

**CITY OF MAYER
CITY COUNCIL WORKSHOP MEETING
CITY COUNCIL CHAMBERS
MONDAY, APRIL 22, 2019
AFTER REGULARLY SCHEDULED CITY COUNCIL MEETING**

1. Call Meeting to Order
2. Grocery Delivery Lockers – T4 Solutions – Jim Koerber
3. Winter Street Parking
4. Utility Ponds use for Irrigation - Direction
5. Payment Service Network – Utility Payment Software
6. Adjournment



City Council Workshop Memo

Item: Temperature Controlled Grocery Lockers

Meeting Date: April 22, 2019

Presented By: Margaret McCallum, City Administrator

Recommendations/Action/Motion Requested:

To hear a presentation from Jim Koerber on Temperature Controlled Grocery Lockers.

Details:

T4 Solutions is looking to provide a Temperature Controlled Grocery Locker in the City of Mayer as a way to provide groceries to local residents. T4 would work with local grocery stores. Residents would order their groceries and they would be delivered to the City of Mayer in the locker for future pickup.

T4 Solutions is aware of the many challenges associated with grocery delivery and e-commerce execution in our industry. With our revolutionary Temperature Controlled Grocery Lockers and Delivery Vehicles, there is a new tool available to facilitate change, remain relevant and alleviate the “Final Mile” challenges associated with grocery delivery:

- Expand your market without Bricks-N-Mortar
- Offer online ordering convenience and delivery flexibility
- Provide safe food handling while in transit and waiting for pickup
- Add event catering to your store’s services
- Reach small town USA and Food Deserts

Attachments:

Grocery Locker Informational Document.



T4.Solutions

e-commerce delivery solutions



Temperature Controlled Grocery Lockers

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Click@Collect™

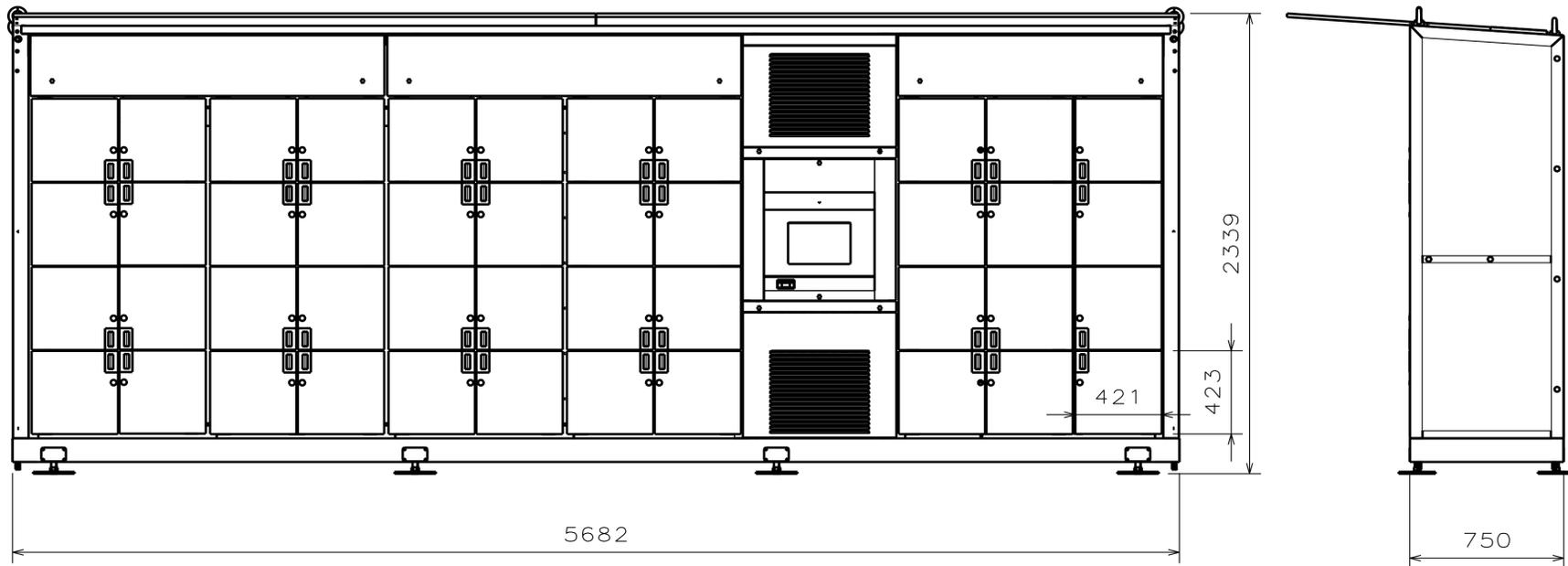


Temperature Controlled Delivery Vehicles



T4.Solutions

e-commerce delivery solutions



Stay ahead of your competition! With our experience, we will work with you to solve your e-commerce questions and concerns. We will guide your store into the next generation of grocery delivery solutions. Call us today to get started!

(952) 836-6602



City Council Workshop Memo

Item: Winter Parking Code

Meeting Date: April 22, 2019

Presented By: Margaret McCallum, City Administrator

Recommendations/Action/Motion Requested:

To review and have a discussion on Winter Parking Code.

Details:

There has been discussion from staff and the Sheriff's Department regarding winter street parking and snow plowing operations.

The current code allows for street parking until there is a snowfall of one inch or more in accumulation. The enforcement of this ordinance has proven to be difficult because the measuring of 1 inch can be difficult and confusing to those who park on the street.

Staff is proposing an ordinance amendment that would be more clear. It would be for set dates and times, instead of accumulation of snow. For example, **the sign would say from November 1 – April 1 there is no parking on either side of the street between the hours to midnight and 8 am.**

Like now, signs would be posted at the entrance of each neighborhood and residents would be educated on the change.

This type of signage is common in other communities.

A set parking schedule will help the public works department clear snow more efficiently if residents have a clear understanding of when they can and cannot park somewhere.

Below are the current sign and the proposed sign.

The City would need about 14-16 signs at about \$32.25 each. The cost for new signs would be about \$451.50 - \$516.00.

Attachments:

Proposed Ordinance 229.

Winter Parking Code from other Carver County and Local Minnesota Communities.



**WINTER PARKING
NOV 1-APRIL 1**

**NO PARKING
ON EITHER SIDE
OF STREETS OR
ALLEYS FOLLOWING
A 1" SNOW FALL**

**PARKING MAY
RESUME AFTER SNOW
HAS BEEN REMOVED
FROM CURB TO CURB**

**WINTER
PARKING**

**NOV 1ST - APR 1ST
NO PARKING ON
ANY STREET
MIDNIGHT-TO 8 AM**

**WATER CONSERVATION
YEAR AROUND**

**NO OUTDOOR WATERING
FROM 9 AM - 7 PM**

**ODD ADDRESSES WATER ODD CALENDAR DAY
EVEN ADDRESSES WATER EVEN CALENDAR DAY**

**RESTRICTIONS ENFORCED
CODE SECTION 410.29**

**SPEED
LIMIT
30**

CITY CODES FOR WINTER PARKING

City of Waconia

634.01 Winter Parking.

Subd. 1. Winter Parking. No person shall park or leave standing any vehicle, whether attended or unattended, upon any avenue, street or highway within the City between the hours of 12 Midnight and 8:00 a.m. from November 1 through April 1.

Subd. 2. Exceptions to Winter Parking System. The winter parking system described in Subd. 1, above, shall not apply and, instead, there shall be no parking whatsoever Section 630-635 7 between the hours of 2:00 a.m. and 6:00 a.m. from November 1 through April 1 of each winter season on the following portions of the following streets:

Main Street between Pine and Maple Streets;

First Street between Spruce and Maple Streets;

Second Street between Vine and Elm Streets;

Vine Street between Second and the alley running between Lake and Main Streets;

Olive Street between Third and the alley between Lake Street and Main Streets;

Maple Street between First and Main Streets;

Elm Street between Third and Main Streets;

Pine Street south of Minnesota Trunk Highway No. 5;

Eighth Street;

Industrial Boulevard;

Industrial Boulevard West;

Mill Lane.

