
**VILLAGE OF SUGAR GROVE
BOARD REPORT**

TO: VILLAGE PRESIDENT & BOARD OF TRUSTEES MATT
FROM: ANASTASIA, FINANCE DIRECTOR
SUBJECT: FY22-23 MID-YEAR BUDGET SURPLUS PROJECT LIST
AGENDA: JANUARY 9, 2023, SPECIAL BOARD MEETING
DATE: JANUARY 3, 2023

ISSUE

Discussion of the FY22-23 Mid-Year surplus projections and unbudgeted project list.

DISCUSSION

The FY22-23 6-Month budget update was presented to the Village Board on December 6, 2022. The projected General Fund surplus at the time was \$475,425, however, since then there have been adjustments made to update these projections with accurate budget numbers based on internal changes. The Board did discuss and approve the Public Works department up to \$50,000 for emergency sidewalk repairs and trip hazard mitigation during the December 6th Board meeting with the ability to have some of this completed before the ground froze, as well as the new custodial contract approved at the December 20th Board meeting. These approvals were also reflected in the updated 6-month projection numbers. The new FY22-23 projected surplus in the General Fund is anticipated to be **\$272,010**.

Recommendations for Unbudgeted Surplus Funds

- **Additional Sidewalk Program Funds** – \$50,000 – This was approved via consensus by the Board on December 6, 2022, but was brought back for formal approval during the 12/20/22 Board meeting. *This was included in the new projected surplus number and will not reduce the total available.*
- **IT Services & Hardware Needs** - \$70,000 – With the recent passing of our IT Consultant, there were a lot of items he was working on. However, the status of the on-going projects is unknown, and will be hard to determine where they are at. There may be a need to start over from scratch with all items outstanding from the departments.
- **Multi-Factor Authorization (MFA)** - \$5,000 – Split between General Fund and Water Fund 50/50 - \$2,500 each fund.

- **BS&A Cloud Upgrade** - \$78,420 - \$12,500 in FY22-23; remainder \$65,920 in FY24-25. Implementation is projected 18-months out. Recommendation is to transfer funds to Capital Fund to earmark for 50%, with the other 50% in Water Fund - \$39,210 each fund.
- **Parkway Tree Program** – Dollar amount would be determined by the Board for additional parkway tree plantings.
- **Police Department Architectural Services** – Chief Rollins is in the process of meeting with firms and gathering information to get a proposal on costs.
- **Police Department Additional Access Control/Security Improvements.** – \$20,000 to equip the building with the necessary access control and security improvements needed after taking over the remainder of the building.
- **Transfer to Capital Fund (30) for Future Village Hall and Police Department Improvements/Needs** – Dollar amount to be determined by the Board.

Water Fund Recommendations for Unbudgeted Surplus Funds

The Water Fund for FY22-23 is expected to have a surplus of **\$237,698** to end the year. This is in comparison to the \$16,845 budgeted surplus. Below is an item Staff is recommending:

- **Invoice Cloud** - \$14,000 – This is to upgrade the Village’s current payment processing software to create more efficiencies within the department, as well as make it easier for residents to make payments and access information regarding their account. The cost is the additional annual cost to use Invoice Cloud, and get rid of Point & Pay. This is all based on the past 3 months of usage. We are hoping, however, to offset some of these costs with increased participation in electronic billing and electronic notifications which will significantly reduce the postage and paper costs.

COST

There are no costs associated with this discussion, costs are associated with any Board approved items. All of these items are unbudgeted items and will utilize the projected surplus.

RECOMMENDATION

That the Board discuss and approve any items to utilize the FY22-23 projected unbudgeted surplus.

Proposal for:
Village of Sugar Grove, Kane County IL

November 9, 2022

Quoted by: Kevin Schafer

Software and Services for BS&A Cloud Upgrade



Thank you for the opportunity to quote our software and services.

At BS&A, we are focused on delivering unparalleled service, solutions, support, and customer satisfaction. You'll see this in our literature, but it's not just a marketing strategy... it's a mindset deeply embedded in our DNA. Our goal is to provide such remarkable customer service that our customers feel compelled to remark about it.

*We are extremely proud of the many long-term customer relationships we have built. Our success is directly correlated with putting the customer first and consistently choosing to **listen**. Delivering unparalleled customer service is the foundation of our company.*

Cost Summary

Software is licensed for use only by municipality identified on the cover page. If used for additional entities or agencies, please contact BS&A for appropriate pricing. Prices subject to change if the actual count is significantly different than the estimated count.

Upgrade - Cloud Modules

Financial Management

General Ledger	\$2,520
Accounts Payable	\$2,135
Cash Receipting	\$2,135
Accounts Receivable	\$2,135
Work Order	\$2,135
Utility Billing (approximately 4,368 utility accounts)	\$3,930

Personnel Management

Payroll	\$3,455
Timesheets	\$1,530

Community Development

Building Department	\$3,305
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BS&A Online

Community Development <i>Permit Application Feature - Enables contractors and the general public to submit permit applications online (A fee of \$3/application is accumulated and billed to the municipality).</i>	\$0
Public Records Search + Online Bill Pay <i>With use of integrated Credit Card Processor</i>	\$0

Subtotal	\$23,280
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Project Management and Implementation Planning

Services include:

- Analyzing customer processes to ensure all critical components are addressed.
- Creating and managing the project schedule in accordance with the customer's existing processes and needs.
- Planning and scheduling training around any planned process changes included in the project plan.
- Modifying the project schedule as needed to accommodate any changes to the scope and requirements of the project that are discovered.
- Providing a central contact between the customer's project leaders, developers, trainers, IT staff, conversion staff, and other resources required throughout the transition period.
- Installing the software and providing IT consultation for network, server, and workstation configuration and requirements.
- Reviewing and addressing the specifications for needed customizations to meet customer needs (when applicable).

