

**Item (K)(3) - Notice of Award and Authorization to Execute an Agreement with Invoice Cloud
Pending Legal Review**

From Jesse Stephens <JStephens@bcrsd.com>

Date Mon 4/20/2026 4:49 PM

To Jesse Stephens <JStephens@bcrsd.com>

Dear Board of Trustees,

BCRSD received five proposals for EBPP vendors to handle various payment methods in concert with our new Muni-Link billing software. The proposals have been reviewed and scored by our team based on the criteria laid out in the RFP. The overall highest scoring vendor was Invoice Cloud. We have already done an initial review of the Service Agreement. Based on the timing require to onboard Invoice Cloud, we would not have time to wait until the May meeting to get the under contract. Our legal team has already done a thorough review of their Master Service Agreement. There may be certain terms and conditions to be worked out or negotiated, but the service agreement presented is substantially the form it will be upon final execution.

I'm seeking a motion to allow the executive director to issue a notice of award to Invoice Cloud, and to enter into a master service agreement with Invoice Cloud subject to negotiation, modification, review and approval of terms as agreed to by the Executive Director and the District General Counsel.



Jesse Stephens, P.E., Executive Director
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RFP 04-2026; EPPB SCORING RESULTS

VENDOR	AWARDED COST POINTS	AWARDED EXPERIENCE & REFERENCES POINTS	AWARDED RELIABILITY POINTS	AWARDED EXPERTISE POINTS	TOTAL SCORE
INVOICE CLOUD	40.00	19.33	18.33	19.67	97.33
PAYSTAR	20.99	18.67	18.00	18.67	76.32
SMART ENERGY SYSTEMS	35.71	10.67	15.00	9.00	70.38
CORE BUSINESS TECHNOLOGIES	17.16	10.67	15.33	8.33	51.49
GLOBAL PAYMENTS	29.58	15.00	17.67	14.33	76.58

EXPERIENCE			
VENDOR	REVIEWER #1	REVIEWER #2	REVIEWER #3
INVOICE CLOUD	19.00	20.00	19.00
PAYSTAR	18.00	19.00	19.00
SMART ENERGY SYSTEMS	10.00	7.00	15.00
CORE BUSINESS TECHNOLOGIES	9.00	8.00	15.00
GLOBAL PAYMENTS	12.00	14.00	19.00

RELIABILITY			
VENDOR	REVIEWER #1	REVIEWER #2	REVIEWER #3
INVOICE CLOUD	18.00	19.00	18.00
PAYSTAR	17.00	18.00	19.00
SMART ENERGY SYSTEMS	15.00	15.00	15.00
CORE BUSINESS TECHNOLOGIES	15.00	16.00	15.00
GLOBAL PAYMENTS	16.00	18.00	19.00

EXPERTISE			
VENDOR	REVIEWER #1	REVIEWER #2	REVIEWER #3
INVOICE CLOUD	19.00	20.00	20.00
PAYSTAR	17.00	19.00	20.00
SMART ENERGY SYSTEMS	10.00	10.00	7.00
CORE BUSINESS TECHNOLOGIES	8.00	10.00	7.00
GLOBAL PAYMENTS	12.00	14.00	17.00

BASED ON THE EVALUATION CRITERIA, INVOICE CLOUD RECEIVED THE HIGHEST RANKING AND IS THE RECOMMENDED BILLING SOFTWARE SERVICE PROVIDER BY THE EVALUATION COMMITTEE

2. Cost-Plus Pricing Model:

Service Description	Fee
Integration, Deployment & Training	No Charge
Account Access & Help Desk (Bill Portal Access – Customer & Biller Portal)	\$100 per month
Adoption Growth Services (Marketing Support)	No Charge
Electronic Payment Fees	Fee
Credit / Debit Cards (Visa, Mastercard, Discover, American Express)	\$.50 + .50 bps per transaction (separate invoice on processing)
Digital Wallets (Apple Pay, Google Pay, PayPal)	Same as credit card
ACH / eCheck	\$0.50 flat fee per transaction

Miscellaneous Fees	Fee
Paperless Billing Fee	\$0.25 per suppressed bill
Bank Bill Pay - Online Bank Direct (OBD)	\$0.25 per transaction
IVR Inbound Payments	\$0.50 per payment
POS Card Reader Rental (Pax A80 ~ 3 Units)	Starts at \$30.00 per unit / month
Credit Card, PayPal Chargeback	\$10.00
ACH Reject	\$10.00

Billor Agreement

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

Biller will provide to Invoice Cloud all Biller Data generated for Biller's Customers. Unless otherwise expressly agreed to in writing by Invoice Cloud to the contrary, Invoice Cloud will process all of Biller's Customers' Payment Instrument Transactions requirements related to the Biller Data and will do so via electronic data transmission according to our formats and procedures for each electronic payment type selected in the Biller Order Form. In addition, Biller will execute all third-party applications and enter into all agreements required for the Service without unreasonable delay, including without limitation Payment Processing Agreements and merchant agreements that may be required upon Implementation, or later at such time as the Service operates with different or multiple payment processors. Throughout the Term of this Agreement, for "Invoice Types" listed on the Biller Order Form (e.g., real estate taxes, utility bills, parking tickets, insurance premium, loans, etc.), Biller will not use the credit card processing, ACH or check processing of any bank, payment processor, entity, or person, other than Invoice Cloud via electronic data transmission or the authorization for processing of Biller's Customers' Payment Instrument Transactions, for each electronic payment method selected in the Biller Order Form.

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

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

3. Account Information and Data. Invoice Cloud does not and will not own any Customer Data, in the course of providing the Service. Biller, not Invoice Cloud, shall have sole responsibility for the accuracy, quality, integrity, legality, and reliability of, and obtaining the intellectual property rights to use and process all Customer Data. In the event this Agreement is terminated, Invoice Cloud will make available to Biller a file of the Customer Data (to the extent that Invoice Cloud is permitted to provide pursuant to applicable law and PCI DSS), within 30 days of termination of this Agreement (or at a later time if required by applicable law), if Biller so requests at the time of termination. Invoice Cloud will retain Customer Data for a period from its creation for the time frame that is listed in the Biller Order Form under "Data Retention." If Biller elects to upload or otherwise transfer any Customer Data created prior to the Go Live Date ("Historical Data") to the Services during Implementation or anytime thereafter, such upload shall be subject to Invoice Cloud's then-current requirements and will incur additional fees, which shall be agreed to in writing by both parties prior to any such Historical Data upload or transfer. Invoice Cloud reserves the right to remove and/or delete remaining Customer Data no less than 60 days after termination or expiration except as prohibited by applicable law or in the event of exigent circumstances.

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

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

Biller agrees that during the course of using or gaining access to the Service (or components thereof) it may be furnished with or otherwise have access to information that Invoice Cloud considers to be confidential including but not limited to Invoice Cloud Technology, the Agreement, customer and/or prospective customer information, product features and plans, the marketing/sales collateral, pricing and financial information of the parties which are hereby deemed to be Invoice Cloud Confidential Information, or any other information that by its very nature constitutes information of a type that any reasonable business person would conclude was intended by Invoice Cloud to be treated as

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proprietary, confidential, or private (the "Confidential Information"). Biller agrees to secure and protect the Confidential Information in a manner consistent with the maintenance of Invoice Cloud's rights therein, using at least as great a degree of care as it uses to maintain the confidentiality of its own confidential information, but in no event use less than reasonable efforts. Biller will not sell, transfer, publish, disclose, or otherwise make available any portion of the Confidential Information of the other party to third parties (and will ensure that its employee and agents abide by the requirements hereof), except as expressly authorized in this Agreement or otherwise required by applicable law.

5. Billing. Invoice Cloud fees for the Service are provided on the Biller Order Form. Invoice Cloud's fees are exclusive of all taxes, levies, or duties imposed by taxing authorities. Invoice Cloud may assess and/or collect such taxes, levies, or duties against Biller and Biller shall be responsible for payment of all such taxes, levies, or duties, excluding only United States (federal or state) taxes based solely on Invoice Cloud's income. All payment obligations are auto debited from the Biller Bank Account, unless otherwise agreed in writing, and are non-cancellable, and all amounts or fees paid are non-refundable. Unless Invoice Cloud in its discretion determines otherwise, all fees will be billed in U.S. dollars. If Biller believes Biller's bill or payment is incorrect, Biller must provide written notice to Invoice Cloud within 60 days of the earlier of the invoice date, or the date of payment, with respect to the amount in question to be eligible to receive an adjustment or credit; otherwise such bill or payment is deemed correct. Invoice Cloud reserves the right to modify pricing with respect to applicable fees to be paid under this Agreement, at any time upon thirty days written notice to Biller: a) based on increases incurred by Invoice Cloud on Network Fees from credit card processors, bank card issuers, payment associations, ACH and check processors; or b) if, during the Term, the average credit card payment processed by Invoice Cloud for any three (3) consecutive month period exceeds 110% of the Average Credit Card Transaction \$ specified on the corresponding Invoice Parameter Sheet(s), to the extent that Invoice Cloud incurs increases in Network Fees. Invoice Cloud, on at least 30 days written notice to Biller, may also increase any or all fees referenced in the Biller Order Form (including any Invoice Parameter Sheets), by no more than the greater of CPI for the preceding period or 5%, provided, however, that such increase may not apply during the first year after the execution date of the Biller Order Form and may not occur more than once per year thereafter.

6. Term and Termination. The initial term of this Agreement shall commence as of the execution date of the Biller Order Form and continue for a period of five (5) years after the Go Live Date ("Initial Term"), and will automatically renew for each of additional successive three (3) year terms ("Renewal Term") unless terminated as set forth herein. "Term" as used herein shall mean the Initial Term and any Renewal Term. This Agreement may be terminated by either party effective at the end of the Initial Term or any Renewal Term by such party providing written notice to the other party of its intent not to renew no less than ninety (90) days prior to the expiration of the then-current term. Additionally, this Agreement may be terminated by either party with cause in the event of a material breach of the terms of this Agreement by the other party and the breach remains uncured for a period of 30 days following receipt of written notice by the breaching party. Upon any early termination of this Agreement by Invoice Cloud as a result of breach, Biller shall remain liable for all fees and charges incurred, and all periodic fees owed through the end of the calendar month following the effective date of termination. Upon any termination or expiration of this Agreement, Biller's password and access will be disabled and Biller will be obligated to pay the balance due on Biller's account. Biller agrees that Invoice Cloud may charge such unpaid fees to Biller's Debit Account or credit card or otherwise invoice Biller for such unpaid fees.

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

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

9. Biller's Responsibilities. Biller represents and warrants that it has the legal power and authority to enter into this Agreement. Biller is responsible for all activity occurring under Biller's accounts and shall abide by all applicable laws, and regulations in connection with Biller's and/or its customers' and/or any payers' use of the Service, including those related to data privacy, communications, export or import of data and the transmission of technical, personal or other data. Biller represents and warrants that Biller has not falsely identified itself nor provided any false information to gain access to the Service and that Biller's billing information is correct. Biller shall: (i) notify Invoice Cloud immediately of any unauthorized use of any password or account or any other known or suspected breach of security; (ii) report to Invoice

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Cloud and immediately stop any copying or distribution of Content that is known or suspected to be unauthorized by Biller or Biller's Users; and (iii) obtain consent from Biller's customers and payers to receive notifications and invoices from Invoice Cloud. Invoice Cloud is not responsible for any Biller postings in error due to delayed notification from credit card processors, ACH, bank and other related circumstances. Biller agrees and acknowledges that in the event that Biller has access to, receives from, creates, or receives protected health information, or Biller has access to, creates, receives, maintains or transmits on behalf of electronic protected health information (as those terms are defined under the privacy or security regulations issued pursuant to the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and Subtitle D of the Health Information Technology for Economic and Clinical Health Act provisions of the American Recovery and Reinvestment Act of 2009 ("ARRA"), during the performance under this Agreement, it will comply with all such law, regulations and rules related thereto.

Biller is required to ensure that it maintains a fair policy with regard to the refund, return or cancellation of payment for services and adjustment of Transactions. Biller is also required to disclose all refund, return and cancellation policies to Invoice Cloud and any applicable payment processors and Biller's Customers, as requested. Any change in a return/cancellation policy must be submitted to Invoice Cloud, in writing, not less than 21 days prior to the effective date of such change. If Biller allows or is required to provide a price adjustment, or cancellation of services in connection with a Transaction previously processed, Biller will prepare and deliver to Invoice Cloud Transaction Data reflecting such refund/adjustment within 2 days of resolution of the request resulting in such refund/adjustment. The amount of the refund/adjustment cannot exceed the amount shown as the total on the original Transaction Data. Biller may not accept cash or any other payment or consideration from a Customer in return for preparing a refund to be deposited to the Customer's account; nor may Biller give cash/check refunds to a Customer in connection with a Transaction previously processed by credit card, debit card, ACH, or other electronic payment method, unless required by applicable law. Biller shall cooperate with Invoice Cloud to effect a timely Implementation by Biller allocating sufficient and properly trained personnel to support the implementation process and fully cooperating with Invoice Cloud and by securing the cooperation of Biller's software and service providers and providing to Invoice Cloud the information required to integrate with Biller's billing, CIS and other applicable systems. Biller agrees to participate in scheduled status meetings and provide regular written updates to Invoice Cloud detailing the current status of Implementation efforts, any identified issues or delays, and anticipated next steps, no less frequently than every thirty (30) days starting from the Effective Date until the Implementation is complete and Biller's Go Live Date occurs. Failure to participate in such meetings or to respond to Invoice Cloud's requests for status updates may result in an adjustment of the Implementation schedule or the imposition of additional fees at Invoice Cloud's sole and absolute discretion. Failure by Biller to make material Implementation progress or respond to Invoice Cloud's requests for status updates for a period exceeding ninety (90) days shall constitute a material breach of this Agreement.

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

11. Fees. Invoice Cloud will charge Biller and/or Biller's Customers the payment transaction fees and other fees as set forth on the Biller Order Form. In addition, Invoice Cloud will charge Biller for the initial platform setup, configuration, implementation and integration of Invoice Cloud's Services with Biller's internal or external system(s) (the "Implementation"). The scope of Implementation work and corresponding fees are set forth in: (i) the Statement of Work ("SOW") entered into by the parties, the terms of such SOW being incorporated herein and made a part hereof by this reference, and (ii) the "Implementation Fee Details" section of the Biller Order Form. Where Biller requests any changes or additions to the Implementation or other work described in the SOW after the SOW has been fully executed by the parties, Invoice Cloud, in its sole and absolute discretion, reserves the right to charge Biller for such changes and additions, and such changes and additions and charges associated therewith must be agreed upon by the parties in advance in a written Change Order Form. Subject to Biller's prior written approval, Biller shall be responsible for reimbursing all reasonable travel-related expenses incurred by Invoice Cloud in connection with performing Invoice Cloud's obligations under the SOW, in accordance with the terms of Invoice Cloud's then-current travel and expense policy.

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

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

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14. Notice. Either party may give notice by electronic mail to the other party's email address (for Biller, that address on record on the Biller Order Form) or by written communication sent by first class mail or pre-paid post to the other party's address on record in Invoice Cloud's account information for Biller, and for Invoice Cloud, to Invoice Cloud, Inc., 30 Braintree Hill Office Park, Suite 101, Braintree, MA 02184 Attention: Client Services or helpdesk@invoicecloud.com. Such notice shall be deemed to have been given upon the expiration of 48 hours after mailing or posting (if sent by first class mail or pre-paid post) or 12 hours after sending (if sent by email).

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

16. Insurance.

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

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

17. Immigration Laws. Invoice Cloud represents and warrants that it has complied and will comply with all applicable immigration laws with respect to the personnel assigned to the Biller.

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

19. General.

(a) With respect to agreements with municipalities, localities or governmental authorities, this Agreement shall be governed by the law of the state wherein such municipality, locality or governmental authority is established, without regard to the choice or conflicts of law provisions of any jurisdiction. With respect to Billers who are not with municipalities, localities or governmental authorities, this Agreement shall be governed by Massachusetts law and controlling United States federal law, without regard to the choice or conflicts of law provisions of any jurisdiction. No text or information set forth on any other purchase order, preprinted form or document (other than a Biller Order Form and any add on Biller Order Form, if applicable), and no documentation (including any Implementation planning documents) except as specifically referenced in this Biller Agreement, shall modify, add to or vary the terms and conditions of this Agreement. If any provision of this Agreement is held by a court of competent jurisdiction to be invalid or unenforceable, then such provision(s) shall be construed, as nearly as possible, to reflect the intentions of the invalid or unenforceable provision(s), with all other provisions remaining in full force and effect. No joint venture, partnership, employment, or agency relationship exists between Biller and Invoice Cloud as a result of this agreement or use of the Service. The failure of either party to enforce any right or provision in this Agreement shall not constitute a waiver of such right or provision unless acknowledged and agreed to by Invoice Cloud in writing. All rights and obligations of the parties in Sections 4, 6, 10, 12, 14, 18 and 19(a) and (b) shall survive termination of this Agreement. This Agreement, together with any applicable Biller Order Form, comprises the entire agreement between Biller and Invoice Cloud and supersedes all prior or contemporaneous negotiations, discussions or agreements, whether written or oral between the parties regarding the subject matter contained herein. Biller agrees that Invoice Cloud may disclose the fact that Biller is a customer of Invoice Cloud in Invoice Cloud's marketing, promotional, and sales materials, including without limitation in press releases, case studies, testimonials, customer lists, and presentations, provided that any case studies or press releases that explicitly identify Biller by name shall be subject to Biller's prior written approval. Where this Agreement is incorporated into, embedded in or otherwise made a part of a separate agreement between Invoice Cloud, Biller and a third party service provider ("Third Party Agreement"), and such Third Party Agreement is terminated or expires, Biller and Invoice Cloud agree that the terms and conditions of this Agreement shall survive and

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remain in effect as between Biller and Invoice Cloud until this Agreement expires or is otherwise terminated by either Biller or Invoice Cloud in accordance with the terms herein.

(b) Additional terms and conditions and definitions applicable to this Agreement and the Biller Order Form are found at www.invoicecloud.com/biller-terms-and-conditions (the "Biller T+C") and are agreed to by Invoice Cloud and Biller. The Biller T+C are hereby incorporated herein and made a part hereof by this reference.

SALES INFORMATION			
IC Sales Rep		Vertical	
Order Date		Billing Software	

BILLER INFORMATION			
Ownership Type		Phone	Fax
Legal Name		Website URL	
Address 1		Bus. Open Date	
Address 2		Federal Tax ID	
City		<i>*Federal Tax ID and Legal Name must match on all documents</i>	
State	ZIP		

BILLER CONTACT	
Primary Contact Name	
Phone	
Email Address	

SIGNING AUTHORITY			
Name		Title	
Phone	Fax	Email Address	

BILLER BANK ACCOUNT (FOR INVOICE CLOUD AND NETWORK FEES, AND AS PROVIDED IN THE BILLER AGREEMENT)		
Note: Must include voided business check or bank letter for each unique account		
Billing Method		
Routing #		Last 4 Acct #

PAYMENT METHODS ACCEPTED	
Payment Methods	

BILLER PRICING (see Invoice Type Parameter Sheet(s) for invoice-type-specific pricing)*			
Description	Interval	Cost Type	Cost

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

DATA RETENTION	
Months to Keep	24 *Additional Fees apply if greater than 24 months

IMPLEMENTATION CHARGES

Description	Interval	Cost	
Implementation (per SOW)	One-Time	\$0.00 (WAIVED)	

NOTES/SPECIAL HANDLING

[signature page follows]

CERTIFICATION AND AGREEMENT

- A. By signing below, the Biller hereby ratifies its authorization for Invoice Cloud, Inc. ("Invoice Cloud") to execute debit/credit entries to the Biller Bank Account(s) indicated above at the depository financial institution(s) named above and to debit/credit the same such account(s). The Biller acknowledges that the origination of ACH transactions to its account(s) must comply with the provisions of U.S. law. This authority is to remain in full force and effect until (i) Invoice Cloud has received written notification (by electronic or U.S. mail) from the Biller of its revocation in such time and manner as to allow Invoice Cloud a reasonable opportunity to act on it, but not less than 10 business days notice; and (ii) all obligations of the Biller to Invoice Cloud that have arisen under this Agreement and all other agreements have been paid in full. The Biller must also notify Invoice Cloud, in writing, (by electronic or U.S. mail) when a change in Biller Bank Account account number(s) or bank has occurred at which time this authorization shall apply to such new/changed Biller Bank Account. This notification must be received no less than 10 business days in advance of any change. A fee will be charged for any returned or rejected ACH debits.
- B. By signing below, the Biller named: (1) has read, agreed to, ratifies the Biller Agreement, Biller T+Cs (referenced in the Biller Agreement) and other Order Forms previously executed by the Biller, and (2) certifies to Invoice Cloud that he/she is authorized to sign this Order Form; (3) certifies that all information and documents submitted in connection with this Order Form are true and complete; (4) authorizes Invoice Cloud or its agent to verify any of the information given, including credit references, and to obtain credit reports ; (5) agrees to pay the Monthly Access Fee through the last day of the month following the effective date of termination as provided in the Billing Agreement; (6) agrees that Biller and each transaction submitted will continue to be bound by the Order Form and the Biller Agreement in its entirety and any new agreement forms executed herewith; (7) agrees that Biller will submit transactions only in accordance with the information in this Biller Order Form and Biller Agreement and will immediately inform Invoice Cloud, by email (contracts@invoicecloud.com) if any information in this Order Form changes, and (8) In the event of non-payment of any sums due, Invoice Cloud reserves the right to withdraw such sums from the Biller Bank Account at any time to ensure payment of the same.
- C. Pay by Text: Standard data rates and text messaging rates may apply based on the payer's plan with their mobile phone carrier. Payer can opt out of text messaging at any time with Invoice Cloud. Partial payment or overpayment is not supported. Biller may not use the service for activities that violate any law, statute, ordinance or regulation.
- D. This Biller Order Form will become effective only when signed by Invoice Cloud.

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

Accepted by Biller:

X

Corporate Officer/Authorized Official

Printed Name

Title

Accepted by Invoice Cloud, Inc.:

X

Corporate Officer

Kevin W. O'Brien

Printed Name

CEO

Title

Invoice Cloud, Inc.
Statement of Work
[Biller Name]

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Invoice Cloud, Inc.
Statement of Work
[Biller Name]

Introduction

The Invoice Cloud Electronic Bill Presentment and Payment (EBPP) SaaS Platform (the Service) provides [Biller Name] (Biller) and Biller's customers with inbound digital payment capabilities, such as searching for and paying invoiced and non-invoiced items with credit cards, electronic checks, and other requested payment types, in a public cloud environment that complies with PCI security standards. Invoice Cloud also provides outbound payment capabilities for insurance claims, agent commissions, and premium refund payments.

Service Summary

The business benefits and key capabilities of the Service are summarized below.

1. Compliance with Industry and Security Standards

Invoice Cloud complies with current Payment Card Industry (PCI) standards, the Cardholder Information Security Program (CISP) regulations, and National Automated Clearinghouse Association (NACHA) rules and guidelines, in order to protect the privacy and security of cardholder data.

- a. PCI DSS 4.0—Invoice Cloud's compliant storage for customer information is certified by Visa and MasterCard. Data is encrypted in-flight via SSL. All confidential information is handled in accordance with PCI standards.
- b. Software as a Service (SaaS) Architecture—The Service is architected and hosted in a secure Azure public cloud tenant, i.e., EBPP databases and servers are hosted offsite from Billers.

2. Digital Payment Capabilities

Inbound digital payment capabilities include, but are not limited to:

- a. Support for multiple payment sources like the Invoice Cloud Virtual Site for guest payments; the Invoice Cloud Customer Portal for registered users; the Invoice Cloud Biller Portal for administrators and CSRs; Interactive Voice Response (IVR) for phone call payments; Online Bank Direct (OBD), for Billers to electronically import ACH payments initiated from bank bill sites; Point of Sale (POS) terminals, for payments made at a CSR or Agent's office; and an Express Payments feature, where a customer clicks a payment link in a notification email or SMS sent by the Service.
- b. Payments can also be made when a Biller integrates EBPP web services with their CIS or core billing system portal to render Invoice Cloud payment pages via iFrame or a Redirect.
- c. Billers decide what payment sources listed above are permitted and configured. Billers decide whether to enable the Pay by Text option. And Billers decided whether to enable Paperless and Autopay billing per invoice type.
- d. Customers with registered accounts that have scheduled payments or are registered for AutoPay receive email notifications from the Service of pending payments. Once a payment is made, a payment confirmation email is sent.

Invoice Cloud, Inc.
Statement of Work
[Biller Name]

- e. Customers with registered accounts who elect paperless billing are automatically placed back on paper billing if their email address is undeliverable. The Biller is also notified via email when email addresses are undeliverable.
- f. The Service complies with the Federal E-Signature Act for Paperless billing and AutoPay by requiring a customer to respond to a post-enrollment confirmation email for each option.
- g. The Biller can specify allowed payment types, including Credit Cards (e.g., Visa, MasterCard, American Express, and Discover), Electronic Checks (e.g., ACH, eCheck, EFT), Point of Sale (POS), PayPal (e.g., PayPal, PayPal Credit, Venmo), and more.

Outbound digital payment capabilities include:

- a. Support for distributing outbound payments, such as claims payments, agent commissions, and premium refunds for Biller. Digital payments can help Biller drive down costs associated with making these payments via paper checks.

3. Invoice Cloud Customer Portal

The Invoice Cloud Customer Portal is the UI/UX for customers with registered accounts to manage their payment options, schedule payments, search for and pay invoiced and non-invoiced items, and more. Key capabilities include:

- a. Invoices (Bills) are presented electronically in a Biller branded portal.
- b. Customers who register their accounts with Invoice Cloud receive login credentials via email. Alternatively, automatic account registration is a feature of Invoice Cloud's SAML SSO web service.
- c. Customers with registered accounts can access features such as making payments, reviewing payment history, scheduling payments, setting up AutoPay, etc. The Biller can specify the authentication method required for registration.
- d. The Biller can enable an option for customers without registered accounts to make one-time payments in a Guest Payment or "Virtual Site".
- e. The Service includes shopping cart functionality.
- f. A customer with multiple accounts, e.g., Taxes and Utility, can "link" the accounts under a single registration. Then, upon signing into the portal, they can select the account they require for a payment task.
- g. For each invoice type, a customer with a registered account can specify a default payment type.
- h. The Bill Presentment feature displays a copy of a customer's bill (PDF format) or renders a bill copy using an HTML template.
- i. Customers with registered accounts can access twenty-four (24) months of rolling account, invoice, and payment history.

Invoice Cloud, Inc.
Statement of Work
[Biller Name]

4. Invoice Cloud Biller Portal

The Invoice Cloud Biller Portal is the UI/UX where authorized Biller administrators and CSRs access reports; manage registered users; search for customers, invoices, payments, and data exchange files; manage reconciliations, the Online Bank Direct service, and outbound campaigns; initiate payments or credits; log in as a customer with the customer's authorization, and more. Key capabilities include:

- a. Users can log in as a customer with the customer's authorization and assist customers with certain actions like making a payment. An audit log is maintained on whoever assisted a customer with making a payment on their behalf and the source.
- b. Users can block future customer payments as well as restrict payment types.
- c. Users with the highest permission level can manage roles and other portal users. Role-based feature permissions ensure adherence to the principle of least privilege, i.e., users should only have access to the minimal set of features required to perform assigned work, such as viewing data, creating reports, resending email notices, processing payments, credits or refunds, editing email templates, and more.
- d. Biller can configure which administrative and request notifications are automatically sent to selected employees. This feature allows different departments to receive targeted notifications in a timely manner, including:
 - ACH Reject Notifications
 - Batch Close Notifications
 - Daily Management Report
 - File Processing Notifications
 - Month End Billing Invoice
 - Paperless Customer Email Bounce Daily Report
 - Request System Notifications
 - Status Notifications (notifications of planned outages, new features, etc.)
- e. Biller can configure and customize the handling of customer accounts and payments like:
 - Allowing AutoPay and scheduled payments
 - Allowing customers to update their phone or mailing address through the Invoice Cloud Customer Portal
 - Allowing customers to pay less or more than the balance due based on receivable type
 - Updating Refund Policy description
 - Updating customer service phone number
- f. Biller can access a selection of pre-configured reports for daily, monthly, or date range activity. Most reports can be exported to Excel files or scheduled for download as a custom report, as indicated by an asterisk (*) in the report name. All stored payment data is truncated on all reports. Available reports currently include:
 - Search Customers*
 - Search Invoices
 - Search Payment transactions*
 - Monthly Summary
 - View Scheduled Payments*
 - Invoice File History
 - Import Errors
 - Daily Payments Received*

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- Registration Report*
- AutoPay Report*
- Paperless Report*
- Data Synchronization History
- EFT/ACH Rejects*
- Total Outstanding Invoices
- Email Notification Summary
- Email Statistics
- Email Tracking
- Bounced Email Report

5. Email Notifications

The Service provides customizable invoice-type-specific email templates to use for activity notifications. The templates are customized in the Invoice Cloud Biller Portal using a Word style editor and support the insertion of hyperlinks (e.g., websites, electronic documents, bill inserts, etc.) and select fields included in Biller's invoice data updates.

- a. Up to three (3) email notifications can be scheduled. The first notification is based on the days since the invoice's due date. The second and third notifications are only sent to customers with outstanding balances, not those with a scheduled payment or who signed up for AutoPay.
- b. At Biller's discretion, email notifications can be delivered for any event below.
 - First Invoice Email Notification
 - Third Invoice Email Notification
 - Declined AutoPay Transaction
 - Declined Scheduled Payment Notification
 - AutoPay Registration Notification
 - ACH Reject/Chargeback Notices (with reason codes and descriptors)
 - Scheduled Payment Confirmation
 - Scheduled Payment Reminder
 - Online Bank Direct Payment Receipt
 - Linked Accounts Second Notice Notification
 - AutoPay Off Confirmation
 - Multiple Registered Customers Welcome Email
 - Recurring Scheduled Payment Canceled
 - Second Invoice Email Notification
 - Payment Transaction Receipt
 - Late Fee Email Notification
 - Registered Customer Welcome Email
 - Paperless Registration Notification
 - Credit Card Expiration Notification
 - AutoPay Reminder Notification
 - Paperless Off Confirmation
 - Linked Accounts First Notice Notification
 - Linked Accounts Third Notice Notification
 - Conveyed Customer Notification
 - Recurring Scheduled Payment Confirmation

Invoice Cloud, Inc.
Statement of Work
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6. Invoice Type Configuration

The Service provides extensive invoice type-specific customizations. Each invoice type can accept different payment types, customizations, and business rules. The invoice parameters are reviewed and finalized in the Implementation engagement.

For example, for each invoice type, Biller can:

- a. Allow partial payments, overpayments, full balance only, and late fees.
- b. Allow payments beyond the due date.
- c. Allow multiple payment types on the same invoice, even when partial payments are allowed. Credit/debit cards and eChecks (ACH) can be run separately, and unlimited remittance types can be used. For example, a customer can pay a portion of an invoice from their checking account, another portion with a Visa credit card, and the remainder with a second credit card of any type.

Service Implementation

Invoice Cloud's project management plan for Biller's Service Implementation is detailed below.

7. Project Management

Invoice Cloud adheres to PMI project management best practices. Our approach and tools include:

- a. Managing project phases with clear-cut milestones and deliverables.
- b. Using Smartsheet for collaborative project scheduling and task management.
- c. Tracking risks, actions, issues, and decisions with a RAID log.
- d. Assigning dedicated resources with the requisite experience and competencies.

8. Invoice Cloud Resources

Invoice Cloud assigns an Implementations Manager (IM) on each Implementation project. The IM is Biller's primary contact and coordinates all internal and external project stakeholders and participants according to plan. The IM also coordinates the drafting, review, update, and distribution of project artifacts, including, but not limited to:

- a. New Biller Questionnaire—documents parameters, rules, settings, and features needed to set up and initiate the Service.
- b. Project Timeline—Project schedule and milestones.
- c. Testing Plans—Any required system integration (SIT) and user acceptance test (UAT) plans.
- d. Training Plans—Required plans to train future users of the Service.

However, complex implementations are led by an Enterprise Project Manager (PM), with the Implementation Manager focused on providing subject matter expertise and configuration and onboarding management.

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If a "Custom Integration" with Biller's CIS or core billing system is required, an Integrations Manager (INM) working closely with a Solutions Engineer (SE) leads an integration requirements discovery, design, and development effort. However, an Integrations Manager is typically not required if Biller's CIS or core billing system is going to be integrated with Invoice Cloud's EBPP Platform using a "Standard Integration"—a pre-built and tested integration solution. Invoice Cloud has developed and deployed many standard integrations, including Munis CIS integrations (for the government and utilities market) and a Guidewire accelerator (for the insurance market).

9. Invoice Cloud Responsibilities

Invoice Cloud responsibilities include:

- a. Project Management & Planning
 - Assign a PM or IM to oversee the Implementation engagement.
 - Develop a detailed project plan, including timelines, milestones, and resource allocation.
 - Conduct regular project status meetings and provide status reports to Biller.
- b. Solution Design & Architecture
 - Conduct a requirements analysis to understand Biller's business requirements.
 - Architect a solution aligned with Biller's requirements and best practices.
 - Provide a Solution Design Document (SDD) for review, revision, and approval, where applicable.
- c. Configuration & Customization
 - Configure the software according to the agreed specifications.
 - Ensure that all configurations are aligned with the solution architecture.
- d. Data Migration
 - Provide requirements and guidance to facilitate legacy data migration.
 - Make commercially reasonable efforts to ensure data quality and consistency during migration, subject to the accuracy and completeness of Biller-supplied data.
 - Test and validate the migrated data with the customer.
- e. Testing & Quality Assurance
 - Conduct system, integration, and Internal Acceptance Testing (IAT) before the Go Live Date.
 - Resolve material defects or issues identified during testing within the agreed timeline.
 - Draft User Acceptance Testing (UAT) plan.
- f. Training & Documentation
 - Provide training materials and sessions for Biller's end-users and administrators.
 - Provide user manuals, technical documentation, and other supporting documents.
- g. Go Live Support & Post-Go Live Support
 - Provide remote support during the Go Live phase to address issues.
 - Facilitate post-Go Live support to resolve any remaining issues.

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10. Biller Responsibilities

Biller responsibilities include:

- a. Project Management, Resources & Coordination
 - Assign a project manager or primary point of contact.
 - Provide timely feedback on project plans, milestones, and deliverables.
 - Consider including Invoice Cloud and other project participants, e.g., CIS or core billing system vendor, system integrator, in planning sessions if the Service deployment is part of a broader initiative, such as a new CIS or core billing system implementation.
 - Dedicate sufficient and professionally trained personnel to support the Implementation process and its use of the Service in compliance with all applicable laws.
 - Collaborate on and agree to a joint project schedule and make commercially reasonable efforts to stay on task; Biller should endeavor to have their other vendors, e.g., system integrator, print vendor, etc., do the same.
 - Assign an empowered executive sponsor to whom issues can be escalated for resolution.
 - Biller must ensure that their other software and service providers, e.g., CIS or core billing system vendor or system integrator, provide Invoice Cloud with the information and deliverables required according to the plan to achieve the target Go Live Date.
- b. Requirements Gathering & Documentation
 - Provide clear and complete requirements, including business workflows and data requirements.
 - Review, approve, and formally sign off on solution designs and configurations provided by the vendor to confirm alignment with project requirements.
- c. Change Requests
 - Submit change requests in writing for review. All change requests are subject to evaluation for potential impacts on project scope, timeline, and costs and require formal approval before implementation, and must be memorialized by the parties in writing by completing a Change Order Form signed by both parties.
- d. Data Conversions
 - Coordinate data exports from legacy payment systems for ACH, autopay, and user registration conversions.
 - Perform necessary data cleansing and preparation for migration.
- e. Training & Change Management
 - Ensure attendance of end-users in vendor-led training sessions.
 - Ensure that internal change management efforts are in place to support user adoption.
- f. User Acceptance Testing (UAT)
 - Begin testing within a week from the initial delivery of the test platform from Invoice Cloud and make continuous efforts to complete testing.

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- Conduct UAT based on biller-supplied and Invoice Cloud-supplied test cases and report issues found to Invoice Cloud.
 - Provide formal written sign-off upon successfully completing User Acceptance Testing (UAT) that the system meets agreed-upon requirements and is ready for final Go Live preparation. Note that UAT is a collaborative milestone used to validate that the configured solution meets the functional requirements agreed upon in the Solution Design Document. The parties acknowledge and agree that UAT does not create termination rights under the Biller Agreement and shall not be viewed as nor constitute a form of formal contract acceptance.
- g. Go Live & Operational Readiness
- Confirm readiness for Go Live, including data migration, user access, and training completion.
 - Notify Invoice Cloud no less than 30 days before any change in the agreed Go Live Date. Send any changes to the Go Live Date to InvoiceCloud in writing so changes to internal resource allocation and scheduling can be made in advance.
 - Launching the Service approximately two weeks after UAT.
 - Prepare internal support teams for post-Go Live support.

11. Joint Responsibilities

Joint responsibilities include:

- a. Project Governance
 - Establish and ensure the active participation of executive project stakeholders from the vendor and customer in the steering committee.
 - Participate in joint project status meetings and reviews.
- b. Scope Management
 - Collaborate to manage project scope, adjusting schedule and cost based on change requests.
 - Evaluate the impact of changes on timeline, cost, and resources.
- c. Risk Management & Issue Resolution
 - Identify potential risks to the project timeline, quality, or budget.
 - Collaborate on mitigation strategies and promptly address issues as they arise.
- d. Integration with Third-Party Systems
 - Jointly plan and manage any required integrations with third-party applications.
 - Collaborate on testing and troubleshooting of integrated systems.

These responsibilities help define clear expectations and ownership for each party involved in the Implementation project, minimizing misunderstandings and ensuring alignment of deliverables and timelines.

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12. Draft Implementation Phases and Milestones

Phase 1 – Engagement

- Project Kickoff
- Detailed Biller questionnaire
- Boarding Paperwork
- Sample Files Received
- Customer Training Overview

Phase 3 – Implementation

- Virtual Site Configuration
- Biller User/Roles Setup
- Integration Coding
- IVR Setup
- Marketing Schedule Finalized

Phase 5 – Go Live Preparation

- Marketing Complete
- Customer Stakeholder Sign-off
- Production Data Loaded
- Post-Live Support Overview
- Biller Go Live!

Phase 2 – Integration (if applicable)

- Discovery
- Integration Design
- Integration Development
- Systems Integration Testing (SIT)
- Approval and Release

Phase 4 – Training & Testing

- Customer Training
- Internal Acceptance Testing (IAT)
- Customer Demonstration
- User Acceptance Testing (UAT)
- Go Live Date Confirmed

13. Implementation-Related Fees

During Implementation, Invoice Cloud will provide access to the Service, including one (1) production and one (1) test environment, with additional environments available for an additional fee. Access to these environments is essential to many Implementation project tasks, including configuration, customization, system integration, testing, training, and other Go Live preparation tasks. In the event Biller has not gone live with the Services within the number of months set forth in the Biller Order Form, a monthly Pre Launch Hosting Fee will be assessed to continue providing these environments until the Go Live Date.

An Implementation Fee will be charged to cover the planning, configuration, integration support, testing coordination, and initial deployment services required to successfully implement the Service. This fee also covers the allocation of dedicated project resources, access to Implementation tools and environments, and delivery of best-practice onboarding tailored to Biller's requirements. The Implementation Fee will be payable as outlined in the Biller Order Form payment schedule. Work on Implementation will not begin until Invoice Cloud receives the Implementation Fee, as set forth in the Biller Order Form.

Invoice Cloud reserves the right to charge, at its standard rates as provided below, for changes and additions to an approved Implementation scope or integration design and for cases where Biller or other vendors fail to meet

Invoice Cloud, Inc.
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[Biller Name]

agreed-upon project schedule commitments. Fees may also be incurred for any Implementation, or post-Implementation, Biller requests, including any of the following services:

- a. Custom development and features not stated on the SOW, and change requests and modifications to existing platform functionality not stated in the SOW.
- b. Required integration of new or additional CIS or core billing systems not stated in the SOW, including future Biller replacement or upgrade of its existing complementary software system(s).
- c. Changes to bill presentment (web and PDF templates), billing system integrations, and other Service components coded or configured to the Biller's specifications after the Biller has signed off on the relevant specification or the Service is in production.
- d. Custom reports, custom data extracts, and other custom export files.
- e. Data conversion not listed in the SOW, or repetitive re-loading of data due to Biller error.

