City of Somerville: Standard Contract Form

CONTRACT NAME: Payment Gateway and Merchant Services - Parking

This Contract, numbered **200209**, is made by and between the City of Somerville, a municipal corporation organized and existing under the laws of the Commonwealth of Massachusetts, with an address of 93 Highland Avenue, Somerville, Massachusetts, acting by and through its Purchasing Department ("City") and the Vendor, defined as follows, ("Vendor"):

Vendor Name:	Invoice Cloud, Inc.	
Vendor Address:	30 Braintree Hill Office Park, Suite 303, Braintree, MA 02184	
Vendor Contact Name, Email, & Tel./Fax #:	Robert Lapides Liz Craviero 781-353-2429 978-766-1074	blapides@invoicecloud.com lcraveiro@invoicecloud.com
Contract Amount:	$500,000.00	Not to Exceed Amount
Purchase Order #:	20205059	
Contract Term:	1/1/2020 through 12/31/2022	
Term:	The term of this Contract shall commence on 1/1/2020 and shall end on 12/31/2022 ("Term"). Option to renew for 2 additional one-year periods exerciseable solely at the discretion of the City with City Council approval. The Vendor shall complete the provision of Goods and/or the performance of Services prior to the end of the Contract term (the "Completion Date"). The term of this Contract may be extended at the sole discretion of the City, through written notice to the vendor.	
Procurement Type:	Request for Proposals under MGL c. 30B, s. 6 (RFP #19-83)	

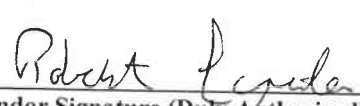| **Contracting Department:**	Parking	**Project Manager:**	Suzanne Rinfret
Scope of Work (Goods / Services):	The Vendor shall provide the Goods and/or Services, as described within the attached **Appendix A (Scope of Work)**, made part hereof.		
Compensation:	The City agrees to pay the Vendor a total not to exceed $500,000.00 for Goods and/or Services rendered and accepted in accordance with the Contract Documents. Rates, units, charges, and frequencies are specified in the attached **Appendix B** made part hereof.		
Vendor Certifications:	Under the pains and penalties of perjury, the Vendor agrees to perform this Contract and provide the Goods and/or Services in accordance with the City of Somerville's Standard Contract General Conditions, and Supplemental Conditions (if applicable), as set forth within the attached hereto, made part hereof. ⌐ Supplemental Conditions apply if checked Vendor is in full compliance with all laws of the Commonwealth of Massachusetts relating to taxes and to contributions and payments in lieu of taxes. The Vendor certifies that it has provided the City with an accurate tax identification number (TIN). In the event that the City is notified by the IRS for an incorrect TIN provided by the Vendor, the Vendor is responsible for penalties. TIN: The Vendor certifies that its accurate federal tax identification number as reported to the IRS is: **26-3972596** This Contract has been duly executed and delivered on behalf of the Vendor by its: Officer (President, Vice President, Treasurer, Secretary) General Partner, Trustee, other:_____; in full compliance with the authority granted by its organizational documents and its votes or resolutions, which authority has not been amended, modified, or rescinded as of the date hereof.		

Approved version 9/16/19

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Appendix C: Forms (Check if Applicable; If Unchecked, Not Applicable)

☑ **Certificate of Authority**
☑ **Evidence of Insurance**
☑ **Bid Package Documents**
☑ **Somerville Living Wage Ordinance Form**
☑ **Certificate of Good Standing**

☐ **Sole Source Declaration**
☐ **Statement of Management**
☑ **Vulnerable Road Users Ordinance**
☐ **Campaign Contribution Disclosure Form**

IN WITNESS WHEREOF, the City and the Vendor have executed this Contract as a sealed instrument on
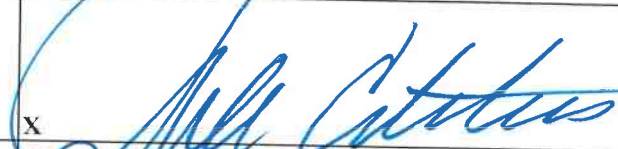
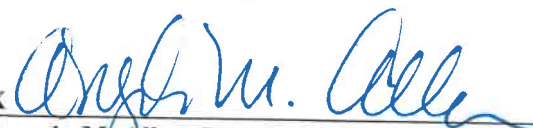this, the ___1st___ day of ___December,___ ___2020___
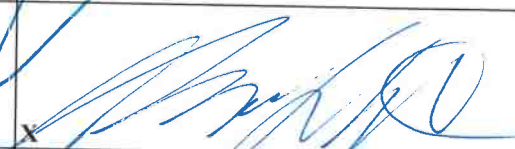
VENDOR

X _Robert Lapider_ **Vendor Signature (Duly Authorized):**	Date Signed: _12/19/15_ Print Title: _President_ Print Name: _Robert Lapider_

CITY

City Auditor's Encumbrance Statement

I hereby certify that the total contract amount is $ _500,000.00_ and that an unencumbered balance of

$ _50,000.00_ is available for the current fiscal year of this contract. I further certify that a sum of

$ _50,000.00_ is hereby encumbered against the appropriate account for the purposes of this contract and as funds become available, I will encumber additional sums as are required under this contract.

X _____ **Edward Bean, City Auditor** _Colleen Tam Deputy_	X _____ **Joseph A. Curtatone, Mayor**
X _____ **Angela M. Allen, Purchasing Director**	X _____ **Approved as to form:** **Francis X. Wright, Jr., City Solicitor**
X _____ **Suzanne Rinfret, Traffic & Parking Director**	**Linda Dubuque, City Treasurer**

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CITY OF SOMERVILLE STANDARD CONTRACT GENERAL CONDITIONS

1. Definitions
"City" shall mean the City of Somerville, Massachusetts.

"Contract" and "Contract Documents" shall include the following documents, as applicable: City's Standard Contract Form; these Standard Contract General Conditions; Supplemental Conditions (if applicable); City's Invitation for Bids, Request for Proposals, Request for Quotation, or other solicitation; the Vendor's response to the City's solicitation document including certifications but excluding any language stricken by City as unacceptable. Appendices are made an integral part of this Contract. The Contract documents are to be read collectively and complementary to one another; any requirement under one shall be as binding as if required by all. In the event of any conflict or inconsistency between the City's Standard Contract General Conditions and the Supplemental Conditions, the Supplemental Conditions shall prevail. In the event of any conflict or inconsistency between the provisions of the City's Standard Contract Form or these Standard Contract General Conditions and any other Contract Documents or appendices, the provisions of the City's Standard Contract Form and/or these Standard Contract General Conditions shall prevail. In the event of any conflict or inconsistency between the Contract Documents and any applicable state law, the applicable state law shall prevail.

"Certify" or "Certifies" shall mean that the Vendor certifies under pains and penalties of perjury to the statement referenced.

"Vendor" shall mean the individual, corporation, partnership, or other entity which is a party to this Contract.

2. Performance; Time
The Vendor shall perform in accordance with all provisions of this Contract in a manner satisfactory to the City. The Vendor's performance shall be timely and meet or exceed industry standards for the performance required. It is understood and agreed that all specified times or periods of performance are of the essence of this Contract.

3. Acceptance of Goods or Services
Performance under this Contract shall include services rendered, obligations due, costs incurred, goods and deliverables provided and accepted by the City. The City shall have a reasonable opportunity to inspect all goods and deliverables, services performed by, and work product of the Vendor, and accept or reject same.

4. Compensation
The City shall pay in full and complete compensation for goods received and accepted and services performed and accepted under this Contract in an amount not to exceed the amount stated on the face of this Contract paid in accordance with the rate indicated or in accordance with a prescribed payment schedule.

The Vendor shall periodically submit invoices to the City, for which compensation is due under this Contract and requesting payment for goods received or services rendered by the Vendor during the period covered by the invoice. The invoice must agree to the rates/payment schedule as indicated in this contract. The invoice shall include the following information: vendor name, vendor remit address, invoice date, invoice number, itemized listing of goods, services, labor, and expenses and indicating the total amount due. The City shall review the invoice and determine the value of goods or services accepted by the City in accordance with the Contract Documents. Payments due to the Vendor will be made within sixty (60) days from receipt and approval of an invoice. Final invoices from the Vendor are due no later than ninety (90) days from the Completion Date. Any invoice received past the ninety (90) day date will not be paid. If this Contract is extended, invoices related to the extension period are due no later than ninety (90) days from the Extended Completion Date.

The Vendor shall furnish such information relating to the goods or services or to documentation of labor or expenses as may be requested by the City. Acceptance by the Vendor of any payment or partial payment, without any written objection by the Vendor, shall in each instance operate as a release and discharge of the City from all claims, liabilities, or other obligations relating to the performance of this Contract.

In case of an error in extension prices quoted herein, the unit price will govern (Applicable To Goods Only).

5. Release of City on Final Payment
Acceptance by the Vendor of payment from the City for final delivery of goods or rendering of services under this Contract shall be deemed to release forever the City from all claims and liabilities, except those which the Vendor notifies the City in writing within three (3) months after such payment.

6. Risk of Loss
The Vendor shall bear the risk of loss, for any cause, for any Vendor materials used for this Contract and for all goods, deliverables, and work in process, until possession, ownership, and full legal title to the goods and deliverables are transferred to and accepted by the City.

The Vendor shall pay and be exclusively responsible for all debts for labor and material contracted for by the Vendor for the rental of any appliance or equipment hired by Vendor and/or for any expense incurred on account of services to be performed or goods delivered under this Contract.

The City shall not be liable for any personal injury or death of the Vendor, its officers, employees, or agents.

7. Indemnification
The Vendor shall indemnify, defend (with counsel acceptable to City, which acceptance shall not be unreasonably withheld), and hold harmless the City of Somerville, its officers, employees, agents and representatives from and against any and all claims, suits, liabilities, losses, damages, costs or expenses (including judgments, costs, interest, attorney's fees and expert's fees) arising from or in connection with any act or omission relating in any way to the performance of this Contract by the Vendor, its agents, officers, employees, or subcontractors.

The extent of this indemnification shall not be limited by any obligation or any term or condition of any insurance policy. The obligations set forth in this paragraph shall survive the expiration or termination of this Agreement.

8. Default; Termination; Remedies
A. Events of Default

The following shall constitute events of default under this Contract: (1) The Vendor has made any material misrepresentation to the City; or (2) a judgment or decree is entered against the Vendor approving a petition for an arrangement, liquidation, dissolution or similar relief relating to bankruptcy or insolvency; or (3) the Vendor files a voluntary petition in bankruptcy or any petition or answer seeking any arrangement, liquidation or dissolution relating to bankruptcy, insolvency or other relief for debtors; or (4) the Vendor seeks or consents or acquiesces in the appointment of any trustee or receiver, or is the subject of any other proceeding under which a court assumes custody or control over the Vendor or of any of the Vendor's property; or (5) the Vendor becomes the defendant in a levy of an attachment or execution, or a debtor in an assignment for the benefit of creditors; or (6) the Vendor is involved in a winding up or dissolution of its corporate structure; or (7) any failure by the Vendor to perform any of its obligations under this Contract, including, but not limited to, the following: (i) failure to commence performance of this Contract at the time specified in this Contract due to a reason or circumstance within the Vendor's reasonable control, (ii) failure to perform this Contract with sufficient personnel and equipment or with sufficient material to ensure the completion of this Contract within the specified time due to a reason or circumstance within the Vendor's reasonable control, (iii) failure to perform this Contract in a manner reasonably satisfactory to the City, (iv) failure to promptly re-perform within reasonable time the Services or Supplies that were properly rejected by the City as erroneous or unsatisfactory, (v) discontinuance of the Services or Supplies for reasons not beyond the Vendor's reasonable control, (vi) failure to comply with a material term of this Contract, including, but not limited to, the provision of insurance and nondiscrimination; or (8) any other acts specifically and expressly stated in this Contract as constituting a basis for termination of this Contract.

B.   Termination Upon Default.

In the event of a default by the Vendor, the City, acting through its Chief Procurement Officer, may, at its option, terminate this Contract immediately by written notice of termination specifying the termination date.

Notwithstanding the above, in the event of a default by the Vendor, the City, acting through its Chief Procurement Officer, may give notice in writing of a default, which notice shall set forth the nature of the default and shall set a date, by which the Vendor shall cure the default, subject to approval of the City.

If the Vendor fails to cure the default, the City, in the alternative, may make any reasonable purchase or contract to acquire goods or services in substitution for those due from Vendor. The City may deduct the cost of any substitute contract or nonperformance together with incidental and consequential damages from the Contract price and shall withhold such damages form sums due or to become due to the Vendor. If the damages sustained by the City exceeds sums due or to become due, the Vendor shall pay the difference to the City upon demand.

Upon immediate notification to the other party, neither the City nor the Vendor shall be deemed to be in default for failure or delay in performance due to Acts of God or other causes factually beyond their control and without their fault or negligence. Subcontractor failure to perform or price increases due to market fluctuations or product availability will not be deemed factually beyond the Contractor's control. The City retains all rights and remedies at law or in equity.
If the Vendor fails to cure the default within the time as may be required by the notice, the City, acting through its Chief Procurement Officer, may, at its option terminate the Contract.

The parties agree that if City erroneously or unjustifiably terminates this Contract for cause, such termination shall be deemed a termination for convenience, which shall be effective thirty (30) days after such notice of termination for cause is provided.

C.   Termination For Convenience.

Notwithstanding any language to the contrary within this Contract, the City, acting through its Chief Procurement Officer, may terminate this Contract, without cause at any time, effective upon the termination date stated in the notice of termination. In the event of termination for convenience, the Vendor shall be entitled to be paid for goods delivered and accepted and services rendered and accepted prior to notice of termination at the prices stated in the Contract, subject to offset of sums due the Vendor against sums owed by the Vendor to the City. Any goods or services delivered after notification of termination but prior to the effective termination date must be approved in writing in advance by the City in order to be eligible for payment. In no event shall the Vendor be entitled to be paid for any goods or services delivered after the effective date of termination. The Vendor shall be entitled to no other compensation of any type. In no case shall a Vendor be entitled to lost profits.

D.   Obligations Upon Termination.

Upon termination of this Contract with or without cause, the Vendor shall immediately, unless otherwise directed by the City: 1. cease performance upon the stated termination date; 2. surrender to the City the Vendor's work product, which is deliverable under the Contract, whatever its state of completion; and 3. return all tools, equipment, finished or unfinished documents, data, studies, reports, correspondence, drawings, plans, models, or any other items whatsoever prepared by the Vendor pursuant to this Contract, which shall become property of the City, or belonging to or supplied by the City.

E.   Rights and Remedies.

The City shall have the right to: a) disallow all or any part of the Vendor's invoices not in material compliance with this Contract; b) temporarily withhold payment pending correction by the Vendor of any deficiency; c) sue for specific performance or money damages or both, including reasonable attorneys' fees and costs incurred in enforcing any Vendor obligations hereunder; d) pursue remedies under any bond provided; and e) pursue such other local, state and federal actions and remedies as may be available to the City.

Any termination shall not effect or terminate any of the rights or remedies of the City as against the Vendor then existing, or which may accrue because of any default. No remedy referred to in this subsection is intended to be exclusive, but shall be cumulative, and in addition to any other remedy referred to above or otherwise available to the City or Vendor at law or in equity. The Vendor shall not gain nor assert any right, title or interest in any product produced by the Vendor under this Contract.

9. Insurance

The Vendor shall comply with all insurance requirements set out in the Contract Documents.   The Vendor shall deliver to the City new certificates of insurance at least ten (10) calendar days prior to expiration of the prior insurance and shall furnish the City with the name, business address and telephone number of the insurance agent. Vendor certifies compliance with applicable state and federal employment laws or regulations including but not limited to G.L. c. 152 (Workers' Compensation), as applicable, and Vendor shall provide City with acceptable evidence of compliance with the insurance requirements of this chapter.

10. Governing Law; Forum

This Contract shall be governed by the laws of the Commonwealth of Massachusetts. Any action arising out of this Contract shall be brought and maintained in a state or federal court in Massachusetts which shall have exclusive jurisdiction thereof.

11. Complete Agreement

This Contract supersedes all prior agreements and understandings between the parties and may not be changed unless mutually agreed upon in writing by both parties.

12. Amendment

No amendment to this Contract shall be effective unless it is signed by the authorized representatives of all parties and complies with all requirements of the law. All alterations or additions, material or otherwise, to the terms and conditions of this Contract must be in writing and signed by the City, as set forth in the below section, and the Vendor.

13. Conditions of Enforceability Against the City

This Contract is only binding upon, and enforceable against, the City if: (1) the Contract is signed by the Mayor; (2) endorsed with approval by the City Auditor as to appropriation or availability of funds; (3) endorsed with approval by the City Solicitor as to form; and (4) funding is appropriated for this Contract or otherwise made available to the City.

This Contract and payments hereunder are subject to the availability of an appropriation therefor. Any oral or written representations, commitments, or assurances made by any City representatives are not binding. Vendors should verify funding and contract execution prior to beginning performance.

When the amount of the City Auditor's certification of available funds is less than the face amount of the Contract, the City shall not be liable for any claims or requests for payment by Vendor which would cause total claims or payments under this Contract to exceed the amount so certified.

The City's Standard Contract Form and Standard Contract General Conditions shall supersede any conflicting verbal or written agreements or forms relating to the performance of this Contract, including contract forms, purchase orders, or invoices of the Vendor.

The City shall have no legal obligation to compensate a Vendor for performance that is outside the scope of this Contract. The City shall make no payment prior to the execution of a Contract.

14. Taxes

Purchases incurred by the City are exempt from Federal Excise Taxes and Massachusetts Sales Tax, and prices must exclude any such taxes. Tax Exemption Certificates will be furnished upon request. The City of Somerville's Massachusetts Tax Exempt Number is: **MO46 001 414**.

15. Independent Contractor

The Vendor is an independent contractor and is not an employee, agent or representative of the City. The City shall not be obligated under any contract, subcontract, or commitment made by the Vendor.

16. Assignment; Sub-Contract

The Vendor shall not assign, delegate, subcontract, or transfer this Contract or any interest herein, without the prior written consent of the City.

17. Discrimination

The Vendor agrees to comply with all applicable laws prohibiting discrimination in employment. The Vendor agrees that it shall be a material breach of this Contract for the Vendor to engage in any practice which shall violate any provision of G.L. c. 151B, relative to discrimination in hiring, discharge, compensation or terms, conditions or privileges of employment because of race, color, religious creed, national origin, sex, sexual orientation, age, or ancestry.

18. Waiver

All duties and obligations contained in this Contract can only be waived by written agreement. Forbearance or indulgence in any form or manner by a party shall not be construed as a waiver, nor in any way limit the legal or equitable remedies available to said party.

19. Severability

In the event that any provision of this Contract shall be held to be illegal, unenforceable or void, such provision shall be severed from this Contract and the entire Contract shall not fail on account thereof, but otherwise remain in full force and effect and shall be enforced to the fullest extent permitted by law.

20. Notice

The parties shall give notice in writing by one of the following methods: (i) hand-delivery; (ii) facsimile; (iii) certified mail, return receipt requested; or (iv) or overnight delivery service, to the Vendor at the contact information specified on the face of this Contract; to the City addressed to: Purchasing Director, Somerville City Hall, 93 Highland Avenue, Somerville, MA 02143, Fax # 617-625-1344 with a copy to: City Solicitor, City Hall, 93 Highland Avenue, Somerville, MA 02143. Notice shall be effective on the earlier of (i) the day of actual receipt, or (ii) one day after tender of delivery.

21. Captions

The captions of the sections in this Contract are for convenience and reference only and in no way define, limit or affect the scope or substance of any section of this Contract.

22. Non-Collusion

This Contract was made without collusion or fraud with any other person and was in all respects bona fide and fair. As used in this paragraph, the word, "person," shall mean any natural person, joint venture, partnership, corporation, or other business or legal entity. The Vendor certifies under penalties of perjury that this bid or proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club, or other organization, entity, or group of individuals.

23. Tax and Contributions Compliance

The Vendor certifies, under pains and penalties of perjury, in accordance with MGL c. 62C, s. 49A, that the Vendor is in full compliance with all laws of the Commonwealth of Massachusetts relating to taxes, is in good standing with respect to all returns due and taxes payable to the Commonwealth, reporting of employees and contractors, and withholding and remitting of child support and to contributions and payments in lieu of taxes. In the event that the City is notified by the IRS that the TIN provided by the vendor and the vendor name as recognized by the IRS do not match their records, the vendor is responsible for all penalties.

24. Municipal Taxes, Charges and Liens

The Vendor certifies that it has paid all accounts receivable owed to the City of Somerville, including but not limited to real estate, personal property or excise tax, parking fines, water/sewer charges, license/permit fees, fines and/or any other municipal lien charges due to the City of Somerville. Pursuant to MGL c. 60, s. 93, the Vendor agrees that the Collector/Treasurer of the City may withhold from amounts owing and payable to the Vendor under this Contract any sums owed to any department or agency of the City which remain wholly or partially unpaid. This shall include but not be limited to unpaid taxes and assessments, police details, and any other fees and charges until such sums owed have been fully paid, and the Collector/Treasurer may apply any amount owing and payable to the Vendor to satisfy any monies owed to the City.

25. Compliance with Applicable Laws

The Vendor shall comply with all applicable federal and state laws, and city ordinances and regulations, which in any manner affect performance of this Contract. The Vendor shall defend, indemnify, and hold harmless the City, its officers, agents and employees against any claim or liability arising from or based on the violations of such ordinances, regulations or laws, caused by the negligent actions of the Vendor, its agents, employees or subcontractors.

26. Conflict of Interest

The Vendor certifies that no official or employee of the City has a financial interest in this Contract or in the expected profits to arise therefrom, unless there has been compliance with the provisions of G. L. c. 43, § 27 (Interest in Public Contracts by Public Employees), and G. L. c. 268A (Conflict of Interest). The Vendor certifies that it has reviewed the Massachusetts Conflict of Interest Law, MGL c. 268A and at any time during the term of this Contract, the Vendor is required to affirmatively disclose in writing to the City the details of any potential conflicts of interest of which the Vendor has knowledge or learns of during the Contract term.

27. Licenses and Permits

The Vendor certifies that it is qualified to perform the Contract and shall obtain and possess at its sole expense, all necessary licenses, permits, or other authorizations required by the City, the Commonwealth of Massachusetts or any other governmental agency, for any activity under this Contract. The Vendor shall submit copies of such licenses and/or permits to the City upon request If a business, the Vendor certifies that it is a duly organized and validly existing entity, licensed to do business in Massachusetts, in good standing in the Commonwealth of Massachusetts, with full power and authority to consummate the Contract, and listed under the Commonwealth of Massachusetts Secretary of State's website as required by law.

28. Recordkeeping, Audit, and Inspection of Records

All records, work papers, reports, questionnaires, work product, regardless of its medium, prepared or collected by the Vendor in the course of completing the work to be performed under this Contract shall at all times be the exclusive property of the City. In the event of termination or upon expiration of the Contract, the Contractor shall promptly deliver to the City all documents, work papers, calculations, data, drawings, plans, and other tangible work product or materials pertaining to the services performed under this Contract, in both a physical format and electronic format. The electronic format shall be either Comma Separated Values (CSV) files along with the mapping information for each field, or Microsoft SQL (2005/2008) database with all associated Database Schemas, or such other electronic format(s) acceptable to the city. At no additional cost to the City, the Contractor shall store and preserve such records while in their possession in accordance with the requirements of the Massachusetts Public Records Law, the Commonwealth of Massachusetts record retention schedule and City of Somerville record retention schedule. The City shall have the right to at reasonable times and upon reasonable notice to examine and copy, at its reasonable expense, the books, records, and other compilations of data of the Vendor which relates to the provision of services under this Contract. Such access shall include on-site audits, review, and copying of said records.

29. Debarment or Suspension

The Vendor certifies that it has not been and currently is not debarred or suspended by any federal, state, or municipal governmental agency under G. L. c. 29, § 29F or other applicable law, nor will it contract with a debarred or suspended subcontractor on any public contract.

30. Warranties (Applicable to Goods Only)

The Vendor warrants that (1) the goods sold are merchantable, (2) that they are fit for the purpose for which they are being purchased, (3) that they are absent any latent defects and (4) that they are in conformity with any sample which may have been presented to the City. The Vendor guarantees that upon inspection, any defective or inferior goods shall be replaced without additional cost to the City. The Vendor will assume any additional cost accrued by the City due to the defective or inferior goods. The Vendor guarantees all goods for a period of no less than one (1) year, unless a greater period of time is specified in the Contract Documents.

Appendix A

Scope of Work

- This contract is for Payment Gateway and Merchant Services including Micro Transactions for the City of Somerville's Parking Department.

InvoiceCloud™

Non-Price Proposal

RFP #19-83 Payment Gateway and Merchant Services

PRESENTED TO:

City of Somerville
Purchasing Department
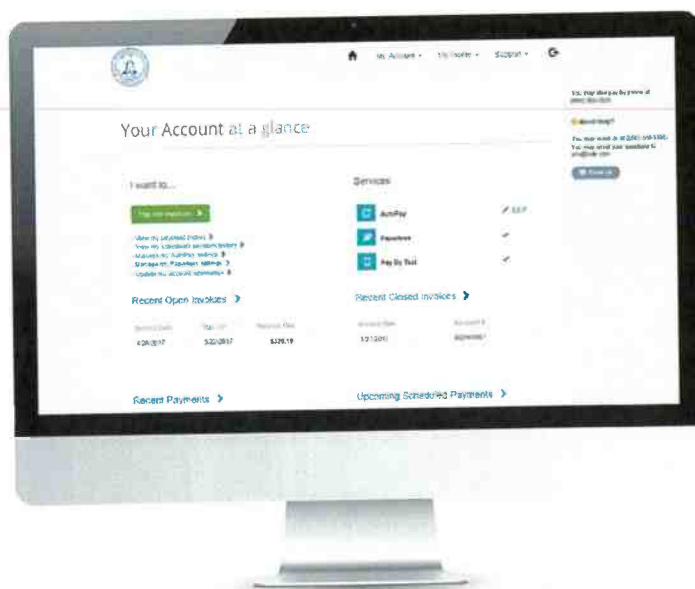Attn: Thupten Chukhatsang, Procurement Analyst
tchukhatsang@somervillema.org
93 Highland Avenue
Somerville, MA 02143

DUE DATE AND TIME:

May 29, 2019 by 1 p.m. EST

Sam Evrard, Vice President
Strategic Accounts & Partnerships

207-577-2975

sevrard@invoicecloud.com
www.invoicecloud.com

City of Somerville
Purchasing Department
Attn: Thupten Chukhatsang
93 Highland Avenue
Somerville, MA 02143

May 29, 2019

Re: RFP #19-83, Payment Gateway and Merchant Services

Invoice Cloud (IC) is excited to enter the next phase of our partnership with the City of Somerville (the City) in response to your RFP for Payment Gateway and Merchant Services. We have carefully read your new RFP requirements and understand its qualifications for PCI-compliant online bill pay services for any City department, regardless of billing system used, including for parking meter transactions issued by IPS and Parkeon meters.

We hope that you find our response to be thorough and highly advantageous as we meet or exceed all evaluation criteria. We provide all asked-for functionality that the City listed in the RFP, as well as surprisingly unlisted functionality that Somerville residents use every day to pay their bills, like Pay by Text, Linked Accounts, OneClickPay, and more. We look forward to continuing to provide these services to the City, working with your staff and customers to further improve our true software as a service (SaaS) platform's offerings.

When Invoice Cloud and the City of Somerville first partnered, the City only received just over 7,000 online payments and only 205 customers had enrolled in paperless billing. In the ensuing years, we have worked with the City to learn how its customers want to pay bills and increase E-ADOPTION-- the one true measurement of which EBPP system is the "best," as in easiest to use, has the most comprehensive set of features, and employs the best marketing techniques to drive usage (branded collateral, e-mail reminder system, etc.). The Invoice Cloud platform has been widely adopted across the country because of its industry leading e-adoption.

We continually update our platform's features without requiring a new contract, installation of new software or hardware by the City, and any material downtime. **By 2018, the City increased online payments by more than 600% and paperless customer enrollment by more 2,000%, resulting in huge savings to the City in time and money because fewer citizens pay in-person or mail physical checks.**

How did we help the City achieve this extraordinary e-adoption in only six years? By catering to the City's diverse population with more ways to pay their bills, staying ahead of the changing technological landscape--again, with no update efforts required by the City:

- **More than 2,000** City customers have paid their bills through our email reminders--since 2018, that's a 17% year-over-year adoption. Like Amazon our 1-Click, OneClickPay makes

the payment process quicker and easier, skipping straight to the end of the payment process using the customer's already preferred options.

- Last Year - **14% more** City customers used our Shopping Cart to pay multiple invoices in a single transaction.

- **23% more** City customers scheduled payments through our service, postponing payment on bills in accordance with their budgets, but still on time.

- **22% more** City customers paid their bills by accessing our Customer Portal from their mobile device.

- **76% more** City customers paid in response to a text message alert issued automatically by our system.

By retaining Invoice Cloud, the City maintains service that more than 9,500 IC-registered and innumerable one-time customers rely on for bill reminders and advanced payment options like AutoPay. Since 2017, we have sent more than 140,000 bill notification emails on the City's behalf from Invoice Cloud, and more than 35,000 residents rely on our second and third email reminders. Few other companies can send three email reminders based on the customer's current account status, and few customers expect an email from a new provider.

We provide the lowest risk solution to ensure that the 740 Somerville customers who have linked their City water and real estate accounts will not need to re-register and potentially lose the ability to pay multiple accounts in a single transaction. We know that the City's citizens are vocal and diverse, and we also know they will provide strong negative feedback if they lose the functionality they currently enjoy, like Pay By Text, OneClickPay, Linked accounts, Paper suppression, and Shopping Cart to pay multiple bills with a single payment. With an advanced EBPP and customer engagement solution like Invoice Cloud, changing EBPP providers is not just a one change for the City, but a change that happens for each customer when their next bill is due.

As a PCI Level 1- and SOC 1 and 2-certified company by qualified third-parties, which customers can verify for themselves, Invoice Cloud helps the City maintain trust with customers who have overcome online payment concerns. We know that protecting your Customers sensitive payment information is critical and feel compelled to provide the following information <u>directly from Visa's Web site</u>:

The Visa Global Registry of Service Providers

The Registry allows service providers to broadcast their compliance with Visa Inc. rules, industry security standards and to promote their services to potential clients worldwide. **Clients and Merchants should reference the site regularly as part of their due diligence process, and should only use service providers that are listed on the Registry for outsourcing their payment-related services.**

The Registry contains service provider information such as company name, company website, corporate headquarter country, region(s) of operation, types of services offered and **applicable industry standard/security requirement compliance validation date**.

[For more information: https://usa.visa.com/splisting/splistingindex.html]

Third Party Agent Registration Program (Independent Sales Organizations / Encryption Support Organizations)

Third Party Agents (TPA) who perform solicitation activities (ISO), deploy ATM, POS or kiosk PIN acceptance devices and/or manage encryption keys (ESO), **or store, process, transmit, or have access to Visa cardholder data must be registered in the TPA Registration Program before issuers, acquirers and merchants can use their services**.

[For more information: https://usa.visa.com/splisting/splistinglearnmore.html]

Please note that ALL providers of payment services for municipalities are Third Party Agents (TPA) and, as such, Invoice Cloud, ACI Worldwide, Unibank, Official Payments, City Hall Systems, Kelley and Ryan, and others are all REQUIRED to be registered and listed in the Visa registry to accept Visa payments on behalf of the City. As a registered TPA, each provider must be able to show proof of compliance with either an Attestation of Compliance (AOC) or a Record of Compliance (ROC). To ensure that your providers are Compliant and Registered, please enter their company names into the official Visa Registry for Third Party Agents here: https://www.visa.com/splisting/searchGrsp.do.

When Invoice Cloud is entered, it comes up with the following screen, proving compliance and registration, which Visa clearly states above is required to accept and store Visa card information (**Figure 1**). Again, we reiterate that **this registration is not optional, it is required by Visa**. With data security first and foremost on many consumers' minds today, news agencies are becoming aware of this lack of compliance by certain providers, and citizen awareness about this lack of compliance and security is about to become widespread.

COMPANY	SERVICE PROVIDER TYPE	VALIDATION TYPE	SERVICES	VALID THROUGH DATE	ASSESSOR	REGION OF OPERATION	EXPAND ALL
Invoice Cloud Inc.	AGENT	PCI DSS	PCI DSS Services	Oct 31, 2019	Trustwave Holdings, Inc.	U.S., CAN	Expand
MA, U.S.A.							

Figure 1. IC's Listing in the Visa Global Registry of Service Providers. *Visa certifies IC as a PCI DSS v3.2 compliant Agent for Billing Management and Payment Processing for Internet/e-commerce, MOTO/Call Center, and POS/card present transactions.*

Using another company's listing on Visa's Global Registry (e.g., processors like TSYS, First Data, WorldPay, Vantiv, Global, or Paymentech) DOES NOT substitute for the need to register with Visa as a TPA. Invoice Cloud, for example, processes payments through Chase Paymentech, who is also

listed in the Visa Global Registry. We are still required to register, however, because Invoice Cloud provides the software that accepts, transmits, and stores the payment information on behalf of the City. Because both Invoice Cloud and Paymentech meet this requirement by Visa, we provide a compliant TPA and processor solution. Visa requires all payment providers to municipalities to provide this level of PCI compliance with no exceptions.

Stating on a web site that one is PCI Compliant is not proof of certification, as Visa clearly states above that each "Merchant" (in this case the City) must ensure that their TPA is listed in the Registry prior to accepting Visa card payments. There is only one definitive listing, and you will find all qualified, compliant vendors are listed in the Visa Registry.

Further, providing a "certificate" **that is not an Attestation of Compliance (AOC) or Report on compliance (ROC)** from a qualified assessor, but merely states that a vendor has achieved "certified status" for PCI/DSS compliance **DOES NOT qualify the vendor as a compliant TPA to accept payments on behalf of the City or any other entity**. PCI/DSS compliance is a test of compliance at the Merchant level, not what is needed to provide transactional services as a TPA on behalf of others. Compliance at the TPA level is a significantly higher standard because TPAs store payment card information for future use, which is not something typically done at the Merchant (i.e., City) level. Again, as Visa clearly states on their web site, if the City wishes to accept Visa cards from Citizens, Visa requires it be done by qualified, compliant TPA vendors listed in the Visa Registry.

We appreciate the effort that the City has put into this thorough RFP, and we believe that we demonstrate how we can continue to exceed the City's (and its customers') expectations over the next three years. We have made selecting Invoice Cloud a "no-brainer" by taking all citizen support calls, inquiries, and requests directly, offloading that burden completely from the City. Invoice Cloud already provides direct payer support to many municipalities in Massachusetts and elsewhere across the country. If selected on technical merit, we are certain that we can make the financial numbers work for the City.

This proposal is firm for the next ninety (90) days. If the City requires clarification about our offer, please contact our Vice President of Sales, Mr. Sam Evrard. The City can call him at 207-577-2975 or email at sevrard@invoicecloud.com.

Thank you for partnering with Invoice Cloud!

Bob Bennett

Bob Bennett
CEO, Invoice Cloud
703-615-3598
bbennett@invoicecloud.com

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Qualifications & Experience

The Offeror shall include qualifications and experience of the firm (or sole proprietor). The Offeror shall identify the year the firm was established, the total number of employees currently employed, and the number of employees focused on this engagement. This section should also describe work that is similar in scope and complexity that the Offeror has undertaken in the past. A discussion of the challenges faced and solutions developed are highly recommended. The Offeror may include any additional literature and product brochures.

Invoice Cloud has demonstrated experience and expertise in providing EBPP services for more than 10 years, which is evidenced by our industry high 98% client retention rate and satisfaction scores. We currently support more than 1,000 live clients across 45 states, including more than 100 in Massachusetts, and more than 90 unique CIS and software integrations, ranging from out-of-the-box commercial CISs like Tyler MUNIS to programs registration and payment systems like MyRec, Conduent, Parkeon, and more (**Figure 2**).

In fact, we believe that we have more local government/utility EBPP installations than any other firm in the country. Others may have more clients, but not more EBPP integrations in the municipal utility/government market. We also have the highest adoption rates for electronic payments and paperless billing in our industry. How did we achieve all of this in just nine years? We attribute this to our partners, our people, and forward-thinking clients.

[Proprietary/Confidential (P/C)] Founded in 2009, IC is the flagship subsidiary company of Invoice Cloud, Consolidated (ICC), a privately held C-Corp incorporated in the state of Delaware. Other ICC subsidiaries include: Imagevision.net LLC, purchased in December 2015; Metropolitan Communication, LLC, purchased in February 2016; SimplePractice LLC, purchased in March 2017; Global Cloud, Inc., purchased in March 2018; and IVR Technology Group, LLC, purchased in July 2018. Of these six subsidiaries, only Invoice

Invoice Cloud by the Numbers

- **10** years of experience
- **60+** Tyler MUNIS integrations
- **90+** other software integrations
- **100+** municipal clients in MA
- **1,000+** municipal and utility clients in 45 states
- **$5B+** processed payments in 2018 (roughly 26M payments)
- **45%** average online payment adoption
- **15 - 25%** average paperless billing adoption
- **99.9%** system up-time
- **PCI Level 1 and SSAE 18** certified for online payment security
- **98%** client retention rate
- **61-point** Net Promoter Score (NPS)

Cloud and IVR Tech are directly responsible for the product and services proposed in this RFP, comprising 138 employees total and one supporting this project as dedicated personnel (see **Vendor Personnel** below). We provide our organizational structure in the chart below to illustrate our internal subsidiary leadership as well as corporate leadership from ICC.

Figure 2. IC's more than 1,000 currently supported EBPP municipal clients. *The City receives improved electronic adoption evidenced by our average online payer adoption rate of 45% or more within 2 years.*

When IC was created in 2009, the guiding philosophy of our founders was to create a true SaaS EBPP platform that would accelerate collections, improve security, reduce costs, and enhance the customer experience. Our goal was to provide the payment experience typically found in Fortune 100 companies such as American Express or AT&T, to local government and utility companies that do not have the resources necessary to build this type of platform themselves. Building a SaaS platform was paramount in the development of our company because our founders recognized that SaaS would allow IC to be a leader in the delivery of new technology and reduce the burden of maintenance and PCI compliance for our billers.

In 2018, IC processed 26 million payments, totaling more than $5 billion dollars for clients of varying size across the country, including:

- SEMCO Energy, MI
- City of Atlanta Water, GA
- City of Chandler, AZ
- Portland Water Bureau, OR

- City of Las Vegas, NV
- City of Boston, MA
- City of Indianapolis, IN
- City of New Orleans, LA

IC's email communication system keeps City customers informed about their account and collects payments online through our "one-time pay" or our electronic bill presentment and electronic bill payment gateway, helping municipalities dramatically enhance service to their citizens. By partnering with a company providing a true Software as a Service (SaaS) platform, IC helps municipalities maintain a technology leadership position far into the future. We seamlessly integrate with any billing software or future databases and store all sensitive data off of municipal systems. IC's multiple email notification capability allows

municipalities to achieve unprecedented online payment adoption rates and provides the easiest to use, most comprehensive EBPP system on the market.

IC continually assesses our performance through annual Net Promoter Score (NPS) polling of our clients. NPS asks our clients one simple, important question: **How likely would they recommend our organization to a colleague, family member, or friend on a scale of 1 (not likely at all) to 10 (absolutely)?** NPS then compares negative scores (1 through 6) to positive scored (9 or 10), ignoring neutrals (7 and 8) to determine our overall score. **We scored 61 in 2018, which is nearly double the industry average of 31. Our score has increased every year** (Figure 3).
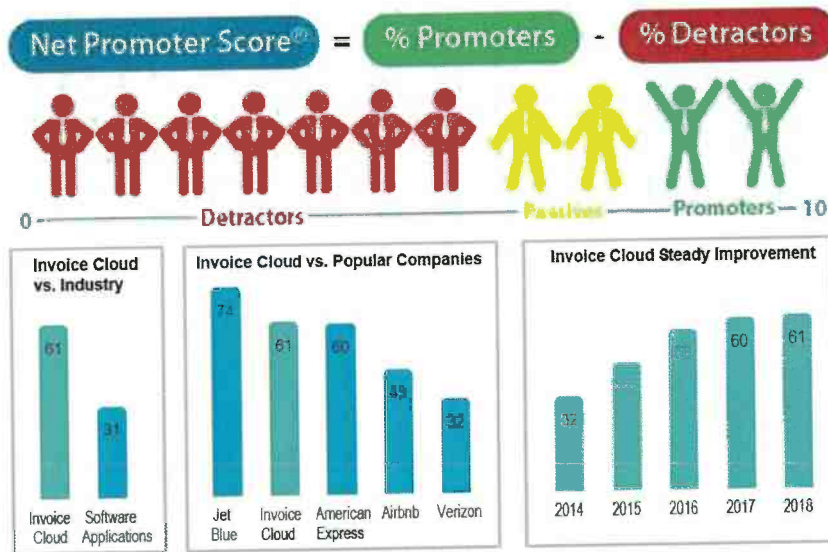
Figure 3. IC's Industry-high NPS Customer Service Ratings. *Invoice Cloud's customer service is rated higher than even American Express, our founders' original inspiration for simplifying online payments for taxes and utilities.*

The Quality Requirements Form (Section 2.0), or set of basic business standards, must be submitted in the sealed proposal.

IC provides our **Quality Requirements** Form below.

Executive Summary

Keep ahead of the speed of change, improving on your 631% online payment and 2,000% paperless adoption, through Invoice Cloud's secure, true SaaS delivery of customer engaging EBPP features.

IC is dedicated solely to implementing secure, user-friendly, multi-functional EBPP. Our business model is based on making it simple for more customers to pay their bills online/electronically, resulting in the highest adopted electronic payment and customer engagement solution. Our clients, including the City of Somerville, get the benefit of the highest adopting platform, which is measured by e-adoption:

- IC generates the highest number of online payments as a percentage of bills/invoices sent.

- IC generates the highest paperless enrollment numbers.

