

Contract 193425 Credit and Debit Card Processing

THIS CONTRACT is entered into by and between Pinal County, (County), whose primary address is 31 N. Pinal St., Bldg. A., Florence, AZ 85132 and Point and Pay, LLC dba Point & Pay, (Contractor), whose primary address is 110 State Street East, Oldsmar, FL 34677.

1. **CONTRACT TERM.** The resultant contract term will commence on July 6, 2020, and will continue for one (1) year unless canceled, terminated, renewed, or permissibly extended. The County has no obligation to extend or renew the contract past the initial term.
2. **CONTRACT EXTENSION.** The County shall have the sole option to extend the term of this contract up to a maximum of four (4) additional one-year terms, or at the County's sole discretion, extend the contract on a month to month basis for a maximum of nine (9) months after expiration.

3. **CONTRACT TYPE.**

Firm-Fixed Unit Price. The unit prices are the amounts scheduled in the requested Pricing Document for complete, delivered, discrete items, including installation if applicable and so stated, each of which will be Contractor's complete and total compensation for carrying out each item covered by each unit price at the item level; and will not be subject to any adjustment on the basis of Contractor's cost experience in performing under the contract.

NOTE: An "item" as contemplated in this paragraph could be a single, functional, and usable thing as sold, or a component of an assembly yet to be built, or a complete assembly.

4. **PRICING**

- 4.1 Most Favored Customer Pricing.

Contractor warrants that, for the term of the contract, the prices, rates, discounts, terms, and benefits set out in the proposal, including any subsequent agreed upon amendment to it, will be equal to or better than the lowest prices, best rates, largest discounts, and most favorable terms and benefits, both separately and in combination, at which Contractor sells equivalent items. If Contractor provides more favorable pricing, rates, discounts, terms and benefits to any customer, it shall immediately apply all such pricing, rates, discounts, terms and benefits to pending County purchase orders and offer such pricing, rates, discounts, terms and benefits for all future purchases made by the County.

- 4.2 All-Inclusive Pricing.

Pricing is all-inclusive, including any ancillary fees and costs required to accomplish the Scope of Work and all aspects of Contractor's proposal as accepted by the County. Details of service not explicitly stated in the Scope of Work or in Contractor's proposal, but necessarily a part of, are deemed to be understood by Contractor and included herein. All administrative, reporting, or other requirements, all overhead costs and profit and any other costs toward the accomplishment of the requirements in the contract are included in the pricing provided.

4.3 Price Reductions and Sales Promotions.

Price reductions may be submitted to or requested by the County for consideration at any time during the life of the contract. Promotions or reductions to sell existing inventory/stock and to include special manufacturer assistance are allowable.

4.4 Price Increase.

The Procurement Officer may review a fully documented request for a rate increase only after the contract has been in effect for two (2) years. Any requested rate increase(s) shall be based on an unmitigatable cost increase to the Contractor that was clearly unpredictable at the time of the offer and is directly correlated to the cost of the goods or services contractually covered.

Any request for rate increase will only be considered at the time of a contract extension and must be submitted sixty (60) days prior to the adjustment. Any request for rate increase shall be a factor in the extension review process and if approved, be implemented by a formal contract change order. The County will have the right to request and receive additional information, statistics, financial records etc., and to direct the content, form, and format of presentation as it deems necessary to validate the Contractor's request for a rate adjustment. Failure to respond to the County's request within the time frames specified will nullify the Contractor's request. The County will determine whether the requested rate increase or alternate option is in its best interest and adjustments will be subject to availability of monies appropriated, if applicable.

4.5 Delivery.

Unless stated otherwise in the Contract, all prices shall be F.O.B. Destination and shall include all freight delivery and unloading at the destination.

4.6 Change Orders.

In the event the County requires any change(s) to the Scope of Work and the Contractor anticipates that the project's approved price may be exceeded as a result of the change, the Contractor shall submit a revised project cost estimate to the requesting department.

The Contractor shall not exceed an approved project's price without prior written approval by the requesting department. If prior approval is not received, the Contractor may be subject to sanctions. The revised project price proposal shall include the following:

- a. Changes and/or adjustments caused by the County's change to the Scope of Work for the project, including any adjustments to timeframes for completion of the project.
- b. An all-inclusive project price estimate, supported by a detailed cost breakdown to include all costs required to complete the project, as changed by the County.

5. INVOICING AND PAYMENTS.

5.1 Invoices.

The Contractor shall submit detailed, itemized monthly invoices before payment(s) can be made. Incomplete invoices will not be processed. All invoices shall reflect the contracted prices or rates for goods or services as described in the Scope of Work. At a minimum, the invoice must provide the following information:

- a. Company name, address and contact name and email
- b. County bill-to name and contact information
- c. Contract Number
- d. County purchase order number
- e. Invoice number and date
- f. Payment terms
- g. Date of service or delivery
- h. Contract Item number(s)
- i. Description of product
- j. Pricing per unit
- k. Quantity per unit
- l. Extended price
- m. Total Amount Due

Problems regarding billing or invoicing shall be directed to the using department as listed on the Purchase Order. All invoices must be submitted to the following e-mail or postal address:

financeinvoices@pinal.gov

Pinal County Finance Department
Attn: Accounts Payable
PO Box 1348
Florence, AZ 85132

- 5.3 No Invoice Without Authorization. Contractor shall not seek payment for any:
- a. Charges or fees not delineated in the contract.
 - b. Materials or services that have not been authorized on a purchase order.
 - c. Expediting, overtime, premiums, or upcharges absent the County's express prior approval.
 - d. Materials or services that are the subject of a contract amendment or change order that has not been fully signed.
- 5.4 Timeliness of Invoice. By A.R.S. § 11-622, all invoices must be submitted to the County within six (6) months after service or product is received. Failure to submit an invoice within this period of time will result in non-payment.
- 5.5 Payments. No payment shall be issued prior to receipt of acceptable goods and/or services and a correct invoice. The County shall make every effort to process payment for acceptable goods or services within thirty (30) calendar days after receipt of said items/services and a correct invoice.
- 5.6 Payments Only to Contractor. Unless compelled otherwise by operation of law or order of a court of competent jurisdiction, the County will only make payment to Contractor under the federal tax identifier indicated on the accepted offer.
- 5.7 Payments to Subcontractors. Contractor shall make payment of all undisputed amounts due to Subcontractors, as applicable to their services, within thirty (30) days of receipt of funds from the County.

- 5.8 Availability of Funds. By A.R.S. § 35-154, every County payment obligation under the contract is conditioned on the availability of funds appropriated for payment of that obligation. If funds are not appropriated and available for continuance of the contract, the County may terminate the contract at the end of the period for which funds are available, or, at County's discretion, allow appropriate amendment to the contract. No liability will accrue to County if it exercises the foregoing right or discretion, and County will have no obligation or liability for any future payments or for any damages as a result of having exercised it.
6. **ARIZONA LAW.** This contract shall be governed by the law of the State of Arizona and suits pertaining to this contract shall be brought only in the Pinal County Superior Court, Florence, Arizona.
7. **IMPLIED LAW.** Each provision of law and any terms required by law to be in this contract are a part of this contract as if fully the stated in it.
8. **PUBLIC RECORD.** This contract is a public record and must be retained by the County for a minimum of six (6) years. All contracts are open to public inspection after contract award, except for any portions determined to be confidential by the County.
9. **CONTRACT ORDER OF PRECEDENCE.** All of the documents forming the contract are complementary. If certain work, requirements, obligations, or duties are set out only in one but not in another, Contractor shall carry out the work as though the relevant work, requirements, obligations, or duties had been fully described on all, consistent with the other documents forming the contract and as is reasonably inferable from them as being necessary to produce complete results. In case of any inconsistency, conflict, or ambiguity among the documents forming the contract and their provisions, they are to prevail in the following order, descending from most dominate to most subordinate, provided that, among categories of documents or provisions having the same rank, the document or provision with the latest date prevails. Information being identified in one document but not in another is not to be considered a conflict or inconsistency.
- a. Written Contract Amendments
 - b. Contract
 - c. Contract Exhibit(s) A (i.e. Contracted Scope of Work)
 - d. Contract Exhibit(s) B (i.e. Contract Pricing Documents)
 - e. Contract Exhibit(s) C (i.e. Responder's Proposal Documents)
 - f. Other Contract Exhibits
 - g. Orders, in reverse chronological order
10. **RELATIONSHIP OF THE PARTIES.** The Contractor under this contract is an independent Contractor and shall act in an independent capacity in performance under the contract. Neither party is or is to be construed as being an employee or agent of the other party, and no action, inaction, event, or circumstance will be grounds for deeming it to be so.
11. **SEVERABILITY.** Any term or condition deemed or adjusted illegal or invalid is thereby stricken from the contract and shall not affect any other term or condition of the contract.

12. **NO PAROLE EVIDENCE.** The contract, including any documents incorporated into the contract by reference, is intended by the parties as a final and complete expression of their agreement. There are no prior, contemporaneous, or additional agreements, either oral or in writing, pertaining to the contract.
13. **NO WAIVER.** Either party’s failure to insist on strict performance of any term or condition of the contract is not, nor will it be deemed to be, a waiver of that term or condition or a bar to, or diminished right of, enforcement of any term or condition.
14. **CONTRACT ADMINISTRATION AND OPERATION.**

14.1 Notices and Correspondence. Notices required by this Contract shall be made to the following addresses:

County	Contractor
Name: Krystle Sigman	Name: Mark Ruis
Address: PO Box 1348 Florence, AZ 85132	Address: 110 State Street East Oldsmar, FL 34677
Title: Procurement Officer	Title: Senior Account Manager
Email: Krystle.Sigman@pinal.gov	Email: mruis@pointandpay.com

An authorized County representative and an authorized Contractor representative may change their respective person to whom notice shall be given by written notice to the other and an amendment to the contract shall not be necessary.

- 14.2 Click-Through Terms and Conditions. If either party uses a web based ordering system, an electronic purchase order system, an electronic order acknowledgement, a form of an electronic acceptance, or any software based ordering system with respect to the contract (each an “Electronic Ordering System”), the parties acknowledge and agree that an Electronic Ordering System is for ease of administration only, and Contractor is hereby given notice that the persons using Electronic Ordering Systems on behalf of the County do not have any actual or apparent authority to create legally binding obligations that vary from the terms and conditions of the contract. Accordingly, where an authorized County user is required to “click through” or otherwise accept or be made subject to any terms and conditions in using an Electronic Ordering Systems, any such terms and conditions are deemed void upon presentation. Additionally, where an authorized County user is required to accept or be made subject to any terms and conditions in accessing or employing any materials or services, those terms and conditions will also be void.
- 14.3 Books and Records. Per A.R.S. § 41-2548(B), Contractor shall retain and shall contractually require each Subcontractor to retain books and records *relating for any cost and pricing data submitted* in satisfaction of § 41-2543 for the period specified in the statute and those retained books and records are subject to audit by the County during that period. Per A.R.S. § 41-2548(B), Contractor shall retain and shall contractually require each Subcontractor to retain books and records *relating to performance under the contract* for the period specified in the statute and those retained books and records are subject to audit by the County during that period. Accordingly, Contractor or Subcontractor shall either make all such books and records

available to the County at all reasonable times or produce the records at a designated County office on the County's demand, the choice of which being at the County's discretion. For the purpose of this paragraph, "reasonable times" are during normal business hours and in such a manner so as to not unreasonably interfere with normal business activities.

- 14.4 Contractor Licenses. Contractor and Subcontractor(s) shall maintain in current status all federal, state, and local licenses and permits required for the operation of its business in general, for its operations under the contract, and if required by this contract, the work itself.
- 14.5 Inspection and Testing. Per A.R.S. § 41-2547, the County may at reasonable times inspect the part of Contractor's or Subcontractors' plant(s) or places of business related to performance under the contract. Accordingly, Contractor agrees to permit (for itself) and ensure (for Subcontractors) access for inspection at any reasonable time to its facilities, processes, and services. The County may inspect or test, at its own cost, any finished goods, work-in-progress, components, or unfinished materials that are be supplied under the contract or that will be incorporated into something to be supplied under the contract. If the inspection or testing shows non-conformance or defects, the Contractor will owe the County reimbursement or payment of all costs it incurred in carrying out or contracting for the inspection and testing, as well as for any re-inspection or re-testing that might be necessary. Neither inspection of facilities nor testing of goods, work, components, or unfinished materials will of itself constitute acceptance by the County of those things.
- 14.6 Acceptance of Work.
- a. Materials. The County has the right to make acceptance of materials subject to a complete inspection on delivery and installation, if installation is Contractor's responsibility. The County may apply as acceptance criteria conformity to the contract, workmanship and quality, whether the constituent materials used are correct, and any other matter for which the contract or applicable laws state a requirement, whether stated directly or by reference to another document, standard, reference specification, etc. Contractor shall remove any rejected materials from the delivery location, or from any immediate locations to which it might have been reasonably necessary to move it, then inspect it, carry it off the delivery premises, and subsequently deliver an equal number or quantity of conforming items. The County will not owe Contractor any payment for rejected materials, and the County may, at its discretion, withhold or make partial payment for any rejected materials that have been returned to Contractor in those instances where the County has agreed to permit repair instead of demanding replacement.
 - b. Services. The County has the right to make acceptance of services subject to acceptance criteria. The County may apply as acceptance criteria conformity to the contract, accuracy, completeness, or other indicators of quality, or any other matter for which the contract or law states a requirement, whether stated directly or by reference to another document, standard, reference specification, etc. The County will not owe Contractor any payment for un-accepted services; and the County may, at its discretion, withhold or make partial payment for any rejected services if Contractor is still in the process of re-performing or otherwise curing the grounds for the County's rejection.

14.7 Ownership of Intellectual Property.

- a. **Rights in Work Product.** Unless otherwise noted in the terms and conditions of this contract, all intellectual property originated or prepared by Contractor pursuant to the contract, including but not limited to, inventions, discoveries, intellectual copyrights, trademarks, trade names, trade secrets, technical communications, records reports, computer programs and other documentation or improvements thereto, including Contractor's administrative communications and records relating to the contract, shall be considered work product and shall be the exclusive property of Contractor, provided that County has Government Purpose Rights to that work product as and when it was delivered to County.
- (1) "Government Purpose Rights" are: (i) the unlimited, perpetual, irrevocable, royalty free, non-exclusive, worldwide right to use, modify, reproduce, release, perform, display, sublicense, disclose and create derivatives from that work product without restriction for any activity in which the County is a party; (ii) the right to release or disclose that work product to third parties for any County purpose; and (iii) the right to authorize those to whom it rightfully releases or discloses that work product to use, modify, release, create derivative works from the work product for any County purpose; such recipients being understood to include the federal government, the state government, and various local governments.
- (2) "Government Purpose Rights" do not include any right to use, modify, reproduce, perform, release, display, create derivative works from, or disclose that work product for any commercial purpose or to authorize others to do so.
- b. **Joint Developments.** The parties may each use equally any ideas, concepts, know-how, or techniques developed jointly during the course of the contract, and may do so at their respective discretion, without obligation of notice or accounting to the other party.
- c. **Pre-Existing Material.** All pre-existing software and other materials developed or otherwise obtained by or for Contractor or its affiliates independently of the contract or applicable purchase orders are not part of the work product to which rights are granted as stated above, and will remain the exclusive property of Contractor, provided that:
- (1) Any derivative works of such pre-existing material or elements thereof that are created pursuant to the contract are part of that work product;
- (2) Any elements of derivative work of such pre-existing material that was not created pursuant to the contract are not part of that work product; and
- (3) Except as expressly stated otherwise in the contract, nothing in the contract is to be construed to interfere or diminish Contractor's or its affiliates' ownership of such pre-existing materials.

- d. **Developments Outside of Contract.** Unless expressly stated otherwise in the Terms and Conditions, the contract does not preclude Contractor from developing competing materials outside the contract, irrespective of any similarity to materials delivered or to be delivered to the County hereunder.
- 14.8 **Subcontracts.** The Contractor shall not enter into any subcontract under this contract for the performance of this contract without the advance written notice to the Procurement Officer. The Contractor shall clearly list any proposed subcontractors and the subcontractor's proposed responsibilities. It is expressly understood that all persons employed by the Contractor, either directly or indirectly, shall be considered employees or agents of the Contractor and not the County. Nothing contained in any contract or joint venture agreement shall create any contractual relationships between any subcontractor and County, nor shall the same create any obligation on the part of the County to pay any subcontractor. The subcontract shall incorporate by reference the terms and conditions of this contract.
- 14.9 **Non-Discrimination.** Contractor shall comply with the State of Arizona Executive Order No. 2009-09 and all other applicable federal, state and local laws, rules, and regulations regarding non-discrimination and equal opportunity, including the Americans with Disabilities Act.
- 14.10 **E-Verify Requirements.** As required by A.R.S. § 41-4401, Contractor and each subcontractor warrants compliance with A.R.S. § 23-214(A) and all federal immigration laws and any regulations relating to the immigration status of their employees. Contractor and each subcontractor acknowledge that under A.R.S. § 41-4401, the County retains the legal right to inspect the papers of any Contractor or subcontractor employee who works under the contract to ensure that Contractor or subcontractor is in compliance with the foregoing warranty and understands that a breach of the foregoing warranty under shall be deemed a material breach of the contract that is subject to penalties up to and including termination of the contract.
- 14.11 **Offshore Performance of Certain Work Prohibited.** Any services that are described in the specifications or Scope of Work that directly serve the County or its clients and involve access to secure or sensitive data or personal client data shall be performed within the defined territories of the United States. Unless specifically stated otherwise in the specifications, this paragraph does not apply to indirect or 'overhead' services, redundant back-up services, services performed through remote access to the County network, or services that are incidental to the performance of the contract. This provision applies to work performed by Subcontractors at all tiers. Responders shall declare all anticipated offshore services in the proposal.
- 14.12 **Estimated Quantities.** Unless expressly stated otherwise in the solicitation, the (a) Contractor shall not impose any minimum dollar amount, item count, services volume, or services duration on orders; (b) County makes no commitment of any kind concerning the quantity or monetary value of activity, work or services actually initiated or completed during the term of the contract; (c) Contractor shall only deliver or perform as authorized by orders; and (d) County is not limited as to the number of orders it may issue for the contract.
- 14.13 **Non-Exclusivity.** This contract is entered into with the understanding and agreement that it is for the sole convenience of Pinal County. The County reserves the right to obtain like materials or services from another source when necessary without penalty or obligation. The County reserves the right to make additional awards by aggregate, line item, regional area, or any other division of goods and services as determined to be in the best interest of the County.

