User Guide for Registered Users with Access to Multiple Billing Accounts

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



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FCCI INSURANCE GROUP

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Overview

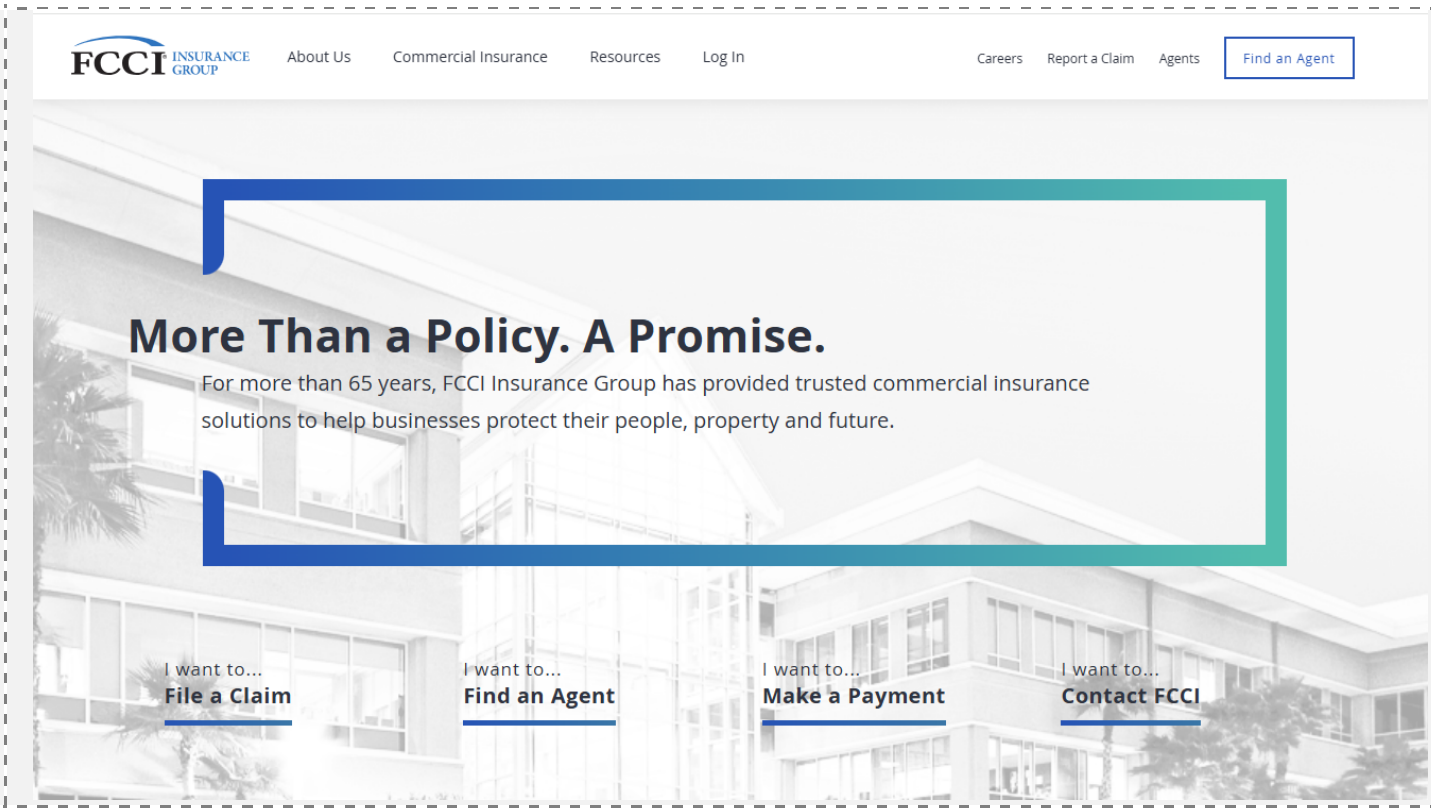
This guide helps registered agents and policyholders access ExpressServe, pay one or more billing accounts, manage billing preferences, review account history, and resolve common issues.

