



Northern Data Systems

Those who know us, know the difference...



Electronic Invoice Presentment and Payment Proposal for the Town of Cape Elizabeth

November 29, 2010

Overview

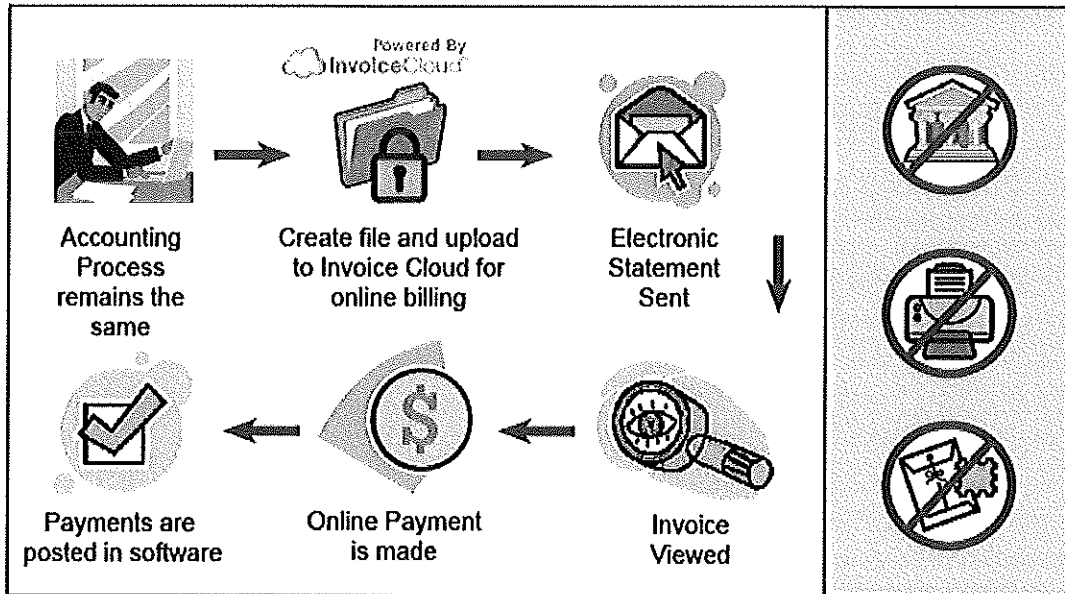
- The Town of Cape Elizabeth would like to provide a cost effective, feature rich, user friendly (for you and your customers) electronic invoice presentment (viewing) and online payment service for the Town's real estate and personal property tax bills.
 - The Town of Cape Elizabeth uses the NDS Invision software solution.
 - The Town of Cape Elizabeth would like to accept electronic payments from tax payers and customers up to and after the due date with credit cards or electronic checks.
 - Invoice Cloud service is a cloud (software as a service) application
 - Invoice Cloud houses the sensitive payment (ACH and credit card) information
 - Cape Elizabeth is interested in saving money by suppressing paper invoices (customer or tax payer opt-in) for bills.
 - The standard retention period for invoices and payment information is eighteen (18) months.
 - Cape Elizabeth would like to consider taking advantage of some or all of the following benefits of the service:
 - Payers can view their invoices online while paying their bill or print the invoice
 - Choose any bank to receive payments
 - Accept all major credit cards as well as electronic checks
 - Offer scheduled payments, partial payments and auto-pay
 - Easy to use phone payment capability
 - On demand immediate forwarding of invoices
 - Complete flexibility on look, feel and content of the invoice including watermarks, OCR scan lines and much more
 - Low processing rates on credit card and ACH transactions for your taxpayers
 - Email notifications and reminders sent out at billers direction
 - Three customizable notifications – First, second and third
 - Cross marketing of services and announcements through email
 - Monthly Newsletter as an example
 - Town Reports can be made available
 - URL's can be embedded for document viewing and printing
 - Significant savings over paper based inserts
 - Word style customizable email notifications
 - Color, fonts, style and size

- Eighteen months of invoice and payment (online, lockbox and over the counter) history available to payers and staff
 - The Town of Cape Elizabeth can reprint actual invoices or direct payer to print or reprint invoices
- Promotion tools boost online payment participation
- Payers & billers search the portal using range of criteria
- Late fees updated as often as you desire through software integration
- Customer requests and responses available
- Check scanner processes payments and updates INVISION (optional item)

