

cityclerk@stacymn.org

From: Michelle Hayes <michellehayes@stacymn.org>
Sent: Monday, August 31, 2020 9:22 AM
To: 'Mark Utecht'; 'Mark Ness'; dennisthieling@stacymn.org; 'Paul Authier';
tonyolivolo@stacymn.org
Cc: 'Sharon Payne'
Subject: Invoice Cloud
Attachments: Invoice Cloud Contract.pdf; City of Stacy MN - IC Pricing Proposal.pdf; Civic Systems
Cost Analysis.xlsx

Hello everyone,

Please see the attached contract agreement for Invoice Cloud. This is the 3rd party service that will be handling the utility billing and payments for residents along with payments for licenses, etc. when we install the new system. This was reviewed by the attorney and he has approved. This goes along with the cost breakdown I gave previously (I re-attached it here for reference). Please let me know if there are any questions you have that I can get answers for prior to the council meeting next week. This will be on the agenda for approval.

Thank you!



Michelle Hayes
City of Stacy – Finance Director
651-462-4486
30955 Forest Blvd.
Stacy, MN 55079

Hours: Monday, Wednesday, Thursday 9-5, Tuesday 11-7, Closed on Friday

SALES INFORMATION

IC Sales Rep	David Batterman		Vertical	Local Gov (Util, Tax, Misc)
Order Date	8/20/2020	Sales Partner	Software Partner	Civic Systems (Caselle Reseller)

PRODUCTS AND SERVICES

Products	[EBPP] [Cloud Store] [IVR] [OBD]
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PAYMENT METHODS ACCEPTED

Payment Types	[American Express] [VISA/Mastercard/Discover] [ACH/EFT]
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BILLER INFORMATION

Ownership Type	Government	Phone	651-462-4486	Fax	651-462-4467
Legal Name	City of Stacy	Website URL	www.stacymn.org		
Address 1	30955 Forest Boulevard		Bus. Open Date	1923	
Address 2			Federal Tax ID	41-1397828	
City	Stacy		<i>*Federal Tax ID and Legal Name must match on all documents</i>		
State	MN	ZIP	55079		

BILLER CONTACT

Primary Contact Name	Michelle Hayes	
Phone	651-462-4486	
Email Address	michellehayes@stacymn.org	

SIGNING AUTHORITY

Name	Mark Utecht		Title	Mayor
Phone	651-462-4486	Fax	Email Address	

BILLER PRICING

Description	Interval	Cost Type	Cost
Billor Portal Access Fee	Monthly	Fixed (\$)	\$150.00
Recurring Transaction (ACH only)	Per Transaction	Fixed (\$)	\$0.50
ACH Reject Fee Submitter (Chase)	Per Transaction	Fixed (\$)	\$15.00
Chargeback Fee Submitter (Chase)	Per Transaction	Fixed (\$)	\$15.00
Invoice Presentment For Paperless Customers	Per Transaction	Fixed (\$)	\$0.40
OBD Access Fee	Monthly	Fixed (\$)	\$50.00
IC Payment Transaction Fee - Online Bank Direct	Per Transaction	Fixed (\$)	\$0.50
Cloud Access Fee	Monthly	Fixed (\$)	\$50.00

HARDWARE

Card Reader Type		Quantity		Cost per Reader	
Card Reader				Billing Interval	
Shipping Addr. (if different than location address)					

Kiosk Type	Device Quantity	Per Device Txn Min
Standard/In-Door		750
Thru-Wall		800
Outdoor Model		850

Note: Biller will be charged for the minimum number of transactions listed to left each month per kiosk unity. In addition, if the Biller's order includes kiosks then the terms and conditions of Kiosk Managed Standard SOW (and applicable schedules) are hereby agreed and incorporated by reference

BILLER BANK INFO

Note: Must include voided business check or bank letter for each unique account

Billing Method	ACH Month End Fees	Bank Name	First State Bank of Wyoming
Name on Account	The City of Stacy	Phone	651-462-7611
Bank Address	26741 Felton Ave.		
	Wyoming, MN 55092		
Routing #	091911548	Last 4 Acct #	0017

DATA RETENTION

Months to Keep	24	*Additional Fees apply if greater than 24 months
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NOTES/SPECIAL HANDLING

CERTIFICATION AND AGREEMENT

- A. By signing below, the Biller hereby authorizes Invoice Cloud, Inc. ("Invoice Cloud") to initiate and execute debit/credit entries to its checking/deposit account(s) indicated above at the depository financial institution(s) named above and to debit/credit the same such account(s). The Biller acknowledges that the origination of ACH transactions to its account(s) must comply with the provisions of U.S. law. This authority is to remain in full force and effect until (i) Invoice Cloud has received written notification (by electronic or U.S. mail) from the Biller of its revocation in such time and manner as to allow Invoice Cloud a reasonable opportunity to act on it, but not less than 10 business days notice; and (ii) all obligations of the Biller to Invoice Cloud that have arisen under this Agreement and all other agreements have been paid in full. The Biller must also notify Invoice Cloud, in writing, (by electronic or U.S. mail) when a change in account number(s) or bank has occurred at which time this authorization shall apply to such new/changed account. This notification must be received within 10 business days of change. A fee will be charged for any returned ACH debits.
- B. By signing below, the Biller named: (1) has read, agreed to, and acknowledges receipt of the Biller Agreement, Biller T+C and other Order Forms executed by the Biller, and (2) certifies to Invoice Cloud that he/she is authorized to sign this Order Form; (3) certifies that all information and documents submitted in connection with this Order Form are true and complete; (4) authorizes Invoice Cloud or its agent to verify any of the information given, including credit references, and to obtain credit reports (including a spouse if in a community property state); (5) agrees to pay the Monthly Access Fee through the last day of the month following the effective date of termination as provided in the Billing Agreement; (6) agrees that Biller and each transaction submitted will be bound by the Order Form and the Biller Agreement in its entirety; (7) agrees that Biller will submit transactions only in accordance with the information in this Order Form and Biller Agreement and will immediately inform Invoice Cloud, by email (contracts@invoicecloud.com) if any information in this Order Form changes, and (8) the Biller agrees and understands that outstanding sums due and owing to Invoice Cloud, will be charged daily or monthly and debited from its current depository account. Non-sufficient funds for these debits are grounds for a change in fees or termination of this Agreement. In the event of non-payment of any sums due, Invoice Cloud reserves the right to withdraw such sums from the current depository account at any time to ensure payment of the same.
- C. Pay by Text: Standard data rates and text messaging rates may apply based on the payer's plan with their mobile phone carrier. Payer can opt out of text messaging at any time with Invoice Cloud. Partial payment or overpayment is not supported. Service fees may apply based on the biller set up with Invoice Cloud. Biller may not use the service for activities that violate any law, statute, ordinance or regulation.
- D. By signing below, the Biller hereby gives permission to Invoice Cloud to access his / her credit history via Trans Union, Equifax, or other credit-reporting agency.
- E. The Order Form and the Biller Agreement will become effective only when counter-signed by Invoice Cloud and upon execution by the Biller of such third party agreement required by Invoice Cloud to permit use of the payment function of the Service.

In WITNESS WHEREOF, the parties have executed this Agreement as of this day

Accepted by Biller:

X

Corporate Officer

Mark Utecht

Printed Name

Mayor

Title

Accepted by Invoice Cloud, Inc.:

X

Corporate Officer

Robert Lapides

Printed Name

President

Title

INVOICE PARAMETERS

Invoice Parameters must be completed for each invoice type

Invoice Type	Utility	Pricing Model	Submitter
Bill Software	Civic-Caselle	Non-Submitter: Interchange Paid By	

BILLING DETAILS

Please indicate which months bills are sent by placing the bill count for each month below:

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
450	450	450	450	450	450	450	450	450	450	450	450

Avg Invoice \$ Max Invoice \$ Bill Frequency BPM

SERVICE FEES

Payment Source Description	Payment Method	Minimum Fee (\$) per Transaction	Calculation Type	Fee Amount
All Payment Sources	Credit/Debit	1.95	Percent (%)	3.50 %
All Payment Sources	ACH/EFT		Fixed (\$)	\$1.95
Kiosk	All Payment Methods			
IVR Surcharge	All Payment Methods		Fixed (\$)	\$0.95

PAYMENT SOURCE EXCEPTIONS

Auto Pay	ACH/EFT		Fixed (\$)	\$0.00
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MAX PAYMENT CAP

CC Max	125000.00	ACH Max (\$)	125000.00
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BILLER DEPOSITORY BANK INFO

Note: must include voided business check or bank letter for each unique account

Routing # Last 4 Acct #

NOTES/SPECIAL HANDLING

EBPP

INVOICE PARAMETERS

Invoice Parameters must be completed for each invoice type

Invoice Type	Permits	Pricing Model	Submitter
Billers Software		Non-Submitter: Interchange Paid By	

BILLING DETAILS

Please indicate which months bills are sent by placing the bill count for each month below:

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
8	8	8	8	8	8	8	8	8	8	8	8

Avg Invoice \$ Max Invoice \$ Bill Frequency BPM

SERVICE FEES

Payment Source Description	Payment Method	Minimum Fee (\$) per Transaction	Calculation Type	Fee Amount
All Payment Sources	Credit/Debit	1.95	Percent (%)	3.50 %
All Payment Sources	ACH/EFT		Fixed (\$)	\$1.95
Kiosk	All Payment Methods			
IVR Surcharge	All Payment Methods			

PAYMENT SOURCE EXCEPTIONS

MAX PAYMENT CAP

CC Max	<input type="text" value="125000.00"/>	ACH Max (\$)	<input type="text" value="125000.00"/>
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BILLER DEPOSITORY BANK INFO

Note: must include voided business check or bank letter for each unique account

Routing # Last 4 Acct #

NOTES/SPECIAL HANDLING

Cloud Store
Required fields TBD

INVOICE PARAMETERS

Invoice Parameters must be completed for each invoice type

Invoice Type Bill Software	Pet License	Pricing Model	Submitter
		Non-Submitter: Interchange Paid By	

BILLING DETAILS

Please indicate which months bills are sent by placing the bill count for each month below:

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
5	5	5	5	5	5	5	5	5	5	5	5

Avg Invoice \$ Max Invoice \$ Bill Frequency BPM

SERVICE FEES

Payment Source Description	Payment Method	Minimum Fee (\$) per Transaction	Calculation Type	Fee Amount
All Payment Sources	Credit/Debit	1.95	Percent (%)	3.50 %
All Payment Sources	ACH/EFT		Fixed (\$)	\$1.95
Kiosk	All Payment Methods			
IVR Surcharge	All Payment Methods			

PAYMENT SOURCE EXCEPTIONS

MAX PAYMENT CAP

CC Max	<input type="text" value="125000.00"/>	ACH Max (\$)	<input type="text" value="125000.00"/>
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BILLER DEPOSITORY BANK INFO

Note: must include voided business check or bank letter for each unique account

Routing # Last 4 Acct #

NOTES/SPECIAL HANDLING

Cloud Store
Required Fields TBD

Biller Agreement

1. License Grant & Restrictions. Subject to execution by Biller of the Invoice Cloud Biller Order Form incorporating this Agreement, Invoice Cloud hereby grants Biller a non-exclusive, non-transferable, worldwide right to use the Service described on the Biller Order Form until termination as provided herein, solely for the following purposes, and specifically to bill and receive payment from Biller's own customers, for Services that are referenced in the Biller Order Form. All rights not expressly granted to Biller are reserved by Invoice Cloud and its licensors.