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

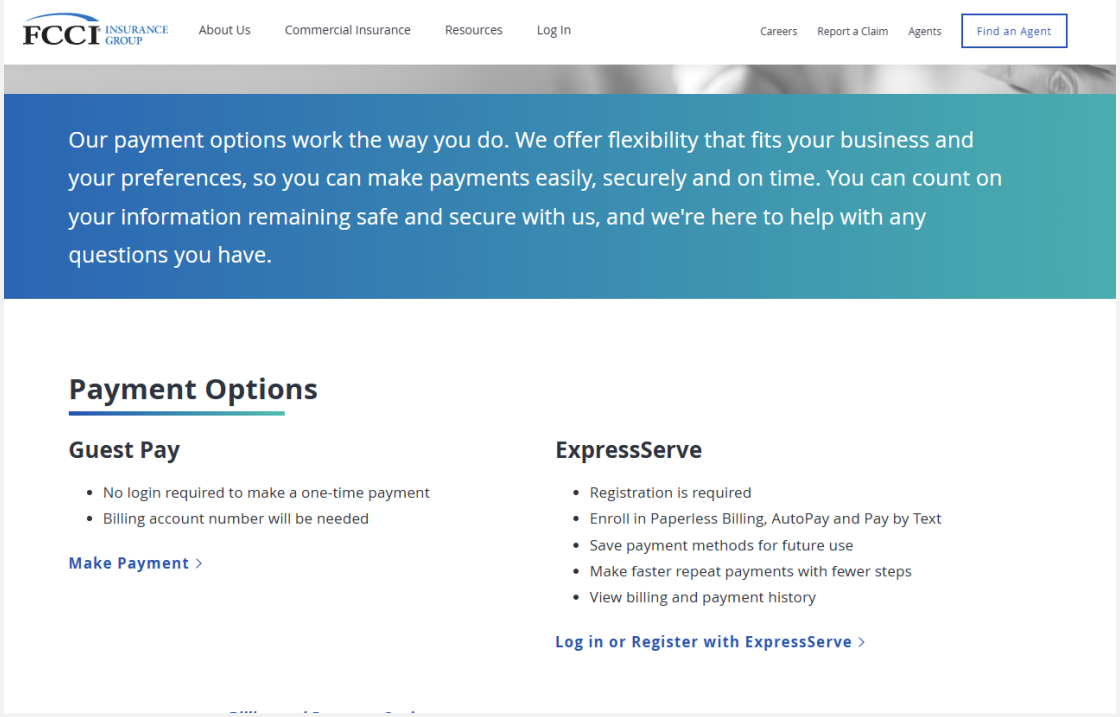
1. Access ExpressServe

Option A: FCCI Website

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

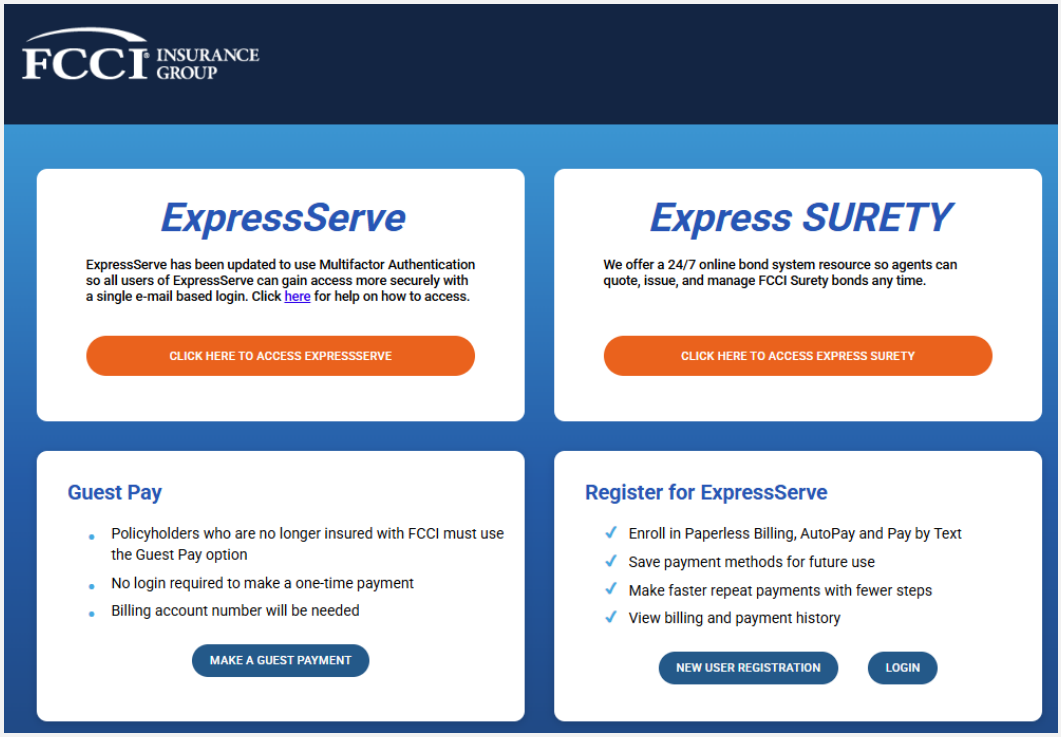


3. Review the two payment options: Guest Pay and ExpressServe.
4. Select "**Log in or Register with ExpressServe**."



5. Choose either **New User Registration** or the appropriate **Login** option.

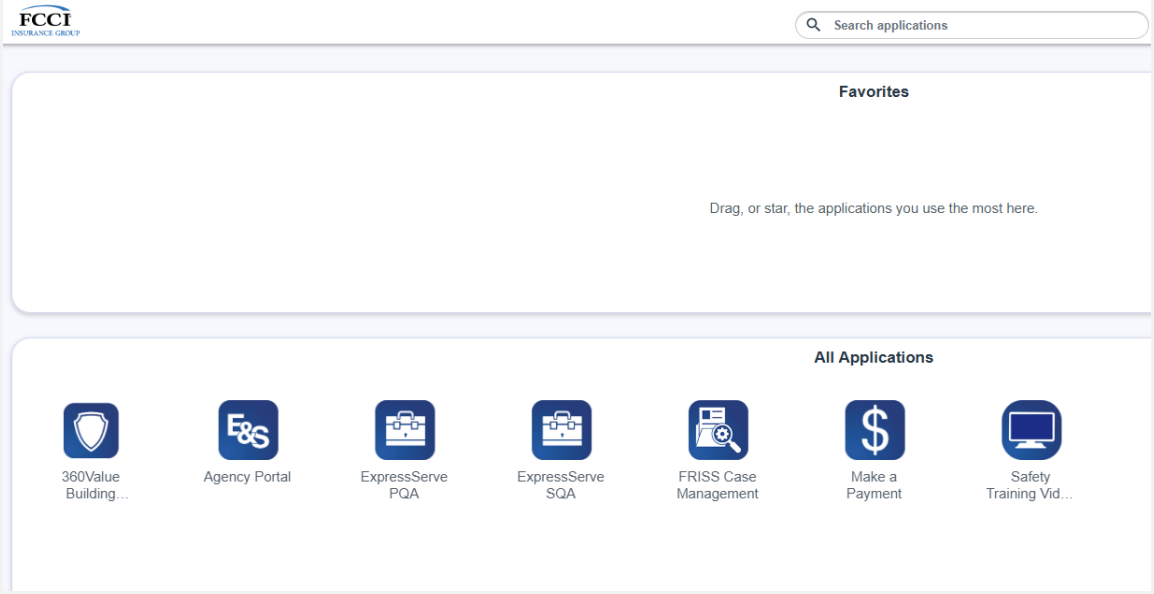
Tip: ExpressServe and Make a Payment also appear under Log In at the top of the FCCI website. Follow the prompts to use Guest Pay, register, or sign in to ExpressServe.



ExpressServe login/register options

Option B: My FCCI Apps

From My FCCI Apps, select **Make a Payment** for a one-time payment or select **ExpressServe** for registered-user features. Follow the prompts to continue.



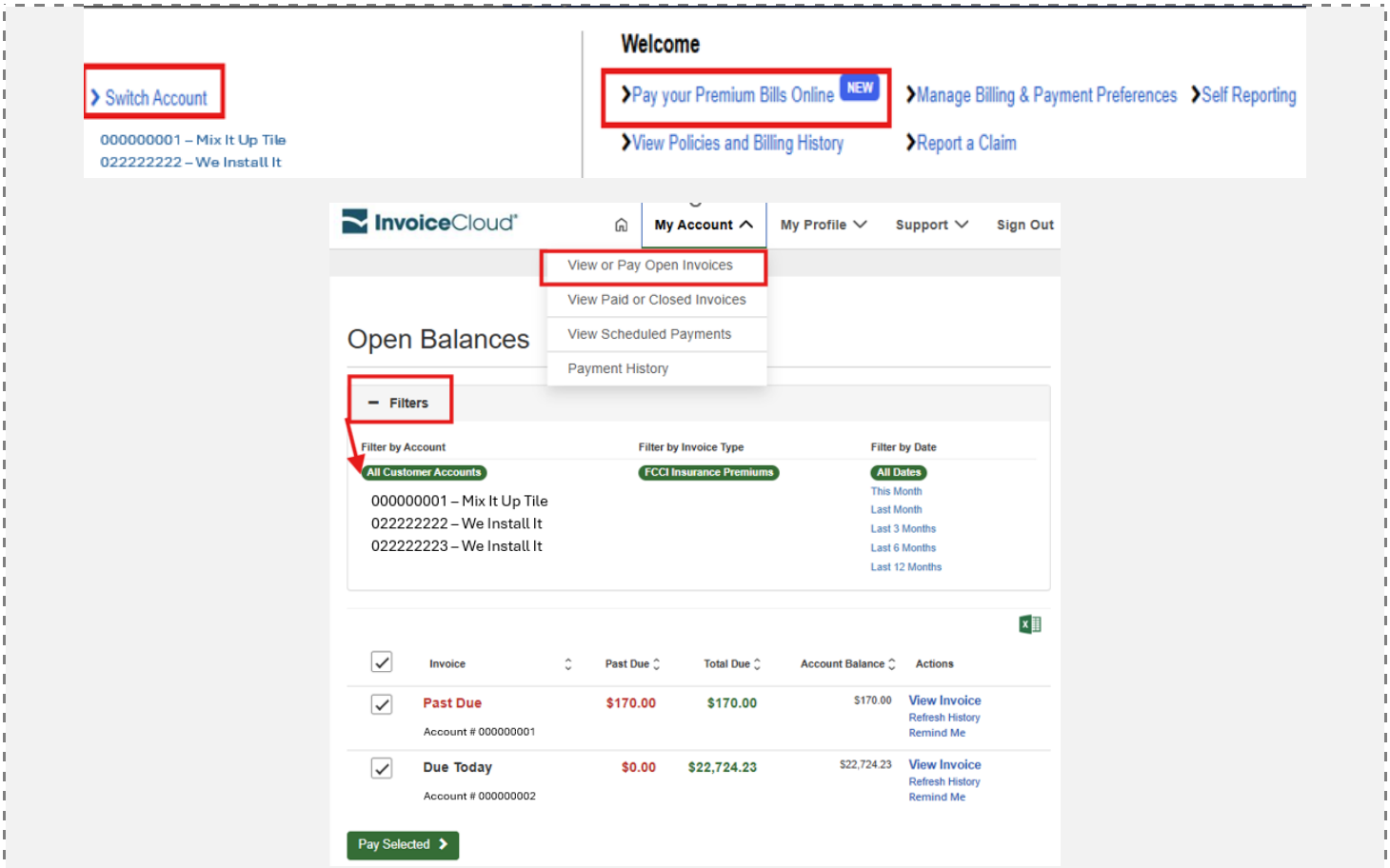
My FCCI Apps screen showing Make a Payment and ExpressServe options

2. Important Payment Information

- ExpressServe continues recurring payments with the saved bank account information.
- Account holders can save debit and credit cards as preferred payment methods. The payment vendor charges additional fees for debit and credit card payments.
- ExpressServe uses the registered email address to connect the account to the payment site.
- During the platform conversion, the system links saved payment methods for a billing account to registered email addresses.
- New payment methods appear only in the profile that saves them.
- For security, the system 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**.

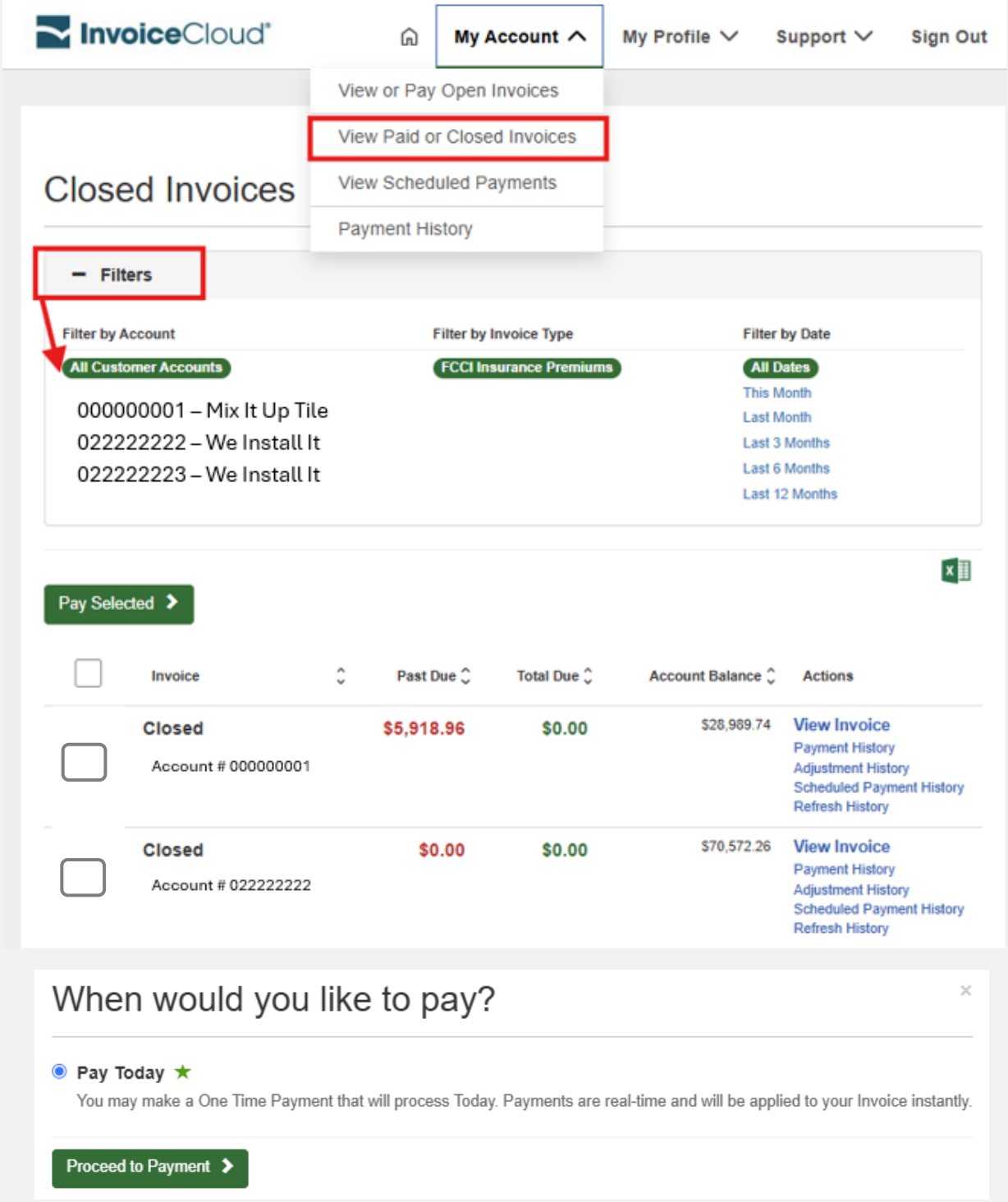


ExpressServe payment screen with billing accounts, filters, invoices, and Pay Selected button

