Innovating the Customer Experience:

InvoiceCloud™

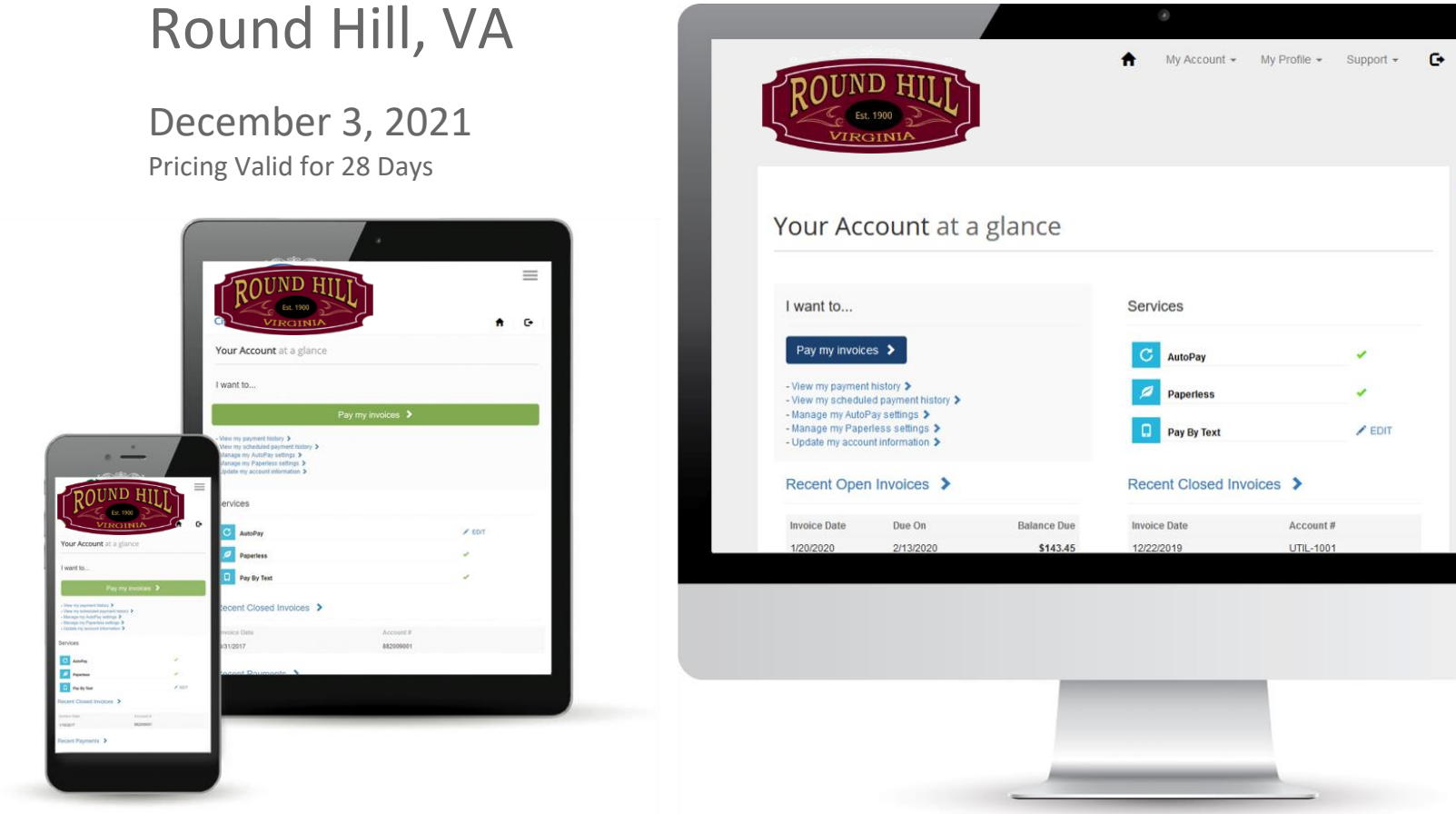
Customer Engagement, Electronic Bill Presentment, & Electronic Bill Payment

PRESENTED TO:

Round Hill, VA

December 3, 2021

Pricing Valid for 28 Days



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1 Introduction

Southern Software partnered with Invoice Cloud to provide our shared clients the easy-to-use payment experience that consumers expect based on doing with Fortune 100 companies online, such as American Express, Geico, Capital One, or Amazon.com—one that is simple and instantaneous. Just adding payment channels has limited usefulness. **Instead, Invoice Cloud designs our payment channels—embedded within your existing Southern Software portal—to significantly increase customer self-service and e-bill adoption while simultaneously reducing payment-related calls to your customer service team and agents.**

Invoice Cloud (IC) by the Numbers

- **Founded** in 2009
- **130+** software integrations, like Southern Software
- **2,100+** municipal and utility clients in all 50 states
- **$13B+** processed payments in 2019 (roughly **45M** payments)
- **119%** average online payment adoption increase in the first year of service
- **2.8x** average paperless billing adoption
- **99.9%** system up-time
- **PCI Level 1** and **SSAE 18** (SOC 1 and 2) certified for online payment security
- **98%** client retention rate

To achieve these results for our clients, Invoice Cloud focuses on 4 core competencies: the **4Cs of Effective Electronic Bill Presentment and Payment**.

1. **Cloud:** Like Southern Software, Invoice Cloud is true SaaS, so our clients never have to do upgrades or updates. You will always be on the latest.
2. **Connect:** Invoice Cloud's functionality is embedded using Single Sign On (SSO) to the existing Southern Software web portal, and payments are delivered back to Southern Software in real-time.
3. **Convert:** The design of the payment channels – how easy it is to enroll in the self-service options, and how easy it is to pay through them – is how Invoice Cloud achieves the industry's best e-adoption rates.
4. **Communicate:** Our intelligent communications engine sends event-based reminders (text, e-mail, phone) only to payers who have yet to act. This automates communication with your customers, drives down call center volume, and increases conversion to self-service.

Invoice Cloud's focus in these 4 areas has resulted in our average client achieving a 119% increase in e-payments and a 2.8X increase in paperless

enrollment in year 1 – while also seeing a more than 40% reduction in payment related CSR calls.

1.1 Our 4Cs Approach

Invoice Cloud delivers a simple, out-of-the box solution with a partnered integration with Southern Software, quick and easy implementation, and a proven interface that increases **e-adoption: the measure of how many customers use a billing and payment solution.** E-adoption is the only metric that can demonstrate which solution customers prefer, and **Invoice Cloud provides the industry's highest average e-adoption increase of 119% and 2.8x more paperless enrollments in the first year of service alone.** 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 (**Figure 1**).

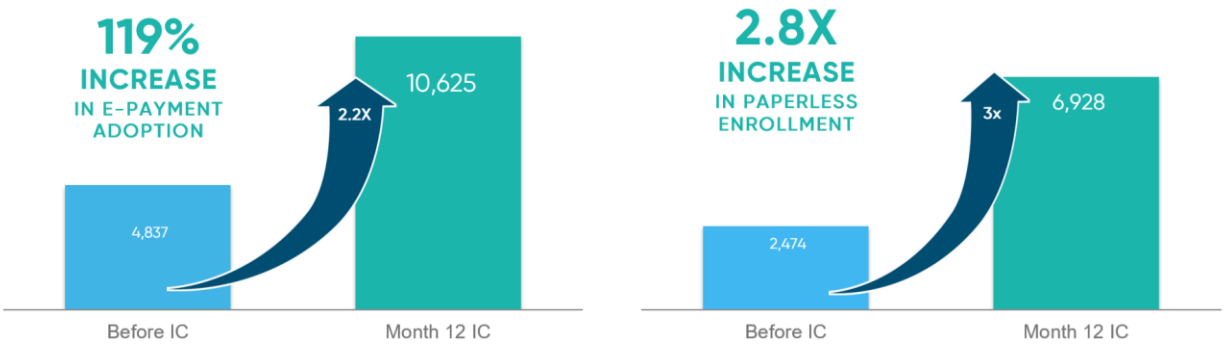

Figure 1. Invoice Cloud's Average First Year Adoption Increases. *Our clients typically see their e-payment adoption and paperless enrollments double in only one year after switching to Invoice Cloud.*

As more of your customers use our platform and switch to paperless billing, AutoPay, and other features of our solution, the Round Hill, VA 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.

The Round Hill, VA can expect similar (or better!) e-adoption through Invoice Cloud's 4 Cs of a successful EBPP (**Figure 2**).

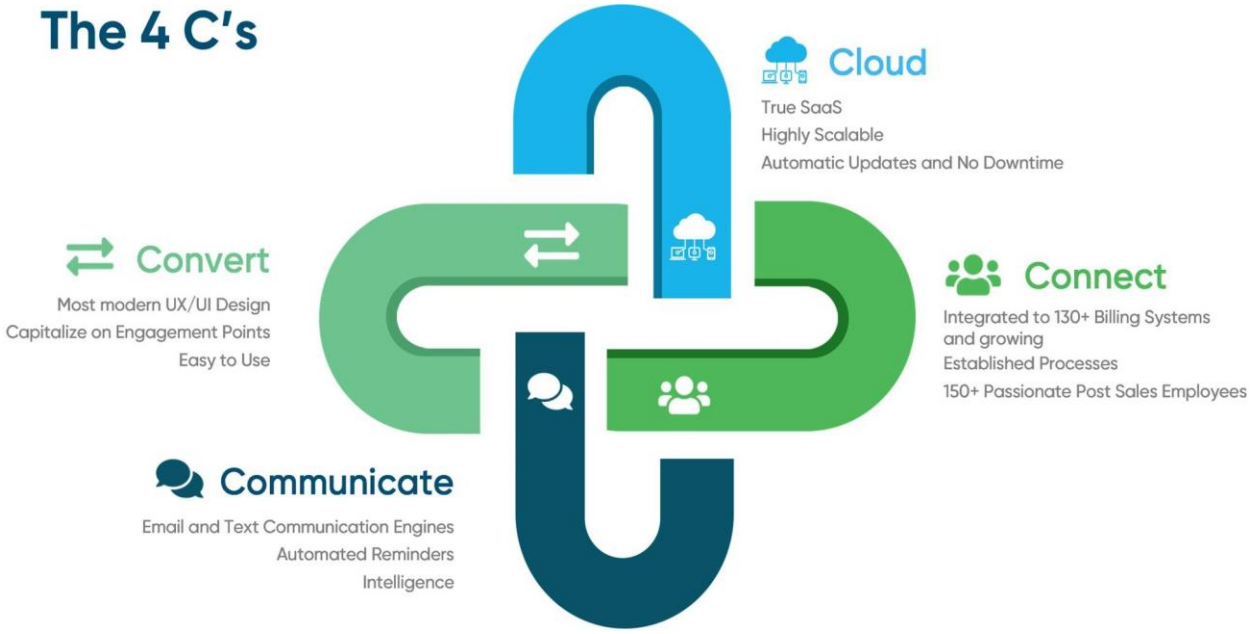

Figure 2. Invoice Cloud's 4Cs Approach to Improving Customer Adoption. *We apply a proven formula to deliver a customer experience, both out-of-the-box and through no effort updates, that saves our clients time and money.*

1.1.1 Cloud

Continually add new payment options, communications methods, and increased security through True SaaS updates: Invoice Cloud simplifies payment processor management by shouldering nearly all IT processes and upgrades on your behalf. We keep our system up to date through true SaaS delivery of new features and security updates. With IC's true SaaS platform, the biller always receives access to all new features as we release them, no updates or patches required (**Figure 3**).