Biller will provide to Invoice Cloud all Biller Data generated for Biller's Customers. Unless otherwise expressly agreed to in writing by Invoice Cloud to the contrary, Invoice Cloud will process all of Biller's Customers' Payment Instrument Transactions requirements related to the Biller Data and will do so via electronic data transmission according to our formats and procedures for each electronic payment type selected in the Biller Order Form. In addition, Biller will sign all third party applications and agreements required for the Service including without limitation payment and credit card processing agreements and merchant agreements. For invoice types listed on the Order Form (e.g. real estate taxes, utility bills, parking tickets, insurance premium, loans, etc.), Biller will not use the credit card processing, ACH or check processing of any bank, payment processor, entity, or person, other than Invoice Cloud via electronic data transmission or the authorization for processing of Biller's Customers' Payment Instrument Transactions for each electronic payment type selected in the Biller Order Form throughout the term of this Agreement.

Biller shall not: (i) license, sublicense, sell, resell, transfer, assign, distribute or otherwise commercially exploit or make available to any third party the Service in any way; (ii) modify or make derivative works based upon the Service; (iii) Recreate, "frame" or "mirror" any portion of the Service on any other server or wireless or Internet-based device; (iv) reverse engineer or access the Service; or (v) copy any features, functions or graphics of the Service.

2. Privacy & Security. Invoice Cloud's privacy and security policies may be viewed at <http://www.invoicecloud.com/privacy.html>. Invoice Cloud reserves the right to modify its privacy and security policies in its reasonable discretion from time to time which modification shall not materially adversely impact such policies. Invoice Cloud will maintain compliance with current required Payment Card Industry (PCI) standards and Cardholder Information Security standards.

3. Account Information and Data. Invoice Cloud does not and will not own any Customer Data, in the course of providing the Service. Biller, not Invoice Cloud, shall have sole responsibility for the accuracy, quality, integrity, legality, and reliability of, and obtaining the intellectual property rights to use and process all Customer Data. In the event this Agreement is terminated, Invoice Cloud will make available to Biller a file of the Customer Data within 30 days of termination of this Agreement (or at a later time if required by applicable law), if Biller so requests at the time of termination. Invoice Cloud reserves the right to remove and/or discard Customer Data with 30 days notice except as prohibited by applicable law or in the event of exigent circumstances which makes prior notice impracticable, and in which case, notice will be provided promptly thereafter.

4. Confidentiality / Intellectual Property Ownership. Invoice Cloud agrees that it may be furnished with or otherwise have access to Customer Data that the Biller's customers considers confidential. Invoice Cloud agrees to secure and protect the Customer Data in a manner consistent with the maintenance of Invoice Cloud's own Confidential Information, using at least as great a degree of care as it uses to maintain the confidentiality of its own confidential information, but in no event use less than commercially reasonable measures. Invoice Cloud will not sell, transfer, publish, disclose, or otherwise make available any portion of the Customer Data to third parties, except as required to perform the Services under this Agreement or otherwise required by applicable law.

Invoice Cloud (and its licensors, where applicable) owns all right, title and interest, including all related Intellectual Property Rights, in and to the Invoice Cloud Technology, the Content and the Service and any enhancement requests, feedback, integration components, suggestions, ideas, and application programming interfaces, recommendations or other information provided by Biller or any other party relating to the Service. In the event any such intellectual property rights in the Invoice Cloud Technology, the Content or the Service do not fall within the specifically enumerated works that constitute works made for hire under applicable copyright laws or are deemed to be owned by Invoice Cloud, Biller hereby irrevocably, expressly and automatically assigns all right, title and interest worldwide in and to such intellectual property rights to Invoice Cloud. The Invoice Cloud name, the Invoice Cloud logo, and the product names associated with the Service are trademarks of Invoice Cloud or third parties, and no right or license is granted to use them.

Biller agrees that during the course of using or gaining access to the Service (or components thereof) it may be furnished with or otherwise have access to information that Invoice Cloud considers to be confidential including but not limited to Invoice Cloud Technology, customer and/or prospective customer information, product features and plans, marketing/sales collateral, pricing and financial information of the parties which are hereby deemed to be Invoice Cloud Confidential Information, or any other information that by its very nature constitutes information of a type that any reasonable business person would conclude was intended by Invoice Cloud to be treated as proprietary, confidential, or private (the "Confidential Information"). Biller agrees to secure and protect the Confidential Information in a manner consistent with the maintenance of Invoice Cloud's rights therein, using at least as great a degree of care as it uses to maintain the confidentiality of its own confidential information, but in no event use less than reasonable efforts. Biller will not sell, transfer, publish, disclose, or otherwise make available any portion of the Confidential Information of the other party to third parties (and will ensure that its employee and agents abide by the requirements hereof), except as expressly authorized in this Agreement or otherwise required by applicable law.

Biller Agreement

5. Billing and Renewal. Invoice Cloud fees for the Service are provided on the Biller Order Form. Invoice Cloud's fees are exclusive of all taxes, levies, or duties imposed by taxing authorities, Invoice Cloud may assess and/or collect such taxes, levies, or duties against Biller and Biller shall be responsible for payment of all such taxes, levies, or duties, excluding only United States (federal or state) taxes based solely on Invoice Cloud's income. All payment obligations are non-cancellable and all amounts or fees paid are non-refundable. Unless Invoice Cloud in its discretion determines otherwise, all fees will be billed in U.S. dollars. If Biller believes Biller's bill or payment is incorrect, Biller must provide written notice to Invoice Cloud within 60 days of the earlier of the invoice date, or the date of payment, with respect to the amount in question to be eligible to receive an adjustment or credit; otherwise such bill or payment is deemed correct. Invoice Cloud reserves the right to modify any pricing with respect to fees owed by the Biller upon thirty days written notice to Biller based on increases incurred by Invoice Cloud on fees, assessments, and the like from credit card processors, bank card issuers, payment associations, ACH and check processors.

6. Term and Termination. The initial term of this Agreement shall commence of the execution date of the Biller Order Form and continue for a period of three (3) years after the date that the first transactions are processed through the Service ("**Initial Term**") and will automatically renew for each of additional successive three (3) year terms ("**Renewal Term**") unless terminated as set forth herein. This Agreement may be terminated by either party effective at the end of the Initial or any Renewal Term by such party providing written notice to the other party of its intent not to renew no less than ninety (90) days prior to the expiration of the then-current term. Additionally, this Agreement may be terminated by either party with cause in the event of a material breach of the terms of this Agreement by the other party and the breach remains uncured for a period of 30 days following receipt of written notice by the breaching party. For example, any unauthorized use of the Invoice Cloud Technology or Service by Biller, or its authorized users will be deemed a material breach of this Agreement. Upon any early termination of this Agreement by Invoice Cloud as a result of the breach, Biller shall remain liable for all fees and charges incurred, and all periodic fees owed through the end of the calendar month following the effective date of termination. Upon any termination or expiration of this Agreement, Biller's password and access will be disabled and Biller will be obligated to pay the balance due on Biller's account computed in accordance with the Order Form. Biller agrees that Invoice Cloud may charge such unpaid fees to Biller's Debit Account or credit card or otherwise bill Biller for such unpaid fees.

7. Invoice Cloud Responsibilities. Invoice Cloud represents and warrants that it has the legal power and authority to enter into this Agreement. Invoice Cloud warrants that the Service will materially perform the functions that the Biller has selected on the Order Form under normal use and circumstances and that Invoice Cloud shall use commercially reasonable measures with respect to Customer Data to the extent that it retains such, in the operation of the Service; provided that the Biller shall maintain immediately accessible backups of the Customer Data. In addition, Invoice Cloud will, at its own expense, as the sole and exclusive remedy with respect to performance of the Service, correct any Transaction Data to the extent that such errors have been caused by Invoice Cloud or by malfunctions of Invoice Cloud's processing systems.

8. Limited Warranty EXCEPT AS PROVIDED IN SECTION 7, THE SERVICES AND ALL CONTENT AND TRANSACTION DATA IS PROVIDED WITHOUT ANY EXPRESS, OR IMPLIED WARRANTY, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND ALL OTHER WARRANTIES ARE HEREBY DISCLAIMED TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW BY INVOICE CLOUD AND ITS LICENSORS AND PAYMENT PROCESSORS. INVOICE CLOUD AND ITS LICENSORS AND PAYMENT PROCESSORS DO NOT REPRESENT OR WARRANT THAT (A) THE USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE, OR OPERATE IN COMBINATION WITH ANY OTHER HARDWARE, SOFTWARE, SYSTEM OR DATA, (B) THAT THE SERVICE WILL NOT DELAY IN PROCESSING OR PAYING, OR (C) THE SERVICE WILL MEET REQUIREMENTS WITH RESPECT TO SIZE OR VOLUME. Invoice Cloud's service may be subject to limitations, delays, and other problems inherent in the use of the internet and electronic communications. Invoice cloud is not responsible for any delays, delivery failures, or other damage resulting from such problems.

9. Biller's Responsibilities. Biller represents and warrants that it has the legal power and authority to enter into this Agreement. Biller is responsible for all activity occurring under Biller's accounts and shall abide by all applicable laws, and regulations in connection with Biller's and/or its customers' and/or any payers' use of the Service, including those related to data privacy, communications, export or import of data and the transmission of technical, personal or other data. Biller represents and warrants that Biller has not falsely identified itself nor provided any false information to gain access to the Service and that Biller's billing information is correct. Biller shall: (i) notify Invoice Cloud immediately of any unauthorized use of any password or account or any other known or suspected breach of security; (ii) report to Invoice Cloud and immediately stop any copying or distribution of Content that is known or suspected to be unauthorized by Biller or Biller's Users; and (iii) obtain consent from Biller's customers and payers to receive notifications and invoices from Invoice Cloud. Invoice Cloud is not responsible for any Biller postings in error due to delayed notification from credit card processor, ACH bank and other related circumstances. Biller agrees and acknowledges that in the event that Biller has access to, receives from, creates, or receives protected health information, or Biller has access to, creates, receives, maintains or transmits on behalf of electronic protected health information (as those terms are defined under the privacy or security regulations issued pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and Subtitle D of the Health Information Technology for Economic and Clinical Health Act provisions of the American Recovery and Reinvestment Act of 2009 ("ARRA"), during the performance under this Agreement, it will comply with all such law, regulations and rules related thereto.

Biller is required to ensure that it maintains a fair policy with regard to the refund, return or cancellation of services and adjustment of Transactions. Biller is also required to disclose all refund, return and cancellation policies to Invoice Cloud and any applicable payment processors and Biller's Customers, as requested. Any change in a return/ cancellation policy must be submitted to Invoice Cloud, in writing, not less than 21 days prior to the effective date of such change. If Biller allows or is required to provide a price adjustment, or cancellation of

Biller Agreement

services in connection with a Transaction previously processed, Biller will prepare and deliver to Invoice Cloud Transaction Data reflecting such refund/adjustment within 2 days of resolution of the request resulting in such refund/adjustment. The amount of the refund/adjustment cannot exceed the amount shown as the total on the original Transaction Data. Biller may not accept cash or any other payment or consideration from a Customer in return for preparing a refund to be deposited to the Customer's account; nor may Biller give cash/check refunds to a Customer in connection with a Transaction previously processed, unless required by applicable law

10. Indemnification. Invoice Cloud shall indemnify and hold Biller, employees, attorneys, and agents, harmless from any losses, liabilities, and damages (including, without limitation, Biller's costs, and reasonable attorneys' fees) arising out: (i) failure by Invoice Cloud to implement commercially reasonable measures against the theft of the Customer Data; or (ii) its total failure to deliver funds processed by Invoice Cloud as required hereunder (which relates to payments due from Invoice Cloud for Transaction Data). This indemnification does not apply to any claim or complaint relating to Biller's failure to resolve a payment dispute concerning debts owed to Biller or Biller's negligence or willful misconduct or violation of any applicable agreement or law.