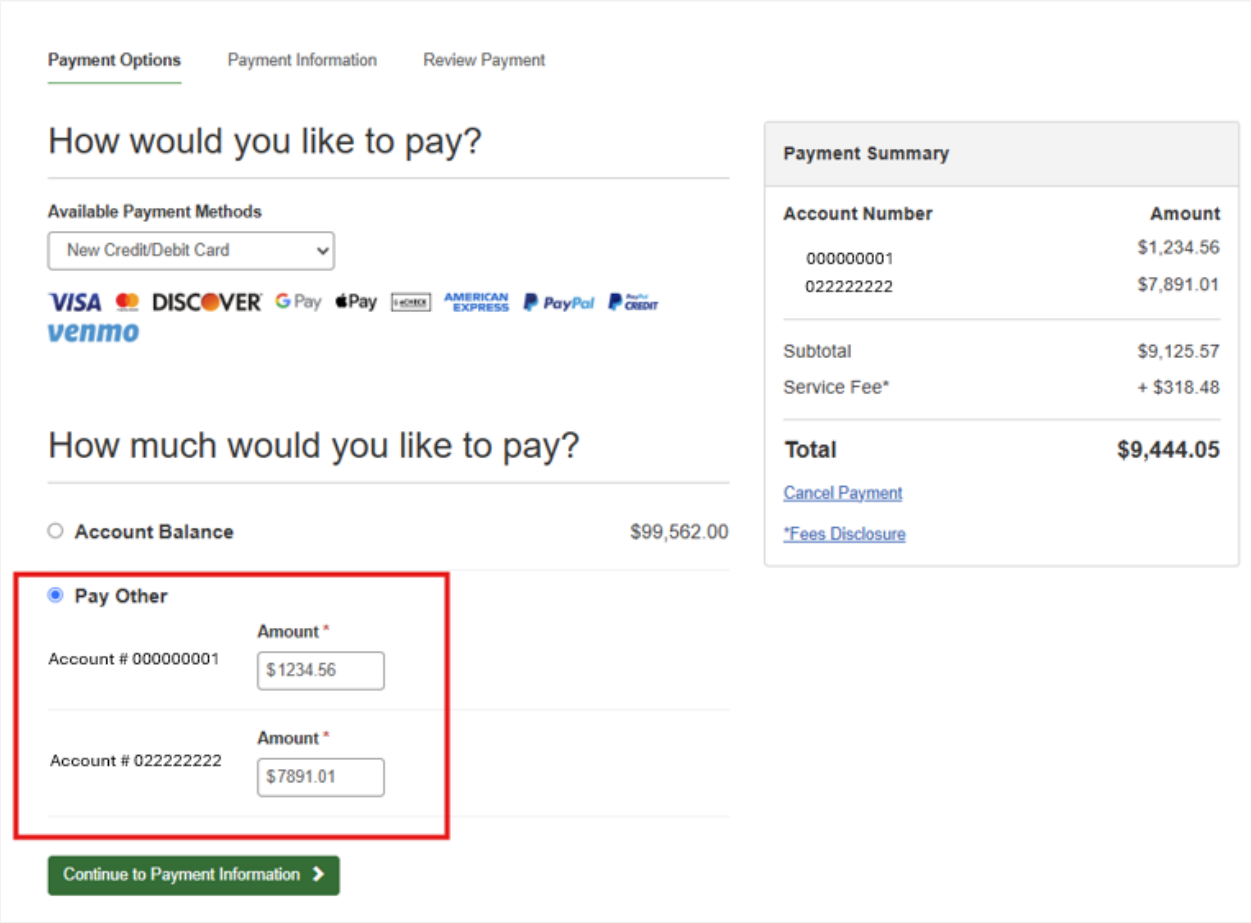
Note: Use one payment method to pay invoices across multiple billing accounts. To use different payment methods, submit a separate payment for each account.

If No Open Balance or Invoice Is Displayed

Select an available invoice to make a payment when no open balance appears. If Open Invoices lists no invoices, open **My Account** and select **View Paid or Closed Invoices**. Select a closed invoice to continue. The system applies the payment to the billing account balance, not to a specific invoice.


InvoiceCloud
My Account
My Profile
Support
Sign Out
View or Pay Open Invoices
View Paid or Closed Invoices
View Scheduled Payments
Payment History
Closed Invoices
Filters
Filter by Account
All Customer Accounts
000000001 – Mix It Up Tile
022222222 – We Install It
022222223 – We Install It
Filter by Invoice Type
FCCI Insurance Premiums
Filter by Date
All Dates
This Month
Last Month
Last 3 Months
Last 6 Months
Last 12 Months
Pay Selected
Invoice
Past Due
Total Due
Account Balance
Actions
Closed
Account # 000000001
$5,918.96
$0.00
$28,989.74
View Invoice
Payment History
Adjustment History
Scheduled Payment History
Refresh History
Closed
Account # 022222222
$0.00
$0.00
$70,572.26
View Invoice
Payment History
Adjustment History
Scheduled Payment History
Refresh History

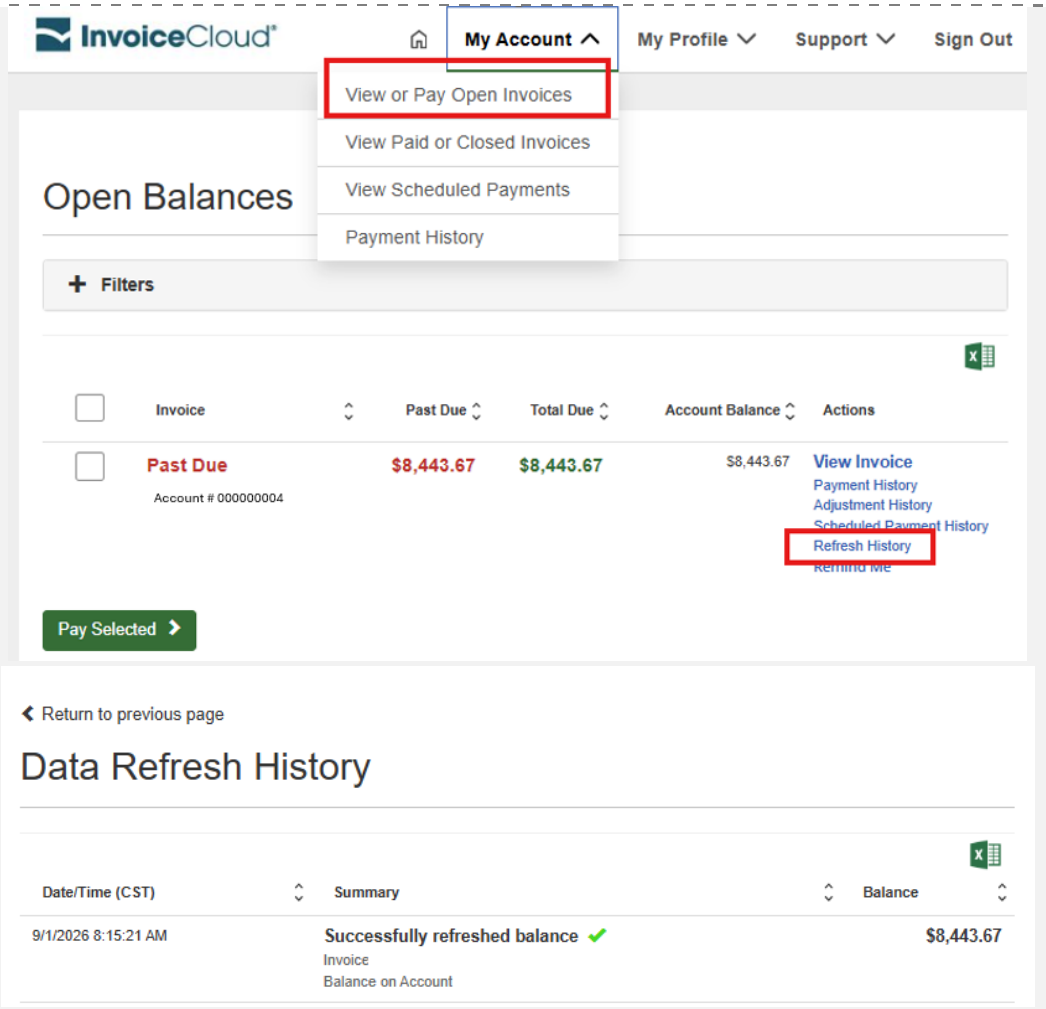
When would you like to pay?
Pay Today
You may make a One Time Payment that will process Today. Payments are real-time and will be applied to your Invoice instantly.
Proceed to Payment



