



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

Proposed Adoption of Invoice Cloud for Payment Processing and Payment Website

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

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► Why Change?

	Invoice Cloud	Jetpay/NCR
Compatibility	<ul style="list-style-type: none">• 1 of 2 preferred vendors• Supported by CIS Infinity• Improved functionality	<ul style="list-style-type: none">• 3 payment processing vendor for the website• Not a preferred vendor (JetPay/NCR)
Compliance to Visa Convenience Rule	<ul style="list-style-type: none">• Web payments must have a flat fixed fee regardless of payment amount	<ul style="list-style-type: none">• Visa rule states that NO % based fees are allowed
Communication	<ul style="list-style-type: none">• Increase paperless billing enrollment• Reduce inbound calls	<ul style="list-style-type: none">• Require collaboration from multiple departments
Customer Adoption to Self-Service	<ul style="list-style-type: none">• Increase online payments 15%• More payment options	<ul style="list-style-type: none">• Online payments at 16%

► Security & Information Technology

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

► Convenience Fees

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