City Council Meeting Notice

St. Francis City Council

5:30 p.m. on Tuesday June 15^{th} 5:30 p.m.

Via Zoom and the City's Website

Agenda

1) Call Meeting to order
2) Roll Call
3) Police Department
4) Liquor Store Staffing
5) Billing Software
6) City Hall Security
7) City Council Meetings
8) Adjourn

CITY COUNCIL
AGENDA REPORT
Agenda Item #:
3

TO: Joe Kohlmann, City Administrator

FROM: Todd Schwieger, Police Chief

SUBJECT: **SRO Contract Deadline, Police Department Staffing**

DATE: June 15th, 2021

OVERVIEW:

In 2019 the School Board for St. Francis Area Schools approved to reduce the amount of School Resource Officers (SRO) from two to one SRO due to budget cuts. In early 2021 the school board made the decision to eliminate the program altogether by eliminating the final SRO for St. Francis Area Schools. Since that time multiple conversations and meetings have taken place between the police chief, SRO, city administrator, superintendent and the city council liaison to the school board in attempts to advise on the importance of the position and salvage the program. The police chief and SRO also presented to the school board in May of 2021 voicing the significance of the program. At this time budgetary shortfalls seem to be the only determining factor in the decision making of the school board. There is no indication at this time that the school board will reverse its decision and approve an SRO contract for the 2021/2022 school year.

Last year at this time the SRO contract was also in question due to COVID concerns and uncertainties including in person learning for the upcoming school year. This made it difficult for the police department to plan and to assign officers to shifts. Officers typically bid shifts each year in accordance with seniority several months before the actual schedule starts, giving them time to plan vacation time, family time etc. This process was affected last year due to the inability of the school board to make the determination of approving an SRO contract. When the contract was approved the schedule began the following week when school was already in session. This affected several officers who didn't know what shifts they would be working until the week before the schedule began. As a police chief I don't like to place unnecessary burdens on personnel especially those which could be avoided.

The police department also recently learned that one of its officers recently accepted a conditional offer of employment with another metro agency contingent on the successful completion of a background investigation. The department has been at twelve licensed officers since 2019 when there were also two SRO positions. With the loss of the first SRO in 2019 the department added a Community Resource Officer (CRO) which has been a good addition to the department and community. Despite the loss of the remaining SRO in 2021 the police department will continue responding to calls for service at St. Francis schools although the specifics of what police department response will look like has yet to be discussed with school personnel. Upon the anticipated resignation of the officer, the department would like to replace the position in order to maintain its current number of licensed officers due to several factors including rate of community growth, consistently rising calls for service over the last several years as well as staff morale. By maintaining 12 licensed officers the department would also be better prepared to provide an SRO to the school district should they again request to reinitiate

City of St. Francis

the SRO program in the near future. In addition, retaining 12 officers increases the department's resiliency to potential future turnover.

ACTION TO BE CONSIDERED:

For City Council to set a deadline of July 1st for the St. Francis School Board to reverse their decision of eliminating the SRO for the 2021/2022 school year. This would allow the police department to bid shifts in July giving the department and officer's time to plan for the beginning of the schedule which is anticipated to begin in September.

Also, City Council discussion on the topic of the police department maintaining 12 licensed officers in response to an anticipated resignation and loss of SRO contract.

BUDGET IMPLICATION:

City of St. Francis

CITY COUNCIL
AGENDA REPORT
Agenda Item #:
4

TO: Joe Kohlmann, City Administrator

FROM: John Schmidt, Liquor Store Manager

SUBJECT: **FTE for The Bottle Shop**

DATE: 6/10/2021

OVERVIEW:

There are two major staffing challenges the Bottle Shop is facing:

1) It has come to a point in our operation that we are in need of a full time employee. By definition this will be there full time job, and would allow the Bottle Shop some stability. Other than Crystal and John, the rest of our staff is part time. That means there focus will always be on their full time jobs and their families, it's not a matter of "if" it's a matter of "when" they will leave us. So far year to date the Bottle Shop's sales are up over $125,000. We are doing this amount of business short 3 PTEs. Our department is unlike the others in the city, when our sales are up we need more staff.

2) An additional challenge in our staffing is our ability to hire any Part Time employees has been difficult to say the least, we've been looking to hire since the beginning of the year and have only received 4 applications. One way we feel to help with receiving more applications is to increase our starting pay. Our recommendation would be to increase it to $15/hour. This could be phased in with an increase on July 1, 2021; January 1, 2022 and a final adjustment on July 1st, 2022.

ACTIONS TO BE CONSIDERED:

- **Approve hiring a full time employee and increasing part time employee pay.**

BUDGET IMPLICATION:

There will be an increase to our payroll with this consideration. With the amount of sales we've accrued and the expansion of the store, the budget implications should be minimal.

Attachments: Previous Worksession Meeting Staff Memo regarding a FTE at the Bottle Shop.

City of St. Francis

City Council
AGENDA REPORT
Agenda Item #
4

TO: Mayor & City Council

FROM: Joe Kohlmann, City Administrator

SUBJECT: Bottle Shop Full Time Employee

DATE: April 13th, 2021

OVERVIEW

The Bottle Shop is potentially looking at a major renovation/expansion if bidding on the project comes back favorably. In addition, there is traditionally a higher level of turnover for part time employees in the Bottle Shop. The subject of hiring a FTE at the Bottle Shop has been a topic of discussion for at least the last five years among Staff. The sales have risen since the beginning of the pandemic and the work load is anticipated to increase if there is an expansion to the store.

Since this is an enterprise fund, it is important to look at the economics of hiring a FTE at the Bottle Shop:

Total estimated cost to hiring a FTE (salary and benefits) below:

Salary	$46,924	(after 7 year step scale $58,697)
PERA/FICA	$7,108	
Insurance	$15,000	(higher end estimate)
TOTAL EST.	$69,032	
*savings	($25,000)	
FINAL COST	**$44,032 estimated**	

**savings results from eliminating 30 part time hours per week from the schedule*

It would be important to examine the estimated cost against the Bottle Shop's annual change in Net Position- basically net profit after transfers have been made to General Fund of $60,000.

Year	Net Position change	Note	Adjusted Net Position w/note
2020	$200,0000(unaudited)	Record year due to Covid19 increase	**$200,000**
2019	($146,637)	$225,000 Land purchase	**$78,363**

City of St. Francis

2018	$115,620		**$115,620**
2017	($79,243)	$140,000 SCBA	**$60,757**
2016	$77,091	*Bridge Street Reconstruction Impacted	**$77,091**
2015	$122,802		**$122,802**

Summary:
The Liquor Enterprise Fund could afford to hire a Full Time Employee. A simple measure would be to deduct the additional cost of the employee from the change in net position.

**Bottle shop bids to be discussed verbally at Worksession.*

Action to be considered:
Consider hiring a full time employee at the Bottle Shop.

CITY COUNCIL AGENDA REPORT
Agenda Item #:
5

TO: Joe Kohlmann, City Administrator

FROM: Darcy Mulvihill, Finance Director

SUBJECT: **Invoice Cloud-Credit Card Processing**

DATE: 06-09-2021

OVERVIEW:

The city has been doing credit card processing through Payment Service Network (PSN) for several years. PSN has been bought out by Invoice Cloud recently and eventually everyone will have to move off of the PSN to the Invoice Cloud. I would like the city to implement this now as there are benefits to the new technology offered by Invoice Cloud.

Invoice Cloud will be able to integrated with OPUS 21 better and customers will be able to see their billings on-line. Payments to accounts will be shown in real-time as opposed to right now there is a lag of a day or so. Iit should be easier and more user friendly for customers to make payments. Such as:

- One time payments
- Scheduled payments
- Recurring scheduled payments
- Autopay
- Flex pay
- Pay by Text

Hopefully this will make it easier for customers to pay electronically.

Another benefit is that ACH payments that are now sent over to me and then I have to submit to our bank would be handled directly through this system.

Overall the cost of this is expected to be higher by about $242.82 per month. This cost would be split between the water and sewer departments. I have attached the proposal from Invoice Cloud.

ACTION TO BE CONSIDERED:

Approve moving from Payment Service Network to Invoice Cloud for Credit Card Processing.

BUDGET IMPLICATION:

$242.82 extra cost per month split between Water and Sewer Funds. This is approximately $2,913.84 per year or $1,456.92 per fund.

Innovating the Customer Experience

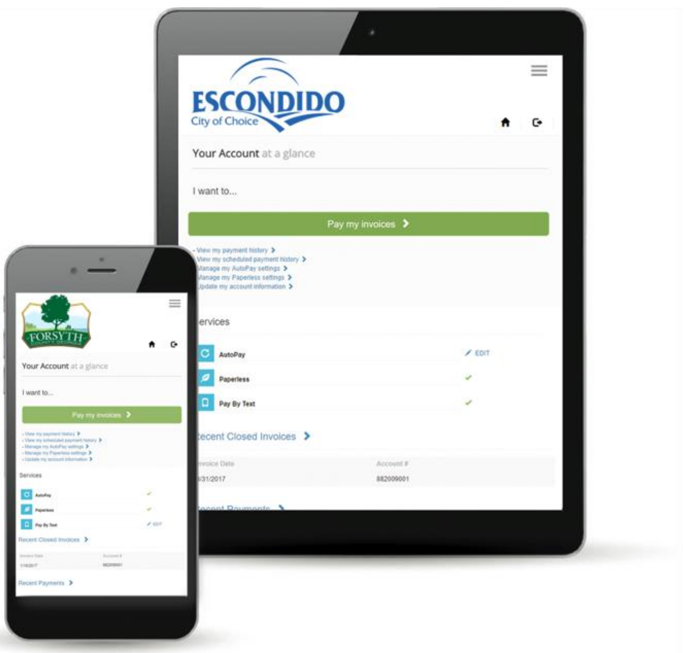
Customer Engagement, Electronic Bill Presentment, & Electronic Bill Payment

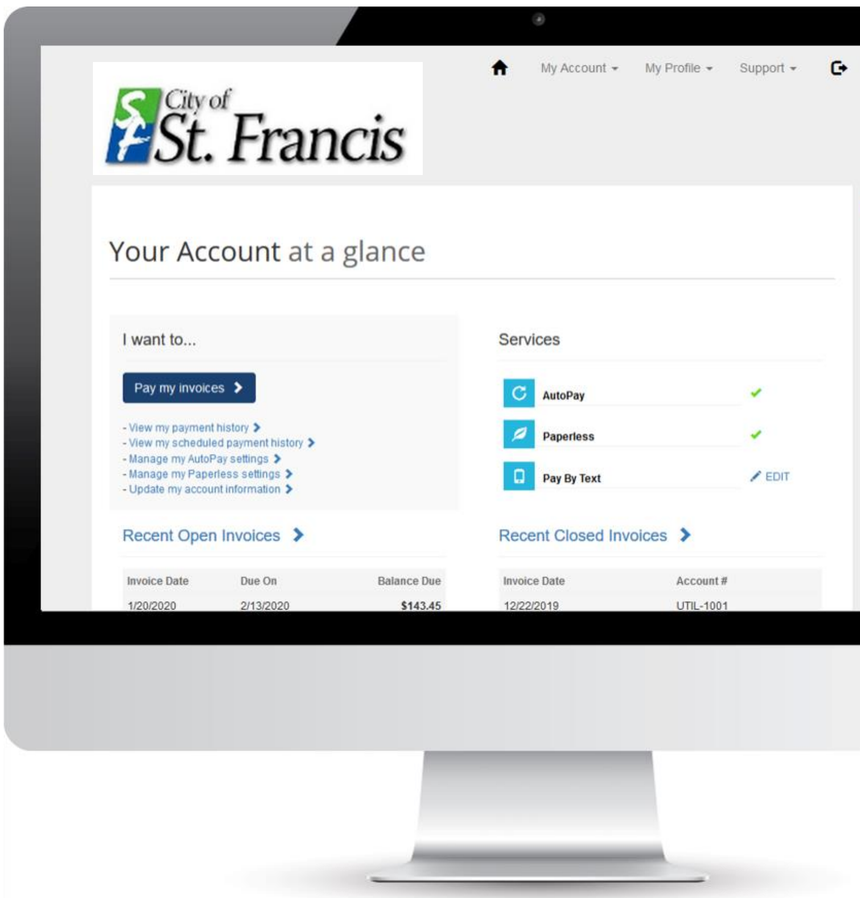
PRESENTED TO:

City of St Francis, MN

April 13, 2021

Pricing Valid for 90 Days





InvoiceCloud®

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1 Introduction

Invoice Cloud has provided clients the easy-to-use payment experience that consumers expect based on doing online business with Fortune 100 companies, such as American Express, Geico, Capital One, or Amazon.com. Payers do not 'forgive' a smaller organization's online experience due to fewer resources; they expect everything to be simple and instantaneous. For Invoice Cloud, platform design is paramount to delivering the best results for our clients and your customers; just adding payment channels has limited usefulness. We design our payment channels to significantly increase self-service and e-bill adoption while simultaneously reducing payment-related calls to your customer service team and agents.

Invoice Cloud (IC) by the Numbers

- **Founded** in 2009
- **130+** different software integrations
- **2,100+** municipal and utility clients in all 50 states
- **$13B+** processed payments in 2019 (roughly **45M** payments)
- **119%** average online payment adoption increase in the first year of service
- **2.8x** average paperless billing adoption
- **99.9%** system up-time
- **PCI Level 1** and **SSAE 18** (SOC 1 and 2) certified for online payment security
- **98%** client retention rate

To achieve these results for our clients, Invoice Cloud focuses on 4 core competencies: the **4Cs of Effective Electronic Bill Presentment and Payment**.

1. **Cloud:** The application is true SaaS, so our clients never have to do upgrades or updates.
2. **Connect:** Our implementation and integration methodology is best in class, making it simple to install for our clients so they can reap the benefits in 90 - 120 days after signing.
3. **Convert:** The design of the payment channels – how easy it is to enroll in the self-service options, and how easy it is to pay through them – is how Invoice Cloud achieves the industry's best e-adoption rates.
4. **Communicate:** Our intelligent communications engine with event-based reminders (text, e-mail, phone) sent only to payers who have yet to act. This automates communication between you and your customers, drives down call center volume, and increases conversion to self-service.

Invoice Cloud's focus in these 4 areas has resulted in our average client achieving a 119% increase in e-payments and a 2.8X increase in paperless enrollment in year 1 – while also seeing a more than 40% reduction in payment related CSR calls.

Table 1. St Francis, MN Proposal Goals and Objectives

Goals & Objectives	Invoice Cloud
1. Future proof your customer experience with a **true Software-as-a-Service EBPP platform**. Stay ahead of payment and engagement technology with a SaaS partner. Never update your payment platform again	✔
2. Provide a **tight, real-time integration** that will eliminate manual tasks related to Reporting, Shut-Off, Online Bank Payments, saving time, effort, and frustrations for your CSR staff. No more push and pull payment date. Everything updates real time.	✔
3. Provide CSR staff with **detailed reporting on payments and email statistics** – easily change/remove emails, block payments methods (supported by web services), track email notification bounce back and click-through status. Know when an eBill went out, if it was opened and if it was rejected. Take away the customer's excuses.	✔
4. **Improve customer communications** by sending out automated, event-driven email and text reminders and notifications (all sent by Invoice Cloud on behalf of the St Francis, MN). Keep a constant and consistent marketing campaign going to drive higher adoption.	✔
5. Implement a **customer engagement, e-billing and payment solution** that will expand your payment options for Payers, significantly increasing the number of customers adopting paperless and electronic payments. One stop shop drives higher adoption, more customer self service and on-time payments.	✔
6. Implement a **paperless program proven to be the most effective in the U.S.**— with many built in features that automatically encourages payers to enroll in paperless, without any effort needed by the utility. Maximizing 'paperless' enrollments will maximize print/mail cost savings for the St Francis, MN. By getting 2.8x higher adoption, you can be looking to reduce print and mail costs by as much as $3552 a year. (See bottom)	✔
7. **Reduce inbound phone calls** for payment and website related assistance and complaints, making CSRs more efficient and improving the CSR employee's experience. Reduce inbound calls to Opus as customers can make payments on their own without added support or directions.	✔
8. Provide customers with an **enhanced 'One Time Payment'** (41% of people prefer this way to pay) that allows customers to still see 24 months of bill history without logging in, enroll in 'paperless,' sign up for text or e-mail reminders, and pay via Credit Card or ACH (**this is a huge factor in increasing e-adoption**). Not currently being offered and even if it was, no where near the options as offered by Invoice Cloud.	✔

1.1 Our 4Cs Approach

Invoice Cloud delivers a simple, out-of-the box solution with a partnered integration with your billing system, quick and easy implementation, and a proven interface that increases **e-adoption: the measure of how many customers use a billing and payment solution.** E-adoption is the only metric that can demonstrate which solution customers prefer, and **Invoice Cloud provides the industry's highest average e-adoption increase of 119% and 2.8x more paperless enrollments in the first year of service alone.** This e-adoption only grows year-over-year as we improve our true SaaS solution on your behalf. Higher e-adoption means our system is easier to use, has the most comprehensive set of features for flexibility, and has the best interface and marketing techniques to drive usage (**Figure 1**).

