

Innovating the Customer Experience

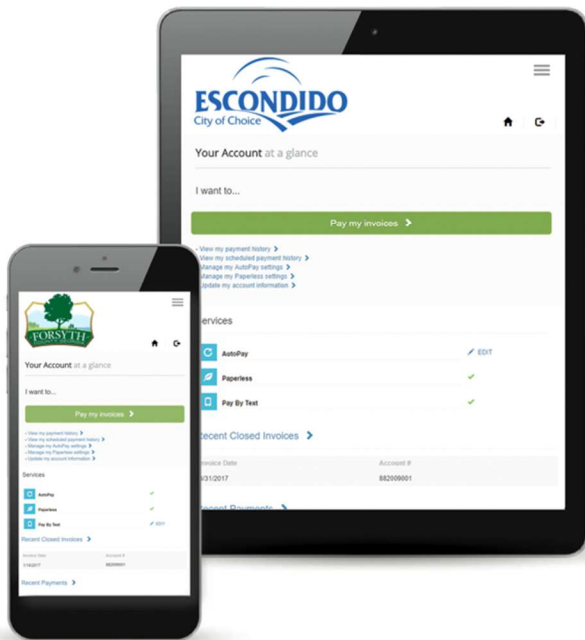
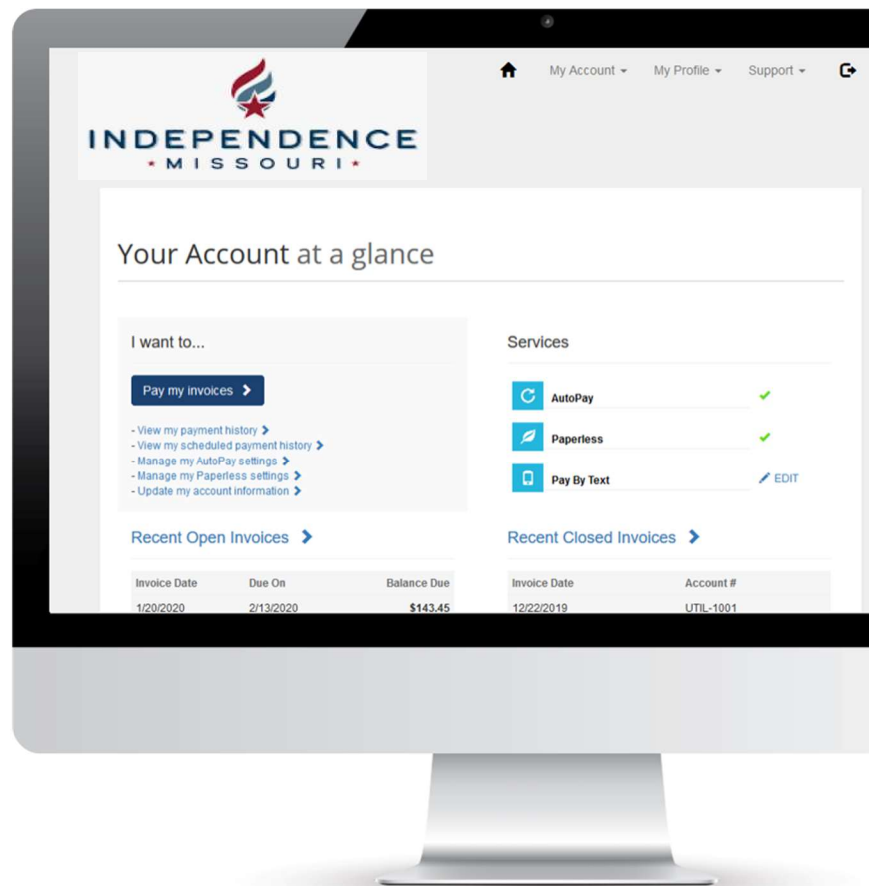
Customer Engagement, Electronic Bill Presentment, & Electronic Bill Payment

PRESENTED TO:

City of Independence

December 14, 2022

Pricing Valid for 45 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
 - **150+** different software integrations
 - **2,600+** municipal and utility clients in all **50** states
 - **\$16.4B+** processed payments in 2021 (**100M+** transactions)
 - **59%** 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 59% 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. City of Independence Proposal Goals and Objectives

Business Challenge	InvoiceCloud	Business Result	Measuring Success
Difficult to manage multiple technology platforms & adapt to changing customer requirements, falling behind the times when it comes to offering an engagement platform that is modern and easy to use for your customer base – creates lower than desired customer satisfaction scores	• Provide a 21st century, SaaS platform that seamlessly integrates with AUS & SilverBlaze to reduce friction and improve the overall customer engagement experience • A single platform that can handle both recurring invoiced and one-off, non- invoiced payments	• Giving the Independence customer base more options when it comes to paying bills. Resulting in more on-time payments, better Customer Service Metrics and a modern look and feel that keeps you up-to-date via a Natives SaaS application	<u>Customer Satisfaction level:</u> • Currently at a 40% satisfaction level • Current Customer Website is missing key functionality • Inability to address phone calls • With new technology in place, looking to increase the overall customer satisfaction metric to 60%
Low Adoption Rate : 10% of current customers are enrolled in a form of ACH Autopay, which increases the risk of late payers and customers heading into shutoff/disconnect status.	• Industry leading design to engage the customer and facilitate self-service payments to allow your customer to pay when they want and how they want; Enrollment built into all payment channels to drive impact	• A 10-20% increase would yield a net positive cash flow, while reducing late pay and shutoff efforts • Allowing customers to sign-up for Autopay, on their own, using multiple payment channels without having to engage a CSR in order to get it accomplished	• Estimated annual net positive cash flow increase between \$11M and \$22M per year • Calculation is based on an <u>estimated increase in autopay adoption of just 10-20%</u> • $\\$183 \text{ (average monthly bill)} \times 10,000 \text{ (Bills)} \times 12 \text{ months per year} = \\22M Annually
CSR's experience heavy call volume, which results in long call holds, high degree of abandoned calls, and an overall frustrated customer base. • Average Monthly Calls = 4,751 • Abandoned Calls = 4,477 • Mandating overtime hours to the CSR Team in order to anticipation of high call-volume days	• Frictionless engagement platform that decreases billing and payment related calls to the CSR Line by offering a modernized design that makes navigation of the platform simple and easy • CSR Tools to help change customer behavior - OnDemand pay by text	• By offering a more user-friendly experience to your customer base, we average a 50% reduction in billing and payment related call to your CSR team • Each call on average takes 12:32 minutes to be answered. Reducing the overall number of calls into this group also reduces the hold-time for each call to be addressed	Results are based on Average Totals of Paymentus clients to moving to InvoiceCloud: • Average monthly Calls dropping to 2,375 • Abandoned calls drops to 2,238 • Reduction in hold time due to fewer calls = 6.16 minutes • Reducing the need to mandate overtime hours due to high-call volume
Low Paperless Adoption Rate: 53% of current clients receive an E-bill, which results in higher than desired print & mail expenses for printed bill delivery from the City. • 23,308 paper bills are sent out each month	• Industry leading design that engages the customer and facilitates self-service adoption. Enrollment into e-billing is made available via multiple touchpoints and all payment channels	• Higher e-adoption, expect a 10-20% total increase for paperless enrollment • Less mail printed, less reliance on USPS for postage due to online adoption	• 10-20% increase in adoption which equates to an overall savings between \$28,200 to \$56,400 for year 1. • <u>Calculation is based on an estimated 15% increase to E-Bill Adoption:</u> • $7,500 \text{ E-bill signees} \times \\$0.47 \times 12 = \\$42,300 \text{ in saving for year 1}$

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 59% 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 (Error! Reference source not found.).

As more of your customers use our platform and switch to paperless billing, AutoPay, and other features of our solution, the City of Independence 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 City of Independence 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

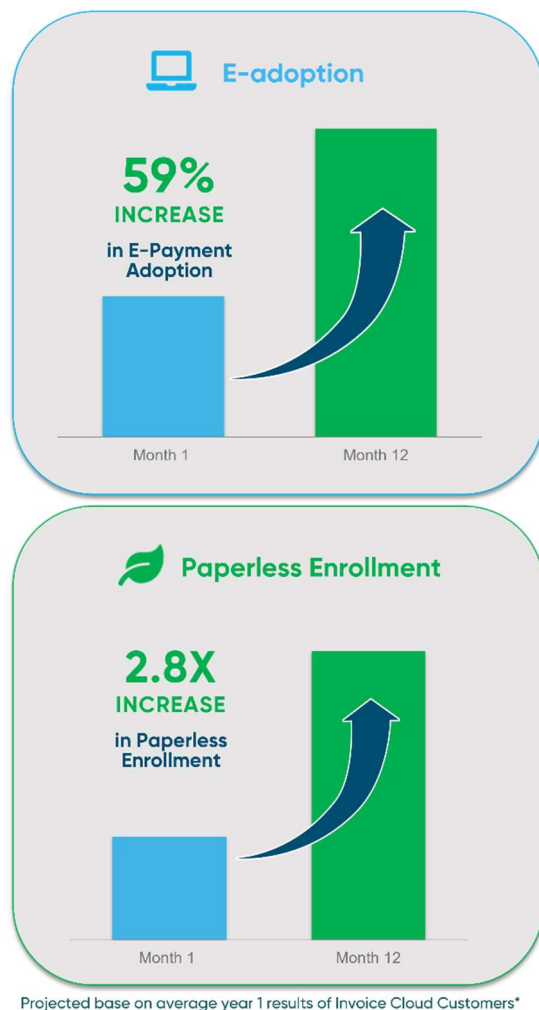


Figure 1. Invoice Cloud's Average First Year Adoption Increases. Our clients typically see their e-payment adoption and paperless enrollments double in only one year after switching to Invoice Cloud.