My Account drop-down showing View Paid or Closed Invoices

Balance Refresh

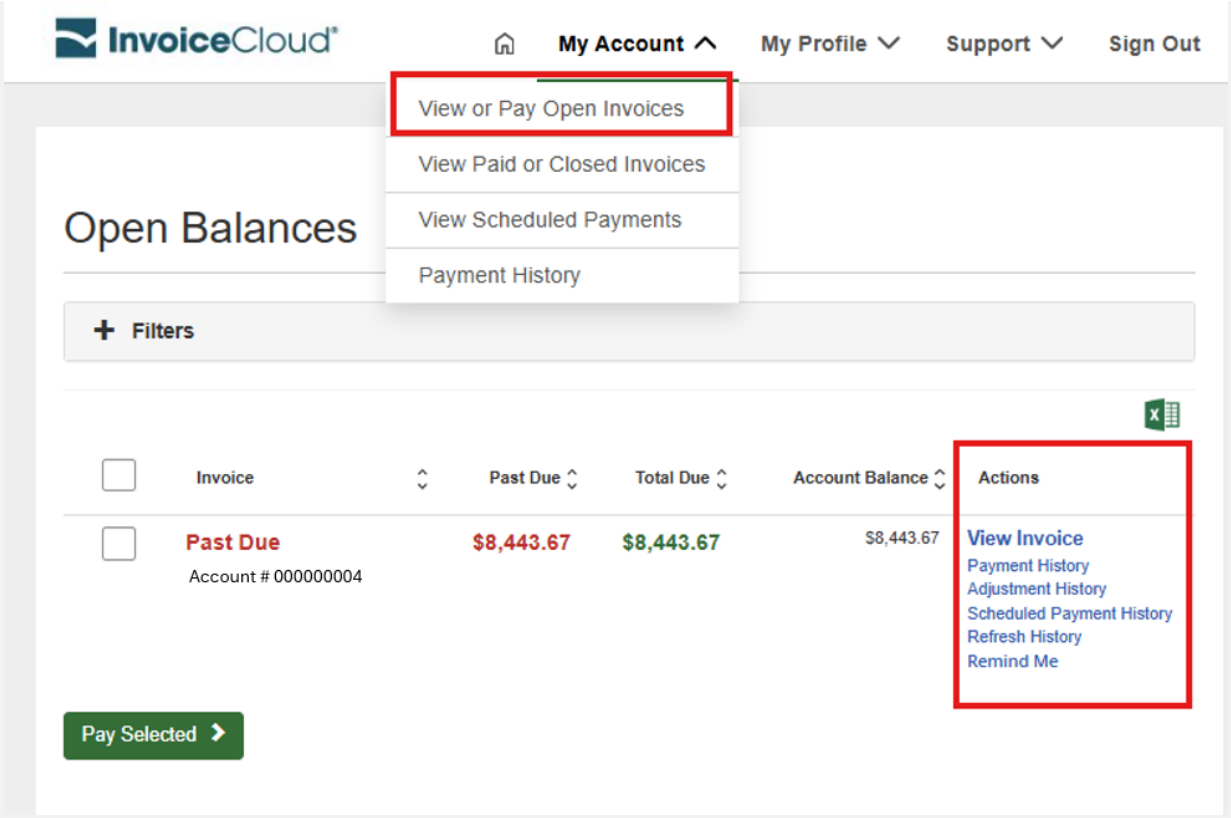
The payment site refreshes account balances when it opens. The **Refresh History** tab shows refresh activity. After a payment, allow up to 10 minutes for the updated balance to appear.



Refresh History tab showing balance refresh activity

4. Review Invoice and Payment Details

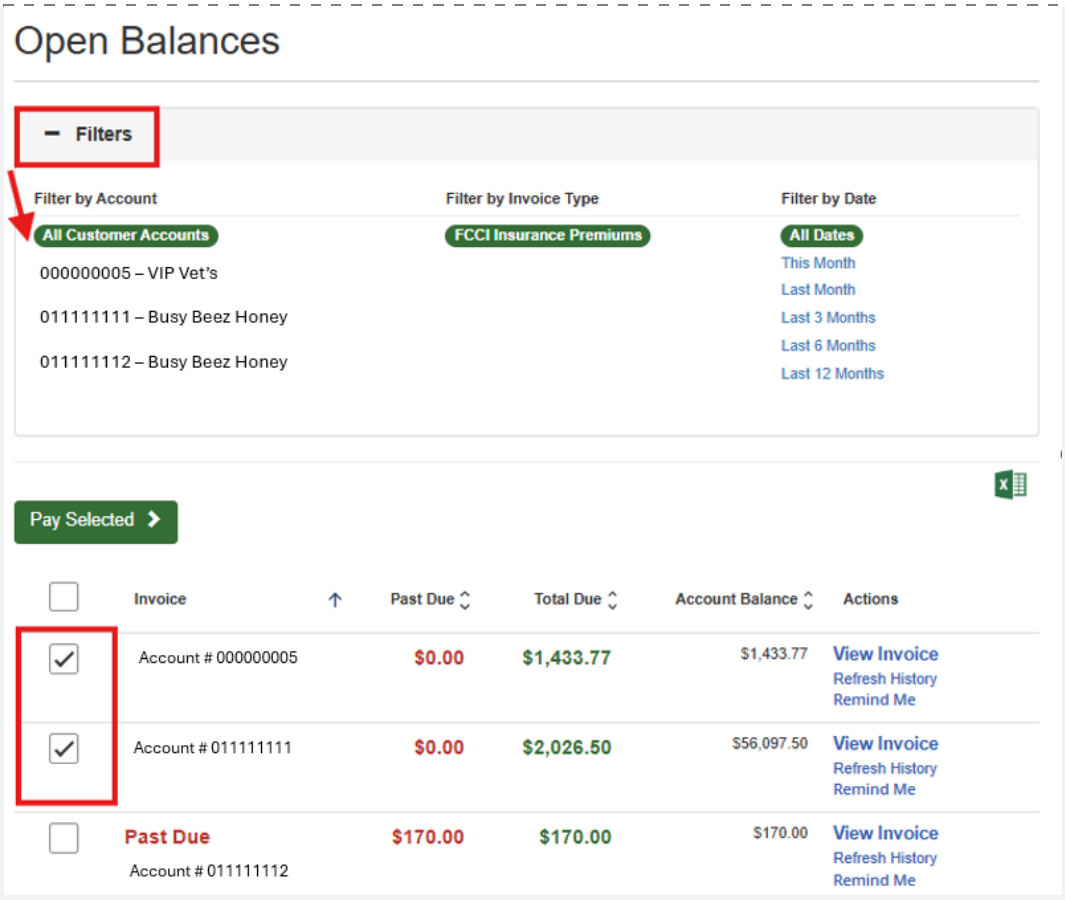
- **View Invoice:** Displays the latest billing document from the Open Invoice screen.
- **Payment History:** Shows payments made through InvoiceCloud. Information can be downloaded to Excel.
- **Adjustment History:** Shows updates to balances for the invoice.
- **Scheduled Payment History:** Shows scheduled 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.

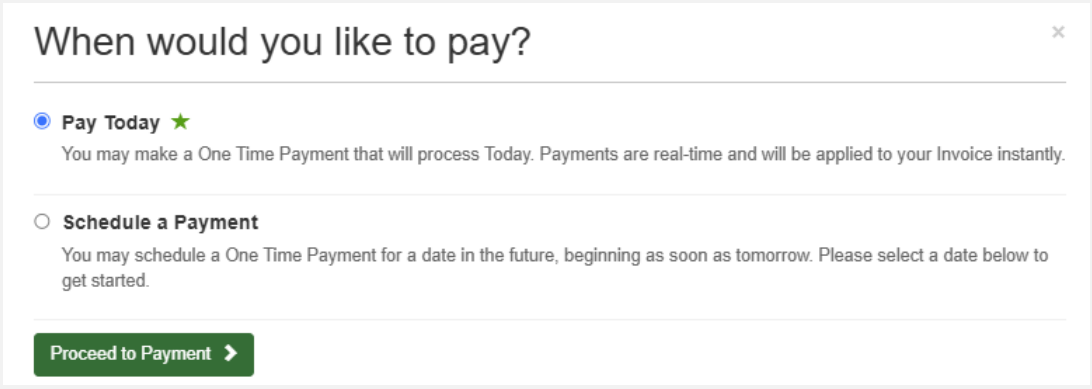


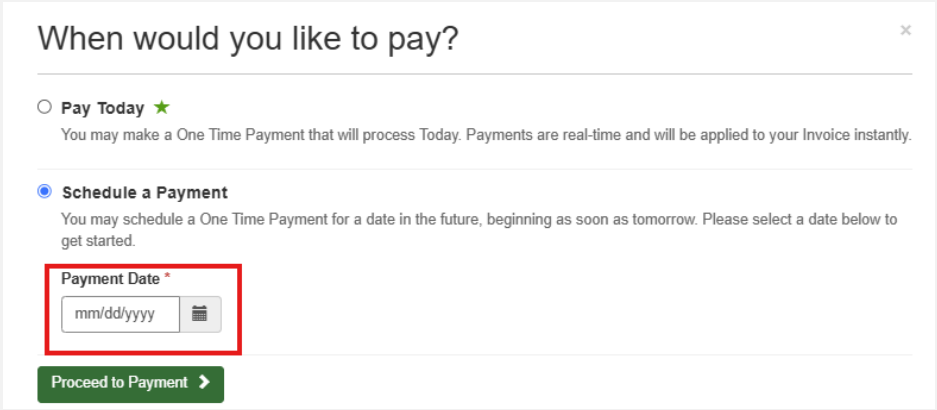
Invoice detail screen showing View Invoice, Payment History, Adjustment History, Scheduled Payment History, Refresh History, and Remind Me options