Higher e-adoption means the system is easier to use, has the most comprehensive set of features, and has the best marketing techniques for driving usage (branded collateral, e-mail reminder system etc.). **In only six years since adopting Invoice Cloud in 2011, the City of Somerville has increased e-adoption by more than 600% and paperless adoption by more than 2,000%** (Figure 4).

Invoice Cloud Advantages to the City of Somerville

- Maintain and improve on existing adoption numbers since Invoice Cloud implementation and Go-Live without forcing customers to re-enroll.

- Maintain seamless data reconciliation between Invoice Cloud and all City billing systems, preventing double-billing and overlapped payments.

- Continually receive new payment options, communications methods, and improved security through continuous True SaaS updates

- Highest level of security and lowest risk provides peace of mind to customers wary of online payments

$32,001,696

$4,380,372

Total E-Payments

■ 2011   ■ 2018
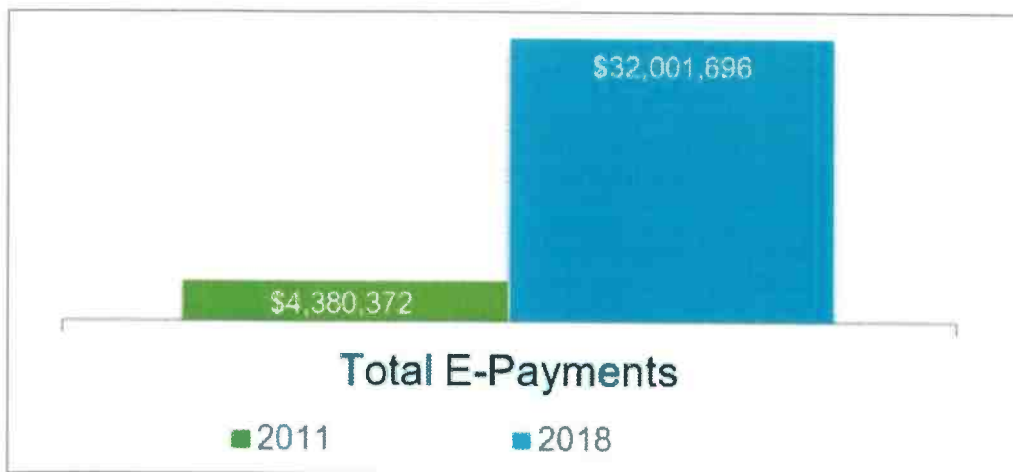
Figure 4. IC E-adoption Growth for the City of Somerville to Date. *Since Go-Live with IC's EBPP platform, which we integrated with your custom CIS, City customers' adoption of e-payments and paperless billing jumped 631% and 2,000% respectively.*

The City can expect to improve on these adoption numbers through the following features of our comprehensive customer billing and payment solution (**Table 1**).

Increased e- and paperless adoption without forcing customers to re-enroll

When Invoice Cloud and the City of Somerville first partnered, the City only received just over 7,000 online payments and only 205 customers had enrolled in paperless billing. In those years, we have worked with the City to learn how its customers want to pay bills, continually updating our platform's features without requiring a new contract, installation of new software or hardware by the City, or downtime shorter than one hour on average a month. By 2018, the City has increased online payments by more than 600% and paperless customer enrollment by more 2,000%, resulting in huge savings to the City in time and money because fewer citizens pay in-person or mail physical checks.

With an advanced EBPP and customer engagement solution like Invoice Cloud, changing EBPP providers is not just a one change for the City, but a change that happens for each customer when their next bill is due. By retaining Invoice Cloud, the City maintains service that more than 9,500 IC-registered and innumerable one-time customers rely on for bill reminders and advanced payment options like AutoPay. Since 2017, we have sent more than 140,000 bill notification emails on the City's behalf from Invoice Cloud, and more than 35,000 residents rely on our second and third email reminders. Few other companies can send three email reminders based on the customer's current account status, and few customers expect an email from a new provider.

We provide the lowest risk solution to ensure that the 740 Somerville customers who have linked their City water and real estate accounts will not need to re-register and potentially lose the ability to pay multiple accounts in a single transaction. We know that the City's citizens are vocal and diverse, and we also know they will provide strong negative feedback if they lose the functionality they currently enjoy, like Pay By Text, OneClickPay, Linked accounts, Paper suppression, and Shopping Cart to pay multiple bills with a single payment. With an advanced EBPP and customer engagement solution like Invoice Cloud, changing EBPP providers is not just a one change for the City, but a change that happens for each customer when their next bill is due.

Seamless data reconciliation between Invoice Cloud and the City's different billing systems, preventing double-billing and overlapped payments

Invoice Cloud interfaces with more than 90 different third-party systems, including Tyler Technologies MUNIS and Parkeon. We have integrated with MUNIS more than 60 times, including for the City of Somerville, and process payments from the City's Parkeon meters. We continually add new integrations and interfaces, including for systems that conduct non-invoiced transactions like parking and permits. Our open platform allows us to exchange data with any system that the City currently conducts business through and any it intends to

adopt in the future. We also have experience integrating with IPS, Conduent, MyRec, GoPetie, Citizen Serve, and Bill Trust.

Continual true SaaS delivery of new payment options, communications methods, and improved security

Invoice Cloud meets future the City's needs and desires through our true SaaS platform, requiring no on-site upgrades, patches, or data migrations. The online payment industry has changed considerably in the past three years and will continue to do so for the next three. With most platforms, staying ahead of new online communications options, as well as regulations and security needs, requires constant updates and patches and, in some cases, entirely new contracts.

With IC's true SaaS platform, the City always receives access to all new features as we release them, no updates or patches required (**Figure 5**). When we release a new enhancement, we update a single instance of our platform and then give the City the opportunity to opt in through remote activation. True SaaS means that the City's customers log into the latest, greatest, and most secure version of our payment portal every time they pay their electric bill. This easy activation means that adding new locations to the City's IC service is simple and doesn't require separate installations.

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!
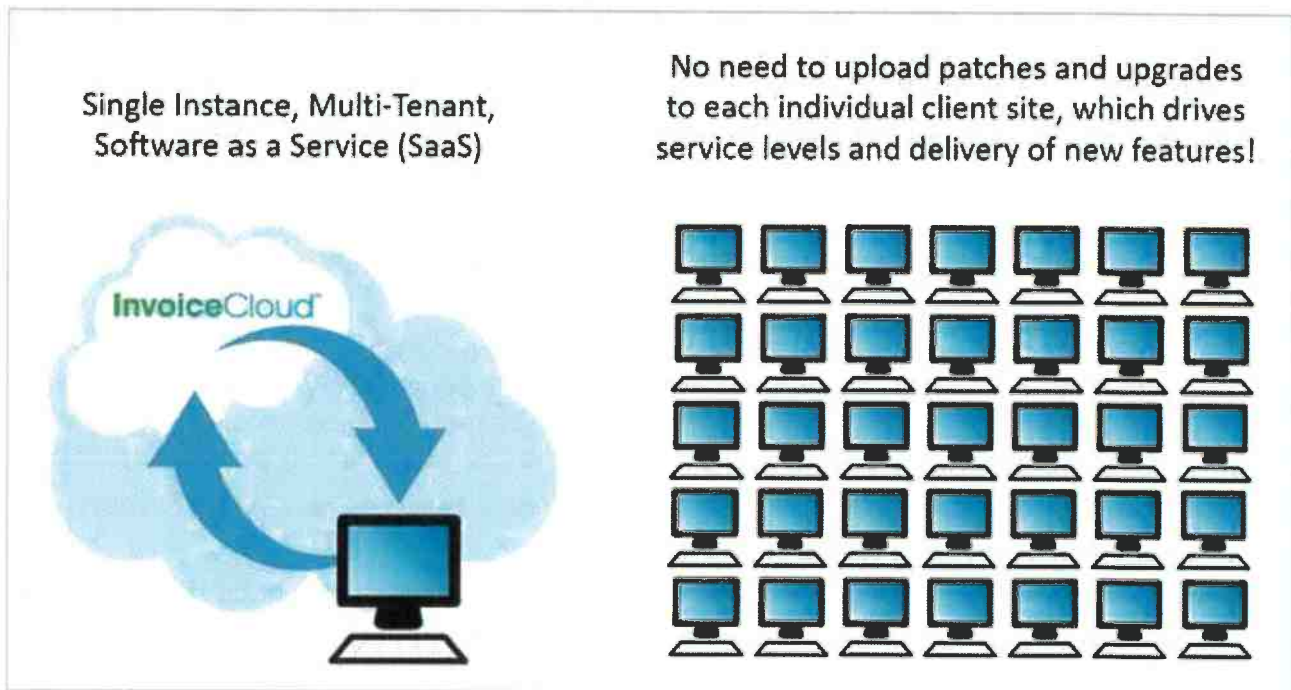
Figure 5. IC's Single Instance, Multi-Tenant SaaS Platform. *IC updates a single stack of code, and all clients, including the City, receive enhancements immediately without upload patches or upgrades.*

Since Go-Live in 2011, Invoice Cloud has expanded our payment options to meet more of the City's diverse customer needs (**Figure 6**), giving the City access automatically through true SaaS upgrades. IC recognizes that everyone uses the internet and, more importantly,

pays their bills differently. We continually develop new, fully integrated ways to improve access to and, ultimately, use of bill payment for improved customer convenience. We fully integrate the cutting edge into our SaaS platform so that the City doesn't have to keep shopping for it. All payment options are fully integrated in our platform and covered under our own service level agreements and warranty.
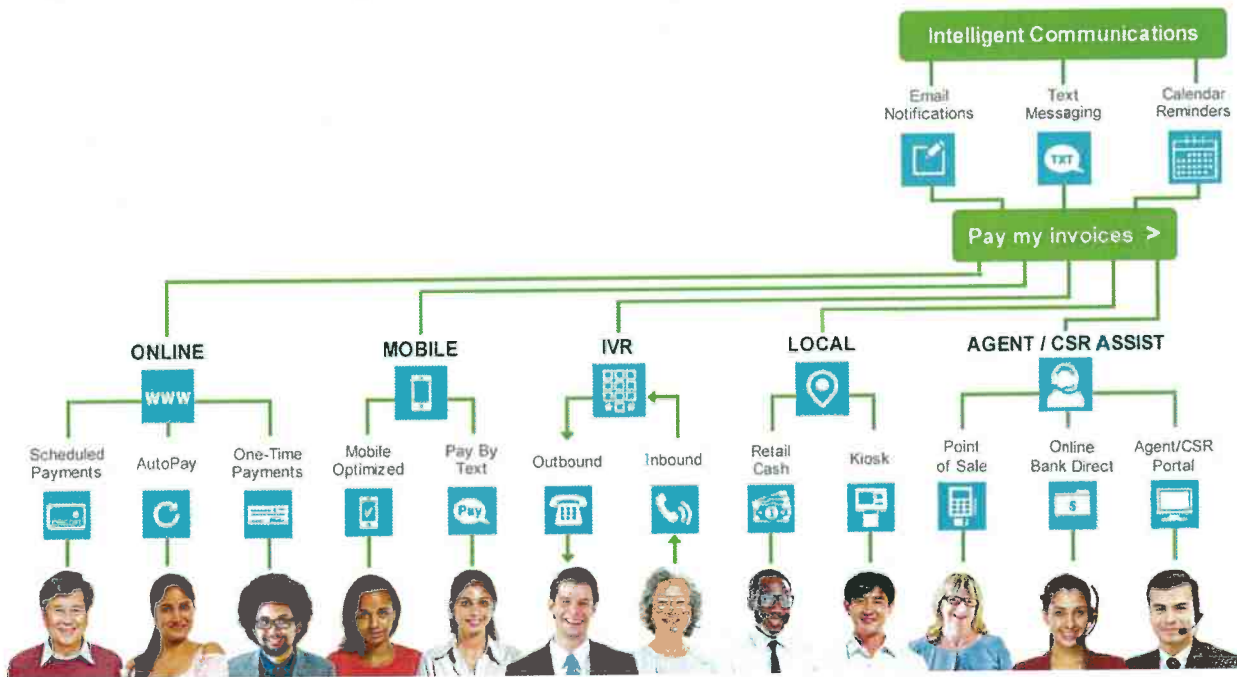
Figure 6. IC's Communications Engine and Diverse Payment Options Reaches More Payers. *The City saves time and money by engaging customers to pay bills without calling, walking into, or mailing physical checks to offices.*

City of Somerville customers have progressively adopted the following interfaces since roll-out:

- **Email Notifications/OneClickPay:** More than 2,000 City customers have paid their bills through our email reminders--since 2018, that's a **17% year-over-year adoption**. Like Amazon our 1-Click, OneClickPay makes the payment process quicker and easier, skipping straight to the end of the payment process using the customer's already preferred options.

- **Shopping Cart:** Last year, **14% more** City customers used our Shopping Cart to pay multiple invoices in a single transaction.

- **Scheduled/AutoPay Payment:** Last year, **23% more** City customers scheduled payments through our service, postponing payment on bills in accordance with their budgets, but still on time.

- **Mobile Payments:** Last year, **22% more** City customers now pay their bills by accessing our Customer Portal from their mobile device.

- **Text Notifications/Pay by Text:** Last year, **76% more** City customers pay in response to a text message alert issued automatically by our system.

Any platform that does not offer these payment options is a step-back for the City that will surprise customers when their emails no longer offer OneClickPay and text messages stop entirely.

Highest level of security and lowest risk provides peace of mind to customers wary of online payments

Our Level 1 PCI Compliance maximally protects payer data in accordance with standards set by card companies and the FCC. Our commitment to data security has resulted in zero losses of data or unplanned outages to any of our customers to date. The City's constituents can trust their payment information with our third party-certified Level 1 PCI compliance—the highest possible rating—through Trustwave's Trust Commerce Program (**Figure 7**). This level of compliance places us on the Visa Global Registry of Service Providers, which the City can verify from Visa's web site.

Figure 7. IC is Certified as PCI- and NACHA-compliant. *The City's sensitive payment data is protected by a third-party certified vendor.*

As a PCI Level 1- and SOC 1 and 2-certified company by qualified third-parties, which customers can verify for themselves, Invoice Cloud helps the City maintain trust with customers who have overcome online payment concerns. We know that protecting your Customers sensitive payment information is critical and feel compelled to provide the following information directly from Visa's Web site:

The Visa Global Registry of Service Providers

The Registry allows service providers to broadcast their compliance with Visa Inc. rules, industry security standards and to promote their services to potential clients worldwide. **Clients and Merchants should reference the site regularly as part of their due diligence process, and should only use service providers that are listed on the Registry for outsourcing their payment-related services.**

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and **applicable industry standard/security requirement compliance** validation **date**.

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Please note that ALL providers of payment services for municipalities are Third Party Agents (TPA) and, as such, Invoice Cloud, ACI Worldwide, Unibank, Official Payments, City Hall Systems, Kelley and Ryan, and others are all REQUIRED to be registered and listed in the Visa registry to accept Visa payments on behalf of the City. As a registered TPA, each provider must be able to show proof of compliance with either an Attestation of Compliance (AOC) or a Record of Compliance (ROC). To ensure that your providers are Compliant and Registered, please enter their company names into the official Visa Registry for Third Party Agents here:
https://www.visa.com/splisting/searchGrsp.do.https://www.visa.com/splisting/searchGrsp.do

When Invoice Cloud is entered, it comes up with the following screen, proving compliance and registration, which Visa clearly states above is required to accept and store Visa card information (**Figure 8**). Again, we reiterate that **this registration is not optional, it is required by Visa**. With data security first and foremost on many consumers' minds today, news agencies are becoming aware of this lack of compliance by certain providers, and citizen awareness about this lack of compliance and security is about to become widespread.

COMPANY	SERVICE PROVIDER TYPE	VALIDATION TYPE	SERVICES	VALID THROUGH DATE	ASSESSOR	REGION OF OPERATION	EXPAND ALL
Invoice Cloud Inc. MA, USA	AGENT	PCI DSS	PCI DSS Services	Oct 31, 2019	Trustwave Holdings, Inc.	U.S., CAN	Expand

Figure 8. IC's Listing in the Visa Global Registry of Service Providers. *Visa certifies IC as a PCI DSS v3.2 compliant Agent for Billing Management and Payment Processing for Internet/e-commerce, MOTO/Call Center, and POS/card present transactions.*

Using another company's listing on Visa's Global Registry (e.g., processors like TSYS, First Data, WorldPay, Vantiv, Global, or Paymentech) DOES NOT substitute for the need to

register with Visa as a TPA. Invoice Cloud, for example, processes payments through Chase Paymentech, who is also listed in the Visa Global Registry. We are still required to register, however, because Invoice Cloud provides the software that accepts, transmits, and stores the payment information on behalf of the City. Because both Invoice Cloud and Paymentech meet this requirement by Visa, we provide a compliant TPA and processor solution. Visa requires all payment providers to municipalities to provide this level of PCI compliance with no exceptions.

Stating on a web site that one is PCI Compliant is not proof of certification, as Visa clearly states above that each "Merchant" (in this case the City) must ensure that their TPA is listed in the Registry prior to accepting Visa card payments. There is only one definitive listing, and you will find all qualified, compliant vendors are listed in the Visa Registry.

Further, providing a "certificate" **that is not an Attestation of Compliance (AOC) or Report on compliance (ROC)** from a qualified assessor, but merely states that a vendor has achieved "certified status" for PCI/DSS compliance **DOES NOT qualify the vendor as a compliant TPA to accept payments on behalf of the City or any other entity**. PCI/DSS compliance is a test of compliance at the Merchant level, not what is needed to provide transactional services as a TPA on behalf of others. Compliance at the TPA level is a significantly higher standard because TPAs store payment card information for future use, which is not something typically done at the Merchant (i.e., City) level. Again, as Visa clearly states on their web site, if the City wishes to accept Visa cards from Citizens, Visa requires it be done by qualified, compliant TPA vendors listed in the Visa Registry.

Invoice Cloud additionally lowers risk through sound financial policy, chiefly by not co-mingling the funds of our more than 1,000 clients. We avoid the pitfall of acting as an unlicensed money transfer agent by never holding clients' funds in our own account and then dispersing them per City rules. We submit all transactions directly to our payment processors, who withdraw the funds directly from the customer's payment account and then deposits the City's funds directly into whichever accounts the City designates. We highly recommend this process to protect the City from indefinitely delayed payments and future legal ramifications when the FTC begins enforcing money transfer rules more rigorously.

Table 1. Benefits to the City through IC's Unique Combination of EBPP Features. *The City of Somerville lowers administrative burden and achieves higher e-adoption through IC's user-friendly, self-service EBPP system and flexible payment options.*

Invoice Cloud Features	Benefits to the City of Somerville
Maintains and improves on existing adoption numbers since Invoice Cloud implementation and Go-Live without forcing customers to re-enroll.	• Consistent payment experience for customers. • No transition of existing customers to a new, possibly incompatible system. • No depending on customers to re-enroll should transition fail. • No potential loss of existing AutoPay, Paperless, and Pay-by-Text enrollments, as well as saved payment options.

	• Only room to increase online payment adoption!
Maintains seamless data reconciliation between Invoice Cloud and the City's different billing systems, preventing double-billing and overlapped payments.	• No time and effort spent implementing a new, possibly incompatible EBPP system with your combination of billing systems. • Provides a consistent, unified EBPP experience for all City customers, regardless of payment type, department, or billing system. • Reduces double-billing and -payments.
Continually delivers new payment options, communications methods, and improved security through continuous True SaaS updates	• Keep ahead of the speed of change, providing new payment options based on customer's expectations without time-consuming, expensive updates to the City's online infrastructure. • Engages diverse generations of payers, young *and* old, by providing the latest interfaces and assistance tools. • Improves adoption through greater customer convenience. • Allows the City to accept more cash and check payments with fewer staff burdens.
Highest level of security and lowest risk provides peace of mind to customers wary of online payments	• Stores sensitive payment data with the highest level of security. • Improves adoption rates by security-minded customers. • Mitigates risk of card companies and FCC revoking the City's ability to accept credit card payments or deposit City funds.

Quality Requirements

Quality requirements, or basic business requirements, are the minimum set of standards that an entity must meet and certify to be considered responsible and responsive. Please complete the Quality Requirements form, below, and submit it with your completed proposal. The City of Somerville will disqualify any response that does not meet the minimum quality requirements. A "No" response to items 1 - 10, or a failure to respond to any of the following minimum standards, will result in disqualification of your proposal.

No.	Question	YES	NO
1	Proposer's firm is in good standing and has no reports of unsatisfactory or non-performance against them? Bidders must list any unsatisfactory or non-performance reports against them and any pending litigation(s). Listed shall be the reporting municipality, contact person & telephone number.	✓	
2	Vendor provides a PCI-compliant gateway.	✓	
3	Proposer has a minimum of five (5) years' experience in performing the work described in this RFP.	✓	

4	Proposer shall have a minimum of five (5) government clients in Massachusetts (please list clients in technical proposal)	✓	
5	Proposer shall list by name and provide contact information for all on-line program registration and payments packages with which your system can interface. Vendors shall also submit a minimum of two (2) municipalities where this interface occurs.	✓	
6	Proposer has capacity to set up terminal stations at each cashiering station, including training of City staff.	✓	
7	Proposer shall service problems with terminals, ongoing IT support and maintenance, and help desk during normal business days, Monday through Friday from 8:30 a.m. to 7:30 p.m.	✓	
8	Proposer provides live and/or immediate Payor support options via telephone and e-mail or live chat during normal business hours.	✓	
9	Proposer provides a pay-by-phone option.	✓	
10	Proposer shall invoice City for its dues in a manner determined by City depending on revenue stream (for example, debiting will only occur for charge-backs).	✓	
11	Optional: Are you a Mass. Supplier Diversity Office MBE/WBE certified minority or woman owned business? Additional minority designations may be submitted by attaching supporting documentation.		X

Vendor Personnel

The Vendor shall clearly state the name of the proposed project manager. All proposed staff must demonstrate the ability to carry out the specified requirements.

Based on the requirements of this RFP, Invoice Cloud does not anticipate the need for any transition or implementation services at award of this contract.

Should the City require integration of additional billing systems and create new invoice types, Invoice Cloud provides all implementation and support services at no additional cost to the Somerville, City of (MA). Our implementation team, **led by our experienced Project Manager, Mr. Zachary Gerjets**, performs the majority of implementation tasks, requiring little effort from the City to configure your instance of our true SaaS platform in accordance with your business rules and integrate with your CIS and any other third-party vendors. Mr. Gerjets continues to serve as a direct resource for an additional 30 days after Go-Live of our EBPP solution, ensuring that it works in accordance with the City's service selections and platforms. He then personally transitions the City to our highly-rated, locally-based Client Services Center in Marlborough, MA.

Comparative Evaluation Criteria

Invoice Cloud meets or exceeds all of the City's evaluation criteria for this RFP based on our experience, qualifications, advanced features proven to increase Somerville customer adoption, integration capability, customer service, and system stability and security (**Table 2**). We explain in detail how we deliver the most highly advantageous solution with the lowest risk to the City in the subsections below.

Table 2. Invoice Cloud's Solution per the City's Evaluation Criteria. *The City should find that our low risk solution exceeds most of the City's RFP requirements.*

Evaluation Factor Rating	How Invoice Cloud Meets (✓) or Exceeds (✓+)
Factor 1: Years of Experience with municipalities in the Commonwealth of Massachusetts	
Highly Advantageous - Vendor has at least five (5) years' experience in the set up and monitoring of online bill pay services & credit/debit card processing for municipalities in the Commonwealth of Massachusetts with more than 75,000 residents.	✓+ **10 years** of experience in the in the set up and monitoring of online bill pay services & credit/debit card processing for municipalities in the Commonwealth of Massachusetts with more than 75,000 residents. ✓+ **6 years** for the City of Somerville alone.
Factor 2: Number of municipalities that vendor has served in the Commonwealth of Massachusetts	
Highly Advantageous - Vendor provides merchant services processing and payment gateways for fifteen (15) or more municipalities in the Commonwealth of Massachusetts.	✓+ Invoice Cloud provides merchant services processing and payment gateways for **more than 100** municipalities in the Commonwealth of Massachusetts, including the City of Somerville.
Factor 3: Form and Payment Processing	
Highly Advantageous - System proposed supports payments using American Express, Discover, Visa, MasterCard and branded debit cards (MasterCard/Visa), electronic checks as well as pay-by-phone and pay-by-text.	✓ Supports payments using American Express, Discover, Visa, MasterCard, branded debit cards, and electronic checks. ✓+ Accepts these payments through Pay by Phone (IVR), Pay by Text, kiosks, Scheduled and AutoPay payments, mobile payments, point-of-sale, Online Bank Direct, and more.
Factor 4: Timeliness of Transaction Authorization	
Highly Advantageous - Proposed system provides real-time authorizations for credit/debit card payments and performs minimum ACH payment verifications at time	✓ Authorizes credit card/debit card payments within seconds of customer entering payment information. ✓ Validates ACH routing numbers within seconds of customer entering payment information.

of payment by confirming that the routing number is valid.	

Factor 5: Viability of Security Systems

Highly Advantageous - Vendor demonstrates and documents in detail all aspects of security measures that are in place.	✓ Third-party certified **PCI Level 1** compliance through annual audits by Trustwave. ✓ Listed on the **Visa Global Registry of Service Providers for PCI DSS compliance**, which the City can validate online. ✓+ Third-party certified **SSAE 18** compliance through annual System and Organization Controls (SOC) 1 and 2 Type II audits by Skoda Minotti. ✓ Third-party certified **SSAE 16** compliant data hosting through Microsoft Azure.

Factor 6: Transaction and Merchant Fee Processing

Highly Advantageous - Proposed system clearly indicates the City may decide whether transaction and merchant fees will be paid by the customer and maintain the right to change this if City decides to cover expense. The convenience fees are processed as separate and unique transaction amounts, not imbedded in the total amount paid.	✓+ True SaaS configurability lets the City determine whether transaction and merchant fees are paid by customer **per invoice and payment type** and then, if needed, **change at any time**. ✓ Processes convenience fees as separate and unique transaction amounts, not imbedded in the total amount paid.

Factor 7: Proposer's experience with the software programs relevant to this contract.

Highly Advantageous - Proposer has documented experience working with MUNIS and Parkeon (a parking management company).	✓ Integrated with MUNIS more than 60 times, including for the City of Somerville. ✓ Currently interfaces with the City's Parkeon system.

Factor 8: Interface with Separate Online Programs Registration and Payments Systems

Highly Advantageous - Vendor can interface with a minimum of two (2) online programs registrations and payments systems which operate in Massachusetts municipalities.	✓+ Interfaces with **more than 90** online programs and registration systems used throughout the country, many in Massachusetts municipalities. ✓+ Always adding more through our open platform's vast API library.

Factor 9: Overall Quality of Proposal

Highly Advantageous - The proposer's response is thorough, comprehensive, detailed and specific. It clearly demonstrates the proposer's understanding of the project and City's strong desire to market this	✓+ Responds to *all listed requirements* with services and functionality, as well as with **functionality not listed** but currently used by many Somerville citizens to pay City bills.

endeavor. The proposal provides detailed examples of the proposer's comparable project experience. The overall content of the proposal provides the maximum assurance to the City that the proposer possesses the knowledge, skills, expertise and resources to effectively supply the services and equipment needed to fulfill the terms of the contract. The proposal also shows the capability to implement enhancements and improvements to the system on an on-going basis.	✓+ Provides **marketing services at no cost** to help the City improve e-adoption through education and outreach. ✓+ Provides dedicated **project manager with Somerville-specific experience** to implement any new requested functionality with **no material system downtime or transition burden**. ✓+ Continually delivers improved functionality, system performance, and security through true SaaS updates to a single code base.

Factor 1: Years of Experience with municipalities in the Commonwealth of Massachusetts

Highly Advantageous – Vendor has at least five (5) years' experience in the set up and monitoring of online bill pay services & credit/debit card processing for municipalities in the Commonwealth of Massachusetts with more than 75,000 residents.

Invoice Cloud has 10 years of experience in the set up and monitoring of online bill pay services & credit/debit card processing for municipalities in the Commonwealth of Massachusetts with more than 75,000 residents, including the following live, ongoing clients:

- City of Somerville - signed in April 2010
- City of Lowell - signed in February 2012
- City of Boston - signed in March 2013
- City of Cambridge - signed in June 2013
- City of Fall River - signed in August 2013
- City of Lynn - signed in March 2014
- City of New Bedford - signed in December 2016

Factor 2: Number of municipalities that vendor has served in the Commonwealth of Massachusetts

Highly Advantageous – Vendor provides merchant services processing and payment gateways for fifteen (15) or more municipalities in the Commonwealth of Massachusetts.

Invoice Cloud provides merchant services processing and payment gateways for more than 100 municipalities in the Commonwealth of Massachusetts, including the City of Somerville and the others listed in **Factor 1** above.

Factor 3: Form and Payment Processing

Highly Advantageous – System proposed supports payments using American Express, Discover, Visa, MasterCard and branded debit cards (MasterCard/Visa), electronic checks as well as pay-by-phone and pay-by-text.

Invoice Cloud supports payments using American Express, Discover, Visa, MasterCard, branded debit cards, and electronic checks. Customers can pay with any of these means through our fully in-house, robust payment options, which are integrated with our true SaaS (not just vendor hosted) web service. We recognize that everyone uses the internet and, more importantly, pay their bills differently. We continually develop new, fully integrated ways to improve access to and use of bill payment. **Meeting this diversity of payer needs has increased online payment adoption by more than 600% and 2,000% paperless registration for the City (Figure 9).**
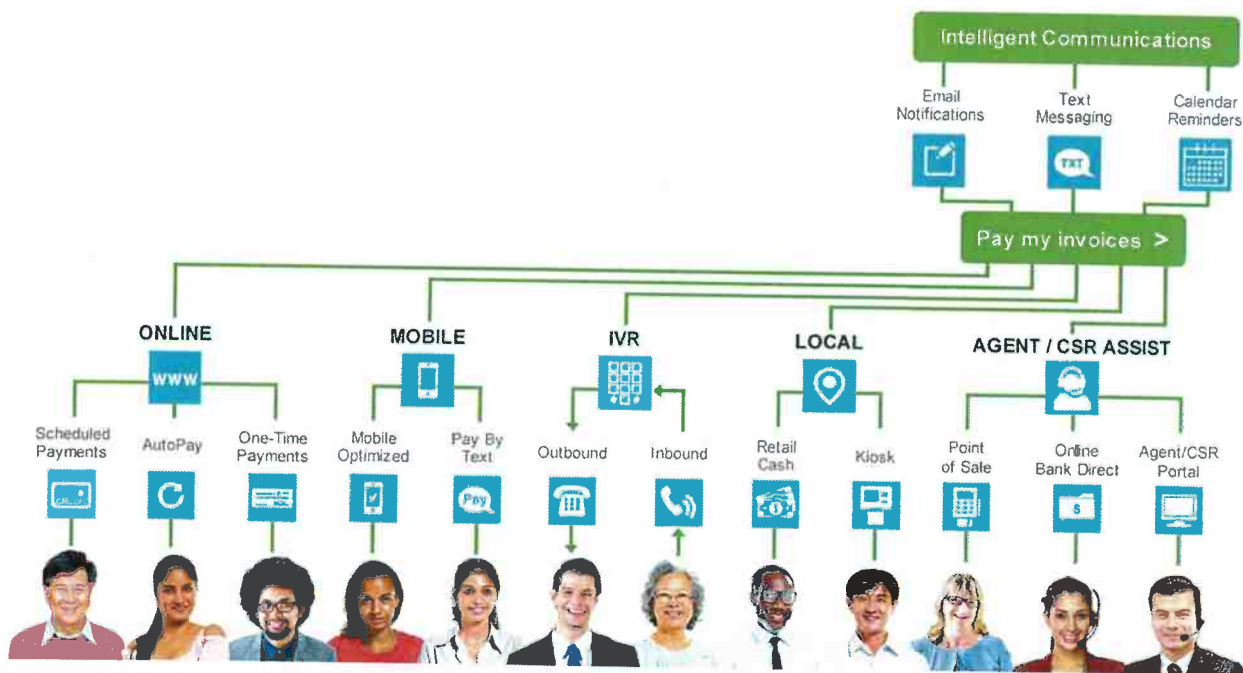
Figure 9. IC's diversity of online payment options for diverse bill payers. *The City saves time and money by providing more opportunities to pay bills without calling, walking into, or mailing physical checks to offices.*

We achieve the highest e-adoption rates by providing fully integrated extensive web and mobile payment options, catering to more payers' preferences through the following payment channels:

- **Scheduled Payments.** Customers can schedule one-time or recurring payments, setting a future payment date or specific day each month to pay their bills.

- **AutoPay.** Customers can set-and-forget AutoPay payments, which pays their full invoice balance when it's due automatically.

- **One-time Payments.** Invoice Cloud provides the most robust one-time payment experience in the industry, catering to the nearly half of all online customers who do not register when paying. We make it easy for non-registered customers to find their bill, make a payment, and

register during the payment process. One-time payers can even enroll in Pay-by-Text and/or paperless billing without registering.

- **Mobile Optimized Payments.** As of 2017, more than half of all internet users—51.12%—accessed the internet from mobile devices, which is why we designed our online payment portal to be mobile responsive and work on virtually any device with an internet connection and browser.

- **Pay by Text.** Customers receive a text notification with a direct link to their payment in our mobile optimized site. Or, if registered, they can pay by simply replying to the text alert.

- **Pay-by-Phone/IVR.** Customers can access our inbound IVR in both English and Spanish, and the City can program automated outbound IVR calls to them in either language through the same service.

- **Retail Locations.** Certain customer bases can only pay in cash, so we partnered with retail locations--including CVS, 7-Eleven, and Family Dollar--to accept payments from customers with downloaded barcodes.

- **Kiosks.** To help save operational costs, we developed a kiosk that takes self-service in-person payments.

- **In-person/Point-of-sale.** If the City wants to accept in-person payments, we make it easy through our built-in cashiering system in the Biller Portal, which works with optional card readers and automatically updates the customer's balance in our system in real-time and in the City's CIS with our daily file transfers.

- **Online Bank Direct.** Many customers who already pay bills online do so through their bank's web site, which is digital for them, but still results in a paper check to the City and can result in late payments because it's mailed. We developed Online Bank Direct to intercept those Bill Pay payments from more than 5,000 banking services to present the payment electronically to the City for matching and automatic electronic funds transfer (EFT).

- **Agent/CSR Portal.** IC can integrate with most CSR portals as a SSO payment acceptance portal through our CloudCSRConnect API. With CSRConnect, a City CSR can process a payment without logging into the IC Biller Portal. We connect fields via API, which allows IC to dynamically create or update a customer as well as the customer's current invoice details and balance.

Factor 4: Timeliness of Transaction Authorization

Highly Advantageous – Proposed system provides real-time authorizations for credit/debit card payments and performs minimum ACH payment verifications at time of payment by confirming that the routing number is valid.

IC authorizes credit card payment information as the customer enters it during checkout. We complete the round-trip credit card authorization process with Chase Paymentech in seconds, providing real-time authentication and, if the card is rejected, the opportunity to finish the payment with alternate remittance without logging back in later. We also verify Routing Numbers during data entry assuring the bank information is valid.

Factor 5: Viability of Security Systems

Highly Advantageous – Vendor demonstrates and documents in detail all aspects of security measures that are in place.

IC provides a secure, private and Payment Card Industry (PCI) Level 1 Compliant solution that is certified by Trustwave's Trust Commerce Program as a level 1 third party processor. **Level 1 PCI compliance is the highest in the industry and required of any vendor who processes Visa transactions per the rules of the Visa Global Registry of Service Providers.** We are also PA-DSS (Payment Application/Data Security Standard) certified for Point of Sale (POS) applications and SSAE 18 Type II SOC 1 and 2 certified by Skoda Minotti & Co.

Unlike lower levels of PCI compliance that merely self-report their compliance, Level 1 certification requires on-site appraisal by a third-party qualified assessor. Trustwave, a QSA, continually validates Invoice Cloud's compliance through annual onsite reviews and quarterly network security scans with an approved ASV as required by both Visa and MasterCard. It is critical that any vendor serving a client with as many transactions as the City be able to regularly prove PCI Level 1 compliance, as non-compliance can result in penalties from card companies and the Federal Trade Commission. These penalties range from fines to revoking the vendor's ability to process any cards at all.

Invoice Cloud's Thoroughly Certified Payment Information Security

- Third-party certified PCI Level 1 compliance through annual audits by Trustwave

- Third-party certified SSAE 18 compliant through annual System and Organization Controls (SOC) 1 and 2 Type II audits by Skoda Minotti

- Double Encryption Methodology so secure that Trustwave recommended we patent it

- Third-party certified SSAE 16 compliant data hosting through Microsoft Azure

- Listed on the Visa Global Registry of Service Providers for PCI DSS compliance, which the City can validate online

IC strives to more than ensure compliance with current and ongoing legal and regulatory requirements, maintain full PCI Level 1 compliance, and deliver the most advanced security to protect the financial data of the City's citizens. IC improves the billing experience above and beyond what is required with several unique security features, including our Double Encryption Methodology (DEM). Our CEO and SVP of Operations continually monitor emerging legal and regulatory requirements and routinely audit our current capabilities to meet or exceed them. Data is secure during collection and transmission via TLS with 256-bit encryption or better. **Invoice Cloud is responsible for the security of all cardholder data that Invoice Cloud possesses, relieving the City of most PCI requirements.**

IC has full and immediate control over our web site domains, allowing us to design and implement advanced rerouting and disaster recovery solutions. We can quickly point traffic to another server in the event of a major failure or breach. These controls make IC Level 1 PCI compliant, which we fully attest to (**Figure 10**). The City can download our full

attestation of PCI Level 1 compliance through the following URL:
https://invoicecloud.app.box.com/file/342581828628.

Invoice Cloud maintains full compliance with Cardholder Information Security Program (CISP) regulations. Invoice Cloud uses the U.S. Federal Reserve Automated Clearing House (ACH) network for fund transfers. Invoice Cloud follows the National Automated Clearing House Association (NACHA) operating rules and guidelines. All files are transmitted in accordance with NACHA guidelines. These rules are heavily governed and enforced by NACHA to all who use the ACH system. Additionally, NACHA updates these regulations yearly to accommodate changes in business, such as globalization.

Section 3: Validation and Attestation Details

Part 3. PCI DSS Validation

This AOC is based on results noted in the ROC dated *October 30, 2018.*

Based on the results documented in the ROC noted above, the signatories identified in Parts 3b-3d, as applicable, assert(s) the following compliance status for the entity identified in Part 2 of this document (*check one):*

☒ Compliant: All sections of the PCI DSS ROC are complete, all questions answered affirmatively, resulting in an overall COMPLIANT rating, thereby Invoice Cloud has demonstrated full compliance with the PCI DSS.

☐ Non-Compliant: Not all sections of the PCI DSS ROC are complete, or not all questions are answered affirmatively, resulting in an overall NON-COMPLIANT rating, thereby (Merchant Ser...

Figure 10. IC's PCI Level 1 Attestation of Compliance. *We fully comply with the PCI DSS.*

IC's security protocols go far above and beyond what is required by the industry. We have one of the strongest—if not the strongest-- security procedures in the industry. To start, we use two levels of encryption, called Double Encryption Methodology (DEM), even though only one is required by PCI. By using two separate encryption layers, in the unlikely event that a hacker ever stumbled over a valid data element, he/she would have to go through an entirely new process to find a second. Other companies encrypt files; **Invoice Cloud double encrypts all data elements**. Due to the public nature of RFP responses, we cannot provide full details of our encryption schemes, but we have been told by TrustWave, one of the most advanced security firms in the country, that our encryption techniques are so advanced that they should be patented.

IC protects the City's sensitive data and access to it through warm redundancy at our data center, which is hosted and managed by Microsoft Azure. Azure provides full redundancy to protect data and eliminate loss of service or downtime. Azure is SSAE 16 Type II SOC 1 and 2 certified (which supersedes and effectively replaces the Statement on Auditing Standards (SAS) No. 70 Type II) and PCI certified as a level one service provider annually, which reinforces Azure's ability to provide secure services to its customers, particularly in the e-commerce sector, where the need to protect cardholder information is critical. The scope of Azure's PCI service provider accreditation covers physical security for US data centers and offices, as well as employee access to network devices. Redundancy is carefully planned for all Azure equipment using virtualization and snapshot/backup technology.

Invoice Cloud has full and immediate control over its website domains. This allows Invoice Cloud to design and implement advanced routing and disaster recovery solutions where traffic can quickly be pointed to another server in the event of a major failure.

IC's PCI DSS compliance for POS transactions places us on the Visa Global Registry of Service Providers (**Figure 11**). Visa provides this registry as "the payment industry's designated source for information on registered and compliant agents that provide payment-related services to Visa clients and merchants." **Visa recommends clients and merchants "reference the site regularly as part of their due diligence process"** and to "only use service providers that are listed on the Registry for outsourcing their payment-related services." The City can find us, and check for any other bidding companies, on this registry through the following URL: http://www.visa.com/splisting/searchGrsp.do.

Figure 11. IC's Listing in the Visa Global Registry of Service Providers. *Visa certifies IC as a PCI DSS v3.2 compliant Agent for Billing Management and Payment Processing for Internet/e-commerce, MOTO/Call Center, and POS/card present transactions.*

Factor 6: Transaction and Merchant Fee Processing

Highly Advantageous – Proposed system clearly indicates the City may decide whether transaction and merchant fees will be paid by the customer and maintain the right to change this if City decides to cover expense. The convenience fees are processed as separate and unique transaction amounts, not imbedded in the total amount paid.

Invoice Cloud offers both convenience fee and absorbed fee models for credit card processing. In the absorbed model, the City would pay the credit card costs along with a fee to Invoice Cloud on each credit card transaction and for any ACH transaction. In the convenience fee model, sometimes called service fee model, the City resident or customer would pay an additional charge on top of the fee (tax payment, for example) being paid to the City for any credit card or ACH transaction.

Different invoice types (tax, copy fees, traffic tickets, marriage licenses, etc.) can have their own pricing model, convenience fee or absorbed. We can apply these on an invoice type-basis, allowing the City to choose which payments' fees it absorbs or passes on to the customer. And we can easily change these fee models at any time and as often as the City needs through Invoice Cloud's true SaaS configurability.

