



Darcie Clark <darcie.clark@como.gov>

RE: <EXTERNAL>Re: Correspondence from Providence Bank

1 message

Michelle L. Abbott <mabbott@myprovidencebank.com>

Thu, Dec 6, 2018 at 12:48 PM

To: Darcie Clark <darcie.clark@como.gov>

Cc: "Cheri L. Walz" <cwalz@myprovidencebank.com>

Below is the pricing:

Setup fee: \$75

Monthly fee: \$50 (with no card offering)

\$60 (with card offering) Plus the fees from the merchant processor

Per Transaction fee: \$0.15

Let us know if you have any further questions.

Thanks!

Michelle Abbott

VP, Electronic Banking &

Treasury Management Coordinator

Direct: 573.761.3710 or ext. 11532**Dept:** 573.761.3700 (ext. 11520) or ebanking@myprovidencebank.com

From: Darcie Clark <darcie.clark@como.gov>**Sent:** Thursday, December 6, 2018 11:10 AM**To:** Michelle L. Abbott <mabbott@myprovidencebank.com>**Cc:** Cheri L. Walz <cwalz@myprovidencebank.com>**Subject:** <EXTERNAL>Re: Correspondence from Providence Bank

"THINK BEFORE YOU CLICK" The e-mail below is from an external source. Please do not open attachments or click links from an unknown or suspicious origin.

Good morning Michelle,

Thank you for providing this information. I may have missed it, but will be needing information regarding any additional fees that come with using this type of service.

Thank you,

Darcie

On Thu, Dec 6, 2018 at 11:05 AM Michelle L. Abbott <mabbott@myprovidencebank.com> wrote:

Hello Darcie!

Thank you for your interest in Providence Bank's SmartPay Express service. I've attached information for the service.

Please let myself or Cheri Walz know if you have any further questions.

Have a great day!

Michelle Abbott

VP, Electronic Banking &

Treasury Management Coordinator

 PB_Email Logo

817 W. Stadium Blvd

Jefferson City, MO 65019

Direct: 573.761.3710

Dept: 573.761.3700 or ebanking@myprovidencebank.com

myprovidencebank.com

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Darcie Clark

Administrative Technician

Housing Programs Division

City of Columbia


573-874-7244

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SmartPay ExpressSM

*Secure Online and Mobile Portal
Payments and Donations*



Providence Bank SmartPay Express

Secure Online and Mobile Portal for Payments and Donations

SmartPay Express enables financial institutions to offer business and nonprofit customers a solution to securely accept payments and donations. It's ideal for helping customers increase online revenue, expedite payments and donations, and streamline payment processing. SmartPay Express is efficient and convenient. It improves service and enhances existing payment solutions.

SmartPay Express is ideal for a variety of industries and markets including:

- Utilities
- Municipalities
- Property management companies
- Homeowner associations
- Faith-based, nonprofit, and charitable organizations
- Day care centers
- Lenders

IMPLEMENTATION OPTIONS

SmartPay Express offers two hosted implementation options. The base-option requires minimal technical setup and allows businesses without technical resources to quickly and easily create an online payments solution. The second option enables implementation in a fully integrated, single sign-on environment.

A unique URL links the business' existing website to a branded SmartPay Express payment page to process one-time and recurring payments from:

- Checking and savings accounts (processed as WEB ACH transactions)
- Credit cards
- PayPal® accounts
- PayNearMe™ cash payments at more than 20,000 retail locations across the U.S.
- Visa Checkout®
- Other payment options

Payment pages are branded to match existing websites, and field names can be customized to accommodate specific business/organization terminology. Custom fields can also be added to collect specific payee/donor information.

SmartPay Express can be a standalone solution or a component of a complete payments platform offered by Providence Bank.

SECURE ACCESS AND DATA MANAGEMENT

SmartPay Express provides flexible, proven options for controlling user access and validating identity. Users can be required to register and sign-in, with credentials stored to expedite future payments. Registered users can access transaction history, schedule payments, adjust future payment/donation amounts, edit contact and payment information, and reset passwords.

SmartPay Express can also auto-fill selected fields for returning users. One-time payments/donations can be made without requiring a user to create an account by using the SmartPay Express Quick Pay feature. All user and transaction data is securely stored by Providence Bank and meets PCI DSS requirements for credit card payments.

This product also provides optional security features:

- validation of user identity with a unique "shared secret"
- An optional CAPTCHA security feature that protects against malicious automated software programs
- velocity tools for risk management and added security
- Access controls and hierarchical user permissions

POWERFUL REPORTING AND OPTIONAL FEATURES

Customers have access to robust reporting, including the ability to export data in a variety of formats (.xls, .tsv, .csv, .doc) or into accounting solutions such as QuickBooks®. Detailed reporting on scheduled recurring payments helps users improve cash flow management.

SmartPay Express provides optional functions that include convenience fee processing and ACH return transaction re-presentment.



WHAT IT DOES:

- Provides a hosted webpage to collect online payments and donations
- Provides flexible, fully hosted deployment options
- Supports one-time and recurring payments
- Accepts payments from checking and savings accounts, credit cards, PayPal accounts, PayNearMe cash payments, and more
- Supports full branding with the ability to add custom fields
- Provides a layered security approach to control user access and validate identity
- Generates robust reporting
- Support data exports

WHAT IT DOES FOR YOU:

- Provides a scalable, secure payment solution that enables financial institutions to attract and retain lucrative business accounts
- Generates fee income opportunities
- Provides a competitively distinct payment solution
- Enables businesses to increase online revenue, expedite payments/donations, streamline payment processing and create material operating efficiencies, improve service levels and convenience, and expand existing payment options

***Contact the Treasury Management Department at 573.761.3700 or
ebanking@myprovidencebank.com with any questions or for more information.***