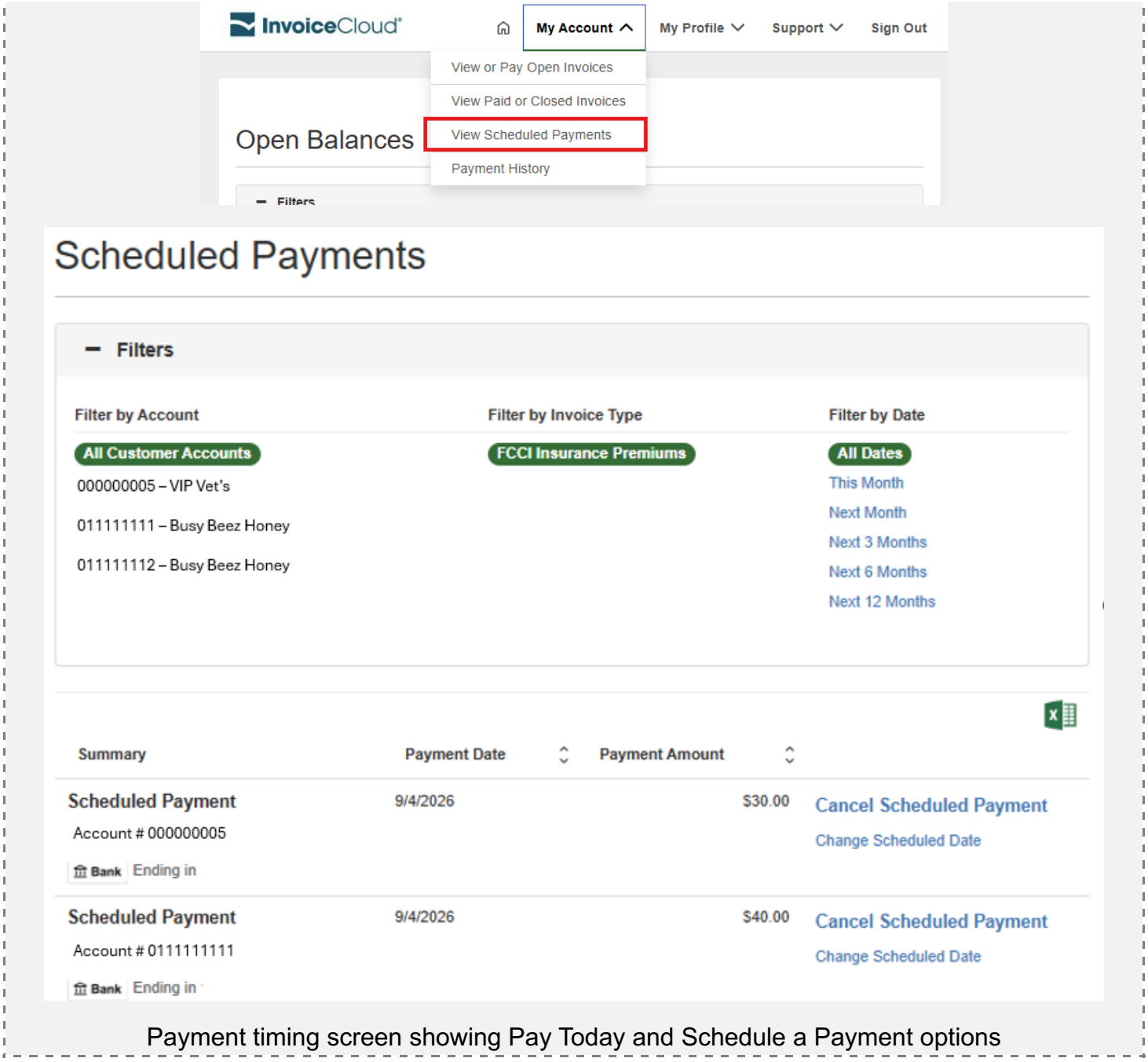
5. Choose Payment Timing

- 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**.


Open Balances
Filters
Filter by Account
All Customer Accounts
000000005 – VIP Vet's
011111111 – Busy Beez Honey
011111112 – Busy Beez Honey
Filter by Invoice Type
FCCI Insurance Premiums
Filter by Date
All Dates
This Month
Last Month
Last 3 Months
Last 6 Months
Last 12 Months
Pay Selected
Invoice
Past Due
Total Due
Account Balance
Actions
Account # 000000005
$0.00
$1,433.77
$1,433.77
View Invoice
Refresh History
Remind Me
Account # 011111111
$0.00
$2,026.50
$56,097.50
View Invoice
Refresh History
Remind Me
Past Due
Account # 011111112
$170.00
$170.00
$170.00
View Invoice
Refresh History
Remind Me


When would you like to pay?
Pay Today ★
You may make a One Time Payment that will process Today. Payments are real-time and will be applied to your Invoice instantly.
Schedule a Payment
You may schedule a One Time Payment for a date in the future, beginning as soon as tomorrow. Please select a date below to get started.
Proceed to Payment


When would you like to pay?
Pay Today ★
You may make a One Time Payment that will process Today. Payments are real-time and will be applied to your Invoice instantly.
Schedule a Payment
You may schedule a One Time Payment for a date in the future, beginning as soon as tomorrow. Please select a date below to get started.
Payment Date *
mm/dd/yyyy
Proceed to Payment



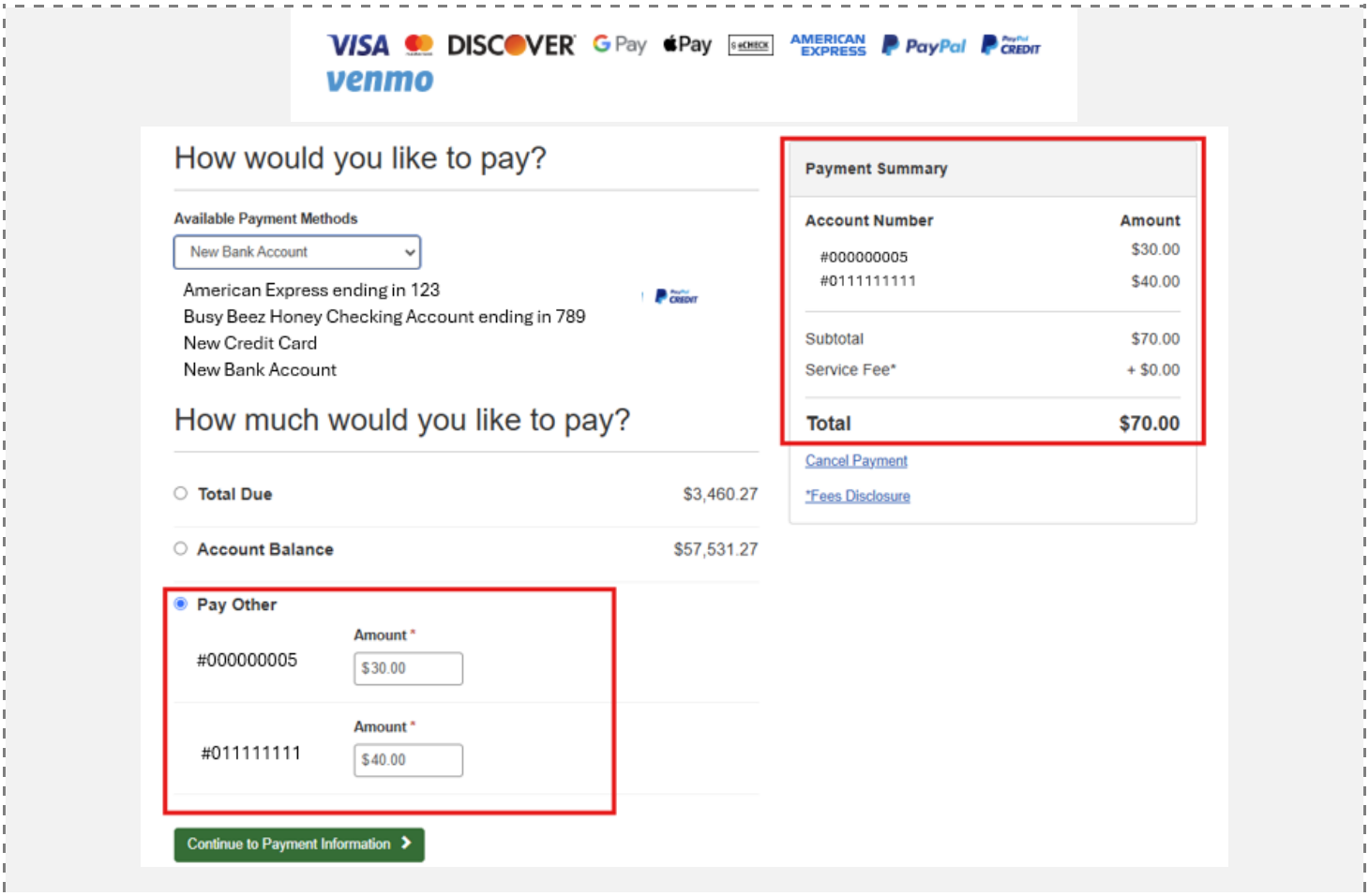
Payment timing screen showing Pay Today and Schedule a Payment options

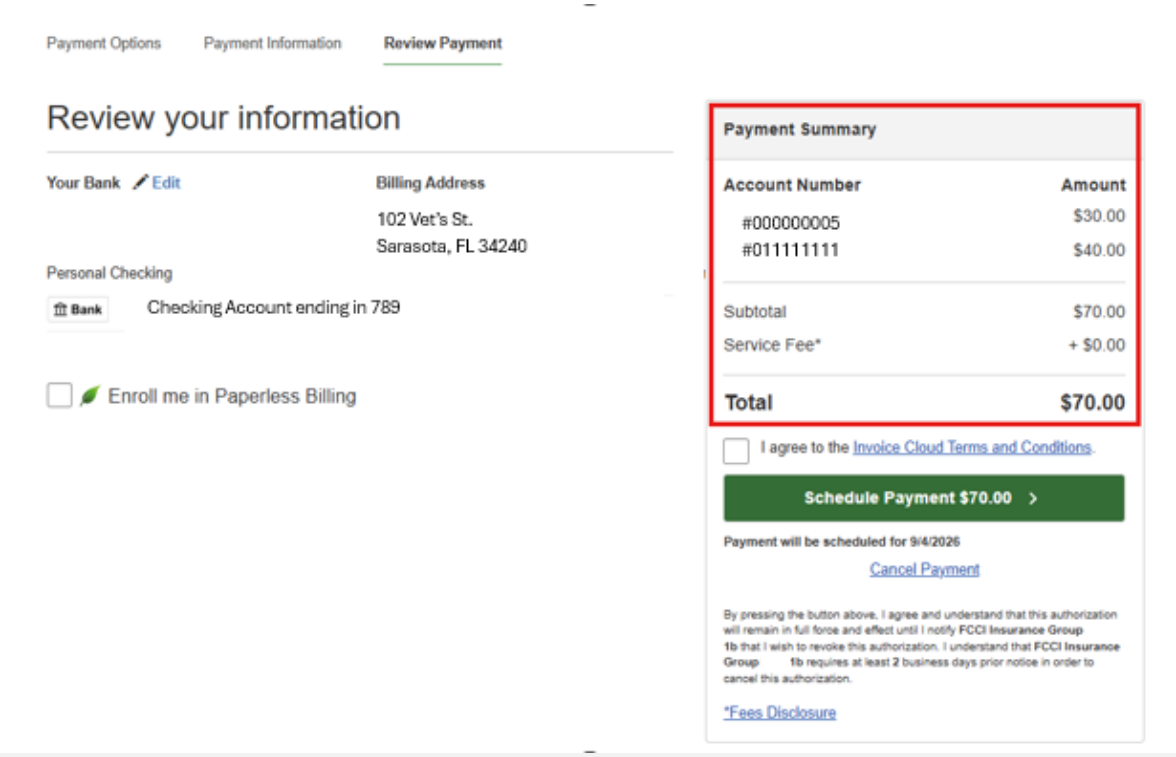
Important: Users enrolled in AutoPay should not schedule a one-time payment for an upcoming invoice due date. Any past due balance should be paid immediately when selecting AutoPay.

