

point&pay



TECHNICAL PROPOSAL

**PROVIDE PAYMENT PROCESSING SERVICES FOR DEBIT/CREDIT
CARD & OTHER FORMS OF ELECTRONIC PAYMENTS**

RFP No. 0438

May 24, 2022 | 3:30 PM CST

May 23, 2022

Sidney Duffy
J.P. General Government Building
200 Derbigny Street, Suite 4400
Gretna, LA 70053

Dear Ms. Duffy:

Point & Pay appreciates the opportunity to respond to RFP No. 0438, to Provide Payment Processing Services for Debit/Credit Card forms of Electronic Payments. As a leading nationwide provider of progressive payment solutions for governments, utilities, and other agencies, we are confident our combination of best-in-class products, integration capabilities, and high quality service will surpass the Parish's expectations and project goals. We identify key areas below that resonate with our approach and products.

➤ **Delivering an Exceptional Customer Experience**

Point & Pay's *BillPay* solution drives new levels of customer engagement that offers a convenient way to make payments anytime, anywhere.

➤ **Enabling Efficient Administrative Operations**

Our payment solution will allow the Parish departments' to streamline revenue collection, increase the receipt of payments, and lower costs to customers.

➤ **Providing a Secure, Integrated, and Hosted Solution**

For nearly two decades, we have enabled a seamless data exchange between our solution and our clients' systems. Additionally, all of Point & Pay's payment solutions are PCI-DSS and SOC 1 Type II compliant and certified.

We are proud of our prominent presence with large governments nationwide, including our current implementation that is well underway with the Louisiana Department of Revenue. Anthony Laberge, E-Payments Coordinator at King County, Washington applauded us by stating: *"Their service replaced several independent providers and contracts, saving time and money across several departments."* We now welcome the opportunity to partner with the Parish to provide merchant card services that increases efficiencies, enhances customer services, and delivers better payment capabilities to customers.

- **Authorized to Sign Contracts:** Kevin C. Connell, CEO | kconnell@pointandpay.com
- **Individual for Contract Negotiations:** Mark Hooker | 813.310.2922 | mooker@pointandpay.com

Thank you for your consideration and we welcome future discussions with the Parish.

Best regards,



Kevin C. Connell
Chief Executive Officer



888.891.6064
info@pointandpay.com



110 State Street East
Oldsmar, FL 34677



Facebook.com/pointandpay



LinkedIn.com/company/point-and-pay

**POINT AND PAY, LLC
CONSENT IN LIEU OF SPECIAL MEETING
OF THE SOLE MANAGER**

October 1, 2018

The undersigned, being the sole manager (the "Manager") of Point and Pay, LLC, a Delaware limited liability company (the "Company"), hereby consents to the following actions:

I. Authorized Signatory for RFQs and RFPs.

RESOLVED, that Kevin Connell is hereby appointed as an authorized signatory on behalf of the Company for purposes of executing Requests for Quotes, Requests for Proposals and other documents of similar purpose (collectively, "RFQs and RFPs"), and is hereby authorized to execute, in the name and on the behalf of the Company, any and all RFQs and RFPs made in the ordinary course of business.

II. Miscellaneous

FURTHER RESOLVED, that each manager and officer is authorized and directed to execute and deliver such other agreements, certificates, instruments, notices, filings and additional documents, and to take such other steps and to do such other acts and things, as in his or her judgment may be necessary, appropriate or desirable in order to carry out the intent of the foregoing resolutions;

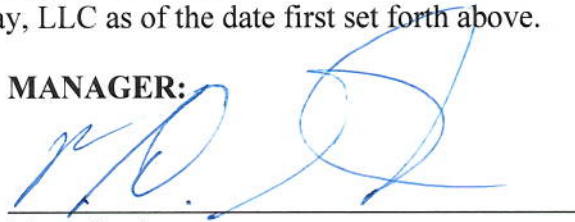
FURTHER RESOLVED, that any and all actions taken by the Manager in connection with and in furtherance of the matters referred to in any of the foregoing resolutions are hereby ratified, confirmed, approved, and adopted in all respects; and

FURTHER RESOLVED, that these resolutions may be executed in counterparts, each of which constitutes an original, and all of which, taken together, constitute one and the same original, and facsimile signatures on these resolutions shall be deemed to constitute original signatures.

[signatures on following page]

IN WITNESS WHEREOF, the undersigned has executed this Consent in Lieu of Special Meeting of the sole Manager of Point and Pay, LLC as of the date first set forth above.

MANAGER:

A handwritten signature in blue ink, appearing to be 'MG', is written over a horizontal line.

Marc Gardner

Request for Proposals #0438

Merchant Card Payment Processing Services

SIGNATURE PAGE

The Jefferson Parish Department of Purchasing is soliciting Request for Proposals (RFP'S) from qualified proposers who are interested in providing Merchant Card Payment Processing Services for the Jefferson Parish Finance Department.

Request for Proposals will be received until 3:30 p.m. Local Time on: May 24, 2022.

Acknowledge Receipt of Addenda: Number: #1 - 5/4/22
Number: #2 - 5/11/22
Number: _____
Number: _____
Number: _____
Number: _____

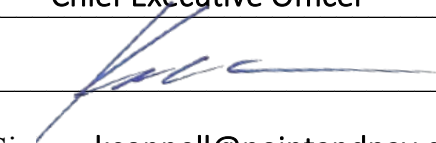
Name of Proposer: Point and Pay, LLC d/b/a Point & Pay

Address: 110 State Street East
Oldsmar, FL 34677

Phone Number: 888.891.6064 Fax Number 863.248.1891

Type Name of Person Authorized to Sign: Kevin C. Connell

Title of Person Authorized to Sign: Chief Executive Officer

Signature of Person Authorized to Sign: 

Email Address of Person Authorized to Sign: kconnell@pointandpay.com

Date: May 20, 2022

This RFP signature page must be signed by an authorized Representative of the Company/Firm for proposal to be valid. Signing indicates you have read and comply with the Instructions and Conditions.

Request for Proposal

AFFIDAVIT

STATE OF Florida

PARISH/COUNTY OF Pinellas

BEFORE ME, the undersigned authority, personally came and appeared: _____
Kevin C. Connell, (Affiant) who after being by me duly sworn, deposed and said that he/she
is the fully authorized Chief Executive Officer of Point and Pay, LLC (Entity), the party
who submitted a proposal in response to RFP Number 0438, to the Parish of Jefferson.

Affiant further said:

Campaign Contribution Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Attached hereto is a list of all campaign contributions, including the date and amount of each contribution, made to current or former elected officials of the Parish of Jefferson by Entity, Affiant, and/or officers, directors and owners, including employees, owning 25% or more of the Entity during the two-year period immediately preceding the date of this affidavit or the current term of the elected official, whichever is greater. Further, Entity, Affiant, and/or Entity Owners have not made any contributions to or in support of current or former members of the Jefferson Parish Council or the Jefferson Parish President through or in the name of another person or legal entity, either directly or indirectly.

Choice B X there are **NO** campaign contributions made which would require disclosure under Choice A of this section.

Affiant further said:

Debt Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Attached hereto is a list of all debts owed by the affiant to any elected or appointed official of the Parish of Jefferson, and any and all debts owed by any elected or appointed official of the Parish to the Affiant.

Choice B X There are **NO** debts which would require disclosure under Choice A of this section.

Affiant further said:

Solicitation of Campaign Contribution Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Attached hereto is a list of all elected officials of the Parish of Jefferson, whether still holding office at the time of the affidavit or not, where the elected official, individually, either by **telephone or by personal contact**, solicited a campaign contribution or other monetary consideration from the Entity, including the Entity's officers, directors and owners, and employees owning twenty-five percent (25%) or more of the Entity, during the two-year period immediately preceding the date the affidavit is signed. Further, to the extent known to the Affiant, the date of any such solicitation is included on the attached list.

Choice B X there are **NO** solicitations for campaign contributions which would require disclosure under Choice A of this section.

Affiant further said:

That Affiant has employed no person, corporation, firm, association, or other organization, either directly or indirectly, to secure the public contract under which he received payment, other than persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project or in securing the public contract were in the regular course of their duties for Affiant; and

That no part of the contract price received by Affiant was paid or will be paid to any person, corporation, firm, association, or other organization for soliciting the contract, other than the payment of their normal compensation to persons regularly employed by the Affiant whose services in connection with the construction, alteration or demolition of the public building or project were in the regular course of their duties for Affiant.


Affiant further said:

Subcontractor Disclosures

(Choose A or B, if option A is indicated please include the required attachment):

Choice A _____ Affiant further said that attached is a listing of all subcontractors, excluding full time employees, who may assist in providing professional services for the aforementioned RFP.

Choice B X There are **NO** subcontractors which would require disclosure under Choice A of this section.



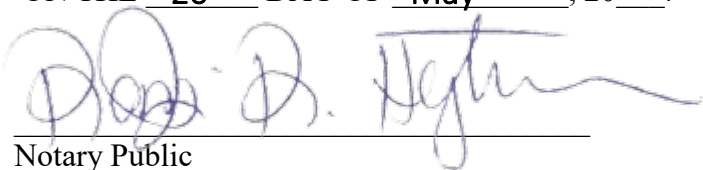
Signature of Affiant

Kevin C. Connell

Printed Name of Affiant

SWORN AND SUBSCRIBED TO BEFORE ME

ON THE 20 DAY OF May, 2022.



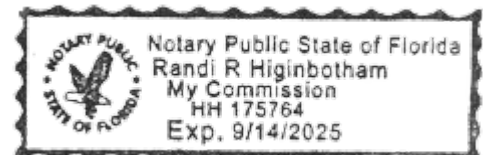
Notary Public

Randi R. Higinbotham

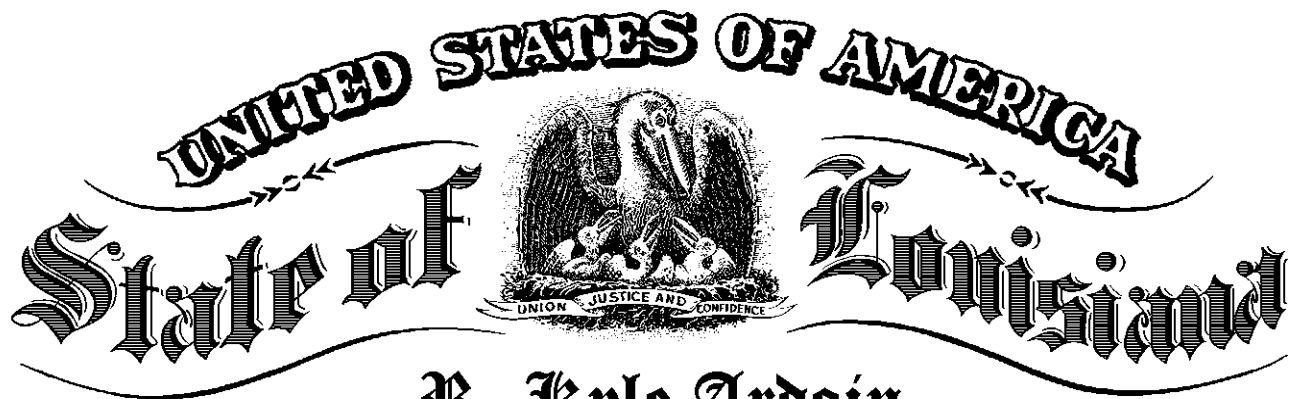
Printed Name of Notary

HH 175764

Notary/Bar Roll Number



My commission expires September 14, 2025



R. Kyle Ardoin

SECRETARY OF STATE

As Secretary of State of the State of Louisiana, I do hereby Certify that

the Application Form for Certificate of Authority of

POINT AND PAY, LLC

Domiciled at WILMINGTON, DELAWARE,

Was filed and recorded in this Office on January 21, 2022.

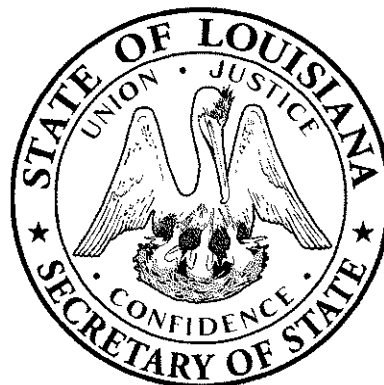
Thus authorizing the limited liability company to exercise the same rights and privileges accorded similar domestic limited liability companies, subject to the provisions of R. S. Title 12, Chapter 22, Part VIII.

In testimony whereof, I have hereunto set my hand and caused the Seal of my Office to be affixed at the City of Baton Rouge on,

January 21, 2022

Secretary of State

WEB 44761421Q



Certificate ID: 11514613#E5D52

To validate this certificate, visit the following web site, go to **Business Services, Search for Louisiana Business Filings, Validate a Certificate**, then follow the instructions displayed.
www.sos.la.gov

R. Kyle Ardoin
SECRETARY OF STATE

State of Louisiana
Secretary of State



January 21, 2022

COMMERCIAL DIVISION
225.925.4704

Administrative Services

225.932.5317 Fax

Corporations

225.932.5314 Fax

Uniform Commercial Code

225.932.5318 Fax

The attached document of POINT AND PAY, LLC was received and filed on January 21, 2022.

WEB 44761421Q

SECRETARY OF STATE



Agent Affidavit and Acknowledgement of Acceptance

Charter Number: 44761421Q

Charter Name: POINT AND PAY, LLC

The agent / agents listed below accept the appointment of registered agent for and on behalf of the Charter Name above.

Date Responded	Agent(s)	Agent(s) Electronic Signature
01/21/2022	C T CORPORATION SYSTEM	KAITY TOON, ASST. SECRETARY

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1 EXECUTIVE SUMMARY

Point & Pay understands Jefferson Parish seeks a merchant card service vendor to provide payment processing services for debit/credit card and other forms of electronic payments for use throughout applicable Jefferson Parish departments. We also understand the Parish is interested in expanding online payment capabilities for a central hub in making online payments.

Point & Pay is proud to serve as a solution builder, payment expert, and consulting resource by learning clients' unique needs and customizing a payment solution that satisfies all requirements and specifications. The Point & Pay suite of products and services, coupled with our team of highly experienced, highly capable industry veterans, delivers on those needs. Our progressive payment solutions provide an engaging, experience for customers and delivers increased efficiencies through greater utilization. Having implemented solutions for 5,000+ clients' nationwide, we offer the Parish a best-in-class payment solution that will provide outstanding customer service year after year.

We identify key points to demonstrate how the Parish would benefit from our proposed services.

1 Next Generation Collection Products

Point & Pay's *BillPay* solution drives new levels of customer engagement with a mobile-dynamic interface that offers electronic billing, recurring payments, email/text notifications, and more.

2 Efficient Administrative & Financial Operations

Our payment solution will allow the Parish to streamline revenue collection, maintain accurate accounting records, increase the receipt of payments, and lower costs to customers.

3 Integration Expertise

For two decades, Point & Pay has performed numerous, successful API integrations with software providers nationwide and are capable of achieving a seamless integration for the Parish.

4 Comprehensive & Customizable Reporting

Point & Pay's suite of robust reporting tools enables real time, ad hoc, and file-based reporting with 24/7 access using our secure and password-protected website.

5 Training to Support the Solution Effectively

Point & Pay will use direct training for all system functionality, including web conference sessions, hands-on, practical learning in the demo environment, and recorded training via URL.

6 PCI-DSS Level 1 and SSAE 18 Type II Compliant

We undergo annual audits for both PCI-DSS and SSAE 18 Type II compliance and utilize several secure methods to encrypt sensitive customer data.

7 Exceptional Customer and Technical Service Support

Point & Pay makes it a priority to provide exceptional customer and technical service support to our clients' and their customers to ensure complete satisfaction.

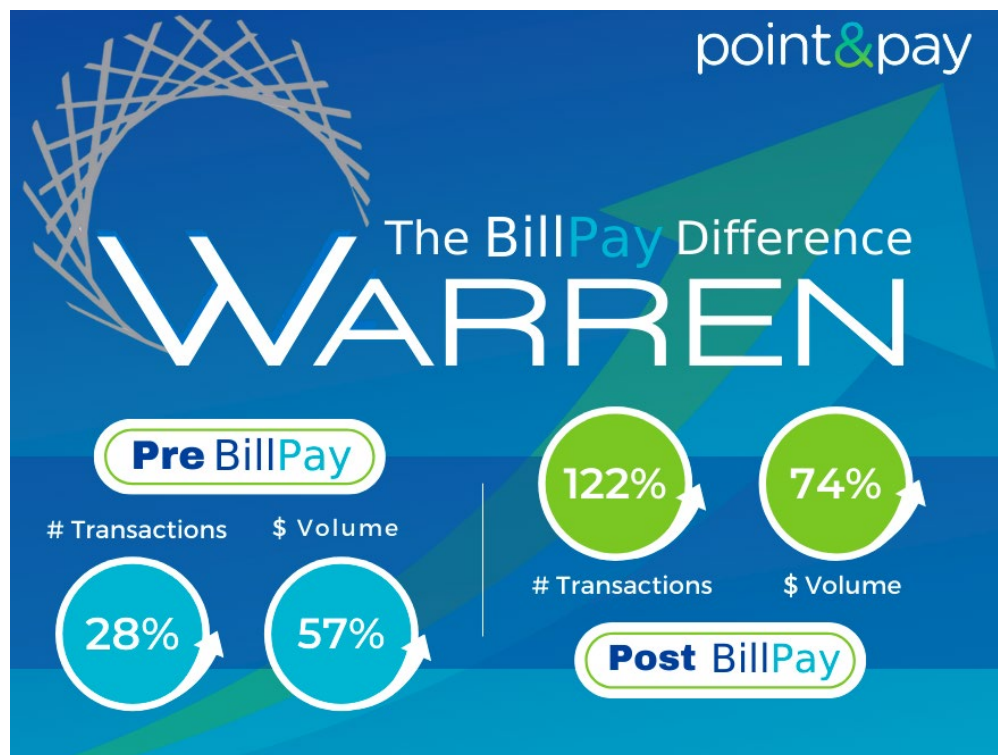
Part of our ongoing commitment to clients' involves ensuring our solutions stay current with industry standards and practices, including the protection and security of private information and maintenance of



public records. We accomplish this by deploying the best user interfaces, generating new benchmarks for e-Billing enrollment, recurring payments, and electronic payments generally. It also helps that the byproducts of high-quality user experiences are satisfied customers, as well as an increased utilization of electronic billing and payments, ultimately resulting in consistent cost savings year over year.

As a focused provider of electronic billing and payment solutions for governments, Point & Pay designs and customizes payment solutions that provide cost-effective deployment strategies to meet each client's unique needs. We achieve accelerated adoption and utilization by collaborating with our clients on multimedia marketing campaigns designed to migrate and enroll current customers. For every bill converted to electronic delivery and every payment taken out of the remittance process, we create savings for our clients, not to mention extremely satisfied customers.

We detail the benefits/cost savings experienced by the City of Warren, Michigan (3rd largest in the State).



MARKETING PLAN TO ADVERTISE THE NEW PAYMENT SOLUTION

Point & Pay welcomes the opportunity to collaborate with the Parish in developing a multi-channel, multi-wave approach to creating a successful migration plan that will generate ample awareness in promoting the new solution. Point & Pay will provide the Parish with email and social media campaigns, bill inserts, lobby posters, customized counter cards, etc.