Subd. 3. Handicapped Vehicles. Any vehicle displaying a valid temporary or permanent handicapped identification certificate or insignia issued by the Minnesota Department of Public Safety pursuant to Minnesota Statutes Section 169.345 or any other valid temporary or permanent handicapped identification certificate or insignia issued by another state within the United States shall be exempt from the winter parking restrictions set forth in Subd. 1, above, but shall be subject to all other parking regulations set forth in this Chapter.

Subd. 4. Parking Lots. Parking in public parking lots in the City shall be prohibited upon the accumulation of two (2) inches or more of snow and until such time as the snow has been completely cleared from the parking lot.

Subd. 5. Alleys, Sidewalks, and Public Grounds. No vehicle shall be parked on any public alley for more than fifteen minutes at any time during the period from November 1 to April 1 of each winter season. No vehicle shall ever be parked on any sidewalk or public ground at any time.

City of Watertown

No persons shall park or leave standing any vehicle, whether attended or unattended, upon any street, avenue, alley or municipal parking lot within the city between the hours of 2:30 a.m. and 6:00 a.m. from November 1 to April 1.

If your vehicle is parked in violation of the winter parking regulations your vehicle will be ticketed and towed. Impounded vehicles are not released until proof of citation payment is shown and payment of the towing and storage fees. Citations can be paid to Carver County and all other fees are payable to the City of Watertown. Vehicles can be claimed Monday through Friday during regular business hours at City Hall, 309 Lewis Ave S.

To arrange for special circumstances requiring on street parking (overnight guests, parties, etc.), please contact Carver County Sheriff's Dispatch at 952-361-1231 on the same day to request special consideration. Permission may be granted at the sole discretion of the Carver County Sheriff's Department.

City of New Germany

Parking Restrictions During Winter Months. No parking will be allowed on any public street or alleyway within the city limits of the City of New Germany from November 1st through March 31st from 2:00 a.m. to 7:00 a.m. The winter parking rule is in effect when snow on the ground exceeds 1".

City of St. Boni

Winter parking restrictions went into effect November 1 and will continue through April 1. Parking on a city street is prohibited between the hours of 3 a.m. and 7 a.m. Violators will be tagged.

Even if there is no snow on the ground the ordinance is in effect. Also, even if the road is not posted for winter parking, the ordinance is still in effect. Please remember that everyone needs to follow these same restrictions as the city is looking out for the safety of the citizens and for the safety of the snowplow drivers.

To prevent damage from the snow plow to your property you may put reflectors up 6 FEET back from curb and remember to keep trash cans back 3 feet from the curb for snow removal.

City of Cologne

71.04 SNOW REMOVAL PARKING RESTRICTIONS.

No person shall park or leave standing any vehicle on any public street in the City of Cologne after a snowfall of two inches or more in depth until after the snow from the street has been removed or plowed to the curb or other street boundaries. Any vehicle left standing or parked under those conditions may be removed as hereinafter provided.

City of Chanhassen

Per [Chanhassen City Code, Section 12-16](#), on-street parking is prohibited between November 1 and April 1 between the hours of 1:00 a.m. and 7:00 a.m. On-street parking is also prohibited when there are two inches or more of snow on a street until the street has been plowed curb to curb.

Representatives of the Carver County Sheriff's Department, Minnesota State Patrol, and Community Service Officers shall have the authority to impound vehicles in violation of this section.

Look for this sign at the entrance to your neighborhood:



**CITY OF MAYER
ORDINANCE #229**

**AN ORDINANCE AMENDING TITLE VII: TRAFFIC CODE, CHAPTER
71: PARKING REGULATIONS, SECTION 71.06 PARKING DURING SNOW
REMOVALS**

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF MAYER THAT THE FOLLOWING SECTION OF THE PARKING REGULATIONS ORDINANCE, RELATED TO PARKING DURING SNOW REMOVALS, BE AMENDED TO READ AS FOLLOWS:

Section 1. Title VII: Traffic Code, Chapter 71: Parking Regulations, Section 71.06: Parking During Snow Removals, of the City of Mayer Municipal Code, is hereby amended to add the provisions with underlined text and delete the provisions with the strike-through text as follows:

§ 71.06 WINTER PARKING.~~PARKING DURING SNOW REMOVALS.~~

(A) During the months of November to April of each year commencing and ending on the first day of November and April, no motor vehicle shall be parked on either side of any street or alley within the city limits between the hours of 12 midnight and 8:00am.~~following a snowfall of one inch or more, or to otherwise interfere with snow removal operations following the accumulation of one inch of snow or more, until the completion of snow removal operations after which time parking can again be resumed upon these streets which have been cleaned of snow.~~

(B) No person shall park a vehicle or permit it to stand whether attended or unattended, upon any street or highway within the city within 25 feet from the intersection of the curb lines or if none, within 15 feet of the intersection of the property lines at any intersection of streets or highways.

ADOPTED by the City Council of the City of Mayer, Carver County, Minnesota this ____ day of _____, 2019.

Mike Dodge, Mayor

ATTEST:

Moved by:
Seconded by:

Margaret McCallum, City Administrator

Published:



City Council Workshop Memo

Item: Utility Pond use for Irrigation.

Meeting Date: April 22, 2019

Presented By: Margaret McCallum, City Administrator

Recommendations/Action/Motion Requested:

To have a discussion on this item and provide staff with direction on how to proceed.

Details:

Residents have inquired into whether the City would allow for the use of utility ponds for irrigation.

Staff did basic research on the topic and there is a possibility that the City could allow for this.

According to the City Engineer, the City has taken the stance of saying no in the past due to the concern that there is more watering during dry times and that is when the ponds have the least amount of water in them. However, a policy could be written that irrigation must stop when the pond is at a certain level.

Staff is asking for direction on how to proceed on this topic and if they should move forward researching and drafting a policy or document that would allow for the use of ponds for irrigation.

Attachments:

None.



City Council Workshop Memo

Item: Payment Services Network – Utility Software

Meeting Date: April 22, 2019

Presented By: Margaret McCallum, City Administrator

Recommendations/Action/Motion Requested:

To review a utility software that offers more resources to residents.

Details:

Staff is looking into switching utility payment software programs to one that offers more resources and tools to residents.

The City's current payment software, GovPayNet, only allows for in-the-moment payments. A resident needs their paper utility bill in front of them to pay and it doesn't include a copy of the bill online. Residents are not able to track their previous payment or usage history.

The utility payment software, Payment Service Network (PSN), can integrate into our current system (Banyon Data Systems) by sharing data between the two programs. Currently this is not the case and everything from one system has to be manually entered into the other. Because of this ability to transfer data, the utility information can be transferred to the payment software so that a resident can view a copy of their bill online.

Residents would be able to view their bills information including their bill history, payment history and usage history all online. Currently, this information needs to be requested to City Hall for paper copies.

Residents would be able to make reoccurring, scheduled payments. Currently, the program only allows one-time in the moment payment.

Additional payment options that would be offered include over the phone, by calling (24/7) or through a PSN app.

Current contract and cancellation procedure-

The City has been with GovPayNet since February 2018. The contract was for one year with automatic renewing for additional one year periods. We need to provide a 30 day written notice for cancellation.

Transaction Fees Options

GOVPAYNET -CURRENT

Currently, the residents pay the following transaction fees through GovPayNet.