- 14.14 Additions and Deletions to Contract. The County reserves the right to add and/or delete goods or services to the Contract. If a service requirement is deleted, payment to the Contractor will be reduced proportionately, to the amount of service reduced in accordance with the bid price. If additional materials are required from a Contract, prices for such additions will be negotiated between the Contractor and the County.
- 14.15 Applicable Taxes. The Contractor shall be responsible for paying all applicable taxes. Pinal County is subject to all applicable state and local transaction privilege taxes. The County is exempt from certain federal excise tax on manufactured goods. The County will provide the necessary exemption certificates as evidence. Transaction privilege taxes apply to the sale and are the responsibility of the seller to remit. Failure to collect such taxes from the buyer does not relieve the seller from its obligation to remit taxes. Contractor and all subcontractors shall pay all Federal, state and local taxes applicable to its operation and any persons employed by the Contractor. Contractor shall, and require all subcontractors to hold the County harmless from any responsibility for taxes, damages and interest, if applicable, contributions required under Federal, and/or state and local laws and regulations and any other costs including transaction privilege taxes, unemployment compensation insurance, Social Security and Worker's Compensation. In order to receive payment the Contractor shall have a current I.R.S. W9 Form on file with County unless not required by law.
- 14.16 Eligible Agencies. This contract shall be for the permissive use by Pinal County. The County has entered into various cooperative purchasing agreements with other Arizona government entities in order to conserve resources, reduce overhead and purchase costs and improve delivery time. The contract resulting from this Solicitation may be extended for use by other municipalities, school districts and government agencies in the State of Arizona with the approval of the Contractor. Orders placed by other agencies and payment thereof will be the sole responsibility of that agency. The County shall not be responsible for any disputes arising out of transactions made by others. Contractor shall sell to cooperative entity at the same price and on the same lead times and other terms and conditions on which it sells to the County, with the sole exception of any legitimately additional costs for extraordinary shipping or delivery requirements if the cooperative entity is having materials delivered or installed or services performed at locations not contemplated in the contracted pricing (e.g. delivery at a location outside Arizona).
- 14.17 Transitions. During commencement of the contract the Contractor shall attend transition meetings with outgoing suppliers as requested by the County to coordinate efforts, ease the transition, and minimize disruption in the County's operations. The County may elect to have outgoing suppliers complete some or all of their work or orders in progress to help ensure the safest and most efficient transition possible, even if that scope is covered under the contract with the new supplier. Conversely, the County anticipates having a continued need for the same materials and services upon expiration or earlier termination of the contract. Accordingly, Contractor shall work closely with any new (incoming) supplier and the County to ensure a smooth and complete transfer. The County's representative shall coordinate all transition activities and facilitate joint development of a comprehensive transition plan by both the existing Contractor and the incoming supplier. During the outgoing transition, the County may elect to have the outgoing Contractor complete some or all of their work or orders in progress to help ensure the safest and most efficient transition possible.

- 14.18 Other Contractors. The County may undertake with its own resources or through award of other contracts to the same or other suppliers, additional or related work. In such cases, the Contractor shall cooperate fully with the County's employees and other suppliers and carefully fit, connect, accommodate, adjust, or sequence its work to the related work by others. Where the contract requires handing-off Contractor's work to others, Contractor shall cooperate as the County instructs regarding the necessary transfer of its work product, services, or records to the County or the other suppliers. Contractor shall not commit or permit any act that interferes with the County's or other suppliers' performance of their work, provided that, the County shall enforce the foregoing section equitably among all its suppliers so as not impose an unreasonable burden on any one of them.
- 14.19 Work on County Premises.
- a. Compliance with Rules. Contractor is responsible for ensuring that its personnel comply with County's rules, regulations, policies, documented practices, and documented operating procedures while delivering or installing materials or performing services on County grounds or in its facilities. For clarity of intent, the foregoing means that if Contractor is required to comply with certain security requirements in order to deliver, install, or perform at that particular location, then it shall do so nonetheless and without entitlement to any additional compensation or additional time for performance if those particular requirements are not expressly stated in the contract. Contractor is reminded that violation under Pinal County Security policy 2.10 to possess a firearm, ammunition, or an explosive device in a County building is a material breach of contract and grounds for termination for default.
 - b. Protection of Facilities and Grounds. Contractor shall deliver or install the materials and perform the services without damaging any County facilities or grounds. Contractor shall repair or replace any damage it does cause promptly and at its own expense, subject to whatever instructions and restrictions the County needs to make to prevent inconvenience or disruption of operations. If Contractor fails to make the necessary repairs or replacements and do so in a timely manner, the County will be entitled to exercise its remedies under paragraph 17.5 "Right to Offset."
- 14.20 Advertising, Publishing, and Promotion of Contract. The Contractor shall not use, advertise or promote information for commercial benefit concerning this contract without the prior written approval of the Procurement Officer.
- 14.21 Israel Boycott Prohibited. If the Contractor engages in for-profit activity and has ten (10) or more employees, and if this agreement has a value of \$100,000 or more, the Contractor certifies it is not currently engaged in, and agrees for the duration of this agreement to not engage in, a boycott of goods or services from Israel. This certification does not apply to a boycott prohibited by 50 U.S.C. § 4842 or a regulation issued pursuant to 50 U.S.C. § 4842.

15. CONTRACT CHANGES.

- 15.1 Contract Amendments. The contract is issued under the authority of the County Board of Supervisors. Only a contract amendment can modify the contract and then only if it does not change the contract's general scope. Purported changes to the contract by a person not expressly authorized by the Procurement Officer

or made unilaterally by Contractor will be void and without effect; Contractor will not be entitled to any claim made under the contract based on any such purported changes.

- 15.2 Signing of Contract Amendments. Contractor's counter-signature (or "approval") of contract modifications is not required to give effect if the contract amendment only covers either:
- a. Extension of the term of the contract within the maximum aggregate term;
 - b. Revision to Procurement Officer appointment or contact information; or
 - c. Modifications of a clerical nature that have no effect on terms, conditions, price, scope, or other material aspect of the contract.

In every case other than those listed in a, b, and c above, both parties' signature (or "approval") of a contract modification is required to give it effect.

- 14.3 Assignment and Delegation. Contractor shall not assign in whole its rights or delegate in whole its duties under the contract without the Procurement Officer's prior written consent, which consent the Procurement Officer may withhold at his or her discretion. The Procurement Officer shall not unreasonably withhold approval of assignment or delegation. If Contractor's proposed assignment or delegation stems from a split, sale, acquisition, or other non-merger change in control, then no such consent will be given in any event without the assignee or delegate giving County satisfactory and equivalent evidence or assurance of its financial soundness, competency, capacity, and qualification to perform as that which Contractor possessed when County first awarded it the contract. This contract and all of the terms, conditions and provisions herein, shall extend to and be binding upon the heirs, administrators, executors, successors, and assigns of the parties hereto.

16. RISKS AND LIABILITIES

- 16.1 Risk of Loss. Contractor bears all risk of loss to materials while in pre-production, production, storage transit, staging, assembly, installation, testing, and commissioning, if and as those duties are within the Scope of the Work, until they have been received and accepted as conforming by the County at the location designated in the purchase order or contract. Mere receipt does not constitute final acceptance. The risk of loss for nonconforming materials shall remain with the Contractor regardless of receipt.
- 16.2 Contractor Insurance. The Contractor and any tier of Subcontractor shall purchase and maintain insurance, until all of their obligations have been discharged including any warranty periods under this contract, against claims for injury to persons or damage to property which may arise from or in connection with the performance of work hereunder by the Contractor, his agents, representatives, employees, or Subcontractors. Failure to do so may, at the sole discretion of the County, constitute a material breach of the contract.

The insurance requirements herein are minimum requirements for this contract and in no way limit the indemnity covenants contained in this contract. The County in no way warrants that the minimum limits contained herein are sufficient to protect the Contractor from liabilities that might arise out of the performance of work under this contract by the Contractor, its agents, representatives, employees or subcontractors, and the Contractor is free to purchase additional insurance.

a. Minimum Scope and Limits of Insurance. Contractor shall purchase and maintain coverage with coverages and limits of liability not less than those stated below.

- (1) Commercial General Liability (CGL). Commercial General Liability (CGL) Insurance (CG 0001) and, if necessary, Commercial Umbrella insurance with a limit of not less than \$1,000,000 for each occurrence, \$2,000,000 General Aggregate Limit, and \$2,000,000 Completed Operations/Products Aggregate. The policy shall include coverage for bodily injury, broad form property damage, personal injury, products and completed operations and blanket contractual coverage, and shall not contain any provision which would serve to limit third party action over claims.

The policy shall be endorsed, as required by this written agreement, to include Pinal County, its departments, boards, agents, representatives, officers, directors, officials, and employees as additional insureds with respect to liability arising out of the activities performed by or on behalf of the Contractor. The additional insured endorsement shall be at least as broad as the Insurance Services Office, Inc.'s CG 20270413 and shall insure the County to the full limits of liability purchased by the Contractor even if those limits of liability are in excess of the minimum limits required by this contract. Insurance purchased and maintained by the Contractor shall not be limited to the liability assumed under the indemnification and defense covenants of this contract.

The policy shall contain a waiver of transfer of rights of recover (subrogation) against the County, its departments, boards, agents, representatives, officers, directors, officials, and employees for any claims arising out of Contractor's work or service.

- (2) Automobile Liability. Commercial/Business Automobile Liability insurance with a combined single limit (CSL) for bodily injury and property damage of not less than \$1,000,000 each occurrence with respect to any of the Contractor's owned, hired, and non-owned vehicles assigned to or used in performance of the Contractor's work or services under this contract.

The policy shall be endorsed, as required by this written agreement, to include Pinal County, its departments, boards, agents, representatives, officers, directors, officials, and employees as additional insureds with respect to liability arising out of the activities performed by or on behalf of the Contractor, involving automobiles owned, leased, hired and/or non-owned by the Contractor, and shall insure the County to the full limits of liability purchased by the Contractor even if those limits of liability are in excess of the minimum limits required by this contract. Insurance purchased and maintained by the Contractor shall not be limited to the liability assumed under the indemnification and defense covenants of this contract.

The policy shall contain a waiver of transfer of rights of recover (subrogation) against the County, its departments, boards, agents, representatives, officers, directors, officials, and employees for any claims arising out of Contractor's work or service.

- (3) Workers' Compensation and Employer's Liability.

Workers' Compensation
Employer's Liability

Statutory

Each Accident	\$1,000,000
Disease – Each Employee	\$1,000,000
Disease – Policy Limit	\$1,000,000

Policy shall contain a waiver of subrogation against Pinal County and its officers, officials, agents, and employees for losses arising from work or service performed by or on behalf of the Contractor. This requirement shall not apply to each Contractor this is exempt under A.R.S. 23-901, and when such Contractor executes the appropriate waiver form.

- b. **Additional Insurance Requirements.** The policies shall include, or be endorsed to include the following provisions:
 - (1) The Contractor’s policies, as applicable, shall stipulate that the insurance afforded the Contractor shall be primary and that any insurance carried by the County, its agents, officials, or employees shall be excess and not contributory insurance as provided by A.R.S. § 41-621 E.
 - (2) Insurance provided by the Contractor shall not limit the Contractor’s liability assumed under the indemnification provisions of this contract.
- c. **Notice of Cancellation.** Applicable to all insurance policies required within the insurance requirements of this contract, Contractor’s insurance shall not be permitted to expire, be suspended, be canceled, or be materially changed for any reason without thirty (30) days prior written notice to the County.
- d. **Acceptability of Insurers.** Contractor shall purchase and maintain the herein stipulated minimum insurance from a company or companies duly licensed by the State of Arizona and possessing a current A.M. Best rating of not less than A-6. In lieu of State of Arizona licensing, the stipulated insurance may be purchased from a company or companies, which are authorized to do business in the State of Arizona, provided that said insurance companies meet the approval of the County. The County in no way warrants that the above-required minimum insurer rating is sufficient to protect the Contractor from potential insurer insolvency.
- e. **Verification of Coverage.** Contractor shall furnish the County with certificates of insurance or formal endorsements as required by the contract at least fourteen (14) calendar days prior to commencing work or services under the contract. Such certificates shall identify this contract number and project description and shall be sent directly to the attention of Pinal County Purchasing Department. In the event any insurance policy(ies) required by this contract are written on a “claims made” basis, coverage shall extend for two years past completion and acceptance of the Contractor’s work or services and as evidenced by annual certificates of insurance. If a policy does expire during the life of the contract, a renewal certificate must be sent to the County a minimum of fourteen (14) calendar days prior to the expiration date. The form of any insurance policies, limits, endorsements and forms must be acceptable to the County. The County shall not be obligated, however, to review such policies and/or endorsements or to advise Contractor of any deficiencies in such policies and endorsements, and such receipt shall not relieve Contractor from, or be deemed a waiver of County’s right to insist on strict fulfillment of Contractor’s obligations under this Contract.

- f. Subcontractors. All coverages for all tiers of Subcontractors shall be subject to the minimum insurance requirements identified above. The County reserves the right to require, at any time throughout the life of this contract, proof from the Contractor that its Subcontractors have the required coverage.
- g. Approval and Modifications. The County reserves the right to review or make modifications to the insurance limits, required coverages, or endorsements throughout the life of this contract, as deemed necessary. Such action will not require a formal contract amendment but may be made by administrative action.

16.3 Basic Indemnification. To the fullest extent permitted by law, Contractor shall defend, indemnify, and hold harmless County indemnitees from indemnified basic claims that:

- a. Are caused or alleged to be caused in whole or in part by the negligent or willful acts or omissions of a Contractor indemnitor;
- b. Arise out of or are recovered under workers' compensation laws; and/or
- c. Arise out of a Contractor indemnitor's failure to conform to any federal, state, or local law, statute, ordinance, rule, regulation, or court decree. The parties specifically intend that the Contractor indemnitors shall indemnify the relevant County indemnitees from and against indemnified basic claims in all instances except where the indemnified basic claim arises solely from those County indemnitees' own negligent or willful acts or omissions. Wherever the indemnification under this subparagraph applies, Contractor is responsible for primary loss investigation, defense, and judgment costs for an on behalf of the other Contractor indemnitors with respect to County indemnitees, and accordingly Contractor is also responsible for any cooperation, contribution, or subordination between or amongst the Contractor indemnitors. In consideration of the award of the contract by a County indemnitee, Contractor hereby waives all rights of subrogation against County indemnities for losses arising from the work.
- d. It is the specific intention of the County and the Contractor that the County shall, in all instances, except for the gross negligent or willful acts of the County, be indemnified, defended and held harmless by the Contractor from and against any all demands, claims, suits, losses, and damages.

16.4 Patent and Copyright Indemnification. With respect to materials or services provided or proposed by a Contractor indemnitor for performance under the contract, Contractor shall indemnify, defend and hold harmless County indemnitees against any third-party claims for liability, costs, and expenses, including, but not limited to reasonable attorneys' fees, for infringement or violation of any patent, trademark, copyright, or trade secret by the materials and the services. With respect to the defense and payment of claims under this subparagraph:

- a. County shall provide reasonable and timely notification to Contractor of any claim for which Contractor may be liable under this paragraph;
- b. Contractor, with reasonable consultation from County shall have control of the defense of any action on an indemnified claim including all negotiations for its settlement or compromise;

- c. County may elect to participate in such action at its own expense; and
- d. County may approve or disapprove any settlement or compromise, provided that the County shall not unreasonably withhold or delay such approval or disapproval; and the County shall cooperate in the defense and in any related settlement negotiations.

16.5 Force Majeure.

- a. **Relief From Performance.** The parties are not liable to each other if an occurrence of force majeure prevents its performance under the contract. If either party is delayed at any time in the progress of its performance under the contract by an occurrence of force majeure, the delayed party shall notify the other no later than the following working day after the occurrence, or as soon as it could reasonably have been expected to recognize that the occurrence had effect in cases where the effects were not readily apparent. In any event, the notice must make specific reference to this paragraph specifying the causes of the delay in the notice and, if the effects of the occurrence are on-going, provide an initial notification and thereafter the delayed party shall provide regular updates until such time as the effects are fully known. To the extent it is able, the delayed party shall cause the delay to cease promptly and notify the other party when it has done so. The parties will extend the time of completion by contract amendment for a period equal to the time that the results or effects of the delay prevented the delayed party from performing.
- b. **Excusable Delay is Not a Default.** Failure in performance by either party will not constitute default hereunder or give rise to any claim for damages or loss of anticipated profits if and to the extent that such failure was or is being caused by an occurrence of force majeure.
- c. **Default Diminishes Relief.** Entitlement to relief from the effects of an occurrence of force majeure is diminished to the extent that the delay did or will result from the affected party's default unrelated to the occurrence, in which case the other party's normal remedies and the affected party's obligations would apply undiminished.

16.6 Third Party Antitrust Violations. The Contractor assigns to the County any claim for overcharges resulting from antitrust violations to the extent that those violations concern materials or services supplied by third parties to the Contractor, toward fulfillment of this contract.

17. WARRANTIES

- 17.1 Liens. Contractor warrants that the materials and services when accepted will be and will remain free of liens or other encumbrances.
- 17.2 Conformity to Requirements. Contractor warrants that, unless expressly provided otherwise elsewhere in the contract, the materials and services will for one (1) year after acceptance and in each instance:
 - a. Conform to the requirements of the contract, which by way of reminder include without limitation all descriptions, specifications, and drawings identified in the Scope of Work and any Contractor affirmations included as part of the contract;

- b. Be free from defects of material and workmanship;
- c. Conform to or perform in a manner consistent with current industry standards; and
- d. Be fit for the intended purpose or use described in the contract.

Mere delivery or performance does not substitute for express acceptance by County. Where inspection, testing, or other acceptance assessment of materials or services cannot be done until after installation, the foregoing warranty will not begin until County's acceptance.

17.3 Product Safety. Materials as shipped must comply with applicable safety regulations and standards. Unless expressly stated otherwise in the Scope of Work, the County is not responsible for making any materials safe or compliant following acceptance and is relying exclusively on Contractor to deliver only products that are already safe and compliant.

17.4 Contractor Personnel. Contractor warrants that its personnel will perform their duties under the contract in a professional manner, applying the requisite skills and knowledge, consistent with industry standards, and in accordance with the requirements of the contract. Contractor further warrants that its key personnel will maintain any certifications relevant to their work, and Contractor shall provide individual evidence of certification to the County upon request.

17.5 Data Protection and Confidentiality of Records.

a. Proprietary and Sensitive Data. Contractor warrants that it will establish and maintain procedures and controls acceptable to the County for ensuring that the County's proprietary and sensitive data is protected from unauthorized access and information obtained from County or others in performance of its contractual duties is not mishandled, misused, or inappropriately released or disclosed. For purposes of this paragraph, all data created by Contractor in any way related to the contract, provided to the Contractor by the County or prepared by others for the County are proprietary to the County and all information by those same avenues is the County's confidential information. To comply with the foregoing warrant:

- (1) Contractor shall: (i) notify the County immediately of any unauthorized access or inappropriate disclosures, whether stemming from an external security breach, internal breach, system failure, or procedural lapse; (ii) cooperate with the County to identify the source or cause of and respond to each unauthorized access or inappropriate disclosure; and (iii) notify the County promptly of any security threat that could result in unauthorized access or inappropriate disclosures; and
- (2) Contractor shall not: (i) release any such data or allow it to be released or divulge any such information to anyone other than its employees or officers as needed for each person's individual performance of his or her duties under the contract, unless the County has agreed otherwise in advance and in writing; or (ii) respond to any requests it receives from a third party for such data or information, and instead route all such requests to the County's designated representative.

b. Personally Identifiable Information. Contractor warrants that it will protect any personally identifiable information ("PII") belonging to the County's employees' or other Contractors or members of the

general public that it receives from the County or otherwise acquires in its performance under the contract. (For purposes of this paragraph PII has the meaning given in the [federal] Office of Management and Budget (OMB) Memorandum M-07-16 Safeguarding Against and Responding to the Breach of Personally Identifiable Information; and “protect” means taking measures to safeguard personally identifiable information and prevent its breach that are functionally equivalent to those called for in that OMB memorandum and elaborated on in the [federal] General Services Administration (GSA) Directive CIO P 2180.1 GSA Rules of Behavior for Handling Personally Identifiable Information.)

NOTE: For convenience of reference only, the OMB memorandum is available at:

<https://www.whitehouse.gov/sites/whitehouse.gov/files/omb/memoranda/2007/m07-16.pdf>.

