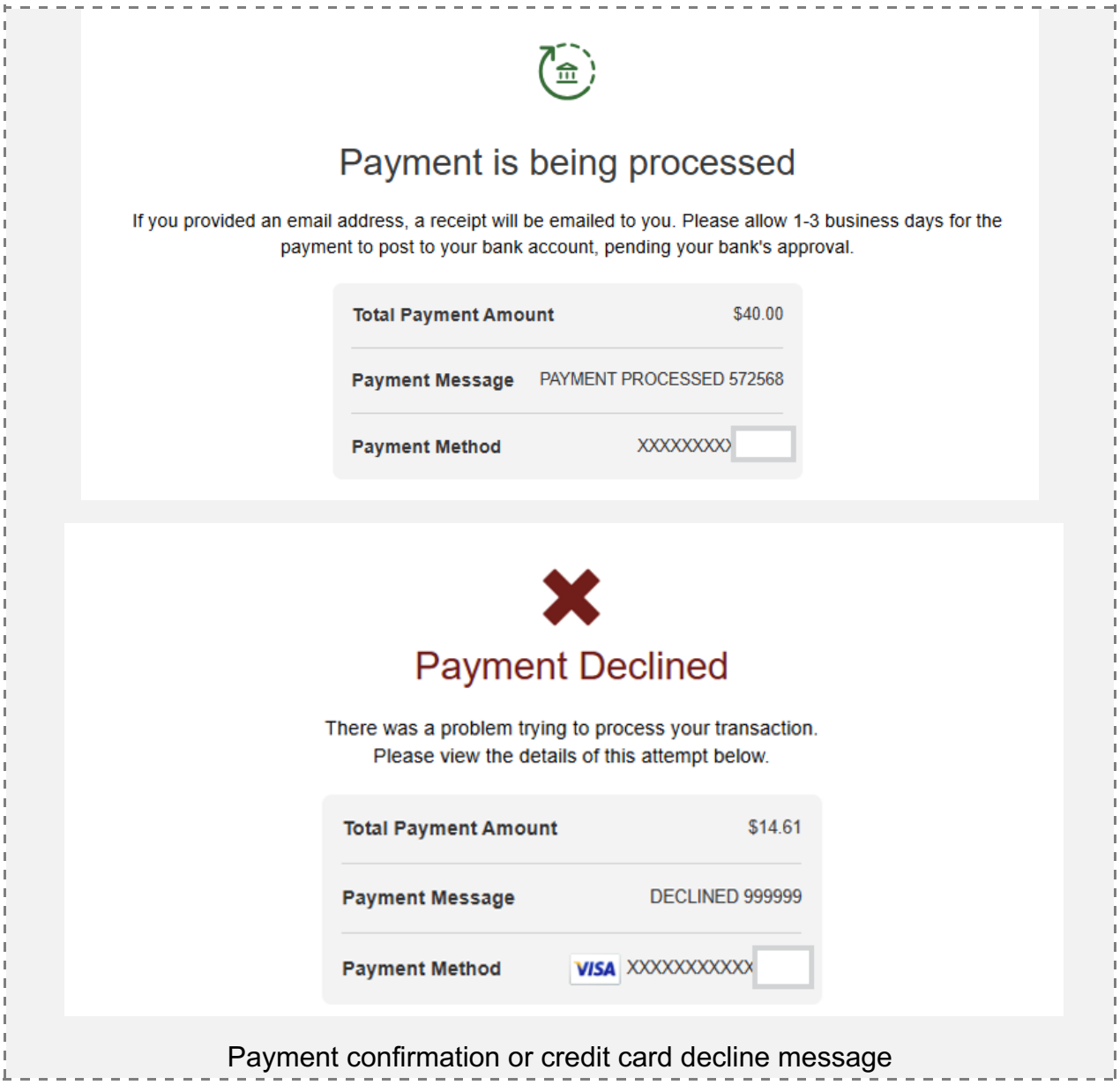
6. Select a Payment Method and Amount

1. Choose an available saved payment method or enter a new debit card, credit card, or bank account.
2. Review other available options, such as Google Pay, Apple Pay, PayPal, Venmo, and American Express.
3. Select the amount to pay: Past Due, Total Due, Account Balance, or Other Amount. Only applicable options will display.
4. Select **Continue to Payment Information.**
5. Enter any required payment account information.
6. Select **Continue to Review Payment.**
7. Review the payment information.
8. Agree to the terms and conditions by checking the box.
9. **Select Process Payment**.