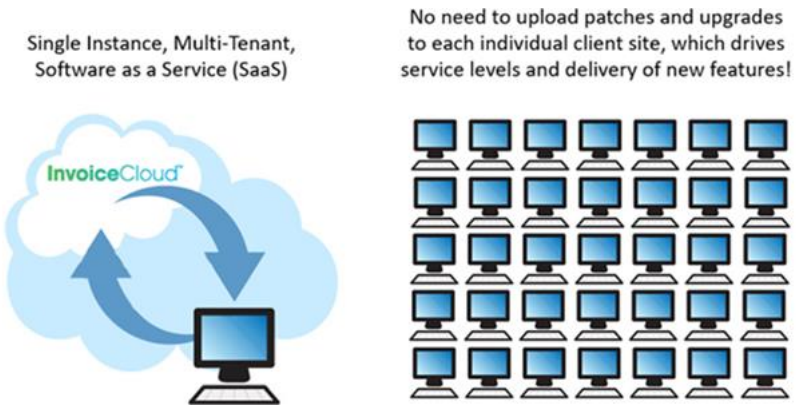

Figure 3. IC's Single Instance, Multi-Tenant SaaS Platform. *IC updates a single stack of code, and all clients receive enhancements immediately without uploading patches or upgrades.*

When we release a new enhancement, we update a single instance of our platform and then give each biller the opportunity to opt in through remote activation. True SaaS means that your customers log into the latest, greatest, and most secure version of our payment portal every time they pay their electric bill. For example: when Invoice Cloud added the option to pay with

and save mobile wallet payment methods like Apple Pay and Google Pay, all 2,100+ IC clients received this ability the day of release (**Figure 4**).

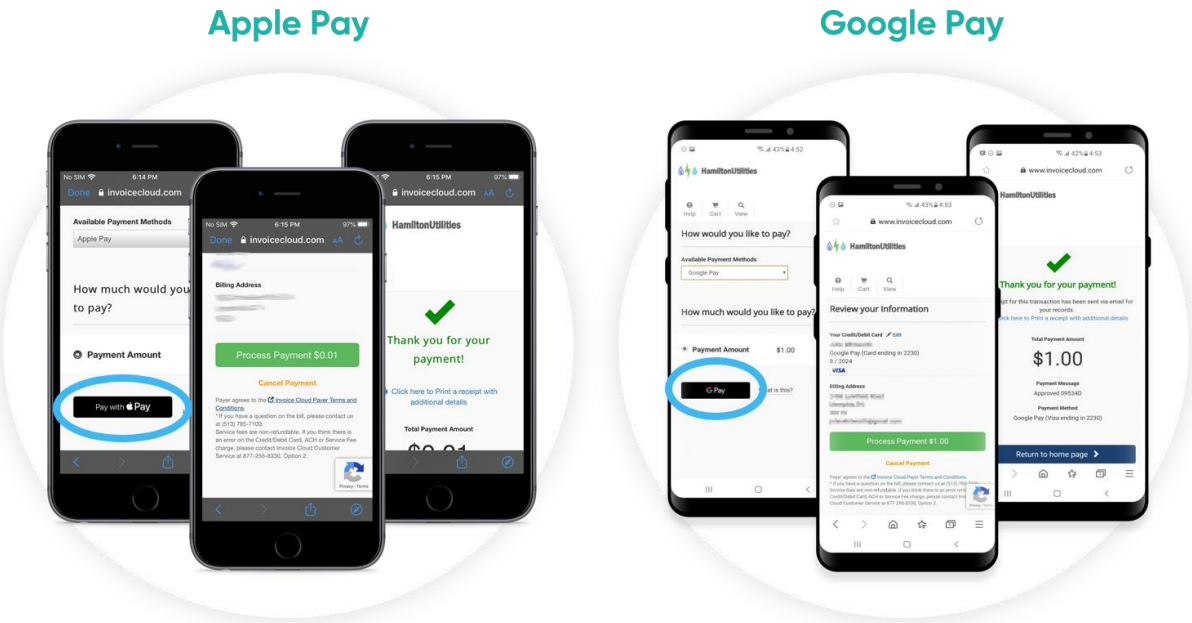

Figure 4. Mobile wallet simplifies the customer experience to make paying easier than ever. *Automatic true SaaS updates delivered secure, fast payments through Apple Pay and Google Pay to 100% of our clients on the day of release.*

1.1.2 Connect

A seamless integration with your billing system is the key to an effective EBPP platform. Invoice Cloud's functionality is embedded using Single Sign On (SSO) to the existing Southern Software web portal, and payments are delivered back to Southern Software in real-time (Figure 5). The level of integration (connection) impacts how much of the back-office management of an EBPP platform will be automated. The deep integration between IC and Southern Software delivers an industry leading experience for payers and staff.

Payments, AutoPay enrollments, and Paperless enrollments and ACH Rejects – just to name a few – are updated in Southern Software 's portal in real time, making sure both systems always stay in synch. Our shared clients leverage the best parts of both systems to efficiently automate processes, share data in real-time, synchronize how that data displays for your staff and customers, and implement quickly. Our platform always reflects the latest data in your Southern Software via a deep integration, reducing administrative work for staff and sending intelligent communications to drive customer self-service.

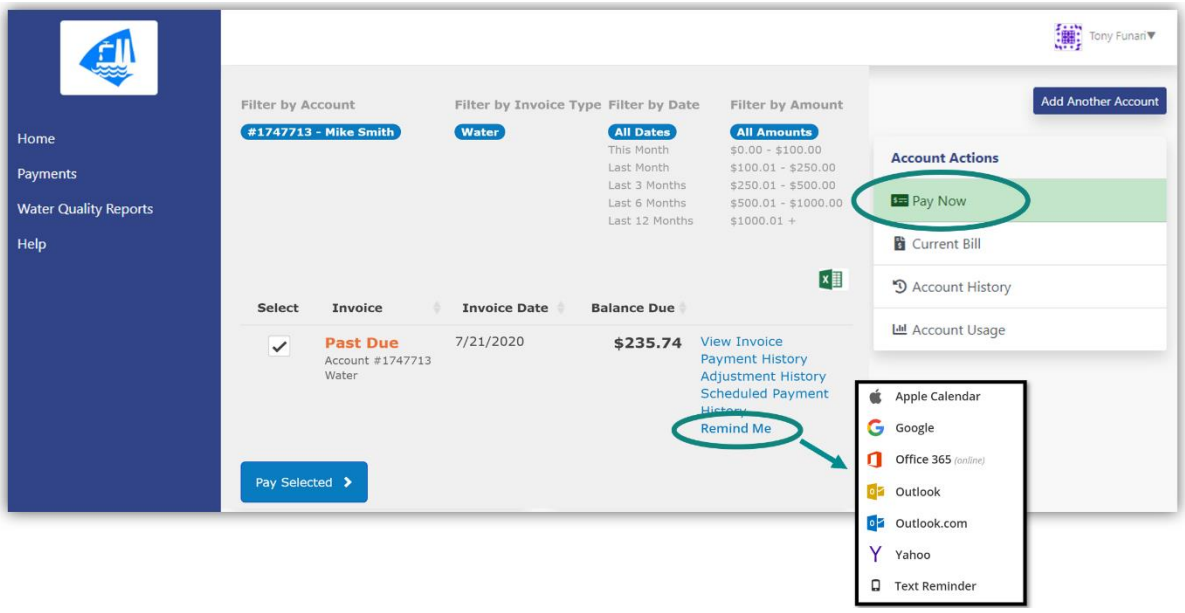

Figure 5. Invoice Cloud's iframe-embedded SSO integration with Southern Software. *SSO automatically logs customers into both Southern Software and Invoice Cloud into one completely seamless and secure payment experience.*

We apply our integration experience to perform 90%+ of the implementation effort on our billers' behalf in 90 business days or fewer. We transparently keep our clients apprised throughout implementation by updating our shared Smartsheets dashboard (**Figure 6**).

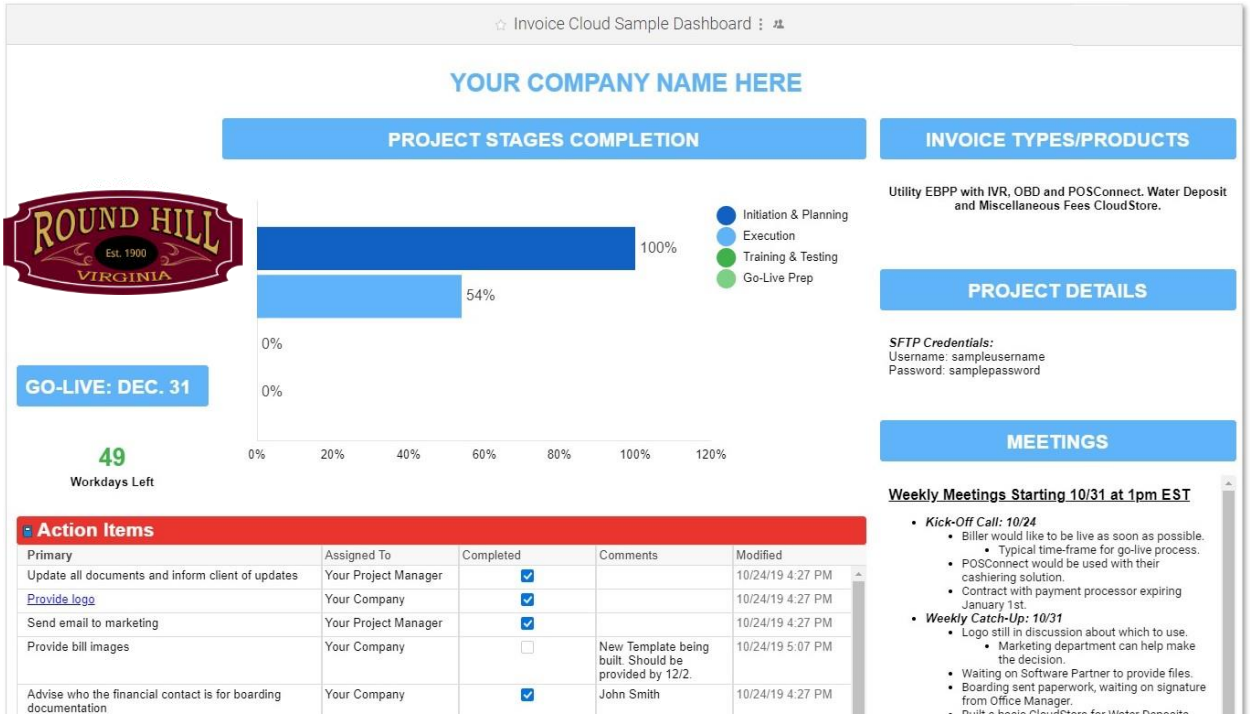

Figure 6. Invoice Cloud Implementation Tracking in Smartsheets. *See which key personnel are responsible for each technical aspect of implementation and track day-to-day progress.*

1.1.3 Convert

Increase operation savings in both time and money through streamlined customer self-service: The purpose of an EBPP platform is to drive conversion to self-service e-payments and decrease customer calls. The ease of enrollment of the payment/reminder options, as well as the ease of paying through the various channels determines the number of payers who will use them.

Invoice Cloud designed our payment process to engage customers at existing contact points to present opportunities to self-service enroll in payment services and reminders (**Figure 7** and **Figure 8**). We also provide tools to CSRs in our Biller Portal that help retrain customer behavior towards self-service, like sending direct links to their payment via text message. As more of your customers use Invoice Cloud to manage paperless billing, AutoPay, text, and more, you save money and can spend time on more important tasks than manual collections.

