

Memorandum

Date: 21 September 2018
To: Budget and Finance Committee
From: Keith R. Dalton, Town Manager 
Cc: Town Council
Department Heads
Town Clerk
Subject: Committee Meeting to be held on 27 September

Please find attached the agenda packet for the above-referenced meeting.

Item 3: Minutes of 8/23/18 Committee Meeting

Please find attached a copy of the draft minutes of the meeting in question and correspondence related thereto. Staff would like to have the committee agree to a set of draft minutes that can be put on the next Town Council agenda for approval.

Item 4: Bank Account Policy

Please find attached a draft Bank Account Policy for the Committee's review.

Item 5: Check Handling Policy

Mrs. Moreland has not yet developed a draft policy but has developed a draft memorandum that she intends to distribute. The memorandum would provide guidance until a policy is developed and approved.

Please find attached Mrs. Moreland's draft memorandum.

Item 6 On-line payments

Staff has been examining on-line payment options for some time. The Finance Clerk has completed some research and staff would like to discuss the matter with the Committee.

Please find attached a spreadsheet with a comparison of two on-line payment providers and screen shots of the customer interface on their respective sites.

**BERRYVILLE TOWN COUNCIL BUDGET AND FINANCE COMMITTEE
MEETING AGENDA
Berryville-Clarke County Government Center
101 Chalmers Court, Second Floor
Meeting Room A/B
Regular Meeting
September 27, 2018
10:30 a.m.**

<u>Item</u>		<u>Attachment</u>
1. Call To Order	Erecka Gibson, Chair	
2. Approval of Agenda		
3. Discussion	Minutes of 8/23/18 Committee Meeting	1
4. Discussion	Bank Account Policy	2
5. Discussion	Check Handling Policy	3
6. Discussion	On-line payment options	4
7. Closed Session	No Closed Session Scheduled	
8. Other		
9. Adjourn		

↑ Denotes an item on where a motion for action is included in the packet

Attachment 1

BERRYVILLE TOWN COUNCIL BUDGET AND FINANCE COMMITTEE
Berryville-Clarke County Government Center
MINUTES
August 23, 2018

A meeting of the Berryville Town Council Budget and Finance Committee was held on Thursday, August 23, 2018 at 10:30am in the Berryville – Clarke County Government Center located at 101 Chalmers Court in Berryville, Virginia.

Attendance: Members of the Committee present: Erecka Gibson, Chair; Pat Dickinson; Kara Rodriguez (joined the meeting at 10:46am)

Staff present: Desiree Moreland, Assistant Town Manager/Treasurer; Chief Neal White, Berryville Police Department

Press present: none

1. Call to Order

Chair Gibson called the meeting to order at 10:45am.

2. Approval of Agenda

The agenda was approved by Chair Gibson and Ms. Dickinson by consent.

3. Discussion – FY 2020 Budget Goals

The Committee discussed its list of budget goals and determined that it would provide a list of five goals to the Town Council as follows:

1. Complete a fixed assets inventory for areas not covered by the water and sewer study.
2. Develop Budget and Finance related policies for inclusion in a Town Council Policy Manual. It is expected that this work will continue through FY 2019 and into FY 2020.
3. Procure an auditing firm to perform a payroll audit.
4. After purchase, installation and integration of new budgeting software in FY 2019, improve upon budgeting and reporting functions.
5. Develop a five-year budget beginning in FY 2020.

Other ideas that were discussed included examination/review of revenues and planning for short-term budget windfalls to benefit areas such as economic development.

4. Discussion - Year-End Expenses – Process/Policy

The Committee discussed concerns regarding a check that was issued at the close of the fiscal year but was not released as task had not yet been completed. Ms. Dickinson said that she had signed the check with assurance that the subject work had been completed. Accordingly, she is not comfortable with the check being held.

The Committee agreed that the check should be voided. Ms. Moreland said the check would be voided.

The Committee agreed that a check policy should be developed and Ms. Moreland stated that she would have a draft policy available for review at the next meeting.

5. Discussion - Establishing Bank Accounts – Process/Policy

Committee members agreed to provide Ms. Moreland with comments on the draft policy.

6. Closed Session

There was no closed session.

7. Other

Committee members agreed to provide Ms. Moreland with comments on the Fourth Quarter Budget Analysis.

The Committee set their next meeting for September 27, 2018 at 10:30am.

8. Adjourn

There being no further business, the meeting was adjourned at 11:54am.

DRAFT

Keith Dalton

From: Keith Dalton
Sent: Friday, September 14, 2018 11:12 AM
To: Patricia Dickinson (Mayor)
Cc: Desi Moreland; Neal White
Subject: RE: Budget and Finance Committee Minutes
Attachments: 20180914110511238.pdf; 20180914110523945.pdf

Pat:

The thread below and the first attachment I believe contain all of the discussion on this matter.

The second attachment is the draft of the B&F minutes sent out on 28 August.

Take care,

Keith

Bcc: TC

Keith R. Dalton, Town Manager
Town of Berryville, Virginia
101 Chalmers Court, Suite A
Berryville, VA 22611

V 540.955.1099
F 540.955.4524

From: Patricia Dickinson (Mayor)
Sent: Friday, September 14, 2018 9:27 AM
To: Keith Dalton <townmanager@berryvilleva.gov>
Subject: Fwd: Budget and Finance Committee Minutes

Second request.

Please forward all comments you received on the draft minutes of the August budget and finance committee meeting
Thanks

Sent from my iPhone

Begin forwarded message:

From: "Patricia Dickinson (Mayor)" <mayordickinson@berryvilleva.gov>
Date: September 12, 2018 at 8:33:55 AM EDT
To: Keith Dalton <townmanager@berryvilleva.gov>
Subject: Re: Budget and Finance Committee Minutes

Please forward me copies of all comments you received on the draft minutes

Thanks

Sent from my iPhone

On Sep 11, 2018, at 9:45 PM, Erecka Gibson <egibson@berryvilleva.gov> wrote:

Begin forwarded message:

From: Keith Dalton <townmanager@berryvilleva.gov>
Date: September 7, 2018 at 3:45:52 PM EDT
To: Erecka Gibson <egibson@berryvilleva.gov>, Christy Dunkle <planner@berryvilleva.gov>, Kara Rodriguez <krdriguez@berryvilleva.gov>
Cc: Christy Dunkle <planner@berryvilleva.gov>, Desi Moreland <treasurer@berryvilleva.gov>, TownClerk <townclerk@berryvilleva.gov>
Subject: Budget and Finance Committee Minutes

Erecka, Pat, and Kara:

You will notice that the B&F Committee minutes are not on the consent agenda. I have yet to finalize a draft and will need further input.

I will endeavor to contact you all either this weekend or Monday in order to get things going. If we are not finished by Tuesday evening, the minutes can be approved in October.

I will be in touch.