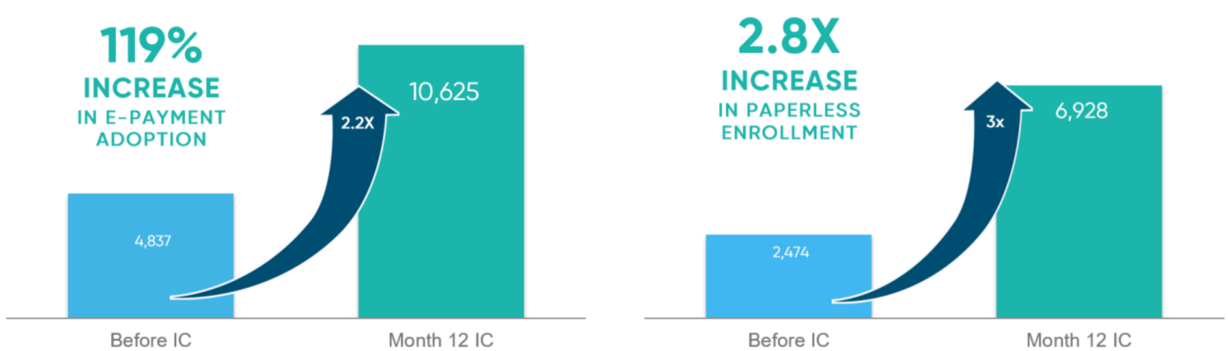


Figure 1. Invoice Cloud's Average First Year Adoption Increases. *Our clients typically see their e-payment adoption and paperless enrollments double in only one year after switching to Invoice Cloud.*

As more of your customers use our platform and switch to paperless billing, AutoPay, and other features of our solution, the St Francis, MN saves time and money, having more of both to pursue other business ventures. There is a significant cost to handling paper bills and physical payment instruments (i.e., cash and checks). But you also save operational costs when more customers automatically pay their bills on time every month, spending less on collection efforts, extra communication, and shutoffs.

The St Francis, MN can expect similar (or better!) e-adoption through Invoice Cloud's 4 Cs of a successful EBPP.

1.1.1 Cloud

Continually add new payment options, communications methods, and increased security through True SaaS updates: Invoice Cloud simplifies payment processor management by shouldering nearly all IT processes and upgrades on your behalf. We keep our system up to date through true SaaS delivery of new features and security updates. With IC’s true SaaS platform, the biller always receives access to all new features as we release them, no updates or patches required (**Figure 2**).

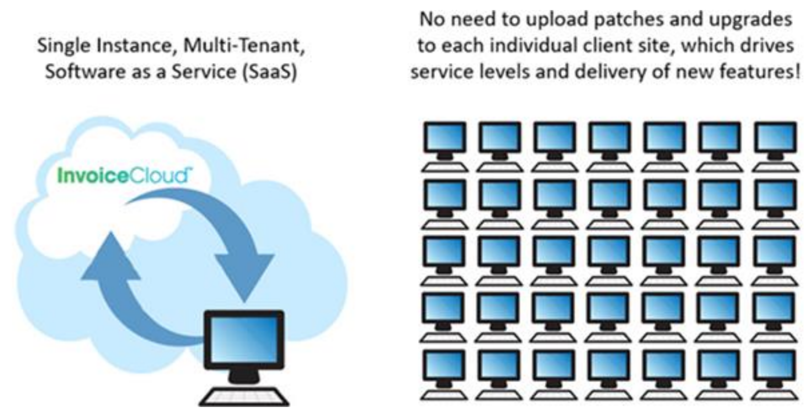


Figure 2. IC's Single Instance, Multi-Tenant SaaS Platform. *IC updates a single stack of code, and all clients receive enhancements immediately without uploading patches or upgrades.*

When we release a new enhancement, we update a single instance of our platform and then give each biller the opportunity to opt in through remote activation. True SaaS means that your customers log into the latest, greatest, and most secure version of our payment portal every time they pay their electric bill. For example: when Invoice Cloud added the option to pay with and save mobile wallet payment methods like Apple Pay and Google Pay, all 2,100+ IC clients received this ability the day of release (**Figure 3**).

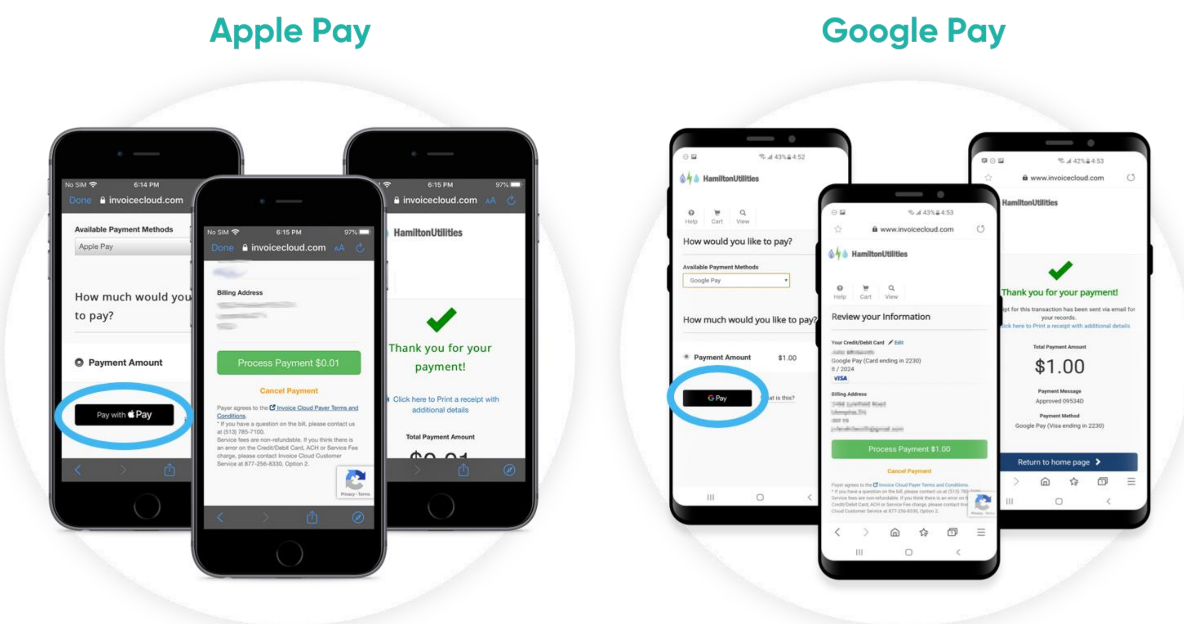


Figure 3. Mobile wallet simplifies the customer experience to make paying easier than ever. *Automatic true SaaS updates delivered secure, fast payments through Apple Pay and Google Pay to 100% of our clients on the day of release.*

1.1.2 Connect

Receive payments faster and always present the latest balance through Invoice Cloud's integration to your billing system(s): Our platform reflects the data in your core billing/CIS software via a deep integration, reducing administrative work for staff and sending intelligent communications to drive customer self-service. Invoice Cloud has developed more than 130 seamless integrations, leveraging batch, real-time and single sign-on (SSO) with our growing list of partners and supported integrations (**Figure 4**).

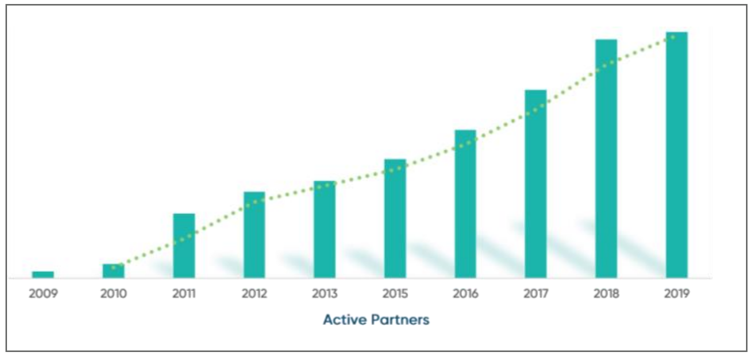


Figure 4. Invoice Cloud's Year-over-year Increase in Partners. *More third-party vendors choose to partner with us after integrating our platforms.*

We apply our integration experience to perform 70%+ of the implementation effort on our billers' behalf in 90 - 120 business days. We transparently keep our clients apprised throughout implementation by updating our shared Smartsheets dashboard (**Figure 5**).

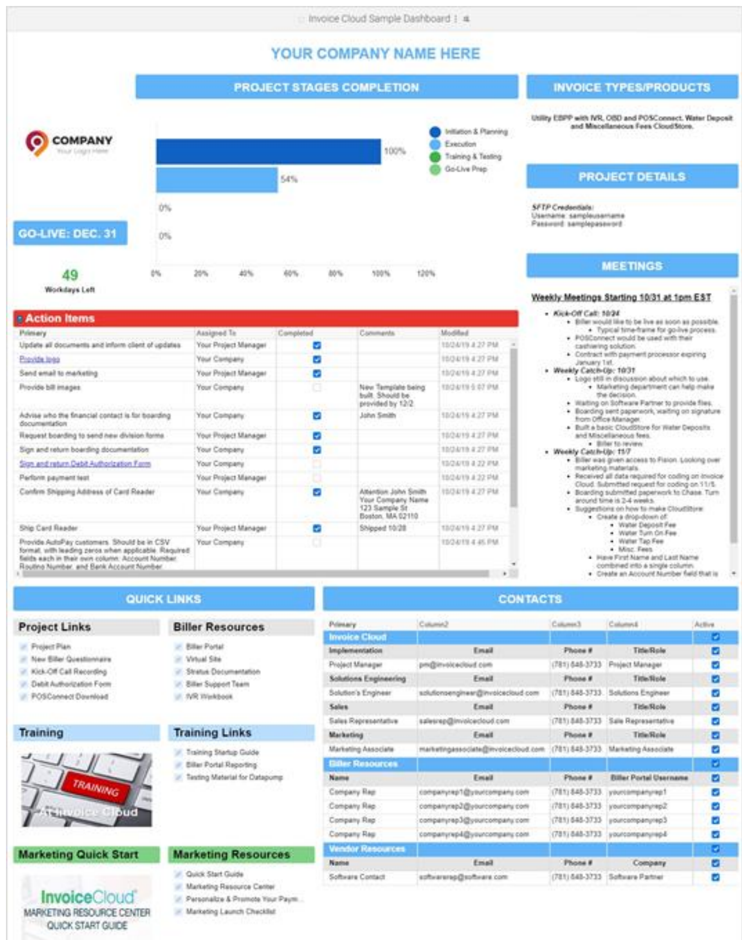


Figure 5. Invoice Cloud Implementation Tracking in Smartsheets. *See which key personnel are responsible for each technical aspect of implementation and track day-to-day progress.*

Invoice Cloud can also embed our EBPP service into third-party portals through iframes, creating a seamless experience for the payer that matches the style, color schemes, and branding of an existing portal (**Figure 6**). Clicking on link like AutoPay, Paperless, or Account History opens those Invoice Cloud screens within the same platform.

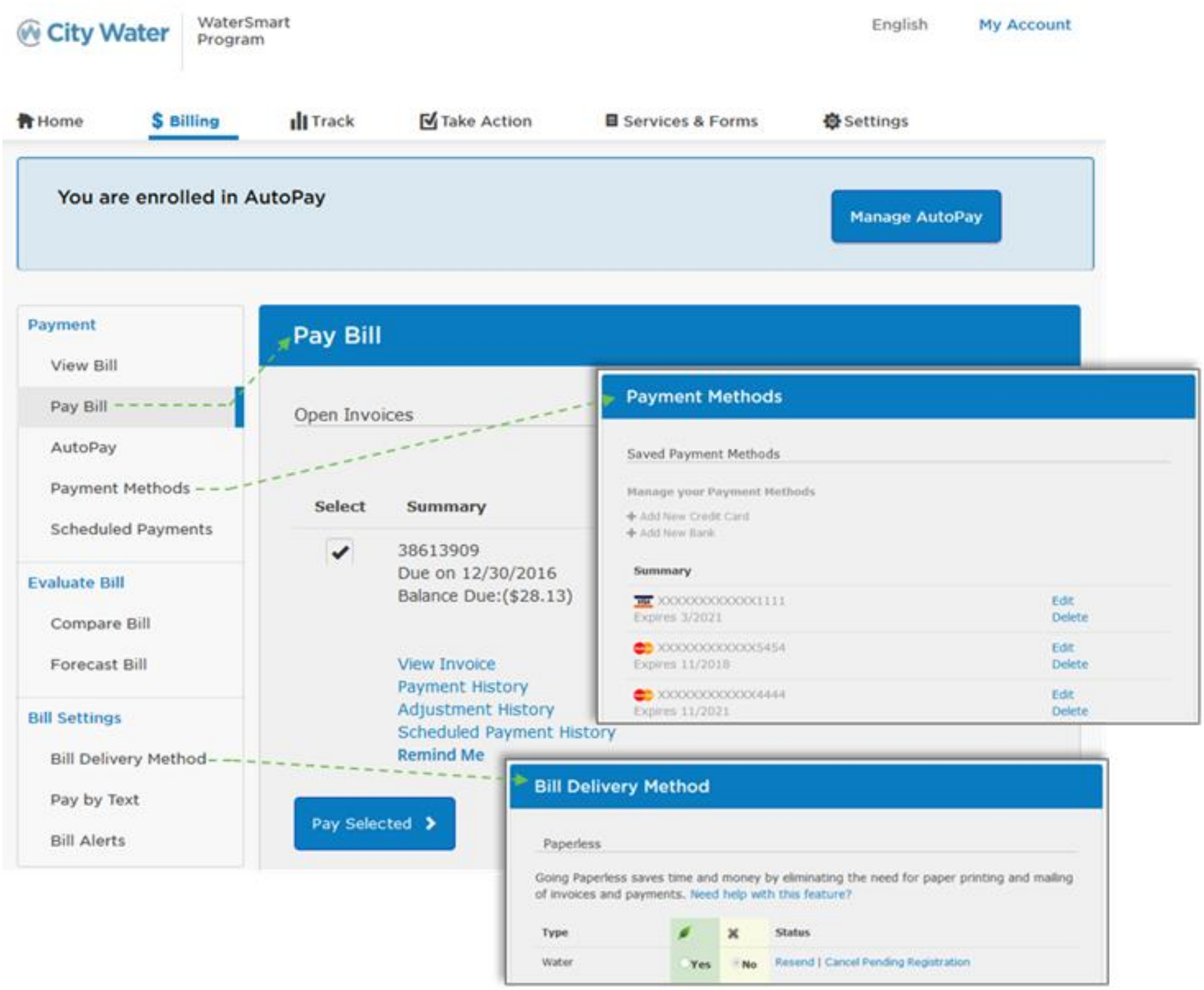


Figure 6. Example of an Iframe-embedded SSO with One of Many Third-Party Portal Solutions. *SSO automatically logs customers into both third-party portals and IC as one completely seamless and secure payment experience.*

1.1.3 Convert

Increase operation savings in both time and money through streamlined customer self-service: The purpose of an EBPP platform is to drive conversion to self-service e-payments and decrease customer calls. The ease of enrollment of the payment/reminder options, as well as the ease of paying through the various channels determines the number of payers who will use them. Invoice Cloud designed our payment process to engage customers at existing contact points to present opportunities to self-service enroll in payment services and reminders (**Figure 7** and **Figure 8**). We also provide tools to CSRs in our Biller Portal that help retrain customer behavior towards self-service, like sending direct links to their payment via text message. As more of your customers use Invoice Cloud to manage paperless billing, AutoPay, text, and more, you save money and can spend time on more important tasks than manual collections.