11. Fees.

Invoice Cloud will not charge fees related to the initial setup, initial implementation and personalization of its standard Service unless a fee is included in the Biller Order Form. Invoice Cloud will charge the Biller or payer fees as provided in the Biller Order Form. In addition, Invoice Cloud reserves the right to charge for changes to the setup, implementation or personalization performed after the completion of initial setup or implementation and any other requested work or changes including the following services, at its then standard rates:

- new file/biller set up
- template changes
- custom reports and other custom development
- new bill printer support
- invoice file format changes resulting in revision of integration/data translation
- re-implementation of a site/system and/or new billing system
- payment file revisions
- loading pdfs and importing/loading invoices
- conversion of biller customer registrations/passwords (post initial implementation)
- balance forward of invoices
- other out of scope services

12. Limitation of Liability. INVOICE CLOUD'S AGGREGATE LIABILITY SHALL BE UP TO AND NOT EXCEED THE AMOUNTS ACTUALLY PAID BY AND/OR DUE FROM BILLER IN THE TWELVE (12) MONTH PERIOD IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO SUCH CLAIM. IN NO EVENT SHALL INVOICE CLOUD AND/OR ITS LICENSORS BE LIABLE TO ANYONE FOR ANY INDIRECT, PUNITIVE, SPECIAL, EXEMPLARY, INCIDENTAL, CONSEQUENTIAL (INCLUDING LOSS OF DATA, REVENUE, PROFITS, USE OR OTHER ECONOMIC ADVANTAGE) ARISING OUT OF, OR IN ANY WAY CONNECTED WITH THIS SERVICE, EVEN IF THE PARTY FROM WHICH DAMAGES ARE BEING SOUGHT OR SUCH PARTY'S LICENSORS HAVE BEEN PREVIOUSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. Certain states and/or jurisdictions do not allow the exclusion of implied warranties or limitation of liability for incidental, consequential or certain other types of damages, so the exclusions set forth above may not apply to Biller.

13. Export Control. The Biller agrees to comply with United States export controls administered by the U.S. Department of Commerce, the United States Department of Treasury Office of Foreign Assets Control, and other U.S. agencies.

14. Notice. Either party may give notice by electronic mail to the other party's email address (for Biller, that address on record on the Biller Order Form, or by written communication sent by first class mail or pre-paid post to the other party's address on record in Invoice Cloud's account information for Biller, and for Invoice Cloud, to Invoice Cloud, Inc., 30 Braintree Hill Office Park, Suite 303, Braintree, MA 02184 Attention: Client Services. Such notice shall be deemed to have been given upon the expiration of 48 hours after mailing or posting (if sent by first class mail or pre-paid post) or 12 hours after sending (if sent by email).

15. Assignment. This Agreement may not be assigned by either party without the prior written approval of the other party, but may be assigned without such party's consent to (i) a parent or subsidiary, (ii) an acquirer of assets, or (iii) a successor by merger. Any purported assignment in violation of this section shall be void.

16. Insurance.

Invoice Cloud agrees to maintain in full force and effect during the term of the Agreement, at its own cost, the following coverages:

Biller Agreement

- a. Commercial General or Business Liability Insurance with minimum combined single limits of One Million (\$1,000,000) each occurrence and Two Million (\$2,000,000) general aggregate.
- b. Umbrella Liability Insurance with minimum combined single limits of Five Million (\$5,000,000) each occurrence and Five Million (\$5,000,000) general aggregate.
- c. Automobile Liability Insurance with minimum combined single limits for bodily injury and property damage of not less than One Million (\$1,000,000) for any one occurrence, with respect to each of the Invoice Cloud's owned, hired or non-owned vehicles assigned to or used in performance of the Services.
- d. Errors and Omissions Insurance (Professional Liability and Cyber Insurance) with limits of liability of at least One Million Dollars (\$1,000,000) per claim and in the aggregate.

17. Immigration Laws. For Services performed within the United States, Invoice Cloud will assign only personnel who are either citizens of the United States or legally eligible to work in the United States. Invoice Cloud represents and warrants that it has complied and will comply with all applicable immigration laws with respect to the personnel assigned to the Biller.

18. Beta Products. In the event that there is any functionality labelled "Beta" on the Biller Order Form, such functionality is provided "AS IS" WITHOUT ANY EXPRESS, OR IMPLIED WARRANTY, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND ALL OTHER WARRANTIES ARE HEREBY DISCLAIMED TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW BY INVOICE CLOUD AND ITS LICENSORS AND PAYMENT PROCESSORS. INVOICE CLOUD'S AGGREGATE LIABILITY WITH RESPECT TO SUCH FUNCTIONALITY SHALL BE UP TO AND NOT EXCEED \$10.

19. General. With respect to agreements with municipalities, localities or governmental authorities, this Agreement shall be governed by the law of the state wherein such municipality, locality or governmental authority is established, without regard to the choice or conflicts of law provisions of any jurisdiction. With respect to Billers who are not with municipalities, localities or governmental authorities, this Agreement shall be governed by Massachusetts law and controlling United States federal law, without regard to the choice or conflicts of law provisions of any jurisdiction. No text or information set forth on any other purchase order, preprinted form or document (other than a Biller Order, if applicable) shall add to or vary the terms and conditions of this Agreement. If any provision of this Agreement is held by a court of competent jurisdiction to be invalid or unenforceable, then such provision(s) shall be construed, as nearly as possible, to reflect the intentions of the invalid or unenforceable provision(s), with all other provisions remaining in full force and effect. No joint venture, partnership, employment, or agency relationship exists between Biller and Invoice Cloud as a result of this agreement or use of the Service. The failure of either party to enforce any right or provision in this Agreement shall not constitute a waiver of such right or provision unless acknowledged and agreed to by Invoice Cloud in writing. All rights and obligations of the parties in Sections 4, 6, 10, 12, 14, 18 and 19 shall survive termination of this Agreement. This Agreement, together with any applicable Biller Order Form, comprises the entire agreement between Biller and Invoice Cloud and supersedes all prior or contemporaneous negotiations, discussions or agreements, whether written or oral between the parties regarding the subject matter contained herein. Biller agrees that Invoice Cloud can disclose the fact that Biller is a paying customer and the edition of the Service that Biller is using.

Additional terms and conditions and definitions applicable to this Agreement and the Biller Order Form are found at www.invoicecloud.com/termsandconditions (the "Biller T+C") and are agreed to by Invoice Cloud and the Biller.

Invoice Cloud Statement of Work *City of Stacy, MN*

Overview

The Invoice Cloud (IC) suite of services (The Service) will give the *City of Stacy, MN* (Biller) and its customers the ability to accept online payments for invoiced and non-invoiced items. The Service will allow the *City of Stacy, MN* to offer online payment processing in a securely hosted real-time environment. Customers will be able to locate, view and print bills or invoices and payment records online and pay using credit cards, debit cards, and electronic checks.

Definitions:

1. Biller – Merchant / *City of Stacy, MN*
2. Payer – Client customer, resident, person paying a bill or invoice
3. EBPP – Electronic Bill Presentment & Payment
4. Bill – Bill and Invoice are used synonymously throughout this document
5. RTDR - Real-Time Data Refresh – collects and aggregates the data as soon as a user accesses a specific function
6. NTDR – Near-Time Data Refresh – integration that happens periodically; the data is collected immediately but it is not aggregated until later – data can be processed every day, every hour or even every few minutes

1. Security and Industry Compliance

Invoice Cloud maintains full compliance with current applicable Payment Card Industry (PCI) standards, Cardholder Information Security Program (CISP) regulations and National Automated Clearinghouse Association (NACHA) rules and guidelines. Invoice Cloud will abide by such guidelines for the security of all cardholder data that Invoice Cloud possesses.

- a. **PCI** - Invoice Cloud will provide compliant storage of Biller's customer payment information that is certified by Visa/MasterCard. Data security measures are addressed during collection and transmission via SSL with our patent pending encryption technology. All confidential information will be treated in accordance with the PCI standards.
- b. **Software as a Service (SaaS) Architecture** – All Biller customer financial and payment information and the invoice presentment and payment processing application is housed offsite from Biller.
- c. **Browser Compatibility** - Invoice Cloud supports the most current version of the industry's most common browsers.

2. Data Integration

Invoice Cloud does maintain an integration with *Civic/Caselle*. The integration for the City of Stacy, MN will include the functionality found in Appendix B.

3. Payer Portal

The Payer Portal is an electronic bill presentment and online payment portal where a Biller's customer (Payer) can view a bill and then proceed, within the same user interface, to make an online payment.

- a. Invoice Cloud will present bills electronically through a payer portal that is branded for Biller or via an email notification, if the Payer provides an email address.
- b. The electronic invoice presentment will simulate the paper invoice Biller uses and will be available in PDF and/or html format.
- c. The Service may provide the Payer the option of making a payment via credit card (Visa, MasterCard, American Express and Discover) or electronic check (also referred to as ACH, e-check, EFT).

- d. The Service provides the Payer a one-time online payment option without registration, and the capability to register to access Payer's account history, schedule a payment, or set up AutoPay payments.
- e. A Payer will have the ability to choose their payment date (also known as scheduled payments).
- f. The system will accept partial, full, or overpayments as defined by the Biller.
- g. The Payer will register with the Service using the authentication method designated by Biller.
- h. Linking Accounts - After registering with the Service, the Payer will be able to login into their account(s). If the Payer has multiple accounts and uses the same authentication information for all accounts, the Payer will be able to link their account and view from a single registration. The Payer will then have the option to choose which account they would like to pay or view in further detail.
- i. The Payer will receive an email confirmation of payment after any payment process.
- j. The Payer will have the ability to search and access historical bills once they register with the Service. The Service will store twenty-four (24) months of rolling history from the point of Biller's first invoice file upload to the Service. This includes invoice history and account history.
- k. Biller has the option of allowing the Payer to pay via different payment methods which include online, IVR, IC Biller Portal, Pay by Text, CloudCSRConnect and CloudPOSConnect.
- l. Payers who have scheduled a payment or registered for AutoPay will receive email notification from the Service of pending payments.
- m. The Service includes shopping cart functionality.
- n. The Service will allow the Payer the option to elect paperless billing.
- o. A Payer registered for paperless billing will be automatically placed back on paper billing if their email address is undeliverable; notification of the Payer's undeliverable email address will be sent to Biller via email.
- p. The Service complies with Federal E-Signature Act for paperless billing and AutoPay by providing a system in which a Payer must confirm enrollment in paperless billing and/or AutoPay by responding to an email sent after the Payer registers for paperless billing and/or AutoPay through online self-service.

4. **Biller Portal**

The Biller Portal is an administrative portal where Biller staff will have access to reporting, search customers, search invoices, search payments, initiate payments or credits, login as a Payer, modify email templates, etc.

- a. Biller can log in as the Payer on either the Biller or Payer Portal and make a payment on behalf of the Payer. There is an audit trail for who made the payment, and the source of every payment (CSR, Pay by Text, AutoPay, Web, IVR, etc.).
- b. Biller will have the capability of blocking future payments by specific Payer and payment method type (i.e. Credit Card or E-Check (ACH)).
- c. **Permissions** – The Biller Portal includes a table of role based permissions, determined by the Biller's System Administrator. Each permission is applied to a user ID on an individual basis to maximize flexibility. The system administrator can allow or disallow access to functions such as viewing data, creating reports, resending email notices, processing payments, credits or refunds, editing email templates and more. Since it is controlled by Biller administrator, changes can be made quickly on an as needed basis.
- d. **Administrative Email Notifications** - Biller may set up the system to send several administrative notifications and request system notifications be sent to multiple staff members. This allows different departments to get the information they need in a timely manner. The notifications include:
 - ACH Reject Notifications
 - Batch Close Notifications
 - Daily Management Report
 - File Processing Notifications
 - Month End Billing Invoice
 - Paperless Customer Email Bounce Daily Report

- Request System Notifications (this is the ticketing system available in the Invoice Cloud payer portal).
 - Status Notifications (notifications of planned outages, new features, etc.)
- e. **Biller Controlled Configuration Options** – The Biller Portal includes several Biller controlled configurable options to customize the way payments and customer accounts are handled. The Biller will be able to configure for:
- allowing Auto-Pay and scheduled payments
 - allowing customers to update their phone or mailing address through the payer portal
 - allowing customers to pay less than, or more than the balance due based on receivable type
 - updating Refund Policy description
 - updating customer service phone number

5. **Biller Portal - Reporting**

Biller can access a selection of pre-configured reports. Biller can request reports for daily, monthly, or date range activity. Most reports can be exported to excel files or scheduled for download as a custom report, as indicated by asterisk (*) in the report name. All stored payment data is truncated, and this is reflected in all reports.