\$12,500

Implementation and Training

- \$1,000/day
- Days quoted are estimates; you are billed for actual days used

Services include:

- Setting up users and user security rights for each application
- Performing final process and procedure review
- Configuring custom settings in each application to fit the needs of the customer
- Setting up application integration and workflow methods
- Onsite verification of converted data for balancing and auditing purposes
- Training and Go-Live

Software Setup	Days:	7		\$7,000
Financial Management Modules	Days:	11		\$11,000
Personnel Management Modules	Days:	4		\$4,000
Community Development Modules	Days:	4		\$4,000
		Total:	26	Subtotal \$26,000



Cost Totals

Not including Annual Service Fees

Modules	\$23,280
Project Management and Implementation Planning	\$12,500
Implementation and Training	\$26,000

Total Proposed	\$61,780
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<i>Travel Expenses</i>	<i>\$12,440</i>
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<i>Hosting Fees</i>	<i>\$4,200</i>
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Payment Schedule

1st Payment: **\$12,500** to be invoiced upon execution of this agreement.

2nd Payment: **\$27,480** to be invoiced at activation of customer's site.

3rd Payment: **\$38,440** to be invoiced upon completion of training.



Cloud Annual Service Fees

Unlimited support is included in your Annual Service Fee. Service Fees are billed annually. After two (2) years, BS&A Software reserves the right to increase the Annual Service Fee by no more than the yearly Consumers Price Index for All Urban Consumers U.S. city average (CPI-U)."

Financial Management	
General Ledger	\$2,520
Accounts Payable	\$2,135
Cash Receipting	\$2,135
Accounts Receivable	\$2,135
Work Order	\$2,135
Utility Billing	\$3,930
Personnel Management	
Payroll	\$3,455
Timesheets	\$1,530
Community Development	
Building Department	\$3,305
BS&A Online	
Community Development	\$1,700
Public Records Search	\$1,601
Total Annual Service Fees	\$26,581

Hosting Fees

Fees relating to the hosting and storage of data through Microsoft Azure are to be billed annually, for all modules included above.

\$4,200



Additional Information

Program Customization

BS&A strives to provide a flexible solution that can be tailored to each municipality's needs. However, in some cases, custom work may be required. Typical examples include:

- custom payment import/lock box import
- custom OCR scan-line
- custom journal export to an outside accounting system
- custom reports

If you require any custom work, please let us know so that we can better understand the scope of your request and include that in a separate proposal.

Cash Receipting Hardware

		Quantity		Cost
Epson THM-6000V Series Receipt Printer*	\$925	x	_____	= \$_____
APG Series 100Cash Drawer**	\$250	x	_____	= \$_____
Honeywell Hyperion 1300g Linear-Imaging Scanner	\$250	x	_____	= \$_____
Credit Card Reader (if using Invoice Cloud)	\$75	x	_____	= \$_____

This will add \$_____ to the Total Proposed.

**IMPORTANT. The receipt printer must be plugged into the USB port on one workstation (not your server). This printer is not to be shared with other workstations. If more than one workstation will be used for receipting, please consider purchasing more than one receipt printer.*

Please provide the number of cash drawers that will be hooked up to the printer_____

Note: The availability, model numbers, and pricing for all third party hardware listed above is subject to availability from the manufacturers. In the event that the listed hardware is no longer available at the time of purchase, a comparable replacement will be available, at the then current cost. Returns require pre-approval, and all purchased equipment must be shipped back to BS&A in its original packaging. Returns are subject to a re-stocking fee of \$50.00.

Additional Training - Building Department Report Designer

Most of our Building Department customers heavily use our Report Designer, which is included free with the program. Report Designer Training is not included in the training quoted on this proposal and is highly recommended. You may attend a class at our office in Bath Township, or we can train at your location. Report Designer Training is typically completed in one day.

Please check the option you are interested in. Report Designer Training will be scheduled after successful implementation and training of your Building Department software.

___ Classroom training, \$205/person/day

___ On-site training (unlimited attendees), \$1,000/day, travel not included



BS&A Online

Connection Requirements

BS&A Cloud modules require a high-speed internet connection (cable modem or DSL).

Payment Processing Requirements

Acceptance of online payments requires a contract with one of BS&A's approved Online Credit Card Processing companies. Please visit <https://www.bsasoftware.com/solutions/bsonline/public-records-search/> for information.



1 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, as well as eChecks and digital wallet methods like Apple Pay or Google Pay. 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.