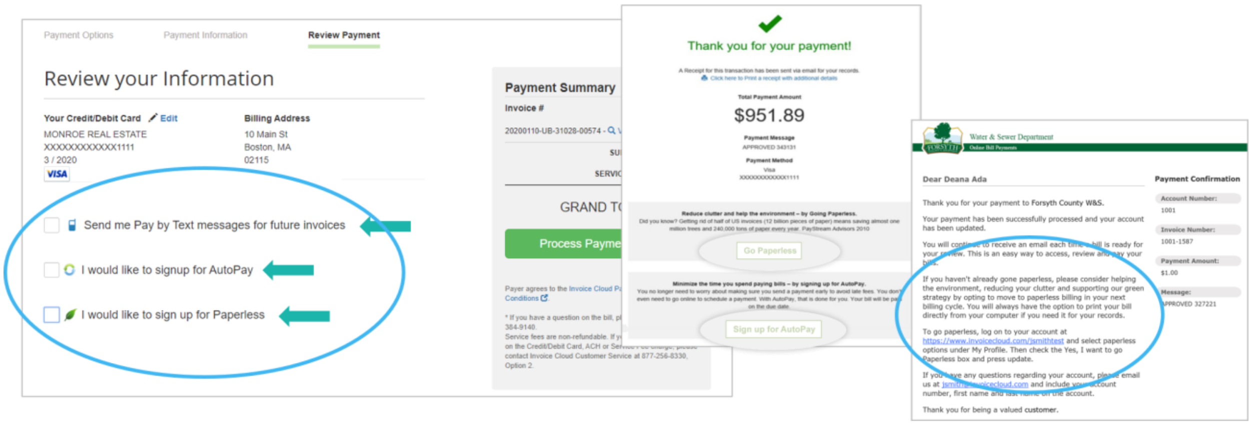


Figure 7. Enrolling in Pay by Text, AutoPay, and Paperless Without Leaving the Payment Process. *Customers can enroll mid-payment process, at the very end, and from their confirmation email.*

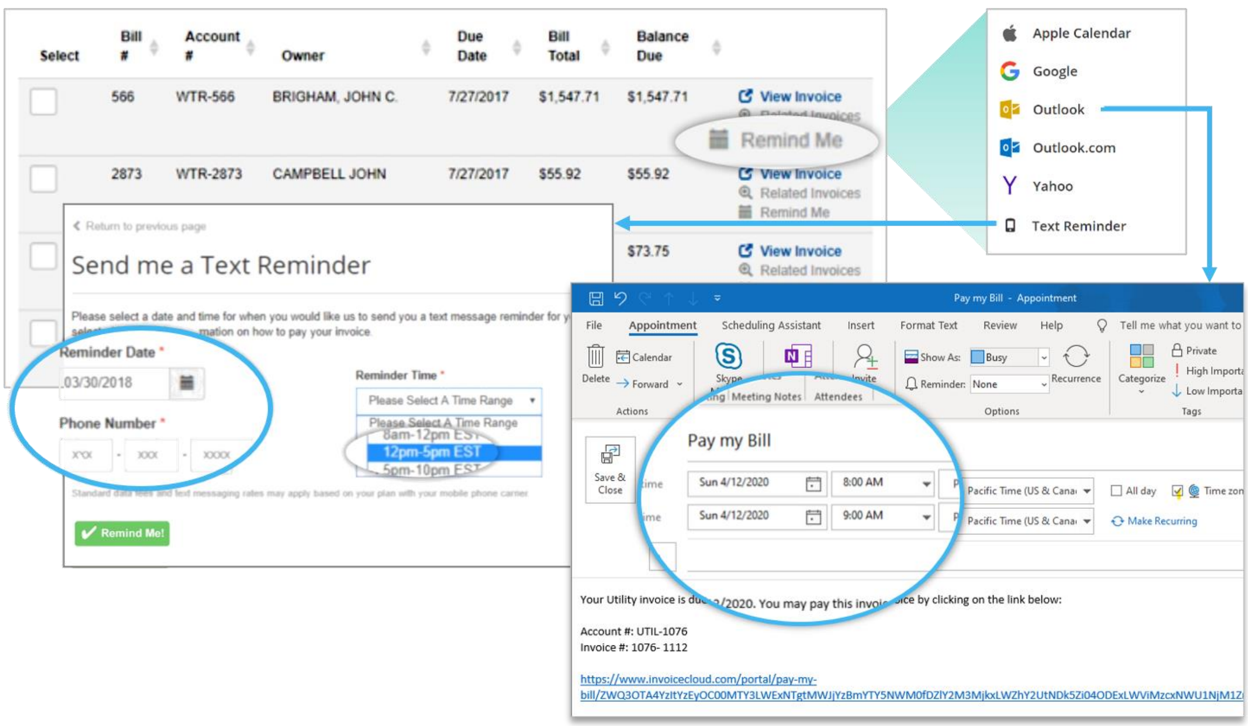


Figure 8. Creating Calendar and SMS Text Reminders Without Leaving the Payment Process. *Customers can set events in most popular calendar applications, like Apple and MS Outlook, or schedule one-time text reminders.*

1.1.4 Communicate

Improve customer engagement and satisfaction through Invoice Cloud's simple, consistent interface and communications: The effectiveness of the automated communication engine with payers determines if an EBPP platform will drive more self-service and decrease customer phone calls. Invoice Cloud helps clients reduce operational costs and customer calls through our consistent customer experience across our omnichannel payment and communication features

(**Figure 9**). We engage more customers through targeted, automated messaging and self-service so that they help themselves, paying their bills on time without calling or walking into your office.

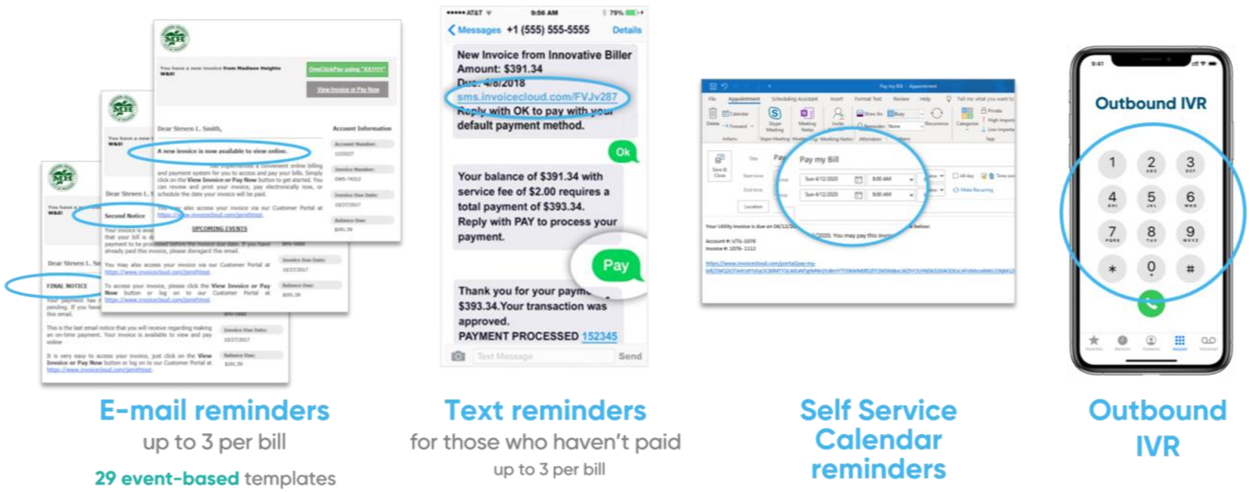


Figure 9. Invoice Cloud's Customer Engagement Platform Options. *We help billers more effectively engage payers through the communications channels that customers prefer.*

1.2 Case Studies

We provide examples of how we apply our 4Cs approach to help our more than 2,100 clients save time and money by converting their customers to self-service electronic payments and paperless billing. The following case studies are typical of our clients' experiences after switching to Invoice Cloud.

1.2.1 City of Escondido, CA

To meet PCI compliance requirements, the City of Escondido decided to move its online payment processing to a third-party vendor. Unfortunately, the system that was implemented created challenges for the City and its citizens through a difficult user experience, lack of convenient payment options and lack of real-time integration, among other issues. After switching to Invoice Cloud, Escondido has achieved PCI Level 1 compliance and increased e-adoption (**Figure 10**).

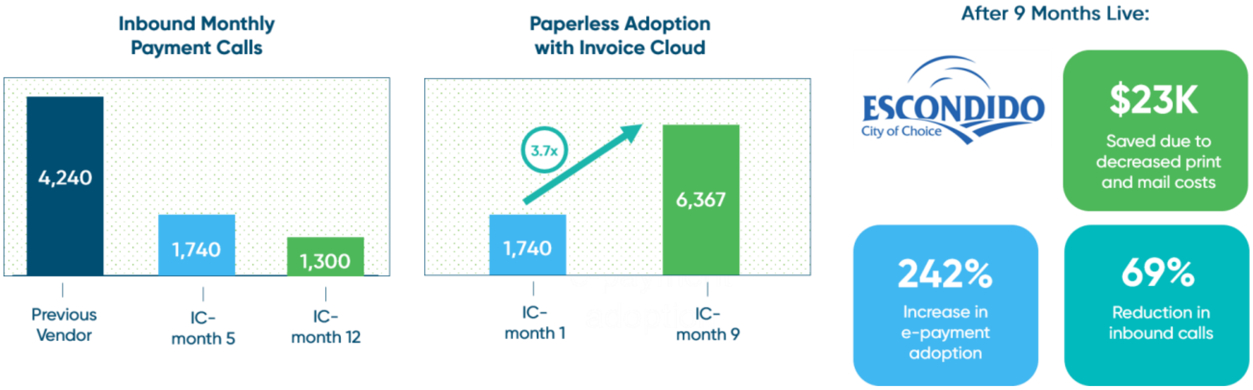


Figure 10. City of Escondido's Savings in Time and Money through Invoice Cloud's Customer Engagement. *In only 9 months, the City increased e-adoption by more than 200% and more than tripled their paperless enrollments. More than half of all City bills are paid electronically, 21% without printing and mailing a paper bill.*

1.2.2 Arlington Water, TX

Increasing water rates were becoming a major issue for Arlington Water Utilities customers. To combat these rate hikes, Arlington needed to find a creative way to increase revenue and decrease costs without raising rates. The utility faced billing challenges, including rising credit card processing fees, print and mail costs, and calls and walk-ins. After switching to Invoice Cloud, Arlington increased revenue and cut costs through higher e-adoption (**Figure 11**).

"We feared a major reduction in digital payments due to implementing a convenience fee. We were pleased to see, despite adding the fee, with the Invoice Cloud platform, we reached our previous adoption levels in less than three months and continue to see growth in adoption well above previous levels."

Matt Peters

Water Utilities Department, City of Arlington

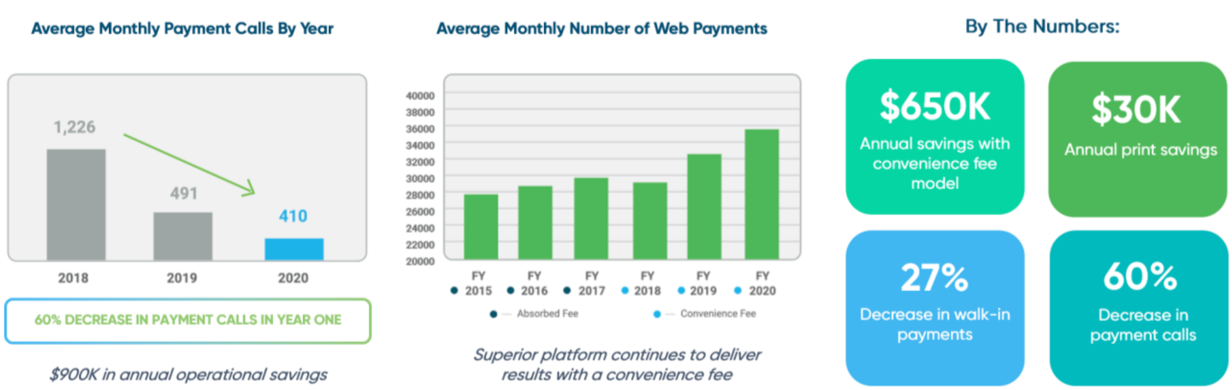


Figure 11. The City of Arlington's Savings in Time and Money by Increasing Customer Engagement through Invoice Cloud. *More City customers use Invoice Cloud to pay electronically every year rather than pay through the mail or over the phone, even with new convenience fees.*

2 Product Overview

Invoice Cloud provides a secure, private, and third-party certified Payment Card Industry (PCI) Level 1-compliant solution to electronically present bills from your billing system and accept payments using all major credit and debit card brands, including Visa, MasterCard, Discover, and American Express; eChecks; digital wallet methods like Apple Pay and Google Pay; and now PayPal and Venmo. We are responsible for the security of all cardholder data in the IC system, relieving our billers of all online PCI requirements.

Invoice Cloud recognizes that everyone uses the internet and, more importantly, pays their bills differently. We provide the means to securely access billing data and pay using all credit, debit, ACH, and digital wallet methods across our entire omnichannel customer engagement platform (**Figure 12**).

We achieve the highest e-adoption rates by providing a consistent interface across fully integrated extensive web and mobile payment options, so that customers can easily learn and use the best self-service options based on their own preferences, including those described in the following subsections.

