

Innovating the Customer Experience

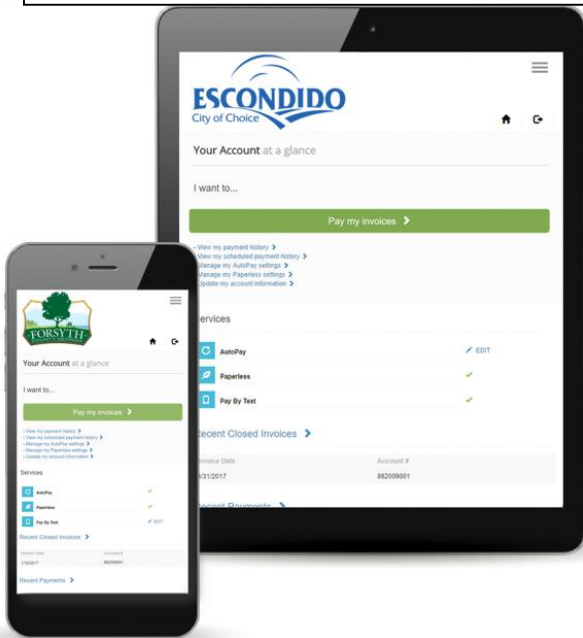
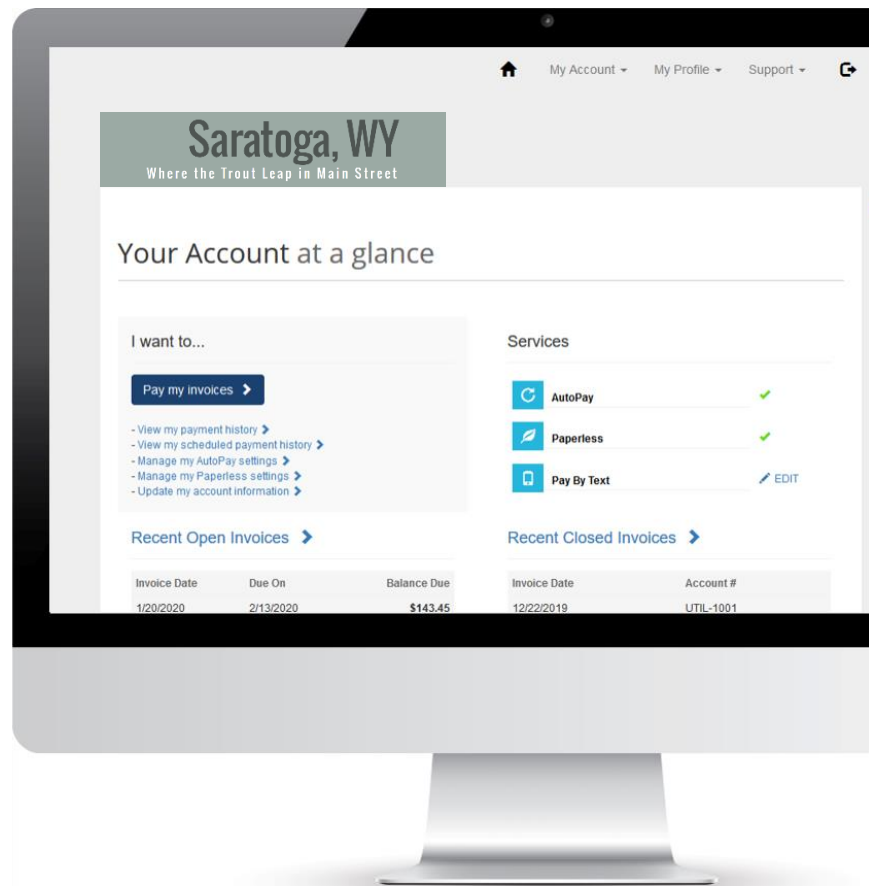
Customer Engagement, Electronic Bill Presentment, & Electronic Bill Payment

PRESENTED TO:

The Town of Saratoga, Wyoming

August 15th, 2022

Pricing Valid for 90 Days



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1 Introduction

Invoice Cloud has provided clients the easy-to-use payment experience that consumers expect based on doing online business with Fortune 100 companies, such as American Express, Geico, Capital One, or Amazon.com. Payers do not ‘forgive’ a smaller organization’s online experience due to fewer resources; they expect everything to be simple and instantaneous. For Invoice Cloud, platform design is paramount to delivering the best results for our clients and your customers; just adding payment channels has limited usefulness. We design our payment channels to significantly increase self-service and e-bill adoption while simultaneously reducing payment-related calls to your customer service team and agents.

Invoice Cloud (IC) by the Numbers

- **Founded** in 2009
 - **130+** different software integrations
 - **2,100+** municipal and utility clients in all 50 states
 - **\$13B+** processed payments in 2019 (roughly **45M** payments)
 - **119%** average online payment adoption increase in the first year of service
 - **2.8x** average paperless billing adoption
 - **99.9%** system up-time
 - **PCI Level 1** and **SSAE 18** (SOC 1 and 2) certified for online payment security
 - **98%** client retention rate
-

To achieve these results for our clients, Invoice Cloud focuses on 4 core competencies: the **4Cs of Effective Electronic Bill Presentment and Payment**.

1. **Cloud:** The application is true SaaS, so our clients never have to do upgrades or updates.
2. **Connect:** Our implementation and integration methodology is best in class, making it simple to install for our clients so they can reap the benefits in 90 - 120 days after signing.
3. **Convert:** The design of the payment channels – how easy it is to enroll in the self-service options, and how easy it is to pay through them – is how Invoice Cloud achieves the industry’s best e-adoption rates.
4. **Communicate:** Our intelligent communications engine with event-based reminders (text, e-mail, phone) sent only to payers who have yet to act. This automates communication between you and your customers, drives down call center volume, and increases conversion to self-service.

Invoice Cloud’s focus in these 4 areas has resulted in our average client achieving a 119% increase in e-payments and a 2.8X increase in paperless enrollment in year 1 – while also seeing a more than 40% reduction in payment related CSR calls.

Table 1. Goals and objectives for Town of Saratoga:

Goals & Objectives	Invoice Cloud
1. Implement a customer engagement, e-billing and payment solution that will expand your payment options for Payers, offer more convenience to boost self-service, and allow customers to view/manage their accounts . This significantly increases the number of customers adopting paperless, autopay, and electronic payments. <i>As an omni-channel experience, we understand everyone is different, so we provide as many ways to pay as possible so that everyone is satisfied. This is the best way to start increasing adoption as well as customer satisfaction. We are going to drastically increase your payment options for payers and give them more control to pay the way they would like to and with the method of their choosing. Things such as text-to-pay, a true autopay experience, and IVR.</i>	✓
2. Provide a tight real-time integration with Caselle that will eliminate manual tasks related to Reporting, Shut-Off, Online Bank Payments, saving time, effort, and frustrations for your CSR staff. <i>This will in turn make it so there is intelligent communication between your systems you don't have today. This will also save time on manual tasks that are a result of the current lack of communication. Today, you must manually enter all 1000 payments back to Caselle. At 1-2 minutes a payment that is over 16-33+ hours spent each month that could and should be automated. There is also a lot of room for human error and overall, just takes way too much time. It can be described as drowning sometimes for the 3 of you.</i>	✓
3. Reduce inbound phone calls for payment and website related assistance and complaints, making CSRs more efficient and improving the CSR employee's experience. <i>Today you receive some calls coming in related to bill questions or to try and make payments. For payments, you are manually plugging in information, the same way the customer should be doing themselves at home. Since you don't have an IVR system today, or any other way to drive them to self-service, you must handle each one. General inquires take 10+ minutes each and you see around 5-6 a day. Payments take 3-5+ each and you see 5-10 a day. On average that is around 2 hours every day that someone must spend assisting customers when they could and should be self-servicing.</i> By implementing a system that drives self-service, we typically see a 30-50% reduction in customer calls in year 1 and continue that growth beyond then.	✓

<p>4. Implement a paperless program 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 Town of Saratoga. <i>Thus, returning postage, labor, and/or contracting costs back to the town – up to \$2,340.00+ annually at 30% adoption (see figure 9 in pricing). You identified an “ideal payer” for Saratoga is on paperless and pays online and with autopay. Our platform is designed to increase your number of ideal payers. Right now, you let me know it takes 2-3 days to get all the physical bills ready to be sent out which is a huge headache for everyone involved.</i></p>	✓
<p>5. Improve customer communications to decrease delinquencies by sending out automated, event-driven email and text reminders and notifications (all sent by Invoice Cloud on behalf of Saratoga.) <i>This will reduce the number of delinquent payments coming into your organization, increase early payments, and boost the flow of your revenue stream. Not only are we able to take away the “I forgot” excuse but we will allow your payers to set their own reminders and schedule their own payments. When you have delinquent payers, you are forced to try and track down that missing revenue in the form of a delinquent reminder which not only is more money spent on print/mail but also more time that an employee is having to spend. Additionally you must put liens of homes, overall, not a fun experience for anyone involved.</i></p>	✓
<p>6. Future proof your customer experience with a true Software-as-a-Service EBPP platform. Stay ahead of payment and engagement technology with a SaaS partner. <i>Dependable, reliable, and smooth workflow delivered as mobile-optimized for payers who are requesting contactless and online “21st century” options, thus making their payment experience more convenient and highly self-serviceable.</i></p>	✓
<p>7. Provide a bank check solution that will eliminate all the physical checks you receive from financial institutions. Your city takes in a fair number of bank checks from people paying through their financial institutions. Not only do you typically have to wait 5-7 business days to get that bank check, but you also then must manually enter it. <i>There is a lot of time spent waiting for checks that create lag in the system as well as a lot of manual time spent by your team to enter that check info back into Caselle.</i></p>	✓

8. Provide customers with an enhanced 'One Time Payment' (41% of people prefer this way to pay) <i>that allows customers 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 for Saratoga).</i>	✓
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1.1 Our 4Cs Approach

Invoice Cloud delivers a simple, out-of-the box solution with a partnered integration with your billing system, quick and easy implementation, and a proven interface that increases **e-adoption: the measure of how many customers use a billing and payment solution**. E-adoption is the only metric that can demonstrate which solution customers prefer, and **Invoice Cloud provides the industry's highest average e-adoption increase of 119% and 2.8x more paperless enrollments in the first year of service alone**. This e-adoption only grows year-over-year as we improve our true SaaS solution on your behalf. Higher e-adoption means our system is easier to use, has the most comprehensive set of features for flexibility, and has the best interface and marketing techniques to drive usage (**Figure 1**).