As a true SaaS platform with more than 1,000 different clients with unique business rules and needs, IC can accommodate most changes through our system's advanced configurability. The City can already access our full platform's solution and new functionality to meet new business priorities or rules, which simply requires activation or configuration on our end. The City does not need to do anything but provide IC their business rules, and we can configure your instance of our true SaaS platform to behave accordingly (**Figure 12**).

Figure 12. IC's True SaaS Configurability Aligns with Business Needs Without Customization. *The City receives the exact payment experience it needs, in accordance with its rules, without customizations and slow, individual updates.*

Invoice Cloud processes all service fees as a separate transaction from the payment amount, depositing the payment amount directly to the City's designated deposit account and our fees directly to ours. The City can see service transactions as separate from its own transactions in all Biller Portal reporting, and customers see the service fee listed as a separate line item in the Customer Portal during the payment process.

Because Invoice Cloud maintains this separation between our fees and the bill amount, we neither touch the City's funds nor co-mingle your funds with other clients. We avoid the pitfall of acting as an unlicensed money transfer agent by never holding clients' funds in our own account and then dispersing them per City rules. Our payment processor, Chase Paymentech processes all credit, debit, and ACH charges, withdraws the funds directly from the customer's payment account and then deposits the City's funds directly into whichever accounts the City designates for deposits. We highly recommend this process to protect the City from indefinitely delayed payments and future legal ramifications when the FTC begins enforcing money transfer rules more rigorously.

Factor 7: Proposer's experience with the software programs relevant to this contract.

Highly Advantageous – Proposer has documented experience working with MUNIS and Parkeon (a parking management company).

Invoice Cloud has integrated with MUNIS more than 60 times, including for the City of Somerville. We also interface with the City's Parkeon system.

Factor 8: Interface with Separate Online Programs Registration and Payments Systems

Highly Advantageous – Vendor can interface with a minimum of two (2) online programs registrations and payments systems which operate in Massachusetts municipalities.

Invoice Cloud interfaces with more than 90 online programs registration and payment systems, including the following used in Massachusetts municipalities:

- **MUNIS** – City of Somerville, City of Boston, and many more live.
- **PeopleGIS** – Town of Arlington, Town of Belmont, and many more live.
- **Conduent** – City of Boston (live) and City of Cambridge (in-process).
- **Northern Data Systems** – Marblehead Municipal Light Department, Town of Mansfield Electric Department, and many more live.
- **GoPetie** – Town of Weymouth
- **MyRec** – Integration ready for customers
- **Citizen Serve** – City of Somerville and Town of Montague live.
- **Bill Trust** – Town of Harwich and Town of Provincetown live.
- And many more in process!

As an open platform, we can interface with any online programs registration and payments system vendor.

Factor 9: Overall Quality of Proposal

Highly Advantageous – The proposer's response is thorough, comprehensive, detailed and specific. It clearly demonstrates the proposer's understanding of the project and City's strong desire to market this endeavor. The proposal provides detailed examples of the proposer's comparable project experience. The overall content of the proposal provides the maximum assurance to the City that the proposer possesses the knowledge, skills, expertise and resources to effectively supply the services and equipment needed to fulfill the terms of the contract. The proposal also shows the capability to implement enhancements and improvements to the system on an on-going basis.

As the City's current EBPP provider, we fully understand what is needed to provide a solution that addresses all of the City's needs. Our proposal articulates that our ability to implement enhancements on an on-going basis (true SaaS) and expand our services to additional City Departments (Cloud Pay & Cloud Store).

Invoice Cloud organized our proposal in accordance with City's instructions in the following RFP sections:

- Section 1.3. Submittal Instructions
- Section 2.0. Rule for Award/Specification/Scope of Services
- Section 4.0. Pricing

References

Reference 1. City of Boston, MA

The name, address, telephone number, and email address.

City of Boston
1 City Hall Square, Suite 500
Boston, MA 02201-2013
Georges Hawat, Director IT Solutions
617-635-4783
georges.hawat@boston.gov

A description of the work performed under each contract.

Invoice Cloud provides all online and electronic payments for the City. Boston has been a client of Invoice Cloud since 2013. The City uses Invoice Cloud for all their Online and Point of Sale processing. EBPP & Payments for Towing Fees (Conduent), Business Improvement District, Personal Property Tax, Real Estate Tax (Tyler MUNIS), Motor Vehicle Tax, Boat Excise Tax, Dog Licenses, Parking Tickets, Fire Permits, Physician Certificates, BostonCanShare Program, Police Dept. Exam Fees, Fire Dept. CanShare, Police Dept. CanShare, Boat Mooring Permits and Code Enforcement Tickets.

Much like most municipalities these days, Boston was looking for a payment provider that could be the sole provider for all the payments in the City, which provides their payers a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs. Here are just some of Boston's numbers:

- Email reminders Sent to date: 1,101,167
- Registered Customers: 59,107
- Linked Accounts (RE, MV, etc.): 15,050

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the City with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 7/1/2013 with service ongoing today.

The volume of the work performed.
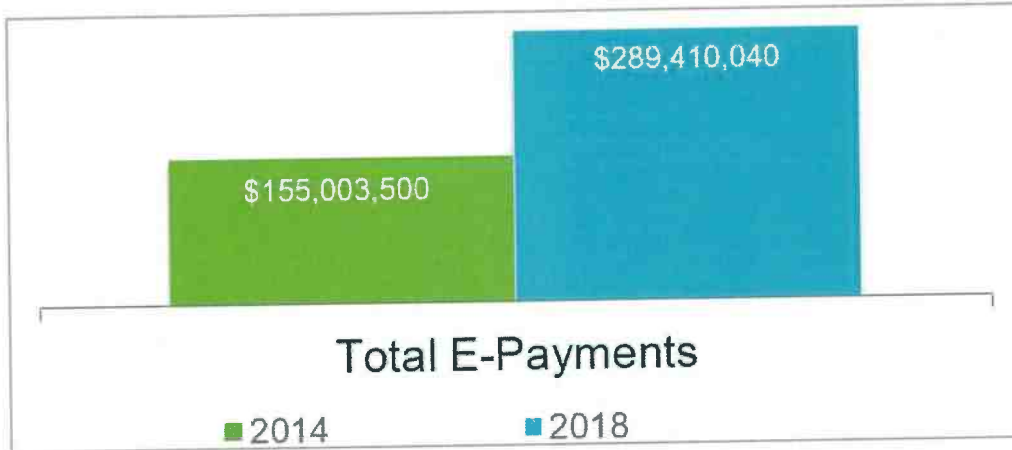
Figure 13. Volume of City of Boston e-Payments through Invoice Cloud. *Since 2014, Boston received 87% more electronic payments.*

Reference 2. Marion County, IN

The name, address, telephone number, and email address.

Marion County, IN
Marion County Treasurer's Office
200 E. Washington St
Indianapolis, IN 46204
Claudia Fuentes, Treasurer
317-327-4444
Claudia.Fuentes@indy.gov

A description of the work performed under each contract.

Marion County Treasurer's office has used the Invoice Cloud EBPP platform since 2012. They have experienced incredible growth year after year with online e-adoption. The County currently uses the IC suite of features for personal property tax, real-estate tax and mobile home tax. They rely heavily on the IC flex-pay (payment plans) for citizens along with using the Online Bank Direct, Auto Pay, IVR, E-Bill reminders and many more aspects to the IC platform. This has caused Marion County to see shorter lines on tax due dates, and lower call volume due to the customer self-service model that IC has created.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the County with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 04/9/2012 with service ongoing today.

The volume of the work performed.

$121,714,841

$47,471,814

Total E-Payments

■ 2012   ■ 2018
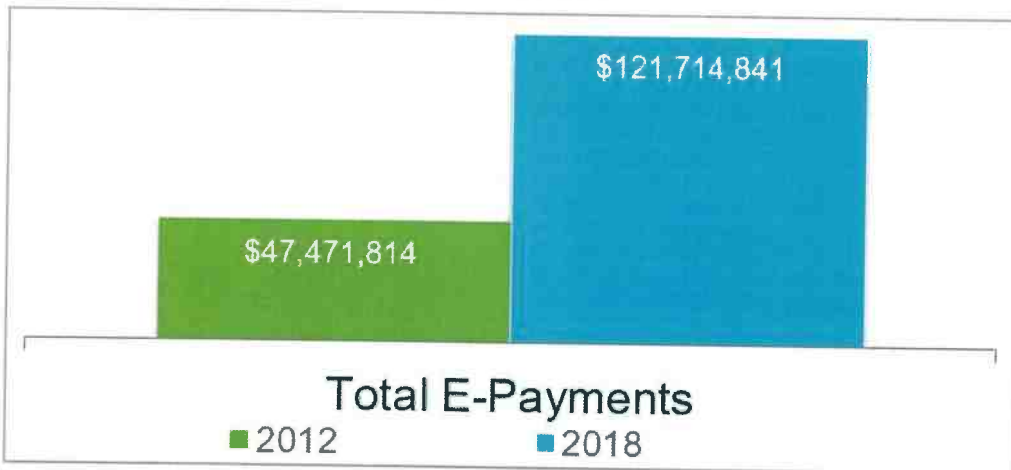
Figure 14. Volume of Marion County e-Payments through Invoice Cloud. *Since 2012, Indianapolis received 156% more electronic payments.*

Reference 3. City of Cambridge, MA

The name, address, telephone number, and email address.

City of Cambridge
795 Massachusetts Avenue
Cambridge, MA 02139
Irene Giannopoulos, Project-Cash Manager
617-349-4223
igiannopoulos@cambridgema.gov

A description of the work performed under each contract.

Cambridge has been a client of Invoice Cloud since 2014. The City uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax & Water (Tyler MUNIS), Traffic & Parking Fees (Conduent), Police Detail & False Alarms Fees (QED), Municipal Lien Certificates, Vital Records, Dog Licenses, Scholarship Donations, Mayor's Disaster Relief Fund, Towing Fees.

Much like most municipalities these days, Cambridge was looking for a payment provider that could be the sole provider for all the payments in the City and have continued to use IC for additional City Depts, which provides their payers a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the city with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 06/23/2014 with service ongoing today.

The volume of the work performed.
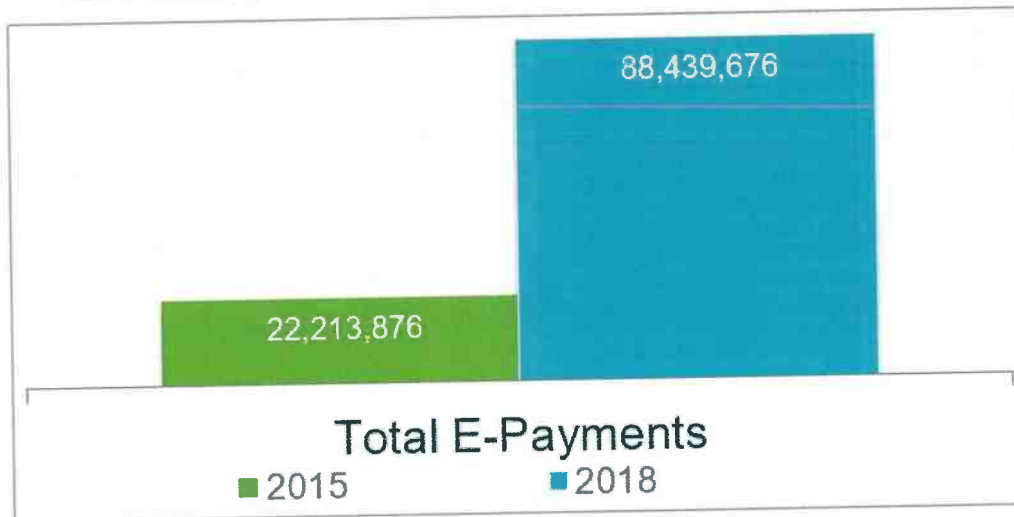
Figure 15. Volume of City of Cambridge e-Payments through Invoice Cloud. *Since 2015, Cambridge received 298% more electronic payments.*

Reference 4. Town of Brookline, MA

The name, address, telephone number, and email address.

Town of Brookline
333 Washington Street, Brookline, MA 02445
Jeana Franconi - Finance Director/Treasurer
617-730-2020
jfranconi@brooklinema.gov

A description of the work performed under each contract.

Brookline has been a client of Invoice Cloud since 2011. The Town uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax, Water & Sanitation (Vadar), Permits (Accela), Parking Permits & Meters (Passport Parking & IPS Group), Vital Records, List of Residence Fees, Zoning By-Laws Fees, Elderly/Disabled Tax Fund Payments, Fire Permits, Building Permits, Transportation Permits, Planning Permits, Health Permits & Licenses, Selectman Licenses and DPW Permits.

Much like most municipalities these days, Brookline was looking for a payment provider that could be the sole provider for all the payments in the Town and have continued to use IC for additional Depts, which provides their payers a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs. Here are just some of Cambridge's numbers.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the Town with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 08/08/2011 with service ongoing today.

The volume of the work performed.

$44,029,688

$6,722,437

Total E-Payments
■ 2012   ■ 2018

Figure 16. Volume of Town of Brookline e-Payments through Invoice Cloud. *Since 2012, Cambridge received 555% more electronic payments.*

Reference 5. Town of Westborough, MA

The name, address, telephone number, and email address.

Town of Westborough
34 West Main Street
Westborough, MA 01581
Robert Haley, Treasurer/Collector
508-366-3025
rhaley@town.westborough.ma.us

A description of the work performed under each contract.

Westborough has been a client of Invoice Cloud since 2018. The Town uses Invoice Cloud for EBPP and Point of Sale Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax & Water (Patriot Properties). Robert Haley has worked with IC in previous municipalities as well, and he wanted to bring the same ease of use and unmatched functionality to the residents of Westborough, while also streamlining internal efforts to increase efficiency and decrease costs.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the Town with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 06/29/2018 with service ongoing today.

The volume of the work performed.

Westborough has been on the Invoice Cloud Platform less than one year.

Reference 6. City of Haverhill, MA

The name, address, telephone number, and email address.

City of Haverhill, MA
4 Summer Street, Room 114
Haverhill, MA 01830

Alicia McOsker, Treasurer & Collector
978-420-3638
amcosker@cityofhaverhill.com

A description of the work performed under each contract.

Haverhill has been a client of Invoice Cloud since 2013. The City uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax, Boat Excise Tax & Water (Softright). Much like most municipalities these days, Haverhill was looking for a payment provider that could be the sole provider for all the payments in the Tax office, which provides their payers a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the City with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 02/01/2013 with service ongoing today.

The volume of the work performed.

Figure 17. Volume of City of Haverhill e-Payments through Invoice Cloud. *Since 2013, Haverhill received 151% more electronic payments.*

Reference 7. Town of Dartmouth, MA

The name, address, telephone number, and email address.

Town of Dartmouth, MA
400 Slocum Rd
Dartmouth, MA 02747
Garry Carreiro, Town Collector
508-910-1807
gcarreiro@town.dartmouth.ma.us

A description of the work performed under each contract.

Dartmouth has been a client of Invoice Cloud since 2012. The Town uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax, Boat Excise, Water & Sanitation (Tyler MUNIS), Parking Tickets, Building Permits, Harbormaster Fees, Dartmouth Schools Fees, Police Dept Fees & Municipal Lien Certificates.

Much like most municipalities these days, Dartmouth was looking for a payment provider that could be the sole provider for all the payments in the Town and have continued to use IC for additional Town Depts, which provides their payers a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the Town with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 06/28/12 with service ongoing today.

The volume of the work performed.
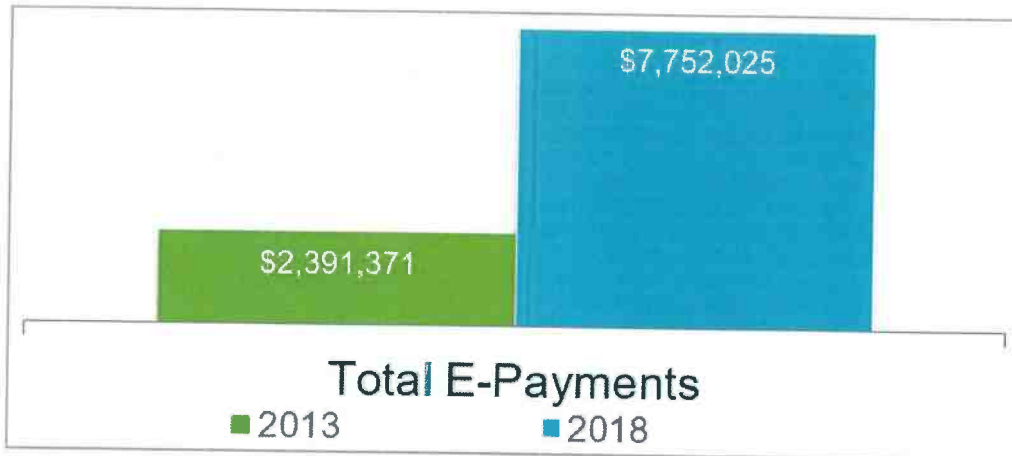
Figure 18. Volume of Town of Dartmouth e-Payments through Invoice Cloud. *Since 2013, Dartmouth received 224% more electronic payments.*

Reference 8. Town of Harwich, MA

The name, address, telephone number, and email address.

Town of Harwich, MA
732 Main St, Harwich, MA 02645
Amy Bullock - Treasurer/Town Collector
508-430-7501
abullock@town.harwich.ma.us

A description of the work performed under each contract.

Harwich has been a client of Invoice Cloud since 2010. The Town uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax, Boat Excise Tax (Blue Moon Industries), Water (MUNIS), Permitting, Harbormaster Fees, Recreation Dept Fees & Miscellaneous Fees.

Much like most municipalities these days, Harwich was looking for a payment provider that could be the sole provider for all the payments in the Town and have continued to use IC for additional Depts, which provides their payers a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the Town with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 04/12/10 with service ongoing today.

The volume of the work performed.
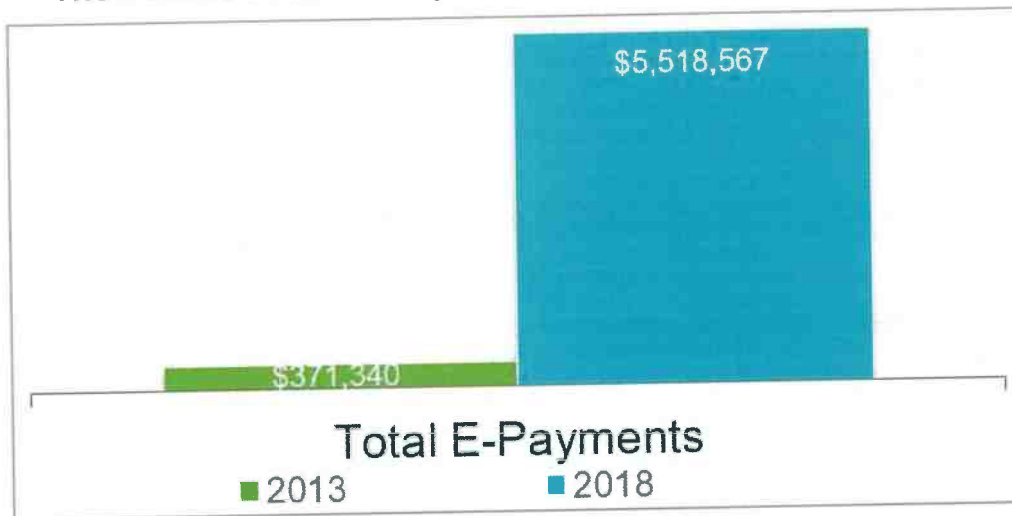
Figure 19. Volume of Town of Harwich e-Payments through Invoice Cloud. *Since 2013, Dartmouth received 1,386% more electronic payments.*

Reference 9. Town of Stoneham, MA

The name, address, telephone number, and email address.

Town of Stoneham, MA
35 Central St, Stoneham, MA 02180
Paulette Gerry, Treasurer/Tax Collector
781-279-2660
pgerry@stoneham-ma.gov

A description of the work performed under each contract.

Stoneham has been a client of Invoice Cloud since 2015. The Town uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax & Water (MUNIS).

Much like most municipalities these days, Harwich was looking for a payment provider that could be the sole provider for all the payments in the Tax Office, which provides their payers

a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the Town with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 06/23/2015 with service ongoing today.

The volume of the work performed.
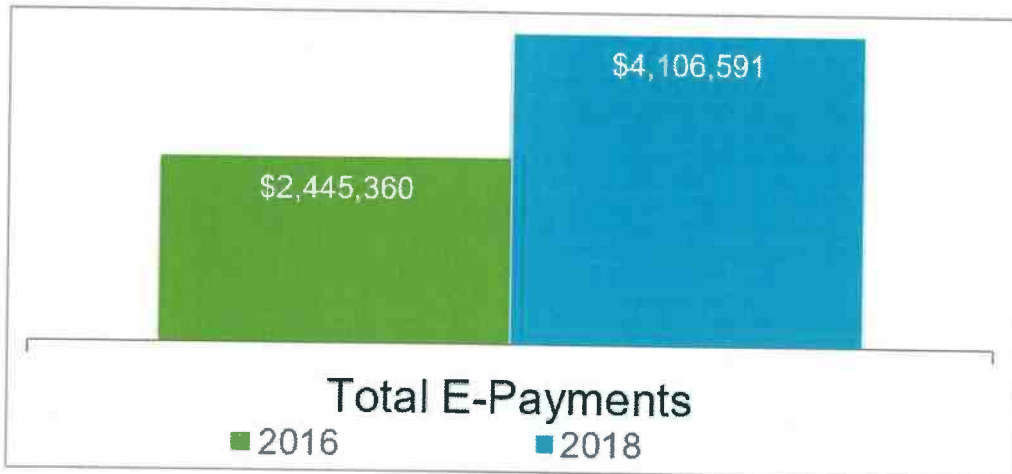
Figure 20. Volume of Town of Stoneham e-Payments through Invoice Cloud. *Since 2016, Stoneham received 68% more electronic payments.*

Reference 10. City of Portsmouth, NH

The name, address, telephone number, and email address.

City of Portsmouth, NH
1 Junkins Avenue
Portsmouth, NH 03801
Becky Benvenuti, Revenue Administrator/Tax Collector
603-610-7209
becky@cityofportsmouth.com

A description of the work performed under each contract.

Portsmouth has been a client of Invoice Cloud since 2015. The City uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax, Water (Stonehill Solutions), Parking, Building Permits, Dog Licenses, Vital Records & Miscellaneous payments.

Much like most municipalities these days, Portsmouth was looking for a payment provider that could be the sole provider for all the payments made to the City, which provides their payers a one stop shop experience, while also streamlining internal efforts to increase efficiency and decrease costs.

The amount of the contract.

N/A: Convenience Fee Model with no charge for implementations.

A description of the nature of the relationship between Offeror and the customer.

Invoice Cloud has a contractual relationship to provide the City with electronic bill presentment, customer engagements and payments, including integration with their various software platform. Payers have access through an online portal.

The dates of performance.

Go-Live on 02/19/2016 with services ongoing.

The volume of the work performed.
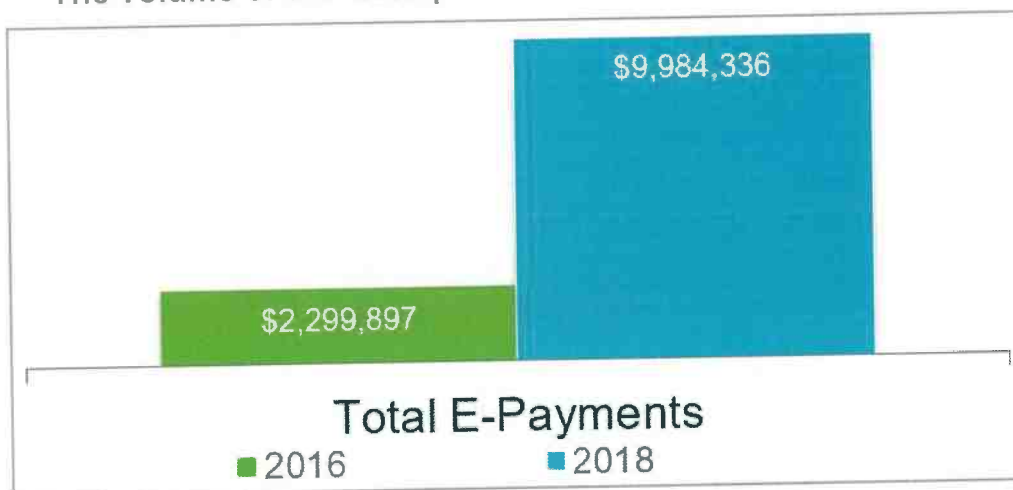
Figure 21. Volume of City of Portsmouth e-Payments through Invoice Cloud. *Since 2016, Portsmouth received 334% more electronic payments.*

SPECIFICATIONS/SCOPE OF SERVICES

Rule for Award

The contract(s) shall be awarded to the responsible and responsive proposer(s) submitting the most advantageous proposal response(s), taking into consideration all evaluation criteria as well as price. Vendors may choose to collaborate on a response to this RFP. Proposers are invited to submit proposals for Part I or Part II, as detailed below, or both services together. The City shall award one or as many contracts as it deems in its' best interest. Subcontractors used by the contracted Vendor must be approved in writing by the City. The contract will be awarded within ninety (90) days after the proposal opening. The time for award may be extended for up to 45 additional days by mutual agreement between the City and the most highly advantageous and responsible offeror.

Invoice Cloud is responding to both Parts I and II. We perform all work and services in-house, requiring no subcontractors.

PART I Scope of Work/Specifications / Requirements for Payment Gateway and Merchant Services

Vendor shall provide a PCI-compliant gateway to accept online payments for real estate and personal property taxes, water bills, vital records, and any other bills or charges owed to the City or items citizens can purchase from the City. Vendor shall also have the ability to provide a merchant account for credit card processing at various City Departments including but not limited to Treasury, City Clerk, Engineering, Inspectional Services, Public Works, Traffic & Parking, and Public Safety Departments. Credit Card terminals will be required at each cashier station to facilitate payment and provide receipts.

Invoice Cloud processes credit and debit cards, including Visa, MasterCard, Discover, and American Express. We also process electronic check (e-check) payments via electronic fund transfers (EFT) and Automated Clearinghouse (ACH) channels. The City can choose which payment methods to allow per invoice type based on its business rules, which we can easily accommodate through flexible, true SaaS settings.

IC meets both current and future City needs and desires through our true SaaS platform, requiring no on-site upgrades, patches, or data migrations. The online payment industry has changed considerably in the past three years and will continue to do so for the next three. With most platforms, staying ahead of new online communications options, as well as regulations and security needs, requires constant updates and patches and, in some cases,

entirely new contracts. With IC's true SaaS platform, the City always receives access to all new features as we release them, no updates or patches required. When we release a new enhancement, we update a single instance of our platform and then give the City the opportunity to opt in through remote activation. True SaaS means that the City's customers log into the latest, greatest, and most secure version of our payment portal every time they pay their bill. This easy activation means that adding new invoice types to the City's IC service is simple and doesn't require separate installations.

IC easily scales up to add increased revenue sources within the City. For many of our clients, we support various departments, each with their own unique bill presentment and payment needs. For any customer, we may process invoiced payments for water, sewage, real estate taxes, motor vehicle registration fees, as well as infrequent or one-time payments like marriage license fees, building permits, or charity drives (**Figure 22**).

Pay or View Bills

Please select an item below to get started.

- Real Estate Taxes
- Personal Property Taxes
- Water Bill
- Birth Certificates
- Death Certificates
- Marriage Certificates
- White Good Stickers
- Vendor Vehicle Inspections

The City of Somerville is excited to offer residents an easy and convenient method to view and pay their real estate and personal property tax bills online.

Figure 22. Examples of Payment Options for Multiple Departments. *IC easily integrates additional departments and payment types beyond utility bills.*

Invoice Cloud provides credit card terminals compliant with the City 's billing systems, which we integrate through our PCI Level 1-certified CloudPOSConnect application. CloudPOSConnect serves as the connection between the City's billing system and IC, running efficient and secure payment transactions with real time payment posting to the City's billing system (**Figure 23**). This allows customer services representatives to accept payments over the counter or over the phone, using Invoice Cloud's card readers – directly from the City's core bill system admin portal.
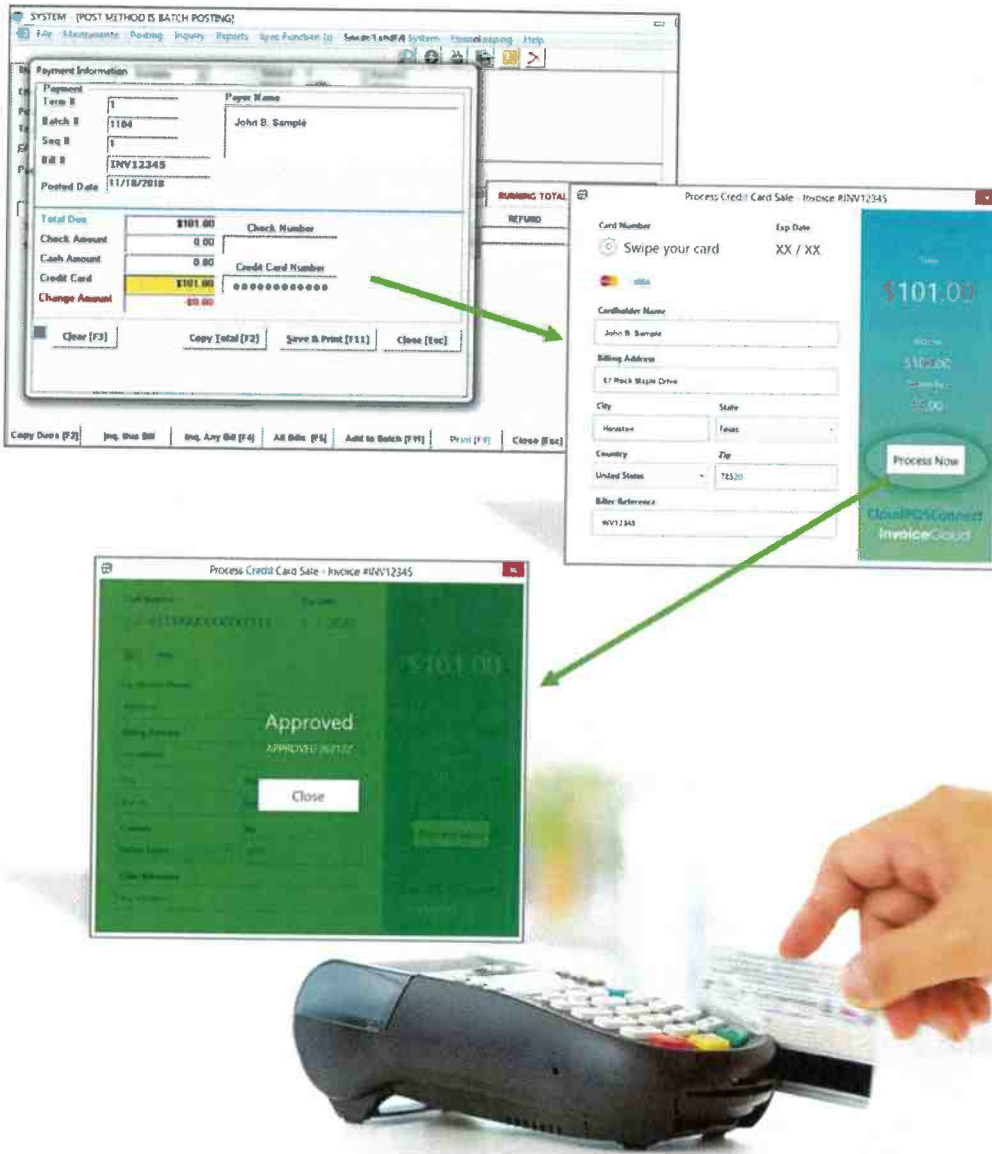
Figure 23. CloudPOSConnect Over the Counter Transaction. *The City can take over the counter payments and still receive real-time updates to your CIS.*

The City requires a daily batch report from the awarded Vendor in order to reconcile cashier activity and bank account(s). The Vendor's equipment shall integrate with the City's MUNIS and other collection and accounting software programs currently in use or hereinafter acquired, for example CitizenServe is currently used for licensing and permitting. Credit card numbers shall not be stored on any City equipment and shall solely reside on Vendor terminals. Signature storage is strongly recommended in order to refute charge backs.

Invoice Cloud integrates with more than 90 different software platforms, including the City's MUNIS CIS as well as MyRec, Conduent, and many others. IC updates our reporting in real-time as we process transactions and pushes these records in batches to MUNIS. Because all IC payment options are fully integrated, this means we update our reporting in real-time even if customers pay in-person, over the phone through IVR or Pay by Text, or even through kiosks. We also update our reporting per batch from MUNIS and other CISs, so we also receive payment records from any other method of payment the City uses.

We are capable of interfacing directly with MUNIS through at least batches and can explore a real-time connection depending on the availability of Tyler and other vendors' IT representatives. If the other vendors are amenable, we can develop a fully real time connection, both receiving billing updates from the City's systems using our RTDR tool and posting payment updates back using our proprietary Data Pump per transaction. Using the Data Pump, IC shows payment history for payments made through all channels, even channels made through offline avenues. The City's system would receive real-time data exchange with IC's hosted infrastructure, regardless of payment method, keeping all data views in IC fresh and preventing double-billing (**Figure 24**).

> ## Seamless Integration Keeps Sensitive Data Off City Systems
>
> Invoice Cloud stores, processes, and transmits all credit card data on our own secure hosting. We secure data during collection and transmission via TLS with 256-bit encryption or better. **We are responsible for the security of all cardholder data in the IC system, relieving the City of all PCI requirements for stored data.**

Figure 24. IC's Unique Data Pump Maintains 100% Data Integrity. *The City views the latest data on payer accounts in every report or search.*

Our Data Pump seamlessly moves data between IC and the City's backend databases or CISs in real time, including payment, paperless, and AutoPay data. We can use the Data Pump to move other data in real time if needed. Our Data Pump and RTDR tools use handshake methodology to keeps our records up to date, so IC automatically receives the customer's new balance seconds after it is paid, for example, through a lockbox or at a City office. Once the offline payment is processed and our RTDR tool receives data from the

City's systems, indicating that the customer no longer has a negative balance, IC discontinues sending reminders for the paid bill.

The handshake also holds all transactions as pending until we receive acknowledgement from the billing system that the transaction has been received. This ensures that no transactions get lost in cyber space (a common complaint with our competitors). The City can review Data Pump history in the Biller Portal to review time of payment and when its CIS acknowledged and received it.

Functionality. The successful vendor will provide and maintain electronic payment processing that meets the following:

Payment gateway shall provide for City-wide collections, i.e. payments from any Payor to any city department or agency.

Invoice integrates with more than 90 disparate systems, even multiple disparate billing systems for individual clients. We often accommodate multiple offices or departments for each client, each of which may use their own software solution for managing customer records. However, we also recognize the importance of presenting a simple, unified payment interface for end customers, which encourages higher e-adoption and reduces operational burdens and costs on our clients.

IC easily scales up to add increased revenue sources within the City. For many of our clients, we support various departments, each with their own unique bill presentment and payment needs. For any customer, we may process invoiced payments for water, sewage, real estate taxes, motor vehicle registration fees, as well as infrequent or one-time payments like marriage license fees, building permits, or charity drives (**Figure 25**).
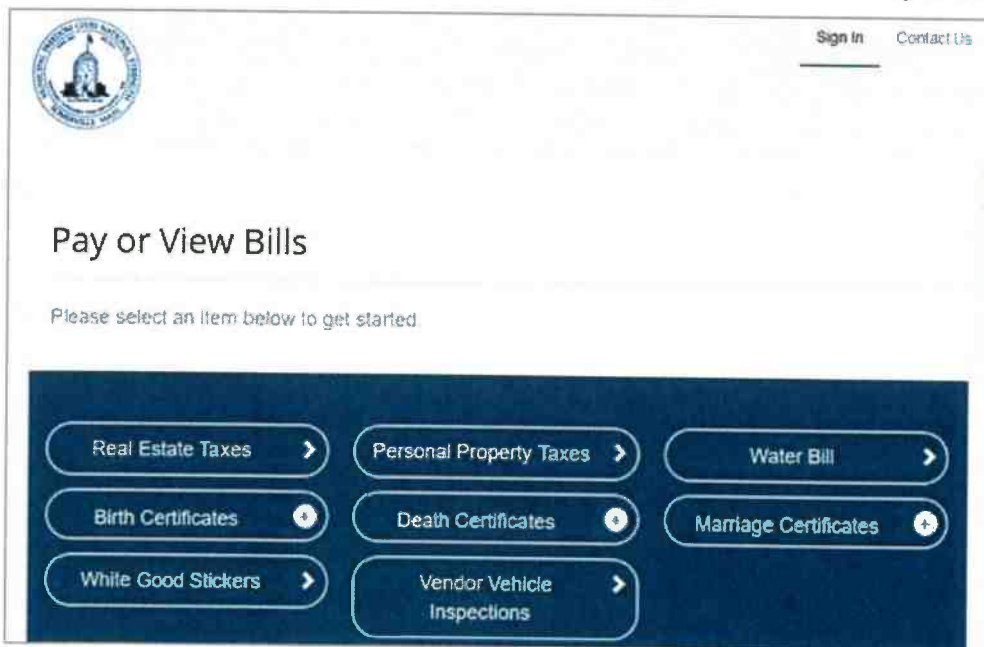
Figure 25. Examples of Payment Options for Multiple Departments. *IC easily integrates additional departments and payment types beyond utility bills.*

Vendor's software meets compatibility requirements with Tyler Technology's MUNIS software as related to data import and export files including MUNIS scheduler. Software must allow for automated transaction file import and download exports with set up functionality compatible with vendor's existing processing and setup functionality. Vendor must be able to conform to technical changes including upgrades as implemented by Tyler Technology on MUNIS software over the period of the contract. Similar compatibility, import and download functionality will be required for other bill types and other systems as determined by the City.

The City receives the ability to expand the platform with other bills and statements in the future through IC's integration ability with any CIS. Our expertise is integrating with billing software platforms to provide the best EBPP solutions for local government and utility clients. IC has integrated with more than 90 billing systems, including MUNIS, which we have integrated with more than 60 times.

Furthermore, IC contracts with a former Tyler Technology MUNIS employee—who worked with the MUNIS platform for over 10 years—to assist with all MUNIS installs. He is familiar with the different versions of MUNIS and all its inner workings. IC leverages internal tools we have built, in conjunction with the MUNIS scheduler, to automate the daily transfer of balance/adjustment files and ensure that IC and the City's billing systems stay in-sync. While we have existing integrations with MUNIS software, IC is more than happy to integrate with any other department's software in the future. This will give the City the ability to expand the platform with other bills and statements in the future.

Through our proven, seamless integration with MUNIS, IC presents the City with the opportunity to maximize its investment in its CIS. IC updates MUNIS with compliant batch files, ensuring 100% data integrity. This synchronization eliminates double payments between payment and batch transmission as well as all manual processes to track enrollment in various payment processes like AutoPay and Paperless billing. This means a simpler payment process for both City personnel and customers.

The City should expect a very smooth integration, fantastic customer experience, and achieve the highest adoption possible. Our clients frequently enjoy 3-5 times the e-adoption of competing online payment services; **the City of Somerville has greatly exceeded this average with more than 600% adoption**. When fewer citizens walk into the City's offices to pay or mail physical checks, the City saves time and money. There is a significant cost to handling physical payments that goes away when the payment is simply part of an electronic file.

IC automates much of the billing and payment process to both simplify the user experience for customers and eliminate manual errors. When paired with our seamless integration with MUNIS, the City can present all billing enrollment options in one single, user-friendly interface that eliminates manual processes, reduces calls into the utility call center, and extraneous software tools and licenses.

Vendor's software will allow City to import daily payments as entered into MUNIS software by City in such a manner that "itemized detail" rather than "aggregate payment detail" will be displayed at the customer level for all users to view. Similar payments specifications will be required for other bill types as determined by the City.

The IC system allows the City to import daily payments as entered into MUNIS and other integrated software by the City so that both staff and customers can review itemized details on each payment.

Vendor must provide access to prior year information including .pdfs of Accounts Receivable bills. Users should have access to an electronic database created by vendor with all data and payment information.

IC provides both City staff and customers at least 24 rolling months of historical bills and payment information through the Customer and Biller Portals, including exact .pdf replicas of customer's bills. This data is all stored on our servers, requiring no further query of the MUNIS server. IC stores up to 24 months (or about 520 business days) of rolling transaction data, which customers can review in our self-service Customer Portal (**Figure 26**). If the City requires more than 24 months of stored transaction data, IC can accommodate in increments of 60, 72, 84, or 240 months for an additional monthly fee.

Payment History

Filter by Account	Filter by Invoice Type	Filter by Date	Filter by Amount
#999-88-7777 - Smith, Steven	Water	All Dates	All Amounts
		This Year	$0.00 - $100.00
		This Month	$100.01 - $250.00
		Last Month	$250.01 - $500.00
		Last 3 Months	$500.01 - $1000.00
		Last 6 Months	$1000.01 +
		Last 12 Months	

Date/Time Paid (CST)	Summary	Amount	Fee	Total	
5/10/2018 12:07 AM	ending in 1111 Approved APPROVED 468186 Account #999-88-7777 Invoice #WH20-0444	($373.10)	$0.00	($373.10)	View Invoice
5/2/2018 4:07 PM	ending in 1111 Approved APPROVED 268111 Account #999-88-7777 Invoice #WH20-0444	$1.00	$0.00	$1.00	View Invoice
5/1/2018 11:40 PM	ending in 1111 Approved APPROVED 327351 Account #999-88-7777 Invoice #WH20-0444	$1.00	$0.00	$1.00	View Invoice
4/26/2018 9:38 AM	ending in 1111 Approved APPROVED 182358 Account #999-88-7777 Invoice #WH20-0444	$125.03	$0.00	$125.03	View Invoice

Figure 26. Reviewing Payment History. *Customers can review up to 24 months of payment history with filters by account, invoice type, date, and amount.*

Vendor should allow ability for users to generate an Accounts Receivable bill with past due amount stated through future date. Allows all Payors to re-print an Accounts Receivable bill copy (.pdf) that shows address info as displayed after it has gone through the USPO bulk mail software.