ATTACHMENT “A” – SERVICE FEES AVAILABLE

ALL SERVICE FEES ARE NON-REFUNDABLE

Service Fee Schedule for Government Program Payments Made via Internet (Web/Gov\$wipe®)	
Credit Card Fee Per Payment Amount	Debit Card Fee Per Payment Amount
\$0.01 to \$50.00 = \$1.00	1.15% \$1.00 minimum
\$50.01 to \$100.00 = \$2.00	
\$100.01 to \$150.00 = \$3.00	
\$150.01 and above = 2.65%	

Service Fee Schedule for Health Care Payments Made via Internet (Web/Gov\$wipe®)							
Transaction Range		Service Fee	Transaction Range		Service Fee		
\$0.01	>	\$50.00	\$1.75	\$100.01	>	\$150.00	\$5.75
\$50.01	>	\$75.00	\$2.00	\$150.01	>	\$200.00	\$7.25
\$75.01	>	\$100.00	\$3.75	For each additional increment of \$50.00, or portion thereof, add \$2.00			

Service Fee Schedule for Telephone-Assisted Payments	
Add \$2.50 to each payment amount for use of operator assistance	Add \$1.50 to each payment amount for use of Integrated Response Unit

PAYMENT SERVICE NETWORK- PROPOSED

PSN’s flexibility allows the City to choose who pays fees for customer-initiated transactions:

OPTION 1: The City pays all per transaction fees.

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe/Scan	50¢	50¢ + credit card fees
Automated Phone (IVR)	75¢	75¢ + credit card fees
PSN Call Center	\$1.50	\$1.50 + credit card fees
Backoffice Auto-Pay (recurring ACH set up by staff)	20¢	NA

Credit card fees for VISA, MasterCard, Discover:
Interchange Rate + Network Card Assessment Fee + Discount Rate + Authorization Fee

- *Interchange Rate: PSN will arrange special utility interchange rates for your company. You will pay the amount charged by the credit card company; PSN does not mark up the interchange rate to assure you get charged the lowest possible fee for the card being used by your resident. Utility fees are a flat rate between 45¢ - \$1.50; most settle between 65¢ - 75¢.*
- *Network Card Assessment Fee: You will pay the amount charged by the credit card networks; PSN does not mark up this fee. The fee is a percentage based on the total monthly payment amount and is charged monthly. Example: \$1,000 in total monthly payments x 0.14% network fee = \$1.40.*
- *Discount rate (a term used by merchant providers) is an added cost. It is a percent of the transaction. You will pay a discount fee of 0.5%. Example: \$100 payment x 0.5% discount fee = 50¢.*
- *Authorization fee is a flat fee of 10¢ per transaction.*

Credit card fees for American Express (if you choose to accept): 2.60% plus \$0.50 if under \$100

OPTION 2: The City pays the less expensive eCheck and eSavings fees; the customer pays the more expensive credit card fees.

Fees Paid by Your Customers

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe/Scan • Automated Phone (IVR) • PSN Call Center	None	2.75% (+50¢ if under \$100)*

*Credit cards include your choice of VISA, MasterCard, Discover

Fees Paid by You

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe	50¢	None
Automated Phone (IVR)	75¢	None
PSN Call Center	\$1.50	None
Backoffice Auto-Pay (recurring ACH set up by staff)	20¢	NA

OPTION 3: Customers pay all transaction fees.

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe/Scan • Automated Phone (IVR) • PSN Call Center	\$1.00	2.75% (+50¢ if under \$100)*

*Credit cards include your choice of VISA, MasterCard, Discover

Implementation and Service Fees – GovPayNet

This cost the City \$0.00 because they recoup their charges through payments made by customers. They do not provide the integration and eBill solutions. It does not cost the City money to maintain either.

Implementation and Service Fees - PSN

Service Implementation Fee -	One Time Fee	\$149.00
Data Sharing /Integration -	One Time Fee	Included
Website Customization Fee -	One Time Fee	\$50.00 – OPTIONAL
Support, Maintenance Fee-	Monthly	\$0.00 for online and Virtual Terminal. \$14.95 for Phone payments – OPTIONAL
eBill Fee	Monthly	\$29.95 – OPTIONAL
PCI Security Fee	Annual	\$89.00

I am recommending the website customization (\$50-One time fee) – Puts our logo on the payment page.
I am also recommending the eBill service (\$29.95 monthly) – This would include the support, maintenance fee for Phone Payments.

Projected City Costs

Total implementation Cost Estimate -	\$199.00
Monthly Estimate (eBills and Maintenance) -	\$29.95 (\$359.40/year)
Annual Fee – Credit Card Security -	\$89.00

Attachments:

- PSN and Banyon Integration Information Document.
- eBills Solution Document.
- PSN Service Summary Document.
- PSN Pricing Proposal.

ePayments ■ eBills ■ eCommunications



ONLINE



MOBILE APP



IVR



CALL CENTER



SWIPES-EMV



MOBILE SWIPES



VIRTUAL



BANK-ISSUED



PAPER CHECKS



KIOSKS



CASH SITES

Banyon Data through our electronic payment partner, Payment Service Network (PSN), offers you the widest suite of electronic payment, billing and communication services. PSN solutions are so easy to implement, manage and use. Yet they are so sophisticated that you can let your customers pay any way they want, while fully adhering to your business policies and applicable regulations. No matter how your customers pay, all payments will be consolidated into the PSN system with automatic posting to your software. Add to that your ability to reduce the cost of printing and mailing bills with eBills and broadening your customer communications to include everything “e” and you have a complete solution that is unbelievably inexpensive—in fact, your ROI is nearly immediate. What’s most excellent is that you can select only the services that are best for your organization and your customers today and easily change them as your needs change.

**Keep customers happy!
Let them pay any way
they want—or can!**

- ✓ Online
- ✓ Smart Phones & Tablets
- ✓ Automated Phone (Spanish/English)
- ✓ PSN Call Center (Spanish/English)
- ✓ Entered by Your Staff
- ✓ Mailed Paper Checks
- ✓ Bank-issued Check Payments
- ✓ Cash Payment Locations
- ✓ Credit Card Swipes

All of these payments can flow into the PSN system and then automatically post to your software.

**Make billing simple
for you and
your customers!**

- ✓ eBill resembles paper bill
- ✓ Online archive (up to 24 months)
- ✓ Current amount due always available
- ✓ Ability to opt out of paper bills
- ✓ Ability to print any bill
- ✓ Ability to make a service request
- ✓ Attach notices just like in paper bills
- ✓ Accessible to your staff
- ✓ Automated notices to customers that their bills are ready to view

With a simple file upload, PSN generates and posts the bills online. A customer file uploaded daily updates the current amount due.

**Assure you get paid
by accepting a wide range
of payment methods!**

- ✓ VISA
- ✓ MasterCard
- ✓ Discover
- ✓ American Express
- ✓ eChecks and eSavings
- ✓ Cash
- ✓ Money Orders
- ✓ Paper Checks
- ✓ Bank-issued Checks (Bank bill pay systems)

Select which payment methods you want to allow your customers to use, and PSN “turns them on.”

**Simplify your
business day...
Let PSN work for you!**

- ✓ Data sharing payments to your software and posts amounts due online
- ✓ All payments flow into one system for one deposit, one reconciliation
- ✓ No PSN hardware or software costs
- ✓ Eliminate data entry errors, bank-issued paper checks, cost of printing/ mailing bills
- ✓ Easily reconcile payments and deposits
- ✓ Have online access to all payment, billing and communications information

These are just a few of the many, many benefits you can realize with implementing PSN ePayment, eBill and eCommunication solutions.

Contact us for more information or a live online demonstration of our solutions.





eBills



REDUCE COSTS WHILE SATISFYING CUSTOMERS

Customers today expect the convenience of viewing bills online as proven by a decline of three billion mailed bills in just four years, and the pace is quickening! Plus, there is the benefit of reducing your carbon footprint and supporting “green” efforts. There are lots of other advantages as well, but perhaps most importantly, eBills can be delivered for as little as a ½¢ to about 10¢ each, depending on your volume. That’s significant savings!