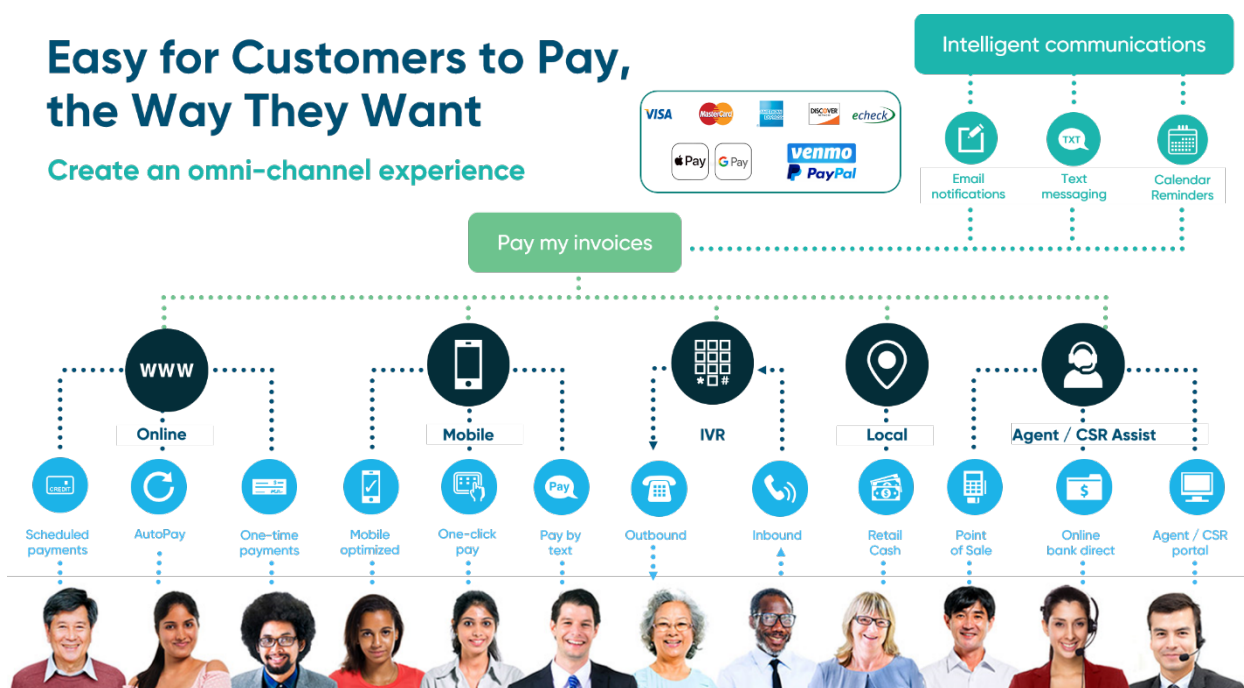


Figure 1. IC's Communications Engine and Diverse Payment Options Reaches More Payers. *Save time and money by engaging customers to pay bills without calling, walking into, or mailing physical checks to offices.*

1.1 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

Figure 2. 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.

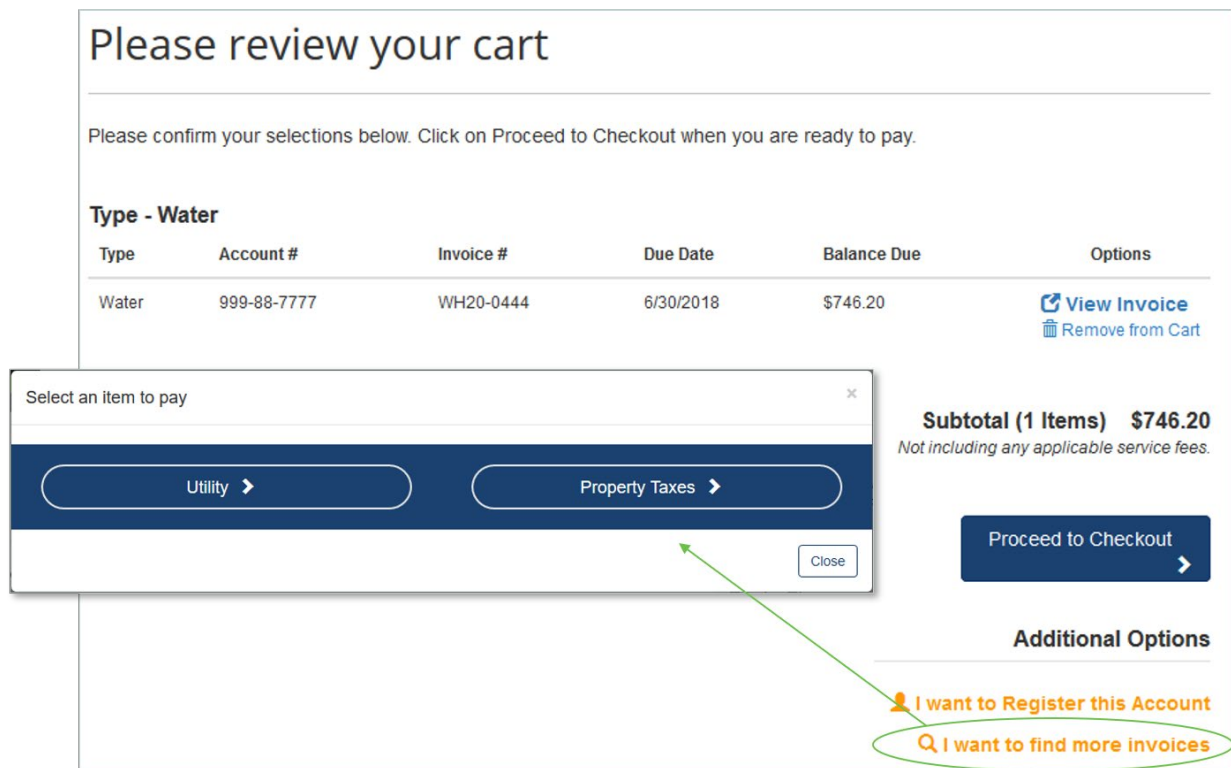


Figure 3. One-Time Payer Adding Multiple Invoices to their Cart. One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.

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) 536-6393.
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 4. 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).

1.2 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).