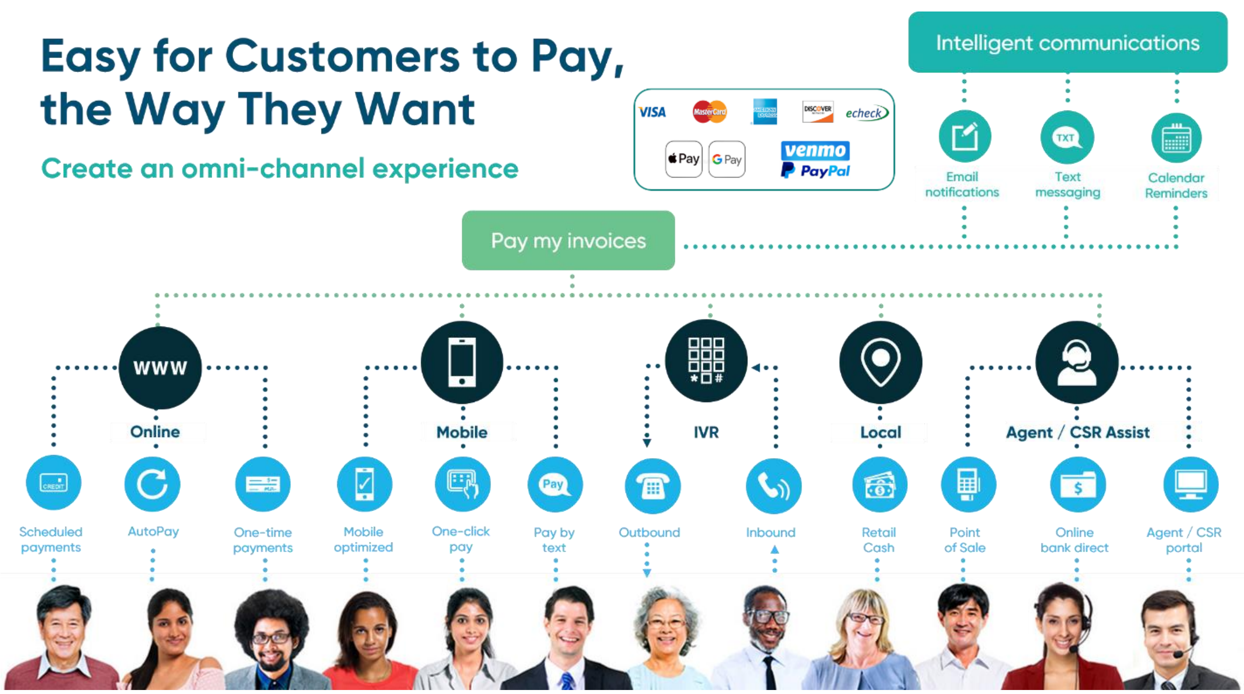


Figure 12. IC's Communications Engine and Diverse Payment Options Reaches More Payers. *Save time and money by engaging customers to pay bills without calling, walking into, or mailing physical checks to offices.*

2.1 One-time Payments

Invoice Cloud provides the most robust one-time payment system in the industry. Registered and unregistered customers can fill a shopping cart with related payments and pay in three or fewer steps, during which we provide multiple opportunities and incentives to register, link a phone number or email address to their accounts for text and email notifications, go paperless, or enroll in AutoPay.

Higher E-adoption through One-Time Payments

41% of online payers use one-time payment channels. Most of these customers do not go online with the intent of signing up for these additional services. *Invoice Cloud maximizes enrollment (and, thus, print/mail cost savings) by presenting enrollment options as part of the one-time payment process.*

Invoice Cloud makes it easy for customers to pay their bills, whether registered or not, through our platform. Customers make one-time payments without logging in to our Customer Portal, which they can access directly from email or text notifications or through your web site. Once in the Customer Portal landing page, the customer can look up their bill using criteria dictated by the biller, such as their Account Number or Service Address (**Figure 13**). They can also view an exact PDF of their invoice, set calendar reminders, and build a shopping cart to pay for any invoice types offered by the biller.

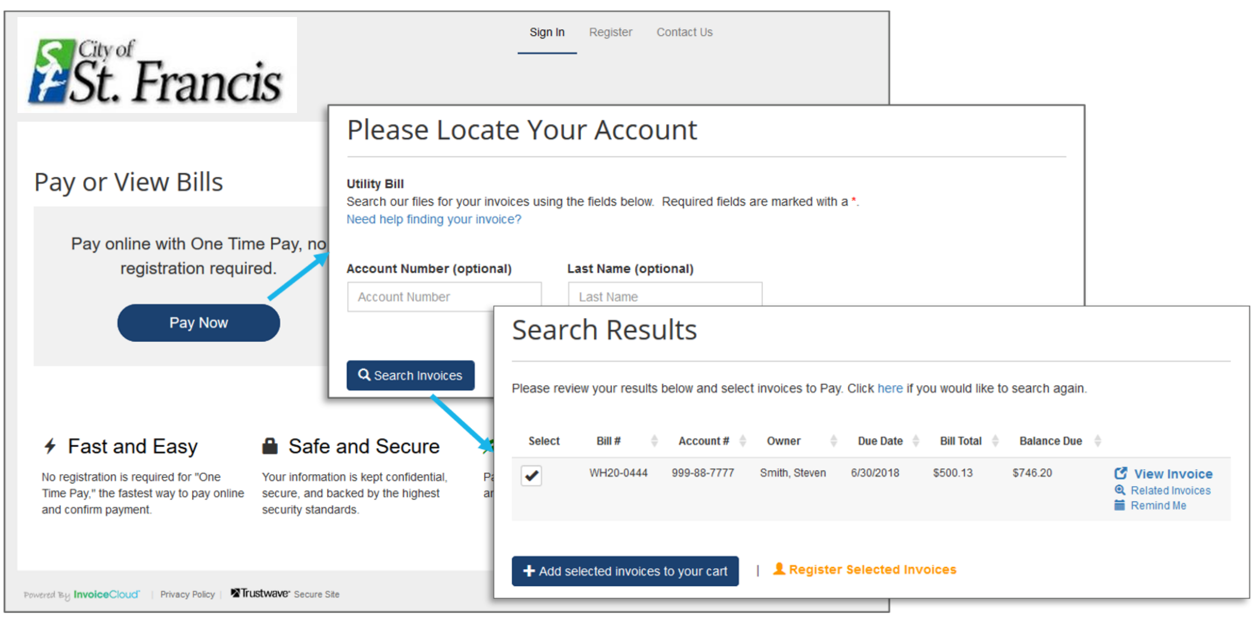


Figure 13. Finding Your Bill for One-time Payment. *Customers quickly find their bill using search criteria defined by the biller in accordance with your business rules.*

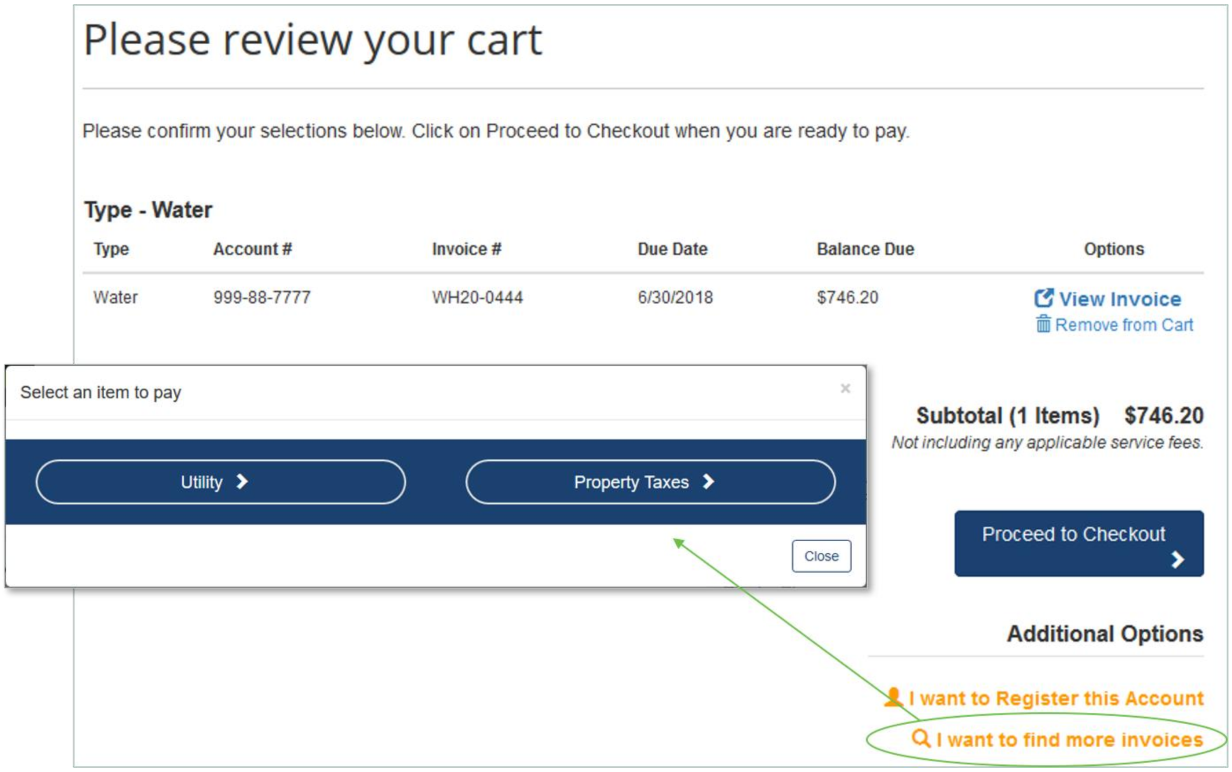


Figure 14. One-Time Payer Adding Multiple Invoices to their Cart. *One-time payers can control their payment options at any point of purchase, increasing the likelihood of e-adoption.*

IC provides a robust Shopping Cart experience: payers can add multiple invoices from multiple billing departments to their cart, even from disparate billing systems, and pay them all in a single transaction (**Figure 14**). IC also maintains line items for each invoice against the total balance, depositing each to different bank accounts per your business rules.

We provide a simple, intuitive payment process with proven timesavers, like auto-filling name and address fields from their invoice, and automatically presenting other outstanding bills for the payer to pay (if applicable). We make it easier to pay from mobile devices, reduce rejects and chargebacks, and protect the biller from payments with flagged accounts for fraudulent activity. We also embed proven e-adoption increasing features into our payment

Streamline the Payment Process for Higher E-adoption

- Limit customer keystrokes by pre-populating name and address fields from the invoice
- Auto-enroll customers into email reminders by requiring an email address for their receipt
- Eliminate submittal of invalid payment methods by authorizing card and ACH routing information as entered
- Increase AutoPay, Paperless, and Pay by Text enrollment by providing opportunities to self-service apply payment information

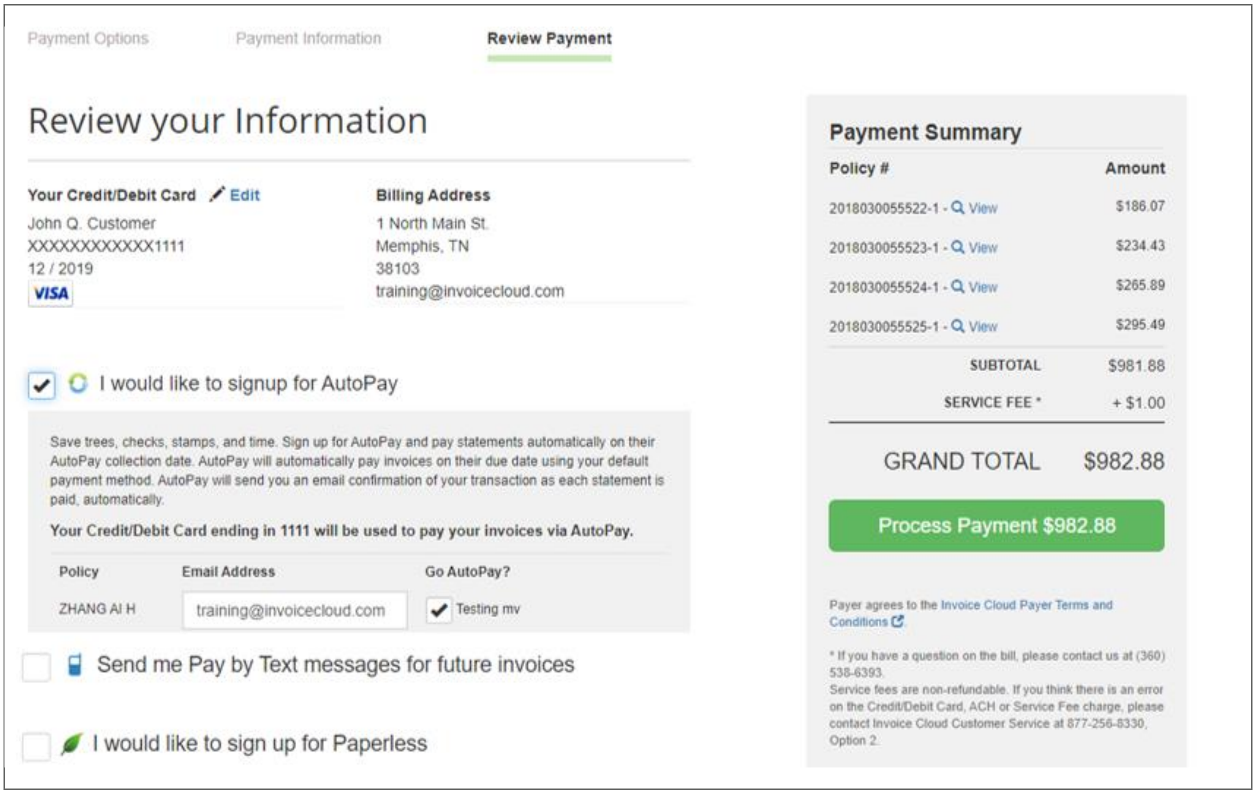


Figure 15. Review Payment. *One-time payers can forgo traditional registration while opting into paperless billing by email or text or even AutoPay. This is how we achieve our e-adoption rates.*

process, like AutoPay, paperless, and Pay by Text enrollment and registration for flexible payment options (**Figure 15**).

2.2 Registering for Faster and More Convenient Payments

Invoice Cloud provides a Customer Portal for customers who want to register and take advantage of additional self-service options. Payers can self-service manage their bill pay settings, review their billing and payment history, and change their settings for AutoPay/paperless billing/Pay by Text; additionally, payers can link multiple accounts to their profile, schedule single payments, set-up recurring payments, and save new payment methods (i.e., credit/debit cards, digital wallet methods, and bank accounts for ACH). (**Figure 16**).

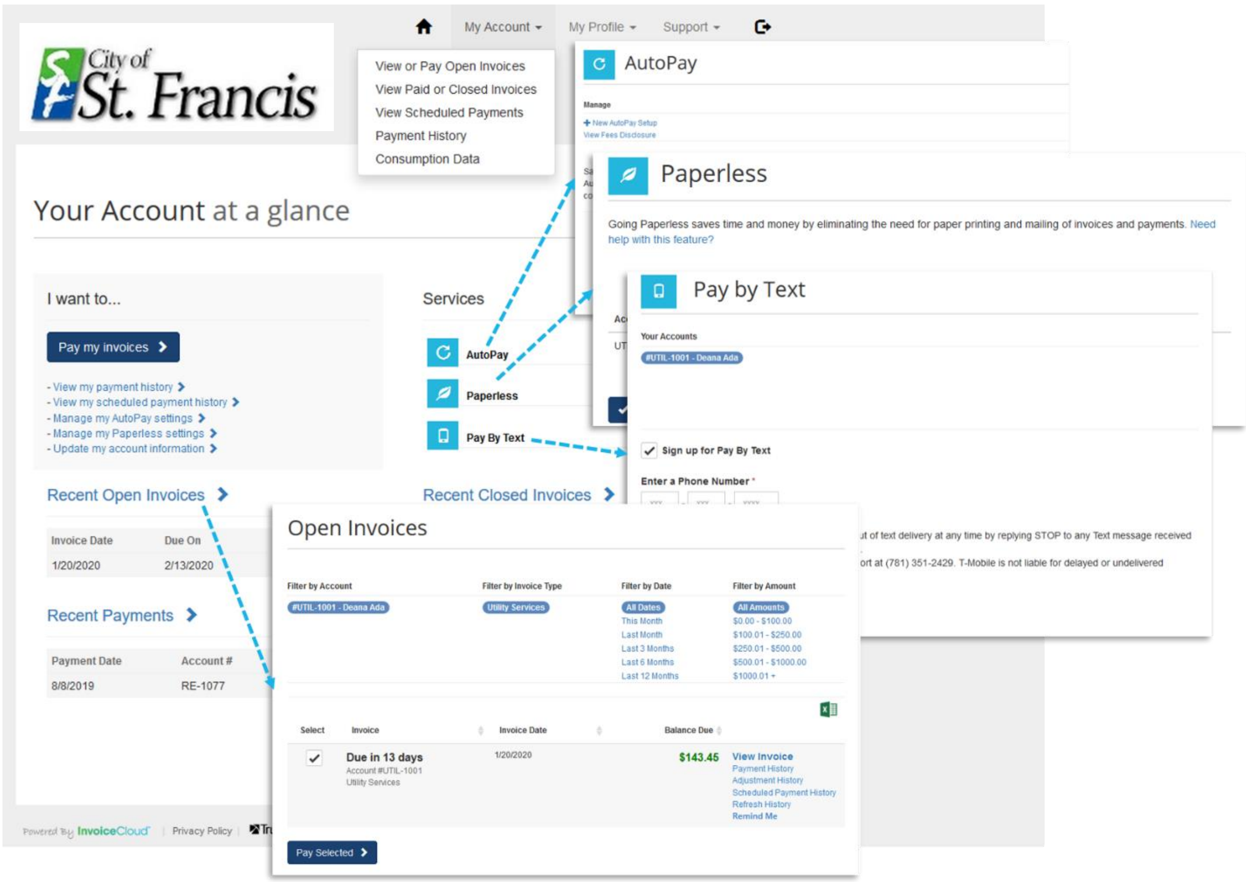


Figure 16. Customer Portal for a Registered Account. *Invoice Cloud provides redundant interface options to help any user update and add services to their profile, no matter how they typically use the internet.*

2.3 Flexible Payment Options

Invoice Cloud provides several options to help each payer pay their bill on time when it best suits their budget.