- a. Reports:
- b. Search Customers*
- c. Search Invoices
- d. Search Payment Transactions*
- e. Monthly Summary
- f. Registration Report*
- g. Autopay Report*
- h. Paperless Report*
- i. Data Synchronization History
- j. EFT/ACH Rejects*
- k. View Scheduled Payments*
- l. Invoice File History
- m. Import Errors
- n. Daily Payments Received*
- o. Total Outstanding Invoices
- p. Email Notification Summary
- q. Email Statistics
- r. Email Tracking
- s. Bounced Email Report
 - Email Statistics
 - Email Tracking
 - Bounced Email Report

6. **Payer Email Notifications**

Invoice Cloud provides a set of customizable email notification templates for each invoice type that are delivered for numerous events surrounding electronic invoice presentment and payment activity. Email notifications may be customized through the Biller Portal using a Word style editor and options to insert secure hyperlinks to website, links to electronic documents such as newsletter or bill inserts, and/or variable fields selected from the Biller's data file.

- a. Three (3) email notifications can be scheduled. The first notification is based on the number of days from the invoice due date. Second and third notifications will only be sent to Payers with an outstanding balance, a scheduled payment, or Payers who have signed up for Auto-Pay.
- b. At the discretion of Biller, Payer email notifications can be delivered for each of the following events.

- First Invoice Email Notification
- Second Invoice Email Notification
- Third Invoice Email Notification
- Payment Transaction Receipt
- Declined Auto Pay Transaction
- Late Fee Email Notification
- Declined Scheduled Payment Notification
- Registered Customer Welcome Email
- AutoPay Registration Notification
- Paperless Registration Notification
- ACH Reject/Chargeback Notices (with reason codes and descriptors)
- Credit Card Expiration Notification
- Scheduled Payment Confirmation
- AutoPay Reminder Notification
- FlexPay Confirmation Notification
- Scheduled Payment Reminder
- Paperless Off Confirmation
- Online Bank Direct Payment Receipt
- Check 21 Payment Receipt
- Linked Accounts First Notice Notification
- Linked Accounts Second Notice Notification
- Linked Accounts Third Notice Notification
- AutoPay Off Confirmation
- Conveyed Customer Notification
- Multiple Registered Customers Welcome Email
- Recurring Scheduled Payment Confirmation
- Recurring Scheduled Payment Canceled

7. Business Rules

The Invoice Cloud solution is designed for flexibility for customers and Billers. There are many rules currently available and we will also undertake the creation of new business rules as we both agree. Each bill type operates independently and can accept different payment types as well as other business rules. At Biller's option, multiple business rules can be applied to each bill type. Invoice Cloud provides flexibility regarding business rules to support specific needs, including:

- a. Ability to allow partial payments, over payments, full balance only, or late fees.
- b. Ability to allow payments beyond the due date - The service is designed to accommodate biller specific business rules like allowing payments beyond their due date.
- c. Ability to allow for multiple payment types for one customer for the same bill - The service allows multiple payment types from one customer for the same bill when partial payments are allowed. Credit/debit card and e-check (ACH) can be run separately and an unlimited number of remittance types can be used. For example, a customer can pay part of a bill with a checking account, another part with a credit card and the remainder with a second credit card of a different type.

8. Implementation Process

Invoice Cloud assigns an Implementations Manager (IM) to each Biller. The IM will be the Biller's primary contact during the implementation process and coordinates all necessary resources from Biller, Biller software company, Invoice Cloud, and any sub-contractors. The IM will provide the Biller with the following documents to facilitate the project:

- a. **New Biller Questionnaire & Questionnaire Key** – Documents critical information needed to setup and initiate the service including information on business rules and feature selection.
- b. **Project Timeline** – Details project schedule and milestones.
- c. **Testing & Training Plan** – This plan walks the Biller through a set of user acceptance testing criteria and facilitates training on the service.

9. Support & Training

- a. **Business Hours** – The business hours will be Monday through Friday from 8 a.m. to 8 p.m. Eastern Standard Time. Note: Biller Support hours are 8 a.m. to 8 p.m. EST. Payer Support hours are currently 8 a.m. to 4 p.m. EST.
- b. **Help Desk** - The Service will provide a helpdesk ticketing system for Biller within the Biller Portal to get help from Invoice Cloud client support team. This tool will allow Biller to track and retain resolutions for historical reference.
- c. **Payer Support** – The Payer Support is two tiered with Biller staff as the first line of support regarding account, registration and billing questions. Issues with the Invoice Cloud service operation or incorrect credit card charges will be routed to Invoice Cloud Client Support via telephone or a Biller helpdesk ticket.
- d. **Biller Support** - If Biller encounters an inquiry which they cannot resolve Biller will create a helpdesk support ticket. Invoice Cloud Customer Support will address the issue and if applicable provide training to Biller to allow the address of tickets in a timely matter; often within twenty-four (24) business hours. Biller and technical support is available during business hours.
 - i. **Routine Technical Support** - Technical Support is available during business hours. Biller may call customer support directly; however, the use of the helpdesk ticketing system is encouraged as the preferred method of contact. Invoice Cloud staff views all tickets as they are submitted and routes them to the appropriate person for resolution.
 - ii. **Emergency After-Hours Support** – The helpdesk service is monitored after business hours and emergency support issues are addressed within one (1) hour. An emergency support issue is defined as an issue involving the system being down and inoperable and does not include Payer payment issues. Biller may request email notification be provided in the event the system is down and inoperable.
- e. **Service Enhancements** - Most enhancements do not require action on the part of Biller. Upgrades as agreed are done at the Invoice Cloud server level, so there are no mandatory actions for Biller to take. Support levels are not affected by enhancements.
- f. **Biller Training**- Biller staff will be guided in how to use the system through in-house training, documentation, remote live sessions, and access to our client support team.
 - All standard training will be done remotely. Invoice Cloud's training personnel will provide sessions for both Payer and Biller portals for Biller's staff.
 - Separate training is conducted for Biller's technical staff regarding the uploading of bill files and any other applicable processes.
 - Ongoing phone and Go-To-Meeting training will be provided during the first *month of use at no additional cost to Biller.*

10. Marketing

Invoice Cloud provides marketing support that our Billers can use to promote the EBPP and IC payment solutions to its Payers, at no charge. Invoice Cloud's marketing group will schedule a 1-hour conference call to

review Invoice Cloud's recommended best practices for promoting the service. Sample templates will be provided for each item and customizations can be made upon request. The marketing collateral that Invoice Cloud provides may include:

- Bill Inserts
- Newsletters
- Envelope Teasers
- Pay Button Link
- Posters with Acrylic Stands for Payment Counters
- Business card sized take-away cards with QR code
- Local cable/TV station announcement

11. CloudIVRConnect™

The IC CloudIVRConnect allows Billers to accept payments via our interactive voice response system. It provides customers with 24-hour access to account status and billing information (total balance due, past due amount, last payment made, next billing date etc.). The following options are available:

- Provides for a toll-free call and a caller ID number set by the biller
- Supports messaging in both English and Spanish
- Provides for a customizable initial greeting (includes City/County/Company name) – all remaining prompts are standard
- Ability to pay with credit card (Visa, MasterCard, Discover, American Express), debit card, or eCheck (ACH)
- Replays information with Invoice Cloud generated confirmation #

12. CloudSMSConnect™

The IC CloudSMSConnect allows Billers to accept payments via SMS text messaging. The following options are available:

- Provides interactive registration and service sign-up confirmation
- Sends notification when new bills are available for payment
- Ability to pay with credit card (Visa, MasterCard, Discover, American Express), debit card, or eCheck (ACH)
- Allows for payment utilizing a stored-payment method

13. CloudStore™

The IC CloudStore allows Billers to accept payments for non-invoiced services like books, t-shirts, etc., fire, police, building permits, or activity programs. The following options are available:

- Accept electronic check and or credit/debit cards.
- Customer receives immediate email confirmation of payment.
- Department receives email notification of purchase event for instant fulfillment services.
- Ability to apply convenience fees, if required.
- Reporting by service type.
- Linked to Biller branded payment portal.
- Each service type can have its own online registration form.
- Can be setup to accept payments over the counter.

14. Online Bank Direct™

The IC Online Bank Direct (OBD) allows Billers to electronically import echeck (ACH) payments initiated from consumer bank bill sites. The following options are available:

- Auto-matching of payments with open invoices

- Email consumer a payment notification for those customers with an email address on file
- Ability to apply a single payment to multiple invoices
- Custom search capabilities to locate matching invoice(s)
- Electronic deposit of corresponding echecks

This SOW contains many products, services and payment methods. Only the specific products, services and payment methods selected by the **City of Stacy, MN**, as outlined in the Biller Order Form, are included in the delivery of products, services and payment methods.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement.

City of Stacy, MN

Invoice Cloud, Inc.

By: _____

By: Robert Lapidus

Printed Name: Mark Utecht

Printed Name: Robert Lapidus

Title: Mayor

Title: President, Invoice Cloud

Date: _____

Date: 8/20/2020

Appendix A: System Modifications

As outlined below, Invoice Cloud has agreed to make the following changes to the setup and functionality of our platform:

NONE

Appendix B: Integration Supported Features

Modules & Features		
PRODUCTS		
Invoice Types	Utility, Misc. AR (Cloud Store)	
EBPP	Supported	
Cloud IVR Connect	Supported	
Pay by Text	Supported	
DATA EXCHANGE	Method	Frequency
Invoices	Invoice Cloud FTP	As Needed
Payments	Data Pump (Near Time)	Near-Real Time
AutoPay Flags	N/A – Planned for future release	Near Real-Time
Paperless Flags	Data Pump (Near Time)	Near Real-Time
Account Balances	Real Time Data Refresh	Daily
Block Payment Method (Credit/ACH)	Manually within Biller Portal	As Needed
INVOICE FILES		
IC Translates file	Supported	
Historical Data (2 years shown online)	Supported	
BILL PRESENTMENT		
PDF Extraction (Partial/Full)	Supported	
Templates	Supported	
Link to PDFs	Not Supported	
BATCH CLOSE		
Standard or Custom	Standard	
CUSTOM OPTIONS		
Single Sign-on	Not Supported	
Branded Biller Portal	Supported	
Branded Payer Portal	Supported	

Appendix C: Biller Deliverables

Deliverable
Sample Invoice File (BIF)
Third Party Access information: <ul style="list-style-type: none">• Customers Subdomain name (API URL)• Client ID• Client Secret• OAuth Token
Payment Codes / Distribution Codes
Sample Images of Bills
Auto Pay Conversion data if applicable
Paperless conversion data if applicable

InvoiceCloud™

Innovating the Customer Experience

**Customer Engagement, Electronic Bill
Presentment & Electronic Bill Payment**

August 5, 2020

Pricing Valid for 60 Days

City of Stacy, MN



David Batterman
Account Executive

p. 608-442-5056

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www.invoicecloud.com

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Introduction

Invoice Cloud is pleased to provide City of Stacy, MN with a comprehensive proposal for SaaS customer engagement, electronic bill presentment and payment services. Invoice Cloud's value proposition covers a wide spectrum. We specialize in being able to take a payment for anything online, via a mobile phone, over the counter, over the phone (IVR) or through our self-service bill pay kiosk offering. Invoice Cloud's end user experience is state of the art, and the administrative tools for reporting and reconciliation available for your staff are second to none. Our integration experience with more than 90 unique software platforms and including **Civic/Caselle Software**. Invoice Cloud is uniquely well positioned to provide City of Stacy, MN and its customers the payment and e-billing experience they desire.