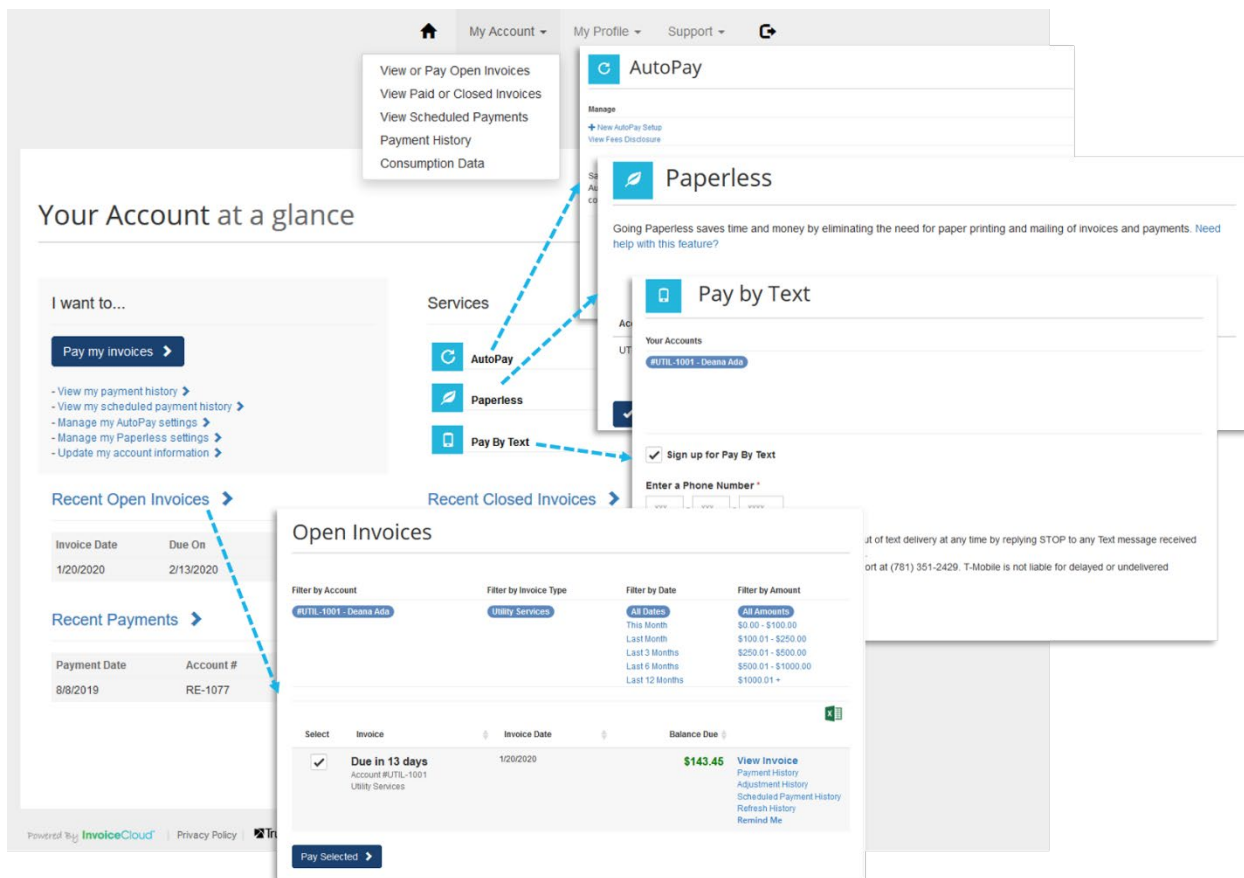


Figure 5. Customer Portal for a Registered Account. Invoice Cloud provides redundant interface options to help any user update and add services to their profile, no matter how they typically use the internet.

1.3 Flexible Payment Options

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

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

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

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

1.3.4 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 a customer portal. The main heading is 'Schedule your FlexPay payments'. Below this, there are three input fields: 'When would you like your First Payment to process?' with a date of 04/05/2018, 'When would you like your Last Payment to process?' with a date of 05/10/2018, and 'How many payments would you like to make?' with a value of 3. A 'Create Schedule' button is at the bottom left. On the right, a 'Payment Summary' box shows an invoice number 14142782652369 with a view link, an amount of \$80.00, and a subtotal of \$80.00. A modal window titled 'Confirm your FlexPay Schedule' is overlaid, 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).

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

1.4 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**).

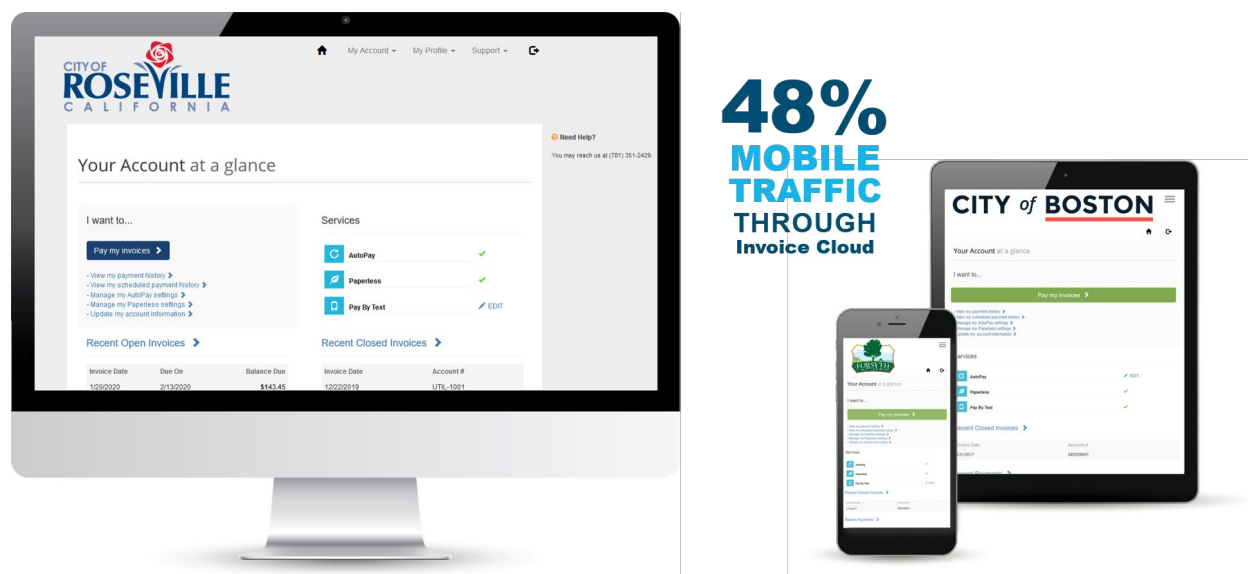


Figure 10. Mobile Responsive Site Design Delivers the Best Invoice Cloud and Device Functionality. *Payers can find and pay their bill on any smart device and use mobile wallets like Apple Pay and Google Pay.*

1.5 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**).