In conjunction with NDS, Invoice Cloud proposes the following:

- Online presentment and payment service as outlined below:
 - Electronic Bills – Offer online presentment and payment with ACH and credit cards (Visa and MasterCard). A tailored, automated process will be implemented to upload electronic invoices so the customers can view actual invoices and pay online (via email notification or a view invoices /pay now button on the Town of Cape Elizabeth web site). The payment information will be input into your INVISION system. Payment data from the INVISION system will be uploaded into Invoice Cloud so the online invoice will be up-to-date when a customer accesses the online bill.
 - Invoice Cloud will work with the Town of Cape Elizabeth on the set up and implementation process, and timing.
 - Town of Cape Elizabeth may consider in a subsequent release adding a check scanner. Invoice Cloud offers two systems; a Check21 scanning system (service scans and makes an image of a check, accepts money orders and updates the INVISION system) and Easy Pay (check scanner that scans routing number and account number and updates the INVISION system)
- Customers will be able to view and pay bills on-line by registering through the Town of Cape Elizabeth web site or through an email notification.
- In terms of the on-line payment model Invoice Cloud will collect payments on behalf of the Town but only remit the actual amount of the invoice less discounts to Town of Cape Elizabeth. Invoice Cloud will be responsible for the collection of service fees and transaction costs for electronic payments.
- Town of Cape Elizabeth may be interested in the Online Bank Direct Program capability that is scheduled for release by Invoice Cloud in the beginning of 2011. This option registers Town of Cape Elizabeth with the online banking networks enabling electronic deposits of online banking site transactions made by customers. Payment files that look like lock box files are transmitted after matching electronic transactions from online banking payers to those payers' exact matched invoices. These payment files will update the INVISION system. This will greatly reduce the requirement to manually input remittance information into INVISION for paper checks sent by the banks for the transactions the customers paid via the online bill pay system.
- NDS and Invoice Cloud will work in conjunction with you to create a mutually acceptable marketing campaign through the current use of paper billing and correspondence.

Integrated Process



Integration makes billing, collection and update process easy – no bank trips, no printing and no postage. Payment information is continuously exchanged to synchronize accounting software with Invoice Cloud.

Service Description

<ul style="list-style-type: none"> ✓ Web Based, No Downloads, No Software ✓ No Up Front Fees, Pay As You Go ✓ Flexible Electronic Invoice Presentment ✓ Customizable/Branded Portal ✓ Electronic Payments <ul style="list-style-type: none"> ○ EFT (ACH) and Credit Cards ○ Check Conversion ○ Recurring and Scheduled Payments ○ Self-Service or Merchant Initiated ✓ PCI (Payment Card Industry) Compliant Systems ✓ Invoice Submission Options <ul style="list-style-type: none"> ○ Via Web Services ○ Manual Upload to Biller Portal 	<ul style="list-style-type: none"> ✓ Customer Request Capability ✓ Reporting <ul style="list-style-type: none"> ○ Payment Data ○ Invoice Data ○ Customer Data ✓ Web access <ul style="list-style-type: none"> ○ Historical Payment and Invoice Data ○ Customer Data ✓ Capability to Download Data Files <ul style="list-style-type: none"> ○ Payments (ACH and Credit Card) ○ Rejects (ACH) ○ Changes (Customer changes) ○ Returned Email List ✓ Customer Portal <ul style="list-style-type: none"> ○ Customer – Access to Invoice, Payment Data ○ Biller – Access to Customer Data for Support
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To summarize the main benefits, Invoice Cloud will:

- Streamline the invoice presentment (viewing) and payment processes.
- Provide an easy to use 24 by 7 customer portal that looks like the Town of Cape Elizabeth web site.
- Improve cash flow through e-payments, customer scheduled payments and auto-pay.
- Improve customer service for customers, who can review invoice and payment history, make payments online etc. while decreasing your customer service cost and burden.
- Offer online payment after the due date.
- The Invoice Cloud service and billing solutions will be synchronized, with all payment and billing data, so when a customer views an invoice it will reflect updated payment and billing data.
- Improve customer service by providing your staff with the ability to: accept payments over the phone, provide credits when needed, immediately email bills to customers that call in saying they did not receive a bill and walk tax payers through the new online processes.
- Customer request capability is included at no additional cost.
- Multiple email notifications – as an example: reminder bill due in 15 days, and bill due in 2 days
- Town of Cape Elizabeth and/or customer's can print PDF copy of invoice on-demand
- Eighteen months of invoice and payment history is available to each payer.
- All data is housed off-site - not at your location, so we are responsible for data security.
- Town of Cape Elizabeth saves money when paper bills are suppressed.