2.3.1 Scheduled Payments

Registered customers can schedule a one-time future payment using Scheduled Payments in their Customer Portal account (**Figure 17**). They may schedule more than one payment at a time. We configure the Customer Portal to only allow selections that meet your business rules, like last permissible date for payment and minimum payment amount.

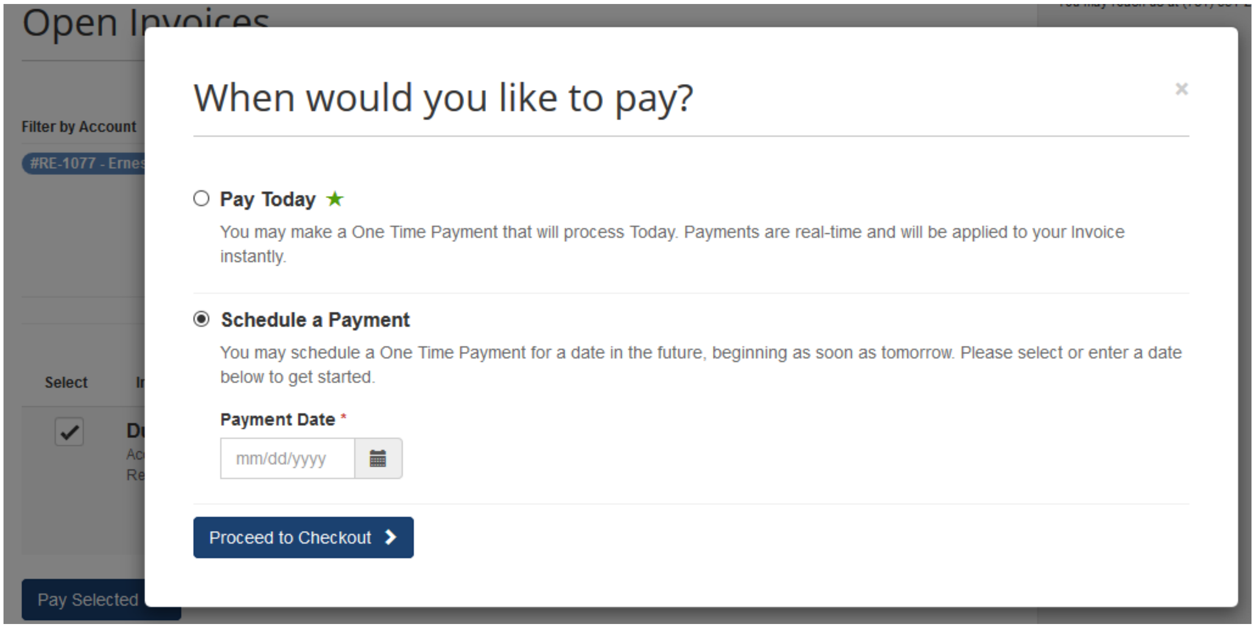


Figure 17. Scheduled Payment Options. *Customers can future-date a payment to avoid running out of funds.*

2.3.2 Recurring Scheduled Payments

Registered customers can self-service set recurring scheduled payments to pay a certain amount the same day every month (**Figure 18**).

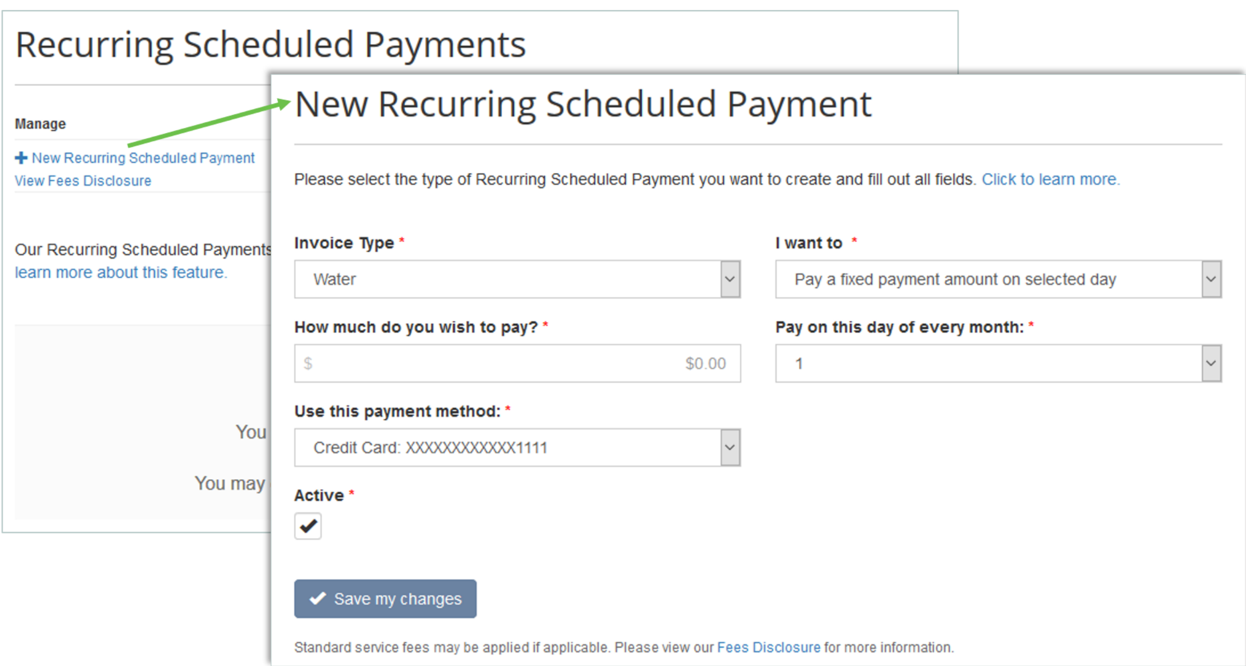


Figure 18. Scheduling Recurring Payments. *Customers can schedule and pause a recurring payment for any day of the month.*

2.3.3 AutoPay

Any customer—registered or not—can automatically pay their full invoice amount, on the day it is due, through AutoPay. This is critical for utility bills, where balances are based on consumption, and ensures that, if a customer makes partial payments or simply wants the convenience of paying their bills on time, every time, any remaining balance is always automatically paid when due.

Enrollment is 100% self-service either from our one-time payment (which typically doubles AutoPay enrollment for new clients) or from the registered payer's Customer Portal account (**Figure 19**).

Invoice Cloud improves on the AutoPay offered by other vendors

- 100% self-service enrollment, requiring no registration by the customer or action by the biller.
- Securely store and tokenize all payment data using our double encryption methodology.
- Prevent over- and under-payments by always applying the latest balance on the AutoPay due date through real-time data refreshes.
- Provide peace of mind and opportunity to change AutoPay settings prior to payment through automated email reminders.
- Reduce rejects--and shut-offs and late fees--through automated ACH reject email notifications within seconds of AutoPay payment

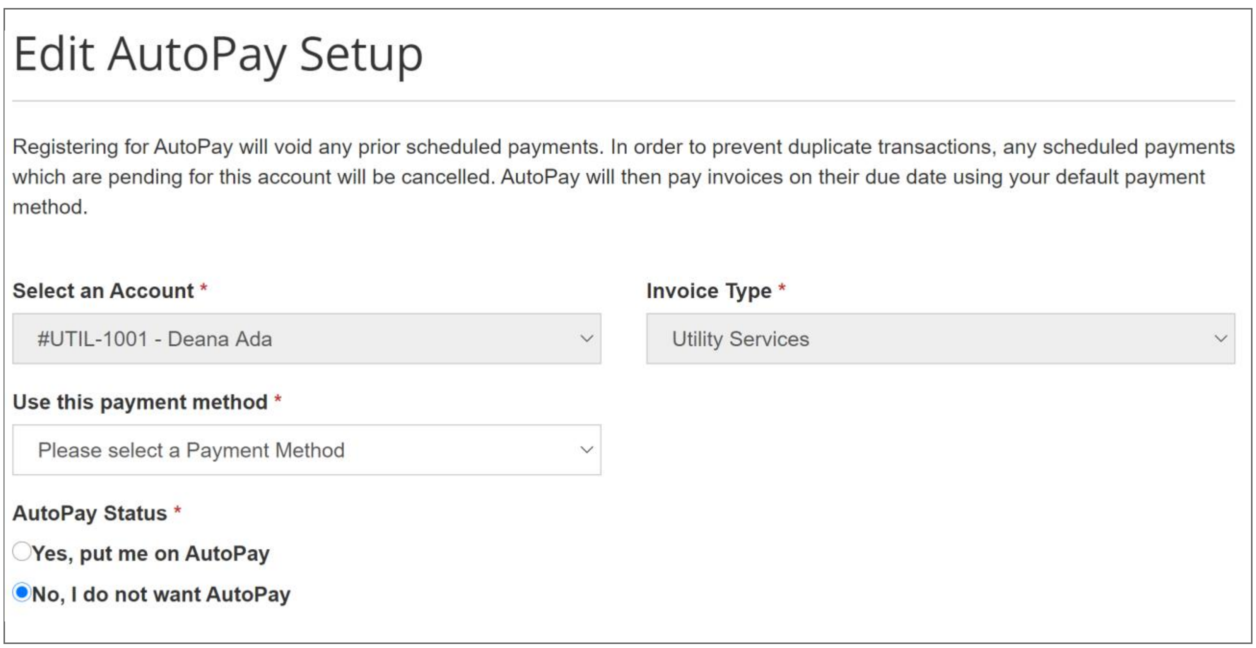


Figure 19. AutoPay Setup. *Customers can set and forget AutoPay, always paying their full balance on time.*

2.3.4 FlexPay

Registered customers can create their own payment schedule within a billing cycle through IC's FlexPay, making any number of payments before a payment is due. Customers choose the first and last payment dates and then number of payments. IC generates a corresponding number of payment fields so that the customer can set the exact date and amount for each (**Figure 20**).

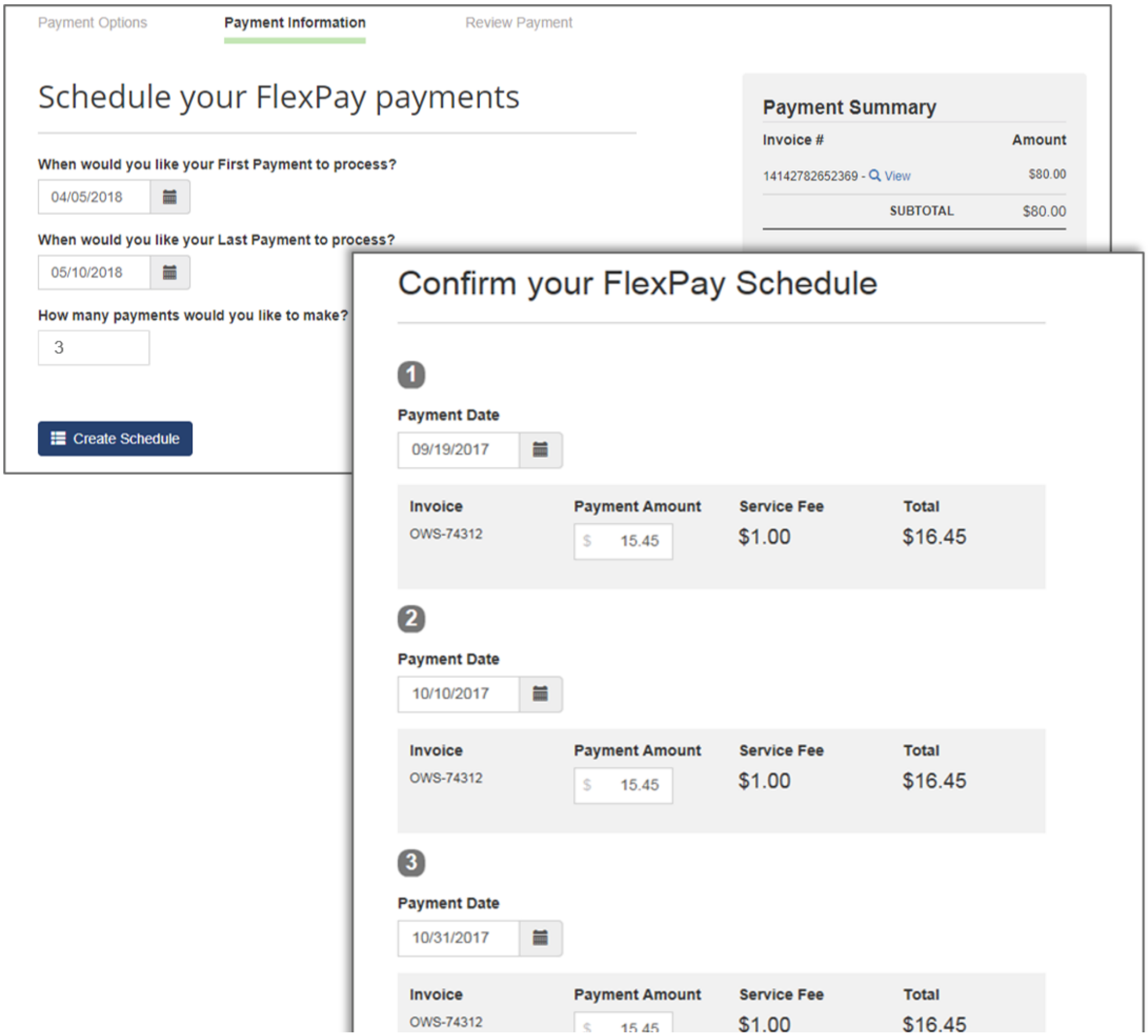


Figure 20. FlexPay Setup. *Customers can future-date multiple payments to avoid running out of funds.*

2.4 Mobile Optimized Payments

Invoice Cloud's Customer Portal is device- and browser-agnostic, working on any mobile device using Google Chrome, Apple Safari, Mozilla Firefox, or Microsoft Internet Explorer or Edge browsers. We designed our Customer Portal to be mobile responsive, meaning it changes based on the size of screen it loads on to be readable and maintain all user functionality (**Figure 21**).