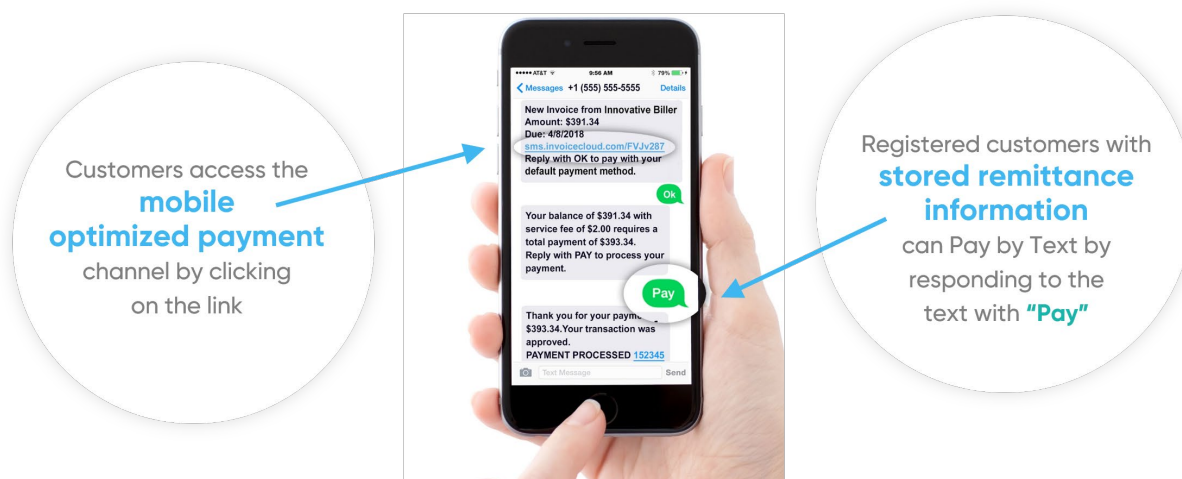
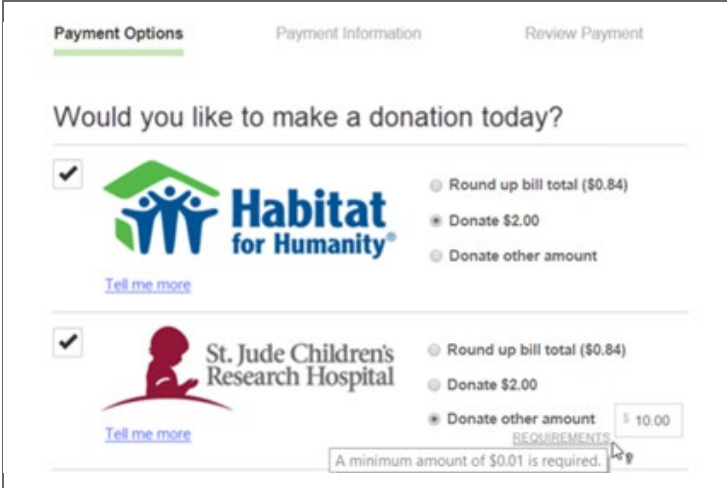


Figure 11. Pay by Text Reminders Engage Mobile Customers. *Quickly pay your bill either by SMS text or in the web browser of your choice.*

1.6 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 interface with three tabs: "Payment Options", "Payment Information", and "Review Payment". The "Payment Options" tab is active. It asks "Would you like to make a donation today?" and lists two charities: Habitat for Humanity and St. Jude Children's Research Hospital. For each charity, there are three options: "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" entered. A note at the bottom states "A minimum amount of \$0.01 is required."

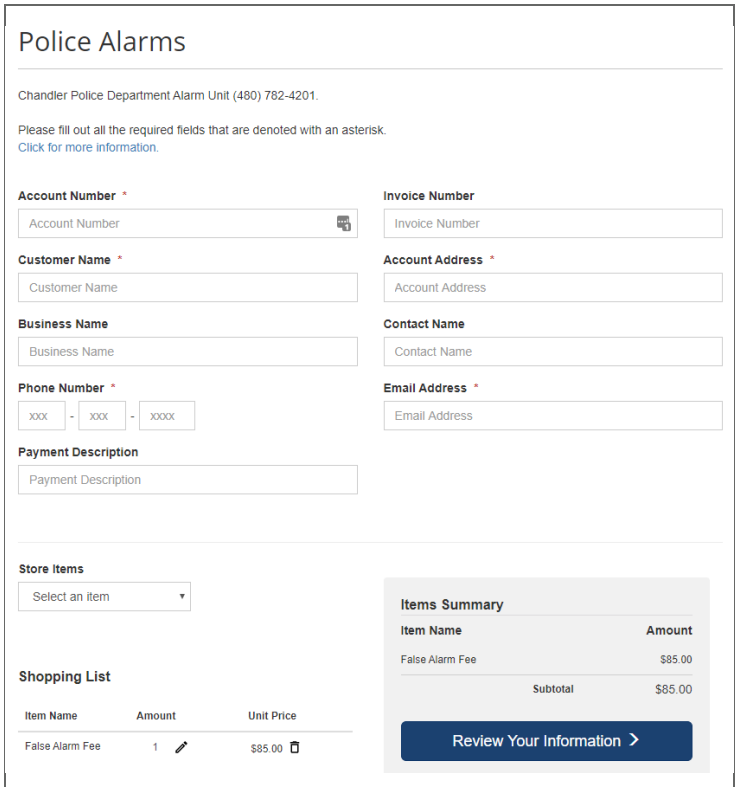
Figure 12. Adding a Donation to their Cart. Customers can easily donate to your preferred cause(s) without exiting the payment process.