Financial Summary

Below please find the fees for the Service:

Account Access for Branded Customer and Biller Portal	Monthly Fee Option
One biller administrative user name	\$50
Each additional unique biller administrative user name	\$10

In addition to full access by Town of Cape Elizabeth, the service provides full access to tax payers for online payment, invoice and payment history - **free** for billers' customers (payers).

INVISION Invoice Cloud Interface*	Monthly Fee
Interface for bill files, daily payment history, cash import back to INVISION	\$50

Electronic Invoice Presentment

Electronic Invoice fee, per bill, ONLY when paper is suppressed and invoice is not mailed.	\$.40
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Electronic Payment

Invoice Cloud will collect and retain online payment service fees paid by the customer, as outlined below. Invoice Cloud is responsible for the cost of the online payment transactions.

ACH - Per transaction	\$.40
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Visa and MasterCard - per transaction - Taxes	2.95%, except Visa Debit which is \$3.95
Visa and MasterCard - per transaction - Utilities	Fixed Fee - based on the average transaction size

Online Bank Direct Program (optional)

Monthly Access Fee	\$50
Online Bank Direct Fee- Per transaction	\$.15

Check Scanning and Conversion (optional)

Check Conversion per transaction	\$.40
Monthly check scanner rental fee (Two Options)	Check21 - \$50 Easy Pay - \$25

Sample Email Notification



**You have a new invoice from InvoiceCloud
- Bob Lapidest!**

[View Invoice or Pay Now](#)

Dear Heritage Glen LLC

Account Information

North Attleborough Electric is proud to serve you.

Account Number: 25997

We have implemented a paperless system for you to access and pay your invoices. Simply depress the **View Invoice or Pay Now** button to get started. You can review and print your invoices as well as pay electronically either now or later. You can also schedule the date the invoice will be paid.

Invoice Number: 25997-01102010

When you are ready to pay, you have the option of paying by:

Invoice Due Date: 9/15/2010


ACH (EFT) or Credit Card

Balance Due: \$25.99

Please pay your bill 3 to 4 days prior to the due date to allow time for processing to avoid late fees.

Remember to pay your bill by the due date so you won't owe a finance charge.

Have a nice day.

 If you are enrolled in AutoPay, your payment will automatically be made on: 9/15/2010.



Please consider the environment before printing this email.

Online Payment Landing Page



Pay and/or View Bills Online

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

Fast and Easy. "Express Pay", the fastest way to pay online. Quick, simple, and easier than writing and mailing checks, plus you'll get an email confirming that your payment has been accepted.

Safe and Secure. Rest assured that your information is kept confidential and is 100% secure, backed by the highest standards in security today.

Eco-Friendly. Paying online reduces paper use and is an easy way to help the environment. You'll save natural resources like trees, and gas, and reduce your carbon footprint.

What would you like to pay?

- ➔ Real Estate Taxes
- ➔ Personal Property Taxes

Powered by InvoiceCloud

Example Registration or Payment Screen



Your Invoice

Invoice Number	Due Date	Balance Due	View or Print
2011RE0005837	11/1/2010	\$2,550.52	

Please Register to Pay Online

You may skip the registration process and go directly to Express Payment to pay this invoice.

However, if you are a first time user, you will need to create an account to be able to use these extended features:

- Review Invoice History
- Review Payment History
- Schedule Automatic Payments
- Pay With Previously Saved Remittance Information

ExpressPay

ExpressPay is the fastest way to make your payment. After clicking the "Pay Now" button below, you can enter your payment information and submit it for processing.

If you would like to take advantage of advanced features and functionality, please proceed towards the new user registration option.

Note: Registration is not required to pay your invoice. Please feel free to choose how you would like to proceed.

[Register Now](#) ➔

[Pay Now with ExpressPay](#) ➔

Powered by InvoiceCloud

Clicking [View Invoices or Pay Now](#) in the email notification brings payer to the [Registration or ExpressPay](#) screen.

Example - Registered User Login or Payment Screen

The screenshot shows the Hingham Massachusetts online payment system interface. At the top, the website header includes the URL www.hingham.ma.gov, the town name "Hingham Massachusetts" with the tagline "History and Pride" and "Incorporated 1635".