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**).

Single Instance, Multi-Tenant,
Software as a Service (SaaS)



No need to upload patches and upgrades to each individual client site, which drives service levels and delivery of new features!



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.

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**).

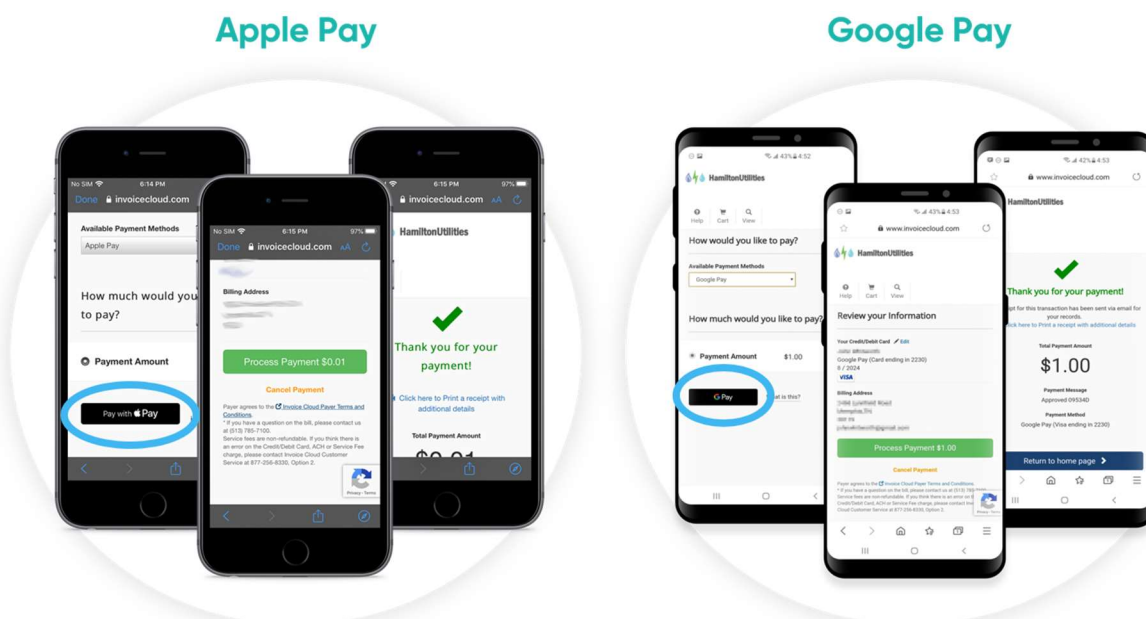


Figure 3. Mobile wallet simplifies the customer experience to make paying easier than ever. Automatic true SaaS updates delivered secure, fast payments through Apple Pay and Google Pay to 100% of our clients on the day of release.

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 150 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.*

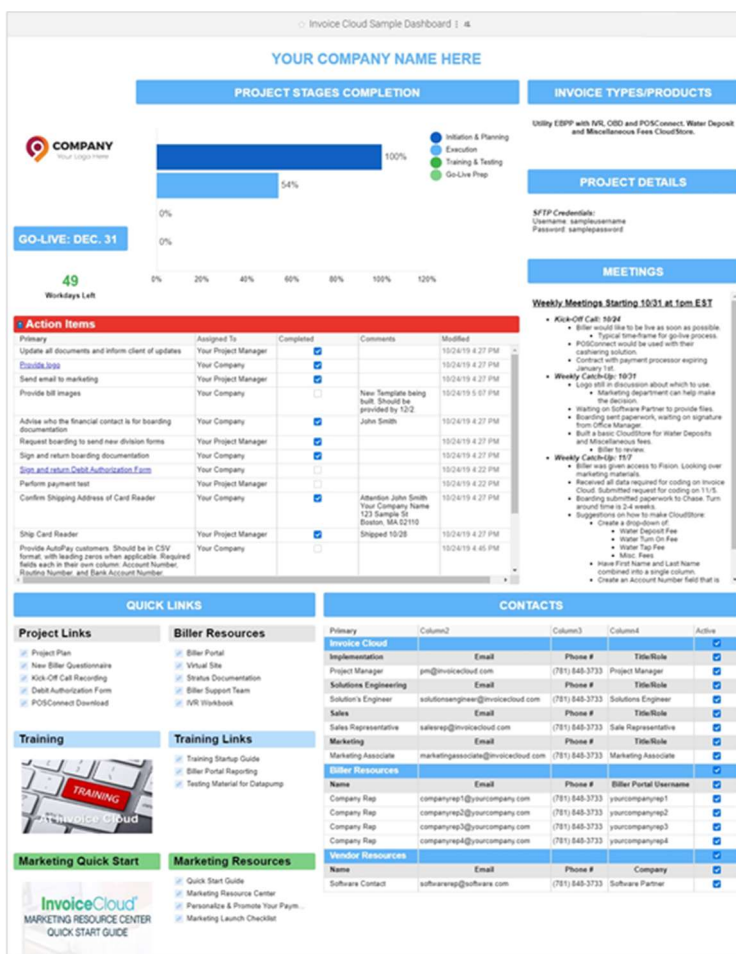


Figure 5. Invoice Cloud Implementation Tracking in Smartsheets. *See which key personnel are responsible for each technical aspect of implementation and track day-to-day progress.*

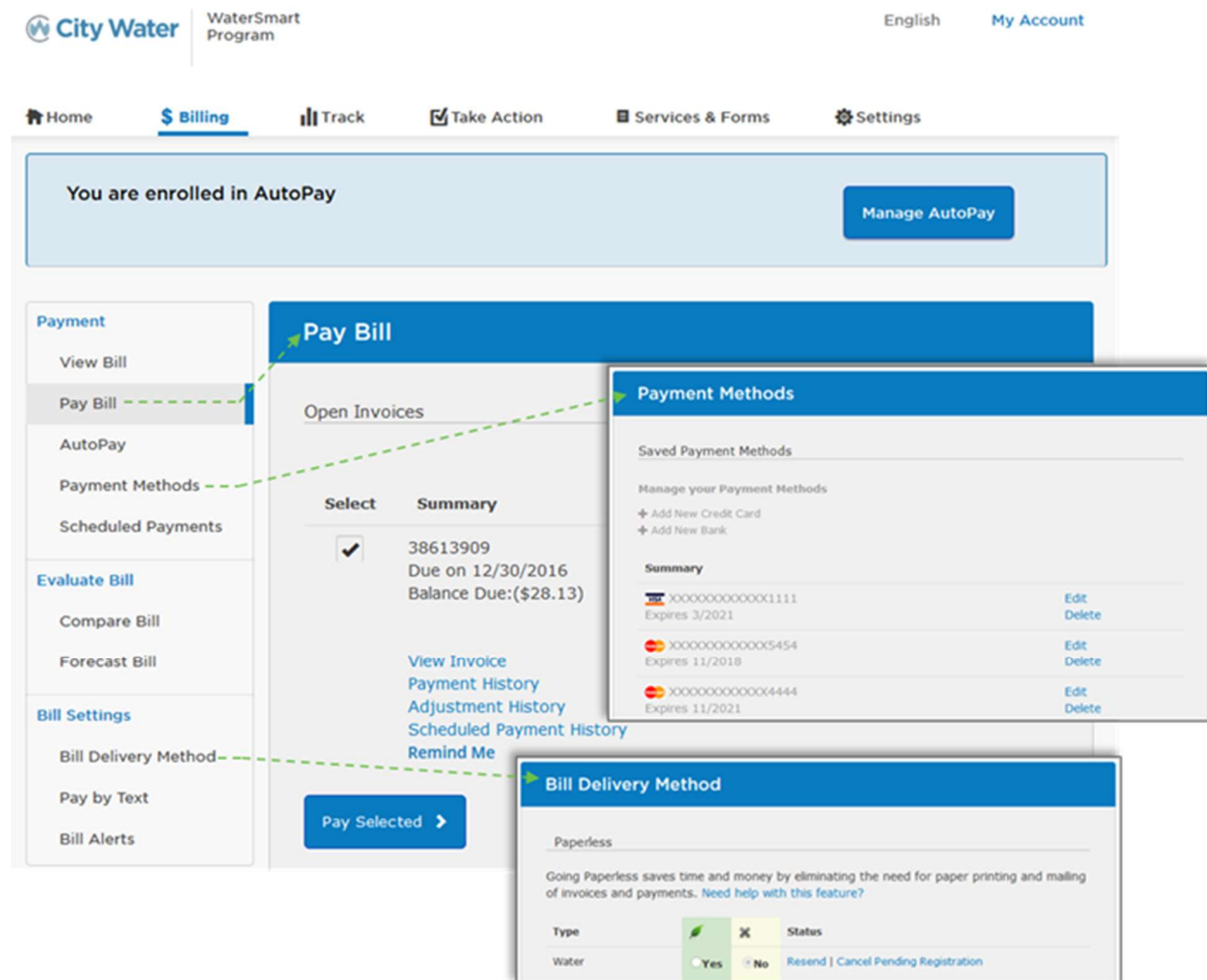


Figure 6. Example of an Iframe-embedded SSO with One of Many Third-Party Portal Solutions. SSO automatically logs customers into both third-party portals and IC as one completely seamless and secure payment experience.