On a final note, we welcome future discussions with the Parish to learn how our payment solutions provide simplicity and ease of adaptation for new services, which ultimately improves communications with Parish staff and customers.

1.1 SCOPE OF WORK/SERVICES

1. *The Merchant service provider (or providers, if multiple contracts are awarded) will be required to provide and operate, consistent with Parish guidelines and oversight, its own front-end payment system to process customer payments for various debt types owed to the Parish.*

Point & Pay serves as a specialized gateway and technology platform focused on providing the best payment experiences available to governments. We offer a Software-as-a-Service (SaaS) based platform that is hardware agnostic and supports the most recent releases of every major internet browser. The technology and/or computing platforms that the solution supports includes Amazon Web Services, Java, .NET, Microsoft Windows, Apple iOS, Google Android, and others.

ACCEPTANCE, AUTHORIZATION, AND VALIDATION OF MULTIPLE PAYMENT TYPES

Point & Pay accepts credit cards issued by Visa, MasterCard, Discover/Novus, and American Express. We also accept PIN-based and PIN-less debit cards in real time using the same process as credit cards. Point & Pay fully supports all common networks for both online and offline debit cards and provide transparent switching between authorization routes for a seamless customer experience. Our solution further accepts prepaid cards, gift cards, promotional cards, corporate cards, international credit cards, electronic checks, and digital wallet options.

Point & Pay performs real-time authorization and validation methods for the customer's transaction and it occurs in a matter of sections. During the final step, our system requires the customer to enter their card payment information, along with the associated verification type, including AVS, CVV, CVC, and CID. With all gateway, terminal, acquiring, and processing functions in-house, we are able to manage AVS and CVV rules per the Parish's requirements using our sophisticated hierarchy controls.

In compliance with the new NACHA rules, Point & Pay's validation for electronic checks (eChecks) includes instant verification of account number formatting and logic, blacklist, double-blind entry verification, real-time Federal Reserve validation, in addition to, real-time confirmation that the account is ACH-eligible, is in good standing, and has a positive balance. Our validation services ultimately reduce returns by confirming customer accounts numbers, that no negative check data exists, and that the customer has a positive account balance with sufficient funds to cover the total transaction cost.

PREVENTING FRAUDULENT ACTIVITY

To minimize fraudulent transactions, Point & Pay utilizes over 60 fraud control practices for limiting risk and controlling exposure, including automatic Fraud Checks. These various measures would increase efficiencies for the Parish. Our policies and procedures concerning responses to fraud are designed to align with the operating rules of the card associations. Please refer to additional practices below.

- 3D Secure Enablement via an integrated solution or gateway certification
- Duplicate payment detection and prevention
- Validation against blacklists and client-configured exclusions
- Transaction velocity controls

- Geographic monitoring and the ability to block traffic from high-risk areas or specific addresses
- Feedzai component to mitigate fraudulent transactions through machine learning
- Crowdstrike's 'Falcon' product for cloud-native cybersecurity to prevent malware attacks
- HAWK:AI screening tools to monitor transactions in real-time with a comprehensive set of rules and behavior analytics, as well as reduce false positives with artificial intelligence

1.1.A MOBILE-DYNAMIC BILLPAY SOLUTION

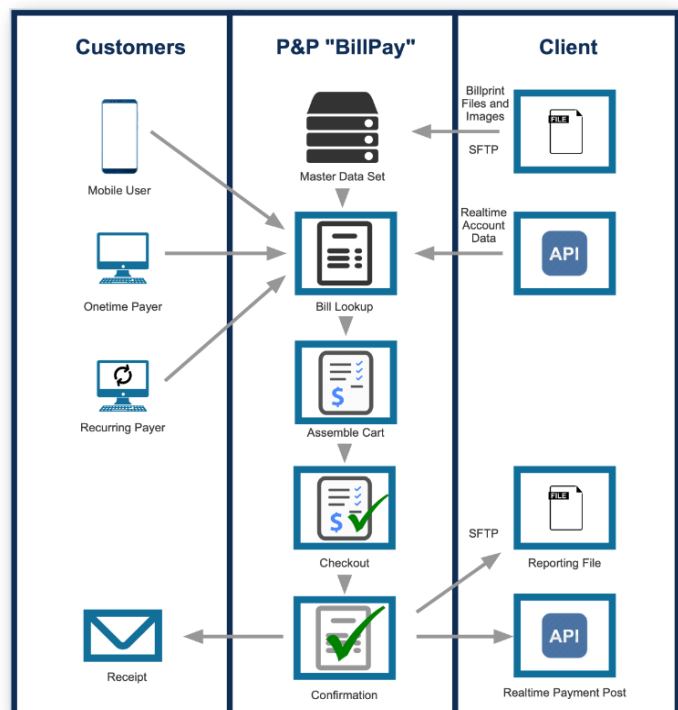
Point & Pay proposes our best in class, mobile-dynamic '*BillPay*' solution that modernizes the payment experience and enhances customer engagement with an intuitive user interface that features uniquely configured web pages. It is our most advanced and comprehensive web product that ultimately drives electronic utilization by providing customers with instant access to valuable tools and efficiencies, while safeguarding sensitive data with the strongest security controls available.

The product's mobile-dynamic dashboard personalizes every aspect of the payment process in a simplified and streamlined manner. We offer visual tools that are highly configurable to match the look and feel of the Parish's site. These customizable templates include key elements of each department's branding (logos, colors, text, etc.).

Point & Pay is able to implement our *BillPay* solution as a stand-alone system with full service search, present, and payment option, as well as the ability to provide it as an integrated solution for payment of utility bills, court citations, property taxes, and others.

The Point & Pay *BillPay API* provide real-time bill/balance lookup, customer information lookup, post payment notifications, and custom behavior flags (i.e., budget billing, escrow, restrictions). One of our advanced integration techniques involves developing custom API connectivity modules. We are able to configure the data associated with transactions using an unlimited quantity of client defined fields and attributes.

Point & Pay also offers a customizable *Inbound File Exchange* for driving bill/balance presentment and customer validation via "print files" and/or "balance update files". With our *Outbound File Exchange*, we are able to customize the process for driving transaction results, settlement information, and other reporting functions via generation and delivery of files.



BillPay API

Point & Pay's solution provides the features below.

- ✓ Quickpay for a fast, one-time payment
- ✓ Accommodates over 100 language preferences
- ✓ reCAPTCHA security functionality
- ✓ Display of the convenience fee for each payment type during the 2nd step of checkout
- ✓ Future-dated, installment, and recurring payment capabilities
- ✓ Electronic/paperless billing option
- ✓ Shopping carts for managing multiple payments in the same checkout
- ✓ Manage personal profile with the ability to store payment methods
- ✓ Email and text/SMS notifications and Ad-hoc customer communication tools

SAMPLE PAYMENTS HOME PAGE FOR THE PARISH

From the home page, the customer is presented with the option to register by entering their email and password after completing a one-time payment; however, if they want to expedite the process and use existing sign on credentials from social media accounts, they have this ability **via Facebook or Google**.

The screenshot shows the Jefferson Parish Payments Home Page. On the left, there is a search section with the Jefferson Parish logo and the text "State of Louisiana". Below the logo, it says "Point & Pay Support" and "support@pointandpay.com". A search bar contains the text "You can add any verbiage here when you have multiple products to search." Below the search bar, there is a section titled "Start by choosing which type of bill to search:" with three buttons: "UTILITY BILLS", "PROPERTY TAX", and "CITATIONS". Below these buttons is a link "Click for Instructions". At the bottom of the page, there is a copyright notice "© 2022 Point & Pay" and links for "Support", "Privacy Policy", "Terms & Conditions", and "Select Language". On the right side of the page, there is a login/register section. It starts with the text "HAVE AN ACCOUNT? SIGN IN". Below this, there is a form with fields for "EMAIL ADDRESS" (containing "billpayer@pointandpay.com") and "PASSWORD" (containing "*****"). Below the password field, there is a checkbox for "Stay Logged In" and a link "Trouble logging in?". Below the form is a blue "LOGIN" button. Below the button is a link "Create an account". Below the link, there is a message "You must have an existing account before you can sign in with Google." Below this, there are two social media login options: "SIGN IN WITH FACEBOOK" and "SIGN IN WITH GOOGLE".

Payments Home Page

Search for Utility Bills

SEARCH FOR:

Utility Bills

ACCOUNT ID

NAME

SEARCH

Search Functionality (above) & Shopping Cart Payment (below)

Your Cart

\$202.00

Clear Cart

1 Cart

2 Payment

3 Review

4 Confirmed

Please review your cart

Can add custom verbiage here

	ACCOUNT #	NAME	ADDRESS	
	2410	Alton Smith	61400 Batz Gardens Portland	<div>REGISTER ACCOUNT</div>

March 2021 Utility Bill

Alton Smith

61400 Batz Gardens Portland

Due 03/31/2021

Payment Options

☒ Balance Due (\$202.00)

\$202.00

REMOVE FROM CART


BACK

CHECKOUT

For a quick, one-time payment without logging in, the solution presents the customer with the option to select their preferred payment method, enter their billing information, as well as offers the option to save their payment method for future use.

Your Cart
\$202.00

Clear Cart



1 Cart

2 **Payment**

3 Review

4 Confirmed

Choose your preferred method of payment

Can add custom verbiage here

☒ **Credit Card**
\$6.95 service fee

☐ **Debit Card**
\$1.00 service fee

☐ **Electronic Check**
\$3.00 service fee

FIRST NAME



Alton

LAST NAME

Smith

CARD NUMBER

4111111111111111

MONTH

01 January

YEAR

2023

CVV ⓘ

456

BILLING ADDRESS

1234 Redwood Road

CITY

Gretna

STATE

LA - Louisiana

ZIP CODE

70053

EMAIL ADDRESS

asmith@gmail.com

BACK

NEXT


Credit Card Payment and Option to Save Payment Information

With Point & Pay's proposed solution, the customer will not only be able to view all payment details on the confirmation page, but the system will automatically email a receipt that includes the transaction date, amount of their bill, total amount paid, a unique confirmation number, as well as the option to print a receipt. We can also add other data fields if the Parish prefers to display additional messages.

Your Cart

\$202.00

Clear Cart



✓ Cart

✓ Payment

3 Review

4 Confirmed

Review your order details

Can add custom verbiage here

CONTACT INFO


Alton Smith

1234 Redwood Road

Gretna, LA 70053

asmith@gmail.com

PAYMENT METHOD



**** * 1111

ACCOUNT #	OPTION	AMOUNT
2410	Balance Due	\$202.00
	Processing Fees	\$6.95
	Total:	\$208.95

Select Payment Date:

Tue May 10th 2022

☒ I Agree To The [Terms & Conditions](#)

BACK

SUBMIT

Payment Review & Acknowledgement of Terms & Conditions



✓ Cart ——— ✓ Payment ——— ✓ Review ——— ✓ Confirmed

Success. Confirmation #6215012

An email confirmation has been sent to asmith@gmail.com

Can add custom verbiage here

CONTACT INFO

Alton Smith
1234 Redwood Road
Gretna, LA 70053
asmith@gmail.com

PAYMENT METHOD

VISA **** * 1111

ACCOUNT #	OPTION	AMOUNT
2410	Balance Due	\$202.00
Processing Fees		\$6.95
Total:		\$208.95



Print Your Confirmation



Save time and paper

We have sent you an activation email. Please check your inbox to complete registration or click below.

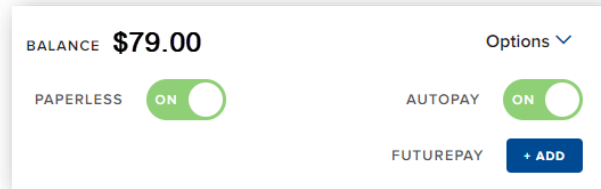
REGISTER NOW

Payment Confirmation with Option to Print Receipt

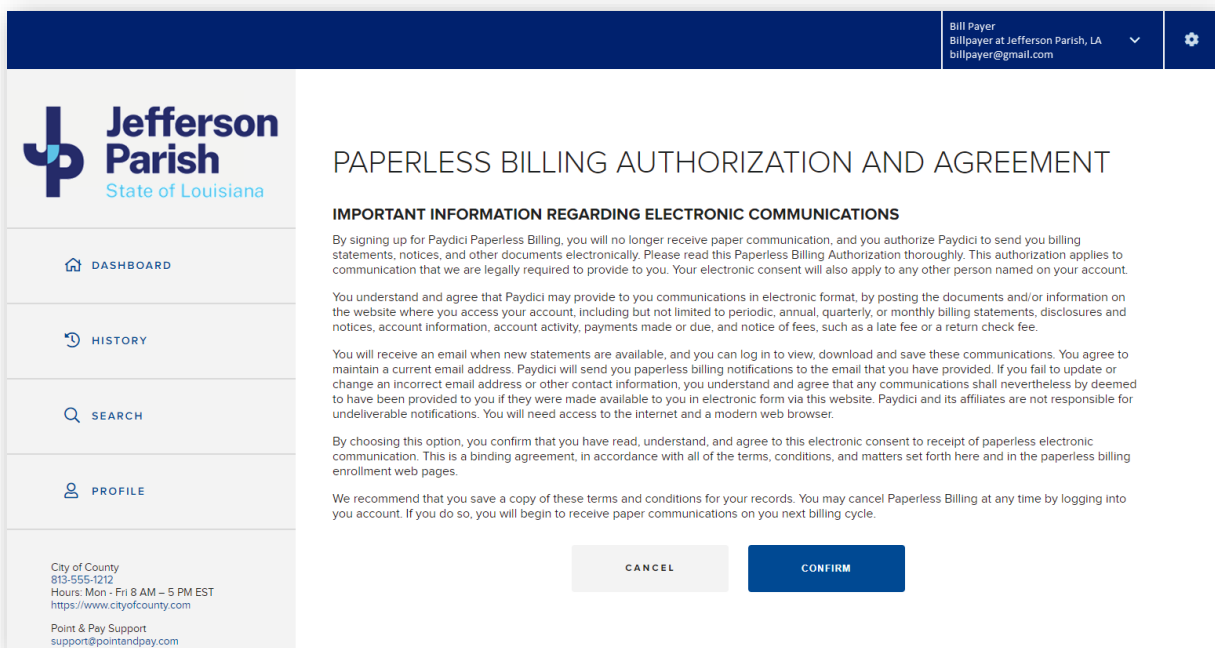
DIGITAL BILL DELIVERY VIA EMAIL AND TEXT

Point & Pay's mobile-dynamic solution encourages customers to enroll in electronic billing with a user-friendly toggle switch, located at the top right of their dashboard. With this economical option activated, customers are able to receive and view current and prior bills, statements, and receive reminders via email and/or text, regardless of payment frequency. The bill and/or statement that displays on screen is identical to the paper bill they received in the mail.

When a new electronic bill is generated, Point & Pay's proposed solution will send a notification/alert via email and/or text (SMS) reminding the customer that they have an upcoming payment due, as well as the ability to view their new eBill.



Paperless Toggle Switch Enabled



Paperless Billing Enrollment

When accessing their account from the Parish's site, the customer is also able to access bills by selecting the PDF icon displayed under the '*Statements*' tab to view their most current bill, as well as prior bills.

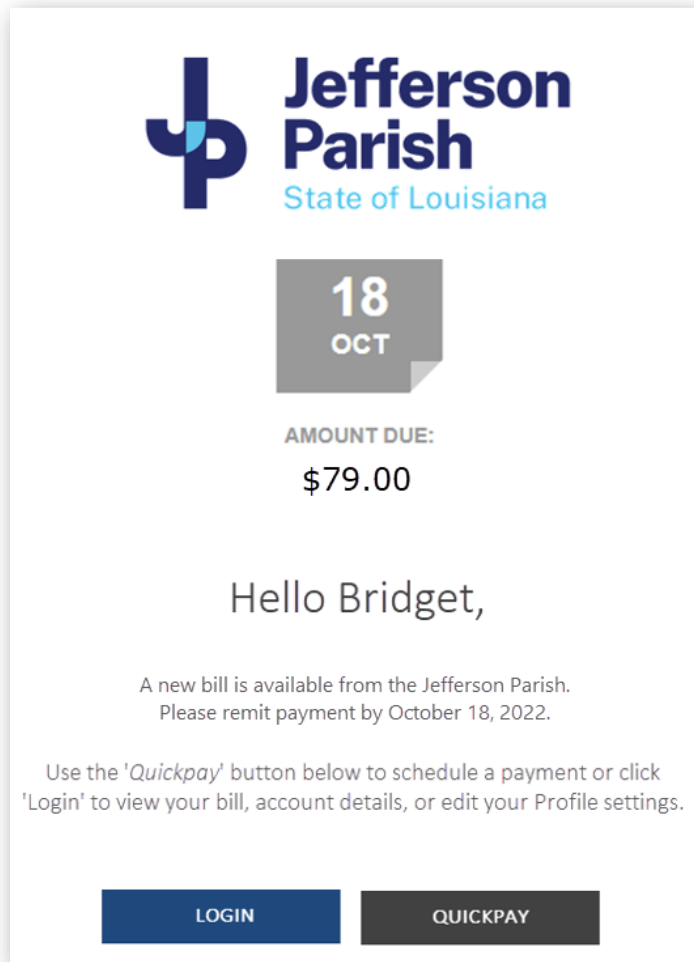
When accessing bills and statements from their mobile device, the solution instantly adjusts to the screen size of the customer's phone or tablet, as we designed our product to be responsive on any device. Our system does not limit the number, or type of bills that display to the customer. Our application is designed to accumulate a substantial bill history for extensive portfolios of bills.



While we have only been asked to present PDFs, we have no system limitations on the formats displayed to the customer. Our standard record retention policy for bill data is two (2) years, but we will negotiate additional years of history in the contract stage.

Point & Pay also offers the ability to customize business rules based on different types of data exchanges. For example, we can configure an address change so that it does not trigger any changes, whereas an owner name change might trigger the deactivation of any payment or account management access for the previous accountholder.

In the same way, bill updates can be configured to trigger archiving of the previous bill or it can be interpreted as a new bill for the same account. Even in the case of file-based integrations, we are setup to support intra-day data changes, with our current import schedule supporting up six unique file imports per day.