Invoice Cloud's standard rates for work performed on changes or additions to Implementation or for Biller requests post-Implementation are \$250 per hour for engineering work and \$225 for consulting and project management. Invoice Cloud may charge additional fees for certain Biller requests, which shall be agreed to in writing by both parties prior to any work being performed on such requests.

14. System Integration

Appendix B details the data synchronization integration requirements between the Service and the Biller's CIS or core billing system.

This SOW does not include detailed requirements for integrating the EBPP UI/UX pages with Biller's CIS or core billing system portal. However, these will be discussed and documented during the Implementation project discovery phase. For whatever use cases are required, e.g., Biller's Customer, CSR/Agent, Administrator, etc., an Invoice Cloud Solutions Engineer will provide Biller and System Integrator developers with the API coaching and support required to leverage the required EBPP Platform UI/UX web services.

15. Support & Training

- a. Business Hours — Invoice Cloud's business hours are Monday through Friday from 8:00 AM to 8:00 PM Eastern Standard Time (EST). Note: Biller Support hours are 8:00 AM to 8:00 PM EST. Support hours for Biller's customers are 8:00 AM to 4:00 PM EST.
- b. Help Desk — The Service will provide a helpdesk ticketing system for Biller within the Invoice Cloud Biller Portal to get help from the Invoice Cloud client support team. This tool will allow Biller to track and retain resolutions for historical reference.
- c. Support for Biller's Customers — Support is two-tiered, with Biller staff as the first line of support regarding account registration and billing questions. Issues with the Invoice Cloud service operation or incorrect credit card charges will be routed to Invoice Cloud Client Support via telephone or a Biller helpdesk ticket.
- d. Biller Support — If Biller encounters an inquiry that it cannot resolve, Biller should create a helpdesk support ticket. Invoice Cloud Customer Support will address the issue and, if applicable, provide training

Invoice Cloud, Inc.
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[Biller Name]

to Biller to allow the address of tickets in a timely matter, often within twenty-four (24) business hours. Technical support is available during business hours.

- Routine Technical Support — Technical Support is available during business hours. The Biller may call customer support directly; however, the helpdesk ticketing system is encouraged as the preferred contact method. Invoice Cloud staff views all tickets as they are submitted and routes them to the appropriate person for resolution.
 - Emergency After-Hours Support — The helpdesk service is monitored after business hours, and Invoice Cloud aims to address all emergency support issues within one (1) hour. An emergency support issue involves the system being down and inoperable and does not include payment issues. The Biller may request that an email notification be provided if the system is down and inoperable.
- e. Service Enhancements — Most enhancements do not require action on the part of Biller. Upgrades, as agreed, are done at the Invoice Cloud server level, so there are no mandatory actions for Biller. Enhancements do not affect support levels.
- f. Biller Training — Biller staff will be guided in using the system through in-house training, documentation, remote live sessions, and access to our client support team.
- All standard training will be done remotely. Invoice Cloud training includes our Customer Portal and the Invoice Cloud Biller Portal.
 - Biller’s technical staff receives separate training on uploading bill files and other applicable processes.
 - Biller will receive ongoing phone and Go-To-Meeting training during the first month of use at no additional cost.

16. Marketing

Invoice Cloud provides marketing support at no charge for Billers to promote Invoice Cloud’s digital payment capabilities and user experiences to Biller’s customers.

Invoice Cloud’s marketing team will schedule a one (1) hour conference call to review best practices for promoting the Service. Sample templates for the items below will be provided with customizations available upon request. The marketing collateral that Invoice Cloud provides may include:

- a. Bill Inserts
- b. Newsletters
- c. Envelope Teasers
- d. Pay Button Link
- e. Posters with Acrylic Stands for Payment Counters
- f. Business “take-away” cards with QR code
- g. Local cable/TV station announcement

Invoice Cloud, Inc.
Statement of Work
[Biller Name]

[SIGNATURE PAGE FOLLOWS]

**Invoice Cloud, Inc.
Statement of Work
[Biller Name]**

Signature Page

This SOW references many products, services, and payment methods. However, only the specific products, services, and payment methods selected by [Biller Name], as outlined in the Biller Order Form, are included in the delivery.

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

[Biller Name]

Invoice Cloud, Inc.

By: _____

By: _____

Printed Name: _____

Printed Name: Kevin W. O'Brien

Title: _____

Title: Chief Executive Officer

Date: _____
Date: _____

Appendix A – Implementation Scope and Service Modifications

Appendix B – System Integration Requirements

Modules & Features	CIS / Core Billing System
PRODUCTS	
EBPP Saas Platform	
Multiple Invoice Types	
Pay by Text	
SAML SSO	
Cloud SSO Connect	
Agent Connect	
Cloud Payments (CPV2)	
DATA EXCHANGE	
Invoices	Method Frequency
Payments	
AutoPay Flags	
Paperless Flags	
Account Balances	
Block Payment Method (Credit/ACH)	
INVOICE FILES	
Invoice File Conversion Required	
Historical Data (2 years shown online)	
BILL PRESENTMENT	
PDF Extraction (Partial/Full)	
Templates	
Link to PDFs	
BATCH CLOSE	

Standard or Custom	
CUSTOM OPTIONS	
Branded Invoice Cloud Biller Portal	
Branded Invoice Cloud Customer Portal	

Proposal #04-2026 | Electronic Bill Presentment and Payment (EBPP) Services

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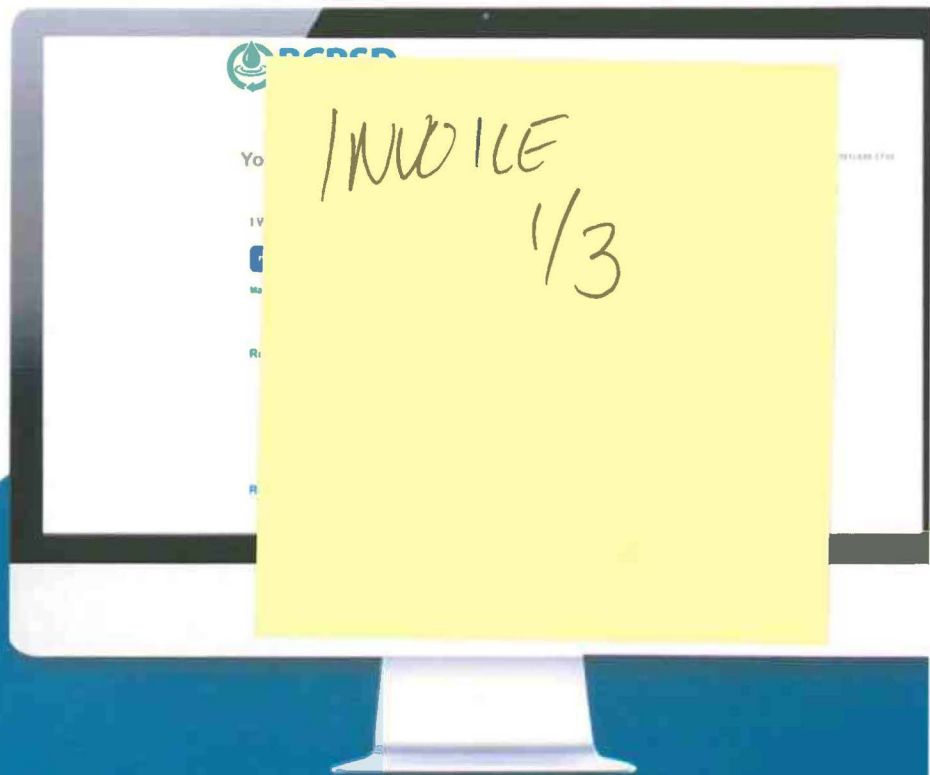
SCANNED

PRESENTED TO

Boone County Regional Sewer District (BCRSD)

April 15, 2026

Pricing Valid for 120 Days



Reed Pelliconi

Account Executive

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Boston, MA 02210

973.525.2572

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www.invoicecloud.com

Confidential & Proprietary © 2026

This **proposal** contains confidential and proprietary information to help **BCRSD** select the most **qualified vendor** with the best technical solution at the best value. **Should** any outside party **request** a copy of this **proposal**, **InvoiceCloud** asks that **BCRSD** please either (a) redact any **sections** marked **Proprietary/Confidential** or (b) contact us for a redacted **electronic** version.

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1314 North Seventh Street
Columbia, Missouri 65201
Attn: Drew Perkins

April 15, 2026

Re: Proposal #04-2026, Electronic Bill Presentment and Payment (EBPP) Services

Dear Mr. Perkins,

InvoiceCloud has reviewed Boone County Regional Sewer District's requirements for EBPP Services to electronically present sewer bills for payment and seamlessly post those payments back to your core system, Muni-Link. We believe InvoiceCloud is uniquely qualified to not only meet your requirements but to exceed them. **Boone County Regional Sewer District (BCRSD) reduces operational costs and billing and payment-related tasks by increasing customer online self-service through Muni-Link 's preferred EBPP partner, InvoiceCloud.**

BCRSD recently made a significant technology investment in Muni-Link 's customer information system (CIS) and AuthorityPay customer self-service (CSS) portal with the goal to ease daily tasks on your team. BCRSD maximizes the results of this investment by integrating Muni-Link 's preferred EBPP solution, InvoiceCloud, with your CIS and CSS portal. InvoiceCloud's omnichannel payment options leverage a single, jointly developed real-time integration with Muni-Link and other billing systems to reduce friction across a consistent interface no matter how customers pay, including our SSO embedded interface within their AuthorityPay portal, our one-time payment portal, IVR system, Pay by Text, in-person card readers, and more.

InvoiceCloud's omnichannel payment options leverage a single, jointly developed real-time integration with Muni-Link and other billing systems to reduce friction across a consistent interface no matter how customers pay, including our SSO embedded interface within their AuthorityPay portal, our one-time payment portal, IVR system, Pay by Text, in-person card readers, and more.

Our ease-of use and high customer adoption, as well as the uniquely seamless SSO integration that we co-developed, is why Muni-Link partners with InvoiceCloud as their preferred EBPP provider. Our experience serving more than 110 Muni-Link clients should achieve the following results for BCRSD :

- **Implement Electronic Bill Presentment and Payment (EBPP) Services with the least impact to your daily operations through Muni-Link and InvoiceCloud's partnership.** InvoiceCloud and Muni-Link have implemented our jointly developed, seamless CIS, CSS, and EBPP real-time integration *more than 110 times*. We provide *the only SSO embedded integration with Muni-Link 's AuthorityPay CSS portal*, unifying consumption and billing and payment data in one convenient, plug and play tool for BCRSD customers. Our templated, proven integration takes *only 90 business days to deploy*, and *InvoiceCloud and Muni-Link complete more than 80% of implementation tasks without requiring BCRSD involvement*.
- **Maintain continuity of operations and continually receive new EBPP functionality through InvoiceCloud's cloud-native SaaS architecture.** As Muni-Link 's *only cloud-*





10 Fan Pier Boulevard, 4th Floor
Boston, MA 02210

native Software-as-a-Service (SaaS) partner, BCRSD receives the most stable EBPP solution with 99.9%+ uptime, unlimited scalability to meet customer adoption growth, and monthly, no-effort updates to your EBPP offerings.

- **Achieve seamless transition from implementation through Go-live with InvoiceCloud's partnered approach to customer support.** InvoiceCloud provides dedicated resources at no additional cost to assist BCRSD, including our implementation team, training specialists, and customer adoption marketing services.
- **Increase staff productivity by reducing EBPP-related calls by 20% or more through InvoiceCloud's ease-of-use.** InvoiceCloud's omnichannel EBPP options present a unified, easy-to-use customer interface that *increases utility customer adoption by 140% on average in our first 12 months of service, and 90%+ of customers return to after their first payment.* Our emails, texts, web interface, and IVR call flow help customers find and pay their bill through self-service without memorizing their account number, *reducing payment and invoice-related calls by 30 - 50%.*

We appreciate the time and effort that goes into evaluating electronic payment solutions. We highly encourage the Boone County Regional Sewer District to require all bidders to demonstrate their claims to BCRSD, as we have many imitators, but none come close to our customer adoption, partnered integrations, and return on investment. We believe that our cost advantages are very low. *InvoiceCloud is the best solution for your needs and cost.* We welcome the opportunity to discuss our fees. **We are confident that we can make the numbers work with our proposed pricing models.**

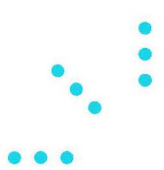
Thank you for considering InvoiceCloud!

Reed Pelliconi

Account Executive

973.525.2572

rpelliconi@invoicecloud.com



March 26th, 2026



RE: Sole Source provider of integrated EBPP with Muni-Link

Boone County,

Please find below a letter of endorsement for InvoiceCloud, Inc. as the sole source provider of a complete, integrated Electronic Bill Presentment and Payment (EBPP) solution. InvoiceCloud is not just the preferred partner of Muni-Link, supporting over 110 of our customers, they are also one of the most trusted and widely used solutions for utilities seeking to enhance customer experience and drive self-service.

Since selecting InvoiceCloud in 2021, our companies have invested our combined resources heavily into a partnership and real-time CIS integration. Our teams have worked closely to architect and deliver a seamless Single Sign-On (SSO) integration with Muni-Link's CIS and Portal (AuthorityPay) – this is only available with InvoiceCloud - integrated credit/debit card payments with Muni-Link's Cash Receipts, and a unique CSR tool called AgentConnect, giving your CSRs the ability to log in as a customer, modify settings or take an initial payment or deposit for a customer before the first bill has been issued.

In addition, InvoiceCloud is Muni-Link's only EBPP partner whose platform is built on SaaS (Software as a Service). Meaning they are the only provider who can ensure Boone County will never need to do an upgrade/update to their payment platform ensuring the city will always be on the latest and greatest edition of InvoiceCloud. This SaaS payment technology will continue to position the city as a technology leader in the industry far into the future.

Our team has a close relationship with the InvoiceCloud CEO and senior management and trust them to do the right thing for our mutual clients. They are committed to maintaining their technological lead and they have my highest recommendation.

Please let me know if you'd like to discuss it further.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ryan Shaulis', written over a circular stamp or seal.

Ryan Shaulis

SVP Sales & Marketing

Appendix A – Offeror Response and Signature Page

(The offeror should complete and return this with the proposal)

In compliance with this Request for Proposal and subject to all the conditions thereof, the offeror agrees to furnish the services/equipment/supplies requested and proposed and certifies he/she has read, understands, and agrees to all terms, conditions, and requirements of this proposal and is authorized to contract on behalf of the firm named below. (Note: This form must be signed. All signatures must be original and not photocopies. When providing a contact name and email address below, the contact and email address provided must be a person who has the legal authority to contractually bind the offeror's company in a contract with the BCRSD.

Company Name: Invoice Cloud, Inc.

Address: 10 Fan Pier Blvd., Suite #4
Boston, MA 02210

Telephone: 781.848.3733 Fax: _____

Federal Tax ID (or Social Security #): 26-3972596

Print Name: Mark Daoust Title: Chief Customer Officer

Signature:  Date: 4/7/26

Contact Name and Email Address:

Reed Pelliconi, rpelliconi@invoicecloud.com

NOTE: The offeror must clearly state in writing any restrictions or deviations from specifications and requirements stated herein. In the absence of such statement, the BCRSD will assume that all items/services offered are in strict compliance with specifications stated in the RFP, including all technical and cost requirements, terms and conditions. The vendor must agree that the proposal, if selected for award by the BCRSD, will be included as part of the final contract with the BCRSD.

InvoiceCloud provides redlines to BCRSD's terms and conditions below. We agree that our proposal, if selected for award by BCRSD, will be included as part of the final contract with BCRSD.

1 Brief Overview of the Vendor

InvoiceCloud has demonstrated experience and expertise in providing EBPP services for **17 years**, which is evidenced by our industry-high 98% client retention and customer adoption rates. We currently support **more than 3,250 live clients** across all 50 states, including **50 in Missouri** and **2,700+ utilities**.

We have templated integrations with more than 160 unique CIS and software solutions, ranging from out-of-the-box commercial billing systems, including Muni-Link, as well as custom and in-house developed systems. We also have co-developed single sign-on (SSO) integrations with many of our partners to embed our full EBPP into third-party portals and websites, including Muni-Link's AuthorityPay portal. Working with Muni-Link, **we jointly support more than 110 mutual clients with our plug-and-play integration.**

InvoiceCloud by the Numbers

- 17 years of experience
- 160+ software integrations
- 110+ Muni-Link clients
- 200+ SSO integrations
- 3,250+ successful implementations
- 2,700+ utility clients in all 50 states
- 50 Missouri clients
- \$38B+ processed payments (33M+ payments) annually
- 140% average online payment adoption increase in the first year of service
- 147% average paperless billing adoption increase
- 51% average decrease in late payments
- 36% reduction in billing and payment-related calls
- 99.9%+ system up-time
- 98% client retention rate

133M+ 

Transactions
Processed Annually

3250+ 

Billers

411M+ 
eBills Delivered Annually

160+ 
Integrations

InvoiceCloud has helped more than 2,700 utilities improve digital engagement and customer experience through our cloud-native billing and payment solution. In addition to removing friction from the billing and payment process, which leads to fewer service shut-offs, lower cost to

serve, and more satisfied customers, our solution drives utility customers to take the next best action to become more digitally engaged. We always ask our colleagues in the utility industry, "What would it mean to your organization if you could double e-adoption and triple paperless enrollment?"

E-adoption is the only metric that can demonstrate which solution utility customers prefer, and **InvoiceCloud provides the utility industry's highest average first year e-adoption increase of 140% and 147% more paperless enrollments**. This e-adoption only grows year-over-year as we improve our true SaaS solution on your behalf. Higher e-adoption means our system is easier to use, has the most comprehensive set of features for flexibility, and has the best interface and marketing techniques to drive usage, **reducing late utility payments by 51% in year one** (Figure 1-1).

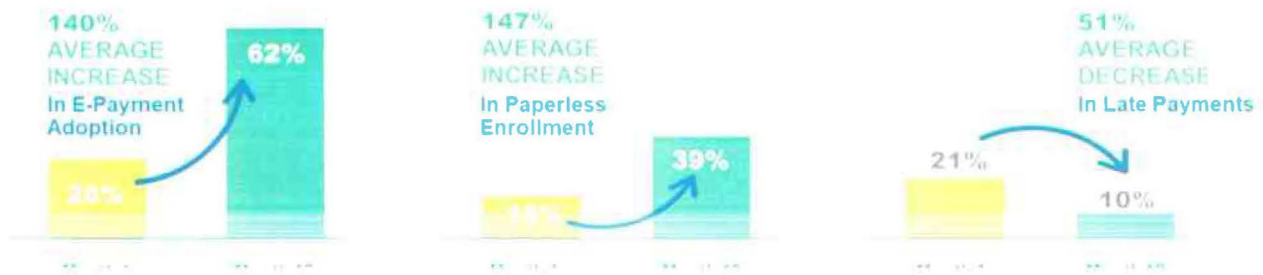


Figure 1-1 Year One E-Adoption Growth on InvoiceCloud. Our utility customers report an average e-payment adoption and paperless enrollment growth of only one year 30% switching to InvoiceCloud.

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

2 Detailed description of how you deliver your products and services, as well as any tools included in your service delivery and how you ensure the protection of customer information.

2.1 Objectives and Goals:

With this Request for Proposal (RFP), BCRSD is soliciting proposals from qualified vendors to provide a modern Electronic Bill Presentment and Payment (EBPP) platform that enables customers to securely view bills and make payments through multiple channels. The Vendor should be capable of providing a comprehensive payment platform that integrates with our billing system Vendor (Muni-Link). The selected vendor will provide secure payment acceptance for credit cards, debit cards, and ACH transactions and should support multiple payment channels including online portals, IVR (phone payments), and in-person payment options. The selected system should integrate seamlessly with our technical infrastructure. This request is publicly advertised and will be used to evaluate provider options for BCRSD. This document does not commit BCRSD to contract for any service, supply, or subscription whatsoever. BCRSD will not reimburse for any information or administrative costs incurred because of participation in response to the RFP. All costs associated with response will solely reside at the responding party's expense.

Reduce operational costs and billing and payment-related tasks by increasing customer online self-service through Muni-Links preferred EBPP partner, InvoiceCloud.

Boone County Regional Sewer District recently made a significant technology investment in Muni-Links customer information system (CIS) and AuthorityPay customer self-service (CSS) portal with the goal to ease daily tasks on your team. BCRSD maximizes these results by integrating an omnichannel EBPP solution proven to work seamlessly with Muni-Link that delivers the highest customer self-service and fewest billing and payment-related calls to your offices, while also being easy to implement and fully supported by a partner invested in your success.

InvoiceCloud provides a full suite of omnichannel billing and payment options to maximize impact of the most consistent engagement point with customers – when they need to pay their bill (Figure 2-1). Our omnichannel payment options leverage a single, jointly developed real-time integration with Muni-Link and other billing systems to reduce friction, including our SSO embedded interface within their AuthorityPay portal, our one-time payment portal, IVR system, Pay by Text, in-person card readers, and more.

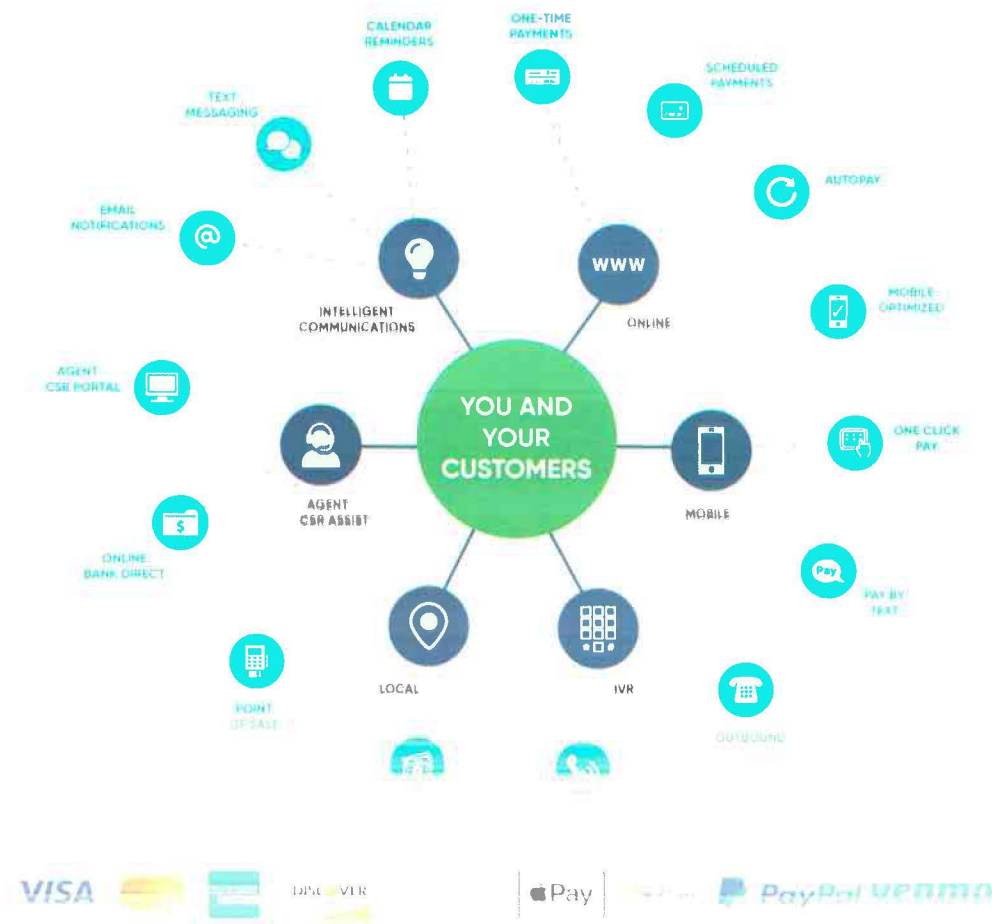


Figure 2-1. InvoiceCloud's Customer Experience-centered Omnichannel EBPP Solution. InvoiceCloud provides a centralized, consistent UI/UX that presents that latest account information and

Omnichannel means that all InvoiceCloud payment options use the same payment methods interface for a consistent customer experience. This consistency delivers the industry's highest e-adoption rates because customers can easily learn and use the best self-service options based on their own preferences. We help more than 2,700 utilities reduce customer calls, walk-in traffic, and late payments through higher rates of successful digital self-service (Figure 2-2).

Customers can pay their bills with all major credit and debit card brands (Visa, MasterCard, Discover, and American Express), eChecks, and digital wallets like Apple Pay, Google Pay, Paypal, and Venmo, no matter how they access InvoiceCloud. Paypal, Venmo, and Apple Pay all also provide cryptocurrency payment options, including BitCoin, LiteCoin, and more, converting these bleeding edge currencies into dollars at real-time exchange rates for District payments and reconciliation.



Figure 2-2. Average Year One E-Adoption Growth for Utilities on InvoiceCloud. Our utility clients typically see their e-payment adoption and paperless enrollments double in only one year after switching to InvoiceCloud.

This ease-of use and high customer adoption, as well as the uniquely seamless SSO integration that we co-developed, is why Muni-Link partners with InvoiceCloud as their preferred EBPP provider. Our experience serving more than 110 Muni-Link clients should achieve the following results for BCRSD :

Implement Electronic Bill Presentment and Payment (EBPP) Services with the least impact to your daily operations through Muni-Link and InvoiceCloud's partnership. InvoiceCloud and Muni-Link have implemented our jointly developed, seamless CIS, CSS, and EBPP real-time integration **more than 110 times**. We provide **the only SSO embedded integration with Muni-Links AuthorityPay CSS portal**, unifying consumption and billing and payment data in one convenient, plug and play tool for BCRSD customers (Figure 2-3). Our APIs connect InvoiceCloud with Muni-Link to post payments in real-time and always display the customer's latest balance across our omnichannel solution, as well as Muni-Links Cash Receipts platform for in-person payments and CSR interface so that your staff can help customers from one interface without switching tools.

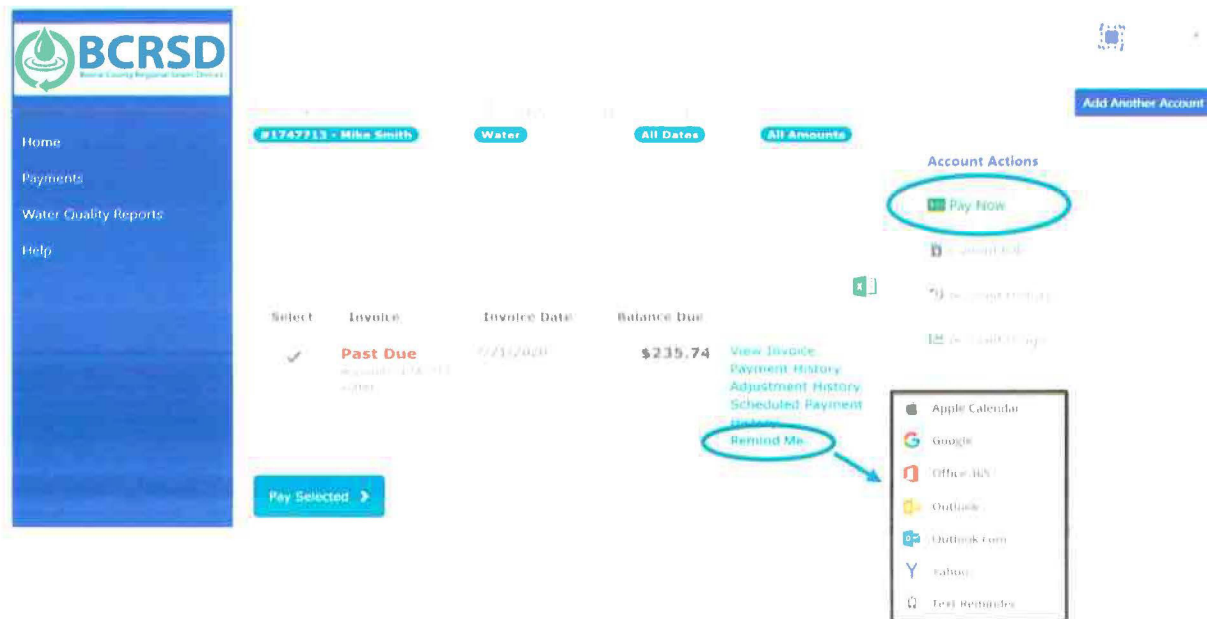


Figure 2-3. Making a Payment from InvoiceCloud's Embedded SSO Experience in AuthorityPay. Muni-Link and InvoiceCloud provide a jointly developed and mutually supported unified customer billing

Our templated, proven integration takes **only 90 business days to deploy**, and InvoiceCloud and Muni-Link complete **more than 80% of implementation tasks without requiring BCRSD involvement**. After implementation, InvoiceCloud meets with Muni-Link on a monthly basis to review our mutual client portfolios and upcoming roadmaps, ensuring continuity of BCRSD operations by coordinating updates and compatibility on your behalf.

Maintain continuity of operations and continually receive new EBPP functionality through InvoiceCloud's cloud-native SaaS architecture. As Muni-Links *only cloud-native Software-as-a-Service (SaaS) provider*, BCRSD receives the most stable EBPP solution with **99.9%+ uptime, unlimited scalability** to meet customer adoption growth, and **monthly,**

 <p>The latest technology with automatic updates, free of charge</p>	<p>no-effort updates to your EBPP offerings.</p>
 <p>Easier to integrate with & more secure</p>	<p>We provide a secure, cloud-native SaaS</p>
 <p>Reduced development costs and IT resources</p>	<p>platform with 24/7 availability across all payment channels.</p>
 <p>Increased efficiency in collections process</p>	<p>InvoiceCloud was developed as a cloud-native SaaS solution</p>
 <p>Reduced customer service interactions</p>	<p>from day one, meaning that we only provide a single instance, multi-</p>

tenant solution. Unlike our competitors, we maintain one single code base that all 3,250+ of our clients access through their own configuration settings to match their payment rules (Table 2-1). Native SaaS means that, when we update our platform, 100% of our users access the latest, greatest, and most secure version of InvoiceCloud—the only version that ever exists at any given moment. Our platform may be 17 years old, but we keep it one month old in perpetuity. BCRSD is never "frozen in time," waiting for an update that might never come from non-native SaaS solutions because they have too many versions to maintain.

Table 2-1. InvoiceCloud's Cloud-native SaaS versus Other Providers' Solutions. InvoiceCloud updates a single stack of code for all 3,250+ clients, delivering immediate enhancements with no effort or obligation on BCRSD.

	On-Premise (Local)	Hosted (3rd Party)	True SaaS (Single Instance, Multi-Tenant)
Service	Obligation	Obligation	Obligation
Digital Billing, Payments, and Customer Engagement Platform	Your Organization	Vendor	InvoiceCloud
CIS/Core Software Integration	Your Organization	Your Organization / Vendor	InvoiceCloud
Scaling Up (or Down)	Your Organization	Your Organization / Vendor	InvoiceCloud
Maintenance	Your Organization	Your Organization / Vendor	InvoiceCloud
Technology Updates	Your Organization	Your Organization / Vendor	InvoiceCloud
Security Patches + Bug Fixes	Your Organization	Your Organization / Vendor	InvoiceCloud
Data Center(s)	Your Organization	Your Organization / Vendor	InvoiceCloud

** Please note that for InvoiceCloud to successfully build an integration with the core billing system, collaboration with the billing organization and/or CIS provider is required.*

Our system is available at all times through all payment channels, consistently delivering 99.9%+ uptime. We ensure redundancy and automatic failover with a fully redundant hosting environment managed in Microsoft Azure, utilizing warm redundancy, redundant hardware, and multiple ISPs across geographically diverse data centers. Our business continuity and disaster recovery plans are robust, including daily backups, quarterly disaster recovery tests, and a three-level recovery strategy to restore critical functions rapidly. These measures guarantee reliable, secure payment processing and uninterrupted service for the BCRSD.

Achieve seamless transition from implementation through Go-live with InvoiceCloud's partnered approach to customer support. InvoiceCloud provides dedicated resources at no additional cost to assist BCRSD, including our:

- **Implementation Team**, which performs more than 80% of implementation tasks with Muni-Link and guides BCRSD through user acceptance testing. This includes a Transition

Success Manager, who directly supports BCRSD with 120 business days of hypercare to ensure that your new EBPP solution meets all expectations and, if needed, correct issues.

- **Training Specialists**, who deliver custom training prior to Go-Live to match the exact integration and service offerings selected by BCRSD. We also provide live, recurring training year-round that BCRSD staff can enroll in anytime, whether for refresher training or to help prepare a team member for a new role, as well as pre-recorded training sessions and walkthrough videos in our administrative Biller Portal.
- **Customer Adoption Marketing Services**, with pre-built and custom marketing materials. Our Marketing Team can develop a communications plan to prepare your customers in advance of Go-live, including emails from BCRSD, bill inserts, takeaway cards, and in-office signage (Figure 2-4). We can also support periodic adoption drives, like Paperless Enrollment Sweepstakes where InvoiceCloud provides chances to win IC-provided prizes and prompts in BCRSDs EBPP emails, bill inserts, and on our Customer Portal to customers who go paperless within a certain window.



Figure 2-4. Marketing Materials Produced from InvoiceCloud's Marketing Resource Center. BCRSD can quickly generate content to engage consumers to see better conversion to online payments at launch.

Increase staff productivity by reducing EBPP-related calls by 20% or more through InvoiceCloud's ease-of-use. InvoiceCloud's omnichannel EBPP options present a unified, easy-to-use customer interface that **increases utility customer adoption by 140%** on average in our first 12 months of service, and **90%+ of customers return to after their first payment**. Our emails, texts, web interface, and IVR call flow help customers find and pay their bill through self-service without memorizing their account number, **reducing payment and invoice-related calls by 30 - 50%** on average.

InvoiceCloud reduces most calls by using tokenization and other automated authentication means to connect customers with their electronic bills and enroll in AutoPay, paperless, and Pay by Text without requiring their account number or even registering. Our emails and text messages contain tokenized links that take the customer directly to their bill, and our IVR uses CallerID to connect customers with saved phone numbers automatically to their account (Figure 2-5). We also present AutoPay, paperless, and Pay by Text enrollment options in our online and IVR payment process, turning every payment—when customers are most engaged—into an enrollment opportunity.

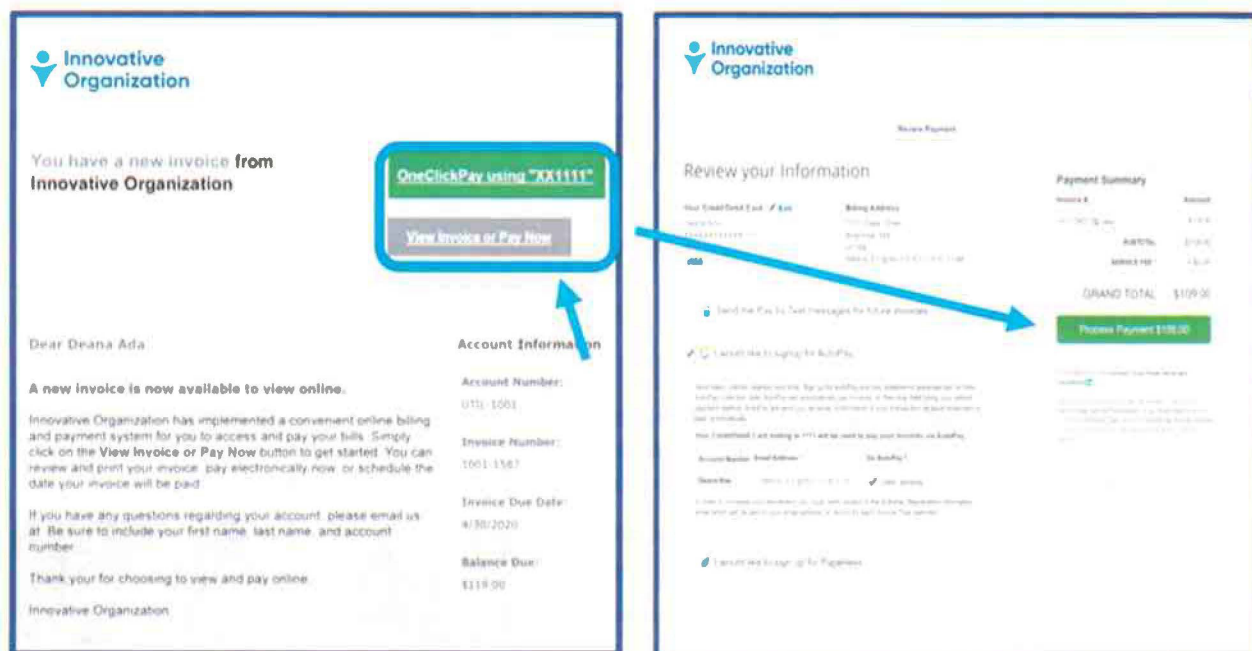


Figure 2-5. Tokenized Links Take the Customer Directly to Their Bill for Payment. Removing steps and interfaces from the payment process increases adoption while reducing customer service calls.

2.2 General Scope of Services:

BCRSD is transitioning their billing services away from Boone Electric Cooperative (BEC), which has historically provided BCRSD's comprehensive billing software infrastructure. This includes software, hardware, network, maintenance, and technical and customer support. It is currently being transitioned to the Muni-Link platform. An EBPP Vendor is needed to supplement the Muni-Link software. Refer to Appendix E for detailed scope of services requirements and Appendix F for 2025 Billing Payment Summaries.

InvoiceCloud is Muni-Link's preferred EBPP Services provider to supplement their software. We explain how we meet or exceed all Appendix E requirements below, and we have applied the data in Appendix F to provide a competitive price to match the return on investment from our solution. We welcome the opportunity to review 12 months of merchant statements to better

understand BCRSDs operating environment, which would help us refine our pricing to better meet your needs.

2.2.1 Initial Project:

All hardware, software, and relevant systems will need to be provided to transition to the Offeror's EBPP system.

InvoiceCloud provides a cloud-native, single instance, multi-tenant SaaS solution that does not require installation on any BCRSD systems or infrastructure. We take full ownership of PCI compliance for all sensitive data stored in our system, never transmitting this data to your systems. We use double encryption and an existing tokenization scheme with Muni-Link to update your CIS with real-time payment posting but no raw bank account or debit/credit numbers. We also provide tools to help reduce PCI scope and risk on your staff, like PCI-validated P2PE tap, swipe, and chip card readers integrated with Muni-Link Cash Receipting, call transfers to our payment IVR system, and the ability to send on-demand text messages to the customer with a direct link to pay in their preferred mobile browser.

2.2.2 Ongoing Needs:

BCRSD has a staff of billing professionals who will require all services and tools necessary to utilize the EBPP system. Monthly or on-call services should be included as part of this proposal. It is the responsibility of the Offeror to coordinate with the BCRSD to ensure all necessary services are included in the service agreement extension, prior to issuing any future RFP for EBPP services.

InvoiceCloud provides our Biller Portal, embedded Agent Connect interface within Muni-Link for CSRs, and optional card readers that integrate with Muni-Link Cash Receipting.

InvoiceCloud provides support to clients based on the phase of implementation. During implementation and for the first 30 days of going live, BCRSD receives direct support from our Enterprise Project Manager (EPM). Our EPM continues to directly support BCRSD beyond those first 30 days until all, if any, post-implementation issues are satisfactorily resolved. InvoiceCloud also provides transition resources, including a Transition Success Manager for 120 days of Hypercare to ensure that your EBPP solution meets all expectations and correct issues.

During implementation, our EPM meets on a weekly basis to review implementation progress. We also provide access to our project dashboard on Smartsheets, which allows BCRSD to monitor progress and know who the points of contact are for each milestone. Each project milestone can be expanded to view individual steps and assigned team member, as well as the start and end date of each step, time elapsed so far, and percent completed (Figure 2-6).