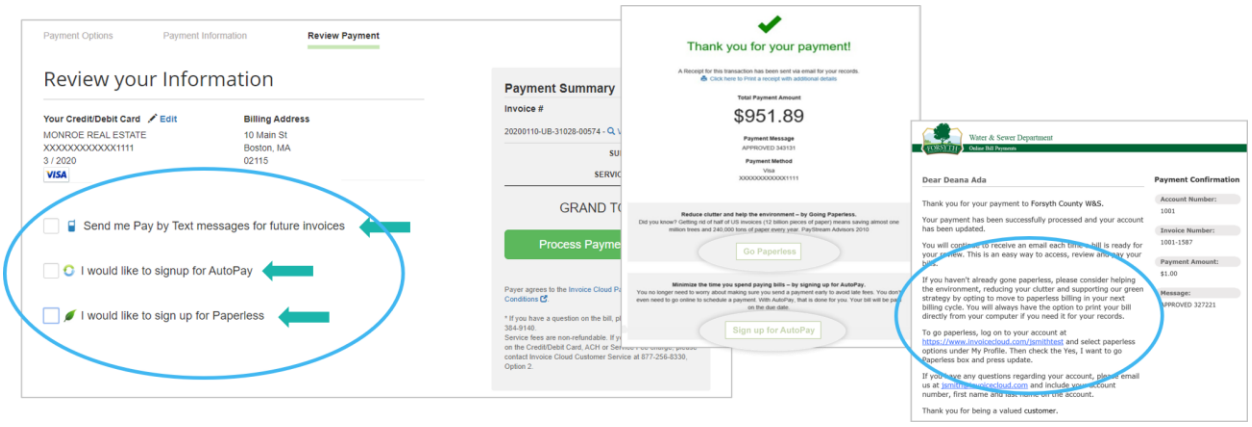

Figure 7. Enrolling in Pay by Text, AutoPay, and Paperless Without Leaving the Payment Process. *Customers can enroll mid-payment process, at the very end, and from their confirmation email.*

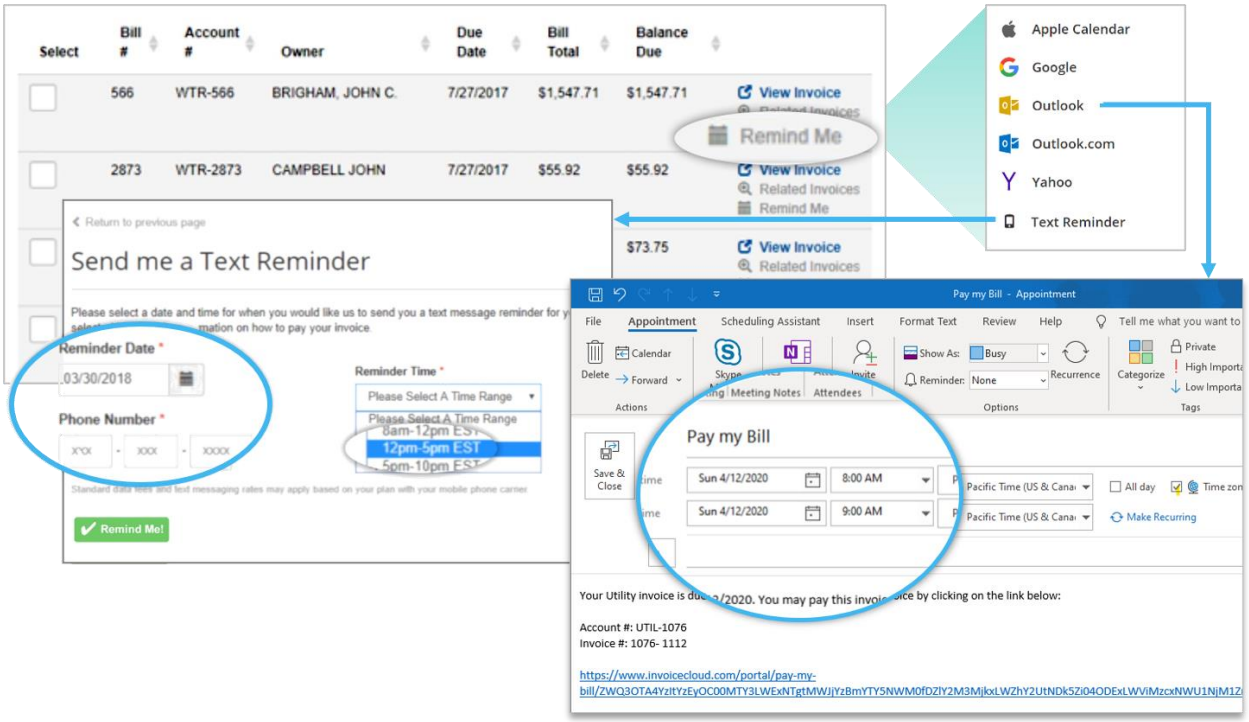

Figure 8. Creating Calendar and SMS Text Reminders Without Leaving the Payment Process. *Customers can set events in most popular calendar applications, like Apple and MS Outlook, or schedule one-time text reminders.*

1.1.4 Communicate

Improve customer engagement and satisfaction through Invoice Cloud's simple, consistent interface and communications: The effectiveness of the automated communication engine with payers determines if an EBPP platform will drive more self-service and decrease customer phone calls. Invoice Cloud helps clients reduce operational costs and customer calls through our consistent customer experience across our omnichannel payment and communication features **(Figure 9**). We engage more customers through targeted, automated messaging and self-service so that they help themselves, paying their bills on time without calling or walking into your office.

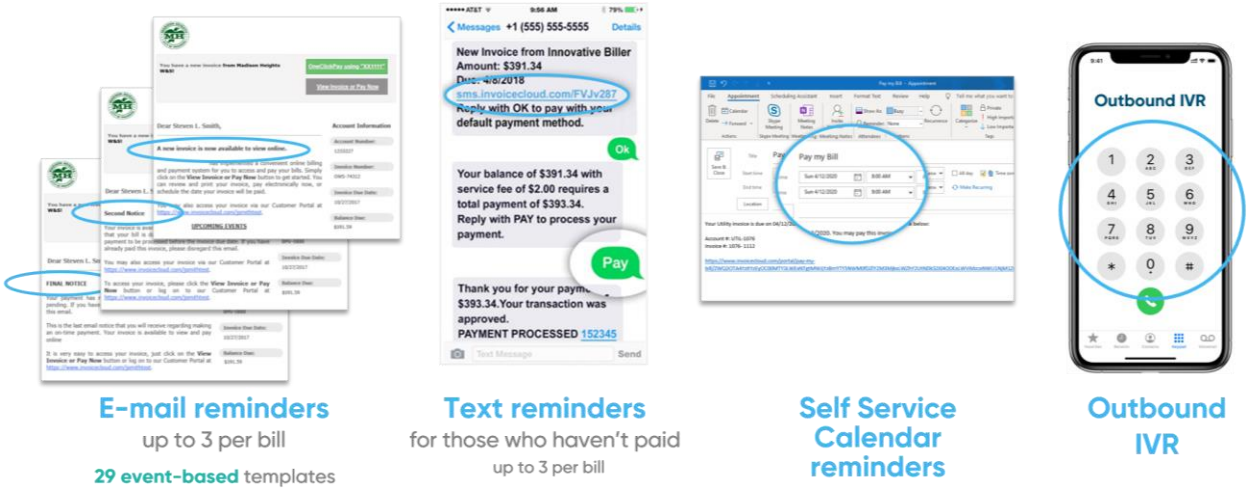

Figure 9. Invoice Cloud's Customer Engagement Platform Options. *We help billers more effectively engage payers through the communications channels that customers prefer.*

1.2 Case Studies

We provide examples of how we apply our 4Cs approach to help our more than 2,100 clients save time and money by converting their customers to self-service electronic payments and paperless billing. The following case studies are typical of our clients' experiences after switching to Invoice Cloud.

1.2.1 City of Escondido, CA

To meet PCI compliance requirements, the City of Escondido decided to move its online payment processing to a third-party vendor. Unfortunately, the system that was implemented created challenges for the City and its citizens through a difficult user experience, lack of convenient payment options and lack of real-time integration, among other issues. After switching to Invoice Cloud, Escondido has achieved PCI Level 1 compliance and increased e-adoption (**Figure 10**).

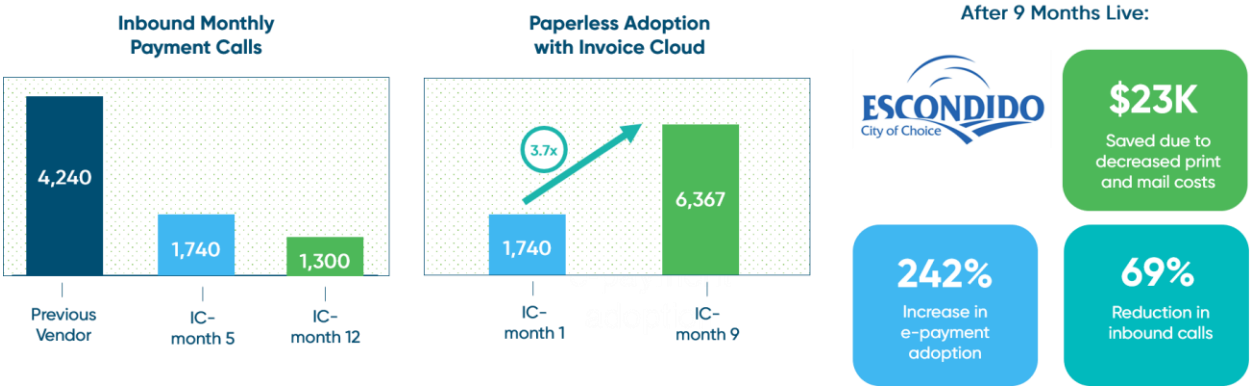

Figure 10. City of Escondido's Savings in Time and Money through Invoice Cloud's Customer Engagement. *In only 9 months, the City increased e-adoption by more than 200% and more than tripled their paperless enrollments. More than half of all City bills are paid electronically, 21% without printing and mailing a paper bill.*

1.2.2 Arlington Water, TX

Increasing water rates were becoming a major issue for Arlington Water Utilities customers. To combat these rate hikes, Arlington needed to find a creative way to increase revenue and decrease costs without raising rates. The utility faced billing challenges, including rising credit card processing fees, print and mail costs, and calls and walk-ins. After switching to Invoice Cloud, Arlington increased revenue and cut costs through higher e-adoption (**Figure 11**).

> *"We feared a major reduction in digital payments due to implementing a convenience fee. We were pleased to see, despite adding the fee, with the Invoice Cloud platform, we reached our previous adoption levels in less than three months and continue to see growth in adoption well above previous levels."*
>
> **Matt Peters**
>
> *Water Utilities Department, City of Arlington*

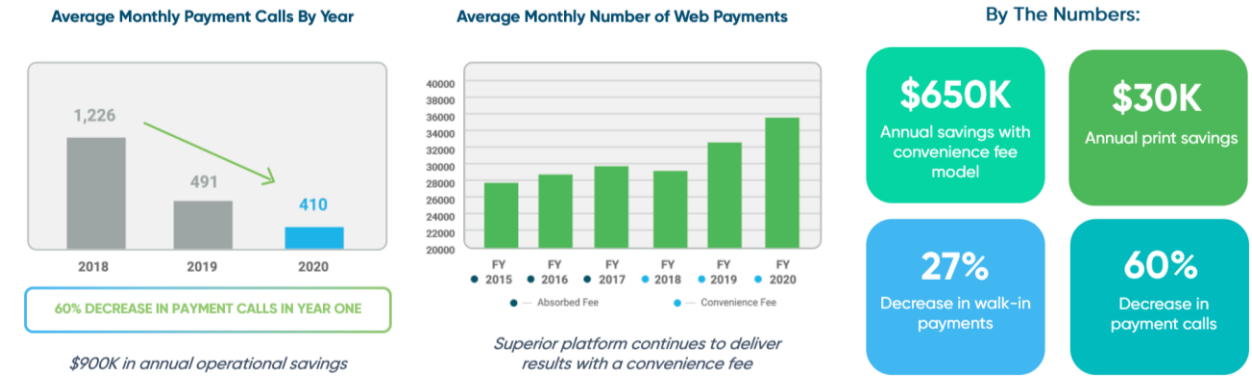

Figure 11. The City of Arlington's Savings in Time and Money by Increasing Customer Engagement through Invoice Cloud. *More City customers use Invoice Cloud to pay electronically every year rather than pay through the mail or over the phone, even with new convenience fees.*

2 Product Overview

Invoice Cloud provides a secure, private, and third-party certified Payment Card Industry (PCI) Level 1-compliant solution to electronically present bills from your billing system and accept payments using all major credit and debit card brands, including Visa, MasterCard, Discover, and American Express; e-Checks; digital wallet methods like Apple Pay and Google Pay; and now PayPal and Venmo. We are responsible for the security of all cardholder data in the IC system, relieving our billers of all online PCI requirements.

Invoice Cloud 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 12**).

We achieve the highest e-adoption rates by embedding our consistent interface into Southern Software and 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.

