**DRAFT SERVICES AGREEMENT BETWEEN
THE CITY OF SUNNYVALE AND INFOSEND, INC.
FOR UTILITY BILLING SERVICES**

THIS AGREEMENT dated _____ is by and between the CITY OF SUNNYVALE, a municipal corporation ("CITY"), and INFOSEND, INC. ("CONTRACTOR").

WHEREAS, CITY is in need of services for utility bill printing, mailing, electronic bill presentment, and remittance processing; and

WHEREAS, CONTRACTOR possesses the skill and expertise to provide the required services;

NOW, THEREFORE, THE PARTIES ENTER INTO THIS AGREEMENT.

1.     Contract Documents

The complete Contract consists of the following documents:  Request for Proposal No. IRFP 15-05, consisting of a Notice Inviting Proposals, Instructions to Proposers, Specifications, Terms and Conditions and CONTRACTOR's completed Proposal.  These documents are all incorporated by reference.  The documents comprising the complete contract are collectively referred to as the Contract Documents.

Any and all obligations of the CITY and the CONTRACTOR are fully set forth and described therein.

All of the above documents are intended to cooperate so that any work called for in one and not mentioned in the other or vice versa is to be executed the same as if mentioned in all documents.

2.   Services by CONTRACTOR

It is understood and agreed that tools, equipment, apparatus, facilities, labor, transportation, and material shall be furnished and work performed and completed as required in the bid documents under the sole direction and control of the CONTRACTOR, and subject to approval of the City.

3.   Time for Performance

The term of this Agreement shall five years. Commencing on July 1, 2017 and continuing through June 30, 2022, unless otherwise terminated.  Agreement may be renewed for additional one year periods at the option of CITY.

4.   Compensation

CITY agrees to pay CONTRACTOR at the rates shown in Exhibit "A".  In no event shall the total amount of compensation payable under this agreement exceed the sum of Two Hundred Fifty Thousand and No/100 Dollars {$250,000.00} unless upon written modification of this Agreement.

CONTRACTOR shall submit invoices to CITY no more frequently than monthly for services provided to date.  All invoices, including detailed backup, shall be sent to City of Sunnyvale, attention Accounts Payable, P.O. Box 3707, Sunnyvale, CA 94088-3707 or

accountspayable@sunnyvale.ca.gov.  Payment shall be made within thirty days upon receipt of an accurate itemized invoice by CITY's Accounts Payable unit.

5.  Conflict of Interest

CONTRACTOR shall avoid all conflicts of interest, or appearance of conflict, in performing the services and agrees to immediately notify CITY of any facts that may give rise to a conflict of interest.  CONTRACTOR is aware of the prohibition that no officer of CITY shall have any interest, direct or indirect, in this Agreement or in the proceeds thereof. During the term of this Agreement CONTRACTOR shall not accept employment or an obligation which is inconsistent or incompatible with CONTRACTOR'S obligations under this Agreement.

6.  Confidential Information

CONTRACTOR shall maintain in confidence and at no time use, except to the extent required to perform its obligations hereunder, any and all proprietary or confidential information of CITY of which CONTRACTOR may become aware in the performance of its services.

7.  Compliance with Laws

(a)      CONTRACTOR shall not discriminate against any employee or applicant for employment because of race, religion, creed, color, national origin, gender, age (persons 40 years or older), disability, or any other basis to the extent prohibited by federal, state, or local law.  All employees of CONTRACTOR shall be treated during employment without regard to their race, creed, color or national origin.

(b)      CONTRACTOR shall comply with all federal, state and city laws, statutes, ordinances, rules and regulations and the orders and decrees of any courts or administrative bodies or tribunals in any manner affecting the performance of the Agreement.

8.  Independent Contractor

CONTRACTOR is acting as an independent contractor in furnishing the services or materials and performing the work required by this Agreement and is not an agent, servant or employee of CITY.  Nothing in this Agreement shall be interpreted or construed as creating or establishing the relationship of employer and employee between CITY and CONTRACTOR.  CONTRACTOR is responsible for paying all required state and federal taxes.

9.  Indemnity

CONTRACTOR shall indemnify, defend, and hold harmless the CITY, its officers, officials, employees and volunteers from and against all claims, damages, losses and expenses, including attorney fees, arising out of the performance of the services described in Exhibit "A", caused in whole or in part by any negligent act or omission of CONTRACTOR, any subcontractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, except where caused by the active negligence, sole negligence or willful misconduct of the CITY.

10. Insurance

CONTRACTOR shall take out and maintain during the life of this Agreement policies of insurance as specified in Exhibit "B" attached and incorporated by reference, and shall provide all certificates or endorsements as specified in Exhibit "B."

11. CITY Representative

Janice Broussard, Utility Billing Manager, as the City Manager's authorized representative, shall represent CITY in all matters pertaining to the services to be rendered under this Agreement. All requirements of CITY pertaining to the services and materials to be rendered under this Agreement shall be coordinated through the CITY representative.

12. CONTRACTOR Representative

Glen Everroad, Government Solutions, shall represent CONTRACTOR in all matters pertaining to the services and materials to be rendered under this Agreement; all requirements of CONTRACTOR pertaining to the services or materials to be rendered under this Agreement shall be coordinated through the CONTRACTOR representative.

13. Notices

All notices required pursuant to this Contract shall be communicated in writing, and shall be delivered in person, by commercial courier or by first class or priority mail delivered by the United States Postal Service addressed as follows:

To CITY: Janice Broussard, Utility Billing Manager
Finance Department
CITY OF SUNNYVALE
P. O. Box 3707
Sunnyvale, CA 94088-3707

To CONTRACTOR: InfoSend Inc.
Attn: Glen Everroad
4240 East La Palma Avenue
Anaheim, CA 92807

Nothing in this provision shall be construed to prohibit communication by more expedient means, such as by email or fax, to accomplish timely communication. Each party may change the address by written notice in accordance with this paragraph. Notices delivered personally shall be deemed communicated as of actual receipt; mailed notices shall be deemed communicated as of three business days after mailing.

14. Assignment

Neither party shall assign or sublet any portion of this Agreement without the prior written consent of the other party.

15. <u>Termination</u>

    A.    If CONTRACTOR defaults in the performance of this Agreement, or materially breaches any of its provisions, CITY at its option may terminate this Agreement by giving written notice to CONTRACTOR.  In the event of such termination, CONTRACTOR shall be compensated in proportion to the percentage of satisfactory services performed or materials furnished (in relation to the total which would have been performed or furnished) through the date of receipt of notification from CITY to terminate. CONTRACTOR shall present CITY with any work product completed at that point in time.

    B.    Without limitation to such rights or remedies as CITY shall otherwise have by law, CITY also shall have the right to terminate this Agreement for any reason upon ten (10) days' written notice to CONTRACTOR.  In the event of such termination, CONTRACTOR shall be compensated in proportion to the percentage of services performed or materials furnished (in relation to the total which would have been performed or furnished) through the date of receipt of notification from CITY to terminate.  CONTRACTOR shall present CITY with any work product completed at that point in time.

    C.    If CITY fails to pay CONTRACTOR, CONTRACTOR at its option may terminate this Agreement if the failure is not remedied by CITY within (30) days after written notification of failure to pay.

16.    <u>Entire Agreement; Amendment</u>

This writing constitutes the entire agreement between the parties relating to the services to be performed or materials to be furnished hereunder.  No modification of this Agreement shall be effective unless and until such modification is evidenced by writing signed by all parties.

17.    <u>Governing Law, Jurisdiction and Venue</u>

This Agreement shall be governed by and construed in accordance with the laws of the State of California, without regard to conflict of law or choice of law principles. Proper venue for legal actions will be exclusively vested in a state court in the County of Santa Clara. The parties agree that subject matter and personal jurisdiction are proper in state court in the County of Santa Clara, and waive all venue objections.

18.    <u>Miscellaneous</u>

Time shall be of the essence in this Agreement.  Failure on the part of either party to enforce any provision of this Agreement shall not be construed as a waiver of the right to compel enforcement of such provision or any other provision.

IN WITNESS WHEREOF, the parties have executed this Agreement.

ATTEST:                                        CITY OF SUNNYVALE ("CITY")

By _____          By _____

      City Clerk                                       City Manager

APPROVED AS TO FORM:                           INFOSEND, INC. ("CONTRACTOR")

By _____          By _____

      City Attorney

         _____

          Name and Title

        By _____

         _____

          Name and Title

# infosend

BillPrint. eBills. Delivered.
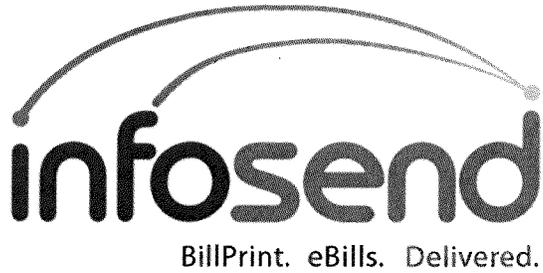
# InfoSend Response to IRFP No. 15-05

## Utility Billing Services for the City of Sunnyvale

Due: January 28, 2015

Time: 3:00 PM

RESPONSE TO

**Noel Dietz, CPPB**
**Information Technology Coordinator**

PRESENTED BY

Glen Everroad
Government Solutions
glen.e@infosend.com
800.955.9330 office
949.874.4786 cell

Jerry Finnegan
Market Development Director
jerry.f@infosend.com
800.955.9330 office
714.600.3069 cell

www.infosend.com

# Table of Contents

# Cover Letter

InfoSend Incorporated is pleased to present this response to the City of Sunnyvale based on its Request for Proposals for Utility Bill Printing and Mailing Services (IRFP No. 15-05). The InfoSend team is confident that our offering and benefits presented herein will provide the City of Sunnyvale and its customers with the greatest value in the market today. Jerry Finnegan and Glen Everroad will serve as the City's main points of contact for any questions during the RFP process. Please find their contact information included below as well as later in this response.