Payment method and amount selection screen

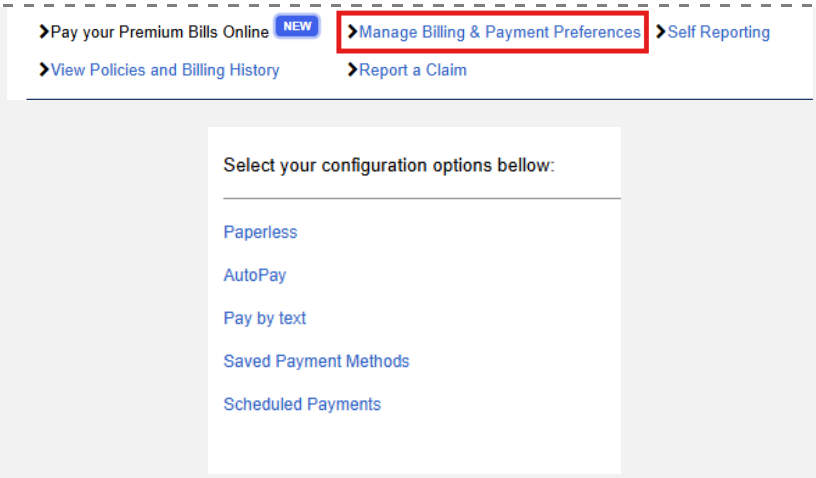
InvoiceCloud displays a confirmation after processing a payment. If a credit card declines, InvoiceCloud displays a decline message.



Payment confirmation or credit card decline message

7. Manage Billing and Payment Preferences

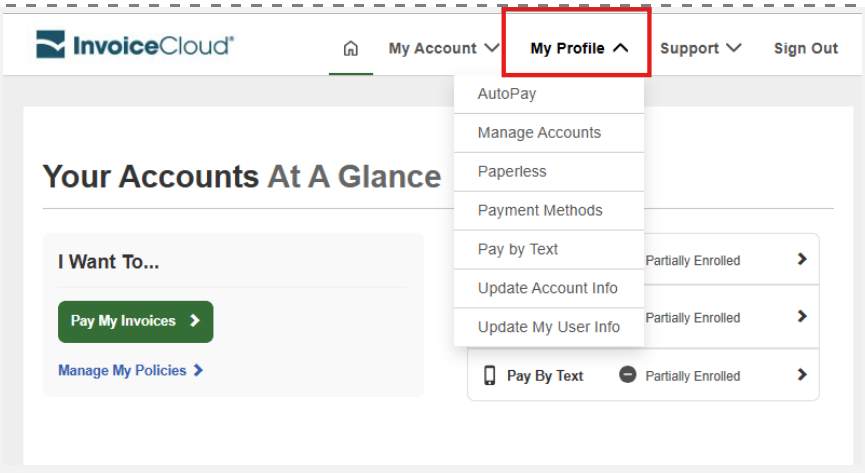
In **ExpressServe**, select **Manage Billing & Payment Preferences**. InvoiceCloud also provides these options under My Profile.



Manage Billing & Payment Preferences link in ExpressServe

Available Preference Options

- Paperless Billing
- AutoPay
- Pay by Text
- Payment Methods
- Scheduled Payments
- Update Account Info
- Update My User Info
- Manage Accounts