Invoice Cloud provides the most up to date .pdf version of a customer's bill after a batch update when they click the "View Invoice" button on our portal.

Vendor's software must have ability to allow City or Vendor to add general information and special condition notes in order to retain pertinent information.

Invoice Cloud provides several options for the City to provide additional information and special condition notes, depending on the communication channel.

In Invoices: Invoice Cloud's exact .pdf replica includes any general information, special condition notes, or inserts set by the City in their invoice.

In the Customer Portal: The City can self-service customize certain features and options for the Customer Portal itself, including (**Figure 27**):

- How it informs customers of service fees, how to request refunds, and customer service phone number.
- Whether customers can update their phone number or address or switch back to paper bills after going paperless.
- Which invoice types customers can schedule payments or set AutoPay for.
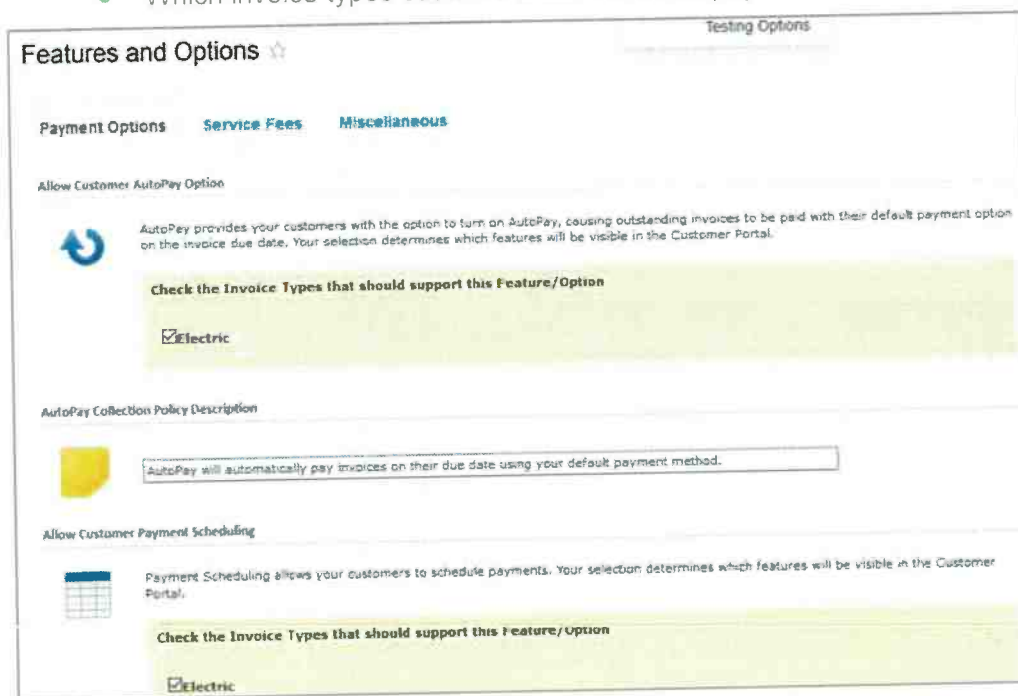
Figure 27. Biller Portal Features and Options. *The City can self-service customize several payment options for customers in our Biller Portal.*

We also provide access to our marketing team to customize the sidebar of the Customer Portal, providing links, text, and images containing additional information for customers.

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

Email notifications are completely customizable using the Biller Portal's built-in MS Word-style editor (**Figure 28**). All notifications are template driven so that the City can customize the messaging on the notification and use them, if desired, to alert customers to current or pending Biller events or due dates. In addition, templates are invoice based, so the City can have different information in the email messaging on an Invoice by Invoice basis. We provide both Word and HTML views, the ability to insert variable fields, such as Invoice Due Date into the body of the email and send test emails prior to saving changes in the system.
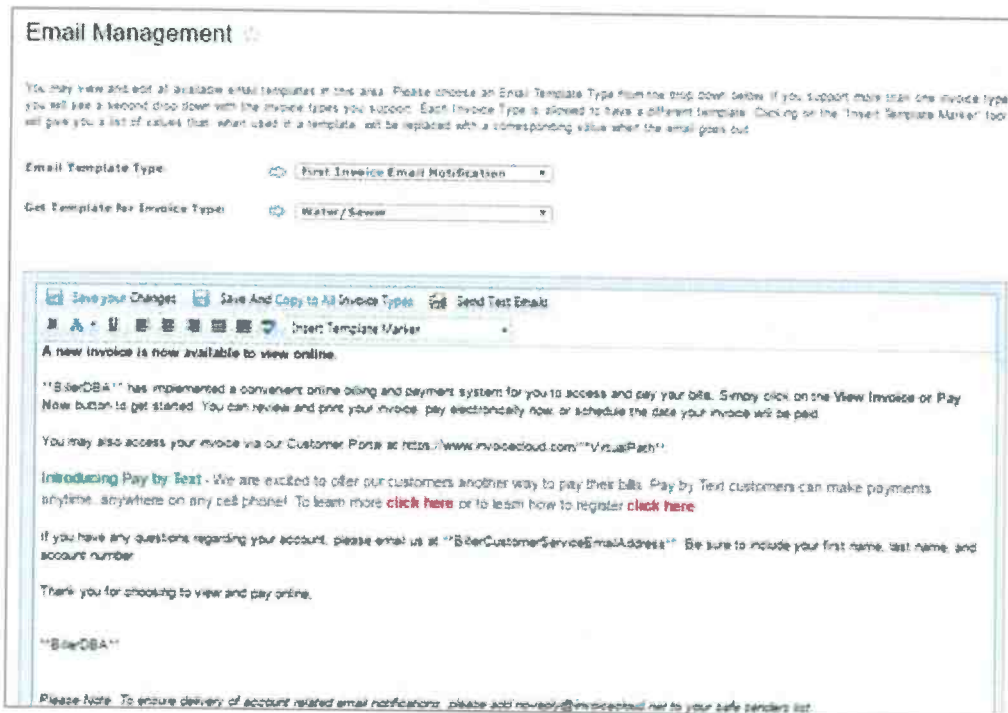
Figure 28. IC's Unmatched Email Management Tool.
No other EBPP provider provides this level of control over the content and branding of its email engine.

Additionally, concise reporting is available in the Biller Portal regarding the status of customer email notifications, including whether the customer opened and clicked the email to view/pay the electronic bill. The templates also include a test function. Test emails for all template types can be sent to any email address. Targeted messages with links to inserts, banners, or news announcements can be added to most email templates. The email templates are separated by bill type, so different messages can be assigned to water bills and electric bills.

Municipal user security required for unlimited users that allows for restricted access when required by the City.

The City can add unlimited user accounts to the Biller Portal and restrict access to different data and processes within the system through the permissions management function (**Figure 29**). The functional areas within the Biller Portal are further broken down into specific tasks, which can be allowed or disallowed by user ID. The City can, for example, allow a staff member to research payments, but not allow them to perform a credit or process a payment.

Each permission is applied to a user ID on an individual basis to maximize flexibility. The system administrator can allow or disallow access to functions, such as viewing data, creating reports, resending email notices, processing payments, credits or refunds, editing email templates, and more. Since permissions are controlled by the City's administrator, changes can be made quickly on an as needed basis.

Figure 29. Setting User Permissions in the Biller Portal. *The City can set precise user permission levels through IC's granular permissions system.*

Vendor's software should offer Payors the ability to pay current and past due Accounts Receivable, such as taxes and utility bills, online with daily overdue interest calculations displayed.

Invoice Cloud updates balances in our system through batches, reflecting the most current balance in the City's billing system as the record of source. This includes updates from the billing system to include overdue interest calculations.

Ability for Payors to pay and view multiple Accounts Receivable bill types such as taxes and utility bills at one time with one fixed ACH cost, ideally ACH charges will be nominal or not charged.

Customers can search for and add multiple billing items to IC's shopping cart, paying all within a single bill with line items (or "sub-bills") for each. They can do this whether registered from the Customer Portal or as part of the one-time payment process.

Once the customer accesses IC, whether by text or email notification or through the City's web site, they can search for their bill using authentication fields. IC controls access to non-public records by working with the City to define which authentication fields are required.

This search returns all bills matching the user's entered criteria (**Figure 30**). Users can:

- View their real-time balance, which IC pulls directly from the City's CIS.
- Review 24 months of bill history with exact PDFs of their City-generated invoices, which the payer can download for convenience.
- Use IC's shopping cart function to select and pay multiple bills with a single transaction.
- Register one or multiple invoices to a single customer portal.
- Pay with a credit or debit card or ACH/E-check.
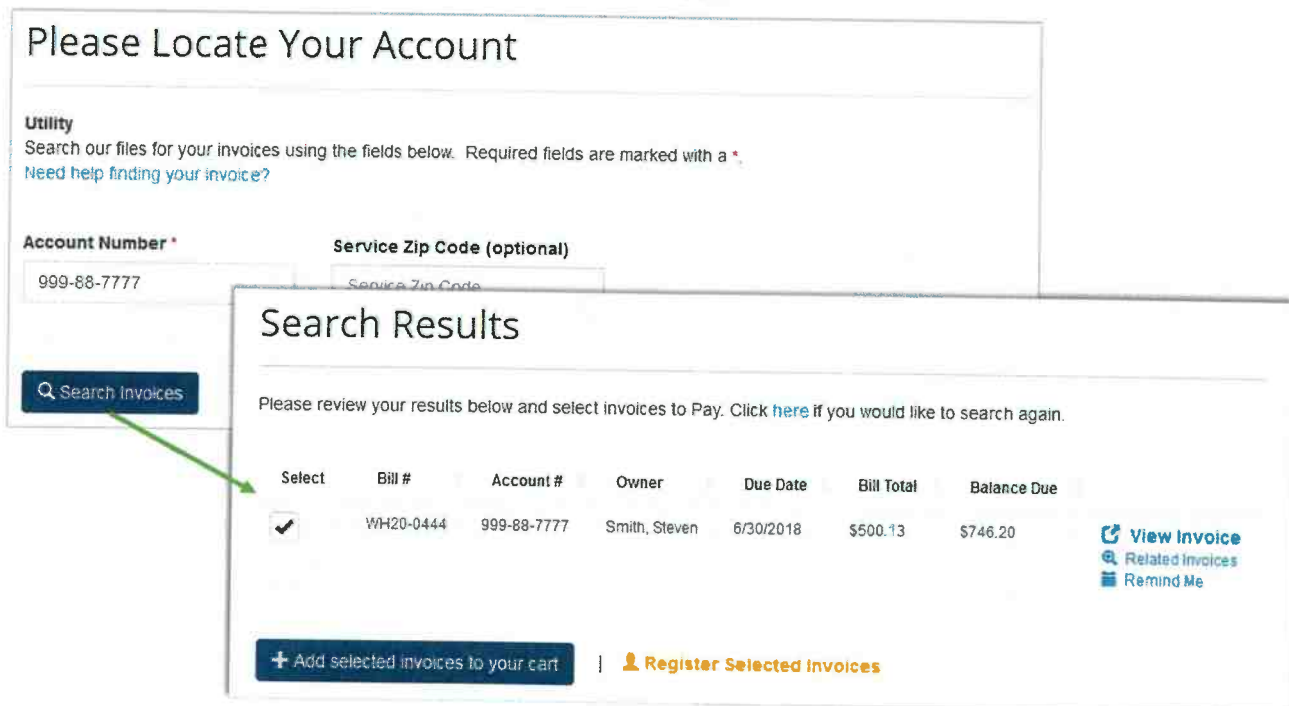
Figure 30. IC Helps Unregistered Customers View, Pay, and Register Multiple Invoices. *One-time payers receive multiple opportunities to register invoices and link accounts throughout the payment process, raising e-adoption rates for the City.*

After selecting their payments, the customer can now review the items in their shopping cart (**Figure 31**). This review includes several options:

- **View Invoice.** The user can view or print their invoice, which IC can break out by line item if applicable.

- **I want to find more invoices.** Using IC's Shopping Cart function, one-time payers can search for additional invoices and pay for all of them in a single transaction.

- **I want to Register this Account.** As part of IC's effort to induce more payers to register, we provide multiple opportunities to do so throughout the one-time payment process. Registration gives payers access to the customer portal for online payment, invoice and payment history, scheduled payments, and auto-pay. Registration also allows payers to store payment information for future use, which enables conveniences like paperless billing and payment and Pay-by-Text.

- **Proceed to Checkout.** The payer can adopt to simply make a one-time payment now, ending the transaction, but missing out on the chance to store payment information—such as EFT banking information (account number and routing number) and credit card information (account number)—for future convenience.

Figure 31. 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.*

Once the customer has selected all the invoices they wish to pay and clicks "Proceed to Checkout," IC starts our three-step payment route: 1) selecting payment options, 2) entering payment information, and 3) reviewing and confirming the payment.

If a customer registers, they can then link unlimited accounts under one login through IC Account Linking (**Figure 32**). They can accomplish this in the Customer Self-Service Portal by registering each of their individual bills to the same email address and password. IC does

the rest, placing them together in a single Customer Portal. Once the customer links accounts, they can:

- View and pay all open bills with a single transaction.
- Apply the same encrypted credit card and bank information as they add new linked accounts.
- Combine all separate email notifications into a single email, decluttering their inbox.
- View and pay all bills from the same email or text notification.
- Apply changes to their email or password to all accounts. (Street address, AutoPay, and Paperless enrollment is still managed per account, though.)
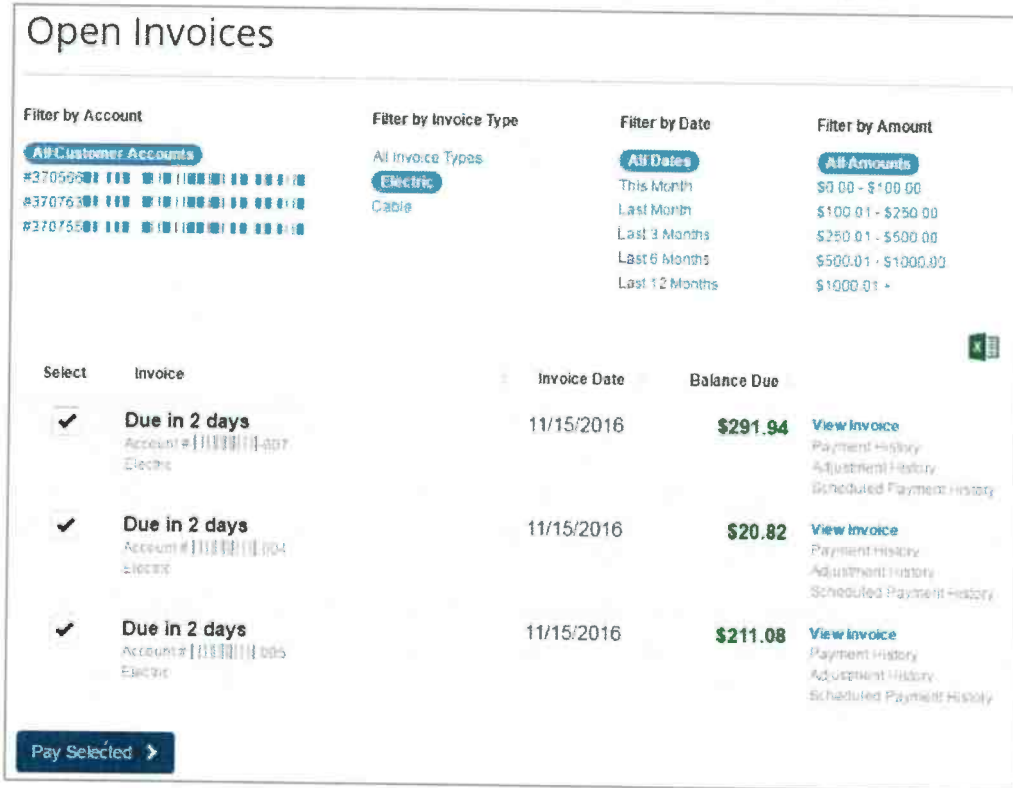
Figure 32. Multiple Accounts Linked to One Customer Portal. *Customers can set up one-stop shopping for all City bills through Account Linking, consolidating notifications and payments.*

Through Account Linking, IC handles payment of bills emanating from disparate billing software systems and can update those disparate software systems, along with the IC system with payment information, seamlessly (**Figure 33**). For example, we can accept bills delivered from the CIS, and residents can pay both bills simultaneously (regardless of service fee vs. absorbed fee) with a single payment in IC.

IC also provides the payment information back into each respective system with the necessary identification to allow for automatic updates into the CIS. Additionally, the City can elect to deposit funds into any number of bank accounts, so those payments are not only updated in each disparate billing software, but also deposited into disparate depository accounts as dictated by the Biller. **No other provider can do this.**

Please review your cart

Please confirm your selections below. Click on Proceed to Checkout when you are ready to pay.

Type - Real Estate Taxes

Type	Parcel ID #	Bill #	Due Date	Balance Due	Options
Real Estate Taxes	225-3-14	5350	11/21/2016	$208.39	View Invoice / Remove from Cart

Type - Water

Type	Account #	Invoice #	Due Date	Balance Due	Options
Water	01111600	2017UB483897	3/6/2017	$320.01	View Invoice / Remove from Cart

Subtotal (2 Items) **$528.40**
Not including any applicable service fees.

Proceed to Checkout >

Figure 33. Linked Accounts from Different Billing Software in a Single Transaction. *Only IC handles payments from different CISs in a single integrated customer interface while maintaining full data integrity with the City's back-end software.*

Vendor will provide at no cost to the City credit/debit card swipe terminals (pin-pads) and/or tablets to be used at various City departments, agencies or locations as determined by the City to enable on-site payment processing, including via cellular payment method, if City should deem necessary, as cellular connection payment processing will allow for Payor payments at locations where an internet connection is lacking. Vendor shall provide tablets and/or other required equipment to facilitate payment at no cost to City. Provided equipment shall be configured to work with City equipment.

Invoice Cloud provides a fully integrated point-of-sale credit card solution that works seamlessly with MUNIS and other billing systems. We offer several options for in-person payments, including several fully integrated point-of-sale (POS) options for any City transaction, including non-invoiced ones (e.g., one-time permits or fees). We easily add features to our existing service with the City of Somerville through our true SaaS configurability. Technically, the City already has access to point-of-sale functionality through the Biller Portal (see **Biller Portal Payments** below). Our solution is fully scalable to include all City departments and software integrations, with no additional contract or lengthy implementation required.

Card Readers and POSConnect

IC makes it easy for the City to take in-person payments with any card reader through our CloudPOSConnect application. CloudPOSConnect serves as the connection between third-party point-of-sale (POS) devices and IC, running efficient and secure payment transactions. Customers can pay by swiping their card at the counter and receiving a receipt, while, in the background, CloudPOSConnect transfers the funds to IC and updates MUNIS and other billing systems. IC can provide compliant card swipe and chip POS terminals that are specifically configured for the City's systems (**Figure 34**).
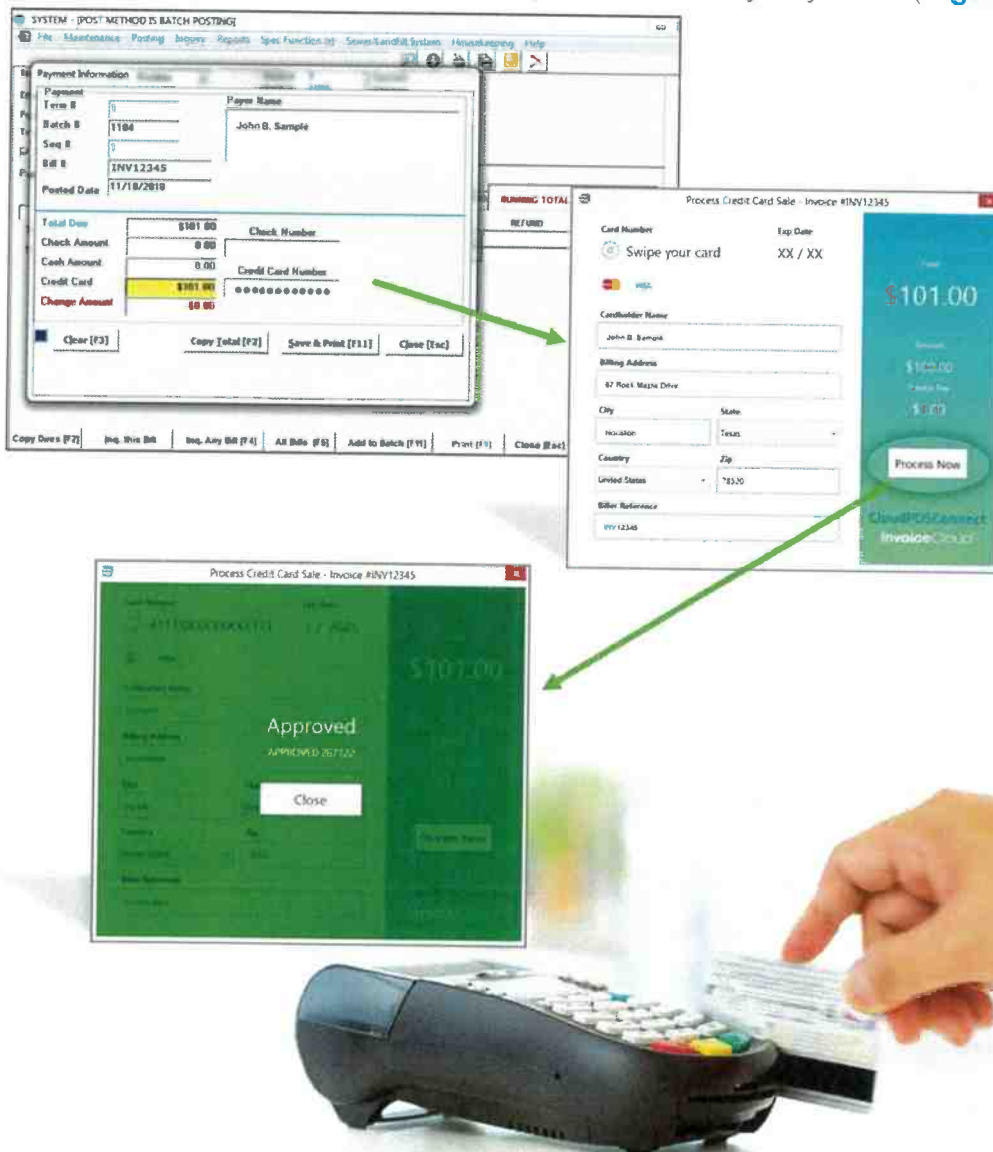
Figure 34. CloudPOSConnect Over the Counter Transaction. *The City can take in-person over-the-counter payments and still receive real-time updates to MUNIS and other billing systems.*

Biller Portal Payments

IC's Biller Portal offers several options for making payments for customers without requiring a card reader; for instance, through a tablet. The Biller Portal is available 24/7/365 and is 100% self-service for City's personnel. Based on permissions set by the City, staff can:

- Block certain customers from making ACH and/or Credit Card Payments.

- Update an email address or phone number for a customer at their request.

- Enter a courtesy email address for a customer or landlord.

- Send an invoice notification for a bill that a customer says he/she didn't receive.

- Set up AutoPay and paperless billing for a customer at their request.

- Review payment or email history.

- Issue a credit on an over payment.

City Customer Service Representatives (CSRs) can accept payments on the customer's behalf, both in-person and over the phone, using the Biller Portal. First, the CSR can search for the customer using the Search Customer form by entering data like name and/or account number. Then, the CSR can view the Customer Profile by clicking the red head icon, select the History tab to see the customers open invoices and balance due, and select the green $ 'Apply Payments and Adjustments' button. With Permissions enabled, CSR Users will be able to issue Credits (**Figure 35**, **Figure 36**, and **Figure 37**).

Figure 35. Customer Search Results in the Biller Portal. *City CSRs can search for customers by name, email, account, or invoice number and then either view the customer's profile (red head) or log in as that customer (computer).*

Update Customer Profile: Steven L. Smith, TRUSTEE

Please review your profile. Click update to save any modifications.

| Customer Info | Options | History | Bank Accounts | Credit Cards | AutoPay | Recurring Scheduled Payments | Paperless |
| Email History | Customer Accounts | Pay By Text | Customer Activity | FlexPay Scheduled Payments | Outbound IVR History |

| Invoice Date | Invoice # | Account # | Due Date | Total Amount | Balance Due | Options |
| 4/1/2018 | OWS-74312 | 1233227 | 6/30/2018 | $46.35 | $46.35 | |

Your Invoice

Type	Account #	Invoice #	Due Date	Balance Due	Options
Water	1233227	OWS-74312	6/30/2018	$46.35	

Select the appropriate payment option below.

Real-Time Transaction

Process Payments that have not been collected through Invoice Cloud or any other system.

○ Credit Card   ○ EFT/ACH

Pay Now

Figure 36. Making a Payment from the Customer's Profile in the Biller Portal. *City CSRs can pay a balance due by clicking the green dollar sign by any open invoice in the customer's History, opening the CSR's version of one-time payment.*

Figure 37. CSR One-Time Payment Options in the Biller Portal. *City CSRs can enter new payment options in their version of the one-time payment process in the Biller Portal.*

From the Search Customers page, and with permissions, the CSR can also login as the customer with one click and have the same experience the customer does, including make a payment on bills as the customer in the Customer Portal. From the Search Customers screen, the CSR can login as the Customer by selecting the computer icon as shown above.

Ability for Payors to view City bills or print city bills without requirement of a Payor account or login.

IC allows customers to pay any bill through one-time payments, which increases adoption of online payments. We control these one-time users' access to non-public records through multi-factor authentication, requiring no account or login.

We work with the City to define which authentication fields, usually up to three, are displayed and which ones are required for customer authentication (**Figure 38**). We mark required fields with a red asterisk. Account Number is our preferred field, along with at least 1 more field such as Last Name, Service Address, Zip Code, or other as

defined by the City. We can also set fields to require full entry as opposed to partial matches (i.e., full last name as opposed to first three letters).
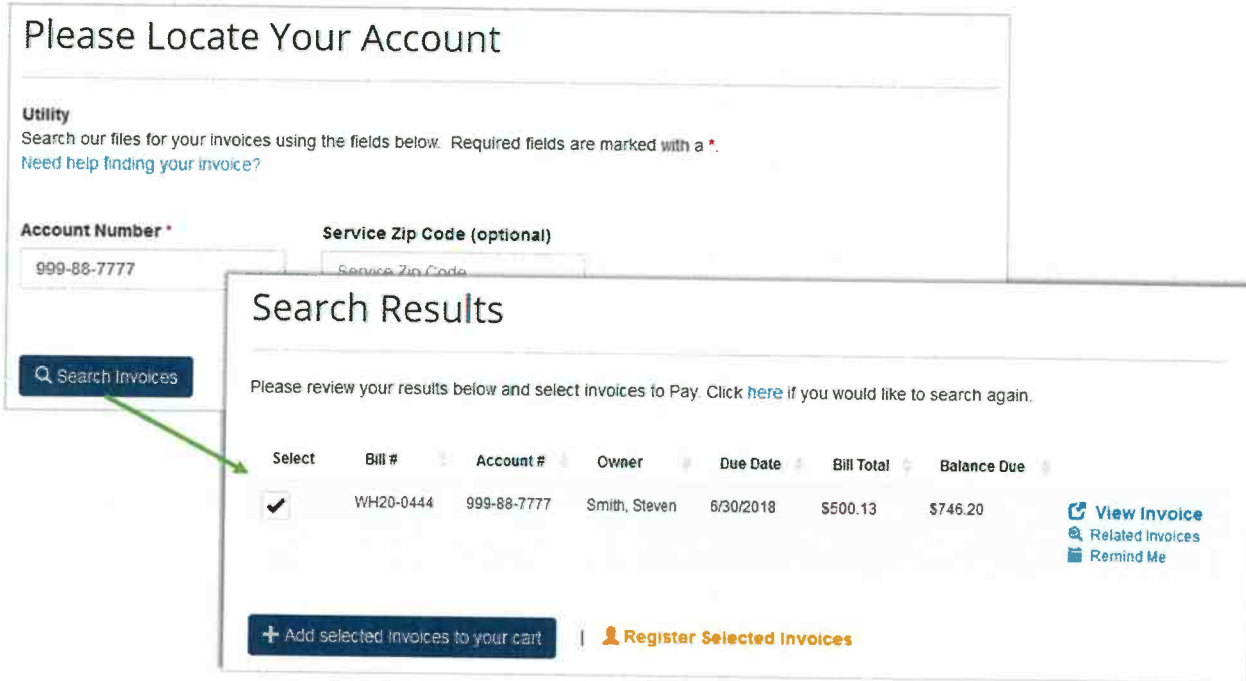
Figure 38. Locating Accounts. *IC helps one-time pay customers find and pay all their bills in one transaction using required (marked with a red asterisk) and other helpful authentication fields.*

Ability for Payors to make payment without requirement of a Payor account or login. These payments should allow the Payor to pay multiple bills in a shopping cart, pay with credit or ACH, and allow e-bill enrollment. Account creation or log-in should not be required.

IC makes it easy for customers to pay their bills, whether registered or not, through our platform. We allow customers to make one-time payments without having an account from the Customer Portal, which they can access directly from email or text notifications or through the City's web site. Once in the Customer Portal landing page, the customer can look up their bill using criteria dictated by the City, such as their Account Number or Service Address.

> **Higher E-adoption through IC's One-Time Payment Option for Unenrolled Users**
>
> 40% 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. **IC maximizes enrollment (and, thus, print/mail cost savings) by presenting enrollment options as part of the one-time payment process.**

With IC, the City receives the most robust one-time payment route in the industry, providing extensive features without requiring registration or an established login account. With the correct credentials, unregistered customers can:

- View 24 months of bill images.
- Enroll in paperless ("e-billing") – customers can go paperless without registering.

- Enroll in Pay-by-Text or text notifications – customers can elect to receive text message notifications / pay by text without registering.
- Use Shopping Cart function to pay multiple City bills during a single transaction.
- Pay with Credit/Debit Card or EFT/ACH.

Payers can initiate a One-Time payment on their desktop or mobile device (**Figure 39**). Selecting "Pay Now" starts the one-time payment process.
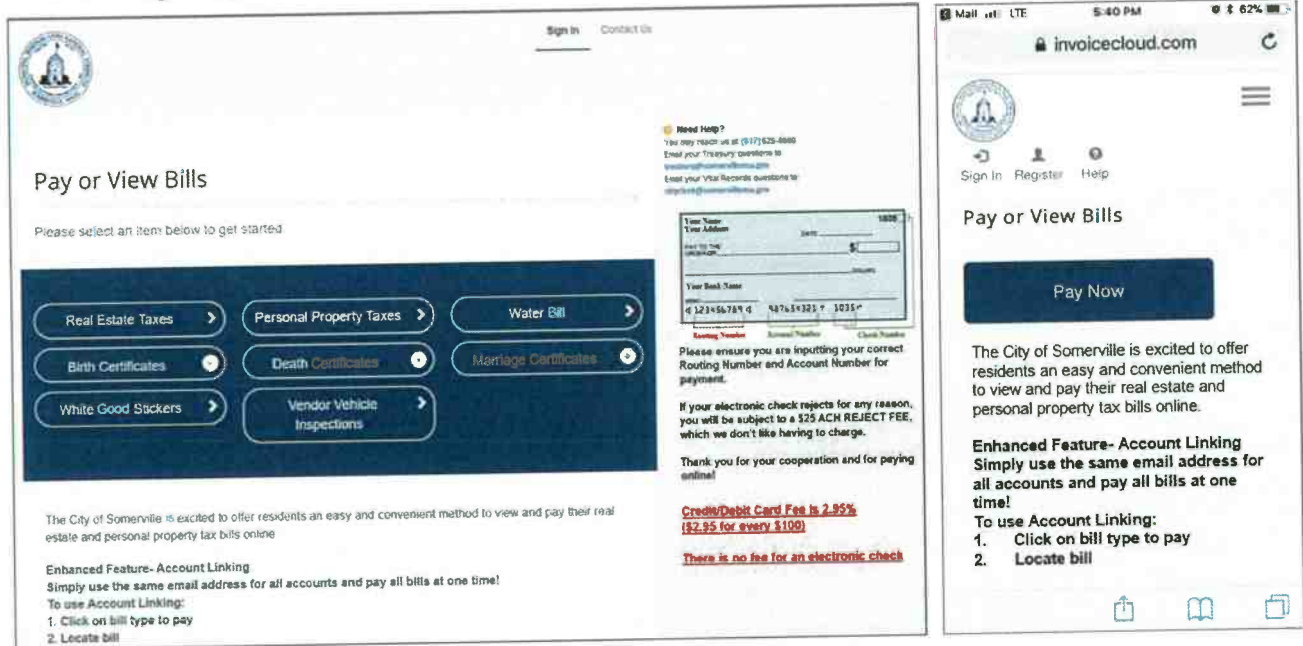
Figure 39. Example of a Virtual Site or Landing Page. *IC works with the City to customize and brand its IC landing page, which customers can access directly from the City's web site.*

If the customer arrives in IC through a link in their email or text notification, we automatically save them the time of looking up their invoice be taking them directly to the shopping cart for their bill. They can then immediately begin the payment process (**Figure 40**).
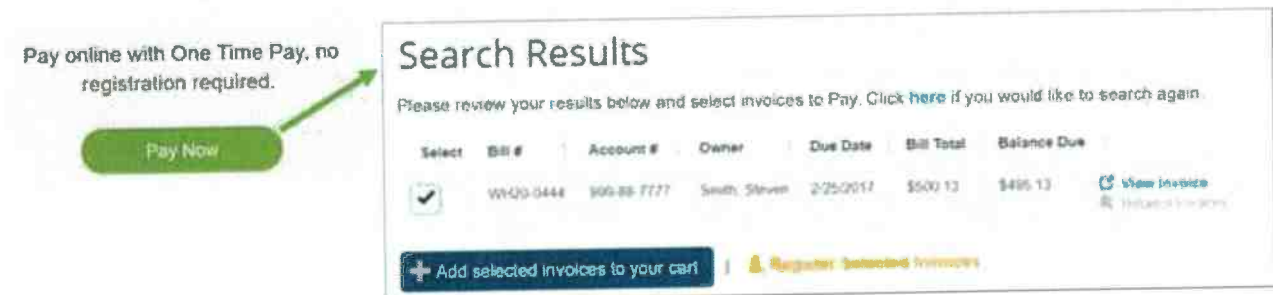
Figure 40. Direct Link to the Customer's Bill. *Customers who use email or text notifications do not have to search for their bill.*

Locating Accounts for One-Time Pay

After selecting "Pay Now," the customer can search for their bill using authentication fields (**Figure 41**). IC controls access to non-public records by working with the City to define which authentication fields are required.

Please Locate Your Account

Utility
Search our files for your invoices using the fields below. Required fields are marked with a *.
Need help finding your invoice?

Account Number *
999-88-7777

Service Zip Code (optional)
Service Zip Code

Q 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	
✔	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 41. Locating Accounts. *IC helps one-time pay customers find and pay all their bills in one transaction using required (marked with a red asterisk) and other helpful authentication fields.*

Search Results

This search returns all bills matching the user's entered criteria. Users can:

- View their real-time balance, which IC pulls directly from the City's CIS.
- Review 24 months of bill history with exact PDFs of their City-generated invoices, which the payer can download for convenience.
- Use IC's shopping cart function to select and pay multiple bills with a single transaction.
- Register one or multiple invoices to a single customer portal.
- Pay with a credit or debit card or ACH/E-check.

Remind Me

IC recently launched an enhancement called Remind Me that allows one-time payers to set calendar events or SMS text reminders of a pending invoice (**Figure 42**). The City can customize the calendar event body. Users can set a specific date and time for their text reminder (**Figure 43**).
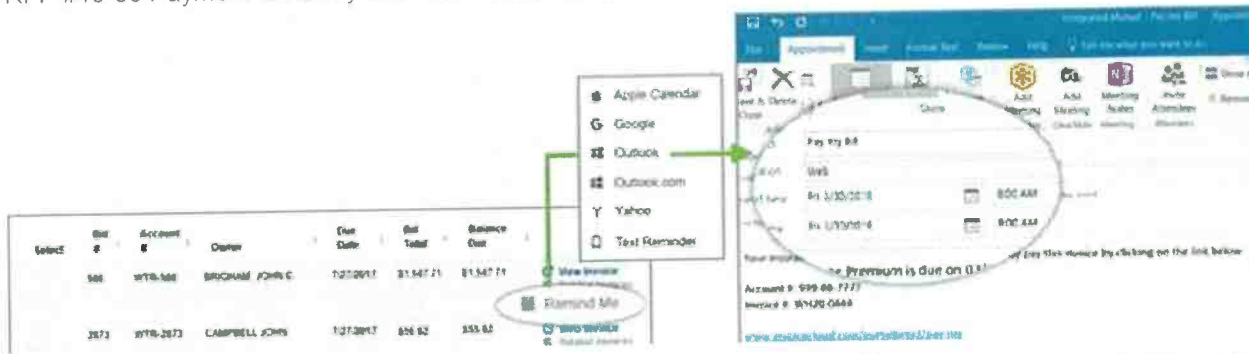
Figure 42. One-Time Payers Sets Calendar Events or Text Reminders. *One-time payers can set events in most popular calendar applications, including Apple Calendar, Google Calendar, and MS Outlook.*

Figure 43. One-Time Payer Text Reminder Scheduling. *One-time payers can set the exact day and time for a reminder to pay their next bill.*

Review Cart

After selecting their payments, the user can now review the items in their shopping cart (**Figure 44**). This review includes several options:

- **View Invoice.** The user can view or print their invoice.

- **Remind Me.** The user can create a calendar reminder in their preferred format or, schedule a one-time SMS text reminder.

- **I want to find more invoices.** Using IC's Shopping Cart function, one-time payers can search for additional invoices and pay for all of them in a single transaction.

- **Proceed to Checkout.** The payer can adopt to simply make a one-time payment now, ending the transaction, but missing out on the chance to store payment information—such as EFT banking information (account number and routing number) and credit card information (account number)—for future convenience. IC Checkout also allows payers to sign up for Pay by Text SMS notifications or sign up for Paperless billing.

Please review your cart

Please confirm your selections below. Click on Proceed to Checkout when you are ready to pay.

Type - Water

Type	Account #	Invoice #	Due Date	Balance Due	Options
Water	999-88-7777	WH20-0444	6/30/2018	$746.20	⬀ View Invoice 🗑 Remove from Cart

Select an item to pay   ✕

Utility ❯   Property Taxes ❯

Close

Subtotal (1 Items) $746.20
Not including any applicable service fees.

Proceed to Checkout   ❯

Additional Options

👤 **I want to Register this Account**

🔍 **I want to find more invoices**

Figure 44. Shopping Cart. *One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.*

Once the customer has selected all the invoices they wish to pay and clicks "Proceed to Checkout," IC starts our three-step payment route: 1) selecting payment options, 2) entering payment information, and 3) reviewing and confirming the payment.

Payment Options

The customer chooses a payment method, either credit card or e-check, and then payment amount (**Figure 45**). If the City chooses, IC can allow partial payments, but we can turn this option off at any time, requiring full payments only.

Payment Options   Payment Information   Review Future All

How would you like to pay?

Credit Card

How much would you like to pay?

○ Pay Full Invoice $746.20

◉ Pay Other Amount
    #WH20-0444   ·   746.20

Continue to Payment Information ➤

Payment Summary

Invoice #	Amount
WH20-0444 - Q View	$746.20
SUBTOTAL	$746.20
GRAND TOTAL	**$746.20**

Any applicable service fees and/or discounts will be displayed before processing your payment

Figure 45. Payment Options. *One-time payers can pay by their Shopping Cart's balance by credit card or e-check.*

Payment Information

The next step of the process asks for the customer's Credit Card or ACH (e-check) information. IC automatically pre-populates 'Cardholder Name' and address fields from the invoice as a convenience to the customer (**Figure 46**).

We require an email address for the payment confirmation receipt, so the customer automatically enrolls in our New Invoice Email Reminder Notifications (three per billing cycle). This is another reason why IC achieves the industry's highest adoption rates.

IC Streamlines the Payment Process for Higher E-adoption

- Limits customer keystrokes by pre-populating name and address fields from the invoice
- Auto-enrolls customers into email reminders by requiring an email address for their receipt
- Eliminates submittal of invalid payment types by authorizing card and ACH information as entered

Figure 46. Payment Information. *IC streamlines entering payment information by automatically filling in identification fields from data in the invoice and authenticating payment information in real-time.*

Review Payment

The final step asks the customer to verify their payment information and prompts for 'Paperless' and 'Pay by Text' enrollment (**Figure 47**). Paperless enrollment is 100% self service between IC and the customer. Prompting the customer to sign up for paperless and Pay-by-Text each time customer makes a one-time payment (approximately 40% of annual payments through IC) helps increase participation and, ultimately, save the City money.