Electronic Bill (e-Bill) Notification

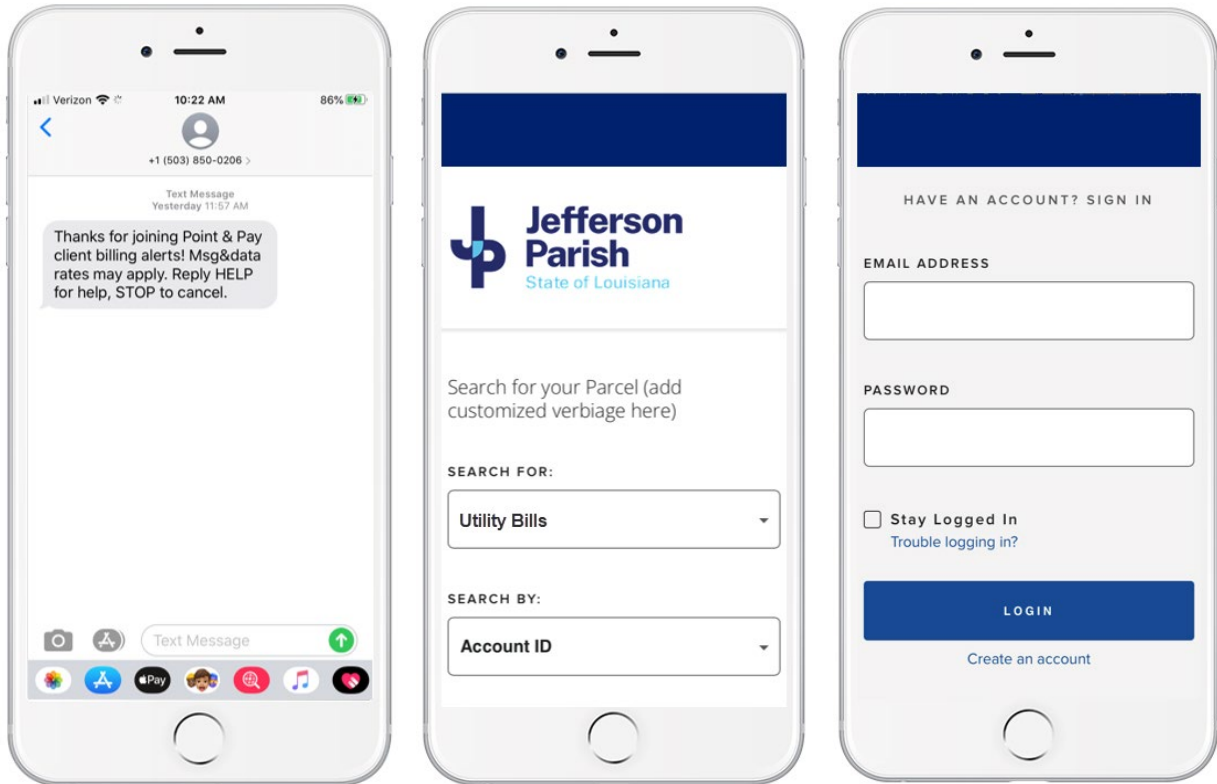
CUSTOMER PROFILE & MOBILE FUNCTIONALITY

Point & Pay's proposed BillPay solution is mobile-friendly and responsive across all devices available. Our mobile-optimized solution provides an intuitive, user-friendly interface for customers. Within the *Profile* tab, customers are able to add/edit their name, phone number(s), email addresses, password, and payment methods. They also have the ability to enable SMS/text notifications or alerts for all bill types, thereby eliminating the need to schedule their own reminders to pay their bill.

The screenshot displays the 'Profile' page for a user named 'Bill Payer' at Jefferson Parish, LA. The page is divided into three main sections: 'Your Account', 'Payment Methods', and 'SMS Settings'. A modal window titled 'Receive SMS and Text2Pay Notifications' is overlaid on the 'Payment Methods' section, asking the user to enter a mobile number for SMS notifications. The modal includes a text input field with the number '(555) 123-1234', a checkbox for 'USE CURRENT PHONE NUMBER', and 'CANCEL' and 'SUBMIT' buttons. The 'Your Account' section shows fields for NAME, PHONE, EMAIL, and PASSWORD, each with an 'edit' link. The 'SMS Settings' section has a toggle for 'Turn on SMS for ALL bills'. The left sidebar contains navigation links for DASHBOARD, HISTORY, SEARCH, and PROFILE, along with contact information for the City of County and Point & Pay Support.

The 'Choose SMS preferences' modal is shown, indicating that SMS messages will be sent to +1 (813) 727-2026. It prompts the user to choose which events they would like to receive SMS messages for. There are five toggle switches, all of which are currently turned on: 'NEW EBILL', 'TEXT2PAY (REQUIRES 'NEW EBILL')', 'ORDER SUCCESSFUL', 'ORDER DECLINED', and 'AUTOPAYMENT SCHEDULED'. A 'CLOSE' button is located at the bottom right of the modal.

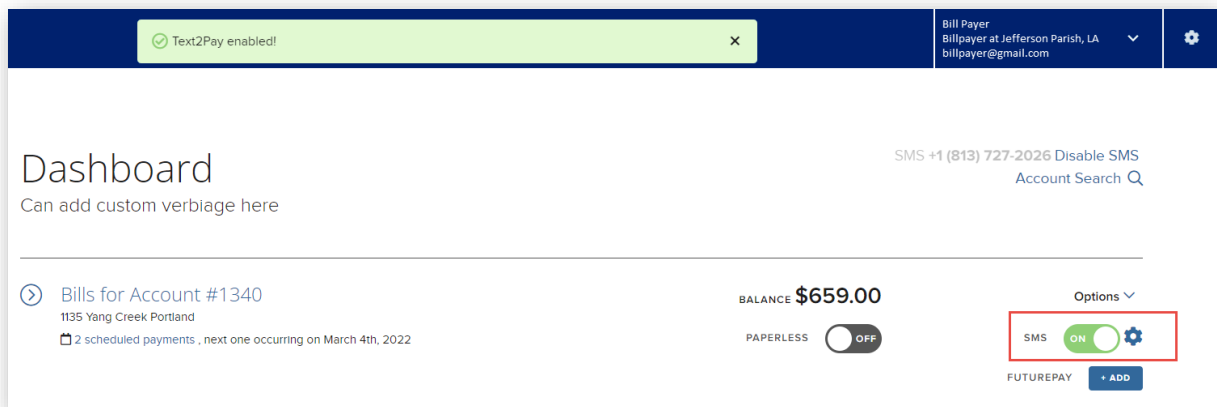
The 'Text2Pay Setting' modal is shown, allowing the user to select their preferred payment method. Under the heading 'I'D LIKE TO PAY WITH', there are five radio button options: 'VISA Credit card (*****1111)', 'VISA Credit card (*****1111)', 'VISA My Visa (*****4344)', 'VISA Credit card (*****1111)expired', and 'Personal checking (*****4), Regions Bank'. There is also a link to 'Add New Payment Method'. Below the payment method options, there is a checked checkbox for 'I Agree To The Terms & Conditions'. A 'SAVE SMSPAY SETTING' button is located at the bottom of the modal.



SPEEDY COLLECTIONS WITH PAY-BY-TEXT

With Point & Pay's text-based reminders and mobile-responsive *BillPay* solution, the Parish will improve on-time payment rates, reduce collection costs, and build customer confidence.

To enable *Text2Pay*, customers have the option to click on the toggle button at the top right of their dashboard, or turn on SMS/text settings under the *Profile* tab. As one of the highly praised and efficient features of our solution, *Text2Pay* encourages customers to pay immediately. With their preferred payment method saved, they will be able to pay the Parish quickly with just a few taps.



Text2Pay Enabled on Dashboard Display

ACCOUNT ACTIVITY & STATEMENT HISTORY

Customers are able to view account activity that includes successful, scheduled, and cancelled payments with all associated payment data. They will also be able to access up to 24 months of their statement history, which displays an image of their electronic bill by selecting the PDF icon. Please note we can enable this feature as long as we receive the necessary data files from the Parish during implementation.

Jefferson Parish
State of Louisiana

[DASHBOARD](#)

[HISTORY](#)

[SEARCH](#)

[PROFILE](#)

City of County
813-555-1212
Hours: Mon - Fri 8 AM - 5 PM EST
<https://www.cityofcounty.com>

Point & Pay Support
support@pointandpay.com

History

Can add custom verbiage here

Bill Payer
Billpayer at Jefferson Parish, LA
billpayer@gmail.com

ACCOUNT ACTIVITY **88** STATEMENTS **11**

Filter by Order Status: Submitted Orders

You have until 2:59 AM (Eastern Daylight Time) on the day of the scheduled payment date to cancel the payment.

DATE	DESCRIPTION	AMOUNT	FEE	STATUS
May 5, 2021	VISA ending in 1111, paid by Frank	\$103.00	\$3.00	Success
May 5, 2021	VISA ending in 1111, paid by Frank	\$11.22	\$3.00	Success
May 5, 2021	VISA ending in 1111, paid by Test Test	\$13.20	\$3.00	Success

Payment Account Activity & Statement History

Jefferson Parish
State of Louisiana

[DASHBOARD](#)

[HISTORY](#)

[SEARCH](#)

[PROFILE](#)

City of County
813-555-1212
Hours: Mon - Fri 8 AM - 5 PM EST
<https://www.cityofcounty.com>

Point & Pay Support
support@pointandpay.com

History

Can add custom verbiage here

Bill Payer
Billpayer at Jefferson Parish, LA
billpayer@gmail.com

ACCOUNT ACTIVITY **88** STATEMENTS **11**

Filter by Account # All

You have until 2:59 AM (Eastern Daylight Time) on the day of the scheduled payment date to cancel the payment.

ACCOUNT #	DESCRIPTION	DATE	ADDRESS
1340	Property Taxes	2020	1135 Yang Creek Portland
1344	Court Citation	2020	1051 Okuneva Mountains Salem
1350	Real Estate Taxes	2020	24443 Kuhn Curve Klamath Falls
1370	Utility Bill	2020	8153 Johns Square Klamath Falls

CUSTOMER NOTIFICATIONS VIA EMAIL OR TEXT

Point & Pay's proposed solution provides an unlimited amount of customer notifications/alerts within the communications platform (listed below), and the system is able to send these alerts via email and/or text. Parish staff will be able to edit such notifications and customize the solution with our technical specialists during the configuration phase of implementation.

- Confirmation of account registration
- Enrollment in paperless billing
- Enrollment in recurring payments
- Reminder of a new eBill, regardless of frequency
- Scheduled payments
- Cancelled payments
- Confirmation of successful payments
- Confirmation of unsuccessful payments
- Declined payment methods
- Expired payment methods
- Invalid payment methods
- Email batch notifications (shown to the right) – limitless possibilities for staff to send notices to groups of customers with registered accounts, such as high balance delinquency, weather events, etc.

The screenshot shows a web interface titled "Notifications". In the top right corner, there is a dark blue button labeled "NEW EMAIL BATCH". Below the title, there are two sections: "DRAFTED" and "SENT". Each section has a light gray header bar with its respective title. Under the "DRAFTED" section, the text "There are currently no drafted batches." is displayed. Similarly, under the "SENT" section, the text "There are currently no sent batches." is displayed.

Email Batch Notification Options for Staff

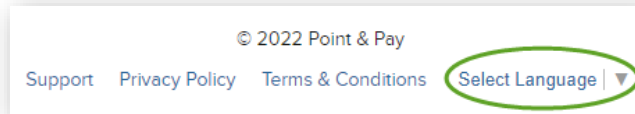
The screenshot shows a form titled "Email Batch Notification Options for Staff". It contains several sections:

- SUBJECT LINE:** A text input field.
- RECIPIENT OPTIONS:** A dropdown menu currently showing "All Billpayers With Email".
- EMAIL BODY:** A section containing:
 - Rich text formatting options: **B** (Bold), **H1** (Heading 1), and **H2** (Heading 2).
 - A table with two rows and three columns:

NAME	ACCOUNT ID	ADDRESS
DUE AMOUNT	YEAR	
 - A large text area for additional content.
- Buttons:** At the bottom, there are three buttons: "CANCEL", "PREVIEW", and "SAVE". The "SAVE" button is dark blue, while the others are light gray.

MULTILINGUAL CAPABILITIES

Point & Pay's proposed solution accommodates over 100 languages besides Spanish. In an effort to streamline the payment process for customers of any nationality, we embedded the Google Translate function within the user interface to make it simple for anyone. With just two clicks, the pages instantly update to display the customer's native or preferred language throughout the entire payment process. We provide sample images in Spanish, since it is the second most used language in the country.



› Select Language	Bulgarian	Esperanto	Haitian Creole	Italian	Latvian	Myanmar (Burmese)	Scots Gaelic	Swahili	Welsh
Afrikaans	Catalan	Estonian	Hausa	Japanese	Lithuanian	Nepali	Serbian	Swedish	Xhosa
Albanian	Cebuano	Filipino	Hawaiian	Javanese	Luxembourgish	Norwegian	Sesotho	Tajik	Yiddish
Amharic	Chichewa	Finnish	Hebrew	Kannada	Macedonian	Pashto	Shona	Tamil	Yoruba
Arabic	Chinese (Simplified)	French	Hindi	Kazakh	Malagasy	Persian	Sindhi	Telugu	Zulu
Armenian	Chinese (Traditional)	Frisian	Hmong	Khmer	Malay	Polish	Sinhala	Thai	
Azerbaijani	Corsican	Galician	Hungarian	Korean	Malayalam	Portuguese	Slovak	Turkish	
Basque	Croatian	Georgian	Icelandic	Kurdish (Kurmanji)	Maltese	Punjabi	Slovenian	Ukrainian	
Belarusian	Czech	German	Igbo	Kyrgyz	Maori	Romanian	Somali	Urdu	
Bengali	Danish	Greek	Indonesian	Lao	Marathi	Russian	Spanish	Uzbek	
Bosnian	Dutch	Gujarati	Irish	Latin	Mongolian	Samoan	Sundanese	Vietnamese	

Soporte de punto y pago
support@pointandpay.com

Puede agregar cualquier palabrería aquí cuando tenga varios productos para buscar.

Comience eligiendo qué tipo de factura buscar:

RECIBOS DE SERVICIOS PÚBLICOS

IMPUESTO A LA PROPIEDAD

CITAS

Haga clic para obtener instrucciones

© 2022 Apunta y paga
 Apoyo Política de privacidad Términos y condiciones Spanish | ▼

¿TENER UNA CUENTA? INICIAR SESIÓN

DIRECCIÓN DE CORREO ELECTRÓNICO

billpayer@pointandpay.com

CONTRASEÑA

☐ Permanecer Conectado [¿Problemas para iniciar sesión?](#)

ACCESO

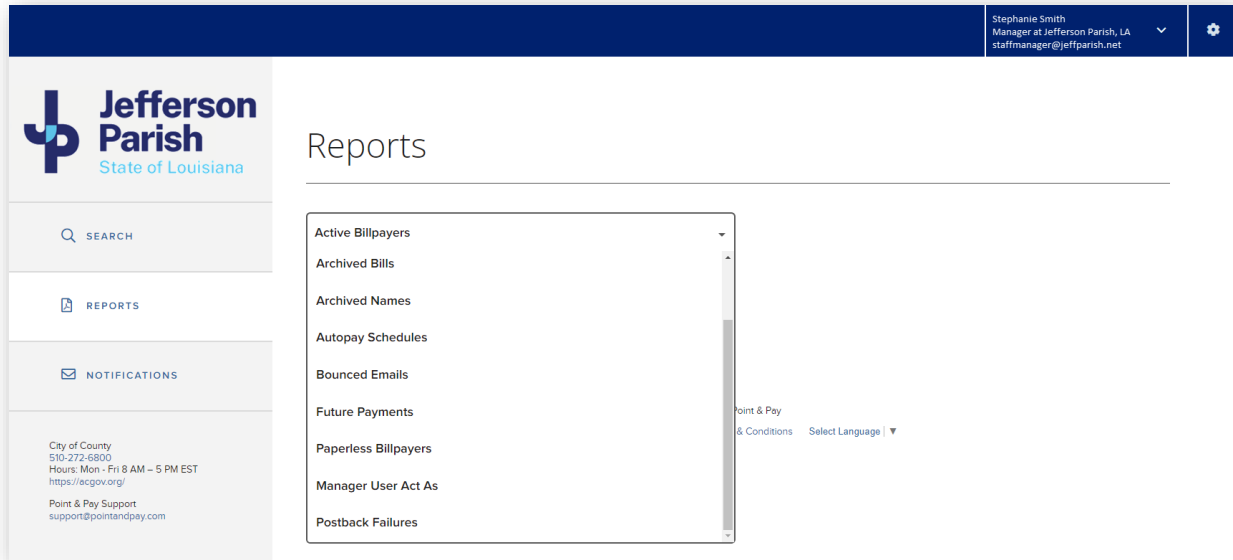
Crea una cuenta

Debe tener una cuenta existente antes de poder iniciar sesión con Google.

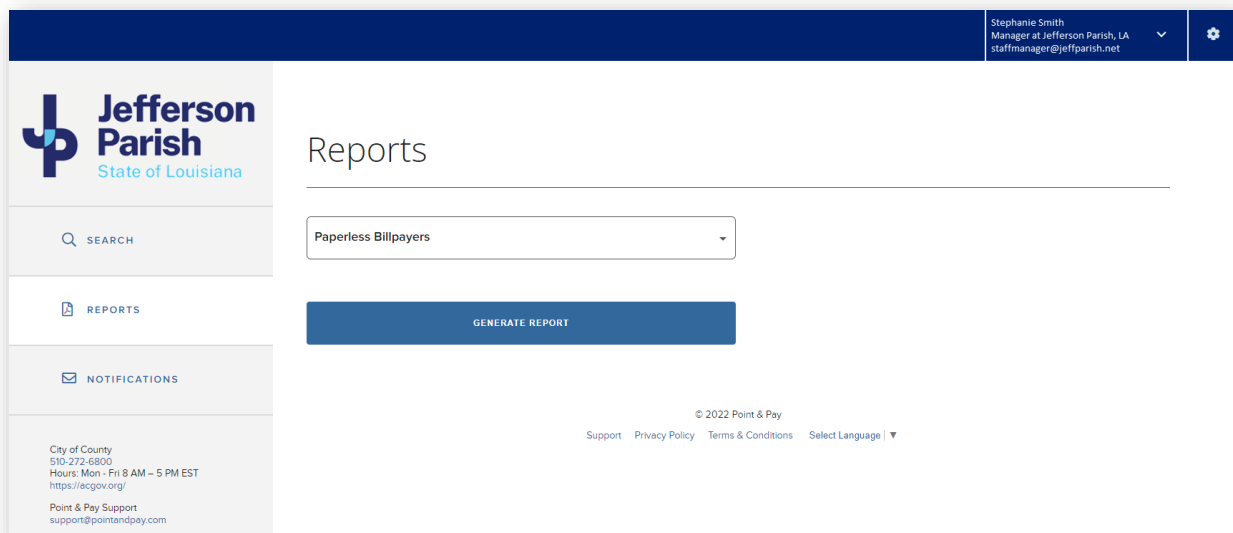
INICIAR SESIÓN USANDO FACEBOOK

ENHANCED REPORTING OPTIONS

Our advanced online solution offers staff additional report options to monitor [Active Sms Settings](#), [Future Payments](#), [Autopay Schedules](#), [Bounced Emails](#), [Paperless Billpayers](#), and [Active Billpayers](#). After selecting the button 'Generate Report', the system automatically sends an email to their inbox in a spreadsheet format. The fields included within a report includes Account ID, Billpayer Name, Billpayer Email, Total Order Amount, Total Amount, Description, Order Created Date/Time, Order Scheduled Date, Order Cancelled Date, Payment ID, and Error Message (if applicable).



Multiple Options for Report Tracking



1.1.B IN-PERSON PAYMENTS WITH TAP-N-GO TECHNOLOGY

Point & Pay's proposed approach to Point of Sale (POS) processing for the Parish is to present available products to enable in-person payment acceptance for all Parish departments. Regardless of the Parish's choice, all hardware terminals (*specifications enclosed*) support real-time transaction posting and account balance updates, along with using devices that handle chip cards, accept ApplePay, SamsungPay, and other digital wallets. We also offer a library of additional options to facilitate future enhancements.