NOTE: For convenience of reference only, the GSA directive is available at:

<http://www.gsa.gov/portal/directive/d0/content/658222>

- c. Protected Health Information. Contractor warrants that, to the extent performance under the contract involves individually identifiable health information (referred to hereinafter as protected health information (“PHI”) and electronic PHI (“ePHI”) as defined in the Privacy Rule referred to below), it:
- (1) Is familiar with and will comply with the applicable aspects of the following collective regulatory requirements regarding patient information privacy protection: (i) the “Privacy Rule” in CFR 45 Part 160 and Part 164 pursuant to the Health Insurance Portability and Accountability Act (“HIPAA”) of 1996; (ii) Arizona laws, rules, and regulations applicable to PHI/ePHI that are not preempted by CFR 45-160(B) or the Employee Retirement Income Security Act of 1974 (“ERISA”) as amended; and (iii) the County’s current and published PHI/ePHI privacy and security policies and procedures;
 - (2) Will cooperate with the County in the course of performing under the contract so that both the County and Contractor stay in compliance with the requirements above and will sign any documents that are reasonably necessary to keep both the County and Contractor in compliance with the requirements above, in particular “Business Associate Agreements” in accordance with the Privacy Rule. NOTE: For convenience of reference only, the Privacy Rule is available at:
<http://www.hhs.gov/hipaa/for-professionals/privacy/index.html>
- 17.6 Intellectual Property. Contractor warrants that the materials and services do not and will not infringe or violate any patent, trademark, copyright, trade secret, or other intellectual property rights or laws, except only to the extent the specifications do not permit use of any other product and Contractor is not and cannot reasonably be expected to be aware of the infringement or violation.
- 17.7 Compliance with Applicable Laws, Licensing and Permits. Contractor warrants that the materials and services supplied under this Contract do and will continue to comply with all applicable Federal, state and local laws, and the Contractor shall maintain all applicable licenses and permit requirements.
- 17.8 Lobbying. Contractor warrants that it will not engage in lobbying activities as defined in 40 CFR part 34 and A.R.S. § 41-1231, *et seq.*, using monies awarded under the contract. Upon award of the Contract, Contractor shall disclose all lobbying activities to the County to the extent they are an actual or potential conflict of interest or where such activities would create an appearance of impropriety. Contractor shall implement and maintain adequate controls to assure that monies awarded under the contract are not used for lobbying. Subcontractors shall be subject to these same provisions. Contractor shall include “anti-lobbying”

provisions in all subcontracts. This paragraph does not apply to the extent that the services are defined in the contract as being lobbying for the County's benefit or on the County's behalf.

- 17.9 Survival of Rights and Obligations. All representations and warranties made by Contractor under the contract will survive the expiration or earlier termination of the contract. The Contractor shall, in accordance with all terms and conditions of the contract, fully perform and shall be obligated to comply with all purchase orders received by the Contractor prior to the expiration or termination hereof, unless otherwise directed in writing by the Procurement Officer, including, without limitation, all purchase orders received prior to but not fully performed and satisfied at the expiration or termination of this contract.

18. COUNTY'S CONTRACTUAL REMEDIES

- 18.1 Right to Assurance. If the County in good faith has reason to believe that the Contractor does not intend to, or is unable to perform or continue performing under this contract, the Procurement Officer may demand in writing that the Contractor give a written assurance of intent to perform. Failure by the Contractor to provide written assurance within the number of days specified in the demand may, at the County's option, be the basis for terminating the contract under the Terms and Conditions or other rights and remedies available by law or provided by the contract.
- 18.2 Stop Work Order. The County may at any time require Contractor to stop all or any part of the work by written order. Upon receipt of a stop order, the Contractor shall immediately comply with its terms and take all reasonable steps to minimize incurring of further costs during the period of stoppage that might be chargeable to County associated with the portions of the work covered by the order. If Contractor incurs losses, it may make a claim under the Pinal County Procurement Code.
- 18.3 Non-exclusive Remedies. The County's rights and remedies under the contract are not exclusive.
- 18.4 Nonconforming Tender. The materials provided and services performed must comply fully with the contract. Providing materials or performing services or any portion thereof that do not comply fully constitutes a breach of contract, in which event the County will be entitled to exercise any remedy available to it under the contract or laws.
- 18.5 Right to Offset. The County is entitled to offset against any sums due contractor, any expenses or costs the County incurs, or damages the County assessed concerning Contractor's non-conforming performance or failure to carry out the work, including any expenses, costs, and damages to which it is entitled by the contract or laws.

19. CONTRACT TERMINATION

- 19.1 Termination for Conflict of Interest. Pursuant to A.R.S. § 38-511, the County may terminate this contract within three (3) years after the effective date without penalty or further obligation if any person significantly involved in initiating, negotiating, securing, drafting, or creating the contract on behalf of the County is or becomes an employee or agent of any other party to the contract in any capacity or a consultant to any other party to the contract with respect to the subject matter of the contract. Any such termination will be effective when Contractor receives the County's written notice of the termination unless the notice specifies

a later date. The Contractor shall continue to perform, in accordance with the requirements of the Contract, up to the date of termination, as directed in the termination notice.

- 19.2 Gratuities. The County may by written notice, terminate the contract in whole or in part if the County determines that employment or a gratuity was offered or made by Contractor or a representative of Contractor to any officer or employee of the County for the purpose of influencing the outcome of the procurement or the administration of the contract, or in anticipation of receiving any favorable treatment concerning the contract or performance of the contract. The County, in addition to any other rights or remedies available to it, will be entitled to recover exemplary damages in the amount of three (3) times the value of the gratuity offered by Contractor.
- 19.3 Suspension or Debarment. The County may, by written notice to Contractor, terminate the contract immediately if the County discovers that Contractor has been debarred, suspended or otherwise lawfully prohibited from participating in any public procurement activity, including but not limited to, being disapproved as a subcontractor of any public procurement unit or other governmental body. The County has taken Contractor's submittal of the accepted offer and will take its performance under the contract as Contractor's attestation that it is not currently suspended or debarred. If Contractor subsequently becomes suspended or debarred, it shall notify the Procurement Officer immediately.
- 19.4 Termination for Convenience. The County may terminate the contract when in the best interest of the County, in whole or in part, at any time, and without penalty or recourse on Contractor's part other than as expressly stated in the contract. Upon receipt of the County's written termination notice, Contractor shall stop work as directed in the notice, notify all subcontractors of the termination and its effective date, and minimize any further costs that might be chargeable to the County. The Contractor shall continue to perform, in accordance with the requirements of the Contract, up to the date of termination, as directed in the termination notice. In the event of termination under this paragraph, all documents, data, and reports prepared by Contractor under the contract will become the County's property and Contractor shall deliver it all promptly on demand. Contractor will be entitled to receive just and equitable compensation for necessary and attributable unfinished materials on hand, work in progress, work completed, and work accepted before the effective date of the termination.
- 19.5 Termination for Default. In addition to the rights reserved to it under the contract, the County may terminate the contract in whole or in part due to Contractor's failure to:
- a. Comply with any requirement, term, or condition of the contract;
 - b. Obtain and maintain all required insurance policies, bonds, licenses, and permits;
 - c. Make satisfactory progress in carrying out the work; or
 - d. Failure to conduct business in an ethical or legal manner.

Procurement Officer shall give written notice of the termination and the reasons for it. Upon termination under this paragraph, all documents, data and reports prepared by Contractor under the contract and all necessary and attributable unfinished materials on hand, work in progress, work completed, and work accepted will become County's property, and Contractor shall deliver all of it immediately on demand. The

Contractor shall continue to perform, in accordance with the requirements of the Contract, up to the date of termination, as directed in the termination notice. The County may, following termination of the contract under this paragraph, procure on terms and in the manner it determines to be appropriate materials or services to replace those that were to have been provided or performed by Contractor, and Contractor will be liable to the County for any excess cost the County incurs in procuring such substitutes.

20. CONTRACT CLAIMS

- 20.1 Claim Resolution. All claims and controversies shall be subject to the Pinal County Procurement Code.
- 20.2 Arbitration. It is understood and agreed that no provision of any resulting contract shall require arbitration upon the County except by the County's express written consent given subsequent to the execution of the contract. However, if both parties agree, disputes may be resolved through arbitration. The dispute shall be resolved as provided for in A.R.S. § 12-1501, *et seq.* The Contractor shall continue to render the services required by this contract without interruption, notwithstanding the provisions of this section.



This agreement and exhibits hereto, as well as any purchase orders issued against this agreement, shall constitute the entire agreement between the parties with respect to the goods or services ordered under this agreement. No amendment to this agreement will be effective or binding upon the parties unless set forth in writing.

IN WITNESS THEREOF, the parties have affixed their signatures to this Contract on the date written below.

PINAL COUNTY
31 N. Pinal Street
Florence, AZ 85132

Point and Pay, LLC dba Point & Pay
110 State Street East
Oldsmar, FL 34677

BY: Anthony Smith
(Name)

BY: Kevin Conneli
(Name)

Chairman
(Title)

Chief Executive Officer
(Title)

[Signature]
(Signature)

[Signature]
(Signature)

DATE: 5/27/2020

DATE: 5/6/2020

Approved as to Legal Content:

[Signature] 5/6/2020
Pinal County Attorney's Office (Date)

193425RFP Contract Exhibit A
Scope of Work

1 General Requirements

- 1.1 The Contractor shall provide an Internet and Interactive Voice Response (IVR) payment processing system for Pinal County.
- 1.2 The Contractor must provide processing for multiple “brands” and types of cards at no cost to the County. The “brands” include, but are not limited to, MasterCard, Visa, Discover, American Express, VenMo, PayPal, Samsung Pay, and Apple Pay. All payment brands must be funded in the same time frame at no additional cost.
- 1.3 The Contractor must provide electronic check transaction processing, electronic Debit Card processing and electronic funds transfer processing.

2 Security and Certification

- 2.1 The Contractor’s payment processing system must have Secure Socket Layer (SSL) security technology for data encryption and protection during transmission to and from web servers. All web servers receiving sensitive data must have SSL keys installed to secure the transmission of the data and include a certified VeriSign certificate or comparable certificate.
- 2.2 The Contractor must be currently Peripheral Component Interconnect (PCI) and Cardholder Information Security Program (CISP) certified.
- 2.3 The Contractor must utilize Europay MasterCard and Visa (EMV) technology, for authenticating credit and debit card transactions meeting ISO/IEC 7816 standards.
- 2.4 The Contractor must be Service Organization Control (SOC 1) certified and provide information that shows that the Contractor has adequate controls and safeguards in place when the Contractor hosts or processes data belonging to Pinal County customers.

3 Transaction Processing and Settlement

- 3.1 The Contractor shall transfer daily deposits electronically to multiple, separate County bank accounts on the day of transaction or within one (1) business day as directed by the customer. Contractor must also be able to process transactions and accept settlement files as required. The method of application varies by individual agency from standard point of sale equipment to various types of software data captured via personal computer to Internet-based applications to online/mobile payment gateways.

- 3.2 All transactions shall be processed in real time. Within twenty-four (24) hours of authorization, the payments must be submitted in to the ACH (Automatic Clearing House) for processing and must be electronically deposited via ACH in the gross amount (in their entirety) directly into the County's designated bank account.
- 3.3 Deposits must be segregated per entity with individual identifiers. The County must be able to see each department's deposits as their own line item, not integrated into one deposit.
- 3.4 The Contractor's payment processing system must be available for use by customers twenty-four (24) hours a day, seven (7) days a week.
- 3.5 On-line and phone transactions from customers must allow for alpha-numeric character entry as well as international addresses.
- 3.6 The Contractor must provide for the authorization and settlement of transactions through the appropriate authorization and settlement networks and provide problem resolution to transaction and/or settlement discrepancies within two (2) business days.
- 3.7 The Contractor shall allow for accounts to be set up for a convenience fee to be paid by the customer or by the County department. This functionality shall be available for all accounts. Any convenience fee paid by the customer must be collected by the Contractor prior to distributing funds to the County.
- 3.8 The Contractor's electronic payment service must maintain quality controls to minimize the occurrence of unintended duplicate payment transactions by customers, while allowing for customers to submit multiple intended payments.
- 3.9 A "shopping cart" feature shall be provided to allow citizens to make multiple payments to the same department with a single transaction.

4 Reporting Capabilities

- 4.1 The Contractor must provide daily, weekly, and/or monthly detail and summary reports electronically so that each department within Pinal County can receipt the payment to the proper account(s). NOTE: Each department within in Pinal County may choose various reports; therefore, reporting capabilities must be flexible to accommodate each department's reporting requirements. For example, there must be space for a parcel number as part of the payment information for property tax payments.
- 4.2 The Contractor shall provide a daily report via email detailing each department's transactions from the previous day as well as a downloadable report formatted to process through the Treasurer System for the Pinal County Treasurer's Office.

- 4.3 The Contractor must provide a monthly report to the Pinal County Treasurer's Office summarizing the activity for all departments within Pinal County by department name, card type (with gross sales included), returns, net sales, and total transaction counts. NOTE: This report must include all card types.

5 Administration Activities

- 5.1 The Contractor shall send original merchant account statements and terminal charges, if applicable, to the Pinal County Treasurer's Office to the attention of the Treasurer on a monthly basis. Duplicate merchant account statements shall be sent to each department within Pinal County receiving the credit/debit card service.
- 5.2 The Contractor shall set up a separate account for each location at no charge to Pinal County. Contractor must have prior written authorization to set up a merchant account from the Pinal County Treasurer.
- 5.3 The Contractor must establish merchant and terminal identification numbers for each department that will enable the County department to identify each location processing transactions. The varying levels of County government are: County, Departments, Divisions with Departments, Sections/Programs with Divisions, and Individual Locations within Sections/Programs. Some departments may require invoicing and cost breakout down to the "Individual Locations within Sections/Programs" level. This is due to the unique cost accounting required for sections/programs receiving various forms of Federal and State funding, including but not limited to grants. The County reserves the right to add/delete County government locations at its sole discretion.
- 5.4 The Contractor shall provide a minimum lead time of 90 day notice for major upgrades and 30 day notice for minor updates.
- 5.5 The Contractor must provide the necessary lead time, minimum of 90 days, for the Contractor to have instruction/dialog changes made on the website or IVR telephone recording.

6 Terminals (Equipment & Software)

- 6.1 POS (Point of Sale) terminals must be provided with a zero floor limit. NOTE: Pinal County and the Contractor will determine the number of terminals if a contract is awarded. Pinal County reserves the right to acquire the required POS equipment from another source if it is in the best interests of the County.
- 6.2 The Contractor shall replace any malfunctioning equipment within two (2) business days, unless a time frame has been agreed upon between the Contractor and Pinal County in writing.
- 6.3 The Contractor shall deliver operating supplies within three (3) business days of notification to the Contractor by Pinal County. The Contractor must provide start-up supplies at NO additional cost to the County. Start-up supplies must include, but are limited to: sales tickets and credit vouchers.

- 6.4 The Contractor must provide credit/debit card readers and signature pads that are compatible with Microsoft Windows version 10.
- 6.5 The Contractor must provide equipment and software that is applicable for the County to process electronic revenue collection transactions and future applications for new Departments accepting credit/debit/ACH that will electronically receive an authorization code approving or disapproving the ticket transaction at no additional cost to the County.

7 Customer Service

- 7.1 The Contractor must provide telephone assistance during the hours of 7:00 a.m. until 5:00 p.m. Mountain Standard Time Monday through Friday, except legally recognized holidays for Pinal County. Telephone assistance must include, but is not limited to: POS terminals, research, supplies, installation, problems, and replacement or malfunctioning equipment. If a POS terminal is down, the Contractor must allow for verbal authorization without a terminal.
- 7.2 The Contractor must have the capability to operate from the POS terminals located at various locations.
- 7.3 The Contractor must provide a contact name and contact information for a local representative that shall be available for assistance. Any personnel changes shall be communicated within one week of the change.
- 7.4 The Contractor must provide training to department personnel at no cost as related to payment and credit/debit processing requirements (i.e. procedures for handling retrieval requests, charge backs, accessing reports and transaction data, upgrades to programs or machines, and/or other processes and procedures which may be required).
- 7.5 The Contractor must work together with the Pinal County Treasurer's Office and the County Departments to implement credit/debit card applications in order to advise the County regarding the most cost-efficient alternative(s) and/or innovative solution(s).

8 Integration / Interfaces

- 8.1 The Contractor's payment processing system must be able to interface with the Treasurer Receipting and Online Collection System (TROCS), a custom in-house developed application, and be able to accept nightly upload of property parcel numbers, amounts due and owner names through a secure FTP site.
- 8.2 The Contractor's payment processing system must interface with the County's Accela software.
- 8.3 The Contractor's payment processing system must be able to interface with the County website by allowing form data to be passed from the County website to the Contractor site. Allowing, for example, a tax payer

to access their property tax bill through the County website, then be routed to the Contractor site for payment of that bill.

- 8.4 The Contractor's payment processing system must have a test page allowing for the testing of data passing between systems.
- 8.5 The Contractor must supply an online Payment gateway API for integration into custom code projects including but not limited to mobile development, web development, and desktop integrations. The Contractor must also supply individual, customizable web pages to process unique transaction types for each department.