Figure 47. Review Payment. *One-time payers can forgo traditional registration while opting into paperless billing by email or text and saving remittance information for these options. This is how we achieve our e-adoption rates.*

Instant Payment Confirmation, Email Notification, and Receipt

Once a payer selects "Process Payment," they receive instant confirmation that their payment was processed. We include a final prompt to register to speed up the process in the future (e.g., saving payment methods, setting AutoPay, etc.) (**Figure 48**). At this time, the payer also receives a payment confirmation email and can print a receipt.
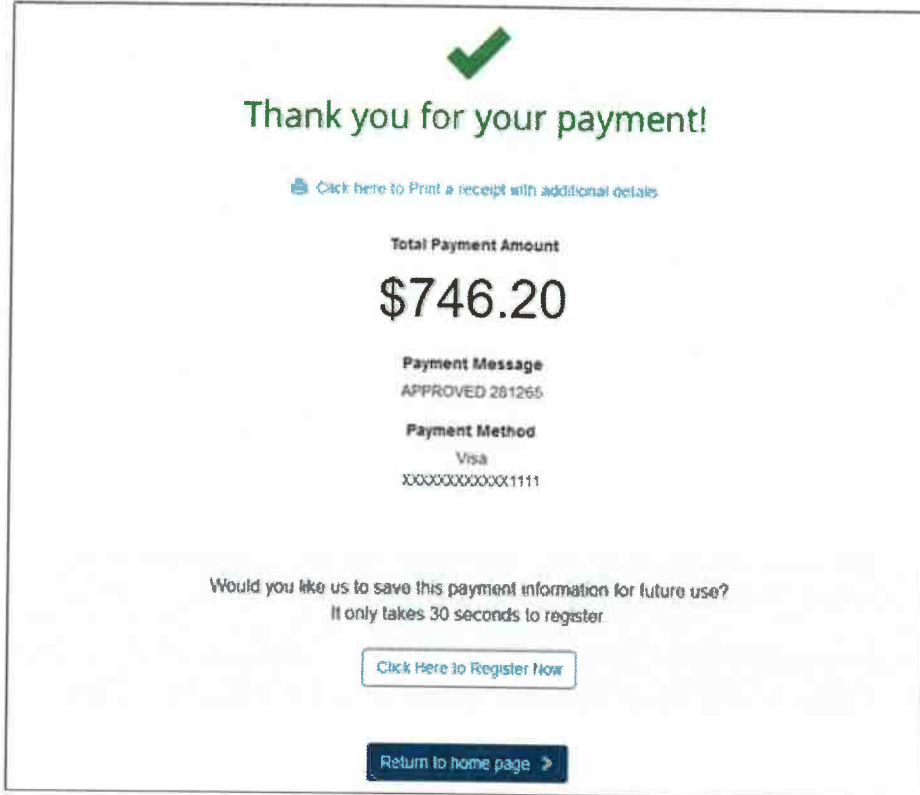
Figure 48. Payment Confirmation. *IC makes it easy for unenrolled users to register at the end of payment to speed up future payments.*

Ability for Payors to pay City bills by pay-by-phone, or by making an online payment via credit card, debit card, pay-by-text, ACH/electronic check, or other payment mechanism, in a secure online environment. The vendor's system shall provide processing for all forms of online or electronic payment and shall provide a manner in which payments not paid through the vendor's system shall be visible to the customer. The system shall provide posting for all payment transaction in a time specified in the vendor's proposal, however, time is of the essence in this process. All payment amounts will be validated against the most recent receivable files.

The City receives a robust, automated touch tone payment system in both English and Spanish through IC's IVR solution at no additional cost (**Figure 49**). Our IVR is directly integrated with IC and offers callers account balance lookups and payment posting to the City's CIS for customers who are reluctant to pay through a web portal. We host our IVR in a PCI-compliant environment and actively maintain and support it 24/7/365. We can handle high volumes of calls during peak call periods.

Using our IVR, customers can:

- Save their payment data for future payments.
- Pay with an already stored payment method.
- Make non-invoiced Cloud Store payments.

Figure 49. IC's IVR Payment Options Increases e-Adoption by More Than Half by Giving a Phone Option to Web-reluctant Customers. *The City saves time and operating costs by accepting phone payments from customers while reducing human processing of those payments through IC's IVR.*

Because our service is fully integrated with Invoice Cloud's true SaaS customer engagement platform, configuration is easy and costs the City nothing to implement. our IVR service can process both full and partial payments, as well as overpayments, in accordance with the City's business rules. Processed IVR transactions appear in our Biller Portal and update the customer's balance in your CIS and CSS--all in near real-time. Customers can pay any City-issued invoice and even non-invoiced payments that appear in our Customer Portal, and we can easily add new departments and invoice types as needed.

IC also offers the City the option to call customers with automated bill reminders and past due notifications through our new Outbound IVR service. The City can customize and schedule reminder calls to customers through our self-service Biller Portal. Customers only receive reminder calls when IC detects a balance on their account, which we keep updated in near real-time through our seamless integration with the City's CIS.

The City automatically receives access to our upcoming broadcast capability once we release this enhancement, no upgrades or patches necessary. The City can customize alert calls to all or a subset of customers with notifications ranging from emergencies to changes in fees or billing. Message customization is entirely self-service from our Outbound IVR Message Management tool in the Biller Portal (**Figure 50**).

When the customer receives an outbound IVR call from the City, they can pay their bill by pressing 1, connecting them to our full inbound IVR service. We keep both the outbound and inbound lines open, reducing the possibility of dropped calls mid-payment. We directly integrate our IVR with IC, offering callers their account balance and payment posting to the City's CIS.
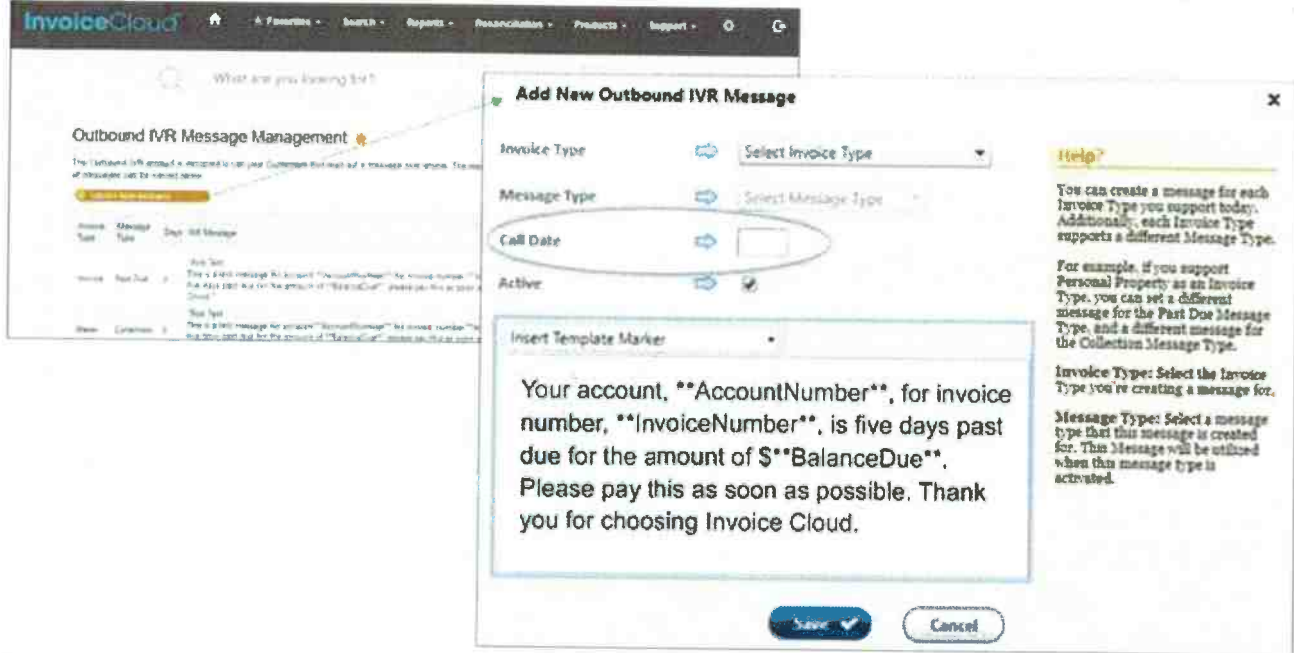
Figure 50. Outbound IVR Message Management. *The City can schedule and customize automated calls to customer per invoice type.*

IC provides both English and Spanish call flows for inbound callers, which the caller can choose from at the beginning of the call or when they switch over from an outbound call. All prompts in either language follow the same call flow (**Table 3**).

Table 3. IC's IVR Call Flow. *We provide this flow in both English and Spanish.*

Step	Feature	Capability/Configuration
1	Initial Greeting	• City identification • Language selection • Customized temporary messages and courtesy offline message
2	Type of Payment/Main Menu Options	• Select from invoice options (utility bill, court fee, licenses, if multiple invoices are required)
3	Account/Invoice Validation Flow	• Gather year (if needed) and account number. Other authentication criteria are dictated by the City • Recognizes various account statuses, dictating the different flows for the Balance Due Information, Collect Payment, and Payment Options flows
4	Balance Due Information Flow	• Provides callers with their balance due amount
5	Collect Payment General Flow	• Full, partial, or over payments allowed
6	Service Fee Option	• If Service Fee are in place, explains the service fee on their payment based on type of payment and payment option selected

7	Payment Options	• User selects Credit Card or eCheck to use as payment • Receives message if not allowed by the City to pay by check
8	Credit Card Options	• Provides option to pay with card on file or to add a new one to their account
9	Confirmation Flow	• Replays information with IC-generated confirmation number

Provide the Payor capability to register to access Payor's account history, schedule a payment, set up Auto-Pay payments, create a budget payment schedule and store credit card or bank account information for future use.

As a standalone portal, IC achieves higher e-adoption rates by making enrollment easy to complete, secure, and without onerous requirements like defining a username. We combine enrollment and password creation into a single Registration screen (**Figure 51**). After enrollment, IC automatically links any accounts that share the same email address and password to this account, so that an enrolled customer can easily monitor for and pay all open invoices in one convenient transaction.

Figure 51. IC Customer Registration. *Customers can enroll in IC, create a password, and provide an email address to immediately start receiving notices of bills and other important City business in about 30 seconds.*

Once logged in, enrolled customers can manage their bill pay settings and review their billing and payment history through their profile (**Figure 52**). We provide redundant menus so that any user can easily find the options to enroll in or change their settings for AutoPay, paperless billing, and Pay by Text; link accounts to their profile; update their email address; and add new payment methods (i.e., credit/debit cards and bank accounts for ACH).
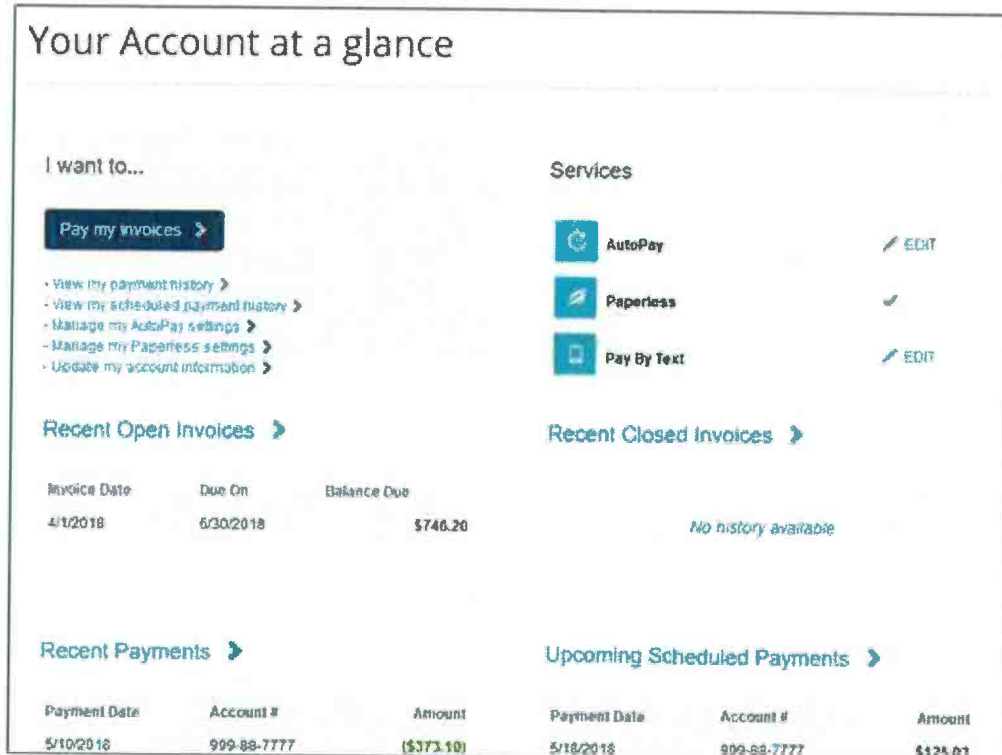
Figure 52. Customer Portal for an Enrolled Account. *IC provides redundant interface options to help any user update and add services to their profile, no matter how they typically use the internet.*

If an enrolled customer starts the payment process from their profile, they start by selecting their Open Invoices menu. From the open invoices screen, **Figure 53** below, click Pay Selected. They can either pay with FlexPay (i.e., schedule spaced-out payments until the balance is due), pay today, or schedule a payment for some other day before the due date.
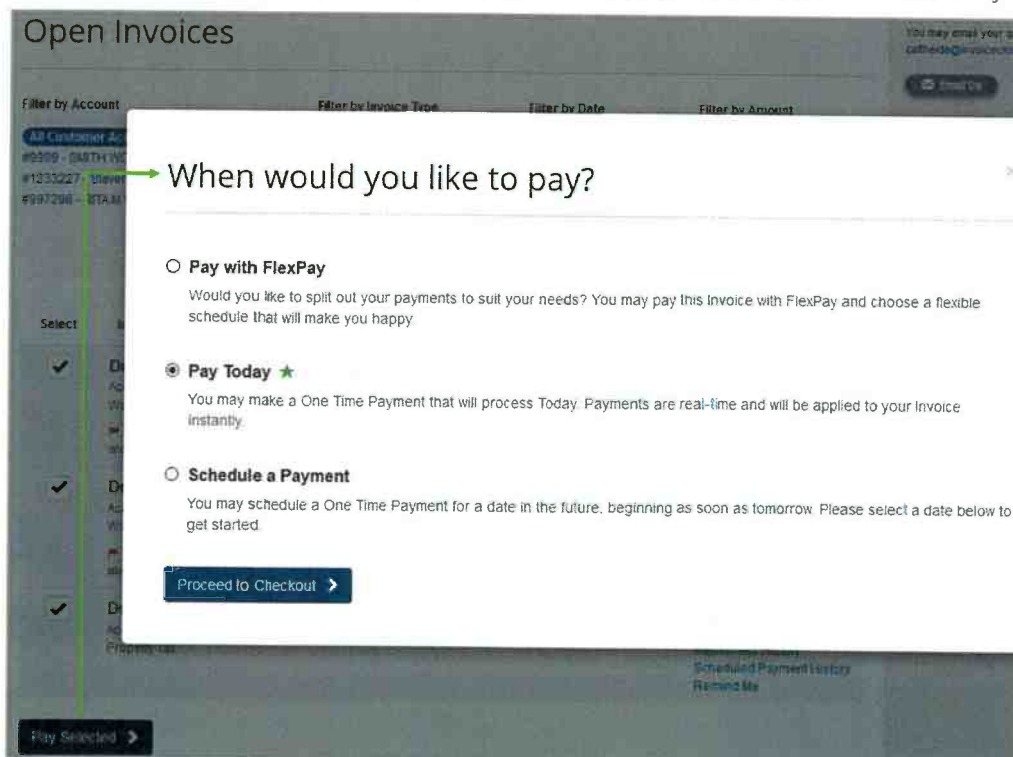
Figure 53. Enrolled Payment Options— When to Pay. *Enrolled customers can choose between paying now and scheduling payment in the future on one or multiple days.*

Saving Payment Methods

Customers can easily add or update an unlimited number of credit, debit, and bank accounts to pay their bills through IC's payment methods menu in our Customer Portal (**Figure 54**). This is 100% self-service, requiring no City staff to assist. Once customers enter payment methods and set a default account, they can pay even faster than before, skipping entire steps in the payment process. For example, during the enrolled payment process, they skip the payment information screen. And when they receive an SMS text notification of an open invoice, they can pay simply by replying "Pay" to the text.
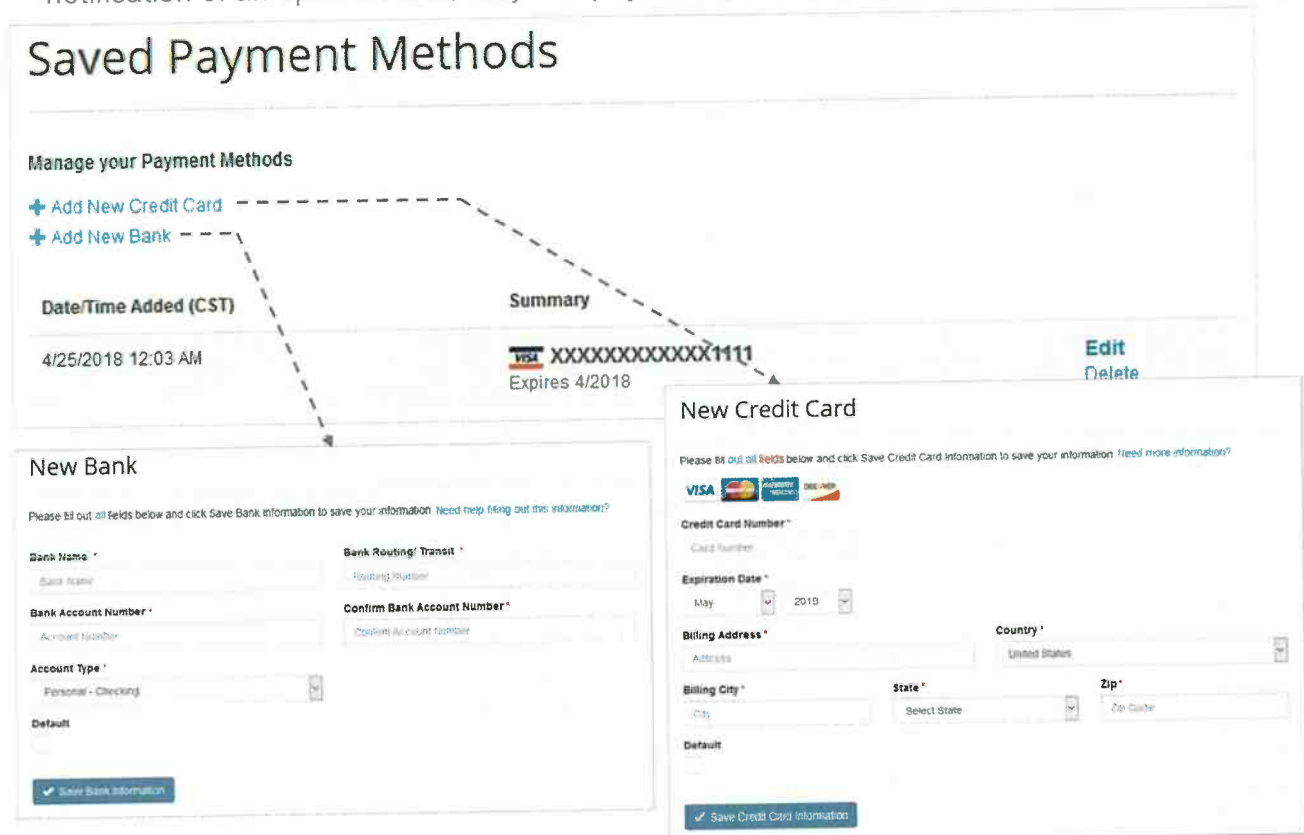
Figure 54. Updating Payment Methods. *Customers can save any number of payment methods they want for advanced budgeting, like with bank accounts and credit cards set aside for utility payments versus donations.*

Linking Accounts

Customers can set up an unlimited number of accounts under one login through IC Account Linking (**Figure 55**). They can accomplish this in the Customer Self-Service Portal by registering each of their individual bills to the same email address and password. IC does the rest, placing them together in a single Customer Portal. Once the customer links accounts, they can:

- View and pay all open bills with a single transaction.
- Apply the same encrypted credit card and bank information as they add new linked accounts.
- Combine all separate email notifications into a single email, decluttering their inbox.

• View and pay all bills from the same email or text notification.

Figure 55. Multiple Accounts Linked to One Customer Portal. *Customers can set up one-stop shopping for all City bills through Account Linking, consolidating notifications and payments.*

Through Account Linking, IC handles payment of bills emanating from different Invoice Types and can update the City's CIS, along with the IC system with payment information, seamlessly. For example, we can accept bills delivered from the City's CIS for different parking facilities, set-up fees, and parking rates, and customers can pay all bills simultaneously (regardless of service fee vs. absorbed fee) with a single payment in IC. IC also provides the payment information back into the City's CIS, or each respective system, with the necessary identification to allow for automatic updates into the CIS.

Streamlining Payments

After saving their payment preference, customers experience a streamlined version of our one-time payment process. All they do is choose is how much to pay using which account (Payment Options) and to review and confirm payment. Once payment is processed, the customer receives automatic confirmation of payment through the next screen and an automated email.

Scheduling or Future Dating a Payment

IC offers customers the ability to schedule a one-time future payment using Scheduled Payments in the Customer Portal (**Figure 56**). Customers may schedule more than one

payment at a time. The customer selects a payment date and can either select saved payment data or add a new bank account or credit card account.
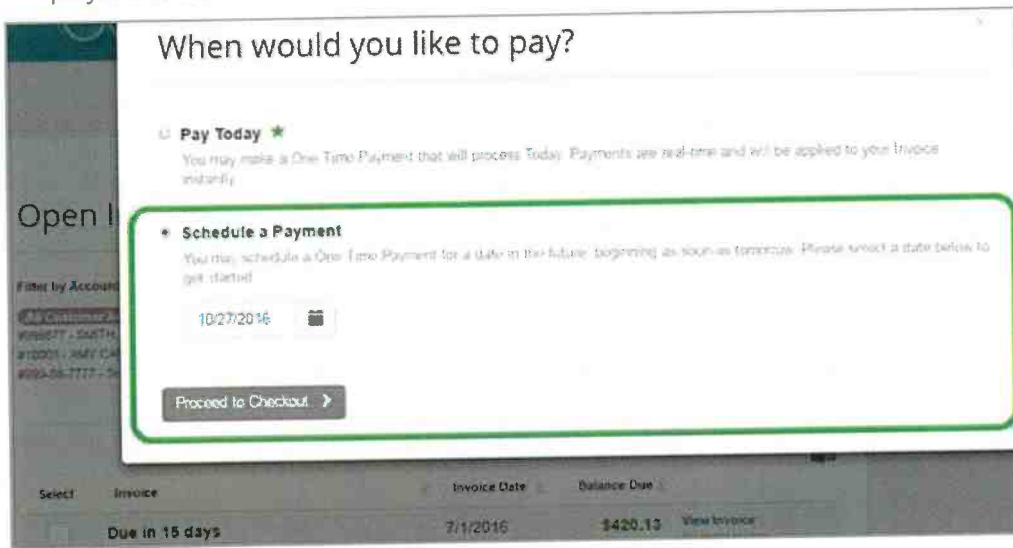
Figure 56. Scheduled Payment Options. *Customers can future-date a payment to avoid running out of funds.*

Scheduling Recurring Payments

Enrolled customers can set and forget recurring scheduled payments to pay a certain amount on the same day every month. However, it is important to note that customers continue to receive open invoice notices if their recurring payment does not settle the balance due on their account. Scheduling recurring payments is 100% self-service for customers in the Customer Portal (**Figure 57**).
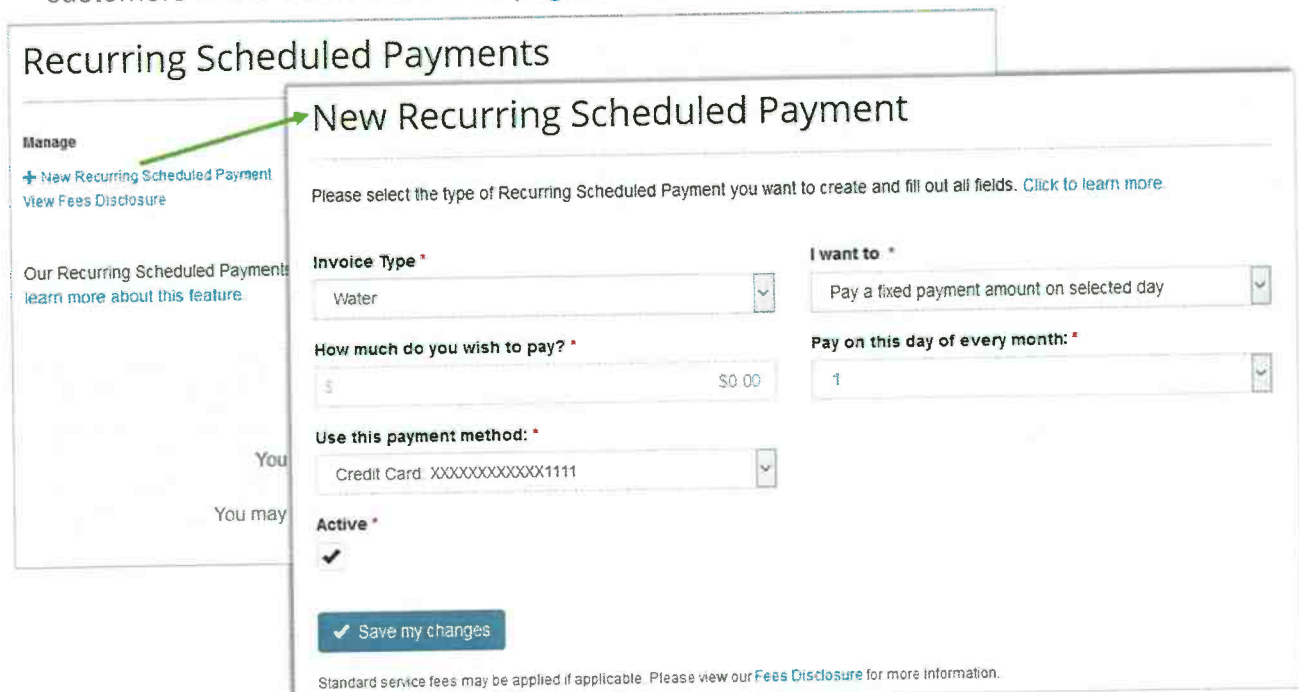
Figure 57. Scheduling Recurring Payments. *Customers can schedule and pause a recurring payment for any day of the month.*

Setting and Forgetting AutoPay

For added insurance, customers 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.

AutoPay Reduces Payment Burdens on Both the City and Customer

- 100% on time payments, eliminating late fees and past due collections

- Pays the exact full balance, eliminating credits and overdue balances

- Reduces overdrafts and rejects by automatically sending reminder emails to AutoPay customers of impending payment and amount

AutoPay prevents late fees and unpaid bills and reduces administrative burden on the City by eliminating overpayments and past due collections. The City can determine whether AutoPay transmits payment on the invoice due date or any number of days before they are due. AutoPay enrollment is 100% self-service for customers in the Customer Portal (**Figure 58**).
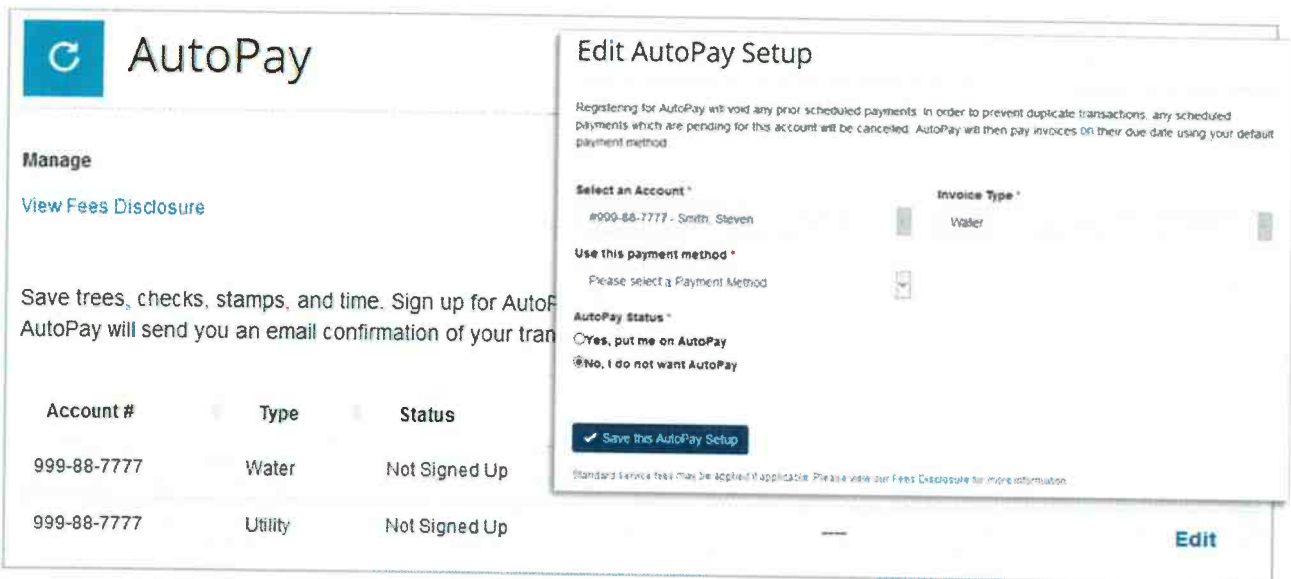
Figure 58. AutoPay Setup. *Customers can set and forget AutoPay, always paying their full balance on time.*

Create a Budget Payment Schedule through FlexPay

Customers can create their own "budget" payment schedule within a billing cycle through IC's FlexPay. FlexPay allows customers to make any number of payments for any amount before a payment is due. Customers enroll by selecting FlexPay in the Customer Self-service Portal, choosing the first and last processing dates, and then deciding how many payments to make between those dates. IC generates a corresponding number of payment fields so that the customer can determine the exact date and amount for each (**Figure 59**).

Once the customer finishes setting up FlexPay, IC automatically sends an email notification to confirm and the schedule. IC sends a friendly reminder email notification three days before each scheduled payment. The City can customize with these notifications with its own branding and its verbiage per email notification type, meaning it can deliver one type of message at registration and then another with payment reminders.
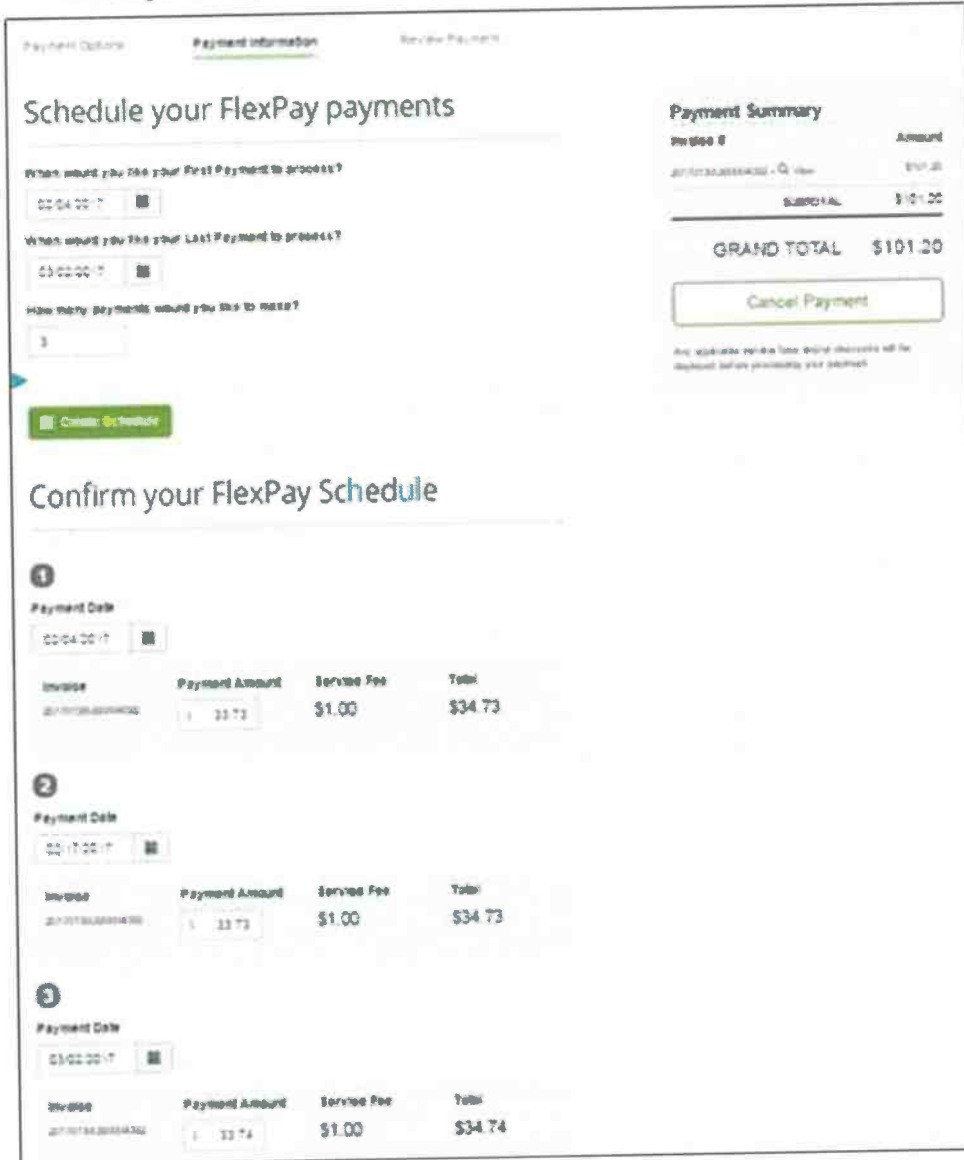
Figure 59. FlexPay Setup. *Customers can future-date multiple payments to avoid running out of funds.*

Allows Payors to set up automatic and scheduled payments through their Payor account.

Invoice Cloud supports on-demand, scheduled, and recurring payments, as well as AutoPay and FlexPay. AutoPay allows customers to "set and forget" a constantly recurring transaction that automatically pays their full balance using saved payment information on the due date (or however many days prior to the date per City preferences). FlexPay allows customers to set a payment plan to pay off a balance in installments prior to or by the due date. **IC-enrolled customers can set these either during the payment process or from their payer account in the Customer Portal.**

Ability for Payors of real estate and personal property taxes to pay outstanding prior year bills regardless of tax bill year.

Invoice Cloud presents the customer's balance and invoices as set in the billing system. Payors of real estate and personal property taxes can pay outstanding balances applied to their account, regardless of tax bill year.

Customer support shall include a call center with multi-lingual live phone payments, live online chat, and live customer support.

[Proprietary/Confidential] Invoice Cloud's Client Services Center includes multi-lingual live phone payments and customer support. We are currently developing a live ChatBot feature for our Customer Portal, using artificial intelligence to engage customers, capture the nature of their issue, troubleshoot through previously developed answers, and escalate to our live customer support as needed.

The vendor's service shall provide for simplistic searches.

Invoice Cloud makes it easy for customers to find bills in the Customer Portal and City staff to find customers, files, payments, and more in the Biller Portal.

We work with the City to set authentication fields per invoice type on our Customer Portal, allowing a customer to easily find their bill using a simplistic search while not giving them access to non-public information on invoices that do not belong to them.

The City can search all payments by account number, date range and confirmation number using our Biller Portal's Search function (**Figure 60**).
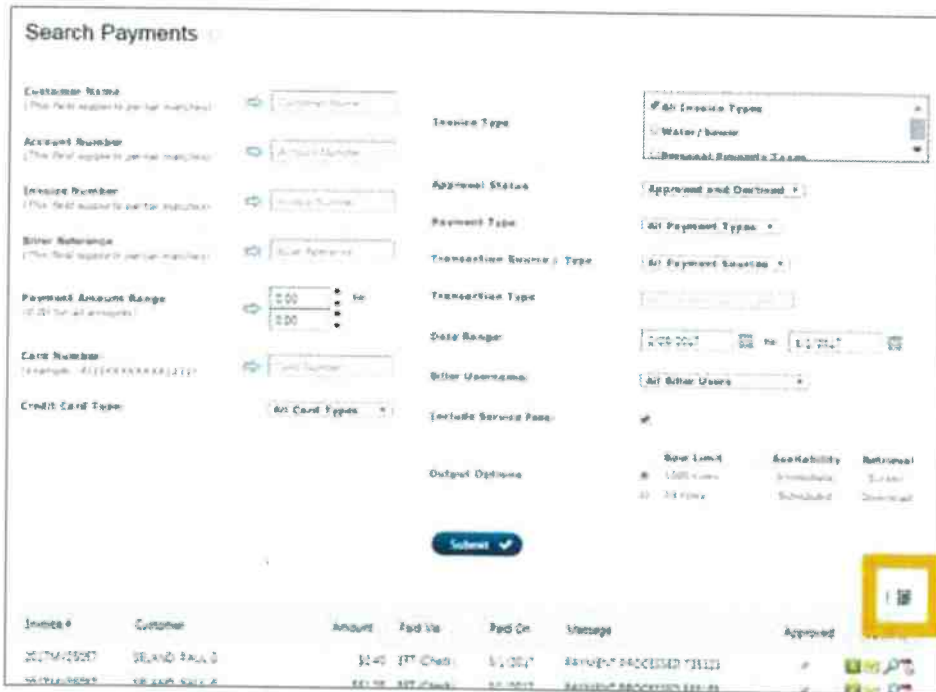
Figure 60. Search Payments Options. *City accounting staff can search for customers, files, invoices, or payments using a robust set of fields and export results to Excel.*

The Search drop-down allows a user to search for Customers, Files (adjustments files, invoice files, payments files), Invoices (current or outstanding), and payments. Each search function provides the user with advanced drill down criteria to highlight specific items/trends/issues they desire (such as customer name, account number, invoice number, date, amount, card type, etc.). Additionally, once the search has been submitted, the user can easily extract/download their findings to Excel for further investigation.

City staff can search, view, and edit customer profiles (**Figure 61**). This allows them to log in as that customer (e.g., during a phone call) to edit their profile or verify payment information, including:

- Any stored payment account information (account numbers are truncated, staff cannot get full credit card or bank account numbers)
- 24 months of all payment history and e-bills
- Paperless settings / Pay by Text setting
- Auto-pay settings / Create a new autopay on customer behalf
- E-mail address on file and all e-mail history (including click through status)
- Linked accounts if any
- Customer Activity (Customer Portal login information)
- Customer Options (block a customer from using credit card)

Figure 61. Customer Search Options. *City accounting staff can find and log in as customers to edit their profile as needed.*

Search for Accounts Receivable bills by street address, owner name, license plate and bill number or other combination, or other public data as determined by the City.

IC allows customers to pay any bill through one-time payments, which increases adoption of online payments. We control these one-time users' access to invoices and other data

through required authentication fields in the form to locate their account (**Figure 62**). We work with the City to determine which authentication fields are required.

Please Locate Your Account

Personal Property Tax
Search our files for your invoices using the fields below. Required fields are marked with a *.
Need help finding your invoice?

Bill Number (optional)
Bill Number

Name (optional)
Name

Business Location (optional)
Business Location

Q Search Invoices

Figure 62. IC's Landing Page with Authentication Fields. The City can enforce access to records by defining required authentication fields versus optional ones.

The vendor's service shall include shopping cart functionality.

IC provides the most robust Shopping Cart experience in the municipal market. Not only can customers pay multiple invoices from multiple billing departments to their cart, they can pay multiple invoices and non-invoiced payments from disparate billing systems in a single transaction. On top of that, IC then maintains line items for each invoice against the total balance, allowing our platform to deposit each invoice's payment to different City bank accounts.

We avoid the pitfalls of acting as an unlicensed money transfer agent by never holding clients' funds in our own account and then dispersing them per City rules. Our payment processor, Chase Paymentech processes all credit, debit, and ACH charges, withdraws the funds directly from the customer's payment account and then deposits the City's funds directly into whichever accounts the City designates for deposits. We highly recommend this process to protect the City from indefinitely delayed payments and future legal ramifications when the FTC begins enforcing money transfer rules more rigorously.

Customers access our cart either directly from email or text notifications or by searching for their accounts. After selecting their payments, the customer can now review the items in their shopping cart (**Figure 63**). This review includes several options:

- **View Invoice.** The user can view or print their invoice, which IC can break out by line item if applicable.

- **I want to find more invoices.** Using IC's Shopping Cart function, one-time payers can search for additional invoices and pay for all of them in a single transaction.

- **I want to Register this Account.** As part of IC's effort to induce more payers to register, we provide multiple opportunities to do so throughout the one-time payment process. Registration gives payers access to the customer portal for online payment, invoice and payment history, scheduled payments, and auto-pay. Registration also allows payers to store payment information for future use, which enables conveniences like paperless billing and payment and Pay-by-Text.

- **Proceed to Checkout.** The payer can adopt to simply make a one-time payment now, ending the transaction, but missing out on the chance to store payment information—such as EFT banking information (account number and routing number) and credit card information (account number)—for future convenience.

Figure 63. 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.*

Once the customer has selected all the invoices they wish to pay and clicks "Proceed to Checkout," IC starts our three-step payment route: 1) selecting payment options, 2) entering payment information, and 3) reviewing and confirming the payment.

Option for Payor to have an online account if desired, showing multiple years of payment history enabling a historical view of bills and payments.

Customers can choose to register for our service and view up to 24 months of rolling payment history from their profile in our Customer Portal. While the Customer Portal more conveniently presents two or more years of historical bills and payments to registered users, non-registered users can find the same information using authentication data in the one-time payment route--no online account required.

Payors who have scheduled a payment or registered for Auto-Pay will receive an e-mail notification from the Service of pending payments. Said notification will detail how Payor may cancel an impending transaction should a cancellation be required.

IC sends notification of any impending scheduled or AutoPay payments three business days before payment. The email contains a link to their scheduled payment settings, allowing the customer to make changes if needed.

The Service offered will allow the Payor the option to elect paperless billing and will coordinate with billing company to suppress printed copies.

Customers can elect to go paperless in lieu of a receiving a printed and mailed paper bill, saving the City time and money. We also take extraordinary, yet automated steps to protect customers from missing bills due to data entry errors or email changes. This round-trip, self-service process starts with the customer electing to go paperless either during the payment process (including non-registered customers) or through their customer profile (**Figure 64**).

Figure 64. Changing Paperless Options per Invoice Type in the Customer Portal. *Registered customers can dictate exactly which bills to go paperless and which ones they still need paper copies of.*

Non-registered customers can opt into paperless billing, as well as Pay-by-Text, during the third and final step on one-time payment, when they review and process it (**Figure 65**). Prompting the customer to sign up for paperless and Pay-by-Text each time customer makes a one-time payment (approximately 40% of annual payments through IC) helps increase participation and, ultimately, save our billers money.