Take care,

Keith

Bcc: TC

Keith R. Dalton, Town Manager
Town of Berryville, Virginia
101 Chalmers Court, Suite A
Berryville, VA 22611

V 540.955.1099

F 540.955.4524

Keith Dalton

From: Patricia Dickinson (Mayor)
Sent: Wednesday, September 12, 2018 8:34 AM
To: Keith Dalton
Subject: Re: Budget and Finance Committee Minutes

Please forward me copies of all comments you received on the draft minutes
Thanks

Sent from my iPhone

On Sep 11, 2018, at 9:45 PM, Erecka Gibson <egibson@berryvilleva.gov> wrote:

Begin forwarded message:

From: Keith Dalton <townmanager@berryvilleva.gov>
Date: September 7, 2018 at 3:45:52 PM EDT
To: Erecka Gibson <egibson@berryvilleva.gov>, Christy Dunkle <planner@berryvilleva.gov>, Kara Rodriguez <krodriguez@berryvilleva.gov>
Cc: Christy Dunkle <planner@berryvilleva.gov>, Desi Moreland <treasurer@berryvilleva.gov>, TownClerk <townclerk@berryvilleva.gov>
Subject: Budget and Finance Committee Minutes

Erecka, Pat, and Kara:

You will notice that the B&F Committee minutes are not on the consent agenda. I have yet to finalize a draft and will need further input.

I will endeavor to contact you all either this weekend or Monday in order to get things going. If we are not finished by Tuesday evening, the minutes can be approved in October.

I will be in touch.

Take care,

Keith

Bcc: TC

Keith R. Dalton, Town Manager
Town of Berryville, Virginia
101 Chalmers Court, Suite A
Berryville, VA 22611

V 540.955.1099
F 540.955.4524

Keith Dalton

From: Erecka Gibson
Sent: Wednesday, September 05, 2018 8:41 AM
To: Keith Dalton
Subject: RE: Committee Meeting Minutes

Keith:

My bad. The red was in the forwarded email from the Mayor. So that you may see my thoughts. I have copied that text here.

Here are my edits for the B&F meeting draft minutes: Discussion – Year End Expenses – Process/Policy

The Committee discussed a check written for two payments to a single vendor that had been presented to Mayor Dickinson in June, just prior to the close of the fiscal year end. The check had been signed by the Treasurer and the check documentation included one invoice and one quote. Both the Invoice and the Quote had "OK to Pay" hand written on them and initialed by the Chief of Police. The Mayor returned the check to the Treasurer unsigned as it is against policy to disburse funds without an invoice.

During the meeting the Treasurer was asked why a check would be presented to the Mayor for signature when the purchase did not comply with the Procurement Policy. The Treasurer reported that she was eager to post the transaction before the close of the fiscal year and processed it without the required documentation.

[First two paragraphs - This is not my recollection of conversation. It combines the matters (1) the check being presented with a quote and returned by Mayor, which was documented in the Mayor's email and noted by me as why I asked for a discussion on Y/E expenses process/policy and (2) the check presented later with Invoice(s) but not released as task had not been completed. My recollection we did not discuss the (1) matter in detail, only noted it.

The committee discussed end of year processing and the possible use of accruals to manage transactions that cross the fiscal year end. The Treasurer stated that, as part of the annual audit, the auditors review all transactions posted from July 1 through August 15 and then inform the treasurer which entries are to be moved to the prior reporting period. Each committee member stated that she was unfamiliar with this process. The Treasurer reported that it was a standard process and had been followed for many years. Mayor Dickinson suggested that the committee discuss the process with the auditors.

[I don't recall Kara stating she was unfamiliar with this process. Perhaps word to state "Committee members stated they were unfamiliar with this process"]

The Treasurer then reported that after the check had been presented to the Mayor in early July the mayor had signed the check, however, the check had not yet been mailed. The Mayor clarified that she had signed the check when it was presented the second time because the documentation included two invoices and an "OK to Pay" initialed by the Chief of Police on each invoice. When asked why the check had not been mailed the Treasurer stated that the purchased software had not been satisfactorily delivered so the check was being held in the town vault awaiting release by the Chief of Police. Mayor Dickinson confirmed with members of the Budget and Finance Committee her understanding of the procurement policy in that the hand written "OK to Pay" followed by the approvers initials on an invoice indicated that the goods and services being purchased had been satisfactorily received. Mayor Dickinson stated that she had signed the check because it had the appropriate documentation and was under the assumption that the purchase complied with the procurement policy. The Mayor stated that she believes the Treasurer and Chief of Police had misled her into signing a check that did not comply with the procurement policy. She also stated that, had she known the purchase was not complete, she would have withheld her signature. After further discussion the committee agreed that the check should be voided. The Treasurer stated that the check would be voided.

[This is too much detail, one-side of a conversation, and not necessary in my opinion. The original committee minutes cover this.]

Mayor Dickinson asked the Treasurer to explain how checks that had a hand written note of "Hold for XXX" on them were handled. The Treasurer stated that there are occasions when a department head asks that a check be held so he or she can hand deliver the check to the vendor. The committee stated that they were uncomfortable with the process and asked that the treasurer draft a check handling policy for the committee's consideration.

[I don't recall saying I was uncomfortable. It was more along the lines of I don't know if that is appropriate or not.]

Erecka L. Gibson
Town Council Member, Ward 3
101 Chalmers Court Suite A
Berryville, Virginia 22611

From: Keith Dalton
Sent: Wednesday, September 05, 2018 8:27 AM
To: Erecka Gibson
Subject: RE: Committee Meeting Minutes

Looks accurate

I will note that nothing was in red, but again I think the language looks accurate

Thanks

From: Erecka Gibson
Sent: Tuesday, September 04, 2018 7:49 PM
To: Keith Dalton <townmanager@berryvilleva.gov>
Subject: RE: Committee Meeting Minutes

Keith,

Below in the Mayor's email I have inserted my thoughts in red. I also took in consideration the Mayor's edits, my notes, and recollection and drafted the following proposed edited Committee minutes. Thanks, Erecka

Proposed edited Committee Minutes - Y/E Expenses - Process/Policy

Chair Gibson noted an email the Mayor Dickinson sent regarding a check presented just prior to year-end without proper documentation and asked the Treasurer for an explanation of the process used for year-end expenses and accruals.

The committee discussed end of year processing and the possible use of accruals to manage transactions that cross the fiscal year end. The Treasurer stated that, as part of the annual audit, the auditors review all transactions posted from July 1 through August 15 and then inform the treasurer which entries are to be moved to the prior reporting period. Committee members stated they were unfamiliar with this process. The Treasurer reported that it was a standard process and had been followed for many years. Mayor Dickinson suggested that the committee discuss the process with the auditors.

The committee discussed concerns regarding check presented to Mayor Dickinson after year end with invoice(s) and an "OK to Pay" initialed but not released as task had not yet been completed. Ms. Dickinson said that she had signed the check with assurance that the subject work had been completed. Accordingly, she is not comfortable with the check being held. The committee agreed that the check should be voided. Ms. Moreland said the check would be voided.

Mayor Dickinson asked how checks that had a hand written note of "Hold for XXX" on them were handled. The Treasurer explained that there are occasions when a department head asks that a check be held so he or she can hand deliver the check to the vendor. The committee indicated they were not sure if this was an appropriate process and asked that the treasurer draft a check handling policy for the committee's consideration.

