

Request to appear before the Board of Selectm

Item #2

Unless the issue is an emergency, all requests need to be furnished to the Town Administrator no later than noon on the Thursday prior to the Board Meeting.

Name: Irene Baudreau

Date: June 18, 2012

Phone Number: 487-2500

Email: i.baudreau@newbostonnh.gov

ACTION DESIRED: Please specify what action you desire the Board of Selectmen to take as a result of your presentation. Please be as specific as possible.

Continue discussion regarding the Electronic Clerk feature in the Town Clerk's office.

PREVIOUS STEPS TAKEN: Please indicate any attempts that you have made to resolve this issue prior to asking to appear before the Board of Selectmen. If current procedures require that you place your request elsewhere prior to possible action by the Board of Selectmen, the Town Administrator shall inform you at the time you complete this form.

Brought to the Board at the meeting of May 7th for initial presentation. Board instructed this item be on a future agenda at that time.

Print Form



Electronic Clerk/MV Renewal Notice Presentment and Payment Proposal for the Town of New Boston

May 3, 2012

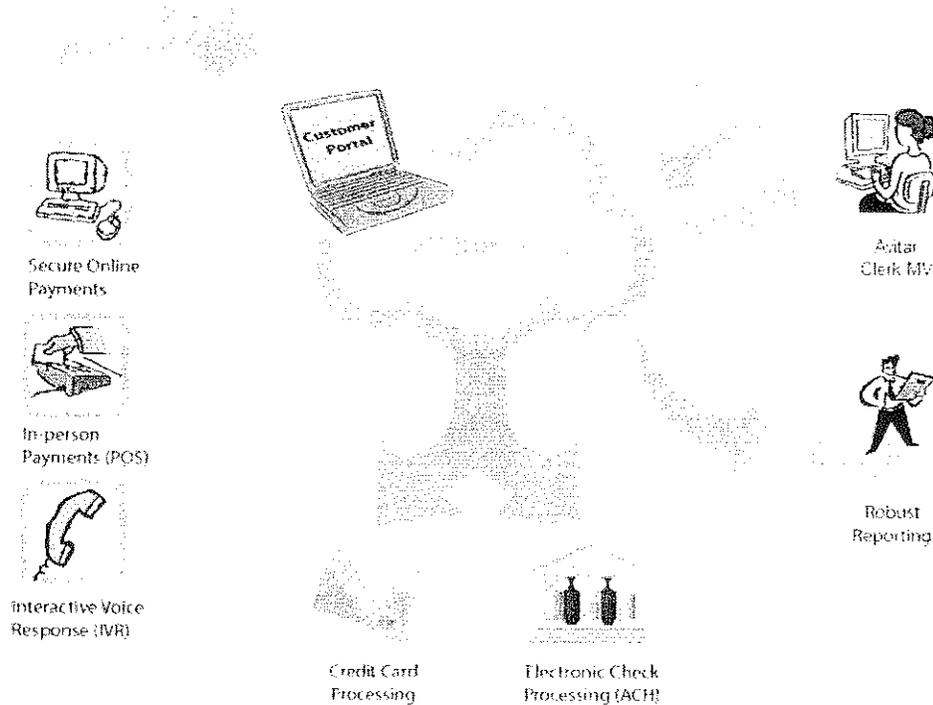
Needs Assessment:

- The Town of New Boston (the Town) would like to provide a cost effective, feature rich, user friendly (for both the Town and its customers) electronic invoice presentment and online payment service for motor vehicle registration and dog license renewal notices.
- The Town uses the Avitar Clerk/MV Software for its motor vehicle and/or dog license transactions which integrates seamlessly with Invoice Cloud's cloud application.
- The Town would like to accept electronic payments from customers with online credit cards -- including Visa (the most popular card in the world), Discover and MasterCard -- or electronic checks.
- The Town is interested in saving money by suppressing paper invoices (customer opt-in) for renewal notices.

Invoice Cloud proposes the following:

- Online presentment and payment service as outlined below:
 - Invoice Cloud service is a cloud (software as a service) application, which houses the sensitive payment (ACH and credit card) information off site.
 - Electronic Renewal Notices offer online presentment and payment with ACH, credit and debit cards. Avitar and Invoice Cloud will implement a tailored, automated process to upload electronic notices so the customers can view actual renewal notice invoices and pay online (via email notification or a view/pay now button on the Town's website). The payment information is available for import into the Avitar Clerk/MV system. Payment data from the Avitar system is uploaded into Invoice Cloud so the online invoice will be up-to-date when a customer accesses the online notice.
 - The Town may consider adding a check scanner. Invoice Cloud offers a Check21 scanning and electronic conversion system (service scans and makes an image of a check, accepts money orders, settles payments and updates the Avitar system).
- Customers will be able to view/pay renewal notices online (using a unique PIN and other information included on the notice) through The Town's website, or by following a link contained in a personalized email notification.
- Under the Submitter Model Invoice Cloud will collect payments on behalf of The Town. The Town receives 100% of the renewal fees and Invoice Cloud retains the service fee. See below for details.
- The Town may be interested in the Online Bank Direct Program capability. This option registers the Town with the online banking networks enabling electronic deposits of online banking site transactions made by customers. Payment files formatted similar to lockbox files are transmitted after electronic transactions from online banking payers are matched to those payers' exact invoices. These payment files will update the Avitar system. This will greatly reduce the requirement to manually input remittance information into the Clerk/MV system for paper checks sent by the banks for the transactions the customers paid via the online bill pay system.
- Invoice Cloud will work with the Town to create a mutually acceptable marketing campaign through the current use of paper billing and correspondence.