We have reviewed the City's specifications and requirements outlined in the RFP. As evidenced in the pages that follow, InfoSend supports the features and capabilities to satisfy the City's bill printing, mailing and electronic bill presentment requirements, and our business partner, Bank Up, satisfies the City's remittance processing requirements. The municipal utility and receivables market is our strongest market, comprising 160 of our 280 print, mail and electronic clients. InfoSend specializes in supporting the multiple departments of municipalities and has the tools and experience necessary to streamline the processing of a wide variety of receivables, including dog licensing, business tax, utility bills, false alarm fines, etc.

InfoSend has proudly provided the City of Sunnyvale's data processing, printing and mailing services for its utility bills since 2004, and its electronic presentment and payment solutions since 2010. InfoSend is committed to meeting the City's technical, business, operating, and other requirements outlined in this RFP. InfoSend is uniquely familiar with the City of Sunnyvale's SunGard software and the City's business processes as it relates to this RFP, affording the City the most efficient implementation process with the data generated from your billing systems. With our online tools and attentive customer service, we feel that you will be getting value no other company can provide.

### InfoSend Advantages
A key advantage in partnering with InfoSend lies primarily in the fact that we have expertise in print and mailing for municipal utilities. We specialize in communications and understand the intricacies of statement services. Through our strength as a document outsource provider, InfoSend offers the City of Sunnyvale unique advantages beyond document printing:
- Completely integrated electronic and printed output options.
- Highest quality processing with secure and auditable processes.
- Online job tracking, customer service, and SLA & production details.
- Hosted document archive and web presentment options.
- Streamlined electronic bill presentment and payment (EBPP) options.
- Multi-channel approach that interleaves print, e-commerce and voice.
- Financially secure private company that extensively invests in technology, infrastructure, security, quality equipment and new services and products each and every year.
- Highly automated data center and production operation that boasts intelligent inserters with 2D bar codes
- Sophisticated front-end processing system (featuring InfoSend's own software)
- Close proximity to major USPS airport hub for each of our facilities
- Specific knowledge of City of Sunnyvale requirements and SunGard software

  Key Differentiators
- InfoSend's web-based reporting portal allows the City of Sunnyvale the ability to manage its print operations remotely using the job tracking system. The City can see when a file arrives, when it

was processed, how many transactions were processed, when the job was completed, complete postage usage and more production details.

- InfoSend is PCI Compliant. We understand that data security and privacy are of the utmost importance.
- InfoSend offers a fully redundant processing solution, with mirrored production facilities (not simply multiple locations).
- InfoSend has invested in color document printing technology. Powerful, flexible communication. Imperative in today's competitive marketplace.
- InfoSend has a dedicated IT organization to support the municipal utility market. Our team is a compilation of specialists including analysts, consultants, software engineers, developers, technical project managers and various support personnel.
- InfoSend specializes in supporting the multiple departments of municipalities and has the tools and experience necessary to streamline the processing of a variety of receivables including business license tax, fire permits, dog licensing, etc.

Jerry Finnegan
Market Development Director
4240 East LaPalma Ave.
Anaheim, CA 92807
jerry.f@infosend.com
714.600.3069 cell
800.955.9330 toll free

Glen Everroad
Government Solutions
4240 East LaPalma Ave.
Anaheim, CA 92807
glen.e@infosend.com
949.874.4786 cell
800.955.9330 toll free

# Company Information

1.  Proposer's complete name, business address, and telephone number and the name, mailing address, and telephone number of person the City should contact regarding the proposal

Glen Everroad will serve as the City's point of contact for proposal elements relating to Bill Production, Bill Printing, Mailing and Delivery, and Electronic Bill Presentment (EBPP) services:

> InfoSend Inc.
> Glen Everroad, Government Solutions
> 4240 East La Palma Avenue
> Anaheim, CA 92807
> 949.874.4786, 800.955.9330

Bill Doyle will serve as the City's point of contact for proposal elements relating to Remittance Processing:

> Bank Up Corporation
> Bill Doyle, President
> 1301 Marina Village Parkway, Suite 250
> Alameda, CA 94501
> 510.522.9712, 800.980.8038

2.  A description of the proposer's organization, including names of principals, number of employees, longevity, client base, areas of specialization and expertise and any other pertinent information that will assist in formulating an opinion about the stability and financial strength of the organization.

InfoSend has been a **California based company** since 1996 and proudly employs 80 Californians. If awarded the opportunity to continue to serve the City of Sunnyvale, our California employees will continue to provide the City services from our Anaheim headquarters, located just 1.5 miles from a USPS hub. InfoSend is a significant California sales tax producer and choosing InfoSend keeps the sales tax in California. Utilizing the most current technology, InfoSend offers an innovative approach with flexible and secure solutions for organizations seeking outsourced data processing, printing, mailing, and electronic presentment and or payment services. Choosing InfoSend as your outsourcing partner will also significantly reduce total overhead costs. Together, we can reach your customers more effectively.

InfoSend is a privately held California corporation. Mahmood Rezai is InfoSend's President and Chief Executive Officer, and Russ Rezai is the Chief Operating Officer. InfoSend is financially stable with annual sales of approximately 32 million dollars per year and has never filed bankruptcy. InfoSend has never had defaulted on its performance on a contract and has not had a contract terminated for cause. InfoSend's core competencies are information technology, document formatting, electronic payments, and document production. Your unique data is transferred into our database where it can then be output to multiple destination channels – print, web, or telephone. Electronic payments can be initiated over the web or telephone. The Software as a Service (SaaS) approach allows InfoSend to continually refine its services and equipment without requiring software installation and maintenance at your site.

InfoSend delivers more than 10 million print/electronic documents per month for more than 340 clients, 250 of which are government agencies. You can use the eBusiness Services and payment related services or the BillPrint & Mail related services as stand-alone offerings or together as integrated customer communications solutions. When multiple services are outsourced to InfoSend

you receive the benefit of having one data processing platform generate all of your outbound communications. Perfect your bill design and electronic bill presentment workflow. Leverage the experience InfoSend has built up from years of working with the City of Sunnyvale and over 160 public agency utility clients similar to the City.

## Facilities

| Corporate Headquarters & Western US Production Facility | 4240 E. La Palma Ave • Anaheim CA 92807 |
| --- | --- |

InfoSend currently owns and operates its 77,000 sq. ft. headquarters and Western US production facility. This facility sits on a 4.3-acre lot and is one of the premier bill processing centers in California. The facility also provides disaster recovery to the other facilities. InfoSend's Anaheim facility is designated as a USPS Detached Mail Unit (DMU) with USPS representatives on-site. InfoSend has just signed a purchase agreement for a **600KW backup generator** for this location. The installation is estimated to be completed in May of 2015. This will allow InfoSend to continue providing all services during a local power outage.

| Midwest & Northeastern US Production Facility | 1406 Centre Circle • Downers Grove IL 60515 |
| --- | --- |

InfoSend's 25,000 sq. ft. Midwest production and disaster recovery facility is located just west of Chicago, Illinois. This facility is used to process mail for clients located in the Midwest or Northeast. The Midwest facility also serves as an out of state disaster recovery facility for the other facilities. InfoSend Midwest is also a USPS DMU with USPS representatives on-site.

| Texas & Southeastern US Production Facility | 1624 W Crosby Road #128 • Carrollton TX 75006 |
| --- | --- |

InfoSend's 10,000 sq. ft. Texas Production facility is located near Dallas and is the main production center for clients in the South and the Southeast. This facility also provides out-of-state disaster recovery for InfoSend's other locations.