- IC Client Support
Mon-Fri, 7 AM to 8 PM ET
1-800 After Hours
- Tech Degrees
- Zero Turnover
- Invoice Cloud University
- Vendor Liaison
- Escalations
- Customer Success Manager

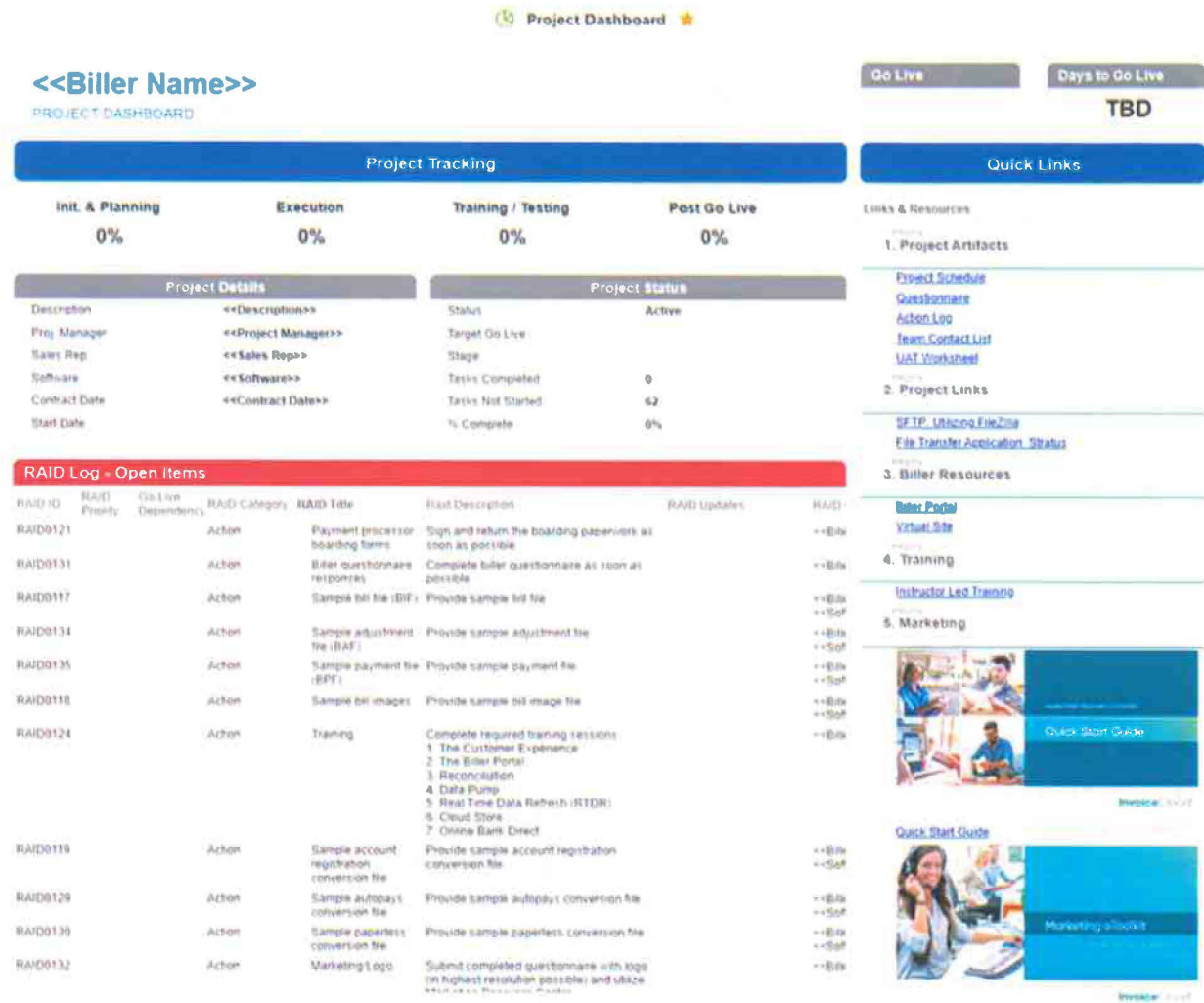


Figure 2-6. InvoiceCloud Implementation WBS Tracking in Smartsheets. BCRSD can see which key personnel are responsible for each technical aspect of implementation and track their progress.

Once implementation and hypercare are complete, our EPM transitions BCRSD to our Client Services Team, which includes our Client Services Center, Customer Success Team, and Training. All three support organizations report to our Chief Customer Officer, Mr. Mark Daoust, for full inter-team transparency and collaboration on BCRSDs behalf (Figure 2-7).

1

Comprehensive Training

InvoiceCloud offers comprehensive training materials and courses serving new and experienced staff members

- Live trainings across a variety of topics
- Support materials and guide covering both the payer and biller experience
- How-to-videos
- Marketing support and collateral via the marketing resource center

2

Client Services Team

An experienced support team ready to provide guidance and support for your day-to-day questions

- How to navigate the biller portal
- Researching payment inquiries
- Questions about reconciliation
- Email helpdesk@invoicecloud.com
- Call: 901-737-8686 (+24hr after hour)
- Submit a case via Support Central

3

Dedicated Contacts

A dedicated team members focused on managing the relationship and serving as your internal advocate

- Helping you drive the most value from the platform
- Keeping you informed about new products and features
- Strategizing on ways to drive office efficiency and adoption growth

Figure 2-7. InvoiceCloud's Technical Support Offerings to Boone County Regional Sewer District.

Client Services Center. InvoiceCloud's Client Services team is available to assist you Monday – Friday from 7:00 am – 8:00 pm Eastern Time, excluding holidays. You may submit a ticket (at <https://support.invoicecloud.com>) or call our Client Services Center at 901-737-8686 (+24hr after hour) to get help with your account, answer questions, troubleshoot problems and assist as needed to enable you to get the most from your partnership with InvoiceCloud and your use of the EBPP platform. You will also be provided with a special telephone number that you can use should you encounter an emergency after hours. An answering service will gather relevant information and alert the on-duty Client Service team member who will contact you if action is required prior to the next business day. We use the following severity levels to guide our team:

- **“Critical Severity”** support issues are responded to within 1 hour and must be reported via phone so we can most quickly troubleshoot with you. Examples of these issues include unavailability of the InvoiceCloud portal, platform, integrations, or APIs, or a problem that is severely adversely impacting your ability to use the platform.
- **“High Severity”** support issues are responded to within 2 hours and should be reported via telephone or by emailing helpdesk@invoicecloud.com. Examples of these issues include degraded performance of the InvoiceCloud platform or APIs, although the portal and processing are still operational.
- **Other support issues** are responded to by the next business day and should be reported via telephone or by emailing helpdesk@invoicecloud.com. Examples include general questions, feature requests, data pulls, multi-factor authentication resets, integration troubleshooting, etc.

BCRSD 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. Invoice Cloud's Client Services Center delivers system and technical support 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 report issues, request training, and provide product feedback and suggestions (Figure 2-8).

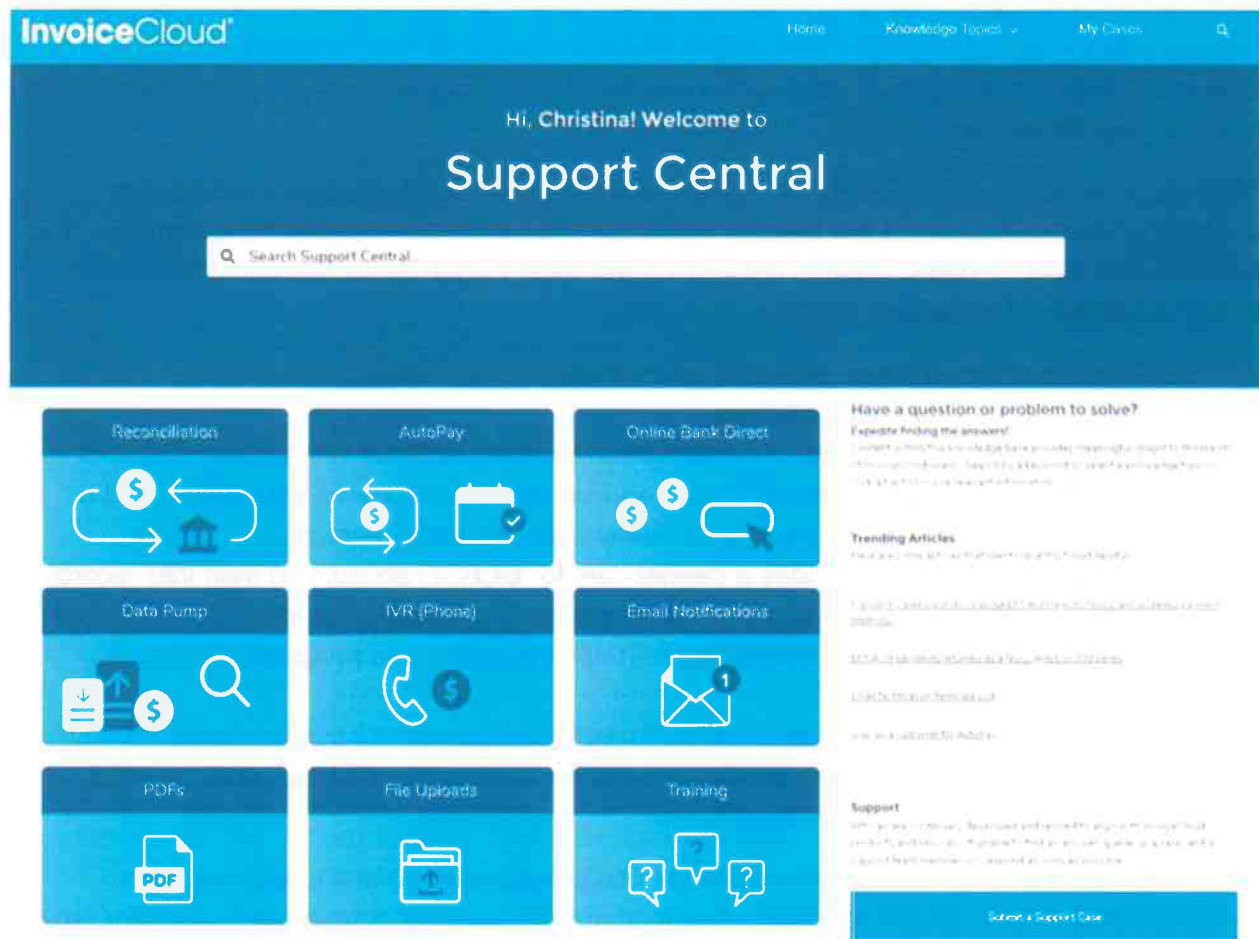


Figure 2-8. Online Customer Support through InvoiceCloud’s HelpDesk. BCRSD can submit new and track ongoing support requests through our Biller Portal.

Customer Success Team. Boone County Regional Sewer District receives a BCRSD-dedicated CSM to manage our relationship. Your CSM serves as your InvoiceCloud-internal advocate for:

- Driving the most value from the platform.
- Keeping you informed about new products and features.
- Strategizing ways to drive efficiency and adoption growth.
- Custom training.

InvoiceCloud's CSMs meet with clients twice a year, at a minimum, to solicit direct feedback and discuss our upcoming enhancements. CSMs are available more frequently at BCRSD's request.

Training. InvoiceCloud provides all training through web-hosted events, at no cost to the BCRSD. During implementation, we host joint Customer Portal and Biller Portal training sessions for BCRSD administrators and users, which any number of BCRSD departments and personnel can attend. We guide BCRSD staff through the entire system using training documentation, live sessions, and access to self-paced eLearning modules. We provide this training with a qualified instructor in a virtual classroom using GoToTraining technology. Should BCRSD require tailored training, we can develop specific content per your needs, which requires only a HelpDesk request.

After implementation, any BCRSD team members can enroll in subject-specific refresher courses at no cost. We divide our training into rotating weekly courses specific to certain products that BCRSD can choose to opt into via the Biller Portal, where we also provide a library of self-paced e-learning modules, including:

- **The Consumer Experience:** Provides an overview of the InvoiceCloud system from BCRSD's customers' perspective.
- **The Biller Experience:** Provides an overview of the InvoiceCloud system from BCRSD 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 BCRSD 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 BCRSD accounting records.
- **Biller-Specific Training:** Your Enterprise Project Manager will schedule and record any unique or tailored training on InvoiceCloud products selected by BCRSD, such as POS devices, Cloud Payments, and Cloud Store.

This course-based approach allows us to keep the classes 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.

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 access to live training to BCRSD as well as frequent New Product Training Webinars, at no additional cost for the life of our partnership.

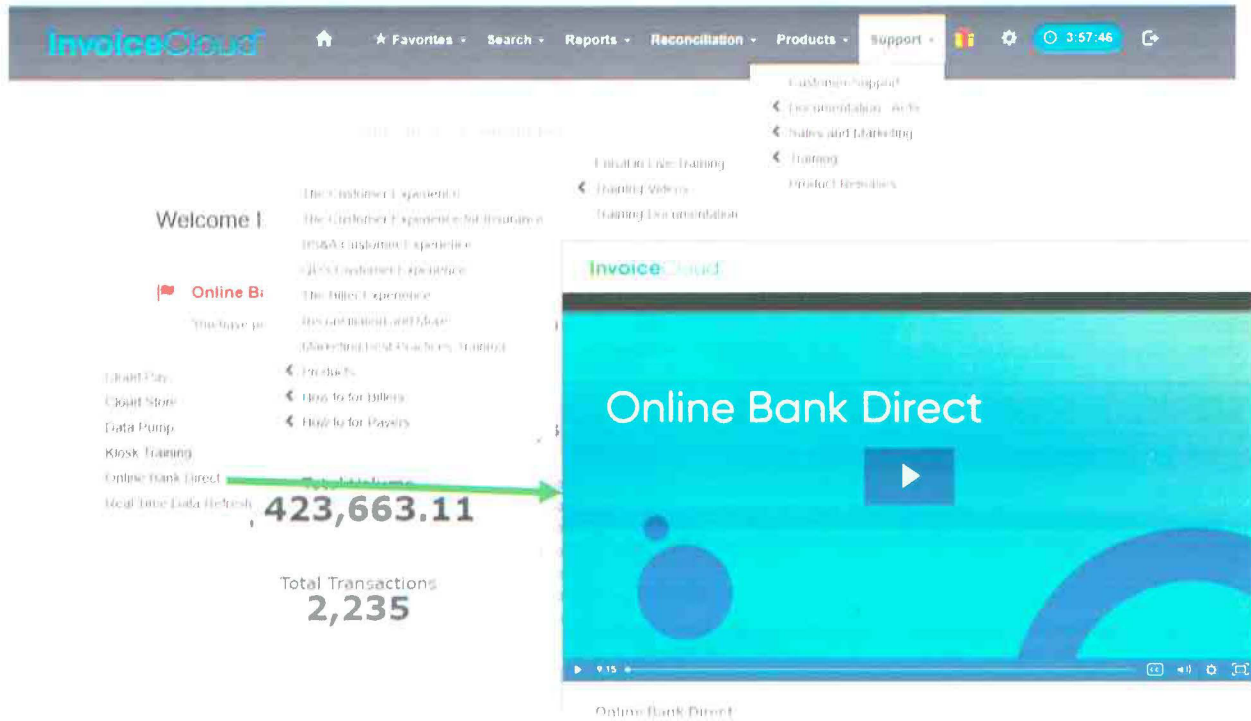
BCRSD can use the training portal that provides a centralized location to access the scheduled live trainings. This portal allows BCRSD to review the current training offerings and register for the sessions that are most convenient (Figure 2-9). After registering, registered BCRSD attendees can add the training to their calendar as well as receive reminders to ensure they do not miss the training

The screenshot displays the 'InvoiceCloud Client Training Calendar' interface. At the top, the InvoiceCloud logo is on the left, and the page title 'Invoice Cloud Client Training Calendar' is on the right. Below this is a dark blue header with the InvoiceCloud logo in white. The main content area is titled 'Upcoming Trainings' and includes a 'Change time zone' link. Two training sessions are listed:

- Utilities and Government- The Customer's Experience**
This training will review your customers' experience using the Invoice Cloud software. This is a great first class and recommended to be taken prior to the Biller Portal training.
[read less](#)
This training is offered several times. Select the date and time that works best for you.
Tue, Mar 17, 2026 3:00 PM - 4:00 PM EDT
[REGISTER](#)
- Biller Experience**
In this training you will learn how to use the Biller Portal to manage customer and payment information. It is recommended to take the Customer Experience prior to this session. This session is 90 minutes and will cover the administrative functions for Biller Portal users.
[read less](#)
This training is offered several times. Select the date and time that works best for you.
Wed, Mar 18, 2026 3:00 PM - 4:30 PM EDT
[REGISTER](#)

Figure 2-9. Reviewing and Registering for InvoiceCloud’s GoToTraining Courses. BCRSD can find the right classes at the right times for new users throughout the life of our contract.

Recorded sessions are available on-demand, 24/7/365 from the Biller Portal, and we can also provides links to videos in the Customer Portal (Figure 2-10).



2.3 Appendix E – BCRSD Project Scope

The offeror should demonstrate how its system is capable of the desired functionality below. If any of the desired applications requested below are not feasible, please outline in your response.

2.3.1 SYSTEM GOALS

1. The system shall have the general functionality as described below:

InvoiceCloud's provides Muni-Links preferred EBPP solution, which includes the following functionality:

- a. Provide as simple and convenient customer payment experience.

InvoiceCloud provides a simple, convenient customer payment experience that **90%+ of surveyed customers rate "easy to use,"** and **90%+ of customers return to after making their first payment in our system.** InvoiceCloud's omnichannel solution **reduces customer calls by 30 – 50%** and **increases self-service adoption by 140%** on average through a consistent interface across all payment channels and removed common friction points from the payment process, including:

- **Direct, Tokenized Links from Email and Text Bill Reminders.** Our communications include links that take the customer directly to their bill in our system, no login or searching required.
- **CallerID in Our Payment IVR System.** Our IVR system uses the caller's phone number to connect them automatically to their account.
- **One-click AutoPay, Paperless, and Pay by Text Enrollment from One-time Payment Channels.** InvoiceCloud delivers 147% higher paperless adoption on average in our first 12 months of service by making enrollment 100% self-service, digital, and available to registered, guest, and IVR customers with minimal steps (Figure 2-11).

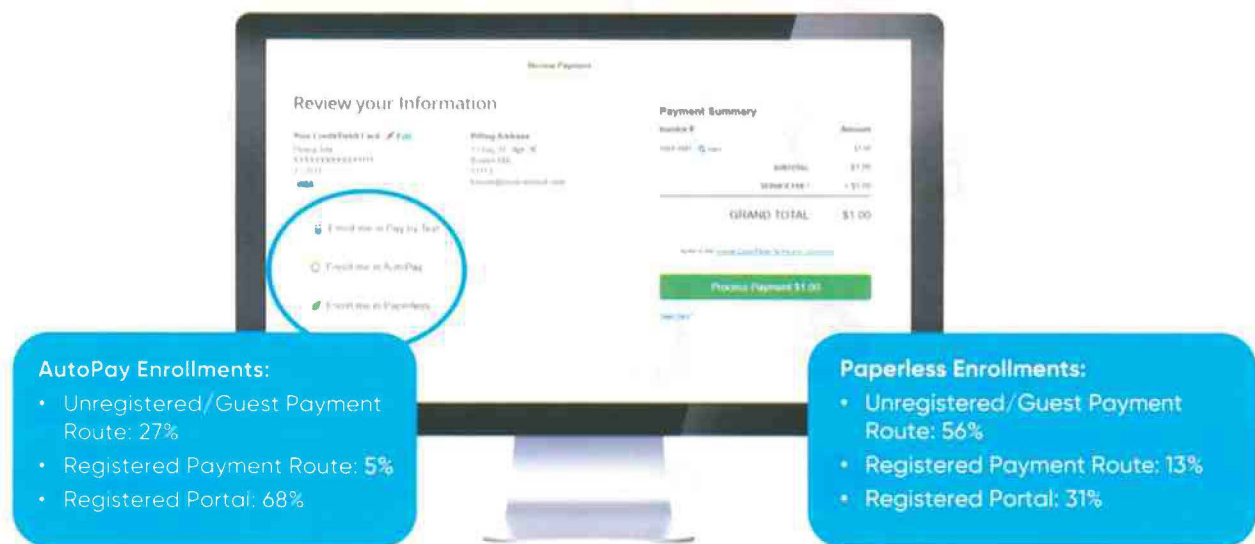


Figure 2-11. Higher e-Adoption by Providing More Options for One-time Payers. One-time payers can forgo traditional registration while opting into paperless billing and AutoPay, by email or text.

- **Fully Integrated Apple Pay, Google Pay, PayPal, and Venmo Digital Wallets.** As more customers use smartphones and tablets to pay bills, InvoiceCloud automatically provides these options in our payment interface by detecting their browser and/or operating system.
- **Real-time Payment Authorization with Emailed Payment Confirmation.** InvoiceCloud provides guidance in the payment process and real-time authorization to prevent customers from submitting rejected payments, like requiring them to enter the bank account number twice. If their payment is rejected, we send both the customer and BCRSD email notice immediately, giving them a chance to try payment again before their payment is late.
- And much more.

b. Support multiple payment channels including:

InvoiceCloud recognizes that everyone uses the internet and, more importantly, pays their bills differently. We provide the means to securely access billing data and pay using all credit, debit,

ACH, and digital wallet methods across our entire omnichannel customer engagement platform (Figure 2-12).



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

- **One-time Payments.** InvoiceCloud provides the most robust one-time payment experience in the industry, catering to nearly half of all online customers who do not register when paying. We make it easy for non-registered customers to find their bills, make a payment, and register during the payment process. One-time payers can even enroll in AutoPay, Pay-by-Text, and paperless billing without registering.
- **Mobile Optimized Payments.** More than half of all internet users access 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 on 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 to pay their bill with full NACHA and PCI compliance. We can also connect customers to their accounts automatically using CallerID.
- **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.
- **In-person/Point-of-sale.** If BCRSD 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 BCRSD's billing systems.
- **PayPal Pay Later.** InvoiceCloud added PayPal to our payment methods, which includes presenting PayPal Pay Later options, like PayPal Credit and PayPal Pay-in-4, to customers who need to create a payment plan. BCRSD receives the full payment amount upfront, and the customer pays installments directly to PayPal.
- **Retail Locations.** Certain customer bases can only pay in cash, so we partnered with CheckFreePay and PayPal Cash to accept payments at retail locations--including Walmart, CVS, 7-Eleven, Family Dollar, and many more-- from customers with their printed or digital invoice.
- **Online Bank Direct.** Many customers who already pay bills online do so through their bank's website, which is digital for them, but still results in a paper check to BCRSD 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 BCRSD for matching and automatic electronic funds transfer (EFT).

With InvoiceCloud, BCRSD receives more than a payment processing service; it receives a **customer engagement platform** (Figure 2-13). We partner with BCRSD to provide **multiple bill reminders to customers by email**, as well as notifications about expiring credit cards, receipts, and new payment options, through the online channels they use every day. BCRSD can customize up to 30 different event-driven email templates which InvoiceCloud sends automatically if, for example, a customer's payment was rejected, but there's still time to pay with other means. BCRSD can send **text notifications** of new open invoices, and customers with a stored payment method can pay that bill with a text reply. BCRSD can even program **outbound IVR calls** to all or portions of its customer base, reaching customers who don't text or email through Outbound Campaigns (optional).

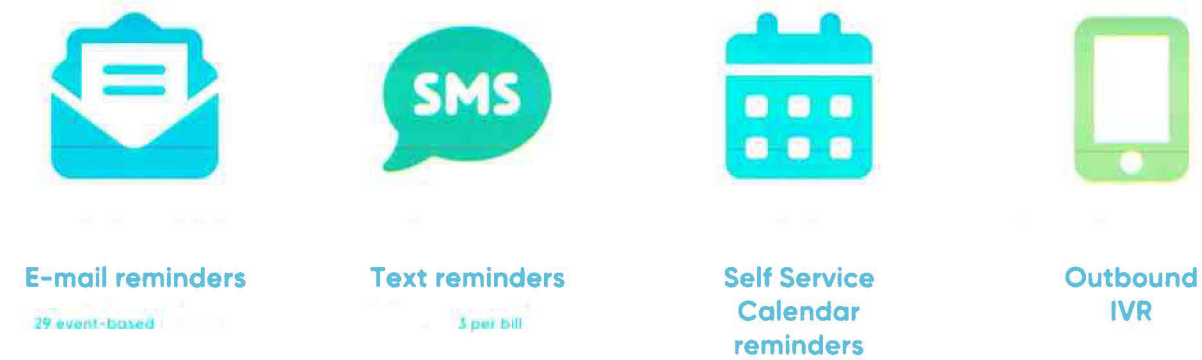


Figure 2-13. InvoiceCloud's Customer Engagement Platform Options. We help billers more effectively engage payers through the communications channels customers that prefer.

c. Quickpay (guest payments)

InvoiceCloud prioritizes the one-time unenrolled payment experience, making it easy for the 40%+ of customers who prefer to use guest checkout to pay their bills and enroll in AutoPay, paperless billing, and Pay by Text. Our payment process includes proven timesavers to reduce customer friction, including:

- Simplifying customer navigation by pre-populating name and address fields with the default
- Auto-enrolling customers into email reminders by requiring an email address on their receipt.
- Eliminating submittal of invalid payment methods by authorizing card and ACH routing information as entered.

d. Point of Sale

InvoiceCloud provides PCI-validated point-to-point encrypted tap, swipe, and chip card readers that integrate with Muni-Link Cash Receipting. Our card readers accept Visa, Mastercard, Discover, and American Express; debit; and Apple Pay and Google Pay payments. We also offer alternatives to BCRSD staff to avoid handling payment information, including lobby banners with a QR code that takes the customer to our one-time payment portal (Figure 2-14) and sending the customer an on-demand text message with a link to their bill in our portal.



Figure 2-14. InvoiceCloud Banner QR Code. Banner QR codes make it easy for current in-person customers to scan and make payments easily using mobile devices as opposed to waiting in line.

e. IVR

Like our one-time payments, InvoiceCloud designed our IVR system to reduce steps in the payment process while maintaining PCI and NACHA compliance in our call flow. We reduce transfers to your staff by connecting customers to their account through CallerID, and customers can enroll in AutoPay and paperless billing from our call flow.

f. AutoPay

InvoiceCloud provides one-click, self-service enrollment in AutoPay, which pays the customer's remaining bill balance at the end of your bill cycle with their preferred payment method, in our online and IVR payment processes. Registered customers can manage AutoPay settings, or they can enroll in Recurring Scheduled Payments, which allows them to select the day of the month and how much to pay per bill.

g. Integrate with the Utility's Muni-Link billing system currently under development.

InvoiceCloud integrates with Muni-Link as a plug-and-play partnered solution, including real-time payment posting and balance updates, embedded SSO in Muni-Links AuthorityPay CSS portal, Agent Connect interface, and P2PE card readers. We have deployed our integration with Muni-Link more than 110 times, and we anticipate implementing in no more than 90 business days.

h. Provide real-time or near real-time payment posting.

InvoiceCloud integrates with Muni-Link in real-time, using our jointly developed Data Pump API toolset to automatically post payments with 100% data integrity. Data Pump uses handshake methodology to deliver 100% posting match. In the event that Muni-Link is down, InvoiceCloud automatically holds pending payments in a backlog while checking for reconnection, and then confirms posting in real-time reporting once reconnected.

i. Reduce manual payment processing.

InvoiceCloud, on average, **reduces billing and payment-related calls by 30 - 50%** in our first 12 months of service by making it easier for customers to help themselves and giving carriers the tools to quickly resolve remaining callers' issues without PCI scope. **90%+ of customers rate our solution as easy-to-use**, and **90%+ return to make a payment after their first InvoiceCloud experience**. We accomplish this through ease-of-use features, like:

- Reducing steps to access the customer's bill, like direct tokenized links in emails and texts, IVR Caller ID, and QR codes on printed bills (Figure 2-15).
- Providing the option to enroll in AutoPay, paperless billing, and Pay by Text from our payment process to any payer, registered or guest.
- Prepopulating the customer's payment information from their bill.
- Signing all payers up for EBPP-related email notifications after their first payment.

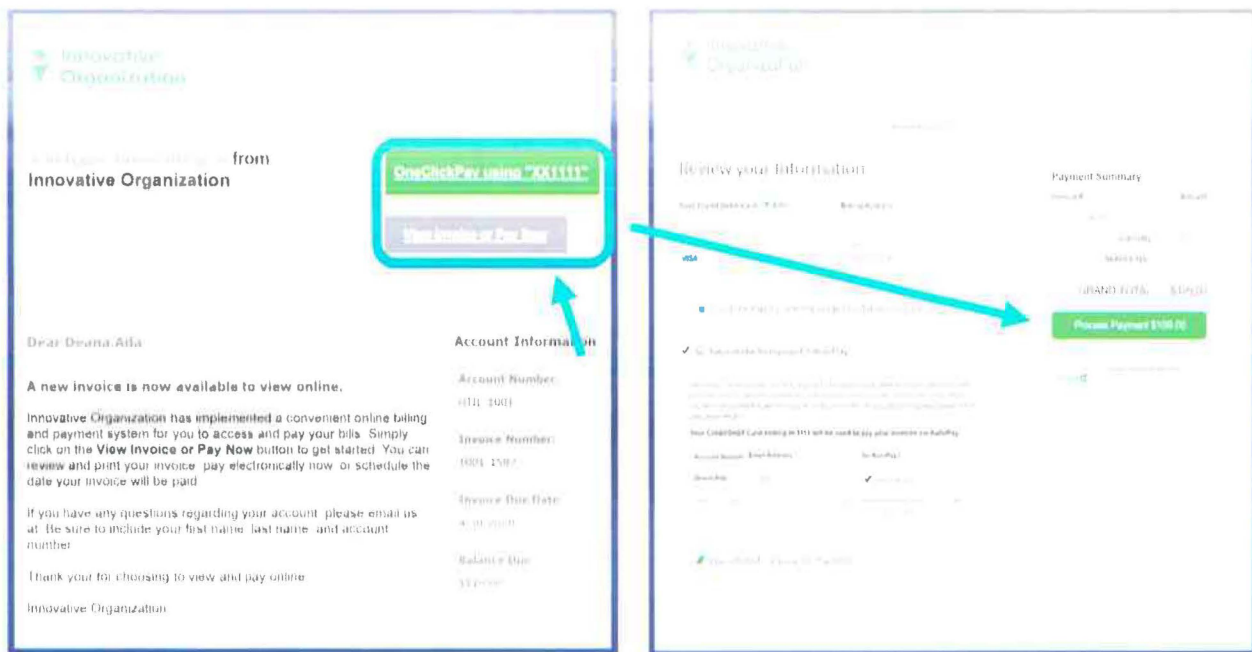


Figure 2-15. OneClickPay Skips Straight to Processing the Payment. Clicking the "OneClickPay" button from an authorized email authenticates the customer, applies their preferred payment option, and takes them directly to the last step in the payment process.

For the remaining callers, InvoiceCloud provide powerful tools at your staff's fingertips in our Biller Portal to increase first call resolution, decrease PCI scope, and teach customers how to help themselves through self-service, like:

- Reviewing up to 24 rolling months of real-time account activity, including emails, text messages, and payments across our omnichannel solutions.
- Logging in as the customer to recreate their experience.
- Sending the customer a direct text message or email with a link to their bill in the InvoiceCloud mobile-responsive Customer Portal (Figure 2-16).

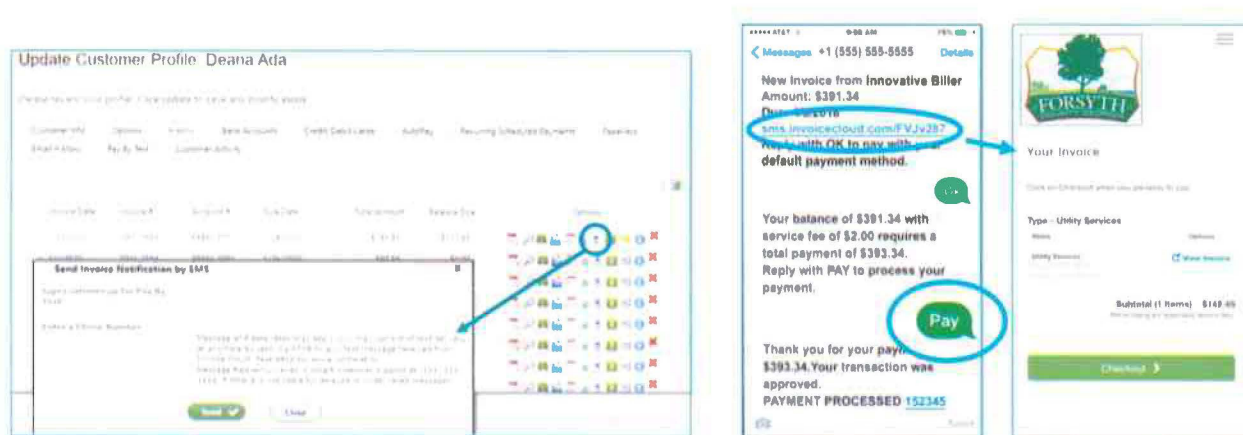


Figure 2-16. From the Biller Portal, CSRs can Send a Text Message with a Direct Link to Pay. This makes it easier for customers to pay on their mobile devices.

We also offer EBPP options that help reduce both mailed checks and in-person cash payments.

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

InvoiceCloud offers several options for to allow customers to pay in cash while reducing manual cash-handling for BCRSD staff, including CheckFreePay and PayPal Balance. Both options remove cash from the BCRSDs office transactions entirely, allowing customers to either directly pay their bill or add funds to their online PayPal Balance at retail stores to pay electronically through our omnichannel payment options.

- **CheckFreePay.** InvoiceCloud accepts payments through CheckFreePay to submit payments made by customers at participating retail, grocery, and convenience stores to our system, including Wal-Mart, CVS, Family Dollar, Dollar General, participating gas stations, and more (Figure 2-17). The customer presents their paper bill with a Checkfreepay barcode on it at the register, which the cashier scans for payment. Once they complete

payment, CheckFreePay converts the payment to an ACH transaction in InvoiceCloud using IC's Online Bank Direct application for auto-matching. Once matched, InvoiceCloud settles the cash payment as an ACH payment in our daily batch to Chase Paymentech. The customer can pay in cash, BCRSD receives an electronic payment, and InvoiceCloud reduces foot traffic and cash depositing for the BCRSD.



Figure 2-17 More than 100 CheckFreePay Locations Within 50 Miles of Columbia, MO: Users using BCRSD customers can pay their tax bills at local Wal-Mart, Walgreens, Family Dollar, Dollar General, CVS, Speedway, and more.

- **PayPal Balance.** PayPal Balance allows users to add funds to their PayPal account using cash at Wal-mart, CVS, Rite-Aid, Gamestop, and more, which they can then use to pay their bills online in our payment process by selecting PayPal in our methods dropdown (Figure 2-18). PayPal continues to add more retail chains to their PayPal Balance locations.

The screenshot shows a web interface for paying an invoice. On the left, under 'Payment Options', there is a heading 'How would you like to pay?' followed by 'Available Payment Methods' with a dropdown menu set to 'PayPal'. Below this are logos for VISA, DISCOVER, Google Pay, AMEX, PayPal, and AMERICAN EXPRESS. A second heading asks 'How much would you like to pay?' with three radio button options: 'Pay Full Invoice' (selected, \$143.45), 'Past Due Amount' (\$1.00), and 'Pay Other Amount'. A 'PayPal CHECKOUT' button is at the bottom left. On the right, a 'Payment Summary' table shows: Invoice # 1001-1527 (with a 'View' link), Amount \$143.45, SUBTOTAL \$143.45, SERVICE FEE + \$0.00, and GRAND TOTAL \$143.45. A 'Cancel Payment' button is below the summary. A small note at the bottom right states: 'A non-refundable service fee of \$0.00 is included in your total.'

Figure 2-18. Paying in InvoiceCloud's Online Options Using PayPal. Once customers add funds to their PayPal Balance using cash at Wal-Mart, CVS, and more, they can self-service pay their bill electronically through InvoiceCloud.

Intercept Bank-issued Paper Checks with Online Bank Direct. Another obstacle to e-adoption is, surprisingly enough, e-banking websites. Customers may pay their BCRSD bills through their bank's website but not realize that the bank still mails a paper check to the BCRSD, adding days to the payment process for printing and mailing the check, manual processing by your staff, and settlement time between banks. These delays can risk overdue payments, shutoffs/collections, and less efficiency for your team, and customers are unaware because they reasonably think they're paying online.

InvoiceCloud offers our clients the ability to electronically receive customer payments when they pay through their home bank, using our Online Bank Direct™ (OBD) service. OBD eliminates paper checks issued by online banking sites; instead, you receive electronic ACH deposits, saving your staff time and effort. OBD matches electronic payments (like lock box files) to the payer's account. If the match is made, OBD processes and uploads it into your billing system (Figure 2-19). Artificial Intelligence remembers the matches for next time, so each billing cycle is less matching work.

Invoice 2/3

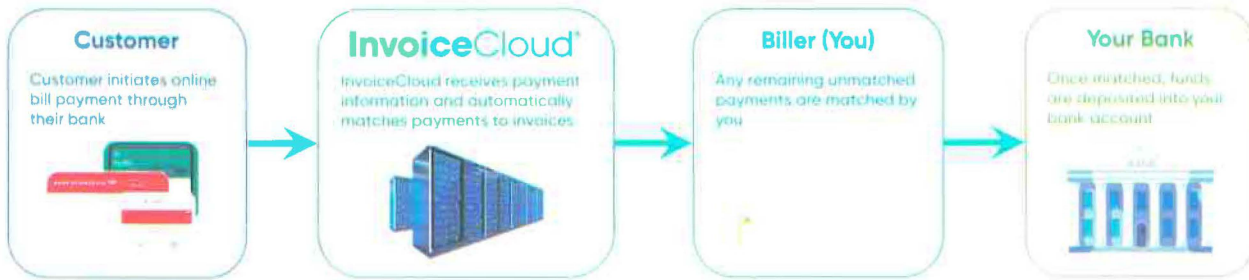


Figure 2-19. OBD-intercepted Pending Payments. Stop processing paper checks from banks, saving time trying to match them to accounts.

For example: the North Huntingdon Township Municipal Authority, PA needed to upgrade their digital payment experience for sewer customers. Like BCRSD, they use Muni-Link for their CIS and the AuthorityPay portal. InvoiceCloud's seamless integration and customer convenience across our EBPP options, including Online Bank Direct, has decreased mailed-in payments by 63% for NHTMA to date (Figure 2-20). Per NHTMA's Finance Director, Christy Stewart, *"With InvoiceCloud, we were able to adapt to customer expectations for digital payments, while improving collections efficiencies. Now, we have time back in the day to focus on other tasks, like scanning files to reduce storage."*



Source: (Based on InvoiceCloud (2021) data and data collected by North Huntingdon Township Municipal Authority in 2021. Data provided by InvoiceCloud)

Figure 2-20. NHTMA's Year 1 Adoption on InvoiceCloud. After integrating InvoiceCloud with Muni-Link, NHTMA increased customer self-service by 58% and processed 63% fewer mailed-in checks.

2.3.2 SYSTEM TECHNICAL REQUIREMENTS

2.3.2.1 Customer Payment Portal:

1. The system shall provide a secure online portal that allows customers to:

InvoiceCloud provides our secure Customer Portal, which includes our one-time payments interface from text and email bill reminders and embedded SSO experience within the Muni-Link AuthorityPay portal. Within these interfaces, customers can:

a. View current account balance totals

InvoiceCloud's omnichannel interfaces, including our Customer Portal, embedded interface in AuthorityPay, and one-time payment portal, as well as IVR, Pay by Text, and more, all use our proven, jointly developed integration with Muni-Link to always display the customer's up-to-the-second account balance totals.

InvoiceCloud and Muni-Link jointly developed our real-time integration using exclusive APIs that leverage the best aspects of our systems to always present the latest balance after CIS updates and EBPP payments across all omnichannel payment options. We receive and refresh billing data from Muni-Link using our Real Time Data Refresh (RTDR) APIs and returns payments, paperless, and AutoPay enrollment flags using our Data Pump, a proprietary electronic handshake that delivers 100% data integrity (Figure 2-21). 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 BCRSD staff and customers. InvoiceCloud then uses this data across our entire omnichannel presentment and payment customer experience, including our embedded SSO integration with BCRSDs AuthorityPay CSS Portal.



Figure 2-21. InvoiceCloud's Unique Data Pump Maintains 100% Data Integrity with Muni-Link. BCRSD views the latest data on payer accounts in every report or search, and customers always see or hear their most up-to-date balance on open invoices.

b. View and download billing statements

InvoiceCloud sends up to three email and Pay by Text notifications to customers enrolled in e-billing, each notification using a real-time integration with Muni-Link to show the customer's latest balance, including after adjustments to their bill and partial payments. These emails are branded to look like BCRSDs communications and web resources, and we can send the emails from BCRSDs gcwsd.com email domain.