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.

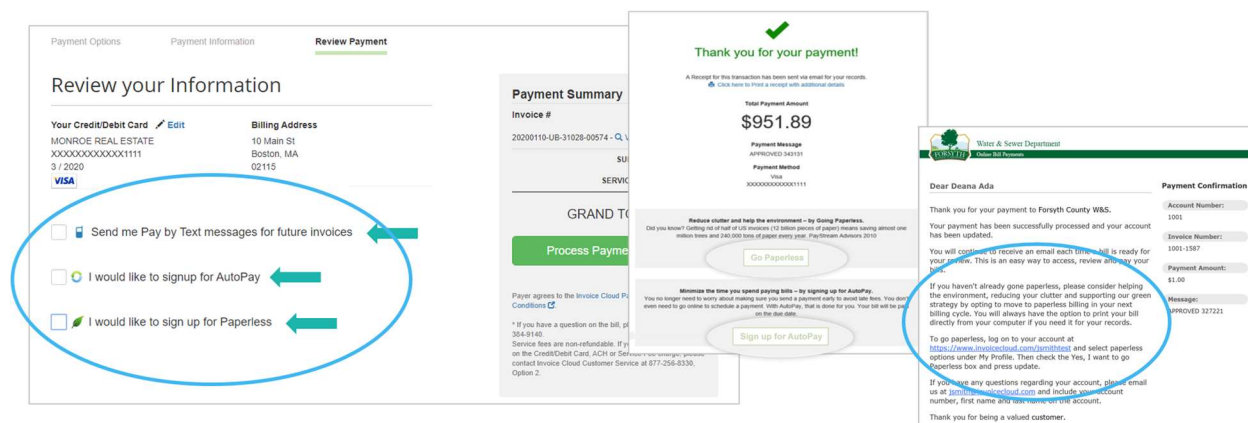


Figure 7. Enrolling in Pay by Text, AutoPay, and Paperless Without Leaving the Payment Process. Customers can enroll mid-payment process, at the very end, and from their confirmation email.

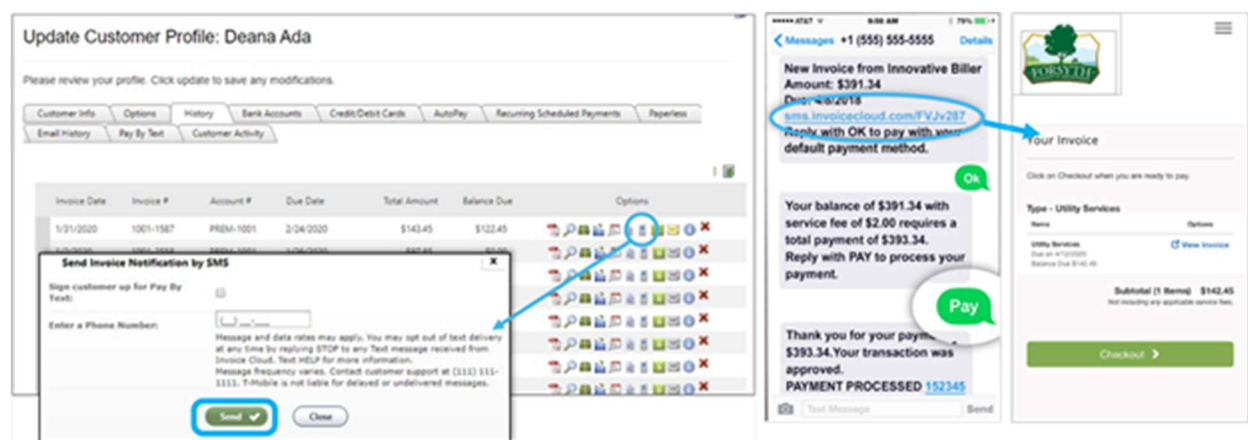


Figure 8. Send a Text Message with a Direct Link to a Customer's Payment from the Biller Portal. CSRs can now help mobile-using customers more easily find their bill and enroll in Pay by Text.

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.

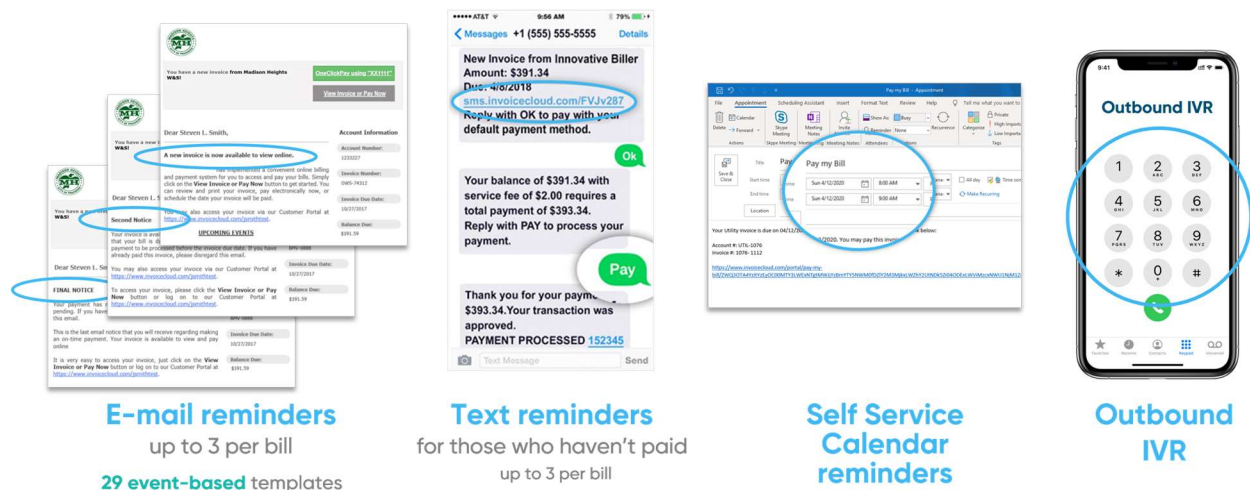


Figure 9. Invoice Cloud's Customer Engagement Platform Options. We help billers more effectively engage payers through the communications channels that customers prefer.

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**).

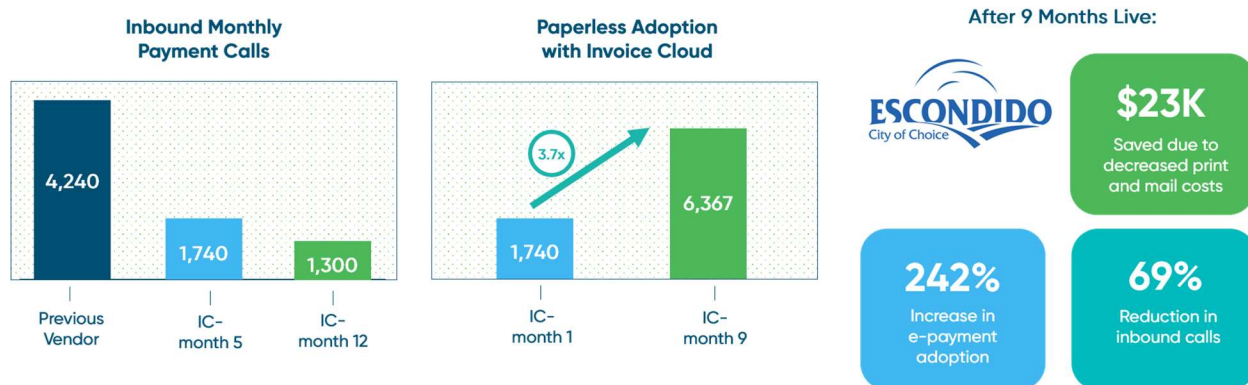


Figure 10. City of Escondido's Savings in Time and Money through Invoice Cloud's Customer Engagement. In only 9 months, the City increased e-adoption by more than 200% and more than tripled their paperless enrollments. More than half of all City bills are paid electronically, 21% without printing and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