Key InfoSend team members for the City's project includes the below listed individuals:

| NAME | Matt Schmidt |
| --- | --- |
| EXPERIENCE | **InfoSend, Inc.**   Anaheim, CA (2007 – present)<br><br>Director, Client Services<br>- Oversee new client implementations for BillPrint and eBusiness clients<br><br>- Manage support staff and ongoing client support functions<br><br>- Work with programming and client services team to streamline processes and improve procedures<br><br>- Managed more than 50 implementation and conversion projects<br><br>**Modern Safety Supply**   Fullerton, CA (2003-2007)<br><br>Account Manager<br>- Developed and managed accounts to ensure continued growth and profitability for both parties |
| Education | BA Business Administration, California State University, Chico: December 2002<br><br>Inductee- Beta Gamma Sigma, 2001<br><br>MBA University of California, Irvine<br><br>Proficient in Website/Forms Design using Following Applications/Languages:<br>HTML, Crystal Reports, Adobe Illustrator |

| NAME | Glen Everroad |
|------|---------------|
| EXPERIENCE | **InfoSend, Inc.**   Anaheim, CA (2010 – present)<br>Government Solutions Consultant<br>■   New Business Development<br>■   Account Management and Retention<br>■   Assist in developing Public Agency Business Strategies and Direction<br>■   Assist production team in ensuring quality print/electronic billing results<br><br>**City of Newport Beach**   Newport Beach, CA (1976 - 2010)<br>Revenue Manager<br>■   Revenue Development<br>■   Tax/fee/receivables administration<br>■   Regulatory permitting<br>■   Income contract administration<br>■   Legislative advocacy |
| **Education** | Indiana University, Indiana<br><br>California Municipal Revenue and Tax Association – Legislative Chair, Past President<br>League of California Cities – Revenue and Tax Policy Committee Member<br>California Public Parking Association – Legislative Committee Member |

| NAME | Jerry Finnegan |
|------|----------------|
| EXPERIENCE | **InfoSend, Inc.**   Anaheim, CA (2012 – present)<br>Market Development Director<br>■   Manage Sales and Business Development for Print & Mail and eBusiness Services<br>■   Provides consultative solutions for prospect and clients<br>■   Prospect Project Evaluation and Response<br><br>**InfoSend, Inc.**   Anaheim, CA (2006 – present)<br>District Sales Manager - West<br><br>**Button, LLC**   Marina Del Rey, CA (2005-2006)<br>Sales and Marketing Manager<br>■   Developed and managed accounts to ensure continued growth and profitability for both parties<br><br>**Kubra Data Transfer**   Torrance, CA (2001 – 2004)<br>Account Manager<br>■   Opened West Coast office<br>■   Established accounts in publishing, credit unions and utilities |
| **Education** | BA Business Administration, Saint Mary's College of California, Moraga: June 1987 |

| NAME | Tom Gryder |
|------|-----------|
| EXPERIENCE | **InfoSend, Inc.**   Anaheim, CA (2010 - Present)<br>Client Services Manager, eBusiness Division<br>• Manage new client eBusiness implementations<br>• Provide ongoing support to existing clients<br>• Track client inquiries to closure<br><br>**Sun Microsystems, Inc.**   El Segundo, CA (2000 – 2008)<br>Product Line Manager<br>• Managed EBPP product marketing for iPlanet, a Sun-Netscape Alliance<br>• Managed software product line for Developer Tools<br>• Developed and launched global, integrated Go to Market Programs<br>• Key Account Management: Citigroup, John Hancock, Wells Fargo<br><br>**Xerox Corporation**   El Segundo, CA  80301 (1985 – 2000)<br>Financial Services Industry Marketing<br>• Developed business plan for Xerox solutions in the EBPP space<br>• Delivered global marketing and launch programs for Financial Services solutions, including EBPP<br>• Developed and delivered international training on Xerox EBPP solutions<br>• Key Account Management: Bank for International Settlements, US Navy NPPS. |
| **Education** | BS degree Arizona State University – 1981 |

Business Recovery Services, Inc. dba Bank Up Corporation was incorporated in 1998 as a California C corporation, and is headquartered in Alameda, California. Bank Up's principal business is processing checks by lockbox services or in-house remittance systems for mid-sized municipalities and utilities. Bank Up systems and services process a total of approximately ten million checks per year, providing remittance lockbox payment processing services to municipalities and utilities that process 2,000 to 200,000 payments per month.

Since its inception, Bank Up has provided item processing and disaster recovery solutions to the financial institution marketplace. Commencing in 2007, as financial institutions evolved to an image-based item processing environment, Bank Up began offering electronic remote deposit capture solutions. In 2010, Bank Up acquired the remittance processing assets of Omega Systems from Open Solutions, Inc., now a FiServ company. The acquisition of Omega provided Bank Up with the software platform, FLEXRPS, the technical support team that manages the development and implementation of the software, and an extensive national client base of FLEXRPS users. FLEXRPS has been installed and operated nationwide since 2002.

We combine the software and services expertise from developing, installing and maintaining comprehensive FLEX in-house remittance processing systems with experience operating FLEXRPS in our own lockbox processing centers for municipal and utility customers. We believe this provides us with comprehensive expertise and focus on serving mid-sized municipalities and utilities. Bank Up works closely with the City of Sunnyvale's utility bill printer, InfoSend, co-operating for other clients to optimize remittance documents for accurate and efficient processing, and coordinating sales and marketing efforts. Bank Up and InfoSend share several municipal clients, and we are confident that we can ensure a smooth lockbox implementation and excellent ongoing processing.

Based on our extensive experience bringing on board new lockbox customers and implementing in-house remittance systems, Bank Up understands this environment and is confident in the capabilities of our staff of ten employees dedicated to high quality remittance lockbox processing. Bank Up currently provides these services for the following customers:

| CUSTOMER | # ACCOUNTS | PUBLIC/PRIVATE | LOCATION | WORK TYPE |
|---|---|---|---|---|
| Alameda County | N/A | Public | Oakland, CA | Revenue payments |
| Amador Water | 10,000 | Public | Sutter Creek, CA | Water utility payments |
| Berkeley | 9,000 | Public | Berkeley, CA | Refuse payments |
| Calexico | 8,400 | Public | Calexico, CA | Utility payments |
| GreenWaste | 59,000 | Private | San Jose, CA | Refuse payments |
| Reno | 67,000 | Public | Reno, NV | Utility payments |
| Sacramento | N/A | Public | Sacramento, CA | Citation payments |
| Sacramento | N/A | Public | Sacramento, CA | Revenue payments |
| Sacramento | 8,000 | Public | Sacramento, CA | Utility payments |
| Santa Clara | 58,000 | Public | Santa Clara, CA | Electric utility payments |

Processing for these customers is conducted in Alameda, California, where Rod Gamboa provides production management, Denise Pray heads customer service and Keith Stevenson provides technical support. Bill Doyle and Michael Santimauro office in Alameda and provide management and supervision.

In addition, Jeff Kirkland, Bank Up's lead FLEX software developer, is available for consultation to implement and optimize the payment processing for the City of Sunnyvale.

Rod Gamboa, Production Management: Rod oversees production and will contribute to customer support and may assist City staff as questions arise concerning day-to-day operating issues. Rod has been Production Manager at Bank Up since 2002. Prior to that he was with First Interstate Bank and later Wells Fargo Bank. His years there included proof transit and check processing. Rod and his staff are responsible for all lockbox production work at Bank Up – Alameda.

Denise Pray, Client Services: Denise holds a Bachelor of Science Degree in Business Administration from the University of Phoenix. She is responsible for coordinating all of the elements of the implementation plan, maintaining excellent communications with client staff and providing customer service post-implementation. Denise has successfully coordinated implementation and operations of remittance lockbox payment processing for the Cities of Berkeley, Reno, Sacramento and Santa Clara, the County of Alameda, and GreenWaste Recovery, Inc., and currently provides customer support as necessary for these customers. Denise brings eight years of item processing with Bank of America and Bank Up, and ten years of experience in customer services, and has been employed by Bank Up for seven years.

Keith Stevenson, Technical Services: Keith holds a Bachelor's degree from the University of California, Berkeley, and will be the primary technical resource to implement the City's lockbox services. He is responsible for Bank Up's technology, and FLEX implementation and support for customers in the western United States. Keith successfully implemented in-house FLEX installations for Eugene Water and Electric Board, County of San Bernardino and City of Buena Park, California, which included training operators and providing ongoing technical support. He has also implemented all technical elements of remittance lockbox payment processing for the Cities of Berkeley, Calexico, Reno, Sacramento and Santa Clara, the County of Alameda, and GreenWaste Recovery, Inc. Keith brings thirty years of experience in technical operations, implementation, operations and support, and has been employed by Bank Up for fifteen years.

Jeffrey Kirkland, Chief Technology Officer/FLEXRPS Software Developer: Jeff will be the secondary technical resource and support Mr. Stevenson to define the optimal lockbox set up. Jeff's responsibilities with respect to FLEX Remittance Processing System include creating design changes, writing upgrades, integrating FLEX with customers' accounting systems, technical troubleshooting and providing customer technical support. Jeff has been on the FLEX technical team since 1995. Jeff has worked in the remittance processing industry for 20 years.

Bill Doyle, Management and Supervision: Bill holds a Bachelor of Science in Engineering from Princeton University and a Masters in Business Administration from Stanford University Graduate School of Business. He is responsible for Bank Up's operations, including FLEX implementations, processing, and customer service. He has performed as Project Manager for successful implementations for the Cities of Reno and Santa Clara, and GreenWaste Recovery, Inc., and he manages Bank Up's processing and customer service functions for these and Bank Up's other customers. Bill brings thirty years of experience managing and improving business processes, and has been employed by Bank Up for three years.

Michael Santimauro, CEO, Management and Supervision: Michael Santimauro has served as CEO of Bank Up Corporation since 2007. He positioned the Company to provide municipalities, government agencies, financial institutions and other clients with technologically advanced payment processing. Bank Up acquired FLEX, a remittance processing company from Open Solutions in January, 2010. Mr. Santimauro formed a partnership with OSI and their financial institution customers to provide

lockbox and remote deposit payment processing through Bank Up's state-of-the-art processing capabilities. This project team is committed to provide the City of Sunnyvale dedicated service. Bank Up does not operate a service pool or direct customers to impersonal technical or customer response staff.

Our proven remittance system implementation team has installed our FLEX Remittance Processing System in approximately 70 in-house processing environments throughout the United States. Our implementation procedures are well-established and efficient.

