



INTERNAL USE ONLY

Sales Playbook

Last updated 3.27.20

CivicPay Online Playbook

What & Why

Our Message

Buyers

Objections

Pricing

Timeline

Competition

Differentiators

CivicPay Online is an integrated, web-based payments solution for UB customers.

The CivicPay Online includes:

- 24/7 utility bill payments
- Autopay and quick pay
- Multiple payment methods (ACH & any credit card)
- Two-way (from and to) integration with UB account
- All implementation and setup

24/7: A citizen, from the comfort of their home, can log into their agency's web-payment portal. The citizen can quickly perform a one-time quick payment, create a payment profile for future access to the system, establish autopay, view usage and billing history and see balance details.

Integration: Springbrook's CivicPay Online allows for what we like to call two-way integration. Two-way integration means that the Springbrook Utility Billing system sends information about the citizen's account to the payment portal and the citizen's payment activity is sent directly to the correct UB account. So as a citizen, I login to one site to pay, view history, and manage my profile. This greatly reduces the demand on the agency staff by reducing phone calls and lobby interruptions. The integration answers most if not all of the questions about their bill a citizen would have. Citizen satisfaction, agency staff efficiency and peace of mind about the integrity of the information and the security of the communication between portal and Springbrook's UB module.

Benefits of CivicPay Online include:

- Total integration with Springbrook's Utility Billing module
 - Payments are posted to Springbrook instantly
 - Many agencies that use a third-party payment portal often realize a 24 to 72 hour delay in payments being posted
 - Account information displayed to the citizen immediately upon login in to the CivicPay Online payment portal.
- Fast, Easy, Safe
- Customer Service Representative (CSR) efficiency is greatly improved
 - Citizens interact with a their data in a real-time environment
 - Most citizen questions can be answered in self service manner
- Compliance with PCI standards while reducing your PCI exposure
- Improve your citizen's satisfaction

Discovery questions – where is the pain?

- How many payments do you take over the phone in a day?
- How many customer service phone calls do you answer in a day?
- How do you take online payments today? What is the process for making sure the UB module knows about a citizen's payment activity.?
- What do you like about the current online payment system? What don't you like about it?

CivicPay Online Playbook

[What & Why](#)

[Our Message](#)

[Buyers](#)

[Objections](#)

[Pricing](#)

[Timeline](#)

[Competition](#)

[Differentiators](#)

Springbrook provides an industry-standard, secure, PCI compliant method to take integrated, online credit card payments and directly post that payment information into Springbrook's Utility Billing module.

Springbrook's integrated CivicPay Online allows citizens to securely process online payments with a credit card, debit card, or ACH (checking account draw). These payments occur without the hassles and errors of double entry. CivicPay Online is available with almost every Springbrook software level and requires no agency website expertise.

CivicPay Online in conjunction with our gateway partner, Bluefin, is a PCI compliant electronic payment system which utilizes all the latest in PCI required security and safety minimums.

Bluefin's gateway provides a tokenization technology where their token service provider and token vault protect a human readable set of card data with tokens and tokenization technology.

Tokens represent something of value without exposing the details of the valuable personal data.

Prospect pain points:

- Almost every agency is asked by their constituents (citizens) to take credit card payments over the web. The expectation from the citizen base is that the payments being made are directly integrated into the Utility Billing system and no manual intervention is ever required. Manual intervention compromised data security and presents a 24 to 72 hour delay in payment awareness and synchronization.
- CivicPay Online totally relieves the agency of that concern and provides a much higher level of customer satisfaction – no manual or double entry from a non-integrated third-party payment system such as Paymentus, xPressBillPay or others.
 - Manual entry increases the risk of data entry errors.
 - Each assisted credit card payment can take 2 to 4 minutes of CSR time.
- Professionalism
 - Citizens are used to dealing with this technology and have come to expect that sensitive information not be communicated directly to customer service staff.
- Security
 - Bluefin, CivicPay's gateway, is a Tier 1 PCI compliant partner.
- Time management
 - There are always more tasks than time to perform them
 - CSR time is freed up to do other high priority tasks
 - No need to hire additional staff
- Citizen satisfaction
 - Today's citizens expect a modernized, integrated approach to bill payment.

CivicPay Online Playbook

[What & Why](#)

[Our Message](#)

[Buyers](#)

[Objections](#)

[Pricing](#)

[Timeline](#)

[Competition](#)

[Differentiators](#)

Springbrook's value propositions for buyer/user personas within an agency.

Agency Stakeholders: Billing, Finance, Office Manager, IT

- Quickly meet expectations of citizens and stakeholders by providing fast, easy, and safe payment options for web payments.
- Help position agency as a leader in the adoption of emerging technology trends and innovation.
 - Citizens expect to be able to pay over the web. Just like Amazon or eBay.
 - Virtually no implementation on the part of the agency - Springbrook does it all

Finance Director:

- Ensure payment solutions meet expectations of citizens
- Create agility within the department.
 - Limited resources can easily be shifted to higher-value projects
 - Time is saved, accuracy rates and satisfaction are improved
- Painless transition
 - Set flags in software
 - Quick configuration and training
- Shift virtually all PCI burden away from agency.

Customer Service Representative:

- Easy-to-follow instructions can be referenced on the agency website
 - Removes PCI burden from agency for web payments
 - Additional payment channel reduces shut off activity
 - Quick configuration and training
 - Less time spent on the phone taking card payments

Billing Department:

- Reduce shut off activity
- Collection calls are reduced or eliminated with autopay options
- Removes PCI burden from agency for web payments

Support / IT:

- One call support with Springbrook

CivicPay Online Playbook

[What & Why](#)

[Our Message](#)

[Buyers](#)

[Objections](#)

[Pricing](#)

[Timeline](#)

[Competition](#)

[Differentiators](#)

Is the data secure? Is my data mixed with other customer data?