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.

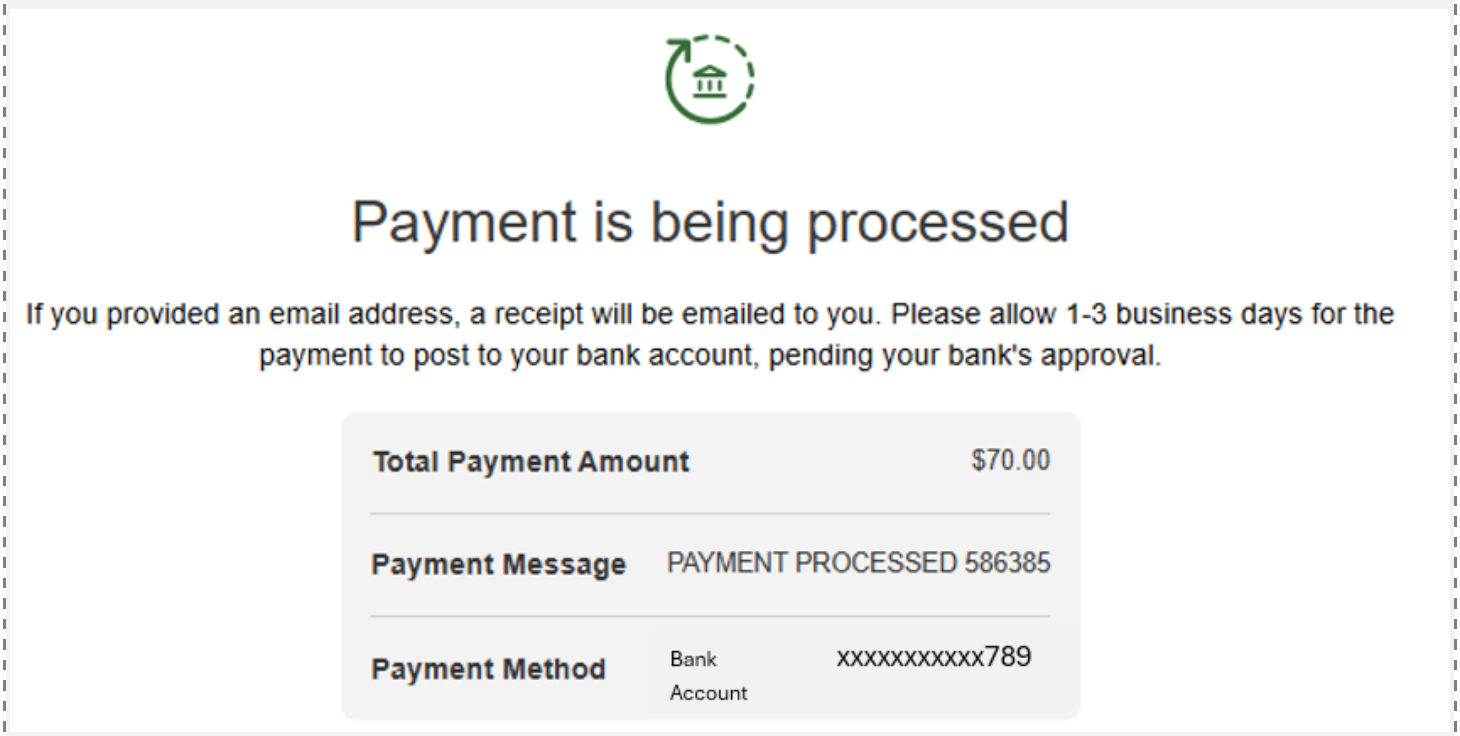
3. Select the amount to pay: Past Due, Total Due, Account Balance, or Other Amount. The screen shows only the options available for the account.
4. Select **Continue to Payment Information**.
5. Enter any required payment account information.
6. Select **Continue to Review Payment**.
7. Review the payment information.
8. Agree to the terms and conditions by checking the box.
9. Select **Process Payment**.

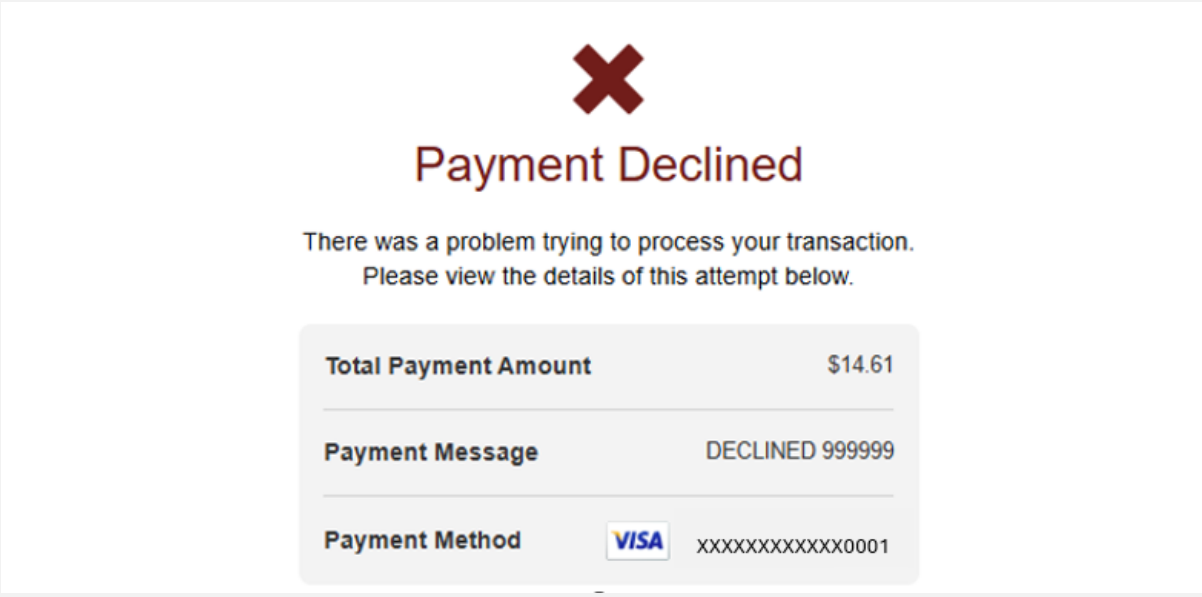




Payment method and amount selection screen

After processing the payment, the system displays a confirmation and sends it to the registered email address. For a declined credit card, the system displays a decline message.

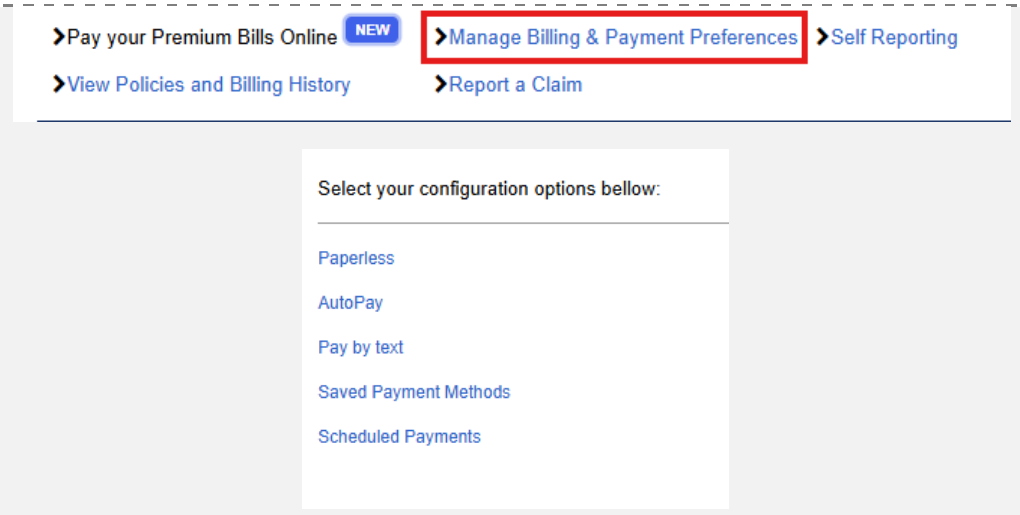




Payment confirmation or credit card decline message

7. Manage Billing and Payment Preferences

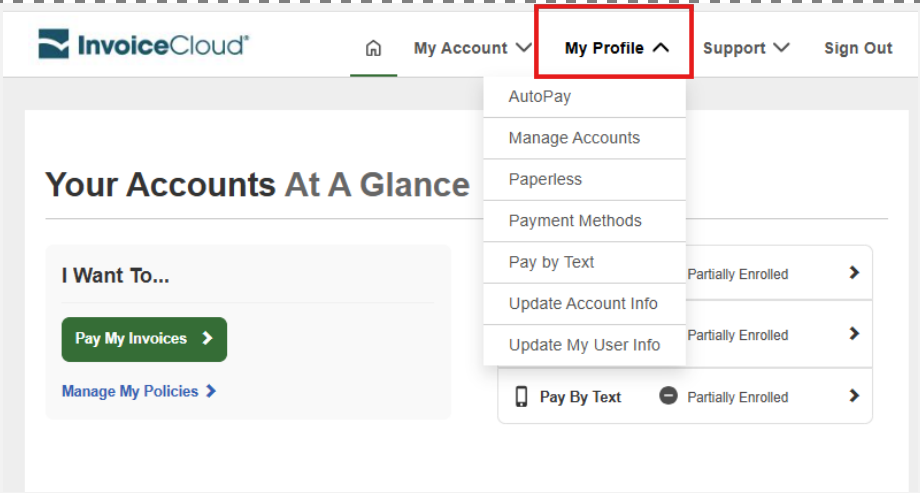
In **ExpressServe**, select **Manage Billing & Payment Preferences**. The same options appear under My Profile on the payment site.