Point & Pay offers a full-featured cloud-based interface via our [Workbench](#) (virtual terminal) for fast, easy, in-person checkout. Staff can access the application by login/password and it connects to payment peripherals, including PCI-encrypted card-readers, stand-alone terminals, and printers.

With the option of using Point & Pay's virtual interface combined with our stand-alone or integrated terminals, we are able to load the POS software and inject the encryption keys to enable payment acceptance with the Parish's cashiering application. Once terminals arrive, we conduct the physical installation and connectivity configurations, if preferred.

If the Parish prefers an API gateway, we can expose an API generated by external software, terminals, or other checkout applications. In this way, the Parish can utilize existing systems or preferred hardware while still taking advantage of our processing capabilities and integration benefits.

Features of in-person services include:

- ✓ PCI-validated P2PE certified encryption controls
- ✓ Unique approach to handling convenience fee transactions
- ✓ Electronic access to support functions like voids, refunds, etc.
- ✓ Options for installation/configuration support



Ingenico Desk 3500 (above)

IDTech VP8300 (below)



1.1.C IVR SOLUTION FOR CUSTOMER SERVICE AUTOMATION

Point & Pay's IVR provides an interactive customer engagement process that enables clients to deliver excellent customer services. We recognize speed and consistency in making payments by phone are key to increasing customer satisfaction. To facilitate IVR capabilities, Point & Pay develops a unique toll-free phone number and customizable script for the Parish that offers numerous configurable elements to capture the required fields for validating the customer's information. We can also accommodate multiple language preferences, such as Spanish and Russian.

Our IVR solution accepts all credit cards, debit cards, electronic checks, and provides real-time payment posting to the Parish's accounting systems. It also offers a universal integration infrastructure that provides staff with instant access to view payments made by phone.

This self-service feature delivers automatic phone payment data and ultimately reduces costs for the Parish. Below, we outline the customer-facing functionality that can be integrated via a real-time API, file exchange, or Hook/Flash customer handoff with the Parish's solution.

- 1 The customer dials a unique toll-free phone number created for the Parish;
- 2 An automated attendant uses clear and simple prompts to present specific bill information;
- 3 The customer is able to authorize and submit the payment during the final step; and
- 4 The customer receives a unique confirmation number and an emailed copy of the receipt.

The IVR solution features benefits, such as:

- ✓ Touch-tone or speech/voice recognition
- ✓ Ensures the highest level of data security by transmitting through a PCI Level 1 provider
- ✓ Custom scripts with professional voice talent
- ✓ Ability to rapidly expand phone bandwidth through a virtual, cloud-based solution



1.1.D ONLINE ADMINISTRATIVE MANAGEMENT TOOLS

2. *Online features of the merchant account management software - The vendor should highlight how the merchant account is managed by the accounting/finance functions. For example, describe all the tools and methods for viewing transactions/batches, changing account information, responding to charge backs, user management, etc.*

Point & Pay's administrative [Workbench](#) functionality provides Parish users with access to a wide array of online features for management by the accounting group. Designated staff will be able to access the payment platform in real time and perform through several efficient functions referenced below.

- Manage customer information
- Manage billing/communication preferences
- Make payments or configure recurring payments
- Process in-person payments
- Manage permissions, passwords, and unlocking users
- Enroll, validate, and activate customers
- Request service or request service termination
- Manage outbound communications
- Voids, refunds, and receipt retrieval
- Contacting customers
- Manage "exclusions" (e.g. blacklists)
- Reconciliation, reporting, and individual payment tracking tools

ROLE-BASED ACCESS FOR REPORT & TRANSACTION MANAGEMENT

Point & Pay's [Workbench](#) is username/password accessed with a role-based permission system that controls the content and functionality available to users. Generally, tasks and functions are aggregated into categorical roles (e.g. supervisor, accounting, etc.), but individual functional permissions can also be dictated. Additionally, the Parish can manage all of the permissions from a hierarchical perspective. As an example, Point & Pay can configure administrative accounts to view activity across all of the sub-divisions/payment types, but a manager configured to a lower tier in the hierarchy would only see activity related to their area. In the same way, individual representatives can be limited only view activity they have performed.

	Accounting	Admin	Clerk	Supervisor
Payments				
Make a Payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Void a Payment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Refund a Payment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Reports				
Payment Report - New!	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment Report Old	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Upcoming Payments	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payment Time	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
User Activity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Recurring Enrollments	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment Activity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Admin				
Change Office	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Change Password	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
My Messages	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
User Manager	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
DMV				
Review Queue	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Management of System Access and Reporting

PAYMENT SEARCH FUNCTIONALITY & DISPLAY OF PAYMENT HISTORY

Point & Pay's system provides users with the ability to search for payment in real time to view current and past payment data. From the [Payments](#) drop-down menu, staff and other designated users are able to search for payments in several ways, such as Payment ID, Account Number, Credit Card Number, total amount, payment amount, customer name, and approval code. Our solution stores account information securely within our environment for a period of two (2) years and this data is available to clients immediately via our online tools.

Payment Search Functionality

EXCLUSION MANAGER

With the [Exclusion Manager](#), our solution enables clients to exclude or reject all payment types, checks, credit cards, bank account number, routing numbers, and specific credit card numbers. This function also allows clients to reduce returned items, manual handling, and reduce customer service issues by providing a method of rejecting undesirable data elements during the pre-authorization validation process. Designated users have the ability to add records via manual entry or file upload, as well as the ability to view existing exclusions.

Configuration Screen for Exclusion Manager

SAME-DAY VOID

Within our robust [Workbench](#) tool, there are permission-controlled functions for voids, including authorization release. Designated staff with the appropriate access level can void a payment the same day a customer submits it. Parish staff can do this by searching for the customer's name or confirmation number and then selects the option to void it; the system then prompts the user to confirm the action. The process of voiding a payment happens in real-time and posts to the report immediately. Furthermore, a void implies that no funds will debit from the customer's card/account.

Void Payment

PARTIAL OR FULL REFUNDS

Point & Pay offers real-time access to refund processing across the enterprise through our administrative [Workbench](#) tool. Designated Parish staff can view transaction details and select the void or refund options appropriate to the transactions in question. We can also restrict access to the void/refund functions to specific permissions within the user hierarchy.

Our system is designed intelligently to manage partial refunds for complex shopping carts, and tracks all refunds against a particular order and prevents refunds that would exceed the initial transaction amount. Our system also captures reason codes and the credentials authorizing the refunds. Using our search interface, designated staff can view transaction details and select the refund options appropriate to the transactions in question.

- 1 The “Refunds” button is the same for both full and partial refunds.
- 2 Once that button is selected, the refund screen will open in a separate internet browser tab.
- 3 The system will display all line items for the payment, except fee lines.
- 4 The user then selects a full or partial refund.

The screenshot shows a refund processing window. At the top, it displays 'Original Payment Value: 1,500.00' and 'Refundable Amount: 500.00'. Below this are two radio buttons: 'Refund in Full' (selected) and 'Partial Refund'. Underneath is a section titled 'Reason for Refunding:' with a dropdown menu currently showing 'Customer Error'. Below that is a section titled 'Additional Comments:' with a large text input area. At the bottom are two buttons: 'Refund' and 'Cancel'.

Options for Partial and Full Refunds

For a Full Refund, the user selects a reason for the refund and has the ability to enter comments. For a partial refund, the user enters the amount to refund and refunds are allowed at the line item level.

CHARGEBACK/DISPUTE PROCESS

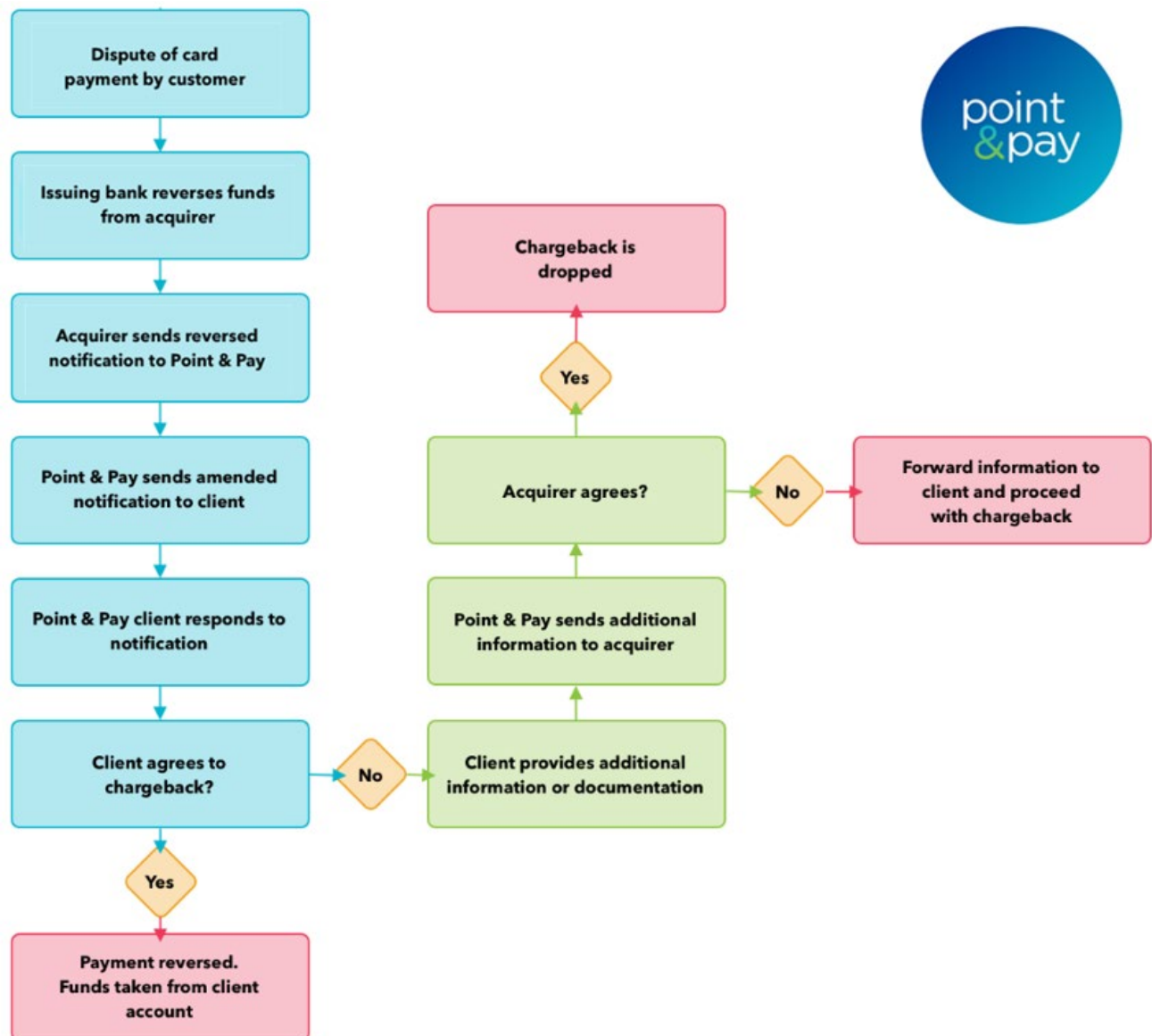
Point & Pay receives chargebacks in two categories:

- **Allocation** chargebacks are related to authorization and/or fraud, and we process those immediately, or as soon as we receive notification through our CRM system.
- **Collaboration** chargebacks are related to processing errors, customer disputes, or similar, and we handle these requests in an overnight process.

As soon as Point & Pay receives notification of a chargeback, the customer has received a temporary credit. Our standard procedure is to notify the merchant the same day we receive the chargeback. Less than 1% of all Point & Pay transactions are chargebacks. The internal process involves handling first-level follow up with the agency by sending a detailed email about the chargeback and within 10 days of that notification, our system will reverse it.

Staff can view the reversal on the payment report and the payment details section displays it specifically as a chargeback. The Parish can dispute chargebacks in the same manner by providing us with the

appropriate documentation, as well as the necessary signatures. Point & Pay will always submit the full set of technical transaction information that we capture for all payments. We submit this supporting documentation on behalf of the Parish and continue to communicate the outcome to Parish representatives. During this time, we hold the reversal until all associated actions are complete. Current card association guidelines indicate a chargeback resolution timeframe of 30 days and our overall process fits well within the 30-day cycle.



1.1.E ROBUST, REAL-TIME REPORTING COMPONENT

Point & Pay's suite of robust, real-time reporting tools enables all the requested details, filters, and parameters to provide real time/ad hoc reporting, file-based reporting, and our API supports querying capabilities. As a SaaS payment solution, our reporting component does not require a specific software product to receive and view reports. All reports are available in real-time and accessed on the internet via a secure browser. Designated users can create instant, online reports based on the following data fields: 1) Date range, 2) Product (i.e., payment types), Channel (online, IVR, POS), Status, Payment method, Office location, and Settlement/deposit data.

We are able to deliver daily payment files to designated users, as well as, make online reports available for immediate download in Excel, CSV, HTML, PDF, and other formats. We can also customize batch or end-of-the-day reporting to fit the needs of each Parish and ensure we satisfy all specific report requirements, including access rights and appropriate permissions for all employees. The system manages an unlimited hierarchy and control settlement and reporting per client instructions from any tier of that structure.

Point & Pay also includes ad hoc reporting as a standard part of our account management service and is available to Parish users 24/7. We utilize Salesforce's excellent "Service Cloud" package for case management, ticket tracking, incident reports, document tracking, and operation management practices. The ad hoc reporting tools in Salesforce are outstanding because they feed into dashboards for tracking concerns like case load, aging, pattern recognition, and other performance improvement activities.

DATA RETENTION AND STORAGE

As a standard, Point & Pay is able to present historical data online for immediate access for up to two years prior. Beyond that, we can provide the Parish with additional historical report information within 24 hours of request. The Parish simply sends an email to the account relationship team explaining the request. Point & Pay's standard retention period for transactions logs includes storage for a minimum of seven (7) years, in accordance with industry rules and regulations.

CUSTOMIZED REPORTING OPTIONS

Point & Pay's reporting component is comprehensive and customizable. During implementation, our technical team can customize flexible configurations for the Parish's reports to "roll up" or "drill down" directly within the online reporting tool by selecting various levels of report parameters customized for content, format, and frequency.

The system is also able to map MIDs and deposit configurations to individual payment types, and the payments and records are perpetually linked for all secondary service interactions like voids, refunds, etc. The Point & Pay system is able to manage an unlimited hierarchy and control settlement and reporting per client instructions from any tier of that structure.

Since Point & Pay's reporting component is available in real-time, we can transmit transaction level detail reporting to the Parish at any preferred timing schedule, as well as send these reports to designated staff via email and/or via our SFTP web service. We are able to deliver daily payment files to designated users, as well as, make online reports available for immediate download in Excel, CSV, HTML, PDF, and other formats.

File Generator

Step 2 - Revenue File Information (* Required)

Partner Name: SampleClient2_FL_5765

Job Name*:

Product(s)*:

None selected ▾

Channel(s)*:

☐ Select all
☐ PnP Fee
☐ Property Taxes
☐ Vacant Lot Registration

Payment Method(s)*:

☐ Select all
☐ IVR
☐ WEB
☐ Counter
☐ Call Center
☐ Mail-in
☐ Recurring Payments
☐ Mobile
☐ Test Payments
☐ API
☐ Other

Format*:

None selected ▾

Channel(s)*:

☐ Select all
☐ IVR
☐ WEB
☐ Counter
☐ Call Center
☐ Mail-in
☐ Recurring Payments
☐ Mobile
☐ Test Payments
☐ API
☐ Other

Payment Method(s)*:

☐ Select all
☐ Credit or Debit Card
☐ Electronic Check

Format*:

None selected ▾

Schedule On*:

First day of Month ▾

Payment Method(s)*:

Select Format
Delimited Text
Fixed Width
Custom

None selected ▾

Format*:

First day of Month ▾

Schedule On*:

☒ First day of Month
☐ Weekdays
☐ Daily
☐ Sunday
☐ Monday
☐ Tuesday
☐ Wednesday
☐ Thursday
☐ Friday
☐ Saturday

Please select how the Revenue File will be shared with the partner*:

☒ First day of Month
☐ Weekdays
☐ Daily
☐ Sunday
☐ Monday
☐ Tuesday
☐ Wednesday
☐ Thursday
☐ Friday
☐ Saturday

Push to Partner via:

☒ First day of Month
☐ Weekdays
☐ Daily
☐ Sunday
☐ Monday
☐ Tuesday
☐ Wednesday
☐ Thursday
☐ Friday
☐ Saturday

File Name*:

Select Method

Email

FTP

Please select how the Revenue File will be shared with the partner*:

☒ First day of Month
☐ Weekdays
☐ Daily
☐ Sunday
☐ Monday
☐ Tuesday
☐ Wednesday
☐ Thursday
☐ Friday
☐ Saturday

Push to Partner via:

☒ First day of Month
☐ Weekdays
☐ Daily
☐ Sunday
☐ Monday
☐ Tuesday
☐ Wednesday
☐ Thursday
☐ Friday
☐ Saturday

File Name*:

Select Method

Email

FTP

date/time

Prev Step

Previous

Next

Save

Custom Report Parameters

The sample payment report on the following page allows for flexible grouping and filtering parameters where the Parish can run them on an enterprise-level or in segregation and it displays the details for each group/filter.