On the left side, there is a "My Account" menu with the following options:

- View or Pay Open Invoices
- View Paid or Closed Invoices
- Schedule Payment
- View Scheduled Payments

The main content area features a four-step process bar: 1. Enter your information (highlighted), 2. Payment Options, 3. Review Payment, and 4. Payment Confirmation.

Below the process bar is the "Your Invoice" section, which contains a table with the following data:

Invoice Number	Due Date	Balance Due	View or Print
OWS-0002	9/15/2010	\$46.35	

Below the invoice table is the "How would you like to pay?" section. It includes two buttons: "NEW BANK ACCOUNT" and "NEW CREDIT CARD ACCOUNT".

Text instructions state: "Please select a date when you would like for your payment to apply. Payments with a selected date of today are processed real-time. Payments with a future date will be scheduled for that day. These are one-time payments." Below this is a "Select a Payment Date" field with the value "9/14/2010" and a calendar icon.

Another instruction says: "Please add a Payment Account in order to make a Payment." At the bottom of this section is a "Continue" button with a right-pointing arrow.

At the bottom of the page, there is a footer with the text "Powered by InvoiceCloud" and the InvoiceCloud logo.

Sample Invoices

Hudson Light & Power Department

49 Forest Avenue, Hudson, MA 01749-2898

KEEP THIS PORTION FOR YOUR RECORDS

PLEASE RETURN BOTTOM PORTION WITH PAYMENT AND WRITE YOUR ACCOUNT NUMBER ON FRONT OF CHECK

BILLED TO	FOR SERVICE AT	ACCOUNT NO	RATE	BILL DATE
A B Smith CO	113 MAIN ST	999000011965	17	6/24/2010

READING PERIOD	METER	PREVIOUS READING	PRESENT READING	KWH USED	NO. DAYS
05/14/2010	050681028	2827	2842	15	32

DEMAND KW	KWH	MULTIPLIER	MONTHLY	DETAIL	SUMMARY
0	15	1			

PAYMENTS SINCE LAST BILL	21.17
BALANCE FORWARD	0.00
GENERAL RATE 17 - 1/1/10	
0 - 10 KWH \$11.27 PER MONTH	
OVER 10 KWH \$0.1105 PER KWH PER MONTH	
HOURS:	
HUDSON TOWN COLLECTOR, HUDSON TOWN HALL	
MONDAY - FRIDAY, 8 AM TO 4 PM. CLOSED HOLIDAYS.	
DISCOUNT DATE ONLY, 8 AM TO 4 PM AND 6 TO 8 PM.	
HUDSON LIGHT AND POWER, 49 FOREST AVENUE, HUDSON	
MONDAY - FRIDAY, 8 AM TO 4:30 PM. CLOSED HOLIDAYS.	
OFFICE: 978-568-8736 EMERGENCIES: 978-562-2368.	
RATE 17 CHARGE	12.56
PIR ADD CHARGE @ \$0.044550/KWH	0.71
RCS	0.47
TOTAL TAX	0.78
TOTAL CURRENT CHARGES	13.74
AMOUNT DUE	13.74
AMOUNT DUE BY 7/13/2010	12.56

PAYMENTS RECEIVED AFTER 07/26/10 WILL NOT APPEAR ON YOUR NEXT BILL.

	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
DAILY	0	2	0	7	12	22	25	24	22	21	22	21
MONTHLY	15	71	18	225	373	659	747	740	644	677	700	628

PLEASE RETURN THIS PORTION WITH PAYMENT AND WRITE YOUR ACCOUNT NUMBER ON FRONT OF CHECK

Hudson Light & Power Department
 49 Forest Avenue
 Hudson, MA 01749-2898
 Phone: (978) 568-8736

ELECTRIC SERVICE AT: 113 MAIN ST

ACCT. NO	DISCOUNT
999000011965	1.18
AMOUNT DUE	IF PAID BY
12.56	7/13/2010
GROSS AMOUNT	
13.74	
BILL DATE	6/24/2010
AMOUNT PAID	
	Make check payable to Hudson Light & Power Dept.