Figure 65. One-time Payment Review Options. *One-time payers can forgo traditional registration while opting into paperless billing by email or text and saving remittance information for these options. This is how we achieve our e-adoption rates.*

Once customers, registered or not, complete either process, IC automatically sends a paperless confirmation email to the customer's address to simultaneously complete registration and confirm their email address (**Figure 66**). Once the customer verifies that they want to go paperless by clicking the "Complete Registration" button in their confirmation email, the IC platform completes registration, **all with no City action needed**. The customer starts receiving paperless invoices by email for their very next bill and can opt back into receiving paper bills at any time through their Customer Portal Profile.

After enrollment in paperless billing, IC automatically suppresses paper bills without requiring action on the City's part. As part of our seamless integration with MUNIS, IC can automatically flag accounts as paperless in the City's billing system. We also automatically provide an updated list of the City's paperless customers to its bill printer, expediting the process to save money by printing and mailing fewer bills.

To ensure that customers do not miss a payment due to data entry errors or email address changes, IC automatically re-registers customers for paper bills if their first of three bill notification emails bounce. This provides more than enough time to avoid a late fee and, again, requires no action whatsoever on the City's part.

Dear Smith, Steven

Thank you for selecting paperless billing on 1/20/2015 3:01:35 PM, we're glad you'll be benefiting by reducing clutter while you are helping the environment. You will no longer receive paper statements (unless legally required to do so for your bill type). You may reinstate paper invoicing at any time via your account profile.

If you have any questions about your account, please contact us at caltheide@invoicecloud.com.

If you prefer not to go paperless, simply do not complete registration below or go to Paperless Options in your account profile and click cancel registration.

Please Note: To ensure delivery of account related email notifications, please add no-reply@invoicecloud.net to your safe senders list.

To finalize your enrollment in paperless billing, you must click on the link below to verify that you have received and read this notification.

Sincerely,

Carlyn's Biller Portal

Account Number:

999-88-7777

Online Billing Privacy Policy

I have read and Agree to Terms and Conditions below.

Complete Registration

Figure 66. Automated Paperless Confirmation Email. *Customers must confirm their email before paperless billing goes into effect.*

Secure data during its collection, transmission and storage to comply with existing cyber-security industry standards. Data protection during collection and transmission via SSL with 128 bit encryption or better.

Invoice Cloud double-encrypts data in transit, end-to-end, and between the client/endpoint system and our hosted, SaaS solution. We secure data during collection and transmission via TLS with 256-bit encryption or better and our 2048-bit SSL. Our platform uses AES 256-bit encrypted stored data for various features, including AutoPay and scheduled payments functionality, as well as for support issues.

Vendor allows for payments using Visa, MasterCard, Discover, American Express credit cards and branded debit cards (MasterCard/Visa) as well as electronic checks/ACH and/or other payment methods that may be or may become available in commerce.

[Proprietary/Confidential] IC processes credit and debit cards, including Visa, MasterCard, Discover, and American Express. We also process electronic check payments via electronic fund transfers (EFT) and Automated Clearinghouse (ACH) channels. We continually work with our clients to determine new payment methods to add to our service through user groups and end customer surveys. For example, customers can pay using Google Wallet, Apple Pay, and Samsung Pay with smart devices that include a Verifone-capable chip at our point-of-sale equipment. We are currently exploring adding these payment options to our web-based payments in the next year. **We fully integrate the cutting**

edge into our SaaS platform so that the City doesn't have to keep shopping for it.

Vendor shall provide as many separate merchant accounts as the City deems required for each tax, charge, or fee type as requested or TBD by the City.

IC meets both current and future City needs and desires through our true SaaS platform, requiring no on-site upgrades, patches, or data migrations. The online payment industry has changed considerably in the past three years and will continue to do so for the next three. With most platforms, staying ahead of new online communications options, as well as regulations and security needs, requires constant updates and patches and, in some cases, entirely new contracts.

With IC's true SaaS platform, the City always receives access to all new features as we release them, no updates or patches required. When we release a new enhancement, we update a single instance of our platform and then give the City the opportunity to opt in through remote activation. True SaaS means that the City's customers log into the latest, greatest, and most secure version of our payment portal every time they pay their bill. This easy activation means that adding new invoice types to the City's IC service is simple and doesn't require separate installations.

IC easily scales up to add increased revenue sources within the City. For many of our clients, we support various departments, each with their own unique bill presentment and payment needs. For any customer, we may process invoiced payments for water, sewage, real estate taxes, motor vehicle registration fees, as well as infrequent or one-time payments like marriage license fees, building permits, or charity drives (**Figure 67**).

Sign In   Contact Us

Pay or View Bills

Please select an item below to get started.

Real Estate Taxes   Personal Property Taxes   Water Bill

Birth Certificates   Death Certificates   Marriage Certificates

White Good Stickers   Vendor Vehicle Inspections

Figure 67. Examples of Payment Options for Multiple Departments. *IC easily integrates additional departments and payment types beyond utility bills.*

Transaction and merchant fees paid will be paid by the customer as a convenience fee unless the City decides to pay the fees. Should the City elect to pay a fee, the vendor will bill the City under separate cover for the charges and include an itemized invoice.

Invoice Cloud offers both convenience fee and absorbed fee models for credit card processing. In the absorbed model, the City would pay the credit card costs along with a fee to Invoice Cloud on each credit card transaction and for any ACH transaction. In the convenience fee model, sometimes called service fee model, the City resident or customer would pay an additional charge on top of the fee (tax payment, for example) being paid to the City for any credit card or ACH transaction.

Different invoice types (tax, copy fees, traffic tickets, marriage licenses, etc.) can have their own pricing model, convenience fee or absorbed. We can apply these on an invoice type-basis, allowing the City to choose which payments' fees it absorbs or passes on to the customer. And we can easily change these fee models at any time and as often as the City needs through Invoice Cloud's true SaaS configurability.

As a true SaaS platform with more than 1,000 different clients with unique business rules and needs, IC can accommodate most changes through our system's advanced configurability. The City can already access our full platform's solution and new functionality to meet new business priorities or rules, which simply requires activation or configuration on our end. The City does not need to do anything but provide IC their business rules, and we can configure your instance of our true SaaS platform to behave accordingly (**Figure 68**).

Figure 68. IC's True SaaS Configurability Aligns with Business Needs Without Customization. *The City receives the exact payment experience it needs, in accordance with its rules, without customizations and slow, individual updates.*

Invoice Cloud processes all service fees as a separate transaction from the payment amount, depositing the payment amount directly to the City's designated deposit account

and our fees directly to ours. The City can see service transactions as separate from its own transactions in all Biller Portal reporting, and customers see the service fee listed as a separate line item in the Customer Portal during the payment process.

Because Invoice Cloud maintains this separation between our fees and the bill amount, we neither touch the City's funds nor co-mingle your funds with other clients. We avoid the pitfall of acting as an unlicensed money transfer agent by never holding clients' funds in our own account and then dispersing them per City rules. Our payment processor, Chase Paymentech processes all credit, debit, and ACH charges, withdraws the funds directly from the customer's payment account and then deposits the City's funds directly into whichever accounts the City designates for deposits. We highly recommend this process to protect the City from indefinitely delayed payments and future legal ramifications when the FTC begins enforcing money transfer rules more rigorously.

Vendor provides a fixed per transaction cost for credit, debit and micro-transactions inclusive of all discount, interchange, and any other variable pricing and/or any and all fees.

Invoice Cloud provides a fixed per transaction cost for credit, debit, and micro-transactions in our separate Pricing proposal. This cost is inclusive of all discount, interchange, and any other variable pricing and/or any and all fees.

All convenience fees must be processed as a separate and unique transaction and not imbedded in total amount due.

Invoice Cloud processes all service fees as a separate transaction from the payment amount, depositing the payment amount directly to the City's designated deposit account and our fees directly to ours. The City can see service transactions as separate from its own transactions in all Biller Portal reporting, and customers see the service fee listed as a separate line item in the Customer Portal during the payment process.

Because Invoice Cloud maintains this separation between our fees and the bill amount, we neither touch the City's funds nor co-mingle your funds with other clients. We avoid the pitfall of acting as an unlicensed money transfer agent by never holding clients' funds in our own account and then dispersing them per City rules. Our payment processor, Chase Paymentech processes all credit, debit, and ACH charges, withdraws the funds directly from the customer's payment account and then deposits the City's funds directly into whichever accounts the City designates for deposits. We highly recommend this process to protect the City from indefinitely delayed payments and future legal ramifications when the FTC begins enforcing money transfer rules more rigorously.

Vendor will invoice city for all fees for the transactions charges upon which the City agrees to pay.

Invoice Cloud agrees.

Provide a confirmation number for every successful payment.

At the end of every transaction, IC displays a confirmation page that includes a "Thank You" message, as well as a transaction date, amount paid, a unique confirmation number, and a notice to the customer to print out and retain the confirmation page as a receipt (**Figure 69**). We require an email address for every online transaction so that we can also email this confirmation to the customer in case they close their browser window before downloading their receipt. The customer should receive this email within two minutes of seeing the Payment Confirmation screen in our Customer Portal.

Figure 69. Confirmation Screen and Receipt. *The customer receives confirmation of payment at the end of our payment process and a receipt.*

Vendor will scale its staff to meet peak demand of seasonal collection cycles.

Invoice Cloud already scales our staff to meet peak demand of seasonal collection cycles. We currently maintain peak staffing in our locally based Marlborough, MA Client Services Center from 7 a.m. to 8 p.m. EST on Mondays through Fridays, with more Boston Metro-area focused staff in the office during standard Eastern business hours.

Provide on-line, secure payment tracking.

IC provides a hosted interface for tracking authorizations, charges, settlements, credits, refunds and voids, scheduled payments, automated payments through AutoPay, customer-initiated payment plans through FlexPay, and chargeback and reject notifications in our Biller Portal. We conduct these processes in near-real time though our seamless integration with MUNIS and merchant processing through Chase Paymentech.

IC's Biller Portal offers extensive reporting tools for reconciliation and data mining, making life easier for the City. The first page of our Biller Portal provides the City an interactive dashboard, containing a variety of charts with metrics from all areas (e.g., payment volume,

paperless, and registration). These charts include Last 10 Days Payment Summary, Payments by Payment Source Summary, Payments by Payment Type Summary, AutoPay Payments by Invoice type Summary, Payments by Invoice Type Summary, Paperless by Invoice Type Summary, Registered Customers Summary, and Active Customers Summary. Our reports present focused, salient content to our clients. The City can rearrange these charts to user preference at any time (**Figure 70**).
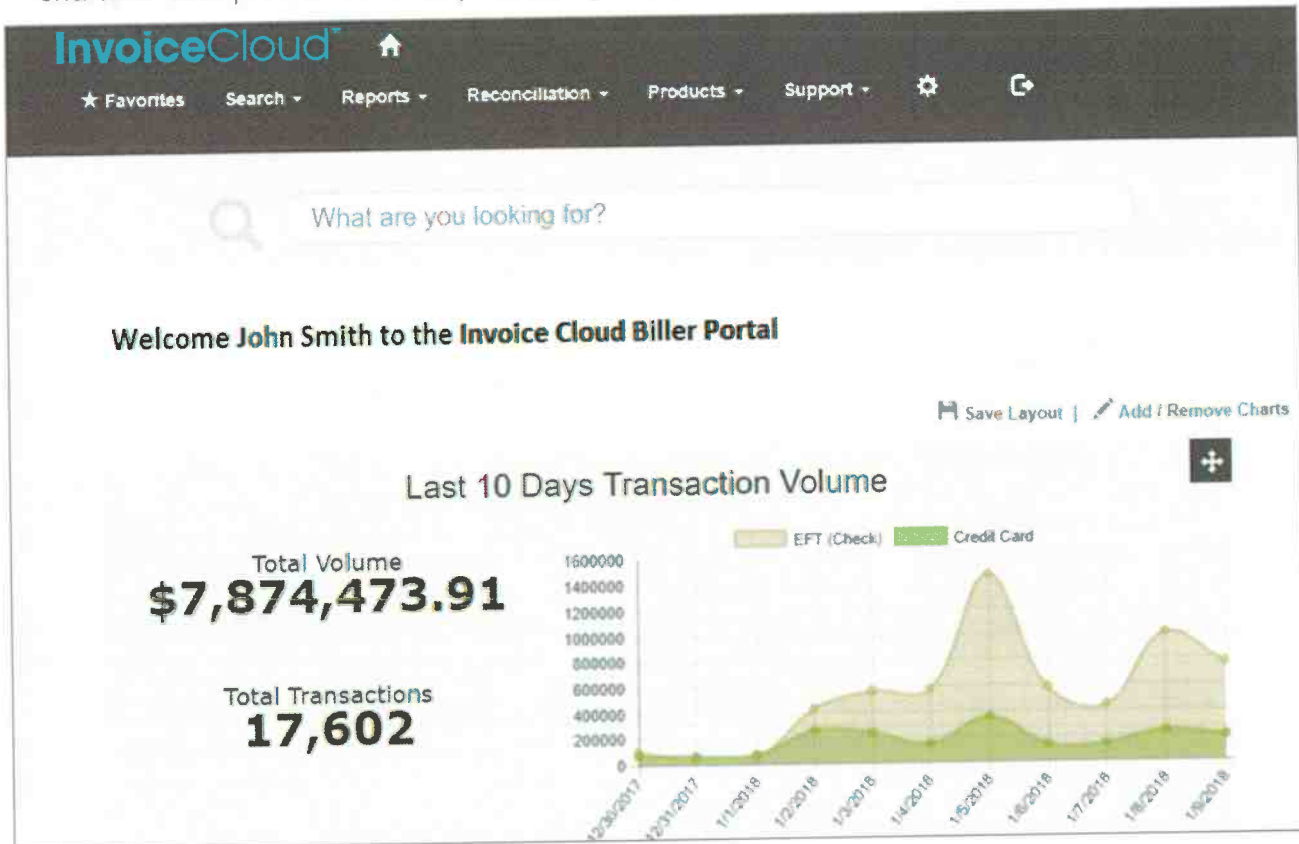
Figure 70. IC's Simplified Back-end Biller Portal. *City accounting staff can manage all billing functions through our user-friendly interface.*

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

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

Search

The City can search all payments by account number, date range and confirmation number using our Biller Portal's Search function (**Figure 71**). The Search drop-down allows a user to search for Customers, Files (adjustments files, invoice files, payments files), Invoices (current or outstanding), and payments. Each search function provides the user with advanced drill down criteria to highlight specific items/trends/issues they desire (such as customer name, account number, invoice number, date, amount, card type, etc.). Additionally, once the search has been submitted, the user can easily extract/download their findings to Excel for further investigation.

Figure 71. Search Payments Options. *City accounting staff can search for customers, files, invoices, or payments using a robust set of fields and export results to Excel.*

Robust Reporting

Our Biller Portal offers many standard and ad hoc reports with date ranges and drill down options to view detail (**Figure 72**). All reports are available 24/7 through the biller portal. Most of the standard reports can be defined by date range, payment type or bill type criteria, in addition to criteria particular to the report (like name or email for the customer report) to

produce targeted results. Our system uses open architecture and is Open DataBase Connectivity (ODBC) compliant to allow data extraction and facilitate reporting.
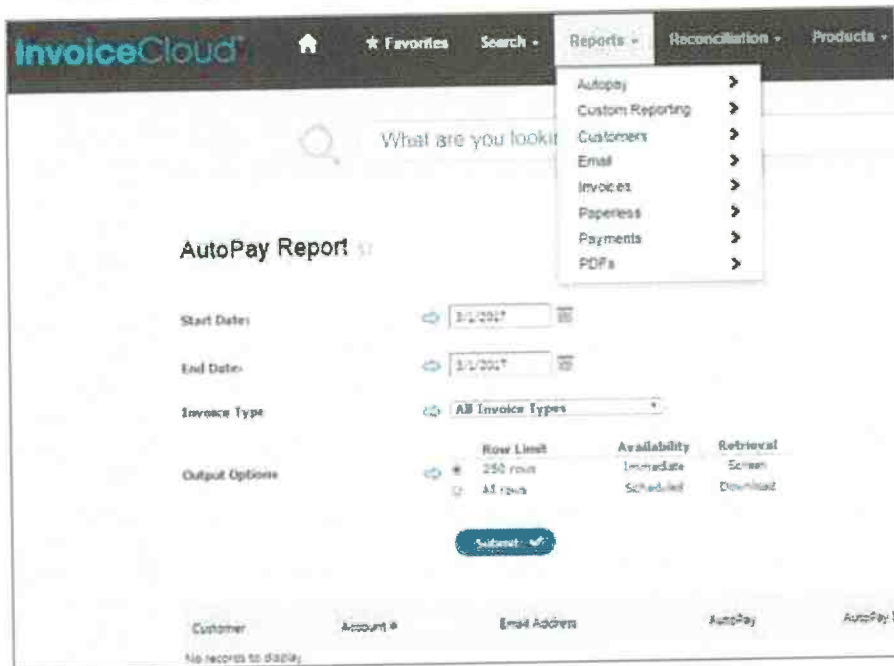
Figure 72. Robust Reporting Options. *City accounting staff can use our pre-configured reports or define new ones and export results to Excel.*

The City can define its own reports or use our pre-configured reports, including Auto-Pay Report, Custom Reporting, Customer Conveyance, Data Synchronization History, Expiring Cards, Pay by Text Registrations, Email Change Report, Email Do Not Send List, Email Notification Summary, Email Statistics, Email Tracking, Total Outstanding Invoices, Paperless Report, Paperless Registration History Report, Paperless Bounce Report, Paperless Billing Report, Daily Payments Received, Monthly Summary, Registration, View Scheduled Payments, PDF Monitor, and PDF History.

Custom Reporting

Custom Reporting allows the Biller to define and create various reports and either view immediately on screen, download to Excel, or create a scheduled report (**Figure 73**). These custom reports are 100% self-service and can be created by the Biller 24/7/365. IC offers Excel, CSV, and PDF for some specific reports.

Figure 73. Custom Reporting Options. *City accounting staff can create their own custom reports and export results to Excel.*

All IC data can be drilled down and then exported to Excel, including daily, monthly, or date range payment activity. If the reporting or data being searched is under 1000 rows, then reporting is delivered immediately. Users can also schedule custom reports for a certain frequency and day of the month. The user can send that custom report to any number of individuals.

Search, View, and Edit Customers

In the Search drop-down, the user can search, view, and edit customer profiles (**Figure 74**). This allows them to log in as that customer (e.g., during a phone call) to edit their profile or verify payment information, including:

- Any stored payment account information (account numbers are truncated, staff cannot get full credit card or bank account numbers)
- 24 months of all payment history and e-bills
- Paperless settings / Pay by Text setting
- Auto-pay settings / Create a new autopay on customer behalf
- E-mail address on file and all e-mail history (including click through status)
- Linked accounts if any
- Customer Activity (Customer Portal login information)
- Customer Options (block a customer from using credit card)

From this page, a user can login as the customer with one click and have the same experience the customer does.

Search Customers ☆

Customer Name
(This field supports partial matches)
⇨ [Customer Name]

Email Address
(This field supports partial matches)
⇨ [Email Address]

Account Number
(This field supports partial matches)
⇨ [%%%]

Invoice Number
(This field supports partial matches)
⇨ [Invoice Number]

Output Options
(Number of records to see)
⇨

	Row Limit	Availability	Retrieval
⦿	250 rows	Immediate	Screen
○	All rows	Scheduled	Download

[Submit ✔]

Account #	Customer	City	Email Address	Options
		WEST ROXBURY		
		BRAINTREE		
		SHARON		

Figure 74. Customer Search Options. *City accounting staff can find and log in as customers to edit their profile as needed.*

The user can view all payment and billing history for that payer (**Figure 75**). Clicking on the credit cards tab displays the card data on file that the customer used to pay with (middle 8 digits hashed out for security purposes).

Customer Info	Options	History	Bank Accounts	Credit Cards	AutoPay	Recurring Scheduled Payments	Paperless
Email History	Pay By Text	Customer Activity					

Customer Name: GARY M. SAMPLÉ

Account Number: 1562995602233

Address: 67 PARK LANE DRIVE

Suite/Apt#:

City, State, Zip: CHAMBERSVILLE, VA 02445

Telephone: [ ]

Email Address: [ ]

Courtesy Email Address: [ ]

Figure 75. Customer Profile. *City accounting staff can update user data, including AutoPay and Paperless enrollment status.*

Biller Portal Favorites

IC created a Favorites section of the Biller Portal to make it easy for users to access the search/report/reconciliation sections of the portal they use the most. Each report/search functionality of the Biller Portal has a small star next to it, which allows the user to make the specific report a 'favorite.' This will allow the user to quickly access those sections without having to remember where it is (**Figure 76**).
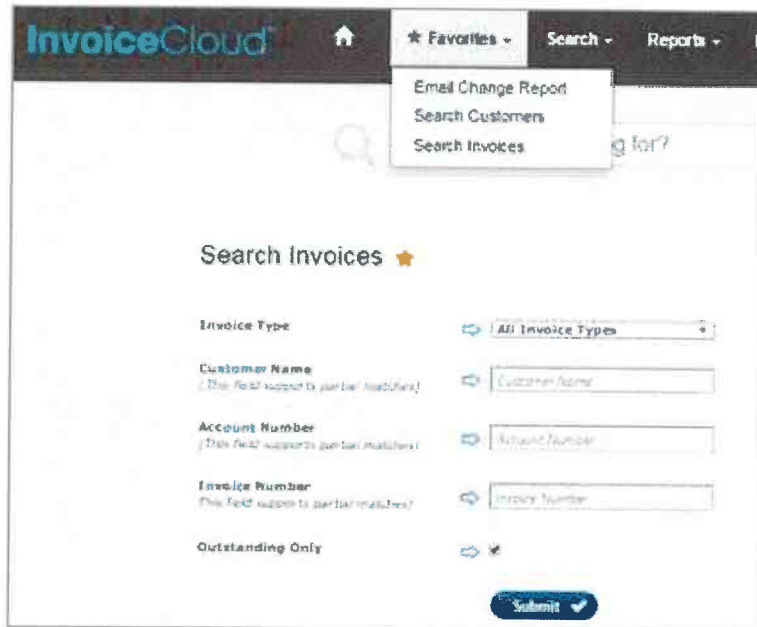
Figure 76. Biller Portal Favorites. *Each City login can star their favorite reports and searches to quickly access them later.*

Timely notification by e-mail to the Payor and the City of all charge backs.

IC notifies the City of returned items, or chargebacks, by email notification once we debit the City's account. We net the chargeback amount from the next deposit unless the City uses a separate account for returns. The City can review information pertaining to the disputed transaction in the Chargebacks Report in the Biller Portal. The City can filter this report by merchant or terminal ID.

Financial reports of all payments; reports available on-line to specific City department.

IC's Biller Portal offers extensive reporting tools for reconciliation and data mining, making life easier for the City. Our reports update in real-time as customers and City staff complete transactions when they use our payment options, including IVR, Pay by Text, and Point-of-Sale. What separates IC from other payment processors, though, is that we also update in real-time as transactions update in Oracle CC&B through other payment means, including lockboxes, which is possible through our proven, seamless integration with the City's billing system.

Our Biller Portal offers many standard and ad hoc reports with date ranges and drill down options to view detail (**Figure 77**). All reports are available 24/7 through the Biller Portal. Most of the standard reports can be defined by date range, payment type or bill type criteria,

in addition to criteria particular to the report (like name or email for the customer report) to produce targeted results. Our system uses open architecture and is Open DataBase Connectivity (ODBC) compliant to allow data extraction and facilitate reporting. All IC data can be drilled down and then exported to Excel.
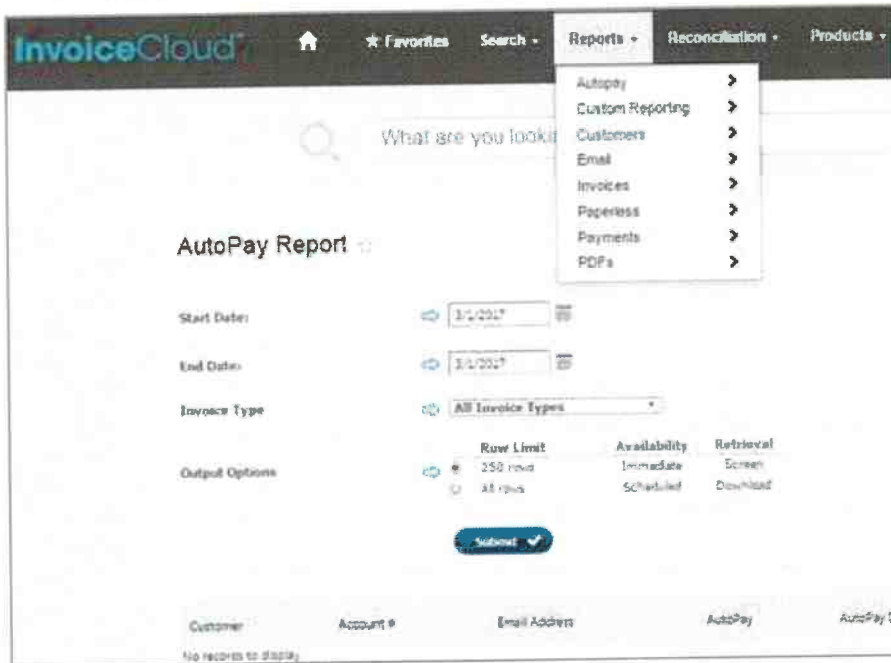
Figure 77. Robust Reporting Options. *City accounting staff can use our pre-configured reports or define new ones and export results to Excel.*

The City can define its own reports or use our pre-configured reports, including Auto-Pay Report, Custom Reporting, Customer Conveyance, Data Synchronization History, Expiring Cards, Pay by Text Registrations, Email Change Report, Email Do Not Send List, Email Notification Summary, Email Statistics, Email Tracking, Total Outstanding Invoices, Paperless Report, Paperless Registration History Report, Paperless Bounce Report, Paperless Billing Report, Daily Payments Received, Monthly Summary, Registration, View Scheduled Payments, PDF Monitor, and PDF History.

IC also offers custom reporting, which allows the City to define and create various reports and either view immediately on screen, download to Excel, or create a scheduled report (**Figure 78**). These custom reports are 100% self-service and can be created by the Biller 24/7/365. IC offers Excel, CSV, and PDF for some specific reports.

All IC data can be drilled down and then exported to Excel, including daily, monthly, or date range payment activity. If the reporting or data being searched is under 1,000 rows, then reporting is delivered immediately. Users can also schedule custom reports for a certain frequency and day of the month. The user can send that custom report to any number of individuals.
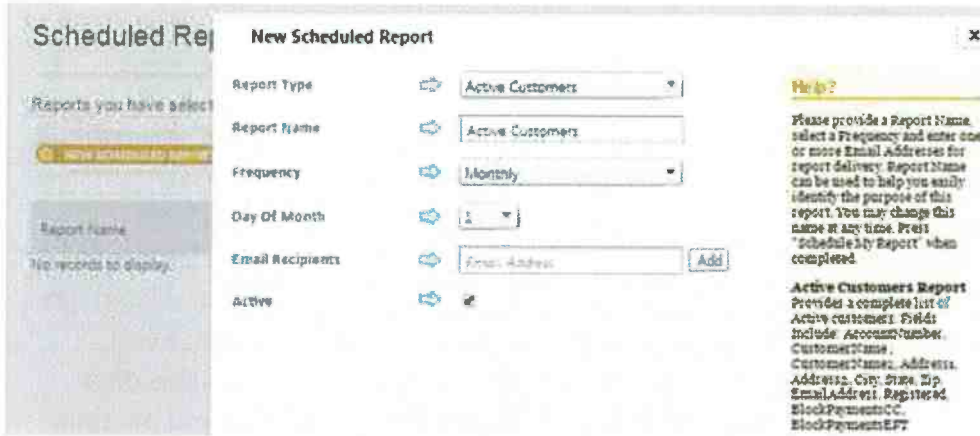
Figure 78. Custom Reporting Options. *City accounting staff can create their own custom reports and export results to Excel.*

Audit trail of a transaction through the entire payment cycle.

IC maintains audit trails, which we can provide at the City's request. Application logs control information on all batches of e-bills, payments, logins, and user activity and email notifications. Audit trails are available to track customer/CSR/administrative activities. We date- and timestamp all transactions, inquiries, and selections in the IC service to provide complete control and accountability.

When IC creates a new bill type, that bill type gets its own processing channel so that our platform can report it individually from all the other bill types. This allows us to flexibly set up each bill type for the City with its own pricing structure, bank account, features/functionality, etc. IC offers extensive forensics to track and record payments independently of the next, creating an audit trail of each payment with granular details, including name, address, phone#, last 4 digits of payment information, completed form fields by Payer or Biller, and where the transaction originated and by whom. Our priority is to protect the clients we serve in the case of any situation.

Must provide means of integration with internal City applications currently in use or hereinafter acquired via documented and delivered APIs or Web Services or secure file download in specified format. City currently uses third party vendors to collect permits, fees, and other bills.

Invoice Cloud integrates with more than 90 different software platforms, including the City's MUNIS CIS as well as MyRec, Conduent, and many others. IC updates our reporting in real-time as we process transactions and pushes these records in batches to MUNIS. Because all IC payment options are fully integrated, this means we update our reporting in real-time even if customers pay in-person, over the phone through IVR or Pay by Text, or

Seamless Integration Keeps Sensitive Data Off City Systems

Invoice Cloud stores, processes, and transmits all credit card data on our own secure hosting. We secure data during collection and transmission via TLS with 256-bit encryption or better. **We are responsible for the security of all cardholder data in the IC system, relieving the City of all PCI requirements for stored data.**

even through kiosks. We also update our reporting per batch from MUNIS and other CISs, so we also receive payment records from any other method of payment the City uses.

We are capable of interfacing directly with MUNIS through at least batches and can explore a real-time connection depending on the availability of Tyler and other vendors' IT representatives. If the other vendors are amenable, we can develop a fully real time connection, both receiving billing updates from the City's systems using our RTDR tool and posting payment updates back using our proprietary Data Pump per transaction. Using the Data Pump, IC shows payment history for payments made through all channels, even channels made through offline avenues. The City's system would receive real-time data exchange with IC's hosted infrastructure, regardless of payment method, keeping all data views in IC fresh and preventing double-billing (**Figure 79**).

Figure 79. IC's Unique Data Pump Maintains 100% Data Integrity. *The City views the latest data on payer accounts in every report or search.*

Our Data Pump seamlessly moves data between IC and the City's backend databases or CISs in real time, including payment, paperless, and AutoPay data. We can use the Data Pump to move other data in real time if needed. Our Data Pump and RTDR tools use handshake methodology to keeps our records up to date, so IC automatically receives the customer's new balance seconds after it is paid, for example, through a lockbox or at a City office. Once the offline payment is processed and our RTDR tool receives data from the City's systems, indicating that the customer no longer has a negative balance, IC discontinues sending reminders for the paid bill.

The handshake also holds all transactions as pending until we receive acknowledgement from the billing system that the transaction has been received. This ensures that no transactions get lost in cyber space (a common complaint with our competitors). The City can review Data Pump history in the Biller Portal to review time of payment and when its CIS acknowledged and received it.

Preferred system will allow Bill Processors (Tax Services, Banks, Credit Unions or Mortgage Companies) to electronically research real estate tax information, report taxes owed and remit payments on behalf of property owners.

Invoice Cloud offers a Bill Processor Service that automates the exchange of real estate tax data between a municipal tax office and tax servicing companies.

The vendor's web-interface will be customized to match the City's look and feel and also have the ability to be quickly and easily be changed by the vendor at the City's request, at no cost to the City.

The City can add its own images to the headers of the Customer Portal, email notifications, and invoices in the Biller Portal settings. Our professional marketing team can also work with the City to develop custom text, images, links, banner content, and buttons for both the City's web site and their landing page at no cost. Our customization does not merely *mimic* the City's web site; it **becomes a part of it** by linking back to important City news and events.

The City can work with our Marketing Department to customize the look and feel to the IC landing page, including the banner image, button colors, and custom content below those buttons (**Figure 80**). Custom content can include text in any or multiple languages, images, and links.
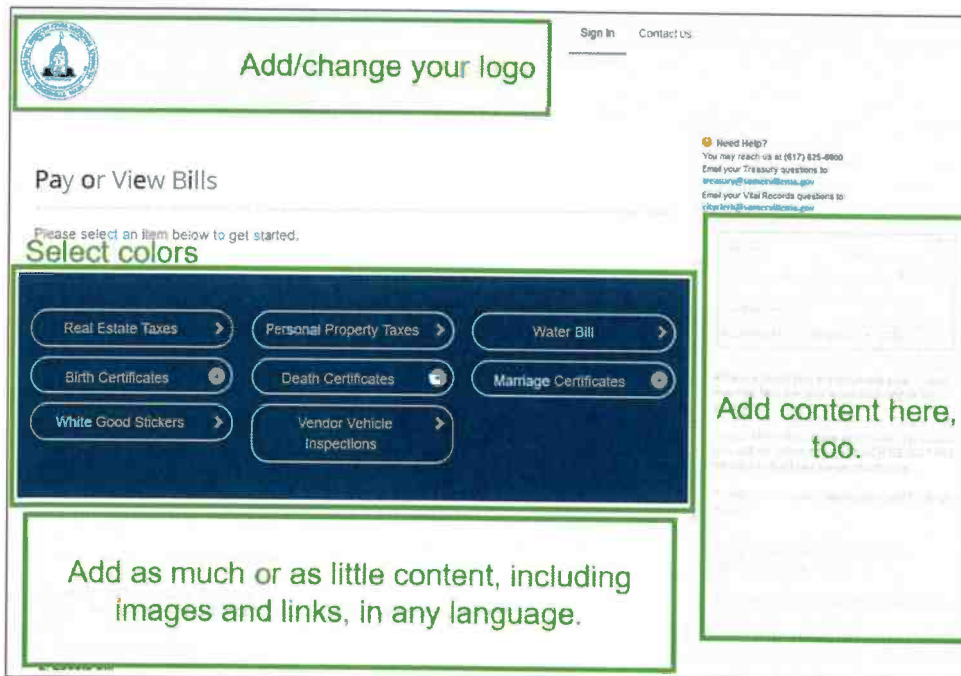
Figure 80. IC Landing Page Customization Options. *The City can set the look and feel of its IC Landing Page.*

Selected system shall have the ability to interface with multiple other systems to allow for on-line registration and payment for orders, tickets, classes, permits, programs, etc., via any city department, for example, ordering a birth certificate from the City Clerk, a permit or license from ISD, a white goods sticker from Public Works, and other City departments such as Council on Aging, Parks & Recreation, and School, among others.

IC makes it easy for municipalities to accept payments not only for invoiced payments, like utilities and taxes, but also for non-invoiced, traditionally one-time payments like deposits, permits, and service fees. We activate custom or integrated invoice types using either Cloud Store™ or Cloud Pay™.

Cloud Store™

The IC Cloud Store allows billers to accept payments for non-invoiced services, such as birth certificates, permits, stickers, and other non-recurring needs (**Figure 81**). IC Cloud Store works in conjunction with our EBPP Shopping Cart functionality so that the City's customers can pay more than one invoice in a single checkout process.
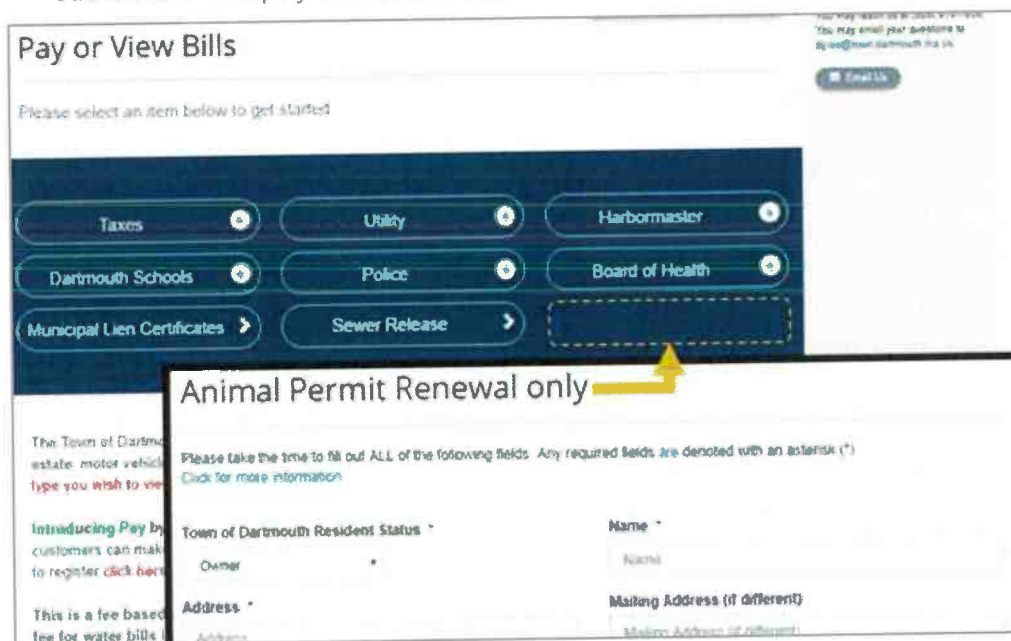
Figure 81. Adding Cloud Stores to Bill Types. *Any City department can quickly and painlessly add new payments—even non-invoiced fees.*

Cloud Payments™

IC Cloud Payments allows billers to accept payments at checkout for various services that customers select from off-the-shelf billing software products. For example, business licenses, dog licenses, aquatic park fees, court fees, and parking tickets. Cloud Pay integrates with these 3rd party software products allowing for secure, PCI compliant payment processing at checkout.

Third-party software applications must pass specific parameters to IC (e.g. Biller ID #, Invoice Number, Payment Amount, etc.). IC allows for Optional fields to be passed such as: Invoice date and due date, customer account number or address information, flags for

allowing partial payments or minimum amount due, flags for controlling payment methods, and more. Once the customer has navigated the third-party software, they will be re-routed to Invoice Cloud to process the payment (**Figure 82**).

Figure 82. Third-Party Payment Information Received and Integrated into Cloud Payments. *Any City department can quickly and painlessly provide third-party data for non-invoiced payments to IC for processing through our Shopping Cart.*

> *The vendor must provide an eBilling solution and maintain email addresses. Vendor must describe how they manage their eBilling process including how they process shutting off eBilling when parcels change ownership, as well as how they monitor and track emails that are "sent" and emails that are "returned undeliverable".*

IC maintains 100% data integrity between our system and MUNIS's for all all paperless enrollment and transactions through sending paperless enrollments – on or off – through our file batches. The City can review paperless-specific reports in our Biller Portal. To search for payments and invoices specific to paperless, the user may search by customer name, account number, invoice number, biller reference, payment amount range, credit card number, credit card type, approval status, payment type, transaction source, transaction type, date range, and/or Biller Username (**Figure 83**).

Search Payments ☆

Customer Name (This field supports partial matches)	⇨ Customer Name	**Invoice Type** — All Invoice Types ▼
		Approval Status — Approved and Declined ▼
Account Number (This field supports partial matches)	⇨ Account Number	**Payment Type** — All Payment Types ▼
Invoice Number (This field supports partial matches)	⇨ Invoice Number	**Transaction Source / Type** — All Transaction Sources ▼
Biller Reference (This field supports partial matches)	⇨ Biller Reference	**Transaction Type** — All Transaction Types ▼
Payment Amount Range (0.00 for all amounts)	⇨ 0.00 to 0.00	**Date Range:** 2/26/2019 📅 to 2/27/2019 📅
		Biller Username: All Biller Users ▼
Card Number: (example: 4111XXXXXXXX1111)	⇨ Card Number	**Include Service Fees:** ☑
Credit Card Type:	All Card Types ▼	

Output Options — Row Limit / Availability / Retrieval
- ◉ 1000 rows — Immediate — Screen
- ○ All rows — Scheduled — Download

Submit ✔

Invoice #	Customer	Amount	Paid Via	Paid On	Message	Approved	Options
PBW-03-93187493		$219.00	Credit Card	2/27/2019	Approved 602306	☑	
PBW-03-93187493		$6.02	Credit Card	2/27/2019	Approved 049879	☑	

Figure 83. Search Payments Options. *City accounting staff can search for customers, files, invoices, or payments using a robust set of fields and export results to Excel.*

Choosing Paperless from the Reports tab allows the City to view the Paperless Billing report, Paperless Bounce report, Paperless Registration History report, and the Paperless report (**Figure 84**).

InvoiceCloud™ 🏠
★ Favorites ▼   Search ▼   Reports ▼   Reconciliation ▼   Products ▼   Supp

- AutoPay
- Custom Reporting ›
- Customers ›
- Email ›
- Invoices ›
- Paperless ›
  - Paperless Billing
  - Paperless Bounce
  - Paperless Registration History
  - Paperless
- Payments ›

Figure 84. Paperless Reporting Options.

Paperless Billing

This report allows the City to search by date range and invoice type for customers that have registered for paperless billing (**Figure 85**). The Paperless coCitymn indicates a "Yes" or "No." "**Yes**" indicates that the customer is still on paperless billing, and "No" means that the customer opted out of this service.

Paperless Billing Report ☆

Month	⇨	Apr ▾			
Year	⇨	2017 ▾			

Submit ✔

Customer Name	Registration Date	Invoice #	Invoice Type	Multi-Invoice
▮▮▮▮▮	12/27/2013 6:51:56 PM	2017reQ400000046	Real Estate Taxes	No

Figure 85. Paperless Billing Report.

Paperless Bounce

The City receives an email notification when a customer appears on this report. The user may search by date range for customers whose email notifications bounced back as undeliverable (**Figure 86**). Paperless customers who appear on this report will be withdrawn from paperless billing.

Paperless Bounce Report ☆

Start Date:	⇨	9/1/2016	🗓
End Date:	⇨	5/18/2017	🗓

Submit ✔

Account #	Customer Name	Email Address	BounceDate	Options
▮▮▮	▮▮▮▮▮	▮▮▮@yahoo.com	5/17/2017 4:21:32 AM	👤

Figure 86. Paperless Bounce Report.

Paperless Registration History

The Paperless Registration History report allows the City to search by date or date range for the number of customers who signed up for paperless billing by invoice type (**Figure 87**).

Figure 87. Paperless Registration History Report.

Paperless

The Paperless report allows the City to search by date range for customers who signed up for paperless billing (**Figure 88**).