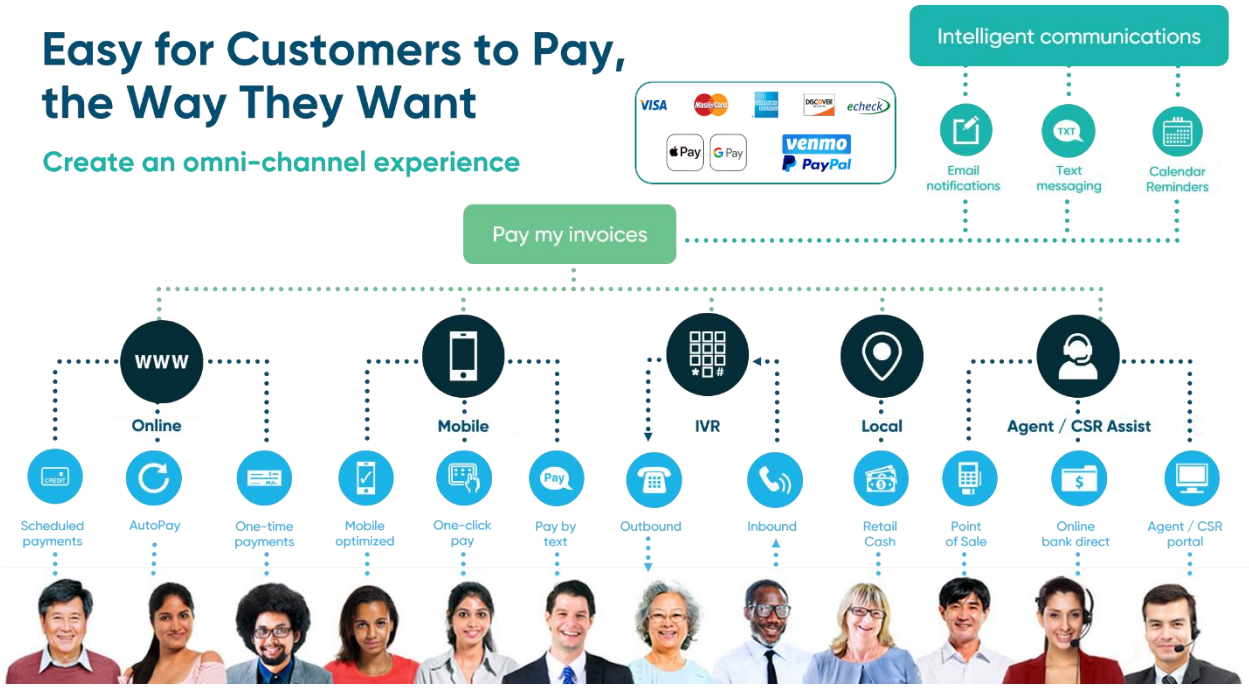

Figure 12. IC's Communications Engine and Diverse Payment Options Reaches More Payers. *Save time and money by engaging customers to pay bills without calling, walking into, or mailing physical checks to offices.*

2.1 One-time Payments

Invoice Cloud provides the most robust one-time payment system in the industry. Registered and unregistered customers can fill a shopping cart with related payments and pay in three or fewer steps, during which we provide multiple opportunities and incentives to register, link a phone number or email address to their accounts for text and email notifications, go paperless, or enroll in AutoPay.

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. *Invoice Cloud maximizes enrollment (and, thus, print/mail cost savings) by presenting enrollment options as part of the one-time payment process.*

Invoice Cloud 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 web site. 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 13**). 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.

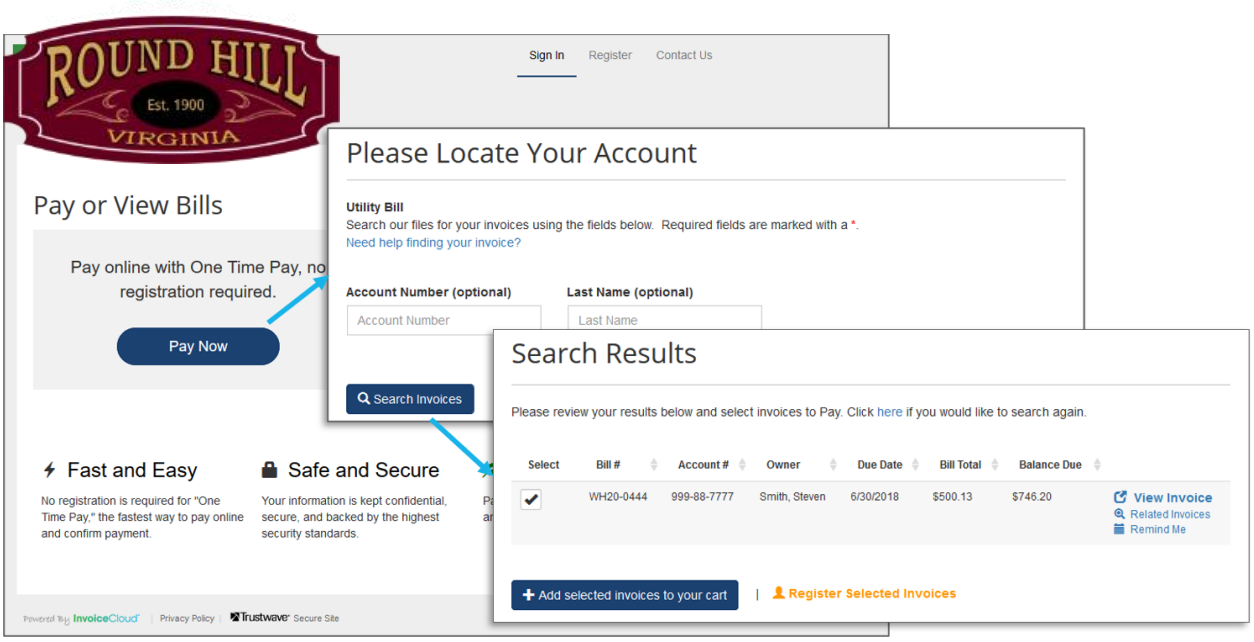

Figure 13. Finding Your Bill for One-time Payment. *Customers quickly find their bill using search criteria defined by the biller in accordance with your business rules.*

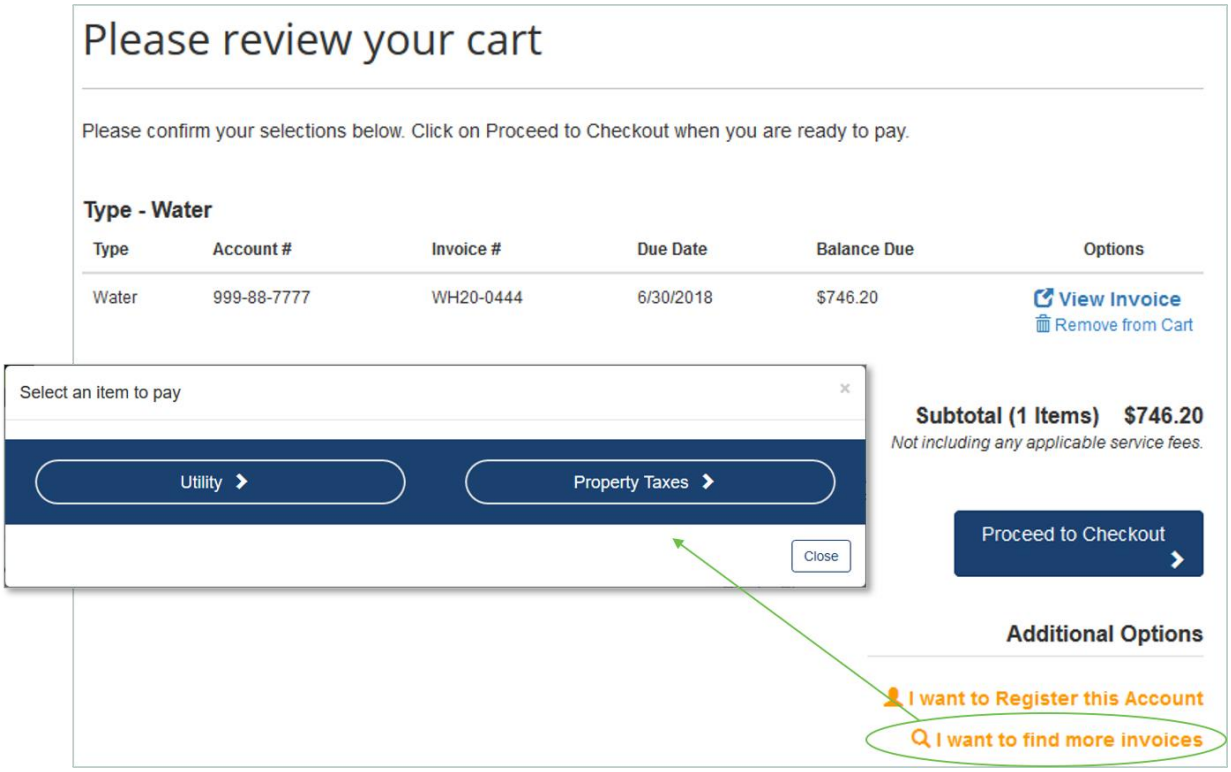

Figure 14. One-Time Payer Adding Multiple Invoices to their Cart. *One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.*

IC 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 14**). IC also maintains line items for each invoice against the total balance, depositing each to different bank accounts per your business rules.

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

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

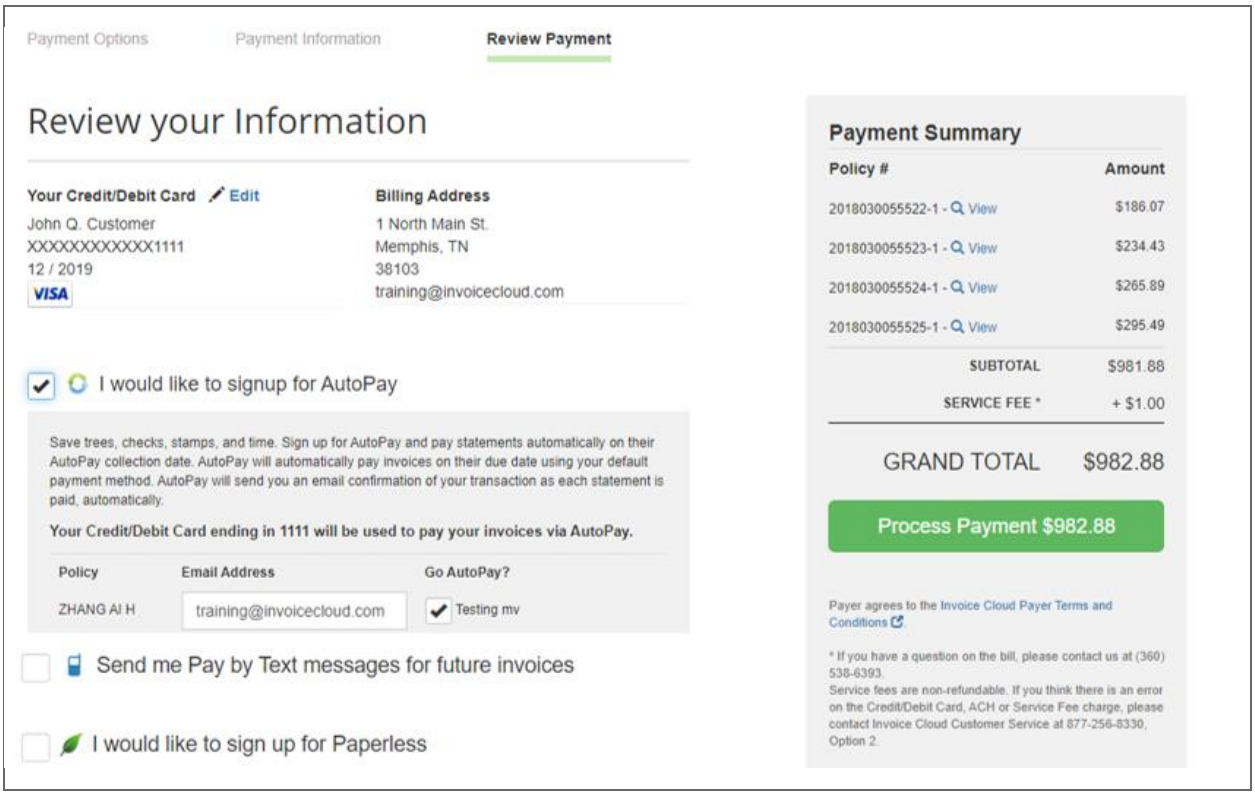

Figure 15. Review Payment. *One-time payers can forgo traditional registration while opting into paperless billing by email or text or even AutoPay. This is how we achieve our e-adoption rates.*

process, like AutoPay, paperless, and Pay by Text enrollment and registration for flexible payment options (**Figure 15**).