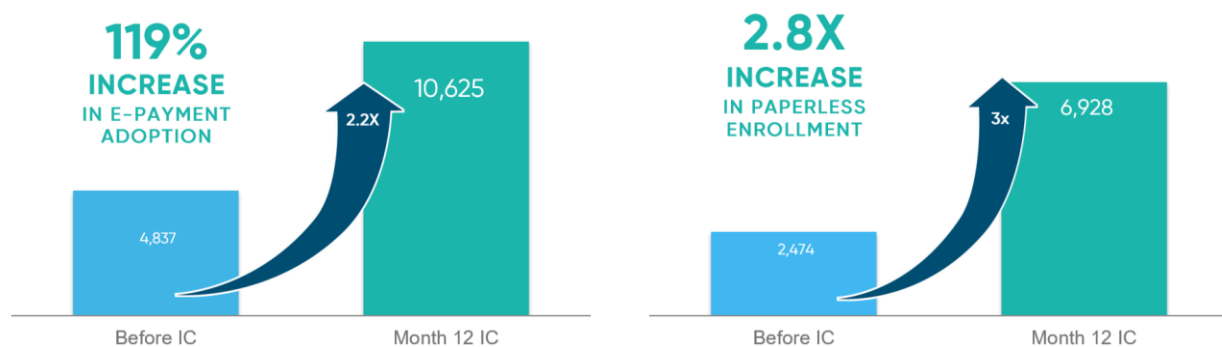


Figure 1. Invoice Cloud's Average First Year Adoption Increases. *Our clients typically see their e-payment adoption and paperless enrollments double in only one year after switching to Invoice Cloud.*

As more of your customers use our platform and switch to paperless billing, AutoPay, and other features of our solution, the Town of Saratoga saves time and money, having more of both to pursue other business ventures. There is a significant cost to handling paper bills and physical payment instruments (i.e., cash and checks). But you also save operational costs when more customers automatically pay their bills on time every month, spending less on collection efforts, extra communication, and shutoffs.

The Town of Saratoga can expect similar (or better!) e-adoption through Invoice Cloud's 4 Cs of a successful EBPP.

1.1.1 Cloud

Continually add new payment options, communications methods, and increased security through True SaaS updates: Invoice Cloud simplifies payment processor management by shouldering nearly all IT processes and upgrades on your behalf. We keep our system up to date through true SaaS delivery of new features and security updates. With IC's true SaaS

platform, the biller always receives access to all new features as we release them, no updates or patches required (**Figure 2**).

When we release a new enhancement, we update a single instance of our platform and then give each biller the opportunity to opt in through remote activation.

True SaaS means that your customers log into the latest, greatest, and most secure version of our payment portal every time they pay their electric bill. For example: when Invoice Cloud added the option to pay with and save mobile wallet payment methods like Apple Pay and Google Pay, all 2,100+ IC clients received this ability the day of release (**Figure 3**).

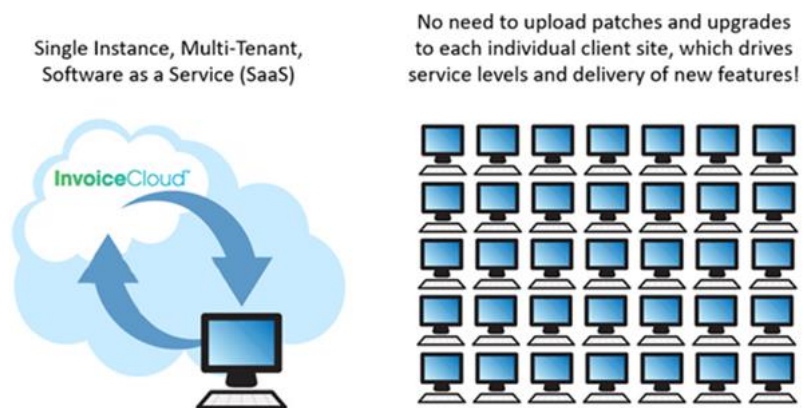
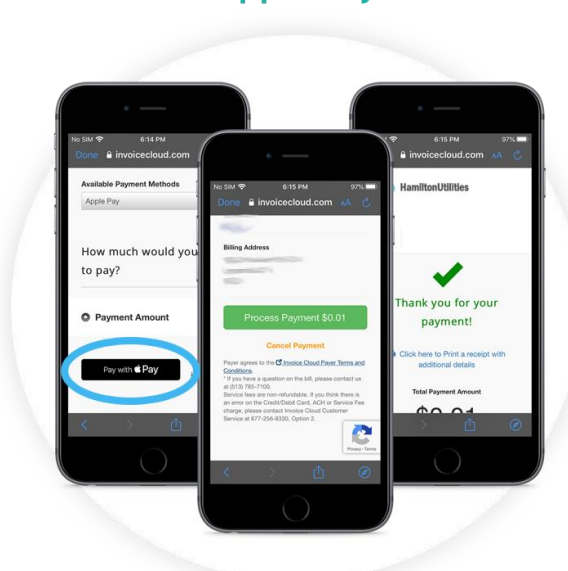


Figure 2. IC's Single Instance, Multi-Tenant SaaS Platform. IC updates a single stack of code, and all clients receive enhancements immediately without uploading patches or upgrades.

Apple Pay



Google Pay

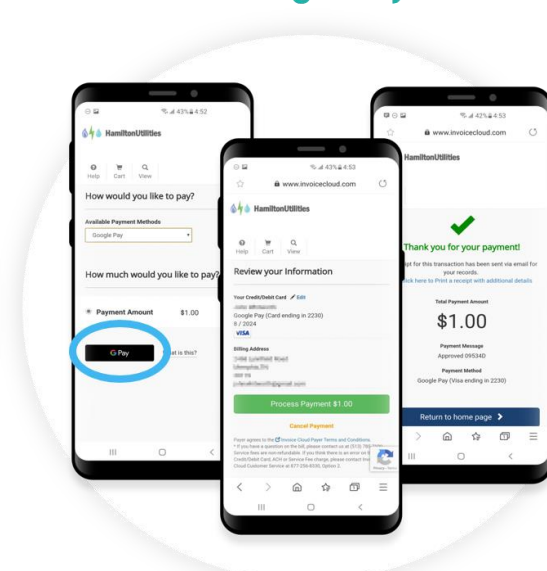


Figure 3. Mobile wallet simplifies the customer experience to make paying easier than ever. Automatic true SaaS updates delivered secure, fast payments through Apple Pay and Google Pay to 100% of our clients on the day of release.

1.1.2 Connect

Receive payments faster and always present the latest balance through Invoice Cloud's integration to your billing system(s): Our platform reflects the data in your core billing/CIS software via a deep integration, reducing administrative work for staff and sending intelligent communications to drive customer self-service. Invoice Cloud has developed more than 130 seamless integrations, leveraging batch, real-time and single sign-on (SSO) with our growing list of partners and supported integrations (**Figure 4**).

We apply our integration experience to perform 70%+ of the implementation effort on our billers' behalf in 90 - 120 business days. We transparently keep our clients apprised throughout implementation by updating our shared Smartsheets dashboard (**Figure 5**).

Invoice Cloud can also embed our EBPP service into third-party portals through iframes, creating a seamless experience for the payer that matches the style, color schemes, and branding of an existing portal (**Figure 6**). Clicking on link like AutoPay, Paperless, or Account History opens those Invoice Cloud screens within the same platform.



Figure 4. Invoice Cloud's Year-over-year Increase in Partners. *More third-party vendors choose to partner with us after integrating our platforms.*

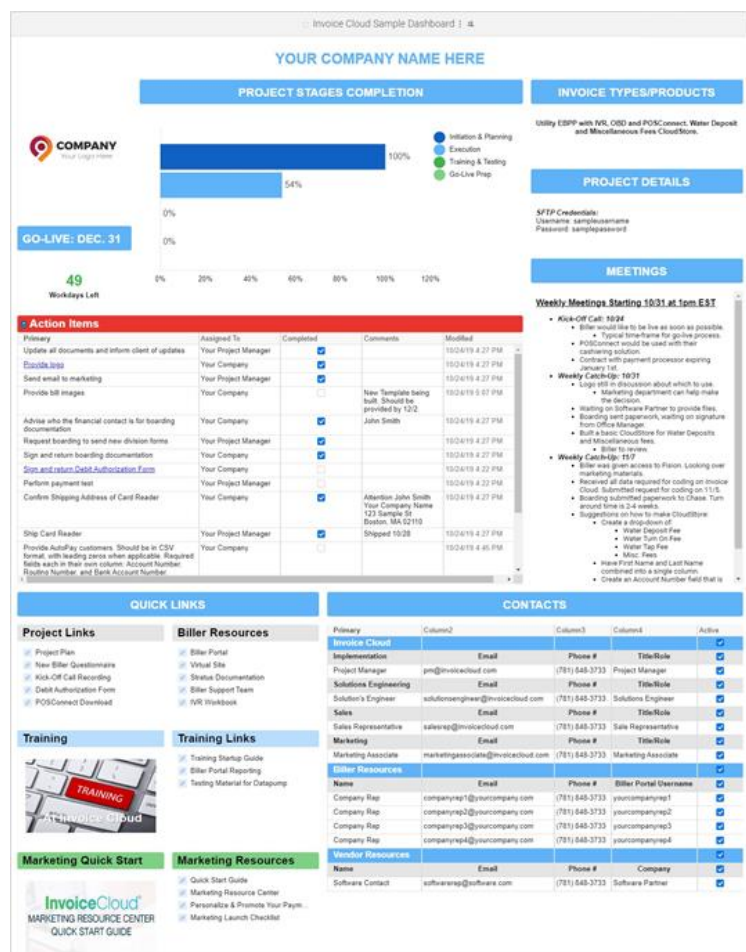


Figure 5. Invoice Cloud Implementation Tracking in Smartsheets. *See which key personnel are responsible for each technical aspect of implementation and track day-to-day progress.*

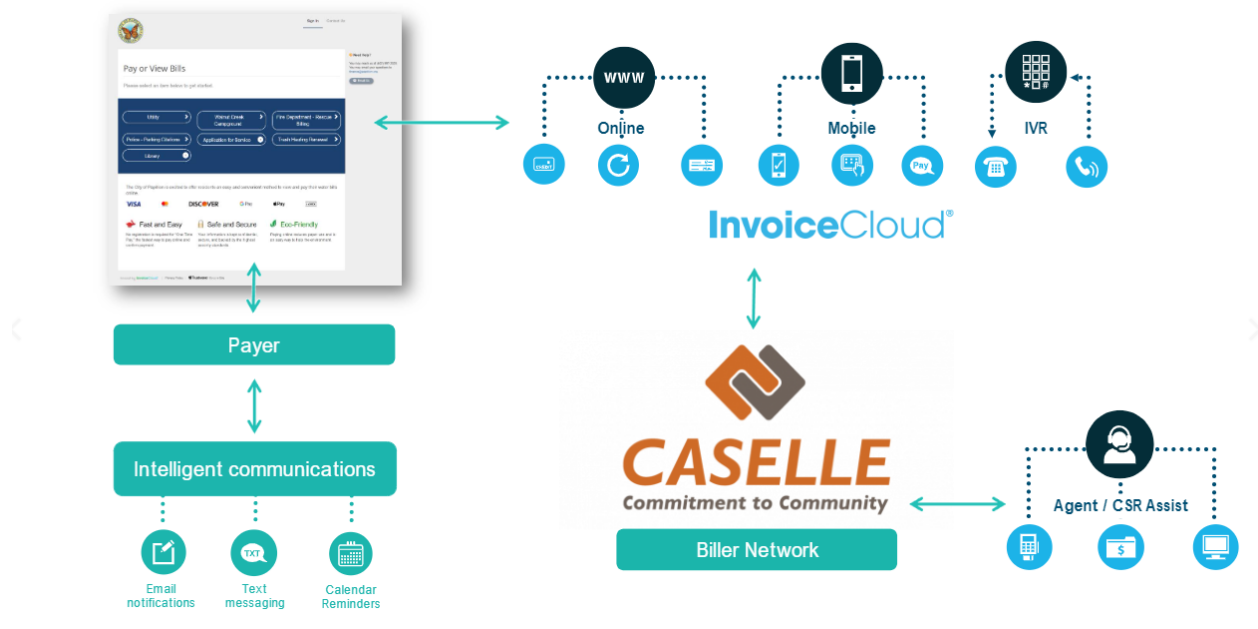


Figure 6. Example of the data from Caselle to Invoice Cloud and Invoice Cloud to Caselle.