Figure 88. Paperless Report.

Choosing Email from the Reports tab gives the City access to the Email Change report, Email Do Not Send List, Email Notification Summary, Email Statistics, and Email Tracking (**Figure 89**).
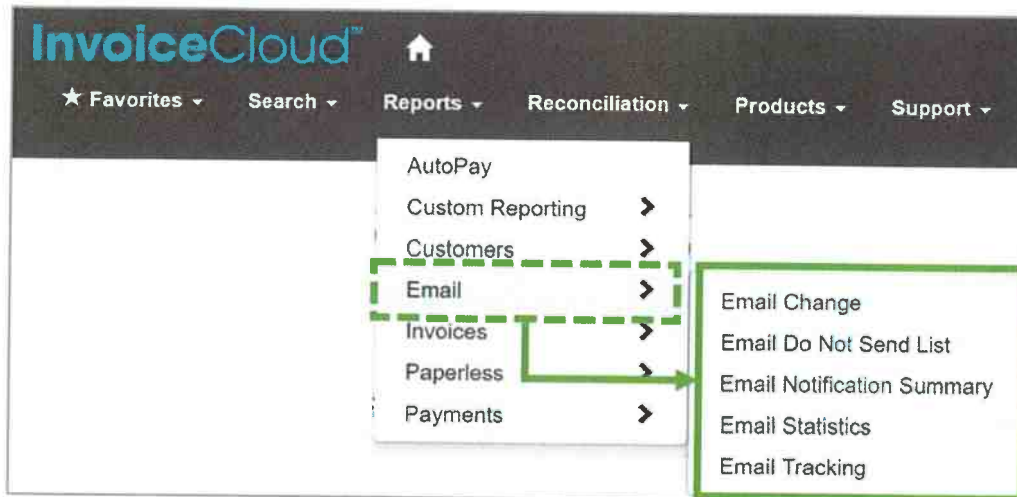
Figure 89. Email Report Options.

Email Change Report

The City may search by date range for customers that have changed their email addresses. The "Old Value" shows the previous email address and the "New Value" shows the updated email address (**Figure 90**).

Figure 90. Email Change Report.

Email Do Not Send List

This is a listing of customers whose emails from Invoice Cloud have ended up in their spam folder. The City may search for an email address or view all customers on this list. This screen lists the email address and the date it was added to this list (**Figure 91**). To get off this list, customers should go to their spam folder, locate the email from Invoice Cloud, right click the email, and mark the email as not spam (procedure different based on email client). This will move the email to their inbox. To remove an email address from the Do Not Send List, click the red X, Remove Email Address.
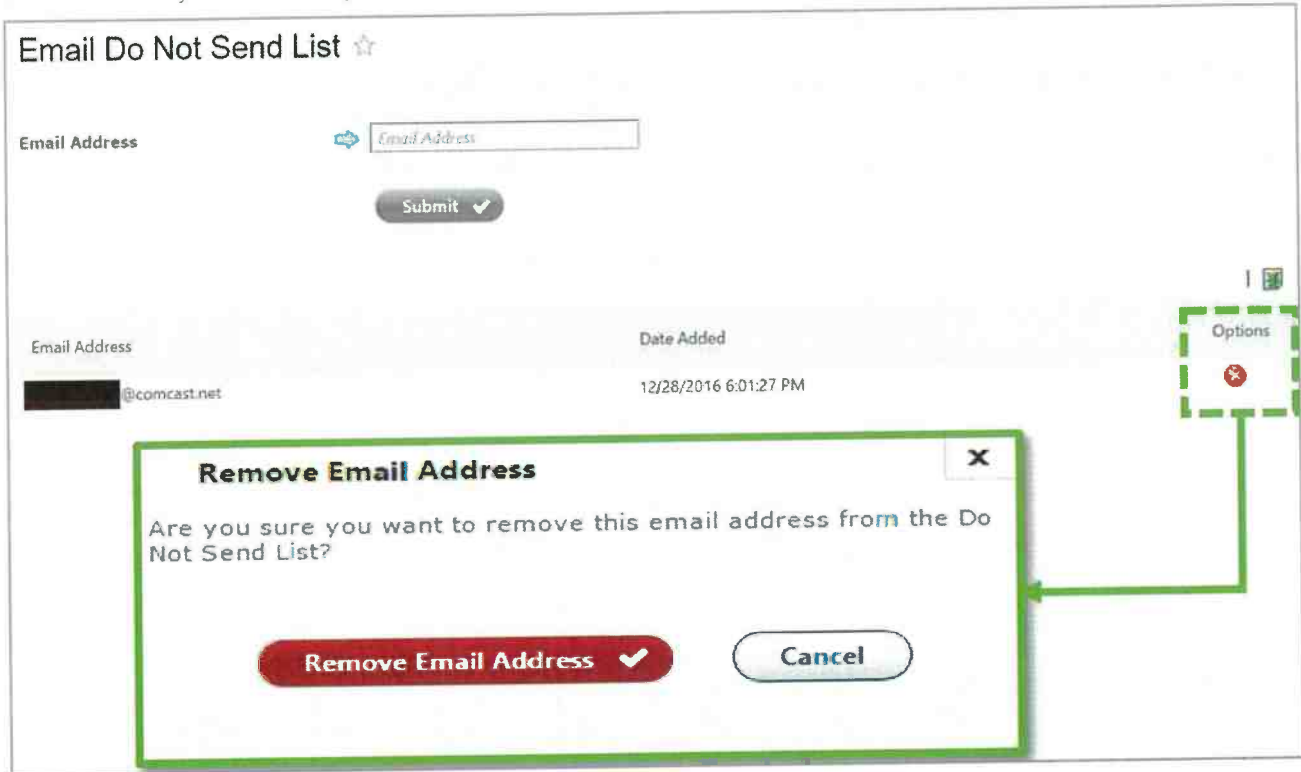
Figure 91. Email Do Not Send List.

Note: If a customer is still appearing on the list and you have resent the notification, the customer did not right click to mark the email as not spam.

Email Notification Summary

This section allows the City to verify that email notifications are being sent out for an invoice (**Figure 92**). The report shows the total number of invoices and dollar amount and shows when the email notifications for an invoice were sent.

Invoice Type	Invoice Count	Total Invoiced	First Notify	Second Notify	Third Notify
Sewer / Stormwater / Water Bills	1	$61.76	4/16/2017		5/1/2017
Sewer / Stormwater / Water Bills	2	$347.31	4/26/2017		5/10/2017
Sewer / Stormwater / Water Bills	4	$765.24	5/3/2017		
Sewer / Stormwater / Water Bills	28	$9,759.05	4/21/2017		5/3/2017
Sewer / Stormwater / Water Bills	1869	$1,092,096.29	5/17/2017		

Figure 92. Email Notification Summary.

Email Statistics

The *Email Statistics Report* lists the number of emails sent to the City's customers from Invoice Cloud and allows you to verify that email notifications are being sent. Email Count shows the total number of email notifications sent to the customers since Go Live (**Figure 93**). Click Through # shows the number of email notifications where the recipient clicked on the *Pay Now*. Click Through % shows the percentage data of customers receiving the email notice and paying the bill. The Returned # shows the number of email notifications that were not delivered due to an invalid email address. Click on the magnifying glass for a complete list of invalid email addresses (Returned % shows this number as a percent). Not Sent shows the number of invoice notifications which cannot be sent.
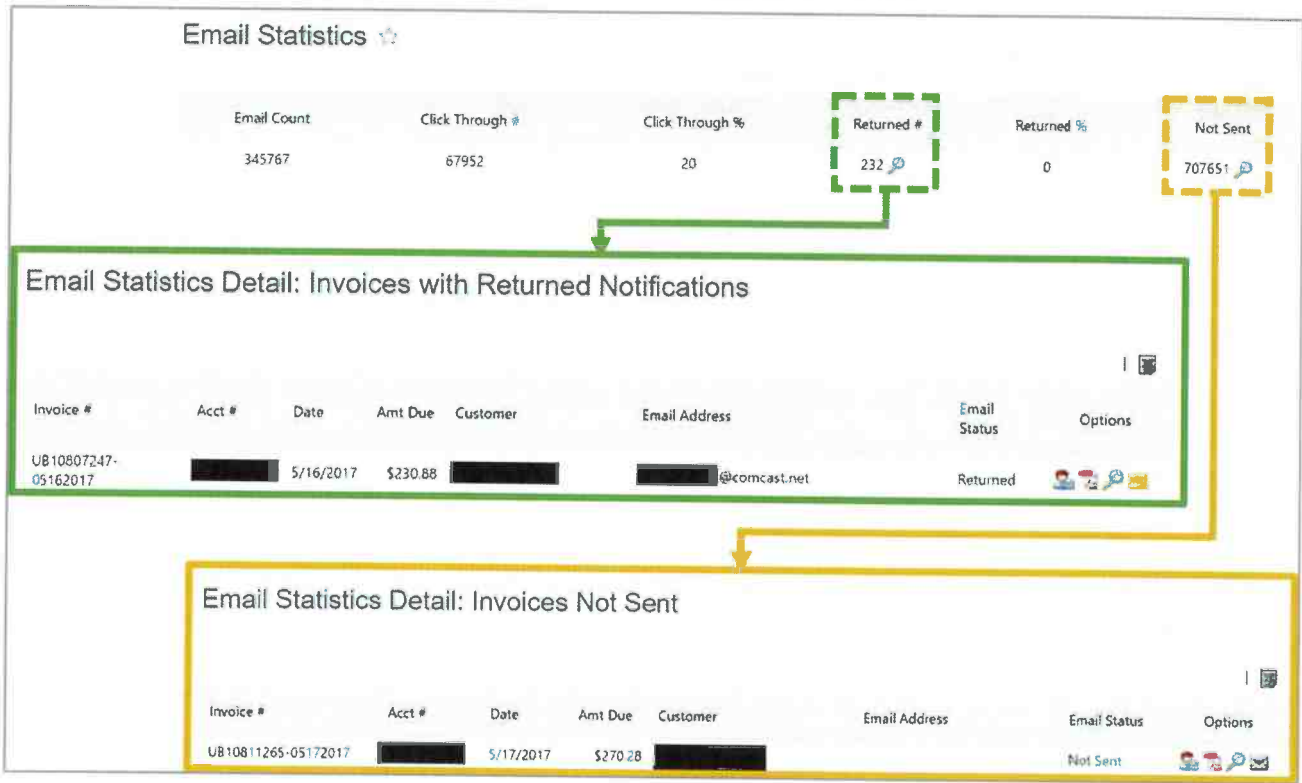
Figure 93. Email Statistics Reports.

Email Tracking

This section provides the City a complete history of invoice notifications sent to a specific customer (**Figure 94**). This report incCitydes the date/time the email was sent for first, second, third, and manual notices. The second icon opens the details of the invoice which the notification is for. Clicking the third icon when it is yellow will resend the invoice notification to the customer. If this icon is greyed out, the notification cannot be resent.

Email Tracking Report ☆

Customer Name
(This field supports partial matches)   ➡   smith

Account Number
(This field supports partial matches)   ➡   Account Number

Invoice Number
(This field supports partial matches)   ➡   Invoice Number

Submit ✔

Customer	Account #	Invoice #	Sent To	Date	Email Type	Options
▮ SMITH	▮	UB10810402-05172017	▮	5/18/2017 11:24:27 AM	First Notice	👤🔍✉

Figure 94. Email Tracking Report.

The City and selected vendor shall not be liable to Payors for any changes to the services required by the card issuers or other intermediary processors, or for any inability to provide credit or debit card processing services as a result of the withdrawal of authorization from the issuing companies.

Invoice Cloud agrees that we and the City shall not be liable to the City's customers for any changes to the services required by card issuers or other intermediary processors, or for any inability to provide credit or debit card processing services as a result of the withdrawal of authorization from the issuing companies.

It is important to note that, as a PCI Level 1 company that also does not co-mingle our clients' funds, Invoice Cloud mitigates the risk of having our processing ability revoked. This is one of the main reasons why it is critical that, whichever vendor that the City chooses, they can provide documentation proving that they and their payment processor are PCI Level 1 certified and verified on the Visa Global Registry.

Invoice Cloud partners with our clients to share industry best practices throughout our relationship.

IC communicates our product roadmap and new functionality and enhancements through online documentation in the Biller Portal. As a true SaaS platform, we test deployments on our single instance and, when approved, make them immediately available to all tenants to our platform, including the City. The City receives notification of the enhancement, as well as associated documentation so that they can choose to opt into any new features or functionality. We provide most enhancements (e.g., security updates, redesigned online forms, etc.) at no cost to the City except in cases where new functions require fees per transaction (e.g., Online Bank Direct).

We also communicate updates to policy rules or regulatory changes related to credit and debit cards and other forms of electronic payment in our quarterly Cloudburst Newsletter (**Figure 95**).

For example: When EMV chip card rules and regulations became law, municipal and utilities were not required to have EMV terminals since fraud is rare, but our thought on that is that there were some instances of fraud and it still happens. To bring the municipal world a solution they wanted, Invoice Cloud worked closely with our processor, Chase Paymentech, to provide a secure, PCI-compliant EMV transaction environment for the municipal vertical, which is now in use across 44 states. With IC's encrypted Point of Sale (POS) solution, each and every transaction receives its own unique encryption, ensuring no sensitive payment information is ever passed through our clients' networks.
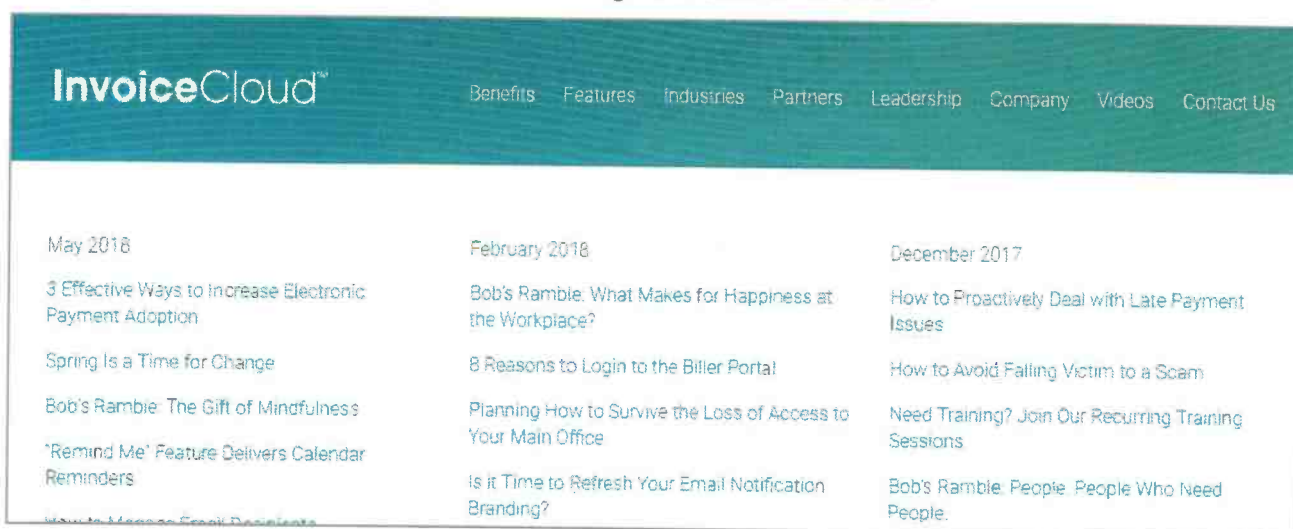
Figure 95. IC's Cloudburst Newsletter Archive. *IC transparently shares regulatory rule changes with all clients as part of our partnership with municipalities and to increase e-adoption.*

In addition, staying in close communication with the card brands allows us to stay ahead of the curve. For instance, when IC found out from our contacts in the processing industry about the changes to fees on utility transactions that saved the utility industry hundreds of millions in processing fees, Invoice Cloud quickly adopted these changes to pass along the savings rather than pocket the difference. This was at a time when most competitors saw these new regulations as a chance to increase their bottom line.

Our clients appreciate that IC is always in the know, in touch, and constantly sharing. Our quarterly CloudBurst Newsletter keeps our clients engaged in new happenings with the company, new features and functionality, how we can help increase payment adoption, regulatory changes, and feel good articles.

IC conducts annual client satisfaction surveys and welcomes feedback through calls to our Client Support Center and HelpDesk. We also hold user groups to determine next steps in our product roadmap and how to market clients' online payments to their customers.

Vendor shall comply with the Massachusetts Data Protection Law 201 CMR 17.00: Standards for the Protection of Personal Information of MA Residents.

Invoice Cloud fully complies with the Massachusetts Data Protection Law 201 CMR 17.00: Standards for the Protection of Personal Information of MA Residents. The City can review our full Written Information Security Plan (WISP) online: https://invoicecloud.box.com/s/rl498io2qist8gvwsumr5mpjdtaxayho

Payment Validation

Credit and debit card payment transactions processed with "real-time" authorization, i.e., immediate acceptance or rejection.

IC authorizes credit card and debit card payments within seconds of the customer entering their card information before completing the payment process. We provide "real-time" authentication and, if the card is rejected, the opportunity to finish the payment with alternate remittance without logging back in later. If, however, payment is rejected because of suspected fraud, IC automatically sends both the customer and the City a chargeback notification. IC also automatically emails an alert if AutoPay or Scheduled Payments to the customer within two minutes if they used stored remittance that was declined.

ACH payment verifications typically require a minimum of two business days. In order to provide a minimum accuracy test upfront, the software should allow for immediate routing number verifications as an initial confirmation that correct bank information was entered.

IC verifies Routing Numbers during data entry assuring the bank information is valid.

The Vendor will add "not-sufficient funds" (NSF) fee to Payors' account balance if required.

Invoice Cloud charges a fee for rejects due to "not sufficient funds," which we can pass to the payer. Please see our pricing proposal for fees.

Payment Processing

Credit/debit card payments must post to a City's bank account as a daily batch by merchant account. City may have several separate merchant accounts.

Invoice Cloud posts credit/debit card payments as a daily batch to our payment processor, Chase Paymentech, and to the City's billing system. Chase Paymentech then processes all credit/debit card payments and posts the City's funds directly to the City's designated deposit account.

E-Check must post to City's account as a daily batch. The batch amount must tie to one day of e-check receipts with real-time feedback on payment confirmation, authorization and transaction information (e.g. account number, permit number, invoice number, etc.).

Invoice Cloud posts e-check payments as a daily batch to our payment processor, Chase Paymentech, and to the City's billing system. Chase Paymentech then processes all e-check payments and posts the City's funds directly to the City's designated deposit account.

The batch amount ties to one day of e-check receipts for all transactions conducted prior to submission and Chase's cutoff time for daily processing. Once Chase processes the e-check payments, we update our Biller Portal reporting for the day's payments with payment confirmation, authorization, and transaction information. Please note that we provide account number, permit number, invoice number, and other data for both open and settled batch payments in our reporting.

ACH transactions processed by 5:00 p.m. (EST) shall be available to the City within one (1) business day.

IC processes ACH transactions in daily payment batches through Chase Paymentech to the City's deposit bank. Chase offers two deposit methods: ACH, which takes one to two business days to settle funds, and wire transfers, which take one. Chase allows wire and debit deposits through ACH if requested; **please note, however, that wire transfers require approval from Chase's Risk Department and come with an additional fee of $10 per wire.** We can accommodate the City's requirement for only receiving ACH transaction by the next business day because we submit e-checks in a separate batch from credit/debit cards.

IC transmits all daily charges to Chase at the City's designated time, but we recommend no later than 9 p.m. Eastern Time (ET) to meet Chase's 10 p.m. deadline. Chase deposits the funds from each batch to the City's bank for value as defined in **Table 4**. The times indicated are not guaranteed availability times. The financial institutions will have the funds available on the day specified. On bank holidays, transfers will occur one business day later than normal.

Table 4. Chase Standard Funding Schedule for both ACH and Credit Cards. *Payments are held for two days for ACH processing (except on weekends or holidays) before deposit into the City's account(s).*

Day of File Receipt	Day Paid via Wire USD (11 a.m. ET)*	Day Paid via ACH USD (2 p.m. ET)
Sunday	Tuesday	Wednesday
Monday	Tuesday	Wednesday
Tuesday	Wednesday	Thursday
Wednesday	Thursday	Friday
Thursday	Friday	Monday

Friday	Monday	Tuesday
Saturday	Tuesday	Wednesday

* All batches to be received by Chase NLT 10 p.m. ET. If not, it goes into the next day's funding.

Credit/debit card transactions received by 5:00 p.m. (EST) shall be processed for settlement that night, and funds will be available to the City within two (2) business days.

Invoice Cloud processes credit/debit card transactions in their own batch using the same process described above for ACH transactions. Chase deposits the funds from each batch to the City's bank for value as defined in **Table 4 above**. The times indicated are not guaranteed availability times. The financial institutions will have the funds available on the day specified. On bank holidays, transfers will occur one business day later than normal.

Notification by e-mail to the Payor and the City of all charge backs within two (2) business days. Notification will include Payor's name, date of payment, payment type (i.e. e-check, credit card), payment amount, and bill number as entered by customer for processing.

IC notifies the City and customer of returned items, or chargebacks, by email notification once we debit the City's account. This email submits automatically within two minutes. This notification includes the customer's name, date of payment, payment type, amount, and bill number.

Payment file must be in the file format specified by the City and may vary for different bill payment categories.

Invoice Cloud works with the City to provide files in the correct format. Our flexible true SaaS configurability allows us to accommodate different file formats for different bill payment categories.

Reports

Vendor's software shall calculate overdue interest on all past due bills as directed by the City. Vendor will be able to load past fiscal year bills as required by the City. This information should be loaded in order for .pdf bill copies to be printed.

Invoice Cloud reflects each customer's account balance—including past due fees and interest—based on updates to the City's billing systems through batches and, when available, APIs. The billing system serves as the record of source for customer balances, including for overdue interest on past due bills. We then pass payment information back to the billing to update payment against that balance.

We can load past fiscal year bills as required by the City. We provide exact .pdf replicas of all bills passed to our system from the City's billing systems.

The payment processor component must provide a report which lists each payee name, payment transaction type (credit card, debit card, or ACH), payment description (i.e. receivable type, account number, or fee type), and amount paid. Report must allow for date parameters and be sorted by merchant account. Report must subtotal by receivable type / bill category type (or permit type) and by payment type. Convenience fees, if charged, must be subtotaled separately. Report should show both approved and declined transactions.

To search for payments in accordance with this report, the user may search by merchant account, date parameter, receivable/bill type, and payment type, as well as customer name, account number, invoice number, biller reference, payment amount range, credit card number, credit card type, approval status, payment type, transaction source, transaction type, and/or Biller Username (**Figure 96**).

Figure 96. Search Payments.

The search results, which include payee name, payment transaction type (credit card, debit card, or ACH), payment description (i.e. receivable type, account number, or fee type), and amount paid, may be exported to Excel by clicking the Excel icon. Once exported, this report may be printed. The Excel spreadsheet data may be sorted and filtered as needed for merchant account, date parameter, receivable/bill type, and payment type.

Training, Customer, and Technical Support

The vendor shall provide phone and email support to Payors on all transactional related questions and issues. Vendor shall provide user training, administrative and development training as well as documentation for City technical staff prior to implementation date.

Invoice Cloud is prepared to expand our phone and email support to payers on all payment issues, not just the tier 2 customer support we currently provide for the City. Customers can call or email our Client Services Center at any time. We maintain peak call center staffing between 7 a.m. and 8 p.m. EST, Monday through Friday, and monitor calls and emails 24/7/365.

Invoice Cloud provides all training online, both during implementation and through web-hosted events, at no cost to the City. On-site training is available for an additional fee and travel accommodations. We divide our training into rotating weekly courses specific to certain features that the City can choose to opt into through our GoToTraining Portal. This approach allows us to keep most classes to an hour (except for the Biller Experience, which is an hour and a half), relevant to the audience, and comprehensive. It also allows any of our clients to assign refresher courses or training for new or promoted employees without special and costly accommodations.

- **The Consumer Experience:** Provides an overview of the IC system from the City's customers' perspective.

- **The Biller Experience:** Provides an overview of the IC system from the City staff's perspective, including record inquiry and similar routine operations, routine and ad hoc report generation, and interfacing with other systems and programs.

- **Reconciliation Training:** Provides a deeper dive for City accounting staff into record inquiry and similar routine operations, routine and ad hoc report generation, year-end and other periodic processing, and interfacing with other systems and programs related to City accounting records.

- **Cloud Store:** Provides an overview of our Cloud Stores, including record inquiry and similar routine operations, routine and ad hoc report generation, and interfacing with other systems and programs.

- **Cloud Pay:** Provides and overview of our Cloud Pay integration with third-party systems, including record inquiry and similar routine operations, routine and ad hoc report generation, and interfacing with other systems and programs.

IC's training is developed and delivered weekly by Ms. Nancy Ripley and Mr. Matt Bolton from our Client Services Center. Ms. Ripley and Mr. Bolton continually access our training needs based on trends and requests from customers and add new courses to our GoToTraining portal as needed.

During implementation, we host joint Customer Portal and Biller Portal training sessions for City administrators and users, which any number of City departments and personnel can attend. We guide City staff through the entire system using training documentation, live

sessions, and access to self-paced eLearning modules. Our training service provides easy to use, hosted interfaces that support the following payment processing functions: authorizations, charges, settlement, credits, refunds, voids, scheduled payments, automatic (AutoPay) payments, chargebacks, and reject notifications. We provide this training with a qualified instructor in a virtual classroom using GoToTraining technology.

Because all standard training is done remotely, training can be done over several days and multiple sessions, rather than intensive one-day training. It is more effective for staff to access more advanced knowledge of the service as the need arise.

After implementation, we offer standard scheduled training to the City with an easy registration process. This training is scheduled monthly and can be accessed at any time detailing the current schedule and easy enrollment options. This training helps to refresh any staff who choose to attend. This training always explains the latest products and updates to the system. We highly recommend it for new City employees who are hired after the project is completed.

The City receives a full library of training documentation, including:

- Invoice Cloud Customer Portal Training
- Invoice Cloud Biller Portal Training
- Reconciliation Training
- Quick Reference Guide – Billers
- Quick Reference Guide – Customers
- Online eLearnings for additional product add-on such as:
    - Online Bank Direct
    - Cloud Pay
    - Real Time Data Refresh
    - Data Pump
    - Cloud Store
- Online Billing and Payment Adoption Kit
- Frequently Asked Questions (Customer facing document)

The City can use the training portal that provides a centralized location to access the scheduled live trainings, which are available at no charge. This portal allows the City to review the current training offerings and register for the sessions that are most convenient (**Figure 97**).

The Consumer Experience

See the entire customer experience using Invoice Cloud's software.

This training is offered several times. Select the date and time that works best for you.

Tue, Jun 5, 2018 11:00 AM - 12:00 PM EDT

REGISTER

The Biller Experience

Learn how to use the biller portal to manage customer and payment information.

This training is offered several times. Select the date and time that works best for you.

Tue, Jun 5, 2018 2:00 PM - 3:30 PM EDT

REGISTER   Select the desired time and click on Register

Figure 97. Reviewing and Registering for IC's GoToTraining Courses. *The City can find the right classes at the right times for new users throughout the life of our contract.*

After registering, registered City attendees can add the training to their calendar as well as receive reminders to ensure they do not miss the training (**Figure 98**).

Jun
5
Tue

The Biller Experience
Tue, Jun 5, 2018
2:00 PM - 3:30 PM EDT

Select Add To Calendar

ADD TO CALENDAR

At the above time, Join the Training.

Figure 98. Setting a GoToTraining Calendar Reminder. *The City can invite users to IC GoToTraining sessions through most major calendar applications, including Outlook, Apple, and Google.*

Vendor shall, as requested by the City, provide customer notices and similar materials disclosing all surcharges and conditions applicable to an online and electronic payment Payor.

IC works with the City to notify customers of convenience fees in the landing page and applicable payment pages of our Customer Portal through custom text and images (**Figure 99**).

Figure 99. IC Portal Customization Informs Customers of Convenience Fees. *The City can customize the IC Landing Page to transparently inform customers of fees, as well as any other important messages about billing or Town business.*

The vendor must provide a dedicated support team for all services provided, both to the City and its Payors. Phone and email responses from a call center or customer support center are required, including notice to Payors and City of failed payments.

The City can reach our Client Services Center to report issues, receive training, or request new functionality by phone, email, fax, or our self-service HelpDesk Ticket System in the Biller Portal. IC's Client Services Center delivers system and technical support for both City employees and users through our online HelpDesk ticketing system, call center, and by email. Clients can call us directly or create tickets in our IT queue through the HelpDesk in the Biller Portal to report issues, request training, or provide feedback and suggestions.

HelpDesk requests become trackable tickets in our system to resolve all issues, request training and provide product feedback and suggestions (**Figure 100**). We strive to use the ticketing system for all requests so that inquires, and resolutions may be tracked and resolved in a timely manner. While billers can call client support directly, it is more efficient for them to use the HelpDesk system because it saves the City time calling customer service and accelerates the delivery of the ticket to IC.

If a request evolves into a Code Change Request (i.e., it requires new programming to address), we manage this is an IT Project. IC provides an ETA to have the request live in production, which we determine on a case-by-case basis after scoping the request.

IC monitors our ticketing system 24 hours a day, 7 days a week, 365 days a year, and maintains peak Customer Service Center staffing between 8am and 8pm Eastern Standard Time (EST). Our entire support staff sees tickets as the City submits them, and we route the issue to the appropriate responder immediately. We strive to address all emergency tickets within one hour, no matter when submitted, and all other tickets within 24 hours. The City can also track the status of its tickets in the Biller Portal for real-time status updates, including who's assigned to it, its escalations path, and notes.

IC's Client Services Center meets the City's needs through three teams: Client Services, Training and Education, and Relationship Management. All three report directly to our SVP of Operations, Ms. Martha Greer.

IC's Industry-high Standards for Client Services Personnel Responsibilities

Each member of our team must:

- Attend educational training every Friday.
- Attend PCI and Security training every six months.
- Review ticket queue constantly to check new tickets assigned.
- Maintain no more than 20 tickets active at any given time. If the number goes up, they escalate to management to consider ticket re-distribution or to be removed from the queue until the number of tickets goes back below 20.
- Participate in quarterly performance reviews, including 10 random calls to review length, quality of the response, and overall customer experience.
- Use given tools to resolve tickets the same day. If tickets need to be escalated to other business units, they follow protocol (description, research done, attach documentation, assign severity).
- Exercise autonomy, knowledge and empowerment to resolve most issues to prevent escalations.
- Use the Chain of Command to escalate directly to the corresponding area (Finance, IT, etc.) quickly.

Customer Support

Have a question or need help with an issue?
We are here to help and can be reached by phone, email, and/or by opening a Support Ticket.

Phone: 901-737-0636 (available M-F 8:00 am to 8:00 pm EST)
Email: helpdesk@invoicecloud.com

Already Have a Ticket Number?
If you have a ticket number for a recently submitted issue, you may follow up on it by logging into our HelpDesk system. This link will automatically log you in but you may always reach our HelpDesk by going to http://helpdesk.invoicecloud.com and using your Biller Portal credentials to log in.
Take me to the InvoiceCloud HelpDesk

Submit a Support Ticket
You will receive a ticket number once you have submitted the support ticket. Please keep track of this and follow up on it through our Help Desk system.

Create New Support Ticket

Figure 100. Online Customer Support through IC's HelpDesk. *The City can submit new and track ongoing support requests through our Biller Portal.*

Client Services

Our Client Services Team answers questions for both the City and its customers. They serve as a direct resource to City staff and in conjunction with the City's staff to answer

customer questions about account, registration, and billing. Any customer questions about IC service operation or incorrect credit charges are routed automatically from the HelpDesk to our Client Support Team's Payer Support personnel. We also place a HelpDesk in the Customer Portal for customers to submit their own tickets at no cost to the City. The City can track these tickets along with those submitted by its own staff from the Biller Portal.

Training and Education

Our Director of Training and Education, Ms. Nancy Ripley, leads our delivery of weekly training to all clients through our GoToMeeting Portal. She applies more than 25 years of experience, including more than 10 in the online payments industry, to tailor content to client service selections and enhancements to our system.

Relationship Management

IC's Relationship Managers visit clients at least twice a year to solicit direct feedback and discuss our upcoming enhancements. They are available more frequently at the City's request.

Project Schedule

The system is to be implemented and go live no later July 1, 2019 or such reasonable date thereafter as the City may determine.

As the City's current EBPP provider, Invoice Cloud requires no implementation action to remain live after June 30, 2019. The City continues to receive our full services per the requirements in this RFP. Should the City require new interfaces with other billing and payment systems, IC can scope these additions per our formal add-on and change management process, guaranteeing no interruptions in service for the City's customers.

Notification of Change

In the event of any such changes or withdrawal of authorization affecting the vendor's ability to provide services under this RFP, the vendor shall provide the City with written notice within five (5) business days of the receipt of such notice.

Invoice Cloud agrees. In the event of any material change to our platform, we notify all clients within five days through email and Biller Portal documentation.

Marketing of Electronic Payment Services

It is the goal of the City to increase to the extent possible the number of payments made to it electronically, and the vendor's compensation will increase pro rata as the number of electronic transactions increase. The winning proposer shall provide to the City, at no cost, marketing materials promoting the electronic payment services and take any other appropriate steps to increase the number of electronic transactions processed hereunder.

As the City and IC develop new ways to help customers pay their bills on time, we provide access to our professional marketing team at no cost to make them aware (**Figure 101**). Our graphics artists and copywriters create custom collateral to explain how to adopt new payment methods and their benefits, and we sweeten the deal with chances to win Amazon gift cards and other prizes if they enroll by a certain date.

✓ **Onsite Collateral**
Posters & Take Away Cards.

✓ **Web Content & Design**
Visible Payment Button on Homepage, FAQs, Email Blasts, & more.

✓ **Print Material Copy & Design**
Envelope Teasers, Bill Inserts, Bill Messages, Newsletters & more.

Figure 101. IC helps the City reach constituents through proven marketing techniques. *The City receives the services of IC's professional marketing team at no cost to improve public awareness of new e-payment options.*

For example, the City can add its own images to the headers of the Customer Portal, email notifications, and invoices in the Biller Portal settings. Our professional marketing team can also work with the City to develop custom text, images, links, banner content, and buttons for both the City's web site and their landing page at no cost. Our customization does not merely *mimic* the City's web site; it **becomes a part of it** by linking back to important City news and events.

The City can work with our Marketing Department to customize the look and feel to the IC landing page, including the banner image, button colors, and custom content below those buttons. Custom content can include text in any or multiple languages, images, and links, as well as ads for other City initiatives and events (**Figure 102** and **Figure 103**).

Add your own marketing banners to the IC's virtual payment site to receive maximum visibility.

You can add more than one banner/image in this section.
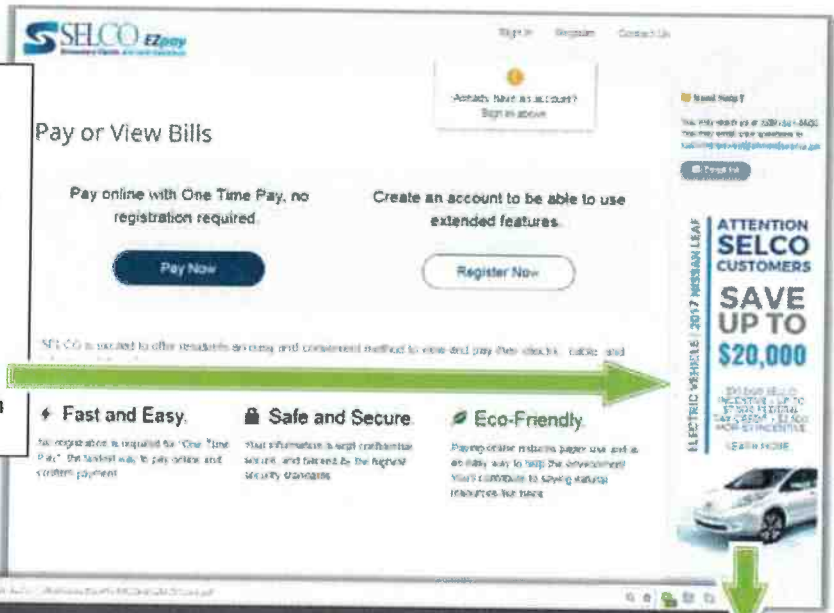
The banner/image can also be hyperlinked out to another webpage if needed.

If more than one banner/image, each one can have its own hyperlink.

The hyperlink can be made to open a new browser window or a tab within the existing window.

Figure 102. Custom Ads in Customer Portal to Other City Initiatives. *The City can increase customer awareness of other initiatives by developing custom ads with IC's professional marketing team.*

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

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

Figure 103. Custom Ads in Email Notifications of Other City Initiatives. *The City can increase customer awareness of other initiatives by developing custom ads with IC's professional marketing team.*

Transitional Plan & Services

The winning proposer shall work with the vendor currently providing electronic payment services to the City. All proposers should provide a plan to transition the City's existing online Payor accounts from the current vendor to the proposer. Specifically, the proposer shall describe its process for migrating customers with future- scheduled payments to the new software platform. In the event the City decides NOT to migrate customers with future-scheduled payments, that process shall be described as well. Proposers should note that the pricing schedule which is provided for this RFP does not allow for separate pricing for these transitional services.

As the City's vendor currently providing electronic payments to the City, no transition of accounts or migration of customers is required. If, however, the City would like to transition

accounts to our system from any other vendor's software, we are more than happy to work with the City and that vendor.

Accordingly, proposers must include their costs for transitional services within the prices on their Proposals, i.e., Proposers should "build-in" their costs for additional services.

Should the City require the transition of accounts from any other vendor's software to our solution, Invoice Cloud would perform this transition of data at no additional cost.

The successful proposer shall also provide transitional services at the end of the contract term when it is succeeded by a new vendor. These services shall be priced into your proposal.

Should the City terminate services with Invoice Cloud and require the transition of accounts from our system to any other vendor's software, Invoice Cloud would perform this transition of data at no additional cost.

Disaster/Business Recovery Plan

The proposer shall submit with its proposal a description of the company's Business Disaster/Business Recovery Plan in the event of internal failure and/or external disaster beyond your control. Please define and identify specific backup equipment, personnel and locations.

IC follows rigorous SLAs to ensure 99.9%, 24/7 service to all clients, including the City. Our service uses the following technology to maintain a high fault-tolerance:

- Transmission Control Protocol (TCP)
- HTML
- Failure detection mechanisms
- Roll-forward and roll-back recovery
- Off-site data and system redundancy

IC actively supports a data integrity platform that complies with the Payment Card Industry Data Standards to: Build and Maintain a Secure Network, Protect Cardholder Data, Maintain a Vulnerability Management Program, Implement Strong Access Control Measures, Regularly Monitor and Test Networks, and Maintain an Information Security Policy. PCI standards were developed to ensure that cardholder data is protected throughout the transaction process. Invoice Cloud facilities are secure both physically and electronically.

IC provides backup, data recovery, and outage solutions. Due to Invoice Cloud's commitment to data security, there have been no losses of data or unplanned outages.

We maintain 99.9% uptime through the following processes and features:

- **SaaS Updates to a Single Instance:** Because IC updates a single instance of our multi-tenant, true SaaS platform, the City does not require individual upgrades, patches, and associated outages.

- **Redundant Hosting:** IC protects City customers' sensitive data and access to it through warm redundancy at our data center, which is hosted and managed by Microsoft Azure. Azure provides full redundancy to protect data and eliminate loss of service or downtime. Azure is SSAE 16 Type II SOC 1 certified (which supersedes and effectively replaces the Statement on Auditing Standards (SAS) No. 70 Type II) and PCI certified as a level one service provider, which reinforces Azure's ability to provide secure services to its customers, particularly in the e-commerce sector, where the need to protect cardholder information is critical. The scope of Azure's PCI service provider accreditation covers physical security for US and UK data centers and offices, as well as employee access to network devices. Redundancy is carefully planned for all Azure equipment using virtualization and snapshot/backup technology.

- **Redundant Hardware:** In the event of a failure of one or more components in the system, the Invoice Cloud service will continue to operate properly. During a failure, faults are isolated and contained to prevent further propagation. Any decrease in operational quality would be proportional to the severity of the failure. Safe modes are accomplished through reversion. The service will also continue to operate during the repair process. There is the potential for downtime in the case of hardware failure. We have a 1-hour replacement guarantee in the event of a hardware failure.

- **Daily Backups:** IC performs daily backups of all systems with monthly rotations – at any given time; we have 30 backups dating back 30 days. Additionally, we rotate off-site backups, keeping them in secure data storage facilities. We take proactive measures to ensure data integrity.

- **Quarterly Tests and Audit Trails:** IC holds disaster recovery tests quarterly. We also maintain audit trails. Application logs control information on all batches of e-bills, payments, logins, and user activity and email notifications. Audit trails are available to track customer/CSR/administrative activities. Transactions, inquiries and selections in the IC service are date and time stamped to provide complete control and accountability.

IC maintains a disaster recovery plan that includes steps to ensure the safety of our employees, reestablish essential services, and mitigate any impact to the City and its constituents throughout the emergency condition, disaster declaration, and recovery process. Our recovery plan operates under the assumptions that 1) resources required for the restoration of critical service functions reside outside of the Braintree or Brownsville facilities and 2) vital records required for recovery can be either retrieved or recreated from an off-site location and moved to the recovery facility within 24 hours.

We use a three-level strategy to restore critical functions after a service center failure. First, we make every reasonable effort restore the primary facility and/or operate using intra-day procedures. Second, if manual efforts severely degrade client support, we relocate personnel and resources to an alternate recovery facility. Third, if the City faces an outage that will clearly extend past an acceptable period of time, we issue a disaster declaration. We prevent such a disaster using the redundancy measures described above.

Please identify what your Disaster/Business Recovery Plan specifically covers for essential services.

Disaster Recovery

Invoice Cloud maintains a disaster recovery plan that includes steps to ensure the safety of Invoice Cloud employees, reestablish essential services, and mitigate any impact on customers (billers and payers) throughout the emergency condition, disaster declaration, and recovery process

The Invoice Cloud plan operates under the assumptions that resources required for the restoration of critical service functions will reside outside of the Braintree or Brownsville facilities and that vital records required for recovery can be either retrieved or recreated from an off-site location and moved to the recovery facility within 24 hours.