1.7 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.

1.7.1 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). The form has two columns of input fields: Account Number, Customer Name, Business Name, Phone Number, Invoice Number, Account Address, Contact Name, and Email Address. Below these is a "Payment Description" field. At the bottom, there is a "Store Items" section with a dropdown menu, a "Shopping List" table, and an "Items Summary" table. 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 13. Example of a Cloud Store. Quickly and painlessly add new, non-invoiced payments including all data needed.

1.7.2 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.

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 14. 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.*

1.8 Alternatives to Walk-in Payments

Certain customer bases can only pay in-person (often in cash), so we provide electronic means to pay their bills with physical currency while still reducing foot-traffic in our billers' offices (**Figure 26**). Our fully integrated bill payment **kiosk** accepts cash, check, and debit/credit cards, reducing customer wait time in line by taking no more than 60 seconds per payment. We also provide **CheckFreePay**, which gives customers a barcode to pay with cash at thousands of participating retail, grocery, and convenience stores.

Kiosks



CheckFreePay (Cash)

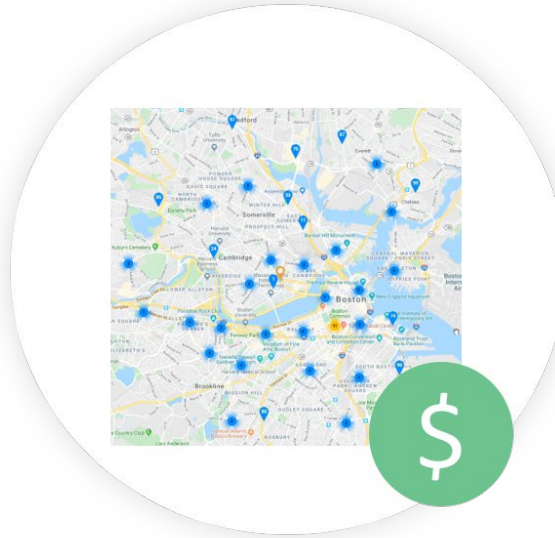


Figure 15. Kiosks and CheckFreePay as Walk-in Payment Alternatives. *Continue accepting in-person payments with shorter wait times, fewer staff, and more locations.*

1.9 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 27**).



Figure 16. One of Several Compliant Card Readers.

1.10 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 28**). Artificial Intelligence remembers the matches for next time, so each billing cycle is less matching work.

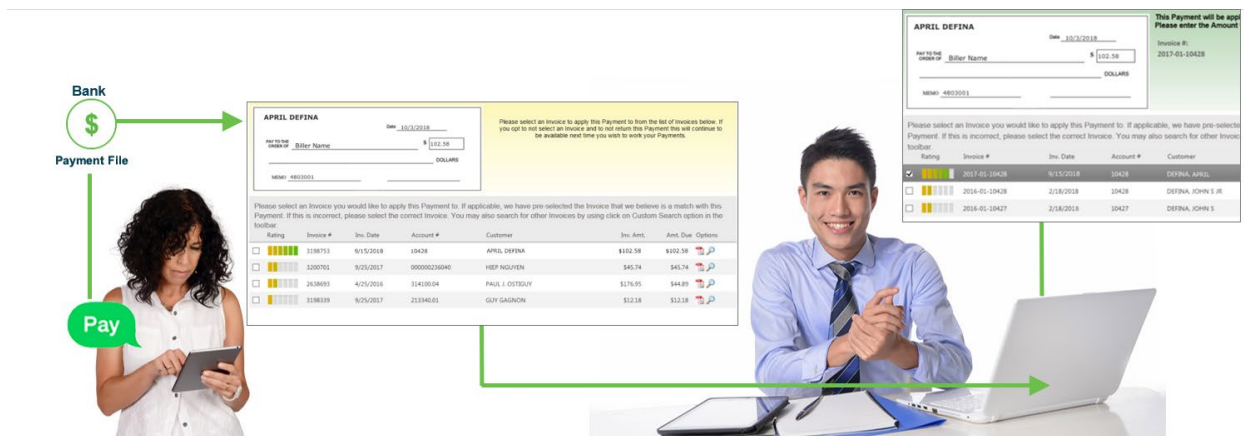


Figure 17. OBD-intercepted Pending Payments. Stop processing paper checks from banks, saving time trying to match them to accounts.

1.11 Pay by Phone/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.

Invoice Cloud also offers an outbound IVR service: bill reminders, past due notifications, and ad-hoc notices (water boil, power outage, etc.) Our clients can customize and schedule reminder calls, e-mails and text to payers through our self-service portal.

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

1.12 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.

1.12.1 Biller Portal

Invoice Cloud's Biller Portal offers extensive reporting and administration tools, making administration, reconciliation, and data mining easier for the Sugar Grove IL (**Figure 29**). 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.