1.1.3 Convert

Increase operation savings in both time and money through streamlined customer self-service: The purpose of an EBPP platform is to drive conversion to self-service e-payments and decrease customer calls. The ease of enrollment of the payment/reminder options, as well as the ease of paying through the various channels determines the number of payers who will use them. Invoice Cloud designed our payment process to engage customers at existing contact points to present opportunities to self-service enroll in payment services and reminders (**Figure 7** and **Figure 8**). We also provide tools to CSRs in our Biller Portal that help retrain customer behavior towards self-service, like sending direct links to their payment via text message. As more of your customers use Invoice Cloud to manage paperless billing, AutoPay, text, and more, you save money and can spend time on more important tasks than manual collections.

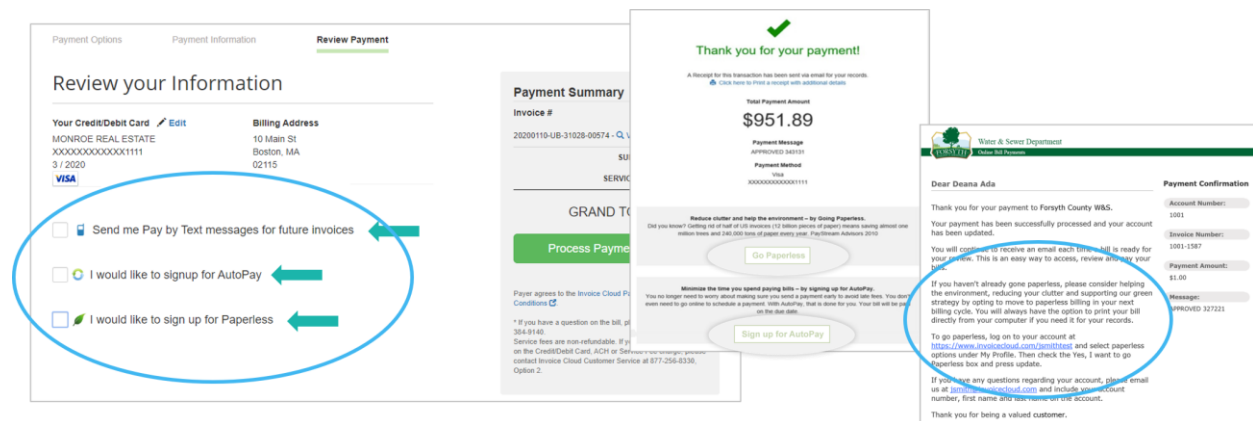


Figure 7. Enrolling in Pay by Text, AutoPay, and Paperless Without Leaving the Payment Process. Customers can enroll mid-payment process, at the very end, and from their confirmation email.

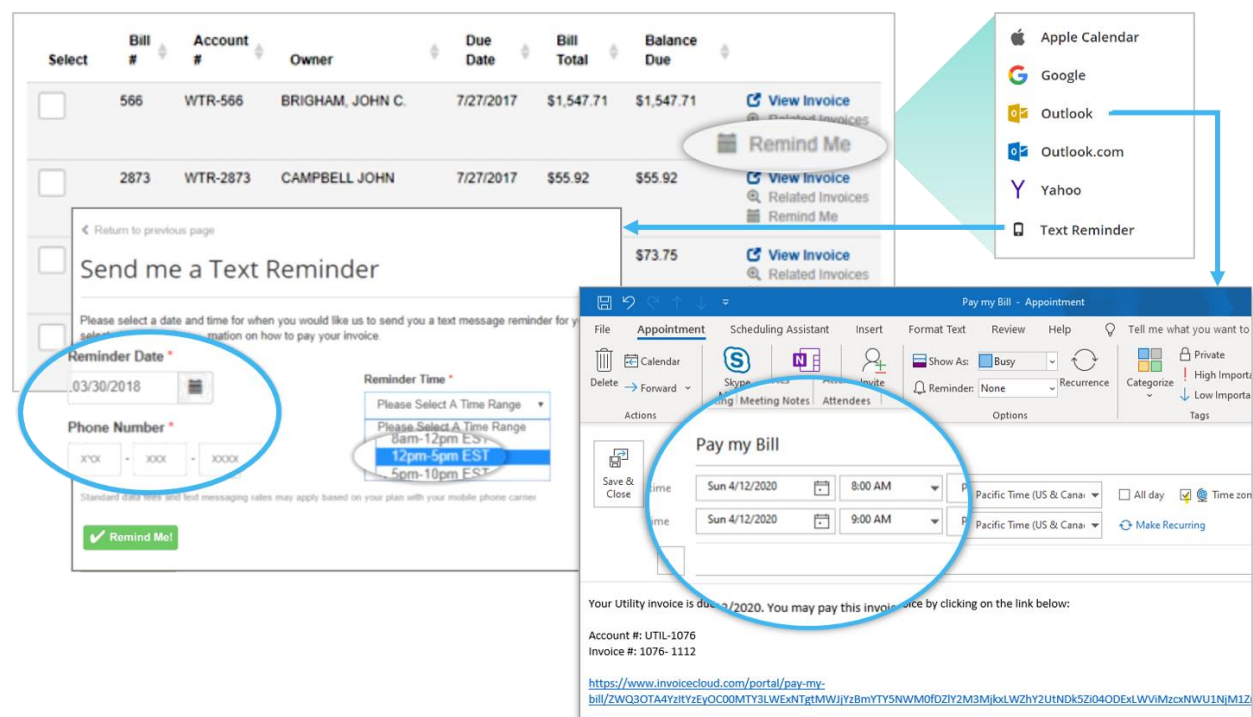


Figure 8. Creating Calendar and SMS Text Reminders Without Leaving the Payment Process. Customers can set events in most popular calendar applications, like Apple and MS Outlook, or schedule one-time text reminders.

1.1.4 Communicate

Improve customer engagement and satisfaction through Invoice Cloud's simple, consistent interface and communications: The effectiveness of the automated communication engine with payers determines if an EBPP platform will drive more self-service and decrease customer phone calls. Invoice Cloud helps clients reduce operational costs and customer calls through our consistent customer experience across our omnichannel payment and communication features

(Figure 9). We engage more customers through targeted, automated messaging and self-service so that they help themselves, paying their bills on time without calling or walking into your office.

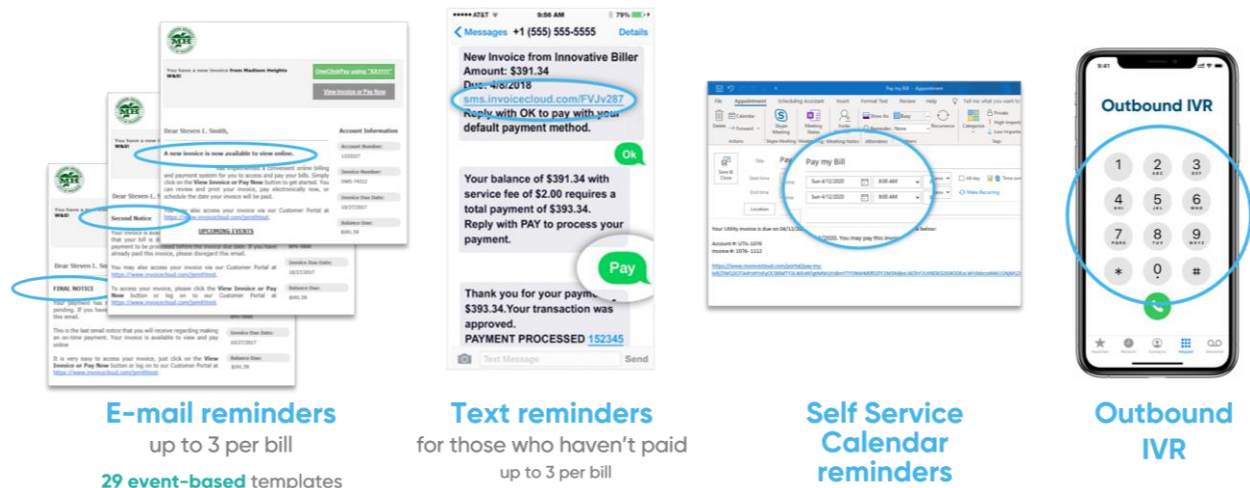


Figure 9. Invoice Cloud's Customer Engagement Platform Options. We help billers more effectively engage payers through the communications channels that customers prefer.

1.2 Case Studies

We provide examples of how we apply our 4Cs approach to help our more than 2,100 clients save time and money by converting their customers to self-service electronic payments and paperless billing. The following case studies are typical of our clients' experiences after switching to Invoice Cloud.

1.2.1 City of Escondido, CA

To meet PCI compliance requirements, the City of Escondido decided to move its online payment processing to a third-party vendor. Unfortunately, the system that was implemented created challenges for the City and its citizens through a difficult user experience, lack of convenient payment options and lack of real-time integration, among other issues. After switching to Invoice Cloud, Escondido has achieved PCI Level 1 compliance and increased e-adoption (Figure 10).