KEY FEATURES

- Bills are displayed online as well as in the mobile app
- Customers are encouraged to opt out of receiving paper bills (optional)
- Electronic bills completely replicate paper bills
- You can attach notices and promotions, just like in mailed bills
- The eBill web page will also display current amount due and amounts due for past bills
- Customers can make a payment from the eBills web page
- Email notifications are sent
 - Every time a new bill is ready to view
 - When a bill is coming due and is past due
- Customers can
 - View a two-year history of bills
 - Print or email bills
 - Opt back into receiving paper bills
 - View usage charts
- Your staff can
 - View a two-year archive of customer bills
 - Easily email or print and mail a copy of any archived eBill to any customer whether registered on PSN or not
 - Download customers who have opted out of paper bills (this process can be automated to tag customers who don’t want printed bills)
 - Find out who has viewed their bills and generate reports on open rates

HOW IT WORKS

By simply uploading the billing data file to a secure PSN FTP site, PSN will create the eBills in PDF format, post them for display, archive them and send notices to your customers. You can easily add “bill stuffers” by uploading a PDF to PSN, selecting the bill it will be attached to and select whether the attachment should open automatically or prompt customers to open it.

BENEFITS

- ✓ Any customer who logs into PSN can automatically view their bills—no special registration for eBills is required
- ✓ Convenience: customers only need to go to one portal to view eBills and make payments
- ✓ Reduce paper, printing, postage, equipment upkeep costs as customers opt out of paper bills
- ✓ Reduce calls to your staff as more information is available online and in the app
- ✓ Bill delivery is quicker and can speed cash flow

Contact us for more information on this and other services that can help simplify your business day.





Simplifying your customer's life and your business day

SERVICE SUMMARY

Payment Service Network, Inc.
2901 International Lane
Madison Wisconsin 53704

www.PaymentServiceNetwork.com

VOICE 866.917.7368

FAX 608.442.5116

Ruth Ponder

DIRECT 608-442-5058

rponder@PaymentServiceNetwork.com



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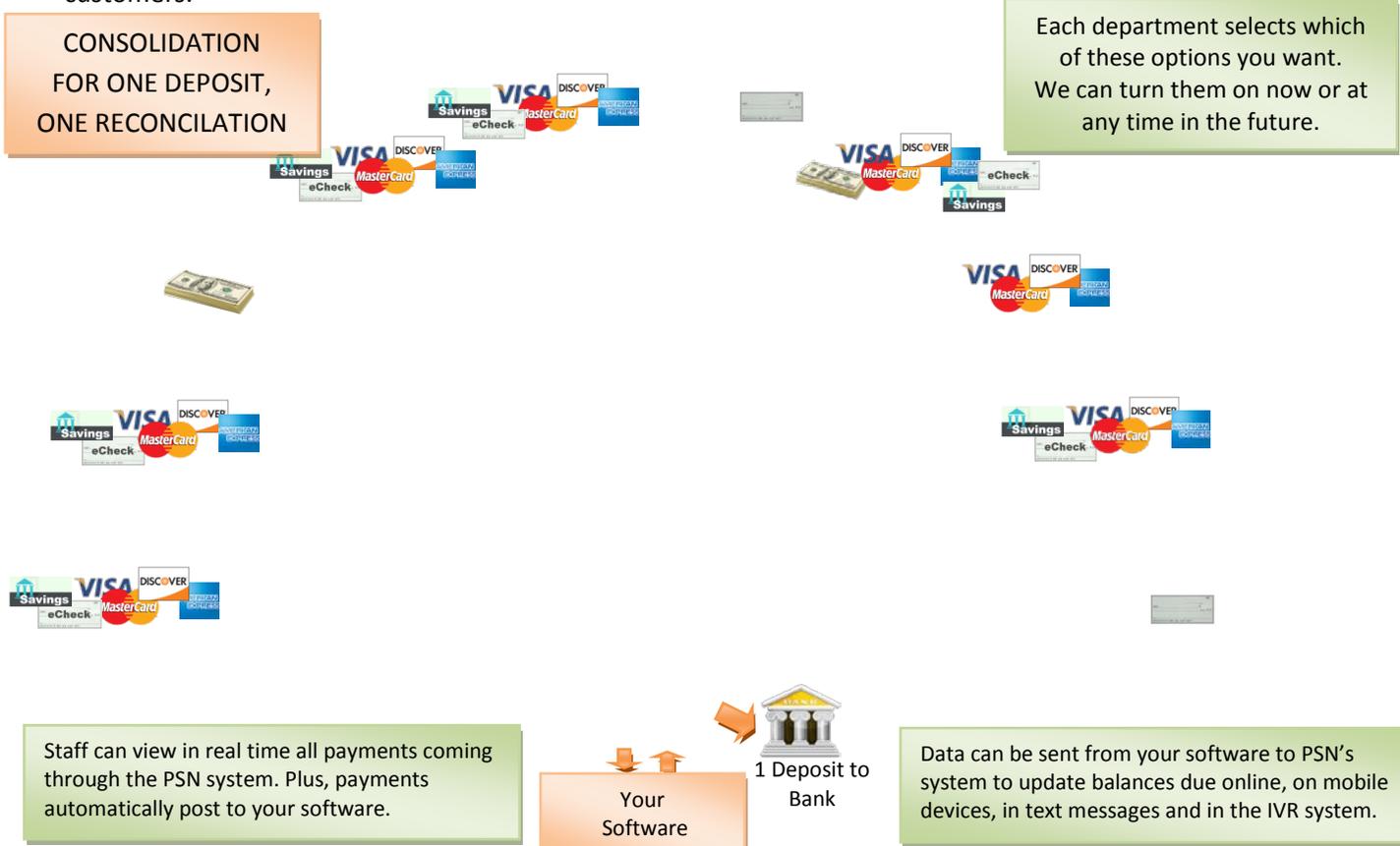
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Payment Services

PSN accommodates all possible payment methods—credit card, debit card, eCheck, eSavings, paper check, money order, cash and bank-issued checks. You simply select which methods you want to allow your customers to pay with. Likewise, you will select which payment channels you will “open” to your customers.



- ✓ **Online: English and Spanish** (Available 24/7)
- ✓ **Mobile: Smart Phones & Tablets** (Available 24/7)
- ✓ **Text** (Message is sent to customer, they can simply press 1 to pay balance displayed with payment method displayed.)
- ✓ **Automated Phone (IVR): English and Spanish** (Available 24/7)
- ✓ **Live PSN Operator Assisted Calls: English and Spanish**
- ✓ **Over the Counter** (Your staff can use credit card swipe/EMV terminals or the PSN Virtual Terminal [any Internet-connected computer] for credit card or check payments.)
- ✓ **Field Payments** (An app allows field workers to view a customer's balance due, recent payment history, etc. Payment method can be keyed in or via a credit card swipe.)
- ✓ **Kiosks** (You can place kiosks for bill payments at designated indoor or outdoor locations.)
- ✓ **Paper Checks** (Customers can mail checks to your office or a lockbox, where, after scanning, data can be sent through the PSN system for auto-posting to your software.)
- ✓ **Bank-Issued Checks** (Most payments initiated in your customers' banks' bill pay systems are turned into paper checks and mailed to you. However, with our Bank Bill Pay eSolution, we “capture” these payments as they are initiated by your customers and turn them into ePayments, routing the payments for deposit and the data into PSN's system for automatic posting to your software.)
- ✓ **eCash Payment Locations** (For those customers who must pay in cash, PSN sets up payment locations throughout your area. PSN then turns the cash into an ePayment. This removes the risks of handling cash at City facilities and is generally more convenient for residents.)

Each department can select from among the following which methods of payment they want to offer customers. Payment methods can be added or removed at any time with a “flick of the switch.”