Payment Report

Start Date ②

Feb 1 2017

Start Time ②

12:00 AM

End Date ②

Feb 7 2017

End Time ②

11:59 PM

Office ②

No Filter

User ②

No Filter

Product ②

No Filter

Channel ②

No Filter

Group By ②

User

Payment Type ②

No Filter

Payment Method ②

No Filter

Update Report

Download to Excel

Print Report

Channel: Counter

Pay Id ②	Method ②	Type ②	Status ②	Date ②	Account ②	Product ②	Name ②	Pmt Amt
29647650	Credit or Debit Card - MasterCard	Purchase	Approved - Comp	02/01/2017 08:07 AM	11700065400	Taxpayer Payments	Geneva Williams	\$31.65
29655136	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/01/2017 11:16 AM	0950002003200	Taxpayer Payments	JULIA R WOLF	\$114.02
29656225	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/01/2017 11:37 AM	05406	Taxpayer Payments	BRENDA K BERGER	\$82.20
29662723	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/01/2017 01:55 PM	2210013005000	Taxpayer Payments	BALELE BAIMOUNI	\$28.71
29663204	Credit or Debit Card - MasterCard	Purchase	Approved - Comp	02/01/2017 02:05 PM	1190002044500	Taxpayer Payments	SYLVIA RAIBON	\$713.89
29668723	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/02/2017 12:04 PM	371268	Taxpayer Payments	OLIVER H MCGUIRE	\$677.66
29687770	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/02/2017 12:29 PM	540-0071-0311-00	Taxpayer Payments	Harold Erdmann	\$553.33
29691150	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/02/2017 01:51 PM	195-0028-0006-00	Taxpayer Payments	Iris Montgomery	\$778.56
29691150	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/02/2017 01:51 PM	590-0370-0002-00	Taxpayer Payments	Iris Montgomery	\$123.74
29691150	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/02/2017 01:51 PM	590-0370-0095-00	Taxpayer Payments	Iris Montgomery	\$126.79
29708579	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/03/2017 09:13 AM	602838	Taxpayer Payments	VIANEY FABELA	\$617.82
29709415	Credit or Debit Card - MasterCard	Purchase	Approved - Comp	02/03/2017 09:32 AM	031152	Taxpayer Payments	THERESA BONNER	\$100.00
29716252	Credit or Debit Card - MasterCard	Purchase	Approved - Comp	02/03/2017 11:44 AM	2360003008700	Taxpayer Payments	AMELIA MAYS	\$546.50
29720949	Credit or Debit Card - MasterCard	Purchase	Approved - Comp	02/03/2017 01:12 PM	111692	Taxpayer Payments	SONDRA MOORE	\$241.21
29726707	Credit or Debit Card - Visa	Purchase	Approved - Comp	02/03/2017 03:03 PM	1950033013200	Taxpayer Payments	RYAN O CHALK	\$100.26
29651821 (29505206)	Refund	Returned Echeck	Paid by Partner	02/01/2017 10:06 AM	590-0201-0314-00	Current Half Payment	Rosalind F Walter	(\$930.41)
29651832 (29505409)	Refund	Returned Echeck	Paid by Partner	02/01/2017 10:06 AM	590-0201-0328-00	Current Half Payment	Rosalind F Walter	(\$78.02)
29651887 (29551019)	Refund	Returned Echeck	Paid by Partner	02/01/2017 10:07 AM	600-0230-0074-00	Current Half Payment	Ronald R White	(\$1,674.97)
29701176 (29538241)	Refund	Returned Echeck	Paid by Partner	02/02/2017 06:57 PM	599-0042-0091-00	Current Half Payment	Merritt W Reece	(\$667.36)

Channel Summary ②	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	15	\$4,959.75	\$4,836.34	\$123.41	\$0.00	\$4,836.34
eCheck Payments	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	4	(\$3,376.76)	(\$3,376.76)	(\$6.00)	\$0.00	(\$3,370.76)
Total	19	\$1,582.99	\$1,465.58	\$117.41	\$0.00	\$1,465.58

The system can also display this report for all payment channels.

Channel: Counter

Total						
Channel Summary ⓘ	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	15	\$4,959.75	\$4,836.34	\$123.41	\$0.00	\$4,836.34
eCheck Payments	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	4	(\$3,376.76)	(\$3,370.76)	(\$6.00)	\$0.00	(\$3,370.76)
Total	19	\$1,582.99	\$1,465.58	\$117.41	\$0.00	\$1,465.58

Channel: IVR

Total						
Channel Summary ⓘ	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	52	\$40,025.27	\$39,039.29	\$985.98	\$0.00	\$39,039.29
eCheck Payments	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	6	(\$6,642.22)	(\$6,480.22)	(\$162.00)	\$0.00	(\$6,480.22)
Total	58	\$33,383.05	\$32,559.07	\$823.98	\$0.00	\$32,559.07

Channel: WEB

Total						
Channel Summary ⓘ	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	152	\$165,268.97	\$161,224.71	\$4,044.26	\$0.00	\$161,224.71
eCheck Payments	224	\$1,220,193.54	\$1,219,857.54	\$336.00	\$0.00	\$1,219,857.54
Refunds	2	(\$383.03)	(\$372.76)	(\$10.27)	\$0.00	(\$372.76)
Total	378	\$1,385,079.48	\$1,380,709.49	\$4,369.99	\$0.00	\$1,380,709.49

Report Totals

Total						
Summary ⓘ	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	219	\$210,253.99	\$205,100.34	\$5,153.65	\$0.00	\$205,100.34
eCheck Payments	224	\$1,220,193.54	\$1,219,857.54	\$336.00	\$0.00	\$1,219,857.54
Refunds	12	(\$10,402.01)	(\$10,223.74)	(\$178.27)	\$0.00	(\$10,223.74)
Total	455	\$1,420,045.52	\$1,414,734.14	\$5,311.38	\$0.00	\$1,414,734.14

Time until logout: 3h 59m

Payment Report

Start Date ②

Oct 24 2016

Start Time ②

12:00 AM

End Date ②

Oct 24 2016

End Time ②

11:59 PM

Partner ②

No Filter

Office ②

No Filter

User ②

No Filter

Product ②

No Filter

Channel ②

No Filter

Group By ②

Channel

Payment Type ②

No Filter

Payment Method ②

No Filter

Update Report

Download to Excel

Print Report

Text Size: [Small](#) [Medium](#) [Large](#)

Total Returns & Fees: \$0.00

Grand Total PNP: \$27.00

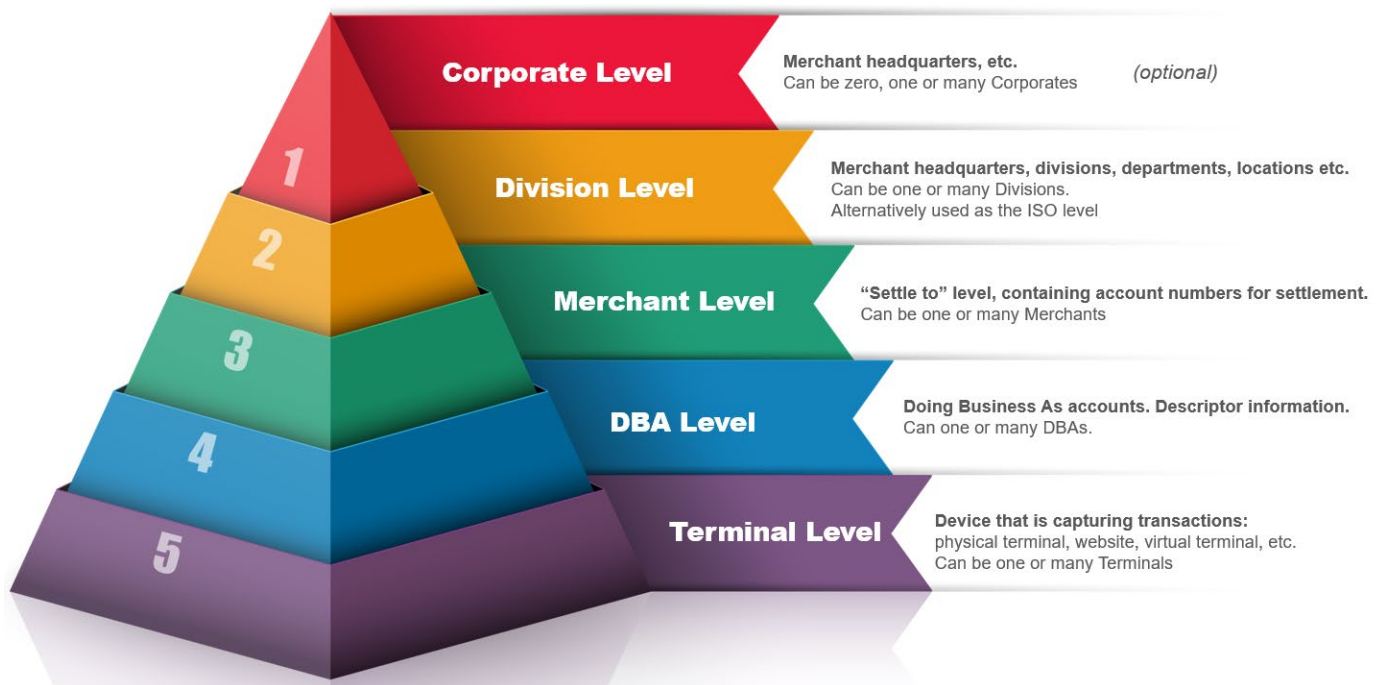
Grand Total: \$27.00

Secure Online Reporting – Sample Payment Report

3. *Merchant account - management software must be able to identify sub departments in transactions or multiple accounts.*

With our web portal platform, Jefferson Parish will have flexibility to mirror its own organization through the five (5) hierarchy levels shown in the following pyramid. Not every merchant needs a corporate level, but in some cases, the merchant will have multiple hierarchical entities at each level. We use a unique 4-part key (4PK) value to associate each transaction down to the web page (or device) level where it originated. In addition to the processing hierarchy, our gateway services allow unlimited account “chaining” which allows for further hierarchy manipulation within the 5-tier MID merchant structure.

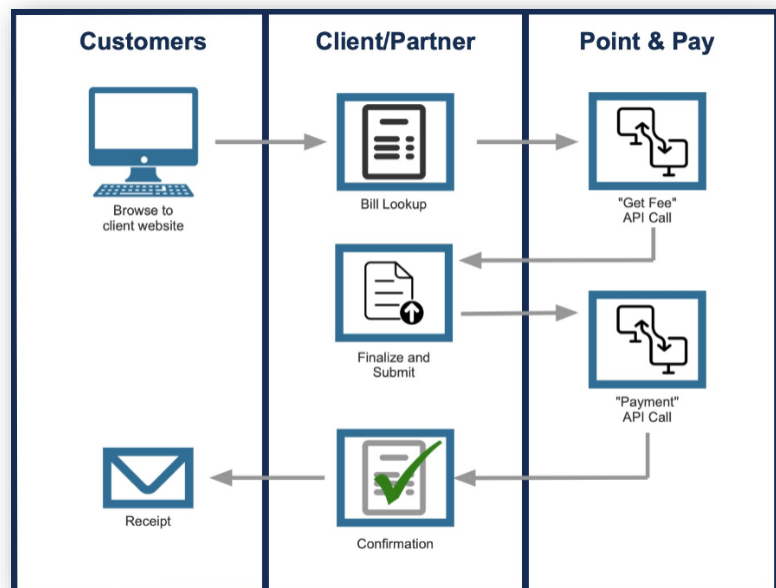
This enterprise approach of boarding merchants allows them to take advantage of our multi-tier reporting and provides the ability to add and edit MIDs and TIDs as needed at any hierarchy level. In addition to standard merchant-level funding, we can roll up billing and funding to the Corporate and Division levels. Jefferson Parish will be able to set up a reporting hierarchy to view settlement funds as one lump sum, or as individual deposits. However, processing could be affected if the merchant misses the settlement window for a specific day, causing a one-day delay in the settlement of their funds. Transactions occurring on Saturday and Sunday will post on Monday; and we are able to report on these weekend transactions separately, if desired. Settlement backup data can be pulled from the reporting tool or delivered via FTP in CSV, XML, or tab-delimited formats.



4. Merchant service provider is asked to provide application programming interface (API) for the debit/credit card processing that is .NET based and can be imbedded in any Jefferson Parish .Net application software.

Point & Pay possesses extensive experience building and supporting API interfaces for inbound and outbound data exchanges for government clients nationwide. We have a comprehensive API library that we expand continually, and we use these well-documented APIs to create robust interfaces between our products and our clients' financial management systems. With our own front-end technologies, coupled with our extensive integration resources, Point & Pay will utilize its extensive library of integration products and methodologies to build an overall integration strategy that delivers a consistent, easily maintained approach to data exchange across applications while allowing for the unique components necessary for individual applications.

The Point & Pay *API Payments Gateway with Tokenization* that allows for fast, efficient, and secure payment processing by using single-use tokens to store a depiction of the customer's card data. It also accepts payments from any user interface, performs calls for fee calculation, and supports transaction querying based on a variety of inputs, including date ranges. We are able to configure the data associated with transactions using an unlimited quantity of client defined fields and attributes.



Our *API Connectors* provide real-time bill/balance lookup, customer information lookup, post payment notifications, and custom behavior flags (i.e., budget billing, escrow, restrictions, etc.). One of our advanced integration techniques involves developing custom API connectivity modules.

The REST endpoints for one of Point & Pay's API include the following.

- **SecurityResource** is used to perform authentication and get an access token. An access token is used for all other requests.
- **ParameterTokenization** is for parameter storing and retrieving.
- **SaleEndPoint** is used for requesting a payment.
- **QueryEndPoint** is used for retrieving the status of a payment request.
- **PaymentTokenEndPoint** is used to manage payment tokens.

5. *Merchant service provider must also be able to work with other Parish Vendors to develop APIs between their payment system and service delivery or billing software.*

Point & Pay understands and complies; we provide additional information in the preceding response.

6. *All software (API) provided must be PCI compliant.*

Point & Pay is both PCI-DSS Level 1 and SSAE 18/SOC 1 Type II compliant. We understand the importance of ensuring our clients' financial data is kept secure and believe a holistic approach is the best posture to ensure card data security. Our focus is to uphold the highest level of security to exceed the needs of our clients.

We are active participants in the PCI Council and other industry associations where we discuss common security concerns like NACHA, the ETA, NACO, and NACTFO. Through discussion groups, newsletters, and publications available, we are able to keep ahead of the published standards. North American Bancard also employs a compliance group that tracks all aspects of transaction processing compliance and sets corporate policies and procedures to ensure good standing with the PCI Council, NACHA, and all card associations.

Point & Pay has also pioneered several payment acceptance methods that help merchants dramatically reduce their PCI compliance burdens. We operate an independent compliance service through the brand and we offer robust scanning and SAQ services. In addition to these compliance tools, we engineered our solutions to reduce scope.

Wherever possible, Point & Pay suggests to:

- Utilize solutions that hand customers off to Point & Pay for critical processing steps
- Use tokenization strategies instead of storing card information
- Use PCI-encrypted solutions to prevent clear text transmission across the Parish's networks
- Use embedded solutions for working within existing cashing solutions

7. *All payments made by a customer must be immediately deposited directly into a designated Parish bank account through a Parish-approved banking partner, and at no time would flow through the Contractor's bank account.*

Point & Pay understands and complies with this requirement.



2 PROPOSER QUALIFICATIONS AND EXPERIENCE

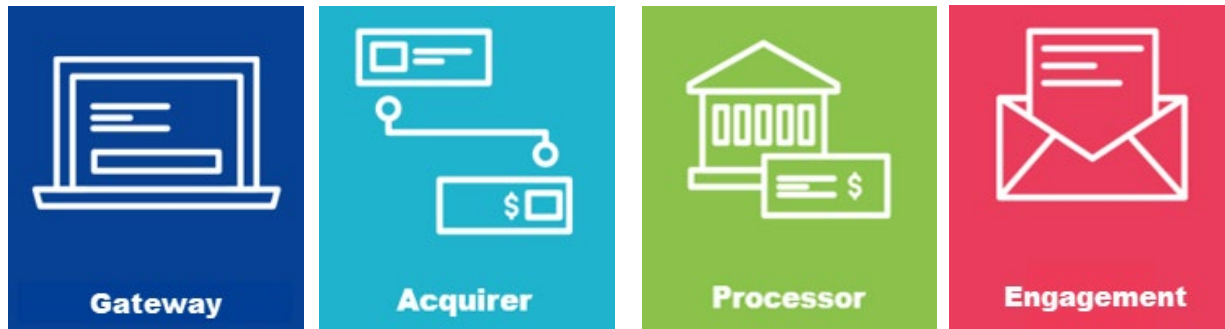
History and background of Proposer, including but not limited to status with related services to government entities existing customer satisfaction, demonstrated volume of merchants, etc.

Since 1999, Point & Pay has developed unique payment solutions for online, phone, in-person, and mobile technologies that present bills, capture payments, and post, settle, and reconcile via centralized points of integration, with the highest security standards and compliance as their foundation. We are proud to serve as the chosen payment provider for more than 5,000 government clients nationwide. We combine the strengths of our best-in-class team within our family of companies as described below.

- Point & Pay is a specialized and holistic provider of payment processing services to government agencies, inclusive of traditional merchant services, core processing services, gateways, fully hosted solutions, and convenience fee processing. Surrounding these competencies, we are experts in project management, integration, and client/customer service functions that make payment technologies work seamlessly for governments.
- EPX, our sister company, offers a technology-oriented transaction processing platform specialized in tailoring the processor experience to the needs of large merchant portfolios.
- North American Bancard (NAB), our corporate parent, specializes in direct acquiring services and efficient hardware deployment. Recently awarded ISO of the Year at the 2022 Electronic Transaction Association (ETA) conference, they deliver a diverse portfolio of proprietary mobile technologies and founded the award-winning Payanywhere brand of mobile payments. NAB also achieved 1st place recognition in 2021 for the Ecommerce Merchant Experience by payment data experts, the Strawhecker Group.



As part of the NAB family, Point & Pay serves our client/partners as an *All-in-One* provider that consolidates all functions – gateway, acquirer, processor and engagement – in a typical government payments workflow. For two decades, we have delivered secure, reliable, easy-to-use and cost-effective acceptance, processing and support services to enable electronic payments, including credit cards, debit cards, and e-checks, while helping each client achieve PCI compliance.



Collectively, we provide secure, end-to-end encrypted payment solutions for agencies at all levels. We understand the unique challenges faced by governments and are able to facilitate service transitions quickly. If an existing processing solution is in place, we are able to integrate seamlessly and successfully, avoiding disruption to customers, yet making the payment process more secure and effective. We are pleased to offer a flexible approach in delivering a best in class payments solution that provides convenient customer experiences and efficient operations.

2.1 CLIENT REFERENCES

1. *Proposers shall provide a detailed statement of related services to government entities or private entities which identifies customer satisfaction, demonstrated volume of merchants, etc. Proposer must provide a detailed description of customer service capabilities, including resumes of personnel assigned, total number of personnel and timeline of customer inquiries and complaints, as applicable.*

We are proud to serve as the chosen payment provider for more than 5,000 government clients nationwide. We are also proud to share that we were recently awarded contracts to provide merchant card and electronic payment services for the State of Louisiana, Department of Revenue and multiple departments within the State of New Mexico hierarchy. Their implementations are currently underway and progressing positively.

We are proud of our prominent presence with governments nationwide and provide a sample of notable client references in the following pages for the Parish to contact.

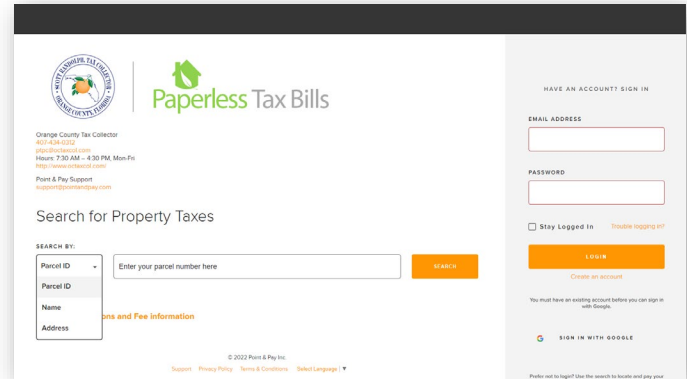


ORANGE COUNTY, FLORIDA (ORLANDO METRO)

Contact & Title: Eddie Ayala, Director of Communications

Phone: [407.463.3106](tel:407.463.3106) | Email: EAyala@octaxcol.com

Project Summary: Point & Pay has been providing multiple payment solutions to Orange County Tax Collector's Office since 2013. Serving more than one million customers, Point & Pay provides the county with integrated payment processing services for both their Tax division and DMV offices for auto tag renewals with the option to purchase specialty license plates for numerous Florida charities and other organizations. We have also implemented custom settlement and reconciliation processes and universal cashiering solutions.