Invoice Cloud Configuration Flow



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 Avitar’s Clerk/MV database with Invoice Cloud.

Service Description

<ul style="list-style-type: none"> ✓ Web Based, No Installations, No New Software ✓ Flexible Electronic Renewal Notice 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 	<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 renewal notice presentment and payment processes
- Provide an easy to use 24/7 customer portal that looks like the Town's website.
 - Customers can review invoice and payment history, make payments online etc. while decreasing the Town's customer service cost and burden
 - Complete flexibility on look, feel and content of the invoice including watermarks, OCR scan lines and much more
 - Customer request and response capability is included at no additional cost
 - 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 registrants through the new online processes
 - Easy to use phone payment capability
- Improve cash flow through e-payments, scheduled payments, partial payments and auto-pay
- Offer low processing rates on credit card and ACH transactions for customers
 - Accept all major credit cards as well as electronic checks
- The Invoice Cloud service and billing solutions will be synchronized with all payment and billing data, so when a customer views a renewal notice it will reflect updated payment and billing data
- Customizable automated email notifications sent out at the Town's direction
 - First, second and third reminders to pay open invoices
 - Credit card expiration warnings, late payment notifications, payment receipts, etc.
 - Color, fonts, style, size, and Spell Check
 - Monthly Newsletters or linked reports can be made available
 - Cross marketing of services and announcements through email
- The Town and/or customers can print PDF copy of renewal notice on-demand
 - Payers can view their notices online while paying their bill or simply print the invoice
- Eighteen months of invoice and payment history is available to each payer
- All data is housed off-site - not at the Town, so Invoice Cloud is responsible for data security
- Check scanner processes payments and updates Avitar's Clerk/MV (optional item)
- The Town saves money when paper bills are suppressed
 - Promotion tools boost online payment participation

Financial Summary

Below please find the fees for the Service:

Invoice Cloud for Avitar Clerk/MV up to 2 Users	\$250 one-time setup
Each additional unique biller administrative user (per month)	\$10

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

Avitar will invoice the Town for the one-time setup fee. Invoice Cloud will charge the Town directly for all subsequent fees (for additional users, electronic presentment, and/or optional services).

Electronic Invoice Presentment

Electronic Invoice Presentment Fee, per bill per bill cycle - CHARGED TO THE TOWN ONLY WHEN PAPER IS SUPPRESSED AND A PAPER INVOICE IS NOT MAILED.	\$.40
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Electronic Payment

ACH - Per transaction	\$.40
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Credit Card – Submitter Program with Visa

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

Visa, MasterCard and Discover - Fee Per Transaction A maximum cap will be placed on the total amount able to be paid via a single transaction	Fixed Fee* - based on the average transaction size
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*If Visa is used, Visa requires that all non-tax convenience fees be a flat amount

Credit Card – Submitter Program without Visa

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

Visa, MasterCard, and Discover - Fee Per Transaction	2.95%
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There is a minimum transaction fee of \$1.00

Online Bank Direct Program (optional)

Monthly Access Fee	\$50
Online Bank Direct Transaction Fee- Per transaction	\$.25

Check 21 Scanner (optional)

Monthly Access Fee	\$100
Check Conversion – Per transaction	\$.40
Check 21 Scanner Equipment (Two Options) Monthly Rental - \$100 Purchase - \$1,300	

POS Swipe Device (optional)

Monthly Access Fee - Up to two devices	\$0
Monthly Access Fee - Each additional device	\$10

Execution

The undersigned hereby agree to the terms outlined in this Agreement. **Please use the corresponding check box** to indicate whether the Municipality wishes to accept Visa payments, recognizing that when Visa is accepted Visa regulations require that service fees for all credit cards must be a flat fee. Note that other optional services described above will be determined at implementation.

Invoice Cloud for Avitar Clerk/MV up to 2 Users

\$250 one-time setup

Credit Card Options:

- Accept Visa (Credit card service fees are fixed, based on the average transaction size.)
- Do Not Accept Visa (Credit card service fees are 2.95%, with a \$1.00 minimum.)

Invoice Cloud/Avitar Associates

Signature

Date

Name/Title

Organization

Town of New Boston

Selectman, Chair

Date

Selectman

Date

Selectman

Date

Selectman

Date

Selectman

Date