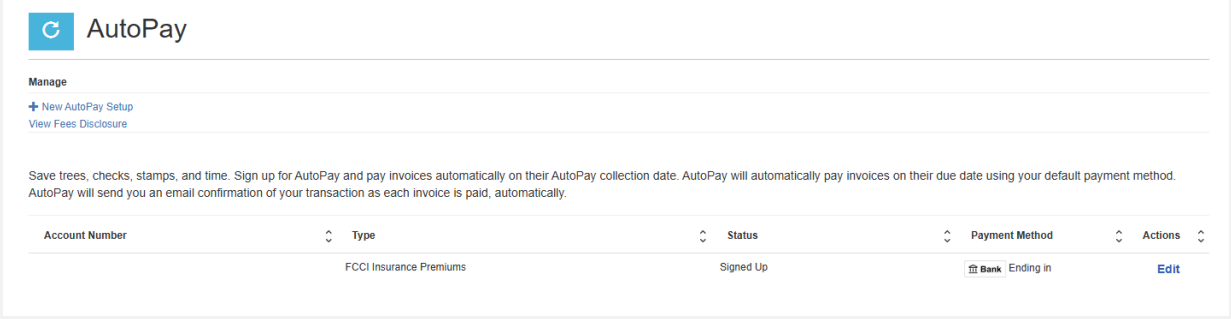


Billing and payment preference options menu

Self-reporting policy note: Paperless billing and AutoPay are not currently available for self-reporting billing accounts.

AutoPay

When AutoPay is selected, the amount due to FCCI is drafted from the selected payment account on the morning of the payment due date. Past due balances should be paid immediately when enrolling in AutoPay to help avoid potential lapse or cancellation of coverage. Future scheduled payments will be canceled when AutoPay is selected.

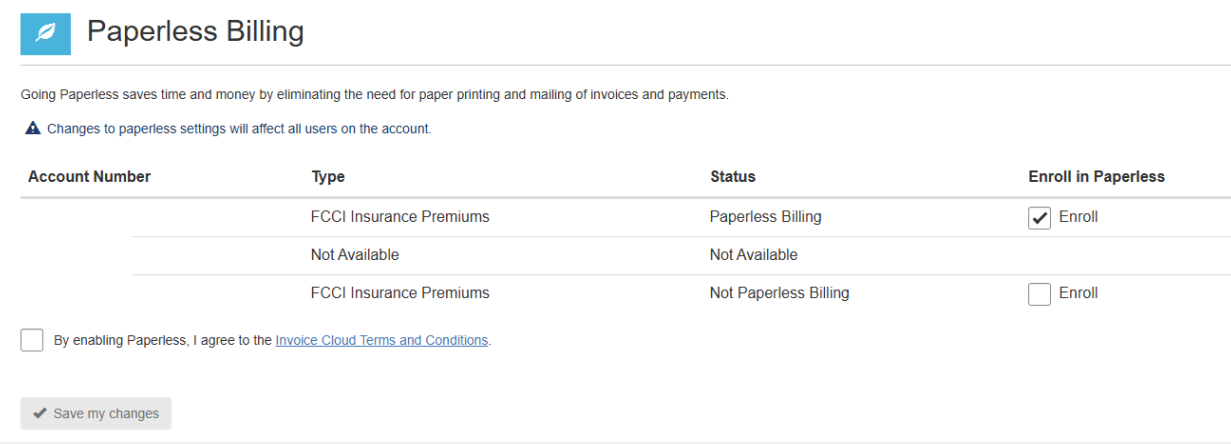


AutoPay enrollment screen and payment method selection

Where applicable, invoice fees may be reduced when AutoPay is selected. If both AutoPay and Paperless Billing are selected, invoice fees may be waived. Removing these selections will adjust the invoice fee accordingly.

Paperless Billing

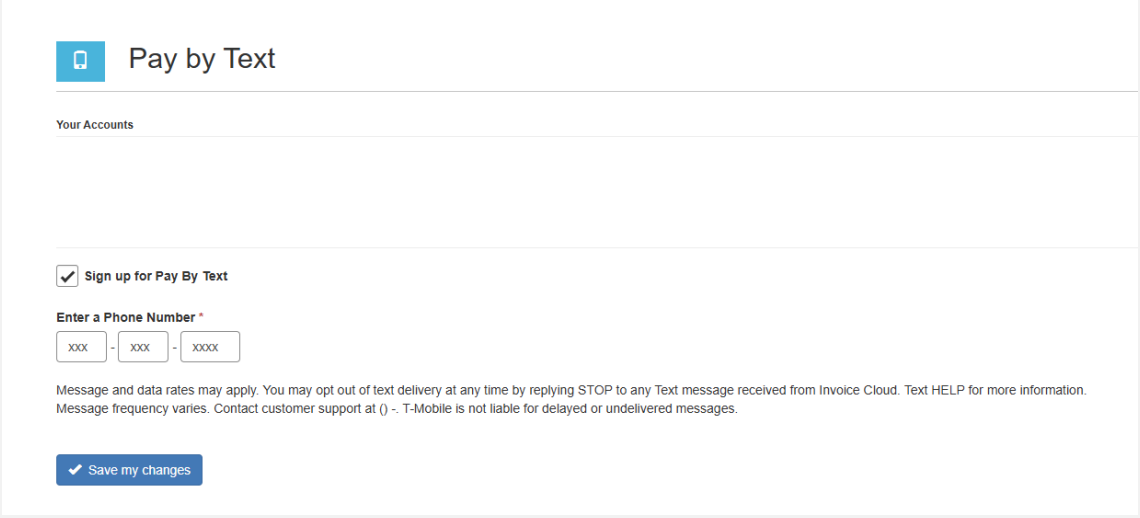
Paperless Billing stops printed invoices and sends email notices for new invoice activity and payment due dates. If the account cancels Paperless Billing within seven days after an invoice is generated, FCCI prints and mails that invoice. FCCI also prints and mails future invoices.