Erecka L. Gibson
Town Council Member, Ward 3
101 Chalmers Court Suite A
Berryville, Virginia 22611

From: Keith Dalton
Sent: Tuesday, September 04, 2018 8:24 AM
To: Erecka Gibson
Subject: FW: Committee Meeting Minutes

Erecka:

- 1) All of this was not discussed as I recall and
- 2) This is surely more detail than we usually go into – but this is of course a judgement call

I am not comfortable having the clerk make edits to include comments that were not made. Your thoughts?

Take care,

Keith

Keith R. Dalton, Town Manager
Town of Berryville, Virginia
101 Chalmers Court, Suite A
Berryville, VA 22611

V 540.955.1099
F 540.955.4524

From: Patricia Dickinson (Mayor)
Sent: Monday, September 03, 2018 2:58 PM
To: Keith Dalton <townmanager@berryvilleva.gov>
Subject: RE: Committee Meeting Minutes

Here are my edits for the B&F meeting draft minutes: Discussion – Year End Expenses – Process/Policy

The Committee discussed a check written for two payments to a single vendor that had been presented to Mayor Dickinson in June, just prior to the close of the fiscal year end. The check had been signed by the Treasurer and the check documentation included one invoice and one quote. Both the Invoice and the Quote had "OK to Pay" hand written on them and initialed by the Chief of Police. The Mayor returned the check to the Treasurer unsigned as it is against policy to disburse funds without an invoice.

During the meeting the Treasurer was asked why a check would be presented to the Mayor for signature when the purchase did not comply with the Procurement Policy. The Treasurer reported that she was eager to post the transaction before the close of the fiscal year and processed it without the required documentation.

[First two paragraphs - This is not my recollection of conversation. It combines the matters (1) the check being presented with a quote and returned by Mayor, which was documented in the Mayor's email and noted by me as why I asked for a discussion on Y/E expenses process/policy and (2) the check presented later with invoice(s) but not released as task had not been completed. My recollection we did not discuss the (1) matter in detail, only noted it.

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The Treasurer then reported that after the check had been presented to the Mayor in early July the mayor had signed the check, however, the check had not yet been mailed. The Mayor clarified that she had signed the check when it was presented the second time because the documentation included two invoices and an "OK to Pay" initialed by the Chief of Police on each invoice. When asked why the check had not been mailed the Treasurer stated that the purchased software had not been satisfactorily delivered so the check was being held in the town vault awaiting release by the Chief of Police. Mayor Dickinson confirmed with members of the Budget and Finance Committee her understanding of the procurement policy in that the hand written "OK to Pay" followed by the approvers initials on an invoice indicated that the goods and services being purchased had been satisfactorily received. Mayor Dickinson stated that she had signed the check because it had the appropriate documentation and was under the assumption that the purchase complied with the procurement policy. The Mayor stated that she believes the Treasurer and Chief of Police had misled her into signing a check that did not comply with the procurement policy. She also stated that, had she known the purchase was not complete, she would have withheld her signature. After further discussion the committee agreed that the check should be voided. The Treasurer stated that the check would be voided.

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[I don't recall saying I was uncomfortable. It was more along the lines of I don't know if that is appropriate or not.]

Thank you

Patricia Dickinson
Mayor, Berryville Virginia
101 Chalmers Court, Suite A
Berryville, VA 22611
540 955 1099
www.berryvilleva.gov

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error please notify the system manager. Please be aware that all email communications with members of Town Council are subject to Freedom of Information Act.

From: Keith Dalton
Sent: Wednesday, August 29, 2018 8:04 AM
To: Patricia Dickinson (Mayor)
Cc: Desi Moreland; Christy Dunkle
Subject: RE: Committee Meeting Minutes

Pat:

We are working on those. I hope to have them out soon.

Take care,

Keith

Bcc: TC

Keith R. Dalton, Town Manager
Town of Berryville, Virginia
101 Chalmers Court, Suite A
Berryville, VA 22611

V 540.955.1099
F 540.955.4524

-----Original Message-----

From: Patricia Dickinson (Mayor)
Sent: Tuesday, August 28, 2018 11:01 PM
To: Keith Dalton <townmanager@berryvilleva.gov>
Subject: Re: Committee Meeting Minutes

I don't believe that I have received the draft minutes of the tc meeting and work session

Sent from my iPhone

> On Aug 28, 2018, at 6:09 PM, Keith Dalton <townmanager@berryvilleva.gov> wrote:
>
> TC:
>
> Please find attached the draft minutes for the following meetings:
>
> - B&F 8/23
>
> - CD 8/27
>
> - P 8/28
>
> - S&U 8/28
> Please review and provide comment to Karen by 9/4/18.
>
> Take care,

- >
- > Keith
- >
- >
- > Keith R. Dalton, Town Manager
- > Town of Berryville, Virginia
- > 101 Chalmers Court, Suite A
- > Berryville, VA 22611
- >
- > V 540.955.1099
- > F 540.955.4524
- >
- > <20180828175805285.pdf>

Attachment 2

Draft

Bank Account Policy

Effective Date:

Bank Account Policy

Policy Statement

This policy sets certain requirements for opening, closing, updating, and maintaining Town of Berryville bank accounts. For purposes of this policy, "Town bank accounts" mean any bank account opened by or for the Town or any of its departments.

Reasons for the Policy

The purpose of this policy is to establish adequate control procedures over Town assets and minimize the Town's risk of financial loss.

Responsible Town Department

The Finance & Administration Department

Who is Governed by this Policy

Each individual or department that require and utilize Town bank accounts should review and understand this policy.

Scope

In accordance with the Town's policies, bank accounts may only be opened and closed by the authorization of the Town Council after review and recommendation of the Budget and Finance Committee. This condition applies to all Town bank accounts as defined above, regardless of how the accounts are named.

Policy

A Town of Berryville bank account can only be used for legitimate and allowable revenue and/or expense activities of the Town. Proposals for new bank accounts must be submitted by Town Departments to the Treasurer's office and the ultimate decision to open a bank account is at the discretion of the Town Council. All Town bank accounts must have the Town of Berryville's Employer Identification Number (EIN, and either the name "Town of Berryville" or the name of the Town department in the account title.

Choosing a Bank

Wherever possible, it is important to open and maintain bank accounts with entities that have well established Town banking relationships. The Town has relationships with both local banks (Bank of Clarke County and BB&T).

Opening Bank Accounts

Contact the Treasurer's office to open a bank account.

The following information is required prior to opening a new Town bank account:

1. Account Specifications:

- Town's Employers Identification Number (EIN)
- Account Name
- Purpose of Account
- Type of Account (receipts only, receipts and disbursements, internally funded project expense account, other)
- Source of funding

2. Suggested bank, address and contact information. (Once the selection of the bank is agreed with the Treasurer's office, additional bank account documentation may be required.)

3. Approval of Town Council after review and recommendation of the Budget and Finance Committee.

Signing of checks on town funds (Town Code Sec. 2-6)

Checks for duly authorized disbursements of town funds shall be signed by either the town treasurer or town manager and, except for payroll checks, cosigned by either the mayor or recorder.