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

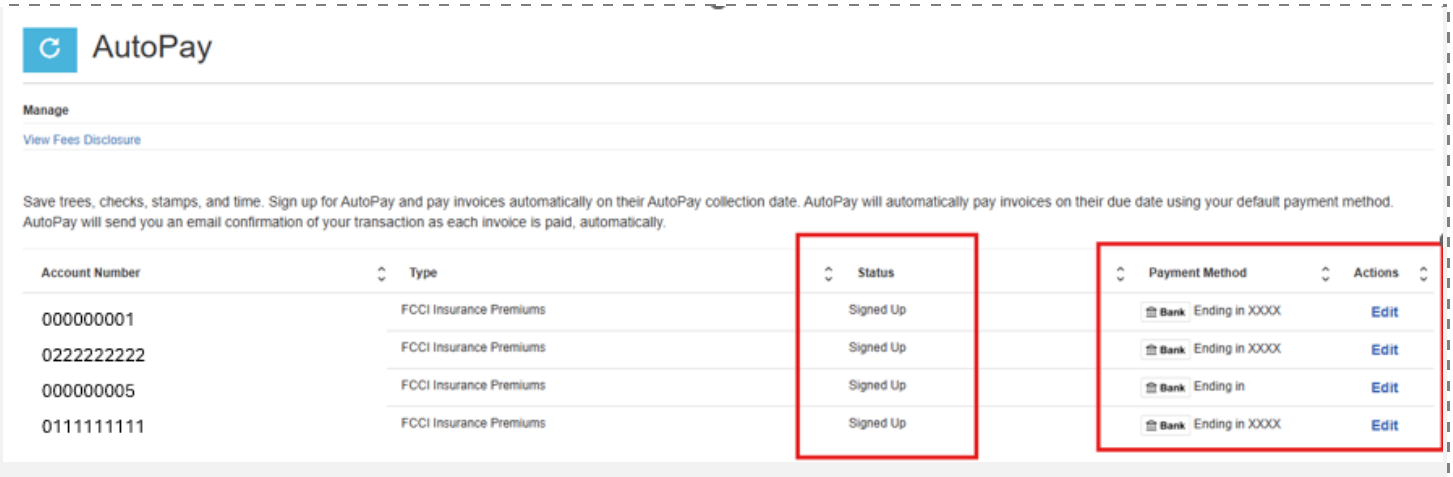


Billing and payment preference options menu

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

AutoPay

AutoPay withdraws the amount due to FCCI from the selected payment account on the morning of the due date. Pay any past-due balance when enrolling to reduce the risk of a lapse or cancellation of coverage. Enrolling in AutoPay cancels future scheduled payments.

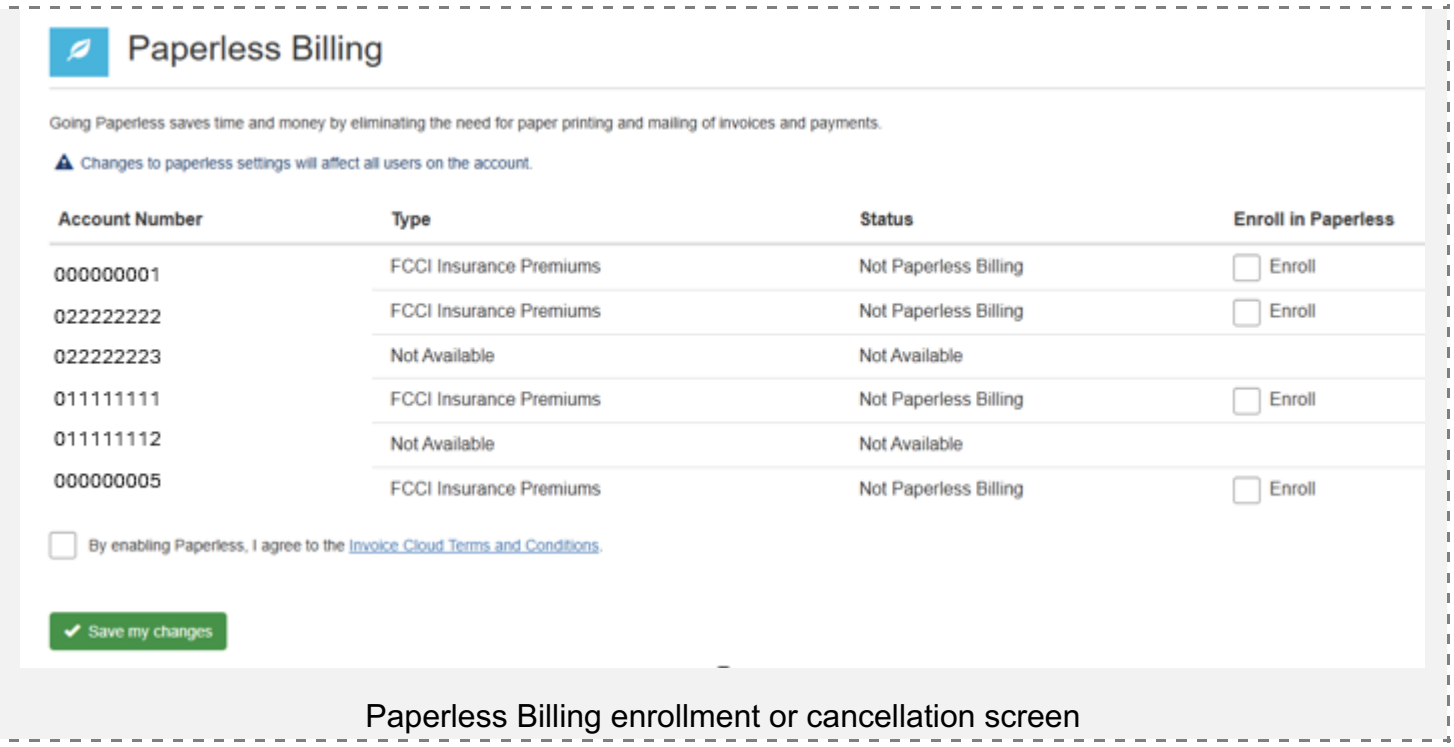


AutoPay enrollment screen and payment method selection

When available, AutoPay may reduce invoice fees. Selecting both AutoPay and Paperless Billing may waive invoice fees. Removing either selection may change the invoice fee.

Paperless Billing

Paperless Billing stops mailed paper invoices. FCCI emails notifications about new invoice activity and payment due date reminders. If Paperless Billing ends within seven days after FCCI generates an invoice, FCCI prints and mails that invoice and all future invoices.