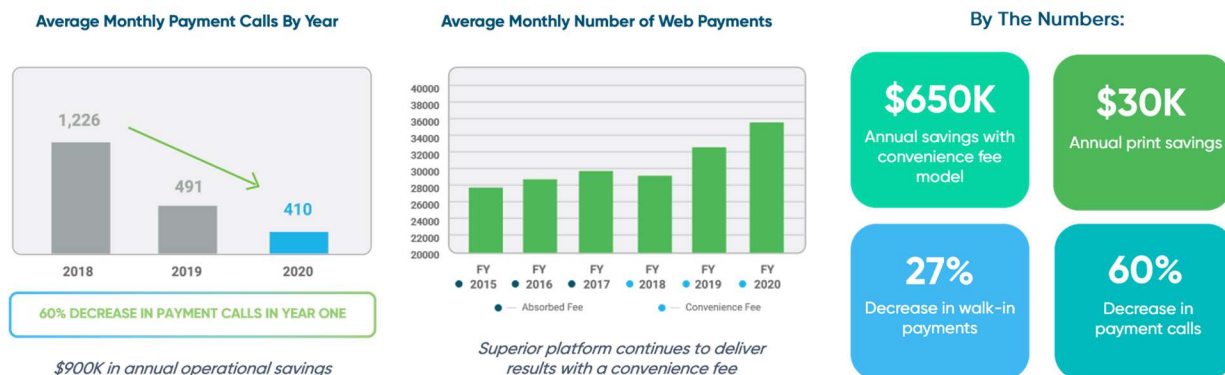


Figure 11. The City of Arlington's Savings in Time and Money by Increasing Customer Engagement through Invoice Cloud. More City customers use Invoice Cloud to pay electronically every year rather than pay through the mail or over the phone, even with new convenience fees.

2 Invoice Cloud's Omnichannel Experience

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.

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.

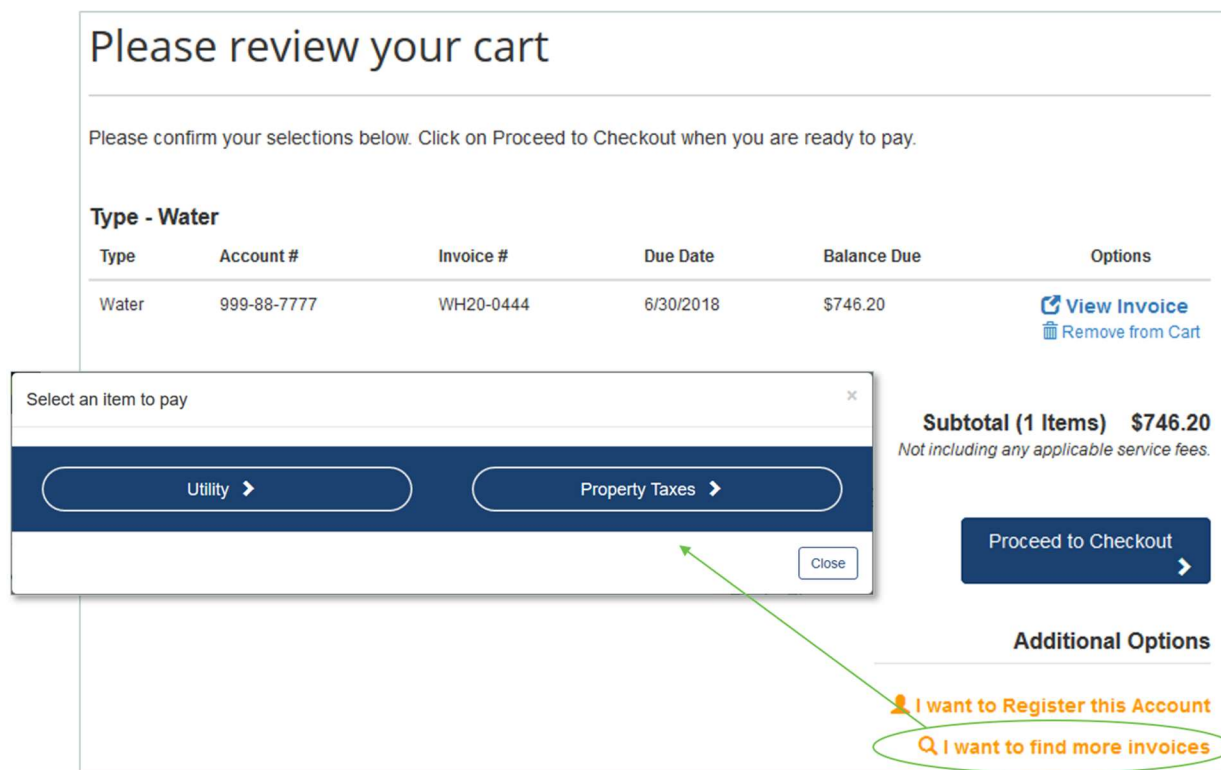


Figure 14. One-Time Payer Adding Multiple Invoices to their Cart. One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.

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	☒ 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**).

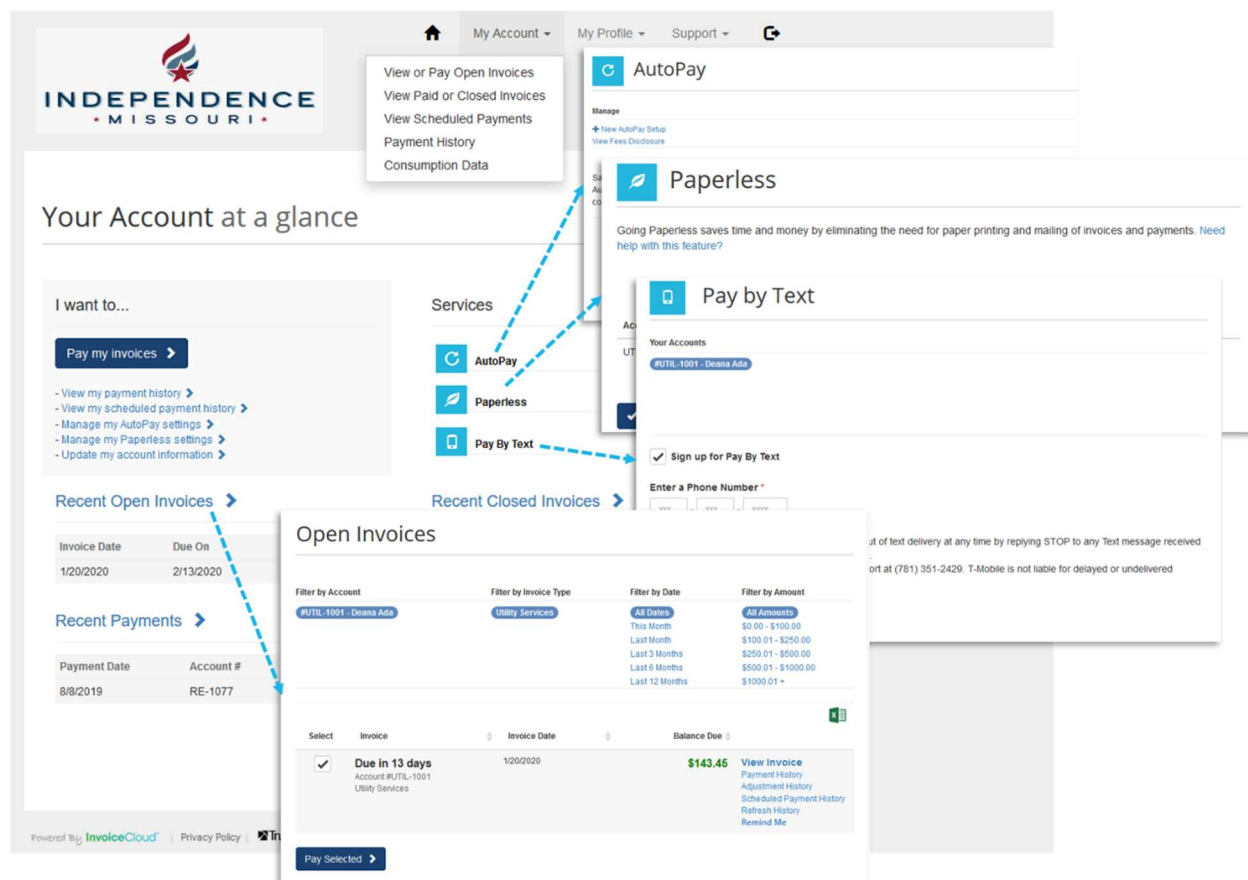


Figure 16. Customer Portal for a Registered Account. Invoice Cloud provides redundant interface options to help any user update and add services to their profile, no matter how they typically use the internet.

2.3 Flexible Payment Options

Invoice Cloud provides several in-house options to help each payer pay their bill on time when it best suits their budget. We have also recently added **PayPal Pal Later** functions to our checkout process, including **PayPal Credit** and **Pay in 4**. PayPal Pay in 4 allows the qualifying payer to pay a bill between \$30 and \$600 in four interest-free installments every two weeks over a 6-week period. Their first installment is required immediately to complete our payment process, but the biller receives the full payment amount of all installments in two business days.