Bank Account Reconciliation

Bank accounts must be reconciled monthly by the treasurer and available to be reviewed by council members at any time. The ending bank balance on the bank statement must be reconciled to the bank balance in the Town of Berryville General Ledger.

Updating Bank Accounts

Contact the Treasurer's office to update a bank account.

1. The business purpose for the update
2. Approval of Town Council after review and recommendation of the Budget and Finance Committee.

Updates to bank accounts may include:

- Shift in purpose or type of account
- Account name change
- Address change
- Local bank communication relevant to bank procedures and/or systems

Closing Bank Accounts

Contact the Treasurer's office to close a bank account.

The following information is required:

1. The business purpose for the closure
2. Confirmation that the bank account has a \$0 balance
3. Confirmation that the Town of Berryville General Ledger account has a \$0 balance
4. Approval of Town Council after review and recommendation of the Budget and Finance Committee.

Reasons to close bank accounts may include:

- Unauthorized activity
- No activity/dormant account
- Change in business purpose or type of account

Attachment 3

FINANCE AND ADMINISTRATION STAFF REPORT

TO: DEPARTMENT HEADS
FROM: DESIREE MORELAND, TREASURER
SUBJECT: CHECK DISTRIBUTION
DATE: 8/31/2018
CC: KEITH DALTON, TOWN MANAGER

A Town of Berryville Accounts Payable check may not be mailed or otherwise given to any person other than the payee or an authorized Town employee acting within the recognized scope of assigned responsibilities, unless specific instructions in writing were received from the payee. Any person other than the payee, who receives a check, including an authorized Town employee, must sign a receipt for it. A check may not be given to a Town employee who approved or caused its issuance.

Completely processed signed checks awaiting distribution must be kept in a locked storage place accessible only to the check custodian

DRAFT

Attachment 4

Credit Card/E-Check Payment Options - Comparison

Payment Method	InvoiceCloud		Official Payments		Current (Sturgis)	
	Online/Telephone(IVR)	Online/Telephone(IVR)	Online/Telephone(IVR)	Online/Telephone(IVR)	In Office Only(Swipe)	In Office Only(Swipe)
Integration, Deployment, and Training - Fees	No Charge	No Charge	\$	500.00		Not Applicable
Monthly Access Fee	No Charge	No Charge			\$	30.00
Support	Included	Included				Included
				Should the Minimum fees collected for all services be less than \$900.00, the Town would be responsible for paying the difference annually.		
Minimum Fees	Not Applicable	Not Applicable				Not Applicable
Paperless Billing Per Inv	\$	0.35		Not Available		Not Available
FEES: Utility Payments (per transaction)						
Utility Payments: Credit/Debit Cards Per Transaction (\$500 pmt cap)	\$	3.75		No Cap; see "Utility Payments: Credit/Debit Cards Per Transaction"		No Cap; see "Utility Payments: Credit/Debit Cards Per Transaction"
Utility Payments: Credit/Debit Cards Per Transaction	Not Applicable; see "Utility Payments: Credit/Debit Cards Per Transaction (\$500 pmt cap)"					2.5% + \$0.30
Utility Payments: E-Check/ACH Per Transaction (no cap)	\$	3.75	\$	2.50		Not Available
FEES: Tax Payments (per transaction)						
Tax Payment: Credit/Debit Cards (\$1.95 Min Fee) (no cap)		2.95%		No Minimum Fee		No Minimum Fee
	Not Applicable; see "Tax Payment: Credit/Debit Cards (\$1.95 Min Fee) (no cap)"					2.5% + \$0.30
Tax Payment: Credit/Debit Cards (no cap)	\$	2.95	\$	2.50		Not Available
Tax Payments: E-Check/ACH Per Transaction (no cap)	\$	20.00	\$	20.00	\$	20.00
Credit Card Chargeback	\$	15.00	\$	15.00		Not Applicable
ACH Reject Fee		3 years		5 years		Annual
Contract Term		3 years		5 years		Annual
Successive Renewal		3 years		5 years		Annual

Utility Payments / Fee Comparison

Credit Card Fees				E-Check						
Bill Amount	Current (Sturgis)		InvoiceCloud		Current (Sturgis)		InvoiceCloud		Official Payments	
	Fee	Total	Fee	Total	Fee	Total	Fee	Total	Fee	Total
25.40	0.94	26.34	3.75	29.15	3.75	29.15	3.75	29.15	2.50	27.90
50.80	1.57	52.37	3.75	54.55	3.75	54.55	3.75	54.55	2.50	53.30
76.20	2.21	78.41	3.75	79.95	3.75	79.95	3.75	79.95	2.50	78.70
101.60	2.84	104.44	3.75	105.35	3.75	105.35	3.75	105.35	2.50	104.10
127.00	3.48	130.48	3.75	130.75	3.75	130.75	3.75	130.75	2.50	129.50
152.40	4.11	156.51	3.75	156.15	3.75	156.15	3.75	156.15	2.50	154.90
177.80	4.75	182.55	3.75	181.55	3.75	181.55	3.75	181.55	2.50	180.30
203.20	5.38	208.58	3.75	206.95	3.75	206.95	3.75	206.95	2.50	205.70
228.60	6.02	234.62	3.75	232.35	3.75	232.35	3.75	232.35	2.50	231.10
254.00	6.65	260.65	3.75	257.75	3.75	257.75	3.75	257.75	2.50	256.50
279.40	7.29	286.69	3.75	283.15	3.75	283.15	3.75	283.15	2.50	281.90
304.80	7.92	312.72	3.75	308.55	3.75	308.55	3.75	308.55	2.50	307.30
330.20	8.56	338.76	3.75	333.95	3.75	333.95	3.75	333.95	2.50	332.70
355.60	9.19	364.79	3.75	359.35	3.75	359.35	3.75	359.35	2.50	358.10
381.00	9.82	390.83	3.75	384.75	3.75	384.75	3.75	384.75	2.50	383.50
406.40	10.46	416.86	3.75	410.15	3.75	410.15	3.75	410.15	2.50	408.90
431.80	11.10	442.90	3.75	435.55	3.75	435.55	3.75	435.55	2.50	434.30
457.20	11.73	468.93	3.75	460.95	3.75	460.95	3.75	460.95	2.50	459.70
482.60	12.37	494.97	3.75	486.35	3.75	486.35	3.75	486.35	2.50	485.10
508.00	13.00	521.00	7.50	515.50	7.50	515.50	7.50	515.50	2.50	510.50
533.40	13.64	547.04	7.50	540.90	7.50	540.90	7.50	540.90	2.50	535.90
558.80	14.27	573.07	7.50	566.30	7.50	566.30	7.50	566.30	2.50	561.30
584.20	14.91	599.11	7.50	591.70	7.50	591.70	7.50	591.70	2.50	586.70
609.60	15.54	625.14	7.50	617.10	7.50	617.10	7.50	617.10	2.50	612.10
635.00	16.18	651.18	7.50	642.50	7.50	642.50	7.50	642.50	2.50	637.50
660.40	16.81	677.21	7.50	667.90	7.50	667.90	7.50	667.90	2.50	662.90
685.80	17.44	703.25	7.50	693.30	7.50	693.30	7.50	693.30	2.50	688.30
711.20	18.08	729.28	7.50	718.70	7.50	718.70	7.50	718.70	2.50	713.70
736.60	18.71	755.32	7.50	744.10	7.50	744.10	7.50	744.10	2.50	739.10
762.00	19.35	781.35	7.50	769.50	7.50	769.50	7.50	769.50	2.50	764.50
787.40	19.98	807.39	7.50	794.90	7.50	794.90	7.50	794.90	2.50	789.90
812.80	20.62	833.42	7.50	820.30	7.50	820.30	7.50	820.30	2.50	815.30
838.20	21.26	859.46	7.50	845.70	7.50	845.70	7.50	845.70	2.50	840.70
863.60	21.89	885.49	7.50	871.10	7.50	871.10	7.50	871.10	2.50	866.10
889.00	22.53	911.53	7.50	896.50	7.50	896.50	7.50	896.50	2.50	891.50
914.40	23.16	937.56	7.50	921.90	7.50	921.90	7.50	921.90	2.50	916.90
939.80	23.80	963.59	7.50	947.30	7.50	947.30	7.50	947.30	2.50	942.30
965.20	24.43	989.63	7.50	972.70	7.50	972.70	7.50	972.70	2.50	967.70
990.60	25.06	1,015.67	7.50	998.10	7.50	998.10	7.50	998.10	2.50	993.10
1,016.00	25.70	1,041.70	11.25	1,027.25	11.25	1,027.25	11.25	1,019.75	2.50	1,018.50