Paperless Billing enrollment or cancellation screen

Pay by Text

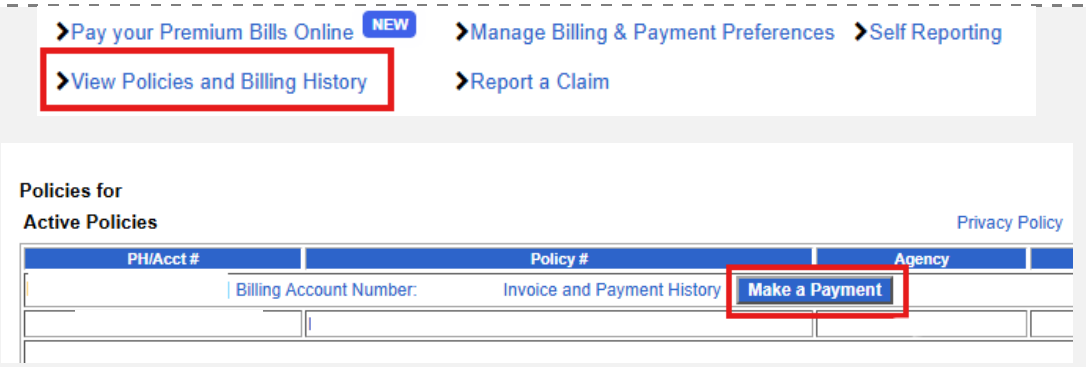
Pay by Text allows users to pay invoices from a mobile phone. To enroll, the user selects **Pay by Text**, enters a phone number, and confirms enrollment by replying **OK** to the text message. When invoice activity is available, the user receives a text message. If a default saved payment method exists, the user can reply **Y** to pay using that account. If no default payment method exists, the message includes a link to the payment site.



Pay by Text enrollment screen and confirmation text message example

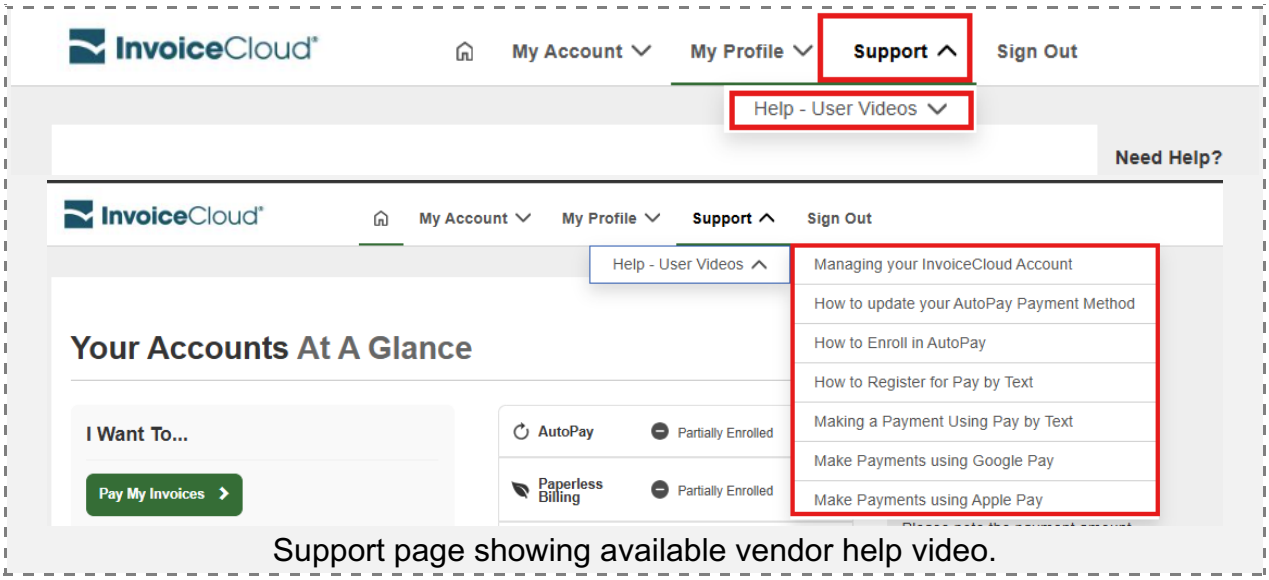
8. View Policies, Billing History, and Support Resources