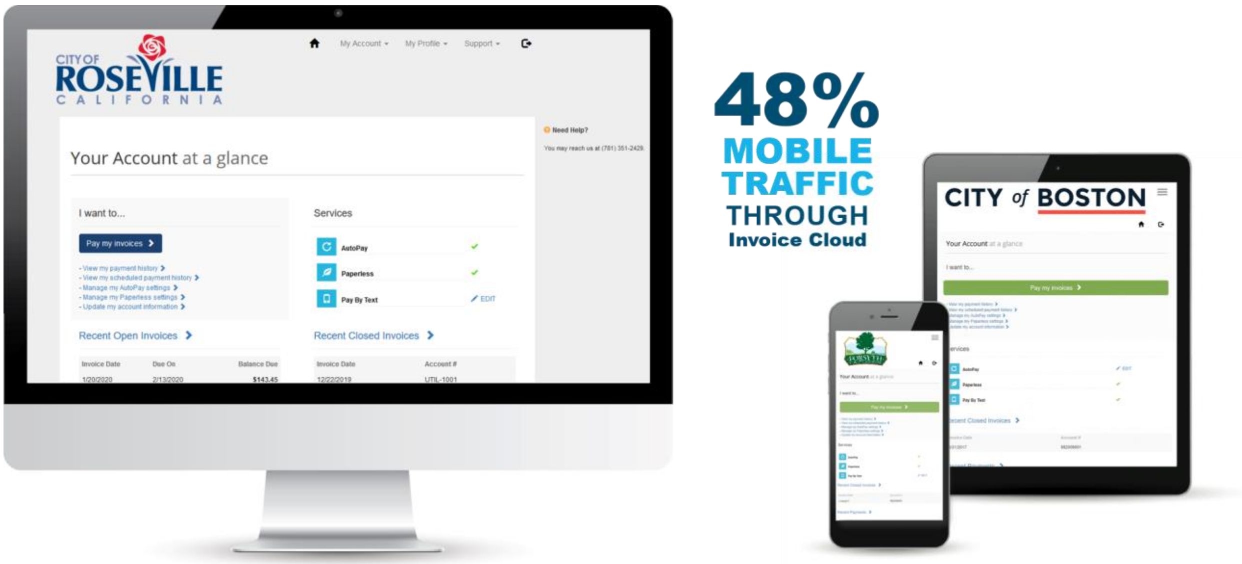


Figure 21. Mobile Responsive Site Design Delivers the Best Invoice Cloud and Device Functionality. *Payers can find and pay their bill on any smart device and use mobile wallets like Apple Pay and Google Pay.*

2.5 Pay by Text

Customers receive a text notification with a direct link to their payment in our mobile optimized site – no login or reauthentication required. Or, if registered with Invoice Cloud, they can pay by simply replying to the text alert (**Figure 22**).

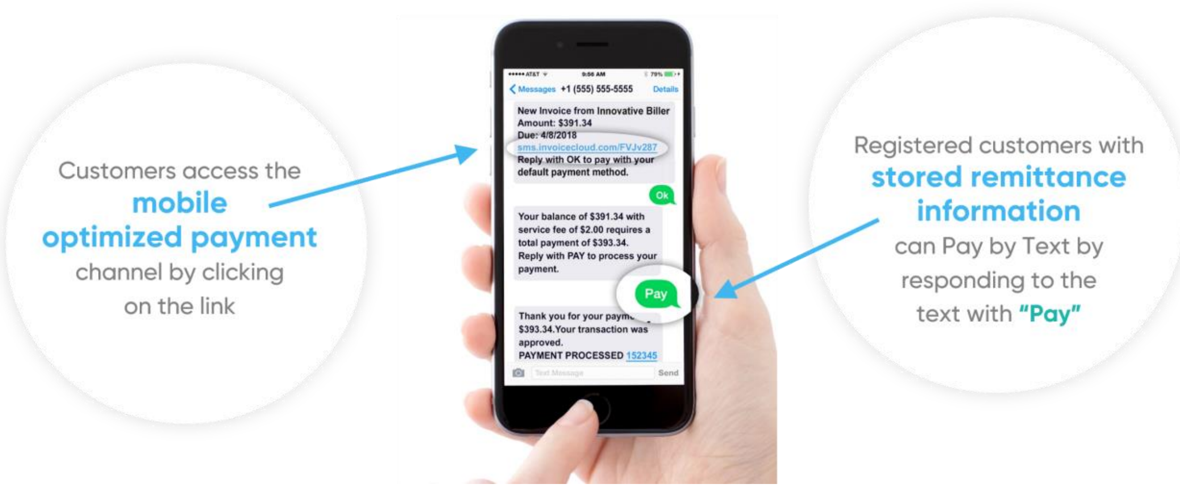


Figure 22. Pay by Text Reminders Engage Mobile Customers. *Quickly pay your bill either by SMS text or in the web browser of your choice.*

2.6 Donations

Customers can add a donation to the charity of the biller's choice during our simple, three-step payment process. Clients can advertise their charity in the payment route, and customers can either round up, donate a flat amount, or enter a custom amount (**Figure 23**).

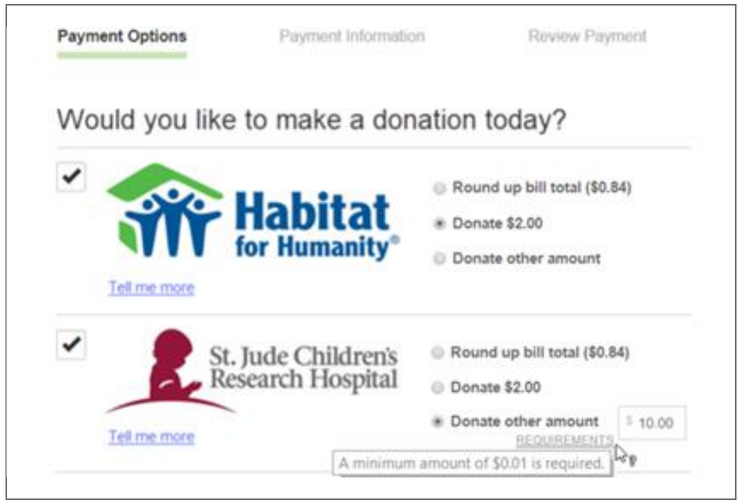


Figure 23. Adding a Donation to their Cart. *Customers can easily donate to your preferred cause(s) without exiting the payment process.*

2.7 One-stop Shop for All Services

Invoice Cloud's scalability through True SaaS configuration makes it easy to unify both recurring invoiced and one-off, non-invoiced payments in one single billing and payment solution. We configure invoice types for any payment your customers need, whether utility or tax bill or other services like permits and fees, so that each invoice type behaves in accordance with your business rules. Each invoice type can have its own integrated billing system, fee model, depository bank, and more.

2.7.1 Cloud Store

Cloud Store allows billers to accept payments for non-invoiced services, such as permits, licenses, membership fees, etc. (**Figure 24**). We work with our clients to define the required fields, fees, and data entry form to accept payment and provide the right information back to you. Cloud Store works with Shopping Cart, so customers can pay more than one invoice in a single checkout process.

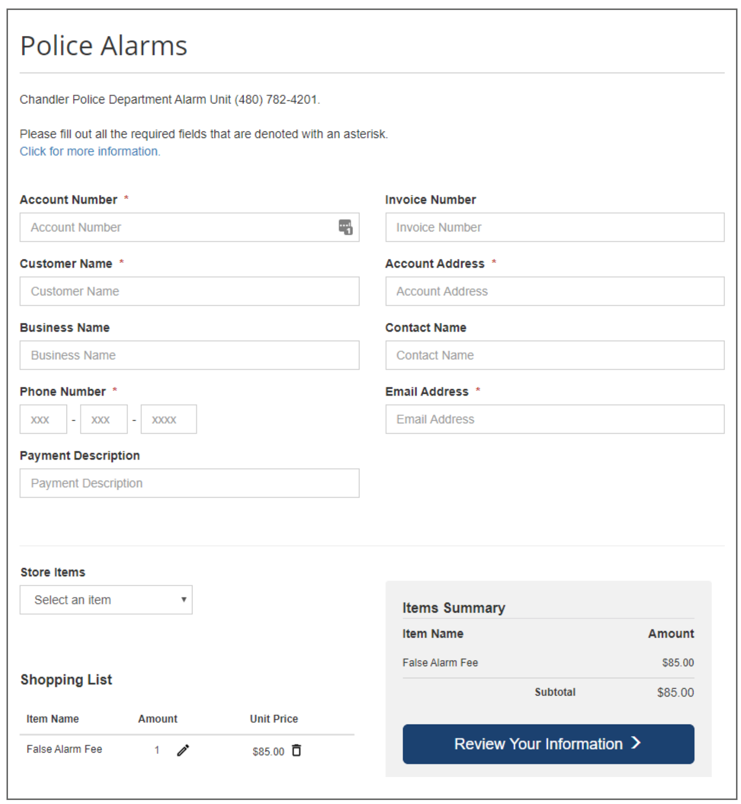


Figure 24. Example of a Cloud Store. *Quickly and painlessly add new, non-invoiced payments including all data needed.*

2.7.2 Cloud Payment

Cloud Payment integrates Invoice Cloud with third-party systems for one-time non-invoiced items, like parking or permit systems, to securely process payments during the mid-application. IC takes the data from the third-party system to generate an invoice on-the-fly, processing the payment in our own Customer Portal (**Figure 25**). Once payment is complete, IC sends confirmation back to the third-party system, and the customer can complete their application.

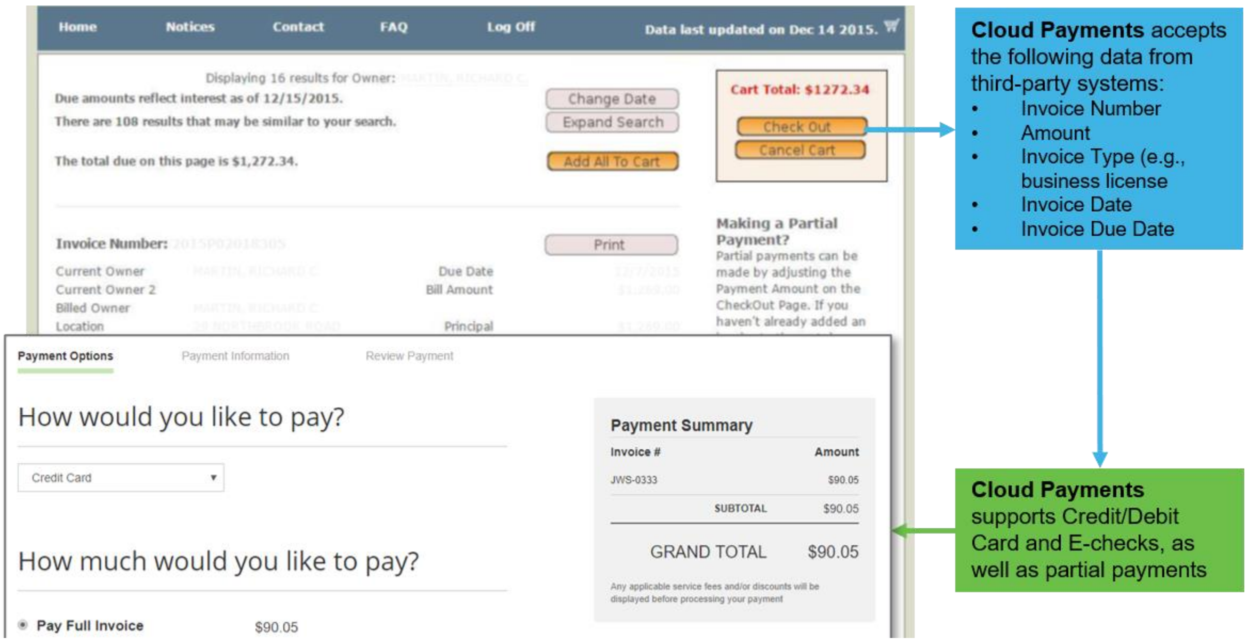


Figure 25. Third-Party Payment Site Integrated with IC through Cloud Payments. *Third-party systems can access IC data to process and then receive real-time confirmation of payment.*

2.8 Alternatives to Walk-in Payments

Certain customer bases can only pay in-person (often in cash), so we provide electronic means to pay their bills with physical currency while still reducing foot-traffic in our billers' offices (**Figure 26**). We provide **CheckFreePay**, which gives customers a barcode to pay with cash at thousands of participating retail, grocery, and convenience stores.

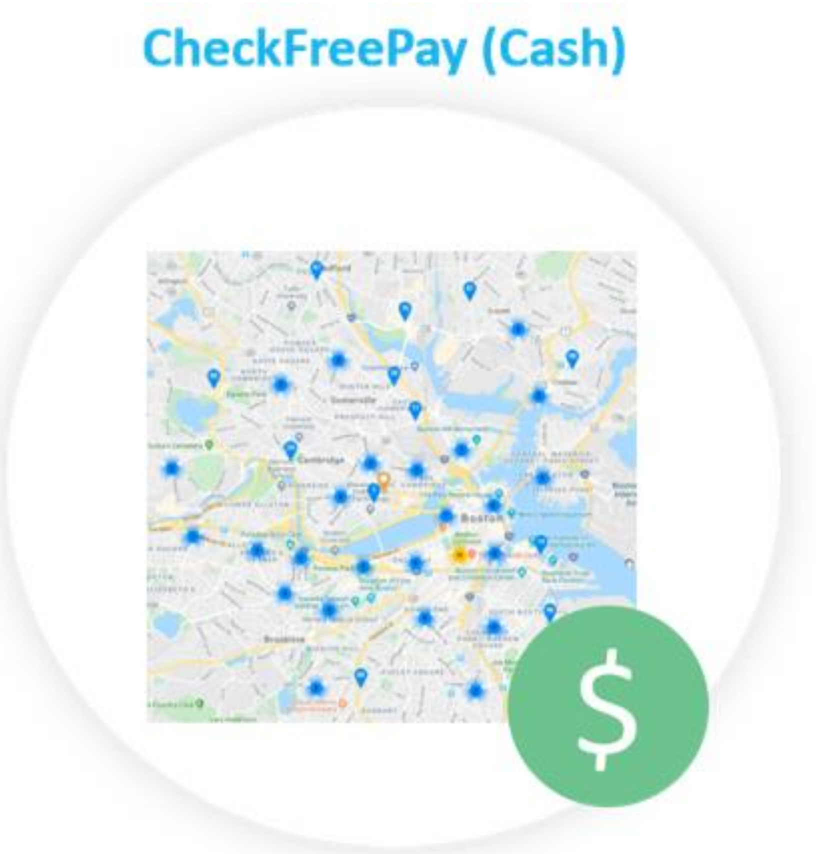


Figure 26. Kiosks and CheckFreePay as Walk-in Payment Alternatives. *Continue accepting in-person payments with shorter wait times, fewer staff, and more locations.*

2.9 In-person/Point-of-Sale Payments

Figure 27. One of Several Compliant Card Readers.

We provide a built-in cashiering system in our Biller Portal for in-person payments, which works with optional PCI-compliant credit/debit card readers. We can also integrate directly with cashiering systems. Customers pay by inserting or swiping their cards, and Invoice Cloud automatically updates the customer's balance in your CIS (**Figure 27**).

2.10 Intercept Bank-issued Paper Checks with Online Bank Direct

Invoice Cloud offers our clients the ability to electronically receive customer payments when they pay through their home bank, using our Online Bank Direct™ (OBD) service. OBD eliminates paper checks issued by online banking sites; instead, you receive electronic ACH deposits instead, saving your staff time and effort. OBD matches electronic payments (like lock box files) to the payer’s account. If the match is made, OBD processes and uploads it into your billing system (**Figure 28**). Artificial Intelligence remembers the matches for next time, so each billing cycle is less matching work.