Each notification contains a direct, tokenized link to the customer's bill in our Customer Portal, with no search or manual authentication required. Once in our portal, customers can access an exact digital copy of their bill in every step of our payment process, which we pull directly from South Data (Figure 2-22).

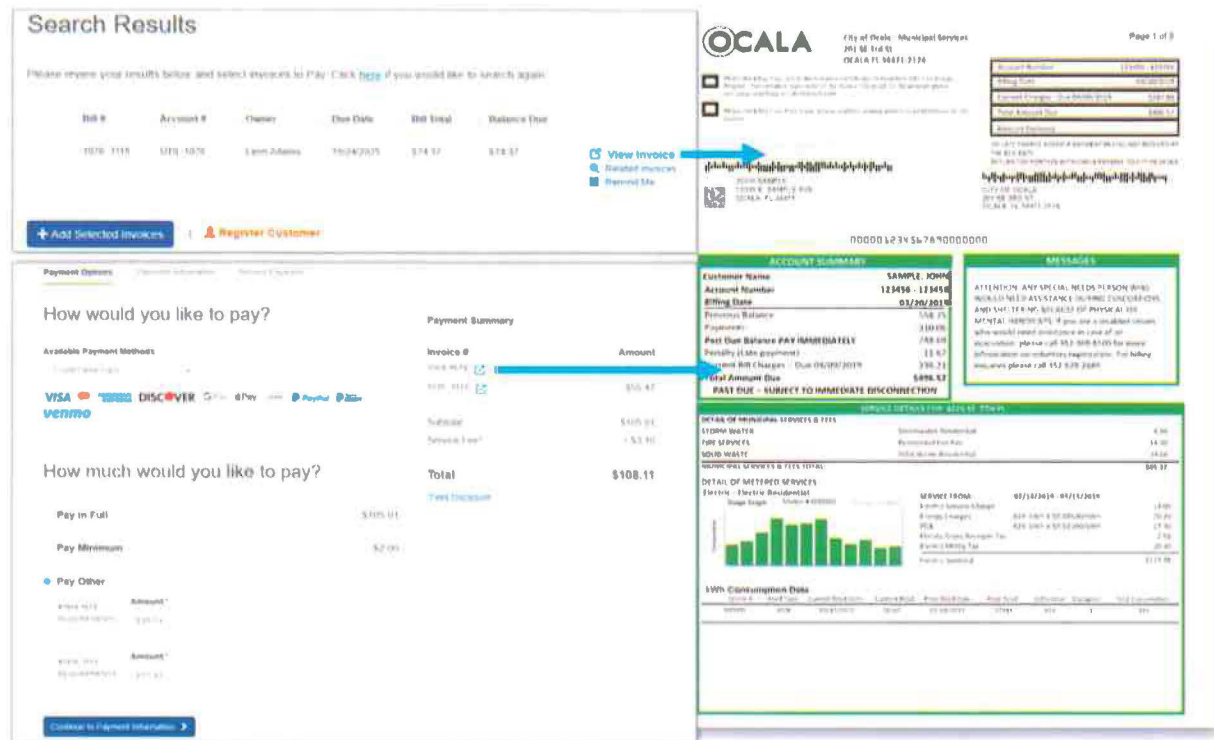


Figure 2-22. Viewing Your Invoice When Paying Online. Customers learn to trust InvoiceCloud's paperless billing by always being able to see the same exact bill in our system as the one mailed to their home.

InvoiceCloud provides rolling bill and payment history in our Customer Portal and embedded SSO interface in Muni-Link AuthorityPay in either 24, 60, 72, 84, or 240 month increments, depending on BCRSDs needs. Our payment history includes all omnichannel EBPP options, including IVR, one-time, scheduled, AutoPay, and recurring payments, as well as any convenience fees to help reduce chargebacks. Customers can view their history and filter by invoice types and account in their Customer Portal profile (Figure 2-23). They can also download this history as an Excel file.

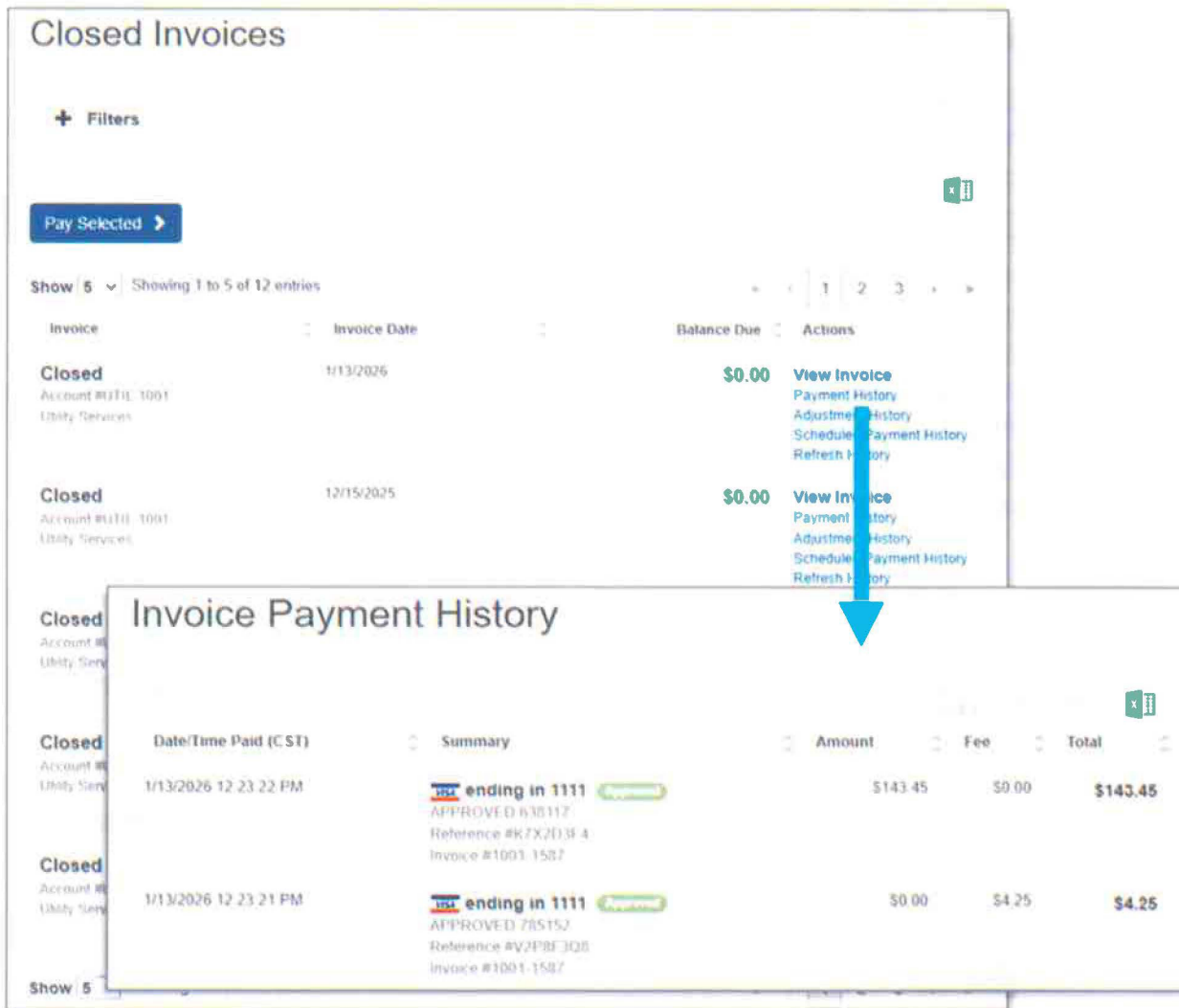


Figure 2-24. Reviewing 24 Months of Rolling Bill History. Registered customers can download and review their bill history in Excel, including all payments and adjustments to their bill balance.

c. Make one-time payments

InvoiceCloud prioritizes the one-time unenrolled payment experience, making it easy for the 40%+ of customers who prefer to use guest checkout to pay their bills. 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 BCRSDs website. Once in the Customer Portal landing page, the

Higher E-adoption through InvoiceCloud’s One-Time Payment Option for Unregistered Users
 41% of online payers use one-time payment channels. Most of these customers do not go online with the intent of signing up for these additional services. InvoiceCloud maximizes enrollment (and, thus, print/mail cost savings) by presenting enrollment options as part of the one-time payment process.

customer can look up their bill using criteria dictated by BCRSD, such as their Account Number or Service Address.

With InvoiceCloud, BCRSD 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 rolling 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.
- Enroll in AutoPay -- customers can set up automatic full payments of every future bill on the due date without registering.
- Use Shopping Cart function to pay multiple bills during a single transaction.
- Pay with Credit/Debit Card or EFT/ACH.

Customers can initiate a One-Time payment on their desktop or mobile device (Figure 2-25). Selecting "Pay Now" starts the one-time payment process.

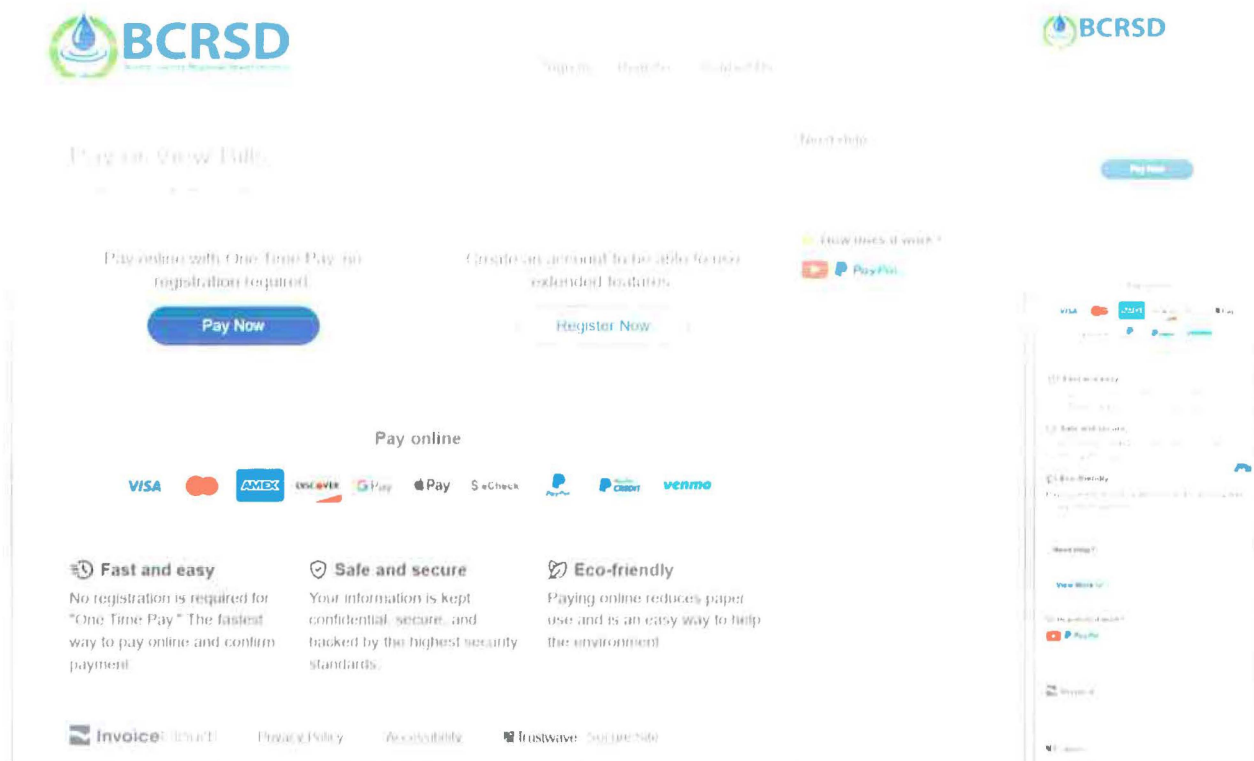


Figure 2-25. Example of a Virtual Site or Landing Page. InvoiceCloud works with BCRSD to customize and brand your landing page, which customers can access directly from BCRSD's website.

After selecting “Pay Now,” the customer can search for their bill using authentication fields (Figure 2-26). InvoiceCloud controls access to non-public records by working with BCRSD to define which authentication fields are required.

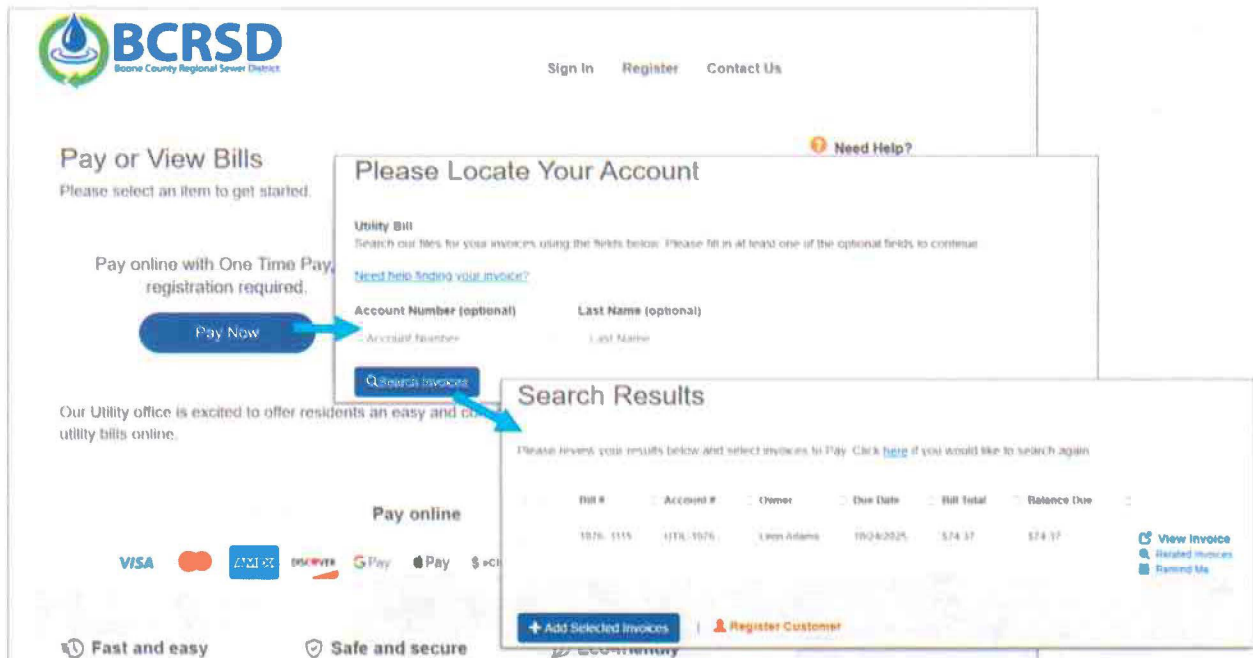


Figure 2-26. Direct Link to the Customer Bill. Customers who use email or text notifications do not have to search for their bill.

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

- View their real-time balance, which InvoiceCloud pulls directly from BCRSD’s Core System.
- Review 24 months of bill history with exact PDFs of their BCRSD-generated invoices, which the customer can download for convenience.
- Use Invoice Cloud’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.

After selecting their payments, the user can now review the items in their shopping cart (Figure 2-27). 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 Invoice Cloud’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. Invoice Cloud Checkout also allows payers to sign up for Pay by Text SMS notifications or sign up for Paperless billing.

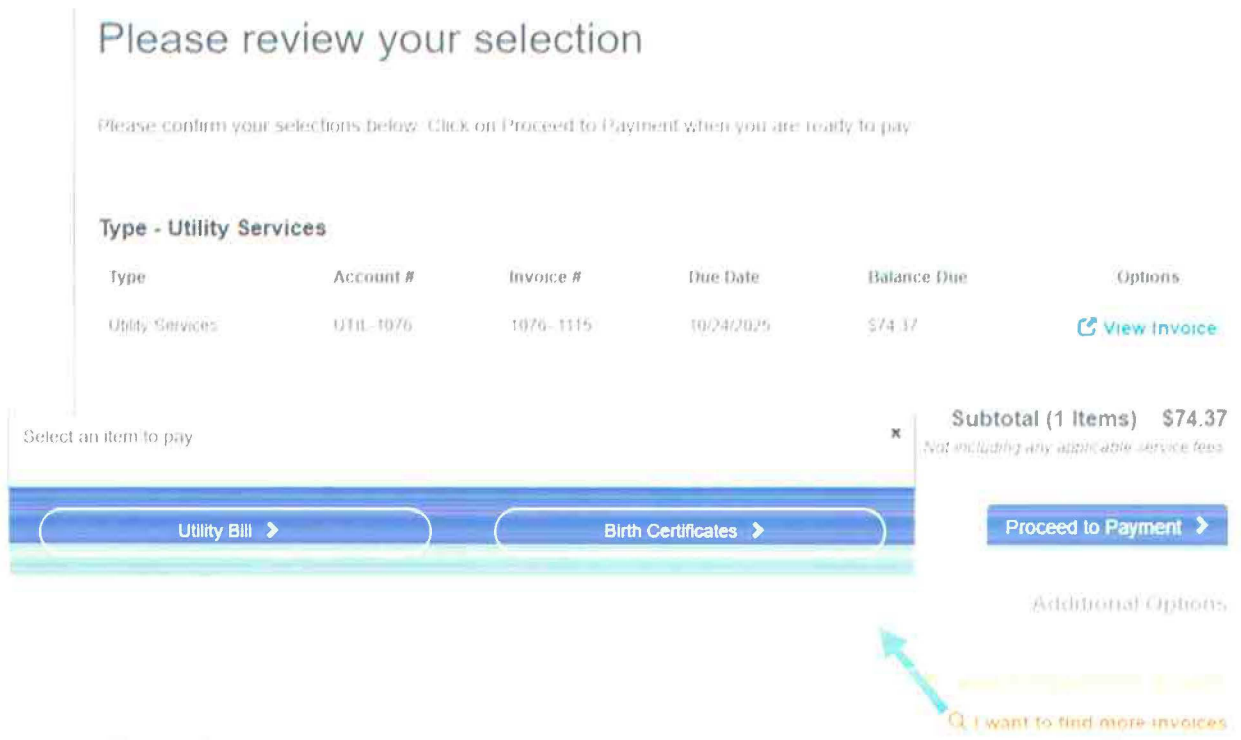


Figure 2-27. Adding Multiple Invoices to Your Shopping Cart. One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.

Once the customer has selected all the invoices they wish to pay and clicks “Proceed to Checkout,” InvoiceCloud starts our three-step payment route: 1) selecting payment options, 2) entering payment information, and 3) reviewing and confirming the payment. Or, if the customer arrives in InvoiceCloud through a link in their email or text notification, we automatically save them the time of looking up their invoice by taking them directly to the shopping cart for their bill. They can then immediately begin the payment process.

Payment Options. The customer chooses a payment method, either credit card or e-check, and then payment amount (Figure 2-28). If BCRSD chooses, InvoiceCloud can allow partial payments, but we can turn this option off at any time, requiring full payments only.

The screenshot shows a payment interface with the following elements:

- Navigation:** Payment Options (active), Payment Information, Review Payment.
- Section:** How would you like to pay?
- Available Payment Methods:**
 - PayPal (selected)
 - Credit/Debit Card
 - Google Pay
 - EFT (Check)
 - PayPal
 - PayPal Credit
- Payment Summary:**

Invoice #	Amount
1001-1567	\$143.45
Subtotal	\$143.45
Service Fee*	+ \$4.23
Total	\$147.68
- How much would you like to pay?**
 - Pay Full Invoice \$143.45
 - Pay Minimum \$1.00
 - Pay Other Amount
- Buttons:** PayPal Checkout

Figure 2-28. Selecting Payment Options. One-time payers can pay by their Shopping Cart's balance by credit card, e-check, and digital wallets.

Donations. Customers can add a donation to the charity of the biller's choice during our simple, three-step payment process. Clients can advertise their charity in the payment route, and customers can either round up, donate a flat amount, or enter a custom amount (Figure 2-29).

The screenshot shows the payment interface with a donation section added:

- Navigation:** Payment Options (active), Payment Information, Review Payment.
- Section:** Would you like to make a donation today?
- Donation Options:**
 - Community Assistance Fund**
 - Round up bill total (\$0.55)
 - Donate \$2.00
- Buttons:** Tell me more
- Text:** Donate to our community assistance fund
- Form:** Comment Description, Comment
- Payment Summary:**

Invoice #	Amount
1001-1567	\$143.45
Subtotal	\$143.45
Service Fee*	+ \$4.23
Total	\$147.68
- Buttons:** Continue to Payment Information, Go back to Payment Options

Figure 2-29. Adding a Donation to their Cart. Customers can easily donate to your preferred cause(s) without exiting the payment process.

Payment Information. The next step of the process asks for the customer’s Credit Card or ACH (e-check) information. InvoiceCloud automatically pre-populates Cardholder Name’ and address fields from the invoice as a convenience to the customer (Figure 2-30). We require an email address for the payment confirmation receipt, so the customer automatically enrolls in our New Invoice Email Reminder Notifications (3 per billing cycle). This is another reason why InvoiceCloud achieves the industry’s highest adoption rates.

Streamline the Payment Process for Higher E-adoption

- Limit customer keystrokes by pre-populating name and address fields from the invoice
- Auto-enroll customers into email reminders by requiring an email address for their receipt
- Eliminate submittal of invalid payment methods by authorizing card and ACH routing information as entered

The screenshot shows a web form for entering payment information. At the top, there are three tabs: 'Payment Options', 'Payment Information' (which is selected), and 'Review Payment'. Below the tabs, the heading reads 'Please enter your card information'. The form is divided into two columns. The left column contains the following fields: 'Cardholder Name' (pre-filled with 'Ashleys P...'), 'Card Number' (pre-filled with '4379 1234 5678 9010'), 'Expiration Date' (Month: '01/2018', Year: '12/2019'), 'Billing Address' (pre-filled with '1234 State Street', 'Sacramento', 'California', '95822'), and 'Email' (pre-filled with 'Email Address'). The right column contains a 'Payment Summary' table with the following data:

Invoice #	Amount
10033507	\$143.46
Donation(s)	\$4.22
Total	\$147.68

At the bottom of the form, there are two buttons: a blue button labeled 'Continue to Review Payment' and an orange button labeled 'Go back to Payment Options'.

Figure 2-30. Payment Information. InvoiceCloud streamlines entering payment information by automatically filling in identification fields from data in the invoice and authenticating payment information in real-time.

If a customer enters invalid data in any of our fields, we provide helpful directions to correct this data before allowing the user to progress to the next payment step, including:

- Dollar amounts that correspond with BCRSD's payment rules per invoice type and payment option (e.g., allowable partial payment amounts or transaction limits for credit cards).
- Valid formatting of credit and debit card numbers and bank account and routing numbers.
- Real-time alerts if the user's payment method has been linked to fraudulent activity.
- Enforcing required data types in Cloud Store forms.

InvoiceCloud also validates the customer's credit card information through Chase Paymentech and ACH account and routing numbers through Certegy. Should Paymentech or Certegy identify the account number as connected to fraudulent or other criminal activity, it informs the customer and requires them to enter a new payment method (Figure 2-31).

Figure 2-31. Validating Payment Credentials in Real-Time. If a customer's ACH credentials fail Certegy's validation, they cannot complete payment with the numbers provided.

Review Payment. The final step asks the customer to verify their payment information and prompts for Paperless, Pay by Text, and even AutoPay enrollment (Figure 2-32). Paperless enrollment is 100% self service between InvoiceCloud 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 InvoiceCloud) helps increase participation and, ultimately, save our billers money.

Payment Options
Payment Information
Review Payment

Review your information

Your Credit/Debit Card [Edit](#)

Deana Aida
XXXXXXXXXXXX1111
1 / 2026
VISA

Enroll me in AutoPay [?](#)

I understand that the currently selected payment method, Credit/Debit Card ending in 1111, will be used to pay my invoice(s) on their due date for the account(s) selected.

Account Number:	Email Address:	Type:
UTIL-1001	rsnee@invoicecloud.com	<input checked="" type="checkbox"/> Utility Services

Enroll me in Paperless

Account:	Email Address:	Type:
Deana Aida	rsnee@invoicecloud.com	<input checked="" type="checkbox"/> Utility Services

Payment Summary

Invoice #	Amount
1001-1587 ?	\$143.45
Donation(s)	
Community Assistance Fund	\$0.55
Subtotal	\$144.00
Service Fee*	+ \$4.25
Total	\$148.25

I agree to the [Invoice Cloud Terms and Conditions](#) for this payment, [AutoPay Enrollment](#) and [Paperless Enrollment](#).

Process Payment \$148.25 [>](#)

[*Fees Disclosure](#)

Figure 2-32. Review Payment. Our new paperless enrollment options allow you to enroll in paperless billing by email or text or even AutoPay. This is how we achieve our 60% adoption rates.

Instant Payment Confirmation, Email Notification, and Receipt. Once a customer selects “Process Payment,” they receive instant confirmation that their payment was processed (Figure 2-33). At this time, the customer also receives a payment confirmation email and can print a receipt. If this is the customer's first time paying, we include a short 30 second survey at the end. (90%+ of survey respondents rate InvoiceCloud "easy to use.")

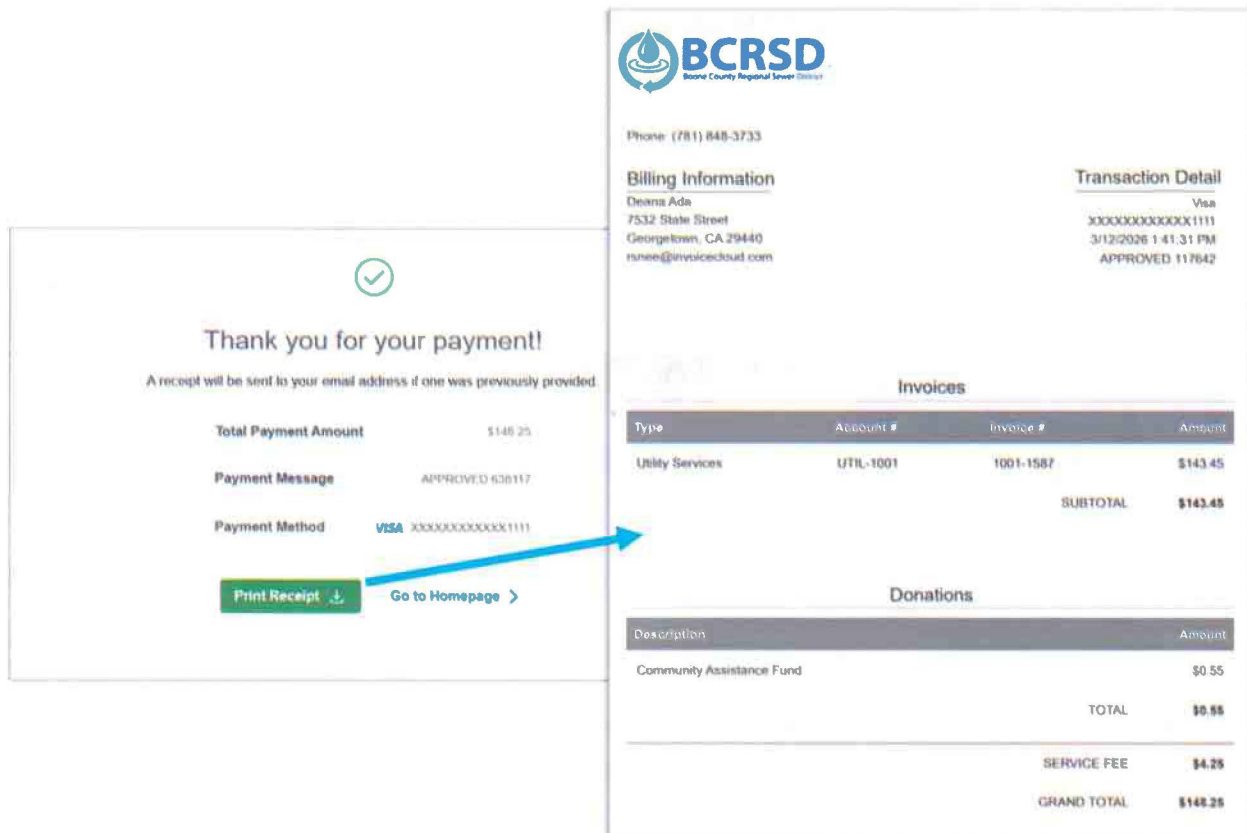


Figure 2-33. Instant Payment Confirmation. InvoiceCloud makes it easy for unenrolled users to register at the end of payment to speed up future payments.

d. Enroll in recurring automatic payments

InvoiceCloud offers two 100% electronic, self-service options for recurring automatic payments:

- **AutoPay**, which pays the customer's remaining balance using their preferred payment method on a date selected by BCRSD for the end of billing cycle.
- **Recurring Scheduled Payments**, which lets registered customers set the date and amount to automatically pay with their preferred payment method per billing cycle.

InvoiceCloud makes AutoPay available to both registered and one-time customers by making enrollment opt-in at the end of their payment in our web interface and IVR call flow. Customers simply check a box or press a button to enroll, which then automatically applies the payment method they just used to AutoPay all future bills (Figure 2-34). InvoiceCloud runs AutoPay at a BCRSD -set day at the end of the billing cycle, whether that is on the invoice's due date, a day or two beforehand, or another configuration that meets BCRSD business rules and objectives.

Registered Muni-Link customers can set-and-forget either one-time or recurring scheduled payments, which include more options to the payer than AutoPay. Customers can select per invoice type how much to pay, when day of the month to pay, which card or bank account to use, when to start the recurring payments, and how many bills to pay on the recurring schedule (like when customers travel for extended periods of time). We also include guardrails in the enrollment process, like letting the customer know that, if they select a payment date of the 29 – 31 of the month, their payment will run on the last day of the month (Figure 2-36).

The screenshot displays a web interface for managing recurring payments. On the left, a sidebar titled 'Manage' includes a '+ New Recurring Scheduled Payment' link and a 'View Fees Disclosure' link. A blue arrow points from the sidebar to the main form. The main form is titled 'New Recurring Scheduled Payment' and contains the following elements:

- A warning message: "Please select the type of Recurring Scheduled Payment you want to create and fill out all fields. [Click to learn more.](#) If you choose a Recurring Scheduled Payment type that requires you select the day of the payment, it is important to note that if your selected day falls between 29-31 and this day doesn't exist for the current month, your payment will be scheduled for the last day of the current month."
- A note: "Asterisks (*) indicate required fields."
- Fields for: "Invoice Type" (Utility Services), "I want to" (Pay a fixed payment amount on selected day), "How much do you wish to pay?" (30.00), "Pay on this day of every month:" (14), "Use this payment method:" (Credit/Debit Card - MasterCard ending in 7986), "Start Date of First Payment:" (01/14/2026), "End after this number of payment(s):" (No end date), and "Active" (checked).
- A "Save my changes" button.
- Footnote: "Standard service fees may be applied if applicable. Payment is first applied to the oldest outstanding invoice. Paying in full will pay all outstanding invoices. Please see our [Fees Disclosure](#) for more information."

Figure 2-36. Enrolling in Recurring Scheduled Payments our Embedded AuthorityPay Interface. InvoiceCloud gives registered Muni-Link customers more control over recurring payments while maintaining guardrails that enforce BCRSD business requirements.

When AutoPay and scheduled payments run, InvoiceCloud pulls the customer's latest balance from Muni-Link using a real-time data refresh API call, only running what the customer owes or not running at all if the customer has a low enough balance per BCRSDs business rules. We can configure a minimum balance threshold where, once a customer's balance is low enough, InvoiceCloud stops sending invoice reminders and treats the invoice as closed, including not

running any scheduled or AutoPay payments. This prevents under and overpayments where the customer has paid part of their balance already or BCRSD adjusted their balance after the initial invoice, which also prevents rejects, late fees, and shutoffs. We also provide the customer full payment and adjustment history in our Customer Portal, so they can track paying their balance every step of the way.

e. Store payment methods for future use in customer wallet

BCRSD customers can easily add or update an unlimited number of credit, debit, and bank accounts to pay their bills through InvoiceCloud's payment methods menu in our embedded Muni-Link AuthorityPay interface (Figure 2-37). This is 100% self-service, requiring no BCRSD staff to assist. InvoiceCloud securely stores and tokenizes all stored payment methods using our double encryption methodology.

Saved Payment Methods

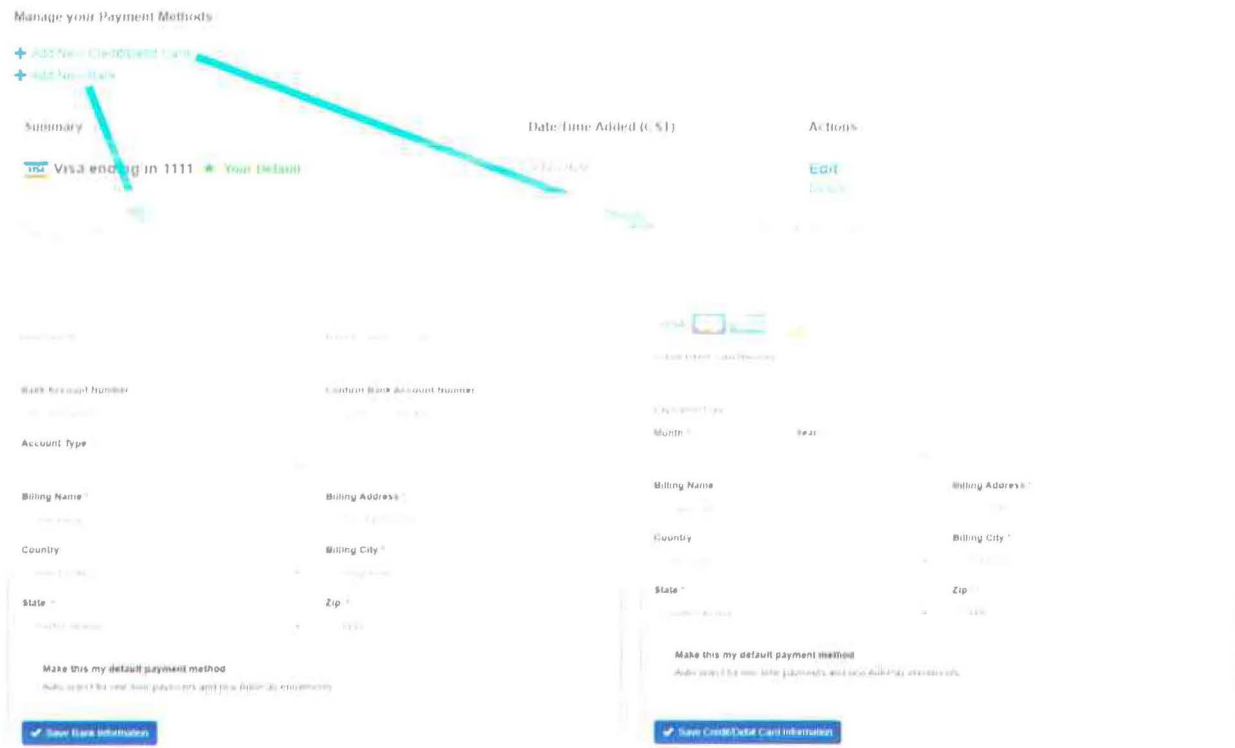


Figure 2-37. Updating Payment Methods. Customers can save any number of payment methods they want for advanced budgeting, like with bank accounts and credit cards set aside for utility payments versus donations.

Once customers save payment methods and set a default account, they can pay even faster than before, skipping entire steps in the payment process. For example: when customers pay from their AuthorityPay login, their saved payment methods appear in the drop-down list in our payment options screen (Figure 2-38). Saved payment methods are available across

InvoiceCloud's entire omnichannel solution, including AutoPay and one-time/recurring scheduled payments. If the registered customer uses the OneClickPay option in email notifications, InvoiceCloud automatically applies their preferred saved card to their payment. Pay by Text uses this payment method if the customer responds directly to the text with "Pay." Saved payment methods are also available if the registered customer pays through our IVR system.

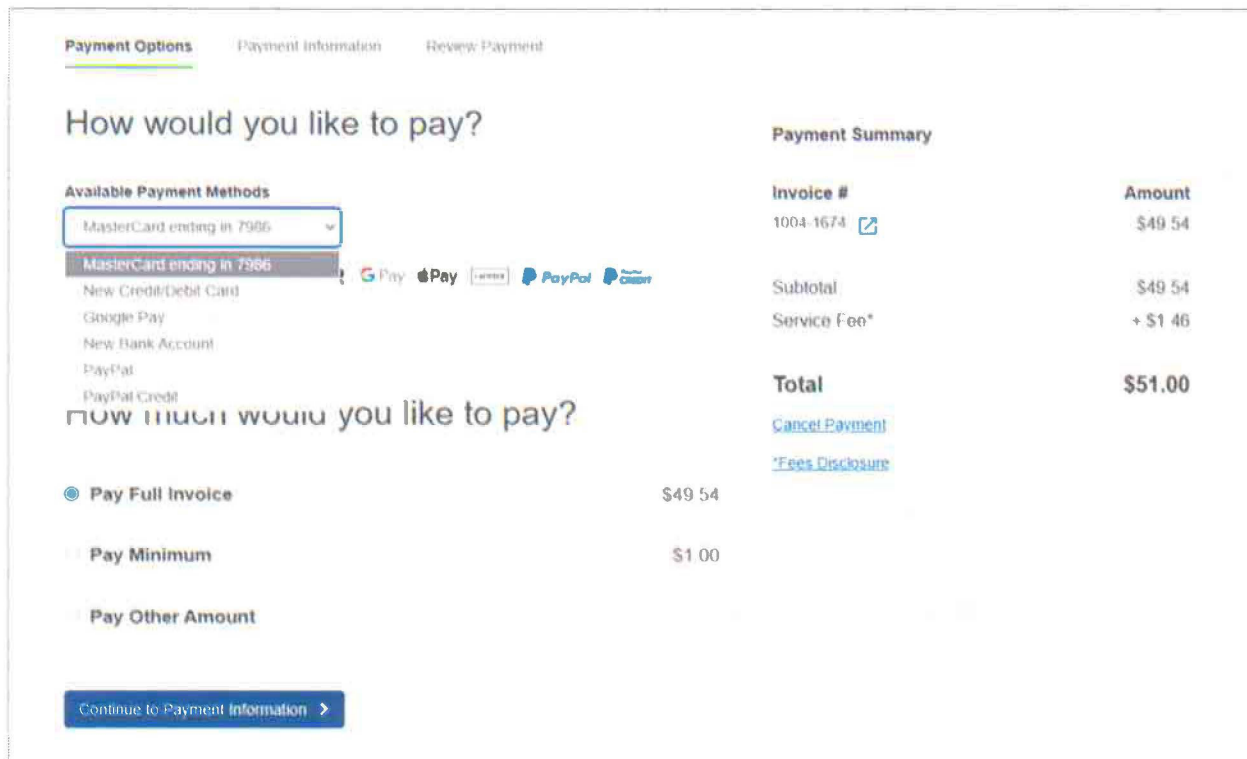


Figure 2-38. Presenting Saved Payment Methods to Registered Customers. Customers who register and save payment methods can select these in our payment process, skipping the Payment Information step entirely.

f. Receive payment confirmations, payment due reminders, and payment overdue notifications via email

InvoiceCloud partners with BCRSD to provide up to three bill payment due reminders to consumers, as well as payment confirmations, payment overdue reminders, and notifications about expiring credit cards, receipts, and new payment options, through the internet channels they use every day (Figure 2-39). BCRSD can customize 29 different event-driven email templates, which InvoiceCloud sends automatically if, for example, a customer's payment was rejected, but there's still time to pay with other means. BCRSD can send text notifications of new open invoices, and consumers with a stored payment method can pay that bill with a text reply. And, most importantly, all links in InvoiceCloud communications take the customer directly to their bill with no searching, authentication, or login required to pay that bill—friction that can cause a customer to drop out of the payment process and call your office.

