Invoice Cloud
Statement of Work
City of Port St Lucie
Utility Systems Department

Introduction

This statement of work scopes the high-level integration overview for City of Port St Lucie, a Florida municipal corporation by and through its Utility Systems Department (Biller).

The Invoice Cloud (IC) suite of services (The Service) will give the Biller and its customers the ability to accept online payments for invoiced and non-invoiced items. The Service will allow the Biller to offer online payment processing in a securely hosted real-time environment. Customers will be able to locate, view and print bills or invoices and payment records online and pay using credit cards, debit cards, and electronic checks.

Definitions:
1. Biller – Merchant / City of Port St Lucie Utilities
2. Payer – Client customer, resident, person paying a bill or invoice
3. EBPP – Electronic Bill Presentment & Payment
4. Bill – Bill and Invoice are used synonymously throughout this document
5. RTDR - Real-Time Data Refresh – collects and aggregates the data as soon as a user accesses a specific function
6. NTDR – Near-Time Data Refresh – integration that happens periodically; the data is collected immediately but it is not aggregated until later – data can be processed every day, every hour or even every few minutes

1. Security and Industry Compliance

Invoice Cloud maintains full compliance with current applicable Payment Card Industry (PCI) standards, Cardholder Information Security Program (CISP) regulations and National Automated Clearinghouse Association (NACHA) rules and guidelines. Invoice Cloud will abide by such guidelines for the security of all cardholder data that Invoice Cloud possesses.

   a. **PCI** - Invoice Cloud will provide compliant storage of Biller's customer payment information that is certified by Visa/MasterCard. Data security measures are addressed during collection and transmission via SSL with our patent pending encryption technology. All confidential information will be treated in accordance with the PCI standards.
   b. **Software as a Service (SaaS) Architecture** – All Biller customer financial and payment information and the invoice presentment and payment processing application is housed offsite from Biller.
   c. **Browser Compatibility** - As of February 15, 2018, web browsers which do not support Transport Layer Security (TLS) versions 1.1 and 1.2 will no longer be able to connect to the Invoice Cloud platform. Unsupported browsers include Internet Explorer running on Windows XP, Server 2003, and Vista operating systems. The Service supports the following browsers:
      - Internet Explorer v11+
      - Google Chrome v60+
      - Apple Safari v10.1+
      - Firefox v55+

2. Data Integration

Invoice Cloud maintains an integration with **Harris Advanced Utilities.** The integration for the **Biller** will include the functionality found in Appendix B.

3. **Payer Portal**

   The Payer Portal is an electronic bill presentment and online payment portal where a Biller's customer (Payer) can view a bill and then proceed, within the same user interface, to make an online payment.
   a. Ability for customers to see their invoice amount, past due balance, total balance due, and due date.
   b. Invoice Cloud will present bills electronically through a payer portal that is branded for Biller or via an email notification, if the Payer provides an email address.
   c. The electronic invoice presentment will simulate the paper invoice Biller uses and will be available in PDF and/or html format.
   c. The Service may provide the Payer the option of making a payment via credit/debit card, digital wallet, or EFT/AH.
   d. The Service provides the Payer a one-time online payment option without registration, and the capability to register to access Payer's account history, schedule a payment, or set up AutoPay payments.
   e. Payers can cancel AutoPay enrollment up until 4 AM ET on the AutoPay collection date.
   f. A Payer will have the ability to choose their payment date (also known as scheduled payments).
   g. The system will accept partial, full, or overpayments as defined by the Biller.
   h. The Payer will register with the Service using the authentication method designated by Biller.
   i. Linking Accounts - After registering with the Service, the Payer will be able to login into their account(s). If the Payer has multiple accounts and uses the same authentication information for all accounts, the Payer will be able to link their account and view from a single registration. The Payer will then have the option to choose which account they would like to pay or view in further detail.
   j. The Payer will receive an email confirmation of payment after any payment process.
   k. The Payer will have the ability to search and access historical bills once they register with the Service. The Service will store twenty-four (24) months of rolling history from the point of Biller's first invoice file upload to the Service. This includes invoice history and account history.
   l. Payers who have scheduled a payment or registered for AutoPay will receive email notification from the Service of pending payments.
   m. The Service includes shopping cart functionality.
   n. The Service will allow the Payer the option to elect paperless billing.
   o. A Payer registered for paperless billing will be automatically placed back on paper billing if their email address is undeliverable; notification of the Payer's undeliverable email address will be sent to Biller via email.

