



Ventura County Waterworks District No. 1, 16, 17, 19 & 38

Proposed Adoption of Invoice Cloud for Payment Processing and Payment Website

Presentation to Citizen Advisory Committee Members
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County of Ventura Public Works Agency

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► Why the Change?

| Invoice Cloud | Current Payment Processors |
|--|---|
| Compatibility <ul style="list-style-type: none">• 2 preferred vendors• improved functionality• Better support from the utility provider, CIS Infinity | <ul style="list-style-type: none">• 3 payment processing vendor for the website• JetPay, the current vendor is not a CIS Infinity preferred vendor |
| Compliance to Visa Convenience Rule | <ul style="list-style-type: none">• Web payments must have a flat fixed fee regardless of the payment amount |
| Communication | <ul style="list-style-type: none">• Increase paperless billing enrollment• Reduce inbound calls |
| Customer Adoption to Self-Service – Goal to Increase online payments 15% | <ul style="list-style-type: none">• 16% of our payment are online• More payment options |

► Security and Information Technology

| | Invoice Cloud | Jetpay |
|--------------------------|--|--|
| Security | PCI Level 1 Compliant Additional compliance with NACHA, PII, DEM, etc. | PCI Level 1 Compliant Data encryption |
| Website Updates | Real-time update rollouts; fast implementation | Updates must be tested by staff; updates often take a long time to implement |
| Marketing Support | Free Go-Live and continued marketing support to ensure customer adoption | None |

► Convenience Fees

| ONLINE & PHONE PAYMENT FEE SCHEDULE | FEE POSTED 10/6/2017 | DESCRIPTION OF FEE | FEE POSTED 7/1/2020 |
|---|-------------------------------------|---|------------------------|
| Credit Card Convenience Fee (Online or Phone) | 2.15% of total or minimum of \$1.00 | Customer pays fee to cover costs set by payment processor for credit card or debt card transaction. <i>*Limit 500.00 per transaction.</i> | \$3.50 |
| Electronic Check Fee | \$0.50 | Fee charged by payment processor to pay with an electronic check. <i>*Fee for first 6 months, then change to \$0.75</i> | \$0.50 |
| Credit Card Charge-Backs Fee | \$20.00 | Fee charged by payment processor to cover costs of cancelling a payment. | \$15.00 |
| Electronic Check Return Fee | \$25.00 | Fee charged by payment processor for NSF check returns. | \$10.00 |
| Credits | \$1.75 | Fee charged by payment processor to cover costs of cancelling a payment. | \$0.00 |
| Non-NSF Check Returns Fee | \$1.75 | Fee charged by payment processor for NSF check returns. | \$0.00 |