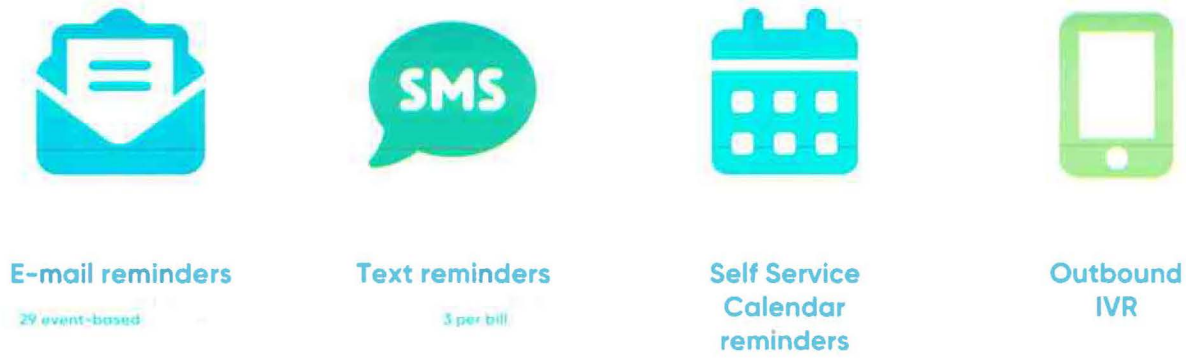


Figure 2-39. InvoiceCloud's Customer Engagement Platform Options. We help billers more effectively engage payers through the communications channels consumers that prefer.

InvoiceCloud helps utilities achieve on average **140% higher e-payment adoption, 147% higher paperless adoption, and 30 – 50% fewer customer calls in our first year of service** through our customer engagement engine. Our automated, intelligent emails engage BCRSD's consumers when they most prefer: when receiving and paying their bill, which was ranked by utility bill payers in a recent McKinsey survey as the most important interaction they have with their utility (Figure 2-40).



Figure 2-40. The Most Important Engagement Moment: Billing. Consumers are most receptive to engagement from their utility company when their bill is due, followed closely by when they experience an outage.

The billing and payment experience—consumers' most frequent and often only touchpoint with their utility—amounts to no more than 8 minutes a year for BCRSD to connect and engage. InvoiceCloud has invested significant time and capital to better understand BCRSD's and more than 2,700 utilities' end consumers to take the most advantage of those 8 minutes by removing the friction between communication and paying their bill. Our end users enjoy the easiest transition from email or text message to payment through InvoiceCloud's tokenized payment

links, ensuring that consumers never encounter a login wall' or other proven impediment to paying their bill.

For example: InvoiceCloud sends up to three email and Pay by Text reminders per bill. Three reminders per bill is critical because every customer's budget varies; some pay immediately after receiving a bill, some pay later due to a paycheck, and some pay just before the bill is due (Figure 2-41). Meanwhile, the original email notification that most of our competitors send is buried under weeks of other less important messages. InvoiceCloud works directly with Boone County Regional Sewer District to set the timing of these reminders and the minimum threshold for second and third reminders based on the consumer's real-time balance in Muni-Link, reducing customer calls and collection actions.

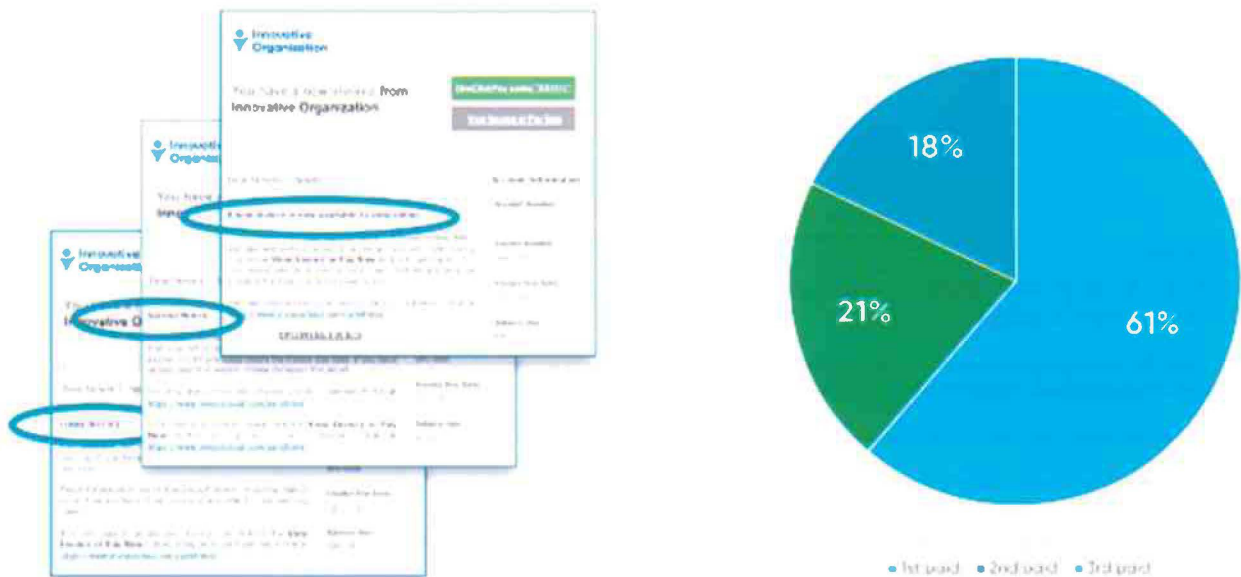


Figure 2-41. Nearly 40% of All Consumers Pay from Second or Third Reminders. Only InvoiceCloud sends, if needed, automated second and third reminders.

Email notifications are customized using our reporting and reconciliation management portal, Biller Portal's built-in MS Word-style editor (Figure 2-42). All notifications are template driven so that BCRSD can customize the messaging on the notification and use them, if desired, to alert consumers to current or pending events or due dates. In addition, templates are invoice based, so BCRSD can use different information in the email messaging on an invoice-by-invoice basis. We provide both Word and HTML views, plus the ability to insert variable fields (such as Invoice Due Date) into the body of the email, add graphics or website links, and send test emails prior to saving changes in the system.

Email Management

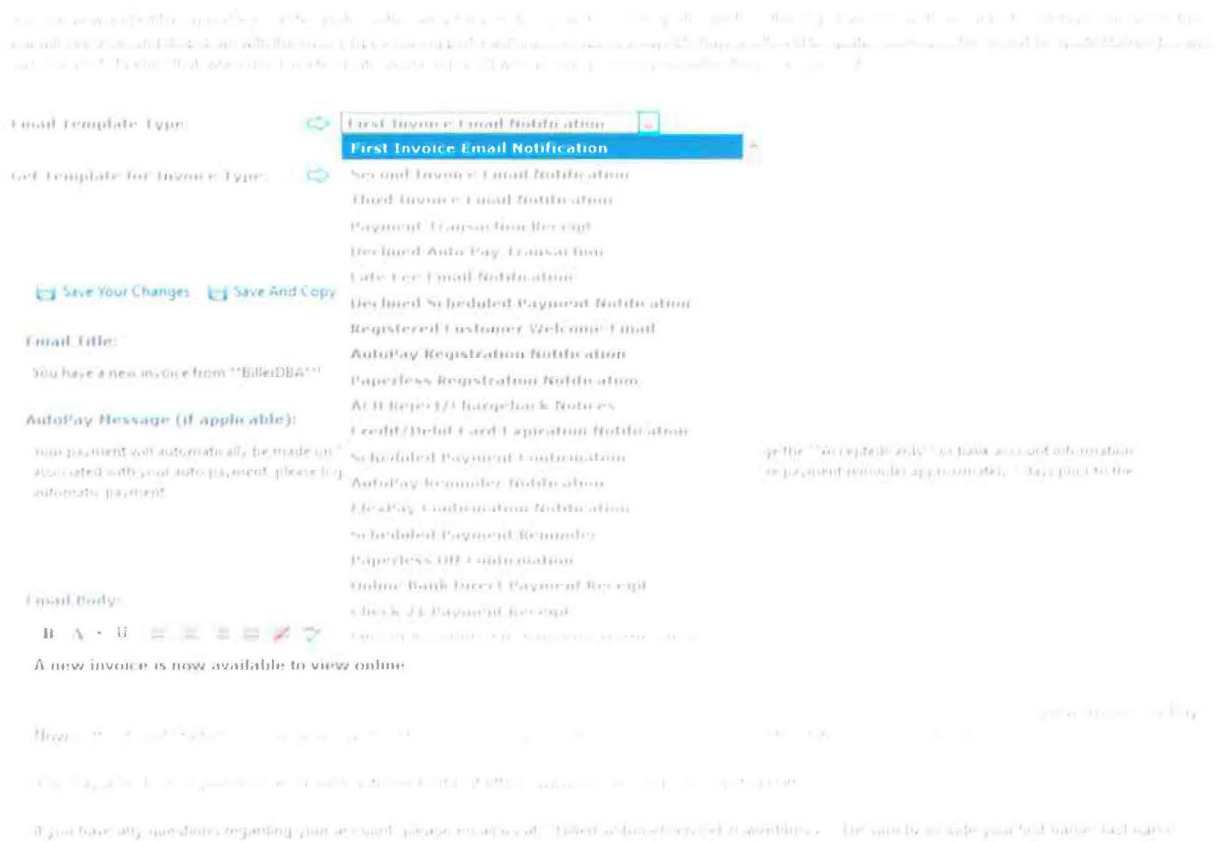


Figure 2-42. InvoiceCloud's Unmatched Email Management Tool. No other EBPP provider offers this level of control over the content and branding of its email engine.

The customer can also access the InvoiceCloud platform through a link from our text notification engine. A payer can elect to receive Pay by Text/Text Notifications (100% self-service), and that text includes a direct link to that customer's landing page (Figure 2-43). The entire InvoiceCloud platform is optimized for mobile devices, providing an app-like experience. From this landing page a payer can: view/download an exact copy of the invoice, create/register an account, search for more invoices, or proceed with a "One Time Payment," no registration required. Or, if the payer already has remittance information on file, they can Pay-by-Text by simply replying "Pay."

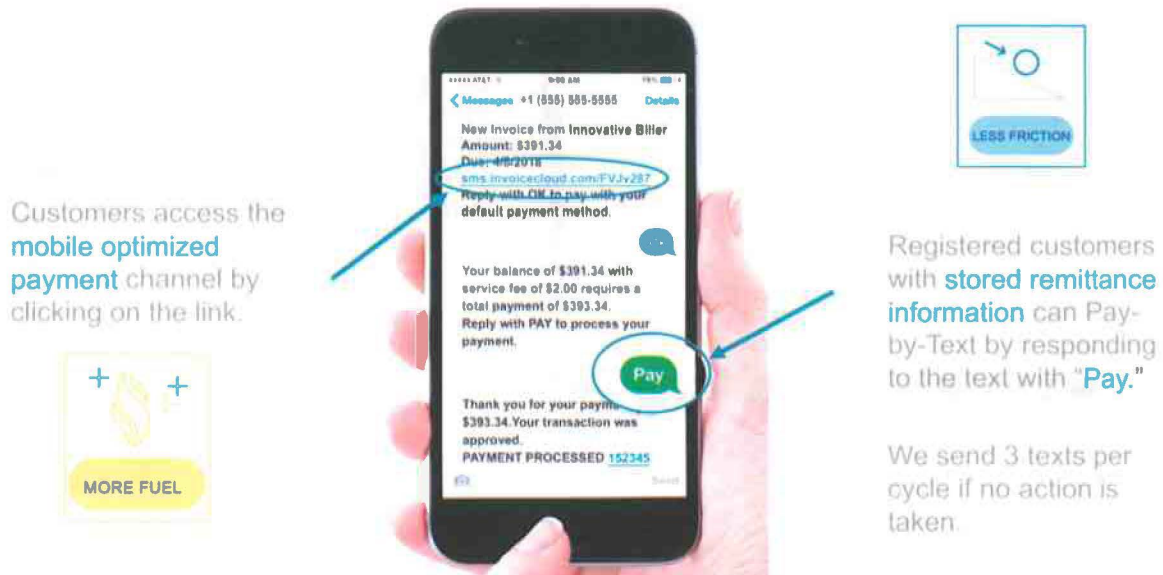


Figure 2-43. Text Notifications Directly Link Consumers to InvoiceCloud or Allow Them to Pay by Text. If the payer already has remittance information on file with InvoiceCloud, they can complete a payment directly from the text message by responding 'Pay' without ever accessing our site.

Additionally, concise reporting is available in the Biller Portal regarding the status of customer email and text 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.

g. The portal should be accessible via desktop and mobile web browsers

InvoiceCloud designed our Customer Portal to be **mobile responsive**, meaning it changes based on the size of screen it loads on to be readable and maintain all user functionality. This "Mobile First" mentality provides the same presentment and payment experience on mobile screens (e.g., tablets and smartphones) as on desktop screens (Figure 2-44). By using Bootstrap, a standard CSS framework, InvoiceCloud automatically shifts the display to hide/add sections based on the display size as well as when the display size is resized.

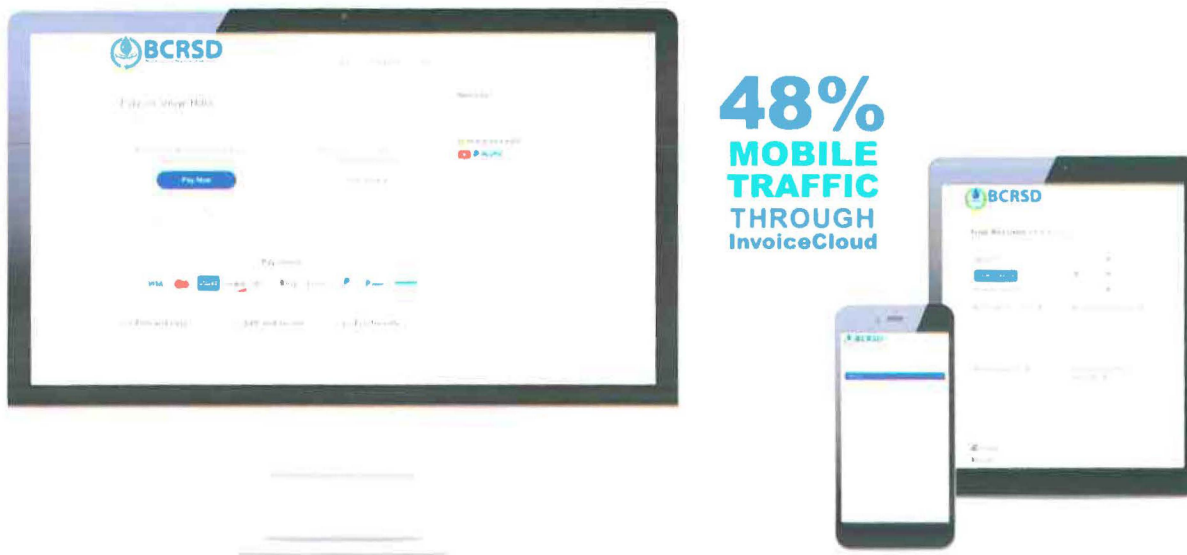


Figure 2-44. InvoiceCloud's Mobile Responsive Site Design. Customers access the same, full InvoiceCloud solution regardless of device used.

InvoiceCloud provides a full suite of omnichannel billing and payment options to maximize impact of the most consistent engagement point with customers – when they need to pay their bill (Figure 2-45). Our omnichannel payment options leverage a single, jointly developed real-time integration with Muni-Link and 160+ other third-party billing, print, and portal systems to reduce friction, including our SSO embedded interface within third-party and custom interfaces and our one-time payment portal, IVR system, Pay by Text, and more.

2.3.2.2 Payment Channels:

1. The system shall support payment acceptance through multiple channels, including:

InvoiceCloud provides a full suite of omnichannel billing and payment options to maximize impact of the most consistent engagement point with customers – when they need to pay their bill (Figure 2-45). Our omnichannel payment options leverage a single, jointly developed real-time integration with Muni-Link and 160+ other third-party billing, print, and portal systems to reduce friction, including our SSO embedded interface within third-party and custom interfaces and our one-time payment portal, IVR system, Pay by Text, and more.



Figure 2-45. InvoiceCloud's Customer Experience-centered Omnichannel EBPP Solution. InvoiceCloud provides a centralized, consistent UI/UX that presents that latest account information and all payment methods across all options for ease-of-use.

Omnichannel means that all payment options access the same payment methods interface, allowing customers to pay their bills with all major credit and debit card brands (Visa, MasterCard, Discover, and American Express), eChecks, and digital wallets like Apple Pay, Google Pay, Paypal, and Venmo, no matter how they access InvoiceCloud. Paypal, Venmo, and Apple Pay all also provide cryptocurrency payment options, including BitCoin, LiteCoin, and more, converting these bleeding edge currencies into dollars at real-time exchange rates for District payments and reconciliation.

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

a. Customer online portal

InvoiceCloud provides a Customer Portal, which is available as an option to BCRSD (Figure 2-46).

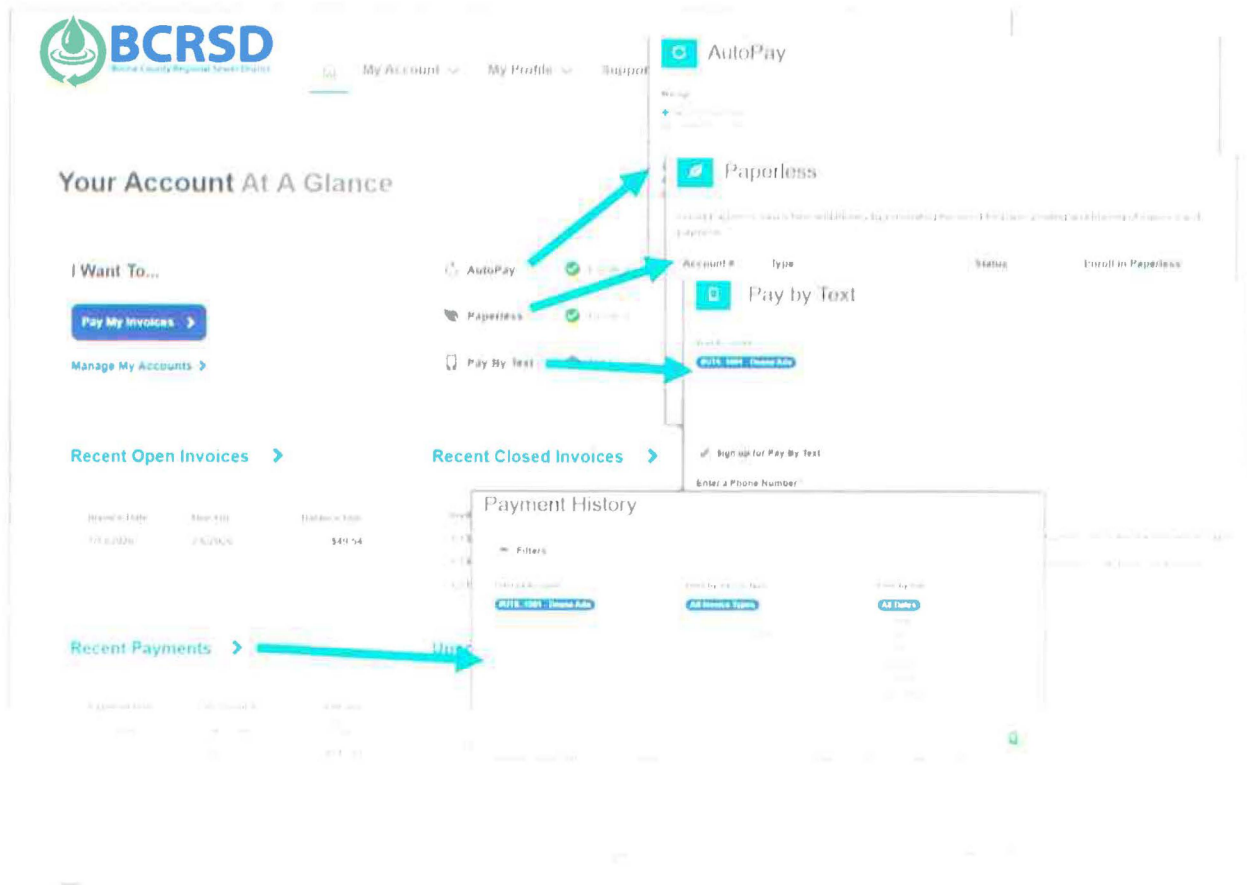


Figure 2-46. Customer Portal for a Registered Account. InvoiceCloud provides redundant interface options to help any user update and add services to their profile, no matter how they typically use the internet.

However, if BCRSD prefers Muni-Links AuthorityPay portal, we provide a jointly developed SSO integration that embeds our Customer Portal functionality into AuthorityPay as a seamless utility self-service customer experience (Figure 2-47). We have deployed this unified customer experience for 30+ Muni-Link clients, including Central States Water Resources.

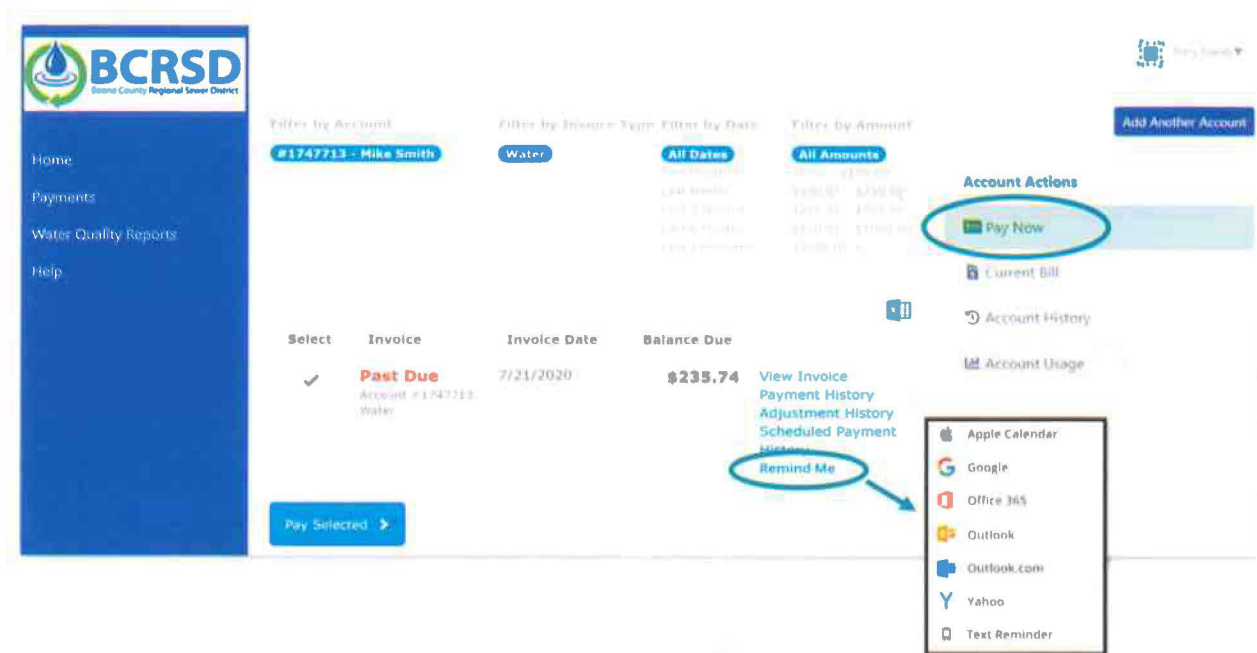


Figure 2-47. Making a Payment from InvoiceCloud's Embedded SSO Experience in AuthorityPay. Muni-Link and InvoiceCloud provide a jointly developed and mutually supported unified customer billing and payment experience, including all InvoiceCloud adoption-driving functionality.

Paying from either interface allows registered payers to skip steps in the payment process, like not having to search for open invoices or enter payment information. Payers can self-service manage their bill pay settings, review their billing and payment history, and change their settings for AutoPay/paperless billing/Pay by Text; additionally, payers can link multiple accounts to their profile, schedule single payments, set-up recurring payments, and save new payment methods (i.e., credit/debit cards, digital wallet methods, and bank accounts for ACH).

b. One-time guest payment option

InvoiceCloud makes it easy for customers to pay their bills, whether registered or not, through our platform. Customers make one-time payments without logging in to our Customer Portal, which they can access directly from email or text notifications or through your website. Once in the Customer Portal landing page, the customer can look up their bill using criteria dictated by the biller, such as their Account Number or Service Address (Figure 2-48). They can also view an exact PDF of their invoice, set calendar reminders, and build a shopping cart to pay for any invoice types offered by the biller.

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

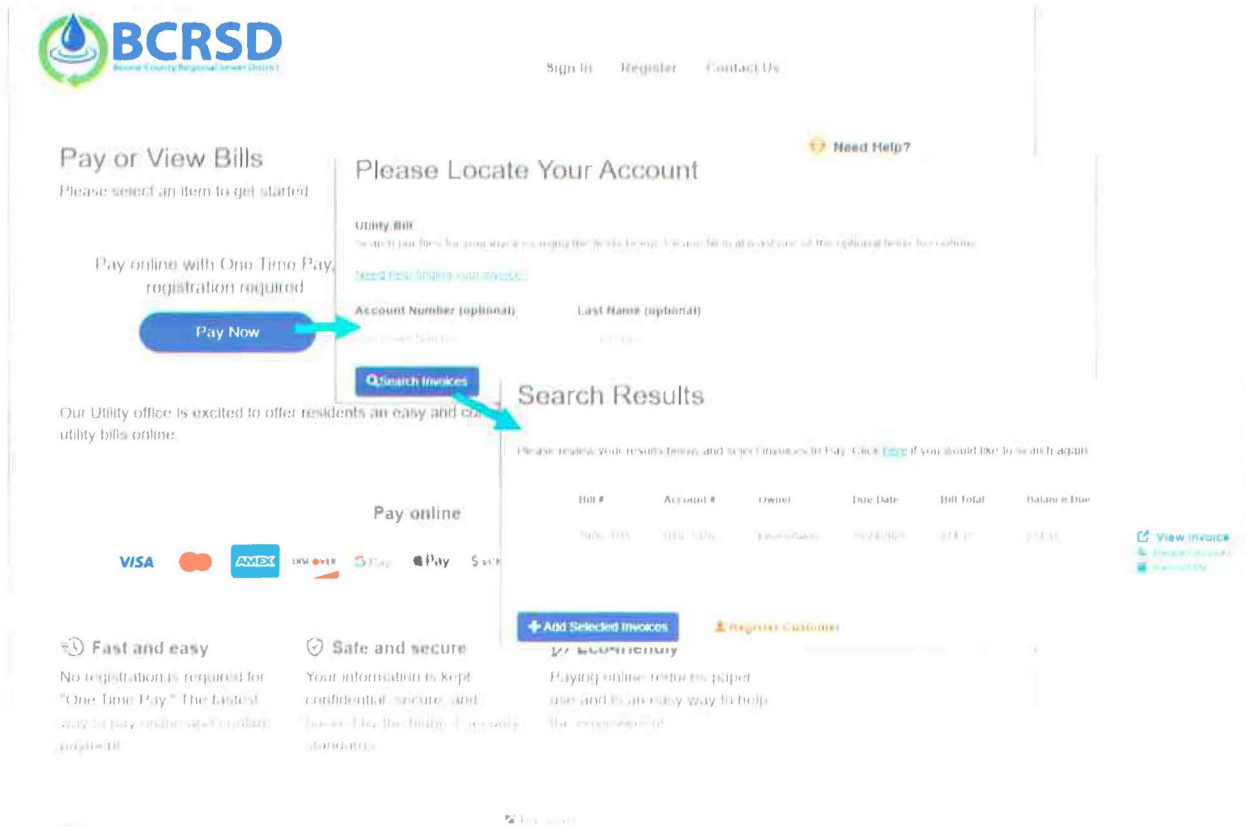


Figure 2-48. Finding Your Bill for One-time Payment. Customers quickly find their bill using search criteria defined by the biller in accordance with your business rules.

InvoiceCloud provides a robust Shopping Cart experience: payers can add multiple invoices from multiple billing departments to their cart, even from disparate billing systems, and pay them all in a single transaction (Figure 2-49). IC also maintains line items for each invoice against the total balance, depositing each to different bank accounts per your business rules.

Please review your selection

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

Type - Utility Services

Type	Account #	Invoice #	Due Date	Balance Due	Options
Utility Services	UTIL-1076	1076- 1115	10/24/2025	\$74.37	View Invoice

Select an item to pay

Utility Bill > Birth Certificates >

Close

Subtotal (1 Items) \$74.37
Not including any applicable service fees

[Proceed to Payment >](#)

Additional Options

[I want to Register this Account](#)

[I want to find more invoices](#)

Figure 2-49. One-Time Payer Adding Multiple Invoices to their InvoiceCloud Shopping Cart. One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.

We provide a simple, intuitive payment process with proven timesavers, like auto-filling name and address fields from their invoice, and automatically presenting other outstanding bills for the payer to pay (if applicable). We make it easier to pay from mobile devices, reduce rejects and chargebacks, and protect the biller from payments with flagged accounts for fraudulent activity. We also embed proven e-adoption increasing features into our payment process, like AutoPay, paperless, and Pay by Text enrollment and registration for flexible payment options (Figure 2-50).

Streamline the Payment Process for Higher E-adoption

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

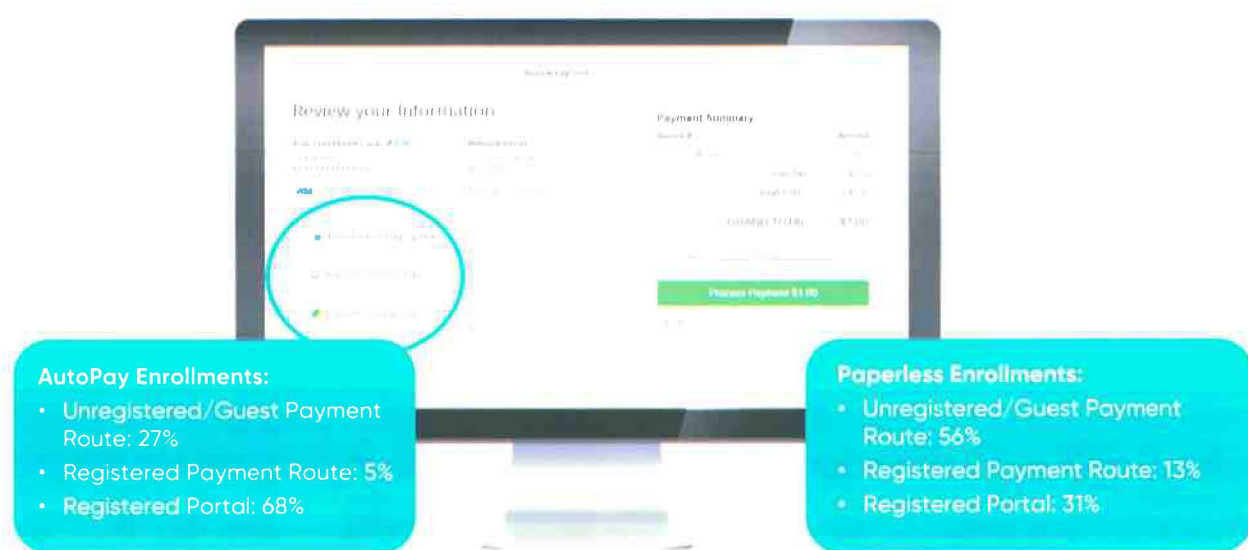


Figure 2-50. Review Payment. One-time payers can forgo traditional registration while opting into paperless billing by email or text or even AutoPay. This is how we achieve our e-adoption rates.

c. Interactive Voice Response (IVR) phone payments

InvoiceCloud's omnichannel EBPP solution includes our fully in-house, native IVR system for paying bills, as well as our industry-leading option to enroll in paperless and AutoPay in the call flow, which are IVR options only available through InvoiceCloud. As one of our omnichannel services, InvoiceCloud's IVR system uses the same real-time Muni-Link integration to always reference the customer's latest balance and bill due date, including after partial payments and BCRSD adjustments, which helps reduce calls to your staff. We further reduce calls by automatically connecting customers to their account using Caller ID. If customers have saved a payment method with InvoiceCloud, they can use these stored methods without having to find their card or bank account information.

InvoiceCloud provides BCRSD a dedicated 1-800 number that is available 24/7/365, along with a customized greeting and the option to customize prompts. We provide English and Spanish IVR call flows out-of-box with other languages available as options. These call flows are also PCI and NACHA compliant, ensuring that the payment is secure and all federal, state, and local laws are met through menu options (Figure 2-51).

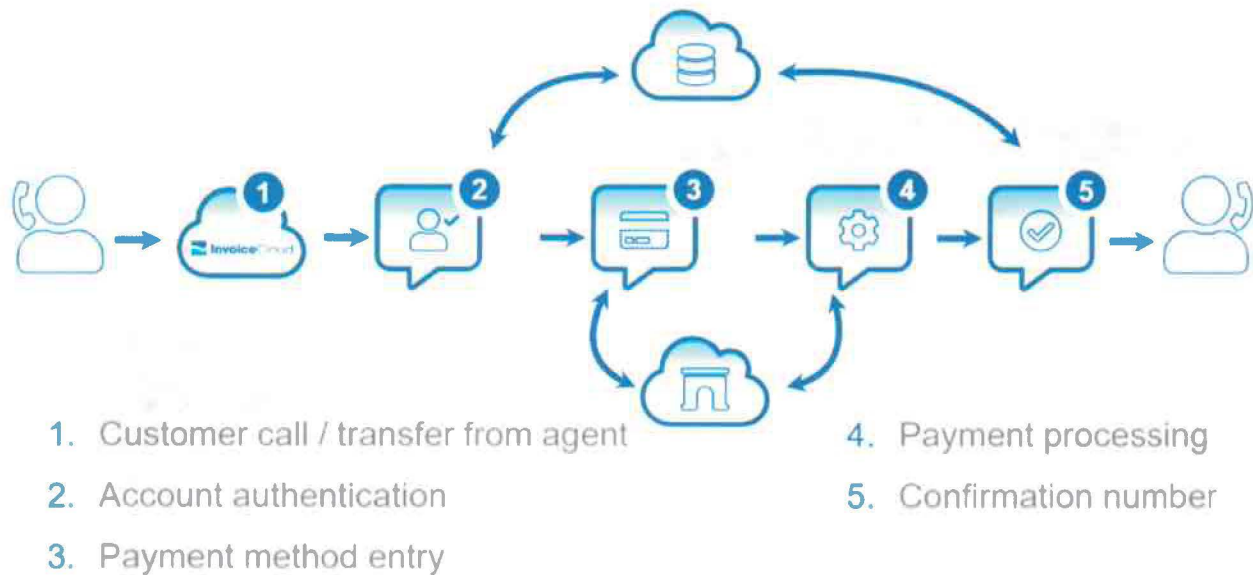


Figure 2-51. InvoiceCloud IVR Payment Flow. InvoiceCloud guides the payer through a PCI and NACHA-compliant call flow with real-time account status, ensuring the security of the payment while reducing likelihood of chargeback or reject.

d. Utility staff-assisted payments

InvoiceCloud provides solutions that help BCRSD staff take in-person and over-the-phone payments while reducing, if not eliminating, their PCI scope. These range from reducing customer in-person and over-the-phone billing and payment support requests through easier self-service to CSR tools that turn phone and lobby payments into self-service teachable moments, like QR code banners, sending text messages with links to their bill, and more.

- **PCI-validated P2PE Card Readers for In-person Credit, Debit, and Digital Wallet Payments.** InvoiceCloud offers optional PAX A80 and A920 card readers that meet ISO/IEC 7816 standards for in-person credit, debit, and digital wallet transactions. The PAX card readers come fully integrated with InvoiceCloud, incorporate the highest security functions such as EMV and PCI-validated P2PE, and work with cutting-edge contactless payment methods, like card chips, Apple Pay, and Google Pay (Figure 2-52). These card readers are a fully integrated part of our omnichannel solution. They are easy to activate right out of the box, and already configured to work with BCRSD Muni-Link and InvoiceCloud solutions. InvoiceCloud consistently maintains the security behind these devices and commits to replacing these devices should any hardware issues arise.

POSPay Device Options

	PAX A80	PAX A920
Terminal Type	Countertop	Mobile
Battery	No	Yes
Connection	Ethernet, WIFI	WIFI, 4G, or Bluetooth
Swipe	Yes	Yes
EMV Chip	Yes	Yes
NFC Contactless	Yes	Yes
Apple Pay	Yes	Yes
Google Pay	Yes	Yes
PCI-Validated P2PE	Yes	Yes
PIN Pad	Yes	Yes
Processor Support	Chase, Fiserv, TSYS, Elavon	Chase, Fiserv, TSYS, Elavon

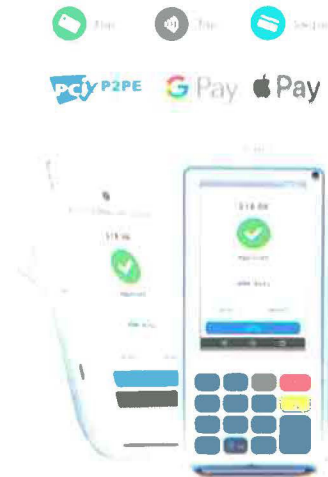


Figure 2-52. InvoiceCloud's Optional PCI-validated P2PE EMV Card Readers. BCRSD can take credit, debit, and digital wallet payments in-person with no installs or updates.

- IVR Transfer Direct to Self-service Payment.** One option for taking over-the-phone payments while requiring PCI-compliance is to transfer the customer directly to their account in our payment IVR system. InvoiceCloud's IVR system uses CallerID to automatically connect the customer to their account, which also reduces transfer requests from IVR to your CSRs as most billing and payment-related calls stem from lost account numbers. From this call flow, the customer can self-service pay their bill without giving sensitive payment information to your staff, save their payment method in our PCI-compliant solution, and enroll in paperless billing and AutoPay.
- Send the Customer a Text Message with a Direct, Tokenized Link to Their Bill.** If the customer, like a growing portion of callers today, is using a smartphone, BCRSD staff can look up the customer's bill in our Biller Portal and then send the customer a Pay by Text reminder on demand. Pay by Text includes a direct, tokenized link to the customer's bill in our one-time payment portal, skipping any login or searching (Figure 2-53). The CSR can also enroll the customer in Pay by Text so that they receive up to three text reminders per future invoice. **90%+ of customers who pay a bill through InvoiceCloud return to pay later bills.**

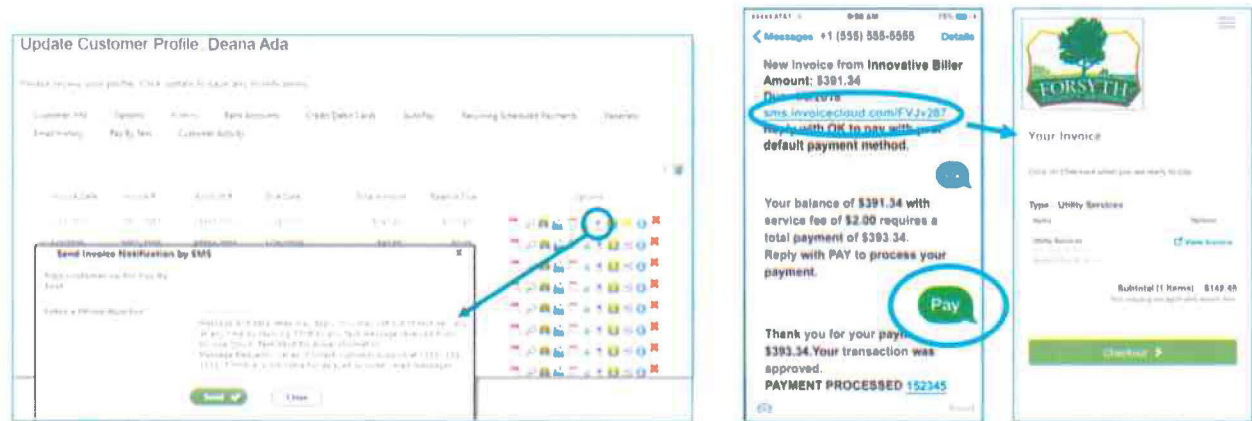


Figure 2-53. From the Biller Portal, CSRs can Send a Text Message with a Direct Link to Pay. This makes it easier for customers to pay on their mobile devices.

- **Providing a QR Code in Your Lobby.** InvoiceCloud also offers banners with QR codes that BCRSD can include in-office, allowing customers to scan and easily pay via mobile device (Figure 2-54).



Figure 2-54. InvoiceCloud Banner QR Code. Banner QR codes make it easy for current in-person customers to scan and make payments easily using mobile devices, saving time and resources for staff and customers alike.

- **Outsource Cash Payments to Retail Cashiers/PayPal.** InvoiceCloud offers several options to allow customers to pay in cash while reducing manual cash-handling for BCRSD staff, including CheckFreePay and PayPal Balance. Both options remove cash from the BCRSD's office transactions entirely, allowing customers to either directly pay their bill or add funds to their online PayPal Balance at retail stores to pay electronically through our omnichannel payment options.