When IC was created in 2009, the guiding philosophy of our founders was to create a true SaaS EBPP platform that would accelerate collections, improve security, reduce costs, and enhance the customer experience. Our goal was to provide the payment experience typically found in Fortune 100 companies such as American Express or AT&T, to local government and utility companies that do not have the resources necessary to build this type of platform themselves. Building a pure SaaS platform was paramount in the development of our company because our founders recognized that SaaS would allow IC to be a leader in the delivery of new technology and reduce the burden of maintenance and PCI compliance for our billers. Today, IC works with more than 1100 clients across all 50 states and in 2018, processed 46M transactions for \$9.2B.

Company Mission

"Provide the highest adopting integrated electronic payment solutions to forwarding thinking clients."

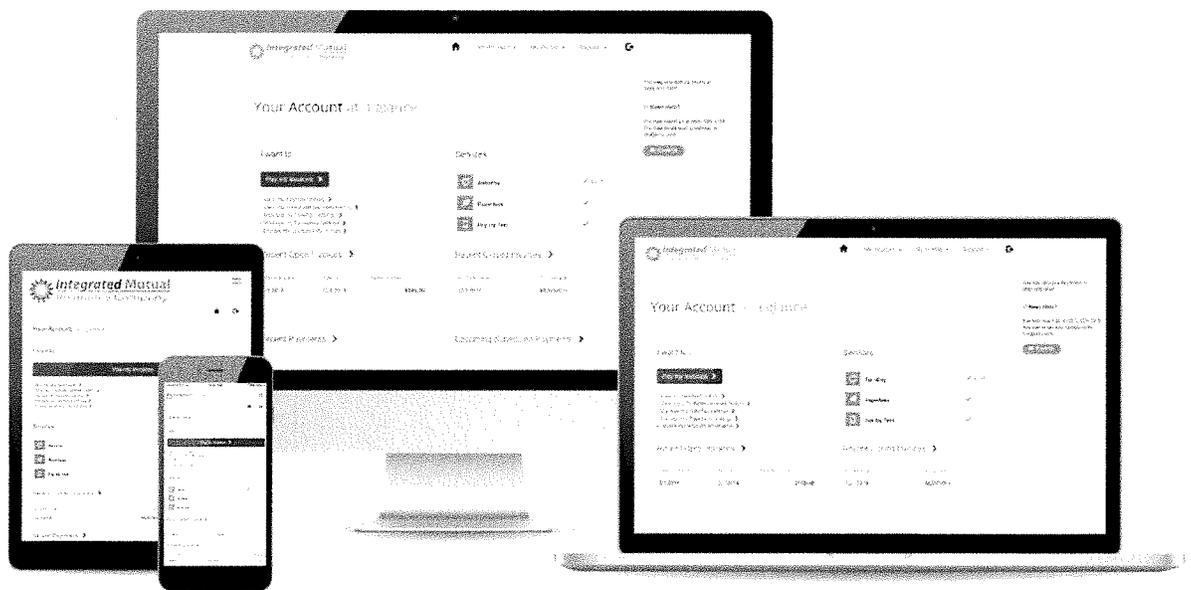
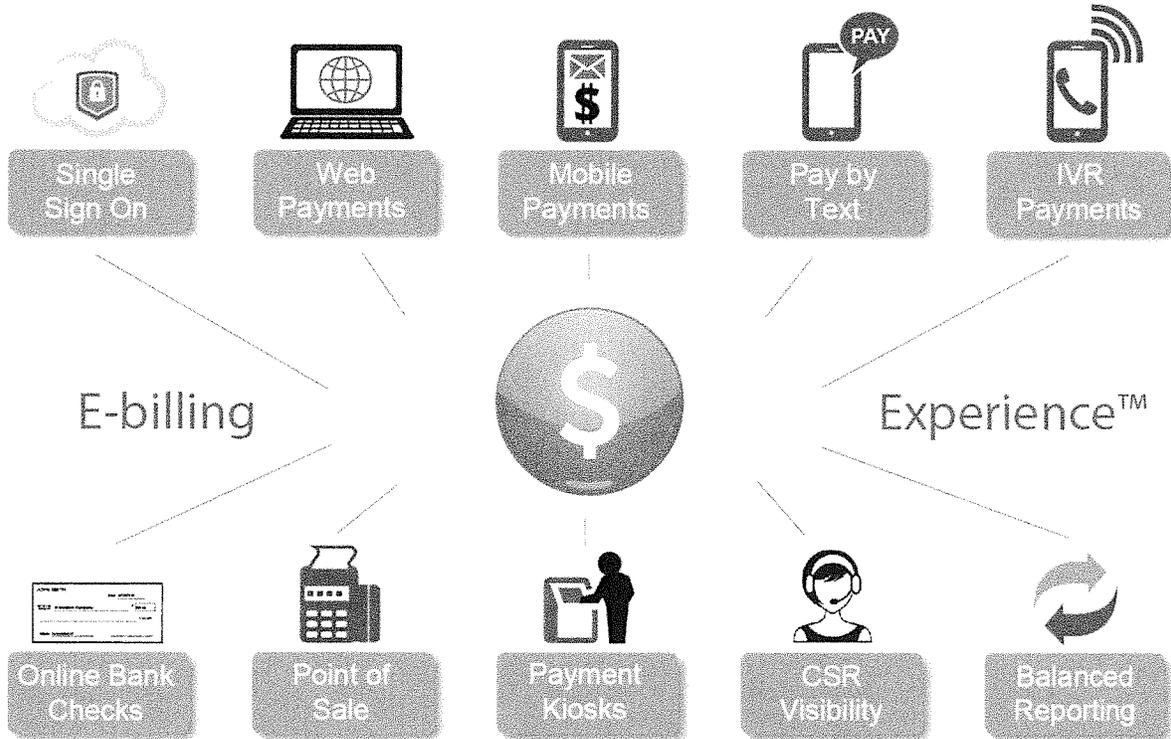
- Focus on utility, tax and municipal market
- TRUE Software-as-a-Service EBPP
- Inc. 500 Fastest Growing Private Companies of 2015 - #428
- Management with deep experience in:
 - Secure payment processing, gateways
 - Billing software and integrations to CIS systems
- Industry's highest adoption with IC clients achieving more than 50% electronic payment adoption through IC payment sources.

City of Stacy, MN Goals & Objectives

Goals & Objectives	Invoice Cloud
1. Future proof customer experience with a true Software-as-a-Service EBPP platform. Stay ahead of payment and engagement technology with a SaaS partner.	✓
2. Implement a modern customer engagement, e-billing and payment solution that will expand your payment options for Payers, significantly increasing the number of customers adopting paperless and electronic payments.	✓
3. Improve customer communications by sending out automated, event-driven email and text reminders and notifications (all sent by Invoice Cloud on behalf of the City of Stacy, MN).	✓
4. Provide CSR staff with detailed reporting on payments and email statistics – easily change/remove emails, block payments methods (cash only), track email notification bounce back and click-through status.	✓
5. Implement a paperless program that has proven to be the most effective in the U.S.—with many built in features that automatically encourages payers to enroll in paperless, without any effort needed by the utility. Maximizing ‘paperless’ enrollments will maximize print/mail cost savings for the City of Stacy, MN.	✓
6. Reduce inbound phone calls for payment and website related assistance and complaints making CSRs more efficient and improving the CSR employee’s experience.	✓
7. Provide customers with an enhanced ‘One Time Payment’ (40% of people prefer this way to pay) that allows customer to still see 24 months of bill history without logging in , enroll in ‘paperless,’ sign up for text or e-mail reminders, and pay via Credit Card or ACH (this is a huge factor in increasing e-adoption).	✓
8. Engage with an EBPP partner that can grow with your District – experienced Single Sign-On and CIS integration experience with more than 90 unique platforms.	✓

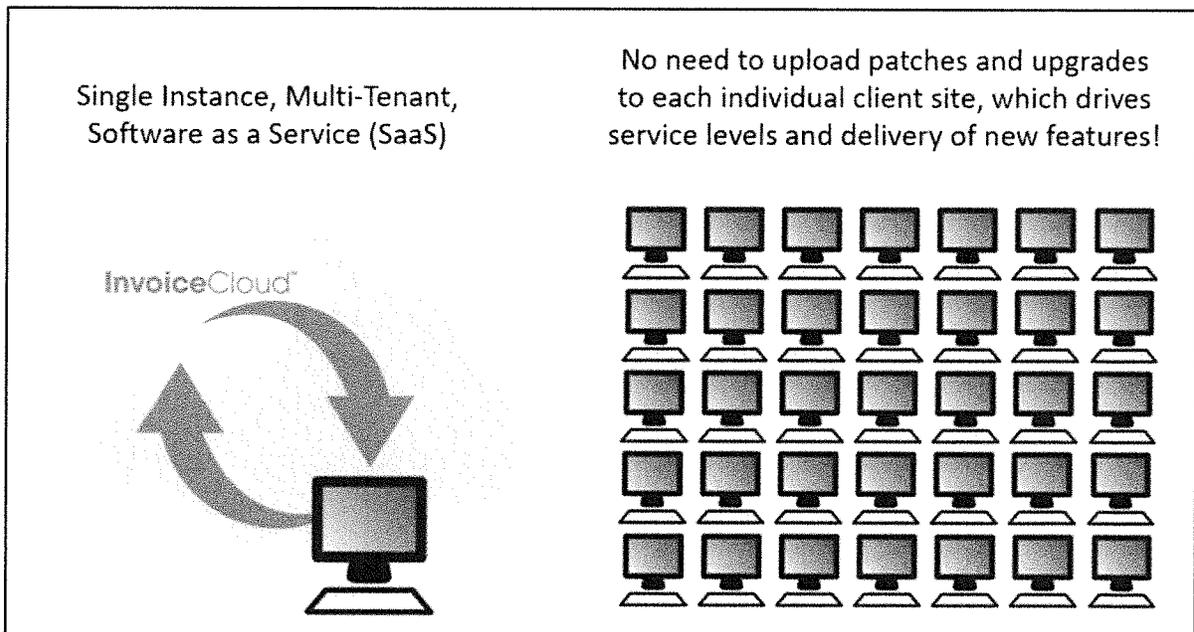
The Invoice Cloud Platform

IC achieves the highest e-adoption rates by providing extensive web and mobile payment options, catering to more payers' preferences. We recognize that everyone uses the internet and, more importantly, pays their bills differently. We continually develop new, omni channels methods to improve access to and use of bill payment.