2.2 Embedded SSO for Faster and More Convenient Payments

Invoice Cloud embeds into Southern Software to allow payers to self-service manage their bill pay settings, review their billing and payment history, and change their settings for AutoPay, paperless billing, Pay by Text, and more. 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) (**Figure 16**).

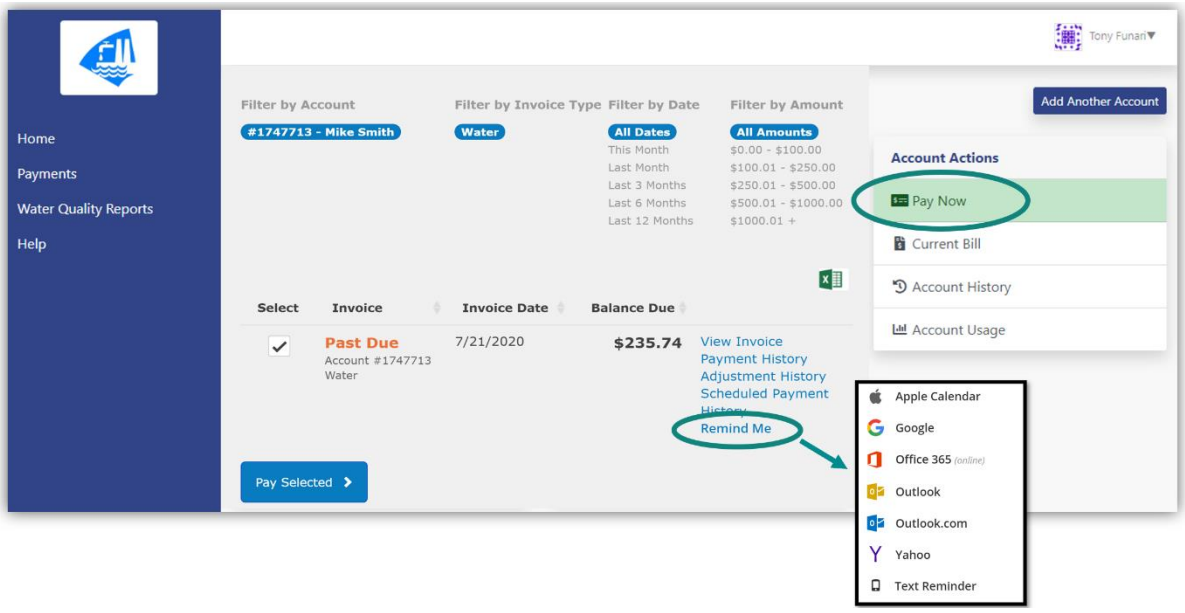

Figure 16. Managing Accounts through Southern Software 's Invoice Cloud iframe. *SSO automatically logs customers into both Southern Software and Invoice Cloud to manage billing and payment options.*

2.3 Flexible Payment Options

Invoice Cloud provides several in-house options to help each payer pay their bill on time when it best suits their budget. We have also recently added **PayPal Pal Later** functions to our checkout process, including **PayPal Credit** and **Pay in 4**. PayPal Pay in 4 allows the qualifying payer to pay a bill between $30 and $600 in four interest-free installments every two weeks over a 6-week period. Their first installment is required immediately to complete our payment process, but the biller receives the full payment amount of all installments in two business days.

2.3.1 Scheduled Payments

Customers can schedule a one-time future payment using Scheduled Payments in Southern Software (**Figure 17**). They may schedule more than one payment at a time. We configure our iframe to only allow selections that meet your business rules, like last permissible date for payment and minimum payment amount.

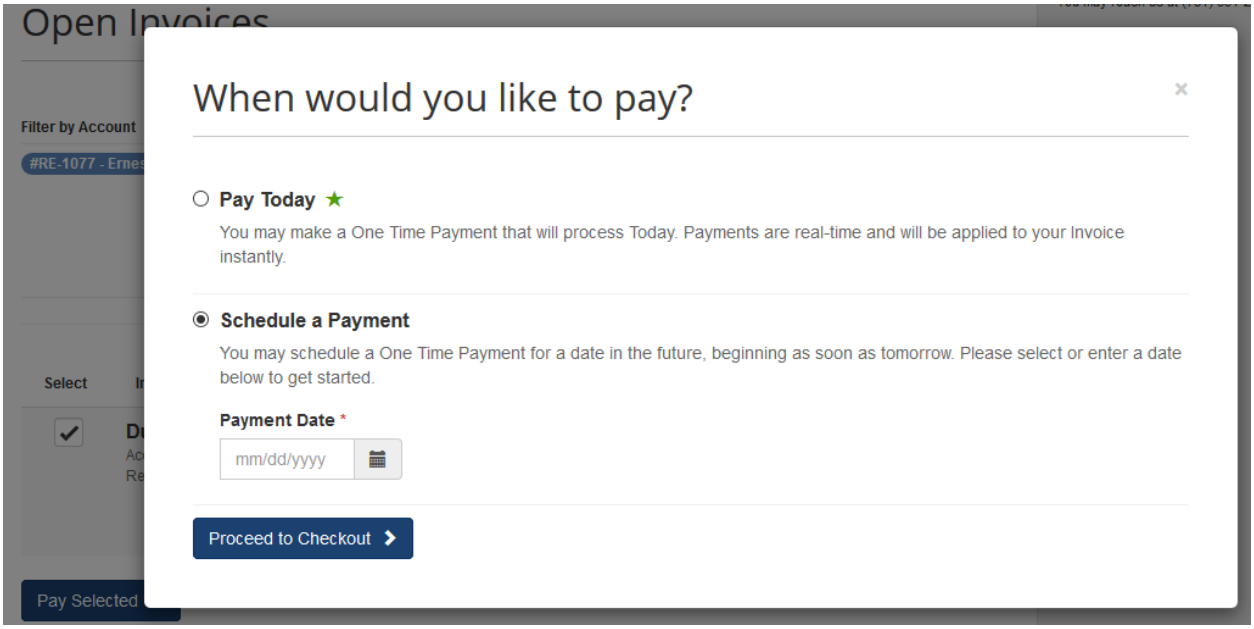

Figure 17. Scheduled Payment Options. *Customers can future-date a payment to avoid running out of funds.*

2.3.2 Recurring Scheduled Payments

Customers can self-service set recurring scheduled payments to pay a certain amount the same day every month (**Figure 18**).

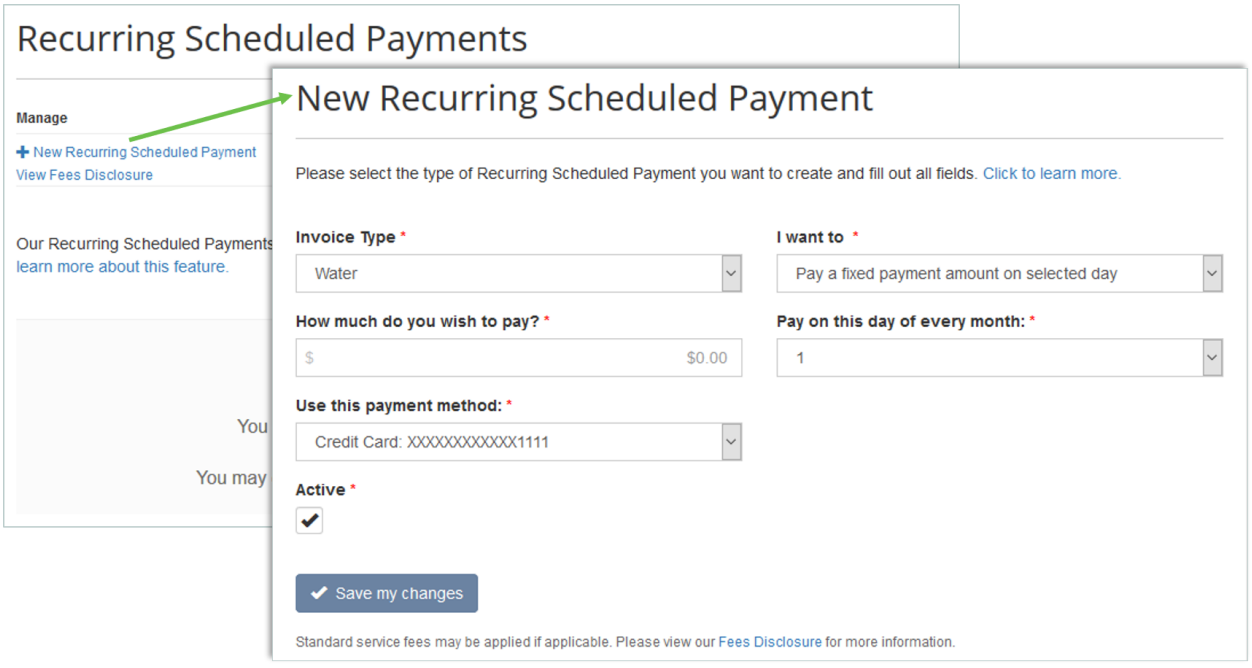

Figure 18. Scheduling Recurring Payments. *Customers can schedule and pause a recurring payment for any day of the month.*

2.3.3 AutoPay

Southern Software partnered with Invoice Cloud to improve the AutoPay experience, especially for ACH AutoPay, for both your staff and customers (**Table 1**). Any customer can automatically pay their full invoice amount, on the day it is due, through AutoPay, which Invoice Cloud keeps up to date with real-time updates both to and from Southern Software, including reversals. This 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.

Table 1. Invoice Cloud ACH AutoPay Upgrades to the Southern Software Portal (V1). *Southern Software partnered with Invoice Cloud to improve the AutoPay experience for your staff and customers.*

ACH AutoPay/Draft Functionality	Southern Software (V1)	With Invoice Cloud
Self-Service Online Enrollment	x	✓
No Manual Data Entry by Utility Staff	x	✓
2 Reminder Notices Before AutoPay Runs	x	✓
Payment Transaction Receipt	x	✓
Additional ACH Validation (decreases rejects)	x	✓
Automated ACH Reject Notification	x	✓
ACH Reject API for Payment Reversal in Southern Software	x	✓
Automated Payer Notification of ACH Reject	x	✓
No Manual NACHA File Export to Bank Required	x	✓
Unencrypted Bank Account & Routing # Info Never Handled by Staff	x	✓
Automatically keep up with changing NACHA regulations	x	✓

Invoice Cloud AutoPay Enrollment is 100% self-service either from our one-time payment (which typically doubles AutoPay enrollment for new clients) or from our embedded iframe in the Southern Software portal (**Figure 19**).