- **VISA** • **MasterCard** • **Discover** • **American Express** • **Checking/Savings**
- **Cash** • **Money Orders** • **Paper Checks** • **Bank-issued Checks**

More payment benefits include:

- **Scheduled, Immediate or Recurring Payments** (Customers can make an immediate payment, schedule a payment or, where applicable, easily set up Auto-Pay (recurring), which allows your customer to select either a set payment amount or the amount due each bill. Customers can make changes, such as method or day of payment, by simply going online or calling PSN. An email is sent to the customer a few days prior to the Auto-Payment to make sure they have sufficient funds/credit. PSN customer service staff can also set up Auto-Pays if customers prefer to call in.)
- **eCommunications** (Customers will receive emails of payment confirmation, if their credit card is about to expire, problems with a payment [NSF, wrong bank account, etc.], if Auto-Pay is ending and other notices to ensure they are kept abreast of their payments. Also, PSN allows your staff to get emailed notifications of payments, canceled or rejected payments, NSF notices [in much shorter time than bank notifications] and more.)
- **Online Payment History** (Customers can view a history of their payments as well as any problematic transactions, recent payments and pending payments.)

Online Billing

PSN provides an extremely flexible eBill solution for those departments doing regular billing (e.g., utilities). Here are the highlights of the eBill page in the customer’s payment portal.

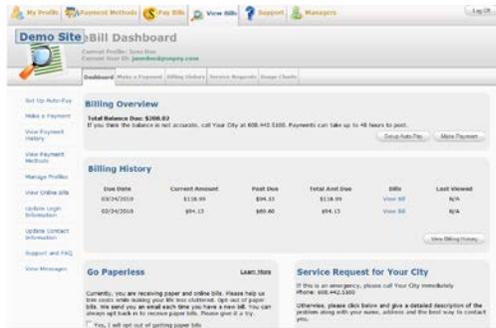
1. Current bill, which looks like the paper bill
2. Viewable archive of past bills (up to 24 months)
3. Current amount due (updated daily)
4. Ability to make a payment or set up Auto-Pay
5. Ability to opt-out of paper bills
6. Ability to print any bill
7. Ability to make a service request or other message to you
8. Colorful graphs to display month-over-month usage

Your staff will find the online bills incredibly helpful. If a customer calls because they didn’t receive their paper bill or wants a copy of an old bill, your staff can refer them to the website to view their bill online or the staff person can “grab” the online bill and either email or print and mail it to the customer. You can attach promotional or informational pieces to your eBills, just like you would place “stuffers” in mailed pieces. The attachments are easy-to-load PDFs. They can open automatically or your customer can be prompted to open them—you choose which method.

Customer Payment Portals

PSN has easy-to-use portals for customers to pay online, via a mobile app, via text* and by automated phone/IVR. The portals are customized with your company name or logo. (see next page) *In development.

ONLINE PORTAL



Payment features

- Make an immediate payment, schedule a payment or set up full-balance or fixed-amount Auto-Pay (only displays when applicable)
- Monitor status of payments; view payment history and scheduled payments
- Pay more than one account and pay multiple departments on a single visit
- View balance due, as available through data sharing
- Print or email receipts
- Automatic duplicate payment detection

Billing features

- View current bill which looks like printed bill
- View 24 months of archived bills and any outstanding balances
- Print any current or archived bill
- Ability to opt out of or back into paper bills

Communication and support features

- Email notifications of successful payment, payment coming due, payment past due, problematic payments, new eBill posted, credit card expiring and more which keep your customer current on the status of payments and bills
- Ability to send a service request to you (optional)
- Support page with FAQs and detailing ways to contact PSN (phone or email)
- Information at login providing payment methods (credit card, eCheck, eSavings) and ways to pay (online, phone) as authorized by the City

Customer profile features

- Customer validation (customer enters name & account number for integrated accounts)
- Set up and change login information
- Add, change and delete an unlimited number of payment methods
- Opt out of or into paper billing (as applicable)
- Establish or change phone number for automatic IVR identification
- Manage Auto-Pay (change date, payment method, cancel, etc.)

MOBILE APP PORTAL



Payment features

- Make an immediate payment or schedule a payment
- See current balance due
- View payment history and scheduled payments

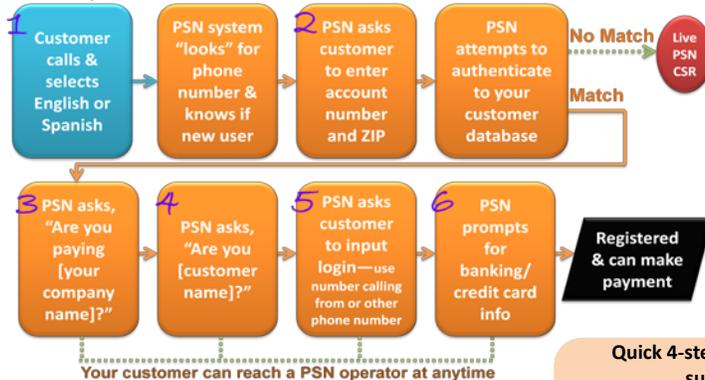
Customer Profile features

- Set up, change or delete payment methods
- Change password
- Payments are recorded in the customer's online payment portal for monitoring status, printing receipts, etc. Changes to payment methods and password are also automatically changed in the online portal.

PHONE PORTAL

Validation process for integrated departments

Validation process...



Payment features

- Make an immediate payment
- Prompt for current balance due
- Opt out to speak with a PSN Call Center rep or your CSRs

Customer Profile features

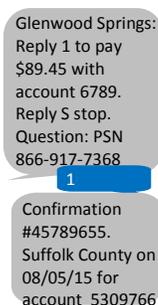
- Establish a phone number for auto-detection (system will recognize and greet caller by name on all future calls)
- Phone number can be changed in their online profile
- Set up payment methods for current payment and future calls (if a customer has paid online or mobile app previously, the IVR will ask if they want to use methods that were set up on those devices)
- Payments are recorded in the customer's online payment portal for monitoring status, printing receipts, etc. Changes to payment methods are also automatically changed in the online portal.

Quick 4-step payment process on subsequent calls

1. Confirm customer name
2. Confirm last 4 digits of payment method
3. Enter payment amount
4. Confirm and submit

Your customers can also directly contact the PSN Call Center to make payments or get assistance with any of our services.

TEXT MESSAGING



Payment features

- Make an immediate payment
- View balance due
- View last four digits of bank or credit card account number

Customer features

- Easy signup to receive text payment messaging
- Easy “text S” to stop receiving text payment messages
- Payment recorded in customer online portal
- Print or email receipts from the online portal

In development

IVR Options

PSN lets you select from three automated phone/IVR solutions. The **ELITE DEDICATED SYSTEM** provides you with a dedicated 800 number and the most customized functionality—customers listen to your script, can prompt for amounts due and can be transferred to your customer service staff or PSN staff. The **STANDARD DEDICATED SYSTEM** has all the features of the Elite system, except it forwards calls only to PSN staff rather than your staff. The **SHARED INDUSTRY SYSTEM** allows you to capitalize on “shared costs” with businesses in your industry. On the first call, the customer will validate themselves and the system will state “City of xxxxx” for verification. For all subsequent calls, the customer is greeted by their name. Customers can opt out to speak to a PSN Call Center representative.

Outbound Auto-Call Messaging

For outbound calls, you can use the **PSN Outbound Auto-Call Messaging Solution**. You simply upload a message and list of phone numbers to call, select the date and time for the calls to begin and PSN takes care of the rest. There is a “Press 1” feature for your customers to make an immediate payment—the call is automatically transferred to the IVR system.

PSN Call Center

PSN maintains an in-house customer support center that your customers and staff can call toll free. PSN decided to manage its own Call Center because of the high level of security, employee screening and training required. Further, we can fully monitor our CSRs professionalism with *your* customers. CSRs are available from 8am to 8pm (Eastern) on weekdays and from 9am to 6pm on weekends and holidays. PSN has English- and Spanish-speaking representatives.