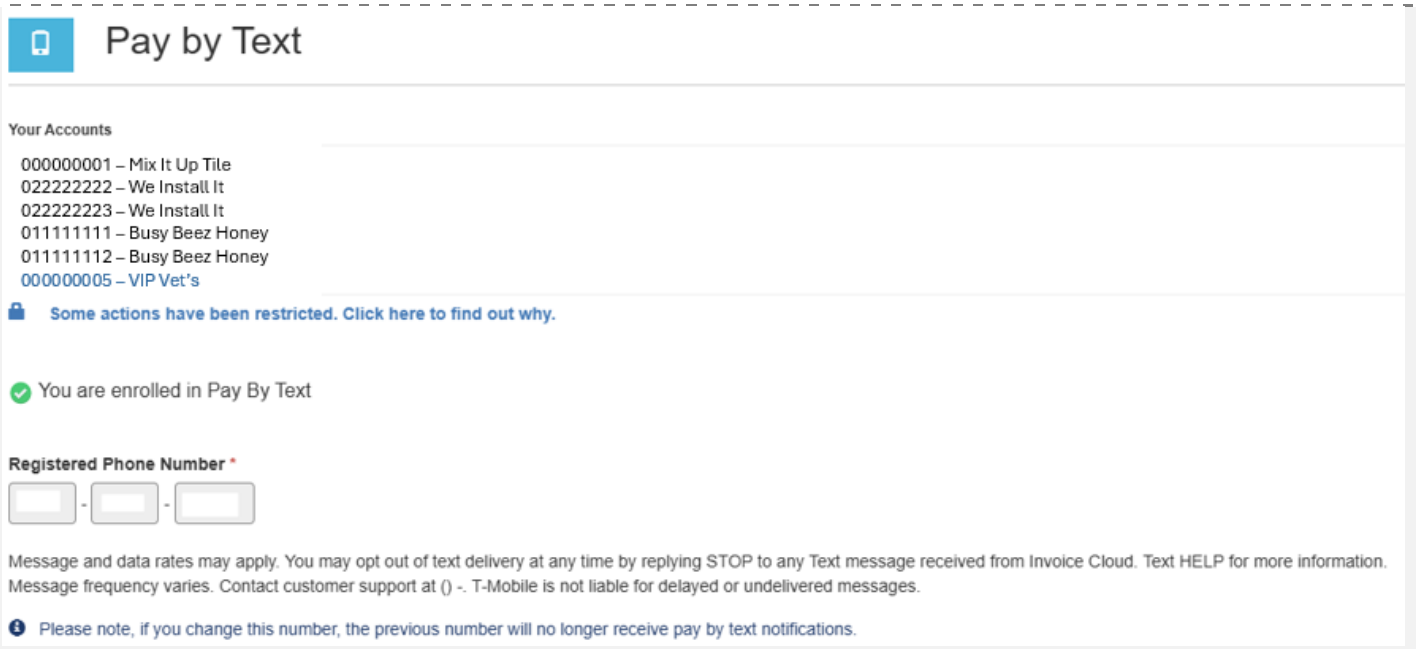


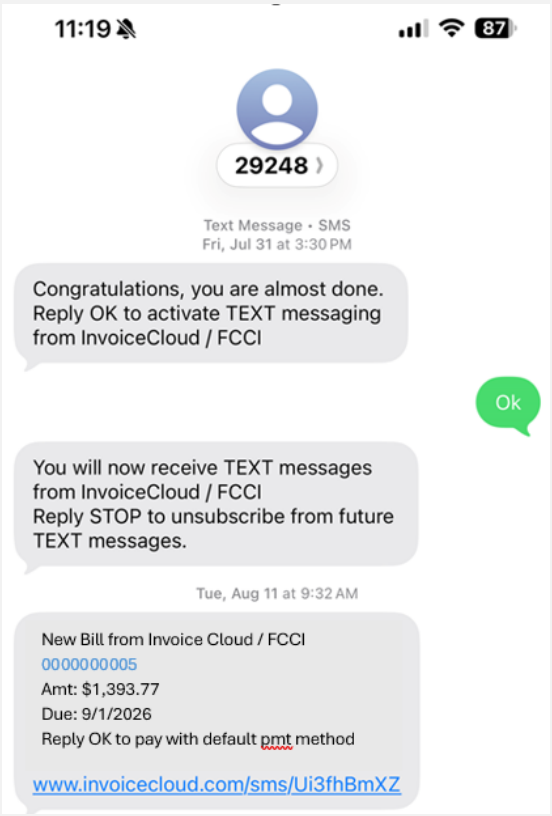
Paperless Billing enrollment or cancellation screen

Pay by Text

Pay by Text supports mobile invoice payments. To enroll, select **Pay by Text**, enter a phone number, and reply **OK** to the confirmation message. The system sends a text when invoice activity occurs. If

the account has a default saved payment method, reply **OK** to pay with that method. Otherwise, select the link in the message to open the payment site.

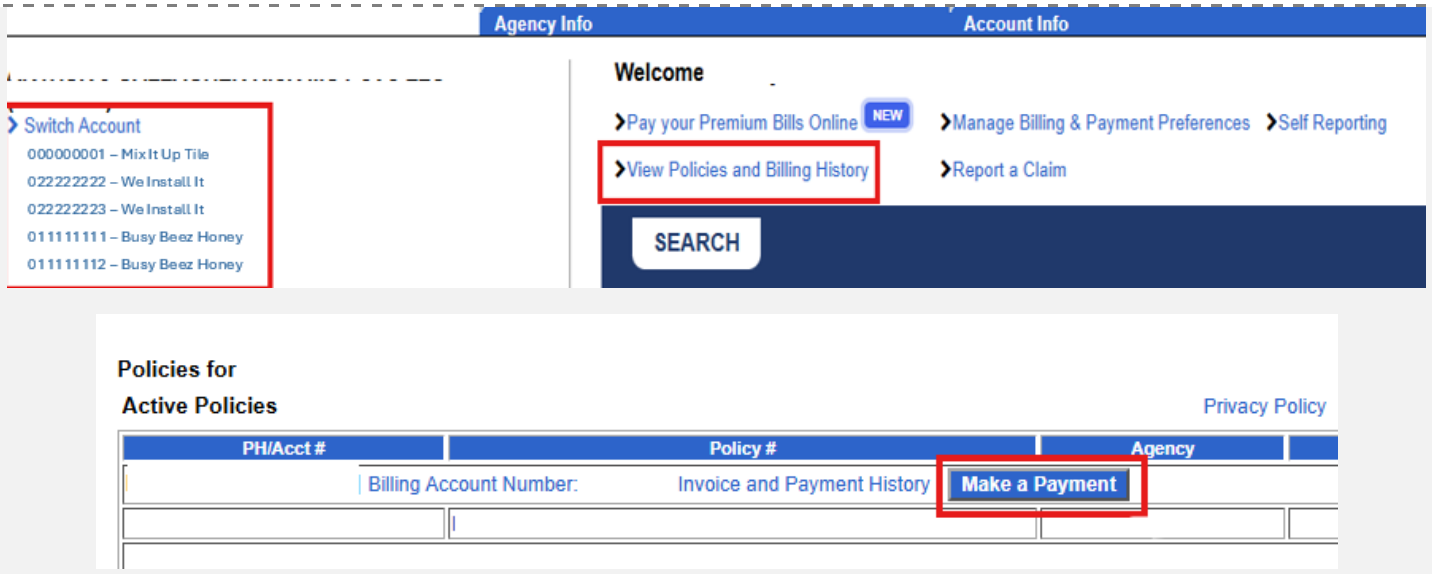




Pay by Text enrollment screen and confirmation text message example

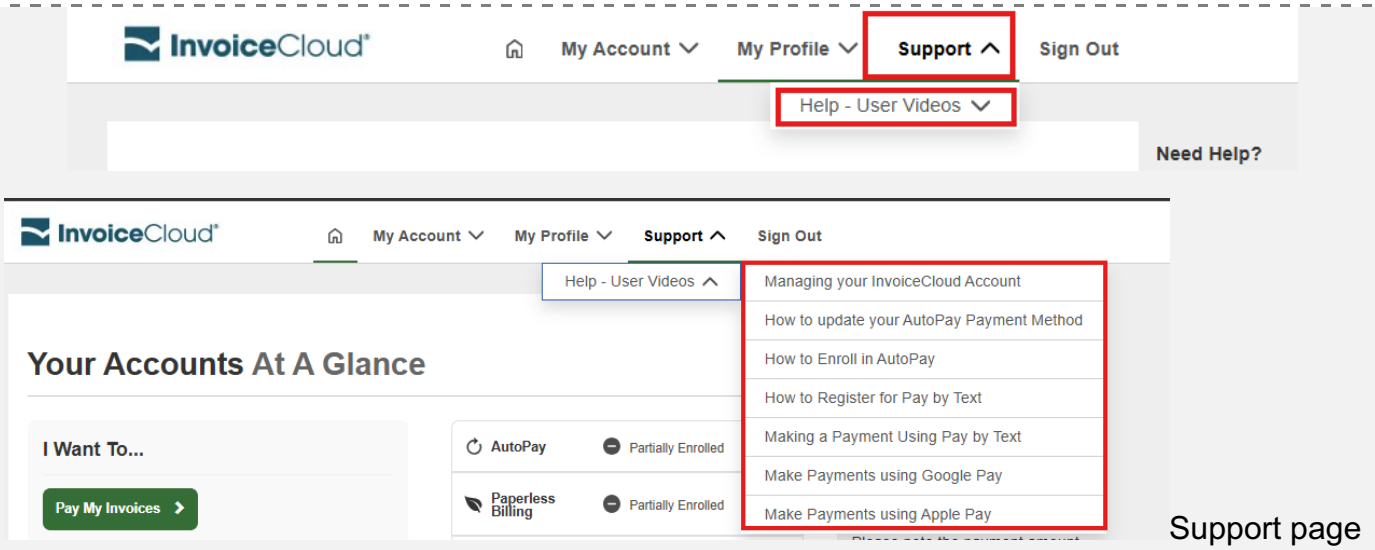
8. View Policies, Billing History, and Support Resources

From the **ExpressServe** home page, select **View Policies and Billing History** to review billing accounts and the policies billed under each account. Select an account from the list on the left to switch accounts. Select **Make a Payment** to pay the selected account. The page also provides invoice and payment history for each billing account.



View Policies and Billing History page with Make a Payment button

Support includes general InvoiceCloud videos about account management, AutoPay, Pay by Text, Google Pay, and Apple Pay. The videos explain InvoiceCloud features and may not match FCCI screens or options exactly.



Support page showing available vendor help video.

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Frequently Asked Questions

How is ExpressServe accessed?

Access ExpressServe from the FCCI website by selecting I want to... Make a Payment. ExpressServe also appears under Log In at the top of the FCCI website. Existing registered users can also start from My FCCI Apps.

Do I need to register to make a payment?

Registration provides access to ExpressServe features, including saved payment methods, AutoPay, Paperless Billing, and Pay by Text. Guest Pay may be available for one-time payments without registration.

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

Yes. One payment method can cover invoices across multiple billing accounts. Submit separate payments for accounts that require different payment methods.

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

You may still be able to make a payment. If Open Invoices lists no invoices, open the My Account menu in InvoiceCloud and select View Paid or Closed Invoices. Select a closed invoice to continue. The system applies payments 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?

On the morning of the due date, AutoPay withdraws the amount due to FCCI from the selected payment account. Enrolling in AutoPay cancels future scheduled payments.

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 enrolling and confirming by replying “OK,” users receive text messages when invoice activity is available. If a default saved payment method exists, the user can reply “OK” to pay using that account. If no default payment method exists, the message includes a link to the payment site.

Each billing account supports one Pay by Text phone number. 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?

Helpful vendor videos are available under Support. These videos cover topics such as managing an InvoiceCloud account, updating an AutoPay payment method, enrolling in AutoPay, registering for Pay by Text, making payments using Pay by Text, and making payments with Google Pay or Apple Pay.