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

Edit AutoPay Setup

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.

Select an Account *
#UTIL-1001 - Deana Ada

Invoice Type *
Utility Services

Use this payment method *
Please select a Payment Method

AutoPay Status *
☐ Yes, put me on AutoPay
☒ No, I do not want AutoPay

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**).

Payment Options
Payment Information
Review Payment

Schedule your FlexPay payments

When would you like your First Payment to process?

04/05/2018

When would you like your Last Payment to process?

05/10/2018

How many payments would you like to make?

3

Create Schedule

Payment Summary

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.

2.3.5 PayPal Pay Later

Invoice Cloud also provides **PayPal Pal Later** functions in our checkout options, including **PayPal Credit** and **Pay in 4**. Pay in 4* allows the qualifying payer to pay a bill between \$30 and \$1,500 in four interest-free installments every two weeks over a 6-week period. Their first installment is required immediately to complete our payment process, but the biller receives the full payment amount of all installments in two business days (**Figure 2-21**).

*Pay in 4 is not currently available in Missouri, Nevada, New Mexico, North Dakota, Wisconsin, or any U.S. Territories.

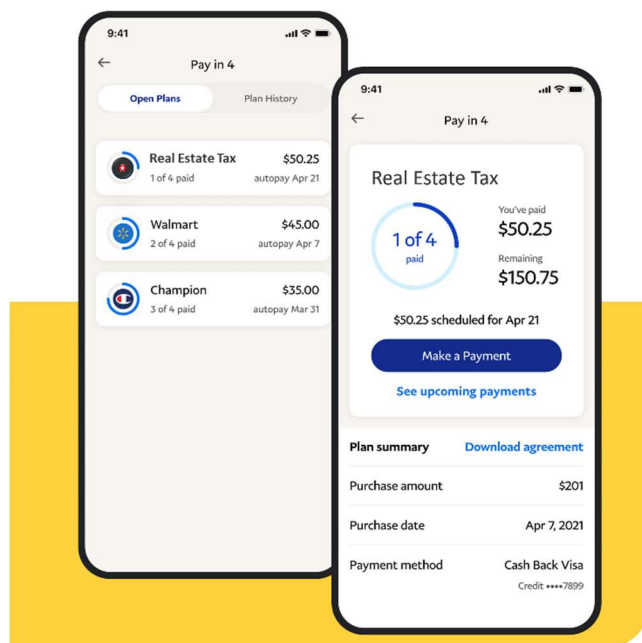


Figure 2-21. Customer's PayPal Pay-in-4 Management.

PayPal pays the customer's full bill amount upfront while managing customer's installments on your behalf.

2.4 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 24**).

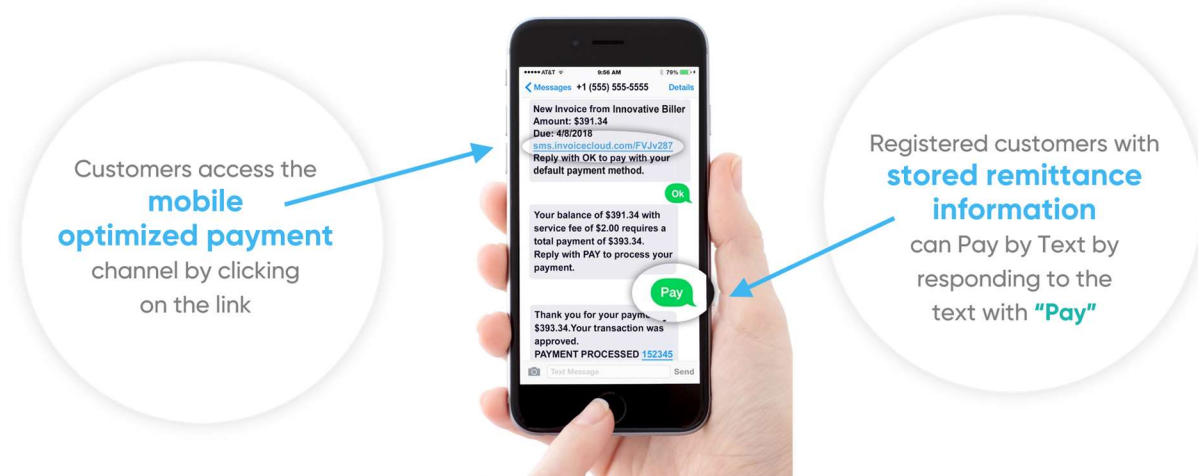


Figure 22. Pay by Text Reminders Engage Mobile Customers. *Quickly pay your bill either by SMS text or in the web browser of your choice.*

2.5 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 23**).

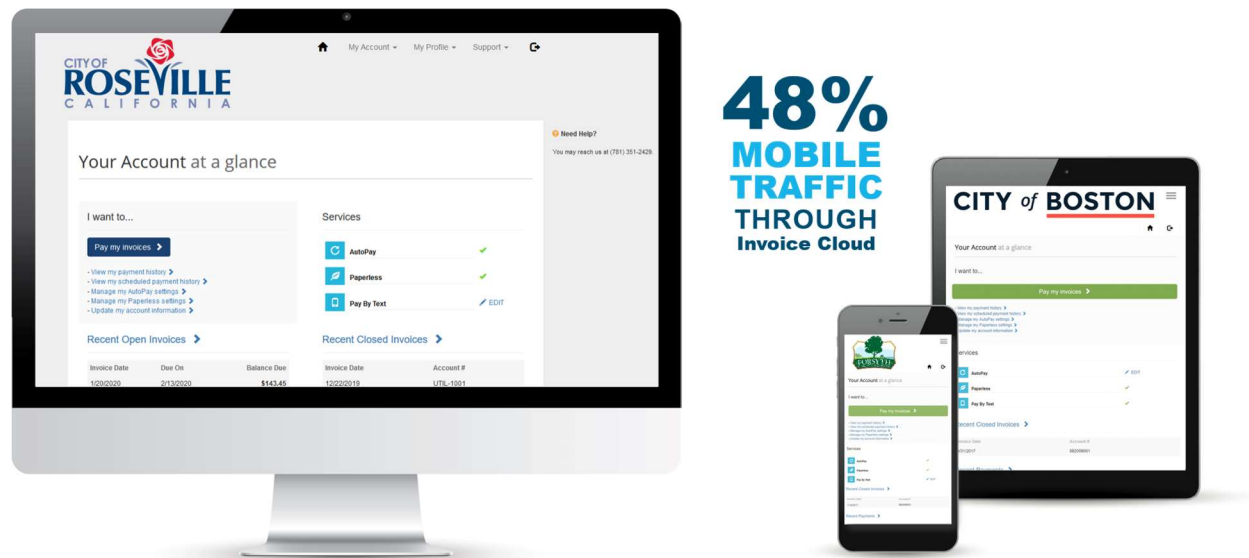


Figure 23. Mobile Responsive Site Design Delivers the Best Invoice Cloud and Device Functionality. *Payers can find and pay their bill on any smart device and use mobile wallets like Apple Pay and Google Pay.*

2.6 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 24**).

The screenshot shows a 'Payment Options' screen with two tabs: 'Payment Options' (active) and 'Review Payment'. Below the tabs is a heading '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' (with a text input field showing '\$ 10.00'). A note at the bottom states 'A minimum amount of \$0.01 is required.'.

Figure 25. Adding a Donation to their Cart. Customers can easily donate to your preferred cause(s) without exiting the payment process.

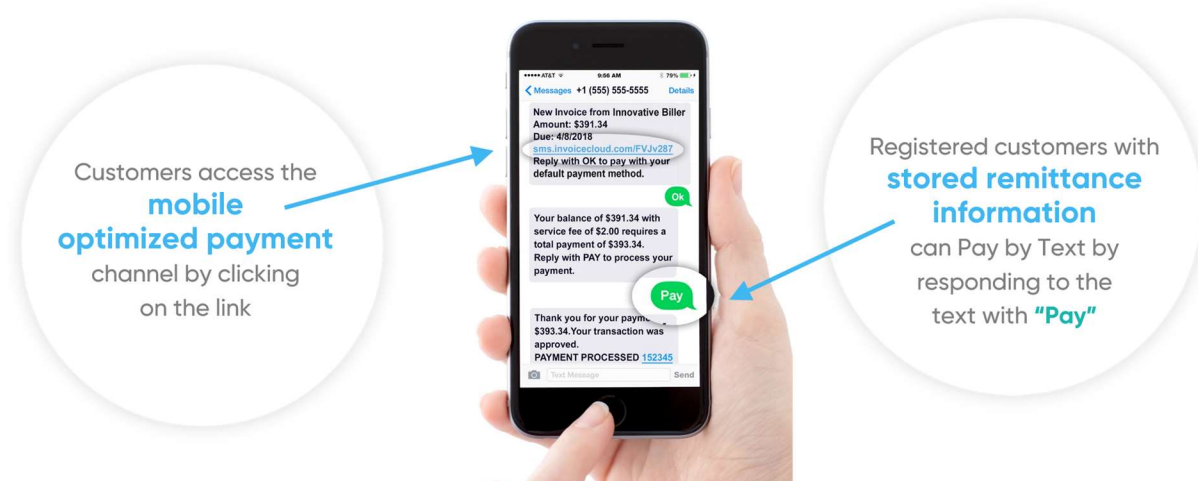


Figure 24. Pay by Text Reminders Engage Mobile Customers. Quickly pay your bill either by SMS text or in the web browser of your choice.