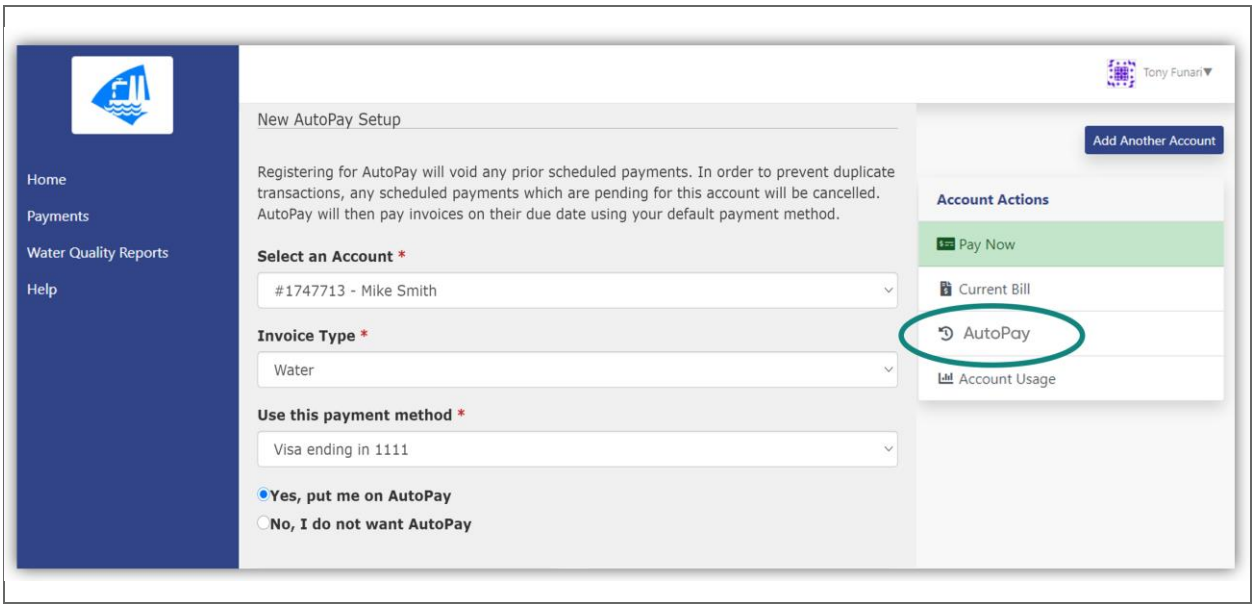

Figure 19. AutoPay Setup. *Customers can set and forget AutoPay, always paying their full balance on time.*

2.3.4 FlexPay

Customers can create their own payment schedule within a billing cycle through IC's FlexPay, making any number of payments before a payment is due. Customers choose the first and last payment dates and then number of payments. IC generates a corresponding number of payment fields so that the customer can set the exact date and amount for each (**Figure 20**).

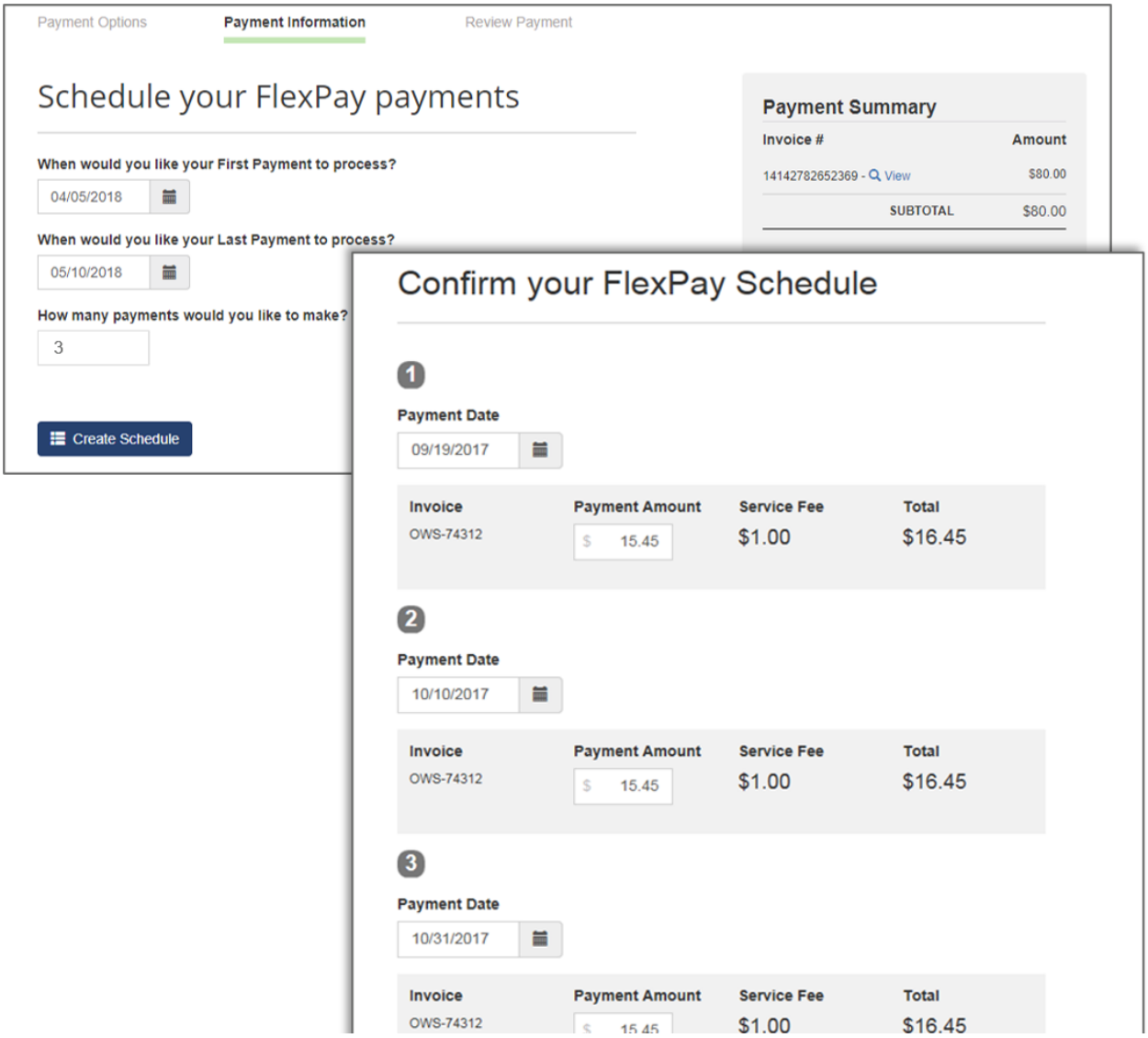

Figure 20. FlexPay Setup. *Customers can future-date multiple payments to avoid running out of funds.*

2.4 Mobile Optimized Payments

Invoice Cloud's Customer Portal is device- and browser-agnostic, working on any mobile device using Google Chrome, Apple Safari, Mozilla Firefox, or Microsoft Internet Explorer or Edge browsers. We 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 (**Figure 21**).

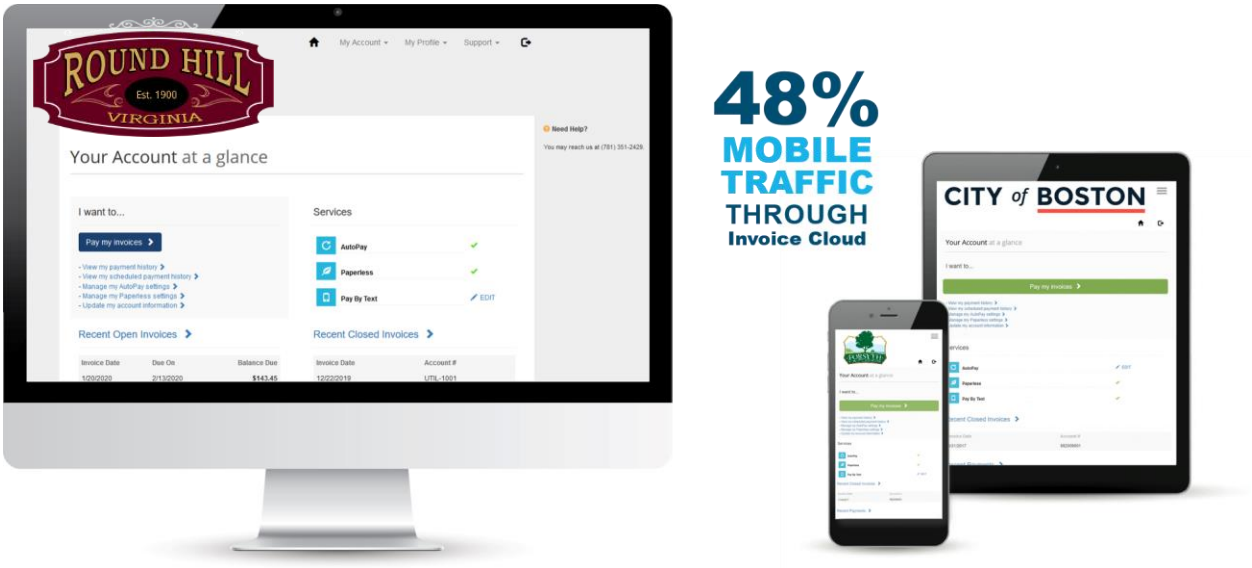

Figure 21. Mobile Responsive Site Design Delivers the Best Invoice Cloud and Device Functionality. *Payers can find and pay their bill on any smart device and use mobile wallets like Apple Pay and Google Pay.*

2.5 Pay by Text

Customers receive a text notification with a direct link to their payment in our mobile optimized site – no login or reauthentication required. Or, if they save a payment method, they can pay by simply replying to the text alert (**Figure 22**).

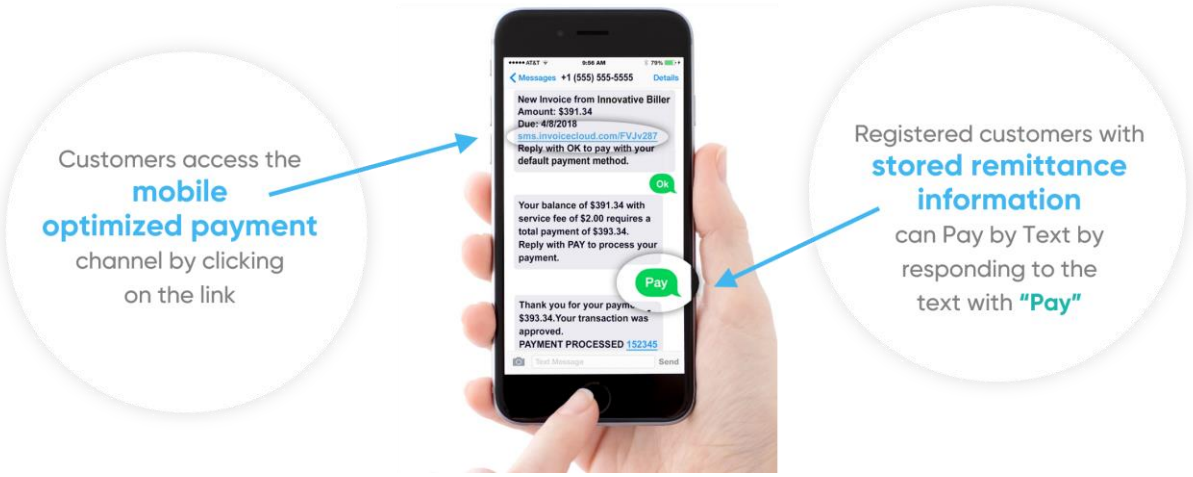

Figure 22. Pay by Text Reminders Engage Mobile Customers. *Quickly pay your bill either by SMS text or in the web browser of your choice.*

2.6 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 23**).

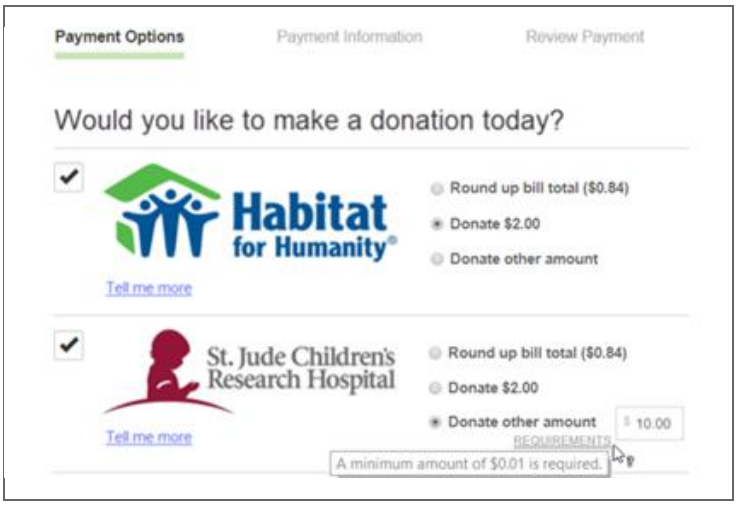

Figure 23. Adding a Donation to their Cart. *Customers can easily donate to your preferred cause(s) without exiting the payment process.*

2.7 One-stop Shop for All Services

Invoice Cloud's scalability through True SaaS configuration makes it easy to unify both recurring invoiced and one-off, non-invoiced payments in one single billing and payment solution. We configure invoice types for any payment your customers need, whether utility or tax bill or other services like permits and fees, so that each invoice type behaves in accordance with your business rules. Each invoice type can have its own integrated billing system, fee model, depository bank, and more.