Tax Collector Bill Pay Home Page

Testimonial: *"Overall, we are extremely pleased with the level of professionalism, ingenuity, and service that we have received from Point & Pay. They guaranteed we would be up and processing within 30 days of signing, which we thought was very ambitious. They delivered."*

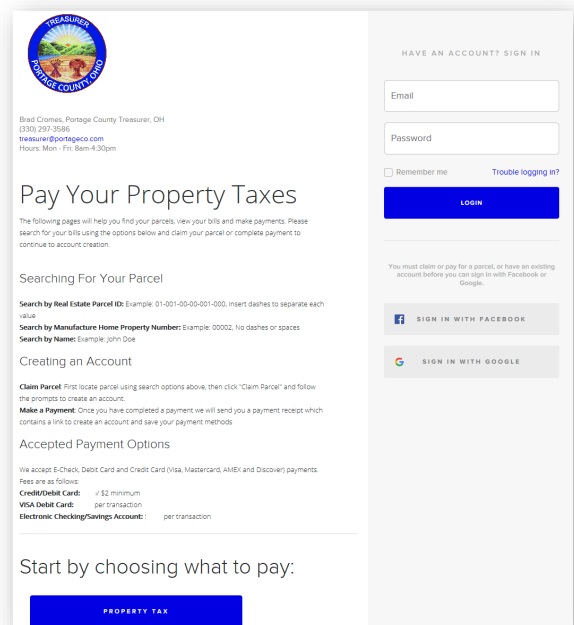
PORTAGE COUNTY, OHIO

Contact and Title: Brad Cromes, Treasurer

Phone: 330.297.3586 | Email: bcromes@portageco.com

Project Summary:

In April 2017, Point & Pay acquired the Portage County Treasurer's Office through competitive bid solicitation. They chose our **BillPay** solution via an API integration, which provides the County's taxpayers with electronic billing and payment options. Registered users have access to a wide array of account functionality, such as the option to have paperless bills emailed, set up recurring payments, future-dated payments, etc. We also provide Portage County with our IVR/phone and In-person/counter solutions. Most recently, Point & Pay was awarded the contract for implementing the latest version of our **BillPay** solution that will enable customers to pay for both tax and utility payments from the same dashboard. The contract also includes enabling our standard responsive web solution for all other departments.



Portage County Online Payments

DAVIDSON COUNTY, NORTH CAROLINA

Contact & Title: Christy Morrow

Phone: [336.242.2176](tel:336.242.2176) | Email: christy.morrow@davidsoncountync.gov

Project Description: Point & Pay has served Davidson County, North Carolina since June 2013. At that time, we implemented online, IVR, and point-of-sale payment acceptance for the County's customers to pay their annual real estate and property taxes. We also provide the County with our IVR and POS/Counter payment solutions for those needing to pay for building and other miscellaneous permit fees.



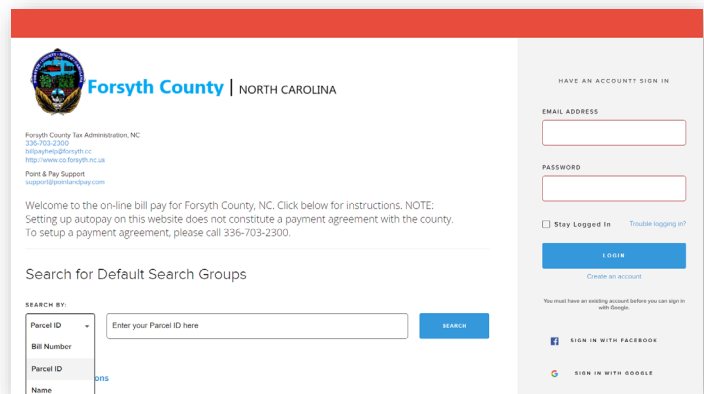
Testimonial: *"We are extremely pleased with Point & Pay's services as a whole for both our staff and taxpayers. Transitioning to the new payment solution went very smoothly and both our IT department and their team worked well together. Point & Pay's online solution is extremely user friendly and many customers have relayed positive remarks. They more than met Davidson County's expectations and I would highly recommend Point & Pay's services for processing credit/debit card payments."*

FORSYTH COUNTY, NORTH CAROLINA | TAX ADMINISTRATION

Contact & Title: Nolan Lawson, Special Projects Manager

Phone: [336.703.2307](tel:336.703.2307) | Email: lawsonnj@forsyth.cc

Project Description: Point & Pay provides Forsyth County with our *BillPay* platform accepting payments for all tax transactions via online and through mobile devices. We also provide them with in-person/POS and phone/IVR payment capabilities. Point & Pay integrated with the County's tax application (Farragut Software) and produces reports that are emailed daily, as well as, ad hoc transactional reporting. In collaboration with the County, we have also developed ways to migrate taxpayers to enroll in paperless billing to ultimately drive digital bill presentment to speed collections, reduce paper resources, and unnecessary mail for customers.



Online Payments

2. *Proposer shall provide resumes for account manager(s), designated customer service representative(s) and any and all key personnel anticipated to be assigned to this project, in addition to resumes of any and all subcontractors.*

Point & Pay's project team possesses over 30 years' experience in delivering, implementing, and managing large-scale projects for government agencies nationwide. The core members of the project team for the Parish are involved in key phases of the project to include solution assessment, requirements development and finalization, UAT and Go-Live. These individuals involve a primary program manager, implementation project managers, and multiple technical specialists.

Providing the necessary staff and resources is of utmost importance to us; therefore, we assign the following highly skilled, key project personnel dedicated to the Parish's project.

- Yvette Urso – Program Manager
- Mark Hooker – Primary Account/Relationship Manager
- Mike Mooney – Strategic Account Executive
- Jeff Qualls – Director of Application Development
- Alys Winters – Lead QA Technical Engineer
- Brian Hecimovich – Product Owner/Manager

YVETTE URSO, PROGRAM MANAGER, PMP & CSM

Yvette Urso will serve as the Program Manager to direct all aspects of implementation and provide hands on management and guidance to ensure a smooth and successful execution of the new electronic payment services on time and on budget for the Parish. Ms. Urso demonstrates superior leadership skills in spearheading complex program deliveries with a focus on exceeding client expectations.

Her professional experience includes roles as a Program Manager, Senior Project Manager, Certified Scrum Master, and Senior Business Analyst with corporations nationwide. Ms. Urso earned her B.A. in Marketing, is a certified Project Management Professional (PMP) and a certified Scrum Master (CSM). She demonstrates an in-depth understanding of various project management tools such as Jira, Microsoft Project, AHA, Workfront, Planview, Clarity, and methodologies, including Agile/Scrum, DevOps, Iterative, Waterfall, Capability Maturity Model Integration (CMMI), Rapid Prototyping (RAD), and Six Sigma. Yvette Urso displays expert capabilities with several software systems, applications and databases to include Azure, SharePoint, Microsoft Office 365, OneNote, Lotus Notes, ADP, Microsoft Access, Visio, Remedy 4.0, ORACLE, SQL Navigator, DB2, and AS400. Her continuing education achievements include programming certifications with C, SQL, Visual Basic, UNIX, COBOL I, and COBOL II, and she is also a Mercury Interactive Inc.: Certified Product Instructor for Mercury Interactive Inc. and Automated Test Scripts Developer.

MARK HOOKER, PRIMARY ACCOUNT/RELATIONSHIP MANAGER

Point & Pay designates Mark Hooker as the Parish's primary account/relationship manager responsible for maintain ongoing communications with key stakeholders. He will facilitate the contracting process,

guide the Parish through Point & Pay's product offerings, and perform regular meetings to update staff with new developments. His availability is between 7 AM – 6 PM CST.

Mark Hooker has developed and maintained key relations with clients and serves as the secondary account manager for large government clients in the central and eastern U.S. His previous experience includes a tenure at JP Morgan Chase and he holds a B.S. in Quantitative Economics and Econometrics. His computer skills include MS Office, SQL, Power BI, and the Google Suite of programs.

MIKE MOONEY, STRATEGIC ACCOUNT EXECUTIVE

Mike Mooney, Point & Pay's Director of Strategic Partnerships, will serve as the Parish's Strategic Account Executive and secondary point of contact for any questions and concerns. Mr. Mooney will assist Mark Hooker in facilitating the contracting process and serve as a liaison throughout the implementation process and the duration of the contract. Mr. Mooney will further coordinate any questions and concerns with our Manager of Clients Services, who oversees our client/customer service support team.

JEFF QUALLS, DIRECTOR OF APPLICATION DEVELOPMENT

Jeff Qualls manages the successful delivery of software development projects by planning, architecting, coordinating, and leading activities across the full delivery lifecycle. He also works closely with the Project Managers, Business Analysts, Architects and Developers, as well as liaising with key project stakeholders as required.

Mr. Qualls possesses nearly 20 years' experience in senior-level technical roles by providing leadership skills that foster collaboration in the design and implementation of software applications. He is skilled at gathering and understanding business requirements and designing an appropriate solution to include data modeling and object oriented analysis and design. Mr. Qualls also has a proven track record of designing robust and maintainable systems that perform well with a focus on solving the business need, rather than specific tools or technologies. He is a highly skilled Java programmer accustomed to writing both server and client side applications, and is extremely skilled at both data modeling and writing SQL for a variety of databases. As web technology has evolved over the years, Jeff Qualls has also written web-based systems using a variety of languages and techniques. He earned his B.S. in Computer Science/Artificial Intelligence from Taylor University in Upland, Indiana.

ALYS WINTERS, LEAD QA TECHNICAL ENGINEER

One of Point & Pay's seasoned veteran's, Alys Winters manages regression testing and other testing methods to ensure new components of clients' payment products that we deliver match their unique requirements and do not impact existing functionality. In this pivotal role, she also manages all aspects of the release management process, which involves effective planning, designing, scheduling, testing, deploying, and controlling software releases. One of her main priorities is to confirm that release teams efficiently deliver the applications and upgrades required by the each client, while maintaining the integrity of the existing production environment. Ms. Winters further ensures that new payment solutions for clients adhere to all SDLC policies, coding standards, and PCI requirements. Alys Winters holds a B.S. in Information Technology and 15 years' experience in Testing and Quality Assurance.



BRIAN HECIMOVICH, PRODUCT OWNER/MANAGER

As the Product Manager, Brian Hecimovich will work alongside Yvette Urso in managing all aspects of implementing the new payment solution in a timely manner. Mr. Hecimovich is an experienced, technically trained business leader and project manager, adept at using technology to improve business processes.

In this pivotal role, he manages client relationships for both small and large government agencies. Mr. Hecimovich has served as a Product Owner/Manager for 10 years and has developed applicable project management skills. He is adept at coordinating information across multi-functional teams – development, quality assurance, and client services – to meet common goals and translate client needs to ensure optimal outcomes. His background includes more than a decade of project management, operations management, client services, and business/product development.

ONGOING RESOURCES AND SUPPORT FOR IMPLEMENTATION & CONTRACT LIFECYCLE

Point & Pay's Operations and Client Service divisions are comprised of multiple functional teams supporting each client's implementation. All supporting resources are allocated according to each client's defined and agreed upon scope. Designated Parish personnel will work directly with the implementation leaders who procure the appropriate resources to ensure the government's needs and requirements are fulfilled adequately and appropriately.

For ongoing support throughout the contract, we have found using telepresence platforms to manage projects prove most successful and efficient. With this technology, our offices can connect with the Parish departments at the touch of a button. However, the Point & Pay team is committed to on-site meetings as needed. We are an advocate for many of the practices of the Agile/Scrum approach to project management and having this technology in place to facilitate activities like Stand-Up Meetings, Show and Tells, and Prioritization Meetings will be beneficial.

We further utilize the Salesforce CRM tool to maintain visibility with all business/project issues that may arise, as well as a multi-tiered communication strategy so that we conduct appropriate, immediate, and relevant communications through all tiers of our organization.

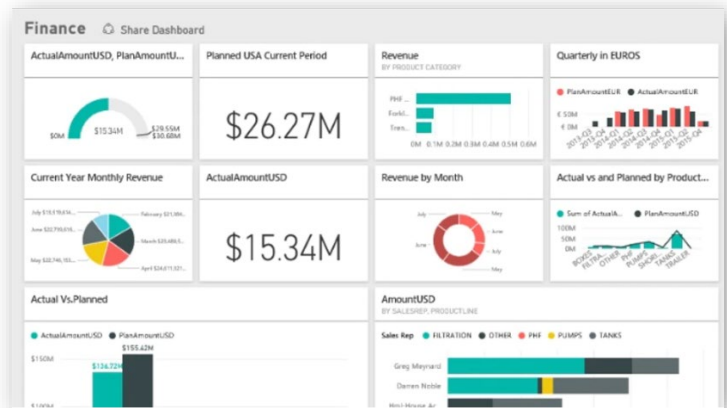
3 INNOVATIVE CONCEPTS

Present innovative concepts, if any, not discussed above for consideration.

Point & Pay presents the following innovative concepts to the Parish.

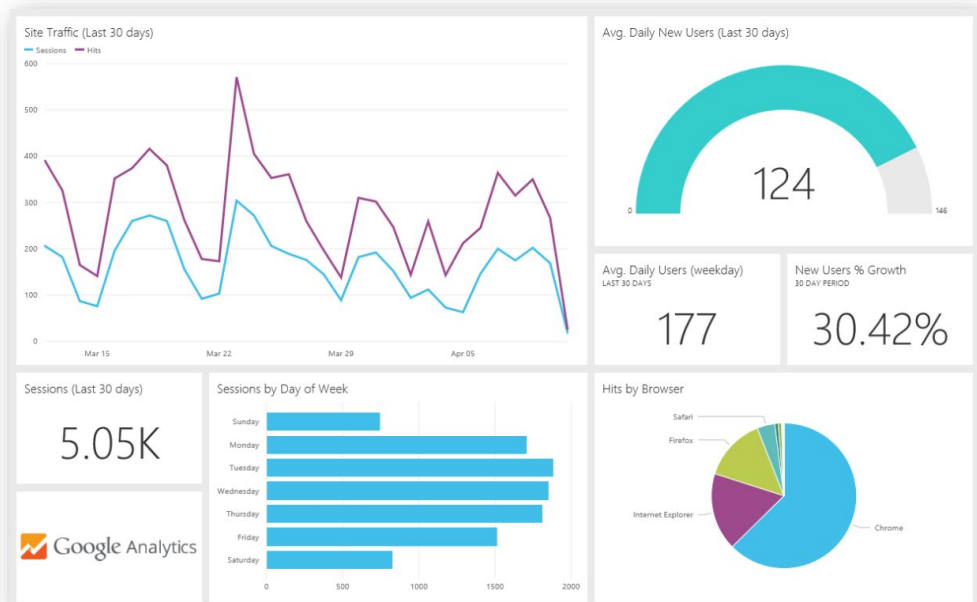
Point & Pay utilizes of the Microsoft Power BI reporting tool that interacts instantly and seamlessly with Excel to view and receive reports. With this impressive tool, Parish users will be able to connect to and transform data with advanced data preparation capabilities, interactive data visualizations, not to mention intuitive dashboards to drive informed reporting actions for the Parish.

Point & Pay has had success utilizing Power BI as a shared reporting environment for enterprise class clients because it functions well on all devices, allows for fast implementation of sophisticated, data-rich dashboards and performance monitors, and makes the process of pushing regular reports to clients very simple.



GOOGLE ANALYTICS

Point & Pay also utilizes Google Analytics to continuously monitor our platform's performance, track and report on cases and issues, and conduct quarterly performance reviews. With this impressive tool, we are able to provide program performance, growth, and best practices in comparison to industry benchmarks and standards. Some areas it includes are demographic information, mobile usage, web page performance, goal conversions and site path, and much more.





PAYGO SOLUTION – TRANSFER CASH PAYMENTS TO ONLINE COLLECTIONS

Point & Pay provides cash payment solutions through our exclusive partnership with PayGo to enable real-time account validation and payment posting through their unique, patent pending technology, 'Checkout'. PayGo accepts payments at retailers nationwide, such as CVS, 7 Eleven, etc.

The workflow for the solution is for a “cash” option to be presented along with credit, debit, and the proprietary wallet options. The customer then completes the checkout process and they are issued a barcode, which they can either save on their mobile device, retrieve from email, or print from their desktop. No proprietary interfacing is required, the store clerk scans the barcode as they would with any item and accepts the payment.

Highlights include:

- Seamless integrations to existing channels
- Text and email alerts as often as daily
- Credit and debit card processing for prepay, postpaid via web, mobile, text and IVR
- Single barcode for ease of use
- Proven system scalability



4 PROJECT SCHEDULE

Detailed schedule of implementation plan for pilot (if applicable) and full implementation. This schedule is to include implementation actions, timelines, responsible parties, etc.

Point & Pay approaches client relationships as a partnership. As a company whose success is based on usage of payment systems, we work diligently to make sure that our discussions are engaging, provide value, and result in satisfied customers. For each new partnership, as part of our kickoff meeting, one of the artifacts developed from the discussion is a project plan. We also position ourselves as the payments company that helps its clients achieve their long-term goals to enhance the customer experience and increase electronic engagement. Our plans are structured around the lifecycle of the contract, or longer, and include a multi-phased approach.

Point & Pay possesses nearly two decades' experience in delivering, implementing, and managing small and large-scale projects for government agencies nationwide, including some that are considered the most populous within their State. As part of our mission, we make it a priority to meet the timelines and milestones for all of our projects, regardless of size. We are proud of our history in completing our electronic billing payment solutions 100% on budget.

Point & Pay understands the importance of an effective implementation plan and will work closely with representatives from the Parish to customize the methodology for implementation and migration, while maintaining core best practices and high quality of service.

- **System Integration:** Point & Pay has extensive experience delivering payment posts to client systems and is confident in our ability to integrate rapidly integrate to the Parish's existing system. We have completed similar integrations for large governments nationwide with similar requirements and we possess proven methodologies to ensure a seamless experience.
- **Timely Transition:** Point & Pay excels in providing rapid implementations with our comprehensive suite of turnkey products that can be delivered with minimal configuration and coding. These products will efficiently facilitate migration within the Parish's required timeline, while delivering upgraded functionality.

Point & Pay's implementation approach involves the **five phases** outlined below.

- 1 **Planning:** During this phase, we define the program and project scope. We work closely with designated Parish personnel to prioritize the work and build the schedule baseline.
- 2 **Configuration and Build:** Point and Pay's platform architecture is such that our primary setup is configuration however we will provide development resources for customization work when applicable, both of which will occur during this phase.
- 3 **Test:** The Point & Pay platform offers a robust production like environment (Demo) for client and partner testing. We typically perform all non-production test activities during this phase; however, by request of the client and partner, we can offer isolated test environments to satisfy specific request for customer development and integrations.

Point & Pay provides a standard set of test scripts and scenarios that exercise the new setups and configurations. If we complete custom development or integrations as part of the project, the client or partner would develop and approve new scripts.

- 4 **Training:** We will provide training for Point & Pay tools, as well as any third-party engagement upon client approval of test results. The training is all-inclusive and specifically designed specifically with any client requirements as identified during the planning phase.
- 5 **Go-Live:** During the go-live phase the project team will review the implementation plan, confirm no critical open items remain, receive final approval from the project stakeholders, and complete any system cut-overs.

Additionally, Point & Pay recognizes the need to expand or customize the implementation and project management approach. To that end, our diverse team is familiar with the applicable standards and adjusts this approach as necessary to match our clients' project management governance model.