193425RFP Contract Exhibit B
Contract Pricing

Item	Description	%
1	Percentage Per Transaction	2.29 %

Item	Description	Unit Price
2	Minimum Fee Per Transaction	\$1.50
3	Visa Tax Debit Flat Fee Per Transaction In lieu of Percentage Per Transaction	\$3.50
4	Electronic Check Flat Fee Per Transaction In lieu of Percentage Per Transaction	\$0.50



193425RFP Contract Exhibit C
Responder's Proposal



Exhibit C -1
Supplier Contact Information



Supplier Contact Information

Credit and Debit Card Processing #193425RFP

Supplier Name: **Point and Pay, LLC d/b/a Point & Pay**

Street Address (Line 1): **110 State Street East**

Street Address (Line 2): _____

City: **Oldsmar** State: **FL** Zip Code: **34677**

Main Office Telephone Number: **888.891.6064** Alternate Number: _____

Website: **www.pointandpay.com**

Contacts:

Direct questions regarding solicitation proposal to:

Name / Title: **Mark Ruis, Senior Account Manager**

Role/Responsibilities: **All communications, including, but not limited to, new developments & product offerings**

Telephone Number: **503.236.7069 (office)** Alternate Number: **503.860.5015 (mobile)**

E-mail Address: **mruis@pointandpay.com**

If awarded, direct Sales questions to:

Name / Title: **Mark Ruis, Senior Account Manager**

Role/Responsibilities: **Same as above**

Telephone Number: **503.236.7069 (office)** Alternate Number: **503.860.5015 (mobile)**

E-mail Address: **mruis@pointandpay.com**

If awarded, direct Contract and Renewal questions to:

Name / Title: **Kevin C. Connell, Chief Executive Officer**

Role/Responsibilities: **Contract renewals and approval to include signing authority**

Telephone Number: **888.891.6064, ext. 5738** Alternate Number: _____

E-mail Address: **kconnell@pointandpay.com**

If awarded, direct Accounting questions to:

Name / Title: **Jeff Brodsky, Controller at North American Bancard**

Role/Responsibilities: **Accounting questions and clarifications**

Telephone Number: **248.269.6000, ext. 1791** Alternate Number: **Direct Fax: 248.283.6012**

E-mail Address: **jbrodsky@nabancard.com**



Exhibit C -2
Questionnaire

Question Set 1: Capacity of the Responder

#	Question	Comment
Company Structure		
1.1.1	Responder shall describe their company history including full company legal name, primary business location, years in business, number of employees, ownership structure, and website, if applicable.	<p>Full Company Legal Name: Point and Pay, LLC d/b/a Point & Pay Primary Business Location: Oldsmar, Florida Years in Business: 20 Number of Employees: 82 Ownership Structure: Point & Pay is a wholly-owned subsidiary of North American Bancard Holdings, LLC. Website: www.pointandpay.com</p> <p>Point & Pay was originally founded in 1999 to address the payment processing needs for government agencies specifically. We specialize in developing 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. These solutions enable our clients to accept electronic payments from consumers and businesses anytime, anywhere. Most of our clients utilize all of our packaged payments solutions, thus the experience gained has enhanced our capability to implement these products rapidly.</p> <p>North American Bancard (NAB) acquired Point & Pay in 2010. A true transactions leader, NAB is the nation's 12th largest merchant acquirer nationally (and 6th largest non-bank merchant acquirer) dedicated to delivering state-of-the-art payment processing services to more than 250,000 businesses, with over \$45 billion in transactions every year. Their services include card authorization, data capture, settlement, risk management, fraud detection, and chargeback administration – all backed by an unrivaled commitment to customer care. With a Top Ten Review Gold Rating, NAB is one of the nation's most trusted credit card processing companies possessing strong revenue growth and cash-positive operations.</p> <p>As part of NAB's family of companies, Point & Pay leverages their economies of scale to offer highly competitive rates on transaction processing and payment hardware. Our steady growth since the acquisition has enabled us to gain additional partnerships with governments, utilities, courts, and other organizations nationwide to build and integrate specialized payment solutions to meet each client's unique needs and requirements for several services online, over the phone, and in-person. We are pleased to offer a flexible approach in delivering a best in class payments solution that provides convenient customer experiences and efficient operations.</p>

1.1.2	<p>Responder shall provide detailed information about any current discussions or negotiations your company may be having to be acquired by another firm. Please describe the status of these negotiations/discussion and the timeline related to the acquisition.</p>	<p>No other firm/company is currently planning to acquire Point & Pay, nor is that anticipated in the future.</p>
Experience/ Qualifications		
1.2.1	<p>Responder shall describe their experience providing similar services to entities of similar size and scope. Include the extent of experience, expertise, and knowledge as a contractor for payment processing services. Please include all experience within the State of Arizona.</p>	<p>For two decades, Point & Pay has implemented thousands of projects similar in size and scope for government agencies nationwide, including several in Arizona. Our largest client in the state includes the Arizona Department of Revenue, in which we enabled electronic payment processing services for the residents of Arizona to pay their income taxes online, by phone, or in person at locations throughout the state beginning in January 2018. We performed a custom and seamless integration with the state's iNovah financial management system, a software product by System Innovators. Our second largest client in the state is Pinal County and we are proud of our extended partnership with the County for nearly eight (8) years, and we look forward to continuing this premier-level partnership for the next 10 years. Additional experience throughout Arizona includes several departments within Mohave County, Yavapai County, Yuma County, Cochise County, Apache County, Santa Cruz County, Graham County, and Greenlee County. We also serve the City of Flagstaff, City of Lake Havasu, City of Bullhead City, St. Johns Unified School District, Kingman Municipal Court, Ojo Bonito Water District, and Alpine Water & Sewer.</p>

1.2.2

Responder shall describe the experience and qualifications of the staff that will be assigned to the County's contract.

Point & Pay designates Mark Ruis as the County's continued account/relationship manager, responsible for maintain ongoing communications with key stakeholders at the County. He will facilitate the contracting process, guide the County through Point & Pay's product offerings, and perform regular meetings to update staff with new developments. As Point & Pay's Senior Account Manager, Mark Ruis has developed and maintained key relations with clients in Arizona, and serves as the company's primary account manager for large government clients in the Western region. Mr. Ruis also serves in a consulting capacity with large clients in an effort to design and optimize payment solutions. In this role, he makes it a priority to stay abreast of the applicable rules and regulations for electronic payment processing. As the senior level account manager, he acts as a resource to top-tier counties and cities across the region for the last ten (10) years. Mr. Ruis has a B.S. degree and is a Certified Payments Professional (CPP). Frank Pollock, Point & Pay's Chief Revenue Officer, has also been with Point & Pay since 2010 and is responsible for oversight of all technical and operational activities, including implementations, customer/client services, development, compliance, and the production environment. Mr. Pollock also provides management, escalation support, and guidance for the products and services that best match the needs of large governments, their departments, and applications. Frank Pollock has 15 years of experience in marketing, development, and integration for thousands of public sector clients, including several of the largest companies in the government payments market. Previously, he was Product Manager of the BillPointe program at Fidelity National Information Services (FIS) and held senior positions in product and business development at Official Payments. Mr. Pollock holds a B.A. from Stanford University and has formal training in PCI compliance, card industry rules and regulations, NACHA, project management, and Agile development. As the County's Product Manager, Jennell Carroll will work alongside Mark Ruis in managing all aspects of implementing the new payment solution in a timely manner for the County. Ms. Carroll is an experienced, technically-trained business leader and project manager, adept at using technology to continually improve business processes. In this pivotal role, she manages client relationships for government clients. Ms. Carroll has served as a Product Owner/Manager for more than six years and has developed applicable project management skills. She 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. Her background includes more than a decade of project management, operations management, client services, and business/product development. Point & Pay's project team possesses a combined 30+ years' experience in managing and delivering large scale projects nationwide. They possess a diverse and extensive background in project management, web development, implementations, database administration, security, compliance, information technology and card industry rules and regulations, as well as other policies and procedures governing the financial services industry.

1.2.3	Responder shall provide evidence of meeting the security and certification requirements outlined in the Statement of Work section 2.	Point & Pay is both PCI-DSS Level 1 and SOC 1 Type II compliant and certified. We have included copies of our current certificates and additional detailed information in the section titled "Supplemental Information to the SOW".
1.2.4	Responder shall provide a comprehensive list of the types/brands of card and digital payment processing applications that can be processed.	Point & Pay accepts credit cards issued by Visa, MasterCard, Discover/Novus, and American Express, as well as electronic checks (eCheck) or ACH transfers. We also accept Visa and MasterCard branded debit cards (PIN-based and PIN-less) in real time using the same process as credit cards, and fully support all common networks for both online (Star, NYCE, Pulse, etc.) and offline (Maestro, Interlink, etc.) debit cards and provide transparent switching between authorization routes for a seamless customer experience. We are also able to process prepaid cards, gift cards, promotional cards, corporate cards, and international credit cards as long as those cards include the logo from the major brands mentioned. Point & Pay currently offers a variety of digital wallet options at the point of sale, including Apple Pay and Google Pay, Android Pay, Samsung Pay, and other NFC options. These functionalities are supported natively in the hardware and software utilized with our EMV terminal offerings. Regarding implementation of these products for online/web and other card-not present components; this functionality is currently in development and is scheduled for deployment during the 4th quarter of 2020. We fully commit to supporting these functions as a component of the proposed scope of work. Last year, our web development team determined the need to offer this capability as a high priority project for 2020 that we are proud to share is now underway.
References		

1.3.1	<p>Responder shall provide contact information for a minimum of three (3) public entity references who can comment on the company's professional work in providing payment processing services similar in scope to that of Pinal County that have Accela and Accela Citizen Access integrations in production OR that have developed APIs for taking payments. Responder must include reference name, title, facility, phone, email, physical address, and number of years working with each reference.</p>	<p>1) Jackie Harding, Deputy Treasurer of Operations, Office of the State Treasurer, Arizona Department of Revenue, Phone: 602.542.7859, Email: jackieh@aztreasury.gov, Physical Address: 1700 W. Washington, Room 102, Phoenix, AZ 85007; Length of Partnership: 2.5 years</p> <p>2) Cindy Landa Cox, Treasurer, Mohave County, AZ, Phone: 928.753.0706, Email: cindy.cox@mohavecounty.us, Physical Address: 700 W. Beale Street, Kingman, AZ 86401, Length of Partnership: 8 years</p> <p>3) Jessica Huleatt, Customer Service Supervisor, City of Flagstaff, AZ, Phone: 928.213.2267, Email: jessica.huleatt@flagstaffaz.gov, Physical Address: 211 West Aspen, Flagstaff, AZ 86001, Length of Partnership: 4 years and performed an API integration with Harris Innoprise product</p> <p>4) Shannon Bell, Finance Director/Treasurer/Tax Collector, Jackson County, OR, Phone: 541.774.6535, Email: bellsa@jacksoncounty.org, Physical Address: 10 S. Oakdale Ave., #113A, Medford, OR 97501, Length of Partnership: 8 years and performed an API integration with their Helion software</p> <p>5) Jim Holmes, Chief Technology Officer at the Franklin County, OH Treasurer's Office, Phone: 614.525.4311, Email: jwholmes@franklincountyohio.gov, Physical Address: 373 S. High St., 17th Floor, Columbus, OH 43215, Length of Partnership: 4 years and performed an API integration with their software</p>
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Question Set 2: Method of Approach

#	Question	Comment
	Customer Service	

2.1.1	Responder shall describe how customer service requests from the County are managed. Responder shall provide guaranteed response time for emergency service requests.	<p>Point & Pay is able to provide the County with assistance and technical support via toll-free phone during 7:00 AM to 5:00 PM MST (as requested in the SOW), as well as via email. Our dedicated customer/client service team utilizes a ticket management system to monitor and track any issues that may arise. This team facilitates 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 also employ 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. Point & Pay's SLA agreement includes critical service requests with a guaranteed response time of 30-60 minutes and high-level requests with a guaranteed response time of 1-4 hours.</p>
2.1.2	Describe the customer service for citizens making payments. Describe how seasonal high call volume will be managed in order to minimize wait times for citizens making payments over the phone.	<p>Point & Pay's support team provides live assistance around the clock to assist customers paying through our services; standard help desk hours are between 6 AM – 6 PM MST. Our client support group 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.</p>
Provision/ Implementation		
2.2.1	Responder shall describe in detail how they will provide the services outlined in the Scope of Work. Provide information about the provision of services, equipment information, and software and reporting capabilities.	<p>Please refer to our implementation approach detailed in the "Supplemental Information to the SOW" to transition the Treasurer's Office to our new online BillPay solution, upgrade the IVR system, and rollout of NFC payment options (Apple Pay, Samsung Pay, PayPal, etc.).</p>
2.2.2	Responder shall provide a detailed timeline with milestones for service transition if awarded.	<p>As the incumbent provider for Pinal County, transitioning services does not apply.</p>
Quality Assurance		

2.3.1	Responder shall provide standard procedures for system upgrades, including estimated time required and any downtime expected.	Point & Pay reserves two time windows per week for code releases and system maintenance. These occur on Thursday's and Sunday's between 12:00 AM – 3:00 AM MST. Though these windows are reserved, a typical month may only have two (2) to three (3) instances of scheduled maintenance take place. Due to system redundancy, the vast majority of our maintenance windows contain no impact to our clients' payment processing capabilities and are transparent to users.
Reports		
2.4.1	Responder shall describe reporting capabilities and customization. Please provide samples of reports.	Point & Pay has included a sample of reports as a separate attachment, as requested by the County in the RFP instructions. We provide additional information on our real time reporting capabilities in the "Supplemental Information to the SOW."
Solution Capabilities		
2.5.1	Responder shall describe transaction processing and settlement capabilities addressing concerns and requirements outlined in SOW.	<p>For credit and debit cards, Point & Pay's system requires the customer to enter their card payment information, along with the associated verification type, including AVS, CVV, CVC, and CID. Our system then performs a real-time authorization for the customer's transaction and it occurs in a matter of seconds. Under online processing, the system authorizes each transaction separately as it occurs and returns the authorization status immediately after submitting the transaction for approval. Point & Pay's standard service for electronic checks includes validation of account number formatting and logic, blacklist, double-blind entry verification and Federal Reserve bank validation to ensure the respective account number entered by the customer exists. The system requires the customer to enter data in a series of fields to include the routing number, account number, re-enter account number, and the account type. When the user enters and submits the information, the system then validates the transaction in real-time with the applicable bank.</p> <p>If funded directly from the processor, the settlement timeline is 24 hours for Visa, MasterCard, and Discover. American Express settles in 48 hours. Point & Pay supports settlement of funds via ACH with appropriate configuration of batch times. The County is able to view funds as one lump sum, or as individual deposits. Transactions occurring on Saturday and Sunday will post on Monday; and we are able to report on these weekend transactions separately, if desired. Point & Pay's system fully supports an automatic, real-time availability of settlement reconciliation files for the County; we will transfer these files daily via our secure, hosted SFTP web service in CSV, XML, or tab-delimited formats.</p>

2.5.2	Is the software proposed capable of accepting a daily update from the Treasurer's Office TROCS program with parcel and tax balance data?	Yes, Point & Pay currently accepts daily updates from the TROCS program with parcel and tax balance data and we are capable of continuing this capability with the existing payment solution in place or if the Treasurer's Office would like to upgrade to the new BillPay solution.
2.5.3	Has the software proposed been successfully integrated with Accela at another entity/business?	Point & Pay has experience working with Accela and their 3rd party implementation contractors for other clients. We are proud of our successful integration with Accela for Pinal County, understand the system is performing well, and feel we are in a unique position to continue supporting this capability.



Exhibit C - 3
Proposal Documents

April 4, 2020

Krystle Sigman, Procurement Officer
Pinal County Purchasing Dept.
31 N. Pinal Street, Bldg. A
Florence, AZ 85132

Dear Ms. Sigman:

Point & Pay appreciates the opportunity to respond to RFP# 193425RFP, Credit and Debit Card Processing. As a leading nationwide provider of progressive payment solutions for governments, courts, and other agencies, we are confident our combination of best-in-class products, integration capabilities, and high quality service meet and/or exceed the Scope of Work requirements. We provide key points to demonstrate how the Treasurer's Office and other departments will benefit from continued services.

➤ **Delivering an Exceptional Customer Experience**

Point & Pay's solution drives new levels of customer engagement with a dynamic, user-friendly interface that offers a convenient way to pay at any time, from anywhere, and on any device.

➤ **Enabling Efficient Administrative Operations**

Our payment solution will allow the Treasurer and other County 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 performed successful integrations, thus enabling a seamless data exchange between our solution and our clients' systems, including the County's TROCS system and Accela application. Additionally, all of Point & Pay's payment solutions are PCI-DSS and SOC 1 Type II compliant.

We look forward to continuing our partnership with Pinal County by delivering innovative payment solutions that will increase operational efficiencies and provide better services to customers. We are particularly proud of our *BillPay* product that offers mobile and recurring payment capabilities, as well as other advanced functionality. Point & Pay believes there is a great runway ahead for the effects that product will have on the usage of electronic payments and the level of customer engagement experienced by the County. We hope to set the foundation for what we will build together for the next 10 years and look forward to a continued partnership in serving all departments within the County.

Mark Ruis, Senior Account Manager, is authorized to represent Point & Pay in this procurement if awarded contract, and/or to discuss any contract negotiations. Mr. Ruis is available via mobile phone at [503.860.5015](tel:503.860.5015) and by email at mrui@pointandpay.com.

Best regards,



Kevin C. Connell
Chief Executive Officer

point&pay



PINAL COUNTY
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PINAL COUNTY, ARIZONA

SUPPLEMENTAL INFORMATION TO THE SCOPE OF WORK

CREDIT AND DEBIT CARD PROCESSING | 193425RFP

April 7, 2020 | 2:00 PM MST

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Note of Gratitude & Continued Commitment to Pinal County

As one of Point & Pay's premier clients, we want to express our sincere gratitude for Pinal County's long-term loyalty with us and truly value the partnership that spans nearly eight years. It is hard to believe our initial contract commenced on July 4, 2012 when we implemented electronic payment capabilities for the Treasurer's Office and multiple other County departments, including a specialized Angel IVR service.

Point & Pay also recognizes that in the course of our 8-year relationship, we have experienced a few minor issues and identified areas for improvement. Through those experiences, we have truly appreciated the County's commitment to clear communications, professionalism, and the level of concern and care that the County has for its customers and constituents. We truly appreciate clients like Pinal County, because as we go through challenges together, you help make us a better company.

When we started this partnership several years ago, Point & Pay had about 25 employees, 600 clients and was essentially a newcomer to processing at the County level in Arizona. Today, with 82 employees, 4,000+ government clients, and over 100 clients in Arizona alone, we recognize Pinal County as a cornerstone of our business. Over time, we have continually updated, enhanced or replaced our payment products to stay current with the latest technologies available. We are particularly proud of the new online BillPay presentment products that has proven to increase the usage of electronic payments and the level of customer engagement experienced by similar clients.

We welcome the opportunity to transition the Treasurer's Office to the new online BillPay product, thereby enabling the same cost-effective solution that will save time, reduce operational costs, and ultimately enhance the customer experience. Point & Pay believes that with the current COVID-19 pandemic and possible future, unfortunate occurrences, the nation will experience an influx of customers seeking to pay online, thereby increasing the necessity to offer an innovative virtual bill pay process that proves highly beneficial to the County and highly satisfying to its citizens.

Point & Pay is pleased to offer the County with **\$2,500 in marketing funds** to advertise the new user interface, mobile dynamic formatting, and other advanced features of the new payment solution. With the nation's current crippling crisis, we recommend online marketing initiatives that include social media campaigns, local media buys, etc. However, we are open to facilitating other marketing methods, as well as online avenues.

We look forward to a continued partnership in serving Pinal County as a whole and addressing all County department needs'. Throughout our proposal, we provide details about continued use of existing products, new product enhancements, as well as future developments.

1 General Requirements

1.1 Internet & IVR Payment Processing System

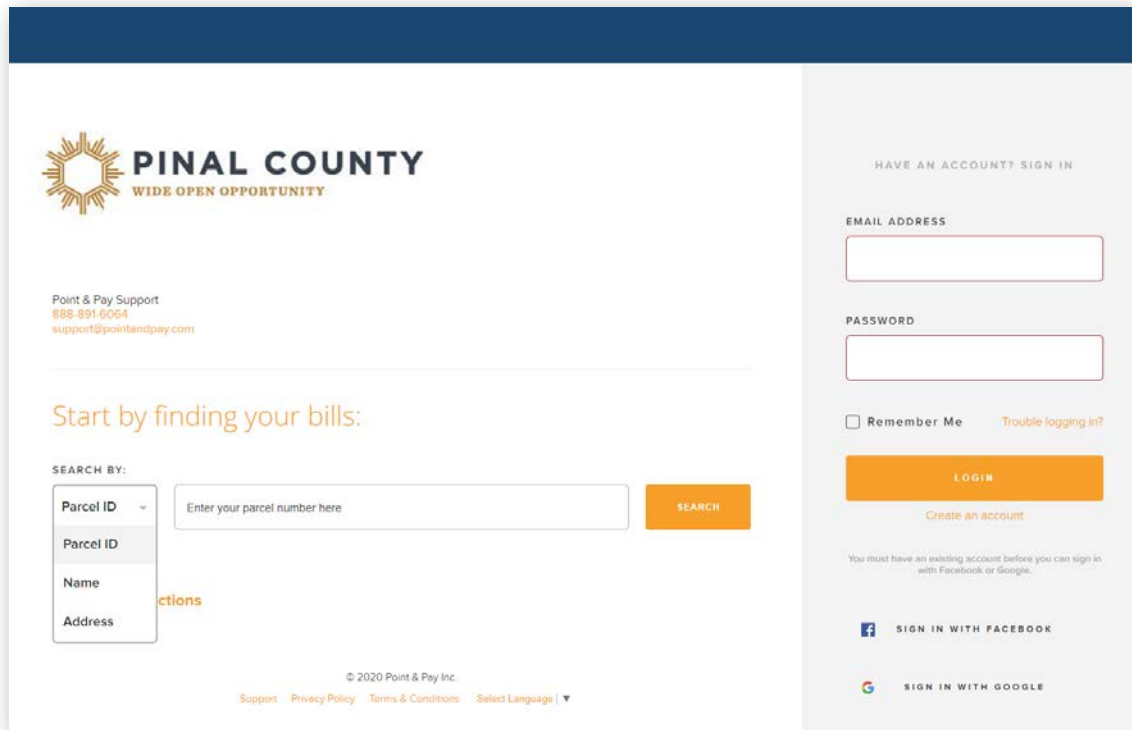
The Contractor shall provide an Internet and Interactive Voice Response (IVR) payment processing system for Pinal County.