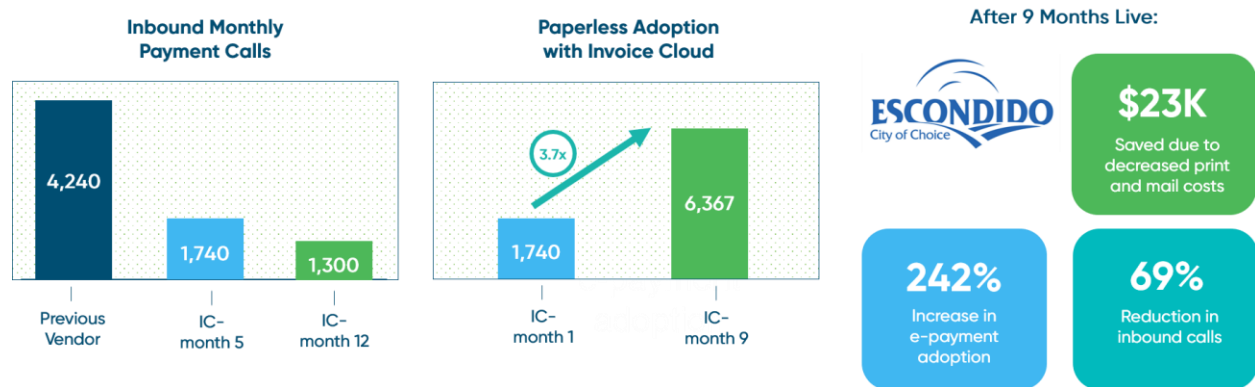


Figure 10. City of Escondido's Savings in Time and Money through Invoice Cloud's Customer Engagement. In only 9 months, the City increased e-adoption by more than 200% and more than tripled their paperless enrollments. More than half of all City bills are paid electronically, 21% without printing and mailing a paper bill.

1.2.2 Arlington Water, TX

Increasing water rates were becoming a major issue for Arlington Water Utilities customers. To combat these rate hikes, Arlington needed to find a creative way to increase revenue and decrease costs without raising rates. The utility faced billing challenges, including rising credit card processing fees, print and mail costs, and calls and walk-ins. After switching to Invoice Cloud, Arlington increased revenue and cut costs through higher e-adoption (**Figure 11**).

"We feared a major reduction in digital payments due to implementing a convenience fee. We were pleased to see, despite adding the fee, with the Invoice Cloud platform, we reached our previous adoption levels in less than three months and continue to see growth in adoption well above previous levels."

Matt Peters

Water Utilities Department, City of Arlington

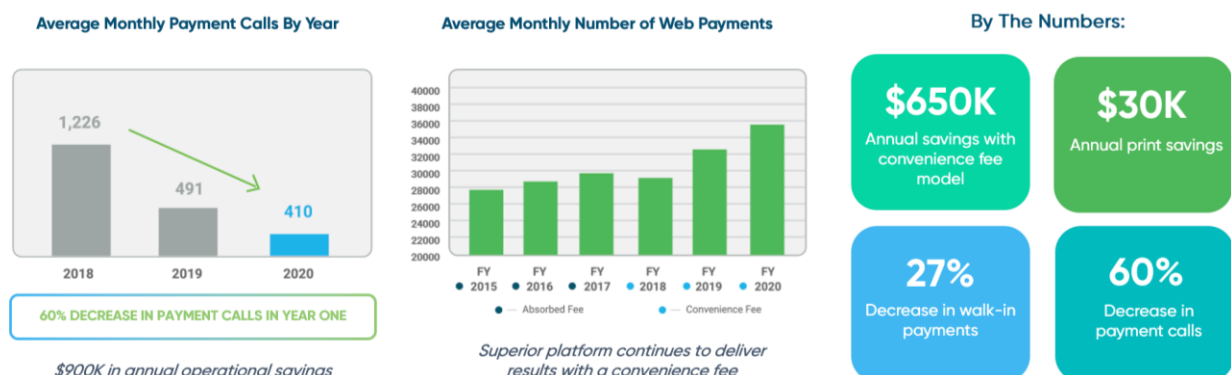


Figure 11. The City of Arlington's Savings in Time and Money by Increasing Customer Engagement through Invoice Cloud. More City customers use Invoice Cloud to pay electronically every year rather than pay through the mail or over the phone, even with new convenience fees.

2 Product Overview

Invoice Cloud provides a secure, private, and third-party certified Payment Card Industry (PCI) Level 1-compliant solution to electronically present bills from your billing system and accept payments using all major credit and debit card brands, including Visa, MasterCard, Discover, and American Express; eChecks; digital wallet methods like Apple Pay and Google Pay; and now PayPal and Venmo. We are responsible for the security of all cardholder data in the IC system, relieving our billers of all online PCI requirements.

Invoice Cloud recognizes that everyone uses the internet and, more importantly, pays their bills differently. We provide the means to securely access billing data and pay using all credit, debit, ACH, and digital wallet methods across our entire omnichannel customer engagement platform (**Figure 12**).

We achieve the highest e-adoption rates by providing a consistent interface across fully integrated extensive web and mobile payment options, so that customers can easily learn and use the best self-service options based on their own preferences, including those described in the following subsections.

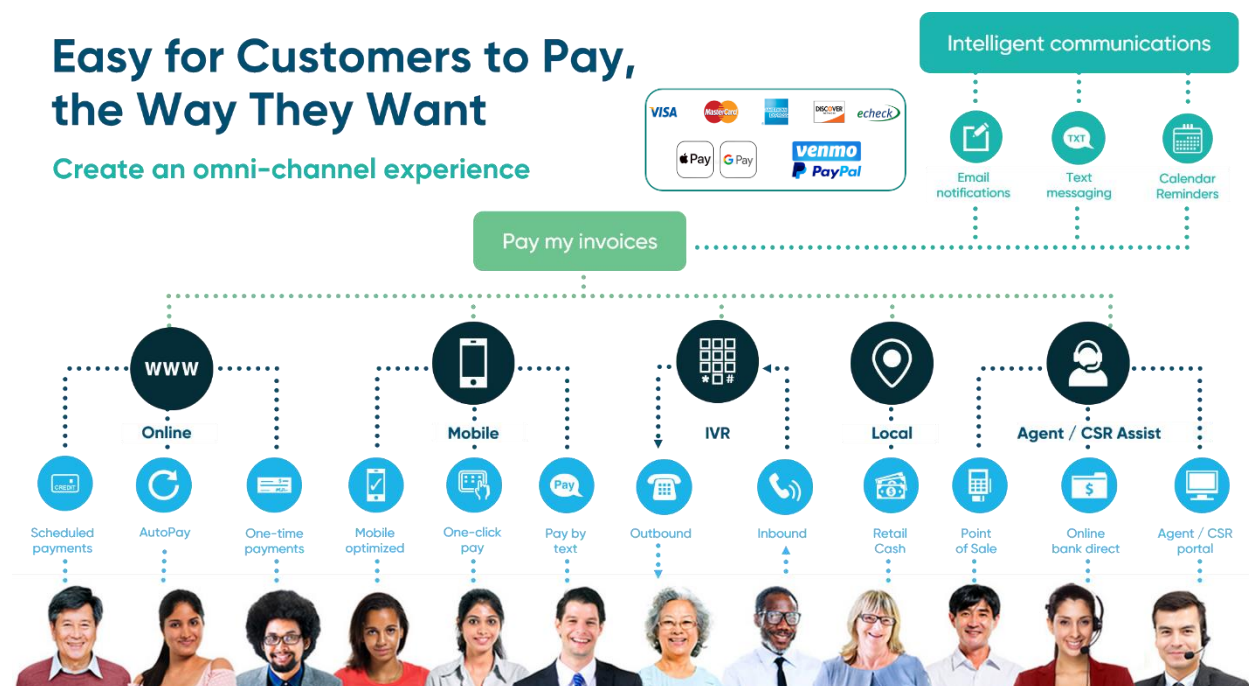


Figure 12. IC's Communications Engine and Diverse Payment Options Reaches More Payers. Save time and money by engaging customers to pay bills without calling, walking into, or mailing physical checks to offices.

2.1 One-time Payments

Invoice Cloud provides the most robust one-time payment system in the industry.

Registered and unregistered customers can fill a shopping cart with related payments and pay in three or fewer steps, during which we provide multiple opportunities and incentives to register, link a phone number or email address to their accounts for text and email notifications, go paperless, or enroll in AutoPay.

Higher E-adoption through One-Time Payments

41% of online payers use one-time payment channels. Most of these customers do not go online with the intent of signing up for these additional services. *Invoice Cloud maximizes enrollment (and, thus, print/mail cost savings) by presenting enrollment options as part of the one-time payment process.*

Invoice Cloud makes it easy for customers to pay their bills, whether registered or not, through our platform. Customers make one-time payments without logging in to our Customer Portal, which they can access directly from email or text notifications or through your web site. Once in the Customer Portal landing page, the customer can look up their bill using criteria dictated by the biller, such as their Account Number or Service Address (**Figure 13**). They can also view an exact PDF of their invoice, set calendar reminders, and build a shopping cart to pay for any invoice types offered by the biller.

Sign In Register Contact Us

Please Locate Your Account

Utility Bill
Search our files for your invoices using the fields below. Required fields are marked with a *.
[Need help finding your invoice?](#)

Account Number (optional) Last Name (optional)

Account Number Last Name

Search Invoices

Search Results

Please review your results below and select invoices to Pay. Click [here](#) if you would like to search again.

Select	Bill #	Account #	Owner	Due Date	Bill Total	Balance Due	
<input checked="" type="checkbox"/>	WH20-0444	999-88-7777	Smith, Steven	6/30/2018	\$500.13	\$746.20	View Invoice Related Invoices Remind Me

+ Add selected invoices to your cart | Register Selected Invoices

Powered by InvoiceCloud | Privacy Policy | Trustwave Secure Site

Figure 13. Finding Your Bill for One-time Payment. Customers quickly find their bill using search criteria defined by the biller in accordance with your business rules.

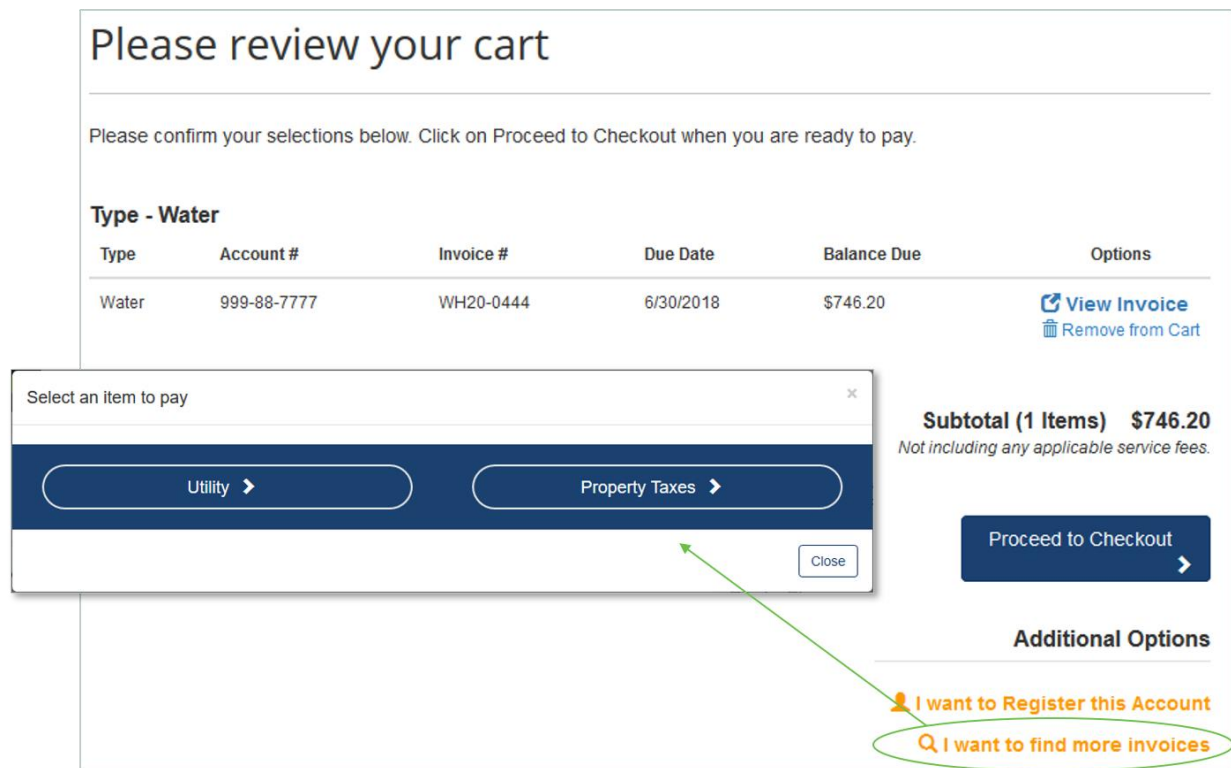


Figure 14. One-Time Payer Adding Multiple Invoices to their Cart. One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.