2.7.1 Cloud Store

Cloud Store allows billers to accept payments for non-invoiced services, such as permits, licenses, membership fees, etc. (**Figure 24**). We work with our clients to define the required fields, fees, and data entry form to accept payment and provide the right information back to you. Cloud Store works with Shopping Cart, so customers can pay more than one invoice in a single checkout process.

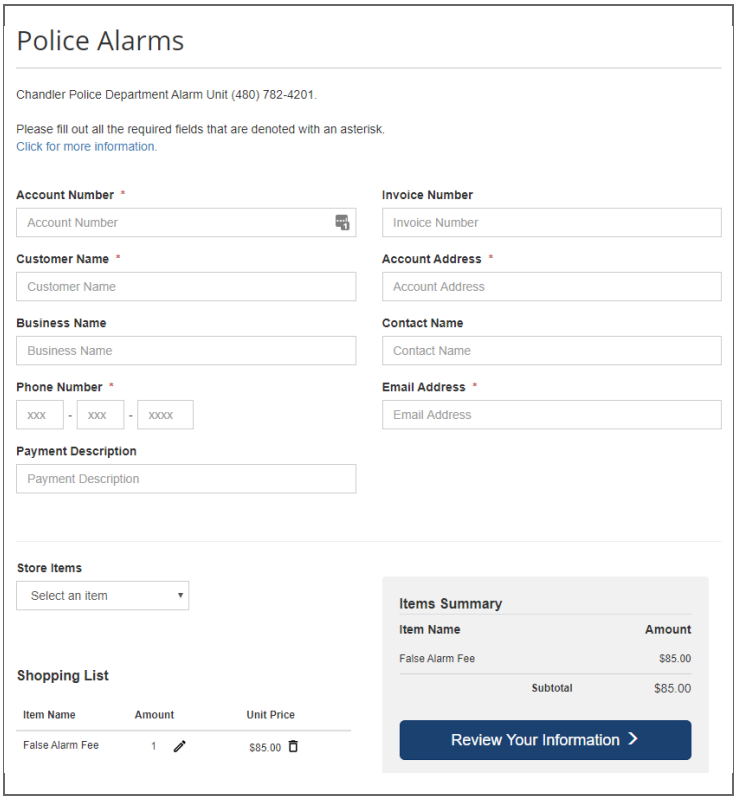

Figure 24. Example of a Cloud Store. *Quickly and painlessly add new, non-invoiced payments including all data needed.*

2.7.2 Cloud Payment

Cloud Payment integrates Invoice Cloud with third-party systems for one-time non-invoiced items, like parking or permit systems, to securely process payments during the mid-application. IC takes the data from the third-party system to generate an invoice on-the-fly, processing the payment in our own Customer Portal (**Figure 25**). Once payment is complete, IC sends confirmation back to the third-party system, and the customer can complete their application.

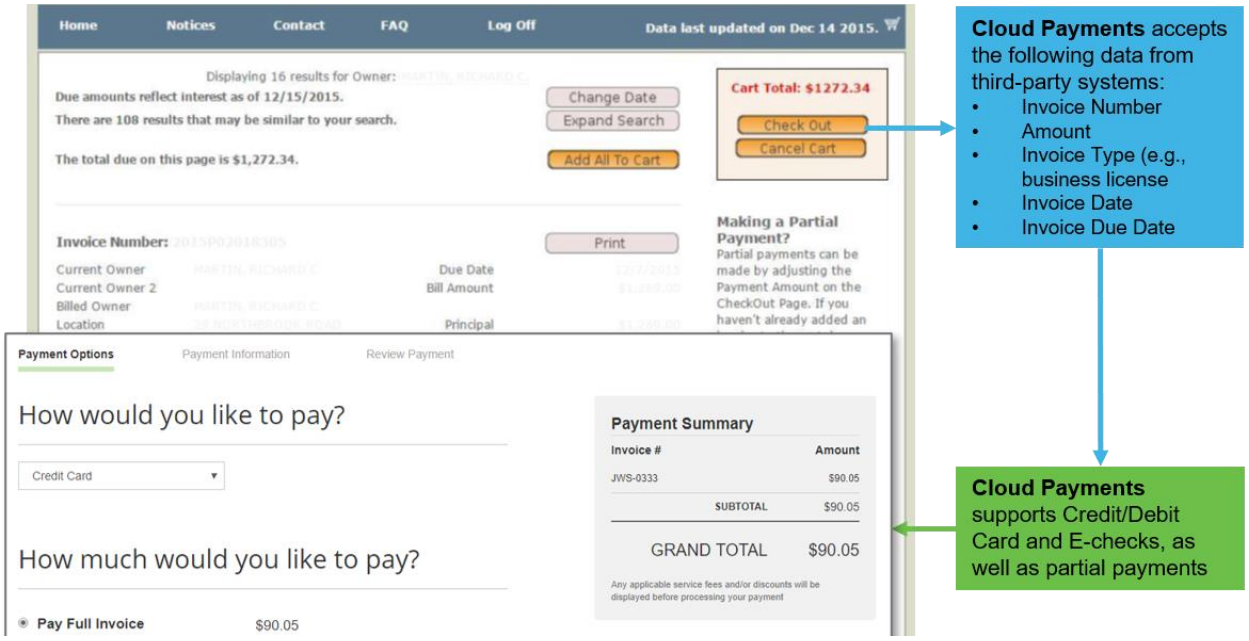

Figure 25. Third-Party Payment Site Integrated with IC through Cloud Payments. *Third-party systems can access IC data to process and then receive real-time confirmation of payment.*

2.8 Options for Unbanked Customers

Certain customer bases lack bank accounts and, to date, could only pay in-person (often in cash). Invoice Cloud 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.

Invoice Cloud uses the Fiserv network to provide **CheckFreePay**, which gives customers a barcode to pay with cash at thousands of participating retail, grocery, and convenience stores. We also now accept **PayPal** and **Venmo** payments because much of the unbanked population uses these services to stand in for traditional banking. We are always exploring options to help more people pay electronically.

2.9 In-person/Point-of-Sale Payments

We provide a built-in cashiering system in our Biller Portal for in-person payments, which works with optional PCI-compliant credit/debit card readers. We can also integrate directly with cashiering systems. Customers pay by inserting or swiping their cards, and Invoice Cloud automatically updates the customer's balance in your CIS (**Figure 26**).

Figure 26. One of Several Compliant Card Readers.

2.10 Intercept Bank-issued Paper Checks with Online Bank Direct

Invoice Cloud 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 instead, 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 27**). Artificial Intelligence remembers the matches for next time, so each billing cycle is less matching work.

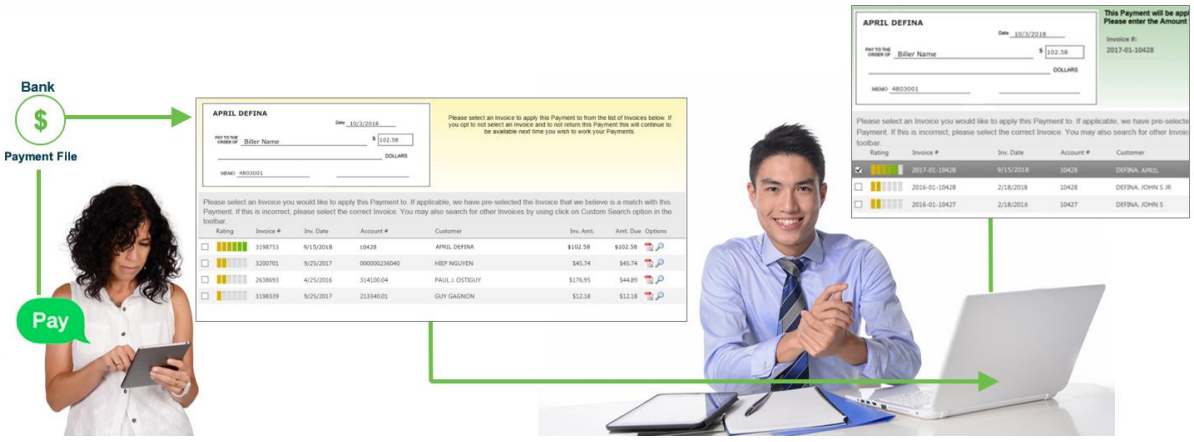

Figure 27. OBD-intercepted Pending Payments. *Stop processing paper checks from banks, saving time trying to match them to accounts.*

2.11 Pay by Phone/IVR

Invoice Cloud's fully integrated IVR was designed to get calls out of your call center. With CallerID authentication, gone are the days of payers calling to ask for their account number/customer number before you transfer them to your IVR. Additionally, the customer can opt into receiving a text, instead of continuing over the phone, to complete their transaction in our easier mobile platform. If the payer chooses to continue with the IVR, they can save their payment method to speed up their next payment. Invoice Cloud's IVR supports English and Spanish, which customers can navigate by either touchtone or voice to pay their bill and save payment methods.

Secure, Painless IVR that Promotes Self-Service

- One phone number for customers to dial
- Self-service ACH and CC payments
- Self-service request a text message with a secure payment link using Link Trigger.
- Automatically connect to your account through Caller ID Lookup
- Use special characters to enter complex policy/account numbers
- Receive timely outbound IVR invoice alerts to automatically connect to your bill for payment

Invoice Cloud also offers an outbound IVR service: bill reminders, past due notifications, and ad-hoc notices (water boil, power outage, etc.) Our clients can customize and schedule reminder calls, e-mails and text to payers through our self-service portal.

2.12 Agent/CSR Tools

Invoice Cloud provides tools to help billers' Customer Service Representatives better communicate with payers, including our Biller Portal and SSO integration of our payment process with many third-party CSR interfaces. We help CSRs share the customer experience and functionality that helps train customers to try our platform's many self-service options.

2.12.1 Biller Portal

Invoice Cloud's Biller Portal offers extensive reporting and administration tools, making administration, reconciliation, and data mining easier for the Round Hill, VA (**Figure 28**). The Biller Portal is available 24/7/365 and is 100% self-service for the user.

Based on permissions set by the biller, admin users can:

- Block customers from making ACH and/or Credit Card Payments.
- Email or text invoice notifications to the customer with direct links to their bill.

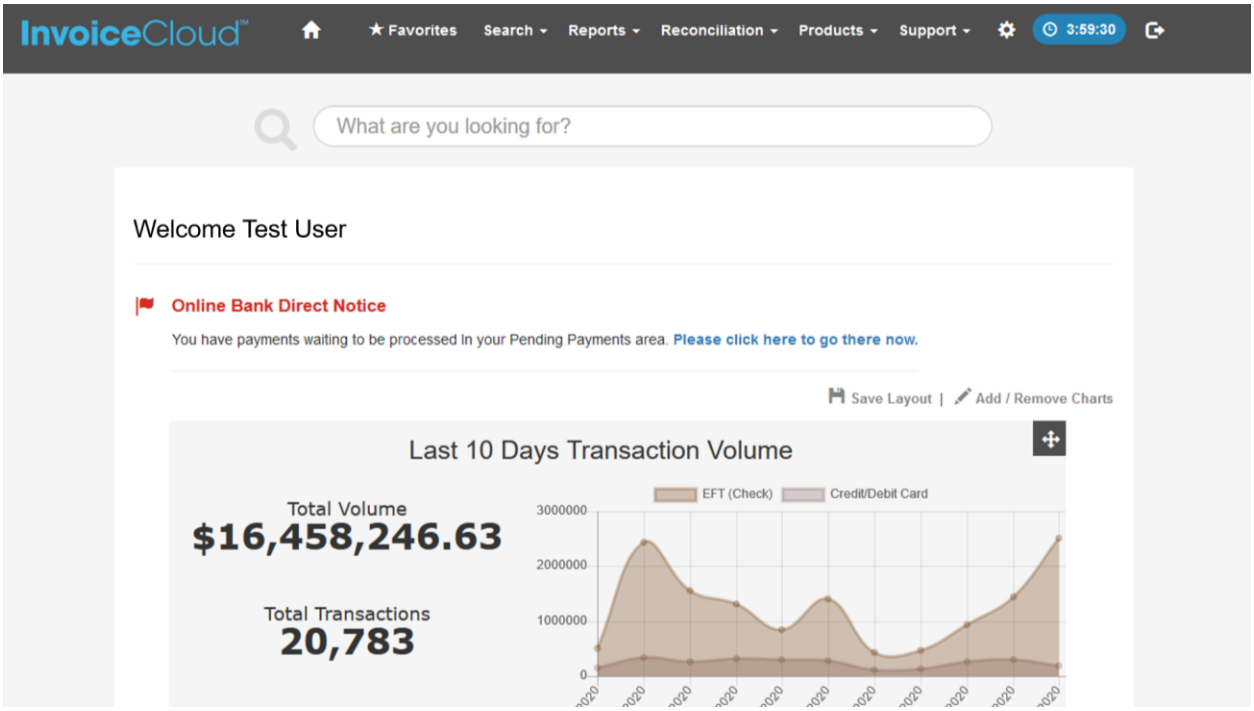

Figure 28. Invoice Cloud's Simple Back-end Biller Portal. *Manage all billing functions through our user-friendly interface.*

- Set up AutoPay, paperless billing, and more for a payer at their request.
- Log in as the user to recreate their payment experience.
- Review payment and/or email history.
- Issue a credit on an overpayment.