4. **Biller Portal**

   The Biller Portal is an administrative portal where Biller staff will have access to reporting, search customers, search invoices, search payments, initiate payments or credits, login as a Payer, modify email templates, etc.
   a. Biller can log in as the Payer on either the Biller or Payer Portal and make a payment on behalf of the Payer. There is an audit trail for who made the payment, and the source of every payment (CSR, Pay by Text, AutoPay, Web, IVR, etc.).
   b. Ability for CSR's to log into a customer's account as they see it to assist with issues.
   c. Biller will have the capability of blocking future payments by specific Payer and payment method type (i.e., Credit Card or E-Check (ACH).
   d. Permissions – The Biller Portal includes a table of role based permissions, determined by the Biller's
   e. Ability to tell when a notification (ebill, text, etc..) was sent and if it was rejected.
   f. System Administrator. Each permission is applied to a user ID on an individual basis to maximize flexibility. The system administrator can allow or disallow access to functions such as viewing data, creating reports, resending email notices, processing payments, credits or refunds, editing email templates and more. Since it is controlled by Biller administrator, changes can be made quickly on an as needed basis.
   g. Administrative Email Notifications - Biller may set up the system to send several administrative notifications and request system notifications be sent to multiple staff members.

5. Biller Portal Reporting

The reports listed below are available to Biller, out of the box. They do not require any customization and are available on demand. All reports can be scheduled by the user to be delivered by email.

- Please note that by selecting "All Rows" in any report, the user can schedule it to be delivered via email.
- User can customize the report name and frequency
- Multiple email address can be added to receive reports
- Also note, that all reports can be exported to Excel

List of reports available:

1) Autopay
2) Conveyance
3) Data Synch
4) Expiring cards
5) Pay by text registrations
6) Email change
7) Email do not send list
8) Email notification summary
9) Email statistics
10) Email tracking
11) Total outstanding invoices
12) Paperless Billing
13) Paperless bounce
14) Paperless registration history
15) Paperless
16) Daily payments received
17) Payments Monthly summary
18) Scheduled payments

Custom reports than can be scheduled:

19) Active Customers
20) Email click through from current month
21) Email click through from last month
22) Inactive customers
23) Outstanding invoices
24) Paperless customers with address
25) Paperless customers email address
26) Payment details from last month
27) Payment details from yesterday

From Search Functions, the following reports are also available on demand or to be scheduled:

28) All customers
29) Search Payments report can be pulled on demand with any or all of the following filters:
    a) Payment Amount Range
    b) Card number (masked)
    c) Card type
    d) Invoice type
    e) Approval status
    f) Payment type (example card or check/EFT)
    g) Payment source (example web, IVR. Live agent)
    h) Dates

      i)   Biller username
      j)   With or without fees

Reports for Accounting and Finance:

30) Open batches
31) Settled Batch history
32) Chargebacks
33) Chargeback retrievals requests
34) Deposit reconciliation
35) ACH/EFT Rejects
36) Payment Reconciliation
- Use these filter options to view only the dates and deposits that you're reconciling: Start Date, End Date, Transaction Account (Bank), Invoice Type, Transaction Category (Payment Method).
- The aggregate values for the date range selected are displayed here at the top of the report: Credit Items, Credit Total, Debit Items, Debit Total, Total Items, Net Total.
- Bank account totals credits, debits, and balance for the bank account shown for the date shown.
- Expand Account, expand the activity details for this bank account on the selected day.
    - Credits and Debits (Chargebacks, EFT/ACH Rejects and Refunds (credits), each transaction on the bank account for this day will be itemized here. Blue amounts are links to detailed listings of the transactions that comprise that amount, for each category.
- Additional commands, expand or collapse all bank account details in the table below or, export the current view of the data into Excel. For example:

Credit Items	Credit Total	Debit Items	Debit Total	Total Items	Balance
1456	$186,112.41	1	$84.03	1457	$186,028.38

09/13/2021	XXXXXXXX		$186,112.41	$84.03	$186,028.38
Credits			Debits		
	EFT, Discover, Master $186,112.41			Chargebacks	$0.00
				EFT/ACH Rejects	$84.03
				Refunds (credit)	$0.00

Report by Subscription.