Point & Pay proposes use of the existing internet and Angel IVR payment solutions for all County departments; however, we are pleased to introduce our best-in-class online solution for the Pinal County Treasurer’s Office that will modernize the customer payment experience by leveraging the latest technologies. Our proven product enhances customer engagement with an intuitive, user experience featuring uniquely configured forms for multiple payment types and accepts all credit cards, debit cards, and electronic checks. 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 at the same time safeguarding sensitive data with the strongest security and encryption controls available today. It goes beyond the traditional definition of a standard front-end to deliver a sophisticated customer management and engagement platform.

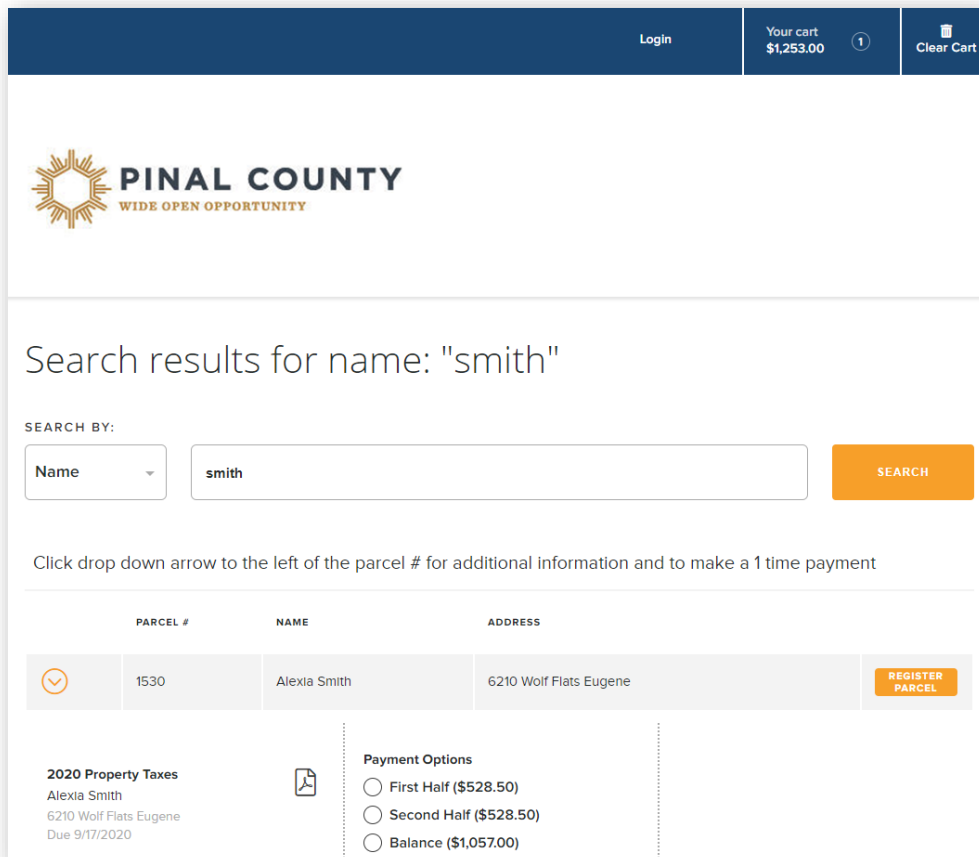
Point & Pay’s solution provides the features and benefits below.

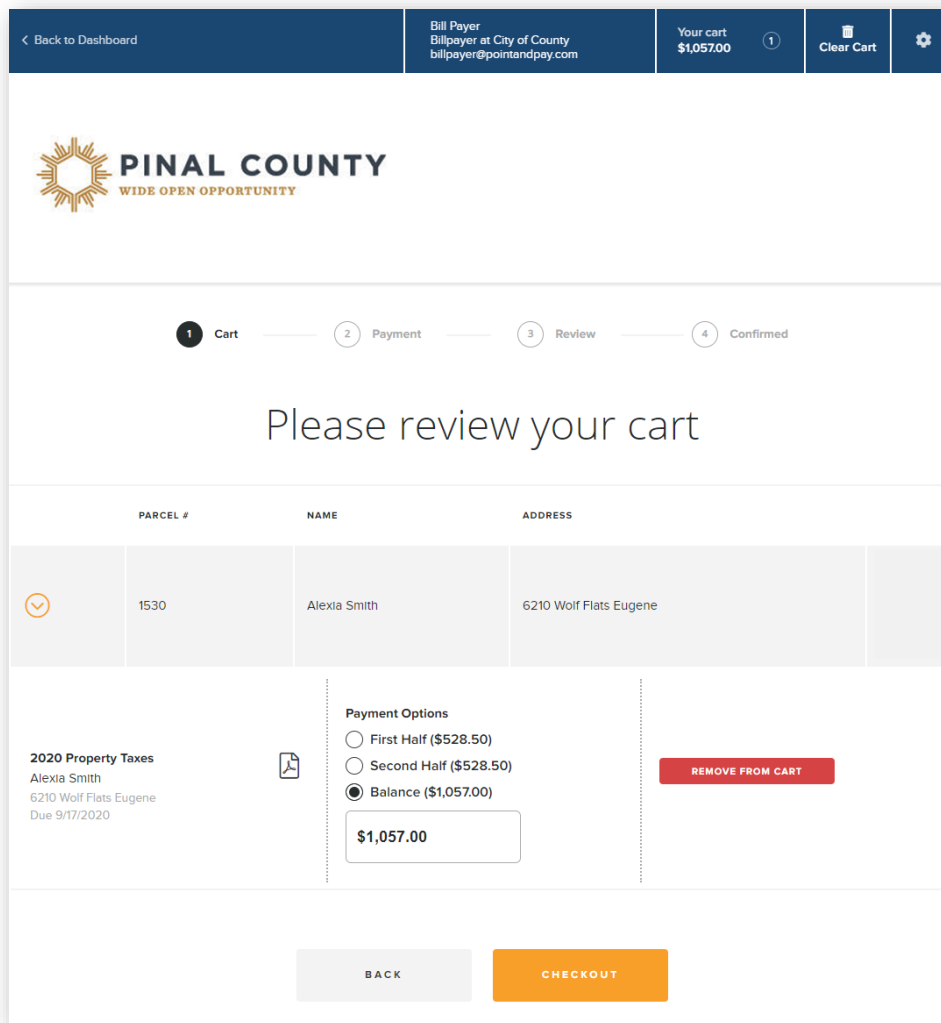
- ✓ One-time payment without registration
- ✓ Accommodates over 100 language preferences
- ✓ Display of the convenience fee for each payment type during the 2nd step of checkout
- ✓ Future-dated, installment, and recurring payment capabilities
- ✓ Shopping carts for managing multiple payments in the same checkout
- ✓ Simplified registration with existing social media credentials (Facebook, Google)
- ✓ Display of billing and payment history, with PDF download of statements and print options
- ✓ Manage personal profile, including storing payment methods
- ✓ Email and text/SMS notifications and Ad-hoc customer communication tools

Point & Pay’s mobile-dynamic dashboard personalizes every aspect of the payment process in a simplified and streamlined manner that engages users with the most modernized payment experience available. From the payment home page, the customer will be presented with the option to register by entering their personal 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 (shown on the following page)**. With this offering, customers are more likely to return for full account management.



Payments Home Page (above) and Search to Pay Functionality (below)






Shopping Cart Functionality

Point & Pay’s proposed solution offers customers two options in using a credit card, debit card, or electronic check to make payments directly to the County. Our goal was to make the payment process simple and streamlined, but also to engage customers so clients experience increased utilization.

- 1 For a quick, one-time payment without logging in, the solution presents the customer with the option to select their preferred payment method and **displays the convenience fee associated with each type**. By automatically displaying this fee, the customer is able to view the cost associated with each method instantly (as shown on the next page).
- 2 If the customer registers as an account user, they will be able to save multiple payment methods under the *‘Profile’* tab of their dashboard. When they decide to make a payment or schedule a specific payment frequency, they simply select the *‘Saved Payments’* option, which displays all of their saved payment types (i.e., credit card, debit card, e-Check). Just like option 1, our solution **displays the convenience fee associated with each type**.

[Back to Dashboard](#) | Bill Payer
Billpayer at City of County
billpayer@pointandpay.com | Your cart
\$1,057.00 | Clear Cart | Settings

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1 Cart — 2 **Payment** — 3 Review — 4 Confirmed

Choose your preferred method of payment


Saved Payments
1 saved payment methods

Credit Card
\$31.71 service fee

Debit Card
\$31.71 service fee

Electronic Check
\$3.00 service fee

FIRST NAME: Bill | LAST NAME: Payer

CARD NUMBER: 4111111111111111 | 

MONTH: 01 January | YEAR: 2023

BILLING ADDRESS: 123 Main Street

CITY: Florence | STATE: AZ - Arizona | ZIP CODE: 85132

SAVE MY PAYMENT INFORMATION
You Must Register To Save Your Payment Method

[BACK](#) | [NEXT](#)

Credit Card Payment with Display of Convenience Fee 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, the processing/convenience fee, total amount paid, a unique confirmation number, as well as the option to print a receipt. We can also set up other data fields if the County prefers to display additional payment information.

[← Back to Dashboard](#) | Bill Payer
Billpayer at City of County
billpayer@pointandpay.com | Your cart
\$1,057.00 | [Clear Cart](#) |

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✓ Cart — ✓ Payment — **3 Review** — 4 Confirmed

Review your order details

PARCEL #	OPTION	AMOUNT
1530	Balance	\$1,057.00
	Processing Fees	\$31.71
	Total:	\$1,088.71

CONTACT INFO
Bill Payer
123 Main Street
Florence, AZ 85132
billpayer@pointandpay.com

PAYMENT METHOD
 **** * 1111

Select Payment Date: **Fri Apr 3rd 2020**

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

[BACK](#) | [SUBMIT](#)

Payment Review with Acknowledgement of Terms & Conditions



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


Success. Confirmation #6190642

An email confirmation has been sent to billpayer@pointandpay.com

CONTACT INFO

Bill Payer
123 Main Street
Florence, AZ 85132
billpayer@pointandpay.com

PAYMENT METHOD

 **** * 1111

PARCEL #	OPTION	AMOUNT
1530	Balance	\$1,057.00
Processing Fees		\$31.71
Total:		\$1,088.71



Print Your Confirmation



Save time and paper

[BACK TO DASHBOARD](#)

Payment Confirmation with Option to Print Receipt

Recurring and Installment Payment Capabilities

To establish recurring or installment payments, registered customers can enable this *'Set It and Forget It'* functionality based on their billing frequency, payment method, total amount due, specific amount, or an "up to" limit. Once activated for recurring payments, this feature automatically populates the next three (3) payment dates and displays those on screen. With this convenience, the customer avoids having to log in each month and manually pay their bill.

Recurring Schedule (above) and Installment Payment Schedule (below)

Payment	DATE	AMOUNT	FEE	Action
Payment 1	Fri Jul 10th 2020	\$529.00	\$15.87	Remove
Payment 2	Mon Aug 10th 2020	\$528.00	\$15.84	Remove

Future-Dated Payments

Point & Pay provides customers with the ability to schedule a one-time future-dated payment with a user-friendly calendar icon that displays on the review screen during the payment process. However, we can tailor the solution to recognize specific due dates required by the County. After scheduling their payment, they have with the option to register by entering their personal email and password. However, if they can expedite the process and use existing credentials from either **Facebook or Google**.

Select Payment Date: **Fri Sep 25th 2020**

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

BACK **SUBMIT**

Sep 2020						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

User-friendly Calendar Icon (above) and Confirmation of Scheduled Payment (below)

[Back to Dashboard](#) Bill Payer
Billpayer at City of County
billpayer@pointandpay.com

Cart —
 Payment —
 Review —
 Confirmed

Your order has been scheduled for September 25, 2020

An email confirmation has been sent to billpayer@pointandpay.com

Save time and paper

BACK TO DASHBOARD

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 County during implementation.

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History

Bill Payer
Billpayer at City of County
billpayer@pointandpay.com

Your cart
\$1,057.00

Clear Cart

Filter by Parcel #: 1530

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

ACCOUNT ACTIVITY | STATEMENTS

DATE	DESCRIPTION	AMOUNT	FEE	STATUS
July 1, 2020	VISA ending in 1111, paid by Bill Payer \$271.92	\$792		Scheduled for: Jul. 1, 2020 <input type="checkbox"/> Cancel
June 1, 2020	VISA ending in 1111, paid by Bill Payer \$271.92	\$792		Scheduled for: Jun. 1, 2020 <input type="checkbox"/> Cancel
May 1, 2020	VISA ending in 1111, paid by Bill Payer \$271.92	\$792		Scheduled for: May. 1, 2020 <input type="checkbox"/> Cancel

City of County
800-555-1234
support@cityofcounty.com

Point & Pay Support
888-891-6064
support@pointandpay.com

PINAL COUNTY
WIDE OPEN OPPORTUNITY

History

Bill Payer
Billpayer at City of County
billpayer@pointandpay.com

Your cart
\$1,057.00

Clear Cart

Filter by Parcel #: 1530

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

ACCOUNT ACTIVITY | STATEMENTS

PARCEL #	DESCRIPTION	DATE	ADDRESS
1530	Property Taxes	2020	6210 Wolf Flats Eugene

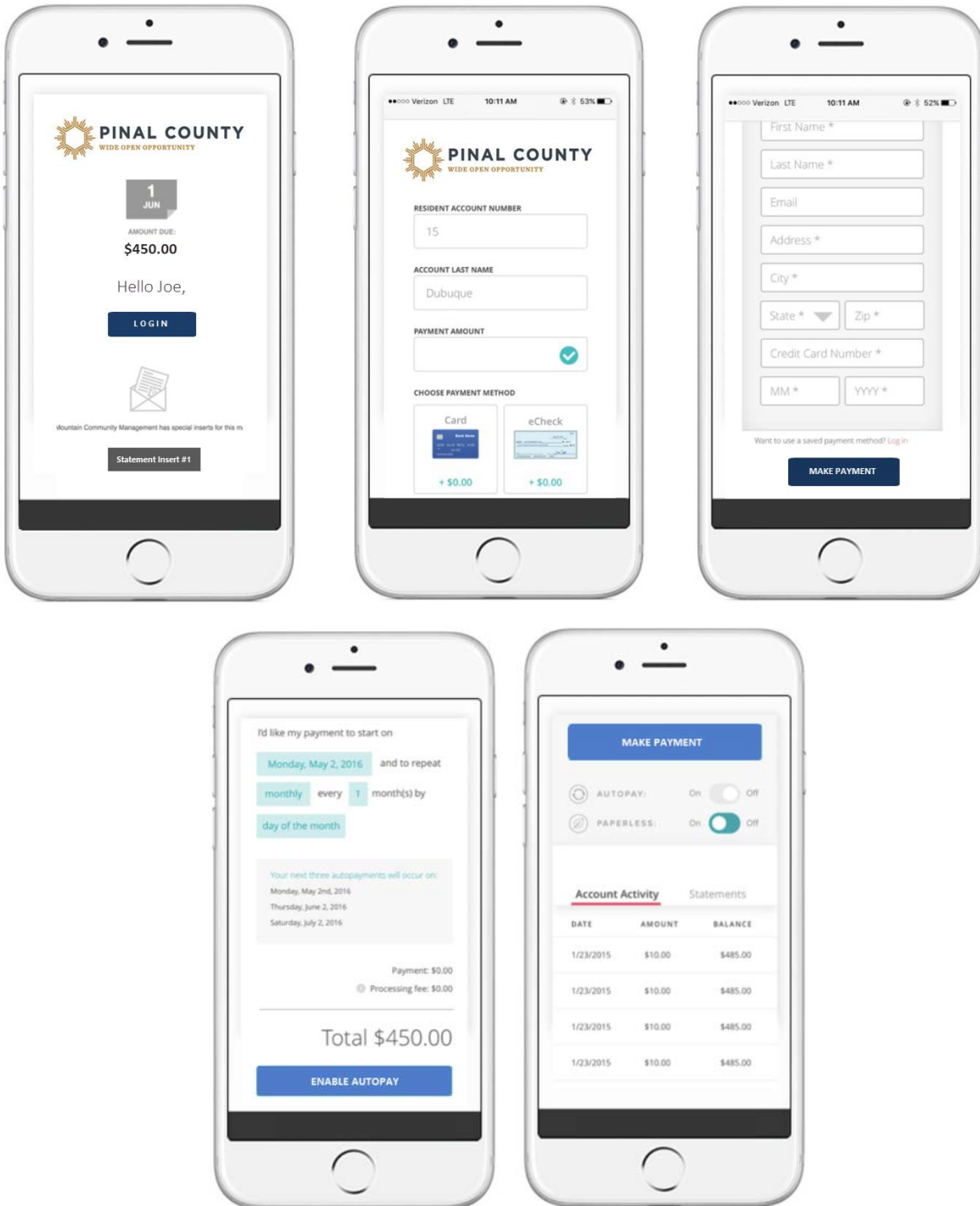
City of County
800-555-1234
support@cityofcounty.com

Point & Pay Support
888-891-6064
support@pointandpay.com

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Support | Privacy Policy | Terms & Conditions | Select Language

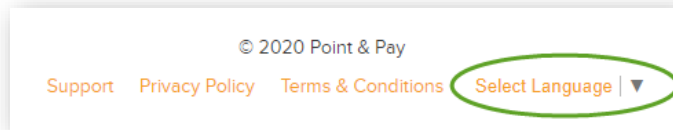
Mobile Payment Platform with Text/SMS Notifications

Point & Pay’s online solution is mobile-friendly and responsive across all devices in the market today, regardless of brand, size, etc. Our mobile-optimized solution provides an intuitive, user-friendly interface for customers with the latest technologies. This includes fully integrated mobile billing capabilities, allowing customers to view and pay at any time, from anywhere.