IMPLEMENTATION PLAN

Point & Pay considers implementation the most critical phase for the Parish's new payment solution. During this phase, the implementation team will promote the code to production. The team will conduct more testing of the code in production. Our Program Manager will hold a zero defects meeting to verify the application performs efficiently and meets quality standards. The team expects to encounter minimal production fixes, and the schedule should allow for fixing the defects found in production. After the testing for defects, the team manages change control. Near the end of the implementation phase, we hold another turnover meeting with the project team in preparation for the final release. After the meeting, the Program Manager will sign off on the readiness of the final application and then conduct a training webinar for the client. After we complete training, the team will turn on the permissions for the client and release the product/deliverable to the client.

Point & Pay will have representatives to provide key steps in this process, including the Project Manager, Technology Director, Implementation Specialist/Leader, and Account/Relationship Manager. Additionally, our finance team will participate in each department's first reconciliation with the deliverable of completing that reconciliation successfully and document the steps in the process for ongoing use. We will also meet every day post-transition for two weeks to troubleshoot new developments or questions and concerns. Point & Pay documents the results of the transition process.

SCOPE MANAGEMENT

Point & Pay will participate in kickoff meetings with the Parish. During the meetings, we will meet with designated Parish representatives to discuss their individual needs and scope implementation.

The assigned implementations lead is responsible for capturing the project scope and documenting it as meeting notes for each agency kickoff meeting. At a point determined by the implementation team, which will overlap between the planning phase and configuration/build phase, the scope documentation serves as the requirements baseline for each agency.

SCHEDULE MANAGEMENT

Point & Pay will determine a milestone and task level schedule for each department that is a part of the overall program schedule. The schedule consists of the following six tiers: 1) Client, 2) Wave, 3) Department (Agency), 4) Phase, 5) Milestone, and 6) Task.

Segmenting line items is a schedule management best practice and allows for simple detection of cross dependency issues, as well as task synchronization. Each task has an assigned duration and potentially a predecessor that subsequent tasks may be linked to, which drive the associated dependencies.

The implementation lead will meet weekly via phone conference with task owners and track performance against the delivery baseline. For tasks with long durations, the project lead will capture the percentage complete in the agency's schedule and compare it to the end date. If the lead feels the task is at risk of not being complete by the defined end date, the project lead must work with the task owner and define a recovery plan, escalate the risk to the program manager, and prepare for a potential change control request (please see [Change Control](#) for additional details).

TESTING AND QUALITY ASSURANCE

During the Testing and Quality Assurance part of the project, Point & Pay identifies appropriate testing methods, acceptable metrics, and procedures to exercise throughout the lifecycle of the project. Specifically, we designate a team of our technical specialists that will perform several aspects of system testing for end-to-end functionality of the new payment solution for the Parish. The plan includes:

- **System Testing** – ensure all backend aspects of the functionality, including database information are accurate and according to requirements
- **User Acceptance** – ensure conformance to requirements
- **Regression/Performance Testing** – produce detailed scripts to ensure that new development does not impact current functionalities and/or system performance
- **Production Testing** – verification that new functionality behaves as expected and checks for regression to ensure current system behavior and performance are not negatively impacted

Point & Pay maintains a robust production-like, client test environment that is available 99% of the time during a normal business week. There are daily scheduled maintenance windows that are flexible depending on test commitments and other external factors. Client configurations live within the test environment and stay current with Production. This real-time configuration sync between test and production environments allow for unplanned and unannounced testing to be performed by the client at any point.

CHANGE CONTROL

The primary purpose of Point & Pay's change control process is to review, approve, or make recommendations for an alternative approach to change impacting department requirements and related delivery timeframes. The Parish's assigned Implementation Lead handles the change process by:

- 1 Identifying a potential change item,

- 2 Documenting the potential change and impact to the project's scope/schedule,
- 3 Communicating it to the Program Manager, who adds it to the weekly status meeting, and
- 4 Presenting the item and analysis to the change control board.

The Point & Pay Implementation Lead will notify all stakeholders of changes to scope and schedule and document these changes in the Change Log to track communications appropriately.

PROJECT COMMUNICATIONS

Point & Pay prides itself on effective communication with all stakeholders to facilitate an understanding of how we conduct meetings, reports, and other communications during the Parish's implementation. Point & Pay will maintain the following communications protocol.

- 1 **Communications with the Sponsor** – the Implementation Lead will meet with the sponsor on a bi-weekly basis to provide updates, as well as a weekly status report to the sponsor.
- 2 **Communications with Functional Management** – we include Functional Managers (members from the Parish and Point & Pay) in all communications. The implementation team will meet with the Functional Manager on a weekly basis for updates. Point & Pay functional managers will provide a weekly status report to the Implementation Lead.
- 3 **Communications with the Parish** – the Implementation Lead is responsible for communications with the Parish staff.
- 4 **Communication Tools** – the Implementation Lead is responsible for communications to all stakeholders, via an agreed upon tool or method, i.e., e-mail, wiki, document repository, etc.
- 5 **Customer Relationship Management (CRM)** – Point & Pay will use CRM operational tools via Salesforce's Service Cloud to store all relevant documentation with the following functions:
 - *Announcements* – post messages on the project workspace home page
 - *Calendar* – keeps the team informed of upcoming meetings, deadlines, and other important project events
 - *Links* – links to web pages that the team may find useful for the project
 - *Discussion* – on-line threaded discussions across the team
 - *Tasks* – list to keep track of tasks to complete
- 6 **Email** – Point & Pay will create an e-mail distribution list of the internal stakeholders, and all internal e-mails related to the project will use the specific e-mail address we establish specifically for the Parish's implementation.
- 7 **Teleconferences (toll-free)** – we will schedule phone meetings via Google Meet with dial-in numbers available to all stakeholders.
- 8 **Scheduled Meetings** – Upon RFP award, Point & Pay will review with the Parish all other required meetings and TBD dates based on the project start date.

PROJECT SCHEDULE & ASSUMPTIONS

Implementations are a core discipline at Point & Pay and the majority of our operational staff are tied to the various disciplines. Point & Pay will provide Jefferson Parish with a non-standard approach to the meet the program goals, yet at the same time, aligning with our governance model. Point & Pay also follows a standard set of industry-recognized guidelines flexible enough to support the Parish's needs as well as maintain a focused approach to completing each implementation on time.

Point & Pay's proposed project schedule includes a 60-day timeline to implement our standard products and services that do not require any customization efforts or third-party integration (otherwise the timeline can range between 60 - 120 days). Any additional requests will flow through the same process from Contract or Change Request to Implementation. Each addition or change will be properly scoped and defined based on the request.

Our project assumptions include mutually agreed upon changes in scope and documented in an approved change order prior to additional work commencing. In an effort to avoid unnecessary delays, Parish resources need to be available during the appropriate phases, with proper advance notice to minimize adjustments in the project schedule.

Implementation Schedule	60d
- Planning	8d
+ Discovery	5d
Client Application	1d
Reports	1d
- Configuration/Build	20d
+ System and Financial Configuration	7d
+ POS Terminal	6d
Web page Configuration	1d
+ IVR Configuration	3d
+ Reports	1d
- Test	5d
+ Web page (URLPP and Post backs)	5d
+ POS Terminals	5d
+ IVR Integration Testing	3d
- Implementation	2d
Go-live Planning Call	1d
+ Client Operations Training	1d
- GO LIVE	0d
Go Live (xx/xx/xxxx)	
Monitor and Support POC	
Transition to Operational Support Team (Client Services)	

PARISH RESOURCES AND AVAILABILITY

In an effort to fulfill the proposed contract for the Parish efficiently, Point & Pay prefers one designated representative from the Parish as a primary point of contact. We also prefer availability to at least two individuals, one primary and one secondary IT staff member from the Parish's Information Systems Department, to coordinate technical aspects appropriately and answer questions that may arise related to programming and testing associated tasks during the integration and implementation process of the new payment solution.

Point & Pay expects that the primary point of contact (POC) should provide ownership of the Parish's contributions to the final, mutually agreed Scope of Work (SOW). As such, that individual will also provide final "acceptance" of the provided solutions, certifying they adhere to the requirements and meet the Parish's needs. The POC will also be responsible for the Charge Request process.



To manage contract performance, the POC will be given access to Point & Pay's performance tracking tools, which include project management resources and documentation during the implementation phase and system performance tools during the solution's active lifecycle. It is typical for us to include the POC on the Point & Pay's distribution lists for system alerts and critical communications. The POC will collaborate with Mark Hooker, the Parish's primary Account/Relationship Manager, to coordinate the scheduling and agendas of the quarterly performance review meetings.

POINT & PAY RESOURCES AND RESPONSIBILITIES

Point & Pay will provide Jefferson Parish with the necessary project management and technical resources to configure, develop, and maintain the Parish's new solution prior to implementation, as well as for the life of the contract. Point & Pay's agreements include a mutually-drafted Scope of Work (SOW) that includes key points of our proposal, such as:

- Provisioning of key project staff
- Provisioning of support staff for the full contract lifecycle
- Technical integration
- Reporting per Parish specifications
- Initial setup of Parish users and permissions
- Tools for ongoing management of users and permissions
- 24/7 Customer and Technical support services
- Single point of relationship and contract management
- Quarterly meetings to review performance and opportunities for improvement
- Delivery of system scale to support the Parish's watermarks for concurrent users
- A fully, PCI-DSS Type 1 compliant payment processing system
- A technology solution that fully meets the Parish's User Acceptance Testing (UAT) requirements
- Full lifecycle support (on-boarding, training, operation, management, and transition)

TRAINING INITIATIVES

Point & Pay will provide training to Parish staff that revolves around all system functionality and business flow of electronic payments. We offer a full training package, including multiple online/web sessions with our staff to accommodate work schedules, instructor led training to accommodate personnel prior to implementation, as well as dedicated support prior throughout the roll out process.

Key areas of our training initiatives include:

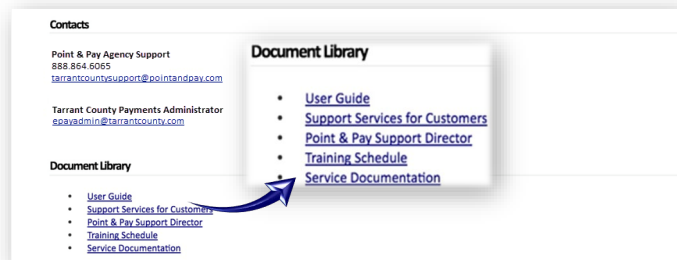
- **Administrative Application:** User management, views of real time and other reports, search for payments, and similar issues
- **Online Components:** Managing bills, batches, various functions, and customer interactions
- **Counter Application:** Methods for accepting, voiding, and refunding payments
- **Settlement, Reporting, and Reconciliations:** Principles of Point & Pay reporting products, identify settlements, and reconcile your payments

"I really appreciate the professionalism and courtesy of the team, from training to go-live; they were there every step of the way to guide us. I am very pleased that we converted to Point & Pay."

Diane Berube,
Treasurer
Greenlee County, Arizona

We provide operation and procedure manuals for use by Parish staff involved in the program. As a SaaS platform, Point & Pay provides an online [Document Library](#), as well as other materials such as user guides, product specifications, service documentation and desktop reference cards.

Additionally, we have a lengthy list of various video tutorials that provide instructional steps for all features and functionality of the product line for both Parish users and customers.



Online Document Library

SAMPLE TRAINING SYLLABUS

GoToMeeting webinar held every Wednesday at 2:00 PM EST

Rationale

Point & Pay's *New Client Training* session is conducted each Wednesday via the GoToMeeting online web collaboration tool to introduce new users to Point & Pay's systems and demonstrate how to perform the various functions of the online payments portal.

Course Aims and Outcomes



The aim of this training course is to provide a complete overview of the online payments portal and how staff can utilize the system's features and functionality at both the counter and administratively. With this knowledge, office staff and administrators can easily accept electronic payments from their customers and use the various back office functions available in to run reports, view transactions, and perform voids and refunds.

By the end of this course, users will know how to:

- ✓ Access their specific online payment portal
- ✓ Add and delete system users
- ✓ Reset system passwords
- ✓ Lock and unlock system users
- ✓ Take a payment
- ✓ Set up Payment Exclusions that prohibit certain customer accounts from using the portal
- ✓ Use the various Reporting functions available
- ✓ Search for prior payments
- ✓ Complete a refund or void of a past payment
- ✓ Contact our customer service team when additional support is needed

Course Requirements

Operating System: Windows 7 - Windows 10, or Mac OS X 10.9 (Mavericks) – 10.13 (High Sierra)

Internet Connection: 1Mbps or better (broadband recommended)

Software: GoToMeeting desktop app with JavaScript enabled

Hardware: 2GB or more of RAM; Microphone and speakers (USB headset recommended);
Webcam is optional

For more information, please contact our Customer Support Department at 888.891.6064, option 2.

EXCEPTIONAL CUSTOMER/CLIENT SERVICE SUPPORT

Point & Pay will provide live customer assistance and technical support to the Parish via toll-free phone and email. We will assign a dedicated customer/client service team that utilizes a ticket management system to monitor and track any issues that may arise with state agencies. This team will facilitate first-level support for assistance with log in credentials, reports, settlements, deposits, payments, chargebacks, refunds, and voids. Our second level support covers more complex issues such as modifying a configuration, validation, configuring exclusions, adding services, and banking/settlement changes.

We have the ability to assign unique customer service lines specific to Parish departments to enable immediate prioritization for incoming calls and monitoring SLA's individually. We are able to do this universally for the Parish, or for specific departments.

Point & Pay has multiple support center locations to provide live assistance around the clock. Our processes have built in redundancy to manage call overflow efficiently, and we provide back-up resources for our support specialists to ensure constant communication with automated email check-ins for system issues and maintenance scheduling and escalation to management when requests age beyond acceptable timeframes. This includes additional resources at North American Bancard, our parent corporation.

"Working in the customer service industry, I know what it takes to do a good job and the customer service at Point & Pay is outstanding."

Greg Wilson,
Customer Service Supervisor
Highline Water District, WA

"Converting to a new payment system made the County staff very anxious, but Point & Pay made it smooth and easy. Their customer service and account management staff were very attentive and helpful. They went the extra mile to ensure a successful transition and we are extremely pleased."

Shawn Myers,
Treasurer
Thurston County, WA

TOP-QUALITY TECHNICAL SUPPORT

Point & Pay also utilizes a Network Operations Center (NOC) charged with monitoring system performance, maintenance, troubleshooting, and responding to technical support calls on a 24/7/365 basis with on-call representatives and after-hours escalation procedures. The NOC also services:

- Remote support for terminal security updates
- Integration support and file/format data exchange questions
- Technical maintenance and troubleshooting
- Overnight replacement of defective terminals within 24 hours' notice
- Release management and networking

Point & Pay will contact the Parish via email and phone communications of any network issues. We recognize a network issue is only an event if the redundancy systems do not resolve the event within 15

minutes or less. We are generally amicable to SLA's for up time to 99.96%, as well as responsiveness to issues in the priority breakdown referenced in the following graphic that summarizes our escalation procedures and turnaround timeframes for problem resolution. In general, SLA reporting is expected to be managed on a monthly basis. We define "critical" incidents as any event that affects a client's ability to process transactions. This includes system downtime, integration issues, hardware issues, and even customers struggling to access our virtual terminal application with username and password challenges.

Please Note: We recognize that external events out of our immediate control could impact payment processing, such as a connectivity issue with the hosting provider, and/or technical problems that occur with the clients' system/server.



5 FINANCIAL PROFILE

Proposers are requested to submit documentation from the past three (3) years demonstrating proposer's financial stability. Documentation may include audited financial statements including balance sheets, income statements, documentation regarding retained earnings, assets, liabilities, etc. Such information should be included in the technical portion of the proposal submission and MUST NOT be included with the cost proposals and/or price schedules.

Point & Pay is a privately held company who operates as a wholly-owned subsidiary of North American Bancard Holdings, LLC; therefore, we do not publish our own financial statements. As the nation's 6th largest acquirer, NAB possesses strong revenue growth and cash-positive operations. We are pleased to provide three additional company ratings for North American Bancard below.

Better Business Bureau: A+ | **Moody's:** B1; Outlook: Stable | **Hoover's:** Low Risk

We include NAB's most recent financial statements as [Exhibit 5.1, Audited Financial Statements](#).



VP8300

COUNTERTOP CHIP & SIGNATURE WITH NFC

The VP8300 from ID TECH is a secure EMV chip, magnetic stripe reader with contactless capabilities. The VP8300 is an attractively packaged customer facing countertop payment solution providing the merchant with the ability to accept all payment types including loyalty programs. The VP8300 is the perfect solution for merchants that need to support the latest payment capabilities without the additional overhead, complexities and cost of a full PINPad payment device.



COMMON KERNEL, UNCOMMONLY SIMPLE.

The ViVOpay 8300 is an MSR, EMV, Contact, Contactless countertop payment solution, packaged in an attractive and eye-catching design. Ask us how our common kernel can speed up your time to market and save you costly L3 approvals!

CONTACT US TODAY!

CORPORATE HEADQUARTERS

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EMEA@IDTECHPRODUCTS.COM

VP8300 SPECS

INTERFACE	USB-HID USB Keyboard
POWER	5V USB powered
OPERATING LIFE	MSR: 1,000,000 swipes minimum Smart Card Reader: 500,000 cycles minimum
DIMENSIONS	1.75 in (44.45 mm) X 5.52 in (140.21 mm) X 4.98 in (126.5 mm)
OPERATING TEMPS	0°C to 55°C (32°F to 131°F)
STORAGE TEMPS	-20°C to 60°C (-4°F to 140°F)
HUMIDITY	MAX 95% non-condensing
CERTIFICATIONS	MasterCard PayPass Visa VCPS and QuickChip M/Chip Fast from MasterCard American Express ExpressPay Discover DPAS Apple Pay, Google Pay, Samsung Pay Apple VAS and Google SmartTap 2.1

ADDITIONAL FEATURES

- EMV Certified with Major Processors
- EMV Level 1 and Level 2 Certified
- Windows & Android SDK Available for Simplified Integration
- Provides Encrypted MSR or EMV Data
- Remote Key Injection Supported
- Supports ID TECH Common Kernel
- Supports Quick Chip and M/Chip Fast
- Able to be Mounted

ISO 9001 CERTIFIED
ISO 14001 CERTIFIED



Desk/3500

Deliver a simple and reliable payment experience at the counter

- Leverage Telium applications on the next-generation payment terminal
- Make NFC payment a seamless consumer experience
- Comply with the most stringent security requirements



The Desk/3500 offers a seamless payment experience. It leverages the Telium application portfolio and complies with future security standards.

Highest security

The Desk/3500 is PCI-PTS 5.x certified. Its Telium TETRA OS uses the latest cryptographic schemes with future-proof key length.

All payment options

The Desk/3500 enables NFC couponing and wallet use cases, in addition to EMV Chip & PIN, swipe and contactless.

User-friendly and intuitive interface

Featuring intuitive card readers and applications menu, it provides a seamless payment experience.

Compatible with Ingenico's suite of services

The Desk/3500 works in unison with Ingenico's supporting service platforms, meaning merchants will have access to business services such as estate management reporting. Software updates and day-to-day support deliver a hassle-free experience for those using this innovative series.