These reports are designed for Biller users who want to receive updates, whenever the event is triggered.

37) ACH Rejects notification
38) Batch close notifications
39) System notifications
40) Files transmission (Stratus) notifications
41) Month end billing invoice
42) File processing updates/notifications
43) Paperless customers
44) Customers Bounced emails (daily report)
45) Service updates, system maintenance notifications
46) Cloud store receipts
47) Cloud Payments Receipts
48) Online Bank Direct notifications (Bank BillPay)
49) Datapump errors (when attempting to post payments)
50) Chargeback retrievals
51) Autopays

52) Invoice Cloud Newsletter

6. **Payer Email Notifications**

The Service provides a set of customizable email notification templates for each invoice type that are delivered for numerous events surrounding electronic invoice presentment and payment activity. Email notifications may be customized through the Biller Portal using a Word style editor and options to insert secure hyperlinks to website, links to electronic documents such as newsletter or bill inserts, and/or variable fields selected from the Biller's data file.

7. **Implementation Process**

Invoice Cloud assigns an Implementations Manager (IM) to each Biller. The IM will be the Biller's primary contact during the implementation process and coordinates all necessary resources from Biller, Biller software company, Invoice Cloud, and any sub-contractors. The IM will provide the Biller with the following documents to facilitate the project:

   a. **New Biller Questionnaire & Questionnaire Key** – Documents critical information needed to setup and initiate the service including information on business rules and feature selection.
   b. **Project Timeline** – Details project schedule and milestones.
   c. **Testing & Training Plan** – This plan walks the Biller through a set of user acceptance testing criteria and facilitates training on the service.
   d. Invoice Cloud will provide a test environment pointing to Advanced CIS V4 or future CIS versions. All UAT items will need to be tested and verified (including payment IVR) and signed off on before go-live. City will test each payment method to ensure payments are depositing to the bank properly before go-live.
      - All items and issues must be addressed before go live.

8. **Support**

Invoice Cloud'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 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 Invoice Cloud 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 Invoice Cloud 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 Invoice Cloud platform or APIs, although the portal and processing are still available.

- 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.

After Hours Support: 800 number for weekends and after hour emergencies: **1-800-564-7519**

Success Manager: A Customer Success Manager will be assigned to the client as soon as the implementation starts. The CSM is there to help ensure the client receives the maximum value from the platform and has a senior advocate, support resource and point of escalation if/when needed.

9. **Biller Training**
   Biller Training- Biller staff will be guided in how to use 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's training personnel will at minimum provide sessions for Payer Portal, Biller Portal, and Reconciliation.
   - Separate training is conducted for Biller's technical staff regarding the uploading of bill files and any other applicable processes.

10. **Marketing**
    Invoice Cloud provides marketing support that our Billers can use to promote the EBPP and IC payment solutions to its Payers, at no charge. Invoice Cloud's marketing group will schedule a 1-hour conference call to review Invoice Cloud's recommended best practices for promoting the service. Sample templates will be provided for each item and customizations can be made upon request. The marketing collateral that Invoice Cloud provides may include:
    - Bill Inserts
    - Newsletters
    - Envelope Teasers
    - Pay Button Link
    - Posters with Acrylic Stands for Payment Counters
    - Business card sized take-away cards with QR code
    - Local cable/TV station announcement
    - Invoice cloud marketing will assist the city with a "welcome email" at "go live" to all cycle customers to notify the customer our portal has changed, including the website address directing the Payer where to enroll.