Your PSN Account Management Center

Your staff will have 24/7/365 online access to all real-time payment information in the PSN Account Management Center (AMC). The AMC allows your staff to generate customized reports and notifications, set staff access levels, determine how reports are delivered to specified staff, upload and

download data, perform quality checks, reconcile payments and deposits and more. It is also an amazing tool for your customer service staff. When customers call with questions, your staff can look up a customer’s payment history, see the status of a pending payment from any PSN payment service, see what payment method was used and see why a payment didn’t go through. They can also view customers’ bills online as well as email or print and mail a copy of the bill to a customer. They will love the convenience of the AMC; no longer do they have to look in several places to find a payment being processed. You can take a “test drive” in our demo and see how the AMC will be at the heart of the payment services you are offering. (PSN is soon releasing a mobile management app which will feature the ability to view customer information as well as make payments on smart phones and tablets—great for field staff.)

Navigation in the PSN Account Management Center...

The screenshot shows the PSN Account Management Center navigation bar with the following menu items: Account Management, Payment Tracker, Reports, Payment Tools, Outbound Auto-Call, and Support. Below the navigation bar is a grid of menu categories:

<p>ACCOUNT MANAGEMENT</p> <ul style="list-style-type: none"> • Update Payment Page • Upload/Download Data • Multiple-Account Access • Get Marketing Templates • And more... 	<p>PAYMENT TRACKER</p> <ul style="list-style-type: none"> • View Real-time Payments • View Deposits • View Rejected/Cancelled • View Payment Histories • View Disputed Payments • And more... 	<p>REPORTS</p> <ul style="list-style-type: none"> • View Registered Customers • Perform Daily or Month-End Reconciliation • And more... 	<p>PAYMENT TOOLS</p> <ul style="list-style-type: none"> • Make Payments on Behalf of Customers • Set up/Change Auto-Pay • Check Scanning • And more... 	<p>OUTBOUND AUTO-CALL</p> <ul style="list-style-type: none"> • Upload Messages • Upload Call Lists • Set Date & Time <p>SUPPORT</p> <ul style="list-style-type: none"> • Ticket Center • FAQs, Guides, Training
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Reports

EXAMPLE of an online report

Print, download

Sort, search, filter by field

The PSN system has several online, downloadable/printable reports available to your staff that can be customized to individual needs. The system also automatically generates reports—you select who gets these reports, whether they are detailed or summaries and whether they are delivered via email instantly, daily, weekly or monthly. Reports include: Customer Payments, Deposits/Withdrawals, Declined/Rejected Payments, Chargebacks/Refunds, Cancelled/Held Transactions, Disputed Transactions, Payment Histories, Daily Reconciliation, Monthly Reconciliation, Registered

Customers, Account Summaries and more. Each report can be sorted, searched and filtered for different criteria (date, customer, address, payment type, etc.).

Integration

The mission of PSN from its establishment in 1999 was to make remittance processing more efficient and error-proof. With that in mind, PSN built its system to be able to integrate with any software that could import and export data. Success can be measured by the fact that we have integrated with over 80, and counting, software platforms. PSN can integrate its system with yours through manual daily batch processing, automated daily batch processing, real-time data interchange through a web service or by an integrated payment module—all can be customized to meet your specific needs. Integration, at the very minimum, allows for the validation of customers, displaying balances due and posting payments to your software. PSN meets with your IT staff and software vendors to do a needs analysis to determine a customized solution for you.

Marketing Your Services

After training, PSN’s marketing department will prepare templates such as the following.



Marketing pieces are available in English and Spanish

More marketing we have created for our accounts...

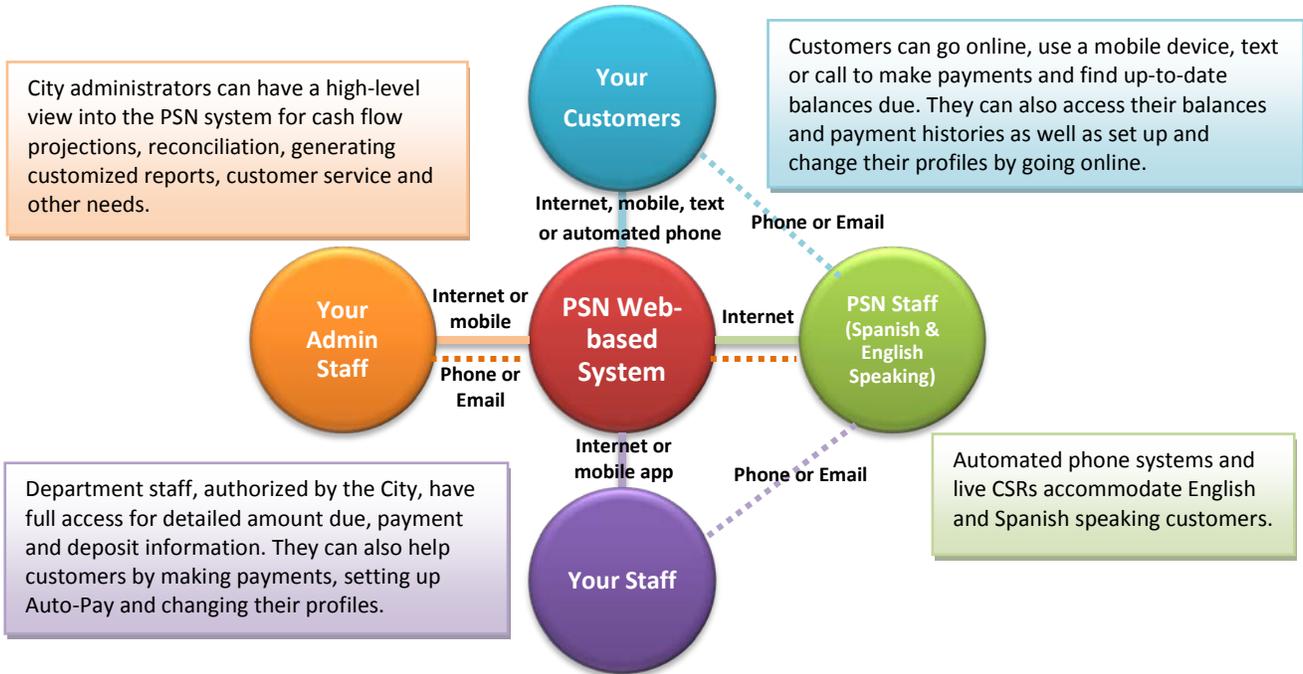
- Posters
- Press Releases
- Messaging on bills
- Postcards
- Email announcements
- Envelope design
- Twitter Copy
- Posters with tear-offs
- Mini Handouts

Communication

Success isn’t possible without great communication. PSN makes communicating easy for both your staff and your customers. PSN’s bevy of eCommunications solutions can help you communicate with your customers. *All eCommunications solutions are at no cost to you except for Outbound Auto-Call.*