One of the leading reasons customers call our billers to make a payment, despite having an IVR solution, is that customers do not know how to look up their bill in the first place. Invoice Cloud launched CSR Text Reminders so that your CSRs/agents can send a text with a direct link to their bill (**Figure 29**). The customer can now see how easy it is to pay in our mobile site.

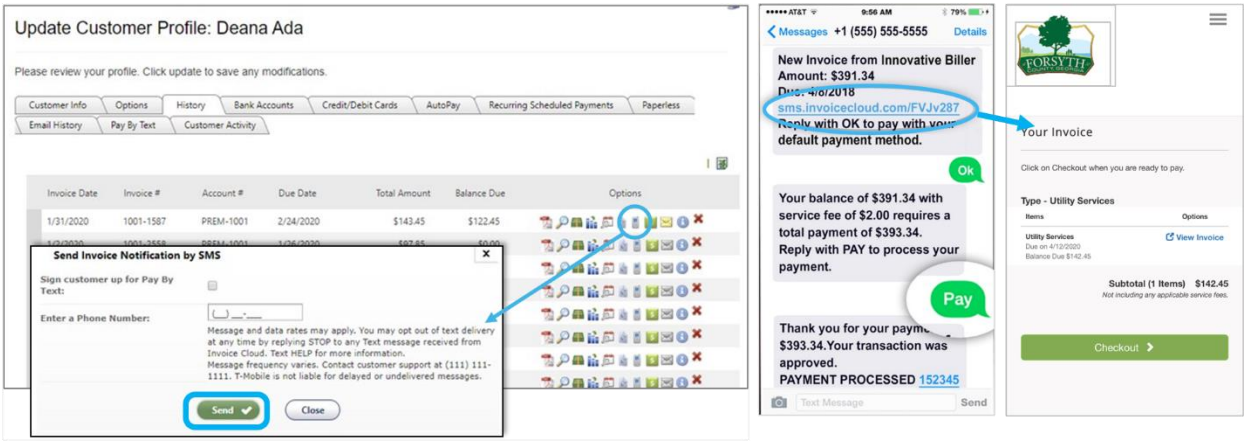

Figure 29. Send a Text Message with a Direct Link to a Customer's Payment from the Biller Portal. *CSRs can now help mobile-using customers more easily find their bill and enroll in Pay by Text.*

Our admin portal ('Biller Portal') offers many standard and ad hoc reports on demand, 24/7 with date ranges and drill down options to view detail (**Figure 30**).

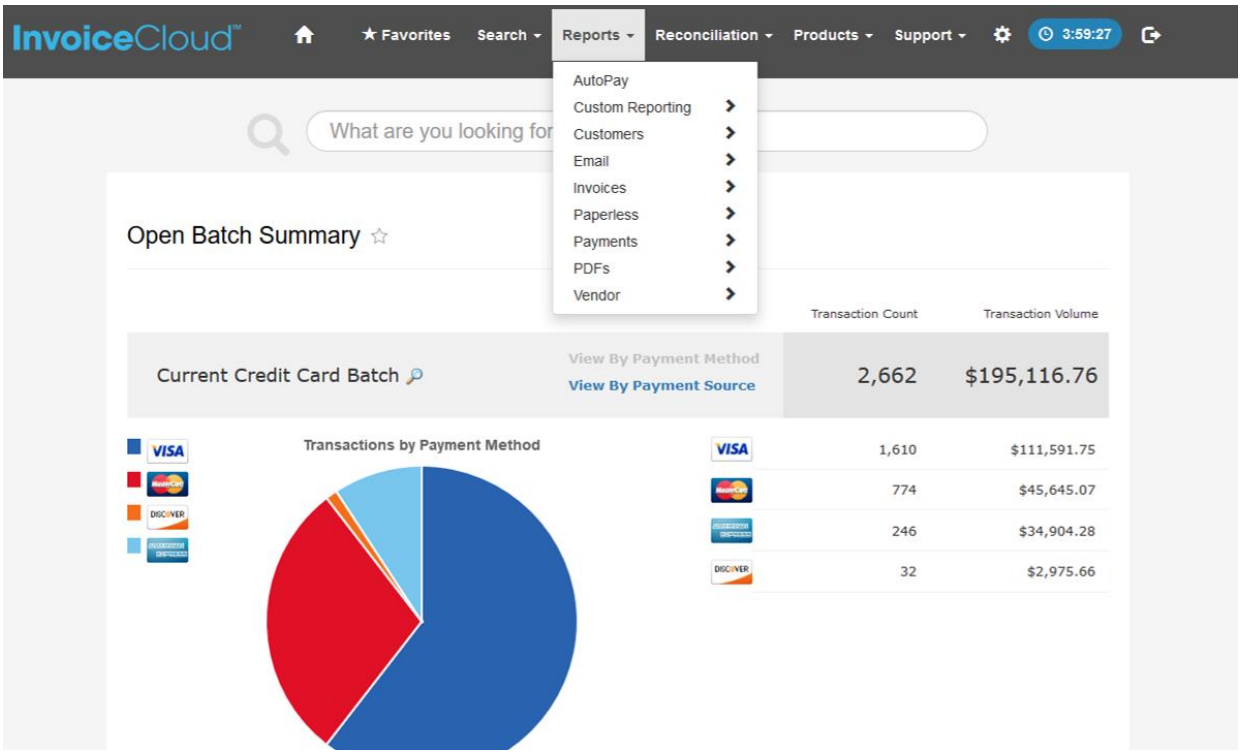

Figure 30. Robust Reporting Options. *Use pre-configured reports or define new ones and export results to Excel.*

Invoice Cloud provides 29 email templates, all triggered by events and customer activity. Email notifications are completely customizable using the Biller Portal's built-in editor (**Figure 31**).

Figure 31. Invoice Cloud's Unmatched Email Management Tool. *No other EBPP provider provides this level of control over the content and branding of its email engine.*

2.12.2 CSRConnect

Your CSRs can also accept in-person and over-the-phone payments from within your existing cashiering system through our CloudCSRConnect interface. CloudCSRConnect integrates Invoice Cloud with a third-party CIS application to redirect to areas within the Customer Portal. We connect fields via API, dynamically creating or updating a customer and their invoice details and balance (**Figure 32**).

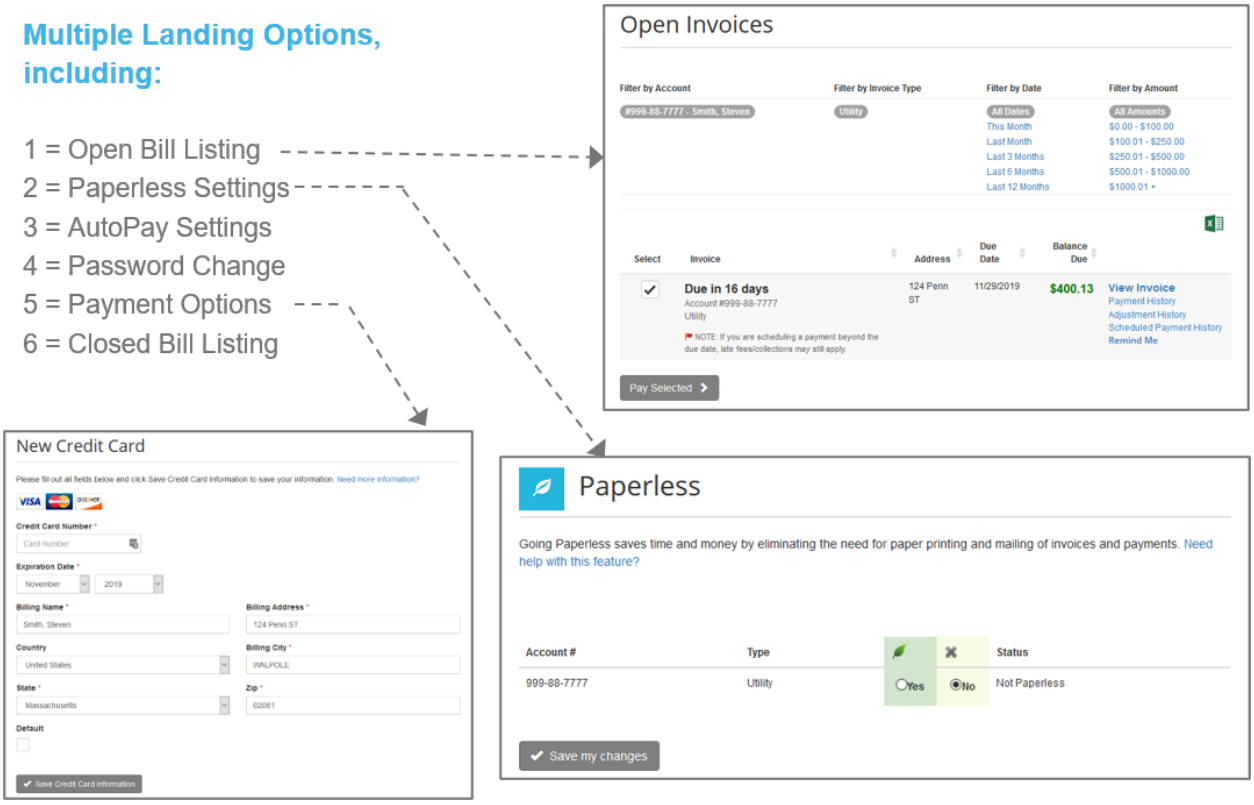

Figure 32. CSRConnect's API Links Common CSR Functions to Invoice Cloud Features. *CSRs can access IC's payment EBPP without switching from their CIS's CSR screens.*

3 Pricing

Table 2. Customer Engagement, Electronic Bill Presentment and Payment Pricing. *Pricing based on 865 bills per month (avg. of bi-monthly bills) and $195 average credit card payment.*

Service Description	Fee
Invoice Cloud Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	~~$5,000~~ $0.00
Account Access – monthly access to branded Customer and Biller Portals NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	~~$100/m~~ $0/m
Southern Software Integration Fee	No Charge
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry's highest payment and paperless adoption.	No Charge
Paperless Billing – per paperless bill per cycle NOTE: *Fee only applies when paper bill is suppressed, and a paper invoice is not mailed. There is no charge for payers to receive e-bill, only when we convert them to Paperless.*	$0.30
Electronic Payment Fees -- Absorbed Model	
Residential Credit / Debit Cards Visa, MasterCard, Discover, and American Express – Fee per transaction – Paid by Resident **(no min.)**	~~2.75%~~ 2.00%
E-Check / ACH – per (non-autodraft) transaction	$1.50
Miscellaneous Fees	
Credit Card Chargeback	$10.00
ACH Reject	$10.00
IVR	
Inbound -- Per Call (Payment Only)	$0.75
Online Bank Direct – Online Bank Payment Consolidation	
Per Transaction Fee	$0.25