11. **POS – P2PE – EMV**
    Invoice Cloud support POS payments with full point to point encryption. The solution is suited to these scenarios:

    a- A cashiering system is available:
    - Client uses a Cashiering system that can code to POSConnect or Cloud Payments v2
    - Payments are posted back to the cashiering system in session – Real time
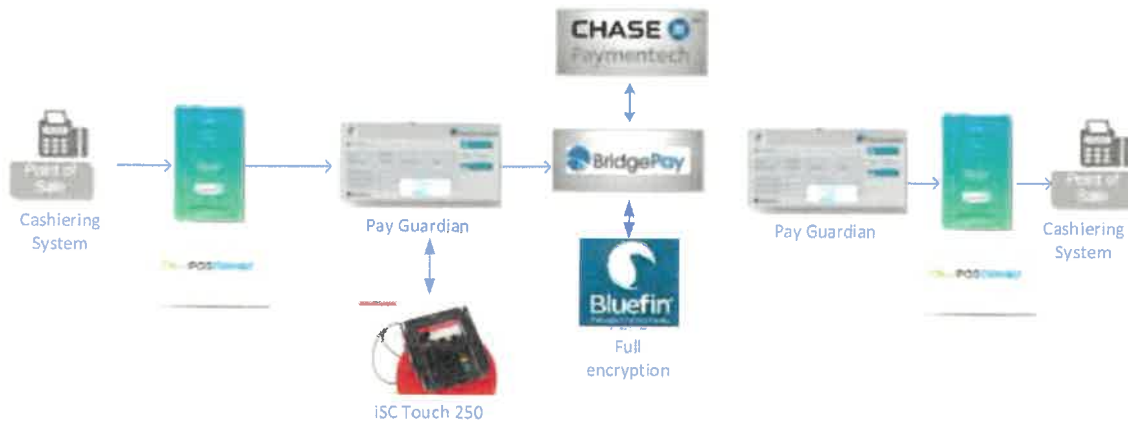
b- A cashiering system is not available OR client cannot code to POSConnect:
- Client will install **POSPay**
- Payments are not integrated with a cashiering system
- Payment reporting available to update cashiering systems
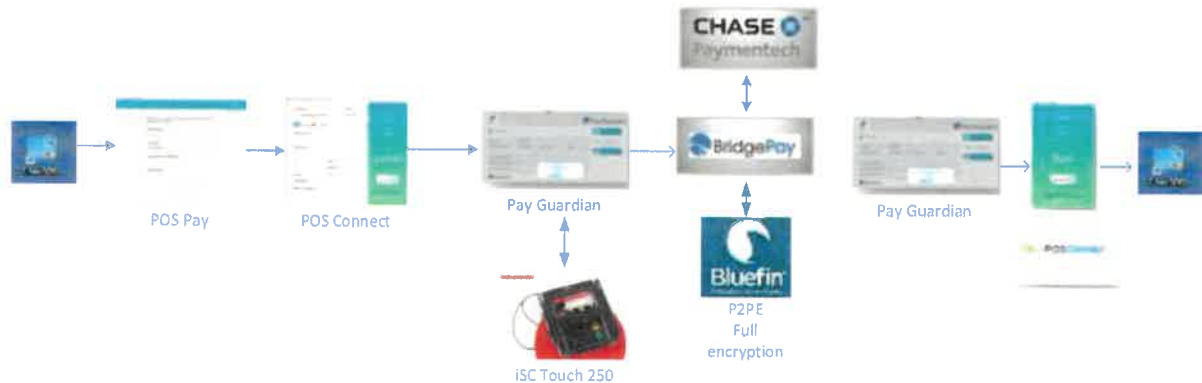
12. IVR

The IC CloudIVRConnect allows Billers to accept payments via our interactive voice response system. It provides payers with 24-hour access to account status and billing information. The following options are available:
- Provides for a toll-free call and a caller ID number set by the biller
- Supports messaging in both English and Spanish
- Provides for a customizable initial greeting (includes City/County/Company name) – all remaining prompts are standard
- Replays information with Invoice Cloud generated confirmation number
-

13. Cloud Payments™

Cloud Payments allows billers to accept payments using our PCI compliant checkout process for various services that customers select from off-the-shelf billing software products. For example, New Service Applications, Permits, Parks and Recreation, or Business Licenses. The Cloud Payments API supports several data fields that may be passed from your software to IC including Account Number, Name, Address, Amount, Phone Number, Email, and other Biller defined fields.
- Email consumer a payment notification for those customers with an email address on file
- Email receipt option is available for Biller staff

14. CloudStore™

The IC CloudStore allows Billers to accept payments for non-invoiced services like books, t-shirts, etc., fire, police, building permits, or activity programs. The following options are available:

- Customer and Biller receives immediate email confirmation of payment.
- Reporting by invoice type.
- Configurable consumer data fields, open text boxes, drop down, shopping cart.