2.7 Round Up or Add Donation to Payment

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 25**).

2.8 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.

2.8.1 Cloud Store

Cloud Store allows billers to accept payments for non-invoiced services, such as permits, licenses, membership fees, etc. (**Figure 26**). 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.

2.8.2 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 27**). Once payment is complete, IC sends confirmation back to the third-party system, and the customer can complete their application.

Police Alarms

Chandler Police Department Alarm Unit (480) 782-4201.

Please fill out all the required fields that are denoted with an asterisk.
[Click for more information.](#)

Account Number * Account Number	Invoice Number Invoice Number
Customer Name * Customer Name	Account Address * Account Address
Business Name Business Name	Contact Name Contact Name
Phone Number * xxx - xxx - xxxx	Email Address * Email Address
Payment Description Payment Description	

Store Items

Shopping List

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

Items Summary

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

Figure 26. Example of a Cloud Store. Quickly and painlessly add new, non-invoiced payments including all data needed.

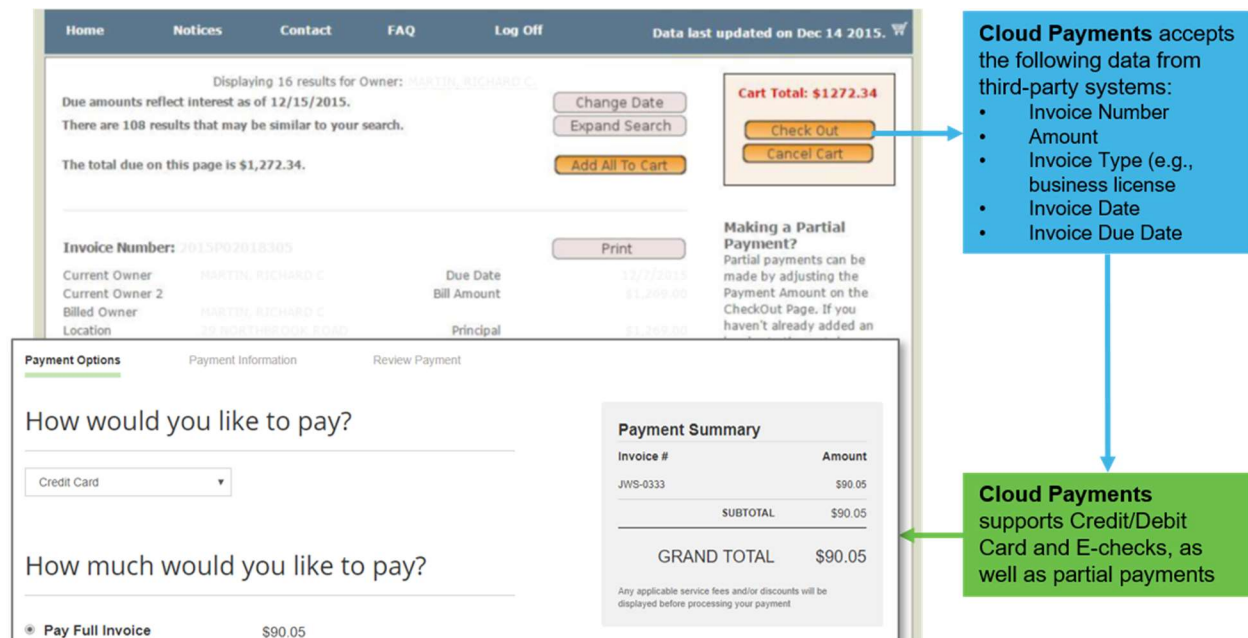


Figure 27. Third-Party Payment Site Integrated with IC through Cloud Payments. Third-party systems can access IC data to process and then receive real-time confirmation of payment.

2.9 Automate Over-the-phone Payments with Convenient IVR

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.

Secure, Painless IVR that Promotes Self-Service

- 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

2.10 Full Integration of Trusted Digital Wallets

Security-conscious consumers may prefer to use existing digital wallets to pay online rather than enter payment credentials into a new system. Invoice Cloud designed our platform to automatically recognize users' eligible wallet options based on their device and browser settings so that they can apply them to your payments, including Apple Pay, Google Pay, PayPal, and Venmo (**Figure 28**).

The screenshot displays the 'Payment Options' tab of the Invoice Cloud payment process. The main heading is 'How would you like to pay?'. Below this, a section titled 'Available Payment Methods' shows a dropdown menu with 'Google Pay' selected. Other visible options are 'Credit/Debit Card', 'EFT (Check)', and 'Google Pay' (highlighted). Below the payment methods, there are three radio button options: 'Pay Full Invoice' (selected) for \$81.93, 'Pay Minimum' for \$1.00, and 'Pay Other Amount'. At the bottom left is a 'G Pay' button and a 'What is this?' link. On the right, a 'Payment Summary' box shows the invoice details: Invoice # 1076-1115 - View, Amount \$81.93, SUBTOTAL \$81.93, and GRAND TOTAL \$81.93. A disclaimer at the bottom of the summary states: 'Any applicable service fees and/or discounts will be displayed before processing your payment'.

Figure 28. Digital Wallet Options in our Payment Process. Invoice Cloud automatically updates payment options based on a customer's available digital wallet options, including Apple Pay and Google Pay.

2.11 Electronic Payment Options for Unbanked Customers

One of the most common remaining barriers to adoption of low-cost electronic payments is that certain customer bases lack bank accounts and, to date, could only pay in-person (often in cash). Invoice Cloud helps reduce this foot traffic and improve customer satisfaction by providing electronic means to pay their bills with either physical currency or through app-based payment systems like PayPal and Venmo.

Invoice Cloud uses the Fiserv network to provide **CheckFreePay**, which allows customers to pay with cash at thousands of participating retail, grocery, and convenience stores using their invoice. We also now accept **PayPal** and **Venmo** payments because much of the unbanked

population uses these services to stand in for traditional banking. We are always exploring options to help more people pay electronically.

2.12 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 29).



Figure 29. One of Several Compliant Card Readers.

2.13 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 30). Artificial Intelligence remembers the matches for next time, so each billing cycle is less matching work.

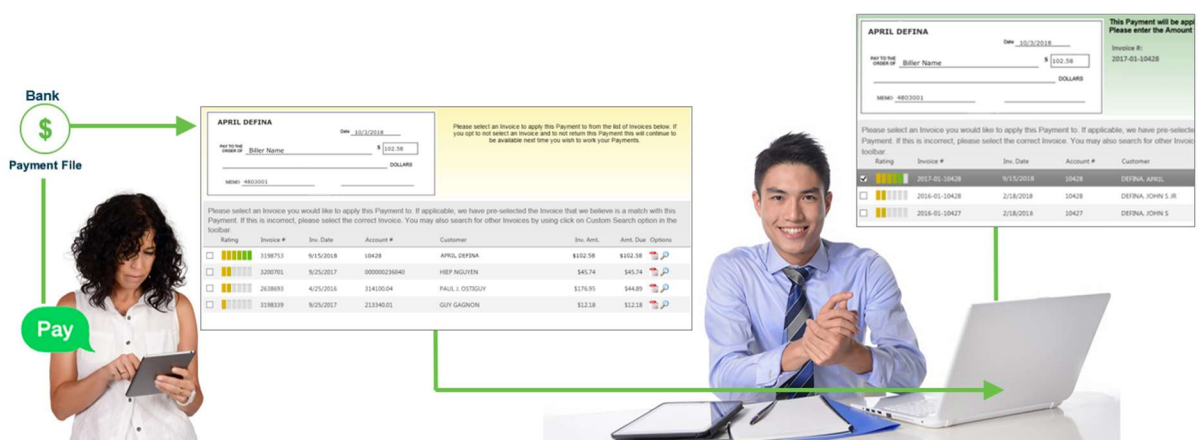


Figure 30. OBD-intercepted Pending Payments. Stop processing paper checks from banks, saving time trying to match them to accounts.

2.14 Equip Your Agents/CSRs with Customer Engaging 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.

2.14.1 Biller Portal

Invoice Cloud's Biller Portal offers extensive reporting and administration tools, making administration, reconciliation, and data mining easier for the City of Independence (**Figure 31**). 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.