A B Smith CO
 95 Smith DR
 WESTMINSTER, MA 01473-0000

Town of Harwich
 Fiscal Year 2011
 Preliminary 1st Quarter
 Real Estate Tax Bill



Mary T. McIsaac
 Treasurer / Collector

SMITH ALAN B &
 SMITH KATHLEEN M
 PO BOX 844
 HARWICH, MA 02645

Parcel ID	Bill No.
104/N2-R	9887
MAKE CHECKS PAYABLE TO:	
Town of Harwich P.O. Box 15041 Hartford, CT 06115-0415	
REGULAR OFFICE HOURS:	
Monday - 8:30 AM to 8:00 PM Tuesday thru Thursday - 8:30 AM - 4:00 PM Friday - 8:30 AM to 12:00 PM	
Tax Office (508) 430-7501 Assessor (508) 430-7503	
Due on or before 8/2/2010 without penalty.	
Pay Online Visit www.town.harwich.ma.us	

PROPERTY DESCRIPTION	
Record Owner	SMITH ALAN B &
Property Location	382 LONG POND DR
Class	1010
Book/Page	2042/344

Assessed owner as of January 1, 2010
 SMITH ALAN B &
 SMITH KATHLEEN M
 PO BOX 844
 HARWICH, MA 02645

Town of Harwich
 Fiscal Year 2011
 Preliminary 1st Quarter
 Real Estate Tax Bill

Make Checks Payable To:
Town of Harwich P.O. Box 15041 Hartford, CT 06115-0415

1st Quarter Receipt
Keep This Portion For Your Receipt

Parcel ID	Bill No.
104/N2-R	9887
Community Preservation Act	\$98.76
Residential Tax	\$3291.80
Subtotal	\$3,390.56
2nd Qtr. Due 11/1/2010	\$1695.28
1st Qtr. Due 8/2/2010	\$1695.28
Payments/Credits	\$0.00
AMOUNT DUE	
8/2/2010	\$1,695.28

22792082011500009887300001695287

PROPERTY DESCRIPTION	
Record Owner	SMITH ALAN B &
Property Location	382 LONG POND DR
Class	1010
Book/Page	2042/344

Assessed owner as of January 1, 2010
 SMITH ALAN B &
 SMITH KATHLEEN M
 PO BOX 844
 HARWICH, MA 02645

Town of Harwich
 Fiscal Year 2011
 Real Estate Tax Bill

Make Checks Payable To:
Town of Harwich P.O. Box 15041 Hartford, CT 06115-0415

Pay Online Visit www.town.harwich.ma.us
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Interest at the rate of 14% per annum will accrue on overdue payments from the due date until payment is made.

1st Quarter Payment

Parcel ID	Bill No.
104/N2-R	9887
Community Preservation Act	\$98.76
Residential Tax	\$3291.80
Subtotal	\$3,390.56
2nd Qtr. Due 11/1/2010	\$1695.28
1st Qtr. Due 8/2/2010	\$1695.28
Payments/Credits	\$0.00
AMOUNT DUE	
8/2/2010	\$1,695.28

22792082011500009887300001695287

Payment Screens



My Account
 View or Pay Open Invoices
 View Paid or Closed Invoices
 Schedule Payment
 View Scheduled Payments

- 1 Enter your Information
- 2 Payment Options
- 3 Review Payment
- 4 Payment Confirmation

Your Invoice

Invoice Number	Due Date	Balance Due	View or Print
25997-01102010	9/15/2010	\$10.99	

How would you like to pay?

Please select a date when you would like for your payment to apply. Payments with a selected date of today are processed real-time. Payments with a future date will be scheduled for that day. These are one-time payments.

Pay by Credit Card **Pay by Electronic Check Payment**

Bank of America Checking Account Ending in 1212
 Bank of America / 114000093

Select a Payment Date:

My Profile
Customer Request System
Support

Please click continue to proceed to the next step ->

Continue



My Account
 View or Pay Open Invoices
 View Paid or Closed Invoices
 Schedule Payment
 View Scheduled Payments

- 1 Enter your Information
- 2 **Payment Options**
- 3 Review Payment
- 4 Payment Confirmation

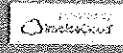
How much would you like to pay?

- Pay in Full** \$10.99 Invoice Balance
- Pay Minimum** + \$0.40 The \$0.40 is a Service Fee for Electronic Check payments.
- Pay Other Amount** \$11.39 Total Due

My Profile
Customer Request System
Support

Go Back

Continue



Town of Easton
114 Be St., No. Easton, MA 02331

1 Enter your information 2 Payment Options 3 Review Payment 4 **Payment Confirmation**

Payment Processed Successfully

Thank you for your payment. Please review the transaction results below.
A receipt for this transaction has been sent via email for your records.