Processing of checks is Bank Up's specialty, so our staff and systems achieve high levels of quality and efficiency. Bank Up focuses on serving mid-sized municipalities and utilities, so our system, knowledge and service are optimized to provide high quality processing and extremely responsive personalized service for our public customers' particular needs. Our processing center is configured for maximum flexibility, with excess capacity at each station (extraction, scanning, keying and communication) to permit smooth work flow and efficiently accommodate peak volumes of multiple clients. We employ skilled full and part-time personnel with capacity to vary their work hours as necessary. The FLEX Remittance Processing System is designed to incorporate processing rules and procedures customized for each customer, and to optimize processing for multiple mid-sized processing runs. The architecture of FLEX is modular, so that capacity may be easily added by increasing the number of scanners, key stations or storage devices. Bank Up's specialization ensures high levels of expertise and personalized service as compared to large, impersonal organizations whose core businesses are other than processing remittances.

3.  Whether proposer has defaulted in its performance on a contract during the past five (5) years which has led the other party to terminate the contract and, if so, the identity of the parties involved and the circumstances of the default or termination.

Neither Bank Up nor InfoSend has ever defaulted on its performance on a contract and neither have ever had a contract terminated for cause.

# References

4.  Three (3) references of municipal agencies for which proposer has performed services of similar scope within the past three years. Include the organization name and address, the name and telephone number of a contact person, and a brief description of the services performed.

InfoSend provides services to approximately 260 municipal agencies, including the City of Sunnyvale. InfoSend's three references are provided as follow:

| City of Santa Clara, CA | 408.615.2328 |
|---|---|
| 1500 Warburton Avenue | Michelle Eglesia, Municipal Services Manager |
| Santa Clara, CA  95050 | meglesia@santaclaraca.gov |

The City of Santa Clara issued an RFP in August 2011 for BillPrint & Mail services and InfoSend was selected as the City's vendor following a very competitive recruitment.  The City of Santa Clara processes and mails approximately 55,000 utility bills, notices and a variety of correspondence on a monthly basis.  The City bills for utility services provided from different departments within the City, such as electricity, water, sewer, and refuse services.

**Billing System:**  Harris NorthStar CIS
**Volume:** 55,000 statements, monthly
**InfoSend Products Used:**  BillPrint & Mail, Email eBilling
**Remittance Processing:** Bank Up

| City of Livermore, CA | 925.960.4325 |
|---|---|
| 1052 S. Livermore Ave. | Erik Peterson, Accounting Technician |
| Livermore, CA 94550 | etpeterson@ci.livermore.ca.us |

The City of Livermore has been an InfoSend client since 2005, contracting with InfoSend for Data Processing, Print, and Mail, and Online BillPay services.  Livermore's Online BillPay portal supports both Credit Card and ACH payments.  Livermore transmits files water bills and sewer bills to InfoSend for weekly data processing, printing, mailing, and online presentment.

**Billing System:**  SunGard Pentamation
**Volume:** Approximately 15,000 Mail Pieces Monthly
**InfoSend Products Used:**  Data Processing Print and Mail, Print Image Archive, Online BillPay

| City of Gilroy, CA | 408.846.0394 |
| --- | --- |
| 7351 Rosanna Street. | Irma Navarro, Revenue Officer |
| Gilroy, CA 95020-6141 | Irma.navarro@ci.gilroy.ca.us |

The City of Gilroy has been an InfoSend client since 2006, contracting with InfoSend for both Print & Mail services and Online BillPay. Gilroy's Online BillPay portal supports both Credit Card and ACH payments. The City transmits regular statements, data replacement statements, shut off notices, and closing statements to InfoSend for monthly data processing, printing, mailing, and online presentment.

**Billing System**: SunGard Pentamation
**Volume**: Approximately 14,000 Mail Pieces Monthly
**InfoSend Products Used**: Data Processing Print and Mail, Online BillPay

Three Bank Up municipal references are provided as follows:

**City of Santa Clara, California**
1500 Warburton Avenue
Santa Clara, CA 95050
John Kachmanian, Customer Service Manager
jkachmanian@santaclaraca.gov
408.615.2333
Start date: Early January 2012
Completion date: Early April 2012

Bank Up transitioned the City of Santa Clara from a previous processor who processed utility remittances in-house to Bank Up remittance lockbox payment processing. Bank Up's team configured parameters based off of the sample stubs we received, built the reformatter for the City's Harris NorthStar accounting upload file, set up Check21 ECL with Bank of America, established Business Processing rules, set up Image Archive Retrieval (IAR), set up a PO Box Caller Service in San Jose, CA, and configured a derogatory file. Key components to this transition were: an onsite visit to the City, regular status meetings and communication, establishing secure file connectivity, and complete end-to-end testing. Following are statements from John Kachmanian from April 2012: "Congratulations and thanks to everyone! We are very pleased that our first run went so smoothly, and it is a testament to the hard work of everyone involved." "It was our pleasure visiting. We continue to be impressed with Bank Up's operations and commitment to customer service."

**City of Reno, Nevada**
1 East First Street, 9th Floor
Reno, NV 89505
Kim M. Kilgore, Senior Management Analyst
Kilgorek@reno.gov
775.785.5881
Start date: Early October 2012
Completion date: Early February 2013

Bank Up transitioned the City of Reno from Reno staff processing sewer remittances in-house to Bank Up remittance lockbox payment processing. Bank Up's team configured parameters based off of the sample stubs we received, built the reformatter for the City's accounting upload file, set up Check21 ECL with Bank of America, established Business Processing rules, set up Image Archive Retrieval (IAR), set up a PO Box Caller Service in San Jose, CA, and configured a derogatory file. Key

components to this transition were: an onsite visit to the City, regular status meetings and communication, establishing secure file connectivity, and complete end-to-end testing.

**City of Calexico, CA**
608 Heber Avenue
Calexico, CA 92231
Richard Reno, Accountant
rreno@calexico.ca.us
760-768-2133
Start date: August 1, 2014
Installation completion date: September 3, 2014

Bank Up transitioned the City of Calexico from processing remittances in-house to Bank Up's lockbox remittance processing operation. Bank Up worked with the City, its bank, and its invoice printer, InfoSend, to configure scan parameters, write the interface program to electronically update the City's customer accounting system, Starnik, on a daily basis, and deposit funds to the City's bank. The City Manager, intent on rapidly implementing the cost advantages of lockbox processing, instructed invoices to be printed with Bank Up's remittance P.O. Box address one month after entering into Bank Up's Master Service Agreement, an unusually rapid transition with no flexibility for delay. Bank Up completed configuration, full system testing, training, and go-live on time and without error. Upon the City's instructions, Bank Up configured and implemented the Image Archive Retrieval system after go-live. This installation demonstrates the efficiency, responsiveness, and dedication to customer satisfaction that Bank Up seeks to bring to every installation. Bank Up maintains periodic updates and ongoing routine customer service support for the City of Calexico as it processes all check remittances for the City.

# Pricing

5. Pricing for services as defined in the Background and Scope of Work sections of this document. Such pricing should include a detailed description of all charges for each service, including all startup costs associated with the service, processing charges, maintenance fees, and optional services. Fees not listed will not be paid by the City.

| InfoSend's Fees – Initial Set-up Costs | | | |
|---|---|---|---|
| Implementation, professional services, and optional services fees. | | | |
| **Professional Services Fees** | **Data-Only (e.g. flat files, XML) Implementation: $ WAIVED – ALREADY LIVE**<br>InfoSend currently creates, hosts and maintains an application to generate your bills. Your current document design will be matched. Please note that data manipulations are not part of the standard offering.<br><br>**Document Redesign Service: WAIVED – InfoSend will provide you with a document redesign, if needed, at no cost**<br><br>We will assist you in redesigning the format of your printed documents if needed. We will become responsible for later changing the format of the documents, if needed (Professional Services Fees will apply for future changes after the new design is implemented).<br><br>Please note that Clients must sign off on requirements documents (Statement of Work, project plan, etc.) before programming and system configuration can begin. Client can be charged additional fees and/or have the project go-live date delayed if requirements are changed after they have been finalized and signed off. | | |
| | **Professional Services Fee**<br>Per hour and performed only upon request. For customizations made to your data processing application after go-live. Work is only started after receiving your approval of a formal quote. | **Per Hour** | $150.00 |