N o t A v a i l a b l e

Tax Payments / Fee Comparison

E-Check									
Bill Amount	Current (Sturgis)		InvoiceCloud		Official Payments				
	Fee	Total	Fee	Total	Fee	Total			
25.40	2.95	28.35	2.95	28.35	2.50	27.90			
50.80	2.95	53.75	2.95	53.75	2.50	53.30			
76.20	2.95	79.15	2.95	79.15	2.50	78.70			
101.60	2.95	104.55	2.95	104.55	2.50	104.10			
127.00	2.95	129.95	2.95	129.95	2.50	129.50			
152.40	2.95	155.35	2.95	155.35	2.50	154.90			
177.80	2.95	180.75	2.95	180.75	2.50	180.30			
203.20	2.95	206.15	2.95	206.15	2.50	205.70			
228.60	2.95	231.55	2.95	231.55	2.50	231.10			
254.00	2.95	256.95	2.95	256.95	2.50	256.50			
279.40	2.95	282.35	2.95	282.35	2.50	281.90			
304.80	2.95	307.75	2.95	307.75	2.50	307.30			
330.20	2.95	333.15	2.95	333.15	2.50	332.70			
355.60	2.95	358.55	2.95	358.55	2.50	358.10			
381.00	2.95	383.95	2.95	383.95	2.50	383.50			
406.40	2.95	409.35	2.95	409.35	2.50	408.90			
431.80	2.95	434.75	2.95	434.75	2.50	434.30			
457.20	2.95	460.15	2.95	460.15	2.50	459.70			
482.60	2.95	485.55	2.95	485.55	2.50	485.10			
508.00	2.95	510.95	2.95	510.95	2.50	510.50			
533.40	2.95	536.35	2.95	536.35	2.50	535.90			
558.80	2.95	561.75	2.95	561.75	2.50	561.30			
584.20	2.95	587.15	2.95	587.15	2.50	586.70			
609.60	2.95	612.55	2.95	612.55	2.50	612.10			
635.00	2.95	637.95	2.95	637.95	2.50	637.50			
660.40	2.95	663.35	2.95	663.35	2.50	662.90			
685.80	2.95	688.75	2.95	688.75	2.50	688.30			
711.20	2.95	714.15	2.95	714.15	2.50	713.70			
736.60	2.95	739.55	2.95	739.55	2.50	739.10			
762.00	2.95	764.95	2.95	764.95	2.50	764.50			
787.40	2.95	790.35	2.95	790.35	2.50	789.90			
812.80	2.95	815.75	2.95	815.75	2.50	815.30			
838.20	2.95	841.15	2.95	841.15	2.50	840.70			
863.60	2.95	866.55	2.95	866.55	2.50	866.10			
889.00	2.95	891.95	2.95	891.95	2.50	891.50			
914.40	2.95	917.35	2.95	917.35	2.50	916.90			
939.80	2.95	942.75	2.95	942.75	2.50	942.30			
965.20	2.95	968.15	2.95	968.15	2.50	967.70			
990.60	2.95	993.55	2.95	993.55	2.50	993.10			
1,016.00	2.95	1,018.95	2.95	1,018.95	2.50	1,018.50			

N o t A v a i l a b l e

Credit Card Fees									
Bill Amount	Current (Sturgis)		InvoiceCloud		Official Payments				
	Fee	Total	Fee	Total	Fee	Total			
25.00	0.93	25.93	1.95	26.95	0.88	25.88			
50.00	1.55	51.55	1.95	51.95	1.75	51.75			
75.00	2.18	77.18	2.95%	77.21	2.63	77.63			
100.00	2.80	102.80	2.95%	102.95	3.50	103.50			
125.00	3.43	128.43	2.95%	128.69	4.38	129.38			
150.00	4.05	154.05	2.95%	154.43	5.25	155.25			
175.00	4.68	179.68	2.95%	180.16	6.13	181.13			
200.00	5.30	205.30	2.95%	205.90	7.00	207.00			
225.00	5.93	230.93	2.95%	231.64	7.88	232.88			
250.00	6.55	256.55	2.95%	257.38	8.75	258.75			
275.00	7.18	282.18	2.95%	283.11	9.63	284.63			
300.00	7.80	307.80	2.95%	308.85	10.50	310.50			
325.00	8.43	333.43	2.95%	334.59	11.38	336.38			
350.00	9.05	359.05	2.95%	360.33	12.25	362.25			
375.00	9.68	384.68	2.95%	386.06	13.13	388.13			
400.00	10.30	410.30	2.95%	411.80	14.00	414.00			
425.00	10.93	435.93	2.95%	437.54	14.88	439.88			
450.00	11.55	461.55	2.95%	463.28	15.75	465.75			
475.00	12.18	487.18	2.95%	489.01	16.63	491.63			
500.00	12.80	512.80	2.95%	514.75	17.50	517.50			
525.00	13.43	538.43	2.95%	540.49	18.38	543.38			
550.00	14.05	564.05	2.95%	566.23	19.25	569.25			
575.00	14.68	589.68	2.95%	591.96	20.13	595.13			
600.00	15.30	615.30	2.95%	617.70	21.00	621.00			
625.00	15.93	640.93	2.95%	643.44	21.88	646.88			
650.00	16.55	666.55	2.95%	669.18	22.75	672.75			
675.00	17.18	692.18	2.95%	694.91	23.63	698.63			
700.00	17.80	717.80	2.95%	720.65	24.50	724.50			
725.00	18.43	743.43	2.95%	746.39	25.38	750.38			
750.00	19.05	769.05	2.95%	772.13	26.25	776.25			
775.00	19.68	794.68	2.95%	797.86	27.13	802.13			
800.00	20.30	820.30	2.95%	823.60	28.00	828.00			
825.00	20.93	845.93	2.95%	849.34	28.88	853.88			
850.00	21.55	871.55	2.95%	875.08	29.75	879.75			
875.00	22.18	897.18	2.95%	900.81	30.63	905.63			
900.00	22.80	922.80	2.95%	926.55	31.50	931.50			
925.00	23.43	948.43	2.95%	952.29	32.38	957.38			
950.00	24.05	974.05	2.95%	978.03	33.25	983.25			
975.00	24.68	999.68	2.95%	1,003.76	34.13	1,009.13			
1,000.00	25.30	1,025.30	2.95%	1,029.50	35.00	1,035.00			