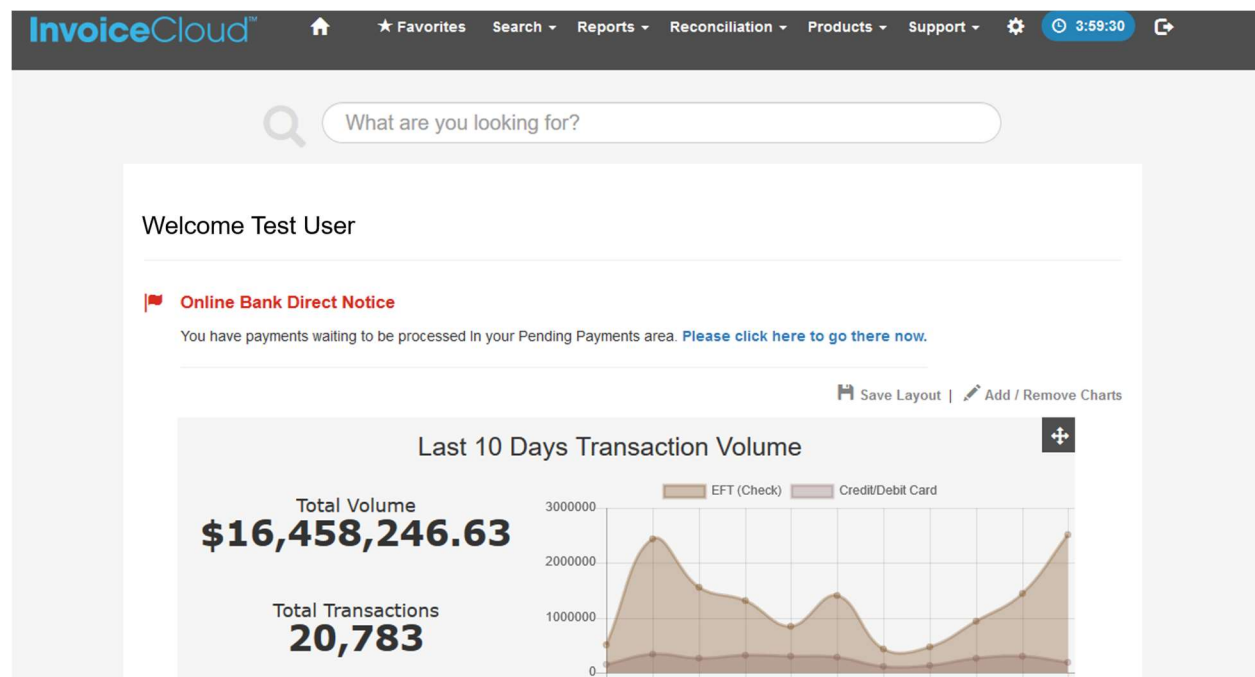


Figure 31. Invoice Cloud's Simple Back-end Biller Portal. Manage all billing functions through our user-friendly interface.

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 32**). The customer can now see how easy it is to pay in our mobile site.

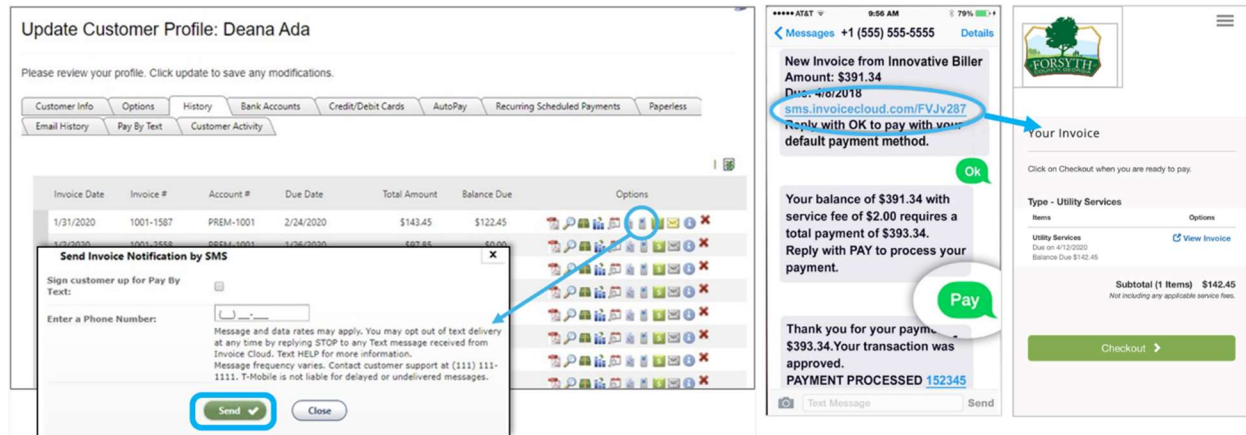


Figure 32. Send a Text Message with a Direct Link to a Customer's Payment from the Biller Portal. CSRs can now help mobile-using customers more easily find their bill and enroll in Pay by Text.

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 33**).

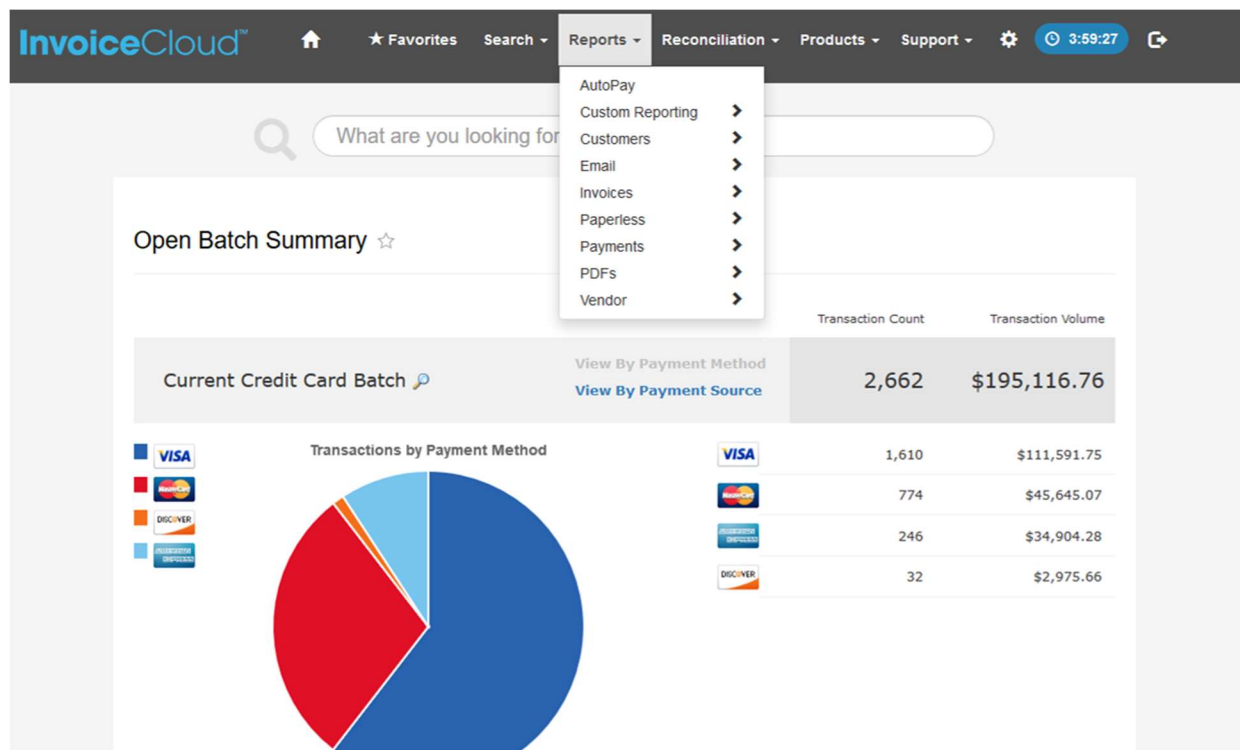


Figure 33. Robust Reporting Options. Use pre-configured reports or define new ones and export results to Excel.

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 34**).