# Pricing: Data Processing, Print & Mail Service Fees

| InfoSend's Fees – Turnkey Data Processing, Print & Mail Service: |
| --- |
| The individual prices shown in the table below apply only to the turnkey Data Processing Print & Mail service for the following document types. Other types of document printing and or mailing can be quoted later, if needed. |

| | Turnkey Data Processing Print & Mail service | Per Item | Options Below: |
| --- | --- | --- | --- |
| **Primary Services** | Price is per physical page. Includes processing of your unique data, CASS address validation, presorting, printing, and mail insertion. Finished mail pieces are delivered to the USPS **within one (1) business day.** If samples (proofs) are requested then the mailing will be completed within one day of sample approval.<br><br>Excludes materials, sales tax (where applicable), and postage.<br><br>A postage deposit will be required prior to go live.<br><br>For the quoted prices to apply InfoSend must have the right to combine data files sent by your organization with other files you have sent, when possible. Higher pricing applies if files must be printed separately.<br><br>*Pricing assumes the use of materials options listed in* | **Regular Bills** (Per Sheet)<br><br>Est. Volume 30,000 documents/month<br><br>Est. 1 Batch/week<br><br>Price includes black simplex printing of variable data the front of a custom form with a perforation (See forms section on next page)<br><br>Alternatively you can switch to two-color "highlight" printing on the front of the page and black printing on the back of the page at the same cost. In this case everything would be laser printed onto white paper with a perforation. | $0.089 |
| | | **Past Due Bills** (Per Sheet)<br><br>Est. Volume 1,400 documents/month<br>Est. 1 Batch/week<br><br>Price includes black plus red simplex printing of variable data on the front of the same custom form used for the bills. If you switch the bills to being printed on white paper then the past due bills will be printed on white paper. | $0.106 |
| | | **Return Bills** (Per Sheet)<br>Est. Volume 50 documents/month<br>Est. 1 Batch/week<br><br>PDF creation only, not printed or mailed. | $0.089 |
| | | **Multiple Page Mail Piece Surcharge** – Handwork<br><br>This surcharge only applies to multiple page bills that have too many pages to be inserted into the #10 envelope by machine. This surcharge covers the necessary manual labor. | $0.35 |

| *the below section.* | **Postage** (for all job types)<br><br>You will be invoiced for the exact postage used. You must use one of the two USPS approved Move Update methods to get the presort discounts: | Pass Through |
|---|---|---|
| | **Electronic Address Updates – NCOALink or ACS**<br><br>Per reported update. InfoSend electronically reports the addresses it received in your data that need to be updated because the customer filed a Change of Address Report with the USPS. Cost is per update. | $0.35 |

| | **Material Component Fees – Data Processing Print & Mail Service** | | |
|---|---|---|---|
| **Materials** | **Forms** | | |
| | **Regular Bills: custom recycled paper stock with perforation.** Paper is 8.5x11" and 24lb and has a static pre-printed backer. Variable data is printed on the front of the bill. Price includes all inventory costs. | Per Sheet | $0.023 |
| | OR - SEE DISCOUNTED OPTION BELOW | **OR** | OR |
| | **Regular Bills: *non*-recycled custom paper stock with perforation.** Paper is 8.5x11" and 24lb and has a static pre-printed backer. Variable data is printed on the front of the bill. Price includes all inventory costs.<br><br>If you switch to highlight printing onto white perforated paper then the cost of the recycled white forms will be the same as the recycled custom forms, and the cost of the white non-recycled forms will be the same as the price of the non-recycled custom forms. | Per Sheet | $0.015 |
| | **Past Due Bills: uses same form as regular bills, but with red and black printing on them.** | Per Sheet | See Above |

| | **InfoSend Standard Window Envelopes** | | |
|---|---|---|---|
| **Materials** | **Standard Window Envelopes** | **Per Standard Envelope** | **Options Below:** |
| | These envelopes include security tint printed on the inside of the paper stock and clear | #10 InfoSend Standard Double Window Outgoing | $0.016 |

| film that prevent the contents of the envelope from being viewed. These envelopes also use sustainably logged paper (SFI). 30% post-consumer recycled paper stock is available for $0.004 additional per piece. | #9 InfoSend Standard Single Window Return Envelope | $0.014 |
|---|---|---|
| **Other Envelopes** | | |
| **Flat Single Window Envelope** – only used for multiple page statements that do not fit in the #10 envelope. | Per Flat Envelope | $0.16 |

## Optional Services

| **Drop-Shipped Inserts & Inserting of InfoSend-Printed Inserts**<br><br>Clients can print and fold inserts and ship them to InfoSend to be mailed with the statements. If folding is required add $0.01 to the fee. InfoSend-printed inserts are quoted upon request. No additional service cost to use selective inserting to selectively include inserts with certain bill types as long as at least 3,000 customers are targeted (set-up costs can apply in some situations for advanced selective inserting criteria). Cost includes all inventory costs. | Per Insert | $0.008 |
|---|---|---|
| **Print Image Archive**<br><br>Each bill is stored as a PDF and indexed in a database. Search by account number or other key fields. You are charged one up-front fee per document to process it, index it, and store it for a set number of months. | Per PDF<br><br>(No Set-up Fee) | $0.005 -<br>For 6 Months of Retention<br><br>$0.009 -<br>For 12 Months of Retention |

| | | | |
|---|---|---|---|
| **FinalDoc CD**<br><br>This CD archiving service is a simple and cost effective way for you to retain document images long-term. You can search by account number or name. The documents are stored on the CD in PDF format.<br><br>FinalDoc CD is used by your staff to look up individual documents. If you would like to index and store the PDF files to allow customers to access them via a separate application see FinalDoc Transfer (below). | | Per CD | $105.00 +<br>Shipping &<br>Handling |
| | | | |
| **Professional Services**<br><br>Per hour and performed only upon request. For customizations made to document processing program or document format after go-live. Work is only started after receiving your approval of a formal quote. | | Per Hour | $150.00 |

# Pricing: Initial Set-up Costs

| | InfoSend's Fees – Initial Set-up Costs | | |
|---|---|---|---|
| | Implementation, professional services, and optional fees. | | |
| **Professional Services Fees** | **1. Online BillPay (EBPP) Initial Set-up Cost:** NONE – already live<br><br>**2. QuickPay Initial Set-up Cost:** Waived – this optional product can be enabled at no cost<br><br>One-time implementation fee. Includes adding your logo and banner to the web portal and configuring email templates. Includes setting up payment integration to one of InfoSend's preferred payment partners.<br><br>**3. CSRPay Initial Set-up Cost:** NONE – already live<br><br>One-time implementation fee. This is an optional service that can be used in conjunction with Online BillPay or QuickPay. | | |
| | **Professional Services Fee**<br>Per hour and performed upon request. For customizations made to your Online BillPay configuration after go-live. Work is only started after receiving approval of a formal quote. | **Per Hour** | $150.00 |

## Pricing: Service Fees

The below fees are for the existing EBPP service

| InfoSend's Fees – Online BillPay (EBPP) Service | | |
|---|---|---|
| The individual prices shown in the table below apply only to the turnkey Online BillPay Service. Pricing assumes the acceptance and use of one of InfoSend's preferred payment partners. | | |
| **eBill Loading and Storage Fee** <br> Fee to load each eBill PDF in the eBusiness system and store for 24 months. InfoSend will pre-load eBills for all customers into the system (to have prior bills in the system to display as soon as the customer enrolls). When all eBills are pre-loaded to the system your CSR's can use the eBilling CSR tool as a bill image archive. This can be helpful when customers call and request a copy of their bill, even if they do not use the eBilling portal. The eBilling CSR portal also provides payment history data, password reset features, and other common functionality. | Per eBill | Waived |
| **Per Enrolled User Fee** <br> Per enrolled customer (user) fee. Fee is charged once per month. This includes access to the mobile application. No extra charges of any kind for the mobile application. | Per User | $0.07 |
| **Payment Initiation & PCI Compliance Fee** <br> Per payment initiated to one of InfoSend's preferred payment partners. This is for all payment initiations for ACH, credit card, auto pay, same day or scheduled payments made through the system. Processing costs will be covered under separate contract directly with processor. | Per Payment | Waived for EBPP |
| **Optional Electronic Insert Presentment - per Insert** <br> PDF copies of your inserts can be included in the eBill PDF that is emailed to customers and shown on the secure web portal. This is optional. Fee applies to every insert embedded in an eBill that is loaded into the system. | Per Insert | $0.01 |
| **Monthly Maintenance/Support Fee** <br><br> Per month fee to support the Online BillPay service. | Per Month | $200.00 |

## InfoSend's Fees – Optional QuickPay (No Enrollment) Service

Pricing assumes the acceptance and use of one of InfoSend's preferred payment partners.

| | | |
|---|---|---|
| **Payment Initiation & PCI Compliance Fee**<br><br>Per payment initiated to one of InfoSend's preferred payment partners. This is for all payment initiations for ACH, credit card, auto pay, same day or scheduled payments made through the system. Processing costs will be covered under separate contract directly with processor. | Per Payment | $0.05 |
| **Monthly Support Fee**<br><br>Per month fee to support the QuickPay service. | Per Month | Waived |
| **Set-up Fee** | One Time | Waived |

## InfoSend's Fees –Optional CSRPay Service

Pricing assumes the acceptance and use of one of InfoSend's preferred payment partners.

| | | |
|---|---|---|
| **Payment Initiation & PCI Compliance Fee**<br><br>Per payment initiated to one of InfoSend's preferred payment partners. This is for all payment initiations for ACH, credit card, auto pay, same day or scheduled payments made through the system. Processing costs will be covered under separate contract directly with processor. | Per Payment | $0.05 |
| **Monthly Support Fee**<br><br>Per month fee to support the QuickPay service. | Per Month | Waived |
| **Set-up Fee** | One Time | None |

# SCHEDULE OF FEES – LOCKBOX

## The fees will be based on the following components:

**Initial Setup Fees**
One Time Institution Implementation Fee*      Waived

**Processing and Facility Fees****
Lockbox Maintenance Fee                      $50.00

Transaction Capture Fee (per item scanned)  $0.09   (check or coupon)

Exception Item Processing Fee***             $0.25

Electronic File Creation and Delivery        $150.00 Per month

Bonded courier service                       At cost****

**Archive Access**
Web Archive and Retrieval for (24) months
from capture date                            $150.00  Includes up to three users*****
After Month 24 from capture date,
each month archived                          $0.04     Per Item

**Other Services**
Safekeeping and Secure Destruction           $0.003    Per Item
FAX Charge                                   $1.00     Per Page
Mail and shipping expense                        At Cost

**Professional Services**
Additional services are available outside the scope of the Institution Implementation Fee and require a Statement of Work (SOW). These services include additional training, custom report/extract development, custom solution consulting, custom branding, creation of non-standard X9.37 image cash letter, posting file development, and related integration into accounting systems and testing.                              $200.00/hour

*Included in the One-time Institutional Implementation Fee will be set up of the Bank Up unified Remittance Processing platform that will handle lockbox payments for the City of Sunnyvale, remote training of the City of Sunnyvale personnel on the image archive retrieval, integration and interfacing with all Check 21 requirements including imaging, capture and interface to the exchanges, scan line setup, parameters definition, standard extract file creation, accounts receivable posting file generation, standard report generation, and set up of a searchable image archive retrieval capability. Bank Up will also provide a cash letter

deposit to the City of Sunnyvale's depository bank, Union Bank, *in lieu* of depositing paper checks.