LANDING SCREEN

Make A Payment

Select Service > Enter Amount > Accept Terms > Provide Details > Confirm Details > Digital Receipt



Lavalette Public Service District, WV

Water Bill

Enter your Payment Amount, including any penalties or interest, select Payment Option, then click "Continue" to proceed with the payment process.

- * Your convenience fee will be calculated and presented on the next page, if applicable.
- * Do not use your browser's "Back" button. Instead, navigate using the buttons below.

*Payment Amount \$ 100 .00

Payment Options:

- Debit Card
- Debit Card
- Credit Card



SERVICE FEE ASSESSED, TERMS AND CONDITIONS

Make A Payment

Home > Select Service > Enter Amount > Accept Terms > Provide Details > Confirm Details > Digital Receipt



Lavalette Public Service District, WV

Water Bill

This payment service is offered by Official Payments Corporation as authorized by the entity to which you are making a payment. Please confirm your payment amount, convenience fee and total (if applicable). Review the Terms and Conditions below and click "Accept" to proceed with your payment. Click "Back" button to change any of the information fields. Click "Decline" button to return to the beginning of the payment process.

* Do not use your browser's "Back" button. Instead, navigate using the buttons below.

Payment Type:	Water Bill
Payment Amount:	\$100.00
Service Fee:	\$3.95
Total Payment:	\$103.95

Official Payments Terms and Conditions:

Official Payments Corporation charges a service fee to use this service to make the payment outlined above. This fee is separate from the primary obligation you are paying. The service fee is included in the "Total Payment" line above.

Completion of a payment transaction is contingent upon both the authorization of payment by your card company and acceptance of your payment by the entity you are paying. In the event that your payment is unable to be processed, Official Payments will attempt to notify you at least once using the contact information you have provided. In the event your payment is not processed or authorized by your card company or the applicable entity you are seeking to pay fails to accept your payment your payment liability shall remain outstanding and unpaid and you will be subject to all applicable penalties, late fees and interest charges assessed by the relevant entity thereon, all of which obligations remain your sole responsibility.

Card Authorization Agreement

Printer Friendly



PAYER INFORMATION/PAYMENT OPTION

Payer Information
(Information for the person making the payment.)

*Country:

*First Name:

Middle Name:

*Last Name:

Suffix: (Jr., Sr., etc.)

*Street Address:

*Town/City:

*State:

*Zip Code: (Use this field for APO, FPO, AA, AE or AP codes.)

*Daytime Phone:

*E-mail Address:

*Re-enter E-mail Address:

- Save my information by creating a My Account profile.
- Check here to set up reminders for future payments after you complete the current payment.

*Account Number (8-9 digits):

Payment Option
(May differ from the person owing the tax, bill, or fee.)

*Card Type:   

*Card Number:

*Expiration Date: / (mm/yy)

Payment Information

Payment Type:

Payment Amount: \$100.00

Convenience Fee: \$3.95

Total Payment: \$103.95



FINAL SCREEN PRIOR TO PAYMENT SUBMISSION



Lavallete Public Service District, WV
Water Bill

Please carefully check the information you have provided below and click "Submit" to authorize payment of the "Total Payment" amount displayed.

- Click the "Edit" button to correct any of the information displayed.
- To preserve confidentiality, only partial credit card information is displayed.
- You will receive a printable digital receipt with a confirmation number and an email confirmation once your payment is authorized.
- Do not use your browser's "Back" button. Instead, navigate using the buttons below.

Payor Information

First Name: John
Middle Name:
Last Name: Doe
Suffix:
Street Address: 123 Main St
Town/City: Naples
State: FL
Zip Code: 12345
Country: United States
Daytime Phone Number: (111) 222 - 3333
E-mail Address: john.doe@server.com
Account Number (8-9 digits): 12345678

Payment Option

Card Type: Visa
Card Number: **** * 1111
Expiration Date: 01/2019

Payment Information

Payment Type: Water Bill
Payment Amount: \$100.00
Convenience Fee: \$3.95
Total Payment: \$103.95



PAYMENT CONFIRMATION



Lavalette Public Service District, WV
Water Bill



Your payment has been completed successfully.

Confirmation Number: 123456
Payment Date: Wednesday, September 19, 2018
Payment Time: 01:21PM PT

- Please print or write down your payment confirmation number for your records
- For an explanation of the bill, click on the "Bill" link in the top right corner of this page.
- Do not use your browser's "Back" button. Instead, navigate using the buttons below.

Payer Information

Name: John Doe
Street Address: 123 Main St
Naples, FL 12345
United States
Daytime Phone Number: (111) 222 - 3333
E-mail Address: john.doe@server.com
Account Number (8-9
digits): 12345678

Payment Option

Card Type: Visa
Card Number: **** * 1111

Payment Information

Payment Type: Water Bill
Payment Amount: \$100.00
Convenience Fee: \$3.25
Total Payment: \$103.25

Select what you would like to do next:

- Based on your zip code, there are other agencies in your area that can be Officially Paid. Select this option to view them.
- Make another payment to Lavalette Public Service District - Water Bill
- Make another Payment
- Exit. For security and privacy reasons, your session data will be cleared out.



InvoiceCloud Customer Experience – Landing Page

The screenshot shows the InvoiceCloud landing page with several annotations pointing to specific features:

- Ability to brand website as desired**: Points to the top navigation bar with links for Sign In, Register, and Contact Us.
- Registered User Access**: Points to the "Already have an account? Sign in above." text.
- One Time Payment Option**: Points to the "Pay Now" button.
- Registration Process**: Points to the "Register Now" button.
- Customizable message**: Points to the main body text.
- Additional, non-invoiced payment type can be added to the menu if needed**: Points to the "Pay or View Bills" section.

Pay or View Bills

Please select an item below to get started.

- Utility
- Parking Tickets
- Miscellaneous



Sign In Register Contact Us

Already have an account?
Sign in above.

Pay or View Bills

Pay online with One Time Pay, no registration required.



Create an account to be able to use extended features.