Who: IT Decision Makers, IT Influencers.

What to Say: Each web payment is individually verified to the Utility Billing account in Springbrook. Each time a payment is entered, the card data entered is entered by the card owner. No data is shared with the agency CSR or other staff. This entry of account and payment data is sent via secure web service APIs directly to Springbrook and posted to the proper account in Utility Billing.

What if the citizen gets stuck and needs assistance?

Who: Office Manager, IT Decision Makers

What to Say: There are times when a citizen just has to clarify something or needs to ask a question. CivicPay Online has customized message areas that can facilitate direct links to “how-to” videos and documentation.

How much does it cost?

Who: IT Decision Makers

What to Say: The renewal SaaS cost is \$0.60 per account and billed annually.

Standard credit card interchange and gateway fees apply. This is likely to be very near to the same as the agency is paying today. Springbrook charges a \$1.00 transaction fee to continue to support the powerful integration directly with Springbrook’s Utility Billing module.

There is no additional charge for the implementation.

ROI - CivicPay Online Payments

| | | |
|---|---|-------------|
| Hourly CSR Rate? | | \$15.00 |
| How many credit card payments do you perform each month? | | 200 |
| How many minutes does it take to process a card payment manually? | Include the time for the customer interaction and manual re-entry back into Springbrook | 4 |
| Estimated Monthly Savings | | \$200.00 |
| Estimated Yearly Savings | | \$2,400.00 |
| Estimated 5-Year Savings | | \$12,000.00 |

(while in presentation mode, click sheet above to walk through an ROI discussion)

CivicPay Online Playbook

[What & Why](#)

[Our Message](#)

[Buyers](#)

[Objections](#)

[Pricing](#)

[Timeline](#)

[Competition](#)

[Differentiators](#)

- Hardware
 - No additional hardware is needed
- Implementation – FREE!
 - Training and setup for CivicPay Online
- Processing Fees
 - Standard interchange and gateway processing fees will apply
 - Agency is already incurring these costs if accepting credit cards in any way
 - \$1 Springbrook transaction fee
 - This fee maintains the software, API web services and PCI enhancements required to support the powerful integration between CivicPay Online and Springbrook’s Utility Billing module.
- Software fees
 - The SaaS cost is \$0.60 per account and billed annually.

| CivicPay Online - Typical order for 3,000 UB accounts | | | | |
|---|-------|--------|---------|--------------------------|
| | Qty | Per | Total | |
| SaaS | 3,000 | \$0.60 | \$1,800 | Renewed Annually |
| Per Trx Fee | 0 | \$1 | | Billed monthly for # trx |

CivicPay Online Playbook

[What & Why](#)

[Our Message](#)

[Buyers](#)

[Objections](#)

[Pricing](#)

[Timeline](#)

[Competition](#)

[Differentiators](#)

- Decision to move forward
- Implementation is scheduled
- Marketing materials ordered (totally free of charge to the agency)
 - Statement stuffers designed
 - Pamphlet easels with customized logo and colors
 - Door height pull-up poster with customized logo and colors
 - iPad sweepstakes (iPad is provided by Springbrook)
 - Coded link and “Pay My Utility Bill” button for agency website
- Entire process can take as little as 30 days but more likely 60 days while Visa Utility Rate is approved.

Pay My Utility Bill

CivicPay Online Playbook

What & Why

Our Message

Buyers

Objections

Pricing

Timeline

Competition

Differentiators

- There are other solutions that offer an online payment solution. However:
 - It is not integrated and dual entry is required
 - Data from Springbrook must be manually transmitted to the third-party portal
 - Payment activity from the third-party portal must be manually entered into Springbrook
 - Delays of payment data being in sync range from 24 to 72 hours
 - Lag time between when payment is made and when payment is posted can cause citizens to fall into a past due situation, even though they paid before a deadline
 - Competitors include Paymentus, TSYs, Orbi-Pay, local banks and other local credit card processing companies
 - There is no competitor that is integrated with Springbrook's UB & CR modules
- The CivicPay Online has enormous value
 - Easier batch settlements – all activity is in the same batch
 - No dual entry - payment shows up right away and is reflected on citizen's Utility Account
 - Tremendous CSR time savings
 - Manual error reduction

CivicPay Online Playbook

[What & Why](#)

[Our Message](#)

[Buyers](#)

[Objections](#)

[Pricing](#)

[Timeline](#)

[Competition](#)

[Differentiators](#)

- **What makes CivicPay Online different?**
 1. **Real-time integration to Utility Billing**
 - Other third-party payment solutions require a two step process – run the credit card and then manually enter the payment information into CR.
 - Lots of room for user entry error
 - Delay in information making it to UB – potentially as much as a 72 hour delay before payment and utility billing account are in sync
 2. **Highest level of PCI compliancy**
 - Bluefin is a PCI-DSS Tier 1 partner
 - Peace of mind for both agency and citizen – no manual handling of the credit card by the CSR staff
 - No storage of credit card data on Springbrook or CivicPay – Tokenization technology is employed throughout
 3. **One call for support (“one throat to choke”)**
 - Instead of having to call another supplier of credit card terminals or web portals, one call to Springbrook does it all
 4. **Payments that are tendered with CivicPay Online are immediately posted to the proper UB account**