**The Lockbox Maintenance Fee is charged for each lockbox set up for the City of Sunnyvale. Included in this Fee is the Bank Up full-deployment remittance service solution which includes the extraction and capture services and Level 1 Customer Support Service. All Monthly Fees are payable to Bank Up monthly in arrears. For control and audit purposes, the City of Sunnyvale will contract directly with the U.S. Postal Service for a PO Box (USPS pricing is approximately $1200.00 per year for high volume business mail, known as Caller Service). At the beginning of each calendar year Processing and Facilities Fees prices will adjust based on the consumer price index as reported in the Wall Street Journal.

***Exception Item Processing Fee is charged for (i) correspondence and other items that would normally be rejected and returned to the City of Sunnyvale; (ii) checks not accompanied by a coupon (including billpay checks) or mailed without account numbers, which will be captured, scanned and processed by Bank Up, and will be included in the deposit, image archive and daily deposit detail report; (iii) checks for which account numbers are not available from an alpha file provided by the City of Sunnyvale, or items rejected according to a derogatory file provided by the City of Sunnyvale, which will be returned to the City of Sunnyvale and will not be included in the deposit, image archive or daily deposit detail report; (iv) transactions requiring other manual intervention by a Bank Up operator; and (v) any other Exception Items as may be determined during implementation.

****Courier cost $78.00 per month for San Jose PO Box; $137.00 per month for Sunnyvale PO Box.

*****Additional Image Archive users may be added at a cost of $50 per user per month.

# Scope of Services

A narrative statement that illustrates proposer's understanding of the requirements of this Request for Proposals and sets out the methodology proposer intends to employ and that illustrates how its methodology will serve to perform the required services.

InfoSend has proudly provided the City of Sunnyvale's data processing, printing and mailing services for its utility bills since 2004, and its electronic presentment and payment solutions since 2010. InfoSend's experience in serving the City during this time provides us the opportunity to understand and meet the City's technical, business, operating, and other requirements outlined in this IRFP. InfoSend supports many clients using SunGard software and is uniquely familiar with the City of Sunnyvale's use of its Utility Billing System. Our experience and the relationships we have developed with City staff afford the City the most efficient and cost effective implementation process with the data generated from your billing systems. As detailed in our response to the Scope of Services requirements, InfoSend currently meets or exceeds the City's requirements. With our online tools and attentive customer service, we feel that you will be getting value no other company can provide.

InfoSend's business partner, Bank Up, will act as a non-depository agent for the City of Sunnyvale for the purpose of acceptance and processing of remittance items. Bank Up will receive daily deliveries by bonded courier of various payments to be processed. Payments will be processed according to commercially acceptable standards which include, but are not limited to record keeping, security and safety.

Bank Up will provide the City of Sunnyvale with a comprehensive payment processing solution. This solution incorporates the following services:

1. Bank Up will provide a full lockbox processing solution wherein the City will direct payments to a pre-assigned lockbox at the Lundy Avenue, San Jose, CA Main Post Office. If the City prefers, Bank Up can pick up mail from a Sunnyvale PO Box. All mail payments delivered to the established post office will be picked up before the end of each day by a bonded courier. The courier will deliver those payments to the Bank Up Alameda processing center each morning. Bank Up will collect and open all envelopes, extract all contents, and process all remittances received each day. Bank Up will destroy, store or return all such mail as directed by the City. If the City prefers its citizens to mail remittances to a different post office, Bank Up can accommodate that.

2. Bank Up will extract, scan and process all coupons and checks and electronically process each payment according to the parameters assigned by the City of Sunnyvale. Bank Up will prepare and deliver a daily Electronic Cash Letter (ECL) deposit to Union Bank in time to make the daily deposit cut-off established by the bank. Deposits are guaranteed to be made the same day that the work is processed by Bank Up. An image of each check and coupon associated with each remittance and such other remittance documents as the City requires will be captured by Bank Up before it is deposited.
3. Bank Up will provide a daily Deposit Detail Report to the City upon completion of each day's processing. Other reports available from the Bank Up system will also be made available to the City.
4. Bank Up will provide file transmissions of required information in order to create an X9.37 Electronic Cash Letter in a format required by Union Bank.

5. Bank Up will also prepare a daily output posting file and transmit to the City of Sunnyvale, in order to update the City's SunGard Utility Billing software. The daily output posting file will be delivered to the City's secure FTP site or made available to the City from Bank Up's secure FTP immediately upon completion of each day's processing.

6. Bank Up will accept payments for the City and review and perform required reject/reentry to the MICR information as required by the processing standards associated with the Check Clearing for 21$^{st}$ Century Act (Check 21). Bank Up will resolve exception items and process on the same day and will present for deposit exception items, in accordance with instructions, either in writing or orally, by the City. All rejected items will be returned to the City, as directed by the City, or handled through an alternative method established by the City for such rejected items.

7. Bank Up will provide a secure image archive via the internet to City of Sunnyvale employees on the same day that work is processed by Bank Up. Bank Up will email a daily confirmation to the City of the daily deposit, which will include date, dollar amount and number of items processed.

8. Payment data will be stored online for customer access for a period to be determined by the City.

9. Bank Up will provide Tier 1 toll-free support for the City of Sunnyvale. Level 1 support includes assisting the City with all reasonable problem determination and troubleshooting over the phone, as well as engineering support for changes to the processing services or resolution of technical problems. Bank Up will provide a dedicated support individual and customer support to the City weekdays from 7:00 am until 5:30 pm Pacific Time, excluding federal holidays. Bank Up maintains support after regular business hours as needed via its 24x7 toll free support number. Incident management resources will be based on the severity of the issue.

10. Bank Up will assign a Senior Technical Support Manager to the City of Sunnyvale. This individual will provide the City with an Initial Implementation Plan as well as providing ongoing technical support as required. Included in this plan will be the operations and technical coordination between Bank Up and the City. Bank Up will also provide training for City staff on use of the Image Archive Retrieval (IAR) function.

11. Bank Up will provide the City of Sunnyvale with a Monthly Client Management Report to include items and dollars processed by Bank Up on behalf of the City.

12. Bank Up will invoice the City monthly in arrears for all monthly processing fees.

13. Service levels will be evaluated periodically throughout the implementation process so that Bank Up and the City of Sunnyvale develop measurement standards acceptable to both parties.

## Bill Production

1. Contractor shall perform initial programming to accept data from the City's SunGard Utility Billing System. Required data includes the following:

a. Account Number

b. Detailed and summary balance due charges

c. Customer Name and mailing address information

d. Consumption detail Data should be transmitted to the Contractor through a secure website or FTP site, and the Contractor will be responsible for extracting the data and using it to generate the City's utility bills.

Fully met. This process is in place now.

2. Contractor shall have the ability to generate utility bills for the City on a daily basis. Daily volume will range up to 5,000 utility bills. If the contractor receives the billing data from the City on or before midnight, the bill should be produced and mailed the following business day.

Fully met. This process is in place now.

3. Contractor should propose bill designs for the City. Designs should utilize a two-color process in order to color highlight key data as specified by the City.

InfoSend has developed considerable bill design experience in implementing hundreds of bills for our clients. Utility billing is our largest vertical and we can provide the City with bill design services at any time it desires to redesign its current utility bills.

Currently InfoSend prints the City's bills using black simplex printing onto a custom pre-printed form with a static backer. We would be happy to convert your bills to 2-color "highlight" printing on white paper at no additional cost. The bill redesign would be provided at no cost and the printing of 2 colors on the front of the bill and one color on the back will be provided at the same cost that you have simplex black on a custom form.

4. The City requires that the Contractor provide indexed PDF documents of all bills produced as quickly as possible after production. PDFs should also be presented electronically as outlined in this document under "Electronic Bill Presentment"

Fully met. This process is in place now.

5. Contractor should have job tracking capability which allows the City to monitor the progress of all billing cycles via an electronic interface. Additionally, the Contractor shall send the City an email notification and status updates in the electronic interface when bills have been delivered to the Post Office.

Fully met. This process is in place now though InfoSend's Job Tracking tool.

6. The City shall have the ability to view and approve sample bills online before they are printed and mailed.

Fully met. This process is in place now utilizing InfoSend's Job Tracking tool.

7. The City should have the ability to suppress the printing of certain customer bills upon request on either a one-time or ongoing basis.

Fully met. This process is in place now.