CheckFreePay allows customers to pay in locations other than the BCRSD office. Instead, customers can take their bill to participating retail stores--including Wal-Mart, Dollar General, and more -- and pay at the register. The clerk scans a barcode on either their paper bill or the digital copy in our system on their phone. The customer pays, and then we receive their payment as an Online Bank Direct ACH payment for automatic AI matching to BCRSD accounts. There are more than 100 participating CheckFreePay locations in and around Boone County Regional Sewer District, many open 24 hours a day, 7 days a week (Figure 2-55).



Figure 2-55. More than 100 CheckFreePay Locations Within 50 Miles of Columbia, MO. Cash-using BCRSD customers can pay their utility bills at local Wal-Mart, Walgreens, Family Dollar, Dollar General, CVS, Speedway, and more.

PayPal Balance allows users to add funds to their PayPal account using cash at Wal-mart, CVS, Rite-Aid, Gamestop, and more, which they can then use to pay their bills online in our payment process by selecting PayPal in our methods dropdown (Figure 2-56). PayPal continues to add more retail chains to their PayPal Balance locations.

The screenshot shows the 'Payment Options' section of InvoiceCloud's online payment interface. It is divided into two main parts: 'How would you like to pay?' and 'How much would you like to pay?'. In the first part, 'Available Payment Methods' includes PayPal (selected), Credit/Debit Card, Google Pay, EFT (Check), and PayPal Credit. There are also icons for Google Pay, Apple Pay, Venmo, PayPal, and Amazon Pay. In the second part, there are three radio button options: 'Pay Full Invoice' (selected, \$143.45), 'Pay Minimum' (\$1.00), and 'Pay Other Amount'. A 'PayPal Checkout' button is visible at the bottom. To the right, a 'Payment Summary' table shows the invoice details.

Payment Summary	
Invoice #	Amount
1001-1587	\$143.45
Subtotal	\$143.45
Service Fee*	+ \$4.23
Total	\$147.68

Figure 2-56. Paying in InvoiceCloud's Online Options Using PayPal. Once customers add funds to their PayPal Balance using cash at Wal-Mart, CVS, and more, they can self-service pay their bill electronically through InvoiceCloud.

e. AutoPay

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

Enrollment is 100% self-service either from our one-time payment process, our Customer Portal or embedded interface in Muni-Link AuthorityPay, or IVR payment call flow (Figure 2-57).

INVOICE 3/3

InvoiceCloud improves on the AutoPay offered by other vendors

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

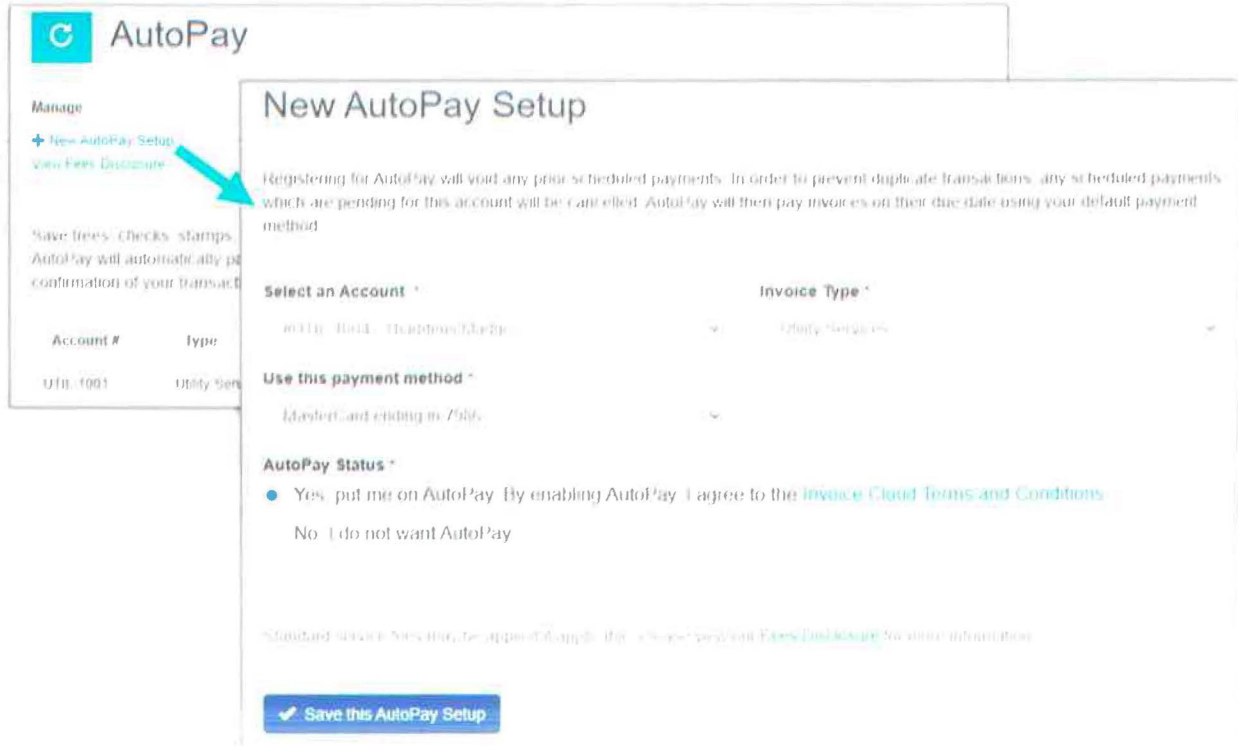


Figure 2-57 AutoPay Setup: InvoiceCloud's self-service enrollment process allows users to enroll in AutoPay at any time.

For example: North Huntingdon Township Municipal Authority, a Muni-Link client, increased AutoPay by 136% and online payments by 58% in 12 months after InvoiceCloud go-live (Figure 2-58).



Source: Based on review of 2021 client data; and data collected by North Huntingdon Township Municipal Authority in 2021, as presented by InvoiceCloud.

Figure 2-58. InvoiceCloud's Year 1 Results for NHTMA. In only one year after integrating InvoiceCloud with Muni-Link, NHTMA increased AutoPay adoption by 136% through our one-click self-service enrollment process.

2.3.2.3 Payment Types:

InvoiceCloud lets customers pay with credit cards, including Visa, Mastercard, American Express and Discover and debit cards; ACH/eCheck, and alternative payments like Apple Pay, Google Pay, PayPal, and Venmo. All these payment methods are available across our omnichannel platform, so customers can pay online, by phone, or in person. Paypal, Venmo, and Apple Pay all also provide cryptocurrency payment options, including BitCoin, LiteCoin, and more, converting these bleeding edge currencies into dollars at real-time exchange rates for EPB payments and reconciliation.

1. Credit cards (Visa, Mastercard, Discover, American Express)

Yes

2. Debit Cards

Yes

3. ACH / eCheck payments

Yes

4. Vendors should also indicate support for digital wallets such as Apple Pay or Google Pay.

Yes: Apple Pay, Google Pay, PayPal, and Venmo

2.3.2.4 Payment Processing:

1. The vendor shall provide secure payment processing services including:

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

a. Payment authorization and settlement

InvoiceCloud authenticates customers' payment information in real-time during the payment process, including fraud screening for credit and debit cards through Chase Paymentech and bank accounts through Certegy. Should either Paymentech or Certegy identify the account number as connected to fraudulent or other criminal activity, our portal informs the customer and requires them to enter a new payment method before allowing them to continue with their payment (Figure 2-59).

Payment Information

Based on information obtained from Certegy Payment Solutions, an authentication and risk management service provider, payments made with this bank account will not be accepted. Please enter a different payment method or click [here](#) for more details.

Please enter your bank information

Please fill out all fields below, and click Continue to Review Payment to save your information.
Need help filling out this information?

Bank Account Holder's Name *
Adrian Izaguirre

Account Type *
Personal Savings

Routing # *
081000123

Bank Account # * **Re-enter Bank Account # ***
081000123 081000123

Figure 2-59.
InvoiceCloud's Integrated Certegy Solution Validates eCheck Credentials in Real-Time. If a customer's ACH credentials fail Certegy's validation, they cannot complete payment with the numbers provided.

InvoiceCloud authorizes payment information (i.e., credit card or bank account ACH details) 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 or e-check is rejected, the opportunity to finish the payment with alternate remittance without logging back in later. InvoiceCloud automatically transmits all e-checks through ACH for authorization. Should a customer's payment be rejected, InvoiceCloud sends a follow-up email to the customer with instructions to correct their payment.

InvoiceCloud processes settlements in payment batches daily to BCRSD's deposit bank. Chase offers two deposit methods: ACH, which takes two business days to settle funds, and Wire Transfer, which only takes one. Wire Transfer requires approval from the processor's Risk Department and comes with an additional fee of \$10 per wire.

InvoiceCloud transmits all daily charges to Chase at whatever time BCRSD prefers but recommends no later than 9pm Eastern Time (ET) to meet Chase's 10pm deadline. Chase then deposits those funds to BCRSD's bank for value under the schedule in Table 2-2 below. 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 2-2. Chase Standard Funding Schedule for both ACH and Credit Cards. Payments are held for two business days for ACH processing (except on weekends or holidays) before deposit into BCRSD's account.

Day of File Receipt	Day Paid via Wire USD (11am ET)*	Day Paid via ACH USD (2pm 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 10pm ET. If not, it goes into the next day's funding.

b. PCI DSS compliant tokenization

InvoiceCloud is fully certified with PCI to protect transactions over the internet, including requiring all communication to use TLS 1.2 or better encryption. Our system tokenizes all sensitive data at the point of customer interaction, double-encrypting all data in transit and at rest through 256-bit or better TLS, 2048-bit SSL, and 256-bit AES. In fact, our 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. 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; InvoiceCloud 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.

c. Secure payment data handling

InvoiceCloud complies with the PCI DSS and NACHA requirements to securely handle payment data. InvoiceCloud is fully PCI DSS Level 1 compliant, certified annually by a third-party Qualified Security Assessor (QSA), VikingCloud (formerly Trustwave). Our compliance is validated through annual onsite audits and quarterly network security scans, and we are listed in the Visa Global Registry of Service Providers. Level 1 PCI compliance requires third-party validation by a QSA, and VikingCloud continually audits our compliance as required by Visa and MasterCard. Our hardware integrations are PA-DSS (Payment Application/Data Security Standard) certified for point-of-sale (POS) applications. We provide a PCI-validated point-to-point encryption (P2PE) scheme for EMV transactions. We are also SSAE 18 Type II SOC 1 and 2 certified. BCRSD can download our PCI DSS AOC from our Trust Center:

<http://trust.invoicecloud.com/>

d. Payment confirmation and receipt generation

At the end of every transaction, InvoiceCloud 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 2-60). 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. If the customer pays by text, they receive a confirmation with a link to their receipt in their text messages.

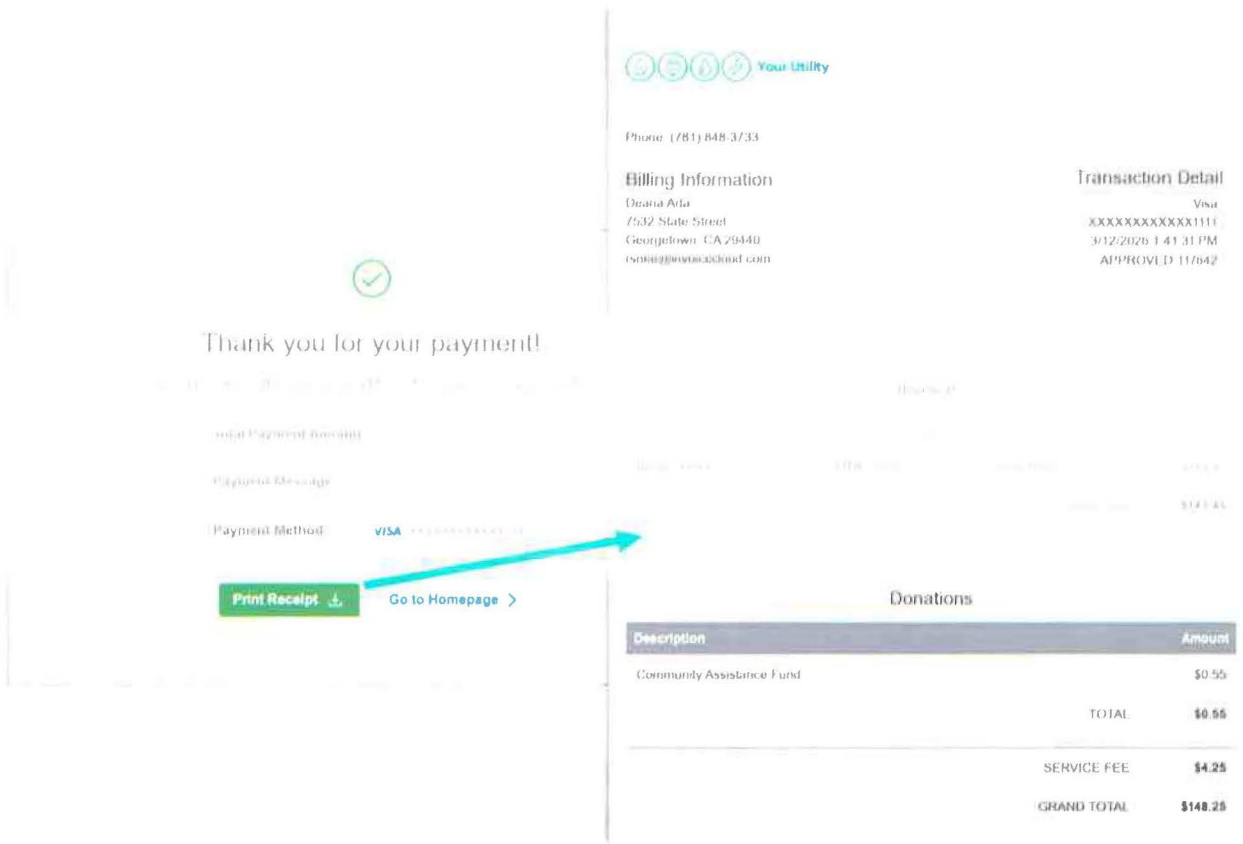


Figure 2-60. Instant Payment Confirmation. The customer receives confirmation of payment at the end of our payment process and a receipt.

e. The payment processing fees are not passed along to the customer

InvoiceCloud offers several options for processing fees, whether these are absorbed by BCRSD, passed to the customer, or split based on payment method, invoice type, or other options. If BCRSD chooses to absorb payment processing fees for all transaction types, InvoiceCloud does not pass fees along to the customer.

2.3.2.5 Billing System Integration:

1. The payment platform should integrate seamlessly into the Utility's existing billing system. Integration capabilities should include:

InvoiceCloud partners with Muni-Link to provide the most feature-rich, unified customer experience and highest return on BCRSD investment through increased self-service adoption, fewer printed and mailed bills, and less time spent assisting customers or chasing late payments. While Muni-Link integrates with other solutions, InvoiceCloud offers the only jointly developed real-time and SSO integration with Muni-Link and the AuthorityPay portal. InvoiceCloud and Muni-Link support more than 100 mutual customers with our partnered solution, delivering on average a **140% increase in customer e-payment adoption, 147% increase in paperless adoption, and 51% fewer late payments** in our first year live after integration. We are Muni-Links preferred EBPP partner because of the benefits that only our integration delivers to their clients (Table 2-3).

Table 2-3. InvoiceCloud-exclusive Functionality for Muni-Link Clients. InvoiceCloud's functionality and benefits to Muni-Link's customers are why we are Muni-Link's preferred EBPP partner.

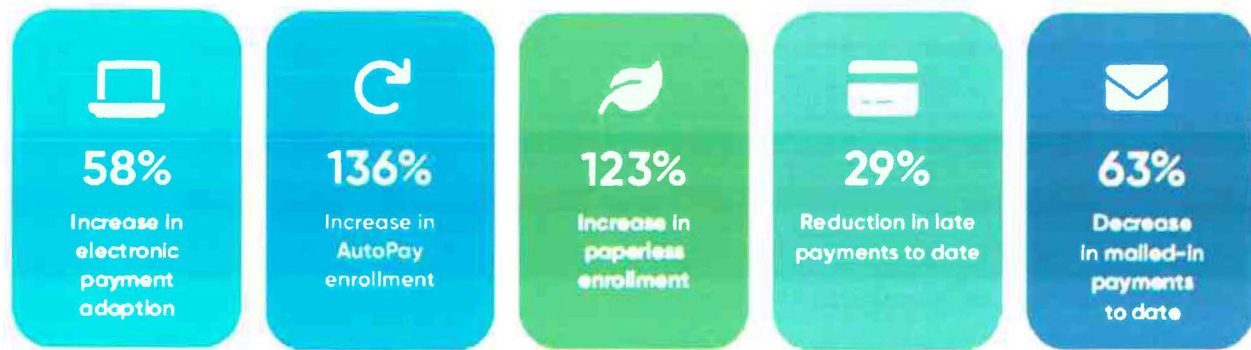
Functionality	Legacy Muni-Link Integrations	InvoiceCloud's Muni-Link Integration
Fully integrated, SSO, real-time in Muni-Link Portal	X	✓
Preferred provider supported by Muni-Link	X	✓
Designed to drive self-service adoption	X	✓
All payment types (incl. venmo, text, paypal, apple pay)	X	✓
E-Bill reminders (branded, 2 nd /3 rd reminders, biller can customize)	X	✓
ACH: Automated enrollment, reject notifications, no manual ACH file export	X	✓
Unencrypted Bank Account & Routing # Info Never Handled by Staff	X	✓
One-time payment / Guest Checkout with enrollment capabilities	X	✓
Calendar reminders and payment scheduling	X	✓
CSR enablement tools (send texts, transfer to IVR, custom reporting)	X	✓
Drives down TCO costs: Fewer payment related calls, reduced print/mail	X	✓

For example: North Huntingdon Township Municipal Authority (NHTMA), a Muni-Link client, switched to InvoiceCloud because their previous payment system lacked much of the modern-day functionality customers expect from Amazon and other online payment experiences. They also learned that their digital limitations increased manual payments and staff workload. InvoiceCloud's seamless integration with Muni-Link and engaging, customer-centric experience has:

“We liked our old payment system until we learned about InvoiceCloud. With InvoiceCloud we were able to adapt to customer expectations for digital payments, while improving collections efficiencies. Now, we have time back in the day to focus on other tasks, like scanning files to reduce storage.”
—Christy J. Stewart
Finance Director, NHTMA

- Removed payment friction for a more user-friendly experience and increased self-service
- Delivered on customer expectations with a unified, customer focused experience across all payment channels
- Reduced payment delinquencies with intuitive options like AutoPay, scheduled payments, and intelligent reminders
- Improved staff efficiencies with Online Bank Direct auto-match technology for easier reconciliations
- Simplified payments with a seamless SSO from their Muni-Link utility billing software portal

As a result, InvoiceCloud's seamless integration with Muni-Link increased e-payment adoption by 58%, saving utility staff time by reducing late payment by 29% and mailed-in payments by 63% in our first 12 months of service (Figure 2-61). We continue to build on this adoption and staff efficiency year-over-year.



Source: InvoiceCloud's client data. © 2017 InvoiceCloud. All rights reserved. InvoiceCloud is a registered trademark of InvoiceCloud, Inc.

Figure 2-61. InvoiceCloud's Year 1 Results for NHTMA. In only one year after integrating InvoiceCloud with Muni-Link, NHTMA increased AutoPay adoption by 136% through our one-click self-service enrollment process.

InvoiceCloud and Muni-Link jointly developed our real-time integration using exclusive APIs that leverage the best aspects of each of our systems to always present the latest balance after CIS updates and EBPP payments across all omnichannel payment options, including:

- a. **Account validation**
Yes
- b. **Balance lookup**
Yes
- c. **Payment posting**
Yes
- d. **Payment reconciliation**
Yes
- e. **Vendor should describe its capabilities in integration with the Muni-Link platform**

As partners, InvoiceCloud and Muni-Link provide the only fully seamless customer and billing experience with a fully real-time CIS integration and embedded SSO experience in the AuthorityPay portal (Figure 2-62). We mutually support more than 110 clients, including 30+ SSO AuthorityPay integrations, through a proven, repeatable integration that we can deploy in 90 business days.

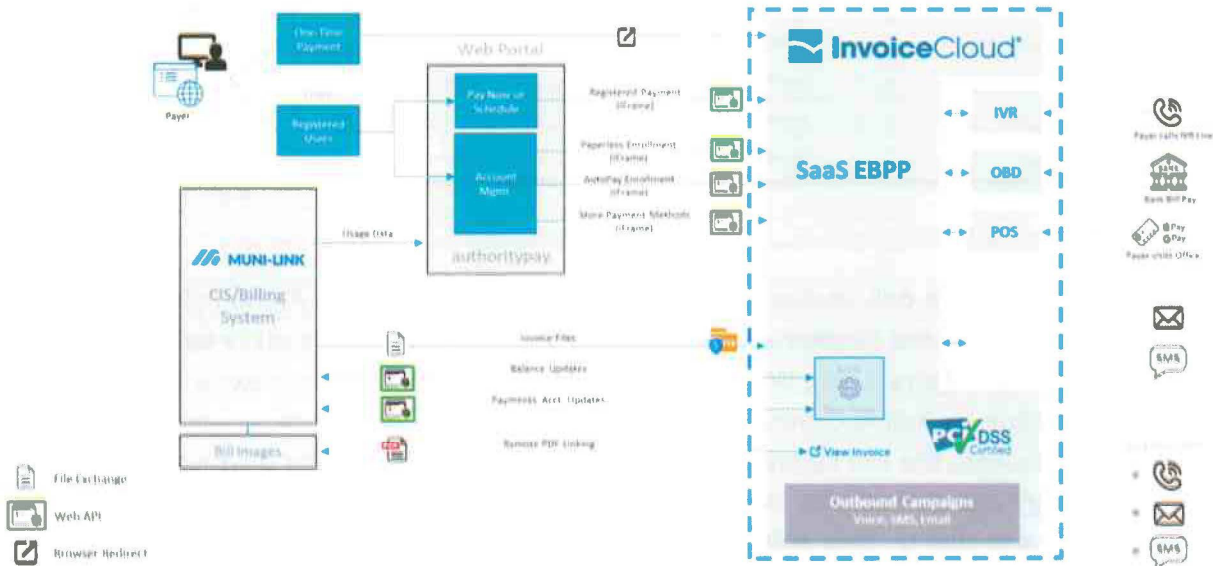


Figure 2-62. Muni-Link and AuthorityPay with InvoiceCloud SSO. InvoiceCloud and Muni-Link have deployed this full real-time CIS and portal SSO integration more than 30 times.

InvoiceCloud integrates with Muni-Link using jointly developed APIs to receive real-time balances and post payments back. InvoiceCloud's Data Pump and Real-time Data Refresh API

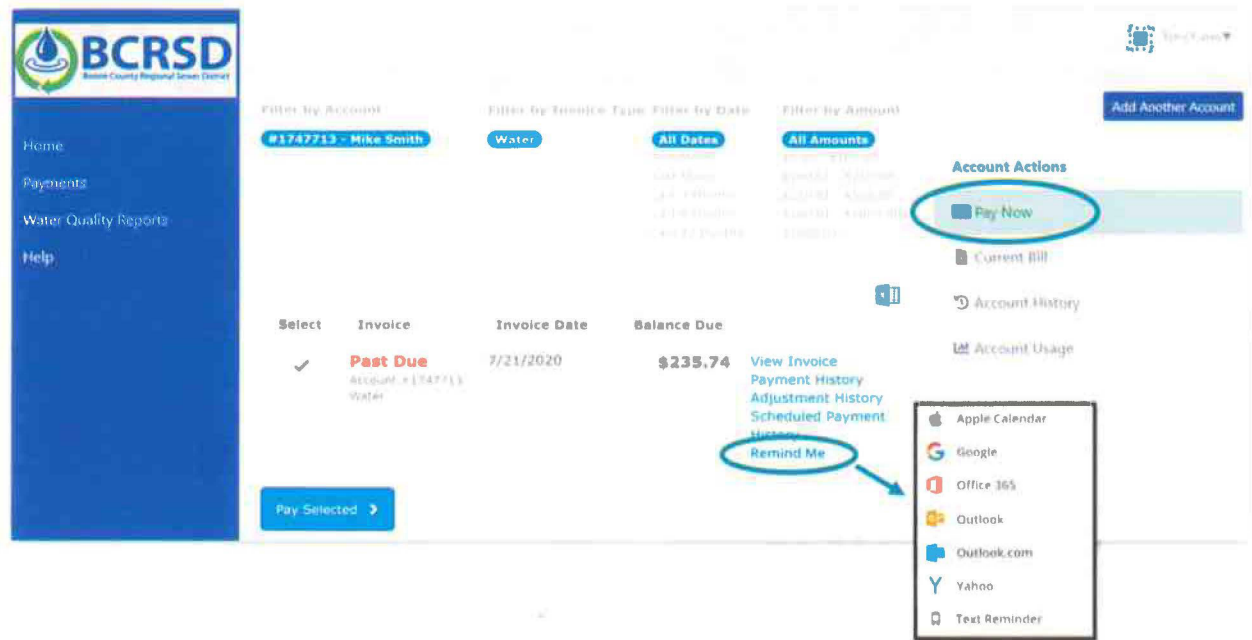


Figure 2-64. Making a Payment from InvoiceCloud's Embedded SSO Experience in AuthorityPay. Muni-Link and InvoiceCloud provide a jointly developed and mutually supported unified customer billing and payment experience, including all InvoiceCloud adoption-driving functionality.

2.3.2.6 Reporting and Reconciliation:

1. The vendor shall provide administrative reporting tools that allow the utility staff to:

InvoiceCloud's Biller Portal provides extensive built-in reporting and administration tools to make account management, reconciliation, and data mining easier for BCRSD. The first page of our Biller Portal provides BCRSD 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. BCRSD can rearrange these charts to user preference at any time (Figure 2-65).

InvoiceCloud is continually improving the Biller Portal by providing more data capabilities through incorporating AI, like our new prompt-based reporting interface and smart search bar. BCRSD can expect new functionality over the next year as we increase insight into your customer's payment behavior, which accounts are most likely to be paid late, and more.

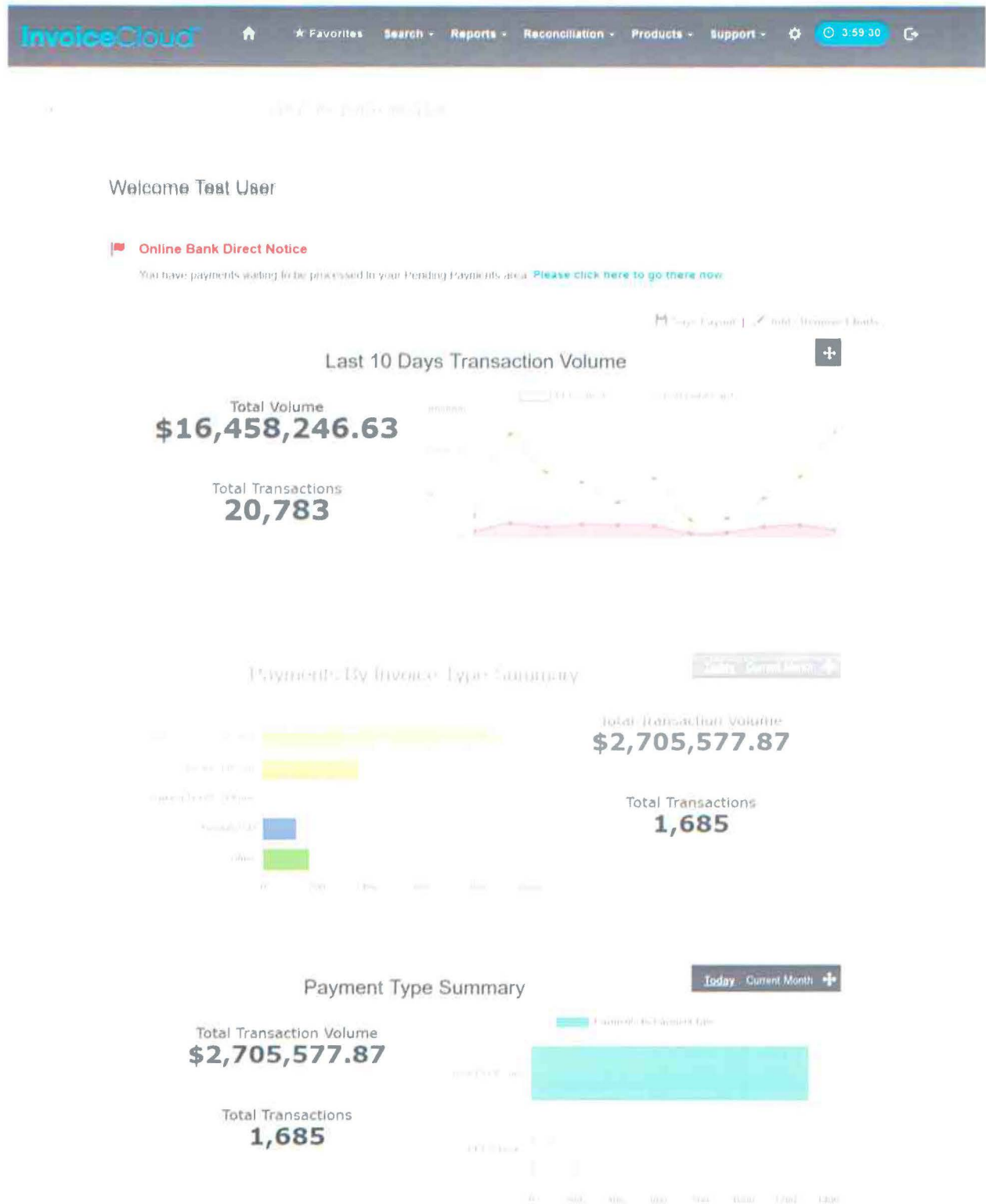


Figure 2-65. InvoiceCloud's Simple Back-end Biller Portal. BCRSD accounting staff can manage all billing functions through our user-friendly interface.

The Biller Portal is available 24/7/365 and is 100% self-service for the user. Based on permissions set by BCRSD, admin users can:

- Block certain Customers from making ACH and/or Credit Card Payments.
- Update an email address for a Customer.
- 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 for a Customer at Customer's request.
- Set up paperless billing for a Customer at Customer's request.
- Review payment and/or email history.
- Update phone number for a Customer at Customer's request.
- Issue a credit on an over payment.

BCRSD can search all payments by account number, date range and confirmation number using our Biller Portal's Search function (Figure 2-66). 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.

Search Payments

Customer Name <small>Use field suggestions to narrow results</small>	<input type="text"/>	Invoice Type	All Invoice Types
Account Number <small>Use field suggestions to narrow results</small>	<input type="text" value="0000"/>	Approval Status	Approved and Declined
Invoice Number <small>Use field suggestions to narrow results</small>	<input type="text"/>	Payment Type	All Payment Types
Bill Reference <small>Use field suggestions to narrow results</small>	<input type="text"/>	Transaction Source / Type	All Transaction Sources
Payment Amount Range <small>Set for all currencies</small>	<input type="text" value="0.00"/> to <input type="text" value="0.00"/>	Transaction Type	
Card Number <small>Use field suggestions to narrow results</small>	<input type="text" value="XXXXXXXXXXXX1234"/>	Date Range	10/1/2019 to 12/31/2020
Credit/Debit Card Type	All Card Types	Biller Username	All Biller Users
		Include Service Fees	<input type="checkbox"/>
		Output Options	<input type="radio"/> PDF <input type="radio"/> CSV <input type="radio"/> XLSX <input type="radio"/> HTML

Row Limit: Availability: Retrieved:

Submit

ID	Account	Customer	Amount	Type	Date	Status
1099-2226	0000-1099	Raphael Cooper	490.91	Credit/Debit Card	1/15/2020	APPROVED 999941
1104-2221	0000-1104	Levi Ferndal	558.89	Credit/Debit Card	1/15/2020	APPROVED 999931
1112-2221	0000-1112	Marcus Lewis	562.29	FFI (Check)	1/15/2020	APPROVED 999931
1115-2222	0000-1115	Caetan Amelino	575.05	FFI (Check)	1/15/2020	APPROVED 999931

Page size: 7 1/1 items, of 47 pages

Figure 2-66. Search Payments Options. BCRSD accounting staff can search for customers, files, invoices, or payments using a robust set of fields and export results to Excel.

Our Biller Portal offers many standard and ad hoc reports with date ranges and drill-down options to view details (Figure 2-67). 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.

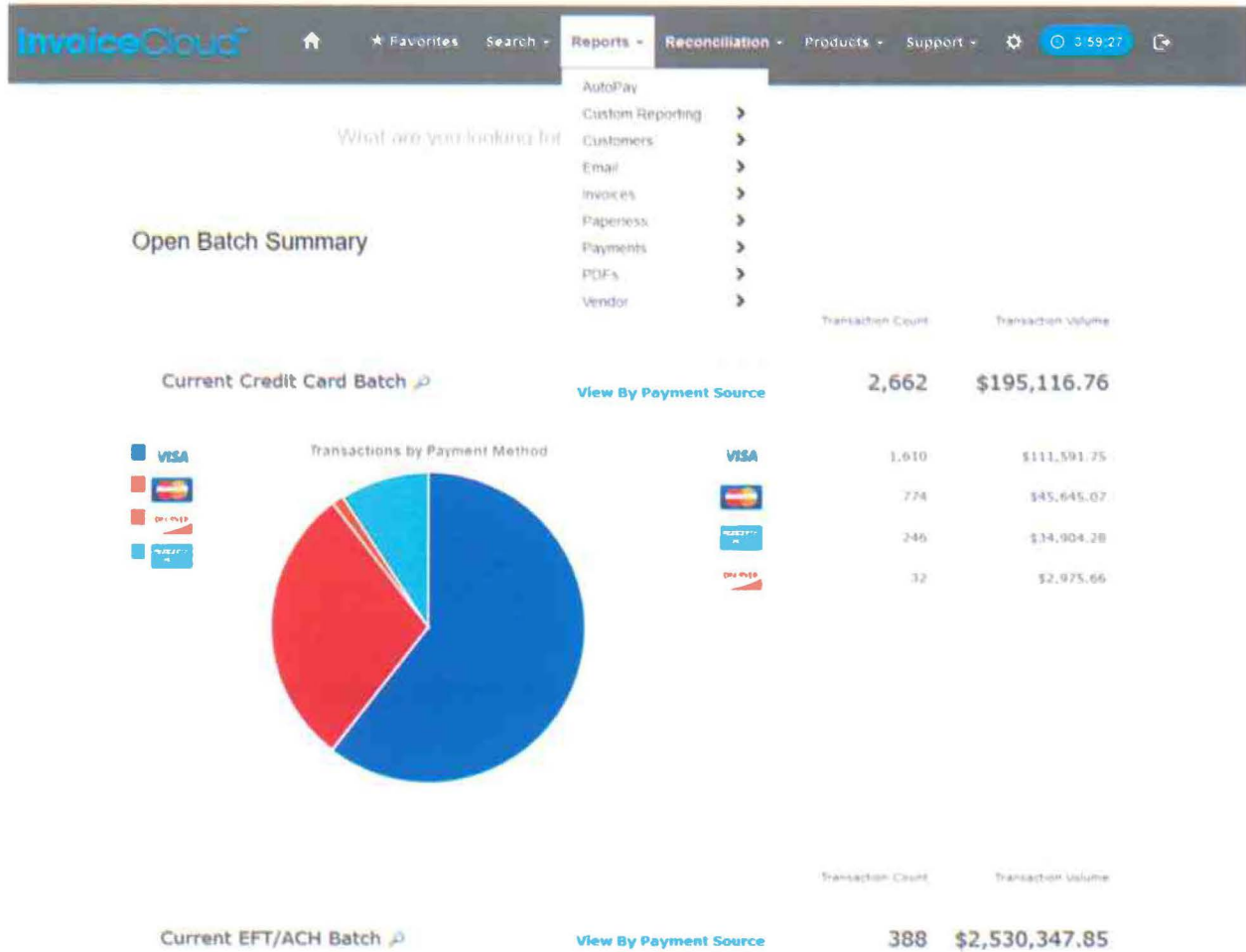


Figure 2-67. Robust Reporting Options. BCRSD accounting staff can use our pre-configured reports or define new ones and export results to Excel.

BCRSD 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 allows BCRSD to define and create various reports and either view them immediately on screen, download to Excel, or create a scheduled report (Figure 2-68). These custom reports are 100% self-service and can be created by BCRSD 24/7/365. InvoiceCloud offers Excel, CSV, and PDF for some specific reports.

Scheduled Reports

New Scheduled Report
X

Reports you have written:
report

NEW SCHEDULED REPORT

Report Name

Does not exist, to display

Report Type: Active Customers

Report Name: Active Customers

Frequency: Monthly

Day Of Month: 1

Email Recipients: Add

Active:

Help?

Please provide a Report Name, select a Frequency and enter one or more Email Addresses for report delivery. Report Name can be used to help you easily identify the purpose of this report. You may change this name at any time. Press 'Schedule My Report' when completed.

Active Customers Report
Provides a complete list of Active customers. Fields Include: AccountNumber, CustomerName, CustomerName2, Address1, Address2, City, State, Zip, EmailAddress, Registered, BlockPaymentsCC, BlockPaymentsEFT

Schedule My Report ✓
Cancel

Figure 2-68. Custom Reporting Options. BCRSD accounting staff can create their own custom reports and export results to Excel.

All InvoiceCloud 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.

a. View payment activity

As a true omnichannel solution, all InvoiceCloud transactions, regardless of payment option or method, are presented in our Biller Portal, posted to Muni-Link, and settled in the same process at BCRSD's designated daily cutoff time to whichever payment processor you prefer.

BCRSD can view transactions throughout the settlement process in our Biller Portal's Open Batch Summary and the Settled Batch History. The Open Batch Summary shows the current batches that have not yet been closed and sent to the payment processor and is broken down by payment type (Figure 2-69).

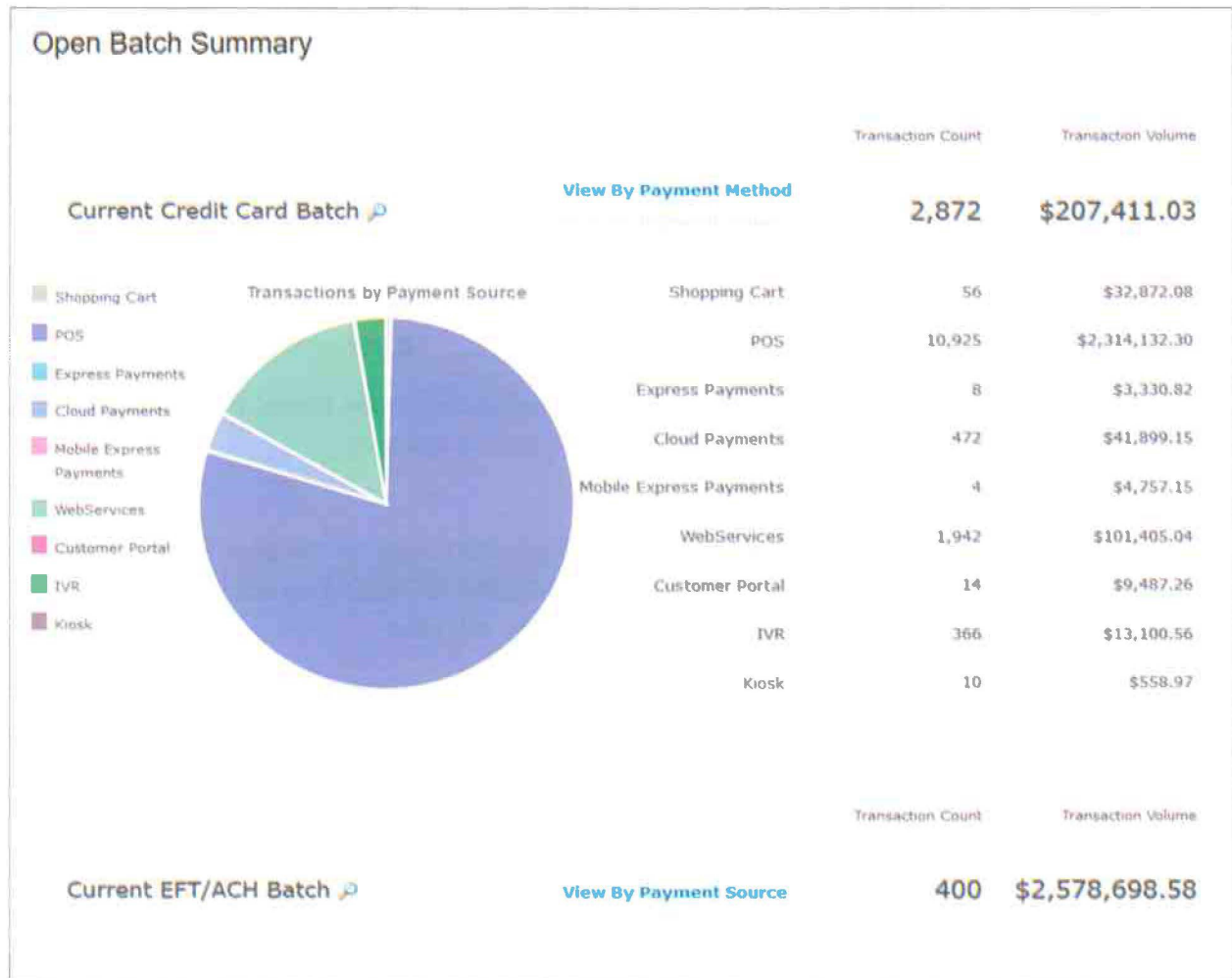


Figure 2-69. Open Batch Summary. BCRSD accounting staff can review all transactions for the day pending transmission to Chase Paymentech.