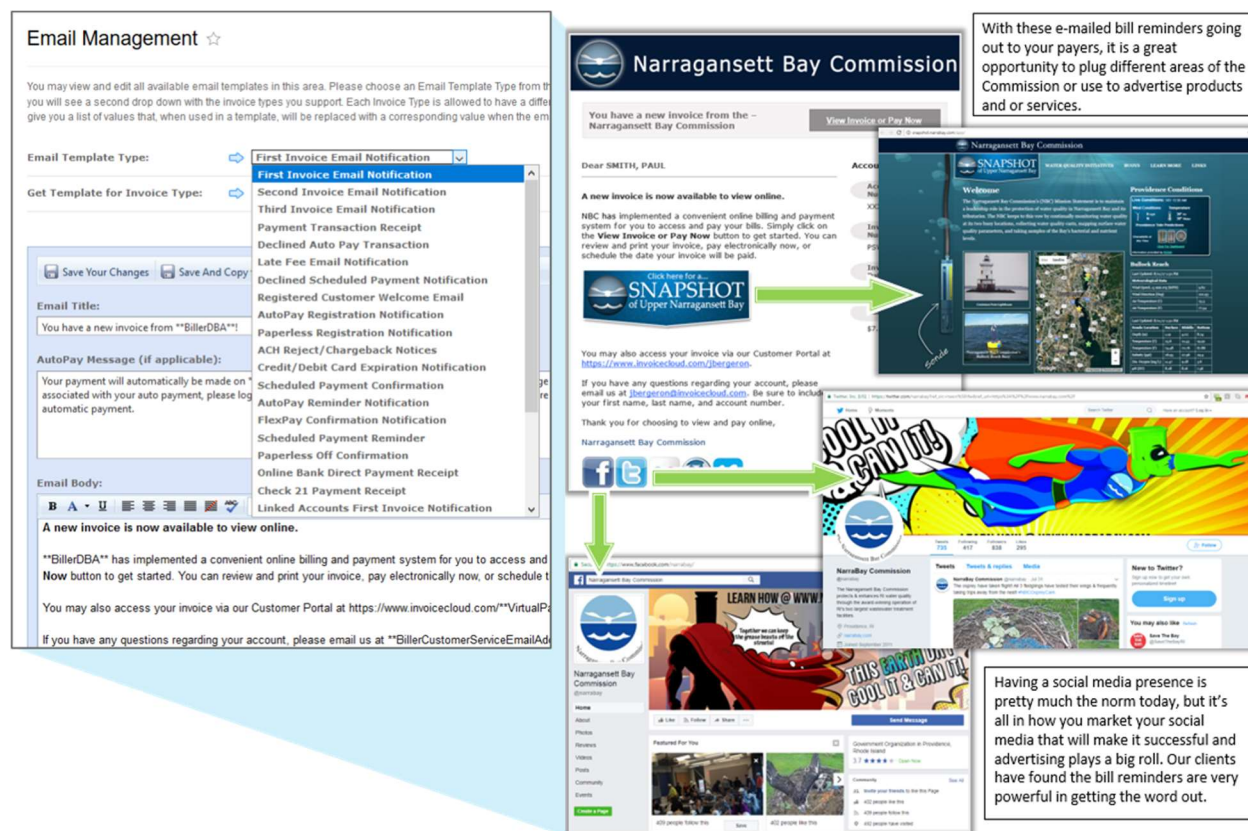


Figure 34. Invoice Cloud's Unmatched Email Management Tool. No other EBPP provider provides this level of control over the content and branding of its email engine.

2.14.2 Outbound Campaigns

Invoice Cloud recently launched Outbound Campaigns, a way for billers to send customized email, voice, and text communications to your customers, like changing hours, updates to tax rates, and any other reason to reach out to payers outside of our current email templates. We provide robust customization and scheduling options for all communication options, as well as reporting on how many customers each channel reached (**Figure 2-35**). Billers can create and save target user groups, and customers can opt out of these notifications without affecting their paperless or Pay by Text enrollments.

Scheduling a Voice Campaign

The following scheduling information will be used to calculate and display the life of your Voice Broadcast. Depending on the "Schedule Type" you choose, in conjunction with the selected date/time combination not be possible to schedule all calls desired. We also support multiple simultaneous calls.

1. Audio Dialog
2. Contact Group
3. Schedule

Audio Dialog Options

Type of Live Answer Message	Upload a WAV File
Description	Message Name
Prompt	Browse... No file selected. Required WAV Format: PCM, 8000Hz, 16Bit, Mono
Transfer Option	No Transfer
	When offered to callers, transfer option is always 1 on the numeric keypad. Please ensure the verbiage in your message accounts for this.
Opt-out Option	No Opt-out
	When offered to callers, opt-out option is always 9 on the numeric keypad. Please ensure the verbiage in your message accounts for this.
Different Machine Answer Message	☐

Figure 2-35. Scheduling a Voice Outbound Campaign. Schedule outbound IVR calls to select customer groups with robust controls like alternate answer machine messages and observing opt-outs.

2.14.3 Marketing Resources for Converting More Customers

Invoice Cloud provides access to our Marketing Team and self-service collateral for email templates, web ads, and more to billers at no additional cost (Figure 2-36). We have concierge-level marketing professionals, including adoption specialists, graphics artists, and copywriters, to analyze biller's usage data and create custom collateral that explains how to adopt new payment methods and



Figure 2-36. IC helps billers reach constituents through proven marketing techniques. Billers receive resources from IC's professional marketing team at no cost to improve public awareness of new e-payment options.

their benefits. We can help attract new electronic customers by presenting sweepstakes in our Customer Portal with Invoice Cloud-provided Amazon gift cards and other prizes if customers enroll in paperless by a certain date. We also provide a marketing content repository for billers to self-service develop ads as needed.

2.14.4 Agent Connect

Your CSRs can also accept in-person and over-the-phone payments from within your existing cashiering system through our Agent Connect interface. Agent Connect integrates Invoice Cloud with a third-party CIS application to redirect to areas within the Customer Portal. We connect fields via API, dynamically creating or updating a customer and their invoice details and balance (Figure 37).

Multiple Landing Options, including:

- 1 = Open Bill Listing
- 2 = Paperless Settings
- 3 = AutoPay Settings
- 4 = Password Change
- 5 = Payment Options
- 6 = Closed Bill Listing

Open Invoices

Filter by Account: 999-88-7777 - Smith, Steven

Filter by Invoice Type: Utility

Filter by Date: All Dates, This Month, Last Month, Last 3 Months, Last 6 Months, Last 12 Months

Filter by Amount: All Amounts, \$0.00 - \$100.00, \$100.01 - \$250.00, \$250.01 - \$500.00, \$500.01 - \$1000.00, \$1000.01 +

Select	Invoice	Address	Due Date	Balance Due	
☒	Due in 16 days Account #999-88-7777 Utility	124 Penn ST	11/29/2019	\$400.13	View Invoice Payment History Adjustment History Scheduled Payment History Remind Me

NOTE: If you are scheduling a payment beyond the due date, late fees/collectors may still apply.

Play Selected >

New Credit Card

Please fill out all fields below and click Save Credit Card Information to save your information. [Need more information?](#)

Credit Card Number *

Card Number

Expiration Date *

November 2019

Billing Name *

Smith, Steven

Billing Address *

124 Penn ST

Country

United States

Billing City *

WALPOLE

State *

Massachusetts

Zip *

02081

Default

☐

☒ Save Credit Card Information

Paperless

Going Paperless saves time and money by eliminating the need for paper printing and mailing of invoices and payments. [Need help with this feature?](#)

Account #	Type		Status
999-88-7777	Utility	☒ Yes ☐ No	Not Paperless

☒ Save my changes

Figure 37. Agent Connect's API Links Common CSR Functions to Invoice Cloud Features. CSRs can access IC's payment EBPP without switching from their CIS's CSR screens.

3 Pricing

Table 2. Customer Engagement, Electronic Bill Presentment and Payment Pricing. Pricing based on 50,000 bills per month and \$183 average credit card payment.

Service Description	Fee
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	No Charge
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
Paperless Billing – per paperless bill per cycle NOTE: Only when paper is suppressed, and a paper invoice is not mailed.	\$0.20 \$0.10
Electronic Payment Fees -- Hybrid Model	
Credit/Debit Cards Visa, MasterCard and Discover, and American Express – Fee per transaction – Paid by customer (Maximum cap of \$750 per payment)	\$3.95 \$3.50
E-Check/ACH – per transaction – Paid by customer (Max \$125,000 payment)	\$3.95 \$2.95
Migrated ACH – per transaction – Paid by City of Independence	\$0.25
Electronic Payment Fees -- Absorbed Model	
Credit/Debit Cards Visa, MasterCard and Discover, and American Express – Fee per transaction – Paid by City (Maximum cap of \$500 per payment)	\$3.95 \$2.95
E-Check/ACH – per transaction – Paid by City (Max \$125,000 payment)	\$2.95 \$1.95
Migrated ACH – per transaction – Paid by City of Independence	\$0.25
Miscellaneous Fees	
Credit Card Chargeback	\$10.00
ACH Reject	\$10.00
IVR	

Inbound -- Per Call (Payment Only)	\$0.50 Waived Fee
Outbound -- Per Call – 3,000/month are included at no cost	\$0.10
Point-of-Sale Card Readers	
Encrypted Card Readers for counter payments – monthly rental per unit	\$50.00
CheckFreePay -- Cash Payments @ Retail Location (Optional)	
Customer Paid -- per transaction	\$2.95

4 Pricing

Table 3. Non-Utility Bill Payment Pricing. Pricing based on 'X' bills per month and '\$X' average credit card payment.

Electronic Payment Fees – Convenience Fee Model	
Credit/Debit Cards Visa, MasterCard and Discover, and American Express – Fee per transaction – Paid by customer (Maximum cap of \$125,000 per payment)	2.95%
E-Check/ACH – per transaction – Paid by customer (Max \$125,000 payment)	\$0.75
Miscellaneous Fees	
Credit Card Chargeback	\$10.00
ACH Reject	\$10.00
IVR	
Inbound -- Per Call (Payment Only)	\$0.50 Waived Fee
Point-of-Sale Card Readers	
Encrypted Card Readers for counter payments – monthly rental per unit	\$50.00