8. The City should have the ability to pull a bill for a produced invoice batch prior to mailing.

Fully met. This process is in place now.

9. Contractor shall have the ability to produce a remittance stub that can be configured to work with different remittance processing equipment and software.

Fully met. InfoSend produces statements with remittance stubs configured for a wide variety of remittance processing equipment and processors, including InfoSend's lock box business partner to this response, Bank Up.

10. Contractor shall generate reports to update City staff on daily activities related to bill production. Reports should include:
   a. Confirmation of file transfer
   b. Production Report for count of bills produced in a day. This report can be suppressed on days when no bills are produced.
   c. Pull list – this report should show any accounts whose bills were pulled from mailing by City staff.

Among the reports InfoSend currently provides the City are file transfer confirmations and daily production reports. When City staff requests bills to be pulled manually from mailings, InfoSend's Account Manager for the City provides City staff with a confirmation the request has been completed with a verification of the pieces pulled.

## Bill Printing, Mailing, and Delivery

1      Contractor must be capable of mailing up to 5,000 utility bills per day.

Fully met.

2      Contractor must have the ability to Coding Accuracy Support System (CASS) certify and carrier route sort to obtain the lowest possible postage rate. Postage will be billed to the City at cost as part of the monthly bill.

Fully met. This process is in place now.

3      Contractor should supply all paper and envelopes used in the bill production and mailing process. Utility bills should be mailed in a window envelope with a security tinted return envelope by default. The City should have the ability to suppress insertion of a return envelope and/or produce an electronic version of the bill for customers set up for automatic payments who wish to receive only electronic statements.

Fully met. This process is in place now.

4      Contractor should have the ability to print special message lines on the bill envelope, as requested by the City.

Fully met. This process is in place now.

5      Contractor must be capable of printing and adding inserts or letters to outgoing utility bills. Artwork for inserts should be accepted in either electronic or printed form, and in a variety of formats. Inserts will typically be drop shipped to the Contractor for insertion with the utility bills. The City should have the ability to produce individual letters and submit them through the Contractor's secure FTP site for mailing in order to achieve the postal discounts available to the Contractor.

Fully met. This process is in place now.

6      Contractor shall warehouse forms and envelopes, until needed or used, at a location that provides security and supervision from start to finish, including a well-defined quality control assurance program.

Fully met. This process is in place now.

7      Contractor shall have the ability to provide courier services and to pick up/deliver on a tight time frame.

Fully met.  InfoSend can utilized contracted courier services as needed by City at City expense.

## Electronic Bill Presentment (EBPP)

1      Customers should be able to access all EBPP information through a link on the City's website. Look and feel of the website should be similar to the City's website (sunnyvale.ca.gov).

Fully met. This portal is in place now and matches the look and feel of the City's website.

2      Unauthorized users should not be able to access utility account data, including customer personal and credit card information.

Fully met. Users must enroll for the service and select a username and password. Credit card and banking data is stored using industry standard security technology and practices. InfoSend is PCI DSS Level 1 certified and must pass an annual security audit by a qualified third party consultant.

3       Contractor will receive a CSV format data file from the City each day prior to 7:00am PST. This data is exported from the Sungard Utility Billing system, and contains the updated customer and account balance information for the City. Contractor shall process the file to update balances on the EBPP site as soon as possible, but no later than 8:00am PST.

Fully met. This process is in place now.

4       Contractor will be required to post PDF versions of the bills to the EBPP website within 24 hours of receipt of bills from the City.

Fully met. This process is in place now.

5       The EBPP site shall allow customers to choose to stop receiving paper bills upon request. All customers enrolled in the EBPP site should have the ability to view their statements electronically.

Fully met. This process is in place now. The City has full control over how paperless billing is configured. It can force all EBPP users to be paperless, let the EBPP users decide whether to be paperless, or force EBPP users to be paperless when AutoPay is used.

6       The EBPP system should have the ability to email customers upon request of the City. The system should automatically email customers whenever a new bill is ready for viewing.

Fully met. The system emails customers when a new bill is ready for viewing. It can also attach the bill itself as a PDF. It can optionally include images of the monthly inserts in the eBill PDF as well. Including the inserts in the PDF is a new feature that will help the City ensure that paperless customers receive the same communications that paper customers do. "Pushing" the inserts to the customer is more effective than having them "pulled" from the EBPP site.

7       The EBPP system should make available for viewing all customer statements from the past 24 months.

Fully met. Setting was 18 months. We just updated our system to store the eBills for 24 months.

8       Contractor should provide the City with a web-based interface that allows City staff to view all payment transactions processed by the vendor, including pending payments that have not posted to the City's Utility Billing System.

Fully met. The EBPP CSR Portal provides extensive functionality for managing the service.

9       Contractor must provide the City with a file containing all payments processed by 7:30am PST. The file should contain the detail for all payment transactions made during the previous business day. The file should be formatted so that it can be imported into SunGard's Utility Billing software.

Fully met. This is in place now.

10      Contractor should provide City staff with an interface capable of resetting user passwords,

updating subscriber information, and adding or removing users.

Fully met. The EBPP CSR Portal provides extensive functionality for managing the service.

11    Contractor should have a mobile application available for City and customer use if desired.

Fully met. InfoSend has completed development of its mobile application. It is currently being tested for security to ensure that it is PCI compliant. As soon as this is done InfoSend can deploy it for the City. The mobile application will be provided to the City at no cost. Additionally the mobile application is full featured and does not require existing users to re-enroll for it. Existing users will be able to login to the mobile application with their existing usernames and passwords and access all the same features that are available on the desktop site now on the mobile site.

12    Contractor must maintain PCI Compliance.

Fully met. InfoSend reduces the City's PCI exposure by hosting the EBPP application on its network.

**Remittance Processing**

1       Contractor will furnish a mailing address for all mail utility payments. Contractor will process all payments received and send a data file to the City daily. Contractor will work with the City's bank, Union Bank, to process all payments received.

Bank Up will furnish a mailing address for all mail utility payments at a pre-assigned lockbox, at the Lundy Avenue, San Jose, CA Main Post Office. If the City prefers, Bank Up can furnish a mailing address, and pick up mail from a Sunnyvale PO Box. All mail payments delivered to the established post office will be picked up before the end of each day by a bonded courier. Bank Up will collect and open all envelopes, extract all contents, and process all remittances received each day. Bank Up will extract, scan and process all coupons and checks and electronically process each payment according to the parameters assigned by the City of Sunnyvale.

Monday thru Friday, excluding federal holidays, once processing is completed, FLEXRPS will create an X9.37 Electronic Cash Letter file in a format required by Union Bank and Check 21 standards. Bank Up will transmit the X9.37/ECL, via the configured secure file transfer protocol, to Union Bank for deposit to the City's account. FLEXRPS puts a virtual endorsement on every check image, and deposits are made, via secure transmission, before the bank's designated daily cut-off deposit time. The bank will email designated recipients Acknowledgement Notices that an electronic deposit was made and Bank Up's Production Manager will email designated recipients the item count volume and deposit total. Deposits are guaranteed to be made the same day that the work is processed by Bank Up.

Additionally, Bank Up's FLEXRPS is bank-agnostic. We can make Electronic Cash Letter deposits to any bank, which allows clients to retain or change their banks without disrupting lockbox operations. This also allows banks to concentrate on their own core services while Bank Up concentrates on lockbox services.

2       Data files sent to the City should be compatible with the City's SunGard Utility Billing software.

Bank Up will prepare a daily output posting file and transmit to the City of Sunnyvale, in order to update the City's SunGard Utility Billing software. The daily output posting file will be delivered to the City's secure FTP site or made available to the City from Bank Up's secure FTP immediately upon completion of each day's processing.

3       Contractor should work to resolve any non-matching items within the payment batch. If contractor is unable to resolve, the issue should be escalated to the City immediately for further validation.

Bank Up will accept payments for the City and review and perform required reject/reentry to the MICR information as required by the processing standards associated with the Check Clearing for 21st Century Act (Check 21). Bank Up will work to resolve exception and/or non-matching items and process on the same day, and will present for deposit exception items, in accordance with instructions from the City. All rejected items will be returned to the City, as directed by the City, or handled through an alternative method established by the City for such rejected items.

4       Contractor shall provide City with an online tool that will allow staff to research individual payments on an as-needed basis. This site should contain customer name and account number, payment date and amount, and processing status.

Bank Up's proposal includes this feature, Image Archive Retrieval (IAR). City staff may access images of remittance documents (front and back) via secure internet connection. City staff may conveniently search real-time remittance documents by relevant features such as customer account number, process date or payment amount, and view actual remittance documents, check and coupon, front and back. See Appendix B. This allows customer service representatives to resolve customer inquiries while the citizen is on the phone, increasing responsiveness and reducing time demands on City employees.

### Other Requirements

1    Contractor must be available for support between the hours of 7:00am and 5:30pm PST. After-hours support should be available on an as-needed basis.

Fully met. This has been in place since InfoSend began providing the City service.

2    Contractor must have the ability to perform services from an alternate location in the event of a disaster at the primary site to prevent any disruption in service to the City. In the event that an alternate facility must be used, Contractor will notify the City's Utility Billing Manager immediately. The Contractor will be expected to continue to provide services during the emergency. Any potential delays due to the disaster should be reviewed with City management as soon as the delay is identified.

Fully met. This has been in place since InfoSend began providing the City service.