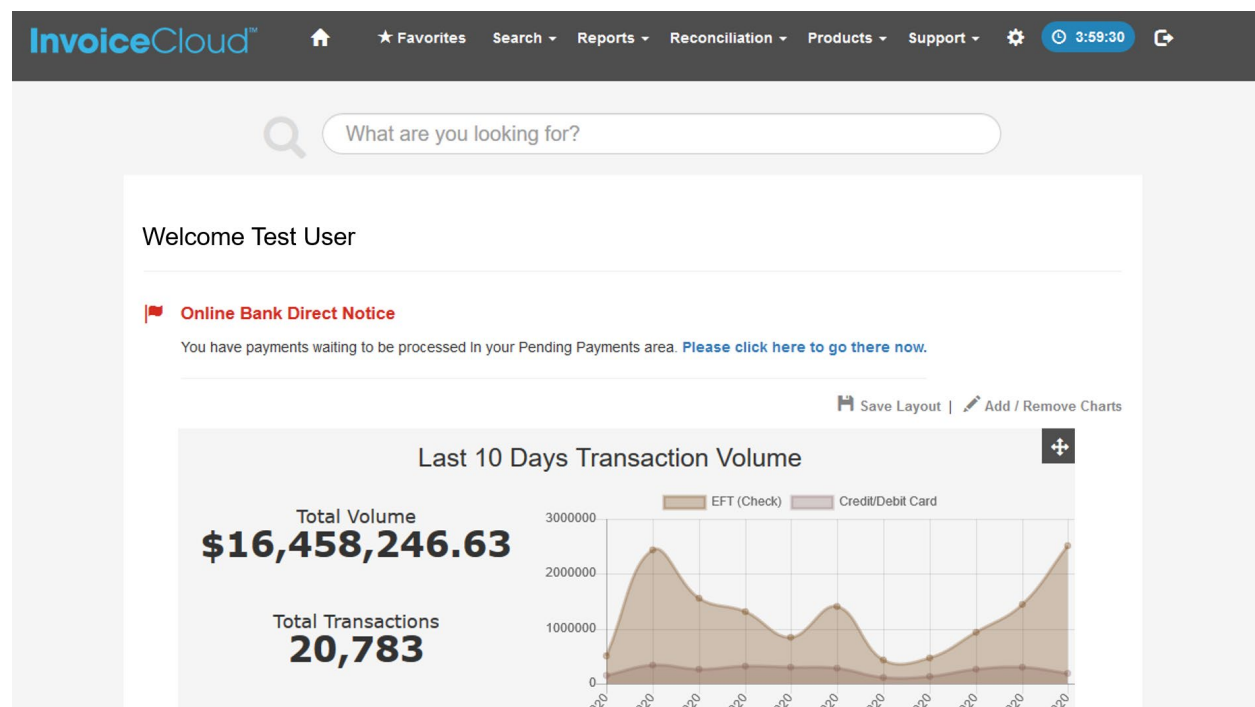


Figure 18. Invoice Cloud's Simple Back-end Biller Portal. Manage all billing functions through our user-friendly interface.

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

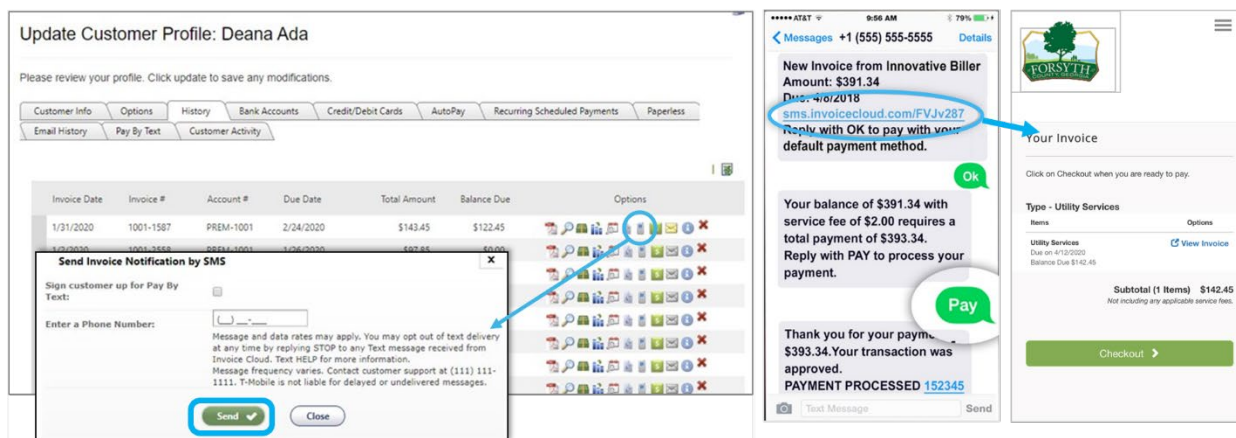


Figure 19. Send a Text Message with a Direct Link to a Customer's Payment from the Biller Portal. CSRs can now help mobile-using customers more easily find their bill and enroll in Pay by Text.

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 31**).