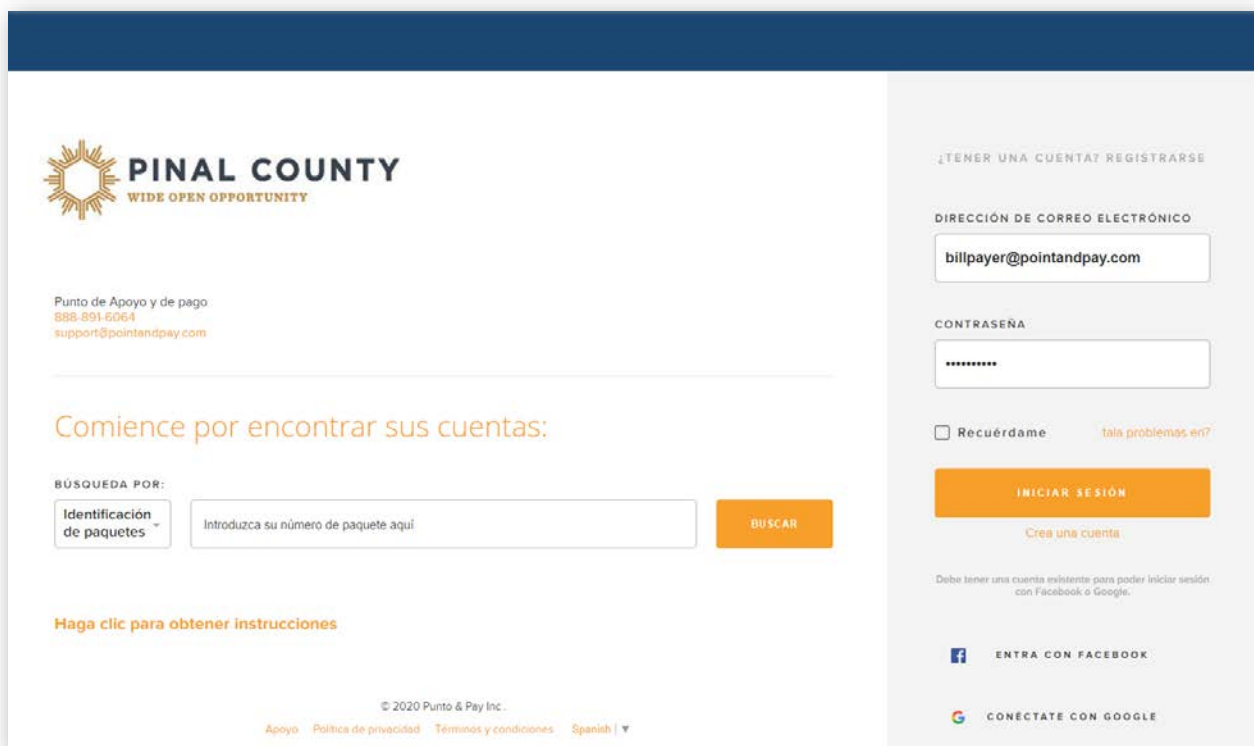


Multilingual Capabilities

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	



Self-Service Help Options

We understand users may require assistance during the payment process, and we designed our solutions to accommodate those needs with automated help functionality available with one simple click, or who to contact by phone.

Need help signing in?

Select the problem you're having and we'll help you out.

- ▶ **I don't remember my password.**
- ▶ **I need my username.**
- ▶ **I need to update my email address.**
- ▶ **I need help creating my account.**
- ▶ **I don't know which email address is attached to my account.**

Contact your service provider if:

- ▶ You believe there's been a billing error
- ▶ You believe a late fee has been applied to your account incorrectly
- ▶ You need to add or remove someone from your account

Contact the payment provider if:

- ▶ You're having trouble making a payment
- ▶ You need help getting your account set up
- ▶ You have other questions regarding payments

8888916064

support@pointandpay.com

Office Hours:

(888) 891-6064 Option 2

Support Hours M-F

5AM - 7PM (PT)

7AM - 9PM (CT)

8AM - 10PM (ET)

1.2 Acceptance of Multiple Brands and Types of Cards

The Contractor must provide processing for multiple “brands” and types of cards at no cost to the County. The “brands” include, but are not limited to, MasterCard, Visa, Discover, American Express, VenMo, PayPal, Samsung Pay, and Apple Pay. All payment brands must be funded in the same time frame at no additional cost.

Point & Pay accepts credit cards issued by Visa, MasterCard, Discover/Novus, and American Express, as well as electronic checks (eCheck) or ACH transfers. We also accept Visa and MasterCard branded debit cards (PIN-based and PIN-less) in real time using the same process as credit cards, and fully support all common networks for both online (Star, NYCE, Pulse, etc.) and offline (Maestro, Interlink, etc.) debit cards and provide transparent switching between authorization routes for a seamless customer experience. We are also able to process prepaid cards, gift cards, promotional cards, corporate cards, and international credit cards as long as those cards include the logo from the major brands mentioned.

Point & Pay currently offers a variety of digital wallet options at the point of sale, including Apple Pay and Google Pay, Android Pay, Samsung Pay, and other NFC options. These functionalities are supported natively in the hardware and software utilized with our EMV terminal offerings. Regarding implementation of these products for online solution, this functionality is currently in development and is scheduled for deployment at the end of the year. We fully commit to supporting these functions as a component of the proposed scope of work. Last year, our web development team determined the need to offer the capability that we are proud to share is now underway.

Additionally, we have engaged with PayPal and is currently under a non-disclosure agreement with them to work towards implementation of fully integrated options for PayPal, PayPal Credit, and Venmo within the proposed BillPay checkout process. This effort is a high priority project and we expect to launch it in late 2020.

1.3 E-Check, Debit Card and EFT Processing

The Contractor must provide electronic check transaction processing, electronic Debit Card processing and electronic funds transfer processing.

Point & Pay is able to provide this processing functionality as referenced in our response to requirement 1.2 above.

2 Security and Certification

2.1 SSL Security Technology Information

The Contractor's payment processing system must have Secure Socket Layer (SSL) security technology for data encryption and protection during transmission to and from web servers. All web servers receiving sensitive data must have SSL keys installed to secure the transmission of the data and include a certified VeriSign certificate or comparable certificate.

Point & Pay's security system includes state of the art SSL (TLS 1.2) and encryption algorithms, firewall protection, intrusion detection systems, and additional proprietary security technology. We deploy a number of security layers to prevent unauthorized access to our systems and data, including, but not limited to, and in no particular order:

- **User Authentication:** Only users with a valid username and password combination, which is encrypted while in transmission. Users are blocked from selecting weak or easily identifiable passwords. User accounts can be restricted to just the information needed to complete the job.
- **Network Segmentation:** Separate zones for DMZ, Internal Processing, Vendor, Encryption, Database, etc.
- **Multi-Person Controlled Key Management:** A minimum of three (3) people are required for encryption key or HSM access, periodic key rotation, etc.
- **Data Vault:** Segregated and encrypted card number storage, with strict ACLs
- **PAN Masking:** External applications do not have Data Vault access and only have last four of card numbers, limiting exposure
- **Internal Log Event Monitoring:** Daily and real-time event observation and correlation
- **Third-Party Log Monitoring:** 24/7/365 event observation and correlation by third-party
- **Datacenter Physical Access Controls:** Secured systems in individually keyed and locked cabinets in an access-control datacenter on an access-controlled floor
- **Penetration Tests:** At least annually, external and internal penetration tests are performed, as well as application-level pen testing
- **Security Policy:** Internally published guidelines with signed acknowledgments, regular training
- **Database Security:** For added safety, we control database access at the operating system layer and database connection level. Access to production databases is restricted to a limited number of points. Connections are monitored and audited. Production databases do not share a master password database. Application-specific accounts limit functionality to base functionality requirements. Sensitive cardholder information is separated from other transaction information, and stored in a highly secured database vault.

- **Data Isolation:** All merchant data is kept separate from other merchants. Even within a single merchant, logical data separation is used to establish organizational hierarchy levels such that only specified users can access and report on data for each defined organizational level.
- **Data Encryption:** We employ some of the most powerful encryption products available to safeguard your data and communications.
- **Internal Network Security:** Inside perimeter firewalls, our systems are protected by network address translation, port redirection, IP masquerading, non-routable IP addressing schemes, and more. Specific details of these features are proprietary.
- **Perimeter Defense:** Our network perimeter is policed by numerous industry leading firewalls and intrusion detection systems. We monitor and analyze our firewall logs to identify security threats before they happen. In addition, we regularly check our security settings for changes, flaws, and errors. We also conduct ongoing vulnerability threat assessments.

2.2 PCI and CISP Certified

The Contractor must be currently Peripheral Component Interconnect (PCI) and Cardholder Information Security Program (CISP) certified.

Point & Pay is PCI-DSS Level 1 compliant and certified as shown in the certificate below. Point & Pay validates all of the points of Visa’s CISP program as part of our annual PCI validation.



2.3 MasterCard and Visa EMV Technology

The Contractor must utilize Europay MasterCard and Visa (EMV) technology, for authenticating credit and debit card transactions meeting ISO/IEC 7816 standards.

Point & Pay is able to provide the County with EMV terminals for authenticating credit and debit card transactions meeting ISO/IEC 7816 standards (please see [Section 6 - Terminals](#)). As a part of the North American Bancard family of companies, Point & Pay has bulk access to every conceivable piece of merchant services hardware available in the market, including Ingenico and Verifone terminals. These terminals offer a unique approach to handling convenience fees, in addition to:

- ✓ Strong encryption controls
- ✓ Direct electronic access to support functions like voids, refunds, etc.
- ✓ Options for installation/configuration support
- ✓ Support for ApplePay, GooglePay and other NFC payment services

2.4 SOC 1 Type 2 Certified with Security Safeguards in Place

The Contractor must be Service Organization Control (SOC 1) certified and provide information that shows that the Contractor has adequate controls and safeguards in place when the Contractor hosts or processes data belonging to Pinal County customers.

Point & Pay is also (SOC 1) Type II compliant and certified. The SOC 1 Type II standard extends the security considerations covered by PCI and adds operational and financial controls. Point & Pay is proud to report full SOC 1 Type II compliance since 2012 with no exceptions reported in the last eight years.



3 Transaction Processing and Settlement

3.1 Daily Deposits to Multiple Bank Accounts

The Contractor shall transfer daily deposits electronically to multiple, separate County bank accounts on the day of transaction or within one (1) business day as directed by the customer. Contractor must also be able to process transactions and accept settlement files as required. The method of application varies by individual agency from standard point of sale equipment to various types of software data captured via personal computer to Internet-based applications to online/mobile payment gateways.

Point & Pay will continue to process transactions and transfer daily deposits electronically for the County, as well as accept settlement files in the same manner as we do today.

3.2 Real Time Processing & Timely Electronic ACH Deposits

All transactions shall be processed in real time. Within twenty-four (24) hours of authorization, the payments must be submitted in to the ACH (Automatic Clearing House) for processing and must be electronically deposited via ACH in the gross amount (in their entirety) directly into the County's designated bank account.

Point & Pay currently processes all transactions in real time for the County and we will continue to submit electronic deposits via ACH into the County's designated bank account.

3.3 Segregating Entity Deposits

Deposits must be segregated per entity with individual identifiers. The County must be able to see each department's deposits as their own line item, not integrated into one deposit.

Point & Pay will continue to segregate deposits per entity with individual identifiers, enabling the County to view each department's deposits as their own line items.

3.4 24/7 System Availability

The Contractor's payment processing system must be available for use by customers twenty-four (24) hours a day, seven (7) days a week.

Point & Pay's system is available for customer use on a 24/7 basis.

3.5 Acceptance of Alphanumeric Entries & International Addresses

On-line and phone transactions from customers must allow for alpha-numeric character entry as well as international addresses.

Point & Pay allows for both of these functionalities; we are currently implementing enhanced methods for alphanumeric IVR entry and looks forward to migrating the County to these approaches this year.

3.6 Authorization and Settlement Networks & Problem Resolution

The Contractor must provide for the authorization and settlement of transactions through the appropriate authorization and settlement networks and provide problem resolution to transaction and/or settlement discrepancies within two (2) business days.

Point & Pay understands and complies with this requirement.

3.7 Convenience Fee Availability for All County Accounts

The Contractor shall allow for accounts to be set up for a convenience fee to be paid by the customer or by the County department. This functionality shall be available for all accounts. Any convenience fee paid by the customer must be collected by the Contractor prior to distributing funds to the County.

Point & Pay understands and proposes continued use of the current convenience fee functionality in place for the County's departments.

3.8 Duplicate Payment Prevention

The Contractor's electronic payment service must maintain quality controls to minimize the occurrence of unintended duplicate payment transactions by customers, while allowing for customers to submit multiple intended payments.

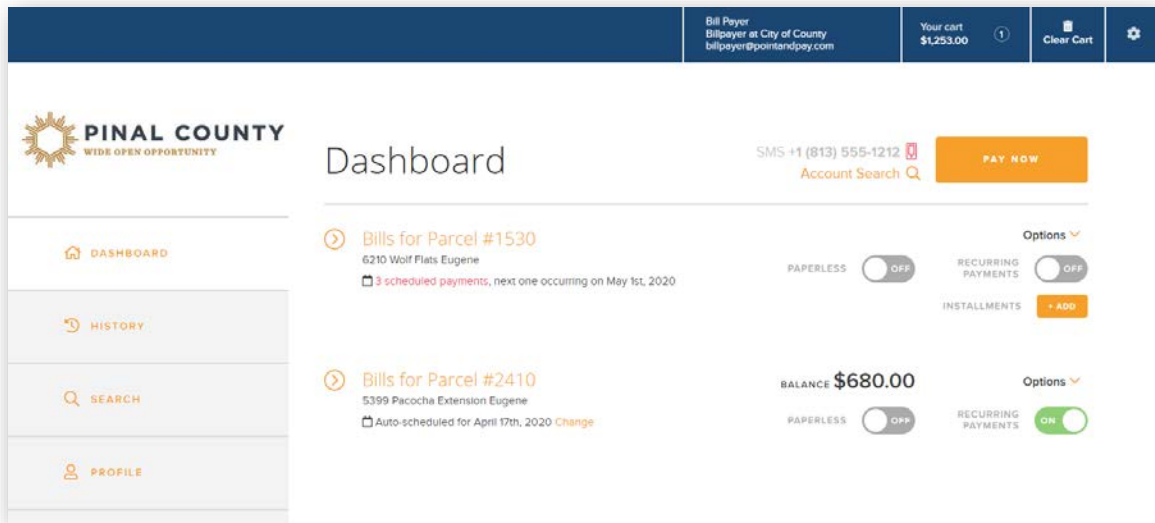
Point & Pay's system prevents duplicate payments by detecting them as a proprietary internal validation step that occurs prior to authorization. Should unique circumstances allow duplicates to process, we offer editing capabilities, as well as the ability to reverse/refund payments electronically. We also have other built-in error prevention features that prevent duplicate transactions from happening to include the following:

- 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
- Real-time confirmation of existing account number, ACH-eligible, in good standing, and has an available balance

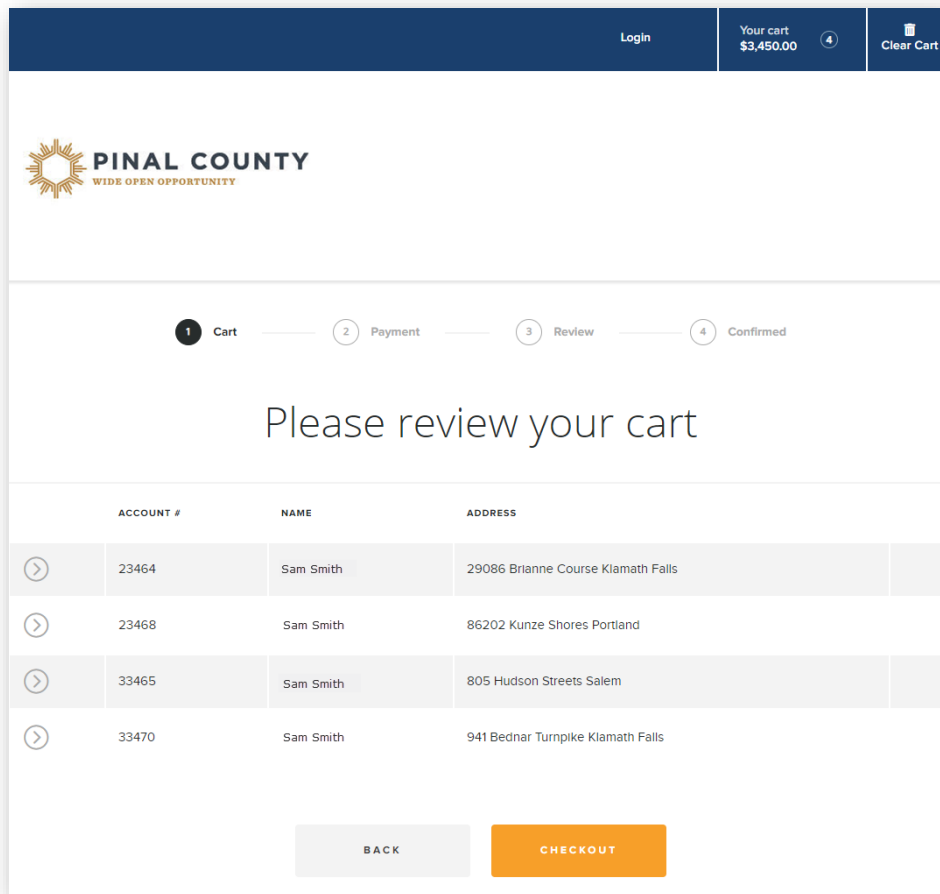
3.9 Shopping Cart Functionality

A "shopping cart" feature shall be provided to allow citizens to make multiple payments to the same department with a single transaction.

Pinal County citizens will be able to link multiple bills together to manage those from the same dashboard home page, including the ability to make multiple payments in the same transaction using the shopping cart feature (shown in the second image with four (4) items for checkout).



Dashboard Display of Multiple Accounts



Shopping Cart Functionality

4 Reporting Capabilities

4.1 Flexible Detail and Summary Reports

The Contractor must provide daily, weekly, and/or monthly detail and summary reports electronically so that each department within Pinal County can receipt the payment to the proper account(s). NOTE: Each department within in Pinal County may choose various reports; therefore, reporting capabilities must be flexible to accommodate each department’s reporting requirements. For example, there must be space for a parcel number as part of the payment information for property tax payments.

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 and file-based reporting. All reports are available in real-time and accessed on the internet via a secure browser, like Google Chrome. 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.

Point & Pay’s reporting component is comprehensive and customizable. During implementation, our technical team can customize flexible configurations for the County’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 system is able to manage an unlimited hierarchy and control settlement and reporting per client instructions from any tier of that structure.

The screenshot shows a web form titled "File Generator" with the sub-header "Step 2 - Revenue File Information (* Required)". The form is for configuring a revenue file. Key fields include:

- Partner Name:** SampleClient2_FL_5765
- Job Name:** (empty)
- Product(s):** None selected (dropdown)
- Channel(s):** None selected (dropdown)
- Payment Method(s):** None selected (dropdown)
- Format:** (dropdown)
- Channel(s):** None selected (dropdown)
- Payment Method(s):** None selected (dropdown)
- Format:** (dropdown)
- Activation Field:** (dropdown)
- Schedule On:** First day of Month (dropdown)
- Push to Partner via:** (radio buttons for Weekdays, Daily, Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday)
- File Name:** (text input)
- Payment Method(s):** None selected (dropdown)
- Format:** (dropdown)
- Activation Field:** (dropdown)
- Schedule On:** First day of Month (dropdown)
- Push to Partner via:** (radio buttons for Weekdays, Daily, Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday)
- File Name:** (text input)
- Push to Partner via:** (radio buttons for Weekdays, Daily, Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday)
- File Name:** (text input)
- Push to Partner via:** (radio buttons for Weekdays, Daily, Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday)
- File Name:** (text input)
- Push to Partner via:** (radio buttons for Weekdays, Daily, Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday)

At the bottom, there are navigation buttons: "Prev Step", "Previous", "Next", and "Save".