IC provides a robust Shopping Cart experience: payers can add multiple invoices from multiple billing departments to their cart, even from disparate billing systems, and pay them all in a single transaction (**Figure 14**). IC also maintains line items for each invoice against the total balance, depositing each to different bank accounts per your business rules.

We provide a simple, intuitive payment process with proven timesavers, like auto-filling name and address fields from their invoice, and automatically presenting other outstanding bills for the payer to pay (if applicable). We make it easier to pay from mobile devices, reduce rejects and chargebacks, and protect the biller from payments with flagged accounts for fraudulent activity. We also embed proven e-adoption increasing features into our payment

Streamline the Payment Process for Higher E-adoption

- Limit customer keystrokes by pre-populating name and address fields from the invoice
- Auto-enroll customers into email reminders by requiring an email address for their receipt
- Eliminate submittal of invalid payment methods by authorizing card and ACH routing information as entered
- Increase AutoPay, Paperless, and Pay by Text enrollment by providing opportunities to self-service apply payment information

Payment Options Payment Information **Review Payment**

Review your Information

Your Credit/Debit Card [Edit](#)

John Q. Customer
XXXXXXXXXXXX1111
12 / 2019

Billing Address

1 North Main St.
Memphis, TN
38103
training@invoicecloud.com

☒ I would like to signup for AutoPay

Save trees, checks, stamps, and time. Sign up for AutoPay and pay statements automatically on their AutoPay collection date. AutoPay will automatically pay invoices on their due date using your default payment method. AutoPay will send you an email confirmation of your transaction as each statement is paid, automatically.

Your Credit/Debit Card ending in 1111 will be used to pay your invoices via AutoPay.

Policy	Email Address	Go AutoPay?
ZHANG AI H	training@invoicecloud.com	<input checked="" type="checkbox"/> Testing mv

☐ Send me Pay by Text messages for future invoices

☐ I would like to sign up for Paperless

Payment Summary

Policy #	Amount
2018030055522-1 - View	\$186.07
2018030055523-1 - View	\$234.43
2018030055524-1 - View	\$265.89
2018030055525-1 - View	\$295.49
SUBTOTAL	\$981.88
SERVICE FEE *	+ \$1.00
GRAND TOTAL	\$982.88

[Process Payment \\$982.88](#)

Payer agrees to the Invoice Cloud Payer Terms and Conditions [View](#)

* If you have a question on the bill, please contact us at (360) 538-6393.
Service fees are non-refundable. If you think there is an error on the Credit/Debit Card, ACH or Service Fee charge, please contact Invoice Cloud Customer Service at 877-256-8330, Option 2.

Figure 15. Review Payment. One-time payers can forgo traditional registration while opting into paperless billing by email or text or even AutoPay. This is how we achieve our e-adoption rates.

process, like AutoPay, paperless, and Pay by Text enrollment and registration for flexible payment options (**Figure 15**).

2.2 Registering for Faster and More Convenient Payments

Invoice Cloud provides a Customer Portal for customers who want to register and take advantage of additional self-service options. Payers can self-service manage their bill pay settings, review their billing and payment history, and change their settings for AutoPay/paperless billing/Pay by Text; additionally, payers can link multiple accounts to their profile, schedule single payments, set-up recurring payments, and save new payment methods (i.e., credit/debit cards, digital wallet methods, and bank accounts for ACH). (**Figure 16**).

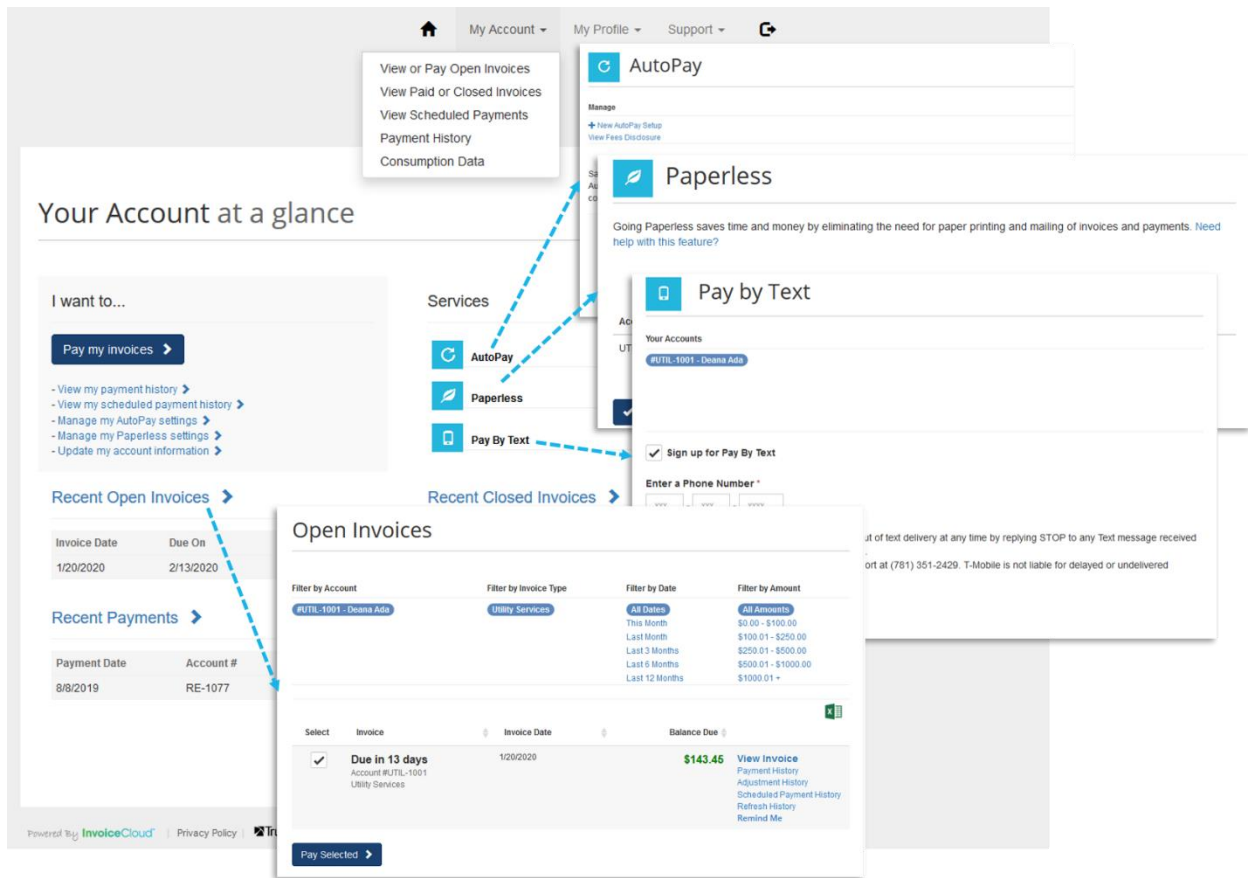


Figure 16. Customer Portal for a Registered Account. Invoice Cloud provides redundant interface options to help any user update and add services to their profile, no matter how they typically use the internet.

2.3 Flexible Payment Options

Invoice Cloud provides several options to help each payer pay their bill on time when it best suits their budget.

2.3.1 Scheduled Payments

Registered customers can schedule a one-time future payment using Scheduled Payments in their Customer Portal account (**Figure 17**). They may schedule more than one payment at a time. We configure the Customer Portal to only allow selections that meet your business rules, like last permissible date for payment and minimum payment amount.

Figure 17. Scheduled Payment Options. Customers can future-date a payment to avoid running out of funds.

2.3.2 Recurring Scheduled Payments

Registered customers can self-service set recurring scheduled payments to pay a certain amount the same day every month (**Figure 18**).

Figure 18. Scheduling Recurring Payments. Customers can schedule and pause a recurring payment for any day of the month.

2.3.3 AutoPay

Any customer—registered or not—can automatically pay their full invoice amount, on the day it is due, through AutoPay. This is critical for utility bills, where balances are based on consumption, and ensures that, if a customer makes partial payments or simply wants the convenience of paying their bills on time, every time, any remaining balance is always automatically paid when due.

Enrollment is 100% self-service either from our one-time payment (which typically doubles AutoPay enrollment for new clients) or from the registered payer's Customer Portal account (**Figure 19**).

Invoice Cloud improves on the AutoPay offered by other vendors

- 100% self-service enrollment, requiring no registration by the customer or action by the biller.
- Securely store and tokenize all payment data using our double encryption methodology.
- Prevent over- and under-payments by always applying the latest balance on the AutoPay due date through real-time data refreshes.
- Provide peace of mind and opportunity to change AutoPay settings prior to payment through automated email reminders.
- Reduce rejects--and shut-offs and late fees--through automated ACH reject email notifications within seconds of AutoPay payment

The screenshot shows a web form titled "Edit AutoPay Setup". Below the title is a disclaimer: "Registering for AutoPay will void any prior scheduled payments. In order to prevent duplicate transactions, any scheduled payments which are pending for this account will be cancelled. AutoPay will then pay invoices on their due date using your default payment method." The form contains three dropdown menus: "Select an Account *" with the value "#UTIL-1001 - Deana Ada", "Invoice Type *" with the value "Utility Services", and "Use this payment method *" with the placeholder "Please select a Payment Method". At the bottom, there are two radio buttons for "AutoPay Status *": "Yes, put me on AutoPay" (unselected) and "No, I do not want AutoPay" (selected).