After clicking the magnifying glass for either Current Credit Card Batch or Current EFT/ACH Batch, there are additional icons that appear (Figure 2-70). BCRSD may void items from the Open Batch by clicking the red X below. Click the credit card to process a transaction. Click the magnifying glass to view the detail of the transaction. Click the yellow envelope to resend the payment receipt. The code beside MasterCard and Visa is the approval code.

Current Open Batch, Credit/Debit Card Transactions						
Transaction Date	Customer	Invoice #	Amount	Trx Type	Message	Options
1/22/2020 5:21:42 PM			\$51.00	Sale	 Approved 1167525	   
1/22/2020 5:21:41 PM			\$1.46	Sale	 Approved 1162370	   
1/22/2020 5:21:08 PM			\$100.00	Sale	 Approved 117914	   
1/22/2020 5:21:07 PM			\$2.25	Sale	 Approved 152119	   
1/22/2020 5:20:55 PM			\$1.95	Sale	 Approved 204178	   

Figure 2-70. Details on a Credit Card Transaction from the Current Open Batch. BCRSD accounting staff can review details on each pending transmission to Chase Paymentech.

Settled Batch History shows the settlement history by payment type for the past 90 days (Figure 2-71). This is broken down by EFT (Check) and Credit Cards. BCRSD may compare these volumes to their bank statements. The date range may be adjusted.

Settled Batch History

Start Date: 11/1/2019
 End Date: 5/25/2020

Output Options: Row Limit: 150 rows (selected), All rows; Availability: Immediate, Scheduled; Retrieval: Screen, Download

Submit

Expand All | Collapse All

Settle Date	Batch Volume	Item Count	Type	Details
5/19/2020 12:59:14 AM	\$81.93	1	Credit/Debit Card	
5/14/2020 12:59:59 AM	\$519.01	6	EFT(Check)	
Payment Source		Payment Volume	Payment Count	
Customer Portal	\$156.61	2		
Express Payments	\$196.92	2		
IVR	\$165.48	2		
5/14/2020 12:59:59 AM	\$437.77	5	Credit/Debit Card	

Credit Card Batch Detail, Settled 5/19/2020 12:59 AM

Transaction Date	Customer	Invoice #	Amount	Tr. Type	Card Type	Message	Options
5/18/2020 3:58:23 PM	Leon Adams	1076-1115	\$81.93	Sale	Visa	APPROVED 237165	

EFT Batch Detail, Settled 5/14/2020 12:59:59 AM

Transaction Date	Customer	Invoice #	Amount	Tr. Type	Message	Options
5/13/2020 11:30:16 AM	Jeff Benigno	1139-2221	\$74.11	Sale	APPROVED 998533	
5/7/2020 12:59:59 AM	Dominic Keron	1135-2225	\$70.71	Sale	APPROVED 994361	
5/7/2020 12:59:59 AM	Berna Pasquolino	1125-2227	\$82.30	Sale	APPROVED 992503	
5/6/2020 12:59:59 AM	Allyn Lynn	1070-2226	\$94.77	Sale	APPROVED 994853	
5/6/2020 12:59:59 AM	Gerry Denton	1064-2222	\$79.83	Sale	APPROVED 993327	
5/5/2020 12:59:59 AM	Betsy Thomas	7000-2279	\$117.09	Sale	APPROVED 998783	

Page size: 23 | 150 items in 7 pages

Figure 2-71. Settled Batch History. BCRSD accounting staff can review details settled batches within any date range.

To view individual transactions, click the magnifying glass. To resend the batch close email, click the yellow envelope. Each time a batch closes, BCRSD will be notified by email, and the deposits listed will include both credit card and EFT transactions, if applicable.

InvoiceCloud provides a Payment Reconciliation tool in our Biller Portal, which allows BCRSD to drill down into the utility account level details of each deposit and the payments that make up that sum total (Figure 2-72). Clicking on these totals will present the user with the utility account details of each deposit. InvoiceCloud can also show any debit that was either netted out from the day's total activity or debited separately from the biller's deposit account. This total also offers a drill-down option.

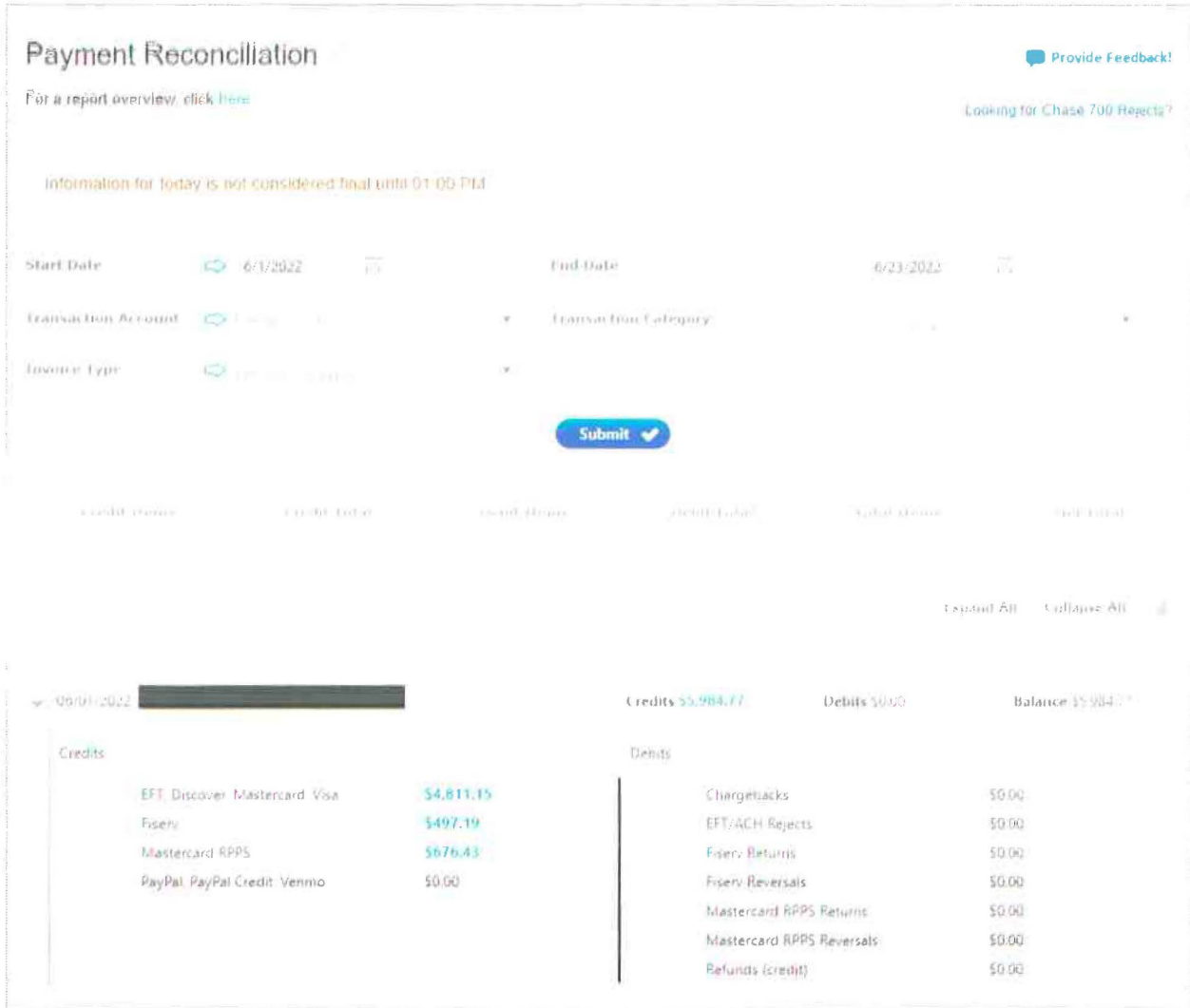


Figure 2-72. Payment Reconciliation Function. BCRSD admin users can drill down to the account details level of any deposit and the payments that make up its sum total.

To view payment activity by Biller Portal account, InvoiceCloud maintains audit trails and BCRSD can run through self-service queries in the Biller Portal (Figure 2-73). Application logs control information on all batches of e-bills, payments, logins, and user activity and email notifications. Transactions, inquiries, and selections in the InvoiceCloud service are date and time stamped to provide complete control and accountability. These logs can be exported in

CSV files for SIEM ingestion. Audit logs are kept for one year and systematically reviewed using automated alerts with manual verification.

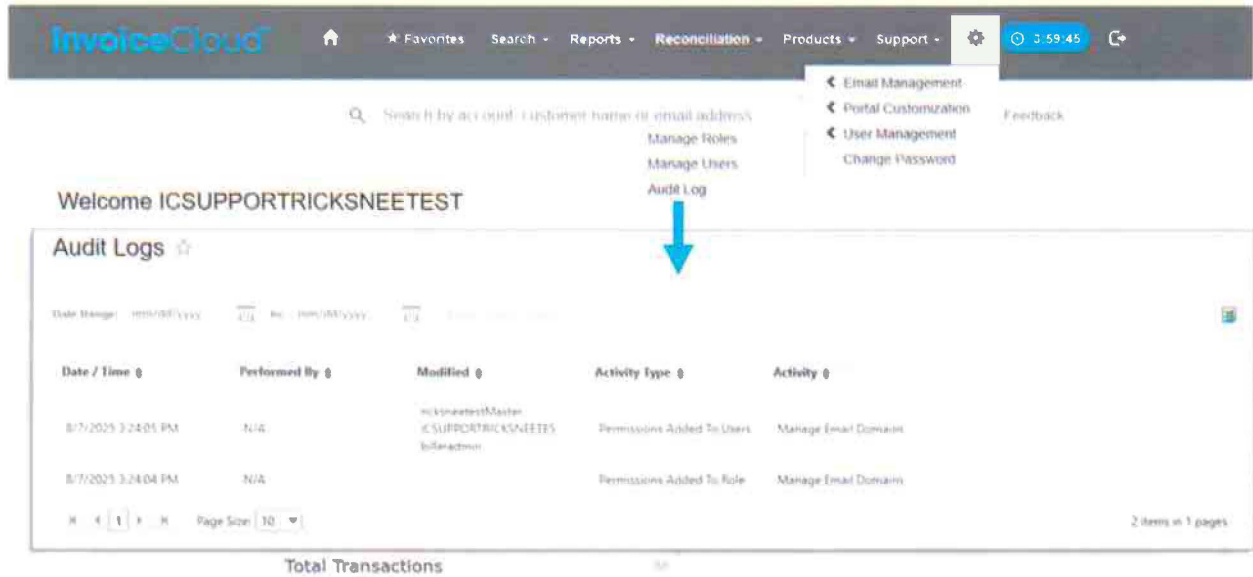


Figure 2-73. Self-service Audit Log Reporting. Audit trails are available to BCRSD 24/7/365 through the InvoiceCloud Biller Portal.

InvoiceCloud also provides audit trails at the customer account-level in our Biller Portal, allowing BCRSD to review all action taken on an account by a user, including payers, InvoiceCloud staff, and BCRSD staff (Figure 2-74).

Customer Profile: Arron Driscoll

Active

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

Account Number	Email Address	Total Invoices	Total Payments	Account Balance
RE-1991	j.patterson@invoicecloud.com	2	2	\$0.00

Customer Info	Options	History	Bank Accounts	Credit/Debit Cards	Auto Pay	Recurring Scheduled Payments	Business
Email History	Pay By Text	Customer Activity	Flex Pay Scheduled Payments				

Start Date:

End Date:

Email Address	Activity Date	Activity	IP Address	Performed By
j.patterson@invoicecloud.com	11/22/2022 06:56:50 PM	Customer Portal Login	107.11.225.190	JO JOSEPH PATTERSON
j.patterson@invoicecloud.com	11/22/2022 06:05:07 PM	Customer Portal Login	98.178.39.240	JO JOCK SINEE
j.patterson@invoicecloud.com	11/22/2022 10:07:21 AM	Customer Portal Login	98.178.39.240	JO JOCK SINEE
j.patterson@invoicecloud.com	11/23/2022 07:51:02 AM	Customer Portal Login	107.11.225.190	JO JOSEPH PATTERSON
j.patterson@invoicecloud.com	11/23/2022 07:49:03	Customer Portal Login	107.11.225.190	JO JOSEPH PATTERSON

Figure 2-74. Reviewing Activity on a Customer Account in the Biller Portal. BCRSD can self-service review all EBPP activity on a customer's account, including whose login or email performed the action and from what IP address.

b. Generate daily payment batch reports by payment type

InvoiceCloud's reconciliation reporting updates in real-time per transaction, and payments are posted back to Muni-Link in real-time.

InvoiceCloud submits daily payment batches, one for credit and debit cards and another for ACH, to our payment processor, Chase Paymentech at the BCRSD's preferred cut-off time. (We recommend no later than 9pm EST to meet Paymentech's 10 pm deadline.) Chase Paymentech then settles payments in either one (via wire) or two business days (via ACH) to the deposit bank(s) of the BCRSD's choice. If the BCRSD prefers next business day wire deposits, this requires risk assessment and approval by Chase Paymentech. We set up invoice types for each of the BCRSD's payments that require either its own fee structure, payment rules, or settlement bank account, and we automate our system to automatically process each invoice type in accordance with your business rules. This allows us to submit gross settlement batches to Chase Paymentech, but still deposit to different bank accounts as needed. Chase deposits the funds from each batch to the BCRSDs bank for value as defined in Table 2-4. 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 2-4. 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 BCRSD's account(s).

Day of File Receipt	Day Paid via Wire USD (11am ET)*	Day Paid via ACH USD (2pm 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 10pm ET. If not, it goes into the next day's funding.

We provide a monthly billing statement to BCRSD that details all fees charged. We also provide our Settled Batch History report, which updates in real-time when Chase Paymentech settles transactions (Figure 2-75) for your review.

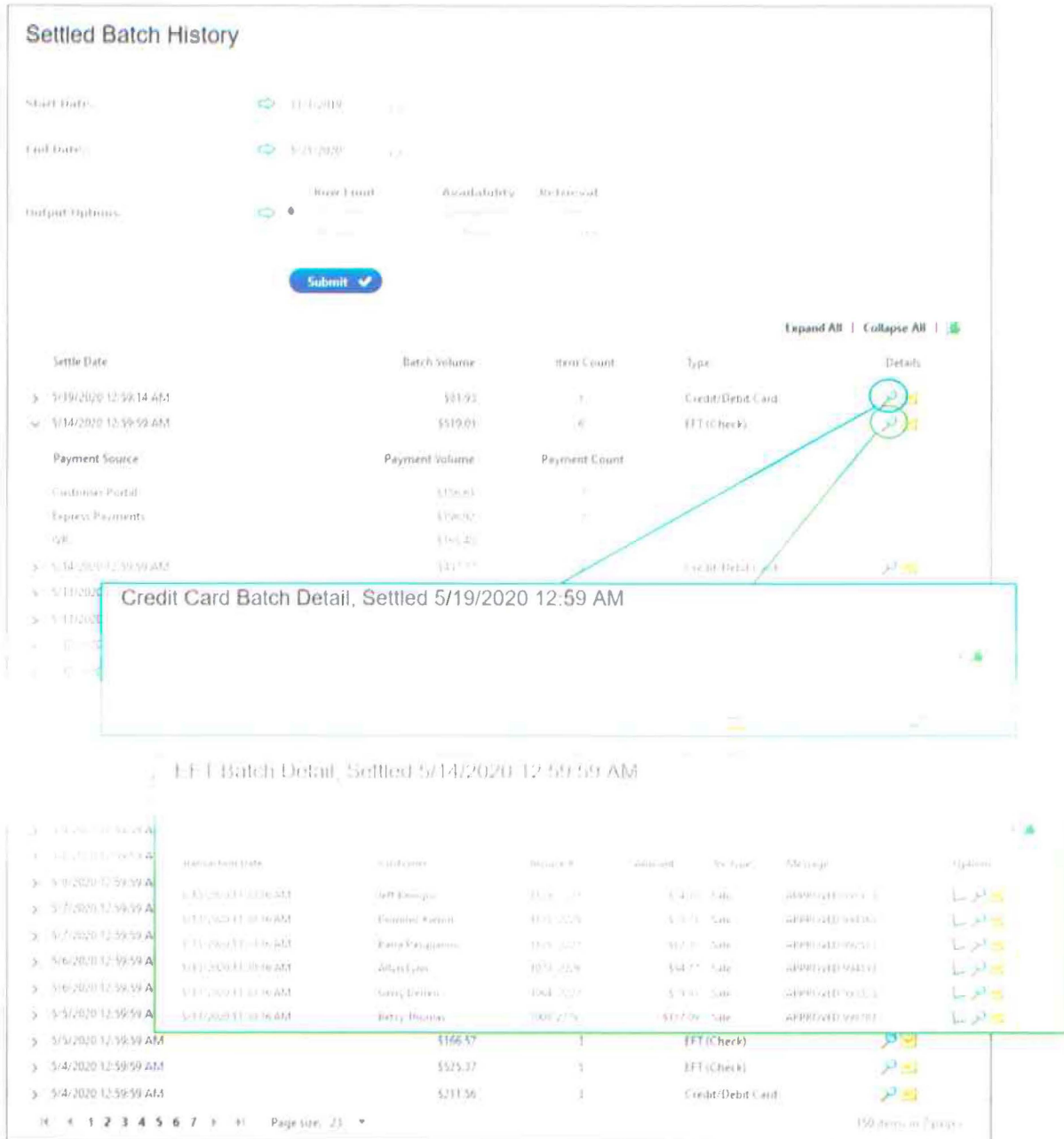


Figure 2-75. Settled Batch History Report Details. BCRSD can review all settled batches, including individual payments, their invoice and payment types with full drill-down capability.

InvoiceCloud automatically updates BCRSD's Muni-Link system when a customer completes a payment, enrolls in one of our services, and more, via our Data Pump. Using the Data Pump, InvoiceCloud shows payment history for payments made through all channels, even channels made through offline avenues. BCRSD's Muni-Link system receives real-time data exchange with InvoiceCloud's hosted infrastructure, regardless of payment method, keeping all data views in InvoiceCloud fresh and preventing double-billing (Figure 2-76).



Figure 2-76. InvoiceCloud's Unique Data Pump Maintains 100% Data Integrity. BCRSD views the latest data on payer accounts in every report or search.

Our Data Pump seamlessly moves data between InvoiceCloud and Muni-Link 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 keep our records up to date, so InvoiceCloud automatically receives the customer's new balance seconds after payment, for example, through a lockbox or at the BCRSD's offices.

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

- c. **Have real time access to transaction data with the ability to export to PDF, Excel, and CSV files.**

InvoiceCloud provides real-time access to transaction data through our Biller Portal, enabling reconciliation and troubleshooting. The Payment Reconciliation tool allows BCRSD to drill down into account-level details of each deposit and the payments that make up the total. Additionally, our system offers real-time payment transaction monitoring via the Biller Portal and API or batch posting to Muni-Link, ensuring seamless access to transaction data for reconciliation and troubleshooting. All InvoiceCloud reports are exportable as CSV files to Excel, Text, and, in some cases, PDF.

d. Have web access to reporting on chargebacks and ACH returns, as well as email notifications per chargeback and ACH return.

InvoiceCloud has in-depth processes for returned payments, including methods to minimize or outright prevent returned transactions, duplicate payments, card payment chargebacks and disputes, returned ACH payments such as NSF's, and more. InvoiceCloud also offers check validation through InvoiceCloud's integration with our third party e-check validation service, Certegy. In the event of chargebacks and rejects, InvoiceCloud provides real-time reporting in our Biller Portal, as well as email notifications per chargeback and ACH return to both BCRSD and the relevant customer.

Returns and Duplicate Prevention. InvoiceCloud provides multiple controls to help mitigate returned, rejected, or duplicated payments. InvoiceCloud validates all credit card information that is entered by the customer using InvoiceCloud's real-time integration with InvoiceCloud's payment processor, Chase Paymentech. Paymentech quickly evaluates provided credit card information and, if there is a problem, InvoiceCloud alerts the customer and requires them to either edit their information or provide alternative payment means to continue the payment process. InvoiceCloud requires the taxpayer to include card holder name, card number, CVV, expiration date and email address. InvoiceCloud also validates the customer's ACH account and routing numbers before they complete payment through a direct integration with Certegy. Should Certegy identify the account number as connected to fraudulent or other criminal activity, it informs the customer and requires them to enter a new payment method (Figure 2-77).

InvoiceCloud.com **Payment Information** Renew Payment

Based on information obtained from Certegy Payment Solutions, an authentication and risk management service provider, payments made with this bank account will not be accepted. Please enter a different payment method or click [here](#) for more details.

Please enter your bank information

Please fill out all fields below and click Continue to Review Payment to save your information.
Need help filling out this information?

Bank Account Holder's Name *
Adrian Izaguirre

Account Type *
Personal - Savings

Routing # *
056008849

Bank Account # * **Re-enter Bank Account # ***
12345678901234 12345678901234

Figure 2-77.
InvoiceCloud's Integrated Certegy Solution Validates eCheck Credentials in Real-Time. If a customer's ACH credentials fail Certegy's validation, they cannot complete payment with the numbers provided.

Next, InvoiceCloud includes automated features in their payment process to prevent double-charging customers, which can result in inadequate funds:

- **Disabling the Submit Button After the First Click.** InvoiceCloud prevents duplicate submissions at the end of the payment process by disabling the submit button once clicked. The button lightens in color and can no longer be used to submit the payment while the system works in the background.
- **Real-time Balance Updates to and from your Billing System.** InvoiceCloud prevents duplicate transactions through InvoiceCloud's seamless integration with the BCRSD's billing system. InvoiceCloud's system's invoice presentment is event-driven based on the BCRSD's billing systems, which automatically starts when the customer has a balance and stops when they no longer have a balance. They can also accommodate the BCRSD's business rules, like if the BCRSD allows partial payments of balances per invoice.
- **Double Payment Detection.** Should InvoiceCloud receive a duplicate transaction in error--for instance if a customer or CSR accidentally posts payment twice--InvoiceCloud automatically detects the same exact payment on the same account on the same day in InvoiceCloud's Open Batch and only submits one for settlement to InvoiceCloud's payment processor, Chase Paymentech.

Finally, they provide controls in InvoiceCloud's Biller Portal to prevent repeat rejected payments from serial offending accounts, further reducing the the volume of rejects, fees, and delinquent payments to the BCRSD.

- BCRSD staff can block future credit card and/or ACH payments to an account through the Biller Portal
- BCRSD staff can deactivate an entire account in the Biller Portal, preventing any further customer access to InvoiceCloud.
- InvoiceCloud receives updated files of flagged credit cards and does not allow a payer to complete payment with an account associated with fraud.

Chargebacks. InvoiceCloud notifies BCRSD of returned items, or chargebacks, by email notification once they debit BCRSD's account. InvoiceCloud nets the chargeback amount from the next deposit unless BCRSD uses a separate account for returns. BCRSD can review information pertaining to the disputed transaction in the Chargebacks Report in the Biller Portal.

InvoiceCloud handles credit or customer payment disputes with InvoiceCloud's chargeback process. A chargeback occurs when a payer disputes a credit card transaction and requests a refund. This could happen if the charge is not recognized by the payer, believed to be fraudulent or duplicated. When a payer disputes a charge, a retrieval request is issued by the credit card issuer on behalf of the payer to provide documentation for the disputed transaction.

If the credit card issuer supports the customer, then a chargeback is issued. Billers will then be notified of the chargeback as follows: If BCRSD opts to charge customers a convenience fee, InvoiceCloud sends an email notification once BCRSD's account has been debited for the chargeback. The chargeback amount will be netted from the next deposit unless there is a separate account for returns. Information pertaining to the disputed transaction will show in the Biller Portal within the Chargebacks Report. Further details can be viewed by clicking on the options icon (Figure 2-78). InvoiceCloud displays all bills in an exact PDF replica, which the customer can download per invoice.

Chargebacks ☆

Invoice Type: All Invoice Types

Start Date: 10/1/2022

End Date: 11/18/2022

Amount: \$100

Submit

Chargeback Detail View

Invoice Number: 1004-3702 | Account Number: UTR-1004

File Name: ChargebackProcessing.xml | Entity Type: UTR

Entity Number: 002322044 | Sequence Number: 12415905

Status Flag: | Reason Code: 53

Merchant Order Number: 1015-3702 | Card Number: 2880000000001485

Original Transaction Date: 10/22/2022 | Chargeback Date: 10/19/2022

Activity Date: 10/19/2022 | Chargeback Amount: \$39.15

Chargeback Count: 0 | Payment Amount: \$39.15

Usage Code: 1 | Service Fee: \$0.00

Close

Invoice Type	Account #	Chargeback Date	Transaction Date	Card Number	Activity Date	Amount	Source	Options
Utility Services	UTR-1004	10/19/2022	10/22/2022	2880000000001485	10/19/2022	\$39.15	InvoiceCloud Test	
Utility Services	UTR-1005	10/26/2022	10/26/2022	3880000000007772	10/26/2022	\$172.54	InvoiceCloud Test	
Utility Services	UTR-7004	10/21/2022	10/21/2022	2880000000002873	10/21/2022	\$39.15	InvoiceCloud Test	
Utility Services	UTR-7005	10/25/2022	10/25/2022	4880000000007179	10/25/2022	\$172.54	InvoiceCloud Test	
Utility Services	UTR-8004	10/25/2022	10/25/2022	5880000000007025	10/25/2022	\$39.15	InvoiceCloud Test	
Utility Services	UTR-8005	10/26/2022	10/26/2022	5880000000008577	10/26/2022	\$172.54	InvoiceCloud Test	
Utility Services	UTR-9004	10/27/2022	10/27/2022	2880000000009608	10/27/2022	\$39.15	InvoiceCloud Test	
Utility Services	UTR-9005	10/19/2022	10/22/2022	4880000000001283	10/19/2022	\$172.54	InvoiceCloud Test	

Figure 2-78. InvoiceCloud's Chargeback Report. BCRSD can review all Visa, MasterCard, and Discover chargebacks in the Biller Portal.

Our chargeback process varies based on payment type.

Disputes for Visa, MasterCard, and Discover:

- Customer initiates a dispute. Bank sends a Retrieval Request to the Payment Processor (Chase). InvoiceCloud receives the request and posts it on the Biller Portal. *Result: Customer receives a temporary credit.*
- The dispute becomes a Chargeback (Usually after 30 days). Government agencies have recourse to the money since most of the payments are for taxes or utilities. *Result: Customer's initial temporary credit is now final.*
- The chargeback is finalized. *Results:*
 - InvoiceCloud sends an automated email to the client notifying them of the chargeback.
 - InvoiceCloud posts the transaction on the Biller Portal/Chargebacks.
 - Government Agency's bank account is debited/ Net Settled – Based on Client's settings.
- Upon posting of a Chargeback the government agency can follow internal processes to determine if an adjustment to the Utility/Tax account is necessary.

Disputes for AMEX:

- Customer initiates a dispute. Bank sends a notification of Dispute/Chargeback to the Payment Processor (Chase). *Result: Customer immediately receives a temporary credit.*
- Chase forwards the transaction to AMEX for processing as Chase is not involved at all with AMEX chargebacks.
- InvoiceCloud fight the chargeback, submits supporting documentation to AMEX.
- If the dispute is won by InvoiceCloud, then the temporary credit is reversed from the customer's account. The Government Agency does not get impacted/debited.
- If the dispute is lost, then it becomes a Chargeback (Usually after 30 days). Government Agencies have recourse to the money since most of the payments are for taxes or utilities.
Next:
 - The chargeback is finalized. Customer's initial temporary credit is now final.
 - The money comes out of the InvoiceCloud account rather than the biller's account if the chargeback amount is more than the AMEX charges for that day. If this happens, InvoiceCloud sends an email to the Client notifying them of AMEX Chargeback Details. The email includes an invoice.

Please note that AMEX Chargebacks are not automatically debited/net settled from the Government Agency's bank account. AMEX chargebacks are not posted on InvoiceCloud's Biller Portal.

Rejects. InvoiceCloud provides an EFT/ACH Rejects report that displays any return reject items (Figure 2-79). BCRSD receives an email notification when a transaction lands on this report. The view detail icon lets BCRSD view the reject transaction detail. The *Apply Adjustments to Invoice* applies an adjustment to an invoice within InvoiceCloud to place the balance back onto the invoice. This is rarely done if the business practice is to post the charges within the user's software. The email notification may be resent to the customer when needed.

EFT/ACH Rejects Report

Invoice Type

Customer Name
(This field supports partial matches)

Account Number
(This field supports partial matches)

Invoice Number
(This field supports partial matches)

Notification Type

Start Date / End Date

Output Options

Row Limit
 250 rows
 All rows

EFT/ACH Reject Detail for Invoice: 7008-2779

Reject Date: 5/16/2020
Customer: Betsy Thomas
Account #: UTIL-7008
Invoice #: 7008-2779
Transaction Type: Debit
Receiving Bank RTE: 056008849
Receiving Bank DDA: XXXXXXXXXXXXX9878
Amount: 117.09
Reject Code: R03 - Unable to Locate
Correction Info:

Tran Date	Reject Date	Account #	Customer	Invoice #	Invoice Type	Amount	Code	Options
5/13/2020	5/16/2020	UTIL-7008	Betsy Thomas	7008-2779	Utility Services	\$117.09	R03	
5/12/2020	5/15/2020	UTIL-1008	Betsy Burke	1008-2779	Utility Services	\$117.09	R03	
5/5/2020	5/8/2020	UTIL-7007	Katy Swift	7007-2379	Utility Services	\$219.05	R01	
5/3/2020	5/6/2020	UTIL-1007	Dixie Katlyn	1007-2379	Utility Services	\$219.05	R01	
4/11/2020	4/12/2020	UTIL-7009	Hines Williams	7009-3207	Utility Services	\$0.00	C01	
4/10/2020	4/11/2020	UTIL-1009	Humbert Winfred	1009-3207	Utility Services	\$0.00	C01	

Figure 2-79. EFT/ACH Rejects Reconciliation Report. BCRSD can easily search through all rejected payments and determine the reason why each was rejected.

InvoiceCloud includes reject reason codes in our reject email notifications and reporting. Under the Reconciliation tab, BCRSD may click on EFT/ACH Support to access a list of EFT/ACH Reject codes and descriptions. The Reject Codes list is divided into three sections:

- C Codes-** Correction notices (or notifications of change - NOC) are created by the Receiver's financial institution (your customer's bank) and sent back via your financial institution to your company. The NOC system allows the Receiver's financial institution to send correcting information to you without having to stop the transaction. The NOC tells you that your information is either inaccurate or that something has changed requiring your files to be updated; and it tells you which information to change. You must make these changes so that subsequent entries will process properly. Transactions that receive a "Correction Notice" have been processed by the customer's bank. Do not resubmit this transaction. Please use the corrected information to update your records. Typically, correction notices require a corrected 9-digit Bank Routing/Transit Number (RTE) or a corrected Bank Account Number for your customer.

Reject Code	Description	Action
101	Incorrect Account Number	The biller could not locate your biller's bank account number. Change the biller's bank account number in your biller's account information. Contact the biller's bank for the correct account number. If the biller's bank account number is correct, contact the biller's bank for the correct account number.
102	Incorrect Bank Account Number (ACH/EFT)	The biller could not locate your biller's bank account number. Change the biller's bank account number in your biller's account information. Contact the biller's bank for the correct account number. If the biller's bank account number is correct, contact the biller's bank for the correct account number.
103	Incorrect ACH/EFT Account Type (ACH/EFT)	The biller could not locate your biller's bank account number. Change the biller's bank account number in your biller's account information. Contact the biller's bank for the correct account number. If the biller's bank account number is correct, contact the biller's bank for the correct account number.
104	Insufficient Funds (ACH/EFT)	The biller could not locate your biller's bank account number. Change the biller's bank account number in your biller's account information. Contact the biller's bank for the correct account number. If the biller's bank account number is correct, contact the biller's bank for the correct account number.

- R Codes-** Reject Notices begin with the letter 'R' and indicate that the transaction was not accepted. Depending on the reason for the reject code (see below), some of these transactions may be corrected and re-submitted. Transactions that trigger a "Reject Notice" have not been processed by the customer's bank and payment was not collected from or credited to your customer's account.

Reject Code	Description	Action
700	Account Flagged in Negative File	The biller's account has been flagged in a Negative File that is verified by Chase Paymentech on ACH/EFT Transactions. The ACH/EFT transaction is never sent to the customer's bank. It is returned to the biller with a 700 series reject code. To have the customer removed from the Negative File, a written authorization is required from either the customer or the issuing bank. The reject code determines who must submit the written authorization.
701	Account Flagged in Negative File (Customer)	The biller's account has been flagged in a Negative File that is verified by Chase Paymentech on ACH/EFT Transactions. The ACH/EFT transaction is never sent to the customer's bank. It is returned to the biller with a 700 series reject code. To have the customer removed from the Negative File, a written authorization is required from either the customer or the issuing bank. The reject code determines who must submit the written authorization.
702	Account Flagged in Negative File (Bank)	The biller's account has been flagged in a Negative File that is verified by Chase Paymentech on ACH/EFT Transactions. The ACH/EFT transaction is never sent to the customer's bank. It is returned to the biller with a 700 series reject code. To have the customer removed from the Negative File, a written authorization is required from either the customer or the issuing bank. The reject code determines who must submit the written authorization.

- 700 Series Rejects-** A reject code with a 700 number indicates that the customer's account has been flagged in a Negative File that is verified by Chase Paymentech on ACH/EFT Transactions. The ACH/EFT transaction is never sent to the customer's bank. It is returned to the biller with a 700 series reject code. To have the customer removed from the Negative File, a written authorization is required from either the customer or the issuing bank. The reject code determines who must submit the written authorization.

Reject Code	Description	Action
764	Authorization Revoked	Written authorization from consumer
765	Consumer advises not authorized	Written authorization from consumer
765	Corporate Customer advises not authorized	Written authorization from consumer
754	Account closed	Written authorization from issuing bank
755	No account/Unable to Locate account	Written authorization from issuing bank
763	Invalid account number	Written authorization from issuing bank
757	Payee Deceased	Written authorization from issuing bank
756	Beneficiary or Acct. Holder deceased	Written authorization from issuing bank
758	Account Frozen	Written authorization from issuing bank

Required documentation needed for the written authorization from the Consumer:

- The checking account number
- Routing number
- Account holder's name
- Merchant name

Required documentation needed for the written authorization from the issuing bank:

(The authorization letter from the bank must be on bank letterhead with an authorized signature)

- The checking account number
- Routing number
- Account holder's name
- Merchant name

e. Have all reporting available through a secure administrative interface

InvoiceCloud's Biller Portal is fully secure, requiring an account per BCRSD user to access payment data. BCRSD establishes user permissions both by role and by specific user, restricting access to data and administrative functionality only to those staff members who require it for their job. All data in the Biller Portal is encrypted and tokenized, and no raw payment information, like credit card and bank account numbers are visible to staff members.

2.3.2.7 Security and Compliance:

1. The vendor must maintain appropriate security standards including:

InvoiceCloud meets all of the following security and compliance requirements:

a. PCI DSS compliance

InvoiceCloud is fully PCI DSS Level 1 compliant, certified annually by a third-party Qualified Security Assessor (QSA), VikingCloud (formerly Trustwave). Our compliance is validated through annual onsite audits and quarterly network security scans, and we are listed in the Visa Global Registry of Service Providers. Level 1 PCI compliance requires third-party validation by a QSA, and VikingCloud continually audits our compliance as required by Visa and MasterCard. Our hardware integrations are PA-DSS (Payment Application/Data Security Standard) certified for point-of-sale (POS) applications. We provide a PCI-validated point-to-point encryption (P2PE) scheme for EMV transactions. We are also SSAE 18 Type II SOC 1 and 2 certified. BCRSD can download our PCI DSS AOC from our Trust Center: <http://trust.invoicecloud.com/>

InvoiceCloud agrees to remain PCI compliant throughout the term of the contract. BCRSDs staff and customers can verify our PCI compliance at any time through the Trustwave link at the bottom of all Customer Portal and Biller Portal screens.

b. Secure encryption of sensitive data

InvoiceCloud double-encrypts all data in transit and at rest using 256-bit or better TLS, 2048-bit SSL, and 256-bit AES. All communication over the internet is required to use TLS 1.2 or better encryption. Our proprietary Double Encryption Methodology (DEM) applies two separate encryption layers to sensitive payment information, exceeding industry requirements.

InvoiceCloud is PCI Level 1 compliant. Our U.S.-based data centers are hosted and managed by Microsoft Azure, which is SSAE 16 Type II SOC 1 and 2 certified and PCI certified as a Level 1 service provider.

InvoiceCloud does not store any credit card or bank credentials on BCRSD equipment. All sensitive cardholder data is securely transmitted to our hosted, PCI Level 1 compliant environment using double encryption and tokenization. Only truncated information, such as the last four digits, is ever displayed for identification purposes. Tokenization is standard in our process, ensuring that raw cardholder data is never accessible to BCRSD systems or staff. BCRSD will not store or have access to this information. We maintain full PCI responsibility for payment information entered into and stored in our solution.

InvoiceCloud tokenizes all payment information so that the only time full, unencrypted bank and credit card info appears on screen is only when the payer or CSR types it in. Once submitted, we truncate this token to only display as "Your credit card ending in XXXX" or "Your bank account ending in XXXX." InvoiceCloud also authenticates users via tokenization in our email and SMS notification links. When a payer clicks a link to their bill from our communications, the link contains authenticating data to access tokenized data, taking the payer directly to their bill in our payment process, no username or password required.

c. Role-based administrative access

Yes. BCRSD can manage user access to our Biller Portal by role and then granularly per user. InvoiceCloud's Implementation Project Manager (IM) works with BCRSD admins to define user roles, which BCRSDs admins can refine or add to at any time (Figure 2-80). The system administrator can allow or disallow access to functions, such as viewing data, creating reports, re-sending email notices, processing payments, credits or refunds, editing email templates, and more. Since permissions are controlled by BCRSDs administrator(s), changes can be made quickly on an as-needed basis.