Custom Report Parameters



4.2 Daily Reports via Email & Download Capabilities

The Contractor shall provide a daily report via email detailing each department's transactions from the previous day as well as a downloadable report formatted to process through the Treasurer System for the Pinal County Treasurer's Office.

Point & Pay is 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 County's needs 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.

4.3 Monthly Reports Summarizing All County Departments

The Contractor must provide a monthly report to the Pinal County Treasurer's Office summarizing the activity for all departments within Pinal County by department name, card type (with gross sales included), returns, net sales, and total transaction counts. NOTE: This report must include all card types.

Point & Pay is able to provide these monthly reports to the Treasurer's Office as specified above.

For examples of our reports, please see the attachment, [Sample Reports](#).

5 Administration Activities

5.1 Merchant Account Statements and Terminal Charges

The Contractor shall send original merchant account statements and terminal charges, if applicable, to the Pinal County Treasurer's Office to the attention of the Treasurer on a monthly basis. Duplicate merchant account statements shall be sent to each department within Pinal County receiving the credit/debit card service.

Point & Pay understands and complies with this requirement.

5.2 Separate Accounts for Each Location

The Contractor shall set up a separate account for each location at no charge to Pinal County. Contractor must have prior written authorization to set up a merchant account from the Pinal County Treasurer.

Point & Pay proposes continued use of separate accounts for each location at no charge, and we understand we must obtain prior written authorization from the Treasurer for a new merchant account.

We recognize the County currently has 23 merchant IDs (MID) in place. If the County needs additional MIDs established, the Point & Pay application includes form fields for setting up a new MID within the system and each location would have a separate MID as they do today.

5.3 Merchant Account Hierarchy Structure

The Contractor must establish merchant and terminal identification numbers for each department that will enable the County department to identify each location processing transactions. The varying levels of County government are: County, Departments, Divisions with Departments, Sections/Programs with Divisions, and Individual Locations within Sections/Programs. Some departments may require invoicing and cost breakout down to the "Individual Locations within Sections/Programs" level. This is due to the unique cost accounting required for sections/programs receiving various forms of Federal and State funding, including but not limited to grants. The County reserves the right to add/delete County government locations at its sole discretion.

Point & Pay understands and complies with this requirement.

Point & Pay's portal platform provides flexibility for merchants to mirror their own organization through the five (5) hierarchy levels shown in the following pyramid. In addition to the processing hierarchy, our gateway services allow unlimited account "chaining" which allows for further hierarchy manipulation.



5.4 Timely Notification for Major and Minor Upgrades

The Contractor shall provide a minimum lead time of 90 day notice for major upgrades and 30 day notice for minor updates.

Point & Pay assures the County that we will adhere to the 90-day timeframe for major upgrades and 30-day timeframe for minor upgrades as stipulated.

5.5 90-Day Lead Time for Changes to the Online and IVR Solutions

The Contractor must provide the necessary lead time, minimum of 90 days, for the Contractor to have instruction/dialog changes made on the website or IVR telephone recording.

Point & Pay assures the County we will provide at least 90 days advance notice for instruction/dialog changes made to the website and/or IVR telephone recording.

6 Terminals (Equipment & Software)

6.1 Zero Floor Limit POS Terminals

POS (Point of Sale) terminals must be provided with a zero floor limit. NOTE: Pinal County and the Contractor will determine the number of terminals if a contract is awarded. Pinal County reserves the right to acquire the required POS equipment from another source if it is in the best interests of the County.

Point & Pay agrees to provide the County with POS terminals with a zero floor limit. We also recognize and comply with the County’s note. With North American Bancard as our corporate parent, we have access to virtually every piece of transaction acceptance hardware available in the industry. Point & Pay’s POS solution is unique in that it enables clients to be compliant with the EMV liability shift while still performing all of the transaction processing needs of governments, like split transaction routing for convenience fees. Features include:

- Support and installation for fully-featured multimedia terminals
- SDKs and methodologies for integrating with cashiering solutions
- Unique on-screen presentation of convenience fees and capture of fee acceptance

We provide a sample of devices below.



Ingenico ICT-220 (left) and PAX A920 (right)

6.2 Timely Turnaround for Malfunctioning Equipment

The Contractor shall replace any malfunctioning equipment within two (2) business days, unless a time frame has been agreed upon between the Contractor and Pinal County in writing.

Point & Pay understands and complies with this requirement.

6.3 Delivering Operating Supplies within 48 Hours

The Contractor shall deliver operating supplies within three (3) business days of notification to the Contractor by Pinal County. The Contractor must provide start-up supplies at NO additional cost to the County. Start-up supplies must include, but are limited to: sales tickets and credit vouchers.

Point & Pay understands and complies with this requirement. We assure the County we will provide start-up supplies at no additional cost.

6.4 Providing Compatible Card Readers and Signature Pads

The Contractor must provide credit/debit card readers and signature pads that are compatible with Microsoft Windows version 10.

Point & Pay understands and complies with this requirement.

6.5 Equipment and Software for all County Departments

The Contractor must provide equipment and software that is applicable for the County to process electronic revenue collection transactions and future applications for new Departments accepting credit/debit/ACH that will electronically receive an authorization code approving or disapproving the ticket transaction at no additional cost to the County.

Point & Pay understands and complies with this requirement.

7 Customer Service

7.1 Round-the-Clock Telephone Assistance

The Contractor must provide telephone assistance during the hours of 7:00 a.m. until 5:00 p.m. Mountain Standard Time Monday through Friday, except legally recognized holidays for Pinal County. Telephone assistance must include, but is not limited to: POS terminals, research, supplies, installation, problems, and replacement or malfunctioning equipment. If a POS terminal is down, the Contractor must allow for verbal authorization without a terminal.

Point & Pay is able to provide the County with assistance and technical support via toll-free phone during 7:00 AM to 5:00 PM MST, as well as via email. Our dedicated customer/client service team utilizes a ticket management system to monitor and track any issues that may arise. This team facilitates 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 are able to provide live assistance around the clock; standard help desk hours are between 6 AM – 6 PM MST. 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.

We also employ 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:

- Integration Support
- File Format/Data Exchange questions
- Technical maintenance and troubleshooting
- Release management and Networking
- Maintenance and testing of the Business Continuity and Incident Management Plan

7.2 Operating POS Terminals at Multiple Locations

The Contractor must have the capability to operate from the POS terminals located at various locations.

Point & Pay understands and complies with this requirement.

7.3 Dedicated Account/Relationship Manager

The Contractor must provide a contact name and contact information for a local representative that shall be available for assistance. Any personnel changes shall be communicated within one week of the change.

Point & Pay designates Mark Ruis as the County’s continued account/relationship manager, responsible for maintain ongoing communications with key stakeholders at the County. He will facilitate the contracting process, guide the County through Point & Pay’s product offerings, and perform regular meetings to update staff with new developments.

As Point & Pay’s Senior Account Manager, Mark Ruis has developed and maintained key relations with clients in Arizona, and serves as the company’s primary account manager for large government clients in the Western region. Mr. Ruis also serves in a consulting capacity with large clients in an effort to design and optimize payment solutions. In this role, he makes it a priority to stay abreast of the applicable rules and regulations for electronic payment processing. As the senior level account manager, he acts as a resource to top-tier counties and cities across the region for the last ten (10) years. Mr. Ruis has a B.S. degree and is a Certified Payments Professional (CPP).

7.4 Weekly Training Sessions

The Contractor must provide training to department personnel at no cost as related to payment and credit/debit processing requirements (i.e. procedures for handling retrieval requests, charge backs, accessing reports and transaction data, upgrades to programs or machines, and/or other processes and procedures which may be required).

Point & Pay will continue to offer training to County personnel that revolves around all system functionality and business flow of electronic payments. We offer multiple online/web sessions with our staff to accommodate work schedules, as well as dedicated support prior throughout the contract. Key areas of our training initiatives include:

- **Administrative Management:** User access, search for payments, and reporting functionality
- **Online Components:** Managing bills, batches, and customer interactions
- **Settlement, Reporting, and Reconciliations:** Principles of Point & Pay reporting products, identify settlements, and reconcile your payments

7.5 County Collaboration for Cost-Efficient & Innovative Solutions

The Contractor must work together with the Pinal County Treasurer’s Office and the County Departments to implement credit/debit card applications in order to advise the County regarding the most cost-efficient alternative(s) and/or innovative solution(s).

Point & Pay welcomes the opportunity to collaborate with the Pinal County Treasurer’s Office to provide the most cost-efficient and innovative payment solutions, including the opportunity to implement the proposed online BillPay solution detailed in [Section 1.1 Internet & IVR Payment Processing System](#).

Point & Pay strives to improve our product line by keeping partners/clients apprised of new technologies and transitioning them without disrupting services. We also facilitate transitions by providing technical documentation and access to our test environment so the County can try new features and functions before opting in. We also have a specific team of product owners and managers dedicated to innovation that regularly attends government conferences, security seminars, national and international transaction processing industry expos (e.g. ETA) to maintain visibility into the latest and greatest. In an effort to remain competitive in the merchant services and electronic payment processing industries, Point & Pay maintains a formal, future-looking product road map that is updated quarterly with visions for the next five years of our product strategy. Some of these include:

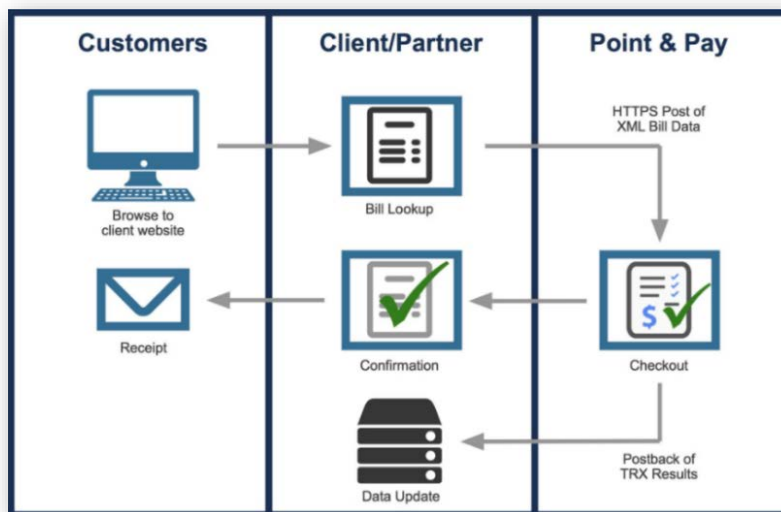
- Integration with emerging payment technologies
- Marketing products, strategies, and technologies to further the utilization of electronic payments and create savings and sustainability increases for our clients on the costs of paper processing
- Payment hardware and software for "in-the-field" collections leveraging our parent company's PayAnywhere hardware

8 Integration / Interfaces

8.1 Interface Abilities with the TROCS Application

The Contractor’s payment processing system must be able to interface with the Treasurer Receiving and Online Collection System (TROCS), a custom in-house developed application, and be able to accept nightly upload of property parcel numbers, amounts due and owner names through a secure FTP site.

Point & Pay currently interfaces with the County’s TROCS application via our Parameter Passing method (shown below) and accepts nightly uploads via our hosted SFTP service. If the Treasurer’s Office decides to implement our new solution, we would interface with the TROCS via Parameter Passing as well.



8.2 Real Time Interface with Accela

The Contractor’s payment processing system must interface with the County’s Accela software.

Point & Pay’s system currently interfaces with the County’s Accela software via Parameter Passing and the Point & Pay Postback. With this contract, we proposed continued use of these methods.

8.3 Parameter Passing Interface with the County’s Website

The Contractor’s payment processing system must be able to interface with the County website by allowing form data to be passed from the County website to the Contractor site. Allowing, for example, a tax payer to access their property tax bill through the County website, then be routed to the Contractor site for payment of that bill.

Point & Pay proposes continued use of the Parameter Pass in place that transfers customers from the local “lookup” page to the Point & Pay-hosted page for an efficient checkout process and alleviates the County from any security threats or concerns.

8.4 Test Page Capabilities for Testing Data

The Contractor’s payment processing system must have a test page allowing for the testing of data passing between systems.

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.

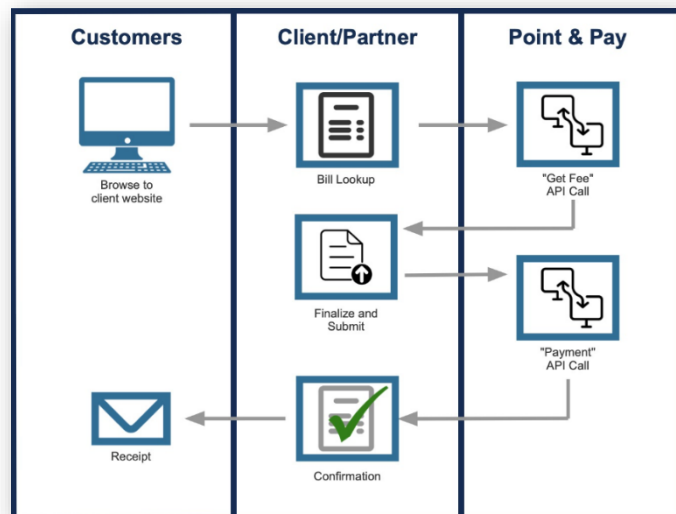
The client also has the option of modifying their configurations within the test environment via Point & Pay staff for non-standard testing, and are able to offer isolated test environments to satisfy specific requests for development and integrations. If we complete custom development or integrations as part of the project, the County will have the ability to develop and approve new scripts.

8.5 Online Payment Gateway API & Customizable Web Pages

The Contractor must supply an online Payment gateway API for integration into custom code projects including but not limited to mobile development, web development, and desktop integrations. The Contractor must also supply individual, customizable web pages to process unique transaction types for each department.

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



point&pay

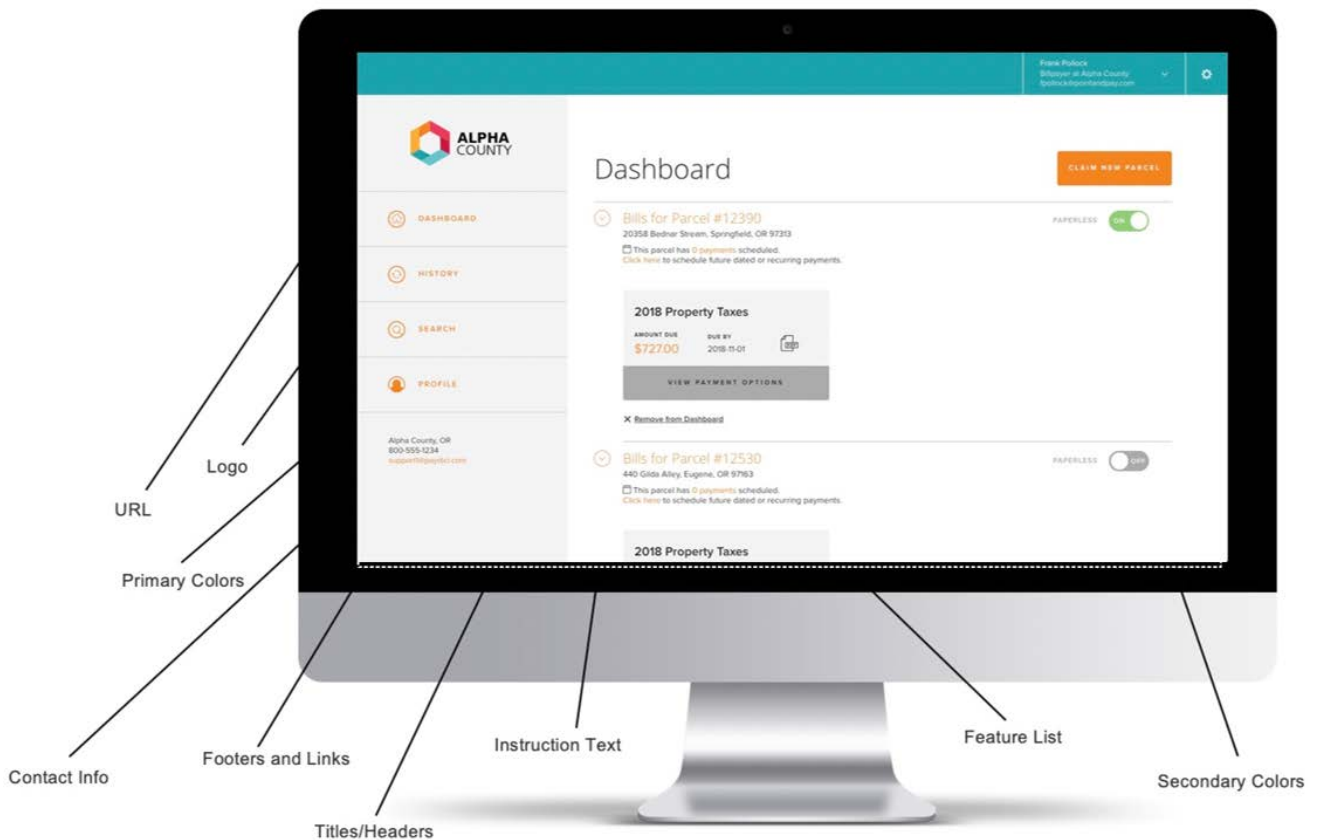
real-time bill/balance lookup, customer information lookup, post payment notifications, and custom behavior flags (i.e., budget billing, escrow, restrictions, etc.). One of our advanced integration techniques involves developing custom API connectivity modules.

Point & Pay hosted web solutions provide engaging, intuitive solutions that drive higher utilization and greater overall payments efficiency. While our lineup starts with well-designed simple payment forms, we also pay attention to the scope of possibilities available in a fully feature deployment, equipped with bill presentment, eBilling, and recurring payments. These products give government agencies looking for new payments solutions the option to leapfrog to the forefront of payment processing customer experiences.

We offer user-friendly websites with visual tools that are highly configurable for the County Treasurer's Office and other departments. These customizable templates include key elements of each department's branding (logos, colors, text, etc.) to present a modern and innovative layout for customers.

Our interfaces feature:

- Dynamic presentation to beautifully adapt to any screen or device size
- Open search architecture enabling customers to find bills quickly and easily
- Minimal overall clicks and pages while maintaining clarity and cleanliness



Implementation Approach (Question Set 2.2.1)

Point & Pay will work closely with County representatives to customize the methodology, while maintaining core best practices and high quality of service.

Point & Pay's project management approach involves **five phases** outlined below:

- 1 **Planning:** During this phase, we define the program and project scope. We work closely with designated County 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 project management approach. To that end, our diverse team of project leads 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 County's new online BillPay 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 County. During those meetings, Point & Pay will meet with designated County representatives to discuss their individual needs and scope implementation. The assigned implementation 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](#) below for additional details).

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 County'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 Change Control Management Board (CCB) will consist of County IT personnel and Point & Pay project team members who are responsible for reviewing and approving all changes to the implementation schedule. The CCB then accounts for these changes in the change register, and ensures that all levels of change and accompanied analysis during discovery is within an appropriate timeframe. When a board member communicates the decision to the Implementation Lead, he/she updates all associated documentation and communicates the decision to all appropriate parties.

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 County's implementation. Point & Pay will maintain the following communications protocol for the County.

- 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 County 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 County** – the Implementation Lead is responsible for communications with the County 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 County's implementation.
- 7 **Teleconferences (toll-free)** – we will schedule phone meetings via UberConference with dial-in numbers available to all stakeholders.
- 8 **Scheduled Meetings** – Upon RFP award, Point & Pay will review with the County all other required meetings and TBD dates based on the project start date. Please see the table below for the standard meetings we conduct with clients.