Figure 19. AutoPay Setup. Customers can set and forget AutoPay, always paying their full balance on time.

2.3.4 FlexPay

Registered customers can create their own payment schedule within a billing cycle through IC's FlexPay, making any number of payments before a payment is due. Customers choose the first and last payment dates and then number of payments. IC generates a corresponding number of payment fields so that the customer can set the exact date and amount for each (**Figure 20**).

The screenshot displays the 'Payment Information' tab of the FlexPay setup interface. It includes a 'Schedule your FlexPay payments' section with input fields for the first payment date (04/05/2018), last payment date (05/10/2018), and number of payments (3). A 'Create Schedule' button is at the bottom. To the right, a 'Payment Summary' table shows an invoice total of \$80.00. Overlaid on this is a 'Confirm your FlexPay Schedule' window showing three payment entries. Each entry includes a payment date, invoice number (OWS-74312), payment amount (\$15.45), service fee (\$1.00), and total (\$16.45).

Invoice #	Amount
14142782652369 - View	\$80.00
SUBTOTAL	\$80.00

Confirm your FlexPay Schedule			
1			
Payment Date			
09/19/2017			
Invoice	Payment Amount	Service Fee	Total
OWS-74312	\$ 15.45	\$1.00	\$16.45
2			
Payment Date			
10/10/2017			
Invoice	Payment Amount	Service Fee	Total
OWS-74312	\$ 15.45	\$1.00	\$16.45
3			
Payment Date			
10/31/2017			
Invoice	Payment Amount	Service Fee	Total
OWS-74312	\$ 15.45	\$1.00	\$16.45

Figure 20. FlexPay Setup. Customers can future-date multiple payments to avoid running out of funds.

2.4 Mobile Optimized Payments

Invoice Cloud's Customer Portal is device- and browser-agnostic, working on any mobile device using Google Chrome, Apple Safari, Mozilla Firefox, or Microsoft Internet Explorer or Edge

browsers. We designed our Customer Portal to be mobile responsive, meaning it changes based on the size of screen it loads on to be readable and maintain all user functionality (**Figure 21**).

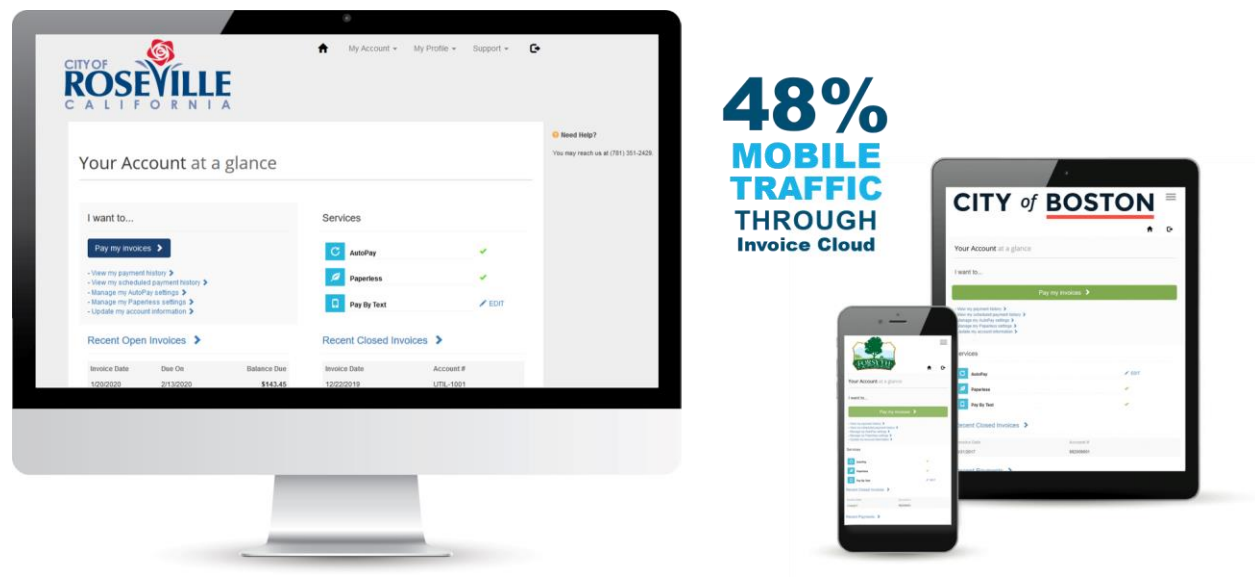


Figure 21. Mobile Responsive Site Design Delivers the Best Invoice Cloud and Device Functionality. *Payers can find and pay their bill on any smart device and use mobile wallets like Apple Pay and Google Pay.*

2.5 Pay by Text

Customers receive a text notification with a direct link to their payment in our mobile optimized site – no login or reauthentication required. Or, if registered with Invoice Cloud, they can pay by simply replying to the text alert (**Figure 22**).

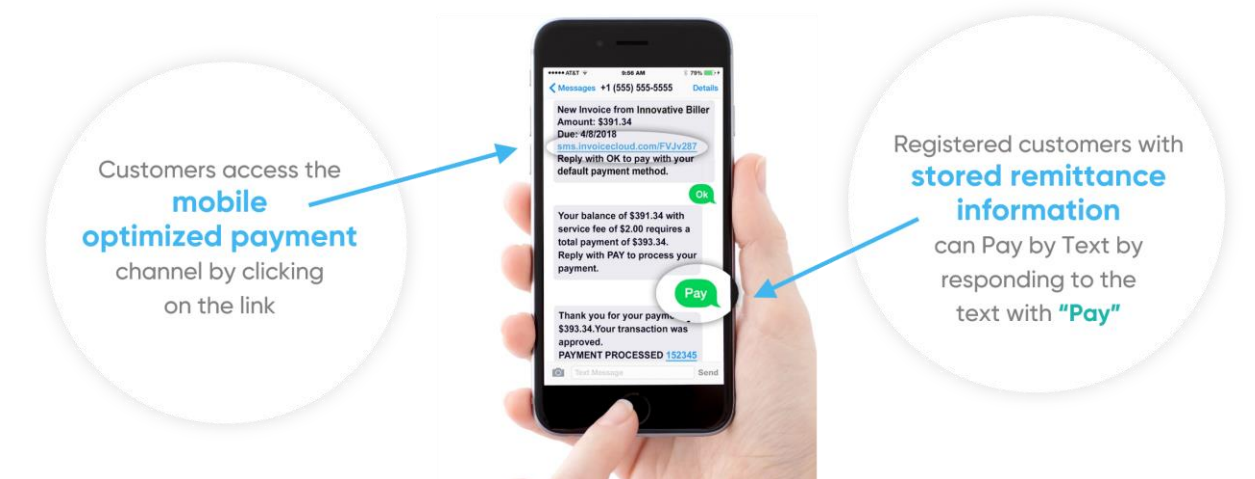


Figure 22. Pay by Text Reminders Engage Mobile Customers. *Quickly pay your bill either by SMS text or in the web browser of your choice.*

2.6 Donations

Customers can add a donation to the charity of the biller's choice during our simple, three-step payment process. Clients can advertise their charity in the payment route, and customers can either round up, donate a flat amount, or enter a custom amount (**Figure 23**).

The screenshot shows a payment options screen with three tabs: "Payment Options", "Payment Information", and "Review Payment". The main heading is "Would you like to make a donation today?". There are two donation options, each with a checked checkbox and a "Tell me more" link. The first option is for Habitat for Humanity, with radio buttons for "Round up bill total (\$0.84)", "Donate \$2.00", and "Donate other amount". The second option is for St. Jude Children's Research Hospital, with radio buttons for "Round up bill total (\$0.84)", "Donate \$2.00", and "Donate other amount". The "Donate other amount" option for St. Jude has a text input field with "10.00" and a "REQUIREMENTS" label. A note at the bottom states "A minimum amount of \$0.01 is required."

Figure 23. Adding a Donation to their Cart. Customers can easily donate to your preferred cause(s) without exiting the payment process.

2.7 One-stop Shop for All Services

Invoice Cloud's scalability through True SaaS configuration makes it easy to unify both recurring invoiced and one-off, non-invoiced payments in one single billing and payment solution. We configure invoice types for any payment your customers need, whether utility or tax bill or other services like permits and fees, so that each invoice type behaves in accordance with your business rules. Each invoice type can have its own integrated billing system, fee model, depository bank, and more.

2.7.1 Cloud Store

Cloud Store allows billers to accept payments for non-invoiced services, such as permits, licenses, membership fees, etc. (**Figure 24**). We work with our clients to define the required fields, fees, and data entry form to accept payment and provide the right information back to you. Cloud Store works with Shopping Cart, so customers can pay more than one invoice in a single checkout process.

The screenshot shows a form titled "Police Alarms" for the Chandler Police Department Alarm Unit (480) 782-4201. It includes a note to fill out required fields (marked with an asterisk) and a link for more information. The form has several input fields: Account Number, Customer Name, Business Name, Phone Number, Invoice Number, Account Address, Contact Name, and Email Address. There is a "Payment Description" field and a "Store Items" dropdown menu. A "Shopping List" table shows a "False Alarm Fee" with a quantity of 1 and a unit price of \$85.00. An "Items Summary" table shows the subtotal as \$85.00. A "Review Your Information" button is at the bottom right.

Item Name	Amount	Unit Price
False Alarm Fee	1	\$85.00

Item Name	Amount
False Alarm Fee	\$85.00
Subtotal	\$85.00

Figure 24. Example of a Cloud Store. Quickly and painlessly add new, non-invoiced payments including all data needed.

2.7.2 Cloud Payment

Cloud Payment integrates Invoice Cloud with third-party systems for one-time non-invoiced items, like parking or permit systems, to securely process payments during the mid-application. IC takes the data from the third-party system to generate an invoice on-the-fly, processing the payment in our own Customer Portal (**Figure 25**). Once payment is complete, IC sends confirmation back to the third-party system, and the customer can complete their application.

The screenshot shows the InvoiceCloud Customer Portal interface. The top navigation bar includes links for Home, Notices, Contact, FAQ, and Log Off, along with a date stamp 'Data last updated on Dec 14 2015'. The main content area displays search results for owner 'MARTIN, RICHARD C.' with 16 results shown and 108 more available. A 'Cart Total: \$1272.34' is displayed with 'Check Out' and 'Cancel Cart' buttons. Below the search results, an invoice summary for 'Invoice Number: 2015P02018305' is shown, including current owner, due date, bill amount, and location. The 'Payment Options' section is active, showing a 'Credit Card' payment method and a 'Payment Summary' table.