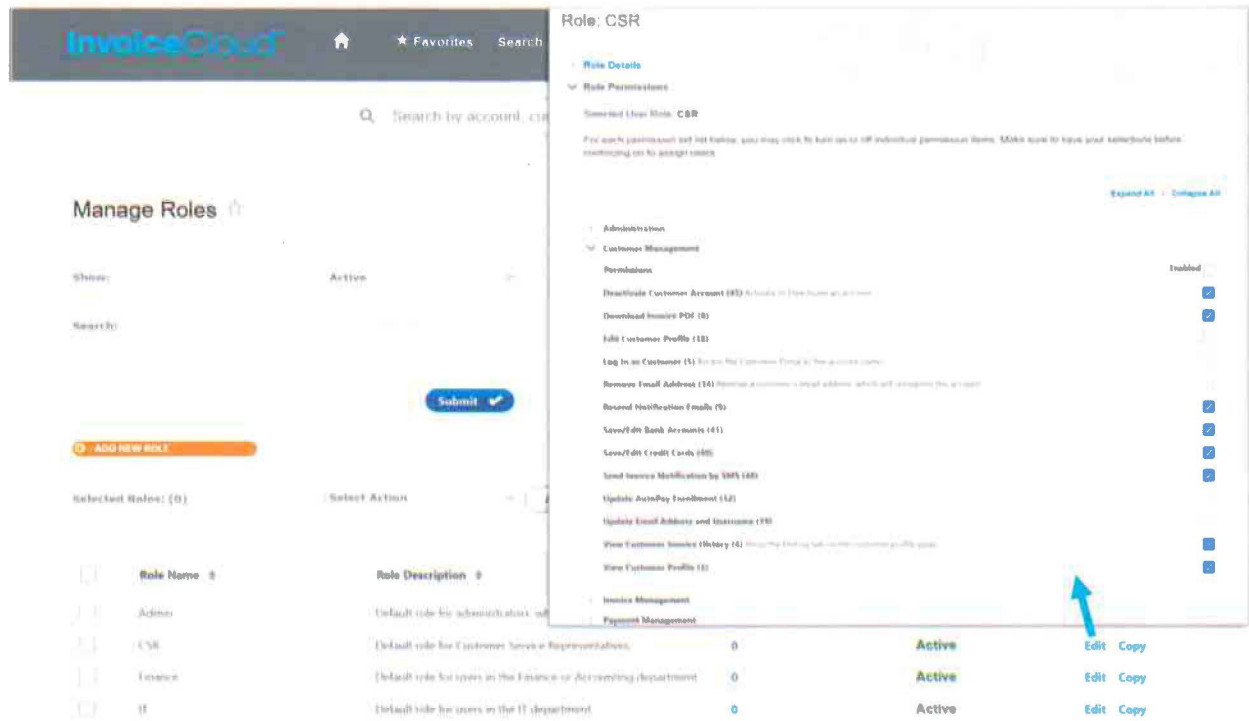


Figure 2-80. RBAC in the Biller Portal. BCRSD can define its own user roles with default permission settings through InvoiceCloud's access control.

As BCRSD adds users, each can have a role assigned, but then the admin can hand select additional access permissions specific to that user (Figure 2-81). The functional areas within the Biller Portal are further broken down into specific tasks, which can be allowed or disallowed by user ID. BCRSD can, for example, allow a staff member to research payments, but not allow them to perform a credit or process a payment.

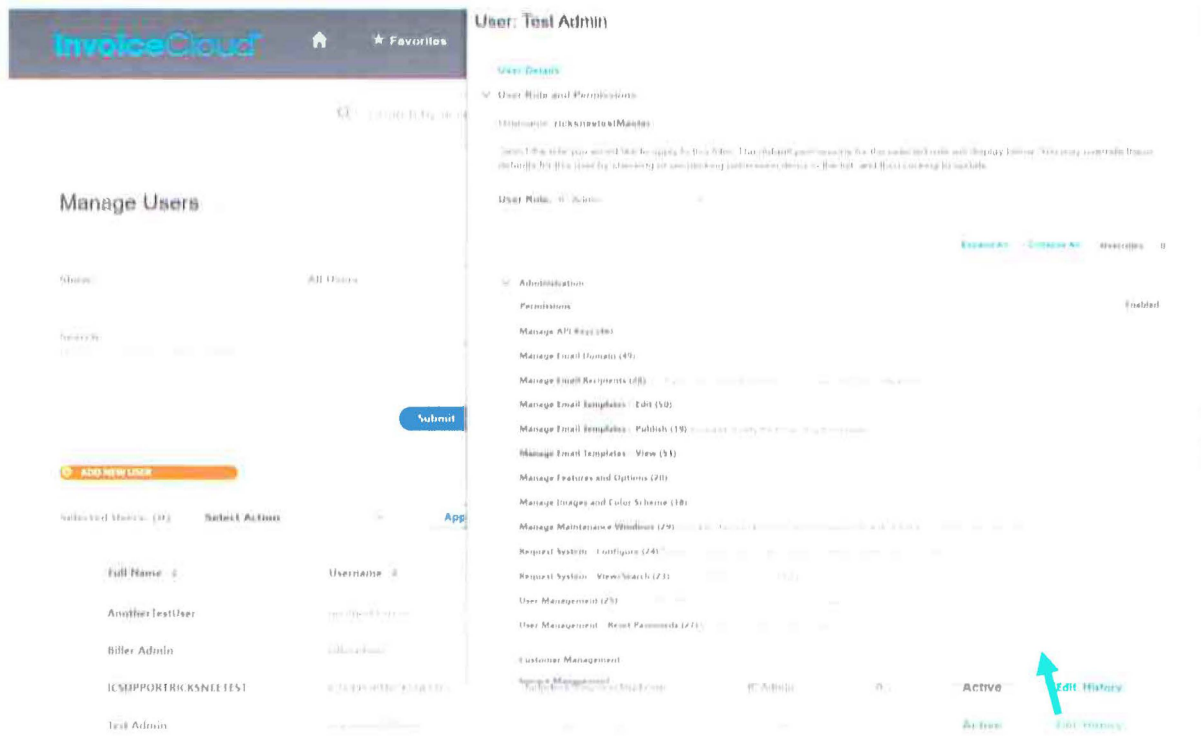


Figure 2-81. Retining User-specific Permissions in the Biller Portal (BCMSD can run through self-service queries in the Biller Portal (Figure 2-82) permission levels through InvoiceCloud's granular permissions system)

d. Audit logging

Yes. InvoiceCloud maintains audit trails and BCRSD can run through self-service queries in the Biller Portal (Figure 2-82). Application logs control information on all batches of e-bills, payments, logins, and user activity and email notifications. Transactions, inquiries, and selections in the InvoiceCloud service are date and time stamped to provide complete control and accountability. These logs can be exported in CSV files for SIEM ingestion. Audit logs are kept for one year and systematically reviewed using automated alerts with manual verification.

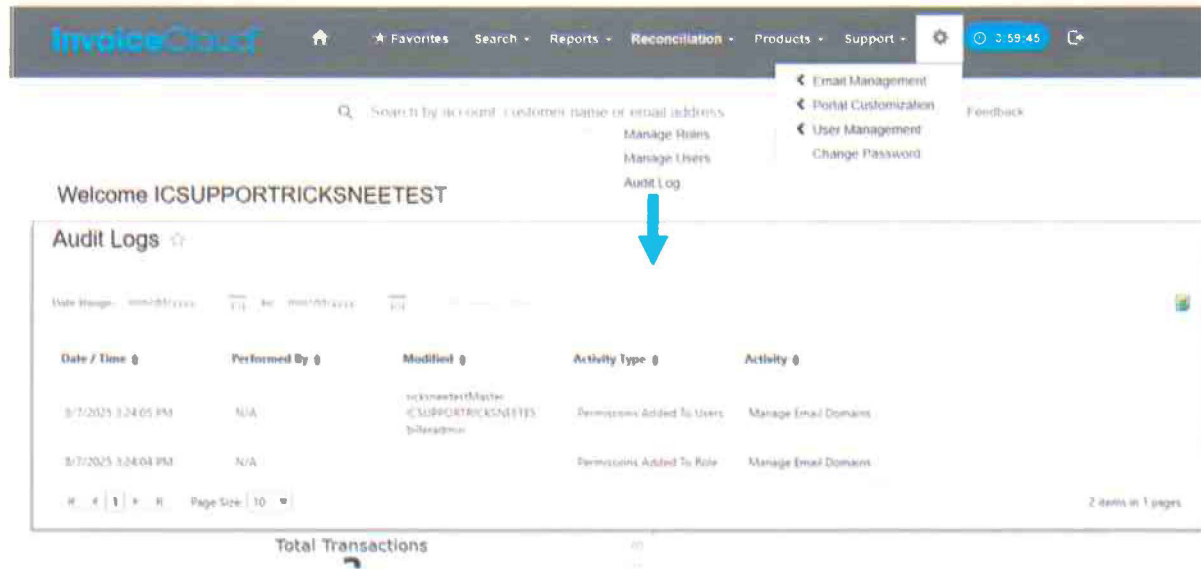


Figure 2-82. Self-service Audit Log Reporting. Audit trails are available to BCRSD 24/7/365 through the InvoiceCloud Biller Portal.

InvoiceCloud also provides audit trails at the customer account-level in our Biller Portal, allowing the BCRSD to review all action taken on an account by a user, including payers, InvoiceCloud staff, and BCRSD staff (Figure 2-83).

Customer Profile: Arron Driscoll

Active

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

Account Number	Email Address	Total Invoices	Total Payments	Account Balance
RE-1091	jpatterson@invoicecloud.com	2	2	\$0.00

Customer Info Options History Bank Accounts Credit/Debit Cards AutoPay Recurring/Scheduled Payments Paperless

Email History Pay By Text Customer Activity FlexPay/Scheduled Payments

Start Dates:

End Dates:

Submit

Email Address	Activity Date	Activity	IP Address	Performed By
jpatterson@invoicecloud.com	11/22/2022 06:26:50 AM	Customer Portal Login	107.11.225.190	IC: Joseph Patterson
jpatterson@invoicecloud.com	11/22/2022 06:26:07 PM	Customer Portal Login	96.130.39.240	IC: Rick Snee
jpatterson@invoicecloud.com	11/22/2022 10:17:21 AM	Customer Portal Login	96.130.39.240	IC: Rick Snee
jpatterson@invoicecloud.com	11/22/2022 07:51:23 AM	Customer Portal Login	107.11.225.190	IC: Joseph Patterson
jpatterson@invoicecloud.com	11/22/2022 07:51:23 AM	Customer Portal Login	107.11.225.190	IC: Joseph Patterson
jpatterson@invoicecloud.com	11/22/2022 07:51:23 AM	Customer Portal Login	107.11.225.190	IC: Joseph Patterson

Figure 2-83. Reviewing Activity on a Customer Account in the Biller Portal. BCRSD can view and review all EBPP activity on a customer's account, including whose login or email performed the action and from what IP address.

e. The vendor should provide documentation describing their security controls.

Yes. BCRSD can download all InvoiceCloud security documentation, including SOC 1, 2 and 3 reports, our security policies and procedures, and SIG Lite report, from our Trust Center: <http://trust.invoicecloud.com>

2.3.3 IMPLEMENTATION:

1. Vendors should describe their implementation process including:

InvoiceCloud applies a proven, templated implementation process that we've executed more than 110 times for Muni-Link clients. Our jointly developed integration is plug-and-play, with InvoiceCloud and Muni-Link executing more than 80% of all implementation tasks on BCRSDs behalf and in no more than 90 business days.

a. Integration approach

Deploy quickly with high confidence, but with little lift by your team, through InvoiceCloud’s white-glove onboarding process.

InvoiceCloud applies Project Management Institute best practices and Lean Six Sigma principles to implement any new BCRSD Electronic Bill Presentment and Payment (EBPP) solution elements, including a Electronic Bill Presentment and Payment (EBPP) Services, on time and with little effort from your team (Figure 2-84). We have applied this process *more than 3,250 times* to *integrate our solution with 160+ third-party Customer Information Systems (CISs), Customer Self-Service (CSS) portals, bill print databases, kiosks, licensing and permitting systems, and more*. InvoiceCloud has not only implemented our solution more times than most other companies in our industry, but also at a significantly higher rate of success (**99.9% successful, on schedule delivery of all started implementation projects**) and with fewer issues. When paired with our technical services and Customer Success support, InvoiceCloud **retains 98% of our clients** year-over-year through transparent collaboration, rigorous quality assurance, and partnerships with our clients and 60+ third-party software providers.

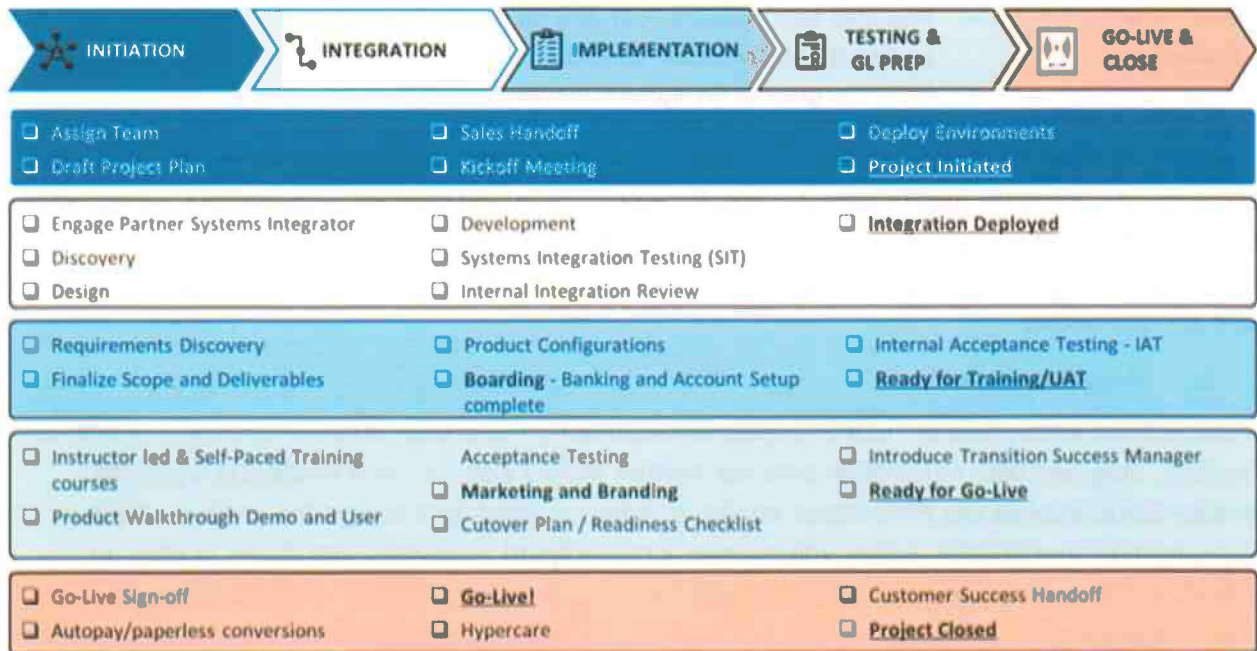


Figure 2-84. InvoiceCloud’s PMI-based Implementation Process. BCRSD receives new EBPP integration and any additional service options on time with fewer issues and less of your staff involvement in implementation.

InvoiceCloud partners with BCRSD’s team to configure and deploy our EBPP solution to meet your business needs and ensure performance quality. We provide a team of professional subject matter experts to perform 80% or more of all implementation tasks with integrating third-party providers—including integration, system configuration, and internal acceptance training (IAT)—and to guide BCRSD through onboarding, user acceptance testing (UAT), instructor-led training, and marketing to your customers (Table 2-5).

Table 2-5. InvoiceCloud Implementation Roles and Responsibilities. BCRSD’s dedicated InvoiceCloud Implementation Team delivers the white-glove onboarding experience.

Role	Responsibilities
Enterprise Project Manager (PM)	<ul style="list-style-type: none"> • BCRSD’s primary contact. • Ensures seamless implementation delivery. • Coordinates resources across the implementation team. • Engages reachback from corporate resources as needed.
Implementation Manager	<ul style="list-style-type: none"> • Configures BCRSD’s InvoiceCloud settings. • Leads IAT and guides BCRSD staff through collaborative UAT. • Develops and delivers training to BCRSD staff by role. • Promotes BCRSD solution into production for Go-Live.
Integration Manager	<ul style="list-style-type: none"> • Coordinates with Muni-Link to ensure accurate, efficient integration.
Solutions Engineer	<ul style="list-style-type: none"> • Collaborates to define, design, and test integrations. • Resolves technical escalations. • Consults on custom development (if needed).
Marketing Consultant	<ul style="list-style-type: none"> • Provides best practice guidance for customer communications during the payment transformation project. • Provides graphic design and content support.

InvoiceCloud ensures quality from signing through go-live and then for a Hypercare period after go-live. After go-live, InvoiceCloud provides transition resources, including a Transition Success Manager for 120 days of Hypercare to ensure that your EBPP solution meets all expectations and correct issues.

b. Project timeline

InvoiceCloud anticipates an EBPP implementation of no more than 90 business days due to our existing, plug and play integration with our partner Muni-Links CIS and AuthorityPay portal. InvoiceCloud applies our PMI-based implementation process to manage the project, dividing tasks from all five phases across milestones with assigned resources and dates to stay on schedule. We provide our notional schedule based on our process and average time to implement below (Table 2-6).

Table 2-6. Standard Implementation Milestones. BCRSDs new EBPP integration is up and running in 90 business days or fewer.*

Step	Task	On Day*
1	New Client Order Received (BOF)	1
2	Welcome Email from VP of Implementations	4
3	Merchant Boarding Started	4
4	Project Analysis and EPM Assignment	9
5	Email from EPM	12
6	Kick Off Call	15
7	Project Plan Provided to BCRSD	18
8	Data Collected, including Files, Conversion Items, Graphics, etc.	24
9	Integration Coding	25
10	Marketing Call	30
11	Testing	60
12	Pre Go-Live Meeting and Preparation	88
13	Go-Live!	90
14	Account Monitoring	90
15	Transition to Client Services	121

*Estimated number of days from signed contract. The exact number of days may vary depending on integration type, software partner, level of customization, etc.

Once we receive approval from BCRSD to move forward, we work with BCRSD to develop a more in-depth scope and WBS. Your InvoiceCloud Enterprise Project Manager reaches back to our Implementations team for assignment of a BCRSD -dedicated Implementation Manager (IM). Your IM manages BCRSD's implementation process through all milestones using project management software called Smartsheets. We provide a Smartsheets login to BCRSD to monitor progress and know who the points of contact are for each milestone. Each project milestone can be expanded to view individual steps and assigned team member, as well as the start and end date of each step, time elapsed so far, and percent completed (Figure 2-85).

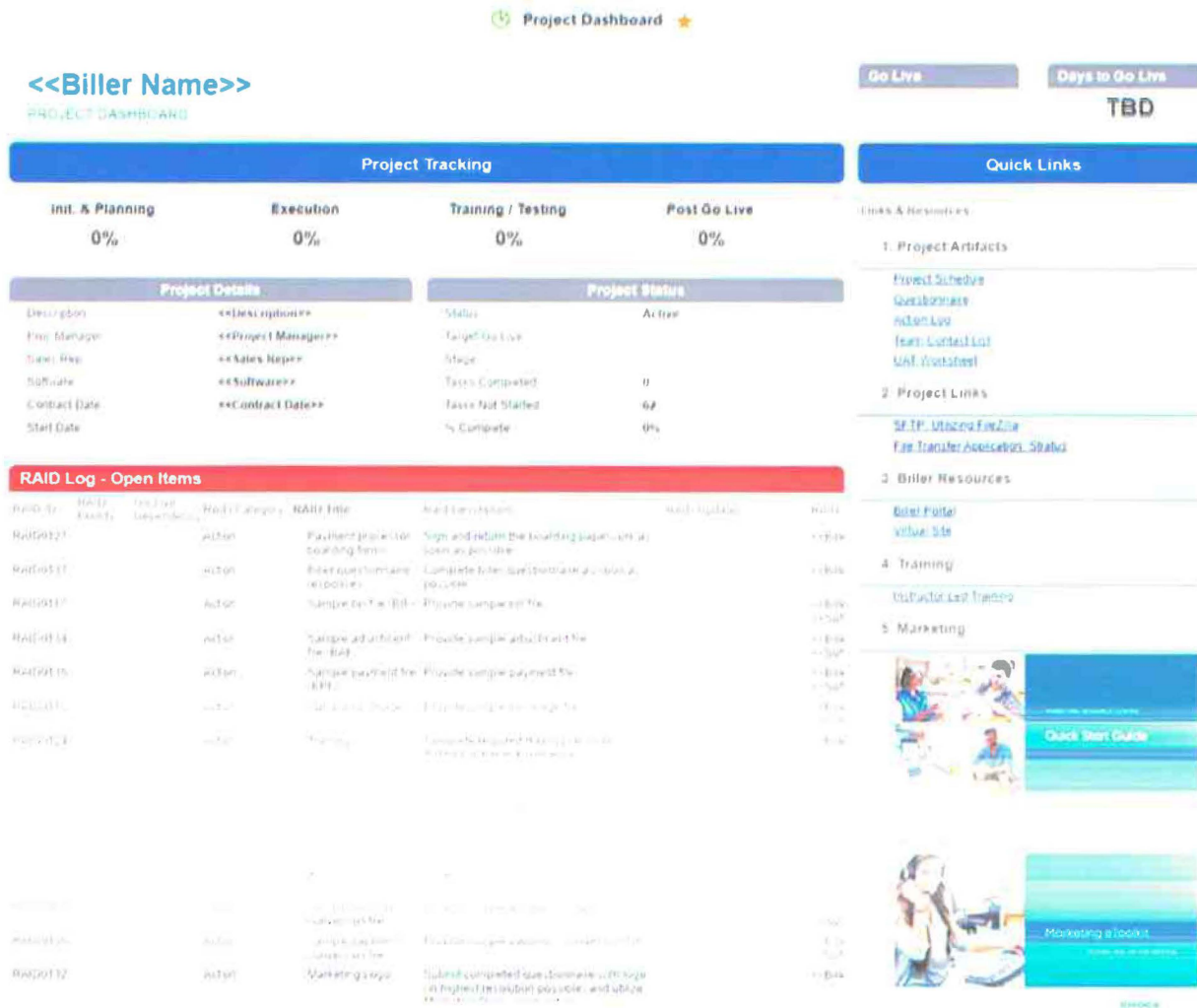


Figure 2-85. InvoiceCloud Implementation WBS Tracking in Smartsheets. BCRSD can see which key personnel are responsible for each technical aspect of implementation and track their progress.

Once scoped, InvoiceCloud provides a detailed transition and implementation plan timeline in a live updating Gantt chart in our Smartsheets portal. Any new integration/implementation project follows this general process (Figure 2-86).

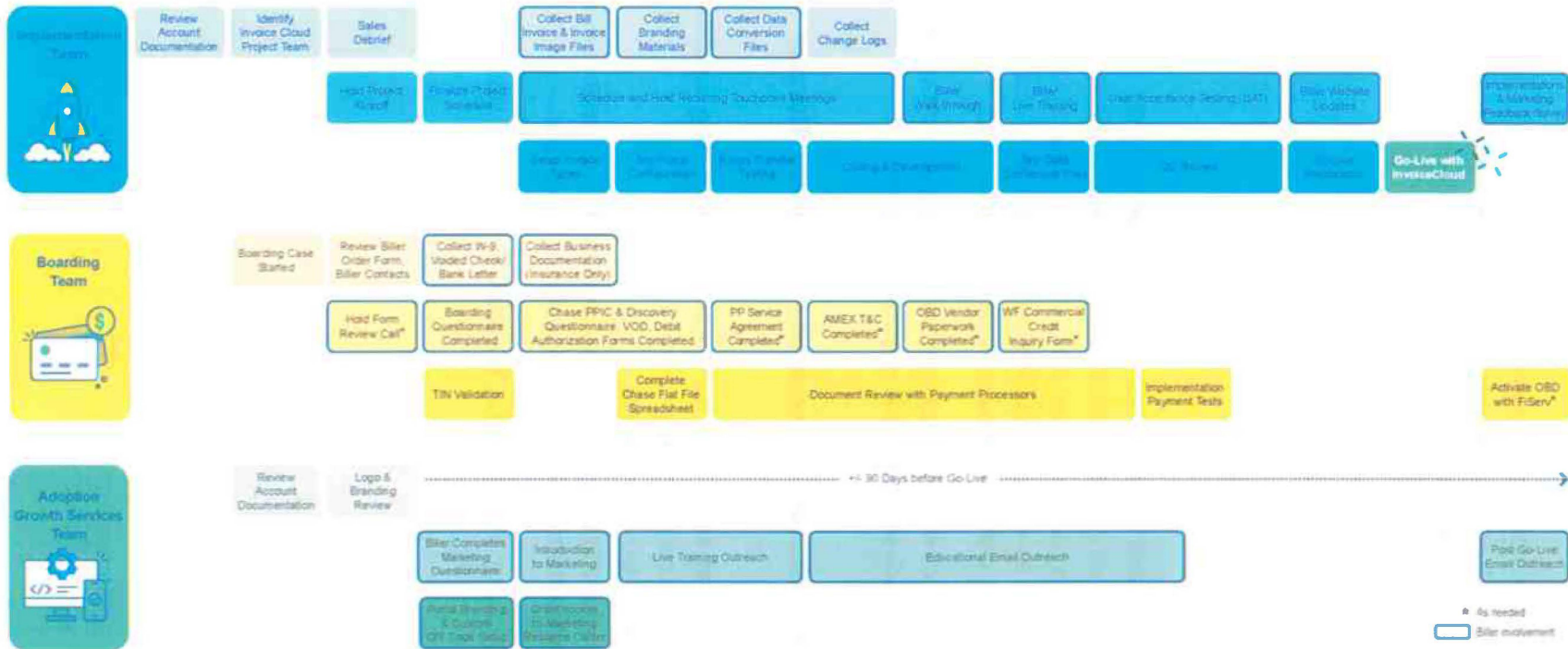


Figure 2-86. InvoiceCloud Launch Process. BCRSD receives access to three teams to either launch new services or improve existing operations, including adoption growth resources for higher CSR efficiency, more customer self-service, and lower costs.

c. Utility staff requirements

InvoiceCloud's cloud-native SaaS solution requires few resources on the client's part. InvoiceCloud works directly with our partner, Muni-Link and any other BCRSD -identified billing system providers to perform most (>70%) of our implementation, limiting time constraints on your team. We require no more than 40 hours of BCRSD labor hours to:

- Review service selections and enrollments on your Biller Order Form.
- Train BCRSD staff to use our Customer and Biller Portals.
- Provide links and sample documents as needed.
- Conduct User Acceptance Training prior to Go-live.

d. Testing and deployment.

InvoiceCloud hosts all development, staging, and testing in our own simplified test and deployment environments and process. We host a test environment to develop interface code and custom reports. This environment contains non-converted data in order to support unit and integration testing. We make this environment available to BCRSD to perform User Acceptance Testing. It contains latest version of converted data and application configuration data.

The test portal behaves just like production, including file management, balances updates, PDF presentment, email notifications, web portal look and feel, IVR payments, reports, reconciliations, and payment management.

The User Acceptance Team (UAT) creates a test plan for end-to-end functionality. The plan covers:

- **System Testing** to ensure that all back-end aspects of the functionality, including database information, are accurate and according to requirements.
- **User Acceptance** to ensure conformance to requirements.
- **Production Testing** to verify that new functionality behaves as expected and check review to ensure current system behavior and performance are not negatively impacted.

The UAT team creates, adds, and maintains test scripts in the Traceability Matrix for test scripts (Figure 2-87).

Test Case Id	Test Description	Steps For Execution	Expected Results	Test Case Created On	Test Case Updated On	Result	Defect ID	Execution Date	Automated	Comments
Project Abbreviated Name:			Author:							
Project Name:			Reviewed by:							
Type of Testing:			Tested by:							
Prerequisites:										
Assumptions:										
References:										
Test Case Id - Req #	Test Description	Steps For Execution	Expected Results	Test Case Created On	Test Case Updated On	Result	Defect ID	Execution Date	Automated	Comments
1		a b								
2		a b								
3		a b								

Test Script Summary Information

This section is used to record basic details about the test script. It is not the test case information.

- Project Abbreviated Name – BP-MU
- Project Name –
- Type of Testing – Brief description of purpose of test plan
- Author – Person creating the test script. Once the script is created, this will not change. This must always retain the person that created the script.
- Reviewed By – Person reviewing the script before publication/use in the UAT environment
- Tested By – Person executing the script. This will change each time the script is executed.

Figure 2-87. Sample Traceability Matrix for Test Scripts.

When BCRSD approves our solution in the test environment, we upload a copy to our production environment. We test any changes needed (e.g., billing software update) in the Test environment. Once changes are certified by BCRSD and your billing software, then we direct/apply them to the production environment. This all happens virtually, so BCRSD sees all enhancements the next time your users log in, with no installations or patches required on your end.

2.4 Appendix G – Questions

Please provide responses to the questions below to the best of your ability.

2.4.1 Company Questions

Question	Response
Q. Please provide your company webpage.	https://www.invoicecloud.com
Q. How many employees in your company are responsible for account management?	23 Customer Success Managers (CSMs)
Q. How many employees in your company provide technical support to customers?	57 Client Services team members

2.4.2 General Questions

Question	Response
Q. Approximately how many municipal utilities do you provide service to?	2,700+
Q. Approximately how many Muni-Link systems are you integrated with?	100+
Q. How do you typically work with clients who have no in-house IT professionals?	InvoiceCloud's single instance, multi-tenant cloud-native SaaS solution requires no in-house BCRSD IT resources. We maintain our own solution for 3,250+ clients, and we work directly with our partner Muni-Link to integrate our service with your CIS
Q. How many years have you been providing payment services to municipal utilities?	17
Q. What are the most common events with additional billable hours that your clients see?	InvoiceCloud only charges billable hours in the event of requiring new custom code for a client. We do not anticipate requiring custom code to meet all requirements in this RFP through our existing configurations that support the unique business rules of 3,250+ clients and our jointly developed, existing integration with Muni-Link.

2.4.3 Process Questions

Question	Response
Q. Do you use in-house or contracted resources for services?	In-house
Q. Describe your timeline for onboarding BCRSD to your system?	90 - 120 business days
Q. What BCRSD resources would you require (i.e.,	InvoiceCloud's cloud-native SaaS solution requires few resources on the client's part. InvoiceCloud works directly with our partner, Muni-Link and any other BCRSD -identified billing system providers to

Question	Response
<p>information, data, staff resources, communication) during initial onboarding and on an ongoing basis?</p>	<p>perform most (>70%) of our implementation, limiting time constraints on your team. We require no more than 40 hours of BCRSD labor hours to:</p> <ul style="list-style-type: none"> • Review service selections and enrollments on your Biller Order Form. • Train BCRSD staff to use our Customer and Biller Portals. • Provide links and sample documents as needed. • Conduct User Acceptance Training prior to Go-live.
<p>Q. Describe your account management process, and how service requests are escalated.</p>	<p>InvoiceCloud provides a Customer Success Manager (CSM) to serve as your dedicated account manager once your EBPP solution is live. InvoiceCloud's CSM meets at least twice a year (or as often as you'd prefer) to review contract performance. During these meetings, our CSM solicits feedback and presents upcoming enhancements. Your CSM is fully empowered to engage InvoiceCloud subject matter experts from across our entire company as needed, including training, software development, and marketing resources.</p> <p>Our Service Level Agreements (SLAs) for response times and issue resolution are as follows:</p> <ul style="list-style-type: none"> • "Critical Severity" issues are responded to within 1 hour and must be reported via phone. Examples include unavailability of the InvoiceCloud portal, platform, integrations, or APIs, or a problem severely impacting the ability to use the platform. • "High Severity" issues are responded to within 2 hours and can be reported via telephone or email. Examples include degraded performance of the platform or APIs, while the portal and processing remain operational. • Other support issues are responded to by the next business day and can be reported via telephone or email. Examples include general questions, feature requests, data pulls, multi-factor authentication resets, and integration troubleshooting. <p>InvoiceCloud follows written escalation procedures when problems require more than the set SLA response time to resolve. We apply exceptions for after hour emergencies so that we can respond within one hour. For critical tickets which cannot wait for Tech Supervisor review on the next business day, the AVP of Client Services should be notified for "Emergency" escalation. The IT Production Manager will be the first point of contact for the AVP. If further escalation is required, the VP Production Manager for IT will be the next point of contact. Otherwise, all response follows this process:</p> <ul style="list-style-type: none"> • CSR must complete the IT Assistance Request questions to document the issue, examples, and research. • Follow SLAs to diagnose and manage responses. • CSR will assign the escalated ticket to Invoice Cloud Tech Supervisors in HelpDesk.

Question	Response
	<ul style="list-style-type: none"> • Tickets assigned to Tech Supervisors will be reviewed by team leaders before escalation to IT. Tickets will be reviewed in order by priority, with Critical as the highest priority. • Tickets which can be solved using tools available to CSR or with Tech Supervisor assistance will be returned to the CSR with direction on how to proceed and/or assistance for resolution. • Tickets which still require escalation must be assigned to IT by the Tech Supervisor. <p>After review by IT, the ticket will be returned to the CSR who submitted the IT Assistance Request with resolution notes or directions on how to proceed. If the CSR requires more information from IT at that point, the ticket can be sent back to the assigned IT person. The ticket does not need to be re-routed through the Tech Supervisor path at that point.</p>
<p>Q. Where is/are your support center(s) located? Do you provide 24-7 technical support?</p>	<p>Most customer support staff are located in Marlborough, Massachusetts and Hyderabad, India. Other offices are located around the U.S. for those employees that work from home, mainly sales and implementation personnel, as well as technical support staff.</p> <p>InvoiceCloud provides 24/7 support with active client support available to assist you Monday–Friday from 7:00 am–8:00 pm Eastern Time, excluding holidays. You may submit a ticket (at any time) via your Biller Portal, or, during these hours, speak to a Product Specialist who will answer questions, troubleshoot problems and assist as needed to enable you to get the most from your partnership with InvoiceCloud and your use of the EBPP platform. You will also be provided with a special telephone number that you can use should you encounter an emergency after hours. An answering service will gather relevant information and alert the on-duty Client Service team member who will contact you if action is required prior to the next business day.</p>
<p>Q. How do you notify users of maintenance windows, system outages and potential threats to the environment?</p>	<p>InvoiceCloud may occasionally need to perform maintenance to ensure a high level of security and reliability, or install major system upgrades. To keep things simple and least impactful to you, we strive to schedule maintenance on the last Sunday of each month, between 5 am–8 am Eastern Time. We rarely use every maintenance window, and most times, the impact to system availability is less than the allotted three hours.</p> <p>If we need to perform maintenance outside the monthly window, we will notify you at least 48 hours in advance via the email address provided in your InvoiceCloud account. If we need to perform unscheduled maintenance for critical reasons, e.g., an emergency security change, we'll do so because it is of import to your security or the performance/availability of the system.</p>

3 Completed forms of Appendix A, Appendix B, Appendix C, Appendix D

3.1 Appendix A – Offeror Response and Signature Page

Provided at the beginning of this proposal.

3.2 Appendix B – Vendor Experience, Expertise & Reliability Questionnaire

Provided below.

Appendix B – Vendor Experience, Expertise & Reliability Questionnaire

(The offeror should complete and return this with the proposal)

The following information must be provided by the offeror to assist BCRSD in evaluating the offerors' experience, expertise and reliability. The BCRSD reserves the right to use this information, including information gained from any other source, in the evaluation process.

Failure to submit requested information may negatively impact the evaluation of the proposal. The BCRSD is under no obligation to obtain information from the vendor not submitted with the proposal that may impact the subjective evaluation of the vendor's proposal.

B.1 Company History:

The offeror should describe in the available space, or attach additional pages, with the company's background in the provision of EPPB-related services, e.g., when the company was founded, how long the company has been serving the Missouri market, etc.:

Founded in 2009, InvoiceCloud has provided EBPP services for 17 years and specifically to clients in Missouri since 2013. We partner with more than 3,250 clients, including 50 in Missouri and 100+ nationwide using Muni-Link as their billing system. InvoiceCloud provides EBPP services that cover more than 420,000 municipal water and sewer meters in Missouri, as well as insurance policyholders and taxpayers.

B.2 Offeror's References:

Provide at least three (3) references for whom the offeror has performed EBPP-related service in the past three (3) years, and preferably utilities using the Muni-link platform:

Reference 1

Company/Entity Name: Boyd County Sanitation District 4

Contact Name: Della Spradlin

Contact Title: Office Manager

City: Boyd County State: KY

Telephone Number and Area Code: 606.928.3936

Email Address: dspradlin@bcsd4.com

Description of Equipment/Services Furnished: EBPP integrated with Muni-Link CIS and AuthorityPay portal

Availability of Reference: Yes

Reference 2

Company/Entity Name: Cleveland Heights City PWS (City of Cleveland Heights)

Contact Name: Aneisha Haley

Contact Title: Supervisor of Utility Administration

City: City of Cleveland Heights State: OH

Telephone Number and Area Code: 216.291.5992

Email Address: ahaley@clevelandheights.gov

Description of Equipment/Services Furnished: EBPP integrated with Muni-Link CIS and AuthorityPay portal

Availability of Reference: Yes

Reference 3

Company/Entity Name: St. Charles County Public Water Supply District No.2

Contact Name: Tina Ard

Contact Title: Office Supervisor

City: St. Charles County State: MO

Telephone Number and Area Code: 636.561.3737 x132

Email Address: tard@waterdistrict2.com

Description of Equipment/Services Furnished: EBPP integrated with Muni-Link CIS and AuthorityPay portal

Availability of Reference: Yes

B.3 Personnel Expertise Summary

Expertise of **key personnel** who will be assigned tasks as defined herein will be considered in the subjective evaluation of proposals. The vendor should identify the names and provide a brief description of the background and work experience of key personnel who will be assigned to perform services.

1) Name: Ms. Rachel Aponte
Title: Enterprise Project Manager (EPM)
Background &
Experience: 15 years of experience as an Implementation PM for IC and previously for KUBRA. IT Project Manager and Program Manager (cybersecurity) for Charles Schwab and Silicon Valley Bank. Specializes in real-time integrations for insurance clients.
PMP and CSM certified.

2) Name: Ms. Katie O'Connell
Title: Implementation Manager (IM)
Background &
Experience: 27 years of experience as an Implementation PM for IC and previously for DecisionOne
Specializes in real-time integrations
ITIL certified

3) Name: Ms. Christine Cross
Title: Boarding Specialist Manager (BSM)
Background &
Experience: 7 years of experience in underwriting, merchant account boarding, and risk management for InvoiceCloud.
Specializes in project management, customer support, revenue growth, and merchant processing enrollment.

B.4 Signature and Identity of Offeror

The undersigned states that the correct LEGAL NAME and ADDRESS of (1) the individual Offeror, (2) each partner or joint venture (whether individuals or corporations, and whether doing business under fictitious name), or (3) the corporation (with the state in which it is incorporated) are shown below; that (if not signing with binding intent to become the responsible and sole Contractor) the signing party is the agent of, and duly authorized in writing to sign for the Offeror or Offerors; and that the signatory is signing and executing this (as indicated in the proper spaces below) as the proposal of a:

sole individual partnership joint venture

corporation, incorporated under laws of the state of Delaware

Dated April 13, 2026

Name of individual, all partners, or joint ventures:

Address of each:


Doing business under the name of:

Address of principal place of business in Missouri:

Invoice Cloud, Inc.

(If a corporation - show its name above)

ATTEST:



(Secretary)

General Counsel

(Title)

NOTE: If the Offeror is doing business under a FICTITIOUS NAME, the Proposal shall be executed in the legal name of the individual, partners, joint ventures, or corporation, with the legal address shown, and the REGISTRATION OF FICTITIOUS NAME filed with the Secretary of State, as required by Section 417.200 to 417.230, RS Mo. shall be attached. If the Offeror is a CORPORATION NOT ORGANIZED UNDER THE LAWS OF MISSOURI, it shall procure a CERTIFICATE OF AUTHORITY TO DO BUSINESS IN MISSOURI, as required by Section 351.570 and following, RS MO. A CERTIFIED COPY of such Registration of Fictitious Name or Certificate of Authority to do Business in Missouri shall be filed as requested by the BCRSD.

3.3 Appendix C – Statement of Qualifications

Provided below.

Appendix C – Statement of Qualifications

(The offeror should complete and return this with the proposal)

Name of Offeror: Invoice Cloud, Inc.

Business Address: 10 Fan Pier Blvd., Suite #4, Boston, MA 02210

When Organized: 2009

When Incorporated: 2009

Number of years in business: 17

If not under present firm name, list previous firm names and types of organizations.

n/a

Number of years engaged in business under present firm name: n/a

If the offeror has done business under a different name, please give name and business location under that name: n/a

Percent of work to be done by directly-employed staff: 100%

Has the offeror ever failed to complete any work awarded to the offeror's company? Yes or No (Circle One)

If so, where and why? n/a

Has the offeror ever defaulted on a contract or been in litigation for services performed? Yes or No (Circle One). If "Yes", give details:

(a) Number of contracts on which default was made: n/a

(b) Description of defaulted contracts and reason therefore: n/a

Dated at this 7 day of April 2026 ~~2025~~

Name of Organization(s) Invoice Cloud, Inc.

By (Name and Title of person signing) Mark Daoust, Chief Customer Officer

(Signature) 

3.4 Appendix D – Work Authorization Information

Provided below.