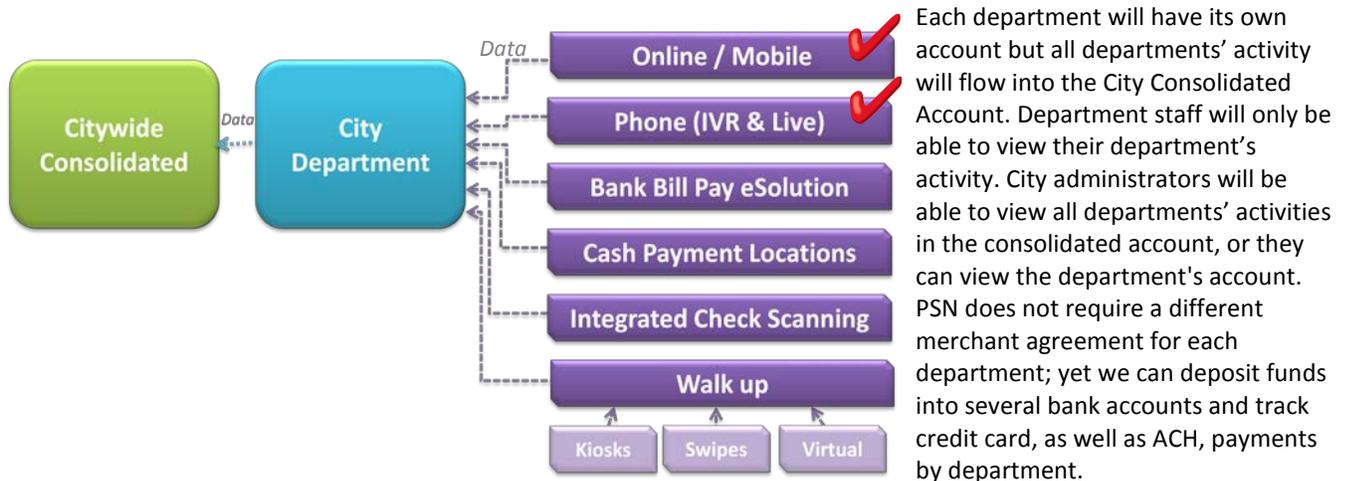
- **Customer Payment Notifications:** Customers will be notified via email of successful payments, Auto-Payment coming due, unsuccessful transactions along with the reasons and how to remedy the problems and any other matters that affect their payments (e.g., credit card is about to expire, Auto-Pay is expiring).
- **Customer Billing Notifications:** Customers will be notified via email when a new bill has been posted. The email provides a link to the View Bills page. Reminder bill due notices are sent out a few days in advance of the due date and again, after the due date if they did not make a payment.
- **Bill Attachments:** You can attach promotional pieces or notices to electronic bills; the same as you do with mailed bills. You simply upload the “stuffer” as a PDF, tag it to a billing cycle and designate if you want it to open automatically or prompt the customer to open.

- **Message Posting:** You can post an individual message, messages to a group or messages to your entire customer base. The message resides in a mailbox on the site and a notice will appear that they have a new message waiting.
- **Outbound Auto-Call Messaging:** Before you incur the costs of mailing past due notices, consider using PSN’s Auto-Call Solution. You simply upload the message and list of customers you want to call, specify the date and time you want the calls to be made and the PSN system takes care of the rest. Customers can even use the “Touch 1” feature to make an immediate payment via their phone. You can also use the Auto-Call service for informational notices.



Services across the Enterprise

For municipalities, PSN can provide services to every department, if desired.



Transaction Fees

PSN's flexibility allows you to choose who pays fees for customer-initiated transactions:

OPTION 1: The City pays all per transaction fees.

OPTION 2: The City pays the less expensive eCheck and eSavings fees; the customer pays the more expensive credit card fees.

OPTION 3: Customers pay all transaction fees.

Merchant Processor

PSN is both a merchant processor and gateway, resulting in savings as well as efficiencies. You will benefit by PSN's ability to consolidate all credit card payments (VISA, MasterCard, Discover, American Express) as well as ACH (check and saving) payments for one deposit and therefore, one reconciliation. No longer do you have to go to several sources to download reports and perform several reconciliations. Further, PSN can wrap the costs of both into one transaction fee so that you are not getting charged by several entities. There is also no additional integration which must be done to accommodate either a merchant processor or gateway. PSN also allows you to have only ONE merchant account; we easily separate the payments and deposits to different accounts by use of our technology. (Many merchant providers force you to get several accounts if you have multiple payment accounts or depository accounts.) PSN can qualify utilities for the "Utility Rate Program" available with VISA, MasterCard and Discover—lower interchange rates if the utility pays the transaction fees.

Needs Analysis and Implementation Schedule

PSN will provide an initial demonstration of our standard services. After which we will conduct a needs analysis to determine which services are best for you and your customers. The needs analysis will encompass:

1. Departments and specific locations where any payments are accepted
2. All items or services for which payments are accepted
3. Anticipated or actual transaction volumes for each payment type
4. Policies, rules and regulations applying to payments
5. All CIS systems utilized to produce bills and receive payments
6. Reporting and notification requirements

After the needs analysis, PSN and your involved staff will determine:

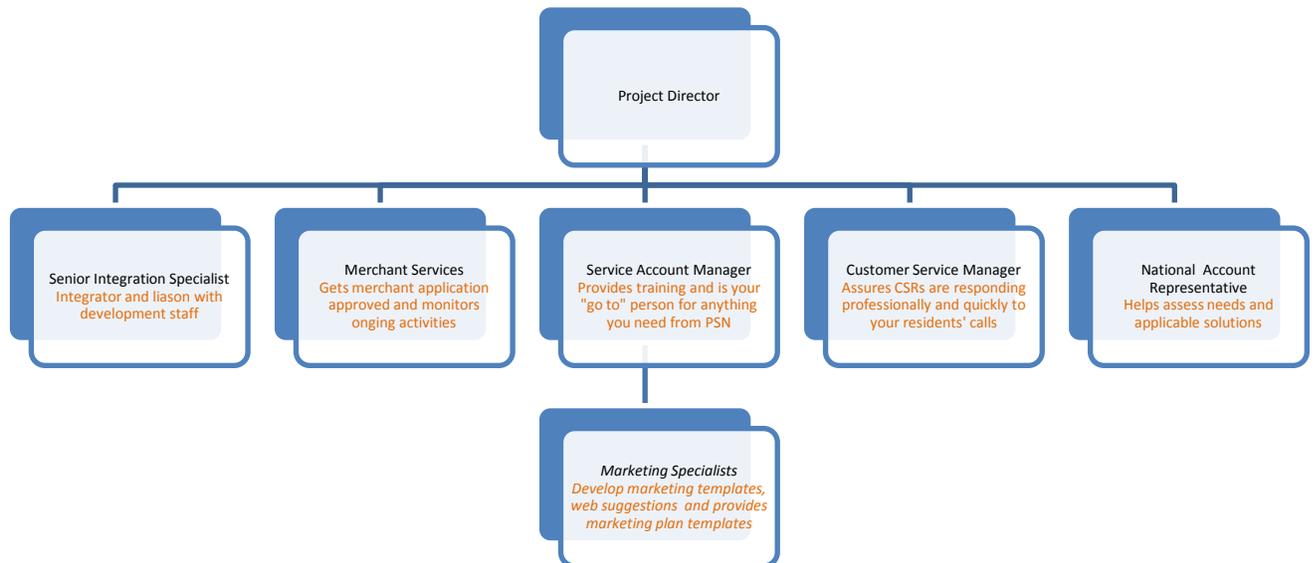
1. What payment methods should be offered (credit cards, eChecks, cash, etc.)
2. What payment channels should be opened (online/mobile app, text, automated phone, PSN Call Center, cash payment locations, etc.)
3. What solutions you want to implement immediately and which ones would you like to consider for future implementation
4. For which departments are eBills appropriate
5. Who will pay the transaction fees
6. What type of integration between your software and the PSN should be done

Once the complimentary analysis is complete and you have made final service decisions, the implementation process begins. The following are concurrent steps.

1. PSN implementation team assigned which includes a Service Account Manager (your go-to contact), Integration Specialist, Merchant Account Specialist, Marketing Specialist and Customer Service Supervisor.
2. You execute the PSN Agreement which includes the merchant credit card agreement.
3. PSN sets up the your online, mobile, text and IVR portals.
4. PSN customizes your PSN web payment portal to “look like” your website, if using our portal.
5. PSN provides your web developers with the link for online payments.
6. PSN’s Service Account Manager trains your staff.
7. PSN works with staff and/or software vendor for integrating software.

Project Team

PSN assigns a highly qualified team—each team member has extensive experience in working with municipalities. What is great about our team structure is that members follow through from implementation to ongoing support which assures familiarity with your needs and desires and building a consistent knowledge base. All team members are located in Madison, Wisconsin but are easily reachable via an online ticketing system, email or phone.