City of Stacy, MN and its customers would receive the following benefits from implementing Invoice Cloud:

- **Security** - Invoice Cloud provides a secure, private and Payment Card Industry (PCI) Level 1 Compliant solution that is certified by Trustwave's Trust Commerce Program. Level 1 PCI compliance is the highest in the industry. Invoice Cloud maintains full compliance with Cardholder Information Security Program (CISP) regulations and National Automated Clearinghouse Association (NACHA) rules and guidelines, as well as Personally Identifiable Information (PII). Data is secure during collection and transmission via TLS with 256 bit encryption or better. We are responsible for the security of all cardholder data in the IC system, relieving the District of all PCI requirements. IC uses two levels of encryption, called Double Encryption Methodology (DEM), even though only one is required by PCI. By using two separate encryption layers, in the unlikely event that a hacker ever stumbled over a valid data element, he/she would have to go through an entirely new process to find a second.
- **Software as a Service (SaaS) Architecture – Invoice Cloud is a TRUE SaaS provider** (single instance, multi-tenant), so we don't need to upload patches and upgrades to each individual client site. Other competitors host client software and make it available over the web but it is not true SaaS. Competitors who claim SaaS/Hosted are NOT single instance multi-tenant platforms. Each of their implementations is a "snowflake" (stack) that needs individual patching and updating, which consumes engineering time and causes serious support challenges. When Invoice Cloud provides an enhancement to the system, everyone gets it automatically and can elect to use it or not. Consider the simplicity of supporting a single instance of software that is multi-tenant versus the challenge of having to keep track of what version each client is on, and what that means, for hundreds of clients.



Customer Engagement, Electronic Bill Presentment & Payment

- **Extensive Customer Portal to view and/or pay bills:**
 - View *24 months of billing and payment history* (no registration required)
 - Store bank account and/or credit card information on the Invoice Cloud secure site for future payments, scheduled payments, or AutoPay
 - Sign up for AutoPay, schedule a single payment, or create their own ‘budget’ payment schedule with Flex Pay
 - Payers can view payment history online, even if their payments were made in cash at the window because we synchronize with your CIS. Improves 24/7 customer self-serve options.
- **Improve communications with payers by offering a comprehensive, automated e-mail communication platform:**
 - Invoice Cloud provides 27 e-mail templates branded as the Biller, each sent to their payers based on certain events. Here are a few examples:
 - 3 e-mail reminders per bill (crucial for driving e-adoption—online payments and paperless); once a payment is made once, payer will get an e-mail reminder next bill run even if not signed up for paperless.
 - Email and SMS Text Messaging Reminders available
 - **OneClickPay** – Registered users can go directly to their shopping cart from email reminders.
 - Payment confirmation receipt
 - AutoPay/Scheduled payment reminder
 - Credit Card expiration notification (if the credit card on file is expiring)
 - ACH Reject notification
- **Extensive Web and Mobile payment options—all self-serve between Invoice Cloud and your payers:** As of 2017, more than half of all internet users—51.12%—accessed the internet from mobile devices, which is why we designed our online payment portal to be mobile responsive.
 - *Accept payments in any manner - Web, Mobile, IVR, Pay by Text, Over the Counter, Kiosk - through a single source.*
 - ‘One Time Pay’—no registration required and Shopping Cart functionality allowing your customers to pay more than one invoice in a single transaction: *this is CRITICAL for driving online payment adoption*
 - **View invoice and real time balance from IC email notifications, no log in required**
 - Scheduled Payments – schedule a single payment for a **future** date
 - AutoPay – recurring monthly payments paid on a date determined by the Biller
 - Account Linking: pay multiple bills at once for multiple properties, plus manage all accounts through one registration
- **Mobile Responsive Site Design:**
 - Responsive design provides ‘app-like’ experience without requiring the download of an app.
 - **40% of Invoice Cloud’s payments are through mobile devices (smartphones and tablets)**

- **Pay by Text**
 - Allows registered Payers with a default payment method to pay with one reply via text! Pay by Text is Non-registered users can continue to the mobile responsive site for payment.
- **Remind Me – Calendar Payment and Reminder System**
 - Remind Me that allows one-time payers to set calendar events or SMS text reminders of a pending invoice and receive a link to their shopping cart to initiate a one-time payment.
 - Every Biller can customize the calendar event body.
- **Pay by Phone, IVR**
 - Our SaaS IVR is owned by Invoice Cloud and offers callers account balance lookups and real time payment posting to your CIS. We host our IVR in a PCI-compliant environment and actively maintain and support it 24/7/365. We can handle high volumes of calls during peak call periods.
 - Real time account balances and payments made by credit card or e-check. IC IVR includes the ability to send a payment receipt to emails on file, saved payment methods, and call transfer to your Call Center.
 - No implementation costs
 - English, Spanish and multiple languages available
 - Toll free or local phone number
 - Accepts full and partial payments, as well as overpayments
 - Custom greeting and limited custom prompts available, convenience fee disclosure if applicable
 - Works in tandem with IC Biller Portal Maintenance Windows
 - Works with touch tone prompts
- **Online Bank Direct™:**
 - IC offers our clients the ability to register and electronically receive customer payments directly through the customer's online banking channels through Online Bank Direct™ (OBD). OBD eliminates paper checks issued by online banking sites; the Biller receives electronic deposits instead, saving its staff time and effort. Paid staff no longer need to manually compare citizen names and amounts to the bank issued checks and then enter them into the appropriate citizen file. They also do not need to deliver paper checks to the Biller's preferred bank for processing and deposit.
- **Self-service Bill Payment Kiosks:**
 - Invoice Cloud has an integrated bill payment Kiosk solution that will accept cash, check, and debit/credit cards. Self-service kiosks reduce customer wait time in line with average payment times of 60 seconds or less. Kiosk leverages the existing integration with CIS including payment posting so no additional integration points are required to add the IC kiosk.
- **Cloud Store™:**
 - The IC Cloud Store platform allows our Billers to take payments online for non-invoiced or low volume payments, such as Utility Deposits, Permits and Licensing.
- **Cash Payments at Retail Locations**
 - Allow your payers to pay in cash at their local 7-11, Walgreens, CVS or Walmart. All done with a reusable barcode provided to the payer that the cashier scans with the rest of their shopping items.

Customer Notifications

With Invoice Cloud, City of Stacy, MN receives not just a payment processing service, but a customer engagement platform. IC increases collection rates through our customer engagement and robust payment methods. According to recent research, the most common reason people miss a payment due date? ... 'I forgot.' When customers miss a payment, this results in higher expenditures by the City of Stacy, MN, who must then expend follow-up through the collection process. That's why Invoice Cloud is more than a payment web site; we partner with our clients as a customer engagement platform.

Our three-email system combined with scheduled reminders is critical because every customer's budget varies; some pay immediately after receiving a bill, some pay later due to a paycheck, and some pay just before the bill is due. Meanwhile, the original single email notification that most of our competitors send is buried under weeks of other less important messages. When paired with our many ways to pay (e.g., online, through a text message, at CVS), City of Stacy, MN customers know when to pay, wherever is most convenient for them.

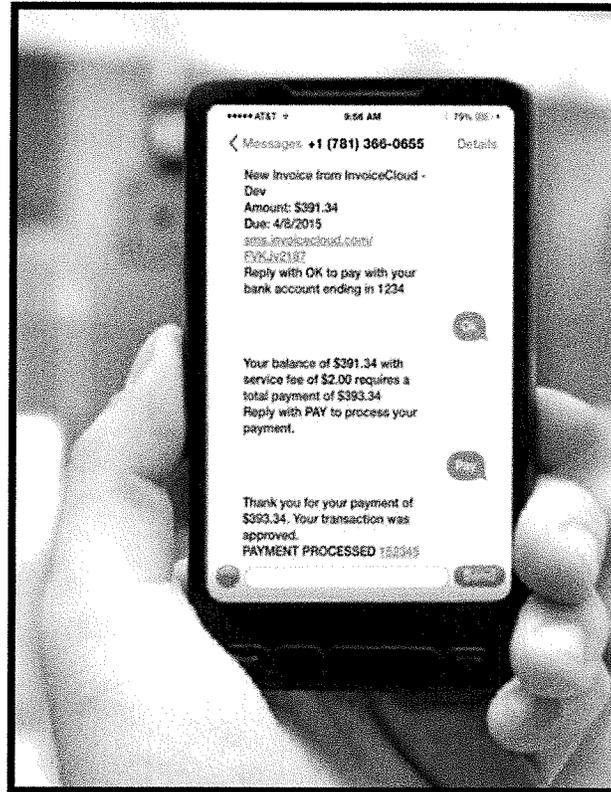
There are 4 ways customers can elect to get reminders:

- 1) **Standard e-bill reminders** – 3 e-mails will be sent over the course of the payment cycle (2nd and 3rd only if they have not paid or scheduled the payment yet). Customer can enroll through all web based payment channels.

The collage illustrates the customer notification process. On the left, three email notifications are shown: a new invoice alert, a detailed invoice notice for Steven L. Smith, TRUST, and a second notice regarding online payment options. On the right, a screenshot of the 'Review Payment' web interface is displayed. It includes a 'Review your Information' section with fields for credit card details (VISA), billing address (124 Park St, Walpole, MA), and a 'Payment Summary' table. A callout box with an arrow points to the 'Send me Pay by Text messages for future invoices' checkbox, which is currently unchecked. Below it, the 'I would like to sign up for Paperless' option is visible.

Invoice #	Amount
00000000000000000000	\$5.00
SUBTOTAL	\$5.00
SAVINGS FEE *	-\$5.00
GRAND TOTAL	\$0.00

- 2) **Standard text reminders** – 3 text reminders will be sent over the course of the payment cycle (2nd and 3rd only if they have not paid or scheduled the payment yet). Customer can enroll through all web based payment channels
- a. Customer can access the mobile site through the next reminder or...
 - b. Pay by responding 'PAY' to the text reminder if remittance data has been stored.



3) Calendar Reminder: customer has the option to add a 'calendar reminder' for a future date of their choosing

Search Results

Please review your results below and select invoices to Pay. Click here if you would like to search again.
Need help selecting an invoice?

Select	Bill #	Account #	Owner	Due Date	Bill Total	Balance Due	
<input type="checkbox"/>	566	WTR-566	BRIGHAM, JOHN C	7/27/2017	\$1,547.71	\$1,547.71	<ul style="list-style-type: none"> View Invoice Related Invoices Remind Me Print Invoice View Invoice Related Invoices Remind Me
<input type="checkbox"/>	2873	WTR-2873	CAMPBELL JOHN	7/27/2017	\$55.92	\$55.92	
<input type="checkbox"/>	519	WTR-519	CANTLIN JOHN & PENZONE SAMANTHA	7/27/2017	\$73.75	\$73.75	
<input type="checkbox"/>	1553	WTR-1553	CLARK III JOHN	7/27/2017	\$124.92	\$124.92	
<input type="checkbox"/>	1539	WTR-1539	COTE JOHN	7/27/2017	\$130.22	\$130.22	

Showing 1 to 5 of 34 entries

|

-  Apple Calendar
-  Google
-  Outlook
-  Outlook.com
-  Yahoo
-  Text Reminder

Integrated Mutual - Pay my Bill - Appointment

File Appointment Insert Format Text Review Help Tell me what you want to do

Save & Delete Close Appointment Assistant Scheduling Skype Meeting Add Meeting Add Meeting Meeting Notes Invite Attendees Show As Busy Recurrence Time Zones Categorize High Importance Low Importance

Subject: Integrated Mutual - Pay my Bill

Location: Web

Start time: Fri 3/30/2018 8:00 AM All day event

End time: Fri 3/30/2018 9:00 AM

Your Insurance Premium is due on 03/30/2018. You may pay this invoice by clicking on the link below:

Account #: 999-88-7777
Invoice #: WH20-0444

www.invoicecloud.com/portalbeta2/pay-my-bill/ZjdZTUwMjAtNzZMzMI00ZThlWEFYUUYmVkyZnVknTRlRDBmODVhOWI3LTFlYmktNDQlOC1lN2VmLTp2ZDU2ZGU5NTVhZnww

4) Scheduled a Text Reminder: customer has the option to schedule a text message for a future time they choose.