The City of Palms is excited to offer residents an easy and convenient method to view and pay their Water and Sewer use bills online

This is a fee based service. For autopay transactions set up to be paid by checking or savings accounts there is no service fee. For autopay transactions set up to be paid by debit or credit cards and one-time checking or savings account transactions

Fast and Easy

No registration is required for "One Time Pay," the fastest way to pay online and confirm payment.

Safe and Secure

Your information is kept confidential, secure, and backed by the highest security standards.

Eco-Friendly

Paying online reduces paper use and is an easy way to help the environment.

voiceCloud Customer Experience – One Time Payment/Search Accounts/Shopping Cart

Customizable Search Parameters

Manage Your Account

invoices using the fields below. Required fields are marked with a *

Customer Name*
Customer Name

[Return to previous page](#)

Search Results

Please review your results below and select invoices to pay. Click here if you would like to search again.
 Need help selecting an invoice?

Select	Account No.	Customer Name	Due Date	Bill Total	Balance Due	
<input type="checkbox"/>	990318497-001	BRIAN W SMITH	3/12/2018	\$350.54	\$350.54	View Invoice <small>Related Invoices Remind Me</small>
<input type="checkbox"/>	990318497-001	BRIAN W SMITH	2/12/2018	\$211.96	\$0.00	View Invoice <small>Related Invoices Remind Me</small>
<input type="checkbox"/>	990318497-001	BRIAN W SMITH	1/4/2018	\$169.45	\$0.00	View Invoice <small>Related Invoices Remind Me</small>
<input type="checkbox"/>	990318497-001	BRIAN W SMITH	11/30/2017	\$146.35	\$0.00	View Invoice <small>Related Invoices Remind Me</small>
<input type="checkbox"/>	990318497-001	BRIAN W SMITH	11/2/2017	\$166.50	\$0.00	View Invoice <small>Related Invoices Remind Me</small>

Showing 1 to 5 of 24 entries

[+ Add Selected Invoices to your cart](#)

[Register Selected Invoices](#)

[Previous](#) [Next](#)

- Select multiple invoices to : your cart, if available
- Ability to view invoice durir every step of the payment
- Shows Payment History in (Time Payment Channel
- Option to register during eal step of the payment proces

InvoiceCloud Customer Experience – One Time Payment

Please review your cart

Please confirm your selections below. Click on Proceed to Checkout when you are ready to pay.

Type	Account #	Invoice #	Due Date	Balance Due	Options
Water	22A21	2017-19985	12/5/2017	\$670.23	View Invoice Remove from Cart
Water	36F31	2017-1998	12/5/2017	\$668.10	View Invoice Remove from Cart

Subtotal (2 Items) \$1,338.33
Not including any applicable service fees.

Proceed to Checkout >

Additional Options

- [I want to Register this Account](#)
- [I want to find more invoices](#)

Ability to view invoice during every step of the payment process

Search for Additional Invoices to add to cart

Cloud Customer Experience – One Time Payment

Payment Information Review Payment

Id you like to pay?

Payment Summary		
Invoice #	Amount	
2017-1998	\$670.23	Q View
2017-1998	\$668.10	Q View
SUBTOTAL	\$1,338.33	
GRAND TOTAL		\$1,338.33

\$1,338.33

117-1998	\$	250.00
117-1998	\$	250.00

Information >

- Choose Credit/Debit Card or ACH
- Option to allow partial payments or require payment in full
- Card/ACH Entry

Payment Options Payment Information Review Payment

Please enter your card information

Cardholder Name *
 Cardholder Name

Card Number *
 Card number

CVV *
 CVV

Expiration Date *
 November 2017

Continue to Review Payment >

Go back to Payment Options

Payment Summary	
Invoice #	Amount
RE-2017-19985	\$670.23
RE-2017-19984	\$668.10
SUBTOTAL	\$1,338.33
GRAND TOTAL \$1,338.33	

Any applicable service fees will be displayed before processing your payment

Cloud Customer Experience – One Time Payment – Review Payment

16 Payment Information

Review Payment

XXXXXXXXXX-XXXXXX-XXXX

Your Information

id / Edit

Billing Address

PO BOX 2440

SPOKANE, WA

992102440

mbralley@invoicecloud.com

X1111

Payment Summary

Invoice #	Amount
55020188-4504993	\$445.26

SUBTOTAL \$445.26

SERVICE FEE * + \$0.00

GRAND TOTAL \$445.26

Process Payment \$445.26

Payer agrees to the Invoice Cloud Payer Terms and Conditions

Option to easily enroll in Pa
By Text, or Paperless during
the One Time Payment
Channel – Critical to increase
E-Payment and Paperless
Adoption

Time Pay by Text messages for future invoices

Would like to sign up for Paperless

Cloud Customer Experience – Register Account/Account Linking

Register

Please fill out this form to complete your registration. All required fields are marked with a *.
Click here for information on linking accounts together.

If you have other accounts with us, with the same email address and password you are entering on this page, we will attempt to link them together. If there are differences in the passwords we will redirect you to a page where you will be asked if you want to link these accounts. If you do not wish to link this account with the others please use an email address that is not used with your other accounts

Linking allows a user
for multiple invoices to
User Account

Account Number *

998877

Email Address *

jprodan@invoicecloud.com

Confirm Email Address *

jprodan@invoicecloud.com

Create Password *

Confirm Password *

Password Strength

Strong

Secure Code *

kj7c2



I would like to sign up for Paperless

Registrant hereby acknowledges that he or she is the valid, authorized signatory for this account with full responsibility for decisions related to this account. Click to view Terms and Conditions

Complete Registration >

Cloud Customer Experience -- Registered User Experience

Accounts at a glance

Registered User Dashboard -- Advanced Features at account overview

Services

- 
AutoPay EDIT
- 
Paperless EDIT
- 
Pay By Text EDIT

Recent Closed Invoices

No history available

Open Invoices

Filter by Account **Filter by Invoice Type** **Filter by Date**

ALL INVOICES

#6699 - SMITH WOOD PRODUCTS TRUST
 #1233227 - STEVEN L. SMITH, TRUSTEE
 #668977 - SMITH, PAUL

Filter by Date
 True Month
 Last Month
 Last 2 Months
 Last 6 Months
 Last 12 Months

Select	Invoice	Invoice Date	Balance Due
<input checked="" type="checkbox"/>	Due in 34 days Account #1233227	11/20/2017	\$46.35
<input checked="" type="checkbox"/>	Due in 34 days Account #668977	11/20/2017	\$31.74
<input checked="" type="checkbox"/>	Due in 34 days Account #66536 Property Tax	11/20/2017	\$1,091.59

Pay Selected

When would you like to pay?

Pay with FlexPay

Would you like to split out your payments to suit your needs? You may pay this invoice with FlexPay and choose a flexible schedule that will make you happy.

Pay Today ★

You may make a One Time Payment that will process Today. Payments are real-time and will be applied to your invoice instantly.

Schedule a Payment

You may schedule a One Time Payment for a date in the future, beginning as soon as tomorrow. Please select a date below to get started.

Proceed to Checkout ➔

Cloud Customer Experience – Registered User Experience – FlexPay Payment Plans

Payment Options Payment Information Review Payment

Schedule your FlexPay payments

When would you like your First Payment to process?