Training

PSN will provide you training at no cost. PSN’s training is customized for the specific solutions you select. There are seven training modules available, each lasting 30 minutes or less. You will decide which staff attend each training based on the roles they play in the payment and billing process. Training modules can include: marketing your services; the customer payment experience; account management; eBills; equipment; reconciliation; and payment monitoring.

Security

PSN meets PCI Level 1 Security Standards. PSN uses AES 256 bit encryption for stored data and all transmitted data is 2048-bit extended validated SSL via TLS 1.2 secured. PCI annually conducts a

thorough analysis of our security measures, including employees, facilities, data storage, data transfer and data destruction. Some examples of security measures include application firewalls, system firewalls and an annual internal and external penetration test. The facilities which house and store backup PSN data also pass PCI standards. Further, PSN automatically locks down any account access if there are three failed login attempts. By exclusively using the PSN system for payment processing, you would not be required to maintain costly PCI requirements.

Online Demonstration

We would be happy to do an online demonstration of our payment and billing system so that you can see first-hand all of the features and benefits you and your residents will realize.



Simplifying your customer's life and your business day

Pricing Proposal for City of Mayer, MN

Payment Service Network, Inc.
2901 International Lane
Madison Wisconsin 53704

www.PaymentServiceNetwork.com

VOICE 866.917.7368

FAX 608.442.5116

Kevin Xiong

DIRECT 608-442-5061

kxiong@paymentservicenetwork.com



Thank you for allowing me to submit this proposal. Payment Service Network (PSN) provides a vast range of eServices for payment processing, billing and customer communication. After discussing your needs, I have developed the following proposal of services. Please let me know if there is any additional information you require. The staff at PSN looks forward to providing you with personalized service.

This proposal quotes costs for the services that are marked below. If you would like quotes on any additional services, please let me know.

PAYMENT METHODS

Included	Not Included	
√		Credit and Debit Card Payments
√		Checking and Savings Payments
	√	Cash and Money Orders

PAYMENT CHANNELS

Included	Not Included	
√		Online
√		Customer Mobile App*
	√	Field Payment App*
√		Virtual Terminal (any Internet-connected device)*
√		Automated Phone (IVR) and PSN Call Center
	√	Text
√		Credit Card Terminal
√		Backoffice Auto-Pay (recurring set up by staff)
√		Customers' Banks' Bill Payment System
	√	Cash Payment Locations Arranged by PSN
	√	Paper Check Scanning (Check 21)

**Come standard with Online payment services*

ADDITIONAL SERVICES

Included	Not Included	
√		Web Customization
√		Data Sharing (System Integration)
√		eBills
	√	Customized Mobile App
	√	Customized Automated Phone (IVR)
√		Outbound Auto-Call Messaging
	√	Lockbox Processing

Implementation and Service Fees

Following are non-transactional fees which are either one-time, monthly or annual costs. If you need additional information on these costs, please let me know.

Service Implementation Fee Includes, as applicable: Implementation Team • Training • Online Portal Setup • Standard Customer & Field Payment App Setups • Text Payment Setup • IVR Setup • PSN Call Center Training Specific to Your Account • Merchant Application Processing • eBill Design • Marketing Support	One-time fee	\$149
Data Sharing/Integration Includes, as applicable: Integration Specialist • Creating Specifications • Developing Interface • Coordination with Your Software Supplier • Testing • Training NOTE: Check with your software provider for their fees, if any	One-time fee	Included
Website Customization Fee Includes: Development of Web Portal with Your Logo	One-time fee	\$50 OPTIONAL SERVICE
Support, Maintenance Fee Includes, as applicable: Online Portal, Standard Customer Mobile App, Field Payment App, IVR System Upgrades and Maintenance • Call Center Support for Your Customers • Email Notifications to Payers and Staff • Service Account Manager for Your Staff • Interface/Integration Support (Storage and Maintenance of Customer Data) • Reports • Online Account Management Center • System and Account Monitoring (24/7) • And More	Monthly fee per account NOTE: If PSN eBills are used, this fee is waived.	\$0.00 for Online + Mobile App + Virtual Terminal \$14.95 for Phone Payments OPTIONAL SERVICE
eBill Fee Includes: Creation of PDF eBills • Posting Online • Archiving for 24 Months • Email Notifications (Includes “Ready to View,” “Coming Due” and “Past Due,” as Applicable)	Monthly fee NOTE: If PSN eBills are used, the Support, Maintenance fee is waived	\$29.95 OPTIONAL SERVICE
Credit Card Terminal Maintenance Fee Optional Service	Monthly fee \$2.50 for each additional terminal	\$4.95
PCI Security Compliance Fee Includes: Required PCI Certification • Compliance with Credit Card Security Requirements • Auditing	Annual fee (one fee regardless of number of accounts)	\$89

Equipment Cost

Credit Card Swipe Terminal Includes: Terminal • Setup • Shipping	One-time cost per terminal	\$250 OPTIONAL SERVICE
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Transaction Fees

To cover costs of processing payments through the network of financial institutions, the following fees will apply to each transaction. The fees are based on the type of payment (check, credit card, cash) and/or how the payment is made.

OPTION 1: You Pay All Fees

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe/Scan	50¢	50¢ + credit card fees
Automated Phone (IVR)	75¢	75¢ + credit card fees
PSN Call Center	\$1.50	\$1.50 + credit card fees
Backoffice Auto-Pay (recurring ACH set up by staff)	20¢	NA

Credit card fees for VISA, MasterCard, Discover:

Interchange Rate + Network Card Assessment Fee + Discount Rate + Authorization Fee

- *Interchange Rate: PSN will arrange special utility interchange rates for your company. You will pay the amount charged by the credit card company; PSN does not mark up the interchange rate to assure you get charged the lowest possible fee for the card being used by your resident. Utility fees are a flat rate between 45¢ - \$1.50; most settle between 65¢ - 75¢.*
- *Network Card Assessment Fee: You will pay the amount charged by the credit card networks; PSN does not mark up this fee. The fee is a percentage based on the total monthly payment amount and is charged monthly. Example: \$1,000 in total monthly payments x 0.14% network fee = \$1.40.*
- *Discount rate (a term used by merchant providers) is an added cost. It is a percent of the transaction. You will pay a discount fee of 0.5%. Example: \$100 payment x 0.5% discount fee = 50¢.*
- *Authorization fee is a flat fee of 10¢ per transaction.*

Credit card fees for American Express (if you choose to accept): 2.60% plus \$0.50 if under \$100

OPTION 2: You Pay Check Fees & Customers Pay Credit Card Fees

Fees Paid by Your Customers

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe/Scan • Automated Phone (IVR) • PSN Call Center	None	2.75% (+50¢ if under \$100)*

*Credit cards include your choice of VISA, MasterCard, Discover

Fees Paid by You

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe	50¢	None
Automated Phone (IVR)	75¢	None
PSN Call Center	\$1.50	None
Backoffice Auto-Pay (recurring ACH set up by staff)	20¢	NA

OPTION 3: Customers Pay All Fees

<i>Payment Channel</i>	<i>Check/Savings</i>	<i>Credit/Debit Card</i>
Online • Mobile • Virtual • Swipe/Scan • Automated Phone (IVR) • PSN Call Center	\$1.00	2.75% (+50¢ if under \$100)*

*Credit cards include your choice of VISA, MasterCard, Discover

**NOTE: A \$15 fee is charged to you for any disputed credit/debit card.
Your customers will be charged a \$35 NSF fee.**

Other Services

You can also convert time-consuming traditional payments to ePayments through PSN. These payments can automatically post to your software, if integrated. You would pay these fees.

<i>Conversion Methods</i>	<i>Fee</i>
Bank Bill Payment Paper Checks to ePayments*	50¢

**Your utility company must qualify for these services*

PSN can also provide ancillary services.

<i>Services</i>	<i>Fee</i>
Outbound Auto-Call Messaging	15¢ per minute/2 minute minimum/only charged for answered calls
Lockbox Services	