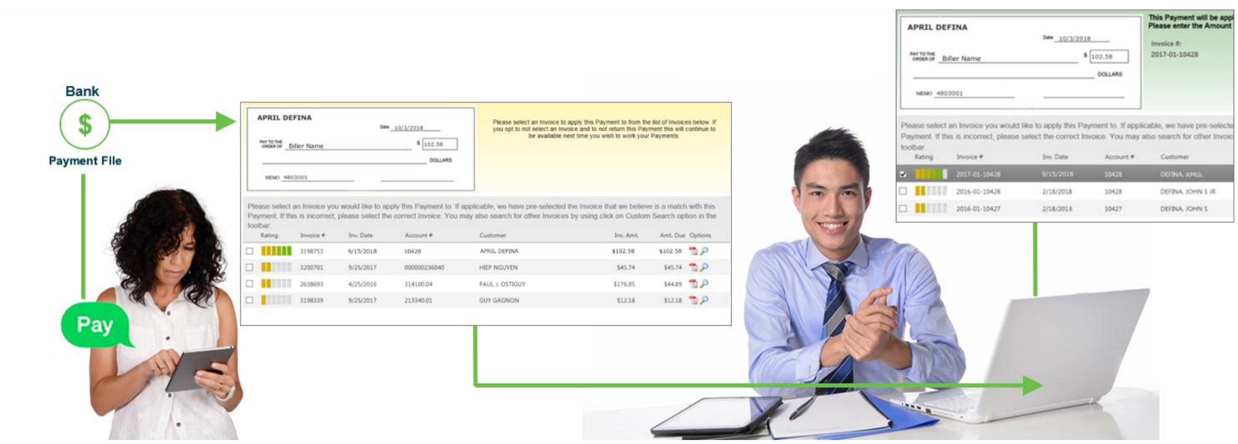


Figure 28. OBD-intercepted Pending Payments. *Stop processing paper checks from banks, saving time trying to match them to accounts.*

2.11 Pay by Phone/IVR

Secure, Painless IVR that Promotes Self-Service

- One phone number for customers to dial
- Self-service ACH and CC payments

Invoice Cloud's fully integrated IVR was designed to get calls out of your call center. With CallerID authentication, gone are the days of payers calling to ask for their account number/customer number before you transfer them to your IVR. Additionally, the option to receive a text instead of continuing with the phone prompts makes it easier for payers to complete a transaction. If the payer chooses to continue with the IVR, the option to save their payment method for next time they call makes paying a 2nd time much easier. Invoice Cloud's IVR supports English and Spanish, which customers can navigate by either touchtone or voice to pay their bill and save payment methods.

- Self-service request a text message with a secure payment link using Link Trigger.
- Automatically connect to your account through Caller ID Lookup
- Use special characters to enter complex policy/account numbers
- Receive timely outbound IVR invoice alerts to automatically connect to your bill for payment

Invoice Cloud also offers an outbound IVR service: bill reminders, past due notifications, and ad-hoc notices (water boil, power outage, etc.) Our clients can customize and schedule reminder calls, e-mails and text to payers through our self-service portal.

2.12 Agent/CSR Tools

Invoice Cloud provides tools to help out billers' Customer Service Representatives better communicate with payers, including our Biller Portal and SSO integration of our payment process with many third-party CSR interfaces. We help CSRs share the customer experience and functionality that helps train customers to try our platform's many self-service options.

2.12.1 Biller Portal

Invoice Cloud's Biller Portal offers extensive reporting and administration tools, making administration, reconciliation, and data mining easier for the St Francis, MN (**Figure 29**). The Biller Portal is available 24/7/365 and is 100% self-service for the user.

Based on permissions set by the biller, admin users can:

- Block customers from making ACH and/or Credit Card Payments.
- Email or text invoice notifications to the customer with direct links to their payment.
- Set up AutoPay, paperless billing, and more for a payer at their request.
- Log in as the user to recreate their payment experience.
- Review payment and/or email history.
- Issue a credit on an overpayment.

One of the leading reasons customers call our billers to make a payment, despite having an IVR solution, is that customers do not know how to look up their bill in the first place. Invoice Cloud launched CSR Text Reminders so that your CSRs/agents can send a text with a direct link to their bill (**Figure 30**). The customer can now see how easy it is to pay in our mobile site.

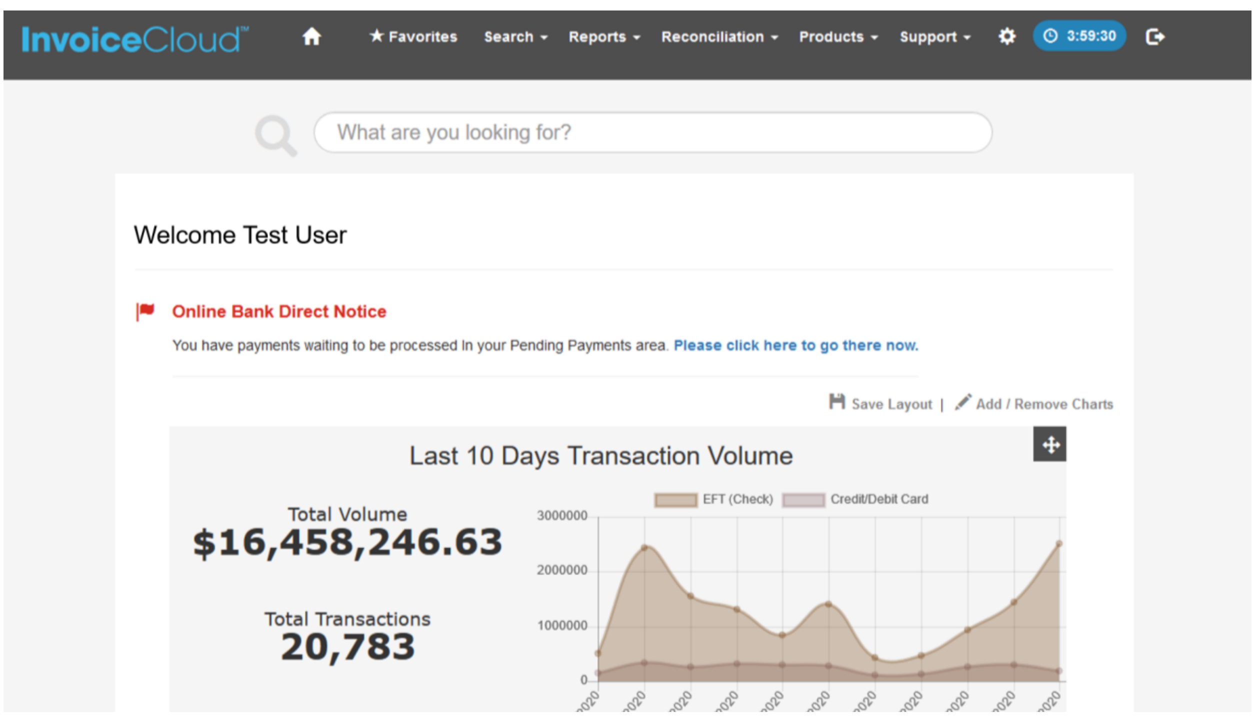


Figure 29. Invoice Cloud's Simple Back-end Biller Portal. *Manage all billing functions through our user-friendly interface.*

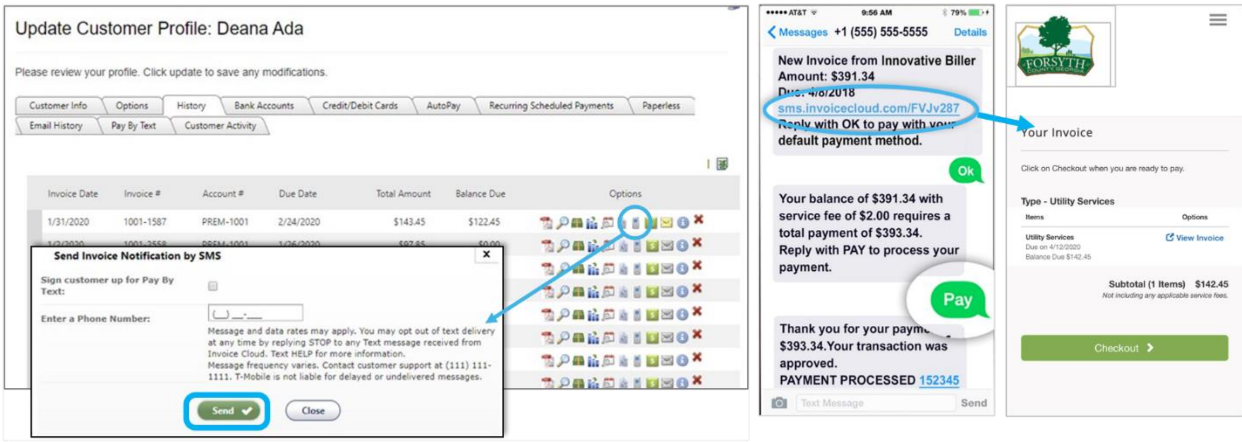


Figure 30. Send a Text Message with a Direct Link to a Customer's Payment from the Biller Portal. *CSRs can now help mobile-using customers more easily find their bill and enroll in Pay by Text.*

Our admin portal ('Biller Portal') offers many standard and ad hoc reports on demand, 24/7 with date ranges and drill down options to view detail (**Figure 31**).

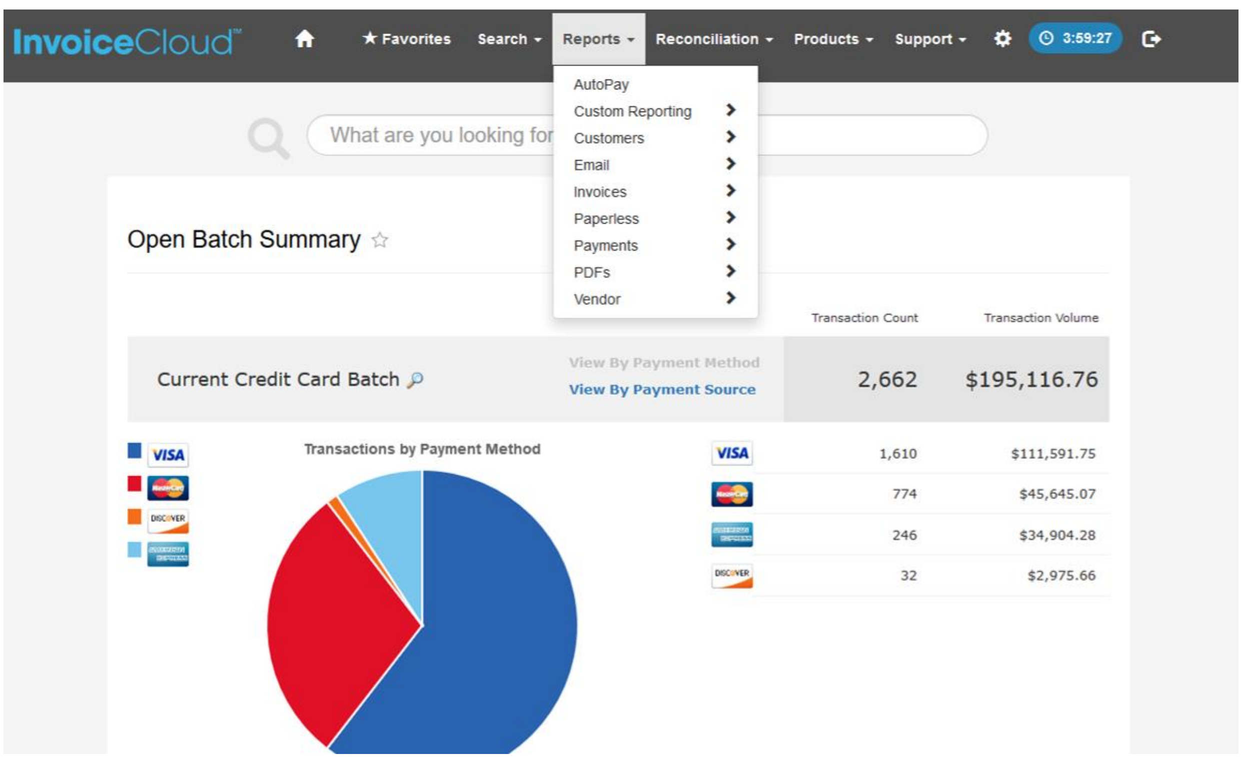


Figure 31. Robust Reporting Options. *Use pre-configured reports or define new ones and export results to Excel.*

Invoice Cloud provides 29 email templates, all triggered by events and customer activity. Email notifications are completely customizable using the Biller Portal's built-in editor (**Figure 32**).

Figure 32. Invoice Cloud's Unmatched Email Management Tool. *No other EBPP provider provides this level of control over the content and branding of its email engine.*

2.12.2 CSRConnect

Your CSRs can also accept in-person and over-the-phone payments from within your existing cashiering system through our CloudCSRConnect interface. CloudCSRConnect integrates Invoice Cloud with a third-party CIS application to redirect to areas within the Customer Portal. We connect fields via API, dynamically creating or updating a customer and their invoice details and balance (**Figure 33**).

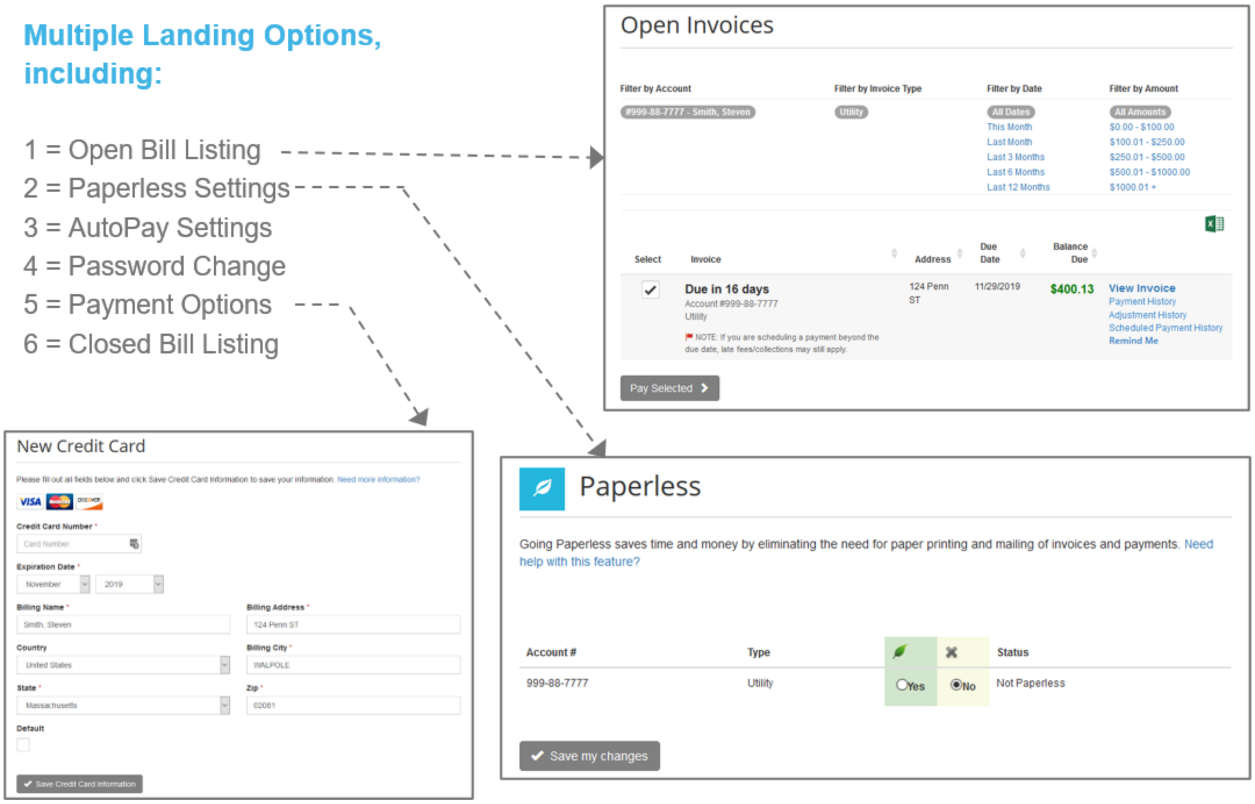


Figure 33. CSRConnect's API Links Common CSR Functions to Invoice Cloud Features. *CSRs can access IC's payment EBPP without switching from their CIS's CSR screens.*