11/28/2017

When would you like your Last Payment to process?

12/30/2017

How many payments would you like to make?

2

Create Schedule

beginning late and of payments to make be d by CSR r Portal)

your FlexPay Schedule

Payment Amount	\$ 545.79	Service Fee	\$0.00	Total	\$545.79
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Payment Amount	\$ 545.80	Service Fee	\$0.00	Total	\$545.80
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Payment

Invoice #	BNV-0828 - Q, VBY	Amount	\$1,091.59
		SUBTOTAL	\$1,091.59
		GRAND TOTAL	\$1,091.59

Cancel Payment

Any applicable service fees and/or discounts will be displayed before processing your payment.

Payment Options Payment Information Review Payment

Review your Information

Your Bank Edit
 SMITH WOOD PRODUCTS TRUST
 Wells Fargo
 063107513 / X2345
 Personal Checking


Billing Address
 216 THORNTON DR
 HYANNIS, MA
 02801
 jprodan@invoicecloud.com

Send me Pay by Text messages for future invoices

I would like to sign up for Paperless

Yes, I want to reduce clutter and save paper. I understand that at any time, I can print out my bill and/or decide to receive paper bills by editing my online profile. Please select the Invoice Types you wish to go Paperless for.

Account SMITH WOOD PRODUCTS TRUST **Email Address** jprodan@invoicecloud.com **Go Paperless?** Property Tax

In order to complete your enrollment, you must verify receipt of the business registration information email which will be sent to your email address on record for each invoice type selected.

Invoice #	BNV-0828 - Q, VBY	Amount	\$1,091.59
		SUBTOTAL	\$1,091.59
		SERVICE FEE*	+ \$0.00
		GRAND TOTAL	\$1,091.59

GRAND TOTAL \$1,091.59

SMITH WOOD PRODUCTS TRUST

Cancel Payment

Payee agrees to the Invoice Cloud Paper Terms and Conditions .

*If you have a question on the bill, please contact us at (888) 123-1324. Service fees are non-refundable. If you think there is an error on the Credit Card, ACH or Service Fee charge, please contact Customer Service at 877-266-0330, Option 2.

Cloud Customer Experience – Registered User Experience – Schedule a Payment

When would you like to pay?

Pay with FlexPay
 Would you like to schedule that with FlexPay? You may pay this invoice with FlexPay and choose a flexible schedule that will work for you.

Pay Today ★
 You may make a payment today. Payments are real-time and will be applied to your invoice instantly.

Schedule a Payment
 You may schedule a payment for a future date. Payments are scheduled for a future date, beginning as soon as tomorrow. Please select a date below to schedule your payment.

January 2018						
Su	Mo	Tu	We	Th	Fr	Sa
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

[Process to Checkout](#)

Cloud Customer Experience – Registered User Experience – Remind Me

Users can choose "Remind Me" to add a payment reminder to their preferred calendar type

[Previous page](#)

Related Invoices

Showing related invoices. Please review your results and selected invoices to Pay.

Bill #	Account #	Owner	Due Date	Bill Total	Balance Due
2P-0444	882009001	DANFORTH DENATL, PC	7/1/2012	\$434.50	\$434.50

[View Invoice](#)
[Remind Me](#)

[Add selected invoices to your cart](#)

Related Invoices

We found the following related invoices. Please review your results and selected invoices to Pay.

Select	Bill #	Account #	Owner	Due Date	Bill Total	Balance Due
<input type="checkbox"/>	FPP-0444	882009001	DANFORTH DENATL, PC	7/1/2012	\$434.50	\$434.50

[View Invoice](#)
[Remind Me](#)

[+ Add selected invoices to your cart](#)

[Register Selected Invoices](#)

- Apple Calendar
- Google
- Outlook
- Outlook.com
- Yahoo
- Text Reminder

Cloud Customer Experience – CSR Payments

- Multiple ways to find customers
- Select Customer
- View Customer Account Options

Customers

250 rows
 All rows

Customer	City	Email Address	Options
Danielle Smith	FREDERICKSBURG		
Ranessie T Smith	FREDERICKSBURG		
James and Mary Smith	HALETHORPE		

Update Customer Profile: James and Mary Smith

Please review your profile. Click update to save any modifications.



Customer Name: James and Mary Smith

Account Number: 1081

Address:

Suite/Apt#:

City, State, Zip:

Telephone:

Email Address:

Courtesy Email Address:

Unsubscribe: *(Invoice Notifications)*

Active:

By checking this box, and hitting the update button, customer will no longer receive emailed invoice notifications from Invoice Cloud, however, customer will continue to receive Payment Receipts and or other payment related notifications.

Cloud Customer Experience – CSR Payments

Invoice #	Due Date	Balance Due	Options
11222017	12/14/2017	\$154.12	

Appropriate payment option below.

Options that have not been collected through Invoice Cloud or any other system.

Credit Card DEBIT/ACH

and Adjustments

Items already been collected outside of Invoice Cloud but need to be posted within Invoice Cloud to update for an Invoice.

Check Credit Card Cash Credit Adjustment Debit Adjustment

[Payment Options](#)
[Payment Confirmation](#)

Customer Payment Information

Your Invoice

Type	Account #	Invoice #	Due Date	Balance Due	Options
Utility	10204	11222017	12/14/2017	\$154.12	

How would you like to pay?

Billing Information

Cardholder Name: James Smith

Billing Address: 2522 CASTLE GATE BLVD

City: [] State: Alabama

Country: United States Zip: 35683

Email Address (For payment confirmation receipt): jsmith@yahoo.com

Transaction Type: Sale

Bill Reference (Optional): []

Payment Information

We proudly accept:

Card Number: []

CVV (Optional): []

Expiration Date: November / 2017

Please click continue to proceed to the next step ->

Payment information pre-populated to up transaction attached card reader to swipe cards

Cloud Customer Experience – CSR Payments

Payment Confirmation

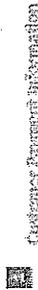


would you like to pay?

Invoice Balance	+\$42.95	Service Fee	+\$2.95	Prompt Pay Discount	-\$0.00	Total Payment	\$42.95
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Amount

the "Process Payment" button once. Clicking multiple times multiple transactions. Please do not close the browser or refresh you receive a confirmation page. If you think there was a problem, please contact Customer Service.



Customer Payment Information



Payment Options



Payment Processed Successfully

Thank you for making an IC E-Payment. Trusted, secure e-payments.

Please review the transaction results below.

Payment Made To:	Invoice Cloud TEST (888) 771-5555
Transaction Date/Time:	11/28/2017 9:39:08 AM
Payment Message:	APPROVED 258555
Account Number:	1233227
Invoice Number:	OWS-74312
Payment Amount:	\$10.00
Service Fee:	\$2.95
Total Amount:	\$12.95
Name:	Steven L. Smith, TRUSTEE
Address:	124 HILL ROAD EAST LONGMEADOW MA 01028
Email Address:	
Payment Method:	Visa
Card Number:	XXXXXXXXXXXX1111
Payment Type:	Water