Maximized network availability

In addition to Ethernet and modem, the Desk/3500 offers an Ethernet/modem and Wi-Fi/Ethernet/ Modem models. With it, network availability and communication costs are fully optimized.

Seamless NFC payment

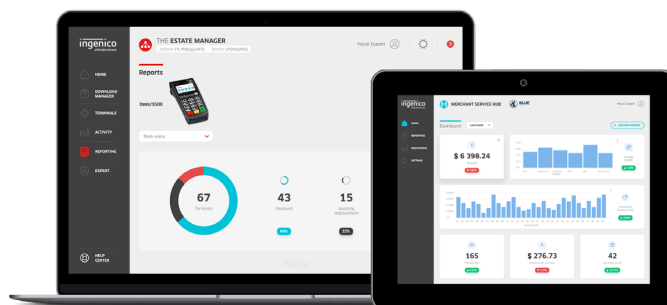
The Desk/3500 boosts NFC payment by offering to customers a seamless experience through a dedicated contactless card reader zone and faster transaction flows.

Secure Telium TETRA OS

Backed by 40 years of experience and with its user-friendly interface, the Telium TETRA operating system includes the best security mechanisms embedded to protect transaction privacy and leverages Ingenico's unique portfolio of payment applications.



The Desk/3500 Series is supported by our Cloud Services



Processor	• Application & Crypto processor	• Cortex A5	•
Memory	• Internal	• 256 MB Flash, 128 MB RAM	•
OS		• Telium TETRA	•
SAM		• 2 SAM	•
Card Readers	• Magstripe • Smart card • Contactless	• ISO 1/2/3, 500K lifespan • EMV Level 1, 500K lifespan • EMV Level 1 compliant	• • •
Display	• Color	• 2.8" display, backlit, QVGA (320x240 pixels)	•
Keypad		• 20 ergonomic keys, raised marking, backlit	•
Audio	• Buzzer		•
Thermal Printer	• Speed in lines/s • Paper roll cage	• 20 lines/s • 58 mm width x 40 mm	• •

Terminal Connectivity	• Wireless • Wired	• Wi-Fi • Dial-up MODEM • Ethernet 10/100 base T	Optional •
Terminal Connections	• USB • Power Supply • Serial	• 1 USB Host • 1 USB Slave • Dedicated power Jack • 1 RS232	• • • •
Power Supply		• 24W	•
Terminal Size		• 7.3x2.6x3.2x2.6" (187x82x68 mm)	•
Weight		• 12 oz (340 g)	•
Environment	• Operating Temperature • Storage Temperature • Operating Humidity	• 32°F to 104°F (0°C to +40°C) • -4°F to 131°F (-20°C to +55°C) • 85% non-condensing at 104°F (+40°C)	• • •
Accessory	• Magic Box • Privacy shield	• 1xRS+ • 1xPower+1xEth.+1xLine In • Field upgradable	Optional Optional
Security		• PCI PTS 5.x	•



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Payment Card Industry (PCI) Data Security Standard



Attestation of Compliance for Onsite Assessments – Service Providers

Version 3.2.1

June 2018

Section 1: Assessment Information

Instructions for Submission

This Attestation of Compliance must be completed as a declaration of the results of the service provider's assessment with the *Payment Card Industry Data Security Standard Requirements and Security Assessment Procedures (PCI DSS)*. Complete all sections: The service provider is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the requesting payment brand for reporting and submission procedures.

Part 1. Service Provider and Qualified Security Assessor Information

Part 1a. Service Provider Organization Information

Company Name:	Point and Pay, LLC	DBA (doing business as):	
Contact Name:	Bhuvnesh Khosla	Title:	Sr. Compliance Analyst
Telephone:	+1 (248) 525-9076	E-mail:	bkhosla@nabancard.com
Business Address:	110 State Street E. Suite D	City:	Oldsmar
State/Province:	FL	Country:	USA
URL:	www.pointandpay.com		

Part 1b. Qualified Security Assessor Company Information (if applicable)

Company Name:	Marcum RAS, LLC		
Lead QSA Contact Name:	Derek Parks	Title:	Director
Telephone:	813.397.4859	E-mail:	Derek.parks@marcumllp.com
Business Address:	201. W. Kennedy Boulevard, Suite 1500	City:	Tampa
State/Province:	FL	Country:	USA
URL:	Marcumllp.com		

Part 2. Executive Summary**Part 2a. Scope Verification****Services that were INCLUDED in the scope of the PCI DSS Assessment** (check all that apply):

Name of service(s) assessed: Payment Processing Services

Type of service(s) assessed:

Hosting Provider:

- ☐ Applications / software
☐ Hardware
☐ Infrastructure / Network
☐ Physical space (co-location)
☐ Storage
☐ Web
☐ Security services
☐ 3-D Secure Hosting Provider
☐ Shared Hosting Provider
☐ Other Hosting (specify):

Managed Services (specify):

- ☐ Systems security services
☐ IT support
☐ Physical security
☐ Terminal Management System
☐ Other services (specify):

Payment Processing:

- ☐ POS / card present
☒ Internet / e-commerce
☒ MOTO / Call Center
☐ ATM
☐ Other processing (specify):

☐ Account Management☐ Fraud and Chargeback☐ Payment Gateway/Switch☐ Back-Office Services☐ Issuer Processing☐ Prepaid Services☐ Billing Management☐ Loyalty Programs☐ Records Management☐ Clearing and Settlement☐ Merchant Services☐ Tax/Government Payments☐ Network Provider☐ Others (specify):

Note: These categories are provided for assistance only and are not intended to limit or predetermine an entity's service description. If you feel these categories don't apply to your service, complete "Others." If you're unsure whether a category could apply to your service, consult with the applicable payment brand.

Part 2a. Scope Verification *(continued)*

Services that are provided by the service provider but were NOT INCLUDED in the scope of the PCI DSS Assessment (check all that apply):

Name of service(s) not assessed: None

Type of service(s) not assessed:

Hosting Provider:

- ☐ Applications / software
☐ Hardware
☐ Infrastructure / Network
☐ Physical space (co-location)
☐ Storage
☐ Web
☐ Security services
☐ 3-D Secure Hosting Provider
☐ Shared Hosting Provider
☐ Other Hosting (specify):

Managed Services (specify):

- ☐ Systems security services
☐ IT support
☐ Physical security
☐ Terminal Management System
☐ Other services (specify):

Payment Processing:

- ☐ POS / card present
☐ Internet / e-commerce
☐ MOTO / Call Center
☐ ATM
☐ Other processing (specify):

☐ Account Management

☐ Fraud and Chargeback

☐ Payment Gateway/Switch

☐ Back-Office Services

☐ Issuer Processing

☐ Prepaid Services

☐ Billing Management

☐ Loyalty Programs

☐ Records Management

☐ Clearing and Settlement

☐ Merchant Services

☐ Tax/Government Payments

☐ Network Provider

☐ Others (specify):

Provide a brief explanation why any checked services were not included in the assessment:

Not applicable.

Part 2b. Description of Payment Card Business

Describe how and in what capacity your business stores, processes, and/or transmits cardholder data.	Point and Pay ("PnP") is a secure gateway that enabled merchants to accept swiped and keyed cards (no PIN debit) and then provides a secure gateway to obtain approvals. It also conducts its own risk management and processing such as government/tax payments or rental payments processed. A transaction is entered on a customer's POS device, TLS-secured web site, or phone (MOTO). The transaction goes directly to the in-house pass-through gateway then to EPX for approval and a response is returned. The transaction activity is then captured for reporting. There is a TLS web-based card holder data application available to merchants (truncated PAN only). No CHD data is accessed via the corporate web site. The information is used to support review of the transaction for risk management and fraud control analysis.. An IVR (voice transaction) is sent by North American Bancard (NAB) to the firm for support (encrypted voice application). CHD is only stored on one server, in one database. PnP also receives settlement files from its upstream processor. In this Cipher table, which is for generic, all-purpose encryption use, there is a CipherText column, which is the actual column that stores unreadable PAN. The expiration date reference is stored in the OrderPaymentCharge as column ExpirationMMYYCipherID. PAN and expiration data are encrypted with AES.
Describe how and in what capacity your business is otherwise involved in or has the ability to impact the security of cardholder data.	Point and Pay stores, processes, and transmits the CHD collected by their customers for the purposes of payment for rendered services. The data collected, stored, processed, and transmitted is kept to the minimum amount needed to process user transactions.

Part 2c. Locations

List types of facilities (for example, retail outlets, corporate offices, data centers, call centers, etc.) and a summary of locations included in the PCI DSS review.

Type of facility:	Number of facilities of this type	Location(s) of facility (city, country):
Corporate office	1	Oldsmar, FL
Data center	1	Kansas City, MO

Part 2d. Payment Applications

Does the organization use one or more Payment Applications? ☐ Yes ☒ No

Provide the following information regarding the Payment Applications your organization uses:

Payment Application Name	Version Number	Application Vendor	Is application PA-DSS Listed?	PA-DSS Listing Expiry date (if applicable)
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Part 2e. Description of Environment

Provide a ***high-level*** description of the environment covered by this assessment.

For example:

- *Connections into and out of the cardholder data environment (CDE).*
- *Critical system components within the CDE, such as POS devices, databases, web servers, etc., and any other necessary payment components, as applicable.*

Connections in to the CDE include a public-facing DMZ protected by a Cisco ASA firewall. Traffic from that DMZ then flows to the internal networks (database and file storage). An additional Cisco ASA firewall segregates the internal networks from the DMZ. The internal network allows ingress traffic from only the DMZ. A VPN connection is used to connect to the CDE remotely.

The technologies in place to support the Payment Processing System are as follows:

- DMZ network segment housing web servers for the public-facing website and API.
- 3 internal network segments. 1 for the production SQL database; 1 for file storage; and 1 for Management tools.
- Windows and Linux servers for Management, file storage, application deployment.
- TLS for transport of CHD over the public internet.
- VPN encryption
- Customer-owned/managed POS devices communicate with web interfaces and are subject to the same security protocols.

Does your business use network segmentation to affect the scope of your PCI DSS environment?

(Refer to "Network Segmentation" section of PCI DSS for guidance on network segmentation)

☐ Yes ☒ No

Part 2f. Third-Party Service Providers

Does your company have a relationship with a Qualified Integrator & Reseller (QIR) for the purpose of the services being validated?

☐ Yes ☒ No

If Yes:

Name of QIR Company:

QIR Individual Name:

Description of services provided by QIR:

Does your company have a relationship with one or more third-party service providers (for example, Qualified Integrator Resellers (QIR), gateways, payment processors, payment service providers (PSP), web-hosting companies, airline booking agents, loyalty program agents, etc.) for the purpose of the services being validated?

☒ Yes ☐ No

If Yes:

Name of service provider:

Description of services provided:

RackSpace, Inc.

Third-party hosting/data center

Electronic Payment Exchange, Inc. (EPX)

Transaction authorization

NAB IVR

IVR services

Note: Requirement 12.8 applies to all entities in this list.

Part 2g. Summary of Requirements Tested

For each PCI DSS Requirement, select one of the following:

- **Full** – The requirement and all sub-requirements of that requirement were assessed, and no sub-requirements were marked as “Not Tested” or “Not Applicable” in the ROC.
- **Partial** – One or more sub-requirements of that requirement were marked as “Not Tested” or “Not Applicable” in the ROC.
- **None** – All sub-requirements of that requirement were marked as “Not Tested” and/or “Not Applicable” in the ROC.

For all requirements identified as either “Partial” or “None,” provide details in the “Justification for Approach” column, including:

- Details of specific sub-requirements that were marked as either “Not Tested” and/or “Not Applicable” in the ROC
- Reason why sub-requirement(s) were not tested or not applicable

Note: One table to be completed for each service covered by this AOC. Additional copies of this section are available on the PCI SSC website.

Name of Service Assessed:		Payment Processing Service		
PCI DSS Requirement	Details of Requirements Assessed			
	Full	Partial	None	Justification for Approach (Required for all “Partial” and “None” responses. Identify which sub-requirements were not tested and the reason.)
Requirement 1:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 2:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2.1.1 – Not Applicable - no wireless networks are connected to the CDE. 2.6 – Not Applicable - Point and Pay is not a shared hosting provider.
Requirement 3:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3.4.1 – Not Applicable - whole disk encryption is not used to protect CHD data stores.
Requirement 4:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4.1.1 – Not Applicable - no wireless networks are connected to the CDE.
Requirement 5:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 6:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 7:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 8:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	8.5.1 – Not Applicable - Point and Pay does not have remote access to customer premises.
Requirement 9:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	9.9 – Not Applicable - Point and Pay does not utilize and devices that capture payment data.
Requirement 10:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Requirement 11:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	11.1.1, 11.1.2 – Not Applicable - no wireless networks are connected to the CDE. 11.2.3 – Not Applicable - no significant changes occurred throughout the assessment period.
Requirement 12:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Appendix A1:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable - Point and Pay is not a shared hosting provider.
Appendix A2:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A2.1 – Not Applicable - Point and Pay does not utilize any POS POI terminals.

Section 2: Report on Compliance

This Attestation of Compliance reflects the results of an onsite assessment, which is documented in an accompanying Report on Compliance (ROC).

The assessment documented in this attestation and in the ROC was completed on:	12/6/2021	
Have compensating controls been used to meet any requirement in the ROC?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Were any requirements in the ROC identified as being not applicable (N/A)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Were any requirements not tested?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Were any requirements in the ROC unable to be met due to a legal constraint?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Section 3: Validation and Attestation Details

Part 3. PCI DSS Validation

This AOC is based on results noted in the ROC dated **December 6, 2021**.

Based on the results documented in the ROC noted above, the signatories identified in Parts 3b-3d, as applicable, assert(s) the following compliance status for the entity identified in Part 2 of this document (**check one**):

<input checked="" type="checkbox"/>	<p>Compliant: All sections of the PCI DSS ROC are complete, all questions answered affirmatively, resulting in an overall COMPLIANT rating; thereby <i>Point and Pay, LLC</i> has demonstrated full compliance with the PCI DSS.</p>						
<input type="checkbox"/>	<p>Non-Compliant: Not all sections of the PCI DSS ROC are complete, or not all questions are answered affirmatively, resulting in an overall NON-COMPLIANT rating, thereby <i>Point and Pay, LLC</i> has not demonstrated full compliance with the PCI DSS.</p> <p>Target Date for Compliance:</p> <p>An entity submitting this form with a status of Non-Compliant may be required to complete the Action Plan in Part 4 of this document. <i>Check with the payment brand(s) before completing Part 4.</i></p>						
<input type="checkbox"/>	<p>Compliant but with Legal exception: One or more requirements are marked “Not in Place” due to a legal restriction that prevents the requirement from being met. This option requires additional review from acquirer or payment brand.</p> <p><i>If checked, complete the following:</i></p> <table border="1"> <thead> <tr> <th>Affected Requirement</th> <th>Details of how legal constraint prevents requirement being met</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Affected Requirement	Details of how legal constraint prevents requirement being met				
Affected Requirement	Details of how legal constraint prevents requirement being met						

Part 3a. Acknowledgement of Status

Signatory(s) confirms:

(Check all that apply)

<input checked="" type="checkbox"/>	The ROC was completed according to the <i>PCI DSS Requirements and Security Assessment Procedures</i> , Version 3.2.1, and was completed according to the instructions therein.
<input checked="" type="checkbox"/>	All information within the above-referenced ROC and in this attestation fairly represents the results of my assessment in all material respects.
<input type="checkbox"/>	I have confirmed with my payment application vendor that my payment system does not store sensitive authentication data after authorization.
<input checked="" type="checkbox"/>	I have read the PCI DSS and I recognize that I must maintain PCI DSS compliance, as applicable to my environment, at all times.
<input checked="" type="checkbox"/>	If my environment changes, I recognize I must reassess my environment and implement any additional PCI DSS requirements that apply.

Part 3a. Acknowledgement of Status (continued)


<input checked="" type="checkbox"/>	No evidence of full track data ¹ , CAV2, CVC2, CID, or CVV2 data ² , or PIN data ³ storage after transaction authorization was found on ANY system reviewed during this assessment.
<input checked="" type="checkbox"/>	ASV scans are being completed by the PCI SSC Approved Scanning Vendor <i>SecureTrust, Inc.</i>

Part 3b. Service Provider Attestation

DocuSigned by:  D785569FD7764F3...	
Signature of Service Provider Executive Officer ↑	Date: 12/7/2021
Service Provider Executive Officer Name: Robert Hotaling	Title: CISO, North American Bancard

Part 3c. Qualified Security Assessor (QSA) Acknowledgement (if applicable)

If a QSA was involved or assisted with this assessment, describe the role performed:	<i>The QSA validated the DSS requirements through testing, inspection, observations, and inquiries and produced a Report on Compliance</i>
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DocuSigned by:  AC141E7279A9485...	
Signature of Duly Authorized Officer of QSA Company ↑	Date: 12/7/2021
Duly Authorized Officer Name: Derek Parks	QSA Company: Marcum RAS, LLC

Part 3d. Internal Security Assessor (ISA) Involvement (if applicable)

If an ISA(s) was involved or assisted with this assessment, identify the ISA personnel and describe the role performed:	<p><i>Bhuvnesh "BK" Khosla, MBA, ISA</i> <i>Sr. Compliance Analyst, IT Risk & Compliance</i> <i>North American Bancard</i></p> <p><i>ISA was involved in the coordination and facilitation of evidence gathering and interview/observation sessions between Marcum and Point & Pay personnel.</i></p>
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¹ Data encoded in the magnetic stripe or equivalent data on a chip used for authorization during a card-present transaction. Entities may not retain full track data after transaction authorization. The only elements of track data that may be retained are primary account number (PAN), expiration date, and cardholder name.

² The three- or four-digit value printed by the signature panel or on the face of a payment card used to verify card-not-present transactions.

³ Personal identification number entered by cardholder during a card-present transaction, and/or encrypted PIN block present within the transaction message.

Part 4. Action Plan for Non-Compliant Requirements

Select the appropriate response for “Compliant to PCI DSS Requirements” for each requirement. If you answer “No” to any of the requirements, you may be required to provide the date your Company expects to be compliant with the requirement and a brief description of the actions being taken to meet the requirement.

Check with the applicable payment brand(s) before completing Part 4.

PCI DSS Requirement	Description of Requirement	Compliant to PCI DSS Requirements (Select One)		Remediation Date and Actions (If “NO” selected for any Requirement)
		YES	NO	
1	Install and maintain a firewall configuration to protect cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2	Do not use vendor-supplied defaults for system passwords and other security parameters	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3	Protect stored cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4	Encrypt transmission of cardholder data across open, public networks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
5	Protect all systems against malware and regularly update anti-virus software or programs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6	Develop and maintain secure systems and applications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
7	Restrict access to cardholder data by business need to know	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8	Identify and authenticate access to system components	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9	Restrict physical access to cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
10	Track and monitor all access to network resources and cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
11	Regularly test security systems and processes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
12	Maintain a policy that addresses information security for all personnel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Appendix A1	Additional PCI DSS Requirements for Shared Hosting Providers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable.
Appendix A2	Additional PCI DSS Requirements for Entities using SSL/early TLS for Card-Present POS POI Terminal Connections	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable.