3 Pricing

Table 2. Customer Engagement, Electronic Bill Presentment and Payment Pricing. *Pricing based on 1500 bills per month and $103 average credit card payment.*

Service Description	Fee	PSN
Integration, Deployment and Training NOTE: Includes integration with your billing system(s)	No Charge	No Charge
Account Access – monthly access to branded Customer and Biller Portals –NOTE: The monthly access fee covers maintenance, support, upgrades, and full access to the Invoice Cloud service for the biller and its customers	$100.00	$12.95
HelpDesk Support and Marketing – access to Invoice Cloud HelpDesk, client services team, and marketing support to help you achieve the industry's highest payment and paperless adoption.	No Charge	No Charge
Paperless Billing – per paperless bill per cycle NOTE: Only when paper is suppressed, and a paper invoice is not mailed.	$0.35	$0.07 Billed by Opus
Electronic Payment Fees		
Residential Credit / Debit Cards – Fees paid by the Customer Visa, MasterCard and Discover, and American Express	2.75% $1.95 minimum	2.75% + $0.50 under $100
E-Check – per transaction - Fees paid by the City	$0.95	$0.50
ACH – per transaction - Fees paid by the City	$0.50	Fee from bank
Miscellaneous Fees		
Credit Card Chargeback	$15.00	$15.00
ACH Reject	$15.00	$35 by customer
IVR (Optional)		
Inbound -- Per Call (Payment Only) (Paid by Customer/City Respectively)	$0.95	$0.25-$1.00
Point-of-Sale Card Readers (Optional)		
Encrypted Card Readers for counter payments – monthly rental per unit	$30.00	NA
Online Bank Direct – Online Bank Payment Consolidation (optional)		
Per Transaction Fee	$0.50	$0.50
OBD Monthly Access Fee	$50.00	NA

	Paperless customers per month	Printed Mail Cost	Annual Printed Mail Savings
Customers enrolled in paperless billing	153	$105.57	$1,266.84
If we add 500 paperless customers	653	$450.57	$5,406.84
If we add 1000 paperless customers	1153	$795.57	$9,546.84

How many customers are enrolled in paperless billing today?		153
What does it cost the City to print and mail one paper bill?		$0.69

Paper statement = $0.18 + Postage

City of St. Francis

CITY COUNCIL
AGENDA REPORT
Agenda Item #:
6

TO: Mayor & City Council

FROM: Joe Kohlmann, City Administrator

SUBJECT: **City Hall Security**

DATE: June 15th, 2021

OVERVIEW:

The St. Francis City Hall currently resides in a building that was designed as a multi-tenant commercial building. Aside from the mostly residential grade construction finishing (interior doors as exterior, plumbing, HVAC) – the City has not been able to solve the potential security issues. The City installed a door that requires a code to get back into the staffing area from the lobby. This has alleviated the issue of having unauthorized personnel in the staff and records area.

However, there is little to no security for front office workers. There is not an effective barrier from the lobby and the doors do not have a remote lock/unlock feature. This leaves front office staff vulnerable to various potential security threats. Most notably, there was an arrest made just outside of City Hall a few weeks ago where guns were drawn. Staff witnessed the arrest and could not secure the building without having to effectively open the front door wide open to try and lock it. Had a pursuit occurred (which it did not), the City Hall front staff would have been highly vulnerable.

The City has received a quote from Weber Construction which is the company awarded the Liquor Store Expansion. Since they are effectively on site at the Liquor Store, they are able to upgrade the City Hall security for $18,329. The City has been setting aside $60,000 annually for building improvements. Their proposed plan would solve many of the security issues identified at City Hall.

ACTION TO BE CONSIDERED:

Review and discuss City Hall security and consider approving the security upgrades to City Hall.

Attachments: Plans and quote from Webber Construction

June 7,2021

City Hall new wall
11/05/2019

City Of St Francis

WEBER

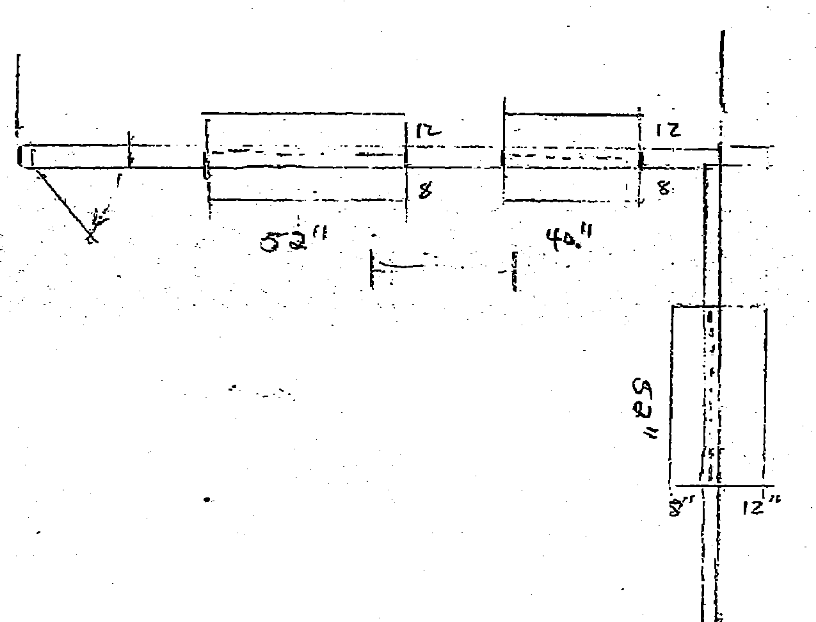
SQUARE FEET	200	
COST/SQUARE FT	$77.54	
COST/SQUARE FT WITH FEES	$91.65	
SITE CONTACT		Heather Linder
PHONE		952-876-9230

		Budget
Demo		$0.00
Cabinets		$240.00
Doors		$5,850.00
Finish Carpentry Material	Above	$0.00
Finish Carpentry Labor		$1,235.00
Glazing		$0.00
Drywall		$2,600.00
Acoustical Ceilings		$0.00
Flooring		$130.00
Painting		$847.80
Fire Protection		$0.00
Plumbing		$0.00
HVAC		$0.00
Electrical		$4,170.00
X-rays		$0.00
Dumpsters		$400.00
Cleanup		$36.00
Items added (If any Include)		$0.00
SUB TOTAL		$15,508.80
FEES		
GENERAL CONDITIONS	4.00%	$821.13
PERMIT - UBC CALCULATION		$302.85
PLAN CHECK FEE	65% of permit	$196.85
STATE SURCHARGE (% OF TOTAL)	0.05%	$10.26
INSURANCE - LIABILITY		$256.60
BUILDERS LIABILITY INSURANCE		by owner
FEE (% OF TOTAL)	6.00%	$1,231.69
TOTAL		$18,329.00

COUNTY MATERIALS CORPORATION

www.countymaterials.com

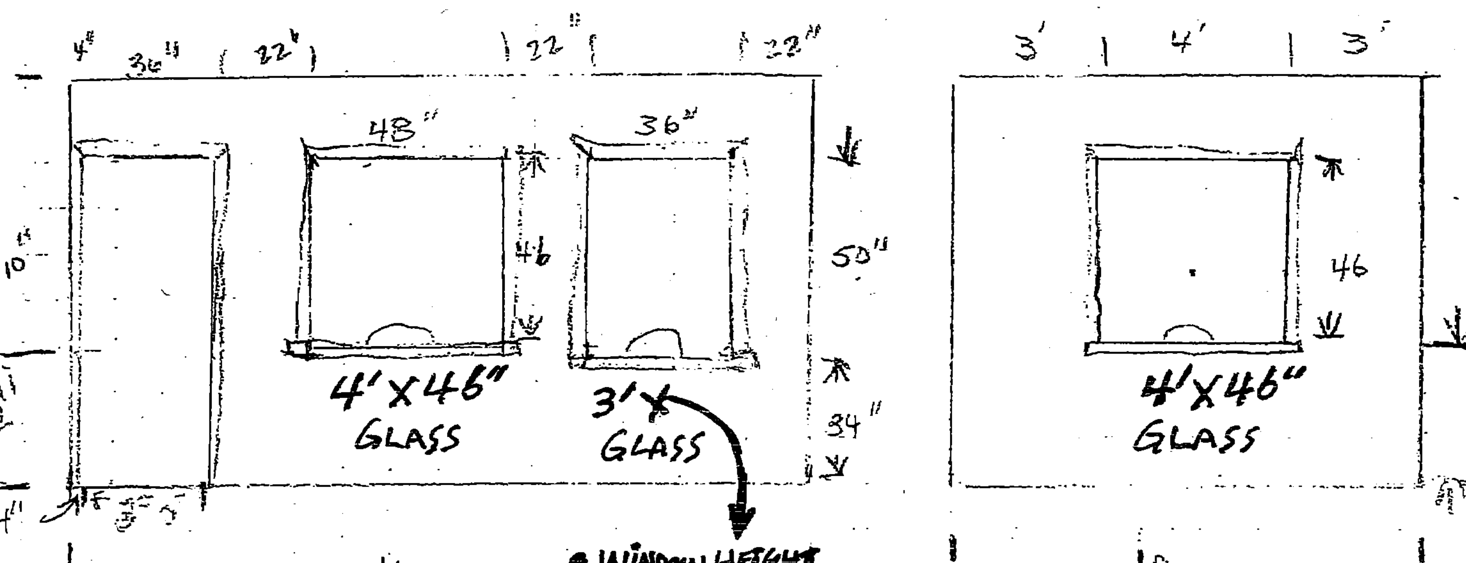
ϕ △ 5-12-21 GS



3'0" x 6'8"
PLAIN OAK
FANCK
TRIM

- LOBBY SIDE of WALL: OUTLETS SPACED TO CODE.
- Office SIDE of WALL: 3 OUTLETS IN EACH CORNER SPACED APART
- EXISTING ETHERNET IN FLOOR

1/4" = 1'



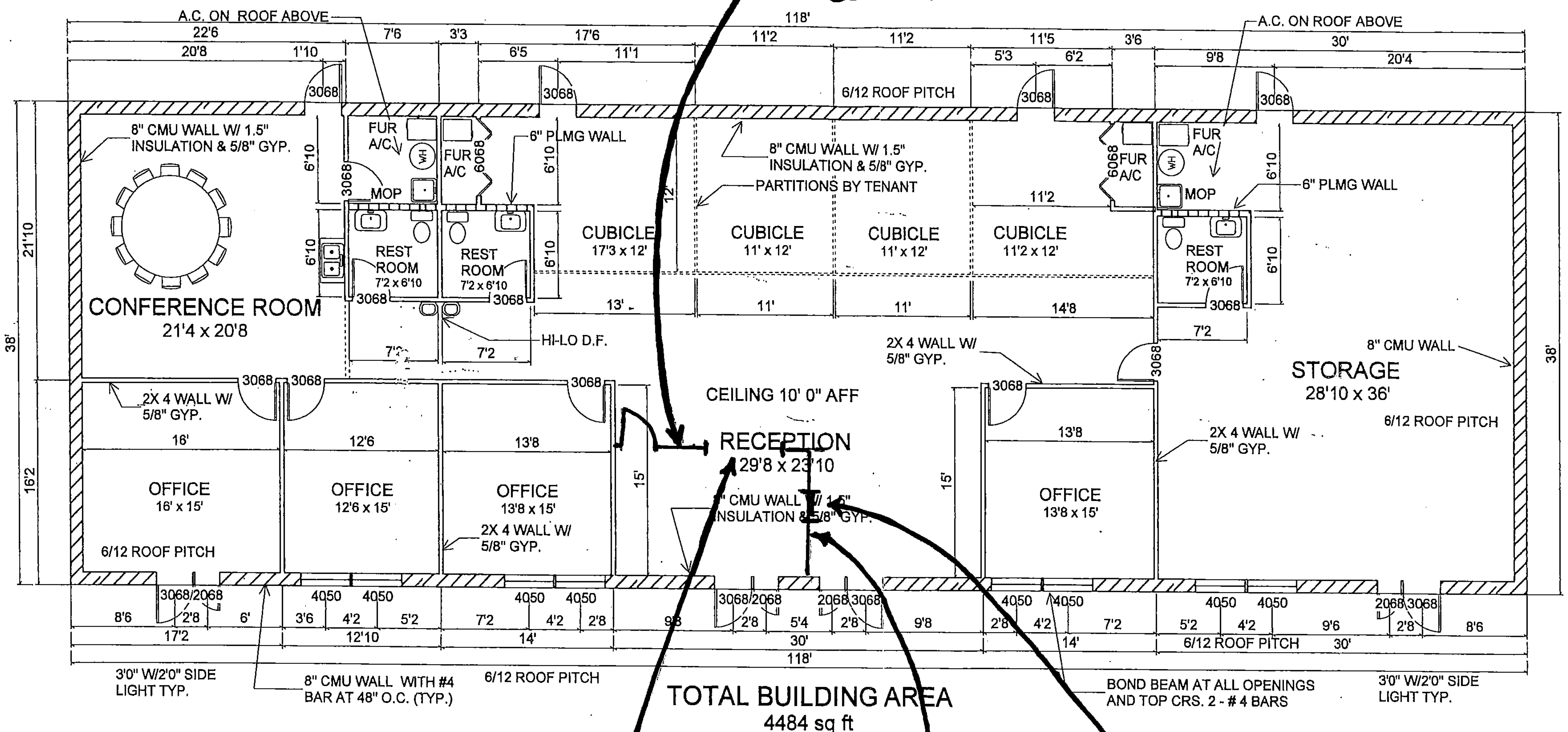
42" FROM TOP of COUNTER TO FLOOR

- WINDOW HEIGHT off of FLOOR ADA COMPLIANT

Commercial Buildings
233__ Cree St NW
St. Francis, Minnesota

T & W Adventures Partnership
29562 Holly St NW
Isanti, MN 55040
Phone (763) 444-4425
Fax (763) 444-4425

16' WALL (FLOOR TO CEILING)



Becklin & Whitney
Consulting Engineers, Inc.
P. O BOX 471
CAMBRIDGE, MN 55008
PHONE (763) 689-5631

Sheet Title

Floor Framing Plan

Scale: 1/4" = 1' - 0"
Building 2 at 118' - 0"

- CEILING HEIGHT 8'10"

301.1

- SECURITY DOORS W/ FOB ACCESS
  1 ENTRY DOOR (1 W/PUSH BAR)
  1 LOBBY DOOR
  3 REAR DOORS

- SECURITY GLASS W/COUNTERS (ADA ACCESSIBLE AND COMPLIANT)

10' WALL (FLOOR TO CEILING)

4'x4' SECURITY WINDOW W/ PORTAL

[2 WINDOWS @ 4'x4'
1 WINDOW @ 3'4"
W/ PORTALS]

- CHANGE OUT ③ 2'x4' FLUORESCENT FIXTURES TO ⑥ 2'x2' FLUORESCENT FIXTURES (3 ON EACH SIDE OF 16' WALL

- 2"x4" METAL STUDS W/5/8" SHEETROCK

- BOTH WALLS TO HAVE OUTLETS IN FRONT AS PER CODE

City of St. Francis

City Council
AGENDA REPORT
Agenda Item #
7

TO: Mayor & City Council

FROM: Joe Kohlmann, City Administrator

SUBJECT: City Council Meetings

DATE: June 15th, 2021

OVERVIEW

Staff is looking for direction on when to move the City back to in-person city Council Meetings. A tentative date of July was previously discussed.

Recommended Motion:
Discuss in-person meetings and provide staff with direction.