Topic	Attendees	Frequency	Dates (TBD)
Review and Approve Project Completion Statement	Project Team, Sponsor and Client Stakeholders	Once	
Kick-off for Planning and Design	Project Team, Sponsor and Client Stakeholders	Once	
Review Charter, Scope baseline and Requirements	Project Team, Sponsor and Client Stakeholders	As needed	
Kick-off for Execution	Project Team, Sponsor and Client Stakeholders	Once	
Demos and Show & Tells	Project Team, Sponsor and Client Stakeholders	As needed	
Change Control	Change Control Board	As needed	
Turnover Meeting from UAT to Productions	Project Team	Once	
Technical Integration Status	Project Team, Sponsor and Client Stakeholders	Weekly	
Turnover Meeting – Final Release Prep	Project Team	Once	
Project Updates	Electronic Payments Steering Committee	Weekly	

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.

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 online payment portal for the County. 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

Implementation Requirements

Point & Pay will provide the County with the necessary installation documentation to designated staff once determined. For information on our setup parameters, please see the below list of key milestones which uses the example of an application that does bill presentment based on a file exchange, noting the parties responsible for completing each item.

Discovery (Client and Point & Pay)

1. Client provides data requirements (CLIENT)
 - a. File specs
 - b. File samples
 - i. Daily balance file
 - ii. Bill print (raw data file)
 - iii. Bill PDFs (or provide URL algorithm)
 - c. File rules
 - d. Necessary credentials
2. Define file integration (P&P OPS) - 8-16 hours
3. Project management (P&P OPS) - 8 hours
4. Generate SOW

Development Requirements Met (Client) - must be met in order for development to begin

1. Review and execute SOW
2. Setup P&P SFTP and test transmission
3. Configure file transmission and delivery at least two production files of the following (automated job is preferred):
 - a. Daily balance file
 - b. Bill print (raw data file)
 - c. Bill PDFs (or provide URL algorithm)

Marketing and Customer Education Planning (Client and Point & Pay)

1. Design Website Integration (P&P OPS) - 2 hours
2. Design Paper Mail Artifacts (P&P OPS - 8 hours
3. Design Email Campaign (P&P OPS) - 8 hours
4. Provide list of email addresses for target (CLIENT)

Financial Configuration (Point & Pay)

1. Set up Client Profile in Partner Builder
2. Request Merchant ID's
3. Client Update for MID's and Profile Configuration
4. Setup banking



5. Receive notification that banking test can be performed
6. Complete Bank Test
7. Confirm Deposit from Test w/Agency
8. Refund if necessary
9. Setup Admin Users

Data File Integration (Point & Pay Development)

1. Setup Client SFTP - 4 hours
2. Configure file transmission - 4 hours
3. Program daily account balance import file - 16 hours
4. Program paper suppression file - 8 hours
5. Program payment file - 8 hours
6. Testing - 24 hours
7. QA (P&P OPS) - 24 hours
8. Project management (P&P OPS) - 8 hours
9. Custom messaging/requests outside standard application - TBD

Bill Print File Integration (Point & Pay Development)

1. Setup Print Vendor SFTP (or Client depending on who is providing the files) - 4 hours
2. Configure file transmission - 4 hours
3. Program data import file - 8 hours
4. Program PDF split process - 36 hours
5. Host PDFs - 4 hours
6. Configure e-Bill batches - 16 hours
7. Configure e-Bill email template - 8 hours
8. Program usage table - 16 hours
9. Run Testing - 24 hours
10. QA (P&P OPS) - 24 hours
11. Project management (P&P OPS) - 8 hours
12. Client email customizations outside of standard application - TBD

General Onboarding (Point & Pay)

1. Establish connection (API/SFTP) - 4 hours
2. Client Configuration - 4 hours
3. Configure Company settings - 8 hours
4. Test settings, including fee - 8 hours
5. Customize email templates - 4 hours
6. Update logo and branding - 8 hours

7. Project management (P&P OPS) - 4 hours

Training (Point & Pay and Client)

1. Complete EBPP end-user training
2. Complete EBPP manager training
3. Complete P&P Admin portal training
4. P&P provides demo environment for additional training and testing

Account Review & Testing (Client)

1. Review bill print integration and test key functions
2. Review data integration and test key functions
3. Review/test key bill payer functions as end-user AND manager:
 - a. Complete non-logged in payment
 - b. Account creation
 - c. Make a logged in payment
 - d. Enable/disable recurring
 - e. Enable/disabled paper suppression
 - f. Password reset/login change
4. Apply payment (revenue) file to CIS
5. Provide feedback to P&P

Launch (Client and Point & Pay)

1. P&P launches client to production environment (P&P DEV)
2. P&P implements email campaign (P&P OPS)
3. Client implements print campaign (CLIENT)
4. Client implements website integration (CLIENT)
5. Client receives first payments (CLIENT)
6. Client posts first production payment (revenue) file (CLIENT)
7. Client executes SOW project completion agreement (CLIENT)

CERTIFICATE OF COMPLETION

PCI DATA SECURITY STANDARDS VERSION 3.2.1

This is to certify that **Point and Pay, LLC** has been assessed by Skoda Minotti Risk Advisory Services, LLC and was found to be compliant against the PCI Data Security Standards, endorsed by Visa, MasterCard, American Express and other leading card brands.



Point and Pay, LLC

www.pointandpay.com

Validation Type: **Level 1 Service Provider**

Audit Validation Date: **April 15, 2019**

Audit Valid through: **April 14, 2020**

CONDITIONS:

1. Skoda Minotti has issued this certificate to indicate that the aforementioned company has been assessed against the requirements of the Payment Card Industry (PCI) Data Security Standards (DSS) Version 3.2.1.
2. This certificate offers no guarantee or warranty to any third party that the company is invulnerable to attack or breaches, and Skoda Minotti Risk Advisory Services, LLC accordingly accepts no liability to any third party in the event of loss or damage of any description caused by any failure in, or breach of, the subject's security environment either on a prospective or retrospective basis.
3. Please contact Skoda Minotti Risk Advisory Services, LLC at 866.669.6561 for additional information. This certificate is valid for one year from April 15, 2019.

Skoda Minotti

Signature

April 15, 2019

Date



CERTIFICATE OF COMPLETION

SSAE 18 (SOC 1) TYPE II

This is to certify that **Point and Pay, LLC** has been assessed by Skoda Minotti and received an unqualified opinion of its Payment Processing System and on the suitability of the design and operating effectiveness of its controls.



Point and Pay, LLC

<https://pointandpay.com>

Engagement Type: **SOC 1 Type II**

Examination Period: **December 1, 2017 to November 30, 2018**

CONDITIONS:

1. Skoda Minotti has issued this certificate to indicate that the aforementioned company has completed an examination of its Payment Processing System under the Statement on Standards for Attestation Engagements No. 18.
2. This certificate offers no guarantee or warranty to any third party for ongoing compliance.
3. Please contact Skoda Minotti & Co. at 866.669.6561 for additional information. This certificate is valid for one year from April 24, 2019.

Signature

April 24, 2019

Date



SKODA MINOTTI
RISK ADVISORY SERVICES

Sample Reports

Please see a sample of daily batch summary and daily batch detail report below. Both of these reports are available in real time via the Point & Pay online reporting component. We can also configure the solution to send these reports electronically via email.

Payment Report

Start Date: Jun 5 2017 12:00 AM | End Date: Jun 5 2017 11:59 PM | Group By: Product | Payment Type: No Filter | Payment Method: No Filter

Update Report | Download to Excel | Print Report

231 records found matching your search criteria.

Product: Property Tax - First Half

Pay Id	Method	Type	Status	Date	Account	Product	Name	Pmt Amt
32699063	Debit Card - Visa	Purchase	Approved - Comp	06/05/2017 10:53 AM	30518351	Property Tax - First Half		\$223.68
32709848	Credit Card - Visa	Purchase	Approved - Comp	06/05/2017 02:03 PM	21506241	Property Tax - First Half		\$35.08
32710005	Debit Card - Visa	Purchase	Approved - Comp	06/05/2017 02:05 PM	21413248A	Property Tax - First Half		\$238.67
32710088	Electronic Check - ECH Check	Purchase	Approved - Comp	06/05/2017 02:07 PM	10768128	Property Tax - First Half		\$892.19
32710164	Credit Card - Visa	Purchase	Approved - Comp	06/05/2017 02:08 PM	32409989	Property Tax - First Half		\$2,372.96
32715711	Credit Card - MasterCard	Purchase	Approved - Comp	06/05/2017 04:33 PM	31914001C	Property Tax - First Half		\$34.66

Product Summary	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	5	\$2,971.15	\$2,904.45	\$66.70	\$0.00	\$2,904.45
eCheck Payments	1	\$894.19	\$892.19	\$2.00	\$0.00	\$892.19
Refunds	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	6	\$3,865.34	\$3,796.64	\$68.70	\$0.00	\$3,796.64

Daily Batch Detail Report

Deposit Summary

Expected Deposit on 05/04/2017

Agency Account #	Originator	Payment Method	Deposit Amount
XXXX	PNP	All	\$171,999.59
PNP Total:			\$171,999.59
Total:			\$171,999.59

Expected Deposit on 05/05/2017

Agency Account #	Originator	Payment Method	Deposit Amount
XXXX	PNP	All	\$28,961.19
PNP Total:			\$28,961.19
Total:			\$28,961.19

Expected Deposit on 05/08/2017

Agency Account #	Originator	Payment Method	Deposit Amount
XXXX	PNP	All	\$28,667.35
PNP Total:			\$28,667.35
Total:			\$28,667.35

If there were more than one batch, additional lines will appear with the corresponding deposit amount

Daily Batch Summary Report

The Payment Report (shown on the following page) allows for flexible grouping and filtering parameters where the County can run them on an Enterprise level or in segregation. The report displays the details for each group/filter.

Payment Report

Start Date **Start Time** **End Date** **End Time**

Office **User** **Product** **Channel** **Group By** **Payment Type** **Payment Method**

Channel: Counter

Pay Id	Method	Type	Status	Date	Account	Product	Name	Pmt Amt
29647650	Credit or Debit Card - MasterCard	Purchase	Approved - Comp	02/01/2017 08:07 AM	1170065400	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 BAMOUNI	\$28.71
29663204	Credit or Debit Card - MasterCard	Purchase	Approved - Comp	02/01/2017 02:05 PM	1190002044500	Taxpayer Payments	SYLVIA RAIBON	\$713.89
29666723	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	602638	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 Waller	(\$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 Waller	(\$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	(\$687.36)

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

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	\$40,026.27	\$39,039.29	\$995.98	\$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	\$33,384.05	\$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

Payment Report

Start Date: Oct 24 2016 | Start Time: 12:00 AM | End Date: Oct 24 2016 | End Time: 11:59 PM | Partner: No Filter
 Office: No Filter | User: No Filter | Product: No Filter | Channel: No Filter | Group By: Channel | Payment Type: No Filter | Payment Method: No Filter

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5 records found matching your search criteria.

Channel: WEB

Pay Id	Method	Type	Status	Date	Account	Product	Name	Fee	Pmt Amt
6081355	Credit or Debit Card - Visa	Purchase	Approved - Comp*	10/24/2016 05:24 AM	196	Law Library Services	test t	\$2.00	\$12.00
6081356	Credit or Debit Card - Visa	Purchase	Approved - PCB*	10/24/2016 06:06 AM	196	Law Library Services	test t	\$2.00	\$12.00
6081357	Credit or Debit Card - Visa	Purchase	Approved - PCB*	10/24/2016 06:23 AM	208	Law Library Services	test t	\$2.00	\$1.00
6081358	Credit or Debit Card - Visa	Purchase	Approved - PCB*	10/24/2016 06:30 AM	207	Law Library Services	test t	\$2.00	\$1.00
6081359	Credit or Debit Card - Visa	Purchase	Approved - PCB*	10/24/2016 06:43 AM	208	Law Library Services	test t	\$2.00	\$1.00

Channel Summary	Processor Settlement				PNP Settlement				Debit			Total							
	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Fee Settled by Processor	Fee Settled by PNP	Fee Total	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00	\$0.00	\$0.00	\$0.00	5	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00
eCheck Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00	\$0.00	\$0.00	\$0.00	5	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00

Report Totals

Summary	Processor Settlement				PNP Settlement				Debit			Total							
	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Fee Settled by Processor	Fee Settled by PNP	Fee Total	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00	\$0.00	\$0.00	\$0.00	5	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00
eCheck Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00	\$0.00	\$0.00	\$0.00	5	\$37.00	\$27.00	\$10.00	\$0.00	\$27.00

Returns & Fees

Fees Summary

Total Returns & Fees: \$0.00

Deposit Summary

Expected Deposit on 10/27/2016

Agency Account #	Originator	Payment Method	Deposit Amount
Hamilton County Law Library (OH) XXXX5382	PNP	All	\$27.00
PNP Total:			\$27.00
Total:			\$27.00

Grand Total PNP: \$27.00
 Grand Total: \$27.00

Payment Report

Start Date: Jan 17 2017 | Start Time: 12:00 AM | End Date: Jan 17 2017 | End Time: 11:59 PM | Partner: No Filter
 Office: No Filter | User: No Filter | Product: No Filter | Channel: No Filter | Group By: Channel | Payment Type: No Filter | Payment Method: No Filter

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44 records found matching your search criteria.

Channel: API

Channel Summary	Processor Settlement				PNP Settlement				Debit			Total							
	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Fee Settled by Processor	Fee Settled by PNP	Fee Total	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$334.57	\$323.57	\$11.00	\$0.00	\$323.57	\$0.00	\$0.00	\$0.00	2	\$334.57	\$323.57	\$11.00	\$0.00	\$323.57
eCheck Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$202.00	\$200.00	\$2.00	\$0.00	\$200.00	\$0.00	\$0.00	\$0.00	1	\$202.00	\$200.00	\$2.00	\$0.00	\$200.00
Refunds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$536.57	\$523.57	\$13.00	\$0.00	\$523.57	\$0.00	\$0.00	\$0.00	3	\$536.57	\$523.57	\$13.00	\$0.00	\$523.57

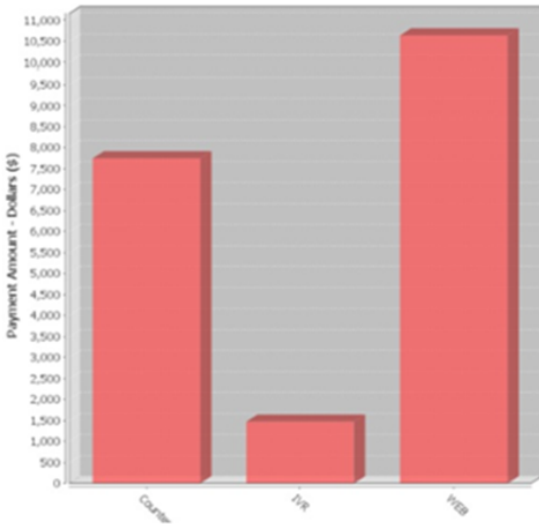
Channel: Counter

Channel Summary	Processor Settlement				PNP Settlement				Debit			Total							
	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Fee Settled by Processor	Fee Settled by PNP	Fee Total	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,134.00	\$1,100.00	\$34.00	\$0.00	\$1,100.00	\$0.00	\$0.00	\$0.00	4	\$1,134.00	\$1,100.00	\$34.00	\$0.00	\$1,100.00
eCheck Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,134.00	\$1,100.00	\$34.00	\$0.00	\$1,100.00	\$0.00	\$0.00	\$0.00	4	\$1,134.00	\$1,100.00	\$34.00	\$0.00	\$1,100.00

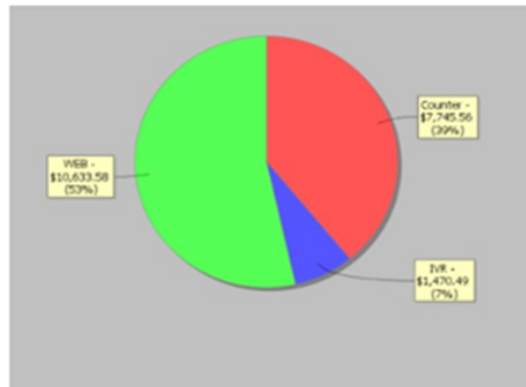
Channel: WEB

Channel Summary	Processor Settlement				PNP Settlement				Debit			Total							
	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer	Fee Settled by Processor	Fee Settled by PNP	Fee Total	Count	Receipt	Payment	Customer Paid Fee	Partner Paid Fee	Transfer
Credit Card Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,141.24	\$3,067.02	\$74.22	\$16.87	\$3,050.15	\$0.00	\$0.00	\$0.00	36	\$3,141.24	\$3,067.02	\$74.22	\$16.87	\$3,050.15
eCheck Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Refunds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,141.24	\$3,067.02	\$74.22	\$16.87	\$3,050.15	\$0.00	\$0.00	\$0.00	36	\$3,141.24	\$3,067.02	\$74.22	\$16.87	\$3,050.15

Sample Bar Graph



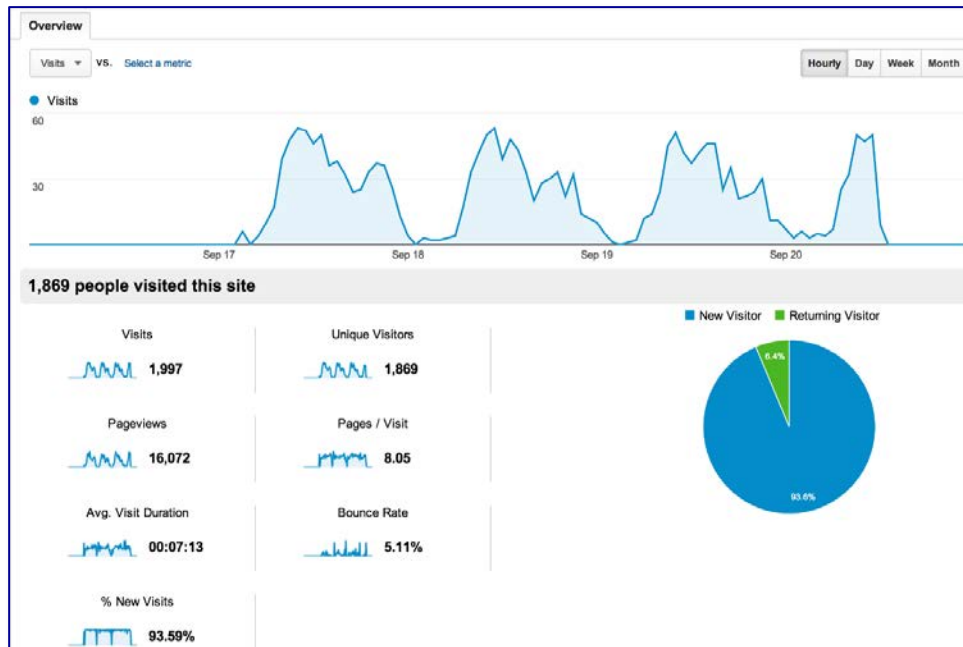
Sample Pie Chart



Sample Bar Graph and Pie Chart from Payment Report

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.



Microsoft Power BI

We propose use of the Microsoft Power BI reporting tool that interacts instantly and seamlessly with Excel to view and receive reports. With this impressive tool, County 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 throughout the County.

Point & Pay has had success utilizing Microsoft's 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.