Search Results

Please review your results below and select invoices to Pay. Click here if you would like to search again.
Need help selecting an invoice?

Select	Bill #	Account #	Owner	Due Date	Bill Total	Balance Due	
<input type="checkbox"/>	566	WTR-566	BRIGHAM, JOHN C	7/27/2017	\$1,547.71	\$1,547.71	View Invoice Related Invoices Send Me a Text Reminder View Invoice Related Invoices
<input type="checkbox"/>	2873	WTR-2873	CAMPBELL JOHN	7/27/2017	\$55.92	\$55.92	View Invoice Related Invoices
<input type="checkbox"/>	519	WTR-519	CANTLIN JOHN & PENZONE SAMANTHA	7/27/2017	\$73.75	\$73.75	View Invoice Related Invoices
<input type="checkbox"/>	1553	WTR-1553	CLARK III JOHN	7/27/2017	\$124.92	\$124.92	View Invoice Related Invoices
<input type="checkbox"/>	1539	WTR-1539	COTE JOHN	7/27/2017	\$130.22	\$130.22	View Invoice Related Invoices

Showing 1 to 5 of 34 entries

[Add selected invoices to your cart](#) |
 [Register Selected Invoices](#)

- Apple Calendar
- Google
- Outlook
- Outlook.com
- Yahoo
- Text Reminder

[Return to previous page](#)

Send me a Text Reminder

Please select a date and time for when you would like us to send you a text message reminder for your selected invoice. Your reminder will contain information on how to pay your invoice.

Reminder Date *

03/30/2018

Reminder Time *

Please Select A Time Range *

Please Select A Time Range

8am-12pm EST

12pm-5pm EST

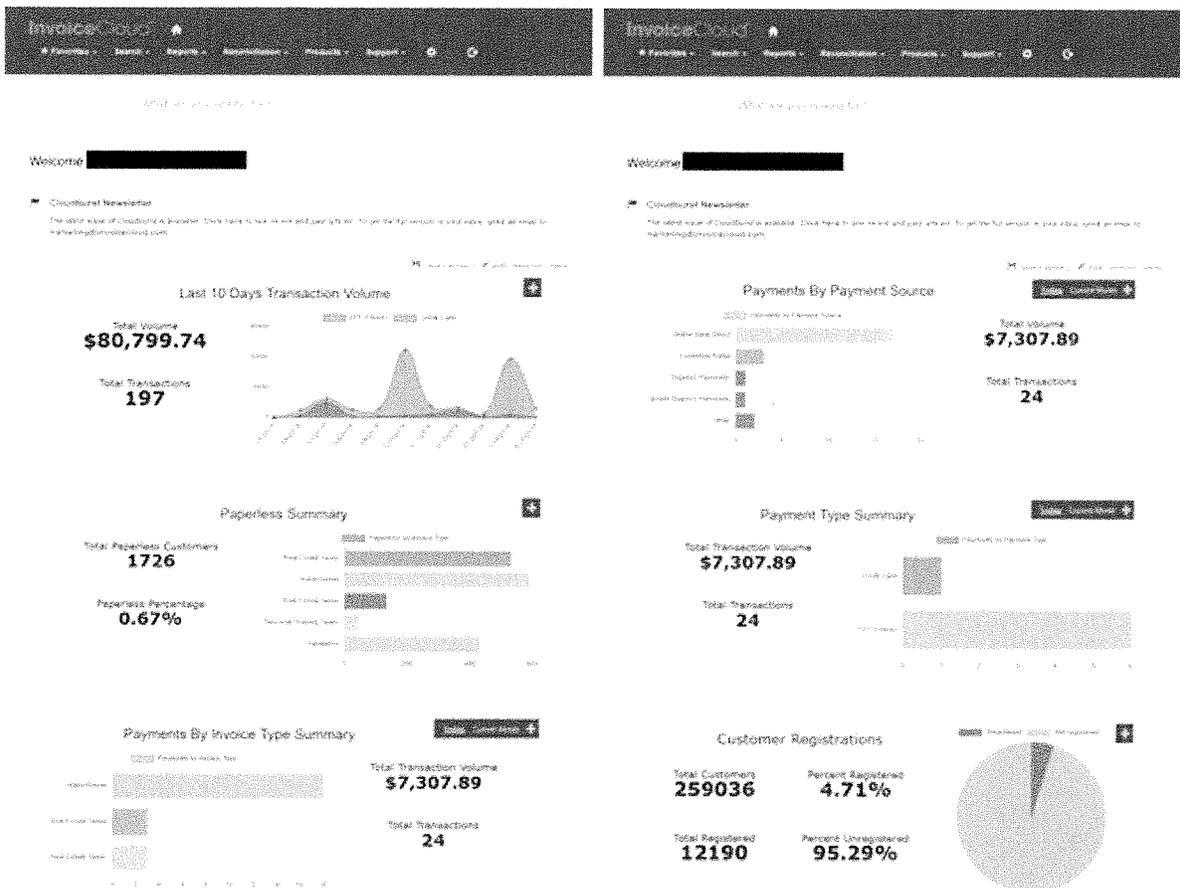
5pm-10pm EST

Standard data fees and text messaging rates may apply. Contact us for more information with your mobile phone number.

[Send Me](#)

Biller Portal: Reporting, Reconciliation and CSR Tools

IC's Biller Portal offers extensive reporting tools for reconciliation and data mining, making life easier for City of Stacy, MN. The first page of our Biller Portal provides City of Stacy, MN an interactive dashboard, containing a variety of charts with metrics from all areas (e.g., payment volume, paperless, and registration). These charts include Last 10 Days Payment Summary, Payments by Payment Source Summary, Payments by Payment Type Summary, AutoPay Payments by Invoice type Summary, Payments by Invoice Type Summary, Paperless by Invoice Type Summary, Registered Customers Summary, and Active Customers Summary. Our reports present focused, salient content to our clients. City of Stacy, MN can rearrange these charts to user preference at any time.

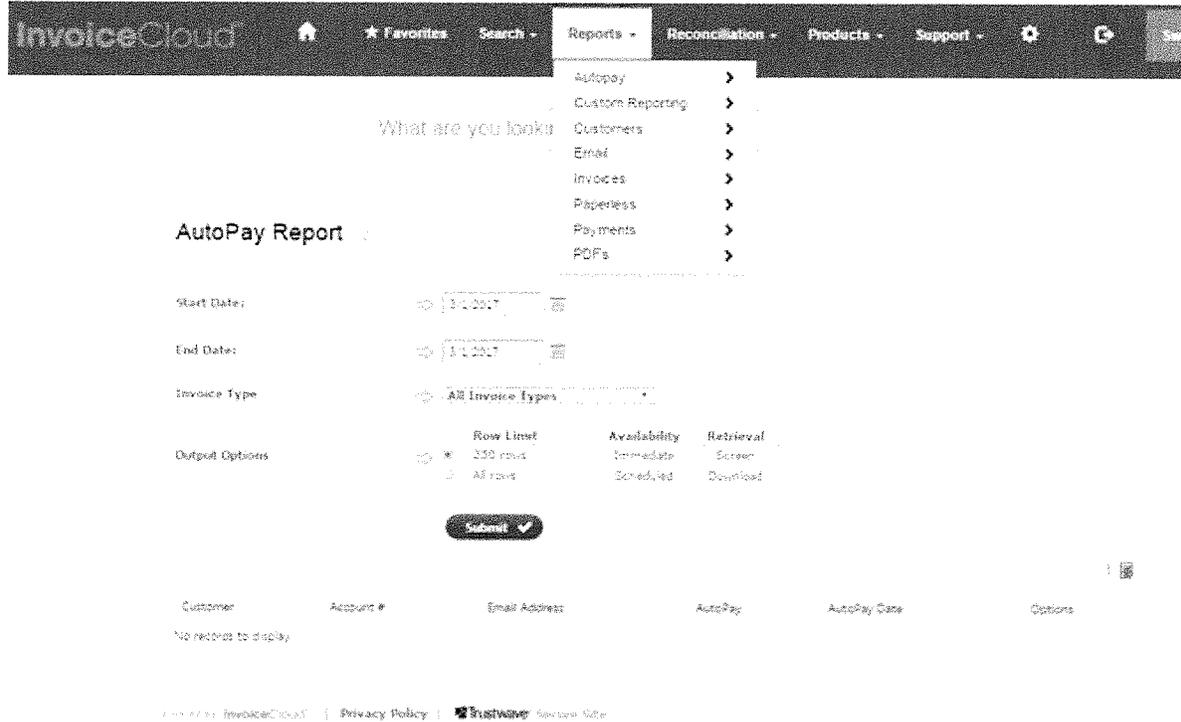


The Biller Portal is available 24/7/365 and is 100% self-service for the user. Based on permissions set by the Biller, admin users will have access to features such as:

- Blocking certain Customers from making ACH and/or Credit Card Payments.
- Updating an email address for a Customer.
- Entering a courtesy email address for a Customer or Landlord.
- Sending an invoice notification for a bill that a Customer says he/she didn't receive.
- Setting up AutoPay for a Customer at Customer's request.
- Setting up paperless billing for a Customer at Customer's request.

- Reviewing payment and/or email history.
- Updating phone number for a Customer at Customer’s request.
- Issuing a credit on an over payment.

Billers Portal offers many standard and ad hoc reports with date ranges and drill down options to view detail. All reports are available 24/7 through the Biller Portal. Most of the standard reports can be defined by date range, payment type or bill type criteria, in addition to criteria particular to the report (like name or email for the customer report) to produce targeted results. Our system uses open architecture and is Open Database Connectivity (ODBC) compliant to allow data extraction and facilitate reporting. All IC data can be drilled down and then exported to CSV.

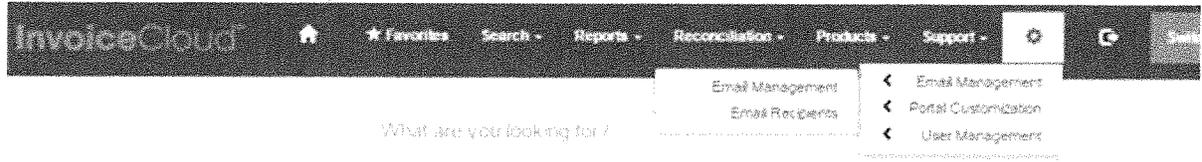


City of Stacy, MN can change the images on its Customer Portal, emails, and invoices at any time, 100% self-service.

27 Email Templates. IC provides 27 email templates that fosters high self-service and customer communications, all triggered by events and customer activity. The service’s multiple email notification capability will allow City of Stacy, MN to achieve unprecedented online payment and paperless adoption rates and provide the easiest to use, most comprehensive EBPP system on the market.

Email notifications are completely customizable using the Biller Portal’s built-in MS Word-style editor. All notifications are template driven so that City of Stacy, MN can customize the messaging on the notification and use them, if desired, to alert customers to current or pending Biller events or due dates. In addition, templates are invoice based, so

City of Stacy, MN can have different information in the email messaging on an Invoice by Invoice basis. We provide both Word and HTML views, the ability to insert variable fields, such as Invoice Due Date into the body of the email, embed images, URL's, and send test emails prior to saving changes in the system.



Email Management

You may view and edit all available email templates in this area. Please choose an Email Template Type from the drop down below. If you support more than one invoice type you will see a second drop down with the invoice types you support. Each Invoice Type is allowed to have a different template. Clicking on the "Insert Template Marker" tool will give you a list of values that when used in a template, will be replaced with a corresponding value when the email goes out.

Email Template Type:

Get Template for Invoice Type:

A new invoice is now available to view online.