Payment Message: PAYMENT PROCESSED 332616
Invoice Number: 25997-0310010
Payment Amount: \$11.39

Sign up for AutoPay

Minimize the time you spend paying bills - by signing up for Auto-Pay.
You no longer need to worry about making sure you send a payment early to avoid later. You don't even need to go online to schedule a payment. With Auto-Pay, that is done for you. Your bill will be paid on the due date.
You will receive a payment confirmation via email each time that your bill is paid.

My Account
View or Pay Open Invoices
View Paid or Closed Invoices
Schedule Payment
View Scheduled Payments

My Profile
Customer Request System
Support

Powered by InvoiceCloud

Example Email Payment Notification



Dear Steven L. Smith, TRUSTEE

Thank you for your payment.

Mandatory Odd/Even Water Ban starting Sept. 1, 2010

Remember to sign up for Auto-Pay and have your invoices paid automatically on the invoice due date.

Paperless billing and online payments save trees and help the environment. Thank you for helping.

Payment Confirmation

Account Number: 1233227

Invoice Number: OWS-0002

Payment Amount: \$46.75

Message: PAYMENT PROCESSED 372862

Powered By
InvoiceCloud

Please consider the environment before printing this email.

Certain email accounts block messages that you intend to receive. To make sure that you continue to receive updates from Invoice Cloud add no-reply@invoicecloud.com to your address book. © 2010, Invoice Cloud. All rights reserved.

Example Customer Portal

Town of Easton
136 Elm St., No. Easton, MA 02728

My Account
[View Open Invoices](#)
[View Closed Invoices](#)
[Schedule Payment](#)
[View Scheduled Payments](#)

Open Invoice and Payment History, Select For Payment

Invoice #	Date	Due Date	Inv Amt	Amt Due	Options	Select
3-ConvRefund	8/1/2009	12/31/2009	\$247.00	\$247.00		<input type="checkbox"/>
1-NoConv	8/1/2009	12/31/2009	\$247.00	\$247.00		<input type="checkbox"/>

1

My Profile
[Customer Request System](#)
[Support](#)

Example Biller Portal – Data Management

InvoiceCloud

Data Management
[Home](#)
[Search Customers](#)
[Search Invoices](#)
[Search Payment Transactions](#)
[Monthly Summary](#)
[Data Synchronization History](#)
[EFT/ACH Rejects](#)
[View Scheduled Payments](#)
[Invoice File History](#)
[Import Errors](#)
[Daily Payments Received](#)
[Total Outstanding Invoices](#)
[Email Notification Summary](#)
[Email Statistics](#)
[Email Tracking](#)

Virtual Terminal

Portal Customization

Upload / Download

Integration Support

Utilities

Customer Request System

Sales and Marketing

Exit / Log out

Search Invoices

Search Criteria

Invoice #	Date	Customer	Inv Amt	Amt Due	Email Status	Options
3-ConvRefund	8/1/2009	John Doe	\$247.00	\$247.00	Not Sent	
2-Conv	8/1/2009	John Doe	\$247.00	\$247.00	Not Sent	
1-NoConv	8/1/2009	John Doe	\$247.00	\$247.00	Not Sent	
2684-01102010	1/10/2010	Easton Shovel Shop LLC	\$2.68	\$2.68	Sent	
25997-01102010	1/10/2010	Heritage Glen LLC	\$25.99	\$25.99	Click Through	

Search Invoices - Search the Invoice Cloud database for any invoices that have been submitted with Invoice Files. You may search by any or all of the search criteria.

Payment Processing - If the balance of the invoice is greater than \$0.00, click the Payment icon for realtime Credit Card and EFT/ACH processing as well as Invoice Adjustments.

Edit Customer Profile - update customer mailing address, telephone, and email information.

Download Invoice - Download invoice in pdf format for the selected row.

View Invoice - View HTML Invoices for the selected row.

Send Notification - Resend the invoice notification to your customer for this invoice.

- Image of invoice search screen with help screen pop up

Example Biller Portal – Virtual Terminal

Note:
Sales or credit transactions for credit card and checks can be manually input into the system.

Easy Pay
Includes check conversion for paper checks – information is retained for future use

- Image of the virtual terminal screen

Example Biller Portal – Portal Customization