15. Online Bank Direct™

The IC Online Bank Direct (OBD) allows Billers to electronically import e-check (ACH) payments initiated from consumer bank bill pay sites. IC's exception handling process will match payments by account number or other matching criteria selected by the Biller.

This SOW contains many products, services, and payment methods. Only the specific products, services and payment methods selected by the **Biller,** as outlined in the Biller Order Form, are included in the delivery of products, services, and payment methods.

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

City of Port St Lucie

Printed Name	
Title	
Date	
Signature	

Invoice Cloud, Inc.

Printed Name	Thomas Griffin
Title	President
Date	10/26/2021
Signature	

Appendix A: System Modifications

None.

Appendix B: Integration Supported Features

Harris - Advanced	CIS Infinity	
PRODUCTS		
EBPP	Supported	
Invoice Types	#42 - Utilities	
IVR	Supported	
Pay by Text	Supported	
Cloud POS Connect	Supported	
Cloud CSR Connect	Not Supported	
DATA EXCHANGE	**Method**	**Frequency**
Invoices	Web Service	Each Billing Cycle
Payments	Data Pump	Near Time
AutoPay Flags	Data Pump	Near Time
Paperless Flags	Data Pump	Near Time
Account Balances	RTDR	Real Time
Block Payment Method (Credit/ACH)	RTDR	As Needed
INVOICE FILES		
IC Translates file	Supported	
Historical Data (24 months shown online)	Supported	
BILL PRESENTMENT		
PDF Extraction (Partial/Full)	Supported	
Templates	Supported	
Link to PDFs	Supported	
BATCH CLOSE		
Standard or Custom	Custom	
CUSTOM OPTIONS		
Single Sign-on	Supported	
Branded Biller Portal	Supported	
Branded Payer Portal	Supported	

In Scope Items:
- Payment source (autopay, one-time pay, IVR, etc.) will be included in payment transactions pushed by Data Pump.
- Data Pump will pass paperless enrollment flags, (i.e. EBILL), to CIS with email, date and True or False flag.
- Data Pump will pass AutoPay enrollment flags to CIS with email, date, True or False flag, and payment method type (CC or ACH-Checking/Savings). If a customer removes AutoPay from their account, Data Pump will pass the false flag to CIS which then removes the AutoPay information from CIS.
- Account balances will be pulled from CIS using RTDR.
- IC will interface with AUS so when the customer is in a cash only or no credit card status, IC will "push through" and block the payment without a CSR manually accessing IC i.e. Block Payment Method (Credit/ACH) via RTDR.

- Display Past Due Balance in the customer portal payment route.
- Invoice Cloud will provide Daily Change Log file for the Home Phone Number field.
- Prior to processing any autopay transaction IC will call CIS to get the balance. If the balance is 0 or a credit, IC will not process the autopay transaction. This is further avoided by sending Invoice Cloud Final bills. At the time we receive the final bill, IC will balance forward the "old" balance (make it zero) and look to the balance/due date on the final bill. If that amount is 0 or credit, we will not run Autopay.

- Cloud Store re-directs: IC will enable re-direct links using a virtual site button that will link Payers to the City's website (e.g. City hosted Start/Stop service page).

Out of Scope Items:
- Data Pump does not send customer portal Registration User ID, Passwords or Sign-Up Date
- Invoice Cloud does not require a custom export file to run AutoPay.

Appendix C: Biller Deliverables

Deliverable
Sample Invoice File (BIF)
Web services installed
Firewall access granted – White listing
SSO User name & password conversion data if applicable
Auto Pay Conversion data if applicable
Paperless conversion data if applicable