Invoice #	Amount
JWS-0333	\$90.05
SUBTOTAL	\$90.05
GRAND TOTAL	\$90.05

Annotations on the right side of the image:

- Cloud Payments accepts the following data from third-party systems:**
 - Invoice Number
 - Amount
 - Invoice Type (e.g., business license)
 - Invoice Date
 - Invoice Due Date
- Cloud Payments supports Credit/Debit Card and E-checks, as well as partial payments**

Figure 25. Third-Party Payment Site Integrated with IC through Cloud Payments. *Third-party systems can access IC data to process and then receive real-time confirmation of payment.*

2.8 In-person/Point-of-Sale Payments

We provide a built-in cashiering system in our Biller Portal for in-person payments, which works with optional PCI-compliant credit/debit card readers. We can also integrate directly with cashiering systems. Customers pay by inserting or swiping their cards, and Invoice Cloud automatically updates the customer's balance in your CIS (Figure 26).



Figure 26. One of Several Compliant Card Readers.

2.9 Intercept Bank-issued Paper Checks with Online Bank Direct

Invoice Cloud offers our clients the ability to electronically receive customer payments when they pay through their home bank, using our Online Bank Direct™ (OBD) service. OBD eliminates paper checks issued by online banking sites; instead, you receive electronic ACH deposits instead, saving your staff time and effort. OBD matches electronic payments (like lock box files) to the payer's account. If the match is made, OBD processes and uploads it into your billing system (Figure 27). Artificial Intelligence remembers the matches for next time, so each billing cycle is less matching work.

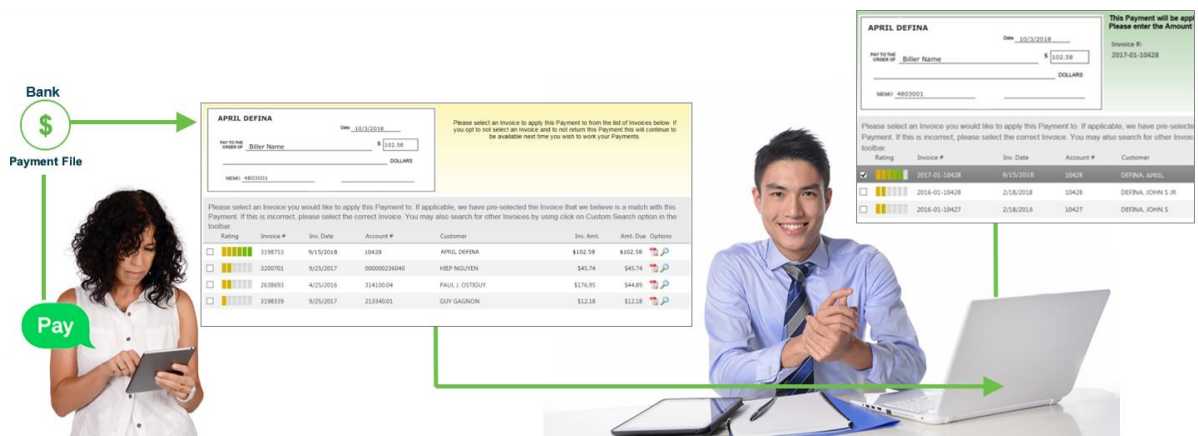


Figure 27. OBD-intercepted Pending Payments. Stop processing paper checks from banks, saving time trying to match them to accounts.

2.10 Pay by Phone/IVR

Secure, Painless IVR that Promotes Self-Service

Invoice Cloud's fully integrated IVR was designed to get calls out of your call center. With CallerID authentication, gone are the days of payers calling to ask for their account number/customer number before you transfer them to your IVR. Additionally, the option to receive a text instead of continuing with the phone prompts makes it easier for payers to complete a transaction. If the payer chooses to continue with the IVR, the option to save their payment method for

next time they call makes paying a 2nd time much easier. Invoice Cloud's IVR supports English and Spanish, which customers can navigate by either touchtone or voice to pay their bill and save payment methods.

-
- One phone number for customers to dial
 - Self-service ACH and CC payments
 - Self-service request a text message with a secure payment link using Link Trigger.
 - Automatically connect to your account through Caller ID Lookup
 - Use special characters to enter complex policy/account numbers
 - Receive timely outbound IVR invoice alerts to automatically connect to your bill for payment
-

2.11 Agent/CSR Tools

Invoice Cloud provides tools to help out billers' Customer Service Representatives better communicate with payers, including our Biller Portal and SSO integration of our payment process with many third-party CSR interfaces. We help CSRs share the customer experience and functionality that helps train customers to try our platform's many self-service options.

2.11.1 Biller Portal

Invoice Cloud's Biller Portal offers extensive reporting and administration tools, making administration, reconciliation, and data mining easier for the Town of Saratoga (**Figure 28**). 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 can:

- Block customers from making ACH and/or Credit Card Payments.
- Email or text invoice notifications to the customer with direct links to their payment.
- Set up AutoPay, paperless billing, and more for a payer at their request.
- Log in as the user to recreate their payment experience.
- Review payment and/or email history.
- Issue a credit on an overpayment.

One of the leading reasons customers call our billers to make a payment, despite having an IVR solution, is that customers do not know how to look up their bill in the first place. Invoice Cloud launched CSR Text Reminders so that your CSRs/agents can send a text with a direct link to their bill (**Figure 29**). The customer can now see how easy it is to pay in our mobile site.

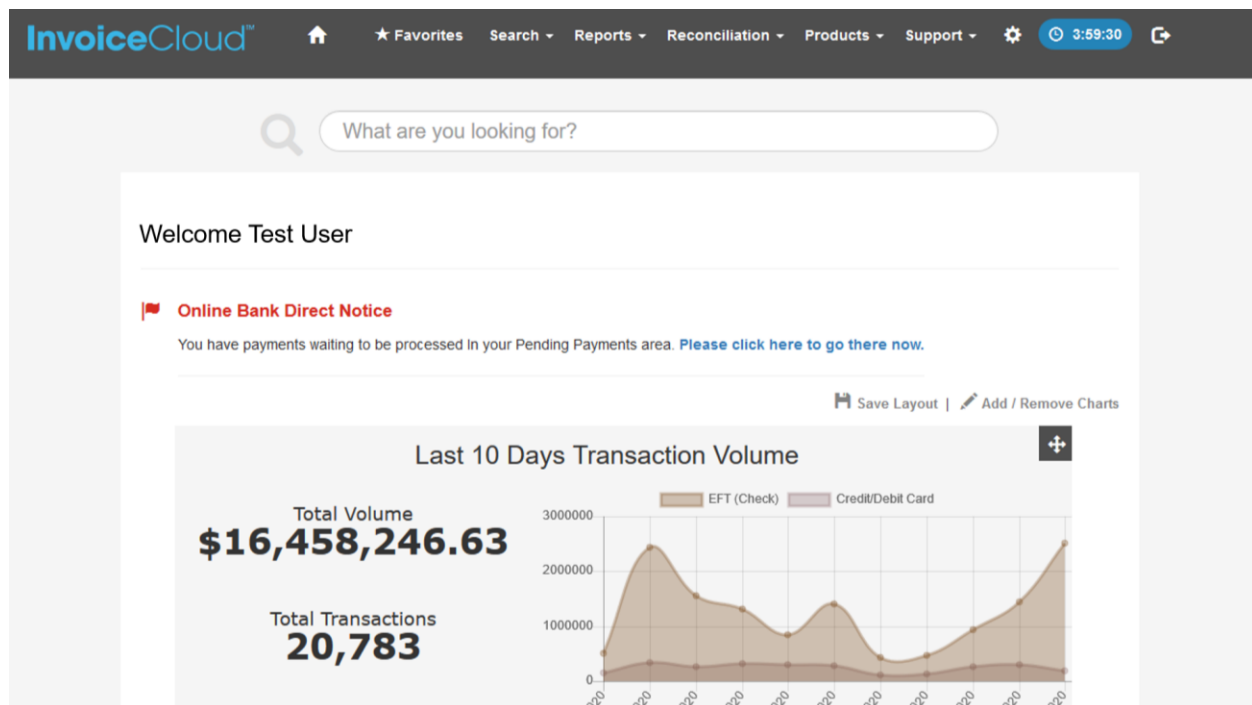


Figure 28. Invoice Cloud's Simple Back-end Biller Portal. Manage all billing functions through our user-friendly interface.

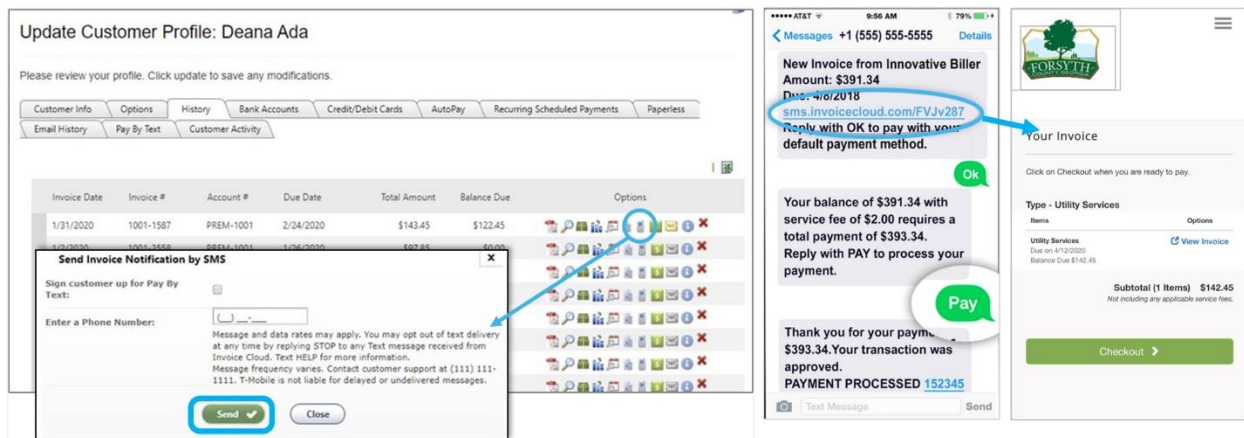


Figure 29. Send a Text Message with a Direct Link to a Customer's Payment from the Biller Portal. CSRs can now help mobile-using customers more easily find their bill and enroll in Pay by Text.

Our admin portal ('Biller Portal') offers many standard and ad hoc reports on demand, 24/7 with date ranges and drill down options to view detail (**Figure 30**).