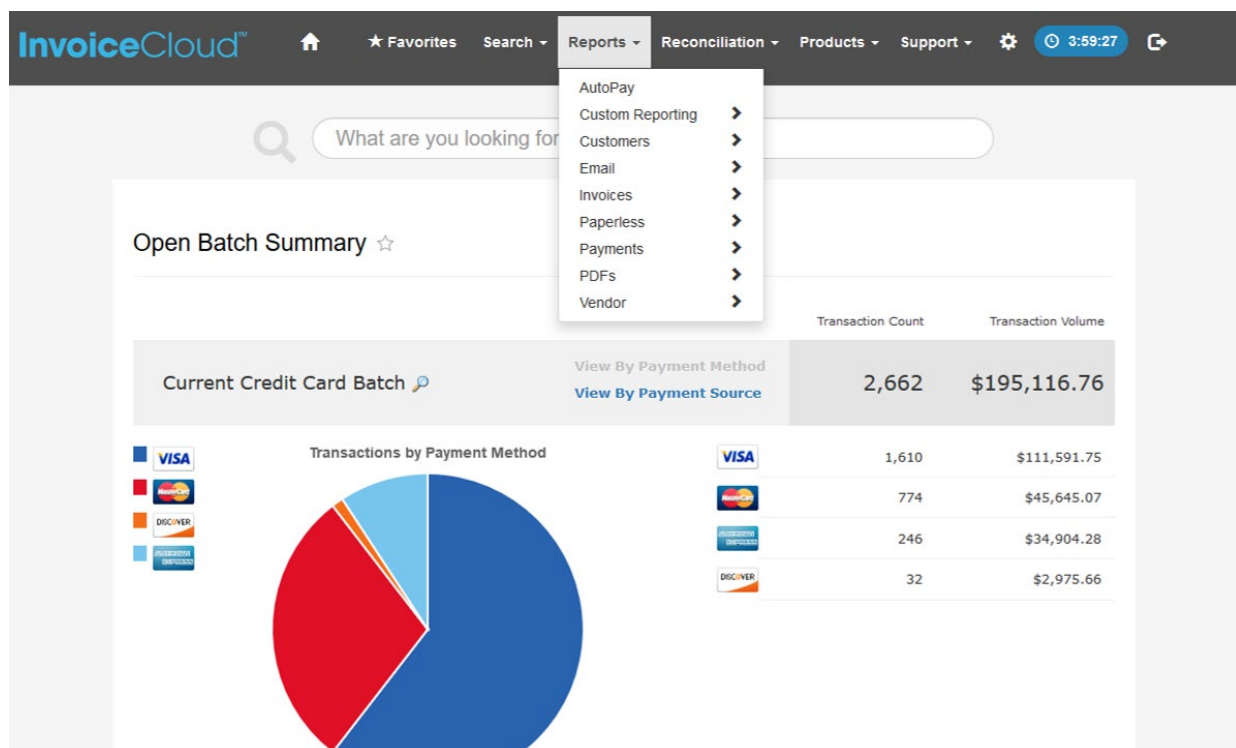


Figure 20. Robust Reporting Options. Use pre-configured reports or define new ones and export results to Excel.

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 32**).

Email Management ☆

You may view and edit all available email templates in this area. Please choose an Email Template Type from the dropdown menu. 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: **First 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 1/1/2020 associated with your auto payment, please log 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. Now button to get started. You can review and print your invoice, pay electronically now, or schedule to pay. You may also access your invoice via our Customer Portal at <https://www.invoicecloud.com/VirtualPay>. 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

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/jbergeren>.

If you have any questions regarding your account, please email us at jbergeren@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

Learn How @ WWW

Narragansett Bay Commission

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 21. 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.

1.12.2 CSRConnect

Your CSRs can also accept in-person and over-the-phone payments from within your existing cashing system through our CloudCSRConnect interface. CloudCSRConnect 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 33**).

Multiple Landing Options, including:

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

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

Open Invoices

Filter by Account	Filter by Invoice Type	Filter by Date	Filter by Amount
#999-88-7777 - Smith, Steven	Utility	All Dates This Month Last Month Last 3 Months Last 6 Months Last 12 Months	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	
<input checked="" type="checkbox"/>	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/collections may still apply.

[Pay Selected](#)

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	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Status
999-88-7777	Utility	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Not Paperless

☒ Save my changes

Figure 22. CSRConnect'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.

2 Pricing

Table 1. Customer Engagement, Electronic Bill Presentment and Payment Pricing. Pricing based on 4,400 bills per month and \$123 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	\$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 (new paperless bills only) NOTE: Only when paper is suppressed, and a paper invoice is not mailed.	\$0.30
Electronic Payment Fees – Absorbed Fee Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, American Express, Venmo, Paypal, GooglePay, and ApplePay – Fee per transaction paid by Sugar Grove	\$0.25 + 95 basis points
E-Check / ACH – per transaction- paid by Sugar Grove	\$0.95
Miscellaneous Fees	
Credit Card Chargeback	\$10.00
ACH Reject	\$10.00
IVR (Optional)	
Inbound -- Per Call (Payment Only)	\$0.95
Point-of-Sale Card Readers (Optional) x3	
Encrypted Card Readers for counter payments – monthly rental per unit	\$15.00
Online Bank Direct – Online Bank Payment Consolidation (Optional)	
Per Transaction Fee	\$0.25

Paperless Savings with Invoice Cloud

Total Bills Per month	Example Paperless Adoption	Paperless Bills	Estimated Cost Per Bill	IC Paperless Fee	Projected Net Savings/month	Projected Net Savings/Year
4,400	5%	220	\$0.62	\$0.30	\$ 70.40	\$ 844.80
4,400	10%	440	\$0.62	\$0.30	\$ 140.80	\$ 1,689.60
4,400	15%	660	\$0.62	\$0.30	\$ 211.20	\$ 2,534.40
4,400	20%	880	\$0.62	\$0.30	\$ 281.60	\$ 3,379.20
4,400	25%	1100	\$0.62	\$0.30	\$ 352.00	\$ 4,224.00
4,400	30%	1320	\$0.62	\$0.30	\$ 422.40	\$ 5,068.80
4,400	35%	1540	\$0.62	\$0.30	\$ 492.80	\$ 5,913.60
4,400	40%	1760	\$0.62	\$0.30	\$ 563.20	\$ 6,758.40
4,400	45%	1980	\$0.62	\$0.30	\$ 633.60	\$ 7,603.20