"BillerDBA" has implemented a convenient online billing and payment system for you to access and pay your bills. Simply click on the **View Invoice or Pay Now** button to get started. You can review and print your invoice, pay electronically now, or schedule the date your invoice will be paid.

You may also access your invoice via our Customer Portal at <https://www.invoicecloud.com/VirtualPay/>.

Introducing Pay by Text! We are excited to offer our customers another way to pay their bills. Pay by Text customers can make payments anytime, anywhere on any cell phone! To learn more click [here](#) or to learn how to register click [here](#).

If you have any questions regarding your account, please email us at "BillerCustomerService@invoicecloud.net". Be sure to include your first name, last name, and account number.

Thank you for choosing to view and pay online.

"BillerDBA"

Please Note: To ensure delivery of account related email notifications, please add nonreply@invoicecloud.net to your safe sender list.

More Ways to Engage

Online Bank Direct™

Online Bank Direct eliminates paper checks issued by online banking sites. Irvine Ranch Water District will be able to register through Invoice Cloud with online banking networks (Fiserv and MasterCard RPPS) to electronically deposit citizen payments.

Electronically depositing these payments will save biller staff time and effort. They will no longer need to manually compare citizen names and amounts to the bank issued checks and then enter them into the appropriate citizen file. The IC Online Bank Direct electronic payments (like lock box files) are matched (when possible) to the payer's account, processed and uploaded into the biller's CIS system. Invoice Cloud provides a unique exception handling process whereby, using AI Invoice Cloud will search through the District's invoices and present a short list of potential matches along with a Rating score. Once the CSR matches a payment correctly to an account, IC will remember the match and automatically process the next payment without a new exception flag.

Online Bank Direct - Pending Entries Search or Navigate

4 of 8 Back Forward Mark For Return Custom Search No Invoice Finalize My Selections Exit Pending Payments

Guy Sicilia

Date: 10/4/2017

PAY TO THE ORDER OF: Valley Water Systems \$ 45.00

DOLLARS

MEMO: 21327002

This Payment will be applied to the following selected invoice. If incorrect, please select the correct invoice.

Customer Name: GUY THOMAS SICILIA JR
 Account #: 213270.02
 Invoice #: 3198753
 Invoice Amount: \$44.87
 Amount Due: \$44.87

Please select an Invoice you would like to apply this Payment to. If applicable, we have pre-selected the invoice that we believe is a match with this Payment. If this is incorrect, please select the correct Invoice. You may also search for other Invoices by using click on Custom Search option in the toolbar.

Rating	Invoice #	Inv. Date	Account #	Customer	Inv. Amt.	Amt. Due	Options
<input checked="" type="checkbox"/>	3198753	9/25/2017	213270.02	GUY THOMAS SICILIA JR	\$44.87	\$44.87	
<input type="checkbox"/>	3200701	9/25/2017	000000236040	HIEP NGUYEN	\$45.74	\$45.74	
<input type="checkbox"/>	2638693	4/25/2016	314100.04	PAUL J. OSTIGUY	\$176.95	\$44.89	
<input type="checkbox"/>	3198339	9/25/2017	213340.01	GUY GAGNON	\$12.18	\$12.18	

Cloud Store™

Cloud Store allows Billers to accept payments for non-invoiced services such as Engineering Fees, Miscellaneous Accounts Receivable, Citations, Airport Fees, Permitting, Dog License, or Parks and Recreation. Cloud Store Billers will have access to detailed reporting functionality in our Biller Portal as well as Shopping Cart functionality through the One Time Payment channel.



[Sign In](#) [Contact Us](#)

Already have an account?
Sign in above.

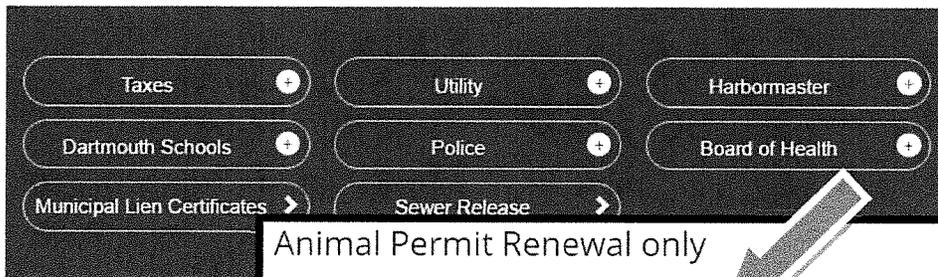
[Need Help?](#)

You may reach us at (508) 910-1808.
You may email your questions to
cpiva@town.dartmouth.ma.us

[Email Us](#)

Pay or View Bills

Please select an item below to get started



Animal Permit Renewal only

Please take the time to fill out ALL of the following fields. Any required fields are denoted with an asterisk (*).
[Click for more information](#)

Town of Dartmouth Resident Status *

Owner

Address *

Address

State *

State

Telephone Number *

Telephone Number

Property Owner Name *

Property Owner Name

Property Owner Telephone Number *

Property Owner Telephone Number

Name *

Name

Mailing Address (if different)

Mailing Address (if different)

Zip Code *

Zip Code

Alternate Telephone Number

Alternate Telephone Number

Email Address *

Email Address

Payment Amount *

35

[Confirm Your Information >](#)

The Town of Dartmouth is e-estate, motor vehicle excise type you wish to view or pay.

Introducing Pay by Text - customers can make payments to register click here.

This is a fee based service fee for water bills is 2.95% For detailed information a

⚡ Fast and Easy.

No registration is required for "Pay", the fastest way to pay online confirm payment.

Pricing - Invoice Cloud Fee Schedule for City of Stacy, MN

Description	Fee
Integration, Deployment and Training	
Integration, deployment, and training <i>Note: Includes integration with Civic/Caselle Software</i>	No Charge
Account Access	
Monthly Access Fee for Branded Customer Portal and Biller Portal <i>Note: The monthly access fee covers maintenance, support, upgrades and full access to the Invoice Cloud service for the Biller and its customers.</i>	\$175
HelpDesk Support	
Access to IC Help Desk and client services team and marketing support to help you achieve the industry's highest payment and paperless adoption.	No Charge
Marketing Support	
Access to Invoice Cloud's Marketing Team to assist the Town achieve the industry's highest payment and paperless adoption rates.	No Charge
Other	
Email Engine with 27 eMail Templates, quickly tie multiple bills together, Pay by Text, Remind Me, OneClickPay, View and Pay Invoices with NO LOG IN required, and more.	No Additional Charges
Electronic Payment Fees – Paid by the Customer	
Credit/Debit Cards: VISA, MasterCard, Discover and AMEX	3.50% \$1.95 minimum
E-Check	\$1.95
Auto Pay ACH – Paid by the City (OPTIONAL)	\$0.50
Other Merchant Services Fees	
Credit Card Chargeback Fee – i.e. if a card is stolen and the person that owns the card disputes the charge; rarely occurs	\$15.00
ACH Reject Fee – i.e. bounced check, usually the Biller has their own fee when there is an ACH Reject which would re-coup this cost	\$15.00
IVR (Payments over the phone)	
IVR Tech integration provided at no charge; this fee is in addition to credit card fee or ACH fee.	\$0.95 Paid by the Customer
Online Bank Direct	
Turns paper checks, which are mailed to the Town from the customer's bank, into an electronic file that gets uploaded to the Invoice Cloud Biller Portal.	\$50.00 per month
	\$0.50 per match
Paperless	
Paperless Billing Fees – fee per paperless bill, per bill cycle – NOTE – IC does not charge our paperless fee until your customer truly opts out of getting a paper bill. This results in a net savings after print and mail fees are eliminated.	\$0.40 per paperless bill
Cloud Store	
Ability to process Permits along with our shopping cart feature	\$50.00 per month
	Same transaction fees as above
Credit Card Readers - Optional	
Intended for point of sale processing.	\$30/month for each terminal

With our CSR text payment option, your staff no longer will need to spend time taking payments over the phone. Our system allows you to send a text message where customers enter their own banking info (reducing your PCI footprint) and puts the customer into our email reminder cadence so next month they can pay directly from their email notice vs. calling into the office. Estimated time savings of over 8 hours by eliminating called in payments.

With the addition of paperless billing, customers can choose to opt out of getting paper statements. With our average of 20% usage of paperless, you reduce your print and mail cost and save about \$54 (net) a month.

By adding autopay and online bank direct, Invoice Cloud make signing up for autopay a snap (literally a click of the mouse) and save you time by processing the bank issued checks automatically for you. Estimated time savings of over 2 hours by eliminating the bank issued checks.

By passing on a percentage for credit card payments, the fee paid by the customer is always proportionate to the amount they are paying. This way, customers who pay less, aren't overpaying for those with higher bills. And eCheck processing is a less costly alternative for customers as well. The City is paying the fee for phone in payment which represents almost 44% of all processed volume including permits. With IC we'll have customers pay these fees.

Civic Systems Cost Analysis

***All costs are to be split 25% to each General, Water, Sewer and Liquor*

Cost of Server: ***Used max cost quoted*

\$6,500.00 Server
 \$4,500.00 Setup
 \$500.00 Battery Backup
\$11,500.00

Cost of Program: ***Split among three payments - one at signing, one in January 2021 and one in January 2022*

\$43,500.00

Annual Support:

\$7,060.00 ***Currently we pay \$1,975/year to Banyon for support*

Cost in 2020 (Includes server and one program payment): \$ 26,000.00

Cost in 2021 (Includes one program payment and annual support): \$ 21,560.00

Cost in 2022 (Includes one program payment and annual support): \$ 21,560.00

Cost starting in 2023 (Annual support only): \$ 7,060.00

Savings potentials: ***MONTHLY - used average of \$35/hour for employee pay for simplicity (includes taxes and benefits)*

	Rate of Pay	Current Hours Hours	New Potential Hours	Banyon Cost	Civic Systems Cost	Savings Potential
Processing AP for On/Off Sale monthly	\$ 35.00	16.00	4.00	\$ 560.00	\$ 140.00	\$ 420.00
Monthly Closing entries/creating liquor financials	\$ 35.00	8.00	4.00	\$ 280.00	\$ 140.00	\$ 140.00
Receipts On/Off Sale monthly	\$ 35.00	3.00	1.50	\$ 105.00	\$ 52.50	\$ 52.50
Average monthly down time due to system lockup/lockout (On average 2 hours a week) <i>**This takes all employees in the office down. Rate shows 2 employees.</i>	\$ 70.00	8.00	0.00	\$ 560.00	\$ -	\$ 560.00
Dealing with miscellaneous issues within the system such as duplicating check amounts, combining separate checks, dropped batches, etc.	\$ 35.00	3.00	0.00	\$ 105.00	\$ -	\$ 105.00
Time expected to gain from implementation of the miExcel plug in with the new system to help with reporting and questions from council, managers and public. This plugin will allow us to quickly retrieve information and create custom reports that can be updated instantaneously without the need for manual entry or going to multiple reports. Expected to cut our time in half.	\$ 35.00	10.00	5.00	\$ 350.00	\$ 175.00	\$ 175.00
Utilizing custom made fields within the new utility billing program could potentially eliminate several spreadsheets that we currently utilize for various items we have to report. This will mean we can retrieve this information with a simple report rather than keying it into the spreadsheet.	\$ 35.00	2.00	0.00	\$ 70.00	\$ -	\$ 70.00
Eliminating or at least greatly reducing call in payments for utility bills. Also time saved for the information transfer from the payment system to the accounting system that is currently being hand keyed for each payment. Average of 5 hours per week.	\$ 35.00	20.00	2.00	\$ 700.00	\$ 70.00	\$ 630.00
Potential Monthly Savings:	\$ 2,152.50					
Potential Annual Savings:	\$ 25,830.00					
Total Hours/Month:		70.00	16.50			

53.50 Potential Monthly Hours Saved