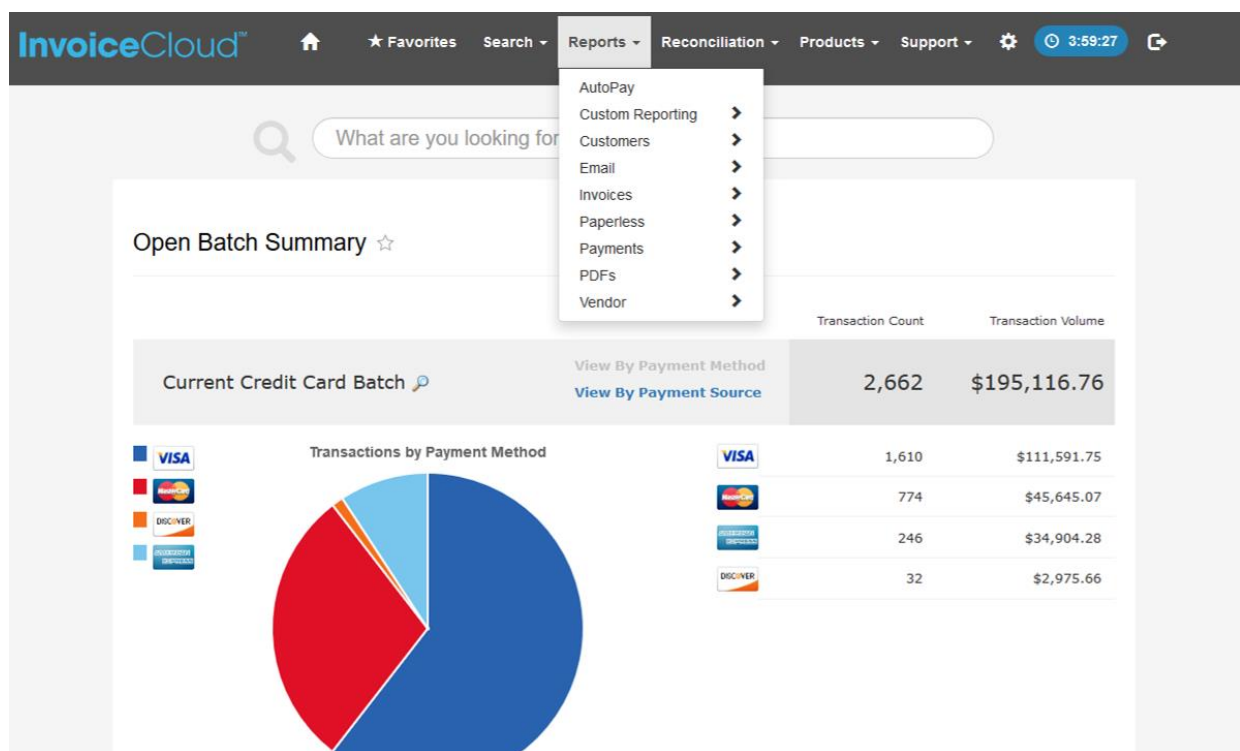


Figure 30. Robust Reporting Options. Use pre-configured reports or define new ones and export results to Excel.

Invoice Cloud provides 29 email templates, all triggered by events and customer activity. Email notifications are completely customizable using the Biller Portal's built-in editor (**Figure 31**).

Email Management ☆

You may view and edit all available email templates in this area. Please choose an Email Template Type from the first drop down. You will see a second drop down with the invoice types you support. Each Invoice Type is allowed to have a different set of values that, when used in a template, will be replaced with a corresponding value when the email is sent.

Email Template Type: First Invoice Email Notification

Get Template for Invoice Type: Second Invoice Email Notification

Save Your Changes Save And Copy

Email Title: You have a new invoice from "BillerDBA"

AutoPay Message (if applicable): Your payment will automatically be made on the date associated with your auto payment, please log in to make automatic payment.

Email Body: 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/2bergeron. If you have any questions regarding your account, please email us at "BillerCustomerServiceEmailAd"

Narragansett Bay Commission

You have a new invoice from the - Narragansett Bay Commission

[View Invoice or Pay Now](#)

Dear SMITH, PAUL

A new invoice is now available to view online.

NBC 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.

[Click here for a SNAPSHOT of Upper Narragansett Bay](#)

You may also access your invoice via our Customer Portal at <https://www.invoicecloud.com/2bergeron>.

If you have any questions regarding your account, please email us at 2bergeron@invoicecloud.com. Be sure to include your first name, last name, and account number.

Thank you for choosing to view and pay online, Narragansett Bay Commission

Narragansett Bay Commission

A new invoice is now available to view online.

NBC 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.

[Click here for a SNAPSHOT of Upper Narragansett Bay](#)

You may also access your invoice via our Customer Portal at <https://www.invoicecloud.com/2bergeron>.

If you have any questions regarding your account, please email us at 2bergeron@invoicecloud.com. Be sure to include your first name, last name, and account number.

Thank you for choosing to view and pay online, Narragansett Bay Commission

With these e-mailed bill reminders going out to your payers, it is a great opportunity to plug different areas of the Commission or use to advertise products and/or services.

Having a social media presence is pretty much the norm today, but it's all in how you market your social media that will make it successful and advertising plays a big roll. Our clients have found the bill reminders are very powerful in getting the word out.

Figure 31. Invoice Cloud's Unmatched Email Management Tool. No other EBPP provider provides this level of control over the content and branding of its email engine.

3 Pricing

Table 2. Customer Engagement, Electronic Bill Presentment and Payment Pricing. (Utility)

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	\$5,000 \$0.00
Account Access – monthly access to branded Customer and Biller Portals – includes one (1) Administrative User NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	\$250.00
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry’s highest payment and paperless adoption.	No Charge
Paperless Billing – per paperless bill per cycle NOTE: Fee only applies when paper bill is suppressed, and a paper invoice is <u>not</u> mailed. There is no charge for payers to receive e-bill, only when we convert them to Paperless.	\$0.40 \$0.20 Waived!
Electronic Payment Fees – Submitter Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, & PayPal – Fee per transaction – Paid by the payer Minimum fee: \$3.00 Credit/Debit Card Cap: \$125,000	3.25%
E-Check / ACH – per transaction E-Check/ACH cap: \$125,000	\$1.95
Miscellaneous Fees	
Credit Card Chargeback	\$15.00
ACH Reject	\$15.00
PayPal Chargeback	\$15.00
IVR	
Inbound -- Per Call (Payment Only - paid by the payer)	\$0.95

Online Bank Direct – Online Bank Payment Consolidation (optional)	
Per Transaction Fee (paid by the biller)	\$0.25
OBD Monthly Access Fee	\$50.00 Waived
Point-of-Sale Card Readers (Optional)	
Encrypted Card Readers for counter payments – monthly rental per unit	\$30.00

Table 3. Customer Engagement and Payment Pricing. (Court)

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	\$5,000 \$0.00
Account Access – monthly access to branded Customer and Biller Portals – includes one (1) Administrative User NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	No Charge
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry’s highest payment and paperless adoption.	No Charge
Electronic Payment Fees – Submitter Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, & PayPal – Fee per transaction – Paid by the payer Minimum fee: \$3.00 Credit/Debit Card Cap: \$125,000	3.25%
E-Check / ACH – per transaction E-Check/ACH cap: \$125,000	\$1.95
Miscellaneous Fees	
Credit Card Chargeback	\$15.00
ACH Reject	\$15.00
PayPal Chargeback	\$15.00

Table 4. Customer Engagement and Payment Pricing. (Miscellaneous)

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	\$5,000 \$0.00
Account Access – monthly access to branded Customer and Biller Portals – includes one (1) Administrative User NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	No Charge
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry’s highest payment and paperless adoption.	No Charge
Electronic Payment Fees – Submitter Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, & PayPal – Fee per transaction – Paid by the payer Minimum fee: \$3.00 Credit/Debit Card Cap: \$125,000	3.25%
E-Check / ACH – per transaction E-Check/ACH cap: \$125,000	\$1.95
Miscellaneous Fees	
Credit Card Chargeback	\$15.00
ACH Reject	\$15.00
PayPal Chargeback	\$15.00

Table 5. Customer Engagement and Payment Pricing. (Permit)

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	\$5,000 \$0.00
Account Access – monthly access to branded Customer and Biller Portals – includes one (1) Administrative User NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	No Charge
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry’s highest payment and paperless adoption.	No Charge
Electronic Payment Fees – Submitter Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, & PayPal – Fee per transaction – Paid by the payer Minimum fee: \$3.00 Credit/Debit Card Cap: \$125,000	3.25%
E-Check / ACH – per transaction E-Check/ACH cap: \$125,000	\$1.95
Miscellaneous Fees	
Credit Card Chargeback	\$15.00
ACH Reject	\$15.00
PayPal Chargeback	\$15.00

Table 6. Customer Engagement and Payment Pricing. (Police Department)

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	\$5,000 \$0.00
Account Access – monthly access to branded Customer and Biller Portals – includes one (1) Administrative User NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	No Charge
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry’s highest payment and paperless adoption.	No Charge
Electronic Payment Fees – Submitter Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, & PayPal – Fee per transaction – Paid by the payer Minimum fee: \$3.00 Credit/Debit Card Cap: \$125,000	3.25%
E-Check / ACH – per transaction E-Check/ACH cap: \$125,000	\$1.95
Miscellaneous Fees	
Credit Card Chargeback	\$15.00
ACH Reject	\$15.00
PayPal Chargeback	\$15.00

Table 7. Customer Engagement and Payment Pricing. (Public Works)

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	\$5,000 \$0.00
Account Access – monthly access to branded Customer and Biller Portals – includes one (1) Administrative User NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	No Charge
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry’s highest payment and paperless adoption.	No Charge
Electronic Payment Fees – Submitter Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, & PayPal – Fee per transaction – Paid by the payer Minimum fee: \$3.00 Credit/Debit Card Cap: \$125,000	3.25%
E-Check / ACH – per transaction E-Check/ACH cap: \$125,000	\$1.95
Miscellaneous Fees	
Credit Card Chargeback	\$15.00
ACH Reject	\$15.00
PayPal Chargeback	\$15.00

Table 8. Customer Engagement and Payment Pricing. (Recreation Department)

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	\$5,000 \$0.00
Account Access – monthly access to branded Customer and Biller Portals – includes one (1) Administrative User NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	No Charge
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry’s highest payment and paperless adoption.	No Charge
Electronic Payment Fees – Submitter Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, & PayPal – Fee per transaction – Paid by the payer Minimum fee: \$3.00 Credit/Debit Card Cap: \$125,000	3.25%
E-Check / ACH – per transaction E-Check/ACH cap: \$125,000	\$1.95
Miscellaneous Fees	
Credit Card Chargeback	\$15.00
ACH Reject	\$15.00
PayPal Chargeback	\$15.00

Table 9. Paperless Adoption Enrollment Savings Model. As Invoice Cloud drives higher adoption of Saratoga's Paperless program, the organization will see increased monthly and annual savings by way of lower sourcing, postage, and material costs.

Bills Per Month	Example Paperless Adoption	Paperless Bills	Saratoga's Estimated Cost Per Bill	Invoice Cloud Paperless Fee	Saratoga's Projected Net Savings/Month	Saratoga's Projected Net Savings/Year
1,000	5%	50	\$0.65	\$0.00	\$32.50	\$390.00
1,000	10%	100	\$0.65	\$0.00	\$65.00	\$780.00
1,000	15%	150	\$0.65	\$0.00	\$97.50	\$1,170.00
1,000	20%	200	\$0.65	\$0.00	\$130.00	\$1,560.00
1,000	25%	250	\$0.65	\$0.00	\$162.50	\$1,950.00
1,000	30%	300	\$0.65	\$0.00	\$195.00	\$2,340.00