Recovery Strategy Levels

Invoice Cloud recognizes three levels of strategy to restore critical functions after a disaster. They include: 1) making every reasonable effort restore the primary facility and / or operate using intra-day procedures, 2) if manual efforts severely degrade client support, relocating personnel and resources to an alternate recovery facility, and 3) if the outage will clearly extended past the acceptable period of time, issuing a disaster declaration. To prevent a disaster from occurring, Invoice Cloud has put the following procedures in place.

Redundancy

The Invoice Cloud delivers its service with warm redundancy at its data center which is hosted and managed by Microsoft Azure provides full redundancy to protect data and eliminate loss of service or downtime. Azure is SSAE 16 Type II SOC 1 certified (which supersedes and effectively replaces the Statement on Auditing Standards (SAS) No. 70 Type II) and PCI certified as a level one service provider, which reinforces Azure's ability to provide secure services to its customers, particularly in the e-commerce sector, where the need to protect cardholder information is critical. The scope of Azure's PCI service provider accreditation covers physical security for US and UK data centers and offices, as well as employee access to network devices. Redundancy is carefully planned for all Azure equipment using virtualization and snapshot/backup technology.

Invoice Cloud has full and immediate control over its website domains. This allows Invoice Cloud to design and implement advanced routing and disaster recovery solutions where traffic can quickly be pointed to another server in the event of a major failure.

Data Backup

Invoice Cloud performs daily backups of all systems with monthly rotations – at any given time; we have 30 backups dating back 30 days. Additionally, we rotate off-site backups, keeping them in secure data storage facilities. We take proactive measures to ensure data integrity.

Invoice Cloud also maintains audit trails. Application logs control information on all batches of e-bills, payments, logins, and user activity and email notifications. Audit trails are available to track customer/CSR/administrative activities. Transactions, inquiries and selections in the Invoice Cloud service are date and time stamped to provide complete control and accountability.

Fault Tolerance

In the event of a failure of one or more components in the system, the Invoice Cloud service will continue to operate properly. During a failure, faults are isolated and contained to prevent further propagation. Any decrease in operational quality would be proportional to the severity of the failure. Safe modes are accomplished through reversion. The service will also continue to operate during the repair process. There is the potential for downtime in the case of hardware failure. We have a 1-hour replacement guarantee in the event of a hardware failure.

The service uses the following technology to maintain a high fault-tolerance:

- Transmission Control Protocol (TCP)
- HTML
- Failure detection mechanisms
- Roll-forward and roll-back recovery
- Off-site data and system redundancy

Invoice Cloud actively supports a data integrity platform that complies with the Payment Card Industry Data Standards to: Build and Maintain a Secure Network, Protect Cardholder Data, Maintain a Vulnerability Management Program, Implement Strong Access Control Measures, Regularly Monitor and Test Networks, and Maintain an Information Security Policy. PCI standards were developed to ensure that cardholder data is protected throughout the transaction process. Invoice Cloud facilities are secure both physically and electronically.

Invoice Cloud provides backup, data recovery, and outage solutions. Due to Invoice Cloud's commitment to data security, there have been no losses of data or unplanned outages.

Key Disaster Recovery Personnel:

Name	Contact Information	Background
Kelton Averyt Chief Technology Officer	956-542-6825 kaveryt@invoicecloud.com	Pioneer in the design and development of online payment systems. Has been leading software development teams since 1995. Expert in Cloud Technology. A founder of Invoice Cloud.
Deborah Bowler	901-737-8686 dbowler@invoicecloud.com	Over 15 years of experience in running an operations team and managing implementation

Vice President of Operations		projects in the credit card processing and internet payments industry

Outages

Invoice Cloud has processes in place in case of planned or unplanned outages. In a planned outage, a Service Update is distributed a minimum of three days, usually a week, prior to a planned downtime. The Service Update is delivered via email to all biller portal users or additional staff as requested by the biller. Downtimes typically occur at 3:00 a.m. to minimize any impact on customers. If an unplanned outage should occur, a Service Update is delivered within 15 minutes notifying billers of the outage.

During an outage, planned or unplanned, each customer portal displays a message to customers notifying them of the situation. Using the biller portal, biller staff can also schedule maintenance windows for a specific duration at a specified time. When a maintenance window is in effect, customers will see the following message when attempting to use the system:

The Invoice Cloud payment processing system is currently offline for system maintenance.

We apologize in advance for any inconvenience during these brief system updates. Every measure has been taken to keep the system updates as short as possible.

We appreciate your patience and understanding. This enhancement is part of our constant effort to provide you modern and robust processing systems and solutions.

Easy to Set Maintenance Windows
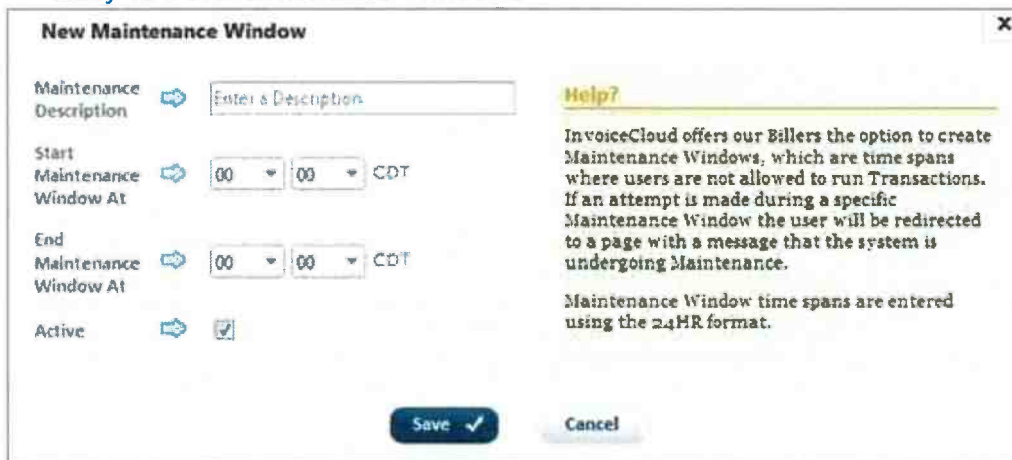
Figure 104. Easy to Set Maintenance Window. *The City can self-service pause the IC service for any reason from the Biller Portal.*

How often is your Disaster/Business Recovery Plan actually tested?

IC holds disaster recovery tests quarterly.

Have you had to activate the Disaster/Business Recovery Plan due to an actual disaster or major systems failure within the last three years? If yes, please explain.

No, Invoice Cloud has never in our 10-year history needed to activate the Disaster/Business Recovery Plan due to an actual disaster or major systems failure. We mitigate disaster outages through the following technology to maintain a high fault-tolerance:

- Transmission Control Protocol (TCP)
- HTML
- Failure detection mechanisms
- Roll-forward and roll-back recovery
- Off-site data and system redundancy

Do you have a post-disaster contingency plan if your first back-up location becomes inoperative? If yes, please explain.

Our high fault tolerance provides multiple backups and hosting locations from which to restore our service. Due to our true SaaS infrastructure, we can log in and restore service from anywhere in the world.

Submission of a Disaster/Business Recovery Plan shall be considered a Minimum Criterion.

Invoice Cloud provides our Disaster/Business Recovery Plan above.

PART II Specifications/Requirements for Micro-transactions:

The Vendor will also be required to process the City's parking meter transactions for its fleet of credit card enabled parking meters (currently IPS and Parkeon) in addition to Parkmobile, the City's smart mobile parking payment (pay by phone) platform, as well as any other hereinafter used payment service platform(s). The City processes approximately 250,000 credit card transactions on it current fleet of credit card enabled meters. For the purposes of these micro-transactions, defined herein as any transaction that is $5 or less, the City requires Vendors provide a fixed per transaction cost inclusive of all discount, interchange, and any other variable pricing and/or any and all fees.

Invoice Cloud currently processes payments for the City's Parkeon parking meters and can add any additional parking systems (or any other non-invoiced payment) to this service. IC makes it easy for municipalities to accept payments not only for invoiced payments, like utilities and taxes, but also for non-invoiced, traditionally one-time payments like deposits, permits, and service fees. We activate custom or integrated invoice types using either Cloud Store™ or Cloud Pay™.

Cloud Store™

The IC Cloud Store allows billers to accept payments for non-invoiced services, such as birth certificates, permits, stickers, and other non-recurring needs (**Figure 105**). IC Cloud Store works in conjunction with our EBPP Shopping Cart functionality so that the City's customers can pay more than one invoice in a single checkout process.
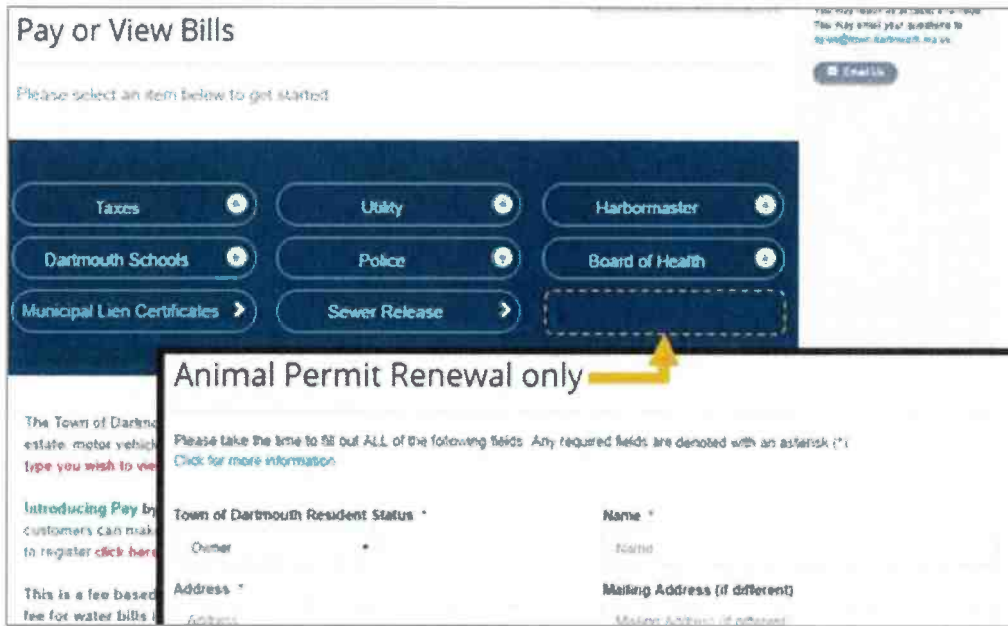
Figure 105. Adding Cloud Stores to Bill Types. *Any City department can quickly and painlessly add new payments—even non-invoiced fees.*

Cloud Payments™

IC Cloud Payments allows billers to accept payments at checkout for various services that customers select from off-the-shelf billing software products. For example, business licenses, dog licenses, aquatic park fees, court fees, and parking tickets. Cloud Pay integrates with these 3rd party software products allowing for secure, PCI compliant payment processing at checkout.

Third-party software applications must pass specific parameters to IC (e.g. Biller ID #, Invoice Number, Payment Amount, etc.). IC allows for Optional fields to be passed such as: Invoice date and due date, customer account number or address information, flags for allowing partial payments or minimum amount due, flags for controlling payment methods, and more. Once the customer has navigated the third-party software, they will be re-routed to Invoice Cloud to process the payment (**Figure 106**).

Figure 106. Third-Party Payment Information Received and Integrated into Cloud Payments. *Any City department can quickly and painlessly provide third-party data for non-invoiced payments to IC for processing through our Shopping Cart.*

Traffic & Parking Requirements—Vendor shall service the City of Somerville's account directly in regards to the following:

Setting up terminal stations at each cashiering location, including the training of the City staff

Invoice Cloud currently provides nine terminals to the City for cashiering purposes. We can provide additional terminals as needed to receive payments from the City's other parking and billing systems. We implement terminals at no additional cost, and we provide training specific to point-of-sale transactions and equipment through our online GoToTraining portal, which the City can register for at any time, also at no additional cost.

Servicing problems with terminals, ongoing IT support, maintenance and help desk during normal business days – Monday through Friday 8:30am -7:30pm

Our Client Services Team is available Monday through Friday, 7 a.m. to 8 p.m. EST. We also monitor calls and HelpDesk requests from the Biller Portal 24/7/365 to address emergency issues within one hour.

Vendor will invoice the City for all fees- complete payments must be deposited to accounts

Invoice Cloud invoices the City for all fees. We deposit completed payments to the City's designated bank accounts.

Vendor will support reporting discrepancies and charge-backs

Invoice Cloud's reports include Cloud Payment and Cloud Store transactions, including discrepancies and chargebacks.

Vendor will supply monthly statements by account in excel format

Invoice Cloud supplies monthly statements by account in Excel format.

Period of Performance

The period of performance for this contract begins on or about 7/1/2019 and ends on or about 6/30/2022. If applicable, optional renewal years may be exercised by the sole discretion of the City (see cover page for anticipated contract term).

Invoice Cloud easily meets the contract start date of 7/1/2019 as our solution is already in place and is fully up to date.

Place of Performance

All services, delivery, and other required support shall be conducted in Somerville and other locations designated by the Department point of contact. Meetings between the Vendor and City personnel shall be held at the City of Somerville, Massachusetts, unless otherwise specified.

As a true SaaS solution, Invoice Cloud requires little-to-no on-site presence to maintain the City's instance of our platform. Invoice Cloud's President, Mr. Bob Lapides, and Invoice Cloud, Consolidated's CEO, Mr. Bob Bennett, both reside in the Boston metro area and work from our Braintree office, easily meeting in the City of Somerville whenever needed.

Vendor Conduct

The Vendor's employees shall comply with all City regulations, policies, and procedures. The Vendor shall ensure that their employees present professional work attire at all times. The authorized contracting body of the City may, at his/her sole discretion, direct the Vendor to remove any Vendor employee from City facilities for misconduct or safety reasons. Such rule does not relieve the Vendor of their responsibility to provide sufficient and timely service. The City will provide the Vendor with immediate written notice for the removal of the employee. Vendors must be knowledgeable of the conflict of interest law found on the Commonwealth's website http://www.mass.gov/ethics/laws-and-regulations-/conflict-of-interest-information/conflict-of-interest- law.html. Vendors may be required to take the Conflict of Interest exam.

Invoice Cloud complies with all City regulations, policies, and procedures, resulting in zero conduct or delivery of service complaints throughout the life of our current contract.

Confidentiality

The Vendor agrees that it will ensure that its employees and others performing services under this contract will not use or disclose any non-public information unless authorized by the City. That includes confidential reports, information, discussions, procedures, and any other data that are collected, generated or resulting from the performance of this scope of work. All documents, photocopies, computer data, and any other information of any kind collected or received by the Vendor in connection with the contract work shall be provided to the City upon request at the termination of the contract (i.e., the date on which final payment is made on the contract or at such other time as may be requested by the City or as otherwise agreed by City and the Vendor). The Vendor may not discuss the contract work in progress with any outside party, including responding to media and press inquiries, without the prior written permission of the City. In addition, the Vendor may not issue news releases or similar items regarding contract award, any subsequent contract modifications, or any other contract-related matter without the prior written approval of the City. Requests to make such disclosures should be addressed in writing to the Vendor's point of contact.

Invoice Cloud agrees and has never disclosed non-public City information throughout the life of our current contract.

Deliverables

Vendor shall provide for all day-to-day supervision, inspection, and monitoring of all work performed to ensure compliance with the contract requirements. The contractor is responsible for remedying all defects and or omissions to the supplies or services provided to ensure that said deliverables meet the requirements as detailed in the contract specifications.

Invoice Cloud performs the entirety of our quality assurance management to ensure that our true SaaS single code base and the City's instance, which accesses said code base, comply with contract requirements. We remedy all defects or omissions to our services to meet requirements.

Appendix B
Cost Details

┓ **Service rate(s): Per Details Below**

┓ **Supply rate(s): Per Details Below**

┓ **Number of payments: Per Details Below**

┓ **Payment upon completion of deliverables: Per Details Below**

┓ **Fixed fee: Per Details Below**

☑ **Other: Per Details Below**

The Vendor shall periodically submit invoices to the City, for which compensation is due under this Contract and requesting payment for goods received or services rendered by the Vendor during the period covered by the invoice. The invoice must agree to the rates/payment schedule as indicated in this contract and must include the applicable Purchase Order number. The invoice shall include the following information: vendor name, vendor remit address, invoice date, invoice number, itemized listing of goods, services, labor, and expenses and indicating the total amount due.

- This contract is for Payment Gateway and Merchant Services including Micro Transactions for the City of Somerville's Parking Department.
- The Parking Department will not be subject to the 2.90% Credit Card and Debit Card Payment Fees in PART I of the attached pricing form. Instead, the Parking and Traffic Department will be subject to "25 basis points and $0.10 per transaction over interchange, dues, and assessments" for non-micro over the counter transactions as shown in Part II of the pricing form.

SECTION 4.0
PRICING

By signing this Price Form, the Proposer certifies the following bulleted statements and offers to supply and deliver the materials and services specified below in full accordance with the Contract Documents supplied by the City of Somerville entitled: PAYMENT GATEWAY AND MERCHANT SERVICES

- The proposals will be received at the office of the Purchasing Director, Somerville City Hall, 93 Highland Avenue, Somerville, MA 02143 no later than **5/23/2019 by 2PM EST**
- The Purchasing Director reserves the right to accept or reject any or all proposals and/or to waive any informalities if in her/his sole judgment it is deemed to be in the best interest of the City of Somerville.
- This form to be enclosed in sealed proposal package.

Should the Proposer believe that the categories below are inadequate to capture one or more unit costs, please use the "Other Fees" category to provide additional costs, and attach additional forms to fully disclose your pricing. **Failure to complete the form, provide the requested information, or make alterations will be considered a conditional bid and the bid will be rejected:**

PART I - Payment Gateway and Merchant Services Fees:

	Year 1	Year 2	Year 3	Year 4 (Optional)	Year 5 (Optional)
Credit Card Payments	2.90%	2.90%	2.90%	2.90%	2.90%
Debit Card Payments	2.90%	2.90%	2.90%	2.90%	2.90%
ACH Payments	$0.25	$0.25	$0.25	$0.25	$0.25
Set Up	$0.00	$0.00	$0.00	$0.00	$0.00
Annual Assessment/Compliance	$0.00	$0.00	$0.00	$0.00	$0.00
Charge Back	$4.50	$4.50	$4.50	$4.50	$4.50
Other Fees: 1-day Wire Transfer for ACH Deposits	$10.00 per wire	$10.00 per wire	$10.00 per wire	$10.00 per wire	$10.00 per wire
Other Fees:					
Other Fees:					
Other Fees:					
Other Fees:					

PART II - Fixed Micro-Transactions Cost:

	Year 1	Year 2	Year 3	Years 4 (Optional)	Year 5 (Optional)
Credit Card Payments (micro-transactions)	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments
Debit Card Payments (micro-transactions)	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments	0 Basis Points and $0.10 per transaction over interchange, dues, and assesments
Charge Back (micro-transactions)	$4.50	$4.50	$4.50	$4.50	$4.50
Other Fees: Parking and Traffic	25 Basis Points and $0.10 per transaction over interchange, dues, and assessments	25 Basis Points and $0.10 per transaction over interchange, dues, and assessments	25 Basis Points and $0.10 per transaction over interchange, dues, and assessments	25 Basis Points and $0.10 per transaction over interchange, dues, and assessments	25 Basis Points and $0.10 per transaction over interchange, dues, and assessments

Name of Company/Individual: Invoice Cloud	
Address, City, State, Zip: 30 Braintree Hill Office Park, Suite 101, Braintree, MA 02184	
Tel # 781-353-2429	**Email:** blapides@invoicecloud.com

Signature of Authorized Individual

Please acknowledge receipt of any and all Addenda (if applicable) by signing below and including this form in your proposal package.

Failure to do so may subject the proposer to disqualification.

ACKNOWLEDGEMENT OF ADDENDA:

Addendum #1 ✓ #2 ____ #3 ____ #4 ____ #5 ____ #6 ____ #7 ____ #8 ____ #9 ____ #10 ____

Appendix C
Forms

Certificate of Authority
(Corporations Only)

Instructions: Complete this form and sign and date where indicated below.

1. I hereby certify that I, the undersigned, am the duly elected Clerk/Secretary of

Invoice Cloud, Inc.
(Insert Full Name of Corporation)

2. I hereby certify that the following individual **Robert Lapides**
(Insert the Name of Officer who Signed the Contract and Bonds)

is the duly elected **President** of said Corporation.
(Insert the Title of the Officer in Line 2)

3. I hereby certify that on **May 28, 2019**
(Insert Date: Must be *on or before* Date Officer Signed Contract/Bonds)

at a duly authorized meeting of the Board of Directors of said corporation, at which a quorum was present, it was voted that

Robert Lapides   President
(Insert Name of Officer from Line 2)   **(Insert Title of Officer from Line 2)**

of this corporation be and hereby is authorized to make, enter into, execute, and deliver contracts and bonds in the name and on behalf of said corporation, and affix its Corporate Seal thereto, and such execution of any contract of obligation in this corporation's name and on its behalf, with or without the Corporate Seal, shall be valid and binding upon this corporation; and that the above vote has not been amended or rescinded and remains in full force and effect as of the date set forth below.

4.   **ATTEST:**
     Signature: _____   *AFFIX CORPORATE SEAL HERE*
                  (Clerk or Secretary)
     Printed Name: Nelson Blitz

     Printed Title: Secretary

     Date: **May 28, 2019**
     (Date Must Be *on or after* Date Officer Signed Contract/Bonds)

The Commonwealth of Massachusetts
Secretary of the Commonwealth
State House, Boston, Massachusetts 02133

William Francis Galvin
Secretary of the
Commonwealth

Date: December 19, 2019

To Whom It May Concern :

I hereby certify that according to the records of this office,

INVOICE CLOUD, INC.

a corporation organized under the laws of

DELAWARE

on **January 05, 2009**   was qualified to do business in this Commonwealth on

March 01, 2010   under the provisions of the General Laws, and I further certify that said

corporation is still qualified to do business in this Commonwealth.

I also certify that said corporation is not delinquent in the filing of any annual reports required to

date.

In testimony of which,
I have hereunto affixed the
Great Seal of the Commonwealth
on the date first above written.

Secretary of the Commonwealth

Certificate Number: 19120490950
Verify this Certificate at: http://corp.sec.state.ma.us/CorpWeb/Certificates/Verify.aspx
Processed by:

INSURANCE SPECIFICATIONS
INSURANCE REQUIREMENTS FOR AWARDED VENDOR ONLY:

Prior to commencing performance of any work or supplying materials or equipment covered by these specifications, the contractor shall furnish to the Office of the Purchasing Director a Certificate of Insurance evidencing the following:

A. GENERAL LIABILITY - Comprehensive Form

        Bodily Injury Liability..............$ One Million

        Property Damage Liability........$ One Million

B. PROFESSIONAL LIABILITY........$ 1,000,000.00

C. COVERAGE FOR PAYMENT OF WORKER'S COMPENSATION BENEFIT PURSUANT TO CHAPTER 152 OF THE MASSACHUSETTS GENERAL LAWS IN THE AMOUNT AS LISTED BELOW:

        WORKER'S COMPENSATION...............$Statutory

        EMPLOYERS' LIABILITY..................$ Statutory

D. AUTOMOBILE LIABILITY INSURANCE AS LISTED BELOW:

    BODILY INJURY LIABILITY..........$ STATUTORY

1. A contract will not be executed unless a certificate (s) of insurance evidencing above-described coverage is attached.

2. Failure to have the above-described coverage in effect during the entire period of the contract shall be deemed to be a breach of the contract.

3. All applicable insurance policies shall read:

"CITY OF SOMERVILLE" as a certificate holder and as an additional insured for general liability only along with a description of operation in the space provided on the certificate.

Certificate Should Be Made Out To:
City Of Somerville
c/o Purchasing Department
93 Highland Avenue
Somerville, Ma. 02143

Note: If your insurance expires during the life of this contract, you shall be responsible to submit a new certificate(s) covering the period of the contract. No payment will be made on a contract with an expired insurance certificate.

ACORD® CERTIFICATE OF LIABILITY INSURANCE

	DATE (MM/DD/YYYY)
	1/7/2020

PRODUCER	CONTACT NAME:		
Arthur J. Gallagher Risk Management Services, Inc. 4000 Midlantic Drive Suite 200 Mount Laurel NJ 08054	PHONE (A/C, No. Ext): 856-234-6111		FAX (A/C, No): 814-536-5554
	E-MAIL ADDRESS:		

	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Hartford Fire Insurance Company	19682
INSURED INVOCLO-01	INSURER B : Trumbull Insurance Company	27120
Invoice Cloud, Inc.	INSURER C : Hartford Casualty Insurance Company	29424
30 Braintree Hill Office Park Suite 101	INSURER D : Hartford Underwriters Insurance Company	30104
Braintree MA 02184	INSURER E :	
	INSURER F :	

COVERAGES   CERTIFICATE NUMBER: 936066371   REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR		TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X	COMMERCIAL GENERAL LIABILITY			08UUNAZ9995	1/1/2020	1/1/2021	EACH OCCURRENCE	$ 1,000,000
		CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
								MED EXP (Any one person)	$ 10,000
								PERSONAL & ADV INJURY	$ 1,000,000
		GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X	POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
		OTHER:							$
B		AUTOMOBILE LIABILITY			08UENBA0205	1/1/2020	1/1/2021	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
		ANY AUTO						BODILY INJURY (Per person)	$
		OWNED AUTOS ONLY SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
									$
C	X	UMBRELLA LIAB X OCCUR			08XHUAZ8387	1/1/2020	1/1/2021	EACH OCCURRENCE	$ 5,000,000
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	$ 5,000,000
		DED X RETENTION $ 10,000							$
D		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N		N / A	08WBAC5UBS	1/1/2020	1/1/2021	PER STATUTE OTH-ER	
		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. EACH ACCIDENT	$ 1,000,000
								E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
		If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
City of Somerville is an Additional Insured as respects to the General Liability policy, pursuant to and subject to the policy's terms, definitions, conditions and exclusions when required by a written contract.

CERTIFICATE HOLDER	CANCELLATION
City of Somerville c/o Purchasing Department 93 Highland Ave Somerville MA 02143	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE *Patrick J Veale*

ACORD 25 (2016/03)   The ACORD name and logo are registered marks of ACORD

CITY OF SOMERVILLE   Rev. 04/18/2019

SOMERVILLE LIVING WAGE ORDINANCE CERTIFICATION FORM
CITY OF SOMERVILLE CODE OF ORDINANCES SECTION 2-397 et seq*.

Instructions: This form shall be included in all Invitations for Bids and Requests for Proposals which involve the furnishing of labor, time or effort (with no end product other than reports) by vendors contracting or subcontracting with the City of Somerville, where the contract price meets or exceeds the following dollar threshold: $10,000. If the undersigned is selected, this form will be attached to the contract or subcontract and the certifications made herein shall be incorporated as part of such contract or subcontract. **Complete this form and sign and date where indicated below on page 2.**

Purpose: The purpose of this form is to ensure that such vendors pay a "Living Wage" (defined below) to all covered employees (i.e., all employees except individuals in a city, state or federally funded youth program). In the case of bids, the City will award the contract to the lowest responsive and responsible bidder paying a Living Wage. In the case of RFP's, the City will select the most advantageous proposal from a responsive and responsible offeror paying a Living Wage. In neither case, however, shall the City be under any obligation to select a bid or proposal that exceeds the funds available for the contract.

Definition of "Living Wage": For this contract or subcontract, as of **7/1/2019** "Living Wage" shall be deemed to be an hourly wage of no less than **$15.00** per hour. From time to time, the Living Wage may be upwardly adjusted and amendments, if any, to the contract or subcontract may require the payment of a higher hourly rate if a higher rate is then in effect.

CERTIFICATIONS

1. The undersigned shall pay no less than the Living Wage to all covered employees who directly expend their time on the contract or subcontract with the City of Somerville.

2. The undersigned shall post a notice, (copy enclosed), to be furnished by the contracting City Department, informing covered employees of the protections and obligations provided for in the Somerville Living Wage Ordinance, and that for assistance and information, including copies of the Ordinance, employees should contact the contracting City Department. Such notice shall be posted in each location where services are performed by covered employees, in a conspicuous place where notices to employees are customarily posted.

3. The undersigned shall maintain payrolls for all covered employees and basic records relating hereto and shall preserve them for a period of three years. The records shall contain the name and address of each employee, the number of hours worked, the gross wages, a copy of the social

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* Copies of the Ordinance are available upon request to the Purchasing Department.

security returns, and evidence of payment thereof and such other data as may be required by the contracting City Department from time to time.

4. The undersigned shall submit payroll records to the City upon request and, if the City receives information of possible noncompliance with the provisions the Somerville Living Wage Ordinance, the undersigned shall permit City representatives to observe work being performed at the work site, to interview employees, and to examine the books and records relating to the payrolls being investigated to determine payment of wages.

5. The undersigned shall not fund wage increases required by the Somerville Living Wage Ordinance by reducing the health insurance benefits of any of its employees.

6. The undersigned agrees that the penalties and relief set forth in the Somerville Living Wage Ordinance shall be in addition to the rights and remedies set forth in the contract and/or subcontract.

CERTIFIED BY:

Signature: _____
(Duly Authorized Representative of Vendor)

Title: President

Name of Vendor: Invoice Cloud

Date: 05/23/2019

INSTRUCTIONS: PLEASE POST

NOTICE TO ALL EMPLOYEES
REGARDING PAYMENT OF LIVING WAGE

Under the Somerville, Massachusetts' Living Wage Ordinance (Ordinance No. 1999-1), any person or entity who has entered into a contract with the City of Somerville is required to pay its employees who are involved in providing services to the City of Somerville no less than a "Living Wage".

The Living Wage as of **7/1/2019** is **$15.00** per hour. The only employees who are not covered by the Living Wage Ordinance are individuals in a Youth Program. "Youth Program" as defined in the Ordinance, "means any city, state or federally funded program which employs youth, as defined by city, state or federal guidelines, during the summer, or as part of a school to work program, or in any other related seasonal or part-time program."

For assistance and information regarding the protections and obligations provided for in the Living Wage Ordinance and/or a copy of the Living Wage Ordinance, all employees should contact the City of Somerville's Purchasing Department directly.

TO:	City Vendors
FROM:	Fleet Division, City of Somerville
SUBJECT:	Vehicle Inspections Process under Somerville City Ordinance Chapter 12, Article VIII ("Ordinance to Safeguard Vulnerable Road Users")

Prospective bidders must familiarize themselves with the City of Somerville's Ordinance to Protect Vulnerable Road Users. The full text of this local law can be found here.

1. **Request for Inspection:** Inspections are conducted on Thursdays from 4pm-7pm at the Somerville Department of Public Works, located at 1 Franey Road. Each inspection takes approximately 20 minutes.
   a. Any vendor covered by this Ordinance shall complete an inspection request form and email it to fleetinspections@somervillema.gov.
   b. Please submit request form no later than 3pm on the Tuesday before the requested inspection date.
2. **Fee:** The fee for the initial inspection is $100. The fee for a renewal inspection (every two years) is $50.
   a. Payment of the fee is due upon scheduling of the inspection. The fee can be paid via check or credit card. Checks should be made out to the City of Somerville and include the vendor's phone number.
3. **Approval:** Vehicles inspected and approved by the Fleet Division will have an inspection approval sticker affixed to the windshield of the vehicle. A copy of the inspection report and certificate of inspection shall be issued to the vendor.
   a. Inspection stickers are not transferable.
   b. Any major overhaul of safe guard equipment shall be required to be re-inspected.
4. **Rejection:** If a vehicle is rejected for failing to comply with any of the technical specifications outlined in the ordinance, it shall be corrected and henceforth re-inspected within 30 days at no additional fee.
   a. If a second inspection results in a rejection, a fee of $50 will be required for any subsequent inspections.
   b. Any vendor who fails to comply within 60 days of their first inspection may be subject to having their contract cancelled.
5. **Questions:** Please direct questions about vehicle inspections to Fleet Superintendent Ron Bonney at rbonney@somervillema.gov or at (617) 625-6600, ext. 5524.

Acknowledgement

In accordance with Sec. 12-119 "Requirements" in the Ordinance, bidders must sign the following:

Unless certified that the Ordinance is not applicable to this contract or otherwise waived by the City, I acknowledge that my company has installed (or will install prior to commencing work for the contract) side guards, cross-over mirrors or equivalent blind spot countermeasures, convex mirrors or equivalent blind spot countermeasures, side-visible turn signals, and appropriate warning signage, in accordance with SCO Chapter 12, Article VII on all large vehicles it uses or will use within the City of Somerville in connection with any contract.

Robert Lapides, President	_Robert Lapides_	05/24/2019
Authorized Signatory's Name		Date

Invoice Cloud
_____
Company Name

I certify that the Ordinance does not apply to this contract for the following:
☐ Vehicles do not meet or exceed Class 3   ☐ Vehicles do not exceed 15 MPH   ☑ No vehicles on project
☐ Other:_____

Non-Collusion Form and Tax Compliance Certification

Instructions: Complete each part of this two-part form and sign and date where indicated below.

A. NON-COLLUSION FORM

I, the undersigned, hereby certify under penalties of perjury that this bid or proposal has been made and submitted in good faith and without collusion or fraud with any other person.

As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club, or other organization, entity, or group of individuals.

Signature: _____
(Individual Submitted Bid or Proposal)
Duly Authorized

Name of Business or Entity: Invoice Cloud

Date: 05/23/2019

B. TAX COMPLIANCE CERTIFICATION

Pursuant to M.G.L. c. 62C, §49A, I certify under the penalties of perjury that, to the best of my knowledge and belief, I am in compliance with all laws of the Commonwealth relating to taxes, reporting of employees and contractors, and withholding and remitting child support, as well as paid all contributions and payments in lieu of contributions pursuant to MGL 151A, §19A(b).

Signature: _____
(Duly Authorized Representative of Vendor)

Name of Business or Entity: Invoice Cloud

Social Security Number or Federal Tax ID#: 26-3972596

Date: 05/23/2019

CITY OF SOMERVILLE, MASSACHUSETTS
Department of Purchasing
JOSEPH A. CURTATONE
MAYOR

To: All Parties on Record with the City of Somerville as Holding
        RFP 19-83 Payment Gateway and Merchant Services

From: Thupten Chukhatsang

Date: 5/20/2019

Re: Extension of Deadline
        Question and Answers

Addendum No. 1 to RFP 19-83

Notice:

The due date for submission of sealed proposals is extended to 1:00 PM, May 29th, 2019.

Please acknowledge receipt of this Addendum by signing below and including this form in your proposal package. Failure to do so may subject the proposer to disqualification.

NAME OF COMPANY / INDIVIDUAL: Invoice Cloud

ADDRESS: 30 Braintree Hill Office Park, Suite 101

CITY/STATE/ZIP: Braintree, MA 02184

TELEPHONE/FAX/EMAIL: 781-353-2429, blapides@invoicecloud.com

SIGNATURE OF AUTHORIZED INDIVIDUAL: Robert Lapides

ACKNOWLEDGEMENT OF ADDENDA:

Addendum #1 X   #2 _____   #3 _____   #4 _____

Quality Requirements

Quality requirements, or basic business requirements, are the minimum set of standards that an entity must meet and certify to be considered responsible and responsive. **Please complete the Quality Requirements form, below, and submit it with your completed proposal.** The City of Somerville will disqualify any response that does not meet the minimum quality requirements. A "No" response to items 1 - 10, or a failure to respond to any of the following minimum standards, will result in disqualification of your proposal.

	QUALITY REQUIREMENTS	YES	NO
1.	Proposer's firm is in good standing and has no reports of unsatisfactory or non-performance against them? • Bidders must list any unsatisfactory or non-performance reports against them and any pending litigation(s). Listed shall be the reporting municipality, contact person & telephone number.	X	
2.	Vendor provides a PCI-compliant gateway.	X	
3.	Proposer has a minimum of five (5) years' experience in performing the work described in this RFP.	X	
4.	Proposer shall have a minimum of five (5) government clients in Massachusetts (please list clients in technical proposal)	X	
5.	Proposer shall list by name and provide contact information for all on-line program registration and payments packages with which your system can interface. Vendors shall also submit a minimum of two (2) municipalities where this interface occurs.	X	
6.	Proposer has capacity to set up terminal stations at each cashiering station, including training of City staff.	X	
7.	Proposer shall service problems with terminals, ongoing IT support and maintenance, and help desk during normal business days, Monday through Friday from 8:30 a.m. to 7:30 p.m.	X	
8.	Proposer provides live and/or immediate Payor support options via telephone and e-mail or live chat during normal business hours.	X	
9.	Proposer provides a pay-by-phone option.	X	
10.	Proposer shall invoice City for its dues in a manner determined by City depending on revenue stream (for example, debiting will only occur for charge-backs).	X	
11.	Optional: Are you a Mass. Supplier Diversity Office MBE/WBE certified minority or woman owned business? Additional minority designations may be submitted by attaching supporting documentation.		X

In order to provide verification of affirmative responses to items 1-11 under the quality requirements listed in the Quality Requirements Form, Offeror must submit written information that details the general background, experience, and qualifications of the organization. Subcontractors, if applicable, must be also included.

REFERENCE FORM

Bidder: Invoice Cloud

BID#/ Title: RFP #19-83/Payment Gateway and Merchant Services

Reference: City of Boston, MA   Contact: Georges Hawat

Address: 1 City Hall Square, Suite 500   Phone: 617-635-4783

Boston, MA 02201-2013   Email: georges.hawat@boston.gov

Description and date(s) of supplies or services provided:

Invoice Cloud provides all online and electronic payments for the City. Boston has been a client of Invoice Cloud since 2013. The City uses Invoice Cloud for all their Online and Point of Sale processing. EBPP & Payments for Towing Fees (Conduent), Business Improvement District, Personal Property Tax, Real Estate Tax (Tyler MUNIS), Motor Vehicle Tax, Boat Excise Tax, Dog Licenses, Parking Tickets, Fire Permits, Physician Certificates, BostonCanShare Program, Police Dept. Exam Fees, Fire Dept. CanShare, Police Dept. CanShare, Boat Mooring Permits and Code Enforcement Tickets.

Reference: Marion County, IN   Contact: Claudia Fuentes

Address: 200 E. Washington Street   Phone: 317-327-4444

Indianapolis, IN   Email: claudia.fuentes@indy.gov

Description and date(s) of supplies or services provided:

Marion County Treasurer's office has used the Invoice Cloud EBPP platform since 2012. They have experienced incredible growth year after year with online e-adoption. The County currently uses the IC suite of features for personal property tax, real-estate tax and mobile home tax. They rely heavily on the IC flex-pay (payment plans) for citizens along with using the Online Bank Direct, Auto Pay, IVR, E-Bill reminders and many more aspects to the IC platform.

Reference: City of Cambridge, MA   Contact: Irene Giannopoulos

Address: 795 Massachusetts Avenue   Phone: 617-349-4223

Cambridge, MA 02139   Email: igiannopoulous@cambridgema.gov

Description and date(s) of supplies or services provided:

Cambridge has been a client of Invoice Cloud since 2014. The City uses Invoice Cloud for Online and Point of Sale processing. EBPP & Payments for Personal Property Tax, Real Estate Tax, Motor Vehicle Tax & Water (Tyler MUNIS), Traffic & Parking Fees (Conduent), Police Detail & False Alarms Fees (QED), Municipal Lien Certificates, Vital Records, Dog Licenses, Scholarship Donations, Mayor's Disaster Relief Fund, Towing Fees.

CITY OF SOMERVILLE
PURCHASING DEPARTMENT
RFP 19-83

The City of Somerville, through the Purchasing Department, invites sealed proposals for:

Payment Gateway and Merchant Services

A request for proposals (RFP) may be obtained online at http://www.somervillema.gov/departments/finance/purchasing or from the Purchasing Department, Somerville City Hall, 93 Highland Ave., Somerville, MA, 02143 on or after May 8th, 2019.

Sealed proposals will be received at the above office until: May 23rd, 2019 at 2:00pm ET. The Purchasing Director reserves the right to reject any or all proposals if, in her sole judgment, the best interest of the City of Somerville would be served by so doing.

Please email tchukhatsang@somervillema.gov for more information.

Thupten Chukhatsang
Procurement Analyst
617-625-6600, x3400

5/8/19 The Somerville Times

City of Somerville

BID SOLICITATION

Bid Number
BD-19-1166-COS01-COS01-39450
Alternate ID
RFP 19-83
Requisition Number

Description: RFP 19-83 Payment Gateway and Merchant Services

Item	Class-Item	Quantity	Unit	Unit Price	Total
1	RFP 19-83 Payment Gateway and Merchant Services	1	EA	_____	_____
				TOTAL:	_____

THIS IS NOT AN ORDER, AND DOES NOT COMMIT THE PURCHASING ENTITY TO PURCHASE ANY GOODS OR SERVICES.

PURCHASED

By: Thupten Chukhatsang

Phone#: (617) 625-6600

Email: tchukhatsang@somervillema.gov

BUYER

William Francis Galvin
Secretary of the Commonwealth of Massachusetts

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Goods and Services submission confirmation

The following Goods and Services submission was successfully received.

Planned date of publish is 5/6/2019

Awarding Agency

Agency Name and Address:	**City of Somerville Purchasing Department - City Hall 93 Highland Avenue Somerville, MA 02143**
Bid Number:	**RFP 19-83**

Contact Information

Name:	**Thupten D. Chukhatsang**		
Title:			
Phone:	**6176256600**	Fax	**617-625-1344**
Email Address:	**tchukhatsang@somervillema.gov**		
	Notify email address listed when final publish date assigned.		
Address: (if different from above)			

Description

	Payment Gateway and Merchant Services

Contract Information

Estimated Rate		Duration	**3 Years**
Bid Release Date	**05/08/2019**	Release Time	
Bid Deadline Date	**05/23/2019**	Deadline Time	**2:00 PM**
Additional Information			

This page can be printed for your records.

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William Francis Galvin, Secretary of the Commonwealth of Massachusetts

Terms and Conditions