From the main **ExpressServe** page, users can select **View Policies and Billing History** to see associated billing accounts and the policies billed under each account. A **Make a Payment** button is available from this page, and invoice and payment history can be viewed for each billing account.



View Policies and Billing History page with Make a Payment button

Support includes InvoiceCloud videos about managing an account, updating an AutoPay payment method, enrolling in AutoPay, registering for Pay by Text, submitting Pay by Text payments, and paying with Google Pay or Apple Pay. The videos describe general InvoiceCloud features and may not match every FCCI option.



Support page showing available vendor help video.

Frequently Asked Questions

How do I access ExpressServe?

Access ExpressServe from the FCCI website. Select I want to… Make a Payment, or select a Log In option at the top of the site. Existing account holders can also open payment options from ExpressServe.

Do I need to register to make a payment?

Registration is required to use ExpressServe features such as saving payment methods, enrolling in AutoPay, choosing Paperless Billing, and using Pay by Text. Users may also have access to Guest Pay for one-time payments.

Can I pay more than one billing account at a time?

Yes. Payments can be made across multiple billing accounts using the same payment method. If different payment methods are needed, payments should be made separately by account.

What should I do if no invoice or open balance is displayed?

A payment may still be available. If Open Invoices contains no invoice, open My Account and select View Paid or Closed Invoices. Select a closed invoice to continue. InvoiceCloud applies the payment to the billing account balance, not to a specific invoice.

How long does it take for my balance to update after payment?

After a payment is made, the updated balance may take up to 10 minutes to appear. Users can view refresh activity on the Refresh History tab.

Can I schedule a payment for a future date?

Yes, if there is no past due balance. If there is a past due balance, only the Pay Today option will be available.

Should I schedule a payment if I am enrolled in AutoPay?

No. Users enrolled in AutoPay should not schedule a one-time payment for an upcoming invoice due date. Any past due balance should be paid immediately when selecting AutoPay.

Which payment methods are available?

Users may be able to pay by saved payment method, debit card, credit card, bank account, Google Pay, Apple Pay, PayPal, Venmo, or American Express. Available options may vary by account and payment type.

Are there fees for using a debit or credit card?

Yes. Additional vendor fees apply when using debit or credit card payment methods.

What happens when I enroll in AutoPay?

The amount due to FCCI is drafted from the selected payment account on the morning of the payment due date. Future scheduled payments will be canceled when AutoPay is selected.

Can self-reporting billing accounts use AutoPay or Paperless Billing?

No. Paperless Billing and AutoPay are not currently available for self-reporting billing accounts.

How does Pay by Text work?

After enrollment, reply “OK” to confirm Pay by Text. Invoice activity triggers a text message. When a default saved payment method exists, reply “Y” to submit payment from that account. Otherwise, use the link in the message to open InvoiceCloud.

InvoiceCloud allows one phone number per account. When a user has multiple accounts, a different phone number should be registered for each account in order for Pay by Text to operate properly.

Where can I find additional help?

Support includes InvoiceCloud videos about managing an account, updating an AutoPay payment method, enrolling in AutoPay, registering for Pay by Text, submitting Pay by Text payments, and paying with Google Pay or Apple Pay.