3    Contractor is responsible for the security of the City's customer data and agrees to not compromise, sell, or share this data. Customer information will be treated as confidential and will not be released to any outside party without approval of the City.

Fully met. This has been in place since InfoSend began providing the City service. InfoSend has continuously upgraded its security systems since it began providing the City services. InfoSend serves clients by providing the distribution of customer correspondence via mail, Web and other channels. Physical infrastructure, data and computing environment security and safety are of great importance. InfoSend's systems, security processes and practices are currently subject to the rules and regulations of multiple laws and or audit types:

| | |
|---|---|
| PCI DSS COMPLIANT | Payment Card Industry Data Security Standard (PCI DSS) - InfoSend holds a PCI DSS Certificate of Compliance and undergoes an annual on-site audit by SecurityMetrics, a third party auditor. |
| Health Insurance Portability and Accountability Act (HIPAA) - InfoSend is defined as a Business Associate and is compliant with the associated rules and regulations | |
| Gramm-Leach-Bliley Act (GLBA) - InfoSend is compliant with the associated rules and regulations that apply to providing services to clients covered by GLBA | |
| Fair and Accurate Credit Transactions Act of 2003 (FACTA) - InfoSend's systems and applications are compliant with the "Red Flags Rules" that clients covered by FACTA must follow | |
| AICPA SOC aicpa.org/soc | Statement on Standards for Attestation Engagements (SSAE16) – InfoSend has undergone an audit of its internal controls conducted with the guidelines established by the American Institute of Certified Public Accountants (AICPA) for the reporting standard SSAE16SOC1 Type II. |

4    Updates and software upgrades shall be included in the contractor's pricing proposal.

Fully met. InfoSend does not charge the City for updates and software upgrades it makes to InfoSend software systems.

PROPOSAL SUBMITTED BY:
COMPANY          **INFOSEND INC.**

ADDRESS          **4240 EAST LA PALMA AVENUE**

                 **ANAHEIM, CALIFORNIA, 92807**


BY               _____
                 (Signature of Authorized Representative)

                 **RUSS REZAI, CHIEF OPERATING OFFICER**
                 Print or Type Name and Title

        800.955.9330                714.993.1306
        Telephone Number            Fax Number

        January 26, 2015            russ.r@infosend.com
        Date                        E-mail Address

# Appendix: New Features

**Mobile App**

In 2015 InfoSend will release a Mobile Web friendly version of the Online BillPay and QuickPay products. This Mobile Web view will allow customers to enroll, login, view bills, pay, sign up for recurring payments, and go paperless from their smartphone just as they would on a regular desktop or laptop browser.

This application will be offered to Sunnyvale at no additional cost. There will be no setup fee or additional monthly fees related to this application. Please note that some vendor's mobile applications require customers to enroll and/or create payment profiles on the desktop version of the application.
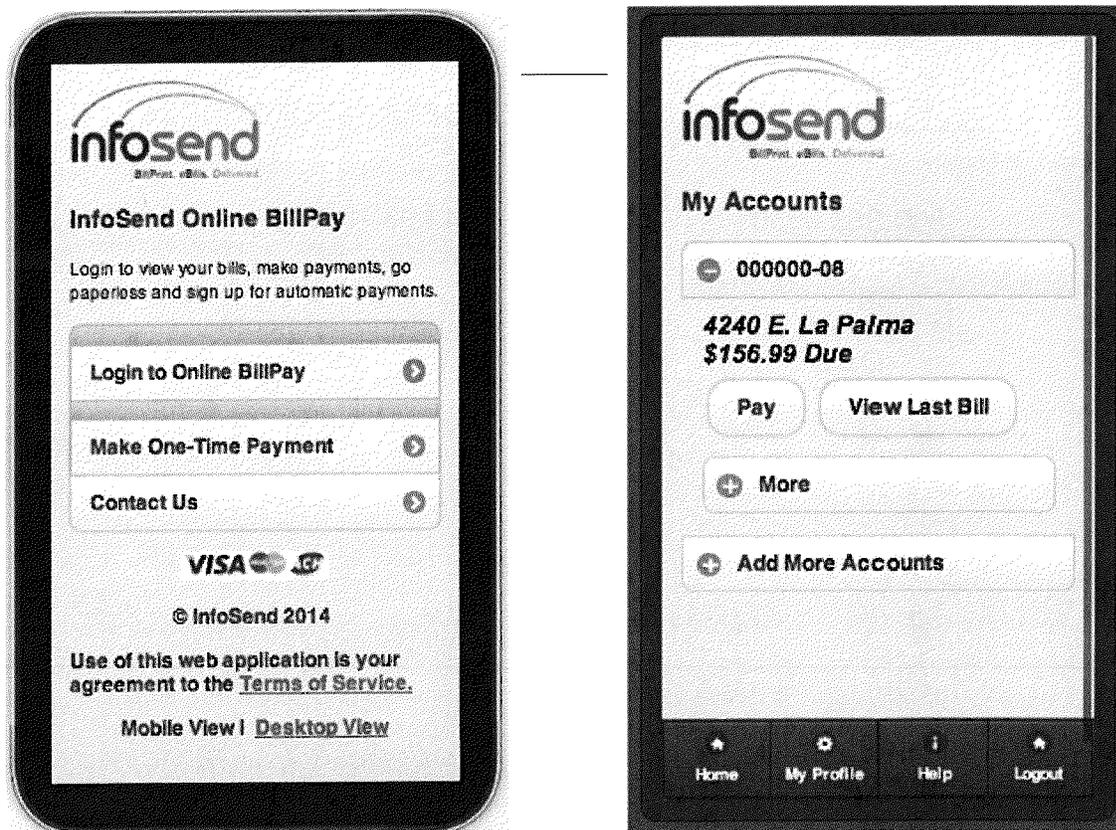


The mobile optimized site will be accessible from any smartphone or tablet without the requirement of users downloading a mobile app or other add on to their mobile device. The mobile site will detect standard mobile web browsers and present screens, user information, and payment pages in an optimized, easy to access interface. InfoSend's mobile site will meet all PCI DSS Level 1 security requirements.

**New Version of Desktop Site**

Sunnyvale will be upgraded to the latest version of the desktop interface at no cost. We would be happy to provide a demo of this new portal in person or over GoToMeeting.


**Email Distribution of Inserts**

In 2014 InfoSend developed a new feature for Online BillPay clients. We can now add the ability to email a PDF of your marketing inserts to the Online BillPay users. Currently the PDFs are posted to the Online BillPay portal. We will add the option of including these PDF images in the eBill PDF that is pushed to the Online BillPay customers. Users that have opted to receive emailed bills instead of paper copies will receive the inserts in the bill PDF attachments. Inserts can either be displayed prominently on the first page of the PDF bill packet or can be included after the bill. Please let us know if you are interested in this feature.

**INSURANCE REQUIREMENTS FOR CONTRACTS**

Contractor shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work by the Contractor, his agents, representatives, or employees.

Minimum Scope and Limits of Insurance  Contractor shall maintain limits no less than:

1. **Commercial General Liability**: $1,000,000 per occurrence and $2,000,000 aggregate for bodily injury, personal injury and property damage.  ISO Occurrence Form CG 0001 or equivalent is required.

2. **Automobile Liability**: $1,000,000 per accident for bodily injury and property damage.  ISO Form CA 0001 or equivalent is required.

3. **Workers' Compensation** Statutory Limits and **Employer's Liability**: $1,000,000 per accident for bodily injury or disease.

Deductibles and Self-Insured Retentions

Any deductibles or self-insured retentions must be declared and approved by the City of Sunnyvale. The contractor shall guarantee payment of any losses and related investigations, claim administration and defense expenses within the deductible or self-insured retention.

Other Insurance Provisions

The **general liability** policy shall contain, or be endorsed to contain, the following provisions:

1. The City of Sunnyvale, its officials, employees, agents and volunteers are to be covered as additional insureds with respects to liability arising out of activities performed by or on behalf of the Contractor; products and completed operations of the Contractor; premises owned, occupied or used by the Contractor; or automobiles owned, leased, hired or borrowed by the Contractor.  The coverage shall contain no special limitations on the scope of protection afforded to the City of Sunnyvale, its officers, employees, agents or volunteers.

2. For any claims related to this project, the Contractor's insurance shall be primary.  Any insurance or self-insurance maintained by the City of Sunnyvale, its officers, officials, employees, agents and volunteers shall be excess of the Contractor's insurance and shall not contribute with it.

3. Any failure to comply with reporting or other provisions of the policies including breaches of warranties shall not affect coverage provided to the City of Sunnyvale, its officers, officials, employees, agents or volunteers.

4. The Contractor's insurance shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.

5. Each insurance policy required by this clause shall be endorsed to state that coverage shall not

be suspended, voided, cancelled by either party, reduced in coverage or in limits except after thirty (30) days' prior written notice by certified mail, return receipt requested, has been given to the City of Sunnyvale.

<u>Acceptability of Insurers</u>

Insurance is to be placed with insurers with a current A.M. Best's rating of not less than A:VII, unless otherwise acceptable to the City of Sunnyvale.

<u>Verification of Coverage</u>

Contractor shall furnish the City of Sunnyvale with original a Certificate of Insurance effecting the coverage required.  The certificates are to be signed by a person authorized by that insurer to bind coverage on its behalf.  All certificates are to be received and approved by the City of Sunnyvale prior to commencement of work.